

INCWADI YEENDABA

YAMALUNGU

UHLELO LWESIBINI | MAY 2025



Lungu Elithandekayo

Wamkelekile kuhlelo lwesibini lwencwadana yethu yeendaba.

Kuyandivuyisa ukukuchazela ngezinto ezenzeke kutshanje kunye nezinto ezenziwayo zeNgxowa-mali ukususela kwiindaba zethuba elidlulileyo.

Izibonelelo Ezingabangwanga NokuFuna Kwe-thu Ukulandelela Ababesakuba Ngamalungu:

Ligunya nembopheleleko ezingundoqo ze-Ngxowa-mali ukulandelela nokufumanisa apho bakhoyo ababesakuba ngamalungu kunye nabaxhamli babo ukwenzela ukuba siphinde sibamanyanise kwakhona nezibonelelo zabo

ezingabangwanga ezayekwayo azabangwa kwiNgxowa-mali emva kokuphuma kwabo emsebenzini kwiminyaka emininzi edlulileyo. Uninzi lwamalungu angaphambili avela kwicandelo lemigodi yegolide. Iinzame zokubalandelela zeNgxowa-mali zenziwa ngeendlela ezininzi, eziquka ukulandelelwa baziwe ubuqu apho bakhoyo zitrasti, ukulandelela okwenziwa zii-arhente zeenkondo zokulandelela eziqeshwe yiNgxowa-mali, kwi-intanethi kwiwebhusayithi yeNgxowa-mali nakwiphotali yokungena kwi-intanethi nangamaphulo okufikelela ebantwini/imiboniso yasesidlangalaleni eqhutywe yiNgxowa-mali kweli lizwe nakumazwe e-SADC.

Kwiminyaka yakutshanje emva kokumiswa ngxi kweentshukumo kwilizwe, iNgxowa-mali iqhube imiboniso yasesidlangalaleni ebonakalayo eMpuma Koloni, eLesotho, eMozambique, eMatlosana naseCarletonville kwaye ngo-Aprili 2025, yatyelela eSwatini naseMpumalanga. Imiboniso yasesidlangalaleni yeNgxowa-mali isoloko ihanjwa kakuhle, ngamawaka-waka abantu abatyelela imiboniso yasesidlangalaleni ukutshekisha ukuba ingaba banazo na iirekhodi ezingafakwanga. Ngokwesiqhelo sisebenzisana norhulumente yaye nanini na xa kunokwenzeka, senze le miboniso yasesidlangalaleni kwiindawo ezixhaswa norhulumente ezinokufikeleleka lula kubantu bonke.

Ngexesha lomboniso wasesidlangalaleni was-eSwatini ngo-Aprili 2025, iNgxowa-mali yawafumana apho akhoyo amalungu ayi-153 angaphambili aneerekhodi zezibonelelo ezingabangwanga kunye namalungu ayi-34 angaphambili afunyanwa eMpumalanga. Le miboniso yasesidlangalaleni iqhutywe kwithuba leeveki ezi-

2. Siyazi ukuba ixesha azange lanela kwaye iNgxowa-mali iceba ukuqalisa umsebenzi esiwubi-za ngokuba kukuqoshelisa konke kwiingingqi/kwimimandla/kumazwe/kumaphondo atyelelweyo. Eli phulo liza kugxininisa ekunyuseni ukuqokelelwa kwamaxwebhu nengcaciso angekafakwa avela kumalungu angaphambili kunye nabaxhamli, ukwenzela ukuba kubenako ukubhatalwa izibonelelo zabo. Le Ngxowa-mali iza kuqhakamshelana nabo babesakuba ngamalungu nabaxhamli ngaphambi kokuba kuqhutywe lo msebenzi wokuqoshelisa konke kwaye phakathi kwezinye izinto, yenze amalungiselelo okubatyelela emakhayeni ukwenzela ukuqokelela amaxwebhu okanye udliwano-ndlebe.

Ukunciphisa inani lezibonelelo ezingabangwanga kuhlala kuyenye yezinto eziphambili kuthi. Siyakuvuyela ukuba sithathe la manyathelo yaye siza kuqhubeka ukwenza zonke iinzame ukunciphisa inani lezibonelelo ezingabangwanga kwiNgxowa-mali. Sikwakhuthaza onke amalungu ukuba azixhase ezi nzame ngokwazi-sa wonke umntu ngalo mba apho kunokwenzeka.

Iindaba ezintsha- Inkqubo ye-Two-Pot Pot Retirement System ukususela ngowoku-1 kuMatshi 2025:

Ukususela ekuvulweni kwesigaba sesibini sethuba lokufakwa kwamabango se-Two-Pot Retirement Savings Component ukususela nge-1 kaMatshi 2025, iNgxowa-mali iye yaqaphela imeko yokuqhubeka kumabango efana naleyo yesigaba sokuqala. Le Ngxowa-mali yenze kwafumaneka iindlela ezahlukeneyo zokufaka amabango ukuqinisekisa ukuba le nkqubo iyafikeleleka kwaye iyasebenza ngokuyimpumelelo kangangoko kunokwenzeka.

Unokufumana ingcaciso eneenkcukacha ngen- dlela yokufaka ibango kwikhomponenti yokon- ga kwinqaku elithi "Indlela yoKufaka iBango Kwi-Saving Component " elifakwe kule ncwa- dana yethu yeendaba.

i-Default Life Stage Model:

Ngo-2023, iNgxowa-mali yavuma ukuqaliswa kwemodeli yeLife Stage, inyathelo lobuchule lokulungelelanisa izibonelelo zethu neemfuno zamalungu zokucwangcisa umhlalaphantsi. Ngoku siyaqhubeka nenqanaba lokuphunyezwa kwale modeli, ukususela nge-1 kaJulayi 2025. Le Ngxowa-mali yenza inkqubo yokusebenzisana ngokuzibandakanya ngokubanzi nabo bonke abathathi-nxaxheba abaphambili. Unokulindela imbalelwano eza kuthunyelwa malunga nokuphunyezwa kwale nkqubo, ukuya kumhla wokuphunyezwa.

Amalungu eNgxowa-mali akukho nto eku- funeka ayenze xa kuqaliswa imodeli yeLife Stage.

Ungafunda okungaphezulungoku kuqhubekayo, kubalulekileyo, kwiphepha 2 kolu hlelo.

Njengesiqhelo, sihlala sizimisele ukuhamba nawe kolu hambo, sikuxhase ekucwangciseni ikamva, ukufumana izibonelelo zakho, noku- ba wenze izigqibo zezemali unolwazi. Enkosi ngokuqhubeka ukuthembela kwakho kwingx- owa-mali. Sijonge phambili ekusebenzisaneni nawe nangakumbi kwiinyanga ezizayo.

Ozithobileyo

Mnu Frans Phakgadi

IGosa eliLawulayo eliyiNtloko



Imodeli i-New Life Stage Model eNtsha yoKukhusela Bhetele iMali yaKho oYigcinileyo yoMhlalaphantsi



IBhodi Yetrasti ye-MWPF isandul 'ukuhlola isicwangciso sokutyala imali yeNgxowa-mali yaye yenze iinguqu zokuphucula esi sicwangciso sobuchule.

IBhodi yizalise iprogram yokunciphisa ilahleko kutyalo-mali apho iintlawulo zamalungu zityalwa ngokuzenzekelayo kwangaphambili (oko kukuthi "i-Life Stage Model") apho inciphayo ilahleko kutyalo-mali njengoko ilungu liye lisondela kumhlalaphantsi. Nangona le Ngxowa-mali yayizalise i-Life Stage Model ngo-2023, ukuphunyezwa ngoku kuqhubela phambili njengenxalenye yotshintsho olubanzi kumhlalaphantsi olubangelwe yi-Two-Pot Retirement System. IBhodi ikholelwa ukuba i-Life Stage Model iza kuphucula inzuzo yomhlalaphantsi xa iyonke kumalungu eNgxowa-mali ngokusekelwe kwilahleko nakwinzuzo.

Usenokuba uyazibuza, loluphi utshintsho kwaye lundichaphazela njani mna kunye nemali iyonke endinayo kwingxowa-mali? Apha ngezantsi siphendula eminye yemibuzo ephambili.

Yintoni ekufuneka ndiyazi.....



1. Yintoni le Life Stage kwaye indichaphazela njani?

I-Life Stage model yinkqubo apho imali yakho iyonke onayo kwingxowa-mali ityalwa ngokungqinelana neminyaka yakho yobudala kunye nenani leminyaka eshiyekileyo de uthathe umhlalaphantsi. Njengoko usondela kumhlalaphantsi, ilahleko kutyalo-mali iyancitshiswa ngokuthe ngcembe ngendlela ebizwa ngokuba kukutshintshwa ngokwezigaba. Le nto iqinisekisa ukuba imali yonke onayo kwingxowa-mali eqokelelwe kule minyaka idlulileyo ikhuseleke bhetele, ngaloo ndlela kunciphiseke ifuthe lokuhla nokunyuka kwamaxabiso kuqoqosho ngokusekelwe kwiminyaka yobudala bakho.

Indlela yeLife Stage ilungelelanisa ukukhula nelahleko ngokuhlenga-hlengisa isicwangciso sakho sotyalo-mali ngokusekelwe kwiminyaka yakho. Xa usemncinci noko, iindlela zotyalo-mali zijolisa kwingeniso eziphezulu nezinokuba nelahleko ephezulu ukwandisa amathuba okukhula kwemali. Njengoko usondela kumhlalaphantsi, esi sicwangciso siyatshintsha sibe sesotyalo-mali olulubeka phambili ulawulo lweelahleko nokugcinwa kwemali eyikhapitali ukukhusela imali oyongileyo oyiqokeleleyo. Iinkcukacha ezipheleleyo zesi sicwangciso, kuqokwa nenkqubo yeLife Stage, zichazwe kwiNkcazo yoMgaqo-nkqubo woTyalo-mali weNgxowa-mali, echaza indlela ezilawulwa ngayo iimali zotyalo-mali zakho nemigaqo ekhokelayo exhasa ezi zigqibo.



2. Kutheni le modeli iqaliswa ngoku?

Imodeli yeLife Stage iye yaqaliswa ukwenzela ukuthobela uMmiselo 37 woMthetho weeNgxowa-mali zePenshini, ofuna ukuba iNgxowa-mali ibonelele amalungu ngesicwangciso sotyalo-mali, amalungu asikhethelelwayo ngokuzenzekelayo kwangaphambili, nesilungele onke amalungu ale ngxowa-mali. Le modeli ngokuzenzekelayo itshintsha ilahleko kutyalo-mali ngokusekelwe kwiminyaka yobudala yelungu, utshintsho ukusuka kwii-asethi ezinelahleko ephezulu zokukhula kotyalo-mali xa uselula ukuya kutyalo-mali olulubeka phambili ulawulo lweelahleko nokugcinwa kwemali eyikhapitali njengoko umhlalaphantsi usondela. Imodeli yeLife Stage iphinda incedisane

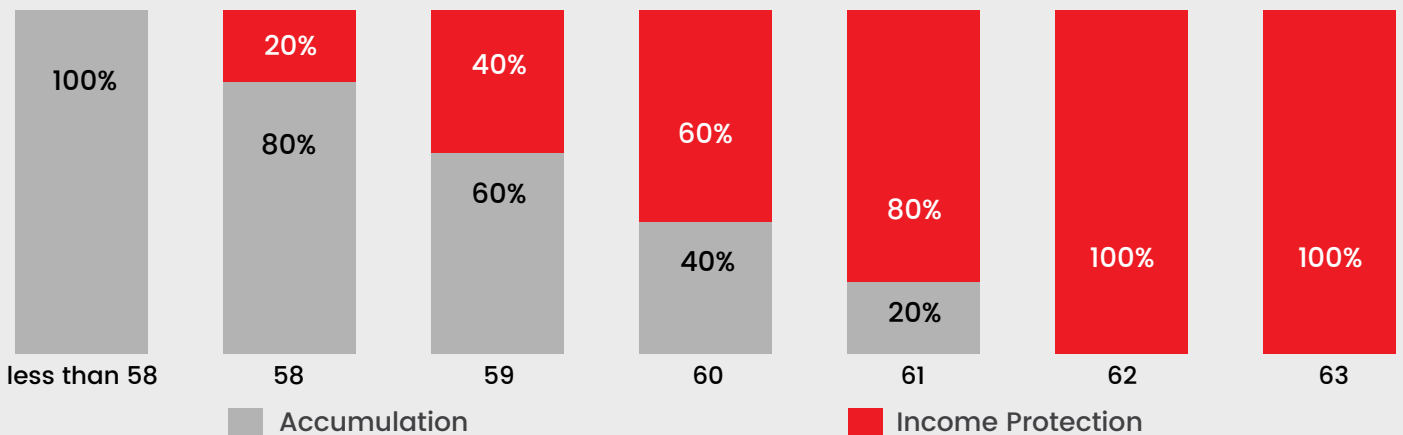
neenjongo ezibanzi ze-Two-Pot Retirement System ngokunceda amalungu alawule imali yawo yomhlala-phantsi ayongileyo yexesha elide. Ngokubanzi, i-Life Stage Model, ijolise ekuphuculeni iziphumo zomhlala-phantsi ngokubonelela ngendlela yotyalo-mali elungisiweyo, elungelelaniswe nelahleko ehambelana neemfuno zemimiselo elawulayo nezona zinto zilungiselela amalungu ngeyona ndlela ibhetele.



3. Isebenza njani iLife Stage?

I-Life Stage Model yinkqubo apho ii-asethi zelungu zityalwa kwipotfoliyo elungiselela ilahleko ngokweminyaka yobudala yelungu kunye nokuba yiminyaka emingaphi na eshiyekileyo de ilungu lithathe umhlalaphantsi. Njengoko ilungu liye lisondela kumhlalaphantsi, iimali zalo zizonke elinazo kwingxowa-mali zitshintshwa ngokwezigaba ukusuka kwipotfoliyo yokukhula kwemali (eqokelelweyo) (enelahleko kutyalo-mali engaphezulu), zifakwe kwipotfoliyo enelahleko ephantsi (Ukukhuselwa Kwengeniso) (enelahleko ephantsi kakhulu yotyalo-mali).

Le grafu ilandelayo ingezantsi ibonisa indlela imali yakho iyonke onayo kwingxowa-mali eza kutshintshwa ngayo de kube yiminyaka yomhlalaphantsi (63).



4. Kutheni ndifanele ukuxhalaba ngokuhla nokunyaka kwamaxabiso kwiimarike zotyalo-mali kuqoqosho nokuthatha umhlalaphantsi kwam

Njengoko usazi, i-MWPF yingxowa-mali apho iimali eziligalelo neenzuzo ezichaziweyo zimisela imali eya kuhlawulwa ekugqibeleni, nto leyo ethetha ukuba ixabiso lemali yonke onayo kwingxowa-mali yelungu ligqitywa ngokuyinxalenye yindlela iimarike zotyalo-mali ezithe zatshintsha ngayo. Ukuba iimarike zotyalo-mali ziye zanyuka, ngoko imali yonke onayo kwingxowa-mali yelungu, ngokuqhelekileyo ibiya kuba yenyukileyo ngokunjalo. Ngokufanayo, ukuba amaxabiso ehla kakhulu kwiimarike zotyalo-mali, ngoko imali yonke ilungu elinayo kwingxowa-mali nayo inokuhla. Ngenxa yoko, amalungu ayachaphazeleka kakhulu yimeko yeemarike zezemali kwaye abe enesicwangciso esichanekileyo sotyalo-mali ekulawuleni le lahleko



5. Iza kuphunyezwa nini i-Life Stage Model?

Umhla wokuphunyezwa ekujoliswe kuwo ngowe-01 Julayi 2025; nangona kunjalo, imiboniso yasesidlangalaleni iya kuqhutywa ngaphambi kokuphunyezwa kotshintsho ukwenzela ukuba amalungu asiqonde ngakumbi isicwangciso sotyalo-mali esihlaziyiweyo.



6. Ngaba kukho into ekufuneka ndiyenze?

Hayi, njengelungu akuyomfuneko ukuba wenze nantoni na. Ngosuku lokuphunyezwa, imali yakho iyonke onayo kwingxowa-mali yakho iya kutshintshwa ngokwezigaba ngokungqinelana neprofayili yakho yeminyaka yobudala.



7. Luza kwenzeka nini utshintsho ngokwezigaba?

Qho ngonyaka kwinyanga yakho yokuzalwa, imali yakho iyonke onayo kwingxowa-mali iza kutshintshwa ngokungqinelana neenkukacha zakho zeminyaka yobudala ukususela kwiminyaka eyi-58 ubudala.



8. Ndingakhetha ukuphuma ebudeni bonyaka?

Hayi, isicwangciso sotyalo-mali se-MWPF amalungu asikhethelwayo ngokuzenzekayo kwangaphambili yiModeli ye-Life Stage Model ukwandisa iziphumo zomhlala-phantsi zexesha elide kuwo onke amalungu kwaye ngenxa yoko. iNgxowa-mali ayinayo indlela yotyali-mali enokukhethwa ngamalungu ebizwa i-Member Investment Choice.



9. Ngaba zikhona iindleko?

Hayi, azikho iindleko ezithe ngqo zamalungu atshintshelwa izicwangciso ngokwezigaba ukungqinelana neeprofayili zabo zeminyaka yobudala ngokweModeli i-Life Stage.

Ukuba ufuna inkcazelo engaphezulu, nceda unxibelelane nabasebenzi becandelo lolwamkelo nokubuza imibuzo apha clientservices@mineworkers.co.za okanye ufowunele ku-010 100 3001 apho abasebenzi bethu abaqeqeshiweyo baya kukuchazela ngezi nguqu zibalulekileyo kwingxowa-mali yakho yomhlala-phantsi.

iNkqubo yoMhlalaphantsi ye-Two-Pot: Indlela yokwenza ibango yeCandelo loLondolozo



Ukuba ungathanda ukufaka ibango kwinxalenye yokonga ye-Two-Pot Retirement System, unokufaka ibango usebenzisa naziphi na kwezi ndlela zilandelayo:



Inkqubo Yamabango Kwi-intanethi

- 1. Iziko lewebhu:** Yiya kwiwebhusayithi yethu ukuze ufake ibango kwi-intanethi ukuze ufumane inkqubo elula: www.mwfp.co.za. Ukuba akunazo iinkcukacha zokungena kwi-akhawunti yakho kwi-intanethi, nceda uqhakamshelane neNgxowa-mali kwaye uza kunikwa igama lomsebenzisi nephasiwezi zexeshana.
- 2. Okuzayo Kungekudala - I-WhatsApp Chatbot:** Qhakamshelana nathi kumnxeba wethu kaWhatsApp ukuze ufumane uncedo kwi-chatbot yethu: +27 71 887 6515.



Inkqubo Yokufaka amaxwebhu ngesandla

linkqubo zethu zokufaka amabango ngezandla ziyafumaneka kumalungu akhetha ukusebenzisana nabantu kwezi ndawo zilandelayo:

Employer-Based Service Consultant Offices

Harmony Gold Mine

- Central Service
- Doornkop
- Great Noligwa
- Kusasalethu

Northam Platinum

- Zondereinde

Sibanye-Stillwater

- Beatrix
- Driefontein
- Ezulwini

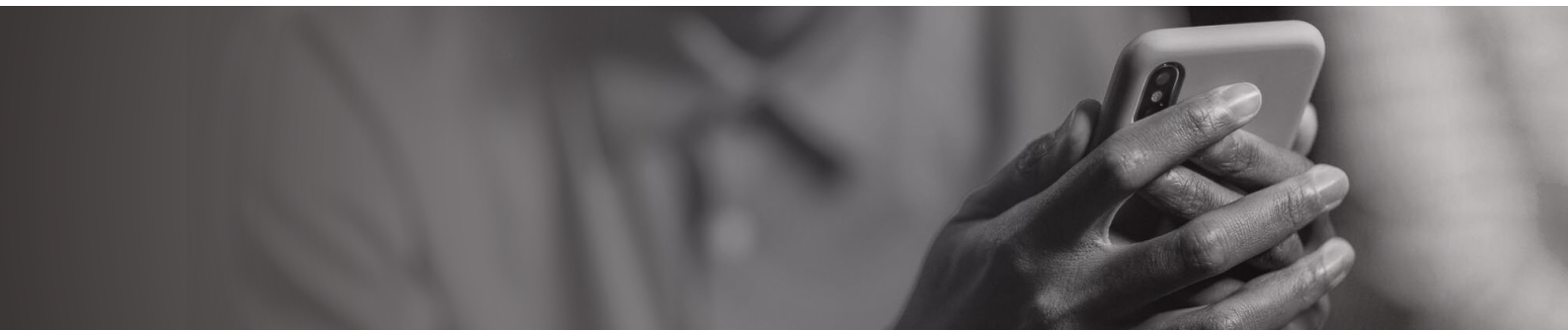
Village Main Reef

- Kopanang



Amaziko Ongena Kuwo Ngaphakathi	Idilesi yeNdawo yoKuhlala	Inombolo yomnxeba
Carletonville	Office Park No. 2 Uys Buys Business Park Cnr Kaolin & Radium Street Carletonville, 2499	+27 (0)10 100 3000
Johannesburg	26 Ameshoff Street Braamfontein 2000	+27 (0)10 100 3000
Mthatha	No. 49 Leeds and Craister Street Metropolitan Place 1 st Floor Mthatha	047 531 1833
Witbank	WCMAS Building Cnr Susanna Street & OR Tambo Street Emalahleni, Witbank	+27 (0)10 100 3000

Ukuze ufumane inkcazelo engakumbi enento yokwenza nokufaka ibango kwinxalenye yokonga imali yakho, yiya [Kwimibuzo Edla Ngokubuzwa](#) okanye ujonge iividiyo zokufaka [ibango kwiwebhusayithi](#) yethu ngokuskena iikhowudi QR ezingezantsi.



SILANDELE KUMAJELO ETHU OKUNCOKOLA

Ukuze ufumane inkcazelo eqhelekileyo ngemiba enento yokwenza neNgxowa-mali, silandele kumajelo ethu okuncokola adweliswe ngezantsi.

-  Facebook: @mineworkspf
-  Instagram: @mineworkers_pf
-  WhatsApp: 071 887 6515

Ukungabinalo ibango: Iinkcukacha 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, Imithetho-siseko 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.