

ISIKHWAMA SOMHLALAPHANSI KANYE NEPHOLISI YEMPILO KWENYUVESI YAKWAZULU-NATALI

Ifomu Lalabo Abondliwa Yilungu kanye Nabaqokiwe behlanganisiwe

IGAMA LELUNGU (Ngosonhlamvukazi): INOMBOLO YASEMSEBENZINI:

ISIKOLE/UMNYANGO:IKOLISHI:..... IKHEMPASI:

Ngokwesigaba sama-37C soMthetho WeziKhwama Zezimpesheni, labo abebethembele kwilungu, ngokomthetho kanye nangokwezezimali, kanye nanoma yibaphi abanye abantu abaqokwe yilungu ukuthi kube khona ingxenye yemali abayitholayo, kufanele babhekwe ngama-Trustees uma esethatha isinqumo sokuthi yinto engakanani yemihlomulo okusuke kufanele ukuthi itholwe yibona bonke abebethembele kumufi kanye nezindlalifa zakhe uma ilungu lishona. Kuba sesimweni lapho khona ilungu belingenabo abantu abebethembele kulolapho ama-Trustees khona ukuthi alandele ukwabiwa kwezimali ngendlela ilungu elisuke libhale ukuthi kufanele yabiwe ngayo. Ngemuva kwale dokhumenti uzothola amanothi azokusiza ukuthi ukwazi ukugcwalisa leli fomu. Ngemuva kokufunda lawa manothi, uyacelwa ukuba ugcwalise lezi zindawo ezingezansi, usayine ifomu bese uliphindisela KwisikhuluSemihlomulo esingaphansi kweKholeji ongaphansi kwayo.

ABEBETHEMBELE KWILUNGU (umlingani welungu/abantwana kanye nabebethembele kwilungu ngezimali):

BALA BONKE LABO ABETHEMBELE KUWE, KUHLANGANISA NABANTWANA ASEBEKHULILE, BESE UBHALA NOKUTHI INGXENYE ENGAKANANI OKHOLWA UKUTHI KUYOMELE BAYITHOLE. (LOKHU KUNGACISHE KULINGANE NENGXENYE OBONDLA NGAYO NJENGAMANJE LABA BANTU.)

Isibongo	Amagama okuqala	Usuku Lokuzalwa	Ingxenye Yemihlomulo	Ubudlelwano

ABAQOKIWE: BHALA LAPHA UHLA LWABANTU ABANGETHEMBELE KUWE, KODWA ONGATHANDA UKUTHI NABO KUBE NEMIHLOMULO ABAYOKHOKHELWA YONA

Isibongo	Amagama okuqala	Usuku Lokuzalwa	Ingxenye Yemihlomulo	Ubudlelwano

(Sicela uqiniseke ukuthi imihlomulo eyabelwa abantu abebethembele kuwe kanye nalabo obaqokayo ifinyelela ku-100% uma ihlanganisiwe).

Mina, osayine lapha ngezansi, ngiyakuqinisekisa ukuthi abantu ababalwe lapha ngenhla njengamanje bondliwa yimina futhi/noma baqokwe yimina. Ngiyazibophezela ukuth ngiyokwazisa ama-Trustees ngezinguquko kubantu engibondlayo kanye nengibaqokayo, ngokusayina ifomu elisha uma isimo sami ngokubhalwe lapha, sishintsha.

ISAYINIWE: USUKU:

UKWABIWA KWEMIHLOMULO EYISAMBA ESIKHULU (LE NCAZELO AKUSIYONA IDOKHUMENTI YEZOMTHETHO)

Ngokwesigaba sama-37C soMthetho WeziKhwama Zezimpesheni, ama-Trustees esiKhwama kudingeka ukuba enze lokho wona abona kufanele akwenze ukuqinisekisa ukuthi imihlomulo eyotholakala ngokushona kwelungu ikhokhwa ngendlela efanele nelingana labo abebondliwa yilungu kanye/noma nalabo ilungu eliyobe libaqoke ngokubhalwe phansi. Ipholisi ye-Group Life nokuyiyona eyokhokha imihlomulo, uma kwenzeka wena ushona, nayo inomgomo ofanayo, kanti i-Fund Credit kanye nepholisi ye-Group Life kubhekwa ndawonye.

Kusukela ngonyaka ka 2013 kudingeka ugcwalise ifomu elilodwa kuphela.

UYACELWA UKUBA UBHALE UHLA LWABANTU ABETHEMBELE KUWE KANYE NALABO OBAQOKILE NGAKWELINYE ICALA LALELI FOMU NGEMUVA KOKUFUNDA AMANOTHI ANGEZANSI:

- a. Lolu hlobo lwabantu olulandelayo lungabantu abethembele kimi:
 - i) abantu ilungu elinesibopho sangokomthetho ukuthi libondle (isibonelo, abantwana bakho kanye namakhosikazi akho);
 - ii) abantu ama-Trustees abathatha ngokuthi bebethembele kwilungu ngakwezimali ngesikhathi sokushona kwelungu (isibonelo, abebethandana nelungu, abazali kanye nezingane zakwabo kwelungu); kanye
 - ii) nabantu ilungu obekuyofanele ukuthi libondle ngokusemthethweni ukuba belingakaze lishone (isibonelo, ingane engakazalwa).
- b. Uma kukhona abantu abebethembele kwilungu kodwa bengekho abantu abaqokiwe ukuthi bahlomule, ama-Trustees kufanele ababhekele bonke labo abebethembele kwilungu bese behlinzeka labo abebethembele kwilungu ngezingxenyana zemihlomulo nokufanele ukuthi bazithole, nokungabe ziya kumuntu obethembele kwilungu, kubona bonke noma kwabathize kulabo abebethembele kwilungu ngenkathi lisaphila;
- c. Uma bengekho abebethembele kwilungu kodwa bekhona abaqokiwe ukuthi bahlomule, imihlomulo inikezwa labo abaqokiwe, uma sekuphele unyaka ngemuva kokushona kwelungu. Uma kuwukuthi ilungu lelo belinezikweletu, noma yiziphi izikweletu lelo lungu elisuke kade linazo kuyokhokhwa zona kuqala ngomhlomulo lona bese kuthi (uma ikhona imali esalayo lapho) bese kukhokhelwa labo abaqokiwe;
- d. Uma bekhona labo abebethembele kwilungu kanye nabaqokiwe. Ama-Trustees ayobabheka labo abebethembele kwilungu kanye nabaqokiwe bese ethatha isinqumo sokuthi yimalini eyokhokhelwa umuntu ngamunye. Kodwa-ke lokhu kuyoncika ekutheni umuntu ngamunye ubondliwa ngenani elingakanani kanti kungenzeka futhi kugcine kunabantu abangatholi ngisho nesenti leli;
- e. Uma bengekho abebethembele kwilungu ngenkathi lisaphila, bese kutholakala futhi ukuthi ilungu akukho muntu elimqoke ngokubhalwe phansi, noma iyiphi ibhalansi esele iyoba ngaphansi kwefa lomuntu ongasekho noma, lapho kufanele khona, imali iyofakwa esiKhwameni i-Guardian's Fund, noma KwisiKhwama Semihlomulo Engalandiwe;
- f. Ama-Trustees anelungelo lokukhokha umhlomulo ungene esiKhwameni i-Beneficiary Fund kulabo abaqokiwe ukuthi kube nezimali abazitholayo kodwa kutholakale ukuthi basebancane ngokweminyaka, noma leyo mihlomulo bayinike labo abangabe kuyibona ababhasobhe labo bantwana ngokusemthethweni. Wamukelekile ukuthi uveze ilaka lakho ngokuthi usho ukuthi wena uyofuna ukuthi kwenziwe njani kwimihlomulo yakho, futhi ungasinika neminye imininigwane eyengeziwe uma kunesidingo;
- g. Ukukhokhwa Komhlomulo we-Group Life, ukuthi kufakwe kwi-trust yomndeni, kungenzeka kuvunyelwe ukuthi kwenziwe, kodwa angeke kwavunyelwa ukuthi lokho kwenziwe kwizimali eziphume kwisiKhwama Somhlalaphansi;
- h. Isamba semali kungenzeka ukuthi sikhokhwe ngokwezitolimende isikhathi esithile sibhekiswe kulabo abebethembele kwilungu kanye nalabo abaqokiwe, (kufanele kube nesivumelwano esibhalwe phansi nesivela kulabo abaqokwe ukuthi bathole imihlomulo eminingi, kanti futhi nesikhwama kufanele ukuba singabe singakwazi ukulawula ukukhokhwa kwemali ngokwezitolimende).

AMANOTHI:

- i) Noma iyiphi intela ekhokhwayo, kuhlanganisa nezimali ezikhokhwa ngokwemibandela yesigaba 37A kanye no-D kuMthetho WeziKhwama Zezimpesheni (kuhlanganisa nezimalimboleko zemizi kanye nezimali ezikhokhwa ngokwemiyalelo yezinkantolo) ziyodonswa kusamba semali esiyophuma ngaphambi kokuba kukhokhelwe labo abebethembele kwilungu lisaphila kanye nalabo abaqokiwe;
- ii) Udaba lokuthi umuntu ubalulwe njengomuntu obethembele kwilungu lisaphila noma ubalulwe njengomuntu oqokiwe ukuthi ahlomule, akusho ukuthi ama-Trustees kufanele nakanjani amhlomulise lowo muntu kwizimali eziyophuma esiKhwameni;
- iii) Isikhungo (isib. Isikhungo sezintandane) naso singakwazi ukuqokwa njengesikhungo okuyomele ukuthi sihlomule uma sekuphuma izimali.

Uma ukuthola kunzima ukugcwalisa leli fomu, sicela uxhumane neHhovisi LesiKhwama sezimpesheni ku-Ext 1007 noma ku: lessing@ukzn.ac.za ukuze uthole ukusizakala.