



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



The Pensioner

September 2016

Best Practice Industry Awards 2016

The Institute of Retirement Funds Africa hosted its 2016 conference at the Durban International Convention Centre during August. Their Best Practices Industry Awards (BPIA) were presented before 1200 delegates, among them were scholars, regulatory authorities, investment analysts, portfolio managers, retirement experts, employee benefit consultants, lawyers, actuarial specialists and pension funds. The Fund is very proud to announce that it won three out of the six Trophy Awards as Overall Winners in the following categories:-

- **Financial Reporting**
- **Governance**
- **Investment Practices**



Sam Camilleri (CEO/Principal Officer), shown with the Awards

What makes this extra special is that the number of submissions doubled from the previous year and competition was stiff. These BPIA further entrench NJMPF as setting the benchmark in the Pension Fund Industry. "These Awards inspire confidence in members and pensioners and give them the assurance that their Pension and Provident funds are in good hands," concludes Sam Camilleri.

Declaration Form

Completion and submission of Declaration of Existence Forms for Pensioners is vital. These forms must be returned to the Fund no later than a month after the Pensioner's birthday.

- Declaration Forms must be completed with updated personal details, particularly all cell-phone numbers, postal/physical addresses and email addresses.
- Declaration Forms must be signed and stamped by a Commissioner of Oaths.
- A recently certified copy of the Pensioners Identity Document must be attached.
- If your pension has been suspended, please ensure that you submit your completed Declaration Form to the Fund by the 10th day of the following month. Your pension will then be reinstated at the end of that month.

Update your details

An important part of managing your pension is to let us know whenever your circumstances or personal details change. If you don't do so, you will miss out on updates provided by the Fund. Get in touch if you change your postal address, email address or contact number.

Improvement in your monthly pension

In the July 2016 Pensioner newsletter, the Fund advised pensioners of the permanent increase of 8.33% which was awarded in January 2016. The January 8.33% increase which is included to your pension remuneration has a positive effect, and if you add all the amounts for 12 months, it could be compared to a 13th Cheque in the twelfth month ($8.33 \times 12 = 100\%$).

The benefit of the 8.33% increase is that, due to the instalments effect (monthly pension which is inclusive of the increase), pensioners are able to realize more money sooner every month compared to a once off payment similar to a 13th Cheque which is normally paid later in the year.





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This section is for information purposes and does not constitute advice as defined by Health Advisors

Why is exercise important as you get older?

If you don't stay active, all the things you've always enjoyed doing and taken for granted may start to become a little more difficult.

You may struggle to pursue simple pleasures, such as playing with the grandchildren, walking to the shops, leisure activities and meeting with friends and neighbours. You might start to get aches and pains that you never had before, and have less energy to go out. You may also be more vulnerable to falling. This can all lead to being less able to look after yourself and do the things you enjoy.

Get involved in Physical Activity

This includes anything from walking and gardening to recreational sport. Aim for at least 150 minutes of moderate activity every week. Ideally, you should try to do something every day, preferably in bouts of 10 minutes of activity or more. One way of achieving 150 minutes of activity is to do 30 minutes activity at least five days a week.

Examples of moderate-intensity aerobic activities may include the following:

- **brisk walking**
- **water aerobics**
- **playing doubles tennis**
- **pushing a lawn mower**

Daily chores such as shopping, cooking or housework don't count towards your 150 minutes, because the effort isn't enough to raise your heart rate, although they do help break up sedentary time. ***The more you do, the greater the health benefits!!!***

Inspirational Quote

"Retirement may be an ending, a closing, but it is also a new beginning." **Catherine Pulsifer**

Remember!
If you need a replacement Pension Card, please send us a written request via post, fax or an email

KEEP IN TOUCH....

Our website is in IsiZulu and English

Do you have a question about your selected fund or your benefits in particular? Take a look on our website www.njmpf.co.za to see if you can find the answer to your question. If not, contact our Client Services centre using details below.

Email: info@njmpf.co.za

Phone: 031 279 5300

Fax: 031 266 6715

Write to: The Principal Officer,
PO Box 33,
Westwood,
3633.

Don't forget to inform us if you change your postal address, email address, contact number or bank details.

Images taken from Google images.





Natal Joint Municipal Pension KwaZulu-Natal Joint Municipal Provident Funds

“Isikhwama Sakho, Inzalo Yakho, Ikusasa Lakho”



iPensioner

Mandulo 2016

Imiklomelo yokusebenza ngokusezingeni eliphezulu kwesikhwama

ISikhungo SeZikhwama zoMhlalaphansi e-Afrika sisingathe ingqungquthela ka-2016 eThekwini, International Convention Centre (ICC) ngo-Agasti. Imiklomelo yokusebenza ngokusezingeni eliphezulu kwemboni, i-BPIA yayinezihambeli eziyinkulungwane namakhulu amabili (1200) ngesikhathi kunikezelwe imiklomelo, phakathi kwezihambeli kwakukhona izifundiswa, abaphathi abalawulayo, abacubunguli ekutshalweni kwezimali, izimenenja ezihlukahlukene, ongoti ezikhwameni zomhlalaphansi, ongoti emihlomulweni yabasebenzi, abameli, ongoti kuma-actuarial kanye nabezikhwama zempesheni, njalo njalo. Siyaziqhenya kakhulu iSikhwama ngokumemezela ukuthi siphumelele iZindondo ezintathu kweziyisithupha, saba eSiphumelele kunazo zonke kule mikhakha elandelayo:-

- **Ukubika Ngezezimali (Financial Reporting)**
- **Ukuphatha (Governance)**
- **Nokusebenza kahle ekutshalweni kwezimali (Investment Practices)**



Sam Camilleri (Umphathi), ovezwe nemiklomelo

Okwenza lokhu kuhlalaba kube okukhetheke kakhulu ukuthi inani lababengenele beliphindwe kabili uma kuqhathaniswa nonyaka odlule kanti nomncintiswano bewunzima. Lama-BPIA aphinde abeke i-NJMPF njengeSikhwama esikhombisa indlela eMbonini yeZikhwama zeMpesheni.” Le Miklomelo ifaka ukuzethemba kumalunga kanye nabahola impesheni iphinde ibanike isiqinisekiso sokuthi iSikhwama seMpesheni nese-Provident zizezandleni eziphephile, kuphetha uSam Camilleri”.

Ifomu lokuvuselela

Ukugcwaliswa ngokugcwele kanye nokubuyiswa kwamafomu okuvuselale kwabahola impesheni kubalulekile. Lama fomu kufanele abuyiswe esikhwameni ingakapheli inyanga emva kosuku lokuzalwa lwalayo ohola impesheni.

- Amafomu okuvuselela kufanele agcwaliswe ngokugcwele ahambe neminingwane yalowo ohola impesheni, ikakhulukazi inombolo yamakhalekhukhwini, ikheli lokuposa nelokuhlala kanye nemeyili.
- Amafomu okuvuselela kufanele asayinwe bese egxivizwa ngesitembu yi-Commissioner of Oaths.
- Ikhophi ye-ID efungeliwe esanda kwenziwa yalowo ohola impesheni kufanele inanyathiselwe.
- Uma impesheni yakho imisiwe, sicela uqinisekise ukuthi uthumela ifomu lakho lokuvuselela ehhovisi leSikhwama ungakadluli umhlaka 10 (ishumi) enyangeni elandela inyanga yokuzalwa kwakho. Lokhu kuzokwenza ukuthi impesheni yakho ivuselelwe kabusha.

Sinikeze imininingwane yakho emisha uma uyishintshile ukuze sikwazi ukuxhumana nawe

Ingxenywe ebalulekile ekuphatheni iSikhwama sepesheni yakho ukuthi usazise uma isimo noma imininingwane yakho ishintsha. Uma ungenzi kanjalo, uyophuthelwa okusha okulethwa yiSikhwama. Khumbula ukuthi uxhumane nathi uma ushintsha ikheli lakho lokuposa, imeyili noma inombolo yakho yocingo.

Ukukhuphuka okunconywa kwimpesheni yakho

Kwincwadi yezindaba edlule ya Ntulikazi 2016, iSikhwama sazise abahola impesheni ngokukhuphuka kwemali yanyanga-zonke ngo-8.33%, lemali ingene emalini yempesheni yango Masingana 2016. Ukukhuphuka kwemali yempesheni ngo-8.33% okwenzeke emholweni wakho wango Masingana kube nomthelela omuhle, kanti uma uhlanganisa yonke imali ekhuphukile, uyibala izinyanga eziyishumi nambili (12), ingaqhathaniswa nebhonasi enyangeni yeshumi nambili ($8.33 \times 12 = 100\%$).

Okuhle ngokukhuphuka kwemali yempesheni ngo 8.33% ukuthi, ngenxa yemali yempesheni eholwa ngamancozuncozu (imali yempesheni yenyanga ehlanganisa ukukhuphuka), ivumela abahola impesheni ukuthi babone ngokushesha ubukhulu bemali yabo njalo ngenyanga uma kuqhathaniswa nemali abayithola kanye efana nebhonasi.





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"Isikhwama Sakho, Inzalo Yakho, Ikusasa Lakho"



iPensioner

Mandulo 2016



**Lesi sigaba esokwazisa, akusona esokweluleka
njengoba kuchaziwe ngabeluleki bezempilo**

Kubaluleke ngani ukuzivocavoca uma sewuba mdala?

Uma ungazivocavoci, zonke izinto obewukade uthanda ukuzenza futhi uzithatha kancane zingaqala zibe nzima.

Kungaba nzima ukuqhubeka nezinto ezilula ezithokozisayo, njengokudlala nabazukulu, ukuya ezitolo, imidlalo yokuziphumulela kanye nokuhlangana nabangane nomakhelwane. Ungaqa ukuzwela ubuhlungu okade ungenabo phambilini, bese uyehla umndlandla wokuphumela ngaphandle. Futhi ungaba sengcupheni yokuwa. Lokhu kungacina kuholele ekutheni kube nzima ukuthi uzinakelele okanye ungabe usakwazi nokuqhubeka wenze izinto ezikuthokozisayo.

Zibandakanye nomsebenzi ozokwenza uzivocavoce

Lokhu kuhlenganisa nanoma yini kusuka ekuhambeni kanye nokwenza ingadi nokudlala imidlalo yokuchitha isizungu. Zikalele okungenani imizuzu engu 150 yokwenza umsebenzi ongagqilazi kakhulu njalo ngesonto. Zama ukwenza okuthile njalo ngosuku, mhlawumbe ukwenze lokho ngokukhulukanisa imizuzu eyishumi noma ngaphezulu usebenza. Enye indlela yokwenza imizuzu engu 150 yokusebenza, ukwenza umsebenzi othatha imizuzu engu 30 okungenani izinsuku ezinhlanu esontweni.

Izibonelo zemidlalo engagqilazi kakhulu kungabalwa lokhu okulandelayo:

- Ukuhamba ngokushesha
- Ukuvivinya umzimba ngendlela emanzini
- Ukudlala ibhola lomphebezoni nidlala ngababili
- Ukusebenzisa umshini wokunquma utshani

Izithombe zithathwe ku-Google.

Imisebenzi yansukuzonke njengokuya ezitolo, ukupheka noma umsebenzi wasendlini ayibalwa kule mizuzu engu 150 ngoba lokhu akwanele ukuthi kukhuphule ukushaya kwenhliziyo yakho kodwa-ke kuyasiza ekunqamuleni isikhathi sokuhlala phansi. **Mikhulu imihlomulo ngokwempilo ozoyithola uma ukwenza kakhulu lokhu!!!**

Ukucaphuna okugqugquzelayo

"Umhlalaphansi ungaba isigcino, ukuvala, kodwa futhi ungaba isiqalo esisha." Catherine Pulsifer

Khumbula!

**Uma udinga ukushitshelwa
ikhadi lakho lempesheni,
sicela uthumele isicelo
esibhaliwe. Bese usithumela
ngeposi, ngefeksi noma
ngemeyili**

ASIHLALE SIXHUMENE....

Iwebhusayithi yethu ibhalwe ngesiZulu kanye neSingingisi

Kungabe unayo imibuzo ngeSikhwama osikhethile noma imihlomulo yakho? Ngena kwi-webhusayithi yethu ethi www.njmpf.co.za ukuze ubheke ukuthi angeke uyithole yini impendulo embuzweni wakho. Uma ungayitholi, xhumana ne-Client Services yethu ngokusebenzisa le mininingwane engezansi:-

Imeyili: info@njmpf.co.za

Ucingo: 031 279 5300

Ifeksi: 031 266 6715

Bhalela u: The Principal Officer,
PO Box 33,
Westwood,
3633.

Ungakhohlwa ukusazisa uma ushitsha iposi lakho, imeyili, inombolo yocingo kanye neminingwane yasebhange lapho ohola khona.

