

# Are you about to resign or retire from your employer?



Make use of the free counselling service offered by  
your retirement fund



Understand and  
consider all the  
options available  
to you.



Your decisions will affect  
your standard of living  
in retirement and how  
much tax you will be  
paying now.



Ask for help with  
these difficult  
decisions.



**Contact a counsellor BEFORE you complete any  
forms – they will help you with this process**



Toll free number:  
**0800 111 956**



Send a free SMS to:  
**38300**

# Is u op die punt om te bedank by u werkgewer of is u naby aftrede?



Maak gebruik van die gratis beradingsdiens wat u aftreefonds bied



Verstaan en oorweeg al die beskikbare opsies.



U besluite sal u lewenstandaard by aftrede beïnvloed asook hoeveel belasting u nou gaan betaal.



Vra vir hulp met hierdie moeilike besluite.



## Kontak 'n berader VOORDAT u enige vorms invul - hulle sal u help met hierdie proses



Gratis nommer:  
**0800 111 956**



Stuur 'n gratis SMS na:  
**38300**

# Ingabe sekusele kancane uphume noma uthathe umhlalaphansi emsebenzini wakho?



**Sebenzisa izinsizakalo zokwelulekwa ezingakhokhelwa  
ezenziwa yisikhwama sakho somhlalaphansi**



Qondisia bese  
ucubungula  
zonke izinketho  
ongakwazi  
ukukhetha  
kuzona.



Izinqumo zakho zizoba  
nomthelela ezingeni  
lempilo yakho lapho  
usuthathe umhlalaphansi  
kanye nokuthi ingakanani  
intela ozoyikhokha manje.



Cela usizo  
maqondana  
nalezi zinqumo  
ezilukhuni.



**Thintana nomeluleki NGAPHAMBI kokuthi ugcwalise  
amafomu - uzokusiza ngale nqubo**



Mshayele ucingo  
kule nombolo  
yamahhala:  
**0800 111 956**



Thumela i-SMS  
yamahhala kule  
nombolo: **38300**

# Na o se o le kgatong ya ho arohana le mohiri wa hao kapa ho nka phenshene?



Sebedisa tshebeletso ya mahala ya ho thoba maikutlo  
e fanwang ke letlole la rona la phenshene



Utlwisia le  
ho nahanisa  
dikgetho tsohle  
tseo o ka di  
fumantshwang.



Diqeto tsa hao di tla ama  
mokgwa wa hao wa ho  
phela nakong eo leng  
phensheneng le lekgetho  
leo o tla le lefa hona jwale.



Kopa thuso  
bakeng sa diqeto  
tsena tse thata.



Ikopanye le moeletsi PELE ha o tlatsa diforomo dife  
kapa dife - di tla ho thusa tshebetsong ena”



Re letsetse  
nomorong ya  
mohala o sa  
lefellweng ya :  
**0800 111 956**



Romela SMS ya  
mahala ho: **38300**