

IFOMU LABONDLIWA KANYE NABAQOKWE ILUNGU

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Leader in People Benefits in Africa

KubaQaphi besikhwama

Igama leSikhwama NGAMAGAMA AMAKHULU

IGAMA LELUNGU (NGAMAGAMA AMAKHULU): Inombolo yeNkampani:

IGAMA LOMQASHI: IGatsha/I-Site/Igama le-Plant:

1. Ngokulandela umthetho I-Pension Funds Act, abondliwa belungu kanye nalabobantu abangesibo abondliwa belungu kodwa abaqokwa ilungu ukuba bathole kufanele banakekelwe abaQaphi besikhwama (ama-Trustees) uma ngabe benquma ukuthi isamba semali eziyizinzuko zingakhokhwa zingamasheya ami kanjani, nakanjani uma kwenzeka ilungu lishona. Uyacelwa-ke ukuba ugcwalise ingxenye 2 kuya ku 4 yale-fomu engezansi ukuze welekelele abaQaphi besikhwama ekuthatheni isinqumo uma kunesidingo.

Incazeloo emfushane ungayithola ngemuva kwale-fomu.

2. ABONDLIWA:

Isibongo	Amagama Aphelele	Ubulili	Usuku lokuzalwa	Ukwabiwa Kwenzinzu	Ubuhlobo	Inombolo Yocingo	Ikheli lalapho uhlala khona

3. ABAQOKWA: (Abantwana asebezimele ngokwezimali kufanele ubabale nabo lapha uma ngabe ufisa bathole okuthize ezinzuzweni nabo)

Isibongo	Amagama Aphelele	Ubulili	Usuku lokuzalwa	Ukwabiwa Kwenzinzu	Ubuhlobo	Inombolo Yocingo	Ikheli lalapho uhlala khona

4. Mina osayindile lapha ngezansi, ngiyazi kahle ukuthi isimo sami kanye nesimo salaba abakhonjiswe ngenhla abangabondliwa bami/noma labo engibaqokile, singashintsha noma yinini. Ngiyakwemukelaukuthi kuyoba nesidindo sokuthi ngibazise abaQaphi beSikhwama uma ngabe kuba khona ushintsho oluba khona olumayelana nabondliwa bami noma nalabo engibaqokile ukuba bazuze nabo.

ISAYINDWE U: USUKU:

IFOMU LABONDLIWA KANYE NABAQOKWE ILUNGU

UKWABIWA KWESAMBA SEMALI ESIYIZINZUZO ZOKUSHONA (LENCAZELO) AYIKHO EMTHETHWENI-OKUQUKETHWE EMTHETHWENI KUYACHAZISA KAHLE

NgokoMthetho i-Pension Funds Act, abondliwa belungu kanye nalabo abangesibona abondliwa kodwa abaQaphi ukuthi bayakuthola yini okufanele bakuthole ngesikhathi abaQaphi benquma ukuthi zizofakwa kumaphi amasheya izinzuso esiyisamba semali kanye nokuthi zizokhokhwa kanjani uma kwenzeka ilungu eliyilungu eliphelele lesikhwama sempesheni noma Se-provident fund, lishona.

UYACELWA UKUBA UBHALE ABONDLIWA BAKHO KANYE NANOMA YIBAPHI ABANYE OBAQOKILE UKUTHI BAZUZE EZINZUZWENI ZAKHO ENGXENYENI ENGENMUMVA YALE-FOMU EMVA KOKUBA USUFUNDE LOKHU OKUNGEZANSI.

Kafushane nje isimo simi kanjena:

- (a) lamaqoqo abalwe lapha ngezansi angaba abondliwa
 - (i) abantu abondliwa ilungu ngokusemthethweni
 - (ii) abantu abathathwa abaqaphi njengabantu abebencike elungwini ngesikhathi sokufa kwalo
 - (iii) uzakwabo kanye nezingane (ezincane nesezingazimela) zelungu elishonile, kanye
 - (iv) nalababantu abebozogcina bondliwa uma ngabe alizange lishone;
- (b) uma ngabe kukhona abondliwa kodwa bengekho abaQaphi ilungu ukuba bazuze, kuyofanele konke okuyinzuso kukhokhelwe labo bondliwa ngokwehlukanisa kahle ngendlela eyokhethwa abaQaphi;
- (c) uma ngabe kungenabo abondliwa kepha ilungu limkhethile umuntu noma abantu abangaphezulu koyedwa abangasibona abondliwa ukuba bathole ingxenye yayoyonke, inzuzo, abaQaphi kuyofanele babone bona ukuthi lababantu bangakhokhelwa malini emva kokuba sekukhokhwe izikweletu zelungu;
- (d) uma ngabe kunabondliwa, bese kuthi phezu kwalokho ilungu liqoke umuntu noma abantu abangaphezu komuntu oyedwa ukuba bazuze ingxenye yayoyonke, inzuzo, abaQaphi kufanele babone bona ingxenye okufanele ikhokhelwe abondliwa kanye nokufanele ikhokhelwe labo abaQaphi ilungu ukuba bazuze;
- (e) uma kuphela kungenabondliwa futhi kungenabo abaQaphi ukuba bazuze, kuyobe sekukhokhwa izikweletu zelungu noma mhlambe okusele kufakwe kwi-Guardian's Fund;
- (f) Abasingathi besikhwama banelungelo lokuthumela izimali kubagcinizimali ukuze abondliwa noma ukuthi bayizuze baholelw isamba kancane kancane kuze kuphele isikhathi esinqunyiwe.
- (g) uma bekhona abondliwa noma abaQaphi, kufanele ukuba ukuqokwa kwalabo bantu kwenziwa emva komhlaka 30 June 1989, ukuqokwa okwenzeka ngaphambi kwalolusuku alube lusanakwa.
- (h) ukukhokhwa kwemali eyisamba kungakhokhwa ngamancozu-ncozu kulabo abangabondliwa noma abaQaphi, kuphela nje uma kukhona isivumelwano esibhalwe phansi nabo.

- AMANOTHI
- (i) intela kungenzeka kufanele isuswe ngaphambi kokuba inzuzo zinikezwe abondliwa kanye nalabo abaQaphi;
 - (ii) ukuthi umuntu engumondliwa noma engaQaphi akusho ukuthi abaQaphi sekufanele bamabele noma iyiphi inzuzo etholakala ngaphansi kwesikhwama;
 - (iii) indawo ethize (njengekhaya labadala) ingaqokwa njengokufanele izuze;
 - (iv) lezizidingo ezibhalwe lapha ngenhla azisebenzi ezimpeshenini ezikhokhelwa ozakwabo noma abondliwa ngokulandela lokho okuthize okusemthethweni; lezozimpesheni zikhokhwa njengoba zichaziwe emithethweni;
 - (v) lezizidingo ezibhalwe ngenhla azisebenzi ezikhwameni ze-Group Life Assurance Funds ezizimele ngokwazo.
 - (vi) Ngaphambi kuka 19 April 1996 abantwana abangaphezulu kweminyaka engu-21 bebengabi abaQaphi.
 - (vii) Konke ukulangisa kulelifomu kumele kusayindwe, ngeziqaliso zamagama.
 - (viii) Izinzuso zabondliwa ezingamanani ayiphesenti kumele zihlanganise u-100%.