



FUND DEFAULT ANNUITY OPTION

I'm a member of the KwaZulu-Natal Joint Municipal Provident Fund and am over 55 years of age. I would like to have a monthly income (annuity) when I retire.

Last working day....



But I still want Payday...



Provident Fund members receive a lump sum on retirement. Members may now consider the purchase of a Fund endorsed annuity. This is a voluntary offer.

WHY TAKE AN ANNUITY?



You receive a **stable monthly income for the rest of your life** and benefits for your family if you pass away sooner than expected.



Sanlam guarantees your pension for life, which will never decrease.



The NJMPF has negotiated **preferential pricing** on your behalf, for an annuity with Sanlam.

YOUR ANNUITY

Features:

- Pension for life.
- Inflation-linked pension increases, by at least 75% of CPI.
- Spouse receives 60% of pension if member dies.
- Lump sum benefit if member dies within 5 years.

WHAT'S NEXT?

- The benefits and features of the fund annuity offered by Sanlam will be explained by the Fund at its regular road shows to members.
- You will have access to brochures documenting this information, in case you are not able to attend the road shows.
- This NJMPF endorsed annuity product is only available to members of the Provident Fund.
- You will be contacted a few years before retirement with a quote showing what pension you can expect based on the amount you have saved, should you choose the fund annuity.
- You may contact **Sanlam on 021 916 3883** or gb.instalments@sanlam.co.za should you have further enquiries.



Natal Joint Municipal Pension
KwaZulu-Natal Joint Municipal
Provident Funds
"Your Fund, Your Savings, Your Future"

 **Sanlam**

Employee Benefits

UMKHIQIZO WEMPESHENI (IANNUITY)

Ngiyilunga le KwaZulu-Natal Joint Municipal Provident Fund futhi ngineminyaka engaphezu kwengu-55. Ngifuna iMpesheni (iAnnuity) engena inyanga nenyanga masengithatha umhlalaphansi. Ngingenza njani?

Usuku lokugcina lokusebenza...



Kodwa ngisafuna...



Amalunga eProvident Fund athola isamba lapho ethatha umhlalaphansi. Amalunga asenethuba lokuzuza okuningi uma bethatha lomkhiqizo wokwengeza impesheni. Lokhu akuphoquelekile.

ZIYINI IZINZUZO ZALOMKHIQIZO?



Uthola **imali inyanga nenyanga impilo yakho yonke** futhi umndeni wakho uthola inzuzo uma ukuthi uyashona.



uSanlam uqinisekisa i-Mpesheni ongayithola impilo yakho yonke, engasoze yehla.



iNJMPF ikwazile ukutholela amalunga ayo **umkhiqizo oncomekayo ngamanani aphantsi**, nabakwa Sanlam.

IANNUITY (IMPESHENI) YAKHO

Imininingwane:

- Amalunga azothola i-Mpesheni yanyanga zonke.
- i-Mpesheni yenyuka njalo ngonyaka - ingabi ngaphansi kuka - 75% we-CPI.
- Oshade naye athole iMpesheni lapho kushona obehola iMpesheni.
- Isamba semali esalile ekhokhwa uma ilunga lishone Kungakapheli iminyaka ewu-5.

OKULANDELAYO?

- Izinzuzo neminingwane yalomkhiqizo waleMpesheni (iAnnuity) kaSanlam, izokwethulwa iNJMPF kumalunga ayo emkhankasweni yokuvakashela omasipala.
- Uma ukuthi awukwazi ukuba khona emkhankasweni, ungathola ibhukwana (i-brochure) eneminingwane yalomkhiqizo weMpesheni (iAnnuity).
- Amalunga eNJMPF esiKhwama seProvident Fund kuphela angakhetha lomkhiqizo.
- Uma uwukhetha lomkhiqizo weMpesheni, bazothintana nawe masekusondele iminyaka yokuthi uthathe umhlalaphansi mayelana nenani ongalilindela.
- Ungabathinta abakwaSanlam ku **021 916 3883 / gb instalments@sanlam.co.za** uma-ukuthi usenemibuzo.