FALKLAND ISLANDS
PENSIONS SCHEME

Bhuku Retsanangu dzo kuvashandi veFIG

2023

(c) Jodi Aldridge

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Introduction

Tinokuchingamidzai kuScheme cheFalkland Islands Pensions Scheme (FIPS) chevashandi vehurumende (FIG). Zvakanyorwa mubhuku rino zvakanangana nevashandi veFIG. Kana musingashandire FIG shandisai bhuku rinotsanangura zvinoenderana nevanosgandira amwe makambani asiriFIG.

Iri bhuku rakagadzirirwa kukupai ruzivo rwakakosha nezveFIPS nenzira yatinovimba inonzwisisika zvirinyore. Kana muine imwe mibvunzo uye muchida rumwe ruzivo nezve FIPS taurai nePensions Office: Secretariat, Stanley, Falkland Islands Telephone +500 28416 Email: fips@sec.gov.fk

Mukuedza kunyora zvinonzwisisika, kune amwe mashoko anotibatsira atisingaise muchishona nokuda kwezvaanoreva nemanyorero atakaita. Misoro yanyaya taakasiya irimuchirungu kuti mubatisise tsanangudzo zvinoenderana nepainoshanda chaipo. Tsanangudzo dzeizvi dzinogona kuwanikwa papeji 2.

Where the words:

- "Scheme", rinoshandiswa kureva Falkland Islands Pensions Scheme nevabati vayo
- "nhengo" kureva imimi munoisa mari muScheme.

Iri bhuku rakagadzirwa kuti rikubatsirei kunzwisisa Scheme asi harisi iro rinopamutemo kana kana kukupai simba kana mvumo yeScheme.
Mutemo wakatarisana neFIPS unowanikwa muFalkland Islands Pensions Scheme Ordinance 1997 as amended ("the Ordinance) neimwewo mitemo inobatsirana nawo zvose zvinowanikwa pa www.legislation.gov.fk.Panosiyana bhuku iri nemutemo shandisai zvinorehwa nemutemo.

What is a pension?

- kuchengeta hupfumi kuitira mudyandigere
- Imari inoiswa muhomwe ichibva kwamuri uye kukambani yamunenge muchishandira

Why pay into the Falkland Islands Pensions Scheme?

- Mipiro inobatsira kubva pakuregererwa kwemitero
- Inopa tsime remari kuwedzera pamudyandigere
- Imari yakatambanuka pamabatirwo nemachengeterwo ainoitwa

Key Summary of benefits from the Scheme

- Mari yamakagadzirwa inodyarwa kuti iberekere muneakaunti yenyu yeScheme
- Akaundi iyi inoshandiswa kukupai penjeni
- Akaundi yenyu ichabhadharwa pasina mutero kumhuri yenyu kana munochengeta kana mukashaika musati maenda pamudyandigere
- Munogona kupihwa kana mukaenda pamudyandigere nekuda kwehurwere
- Pamudyandigere munosarudzo dzakasiyana
- Akaunti yenyu munogona kuishandisa kubva pamakore makumi mashanu

Kana musina chokwadi nezvesarudzo yamunofanira kuita kana kwekudyara mari yepenjeni yenyu, tsvagai rubatsiro kune vaneruzivo.

munogona kuwana amwe mazano apa www.moneyhelper.org.uk asi mazano avo anogona kuenderana nevagari vemuUK.

Definitions

Additional Voluntary Contributions (AVCs)
Mari yakaiswa neNhengo dzeScheme pamusoro peiyo yakaiswa nevavanoshandira.

Annuity Rate
Ndipo pamunotemerwa napo kana muchigadzirirwa mari yenyu yepenjeni panguva yekuenda pamudyandigere. Mari inoshandiswa ichave yakananga kune nhengo panguva yavanosiya basa.

Dependant
Mwana wenhengo ari pasi pemakore gumi nemasere; kana chero mumwe munhu asingakwanisi kuzvichengeta nekuda kwehurema hwepanyama kana hwepfungwa kana hurwere kusvika papi uye anga achivimba nemari nhengo yeScheme.

Deferred Member
Nhengo yakambomira kukanda mari muScheme.

Eligible Retirement Age
Vanemakore aripakati pe50 ne75.

FIPS
Falkland Islands Pensions Scheme

Individual Account
Nhengo yega yega yeScheme ichava neakaundi ichabhadharwa ichange ichipinda mari. Mari yamunenge makanda muakaundi yenyu ichange iripo pamunopihwa mabhenefiti enyu ekurega basa.

Individual Fund
Homwe yenhengo ine mayunitsi anoenderana nezvinokandwa nenhengo uye nemari yakabereka pakudyara.

Member
Munhu akabatana neScheme uye ane Individual Account.

Normal Retirement Age
Kana zvisina kutaurwa mumitemo yebasa nemamiriro ezvinhu, zera rekuenda pamudyandigere rinoreva zera rekurega basa reRetirement Pension Scheme, parizvino zera re65.*

Pensions Board
Board of Trustees inoona nezvekufambiswa kweScheme ichi.

Scheme
Falkland Islands Pension Scheme (FIPS).

Spouse
Munhu anenge arimudiwa yenhengo yeScheme pazuva rekuenda pamudyandigere kana, pazuva rekutengwa kweannuity, ndiye akaroora kana kana kuti aita nguva achigara, nenhengo.

Qualifying Annuity
Mazuva epenjeni akatengwa kubva kune anopa (akadai sekambani yeinishuwarenzi) neIndividual Account yenyu. Iyi inova penjeni yepagore inobhadharwa mwedzi nemwedzi. Chiwirirano cheannuity chinofanirwa kupa mabhenefiti anobatika pasi peiyo FIPS Ordinance

* Muna 2018 Executive Council bepa 114/18 yakatendera mutemo wekuwedzera zera remudyandigere negore rimwe chete pamakore gumi kubva 1 Ndira 2020 panguva iyo zera rekuve nekodzero yepenjeni rakawedzera kubva pamakumi

The Falkland Islands Pensions Scheme

Board of Trustees

Yakamisikidzwa kuti itairisire homwe iyi: inosanganisira Munyori Wezvemari uye nhengo dzinomiririra vashandirwi nevashandi.
Vabati ava vanogadzwa naGavhuna uye vanowanzo shanda kwenguva ye1-3 makore vanogona kuzogadzwa zvakare mushure menguva iyoyo. VePension Board Trustees vane basa rekuronga uye kufambisa Scheme zvinoenderana nezvinodiwa neFalkland Islands Pensions Scheme Ordinance 1997 (as amended) neimwe mitemo inoshandirana nayo. Board iri rinosungirwa kushandisa Fund Manager, anofanira ari Actuary kana kuti Auditor. Pamusoro pezvo Board rinosungirwa kugadza Adjudicator (anomiririra mitemo).

Portability and flexibility

Scheme ichi chinopa nhengo sarudzo yekuchinja Mabasa vachishandira makambani akanyoreswa muFalkland Islands muScheme. Vanogona kuramba vachibhadhara muhomwe imwe chete iyoyo. Zvakare munogona kuwedzera mari yamunobhadhara muhomwe yenyu uye kumbomira kuwana mabhenefiti kusvika pamakore makumi manomwe nemashanu kana zera rekurega basa rapfuura. Scheme ichi chinopawo “portability”, zvichibvumira nhengo kuisa mari muhomwe yeScheme, kana kubuditsa muScheme kuendesa kunze kana mabhenefiti akafanana. Scheme yamunosarudza kuisa mari yenyu muchiburitsa muFIPS inofanira kunge ichikubvumidzai kuchinja nekuti FIPS haitorwe seOverseas Pension Scheme (QROPS) izvi zvakaderedza mukana webudzitsa mari yenyu muchiendesa kune zvimwe zvironga.

Administration and Management

Mutariri wemafambiro eScheme ndiSenior Accounting Assistant. Kana muine mibvunzo maererano neScheme uyu ndiye wamunofonera.
Capita Hartshead ndivo Vatungamiriri veScheme. Ivo vane basa rekugamuchira mipiro inotumirwa kubva kuFalklands uye kutumira kune vanoisa mari. **Capita** zvakare inobvisa mari muAccount yemukando kana vaziviswa nePensions Office. Vanopa zvinyorwa zvegore negore uye tsamba dzemipiro kune nhengo.
FIL Life Insurance Ltd (Fidelity) ndivo Mamaneja eFund anogadzwa nePension Board uye vane basa rekudyara.

Other info

Iyo Scheme inozivikanwa se "defined contribution" Scheme kana "money purchase" Scheme. Mipiro inobva pachikamu chemuhoro uye inobhadharwa muhomwe yekudyara pamwe chete nemipiro inobva kune dzimwe nhengo dzeScheme. Homwe iyi inotungamirwa nePension Board uye mari yekudyara inoiswa kuIndividual Accounts enhengo dzese zvichienderana nehuwandu hwemari yavo muScheme. Huwandu hwemari muakaundi yenhengo hunoshandiswa pakuregabasa kuona huwandu hwemabhenefiti. Scheme inotenderwa pamutemo naCommissioner of Taxation nemutemo weTaxes Ordinance 1997 iyo inobvumira nhengo kutora mukana wekubhadhara mutero wakaderedzwa. Zvakakosha kucherechedza; mipiro yakaitwa muScheme ichi inogona kukwezva kudzoreredzwa kwemutero, asi mutero unobhadhariswa pamudyandigere kana iwe uchibatsirwa nemari inowanikwa (kana iri pamusoro pemuhoro wakakodzera).

Membership of the Scheme

Joining the Scheme

Vanhu vanokwanisa kupinda muScheme kana vari mushandi muFalkland Islands, vachizvishandira muFalkland Islands kana kuti vasiri pabasa asi vanogara muFalkland Islands. Kana muchishandira nemushandirwi asina kupinda muScheme imi munogona kupinda muScheme pachenyu. Kune vamwe vanoregererwa kujoinha kana kuramba vachipa muScheme:

- Vanoshandira FIG varikunze kwenyika uye vasina kupihwa basa varimuFalkland Islands
- Vanemakore makumi manomwe nemashanu zvichiendamberi
- Wese arikuita AVC asisagare munomuFalkland Islands
- Kune avo varikutora mari yavo muScheme vachishandisa 'flexible drawdown. Hamukwanise kupinda muScheme kusvika gore rinotevera ratanga

Avo vanoshanda pakondirakiti yemuno neFIG vanongonyoreswa muScheme. Zviripabepa renyu reStatement of Employment (SOE) zvinogoverwa nePensions Office kuti munyoreswe muScheme. Kana isu tisina ruzivo kubva kuSOE haukodzeri kupinda muScheme iyi uye hapana mipiro ichatumirwa kuti muise mari pachinzvimbo chanyu kudzamara izvo zvinodiwa zvapihwa kuPensions Office.

Payments to the Scheme

Munofanira kubhadhara kuakaundi inoti The Pensions Board; Standard Chartered Account number 002007240000. Mhando dzekubhadhara dzinotevera dzinogona kuitwa kuakaundi yenyu yeScheme:

- Mari yamunongodira pachenyu chero pamafungira mukati megore;
- Mari yenguva dzose yekuzvidira yakaitwa nemi mukati megore;
- Kubhadhara kunoitwa nemushandirwi wenyu izvo zvinogona kusanganisira mipiro yevashandirwi, mipiro yevashandi uye maAVC's;
- Kuchinja kubva kune imweScheme pamutengo wekutamisa wemabhenefiti ako akawedzerwa kubva kune imwe Scheme.
- Mari inobviswa kubva pamuhoro wako weFIG ichibhadharwa kuPensions Office

Updating your details

Nhengo dzinokumbirwa kuona kuti Mutariri weScheme muSecretariat aziviswa nezve chero shanduko sekuchinja kwezita kana kuchinja kero.

Izvi zvinonyanya kukosha kana iwe uchifunga kubva kuFalkland Islands sezvo zvinyorwa zvepagore uye dzimwe tsamba dzenhengo dzichapihwa kukero yepositi iri pafaira.

Investments Under the Scheme

Investment Objectives

Zvinyorwa zvinofambisa basa reScheme zvirimumaoko ePension Board. Chinyorwa cheBoard's Statement of Investment Principles munogona kuchiwana apa: www.hartlinkonline.co.uk/fips

Zvinangwa zvekudyara zveScheme ndezvi:
- Kudzikisa mikana yeakaundi yenhengo kutadza kugutsa zvinotarisirwa nenhengo pamusoro penguva refu; uye
- Kudzikamisa kusagadzikana mukukosha kweakaundi yepenjeni yenhengo maererano nemitengo yeannuity kana nhengo yakusvika pamudyandigere.

Kana usina chokwadi nezve chero sarudzo yekuita nekudyara kwako kana penjeni yako, unofanirwa kufunga nezvekutora yakazvimirira yezvemari mazano.

Investment Funds

Mabatirwo anoitwa mari neBoard akaita kuti pavenemaFidelity Funds mashanu ekudyara:
- The Falkland Islands Balanced Portfolio (FIBP) – homwe inotariswa nekuenzanisa yakatarisana neUK;
- The Falkland Islands All Equity Portfolio (FIAEP) – homwe ye equity inotarisa pamusika wepasi rose;
- UK Corporate Bond Fund;
- UK Gilt Fund;
- Cash Fund

Mipiro yenhengo inobhadharwa muhomwe yekudyara pamwe chete nemipiro yehomwe iyoyo kubva kune dzimwe nhengo. Mari yekudyara inozopihwa kumaIndividual Accounts enhengo dzese maererano nehukuru hwemari yavo iri muScheme.

Chirevo chepagore cheakaundi yega yega chinotumirwa gore negore uye nhengo dzinogona kutevera mashandiro eIndividual Account yayo paakaundi yepaindaneti. Rumwe ruzivo pamusoro pewebhusaiti inosanganisirwa papeji 19.

Pensions Board inogona kukurudzira kushandurwa kwemari yekudyara zvichibva pamazano enyanzvi, zvisinei shanduko dzose dzinoitwa mushure mekubvunzana neNhengo dzeScheme.

Investments Under the Scheme

Investment Fees

Mari yehomwe yekudyara inobhadhariswa zvakanangana neIndividual Fund uye inoratidzwa mumutengo wechikamu. Izvi hazvibatwe mari kubva kuScheme kana nhengo.

Member Investment Strategy

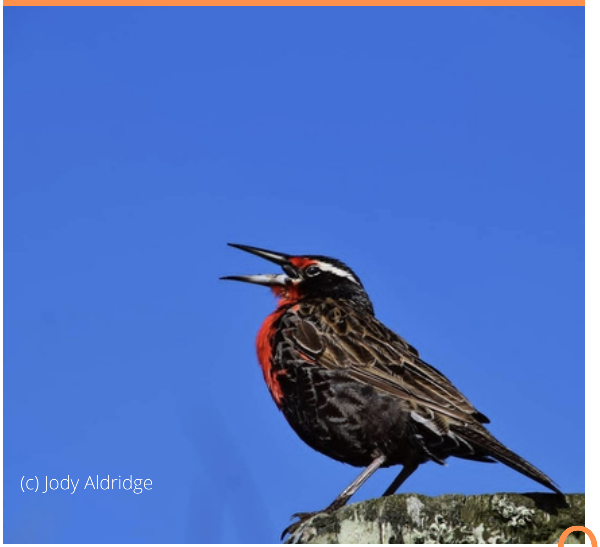
Nhengo dzeChikamu dzinogona kusarudza kugovera mipiro pakati pehomwe dzakasiyana kana kuchinja uko mari kunoisirwa Individual Account.
Kune avo vasingade kusarudza kwavanoiswa mari yavo mipiro ichaiswa pasi pe'**LifePlan**'.
Iyi sarudzo inodyara mipiro nenzira yakatarwa zvinoenderana nezera renhengo.

Nhengo dzinogonawo kusarudza Lifestyle Profiling. Mu **Lifestyle Profiling** chese chikamu chehomwe yakaunganidzwa yenhengo iri muAll Equity Portfolio Fund kana kuti Balanced Portfolio Fund inoendeswa kumari inobatika kana kunemaBond funds.
Izvi zvinoitika otomatiki pamakore mashanu pamberi pezera rekurega basa.
Kugadzirisa mirairo yako yekudyara nhengo dzinogona kupinda pawebhusaiti yeFIPS www.hartlinkonline.co.uk/fips kana kuzadzikisa fomu rekuraira kweKudyara moriendesa kunaSenior Accounting Assistant.

LifePlan Investment

Nhengo dzisingade kudzidzisa nezvekudyara kwadzo dzinozongoiswa mari pasi peLifePlan Investment iyo inozovasarudzira Lifestyle Profiling.

50% yezvese zvichabviswa zvichabhadharwa muAll Equity Portfolio Fund uye 50% yasara muBalanced Portfolio Fund inosvika makore makumi mana. Mipiro yeramangwana inobva yabhadharwa muBalanced Portfolio Fund, kusvika makore mashanu zera rekurega basa risati rasvika. Panguva iyi mipiro yese ichazobhadharwa nenhengo ichapinda pasi peLifestyle Profiling uye inobhadharwa iri mari inobatika kana kuti yemaBond funds.
Homwe yenyu yamunenge maunganidza ichavewo pasi peLifestyle Profiling uye inozoendeswa mumakore mashanu munguva ekusvika pazera rekurega basa mune imwecheteyo mari inobatika uye bond fund.



(c) Jody Aldridge

Benefits Under the Scheme

General

Mabhenefiti anogona kutorwa kubva pamakore 50, asi hamusungiririrwe kuti mutore. Munotora pamunenge makuda.

Iwe unofanirwa kutora mabhenefiti ako kubva kuScheme pazuva rako rekuzvarwa makumi manomwe neshanu kana kutora risati rasvika. Kana usingade kutora mabhenefiti ako kusvika zuva rino unofanira kuendesa homwe yako kuneimweScheme inopa sarudzo iyoyo. Kana nhengo isina kutora homwe yayo pazera re75 ichapuhwa sarudzo uye Individual Account yavo ichabviswa pakudyarwa yochengetwa kusvika nhengo iyoyo yasarudza zvairikuda kugamuchira.

FIG inoda kuti vashandi vese vanowana mabhenefiti avo vasiye basa uye vatore zororo mubasa.

Panguva iyoyo munogona kudzoka kuFIG muripabasa uye munogona kujoinha zvakare Scheme kana mawana mabhenefiti enyu, zvisinei FIG haichaiti mipiro, asi mipiro yevashandi kana AVC inogona kuitwa.

FIG Death in Service inobhadharwa chete kune vashandi veFIG vari nhengo yeScheme, saka kana uchidzokera kuFIG mushure mekutora mabhenefiti ako unogona kuda kukumbira mipiro yevashandi inobviswa pamuhoro wako kuti uve nechokwadi chekuti unokodzera kuwana rubatsiro urwu. Nekujoinha zvakare Scheme iyi, Individual Account Itsva ichagadzirwa uye mabhenefiti anogona kuwanikwa pane imwe nguva inotevera.

Chitsauko 9 cheFIG Management Code ine rumwe ruzivo rwevashandi veFIG nezvekusiya basa reFIG.

Benefit Estimates

Pensions Officeinogona kukupai zvamunogona kutarisira sebenefiti yenyu.

Kuti muzive sarudzo dzenyu dzepamudyandigere taurai nePensions Office.

Kana usina chokwadi nezve sarudzo yekuita nekudyara kwako kana penjeni yako, unofanirwa tsvagai rubatsiro kunyanzvi pamazano ezvemari

Retirement Benefits

At retirement you will be able to choose from the following options:

OPTION	DESCRIPTION	NOTES
Deferral	Kusiya mari mulndividual Account mozosarudza mabenefiti	• Deferral inogona kushandiswa pamari yose kana pachikamu chidiki • Deferralhaigone kuitwa mapfuura makore makumi manomwe nemashanu
100% Annuity Purchase	Kushandisa mari yose kutenga penjeni (annuity)	• Munobhadharwa kusvika pakufa • Mabhenefiti akaita seannual pension anowedzerea uye makore mashanu akavimbiswa kana kuti penjeni kumudiwa wenyu.
75% Annuity Purchase Plus 25% Lump Sum	Kushandisa 75% yemari kutenga (annuity) Kutora 25% semari inobatika kamwe chete	• Munokandirwa mari kamwechete isinamutero • Inenge yasara munoitambira pagore • Munogona kuwana amwe mabenefiti akaita sekuwedzerwa penjeni pagore, kana kuti 5year guarantee kana kuti penjeni kumudiwa wenyu.
Flexible Drawdown	Kushandisa mari yenyu muchitora mbichana mbichana gore negore	• Munotanga nekutora chikamu chinosvika pamakumi maviri nemashanu chisina mutero • Munogona kutora mari yese nedrawdown yekutanga, chikamu chinokwana 25% hachibatwi mutero asi imwe yese inobatwa mutero we 21% • Amwe ese madrawdowns anofanha kutangira pa £5,000 • Panemukana wekutenga annuity nemari inenge yasara padrawdown
Protected rights – No Worse Off Guarantee (NWOG)	Sarudzo dzinoti 100% annuity; 75 % annuity nemari inokwana chikamu che25% chisina mutero mari yamunotora inoenderana neNWOG	• Inochengetedza vashandiveFIG vaive pasi pemakore makumi mana musiwa 1 Ndira 1997 isati yasvika uye vakashanda kusvika musiwa 1 Ndira 2001 • Kudzorwa kwemabenefiti kunotorwa makore makumi matanhatu asati asvika
Protected Rights – Pre-1997 Protection	Sarudzo ndinoti 100% annuity; 75 % annuity plus 25% irimari inobatika isina mutero; Drawdown inoenderana nepamangamuri tisati tasvika gore ra1997	• Iyi ndeyekuchengetedza penjeni yevakanga vachishandira FIG 1 Ndira 1997 asati asvika uye vakashanda muFIG kusvika 01 Jan 2001. Inofanirwa kutorwa masvika makore makumi mashanu nemashanu asi kana musati masvika makore makumi matanhatu • Mabhenefiti anoderedzwa

Retirement Benefits

Kana iwe uine sarudzo yePension Protection vekuPension Office vanogona kukubatsira. Mabhi anoratidza sarudzo dzekuti imimi muone kuti dziviriro inoshandura sei mabhenefiti enyu panguva yemudyandigere.

Annuity Purchase and Protected rights pension

Inogona kutorwa mukati megore nekuzivisa Pensions Office. Kana ukasarudza penjeni yeupenyu yese ye100% yehomwe kana yepenjeni yeupenyu ye75% yehomwe, qualifying annuity inoda kutengwa kuti mukwanise kuziva penjeni yepagore yamunokwanisa kubhadharwa.

Ichi chibvumirano che annuity chinofanira kutendera:

- Kuti mudyandigere ubhadharwe kweupenyu hwese hwenhengo;
- Penjeni yevakaroorana isiri pasi pe50% kana kupfuura 100% yenhengo annuity panyaya yekufa kwenhengo;
- Penjeni yeanotsamira yakaenzana ne25% annuity yenhengo, kana vari vaviri vanotsamira mari haifaniri kupfuura 50% annuity yenhengo parufu rwenhengo;
- Kuwedzera 3% pagore;
- Chivimbiso chekubhadhara annuity kwemakore mashanu, uye kana nhengo yafa kuchabhadharwa Pensions Board chero mari ingadai yakabhadharwa kunhengo kusvikira makore mashoma 5 eannuity abhadharwa;
- Kuti annuity haigone kugovera kana kuzvipira.

Zvakagara zvichicherechedzwa kuti kuwana annuity inokodzera muFalklands Islands kunogona kunetsa, nekudaro Pensions Board ichabatsira nekutora kambani yeinishuwarenzi inokwikwidza kuchengetedza penjeni yako.

Flexible Drawdown

Iwe unofanirwa kuzivisa Pensions Office ne1 Chikunguru gore rega rega kuti ubvumire Drawndown kuitwa munaGunyana wegore rimwe chetero. Kana ukasazivisa Pensions Office panosvika Chikunguru wegore hazvizoite kuti iwe utore Drawdown mugore iroro.

Kana ukasarudza kuita drawdown unozofanirwa kusarudza kuti imarii yaunoda kuita drawdown gore rega rega nekuendesa fomu rekukumbira mabenefits kuPensions Office
Yekutanga inofanira kunge ichitangira pa25% yeIndividual Fund yako. 25% yekutanga iyoyo inenge isina mutero.

Unogona kusarudza kutora kusvika pa100% paunoita drawdown yekutanga, chero mari inodarika mutero 25% ichabviswa mutero unosvika 21%. Izvi zvichabhadharwa kuTaxOffice nePension Office

Kana iwe ukasarudza kuita Flexible Drawdown kwemakore akati wandei, chero mari mugore rekutanga inodarika makumi maviri neshanu muzana inozobviswa mutero we21%. Chero imwezve mari yekubhadhara mumakore anotevera ichabvisirwa mutero we21% yehuwandu hweDrawndown yaunosarudza kugamuchira gore iroro. Kubhadharwa kwegore negore hakufaniri kupfuura £ 5,000.

Kana ukasarudza kuve ne flexible drawdown kwemakore akati wandei chero yasara Individual fund icharamba ichiiswa mari. Izvi zvinogona kukonzera shanduko mukukosha kwemari sezvo izvi zvinoenderana nekuita kwekudyara

Panguva drawdown vanhu vanogona kusarudza kutenga annuity nemari yasara yehomwe yavo, asi kana annuity yatengwa haugone kudzokera kune kusarudzo yedraw down.

Retirement Benefits – How to Claim

Pensions Office inogona kukupa kotesheni inotsanangura nzira dzakasiyana siyana dzinowanikwa kwauri paunoenda pamudyandigere. Garai maziva kuti homwe zvakanyorwa mukotosheni zvinogona kuchinja zvichienderana nemafambiro anoita mari yakadyarwa izvo zvinozoita kuti nhamba dzekupedzisira dzekubvisa mari dzisiyane nefungidziro yakapihwa.

Annuity Options

Kana iwe uchida kusarudza chero yesarudzo ye annuity iwe yauchazoda zivisa vePensions Office, nekuzadzikisa fomu rekuda rinowanikwa kubva kuWebhusaiti yepenjeni kana kubata Pensions Office, uye simbisa zuva rauri kuenda pamudyandigere. Hofisi yePension inotumira rairo yekubvisa homwe yako. Kana yabviswa mari, Pensions Office inopedza kuverenga kwekupedzisira kwebhenefiti yako zvichibva paukoshi hwehomwe yako yekupedzisira, uye ichakupa izvi kuburikidza neredhisheni yemudyandigere.

Kubhadhara kunozoitwa kwauri pamwedzi wega wega zvichienderana neruzivo rwaunopa. Inofungidzirwa kuti mubhadharo wekutanga unogona kuitwa mukati memazuva makumi matatu ekuraira kwako.

Kana usina chokwadi nezve chero sarudzo yekuita nekudyara kana penjeni yako, unofanirwa kufunga nezvekutora yakazvimirira yezvemari mazano

Flexible Drawdown Option

Kana iwe uchida kusarudza iyo Drawdown iwe unozofanirwa kuzivisa Pensions Office, nekuzadzikisa fomu, 1 Chikunguru asati avika mugore raunoda kugashira mubhadharo wako wekutanga. Fomu rekukumbira rinozoda kusanganisira mari yeDrawdown yaurikuda mugore iroro.

Mari yekubhadhara inobhadharwa gore negore musi wa30 Gunyana, saka chero zvikumbiro zvedrawdown zvakagamuchirwa mushure me1 Chikunguru hazvizogadziriswe kusvika Gunyana wegore rinotevera. Mari ye admin ye £150 yega yega yedrawdown inozobviswa kubva pamari yauchagamuchira.

£150 admin fee yedrawdown 1st Chikunguru asati asvika

Falkland Islands Pension Scheme (FIPS) Benefits

- Vashandi veFIG pazvibvumirano zvemuno *FIG inopa gumi muzana yemuhoro wekutanga, vashandi veFIG vanopa 5% muhoro wekutanga kubvira 2005 (Pre-1997
- dziviriro uye zvimwe zvisizvo zviripo) Nhengo dzinogona kuita Yekuwedzera Kuzvidira

Nhengo dzagara muFalkland Islands kwemakore aripasi pemana dzinogona kubhadharwa dzisati dzaenda asi panobatwa mutero

Nhengo dzinoisa mari muScheme = Individual Account

Mudyandigere wakonzerwa nehurwere kana hurema, mabhenefiti anogona kutoreka

Age 50 – munogona kutora mabhenefiti

Age 65 – makore emudyandigere

Age 75 – chitorai mabhenefiti

kushandisa 100% yeIndividual. Acc kutenga annuity yehupenyu hwese

<25% lump sum (tax free) + purchase rest of life annuity

Flexible drawdown 25%-100% (25% tax free*)

Defferal of some of all of your Individual Account

Annual drawdown 30th Sept (min £5,000 unless Individ. Acc. <£5,000), £150 fee, normal tax applies

Tengai annuity yehupenyu hwese nezvasara muIndividual. Acc.

Individual Account yapera mari

Hapana Zvakaipa Kupfuura Guarantee (Zera 40 pamberi pe01/01/1997 & FIG mushandi kusvika angangoita 01/01/2001). Sarudzo dzekubatsira: defferal, annuity, lump sum sezviri pamusoro asi Drawdown kweMWOG kukosha. Kana kuwana mabhenefiti asati asvika makore makumi matanhatu saka imari yakaderedzwa.

Pre-1997 (FIG mushandi musi/01/01/1997 asati asvika 01/01/2001. Mabhenefiti angasarudzwa: defferal, annuity, lump sum as above but drawdown of pre-97 value. Inongokwanisa kuwana kubva pamakore makumi mashanu nemashanu, kana kuwana mabhenefiti pamberi pezera re60 saka imari yakaderedzwa.

Kana homwe yasvika vashandi veFIG vanofanirwa kuita mipiro yevashandi * kuti vakwanise kufa-mu-sevhisi mabhenefiti. FIG haibhadhare 10% mushure mekuwana mari

Kufa usatiwatora mabenefiti ose

Kufa usatiwatora mabenefiti

Individ. Acc. in discretionary Trust

Mari yakabhadharwa kune vakasarudzwa vabatsiri (Kuratidza kweChido fomu)

Makakodzera FIG death-in-service 100% fund kanakuti 2 x muhoro (zvichienderana kuti yakawanda ndeyipi)

Individual Account yakaiswa = kukura. Mushure mekubvisa mari pamudyandigere inodzikira (isina-mutsara) * kana ukasarudza kudhonzera pasi iwe vazhinji havapei kusvika Individ.Acc= £0

" Portability" – nhengo dzinogona kuendesa mari dzepesion dziripo muChirongwa, kana kutamisa mari kubva muChirongwa ichi kuenda kuchirongwa chemudyandigere chinopa "mabhenefiti akafanana" – mukuita izvi zvinongoenderana nekuti zvirongwa zvakawanda zvine mitemo yakasiyana (semuenzaniso makore makumi mashanu nemanomwe ekuberekwa kuwana mabhenefiti) uye haigamuchire kutamiswa kuenda/kubva FIPS

Ill-Health/Disability Benefits

Benefits Payable to FIG employees

Kana Nhengo ikaenda pamudyandigere pazera ripi zvaro nekuda kwehurwere kana kuremara, vanogona kushandisa mari iri muIndividual Account kuronga mabhenefiti emudyandigere sekunge vasvika zera rekuenda pamudyandigere, vachibvisa mutemo unorambidza kubhadhara mabhenefiti asati asvitsa makore makumi mashanu. kana zvichibvira, kupa:-

- Iwe uri nhengo yeScheme, uye
- Une makore anopfuura maviri anoramba achishandira Hurumende, uye
- Chiremba mukuru akapa chitupa chekurega basa nguva ichiripo chinosimbisa kuti haukwanisi zvachose kuita mabasa chero basa muFIG nekuda kwehurwere kana kuremara, uye
- Chiremba mukuru akakukurudzirai kuti muende pamudyandigere.

Mabhenefiti aunofanirwa kugamuchira anosiyana zvichienderana nekuti zuva rako rekutanga basa raive risati rasvika here kana kuti mushure me1 Kubvumbi 2011.

Chero mabhenefiti eSocial Welfare aungave uine kodzero nawo anozoongororwa kuti utarise chero mabhenefiti aunowana pasi pezvipo zvinotevera.

Kuti uwane rumwe ruzivo nezve Mabhenefiti anogona kupihwa neChirongwa batai Hofisi yePension, Secretariat.
fips@sec.gov.fk
+500 28416

Government employees with a start date before 1 April 2011

Hurumende ichakubhadhara mari inokwana zvikamu zviviri muzvitatu zvePensionable Salary yawange uchiwana usati waenda kubasa kusvika wasvika zera rekugara pamudyandigere. Kubatsirikana kwako kuchawedzera gore negore zvichienderana nemari yekurarama yaunopihwa vashandi veHurumende.

How your final pension is affected

Yako Yega Account icharamba ichiunganidza iwe uchirwara kana kukuvara sezvinotevera:

- Mipiro yeHurumende - penjeni yako inochengetedzwa zvizere. Hurumende icharamba ichibhadhara mari yekubhadhara kuIndividual Account yako zvichibva paPensionable Salary yawaitambira usati watadza kushanda, ichiwedzerwa gore rega rega zvichienderana nemubairo wemari yekurarama kuvashandi veHurumende.
- Retirement Pension - Hurumende icharamba ichironga kubvisirwa nekubhadharwa kwemari yako yeRetirement Pension sekunge uchiri kuwana muhoro saka kodzero yako yepenjeni iyi icharamba ichikwira.

How your Death Benefits are affected

Ucharamba uchibhadharirwa mari yako yese yerufu, zvichibva paPensionable Salary yawaitambira usati waenda, yakawedzerwa gore rega rega zvichienderana nemari ipi neipi yekurarama mubairo kuvashandi veHurumende. Ndapota ona chikamu 10 kuti uwane mamwe mashoko pamusoro pekufa kwevashandi veFIG.

Abatement of Benefits

Kana ukapora kusvika padanho raunodzokera kubasa, ingave neFIG kana mumwe mushandirwi, usati wasvika zera rekurega basa, bhenefiti yako yehurwere huchadzikiswa kusvika pakuti mari yako yose yaunotambira kusanganisira yekurwara-kurwara inodarika muhoro wazvino we chinzvimbo iwe kare occupied in Government service.

Ill-Health/Disability Benefits

Government employees with a start date after 31 December 1996

Unogona kusarudza pakati peSarudzo A - Pension Old Scheme Fund (OSF) Benefits uye Option B - Scheme Benefits (ona pazasi kuti uwane rumwe ruzivo). Pension Officer anokupa zano remari yaungatarisira kuwana pasi peSarudzo yega yega.
Iwe unofanirwa kuzivisa sarudzo yako yeSarudzo kuPensions Board nekunyora mukati megore rimwe kubva pazuva retifiketi rekutanga remudyandigere raChiremba Mukuru (ona pamusoro). Kana ukatadza kuzivisa Sarudzo yako yeSarudzo kubhodhi rePensheni, hauzokwanisi kugashira chero mabhenefiti kudzamara wasvika zera rekurega basa sezvakatsanangurwa muChitsauko V.

Option A - Old Scheme Fund

Unogona kupa mari iri muAundi Yako Yega inoenderana nebasa reHurumende (kureva kuti isingabatanidzi mari muAkaundi Yako Inoenderana nemipiro yekuwedzera yekuzvidira kana kune chero basa risiri rebasa reHurumende) kuOSF.

Mukudzoka Hurumende ichakubhadhara penjeni yehupenyu hwese yakaverengerwa se:

n / 80 x muhoro wepenjeni
uko (kune vashandi vane kanenge 2 asi pasi pemakore gumi ebasa) **n = nhamba yemakore ebasa x 2**
KANA (kuvashandi vane makore angangoita gumi ebasa) **n = nhamba yemakore ebasa + 10**

ASI zvichibva pamakore anosvika makumi mana ebasa kana, kana uine makore angangoita makumi mashanu nemana pakurega, makore aungave wakashandirwa neHurumende dai wakaramba uri pabasa rako razvino kusvika pamakore makumi matanhatu nemana.

YPension yako yeOSF ichawedzera ne3% pagore.

Lump Sum

Up to one-quarter of your OSF pension may be commuted to a lump sum at the rate of £12.50 per £1 per annum

Death Benefits when selecting an OSF Benefit

Pakufa kwako (kungava usati kana kuti mushure mezera remazuva ekuenda pamudyandigere) Hurumende ichabhadhara mudiwa wako penjeni yeupenyu hwe50% yepenjeni yako.

Hurumende ichabhadharawo mumwe nemumwe wevanovimba naye parufu rwako penjeni (kana paine mumwe anovimba naye) 25% yepenjeni yako kana (kana paine vanopfuura mumwe chete vanovimba) 50% yepenjeni yako yakakamurwa nenhamba yevanovimba nayo, penjeni. kubhadharwa kudzamara kutsamira kwapera (zera 18 mune zvevana vasina kutsamira neimwe nzira kupfuura nezera).

Kana ukafa mukati memakore mashanu kubva pamudyandigere, nzvimbo yako ichawana chikamu chemari yepenjeni iyo (dai usina kufa) ungadai wakagamuchira mumakore mashanu ekutanga emudyandigere.

Abatement of Benefits

Kana ukapora kusvika padanho raunodzokera kubasa, ingave neFIG kana mumwe mushandirwi, usati wasvika zera rekurega basa, bhenefiti yako yehurwere huchadzikiswa kusvika pakuti mari yako yose yaunotambira kusanganisira yekurwara-kurwara inodarika muhoro wazvino we chinzvimbo chawaimboita mubasa reHurumende.

Ill-Health/Disability Benefits

Government employees with a start date after 31 December 1996 cont...

Unogona kusarudza pakati peSarudzo A – Pension Old Scheme Fund (OSF) Benefits (peji yapfuura) neSarudzo B – Scheme Benefits (pazasi). Pension Officer anokupa zano remari yaungatarisira kuwana pasi peSarudzo yega yega.

Iwe unofanirwa kuzivisa sarudzo yako yeSarudzo kuPensions Board nekunyora mukati megore rimwe kubva pazuva retifiketi rekutanga remudyandigere raChiremba Mukuru (ona pamusoro). Kana ukatadza kuzivisa Sarudzo yako yeSarudzo kubhodhi rePensheni, hauzokwanisi kuwana mabhenefiti kudzamara wasvika zera rekurega basa sezvakatsanangurwa muChitsauko V.

Kuti uwane rumwe ruzivo nezve Mabhenefiti anogona kupihwa neChirongwa batai Hofisi yePension, Secretariat.
fips@sec.gov.fk
+500 28416

Option B – Scheme Benefits

Unogona kushandisa mari iri muAccount Yako Yega inoenderana nebasa reHurumende (kureva kuti kusingabatanidzi mari dziri muAccount Yako Yemunhu zvinoenderana nemipiro yakawedzerwa yekuzvidira kana kuti basa risiri rebasa reHurumende) kuronga mabhenefiti ekurega basa (ona Chitsauko V) sekunge wasvika. zera rakajairika remudyandigere, uchibvisa mutemo unodzivirira kubhadharwa kwemabhenefiti asati asvika makore makumi mashanu kana zvichibvira.

Kana ukasarudza Option B – Scheme Benefits, hauzove nekodzero yekumisa kupihwa mamwe mabhenefiti emudyandigere kusvika pamakore 75 maererano nemari iri muAundi Yako Yega inoenderana nebasa reHurumende.

Mari iri muAkaundi Yako Yemunhu inokonzerwa nemipiro yakawedzerwa yokuzvidira kana kuti kubasa zvisiri musevhisi yeHurumende inogona kuwedzerwa kumari inoenderana nebasa reHurumende uye yoshandiswa kuronga mabhenefiti emudyandigere, kana kuti inogona kusiiwa ichiiswa muScheme kusvika pasati papfuura makore makumi manomwe nemashanu. iyo nguva yaanofanira kushandiswa kuronga mabhenefiti ekurega basa.

Death Benefits

Death before retirement while in FIG employment (with Individual Account)

Kana iwe ukafa uchishanda neFIG kuwanda kwemari irimuakaunti yako maererano nebasa rako reFIG ichabhadharwa kuFIG kuti ubhadharwe mabhenefiti ebasa kunevawirwa nerufu. Vanokodzera kuwana mabhenefiti erufu kana muine Individual Account, saka kana iwe watotora mabhenefiti kubva kuScheme uye usina kusarudza kujoinazve Scheme ichi paunopinda basa neFIG haukodzeri.
Mabhenefiti anotevera anobhadharwa:

- Mari isingabatwi mutero yakaenzana kaviri nemuhoro wako wePensionable Salary;
- Penjeni kune mudiwa wako yakaenzana nechikamu chimwe muzvitatu chemuhoro wako wemudyandigere;
- Penjeni yevana kusvika pamakore gumi nemasere, uye vamwe vanotarisira kwamuri kweupenyu hwavo hwose kana kusvikira vakuzvichengetedza, yakaenzana nechikamu chimwe papfumbamwe chePensionable Salary;
- Kuwanda kwemari irimuAVC yakawedzerwa neyekudyara inoenderana inobhadharwa kune vamakasarudza ;
- Chero mipiro inobhadharwa muIndividual Account iyo isingaenderane nebasa rako neHurumende (semubhadharo wakabhadharwa muScheme kubva kune imwe Scheme yepenjeni, kana mipiro inobhadharwa newaimbova mushandirwi usati wapinda musevhisi yeHurumende) nemari yakawedzerwa yekudyara. Inobhadharwa kune avo vamunosarudza.

Penjeni yemwana ari pasi pemakore gumi nemasere inobhadharwa kusvika pakuzvarwa kwake kwegumi nemasere chero arimwana wenyu, kungave kuburikidza newanano yako yazvino kana yekare, kana kuzvarwa kunze kwemuchato, kusanganisira vana vekurera.

Penjeni inobhadharwa kunevanovimba nemi inogona kubhadarwa kwavari zvehupenyu hwese, kana kuti kusvika vakugona kuzvichengetedza.

Maererano nemunhu chero upi zvake semaonero ePensions Board asingakwanisi nekuda kwehurema hwemuviri kana hwepfungwa kana hurwere kuzvichengeta, uye aive achivimba pakurarama nhengo yeScheme panguva yekufa kwayo, uye zvinogona kutariswa zvine musoro sekunge angangoramba achida rubatsiro kwemakore mashanu (tichitarisa kuti ko dai nhengo yenhengo yeScheme isati yafa). Izvi zvinosanganisira chero mwana wemudiwa neukama hwekare kana achitsigirwa nemari newe.

Mudyandigere unopihwa mwana kana mumwe munhu anovimba nemi uchabhadharwa ku-

- kumubereki kana muchengeti pamutemo wevana vari pasi pemakore gumi nemasere;
- kune vamwe vanovimba nemi vanemakore kubva pagumi nesere zvichipfuura kunze kwekunge vasingakwanisi kubata mari vasina rubatsiro;
- kuTRUST yakagadzirirwa chero mwana ari pasi pemakore gumi nesere asina mubereki kana muchengeti ari pamutemo,kana kubhadharwa kuTRUST yakagadzirirwa chero munhu anovimba nemi asingakwanisi kugadzirisa nyaya dzemari uye asina hurongwa hwekuchengetwa huripo.

Penjeni inobhadharwa kune vadiwa, vana uye vanovimba nayo inowedzerwa gore negore ne3%. Mabhenefiti anobva paPensionable Salary inobhadharika pazuva rerufu.

Kana nhengo ikafa isati yaenda pamudyandigere uye isina Individual Account hapana rubatsiro 'Death is Service' ruchabhadharwa.

Death Benefits & Divorce

Death after retirement

Mabhenefiti achaenderana nesarudzo yemudyandigere inoitwa nenhengo.

Kana muchigamuchira penjeni yegore yakazara pazvinenge zvakakodzera, mudiwa wenhengo achawana penjeni yakaderedzwa (50%) kubva pazuva rekufa kwenhengo kusvika zuva rekufa. Kana nhengo (kana mudiwa) aine chero vanovimba naye pazuva rekufa kwavo vanovimba naye vanowana mudyandigere wakaderedzwa kwehupenyu hwose kana kusvika kuvimba kwavo kwapera.

Kana chero chikamu cheIndividual Account chakamiswa mari irimuIndividual Account ichabhadharwa nePensions Board kungave kune vanobatsirwa vakasarudzwa muExpression of Wish Form kana kuvamiriri vavo. Pensions Board harisungirwe kutevera zviripafomu asi richashandisa izvi kuvatungamira. Izvi zvinodaro nekuti kana nhengo ikakanganwa kushandura fomu zvichitevera shanduko yemamiriro avo Pensions Board rinogona kubhadhara mabhenefiti kune vanhu vakakodzera.

Kana nhengo yacho yasarudza flexible drawdown, mari inenge yasara muIndividual Account ichabhadharwa nePensions Board kune vakasarudzwa paExpression of Wish Form kana kuvamiriri vavo. Pensions Board harisungirwe kutevera zvakanyorwa pafomu asi richashandisa izvi kuvatungamira. Izvi zvinodaro nekuti kana nhengo ikakanganwa kushandura fomu zvichitevera shanduko yemamiriro ayo Pensions Board rinogona kubhadhara mabhenefiti kune vanhu vakakodzera.

Pension sharing on divorce

Kugova kwepenjeni kunowanikwa kana dare rakaita chirevo chekugovana penjeni pasi peSection 26A yeMatrimonial Causes Ordinance 1979.

Gwaro rekugoverana kwepenjeni rinotsanangura kodzero pasi pePensions Scheme chakatarwa icho munhu anofanirwa kuwana, chikamu kana huwandu hwehurongwa hwepenjeni hunowanikwa kuti hugovane nemapato, mari inobhadharwa kune rimwe bato, kuti mari yacho ichaitwa sei. kubhadharwa uye nguva yekubhadhara.

Kurongera mafambiro epenjeni zvinoreva chero mudyandigere unobhadharwa neScheme, kondirakiti ipi zvayo yemendenenzi inopihwa kubva kuScheme kana annuity inotengwa kana kutamiswa nechinangwa chekupa kodzero pasi peScheme.

Taxation

FIG Taxation Office ine gwara rakananga pamutero weiyo FIPS Scheme. Pfupiso yemutero weFI taxation unechekuita neScheme iyi yakatsanangurwa pazasi, zvisinei ndapota cherechedzai kuti muve nechokwadi chekuti munoziva mutero chaiwo wekubhadhara pamabhenefiti kana rubatsiro pamipiro munofanirwa kuongorora gwara rakagadziridzwa rinowanikwa kuTaxation Office.

Contributions

Zvichienderana nemamiriro ezvinhu emutero enhengo mutero unogona kusapihwa pamipiro yakaitwa muScheme.
Mipiro inoitwa kusvika ku20% yemari yamunotambira yakafanira inobviswa mutero uye inofanirwa kutorwa.

Pamusoro pezvo pane mitemo yemutero inoshanda kuti nhengo dzikwanise kutakura mutero usina kushandiswa kusvika kumakore matanhatu. Kuti mukwanise kutora ruyamuro urwu munofanirwa kutsanangura mipiro yamunobhadhara pamunoita mutero wenyu wepagore.

FIG Tax Office
Tel: 28477
www.falklands.gov.fk/taxation

Benefits

Mabhenefiti anotambirwa nenhengo kubva kuScheme anotorwa semari inobhadhariswa mutero. Mari isina mutero inowanikwa kusvika pamutengo we25% yeIndividual Fund.
Mari inodarika apa ichange iri mari yemutero yezvinangwa zvemutero uye inoda kutsanangurwa pane yako mutero kudzoka.

Refunds

Kana senhengo ukagamuchira kudzoserwa zvawakakanda muScheme waita makore asingasvike mana uye nekuti uri kubuda muFalkland Islands zvachose mari inodzoserwa ichabatwa mutero.

Mutero uchabviswa i21% ichibhadharwa kuTaxation Office. Unozofanirwa kuzivisa iyo mari semari yaukutambira pauno bhadhara mutero wako wepagore.
Munguva yekubhadharwa kwemutero wegore zvichadzorerwa kana kuwedzerwa muchazoziviswa

Leaving the Falklands before age 50

Iwe haugone kutora mabhenefiti kubva kuScheme usati wasvika makore makumi mashanu kunze kwekunge uchikodzera nekuda kwekurwara, hutano kana kuremara. Kana uchida kukumbira rubatsiro rwehurwere kana hurema pane rumwe ruzivo rwekuti ungawana sei mabhenefiti papeji 12.

Kune sarudzo dziripo kune avo vari pasi pemakore makumi mashanu uye varikusiya Falkland Islands zvachose. Zvichienderana nemamiriro ako iwe unogona kunge usingakodzeri kune ese sarudzo. Kana usina chokwadi ndapota taura nePensions Office inogona kukupa zano pane sarudzo dzakanangana nemamiriro ako asi isingakwanise kukupa zano kuti ndeipi sarudzo yekutora.

OPTION	DESCRIPTION	NOTES
Keep your fund with the Scheme	Kusiya mari irimu Individual Account wosarudza benefiti yaunozotora kubva pamakore 50 zvichienda mberi.	• Unoramba uchitambira kwehupenyu hwese • mabenefiti akaita sepenjeni yepagore anowedzera.
Withdrawal of funds	Kana wanga urinhengo kwemakore aripasi pemana unogona kutora mari yako yose kubva muIndividual Account	• Unofanha wakaita nhego kwemakore aripasi pemana. • Mari yose irimuIndividual Account inotoreka • Mutero unosvika 21% unotorwa pamunobuditsa mari
Transfer of funds to alternative Scheme	Kutumira mari irimuIndividual Account kuenda kuneimweScheme	• Zvinobatsira ngengo kuti ibatanidze mapenjeni • Scheme yamuvhura inofanha ichibvuma kutambira FIPS Scheme.Pensions Board rinofanira kunge ragara pasi kuti vabvumirane kuti mabenefiti akafanana here.

Leaving employment

Changing or leaving employment before age 50

Kana ukasiya mushandirwi usati waenda pamudyandigere, Individual Account yako icharamba iri paScheme uye icharamba ichiiswa mari.Iwe unogona kusarudza kuramba uchibhadhara muIndividual account yako kana kusazobhadhara.

- Kana iwe ukatora basa nemumwe mushandirwi iwe uye/kana mushandirwi wako mutsva uchakwanisa kupa mipiro kuakaundi yako wega.
- Kana iwe ukazvishandira iwe unogona kuita imwe mipiro kune Individual Account yako.
- Kana usiri pabasa asi uchiri kuda kuita mipiro unogona kudaro.
- Unogona kusarudza kusaita mipiro muAccount yako woisiya kusvika wafunga kukumbira mabhenefiti kubva kuScheme.

Leaving employment after age 50

Mitemo yeScheme inobvumira nhengo kuwana mabhenefiti adzo kubva pamakore makumi mashanu kusvika pamakumi manomwe neshanu.
Kana iwe ukasiya waunoshandira wavenemakore makumi mashanu uye usati waenda pamudyandigere uye wotora mabhenefiti ako iwe unogona kusarudza kuramba uchibhadhara muIndividual account yako kana kusazobhadhara.

Kana ukafunga kusaita mipiro muIndividual Account homwe yako icharamba ichiiswa mari kusvika panguva yaunoda kutora mabhenefiti ako.

Notices, Instructions and Requests

From the Pensions Board to you

Senhengo yeScheme unotambira tsamba dzakawanda pagore. Izvi zvichapihwa kukero yako yakanyoreswa kuScheme. Zvakakosha kuti uchinjise kero kana ukatama kuti uwane kutumirwa kukero chaiyo.

Chirevo chenhengo yepagore chichaburitswa muna Chikunguru wegore rega rega. Ichasanganisira pfupiso yemaakaundi egore uye mushumo wepagore nezveScheme.

Kana iwe wakakanda mari mugore rapfuura rekarenda chirevo chemipiro chichatumirwa kwauri muna Ndira. Ruzivo urwu ruchakubatsira kupedzisa mutero wako wepagore.

Kana wanga uchitambira mudyandigere kana drawdown mugore rapfuura uchawana ruzivo rwemari yakabhadharwa kwauri muna Ndira. Ruzivo urwu ruchakubatsira kuzadzikisa mapepa emutero wako wepagore.

Unogona kukumbira ruzivo pamusoro pemabhenefiti ako anofungidzirwa panguva yekuenda pamudyandigere chero nguva nekubata Pensions Office.

From you to the Pensions Board

Senhengo munogona kushandisa portal yepawebhusaiti **www.hartlinkonline.co.uk/fips** kuti muise zvese zvinechekuita nemi zvinodiwa kana kubata Pensions Office mokumbira fomu.

Kuti uite sarudzo yako yepenjeni munofanirwa kuzadzikisa fomu rekukumbira modzerera Pensions Board. Mafomu ekukumbira anofanirwa kusainwa asi kopi yeskani, yakatumirwa neemail inogona kugamuchirwa.

Expression of Wish Form rinotsanangura kuPensions Board kuti unoda kuti homwe yako igoverwe sei kana ukafa. Pensions Board ichagara pasi kana zvichidikanwa kana ukafa. Unogona kugadzirisa Expression of Wish Form muportal yepawebhusaiti **www.hartlinkonline.co.uk/fips** kana nekubata Pensions Office kukumbira fomu.

Unogona kugadzirisa mirairo yako yekudyara kungave nekushandisa muportal pawebhusaiti **www.hartlinkonline.co.uk/fips** kana kubata Pensions Office kukumbira fomu.

Ndapota edzai kuchengetedza zita rako rekushandisa, password uye PIN zvakachengeteka. Capita inogona kukubatsira nekugadzirisa izvi kana zvichidikanwa – unogona kuvabata zvakananga pa **ips@capita.com**

Complaints

Adjudicator

Pensions Board ine basa rekugadza Mutongi kuti atarise kusawirirana kana kukakavara kunomuka maererano neScheme. Kusawirirana kwakadaro kana kukakavadzana kunogona kusanganisira nhengo kana vashandirwi kana Pensions Board kana vamiririri vePensions Board vane chekuita nekutonga kweScheme. Mutongi haana simba rekutarisa chero zvichemo maererano nekuita kwekudyara kwemari.

Chero nhengo kana angangove nhengo yeScheme, chero mushandirwi wenhengo kana vangangove nhengo dzeScheme, uye chero mukwanyina kana anovimba nenhengo yakafa yeScheme, anogona kunyunyuta.

Chichemo hachifanirwe kuitwa kunze kwekunge mumhan'ari atounza dambudziko kune mumwe munhu kana boka rinobatanidzwa, uye angave asina kupindura kana mumhan'ari asina kugutsikana nemhinduro yake.

Kuti muzivekuti zvichemo zvinosvitswa sei tarisai pa: www.hartlinkonline.co.uk/fips kana kutaura nePensions Office

Zvichemo zvose zvinofanirwa kuita zvekunyorwa uye akasainwa nemumhan'ari (kana nemumiriri wavo) kumutongi wedare, uye anofanira kutaura:-

- zita rizere, kero uye zuva rekuzvarwa kwemumhan'ari
- kuti mumhan'ari mukwanyina here kana munhu akatsamira nenhengo, hukama hwavo kunhengo uye zita rakazara, kero yekupedzisira, zuva rekuzvarwa uye zuva rekufa kwenhengo.
- zita rizere nekero yechero mumiriri wemumhan'ari
- kero yemumhan'ari yetsamba
- chirevo chechimiro nenhoroondo yekusabvumirana nemashoko akakwana kuratidza chikonzero nei chichemo chiri kuitwa

Kana chichemo chinosanganisira mushandirwi wemumhan'ari, mumhan'ari anofanira kutumira chichemo kumushandirwi mukati memazuva mashanu aendesa chichemo.

Mutongi achapa mutongo wakanyorwa pachichemo kumumhan'ari, uye achakopa mutongo wacho kuPensions Board uye, pazvinenge zvakakodzera, mushandirwi, mukati memwedzi miviri kubva pakumhan'ara kwaitwa. Kana sarudzo isingakwanisi kusvika mukati memwedzi miviri, iwe uchaudzwa kuti sei sarudzo yanonoka uye nguva yaungatarisira. Wese munhu achapihwa kopi yemutongo weMutongi anofanira kutora matanho ese anodiwa kuzadzikisa sarudzo yeMutongi.

Zita uye kero yeMutongi zvinogona kuwanikwa pawebhusaiti **www.hartlinkonline.co.uk/fips** inosanganisira chinongedzo cheScheme Compalints Procedure, maitirwo nenhungamiro inogona kupihwa kwauri nePensions Office.

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members of the Scheme

Useful websites

Falkland Islands Government Pensions Website

www.falklands.gov.fk/pensions

Webhusaiti yeHurumende yeFalkland Islands yemapenjeni muFalkland Islands, inosanganisira ruzivo rweFalkland Islands Retirement Pension Scheme neFalkland Islands Pensions Scheme.

Ruzivo rwese nezveScheme iyi runogona kuwanikwa paFIG webhusaiti uye nemafomu nenhare yamunogona kufonera.

Capita Registration

Tinokukurudzirai kuti munyorere pawebhusaiti idzva, kunyangwe manga makanyoreswa pane webhusaiti yekare.

Capita Individual Website

www.hartlinkonline.co.uk/fips

Iyi iwebbhusaiti inopa Akaundi, sarudzo dzekudyara uye ruzivo rweScheme. Kana wangopinda mukati meakaundi yako unozokwanisa kugadzirisa zvose zvinechekuita naakundi yako, kugadzirisa yako Expression of wish nekushandura sarudzo yekudyara. Ruzivo rwekukosha kweAkaunti Yako inowanikwawo pane ino webhusaiti. Zvimwe zvinhu zvinosanganisira nhoroondo dzakadzama dzekutengeserana, murongi wepenjeni, kuenzanisa kwekuita kwemari uye unogona kuzvichinjira wega password/PIN.

Kana usati wasvika pawebhusaiti usati unofanira kunyoresa kuti ugone kuwana account yako. Iyo webhusaiti ine nhanho mbiri, zvinoreva kuti nhengo dzinofanira kuseta zita, PIN uye password. Dzvanya pakanzi 'Register' uye uteedzere iri pascreen mirairo. Iwe unogona kugashira chiyeuchidzo kana ruzivo nezve magadzirirwo ezvizvi pane imwe nguva inotevera kana ukazvikanganwa.

You can contact Capita directly on ips@capita.com

(c) Jody Aldridge

Peji rinorakasiiwa risina zvinyorwa maune

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Kana muine mibvnzo taurai vevekuPensions Office

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