



# ISIKHWAMA SEPHROVIDENTI SOMASIPALA BEHLANGENE BAKWAZULU-NATALI

Incazelo ngeMithetho esemqoka  
yokulawula iSikhwama

Kuhlanganiswe:  
Izichibiyelo Eziqale ngomhlaka 1 Julayi 2004

## I. ISINGENISO

Lelibhuku lihlelelwe ukukunika, ngezindlela ezilula, izimpendulo zemibuzo evama ukubuzwa ngamalunga aqhubekayo/nafakayo iminikelo, noma abonmeliwa yiwo.



# KWAZULU-NATAL JOINT MUNICIPAL PROVIDENT FUND

An explanation of the main Regulations  
Governing the Fund

Incorporating:  
Amendments effective from 1 July 2004

## I. INTRODUCTION

This booklet has been prepared in order to furnish, in simple terms, answers to questions typically asked by either prospective/contributing members, or their dependants.

Ngaphezu kwalokho liqukethe izibonelo ezijwayelekile ezingakuheha futhi likunika nolwazi olusabalele ngemihlomulo ebalulekile enikezwayo. Ngesimo salo soqobo okuqukethwe kufingqiwe futhi aliyiguquli Imithetho okuyiyo okuthathelwa kuyo emacaleni onke

Uma udinga olunye ulwazi mayelana nesiKhwama noma ufuna ukuba nekhophi yemithetho siza uxhumane noMqondisi kwennye yalamakheli:

uMqondisi  
P.O. Box 33  
Westwood  
3633

NOMA

uMqondisi  
5 Derby Downs  
Westville  
3629

Inombolo yocingo: 08610 65673 OR (031) 279 5300  
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Website: [www.njmpf.co.za](http://www.njmpf.co.za)

Furthermore it covers certain aspects of general interest and gives an overview of the most important benefits offered. It is, by its very nature, brief in content and does not modify the Regulations which in every case take precedence.

If you require further information about the Fund or wish to obtain a copy of the Regulations please contact the Director at either:

The Director  
P.O. Box 33  
Westwood  
3633

OR

The Director  
5 Derby Downs  
Westville  
3629

Telephone: 08610 65673 OR (031) 279 5300  
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E-Mail: [info@njmpf.co.za](mailto:info@njmpf.co.za)  
Website: [www.njmpf.co.za](http://www.njmpf.co.za)



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## BUSANDWA KUQASHWA

### I. UMQONDO WOKUSUNGULWA KWESIKHWAMA.

IziGungu zokuPhatha ezikhona zesiKhwama zeMpesheni zoMasipala Behlangene baseNatali (Imali yoMhlalaphansi) nesiKhwama seMpesheni soMasipala Behlangene baseNatali (Umhlalaphansi) zabona kunesidingo sokusungulwa kwenqola yezomhlalaphansi ezonikeza imihlomulo eyisamba kuphela, ngaphandle kohlobo lwempesheni oluhlelelwe amalungelo olunikezwa iziKhwama ezibalwe ngenhla.

Kwakukhona ngalesosikhathi cishe omaziphathe basemakhaya abangamashumi ayisikhombisa nesithupha ababezibandakanye neziKhwama zeMpesheni yoMasipala Behlangene baseNatali lapha KwaZulu-Natal. IziGungu zokuPhatha zeziKhwama zaqoka isigejana samalunga aso ukuba sixhumane nezithunywa hhayi kuphela zabaqashi nabasebenzi bomaziphathe basemakhaya kodwa nezithunywa zezinyunyana ezihlukene ezimele izinjongo zamalunga azo.

Imiphumela yokuxhumana ebalwe ngenhla yasiza ukuqinisa imibono yeziGungu zokuPhatha ngokunjalo isiGungu Jikele sesiKhwama, emhlanganweni ophuthumayo owawungomhlaka 22 Julayi 1994, sakugunyaza okuphakanyisiwe ukuba kusungulwe isiKhwama sePhrovidenti yoMasipala Behlangene

## NEW INDUCTION

### I. RATIONALE FOR THE ESTABLISHMENT OF THE FUND

The Committee of Management of the existing Natal Joint Municipal Pension Fund (Superannuation) identified the need for the establishment of a retirement vehicle which provides lump sum benefits only, rather than the more structured type of pension benefits offered by the abovementioned Funds. There were, at the time, approximately seventy six local authorities associated with the Natal Joint Municipal Pension Funds in KwaZulu-Natal. The Committee of Management of the Funds appointed a small group of its members to consult with representatives of not only the employers and employees of the local authorities but also with representatives of various trade unions serving the interests of their respective member groups. The result of the consultations mentioned above served to endorse the views of the Committee of Management and accordingly the General Committee of the Funds, at Special Meetings held on 22 July 1994, agreed to the proposed establishment of the KwaZulu-Natal Joint Municipal Provident Fund and resolved the necessary steps be taken to register same with effect from 4 May 1996.

baKwaZulu-Natali kwase kunqunywa ukuba kuthathwe izinyathelo zokubhalisa ngokomthetho kusukela ngomhlaka 4 Meyi 1996.

## 2. UMEHLUKO PHAKATHI KWEZIKHWAMA ZEMPESHENI KANYE NEZIKHWAMA ZEPHROVIDENTI.

IsiKhwama sephrovidenti sichazwa kuthiwe ISIKHWAMA SOKUFAKA IMINIKELO ESICHAZIWE.

Ngaphansi kwaloluhlobo bobabili abaqashi namalunga bakhokha banikele isinqumo seminikelo njalo ngenyanga. Imihlomulo etholakalayo ekugcineni elungeni noma kwindlalifa iyisamba ebalwe isuselwa eminikelweni efakwe yilunga, iphesenti leminikelo efakwe ngumqashi nenzalo nenzuzo engene e-akhawutini yalo ngesikhathi sobulunga. Ngenxa yokuthi akukho mpesheni noma imihlomulo ngemuva komhlalaphansi ekhokhelwa ilunga noma abondliwayo, umhlomulo oyisigaxa wephrovidenti ngaphezulu kwalowo wezikhwama sempesheni.

Izikhwama zempesheni, okuyiMIHLOMULO ECHAZIWE, zikunika iziqiniseko ngenkokhelo yesamba, impesheni amalungelo angemuva komhlalaphansi elungeni kanye/noma kwabondliwayo ngokubala iminikelo yanyanga zonke efakwa yilunga nomqashi

## 2. DIFFERENCES BETWEEN THE PENSION FUNDS AND THE PROVIDENT FUND

The Provident fund is a DEFINED CONTRIBUTION FUND. Under this type of scheme both the employers and members pay a fixed monthly contribution to the Fund. The ultimate benefit which a member or beneficiary receives is a lump sum based on the member's own contributions, a percentage of his employer's contributions and interest and profits credited to his account during the period of his membership. Because there is neither a pension nor post-retirement benefit payable to the member or his dependants the lump sum benefit under a provident fund is greater than that which pertains to a pension fund.

The Pension funds, which are DEFINED BENEFIT FUNDS, make provision for the guaranteed payment of a lump sum, a pension and post-retirement benefit to a member and/or his dependants against the regular monthly contributions which the member and his employer make to the fund.

To summarize, the Provident fund pays benefits in the form of a lump sum, the amount of which is uncertain as it is determined by the investment return of the fund

esiKhwameni.

Ukufingqa, isiKhwama sephrovidenti sikhokha imihlomulo ngendlela eyisamba, ubungako bawo abazeki ngenxa yokuthi lokhu kuqagulwa imihlomulo yotshalomali kanye nezinga leminikelo efakiwe. Kodwa-ke isikhwama zempesheni zinikeza imihlomulo eqinisekiwe ngohlobo lwezamba, impesheni nenkokhelo yangemuva komhlalaphansi.

### 3. KUNGABE NGIPHOQELEKILE UKUJOYINA ESINYE SEZIKHWAMA?

Yebo. Kuwumgomo wokusebenza. (Bheka isigaba 32) Ukuthi umsebenzi ukhetha ukujoyina iKwaZulu-Natal Joint Municipal Provident Fund, iNatal Joint Municipal Pension Fund, iNatal Joint Municipal Pension Fund (Superannuation).

and level of contributions. The Pension funds however offer a guaranteed benefit in the form of a lump sum, pension and post-retirement payment.

### 3. AM I OBLIGED TO JOIN ONE OF THE FUNDS?

Yes. It is a condition of employment (see paragraph 32) that an employee elects to join either the KwaZulu-Natal Joint Municipal Provident Fund or the Natal Joint Municipal Pension Fund (Superannuation / Retirement)





#### 4. IYIPHI IMINYAKA YOBUDALA EPHANSI YOKUNGENA ESIKHWAMENI?

Iminyaka eyi-17.

#### 5. IYIPHI IMINYAKA YOBUDALA EMIKHULU YOKUNGENA ESIKHWAMENI?

Iminyaka engama-57. Umuntu osefike eminyakeni yokuzalwa engama-58 angakhetha ukujoyina isiKhwama kuye ngokuthi umqashi uyavuma.

#### 6. KUMELE NGISJOYINE NINI ISIKHWAMA?

Ubulunga bakho buyazenzekela futhi buqala masisha uma uqala ukusebenza.

#### 4. WHAT IS THE MINIMUM AGE FOR ENTRY INTO THE FUND?

17 Years.

#### 5. WHAT IS THE MAXIMUM AGE FOR ENTRY INTO THE FUND?

57 Years. A person who has attained age 57 may elect to join the Fund provided that his employer is in agreement and the council resolution is submitted to the Fund.

#### 6. WHEN MUST I JOIN THE FUND?

Your membership is automatic and commences immediately when you start work.



## 7. YIMIPHI IMIHLOMULO ENIKELWAYO?

- a) Izamba uma wesula (ukuziyekela noma ukuxoshwa) nomhlalaphansi, ukuzithathela umhlalaphansi ngaphambi kwesikhathi, ukugula noma ukudilizwa.
- b) Izamba kwabondliwayo abasele bamalunga ashonile.

## 8. IYINI IMINYAKA YOKUHOLA IMPESHENI?

Iminyaka engama-65.

## 9. YINI ENQUMA INANI LEMIHLOMULO YAMI?

Imihlomulo incike emafektheni amathathu asemqoka:-

- i) Inani leminikelo yakho oyifakile kanye naleyo yomqashi wakho;
- ii) Isilinganiso senzalo etholwe yisiKhwama njengokunquma kweKomiti Lokuphatha elisithatha ngokwelulekwa uMcwani.
- iii) Ingxenye yenzuzo yesiKhwama njengokunquma kweKomiti Lokuphatha elisithatha ngokwelulekwa uMcwani.

## 10. YIZIPHI IZINKOKHELO EZIBANJELWA IMPESHENI?

Inkokhelo ebanjelwa impesheni imiholo yezinyanga noma yamasonto, eminye imiholo inkokhelo engezelelwe

## 7. WHAT BENEFITS ARE PROVIDED?

- a) Lump sums on withdrawal (resignation or dismissal) and retirement, voluntary early retirement, ill-health or retrenchment.
- b) Lump sums to surviving dependants of deceased members.

## 8. WHAT IS THE PENSION AGE?

65 Years.

## 9. WHAT DETERMINES THE AMOUNT OF MY BENEFIT?

Benefits are dependent on three main factors:-

- i) The amount of your contributions and a certain percentage of your employer;
- ii) The rate of interest earned by the Fund as determined by the Committee of Management, acting on the advice of the Actuary;
- iii) The share of the profits of the Fund as determined by the Committee of Management acting on the advice of the Actuary.

eyengeziwe njengomklomelo wokusebenza isikhathi eside, izindleko zokuzondla kanye nokunye. Kodwa akuhlanganisi ukusebenza ama- ovathayimi, ibhonasi nokunye.

## 11. UKUNGENA KWISIKHWAMA?

Ukuze konke kuhambe kahle, ilunga kufanele ligcwalise amaphepha afanele ayatholakala kwihhovisi lezokuqashwa kwamasipala. Ilunga kufanele likhethe Isikhwama elisithandayo kanye nephesenti elifunayo. Yenza isiqiniseko sokuthi ufaka umazisi wakho kanye nenombolo yentela kumininingwane oyithumela ehhovisi lezempesheni.

## 12. YINI ENQUMA UKUSHINTSHA IPHUZU LOMNIKELO?

Uma ke ususikhethele isikhwama ofuna ukuba kusona, unezinyanga eziyisithupha zokucabanga kahle noma ushitsuhe. Uma sezidlulile kufanele uhlale kulesi sikhwama iminyaka emihlanu ngaphambi kokuba ucele ukushintsha izikhwama. Ulindeleke ukwazisa isiKhwama kanye nomqashi kusasele isikhathi esiwunyaka owodwa uma ufuna ukushintsha iphuzu lomnikelo.

## 10. WHAT ARE PENSIONABLE EMOLUMENTS?

Pensionable emoluments are salaries or wages, certain additional emoluments such as long service allowance, cost of living allowance, etc., but do not include overtime payments, honoraria, bonuses, etc.

## 11. ADMITTANCE TO THE FUND?

In order for this to happen, the member must complete an Election Form, which is available from the Human Resources office or the Fund's website. On this form, members select their preferred fund and contribution percentage. On submitting this form, members must ensure that they attach a copy of their ID book and include their income tax (SARS) number on the form.

## 12. WHEN DOES MY ELECTION BECOME BINDING?

A new member, who has made an election to join one of the Funds, has a six month period during which they can change their mind on their fund selection. Once those six months have lapsed, your election is binding for a period of 5 years after which you may once again elect a change of contribution rate and a written notice must be sent to the Fund. A 12 month waiting

### 13. KUMELE NGIHLOLWE NGUDOKOTELA NA?

Yebo.  
Ezinyangeni ezintathu  
uqashiwe , njengelunga  
kufanele uyohlolwa  
ngudokotela kamasipala.  
Awuhlolwa igazi kodwa  
ukuthi uphile kahle.  
Isikhwama kanye nomqashi  
ibona abakhokhela  
izindleko.

### 14. UBANI OTHUMELA ISITIFIKETI SAMI SOKUHLOLWA KWISIKHWAMA SEMPESHENI?

Udokotela uyithumela ngqo kwisikhwama sakho  
imiphumela yokuhlolwa futhi **iyimfihlo**. Isikhwama  
sobe sesiyakubhalela sikwazise uma kufanele.



period is required should you  
wish to once again amend your  
contribution rate.

### 13. DO I HAVE TO GO FOR A MEDICAL EXAMINATION?

Yes.  
Within three months of  
commencing employment,  
the member must undergo  
a medical examination with  
the municipal doctor. No  
blood test is involved, and the  
exam will test the member's  
medical fitness. The fund and  
the employer will jointly and  
equally bear the cost for this  
examination.

### 14. WHO SUBMITS THE MEDICAL CERTIFICATE TO THE FUND?

The member or the doctor can post the medical  
certificate back to the fund; all member information is  
kept strictly **confidential**. After examining the report,  
the fund will write back to the member if any follow-  
ups are required.

## 15. KWENZAKALANI UMA NGINGAYI UKUYOHLOLWA?

Ukungayi ukuyohlolwa udokotela kunomuphumela wokungakhokheleki yonke imihlomulo uma usushonile ungayiqedi iminyaka eyishumi waqashwa. Umakutholakala ukuthi unesifo esithile umuhlomulo wempesheni ogcwele angeke uwuthole uma ubulawe isifo esatholakala ngenkathi uhlolwa . Kodwa uma ubulawe okunye nje ukufa, umhlomulo uyakuwuthola ugcwele.

## 16. NGIYILUNGISA KANJANI IMINININGWANE YAMI?

Ilunga kufanelekile lithumele uhla labo bonke elithanda ukuba bahlomule uma eshona. Kufanele futhi uthumele ifomu eneminingwane yakho egcwele, ifake inombolo kamazisi yakho kanye nezindlalifa zakho. Nokuthi uhlobene kanjani nabo nokuthi uthanda babelwe kanjani siyocela usithumelele imininingwane yomuntu osondelene naye.

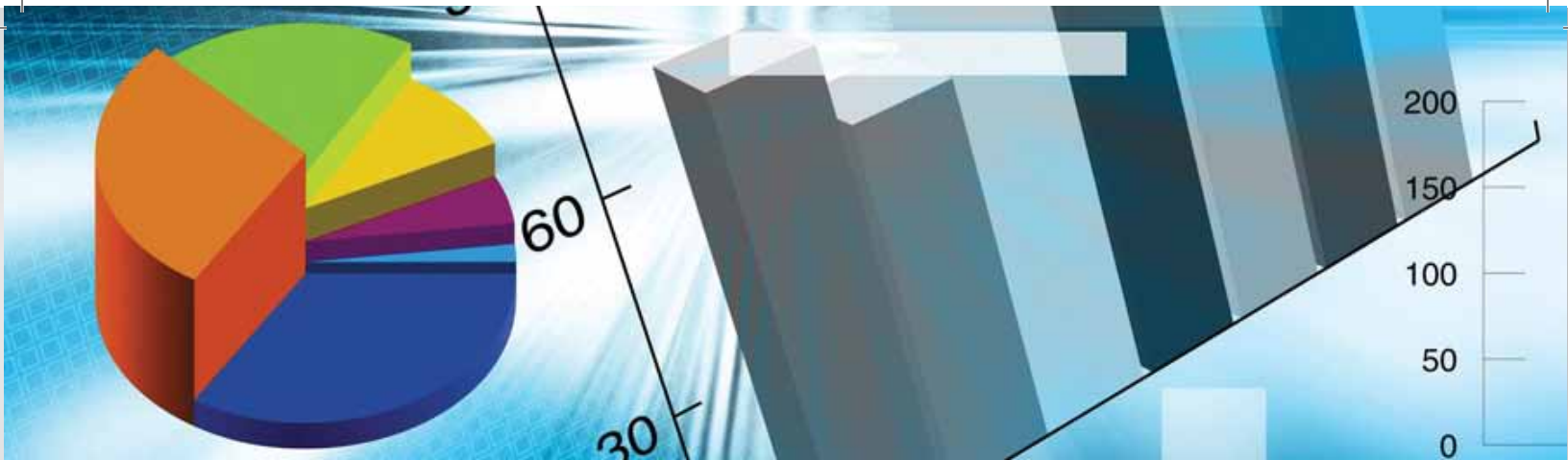


## 15. WHAT HAPPENS IF I DO NOT GO FOR A MEDICAL EXAMINATION?

Failing to undergo a medical examination will result in the restriction of a member's benefit should he or she die within ten years of service. Where the member has an existing illness, a pension claim will not be awarded in the event of death in relation to that illness. If the member dies of unrelated cause, the restriction may not apply and a claim should be submitted as normal.

## 16. HOW DO I UPDATE MY PERSONAL DETAILS AND BENEFICIARIES?

The member will have to submit a Beneficiary Nomination Form, where the member must indicate who of his or her dependants should receive their benefit in the event of death. On this form, the member must complete his or her personal details; include the ID numbers of his or her dependants, as well as the relationship to the nominee, the percentage allocated to each beneficiary as well as the member's next of kin.



## IMINIKELO

17. KUMELE NGI NIKELE / NGIFAKE KANGAKANANI?

ILUNGA
5%
7%
9.25%

UMQASHI
9.75% womholo
13.65% womholo
18% womholo

## CONTRIBUTIONS

17. HOW MUCH DO I AND THE EMPLOYER CONTRIBUTE?

MEMBER CONTRIBUTION
5%
7%
9.25%

EMPLOYER CONTRIBUTION
9.75% of pensionable salary
13.65% of pensionable salary
18% of pensionable salary

## 18. KUNGABE UMQASHI WAMI UYANIKELA ESIKHWAMENI?

Iminikelo yomqashi ihlukaniseke njenganalokhu okulandelayo:

- i) 6, 00%, 9, 9% noma 14, 25% kuncike ekukhetheni okwenze ku 18ngenhla kumalungelo agcwele; kanye
- ii) 3, 75% e-akhawuntini egciniwe, eyosetshenziswa ukubhekana nezindleko zemihlomulo yokufa ngokuhambisana no-23.1. (b) nezindleko zokuphatha isiKhwama.

## IMIHLOMULO

### 19. AMAFEKTHA OKUBALA IMIHLOMULO EPHELELE

- **Ukusula noma ukuziyekela**
- **Ukuxoshwa**  
(QAPHELA: Ukukhetha imihlomulo ehlelisiwe akusebenzi kwabaxoshiwe.)
- **Umhlalaphansi ngenxa yesimo sempilo**
- **Umhlalaphansi ngenxa yokudilizwa/ ukuhlela kabusha/ kokuvalwa kweBhizinisi**  
Ukukhetha ukuba inani elilingana nelishiwo ngaphambili lishintshelwe esikhwameni somhlalaphansi sonyaka

## 18. HOW EMPLOYER CONTRIBUTIONS ARE APPORTIONED?

The employer's contributions are apportioned as follows:

- i) 6, 00%, 9, 9% or 14, 25% (dependent on your election in 17 above) to full benefits; *and*
- ii) 3, 75% to the reserve account, which will be used to meet the cost of death benefits in accordance with 23.1. (b) and the costs of administering the Fund.

## BENEFITS

### 19. FACTORS FOR CALCULATING A FULL BENEFIT FOR

- **Resignation**
- **Dismissal**  
(NB: The deferred beneficiary option does not apply to dismissals)
- **Ill-health**
- **Retrenchment/Re-organisation/Closure**  
Option to have an amount equal to the aforementioned transferred to a retirement annuity, preservation fund or pension fund of his choice.

noma isikhwama sempesheni ozikhethela wena.

- **Ukuzikhethela umhlalaphansi**

19.1 Ingxenye yelunga yemihlomulo ephelele inani lonke leminikelo efakwe yilunga

*KANYE*

Nengxenye yenzuzo enqunywa minyaka yonke yiKomiti Lokuphatha ngokwelulekwa uMchwani

*KANYE*

Nenzalo esezingeni elinqunywa minyaka yonke yiKomiti Lokuphatha ngokwelulekwa uMchwani

19.2 Ingxenye yomaziphathe basemakhaya yomhlomulo welunga ophelele- inani elinikelelwe ilunga ngomaziphathe wasekhaya kususwe u- 3,75% ufakwe e-akhawuntini egodliwe (bheka isigaba 18)

*KANYE*

Nengxenye yenzuzo enqunywa minyaka yonke yiKomiti Lokuphatha ngokwalulekwa uMchwani

*KANYE*

Nenzalo ngezinga elinqunywa yiKomiti Lokuphatha



- **Retirement**

19.1 Member's portion of a full benefit the total amount contributed by him  
*PLUS*

The share of profits determined annually by the Committee of Management, acting on the advice of the Actuary

*PLUS*

Interest at a rate to be determined from time to time by the Committee of Management, acting on the advice of the Actuary

19.2 The local authority's portion of the a member's full benefit-

The amount contributed by the local authority in respect of the member less 3,75% to reserve account (refer paragraph 18)

*PLUS*

The share of profits determined annually by the Committee of Management, acting on the advice of the Actuary

*PLUS*

Interest at a rate to be determined from time to time by the Committee of Management, acting on the advice of the Actuary

isikhathi ngesikhathi ngokwalulekwa uMcwaningi  
19.3 Isamba semihlomulo ebhekiswe ku-25.1 no 25.2

## 20. OHLEHLISELWE IMIHLOMULO

**Imihlomulo ekhokhwa onyakeni weMpesheni**  
(Kuphela kumuntu oseqede iminyaka eyi-10 eyilunga futhi oziyekelayo emsebenzini)

20.1. Isamba esibalwe ngokulandela u-19.3, sikhushulwe njalo ngonyaka, kusuka ngosuku lokuphuma kuye osukwnini ilunga lifinyelele eminyakeni engama- 65 yobudala noma umhlalaphansi wakhe wangaphambi kwesikhathi iminyaka engama 55, ngenzalo nangenzuzo njengoba kuchaziwe ku19.1 naku 19.2.

## 21. UKUSHONA

21.1. Abondliwayo

a) Isamba esibalwe ngokulandela u-19.3

*KANYE*

b) Uma ilunga lineminyaka engaphansi kwengama- 40 yobudala, inkokhelo yalo yonyaka ebanjelwa impesheni ngosuku lokushona

0,7 wephesenti lenkokhelo yalo ebanjelwa impesheni osukwini lokushona kuzozonke izinyanga zesikhathi seminyaka yalo yobudala engaphansi kweminyaka engama-65 yokuzalwa kuncike ebukhulwini obu 2.1

19.3 A full benefit.

The total of benefits referred to in 19.1 and 19.2

## 20. DEFERRED BENEFICIARY

**Benefit payable at Pension Age or Early Retirement Age** (Only applicable to person having completed at least 10 years' membership and who resigns from the service)

20.1. A lump sum calculated in accordance with 19.3, increased on an annual basis, from date of exit to the date upon which the member attains the pension age or his/her early retirement age of 55, by the interest and profits contemplated in 19.1 and 19.2 hereof.

## 21. DEATH BENEFITS


21.1. Dependants

a) A lump sum calculated in accordance with 19.3

*PLUS*

b) 0,7% of his annual pensionable salary at the date of death for each month of the period by which his age is less than 65 years, subject to a maximum of 2,1 times such annual pensionable salary. In the event that the deceased member left no dependants, a lump sum calculated in accordance with 19.3 is paid to his Estate.





wamaphesenti womholo wonyaka osuselwa impesheni. Uma ilunga elishonile lishiye kungekho abondliwayo, isamba esibalwe ngokulandela u-19.3 sikhokhwa esikhwameni saMafa.

## UKUSHONA

### 22. UMA ILUNGA LISHONA?

Umakwenzeka ilunga lishona umndeni ungazisa ihhovisi lezempesheni noma umasipala. Umasipala kufanele uthumele ifomu D kanye nenombolo yentela kamufi nayo yonke imininingwane yabantu akade ebondla nezindlalifa zakhe. Bonke labantu kufanele bagcwalise

## DEATH CLAIMS

### 22. WHAT HAPPENS WHEN A MEMBER PASSES AWAY?

When the member passes away, the fund should be informed by a dependant or by the local authority. A Form D or Tax Directive will be requested from the local authority, as well as any information on the dependants or the pensioner. Dependants will have to complete a Death Claims Form. These forms are available from the fund offices or from the human resources department at the municipality.

amafomu. Lamafomu ayatholakala emahovisi esikhwama sezimpesheni noma kumasipala.

### 23. IYIPHI IMINININGWANE EDINGWA ISIKHWAMA SEMPESHENI?

Ukuze isicelo siphumelele kufanele abomndeni bathumele lezizinto ezilandelayo;

- Isitifiketi sokushona
- Omazisi babobonke abafake isicelo
- Izitifiketi (ezigcwele) zokuzalwa zabantwana
- Isitifiketi somshado
- Incwadi yefa
- Kufanele amafomu asayinwe phambi komfungisi bese ayafungelwa.

Uma kukhona okushodayo Isikhwama sezimpesheni siyaye sicele eminye imininingwane.

### 24. KWENZIWANI UMA ISITHOLAKELE YONKE IMINININGWANE EDINGEKAYO ?

Uma isitholakele yonke imininingwane edingekayo isicelo sibeke sesiyaphothulwa babelwe bonke ngezingxenye. Ibhodi elawulayo ibe seyithatha isinqumo emva kwalokho kukhokhwe kwisikhwama sempesheni.

### 23. WHAT DOCUMENTS ARE REQUIRED FROM THE CLAIMANTS?

In order for a Death Claims Form to be processed, the dependants will need to include certified copies of the following:

- The death certificate and Identity document of the member,
- All Identity documents for all claimants and guardians,
- Birth certificates for children,
- The member's marriage certificate,
- Bank statements,
- Wills, and
- An official stamp by a Commissioner of Oaths on the Death Claims form.

Certain additional documentation may be requested if any conflicts arise.

### 24. WHAT HAPPENS WHEN ALL THE DOCUMENTS HAVE BEEN SUBMITTED?

Once all of the necessary documents have been received by the fund, the benefit is then submitted to the pensions department for calculations. The Committee of Management issues the final approval.



If approved, the payment is made within that month to the dependants. A lump sum will be paid to the spouse and dependants of the member upon death. No monthly pension is payable.

## 25. WHAT HAPPENS IF I HAVE NO SURVIVING BENEFICIARIES?

If there are no parents, children, spouse, nominees or siblings, the benefit will be paid to the estate. This is used as a last resort.

## 25. UMA USHONA UNGENABANI?

Uma ushona ungenabani , umhlomulo wakho wempesheni uyokhokhelwa efeni lakho. Loku sikwenza ekugcineni.





## AMAPHUZU OKUKHUNJULWA

### 26. INZALO/UMGOMO WEBHONASI?

IsiKhwama sisebenza ngendlela yebhonasi ehlelekile lapho amalunga evikelekile ezimaketheni ezishintshayo.

### 27. KUNGABE IMIHLOMULO IYATHELISWA?

Izamba zokuziyekela, ukuxoshwa, umhlalaphansi kanye nokufa eziqokelelwe kuzekube mhlaka-28 Febhruwari 1998 azitheliswa. Zonke izamba eziqokelelwe kusukela mhlaka 1 Mashi 1998 kuze kube usuku lokuzikhokha

## SOME POINTS TO REMEMBER

### 26. INTEREST/BONUS POLICY

The Fund operates on a smoothed bonus approach in terms of which the benefits of members are cushioned against the effects of market volatility.

### 27. ARE BENEFITS TAXABLE?

Resignation, dismissal, retirement and death lump sum accruals as at 28 February 1998 are not taxable.

ziyatheliswa, njengezimpesheni zonke ezikhokhwa isiKhwama.

## 28. KUNGABE NGINGAYISHINTSHA IMIHLOMULO YAMI YEMPESHENI PHAKATHI KWEZIKHWAMA EZIMBILI EZINGAPHANSI KWESIKHWAMA SE-NATAL JOINT MUNICIPAL PENSION/PROVIDENT FUND?

i) Ilunga Elisha elenza ukhetho lwalo lokujoyina esisodwa sezikhwama lingaguqula loko kukhetha ezinyangeni eziyi 6 lijoyinile emva kwalokho ukukhetha kwalo kulibophezela (kuguquliwe noma kungaguqulwanga) isikhathi esiyiminyaka eyi-5 ngaphambi kokuvunyelwa ukuba lishintshele imihlomulo yalo kwezinye izikhwama noma Ikzn Municipal Pension Fund ( bheka isigaba I) lapho ilunga kudingeka linikeze isikhwama inothisi yokushintsha yezinyanga eziyishumi nambili.

ii) Olunye ukhetho lokushintsha njalo emva kweminyaka emihlanu.

## 29. KUNGABE NGIYOYITHOLA INZALO YEMIHLOMULO YAMI YANGESIKHATHI SOKULINDA?

Yebo. Uma umhlomulo wakho ofanele ungakhokhwanga ngosuku.

However, all lump sum accruals from 1 March 1998 to the date the benefit becomes payable are subject to tax.

## 28. MAY I TRANSFER MY PENSION BENEFITS BETWEEN THE THREE NATAL JOINT MUNICIPAL PENSION / PROVIDENT FUNDS?

i) A new member who has made an election to join one of the Funds, may amend said election within 6 months of joining and will thereafter be bound to his/her election (amended or not) for a period of 5 years before being permitted to transfer his/her benefits to another of the Funds or the KZN Municipal Pension Fund (see paragraph I) in which case the member is required to give twelve months written notice to the Fund of his/her election to transfer.

ii) Further election to transfer may be made every five years.

## 29. WILL I RECEIVE INTEREST ON MY BENEFIT FOR THE WAITING PERIOD?

Yes. Should your benefit due not be paid on the day following your last day in service, interest will accrue to said benefit at a rate determined by the Committee acting on the advice of the Actuary from your date of exit to the date the benefit is paid.

### 30. ISIKHWAMA SINGAKWAZI UKUNIKEZA ISIBAMBISO SEMALI ETSHELEKWAYO YOKWAKHA IZINDLU?

Yebo, isikhwama ngeke sikuboleke imali, kodwa siyokwazi ukunikeza isibambiso semali etshelekwayo yokhwakha umuzi ethathwe nguwe kuleyonhlangano yezimali evumelekile enesivumelwano nesikhwama, ukuze ukwazi ukuthenga noma wenze ngcono indlu yakho.

### 31. NGUBANI OPHETHE ISIKHWAMA?

Ukuphathwa nokuqondiswa kwesiKhwama kusemahlombe eKomiti Lokuphatha elinabantu abayi 22, abo 5 babo baqokwa ngabaqashi bese kuthi abo 5 baqokwe ngamalunga ezikhwamini zombili. Ilunga leshumi nanye libekwa ngu Nqongqoshe Wezindaba Zendabuko Kanye nezohuluneni Basekhaya.

### 30. WILL THE FUND STAND SECURITY ON MY HOUSING LOAN?

Yes. The Fund will not loan you any monies but will stand security on a housing loan taken by yourself with an approved financial institution, with which the Fund has an agreement, thereby enabling you to purchase or improve your fixed property.

### 31. WHO ADMINISTERS THE FUND?

The management and direction of the Fund is vested in a Committee of Management which consists of 22 persons, 5 of whom are elected by employers and 5 of whom are elected by members from each Fund. Then one is appointed by the Minister of Corporate Governance and Traditional Affairs.

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