IZINGUQUKO ZENTELA

KUSUKELA MHLAKA-1 MARCH 2021 -

OKUTHINTA AMALUNGU ESIKHWAMA SE-PROVIDENT FUND

Kusuka mhlaka-1 Mashi 2021, zonke izinzuzo zomhlalaphansi ezikhokhwa izikhwama zama-provident fund kanye nezikhwama zokubeka ama-provident funds ziyothathwa ngokufanayo nezinzuzo ezikhokhela umhlalaphansi ezisuka ezikhwameni zempesheni, ezikhwameni zokubeka izimpesheni kanye nasezikhwameni zomhlalaphansi i-annuity funds. Lokhu kusho ukuthi umehluko phakathi kwezikhwama zeprovident fund nezikhwana zempesheni uyonyamalala kusukela mhlaka-1 Mashi 2021, ngokuthi iminikelo ekhokhelwe kulezi zikhwama kanye nezinzuzo ezikhokhwayo zisuka kulezi zikhwama kuyophathwa ngendlela efanayo nse.

MINEWORKERS PROVIDENT FUND

RESPECT DIGNITY LEGACY

AMALUNGU EZIKHWAMA ZE-PROVIDENT FUND KANYE NAWEZIKHWAMA ZOKUBEKA AMA-PROVIDENT FUND KOMELE UKUBA:

ATHENGE IMPESHENI LAPHO ESETHATHA UMHLALAPHANSI:

- Amalungu athatha umhlalaphansi ezikhwameni zama-provident kanye nasezikhwameni zokubeka ama-provident fund kuyodingeka asebenzise okubili kokuthathu-2/3 rd kwalokho awakongela umhlalaphansi ukuze athenge ngokuyimpoqo impesheni / ama-annunities.

- Okukodwa kokuthathu-1/3 rd yisona samba sikakheshi esiyinzuzo angasithatha bese okubili kokuthathu- 2/3 rd yiyona nzuzo azoyithola ngamancozuncozu okuwumthetho we-annuitization ozosebenza kuyo yonke inzuzo yomhlalaphansi, ngaphandle lapho isamba senzuzo yomhlalaphansi singamarandi angama-R247 500,00 noma ngaphansi.

IZINZUZO EZITHWESIWE ZIVIKELEKILE:

Zonke noma yiziphi izimali ezilondoloziwe zanqwabelana esikhwameni se-provident fund kuze kube umhlaka-1 Mashi 2021 (okubizwa ngokuthi “T-Day”) ziyobiyelwa njenge nzuzo othweswe yona noma ku-akhawunti yenzuzo yelungu elithweswe yona, zivikelwe futhi ngeke ziphazanyiswe yizinguquko. Ilungu livumelekile ukuyikhipha yonke inzuzo ethwesiwe ku-akhawunti yelungu uma selithatha umhlalaphansi. Ilungu kuphela kuzomele lithenge impesheni / annuity ngokubili kokuthathu- 2/3 rd kwemali eyongiwe yanqwabelana kusuka kuyo yonke iminikelo nokukhula okwenzekile kulesi sikhwama kusukela mhlaka-1 Mashi 2021 (inzuzo engathwesiwe ku-akhawunti yelungu).

Isibonelo:
Ilungu lamanje lesikhwama se-provident fund elithatha umhlalaphansi (ngemuva kokuhlanganisa iminyaka yobudala yomhlalaphansi evumelekile) mhlaka-31 Mashi 2025, liyoba nakho okubili inzuzo ethwesiwe ku-akhawunti yelungu kanye nenzuzo engathwesiwe ku-akhawunti yelungu esiKhwameni. Inzuzo ethwesiwe ku-akhawunti yelungu yakhiwa yiyo yonke imali eyongiwe yanqwabelana nokukhula kwayo njengoba injalo mhlaka-1 Mashi 2021. Inzuzo engathwesiwe ku-akhawunti yelungu izobe yakhiwa yiyo yonke iminikelo enqwabelene ekhokhwe esiKhwameni kusukela ngomhlaka-1 Mashi 2021, kanye nokukhula kwayo, kuze kube usuku lokuthatha umhlalaphansi. Leli lungu elithatha umhlalaphansi lifanelekile ukuthatha ngokheshi, inzuzo ethwesiwe ku-akhawunti yelungu futhi kuze kube okukodwa kokuthathu-1/3 rd kwenzuzo engathwesiwe ku-akhawunti yelungu, ngaphandle uma inzuzo engathwesiwe ku-akhawunti yelungu uma ingaphansi kuka R247 500,00, esimweni lapho lonke inani lingathathwa liwukheshi.

UMTHELELA WEZINGUQUKO ZENTELA:

- **Kumalungu amanje ezikhwama ze-provident fund angaphansi kweminyaka yobudala engu-55:**
  Amalungu aneminyaka engaphansi kwengu-55 mhlaka-1 Mashi 2021 azothola umthelela walezi zinguquko njengoba isiKhwama sawo kuzomele sidale ama-akhawunti ama-2 ahlukene, inzuzo ethwesiwe ku-akhawunti yelungu kanye nenzuzo engathwesiwe ku-akhawunti yelungu.

  Kodwa, la malungu awaphazamiseki nhlobo, uma ehoxa eziKhwameni zawo ngenxa yokwesula emsebenzini, ukuxoshwa, ukudilizwa, njll. Ayohlala enelungelo lokubiza yonke inzuzo yawo njengesamba semali engukheshi.

- **Kumalungu ezikhwama se-provident funds aneminyaka engu-55 noma ngaphezulu ngomhlaka 1 kuMashi 2021:**
  Amalungu aneminyaka engu-55 noma ngaphezulu ngomhlaka 1 kuMashi 2021 ngeke athole umthelela walezi zinguquko nhlobo. IsiKhwama sizoqhubeka ukugcina i-akhawunti eyodwa kuphela kuwo, inzuzo ethwesiwe ku-akhawunti yelungu. Izinzuzo zawo ezinqwabelene zizophathwa ngokuvumelana nemithetho njengoba injalo ngokwamanje, inqobo nje uma behlale esikhwameni esifanayo noma bagcine inzuzo enqwabelene. Uma bedlula bephuma esikhwameni sakuqala beye kwesinye isikhwama, bayoyigcina inzuzo ethwesiwe ku-akhawunti yelungu, kodwa isikhwama sabo esisha kufanele sidale i-akhawunti yesibili, inzuzo engathwesiwe ku-akhawunti yelungu, okuyiyona eyothola yonke iminikelo emisha kusukela ngosuku lokudlulela phambili, kanye nokukhula kwayo. Le akhawunti iyolawulwa umgomo wokuthatha okukodwa kokuthathu-1/3 rd kanye nokubili kokuthathu-2/3 rd.

- **Abasebenzi abasha:**
  Bonke abasebenzi abasha abajoyina izikhwama zama-provident funds kusuka mhlaka-1 Mashi 2021 bayoboshezelwa yilezi zinguquko futhi isiKhwama ziyogcina i-akhawunti eyodwa kuphela yenzuzo engathwesiwe yelungu; okusho ukuthi lapho sebethatha umhlalaphansi, kuyodingeka ukuthi kusetshenzisa okubili kokuthathu- 2/3 rd kwemali yabo yomhlalaphansi elondoloziwe yanqwabelane ukuthenga impesheni.

Uma uba nemibuzo eqondiswe kulolu daba, sicela ungangabazi ukuxhumana nabesiKhwama.