



## UMASINGCWABISANE NEKHAVA YOMNDENI EYENGEZIWE IMIBUZO EVAME UKUBUZWA

### **Ubani okunguyena okhaviwe ngaphansi kwalomasingcwabisane?**

Wonke amalungu esiKhwama soMhlalaphansi saseNyuvesi yaKwaZulu-Natali asasebenza futhi aneminyaka yobudala engaphansi kwengama-70, kuhlanganisa abambisene nabo kanye nabantwana abondliwayo bakhavelwe umngcwabo ngaphansi kwekhava yomngcwabo eyimpoqo kuwona wonke amalungu. Isamba sale khava eyimpoqo sikhokhwa Wuhlelo Lwemihlomulo. Njengoba lena kuyikhava eqondene nabasebenzi, kunentela ekhokhwayo futhi ikhokhwa ngamalungu, nokusho ukuthi uma lemali isikhokhwa, iyokhokhwa ngaphandle kokuthi kudonswe intela kuyo. Intela ekhokhwa yilungu ibhaliwe kwipheysisiliphu yakho yezinyanga zonke.

### **Ngabe yimalini ekhokhwa ngumasingcwabisane?**

Imali yokungcwaba ekhokhwa uma kushone ilungu lalomasingcwabisane, obambisene nalo ilunga noma umntwana ongaphansi kwalo ilunga ibalulwe lapha ngezansi:

	<b><u>Umhlomulo Wamanje</u></b>	<b><u>Umhlomulo Omusha</u> (kusukela mhla lu-1 ku-Agasti wezi-2017)</b>
<b>Ilungu (*Umkhawulo ongedlulwe weminyaka yokungena yoshade nelungu yiminyaka yobudala engama-65)</b>	R20 000	R30 000
<b>Oshade nelungu</b>	R20 000	R30 000
<b>Izingane ezineminyaka yobudala engaphezu kwengama-22 kanye nangaphansi kwengama-26</b> (inqobo nje uma kukhona ubufakazi bokubhaliswa kwalezo zingane njengezingane ezifunda ngokugcwele esikoleni noma esikhungweni semfundo ephakeme esaziwayo obuzohlinzekwa minyaka yonke)	R20 000	R30 000
<b>Izingane ezineminyaka ephakathi kweyi-14 kanye nengama-21</b>	R20 000	R30 000
<b>Izingane ezineminyaka ephakathi kweyi-6 kanye neyi-13</b>	R10 000	R15 000
<b>Izingane ezineminyaka ephakathi ko-1 kanye nemi-5</b>	R6 670	R7 500
<b>Izingane ezingaphansi konyaka o-1</b> (okuhlanganisa izingane ezizalwe sezishonile ezingaphezu kwamasono obudala angama-26)	R3 335	R7 500

Umntwana ongaphansi kwakho, onokugula okungapheli noma okhubazekile futhi, angakwazi ukuthi athole imali ekhokhwa ngumasingcwabisane, kungakhathalekile ukuthi uneminyaka emingakanani ubudala, kodwa kunemibandela ethile. Uma kuwukuthi lokhu kuqondene nawe, uyacelwa ukuba uxhumane neHhovisi LesiKhwama, i-Fund Office, ukuze uthole imininingwane eyengeziwe.

## **Ngabe ngokukamasingcwabisane uchazwa kanjani umuntu obambisene naye?**

**Umuntu obambisene naye** ngumuntu enibambisene naye **emshadweni** ngaphansi komthetho i-*Recognition of Customary Marriages Act, 1998* noma ngenxa yomthetho i-*Civil Union Act, 2006*, noma ukuhlanganiswa kwababili okuthathwa ngokuthi kuwumshado ngokwenkolo yase-Asia.

**Umuntu ongumasihlalisane wakho, enanihlala naye ngoba nibambisene, njengokungathi nishadile**, kungenzeka naye abe ngaphansi kukamasingcwabisane, kodwa kusuke **kufanele ukuthi wena** ugcwalise **Ifomu Lokuqokela Umngcwabo** elisho ukuthi lo muntu nibambisene naye unomphelo, **Letha nekhophi yomazisi wakhe** kuhlalane nefomu.

Kungaba obambisene nabo ababili kuphela abangafakwa ngaphansi kukamasingcwabisane.

## **Ngobani abantwana abangaphansi kwami?**

Abantwana abangaphansi kwakho:

- abantwana bakho abaneminyaka yobudala engaphansi kwama-22,
- umntwana ongamzali oneminyaka engaphansi kwengama-22,
- umntwana omzala ngaphandle oneminyaka engaphansi kwengama-22,
- umntwana oneminyaka engaphansi kwengama-22 onakekelwa nguwe ngokusemthethweni (emva kokutholakala kobufakazi balokhu),
- umntwana wakho osemdala kodwa ongashadile oseneminyaka eyevile kwengama-22 kodwa onokukhubazeka ngokwengqondo noma ngokomzimba futhi onakekelwa nguwe ngokugcwele,

Ukuvikeleka ngaphansi komshwalense kwelulwa kuze kufike eminyakeni engama-26 uma beseyizitshudeni ezifunda ngokugcwele, **kodwa lokhu kuncike ekugcwalisweni kweFomu Lokuqoka Ngokuphathelene Nokungcwaba eliluleka isiKhwama.**

## **Ngingalithola kuphi Ifomu Lomasingcwabisane Lokuqoka?**

Ifomu Likamasingcwabisane Lokuqoka lingatholakala kulesi sizindalwazi:  
<http://retirementfund.ukzn.ac.za/FuneralCover.htm>.

Uyacelwa ukuba uthumele amafomu asegcwalisiwe kanye neminye imibhalo ku: UKZN Retirement Fund Office, Room 314, Admin Building, Westville Campus noma nge-imeyli [ku-lessing@ukzn.ac.za](mailto:ku-lessing@ukzn.ac.za).

## **Ngingasifaka kanjani isicelo sokuthi ngikhokhelwa uma kushona engibambisene naye noma umntwana?**

Amafomu Okufaka Isicelo Sokukhokhelwa ayatholakala esizindalwazini sesiKhwama soMhlalaphansi sase-UKZN: <http://retirementfund.ukzn.ac.za/FuneralCover.htm>.

Uma kwenzeka kushona omunye wabantwana abangaphansi kwakho, abafakwe kumasingcwabisane, kufanele ukuthi ugcwalise Ifomu Lokukhokhelwa Umngcwabo, bese ulihambisa nemibhalo edingeka kanye nalelo fomu, **zingakapheli izinyanga eziyisithupha** kusukela osukwini lokushona kwakhe. Amafomu Okukhokhelwa Umngcwabo kanye nemibhalo kufanele ukuthi kuthunyelwe **Kobhekene Nezabasebenzi**. 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 abakwa-Alexander Forbes, kodwa-ke lokho kuyokwenzeka uma ifomu kanye namibhalo owacelwa ukuba uwalethe enziwe ngendlela efanele futhi ehamba kahle. Uyacelwa ukuthi ulandelele **Kwisikhulu sakho Semihlomulo sakwa-Human Resources** uma uye walihambisa ifomu lokucela ukukhokhelwa kodwa kutholakala ukuthi sekuyophela isonto kodwa awukawutholi umhlomulo wakho.

## **Umndeni wami ungasifaka kanjani isicelo sokukhokhelwa uma ngishona?**

Uma kwenzeka kushona ilungu lesiKhwama ebelisasebenza, umndeni wakho kuyofanele ukuthi uxhumane Nesikhulu Semihlomulo Kwa-**Human Resources**. Isikhulu sakho Semihlomulo siyobe sesihlela ukuthi ifomu lokuthi ukhokhelwe lihanjise kwa-Alexander Forbes, bese kuthi imihlomulo ikhokhelwe obambisene naye noma ilungu lomndeni okuyilona eliyobe likhokhele umngcwabo.

## ***Kuyothatha isikhathi esingakanani ukuthi abomshwalense bakhokhe?***

Izicelo zokukhokhelwa ezingashodi ngalutho nezifanelekile, ziyokhokhelwa engakapheli amahora angama-72 kusukela ifomu lokukhokhelwa lithunyelwe kwa-Alexander Forbes.

## ***Ukwenza umshwalense ube okhokhelwe ngokugcwele?***

Umhlomulo kamasincwabisane manje usuyenzeka ukuthi ube okhokhelwe ngokugcwele. Ngenxa yale nguquko (kusukela mhla lu-1 kuJanuwari wezi-2017), uma kwenzeka ushona noma ukhubazeka ngaphambi kweminyaka yakho yobudala yokuthatha umhlalaphansi ejwayelekile, oshade naye kanye nengane/izingane zakho zizoqhubeka nokuvikelwa umshwalense kamasincwabisane kuze kube abasakufanele lokhu ngenxa yeminyaka yabo yobudala, noma uma usufike eminyakeni yobudala yokuthatha umhlalaphansi ejwayelekile. Lo mhlomulo uzosebenza yize kungekho zimali ezikhokhwa kancane kancane ezisaqhubeka nokukhokhwa

Izimali ezikhokhwa kancane kancane zalo mhlomulo owenziwe kangcono zizokhuphuka zisuka ku-R7.60 ziya ku-R9.50 elungwini ngalinye, njengoba lokhu kukhuphuka kuzobe kukhokhelwa Ukuhlelelwa koMhlomulo (Benefit Arrangement), imali eklanyelwe ukongela ukuthatha umhlalaphansi angeke yehle.

## ***Ngingakwazi yini ukufaka abantwana abangaphansi kwami asebekhulile, namanye amalungu omndeni ayongcatshwa yimi, kumasingcwabisa?***

Kukhona lapho ongakhetha khona ukuthi uthathe Umasingcwabisa Wemndeni Eyengeziwe ukuze ukwazi ukufaka amanye amalungu omndeni angekho ngaphansi kukamasingcwabisa we-UKZN. Uwena okuyofanele ukuthi ukhokhele izindleko zalomasingcwabisa.

## ***Ubani engingakwazi ukumthathela umasingcwabisa Emndenini Eyengeziwe?***

Amalungu omndeni ongakwazi ukuwathathela umasingcwabisa owengeziwe yilawa:

- Ingane yakho engaphezu kweminyaka engama-22, futhi engafundi ngokugcwele. (Uma uthatha umasingcwabisa owengeziwe emuva kwenyanga ingane yakho isafanelekile ukuthola izinzuzo zikamasingcwabisa zeqembu eziyimpoqo, isikhathi esingamaba azinyanga eziyisithupha sokulinda ukuba ukhokhelwe izinzuzo ngeke unikezwe sona
- Abazali bakho
- Abazali bobambisane naye/Abazali basemzini/basekhweni
- Umfowenu noma udadewenu
- Umamncane wakho noma umalume wakho
- Isihlobo esithile enihlobene naso ngokwegazi noma ngomshado

**Kumele kube wukuthi izindleko zomngcwabo zamalungu omndeni angaphansi kukamasingcwabisa zincike kuwena. Kunesikhathi sokulinda ngaphambi kokukhokhwa kwemali (bheka imininingwane ngezansi).**

**Sicela uqaphele:** Amalungu omndeni kufanele abe neminyaka yobudala **engaphansi kwengama-75** ngesikhathi kuthathwa umasingcwabisa Womndeni Owengeziwe. Uma usuyithathile umasingcwabisa, lawa amalungu omndeni angaqhubeka nokuthi afakwe ngisho nanoma eseneminyaka engaphezu kwengama-75, uma kusaqhubeka nokukhokhwa kwesamba esiyobe sihambisana neminyaka yobudala yalawo amalungu.

## **Siyimalini isamba selungu lomndeni elisuke lingaphansi Kwamasingcwabisane Wemndeni Eyengeziwe?**

Isamba sikamasingcwabisane sincike eminyakeni yobudala yelungu lomndeni ofisa ukulifaka. Isamba esikhokhwa zinyanga zonke **amasingcwabisane wama-R20 000** ngonyaka ka 2017 ami kanje:

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

\* Qaphela ukuthi umasingcwabisane womntwana oneminyaka yobudala engaphansi kweyi-14 uyohambisana nezikalo zikamasingcwabisane eziyimpoqo

Lawa manani esamba ayobuyekwezwa njalo minyaka yonke. Wena njengelungu uyokwaziswa nganoma yiziphi izinguquko okungenzeka zibe khona kumanani esamba, kanti *i-stop order* (ukudonswa kwemali yesamba) 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 isamba siyenyuka.**

## **Ngabe side kangakanani isikhathi sokulinda ngaphambi kokuba kukhokhwe izimali zikamasingcwabisane Wemndeni Eyengeziwe?**

Njengoba lona kungumasingcwabisane wokuzikhethela ngokuzithandela, **akukho zimali eziyokhokhwa ezinyangeni eziyisithupha zokuqala, uma lelo lungu liye lashona ngezimo eziyimvelo.** Lokhu kuyobe kusengakhulunyiswana ngakho uma kuye kwavezwa ubufakazi bokuthi le pholisi ingene esikhundleni senye ipholisi yaphambilini eyayingaphansi komhlinzeki womshuwalense osemthethweni, futhi kungekho kunqamuka kumasingcwabisane.

Ngeke kukhokhwe futhi uma lowo ongaphansi kukamasingcwabisane efa noma edlula emhlabeni zingakapheli izinyanga eziyishumi nambili kusukela ukhokhe isamba sokuqala selungu lomndeni eliyelashona ngenxa yalokhu:

- Yokubandakanyeka ezenzweni zobugebengu,
- Yokuzibulala,
- Yokuzilimaza lona ngokwalo, noma,
- Ngenxa yokuzifaka ngamabomu komufi engozini, ngaphandle uma umufi ebezama ukuphephisa impilo yomunye umuntu.

## **Ngingawuhlela kanjani umasingcwabisane owengeziwe?**

Ukuze uhlele ukuthi ube nomasingcwabisane Womndeni Owengeziwe yamalungu omndeni azongcwatshwa nguwe , kufanele ukuthi ugcwalise Ifomu Lokuqokela Umngcwabo, nokuyifomu elitholakala kulesi sizindalwazi seziiKhwama: <http://retirementfund.ukzn.ac.za/FuneralCover.htm>.

Kuleli fomu kufanele uhlinzeke imininingwane egcwele yomndeni wakho kanye nemininingwane egcwele yelungu noma yamalungu omndeni ofisa ukuwafaka kumasingcwabisane. Kufanele futhi ugcwalise ifomu *i-stop order* ukuze uvumele uMnyango Wezamaholo ukuthi ukwazi ukudonsa imali eholweni lakho zinyanga zonke, ukuze kukhokhelwe umhlinzeki ngomshuwalense. Wathumele **Womabili lamaFomu, nekhophi noma namakhophi omazisi** babantu ofisa ukubafaka kumasingcwabisane ngezindleko zakho: e-**UKZN Retirement Fund Office, Room 314, Admin Building, Westville Campus**, noma kuthunyelwe nge-imeyli ku- [lessing@ukzn.ac.za](mailto:lessing@ukzn.ac.za) ukuze ahlolwe futhi aqinisekise.

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

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

### **Ngabe uqala nini umasingcwabisane Wemndeni Eyengeziwe?**

Umasingcwabisane uyoqala ukusebenza kuphela uma umhlinzeki ngomshuwalense eseyitholile inkokhelo yakho yokuqala kanye namafomu agcwaliswe kahle nangendlela. Kodwa kumele ukhumbule ukuthi, ngezinyanga zokuqala eziyisithupha, kuyokhokhwa kuphela uma lowo obengaphansi kukamasingcwabisane eshone ngengozi. Yize izimo eziningi ezivamile zibekwe zacaca ukuze uzazi, imigomo yamasingcwaabisane yiyona eyosebenza ngaso sonke isikhathi.

### **Ngabe ngingawushintsha kanjani umasingcwabisane wami womndeni owengeziwe, noma ngengeze ngelungu elisha ?**

Uma ufisa ukwengeza ilungu lomndeni, uyacelwa ukuthi ugcwalise **Ifomu Lokuqoka elisha kanye Nefomu le-Stop Order** futhi-ke kuyaye kudingeke ukuthi lawa mafomu uwamake ngokucacile ukuthi "Ifomu Lokuchibiyela".

Uma uthanda ukukhipha ilungu lomndeni, uyacelwa ukuthi wazise Ihhovisi LesiKhwama kanye nelamaholo ngokubhaliwe. **Uma usuyeka ukukhokha isamba selungu Lomndeni Elengeziwe, angeke usaphinda uvunyelwe ukuba uphinde ulifake noma ulengeze futhi lelo lungu.**

### **Ngabe ngisifaka kanjani isicelo sokukhokhelwa uma kushona Ilungu Lomndeni Elengeziwe neliyobe lifakwe ngaphansi kwalomasingcwabisane?**

Uma kwenzeka kushona noma ubani Emndenini Owengeziwe ovikelwe ngaphansi kwalo mshwalense, kumele ugcwalise iFomu Lesicelo Sokukhokhelwa kungekadluli izinyanga eziyisithupha lishonile, futhi kumele ufake namadokhumenti achazwe efomini.

Amafomu Okukhokhelwa Ngomngcwabo ayatholakala esizindenilwazi sesiKhwama i-UKZN Retirement Fund. Ukuze uthole ifomu khetha lapha lapha: <http://retirementfund.ukzn.ac.za/FuneralCover.htm>.

Ifomu Lesicelo Sokukhokhelwa kanye namadokhumenti asekelo lokhu kumele athunyelwe Kowengamele Indawo Yokusebenzela wase-HR. Ngemva kokufakazela ukuthi konke kuhamba kahle ngokuphathelene namadokhumenti akho, Owengamele Indawo Yokusebenzela wase-HR uzobe esedlulisela isicelo sokukhokhelwa kwa-Alexander Forbes ukuse silungiselelwe ukukhokhelwa. Uma kukhona imibuzo onayo ungathinta uNkk. Shamilla Smith ([Smiths1@forbes.co.za](mailto:Smiths1@forbes.co.za) noma ku-031-573 8269).

Izicelo zokukhokhelwa eziphelele nezifanelekile ziyokhokhelwa engakapheli amahora angama-72 kusukela ifomu lokufuna ukukhokhelwa lithunyelwe futhi kwaletwa wonke amafomu nokubhaliwe okudingekayo. Kungumsebenzi wakho ukuthi ulandelele ukuthi kwenzakalani ngenkokhelo yakho uma ungakakhokhelwa, kodwa uma ubona kuze kuyophela isonto ungakhokhelwe, uyacelwa ukuthi wazise ihhovisi LesiKhwama.

### **Ngabe ngingakwazi yini ukuqhubeka nomasingcwabisane uma ngishiya emsebenzini?**

Cha, angeke ukwazi. Umasingcwabisane awukuvumeli ukuthi uqhubeke, futhi uma kwenzeka usushiya ekusebenzeleni i-UKZN kokubili umasingcwabisane oyimpoqo kanye nalowo Wemndeni Eyengeziwe kuyophela.

Cha, angeke ukwazi. Umasingcwabisane awukuvumeli ukuthi uqhubeke, futhi uma kwenzeka usushiya ekusebenzeleni i-UKZN kokubili umasingcwabisane oyimpoqo kanye nalowo Wemndeni Eyengeziwe kuyophela.

### **Ngabe unemibuzo?**

Uma unemibuzo mayelana Namafomu Okuqokela Ukungcwaba uyacelwa ukuba uthumele i-imeyili ku:[lessing@ukzn.ac.za](mailto:lessing@ukzn.ac.za) ushaye u-X1007.

Uma unemibuzo mayelana nokukhokhelwa uyacelwa ukuba uxhumane noShamilla Smith ku: 031 573 8269 noma umthumelele i-imeyili ku:[Ukznretirementfund@forbes.co.za](mailto:Ukznretirementfund@forbes.co.za).

## **Ukuzihlangula**

*Imali ekhokhelwa umngcwabo ihlinzekwe ngomshuwalense kanti umasingcwabisane uhlinzekwa ngokwemigomo yamasigcwabisane. Imigomo emikhulu ibekwe ngokucacile ukuze ukwazi ukuyiqonda kahle. Noma kunjalo, imali eyokhokhwa, iyokhokhwa ngaphansi kwemigomo nemibandela ebalulwe kembhalweni kuwo umasingcwabisane kanye nesheduli, njengalokhu kuyohlala kuchiitshiyelwa ngezikhathi ezahlukene. Uma kwenzeka kuba khona ukushayisana okuvukayo, kuyosetshenziswa le migomo nemibandela.*