



# OLD MUTUAL SUPERFUND

LESEDINYANA LA THUTO LA DITHO

PHATLALATSO YA 8



## Member Benefit Statement bakeng sa Sehla sa Selemo: #THETIMEISNOW ho hlahloba le ho matlafatsa ditjhelete tseo o di bolokang bakeng sa nako ya ho beha meja fatshe!

Na tjhelete eo o e bolokang hajwale bakeng sa nako ya ho beha meja fatshe (balanse akhaonteng ya setho) e lekane ho o hlokomela bakeng sa nako ya hao ya ho beha meja fatshe ka letsatsi le leng?

Ho na le kgonahalo ya hore ha o tsebe karabo ya potso ena. Boikemisetso ba rona bo tsepamisitswe haholo tabeng ya hore re boloka tjhelete pitsaneng ya rona ya ho boloka tjhelete empa e seng ka ho lekaneng ho tsepamisa hore na e be pitsana ena e tla fela e be le tjhelete e lekaneng ho fana ka lekeno le utlwalang ka letsatsi le leng.

**Ho nahana hape ka nako ya ho beha meja fatshe ho tshwanetse  
ho qala ka potso e bonolo:**

**“Nako ya ho beha meja fatshe e ntle e bolelang bakeng sa ka?”**

Ho ba bangata, “nako e ntle ya ho beha meja fatshe” ke nako eo motho a kgonang ho tswelella ka boemo bo tshwanang ba bophelo nakong ya ho beha meja fatshe mme ho sa hlokahale hore a itshetlehe ka bana hamorao bophelong.

Ka mantswa a mang, “nako e ntle ya ho beha meja fatshe” e bolela hore re fumana maemo a lekeno a fihlellang ditshenyehelo tsa rona tsa kgwedi le kgwedi, le dinyollo tse kgemang tsa ditjeo tsa bophelo bakeng sa nako yohle ya bophelo ba rona.

### O ka fumana jwang haeba o le motjheng bakeng sa nako e ntle ya ho beha meja fatshe?

Ke sehla sa nako ya Member Benefit Statement mme o tshwanetse ho fumana Annual Member Benefit Statement (MBS) sa hao sa Phupjane 2018 se hlahang ho Old Mutual SuperFund.

MBS sa hao se o neha dintlha mabapi le ditjhelete tseo o di bolokileng hajwale bakeng sa nako ya ho beha meja fatshe, kakaretso ya melemo ya letlole la hao le pontsho ya hore na o motjheng ha ho bapiswa le pakane ya lekeno la hao nakong ya ho beha meja fatshe.

Ho e na le ho tlodisa mahlo feela ho MBS sa hao...e printe le ho e sebedisa bakeng sa puisano e nang le moelelo le moeletsu wa hao wa ditjhelete. Haeba o se na moeletsu wa ditjhelete mme o lakatsa hore e mong a iteanye le wena, letsetsa ho Member Support Services ho 0860 38 88 73.

Mothating wa jwale, o ka boela wa sebedisa [retirement calculator](#) ho bona hore na ke tjhelete e ngata hakae eo o tshwanetseng ho e lefella letloleng la hao la nako ya ho beha meja fatshe kgwedi le kgwedi.



**Ha re nke hore ha o motjheng wa ho fihlella pakane ya lekeno la hao, o ka lokisa sena ka diisela tse tharo:**

1. O ka eketsa sekgahla sa tjhelete eo o e lefang letloleng kapa ho eketsa ka boithaopo tjhelete eo o e lefang letloleng (buisana le HR ya lona);
2. O ka batlisisa haeba mokgwa o mong wa ho tsetela o ka o dumella tswala e phahameng haholwanyane (sheba [our Financial Wellbeing Programme](#) le ho buisana le moeletsu wa hao wa Ditjhelete); kapa
3. O ka nna wa kgona ho ya nakong ya hao ya ho beha meja fatshe hamorao (Ho tjetjhisa nako ya hao ya ho beha meja fatshe)

“Karolo e kgolo ya tokoloho ya ditjhelete ke ka hore pelo ya hao le kelello di lokolohe matshwenyehong a hore haeba ho ka etsahala hore le hore bophelo”

- **Suze Osman**

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