



IZIQONDISO ZAMALUNGU

Siyakwamukela kuyi-Eskom Pension and Provident Fund (EPPF)

Ukuhlela ukuthatha umhlalaphansi kuyinto ebalulekile eba usizo esikhathini eside esizayo ekuhleleni izimali zomuntu siqu. U-Eskom uba nesandla ekusizeni abasebenza khona bahlele umhlalaphansi ngokubenzela uhlelo lomhlalaphansi, imali ezobasiza lapho begula nemali yomhlalaphansi elondolozwa ngohlelo lwe-EPPF.

I-EPPF yenza konke okusemandleni ukuze ilondoloze ubuhlobo obunganqamuki nobuzuzisayo nawo wonke amalungu ayo phakathi nezigaba ezechukahlukene zokuphila kwawo.



Lobo buhlobo buqala ngosuku lelo lungu lijoyina i-EPPF futhi buqhubeka kuze kube yilapho lisula, lithatha umhlalaphansi noma ezimweni ezimbi lapho ilungu lishona.

Lezi ziqondiso zibuyekeza izinzuzo ezitholwa ilungu njengoba nje i-EPPF ibeke imithetho. Nokho, ukuze uhlale wazi imininingwane yamuva ephathelene namalungu, vakashela iwebusayithi ye-EPPF ku-www.eppf.co.za ukuze ufunde okwamuva nezinto okudingeka uziqaphele.



Mayelana Ne-EPPF

I-EPPF yasungulwa ngo-1932 futhi iye yadlondlobala kusukela incane, manje isingenye yezimboni ezinkulu ezisekela abathatha umhlalaphansi.

I-Fund iyisikhwama somhlalaphansi esikhulu esiziqondisayo esibhaliswe ngokuvumelana noMthetho Wezikhwama Zomhlalaphansi iPension Funds Act yango-1956, futhi igunyaziwe njengesikhwama sempesheni ngokuvumelana nomthetho wezentela okkuthiwa yi-Income Tax Act yango-1962

Njengesikhwama senzuzo esichaziwe [i-defined benefit (DB)], i-EPPF inikeza amalungu ayo izinzuzo lapho ethatha umhlalaphansi, esula, eshona nalapho esekhubazekile.

Ngokuphathelele nohlelo lwe-DB ye-EPPF, kusetshenziswa ifomula ethile ukuze kuchazwe izinzuzo ezinikezwa amalungu lapho kwenzeka izinto ezithile. Le fomula isekelwe eminyakeni esetshenzwe ilungu, imali yempesheni nasemsebenzini.

Nokho, lapho umuntu esula kulezi zinzuzo (njengalapho esula emsebenzini) kubalwa inani elinobulungisa lelungu noma imali enikelwe kanye nenzuzo – noma ngabe yini enkulu – iyakhokhwa

Ukuqondisa I-EPPF

I-EPPF iqondiswa iBhodi Labaphathi (iBoard) elakhiwa amalungu ebhodi angu-14. Amanye amalungu ebhodi akhethwe amalungu nabathola impesheni, kuyilapho abanye bebekwe abaqashi.

IBhodi Labaphathi



IBhodi linomsebenzi wokuqondisa nokusebenza kwe-EPPF. Linikeza iziqondiso ezihlelekile nobuholi, liqinisekise nokuthi kuba nokubambisana okuhle nokuziphatha futhi linquma nemithetho ye-EPPF.

IBhodi linamakomiti amaningana anakekela ukusebenza kwalo futhi anamandla okwenzela iBhodi izinqumo. Nokho, iBhodi linomthwalo esinqumweni ngasinye esenziwa yilama komiti amaningana futhi yilo elikhipha isinqumo sokugcina phakathi ne-EPPF.

Amakomiti akhiwa amalungu eBhodi, abaqondisi abangamalungu e-EPPF, kanye namalungu angaphandle, uma kuba nesidingo. Amakomiti eBhodi ame ngendlela elandelayo:

- IKomiti Lokucwaninga Amabhuku Nelezingozi;
- IKomiti Lezinzuzo;
- IKomiti Lezabasebenzi Nelemiholo;
- IKomiti Lamasu Okutshala Imali;
- IKomiti Lezomthetho Nelokuziphatha; kanye
- NeKomiti Lokuxhumana.

IBhodi liphinde linikeze Umphathi we-EPPF uhlelo olunemininingwane yezinto okufanele zenziwe, nezinto ezenziwa usuku nosuku ebhizinisini, lowo ophinde abe Umphathi Omkhulu. Umphathi usekelwa iqembu Labaphathi Abaqondisayo ukuze banakekele ibhizinisi le-EPPF.



Invested in our
members

Amalungu E-EPPF

Abantu abalandelayo bayafaneleka ukuba amalungu e-EPPF:



65- Abaneminyaka engu-65 abangamalungu anikelayo angabasebenzi ababhaliwe i-Eskom Holding SOC Limited (Eskom) kuhlangele noxhaso kanye ne-EPPF labo abaneminyaka engaphansi kuka-65 ubudala.



Abahola impesheni, ababengamalungu asebenzayo asebeshiyile kwa-Eskom noma uxhaso lwakhona kanye ne-EPPF eyakhethwa ngalolo suku ukuba ihoxise izinzuzo zabempesheni ne-EPPF.



Ababesebenza kwa-Eskom kanye nabangaphansi kwayo asebashiya emsebenzini bathola impesheni eqhamuke kuyi-EPPF nyanga zonke.



Abashonelwe abalingani bomshado, izingane ezingokomthetho zamalungu asashona nabahola impesheni abashonile labo abathola imali yempesheni.

Izinzuzo Zokululekwa

Kusukela ngomhlaka-1 Mashi 2019 i-Pension Funds Act yango-1956, ngeZimiso Ezizenzakalelayo (i-Default Regulations) iye yakwenza kwaba impoqo ukuba zonke izimali ziqale ukweluleka abathola izinzuzo. Lokhu kululekwa kuyatholakala lapho ujoyina kulesi sikhwama, lapho usula nalapho sekusele izinyanga ezintathu ngaphambi kokuba uthathe umhlalaphansi. Phakathi nokwelulekwa, amalungu kufanele anikwe lokho angakukhetha, imali edingekayo ukuze akwazi ukuba namandla okwenza izinqumo ezinhle ngokuphathalene nempesheni yabo.

Amalungu akhuthazwa ukuba akusebenzise ngokunenzuzo ukwelulekwa, njengoba enikwa iziqondiso, futhi kuyithuba lawo amalungu ukuba abuze imibuzo efanelekayo. Njengoba isiqondiso sinikezwa kanye neminingwane ihlanganyelwa, ukwelulekwa akufanele kubukeke njengokunikeza amacebiso, ngoba abelulekayo abadlali indima yokululeka ngokwezimali. Ukwelulekwa kwenzelwe ukuvumela amalungu ukuba enze izinqumo ezihlakaniphile futhi lokhu kwenziwa ubuso nobuso (kanye naBeluleki Bethu Besikhwama Somhlalaphansi) noma ngocingo. Uma ufisa, noma ngabe isiphi isikhathi ungacela ukwelulekwa.

Iminikelo

Iminikelo yanyanga zonke

Njengelungu elisasebenza kufanele unikele nyanga zonke, amaphesenti angashintshi alingana no-7.3 womholo wakho wempesheni. Abaqashi banikela u-13.5% womholo wempesheni.

Incazelo “yemali yempesheni” iyahluka phakathi kwezigaba ezithile zabasebenzi futhi amalungu ayizisebenzi ayakhuthazwa ukuba aqiniseke imali yazo yempesheni emnyangweni Wezabasebenzi.

Njengesikhwama se-DB, yonke imali engenayo ivela emnikelweni nemali etshaliwe yabelwa ezinto ezinjengezimpahla, i-EPPF iyayisebenzisa le mali ukuze ikhokhele izinzuzo lapho amalungu esula emsebenzini, ethatha umhlalaphansi noma eshona ngokuvumelana nemithetho yesikhwama se-EPPF.

Izinhlelo ZeMinikelo Yokuzithandela Eyengeziwe

I-EPPF inikeza amalungu afisa ukwenza iminikelo eyengeziwe emalini elondoloziwe yomhlalaphansi ithuba lokwenza Iminikelo Yokuzithandela Eyengeziwe (AVC). I-AVC inikezwa amalungu asasebenza bese ilandelelwa njengenzuzo yomuntu ngamunye.

Ungakwazi ukukhetha ukwenza Iminikelo Yokuzithandela Eyengeziwe nyanga zonke, kanye kuphela noma lapho kudingeka. Ungaphinde unyuswe noma wehliswe Uminikelo Wokuzithandela Owengeziwe noma ngabe isiphi isikhathi.

Iminikelo Yokuzithandela Eyengeziwe idonswa emholweni ngumnyango wokukhokhela abasebenzi. Kuyilapho unganikela ngokusemandleni akho, iminikelo yempesheni kuphela efinyelela emaphesentini angu-27,5 unyaka ngamunye noma imali enkulu engu-R350 000 yentela ekhishwayo unyaka ngamunye.

Uma umnikelo wakho kunoma iyiphi intela yonyaka idlula inani elivumelekile lomnikelo ngenxa yentela, uzoba nethuba lokudlulisela leyo mali yentela onyakeni olandelayo noma ungayicela leyo mali emholweni wakho wempesheni lapho uthatha umhlalaphansi.

Lokhu kwenza ukwazi ukuqhubeka ulondoloza imali yentela lapho wenza iminikelo yokuzithandela eyengeziwe. Iminikelo Yakho Yokuzithandela Eyengeziwe ihlanganiswa ezinzuzweni zakho lapho usula emsebenzini, uthatha umhlalaphansi noma ushona futhi lokho kwenyusa izinga lezinzuzo zakho.

Uma ufisa ukuthumela izinzuzo zemali yomhlalaphansi isuka kumqashi owedlule iye ku-EPPF lapho ujoyina, kufanele kuthunyelwe isicelo ukuze lokhu kwenzeke. Ungase ufake isicelo ku-EPPF ngomnyango we-HR ofanele, uma ukuthunyelwa kwemali kugunyazwa, i-EPPF izokwamukela imali engukheshi. Le nzuzo izothathwa nengoMnikelo Wokuzithandela Owengeziwe.

Ingxenye yemali yempesheni noma ibhonasi yokusebenza ekhokhwayo evela kumqashi nakho lokhu kunakekelwa njenge-AVC. Njengengxenye yombandela womsebenzi, unikela u-7.3% webhonasi yakho yokusebenza kanti umqashi ukunikelela u-13.5% webhonasi yakho. Njengoba kubonisiwe ngenhla, le minikelo yakha ingxenye ye-AVC yakho, ngenxa yalokho kube sekukhula ingqikithi ye-AVC yakho.

Yonke i-AVC okuyiminikelo yokuzithandela eyengeziwe ekhokhwa nyanga zonke iba inani lenzalo ehlanganisiwe. Inani lenzalo ye-AVCs linqunywa iRhodi njalo ezinyangeni ezintathu, ngokuvumelana nendlela imali esebenza ngayo kuyi-EPPF phakathi neminyaka emithathu ngaphambili, ukuze kube nemiphumela ehamba kahle phakathi naleso sikhathi. Amanani enzalo amuva ayatholakala kuyiwebusayithi ye-EPPF ethi www.eppf.co.za.

Uma ufisa ukuyisebenzisa ngokunenzuzo le ndlela ehlukele yokutshala imali, i-AVCs isingakwazi manje ukwenziwa ekhasini elikuyi-Inthanethi lakwa-Eskom, i-Zenzele, noma kuyiwebusayithi yethu ethi www.eppf.co.za. Unyaka ngamunye amalungu asasebenza enza i-AVCs athola isitatimende sezinzuzo esibonisa inani lemali asebeyiqongelele kuyi-AVCs kanye nenzalo etholakele ngaleso sikhathi kanye nesitifiketi sentela.

Isitifiketi sentela siba yingxenye yezinto ezithunyelwa ngonyaka nentela okube sekuthunyelwa kuyi-South African Revenue Service (SARS).

Inzuzo Ekhokhwayo Lapho Wesula

Uma usula, udilizwa noma uxoshwa, uyakwazi ukuthola izinzuzo zakho zokusula emsebenzini.

Lapho ucabangela izinto ongazikhetha ngokuphathelele nezinzuzo zemali yakho yempesheni lapho wesula emsebenzini, isinyathelo esihle sokuqala ukuthi wazi ukuthi lithini inani lenzuzo yakho. Ungakwazi ukuhlola isilinganiso senzuzo yakho kuyiwebusayithi yethu ethi www.eppf.co.za noma ufonele isikhungo sethu ku-0800 11 45 48 naku-info@eppf.co.za.

Izindlela zokukhokhelwa kwezinzuzo ngokwezigaba ezehlukahlukeni zokwesula zichazwe ngezansi.

Izinzuzo ezikhokhwayo lapho uyeka emsebenzini

Ngokuphathelele ne-Pension Funds Act kanye nemithetho ye-EPPF, izinzuzo okhokhelwa zona lapho uyeka emsebenzini zibizwa ngokuthi i-Minimum Individual Reserve (MIR). I-MIR yakho ichazwe ngale ndlela elandelayo:

- Le minikelo oyiqongelele, kuhlanganise nenzalo yomnikelo; noma
- Inani elifanelekile lakho lisekelwe kuyifomula yangaphambi kokuba uthathe umhlalaphansi emsebenzini;
- Iminikelo yokuzithandela eyengeziwe, uma ikhona, kuhlanganise nemali yenzalo; kanye
- Neminikelo yebhonasi yakho yokusebenza, uma ikhona, kuhlanganise nenzalo.

Ukubalwa kwamanani afanelekayo kusekelwe ekubalweni ngefomula esetshenziselwa labo abathatha umhlalaphansi, nokucatshangelwa kwesilinganiso sokugcina somholo wezinyanga ezingu-12 ezedlule, iminyaka oyisebenzile, imali etholwa i-FSCA enezilinganiso kanye nokuhlelwa kusengaphambili ukubala izimali zomshuwalense.



Nokho, uma ukhetha ukuhlehlisa inzuzo yakho kuyi-EPPF, ukukhokha kwezuzo ehlehlisiwe kuzosekelwa ekubalweni kwe-Actuarial Reserve Value (ARV) okokugcina, okuyingxeny enkulu yenzuzo yakho kuyi-MIR ngesikhathi iba ingxeny enkulu kunenzuzo ye-ARV. Lokhu kusho ukuthi uma unquma ukuhlehlisa inzuzo yakho kuyi-EPPF, ungase uthole inzuzo ephakeme lapho usula futhi lokhu kuzosho ukuthi uma usuthatha umhlalaphansi uzothola enkulu kakhulu.

Ngakukhetha mayelana nokusula kuxoxwa ngakho ngaphansi kwengxeny ethi Ngakukhetha lapho wesula ngenzansi.

Ukusula ngemva kweminyaka engu- 55

Uma usula (futhi uhlele ukuqhubeka nokusebenza) ufuna ukuthatha inzuzo engukheshi ngemva kweminyaka engu-55 kodwa ngaphambi kokuba ufike eminyakeni engu-65, i-EPPF idinga ubufakazi bomunye umsebenzi, ukuzisebenza noma amanye nje amaphepha angase adingeke ngokuvumelana nezimfuneko zika-SARS.

Ngaphandle kobufakazi bomunye umsebenzi, ukusula kwakho kuzobhekwa njengokuthatha umhlalaphansi.

Ukudiliza

Imali oyikhokhelwa i-MIR lapho udilizwa ima kanje:

- 1 • Imali eqongelelwe lapho unikela, kuhlenganise nenzalo;
• Imali efanelekayo; **NOMA**
- 2 • Izikhathi ezintathu zokunikela njengelungu.
• Iminikelo yokuzithandela eyengeziwe, uma ikhona, kuhlenganise nenzalo; kanye
• Neminikelo yebhonasi yakho, uma ikhona, kuhlenganise nenzalo.



Ukudilizwa usuneminyaka engu-50 ubudala ususebenze iminyaka engu-10

Uma uneminyaka ephakathi kuka-50 no-65 futhi ubulokhu uyilungu elinikelayo eminyakeni okungenani engu-10 bese uyadilizwa, ungase uthathe umhlalaphansi kungakabi isikhathi ngaphandle kwenhlawulo. Nokho, lokhu kufanele kube yinto okuvunyelwane ngayo nomqashi.

Kulokhu, ukuthatha umhlalaphansi akuzi nenhlawulo ngoba umqashi ukugcinele amanani enhlawulo. Ngaphezu kwalokho, umqashi angaphinde futhi akunikeze usizo olwengeziwe futhi akulondolozele nezindleko.

Izinzuzo ezikhokhwayo lapho udilizwa

Lapho uxoshwa, inzuzo ekhokhwayo iyafana naleyo ekhokhwayo lapho usula.

Ngakukhetha Lapho Usula

Kungakhathaliseki ukuthi usula ngasiphi isizathu, kunezinto eziningana ongakwazi ukuzikhetha. Kuwukuhlakanipha ukuyigcina inzuzo lapho usula kuyi-EPPF ukuze uzigcine izimali ohlinzekwa ngazo kuze kube yilapho usuthatha umhlalaphansi uma kungenzeka. Izinto ezihlukahlukene ongazikhetha lapho usula ziyatholakala ngezansi.

Ukuhlehlisa ingxeny yenzuzo noma yonke kuyi-EPPF Ukuhlehlisa ingxeny yenzuzo noma yonke kuyi-EPPF

Ungakwazi ukuhlehlisa yonke inzuzo yakho noma ingxeny ethile kuyi-EPPF.

Izinto ezintathu ongazikhetha ziyatholakala engxenyeni ekhuluma ngokuhlehlisa:

- Hlehlisa yonke inzuzo kuyi-EPPF;
- Thatha imali enkulu ngaphandle kwentela bese uhlehlisa esele kuyi-EPPF; noma
- Lapho udilizwa, ungase uphinde ukhethe ukuthatha ukheshi olingana nemali eqongelelwe enikelwe ilungu, nentela encane bese uhlehlisa esele kuyi-EPPF.

Uhlu lwezintela lwentela yonyaka efanele luyatholakala kuyiwebusayithi yakwa-SARS ethi www.sars.gov.za



Uma uke wahlehlisa inzuzo yakho, imibandela elandelayo izosebenza:

- Isinqumo sokuhlehlisa inani elithunyelwe alinakuphikwa lapho sesenziwe;
- Inzuzo ehlehlisiwe ayinakuyekelelwa noma isetshenziselwe ukugada imali ebolekiwe
- Ayikho eminye iminikelo engenziwa uma nje inzuzo isiyi yahlehliswa
- Uma ubuyela ekusebenzeleni umqashi wakho ngemva kokuba usulile futhi uhlehlisile, izinzuzo zakho zokuhlehlisa ziba zodwa futhi zibekwa njengezinzuzo zokuhlehliswa kwi-EPPF kuze kube yilapho usuthatha umhlalaphansi
- Njalo ngenyanga kuba nenzuzo etholakala ezinzuzweni zemali yokuhlehlisa futhi iBhodi ibukeza futhi isho ukuthi izala kangakanani ezinyangeni ezimbalwa. Ukuze athole ulwazi lokuthi imali izala kangakanani umuntu angangena kuwebusayithi ye-EPPF ethi www.eppf.co.za
- Ungawuthatha umhlalaphansi futhi uthathe impesheni yakho enzuzweni ehlehlisiwe kuye ngokuthi isingakanani leyo nzuzo nganoma yisiphi isikhathi uma usuneminyaka engaphezu kwengu-55, kodwa kungaze kube inyanga oba na-65 ngayo

Lapho usuthatha umhlalaphansi, ungathatha ingxenye eyodwa kwezintathu yemali yakho. Imali esele kufanele isetshenziselwe impesheni eyimpoqo etholakala kwi-EPPF

Enye inzuzo ephawulekayo ngalolu hlelo lokuhlehlisa ukuthi azikho izimali zokusingathwa ezihilelekile kanye ne-EPPF futhi ayikho imali eyengeziwe yokuphathwa kwale mali. Wonke amalungu anezinzuzo ezihlehlisiwe athola istatimende senzuzo ehlehlisiwe njalo ngonyaka esiveza inani lemali yokuqala nenzuzo etholakale kusukela lapho. Ungahlola namanye amalinki anemininingwane yamalungu kuwebusayithi.

Ukuxhumana Ngezobuchwepheshe:

Ungakhetha ukuthi uthole istandimende ongasithola njalo ngonyaka futhi singaxhumana nawe ngokuthumelelana imiyalezo ngisho nange-imeyili. Ukuze uthole lokhu kwaziswa, ungamane nje ugcalise ifomu elithi "Consent to Receive Correspondence by Email and SMS" futhi ulifake kwi-EPPF. Leli fomu lingatholakala kwiwebusayithi ye-EPPF ethi www.eppf.co.za.

Thumela ingxenye noma yonke inzuzo kwesinye isikhwama esigunyaziwe

Ungakhetha ukuba uthumele yonke inzuzo yakho, noma ingxenye ethile kwesinye isikhwama esigunyaziwe eNingizimu Afrika. Izikhwama ezigunyaziwe zihlanganisa imali yempesheni evela komunye umqashi noma isikhwama sokusebenza, isikhwama sokugcina imali yempesheni, isikhwama sokugcina imali yokusebenza noma isamba esithile somhlalaphansi.

Ukuthumela imali yempesheni esikhwameni somunye umqashi, isikhwama sokugcina imali yempesheni noma isamba esithile somhlalaphansi konke lokhu akunayo imali yentela okufanele ikhokhwe. Ukuthumela imali egciniwe yesikhwama sokusebenza noma isikhwama sokusebenza komunye umqashi kuba khona imali yentela ekhokhwayo.

Akuvumelekile ukuthumela inzuzo yakho ngokuqondile isuka kuyi-EPPF iye kwabanye abatshali zimali zomhlalaphansi abangaphandle kwaseNingizimu Afrika. Uma ufisa ukwenza kanjalo, kudingeka ucele inzuzo bese uthatha ukheshi kuqala, bese utshala inzuzo yakho kwesinye isikhwama somhlalaphansi esingaphandle kwaseNingizimu Afrika. Ukwenza lokho kungenza kube nentela okuzomelwe uyikhokhe njengoba ukhipha imali eNingizimu Afrika.

Ukuthatha yonke inzuzo iwukheshi

You may elect to take your entire benefit from the EPPF in cash. However, this is subject to more punitive tax rates and reduces the amount left for retirement savings more significantly. Details of tax payable on withdrawal for the relevant tax year are available on the EPPF website at www.eppf.co.za.

Ukukhokhela inzuzo ngokheshi kuyi-akhawunti yebhange laseNingizimu Afrika

Lapho uyeka emsebenzini uphume nakuyi-EPPF, kudingeka ugcalise iFomu Lokusula (Application for Withdrawal). Kufanele uqikelele ukuthi yonke imininingwane inembile futhi amaphepha adingekayo akhona wonke njengoba kubonisiwe kuleli fomu.

Ifomu lakho kufanele lithunyelwe kuyi-EPPF ngehovisi lakho Labasebenzi (Human Resources)

Invested in our
members

Ukukhokhela inzuzo ngokheshi kuyi-akhawunti yebhange laseNingizimu Afrika

Lapho uyeka emsebenzini futhi ufisa ukuthumela inzuzo yakho ebhange elingaphandle kwaseNingizimu Afrika, kufanele ugqwalise amafomu alandelayo:

- Ifomu elithi Application for Withdrawal
- Ifomu elithi International Banking

Ifomu le-International Banking kufanele ligqwaliswe yibhange ofuna ukuthumela kulo inzuzo yakho noma abatshali bezimali bangaphandle bese ulithumela kuyi-EPPF

Phawula: Kungathatha isikhathi eside ukuba imali yenzuzo ethunyelwe ngaphandle kwaseNingizimu Afrika ukuba ilunge, kunemali ethunyelwe ebhange elikhona la, i-EPPF kudingeka ilinde amaphepha angempela, kugqwaliswe ifomu le-International Banking ebhange lakho noma abatshali bezimali bangaphandle. Uma wazi ukuthi uzothumela imali yakho yenzuzo ebhange elingaphandle kwaseNingizimu Afrika, kuyakhuthazwa ukuba uthumele ifomu le-International Banking ebhange lakho okungenani kusasele izinyanga ezimbili noma ezintathu ngaphambi kokuba usule, ukuze izokwazi ukufika kuyi-EPPF ngesikhathi.

Noma okunye ongakwenza, uma ungeke ukwazi ukugcina isebenza i-akhawunti yakho yasebhange eliseNingizimu Afrika ngemva kokusula, i-EPPF ingathumela inzuzo yakho kuyi-akhawunti yaseNingizimu Afrika lapho-ke wena ungabe usuyithumela inzuzo yakho uma nje usukhokhelwe.

Amaphepha adingekayo lapho usula

Lapho usula emsebenzini, amaphepha alandelayo kufanele athunyelwe kuyi-EPPF, kuhlenganise nefomu lokusula:

- Ikhophi enesitembu sasemaphoyiseni se-ID yakho noma ipasi okungekhona umkokotelo
- Ikhophi enesitembu sasemaphoyiseni sedivosi (uma kudingeka)
- Incwadi yangempela nenesitembu sasebhange eneminingwane yakho yasebhange noma isitatimende sasebhange, kuhlenganise nefomu elinesitembu sasebhange (uma inzuzo izothunyelwa kuyi-akhawunti ebhange eliseNingizimu Afrika)
- Ifomu le-International Banking (uma inzuzo izothunyelwa kuyi-akhawunti yebhange elingekho eNingizimu Afrika)
- Uma ukhetha ukuhlehlisa inzuzo yakho kuyi-EPPF ifomu elithi Deferred Pensioner Beneficiary Nomination kufanele ligqwaliswe, uma uthumela imali yakho kwesinye isikhwama.



Inzuzo Ekhokhwa Lapho Uthatha Umhlalaphansi

Ungakhetha ukuthatha umhlalaphansi noma nini lapho usuneminyaka engu-55 kodwa hhayi ekupheleni kwenyanga lapho uzobe usuna-65 khona.



Inzuzo yomhlalaphansi ibalwe ngokwale fomula elandelayo:



Isilinganiso somholo wokugcina



Iminyaka yokusebenza (izinyanga)



Amanani Empesheni



600

Izinhlobo ezihlukahlukene zomhlalaphansi kukhulunywa ngazo ngezansi.

Umhlalaphansi ngaphambi kwesikhathi nenhlawulo yakhona

Kuzoba nenhlawulo enzuzweni yakho yomhlalaphansi uma uyeke emsebenzini phakathi neminyaka engu-55 no-63, okuzokwehlisa imali yempesheni ekhokhwayo ngo-3.9% ngonyaka kuyo yonke iminyaka kuze umuntu afike eminyakeni engu-63 noma ngo-0.325% inyanga ngayinye kuze kube usuneminyaka engu-63.



Umhlalaphansi ngaphambi kwesikhathi ngaphandle kwenhlawulo

Uma uneminyaka engu-55 kuya kwengu-63 ungathatha umhlalaphansi ngaphambi kwesikhathi ngaphandle kwenhlawulo ngesivulemalo nomqashi wakho. Kulokhu, umqashi wakho uzokhokhela izindleko zomhlalaphansi ngaphambi kwesikhathi (okuyinhlawulo) Ube usuvumeleka ukuyeka ngaphandle kwenhlawulo kusukela uneminyaka engu-63 kuya ku-65.



Ukuthatha umhlalaphansi ovamile

Uvumeleke ukuthatha umhlalaphansi okungenani, ekupheleni kwenyanga lapho uzofinyelela khona u-65 weminyaka ubudala



Invested in our members





Umhlalaphansi ngenxa yokugula / ukukhubazeka

Lapho kwenzeka ukhubazeka unomphela ungasakwazi ukwenza lutho futhi awusakwazi ukuzisebenzela noma ukwenza noma yini ungakwazi ukufanelekela ukuthola umhlalaphansi ngenxa yokugula / ukukhubazeka. Lokhu kuzotuswa iMedical Panel ye-EPPF kanye nokugunyazwa iBhodi.

Inzuzo yokuthatha umhlalaphansi ngenxa yokugula / ukukhubazeka ibalwa kusetshenziswa ifomula yenzuzo yomhlalaphansi. Ingxenye yomsebenzi yefomula ibalwa ngendlela elandelayo:

i. Imali yempesheni yomsebenzi eqongelelekile kwaze kwaba usuku lokugula / nokukhubazeka



ii. U-75% womsebenzi obungenziwa esikhathini esizayo kusukela ngosuku lokugula / ukukhubazeka kuze kube usuku obuzothatha ngalo umhlalaphansi

U-75% womsebenzi obungenziwa esikhathini esizayo kusukela ngosuku lokugula / ukukhubazeka kuze kube usuku obuzothatha ngalo umhlalaphansi

Inzuzo eyehlisiwe elingana no-50% wenzuzo ngaphansi kwengxenye ethi ukuthatha umhlalaphansi ngenxa yokugula/ukukhubazeka uma ukufanelekela ukuba uthole inzuzo yokugula nokuhoxisa

NOMA

- Inzuzo elingana nenani lemali ebalwe njengasosukwini lokuyeka, okufanele uyihoxise kuyi-EPPF bese itholakala ngosuku lokuthatha umhlalaphansi. Inzuzo ehoxisiwe ingatholakala kuphala lapho usuneminyaka engu-55 futhi sekuxoxiwe ngayo yonke imithetho yokuhoxisa inzuzo ngaphansi kwengxenye ethi
- Ukuhoxisa ingxenye noma inzuzo yonke kuyi-EPPF kuyinto engenzeka

Ongakukhetha Uma Uthatha umhlalaphansi

Lapho uthatha umhlalaphansi, inzuzo yakho isetshenziselwa impesheni yokuphila konke edingekayo kuyi-EPPF. Izinto ezilandelayo yizo ongazikhetha lapho uthatha umhlalaphansi:

- Thatha umholo ogcwele wempesheni ngaphandle kwesamba. Lokhu kukunikeza imali enkulu ozokhokhelwa yona nyanga zonke
- Thatha ingxenye yesithathu yenzuzo yomhlalaphansi njengokheshi oyisamba. Imali yenzuzo yakho esele izosetshenziselwa impesheni yanyanga zonke edingekayo kuyi-EPPF. Le ndlela yehlisa umholo wakho wanyanga zonke
- Thatha ingxenye yesithathu yenzuzo yomhlalaphansi njengokheshi oyisamba. Imali yenzuzo yakho esele izosetshenziselwa impesheni yanyanga zonke edingekayo kuyi-EPPF.

Le ndlela yehlisa umholo wakho wanyanga zonke. Uhlu lwentela olusebenzayo lapho uthatha umhlalaphansi luyatholakala ku- www.sars.org.za.

I-EPPF inyusa kanye ngonyaka imali yabempesheni, futhi ingase kanye ngonyaka iphinde yenze ibhonasi ekhethekile kulabo bempesheni, uma lokho kwenzeka.

Umthetho we-EPPF ngokuphathelene nalokhu kukhuphula ukuba nomgomo, kodwa hhayi ukuqinisekisa amanani ukuba alingane namanani okwehla unyaka ngamunye njengoba kwasho i-Statistics South Africa.

Nokho, amabhonasi awaqinisekisiwe ngokuphathelene nemithetho ye-EPPF kodwa ibhodi lingawanikeza uma libona kufaneleka. Ukukhokhwa kwamabhonasi kunqunywa izinto eziningana, okuhlanganisa indlela ukutshala izimali kwe-EPPF okusebenza ngayo.

Ukuthatha Umhlalaphansi Kwalowo Ohoxisile

Umuntu wempesheni ohoxisile angakwazi ukuthola inani lemali esiqongelelwe noma nini lapho eseneminyaka engu-55 ingakafiki inyanga lapho azobe eseneminyaka khona engu-65. Inani lemali eqongelelwe lihlanganisa inani lemali ehoxisiwe ethunyelwe kuhlanganise nenzalo etholakele.

Izinto ezilandelayo ziyatholakala kwabathathe umhlalaphansi abahoxisile:

- Thatha umholo ogcwele wempesheni ngaphandle kwesamba. Lokhu kukunikeza imali enkulu ozokhokhelwa yona nyanga zonke;
- Thatha ingxenye enkulu yesamba esifinyelela lapho ungakhokhi ntela khona uma lokho kuvumelekile. Imali yenzuzo yakho esele izosetshenziselwa impesheni yanyanga zonke edingekayo kuyi-EPPF. Le ndlela iphinde yehlise umholo wakho wanyanga zonke.
- Thatha ingxenye yesithathu yenzuzo yomhlalaphansi njengokheshi oyisamba. Imali yenzuzo yakho esele izosetshenziselwa impesheni yanyanga zonke edingekayo kuyi-EPPF. Le ndlela yehlisa umholo wakho wanyanga zonke; noma

Uhlu lwentela olusebenzayo lapho uthatha umhlalaphansi luyatholakala kuyiwebusayithi yakwaSARS ethi www.sars.org.za.

Ukuze ufake isicela sokuthatha umhlalaphansi ngokuphathelene nenzuzo ehoxisiwe, osethathe impesheni kudingeka agcwalise ifomu elithi “Application for Retirement Benefits” bese belithumela ngokuqondile kuyi-EPPF.



Invested in our
members

Amadokhyumenti Adingekayo Laho Uthatha Umhlalaphansi

Njengawo wonke amafomu okuthatha umhlalaphansi, amadokhyumenti alandelayo kufanele athunyelwe osethathe impesheni ofaka isicelo senzuzo yomhlalaphansi kuyi-EPPF kanye nefomu:



- I-Application for Retirement form
- Ikhophi ye-ID noma i-passport enesitembu samaphoyisa
- Ikhophi ye-ID noma i-passport enesitembu samaphoyisa yomuntu oshade naye (uma kudingeka)
- Ikhophi yesitifiketi somshado noma inyunyana yesiko, uma kukhona
- Amakhophi esitifiketi samaphepha okutholwa noma i-ID yengane eneminyaka engaphansi kwengu-21 anesitembu samaphoyisa (uma kudingeka)
- Ubufakazi bokuqhubeka uyilungu le-medical aid (uma kudingeka)
- Amakhophi edivosi anesitembu samaphoyisa (uma kudingeka)
- Incwadi enesitembu yasebhane eneminingwane yakho ye-akhawunti noma iphepha lesitatimende sasebhange, kuhlenganise nesitembu sasebhange esidingekayo kumafomu
- Ifomu eligcwalisiwe le-International Banking, uma ungathanda ukuthola impesheni yakho ebhange elingaphandle kwaseNingizimu Afrika
- Izithombe ezimbili ze-passport zekhadi lomuntu wempesheni

Izinzuzo Lapho Usushonile

Abancike kuwe / noma abazuzayo bazokufanelekela ukuba bathole Inzuzo Yokufa uma kwenzeka ufa kodwa ube useyilungu, usuthathe impesheni noma uholo impesheni. Indlela yokukhokha noma yokucaza izinzuzo iboniswe ngezansi:

Ukuthola isamba senzuzo lapho ushona: Umthetho Wezikhwama Zempesheni Isigaba 37C

Esimweni lapho ulungu elisebenzayo noma osethathe impesheni eshona ngaphambi kokuba athathe umhlalaphansi, ilungu elincike kulowo oshonile / osethathe impesheni uzokwazi ukufanelekela ukuthola isamba senzuzo ngaphezu kwemali yempesheni yanyanga zonke (ilungu elisebenzayo) noma isamba kuphela (osethathe impesheni).

Isamba senzuzo yokufa sihlakazwa ngokuvumelana neSigaba 37C soMthetho Wezikhwama Zempesheni ngendlela elandelayo:

Ukuze kunqunywe indlela yokuhlela isamba senzuzo ezokhokhwa lapho kushona ilungu ebelisasebenza noma osethathe impesheni, i-EPPF kufanele iphenye ukuthi siya kubani isamba, kulowo oncikile kanye/ noma ozuzayo. Lokho abakutholile babe sebekuthumela kuyiBhodi, elibe selinquma ukuthi linika bani. .

Ekwabeni isamba senzuzo yokufa, kufanele kunakwe kakhulu lowo indlalifa engokomthetho yelungu / osethathe impesheni. Lokhu kuhlenganisa umuntu ashade naye nezingane ezifanelekayo.

Umuntu ashade naye:

- Umuntu lowo ilungu / osethathe impesheni ashade naye ngokuvumelana noMthetho WaseNingizimu Afrika WoMshado
- Umuntu lowo ilungu / osethathe impesheni ashade naye ngokuvumelana nomthetho wenkolo
- Umuntu lowo ilungu / osethathe impesheni ashade naye ngokuvumelana nomthetho wesiko
- Umuntu lowo ilungu / osethathe impesheni ashade naye ngokwenyunyana yomphakathi
- Uphathina wokuphila kwakhe konke

Izingane ezifanelekayo:

- Izingane azizalayo noma azitholile ezingaphansi kweminyaka engu-21;
- Izingane ezizalwe ngemva kokuba ilungu eselithathe impesheni selishonile; kanye
- Izingane ezikhubazekile noma eziphazamisekile engqondweni ezineminyaka engaphezu kuka-21. Lokhu kuphazamiseka kufanele ukuba kwenzeka ngaphambi kokuba ibe na-21 lapho ilungu eliyinhloko lisaphila.

Ukucazwa kwenzuzo kungase kuphinde kuhlomulise labo abancikile njengabazali noma izihlobo lezo ebezinakekelwa ngokwezimali. Amaqiniso abhekwayo lapho kucazwa lesi samba senzuzo ahlenganisa iminyaka yalowo oncikile, izinga ancike ngalo, uhlobo lobudlelwane nelungu, amathuba okukwazi ukuthola imali engenayo esikhathini esizayo kanye nesamba semali esikhona esingabiwa.

Uma kwenzeka ushona kungekho muntu oncike kuwe, inzuzo yabelwa abazuzayo labo okungenzeka bakhethwe nguwe kodwa ababengancikile kuwe ukuba ubasekele ngokwezimali (abakhethiwe); uma indlu yakho noma isakhiwo sakho singekho esikweletini. Uma unikwe ithuba lokuba inzuzo yakho yabelwe labo obakhethile kanti indlu yakho inesikweletu, ngakho iBhodi kufanele kuqala likhokhe imali yendlu ukuze kuqedwe isikweletu ngaphambi kokuba inzuzo esele ingakhokhelwa labo abakhethiwe. Uma bengekho abakhethiwe, ngakho isamba senzuzo sikhokhelwa indlu yakho.

Ngakho kuyakhuthazwa ukuba ugcwalise futhi uqhubeka nokufaka imininingwane yamuva kuyifomu lokuqoka izindlalifa (Beneficiary Nomination), ngokubhala uhlu lwabantu abancike kuwe kanye/noma abazozuza kuqala bese kuba yilabo obakhethile, uma bekhona. IBhodi libe selenza izinqumo ngokuvumelana nomithetho, eFomini Lokuqoka Izindlalifa lakho uma likhona. Ukugcwalisa ifomu Lokuqoka Izindlalifa kusheshisa futhi kwenze kube lula ukwaba imali yakho yemihlomulo.

Amalungu asasebenza kufanele agcwalise ifomu elithi In-service Member Beneficiary Nomination bese elithumela ehhovisi lawo labezisebenzi.

Asebethathe Impesheni (Deferred Pensioners) kufanele bagcwalise ifomu elithi Deferred Pensioner Beneficiary Nomination bese lithunyelwa kuyi-EPPF lapho usula noma uhoxa.

Ifomu elithi Beneficiary Nomination kufanele libe nemininingwane yakamuva noma nini lapho kudingeka, lapho kuba noshintsho ekuphileni njengalapho ushada, udivosa, uzala ingane noma uthola ingane noma lapho kushona othile oncike kuwe. Leli fomu lisetshenziselwa ukusiza i-EPPF lapho yenza uphenyo kuSection 37C nasekunqumeni ukucazwa kwenzuzo.

Ifomu elithi Beneficiary Nomination lingatholakala kuyiwebusayithi yakwa-EPPF ethi www.eppf.co.za.

Phawula: Ngokuphathelene nePension Funds Act, i-EPPF inezinyanga ezingu-12 uma kudingeka ukuba iphenye ize iqede ngenzuzo yokufa nokukhokhwa kwesamba senzuzo. Nokho, kwezinye izimo kungase kuthathe izinyanga ezingaphezu kwezingu-12 ukuphothula uphenyo nokukhokhwa kwesamba.

Inzuzo ekhokhwa lapho ushona

Lapho ilungu elisasebenza, eselithathe umhlalaphansi noma ilungu elithathe umhlalaphansi wezinzuzo ezihlehlisiwe futhi eseliqalile ukuthola impesheni lishona, likhokhelwa impesheni njalo ngenyanga inikwe umlingani womshado nezingane ezingokomthetho. Nansi imigomo esebenzayo lapho ilungu lizothola imali njalo ngenyanga:

- Umlingani womshado ongokomthetho uyothola impesheni ukuphila kwakhe konke; Nokho, uma umuntu obethola impesheni ehlehlisiwe eshona ngemva kokuba esethathe umhlalaphansi, imali etholwa njalo ngenyanga eyimpesheni, itholwa umlingani womshado kuphela okuwuyena owashadwa yilowo obethola impesheni ehlehlisiwe ngosuku athatha ngalo umhlalaphansi
- Impesheni etholwa yizingane ezingokomthetho ingakhokhwa kuze kube yilapho izingane ziba neminyaka engu-21
- Uma kunengane ekhubazekile emzimbeni noma ephazamisekile engqondweni, leyo ngane ingase inikezwe impesheni ukuphila kwayo konke, ngaphansi kwemigomo ethile
- Lapho kunomuzi ongaphezu kowodwa onabalingani

bomshado abangaphezu koyedwa nezingane ezingokomthetho, impesheni ngeke idlule amaphesenti ayikhulu esamba sempesheni futhi ihlukaniswa ngokulinganayo kuye ngesibalo sabalingani bomshado nezingane ezingokomthetho.

Lapho kushona ilungu elisebenzayo

Lapho kushona othile osasebenza onabantu abondlayo-umlingani noma abalingani

bomshado nezingane ezingokomthetho

Lapho ilungu elisasebenza lishona futhi lishiye emhlabeni umlingani noma abalingani bomshado noma nezingane ezingokomthetho, isamba semali nempesheni ekhokhwa njalo ngonyaka kukhokhwa ngale ndlela elandelayo:



Isamba semali esilingana nempesheni ewumholo ngokuphindwe kabili siyakhokhwa. Ingxenywe yesamba okufanele sitholwe yingane noma yizingane ezingokomthetho singase sifakwe emalini eyi-instalamente ye-EPPF



Imali yempesheni etholwa njalo ngenyanga elingana namaphesenti angu-60 yempesheni obuzoyithola lapho usuneminyaka engu-65 ukuba ubungakashoni, inikezwa umlingani noma abalingani bomshado abangokomthetho. Uma kunomlingani womshado ongaphezu koyedwa, lawo maphesenti angu-60 ahlukanelwa bona ngokulinganayo



Uma iyodwa ingane engokomthetho, kukhokhwa imali yempesheni eyengeziwe engamaphesenti angu-30. Uma kunezingane ezimbili noma ngaphezulu ezingokomthetho, imali yempesheni yezingane yanda ngamaphesenti angu-40 empeshenini yakho futhi iyohlukaniselwa izingane ngokulinganayo

Imali yempesheni etholwa njalo ngenyanga ngeke ikwazi ukudlula emaphesentini ayikhulu empeshenini yakho leyo ebiyotholwa ilungu elishonile uma lisebenze kwaze kwaba yilapho liba neminyaka engu-65.

Abanye abantu abebondliwa yilungu bangase bacatshangelwe lapho kuhlukaniswa isamba semali, kodwa ngeke bayithole imali yempesheni etholwa njalo ngenyanga.

Invested in our
members

Lapho kushona ilungu elisasebenza elinabantu elibondlayo-izingane ezingokomthetho kuphela

Uma ushona usasebenza futhi ushiye emhlabeni izingane ezingokomthetho kuphela, imali eyisamba nempesheni etholakala njalo ngenyanga iyokhokhwa ngale ndlela:



Kuzokhokhwa isamba esilingana nomholo wakho wonyaka uphindwe kabili. Isamba semali singase sitshalwe kwi-akhawunti ye-EPPF kuze kube yilapho izingane ziba neminyaka engu-21



%

Yimali yempesheni elingana namaphesenti **angu-60** yempesheni obuyoyithola ukube uqhubeke nokusebenza waze waba neminyaka engu-65, uma kunengane eyodwa engokomthetho. Uma kunezingane ezimbili noma ngaphezulu ezingokomthetho, imali yempesheni yanda ngamaphesenti ayikhulu, futhi ihlunganiselwa izingane ngokulinganayo. Imali yempesheni yezingane kufanele inikwe umqaphi wazo izingane ngokulinganayo. Imali yempesheni yezingane kufanele inikwe umqaphi wazo

Bangase bacatshangelwe abanye abebondliwa yilungu noma labo elibabalile lapho kuhlukaniswa isamba semali.

Lapho ilungu lishona bebe bengekho abantu abebencike kulo

Uma ushona usasebenza ube ungenaye umlingani womshado noma izingane ezingokomthetho, kukhokhwa isamba semali esithi asilingane nalokhu okulandelayo:

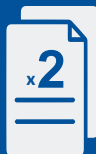


Nomholo wempesheni wonyaka owawuwuthola lapho ushona;



%

Namaphesenti angu-10 omholo wakho ovamile wokugcina owawuwuthola lapho usasebenza;



Nomholo wempesheni wonyaka ophindwe kabili

Azikho ezinye izinzuzo ezikhokhwayo.

Le mali ikhokhwa njengesamba futhi ingase inikezwe abantu abebencike kuwe noma owababala ukuba bazuze kuyo njengoba kuchazwe phezulu.

Lapho kushona umuntu obethola impesheni

Lapho kushona ilungu ebese lithathe umhlalaphansi futhi linabo abantu ebelibondla-umlingani noma abalingani bomshado nezingane ezingokomthetho



Kukhokhwa imali engu- **R3000** inikwe umlingani noma abalingani bomshado noma izingane ezingokomthetho



Imali yempesheni elingana namaphesenti angu-60 emali yalo muntu oshonile ayicela ukuba ibe isamba kunokuba ibe impesheni inikezwa umlingani noma abalingani bomshado. Uma kunomlingani ongaphezu koyedwa, la maphesenti angu-60 ahlukiselwa abalingani bomshado ngokulinganayo



Uma kunengane eyodwa engokomthetho, kukhishwa enye impesheni engamaphesenti angu-30 empeshenini yomuntu ofile. Uma zimbili noma ngaphezulu izingane, impesheni yezingane ikhushulwa ngamaphesenti angu-40 empeshenini yelungu futhi ihlukaniselwa izingane ezingokomthetho ngokulinganayo

Imali yempesheni ekhokhwa nyangazonke ayikwazi ukudlula ku-100%.

Imali yempesheni engakhokhwa ibalwa isekelwa empeshenini egcwele ("imali yempesheni") eyakhokhwa kulowo muntu wempesheni ngosuku lokuthatha umhlalaphansi, ngaphambi kokuthatha noma iyiphi ingxenye eyisamba esingukheshi. Ngakho, ngisho noma umuntu wempesheni ethathe ingxenye yemali engukheshi lapho ethatha umhlalaphansi, imali yempesheni ekhokhelwa umlingani womshado/ abalingani nezingane ezingokomthetho ibalwa njengemali engathintwana futhi ihlanganisa zonke izimali ezikhushuliwe umuntu wempesheni azitholayo kuze kube usuku lokufa.

Ukufa ngemva komhlalaphansi kunabancike kuwe—izingane ezingokomthetho kuphela

Uma umuntu wempesheni eshona ngemva kokuthatha umhlalaphansi bese eshiya izingane ezingokomthetho kuphela, isamba nemali yanganga zonke ikhokhwa ngale ndlela:



Isamba esilingana **no-R3000** sikhokhelwa izingane ezingokomthetho;



Imali yanganga zonke elingana **no-60%** emali yalo muntu oshonile ayicela ukuba ibe isamba kunokuba ibe impesheni inikezwa ingane engokomthetho uma ikhona. Uma kukhona ezimbili noma eziningi, impesheni ikhula iye ku-100% futhi ihlukaniswa ngokulinganayo. Impesheni yengane izothunyelwa kumuntu onakekela ingane

Imali yanganga zonke ekhokhwayo ayikwazi ukudlula ku-100%.

Imali yempesheni engakhokhwa ibalwa isekelwa imali yempesheni eceliwe eyakhokhwa kulowo muntu wempesheni oshonile ngosuku lokuthatha umhlalaphansi. Ngisho noma umuntu wempesheni oshonile ethathe ingxenye yemali lapho ethatha umhlalaphansi, imali ekhokhelwa izingane zingamufi ezingokomthetho ibalwa njengokheshi ongazange uthathwe, lokho kuhlanganisa nayo yonke imali enyusiwe leyo umufi abeyithola kwaze kwaba usuku lokufa.

Abanye ababencike kuye ngokwezimali noma abaqokiwe bangacatshangelwa lapho kucazwa u-R3 000 wenzuzo.

Imali yempesheni engakhokhwa ibalwa isekelwa imali yempesheni eceliwe eyakhokhwa kulowo muntu wempesheni oshonile ngosuku lokuthatha umhlalaphansi. Ngisho noma umuntu wempesheni oshonile ethathe ingxenye yemali lapho ethatha umhlalaphansi, imali ekhokhelwa izingane zingamufi ezingokomthetho ibalwa njengokheshi ongazange uthathwe, lokho kuhlanganisa nayo yonke imali enyusiwe leyo umufi abeyithola kwaze kwaba usuku lokufa.

Invested in our
members



Lapho ufa emva komhlalaphansi kungenamuntu oncike kuwe

Lapho umuntu wempesheni eshona ngemva kokuthatha umhlalaphansi kube kungekho mlingani/abalingani nezingane ezingokomthetho, inzuzo elandelayo izokhokhelwa indlu yakhe:



Isamba semali esilingana
no**R3000**;



Inzuzo ethi ayilingane nalokhu okulandelayo:
Imali yempesheni yelungu yonyaka ngosuku elathatha
ngalo umhlalaphansi



Namaphesenti angu-10 omholo
wakho ovamile wokucina owawuwuthola lapho
usasebenza;



Izinzuzo zempesheni esezitholakele kakade
kusukela uthathe umhlalaphansi kuze kube
yilapho ushona khona.



Imali yomholo wempesheni wonyaka
ephindwe kabili kuze kube usuku lokuthatha
umhlalaphansi



Izinzuzo zempesheni esezitholakele kakade kusukela
uthathe umhlalaphansi kuze kube yilapho ushona khona.

Ayikho enye inzuzo ekhokhwayo.

Le nzuzo ekhokhwayo ngokuvumelana nemigomo kaSection 37C wePension Funds Act.

Ukufa kosethathe impesheni

Ukufa ngemva kokuhlehlisa, kodwa ngaphambi kokuhoxisa umhlalaphansi

Uma ilungu lihoxisa inzuzo yalo kuyi-EPPF bese liyashona ngaphambi kokuthola impesheni, isamba esilingana nengqikithi eqongelelwe (ethunyelwe, kuhlangele nenzalo) ikhokhwa ngokuvumelana neSigaba 37C soMthetho Wezikhwama Zempesheni.



Lapho ufa ngemva komhlalaphansi kukhona abancike kuwe-umlingani nezingane ezingokomthetho

Uma ilungu eselithathe impesheni lifa ngemva kokuthatha umhlalaphansi, inzuzo elandelayo ikhokhelwa umlingani/abalingani bomshado nezingane ezingokomthetho:

- Imali yempesheni elingana no-60% wempesheni ilungu elishonile ebeliyithola lapho lifa ikhokhelwa umlingani womshado noma abalingani. Uma kunabalingani abangaphezu koyedwa, u-60% uyahlu. Uma ilungu eselithathe impesheni lifa ngemva kokuthatha umhlalaphansi, inzuzo elandelayo ikhokhelwa umlingani/abalingani bomshado nezingane ezingokomthetho: kaniswa ngendlela elinganayo phakathi kwabalingani
- Uma kukhona ingane eyodwa engokomthetho, enye imali elingana no-30% wempesheni ilungu elishonile ebeliyithola lapho lifa iyakhokhwa. Uma kukhona izingane ezingokomthetho ezimbili noma ngaphezulu, impesheni yezingane ikhula iye ku-40% wempesheni ilungu ebeliyithola lapho lishona futhi ihlukaniswa phakathi kwazo izingane ezingokomthetho

Impesheni yanyanga zonke ayikwazi ukudlula u-100%. Umlingani ongokomthetho/abalingani kufanele babe abalingani/ umlingani lowo ilungu ebelishade naye ngosulu lokuqala kwempesheni. Uma ilungu elihola impesheni lishada ngemva kokuqala ukuthola impesheni kuyi-EPPF, umlingani osaphila angeke akufanelekele ukuthola impesheni ngesikhathi kushona ilungu.

Ukushona ngemva komhlalaphansi kunabancike kuwe-ingane engokomthetho kuphela

Uma umuntu osethola impesheni ethatha umhlalaphansi bese eyashona ngemva kwalokho, inzuzo elandelayo ikhokhelwa kuphela ingane engokomthetho:

Imali yempesheni yanyanga zonke elingana no-60% wempesheni ilungu ebeliyithola kwaze kwaba yilapho lishona iyakhokhwa uma ikhona ingane eyodwa engokomthetho. Uma zimbili noma ngaphezulu izingane ezingokomthetho, impesheni ikhula ifike ku-100% leyo ilungu ebeliyithola lapho lishona futhi ihlukaniswa ngendlela elinganayo phakathi kwezingane.

Impesheni yezingane izothunyelwa kumuntu ozingadile.

Lapho ushona ngemva komhlalaphansi engekho umlingani/ noncike kuwe

Uma osethathe impesheni eshona futhi kungekho mlingani ongokomthetho noma izingane, impesheni izophela lapho ilungu lishona.

Ayikho inzuzo esazokhokhwa.

Invested in our members



Amaphepha Adingekayo Lapho Ilungu Lishona

Lapho kushona ilungu elisebenzayo, elihola impesheni noma elithatha impesheni, oncike kuyilungu kanye/noma abazuzayo kufanele kugcwaliswe ifomu lesicelo sezimali zoshonile (Application for Death Benefits) bese kuvezwe nezinto ezilandelayo uma zidingeka:

- Isitifiketi sokufa, ikhophi yaso enesitembu samaphoyisa
- I-ID noma i-passport yomufi, namakhophi ako anesitembu samaphoyisa
- Isitifiketi somshado noma senyunyana yesiko, ikhophi yako kube nesitembu samaphoyisa
- Ubufakazi bokuba uphathina ukuphila konke
- I-ID noma i-passport yomlingani, nekhophi enesitembu samaphoyisa, (uma kudingeka)
- Isitifiketi sokuzalwa, amaphepha okutholwa i-id yengane eneminyaka engaphansi kuka-21, amakhophi ako anesitembu samaphoyisa
- Esimweni sengane ekhubazekile nephazamisekile; i-ID yengane kanye namaphepha kadokotela afakazela ukuthi isimo sengane lokho okwenzeke ingakabi neminyaka engu-21, kube nesitembu samaphoyisa
- Noma imaphi amaphepha edivosi, anesitembu samaphoyisa
- Incwadi enesitembu sasebhangeni eneminingwane ye-akhawunti yalowo oncike kuwe noma isitatimende sasebhangeni, kanye nesitembu sasebhangeni esidingekayo kuyifomu
- Isithombe esingangese-passport somfelwa/umfelokazi ukuze uthola ikhadi lempesheni
- Incwadi yasekantolo neyokunakekela
- Ubufakazi obubonisa ukuba ulungu le-medical aid eqhubekayo

Uma ilungu elisebenzayo lishona, ifomu elithi Application for Death Benefits kanye namadokhyumenti adingekayo kufanele kuhanjiswa ehhovisi labasebenzi, lona elizobe selithumela amadokhyumenti kuyi-EPPF.

Uma umuntu wempesheni eshona, ifomu elithi Application for Death Benefits kanye namadokhyumenti adingekayo kufanele athunyelwe kuyi-EPPF noma ehhovisi labasebenzi, lona elizobe selithumela amadokhyumenti kuyi-EPPF.

Inzuzo Lapho Udivosa Nempesheni

Uma ungadivosa umlingani wakho ngesikhathi usasebenza, inzuzo yakho yempesheni ekuyi-EPPF ingase ithathwe kuyi-akhawunti yakho njengengxenywe yokuhlukanisa. Ngokuphathalene nesimiso

“se-Clean Break” esimiswe umthetho, noma iyiphi ingxenywe yenzalo yempesheni yelungu okuyalwe ukuba ikhokhelwe umlingani wongelona ilungu, kufanele ikhokhwe ngokushesha futhi i-EPPF ibophekile ukuba yenze kanjalo uma nje amaphepha afanele esetholakele.

Phakathi nenqubo yokudivosa kuzoba kuwe nakumlingani wakho (ongelona ilungu) ukuba nivumelane ngephesenti, uma likhona, lelo umlingani ongelona ilungu angalithola.

Lesi sivumelwano sizokwenziwa njengoba kusho inkantolo, futhi kuzocaciswa emyalweni wedivosi. Ilungu le-EPPF noma obengumlingani kufanele azise i-EPPF ngomyalo wedivosi.

Umyalo wedivosi ungumyalo obophayo ngokomthetho kuyi-EPPF, futhi kufanele kwenziwe njengoba kusho i-Divorce Act futhi kumelwe kuthunyelwe ikhophi kuyi-EPPF. Uma umyalo ubopha, amaphepha alandelayo kufanele athunyelwe ukuze kufakwe isielo:

Umyalo wedivosi uzoba obophayo uma uhambisana nalokhu okulandelayo:

- Uma kuhlobana nomuntu oyilungu obesebenza
- Igama lesikhwama (EPPF) licacisiwe emyalweni;
- Umyalo ugunyaza inani elithile noma iphesenti elithile lenzalo yempesheni
- Libhekisela ngokuqondile enzalweni yempesheni yelungu esesikhwameni (EPPF)
- Uyala ukuba isikhwama sekhokhele umlingani ongelona ilungu ngokuqondile noma ngokuthumela imali endaweni ekhethwe umlingani ongelona ilungu
- Ifomu eligcwalisiwe elithi Divorce Settlement Application, elingatholakala kuyiwebusayithi yakwa-EPPF
- www.eppf.co.za;
- Ikhophi enesitembu samaphoyisa yomyalo wedivosi, kanye nesivumelwano sokuhlukanisa
- Imininingwane yasebhangeni yommangali (isitatimende sasebhangeni noma incwadi evela ebhangeni enesitembu sakhona)
- Ikhophi enesitembu samaphoyisa ye-ID yommangali

Amaphapha alandelayo ayadingeka lapho ufaka isicelo salowo omethembayo:

1. Incwadi yesicela esayiniwe evela kumuntu ogada ingane neyengane uma ineminyaka engu-18 noma ngaphezulu
2. Ikhophi yesitatimende sasebhangeni okungenani sezinyanga ezintathu salowo ogada ingane.
3. Isilinganiso sasesikoleni, esitolo noma kwenye into abadinga usizo kuyo, encwadini enesitembu.
4. Ikhophi ye-ID yogada ingane kanye nesitifiketi sokuzalwa sengane noma i-ID.
5. Imininingwane yasebhangeni yesikole kanye nesitembu sesikole.

Ngokuphathelele nomthetho Wentela Engenayo (Income Tax) inani le mali ekhokhelwa ongelona ilungu obewumlingani izoba nentela lapho inikezwa umnikazi wayo ngemva kwalokho ummangali kufanele abaliswe njengomuntu okhokha intela kwaSouth African Revenue Service ukuze i-EPPF ikwazi ukukhokha inzuzo.

Uma wonke amaphepha adingekayo esethunyelwe kuyi-EPPF, futhi uma kutholakala ukuthi wonke amaphepha ahlelekile, inzuzo izokhokha zingakapheli izinsuku ezingu-60.

Uma ingxenye yenzalo yempesheni yelungu elisebenzayo kudingeka ikhokhelwe obengumlingani ngokuvumelana nomyalo wedivosi, iminyaka yokusebenza esetshenziswe kuyifomula yokuthatha umhlalaphansi izothinteka futhi kuzolungiswa usuku lokuqala kwelungu elisebenzayo.

Lokhu kuzokwehlisa inzuzo ekhokhelwa ilungu lapho lisula, lidilizwa, lithatha umhlalaphansi noma lishona. Kulabo abathola impesheni, imali eqongelelwe (imali ethunyelwe, kuhlenganise nenzalo) kuyi-EPPF iyehliswa ngenani elikhokhelwe obengumlingani. Nokho, imali yokuhlukanisa ingahlehlulwa uma umyalo wedivosi watholakala ngaphambi kokuba inzuzo ihoxiswe.

Phawula



Inzuzo ezokhokhwa kuyi-akhawunti yasebhangwe engekho lapha eNingizimu Afrika ingase ithathe isikhathi eside ukulunga kunenzuzo ekhokhwa kuyi-akhawunti yebhangwe lendawo, ngenxa yokuthi i-EPPF kudingela ilinde ifomu eligcwalisiwe elithi International Banking. Uma ufisa ukuthola imali yempesheni ebhangwe elingaphandle kwaseNingizimu Afrika, kuyakhuthazwa ukuba uthumele ifomu elithi International Banking ebhangwe lakho okungenani kusasele izinyanga ezimbili noma ezintathu ngaphambi kokuthatha umhlalaphansi, ukuze uqiniseke ukuthi kufika ngesikhathi kuyi-EPPF.

Ukwaziswa Ngokushona:



Uma umuntu oncikile noma ozuzayo welungu (ilungu elisasebenza, eselihola impesheni) kudingeka athintane ne-EPPF ukuze abazise ngokushona kwelungu ukuze i-EPPF iqale ukukwenza uphenyo bese yaba inzuzo.

Izikhalo Nezingxabano

I-EPPF inazo iziqondiso zezikhalo

Uma kwenzeka uba nemibuzo engakalungiswa ngomgudu ofanele, ungafaka isikhalo ne-EPPF.



Isikhalo kufanele senziwe ngokuba sibhalwe phansi kungaba thumela incwadi kuyi-EPPF, noma ukuthumela i-email ku-complaints@eppf.co.za. Isikhalo esifakiwe kudingeka sicatshangelwe bese siyaphendulwa yi-EPPF phakathi nezinsuku ezingu-30 ngemva kokuba incwadi itholakele.



Uma impendulo ingakwenelisi, noma i-EPPF ihlulekile ukuphendula phakathi nezinsuku ezingu-30 ngemva kokuba bethola isikhalo, ungwazi ukufaka isikhalo kuyi-Pension Funds Adjudicator. I-Pension Funds Adjudicator ungayithinta kuwebusayithi ethi www.pfa.org.za noma +27 12 748 4000.

Izindlela Zokuxhumana Ne-EPPF

Sinezindlela eziningi zokuxhumana ngazo ongakwazi ukuthola usizo.

Abeluleki Besikhwama Somhlalaphansi



Abeluleki Bezikhwama Somhlalaphansi Bakwa-EPPF bavamile ukuvakashela amahhovisi ahlukahlukene akwa-Eskom ukuze banikeze amalungu, abathola impesheni usizo bebhokene ubuso nobuso nokuphendulwa kwayo yonke imibuzo abangaba nayo. Laba beluleki baphinde bafundise amalungu ngokuphathelele ne-EPPF njalo ngezikhathi ezithile.

Invested in our
members



Isikhungo Sezingcingo Nesikhungo Somsebenzi



Sikukhuthaza ukuba ufonele isikhungo sethu kule nombolo yamahhala uma unemibuzo 0800 11 45 48.

Izikhungo zomsebenzi ziyatholakala emahhavisini ayinhloko e-EPPF eBryanston, eJohannesburg kanye nase-Eskom Park, Emalahleni (Witbank) kanye nase-East London, eCape Town, eDurban nasePolokwane. Isikhungo sezingcingo nesomsebenzi zisebenza kusukela ngo-08:00 kuya ku-16:45 kusukela ngoMsombuluko kuya kuLwesihlanu.

Sicela usithinte ukuze zifake imininingwane yakho yakavuma kanye/noma imininigwane yokuxhumana nawe.

Amakheli e-EPPF Esikhungo Sokusebenza ayalandela:

Isikhungo Sezingcingo NamaHhovisi Okusebenza



• EBryanston ihhovisi lokusebenza:

EPPF Office Park, Isivuno House
24 Georgian Crescent East
Bryanston East
Johannesburg
2191
Tel: 011 709 7400

• Emalahleni ihhovisi lokusebenza:

House No. 27
Eskom Park
Visagie Street
Emalahleni
1035
Tel: 013 693 3240 / 013 693 3918

• E-East London isikhungo sokusebenza esinesathelayithi:

Sunilaws Office Park, Block A
Corner Quenera Drive & Bonza Bay Road
Beacon Bay
East London
5241
Tel: 043 703 5772

• ELimpopo isikhungo sokusebenza esinesathelayithi:

66 Hans Van Rensburg Street
Polokwane Central
Polokwane
0700
Tel: 015 230 1392

• ECape Town isikhungo sokusebenza esinesathelayithi:

Eskom Regional Office
60 Voortrekker Road
Bellville
7530
Tel: 021 915 2721

• EDurban isikhungo sokusebenza esinesathelayithi:

Eskom Regional office
25 Valley View Road
New Germany
3620
Tel: 031 710 5206

Imibuzo Ebhalwayo



Imibuzo ebhalwayo ingathunyelwa kwenye yezindlela ezilandelayo:

- I-email: info@eppf.co.za
- Ifomu Lokuxhumana Eliku-Inthanethi:
Iya ku-www.eppf.co.za;
Iya ku-www.eppf.co.za;
Iya engxenyeni ethi "Contact Us"
Chofoza indawo ethi "Send Us a Message"
ukuze uthumele i-email ngewebusayithi yethu; noma

- Isikhahlamezi: 0866 815 449

- Iposi: Private Bag X50, Bryanston, 2021

Phawula: Lapho uxhumana ne-EPPF, njalo ilungu kufanele licaphune inombolo yalo ehlukele noma nombolo ye-ID.

- Ukuze ubike ubugebengu noma ukungathembeki thinta iVuvuzela Hotline ku-0800 212 320

Isitatimende

I-EPPF iyanakisisa ukuze iqiniseke ukuthi ukwaziswa okukule ncwajana kunembile futhi kuphelele. Nokho, yonke imininingwane etholakalayo ingeyenjongo evamile kuphela. Lokhu kwaziswa akuhloselwe ukuba kuphelele futhi kube nayo yonke imininingwane. Amalungu akufanele athembeke kulokhu kwaziswa okukule ncwajana njengeny indlela yamalungiselelo eMithetho ye-EPPF. I-EPPF ayisho, ayithembisi noma ayiqinisekisi—kungaba ukuveza noma ukusikisela—ngokunemba, ukuphelela noma ukusebenziseka kwanoma imiphi imininingwane ekule ncwajana.

I-EPPF ayinakubekwa icala lapho kulahleka noma ukulimala okungase kwenzeka ngokuphathelene nokusebenzisa noma ukuthembela kunoma ikuphi ukwaziswa okuvela kulencwajana.

Uma kuba khona noma ikuphi ukungafani okukhona phakathi kokwaziswa okuqokethwe ile ncwadi nemithetho ye-EPPF, imithetho iyona ezosetshenziswa.

Impesheni Yakwa-Eskom Nesikhwama Sokusebenza

Iwebusayithi: www.eppf.co.za

Inombolo Yamahhala Yocingo: **0800 11 45 48**

Ucingo Lwasendlini: **+27 11 709 7492**

INombolo Yesikhahlamezi: **0866 815 449**

I-Email: info@eppf.co.za

Ikheli Lokuposa: **Private Bag 50, Bryanston, 2021**

Imininingwane Yelinye Ilungu

Inzuzo Yakwa-Eskom Yokufa Eyimpogo

Xhumana no: **T Mahiti or P Nkuna**

Ucingo: **011 800 8597 / 011 800 2612**

Isikhahlamezi: **086 668 6065**

I-email: tembisa.mahiti@eskom.co.za or
piet.nkuna@eskom.co.za

Imininingwane yokuxhumana yakwaSanlam | Uhlelo Lokuzithandela Lokugcwaba

Imibuzo ngokuphathelele nohlelo olusha nenzuzo yakho
kufanele kuqondiswe kwaSanlam:

Inombolo Yocingo: **0860 276 885**

I-email: eskomqueries@sanlamsky.co.za

Amarekhodi akhona achibiyelwayo nezicelo ezithunyelwe

Inamba Yocingo: **0860 302 922**

Inamba Yesikhahlamezi: **0860 276 884**

I-email yesicelo sokuthola imali: eskomclaims@sanlamsky.co.za

I-email yokuthola usizo: eskomservicing@sanlamsky.co.za

I-Indwe noma izicelo zomshuwalense wemoto nowezinto ezisendlini

Isikhungo sezingcingo: **0860 843 244 / +27 11 912 7300**

I-email: hobackline@indwerisk.co.za

Isicelo esisha somnikazi wekhaya: newclaims@indwerisk.co.za

Invested in our
members

