

# PENSIONER NEWSLETTER

**Your news update - August 2022**

## MESSAGE FROM THE CEO/PRINCIPAL OFFICER

NJMPF Pensioners, greetings!

We are slowly but surely emerging from Winter and heading towards the warmer days that Spring brings - hopefully with better times ahead and which will put a proverbial "spring" in our steps.

### Keep your email address with the Fund up to date

Please inform the Fund whenever your email address changes or if you have recently acquired an email address. The Fund uses this as the primary method of communication and if your email address is not updated with the Fund, you may not receive important information. Furthermore, the Fund is unable to guarantee the reliability of the SA postal system and pensioners are therefore encouraged to register an email address with the Fund to allow them to receive all correspondence electronically and timeously.



**Mr Bonginkosi Mkhize**

### Individual Tax Directive for Pensioners

This article does NOT apply to you if your monthly pension payment from the Fund is the only taxable income that you receive. From March 2022, SARS has undertaken to provide the Fund and other similar administrators (including insurers) with individual tax directives for pensioners who have more than one source of taxable income in South Africa. These tax directives will instruct the Fund to deduct a flat rate from affected pensioners' monthly pensions (annuities) for a particular tax year. Where applicable, this will mean the following in practice:

- SARS will provide the Fund with a tax directive indicating the flat rate (expressed as a percentage) to be deducted; and
- The Fund will contact you, and advise you of the tax directive received from SARS and the tax rate that must be applied to your pension. You have the choice to either accept the tax rate or be taxed according to the normal tax tables as published from time to time, which may lead to a potential tax liability on assessment. The Fund requires that you indicate your choice in writing.

## INCREAS LETTERS AND IRP5 REVIEW SEASON

It's that time of the year again, where the Fund distributes increase letters and IRP5's to all NJMPF pensioners. I would like to remind pensioners that in compliance with the Protection of Personal Information Act, the Fund no longer distributes physical copies of the increase letters and IRP5's.

Increase letters and IRP5's are now distributed electronically to all pensioners who have submitted their valid email addresses to the Fund. In order to cater for members who do not have email addresses, the Fund will post increase letters and IRP5's to pensioners who require the Fund to do upon request.

If there are any areas that pensioners need clarity on, they are welcome to contact the Fund's Client Services department, where a friendly Client Services Administrator will assist them. Alternatively, pensioners can submit an enquiry via the Fund's website ([www.njmpf.co.za](http://www.njmpf.co.za)).

I wish this spring make bright your life.  
**Happy Spring**

### KwaZulu-Natal Joint Municipal Pension/Provident Funds

**CONTACT:** Client Services | **TEL:** 031 279 5300/0861 065 673 | **FAX:** (031) 266 6715 | **EMAIL:** [info@njmpf.co.za](mailto:info@njmpf.co.za) | **POSTAL ADDRESS:** P.O. BOX 33, Westwood, 3633 | **STREET ADDRESS:** 5 Derby Place, Derby Downs Office Park, University Road, Westville, 3629 | **WEBSITE:** [www.njmpf.co.za](http://www.njmpf.co.za) | **Facebook:** Natal Joint Municipal Pension Fund | **Twitter:** @NJMPF

## IPHEPHANDABA LOKWAZISA AMALUNGA AHOLA IMPESHENI Izindaba zakamumva zekota yonyaka - Agasti 2022

### UMYALEZO OVELA KUMPHATHI OMKHULU i-CEO/ PRINCIPAL OFFICER

Malunga ahola impesheni ye-NJMPF, ngiyanibingelela!

Kancane kancane sebuyaphuma ubusika sesibheke ezinsukwini ezifudumele zeNtwasahlobo, nginethemba lokuthi iNtwasahlobo izoletha isikhathi ezingcono ezimpilweni zethu.

Qinisekisa ukuthi iSikhwama sinekheli lakho le e-imeyili elisebenzayo.

Sicela wazise iSikhwama ngasosonke isikhathi uma ikheli lakho le-imeyili lishintsha noma usanda kuthola ikheli le-imeyili elisha. iSikhwama sisebenzisa kakhulu i-imeyili ukuxhumana nabahola impesheni, uma ikheli lakho le-imeyili lingabuyekeziwe neSikhwama, ungase ungalutholi ulwazi olubalulekile. Ngaphezu kwalokho, iSikhwama asikwazi ukuqinisekisa ukwethembeka kokusebenza kohlelo lweposi lwaseNingizimu Afrika ngakho ke abahola impesheni bayakhuthazwa ukuthi babhalise ama-imeyili abo eSikhwameni ukuze bakwazi ukuthola yonke imibiko ephuma eSikhwameni njalo ngama imeyili.



Mr Bonginkosi Mkhize

#### Izitifiketi/iziqondiso zentela zabahola impesheni

Lesi sihloko asikuthinti uma inkokhelo yakho yempesheni yanyanga zonke evela eSikhwameni kuwukuphela kwemali engenayo kuwe ekhokhiswa intela. Kusukela ngoMashi ku-2022, abakwa-SARS bazibophezele ekuhlizekeni iSikhwama kanye nabanye abahlinzeki abasemkhakheni ofanayo (okubalwa nabahlinzeki bezomushwalense) ngeziqondiso zentela zabahola impesheni abanemithombo engaphezu kowodwa yemali yempesheni abayiholayo esesigabeni okukfanle kudonswe intela kuso ngokwemigomo yentela yase Ningizimu Afrika. Le miyalelo yentela izogagula inani lentela ekufanele lidonswe nyangazonke emalini yempesheni kubo bonke abahola impesheni abathintekayo, lokhu kusho lokhu okulandelayo:

- Umnyango wakwa-SARS uzohlinzeka iSikhwama ngomyalelo wentela obonisa inani elilinganisiwe (elichazwe njengephesenti) okufanele lidonswe; futhi,
- iSikhwama sizokuthinta, sikwazise ngomyalelo wentela owamukelwe kwa-SARS kanye nezinga lentela okufanele lisetshenziswe empeshenini yakho. Uzoba nelungelo lokusamukela lesisilinganiso sentela noma ukhokhiswe intela ngokuvumelana namathebula entela avamile ngokokushicilelwa kwawo, lokho kungase kuholele esikweletini esingaba khona sentela uma sekuhlaziywa. iSikhwama sidinga ukuthi ubhale phansi ukuthi ikuphi okukhethayo.

### IZINCWADI ZOKUKHUPHUKA KWEMPESHENI KANYE NAMA-IRP5

Leso sikhathi sonyaka sifikile futhi, lapho iSikhwama sisabalalisa izincwadi zokukhushulwa kwempesheni kanye nezincwadi zentela (ama-IRP5) kubo bonke abahola impesheni ye-NJMPF.

Ngithanda ukukhumbuzisa bonke abahola impesheni e-NJMPF ukuthi, ngokuthobela umthetho wokuvikela imininingwane eyimfihlo yamalunga (i-Protection of Personal Information Act), iSikhwama asisawasabalalisi amakhophi aphahekayo ezincwadi zokwenyuswa kwempesheni kanye nama-IRP5.

Lezi zincwadi sezithunyelwa ngohlelo lwe imeyili kubo bonke abahola impesheni abasithumele amakheli abo e-imeyili asebenzayo. Ukuze kuhlinzekelwe amalunga angenawo amakheli e-imeyili, iSikhwama sizothumela izincwadi zokukhuphuka kwempesheni kanye nama-IRP5 ngeposi kwabahola impesheni uma befake isicelo esibhaliwe salokho.

Uma kukhona noma yiziphi izindawo abahola impesheni abadinga ukucaciselwa kuzona, bamukelekile ukuthintana nomnyango weSikhwama wakwa-Client Services, lapho umsizi wethu onobungani ezobasiza khona. Uyakwazi Futhi nokuthumela imibuzo ngewebhusayithi yeSikhwama ([www.njmpf.co.za](http://www.njmpf.co.za)).

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Xhumana ne Client Services | Ucingo: 031 279 5300/0861 065 673 | Ifekisi: (031) 266 6715 | Imeyili: [info@njmpf.co.za](mailto:info@njmpf.co.za) | Ikheli lokuposa: P.O. BOX 33, Westwood, 3633 | Ikheli lomgwaqo: 5 Derby Place, Derby Downs Office Park, University Road, Westville, 3629 | Iwebhusayithi: [www.njmpf.co.za](http://www.njmpf.co.za) uFacebook: Natal Joint Municipal Pension Fund | uTwitter: @NJMPF