

# 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 lewenstaard 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



Qondiswa bese ucubungula zonke izinketho ongakwazi ukukhetha kuzona.



Izinquomo 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



Utlwisa le ho nahanisisa dikgetho tsohle tseo o ka di fumanthwang.



Diqeto tsa hao di tla ama mokgwaa 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 lefelloweng ya :  
**0800 111 956**



Romela SMS ya mohala ho: **38300**

 **Sanlam**

Insurance | Financial Planning | Retirement | Investments | Wealth