

## **Mabaka a lenaneo le ke afe?**

Debswana Pension Fund e ne ya tsibogela lethoko la madi a go tsamaisa phitlho ka go simolodisa le le itebagantseng le go thusa ba malapa mo go tsa phitlho fa leloko le tlhokafala.

## **Lenaneo le bereka jang?**

- Leloko lengwe le lengwe, bagodi le baba tlogetseng madi a bone mo letloleng la Debswana Pension Fund ba akarediwa mo lenaneong le le simolotsweng ka Seetebosigo a rogwaa ka 2009. Maikaelelo magolo a lone ele go thusa mo go tsa phitlho ya leloko le le tlhokafetseng. Ba lelwapa ba ka kopa madi a selekanyo sa masome a mabedi mo lekgolong (20%) ebile a sa fete P50 000.00 gotswa mo letloleng la leloko le le tlhokafetseng.

## **Ke mang yo o akarediwang ke lenaneo le**

Mongwe le mongwe yo eleng leloko la Debswana Pension Fund oka thusiwa fa a tlhokafala mme go botlhokwa gore o lemoge gore o thusiwa go lebeletswe gore a letlolo la gago la phenshene lena le madi kgotsa jang.

Go botlhokwa gape go lemoga gore lenaneo le ga le akaretse ope fela ko ntle ga leloko. Ga le akaretse ope wa lelwapa.

## **A go tladiwa difomo go nna leloko?**

Nnyaa ga gona difomo tse di tladiwang tsa poloko fa ese fela fa osetse o kopa madi a phitlho. Fela fa ole leloko la Debswana Pension Fund o a akarediwa. Mme go botlhokwa go lemoga gore lenaneo le ga se mofuta wa insurance, mme ke madi aa adimiwang gotswa mo letloleng la leloko a a etla reng mo bogautshwaneng a kgaoganngwe bajaboswa.

## **A gona le gore motho oka se bone thuso?**

Ee, lenaneo ga le akaretse maloko aa jang phenshene ba ba latelang:

- Ba ba tlhophileng mofuta wa phenshene wa Life only
- Ba ba setseng ba feditse sebaka sa mofuta wa phenshene ya 5 kgotsa 10 years guaranteed
- Ba ba setseng ba tsere 20 years guaranteed.

## **Tsamaiso ya go kopa thuso ke eng?**

- Fa lesu le diragala, mongwe wa ba lesika le le gaufi la moswi/leloko e kanna mosadi, monna, ngwana, o

itsise Debswana Pension Fund ka mokwalo gore ba kopa madi a lenaneo la phitlho. Bosupi jwa gore leloko le le amegang le tlhokafetse bo tshwanetse jwa pata mokwalo o.

## **Bosupi e ka nna tse di latelang:**

- Mokwalo o o ikanetsweng fa sese kwadilweng ele boamaruri fela eseng sepe gape, mo go one gona le maina ka bottlalo, fela jaaka a kwadilwe mo go Omang wa yoo o tlhophilweng ke ba lelwapa gore e nne ene a ka neelwang madi a.
- Fomo ya go supa fa leloko le tlhokafetse
- Setlankana sese rurifatsang lesu
- Lekwalo gotswa ko go molaodi wa kgaolo le rurifatsa fa ba lelwapa ba dumalane go kopa madi go fitlha leloko le le amegang.

Fa tse tsotlhe dile teng ebile go sena dipelaelo dipe Letlolo le tlaa rebola madi ka cheke kgotsa madi a tsenngwa kwa bankeng ya yoo kwadilweng ke ba lelapa. O lemoge gore fa madi a ntshiwa a fokotsa madi otlhe a a mo letloleng la leloko lele tlhokafetseng mme aa salang a duele bajaboswa jaaka melao ya Letlolo e rebola.

## **A o patelesega go kopa madi a?**

Nnyaa, se se mo maruding a ba losika kgotsa bajaboswa go bona gore a mme gona le letlhoko, mme fa le seo ga go tlhokafale gore go kopiwe madi. Lenaneo le direletswe fela malapa a eleng gore a iphitlhela a na le letlhoko mo go tsamaiseng phitlho ya leloko lele amegang. Maloko a a sa eletseng go re ba malapa a bone ba ka kopa madi a mo boseyong jwa bone ba ka itsise Letlolo la Debswana Pension Fund ka mokwalo fa ba santse bale mo botshelong. Madi a lenaneo le a tswa fela pele ga phitlho ya leloko le le amegang. Fa tse di tlhokafalang di le mmogo madi a tswa mo sebakeng sa malatsi a mabedi.

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# Funeral Advance



## **What is the purpose of the DPF Funeral Advance?**

The Debswana Pension Fund introduced the Funeral Advance to offer relief to families of deceased members who may require funds for the members burial. Relatives of the deceased member can receive assistance equivalent to 20% of the members fund credit but not exceeding P50,000 for burial costs.

### **Who is covered?**

All members of the fund are eligible for this benefit, subject to the availability of funds or in the case of a pensioner; a benefit entitled to beneficiaries.

### **Do I need to apply for?**

By virtue of being a DPF member you automatically qualify, with no forms or extra fees required.

### **Are there any exclusions?**

Yes, the cover shall exclude pensioner members who upon retirement elected:

- Joint Life option
- Life Only option
- Have exceeded 5,10,15 and 20 year guaranteed.

### **What is the procedure?**

In the event of death, the next of kin, spouse, parent or a child shall write a letter to Debswana Pension Fund Administrator, Mmila Fund Administrators requesting for the funds with the following attachments.

1. Enclose proof of death, such as a death notification form or death certificate.
2. Provide an affidavit or a signed letter from the Chief or District Commissioner; indicating agreement for an advance to the nominated family representative.
3. Ensure that the affidavit reflects the nominated family representative's full names as per national identification documents. Upon verification, payment will be made to the nominated person.
4. The Fund will issue a bank transfer to the next of kin after completing all investigations.
5. The fund credit of the deceased will be reduced by the amount advanced to the family for burial. The remaining fund credit will be paid in accordance with the Fund rules.

### **Important Note:**

Please note that the benefit is paid only before the burial of the deceased member. If all required documents are available, payments can be disbursed in less than 24 hours.

### **Is it compulsory to take this?**

Taking the funeral advance is optional. If no claim is lodged, deceased benefits are paid out to beneficiaries as per norm.

The DPF funeral advance serves as a valuable resource for families in need during challenging times, providing timely financial assistance with minimal hassle.

Members who are not in favour of this provision, can put in writing to the Fund while still alive, barring any such claims in the event of their death.



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# Lenaneo la Phitlho

