



## IFomu Lokuzwakalisa Isifiso

*Sicela ufunde lokhu okulandelayo ngokucophelela ngaphambi kokugcwalisa iFomu Lokuzwakalisa Isifiso sakho. Sinikeza lo mbhalo njengencazelo yokuthi kungani kudingeka ugcwalise leli Fomu kanye nokunye ukwaziswa okufushane.*

### **Kungani kudingeka ugcwalise leli fomu?**

AbaPhathiswa (Trustees) besiKhwama banesibopho ngokoMthetho weziKhwama zeMpesheni sokwaba inzuzo evela lapho ufa iye kulabo abathembele kuwe nalabo obaqokile. UMthetho ufuna ukuba abaPhathiswa babacinge laba abazohlomula futhi babe inzuzo iye kubo ngemva kokucabangela izinga abathembele ngalo kuwe ngesikhathi oshona ngaso. Ngakho-ke, ifomu eligcwaliswe ngokugcwele lizoqinisekisa ukuthi abaPhathiswa bayakwazi ukubabona labo abathembele kuwe nalabo obaqokile ngaphandle kokubambezeleka kanye nokuba babe nolwazi ngezifiso zakho siqu ngokuphathelele nokwabiwa kwenzuzo. Lokhu kuzokwenza ukuba abaPhathiswa baphethe lokhu kwabiwa futhi babakhokhele ngokushesha abazohlomula.

### **Kwenzekani uma ungaligcwalisi ngokugcwele leli Fomu ngokwaziswa kwamuva?**

AbaPhathiswa kuzodingeka bacinge labo abathembele kuwe okungase kube ngumsebenzi othatha isikhathi eside futhi obizayo futhi cishe kunciphise inzuzo ezokhokhelwa labo abathembele kuwe ngenxa yezindleko ezihlangene nokucingwa nokuqinisekisa labo abathembele kuwe. Kungenzeka ukuthi lokhu kubambezeleka kungase kushiye labo abathembele kuwe behluphekile.

### **Ingabe lokhu kwaziswa kuyimfihlo?**

Umqashi wakho kumelwe agcine lokhu kwaziswa efayelini lakho eliyimfihlo/lakho siqu futhi leli Fomu alinike iBhodi yabaPhathiswa lapho ushona. Ungase futhi ufake iFomu eligcwaliswe ngokugcwele emvelophini evalwe yanamathiselwa ezogcinwa efayelini lezinto zakho siqu enomyalo wokuthi le mvelophu kumelwe ivulwe kuphela lapho ushona.

### **Ngobani abathembele kuwe?**

Owakwakho, izingane zakho (kuhlanganisa nengane yokutholwa kanye nengane ezalwe ngaphandle komshado) kanye nanoma yimuphi omunye umuntu obathembele kuwe ngokwezimali ngosuku oshone ngalo noma owayezothembela kuwe ngokwezimali ukube awufanga. Umuntu othembele kuwe kumelwe abe 'ngumuntu ongokwemvelo', okusho ukuthi, umuntu, hhayi inhlango.

### **Uyini umuntu oqokiwe (nominee)?**

Umuntu oqokiwe yinoma yimuphi umuntu ongokwemvelo (okusho ukuthi, umuntu) ongeyena othembele kuwe, kodwa ongumuntu ongafisa ukumabela inzuzo. Izibonelo zabantu abaqokiwe, ngabangane, abafowenu nodadewenu, abazali njll.

### **Ingabe abaPhathiswa kufuneka babe inzuzo ngokweFomu Lokuzwakalisa Isifiso sami?**

AbaPhathiswa, ngokomthetho, kumelwe babe inzuzo ngokulinganayo phakathi kwabazohlomula abatholiwe ngemva kokucabangela izinga lokuthembela lomuntu ngamunye ozohlomula. AbaPhathiswa baqala le nqubo ngokuhlola ukufaneleka kokwaba kwakho njengoba kuchazwe eFomini Lokuzwakalisa Isifiso sakho. Uma ukwaba kwakho izinzuzo kufanelekile ngempela, khona-ke abaPhathiswa bazozihlonipha izifiso zakho.

### **Kuthiwani uma unencwadi yefa (iwili) ekahle?**

Incwadi yefa iyincwadi esemthethweni eqondisa futhi ilawule ifa lakho, futhi hhayi izinzuzo zesiKhwama. Uma ungenabo abantu abathembele kuwe nabantu obaqokile, khona-ke kulapho kuphela lapho abaPhathiswa (futhi hhayi incwadi yefa yakho) benika khona isiqondiso sokuthi inzuzo yakho yokufa ikhokhwe efeni lakho.

**Phawula:** Lokhu kwaziswa kuye kwenziwa kwaba lula futhi imininingwane eyengeziwe kanye nezincazelo kungatholakala eMthethweni weziKhwama Zempesheni.

GALLET RETIREMENT FUND ADMINISTRATORS (PTY) LTD

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**Phawula:** Abalobi balo mbhalo ngeke babe necala nganoma yikuphi ukulahlekelwa noma umonakalo ongase udaleke ngenxa yanoma yisiphi isenzo noma into eyeqiwe eyenzeke ngokusekelwe kulo mbhalo, yinoma yimuphi umuntu.

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