



UNIVERSITY OF KWAZULU-NATAL

Retirement Fund

ULWAZI OLUSEMQOKA OLUQONDENE NAMALUNGU ASESHIYA ESIKHWAMENI

1. AMAFOMU ADINGA UKUGCWALISWA

Uma usushiya ukusebenzela inyuvesi, uyonikwa ifomu elithile Yisikhulu sakwa-*Human Resources*, kanti **kuyofanele ukuthi lelo fomu uligcwalise bese ulibuyisela khona kwa-*Human Resources* ngokushesha okukhulu.** Phela ifomu lakho eligcwalisiwe lihlinzeka isikhwama ngemiyalelo yakho yokuthi wena ufisa ukuba zikhokhwe kanjani izimali zakho noma wokuthi ufisa yedluliswe kanjani imihlomulo yakho yokuthatha umhlalaphansi onayo esiKhwameni ifakwe kwenye indawo.

- Uma ukushiya kwakho emsebenzini kungenxa yokuthi uzishiyela wena ngoba uthanda, usuthatha umhlalaphansi, uyadilizwa noma uyaxoshwa, kufanele ugcwalise Ifomu Lokufaka Isaziso Sokuhoxa.
- Uma usuthatha umhlalaphansi kufanele ugcwalise Ifomu Lokufaka Isaziso Sokuthatha Umhlalaphansi.

Kuyodingeka ukuthi ulethe amakhophi amadokhumenti amaningi ehlukeni ngalesi sikhathi. Yingakho-ke kuyofanele ukuthi ubheke ukuthi unawo wonke yini amakhophi amadokhumenti adingeka kwifomu lokufaka isicelo sokukhokhelwa ngaphambi kokuba uze uhlele ukuba nomhlangano nesikhulu sakho sakwa-*Human Resources* lapho ungabe usuyogcwalisa khona Ifomu Lokuhoxa noma Lokuthatha Umhlalaphansi. Kukuwona kanye-ke lo mhlango lapho uyokwaziswa khona ukuthi ngabe lukhona yini olunye ulwazi noma amanye amadokhumenti okungabe kusadingeka ukuthi uwalethe na ukuze Abasebenzi BesiKhwama bakwazi ukuqhubeka nokusebenza isicelo sokukhokhelwa kwakho.

2 UHLELO LOKUSETSHENZWA KWEZIMALI

Kuyothi-ke ngemuva kokuthi Abasebenzi besiKhwama sebethole ifomu elifanele, bese bethola umyalelo wokukhokhwa kwentela ovela eMnyangweni Wezentela WaseNingizimu Africa (i-SARS). I-SARS angeke ize iwukhiphe umyalelo wokuthi kumele kwenziwe njani ngentela okumele uyikhokhe uma wena ungabhalisiwe njengomkhokhiwentela, noma uma izindaba zakho zezentela zingahlelekile ngendlela efanele. **Ukuze ugweme noma ngabe yikuphi ukubambezeleka okungenzeka kube khona ekukhokhweni kwezimali zakho noma ekwedlulisweni kwazo zifakwa kwenye indawo, uyacelwa ukuba uqinisekise ukuthi izindaba zakho zezentela zisesimweni esikahle nesifanele.**

3. IMININGWANE YEZINTO ONGAKHETHA KUZO EZIKHONA

Kunolwazi efomini lakho lokuhoxa olumayelana nezindlela eziningi ezahlukeni nongazisebenzisa uma **usuhoxa** emsebenzini ngaphambi kokushaya kwesikhathi sokuthatha umhlalaphansi, kanti futhi kukhona nolwazi oluwusizo kakhulu encwajani yakwa-Alexander Forbes ethi 'Izindlela Ezikhona KumaLungu Asehiya Esikhwameni', nokuyincwajana oyoyithola uma usunikwa Ifomu Lokuhoxa. Okunye ukuthi, uma i-*Fund Credit* yakho kuyimali ebhekile impela nje, kuyokusiza kakhulu ukuthi uxhumane nomeluleki wezezimali obhalisiwe nosebethekweni ngaphambi kokuba uze uthathe isinqumo sokuthi yiyona yiphi indlela ozoyilandela uma usuthatha izimali zakho ngoba usuphuma unomphelo esiKhwameni. Kungaba umqondo omuhle-ke nokho ukuthi uthathe into eyohambisana nesimo sakho sangemuva kokuthatha umhlalaphansi.

4. INDLELA YOKUKHWEZA UMHLOMULO WAKHO

Okunye ongakukhetha ukuba **Umhlomuli Othatha Umhlomulo Wakhe Amancozuncozu.** Lokhu kukuvumela ukuthi ukwazi ukushiya imali yakho kulesi Sikhwama.

Kuyothi-ke lapho wena usukhethe ukuthi Imihlomulo Yakho Ufisa Ukuyithola Amancozuncozu, i-Fund Credit iyobe seyedluliselwa emnyangweni owaziwa ngokuthi yi-Deferred Beneficiary section. Uyobe ungasavunyelwe ukuthi kube khona izimali oyoqhubeka nokuzikhokha ngemuva kwalokho, futhi uyobe **ungasakhavelwe** izingcuphe obukhavelwe zona ekuqaleni. Kuyoba nemali oyokhokhiswa yona yokubhasobha izimali zakho, kanti le mali kuyoba ngu-R120 ngenyanga. Le mali kusengenzeka ishintshwe ngezikhathi ezahlukeni.

Uma wena ufisa ukukhetha lokhu into okumele uyenze ukuthi kuyomele ukuthi, **ubhale kwifomu lakho lokuhoxa** ngaphansi kwesihloko esisho ukuthi Izindlela Zokukhokhelwa nomai 'Payment Options' ukuthi wena ufisa ukuthi **Izimali Zakho Uzithathe Amancozuncozu** bese ufunda ubuye ugcwalise ifomu elaziwa nokuthi yi-Deferred Beneficiary Option form kanti leli fomu liyatholakala kulokhu kuxhumana okulandelayo:

<http://retirementfund.ukzn.ac.za/DeferredBeneficiaryandRetireeOptionForm0915Final.pdf>

Uma sewuyindlalifa, ungakhetha ukuhlala uyingxenywe yesikhwama uze ufike eminyakeni yokuthatha umhlalaphansi (kusukela eminyakeni engama-55) ube sewuthatha umhlalaphansi esikhwameni; noma ungakhetha ukuyikhipha yonke imali yakho singakashayi isikhathi sokuthatha umhlalaphansi.

Umhlomulo wakho noma owokuthatha umhlalaphansi uyobanjwa intela njengokujwayelikile.

Uma kuwukuthi wena ukhetha ukulandela le ndlela, kuyodingeka ukuthi usinike neminingwane yakho yangomuso bese ugcwalisa Ifomu Lokuqoka Indlalifa. Lawa mafomu ayatholakala kuwebhusayithi yesiKhwama ethi:

<http://retirementfund.ukzn.ac.za/DependantandNominees.htm>.

5. UKUTHATHWA AMANCOZUNCOZU KWEZIMALI ZOMHLALAPHANSI

Kulandela uguquko oluye lwaba khona kwimithetho yokusebenza kwentela kuleli, kusukela ngomhlaka 1 Mashi 2015 uma usushiya emsebenzini ngoba usuthatha umhlalaphansi, usuyeka ukusebenzela i-UKZN usengakwazi ukukhetha ukuthi izimali zakho uzithathe amancozuncozu kuze kube olunye usuku oluzayo. **Uma kuwukuthi wena ufisa ukuyeka imihlomulo yakho isesiKhwameni ngenxa yalolu hlelo, kuyofanele ukuthi ugcwalise ifomu lesiKhwama lokuthatha umhlalaphansi lapho uyobe uveza khona ukuthi wena ufuna lokhu, ngoba phela uma ungakwenza lokho kuze kuphele izinyanga ezingama-24, imihlomulo yakho kuyothathwa ngokuthi ayilandiwe, ithathwe njengemihlomulo engenamnikazi.**

Kuyothi-ke uma usukhethe ukuthi wena ukhetha ukuthi ube ngosethathe umhlalaphansi kodwa izimali zakho awuzithathi zonke, i-Fund Credit yakho iyobe seyedluliselwa emnyangweni owaziwa ngokuthi yi-Deferred Retiree section. Uyobe ungasavunyelwe ukuthi kube khona izimali oyoqhubeka nokuzikhokha ngemuva kwalokho, futhi uyobe ungasakhavelwe izingcuphe obukhavelwe zona ekuqaleni. Kuyoba nemali oyokhokhiswa yona yokubhasobha izimali zakho, kanti le mali iyochitshiyelwa ngezikhathi ezahlukene.

Kuyothi-ke ngolunye usuku ngokuhamba kwesikhathi, lolo suku olwaziwa ngokuthi Usuku Lokukhetha Kwakho Ukuthatha Umhlalaphansi (lolu wusuku lapho isikhwama sithola khona incwadi eyisaziso sakho sokuthi usuyothatha umhlalaphansi), uyobe-ke usungakwazi ukuthi uzithathele umhlalaphansi esiKhwameni. Ngalesi sikhathi kuyodingeka ukuthi usithumelele elinye ifomu lokuthatha umhlalaphansi, kanti kulelo fomu Kanye-ke lapho uyobe usilandisa khona ukuthi wena ufisa ukuthi umhlomulo wakho wokuthatha umhlalaphansi ukhokhelwe wona kanjani na.

Lolu guquko alunamthelela omubi ekuthatheni kwakho umhlalaphansi ekusebenzeleni i-UKZN, kodwa kuphela nje lukuvumela ukuthi uma usuthatha umhlalaphansi emsebenzini ukwazi ukuyena izimali zakho zingaphakathi esiKhwameni kuze kuba kushaya isikhathi sakho sangempela sokuhamba noma sokuthatha umhlalaphansi.

Uma kwenzeka-ke ngeshwa ushona noma wedlula emhlabeni ngemuva kokuba usuwashiya emsebenzini kodwa ngaphambi Kosuku Lokukhetha Kwakho Ukuthatha Umhlalaphansi, umhlomulo wakho uyokwabiwa ngokulandela Isigaba 37C soMthetho WeziKhwama Zezimpesheni.

Yingakho-ke, kuyisidingo esibalulekile nje ukuthi uma usaphila udamane uletha Isitifiketi Sokuqinisekisa Ukuphila kwakho esiKhwameni, futhi uphinde ube Nefomu Lokuqoka Indlalifa elisesimweni esifanele elineminingwane yakho otholakala kuyo ngaleso sikhathi.

6. UKUTHOLA ISELULEKO

Uma **usuthatha umhlalaphansi**, usushiya emsebenzini, kumele uxhumane nomeluleki wezimali obhalisiwe nosemthethweni ukuze akweluleke ngokuthi ungakwazi kanjani ukuwumisa ngendlela umhlomulo wakho futhi ukwazi nokubhekana nentela ngendlela efanele nehambisana nesimo sakho futhi uyophinde akweluleke ngokuthenga impesheni ethengwayo uma kuwukuthi yilokho okufunayo - kanti le mpesheni ethengwayo iyokuhlizeka ngemali eyohlala ingena njengomholo iza kuwe ngeminyaka yokuthatha kwakho umhlalaphansi.

Uma ungenaye umeluleki wezezimali noma uma ufisa ukuthola omunye umqondo oseceleni mayelana nakho konke lokhu, kukhona lapho ungakwazi khona ukubonana nekhonsalithenti mahhala ngaphambi kokuthatha umhlalaphansi kusukela lapho usuneminyaka yobudala engama-58, kodwa-ke futhi uma kuwukuthi wena ukhethe ukusheshe uthathe umhlalaphansi, lokhu usengakwazi ukukwenza nangaphambi kokuba uze ube neminyaka yobudala engama-58.

Uyacelwa ukuba uxhumane noRasheena Badri, kule imeyili ethi: badri@aforges.co.za uma nawe udinga ukuthi ubonane nomeluleki mahhala.

Enye yamadokhumenti okudingeka ukuthi uyisayine yifomu yokuzikhipha otakwini neyaziwa ngokuthi yi-*Instruction and Indemnity Form*. Ukuze wenze lolu hlelo lusheshe, kuyodingeka ukuthi uthathe ikhophi yaleli fomu uhambe nalo uma uyobonana nomeluleki wakho wezezimali obhalisiwe. Imininingwane yanoma yimuphi umkhiqizo wezezimali okhetha ukuwuthenga kufanele ukuthi ubhalwe kuleyo fomu **ngaphambi kokuthi uze uyisayine**.

Esimweni lapho ufisa khona ukuthi imali yakho ikhokhwe ingukheshi, ungakwazi ukuthi ugcwalise leli fomu wena ngokwakho bese kulona ubhala ukuthi '100% cash payment'. **Kodwa ngaphambi kokuba wenze lokho, kumele uqinisekise ukuthi uyakuqonda ukuthi lokho kuzoba namthelela muni kwintela okuyofanele uyikhokhe uma uthatha imali yakho ingukheshi, kanti konke lokho kuchaziwe Kwibhukwana Lamalungu.**

Kumele umazise umeluleki wakho wezezimali ngesamba sayo yonke imali okungamele uyithole ukhokhelwa izinsuku zokuhlaba ikhefu ongabe ungazithathile nokungabe kufanele ukuthi uzithole e-UKZN, kwazise phela lokhu kuyoba yingxeny yezimali oyozihola kanye ezingakhokhiswa intela uma usuthatha umhlalaphansi, futhi lezi zimali kufanele ukuthi umeluleki wakho wezezimali azifake ezibalweni zakhe uma esenza izibalo ezimayelana nezimali zakho.

Uma kuwukuthi wena **uyahoxa** emsebenzini futhi ufisa ukubheka izindlela zokonga izimali zakho ezikhona, kumele uxhumane nekhonsalithenti yezezimali (enye ikhonsalithenti iyaye ifike lapha emakhampasini njalo ngemuva kwezinyanga ezine), noma uxhumane nesikhungo i-**Alexander Forbes Individual Advice Centre** kule nombolo ethi: **0860 100 983** ukuze uthole ukusizakala.

7. UKUKHOKHWA KOMHLOMULO

Uma ifomu lakho lokucela ukukhokhelwa ligcwaliswe kahle nangendlela efanele, futhi konke okudingeka ukuthi kuliphelezele, kukhona futhi kulethwe ngesikhathi esifanele futhi kungekho zinkinga ekutholeni umyalelo wezentela, izimali zakho kumele zikhokhwe engakapheli amasonto amane kuskela "ngosuku lokubalwa kwazo" nokuwusuku abakwa-Alexander Forbes abayoyikhipha ngayo imali abangabe kade beyitshale egameni lakho neyolingana ne-*Fund Credit* yakho kanti lokho bangabe bekwenzela ukuthi belungiselela ukukhokha izimali zakho.

8. IZINZALO ZEZIMALI EZITSHALIWE NGALESI SIKHATHI

Kuze kufike usuku lokubalwa kwezimali, inani lomhlomulo wakho liyoshintshwa yizinzalo zezimali zakho ebezitshaliwe kuye ngokuthi lezo zimali ezitshaliwe emgodlagodleni ngamunye lapho bekutshalwe khona i-*Fund Credit* yakho zisebenze kanjani, kanti kungenzeka lezi zimali zisebenze kahle kakhulu noma zibhimbe izinhlelo.

Kusukela ngosuku lokubalwa kwezimali kuze kushaye usuku lapho khona ukukhokhwa kwezimali kuphuthulwa khona, i-*Fund Credit* yakho iyofakwa kwi-akhawunti yasebhange eyenza inzalo bese kuthi umhlomulo wakho nawo uzihlomulele ngaleyo nzalo eyobe ivela ebhange lelo.

9. UKUBAMBEZELEKA UKUFAKA IFOMU LAKHO

Uma wephuza ukuhambisa ifomu lakho lokuthatha umhlalaphansi noma ifomu lokuhoxa kwakho esiKhwameni, umhlomulo wakho uyoqhubeka nokuthi utshalwe, futhi kuyoya ngokuthi izimakethe zezimali ezitshaliwe zihamba kanjani ngaleso sikhathi. Uma ungazange unqume ukuthi ufisa umhlomulo wakho ukhokhwe kanjani, nalapho usengakwazi ukuthi uhambise ifomu eligcwalisiwe Lokuhoxa noma Lokuthatha Umhlalaphansi bese kuthi-ke ngokuhamba kwesikhathi kube kuyima uletha imiyalelo yokuthi ufisa ukukhokhelwa kanjani. **Uma wehluleka ukugcwalisa kanye nokubuyisa ifomu kungekadluli izinyanga ezi-4 ngemva kokuphuma esikhwameni ifomu lakho elingasayiniwe lizothunyelwa kumphathi Wesikhwama. Umphathi Wesikhwama uzobe esekhipha umhlomulo wakho ezimakethe zokutshala izimali bese egcina umhlomulo wakho e-akhawuntini yasebhange Yesikhwama kuze kube usunike umphathi wesikhwama umyalelo wokuthi ukhokhwe kanjani umhlomulo. Ngemva kweminyaka emibili umhlomulo wakho uzothathwa njengongazange ufakelwe isicelo sokuthi ukhokhelwe kanti-ke uzobe sewedluliselwa esikhwameni semihlomulo engazange ifakelwe isicelo sokukhokhelwa.**

10. IZIDINGO ZEMININGWANE YOKUBHENKA

Uma kungukuthi wena ukhetha ukuthi ukhokhelwe imali yakho ize kuwe ingukheshi, uyacelwa ukuba ubheke ukuthi **inombolo ye-akhawunti yakho yasebhange ishaya khona** efomini lakho lokufuna ukukhokhelwa, kanye nokuthi **negama le-akhawunti libhalwe ngendlela efanayo naleyo elivela liyiyo ku-akhawunti yakho yokubhenka.**

Abasebenzi besiKhwama **angeke bayikhokhe imali uma kufanele bayifake kwi-akhawunti obambisene nomunye umuntu kuyo noma kwi-akhawunti yomunye umuntu oseceleni.**

Uma ukhetha ukuthenga umkhiqizo wezezimali othile, ofana nempesheni ethengwayo, mhlawumbe usebenzisa zonke izimali zakho eziphumile noma uthatha ingxenye yayo ethile, kufanele ukuthi kube nekhophi esayiniwe yaleso sihlongoza ofisa ukuthi senzeke kodwa futhi leyo khophi kufanele ikhombise imininingwane ye-akhawunti yasebhangwe Yenkampani Yomshuwalense Ebhalisiwe.

Uma wenze njalo-ke izimali zakho ziyothi uma ziphuma nje bese zifakwa ziqonde ngqo kuleyo akhawunti yenkampani yomshuwalense ebhalisiwe nongabe usinike yona wena. Iyothi nje ingakapheli inyanga kusukela ufake isicelo sokuthi ufuna kukhokhelwa, bese uthola isiqiniseko sokwedluliswa kwemihlomulo, futhi uyobe sewaziswa nokuthi ngabe intela yathathwa yini kulowo mhlomulo bese unikwa nesitifiketi sentela.

11. UKUZIKHETHELA INGCUPHE EYENGEZIWE

Uma usuhoxa esiKhwameni, usheshe uthatha umhlalaphansi noma uthatha umhlalaphansi Ngesikhathi Esejwayelekile Sokuthatha Umhlalaphansi ngokulandela Imithetho YesiKhwama, usuke lapho usengakwazi **ukuzikhethela ukuthi uqhubeke nekhava yakho okuyi-Group Life Cover lokho uzenzela wena egameni lakho siqu sakho**, ungaselekelelwa yinyuvesi. Kanti lokhu ukwenza ngaphandle kokuthi uze ukhiqize ubufakazi besimo esihle sempilo yakho.

Lokhu kufanele ukuthi kukhethwe zingakapheli izinsuku ezingama-90 kusukela uphumile noma ushiyile ukusebenzela inyuvesi.

Uma ungathanda ukuthi ulusebenzise lolu hlelo, kuyomele ukhulume nomeluleki wakho wezezimali :

- 1) Axhumane no-Shamilla Smith wakwa-Alexander Forbes ku-031 5738269 noma Smiths1@forbes.co.za mayelana emininigwane ngomshwalense wakho, bese
- 2) Exhumana no-Elaine Govender (Umeluleki Wakwa Momentum) ku-031 279 4000 noma ku-elaine.govender@momentum.co.za acele isilinganisomali sokuguqula umshwalense wakho ongaphansi Kwesikhwama Somhlalaphansi seNyuvesi YaKwaZulu-Natali esinenombolo yepholisi ethi UVK-RE 1, ube umshwalense womuntu oyedwa.

Amanye amaphrimiyamu azinyanga zonke akhombisa ukuqhubeka kwekhava yakho yempilo, njengalokhu ehlinzekwe yinkampani iMomentum ame kanje:

	R500,000	R1,000,000	R2,000,000
Owesilisa ona-40	154.92	281.12	533.52
Owesilisa ona-45	212.07	395.43	762.16
Owesilisa ona-50	293.36	558.12	1087.63
Owesilisa ona-55	408.18	788.06	1547.82
Owesilisa ona-60	583.67	1139.29	2250.52
Owesimame ona-40	150.00	190.00	351.27
Owesimame ona-45	150.00	268.40	508.11
Owesimame ona-50	205.33	382.07	735.53
Owesimame ona-55	285.99	543.68	1059.05
Owesimame ona-60	406.55	785.03	1542.00

*Bekungokwangonyaka ka 2017 kuphela

12. UMA UDINGA USIZO

Uma unanoma yiziphi izinkinga ngokusetshenzwa kwezimali zakho okumele ukhokhelwe zona ngenxa yokuhoxa emsebenzini noma ngenxa yokuthatha kwakho umhlalaphansi noma uma isicelo sakho sokuthi ukhokhelwe sekuze kwaphela izinyanga ezimbili singaphothuliwe kusukela selokhu washiya emsebenzini, xhumana nehhovisi lezempesheni okuyi-**UKZN Retirement Fund Office kule nombolo ethi: 031-260 1007 noma kule imeyili: lessing@ukzn.ac.za** ukuze ukwazi ukuthola ukusizakala.

I-University of KwaZulu-Natal Retirement Fund
Inombolo Yokubhaliswa KwesiKhwama: 12/8/31608
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