CRF FOR LOCAL GOVERNMENT

MEMBER NEWSFLASH
OF THE CONSOLIDATED RETIREMENT FUND
June 2019

Iindaba Zamalungu Akwa-CRF – Juni 2019

Lungu elibekekileyo

KUKHO UKHETHO OLUTSHA KRACA OMELE UCINGE NGALO XA UTHATHA UMHLALA-PHANTSI – ngoku ungakwazi ukuthatha umhlala-phantsi ukwiNgxowa-mali!

Zininzi izinto ezenzeke kwiNgxowa-mali ibe sifuna ukunichazela ngee-annuity ezintsha zeNgxowa-mali eninokukhetha kuzo nange-Life Stage Investment Strategy.

Ngokuhambisana nomthetho nemimiselo emitsha eqalise ukusebenza, i-CRF ayilalanga emqokozweni ibe iye yasungula ukhetho lwe-default annuity (yepenshini) kunye nezinye ii-annuity anokukhetha kuzo amalungu xa ethatha umhlala-phantsi. Olu tshintsho lwenzelwe ukunceda amalungu asebenzise iimali zawo ezikwiNgxowa-mali ukuze ahlawulele umhlala-phantsi ixesha elide kangangoko kunokwenzeka.

Kwixesha elidlulileyo, xa amalungu e-CRF, ebenokhetho lokurhoxisa umhlala-phantsi wawo okanye azithathe zonke iimali zawo okanye athathe inxalenye yazo aze athenge ipenshini ngaphandle kweNgxowa-mali.

Amalungu ETrasti aye ayihlaziya imithetho ukuze avumele amalungu ukuba agcine imali yawo kwa-CRF xa ethatha umhlala-phantsi.

Nazi ii-annuity ongakhetha kuzo ezifumaneka xa uthatha umhlala-phantsi:

Ukhetho Lwe-Default Annuity: Ukhetho Lwepenshini Yangaphakathi KwiNgxowa-mali

Fumana ipenshini yakho kwi-CRF ubomi bakho bonke.

Olu khetho belungafumaneki kumalungu e-CRF ukususela ngoJanuwari 2016, kodwa ngoku ungaphinda ukhethe ukufumana ipenshini yobomi bonke kwiNgxowa-mali.

- Akukho sisikelo kwimali ongayitshintsha ibe yipenshini. Kodwa ke, ukuba xa uyitshintsha ibe yipenshini yenyanga ephantsi kakhulu, umcebisi ngee-annuity oqeshwe yiNgxowa-mali uza kuqhagamshelana nawe aze akucebise ngolunye ukhetho ongalwenza.
- Ipenshini yenyanga iza kuqhubeka ukuba usweleka kwisithuba seminyaka emihlanu ufumana ipenshini yenyanga kwaye iza kuhlawulwa kwiqabane lakho elifanelekayo. Ukuba ubutshatile xa ubungena kwiPenshini Yangaphakathi KwiNgxowa-mali kwaye usweleka emva kokudlula kwexesha leminyaka emihlanu, ipenshini yeqabane elingana nama-60% epenshini yenyanga ngexesha lokusweleka kwakho iza kuhlawulwa.
- Ukuba ubungenamntu otshate naye ofanelekayo xa ubuthatha umhlala-phantsi, akukho penshini yenyanga eza kuhlawulwa kwabo baxhomekeke kuwe. Isixa-mali esibalwe nguMqikeleli Womngcipheko, singahlawulwa

kwabo bamele baxhamle ngokuhambisana necandelo 37c, ukuba nje loo mali ibihlawulwa kulowo ufumana ipenshini ayigqithi kwimali esetyenzisiweyo ukuthenga ipenshini ekuqaleni. Ukuba wena okanye umntu otshate naye (njengofumane ipenshini) liyasweleka ngaphambi kokuba libe neminyaka engama-80, kuza kwenzeka okufanayo.

- AmaLungu Etrasti afuna ukuba ngonyaka inyuswe ngomlinganiselo olingana nge-100% nokunyuka kwamaxabiso ezinto, kodwa asinakuqiniseka ngaloo nto kuba ixhomekeke kwindlela eqhube ngayo le In-Fund Pension Portfolio.
- Yipenshini yobomi bonke le, kodwa imali yepenshini asinakuyiqinisekisa kwaye nangona kungenakufane kwenzeke, ingehla xa imbuyekezo yotyalo-mali iqhubeka ingentle.
- Ipenshini yakho yenyanga iza kuhlawulwa ngowama-22 nyanga nganye okanye ngosuku olungaphambili ukuba olwama-22 lungeCawa okanye ngeHolide Kawonke-wonke.

Ukuba ukhetha ukuthatha umhlala-phantsi ngaphakathi kweNgxowa-mali nokuba iimali zakho zitshintshelwe ekubeni yipenshini yobomi bonke, umqikeleli womngcipheko uza kubala ipenshini yakho ngokusekelwe kwezi zinto zilandelayo:

1. Imali ekhoyo yePenshini Yangaphakathi KwiNgxowa-mali (emva kwemali oyithathileyo).
2. Ubudala bakho. Nakuba iNgxowa-mali ivumela ukuthathwa komhlala-phantsi ngaphambi kwexesha ukususela kubudala beminyaka engama-50, imali engahlawulelwa rhafu xa uthatha umhlala-phantsi, ngoku eyi-R500 000, ifumaneka kuphela xa uneminyaka engama-55 nangaphezulu.
3. Ubudala beqabane lakho, ukuba utshatile. Ipenshini yeqabane isisinyanzelo ukuba utshatile.

Ezinye Ii-annuity Ongakhetha Kuzo:

I-CRF In-Fund Living Annuity – nazi izinto ezijongwayo:

- Umele ube neminyaka engama-55 ubudala okanye ngaphezulu.
- Ungathatha isixa-mali ngaphambi kokuba utrasfere iimali zakho ziye kule In-Fund Annuity, kodwa kufuneka utyale **ubuncinane** isigidi seeRandi.
- Ipenshini yakho yenyanga iza kuxhomekeka linqanaba 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.)
- Umlinganiselo wokuphunguka ziiphesenti zokutsala kwakho kutyalo-mali lwakho ngenyanga/ngonyaka.
- Imali yakho iza kutyalwa kwiipotfoliyo zotyalo-mali ezingagqithanga kwisine ezikhoyo kwa-CRF. Kuza kusebenza iindleko zotyalo-mali ezifanayo naxa wawulilungu eliphangelayo leNgxowa-mali. Le nto ithetha ukuba le annuity yenye yezona zonga iindleko kwicandelo leengxowa-mali.
- U-Portfolium uqeshwe yiBhodi Yetrasti ukuba abe ngumcebisi ngezimali ngokhetho lwee-annuity zeNgxowa-mali kwaye banyanzelekile ukuba bakucebise ngokhetho lwee-annuity ezinikelwa yiNgxowa-mali. Baza

kukucebisa ukuba ufanele ucinge nini ngokutshintsha ipenshini yakho yenyanga okanye iimali ozitsalayo. Baza kukucebisa nangendlela omele uzakhe ngayo iipotfoliyo zakho zotyalo-mali.

- Ukuba uyasweleka, iqabane lakho elisaphilayo linokukhetha ukuqhubeka nepenshini okanye litsale iimali njengesixa-mali. Nceda uphawule ukuba xa unokusweleka, iCandelo 37C liza kusebenza. Kuza kufuneka uzalise ifomu yokukhetha abo baza kuxhamla.
- Unako ukukhetha ukuphuma kule In-fund Living Annuity uze utrasfere iimali zakho kwenye i-annuity engaphandle. Asinakukuqinisekisa ngepenshini.

I-Living Annuity ngaphandle kweNgxowa-mali

Olu lukhetho angacinga ngalo amalungu e-CRF angalungelwayo yiPenshini Yangaphakathi KwiNgxowa-mali okanye Yi-Living Annuity Yangaphakathi KwiNgxowa-mali. Loo nto ingabangelwa ziingxaki zokucebela imali okanye yinto yokuba umlinganiselo wokuphunguka we-Living Annuity Yangaphakathi KwiNgxowa-mali ungekho bhetyebhetye ngokwaneleyo. INgxowa-mali yaye yenza uthethwano ngolu khetho lwahlukileyo ukuze iqiniseke ukuba amalungu ethu aqhubeka efumana amaxabiso amahle nangaphandle kweNgxowa-mali.

- Ipenshini yakho yenyanga iya kugqitywa ngumlinganiselo wokuphunguka okhethwe nguwe (2.5% – 17.5%).
- Ungakhetha ukutshintsha umlinganiselo wokuphunguka qho ngonyaka ngomhla othathe ngawo ipenshini (umhla wokuqala wenyanga othathe ngayo i-Annuity).
- Ukhetho lotyalo-mali luza kufumaneka kuwe, kwaye amacebiso ngokhetho lotyalo-mali uza kuwanikwa ngu-Portfolium, abacebisi abazinikeleyo beNgxowa-mali ngokuphathelele ukhetho lwee-annuity zeNgxowa-mali.
- Ukuba uyasweleka, iimali zakho ezikhoyo ziza kuhlawulwa kwabo bafanele baxhamle.

U-PORTFOLIUM UQESHIWE UKUBA ABE NGUMCEBISI WAKHO

U-Portfolium, ngoku ongumboneleli ngenkonzo yokunceda amalungu ngee-CRF Retirement Annuities ezintsha, uza kucebisa amalungu e-CRF ngayo YONKE imicimbi yemali. Khumbula ukuba esinye sezizathu ezisabangela amalungu angayifikeleli injongo yawo yomhlala-phantsi kukuswela amacebiso afanelekileyo kwimicimi yemali. Amalungu adla ngokuthetha neenkampani ezibiza intloko yetreyini zize ziwacebise izinto ezingekhoyo. U-CRF ukhethe ukuba kusetyenziswe u-PORTFOLIUM njengomboneleli ngenkonzo, ukuze aqiniseke ukuba amalungu ethu afumana awona macebiso abhadlileyo ngawona maxabiso aphantsi. Ukuba ungathanda ukuthetha nomcebisi ngemali, nceda ufowunele iNgxowa-mali ibe siza kukudibanisa nomnye wabacebisi bakwa-PORTFOLIUM.

ABACEBISI NGEEMALI ZOMHLALA-PHANTSI

Khumbula, injongo yokongela umhlala-phantsi kukukunika ingeniso xa uthatha umhlala-phantsi. Xa uyeka ukuphangela kwaMasipala ngaphambi kokuba uthathe umhlala-phantsi, ungalibazisi ukufowunela aBacebisi Ngeemali Zomhlala-phantsi beNgxowa-mali kule nombolo 0861 CRFund (0861 273 863) ukuze bakuncede ngendlela onokuzilondoloza ngayo iimali zakho. Sikho ngenjongo yokukunceda ulawule ikamva lakho!

IINDABA ZE-ANNUITY

I-INSHORENSI YOMNGCWABO INYUSIWE YAYA KWI-R50 000!!!

Ukususela ngowoku-1 kuJulayi 2019 onke amalungu afaka igalelo e-CRF aneinshorensi ye-R50 000 ukuya kutsho kubudala beminyaka eyi-75.

Enye into, xa kunokwenzeka usweleke ngaphambi kokuthatha umhlala-phantsi, amalungu asondeleyo entsapho yakho aza kuba kwi-inshorensi de kufike ixesha obuya kuba neminyaka engama-65 ubudala.

AmaLungu Etrasti akwaze njani ukunyusa i-inshorensi isuke kwi-R26 500 iye kwi-R50 000?

Ngaphambili i-inshorensi yakho yomngcwabo ibiku-Sanlam no-Momentum. Wena, amalungu asondeleyo entsapho benifakwe ngolu hlobo kwi-inshorensi:

Umntu ofakwe kwi-inshorensi	I-Inshorensi Ka-Sanlam	I-Inshorensi Ka-Momentum	Iyonke I-inshorensi Yomngcwabo
Wena, umntu otshate naye nabantwana (11 – 21) kunye (21-26)*	R21 000	R5 500	R26 500
Abantwana 1 -11	R6 250	R5 500	R11 750
Abantwana 0 – 1**	R6 250	R1 650	R7 900

Ngoku amaLungu Etrasti aye ayidibanisa le inshorensi ibe yonke inzuzo yomngcwabo ikwi-inshorensi yakwa-Sanlam.

Le inshorensi intsha ingena kangakanani epokothweni yakho?

Imali oza kuyihlawula ngenyanga kwi-inshorensi yakho yomngcwabo inyukile isuka kwi-R17.10 yaya kwi-R31.44. Ngoko ngokuhlawula i-R30 ngenyanga wena nabantwana bakho abangaphezu kweminyaka eli-11 ubudala, ninyuselwe i-inshorensi yomngcwabo yaba yi-R50 000. I-inshorensi yentsapho yakho esondeleyo ngoku imi ngolu hlobo:

Umntu ofakwe kwi-inshorensi	Iyonke I-Inshorensi Ka-Sanlam
Wena, umntu otshate naye nabantwana (11 – 21) kunye (21-26)*	R50 000
Abantwana 1 -11	R20 000
Abantwana 0 – 1**	R20 000

*Umntwana akatshatanga ukuba ungaphanti kweminyaka engama-21 ubudala okanye akatshatanga kwaye ufunda ixesha elizeleyo ukuba ungaphantsi kweminyaka engama-26.

**Baqukiwe abantwana abazalwa beswelekile ukuba nje umama ebedlulile kwiiveki ezingama-26 ekhulelwe.

Yeyiphi enye indlela ekunceda ngayo le nto?

Ekubeni kuqala i-inshorensi yomngcwabo ibikwiinkampani ezimbini, ibidla ngokulibazisa ukubhatala lonke ibango lomngcwabo. Amaxwebhu ebango bekufuneka ahlolwe ngu-Sanlam no-Momentum ibe ngamnye ebesenza isigqibo sakhe ngokuba ayihlawule na okanye ayihlawule nini inxalenye yakhe yeinshorensi.

Ngoku iza kuhlolwa ngu-Sanlam yedwa kwaye yonke le ishorensi iza kuhlawulwa isixa-mali esinye.

Abazithobileyo

Iqela Lonxibelelwano Lakwa-CRF

IBhodi Yetrasti: uMnu SA Mokweni (Usihlalo), uMnu JJ Wagner (Sekela Sihlalo), 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 FA Willemse

IGosa Eliyintloko: uMnu J Sadie

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