



NJMPF

IPHEPHANDABA LOKWAZISA AMALUNGA Izindaba zekota yonyaka - Disemba 2018

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UMYALEZO OQHAMUKA KUMPHATHI

Siyakwamukela ephephandabeni lesine lonyaka ka-2018 lokwazisa amalunga.

Sekusondele ukuphela konyaka. Unyaka ka-2018 kube unyaka obenezinto eziningi ezenzakale kuwo, lesi isikhathi esihle sokukhumbuzisana, ngezinye zezinto ezenzakalile. Izwe lakithi libe nesikhathi esinzima sezomnotho nezombusazwe enyakeni ka-2018. Wonke umuntu uyabuzwa ubunzima bokunyuka kwentengo kaphethiloli kanye nokwenyuka njalo kwezindleko zokuphila.

Okumayelana nesikhwama iNJMPF namalunga aso, kunezindaba ezinhle kuphela esizozibika. Isikhwama sithole izindondo eziyisikhombisa kulonyaka siklonyeliswa ezindimeni, okubalwa kuzo ezokuphatha, ezotshalomali, ezokuxhumana, ezolwazi lwezezimali nezemfundo kanye noguquko. Lokhu kunika ithemba kumalunga esikhwama lokuthi isikhwama siphethwe kahle, futhi sinenzuzo enhle kwezotshalomali nemihlomulo emihle etholakala kusona.



uMnomzane Sam Camilleri - uMphathi

Inzuzo etholakale kutshalomali ibeyinhle kakhulu okwenze isikhwama sikwazi ukwenyusa imali yempesheni uma kuqhathaniswa nokwehla kanye nokwenyuka kwamandla emali, isikhwama siphinde sakwazi ukukhokha ibhonasi eyisipesheli kwinyanga kaNovemba.

IDefault Regulation imithetho emisha elawula imboni yezomhlalaphansi ezoqala ukusebenza mhlaka 01 Mashi 2019. Lemithetho emisha idinga izimboni zempesheni zilandele imithetho embalwa ehlanganisa ukwethula izinhlelo zama-annuity kwamalunga azo athatha umhlalaphansi. Lomthetho omusha ucacisa ngezinhlobo ezahlukene zohla lotshalomali (phecelezi investment portfolios) uphinde ucacise mayelana nemali ekumele ikhokhelwe ukubhekelela izindleko zokuphathwa kwama portfolio otshalomali. Okubalulekile ngalomthetho ukugququzela amalunga ukongela umhlalaphansi ukuze kuthi uma ethatha umhlalaphansi akwazi ukuthenga i-annuity ukuze abe nemali engenayo uma esethathe umhlalaphansi.

SISIZE, SISIZE UMNDENI WAKHO UMA WENA NJENGELUNGA UNGASAKWAZI

Kubalulekile ukugcina uhla lobakhethile abazokwabelwa umhlomulo wakho lube sesimweni esifanele. Uma kwenzeka udlula emhlabeni ukukhokheleka kwamalunga omndeni wakho ngeke kubambezeleke nomndeni wakho ngeke ube nokulinda okungenasidingo.

Faka imininingwane yakho efanele yezokuxhumana nge-App yaseNJMPF ngomakhalekhukhwini wakho, shayela isikhwama ku-031 279 5300 noma uthumele i-email ku-info@njmpf.co.za. Ungaxhumana nomnyango wakwa HR kumasipala wakho ukusize ngeform okumele uligcwalise.

IMIHLANGANO YOKUKHULUMA NAMALUNGA

Ucwaningo luveza ukuthi ukuze ube umuntu okwazi ukonga kahle kufanele uhlale uxoxisana futhi ulalele lokho okushiwo ongoti kwezokululeka ngokwezezimali khona uzokwazi nokuthi uthole okuhle ongazikhethela khona.

Sicela ufike uzothamela imihlangano (amaRoadshows) esikhwama iNJMPF uma sesivakashela uMasipala wakho. Inhloso enkulu yalomhlangano ukuletha isikhwama sakho kuwe, nokukunika ithuba lokubuzwa imibuzo.

UKUXHUMANA NGOKUSEBENZISA EZOBUCHWEPHESHE

Sisize sinciphise ukusebenzisa amaphepha ngokuthi sixhumane ngezobuchwepheshe!

Ungathola izindaba ezishisayo ngokushesha zivela esikhwameni ngokukhetha ukusebenzisa ubuchwepheshe besimanje, ukuthola iphepha lakho lezokwazisa amalunga esikhwama. Ongakwenza nje ukuthumela i-email ku-info@njmpf.co.za ucele ukuxhumana nge-email noma ufonele isikhwama ku- 031 279 5300.



ULWAZI LWEZEZIMALI



KUNGANI UNGALANDELELI NGOKWENZEKA ESIKHWAMENI SAKHO?

Ngokubhalisa ungene kwezobuchwepheshe besimanje kwi-website yesikhwama, ungakwazi ukungena uthole yonke imininingwane yakho ngaphansi kwegama lakho.

VAKASHELA IWEBSITE YESIKHWAMA SAKHO

Senza kube lula ukuthola ulwazi esikhwameni. Vakashela iwebsite yethu ukuthola ezenzeke esikhathini esedlule ezithinta amalunga esikhwama noma ulwazi olujwayelekile olumayelana nemihlomulo yamalunga nolwazi lwezezimali.

YONGA IMALI YAKHO KULESISIKHATHI SIKANCIBIJANE

Isikhathi sikancibijane sesisondele iningi lethu selibala izinsuku ezimbalwa ngaphambi kokuthi kufike amaholidi. Lesisikhathi sonyaka isikhathi sokuzijabulisa nemindeni yethu – kuphinde kube isikhathi lapho amanani entengo enyuka kakhulu. Unyaka usuyaphela ngeke sikubukele kude ukuthi unyaka ozayo ususondele ngakho-ke kumele uqale unyaka omusha umi kahle kwezezimali.

Ngokwabaphathi babeluleki bezikweletu iNational Credit Regulator (NCR), kubalulekile ukuthi siqaphele ezikhangisweni zabadayisa ngezikweletu, izikhangisi ezifana nokuthi “awubhekwa umlando wakho wezikweletu”. Ukujabula ngokweqile sijabulela ukuqeda unyaka nakho kunikeza ithuba elihle lokuthi usebenzise imali ongenayo. Uma ufuna ukuqala unyaka omusha umi kahle kwezezimali kufanele uqaphele ukuthi imali yakho uyisebenzisa kanjani ngalesisikhathi – ungajabuli ngokweqile.

Nanka amacebo avela kumeluleki omkhulu wezezikweletu ukuze uhlale unokonga ngalesisikhathi sikancibijane.

Ungazivumeli izikweletu - ezinye zezimbangela ezidala sizithole sesigamenxe ezikweletwini, ukuthenga ngesikweletu. Abathengi abaningi basuke bebheke ukusebenzisa isikweletu ukuthengela uncibijane nokungesona isinyathelo esiphusile.

Yongela uMasingana - ayikho into engafanele ngokuzijabulisa ngamaholidi kancibijane kodwa khumbula ukuthi uMasingana ususemnyango. Ungakhohlwa ukuthi kusekhona izindleko okumele uzikhokhele enyakeni omusha.

Amalunga ayakhunjuzwa futhi ayagugquzelwa ukuthi axhumane nabahleli bezezimali abagunyaziwe ngaphambi kokuba bethathe nanoma isiphi isinqumo sezezimali.

YAZI NGESIKHWAMA SAKHO - UKUGCIZELELA MAYELANA NENET REPLACEMENT RATIO (NRR)

Kusukela ngonya ka-2016, isikhwama sesifake iNRR kwisitativimende sakho semihlomulo. Lesisilinganiso esokulinganisa umhlomulo wakho uma sekuyisikhathi sakho somhlalaphansi. Isibonelo, uma imali oyiholayo, ingu-R10 000, iNRR yakho kungu-40% - lokhu kulinganisa ukuthi wena uyobe uholo imali engu-R 4000 (uma kulinganiswa imali okufanele uyihole ngenyanga). Kanjalo-ke futhi uma kade uneNRR engu-80% isilinganiso semali ozoyihola ngenyanga uma usuthathe umhlalaphansi ifinyelela ku-R8000. INRR iyithuluzi elihle lokulinganisa ukuthi ukwazi ukubona ukuthi uyobe unemali eyanele kangakanani ngesikhathi sakho somhlalaphansi. Amalunga atshale imali yawo esikhwameni seProvident Fund, iNRR yawo engayikhuphula ngokuthi anyuse ipercenti lemali ayikhokha njalo ngenyanga esikhwameni noma ngokonga imali yawo esikhwameni isikhathi eside, nalawo malunga atshale imali esikhwameni iSuperannuation fund nakwi Retirement fund engakhuphula iNRR yawo ngokuhlala isikhathi eside esikhwameni nangokukhuphuka kwemali abayiholayo. Isikhwama iNJMPF sigqugquzela amalunga afaka imali yawo esikhwameni ukuthi abuyekeze / abhekisise kahle amaNRR awo noma axhumane nesikhwama ukuze achazeleke kabanzi noma edinga ulwazi olujulile.

UCWANINGO LWE-NJMPF

Isikhwama iNJMPF ifisa ukunibonga kakhulu ngeqhaza lenu enilibambe ocwaningweni enilwenzile. Njengalokho kwakuthenjisiwe, owenze ucwaningo ngendlela egculisayo uzoklonyeliswa ngomklomelo wevoucher yokuthenga yenani lika R 1000, uzomenyezela kwiphephandaba lokwazisa amalunga lokuqala langonyaka ozayo u-2019. Sinifisela uncibijane onenjabulo namaholidi aphephile.

SIKUFISELA UNYAKA OMUSHA OMUHLE

