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CONSOLIDATED RETIREMENT FUND FOR LOCAL GOVERNMENT

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Epreli 2019

Lungu Elibekileyo

Kundivuyisa kakhulu ukunazisa ukuba ziphumile iziphumo zonyulo esilubambe kutshanje lwamaLungu Etrasti ibe nanga amalungu etrasti aye anyulwa ukuba abe kwiBhodi kule minyaka mi-5 izayo:

ENTshona Koloni:

- Amalungu - NguMnu. L Mbandazayo (omtsha), uMnu. SA Mokweni (ophinde wanyulwa), uMnu. ET Scott (ophinde wanyulwa) noMnu. FA Willemse (omtsha)
- OoCeba – NguCeba IR Iversen noCeba C Meyer (bobabini abaphinde banyulwa)

EMpuma Koloni

- Amalungu – NguMnu PJS Gouws (omtsha) noMnu AM Owen (ophinde wanyulwa)
- OoCeba – NguCeba SN Toni (omtsha)

Kummandla Osemntla

- Amalungu – Sivuyisana namaLungu Etrasti uLoko noWagner. Abakho abachongiweyo, ngaphandle kwabo, kwizikhundla zamalungu amabini alo mmandla kwaye kuyasivuyisa ukunazisa ukuba baza kuqhubeka bengamaLungu Etrasti amele uMmandla Osemntla eminye iminyaka emi-5
- OoCeba – NguCeba PJF Louw (ophinde banyulwa)

Sinamkela nonke malungu eTrasti kwaye sininqwenelela okuhle ebudeni bethemu yenu ningamaLungu Etrasti amele amalungu e-CRF.

Njengoko besitshilo kwiNcwadana Yeendaba Ka-Agasti kunyaka ophelileyo, i-AGM ngoku ithathelwa indawo lutyelelo lwamaLungu Etrasti kuyo yonke imimandla eyintloko ye-CRF ibe aza kuqhuba ii-AGM ezincinane nani. Olu khenketho lucwangciselwe ukuqalisa kwisiqingatha sesibini salo nyaka ibe iinkcukacha ziza kupapashwa kwiwebhusayithi. Nceda uzame ngandlela zonke ukubakho uze udibane namaLungu Etrasti akho.

Kule ncwadana yeendaba siquke noshwankathelo lwamaCandelo Enzuzo Yomngcipheko nezinye iinzuzo ezikhoyo kwiNgxowa-mali. Nceda uqiniseke ukuba uyalijonga icandelo lomngcipheko okulo, kwaye ukuba ufuna ukulitshintsha, nceda uzalise ifomu efunekayo uze uyithumele kwiNgxowa-mali ngaphambi kowama-30 kuEpreli. Uvumelekile nokuba utshintshe icandelo lomngcipheko okulo xa kusenzeka iziganeko ezithile zobomi, ezinjengomtshato, uqhawulo-mtshato, ukuzalwa okanye ukusweleka komntwana, ukusweleka kweqabane lomtshato, xa ufika kwiminyaka engama-40, engama-50, okanye engama-60, xa umntwana edlula kubudala bokuba phantsi kwabazali, okanye xa ikhontrakthi yakho yomsebenzi itshintsha. Kwisithuba seenyanga ezitathu senzekile eso siganeko, kuza kufuneka uthumele kwiNgxowa-mali, ifomu yakho yotshintsho lwecandelo lomngcipheko kunye nobungqina beso siganeko.

Zenijonge unxibelelwano olumayela noKhethe Lwee-Annuity zeNgxowa-mali ezintsha ezifumaneka kumalungu xa ethatha umhlala-phantsi. Ningaqhagamshelana nomnye wabaCebisi Ngenzuzo Yomhlala-phantsi Be-CRF, uza kukuvuyela ukukucacisela ngokhetho onalo.

Jonga iwebhusayithi yethu ukuze ubone ukhuphiswano esiba nalo qho uncede ulungenele. Uza kuba nethuba lokuphumelela ihampha ye-CRF efunwa ngamehlo abomvu! Ukhuphiswano olukhoyo ngoku luvavanyo olufike ngexesha lokubona ukuba uyalazi kwaye uliqonda kakuhle na icandelo lenzuzo yomngcipheko okulo.

I-CRF iza kuqalisa nokhetho lwemali-mboleko yendlu, xa kunokwenzeka isicelo sakho semali-mboleko singaphumeleli kwa-FNB. Sisebenzisana no-Standard Bank ibe naye unokukhetha ukumsebenzisa kwaye siza kunikela ngenkcazelo engakumbi kungekudala.

Ndifuna ukunibulela ngokuqhubeka kwenu nisixhasa. Yinyhweba enkulu kum ukuba nguSihlalo wenu.

Soyisile Mokweni
Usihlalo

INTSHA KWINGXOWA-MALI! INDLELA YOKUTYALA IMALI EJONGA INQANABA LOBOMI UKUSUSELA NGOWOKU-1 KUJULAYI 2019...

AmaLungu Etrasti aye agunyazisa indlela yokutyala imali ejonga inqanaba lobomi kuwo onke amalungu eliza kuqaliswa ukususela ngoJulayi 2019.

Kutheni amaLungu Etrasti ebone kuyimfuneko ukusungula le ndlela?

Amalungu adla ngokubuza ukuba kutheni iNgxowa-mali ingawancedi amalungu asondele ekuthatheni umhlala-phantsi ekukhetheni iipotfoliyo zotyalo-mali. Injongo yokusungula indlela yokutyala imali ejonga inqanaba lobomi kukunciphisa umngcipheko kutyalo-mali lwakho ngokobudala bakho nangokusondela kwakho kumhlala-phantsi. Njengokuba usiya ukhula, uya ufuna ukuba imali yakho ityalwe kwiipotfoliyo ezinomngcipheko ophantsi, kuba awufuni ukuba ukungazinzi kweemarike kube nefuthe elibi kwiimali ozongileyo xa sele usondele kumhlala-phantsi.

Iza kusebenza njani le modeli intsha?

Nantsi indlela eza kulutshintsha ngayo utyalo-mali lwakho kwimodeli yamanqanaba obomi ukuze ikhusele imali yakho yomhlala-phantsi:

Ubudala	Isabelo sotyalo-mali ngokwemodeli yamanqanaba obomi
Abangaphantsi kweminyaka engama-55	I-100% ityalwa kwi-Growth Portfolio
Abaphakathi kwe-55 ne-60	Kuza kutyala i-50% kwi-Growth ize enye i-50% ityalwe kwi-Moderate Portfolio
Abanama-60 nangaphezulu	I-100% iza kutyala kwi-Moderate Portfolio

Nceda ke uphawule: Amalungu angakhetha i-Shari'ah Portfolio nanini na efuna.

Umele wenze ntoni ukuba uneminyaka engama-54 nangaphezulu?

Uza kufumana unxibelelwano oluvela kwiNgxowa-mali ngaphambi kokuba ungene kwinqanaba lobomi ngalinye okth. ngaphambi kokuba ube neminyaka engama-55 nengama-60 ubudala. Imodeli yamanqanaba obomi iza kusungulwa njengendlela yokutyala imali esisiseko, kodwa **ungakhetha ukuphuma kuyo ngokuzalisa ifomu yokhetho lotyalo-mali olunye**. Ngaphandle kokuba ukhethe ukuphuma, okanye wakhetha eyakho indlela yokutyala imali, iimali zakho ezikwixoxa-mali ziza kufakwa kwindlela yokutyala imali ejonga amanqanaba obomi esisiseko.

Iza kusebenza nini le ndlela intsha yokutyala imali ejonga amanqanaba obomi?

Le ndlela intsha yokutyala imali ejonga amanqanaba obomi iza kusebenza ukususela ngowoku-1 kuJulayi 2019. Ukuba uza kuba neminyaka engama-55 ubudala ngowoku-1 kuJulayi 2019 okanye ngemva kwalo mhla okanye sele unayo kwaye akuphumi kwindlela yokutyala imali ejonga amanqanaba obomi, ama-50% eemali zakho ezikwixoxa-mali aza kutshintshelwa kwi-Moderate Portfolio aze ama-50% aqhubeke ekwi-Growth Portfolio.

Ukuba uza kuba neminyaka engama-60 ubudala ngowoku-1 kuJulayi 2019 okanye ngemva kwalo mhla kwaye akuphumi kwindlela yokutyala imali ejonga amanqanaba obomi, kwaye akuphumi kwiNdelela yokutyala imali esisiseko yamaLungu Etrasti, yonke imali yakho iza kukhutshwa kwi-Growth Portfolio ize yonke ityalwe kwi-Moderate Portfolio.

Ngaba ufuna ukuthetha nomntu kuqala?

INgxowa-mali iqeshe abacebisi ngeenzuzo zomhlala-phantsi ukuze bakuncede kwaye bakucacisele kakuhle ngolu khetho. Nceda uqhagamshelane neNgxowa-mali ibe siza kukudibanisa nengcali eza kukunceda ize ikucebise ngaphambi kokuba wenze isigqibo.

Liliphi inyathelo elilandelayo?

Ukuba uza kuba neminyaka engama-55 okanye nangaphezulu ngowoku-1 kuJulayi 2019 okanye ngemva koko, lindela ileta kunye nefomu yokuTshintsha Utyalo-mali evela kwiNgxowa-mali. Ukhumbule ke, ukuba akufuni ukuba imali yakho itshintshwe ngokuzenzekelayo, zalisa le fomu ukuze UPHUME kolu khetho lutsha.

Ukuba asifumani myalelo WOKUPHUMA, iimali zakho ziza kufakwa kwipotfoliyo/kwiipotfoliyo zotyalo-mali ezifanelekileyo ukususela ngowoku-1 kuJulayi 2019.

Ngaba ungakwazi ukutshintsha isigqibo osenzileyo?

Ewe, ukuba kwixesha elizayo ukhetha ukuphuma kwiNdlela Yokutyala Imali Esisiseko, ungatshitsha uphume kwindlela yokutyala imali ejonga amaqanaba obomi uze uye nakwiyiphi na ipotfoliyo yotyalo-mali ekhoyo ngokuzalisa iFomu Yokutyshinstha Utyalo-mali [Investment Switch Form]. Uvumeleke ukuba ungatshintsha kabini ngonyaka wengxowa-mali (ngowoku-1 kuJulayi ukuya kowama-30 kuJuni)

Kuthekani ukuba ungaphantsi kweminyaka engama-55 ubudala?

Ukuba ungaphantsi kweminyaka engama-55 kwaye akubi neminyaka engama-55 ngowoku-1 kuJulayi 2019 okanye emva koko iimali zakho ezikwixowa-mali ziza kuhlala kwi-Growth Portfolio. Amalungu angaphezu kweminyaka engama-50 ubudala avumelekile ukusebenzisa ukhetho olunye lotyalo-mali. Ungakhetha ukutshintshela iimali zakho kwipotfoliyo enomngcipheko ophantsi nanini na. Ungatshinstha utyalo-mali kabini kuphela ngonyaka weNgxowa-mali. Emva kokuba ukhethe utyalo-mali olunye uhlala kulo potfoliyo uyikhethileyo de ukhethe ukutshintsha ipotfoliyo yotyalo-mali okanye ukhethe ukungena kwindlela yokutyala imali ejonga inqanaba lobomi. Utshintsho lotyalo-mali lusebenza ngosuku lwe-10 lomsebenzi emva kokuba sifumene umyalelo wokutshintsha.

Kukho into ezayo kumalungu aseze ngobuso elizweni

Kwixesha elizayo i-CRF iza kusungula i-Aggressive Investment Portfolio yamalungu aseze ngobuso elizweni njengenxalenye yendlela yokutyala imali ejonga amaqanaba obomi. Zenijonge incwadana yeendaba yethu elandelayo siza kuninika inkcazelo engakumbi kuyo.

II-ANNUITY ONGAKHETHA KUZO XA UTHATHA UMHLALA-PHANTSI

Njengoko uMnu Mokweni sele etshilo ngasentla, iNgxowa-mali ikunika ukhetho lwee-annuity xa uthatha umhlala-phantsi. Siye saluchaza olu khetho kwiindaba zamalungu zakutshanje ezithunyelwe ngeimeliyi kuwo onke amalungu nezifumanekayo nakwiwebhusayithi. Ukuba akukazifumani ezi ndaba, nceda ufowunele i-Member Centre ucele ukuba bakuthumelele ikopi ngeimeyili. Kukho nencwadana esiyibhalayo eneenkcukacha enalo lonke ukhetho lwee-annuity ze-CRF ezifumaneka xa umntu ethatha umhlala-phantsi ibe iza kuthunyelwa kumalungu kungekudala.

Nalu ukhetho lwee-annuity olufumanekayo kwi-CRF:

1. **Ipenshini Yangaphakathi KwiNgxowa-mali – Ukhetho Lwe-Default Annuity:**

- Ungafumana ipenshini Ngaphakathi KwiNgxowa-mali ye-CRF ubomi bonke. Akukho sisikelo kwimali ongayitshintsha ibe yipenshini.
- Ipenshini yakho iqinisekile, ibe ukuba uyasweleka kwisithuba seminyaka emihlanu yokuqala ufumana ipenshini yenyanga ephelileyo iza kuhlulwa yonke kwiqabane lakho lomtshato elifanelekayo elo xesha liseleyo ukuze kudibane iminyaka emihlanu.
- Ukuba usweleka emva kweminyaka emihlanu yokuqala, ipenshini yeqabane lomtshato elingana nama-60% epenshini yenyanga ngexesha osweleke ngalo iza kuhlulwa.

2. **Ukhetho Lwe-CRF In-Fund Living Annuity – yabaneminyaka engama-55 nangaphezulu:**

- Ungathatha isixa-mali ngaphambi kokuba utrafere imali zakho eziseleyo ziye kule In-Fund Annuity, kodwa kufuneka utyale **ubuncinane** isigidi seeRandi.
- Ipenshini yakho yenyanga iza kuxhomekeka kwinqanaba eligqitywe kwangaphambili lobudala ngokusekelwe kumlinganiselo wokuphunguka kwayo.
- Ipenshini yenyanga kunye nomlinganiselo wokuphunguka zingatshintsha nyaka ngamnye ngomhla owathatha ngawo ipenshini (umhla wokuqala wenyanga ongene ngayo kule In-Fund Living Annuity).

3. **I-Living Annuity ngaphandle kweNgxowa-mali evunywe ngamalungu Etrasti:**

- Olu lukhetho lufumaneka kumalungu e-CRF angalungelwayo yiPenshini Yangaphakathi KwiNgxowa-mali okanye Yi-Living Annuity Yangaphakathi KwiNgxowa-mali.

I-CRF iqeshe abacebisi ngeemali zomhlala-phantsi ukuze bakucacisele ngokhetho olufumanekayo. Nceda ubafowunele kule nombolo 0861CRFUND (273863).

IINZUZO ZOMNGCIPHEKO KWI-CRF –HLOLA ICANDELO LENZUZO YOMNGCIPHEKO OKULO QHO NGONYAKA UZE WAZISE INGXOWA-MALI NGAPHAMBI KOWAMA-30 KUEPRELI UKUBA UFUNA UKULITSHINTSHA.

UKHETHO LWAKHO LWEENZUZO ZOMNGCIPHEKO KWI-CRF – HLOLA IINZUZO NGAPHAMBI KOWOKU-30 KUEPRELI NYAKA NGAMNYE

Uvumelekile ukuba ungalwenza utshintsho kwicandelo lenzuzo ngokweemeko zomgaqo-nkqubo simahla xa kuthe kwenzeka ezi ziganeko zilandelayo: Kumtshato okanye kuqhawulo-mtshato, ekuzalweni okanye ekuswelekeni komntwana, ekuswelekeni komyeni / kwenkosikazi yakho, ebudaleni kwama-40 kwama-50 nama-60 eminyaka, xa umntwana efikelela ebudaleni, xa kubakho utshintsho malunga nezivumelwano zengqesho kwilungu.

Amacandelo Omngcipheko (imali oyongela umhlala-phantsi NGAPHAMBI kweendleko zeNgxowa-mali):	Jonga ukuba uyalunga na wena apha	Kwenzeka ntoni xa usweleka?	Kwenzeka ntoni xa ukhubazeka?	Kwenzeka ntoni xa ufunyaniswe unesifo esoyikekayo?
A: Eli Candelo libiza i-3% Wonga ama-22.5% okanye ama-24% kumhlala-phantsi Ooceba bonga i-12%.	Ndinayo i-inshorensi yam, kodwa ndifuna i-inshorensi yokufa, ukhubazeko nesifo esoyikekayo	Abo baxhomekeke kuwe baza kufumana isixa-mali esiphindaphinda ka-4.35 umvuzo wakho wepenshini wonyaka kunye nesabelo sakho sobulungu kunye nenzuzo yakho yomngcwabo.	Uza kufumana isixa-mali esiphindaphinda ka-4.35 umvuzo wakho wepenshini wonyaka kunye nesabelo sakho sobulungu. Le nzuzo iyaphela xa uneminyaka engama-65 ibe incipha nge-1/120th ngenyanga ukusuka kwiminyaka engama-55.	Xa unokufunyanwa unesifo esoyikekayo esikwi-inshorensi isixa-mali esiphindaphinda ka- 0.75 umvuzo wakho wepenshini wonyaka sinokuhlululwa kuwe.

<p>B: Eli Candelo libiza i-5% Wonga ama-20,5% okanye ama-22% kumhlala-phantsi Ooceba bonga i-10%.</p>	<p>Ndililungu eliselula ngeminyaka nelinentsapho elingenainshorensi ingako. Ngokuqinisekileyo ndiyayifuna i-inshorensi yokufa eyokhubazeko neyesifo esoyikekayo.</p>	<p>Abo baxhomekeke kuwe baza kufumana isixa-mali esiphindaphinda ka- 7.35 umvuzo wakho wepenshini wonyaka kunye nesabelo sakho sobulungu kunye nenzuzo yakho yomngcwabo.</p>	<p>Uza kufumana isixa-mali esiphindaphinda ka- 4.70 umvuzo wakho wepenshini wonyaka kunye nesabelo sakho sobulungu. Le nzuzo iyaphela xa uneminyaka engama- 65 ibe incipha nge- 1/120th ngenyanga ukusuka kwiminyaka engama-55.</p>	<p>Xa unokufunyanwa unesifo esoyikekayo esikwi-inshorensi isixa- mali esiphindaphinda ka-0.75 umvuzo wakho wepenshini wonyaka sinokuhlululwa kuwe. **</p>
<p>C: Eli Candelo libiza i-2% Wonga ama-23,5% okanye ama-25% kumhlala-phantsi Ooceba bonga i-13%.</p>	<p>Yanele i-inshorensi yokhubazeko, kodwa ndifuna i-inshorensi yokufa neyesifo esoyikekayo.</p>	<p>Abo baxhomekeke kuwe baza kufumana isixa-mali esiphindaphinda ka- 4.70 umvuzo wakho wepenshini wonyaka kunye nesabelo sakho sobulungu kunye nenzuzo yakho yomngcwabo.</p>	<p>Ayikho inzuzo yokhubazeko kule inshorensi. Sisabelo sakho sobulungu kuphela esiya kuhlululwa kuwe.</p>	<p>Xa unokufunyanwa unesifo esoyikekayo esikwi-inshorensi isixa- mali esiphindaphinda ka-0.75 umvuzo wakho wepenshini wonyaka sinokuhlululwa kuwe. **</p>

<p>D: Eli candelo libiza i-0% Wonga ama-25,5% okanye ama-27% kumhlala-phantsi Ooceba bonga i-15%</p> <p>Nantsi Into Ebalulekileyo: Eli candelo alifumaneki kumalungu angengabo ooceba angaphantsi kweminyaka eyi-50 ubudala.</p>	<p>Ndingaphaya kweminyaka engama-50 okanye ndinguceba. Ndinayo i-inshorensi, ibe umcebisi wam uthi yanele. Lonke igalelo lam malifakwe kwiakhawunti yam yokongela umhlala-phantsi.</p>	<p>Icandelo D alinazo naziphi na iinzuzo zomngcipheko ngaphandle kweyomngcwabo. Abo baxhomekeke kuwe baza kufumana isixa-mali esisisabelo sobulungu kunye nenzuzo yakho yomngcwabo.</p>	<p>Ayikho inzuzo yokhubazeko. Sisixa-mali esisisabelo sobulungu esiya kuhlalulwa kuwe.</p>	<p>Akukho inshorensi</p>
<p>E: Eli Candelo libiza i-0.25% Wonga ama-22,25% okanye ama-23.75% kumhlala-phantsi Ooceba bonga i-11.75%.</p>	<p>Ndifuna i-inshorensi yokufa neyesifo esoyikekayo nenzuzo yengeniso yenyanga yokhubazeko.</p>	<p>Abo baxhomekeke kuwe baza kufumana isixa-mali esiphindaphinda ka-4.25 umvuzo wakho wepenshini wonyaka kunye nesabelo sakho sobulungu kunye nenzuzo yakho yomngcwabo.</p>	<p>Uza kufumana inzuzo yengeniso yenyanga engama-75% omvuzo wakho wonyaka wepenshini, ingadluli kwi-R130 000 ngenyanga. Xa unokukhubazeka, uya kuqhubeka ufaka igalelo lesi-9% okanye</p>	<p>Xa unokufunyanwa unesifo esoyikekayo esikwi-inshorensi isixa-mali esiphindaphinda ka- 0.75 umvuzo wakho wepenshini wonyaka sinokuhlalulwa kuwe. **</p>

			lesi-7.5% kwingxowa-mali yomhlala-phantsi. ★	
<p>F: Eli Candelo libiza i-3% Wonga ama-22,5% okanye ama-24% kumhlala-phantsi Ooceba bonga i-12%.</p>	<p>Ndiphakathi kweminyaka engama-65 nengama-75 kwaye ndifuna i-inshorensi yokufa.</p>	<p>Abo baxhomekeke kuwe baza kufumana isixa-mali esiphindaphinda ka-4.25 umvuzo wakho wepenshini wonyaka kunye nesabelo sakho sobulungu kunye nenzuzo yakho yomngcwabo.</p>	<p>Ayikho inzuzo yeinshorensi yokhubazeko. Sisabelo sakho sobulungu kuphela esiya kuhlalulwa.</p>	<p>Akukho inshorensi</p>
<p>G: Eli candelo libiza i-0.6% Wonga ama-24,9% okanye ama-26.4% kumhlala-phantsi Ooceba bonga i-14.4%.</p>	<p>Ndineinshorensi yam ngaphandle kweNgxowa-mali, kodwa ndifuna i-inshorensi encinane yokufa enikelwa yiNgxowa-mali ngoxa ndisongela umhlala-phantsi.</p>	<p>Abo baxhomekeke kuwe baza kufumana isixa-mali esingumvuzo wonyaka wepenshini kunye naso sonke isabelo sobulungu kunye nenzuzo yakho yomngcwabo.</p>	<p>Ayikho inzuzo yeinshorensi yokhubazeko. Kuphela ssixa-mali esisisabelo sobulungu siya kuhlalulwa kuwe.</p>	<p>Akukho inshorensi</p>

★ ibe xa uneminyaka engama-65 uya kufumana isabelo sobulungu esipheleleyo njengenzuzo yomhlala-phantsi. Khumbula ukuba ngoxa ufumana inzuzo yengeniso yenyanga yokhubazeko, uqhubeka ukwi-inshorensi de ube neminyaka engama-65. Nceda uphawule ukuba i-inshorensi ingayiphelisa inzuzo yengeniso yenyanga ukuba awusafaneleki ukugqalwa njengomntu okhubazekileyo.

★★ Zezi zifo zilandelayo ezifakwa kwi-inshorensi yesifo esoyikekayo: istrowukhu, umhlaza (cancer), i-heart attack, i-coronary artery surgery, ubumfama, i-renal failure, ukukhubazeka notyando olukhulu lokufakelwa amalungu omzimba

INZUZO YOMNGCWABO YAWO ONKE AMALUNGU

Onke amalungu kwakunye nosapho banayo inzuzo yomngcwabo.

Umntu Ofakwe Kwi-inshorensi	KwaSanlam	KwaMomentum	Iyonke Inzuzo Entsha Yomngcwabo	Izinto ezibalulekileyo ezifuna ukuqwalaselwa
Ilungu	R21 000	R5 500	R26 500	I-inshorensi iyaphela xa lineminyaka engama-75
Umntu Atshate Naye	R21 000	R5 500	R26 500	I-inshorensi iyaphela xa eneminyaka engama-75
Abantwana (21-26)	R21 000	R5 500	R26 500	Kuxhomekeka ekubeni umntwana akatshatanga ukuba ungaphantsi kweminyaka engama-21 okanye akatshatanga kwaye uyafunda ixesha elizeleyo ukuba ungaphantsi kweminyaka engama-26
Abantwana (11-21)	R21 000	R5 500	R26 500	
Abantwana (1-11)	R 5 250	R5 500	R11 750	

Abantwana (0-1)	R 6 250	R1 650	R 7 900	Nabantwana abazalwa beswelekile baba phantsi kweinshorensi, ukuba unina ebekhulelwe iiveki eziphakathi kwama-26 nexesha lokubeleka.
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★ ibe xa ufika kwiminyaka engama-65 uza kufumana zonke iimali zakho njengenzuzo yomhlala-phantsi. Khumbula ukuba ngoxa ufumana inzuzo yenyanga yokhubazeko, uyaqhubeka uneinshorensi yokusweleka de ube neminyaka engama-65. Nceda uphawule ukuba i-inshorensi ingayiyekisa inzuzo yenyanga ukuba awusafaneleki ngokwengcaciso yokhubazeko.

Izinto ezibalulekileyo ofanele uzikhumbule ngenzuzo yakho yomngcwabo:

- Xa kunokwenzeka usweleke ngaphambi komhlala-phantsi, abo baxhomekeke kuwe baya kuqhubeka bekwi-inshorensi de kufike ixesha obuya kube uneminyaka engama-65 ngalo
- Ukwanayo nenzuzo yokuhanjiswa komzimba, egubungela ilungu, umntu otshate nalo kunye nabantwana. Le nzuzo ihlawulela ukuhanjiswa komzimba uye kwindawo oza kungcwatywa kuyo apha eMzantsi Afrika
- Xa inkampani yeinshorensi isamkela ibango lakho lokukhubazeka, wena nabo baxhomekeke kuwe abachazwe kule bhokisi ingasentla niza kuqhubeka nisenayo i-inshorensi yomngcwabo de ube neminyaka engama-65.

IZINTO EZIBALULEKILEYO ...

***Icandelo lenzuzo yomngcipheko ligqiba ngemali oyongela umhlala-phantsi* liphinde ligqibe nokuba ingakanani i-inshorensi wena nentsapho yakho eniza kuyifumana xa usweleka, ukhubazeka okanye ufunyaniswe unesifo esoyikekayo.**

- **Icandelo D** – lelooCeba namalungu aneminyaka engaphezu kwama-50. Qiniseka ukuba uneinshorensi eyaneleyo ngaphandle kweNgxowa-mali ngaphambi kokuba ukhethe eli candelo. Nceda uthethe nomcebisi ngemali wakho.
- **Icandelo G** – eli candelo likunika ubuncinane i-inshorensi yoMvuzo Wepenshini Wonyaka oza kuhlawulwa kwintsapho yakho xa ungasweleka. Qiniseka ukuba uneinshorensi eyaneleyo ngaphandle kweNgxowa-mali ngaphambi kokuba ukhethe eli candelo. Nceda uthethe nomcebisi ngemali.

I-inshorensi Yokhubazeko Neyesifo Esoyikekayo – Ngaba sikho isifo osele ugula siso ngoku? Ukuba kunjalo, kungenzeka ungafaneleki ukufumana i-inshorensi yesifo esoyikekayo.

Yintoni isifo osele ugula siso ngoku? “Isifo osele ugula siso” siso nasiphi na isigulo osenokuba uye wanyangwa sona, okanye osaziyo, okanye ekulindeleke ukuba noko ubumele ukuba ubusazi, okanye okhe wacela iingcebiso zoogqirha ngaso, ngaphambi komhla oqalise ngawo emsebenzini. Yiya kwiwebhusayithi yethu ukuze ufumane inkcazelo ngamaxeshas asikiweyo einshorensi yokhubazeko neyesifo esoyikekayo.

Faka ibango kwangethuba! Qiniseka ukuba wena okanye i-HR yakho enembopheleleko yokufaka ibango lakho lokhubazeko okanye lesifo esoyikekayo iyenza loo nto ngexesha elisikelweyo, kungenjalo i-Inshorensi ayiyi kulihlawula elo bango.

Ithetha ntoni into yokuba uMasipala wakho abe semva kwintlawulo amele ayihlawule kwiNgxowa-mali? Ithetha ukuba akalifakanga igalelo lakho kwiNgxowa-mali, nto leyo ethetha ukuba awunayo i-inshorensi yomngcipheko. Xa kungenzeka nantoni na kuwe kule meko, kuya kuhlulwa iimali zakho kuphela.

Ubudala bokuthatha umhlala-phantsi kwi-CRF butshintshile. Ukususela ngowoku-1 kuSeptemba 2018 ubudala bokuthatha umhlala-phantsi yiminyaka engama-65 (ngaphambili ibiyengama-60).

Amazwi okuzihlamba etyaleni: I-CRF for local Government ayamkeli mbopheleko ngayo nayiphi na ilahleko, umonakalo okanye iindleko ezinokufumaneka ngenxa yomphumo ongqalileyo wokuthembela kwinkcazelo ekolu xwebhu nakwimithetho yeNgxowa-mali, kuya kulandelwa iMithetho yeNgxowa-mali.

IBhodi Yetrasti: NguMnu SA Mokweni (Usihlalo), uMnu PJS Gouws, uCeba IR Iversen, uMnu TA Loko, uCeba PJF Louw, uMnu L Mbandazayo, uCeba C Meyer, uMnu AM Owen, uMnu ET Scott, uCeba SN Toni, uMnu JJ Wagner, uMnu FA Willemse.

IGosa Eliyintloko: UMnuKobus Sadie