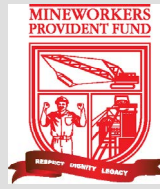


# INYUZILETHA YELUNGU

2021 FIRST EDITION



**Lungu Elithandekayo**

**N**gemva kuka-2020 owesabekayo nonosizi, thina sonke besilangazelela okuhle konke ngo-2021, sinethemba lokuthi u-2021 uzolettha izinguquko ezithile ezinhle. Njengoba sesibuyele ekuvalweni kwezwe isigaba sesi-3 ngenxa yokwanda kokuthelaleka ngesifo seCOVID-19 kanye nokwenyuka kwezibalo zabafayo, kuzwakala sengathi kusaqhubeka u-2020.

Kodwa-ke, akumnyama buqo sakubhubha konke; zikhona ezinhle eziqhamukayo njengokutholakala kwemigomo kanye nezenani labathelelekayo ngosuku eseliqala ukwehla. Izindaba ezinhle ezokuthi okuningi kwalokho esikwaziyo mayelana nokugcina ubhubhane lukude nathi kuyohlale kuyiqiniso. Ngakho, uma siqhubeka nokugcina ibanga lokuqhelelana, nokufaka izembozo buso futhi sigeze noma sisanithayize izandla zethu, siyoyinciphisa ingozi yokuthola noma yokusabalalisa igciwane.

NjengabesiKhwama siyohlala sizibophezele ngokubeka wena, nina namalungu ethu phambili. Nakuba u-2020 wayenzima, akazange asivimbe ekufuneni izindlela ezingcono zokufinyelela kumalungu ethu. I Masibambisane Rewards Program eyethulwa ngo-2020 iyisibonelo esisodwa esikhombisa ukuthi nisikhuthaza kanjani ukuba senze kangcono. Siyaninxusa ukuba niwasebenzise amakhuphoni asencwajani kaMasibambisane Rewards Program njengoba amakhuphoni ezophelelwa yisikhathi ngoMashi 2021. Silindele ukusabalalisa izincwajana ezintsha kini zokuthi nithokozele eminye imiklomo yona eyophelelwa yisikhathi ngoJulayi 2021. Zifuneni futhi nibuze kubaqashi benu niqinisekise ukuthi niyazithola lezi zincwajana zakamuva.

Ngizothanda futhi nokubika ukuthi izitatimende zenzuzo yelungu (zonyaka ophela ngoDisemba 2019) zasatshaliswa ekoteni yokugcina ka-2020 futhi kumele ukuba sezafinyelela kubo bonke abaqashi ekupheleni kukaNovemba 2020. Siyaqonda ukuthi zibaluleke kangakanani lezi zitatimende kunina futhi ngiyancenga ukuba ubuze kumqashi wakho uma ungakasitholi isitatimende sakho okwamanje.

Kulesi sishicilelo sencwadi yezindatshana, thina sizikhuluma ngezinguquko zentela edonswa eholweni, ukubaluleka kokuthola imininingwane yokuxhumana nelungu, imigudu wena noma abahlomulayo abangayisebenzisa ukuze bafake imibuzo kanye / noma izikhalazo kanye nezinye izihloko abazithakazelayo.

Singase singazi ngokugcwele futhi singaqondisisi ukuthi unyaka omusha usibekeleni, kodwa nginesibindi sokuthi uma sisebenza ngokubambisana, singafeza amanye amaqophelo abalulekile.

**Kwangathi ungaba no-2021 ophephile!**

Izinguquko zentela kusukela mhlaka-1 march 2021 - okuthinta amalungu esikhwama se-provident fund

Ukubaluleka kokuthola nokubuyekeza imininingwane yokuxhumana

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Ukusebenza kotshalomali kwethu ngo-2020

# Izinguquko zentela kusukela mhlaka-1 march 2021 - okuthinta amalungu esikhwama se-Provident Fund

**K**usuka mhlaka-1 Mashi 2021, zonke izinzuzo zomhlalaphansi ezikhokhwa izikhwama zama-provident fund kanye nezikhwama zokubeka ama-provident funds ziyothathwa ngokufanayo nezinzuzo ezikhokhela umhlalaphansi ezisuka ezikhwameni zempesheni, ezikhwameni zokubeka izimpesheni kanye nasezikhwameni zomhlalaphansi i-annuity funds. Lokhu kusho ukuthi umehluko phakathi kwezikhwama zeprovident fund nezikhwama zempesheni uyonyamalala kusukela mhlaka-1 Mashi 2021, ngokuthi iminikelo ekhokhelwe kulezi zikhwama kanye nezinzuzo ezikhokhwayo zisuka kulezi zikhwama kuyophathwa ngendlela efanayo nse.

## AMALUNGU EZIKHWAMA ZE-PROVIDENT FUND KANYE NAWEZIKHWAMA ZOKUBEKA AMA-PROVIDENT FUND KOMELE UKUBA:

### Athenge impesheni lapho esethatha umhlalaphansi:

- Amalungu athatha umhlalaphansi ezikhwameni zama-provident kanye nasezikhwameni zokubeka ama-provident fund kuyodingeka asebenzise okubili kokuthathu-2/3 rd kwalokho awakongela umhlalaphansi ukuze athenge ngokuyimpoqo impesheni / ama-annuities.
- Okukodwa kokuthathu-1/3 rd yisona samba sikakheshi esiyinzuzo angasithatha bese okubili kokuthathu- 2/3 rd yiyona nzuzo azoyithola ngamancozuncozu okuwumthetho we-annuitization ozosebenza kuyo yonke inzuzo yomhlalaphansi, ngaphandle lapho isamba senzuzo yomhlalaphansi singamarandi angama-R247 500,00 noma ngaphansi.

### Izinzuzo ezithweswe zivikelekile:

Zonke noma yiziphi izimali ezilondolozwe zinqwabelana esikhwameni se-provident fund kuze kube umhlaka-1 Mashi 2021 (okubizwa ngokuthi "T-Day") ziyobiyelwa njenge nzuzo othweswe yona noma ku-akhawunti yenzuzo yelungu elithweswe yona, zivikelwe futhi ngeke ziphazanyiswe yizinguquko. Ilungu livumelekile ukuyikhipha yonke inzuzo ethweswe ku-akhawunti yelungu uma selithatha umhlalaphansi. Ilungu kuphela kuzomele lithenge impesheni / annuity ngokubili kokuthathu- 2/3 rd kwemali eyongiwe yanqwabelana kusuka kuyo yonke iminikelo nokukhula okwenzekile kulesi sikhwama kusukela mhlaka-1 Mashi 2021 (inzuzo engathweswe ku-akhawunti yelungu).

### Isibonelo:

*Ilungu lamanje lesikhwama se-provident fund elithatha umhlalaphansi (ngemuva kokuhlanganisa iminyaka yobudala yomhlalaphansi evumelekile) mhlaka- 31 Mashi 2025, liyoba nakho kokubili inzuzo ethweswe ku-akhawunti yelungu kanye nenzuzo engathweswe ku-akhawunti yelungu esiKhwameni. Inzuzo ethweswe ku-akhawunti yelungu yakhiwa yiyo yonke imali eyongiwe yanqwabelana nokukhula kwayo njengoba injalo mhlaka-1 Mashi 2021. Inzuzo engathweswe ku-akhawunti yelungu izobe yakhiwa yiyo yonke iminikelo enqwabelane ekhokhwe esiKhwameni kusukela ngomhlaka-1 Mashi*

*2021, kanye nokukhula kwayo, kuze kube usuku lokuthatha umhlalaphansi. Leli lungu elithatha umhlalaphansi lifanelekile ukuthatha ngokheshi, inzuzo ethweswe ku-akhawunti yelungu futhi kuze kube okukodwa kokuthathu-1/3 rd kwenzuzo engathweswe ku-akhawunti yelungu, ngaphandle uma inzuzo engathweswe ku-akhawunti yelungu uma ingaphansi kuka R247 500,00, esimweni lapho lonke inani lingathathwa liwukheshi.*

### Umthelela wezinguquko zentela:

- **Kumalungu amanje ezikhwama ze-provident fund angaphansi kweminyaka yobudala engu-55:**  
Amalungu aneminyaka engaphansi kwengu-55 mhlaka-1 Mashi 2021 azothola umthelela walezi zinguquko njengoba isikhwama sawo kuzomele sidale ama-akhawunti ama-2 ahlukene, inzuzo ethweswe ku-akhawunti yelungu kanye nenzuzo engathweswe ku-akhawunti yelungu.

Kodwa, la malungu awaphazamiseki nhlobo, uma ehoxa ezikhwameni zawo ngenxa yokwesula emsebenzini, ukuxoshwa, ukudilizwa, njll. Ayohlala enelungelo lokubiza yonke inzuzo yawo njengesamba semali engukheshi.

- **Kumalungu ezikhwama se-provident funds aneminyaka engu-55 noma ngaphezulu ngomhlaka 1 kuMashi 2021:**  
Amalungu aneminyaka engu-55 noma ngaphezulu ngomhlaka 1 kuMashi 2021 ngeke athole umthelela walezi zinguquko nhlobo. Isikhwama sizoqhubeka ukugcina i-akhawunti eyodwa kuphela kuwo, inzuzo ethweswe ku-akhawunti yelungu. Izinzuzo zawo ezinqwabelane zizophathwa ngokuvumelana nemithetho njengoba injalo ngokwamanje, inqobo nje uma behlale esikhwameni esifanayo noma bagcine inzuzo enqwabelane. Uma bedlula bephuma esikhwameni sakuqala beye kwesinye isikhwama, bayoyigcina inzuzo ethweswe ku-akhawunti yelungu, kodwa isikhwama sabo esisha kufanele sidale i-akhawunti yesibili, inzuzo engathweswe ku-akhawunti yelungu, okuyiyona eyothola yonke iminikelo emisha kusukela ngosuku lokudlulela phambili, kanye nokukhula kwayo. Le akhawunti iyolawulwa umgomo wokuthatha okukodwa kokuthathu-1/3 rd kanye nokubili kokuthathu-2/3 rd

### Abasebenzi abasha:

Bonke abasebenzi abasha abajoyina izikhwama zama-provident funds kusuka mhlaka-1 Mashi 2021 bayoboshezela yilezi zinguquko futhi isikhwama ziyogcina i-akhawunti eyodwa kuphela yenzuzo engathweswe yelungu; okusho ukuthi lapho sebethatha umhlalaphansi, kuyodingeka ukuthi kusethenzisa okubili kokuthathu- 2/3 rd kwemali yabo yomhlalaphansi elondolozwe yanqwabelane ukuthenga impesheni.

Uma uba nemibuzo eqondiswe kulolu daba, sicela ungangabazi ukuxhumana nabesiKhwama.



# Ukubaluleka kokuthola nokubuyekeza imininingwane yokuxhumana

Bhodi Labaphathiswa be-MWPF liyawuhlonipha umthwalo wokuphatha ukuze liqinisekise ukuthi niyatshelwa ngokufanele futhi nitshelwe njalo ngokwenzekayo esikhwameni sokuthatha umhlalaphansi- kanye nezindaba ezihambisana nemboni. Ngaphezu kwalokho, i-MWPF ilawulwa wumthetho oqinisekisa ukuthi ulwazi olwenele kanye nolufanele maludluliselwe kini waziswe wena ngamalungelo akho, izinzuzo kanye nemisebenzi ngokuhambisana nemithetho yesiKhwama.

Esikhathini esidlule, siye sachitha isikhathi esiningi futhi sazikhandla siqinisekisa ukuthi naziswe ngokwanele sisebenzisa izincwadi zezindatshana, amaphosta, amaflaya nemikhankaso yama-SMS. Ngenxa yeCOVID-19, ukulethwa kwalezi zindlela zokuxhumana sekubonakele ukuthi kuyinselele njengoba imibukiso yamalungu egcogcomayo ayenzekanga njengoba bekufanele. Njengoba ingekho le mibukiso egcogcomayo, sesithembela kakhulu kwezokuxhumana okudijithali okubandakanya ama-SMS,

i-imeyili kanye nokulayisha ulwazi kwi webhusayithi yethu. Ukunezela kulokhu, sethule uhlelo lokusebenzisa i-app ngo-2020. Lolu hlelo lokusebenzisa i-app lukuvumela ukuba ufinyelele olwazini oluhlobene nesiKhwama masinyane kakhulu usebenzisa umakhalekhukhwini wakho.

Inkinga enkulu nokho wukuthi asinazo izinombolo zomakhalekhukhwini zawo onke amalungu ethu. Ngakho-ke sidinga usizo lwakho. Sizoba nomkhankaso wokuvuselela imininingwane yokuxhumana namalungu ethu kule kota yokuqala yalo nyaka. Siyacela ngomusa ukuthi unikeze isiKhwama imininingwane yokuxhumana nawe usebenzisa imigudu yokuxhumana enikeziwe. Isikhwama sizosebenzisa imininingwane yokuxhumana kuphela ngezizathu zokukhuluma ngolwazi olumayelana nesiKhwama, ngokuhambisana nesibopho sokwenza kanjalo ngokomthetho wesiKhwama. Ngaphandle kwemininingwane yokuxhumana, asikwazi ukufeza lesi sibopho sokuxhumana ngokufanele.

## Imigudu Yemibuzo kanye Nezikhhalazo evulelwe amalungu



I-MWPF seyenze ukuthi wena kanye nabazohlomula, nivulele imigudu noma izindlela eziningana ongaletsha noma ufake ngazo imibuzo kanye nezikhhalazo ezimayelana nesiKhwama kanye nenzuzo yaso. Indlela yokuqala eyochwepheshe basemsebenzini o-Employer Based Service Consultants (EBS) abatholakala ngqo ezimayini. Kulezo zimayini ezingenabo ochwepheshe basemsebenzini o-EBS Consultants, ungaxhumana ngocingo nabesikhungo sosizo sabasebenzi basezimayini i-MWPF Call Centre, lapho ochwepheshe bethu abawusizo betholakala khona kusukela ngo-08h00 kuya ku-16h30 phakathi kwezinsuku zokusebenza esontweni.

Siphinde sibe nezinkundla ezidijithali ezifana newebhusayithi yethu ethi [www.mwpcf.co.za](http://www.mwpcf.co.za), yimigudu yezinkundla zokuxhumana o-Facebook kanye no-Twitter: @mineworkerspf ne-imeyili okuyizinto eziphethwe ochwepheshe ababekelwe ukuxazulula imibuzo noma izikhhalazo ngokushesha.

Ekugcineni, sinesizinda sezikhhalazo ku-inthanethi ngenhloso yokusiza labo abafuna ukufaka izikhhalazo ngesiKhwama, ukuba basebenzise isizinda esilawulwa endaweni eyodwa ukuze uphendulwe ngokushesha nezikhhalazo zixazululwe ngokushesha. Sinikeza indawo eqonde ngqo ehhovisi Lomphathi Omkhulu yesiKhwama. Wena kanye nabazohlomula niyakhuthazwa ukusebenzisa inkundla yenthanethi yezikhhalazo ngaphambi kokusebenzisa abezindaba noma abameli lapho kodaleka izindleko

ezingenasidingo. Sizimisele ukukusiza ngokushesha ngaso sonke isikhathi, kodwa asikwazi ukwenza kanjalo uma le migudu ingasetshenziswanga.

Uma kwenzeka uzizwa unganelisekile ngendlela isiKhwama esizame ngayo ukuxazulula izikhhalazo zakho, ungathintana ne-Hhovisi Lomlamuli Wezikhwama Zempesheni ( [www.pfa.org.za](http://www.pfa.org.za) ). Ikheli labo le-meyili lithi-[enquiries@pfa.org.za](mailto:enquiries@pfa.org.za). Umlamuli Wezikhwama Zempesheni unikeza usizo olumahhala emphakathini.

**Bhaka emigudwini elandelayo uma unemibuzo noma izikhhalazo.**

**I-imeyili:** [clientservices@mineworkers.co.za](mailto:clientservices@mineworkers.co.za)  
**Izikhungo zemibuzo ngocingo:** 010 100 3001

### Abeluleki bakwa-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: Kusasaletu
- Harmony Gold Mine: President Steyn Branch

### Ukufaka izikhhalo ngekhompyutha:

<https://complaints.mwpcf.co.za/>

# Ukusebenza kotshalomali kwethu ngo-2020

Nangaphezu kokuqhubeka kokuguquguquka kwezimakethe kwezezimali kanye nokuntengantenga kwesimo sezomnotho okwalethwa yi-COVID-19 ngo-2020, isiKhwama sakwazi ukubuyisa umphumela omuhle ekukhuleni kotshalomali.

**Bheka ukusebenza kotshalomali njengoba kuboniswe etebhuleni elingezansi:**

## Investment Portfolio Performance

	Target Benchmark	MWPF Core Portfolio	MWPF Market Linked Portfolio	Mineworkers Provident Fund
1 Months	0.38%	0.43%	3.03%	2.00%
3 Months	1.55%	1.01%	7.50%	4.72%
6 Months	4.70%	2.05%	8.43%	5.55%
YTD	7.67%	1.24%	8.59%	5.21%
1 Year	7.67%	1.24%	8.59%	5.21%
2 Years (annualised)	7.86%	2.81%	10.33%	6.79%
3 Years (annualised)	8.47%	3.47%	6.14%	5.24%
4 Years (annualised)	8.63%	4.64%	7.97%	6.60%
5 Years (annualised)	9.13%	5.22%	8.43%	7.36%
Inception (annualised)	9.93%	12.06%	14.33%	12.90%
Volatility (annualised)	1.64%	2.21%	9.20%	4.98%
Tracking Error	-	-	-	8.48%


Izikhathi ezinzima kwezomnotho zivamise ukulandelwa ukululama yingakho izimali amalungu azongela umhlalaphansi zitshalwa isikhathi eside. Abaphathiswa bethu bayakuqonda lokhu bese beqikelela ukuvikela imali eyongiwe ngamalungu ngesikhathi kubonakala umnotho kanye notshalomali kusebunzimeni. Sizohlala sinethemba lokubona izimpawu zokululama kanye nokusebenza ngcono ngo-2021.

## Ukushintshwa kwekheli Lesikhungo Sosizo Sabahamba Ngezinyawo saseWitbank

**Sicela wazi ukuthi Isikhungo Sosizo Sabahamba Ngezinyawo se-MWPF esise-Witbank sishintshele kuleli kheli elilandelayo:**

19 Geringer Street  
Del Judor  
Emalaheni  
1044  
Ucingo: 010 100 3000

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


 <https://www.facebook.com/mineworkerpf>

 <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).

## Imininingwane yokuxhumana yehhovisi elukhulu lesikhwama

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

 010 100 3001

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

**Isitatimende sokuzihlangula:** Ulwazi olukule nyuziletha luvikelwe yimithetho yolwazi lobuciko esebenzayo futhi akumelwe ukuba lukopishwe, lusatshalaliswe noma luguqulwe mayelana nezohwebo. Nakuba yonke imizamo yenziwe ukuze kuqinisekiswa ukuthi lolu lwazi olutholakala lapha lungolwakamuva, 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, kuzolandelwa Imithetho. I-MWPF angeke ithwale icala ngenxa yanoma yikuphi ukulahlekelwa, ukulimala, kanye nezindleko okungenzeka zibe khona ngenxa yanoma yiliphi iphutha noma okunye okungasiwongo lapha ngendlela eqondile noma engaqondile.

