IBHUKWANA LAMALUNGU

KWAZULU NATAL PROVIDENT FUND	KWAZULU NATAL RETIREMENT FUND
REGISTRAR OF PENSION FUND REFERENCE NUMBER: 12/8/26325	REGISTRAR OF PENSION FUND REFERENCE NUMBER: 12/8/6591

INOMBOLO YE-REGISTRAR OF PENSION FUNDS:-12/8/26325

IKHELI ELIBHALISWE NGOKUSEMTHETHWENI:- 40 ESSEX TERRACE, WESTVILLE, 3629

IKHELI LEBHOKISI:-P O BOX 582, WESTVILLE, 3630

INOMBOLO YOCINGO:-031 2667070

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ISINGENISO

Impilo ayibikezeli futhi ungazithola ukulezizimo uma ungalindele:

- Ukungasebenzi kwenzeke ngezimo ebezingalindekile;
- Ukugula noma uvelelwe yingozi;
- Ukukhubazeke;
- Ukushesha ukuthatha umhlalaphansi;

Ukulungele lokho?

iMaster Builders KwaZulu-Natal ingakusiza ngokuvimbela izingozi ezingadingeki kulezizimo. Lelibhuku lingakusiza ngokukuchazela ngamafuphi izinzuzo ezitholakala ngaphansi kwalezi zikhwama zomhlalaphansi (Reirement Funds) ophethwe iMaster Builders KwaZulu-Natal futhi nencazelo yomshwalense, wokukhubazeka kanye nomasingcwabisane.

UHLOBO LWESIKHWAMA

Zombili izikhwama ese Mpesheni kanye nese Provident esinezimali ezinqunyiwe ezifakwa kuso. Ekugcineni inzuzo yenziwa izimali ezifakwe esikhwameni kanye nezinzuzo ezivela emalini ebekiwe.

Uhulumeni wase South Africa uguqule umthetho ukuze uvumelane ngendlela efanayo ukuphathwa kwezikhwama zomhlaphansi okuyi Mpesheni, Provident ne Mpesheni eholelwa zinyanga zonke. Ngamanye amazwi amalungu esikhwama se Provident asezosebenzisa u 2/3 womhlalaphansi ngokuthenga iMpensheni zinyanga zonke. Ukushintswa kwalomthetho kwenzeka mhlaka 1 March 2021.

IZIMALI EZIFAKWA ESIKHWAMENI

- Isamba semali efakwa esikhwameni imele u 16% womholo wakho.
- Umholo wempesheni imali ekubalwe ngayo inzuzo yakho.
- U 16% ofakwa esikhwameni uhlukaniswe kanje:
  12% - inzuzo yomhlalaphansi
  3% - inzuzo yokushona, eyomngcwabo kanye nokukhubazeke
  1% - izindleko zesikhwama

IMALI YELUNGU ESESIKHWAMENI

Imali yakho esesikhwameni ihlanganisa zonke izimali zakho ezisesikhwameni ezilondolozelelwe izinzuzo zomhlalaphansi, iyenyuka noma yehle ngokwezinzuzo zokulondolozwa. Inzuzo etholakala emalini elondoloziwe kuya ngesimo semali etholwe isikhwama ngokulondoloza kwaso esisingathwe izimenenja ezitshala izimali eziqokwe ngabasingathi besikhwama.

IMALI ETHOLAKALA NGOMHLALAPHANSI

Imali yomhlalaphansi

- Imali yakho esesikhwameni ingakhokhwa njengokheshe noma isetshenziselwe ukuthenga impesheni yanyanga zonke kunoma yimuphi umshuwalense obhalise ngokusemthethweni.
- Umsebenzi angakhetha ukuthola imadlana (kodwa hayi ezoba ngaphezu kwengxenye ewu 1/3) esambeni semali yakhe. Uma bekhetha ukuthatha isamba, lokho kokwenza impesheni yangenyanga yehle ibe ncane.
- Uma inani lemali yomsebenzi esesikhwameni singaphansi kuka R 247 500 (isamba salemali sabekwa umnyango wezentela (SARS), umsebenzi angayithatha yonke iyisamba.

IMALI ETHOLAKALA NGOKUSHONA

Inzuzo yoMshuwalense weMpilo

Uma umsebenzi eshona esakhokha esikhwameni engakabi neminyaka engu 65, imali yomshuwalense ewumholo wakhe wonyaka uphindwe ka 5 iyokhokhwa. Ukunezezela kulokhu, imali yakhe esesikhwameni nayo izokhokhwa.

Ngokwamalungu asafaka esikhwameni aneminyaka engu 65 – 70 imali engu R100,000

iyokhokhwa nemali yelungu esesikhwameni.

UMASINGCWABISANE

Njengomsebenzi osafaka esikhwameni oneminyaka engaphansi kuka 65, umsebenzi kanye nomndeni wakhe oseduze naye uyokhokheleka kumasingcwabisane. Inzuzo yenkokhelo ime njengokulandelayo.

Ilungu, unkosikazi, noma	
Ingane eneminyaka yobudala 14-21 weminyaka	: R 60,000
Ingane eneminyaka yobudala 6 – 13 weminyaka	: R 33,750
Ingane eneminyaka yobudala 1 – 5 weminyaka	: R 20,000
Ingane eneminyaka yobudala 0 – 11 inyanga	: R 16,500
Ingane ezalwe isishonile	: R 13,500

IMALI ETHOLAKALA NGOKUKHUBAZEKA

Imali yokukhubazeka etholakala ngaphansi komshuwalense

Uma, useyilungu elisafaka esikhwameni elingakafiki ku 65 ngobufakazi bukadokotela inkampani yomshuwalense ekhipha imali yokukhubazeka ithola ukuthi ukhubazeke ngokuphelele okuzodala ukuthi ungabe usakwazi ukwenza umsebenzi obuwenza, uyothola lezi zinzuzo emva kwezinyanga ezintathu (3) kusukela ngosuku owakhubazeka ngalo:

> Uyoholelwa nyangazonke imali engu 75% womholo wakho oyi-average ezinyangeni ezingu 12 ezandulela ukukhubazeka kwakho. Isibonelo: uma ngabe umholo wakho wenyanga oyi-average ubungu R4,000, imali oyoholelwa yona ngenyanga kuyoba ngu R3,000. (Lemali uyoyikhokhelwa izinyanga ezingu 21, eyoqala ukukhokhelwa emva kokuthi isikhathi sokulinda esiyizinyanga ezingu 3 sesidlulile) Lenzuzo ibalele nokuqhubeka ufakelwa esikhwameni.
>
> Emva kwenkokhelo yezinyanga ezingu 21, uma ngabe ukhubazeke okomphelo nangokuphelele, uyonikezwa imali eyisamba somholo wakho wonyaka uphindwe ka 5 bese ubulungu bakho besikhwama buyaphela. Uyokhokhelwa nemali yakho yonke ebisesikhwameni.

IMALI ETHOLAKALA UMA NGABE UPHUMA ESIKHWAMENI

Uma ushiya embonini ungakafiki eminyakeni yempesheni, ungayithatha imali yakho esesikhwameni ngosuku oshiye ngalo..

UKUPHATHWA KWESIKWAMA

Okufanele ukwazi:

- I KwaZulu-Natal Master Builders & Allied Industries Association bangabasingathi besikwama.
- Inkampani u-Alexander Forbes Financial Services ingumeluleki wesikhwama, kanti futhi ibuye isize isikhwama ngokuthi ibe yi-Actuary yaso.
- Izikhwama ziphethwe kulandelwa imithetho yazo ebhaliswe kwi-Registrar of Pension Funds.
- Izikhwama zasungulwa ngokuzimela nokululekwa abaphathi bazo.
- Abaphathi bezikhwama kuyinhlanganisela yabasebenzi nabaqashi.

Uma ngabe unanoma yimiphi imibuzo mayelana nezinzuzo zakho ezitholakala esikhwameni sicela ukuthi leyo mibuzo uyinikeze umphathi wsikhwama (administrator) kuleli kheli: 40 Essex Terrace, Westville, 3629,
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