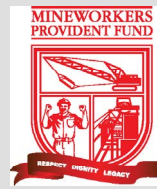


INCWADI YEENDABA YAMALUNGU

2021 UHLELO LOKUQALA



Lungu Elibekekileyo

Emva konyaka owoyikekayo nolusizi wama-2020, sonke sasijonge phambili ekuboneni okuhle ngo-2021, ngethemba lokuba u-2021 uza kuzisa inguquko ezifanelekileyo. Emva kokubuyela kwinqanaba lesi-3 lokuma ngxi kweentshukumo ngenxa yokunyuka kosuleleko lwe-COVID-19 kunye nenani elonyukileyo lokusweleka, konke kuvakala ngathi kukuqhubeka kuka-2020.

Kodwa, konke akuyomvakalelo elusizi nangona kunjalo; ngophuhliso oluhle ekufumanekeni kwamayeza okugonya kunye nenani losuleleko lwemihla ngemihla esele liqalise ukwehla. Iindaba ezimnandi zezokuba okuninzi esikwaziyo malunga nokugcina ubhubhane ukude zihlala ziyinyani. Ngoko ke, ukuba siyaqhubeka nokuziqeleanisa, sinxibe iimaski kwaye sihlambe okanye sicoce izandla zethu, sinciphisa umngcipheko wokufumana okanye wokusasaza intsholongwane.

Njengokuba iNgxowa-mali ihlala izinikele ekubekeni wena, amalungu ethu kuqala. Nangona u-2020 wayenzima, oku akusinqandanga ekufuneni iindlela ezingcono zokufikelela kumalungu. I nkqubo yaMabhaso ye-Masibambisane eyasungulwa ngo-2020 ngumzekelo nje omnye wendlela yokusikhuthaza ukuba senze ngcono. Siyakubongoza ukuba usebenzise iikhuphoni ezikwincwadana yeNnkqubo yaMabhaso ye-Masibambisane njengoko iikhuphoni ziza kuphelelwa lixesha ngoMatshi 2021. Silindele ukuhambisa iincwadana ezintsha ukuze wonwabele kakhulu amabhaso emva koko azakuphelelwa lixesha ngoJulayi 2021. Jonga ezi kwaye ukhangele kubaqeshi bakho ukuqinisekisa ukuba unencwadana yamva nje.

Ndingathanda ukunika ingxelo yokuba izitimenti zenzuzo yamalungu (zokuphela konyaka kaDisemba ka-2019) zihanjiswe kwikota yokugqibela ka-2020 kwaye kufanele ukuba zifikelele kubo bonke abaqeshi ekupheleni kukaNovemba ka-2020. Siyaqonda ukuba zibaluleke kangakanani ezi zitimenti kuwe kwaye siyakubongoza ukuba ukhangele kumqeshi wakho ukuba awukafumani isititimenti sakho okwangoku.

Kolu hlelo lwencwadana, sichaphazela utshintsho oluzayo lwengeniso yerhafu, ukubaluleka kokufumana iinkcukacha zoqhagamshelwano zamalungu, amajelo anokusetyenziswa nguwe okanye ngabaabaxhamli ukufaka imibuzo kunye/ okanye izikhalazo kunye namanye amanqaku anomdla. Singangazi ngokupheleleyo kwaye singaqondi ukuba unyaka omtsha usiphathele ntoni, kodwa ndiqinisekile ukuba xa sisebenza kunye, singafezekisa izigaba ezibalulekileyo.

Ndikunqwenelela u-2021 okhuselekileyo!

Utshintsho lwerhafu ukususela ngomhla woku-1 Kamatshi 2021 - ukuchaphazela amalungu e-Provident Fund

Ukubaluleka kokufumana kunye nokuhlaziya iinkcukacha zoqhagamshelwano

Imibuzo kunye namajelo eZikhalazo ezifumanekayo kumalungu

Ukusebenza kotyalo-mali lwethu ngo-2020

Utshintsho lwerhafu ukususela ngomhla woku-1 Kamatshi 2021 - ukuchaphazela amalungu e-provident fund

Ukususela ngomhla woku-1 kaMatshi 2021, zonke iinzuzo zomhlala-phantsi ezihlawulwa kwi-provident fund kunye ne-provident preservation funds ziza kuphathwa ngokufanayo neenzuzo zomhlala-phantsi ezihlawulwa kwingxowa-mali yepenshini, iingxowa-mali zolondolozo lweepenshini kunye neengxowa-mali zomhlala-phantsi we-annuity. Oku kuthetha ukuba umahluko phakathi kwe provident funds nengxowa-mali yepenshini uzakunyamalala ukusuka ngomhla woku-1 kaMatshi 2021, kuba imirhumo ehlawulwe kwezi ngxowa-mali kunye neenzuzo ezivela kwezi ngxowa-mali zizakuphathwa ngokufanayo.

AMALUNGU E-PROVIDENT FUNDS KUNYE NE-PROVIDENT PRESERVATION FUNDS AYA KUCELWA UKUBA:

Athenge ipenshini xa ethatha umhlala-phantsi:

- Amalungu asele esidla umhlala-phantsi kwingxowa-mali kunye ne-provident preservation funds kuya kufuneka ukuba asebenzise i-2/3rd yolondolozo lomhlalaphantsi ukuthenga ipenshini/iinzuzo ezinyanzelekileyo.
- I-1/3rd eengumgaqo wonaniselwano lwenzuzo esisambuku sekheshi kunye ne-2/3rd eengumgaqo wonaniselwano lwenzuzo zizakusebenziseka kuzo zonke iinzuzo zomhlala-phantsi, ngaphandle kwalapho inzuzo yemali yomhlala-phantsi iyonke engekabhatalwa ngama-R247 500.00 okanye ngaphantsi.

Inzuzo ezigunyazisiweyo zikhuselekile:

Yonke okanye naluphina ulondolozo olwandileyo lwe-provident fund ngomhla woku-1 kaMatshi 2021 (ekuthiwa yi "T-Day") iya kubiyelwa njenge nzuzo egunyazisiweyo kwi-akhawunti yelungu, ikhuselwe kwaye ayizukuchatshazelwa lutshintsho. Ilungu liza kuba nelungelo lokurhoxisa inzuzo egunyazisiweyo kwi-akhawunti yelungu elipheleleyo ngexesha lomhlala-phantsi. Ilungu liyakucelwa kuphela ukuba lithenge ipenshini/i-annuity kunye ne-2/3rd yolondolozo olwandileyo ukusuka kuyo yonke imirhumo kunye nokukhula okwenziwe kwingxowa-mali ukusuka ngomhla woku-1 kaMatshi 2021 (inzuzo engagunyazisiwanga kwi-akhawunti yelungu).

Umzekelo:

Ilungu langoku le-provident fund elithatha umhlala-phantsi (emva kokufikelela kubudala beminyaka obuqhelekileyo bomhlala-phantsi) ngomhla wama-31 kaMatshi 2025, liya kuba nazo zombini inzuzo egunyazisiweyo kwi-akhawunti yelungu kunye nenzuzo engagunyazisiwanga kwi-akhawunti yelungu ekwiNgxowa-mali. Inzuzo egunyazisiweyo kwi-akhawunti yelungu yenziwa lulo lonke ulondolozo olwandileyo kunye nokukhula ngomhla woku-1 kaMatshi 2021. Inzuzo engagunyazisiwanga kwi-akhawunti yelungu iza kwenziwa yiyo yonke imirhumo eyandileyo ehlawulwe kwiNgxowa-mali ukusuka ngomhla woku-1 kaMatshi 2021, kunye nokukhula, ukuza kufikelela kumhla womhlala-phantsi. Eli lungu lithatha umhlala-phantsi liza kuba nelungelo lokuthatha imali eyikheshi,

inzuzo egunyazisiweyo kwi-akhawunti yelungu nokuyakufikelela kwi-1/3rd yenzuzo engagunyazisiwanga kwi-akhawunti yelungu, ngaphandle kokuba apho inzuzo engagunyazisiwanga kwi-akhawunti yelungu ingaphantsi kwama-R247 500.00, kwimeko leyo yonke imali inokuthathwa ngekheshi.

Ifuthe leengquko zerhafu:

• Kumalungu akhoyo e-provident funds angaphantsi kweminyaka engama-55:

Amalungu angaphantsi kweminyaka engama-55 ngomhla woku-1 kaMatshi ka-2021 aza kuchatshazelwa lolu tshintsho njengoko iNgxowa-mali yabo iza kufuna ukwenza ii-akhawunti ezi-2 ezohlukeneyo, inzuzo egunyazisiweyo kwi-akhawunti yelungu kunye nenzuzo engagunyazisiwanga kwi-akhawunti yelungu.

Kodwa, la malungu awachatshazelwa kwaphela, ukuba ayarhoxa kwiingxowa-mali yawo ngokuyeka emsebenzini, ukugxothwa, ukudendwa, njalo njalo. Aza kuhlala enelungelo lokufaka ibango lawo kwinzuzo iyonke njengesambuku esiyikheshi.

• Kumalungu akhoyo kwi-provident funds aneminyaka engama-55 okanye ngaphezulu ngomhla woku-1 kaMatshi ka-2021:

Amalungu aneminyaka engama-55 okanye ngaphezulu ngomhla woku-1 kaMatshi ka-2021 awazukuchatshazelwa lolu tshintsho kwaphela. Ingxowa-mali iza kuqhubeka iwagcinela i-akhawunti enye kuphela, inzuzo egunyazisiweyo kwi-akhawunti yelungu. Inzuzo zabo ezandileyo zizakuphathwa ngokuhambelana nemigaqo njengoko isebenziseka ngoku, ukuba ngaba bahlala kwingxowa-mali enye okanye bayayigcina inzuzo eyandileyo. Ukuba bayayitshintshela ngaphandle kwingxowa-mali yabo yokuqala bayisa kwenye ingxowa-mali, bazakugcina inzuzo egunyazisiweyo kwi-akhawunti yelungu, kodwa ingxowa-mali yabo entsha kufuneka yenze i-akhawunti yesibini, inzuzo engagunyazisiwanga kwi-akhawunti yelungu, apho yonke imirhumo emitsha ukusukela kumhla wotshintsho, ziza kwabiwa kunye nokukhula kwazo. Le akhawunti iya kuxhomekeka kumgaqo wonaniselwano we-1/3rd kunye ne-2/3rd.

• Abasebenzi abatsha:

Bonke abasebenzi abatsha ababandakanyeka kwi-provident funds ukususela ngomhla woku-1 kaMatshi ka-2021, baza kubotshelelwa lolu tshintsho kwaye iNgxowa-mali iza kubagcinela kuphela inzuzo engagunyazisiwanga kwi-akhawunti yelungu; okuthetha ukuba xa bethatha umhlala-phantsi, baya kucelwa ukuba basebenzise i-2/3rd yolondolozo lomhlala-phantsi owandileyo ukuthenga ipenshini.

Ukuba unayo nayiphi na imibuzo malunga noku, nceda ungathandabuzi ukuqhagamshelana neNgxowa-mali.



Ukubaluleka kokufumana kunye nokuhlaziya iinkcukacha

Ibhodi yeeThrasti ze-MWPF iyaluxabisa uxanduva lolawulo lwayo lokuqinisekisa ukuba unolwazi olufanelekileyo kwaye uhlaziywa rhoqo kwingxowa-mali yomhlalaphantsi nakwimicimbi enxulumene noshishino. Ngapha koko, i-MWPF ilawulwa ngumthetho ukuqinisekisa ukuba iinkcukacha ezaneleyo nezifanelekileyo kuyanxityelelwana ngazo kwaziswa wena ngamalungelo akho, iinzuzo kunye nemisebenzi ngokwemigaqo yeNgxowa-mali.

Kwixesha elidlulileyo, besibeke ixesha elininzi kunye nomzamo ukuqinisekisa ukuba unolwazi olwaneleyo ngendlela yamaphulo eencwadana, iipowusta, iiflaya kunye neeSMS. Ngenxa ye-COVID-19, ukuhanjiswa kwezi zinto zoxibelevano kubonakalise ukuba kungumceli-mngeni njengoko imiboniso yendlela yamalungu ingenzeki ngokwesiqhelo. Ukungabikho kwale miboniso yendlela, sixhomekeke kakhulu kuxibelevano lwedijithali oluquka iSMS, i-imeyile kunye nokuthumela iinkcukacha kwiwebhusayithi yethu. Ukongeza

koku, isisetyenziswa sasungulwa ngo-2020. Esi sisetyenziswa sikuvumela ukuba ufikelele kwiinkcukacha ezinxulumene neNgxowa-mali ezandleni zakho usebenzisa iiselfowuni.

Ingxaki enkulu nangona kunjalo kukuba asinazo zonke iinombolo zeselfowuni zamalungu ethu. Ngoko ke sifuna uncedo lwakho. Siza kuba kwiphulo lokuhlaziya iinkcukacha zoqhagamshelwano zamalungu ethu kwikota yokuqala yalo nyaka. Sicela ukuba unikezele ngeenkukacha zakho zoqhagamshelwano kwiNgxowa-mali ngendlela yamajelo onxibelelwano. Ingxowa-mali iza kusebenzisa iinkcukacha zoqhagamshelwano kuphela ngenjongo yokunxibelelana ngeenkukacha ezinxulumene neNgxowa-mali, ngokuhambelana nesibophelelo esisemthethweni seNgxowa-mali sokwenza njalo. Ngaphandle kweenkcukacha zoqhagamshelwano, asikwazi ukuzalisekisa isibophelelo sokunxibelelana ngokufanelekileyo.

Imibuzo kunye namajelo eZikhalazo ezifumanekayo kumalungu



I-MWPF ikwenze kwafumaneka kuwe nakubaxhamli bakho, amajelo amaninzi okanye iindlela apho unokungenisa khona okanye ufake imibuzo nezikhalazo malunga neNgxowa-mali kunye neenzuzo zayo. Indlela yokuqala ngabaCebisi beeNkonzo eziBhekiselele kubaSebenzi (i-EBS) abafumaneka ngqo emigodini. Kuloo migodi ingenabo aBacebisi be-EBS, ungaqhagamshelana neZiko lokuTsalela umnxeba le-MWPF, apho abacebisi bethu abaluncedo bafumaneka khona ukusuka ngentsimbi ye-08h00 ukuya kweye-16h30 ngeentsuku zokusebenza zeveki.

Sikwanamaqonga edijithali anjengewebhusayithi yethu u-www.mwpc.co.za, amajelo eendaba zoluntu i-Facebook kunye ne-Twitter: @mineworkerspf kunye ne-imeyile elawulwa ngabacebisi abanobuchule abazinikele ekusombululeni imibuzo okanye izikhalazo ngokukhawuleza.

Okokugqibela, sinesango lezikhalazo kwi-intanethi ukunceda abo banqwenela ukukhalaza ngeNgxowa-mali ukuba basebenzise iqonga elisembindini ukuze bafumane impendulo ezikhawulezayo kunye nokusonjululwa kwezikhalazo. Linikezela ngeqonga elithe ngqo kwi-ofisi yeGosa eliyiNtloko yeNgxowa-mali. Wena nabaxhamli bakho niyakhuthazwa ukuba nisebenzise iqonga lezikhalazo elikwi-intanethi ngaphambi kokuba nisebenzise amajelo eendaba okanye amagqwetha apho kuya kubakho iindleko ezingeyomfuneko. Sizimisele ukukunceda ngokukhawuleza ngalo lonke ixesha kodwa asinakukwenza oko ukuba la majelo awasetyenziswa. Loko u twa u nga enerisiwngi hi ndlela leyi Nkwama wu nga ringeta ku oloxa xivilelo xa hi yona, u nga tihlanganisa na

Hofisi ya Muahluri wa Nkwama wa Phenxeni eka (www.pfa.org.za). Imeyili ya vona i enquiries@pfa.org.za. Muahluri wa Nkwama wa Phenxeni u nyika switsundzuxo swa mahala eka vanhu.

Kwimeko apho uziva ungonelisekanga yindlela iNgxowa-mali ezame ngayo ukusombulula izikhalazo zakho, ungaya kwi-Ofisi yoMgwebi weeNgxowa-mali Zepenshini ku (www.pfa.org.za). Idilesi ye-imeyile ngu enquiries@pfa.org.za. Umgwebi weeNgxowa-mali Zepenshini unikezela ngenkonzo yasimahla eluntwini.

Bhekiselela kulamajelo alandelayo ukuba ngaba unayo nayiphi na imibuzo okanye izikhalazo.

I-imeyili: clientservices@mineworkers.co.za
Senthara ya Tiqingho: 010 100 3001

Iingcali ze-EBS:

- Anglo Gold Ashanti: Vaal Reefs (Orkney) West Wits (Carletonville)
- Glencore Mine: Witbank
- Sibanye Still Water: Beatrix
- Sibanye Still Water: Driefontein
- Sibanye Still Water: Ezulwini
- Harmony Gold Mine: Kusasaletu
- Harmony Gold Mine: President Steyn Branch

Photali ya Swivilelo: <https://complaints.mwpc.co.za/>

Ukusebenza kotyalo-mali lwethu ngo-2020

Ngaphandle kokungazinzi okuqhubekayo kweemarike zezemali kunye nokungazinzi kwemeko yezoqoqosho eziziswe yi-COVID-19 ngo-2020, iNgxowa-mali isaphumelele ukubuyisa ukukhula okuhle kotyalo-mali.

Jonga ukusebenza kotyalo-mali okuboniswe kuluhlu olungezantsi:

Investment Portfolio Performance

	Target Benchmark	MWPF Core Portfolio	MWPF Market Linked Portfolio	Mineworkers Provident Fund
1 Months	0.38%	0.43%	3.03%	2.00%
3 Months	1.55%	1.01%	7.50%	4.72%
6 Months	4.70%	2.05%	8.43%	5.55%
YTD	7.67%	1.24%	8.59%	5.21%
1 Year	7.67%	1.24%	8.59%	5.21%
2 Years (annualised)	7.86%	2.81%	10.33%	6.79%
3 Years (annualised)	8.47%	3.47%	6.14%	5.24%
4 Years (annualised)	8.63%	4.64%	7.97%	6.60%
5 Years (annualised)	9.13%	5.22%	8.43%	7.36%
Inception (annualised)	9.93%	12.06%	14.33%	12.90%
Volatility (annualised)	1.64%	2.21%	9.20%	4.98%
Tracking Error	-	-	-	8.48%


Amaxesha oqoqosho anzima ahlala elandelwa kukubuyela kwimeko yesiqhelo yiyo loo nto ulondolozo lomhlala-phantsi lwamalungu lutyalwa kangangexesha elide. IiThrasti zethu ziyakuqonda oku kwaye zilungelelanisa ukukhusela ulondolozo lwamalungu xa imbonakalo yezoqoqosho notyalo-mali zinzima. Sihlala sinethemba lokubona iimpawu zokubuyela kwimeko yesiqhelo kunye nokuphucula ukusebenza ngo-2021.

Ukutshintsha kwedilesi yeZiko lokuNgena ngaphakathi laseWitbank

Nceda wazi ukuba idilesi yeZiko lokuNgena ngaphakathi le-MWPF Witbank itshintshele kule dilesi ilandelayo:

19 Geringer Street
Del Judor
Emalaheni
1044
Umnxeba: 010 100 3000

Silandele kwi-Facebook kunye ne-Twitter kwaye uhlale unolwazi


 <https://www.facebook.com/mineworkerpf>


 <https://twitter.com/Mineworkerspf>

Siyixabisile ingxelo yakho

Singathanda ukufumana ingxelo evela kuwe. Nceda usazise ngento oyicingayo ngencwadi yeendaba ngokuthumela i-imeyile ku: externalcomm@mineowrkers.co.za.

linkcukacha zoqhagamshelwano zikandlunkulu wengxowa-mali

 Mineworkers Provident Fund Building, 26 Ameshoff Street, Braamfontein, Johannesburg

 010 100 3001

 www.mwvf.co.za

Ukungabinalo ibango: linkcukacha ekunikezelwe ngazo kule ncwadi yeendaba zamalungu zikhuselwe yimithetho yobuchule bengqondo yomntu kwaye ayinakukotshwa, isasazwe okanye iguqulwe ngenjongo yokuthengisa. Ngelixa zonke iinzame zenziwe ukuqinisekisa ukuba iinkcukacha eziqulathwe apha zezangoku, zinobulungisa kwaye zichanekile, oku akunakuqinisekiswa. Ukusetyenziswa kwezi nkcukacha lilo naliphi na iqela lesithathu kuya kuba ngokokubona kweqela lesithathu kwaye kokwesimo sokwenyani kuphela. Nceda uqaphele ukuba umxholo wencwadi yeendaba zamalungu ungqubana neMithetho-siseko yeNgxowa-mali, Imithethosiseko iya kuphumelela. I-MWPF ayamkeli naluphi na uxanduva ngenxa yayo nayiphi na ilahleko, ukonakala, iindleko kunye nenkcitho, ezinokuthi zigcineke okanye zenzeke ngokuthe ngqo okanye ngokungathanga ngqo ngenxa yaso nasiphi na isiphoso okanye ukushiywa okuqulethwe apha.

