



Your Fund, Your Savings, Your Future

NJMPF

PENSIONER NEWSLETTER

Your quarterly news update - March 2017

MESSAGE FROM THE CEO/PRINCIPAL OFFICER

Welcome to the first issue of the pensioner newsletter for 2017. I hope this year brings more success for us all!

The NJMPF started the year receiving positive news with recognition by The European publication in their European Global Banking & Finance Awards in the following categories: -

- **Sam Camilleri - Financial CEO of the Year (SA - 2017)**
- **Best Performing Pension Fund of the Year (SA - 2017)**

The European Global Banking & Finance award programme recognises organisations and individuals who stand out from the crowd and are constantly moving their industries forward. Good governance, innovation, know-how and quality of service are all major considerations.



Mr Sam Camilleri - CEO/Principal Officer

NJMPF shining for AFRICA!!!

I will be attending the 70th Annual Conference of the Chartered Financial Analyst Institute (CFA) during May 2017 in Philadelphia, USA. The conference will be attended by over 1500 delegates representing hundreds of leading Global Pension Funds.

It gives me great pleasure to inform you that an invitation from the President of the CFA has been extended to me whilst attending the conference, to be part of a private discussion about recent topical matters and best practices in the investment and pension industries. CFA is represented in 150 countries, and to have been selected to be one of 30 to attend this private session is a great achievement and recognition for the NJMPF.

Annual Feedback Meeting (AFM)

The NJMPF held its first Annual Feedback Meeting on the 24th of February 2017 at City Hill Church in Hillcrest. We would like to extend our thanks to all Pensioners, Members and Councillors who attended the meeting. For more information on the presentations at the AFM, please visit our website on www.njmpf.co.za/afm2017.

SNEAK PREVIEW OF THE AFM IMAGES



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KNOW YOUR FUND



NJMPF KEEPING UP WITH THE TRENDS

Be on the lookout for the new NJMPF mobile application (app). The app will soon be launched to bring you up to date with Fund information in the palm of your hand, through technology. The NJMPF iPhone/Android app for smart phones will enhance communications with stakeholders throughout KwaZulu-Natal and South Africa. The app will be used to communicate NJMPF's notices and news whilst also providing access for Members and Pensioners to obtain their individual values. **More information will be communicated once the app has been launched.**



YOUR MONTHLY PENSION PAY DATES - 2017

A suggestion was received from one of our Pensioners to pay pensions earlier than the last day of the month, as is the current practice. Consideration has been given to this suggestion and it has been decided that the pay date be changed to at least two days before the last day of the month. We believe that receiving a monthly pension a couple of days earlier will be of assistance to our Pensioners. The proposed dates have been amended as follows;

Month	Date	Day
Mar-17	29	Wednesday
Apr-17	28	Friday
May-17	29	Monday
Jun-17	28	Wednesday
Jul-17	28	Friday
Aug-17	29	Tuesday
Sep-17	28	Thursday
Oct-17	27	Friday
Nov-17	28	Tuesday
Dec-17	22	Friday

PENSIONER INDABA ROADSHOWS

The first ever Pensioner Indaba Roadshow was held during March 2017 - details of which were as follows;

Venue: City of uMhlatuze Municipality (Auditorium) | **Address:** 5 Mark Strasse Street, Civic Centre, Richards Bay, 3900 **Time:** 11:00 am to 12:30 pm | **Date:** 30 March 2017.

The purpose of the roadshow is to promote communication, share news and provide updates about your Fund. The topics include; **Declaration Forms, Tax Certificates, Investment Performance, Memorandum Accounts, Pensioner Increases, Special Bonuses, Savings, Importance of having a Will and Industry acknowledging the NJMPF.**

Look out for our future Pensioner Indaba Roadshows as they travel to other areas around KwaZulu - Natal.

We would like to extend our thanks to all the Pensioners who attended the first ever Pensioner Indaba Roadshow.



FINANCIAL LITERACY



DON'T BE A VICTIM OF IDENTITY THEFT AND FRAUD

We all need to take steps to avoid becoming a victim of identity theft and fraud. See these tips from the Southern African Fraud Prevention Service to assist you.

- Shred or destroy all documents that contain your personal information and do not throw anything away that someone else could use to impersonate you.
- Always remain attentive at ATM's and ensure that no-one is attempting to gain access to your bank account pin number.
- Make sure all your accounts have strong passwords that are not easy to guess.
- Never respond to an e-mail or sms that asks you to insert or update your personal and banking information by clicking on a website link provided in the content of the message.
- If you receive a call from an unknown individual who requests personal information, rather offer to call them back to verify that the number they have given you in fact belongs to the correct company. Also, ask them to give you the information that they need to confirm, instead of providing the details yourself.
- Be very selective with the type of information that you share on social media sites and make use of privacy settings.
- Only carry identification documentation such as your passport or identity book when it's absolutely necessary and keep these documents safely locked away when not in use.
- Do not get taken in by scammers who send messages telling you that you have won a prize or inherited money.

BEWARE...

WAYS TO STAY HEALTHY AFTER RETIREMENT

According to the author Sienna Beard, here are some suggested ways to stay healthy after retirement: -

- **Exercise** - Regular exercise helps you prevent health problems, as well as keeping your bones strong.
- **Eat Well** - Eating well helps you feel good and encourages a strong immune system.
- **Be a good patient** - Go for your regular annual health/Doctor's appointments and call ahead of time if you have health concerns.



FEBRUARY 2017 BUDGET SPEECH: INTEREST EXEMPTIONS AND REBATES

The information below appears in the South African Revenue Services (SARS) Budget 2017 Tax Guide: -

- No change to the exemptions on interest earned: Interest from a South African source earned by any natural person under 65 years of age, up to R23 800 per annum, and persons 65 and older, up to R34 500 per annum, is exempt from taxation.
- Tax Rebates and Tax Thresholds: either unchanged or very small increases in limits.

For more information, please visit SARS website at www.sars.gov.za.

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Isikhwama Sakho, Ukonga Kwakho, Ikusasa Lakho

NJMPF

I-NEWSLETTER YABAHOLA

IMPESHENI

Izindaba ezibuyekeziwe zekota - Mashi 2017

UMYALEZO OPHUMA KUMPHATHI

Siyanamukela kwi-newsletter yokuqala yabahola impesheni onyakeni ka-2017. Ngethemba ukuthi lo nyaka uzosilethela sonke impumelelo enkulu!!!

I-NJMPF iqale unyaka ngezindaba ezincomekayo njengoba yaziswe ushicilelo lwase Europe (The European) ukuthi emiklomelweni ye-European Global Banking ne Finance kunyaka ka-2017 izuze imiklomelo kulezigaba ezibalwe ngezansi: -

- **Umkhomelo ka Sam Camilleri ekubeni umphathi wezimali eNingizimu Afrika kunyaka ka - 2017**
- **Isikhwama esenza kahle embonini yezimpesheni eNingizimu Afrika kunyaka ka - 2017**

Uhlelo lwemiklomelo ye-European Global Banking ne Finance lwazisa izinhlangano nabantu ngamunye abavelele, abakhulisa futhi abaqhubezela phambili izimboni zabo. Ukuphatha okuhle, amasu amasha, ulwazi lokwenza Kanye nezinga lokusebenza eliphezulu, yizona izinto lezi ezibhekwayo uma kuklonyeliswa.



uMnumzane Sam Camilleri - Umphathi

I-NJMPF IYISIBANI e-AFRIKA!!!

NgoMeyi kulonyaka ngizobe ngithamele ingqungquthela yaminyaka yonke yamashumi ayisikhombisa (70) yeChartered Financial Analyst Institute (CFA) ePhiladelphia, phesheya kwezilwandle (e-USA). Le ngqungquthela izohanjelwa izihambeli ezingaphezu kuka-1500 ezizobe zimele amakhulu ngamakhulu eZikhwama zeziMpesheni zoMhlaba (Global Pension Funds).

Kuyangithokozisa ukunazisa ukuthi njengoba ngizobe ngihambele ingqungquthela ngiphinde ngamenywa uMengameli weCFA, ukuthi ngithamele ingxoxo ekhethekile ngezihloko ezisematheni kanye nokusebenza okusezingeni eliphezulu ezimbonini zokutshala imali kanye nezezimpesheni. I-CFA imelwe amazwe awu-150, ukuthi ngikhethe ukuba ngibe omunye wabawu-30 abazothamela izingxoxo eziseceleni, kuyimpumelelo enkulu futhi kukhombisa ukwaziswa kweSikhwama.

Umhlangano wokwazisa wonyaka

I-NJMPF ibambe umhlangano wayo wokwazisa wokuqala ngomhlaka 24 kuFebruwari 2017 eCity Hill Church, eHillcrest. Sithanda ukubonga bonke abahola impesheni, amalunga kanye namakhansela ayethamele lomhlangano. Ukuthola ulwazi ngokwakuxoxwa kulomhlangano, sicela uvakashele iwebhusayithi yethu ku: www.njmpf.co.za/afm2017.

AMAZWIBELA OMHLANGANO AVEZWE NGEZITHOMBE



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ULWAZI NGESIKHWAMA SAKHO



I-NJMPF IHAMBISANA NEZINGUQUKO

Hlala uqaphele uhlelo lakwa NJMPF olusetshenziswa ngamaselula. Loluhlelo luzoqala ukusebenza maduze ukuze lukulethele ulwazi ngeSikhwama sakho kusebenziswa ezobuchwepheshe. Loluhlelo lusebenza kumaselula akwa-iPhone kanye ne-Android, lizokwenza ngcono ukuxhumana nababambiqhaza kuyona yonke iKwaZulu-Natal kanye neNingizimu Afrika. Loluhlelo luzosetshenziselwa ukudlulisa izaziso ngeSikhwama kanye nezindaba, iphinde futhi yenze kubelula ukuthi amalunga nalaba abahola impesheni bathole ulwazi ngemihlomulo yobo ngamunye. **Olunye ulwazi luyokhishwa uma loluhlelo selisetshenziswa.**



IZINSUKU ZAKHO ZOKUHOLA IMPESHENI KUNYAKA KA-2017

Ngokulandela isiphakamiso esiqhamuka komunye wabahola impesheni ukuthi imali yempesheni ikhokhwe maduzane, njengoba okwamanje ikhokhwa ngosuku lokungcina enyangeni. Ukubonelelwa kwenziwe mayelana nale siphakamiso futhi sekuqunyiwe ukuthi izinsuku zokuhola sezizoba seduzane kunokuba zibe sosukwini lokungcina lwenyanga. Siyathemba ukuthi uma laba abahola impesheni bethola imali yempesheni ingakapheli inyanga bazosizakala kakhulu. Ziguqulwe kanje lezi zinsuku ezihlongoziwe;

Inyanga	Umhla wosuku	Usuku
Mashi-17	29	Olwesithathu
Ephreli-17	28	Olwesihlanu
Meyi-17	29	Umsombuluko
Juni-17	28	Ulwesithathu
Julayi-17	28	Ulwesihlanu
Agasti-17	29	Ulwesibili
Septhemba-17	28	Ulwesine
Okthoba-17	27	Ulwesihlanu
Novemba-17	28	Ulwesibili
Disemba-17	22	Ulwesihlanu

UMHLANGANO WOKUFUNDISA ABAHOLA IMPESHENI

I-Pensioner Indaba Roadshow yokuqala ngqa ibanjwe ngoMashi 2017 – nansi imininingwane ngezansi;

Indawo: City of uMhlathuze Municipality (Auditorium) | **Ikheli:** 5 Mark Strasse Street, Civic Centre, Richards Bay, 3900
Isikhathi: 11:00 am to 12:30 pm | **Usuku:** 30 Mashi 2017.

Inhloso yalama-roadshow ukugqaguzela ukuxhumana, ukwabelana ngezindaba kanye nokwazisa amalunga ngezinto ezintsha zeSikhwama. Izihloko okuzobe kukhulunywa ngazo zihlanganisa lokhu okulandelayo; Ifomu Lokuvuselela, Izitifiketi Zentela, Ukutshalwa Kwezimali, Ama-akhawuti eMemorandumu, Ukukhuphuka Kwemali Yempesheni, Amabhonasi Akhethekile, Ukonga, Ukubaluleka kwe Will kanye Nemivuzo etholwe iNJMPF embonini yezempesheni.

Hlala uqhaphela ama-roadshow alabo abahola impesheni njengoba azobe enziwa ezindaweni ezihlukene KwaZulu-Natali.

Sithanda ukubonga bonke abahola impesheni abaphumelelile ukuthamele iPensioner Indaba Roadshow yokuqala ngqa.



ULWAZI NGEMALI



UNGABI ISISULU SOKUNTSHTONSHWA KWAMAZISI NENKOHLEKALO

Ngokwe-Southern African Fraud Prevention Service, kunamacebo ngezansi angakusiza ekutheni ungabi yisisulu sokuntshtonshwa kwamazisi nenkohlakalo.

- Shabalalisa wonke amaphepha anemininingwane yakho futhi ungalahli noma yini omunye umuntu angayisebenzisa azenze wena.
- Kufanele uhlale uqaphile ngaso sonke isikhathi uma usemshini wokukhipha imali (ATM) futhi uqinisekise ukuthi akekho ozama ukuthola inombolo yakho eyimfihlo (Pin Number) ye-akhawunti yakho.
- Qinisekisa ukuthi wonke ama-akhawunti akho ane-phaasiwedi ebukhuni, okungelula ukuyifunda.
- Ungalinge uphendule imeyili noma umyalezo (sms) okucela ukuthi ufake noma ubanikeze imininingwane yakho yasebhangeni emisha ngokuthi ucindezele kwiwebhusayithi abakunikeza yona emyalezwani.
- Uma ushayelwa ucingo umuntu ongamazi ekucela ukuthi umnikeze imininingwane yakho, okungcono mtshela ukuthi uzomshayela wena ucingo ukuze uqinisekise ukuthi inombolo abakunike yona eyaleyo nkampani ngempela. Futhi bacele ukuthi bakunike ulwazi oludingwa ibona ukuze uqinisekise ukuthi uwena obanike imininingwane.
- Qaphela noma khetha uhlobo lolwazi owabelana nalo ezinkundleni zokuxhumana bese usebenzisa izilungiselelo zangasese.
- Phatha kuphela umazisi wakho njenge-passport noma ibhuku lamazisi uma kunesidingo sangempela bese ukugcina lokhu endaweni ephephile ekhiyiwe uma kungasetshenziswa.
- Ungabi yisisulu sezigebe ezithumela imiyalezo ekutshela ukuthi uwine umklomelo noma uthole imali yefa.

BEWARE...

IZINDLELA ZOKUZIGCINA UPHILILE EMVA KOKUTHATHA UMHLALAPHANSI

Ngokombhalo kaSienna Beard ngezansi ezinye zezindlela lezi ezingakwenza uhlale uphilile emva kokuthatha umhlalaphansi :-

- **Ukuzivocavoca** – ukuzivocavoca njalo kusiza ukuthi uvikele izinkinga zempilo kanye nokugcina amathambo akho eqinile.
- **Ukudla kahle** – Ukudla kahle kukusiza ukuthi uzizwe ukahle futhi kuqinise amasosha omzimba.
- **Yiba yisiguli esihle** – Bonana nabazempilo minyaka yonke bese ushaye ucingo singakafiki isikhathi sokubabona uma kukhona okukukhathazayo ngempilo yakho.



ISABELOMALI ESATHULWA NGOFEBRUWARI 2017 - IZAPHULELO EZIKHISHIWE

Imininingwane engezansi ivela kwiseluleko mayelana nentela esiqhamuka kwa South African Revenue Services (SARS).

- Alukho ushintsho kwizithakaselo ezikhishiwe: Intela emalini eholwe eNingizimu Afrika nanoma ngomuphi umuntu ongaphansi kweminyaka engu-65 ubudala, efika ku-R23 800 ngonyaka, nabantu abaneminyaka engu-65 nangaphezulu, kuze kufike ku-R34 500 ngonyaka, abazukuyikhokha intela.
- Izinxephezelo Zentela: azishintshile noma kube nokukhuphuka okuncane.

Ukuze utholwe ulwazi olubanzi, sicela uvakashele iwebhusayithi yakwa SARS ethi www.sars.gov.za.