



NJMPF

IPHEPHANDABA LOKWAZISA AMALUNGA Izindaba zekota - Septhemba 2020

Isikhwama Sakho, Ukonga Kwakho, Ikusasa Lakho

UMYALEZO OVELA KUMPHATHI OMKHULU I-PRINCIPAL OFFICER/CEO

Siyanamukela kwiphephandaba lokwazisa amalunga kuleNtwasahlobo ka-2020.

Lethwese ihlobo nakuba isimo sezulu singenalo ilanga elikhanyayo nezimbali, sinezinto ezimbalwa ezijabulisayo. Siyaqhubeka nokuzivikela nokuvikela abanye kwisifose-Covid-19 ngokuziqhelelanisa ngebanga elidingekile nabanye, nangokuhlamba izandla ngazo zonke izikhathi nangokugqoka izimfonyo. INingizimu Afrika nayo ilokhu iqala kancane kancane nokuvula, emva kokwehliselwa esigabeni sika-Level 1 ngomhlaka – 21 Septhemba – sizwelana nayo yonke imindeneni eshiywe abathandiweyo babo ngenxa yalolu bhubhane.



uMnu. Bonginkosi Mkhize

OKWENZEKA KWEZOTSHALOMALI NGALESI SIKHATHI SOBHUBHANE KUMHLABAWONKE

Isikhwama i-NJMPF sesithole imibuzo eminingi evela kumalunga esikhwama i-Provident fund mayelana nokukhula okungekuhle okuvezwe ezitatimendeni zawo zemihlomulo, ezikhishwe ngenyanga ka-Julayi 2020. Njengoba kwakubikiwe ekuqaleni, ukudlondlobala kwesifo i-Covid-19 kube nomthelela omkhulu kwizimakethe zotshalomali emhlabeni wonke jikelele. Ngingentokozo yokunibikela ukuthi izinzuzo zotshalomali zikhombise ukusimama okunamandla ngenyanga ka-Epreli. Isikhathi kusukela enyangeni ka-May kuya enyangeni ka-Agasti imihlomulo yezotshalomali iphinde yakhombisa ukuqhubeka nokusimama, nakuba kngasikhona ukusimama okunamandla njengakwinyanga ka-Epreli. Nakuba-ke, abaphathi bezotshalomali besaqhubeka nokweluleka abatshalomali ukuthi abahlale beqaphile, njengoba ukubonisa kwesikhathi esifishane kungaqinisekisiwe ngenxa yobhubhane lwe-Covid-19 nomthelela walo emhlabeni wonke.

Ezotshalomali zeSikhwama i-NJMPF azenzanga ngendlela egculisayo zehle ngo-16% ngekota yonyaka ephele ngoMashi 2020, koda zaba nokusimama okuhle ezikubonise ngenyanga ka-Epreli, izikhwama zibe ngaphansi ngokulinganiselwa ku-5% emva kwezinyanga ezine zokuqala zonyaka. Njengoba kushiwo ngenhla, imihlomulo kusukela ku-Meyi kuya ku-Agasti iphinde yaba mihle, okube nomphumela othi imihlomulo yakho yezotshalomali ihamba phambili kokwenzeke kwezotshalomali kuzekube umhlaka-31 Mashi 2020.

Abaphathi bethu bezotshalomali baqoka izimpahla ezimbalwa ezisebenza kahle isikhathi eside. Leli isu elifanele kumalunga adinga ukukhulisa izimpahla zawo zomhlalaphansi iminyaka eminingi. Ngakho-ke nakuba izimakethe zehlazenyuka inyanga nenyanga, izinhlobonhlobo zezimpahla ekade ziqakiwe zilindeleke ukuthi zinikeze imihlomulo yezotshalomali esezingeni eliphezulu uma ibalwa ngeminyaka. Ukuze kuhlolwe ukufaneleka kwezinzuzo zesikhwama sethu sezotshalomali, kuyasiza ukubheka ukusebenza kwaso kuqondaniswe nezinye izikhwama zomhlalaphansi. I-Global Large Manager Watch yaziwa kahle njengomqaphi obheke izikhwama zezotshalomali. Isikhwama i-NJMPF sithole ukuthi nakuba izikhwama zingeke zibe kulezo zikhwama ezenze kahle kakhulu, siphumelele ngaphezu kwesigamu sezimali esifakiwe ocwaningweni. Ngakho-ke ungaqiniseka ukuthi izikhwama zethu zisebenza ngokulinganayo nalokho ezinye izikhwama ezikuzuzile kwizimakethe zonyaka kuze kube yinamuhla.

Amalunga esikhwama i-Provident Fund afisa ukukhulisa imihlomulo yawo ukuthuthukisa ezomhlalaphansi uma isikhathi sifika, analokhu okulandelayo angakwenza:

- Aqinisekise ukuthi akhokha imali eyiphesenti eliphezulu eliya emhlo mulweni wakho wezomhlalaphansi, okungu-9,25% nomqashi akhokhe u-18%.
- Imithetho yakamumva yesikhwama i-NJMPF esanda kumenyezela ivumela amalunga esikhwama i-Provident Fund ukuthi akwazi ukuthi engeze imali ayikhokha esikhwameni eyi-Additional Voluntary Contribution (AVC) ukuze akwazi ukukhulisa ezomhlalaphansi zawo noma imihlomulo yokuphuma esikhwameni. Indlela okwenziwa ngayo ukufaka isicelo esibhaliwe esikhwameni nenani lemali noma iphesenti lemali yomholo wonyaka elzokhokhwa njalo ngenyanga ukuze ama-trustee akuvume lokho.
- Amalunga athatha umhlalaphansi angaphinde athenge impesheni yomhlalaphansi yesikhwama i-NJMPF, enezindleko eziphansi.

Okubalulekile okumele ukukhumbule:

*Wonke umuntu unezidingo ezahlukene zotshalomali – ngaphambi kokuthatha isinqumo khuluma nomeluleki wakho wezezimali.

KwaZulu-Natal Joint Municipal Pension/Provident Funds

Xhumana ne Client Services | Ucingo: 031 279 5300/0861 065 673 | Ifekisi: (031) 266 6715 | Imeyili: info@njmpf.co.za | Ikheli lokuposa: P.O. BOX 33, Westwood, 3633 | Ikheli lomgwaqo: 5 Derby Place, Derby Downs Office Park, University Road, Westville, 3629 | Iwebhusayithi: www.njmpf.co.za uFacebook: Natal Joint Municipal Pension Fund | uTwitter: @NJMPF



Iphephandaba lamalunga ase-NJMPF | Septhemba 2020

YAZI NGESIKHWAMA SAKHO

UKUGCINA UMFUTHO

Izingoma zokunqoba nokukhala kwenjabulo kungase kungazwakali ngobakuphuma ezimfonyo kepha lokho akusona isizathu sokungagubhi. Ngisho nangezikhathi zobunzima isikhwama i-NJMPF siyaqhubeka nokulwela ukwenza kahle. Ngekota yesithathu yonyaka ka-2020 isikhwama siyaqhubeka nokuthola inhlonipho evela kubaholi bemboni kanti isikhwama siyaqhubeka nokuba isibonelo esihle kwezinye izikhwama zempesheni eNingizimu Afrika. Isikhwama i-NJMPF siqokule imiklomelo eziyisithupha zokusebenza kahle kwesikhwama ezivela ohlelweni lwemboni i-Institute of Retirement Funds Africa Awards Program, umklomelo owodwa kwi- Acquisition International, imiklomelo emibili kuma-Stevie Award. Isikhwama siphinde saqokelwa emncintiswaneni wezokuxhumana nokuzimbandakanya namalunga emcimbinini we-World Pension Summit 2020



AMACEBO OKUKUSIZA NGESIKHATHI SOBUBHANE LOMHLABAWONKE

Kunzima ukuqagula isimo sezezimali koda ukuthungatha ukwalulekwa kubaluleki bezezimali abasemthethweni nokuqaphela lamacebo alandelayo kungakusiza kakhulu ekwenzeni izinqumo zezezimali eziphusile.

Ukunciphisa izindleko

Ukunciphisa izindleko kuzokhulula enye ingxenye yemali yakho lokho okuzokhulisa imali oyongayo kuphinde kugwemeke ukwenza izikweletu kanye namakhadi ezikweletu.

Unciphise nezikweletu zakho

Ugxile ekukhokheni izikweletu ebese zidalekile ungadali ezinye futhi.

Uhlahlomali (Budget)

Yenza uhlahlomali uma ungenayo. Lokho kuzokwenza ukuthi ukwazi ukuqondisa kahle izindleko zakho uphinde ukwazi ukubona lapho okufanele unciphise khona noma uyeke ngokuphelele.

Yonga (Save)

Ukuba nesikhwama semali oyigcinile kungadala uzinzo kwezezimali ngaphandle kokuthembela emakhadini ezikweletu ukukhokha izikweletu.

Lamacebo kuhloswe ngawo ukukunika ulwazi kanti futhi akufanele luthathwe njengomthetho noma ngokwalulekwa ngokwezezimali.

UMTHETHO WOKUVIKELWA KOLWAZI (PROTECTION OF PERSONAL INFORMATION ACT (POPIA))

UPOPIA uqale ukusebenza ngomhlaka 01 Julayi 2020 nesikhwama sizoba nezinyanga eziwu-12 kusukela ngoJulayi ukuze silandele umgudu ngokuphelele. Njengesikhwama samalunga esibeka amalunga, kanye nokuvikela ulwazi lwamalunga isikhwama sikubeka phambili phakathi kwezinye izinto ezibalulekile, isikhwama sangena ohambweni lokulandela imigudu efanele yokuvikelwa kolwazi esikhathini esedlule futhi lolohambo luzophetha ngokuhambisana ngokugcwele ngomhlaka 01 Julayi 2021.

UKUVUSELELWA KWEMININGWANE

Kubalulekile ukuthi isikhwama sibe neminingwane yakho ngezikhathi zonke. Sisebenzisa yona leminingwane ukuxhumana nawe nokukwazi ukukhulizeka ngolwazi olusezingeni eliphezulu. Siyakucela ukuthi usazise uma kwenzeka kuba noshintsho eminingwaneni yakho. Gcwalisa ifomu leminingwane yamalunga uyithumele nge-email, ungafona ubuze kabanzi ngokudingakalayo.

UKWELULEKWA NGOMHLALAPHANSI

Isexwayiso esibalulekile - Ilunga elesulayo komunye womaspala ba-KwaZulu-Natali kumele lithole ukwelulekwa. iNJMPF ibambisene neINFund Solutions inomeluleki wezomhlalaphansi emahhosisini esikhwama omele ukweluleka amalunga ngaphambi kokuthi akhokhelwe imihlomulo yawo. Amalunga ayaziswa ukuthi kulindeleke ukuthi aqale athole ukwelulekwa kwezomhlalaphansi ngaphambi kokuthi akhokhelwe imihlomulo yawo. Sicela amalunga aqinisekelele ukuthi isikhwama sineminingwane eyiyo. Uma udinga ukushintsha iminingwane sicela usithumela umyalezo ku: info@njmpf.co.za

ALERT LEVEL ONE

Njengoba izwe seli ku-level 1 kubalulekile ukukhumbula ukuthi isifo i-Coronavirus aSinyamalele sisekhona phakathi kwethu kanti kusanidingo sokuzivekela kanye nalabo abaseduze kwethu.



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