

INYUZILETHA YELUNGU

UHLELO LWESIBILI | MAY 2025



Lungu Elithandekayo

Siyakwamukela kule ncwajana yezindaba yesibili yamalungu.

Ngijabula ukwabelana nawe ngezinye zezinto ezenziwe kanye nokwenziwa yiSikhwama muva nje kusukela esibuyekweni sokugcina.

Izinzuzo Ezingakhokhiwe Nesifiso Sethu Sokulandelela Ababengamalungu:

Kuyigunya lemvelo kanye nesibopho seSikhwama ukuthungatha futhi sibathole ababengamalungu kanye nabahlomuli babo ukuze sibahlanganise kabusha nezinzuzo zabo ezingakhokhiwe ezasala zingakhokhwanga yiSikhwama.

ma ngemva kokuphuma kwawo emsebenzini eminyakeni eminingi edlule. Iningi lalamalungu angaphambili livela emkhakheni wezimayini zegolide. Umzamo weSikhwama wokuthungatha wenziwa ngezindlela eziningana, kuhlangukise ukuthungatha kwamathrastizi uqobo, ukuthungatha okwenziwa ngama-ejenti amasevisi okuthungatha anenkontileka neSikhwama, nange-inthanethi kusetshenziswa iwebhusayithi nephothali yeSikhwama kanye nokuphumelela emiphakathini /nangemibukiso yomgwaqo eqhutshwa yiSikhwama kuzwelonke nasemazweni e-SADC.

Eminyakeni yakamuva ngemuva kwe-lock-down, iSikhwama senze imibukiso yemigwaqo ebonakalayo e-Eastern Cape, Lesotho, Mozambique, Matlosana nase-Carletonville futhi ngo-April 2025, savakashela e-Eswatini nase-Mpumalanga. Imibukiso yemigwaqo yeSikhwama ihlale ihanjelwa kakhulu, kuba yizinkulungwane zabantu ezivakashela imibukiso yemigwaqo ukuze zizohlola ukuthi kungenzeka yini ukuthi zinamarekhodi angakakhekelwa. Si-vame ukusebenzisana nohulumeni futhi noma nini lapho kungenzeka khona, sihlangukanele ezindaweni ezixhaswe nguhulumeni lezo okuba lula ukuthi umphakathi ufinelele kuzo.

Ngesikhathi sombukiso wemigwaqo owawuseSwatini ngo-Ephreyili ka- 2025, iSikhwama sathola ababengamalungu abangu-153 abanamarekhodi ezinzuzo ezingakhokhiwe kanye nababengamalungu abangu-34 abatholwa e-Mpumalanga. Le mibukiso yemigwaqo yenziwa esikhathini esingamasonto angu-2. Siyazi ukuthi isikhathi akwenzeki sanele kantike iSikh-

wama sihlela ukuqala lokho esikubiza ngokuthi uhlelo lokukhuculula kulezo ndawo/izifunda/amazwe/izifundazwe ezivakashelwe. Lesi sinyathelo sizogxila ekwandiseni ukuqoqwa kwamadokhumenti neminingwane evela kumalungu angaphambili nabazuzi, ukuze kukhululwe ukukhokhelwa kwezinzuzo zawo. Isikhwama sizoxhumana nalabo ababengamalungu nabazuzi ngaphambi kokuqalwa kohlelo lokukhuculula futhi phakathi kokunye, sihlele ukubavakashela emakhaya abo ukuze baqoqe noma kuxoxiswane.

Ukunciphisa isibalo sezinzuzo ezingakhokhiwe kohlala kungenye yezinto eziza kuqala kithi. Siyjabula ngokwenza lezi zinyathelo futhi sizokhubeka nokwenza yonke imizamo yokunciphisa isibalo sezinzuzo ezingakhokhiwe yiSikhwama. Siphinde sikhuthaze wonke amalungu ukuba asekele lo mzamo ngokusakaza ukuqwashisa lapho kungenzeka khona.

Ukuvuselela– Uhlelo Lomhlalaphansi Lwamabhodwe Amabili kusukela ngomhla ka-1 Mashi 2025:

Selokhu kwavulwa isigaba sesibili seNgxenywe Yokulondoloza Imali Yomhlalaphansi Yamabhodwe Amabili kusukela ngomhla ka-1 Mashi ku-2025, Isikhwama siye sabona umkhuba ofana nowesigaba sokuqala. Isikhwama senze ukuba kutholakale imigudu ehlukahlukene yokufaka isicelo ukuze kuqinisekise ukuhlanganisa inqubo iyafinyeleleka futhi isebenza kahle ngokungangamandla.

Ungathola imininingwane eningiliziwe yendlela yokufaka isicelo engxenyeni yokulondoloza esihlokwini esithi "Indlela Yokufaka Ikleyimu

Engxenyeni Yokulondoloza" esifakwe kule ncwajana yezindaba.

Inqubo ye-Life Stage Model Ezenzakalelayo:

Ngo-2023, iSikhwama sigunyaze ukwethulwa kwenqubo ye-Life Stage model, isinyathelo samasu okuvumelanisa kangcono esikunikezayo nalokho okuyizidingo zamalungu lapho eshlelela umhlalaphansi. Manje sesiyaqhubeka nesigaba sokuqaliswa kwale nqubo, kusukela ngomhla ka-1 Julayi ka-2025. Isikhwama sisezinhlelweni zokuxhumana kabanzi nabo bonke ababambiqhaza ababalulekile. Ungalindela ukuxhumana okuqondiswe ngqo ekusebenzeni kwayo, okuholela osukwini lokusetshenziswa kwayo. Amalungu eSikhwama akudingeki enze noma yini lapho inqubo ye-Life Stage model yethulwa.

Ungafunda kabanzi ngalokhu okubalulekile okuzokwenziwa ekhasini lesi-2 salolu shicilelo.

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Njengenjwayelo, sihlala sizibophezele ekuhambeni nawe kulolu hambo, sikusekele lapho uhlela ikusasa, uthola izinzuzo zakho, futhi wenza izinqumo zezimali eziphusile. Siyabonga ngokuqhubeka kwakho usethemba iSikhwama. Sibheke phambili ekusebenzisaneni nawe nakakhulu ezinyangeni ezizayo.

Ozithobayo

Mr Frans Phakgadi
Isikhulu Esiyinhloko Esiphethe



I-Life Stage Model Entsha Yokuvikela Kangcono Imali Yakho Oyongele Umhlalaphansi



Ibhodi Yamathrastizi e-MWPF isanda kubuyekeza isu lokutshala imali eSikhwameni futhi yalithuthukisa leli su.

Amathrastizi ethula uhlelo oluzenzakalelayo lokunciphisa ingozi yokutshala imali (okungukuthi i-“Life Stage Model”) lapho ingozi yokutshala imali incipha khona njengoba ilungu lisondela kumhlalaphansi. Nakuba iSikhwama sase sethule i-Life Stage Model ngo-2023, ukuqaliswa kwayo manje sekuyaqhubeka kuya phambili njengengxenywe yezinguquko ezibanzi zomhlalaphansi ezilethwe uhlelo Lomhlalaphansi Lwamabhodwe Amabili. IBhodi likholelwa ukuthi i-Life Stage Model izothuthukisa inzuzo yomhlalaphansi emalungwini eSikhwama ngesisekelo sengozi kanye nembuyiselo.

Kungenzeka ukuba uyazibuza ukuthi, yiziphi izinguquko futhi zingithinta kanjani mina nemali yami esikhwameni? Ngezansi siphendula eminye yemibuzo esemqoka.

Yikuphi engidinga ukukwazi.....



1. Iyini le-Life Stage futhi ingithinta kanjani?

I-Life Stage iyinqubo lapho imali yakho yesikhwama itshalwa khona ngokuvumelana neminyaka yakho yobudala kanye nenani leminyaka esele kuze kube uthatha umhlalaphansi. Njengoba usondela kumhlalaphansi, ingozi yokutshala imali incishiswa kancane kancane ngendlela ebizwa ngokuthi ukususwa ngezigaba. Lokhu kuqinisekisa ukuthi imali eqongelelwe yisikhwama eminyakeni edlule ivikeleke kangcono, ngaleyo ndlela kunciphise umthelela wokuguquguquka kwemakethe okuncike eqophelweni leminyaka yakho.

Indlela ye-Life Stage ilinganisela ukukhula kanye nobungozi ngokuthi ilungise isu lakho lokutshala imali ngokuya ngeminyaka yakho. Lapho usemncane, utshalomali ulwenza mawala kakhudlwana ukuze kwandiswe amathuba okukhula. Njengoba usondela ekuthatheni umhlalaphansi, isu lishintshela ekutshalweni kwezimali okulingene ukuze uvikele imali oyilondolozile enqwabelene. Imininingwane ebanzi yalelisu, okuhlanganise nenqubo Ye-Life Stage, lichazwe Esitatimendeni Senqubomgomo Yokutshalwa Kwezimali eSikhwameni, elichaza ukuthi izimali zakho ozitshalile ziphethwe kanjani kanye nezimiso eziqondisa lezi zinqumo.



2. Kungani lenqubo yethulwa manje?

I-Life Stage Model yethulwe ukuze ihambisane noMthethonqubo Omisiwe 37 woMthetho Wesikhwama Sezimpesheni i-Default Regulation 37 of the Pensions Fund Act, odinga ukuthi iSikhwama sinikeze amalungu isu lokutshala imali yamalungu elizenzakalelayo, futhi lelo elifanele wonke amalungu esikhwama. Le nqubo ilungisa ngokuzenzakalelayo ubungozi bokutshalwa kwezimali okususelwa eminyakeni yelungu, isuka esigabeni esiphezulu sobungozi sokukhulisa imali lapho usemncane iye ekutshalweni kwezimali okulingene njengoba umhlalaphansi usondela. Inqubo i-Life Stage Model iphinde iphelelise imigomo ebanzi yoHlelo Lomhlalaphansi Wamabhodwe Amabili ngokusiza amalungu ukuba alawule lokho akulondolezele umhlalaphansi

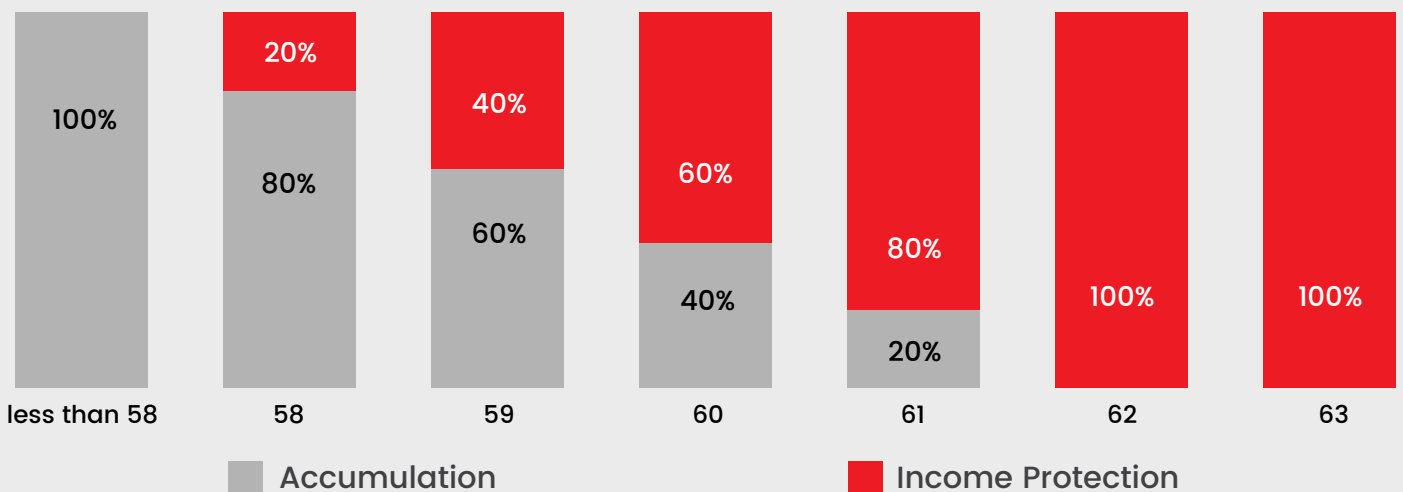
wawo wesikhathi eside. Sekukonke, i-Life Stage Model ihlose ukwenza ngcono imiphumela yomhlalaphansi ngokunikeza indlela ehleliwe, yokulungisa ubungozi emalini etshaliwe ehambisana nezimfuneko zokulawula kanye nezinzuzo ezingcono kakhulu zamalungu.



3. Isebenza kanjani i-Life Stage?

I-Life Stage Model iyinqubo lapho izimali zelungu zifakwa khona kuphothifoliyo efanelekile yobungozi ngokuya ngeminyaka yelungu nokuthi kusele iminyaka emingaki kuze kube umhlalaphansi. Njengoba ilungu liya ngokusondela ekuthatheni umhlalaphansi, izimali ezisesikhwameni ziyasuswa ngezigaba kuphothifoliyo yokukhulisa (Ukuqongelela) (enobungozi obukhulu bokutshala imali), iyiswe kuphothifoliyo yokulondoloza (Ukuvikelwa Kwemali Engenayo) (enobungozi obuncane kakhulu bokutshala imali).

Igrafu elandelayo engezansi ibonisa indlela imali yakho esikhwameni ezoshintshwa ngayo kuze kube yilapho usuthathe umhlalaphansi (63).



4. Kungani kufanele ngikhathazeke ngokushintshashintsha kwemakethe nangomhlalaphansi wami?

Njengoba wazi, i-MWPF iyisikhwama somnikelo esichaziwe, okusho ukuthi inani lemali esesikhwameni yelungu linqunywa ngokwengxenywe yindlela izimakethe zokutshala imali eziye zahamba ngayo. Uma izimakethe ziye zakhuphuka, khona-ke imali yelungu esikhwameni ngokuvamile nayo iyakhuphuka. Ngokufanayo, uma izimakethe zehlile, khona-ke mali yelungu esikhwameni nayo iyehla. Ngenxa yalokho, amalungu athinteka kakhulu yisimo sezimakethe zezizimali futhi anesu elifanele lokutshala imali ekulawuleni lobu bungozi.



5. Izosetshenziswa nini i-Life Stage Model?

Usuku oluhlosiwe lokuqalisa ukusebenza ngu-01 Julayi ka-2025; nokho, imibukiso izoqhutshwa ngaphambi kokuthi iqale ukuze amalungu aqonde kakhudlwana ngesu lokutshala imali elibuyekeziwe.



6. Ingabe kudingeka ngenze okuthile?

Cha, njengelungu akudingeki wenze lutho. Ngosuku lokuqala ukusebenza, imali yakho yesikhwama izohambisana nephrofayili yakho yobudala.



7. Kuyokwenzeka nini ukuhlukaniswa kwezigaba

Minyaka yonke ngenyanga yakho yokuzalwa, imali yakho esikhwameni ngokwesigaba njalo izohambisana nephrofayili yobudala bakho kusukela eminyakeni yokuzalwa engu-58.



8. Ngingakwazi ukuphuma phakathi nonyaka?

Cha, isu elizenzakalelayo lokutshala imali le-MWPF eyi-Life Stage Model yakhelwe ukukhulisa kakhulu imiphumela yomhlalaphansi yesikhathi eside kuwo wonke amalungu futhi ngenxa yalokho isikhwama asinayo i-Member Investment Choice-ukuzikhethela kwamalungu.



9. Ingabe zikhona izindleko?

Cha, azikho izindleko eziqonde kumalungu ezihambisana nephrofayili yakho yobudala ngokuvumelana nenqubo ye-Life Stage Model.

Uma udinga ukucaciseleka okwengeziwe, sicela uxhumane nedeski lethu losizo ku-clientservices@mineworkers.co.za noma ushaye u-010 100 3001 lapho izisebenzi zethu eziqeqeshiwe zizokusiza khona kulezi zinguquko ezibalulekile esikhwameni sakho somhlalaphansi.

Uhlelo Lomhlalaphansi Lwamabhodwe Amabili: Indlela yokufaka isicelo semali Engxenyeni Yokonga



Uma ungathanda ukufaka isicelo semali engxenyeni yokonga yeSistimu Yomhlalaphansi Yamabhodwe Amabili, ungase ufake isicelo usebenzisa noma yikuphi kwalokhu okulandelayo:



Inqubo Ye-inthanethi

- 1. Iwebhusayithi:** Vakashela iwebhusayithi yethu ukuze ufake isicelo ngenqubo ye-inthanethi elula futhi engenazihbe: www.mwpf.co.za Uma ungenayo imininingwane yokungena ku-akhawunti, sicela uthintane neSikhwama futhi uzonikezwa igama lomsebenzisi nephasiwedi yesikhashana.
- 2. Okuzayo Maduze - I-WhatsApp Chatbot:** Sithinte emgqeni we-WhatsApp yethu ukuze uthole usizo oluvela ku-chatbot yethu: +27 71 887 6515.



Inqubo Yekuzenzela ngezandla

Izinqubo zethu zokufaka izicelo ngezandla ziyatholakala kumalungu akhetha ukuxhumana nomuntu siqu kulezi zindawo ezilandelayo:

Amahhovisi Omeluleki Wesevisi Esekkelwe Kubaqashi

Harmony Gold Mine

- Central Service
- Doornkop
- Great Nologwa
- Kusasalethu

Northam Platinum

- Zondereinde

Sibanye-Stillwater

- Beatrix
- Driefontein
- Ezulwini

Village Main Reef

- Kopanang



Izizinda Lapho Uya Khona Mathupha	Ikheli Lesitaladi	Inombolo yocingo
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 uthole imininingwane eyengeziwe ehlobene nokufaka isicelo semali engxenyeni yakho yokonga, vakashela [Imibuzo Evame Ukubuzwa](#) noma ubuke amavidiyo endlela yokufaka [isicelo semali](#) kuwebhusayithi yethu ngokuskena ama-QR khodi angezansi.



SILANDELE EZINKUNDLENI ZETHU ZOKUXHUMANA

Ukuze uthole izibuyekezo njalo zezindaba ezihlobene neSikhwama, silandele ezinkundleni zethu zokuxhumana ezibalwe ngezansi.



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Isitatimende sokuzihlangula: Ulwazi olukule nyuziletha luvikelwe yimithetho yolwazi lobuciko esebenzayo futhi akumelwe ukuba lukopishwe, lusatshalaliswe noma luguqulwe mayelana nezohwebo. Nakuba yonke imizamo yenziwe ukuze kuqinisekiswa ukuthi lolu lwazi olutholakala lapha lungolwakamuva, aluchemile futhi lushaya khona, lokhu ngeke kwaqinisekiswa. Ukusetshenziswa kwalolu lwazi yinoma yimuphu omunye umuntu kuzoya ngokubona kwalowo muntu futhi luyiqiniso kuphela. Sicela wazi ukuthi uma okuqukethwe kule nyuziletha kushayisana Nemithetho Yesikhwama, kuzolandelwa Imithetho. I-MWPF angeke ithwale icala ngenxa yanoma yikuphi ukulahlekelwa, ukulimala, kanye nezindleko okungenzeka zibe khona ngenxa yanoma yiliphi iphutha noma okunye okungasiwongo lapha ngendlela eqondile noma engaqondile.