



URBRA

UGANDA RETIREMENT BENEFITS REGULATORY AUTHORITY

Protecting your retirement benefits

URBRA

Dul man ma loyo lok me
gwoko lim pi kwo inge giko
tic neno kit me ngiyo tic,
kit me gwoko cik iyub man
me gwoko ber bedo ni ikit
me nongo kony iyub man



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LOK KUMWA

Wan joo ma waloyo lok me moko cik I lobo Uganda ni ocake ma lupe ki book cik me cenge 2 ikum lok ma kwako kit me gwoko lim pi kwo inge kare me tic ma kicoyo I mwaka 2011

MIRI WA

Me neno dok moko kit ma gwoko lim man woro kwede kacel ki kit ma lok me nongo kony tye kawot kwede iyub man ma lupe ki miri pa lu memba kacel ki joo mukene ma tye I yub me gwoko lim pi kuru nge tic I uganda



NENO WA

Kit me yub ma tye ka tic maber, ma gene dok tye ma gwoko lim pi anyim



YUB WA

Me moko cik, me neno ni jami weng tye kawot ki bene me dongo gurup man me gwoko lim pi kuru kare me giko tic



JAMI MA PIGI TEK

- Adwogi me tic
- Kit me gene
- Kelo diro pi dongo lobo
- Ngec labongo mung
- Kit me gwoko koo tic

Dul ma loyo lok kum lim ma bino I kare me tiyo I lobo Uganda

URBRA obedo jang gamente ma tiyo kun lube ki gin acoya I buk me cik nama 2 me mwaka 2011 ma kwako kit me lim ma ki miyo I wi tiyo I kare me giko tic. Gin aye moko cik duc ma kwako lim ma gamente miyo ki lwak inge tic I kare me tiyo gi. Dul man (URBRA) obedo dul ma neno jami ma pat pat ento pe gi keme ki lok kum cul me agiki tic I wii tiyo.

Pingo ki cako yub man me cul inge tic I kare me tiyo:

- Me gwoko miri pa lu memba kacel ki onong kony I yub man pi gwoko ngec
- Me neno ni jang garmente ma loyo lok me lim ki cult tye ka tic labongo ayella mo keken pi konyo lwak lim.
- Me neno ni dul ma loyo lim me cul ikare me tiyo tye ka medde ki tic labongo ayella.
- Me cako yoo mapat pat ma romo dongo dul man wek omede ki jingu lwak

TIC PA URBRA

- Pi mino karatac twero me cako gi mo keken, joo ma gene, ludo yub, lunen lok lim me konyo lwak, ogwok tic ki cik, lu ngec ma ki yero.
- Me neno ni yub weng oworo ma ber kacel odo yub bene otimo gin ma mite.
- Me doro kwed iyo ma pat pat pi mino ngec ma kwako kom ogwok lim man
- Me mino lagam ikum lok ma kwako ber pa yub man
- Me mino pwony bot pi medu ngec ki niang pa lwak ikum ber pa yub man me kano lim.
- Me moko ki keto I tic cik ma doro lwak ma tye I yub man.



“

Kano lim me konyo kwo ni I
agiki tic tye calo pito kodi
tin ma bi dongo doko yat
cente I kare me anyim.

- Anonymous

Ber pa gwoko lim ma bino l kare me giko tic

Ma lube ki tekwaro ma con, joo ma otii ki gwoko gi ma lube ki kabedo mo nini. Dano onongo kwo calo omego. Kineno ni gin acama oromo ludito ma gang, ot maber, ki lim me gwoko yoro kum. Kit ma calo lukin gang oyubo, lugang ma dano ki mege dwong iye ki leyo ki ma paco ne nok macalo dako acel keken. Rwom me kwo ken ken omede tutwal wa ikare me two onyo cam ikin lwak labongo jenge ikum ngat moo keken. Man time irwom me mwaka weng wa ikin joo ma dong tye giko tic l wii tiyo.

Giko tic obedo gin ma wang ma otime ikwo pa dano. Joo mukene ki romo juku tic tek tek pi mwaka gi, onyo pi gimo mapat. Oweko bedo ki plan pi gwoko cente me kuru kwo me tiyo, onyo gin mo keken ma pat. Bedo ki yub man me gwoko cente pire tek tutwal.

Yub me gwoko lim pi anyim obedo gin ma tero kare me ngo iromo bedo kwede inge tic. Bene lubu niang kong kama cente man bi aa ki iye, jami ma mite l anyim, bedo l bolicup nyo gurup, ki bene dwoko rwom me balo cente ki nyalo jami maromo kelo la geng. Man obedo yup ma tero kare ma lac ma romo cake cawa mo keken; ento, ber ma loyo ka cake con.

Ber pa yupe pi anyim

- Konyo me neno rwom ma ngat moni tye atera kwede iwi tiyo. Miyo ngec me neno kit ma iromo nongo yoo me yube kwede pi kare me giko tic medu ki nongo ngec ikom kit me nyano onyo tic ki lim.
- Yube pi kare me anyim konyi me bedo ki cal madit pi anyim, ki agiki ne iwii. Ngeno ni kare me giko tic tye. Konyi weko imoko tami maber ikum jami ma kwako ngo ma itimo kacel ki yoo ma itiyo ki lim.
- Ki iyupe maber pi kare giko tic, ka ki juki tic con atura ibibedo atera labongo lworu mo keken
- Yoro kum maber: ka iyupe pi ayim, l dwoko rwom me bedo ki paa dok bene ibedo ki yot kom
- Kwo ki lim ma romo: pe ibi bedo gin agwoka bot lutino ni onyo ngat moo keken ma cok kwedi
- Lamed wii tam: iromo bedo kwaro me awaka kwede. Giko tic ki tiyo pe tere ni pe iromo bedo bulu bulu. Ka itye ki lim ma oromo, lukwayi ni bineni ki wang me waka

Kit me yupe pi kwo me tiyo

Cak ki agiki ne iwi. Jami angu ma imito bedo kwedde iwitiyo? Kun ma imedde ki yupe, teme ma lupu jami egu ni: igwoko adami wek ogak ma kwiri nining? Ibitimo ngo me neno ni yoro kumi obedo maber? Ciling adii ma bi mite me kwo ni dwe ki dwe? I bigwoko kwo ni me lega onyo dini nining?

Ket yube ni pi anyim itic kombedi ni

- Yub ma megii obedo gin ma bi konyi pimo kit ma kwo ni inge tic bibedo kwede. Nong yoo mapat pat, tim gimo, me neno neno ni yupi ocope kakare I anyim.
- Tem bene keto cene I kum jami ma kelo lim I cingi ma calo wilo ngom, gedu, pito yadi, pur, gwoko lim I bank onyo jang garmente ma gwoko cente.
- Pi gwoko adami ki yoro kumi, teme me bedo ka timo jami ma imaro macalo doo onyo gwoko lee wek ibed ma nyen kare ducu.
- Cak kwo kwo matir calo neno jami angu ma icamo gi, jami amara ki timo jami ma weko ibedo matek nino duc. Yub kit ma itamo ni ibigwoke kwede ikare me tiyo.

Pe I bal cente ataa. Wek obed kiri me gwoko cente kare weng ka inongo gwok mukene wek itir kwede me cako biacara onyo gimo ma nyayo lim. Pe ikur wang ma inongo lim ma dwong wek I cak gwoko I te kicaa. Cak manok nok kumeno.

Wii opoo me roto yub me kano lim pi anyimi nino ki nino wek inge kit ma te kicaa tye kadongo kwede.





Cik me acel me gwoko
cente waciwani omyero pe
itii ki cente makaro ma
inongo ni. Cik me aryo
waconi omyero igwok
cente pi kare tiyo ni ka l
giko tic, ki dong me adeke
waconi omyero igwok lim
pi anyim

- *Sophia Bera*

Yub me gwoko lim pi anyim ni tyen loke n ingo?

Man obedo yub ma gamente tye iye ki ngec ma lu memba nongo ber ne I lim ma ginongo me kony ka mite ki romo kwanyo kite kicaa ka jami macalo too otime, gik pa tic atura onyo loko cik moo ikum ma ki moko I acaki ni.

Yub man me gwoko lim pi anyim tye ite cik me lobo man (labole NSSF, Dul ma gwoki lim wangma I oo mwaka pyerabic, Dul ma gi woko lim ma kinongo ki bot lwak) onyo.

yoo me yupe pi kare me tiyo ni mapat pat.

Yub man tere ni ngo: Man, obedo yub ma adwoki ne ki tito woko con mapud piya otime ma lupe ki kit ma inongo kwede ki cente kare ki kare. Yoo me tic kwede lubu kit ma ngat man nongo cente kwede onyo ma luo mwaki ma irii kwede ka tic. Lacul pi yub man en aye omyero onen ni yub omede maber labongo rem pa gimo keken wek adwoki ne ocope kit ma kiwaco I acaki me yub man ka kare oromo. Labole jang gamente ma loyo culu lutic ikare me tii gii ma kilwongo public service pension scheme.

Man yub me ajog: la mema acel acel bedo ki kicaa lim me I bank kama ajok weng ki cwalo iye dwe ki dwe. Pola kare, latic ki ladit tic timo ajog kacel. Adwoki bene ki neno kit ma wiye onyete kwede dok kare mukene pe kimiyo. Wel cente ma tye I agiki me cup man lubu kit ma ajog oworo kwede ki bene gwok lim ma onongo ki kinyayo wiye.

Apoka poka ikin yub mapat pat me gwoko lim man romo bedo ma lube ki kit ma ki bigamo ki cente ne I agiki tic ma calo;
Lim me kony pi anyim: Man time ikare ma gurup me yub man culu la mema cente madit. Lim man kimiyo wel ma lamal keken ma la mema enoni romo wilo ki but lonyo madit me cul mano kiculu en kare ki kare calo mucara ento labongo tic ka cwinye tic kwede ka meno.

Yub me culu micara inge giko tic: Yub man weko ibedo ki kare me mede ki nongo mucara inge giko tic. Ma lupe ki cik ma kimoko, la memba kiromo weko gamo but lim man la wang acel kun mu dongi kimiyo kare ki kare calo dwe ki dwe iyo me mucara pi kare me kwo ni olur. Ki lim ma kiculi kwede ni, iromo tic kwede kit moo keken labongo lworu pyen pud mukene mede ki bino.

Kwanyo cente inge tic: lyoo eni rwed lim kuru wa ikare me tiyo kadong gamo lime lawang acel labongo guddu ne kun no wel lime medde ki dongo malo loyo tic kwede weng. lweko cente ni ka nywal kun ikwanyo manok kare ki kare ki kum ma ki gwoko ni.

rwom ma lupe ki cul me dongo yub me gwoko lim

Bolicup pa lutic kacel ki won tic: yub man lalonyo aye cako me konyo lutic ne keken. Ajog romo time ikin la lonyo kacel ki lutic weng.

Yub me gwoko lim keni keni: kit me gwoko lim man dul ma pe jenge ikum gamente en aye cako macalo joo ma miyo kad me ot-yat I gangi tic mapat pat. Yub man konyo weko lutic bedo ki gubu me wilo jami ma kelo cente ma bikonyo gi ikare me tiyo.

Yub me gwoko lim ma kilwongo ni Umbrella: Man bene gangi tic ma pe jenge ikum gamente en aye cako. Gi jolo ajog ma aa ki bot gurup mapat pat calo lutic ma aa ki gangi tic mukene. Well cente me ajog lutic kacel ki ludito tic en aye moko kit ma omyero ki mini kwede.

Yoo me gwoko lim ma gamente aye moko: Yoo me gwoko cente ma lutella I gamente aye bedo ping ka gi moko kit ma myero owot kwedde. Labole en aye cente pa mony, polic ki lupwonye.

Cik ma kimoko me bedo la mema I yub me gwoko lim pi anyim.

- Wegi tic ma tye ki lutic ocake abic ocero ayim omiro ocone dok bene myero omir ajog ma calo lawing lutic ma tiyo bot en.
- Lutic pa gamente, lumony, kacel ki lutela kin gang I adwol mapat pat weng gubedo lu memba me gwoko lim pi kare me tiyo man kit ma cik Waco kwede.
- Joo ma pe tiyo tic pa gamente tye agonya me coyo pi bedo la memba iyub man ka cwinygi miro labongo ayela mo keken.
- Wegi tic kacel ki dul ma konyo gi ki lim me jingu gangi tic gii peke ite twero mokeken ni omyero gin ocak yub me gwoko cente pi lutic gi, gin duct ye agonya me cako onyo pe me cako. Kuna kumeno ni, ka gwok gucako mo, gurup me ajog enoni weng myero olub cik pa jang gamente ma loyo lok me gwoko lim ma kilwongo ni URBRA.



“

Twero me nongo ber pa
gwoko lim pi anyim lube ki
kit ma ko tic tye kwede
kare ki kare dok mede pa
rwom me ajog ma megi
me konyo adwoki me yub
ma obed maber

- *Anonymous*

Nga ma obedo lamema iyub me gwoko lim pi anyim?

Lamema obedo ngat mokeken ma jogo ajog iyub man. Dano man tye ki twero me nongo kony mo keken ma aa ki gurup ikare ma opore. Man romo time kare mo keken: inge giko tic; ikare me ngolo onyo mapat, kobo onyo gwok ka too otime.

Lu memba tye rwom aryo ma pat – la memba ma tye cawa weng dok miyo ajog kore ki kore ki la memba ma tye wiye-wiye onyo en madong pe mede ki ajog ento pud nongo kony ma aa ki bot gurup man pi anyim

Jami me cwalo kwena bot lumemba, kupe ki medu ngec

Cik pa dul ma kilwongo ni URBRA ni mite ni ludito tic myero omir ngec ma tye ada dok kakare. Man aye yoo acel me doro yub me gwoko lim pi anyim. Mite ni lutido tic myero omede ki tic ki cik ma ki moko makwako kit me ngec, mino kwena kacel ki pwony. Cik magi en aye konyo doro yub macalo.

- Kacoke matime mwaka ki mwaka
- Buk me coyo lok kum pa lamemba
- Karatac cativiket me bedo la memba
- Karatac me cono kony ma la memba onongo mwaka ki mwaka
- Lok angeya makwako kit ma jami tye kawot kwede mwaka ki mwaka
- Waraga me kwena ma ki miyo dwe ki dwe, inge dwe adek, onyo mwaka ki mwaka ma lupe ki kit ma yub tye ka wot kwede
- Kacoke matimo l ot madic l taun

Buk matidi me coyo lok kom la memba:

Buk man obedo ikin jami ma pigi tek tutwal me kupu lok angeya ma konyo lumemba ikum lok makwako yub me man. Obedo yoo mayot tutwal ikit ma yub man ki yubu dok tiyo kwede. Coyo bene ber pa bedo iyub man, ki twero pa la memba kacel ki jami myero la memba otim

Ka gwok ngec moo pe tye ma opore ki jami ma kicoyo ma kwako lok me gwoko lim man, jami ma kibedo katimo gi ki cik ma kicoyo kibitic kwede me mede kitic anyim.

Kacoke ma time mwaka ki mwaka (AGM)::

Obedo gin ma cik cimo ni ludito yub myero gu tim ber me guru kacoke man ma time mwaka ki mwaka ni wek lu memba obed ki kare me nongo ngec ikum kit ma jami tye kawot kwede. Ludito ki luteal me yub man cik Waco ni myero gu cwal ngec bot lumemba duc ma pud kacoke man pe ocake. Dok URBRA, Dul ma loyo lok me gwoko lim pi kare ma lac owaco ni lutella ki ludito l yub man me mino ki lumemba jami man ma calo:

- Ngec makwako jami ma nyen ki loke pa cik bene ma lupe ki jami ma otime l mwaka enoni
- Ngec makwako aloka loka l kit ma kony ki nongo kwedekacel ki kit ma ajog obedo kawot kwede
- Ngec kit ma ludito ki lutella me yub man tic gi oworo kwede l mwaka enoni
- Ngec makwako kit ma culu lumir kony moo keken oworo kwede ikare me yub man
- Ngec makwako kit ma lim kitiyo kwede duc l mwaka acel

Ngec kit ma kitiyo kilim iyo me biacara onyo will mapat pat pi doro yub; Ki ngec mo keken mapat ma la memba openyo. Cik Waco no onober ka luteal kacel ki

ludito ma loyo yub man me moko cik ma doro kit ma yub me bolicup man woro kwede mwaka ki mwaka. Cik ma magi omyero obed ma lube ki cik ma dul me URBRA ma loyo gwoko lim pi kwo me anyim kacel cik pa gurup bene myero obed atir

Twero pa lumemba.

La memba en aye obedo kactoma me acaki dok lamir kony pa gurup man. La memba tye ki twero me nongo ngec macalo magi kibot lutela kacel ki ludito yub:

- Wiye wiye makwako lok kum kit ma jami obedo ka time kwede medu ki cik makonyo doro lwak iyub man bene medu ki jami mukene ma weko yub man cung matek
- Wel cul me ajog kacel ki lim ma ki culu ki lumemba pi konyo gi
- Karatac ma tye ki ngec kit ma kony mapat pat ononge kwede inge mwaka acel
- Karatac ngec matye ki lok kum lim mano kiribo pi mwaka acel weng
- Kit ma kitiyo kwede ki lim me timo jami ma nyano kelo aloka loka iyo mapat pat, onyo lok makwako kit ma yub weng oworo kwede
- Karatac ma nyuto kit ma kacoke ki yub oworo kwede l mwaka acel
- Kit me nongo kony ma ki moko medo ki jami ma kitimo ki lok ma kwako cik me doro gurup bene
- Bedi kacoke me yub man ma time mwaka ki mwaka
- Bol kwir ki la member ma lwak oyero
- Twero ikum winyo ngec ma kit me tero dano
- Penyo ngec ikum jami me yub man ma pe iniang iye

Niang maber ikum kit ma yub myero kidor kwede meddu jami magene ki cik onyo lok ma tye

- ka ilo gurup onyo yub man
- Bedo iyub mapat pat me mino ngec bot la memba, kwena kacel ki pwonyo bene
- Bolo kwir me yero onong kony
- Mino ki ludito ngec ma tye ada ikum la memba kacel ki lanong kony ma mege
- Bedo ma gi kwo maber iyo ma nyuru woro bot ludito tic ki welo, omir kony ki lu memba mukene mapat pat.
- Lubu cik mukene ma poro ite jami ma ki kcoyo l karatac me cik pa dul man maloyo yub ma kilwongo ni URBRA

Joo ma ki geno pi doro yub man cik waco ni omyero omok yoo ango kit ma bal ki jami matino tino kityeko kwede. Yoo me tyeko lok man omyero obed matye atir dok ma niang yot bot la memba .Buk pa jo me URBRA ma neno lok makwako koko pa lumemba me mwaka 2020 waco ni; la memba mo keken ma tye ki koko ada ikum lok makwako yub me nongo lim inge tic man omyero ocwal loke bot ludito ma loyo yub me kano lim man.

La memba ma pe oyeng ki tam ma ludito yub omoko romo cono koko ne kacel ki lanyut ma medu ko koko man bot ladit ma tiyo bot dul me URBRA ma loyo yub me gwoko lim man duc ma Pire tek dok cwalo dwone kamaleng.

Cak Kano lim kombedi, gik tic ki kuc labongo tam



Tiyo pe genge; tye iwii in me neno ni kwoni Inge giko tic tye ki kuc. Dony bot jo me URBRA fin wek ibed iyub me nongo kony. Iromo cako bolo lim ki ciling 1,000 nino ki nino wek ibed I kwo ma yot inge giko tic.

Me nongo karatac me cik it in, go cim I nama 0417304500 onyo www.urbra.go.ug
Man obedo lok angeya ma aa kibot dul me Uganda ma loyo yub me gwoko lim pi
kwo inge giko tic

