# INQUBOMGOMO YAMALUNGA E DURBAN PENSION FUND ATHATHA UMHLALAPHANSI

**6th Floor**
**Florence Mkhize Building**
**251 Anton Lembede (Smith) Street**
**Durban 4001**

**Inombolo : 031 311 1611**

**2013-09**

1. **IMPESHENI**

Ukubalwa kwempesheni kuncike kulezindlela ezintathu:-

(i) (A) – ubude besikhathi uyilunga lempesheni;

(ii) (B) – umholo wakho olingene wokugcina wonyaka ogcina ngawo emsebenzini; kanye

(iii) (C)- nephesenti elisetshenziswa ukubalela ilunga ngokweminyaka elithatha ngayo umhlalaphansi, njengakulelithebula elilandelayo:

| **Iminyaka** | 65 | 64 | 63 (noma iminyaka engu 40 yesikhathi esivumelekile) | 62 | 61 | 60 | 59 | 58 | 57 | 56 | **55** |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Ifektha | 2.475% | 2.3625% | 2.25% | 2.1375% | 2.035227% | 1.932955% | 1.840909% | 1.748864% | 1.656818% | 1.564773% | 1.482955% |

Impesheni yonyaka = (A) x (B) x (C)

## 2. ISAMBA

Imali eyisamba oyoyithola uma uthatha umhlalaphansi ibalwa ngalezindlela ezintathu:-

(i) (D) – ubude besikhathi esingenamkhawulo osisebenze kuMasipala;

(ii) (E) – umholo wakho olingene wokugcina wonyaka ogcina ngawo emsebenzini; kanye

(iii) (F) – nephesenti elisetshenziswa ukubalela ilunga ngokweminyaka elithatha ngayo umhlalaphansi njengakulelithebula elilandelayo:

| **Iminyaka** | 65 | 64 | 63 (noma iminyaka engu 40 yesikhathi esivumelekile) | 62 | 61 | 60 | 59 | 58 | 57 | 56 | 55 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **Ifekhta** | 7% | 7% | 7% | 6.666% | 6.333% | 6% | 5.667% | 5.334% | 5.001% | 4.668% | 4.335% |

Isamba = (D) x (E) x (F)

## 3. UKUGUQULA IMPESHENI (AKUVUMELEKILE KWABATHATHA UMHLALAPHANSI WOKUGULA NGOKOHLA LWESITHATHU)

Ngokwesinqumo sakho:

(a) iSkhwama siyalivumela ilunga elithatha umhlalaphansi, uma liqoka ukuguqula isamba sempesheni yonyaka kuze kugcine ku 33,3%.

(b) Ilunga liyanikwa isamba bese kuthi inani lempesheni yonyaka yehliswe ngalelophesenti oqoke ukuguqula ngalo.

(c) Ubungako besamba butholakala ngokuphindaphinda impesheni yonyaka eguquliwe ngokwefektha ehambisana neminyaka yakho njengakulethebula elilandelayo:

| Iminyaka | **65** | 64 | 63 | 62 | 61 | 60 | 59 | 58 | 57 | 56 | 55 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Ifektha | 11.00 | 11.40 | 11.82 | 12.23 | 12.64 | 13.06 | 13.47 | 13.89 | 14.30 | 14.71 | 15.13 |

Ukuguqula = Impesheni Yonyaka x iphesenti oliguqulayo x ifektha ngokweminyaka yakho.

### 3.1 UBUHLE BOKUGUQULA

(a) Isamba esengeziwe kumhlalaphansi.

(b) Kungabe uguqulile noma awuguqulanga impesheni ekhokhelwa oshade naye uma udlula emhlabeni ayiphazamiseki.

(c) Ukuncipha kwempesheni kuholela ekuncipheni kwezinga lentela.

### 3.2 UBUBI BOKUGUQULA

(a) Kwehlisa impesheni yanyangazonke.

(b) Kwehlisa ibhonasi yonyaka.

(c) Lonke ukhuphuko lwezimali langomuso liyobalelwa enanini elincane lempesheni.

(d) Isamba osengezile sibanjelwa intela.

### 3.3 IZIZATHU ZOKUGUQULA

(a) ufisa ukukhokha uqede izikweletu ezizayo.
(b) ukunciphisa intela ebanjwa kwimpesheni yanyangazonke.
(c) uma ngabe inzuzo ozoyithola ekutshaleni isamba osiguqulile lizodlula impesheni obuzoyithola.
(d) ukukhupula imali ozokhokhelwa yeno uma kwenzeka usheshe udlula emhlabeni.

### 3.4 KUNGABE KUFANELE NGIGUQULE INGXENYE YEMPESHENI YAMI?

Kufanele ubhekisise lokhu okulandelayo:-

(a) Ikhono lakho lokhutshala imali kanye notshalomali oluzokukhulisela kahle imali ukuze ukwazi ukumelana noguquko lokwenyka kwamanani jikelele eminyakeni elandelayo (Ukukhushulwa kwemali yempesheni ekhokhwa yiSikhwama kuncikiswa oguqukweni lwokwenyuka kwamanani jikelele).

(b) Isidingo sokugada uthalomali lwakho njalonjalo uma kungenzeka kube nesidingo sokushintshela kolunye utshalomali ukuvikela imali yakho.

(c) Ukuthinteka kokukhokha intela kwimpesheni yanyangazonke, isamba kanye nemali oyitshalile nenzuzo yayo. Lokhu kuzoncika ohlelweni lwentela ongena ngaphansi kwalo kanye nobunjalo benzuzo oyithola kutshalomali.

(d) Ukuthi inguquko oyenze empeshenini yakho angeke ize iphazamise impesheni eyokhokhelwa oshade naye uma wena udlula emhlabeni.

Kumele ucabangisise kahle ngaphambi kokutshala kunoma yiluphi uhlobo lotshalomali olukhiqiza inzuzo (isib.ukubeka okunqunyiwe, isibopho esihlanganyelwe, isibopho sokubambisa ngempahla, izimpahla Zombuso, ukubekisa okungenantela, njal.) lapho inzuzo ozoyithola kutshalomali nemali yokuqhuba utshalomali inganyuki eminyakeni ethize nalapho intela kanye nokunyuka kwamanani jikelele bumunca ingxenye ebukeka iheha

Nakuba kungaqalisa ngokubangcono kuloluhlobo lotshalomali, inzalo kungenzeka ingakhuli ukufinyelela emgqeni wezidingo zempilo yakho ezikhuphuka kanye nokwenyuka kwamanani jikelele, okungenze kube nzima ukugcina izidingo zakho zokuziphilisa. Uyalulekwa kabanzi ukuba ufune usizo lwabeluleki bezimali ababhaliswe ngokusemthethweni ukulekelelana nalezinqumo ezingenhla.

## 4. INTELA YESAMBA

Intela iyabanjwa emalini eyisamba. Isamba sibanjelwa intela kuphela kwingxenye yemali esukela ngemumva kuka 1998-03-01. Ukubala inani lentela ezobanjwa kufanele uphindaphinde isamba ngeminyaka yakho yobulunga ngemumva kuka 1998-03-01 uyihlukanise ngesikhathi sakho sobulunga esiphelele. Isilinganiso sentela simi kanje:

| Taxable Amount | Tax Rate |
|---|---|
| R0 – R315 000 | 0% |
| R315 001 - R630 000 | 18% |
| R630 001 – R945 000 | 27% |

| | |
|---|---|
| +R945 000 | 36% |

## 5. IMIKLOMELO YOMINYAKA YOKUZALWA

Imiklomelo yosuku lokuzalwa ikhokhelwa umhlolimpesheni okanye umfelwa/umfelokazi enyangeni abahlanganisa ngayo iminyaka engu 70, 80, 90 no 100.

## 6. IBHONASI YONYAKA

Ibhonasi yonyaka ikhokhwa ngenyanga ka November onyakeni. Ibhonasi ekhokhwayo ilingana nempesheni oyihola ngenyanga. Ibhonasi yokuqala ibalwa ngenani lezinyanga ungumholimpesheni ezinyangeni eziyishumi nambili zokuqala.

## 7. UKUKHUSHULWA KWAMAHOLO ONYAKENI

Impesheni ikhushulwa kusukela kumhlaka 1 Julayi onyakeni. Ukukhushulwa ngokwemigomo yeSikhwama kwenziwa kube semgqeni othi awulingena nezinkomba zokwenyuka kwamanani jikelele ezinyangeni ezilishumi nambili ezedlule kuya ku Januwari. Noma ikuphi ukukhushulwa kuhambisana namandla okwenzenjalo. uMkhandlu weTheku unesivumelwano sokuqinisekisa ukuthi izimpesheni ziyakhushulwa minyakayonke okungenani ngamaphesento ango 60 enkomba yemalintengiso.Ngokwemigomo yamanje yeSikhwama kanye nesivumelwano soMkhandlu weTheku izimpesheni zinyuswa phakathi kuka 60 kuya ku 100 wamaphesenti enkomba yentengiso.

## 8. INKOKHELA UMA KUSHONA UMHOLIMPESHENI

8.1 Umfelwa/umfelokazi uyaye aholelwe inani lempesheni elilinganayo nalelo ebeliholwa uholompesheni oshonile ezinyangeni ezintathu zokuqala, emva kwalokho aholelwe ngokwamaphesenti angu 60 empesheni ebikade iholwa umufi (uma ushadelwe emumva kukuthatha umhlalaphansi oshade naye uholelwa u 40 phesenti) wempesheni ngaphambi kokuguqulwa kwesamba.

Ithebula elingezansi likhombisa indlela yokukhokhwa kwezimali kubafelwa/abafelokazi ngokwezimo zokuhlukana kwabo:

| % Eliguquliwe kumhlalaphansi | % lempesheni ezoholwa umfelwa / umfelokazi | |
|---|---|---|
| | **Oshade ngaphambi komhlalaphansi** | **Oshade ngemumva komhlalaphansi** |
| 0% | 60% | 40% |
| 10% | 66.7% | 44.4% |
| 25% | 80% | 53.5% |
| 33⅓% | 90% | 60% |

8.2 Kuyokhokhwa imali yabantwana uma bengashadile, futhi:-

(a) beneminyaka engaphansi kuka 18; noma

(b) baze bafinyelele eminyakeni engu 24 uma besafunda ngukugcwele nokungenamkhawulo.

8.3 Ukubalwa kwemali ekhokhelwa abafelwa/abafelokazi iqala ukubalwa uma iSikhwama sesithole lezincwadi ezilandelayo:

(a) Ikhophi yesitifiketi sokushona esiqinisekisiwe
(b) Isitifiketi somshado esiqinisekisiwe
(c) Imininingwane yasebhange yomfelwa/ umfelokazi
(d) Umazisi womfelwa/umfelokazi
Omazisi kanye nezitifiketi zokuzalwa zezingane kanye nobufakazi bemfundo egcwele engenamkhawulo bezingane ezineminyaka engaphezu kuka 18.

Ukubhaliswa komfelwa/ umfelokazi ohlelweni lokuhola emva kokushona komholimpesheni kuthatha isikhashana kufanele kwenziwe amalungiselelo okuhlangabezana nezidingo zezinyanga ezimbile kulandela ukutholakala kwezincwadi ezidingakalayo.

Uma kukhona umibuzo onayo ngokungenhla uyacelwa ukuba uthinte laba abalandelayo:

Nkskz Jennifer Bohus - Telephone : 031 311 1609 noma
Nkszn Candice Harnam - Telephone : 031 311 1615 noma
Mnu Thami Mtshali - Telephone : 031 311 1614

## 9. IMALI EYINSALELA

Inani eliyinsalela elingene nemali efakwe yilunga esikhwameni ephindaphindwe kabili kususwe imali eyaguqulwa yilunga, bese kukhokhwa ushintshi osalayo uma ukhona.

## 10. KUMELE NGENZENI NGAPHAMBI KOKUTHATHA UMHLALAPHANSI

Amalunga azothatha umhlalaphansi kumele athintane nehhovisi leMpesheni okungenani emasontweni ayisithupha ngaphambi kokuthatha umhlalaphansi, ephethe lezincwadi ezilandelayo:-

1. Umazisi
2. Umazisi woshade naye
3. Isitifiketi somshado/umshado wamasiko
4. Amapasi kanye nezitifiketi zokuzalwa zezingane ezisafunda
5. Isitatimende sasebhange esisha lapho uyokhokhelwa khona impesheni
6. Ikheli lukoposa kanye nelokuhlala
7. Inombolo yentela **(Njengoba iSikwama siphoqelekile ukuthola inkombantela emmahhovisi eZentela aseMzansi Afrika (SARS) ngaphambi kokukhokha imali eyisamba, kubalulekile ukuthi amalunga alungise imininingwane yawo yentela ukugwema ukubambezeleka kokukhokhelwa okungenasidingo. Ungabhalisela noma ukuba umkhokhintela wesikhashana)**
8. Imininingwane yakho- inombolo yocingo, yamakhalekhukhwini, noma i e-mail
9. Izithombe zakho nezoshade naye ezilingana nezokushaya ipasi lokuphuma zokwenza ikhadi lempesheni. Ikhadi limpesheni liyasiza ekutholeni izaphulelo kwezinye zezitolo Uma uyilunga losizo lokwelashwa, zihlelele ukuqhubeka nobulunga

Uma kukhona imibuzo onayo ngokungenhla uyacelwa ukuba uthintane nalaba abalandelayo:-

Nkszn Thando Sokhela - Tel : (031) 311 1605 noma
Nkszn Rabia Moosa - Tel : (031) 311 1604

## 1. 11. UKUKHOKHWA KWEMPESHENI YABANGAHLALI EMZANSI

Uma kudingakala ukuthi impesheni ikhokhelwe kwelinye izwe kufanele umholimpesheni avule i akhawunti yabahlali bangaphandle kwezwe lapha emabhange aseMzansi Afrika lapho kuzokhokhelwa khona impesheni. Lowomholimpesheni ohlala kwelinye izwe useyozenzela amalungiselelo nebhange lakhe laseMzansi ukukhipha imali yalelozwe ahlala kulo. Uma kwenzeka umholimpesheni eshona umfelwa/umfelokazi kuyodingakala azivulele ayakhe i akhawunti yabahlala kwelinye izwe ebhange laseMzansi Afrika lapho kuzokhokhelwa khona impesheni yakhe. Ukugwema ubunzima nokubambezeleka kokuvula i

akhawunti yaseMzansi yabahlala kweliye izwe kufanele umfelwa/umfelokazi womholimpesheni kumele avule i akhawunti ngaphambi kokushiya eMzansi. Lamalungiselelo kumele enziwe nebhange lalowomholimpesheni.

## 12. NGEMUMVA KUMHLALAPHANSI

12.1 Imali yakho eyisamba (neguquliwe uma khona) uyokhokhwa kwibhange oliqokile

12.2 Ilemali elandelayo engaphungulwa empeshenini yakho nyangazonke:

(a) Imihlomulo yohlelo losizo lokwelashwa – uma uyilunga lwalomihlomulo wosizo lokwelashwa kumele uthintane nisikhwama sakho esinikezela ngalolusizo uma ufisa ukuqhubeka nobulunga
(b) Intela ebanjwa kwimpesheni yanyangazonke uma ikhona
(c) Imali elondolozwa kwiSikhwama seDurban Municipal Thrift.

12.3 Njalo ngonyaka enyangeni kaJuni noma Julayi uyoposelwa iSitifiketi Sokuqhubeka neMpesheni (PCC). Ukugwema ukumiswa kokukhokhwa kwempesheni yakho kufanele ugcwalise lesisitifiketi usibuyisele emahhovisi esiKhwama ngokushesha kanye nekhophi yomazisi oginisekisiwe. Uma ipesheni yakho imisiwe iyoqala ukukhokhwa enyangeni elandela leyo esithole ngayo isitifiketi sakho (PCC).

Uma kwenzeka ungasitholi iSitifiketi Sakho Sokuvuselela kuze kube sekupheleni kukaJulayi kumele uthintane naBaphathi beSikhwama.

12.4 Bhalela iSikhwama usazise kusenesikhathi mayelana noshintsho kwimininingwane yakho yasebhange, ikheli lapho uhlala khon akanye nelokuposa noma ephathelene nawe.

12.5 Ngaphandle kwempesheni yangoDisemba, impesheni yakho izokhokhelwa ebhange oliqokile ngomhlaka 27 nyangazonke, noma osukwini olusondele kumhlaka 27 uma uzoshaya ngempelasonto noma ngeholide lomphakathi. Impesheni kaDisemba ikhokhwa ezinsukwini ezimbili ngaphambi komhlaka 25 Disemba.

12.6 Uyothunyelelwa izaziso zokuhola ngenyanga yakho yokuqala ukuholelwa bese kuba njalo uma kukhona ushintsho emholweni wakho, isib. Ngo Julayi (Kunyukswa amaholo), ngoNovember (wamabhonasi), njal…

12.7 Thinta iSikhwama ngasosonke isikhathi uma unenkinga ngempesheni yakho.

Nkskz Jennifer Bohus - Ucingo : 031 311 1609 noma
Nkszn Candice Harnam - Ucingo : 031 311 1615

## 12. UKUXAZULULWA KWEMIBANGO

Imibango emayelana neSikhwama ingathunyelwa kuMphathi weSikhwama, Pension Fund Administrator, 6th Floor, Florence Mkhize Building, 251 Anton Lembede Street, Durban, noma i Principal Officer, P O Box 205, Durban, 4001 or to the Pension Funds Adjudicator, P O Box 651826, Benmore, 2010.