INCWAJANA YOKUHLINZEKA AMALUNGU NGOLWAZI

2021

isiZulu

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Isivikelacala: *I-South African Road Passenger Bargaining Council Retirement Fund (Sarpbac) ayilithwali icala lanoma yikuphi ukulahlekelwa noma umonakalo okanye izindleko okungenzeka zidaleke njengesizathu-ngqo noma umphumela wokuthembela olwazini oluqukethwe kule ncwajana. Uma kuba khona noma yikuphi ukungqubuzana phakathi kolwazi olukule ncwajana kanye neMithetho yangempela yeSikhwama noma amapholisi omhlomulo womshwalense, iMithetho yangempela yeSikhwama noma amapholisi omhlomulo womshwalense yikhona okuzophumelela. Amalungu ayanxuswa kakhulu ukuba athole iseluleko sezezimali esivela kongoti ngaphambi kokwenza nanoma yiziphi izinguquko ezinhlelweni zawo zokuthatha umhlalaphansi.*

SIYAKUHALALISELA!

Siyakwamukela njengelungu le-South Africa Road Passenger Bargaining Council Retirement Fund. Ungomunye kwabayidlanzana abahlinzekela umhlalaphansi wabo. Siyaziqhenya ngemihlomulo ozokwazi ukuyithola, futhi sihlala njalo siphokophelela ukuyenza ngcono le mihlomulo.

Ngakolunye uhlangothi, kuwumthwalo wakho futhi ukuqonda imihlomulo ukuze ukwazi ukusebenzisa leyo eqondene nawe. Ngaphezu kwezimali ezongelwa umhlalaphansi kunemihlomulo yobungozi obunomshwalense okungenzeka ukuba udinge ukuyisebenzisa ngesikhathi usasebenza.

Le ncwajana iwumkhombandlela wale mihlomulo. Yigcine endaweni ephephile futhi uqinisekise ukuthi abantu obanakekelayo kanye nalabo obondlayo nabo bayazi ngokuqukethwe kuyona.

Uma unanoma yimiphi imibuzo mayelana neSikhwama noma imihlomulo yakho, xhumana ne-Help Desk ngocingo noma nge-imeyili.

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ISENDLALELO
MAQONDANA NESIKHWAMA

I-South Africa Road Passenger Bargaining Council (Sarpbac) Retirement Fund iyisikhwama somhlalaphansi esinemihlomulo enqunyiwe nengaguquki kungakhathaleki ukuthi ubusukhokhe kangakanani, lapho wena kanye nomqashi nifaka inkokhelo eboshiwe yanyangazonke yomhlalaphansi kanye neminye imihlomulo. Isikhwama sihlinzeka ngemihlomulo kumalungu lapho ethatha umhlalaphansi, esula emsebenzini, eshona noma ekhubazeka, kanye nezidingo zomngcwabo womndeni.

Ngokomlando, iSikhwama besakhiwe yimali yempesheni kanye nemali kadekle. Yize kunjalo, izinguquko zomthetho ezenziwe kusukela mhla lu-1 kuNdasa 2021 zenze ukuhlukaniswa kwezikhwama zemali kungabe kusadingeka.

Isikhwama sibhalisiwe kuMabhalane Omkhulu Wezikhwama Zempesheni futhi sagunyazwa Umnyango waseNingizimu Afrika Wezinsizakalo Zokuqoqwa Kwentela (South African Revenue Services).

Bonke abaqashi abangamalungu e-South Africa Road Passenger Bargaining Council bangabaqashi ababambe iqhaza eSikhwameni. Bonke abasebenzi abasha abasebenzela abaqashi ababambe iqhaza kudingeka ukuba bajoyine iSikhwama.

1 UBANI **OPHETHE** ISIKHWAMA?

ISikhwama siphethwe yiBhodi elinabaPhathiswa abayisikhombisa abaqokwe yi-Sarpbac. Kubalulekile kakhulu ukuqaphela ukuthi Abaphathiswa abayisithupha kubona baqhamuka ezinhlakeni zozakwenu – bangabantu abaziqonda kahle izinselele imboni yakho ebhekene nazo, kanjalo nezinhlobo zemihlomulo ezinifanele kahle kakhulu.

IBhodi lakheke ngale ndlela elandelayo:

Abaphathiswa abathathu abaqokwe yizinyunyana zabasebenzi

Abaphathiswa abathathu abaqokwe ngabaqashi

Umphathiswa oyedwa ozimele oqokwe yiBhodi Labaphathiswa.

Abaphathiswa, ngaphandle koMphathiswa Ozimele, baba sehhovisi iminyaka emihlanu kanti futhi bangaphinda baqokwe kabusha ekupheleni kwesikhathi seminyaka emihlanu. Ukuqokwa koMphathiswa Ozimele kuyabuyekezwa njalo ngemuva kweminyaka emithathu, kanti futhi loyo okuleso sikhundla ufanelekile ukuqokwa kabusha.

ISikhwama siyisikhungo esehlukile sezomthetho kwi-South Africa Road Passenger Bargaining Council futhi kufanele siphathwe ngabaPhathiswa ngokuhambelana nemithetho yeSikhwama, uMthetho Wezikhwama Zempesheni we-1956 (kanye nezichibiyelo ezalandela kamuva), uMthetho Wentela Yengenisomali kanye nayo yonke eminye imithetho efanelekile.

2 LIYINI INANI **LESIKHWAMA?**

Isabelo selungu ngalinye somhlomulo walo womhlalaphansi eSikhwameni saziwa njengeNani lalo leSikhwama kanti lakhiwe yilezi zamba zezimali ezilandelayo:

Izinkokhelomali zanyangazonke ezenziwa yilungu

Izinkokhelomali zanyangazonke zesikhwama somhlalaphansi ezenziwa ngumqashi welungu

Nanoma yiliphi inani elidluliswayo lidluliselwa eSikhwameni egameni lelungu

Izimbuyiselomali zotshalomali ezenzeke kulezi zamba zezimali

Kulezi zamba kuzodonswa izindleko zokuphathwa komsebenzi, imihlomulo yobungozi kanye nezinye izindleko zeSikhwama.

Imbuyiselomali yotshalomali yizimali ozizuza ngengcebo uqobo eyeseke Inani leSikhwama selungu ngalinye, zingabalwa izimali zokulawulwa kotshalomali. Imbuyiselomali yanoma iyiphi inyanga noma isikhathi kungenzeka ibe yinhle noma ibe yimbi kuncike ekusebenzeni kotshalomali lwengcebo yangempela yezezimali. Nakuba kunjalo, iSikhwama sitshalwe ohlelweni lokutshalwa kwezimali le-Smooth Growth Fund okuwumkhiqizo oqinisekisiwe ongadluliseli izimbuyiselomali ezimbi kumalungu. Ukukhula kwemali okubi kunakho konke amalungu angabhekana nakho kungaba imbuyiselomali ewuziro (zero return).

Ukusebenza kotshalomali kuncike kulokhu:

- Iqhingasu lotshalomali elamukelwe ngabaPhathiswa
- Abaphathi bengcebo abakhethwe ngabaPhathiswa ukuthi baphathe ngayinye kumaphothifoliyo eSikhwama okutshalwa kwezimali
- Ukusebenza kwezimakethe zokutshalwa kwezimali.

Ulwazi oluthe xaxa maqondana neqhingasu lotshalomali, ukwakheka kwamaphothifoliyo kanye nokusebenza kwawo luyatholakala kwiwebhusayithi.

3 ZITHINI IZINKOKHELO ZANYANGAZONKE?

Bobabili amalungu kanye nabaqashi bayakhokha eSikhwameni:

- Wonke amalungu akhokha u-7.5% weholo lawo elidonselwa impesheni.
- Isilinganiso senkokhelo ebekiwe yomqashi siwu-10% seholo elidonselwa impesheni lelungu ngalinye. Inkokhelo yomqashi isetshenziselwa ukuhlangabezana nezinkokhelamshwalense zemihlomulo yobungozi, ukuphathwa komsebenzi kanye nezinye izindleko zesikhwama nalapho imali eyinsalela ifakwa kwiNani leSikhwama lelungu.
- Isamba esiphelele senkokhelo siwu-17.5% weholo lonyaka wonke lelungu elidonselwa impesheni.

Wonke amalungu akhokha **7.5%** weholo lawo elidonselwa impesheni

Abaphathiswa beSikhwama bayanquma ukuthi ngabe lezi zilinganiso zezinkokhelo zabiwa kanjani izikhathi ngezikhathi ukuze kuhlinzekwe imihlomulo yamalungu.

Isibonelo sezinkokhelo zelungu elihola iholo eliyizi-R6 000 nyangazonke elidonselwa impesheni

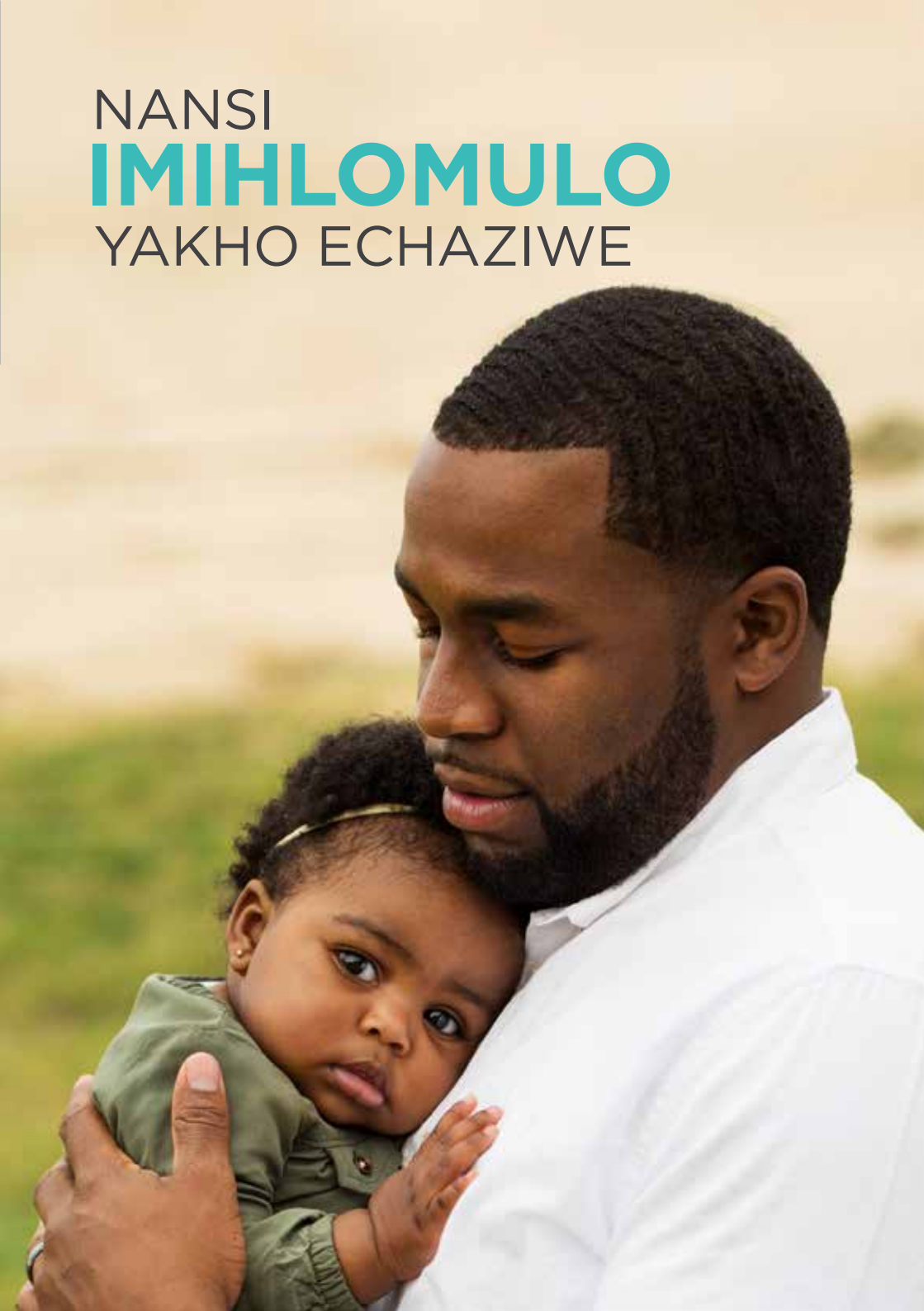
Iholo elidonselwa impesheni	Inkokhelo yelungu	Inkokhelo yomqashi
R6 000/ngenyanga	R450	R600

Ukwabiwa kwamanje kwezinkokhelo zelungu kanye nomqashi kuvezwe kabanzi kwiwebhusayithi.

NANSI

IMIHLOMULO

YAKHO ECHAZIWE



1 UMHLALAPHANSI OJWAYELEKILE

Iminyaka yokuthatha umhlalaphansi ojwayelekile kuwo wonke amalungu eSikhwama yiminyaka engama-65 ubudala.

Amalungu angathatha umhlalaphansi nganoma yimuphi unyaka phakathi kweminyaka engama-55 kanye nama-69 ubudala, inqobo nje uma lokhu kuvunyelwene ngakho nomqashi.

Inani kanye nokukhokhelwa kwemihlomulo yokuthatha umhlalaphansi

Ngesikhathi sokuthatha umhlalaphansi, umhlomulo welungu uyokuba yisamba esiphelele seNani leSikhwama. Kokuya ngokuthi usijoyine nini iSikhwama lokhu kungenzeka kuhlanganise imihlomulo evela kukho kokubili iSikhwama Sempesheni kanye neSikhwama Sikadekle. Sekube nezinguquko ezithile ezisemqoka zezomthetho ngendlela izikhwama zemali kadekle eziphathwa ngayo kusukela mhla lu-1 kuNdasa 2021.

Uma ubuneminyaka **engaphansi kwama-55 ubudala** mhla lu-1 kuNdasa2021:

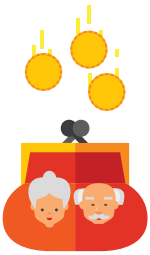
- Imali eyongiwe eSikhwameni sakho sikaDekle kuze kube umhla zingama-28 kuNhlolanja 2021 isengathathwa iyisizumbulu lapho uthatha umhlalaphansi. Imithetho ‘emidala’ isasebenza. Lokhu kuzokwaziwa njengemihlomulo eqinisekisiwe.
- Imihlomulo yakho eqinisekisiwe izoqhubeka ukukhula njengokusebenza kotshalomali lweSikhwama.
- Zonke izinkokhelo ezenziwe ngemuva kukaNdasa 2021 zizokwaziwa njengemihlomulo engaqinisekisiwe, kanti lokhu kuzoncika kwimithethonqubo ekhona njengamanje elawula izikhwama zempesheni kanye nemali kadekle lapho usuthatha umhlalaphansi:
  - Uma imali yakho eyongelwe ukuthatha umhlalaphansi ingaphansi kwama-R247 500 isiyonke, usengakwazi ukuthatha isamba sonke njengesizumbulu. Alukho uguquko kulo mthetho.
  - Uma isamba esiphelele semihlomulo engaqinisekisiwe singaphezulu kwama-R247 500, ungakwazi ukuthatha okukodwa kokuthathu njengesizumbulu bese kudingeka ukuthi ufake lokhu okubili kokuthathu okusele kutshalomali olungenisa imali.
- Umthetho okhona njengamanje usalokhu usebenza: uma ushiya umqashi wakho ngaphambi kokuba ufike eminyakeni yobudala yokuthatha umhlalaphansi ejwayelekile ngenxa yokudilizwa, ukusula emsebenzini, noma ukuxoshwa akudingekile ukuba uphinde utshale kabusha imali yakho kwesinye isikhwama somhlalaphansi. Nakuba kunjalo, uma ungakwenzi lokho, kunamathuba amaningi okuthi kube nemixhantela yezentela. Kuhlala kusemqoka njalo ukulondoloza noma yiziphi izimali ezongelwe umhlalaphansi lapho usuka kumqashi oyedwa uya komunye.

Uma ubuneminyaka **engaphezu kwama-55 ubudala** mhla lu-1 kuNdasa 2021:

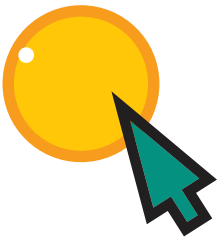
- Uma ungabashintshi abaqashi futhi uqhubeka nokuba seSikhwameni sikaDekle saka-Sarpbac, ungakwazi ukuthatha isabelo sakho seSikhwama sikaDekle njengesizumbulu lapho uthatha umhlalaphansi.
- Uma ushintsha abaqashi ngaphambi kokuba uthathe umhlalaphansi futhi uthatha imihlomulo yakho egunyaziwe kwi-Sarpbac uyifaka kwesinye isikhwama somhlalaphansi, ithuba lokuthatha inani eliphelele ngesikhathi sokuthatha umhlalaphansi esijwayelekile lizoshabalala. Kanti futhi nemithethonqubo ejwayelekile ekudinga ukuba utshale imali yakho kutshalomali olungenisa imali izosebenza.
    - Uma imali yakho eyongelwe ukuthatha umhlalaphansi ingaphansi kwama-R247 500 isiyonke, usengakwazi ukuthatha isamba sonke njengesizumbulu. Alukho uguquko kulo mthetho.
    - Uma isamba esiphelele semihlomulo engaqinisekisiwe singaphezulu kwama-R247 500, ungakwazi ukuthatha okukodwa kokuthathu njengesizumbulu bese kudingeka ukuthi ufake lokhu okubili kokuthathu okusele kutshalomali olungenisa imali.

Imithetho elandelayo iyasebenza kwiNani lakho leSikhwama eliseSikhwameni Sempesheni kanye nazo zonke izimali ezitshalwe kusukela mhla lu-1 kuNdasa 2021:

Ilungu lingakhetha ukuthatha okukodwa kokuthathu kweNani leSikhwama ngesamba sikakheshi.



Ilungu kufanele lisebenzise lokho okusele kwiNani lalo leSikhwama ukuthenga impesheni.



Ilungu kufanele likhethe kokubili uhlobo lwempesheni kanye nenkampani yomshwalense ethengwe kuyona.

Izinto ongakhetha kuzona kuhlobo lomhlomulo wempesheni zingafaka phakathi:

- Impesheni enikezwa lowo oganene nelungu noma umlingani ekufeni kwelungu ngemuva kokuthatha umhlalaphansi.
- Imali enqunyelwe ukwenyuka esambeni sempesheni ngonyaka ngamunye ukuze kubhekelelwe imithelela yokwehla kwamandla emali.
- Isikhathi esiqinisekisiwe lapho impesheni ephelele izoqhubeka nokukhokhwa ngisho ngabe ilungu liyashona ngokushesha ngemuva kokuthatha umhlalaphansi.

Kuyancomeka kakhulu ukuthi amalungu ahlinzekele ukuba impesheni iqhubekele kulabo abaganene nawo noma abalingani bawo ngemuva kokushona kwawo kanye nokuthi impesheni yawo ikhuphuke njalo ngonyaka ukubhekelela imithelela yokwehla kwamandla emali.

Ukuhlehliswa komhlalaphansi noma ukuba yilungu eselikhokhe ngokugcwele

Amalungu athatha umhlalaphansi emsebenzini angakhetha ukuhlehlisa ukuthatha imali yawo yomhlalaphansi eSikhwameni. Angayekela imihlomulo yawo eSikhwameni kuze kube olunye usuku lwakamuva. Nakuba kunjalo, kumele wazise iSikhwama ngokubhalwe phansi ngenhloso yakho yokwenza lokhu. Ngaleso sikhathi, imibandela yomhlalaphansi evezwe ngenhla izosebenza. Azikho izinkokhelo ezizofakwa eSikhwameni futhi ilungu alikhavelwe umshwalense wokufa, umngcwabo, kanye nemihlomulo yokukhubazeka ngesikhathi sokuhlehliswa komhlalaphansi.

2 IMIHLOMULO YOKUFA

Uma ilungu lishona kunezinhlobo ezintathu zemihlomulo eziphumayo:

Umhlomulo womng-cwabo

Umhlomulo womshwalense wokufa oyisizumbulu

Amanani eSikhwama aphelele elungu aphuma eziKhwameni Zempesheni nezikaDekle.

Umhlomulo womngcwabo

Umhlomulo womngcwabo ukhokhelwa ngepholisi ehlukile ephethwe yi-Sarpbac ngaphandle kweSikhwama. Awuwona umhlomulo weSikhwama futhi kukhulunywe ngawo kuphela kule Ncwajana Yolwazi ukuze kunikezwe amalungu ukuqondisisa ngemihlomulo yawo isiyonke yokushona.

Umhlomulo womngcwabo ukhokhwa lapho kushona ilungu noma lapho kushona lowo oganene nelungu noma ingane eyondliwa yilungu.

Inani lamanje lomhlomulo womngcwabo liveziwe kwithebula elingezansi. Nakuba kunjalo, lokhu kungashintsha njalo ngemuva kwesikhathi esithile, ngakho-ke kuhlala njalo kukuhle ukuba ubheke iwebhusayithi ukuze ubone amanani aphakeme.

Umhlomulo womngcwabo ngokufa	Isamba
Kwelungu	R35 000
Komuntu oganene nelungu	R35 000
Ingane eyondliwa yilungu eneminyaka eyi-14 kuya kuma-21	R35 000
Ingane eyondliwa yilungu eneminyaka eyi-6 kuya kwi-13	R17 500
Ingane eyondliwa yilungu eneminyaka engaphansi kweyi-6 noma ezalwe isishonile ngemuva kwamaviki angama-26 noma isikhathi esingaphezulu sokukhulelwa	R8 750

Uma kushona wena noma ilungu lomndeni, kubalulekile ukwazisa abomshwalense wakho ngokushesha. Umshwalense uyahlinzeka ngensizakalo yokubuyiselwa ekhaya kwesidumbu ngaphakahi kwemingcele yaseNingizimu Afrika, kodwa-ke kunemigomo nemibandela okumele ithotshelwe.

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Umshwalense uzophinda futhi uhlinzeke ngezinsizakalo zokwelulekwa kwengqondo kubahlomuli ukuze usize umndeni ukubhekana nokulahlekelwa kwawo. Lokhu kubandakanya ukwelulekwa ngokomoya kanye nangezomthetho. Lokhu kuba semqoka ikakhulukazi uma abasele ngemuva kuyizingane ezincane.

Umhlomulo womshwalense wokufa oyisizumbulu

Ikhava yakho yokufa yamanje ilingana neholo lakho lonyaka elidonselwa impesheni eliphindaphindwe kathathu. Ngakho-ke uma uhola iholo eliyizi-R72 000 ngonyaka elidonselwa impesheni, umhlomulo wakho wokufa uzokuba yizi-R216 000.

Abaphathiswa kungenzeka balishintshe inani lenkokhelo elisetshenziswayo ukuthenga umhlomulo womshwalense wokufa oyisizumbulu njalo ngemuva kwesikhathi esithile. Ikhava ehlinzekwa ngumshwalense ngokususela kulezi zinkokhelo nayo kulindeleke ukuba ishintshe njalo ngemuva kwesikhathi esithile (qaphela ukuthi Abaphathiswa ngokuvamisile babuyekeza ikhava yomshwalense njalo ngemuva kwezinyanga eziyi-12). Amalungu kumele abheke iwebhusayithi ukuze abone ukuphindaphindeka okuphakeme, lokhu kuzovezwa futhi kwisitatimende sawo somhlomulo.

Ikhava yakho yokufa yamanje ilingana neholo lakho lonyaka elidonselwa impesheni eliphindaphindwe kathathu.

Labo abanengenisomalo eliphezulu – njengamanje labo abahola iholo elingaphezu kwesi-R1 167 000 ngonyaka elidonselwa impesheni – kungenzeka kudingeke ukuba bayohlolwa ngokwezempilo ukuze bafaneleke ukuthola lo mhlomulo.

Khona manjalo, lo mbandela ungashintsha njalo ngemuva kwesikhathi esithile ngakho-ke bheka iwebhusayithi ngemininingwane egcwele.

Ikhava yokufa kanye nayo yonke imihlomulo yobungozi kuyaphela lapho usufinyelela eminyakeni yokuthatha umhlalaphansi ngokwejwayelekile yama-65 ubudala.

Inani leSikhwama Sami

Ingxenye yesithathu yomhlomulo wokufa yiNani Eliphelele leSikhwama ngosuku lokufa, lokhu kubandakanya:

- Izinkokhelo zanyangazonke ezenziwa yilungu
- Izinkokhelo zanyangazonke zesikhwama somhlalaphansi ezenziwa ngumqashi welungu
- Nanoma yiliphi inani elidluliswayo elidluliselwe eSikhwameni egameni lelungu
- Izimbuyiselomali zotshalomali ezizuzwe ngalezi zamba zezimali
- Kulezi zamba kuzodonswa izindleko zokuphathwa komsebenzi, imihlomulo yobungozi kanye nezinye izindleko zeSikhwama.

Ngabe ikhokhelwa kanjani imihlomulo yokufa?

Abaphathiswa beSikhwama banesibopho sokwaba isamba esiphelele somhlomulo wokufa phakathi kwabantu abanakekelwa yilungu kanye nabantu abondliwa yilungu elishonile. Lezi zamba zezimali zivamise ukukhokhwa ziyisizumbulu kubantu abadala kanye naseSikhwameni Sabahlomuli egameni labantu abasebancane ngeminyaka (izingane ezineminyaka engaphansi kwe-18) – iSikhwama Sabahlomuli siyobe sesikhokha ingenisomali lanyangazonke kumbheki walezo zingane ezingaphansi kweminyaka eyi-18 ubudala.

Abaphathiswa bavamise ukwaba imali ethe xaxa ezinganeni ezingaphansi kweminyaka eyi-18 ubudala kunezingane esezikhulile. Nganoma yimuphi umhlomulo owabelwa izingane ezingaphansi kweminyaka eyi-18 ubudala, Abaphathiswa bavamise ukwaba imali ethe xaxa ezinganeni ezincane kunalezo esezikhulile. Lokhu kungenxa yokuthi izingane ezingaphansi kweminyaka eyi-18 ubudala zinesikhathi eside ezizodinga ngaso ukwesekwa ngezezimali zize zifinyelele eminyakeni eyi-18 bese zikwazi ukuzondla.

Ukulekelela Abaphathiswa ukunquma ukuthi bayabe kanjani imihlomulo yokufa, amalungu kudingeka ukuba agcwalise ifomu Lokuqoka Abahlomuli bese elihambisa eMinyangweni yawo Yezindaba Zabasebenzi noma alithumele kuMlawuli-Sikhwama. Kulelo fomu, amalungu kumele aveze indlela angathanda imihlomulo yawo yabiwe ngayo lapho kwenzeka eshona. Yize Abaphathiswa kungadingekile ukuba balandele isabelo, maningi amathuba okuthi benze kanjalo ngaphandle uma bebona ukuthi ukwabiwa kwemihlomulo akuhambelani nemihlinzeko yeSigaba 37C soMthetho Wezikhwama Zezimpesheni.

Amalungu kufanele akhumbule ukugcwalisa aphinde ahambise ifomu elisha uma izimo zawo zishintsha. Isibonelo, uma eshada noma ehlukanisa noma ethola umntwana.

Kusemqoka kakhulu ukuthi ugcwalise futhi **uvuselele njalo uhlu lwakho lwabahlomuli.**

Inombolo yamahhala yabakwa-Fedgroup ithi 0860 102 480.
Abaphathi bomsebenzi we-Beneficiary Fund Fedgroup Trust bangathintwa ngale ndlela elandelayo:
Ucingo: 011 305 2441
I-imeyili: trusts@fedgroup.co.za

Ngabe sisebenza kanjani iSikhwama Semali Yabahlomuli

Lapho kushona ilungu lishiya ngemuva abahlomuli abangaphansi kweminyaka eyi-18, Abaphathiswa bangakhokha imihlomulo eyabelwe abantu abasebancane (izingane ezineminyaka engaphansi kwe-18) eSikhwameni Semali Yabahlomuli. ISikhwama Semali Yabahlomuli siyobe sesikhokha ingenisomali lanyangazonke kumbheki walezo zingane ezisencane ukuze zondliwe. Izindleko ezengeziwe zokwelashwa kanye nezemfundo zingafakelwa isicelo senkokhelo eSikhwameni Semali Yabahlomuli. Imali esele eyibhalansi eSikhwameni Semali Yabahlomuli lapho uba neminyaka eyi-18 ubudala iyokhokhelwa umhlomuli ngokugcwele, ngaphandle kwasezimweni lapho abahlomuli bekhubazekile noma lapho ukuqhutshwa kwemihlomulo kuceliwe. ISikhwama se-Sarpbac sesixoxisane nabakwa-Fedgroup ukuba baphathe lolu hlelo ngokusebenzisa umkhiqizo obizwa ngokuthi Umhlomulo Wokunakekelwa Kwabahlomuli.

Ngaphezu kwensizakalo engumongo kubahlomuli, Umhlomulo Wokunakekelwa Kwabahlomuli wabakwa-Fedgroup unezici eziningana ezengeziwe abantu ababheke izingane ezisencane abangazisebenzisa, lokhu kubandakanya:

- **Ukufundiswa ngezezimali** – kunesifundo samahhala esifundisa ngezezimali esihlinzekwayo kubona bonke ababheki bezingane kanye nabahlomuli. Isifundo sibandakanya ulwazi maqondana nokwenza ibhajethi, ukuphuma ezikweletini, ukubhanga, ukutshala imali kanye nomshwalense.
- **Isiqondiso sezezimali** – lokhu kubandakanya umlamuli wezikweletu, usizo lwezomthetho, umqeqeshi wezezimali, uhlelo lobunikazi bomuzi, ukwelulekwa ngezikweletu, usizo lokwenziwa kwebhajethi, ukwenza ngcono kwamaphuzu akho okuthenga ngesikweletu kanye neseluleko sezentela.
- **Izaphulelo ezihlinzekwa yizinkampani okubanjiswene nazo** – kunohlu olude lwezinkampani okubanjiswene nazo ezihlinzeka ngesaphulela sika-20% lapho kuthengwa kuzona. Lokhu kubandakanya izitolo zempahla, amakhemisi, amakolishi afundisa ngeposi, izinsizakalo zamabhasi kanye nezitolo zezincwadi nokokubhala
- **Ukwesekwa kwezempilo** – ngaphezu kwenombolo yamahhala yosizo lezokwelashwa esebenza amahora angama-24/7, kunosizo lwezimo eziphuthumayo oluphethwe ngabakwa-Netcare 911.
- Ukwesekwa kwezemfundo – abahlomuli banokufinyelela okungenamkhawulo ngemuva kwamahora omsebenzi enombolweni yamahhala yokusiza ngomsebenzi wesikole owenzelwa ekhaya.
- **Ukuphila kahle komndeni** – lolu hlelo lubhekelela izinselele zomndeni ezihlukahlukene ezinjengosizo lokuhlukumezeka, ukufinyelela ohlelweni olubizwa ngokuthi yi-Tough Love South Africa, kanye nosizo oluvela kwi-South African Depression and Anxiety Group esiza abantu ngabodwana kanye nemindeni ukuba ikwazi ukubhekana nezinkinga zokugula ngokwengqondo.
- **Uhlelo lwe-Iteke Learnership** – lolu wuhlelo lonyaka owodwa lokucathulisana ngomsebenzi othile oluvulela abafundi bakamatikuletsheni amathuba okuba sendaweni yokusebenza ngenkathi ngakolunye uhlangothi beqedela iziqu zemfundo ephakeme ezigunyazwe yi-Seta. Labo abanentshisekelo kufanele bafake izicelo futhi izikhala zincane.

3 UMHLOMULO WOKUKHUBAZEKA KWESIKHASHANA

Umhlomulo Wokukhubazeka Kwesikhashana ukhokhelwa izinyanga eziyisishiyagalolunye kuphela – kungabalwa isikhathi sokulinda.

- U-75% weholo lakho lenyanga kuze kufinyelele enanini eliphezulu lezi-R220 000
- Isikhathi sokulinda esiyizinyanga ezintathu
- Inhlinzekelwa-kuyeka ukukhokha
- Umhlomulo wokusinda (Survivor benefit) olingana neholo lezinyanga ezimbili

Isizumbulu sokukhubazeka

- Iholo lonyaka eliphindaphindwe kathathu
- Inhlinzekelwa-kuyekwa kwesikhathi sokulinda
- Isikhathi sokulinda esiyizinyanga eziyi-12
- Ukunyuswa komhlomulo wokufa
- Uhlobo lokwehliswa kwemihlomulo kancane kancane iminyaka emihlanu
- Umhlomulo ophezulu yizi-R10 000 000

Isifo esingalapheki

- Umhlomulo wesifo esingalapheki ofinyelela kwinani eliphezulu lezi-R100 000
- Ulingana nomhlomulo wesikhashana wengenisomali yokukhubazeka ophindwe kabili
- Amalungu eSikhwama kuphela
- Izimo zokwelashwa ezikhaviwe zibandakanya; umdlavuza, unhlangothi, isifo senhliziyo, ukuhlinzelwa ukuvula imithambo yenhliziyo, ukuhlinzelwa amavaluva enhliziyo, ukuhlinzelwa ukuvula i-ayotha, i-angioplasty, kanye nokufakelwa inhliziyo

Umkhawulo ophelele wesikhathi sokuhanjiswa kwesicelo senkokhelo yizinyanga ezintathu kusukela osukwini lapho umqashwa agcina khona ukwenza imisebenzi yakhe yansukuzonke ngendlela efanele.

Kubalulekile ukuthi inkampani yomshwalense (abakwa-Momentum) yaziswe ngokushesha ngaleso sicelo senkokhelo esingase sifakwe. Uma abakwa-Momentum sebazisiwe, bazobe sebeluleka umqashi uma kukhona ukuhlolwa kwesimo sempilo noma amathesti adingekayo, noma uma kudingeka ukuba kubonanwe nongoti wezokwelapha okhethekile. Lokhu kungavimbela ukubambezeleka okungenasidingo. Isicelo senkokhelo kumele sihanjiswe lapho umqashwa, ngenxa yesifo noma ukulimala:

- Emancane amathuba okuthi abuyele emsebenzini
- Esekhefini lokugula isikhathi esingaphezulu kwezinsuku eziyi-10 zokusebenza
- Esebuyele emsebenzini kodwa engakwazi ukwenza imisebenzi yesikhundla sakhe futhi engakwazi ukwenza noma yimuphi omunye umsebenzi
- Ekhombisa ukwehla komkhiqizo womsebenzi wakhe ngenxa yokugula
- Ehlelwe yisigameko sezempilo noma sezengqondo futhi kungenzeka adinge ukulaliswa esibhedlela, ukuhlunyeleliswa kwengqondo noma ukungabi khona emsebenzini isikhathi eside.

4 IMIHLOMULO YOKWESULA EMSEBENZINI

Lapho lesula emsebenzini, ilungu lizothola Inani lalo leSikhwama eligcwele. Ilungu lingakhetha ukusebenzisa Inani leSikhwama nganoma iyiphi indlela kulezi ezilandelayo:

Ukudluliswa kwemali okungenayo intela idluliselwa esikhwameni somhlalaphansi somqashi walo omusha

Ukudluliswa kwemali okungenayo intela idluliselwa esikhwameni esigunyaziwe sempesheni, sikadekle noma sokulondolozwa kwemali

Ukudluliswa kwemali okungenayo intela idluliselwa esikhwameni somhlalaphansi okhokha ngamancozuncozu

Ukukhokhelwa imali ewukheshi, kungabalwa intela yokwabiwa kwemali ekhokhelwa abakwa-SARS.

Kusukela mhla lu-1 kuMandulo 2017, umthetho (umthethonqubo 38) manje uyavuma ukuba imihlomulo iyekelwe isikhokhelwe ngokugcwele eSikhwameni kuze kube isikhwama siyalelwa yilungu ukuba sikhokhe imihlomulo ngemali ewukheshi, noma sidlulise imihlomulo, njengoba kuhlinzekelwe emithethweni.

5 IMIHLOMULO YOKUDILIZWA, UKUPHELELWA UMSEBENZI KANYE NOKUXOSHWA

Maqondana nokudilizwa, ukuphelelwa umsebenzi noma ukuxoshwa emsebenzini, ilungu lizothola Inani leSikhwama eligcwele. Ilungu lizokuba nezinhlobo elizokhetha kuzona ezifanayo mayelana nokukhokhwa komhlomulo njengoba kuveziwe kwimihlomulo yokwesula emsebenzini esigabeni esedlule.

Uma ilungu lineminyaka engaphezulu kwama-55 ubudala (umkhawulo ophansi wokuthatha umhlalaphansi ngaphambi kwesikhathi) futhi ngokuvumelana nomqashi, lingakhetha ukuthatha umhlomulo njengomhlomulo womhlalaphansi. Kulesi simo, imibandelo maqondana nomhlalaphansi evezwe esigabeni esedlule iyasebenza.

Kwenzekani uma ilungu lehlukanisa emshadweni?

Lapho ilungu lehlukanisa emshadweni, umthetho uvumela ukukhokhwa kwengxenye yeNani leSikhwama lelungu (njengoba kubekiwe esivumelwaneni sokwehlukanisa) ikhokhelwa lowo oganene nelungu yize ilungu lingaphumi eSikhwameni.

Inani leSikhwama lelungu lizoncishiswa ngaleso samba semali ekhokhelwe lowo oganene nelungu noma edluliselwe kwesinye isikhwama somhlalaphansi esigunyaziwe egameni lalowo oganene nelungu.

Ukuze iSikhwama sikwazi ukuqalisa ukusebenza komyalelo wesehlukaniso, umyalelo wesehlukaniso kufanele uhlangabezane nezidingo ezilandelayo:

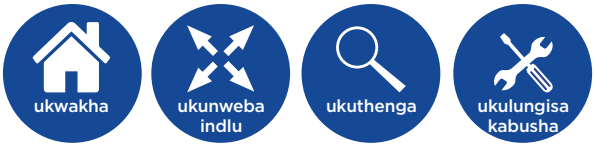
- Umyalelo wesehlukaniso kufanele ukubeke ngokucacileyo ukuthi lowo oganene nelungu leSikhwama unelungelo lokuthola ingxenye “yenani eliphelele lezinkokhelo ezifakwe yilungu esikhwameni sempesheni kuze kuyofika osukwini lwesehlukaniso” (“pension interest”), njengoba kuchaziwe kuMthetho Wesehlukaniso Somshado.
- Umyalelo wesehlukaniso kufanele uchaze iphesenti noma inani ngamarandi lezinkokhelo ezifakwe yilungu esikhwameni sempesheni okumele likhokhelwe lowo oganene nomuntu ongelona ilungu.
- Igama lesikhwama okufanele sikhokhe umhlomulo kufanele lishiwo ngokucacile noma-ke okungenani kube wukuthi seliyahlonzeka kakade kwisimiso sesehlukaniso.
- ISikhwama kufanele siyalelwe ngokucacile ukuba sichibiyele amarekhodi aso futhi sikhokhe isabelo sezinkokhelo zempesheni kulowo oganene nelungu, ongelona ilungu lesikhwama, noma sizidlulisele kwesinye isikhwama egameni lalowo oganene nelungu, ongelona ilungu lesikhwama.

6

YEMPESHENI **IMALIMBOLEKO YENDLU EHAMBISANA NESIBAMBISO SEMALI**

Isikhungo Semalimboleko Ehambisana Nesibambiso Semali Yempesheni sabakwa-Standard Bank singathintwa lapha:
086 100 9429 | PBL.sales@standardbank.co.za

ISikhwama sinensizakalo yemalimboleko yendlu etholakala kwabakwa-Standard Bank. Amalungu angakwazi ukuboleka imali kwabakwa-Standard Bank maqondana nokwenza lokhu okulandelayo ezindaweni zawo zokuhlala:



Isamba Somhlomulo

Inani lakho leSikhwama lisetshenziselwa ukuba yisibambiso semalimboleko esimweni lapho kwenzeka usalela emuva ngezinkokhelo noma uma umshiya umqashi wakho wamanje futhi usakweleta abakwa-Standard Bank.

Isamba semalimboleko size sifinyelele kuma-70% eNani leSikhwama. Amalungu kumele aqonde ukuthi isicelo semalimboleko sincike kuMthetho Kazwelonke Wezikweletu – ilungu kungenzeka lingayitholi imalimboleko uma linerekhodi elibi lokukhokha izikweletu. Umkhawulo-samba ophansi wemalimboleko yizi-R5 000. Isilinganiso senzalo ekhokhwayo kule nsizakalo yiSilinganiso-ngqangi (Prime Rate) (njengoba simenyezelwa yiBhangengodla laseNingizimu Afrika njalo ngemuva kwezikhathi ezithile) sihlanganiswa no-0.25%.

Kukhona imibandela esebenzayo

Isivumelwano semalimboleko esikhona siphakathi kweSikhwama kanye neBhange. Nakuba kunjalo, ukuze amalungu akwazi ukufinyelela lo mhlomulo, umqashi kufanele avume ukudonsa izinkokhelomali zemalimboleko eholweni lelungu njalo ngenyanga azikhokhele ibhange. Umqashi uyavuma ukwenza lokhu bese esayina isivumelwano nabakwa-Standard Bank.

UMthetho Wezikhwama Zempesheni ukubeka emahlombe Abaphathiswa ukuqinisekisa ukuthi izimalimboleko zezindlu ezinikezwe amalungu zisetshenziselwa izindlu kuphela. Inqubo yokuqondisa ubugwegwe yenkampani ingalandelwa uma Abaphathiswa bethola ukuthi insizakalo yemalimboleko yendlu ayisetshenziswanga ngendlela efanele.

Esimweni lapho wehlukanisa emshadweni ngenkathi unemalimboleko yendlu ethathwe maqondana neNani lakho leSikhwama, isamba semalimboleko yendlu siyadonswa kwiNani lakho leSikhwama ngaphambi kokwehlukaniswa phakathi kweNani leSikhwama ngokuhambelana nomyalelo wesehlukaniso.

7

UMHLOMULO **WOKWELULEKWA** KWENGQONDO NGAPHAMBI KOKUTHATHA UMHLALAPHANSI

Abaphathiswa bakhethe i-Momentum's Golden With Profit Annuity njengeqhingasu labo lemali ebekelwa impesheni. Amalungu azothola ukwelulekwa kwengqondo mahhala okuvela kuMeluleki Wengqondo Womhlomulo wabakwa-Momentum lapho esethatha umhlalaphansi. Lokhu kwenzelwa ukusiza ilungu liqonde izinhlobo zemihlomulo elingayithola lapho lithatha umhlalaphansi. Uma kwenzeka ilungu lizihlangula ukuthenga le mpesheni eqokelelwayo ehlinzekwa yiSikhwama, kuzodingeka ukuthi kuxoxiswane nomeluleki wezezimali. Lokhu kungenzeka kuphelezelwe yimali ekhishwayo ngezinsizakalo zokwelulekwa, ezokhokhwa yilungu.

INQUBOMGOMO YENZALO **YOKUKHOKHA SEKWEDLULE ISIKHATHI**

Umlawuli-sikhwama uzolikhipha iNani leSikhwama lelungu kumaphothifoliyo otshalomali elitshalwe kuwona:

- ngosuku lokuphuma kwelungu eSikhwameni, noma
- ngokushesha okukhulu ngemuva kwalokho uma umlawuli-sikhwama engaziswanga kusenesikhathi ngokuphuma kwelungu.

Uma selikhishiwe iNani leSikhwama, umhlomulo uzogcinwa kwi-akhawunti yasebhange yeSikhwama uzuze inzalo yansukuzonke ukuze kuhlomule ilungu kuze kushaye isikhathi lapho ukhokhwa khona.

1

UKUDONSWA KWEMALI NGOKWESIGABA 37D

(ngezamba zezimali okumele zikhokhelwe umqashi)

NgokweSigaba 37D soMthetho Wezikhwama Zempesheni, uma ilungu livumile ngokubhalwe phansi ukuthi lenze ukukhwabanisa okuthile noma libe imbangela yokuthi umqashi alahlekelwe imali, noma uma umqashi eqalisa izinqubo zezomthetho maqondana nelungu bese litholakala linecala enkantolo yomthetho, lapho ke, ngesicelo somqashi, iSikhwama sivumelekile ukugodla ingxenye noma wonke umhlomulo welungu lapho seliphuma eSikhwameni, inqobo nje uma kuhlangatshezenwe nemibandela ethile, ukukhokhela leso samba kumqashi.
Abaphathiswa beSikhwama bazocubungula amaphuzu omuntu ngamunye alawo macala anjalo ngaphambi kokugodla noma ukwenza nanoma yikuphi ukudonswa kwemali ngokweSigaba 37D emihlomulweni yokuphuma kwelungu.

Ukudonswa kwemali yentela emihlomulweni

Yonke imihlomulo ekhokhwa yiSikhwama kulindeleke ukuba ikhokhe imali yentela efanelekile ngokoMthetho Wentela Yengenisomali.

Imihlomulo engafakelwe isicelo senkokhelo

Umhlomulo ongafakelwe isicelo senkokhelo uchazwa njengomhlomulo ongakhokhiwe ezinyangeni ezingama-24 wokuvuthwa kwawo nokulungela kwawo ukukhokhwa. Imithetho ihlinzekela ukudluliswa kwanoma iyiphi imihlomulo engafakelwe isicelo senkokhelo ifakwe ‘esikhwameni esigunyaziwe semihlomulo engafakelwe isicelo senkokhelo’ esasungulwa futhi sagunyazwa ngokoMthetho Wezikhwama Zempesheni. Kulesi simo, ilungu ngeke lisakwazi ukufaka isicelo senkokhelo eSikhwameni Somhlalaphansi sakwa-SARPBAC kodwa kuyodingeka ukuba lifumane umhlomulo walo esikhwameni semihlomulo engafakelwe isicelo senkokhelo.

Njengamanje, imihlomulo engafakelwe isicelo senkokhelo sekukhishwe umyalelo wokuba kulandelelwe abanikazi bayo. Uma ukulandelelwa kwabanikazi kwehluleka ukuthola amalungu noma abahlomuli, imihlomulo igcinwa esikhwameni futhi ayidluliselwa esikhwameni sangaphandle esigunyaziwe semihlomulo engafakelwe isicelo senkokhelo.

Ukunqamuka kwemihlomulo

Ukufaneleka ukuthola imihlomulo yomshwalense wokufa kanye nokukhubazeka kuyanqamuka ngosuku ilungu elishiya ngalo emsebenzini. Ikhava yokufa kanye nokukhubazeka inganqamuka futhi ngezikhathi zokungabibikho emsebenzini okungagunyaziwe.

Ukufaneleka ukuthola imihlomulo yomshwalense wokufa kanye nokukhubazeka kunqamuka ezinyangeni ezinthathu ngaphambi kokufika eminyakeni yokuthatha umhlalaphansi okujwayelekile (iminyaka engama-65 ubudala).

2 IMIHLOMULO KANYE NESELULEKO SEZEZIMALI

Amalungu anesibophezelo esisemahlombe awo sokunquma indlela imihlomulo yawo okumele isetshenziswe ngayo lapho eshiya iSikhwama. Abaphathiswa kanye nomlawuli-sikhwama angeke bakwazi ukuhlinzeka nganoma yisiphi iseluleko kuleli qophelo.

Amaphuzu alandelayo asemqoka kumele, nakuba kunjalo, aqashelwe:

- Amalungu ayelulekwa kakhulu ukuba athathe iseluleko esivela kumeluleki wezezimali ofanelekile futhi obhalisiwe ngaphambi kokuthatha nanoma yisiphi isinqumo mayelana nokusetshenziswa kwemihlomulo yawo lapho eshiya iSikhwama. Lokhu kungabandakanya ukuthengwa kwempesheni lapho umuntu ethatha umhlalaphansi noma ukudluliswa kwemali ifakwa esikhwameni sokulondoloza imali lapho umuntu esula emsebenzini. Izeluleko zingathathwa kubeluleki bezezimali abangaphezulu koyedwa ukuqinisekisa ukuthi zihambelana kahle futhi zizohlomulisa ilungu.
- Abeluleki bezezimali bavamise ukuholelwa njalo ngekhomishini ethathwa kumhlomulo wokuphuma kwelungu. Kunengcuphe yokuthi umeluleki wezezimali uzohlinzeka ngeseluleko esizomenzela ikhomishini enkulu kunokuba sihlomulise ilungu.
- Abeluleki bezezimali bayaphoqwa umthetho ukuba badalule ikhomishini abazoyithola. Isamba sekhomishini asilona neze inani elilodwa elinqunyiwe, futhi uyakwazi ukuxoxisana nomeluleki wezezimali ukuba akukhokhise ikhomishini encane noma ukukhokha imali enivumele ngayo ngeseluleko ositholile esikhundleni salokho.
- Ngokujwayelekile, amalungu ayacetshiswa kakhulu impela ukuba alondoloze imihlomulo yawo yokuthatha umhlalaphansi ngendlela ethile uma eshiya iSikhwama ngaphambi kokuthatha umhlalaphansi.

Imithetho yeSikhwama iyona imithetho esebenzayo

Le ncwajana yolwazi iyisifingqo sezilinganiso zezinkokhelo, imihlomulo kanye neminye imihlinzeko yeMithetho yeSikhwama Somhlalaphansi sakwa-Sarpbac. Uma kwenzeka le ncwajana yehluka nganoma iyiphi indlela kuneMithetho yeSikhwama, iMithetho iyona ezosebenza.

Imithetho iyatholakala kwiwebhusayithi ethi www.sarpbac.org.za

Ukulinganiswa kwezibalo kanye nokucutshungulwa kwamabhuku eSikhwama

Unyakamali weSikhwama uphela mhla zingama-31 kuZibandlela. Izitatimende zezimali ezicutshunguliwe kufanele zikhishwe yiSikhwama ngonyakamali ngamunye.

ISikhwama sikhululiwe ukwenza umsebenzi wokulinganiswa kwezibalo njengoba isikhwama siyisikhwama somhlalaphansi esinemihlomulo enqunyiwe nengaguquki kungakhathaleki ukuthi ubusukhokhe kangakanani hhayi isikhwama somhlalaphansi esinembuyiselomali egxile kwizinkokhelo osuzenzile.

Izincwadi/imiqulu yesikhwama

Amalungu anelungelo lokubuka lezi zincwadi/imiqulu elandelayo yeSikhwama ehhovisini elibhalisiwe leSikhwama:

- Imithetho yeSikhwama kanye nezichibiyelo ezibhalisiwe ezenziwe kwiMithetho
- Izitatimende zezimali zakamuva ezicutshunguliwe zeSikhwama
- Umbiko wokulinganiswa kwezibalo wakamuva weSikhwama.

Ihhovisi elibhalisiwe leSikhwama lithi:

Sarpbac Retirement Fund
1st Floor, Stone House
Stone Fountain Terrace
95 Klipfontein Road
Rondebosch, 7700

Isikhulu Esiphezulu seSikhwama ngu-Gary Wilson okungathintanwa naye ku:

Ucingo: 021 686 4281
Ifeksi: 0866 102 401 / 021 685 8048
I-imeyili: gary@sarpbac.org.za
Ikheli leposi: PO Box 13238, Mowbray, 7705

3 IZINGXABANO KANYE NEMIBUZO

Noma iyiphi ingxabano noma isikhalazo esenziwa yilungu maqondana neSikhwama noma Abaphathiswa kufanele senziwe ngokubhalela Isikhulu Esiphezulu seSikhwama. Noma iyiphi ingxabano noma isikhalazo esinjengaleso kuyobhekwana naso ngokweMithetho yeSikhwama.

Uma kwenzeka ilungu lingayamukeli impendulo eliyithole eSikhwameni, linelungelo lokufaka isikhalazo kuMehluleli Wezikhwama Zempesheni ngokwenqubo evezwe kuMthetho Wezikhwama Zempesheni.

Sicela uqaphele ukuthi nanoma iyiphi imibuzo onayo mayelana nemihlomulo yakho akumele ibhekiswe kwiSikhulu Esiphezulu kodwa kumele idluliselwe kuMnyango wakho Wezindaba Zabasebenzi noma uMlawuli-Sikhwama.

Abakwa-Momentum yibona abanguMlawuli-Sikhwama oqokiwe. BaneSikhulu Esixhumana Namakhasimende (Client Liaison Officer) eNhloko-Hhovisi yakwa-Sarpbac okuyisona esisizayo ngezicelo zezinkokhelo zamalungu kanye nemibuzo eqondene nemihlomulo. Imininingwane yokuxhumana imi kanje:

Ucingo: 021 686 4281
I-imeyili: sarpbac@momentum.co.za

Imininingwane yokuxhumana yedeskhi losizo lakwa-SARPBAC imi kanje:

Ucingo: 021 686 4281
I-imeyili: helpdesk@sarpbac.org.za
Iwebhusayithi: www.sarpbac.org.za

UHLU

LWAMATEMU

UHLU LWAMAGAMA

Impesheni	Imali ekhokhwa njalo ngenyanga ephuma enkampanini yomshwalense ngesikhathi okuvunyelwene ngaso (okuvamise ukuthi ikhokhwe kuze kushone lowo oyamukelayo) engumhlomulo-nkokhelo oqondene nesizumbulu noma uchungechunge lwenkokhelomshwalense olukhokhwe umnikazi wepholisi enkampanini yomshwalense ngesikhathi sakhe sokusebenza
Isikhwama somhlalaphansi esinemihlomulo enqunyiwe nengaguquki	Izinhlelo zemihlomulo enqunyiwe nengaguquki ziyizinhlelo zomhlalaphansi ezixhaswe ngumqashi ezincike kubasebenzi ukuba benze izinkokhelo futhi baziphathele utshalomali.
Inani leSikhwama	Ingxenye yakho yomhlomulo womhlalaphansi yaziwa ngokuthi yiNani leSikhwama. Lakhiwe yizamba zemali ezilandelayo: • Izinkokhelo zakho zanyangazonke (u-7.5% weholo lakho elidonselwa imali yempesheni) • Izinkokhelo zomqashi wakho zanyangazonke (u-10% weholo lakho elidonselwa imali yempesheni), azibalwa izindleko zokuphathwa komsebenzi, imihlomulo yobungozi kanye nezinye izindleko zeSikhwama • Noma yiziphi ezinye izinkokhelo • Izimbuyiselomali zotshalomali ezizuzwe kulezi zamba zemali.
Umeluleki wezezimali ozimele	I-IFA umuntu noma inhlangano egunyaziwe ukunikezela ngeseluleko maqondana nezindaba zezimali kanye nokuthengisa ngemikhiqizo yabahlinzeki bezinsizakalo zezimali.
Utshalomali	Ukuthenga kanye nokugcina ingcebomali, enjengamasheya/izabelo, amabhondi, izindlu/umhlaba, kanye nezimpahla, ukuze uzuze ingenisomali noma uzenzele inzalo.
Ingenisomali yotshalomali	Ingenisomali enjengezinzuzo zamasheya kanye nezinkokhelomali zenzalo evela kubunikazi bempahla nengcebomali.
Umshwalense wempilo	Inkontileka yomshwalense othembisa inkokhelo yesamba semali okuvunyelwane ngaso lapho kushona umuntu onomshwalense ngesikhathi esithile esibekiwe.

Impesheni	Inkokhelo eyenziwa njalo eyamukelwa umuntu ngesikhathi esethathe umhlalaphansi aze ashone. Impesheni ngokujwayelekile ithengwa ngokwenza izinkokhelo njalo ngenyanga ngesikhathi umuntu esasebenza.
Isikhwama sempesheni	Iqoqo lezinkokhelomali zempesheni ezifakwe ndawonye ezitshaliwe ukuze zikhule noma zizale. Uhlobo lwesikhungo esitshala imali esiphatha siphinde sitshale izimali eziqondene nezinhlelo zempesheni.
Inkokhelamshwalense	Inkokhelo eyenziwa umnikazi wepholisi ukuze akhavwe ngomshwalense. Inkontileka enenkokhelamshwalense eyodwa ibandakanya ukukhokhwa kwemali eyisizumbulu esisodwa okwenziwa ekuqaleni kwenkontileka. Ngaphansi kwenkontileka enenkokhelamshwalense eyenziwa njalo-njalo, umnikazi wepholisi uyavuma zisuka nje ukwenza izinkokhelo njalo ngenyanga kuze kuphele isikhathi senkontileka.
Iminyaka yokuthatha umhlalaphansi	Iminyaka yokuthatha umhlalaphansi ojwayelekile kumalungu akwa-Sarpbac ngama-65 ubudala.
Imihlomulo eqinisekisiwe	Kulandela izinguquko ezenziwe emthethweni womhlalaphansi waseNingizimu Afrika, izimali ezongiwe esikhwameni sikadekle ngaphambi komhla lu-1 kuNdasa 2021 zaziwa njengemihlomulo eqinisekisiwe.
Imihlomulo engaqinisekisiwe	Kulandela izinguquko ezenziwe emthethweni womhlalaphansi waseNingizimu Afrika, zonke izinkokhelo ezenziwe ngemuva komhla lu-1 kuNdasa 2021 zaziwa njengemihlomulo engaqinisekisiwe.

OKUMELE UKWAZI MAYELANA **NE-POPIA**

Uma unanoma yimiphi imibuzo mayelana nolwazi oluqondene nawe olugcinwe yi-Sarpbac, wamukelekile ukuthi uxhumane noPhiko Oluhlinzeka Ngosizo nge-imeyili ku- **helpdesk@sarpbac.org.za** noma ngocingo **ku-021 686 4281.**

Kusukela mhla lu-1 kuNtulikazi 2021 uMthetho Wokuvikelwa Kolwazi Oluqondene Nomuntu (i-PoPIA) waqala ukusebenza. Lo mthetho ubeka izibopho ezisemqoka kuzo zonke izinhlangano eziqoqa futhi zigcine ulwazi oluqondene namakhasimende, amalungu, abasebenzi njll. futhi lokhu kubandakanya neSikhwama Somhlalaphansi sakwa-Sarpbac.

UMthetho ubalula lezi zinjongo ezibanzi ezilandelayo:

- Ukugqugquzela ukuvikelwa kolwazi oluqondene nomuntu olucutshungulwa futhi lusetshenziswe yizikhungo zikahulumeni kanye nezikhungo ezizimele.
- Ukuhlinzeka ngemigomo yokuziphatha okuhle.
- Ukwethula imibandela ethile ezosungula izidingo eziyisisekelo zokucutshungulwa nokusetshenziswa kolwazi oluqondene nomuntu.
- Ukuhlinzekela amalungelo abantu maqondana nokuthi kuxhunyanwe nabo ngohlelo- xhumano lobuchwepheshe besimanjemanje bengacelanga ukuthi kwenzeke lokho kanye nokuthathwa kwenzinqumo okuzenzekelayo ngaphandle kwemvume yabo, phakathi kokunye.

I-PoPIA inemigomo eyisishiyagalombili, okuyilena elandelayo:

Isibophokubika – i-Sarpbac inesibopho sokuqapha nokuqinisekisa ukuthobela kwayo i-PoPIA kanye nokunakekela ulwazi oluqondene nabantu elugcinile.

Ukucaciswa kwenhloso – iSikhwama kumele sizibeke ngokucacileyo izizathu ezizwakalayo futhi ezinohlonze zokuthi kungani kudingeka ukuthi siqoqe ulwazi oluthile.

Ikhwalithi yolwazi – iSikhwama kumele siqinisekise ukuthi ulwazi oluqondene nomuntu esilucubungulayo nesilusebenzisayo luphelele, luyanemba futhi lungulwazi lwakamuva.

Ukuqinisekiswa kokuphepha kolwazi – iSikhwama kumele siqinisekise ukuthi kunezinyathelo zokuqinisekisa ukuthi lugcinwa ngendlela ephephile ulwazi oluqondene nomuntu.

Umkhawulo wokucutshungulwa nokusetshenziswa kolwazi – iSikhwama kumele siqoqe, sisebenzise futhi sigcine kuphela lolo lwazi oluqondene nomuntu esiludingayo.

Umkhawulo owengeziwe wokucutshungulwa nokusetshenziswa kolwazi – iSikhwama asivumelekile neze ukuthi ulwazi oluqondene nomuntu silusebenzisele noma yisiphi esinye isizathu ngaphandle kwaleso esinikeziwe ekuqaleni.

Ukuvuleleka – iSikhwama kumele sisebenze ngendlela ecacile futhi esobala maqondana nalo lonke ulwazi oluqondene nomuntu esilucubungulayo futhi esilusebenzisayo.

Ukubamba iqhaza komuntu kwinimininingo yakhe – iSikhwama kumele sikwazi ukwabelana ngolwazi nanoma yimuphi umuntu ocela ngokusemthethweni ukwaziswa mayelana nolwazi oluqondene naye.

Isivikelacala: *I-South African Road Passenger Bargaining Council Retirement Fund (Sarpbac) ayilithwali icala lanoma yikuphi ukulahlekelwa noma umonakalo okanye izindleko okungenzeka zidaleke njengesizathu-ngqo noma umphumela wokuthembela olwazini oluqukethwe kule ncwajana. Uma kuba khona noma yikuphi ukungqubuzana phakathi kolwazi olukule ncwajana kanye neMithetho yangempela yeSikhwama noma amapholisi omhlomulo womshwalense, iMithetho yangempela yeSikhwama noma amapholisi omhlomulo womshwalense yikhona okuzophumelela. Amalungu ayanxuswa kakhulu ukuba athole iseluleko sezezimali esivela kongoti ngaphambi kokwenza nanoma yiziphi izinguquko ezinhlelweni zawo zokuthatha umhlalaphansi.*

April 2021

SARPBAC
SOUTH AFRICAN ROAD PASSENGER BARGAINING COUNCIL

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