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# NJMPF

## IPHEPHANDABA LOKWAZISA

### Abahola Impesheni

## Izindaba zekota yonyaka - Disemba 2018

### UMYALEZO OQHAMUKA KUMPHATHI

Siyakwamukela ephephandabeni lesine lonyaka ka-2018 lokwazisa abahola impesheni.

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.

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.



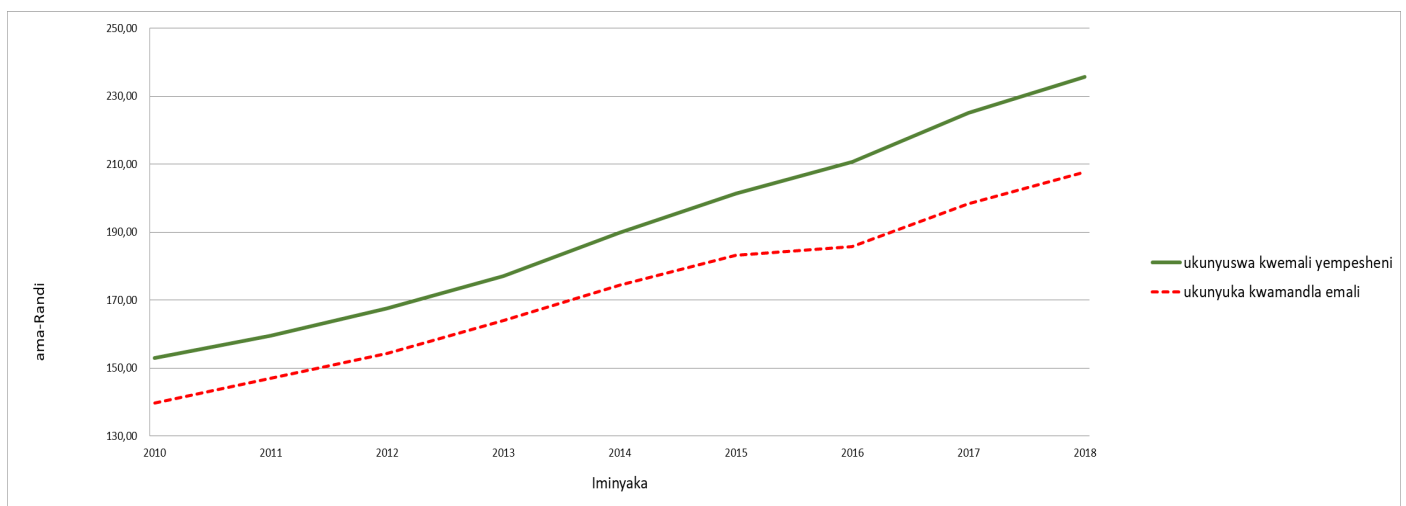
uMnomzane Sam Camilleri - uMphathi

### UKUNYUSWA KWEMALI YEMPESHENI

Ephephandabeni lokwazisa abahola impesheni ngo Julayi 2018 isikwama sibenentokozo yokunazisa ukuthi iBhodi lamaTrustees isigunyaze ukwenyuka komhlo wempesheni ngeConsumer Price index(CPI) egcwele ewu-4.68% kulabo abahola impesheni kusukela mhlaka-01 Julayi 2018. Ukunyuka komhlo walowo nalowo oholayo ngokwenani lomhlo wakhe kuzokwenzeka kunyaka u-01 Apreli 2017 kuya ku-31 Mashi 2018. Kuyi ntokozo enkulu kuthina ukumemezela ukuthi ibhonasi eyisipesheli ka-50% yomhlo wenyanga eyodwa ikhokhiwe Kanye nomhlo wakho wempesheni, wenyanga kaNovemba.

Isikwama sakho i-NJMPF sikwazi ukunika izinzuzo ezidlula ukwehla nokwenyuka kwamandla emali, lapho khona ukwenyuswa kwemali yempesheni kudlula ukwehla nokwenyuka kwamandla emali. Uma izimakethe zezimali zenzakahle, abaholi bempesheni bathola ibhonasi ngoNovemba njalo ngonyaka. Kungenzeka ilingane nemali oyihola njalo ngenyanga noma iphesenti lemali oyiholayo. Ukwenyuswa okuyisipesheli kuyenziwa ngezikhathi ezithile. Igrafu engezantsi itshengisa umphumela yokwenyuswa kwemali yempesheni kanye nesamba semali samabhonasi ekhokhiwe eminyakeni edlule, uma iqhathaniswa nokwehla kanye nokwenyuka kwamandla emali.

#### Ngazansi uchungechunge lwesikhathi olubonisa inzuzo enhle etholwe abahola impesheni eminyakeni edlule



# ULWAZI LWEZEZIMALI



## KUNGANI UNGALANDELELI NGOKWENZEKA ESIKHWAMENI SAKHO?

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

## 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 ayagqugquzelwa 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 kwisititimende 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 kahle amaNRR awo noma axhumane nesikhwama ukuze achazeleke kabanzi noma edinga ulwazi olujulile.

## UCWANINGO LWE-NJMPF

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

**SIKUFISELA UNYAKA OMUSHA OMUHLE**

