

# LEKWALODIKGANG LA MALOKO

KAROLO YA NTLHA

MINEWORKERS  
PROVIDENT FUND



**A**o ka dumela gore re setse re tsene mo kgweding ya boraro ya ngwaga? Go diragetse dilo tse dintsi thata mo lefatsheng lotlhe, mo nageng yotlhe le go ya ka Letlole. Re solofela gore kotara ya ntlha ya ngwaga ono e lo ungwetse go le gontsi.

Mo tokololong eno ya lekwalodikgang leno, re lo itsise CEO yo moswa wa letlole la MWPF – Mr Dumisa Hlatshwayo. Re tllile go lo tlotlela go ya pele ka ene mo tsebeng ya bo-2, re bone go le matshwanedi gore re lo itsise setlhophha sotlhe sa bakhuduthamaga gore lo itse gore ke bomang ba ba kgweetsang tiragatso ya leano la maikemisetso la letlole la MWPF. Gape re na le kitsiso ya botlhokwa thata malebang le sekema sa lona sa Group Life mo tsebeng ya bonê.

Letlole leno le na le ditshiamelo tse di fetang tsa go rola tiro fela, re na le ditshiamelo tsa loso, kgolafalo le tse dingwe tse dintsi, leba kgangnyana e e bidiwang “itse ditshiamelo tsa gago” e e mo tsebeng botlhano gore o itse gore ke ditshiamelo dife tse o nang le tsone le ba losika lwa gago. Sa bofelo, re konela ka go lo bolelela ka dilo tsotlhe tse di thusang tse lo ka di dirisang, lona maloko a rona a a botlhokwa thata. Maikemisetso a rona ke go dira gore loeto lono loo o le tshotseng le rona le nne motlhofo thata ka mo go ka kgonegang ka teng. Re go rotloetsa gore o dirise dithulaganyo tseno gore o kgone go bona thusa e o e tlhokang.

Loeto lwa me mo letloleng la MWPF le tla an bokhutlong ka gonne ke tllile go tlogela Letlole leno fa kgwedi ya March e fela. Ke rata dirisa tshono eno go lo lebogela dingwaga tse nne tse di jesang kgakge tse re nnileng le tsone. E ne e le selo se se tlotlegang mo go nna go dira le lona mme seno se nthusitse thata mo tironng ya me.

[ Ke lo eleletsa tsotlhe tse dintle mo loetong lwa lona le letlole la MWPF. ]

**Madume  
Philda Mpephu**

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# Re lo itsise Dumisa Hlatshwayo – CEO wa Letlole la MWPF

**R**e phephetha ka boitumelo go lo itsise CEO yo moswa wa Letlole la MWPF, Mr Dumisa Hlatshwayo, yo o nnileng leloko la Letlole leno ka di 01 March 2020. Mr Hlatshwayo o sale a nna le seabe mo matloleng a provident le a diphenšene fa esale go tloga ka 1998. Mo nakong eno e telele e a nang le yone a bereka mo ditirelong tsa ditšhelete, gape o ne a direla jaaka Mokaedi wa tsa Ditšhelete wa Alexander Forbes Financial Services, Modulasetulo wa matlole a a farologaneng a provident le a diphenšene mme re bua jaana ke Modulasetulo wa matlole a mangwe a magolo, go akaretsa le Amplats Group Provident Fund, eleng leo pele e neng e le Modulasetulo wa Audit and Risk Committee ya lone.

Ke leloko la Diboto di sekae e le Mokaedi yo Eseng wa Khuduthamaga. O na le dingwaga tse dintsi jaanong a ikarabela mo Dibotong tsa Bakaedi mo diabeng tsa ka gale tse a nnileng le tsone tsa bokhuduthamaga. O diretse e le Mokaedi yo Eseng wa Khuduthamaga, mme mo seabeng seno o ntse a direla mo Dibotong tse dintsi tsa Bakaedi le beng ba dišere ba dikhampani tse di farologaneng.

## Dingwe tsa dilo tse a kgonneng go di fitlhelela:

- Go tlhoma letlole le le dirang ka botlalo le le nang le dibilione tse 9 tsa Diranta le le thamang ditiro la DBSA. Go tataisa batlhankedi-bagolo ba le babedi gore ba tseye maikarabelo a Letlole la Ditiro mo go ene, seno e le bontlhannngwe jwa thulaganyo ya gagwe ya botlhatlhami kwa DBSA le National Treasury.
- O dirile tokumente ya ditumelano le dikonteraka tsa teng tsa Letlole la Ditiro le Fundi.
- O dirile dipholisi le mekgwatsamaiso ya kgwebo ya

Letlole la Ditiro.

- O tshwere ditherisano ka ditumelano di le 200 tsa dipeeletso mo Letloleng la Ditiro.
- O ne a tsamaisa khampani e e dirang dituelo tsa disalari ya Imisebe Investment Holdings.
- O simolotse boenjenera jwa tsa ditšhelete jo bo somareleng madi kwa khampaning ya Aveng, Alexander Forbes, Tastic Rice le Fundi.
- O tlhomile khampani ya botsamaisi jwa letlole kwa NBC.
- O simolotse porokeramo e ntshwa ya dikhomputara e e dirang diporokeramo tsa dikhomputara le go di tsenya tirisong e e dirang go tswa mo inthaneteng ya go tsamaisa letlole kwa NBC.
- O tshwere ditherisano tsa kgwebo e e kopanetsweng ya dipalopalo mmogo le go e tsenya tirisong kwa Kenya le kwa Namibia mo boemong jwa NBC.
- E ne e le leloko la setlhopha sa ditherisano malebang le konteraka ya khampani ya kwa Nigeria e e welang kafa tlase ga Alexander Forbes.
- O nnile le seabe mo go tshwayeng le mo go tseweletseng pele ditshono tsa setegeniki tsa go fetola gotlhegotlhe tsela e dilo di dirwang ka yone kwa khampaning ya Fundi.
- O ne a tsamaisa letlole le legolo la meepo la provident mmogo le batsayakarolo ba lone ba bantsi mo boemong jwa Amplats Group Provident Fund.

## Mr Hlatshwayo o na le dikerii tse di latelang:

**Bachelor of Commerce**  
**Bachelor of Accounting Science Honours**  
**Chartered Accountant**  
**Masters of Business Administration**

# Sethopha sa Bakaedi-Bagolo ba Letlole la MWPF

Dumedisa Sethopha sa Bakaedi-Bagolo ba Letlole la MWPF bao ba ikarabelang mo go diragatseng ditogamaano tsa letlole la MWPF.



**Amma Amparbeng**  
Motlankedi-Mogolo wa tsa Ditšhelete



**Lungelo Solombela**  
Mokaedi wa Ditsompelo tsa Badiri



**Muziwandile Ndlovu**  
Mokaedi wa Tsewetsopele ya Kgwebo



**Nathan Williams**  
Motlankedi-Mogolo wa Ditiro/Tshedimosetso

# Dilo tse dingwe tse go **BUIWANG KA TSONE**

malebang le  
Group Life ya  
maloko



**G**o ya ka molwao wa Pension Fund Act, matlole otlhe a go rola tiro a tshwanela go ya ka molao go dira tshekatsheko mo dingwageng dingwe le dingwe tse tharo e dirwa ke Mosekaseki wa Letlole. Maikaelelo a tshekatsheko eno ke go dira pegelo malebang le gore Letlole le eme sentle go le kana kang mo go tsa ditšhelete le go fa dintlha ka botlalo malebang le kgatelopele ya tsa ditšhelete e e dirwang ke Letlole di fiwa bathati ba tsamaiso mme jalo di tshwanela go romelwa go Financial Sector Conduct Authority.

Tshekatsheko ya bofelo go dirwa mo Letloleng e ne e le ka di 31 December 2018 mme e ile ya amogelwa ke Boto le go romelwa go Financial Sector Conduct Authority. Mosekaseki o ile a fitlhela gore Letlole le eme sentle mo go tsa ditšhelete mme sa bothokwatlhokwa ke gore o ile a dira ditshitshinyo tsa konokono tse go ka tokafadiwang maemo a Letlole ka tsone.

Nngwe ya ditshitshinyo tsa konokono e ne e le ya gore Letlole le tsenye Group Life (tshiamelo ya loso) ya lone mo inšorenseng ka botlalo mo boemong jwa go e tsenya mo Inšorenseng ya Khampani. Lebaka la tshitshinyo eno e ne e le gore go ne go ka nna mosola mo malokong fa Letlole le ne le ka nna le inšorenseng ya lone ya ditshiamelo tsa fa go nna le kotsi, ka go dira jalo seno se tla dira gore karolo e kgolwane ya madi a a tsenngwang ke mothapi e kgone go beeleliwa.

**Re itumelela go lo itsise gore Boto e amogetse tshitshinyo eno mme go simolola ka di 1 January 2020 Letlole le tllile go nna le inšorenseng ya lone ka botlalo ya go inšora maloko a lone kgatlhanong le loso e le bontlhanngwe jwa Kgato ya 1 ya go tsenya seno tirisong.**

Letlole ga jaana le batlisisa ka Kgato ya 2 ya go itirela inšorenseng go tlisa ditshiamelo tsothle tse dingwe tse di inšorilweng mo inšorenseng eno e re e itiretseng. Re tla lo itsise kafa seno se ntseng se tswelela ka teng mo tsamaong ya nako.



# Itse Ditshiamelo tsa gago

Ga re letlole la go rola tiro fela. Re tlhamile ditshiamelo tseno ka kelotlhoko go netefatsa gore fa lo rola tiro lo bo lo sa inšoriwa fela mme le gore wena le ba lelapa la gago lo tlhokomelwe ka botlalo fa go nna le maemo a tshoganyetso.

Phitlho	<ul style="list-style-type: none"><li>• R40,000 leloko</li><li>• R40,000 mogatso (go sa kgathalesege gore ba kae ka palo)</li><li>• R40,000 bana (ba dingwaga tse 14 go ya go 25, go tšile go batlega bosupi jwa gore ba a ithuta)</li><li>• R25,000 bana (ba dingwaga tse 6 go ya go 13)</li><li>• R15,000 bana (ba dingwaga tse 1 go ya go 5)</li><li>• R15,000 bana (bana ba dingwaga tse di kafa tlase ga e le 1)</li></ul>
Tshiamelo ya phitlho e e dueletsweng gotlhe	R40,000 ya maloko a a rotseng tiro
Madi a go Thusa Lelapa	Go nna mo kutlobotlhokong: go busediwa gae ga setopo, go thusiwa ka madi mo phitlhong, kgakololo ya borramolao le go fiwa kgakololo ka nako ya kutlobotlhoko. Masetlapelo: go betelelwa, go itewa, go fiwa kgakololo malebang le HIV le Ditirelo tsa Kalafi tsa Tshoganyetso
Loso	Madi a a mo Letloleng mmogo le salari ya ka ngwaga e atisiwa ka 3
Kgolafalo	Madi a a mo Letloleng mmogo le salari ya ka ngwaga e atisiwa ka 3 (fa seno se dumeletswe)

## Madi a o a Amogelang Botshelo Jotlhe

**A o tšile go rola tiro mo ngwageng e e tšang mme ga o itse gore o ka dirang gore madi a gago a go rola tiro a tšeye nako e telele go fela?**

Re go tshwaretse dikgang tse di monate. Ka March 2029, re simolotse kumo e ntšhwa e e bidiwang Income for Life (Madi a o a Amogelang Botshelo Jotlhe). Mo kumong eno ya Income for Life, o ka tlhopho go dirisa madi a gago otšhe a a mo letloleng kgotsa bontlhanngwe jwa one go reka Income for Life mme o tla amogela dilo tse di latelang:

- Karanti ya go amogela madi\* kgwedi le kgwedi botshelo jotlhe jwa gago.
- Madi a gago a karanti a o a amogelang botshelo jotlhe jwa gago a tšile go tšhatlogela kwa godimo go ya ka ditšhatlošo tsa madi tse di dirwang ngwaga le ngwaga. Seno se ikaegile ka dipoelo tse di bonwang mo dipeelešong.
- Fa go sena dipoelo tse di bonwang mo dipeelešong, madi a o a amogelang ga a tle go tšhatlogela kwa godimo, lefa go ntse jalo ga a tle go fokotsega.
- O na le bobotšana sebaka sa dingwaga tse 15. Fa o ka tlhokafala mo dingwageng tse 15, madi a o a amogelang botshelo jotlhe a tšile go duelwa bajaboswa ba gago.

### Sekai:

Fa o tlhokafala dingwaga tse 10 morago ga o sena go rola tiro, ba/mojaboswa wa gago yo o mo tlhophileng o tšile go amogela madi a koma a a kana ka madi a a duelwang a a setseng mo letloleng.

\*Madi a o a amogelang kgwedi le kgwedi a duedišwa lekgetho.

Fa o batla go itse mo go oketsegileng ka dilo tse o ka tlhophang mo go tšone ka nako ya fa o rola tiro, re fa maloko a a rolang tiro kgakololo malebang le go rola tiro. Bua le lefapha la lona la HR kgotsa o ikgolaganye le letlole la MWPF malebang le gore thulaganyo e e latelang ya go fiwa kgakololo e tšile go nna teng leng.

# Dilo tse di leng teng go go thusa

Selo sa bothokwathokwa mo go rona ke go direla maloko a rona tiro e e duleng diatla mme jalo re netefaditse gore lo nne le dilo tse dintsi tse di ka lo thusang tse lo ka di bonang kwantle ga go tshwanela go tla kwa Ofising e Kgolo ya MWPF go dira ditopo.

## Mafelo a go Bona Thuso a Batho ba Yang kwa go One ka Sebele

The Fund has Walk-in Centres operating from Monday – Friday 08h00 until 16h00 specifically to assist member beneficiaries with claims or queries. We have six in the following areas:

Walk-in Centre	Address
Carletonville	No 2, Office Park, Uys Buys, Corner Kaolin and Radium Street, Carletonville
Witbank	Office No. 9, M&B Centre, 16 Mandela Street, Witbank, 1034
Johannesburg	Cnr Melle & 26 Ameshoff Street, Braamfontein, Johannesburg, 2000
Orkney	Shop No, 12, Umuzimuhle Shopping Complex, Vaal Reefs No 3, Orkney, 2619
Mthatha	No. 49 Leeds and Craister Street, Metropolitan Place, Mthatha West
Mozambique	En1 Avenida Samora Machel Enfetrende ao Chave de Ouro, Balcao, 16 Provincia de Gaza, Ciadade Xai Xai

## EBS (Bagakolodi ba Employee Based Service)

Re na le diofisi tsa EBS kwa moepong go direla gore re nne gaufi le wena, eleng koo o ka fapogelang teng ka nako e o sa berekeng ka yone go buisana le bagakolodi ba rona ba EBS ba ba ithutetseng tiro ya bone. Meepo e e nang le Bagakolodi ba EBS ke:

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

## Client Relation Managers (CRMs)

Gape re na le bo-CRM bao ba golaganyang mothapi le lona, maloko a rona. Ba tshwara dithulaganyo tsa go ruta maloko kwa moepong mongwe le mongwe le go ba ruta ka ditshiamelo tsa rona mmogo le go araba dipotso tse di amanang le ditopo.

## Call Centre

Nomoro ya rona ya Lefelo la go Bona Thuso ka Mogala ke 010 100 3001, Lefelo la go Bona Thuso ka Mogala la letlole la MWPF ke lone la ntlha le o ka le dirisang go ikgolaganya le lone mme o tla thusiwa ke modiredi wa rona wa Lefelo la go Bona Thuso ka Mogala, ba ba tlhomeletsweng go araba ditopo le dipotso tsothe tsa maloko le bajaboswa.



# Dithulaganyo tsa Dikhomputara

## Setsha sa Inthanete

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Setsha sa inthanete sa MWPF se na le dilo tsoilhe tse o tlhokang go di itse ka Letlole, re na le tsebe e e nang le dintlha ka botlalo ya dikumo le ditirelo e e nang le ditshiamelo tsoilhe le kafa maloko a ka dirang topo ya ditshiamelo tsa bone ka teng, go akaretsa le dilo tse ba tshwanetseng go tla ka tsone fa ba tla go dira topo.

Gape maloko a ka nna a dira topo ka tlhamalalo go tswa mo setsheng sa inthanete. Gape go na le tsebe ya dipeeletso e e go bontshang kafa Letlole le tsamayang ka teng, ditatamente tsa ngwaga le ngwaga tsa ditšhelete le dipegelo tsa ditšhelete, tse di itshetletseng mo kgwebong le kafa tsa ditšhelete tsa Letlole di tsamayang ka teng.

## Photale ya go Dira Dingongorego



Re na le phothale ya mo inthaneteng ya go dira dingongorego go thusa bao ba batlang go ngongorega ka Letlole gore ba dirise thulaganyo eno eo eleng lefelo le le lengwe gore ba bone dikarabo le tharabololo ya dingongorego tsa bone ka bonako.

Ke thulaganyo e wena le bajaboswa ba ka dirang dingongorego ka yone go tswa koo o leng teng, o dira seno ka tlhamalalo kwa ofiseng ya Motlhankedi-Mogolo. O ye kwa setsheng seno sa inthanete <https://complaints.mwpf.co.za/> go ngongorega le go bona karabo ka bonako.

# Facebook le Twitter

Gape re na le Metswedi ya Tshedimosetso ya Facebook le Twitter, e e dirang gore o nne le tshedimosetso ya sesweng malebang le ditiragalo tsa rona tsotlhe mmogo le ditiragalo tse di malebang le Letlole. Dipotso le tsone di arabiwa le go rarabololwa ka yone nako e o di botsang ka yone mo inthaneteng.

**O re sale morago go Facebook le Twitter mme o nne o na le tshedimosetso ya sesweng:**

**Mineworkers Provident Fund** - <https://www.facebook.com/mineworkerpf>

**Mineworkerspf** - <https://twitter.com/Mineworkerspf>




Re rotloetsa maloko otlhe gore a dirise dilo tsotlhe se di thusang tsa letlole la MWPF go re thusa go lo tlamela ka ditirelo tsa maemo a a kwa godimo.

## Re romelele tshedimosetso ya go ikgolaganya le wena

Selo sa bothokwa thata mo go rona ke gore re nne re ikgolaganya le wena. Fa re na le atese ya imeile kgotsa nomoro ya selefounu ya leloko lengwe le lengwe seo se tla re thusa gore re go itsise ka ditiragalo dipe fela tse diswa tse di ka diragalang mo letloleng.

Fa o fetola nomoro ya selefounu ya gago, re kopa gore o ikgolaganye le rona gore re kgone go e fetola mo dikhomputareng tsa rona. Jalo, o tla kgona go bona melaetsa yotlhe ya SMS. Romela nomoro ya gago ya selefounu le atese ya imeile go [clientservices@mineworkers.co.za](mailto:clientservices@mineworkers.co.za) kgotsa [externalcomms@mineworkers.co.za](mailto:externalcomms@mineworkers.co.za).

## O re sale morago go Facebook le Twitter mme o nne o na le tshedimosetso ya sesweng

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

 010 100 3001

 [www.mwvf.co.za](http://www.mwvf.co.za)

Polelo ya go Ikgolola: Tshedimosetso e e mo lekwalodikgannyeng leno e sireleditswe ke melao e e maleba ya dilo tse di ithametsweng mme e ka se kopololwe, ya phasaladiwa kgotsa ya fetolwa gore e dirisediwe kgwebo. Lemororo re dirile bojotlhe go netefatsa gore tshedimosetso e e leng mo lekwalodikgannyeng leno e nne ya sesweng, e e lolameng le e e boammaaruri, re ka se fe karanti ya seo. Lekoko lepe fela la boraro le ka dirisa tshedimosetso eno fa le batla mme le e dirisetse go bona dintlha fela. Re kopa gore lo eleng tlhoko gore fa tshedimosetso e e mo lekwalodikgannyeng leno e sa dumalane le Ditaolo tsa Letlole, go dirisiwa Ditaolo tsa lone. MWPF ga e dumele go rwala maikarabelo ape ka ntlha ya ditatlhegelo dipe fela tsa dilo, ditshenyegelo le ditatlhegelo tsa madi, tse di ka nngang teng kgotsa tsa diragala ka tlhamalalo kgotsa ka tsela e eseng ya ka tlhamalalo ka ntlha ya phoso nngwe kgotsa selo se se tlogetsweng kwa morago mo lekwalodikgannyeng leno.

