

# IsiKhwama Somhlalaphansi Senyuvesi yaKwaZulu-Natali

Inombolo Yokubhaliswa: 12/8/31608

**Ikheli Elibhalisiwe:** 10 Torsvale Crescent, Torsvale Park, La Lucia Ridge Office Estate, La Lucia.

**Ikheli Lasehhovisi:** 314 Admin Building, Westville Campus, University of  
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## **ULWAZI OLUSEMQOKA** **KUMALUNGU ASESHIYA** **ESIKHWAMENI**

1. Uma usushiya ukusebenzela Inyuvesi (okusho ukuthi usuthatha umhlalaphansi, uzishiyela ngokuthanda kwakho, uyadilizwa noma ngenxa yokuthi uyaxoshwa emsebenzini) kuyofanele ukuthi ugcwalise ifomu elithile okungenzeka kube yifomu lokuthatha umhlalaphansi okuyi-Retirement Notification Form noma yifomu lokuhoxa elaziwa ngokuthi yi-Withdrawal Notification Form ukuze ukwazi ukuthi ukhokhelwe imihlomulo yakho noma yedluliselwe lapho wena uyoyalela ukuba yedluliselwe khona. Leli fomu uyolinikwa umuntu osebenza kwa-Human Resources.

2. Kuyothi-ke lapho uma usuligcwalisile ifomu elifanele, bese isiKhwama sithola umyalelo wentela ovela kwa-South African Revenue Services (SARS) ukuze kukwazeke ukuthi i-Fund Credit yakho ihoxiswe ngokusemthethweni kusiKhwama. I-SARS angeke ize iwukhiphe umyalelo wentela uma wena ungabhalisile njengomkhokhi wentela, noma uma izindaba zakho zentela zingekho esimweni esifanele. **Ukugwema noma yikuphi ukubambezeleka ekukhokhweni kwezimali zakho noma ekwedlulisweni kwezimali zakho ziye kwenye indawo, kufanele ukuthi ubhekane nanoma yiziphi izingqinamba zentela eziqondene nawe futhi ozaziyo.**

3. Kunolwazi olubanzi oluhlinzekwe kwifomu lokuhoxa nolukhuluma ngezindlela eziningi ezahlukene ongazilandela uma usushiya emsebenzini ngaphambi kokuthi kushaye isikhathi esifanele sokuthatha umhlalaphansi kanti kunolunye ulwazi olusemqoka olukhona ebhukwaneni lakwa-Alexander Forbes elinesihloko esithi: 'Options available to a member on leaving a retirement fund', noyolithola uma usunikwa ifomu lokuhoxa esiKhwameni. Uma kuwukuthi i-Fund Credit okumele uyithole yinkulu, siyakukhuthaza impela ukuthi ukhulumisane nomeluleki wezezimali obhalisiwe nosemthethweni ngaphambi kokuba uze uthathe isinqumo sokuthi yiyona yiphi indlela yokuhoxa esiKhwameni ongafisa ukuyilandela nge-Fund Credit yakho nengahambisana nezimo zempilo yakho.

Olunye uhlelo ongakhetha kulo kodwa olungabaluliwe ku-Alexander Forbes Withdrawal Notification Form yilolo olwaziwa ngokuthi yi-**Deferred Beneficiary option**. Lolu wuhlelo olukuvumela ukuthi umhlomulo wakho uwuyeke uhlale esiKhwameni, kodwa-ke

nakulona lolu hlelo kusuke kusadingeka ukuthi uligcwalise ifomu lokuhoxa. Uma kuwukuthi wena ufisa ukukhetha lolu hlelo, uyacelwa ukuba ubhale ngaphansi kwalapho kuthi khona 'Payment Options' ubhale ukuthi wena ufisa ukuba yi-Deferred Beneficiary, nokusho ukuthi wena ufisa ukuwuthatha amancozuncozu umhlomulo wakho bese ushiya izindlela zalapho utholakala khona uma kudingeka ukuthi uthintwe. Ngokwemibandela yemithetho-ke, uma ukhethe lolu hlelo, **akukho zimali oyovunyelwa ukuba uzidonse esiKhwameni**, kanti umhlomulo wakho uyoze uwuthole uma usuneminyaka yobudala ephakathi kuka-55 no-70, noma uma usushonile. Okwamanje akukabibikho zimali zokusebenza le mali yakho ezidonswayo kuwe, kodwa-ke ukhona umyalelo okhuluma ngalokhu eMithethweni YesiKhwama. **Uma kwenzeka uba nomuzwa wokuthi ufisa ukuzama le ndlela, uyacelwa ukuba uzejwayeze uMthetho 7.3 oseMithethweni Ebuyekeziwe, nokuyimithetho ekhona kuwebhusayithi yesiKhwama.**

4. Sicela ukuthi wenze amalungiselelo okuthi ubonane nomsebenzi Wakwa-Human Resources ukuze ugcwalise i-Withdrawal noma i-Retirement Form. Kuyodingeka ukuthi umhlinzeke ngamakhophi aqinisekisiwe amadokhumenti amaningi ehlukeno. Bheka-ke ukuthi ngabe wena unawo wonke yini amakhophi adingekayo na ngaphambi kokuba uze uhlele lo mhlango. Umsebenzi wakwa-Human Resources uyokwazisa uma kukhona olunye ulwazi noma amanye amadokhumenti adingekayo ukuze kukwazeke ukuthi kubhekwane nesicelo sakho sokuhoxa noma sokuthatha umhlalaphansi.

5. Uma **usuthatha umhlalaphansi** emsebenzini kumele ukhulumisane nomeluleki wezezimali obhalisiwe ukuze akucebise ukuthi ungazihlela kanjani izimali eziyophuma uma usuthatha umhlalaphansi futhi akubonise ngokuthi yiyona yiphi indlela yokukhokha intela eyohambisana nawe. Umeluleki wezezimali obhalisiwe engakwazi futhi nangokukusiza ukuthi ukwazi ukukhetha impesheni yomhlalaphansi ethengwayo nokungafanele ukuthi uyithenge, kanti le mpesheni iyokuhlinzeka ngemali engenayo njalo kuwe ngenkathi usuthathe umhlalaphansi, kodwa uma kuwukuthi uyithathile.

Uma **usuthatha umhlalaphansi**, enye yamadokhumenti edinga ukuthi isayinwe nguwena ukuze kukhokhwe izimali zakho kuyoba yifomu elaziwa ngokuthi yi-Instruction and Indemnity Form. Kumele uthathe ikhophi yaleli fomu uma usuyobonana nomeluleki wakho wezezimali obhalisiwe

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nosemthethweni, ngoba kufanele ukuthi kubhalwe imininingwane yemikhiqizo yezezimali kuleli fomu ngaphambi kokuba ulisayine wena.

Sicela ukuthi umazise umeluleki wakho wezezimali nganoma yiziphi izishaqane zemali okungenzeka uzithole zivela kwa-UKZN kukhokhelwa ukungazisebenzisanga kwakho izinsuku zakho ezithile zokuhlaba ikhefu emsebenzini, ngoba lokhu kungaba yingxenywe yezimali ozithola kanye empilweni ezingakhokhelwa intela uma usuthatha umhlalaphansi.

6. Uma ungenaye umeluleki ngezimali ungaxhumana nabe-**Alexander Forbes Individual Advice Centre ku: 0860 100 983** ukuze uthole imininingwane eyengeziwe mayelana nezinto ongakwazi ukukhetha kuzo. Uma kwenzeka futhi uhlangebuzana nanoma yiziphi izingqinamba, ungakwazi futhi nokushayelana i-**Retirement Fund Office ku: 031-260 1007** ukuze uthole olunye ulwazi olwengeziwe.

7. Uma ifomu lakho lokucelwa ukuba ukhokhelwe lilethwe ngesikhathi esifanele, futhi nabakwa-SARS sebewukhiphile umyalelo wezentela, izimali zakho kuyofanele ukuthi ziphume/zikhokhwe engakapheli amasonto amane kusukela "osukwini lokubala", nokuwusuku lapho khona abakwa-Alexander Forbes bekhapha esiKhwameni sokutshala izimali i-Fund Credit yakho sebeyilungiselela ukuthi bakukhokhele lezo zimali okumele ukhokhelwe zona.

Kubalulekile ukuqaphela ukuthi i-Fund Credit yakho (inani lemali ebelilokhu likhula lizala egameni lakho, ngaphambi kokubanjwa kwentela) ingakhishwa kuphela kwizindawo zokutshalwa kwezimali zesiKhwama ngemuva kokuba sekutholakele izimali zenyanga oshiye ngayo wena emsebenzini futhi sekubalwe nezimali eziyinzuzo futhi zahambisana nerekhodi lakho. Uma nje, isibonelo, uthatha umhlalaphansi noma uyashiya emsebenzini mhlaka 31 Disemba, imali oyobe uyifaka esiKhwameni wena ngoDisemba iyoze ifike esiKhwameni mhlaka 7 Januwari bese kuthi-ke maphakathi noJanuwari kube kuyima kuqalwa-ke kubalwa izinzuzo ezenziwe yizimali okuyomele uzithole njengoba uyobe usushiya. Kuyobe sekuba ngemuva kwalesi sikhathi-ke lapho abakwa-Alexander Forbes bayoqala babhekane ngqo nesicelo sakho sokuthi ukhokhelwe izimali zakho.

8. Ngaphambi kokuba kushaye usuku lokubala izimali zakho, imihlomulo yakho iyohlelwa ngokokuma kwezinzuzo zokusebenza komgodlagodla lapho kuyobe kutshalwe khona i-Fund Credit yakho,

nokungenzeka ukuthi ikhule kancane noma yehle ngokwezininga – kuye ngokuthi lowo mgodlagodla wenza kanjani ezimakethe ngaleso sikhathi.

Kusukela osukwini lokubalwa kwezimali zakho kuye osukwini lakho khona uhlelo lokuhoxa kwakho luyaphothulwa, i-Fund Credit yakho iyoba kwi-akhawunti yasebhangwe ekhiqiza inzalo bese umhlomulo wakho-ke ufakelwe inani eliyisilinganiso esithile kuleyo nzalo eyenziwe yi-Fund Credit yakho ngenkathi isavalelwe ebhange.

9. Uma kuwukuthi wena ukhetha ukuthi imali yakho uyithathe ingukheshi izwa injalo, sicela ukuthi uqiniseke ukuthi **inombolo ye-akhawunti yakho ibhalwa ngokucacile** kwifomu lokufaka isicelo sokukhokhelwa, kanye nokuthi **negama le-akhawunti yakho yasebhangwe linjengoba libhalwe ku-akhawunti yakho yasebhangwe**. Uma kuwukuthi ukhetha ukuthenga umkhiqizo wezimali othile ngayo yonke imali yakho noma ngengenye yayo, kufanele ulethe ikhophi esayiniwe yemininingwane yasebhangwe YoMhlinzeki Ngomshuwalense Obhalisiwe. Imali-ke lapho iyobe seyedluliswa iye ngqo kuleyo akhawunti.

Kuyothi lapho ingakapheli nenyanga ufake isicelo sokuthi izimali zakho zedluliselwe kumhlinzeki ngomshuwalense othile obhalisiwe, bese wena uthola isiqiniseko esiyobe sikwazisa ngokwedluliswa kwezimali lezo, uyotshelwa nokuthi ngabe intela yakhokhwa yini, bese uthola nesitifiketi sentela.

10. Uma kuwukuthi wena uyahoxa esiKhwameni, futhi uneminyaka yobudala engaphansi kwengu-60, uyobe usengakwazi ukukhetha **ukuthi uqhubeke ne-Group Life Cover yakho usuzimele wena siqu sakho eceleni** ngaphandle kokuthi uze ukhiphe ubufakazi bukadokotela obuqinisekisa ukuthi uphile saka. Kodwa-ke lokhu kufanele kukhethwe futhi kwenziwe **zingakapheli izinsuku ezingu-30 kusukela ngosuku oshiye ngalo**. Uma kungukuthi ubungathanda ukuthi wenze lokhu, kumele ucele umeluleki wakho wezezimali ukuthi axhumane noBob Almond (uMeluleki Ongumthengisi Wemikhiqizo kwa-MDS) kule nombolo: 031 279 4000. Uma efaka isicelo egameni lakho, umeluleki ngezezimali kufanele achaze ukuthi udinga ikhotheshini yokuthi kuqhubeke ikhava ngaphansi Kwepholisi enguNo. L0336, egameni leNyuvesi yaKwaZulu-Natali.

Ezinye izinkomba zamaphrimiyamu azinyanga zonke ku-Group Life Cover, njengalokhu ehlinzekwe yi-Metropolitan abeme kanje\*:

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	Ikhava ka- R500,000	Ikhava ka- R1,000,000	Ikhava ka- R2,000,000
Owesilisa oneminyaka engu-40	R150	R238	R452
Owesilisa oneminyaka engu-45	R180	R337	R650
Owesilisa oneminyaka engu-50	R250	R478	R933
Owesilisa oneminyaka engu-55	R350	R678	R1333
Owesilisa oneminyaka engu-60	R499	R975	R1928
Owesifazane oneminyaka engu-40	R150	R163	R302
Owesifazane oneminyaka engu-45	R150	R231	R439
Owesifazane oneminyaka engu-50	R177	R331	R639
Owesifazane oneminyaka engu-55	R248	R473	R922
Owesifazane oneminyaka engu-60	R350	R678	R1332

\*Bekusasebenza ngoJulayi 2013

11. Uyacelwa ukuba uxhumane nehhovisi lesiKhwama Somhlalaphansi i-UKZN Retirement Fund Office ku: **031-260 1007** noma ku: [lessing@ukzn.ac.za](mailto:lessing@ukzn.ac.za) uma kukhona noma yiziphi izingqinamba ohlangabezana nazo ngokusetshenzwa kwesicelo sakho sokuthi ukhokhelwe noma mayelana nezimali okumele zikuphumele ngoba usuthatha umhlalaphansi noma uma sekuphele izinyanga ezimbili zonke ezigcwele kusukela washiya emsebenzini isicelo sakho sokuthi ukhokhelwe singaphothuliwe.