**Thulaganyo ya go rola tiro**

Mokgwa o o botlhokwa wa go rola tiro ka bonobono

# Se o tlhokang go se itse fa o rulaganyetsa go rola

Mo kgatong nngwe, tiro e o e dirang e tlile go fela mme o tlile go rola tiro. O ipona jang mo go roleng tiro ga gago? A o tla bo o na le madi a a lekaneng go duelela ditshenyegelo tsa gago tsa kgwedi le kgwedi? Ka maswabi, bontsi jwa rona ga re rulaganyetse letsatsi leo sentle.

O ka simolola go rulaganyetsa go rola tiro nako nngwe le nngwe, fela go botoka go rulaganya ka pelenyana. Thulaganyo e e siameng e tlile go go thusa le go dira ditshwetso jaanong go fitlhelela maemo a go rola tiro a a eletsegang morago.

## Ditlhaloso tsa mareo

Go botlhokwa thata go nna le tumelano go tswa go setheo sa inshorense mabapi le melawana ya bona, mafoko a bone a a tlwaelegileng le dipolelwana.

**Mojaboswa**

Motho kgotsa setlhopha sa batho se se amogetseng madi fa go tlhokafetse mongwe yo o nnileng le seabe fa go ntsheng moneelo wa go rola tiro, kgotsa yo o tshwanelegang go ka neelwa melemo e e setseng.

**Mojaboswa yo o tlhophilweng (ntlhopheng)**

Jaaka leloko la letlotlo la go rola, o tlile go kopiwa go itlhophela kgotsa go kgetha mojaboswa a le mongwe kgotsa go feta go amogela se o se bolokileng fa o ka raga kgamelo pele gago rola tiro kgotsa fa o rotse tiro.

**Letlole la kamogelo ya ditshiamelo**

Fa leloko kgotsa leloko la malobeng le tlhokafala, madi a a duelwang otlhe ka gangwe a dipoelo tsa loso a a tshwanetseng go newa baemedi ba leloko e ka tsenngwa mo letloleng la kamogelo ya tshiamelo le bo le phasalatswa go ya ka botsetseleko jwa letlole go ya go bajaboswa.

**Kungwelo**

Kungwelo ke madi a a duelwang go tswa go letlole la go rola tiro go ya go leloko kgotsa leloko la maloba la letlole leo.

**Madi a a duedisiwang go tsibosa modirisi**

Madi a a duedisiwang ke inšorense a matlole a ngwaga a tholotiro fa leloko le emisa go duela pele ga nako kgotsa le fokotsa moneelo kgotsa le tlhopha go rola tiro pele ga nako e e beilweng ya go rola tiro.

**Meneelo**

Madi a a duelwang ka dikarolwana a tsenngwa mo inšorenseng ya fa motho a rola tiro ke maloko a a dirang a bidiwa moneelo. Moneelo o, o oketsa a a beeleditsweng gore a go boele mo isagong.

**Baikaegi**

Motho yo o neng, ka nako ya loso lwa leloko fa leloko le ne le sa dira, a ne a ikaegile ka leloko go mo thuso ka madi. E ka nna ngwana (go akaretsa ngwana yo e seng wa madi / ngwana yo o golafetseng), motsadi, molekane, losika kgotsa mongwe wa leloko yo e neng e le motlamedi wa gagwe wa semolao.

**Peeletso**

Kgato ya go tsenya madi mo peeletsong ya kumo jaaka sekema sa peeletsommogo ya thoto (CIS), dišere, kgotsa kago. Go duela madi aletlotlo la tholotiro go tsewa jaaka peeletso.

**Motlhokomedi wa semolao**

Motho kgotsa batho ba ba tlhophilweng semolao go sireletsa le go tlhokomela ngwana/ bana le kgotsa batho ba ba golofetseng.

**Kungwelontsi**

Madi a ditshiamelo a mantsi a loso ke madi a a duelwang gangwe a newa bajaboswa kgotsa baikaegi ba leloko la maloba la letlole leo. Poelo ke palogotlhe ya madi a a setseng a polokelo nngwe le nngwe ya tholotiro (ditlhwatlhwatlase le kgetho) e bile a ka tsewa a le mantsi kgotsa a beelediwa gape go matlole a ngwaga. Madi a dipoelo a duelwa fela fa morago ga gore bajaboswa botlhe ba duetswe.

**Tiro ya kwa thoko / wa tlaleletso**

Tiro ya kwa thoko e o e dirang fa godimo ga tiro ya gago e o e dirang ga jaana go dira madi a kwa thoko kgotsa a tlaleletso.

**Moneelo o o setseng kwa mlorago**

Moneelo o o setseng kwa morago ke madi mangwe le mangwe a ditshiamelo tsa letlole la go rola tiro a a kolotiwang motho yo o sa duelwang, kgotsa yo o sa dirang kopo morago ga go rola tiro, kgotsa yo o lelekilweng, kgotsa a kgaotswe kwa tirong kgotsa a kgone go rola tiro semmuso ka ntlha ya bogodi. Le fa o ka dira kopo o bo o newa madi a moneelo wa gago morago ga go tswa fa letloleng, o ka tswa o sa newa ditshiamelo/moneelo otlhe o o go tshwanetseng.

**Batlhokomedi**

Batlhokomedi ke setlhopha sa batho ba ba laelang, ba ba laolang le go okamela tiriso ya matlole a madi a tholotiro. Ba tshwanetse go dira ka tlhokomelo le tlhoafalo, le ka boikanyego. Batlhokomedi ba ka rweswa maikarabelo a

ditshwetso tse di dirwang ke letlole.

**Madi a ditshiamelo a a sa tleleimiwang**

Madi a ditshiamelo a a sa tleleimiwang ke moneelo o o sa duelwang kgotsa o o sa tleleimiwang ke leloko la letlole la phenšene kgotsa letlole la porofidente kgotsa mojaboswa dikgwedi di le 24 morago ga letlha le e neng e tshwanetseng go duelwa kgotsa go tleleimiwa.

**Metlobo**

1. A re rulaganye
2. Matlole a go rola tiro ke eng?
3. Mefuta ya matlole a go rola tiro
4. Thulaganyetsoruri ya maano / maano a a rulaganyeditsweng ruri
5. Ditshwanelo le maikarabelo a gago jaaka leloko la letlole/inšhorense ya go rola tiro
6. Kotsi le dikgakololo tsa go rola tiro

7. Dipotso tse di botswang gangwe le gape

8. Mokgwa wa go tsenya tletlebo

Nomoro tse di mosola

# 1. A re rulaganye

Leba botshelo jwa gago gompieno mme o bo o tsee le maikarabelo a gago a ga jaana a tsa ditšheletse tlhogong. O akanya gore o tlile go tlhoka madi a le makae fa o rola tiro go duelela ditshenyegelo tsa kgwedile kgwedi? Ga go supe botlhale go akanya gore o tla bo o le mo maemong a a botoka a ditšhelete go na le ga jaana kgotsa gore o tla rarabolola dilo tsotlhe fa o setse o atametse go rola tiro. O ka tswa o godile, o le bokoa kgotsa o na le dikgobalo kgotsa bolwetse jo bo ka go paledisang go dira morago ga go tlola nako ya go rola tiro.

Fa o simolola go boloka ka pele, o naya dipolokelo tsa gago tsa go rola tiro nako e e lekaneng go oketsega morago ga nako. Fa e le gore ga o ise o simolole go boloka jaanong, o tshwanetse go simolola.

**Sa ntlha, a re sutlhe megopolo e e fosagetseng le ditlhamane fela ka ga go rola tiro:**

**“Ke monnye thata go akanya ka ga go rola tiro”**

Fa o simolola ka pele go bolokela go rola tiro, o tlile go nna le madi a mantsi fa o rola tiro. O kanna wa beeletsa o be o itumelela merokotso ya go boloka pele ga lekgetho fa letloleng la go rola tiro le le kwadisitsweng.

**“Go setse go le thari go bolokela go rola tiro”**

Go simolola go boloka, go botoka go na le go se boloke gotlhelele. O ka nna wanna bogale mo polokong ya gago, rulaganya go dira go feta dingwaga di le 65, kgotsa iponele letseno la tlaleletso go tswa go tiro ya kwa thoko.

**“Ga kena madi a a lekaneng go ka beeletsa”**

Ga e se ka ga gore o na le bokae mme go na le fao go boloka se o nang le sona, le fa e ka nna R200 ka kgwedi. Fa nako e ntse e tsamaya o ka oketsa seelo. Bua le setlamo se se ikwadisitseng se se seneelanang ka ditirelo tsa madi (FSP)/ mogakolodi yo o ikwadisitseng wa ditšhelete kgotsa moemedi yo o ka kgonang go thusa ka kitso ya gagwe ka ga mekgwa ya go bolokela go rola tiro.

Bontsi jwa rona re tshela lobaka lo lo leele, mme se se raya gore madi a rona a tholotiro a tshwanetse go re tlamela lobaka lo lo leele. O ka tshepa gore dilo tse o itshidisang ka tsona di tlile go fokotsega fa o rola tiro, le fa di ka fokotsega golo gongwe, di ka oketsega golo gongwe. Sekai, fa dituelelo tsa ntlo di fokotsega fa o ntse o duela bonto ya gago, o ka simolola go duela madi a le mantsi a ditshenyegelo tsa kalafi. Ke tsholofelo e e tlwaelegileng gore bana ba tlile go tlhokomela batsadi ba bone (kgotsa borremogolo le bommemogolo) fa ba rotse tiro. Go diragala eng fa ba tlholega go dira jalo?

Fa o setse o tshotse tshwetso ya go bolokela go rola tiro, dira kopo ya go kopana le setlamo se se ikwadisitseng se se neelanang ka ditirelo tsa ditšhelete FSP e e tla lekolang/ tlhatlhobang maemo a gago a ga jaana a ditšhelete se se go thuse go fitlhelela gore o tlile go tshwanelwa ke go boloka bokae kgwedi le kgwedi le kgwedi go nna le madi a a lekaneng go itshidisa fa o rola tiro.

Go netefatsa fa o nna le maemoa a lapolosang morago ga go rola tiro, o tshwannwa ke go rulaganyetsa go go boloka madi a mantis gore o nne le lotseno la go rola tiro a a lekanang le diperesente di le 75 tsa tšheke e o e bereketseng.

Bontsi jwa bathapi ba nnelana ka matlole a go rola tiro a mo go ona badiri ba tshwanelwang ke go neela bontlha bongwe mo go ona. E ke tsela nngwe e e bonolo ya go bolokela go rola tiro jaaka mothapi wa gago a goga moneelo wa gago go tswa mo dituelong tsa gago. Go a kgonega gore o ka ithaopa go neela madi a tlaleletso mo letloleng la gago la go rola tiro. O kgona le go ntsha moneelo wa pholisi ya go rola tiro wa tlaleletso kgotsa o duele letlole le le farologaneng le le mothapi a neelanang ka lona fa o batla go godisa kgetsi ya madi a gago a fa o rola tiro. Gantsi batho ba tlhopha go dirisa mokga o fa ba ipereka kgotsa fa bathapi ba sa neelane ka madi a letlole la go rola tiro.

1. **Ke eng letlole la go rola tiro?**

**Letlole la go rola tiro** ke lereo le le namileng le le kayang letlole la penšene, matlole a ngwaga a go rola tiro, le matlole a matlole a dituelo tsa mothapi le modiri kgotsa letlole la polokelo. Madi a penšene le matlole a ngwaga a go rola tiro a na le go tsewa jaaka madi a letlole la kwa tirong kgotsa a go dira gonne go neelanwa ka tsona go dirisiwa mothapi.

Madi a a beeleditsweng a go rola tiro a sireleditswe mo tlase ga molawana wa go rola tiro (Nomoro.24 ya 1956 - wa ‘PFA’). Matole a a farologaneng a na le mekgwa le melawana e e farologaneng e bile a laolwa ke boto ya batlhokomedi.

1. **Mefuta ya matlole a go rola tiro**
2. **Matlole a go rola tiro**

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| **DINTLHA KA LETLOLE LA GO ROLA TIRO** |
| Letlole la go rola tiro ke letlole la kwa tirong mme gantsi ke pateletso gore o nne leloko la yo jaaka modiri. Se se raya gore o tshwanetse go nna leloko la letlole fa mothapi a na le lona. |
| Wena, badirimmogo le mothapi le ntsha madi kgwedi le kgwedi a a tsenang mo letloleng mme tlhwatlhwa ya madi ao otlhe e beelediwe gore e gole. Moneelo wa gago wa kgwedi le kgwedi o ntshiwa fa dituelong tsa gago pele ga go duela lekgetho. |
| Fa o **tlogela tiro, o kgaolwa mo tirong, o lelekwa kgotsa o rola tiro** o na le tshiamelo ya go amogela madi a moneelo wa gago le dipoelo, tse di molemo kgotsa tse di seng molemo tsa peeletso. |
| Fa o **tlogela tiro, o kgaolwa mo tirong, o lelekwa** mme o ne o ntsha madi a letlole la phenšene, o ka ntsha madi a o a bolokileng kgotsa wa a romela fa letloleng la polokelo kgotsa fa letloleng la penšene la mothapi wa gago yo moša kgotsa o a tlogele fa letloleng la mothapi wa gago wa maloba. |
| Fa o **rola tiro**, o letlwa go tsaya go fitlha nngwetharong ya madiseatleng (go fitlha go R500 000) ntle le go duela lekgetho (2020). Madi a a salang a tshwanelwa go dirisetswa pholisi ya go rola tiro. Fa madi a gago a a gogilweng a le ka fa tlase ga R247 500 o tla dumelelwa go tsaya madi a ditshiamelo. Tlhwatlhwa le peresente di sekasekwa ngwaga le ngwaga ke ba Ditirelo tsa Lekgelo tsa Aforikaborwa (SARS). |

Batho bangwe ba tlhopha go goga madi a bona a penšene gore ba duele dikiloto kgotsa go ijesa monate ka letsatsi la boikhutso, fela go na le melawana ya lekgetho ya go go tsaya madi a a boloketsweng phenšene pele ga go fitlha fa dingwageng tsa go rola tiro. Fa o somarela (o boloka kgotsa o beeletsa gape) madi a dipolokelo tsa gago fa letloleng kgotsa o a romela kwa letloleng le lengwe ga o kitla o bona madi a lekgetho a a gogwang fa bathong ba ba duelang lekgetho, mme madi a gago a tlile go gola ntle le go duela lekgetho go fitlha o rola tiro.

1. **Matlole a porofitente**

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| **DINTLHA KA GA MATLOLE A POROFITENTE A A BEILWENG** |
| Jaaka madi a phenšene a setheo sa tiro, letlole la porofitente le lona lona ke letlole la kwa tirong fela mo go lona modiri ke ena fela a le duelang kgwadi le kgwedi. |
| Fa o tswa mo letloleng la porofitente, o tlile go dirisa pedi-tharong e e tswelelang go reka pholisi ya go tshela kgotsa pholisi ya botshelo, e mo go yona o tlileng go amogela morokotso wa ngwaga le ngwaga. |
| Fa e le gore o ne o le dingwaga di le 55 kgotsa go feta ka di 1 Mopitlwe 2021 mme o ise o role tiro go tswa go letlole la porofitente, o tshwanelwa ke go amogela 100% ya ditshiamelo jaaka madi a a kompa, go akaretsa le dipoelo dingwe le dingwe tsa letlotlo. |
| Fa e le gore o ne o le ka fa tlase ga dingwaga di le 55 ka Mopitlwe 2021, o tlile go kopiwa go reka pholisi ya bokana ka peditharo ya matlole a a beeleditsweng morago ga 1 Mopitlwe 2021 – mme e bile o tlile go kgona go tsaya madi otlhe a a duelwanga ka gangwe a a neng a beeleditswe pele ga letlha le,a duedisiwa lekgetho go ya ka dikelo tsa lenaanethalo la madi a a duelwang ka gangwe a go rola tiro. |

1. **Pholisi ya inšorense ya go rola tiro**

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| **DINTLHA KA GA PHOLISI YA GO ROLA TIRO** |
| Pholisi ya go rola tiro ke leano la go boloka – e kete o na le sekema sa gago sa poraefete sa penšhene. |
| Mokgwa o wa go boloka o ikemetse go tswa go mothapi mme ke kgetho e ntle fa o batla go nna le madi a tlaleletso a o a bolokelang go rola tiro kgotsa fa o le moipereki. |
| Ke wena fela yo o ntshang madi kgwedi le kgwedi a pholisi ya go rola tiro. |
| O ka kgona go ntsha karolo ya boraro ya boleng ba yone ba go rola tiro. Dikarolo tse pedi go tse tharo di tshwanelwa go diriswa go reka letlole. |
| Go ya ka dingwaga tse o tlhophileng go rola tiro ka tsona, o ka fitlelela madi a dipolokelo tsa gago fa o le dingwaga dile 55 go ya pele. |
| Fa e le gore fa o rola tiro, madi a go rola tiro a ka fa tlase ga R247 500 (2020), o ka goga madi otlhe. Fa madi a gago a peeletso a le mantsi, peditharo ya ona e tshwanetse go sireletsa madi a kgwedi le kgwedi a phenšhene. Ga o a tshwanela go goga madi ao; o ka a tlogela mo matloleng a ngwaga a go rola tiro go fitlhela o le dingwaga di le 75. |
| Go goga madi pele ga nako go tla nna le dikotlhao tsa teng. SARS e sekaseka le go tlhabolola lekgeto ngwaga le ngwaga. |
| O ka reka pholisi ya inšhorense ya go rola tiro ka tlhamalalo go tswa go setheo sa inšhorense o dirisa motlamedi wa ditirelo tsa ditšhelete. Netefatsa gore mokgwa mongwe le mongwe yo o tlhophang, setlamo sa inšhorense ya teng e na le laesense e ba e neilweng ke balaodi ba elang molao tlhoko (PA) gore ba ka kgona go dira kgwebo ya inšhorense, mme le gore batlamedi ba tsa ditšhelete ba reboletswe ke setheo se se gatelelang molao wa matlotlo go abelana ka dikumo le ditirelo tsa ditšhelete. |
| Go fetola ditiro pele ga go rola tiro ga go ame madi a gago a go rola tiro jaaka e tlile go nna a phenšhene. Se se botlhokwa ke gore, o ka se kgone go tsaya madi fa letloleng jaaka o kgona go tsaya a penšhene ya setlamo fa o fetola ditiro |

1. **Matlole a polokelo**

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| **DINTLHA KA GA MATLOLE A POLOKELO** |
| Fa o tlogela tiro go ya go e nngwe, o na le ditlhopho di le nne:  Boloka madi mo letloleng le o neng o le leloko la lona la mothapi wa maloba.  Romelela madi kwa letloleng la mothapi yo moša, ntle le go a fokotsa kgotsa go a dirisa.  Goga bontlha bongwe jwa madi morago o romelele madi a a salang go letlole la polokelo. Romela ditshiamelo tsotlhe go letlole la polokelo. |
| Fa o fetola tiro, kgotsa o kgaolwa kgotsa gona go lelekwa mo tirong, o kgona go romela madi a o a bolokileng kwa letloleng la setlamo la penšhene go matlole a polokelo fa o bolokang teng go fitlhela o rola tiro. O ka romela madi otlhe a o a bolokileng ntle le go duela lekgetho. |
| Oka kgona go goga madi gangwe pele ga o rola tiro. |
| Go na le kgonego ya go nna le matsapa a go se nne le madi a a lekaneng morago ga go rola tiro fa o tsaya tshwetso ya go goga madi. Batho ba na le go makadiwa ke madi amannye a ba a newang morago ga go ntshiwa madi a go duela lekgetho le a balaodi ba go rola tiro. Morago ba batle go fetola megopolo. Ka maswabi, **tshwetso ya go goga madi ga e kgone go busediwa morago**. |

1. **Letlole la Phenšene ya Badiredipuso (GEPF)**

Afrika Borwa e na le palo e batlileng e dira 1.7 miliione ya badiri ba mmuso bao ditšhelete tsa bona tsa penshene di tsengwang go GEPF. Ga go a okamelwa ke setlamo se se tlamelang ka ditirelo tsa ditšhelete fela go tsamaiswa le go laolwa ke tsamaiso ya balaodi ba penšhene ya puso (GPAA) ka matlotlo a a bolokilweng ka tiriso ya pholisi ya peeletso ya morafe (PIC).

E tlhamilwe ke Molao wa Penšhene ya Badiredipuso jaaka e tlhalosiwa gore ke ditshiamelo tsa letlole penšhene ka 1996. Se se raya gore ditshiamelo di theilwe go ya ka dingwaga tsa tirelo le palogotlhe ya mogolo wa dingwaga tse pedi tsa go dira e atisiwe ka selekanyo sa lekgetho – e seng fa tiragatsong ya letole. Go farologana le letlole la poraefete la penšhene, Letlole la GEPF le netefaletsa baamogedi ba lona maemo a ditshiamelo go sa kgathalasege gore pholisi ya tsa ditšhelete le dipeeletsomadi e dira jang.

Baamogedi ba netefalediwa letseno la botselo jotlhe le diperesente di le 50 tsa penšhene ya molekane fa leloko leloko le tlhokafala. Ditshiamelo tsa GEPF di netefaleditswe dingwaga di le 5 tsa ntlha. Fa leloko le ka tlhokafala fa nakong e, merokotso yotlhe ya ngwaga le ngwaga e newa molekane kgotsa moikaegi yo o kwadilweng/moamogedi.

# 4. Maano a a rulaganyeditsweng ruri

Puso e tsentsetirisong melawana e e sa kgothaletseng go gogwa ga madi pele ga nako ya go rola tiro e goroga gonne seno se dira ditshenyegelo tse dintsi tsa madi otlhe a a bolokilweng mme e bile batho ba le bantsi ba raelega go batla go goga pele ga nako.

Go thusa batho go tila go dira phoso e, go simolola ka di 1 Mopitlwe 2019, Moatlhodi wa Matlole a Phenšhene o batla matlole a phenšhene a tlhame **maano a a rulaganyeditsweng ruri a potefolio**.

**Se se raya gore:**

* Madi a ka romelwa go tswa go letlole la go rola tiro le lengwe le la dipolokelo go ya go letlole la potefolio ya maano a a rulaganyeditsweng ruri ntle le dituelo dipe.
* Balaodi ba letlole ba tshwanetse ba netefatsa gore maano a a rulaganyeditsweng ruri a fitlhelela ditlhoko tsa bontsi jwa maloko a bona.
* Boto ya batlhokomedi ba letlole lengwe le lengwe e tshwanetsego kaya gore ke maemo afe a leloko le ka kgonang go ka tsenngwa mo

Potefolio ya maano a a rulaganyeditsweng ruri.

**Monate wa maano a a rulaganyeditsweng ruri**

* Ntle le fa letlole la go rola tiro le na le lebaka lele utlwalang, le tshwanetse go tlhabolola melawana e e tla dirisediwangmaano a a rulaganyeditsweng ruri a dipolokelo tsa penšhene.

* Matlole a phenšhene ya bogodi a ne a sa letlelele badirisi/maloko go lesa madi a ba a bolokileng fa letloleng fa ba fetotse mothapi kgotsa ba lesitse go dira pele ga nako ya go rola tiro, fela jjaanong ba tshwanetse go tlhabolola melawana ya bona go sireleta madi a dipolokelo tsa maloko kgotsa go a romelela ko letloleng le lengwe.
* Fa o tlhopha go boloka ditshiamelo tsa gago, letlole le tshwanelwa ke go go naya setifikeiti sa boloko se sedueletsweng le dikgwedi di le pedi tsa khalentara tsa go tsibosiwa ka ga go tlogela ditirelo tsa mothapi.

**Maano a philisi ya go rola tiro**

Matlole otlhe a tshwanetse go nna le maano a go neelana ka:

* Tšhono ya go dirisa madi a dipolokelo go reka pholisi fa o rola tiro go maloko a a ithaopang e e tla nnang le letseno la ka leruri la kgwedi le kgwedi.
* Go nna tlhwatlhwatlase e e nonofileng le go tlamela ditlhokego tsa badirisi/maloko, le go itsise badirisi ka ga leano ka puo e e tlhaloganyegang, e e bonolo.
* Go neelana ka pholisi e e tlhophilweng jaaka kgetho fela letlole le sa letlelelwa go maketa jaaka e le barolatiro fela.

# 5. Ditshwanelo le maikarabelo a gago jaaka leloko la inšhorense ya go rola tiro

**O na le tshewanelo ya go:**

* Ya go bolelelwa ditshwanelo tsa gago jaaka leloko la letlole.
* Newa sete ya melawana le bukana ya go nna leloko.
* Go tlhopha diperesente di le 50 tsa maloko a boto (batlhokomedi) le go itse gore ke bo mang.
* Go itse gore ke bo mang batsamaisi/balaodi ba letlole.
* Go nnelwa tlhagiso e e mo nakong ya moneelo le dipoelo fa o romela ditlankana tse di tlhokegang.
* Go tlhagisa fa o na le ngongoreng.

**Maikarabelo a gago a akaretsa:**

* Go laola tiragatso ya matlole.
* Go rwesa batlhokomedi ba letlole maikarabelo.
* Go itsese batlhokomedi fa go na le diphetogo fa dintlheng tsa gago tsa sebele, go akaretsa le maina a batho ba o ba tsentseng go nna baamogedi.
* Go amogela kgakololo go tswa go moitseanape wa setlamo sa ditirelo tsa ditšhelete (FSP) yo o ikwadisitseng le Balaodi ba Maitshwaro a Setheo sa Ditšhelete (FSCA) fa go na le tlhokego.
* Go duela madi a lounu fa o adima madi gotswa kwa letloleng mabapi le go duelela ntlo pele ga go rola fa o batla go amogela ditshiamelo tsotlhe morago ga go rola tiro.
* Go nna le kitso ka ga go rola tiro le letlole/pholisi.
* Go ela tlhoko ditlamorago tsa lekgetho fa o ntsha madi a a olokilweng a go rola tiro – go botlhokwa go nna le kitso ya dituelo tsa lekgetho le ditshiamelo tsa letlole la go rola tiro tse di sekasekwang kwa tshimologong setlha sengwe le sengwe sa lekgetho,
* Go netefatsa fa o bolelelwa fa ka ga diphetolo tsa melawana kesetlamo sa letlole la gago kgotsa ke setlamo se se neelanang ka ditirelo tsa ditšhelete.
* Go netefatsa gore mothapi wa gago o ntsha madi mothapi le modiri a a tsenya kwa letloleng la penšhene.

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| **MAELE A O TSHWANETSENG GO A GOPOLA FA O LE LELOKO LE LE DUETSWENG** |
| **Fa o le leloko le le duetsweng, letlole le tshwanetse:**  Batla madi a a tshwanetseng a tsamaiso a a tsamaelanang le tlhwatlhwa ya tsamaiso ya ditirelo go badiri ba ba santseng ba dira.  Go lefa ditatofatso dipe fela tsa gangwe fela go solegela molemo ka ntlha ya gore kemo ya gago ya leloko e duetswe.  Go se dumelele moneelo o mošha go letlole.  Go dira diphokotso go mesola ya dikotsi go tswa go molemo wa gago o solegeletsweng.  Go go dumella go tsaya kuno ka khetšhe kgotsa o e fetisetse mo letloleng le lengwe, le go neelana ka kgakololo ya ditshiamelo tsa go rola tiro pele o ka dira tlhopho e e kgethegileng.  Go dumela go fetiswa ga kuno e bolokesegileng kwa ntle le go oketsa ditatofatso.  Go go dumelela gore o tlhophe ka boithaopo gore o boloka tšhelete ya gago ya go rola tiro; e ka se go pateletse gore o dire jaalo.   1. Go neelana ka setifikeiti sa kemo ya gago ya leloko e duetsweng ka botlalo. 2. Go lokisetsa gore kuno ya gago (dipeeletso tsa tholotiro) e bolokwe ka mokgwa wa go itirisa fa o retelelwa ke go dira tlhopho. |

# 6. Dikgakololo le kotsi ya go rola tiro

Ka ntlha ya fa go na le kotsi ya go latlhegelwa ke madi fa peeletsong nngwe le nngwe, maloko jaanong a letleletswe go dirisa ditirelo tsa dikgakololo pele ga go tsaya tshwetso efe kapa efe.

**Dikitsi tsa matlole a go rola tiro**

Pele ga leloko la letlhole le tsaya le go boloka ditshiamelo, letlole le le tshwanetse go senola le go tlhalosadilo tse di latelang ka puo e e bonolo e e tlhaloganyegang:

* Dikotsi, ditshenyegelo le ditlhwatlhwa dipotefolio tse di leng gone.
* Maano a pholisi ya bona.
* gore ba boloka jang ditshiamelo tsa maloko.
* Dikgetho tsotlhe tse di neelwang maloko.

**Ditirelo tsa dikgakololo**

* Dikgakololo di tshwanetse tsa dirwa ke mogakolodi yo o tlhaloganyang dikgetho tse di farologaneng tse di diretsweng go thusa barolatiro go dira ditshwetso tse di sedimogileng fa ba rola tiro ka puo e e bonolo e e tlhaloganyegang.
* Ditirelo tsa dikgakololo di ke tsenyeletsa le dikopano tsa namane tse fa go tsona go arolelanwang ka tshedimosetso mme le dipotao di arabiwa ka puo e e tlhaloganyegang bonolo.
* Ditshiamelo tsa dikgakololo tsa go rola tiro ga e se dikgakololo tsa ditšhelete. Seno se tshwanetse go tlhagisiwa.
* Motho yo o gakololang ga tlhoke go nna mongwe yo o ikwadisitseng le motlamedi wa tsa ditšhelete FSP. Le fa go le jalo, letlole la gago la peeletso le tshwanetse go nna le tshepo ya gore mogakolodi o ithutetse go abelana ka kitso/ditshedimosetso le dikarabo.

**Ntlhatlaleletso:** Kgakololo yaletlole la phenšhene ga e a lekanyetswa dilwana tse di tlhagisitsweng fa godimo e bile e ka neelwa nako nngwe e nngwe. Tirelo ya dikgakololo e a tlhokega fa mongwe a tsenela letlole jaaka leloko le leša, le dikgwedi di ka nna thataro pele ga gore motho a fitlhe kwa dingwageng tse di tlwaelegileng tsa go rola tiro.

# 7. Dipotso tse di bodiwang gangwe le gape

**P: Go direga eng ka madi ame a go rola tiro fa go ka direga gore ke tlhokafale pele ke rola tiro?**

K: Ditshiamelo tsa gago go tswa kwa go letloleng la penšhene ga se karolo ya boswa. Fa o ka tlhokafala o ntse o le mo letloleng, madi a ditshiamelo tsa gago a tlile go arolelwa bajaboswa kgotsa baamogedi go ya ka tshwetso ya motlhokomedi wa letlole le go latela dipatlisiso tsa go bona gore bajaboswa ba gago ke bo mang. Batlhokomedi ba na le mokgwa o o tshwanetseng wa go aroganya ditshiamelo; le fa go le jalo, go itsise baamogedi ba gago ka sengwe le sengwe go tlile go dira dilo bonolo gore batlhokomedi ba kgone go bona baamogedi ba gago le go thusa ka go arola ditshiamelo tsa letlole ka nako go ya go baamogedi.

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| **BAAMOGEDI LE BATHO BA BA IKAEGILENG KA LETLOLE** |
| Fa leloko la letlole kgotsa leloko la maloba la letlole le tlhokafala, **madi a a ntshiwang gangwe a ditshiamelo tsa loso** aneelwa batho ba ba ikaegileng ka moswi go tswa go madi a penšhene. Molawana wa 37 (c) wa Molawana wa Penšhene o neelana ka dikgwedi di le 12 tsa madi a a ntshiwang ka gangwe a le kompa go ya baamogedi ba maloko a matlole. Le fa go le jalo, matlole ga a pateletsege go arola matlole mo dikgweding/ sebakeng se mme go ka tsaya lobaka go bona madi a ditshiamelo. Tseno e ka nna madi a a ntshiwang ka gangwe a ditshiamelo tsa loso a a newang bana kgotsa baamogedi ba ba godileng.     * **Bana ba ba ikaegileng ka wena:** Ditshiamelo tsa madi a a duelwang gagwe a loso tse di tshwanetseng go newa bana ba ba ikaegileng ka leloko e ka tsenngwa mo letloleng la baamogedi go na le gore a newe motlhokomedi wa ngwana. * **Baikaegi ba ba godileng/bagolo:** Ditshiamelo tsa madi a a duelwang gangwe a le kompa a loso a a tshwanetseng go newa mogolo le ona a ka tsenngwa fa letloleng la baamogedi fa leloko le ka e lwela, kgotsa la letlole le bona go le botoka gore boitekanelo jwa tsa ditšhelete jwa mogolo gore madi a bolokwe mo letloleng la baamogedi.     Dikumo tsa ditshiamelo di ka dirisetswa go duelela dithuto tsa baamogedi kgotsa madi a a rileng a ka newa motlhokomedi wa ngwana kgwedi le kgwedi gore a duelele ditshenyegelo tsa kgwedi le kgwedi tsa ngwana Madi a morokotso a tla ntshiwa, go newa ngwana fa a godile. |

**P: Go direga eng fa nna/leloko le sa tsenye kopo ya go amogela madi a ditshiamelo?**

K: Fa wena kgotsa baamogedi ba gago ba sa tsenye kopo ya go amogela ditshiamelo sebaka sa dikgwedi di ka nna 24 gotswa mo nakong e eneng e tshwanetse go duelwa ka yone, madi ao a tlile go tsewa jaaka **madi a a sa kopiwang**. Madi a ditshiamelo a a sa kopiwang a ka tshwarwa fa letloleng la penšhene kgotsa la porofitente go fitlhela go dirwa kopo ya ona, kgotsa a ka romelelwa kwa letloleng la madi a a sa kopiwang. Letlole la madi a a go

sa dirwang kopo ya ona a batlisisa baamogedi ba ona ba e katswang e le baamogedi ba maloba ba letlole la phenšhene ya go rola tiro kgotsa baikaegi ba maloko a latlole le go ba naya se se ba tshwanetseng kgotsa ditshiamelo tsa bona.

**P: Ke melawana efe e e sekasekang gore madi a gago a peelo a tla duelwa jaang?**

K: Kantoro ya Moatlhodi wa Matlole a Phenšhene (OPFA), melawana e e nakotsweng ya madi a bagodi le kgato ya lekgetho la lekeno e sekaseka gore jaang le gore neng dipoelo tsa gago di tla duelwang. Ba ga OPFA ba simololodisa madi a go ithola tiro le madi a thibelo. Maikaelelo a OPFA ke go netefatsa gore madi a gago a bogodi a tlamela dipoelo ka ga di kwadilwe ka mogare ga melawana ya madi le go kgona go tsamaisa sengwe le sengwe ka kelotlhoko le bothakga.

**8. O tsenya ngongorego ka tsela efe.**

Fa o na le bothata kgatlhanong le madi a tholo ya tiro, o tshwanetse go latelela tsamaiso e e maleba ya go isa ngongorego. Jaaka go tlhalositswe fa tlase:

KGATO YA NTLHA: kwala ngongorego semmuso go ba tsamaiso ya madi mme leka go rarabolola kgang e ka gare ga ba karolo ya di ngongorego tsa khampane.

KGATO YA BOBEDI: Fa o sa itumelela tsela e ngongorego ya gago e tsamaisitsweng ka teng, o ka ipataganya le ba OPFA mme o kope thuso go rarabolola bothata ba gago. O tlhoka go tsamaisa lekwalo la ngongorego o tlhalosa diteng tsa bothata ba gago. O ka dirisa mokgwa wa enthanete go tsamaisa lekwalo la gago, o ka fitlhela foromo mo webosaeteng ya OPFA. O tshwanetse go neelana ka moriti wa mokwalo wa ikitsiso, le lebaka la gore o wa leloko la ba madi mme le makwalo a thotloetso a ngongorego ya gago. Ba OPFA ba tsamaisa kopano mme ba tla tsaya tshwetso ya bofelelo (e e itsegeng ka “*maikemisetso*”) fa wena le ba peelotso ya gago kgotsa ba tsamaisa peelo ga ba kgone go fitlhelela kutlwano.

KGATO YA BORARO: Fa wena le ba tsamaiso ya madi le sa kgotsofalela kemisetso ya OPFA, O ka leka gape le ba tsamaiso ya madi kwa ntle le go duela.

**Ela tlhoko:** fa o na le ngongorego kgotsa o batla go rarabolola bothata o na le mengwaga e tharo go tloga ka nako e e ngongorego e simolotseng ka teng. Ba karolo ya tsamaiso ya madi kwa o neelaneng ka ngongorego teng ba na le malatsi a 30 go araba bothata ba gago.

# Dinomoro tse botlhokwa

Go bega boitshwaro bo bo seng mo molaong kgotsa tsholo e e seng maleba e e amanang le madi a tholotiro, ipataganye le enngwe ya dinomore tse latelang.

**Balaodi ba Maitshwaro a Setheo sa Ditšhelete (FSCA)**

Go tlhola fa ba lefapha la tlamelo ya madi kgotsa ba kgatolola ya madi ba letleletswe go rekisa di tlhamo tsa madi, ipataganye le ba FSCA.

**Kantoro ya megala:** 0800 20 3722 (FSCA)

**Mechene ya FSCA:** 012 428 8000

**Nomora ya fekese:** 012 346 6941

**Poso ya enthanete:** info@fsca.co.za **Potsiso ka dipoelo tse di sa batliwang:** Potsiso ka madi a bogodi@FSCA.co.za

FSCA.PensionsUnclaimed@FSCA.co.za

**Tlhotlhomiso ya sms – ID no:** 30913

**Tlhotlhomiso ya sms – general request:** 30766

**Aterese:**

Riverwalk Office Park, Block B, 41 Matroosberg Road, Ashlea Gardens, Pretoria 0081

**Aterese ya poso:**

P.O. Box 35655, Menlo Park, Pretoria, 0102

**Webosaete:** [www.fsca.co.za](http://www.fsca.co.za/)

**Lefapha la Thuto ya Badirisi la FSCA (CED)**

Kitsiso e e tletseng ka “thuto ya ditšhelete ya badirisi” CED. Ipataganye.

**Poso ya enthanete:** CED.Consumer@fsca.co.za

**Webosaete:** [www.fscamymoney.co.za](http://www.fscamymoney.co.za/)

**Ofisi ya Moatlhodi wa Matlole a Phenšene (OPFA)**

Fa o na le ngongorego kgatlhanong le letlole la penshene, providente, la kamoso kgotsa la go rola tiro le o reteletsweng ke go le rarabolola o o ka romela ngongorego ya gago go OPFA.

**Kantoro ya megala:** 086 066 2837

**Mogala:** 012 748 4000 kgotsa 012 346 1738

**Fekese:** 086 693 7472

**Aterese:** 41 Matroosberg Road, Riverwalk Office Park, Block A, Ashlea Gardens, Pretoria 0081

**Aterese ya poso:**

P.O. Box 580, Menlyn 0063

**Webosaete:** [www.pfa.org.za](http://www.pfa.org.za/)

**Kantoro ya ga Motsereganyi wa Batlamedi ba Ditirelo tsa Ditšhelete (FAIS Ombud)**

Fa o na le ngongorego le morekisi kgotsa FSP, o ka kgona go ipataganya le FAIS Ombud.

**Mogala:** 012 762 5000

**Mogala wa botlhe:** 086 066 3247

**Fekese:** 012 348 3447/012 470 9097

**Poso ya enthanete:** [info@faisombud.co.za](mailto:info@faisombud.co.za)

**Nngongorego ya badiredi:** [hestie@faisombud.co.za](mailto:hestie@faisombud.co.za)

**Tlhotlhomiso ka seemo sa ngongorego:**  [enquiries@faisombud.co.za](mailto:enquiries@faisombud.co.za)

**Aterese:** Kasteel Park Office Park, Orange Building, 2nd Floor, 546 Jochemus Street, Erasmus Kloof, Pretoria, 0048

**Aterese ya poso:**

P.O. Box 74571, Lynnwood Ridge 0040

**Webosaete:** www.faisombud.co.za

**Letlole la Phenšene ya Badiredipuso (GEPF)**

GEPF e tsamaisa maadi a bogodi a badiredi ba puso mo Aforika Borwa, fa o na le dipotso kgotsa ngongorego ka ga madi a bogodi ipataganye le GEPF.

**Mogala:** 012 319 1000/1911

**Kantoro ya megala:** 0800 117 669

**Fekese:** 012 326 2507

**Aterese ya poso:**

Private Bag X63, Pretoria, 0001

**Aterese:** 34 Hamilton Street, Arcadia 0083

**Webosaete:** [www.gepf.gov.za](http://www.gepf.gov.za/)

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## Kitsiso

*Kitso e e leng mo bukaneng e, e tlametswe ke ba lefapha la FSCA, go neelana ka kitsiso ena. Bukana e ga e ganetse tshedimosetso e mo molaong, ya baitsanape kgotsa tshedimosetso ka madi. Le fa tlhokomelo e netefaditswe gore di teng tsa bukana e di mosola mme di tlhomamisitswe, ba ga FSCA ga ba neelane ka tshepiso ya gore ba tla tsaya melato go ya ka kitsiso e e neetsweng kgotsa ba tla tsaya molato wa ditshenyegelo tse di tla ipataganyang le kitsiso e, tse di ba lebaneng le tse di sa ba lebanang. Kwa ntle le fa go builwe se sengwe, di tshwanelo tsa bukana e ke tsa FSCA.*