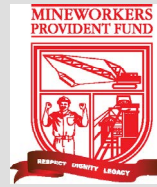


LEKWALODIKGANG LA MALOKO

2021 KAROLO YA NTLHA



Leloko le le Rategang

Morago ga ngwaga e e boifisang thata le e e tlhomolang pelo ya 2020, rotlhe re solofetse dilo tse dintle mo ngwageng ya 2021, ka tsholofelo ya gore ngwaga ya 2021 e tlile go re tlela ka diphetogo dingwe tse dintle. Ereka jaanong re boetse kwa go lotlelelweng ga maemo a bo 3 ka ntlha ya go tlihatlogela godimo ga ditshwaetso tsa bolwetse jwa COVID-19 le dipalo tse di tlihatlogelang godimo tsa dintsho, rotlhe re ikutiwa ekete 2020 e santse e tswela pele e sa kgaotse.

Lefa go ntse jalo, seno ga se reye gore ditragalo tseno ke tsa matlhotlhapelo tse di etegelang di sa kgaotse; ka gonne go na le ditragalo tse dintle tse di diragalang tsa go tshwana le go bonwa ga meeto le kwelotlase ya ditshwaetso tsa letsatsi le letsatsi e e simolotseng go diragala. Dikgang tse di monate ke gore bontsi jwa se re se itseng malebang le go lwantsha leroborobo leno la bolwetse se santse se le boammaaruri. Jalo, fa re tswela pele go katogana le batho le go tlhapa diatla tsa rona le go bolaya megare mo go tsone, re fokotsa kgonagalo ya go tsenwa ke mogare ono kgotsa go o anamisa.

Rona re le Letlole re tswela pele re iteile sehuba go lo baya kwa pele, lo le maloko a rona. Lemororo ngwaga ya 2020 e ne e le boima mo go kana, ga e a ka ya re emisa go senka ditsela tse di botoka tsa go ikgolaganya le maloko a rona. Thulaganyo ya Dimpho tsa Masibambisane e e tseitsweng tirisong ka 2020 ke sengwe sa dikai tsa kafa lo re rotloetsang ka teng gore re dire dilo botoka. Re lo kopa gore lo diriseng dikhupone tse di mo bukaneng ya Thulaganyo ya Dimpho tsa Masibambisane ka gonne dikhupone tseno di tlile go felelwa ke nako ka March 2021. Re solofetse go lo romelela dibukana tse diswa gore lo bone dimpho tse dingwe tse dintsi mo go tsone tse nako ya tsone e tlileng go fela ka July 2021. Lo nne lo beile seatla mo phatleng le go nna lo tlhola kwa bathapiweng ba lona go netefatsa gore lo nne le bukana e eleng ya sesweng.

Gape ke rata go lo begela gore ditshupatloto tsa madi a letlole le thusang maloko ka one (tse ngwaga e e felang ka December 2019) di romeletse batho mo kwatareng ya bofelo ya ngwaga wa 2020 mme di tshwanetse go bo di gorogile kwa bathapiweng botlhe kwa bokhutlong jwa November 2020. Re a itse kafa ditshupatloto tseno di leng bothokwa ka teng mo go wena mme re go kopa gore o ye go tlhola kwa bathapiweng ba gago fa e le gore ga o ise o amogele tshupatloto ya gago.

Mo tokololong eno ya lekwalodikgang, re tlotla ka diphetogo tse di tlang tsa lekgetho la lotseno, kafa go leng bothokwa ka teng go nna le tshedimotsetso ya go ikgolaganya le maloko, dilo tse wena le batshidisiwa lo ka di dirisang go botsa dipotso le/kgotsa go ngongorega le ka dikgang tse dingwe tse di kgatlhisang.

Re ka nna ra bo re sa itse kgotsa re sa thaloganye ka botlalo gore ngwaga e ntshwa e tlile go re tlela ka eng, lefa go ntse jalo, ke na le tsholofelo ya gore fa re dirisana mmogo, re ka kgona go dira dilo dingwe tsa bothokwa tse re ikaeletseng go di dira.

Ke lo eleletsa ngwaga ya 2021 e e babalesegileng!

Diphetogo tsa mo lekgetong go tloga ka di 1 tsa March 2021 - tse di amang maloko a Provident Fund

Bothokwa jwa go nna le tshedimotsetso ya go ikgolaganya le batho le go e ntshwafatsa

Dithulaganyo tse maloko a ka di dirisang go botsa dipotso le go ngongorega

Kafa dipeeletso tsa rona di dirileng ka teng ka 2020

Diphetogo tsa mo lekgetong go tloga ka di 1 tsa March 2021 - tse di amang maloko a Provident Fund

Go tloga ka di 1 tsa March 2021, madi otlhe a a duelwang go tswa mo matloleng a provident fund le a provident preservation fund a tlile go tshwarwa go tshwana le madi a a duelwang go rola tiro go tswa mo matloleng a phenšene, mo matloleng a pension preservation fund le mo matloleng a retirement annuity fund. Seno se raya gore go tloga ka di 1 tsa March 2021, ga go tle go tlhola go nna le pharologanyo magareng ga matlole a provident fund le matlole a phenšene, ka gone madi a a tsenngwang mo matloleng ano le madi a a duelwang go tswa mo matloleng ano a tlile go tshwarwa ka tsela e e tshwanang kwantle ga pharologanyo.

MALOKO A MATLOLE A PROVIDENT FUND LE A PRESERVATION FUND A TLILE GO TSHWANELA GO:

Reka phenšene fa ba rola tiro:

- Maloko a matlole a provident fund le a preservation fund a tlile go tshwanela go dirisa 2/3 ya madi a bone a ba a boloketseng go rola tiro go reka phenšene e e patelesegang.
- Taelo ya madi a a kompa a a kana ka 1/3 le madi a a kana ka 2/3 ya ngwaga le ngwaga e tlile go dira mo mading otlhe a go rola tiro, kwantle ga moo madi otlhe a go rola tiro a o tshwanelang go a amogela eleng R247 500.00 kgotsa kwa tlase.

Madi a o nang le ditshwanelo tse di kgethegileng mo go one a sireletsegile:

Madi otlhe kgotsa madi ape fela a a bolokilweng mo letloleng la provident fund ka di 1 tsa March 2021 (eleng letlha le gotweng ke "T-Day") a tlile go sirelediwa e le akhaonto ya madi a leloko le nang le ditshwanelo tse di kgethegileng mo go one, a sireleditswe mme ga a tle go amiwa ke diphetogo tseno. Leloko le tlile go nna le tshwanelo ya go goga madi otlhe a mo akhaontong e le nang le ditshwanelo tse di kgethegileng mo go yone ka nako ya fa a rola tiro. Leloko le tlile go tshwanela fela go reka phenšene ka 2/3 ya madi a a bolokilweng go tswa mo mading otlhe a a tsentsweng mo letloleng mmogo le mo kgolong ya one a a tsentsweng mo letloleng go tloga ka di 1 tsa March 2021 (eleng akhaonto ya leloko ya madi ao a senang ditshiamelo tse di kgethegileng mo go one).

Sekai:

Leloko la ga jaana la letlole la provident fund le le rolang tiro (fa a sena go fitlha mo ngwageng ya ka gale ya go rola tiro) ka di 31 tsa March 2025, o tlile go nna le akhaonto ya madi ao a nang le ditshwanelo tse di kgethegileng mo go one le akhaonto ya madi ao a senang ditshwanelo tse di kgethegileng mo go one mo Letloleng. Akhaonto ya madi a leloko le nang le ditshwanelo tse di kgethegileng mo go one e bopilwe ka madi otlhe a a bolokilweng le kgolo e e diragetseng mo go one go fitlha ka di 1 tsa March 2021. Akhaonto ya madi a leloko le senang ditshwanelo tse di kgethegileng mo go one e tlile go bopiwa ka madi otlhe a a tsentsweng mo Letloleng go tloga ka di 1 tsa March 2021, le kgolo e e diragetseng mo go one, go fitlha ka nako ya go rola tiro. Leloko leno le le rolang tiro le tla bo le na le tshwanelo ya go tsaya madi a kheše, eleng a akhaonto ya madi a leloko le nang le ditshwanelo tse di kgethegileng mo go one le go fitlha go 1/3 ya akhaonto ya madi a leloko le senang ditshwanelo tse di

kgethegileng mo go one, kwantle ga fa akhaonto ya madi a leloko le senang ditshwanelo tse di kgethegileng mo go one e na le madi a a kafa tlase ga R247 500.00, mme fa go ntse jalo madi ano otlhe a ka duelwa kheše.

Ditlamorago tsa diphetogo tseno tsa lekgetho:

- **Mo malokong a ga jaana a matlole a provident fund a a nang le dingwaga tse di kafa tlase ga 55:**
Maloko a a nang le dingwaga tse di kafa tlase ga 55 ka di 1 tsa March 2021 a tlile go angwa ke diphetogo tseno ka gone Letlole la bone le tlile go tshwanela go tlhama diakhaonto tse pedi tse di farologaneng, akhaonto ya madi a leloko le nang le ditshwanelo tse di kgethegileng mo go one le akhaonto ya madi a leloko le senang ditshwanelo tse di kgethegileng mo go one.

Lefa go ntse jalo, maloko ano ga a angwe ke diphetogo tseno gotlhegotlhe, fa ba tswa mo matloleng a bone ka go leboga tiro, ba lelekwa mo tirong, ba kgaolwa mo tirong, jalo le jalo. Ba tlile go nna ba na le tshwanelo ya go dira topo ya madi a bone otlhe e le kheše a le kompa.

- **Mo malokong a ga jaana a matlole a provident fund a a nang le dingwaga tse 55 kgotsa go feta moo ka di 1 tsa March 2021:**

Maloko a a nang le dingwaga tse 55 kgotsa go feta moo ka di 1 tsa March 2021 ga a tle go angwa ke diphetogo tseno gotlhegotlhe. Letlole le tlile go tswela pele le na le akhaonto e le nngwe fela mo go bone, eleng akhaonto ya madi a leloko le nang le ditshwanelo tse di kgethegileng mo go one. Madi a bone a ba a bolokileng a tlile go tshwarwa go tsamaisana le ditaelo go ya kafa di dirang ka teng ga jaana, go ikaegile ka gore ba tswela ba le mo letloleng leno kgotsa ka gore ba boloke madi bone a ba a bolokileng mo letloleng la preservation fund. Fa ba fudutsha madi a bone go tswa mo letloleng la bone la pele ba a fudutshetsa mo letloleng le lengwe, ba tlile go tswela pele ba na le akhaonto ya madi a leloko le nang le ditshwanelo tse di kgethegileng mo go one, lefa go ntse jalo, letlole la bone le leswa le tshwanetse go dira akhaonto e ntshwa, eleng akhaonto ya madi a leloko le senang ditshwanelo tse di kgethegileng mo go one, eleng e go tlileng go tsenngwa madi otlhe a maswa mo go yone go tloga ka letlha le a fudutshitseng madi ka lone, mmogo le kgolo e e diragalang mo go one. Akhaonto eno e tlile go laolwa ke taelo ya go aba madi ya 1/3 le 2/3.

- **Bathapiwa ba baswa:**

Bathapiwa botlhe ba baswa ba ba tsenang mo matloleng a provident fund go tloga ka di 1 tsa March 2021 ba tlile go tlangwa ke diphetogo tseno mme Letlole le tlile go nna le akhaonto e le nngwe fela ya madi a leloko le senang ditshwanelo tse di kgethegileng mo go one; eleng se se rayang gore fa ba rola tiro, ba tlile go tshwanela go dirisa 2/3 ya madi a ba a boloketseng go rola tiro go reka phenšene.

Fa go ka diragala gore o nne le dipotso dipe fela tse di rileng malebang le seno, re kopa gore o ikgolaganye le Letlole kwantle ga tikatiko.



Botlhokwa jwa go nna le tshedimosetso ya go ikgolaganya le batho le go e ntshwafatsa

Boto ya MWPF ya Batsamaisi ba Terasete ba tsaya maikarabelo a bone a go tsamaisa letlole e le selo sa botlhokwa go netefatsa gore o sedimosediwe ka tshwanelo le go fiwa tshedimosetso ya sesweng ka metlha malebang le letlole la go rola tiro le ka dikgang tse di amanang le intaseteri. Mo godimo ga moo, letlole la MWPF le tsamaisiwa go ya ka molao go netefatsa gore o fiwa tshedimosetso e e tshwanetseng go go itsise ditshwanelo tsa gago, ditshiamelo le maikarabelo malebang le ditaelo tsa Letlole leno.

Mo nakong e e fetileng, re dirile bojotlhe jwa rona re dirisa nako e eseng kana ka sepe go netefatsa gore o nne le tshedimosetso e e lekaneng re dirisa makwalodikgang, diphousetara, dipampitshana le matsholo a melaetsa ya SMS. Ka ntlha ya bolwetse jwa COVID-19, go thata go dirisa dilo tseno tsa go romela melaetsa ka gonne di-roadshow tsa maloko a letlole ga di dirwe jaaka gale. Ka gonne di-roadshow tseno di sa tlhole di le teng, re ikaegile thata ka dipuisano tsa setegeniki tse di akaretsang di-SMS, imeile le ka go laisa tshedimosetso

mo setsheng sa rona sa inthanete. Mo godimo ga seno, re simolotse go dirisa app nngwe ka 2020. App eno e go letla go bona tshedimosetso e e amanang le Letlole motlhofo o dirisa diselefounu.

Lefa go ntse jalo, bothata jo bogolo ke gore ga re na dinommoro tsa diselefounu tsa maloko a rona otlhe. Jalo, re tlhoka thuso ya gago. Re tlile go tswa letsholo la go ntshwafatsa tshedimosetso ya go ikgolaganya le maloko a rona mo kwatareng ya ntlha ya monongwaga. Re kopa ka tsweetswee gore o fe Letlole tshedimosetso ya go ikgolaganya le wena o dirisa ditsela tsa go tlhaeletsana tse o di filweng.

Letlole le tlile go dirisa tshedimosetso eno ya go ikgolaganya le wena go go romelela tshedimosetso e e amanang le Letlole fela, go ya ka maikarabelo a Letlole le nang le one a go dira jalo go ya ka molao. Re ka se kgone go diragatsa maikarabelo ano ka tshwanelo a go go romelela tshedimosetso fa re sena tshedimosetso eno ya go ikgolaganya le wena.

Dithulaganyo tse maloko a ka di dirisang go botsa dipotso le go ngongorega



Letlole la MWPF le go diretse mmogo le batshidisiwa ba gago dithulaganyo di le mmalwa tse lo ka di dirisang go botsa dipotso le go ngongoregela Letlole le ditshiamelo tsa lone. Thulaganyo ya ntlha ke ya Employer Based Service Consultants (Bagakolodi ka Ditirelo ba ba Berekelang kwa Mothaping) (EBS) e eleng kwa meepong. Mme kwa meepong e e senang Bagakolodi ba EBS, lo ka ikgolaganya le Lefelo la go Bona Thuso ka Mogala la MWPF, koo bagakolodi ba rona ba ba botsalano ba leng teng go tloga ka 08h00 go ya go 16h30 ka malatsi a go berekwang ka one a beke.

Gape re na le dithulaganyo tsa setegeniki tsa go tshwana le setsha sa rona sa inthanete www.mwpf.co.za, dithulaganyo tsa social media tsa Facebook le Twitter: @mineworkerspf le imeile tse di tsamaisiwang ke bagakolodi ba ba nang le bokgoni ba ba ineetseng mo tirong ya bone ya go araba dipotso kgotsa dingongorego ka bonako.

Sa bofelo, re na le phothale ya mo inthaneteng ya go thusa bao ba batlang go ngongorega kgatlhanong le Letlole, gore ba dirise thulaganyo eno eo eleng lefelo le le lengwe gore ba bone karabo le tharabololo ya dingongorego tsa bone ka bonako le go feta. Thulaganyo eno e go thusa go bona thuso ka tlhamalalo kwa ofising ya Motlhankedi-Mogolo wa Letlole. Wena le batshidisiwa ba gago lo rotloediswa gore lo dirise phothale eno ya mo inthaneteng pele ga lo ya kwa metswedding ya dikgang kgotsa kwa diagenteng koo lo tlileng go ipakela ditshenyegelo tse di sa tlhokafaleng teng. Re

ititeile sefuba go lo thusa ka bonako ka dinako tsotlhe mme re ka se kgone go dira jalo fa dithulaganyo tseno di sa dirisiwe.

Fa go diragala gore o ikutlwe o sa kgotsofalela tsela e Letlole le lekileng ka yone go rarabolola dingongorego tsa gago, o ka nna wa kopa thuso kwa Ofising ya Motsamaisi wa Matlole a Diphenšene (www.pfa.org.za). Aterese ya bone ya imeile ke enquiries@pfa.org.za. Motsamaisi wa Matlole a Diphenšene o fa baagi thuso mahala.

O ka dirisa dithulaganyo tse di latelang fa go ka diragala gore o nne le dipotso kgotsa dingongorego dipe fela.

Imeile: clientservices@mineworkers.co.za
Lefelo la go Bona Thuso ka Mogala: 010 100 3001

Bagakolodi ba EBS:

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

Phothale ya go Dira Dingongorego: <https://complaints.mwpf.co.za/>

Kafa dipeeletso tsa rona di dirileng ka teng ka 2020

Go sa kgathalesege maemo a dimmaraka tsa ditšhelete a a tsweleng go ya godimo le kwa tlase mmogo le maemo a tsa ikonomi a a sa tsepamang a a bakilweng ke bolwetse jwa COVID-19 ka 2020, Letlole le santse le kgonne go nna le kgolo e ntle mo dipeeletsong.

Leba kafa dipeeletso di dirileng ka teng se se bontshiwang mo lenaneong le le fa tlase fano:

Investment Portfolio Performance

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


Dinako tse di boima tsa ikonomi ka metlha di latelwa ke dinako tsa go itharabologelwa mme ke ka ntlha ya seo madi a go rola tiro a maloko a letlole a beeleliwang sebaka se setelele. Batsamaisi ba rona ba terasete ba tlhologanya seno mme ba beelelsa madi a maloko a letlole ka go a sireletsa ka dinako tse go lebegang go tllile go nna boima ka tsone mo go tsa ikonomi le mo dipeeletsong. Re tswelela pele re na le tsholofelo ya go bona matshwao a go itharabologelwa le go tokafala ga dilo ka 2021.

Phetogo ya Aterese ya Lefelo la go Bona Thuso le go Iwang ka Sebele kwa go Lone

Lo itsisiwe fano gore aterese ya Lefelo la go Ya go Bona Thuso ka Sebele la Letlole la MWPF la kwa Witbank e fetotswe go nna aterese e e latelang:

19 Geringer Street
Del Judor
Emalahleni
1044
Mogala: 010 100 3000

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


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


 <https://twitter.com/Mineworkerspf>

Re tsaya ditshwaelo tsa gago e le selo sa botlhokwa thata

Re tla rata go amogela ditshwaelo tse di tswang mo go wena. Re kopa gore o re itsise gore o ikutlwa jang ka lekwalodikgang leno ka go re romelela imeile mo atereseng eno: externalcomm@mineowrkers.co.za.

Tshedimosetso e o ka ikgolaganyang le ofisi e kgolo ya letlole ka yone

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

 010 100 3001

 www.mwpf.co.za

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

