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

Pensioner NEWSLETTER

Your news update - November 2025

MESSAGE FROM THE CEO/PRINCIPAL OFFICER

Mr Bongi Mkhize

Dear valued pensioner,

As we near the end of 2025, I would like to thank each one of you for your continued trust in the Fund.

I would also like to highlight the importance of trustee governance in our Fund. Trustees play a critical role in ensuring that your Fund is managed with integrity, transparency, and sound financial oversight. The trustee elections took place from October 9 to October 20, 2025.

SIZWE-HOSMED MEDICAL SCHEME

We would like to inform you that the Sizwe-Hosmed Medical Scheme has been placed under Provisional Curatorship by the Gauteng High Court, effective 04 September 2025. This follows an application by the Council for Medical Schemes (CMS).

What is happening with Sizwe-Hosmed?

A Provisional Curator, Ms Lebogang Grace Mpakati, has been appointed to oversee the Scheme.

The Board of Trustees of the Scheme has been dissolved.

The Curator is responsible for ensuring that the Scheme continues to operate smoothly, complies with regulations, and strengthens its governance.

CELEBRATING SUCCESSFUL PENSIONER WELLNESS DAYS

Throughout 2025, NJMPF hosted Pensioner Wellness Days in several KZN districts. These events gave pensioners an opportunity to reconnect, engage, and focus on their overall well-being.

Each wellness day featured free health screenings, free eye screening, financial literacy talks and interactive engagement. Pensioners also received information on Fund updates and were able to interact with NJMPF management and service providers directly.

We thank every pensioner who attended the sessions, izandla zidlula ikhanda! Your energy and presence made every event a celebration of life and resilience.

Plans are already underway to expand the programme to more districts in 2026.

KwaZulu-Natal Joint Municipal Pension/Provident Funds
CONTACT: TEL: 031 279 5300/0861 065 673| **EMAIL:** 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 **Facebook:** KwaZulu-Natal Joint Municipal Pension Fund

KNOW YOUR FUND

GOOD NEWS FOR PENSIONERS

100% bonus in November 2025

We are delighted to announce that all eligible NJMPF pensioners will receive a 100% bonus payment in November 2025.

This once-off bonus is part of our ongoing commitment to improving the financial well-being of pensioners. It reflects the Fund's strong investment performance, prudent management, and commitment to delivering tangible value to those who served their communities with dedication and distinction.

We hope this bonus will bring additional comfort and joy as we enter the festive season.

RECENT PENSION INCREASES IN THE SUPERANNUATION FUND

The Fund approved two increases for Superannuation in 2025:

The pension increased by 3,0% with effect from 1 July 2025, with a pro-rata increase applying in respect of pensions that became payable during the period from 1 April 2024 to 31 March 2025. Further to this increase, an additional special increase of 3.0% was granted with effect from 1 July 2025 with a pro-rata increase applying in respect of pensions that became payable during the period from 1 April 2024 to 31 March 2025. The first 3% increase was processed in July 2025 and the second 3% was processed in September 2025.

The September payment combined the regular monthly pension (after the first 3% increase) and the back payment for the two months (July and August 2025).

The October 2025 monthly pension reflects both 3% increases and is your new monthly pension going forward.

PROTECT YOUR PENSION – STAY ALERT AGAINST SCAMS

We remind all pensioners to stay vigilant against fraudulent messages, phone calls, or individuals claiming to represent NJMPF.

- Always verify correspondence you receive from financial institutions with the relevant institutions official sites.
- Financial Institutions would never ask for your PIN or PASSWORDS. Never share your OTP with any third party.
- Do not sign documents with contents you don't understand or pay any fees to "speed up" your claims.
- Encourage fellow members and pensioners to be cautious.

RATIONALISATION PROJECT OVERVIEW

NJMPF is finalising the merger of the Retirement Fund and the Superannuation Fund, a project that has been in the works for years. This merger aims to eliminate historic inequalities.

This is a long-term project that has been underway for several years.

Educational Fund Insights will be shared to explain the details and next steps in pensioner-friendly language.

If you are unsure which Fund you belong to or what the merger means for you, we encourage you to reach out to our Client Services Department.

The rationalisation will result in one inclusive Fund structure that promotes fairness and equality.

By remaining informed, engaged, and proactive, you empower yourself and contribute to shaping a future that is secure, stable, and successful.

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Iphephandaba labahola impesheni
Izindaba zakamumva - Novemba 2025

UMYALEZO OVELA KUMPHATHI OMKHULU i-CEO/PRINCIPAL OFFICER

Mr Bongi Mkhize

Lungu Elibalulekileyo,

Njengoba sisondela ekupheleni konyaka ka-2025, ngithanda ukubonga wonke amalungu ahola impesheni, ngokuqhubeka athembe, aphinde axhase iSikhwama.

Ngithanda futhi ukugqamisa ukubaluleka kokuphathwa kahle nokwengamela okuhle kwama-Trustees eSikhwameni sethu. Ama-Trustees adlala indima ebaluleke kakhulu ekuqinisekiseni ukuthi iSikhwama senu siphathwa ngobuqotho, ngokusobala, nangokubhekelela kahle kwezezimali. Ukhetho lwama-Trustees lwenziwe kusukela ngomhlaka 9 ku-Okthoba kuya ku-20 ku-Okthoba 2025.

ISIMO SE-SIZWE HOSMED MEDICAL SCHEME

Sifisa ukunazisa ukuthi i-Sizwe Hosmed Medical Scheme ibekwe ngaphansi kokuphathwa okwesikhashana (Provisional Curatorship) yiNkantolo ephakeme yase-Gauteng, kusukela ngomhlaka 04 Septhemba 2025. Lokhu kulandela isicelo esifakwe yi-Council for Medical Schemes (CMS).

Kuyini okwenzekayo ku-Sizwe Hosmed?

Umphathi wesikhashana, Nkk. Lebogang Grace Mpakati, uqokwe ukuba abheke ukusebenza kwe-Scheme.
Ibhodi lama-Trustees ebeliphethe le-Scheme isidiliziwe.
Umphathi wesikhashana unesibopho sokuqinisekisa ukuthi i-Scheme siyaqhubeka nokusebenza kahle, sihambisana nemithetho, futhi siqinisa ukuphathwa kwayo okuhle.

SIBUNGAZA IMPUMELELO YEMIHLANGANO YALABO ESEBETHATHE UMHLALA PHANSI

Kulonyaka ka-2025, i-NJMPF ihlele imihlangano eminingi ezifundazweni ezahlukene za-KwaZulu-Natal. Lemihlangano bekungenye yezindlela zokubuyisana, ukuxhumana, nokunakekela impilo yawo wonke amalungu ethu athandekayo asathatha umhlalaphansi.

Kulemihlangano , kwenziwe ukuhlolwa kwamahhala kwezempilo, ukuhlolwa kwamahhala kwamehlo, izinkulumo zokufundisa ngezezimali, kanye nezingxoxo zokuxhumana. Abahola impesheni baphinde bathola izibuyekezo ezivela kwiSikhwama-Fund futhi bakwazi ukukhuluma ngqo nabaphathi be-NJMPF kanye nabahlinzeki bezinsizakalo.

Sibonga kakhulu kubo bonke amahola impesheni abaphumelelile ukuba ingxenye yemihlangano yethu - izandla zidlula ikhanda! Ukuzimisela kwenu, injabulo yenu, kanye nobukhona benu kwenze yonke imicimbi yaba yimpumelelo enkulu.

Sekuvele kunezinhlelo zokwandisa lolu- hlelo ukuze lufinyelele kwezinye izifundazwe ngo-2026.

IZINDABA EZINHLE

Ibhonasi engu-100% ngoNovemba 2025

Siyajabula ukumemezela ukuthi bonke abahola impesheni eSikhwameni se-NJMPF afanelekile, bazokwamukela ibhonasi engu-100% ngoNovemba 2025.

Lebhonasi izophuma kanye (once-off bonus). Yingxenye yesifungo sethu sokuqhubeka nokuthuthukisa impilo yezimali zabahola impesheni, futhi ibonisa ukusebenza okuhle kwezimali eSikhwameni, ukuphathwa ngobuhlakani, kanye nokuzibophezela ekuletheni inani elibonakalayo kulabo ababesebenzela imiphakathi yabo ngokuzinikela nangokwethembeka.

Sithemba ukuthi lebhonasi izoletha injabulo nenduduzo eyengeziwe njengoba singena esikhathini samaholide kantibijane.

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YAZI ISIKHWAMA SAKHO

UKUKHUPHUKA KWEMPESHENI KU-SUPERANNUATION FUND

isikhwama sigunyaze ukwenyuka Kabili kwempesheni kulabo abangaphansi beSikhwama se-Superannuation ngo-2025:

Ukukhuphuka kokuqala kube ngu-3.0%, okuqale ukusebenza kusukela mhlaziyi-1 kuJulayi 2025, kanti ukukhuphuka okuhlobene kwenziwe ngendlela ye-pro-rata kulabo abaqale ukuthola impesheni phakathi kwango-1 Ephreli 2024 kuya ku-31 Mashi 2025.

Ngaphezu kwalokho, kwanikezwa ukukhuphuka okukhethekile okungu-3.0% okwaphinde kwaqala ukusebenza mhla ziyi-1 kuJulayi 2025, futhi kwasebenza ngendlela ye-pro-rata kulabo abaqale ukuthola impesheni phakathi kwango-1 Ephreli 2024 kuya ku-31 Mashi 2025.

Ukukhuphuka kokuqala okungu-3% kwaqala ngoJulayi 2025, kwathi okwesibili okungu-3% kwaqala ngoSepthemba 2025.

Impesheni kaSepthemba yahlanganisa inkokhelo ejwayelekile yenyanga (ngemuva kokukhuphuka kokuqala okungu-3%) kanye nenkokhelo emumva kwezinyanga ezimbili (uJulayi no-Agasti 2025).

Inkokhelo ka-Okthoba 2025 isibonisa ukuphuka okuhlangene okungu-3% futhi iyona impesheni yakho efanele neqhubekayo kusukela manje kuya phambili.

VIKELA IMPESHENI YAKHO – QAPHELA UBUGEBENGU (SCAMS)

Sifisa ukukhumbuza bonke abahola impesheni ukuthi baqaphele kakhulu abantu, imiyalezo noma izingcingo eziyinkohliso ezithi zivela ku-NJMPF.

- Qinisekisa njalo ulwazi oluthola ezikhungweni zezimali kuma webhusayithi abo asemthethweni.
- Izikhungo zezezimali azisoze zakucela iphinikhodi yakho noma amaphasiwedi. Ungalokothi unikeze nge -OTP yakho kunanoma iyiphi inkampani yangaphandle.
- Ungawasayini amaphepha abhalwe ongakuqondi noma ukhokhe noma yiziphi izimali "zoku sheshisa" kwesicelo sezimali zakho.
- Khuthaza amalungu osebenza nawo kanye nohola nabo impesheni ukuthi behlale baqaphile.

UKUBUYEKEZWA KWEPHROJEKTHI YOKUHLANGANISA IZIKHWAMA

iSikhwama siqedela umsebenzi wokuhlanganisa i-Retirement Fund kanye ne-Superannuation Fund, iphrojekthi ebesiqhubeka iminyaka emininganga manje.

Loluhlelo lokuhlanganisa luhlose ukususa ukungalingani kwangaphambilini futhi kwakhe isakhiwo esisodwa, esibandakanya wonke umuntu ngokulinganayo.

Lona umsebenzi wesikhathi eside, futhi usubhekwe ngokucophelela iminyaka emininganga.

iSikhwama sizokwabelana ngolwazi olufundisayo oluzochaza imininingwane kanye nezinyathelo ezilandelayo ngolimi olulula.

Uma ungakaqiniseki ukuthi uwelaphi phakathi kwalezi zinhlelo ezimbili noma ufuna ukwazi ukuthi ukuhlanganiswa kuzokuthinta kanjani, sicela uxhumane nomnyango wethu we-Client Services.

Ukuhlanganiswa kuzodala i-Fund eyodwa ehlanganayo, ekhuthaza ubulungiswa nokulingana phakathi kwawo wonke amalungu.

Ngokuhlala unolwazi, uzibandakanya futhi ubambe iqhaza, kusiza wena uqobo, futhi kwenza ukuthi ube yingxenye ekwakheni ikusasa elinozinzo, eliphephile, neliphumelelayo.