INCWADANA YEENDABA YECRF
YABADLA IPENSHINI KAMATSHI 2021

LUNGU ELIBEKEKILEYO,

Ihlabathi litshintshe unomphelo ukususela kwileta esigqibele ukuyithumela kuwe. Ngubani kuthi owayenokuyicinga into yokuba singaze sibone ezi ziganeko zibangelwe ngubhubhane wehlabathi? Kunyaka nje ophelileyo, xa siphuma endlwini, besijonga nje ukuba asizilibelanga izitshixo okanye ukuvala iifestile; ngoku sijonga ukuba ikhona na isanithayiza ebhegini nemaski ebusweni…

Lo nyaka ubunzima, unamanzithinzithi kwaye mhlawumbi abaninzi kuni unenze nangamalolo. Ndithi lalani ngenxeba nonke nina eniye naswelekelwa zizihlobo kulo nyaka udluleyo.

Ezimnandi ke kukuba, kuyandivuyisa ukunazisa ukuba ipenshini yakho iza kunyuswa ukusuka ngoMatshi walo nyaka. Ipenshini yakho yenyanga ifakwa kwiakhawunti yakho yebhanki ngowama-22 nyanga nganye, ngaphandle kwaxa owama-22 ungempelaveki okanye ngeholide kawonke wonke. Xa kunjalo ke ipenshini yakho iza kubhatalwa ngoLwesihlanu ongaphambi kwempelaveki leyo.

Siyiposile iNgxelo Yonyaka yonyaka-mali ophela ngowama-30 kuJuni 2020. Ukuba awukayifumani ikopi yakho, nceda ungene kwiwebhusayithi yethu ukuze ufumane eye-elektroniki okanye uqhagamshelane neZiko Lamalungu ukuze likuthumelele ikopi ngeimeyili.

UCRF uzenzela ngaphakathi ngoku ulawulo

Ngelizama ukuphinda sinciphise iindleko kwaye sinikele ngeenkonzo ezibhetele kumalungu ethu nakwabadla ipenshini, iNgxowa-mali iye yazenzela ulawulo ngaphakathi ukususela ngowoku-1 kuJulayi 2020.

Zigcine usempilweni, ukhuselekile

Kuvuyele ukufunda incwadana yakho yeendaba uze uqhubeke ulandela iingcebiso zemiqathango kwaye uncede unamathele kwimiqathango ebekiweyo ngenxa ye-COVID-19. Loo nto ingakugcina ukhuselekile kwaye isindise ubomi bakho. Nazi izikhumbuzo ezimbalwa:

- Ungaphumi endlwini ngaphandle kokuba kunyanzelekile
- Zibaleke iimbutho noba zezaluphi uhlobo – ezikawonke wonke nemicimbi yentsapho
- Faka imaski wakuphuma nje kumnyango wendlu yakho
- Hlala ukumgama okhuselekileyo kwabanye abantu – umgama ongaphezu kowengalo eyolulweyo ukusuka komnye umntu
- Hlala ekhaya uze ungadibani namntu ukuba uneempawu zesi sigulo, kodwa ukhumbule ukuxelela intsapho yakho.

Soyisile Mokweni
Usihlalo

ABADLA IPENSHINI BANYUSELWE NGE-100% YOKUNYUKA KWAMAXABISO – KWAPHINDWA KWAFAKWA UCHATHA!

Niye nanyuselwa ngomlinganiselo opheleleyo wokunyuka kwamaxabiso oyi-2.2% KONGEZWA enye i-2.3% ekhethekileyo ukususela ngowoku-1 kuMatshi 2021. Malungu adla ipenshini, loo nto ithetha ukuba iyonke ipenshini yenu iza kunyuswa nge-4.5%!

UMthetho Wesibini Ohlaziyiweyo Weengxowa-mali Zepenshini ufuna iNgxowa-mali iqwalasele iipenshini ubuncinane qho emva kweminyaka emithathu ize inyuse ipenshini ngomlinganiselo opheleleyo wokunyuka kwamaxabiso xa ikwazi. Injongo yalo Mthetho kukuqiniseka ukuba alehli ixabiso leepenshini okanye kwehle amandla azo okuthenga ngenxa yokunyuka kwamaxabiso ekuhambeni kweminyaka.

UCRF uye ajonge ukunyusa ipenshini ngokusekelwe kwi-100% ye-CPI yowama-30 kuJuni odluleyo, kuxhomekeka ekubeni iyakwazeka na loo nto.

Ezinye iindaba ezimnandi kukuba, kwanokuba awukawugqibi unyaka ufumana ipenshini kule Ngxowa-mali, uza kunyuselwa ngayo yonke loo 4.5%!

Nanku umbuzo: AmaLungu Etrasti akwaze njani ukwenza loo nto ngeli xesha linzima kangaka?
Nantsi impendulo: I-Pension Portfolio iqhube ngendlela esemagqabini nakuba iimarike bezingazinzanga kule minyaka imbalwa idluleyo ibe ibinemali ngokupheleleyo kunyaka-mali weNgxowa-mali ophele ngowama-30 kuJuni 2020. Enze kakuhle amaLungu Etrasti neqela labacebisi bawo ngezezimali elikwazileyo ukwenza into ebingalindelekanga ngoxa ihlabathi lithwaxwa ngubhubhani.

Kuhlawulwe ibhonasi eli-100% ngoDisemba 2020
AmaLungu Etrasti afake ibhonasi (itsheke ye-13) eli-100% lepenshini yenyanga kwiakhawunti yakho yebhanki kunye nepenshini yakho yenyanga kaDisemba 2020. Kwanokuba ubungekagqibi unyaka ufumana ipenshini yenyanga kule Ngxowa-mali, umele ukuba uyifumene intlawulo yakho yenyanga ye-13.
Zindaba ezimnandi zonke ezi, kodwa ke kubalulekile ukukhumbula ukuba ibhonasi okanye itsheke ye-13 ayiqinisekiswanga kwaye **ixhomekeka ekubeni kuyakazeka na ukuyikhupha**. Asiqinisekanga ngayo ibe ungaze uyibale xa usenza uqingqo-mali lwakho.

TSHINTSHA – KHUSELA INDALO
Izilipu zomvuzo sizithumela ngeposi kuwo onke amalungu ethu adla ipenshini ngenxa yokuba singenazo ezinye iinkcukacha zokuqhagamshelana nawo kwiincwadi zethu. Ukuba ungathanda ukufumana isilipu somvuzo sakho nolunye unxibelelwano ngeimeyili, nceda usinike iadresi yakho yeimeyili uze usiqinisekise ukuba lonke unxibelelwano lwakho lungathunyelwa ngaloo adresi yeimeyili usinike yona.
Ukuze ipenshini yakho ibatalwe, kufuneka sibe neenkcukacha zakho zebhanki ezichanileyo. Ukuba utshintsha iinkcukacha zebhanki zakho, nceda uqiniseke ukuba unika iNgxowa-mali ezo nkcukacha ngaphambi kowe-10 walo nyanga kungenjalo ipenshini yakho iza kufakwa kwiakhawunti yebhanki yakho endala.

IINDLELA ZOKUNXIBELELANA
Besifumaneka ngalo lonke ixesha ebudeni bokuvalwa kwento yonke elizweni okuqale ngowama-27 kuMatshi kunyaka ophelileyo ibe nazi iindlela ongakwazi ukunxibelelana nathi ngazo: Iziko Lamalungu: Sifowunele kule nombolo 0861 CRFUND (0861 273863)

- Iwebhusayithi: Xa ungena kwiwebhusayithi yethu ethi www.crfund.co.za, cofa le linki https://crfund.co.za/contact-us/ uze ufake igama, ifani, inombolo yeID, iadresi yeimeyili nohlobo lwento ofuna ukuncedwa ngayo.
- UWhatsApp: Thumela umyalezo kwinombolo ethi 021 915 3500 ibe igosa liza kukuphendula kwisithuba seeyure ezingama-48 zomsebenzi
- I-imeyili: Ungathumela umbuzo wakho kwiadresi ethi support@crfund.co.za ibe igosa liza kukuphendula kwisithuba seeyure ezingama-48 zomsebenzi.
- Ukutyelela kwiNgxowa-mali: – Njengenxalenye yemiqathango yokhuesleko kwi-Covid-19, iiofisi zeNgxowa-mai zivaliwe kuwo onke amalungu eCRF kunye nabadla ipenshini ukutyhubela lonke ixesha lokuvalwa kwento yonke elizweni ibe ziseza kuqhubeka zivaliwe de niphinde naziswe.
- Iposi: PO Box 4740, Tyger Valley, 7536

IZIKHUMBUZO EZIBALULEKILEYO

Iipenshini zabantwana zinqunyanyisiwe – 31 Disemba 2020

Ukuba ufumana ipenshini yomntwana, nceda ukhumbule ukuba iinzuzo ezimele zifunyanwe ngumntwana osephantsi kwabazali ziyaphela xa efika kubudala beminyaka eli-18 zize kubantwana abaxhomekeke kuwe abasafundayo ixesha elizeleyo kwiziko lemfundo eligqalwayo ziphele xa beneminyaka engama-23 ubudala. Ubungqina bokuba umfundi ubhaliselwe ukufunda kwiziko lemfundo eligqalwayo bumele buthunyelwe yonke iminyaka ukuze abantwana abaphantsi kwakho nabangekatshati abaphakathi kweminyaka eli-18 nengama-23 bakwazi ukuqhubeka behlawulwa inzuzo yabo.

Xa umntu odla ipenshini esweleka

Kubalulekile ukwazisa intsapho yakho ukuba xa kungenzeka usutywe kukufa, kufuneka yazise iNgxowa-mali kwaye ithumele isatifikethi sokufa ukuze ipenshini ivalwe. Nayiphi ipenshini efakwe emva kokusweleka kuye kufuneke ibuyiselwe kwiNgxowa-mali.

UKHUPHISWANO – Hlaziya iinkcukacha zakho zoqhagamshelwano

Sineendlela eziliqela zokuqhagamshelana noCRF. Impendulo ikule ncwadana yeendaba. Sichazele ukuba kwezi ndlela zingasentla yeyiphi eyona uyithandayo uze uyisebenzise ukuze ufake amangeno akho kwiNgxowa-mali. Sifuna ezi nkcukacha zilandelayo: igama lakho, ifani, inombolo yeID, inombolo yefowuni, inombolo yeselfowuni neadresi yeimeyili ukuba unayo. Uza kufakwa kukhuphiswano uze ube nethuba lokuphumelela i-hamper kaCRF!

Sivuyisana nophumelele ukhuphiswano olungaphambi kolu: UMnu. MC Franken waseHartenbosch

Bhodi Yetrasti: Mnu SA Mokweni (Usihlalo), Mnu Wagner (Usekela Sihlalo), Mnu PJS Gouws, uCeba IR Iversen, uMnu TA Loko, uCeba PJF Louw, uCeba C Meyer, uMnu AM Owen, uMnu ET Scott, uMnu FA Willemse, uMnu JJ Wagner, Mnu L Mbandazayo

Igosa Eliyintloko: Mnu R Wentworth