

FALKLAND ISLANDS
PENSIONS SCHEME

Bhuku Retsanangudzo kunevasinga shandire FIG



Contents

Theme	Page
Introduction	1
Definitions	2
Falkland Islands Pensions Scheme	3
Membership of the Scheme	4
Investments Under the Scheme	5
Benefits	7
Ill-Health and Disability Benefits	12
Death Benefits and Pensions & Divorce	13
Taxation	14
Leaving FI & Changing Employer	15
Notices, Instructions & Requests	17
Complaints	18
Member Websites	19



Introduction

Tinokuchingamidzai kuScheme yeFalkland Islands Pensions Scheme (FIPS) yevashandi vasingashandire hurumende (FIG). Zvakanyorwa mubhuku rino zvakanangana nevashandi vemakambani akasiyanasiyana asiri FIG. Kana muchishandira FIG shandisai bhuku rinotsanangura zvinoenderana ne FIG.

Iri bhuku rakagadzirwa kukupai ruzivo rwakakosha nezveFIPS nenziira yatinovimba inonzwisika 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 zvinonzwisika, kune amwe mashoko anotibatsira atisingaise muchishona nokuda kwezvaanoreva nemanyorero atakaita. Misoro yanyaya takasiya irimuchirungu kuti mubatisise tsanangudzo zvinoenderana nepainoshanda chaipo. Tsanangudzo dzeizvi dzinogona kuwanikwa papeji 2.

Panoshandiswa mashoko aya:

- “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 zvoze zvinowanikwa pa www.legislation.gov.fk. Panosiyana bhuku iri nemutemo shandisai zvinorehwa nemutemo.

Chii chinonzi penjeni?

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

Tinobhadharirei Falkland Islands Pensions Scheme?

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

Zvakakosha zvatinowana muchirogwa ndeizvi

- 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 yeinishuwareenzi) 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 muisse 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 wemabhenebenefiti 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 zvinotarisiwa nenhengo pamusoro penguva refu; uye
- Kudzikamisa kusagadzika mukukosha kweakaundi yepenjeneni yenhengo maererano nemitengo yeannuity kana nhengo yakusvika pamudyandigere.

Kana usina chokwadi nezve chero sarudzo yekuita nekudyara kwako kana penjeneni 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 inotarisiwa 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 moriendeswa 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 fundpamudyandigere mune imwe mari uye mari yemabhondi.



Benefits Under the Scheme

General

Zvakanakira zvinogona kutorwa kubva kuchirongwa kubva pamakore makumi mashanu, zvisinei hapana chinodiwa kutora mabhenefiti pamakumi mashanu.

Iwe unofanirwa kutora mabhenefiti ako kubva kuScheme musu kana usati wazvarwa 75. Kana iwe usingade kukutora iwe mabhenefiti neanhasi iwe unofanirwa kuendesha homwe yako kune Scheme iyo inopa iyi sarudzo. Chero nhengo isina kutora homwe yavo pazera makumi manomwe neshanu ichafonerwa nezvavanosarudza uye yavo yega Akaunti ichabviswa uye kubatwa kusvika panguva yakadaro nhengo inosarudza iyo inobatsira gamuchira.

Iyo Scheme haina chero chaicho chinodiwa kuti iwe utore basa kuti utore mabhenefiti ako zvisinei iwe uchafanirwa kukurukura izvi newaunoshandira. Chibvumirano chako chebasa chinogona kusanganisira chirevo chakanangana nemipiro yepension uye / kana pamudyandigere.

Iwe unogona kunge uchikodzera kubatana zvakare neScheme kana iwe uchinge wawana mabhenefiti ako. Nekudaro waunoshandira haachakwanise kupa mipiro yevashandirwi, asi mipiro yevashandi kana yeAVC inogona kuitwa. Iwe uchafanirwa kukurukura mipiro yevashandirwi zvakananga newaunoshandira.

Nekubatana zvakare Scheme iyo itsva Yemunhu Akaunti ichagadzirwa uye mabhenefiti anogona kuwanikwa pane imwe nguva inotevera.

Nhengo dzinogona kutora makore makumi mashanu pamberi pezvikonzero zvechirwere-hutano kana kuremara. Kutu uwane rumwe ruzivo nezvekusiya basa nekuda kwekurwara-hutano kana kuremara ndapota ona peji 12.

Benefit Estimates

Pensions Office inogona kukubatsirai kuti muzive huwandu hwemabhenefiti.

Kuti munzwisise zvamunogona kushanda nazvo taurai nePensions Office.

Kana iwe usina chokwadi nezve chero sarudzo yekuita nekudyara kwako kana pension yako, iwe unofanirwa kufunga nezvekutora yakazvimirira mari zano



Retirement Benefits

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

OPTION	DESCRIPTION	NOTES
Deferral	Kusiya mari muIndividual Account mozosarudza mabenefiti	• Deferral inogona kushandiswa pamari yose kana pachikamu chidiki • Deferral haigone kuitwa mapfuura makore makumi manomwe nemashanu
100% Annuity Purchase	Kushandisa mari yose kutenga penjeni (annuity)	• Munobhadharwa kusvika pakufa • Mabhenefiti akaita seannual pension anowedzereka 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 sekuwedzera penjeni pagore, kana kuti 5year guarantee kana kuti penjeni kumudiwa wenyu.
Flexible Drawdown	Kushandisa mari yenyu muchitora mbichana mbichana gore negore	• Munotanga nekutora chikamu chinokwana 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 anofanika kutangira pa £5,000 • Panemukana wekutanga annuity nemari inenge yasara padrawdown.

Retirement Benefits

Annuity Purchase

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 yevakaroora 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 yeinishuwarenz.

Flexible Drawdown

Iwe unofanirwa kuzivisa Pensions Office ne1 Chikunguru gore rega rega kuti ubvumire Drawdown kuitwa munaGunjana 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 nekuendesha fomu rekukumbira mabenefits kuPensions Office Yekutanga inofanira kunge ichtangira pa25% yeIndividual Fund yako. 25% yekutanga iyoyo inenge isina mutero.

Unogona kusarudza kutora kusvika pa100% paunoda 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 hweDrawdown 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 paupoko 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

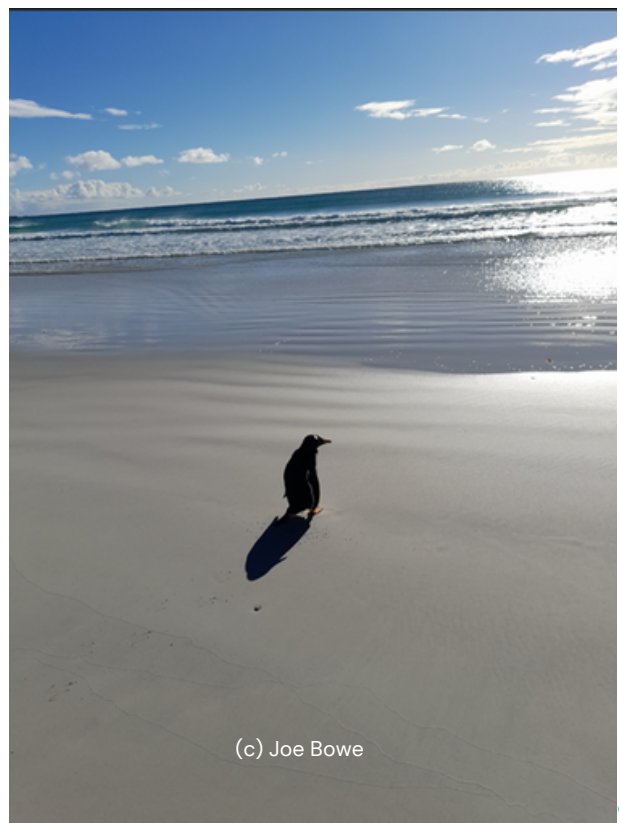
Kana iwe usina chokwadi nezve chero sarudzo yekuita nekudyara kwako kana pension yako, iwe unofanirwa kufunga nezvekutora yakazvimirira mari zano

Flexible Drawdown Option

Kana iwe uchida kusarudza iyo Drawdown iwe unozofanirwa kuzivisa Pensions Office, nekuzadzikisa fomu, 31 Nyamavhuvhu asati asvika 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 zvikumero zvedrawdown zvakagamuchirwa mushure me1 Chikunguru hazvizogadziriswe kusvika Gunyana wegore rinotevera. Mari ye admin ye £150 padrawdown yega yega inozobviswa kubva pamari yauchagamuchira.

£150 mari yeadmin
padrawdown yenyu inenge
yasvika musiwa 1 Chikunguru
asati asvika



(c) Joe Bowe

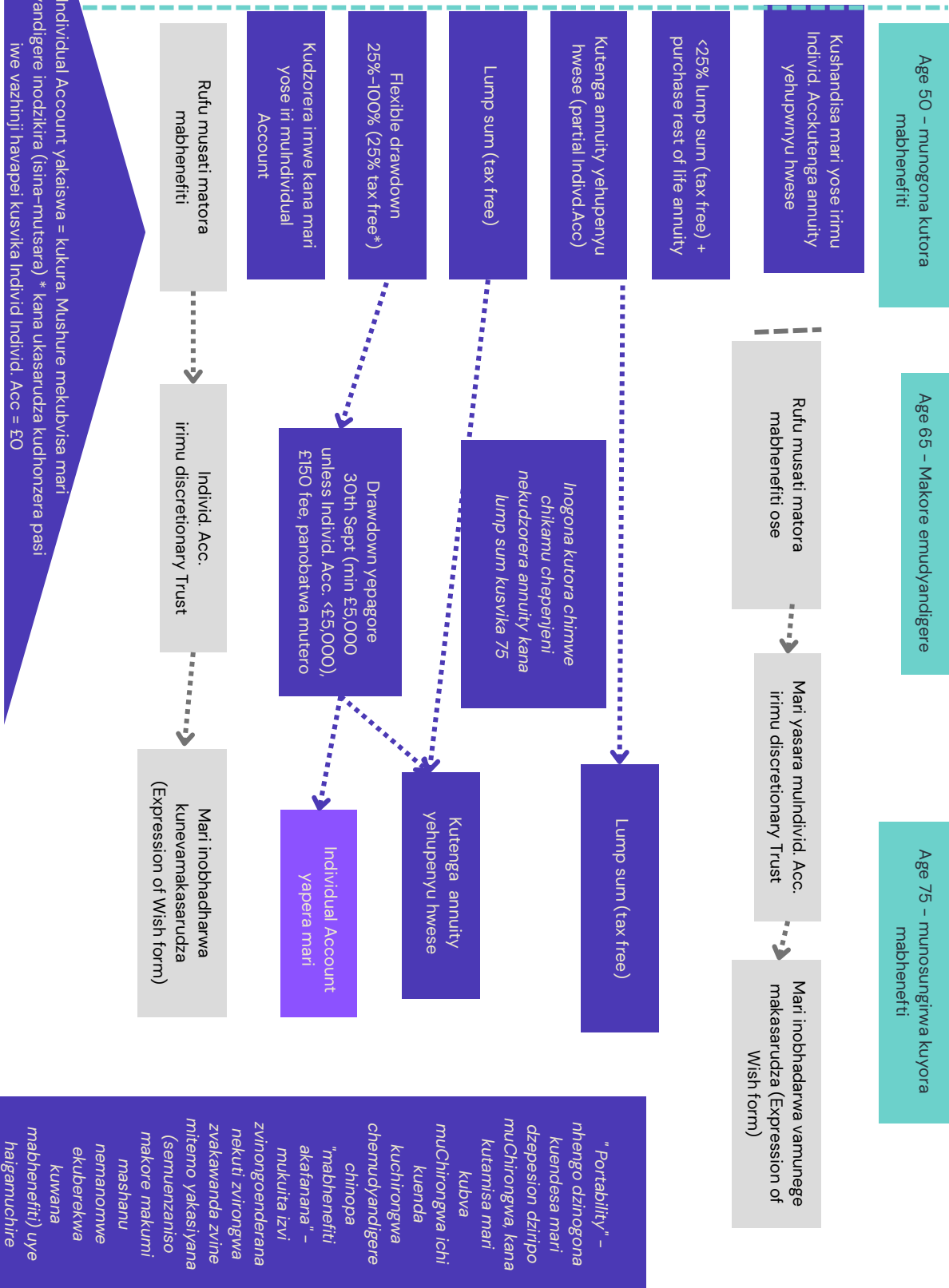
Falkland Islands Pension Scheme (FIPS) Benefits

- Kupinda muScheme
- Manozvishandira (vanogara muFI)
- Vasina basa (vanogara muFI)
- Mushandi (mushandi anogona / anogona kunge asiri muchirongwa)
- Nhengo dzinogona kuita mimwe mipiro yekuzviitira vega

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

Nhengo dzinoisa mari muScheme = Individual Account

Mudyandigere wakonzera nehurwere kana hurema, mabhenefiti anogona kutoreka



III-Health/Disability Benefits

If 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
- Kana usingashandire FIG uye wane makore aripasi pemaviri akatevedzana muchishandira FIG panguva yamunoda kutora mari, uye
- Hamukwanise kudzororwa mari yenyu nekuti murikusiya Falklands musati masvika makore mana muchishanda uye murinhengo yeScheme
- Kanapasisina imwe mari yamuri kuisa muScheme, uye
- Chiremba mukuru akakukurudzirai kuti muende pamudyandigere, uye
- Mukaudza veScheme kuti masara negore kuti muende pamudya ndigere

Mamwe ruzivo nezve mabhenefiti ekuzorora anopiwa nechirongwa anogona kuwanikwa papeji 10

Kana mukafunga kushandisa mari iri muIndividual Account yenyu kuronga mabhenefiti ekuzorora musati masvika pamakore emudyandigere, hamubvumidzwi kuregedza kugamuchira mamwe mabhenefiti ekuzorora kusvika chero musati masvika makore makumi manomwe nemashanu.

Rubatsiro rweIncome Support Benefits rwamunenge muchipihwa rwunogona kuongororwa kuti patariswe chero mabhenefiti aunogamuchira pasi peChirongwa.

Kuti muwane ruzivo rwakakwana nezve Income Support inowanikwa muFalkland Islands tumirai mibvunzo paemail IncomeSupport.social@kemh.gov.fk kana kuchaya nhare pa 27296.

Kuti uwane rumwe ruzivo nezve Mabhenefiti anogona kupihwa neScheme PensionsOffice,Secretariat.

fips@sec.gov.fk
+500 28416

Death Benefits and Pensions & Divorce

Death before retirement

Kana nhengo ikafa isati yaenda pamudyandigere, huwandu hwemari irimuIndividual Account yayo ichabhadharwa nePensions Board kungave kune vanozobatsirwa vakasarudzwa pafomu reExpression of Wish kana kune vamiriri vavo.

Iyo Pensions Board haina kusungirwa kutevera zviripaExpression of Wish zvisinei ichazvishandisa kutungamira sarudzo yavachaita. Izvi zvinodaro nekuti kana nhengo ikakanganwa kuchinja Expression of Wish zvichitevera shanduko mumamiriro ezvinhu muhupenyu hwavo Pensions Board rinogona kubhadhara mabhenefiti kune vanhu vakafanira.

Pazvisingashanda zvakanyorwa pamusoro apa, ndepokuti kana mushandirwi, munhu anozvishandira kana asiri pabasa, aita hurongwa nePensions Board kuti abhadharwe mabhefiti akasiyana zviripasi peSection 29 yeOrdinance.

Death after retirement

Mabhenefiti anoenderana nesarudzo yekuenda pamudyandigere yakasarudzwa nenhengo.

Kana muchinge mawana mari yakazara kana yakaderedzwa yepenjeni yegore mudiza wenhengo anowana penjeni yakaderedzwa (50%) kubva pakufa kwenhengo kusvika parufu rwaiye mudiwa wenyu. Kana nhengo yacho (kana mudiwa wenyu) ine vanovimba nayo nezuva rekufa kwavo vanovimba navo vacho vanowana penjeni yakaderedzwa yehupenyu kana kusvikira vavakugona kuzvichengtedza.

Kana chero chikamu cheIndividual Account chakadzoserwa, kubhadhara kuchangouya nenzira imwechete sekunge dai nhengo yacho yafa isati yapamudyandigere.

Kana nhengo yacho yasarudza Flexible Drawdown, kubhadhara kwemari yakasara muIndividual Account kungave nenzira imwechete sekunge nhengo yacho yafa isati yaenda pamudyandigere.

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

Iyo Falkland Islands Government Mutero Hofisi ine gwara rakanangana pamusoro peMutero wePS Scheme. Pfupiso yemutero weFI une chekuita nechirongwa ichi chakatsanangurwa pazasi, zvisinei ndapota cherekedza kuti kuti uve nechokwadi chekuti iwe unoziva mutero wakakodzera wekubhadhara mabhenefiti kana zororo pamipiro iwe unofanirwa kuongorora iyo yakagadziriswa nhungamiro kubva kuHofisi Yemutero.

Contributions

Zvichienderana nemamiriro emutero wemumwe neumwe mutero mutero unogona kupihwa mipiro yakaitwa muchirongwa.

Mipiro yemunhu mumwe nemumwe inoitwa inosvika makumi maviri muzana yemari yakakodzera inobvisirwa mutero uye inofanirwa kunzi.

Pamusoro pezvo kune mimwe mitero yemutero yenhengo kuti dzikwanise kutakura mberi isina kushandiswa zororo kweanosvika makore matanhatu. Kuti vakwanise kukumbira nhengo dzekuyamura dzinofanirwa kutsanangudza mipiro yakabhadharwa pakudzoka kwavo kwegore negore.

FIG Tax Office

Tel: 28477

www.falklands.gov.fk/taxation

Benefits

Zvakanakira izvo nhengo dzinogashira kubva kuScheme dzinobatwa semutero unobhadharwa. Mari isina mutero inowanikwa kusvika pakukosha kwe25% yenhengo Dzemunhu Fund. Chero mari yakawandisa yeizvi ichave mutero unobhadharwa nekuda kwemutero uye inoda kutsanangurwa pakudzoka kwako mutero.

Refunds

Kana iwe ukagamuchira kudzosera kwemipiro nekuda kwekuve nhengo yechirongwa ichi isingasviki makore mana uye nekuti uri kusiya Falkland Islands zvachose kudzosera kuchaiswa pasi pemutero.

Mutero unozobviswa kunobva pa21% uye unobhadharwa kuHofisi Yemutero. Iwe unozofanirwa kuzivisa iyo mari semari pane yako yegore mutero kudzoka. Munguva yegore negore mutero wekudzoka chero mari yekudzosera kana imwe chikwereti ichaverengerwa



(c) Becky Rees

Leaving the Falklands before age 50

Iwe haugone kukumbira mabhenefiti kubva pachirongwa pamberi pemakore makumi mashanu kunze kwekunge iwe uchikodzera kurwara–hutano kana kuremara. Kana iwe uchida kukumbira hutano husina hutano kana hurema mabhenefiti pane rumwe ruzivo rwekuti ungawana sei mabhenefiti papeji 12.

Pane akati wandei sarudzo dzinowanikwa kune avo vari pasi pemakore makumi mashanu uye vachisiya Falkland Islands zvachose. Zvichienderana nemamiroro ako ezvinhu iwe unogona kunge usiri kukodzera kune ese sarudzo. Kana iwe usina chokwadi ndapota taura nePensions Office iyo inogona kuraira pane izvo sarudzo dzakanangana nemamiroro ako pachako asi haigoni kukupa zano pane 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 • mabhenefiti akaita sepenjeni yepagore anowedzera.
Withdrawal of funds	IKana wanga urinhengo kwemakore aripasi pemana unogona kutora mari yako yose kubva muIndividual Account	• Unofanha wakaita nhengo kwemakore aripasi pemana. • Mari yose irimu Individual Account inotoreka • Mutero unosvika 21% unotorwa pamunobuditsa mari
Transfer of funds to alternative Scheme	Kutumira mari irimu Individual Account kuenda kuneimweScheme	• Zvinobatsira ngengo kuti ibatanidze mapenjeni • Scheme yamuvhura inofanha ichibvuma kutambira FIPS Scheme. Pensions Board rinofanira kunge ragara pasi kuti vabvumirane kuti mabhenefiti 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.

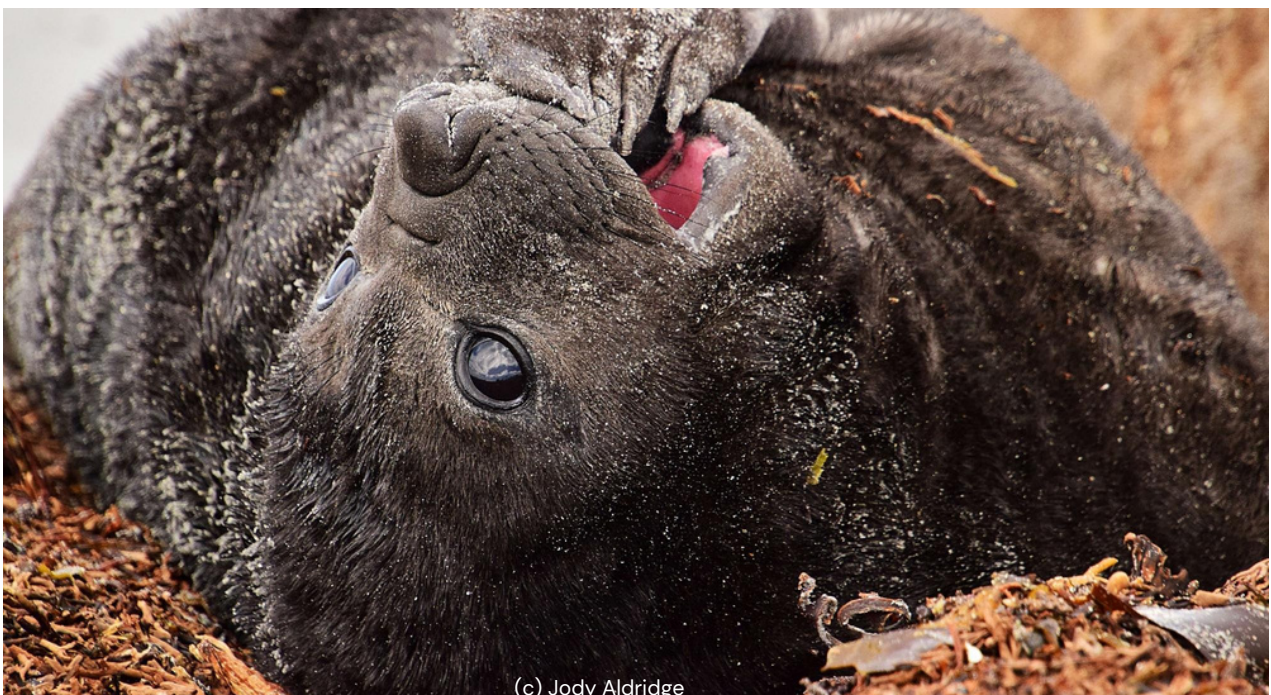
- Kana iwe ukatora basa nemumwe mushandirwi iwe uye/kana mushandirwi wako mutsva uchakwanisa kupa mipiro kuakaundi yako wega.
- Kana iwe ukazvishandira iwe unogona kuita imwe mipiro kune Individual Account yako.
- Kana usiri pabasa asi uchiri kuda kuita mipiro unogona kudaro.
- Unogona kusarudza kusaita 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 watora 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.



(c) Jody Aldridge

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 zvachachengeteka. 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.falklands.gov.fk/pensions
kana kutaura nePensions Office

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

- zita rizare, 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 rizare nekero yechero mumiriri wemumhan'ari
- kero yemumhan'ari yetsamba
- chirevo chechiro nenhoroondo yekusabvumirana nemashoko akakwana kuratidza chikonzero nei chichemo chiri kuitwa

Kana chichemo chinoganganisira 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 inoganganisira chinongedzo cheScheme Complaints Procedure, maitirwo nenhungamiro inogona kupihwa kwauri nePensions Office.

1,526

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 nemaformu nenhare yamunogona kufonera.

Capita Registration

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

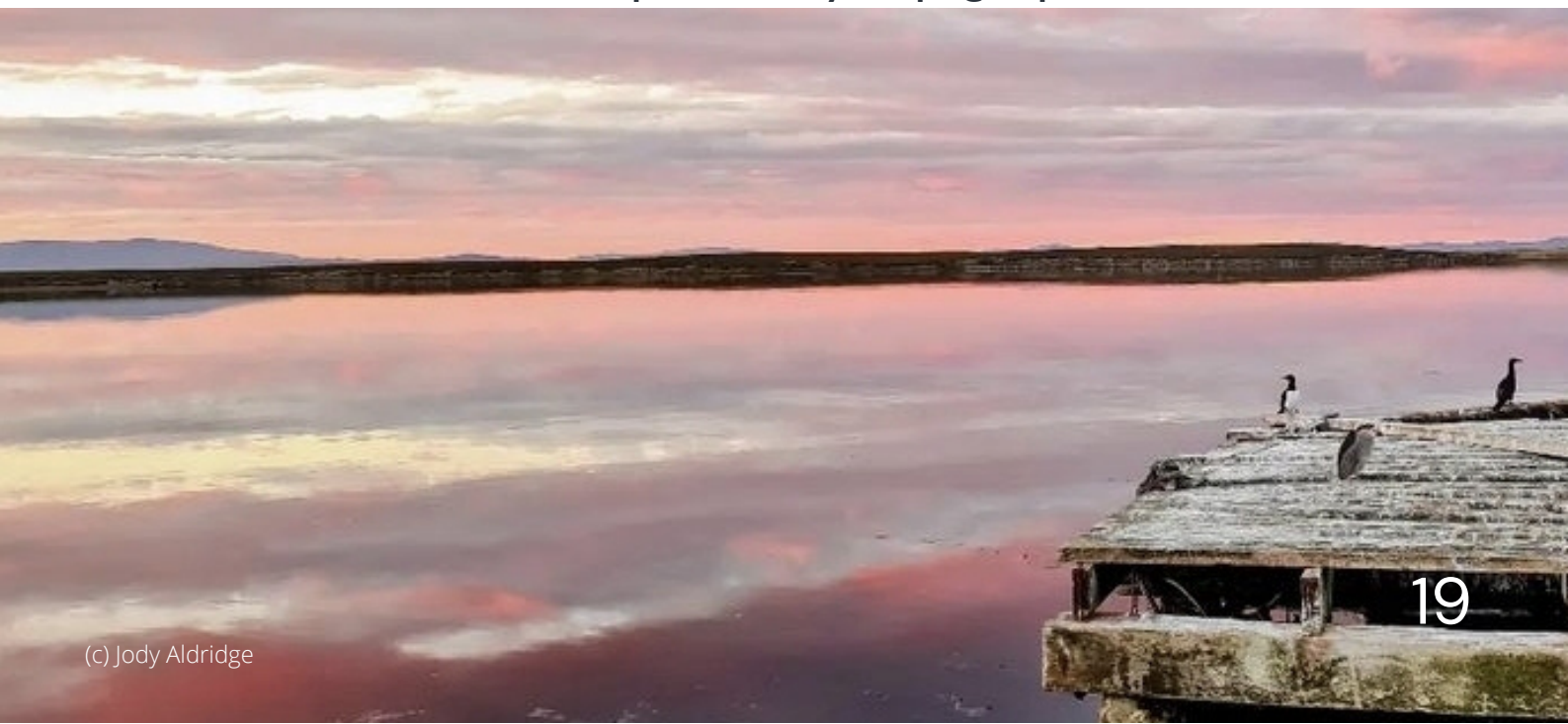
Capita Individual Website

www.hartlinkonline.co.uk/fips

Iyi iwebbhusaiti inopa Akaundi, sarudzo dzekudyara uye ruzivo rweScheme. Kana wangopinda mukati meakaundi yako unozokwanisa kugadzirisa zvole 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



Kana muine mibvunzo taurai nevePensions Office

FIG Pensions Office
Secretariat, Ross Road, Stanley,
Falkland Islands
Telephone +500 28416
Email: fips@sec.gov.fk