OLD MUTUAL SUPERFUND

DECEMBER 2023

AMAZWANA AVELA KWIGOSA ELIYINTLOKO

Lungu Elibekekileyo

Izicacele eyokuba iimeko zimaxongo kubemi baseMzantsi Afrika njengokuba bezamana neemeko zezoqoqosho ezinzima. Ukuba uvakalelwa ngathi sowuza kuphelelwa ngamandla, awuwedwanga. Kwaye, nangona kusenokwenzeka ukuba kuseza amaxesha anzima, ndifuna ukunikhumbuza ukuba senenze inkqubela ebalulekileyo yokuqinisekisa ukuba niza kuba nomhlalaphantsi ontofontofo ngokwasemalini, nje ngokuba yinxalenye yeOld Mutual SuperFund. Umsebenzi wethu kunye nombono weBhodi yaBathenjwa beSuperFund kukukhulisa imali yenu yomhlalaphantsi eselugcinweni kwaye sinincede ekukhetheni ezona zinto zingcono kwiphulo lenu eliya kumhlalaphantsi.

Iindaba ezishushu ezisezilwimini zethu kwicandelo loshishino lwezemihlalaphantsi zisaqhubeka nokuba yiNkqubo yoMhlalaphantsi yeTwo-Pot ephakanyiswa liSebe likaNondyebo kaZwelonke. Nangona umhla wokuqaliswa kwale nkqubo intsha iphakanyiswayo ingowe-1 September 2024, iSuperFund iza kuqhubeka nokunazisa ngezamvanje ngeendlela eziza kusetyenziswa nezizathu zazo ukuya kutsho kulo mhla nasemva kwawo. Khumbulani, le nkqubo ineenjongo ezilungileyo, neya kusebenza kuphela kwimirhumo yemali yomhlalaphantsi eselugcinweni ukusukela ngalo Mhla iQala Ngawo, iya kukhuthaza amaLungu ukuba alondoloze imali yawo yomhlalaphantsi eselugcinweni de ibe lixesha lomhlalaphantsi, ize ngaxeshanye iwavumele ukuba afikelele kwi-1/3 yemali yomhlalaphantsi eselugcinweni ngonyaka ngamnye werhafu. Sikhuthaza amaLungu ukuba akujonge oku njengohlobo "lwefandi yongxamiseko" oluya kubenza bakwazi ukuhlawulela iindleko ezingalindelekanga, angakujongi oku njengefandi ekumele kutsalwe kuyo ngaso nasiphi na isizathu. Kangangoko sinakho, sifuna nizakhele indawo entofontofo ngokwasemalini eninokuwela kuyo ngexesha lomhlalaphantsi ukuze nibe nokuphila ntofontofo, nangesidima nangokuzimeleyo xa senikhulile.

I-SuperFund izinikele ekuboneleleni amaLungu ngawona mava aphambili. Yiloo nto ukwenza iinguqu ezidijithali iyinto ebalulekileyo ephambili kwiqhinga lethu loshishino lokuba lulutho kumaLungu. Ubusazi ukuba ungalandelela ixabiso lemali yakho yomhlalaphantsi eselugcinweni kwaye ubone iSiteyitimenti sakho seeBhenefithi, phakathi kwezinye, ngendlela ekhuselekileyo nangayo yonke imihla, iveki yonke (24/7) usebenzisa iOld Mutual Secure Services noWhatsApp? Oku kuthetha ukuba akusadingeki ukuba ulindele ukuba uncedwe ukuze ufikelele kwiinkcukacha ozifunayo. Ngamanyathelo anatyisiweyo endlela yokubhalisela iSecure Services nokufikelela kwiSuperFund kuWhatsApp, nceda ujonge kwisikhokelo esinxibelelaniswe kule nyuzileta.

Siselapho, kubalulekile kakhulu ukuba ugcine iinkcukacha zakho zizezamvanje kule Fandi ukuze ube nokufumana iinkcukacha ezibalulekileyo malunga nemali yakho yomhlalaphantsi eselugcinweni kwaye ukwazi ukufikelela kumaqonga ethu adijithali. Ukuba iinkcukacha zakho ayizizo ezamvanje, usenokuphoswa lulwazi olubalulekileyo. Nceda uthathe imizuzu nje embalwa ukuze uhlaziye iinkcukacha zakho kwiFandi. Ungakwenza oku usebenzisa uMqeshi wakho, ngeapp yeMy Old Mutual, kwiSecure Services, okanye ngokufowunela iqela leenkonzo zabathengi leSuperFund ku-0860 50 60 70

Nikonwabele ukuyifunda kwaye nihlale nikhuselekile ngeli xesha leeholide.

Fiona Reynolds
I-Principal Officer: Old Mutual SuperFund

SIDIJITHALI! Wenzelwe lula

I-SuperFund ibonelela ngeenkonzo zokuzinceda ezinokukhethwa ezikhuselekileyo nezilula ngeOld Mutual App (ifumaneka kwiAndroid nakwi-iOS), iSecure Services noWhatsApp.

Kwiapp yeOld Mutual, unganakho:

- Ukujonga ixabiso lemali yakho yomhlalaphantsi eselugcinweni
- Ukujonga ipotifoliyo yeemveliso zakho
- Ukulandelela amanqaku akho eOld Mutual Rewards nokufumanisa indlela onokuwazuza nonokuwasebenzisa ngayo
- Ukuhlaziya iinkcukacha zakho zoqhagamshelwano nezobuqu
- Ukujonga nawaphi na amaxwebhu afanelekileyo

KwiSecure Services, unganakho:

- Ukujonga ixabiso lemali yakho yomhlalaphantsi eselugcinweni
- Ukujonga ipotifoliyo yeemveliso zakho
- Ukulandelela amanqaku akho eOld Mutual Rewards nokufumanisa indlela onokuwazuza nonokuwasebenzisa ngayo
- Ukuhlaziya iinkcukacha zakho zoqhagamshelwano nezobuqu
- Ukugcwalisa okanye ukuhlaziya iFomu yakho yoKuchonga uMxhamli
- Cofa apha ukwenzela isikhokelo sokubhalisa esinatyisiweyo

KuWhatsApp, unganakho:

- Ukuhlola ixabiso lemali yakho yomhlalaphantsi eselugcinweni
- Ukudawunlowuda iFomu yakho yoKuchonga uMxhamli
- Ukufikelela kumhlalaphantsi wakho nakwisikhokelo sokuwutsala
- Ukufikelela kwiziqulatho zemfundo yamalungu
- Ukuze ufikelele kwiSuperFund kuWhatsApp, skena i-QR khowudi okanye seyiva u- 0860 933 333 njengekhontakthi.
- Thumela u-"Hi" kuWhatsApp. Uze ukhethe uopshin 4 ("View employment retirement savings").

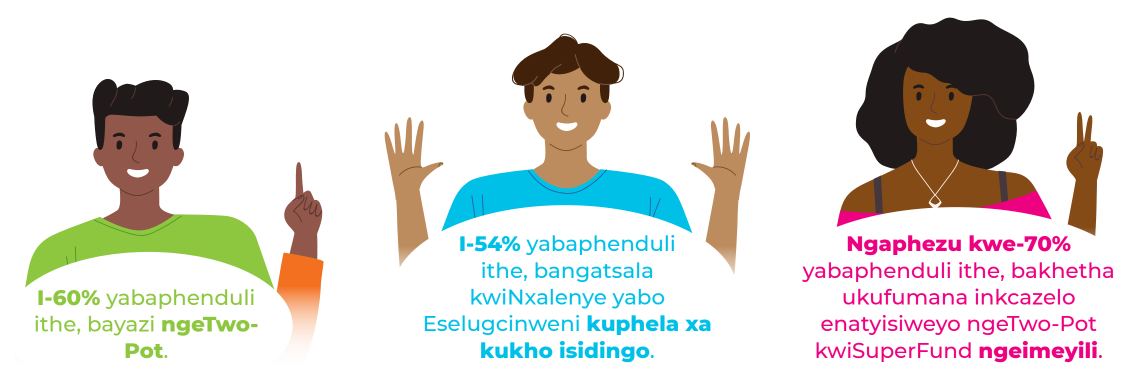
Lindela i-imeyili okanye i-SMS evela kuthi kungekudala. Siza kukukhuthaza ukuba ubhalise kwiqonga lethu leSecure Services ukuze uqinisekise ukuba uyakwazi ukufikelela kwipotifoliyo yakho lula nangokukhuselekileyo.

IZIPHUMO ZOPHANDO LWAMALUNGU: SIBUZILE, WAPHENDULA!

Enkosi ngokugcwalisa uphando lwamalungu lwamvanje iSuperFund Member Survey!

Sizixabisile izimvo zakho kwaye siza kuzisebenzisa ukuze siphucule iinkonzo zethu kwaye senze amava akho obulungu abe ngcono nangakumbi.

Nalu ulwazi oluphambili olufunyanisiweyo:



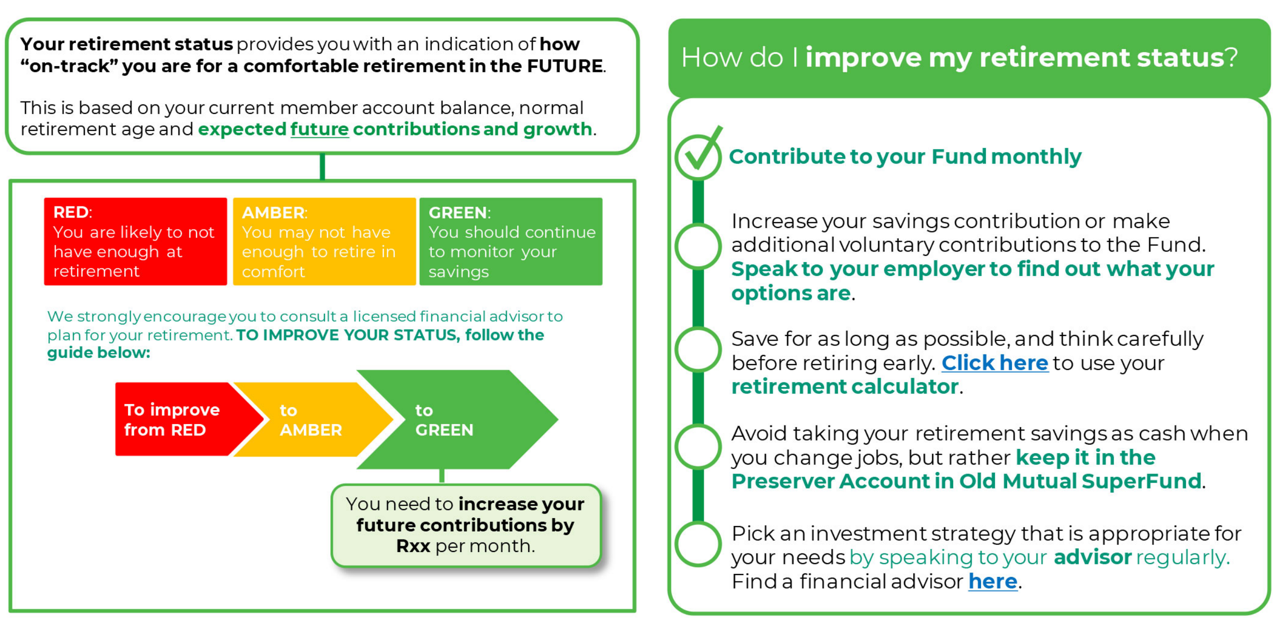
UKWAHLULA INYANISO KWINTSOMI: IZINTO EZINGAQONDWA KAKUHLE EZIXHAPHAKILEYO MALUNGA NENKQUBO YOMHLALAPHANTSI YETWO-POT

	INTSOMI	VS.	NENYANISO
01	Kuza kufuneka ndikhethe ukuze ndijoyine iNkqubo yoMhlalaphantsi yeTwo-Pot.		Ukufudukela kule Nkqubo yoMhlalaphantsi yeTwo-Pot iphakanyiswayo kuza kuzenzekela kumalungu efandi yomhlalaphantsi, ngoko akukho nto kufanele uyenze. AmaLungu eProvident fund abengaphezulu kweminyaka engama-55 ubudala ngowe-1 March 2021 ngawo kuphela aza kubekelwa ecaleni – aza kunikwa ithuba lokukhetha ukuba ayafuna na ukungena.
02	Imali yam yomhlalaphantsi eselugcinweni iza kulahleka ukuqalisa kweNkqubo yoMhlalaphantsi yeTwo-Pot.		Imali yakho yomhlalaphantsi eselugcinweni ekhoyo iya kukhuselwa yonke kwaye iya kuhlala ityaliwe kwezi fandi zakho zomhlalaphantsi zangoku. Imigaqo yenkqubo yoMhlalaphantsi yeTwo-Pot iza kusebenza kuphela kwimirhumo yakho yomhlalaphantsi YEXESHA ELIZAYO, ukuqalisa ngalo mhla iqalisa ngawo uphakanyiswayo wange-1 September 2024.
03	Andisayi kubhatala irhafu xa nditsala kwiNxalanye yam yeMali Eselugcinweni.		Nayiphi na imali etsalwayo kwiNxalenye yeMali Eselugcinweni iya kutsalwa irhafu ngalo mlinganiselo wakho uqhelekileyo womlinganiselo werhafu yengeniso.

INGABA SELE USIHLOLILE ISITEYITIMENTI SAKHO SEEBHENEFITHI ZAMALUNGU?

Ngo-October 2023 iSuperFund inike amaLungu isiteyimenti seebhenefithi esisesikweni. I-Annual Member Benefit Statement (i-MBS) ibonisa indlela oqhuba kakuhle ngayo ngemali yakho yomhlalaphantsi eselugcinweni. Kwi-MBS yakho, uza kufumana "isimo seekhowudi zemibala i-RAG" (red, amber, green) seSuperFund, esiza kukunceda wazi ukuba ingaba usaqhuba kakuhle kusini na ngale ndlela yokuphila yomhlalaphantsi uyifunayo ngenye imini.

Sithini isimo sam somhlalaphantsi?



Kubalulekile ukuhlola isiteyimenti sakho sonyaka ngamnye ukuze uqinisekise ukuba usaqhuba kakuhle ukuze ufezekise iinjongo zakho zomhlalaphantsi.

Ngeenkcukacha ezongezelelekileyo nangokufikelela kwi-MBS yakho ngoWhatsApp okanye kwiSecure Services, jonga unxibelelwano lwethu lwe-MBS lwamvanje apha.

KUTHENI KUFUNEKA UGCWALISE OKANYE UHLAZIYE IFOMU YAKHO YOKUCHONGA UMXHAMLI

Njengelungu lefandi yomhlalaphantsi, ukuba unokubhubha ngaphambi kokuba ufike kubudala bokuthatha umhlalaphantsi, aBathenjwa beSuperFund (iBhodi yaBaphathi) kufuneka, ngokomthetho, bafumanise ukuba ngubani ekufanele afumane imali yakho yomhlalaphantsi eselugcinweni (ekubhekiswa kuyo njenge-"Bhenefithi yoKufa").

Ungabanceda baqinisekise ukuba abantu abafanelekileyo bayaxhaswa ngokwasemalini ngokugcwalisa ifomu yakho yokuchonga efunyanwa apha okanye kwi-Secure Services. Yakube igcwalisiwe, nceda unike ikopi yayo kusapho lwakho kunye/okanye kuMqeshi wakho ukuze ayigcine ngokukhuselekileyo.

Jonga uze uhlaziye iFomu yakho yoKuchonga uMxhamli rhoqo, ingakumbi emva kwazo naziphi na izehlo zobomi ezifana nomtshato, idivosi, ukuadoptha, ukuzalwa komntwana, njl.njl. Ukuze uqonde ngakumbi malunga nenkqubo yamabango okufa, cofa apha.

Siye sasebenza saza sabhatala amabango okufa awongezeleleke nge-48% ebudeni buka-2023 kunokuba senzile ngo-2022 kwaye singathanda ukugcina lo mgangatho weenkonzo. Enye yeendlela eziphambili esinokwenza ngayo oku kukuba iFomu yakho yoKuchonga uMxhamli igcwalisiwe kwaye yeyamvanje.

INGABA UYAKUFANELEKELA UKUFUMANA IBHENEFITHI EKUNGENZIWANGA IBANGO NGAYO?

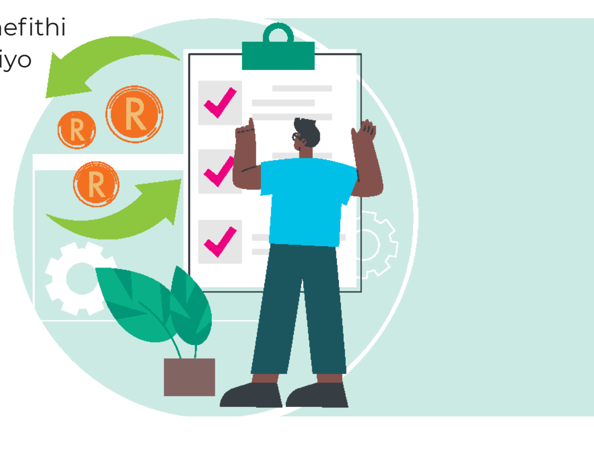
Ibhenefithi ekungenziwanga ibango ngayo siso nasiphi na isixamali okanye ibhenefithi yomhlalaphantsi ekumele iye kwilungu lomhlalaphantsi (okanye kubaxhamli balo) ehleliyo kungafakwanga bango ngayo kangangexesha elithile, ngokwePension Funds Act.

Fumanisa ukuba ufanelekile na ukufumana iibhenefithi ekungenziwanga bango ngazo ezivela kwaOld Mutual ngokucofa kule linki.

Emva koko, khetha CHECK NOW

Faka iinkcukacha zakho zobuqu ezisisiseko uze ucofe ku-"check".

Kungenjalo, fowunela ku-0860 455 455 okanye ku-0860 33 77 77.



OOVIMBA BAMALUNGU

Nceda ucofe kula maqhosha angazentsi ukuze **ufunde ngakumbi**.

FUNDA UNXIBELELWANO LWETHU NGOLWIMI LWAKHO NGOKUCOFA NJE KUBE KANYE!

I-Two-Pot Vol. 2	English | IsiXhosa | IsiZulu | Sesotho | Sepedi | Afrikaans
INyuzileta yamaLungu kaMay 2023	English | IsiXhosa | IsiZulu | Sesotho | Sepedi | Afrikaans
I-S13A – Ingaba iMirhumo Yakho yoMhlalaphantsi iBhatalwa Ngexesha?	English | IsiXhosa | IsiZulu | Sesotho | Sepedi | Afrikaans
IBhenefithi Yakho yoKufa iCacisiwe	English | IsiXhosa | IsiZulu | Sesotho | Sepedi | Afrikaans
ISiteyitimenti Sakho seeBhenefithi zamaLungu	English | IsiXhosa | IsiZulu | Sesotho | Sepedi | Afrikaans

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