



Natal Joint Municipal Pension KwaZulu-Natal Joint Municipal Provident Funds

"Your Fund, Your Savings, Your Future"



The Pensioner

December 2016

Announcing our latest awards



Mr. Sam Camilleri (CEO/ Principal Officer)
collecting the Ai Award

In recent months, the Fund was awarded globally for innovation and strategic direction in the retirement funding industry. In November 2016, the NJMPF was awarded for excellence at the World Pension Summit in their Innovation Awards for innovation excellence as overall winner in Communications, Investments and Technology. The Innovation Awards programme focuses on funds that use innovation to drive their pension funds and the industry forward. The awards ceremony was held in The Hague, Netherlands. In addition, Sam Camilleri, CEO and Principal Officer of the NJMPF, was awarded the "Up and Coming African Institutional Investment Personality for 2016" at the Africa Investor Capital Markets and Index Series Awards, presented in New York which adds to the many awards received by the NJMPF in recent years. These awards have positioned NJMPF on the international stage and inspire confidence in members and pensioners that their Fund is at the cutting edge of industry best practice and innovation.

NJMPF Pensioner Indaba (Roadshows)

During 2017, the NJMPF will be hosting pensioner roadshows. The purpose of the roadshows is to enhance the relationship between the Fund and our Pensioners. The roadshows will be a platform to discuss relevant information for Pensioners including declaration forms, tax certificates, special increases, savings, investment planning and any other pertinent information. Communication and invitations will be sent via sms, email and post to advise the dates when the roadshows will convene in your area.



How to stay busy in retirement

According to Dave Bernard in his blog **Retirement is only the beginning**, to keep busy in retirement is important to one's general well-being. Once being no longer part of the working world, it is now your personal responsibility to fill the days with creative endeavours.

Some people have more than enough interests and passions to fill every moment of retirement, but others may welcome a little help keeping busy. Here are a few things to do in retirement:



1. Learn a new language.
2. Mentor someone younger than you.
3. Try coin collecting.
4. Plant a garden – flowers or vegetables.
5. Learn to cook – as extravagantly as you wish.

When it comes to keeping busy in retirement, the real measure of success is the quality of life we experience. Try to set up activities that will make you feel satisfied with how you have spent your time. A little advance planning can help you to make your retirement years worthwhile and meaningful.



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Ukumenyezela kwemiklomelo esisanda kuyiklonyeliswa



uMnumzane. Sam Camilleri (Umphathi) ekoleka umklomelo wakwa Ai

Ezinyangeni ezimbalwa ezidlulile, iSikhwama siklonyelise emhlabeni wonke ngokuqhamuka namasu amasha nokuwasebenzisa ngendlela ezosiza iSikhwama kanye nomhlahlandlela onamaqhinga embonini yezikhwama zomhlalaphansi. Lokhu kukhombisa indlela kanye nokuqhubezela phambili injongo yokwenza okungaphezu kwalokhu obekulindelwe. NgoNovemba ka 2016, i-NJMPF iklonyelise ngokusebenza ngokusezingeni eliphezulu yi-World Pension Summit, ngokuphinde ibe sezingeni eliphezulu ekuqhamukeni namasu amasha, i-NJMPF yabashaya bonke emakhanda ngalo mklomelo kwezokuXhumana, Ukutshalwa Kwezimali kanye Nezobuchwepheshe (Communications, Investments and Technology). Umklomelo wokuqhamuka namasu amasha ugxila ezikhwameni ezisebenzisa amasu amasha ukuthuthukisa izikhwama zempesheni kanye nemboni. Lo mcimbi wemiklomelo bewubanjelwe eNetherlands, eHague. Lo mklomelo wokuqhamuka namasu amasha asezingeni eliphezulu ufika emva kokuba kade i-NJMPF iklonyelise omunye umklomelo womhlaba obewuklonyelise uSam Camilleri ngokuba yi-"Up and Coming African Institutional Investment Personality ka 2016" kwi-Africa Investor Capital Markets and Index Series Awards. Lo mklomelo uwuklonyelise eNew York; kanti sengeza emiklomelweni eminingi eklonyelise i-NJMPF eminyakeni embalwa edlulile. Le miklomelo seyibeke i-NJMPF ezingeni lomhlaba kanti inikeza ithemba kumalunga ngokuthi iSikhwama sawo siseqophelweni eliphezulu kule mboni ngokusebenza okusezingeni eliphezulu nokuqhamuka namasu amasha.

Izimbizo zamalunga ahola impesheni

Ngo-2017 iSikhwama i-NJMPF sizobe sisingatha izimbizo kumalunga ahola impesheni. Inhloso yalezimbizo ukuthuthukisa ubudlelwane phakathi kweSikhwama namalunga ahola impesheni. Lezizimbizo zizosebenza njengenkundla yokudingida ulwazi olufanele lalabo abahola impesheni. Kulokhu singabala izinto ezifana namafomu okuvuselela, izitifiketi zentela, ukukhushulwa kwemali okukhethekile, ukonga, ukuhlela ngokutshala imali kanye nanoma iyiphi imininingwane efanelekile. Izimemo zizothunyelwa nge-sms, imeyili kanye neposi ukwazisa ukuthi imbizo izoba khona nini endaweni yangankini.



Ungazigcina kanjani ubhizi uma sewuthathe umhlalaphansi

Ngokusho kuka Dave Bernard kwi-bhulogi yakhe ethi 'Umhlalaphansi uyisiqalo'. Ukuzigcina ubhizi uma sewuthathe umhlalaphansi kubalulekile empilweni enhle nasekugcineni. Uma singasasebenzi, sekungumgomo wethu ukuthi sigcwalise izinsuku ngokuthi siqhamuke nokuzosigcina sibhizi. Abanye abantu banentshisekelo enkulu nothando lokugcwalisa sonke isikhathi sabo uma sebethathe umhlalaphansi. Kodwa abanye bangalujabulela usizo oluncane lokubagcina bebhizi. Nazi ezinye izinto ezimbalwa ongazenza uma sewuthathe umhlalaphansi:



1. Funda ulimi olusha.
2. Qeqesha omunye umuntu omncane kunawe.
3. Zama ukuqoqa imali eyisiliva.
4. Qala ingadi – utshale izimbali noma imifino.
5. Funda ukupheka – usebenzise izindleko noma ngabe zingakanani ngendlela ofisa ngayo.

Uma sekuziwa ngasekuzigcineni ubhizi ngesikhathi somhlalaphansi, uzikala ngokubheka ikhwalithi yempilo uma ufuna ukubona impumelelo yakho.



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In memory of Peter Bailey who passed away in August this year.

Peter was part of the Committee of Management from 1989 to 2015. His impact and dedication to the Fund will always be remembered and greatly appreciated.

A true legend!

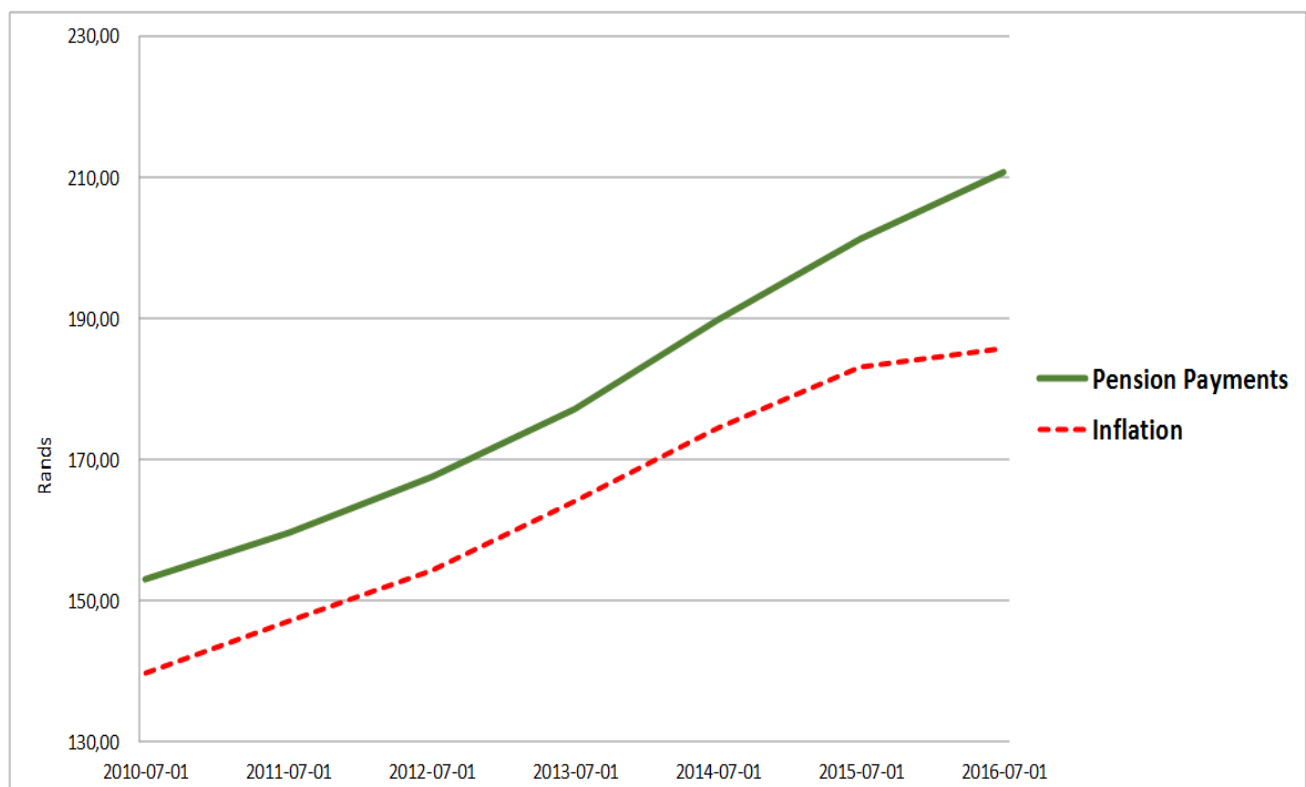
Pension Increases and Bonuses versus Inflation

The graph below shows the effect of the pension increases and lump sum payments over the past six years versus inflation. As can be seen, the Fund has been able to provide an inflation beating benefit where your pension well exceeds inflation.

These increases and bonuses surpassing inflation, reflect an improved standard of living for our Pensioners.

Pensioners in the Superannuation Fund have received bonuses in November annually, (Retirement Fund Pensioners have received bonuses since 2013) equal to an additional months pension.

Special increases or bonuses are awarded from time to time, the most recent being the 8.33% increase on 1 January 2016, effectively making the '13th cheque' permanent and payable monthly in advance.





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Isikhumbuzo sika-Peter Bailey odlule emhlabeni enyangeni kaNcwaba kulonyaka

uPeter wabe eyilunga lesigungu esikhulu sokuphatha (Committee of Management) kusukela ngo - 1989 kuya ku - 2015. Iqhaza ayelibambile kanye nokuzinikela kwakhe kuyohlala kukhunjulwa njalo, futhi kuncomeka.

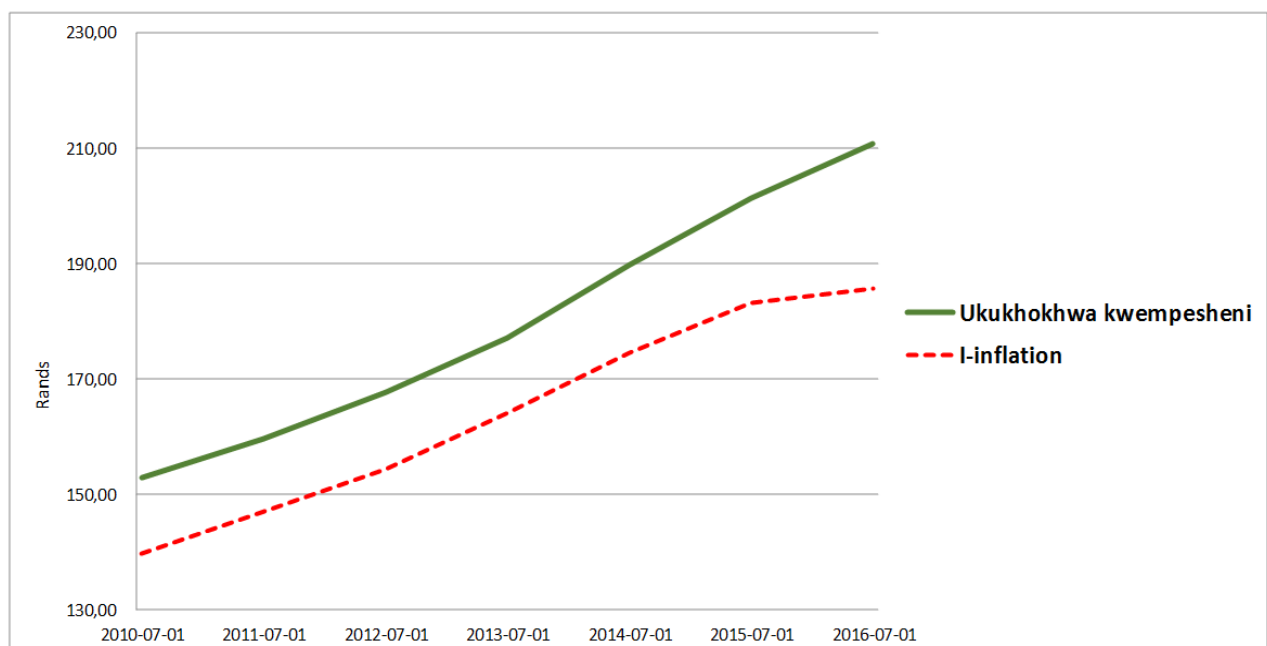
Izinga lokukhuphuka kwempesheni namabhonasi liqhathaniswa nokwehla nokwenyuka komnotho (inflation)

Umdwebo ongenzansi ukhombisa umehluko phakathi kokukhuphuka kwempesheni yeSikhwama nezamba ezakhokhelwa labo abathatha umhlalaphansi, eminyakeni eyisithupha edlule, kuqhathaniswa nokwehla nokwenyuka komnotho wezwe (inflation).

Lokhu kukhuphuka kwamaholo kanye namabhonasi alaba abahola impesheni, kukhombisa izinga elithuthukile lokuphila kumalunga aholo impesheni eSikhwama.

Abahola impesheni abangaphansi kweSikhwama iSuperannuation bebethola ibhonasi minyaka yonke kwinyanga kaLwezi. Bese ukuthi laba abangaphansi kweSikhwama se-Retirement baqale ukuthola amabhonasi ngonyaka ka - 2013. Ibhonasi elingana nehlo labo lenyanga eyodwa.

Imikhushulo eyisipesheli noma amabhonasi ibinikezelwa ngezikhathi ezithile, owokugcina umkhushulo unikezelwe ngo 1 Masingana ku - 2016. Lokhu kwenze ukuthi ibhonasi likhokhwe ngezitolimende, ngaphambi kwenyanga ejwayelekile, okuwu - Lwezi.





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HIGHLIGHTED BELOW ARE THE PENSIONER PAYROLL DATES FOR THE FIRST 6 MONTHS IN 2017

January 2017							
W	S	M	T	W	T	F	S
1	1	2	3	4	5	6	7
2	8	9	10	11	12	13	14
3	15	16	17	18	19	20	21
4	22	23	24	25	26	27	28
5	29	30	31				

February 2017							
W	S	M	T	W	T	F	S
5				1	2	3	4
6	5	6	7	8	9	10	11
7	12	13	14	15	16	17	18
8	19	20	21	22	23	24	25
9	26	27	28				

March 2017							
W	S	M	T	W	T	F	S
9				1	2	3	4
10	5	6	7	8	9	10	11
11	12	13	14	15	16	17	18
12	19	20	21	22	23	24	25
13	26	27	28	29	30	31	

April 2017							
W	S	M	T	W	T	F	S
13							1
14	2	3	4	5	6	7	8
15	9	10	11	12	13	14	15
16	16	17	18	19	20	21	22
17	23	24	25	26	27	28	29
18	30						

May 2017							
W	S	M	T	W	T	F	S
18		1	2	3	4	5	6
19	7	8	9	10	11	12	13
20	14	15	16	17	18	19	20
21	21	22	23	24	25	26	27
22	28	29	30	31			

June 2017							
W	S	M	T	W	T	F	S
22					1	2	3
23	4	5	6	7	8	9	10
24	11	12	13	14	15	16	17
25	18	19	20	21	22	23	24
26	25	26	27	28	29	30	

The Committee of Management, Management and Staff of the NJMPF wishes all our Members, Pensioners and other Stakeholders a wonderful and safe festive season. The Fund is looking forward to working together with you in the New Year.

For more information, questions, queries or comments; contact our Client Services section on 031 279 5300 or Fax 031 266 6715 or email info@njmpf.co.za



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Zibandlela 2016

**Izinsuku ezigqamisiwe ngenzansi zikhombisa izinsuku zokuhola
impesheni zezinyanga eziyisithupha kunyaka ka 2017**

Masingana 2017							
W	S	M	T	W	T	F	S
1	1	2	3	4	5	6	7
2	8	9	10	11	12	13	14
3	15	16	17	18	19	20	21
4	22	23	24	25	26	27	28
5	29	30	31				

Nhlolanja 2017							
W	S	M	T	W	T	F	S
5				1	2	3	4
6	5	6	7	8	9	10	11
7	12	13	14	15	16	17	18
8	19	20	21	22	23	24	25
9	26	27	28				

Ndasa 2017							
W	S	M	T	W	T	F	S
9				1	2	3	4
10	5	6	7	8	9	10	11
11	12	13	14	15	16	17	18
12	19	20	21	22	23	24	25
13	26	27	28	29	30	31	

Mbasa 2017							
W	S	M	T	W	T	F	S
13							1
14	2	3	4	5	6	7	8
15	9	10	11	12	13	14	15
16	16	17	18	19	20	21	22
17	23	24	25	26	27	28	29
18	30						

Nhlaba 2017							
W	S	M	T	W	T	F	S
18		1	2	3	4	5	6
19	7	8	9	10	11	12	13
20	14	15	16	17	18	19	20
21	21	22	23	24	25	26	27
22	28	29	30	31			

Nhlanguvana 2017							
W	S	M	T	W	T	F	S
22					1	2	3
23	4	5	6	7	8	9	10
24	11	12	13	14	15	16	17
25	18	19	20	21	22	23	24
26	25	26	27	28	29	30	

Ikomiti Labaphathi, Abaphathi kanye nabasebenza bakwa-NJMPF bafisela wonke amalunga awo, abohola impesheni kanye nababambiqhaza isikhathi samaholidi esihle nesiphephile. Isikhwama sizimisele ukusebenza ndawonye nani onyakeni omusha.

Uma udinga alwazi, unemibuzo, noma imibono; xhumana nethimba lakwa - Client Services kwinombolo yocingo ethi 031 279 5300 noma uthumele iFeksi ku - 031 266 6715 okanye uthumele imeyili ku - info@njmpf.co.za