

# INYUZILETHA YELUNGU

DECEMBER 2022



## Lungu Elithandekayo

Sifike ekupheleni komunye unyaka obunezigigaba esithole kuwo okuhle kakhulu kanye nezinsalelo. Sibe nokuzimisela okukhulu ezimpendulweni zethu kulezo zinsalelo kanti siyakubonga okuhle ezikwazile ukukufeza.

## Lokhu kubandakanya kodwa kungenamikhawulo ekutheni:

- eMpuma Koloni kwafunyanwa ngemibukiso yomgwaqo yezinzuzo ezingafunwanga abavukuzi asebayeka abangu-271 kanye nabazuzayo babo, okwafinyelela enanini lamarandi ayizigidi ezingu-R30:
- Ukwandisa izinzuzo zomngcwabo kusukela mhlaka-1 Okthoba 2022 zisuke emarandini angu-R40 000 ziye kwangu-R50 000 emalungwini, nakubalingani babo kanye nezingane ezisukela eminyakeni yokuzalwa engu-14 kuya kwengu-25: kanye

Nezinye izinhlelo eziningi. Inhloso Yesikhwama yokudalela amalungu ifa lezezimali eliyohlala njalo yiwona mfutho oziqhubayo futhi usigqugquzele kukho konke okwenziwe YisiKhwama kulo nyaka. Lokhu kusazoba yinhloso yethu nango-2023.

**Sicela uqaphele ukuthi Isikhwama okubandakanya neNhloko Hhovisi, Izikhungo okwazi ukuzifikela kuzo kanye namaHhovisi e-EBS kuzovalwa kusukela ngesikhathi sika-13h00 mhlaka 23 Disemba 2022 kuze kuvulwe mhlaka-03 Januwari 2023. Abakwa-MWPF banifisela amaholide okuphela konyaka abusisikile. Egameni Lebhodi Yamathrastizi, ngithanda ukudlulisa ukubonga kinina okuvela ekujuleni kwenhliziyo ngokuthi nikhethe thina ukuthi sibe Yisikhwana senu.**

Silindelwe yisikhathi esisha kulo nyaka omusha futhi sibheka phambili ukuthi unyaka wethu ube yimpumelelo. Sengathi wena nomndeneni wakho ningaba nesikhathi sokuphela konyaka esinokuthula kanye nezibusiso.

Kulabo abanohambo oluya ezindaweni ezihlukahlukene, sithi ngigcineke niphephile!

**Ngiyabonga**  
**Frans Phakgadi**  
**Principal Officer and Acting CEO**



**U-Ms.  
Mathabo  
Makhaya uwine  
i-SAICA CA(SA)  
Top-35  
Under-35**

**I**-South African Institute of Chartered Accountants (SAICA) Top-35-Under-35 ngumcintiswani waminyaka yonke obongela ama-CA(SA) amancane angabaphumeleli abangavelele nje ngokwemfundo yabo, kodwa futhi abanegalelo elibonakalayo emphakathini. NgolwesiHlanu mhlaka-25 kuNovemba 2022, U-Ms. Mathabo Makhaya wamenyezelwa njengowinile jikelele ngo-2022 ku-SAICA CA(SA) Top-35-Under-35

U-Ms. Makhaya uyi-Group Financial Manager kwa-Harmony Gold Mining uyilungu elidala le-MWPF elibandakanyekayo kuBaqashi futhi abe nguSihlalo we-MWPF Investment Sub-Committee.

**Ibhodi Yamathrastizi e-MWPF Nabaphathi Nabasebenzi bafisa ukuhalalisela u-Ms. Makhaya ngalempumelelo engavamile.**



# Ukwenza i-Annuitisation Yomhlomulo Wokulimala Nempopo

**N**go-2021, nge-T-day izinguquko ezaba nomthelela ezikhwameni ze-provident fund neze-preservation provident fund zaqala ngomhlaka-01 kuMashi 2021. Engxoxweni yethu eyedlule emayelana nalezi zinguquko, sasho ukuthi amalungu esikhwana se-provident fund kanye nawese-provident preservation fund angaphansi kweminyaka yobudala engu-55 ngaleso sikhathi, kuyodingeka asebenzise u-2/3rd wemali yawo elondolozelwe umhlalaphansi ukuthi athenge ngempopo i-pensions/annuities bese kusebenza umthetho othi u-1/3rd womhlomulo ongukheshi oyisamba uya kumhlomulo we-commutation kanti u-2/3rd uya kumhlomulo we-benefit annuitization kuyo yonke imihlomulo yomhlalaphansi, ngaphandle uma isamba semali yomhlomulo womhlalaphansi sizoba ngamarandi angu-R247 500.00 noma ngaphansi

Sicela uqaphele ukuthi lezi zinguquko ezingenhla emalini yentela ziyasebenza nakumshwalense wesamba semali yomhlomulo wokukhubazeka. Lokhu kusho ukuthi, ilunga eselichazwe njengelikhubazekile unomphela futhi ngokuphelele ngakhoke selifanelwe umhlomulo oyi-PTD oyiphinda ka-3 imali yomhlolo wonyaka (noma izinyanga ezingu-36), ngeke lisathola imali yomhlomulo woshuwalense wolukhubazeka oyisamba sikakheshi. Ilunga manje kudingeka lithenge ngempopo impesheni lisebenzisa ingxenye yesamba semali yomhlomulo wokukhubazeka unomphela, ukuze lithole imali engenayo nyanga zonke; uma isamba singaphezulu kwamarandi angu-R247 500. Amalungu kuyodingeka asebenzise u-2/3rd womhlomulo wawo ukuthenga i-annuity/pension ngempopo. Ilungu liyovunyelwa ukuthatha isamba somhlomulo esiyi-1/3rd njengemali engukheshi.




Kumele uqinisekise ukuthi uyalingcwalisa ifomu lokukhetha i-annuity, kanye kanye nefomu lokuqoka ngesikhathi ufaka isicelo. Kusazoba khona ukufundiseka kakhudlwana mayelana nalokhu ngesikhathi sembukisi yomgwaqo ama-Member Education Roadshows ngo-2023. Sicela uqinisekise ukuthi uyayihambela enye yawo eqondene nemayini yakho.



# Ukubuyekeza Ngezitatimende Zemihlomulo kanye Nokuzisabalalisa ngo-2021

**Siyajabula ukunazisa ukuthi ukusabalalisa izitatimende zemihlomulo zika-2021 kuzokwenziwa kusukela esontweni eliqala ngomhlaka-19 Disemba 2022 kuze kube uJanuwari 2023, kuzoqalwa Emalahleni.**

**Ungakwazi ukufinyelela ezitatimendeni zakho zomhlomulo:**

-  ngokungena kukhompuyuthausebenzisa iwebhusayithi yeSikhwama ethi-, [www.mwpcf.co.za](http://www.mwpcf.co.za);
-  Nange-aphu ekumakhalekhukhwini: noma
-  Ngokuthumela i-imeyili ku-[clientservices@mineworkers.co.za](mailto:clientservices@mineworkers.co.za) ucele ikhophi yesitatimende somhlomulo ngekhompuyutha.

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