



**UNIVERSITY OF  
KWAZULU-NATAL**  

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Retirement Fund

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**kanye ne**



**UNIVERSITY OF  
KWAZULU-NATAL**  

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Benefit Arrangement

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**IBhukwana LamaLungu**

**Inombolo Yokubhaliswa KwesiKhwama:  
12/8/31608**

**Ikheli Elibhalisiwe:**  
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**Lenziwe kabusha ngo: UNdasa 2017**

## ISETHULO

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IsiKhwama Somhlalaphansi Senyuvesi YaKwaZulu-Natali nokuyi-University of KwaZulu-Natal Retirement Fund, sasungulwa mhlaka 1 Januwari 1995, njengesikhwama sokonga nokufakwa kuso imali njalo, ukusiza ukuhlinzeka amalungu esiKhwama ngemali eyongena njalo ngemuva kokuba esethathe umhlalaphansi. IsiKhwama sibuye futhi sihlizenzekle ngemihlomulo etholakala ngokufa kwelungu yinqobo nje uma ilungu lelo lidlule emhlabeni lisasebenzela umqashi. Ngokubambisana nesiKhwama, Uhlelo Lwemihlomulo Lwenyuvesi YaKwaZulu-Natali (“Uhlelo Lwemihlomulo”) luhlinzeka amalungu ngemihlomulo etholakala ngokukhubazeka kanye nemihlomulo yokungcwaba.

Lapha eNingizimu Afrika, impesheni yokuguga oyoyihola kuhulumeni akulula ukuthi ikwazi ukukunika imali eyanele ukuthi ukwazi ukuphila ntonfontofo isikhathi sonke sokuthatha kwakho umhlalaphansi. Yingakho ubona kubalulekile nje ukuthi ukwazi ukuqongelela imali yokuthi mhla usuthatha umhlalaphansi. Lokhu kuqongelela-ke kuthatha iminyaka eminingi yokonga, nokuba yinto elula uma yenziwa kanjalo kanti futhi nentela ayikububhubhisi kakhulu uma le mali uyiqongelela ngesiKhwama sokuthatha umhlalaphansi.

Leli bhukwana libeka izinzuzo kanye nemihlomulo etholakalayo ngokwemibandela yemithetho yesiKhwama, kuhlanganisa nemihlomulo yezingcuphe ezithile ukukhubazeka kanye nomngcwab nezinto ezihlinzekwa Uhlelo Lwemihlomulo.

Kubalulekile kuwe ukuthi uyiqonde kahle yonke imihlomulo ekhona nokuyolindeleka ukuthi wena kanye nomndeni wakho niyithole, kanti lokhu ungakwenza ngokuthi ufunde leli bhukwana bese ubuza imibuzo nganoma yini ongayiqondisisi kahle. Ungakwazi ukuthola ikhophi yakamuva yaleli bhukwana kwiwebhusayithi yesiKhwama futhi ungakwazi ngisho nokuthola imithetho yesiKhwama ebhalisiwe kuyona iwebhusayithi yesiKhwama ethi: <http://retirementfund.ukzn.ac.za>. Uma unanoma yimiphi imibuzo ungakwazi ukuyedlulisela eHhovisi LesiKhwama, kanti imininingwane yokuxhumana naleli hhovisi iyatholakala ekupheleni kwalo leli bhukwana.

**Leli bhukwana aliyona idokhumenti yezomthetho futhi nolwazi oluhlinzekwe kulona lwenziwe lula ukuze amalungu akwazi ukuqonda okukulo. Yize kwenziwe yonke imizamo ukuqinisekisa ukuthi imininingwane elapha ngaphakathi ishaya khona, uma kwenzeka kuba nokungqubuzana okuthile kokulona, imithetho efanele kanye nezinqubomgomo ezilawula isiKhwama kanye nezimo zakho zokusebenza njengomsebenzi yikhona okuyosebenza.**

## INDLELA ISIKHWAMA ESISEBENZA NGAYO



Lesi siKhwama siyiProvident Fund, kanti lokho kusho ukuthi uma usuthatha umhlalaphansi iFund Credit ungakwazi ukuyisebenzisela ukuthenga impesheni ethengwayo noma uyithathe ingukheshi izwa injalo. Uma ufisa ukwazi ukuthi lokho wena oyokhetha ukukwenza kuyoba namuphi umthelela ungafunda kabanzi ngokugcwele ngalokho Kwisigaba Section 4.4.

Njalo ngenyanga kunemali efakwa ngumqashi wakho njengephesenti elithile esiKhwameni kanye Nasohlelweni Lwemihlomulo. Imali yonke ekhokhwa iya esiKhwameni iyaye bese ifakwa kwi-akhawunti yasebhange yesiKhwama, bese kuthi-ke abakwa-Alexander Forbes, nokuyibona abasebenza izindaba zesiKhwama njengamanje, bese befaka inani lemali oyifakile ngaphansi kweFund Credit yakho.

**Uma sikhuluma nge-Fund Credit yakho, sisuke sikhuluma ngezindimbane zezimali osuke uzifaka njalo wena zinyanga zonke ukuze zikwelekelele mhla usuthatha umhlalaphansi kuhlenganisa nanoma yiziphi ezinye izimali eziye zathuthwa zafakwa esiKhwameni, kungaba nezinye izimali obuzifaka wengeza nje ngokuzithandela kwakho kanye nezinzalo ezenziwa yile mali.**

IsiKhwama siye saqoka izimenenja zokutshalwa kwezimali umsebenzi wazo okungukutshala izimali egameni lesiKhwama, ngenhloso yokuthi zakhe inzalo eyokwazi ukuthi ikhulise lezi zimali ezifakwa esiKhwameni ngelinye ilanga. Nsuku zonke izinzalo ezenziwayo ziyathathwa zijikijelwe esiKhwameni bese zihlelelwa ukufakwa kwi-Fund Credit yakho. Imininingwane ngezinzalo eziye zenziwa yisiKhwama phambilini ikhona kuwebhusayithi yesiKhwama.

Ubungako besamba oyosithola ekugcineni mhla usushiya emsebenzini buyoncika ekutheni yimalini ebifakwa egameni ukuze ibe yingxenye ye-Fund Credit yakho kanye nokuthi zisebenze kanjani izimali zesiKhwama ebezitshaliwe. Uma uqashwe ngokuhlelo lomholo odidiyele yonke into ndawonye okuyi-Total Remuneration Package (i-TRP), lokhu kuyoncika kakhulu kwi-Fund Salary kanye nezinga lemali oyokhetha ukulifaka esiKhwameni.

Ukuze wena njengelungu ukwazi ukukhulisa imihlomulo yakho, isiKhwama sikhuthaza wonke nje amalungu ukuthi akhethe inani lemali ayifaka esiKhwameni eliphezulu kakhulu kanye nephesenti eliphezulu le-TRP njengeHlo lawo LesiKhwama

## 1. UKUJOYINA ISIKHWAMA

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### 1.1 UBULUNGU



Kusukela mhlaka 1 Okthoba 2012, le ngxenye yabasebenzi abalandelayo ifanelekile ukuthi ingathatha ubulungu besiKhwama. Noma ngubani-ke ofanelekile ukuthi angaba yilungu kudingeka ukuthi ajoyine isiKhwama.

- a. Bonke abasebenzi abasha **abaqashwe ezikhaleni ngokugcwele** Yinyuvesi yaKwaZulu-Natali ngaphansi kwezimo zokusebenza ezibalula ubulungu besiKhwama;
- b. Bonke abasebenzi abasha nabaqashwe Yinyuvesi yaKwaZulu-Natali **ezikhaleni ezithile ngezinkontileka zesikhathi esithile nezibalula ubulungu besiKhwama**;
- c. Abasebenzi abasebenza ngezinkontileka ezinesikhathi esithile esimisiwe abaqashwe ezikhaleni zemisebenzi Yinyuvesi yaKwaZulu-Natali **abaqokwe ezikhaleni ezikhokhelwa isikhungo noma yinhlango ngaphansi kwezimo zokusebenza ezidalulwe ngokwale nhloso Yinyuvesi yaKwaZulu-Natali nezibalula ubulungu besiKhwama**;
- d. Amalungu esiKhwama okuyothi kusukela ngomhlaka 1 Okthoba 2012 ayaqhubeka nokuba amalungu ngisho noma ngabe awukho umkhakha abangena ngaphansi kwawo kule mikhakha esibaliwe.

Ngokwemibandela yenqubomgomo yokuqashwa yase-UKZN, uma uqashwe ngokohlelo lwenkontileka eqondile eyiminyaka emibili noma ngaphezulu kwalokho, **kudingeka** ukuthi ujoyine isiKhwama. Kodwa uma uqashwe ngokwenkontileka ephakathi konyaka owodwa kanye neminyaka emibili, lapho-ke kukuwena **ukuzikhetela** ukuthi uyasijoyina yini isiKhwama noma cha.

### 1.2 UBULUNGU BESIKHWAMA BUYIMPOQO

Ngokwemigomo yemithetho Yentela Yemali Engenayo Kuwe, uma ufaneleka ukuthi ungaba yilungu lesiKhwama, uphoqelekile ukuthi ujoyine isiKhwama futhi ube yilungu laso yinqobo nje uma uyobe usaqashwe Yinyuvesi yaKwaZulu-Natal, noma uqashwe yisikhungo noma yinhlango eyobe inemibandela ecacile yokuthi kufanele ube yilungu lesiKhwama.

### 1.3 USUKU LOKUJOYINA ISIKHWAMA

Uma ukuqashwa kwakho kuqala ngosuku lokuqala lwenyanga, lolo-ke wusuku lwakho lokujoyina isiKhwama. Uma kwenzeka ujoyina phakathi nenyanga, bese ukhokha imali elingana nesikhathi ojoyine ngaso kuleyo nyanga, usuku lwakho lokuqala ukuba yingxenye yesiKhwama kuyoba wusuku lwakho lokujoyina.

#### 1.4 UKUKHETHA I-FUND SALARY YAKHO KANYE NEZINGA LEMALI OYIFAKAYO

Wonke amalungu aqashwe yi-UKZN kusukela ngonyaka ka 2012, kanye nalabo abakhetha ukushintsha iholo labo ukuthi kube yiholo elididiyele yonke into ndawonye nelibizwa ngokuthi yiTotal Remuneration Package (i-TRP), banikwa ithuba lokuthi bazikhethela izinga le-Fund Salary yabo kanye nezinga lezimali abafisa ukuzifaka esiKhwameni. Uma bekungenzeka, ama-Trustees abengancoma ukuthi amalungu afake **imali esezingeni eliphezulu kakhulu** bese ekhetha **iphesenti eliphezulu kakhulu le-TRP yawo** njengeHolo lawo LesiKhwama.

Izinga lemali efakwa esiKhwameni kanye neHolo LesiKhwama kungafingqwa ngamafuphi ngale ndlela elandelayo.

Izinga Lemali Efakwayo	Iholo LesiKhwama
27.50%	Amalungu aholelwa ngokohlelo lwe-TRP kuphela.
22.50%	Izinga lenani lemali efakwa yinoma wubani. Lisebenza kuwona wonke amalungu.
17.50%	Amalungu aholelwa ngokohlelo lwe-TRP, yinqobo nje uma iHolo LesiKhwama lawo okungenani liku: 70% we-TRP yawo.

Kunomunye umbhalo otholakala kuwebhusayithi yesiKhwama onika izibonelo zemiphumela yalokhu kukhetha, kodwa okuyikhona okubalulekile nokumele ukuthi kungalitshalwa ukuthi **imihlomulo eyotholakala ngokufa kwakho noma ngokukhubazeka kwakho isuselwe kwi-Fund Salary oyoyikhetha wena**. Uma wena uyokhetha i-Fund Salary ephansi, lokho kusho ukuthi imihlomulo eyotholakala ngokufa kwakho noma ngokukhubazeka kwakho nayo iyoba phansi.

Uma unesifiso sokukhulisa imali engukheshi kwiholo lakho elididiyelwe ngaphandle kokuthi unciphise imihlomulo eyotholakala ngokufa noma ngokukhubazeka kwakho, kuyofanele ukuthi ukhethe i-Fund Salary esezingeni eliphakathi kuka-70% kanye no-80% Weholo Lakho Elididiyelwe, bese ukhetha ukuthi izimali ozifaka esiKhwameni zehliswe zibe phansi ngokuthi zibe ngu-17.5% weFund Salary.

Lezi yizinqumo ezibalulekile, kanti ama-Trustees ayakukhuthaza lungu lesiKhwama ukuthi ubheke isimo sakho sezezimali njengamanje bese ubheka ukuthi ngabe uyothola imali engakanani eminyakeni ezayo mhla usuthathe umhlalaphansi. Uma kwenzeka ukhetha umkhakha wokufaka imali ephansi esiKhwameni, uyakhuthazwa ukuthi ushintshele emkhakheni noma ezingeni eliphezulu, lokhu kudingeka ukuthi ukwenze ngokushesha okukhulu uma isimo sezimali zakho sesivuma ukuthi ungakwenza lokhu.

## 2. UKUPHATHWA KWESIKHWAMA KANYE NOKULAWULWA KWASO

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### 2.1 UKUPHATHWA KWESIKHWAMA



IsiKhwama sakho Somhlalaphansi siphethwe YiBhodi Yama-Trustees alishumi kanye namabili Angawokuvala Izikhala.

Ama-Trustees avame ukuhlangana izikhathi ezimbalwa ukuze aqhube ibhizinisi lesiKhwama futhi kulindeleke ukuthi kukho konke akwenzayo abeke phambili amalungu esiKhwama. Ama-Trustees abheka izindaba ezibalulekile ezifana nalezi::

- ukuqinisekisa ukuthi isiKhwama siphathwa ngendlela efanele;
- ukuqinisekisa ukuthi izimali okufanele zithokale ziyatholakala uma kuyisikhathi sokuthi zitholakale;
- ukuqinisekisa ukuthi imihlomulo okufanele itholwe amalungu ikhokhwa ngokuhambisana Nemithetho yesiKhwama;
- ukuqinisekisa ukuthi izimali zesiKhwama zitshalwa ngendlela efanele nephusile;
- ukuqinisekisa ukuthi isiKhwama silawula ngokulandela uMthetho WeziKhwama Zezimpesheni.

Lapho kudingeka khona, ama-Trustees aqoka abuye axoxisane nabelulekile abasemazingeni aphezulu abaqeqeshiwe emsebenzini abayenzayo.

Izimali zesiKhwama zitshalwa yizimenenja zokutshalwa kwezimali ezisemazingeni aphezulu neziqokwa ngama-Trustees.

Uma wena njengelungu unekheli le-imeyili lase-UKZN, kuyodingeka ukuthi ubhalise kwi-AF Online ukuze ukwazi ukuthola Isitatimende Sakho Semihlomulo Sangonyaka, Isitatimende Salokho Ongahle Ukulindele Ngakwezezimali kanye nokunye ukuxhumana nesiKhwama nge-imeyili. Ulwazi olwengeziwe mayelana nokuthi ungabhalisa kanjani ungaluthola lapha: <http://retirementfund.ukzn.ac.za/AFOnlineMemberBrochure2013.pdf>.

Kanti-ke lawo malungu angenawo amakheli ama-imeyili wona ayothola amakhophi Ezitatimende Zawo Zemihlomulo Yonyaka zingamaphepha.

Isitatimende Sakho Semihlomulo Sonyaka sirekhoda izimali ezifakwe esiKhwameni egameni lakho unyaka nonyaka, izinzalo ezenziwe ngezimali ebezitshaliwe, kanye nenani lakamuva leFund Credit yakho. Kubalulekile ukuthi usibuyekeze Isitatimende Sakho Semihlomulo uma usithola. Uma unanoma yimiphi imibuzo ngaso kuyofanele ukuthi leyo mibuzo yakho kuyomele ukuthi uyethule ehhovisini lesiKhwama iFund Office ngokuthumela i-imeyili eya ku-[lessing@ukzn.ac.za](mailto:lessing@ukzn.ac.za).

Isitatimende Sakho Salokho Ongahle Ukulindele Ngakwezezimali siyokunika isithombe esibanzi ngemali okungenzeka ukuthi uyithole ivela kwiFund Credit yakho uma usuthatha umhlalaphansi. Kunethuluzi lokukala futhi ukuthi wena uyoba namalini uma usuthathe umhlalaphansi elikwi-AFOnline kanti kuleli thuluzi ukwazi ukuthi ufake khona esinye isamba sezimali zakho okungenzeka ukuba unazo uzithukuse ndawana thile bese liqala-ke lizibala zonke sezihlanganisiwe ukuze ube nomqondo ophelele wakho konke lokho okungenzeka ube nakho ngesikhathi somhlalaphansi. Uma wena ubona ukuthi le mali oyibekela ukuthi mhla usuthatha umhlalaphansi incane, sinakho neseluleko ngokuthi yini ongayenza ukuqinisekisa ukuthi wenza ukuthi ithi ukukhula kancane imali yakho oyibekela ukuthi mhla usuthatha umhlalaphansi.

Amaphepha ezindaba zesiKhwama akhishwa ngezikhathi ezithile, kubalulekile-ke ukuthi uwafunde lawa maphepha ukuze uhlale wazi ngezinguquko okungenzeka zibe khona kwisiKhwama sakho.

## **2.2 UKULAWULWA KWESIKHWAMA SOMHLALAPHANSI**

IsiKhwama Somhlalaphansi siyisiKhwama esilawulwa ngasese, nngolandela Imithetho ebhaliswe noNobhala WeziKhwama Zempesheni yaphasiswa uMnyango Wezokuqoqwa Kwezintela eNingizimu Afrika, kanti futhi sibuye silawulwe nangokwemibandela yemithetho elawula iziKhwama zomhlalaphansi. IsiKhwama siphethwe futhi silawulwa Yibhodi yama-Trustees, amahlanu kuwona aqokwe ngamalungu, bese kuthi amahlanu aqokwe nguMqashi. Kuphinda futhi kube khona Ilungu Elikhethiwe ukungena esikhaleni selungu elisuke lingekho kanye Nelungu eliyi-Trustee Eqokwe Ngumqashi. Lawa malungu asebenza ukuvala izikhala enza ukuthi umsebenzi uqhubeke ngoba phela angena ezicathulweni zama-Trustee asuke engeke ekwazi ukuhambela imihlangano ethile ngenxa yanoma yisiphi isizathu.

Ngezikhathi eziningi ezahlukene uyocelwa nawe njengelungu lesiKhwama ukuthi uqoke uphinde uvotele ama-Trustees aqokwa ngamaLungu. Wena-ke njengelungu lesiKhwama uyakhuthazwa ukuthi ubambe iqhaza kulolu khetho ngoba phela ama-Trustee asuke esekhethiwe asuke esekumele nawe esiKhwameni.

IsiKhwama Sinendlel Yokuziphatha, kanti yiyona engumhlahlandlela wazo zonke izinzo nezinyathelo zamaTrustees. IsiKhwama futhi sibuye sibe Nezinqubomgomo Zokuxhumana kanye Nezokutshalwa Kwezimali, kanti lezi zinqubomgomo zibeka kahle konke ukuthi ngabe isiKhwama sibhekana kanjani nokutshalwa kwezimali zesiKhwama bese sixhumana namalungu aso.



### 3. IZIMALI EZINGENA ESIKHWAMENI

Uma uwena qashwe ngaphansi Kwezimo Zokusebenza zangaphambi konyaka ka 2012, lokho kusho ukuthi uMqashi wakho ufaka imali engu-22.5% kumali eya ku-Fund Salary yakho zinyanga zonke ukuze ingene kwizimali ezibekelwa ukuthi mhla usuthatha umhlalaphansi kanye nokuthi kukwazeke ukuthi kuhlangukshwane nezindleko zezingcuphe kanye nezokulawula isiKhwama.

Uma wena ngokweholo lakho, uhola umholo odidiyelwe nowaziwa ngokuthi yi-Total Remuneration Package (TRP), lokho kuyosho ukuthi wena ungakwazi ukuzikhethelela ukuthi uMqashi wakho afake imali engu-27.5%; 22.5% noma engu-17.5% we-Fund Salary yakho. Izinga lenani lemali elifakwayo kulowo osuke engazikhethelelanga ngokwakhe (ngamanye amazwi uma wena uvese ungakhethi lutho) lingu: 22.5% Weholo LesiKhwama. Inani eliphansi lemali engafakwa lapha (okungu: 17.5%) likhona kulawo malungu kuphela abeke i-Fund Salary yawo kwizinga eliphakathi kuka-70% kanye no-80% we-TRP yawo.

Noma ngabe yiluphi-ke uhlobo lokufaka imali esiKhwameni olukhethile, kungenzeka ukuthi kulona kusetshenziswe inani lemali elingaye lifinyelele ku-5% nokuyinani eliyophuma kwi-Fund Salary yakho ukuze kuhlangukshwane nezindleko zezingcuphe kanye nezindleko zokusebenza kwesiKhwama. Ngemuva kokuba lezi zindleko sezibanjiwe, inani lemali eliyosala lapho liyobe selifakwa kwi-Fund Credit yakho. Imihlomulo yezimali ezitholakala ngokushona noma ngokukhubazeka unomphelo ihlinzekwa ngaphansi kwesiKhwama, bese kuthi imihlomulo yazinyanga zonke yokukhubazeka yona ihlinzekwe ngaphansi Kohlelo Lokuhlelwa Kwemihlomulo

Uma ukhetha izinga lokufaka kwakho imali esiKhwameni, khumbula ukuthi uma ufaka izinga elingu-17.5% we-Fund Salary yakho isikhathi sonke ngenkathi uyilungu lesiKhwama, lokho kuyosho ukuthi imali yakho oyoyithola mhla usuthatha umhlalaphansi iyoba ngaphansi ngenani elisuka ku-25% kuya ku-30% uma ubufake imali engaphansi kuka-22.5% we-Fund Salary yakho. Ngokufanayo-ke, uma wena ufaka inani lephesenti eliyizinga eliphezulu kakhulu elingu: 27.5%, lokho kungenzeka kusho ukuthi imali oyoyithola mhla usuthathe umhlalaphansi ibe ngaphezulu nayo ngo: 25% kuya ku: 30%.

Ukuze kubekwe imali yakho yokuthatha umhlalaphansi ezingeni eliphezulu, Abaphatheli Abaqokiwe bancoma ukuthi ucabange ngokufaka imali ezingeni elingu-27.5% (uma izimo eziphathelene nomsebenzi zivuma ukuthi kwenzeka lokhu) kanti nemali engekho ngaphansi kuka-22.5% weHolo lesiKhwama, futhi ugcine iHolo lakho lesiKhwama liphakathi kuka-70% kanye no-80% we-TRP.

Kunedokhumenti eyehlukile ekhona kuwebhusayithi yesiKhwama nekuchaza kabanzi konke lokhu. Uma usuthatha isinqumo sokuthi wena uyofuna ukuthola iphakeji engakanani, uyacelwa ukuba uyisebenzise le dokhumenti.

#### 3.1 I-FUND SALARY YAKHO

##### Izimiso Zokusebenza Zangaphambi konyaka ka 2012

Uma wena usahola ngaphansi Kwezimiso Zokusebenza zangonyaka wezi-2012, i-Fund Salary yakho iyimali oyiholayo ngonyaka, kuhlangukshwane nanoma iyiphi imihlomulo yakho oyitholayo okususelwe kuyo imali oyikhokhayo ngokuyalela koMqashi, njengoba kuveziwe kupheyesiliphu yakho.

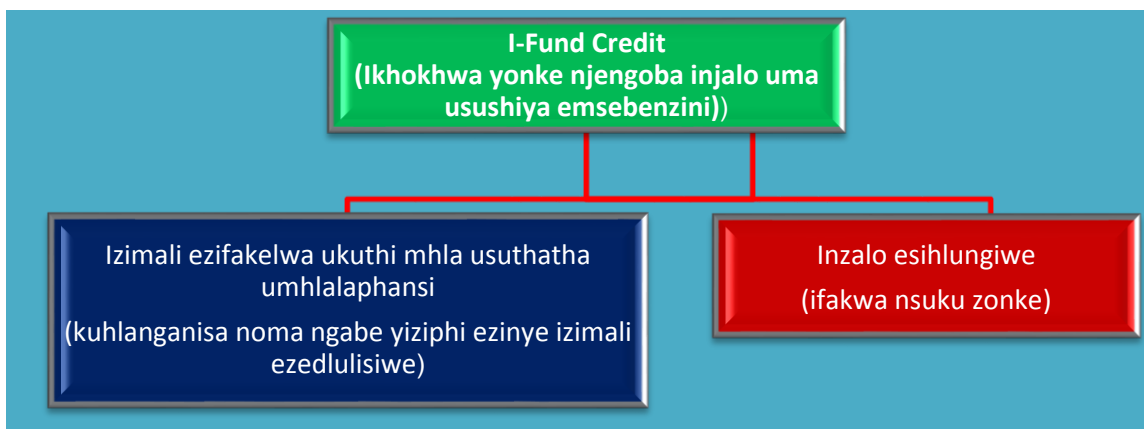


### ***Ukuhola Iholo Elididiyele Konke okuyi-Total Remuneration Package***

Uma ukuqashwa kwakho kugxilwe ohlelweni lomholo odidiyelwe, nokuyi-Total Remuneration Package basis (i-TRP), i-Fund Salary yakho-ke kuyoba yiphesenti le-TRP yakho, wena oyobe ukhethe ukuthi izimali ezingena esiKhwameni egameni lakho zisuselwe kuwona. I-Fund Salary yakho kungenzeka ukuthi ibekwe phakathi kuka-55% kanye no-80% we-TRP yakho, kodwa-ke okucacile ukuthi uma ukhokha imali eningi engena esiKhwameni egameni lakho njengamanje, kanjalo futhi, iningi nemali oyoyithola mhla usuthatha umhlalaphansi. Ukwenyusa i-Fund Salary yakho uyibeke phezulu ibe ngu-80% we-TRP yakho kukuvumela ukuthi ukhulise izimali zakho ozibekela ukuthi mhla usuthatha umhlalaphansi. Lokhu kuyokusiza kakhulu ngasodabeni lwentela, nokuyinto ebaluleke kakhulu uma kuwukuthi wena uyabona sengathi uyoshoda emalini uma sekufanele uthathe umhlalaphansi.

Ukhumbule-ke lungu elithandekayo ukuthi uma Umholo Wakho WesiKhwama owukhethile usezingeni eliphansi, lokho kuyosho ukuthi imihlomulo eyotholakala ngokufa (ngokushona) kwakho noma ngokukhubazeka kwakho nayo iyoba phansi kakhulu.

### **3.2 I-FUND CREDIT**



I-Fund Credit yakho noma ngabe yingaluphi usuku yisamba esilingana nalokhu:

- (a) Izimali ezikhokhwa zinyanga zonke, zikhokhwa egameni lakho, zingena esiKhwameni nxa yobulungu bakho;
- (b) Yinoma yiliphi inani lezimali ezedluliselwe kuyo;
- (c) Noma yiziphi izimali Wena Okhetha Ukuzifaka Ngaphezulu ngokuzithandela kwakho;

#### **Kuhlanganisa**

Nezinzuzo zezimali ezitshaliwe nezitholakale kumgodlagodla okutshalwe kuwo i-Fund Credit yakho.

### **3.3 IZIMALI OKHETHA UKUZIFAKA WENA NGAPHEZULU NGOKUZITHANDELA KWAKHO**

Amalungu esiKhwama asevele afaka inani lemali elisezingeni elingu: 27.5% kanye nalawo asasebenza ngaphansi Kwemibandela emidala yokusebenza, angeke esakwazi ukuthi akhethe ukuthi afake izimali ezingeni elingu: 27.5% angakwazi, uma ethanda ukufaka ezinye izimali ezengeziwe ngaphezulu esiKhwameni, ukuthi lezo zimali zivele zidonswe eholweni lawo. **Lezi zimali amalungu ayobe ezifaka ngaphezulu ngokuzithandela kwawo, ziyoba yingxenyane ye-Fund Credit yelungu ngalinye, kanti ilungu liyokwazi ukuzithola lezimali kuphela uma selishiya emsebenzini.**

Lezi zimali ilungu eliyozifaka ngaphezulu ngokuzithandela kwalo, ziyosetshenzwa ngokuthi zingabanjelwa intela, ngoba izimali ezifakwa yilungu ziya esiKhwameni sokonga esaziwa ngele-*provident fund*, zivele azibanjelwa intela. Okunye futhi ukuthi lezi zimali zokwengeza ezifakwa yilungu azincozulwa kuthiwe kukhishwa izimali zokuziphatha kuzo, nokusho ukuthi wena njengelungu uhlomula kakhulu impela ngoba futhi ngisho nezimali zokutshala izimali ezibanjwayo ziyoba ngaphansi kakhulu ukunezimali umuntu azifakele zona ngayedwana ethi uzibekela ingomuso. Ngenxa yokuthi lezi zimali azibanjelwa intela uma uzikhokha zingena esiKhwameni, nawe uyothi uma usukhokhelwa zona zingabanjelwa intela uma usuphuma usushiya esiKhwameni, uma ukhetha ukuthatha yonke imihlomulo yakho noma ingxenye yawo izwa ingukheshi injalo.

Izimali zakho oyokwengeza ngazo ngaphezulu ziyotshalwa ngendlela efanayo ne-Fund Credit yakho futhi ziyolinganiswa zinyanga zonke ngezinzalo eziyozenza kwazise phela ziyobe zitshaliwe nazo. Ukuze ukwazi ukuhlela ukuthi le mali ikwazi ukuthi idonswe ngaphezu kwezimali ezejwayelekile eziyodonswa emholweni wakho, kuyofanele ukuthi ugcwalise ifomu elitholaka kuwebhusayithi yesiKhwama, uligcwalise bese uyalisayina, bese ulithumela eMnyangweni Wenyuvesi Wamaholo. Konke kuyobe sekwenziwa yiwona-ke lowo Mnyango noyobe usuqala usuyidonsa le mali ehholweni lakho uyikhokha ngapha esiKhwameni zinyanga zonke. Inani lemali yonke eyokhokhwa liyovela Kwisititimende sakho Semihlomulo.

**Okubalulekile Ukuba Kugashelwe Lapha Yilokhu:** Uma unenye imali engenayo kuwe futhi/noma ukhokha ezinye izimali zokongela ukuthi mhla usuthatha umhlalaphansi kwenye indawo noma kwesinye isiKhwama sempesheni noma isiKhwama sokonga, izimali ozifaka kulezo ziKhwama kungenzeka ukuthi zibanjelwe intela noma zingabanjelwa intela kuye ngokuthi ngabe lezo zimali ozifaka lapho uma sezihlanganisiwe kulezo ziKhwama zingaphezulu yini kuka: 27.5% weholo lakho lonke. Uma ufaka inani lemali esiKhwameni elilinganiselwa ku: 27.5% bese ukhokha ezinye izimali kwenye indawo, isiKhwama sincoma ukuthi kumele ufune ukwelulekwa ngakwezezimali mayelana nokuthi ungenza kanjani ukuthi uthole ilungelo lakho lokuthi ubanjelwe intela ngendlela efanele.

## 4. IMIHLOMULO YOKUTHATHA UMHLALAPHANSI

### 4.1 USUKU OLWEJWAYELKILE LOKUTHATHA UMHLALAPHANSI

Usuku lwakho Olwejwayelekile Lokuthatha Umhlalaphansi wusuku lokugcina onyakeni lapho khona wena uhlanganisa iminyaka yobudala engama-60, ngaphandle-ke uma kunosuku lwangemuva kwesikhathi olushiwo kwinkontileka yakho yokuqashwa.

### 4.2 UKUTHATHA UMHLALAPHANSI NGAPHAMBI KWESIKHATHI ESEJWAYELEKILE SOKUTHATHA UMHLALAPHANSI

Uma isicelo sakho sokusheshe uthathe umhlalaphansi siye saphasiswa Yinyuvesi yaKwaZulu-Natali, ungakwazi ukuthatha umhlalaphansi esiKhwameni noma ngabe yinini ngemuva kokuhlanganisa iminyaka yobudala engama-55. Kubalulekile ukukhumbula ukuthi uma ushesha ukuthatha umhlalaphansi, uyoba nemali encane oyobe usayongile ngeke kufane nokuthatha umhlalaphansi Ngesikhathi Esejwayelekile Sokuthatha Umhlalaphansi, kanti phela futhi i-Fund Credit yakho kuyofanele ukuthi ibe khona isikhathi eside, ingasheshe iphele. Kuyokusiza ukuthi uqale uxhumane nomeluleki wezezimali ngaphambi kokuba uze uthathe lesi sinqumo.



Uma useneminyaka yobudala emincane engakahlangani ama-55 bese kwenzeka ugula kakhulu ngendlela yokuthi ungabe usakwazi ngisho nokusebenza lokhu, uyovunyelwa ukuba uthathe i-Fund Credit yakho njengomhlalaphansi wempilo ebuthaka wangaphambi kokushaya kwesikhathi esejwayelekile sokuthatha umhlalaphansi, futhi uyovunyelwa ukuba uthathe isamba esithile somhlomulo wakho esingeke sabanjelwa intela, ngendlela obungenza ngayo ukuba ubathathe umhlalaphansi Ngesikhathi Sakho Esejwayelekile Sokuthatha Umhlalaphansi. Bheka Isigaba 9 ukuthola imininingwane.

### 4.3 UKUTHATHA UMHLALAPHANSI SEKWEDLULE ISIKHATHI

Ungakwazi ukuqhubeka nokuba yilungu lesiKhwama kuze kwedlule Isikhathi Esejwayelekile Sokuthatha Umhlalaphansi uma uMqashi wakho ekwelulela inkontileka yokusebenza enombandela wokuthi ubulungu bakho besiKhwama buzoqhubeka. Esimweni esifuze lesi-ke, uyobe usengakwazi ukuqhubeka nokuba yilungu lesiKhwama kuze kuba okungenani uhlanganisa iminyaka yobudala engama-70, nokuyisikhathi okuyobe sekufanele ukuthi uthathe ngaso phela umhlalaphansi esiKhwameni.

### 4.4 IZINDLELA ONGAKHETHA KUZO ZOKUKHOKHELWA IMIHLOMULO UMA USUTHATHE UMHLALAPHANSI

Ngosuku Oyothatha Ngalo Umhlalaphansi, uyokwazi ukuzikhethela ukuthi ngabe imihlomulo yakho wena ufisa ukuba ikhokhwe ngayiphi indlela kulezi:

- ibe yimpesheni ethengiwe, yathathwa egameni lakho;
- idluliselwe kuwe iyimali engukheshi; noma
- kuxutshwe kokubili lokhu okubalwe ngenhla; noma
- ukukhetha ukuthi ube ngumuntu osethathwe impesheni othola imali yakhe kancane kancane amancozuncozu (bheka ku: 4.5 ngezansi)

Ukuthenga impesheni lapho usuthathe umhlalaphansi kufaka phakathi ukusayina kwakho isivumelwano esithile Nomhlinzeki Ngomshuwalense Obhalisiwe Nosemthethweni, ukuthi akunike isamba semali ethile zinyanga zonke (okuyimpesheni) impilo yakho yonke. Inani lemali oyolithola zinyanga zonke liyoncika kusamba semali oyoba naso mhla usuthatha umhlalaphansi, kanye nohlobo lwempesheni oyokhetha ukuluthenga.

Uma ukhetha ukuthenga impesheni nganoma ngayiphi ingxenye ye-Fund Credit yakho, angeke kube khona samba sentela osikhokhayo kuleyo mali engumhlomulo wokuthatha kwakho umhlalaphansi. Wena uyobe usukhokhelwa imali ethile njalo ngenyanga ivela kumhlinzeki ngomshuwalense oyobe uthenge kuye impesheni ethengwayo, kanti leyo mali oyobe uyithola zinyanga zonke iyobanjelwa intela ngendlela efanayo umholo wakho obanjelwa ngayo intela njengamanje.

Uyokhokhiswa intela kunoma yiliphi inani lesamba semali oyokhetha ukulithatha liyisamba semali engukheshi, nokuyoba yisamba esiyoba ngaphezu kwesamba semali esingakhokhiswa intela esibalulwe kuMthetho wentela yemali engenayo okuyi-Income Tax Act ngezikhathi ezahlukene (bekunguR500 000 ngesikhathi sokushicilelwa kwaleli bhukwana). Lesi samba semali oyosithola singabanjelwa intela ungakwazi futhi ukusisebenzisa uma udilizwe emsebenzini bese uthola iphakeji yokudilizwa, noma uma kwenzeka uthola izimali zakho ngezinsuku zakho zekhefu ongazange uzisebenzise uma usuthatha umhlalaphansi. Uyacelwa ukuba ubheke **Isigaba 9** ukuze ufunde kabanzi ngemithelela yezentela uma kwenzeka imali yakho wena uyithatha iyisikuqu esingukheshi uma usuthatha umhlalaphansi.

Ukwedluliselwa kwezimali kwisiKhwama sokonga, okuyi-*preservation fund*, kwenzeka kuphela uma usushiya emsebenzini, udilizwa emsebenzini noma uma uxoshwa emsebenzini. Uma usuthatha umhlalaphansi eNyuvesi, angeke wakwazi ukuthi wedlulisele izimali zakho kusiKhwama sokonga, i-*preservationfund*. **Kubalulekile ukuthi uthole ukwelulekwa ngongoti abafanele bese ubheka kuzona zonke izinkalo ucabangisise kahle ngaphambi kokuba uthathe isinqumo sokuthi ufisa ukukhokhelwa umhlomulo wakho wokuthatha umhlalaphansi.**

#### **4.5 UKUTHATHWA AMANCOZUNCOZU KWEZIMALI ZOMHLALAPHANSI**

Ukubhekana nezinguquko ezenzeke kumthetho wezentela ezifike ngonyaka ka 2015, isiKhwama sivumela amalungu asethatha umhlalaphansi e-UKZN, kodwa mhlawumbe asethole umsebenzi kwenye indawo noma mhlawumbe amalungu othola ukuthi awayidingi ngokushesha imali yempesheni ephuma zinyanga zonke uma esethathe umhlalaphansi, akhethe ukuthi athi yize esethathe umhlalaphansi kodwa izimali zawo azithole kancane kancane zingamancozuncozu.

Njengomuntu osuke esethathe umhlalaphansi kodwa imali yakhe ayithatha kancane kancane amancozuncozu, usuke usengakwazi ukuthi iFund Credit yakho uyishiye kanjalo itshalwe esiKhwameni bese uqhubeka nokuthokozela imihlomulo yokukhokha izindleko eziphansi zobhasojwa kwezimali zakho esiKhwameni kanye nezindleko zokutshala izimali zakho. Kunemadlana engatheni okhokhiswa yona ngokubhasojwa kwezimali zakho kanti le madlana kungenzeka ichitshiyelwe ngezikhathi ezahlukene. Asikho isidingo sokuthi uze uthathe isinqumo ngokuthi yimalini engukheshi ozoyithatha noma iyona yiphi impesheni ozoyithenga – leso sinqumo ungasiyekela ingelinye ilanga nje mhla usubona ukuthi wena usukulungele ukuthi uzithengele impesheni ezokuholela inani elithile lemali njalo ngenyanga. Sekungathi-ke noma ngabe yinini ngelinye ilanga ngomuso, uma usubona ukuthi sekufike lapho khona usubona wena ukuthi sekufanele ukuba uqale uthathe impesheni ethengwayo, bese ushiya unomphelo-ke esiKhwameni bese ukhetha enye yezindlela zokukhokha kulezo ezibalulwe kupharagrafu: 4.4 ngenhla.

#### **4.6 IKHAVA ENGUMHLOMULO OYOTHOLAKALA NGOKUFA/NGOKUSHONA KWAKHO NGEMUVA KOKUBA USUSHIYILE EMSEBENZINI**

Umhlomulo wakho oyotholakala ngokufa/ngokushona kwakho uyophela mhla usushiya emsebenzini (ngisho noma ngabe kuthiwa ukhetha ukuthi imali yakho uyithathe kancane kancane amancozuncozu). Kodwa-ke kuze kuba kushaya Isikhathi Eseywayelekile Sokuthatha Umhlalaphansi njengokiusho kweMithetho YesiKhwama, ungakwazi ukukhetha ukuthi uqhubeke **nepholisi eqondene nawe nje siqu sakho egameni lakho** ngokwemali engaye ifinyelele enani lesamba owawungakhokhelwa sona ukuba washona usasebenza. Lokhu kunemibandela yakho eyobe inqunywe ngumhlinzeki ngomshuwalense lowo, kodwa angeke kuze kube khona sidingo sokuthi uhlinzeke ngobufakazi bempilo ekahle ngalokho.

Uma ufisa ukusebenzisa le ndlela, isicelo sakho sokuthi uqhubeke nekhava kuyofanele ukuthi senziwe yi-broker yakho noma umeluleki wakho wezezimali, futhi siphothulwe zingakapheli **izinsuku ezingama-90** kusukela ushiyile emsebenzini. (Imininingwane ngokuthi ayimalini amaphrimiyamu afakwayo, usifaka kanjani isicelo ngalokhu konke kubhalwe kwidokhumenti eqondene nalaba asebethatha umhlalaphansi kwiwebhusayithi yesiKhwama kanti futhi nabakwaHuman Resources bayokunika le dokhumenti uma usushiya esiKhwameni).

## 5. IMIHLOMULO ETHOLAKALA NGOKUSHONA/NGOKUFA

### 5.1 UKUSHONA/UKUFA USASEBENZA NGAPHAMBI KOKUTHATHA UMHLALAPHANSI

Uma useyilungu lesiKhwama elifaka imali esiKhwameni, umhlomulo wokufa oyokhokhwa ngokufa kwakho ukhokhelwa labo abayobe bethembele kuwe kanye/noma labo oyobe ubaqokile ukuthi kube yibona abathola izimali zakho uma kwenzeka wena ufa, uyobe wakhiwe yilokhu okulandelayo:

a) **I-Fund Credit yakho,**

Kuhlanganisa nalokhu

b) **I-Fund Salary yakho yonyaka iphindwe ka-5.** Le ngxenye yomhlomulo inomshuwalense.

Umhlomulo uyanyuka njengemali yomshwalense wempesheni engakhokhwa nangokheshi. Ngaphezu kwengxenye engakhokhiswa intela, yonke imali ekhokhwa njengokheshi ikhokhiswa intela ngendlela efanayo nomhlomulo wokuthatha umhlalaphansi, ngaphandle uma isetshenziselwa ukuthenga umshwalense wempesheni ophoqelekile. Bheka **Kwisigaba 9** ukuthola kabanzi ngemininingwane ephathelene nentela.

Ukuthenga impesheni usebenzisa imihlomulo etholakale ngokushona noma ngokufa komuntu othile kufaka phakathi ukuthi kube nesivumelwano phakathi Kwenkampani Yomshuwalense Ebhalisiwe Nesemthethweni, ukuthi ikukhokhele imali ethile zinyanga zonke (okuyobe kuyimpesheni), kanti uma kunguwe oshonile leyo mali iyobe ikhokhelwa labo abayobe kade bethembele kuwe. Le mali uma ikhokhelwa lowo obukade ushade naye noma uthandana naye, ukhokhelwa yona impilo yakhe yonke bese kuthi abantwana abancane abakhona lapho bona bakhokhelwe kuze kushaye isikhathi esiyiminyaka ethile okwakuvunyelwene ngayo. Imali eyotholwa yilabo owawubondla wena usaphila ngokohlelo lwempesheni ethengwayo liyoncika kwimali eyayikhona nokwathengwa ngayo impesheni kanye nohlobo lwempesheni olwathengwa ngaleyo mali.

Lo mhlomulo oyi-*insured benefit* uyolawulwa yimigomo eyobekwa umhlinzeki ngomshuwalense, nokungenzeka ukuthi leyo migomo ihlale njalo ichitshiyelwa isikhathi nesikhathi. Uma umhlomulo wakho, okuyi-*insured benefit*, ungaphezulu kwemikhawulo yokwelashwa mahhala ebekiwe, kungenzeka kube nesidingo sokuthi ulethe umbiko ovela kudokotela ngaphambi kokuba umhlinzeki ngomshuwalense amukele ukuthi uzokhokha konke okumele kukhokhwe. Uma isimo simi ngaleyo ndlela, umlawuli wesiKhwama uyokwazisa ngezidingo zomhlinzeki ngomshuwalense. Ngemuva kwalokho-ke kuyobe sekuba umthwalo wakho-ke ukuthi uhlele lokho kuhlolwa ngokwezemithi okucelwaywo. Uma wehluleka ukwenza lokho, uma kwenzeka usushona, umhlomulo oyokhokhwa uyoba ngaphansi kwalowo ongabe ulindelekile.

**Kubalulekile ukuthi ugcwalise Ifomu Lakho Lokuqoka Indlalifa ubalule yonke imininingwane emaqondana nalabo abethembele kuwe kanye nalabo obaqokayo ukuthi kube khona abakutholayo uma kwenzeka wena ushona usasebenzela uMqashi.** Leli fomu likhona kwiwebhusayithi yesiKhwama lapha:

<http://retirementfund.ukzn.ac.za/DependantandNominees.htm> kanti ungakwazi ukuthi uma usuligcwalisile walisayina ulihambise kwisikhulu sakwa-HR esiqondene nemihlomulo nosebenzisana naso noma i-HR Benefits Officer. Ungakwazi futhi nokuthi uligcwalise khona kwi-inthanethi leli fomu ngokungena ku-AFOnline, kodwa kubalulekile ukuthi wenze ngokusemandleni akho onke ukuthi urekhode imininingwane yomndeni wakho kanye nezifiso zakho usebenzisa enye yalezi zindlela.

## **5.2 UKWABIWA KWEMIHLOMULO ETHOLAKALA NGOKUSHONA/NGOKUFA KWAKHO**

Uma kwenzeka ngeshwa ushona usasebenza, ama-Trustees kudingeka ukuthi, ngokwemibandela Yesigaba 37(C) soMthetho WeziKhwama Zezimpesheni, enze ucwaningo olunzulu ukuze akwazi ukuhlonza nokuthola bonke abebethembele kuwe, ubondla kanye nalabo oye wabaqoka wena ukuthi babe yizindlalifa zakho. Ama-Trustees ayaye bese esabalalisa imihlomulo ngokulandela uhlelo lokuthi ngabe umuntu obethembele kuwe ngamunye ubethembele kuwe kangakanani, ebheka nolwazi oluhlinzeke Kwifomu Lakho Lokuqoka Indlalifa, kanye nolunye ulwazi ama-Trustees ayoluthola kulabo obubondla kanye nabanye nje abantu abangeza nolunye ulwazi ngaphambili. Ama-Trustees kufanele ukuthi aqale athole ukuthi ngabe ngobani abebethembele kuwe, nokuyilapho-ke leli fomu libaluleke khona. Ukusuka lapho-ke ama-Trustees kufanele ukuthi athathe isinqumo sokuthi ngabe uyena bani oyofaneleka ukuthi abizwe ngomuntu obethembele kuwe bese kuthi ekugcineni-ke aqale athathe isinqumo sokuthi ngabe ngubani angamthatha ngokuthi ubethembele kuwe noma ondliwa nguwe, futhi ngubani angamthatha ngokuthi uqokiwe nje ukuthi naye ahlomule, bese kuthi ekugcineni kunakho konke, bese ethatha isinqumo sokuthi ngabe umhlomulo lowo uzokwabiwa kanjani futhi ngabe uzokwabiwa ube yinto engakanani umuntu ngamunye.

Ifomu Yakho Yokuqoka Indlalifa yiyona eyobhekwa ukuthi ngabe ibhalwe ukuthini uma kwenzeka ngeshwa wena ushona noma wedlula emhlabeni useyilungu lesiKhwama, yize-ke ama-Trustees engaphoqiwe ukuthi alandele lokho okuyobe kubhalwe kuleli fomu. Kodwa futhi uma kwenzeka wena wehluleka ukugcwalisa leli fomu elibaluleke kangaka, lokho kuyosho ukuthi kuyothatha isikhathi eside ukwabiwa kwezimali. Uma ungenabo abantu obondlayo noma abethembele kuwe, ama-Trustees ayokwaba imihlomulo eyotholakala ngokushona kwakho ngokulandela lokho wena oyobe ukubhale Kwifomu Lakho Lokuqoka Indlalifa.

Kuyokusiza kakhulu ukuthi ufunde amanothi ahambisaNefomu Lokuqoka Indlalifa ngaphambi kokuba uze uligcwalise.

**Kubalulekile ukuthi ugcine ifomu lakho Lokuqoka Indlalifa linemininingwane yakamuva uma kwenzeka ushada noma uba nomlingane ophilisana naye, uba nezingane noma uhlukanisa ifindo lomshado.**



## 6. UKUSHIYA EMSEBENZINI

### 6.1 UKUSHIYA EMSEBENZINI NGAPHAMBI KOSUKU OLWEJWAYELEKILE LOKUTHATHA UMHLALAPHANSI

(Ukuziyekela Emsebenzini, Ukuxoshwa noma Ukudilizwa)

Uma ushiya ngokuziyekela kwakho emsebenzini, noma uxoshwa noma udilizwa ngumqashi wakho, uyothola umhlomulo oyolingana ne-Fund Credit yakho oyobe unayo esiKhwameni ngaleso sikhathi sokushiya emsebenzini. Uma ifomu lakho lokufuna ukukhokhelwa lilethwe ngemuva kwesikhathi sokushiya kwakho emsebenzini, imihlomulo oyoyithola iyobalwa kusuka ngesikhathi sokufika kwefomu kubhekwe nokuthi izimakethe zisebenza kanjani ngaleso sikhathi. Uyacelwa ukuba uqinisekise ukuthi Umsebenzi Wakwa-HR Wasesayithini yakho ukuhlinzeka ngekhophi yombhalo othi "Ulwazi Olubalulekile KumaLungu Aseshiya EsiKhwameni", kanti lo mbhalo uyotholakala futhi nakwiwebhusayithi yesiKhwama.



Ucwaningo lubonisa ukuthi amalungu angamaphesenti ali-10 kuphela ayokwazi ukuthola imali engenayo eyanele ngemuva kokuthatha umhlalaphansi. Isizathu esikhulu salokhu ukuthi amalungu awayongi imihlomulo yawo yokuthatha umhlalaphansi uma eshintsha imisebenzi.

Uma ususishiya isiKhwama ngenxa yokuziyekela emsebenzini, ngenxa yokudilizwa noma ngenxa yokuxoshwa ungakwazi ukuthatha izimali zakho esiKhwameni uzifake lapha:

- i) Indlela **yokuthatha umhlomulo wakho amancozuncozu** ngaphakathi esiKhwameni;
- ii) Isikhwama sokonga, okuyi-**preservation fund**;
- iii) **IsiKhwama esiyimpesheni ethengwayo yokuthatha umhlalaphansi**;
- iv) Impesheni noma isiKhwama sokonga **somqashi wakho omusha**; NOMA
- v) Ungakwazi futhi ukuthatha imali yakho obuyongela umhlalaphansi **ingukheshi**, ngemuva kokukhokha noma ngabe yiziphi izintela ezikhokhwayo.

Imininingwane yelezi zindlela okungakhethwa kuzo zibalulwe lapha ngezansi:

#### i) **Ukuthatha Umhlomulo Wakho Amancozuncozu**

Uma kwenzeka ushiya eNyuvesi YaKwaZulu-Natali ngaphambi Kwesikhathi Sakho Esejwayelekile Sokuthatha Umhlalaphansi, ngenxa yokuziyekela kwakho, ukudilizwa noma ukuxoshwa emsebenzini, ungakwazi ukuthi uzikhethale ukuthi ube Yindlalifa Eyithola Amancozuncozu Imihlomulo Yayo esesiKhwameni.

Uma ukhetha le ndlela kuyomele wazi-ke ukuthi angeke ukwazi ukuthola i-Fund Credit yakho kuze kuba uhlanganisa iminyaka yokusheshe uthathe umhlalaphansi nokuyiminyaka yobudala engama-55. Emva kwalokho uyolondolozelwa imali yakho ngokubeka kwe-New Lifestage Model (bheka isigaba 10 uma udinga eminye imininingwane) ngaphandle uma unquma ukuthi uphume kulesi sikhwama. Ngemuva kwalokho uyobe usukwazi ukukhetha kweminye yemigodlagodla yangaphambi kokuthatha umhlalaphansi ehlinzekwa yisiKhwama. Uyokwazi ukufinyelela kwi-Fund Credit yakho ngaphambi kokuthatha umhlalaphansi (bese ukhetha noma ngabe iyiphi indlela yokukhokha kulezi ezibalulwe ngenhla) noma kungenzeka ukuba ukhethe ukuthatha umhlalaphansi esiKhwameni noma yingasiphi isikhathi kusukela lapho usuneminyaka yobudala engama-55 kuya phezulu. Uyakwazi futhi nokuthi udlulisele imihlomulo yakho ingene ngaphansi KwesiKhwama Sempesheni Ethengwayo noma KwisiKhwama Sokonga ngokuhamba kwesikhathi.

**Kunemali engatheni nje yokwenza umsebenzi ekhokhwayo kanti kungenzeka ukuthi ihlale njalo ichitshiyelwa ngezikhathi ezahlukene. Izindlalifa ezithatha izimali zazo amancozuncozu zibe zingaseyona ingxenye yesiKhwama ngokugcwele angeke zikhavelwe izinto ezifana nokufa, ukukhubazeka kanye nomngcwabo.**

*Ubuhle Bale Ndlela Ngamafuphi*

- Izimali zakho zokuthatha umhlalaphansi zongelwa ukuthi mhla usuthatha umhlalaphansi.
- Kufanele ukhombise kwifomu lakho lokuhoxa kuphela ukuthi ufisa ukukhetha le ndlela. Kuyofanele ukuthi umake kwibhlokhi ebhalwe ukuthi “Okunye” bese ukhetha le ndlela-ke.
- Akukho ntela oyikhokhayo ngesikhathi sokudonsa imali yakho.
- Uyoqhubeka nokulondolezelwa imali esikhwameni esikhulu uze ube neminyaka engama-55. Emva kwalokho uhlelo i-New Lifestage Model luyosebenza ngaphandle uma ukhetha ukuphuma kulona,
- Ungakwazi ukushintsha imigodlagodla yokutshala izimali uma usuneminyaka yobudala engama-55. Ngemva kwalokhu, kuzosebenza i-Default Lifestage Model ngaphandle uma ukhetha ukushiya.
- Ungakwazi ukwedlulisa imihlomulo iye KwisiKhwama Somhlalaphansi Esiyimpesheni Ethengwayo noma KwisiKhwama Sokonga ngokuhamba kwesikhathi.
- Uyakwazi ukufinyelela kwi-Fund Credit yakho noma yingasiphi isikhathi uma udinga ukwenza njalo.
- Akukho zimali zabeluleki ezikhokhwayo.

*Ububi Bale Ndlela Ngamafuphi*

- Awukwazi ukuthola i-Fund Credit yakho uze uhlanganise iminyaka yobudala engama-55.
- Akukho zimali ezinye ezengeziwe ongabe usakwazi ukuzikhokha.
- Kunemadlana encane nje okhokhiswa yona ukwelusa i-Fund Credit.

**ii) Isikhwama Sokonga, okuyi-Preservation Fund**

IsiKhwama sokonga, okuyi-*preservation fund* yisiKhwama somhlalaphansi esibhalisiwe nesihlelwe ukukongela imihlomulo yakho yesiKhwama uma usushiya emsebenzini kuze kuba wusuku lapho usukhetha ukuthatha umhlalaphansi. Uma wedlulisa i-Fund Credit yakho uyisa kwisiKhwama sokonga okuyi-*preservation fund* akukho ntela oyikhokhayo ngesikhathi sokwedlulisa i-Fund Credit yakho.

*Ubuhle Bale Ndlela Ngamafuphi*

- Izimali zakho zokuthatha umhlalaphansi ziyongiwa zongelwa umhlalaphansi.
- Ngokwejwayelekile uyovunyelwa ukudonsa imali yakho kanye kuphela ngaphambi kokuthatha umhlalaphansi, nokungenzeka ukuthi uvele uyikhiphe yonke ngaso lesi sikhathi.
- Akukho ntela oyikhokhayo uma izimali uzedlulisa zisuka esiKhwameni ziya kwesinye
- Uyokwazi ukulawula zonke izimali zakho ozongela umhlalaphansi neziyobe zedluliswa zifakwa kwisiKhwama i-*preservation fund*, futhi ungakwazi nokushintsha imigodlagodla yokutshalwa kwezimali isikhathi nesikhathi.
- Uyakwazi ukwedlulisa izimali zakho ngokungakhokhi ngisho indibilishi lena kwa-Alexander Forbes Provident Preservation Fund. Kodwa-ke uma ungakukhethi lokhu, kumele ubuze umeluleki wakho nganoma yiziphi izimali zokuqala ezikhokhwayo uma wedlulisa i-Fund Credit yakho.

### Ububi Bale Ndlela Ngamafuphi

- Uyonciphisa umhlomulo wakho wokuthatha umhlalaphansi uma usebenzisa indlela yokudonsa kanye yonke imali yakho.
- Akukho zimali ezinye okungabe kuvumeleke ukuthi uqhubeke nokuzifaka kwisiKhwama esaziwa ngokuthi yi-preservation fund.
- Kunezimali ezihlala kudingeka ukuthi zikhokhwe ngokuba khona kwemihlomulo yakho lapha.
- Kunezimali ezikhokhwayo ngokubhasojwa kwesiKhwama, ngokutshalwa kwezimali kanye nangezeluleko ezinikezwayo.

### **iii) IziKhwama Eziyizimpesheni Ezithengwayo Zokuthatha Umhlalaphansi**

Uma wena ukhetha le ndlela, lokho kuyosho ukuthi izimali zakho ozongela umhlalaphansi ezisesiKhwameni ziyokwedluliswa ngaphandle kokukhokhiswa intela ngesikhathi zidluliswa ziyofakwa kwisiKhwama sokuthenga impesheni yomhlalaphansi eyobe ikhethwe nguwana.

### Ubuhle Bale Ndlela Ngamafuphi

- Ukwazi ukonga izimali zakho kuze kuba uthatha umhlalaphansi
- Ukwazi ukwedlisa izimali zakho ngaphandle kokukhokha intela
- Ukwazi ukulawula izimali zakho ozongela ukuthatha umhlalaphansi nezisuke zedlulisiwe futhi uyakwazi ukushintsha imigodlagodla yokutshala izimali ngezikhathi ezithile.
- Ungakwazi futhi ukuqhubeka nokufaka izimali zakho ziye esiKhwameni sempesheni yomhlalaphansi, nokungenzeka zikhokhiswe intela kuye kufinyelele emkhawulweni othile.

### Ububi Bale Ndlela Ngamafuphi

- **Angeke ukwazi ukudonsa noma yimalini esiKhwameni sempesheni kuze kuba uhlanganisa iminyaka yobudala engama-55.**
- Ungakwazi ukuthatha imali yakho, obuyongela umhlalaphansi, ingukheshi elinganiselwa kokukodwa kokuthathu uma usuthatha umhlalaphansi. Ibhalsi enye kufanele isetshenziselwe ukukuthengela impesheni kwinkampani yomshuwalense ebhalisiwe
- Kunezimali eziqhubekayo okusuke kufanele udamane uzikhokha.
- Kunezimali ezikhokhwayo ngokubhasojwa kwesiKhwama, ngokutshalwa kwezimali kanye nangezeluleko ezinikezwayo.

### **iv) IsiKhwama Somqashi Omusha**

Uma isiKhwama somqashi wakho omusha kuyisiKhwama sokonga okuyi-Provident Fund, bese futhi kutholakala ukuthi imithetho yaleso siKhwama iyakuvumela ukwedluliswa kwezimali noma ukufakwa kwezimali ezivela kwenye indawo kuso, kungenzeka uzikhethele ukuthi uzedlulisele izimali zakho zisuka esiKhwameni ziye kulesi siKhwama somqashi wakho omusha ngaphandle kokukhokhiswa intela ngokwenza lokho.

### Ubuhle Bale Ndlela Ngamafuphi

- Ukwazi ukonga izimali zakho kuze kuba uthatha umhlalaphansi
- Akukho ntela ekhokhwayo uma kwedluliswa izimali
- Akukho zindleko okumele ubhekane nazo.
- IziKhwama eziningi ayikho imali eziyibizayo ngezimali ezisuke zingena kuzo, kodwa lokhu kufanele ukuqinisekise nomqashi wakho omusha.

### Ububi Bale Ndlela Ngamafuphi

- Ungahle ungakwazi ngomuso ukulawula izimali zakho oyobe uzongela ukuthatha umhlalaphansi.
- Uma ushiya umqashi wakho omusha ngaphambi kokuthatha umhlalaphansi kungenzeka kudingeke ukuthi uphinde futhi uyedlulisele kwenye indawo le mihlomulo yakho, usuyikhiphake manje esiKhwameni salo mqashi osumshiya.
- Angeke ukwazi ukufinyelela kwizimali zakho ozongela umhlalaphansi kuze kuba ushiya umqashi wakho omusha noma uthatha umhlalaphansi.

#### v) **Ukuthatha Umhlomulo Wakho Uyimali Engukheshi**

Lokhu **AKUSIYONA** into ongakhuthazwa ukuthi uyenze, ngaphandle-ke uma umhlomulo wakho umncane kakhulu.

Kodwa-ke kumele ngazo zonke izikhathi uzame ukonga izimali zakho zokuthatha umhlalaphansi, uzongele isizathu sazo sangempela, nokuwukuthi zikuhlinzeke ngomhlomulo othile ngesikhathi sokuthatha umhlalaphansi.

Okunye okumele ukwazi ukuthi uma umhlomulo wakho umncane kakhulu akulula ukuthi ungathi uwongela ukuthatha umhlalaphansi futhi nezindleko zakhona zigcina sesingaphezu kwawo umhlomulo lowo.

Kumele wazi ukuthi uyokhokhiswa intela kunoma yisiphi isamba oyosithatha singukheshi uma singaphezu kuka-R25 000.



#### **Bheka Isigaba 9 ukuze uthole imininingwane mayelana nentela**

### **6.2 INGCUPHE YOKUTHI UKHAVWE NGEMUVA KOKUSHIYA EMSEBENZINI**

Umshwalense wakho wokuvikela Ukushona kanye Nokukhubazeka Unomphelo uzoyekiswa uma uyeka umsebenzi. Kodwa-ke, ungakwazi ukuqhubeka nomshwalense egameni lakho uze ufike eminyakeni yakho Yokuthatha Umhlalaphansi Ejwayelekile ngaphansi **komshwalense womuntu ngayedwana osegameni lakho** ngenani elingafinyelela enanini lokuvikelwa umshwalense. Lokhu ongakhetha kukho kuncike emibandeleni engabekwa okuvikela ngomshwalense, kodwa akuzodingeka ukuthi unikeze ubufakazi obuphathelene nezempilo. Kukhokhiswa imali esezingeni eliphansi kubantu abangabhemi futhi ukuze uthole lawa manani kuzomele wenziwe ukuhlolwa okubizwa nge-cotinine test.

Ukufaka kwakho isicelo sokuqhubeka nokuvikelwa umshwalense kumele kuphothulwe kungekadluli **izinsuku ezingama-90** zokushiya kwakho emsebenzini. (imininingwane ephathelene nokuthi ungasifaka kanjani isicelo sokungena kulolu hlelo kanye nencazelo yezimali ezikhokhiswayo kubhalwe edokhumenti yokuphuma esikhwamani futhi iyatholakala nakusizindalwazi sesiKhwama futhi uzoyinikezwa nangabase-Human Resources uma ushiya isiKhwama).

### **6.3 UKUNGABIBIKHO EMSEBENZINI ISIKHASHANA**

Uma kwenzeka uthatha izinsuku zokuhlala ikhefu ezingakhokhelwa, uyokwaziswa Nguphiko Lwentyuvesi lwakwa-Human Resources ngokuthi yikuphi okuyomele ukwenze. Ezinye zezinto ongazenza kungaba ukuthi uqhubeke nale mihlomulo ebhekele ingcuphe isikhokhelwa nguwana noma uthi ukuma kancane ukuba nale mihlomulo.

Uma isikhathi sokuhlaba kwakho ikhefu elingakhokhelwa kuba yisikhathi esingaphezu konyaka owodwa, lapho-ke kudingeka ukuthi wenze isicelo usibhekise kuma-Trustees sokuthi ukwazi ukuqhubeka nobulungu bakho besiKhwama. Kodwa-ke lokhu kufanele ukuthi kwenziwe ngaphambi kokuphela kwesikhathi sokuhlaba ikhefu esingakhokhelwa nesiwunyaka wokuqala.

**Uma kodwa wena uvele uqoma ukuthi uyeke ukukhokha zonke izimali okufanele ngabe uyazikhokha ukubhekana nezingcuphe lezi, uyobe usuthathwa njengelungu elisha uma usuphinda ushaya ibuya futhi usubuyela emsebenzini. Nokusho ukuthi uyobe usufakwa ngaphansi kwemithetho elawula amalungu amasha ajoyinayo uma kubhekwa imihlomulo eyotholakala ngokukhubazeka kwakho.**

## 7. UMHLOMULO OTHOLAKALA NGOKUKHUBAZEKA KWAKHO

### UKUKHUBAZEKA NGENKATHI USASEBENZA NGAPHAMBI KOMHLALAPHANSI

#### (i) Imali Engena Kuwe Ewumhlomulo Wokukhubazeka Zinyanga Zonke



Uma, kwenzeka ukuthi ngaphambi kwesikhathi Eseywayelekile Sokuthatha Umhlalaphansi wena uvelelwa yishwa uyakhubazeka ngenxa yesifo noma ngenxa yengozi, bese futhi uhlolwa ngempela kutholakale ukuthi awusakwazi ukwenza umsebenzi wakho obuwenza, noma yimuphi omunye umsebenzi ophusile obekungathiwe wenzele Inyuvesi, nokuwumsebenzi obungakufanele nobekungacatshangelwa ukuthi ungakwazi ukuthi uwenze, lapho-ke uyobe usuthathwa ngokuthi ukhubazeke okwesikhashana, nokuyosho ukuthi **ukhubazeke okwesikhashana** uyobe usufaneleka ukuthi unganikwa umhlomulo wazinyanga zonke wokukhubazeka. Ngemuva kwezinyanga ezintathu zokulinda, nokuyisikhathi lapho khona Inyuvesi ilokhu ikukhokhela ngenxa yekhefu lokugula kwakho, kuyaye bese kuba nomhlomulo wenyanga olingana Neholo Lakho LesiKhwama kungenzeka ukhokhwe Wuhlelo Lokuhlinzeka Ngemihlomulo yinqobo nje uma kusathathwa ngokuthi ukhubazekile. **Isikhathi eside lo mhlomulo okhakhwa zinyanga zonke ongakhokhwa ngaso singaye sifinyelele kwizinyanga ezingama-21. Ngalesi sikhathi kuyodingeka ukuthi udamane uletha imibiko yokuhlolwa ngudokotela ekhokhelwe uwena ngezimali zakho.**

Ngenkathi usathola le nkokhelo yokukhubazeka oyobe uyithole zinyanga zonke, ubulungu bakho besiKhwama Somhlalaphansi nabo buyoqhubeka, futhi izimali zobulungu nezingcuphe ziyolokhu zikhokhwa ziza esiKhwameni egameni lakho.

Lo mhlomulo wokukhubazeka oyobe uwuthola zinyanga zonke nawo uyobanjelwa intela ngendlela efanayo umholo wakho obanjelwa ngawo intela njengamanje. **Uma wena uyobe usakhubazekile ngemuva kwesikhathi esiyizinyanga ezingama-21, imali eyinkokhelo oyobe uyithola zinyanga zonke, iyomiswa bese kuthi-ke inkampani ehlinzeka ngomshuwalense iqale yenze ucwaningo lokuthi ukwazi ukuthola noma ukunikezwa umhlomulo ogcwele nje omayelana nokukhubazeka kwakho unomphela futhi ngokuthi angeke usalulama.**

Uma kwenzeka ngeshwa ufa usathola imali yokukhubazeka yazinyanga zonke, umhlomulo wokufa obalulwe **Kwisigaba 5** yiwona oyokhokhwa.

#### (ii) Umhlomulo Wokukhubazeka Unomphelo

Uma ngemuva kweminyaka emibili kusukela selokhu waqala ukungabe usakwazi ukusebenza, uhlolwa ngumhlinzeki womshuwalense kutholakala ukuthi ukhubazeke unomphelo futhi ukhubazeke ngendlela yokuthi awukwazi ngisho ukuzingenisela imali noma ukwenza inzuzo emsebenzini wakho noma omunye nje-ke umsebenzi, ubulungu bakho besiKhwama buyomiswa bese ukhokhelwa isamba esithile nesiyoye sifinyelele kulokhu:

a) Kuyoba yi-Fund Credit yakho;

Kuhlanganisa

- b) **Ne-Fund Salary yakho yonyaka iphindaphindwe kathathu ngosuku lokukhubazake kwakho uma wakhubazeka ngaphambi komhla zingama-28 kuFebhuwari 2015.** Le ngxenye iyokhokhwa ngaphandle kokubanjwa kwentela. (“ingxenye ehlinzekwe ngomshuwalense”).

Noma

**Kuyokhokhwa i-Fund Salary yakho yonyaka ephindaphindwe kahlanu ngosuku lokukhubazeka kwakho uma ngabe wakhubazeka ngemuva kukamhla zingama-28 kuFebhuwari 2015.** Lo mhlomulo uyokhokhiswa intela futhi uyothathwa njengomhlomulo wokuthatha umhlalaphansi. Bheka **Kwisigaba 9** ukuthola kabanzi ngemininingwane ephathelene nentela. (“ingxenye ehlinzekwe ngomshuwalense”).

Lo mhlomulo uyobanjelwa intela njengomhlomulo womhlalaphansi. Bheka **Isigaba 9** ukuthola imininingwane ngentela.

Uma besekusele iminyaka yobudala emi-5 ngaphambi kokuba uthathe umhlalaphansi (iminyaka yobudala engama-55 kanye nama-60), ngomhla zingama-31 kuDisemba wezi-2016, bese uyakhubazeka ngaphambi kwalolu suku, ingxenye evikelwe ngomshuwalense izokwehliswa ngo-20% njalo ngonyaka noma ngengxenye uma ukhubazeka ngaphambi kokuba ube neminyaka yobudala engama-60. Ngaphambi komhla lu-1 kuJanuwari wezi-2017, umhlomulo ovikela ukukhubazeka unomphelo wawuphela uma usuneminyaka yobudala engama-60.

Kusukela ngomhla lu-1 kuJanuwari wezi-2017, uma ukhubazeka, ingxenye evikelwe umshuwalense ANGEKE isehliswa ngo-20% njalo ngonyaka noma ngengxenye uma ukhubazeka ngaphambi kokuba uthathe umhlalaphansi ngeminyaka yokuthatha umhlalaphansi ejwayelekile. Kusukela mhla lu-1 kuJanuwari wezi-2017, umhlomulo ovikela ukukhubazeka unomphela uyayekiswa uma usuneminyaka yobudala engama-65, uma ungekathathi umhlalaphansi esiKhwameni.

Uma ngalesi sikhathi inkampani ehlinzeka ngomshuwalense ithola ukuthi usukhubazeke unomphelo, futhi awukakwazi ukubuyela emsebenzini, udaba lwakho luyobe selwedluliselwa Ophikweni lwakwa-Human Resources ngaphakathi eNyuvesi ukuze lulucubungule.



## 8. IMIHLOMULO YEZINDLEKO ZOMNGCWABO

### 8.1 UMSHWALENSE WOMNGCWABO OPHOQELEKILE

Wonke amalungu esiKhwama asasebenza futhi aneminyaka yobudala engaphansi kwengama-70, kuhlenganisa kanye nalabo azwana noma ashade nabo kanye nezingane zawo bakhaviwe ngokwezinhlelo zomngcwabo ngaphansi kohlelo lomngcwabo oluyimpoqo ngokohlelo Lokuhlelwa Kwemihlomulo. Njengoba lolu kuwuhlelo lomqashi, kunentela esuke iyokhokhwa kwimihlomulo efana nalena futhi nawe uyoyibona kwipheyisiliphu yakho yazinyanga zonke. Kodwa uma lo mhlomulo usukhokhwa, akukho ntela eyobanjwa kuwo (okusho ukuthi awukhokhelwa ntela).

#### ***Isamba Esikhishelwa Umngcwabo***

Umhlomulo womngcwabo okhokhwa uma kushone ilungu, uphathina walo noma umntwana obethembele kulo ubalulwe lapha ngezansi:

##### Ilungu elikhulu/Uphathina

Kukhokhwa uR 20,000 uma kushona wena noma kushona uphathina noma umlingani\* wakho kwezothando. (\*Iminyaka yobudala yokuthi ophathina noma abalingani kwezothando basengamukelwa yiminyaka engu-65)

##### Abantwana abethembele kuwe:

Uma kushona umntwana obethembele kuwe, inani lemali elikhokhwayo lincika kakhulu eminyakeni yobudala yomntwana, kanti lawo manani ami kanje:

R 20,000	ukhokhwa uma kuwumntwana obethembele kuwe futhi eneminyaka yobudala ephakathi kuka-22 no-26, kodwa-ke kufanele kube nobufakazi ozobuletha bokuthi labo bantwana <b>bebesafunda ngokugcwele esikoleni</b> esisemthethweni noma esikhungweni semfundo ephakeme
R 20,000	ukhokhwa kubantwana abaneminyaka yobudala ephakathi kuka-14 kanye no-21
R 10,000	ukhokhwa kubantwana abaneminyaka yobudala ephakathi kuka-6 no-13
R 6,670	ukhokhwa kubantwana abaneminyaka yobudala ephakathi kuka-1 no-5
R 3,335	ukhokhwa kubantwana abangaphansi konyaka o-1 (kuhlenganisa nabantwana abazalwa sebeshonile ngemuva kwamasono angama-26)

Umntwana ogula njalo unomphelo kungenzeka akwazi ukuthi athole umhlomulo wokungcwatshwa kungakhathalekile ukuthi uneminyaka yobudala emingaki, kodwa-ke kunemibandela ethile. Uma kuwukuthi lokhu kuqondene nawe, uyacelwa ukuba uxhumane neHhovisi LesiKhwama, i-Fund Office, ukuze uthole imininingwane eyengeziwe.

#### ***Incazelo Ngothathwa Njengobambisene naye Kwipholisi***

**Umlingani wakho kwezothando** kuthathwa ngokuthi lowo ngumuntu enibambisene naye **emshadweni** osemthethweni nokungumshado osemthethweni ngenxa yomthetho owaziwa ngokuthi yi-*Recognition of Customary Marriages Act, 1998* noma ngenxa yomthetho walabo abathanda nobulili obufana nobabo i-*Civil Union Act, 2006*, noma ukuhlanganiswa kwababili okuthathwa ngokuthi kuwumshado ngokwesiko lenkolo yakwamanye amazwe angase-Eshiya.

**Noma ngabe ubani ohlala naye, engumasihlalisane wakho, enikipite naye, nenihlala naye ngoba nibambisene kahle othandweni lwenu kuze kube sengathi ningababashadikazi**, naye angakhawwa ngaphansi kwale pholisi, njengomuntu ongumlingani wakho kwezothando, kodwa-ke kusuke **kufanele ukuthi wena ulethe Ifomu Lokuqokela Umngcwabo** nelingabe lisho ukuthi lo muntu ohlalisana naye usumthathe njengomlingani wakho kwezothando. Uyacelwa ukuthi **ulethe ikhophi yomazisi wakhe lowo muntu wena ohlala naye uhambisane nefomu.**

Kungaba abalingani bakho bezothando **abangaye bafinyelele kwababili** kuphela abangakhavwa ngaphansi kwale pholisi, kanti iminyaka yokungena yiminyaka engama-65.

### ***Abantwana Abathembele Kuwe***

Abantwana abathembele elungwini ngabantwana abangaphansi kweminyaka yobudala engama-22. Lokhu kuhlenganisa abantwana obazalayo, abantwana bomlingani wakho kanye nabantwana ongabazali obakhulisa ngokusemthethweni. Ikhava ngaphansi kwepholisi eqondene nabantwana bakho isengelulwa ize ifike kubantwana abaneminyaka yobudala engu-26 uma befunda ngokugcwele, **kodwa lokhu kuyokwenzeka kuphela uma uye wagcwalisa Ifomu Lokuqokela Umngcwabo bese ulihambisa kanye nobufakazi bokufunda kwalowo mfundi.** Leli fomu eliyisaziso kufanele livuselelwe kanye njalo ngonyaka yinqobo nje uma labo bantwana bakho besafunda, kodwa kufanele baze bafinyelele eminyakeni yobudala engu-26.

### ***Amafomu Okuqokela Umngcwabo***

Ifomu Lokuqokela Umngcwabo lingatholakala ngokuchofaza kulokhu kuxhumana okulandelayo: <http://retirementfund.ukzn.ac.za/FuneralCover.htm>.

Uyacelwa ukuthi uthumele amafomu asegcwalisiwe kanye namadokhumenti kuhlenganisa namakhophi adingekayo omazisi njengalokhu kushiwo kwifomu, ukuqondise kwa: UKZN Retirement Fund Office, Room 314, 10<sup>th</sup> Floor, Westville Library, Westville Campus.

### ***Ukufaka Isicelo Sokukhokhelwa Komngcwabo Walabo Abakhaviwe Abondliwa Yilungu***

Amafomu Okufaka Isicelo Sokukhokhelwa ayatholakala kuwebhusayithi yesiKhwama i-UKZN Retirement Fund lapha kule webhusayithi ethi: <http://retirementfund.ukzn.ac.za/FuneralCover.htm>

Uma kwenzeka kushona omunye wabantu abathembele kuwe futhi ebe ekhaviwe ngaphansi kwepholisi, kufanele ukuthi, **zingakapheli izinyanga eziyisithupha** zosuku lokushona kwalowo oshonile ugcwalise Ifomu Lokufuna Ukukhokhelwa, bese ulihambisa namadokhumenti ayobe eshiwo kulelo fomu.

Amafomu Okufuna Ukukhokhelwa kanye namadokhumenti ahambisana nalawo mafomu kufanele ukuthi kunikezwe **Isikhulu Sakwa-HR Esayithini Yakho.** Ngemuva kokuqinisekisa ukuthi zonke izinto ozilethile ziphelele futhi zifanele, Isikhulu sakho Semihlomulo siyobe sesiwedlulisela kwa-Alexander Forbes ukuze asetshenzwe. Izicelo zokufuna ukukhokhelwa ziyokhokhelwa zingakapheli izinsuku ezintathu kusukela etholwe yi-Alexander Forbes, kodwa-ke lokho kuyokwenzeka uma wonke amadokhumenti okucelwe ukuthi aletshwe enziwe ngendlela efanele futhi ehamba kahle. Uyacelwa ukuthi ulandelele **Kwisikhulu Sakwa-HR Esayithini Yakho** uma uye walihambisa ifomu lokucela ukukhokhelwa kodwa kutholakale ukuthi sekuyophela isonto manje wena awukawutholi umhlomulo wakho.

### ***Ukufaka Isicelo Sokukhokhelwa Komngcwabo Welungu***

Uma kwenzeka wena njengelungu lesiKhwama ebelisasebenza ufa, umndeni wakho kuyofanele ukuthi uxhumane **Nesikhulu Sakwa-HR Sasesayithini Yakho.** Isikhulu Sakwa-HR Sasesayithini Yakho siyobe-ke sesihlela ukuthi ifomu lokuthi ukhokhelwe liye lahanjiswa kwa-Alexander Forbes, bese kuthi imihlomulo ikhokhelwe uphathina wakho noma ilungu lomndeni okuyilona eliyobe likhokhele umngcwabo.

### ***Ukukhokhelwa Kwezicelo***

Izicelo zokufuna ukukhokhelwa ezingashodi ngalutho nezifanele ziyokhokhelwa engakapheli amahora angu-72 kusukela ifomu lokufuna ukukhokhelwa lithunyelwe kwa-Alexander Forbes.

## 8.2 UKUKHETHA UKWENZA KUBE OKUKHOKHELWE NGOKUPHELELEI- (PAID UP OPTION)

Umdlomulo wongcwabo manje usunongakhetha kukho kokwenza umhlomulo ube ngokhokhelwe ngokugcwele (paid up option). Ngenxa yale nguquko (kusukela mhla lu-1 kuJanuwari wezi-2017), uma kungenzeka ushone noma ukhubazeke ngaphambi kweminyaka yakho yobudala ejwayelekile yokuthatha umhlalaphansi, oshade naye kanye nengane noma izingane bazoqhubeka nokuvikelwa umhlomulo wongcwabo baze babe abasafanele ukuhlomula ngenxa yeminyaka yabo, noma uma wena sewufike eminyakeni yokuthatha umhlalaphansi ejwayelekile. Lo mdlomulo uzotholakala ngaphandle kokukhokha ezinye izimali ezikhokhwa kancane kancane.

Izimali ezikhokhwa kancane kancane zalo mdlomulo owenziwe ngcono zizokwenza ukuthi izimali ezikhokhiswayo zikhuphuke zisuka ku-R7.60 ziye ku-R9.50 elungwini ngalinye; kodwa, futhi, njengoba lokhu kukhuphuka kuzobe kukhokhelwa ku-Benefit Arrangement, *imali ebekelwe ukongela ukuthatha umhlalaphansi angeke yehliswe.*

## 8.3 IKHAVA EYENGEZIWE YOMNGCWABO WAMALUNGU OMNDENI

Kukhona lapho ungakhetha khona ukuthi uthathe Ikhava Yomndeni Eyengeziwe ukuze ukwazi ukukhava amanye amalungu omndeni angabe engakhaviwe ngaphansi kwepholisi yomngcwabo yase-UKZN. **Uwena-ke okuyofanele ukuthi ukhokhele izindleko zale khava.** Iphrimiyamu okuyobe kufanele ukuba ikhokhwe iyodonswa eholweni lakho inyanga nenyanga.

Amalungu omndeni ongakwazi ukuwathathela ikhava eyengeziwe yilawa:

- Kube umntwana wakho owethembele kuwe kodwa oneminyaka engaphezu kwengama-22 kodwa futhi ongafundi ngokugcwele. (Uma uthatha ikhava yomndeni eyengeziwe kusukela ngenyanga ngemuva kokuba umntwana wakho ephuma ekubeni afaneleke ukuthi abe yingxenywe yomhlomulo woquqaba, isikhathi sokulinda esiyizinyanga eziyisithupha ngaphambi kokukhokhwa kwemihlomulo angeke sisebenze lapha.)
- Abazali bakho
- Abazali bomlingani wakho kwezothando/ Abazali basemzini/Abasekhweni
- Umfowenu noma udadewenu
- U-anti, umamncane wakho noma umalume wakho
- Isihlobo esithile enihlobene ngenxa yegazi noma yomshado

Amalungu omndeni owakhavile kufanele ukuthi kube ngabantu **abondliwa nguwe noma abethembele kuwe nokuyothi uma kungenzeka bashone kufanele ukuthi kube nguwe okhokhela izindleko zemingcwabo yabo. Kunesikhathi sokulinda esithile esiyosebenza (bheka imininingwane ngezansi).**

**Sicela uqaphele-ke ukuthi:** Amalungu omndeni wakho kufanele abe neminyaka yobudala **engaphansi kwengama-75** ngesikhathi kuthathwa Ikhava Yomndeni Owengeziwe. Uma usuyithathile ikhava, lawa malungu omndeni angaqhubeka nokuthi akhavwe ngisho nanoma eseneminyaka engaphezu kwengu-75, yinqobo nje uma eyobe kusaqhubeka nokukhokhwa kwephrimiyamu eyobe ihambisana neminyaka yobudala yalawo malungu.

## ***Amaphrimiyamu Azinyanga Zonke Ekhava Yomngcwabo Wamalungu***

Iphrimiyamu yekhava yencike kwiminyaka yobudala yelungu lomndeni ofisa ukulikhava. Amaphrimiyamu akhokhwa zinyanga zonke **ekhava yomngcwabo ka R20 000** ngonyaka ka 2016 ami kanje:

- R10.50 kumalungu omndeni aneminyaka yobudala ephakathi kuka-18 kuya eminyakeni engu-64\*
- R33.00 kumalungu omndeni aneminyaka yobudala esuka ku-65 kuya ku-74
- R69.00 kumalungu omndeni aneminyaka yobudala engaphezu kuka-75 (Qaphela: lawa malungu kufanele ukuthi abe neminyaka yobudala engaphansi kuka-75 ngenkathi efakwa kwiphilisi okokuqala).

\* Qaphela ukuthi ikhava yomntwana oneminyaka yobudala engaphansi kwengu-14 iyohambisana nezikalo zekhava eyimpoqo

Lawa manani amaphrimiyamu ayobuyezwa njalo minyaka yonke. Wena njengelungu uyokwaziswa nganoma yiziphi izinguquko okungenzeka zibe khona kumanani amaphrimiyamu, kanti *i-stop order* (ukudonswa kwemali yamaphrimiyamu) sakho siyosilungisa thina ngokwethu ukuhambisana noguquko lolo – wena akukho okuyodingeka ukwenze. Kodwa-ke **kungumsebenzi wakho ukumisa ngendlela efanele i-stop order sakho uma ilungu lakho lomndeni owengeziwe lihlanganisa iminyaka yobudala engama-65 noma engama-75 bese iphrimiyamu iyenyuka.**

### ***Isikhathi Sokulinda***

Njengoba lena kuyikhava yokuzikhetela ngokuzithandela, **akukho zimali eziyokhokhwa ezinyangeni eziyisithupha zokuqala, uma lelo lilungu liye lashona ngezimo zezemvelo ezifana nokugula.** Lokhu kuyobe kusengakhulunyiswana ngakho uma kuye kwavezwa ubufakazi bokuthi le pholisi ingene esikhundleni senye ipholisi yaphambilini eyayingaphansi komhlinzeki womshuwayilense obhalisiwe ngenani lemali elifanayo, futhi kungekho kunqamuka kwikhava.

Akukho kukhokhelwa futhi okuyokwenziwa uma lowo obekhaviwe efa noma edlula emhlabeni zingakapheli izinyanga eziyishumi nambili kusukela ukhokhe iphrimiyamu yokuqala yelungu lomndeni eliye lashona ngenxa yalokhu:

- Yokubandakanyeka ezenzweni zobugebengu,
- Yokuzibulala,
- Yokuzilimaza lona ngokwalo, noma,
- Ngenxa yokuzifaka ngamabomu komufi engozini ecace bha, phandle-ke uma umufi ehlelwa yilelo lishwa kade ethi uphephisa impilo yomunye umuntu.

### ***Uhlelo Lokufaka Isicelo***

Ukuze uhlele ukuthi ube Nekhava Yomndeni Eyengeziwe kumalungu omndeni athembele kuwe ukuthi kuyoba nguweni oyokhokhela izindleko zemingcwabo yawo, kufanele ukuthi ugcwalise Ifomu Lokuqokela Umngcwabo, nokuyifomu elitholakala kwiwebhusayithi yesiKhwama lapha: <http://retirementfund.ukzn.ac.za/FuneralCover.htm>.

Kwifomu lelo kufanele uhlinzeke imininingwane egcwele yomndeni wakho kanye nemininingwane egcwele yelungu noma yamalungu omndeni ofisa ukuwakhava. Ngesikhathi esifanayo, kufanele ugcalise ifomu le-stop order ukuze uvumele uMnyango wakwaPayroll ukuthi ukwazi ukudonsa imali eholweni lakho zinyanga zonke ukuze phela kukhokhelwe umhlinzeki ngomshuwalense. Wathumele womabili lawa mafomu, kuhlanganisa nekhophi noma namakhophi omazisi abantu ofisa ukubakhava ngemali ephuma ephaketheni lakho ku: **UKZN Retirement Fund Office, Room 314, Admin Building, Westville Campus**, ukuze kuyohlolwa futhi kuqinisekiswa.

Amafomu ayobe esehlolwa bese edluliselwa kumhlinzeki ngomshuwalense kanye noMnyango wakwaPayroll ukuthi uqale wenze umsebenzi wawo.

Kungumsebenzi wakho ukubheka kupheyesiliphu yakho ukuthi i-stop order sokudonswa kwemali sesiqalile ukusebenza.

### ***Ukuqala Kwekhava***

Ikhava iyoqala ukusebenza kuphela uma umhlinzeki ngomshuwalense eseyitholile inkokhelo yakho yokuqala kanye namadokhumenti agcwaliswe kahle nangendlela. Kodwa-ke kumele ukhumbule ukuthi, ngezinyanga zokuqala eziyisithupha, kuyokhokhwa kuphela uma lowo obekhaviwe eshone ngengozi. Yize izimo eziningi ezivamile zibekwe zacaca ukuze uzazi, imigomo yepholisi yiyona eyosebenza ngaso sonke isikhathi.

### ***Izinguquko Kwikhava Ekhona noma Ukudingeka Kwekhava Eyengeziwe***

Uma ufisa ukwengeza ilungu lomndeni, uyacelwa ukuthi ugcalise **Ifomu Elisha Lokuqaka kanye Nefomu Le-Stop Order** futhi-ke kuyaye kudingeka ukuthi lawa mafomu uwamake ngokucacile ukuthi "Awokuchibiyela Umyalelo Wokuqala Engangiwezile".

Uma uthanda ukukhipha ilungu lomndeni, uyacelwa ukuthi wazise Ihhovisi LesiKhwama kanye nePayroll ngokubhalwe phansi. **Uma usuyeka ukukhokha iphrimiyamu Yelungu Lomndeni Elengeziwe, angeke usaphinda uvunyelwe ukuba uphinde ulifake noma ulengeze futhi lelo lilungu.**

### ***Izicelo Zomngcwabo Wamalunga Omndeni Owengeziwe***

Uma kwenzeka kushona noma iliphi ilungu lakho lozalo elivikelwe ngaphansi kwalo mshuwalense, kumele, ugcalise isicelo sokukhokhelwa ngokuphathelene nomngcwabo **kungekadluli izinyanga eziyisithupha** kusukela osukwini lokushona kwalo, bese ufaka namadokhumenti abalulwe efomini.

Amafomu Esicelo Sokukhokhelwa Ngokuphathelene Nomngcwabo atholakala kusizindalwazi se-UKZN Retirement Fund. Ukuze uthole ifomu chofoza ku-link: <http://retirementfund.ukzn.ac.za/FuneralCover.htm>.

Amafomu Esicelo Sokukhokhelwa kanye namadokhumenti afakazela lokhu kungathunyelwa ku-**HR Site Administrator** wakho. Ngemuva kokuqinisekisa ukuthi konke kuhamba kahle kumadokhumenti, u-HR Site Administrator uzothumela isicelo sokukhokhelwa kwa-Alexander Forbes ukuze silungiselelwe. Uma kukhona nanoma imiphi imibuzo onayo sicela uthinte u-:

Nkk. Shamilla Smith, [Smiths1@forbes.co.za](mailto:Smiths1@forbes.co.za), noma ku-031-573 8269.

Izicelo zokukhokhelwa ezingezoqobo ngokujwayelekile zizokhokhelwa kungekadluli amahora angama-72 kufakwe isicelo sokukhokhelwa esingesoqobo kanye nawo wonke amadokhumenti afakazela lokhu. Kuyisibophezelo sakho ukulandelela uma ingazange ikhokhwe imali, kodwa uma imali ingatholakalanga kungekapheli isonto sicela wazise i-Fund Office.

### ***Uhlelo Lokukhetha Ukuqhubeka***

Ipholisi ayikuvumeli ukuthi uqhubeke nokusho ukuthi uma kwenzeka usushiya ekusebenzeleni i-UKZN kokubili ikhava eyimpoqo kanye nekhava Yomndeni Eyengeziwe kuyophela.

## 9. IMIHLOMULO YENTELA

### (SICELA UQAPHELE UKUTHI LOLU LWAZI OLULANDELAYO LUSUSELWE EMTHETHWENI WENTELA NGESIKHATHI SOKWENZIWA KWALELI BHUKWANA KANTI FUTHI LUSENGASHINTSHA NOMA YININI)

Imihlomulo ekhokhwaywo ngokuthatha umhlalaphansi, ngokuhoxa/ngokudonsa imali yakho, ngokushona/ngokufa kanye nangokukhubazeka iyokhokhiswa intela ngale ndlela elandelayo:

#### 9.1 NGEMIHLOMULO YOKUTHATHA KWAKHO UMHLALAPHANSI, UKUKHUBAZEKA UNOMPELO KANYE NOKUFA

Inani lemali yakho lakuqala owawulifakile (uma likhona) elivela kwi-AIPF (okuyi-Associated Institutions Pensions Fund) kanye nanoma yiziphi ezinye izimali obuzikhokha ngokuzithandela kwakho wandisa izimali zakho zomhlalaphansi esiKhwamebi ziyokhokhwa ngaphandle kokubanjelwa intela.

Noma ngabe iyiphi ingxenye yeFund Credit yakho engazange isetshenziselwe ukuthenga impesheni eyimpoqo iyobanjelwa intela ngale ndlela elandelayo:



Inani lemali elibanjelwa intela	Izinga lentela
Inani elingu R500,000 wokuqala	0%
Inani elingaphezulu kuka-R500,001 kodwa elingaphezulu kuka-R700,000	18% wenani elikhokhiswa intela elingaphezulu kuka-R500,000
Inani elingaphezulu kuka-R700,001 kodwa elingaphezulu kuka-R1,050,000	R36,000 kuhlanganisa no-27% wenani elikhokhiswa intela elingaphezulu kuka-R700,000
Inani lemali elingaphezulu kuka-R1,050,001	R130500 kuhlanganisa no-36% wenani elikhokhiswa intela elingaphezulu kuka-R1,050,000

Ukuthenga impesheni ethengwayo kufaka phakathi ukwenza isivumelwano esithile Nomhlinzeki Ngomshuwalense Obhalisiwe Nosemthethweni ukuthi akunike imali ephuma njalo zinyanga zonke (okuyimpesheni). Imali oyitholayo zinyaka zonke iyoncika ekutheni wawukade ufake malini wena nanokuthi luhlobo luni lwempesheni owawulukhethile ngenkathi ukhetha wena. Ziningi kakhulu izinhlobo zezimpesheni ezinje ezikhona lapha ngaphandle, kanti umeluleki ngezimali uyena okahle ongakwazi ukukunika iseluleko esishaya khona wena noma eluleke labo abangabe kade bethembele kuwe ukuthi bathathe luphi uhlobo lwempesheni, nokuyoba uhlobo oluyobe luhambisana nezidingo zakho noma nezidingo zabo.

Ngokwezinhloso zokubala izimali ezingeyikukhokhiswa intela eziyobe zitholakala, yonke imihlomulo eyovela emphesheni yomhlalaphansi, kwisiKhwama se-provident fund, kanye nakwezinye iziKhwama zokongela umhlalaphansi noma kwizimpesheni ezithengwayo, nokungenzeka mhlawumbe ukuthi ungabe uyilungu layo, kuhlanganisa ngisho nanoma yimiphi eminye imihlomulo yokudilizwa kwakho noma yezinsuku zekhefu ezihlanganisiwe oyobe ukhokhelwe zona ngaphandle kokukhiswa intela kuzo.

## 9.2 UKUDONSA/UKUTHATHA IZIMALI ZAKHO

Inani lemali yakho lakuqala owawulifakile (uma likhona) elivela kwi-AIPF kanye nanoma yiziphi ezinye izimali okungenzeka ukuthi wawuzifaka esiKhwameni wenzela ukwandisa imihlomulo eyophuma mhla usuthatha umhlalaphansi, uyobuyiselwa zona ngaphandle kokubanjwa kwentela kuzo.

Kanti ibhalansi yomhlomulo wakho oyobe uwudonsile iyokhokhiswa intela kanje:

Inani lemali ebanjelwa intela	Izinga lentela
Elingaye lifinyelele ku-R25,000	0%
Inani elingaphezu kuka-R25,001 kodwa elingangaphezulu kuka-R660,000	18% wenani elikhokhiswa intela elingaphezulu kuka-R25,000
Inani elingaphezulu kuka-R600,001 kodwa elingangaphezulu kuka-R990,000	R114,300 kuhlenganisa no-27% wenani elikhokhiswa intela elingaphezulu kuka-R660,000
Inani elingaphezulu kuka-R990,001	R203,400 kuhlenganisa no-36% wenani elikhokhiswa intela elingaphezulu kuka-R990,000

## 9.3 IMIHLOMULO ETHOLAKALA NGOKUSHONA KANYE NOKUKHUBAZEKA KWAKHO UNOMPHELO NGAPHAMBI KOMHLAKA 1 MASHI 2015

Kulabo bantu abashone noma abakhubazeke ngaphambi komhlaka 1 Mashi 2015. Lo mhlomulo wawukade unezinhlaka ezimbili:

- 1) Kwi-Fund Credit yakho, intela yayibalwa kusetshenziswa indlela efanayo nendlela ebalwa ngayo intela uma usuthathe umhlalaphansi.
- 2) Ingxenywe Yomhlomulo Enomshwalense wawukade ungabanjelwa intela, kodwa okunalokho intela yayikhokhwa kumaphrimiyamu owawuwakhokha ekhava lo mhlomulo ngaleso sikhathi.

**Kusukela mhla lu-1 ku-Mashi 2015, umhlomulo ophela ukhokhelwa ngesiKhwama futhi ikhokhelwa intela ngokuphathelene nezikali zentela ezibhalwe kuSigaba 9.1. Akukho ntela yama-fringe benefit ekhokhiswa ezimalini ezikhokhwa kancane kancane.**

## 9.4 IMIHLOMULO YOKUKHUBAZEKA

### (i) Umhlomulo Wokukhubazeka Oyimali Engena Kuwe

Kuyoba nomhlomulo wokukhubazeka oyokhokhelwa wona wena isikhathi esiyizinyanga ezingama-21 ngemuva kokuphela kwesikhathi sokulinda esiyizinyanga ezintathu, kanti ubanjelwa intela ngendlela efanayo nehlo lakho elejwayelekile.



## 10. IZIMALI ZESIKHWAMA EZITSHALIWE

**I-Net Replacement Ratio (i-NRR) yakho yimali yakho ongalindela ukuyithola mhla usuthathe umhlalaphansi, kanti ikhonjiswa njengephesenti elithile le-Fund Salary yakho yokugcina. I-NRR yakho ibalwa ngokuthi kwehlukaniswe inani lemali okucatshangelwa ukuthi uyolithola uma usuthathe umhlalaphansi kusetshenziswe i-Fund Salary yakho yokugcina, bese lokhu kushiwo njengephesenti elithile. Isibonelo nje, i-NRR engu-65% ibonisa ukuthi imali yokuqala yokuthatha umhlalaphansi oyoyithola iyolingana nokubili kokuthathu kwe-Fund Salary yakho, lokhu kuyokwenzeka ngokushesha okukhulu nje ngemuva kokuba uthathe umhlalaphansi.**

Uma wena unomsebenzi oqhubeka kahle iminyaka engaphezu kwengamashumi amathathu futhi uye wakhetha ukuthi ukhokhe imali elinganiselwa ku-22.5% weFund Salary, nokuyimali evele ekhokhwa yiwona wonke umuntu, nokusho ukuthi okungenani kuno-17.5% weFund Salary yakho oye wafakwa ukuthi **ubhekele ukuthi mhla wena usuthatha umhlalaphansi**, isiKhwama njengamanje sihlose ukukuhlinzeka nge-Net Replacement Ratio (NRR) okungenani yenani lika-**65%** we-Fund Salary Yakho Yokugcina. Lokho akusiyona nokho into egarantiwe kodwa kuyoncika kwizinzalo eziyotholakala eminyakeni eminingi yokubekwa kwezimali ethala.

### 10.1 UKUMA KWEMIGODLAGODLA

Izimali ezifakwa amalungu aneminyaka yobudala engaphansi kwama-53 zonke zizingenela zona zifakwe eMgodlagodleni WesiKhwama Omkhulu. Kuyothi-ke lapho uma ususalelwe yiminyaka emihlanu ngaphambi kwesikhathi esejwayelekile sokuthatha umhlalaphansi bese ukhethiswa ukuthi ngabe wena ufisa ukuthi i-Fund Credit yakho ingene ngaphansi kwamuphi umgodlagodla. Kanti ukhona-ke umgodlagodla okungena kuwo **izimali zalawo malungu asuke engakhethanga lutho owaziwa ngokuthi yi-lifestage model** osebenza wona kulawo malungu asuke engakhethanga ukuthi afisa ukuba kwenzakaleni ngezimali zawo ezitshaliwe

#### Umgodladla Omkhulu

Njengamanje Umgodlagodla Omkhulu wesikhwama utshale izimali zawo kwimigodlagodla emithathu edidiyelwe ndawonye kanti leyo migodlagodla inezimenenja ezimbili zokutshalwa kwezimali nezisebenzise izitayela zokutshala izimali ezikwaziyo ukwesekana uma esinye sibona kungathi akuhambi kahle kwesinye, kanti lokhu zikwenza ngohlelo lwe-Investment Solutions. Izimenenja zokutshala izimali zivumelekile ukuthi zizahlukanise izimali ezizitshalayo ezinye zizitshale kuleli lizwe bese kuthi ezinye ziye ziyozitshala emazweni aphesheya, kodwa zibe ngaphakathi kwamakilasi okutshala izimali (okuyilawa; Amasheya, AmaBhondi, Izimpahla, Ukheshi, njll.) kuye ngokwemibandela Yomthetho 28 ngaphansi koMthetho WeziKhwama Zezimpehsheni, nokuyiwona olawula zonke iziKhwama zokutshalwa kwezimali.

Uma kuwukuthi kukhona okuhle izimenenja zokutshalwa kwezimali ezikubonayo ngokwenza lokhu, ziyavunyelwa ngisho nokuthi zikhuphule izimali ezizitshalayo kulezi zindawo ziye zifinyelele ngisho ku-75% wezimali zesiKhwama kumasheya. Njengoba-ke amasheya yizindlela zokutshala izimali ezingethembakele kangako, kuyenzeka ukuthi ngeminyaka izinto zingahambi kahle neze.

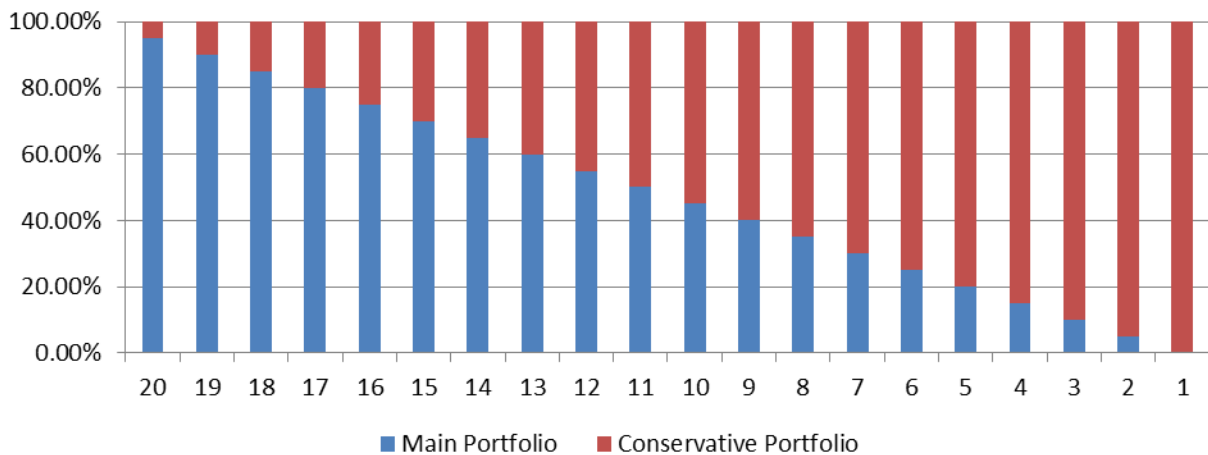
#### I-Lifestage Model

Kusukela ngo-Okthoba wezi-2015 **ukudluliselwa kolunye uhlobo lokutshala imali (default)** kwamalungu asesalelwe iminyaka emi-5 ngaphambi kokuba athathe umhlalaphansi kuzoba yi-Lifestage Model yesiKhwama.

Lawo malungu angazikhetheli ngokwawo ukuthi afisa ukuba izimali zawo zitshalwe kuphi, kodwa futhi ebe esesalelwe yiminyaka engaphansi kwemihlanu ngaphambi kokuba athathe umhlalaphansi ngesikhathi esejwayelekile sokuthatha umhlalaphansi, izimali zawo ziyokwedluliswa zisuka kuMgodlagodla Omkhulu kanye noMgodlagodla i-Alexander Forbes Conservative njalo ngemuva kwesigamu sonyaka.

Lawo malungu angafisi ukuthi izimali zawo zingene ngaphansi kwalo mgodlagodla, futhi asuke esesalelwe yiminyaka engaphansi kwemihlanu ngaphambi kokuba athathe umhlalaphansi ngesikhathi esejwayelekile sokuthatha umhlalaphansi, kuyofanele ukuthi azikhethetele wona ngokwawo ukuthi afisa ukuhlala eseMgodlagodleni Omkhulu yini noma afisa ukuthi izimali zawo zitshalwe kwimigodlagodla eyahlukene efaka phakathi uMgodlagodla Omkhulu kanye noMgodlagodla i-Alexander Forbes Conservative.

I-Lifestage Model idizayinelwe ukuthi ibhekelele izidingo zamalungu ahlela ukuthatha imali engukheshi noma ukuthenga umshwalense wokuthatha umhlalaphansi onenzuzo ngeminyaka yobudala yokuthatha umhlalaphansi ejwayelekile, ngenhloso yokuvikela i-Fund Credit yawo ngenxa yokufadabala kwezimakethe ngesikhathi esesondele ekuthatheni umhlalaphansi.



**Kubalulekile nje ukufunda isaziso esigcwele sesiKhwama lapho kubalwa khona zonke izinto ongazenza, kanye nokuthola ukwelulekwa ngezimali okufanele ngaphambi kokuba ukhethe omunye umgodlagodla,** ngoba uma uzokwazi ukucutha kahle ukhethe ngesikhathi esifanele futhi ukhethe nomgodlagodla ofanele uyokweazi ukuthi ube nemali ebhekile mhla usuthatha umhlalaphansi.

**10.2 UKUKHETHWA KOMGODLAGODLA NEMENENJA YOKUTSHALWA KWEZIMALI**

Izimenenja zokutshala izimali zesiKhwama yilezi:

Umgodlagodla Omkhulu	Imigodlagodla iFoord Asset Management, i-Allan Gray Asset Management kanye ne-Investec Asset Management ngaphansi kwe-Investment Solutions platform.
Okukhethwa Kukho Ngaphambi Komhlalaphansi	UMgodlagodla Omkhulu kanye Nomgodlagodla i-Alexander Forbes Conservative Growth.

Ama-Trustees aye abheka lawa maphuzu alandelayo ngenkathi ekhetha izimenenja ezibheka ukutshalwa kanye nokusebenza kwezimali:

- Uhlelo lokutshalwa kwezimali olusetshenziswayo
- Abantu abaqashiwe
- Ukuba negama (idumela), kuhlanganisa nokusebenza kwaphambilini kanye namakhono okukwazi ukuphatha
- Inani lazo zonke izimali eziyobe zingaphansi kokulawulwa
- Iinzalo zaphambilini
- Izimali zawo kanye nezinye izindleko
- Nokuba ngofanelekile ngokohlelo lwe-BBBEE

### 10.3 IZINZALO ZEZIMALI EZITSHALIWE

Izinzalo zezimali ezitshaliwe (eziphinda futhi zibizwe ngokuthi ukusebenza kwezimali ezitshaliwe) kusho izimali lezo zimali ezisuke zitshaliwe ezezela noma ezenyuka ngazo ezimakethe. Izinzalo zazo zonke izimali ezitshaliwe kuyona yonke imigodlagodla isiKhwama esitshale kuyona izimali ziyaye bese zifakwa ziqondane ngqo namalungu kuma-Fund Credits awo amalungu nsuku zonke.



## 11. UMLAMULI WEZIKHWAMA ZEZIMPESHENI KANYE NEZIKHALO

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Umlamuli WeziKhwama Zezimpesheni ubhekana nezikhalo ezimayelana nokuphathwa kwezimali, ukutshalwa kwezimali noma ukutolikwa kanye nokusebetsheziwa kwemithetho yeziKhwama zezimali.

Uma unesikhalo nokungenzeka ukhala ngokuphathwa kwesiKhwama, kufanele ngaphambi kokuba uze uye kuMlamuli uqale ufake isikhalazo sakho ngokubhalwe phansi usibhekise kwihhovisi lesiKhwama, kuleli kheli:

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University of KwaZulu-Natal Retirement Fund Office  
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Admin Building,  
Westville Campus  
Westville 4041

Ungakwazi ukufaka isikhalazo sakho kumqashi wakho uma isikhalazo onaso simayelana nento eyenziwe, noma into umqashi wakho angayenzanga maqondana nobulungu bakho besiKhwama. Uma kuwukuthi uyasifaka isikhalazo esifuze lesi, uyocelwa ukuba enye ikhophi uyifake nakhona esiKhwameni lesi.

IsiKhwama noma uMqashi wakho kufanele akuphendule zingakapheli izinsuku ezingama-30. Uma kuwukuthi uyaneliseka ngaleyo mpendulo, lokho-ke kuyobe sekuwukuphela kodaba. Kodwa uma isiKhwama noma uMqashi bengakuphenduli, noma uma ungenelisekile ngempendulo yabo, yilapho-ke osuke usungasedlulisela kuMlamuli isikhalo sakho.

Kuyothi-ke ngemuva kokuba uMlamuli esezizwile zozimbili izinhlangothi (noma ngabe uzizwe ngokubhalwe phansi noma ezilale ekhuluma nazo ubuso nobuso), bese-ke uMlamuli ethatha isinqumo abuye futhi azise noma eluleke izinhlangothi zozimbili ngendlela efanele. Akukho zindleko eziyokhokhwa yilungu kulokhu, kodwa kusengenzeka ukuthi uMlawuli uma ebona ukuthi ilungu lifake isikhalazo esingenabulungiswa noma esingasile anqume ukuthi makube yilungu elikhokhela izindleko zalokho kuhlala kanye nokunye.

## 12. IMITHETHO

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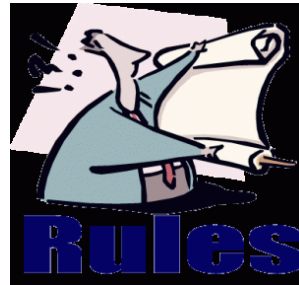
Noma yisiphi isiKhwama sokuthatha umhlalaphansi kufanele ukuthi silawulwe ngokulandela imithetho efanele kanye neminye imithetho ebhalisiwe. Imithetho yesiKhwama isuke isengachitshiyelwa ngezikhathi ezahlukene, kanti nemithetho yokuqala yesiKhwama kuhlanganisa nazo zonke izichibiyelo kuya kuhanjiswa kuNobhala WeziKhwama Zezimpesheni ukuthi ayokubhalisa futhi ayokuphasisa. Ukusebenza kwesiKhwama kuchazwe kabanzi kule mithetho kanti futhi kwasona lesi siKhwama siphethwe ngendlela yokulandela ngokuqondile yona kanye leyo mithetho.

Noma ngabe yiziphi izichibiyelo kwiMithetho yesiKhwama amalungu ayaziswa ngazo Kumaphepha Ezindaba Aqondene NesiKhwama kanye Nasembikweni Wama-Trustees Wonyaka.

Kwibhukwana elula njengaleli nje, akulula nokho ukunika yonke imininingwane mayelana nokusebenza kwesiKhwama, kodwa siye sazama nokho ukwenza lo mhlahlandlela ukuthi uqondakale futhi ufake izinto eziningi ngendlela esingakwazi ngakhona. Uma kwenzeka kuba khona lapho kushayisana khona izinto phakathi kwalo mhlahlandlela kanye nemithetho yesiKhwama, imithetho yesiKhwama-ke yiyona njalo eyohlala idla ubhedu. Uma kufika lapho kunokungaboni ngaso linye ngodaba oluthile khona, kuyosetshenziswa izindlela zokusombulula ukungaboni ngaso linye njengalokhu zibaluliwe kwimithetho yesiKhwama.

Ikhophi yemithetho yesiKhwama kanye nezitatimende zonyaka zezezimali zakumuva kuyatholakala kuwebhusayithi yesiKhwama. Lawo malungu angenayo i-inthanethi, angakwazi ukuzobona imithetho yesiKhwama ayifundele ehhovisi lesiKhwama:

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Westville  
4041



## 13. ISIDINGO SOKWAZI KABANZI

Kubalulekile kuwena, njengelungu noma njengelungu langomuso lesiKhwama, ukuqonda ngemihlomulo onayo. Uma kwenzeka ukuthi, ngemuva kokuba usukufunde konke lokhu okubhalwe lapha, kunezindaba osabona ukuthi wena usadinga ukuchazelwa kabanzi ngazo, noma uma unanoma yimiphi-ke nje eminye imibuzo mayelana nemihlomulo yesiKhwama kuhlanganisa nokusebenza kwesiKhwama, ungakwazi ukuthumela imibuzo yakho uyibhekise kuleli kheli le imeyili [lessing@ukzn.ac.za](mailto:lessing@ukzn.ac.za), noma ushayele ku-X1007 ukuze uthole ukusizakala.