



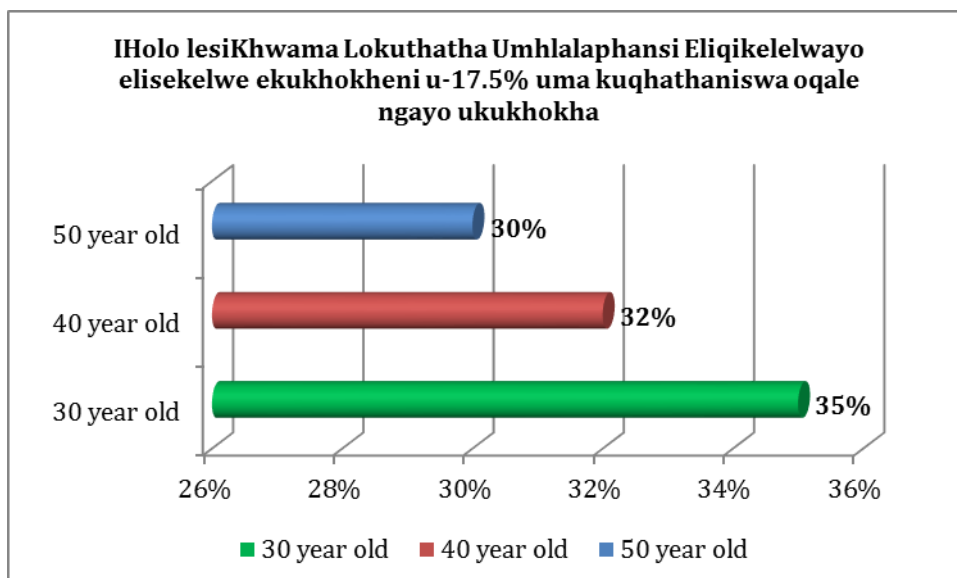
## UKUKHETHA IZINGA LOKUKHOKHA KANCANE KUCHAZA UKUTHI UZOTHOLA IMPESHENI ENCANE UMA USUTHATHA UMHLALAPHANSI

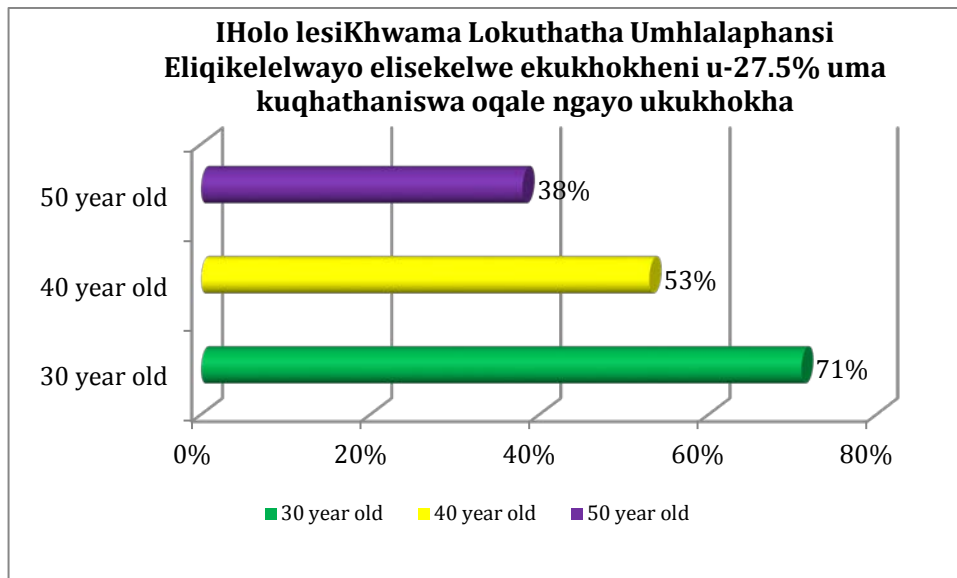
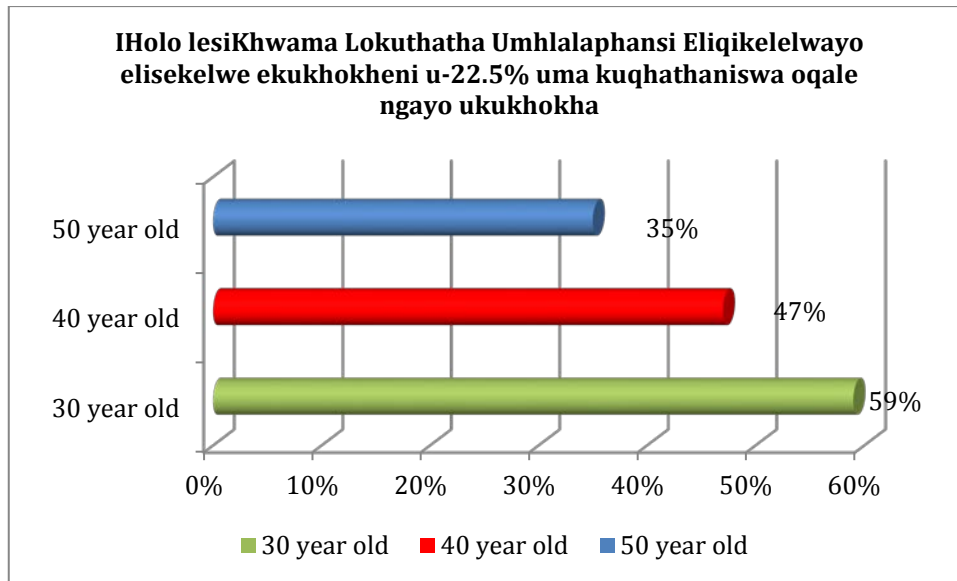
Abaphatheli abaqokiwe babeke umkhawulo okunele amalungu, ngonyaka wokuthatha umhlalaphansi ojwayelekile engama-60, bayakwazi ukubuyisela inani elilinganiselwa ku-65% weHolo labo lesiKhwama ngempesheni, uma bekhokha esikhwameni isikhathi esiyiminyaka engama-30. Lokhu okuqikelelwayo okuhlinzekwe ngabahlinzeka ngezinsiza besiKhwama sebekhombe ukuthi kuzobanzima ukufinyelela kulokhu okuphokophelwe kwiningi lamalungu akhokha ngezininga elingu-22.5%.

Kumalungu akhokha u-17.5%, kulindeleke okuqikelelwayo okuncane okungaba u-35% nokuyinto engenzeka futhi kucatshangelwa ukuthi uzokhokha esiKhwameni isikhathi esiyiminyaka engama-30. Umphumela walokho ukuthi impesheni eyiphesenti leHolo lakho leSikhwama lokugcina izoba ngaphansi kulawo malungu angamalungu iminyaka engaphansi kwengama-30 ngosuku lokuthatha umhlalaphansi.

Abaphatheli abaqokiwe bakhathazekile ngalesi simo futhi banxusa ngamandla ukuthi noma yiliphi ilungu elikhokha u-17.5% weHolo lesiKhwama lifune ukucetshiswa ngoqeqeshelwe ukucebisa ngezimali ukuze likhuphule izinga lokukhokha libe okungenani ku-22.5% futhi uma kungenzeka liye ku-27.5% ngokwezimali ezikhokhwayo emva kwesikhathi. Ngokuphathelene nalokhu unelungelo lokhuthola ukucetshiswa ngokuphathelene nezimali mahhala yi-Alexander Forbes financial planners.

Amagrafu angezansi akhombisa umthelela wamazanga okukhokha ahlukeno ngokwemali yelungu ngesikhathi lithatha umhlalaphansi, uma liqala ukukhokha lineminyaka yobudala engama-30, engama-40 noma engama-50. Noma yiziphi izimali ezikhokhiwe (kanye nokukhulisa imali eyongiwe) okwenzeke ngaphambi kwale minyaka yobudala yokuqala zizothuthukisa lokhu okuphokophelwe.





Amalungu ayakhunjuzwa ukuthi sekuthunyelwe ama-Projection Statement. Izitatimende zizosiza ngokukhombisa imali eyiholo lakho lokuthatha umhlalaphansi eqikelelwayo. Ukuze wenze ngcono imali oyikhokha esiKhwameni, sicela uthinte i-HR Senior Rewards Officer yakho.

Ukuze uthole eminye imininingwane mayelana nemali oyikhokhayo kanye nongakhetha kukho mayelana neHolo lesiKhwama sicela ubheke i-Package Restructuring and Your Future Benefits information sheet kusizindalwazi sesiKhwama ku-: [http://retirementfund.ukzn.ac.za/NoticetomembersregardingTRPchoicesJun2016\(Web\).pdf](http://retirementfund.ukzn.ac.za/NoticetomembersregardingTRPchoicesJun2016(Web).pdf).

Izilokotho Ezinhle

**ABAPHATHELI ABAQOKIWE**

**UNIVERSITY OF KWAZULU-NATAL RETIREMENT FUND**