KWAZULU NATAL RETIREMENT FUND

(LESI SIKHWAMA BESAZIWA KUQALA NJENGE BUILDING INDUSTRY PENSION SCHEME, PORT NATAL)

INOMBOLO YE-REGISTRAR OF PENSION FUNDS:-

12/8/6591

IKHELI ELIBHALISWE NGOKUSEMTHETHWENI:-

40 ESSEX TERRACE, WESTVILLE, 3629

IKHELI LEBHOKISI:-

P O BOX 582, WESTVILLE, 3630

INOMBOLO YOCINGO:-

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IBHUKWANA LAMALUNGU

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OKUQUKETHWE YILELIBHUKWANA

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ISINGENISO

Labo abaholayo kufanele ukuthi babe nabakulondolozayo belungiselela ukuguga kwabo. Kungenzeka okunye kwaloku kuwe esikhathini esizayo:

- Ungaqhubeka nokusebenzela imboni yokwakha uze uthathe umhlalaphansi,
- Ungayeka ukusebenza lomsebenzi owenzayo njengamanje,
- Ungagula, noma uvelelwe yingozi,
- Ungakhubazeka, noma ushone.

Inhloso yalelibhukwana ngukukuchazela ngamafuphi izinzuzo ezitholakala ngaphansi kwalesi sikhwama, kanye futhi nangomshuwalense wokushona, ukukhubazeka, kanye nomasingcwabisane. Lelibhukwana likutshela ngesikhwama nje, kodwa amalungelo akho agcwele ngaphanasi kwesikhwama aqukethwe emithethweni kanye nenqubo yaso ongakuthola uma ngabe ukucela. Futhi imininingwane esanda kubhalwa ngezimali zesikhwama ezitholakele, kanye nemibiko esanda kwenziwa ngokubuyekezwa kwesimo sezimali zesikhwama ingafundwa e 40 Essex Terrace, Westville, noma e 184 Jabu Ndlovu Street, Pietermaritzburg.

Uma ngabe kwenzeka kuba khona ukushayisana phakathi kwemithetho yesikhwama kanye nokuqukethwe kulelibhukwana, imithetho yesikhwama iyothathwa njengomnqamula juqu.

Sicela ukuthi ufundisise lelibhukwana ngokucophelela ukuze uqonde ukuthi ubulungu bakho esikhwameni kanye nalabo obondlayo kuniphatheleni.

UHLOBO LWESIKHWAMA

Lesi sikhwama siyisikhwama sempesheni esinezimali ezinqunyiwe ezifakwa kuso. Loku kusho ukuthi izinzuzo nezimali ezitholakala kuso ekugcineni zithathelwa ezimalini ezifakwe esikhwameni sempesheni, kanye nemali ebitholakala ngokutshalwa kwalezi zimali. Uma imali etshaliwe ithuthuka, izinga lenzuzo yakho liyokhuphuka. Uma imali etshaliwe ibhuntsha, izinga lenzuzo yakho liyokwehla. Lokhu kusho ukuthi uthwele utshalomali oluwubungozi.Inhloso yesikhwama sempesheni ngukuthi sikuholele nyangazonge imali yempesheni uma ngabe wena usuthathe umhlalaphansi.

IZIMALI EZIFAKWA ESIKHWAMENI

Isamba senmali efakwa esikhwameni imele u 16% wmholo wakho. Umqashi wakho ubamba emholweni wakho imali oyifaka esikhwameni bese ehlanganisa nalemali imali efakwa nguye bese edlulisela yonke lemali esikhwameni. Okwalo 16%, u 10.94% uya emalini yakho yomhlalaphansi, u 3.73% usetshenziselwa ukukhokhela izinzuzo zokufa, zomngwabo kanye nokukhubazeka, kuthi-ke u 1.33% osele usetshenziselwe ukuhlangabezane nokubiza kwezindleko zesikhwama.
Ukuhlinzekela lezinzuzo zokufa, zomngcwabo kanye nokukhubazeka zincike ekubakhoneni kwemali ngakho-ke zinakho ukushintsha.

IMALI YELUNGU ESESIKHWAMENI

Imali yakho esesikhwameni ihlanganisa zonke izimali zakho ezisesikhwameni ezilondolozelelwe izinzuzo zomhlalaphansi wakho kwengezwe kuzo noma kususwe kuzo imali etholakale ngokutshalwa kwezimali zesikhwama. Inani lenzalo oyolithola liyoncika enanini elizuzwe utshalomali lwesikhwama oluphethwe izimenenja zezimali eziqokwe yi Bhodi labasingathi besikhwama. Inzalo yemali ebitshaliwe iyoba yinoma iyiphi imali engavikelwe amanani abekwe bucala ukwenzela izinzuzo ezinobungozi kanye nezindleko.

INTELA KAHULUMENI ETHELISWA IZIMALI EZITHOLAKELE

Yonke imali etholakala esikhwameni kungenzeka ukuthi itheliswe intela kaHulumeni bese ngenxa yaloku inciphe ngenani lentela ebanjiwe kuyo yadluliselwa kubaqoqi bentela kaHulumeni, I-South African Revenue Services (SARS)

IMALI ETHOLAKALA NGOMHLALAPHANSI

Iminyaka yobudala yokuthatha umhlalaphansi.
Iminyaka yobudala ovumeleke ukuthi uthathe umhlalaphansi ngayo yiminyaka yobudala engu 60, kodwa yize noma kunjalo ungathatha umhlalaphansi noma yinini emva kokuthi usuhlanganise iminyaka yobudala engu55. Ungasifaka isicelo sempesheni yakho ngosuku oshiya ngalo ukuqashwa, ngesiqiniseko esibhaliwe esenziwe ngumqashi wakho.

Imali yempesheni etholakala uma uthatha umhlalaphansi
Inani lemali yempesheni oyoyihola nyangazonke liyoncika empeshenini engathengwa ngemali yakho esesikhwameni.

Imali yakho yempesheni oyoyihola nyangazonke ingathengwa kunoma iyiphi inkampani yomshuwalense esemthethweni, kanti futhi impesheni yakho kufanele ukuthi ithengwe ngegama lakho.

Uma uthanda ungakhetha ukuthi uthathe njengokheshe ingxenye (engengaphezu kokukodwa kokuthathu) kwemali yakho njengesamba. Uma ngabe ukhethe ukuthi uthathe njengokheshe ingxenye yemali yakho esesikhwameni, imali yakho yempesheni oyoyihola nyangazonke nayo iyoncishiswa ngokunjalo.

Uma ngabe usuthathe umhlalaphansi esikhwameni, ubulungu bakho esikhwameni buyophela.

IMALI ETHOLAKALA NGOKUSHONA

Inzuzo yoMshuwalense weMpilo

Uma ushona usakhokha esikhwameni undlalifa wakho uyokhokhelwa imali yomshuwalense ewumholo wakho wonyaka uphindwe ka 1.25.
Isibonelo : uma umholo wakho wenyanga kungu R 2 000, imali yakho yokushona iyoba ngu R30 000 (R 2 000 x 12 izinyanga x1.25).

Ukukhokhwa kwemali yokushona kwenzeka uma ngabe ilungu elishonile bese lifake esikhwameni imali kanye (1) ezinyangeni ezimbili (2)ngaphambi kokuthi lishone. Uma ngabe ukushona kwenzeke ezinyangeni ezintathu zokuqala zobulungu esikhwameni, imali yokushona ingeke ikhokhwe ngaphandle kuphela uma ngabe ukushona kudalwe yingozi.

Ukubuyiselwa imali ebifakwa esikhwameni

Labo okufanele ukuthi bathole imali yakho esesikhwameni uma ngabe wena ushona bayokhokhelwa yonke imali yakho esesikhwameni.

UKUQOKA ABAZOTHOLA IZIMALI ZAKHO EZISESIKHWAMENI

Kusemqoka ukuthi uqoke abazonikezwa izimali zakho ezisesikhwameni uma ngabe wena usushonile. Loku kusemqoka ngoba uma ngabe ushona abasingathi besikhwama bayozazi izifiso zakho ngezimali zakho mayelana nokuthi kufanele lezi zimali zinikezwe bani ngaleso sikhathi wena usushonile. Uma unquma noma yinini ukuthi ushintshe labo obaqokile, kufanele ubikele umphathi wesikhwama (administrator) ngokushesha ukuze ugcwalise ifomu elisha lokuqoka okufanele ukuthi bathole izimali zakho uma wena usushonile.

Uma ushona, abaphathi besikhwama bayokwenza njengesifiso sakho ngokukhokhela owabaqokela ukuthola izimali zakho, nokuba kuyofuneka bacabange ukwaba ngokomthetho wezempesheni.

UMASINGCWABISANE

Njengelungu elisafaka imali esikhwameni elineminyaka engaphambi kuka 65, wena kanye nomndeni wakho niyoba ngaphansi kukamasingcwabisane oyokhokha imali yokungcwaba wena njengelungu kanye nomndeni wakho uma ngabe nishona. Sicela wazi ukuthi imali ekhokhelwa ukungcwaba ingane incika ekutheni ingane ibineminyaka yobudala engakanani mhla ishona.

Wena, oshade naye, kanye nengane eneminyaka yobudala 14-21 weminyaka	: R 10, 000
Ingane eneminyaka yobudala 6 – 13 weminyaka	: R 5, 000
Ingane eneminyaka yobudala 1 – 5 weminyaka	: R 3, 000
Ingane eneminyaka yobudala 0 – 11 inyanga	: R 2, 000
Ingane ezalwe isishonile	: R 0

QAPHELA: Ingane engashadile iyokhokhelwa imali yokuyingcwaba ize ibe neminyaka yobudala engu 21 noma iminyaka yobudala engu 25 uma ngabe isafunda (full time student). Uma ngabe ufaka isicelo semali yokungcwaba ingane esafunda kufanele ukuthi uveze incwadi engubufakazi bokuthi leyo ngane eshonile ibifunda (full time student) endaweni yokufunda eyamukelekile mhla ishona.

Inkokhelo yemali yomngcwabo ikhokhela ilungu elishone lisafaka esikhwameni.

IMALI ETHOLAKALA NGOKUKHUBAZEKA

Imali yokukhubazeka etholakala ngaphansi komshuwalense
Uma, useyilungu elisafaka imali esikhwameni elingakafiki ku 65 ngobufakazi bukadokotela inkampani yomshuwalense ekhipha imali yokukhubazeka ithola ukuthi ukhubazeke ngokuphelele okuzodala ukuthi ungabe usakwazi ukwenza umsebenzi obuwenza, uyothola lezi zinzuzo emva kwezinyanga ezintathu (3) kusukela ngosuku owakhubazeka ngalo:

Uyoholelwa nyangazonke imali engu 57.5% womholo wakho oyi-average ezinyangeni ezingu 12 ezandulela ukukhubazeka kwakho. Isibonelo: uma ngabe umholo wakho wenyanga oyi-average ubungu R 2 000, imali oyoholelwa yona ngenyanga kuyoba ngu R 1,150. (Lemali uyoyikhokhelwa izinyanga ezingu 21, eyoqala ukukhokhelwa emva kokuthi isikhathi sokulinda esiyizinyanga ezingu 3 sesidlulile).

Emva kwenkokhelo yezinyanga ezingu 21, uma ngabe ukhubazeke okomphelo nangokuphelele, uyonikezwa imali eyisamba somholo wakho wonyaka uphindwe ka 1.25 bese ubulungu bakho besikhwama buyaphela.

Imininingwane yokulimala kanye neyokugula yona ayingeni kuloluhlelo olungenhla lokukhubazeka kunikezelwe kumthetho wohlelo lwenkokhelo yokukhubazeka.

Ukuholelwa imali yokukhubazeka etholakala ngaphansi komshuwalense kuthathelwa ekutheni bese kufakwe kanye esikhwameni phakathi kwezinyanga ezimbili ezandulela usuku lokukhubazeka.

IMALI ETHOLAKALA UMA NGABE UPHUMA ESIKHWAMENI

Uma ngabe uyeka ukusebenzela imboni yezokwakha ngaphambi kokuthi uthathe umhlalaphansi, ungacela ukuthi ubuyiselwe imali yakho yonke esesikhwameni emva kokuthi kade ungasebenzi kwenye indawo izinyanga eziyisithupha kuya phezulu. Uma ngabe udilizwa, ungacela ukuthi ubuyiselwe yonke imali yakho obungayithola uma ngabe uphuma esikhwameni mhla uyeka ukusebenza. Kufanele ukuthi umqashi wakho akubhalele incwadi yobufakazi bokuthi udiliziwe.

UKUPHATHWA KWESIKWAMA

Isikhwama sasungulwa njengesikhwama sempesheni esizophathwa ngokuthi sizimele futhi sisingathwe yibhodi lokusiphatha elinabasingathi besikhwama abangu 8. Lelibhodi linamalungu alinganayo amele abasebenzi kanye nabaqashi.

Inkampani u-Alexander Forbes Financial Services ingumeluleki wesikhwama, kanti futhi ibuye isize isikhwama ngokuthi ibe yi-Actuary yaso.

I-KwaZulu Natal Master Builders & Allied Industries Association yenza umsebenzi wonke wansukuzonke (administrator) wesikhwama.

Isikhwama siphethwe kulandelwa imithetho yaso ebhaliswe kwi-Registrar of Pension Funds.

Uma ngabe unanoma yimiphi imibuzo mayelana nezinzuzo zakho ezitholakala esikhwameni sicela ukuthi leyo mibuzo uyinikeze umphathi wsikhwama (administrator)
kuleli kheli: 40 Essex Terrace, Westville, 3629,
Ikheli lebhokisi: P O Box 582,Westville, 3630
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