



UKWELULEKELWA

INZUZO YEMPESHENI

MPESHENI YAKHO

Umsebenzi wakho uzoba nezigaba eziningi ezizoba nezivunguvungu eziningi. Kuzona zonke izipiliyoni kubalulekile ukuhlale unohlelo oluhlelele umhlalaphansi wakho emqondweni. Ukuhlelela umhlalaphansi kukunikeza amaqhinga amaningi, okungakukhathaza. Ngesikhathi usasebenza ungazibuza ukuthi ingabe **konke kuhamba kahle yini ngokwempesheni**.

Ngesikhathi unyaka wempesheni ukufica, uzodinga ukuba ube sewenze izinqumo eziningi zezimali eziyokuthinta uma usempeshenini. Izibalo zisitshela ukuthi kubantu abangu 100 baseMzansi Afrika, bayisithupha kuphela abampesha ngokunethezeka kanti abanye komele bathole ezinye izindlela zokuthola imali, noma benze izinguquko ezinqala kwizindleko

zempilo yabo. Manje yima kancane, uzibuze lombuzo, engabe ngisohlelweni oluyilo lokongela impesheni yami?

Isikhwama se-KZN Municipal Pension Fund siyakuqonda ukuthi uzoba nokukhathazeka okuningi mayelana nokuhlelela umhlalaphansi wakho kanti sesenze izinhlelo zokukulelela ukukukhipha kwisigaba esididayo kodwa esibalulekile empilweni yakho. Baneqembu labeluleki bezezimpesheni (RBC) abakhonela ukukusiza kwizinhlelo zakho baphinde bakulekelele ekwenzeni izinqumo ezifanele.

Shayela ihhovisi lesikhwama ukuzibekela isikhala saloluhlelo kulenombolo: 031 322 9001 noma kwi email statements@kznmpf.org.

UNGALISHAYA NINI ICASHAZA LE RBC:

1. Uma usanda **kujoyina** isikhwama
2. Uma **uhamba** esikhwameni
3. Uma **unesehlo esishintshe impilo yakho**

KUYINI UKWELULEKELWA INZUZO YEMALI YEMPESHENI?

Ukwelulekelwa inzuzo yemali yempesheni kukhonela ukusiza amalungu empesheni ukwenza ngcono imiphumela yezimpesheni zabo ngezingxoxo ubuso nobuso nomeluleki wezokuhlelela izimali zezimpesheni onesipiliyoni (RBC). Yize kunomehluko omncane phakathi kweziluleko zezimali zempesheni kanye nokwelulekelwa ukuphathwa kwezimali, kubalulekile ukwazi ukuthi ukwelulekelwa izimali zempesheni akufani nokwelulekelwa ukuphatha izimali kodwa ingulwazi olungamaqiniso oluhlose ukulelela amalungu ukuthatha izinqumo eziphuhlile mayelana nomhlalaphansi wawo.

INGAKUSIZA KANJANI I-RBC NJENGELUNGU?

RBC ingasiza ukulungiselela ukuthathwa kwezinqumo mayelana:

- Nokuqonda izinzuzo ezikhishwa yisikhwama
- Izinkokhelo kwisikhwama ukuze amalungu azuze izifiso zomhlalaphansi
- Izinhlobo zokutshala ezisesikhwameni
- Ukubeka nokuvikela ukongiwa kwempesheni uma

ushiya esikhwameni

- Izinhlelo zomhlalaphansi uma umpesha

Kumele uhlelele lomhlangano we RBC uma uthinteka kulemibandela engezansi:

- Ujoyina noma ushiya esikhwameni
- Unesehlo esishintshe impilo yakho (njengokuzalwa, isehlukaniso, noma isifo)
- . Sewusalelwe isikhathi engangonyaka ngaphambi komhlalaphansi (yize siphakamisa njalo ukuthi uqale uhlelo okungenani eminyakeni emihlanu ngaphambi komhlalaphansi)

Abeluleki bezinzuzo zomhlalaphansi basebenza ngokusondelene nabeluleki bezimali. Ungahlangana neRBC uma unemibuzo yezokubekwa kwezimali engale kwalemibandela ebalwe ngenhla. **Balapha ukukusiza. Uma ufisa ukusetha icashazi sicela ufonele ihhovisi lesikhwama ku 031 322 9001 noma nge email statements@kznmpf.org.**

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KZN

MUNICIPAL PENSION FUND