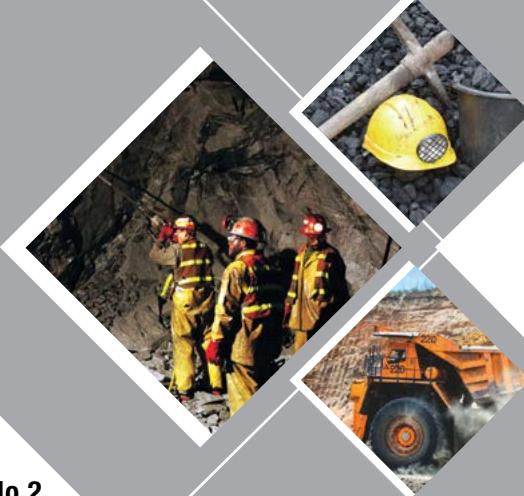


# INYUZILETHA YELUNGU



2019 Ushicilelo 2

## OKUQU- KETHWE:

Abadle Umhlanganiso  
Wosuku Lokuzalwa  
Lwama-30

Pg 2

Imikhankaso Yokufundiswa  
Kwamalungu

Pg 4

Ukwenyuswa Kwemi-  
hlomulo Yomngcwabo

Pg 2

Izindondo Zemboni  
Ye-IRFA zomsebenzi  
oncomekayo

Pg 4

Impesheni Impilo  
Yakho Yonke

Pg 3

Indlela yokufunda  
isitatimende sakho  
semihlomulo

Pg 5

Imikhankaso yase-KZN  
Yezinsizakalo Ezingafake-  
Iwanga Izicelo Zokukhokhelwa

Pg 4

Izindlela  
ezihlukahlukene  
zokuxhumana nathi

Pg 6

## Umyalezo ovela kuCEO

Siyajabula ukumemezela ukuthi kule minyaka eyisishiyagalombili elandelanayo sithole umbiko wezezimali ongenagcobho. Lokhu kusho ukuthi izitatinende zethu zezezimali zethulwa ngendlela efanale elandela imigomo yecwaningomabhuku. Okucacisa ukuthi imali yenu ayisetshenziswa budedengu nanoma ngayiphi indlela. Siselapho nje, kumele ukuthi senizitholile izitatinende zenu zemihlomulo. Uma ningakazitholi, sicela nixhumane nalowo omele i-HR. Lezi zitatinende ziukethe imihlomulo yenu ngqo ngokufingqiwe kanti olunye ulwazi olumayelana nendlela okumele usifunde ngayo futhi usiqonde lunikeziwe ekhasini 5.

Amalungu ethu ayaqhube ka nokusikhuthaza ukuba senze ngcono kanti ngenxa yalokhu sinezizinda zemikhankaso yokufundisa amalungu, imikhankaso yemali engafakelwanga izicelo zenkokhelo kanye namashaneli obudijithali ngenhlosa yokuqinisekisa ukuqhube ka nokuxhumana nani. Siyanikhuthaza ukuba nizisebenzise lezi zizinda kanti ulwazi mayelana nazo lunikeziwe kule nyuziletha.

Sethemba ukuthi unyaka ka-2019 ungunyaka wakho konke okufunayo. Sifisela nina kanye neminden yenu amaholide aphephile okuphela konyaka kanye nonyaka ka-2020 ogcwele impumelelo

Ngiyabonga  
**Philda Mphephu**

Unyaka ka-2019 bekuwunya omataso kakhulu mayelana ne-MWPF, ubunezinto eziningi eziqala ukusebenza kanye nokunye okuye kwaggama kakhulu kanye nezinselelo eziibe khona. Ukundlula kwethu kukho konke lokhu kusenza sizibophezele kakhulu ekuhlinzeke amalungu ethu ngamasevisi aseqophelweni eliphezulu ngaso sonke isikhathni.

Unyaka wethu ugale kahle njengoba isikhwama sitholwe ukuhlonishwa ngoJanuwari. NgoMashi sethule ngoksemthethweni umkhinqizo omusha owenzelwe ikakhulukazi amalungu asethatha umhlaphansi.

Kepha akugcini lapho, Isikgwama siqeda iminyaka engama-30 sikhona. Ngenhlosa yokugubha le mpumelelo enkulu kanye nokudlulisa ukunibonga ekubeni yingxene yalolu hambo olumangalisayo, senyuse umhlomulo wongcwabo kusukela ku-R30 000 kuya ku-R40 000 maqondana namalungu. Phezu kwalokhu, sihlinzeke ngamavawusha alinganiselwa ku-R30 000 njengengxene yomncintiswano wethu wokugubha iminyaka engama-30 saba khona.

## Ukwethulwa kwesizinda esisha zesikhalazo

Kuyasijabulisa ukunazisa ukuthi sesinesizinda sezikhalazo ku-inthanethi ngenhlosa yokusiza labo abafuna ukufaka izikhalazo Ngesikhwama ukuba basebenzise isizinda esilawulwa endaweni eyodwa ukuze uphendulwe ngokushesha nezikhalazo zixazululwe ngokushesha.

Amalungu kanye nezindalifa zavo ziyakwazi ukungena ngqo kulesi sizinda ngenhlosa yokufaka izikhalazo noma ngabe zikuphi zifike zithumelele zizkhalazo ngqo ehhovisini Lesikhulu Esikhulu.

Yana ku-<https://complaints.mwpf.co.za/> ukuze ufa ke isikhalazo sakho bese uphendulwa ngokushesha.



# Abadle Umhlanganiso Wosuku Lokuzalwa Lwama-30

**N**gomhla wama-14 kuJuni, Isikhwama besiqeda iminyaka engama-30. Siyaziqhenya ngokwazi ukuthi senze umehluko ezimpilweni zabantu abaningi futhi kwabonakala ukuthi sikhule kakhulu ngokuzuza inzalo engazange iguquke. Ngenhoso yokugubha usuku lwethu lokuzalwa lwama-30, sacela ukuthi amalungu asithumelele imilayezo nge-imeyili, nge-SMS noma nge-Facebook ukuze akwazi ukuba sethubeni lokuziwinela ingxene yemali engu-R 30 000 engamavawusha.

Siyabonga ngemiyalezo ethinta inhliziyo. Siyababongela bonke laba abalandelayo abadle umhlanganiso. Siyethembu ukuthi nikuthokozele ukusebenzisa amavawusha enu.

Sengathi singaba  
nemi-  
nye iminyaka  
eminingi  
Yokuhloniphana,  
Yokunikezana  
Isithunzi kanye  
Neyokubeka Induku Ebandla.



## Abadle Umhlanganiso

Jairos Hlangweni  
Lucas Matabane  
Bonginkosi Matshini  
Venkie Maboke  
Ramogosi Mothupi  
Zukiswa Gwaza  
Sfiso Dlamini  
Aronie Mjikeliso  
Mamojaki Mojaki  
Lijane Mofee  
Zukiswa Ndamase  
Andile Thobeka  
Melikhaya Swayiza  
Avhafunan Maladze  
Constantino Machava  
Themba Swelinkomo  
Mbongeni Zulu  
Johannes Mboto



## Ukwenyuswa Kwemihlomulo Wongcwabo

**N**jengengxene yokugubha usuku lwethu lokuzalwa lwama-30, senyuse umhlomulo wongcwabo kusukela ngomhla lulu-01 Meyi 2019 ngaphandle kwezindleko zakho njengelungu noma zomqashi.

### Amanani omhlomulo wongcwabo enyusiwe:

	Kusukela	Kuya
Amalungu	R30 000	R40 000
Oganene naye	R30 000	R40 000
Izingane ezineminyaka yobudala eyi-14 kuya kwengama-21 (maqondana nezingane ezineminyaka yobudala engama-21 kuya kwengama-25 kudingeka ubufakazi bokuthi zisafunda)	R30 000	R40 000
Izingane ezineminyaka yokuzalwa ephakathi kwe 6 – 13	R15 000	R25 000
Izingane ezineminyaka yokuzalwa ephakathi kwe 1 – 5	R7 500	R15 000
Izingane ezingaphansi konyaka owo-1 wobudala	R3 750	R15 000

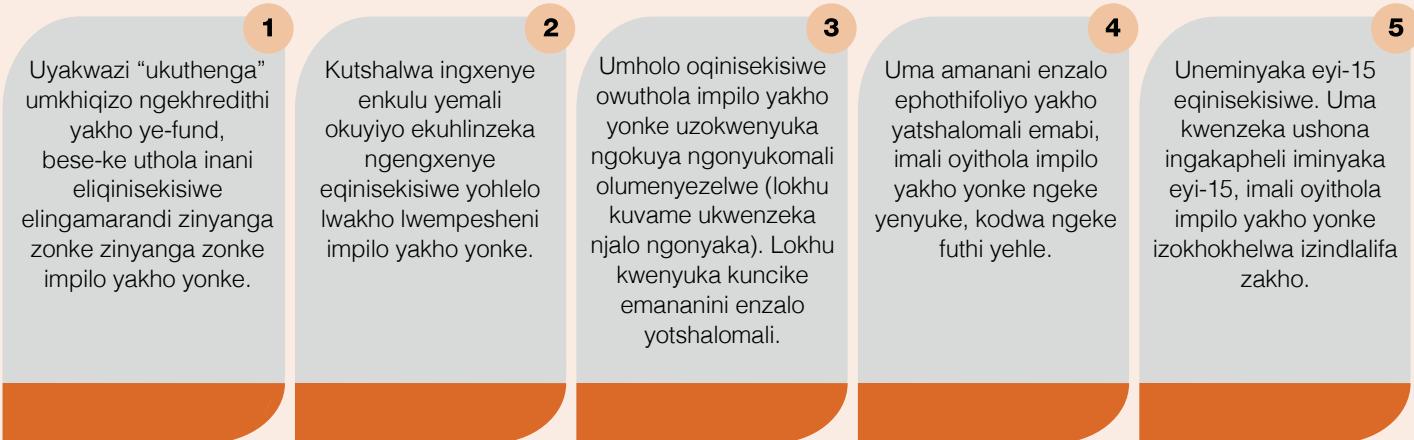
**Lokhu kuyindlela yethu yokunibonga ngokuba yingxene yalolu hambo lwethu.**

# Impesheni Impilo Yakho Yonke

**Ingaba sele ukufutshane ekuthatheni umhlalaphantsi kwaye awunayo ingcinga yokuba uzakuyichitha njani imali yakho yomhlalaphantsi ngendlela enengqiqo?**

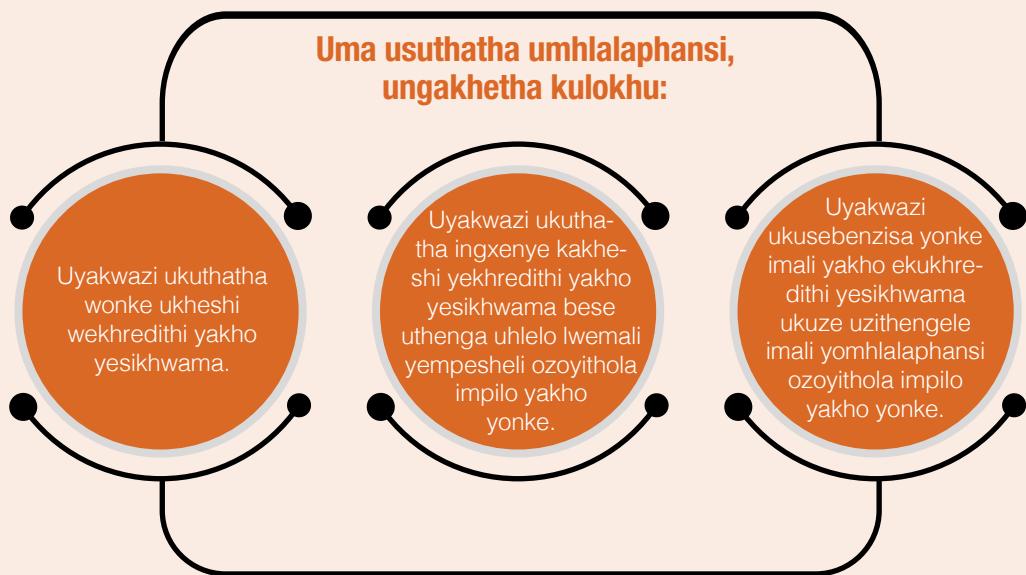
Ingabe usuzothatha umhlalaphansi yini futhi awazi ukuthi imali yakho yomhlalaphansi uzoyisebenzisa kanjani? Ngomhla lulu-1 kuMashi, sethula ngokusemthethweni umkhiqizo obizwa ngokuthiwa yi-INCOME FOR LIFE. Ngalo mkhiqizo uqinisekiswa ukuthi uzothola uholo zinyanga zonke impilo yakho yonke emva kokuthatha umhlalaphansi.

## Indlela esebezenza ngawo:



## Isibonelo:

Uma kwenzeka ushona sekuphele iminyaka eyi-10 wathatha umhlalaphansi, indlalifa/izindlalifa zakho eziqokiwe zizothola isizumbulu semali sesamba semali esebezenza okade uzoyihola zinyanga zonke.



## Ngiwuthenga kanjani umkhiqizo wemali engizoyithola impilo yami yonke?

- Thamela umhlangano wokufundiswa kwamalungu lapho uqashwe khona. Lo mhlangano uzokusiza ukuthi ukwazi ukuthatha isinqumo esiphusile mayelana nalokho okumele ukwenze ngomhlomulo wakho womhlalaphansi. Uzoba nethuba lokubuza ama-CRM ethu noma yimuphi umbuzo onawo mayelana nomkhiqizo wethu.
- Uma unayo intshisekelo yokuthatha lo mkhiqizo, uzothola ikhotheshini ekhombisa ukuthi ufaneleka ukuthola malini njalo ngenyanga uma usuthathe umhlalaphansi.
- Uyakwazi ukuyamukela noma uyenqabe le khotheshini.
- Uzoqala ukuthola imali zinyanga zonke uma usuthathe umhlalaphansi.

# Imikhankaso yase-KZN Yezinsizakalo Ezingafakelwanga Izicelo Zokukhokhelwa

Minyaka yonke Isikhwama siyaye sicinge ababesebenza emigodini abashiya isikhwama bengafakanga izicelo zokuthola imihlomulo yabo. Kulo nyaka ngoJuni nangoJulayi, lesi Sikhwama saya KwaZulu-Natali. Inhliso yomkhankaso kwakungukhokhela amalungu asaphuma kulesi sikhwama leyo mihlomulo okumele ayithole.

**Siyajabula ukubika ukuthi ezifundeni ezinhlanu esazivakashela, ksawazi ukuthola amalungu e-MWPF angama-556 akhokhelwa inani lemali engu-R26 283 777,67 isiyonke.**

Umkhankaso olandelayo uzokwenziwa eMpumalanga Koloni. Uma kakhona amalungu owaziyo e-MWPF angafakanga izicelo zokukhokhelwa imihlomulo, sicela niwakhuthaze ukuba baxhumane Nesikhwama.



**Ngubani onelungelo lokuthola imihlomulo engafakelwanga zicelo:**

- Yisisebenzi esasisebenza ezimayini zegolide, zamalahle kanye neziplathinamu futhi ezaziyingxene ye-WMPF phakathi komhla lulu-1 Julai 1989 kufikela manje futhi abashiya ngaphandle kokufaka izicelo zenkokhelo yemihlomulo. Lokhu kubandakanya lawo malungu athatha umhlalaphansi, adilizwa, asula noma axoshwa emsebenzini.

- Izindlalifa zamalungu e-MWPF asashona.

**Sisizeni ukuba sithole amalungu ethu noma izindlalifa zaho ukuze akwazi ukuthola imihlomulo efanele ayithole.**



## Imikhankaso Yokufundiswa Kwamalungu

Njengengxene yokuxhumana namalungu, Isikhwama senza imikhankaso yokufundiswa kwamalungu okuhloswe ngayo ukuchaza kabanzi mayelana nemihlomulo okumele ayithole nokuthi lokhu kusebenza kanjani.

Kubalulekile ukuthi uyethamele le mikhankaso ngoba uyakwazi ukuhlangana nama-CRM ethu ukuze ukwazi ukuwabuza imibuzo ongaba nayo mayelana nemihlomulo yakho. Khuluma nomele i-HR yakho ukuze uthole ukuthi lo mhlangano uzobanjwa nini kweyakho imayini uma ungakabanjwa kulo nyaka.



## Izindondo Zemboni Ye-IRFA zomsebenzi oncomekayo

kuqaleni konyaka lesi Sikhwama sahlonishwa ngozakwabo njengesingungqaphambili kwezobuchule kulemboni. Sahlonishwa emcimbini wezinga eliphezulu we-Institute of Retirement Funds Africa (IRFA) nge-Best Practice Industry Awards yaminyaka yonke, owawubanjwe ngomhla wama-23 Januwari 2019.

### Sathola izindondo ezimbili Zomsebenzi Oncomekayo emkhakheni we-Gold Standard:

- Ukubandakanya Kwamalungu kanye Nezemfundo
- Ukuqhutshwa Kotshalomali

Sizobophezele ukuhlala ngaso sonke isikhathi ukuthuthukisa izinhlelo zethu zezemfundo nezinhlelo zokuzibandakanya namalungu kanti inhliso yethu ukuphumelela ngokwedlulele. Amalungu ethu abalulekile kithina futhi sizohlala sikhuthazwa yiwona.



# Indlela yokufunda isitativende sakho semihlomulo

Kanye ngonyaka, Isikhwama sishicilela bese sithumela isitativende semihlomulo ebhekene nawe ngqo kumqashi wakho. UKusatshalalisa kwalezi zitativende kuqala ngo-Agasti. Sicele uqinisekise ukuthi uyasilanda lesi sitativende kulowo omele i-HR yakho. Isitativende sikhombisa Ikhredithi yakho Yesikhwama kanye nemihlomulo ehlizekwa Yisikhwama sakho ngosuku lwestativende.

## Indlela yokufunda isitativende sakho semihlomulo:

PERSONAL DETAILS			To help you make sense of your benefit statement the various sections are explained here. The statement shows your Fund Credit and the benefits provided by your Fund as at the date of the statement.		
Name & Surname:	(Name and Surname)	Category of Membership:			
Participating Employer:	Adcorp Technical Training Services	Date of Birth:	19/06/1979		
Paypoint:	ADCORP TECHNICAL TRAINING (920921)	Date Joined Company:	01/01/2007		
Employee Number:	MINS000	Date Joined Fund:	02/12/2007		
Industry Number:	Z000000	Pensionable Service Date:	02/12/2007		
Identification Number:	(SA Identity No)	Normal Retirement Date:	01/01/2017		
Location:	Gauteng	Normal Retirement Age:			
		Annual Pensionable Salary:	R 96,526.32		
		Annual Risk Salary:	R 120,657.96		
CONTRIBUTION DETAILS FOR THE PERIOD 01/01/2018 TO 31/12/2018					
Contribution as a percentage of salary					
	Member (R)	Employer (R)	Total (R)		
Total Gross Monthly Contribution	5,022.63	8,442.29	13,464.92		
Less: Administration Fee incl VAT	0.00	480.00	480.00		
Less: Risk Premiums	0.00	4,727.70	4,727.70		
Additional Voluntary Contributions	0.00	0.00	0.00		
<b>Total Available Investment</b>	<b>5,022.63</b>	<b>3,234.59</b>	<b>8,257.22</b>		
The total available for investment reflects the monthly contribution after the deduction of administration fees payable and any inclusive risk premiums payable to the insurer.					
INVESTMENT SECTION					
Retirement Funding Contributions (Total Available for Investment) are invested as shown below:					
AA (General) Portfolio	100%				
FUND CREDIT BUILD UP FOR THE PERIOD 01/01/2018 TO 31/12/2018					
Balance as per previous statement as at 01/01/2017					
Total Net Investment for the period as per the Contribution Details above					
Transfers in for the period (External)					
Transfers in for the period (Internal)					
Transfers out in the period					
Net Investment return					
<b>Investment value as at 30/12/2017</b>			<b>11,129.80</b>		
				172,078.62	
INVESTMENT RETURN FOR THE PERIOD 01/01/2018 TO 31/12/2018					
Portfolio	Annual Fund Return	Unit Price			
AA (General) Portfolio	10,43%	214.54%			
			11,129.80		
WITHDRAWAL/ RETRENCHMENT/ DISMISSAL/ RETIREMENT BENEFIT AS AT 31/12/2018					
100% of the member Investment Value					
<b>Total Benefit</b>					
<b>IMPORTANT NOTE:</b>					
This benefit will be subject to tax according to prevailing legislation					
DEATH BENEFIT BEFORE RETIREMENT AS AT 31/12/2018					
100% of the member Investment Value					
Insured Benefit					
<b>Total Lump Sum Death Benefit</b>					
<b>IMPORTANT NOTE:</b>					
Insured Benefit is equal to 3.00 times Risk Salary. The Accepted Cover is payable in the event of a claim. If your entitlement is in excess of the insurers Free Cover Limit (R 4000 000.00) then you will be requested to submit medical evidence before Full Entitlement can be granted.					
PERMANENT AND INDUSTRY RELATED TOTAL DISABILITY AS AT 31/12/2018					
100% of the member Investment Value					
Insured Benefit					
<b>Total Lump Sum Death Benefit</b>					
<b>IMPORTANT NOTE:</b>					
Insured Benefit is equal to 3.00 times Risk Salary. The Accepted Cover is payable in the event of a claim. If your entitlement is in excess of the insurers Free Cover Limit (R 4000 000.00) then you will be requested to submit medical evidence before Full Entitlement can be granted.					
FUNERAL BENEFIT AS AT 31/12/2018					
The following benefits will be paid out in the event of the death of a member or any of his/her immediate family:					
<b>Funeral Benefit</b>					
Member					
Spouse					
Child between 14 and 21 years					
Child between 6 and 13 years					
Child between 1 and 5 years					
Child between 0 and 11 months					
Stillborn					
Paid-Up Funeral Benefit (Retired Member)					

# Izindlela ezihlukahlukene zokuxhumana nathi



**S**iyaqonda ukuthi amalungu ethu kanye nezindlalifa zaho asabalele kulo lonke leli lizwe kanti amanye asemazweni angomakhelwane anjengoSwazini, Lesotho, Mozambique kanye neBotswana, yingakho senze ukuba kube nezizinda ezihlukahlukene ukuze ukwazi ukuxhumana nathi noma ukwazi ukubuza imibuzo onayo.

## 1. Izinda Lapho Uya Khona Mathupha

**Lezi zizinda zivulwa ngoMsombuluko kuya ngoLwesihlani kusukela ngehora lesi-08:00 kuya ehoreni lesi-16:00 kanti zenzelwe ikakhulukazi ukusiza izindlalifa zamalungu ekufakeni izicelo zokukhokhelwa imihlomulo noma ekubuzeni imibuzo. Sineziyisithupha kulezi zindawo ezisohlwini lapha ngezansi:**

Izinda lapho uya khona mathupha	Ikheli Lesitaladi	Inombolo yocingo	I-imeyili
Carletonville	Office No. 2, 5 Buys Business Park Cnr, Kaolin & Radium Street, Carletonville, 2499	(010) 100-3001	clientservices@mineworkers.co.za
Witbank	Office No. 9, M&B Centre, 16 Mandela Street, Witbank, 1034	(010) 100-3001	clientservices@mineworkers.co.za
Johannesburg	Crn Melle & 26 Ameshoff Street, Braamfontein Johannesburg, 2000	(010) 100 3001	clientservices@mineworkers.co.za
Orkney	Harmony Gold, Moab Khotsong, Teba & Intake Centre building	(010) 100 3001	clientservices@mineworkers.co.za
Mthatha	No 49 Leeds & Craiser Street, Metropolitan Place, 1 <sup>st</sup> Floor, Mthatha	(047) 531 2003	clientservices@mineworkers.co.za
Mozambique	Bairro de Chinunguine C, Praia de Xai-Xai, Cidade de Xai Xai, Província de Gaza, Mocambique	(+258) 282 22 675	clientservices@mineworkers.co.za

## EBS Offices

Amahhovisi ethu e-EBS atholakala ngqo ezimayini ukuze sikhathi ukuba seduzane namalungu nangenhloso yokuthi ukwazi ukuza kithi uma uthola isikhathi ukuze uxhumane nabeluleki abanekhono be-EBS.

- **Anglo Gold Ashanti:** Vaal Reefs (Orkney) West Wits (Carletonville)
- **Glencore Mine:** Witbank
- **Sibanye Still Water:** Beatrix
- **Sibanye Still Water:** Driefontein
- **Sibanye Still Water:** Ezulwini
- **Harmony Gold Mine:** Kusasalethu
- **Harmony Gold Mine:** President Steyn Branch

## 3. Isikhungo Esingathintwa

Sinocingo esisinden Sokushaywa kwezingcingo ongashayela kuso uma uthanda ukuthola olunye ulwazi mayelana nokufaka isicelo sokukhokhelwa noma uma unombuzo. Inombolo ithi 010 100 3001.

## 4. Izizinda Zobudijithali

Uyakwazi futhi ukuxhumana nathi ku-inthanethi kuzizinda zobudijithali ezihlukahlukene ezisohlwini lapha ngezansi.

### 4.1 Iwebhusayithi yeMWPF – [www.mwpf.co.za](http://www.mwpf.co.za)

Iwebhusayithi ye-MWPF inakho konke odinga ukukwazi mayelana Nesikhwama, kakhona ikhasi elichaza kabanzi ngemikhiqizo nangamasevisi elinohlu lwayo yonke imihlomulo nokuthi ingasifaka kanjani isicelo sokukhokhelwa imihlomulo yakho, kubandakanya lokho okumele uze nakho uma ufuna ukufaka isicelo sokukhokhelwa imihlomulo yakho. Uyakwazi futhi ukufaka ngqo isicelo sokukhokhelwa kuwebhusayithi.

Kukhona nekhasi lotshalomali elikukhombisa indlela Isikhwama esisebenza ngayo, izitativende zonyaka zezezimali kanye nemibiko yezezimali egxila ebhizinisini kanye nasekusebenzeni kwezezimali zesikhwama.

Sibuye sibe nesizinda Semihlomulo Engafakelwanga Izicelo mayelana nababesebenza ezimayini noma izindlalifa zabo. Lapha kumele ufake inombolo yakho yemboni noma inombolo yakho ye-ID. Lolu lwazi luzothunyelwa kumphathi obhekana nemibuzo kusizinda sethu sobudijithali bese ebheka ukuthi ingabe ikhona yini imali okumle uyithole noma ayikho.

### 4.2 U-Facebook kanye no-Twitter

Sibuye sibe Namakhasi ka-Facebook kanye no-Twitter, akhombisa amalungu ngakho konke okusha mayelana nayo yonke imicimbi yethu kanye nokuthuthukiswa Kwasikhwama. Nemibuzo yakho iphendulwa ngaso leso sikhathi kanti izinkinga zakgho zixazululwa ku-inthanethi. Akusamele ukuba uye emahhovisi ukuba uthole usizo mayelana nezicelo zokukhokhelwa, imibuzo kanye nezinkinga onazo.

## Silandele ku-Facebook naku-Twitter ukuze uhlale uthola ulwazo Iwakamuva

 U-Facebook: I-Mineworkers Provident Fund - <https://www.facebook.com/mineworkerpf>

 U-Twitter: Mineworkerspf - <https://twitter.com/Mineworkerspf>

## IMBUYISOMBIKO YAKHO IBALULEKILE KITHINA

Singathanda ukuthola imbuyisombiko yakho. Sicela usazise ngalokho okucabangayo mayelana nenyuziletha ngokusithumelela i-imeyili ku: [externalcomm@mineowrkers.co.za](mailto:externalcomm@mineowrkers.co.za).

## IMININGWANE YOKUXHUMANA YEHHOVISI ELUKHULU LESIKHWAMA

 Mineworkers Provident Fund Building, 26 Ameshoff Street, Braamfontein, Johannesburg

 010 100 3001

 www.mwpf.co.za

**Isitativende sokuzihlangula:** Ulwazi olukule nyuziletha luvikelwe yimithetho yowlazi lobuciko esebenzayo futhi akumelwe ukuba lukopishwe, lusatshaliswe noma luguqulwe mayelana nezohwebo. Nakuba yonke imizamo yensiwe ukuze kuqinisekiswa ukuthi lolu lwazi olutholakala lapha lungolwakanuva, aluchemile futhi lushaya khona, lokhu ngeke kwaqinisekiswa. Ukusetshenziswa kwalolu lwazi yinoma yimuphu omunye umuntu kuzoya ngokubona kwalowo muntu futhi luyiqiniso kuphela. Sicela wazi ukuthi uma okuqukethwe kule nyuziletha kushayisana Nemithetho Yesikhwama, kuzolandela Imithetho. I-MWPF angeke ithwale icala ngenxa yanoma yikuphi ukulahlekelwa, ukulimala, kanye nezindleko okungenzeka zibe khona ngenxa yanoma yiliphi iphutha noma okunye okungasiwonga lapha ngendlela eqondile noma engaqondile.

