

NEWSLETTER YA DITHO

KHATISO EA BOBEDI | AUGUST 2023



Setho se Ratehang



Ha o sheba morao tshebetso ya Letlole nakong ya dikotara tse pedi tsa 2023, ke kgothaditswe ke tsela eo Letlole le kgonneng diphephetso tse itseng maemong a fapaneng, ho tsitlalella le ho ba le tshepo. Re le Letlole, ha re kgelle fatshe boikarabello bo ikgethang boo re bo filweng ho etsa bonnete hore ditho tsa Letlole di sebeletswa ka tlhomphele le seriti le ho leka ho di thusa ho fumana tokoloho ya ditjhelete. Ke ho hopola boikarabello bona ho etsang re kgothalle hore kamehla re dule re fihlella ditharollo tse tla tswelamolemo ditho ka dinako tsohle.

Ka mantswe ao, re thabela ho o tsebisa hore Ditatemente tsa Melemo ya Setho tsa 2022 di ntse di ntshuwa. Ho ntshuwa ha tsona ho qadilwe mahareng a kgwedi ya Phupjane mme ho lebelletswa hore ho phethelwe ka la 30 Loetse 2023. Ka kopo fumana khophi ya hao ho tswa kantorong ya HR ya Morafo.

Ho seng jwalo, o ka kopa Setatemente sa Melemo sa Elektroniki ka kotloloho ho tswa Letloleng ka ho re romella emeile clientservices@mineworkers.co.za ho kopa khophi ya elektroniki hore o e romellwe ka imeile ho sebediswa MWPF Mobi App, eo o ka e downloadang ka kotloloho selefounong ya hao.

Ho o thusa ho utlwisisa Setatemente sa Melemo betere, re kenyeditse tokomane e nang le dikarolo tse fapaneng tsa Setatemente sa Melemo se hlalositse. Setatemente sa Melemo se bontsha Tjhelete Letloleng ka la 31 Tshitwe 2022 hammoho le melemo e meng eo letlole le fanang ka yona letsatsing la Setatemente sa Melemo.

Lebitsong la Boto ya Bahlokamedi, ke thabile haholo ho tsebisa Mofts. Malande Tonjeni, ya ileng a kenela Letlole ka la 1 Phupu 2023 e le Motlatsi wa Modulasetulo wa Boto ya Bahlokamedi le Modulasetulo wa Komiti e Kopanetsweng ya Bohlalobi ba Dibuka tsa Ditjhelete, Kotsi le ho Ikamahanya le Melao.

Mfts Tonjeni ke Chartered Accountant e nang le mangolo (CA(SA)) ho tloha ka 2002. Ke Motsamaisi ya nang le boiphihlelo, Molaodi ya Dumelletsweng le Mohlokamedi wa Letlole la ho Beha Mejafatshe wa Porofeshenale ya nang le boiphihlelo ba mosebetsi lekaleng la Merafo, Eneji, Tlhahiso, Matlole a ho Beha Mejafatshe, Kaho, Ditshebetso tsa Ditjhelete le ho tsa Bophelo.

O tla ka boiphihlelo bo pharalletseng ba tsa Bohlokamedi Matloleng a Provident le a ho Beha Mejafatshe. Jwalokaha e le Motlatsi Modulasetulo wa Boto ya Bahlokamedi le Modulasetulo wa Komiti e Kopanetsweng ya Bohlalobi ba Dibuka tsa Ditjhelete, Kotsi le ho Ikamahanya le Melao, Mfts. Tonjeni o tla ba le boikarabello ba ho etsa bonnete hore ho ba le tsamaiso e nepahetseng le ho ikamahanya le maano a sebediswang, ao a teng ona a ya matlafatswa. Boto ya Bahlokamedi ba lebelletse dikamano tse ntle tsa tshebetso le Mofts Tonjeni.

Ha re qetela, ke rata ho lakaletsa basadi bohle Kgwedi ya Basadi ya Phato e tletseng nyakallo. Le tshiya ya naha ena mme re leboha sohle seo le se etsang. Re ya le tlotla, Mbokodo!

Ka boikokobetso

Frans Phakgadi

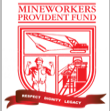
Mohlanka e Moholo le Mohlanka e Moholo wa Phethahatso wa Nakwana

Tsela ya ho bala Setatemente sa Melemo

(ho sebediswa dintlha tsa setho seo eseng sa nnete)

MINEWORKERS PROVIDENT FUND

FSCA Registration No. 12/8/0023053/1 SARS Approval No: 18/20/4/24968
 Postal Address: PO Box 1563, Johannesburg, 2000
 Website: www.mwpl.co.za, Call centres: 010 100 3001
 Principal Officer: Mr F PHAKGADI



MEMBER BENEFIT STATEMENT AS AT 31/12/2022

PERSONAL DETAILS			
Name & Surname:	VINCENT LEBURU	Category of Membership:	
Participating Employer:	Anglogold Ashanti	Date of Birth:	10/11/1976
Operation:	AS - ANGGLOGOLD ASHANTI (011238)	Date Joined Company:	22/05/1998
Employee Number:	BN323772	Date Joined Fund:	22/05/1998
Industry Number:	B3882876	Pensionable Service Date:	22/05/1998
Identification Number:	761105087081	Normal Retirement Date:	01/01/1900
Location:	D20193	Normal Retirement Age:	
		Annual Pensionable Salary:	R 192.645.36
		Annual Risk Salary:	R 192.645.36

Karolo ena e na le lesedi le ka wena le kang lebitso, nomoro ya boitsebiso, letsatsi la tswalo, nomoro ya botho le letsatsi leo o keneng Letloleng ka lona. E boetse e bontsha moputso wa hao wa phenshene kgwedi le kgwedi.

CONTRIBUTIONS DETAILS FOR THE PERIOD 01/01/2022 TO 31/12/2022

	Member (R)	Employer (R)	Total (R)
Contribution as a percentage of salary	6.12%	16.83%	22.95%
Total Gross Monthly Contribution	11,236.09	31,062.32	42,298.41
Less: Administration Fee incl. VAT	0.00	1,021.92	1,021.92
Less: Risk Premiums	0.00	13,014.81	13,014.81
Additional Voluntary Contribution	0.00	0.00	0.00
Total available for investment	11,236.09	17,025.59	28,261.68

The total available for investment reflects the monthly contribution after the deduction of administration fees payable and any inclusive risk premiums payable to the insurer.

Karolo ena e bontsha dinyehelo tsa hao hammoho le e entsweng ke mohiri wa hao Letloleng, nakong ya setatemente sena hammoho le tswala/kgolo o e fumaneng. E boetse e bontsha ditjeo tse hutsweng. Ditjeo tsena ke tsa melemo ya kotsi (lefu, mapato le ho qhwala) hammoho ditse tsa tsamaiso tse hulwang dinyehelong tsa mohiri kgwedi le kgwedi. Haeba o rometse tjehelete ho tswa letloleng le leng, e tla hlahella karolong ena. Tjehelete yohle ya dipoloko tsa hao ho tla fihla nakong ena ya setatemente e kenyeleditswe.

INVESTMENT SECTION

Retirement Funding Contributions (Total available for Investment) are invested as shown below:
 AA (General) Portfolio 100.00%

FUND CREDIT BUILD UP FOR THE PERIOD 01/01/2022 TO 31/12/2022

	Vested Amount (R)	Non-Vested Amount (R)	Amount (R)
Balance as per previous statement as at 01/01/2022	297,483.77	22,366.22	319,879.99
Total Net Investment for the period as per the Contribution Details above	0.00	28,261.68	28,261.68
Transfers in for the period (External)	0.00	0.00	0.00
Transfers in for the period (Internal)	0.00	0.00	0.00
Transfers out in the period	0.00	0.00	0.00
Net Investment return	24,132.42	3,292.72	27,425.14
Member Fund Credit from Inception to date 31/12/2022	402,964.31	0.00	402,964.31

IMPORTANT NOTE

Housing Loan Scheme: The Fund will offer the Member's Fund Credit as security for housing loans for both active members and deferred members. Loans can be taken up to 60% of the calculated withdrawal benefit. Member can only take up to 30% if over 50 years old.

Tjehelete ya hao e tsetelwa ho ya ka Leano la Letlole la Matsete hore e tle e hole. Boloko bona bo bontsha kamoo tjehelete ya hao e hotseng ka teng, esale ho tloha setatementeng se fetileng.

Letlole le tsoelletsa melemo ya setho ka dipelo tse feletseng tsa matsete kgwedi le kgwedi tse kenang matseteng kgwedi le kgwedi. Motsamaisi o sebedisa ditjhelete tsa hao tsa dinyehelo tsa kgwedi le kgwedi (ka mora ho hulwa ha ditjeo) ho reka diyuniti ho portfolio ya Letlole eo o tsetetseng ho yona, ka theko ya moraorao ya yuniti e fumanehang. Sena ha se netefatse feela taolo e ntle le tsamaiso ya Letlole, empa le ponaletso e ya ntlafatswa. Hopola hore theko ea yuniti e tla nyoloha kapa e thehe ho latela se etsahalang mebarakeng ya matsete.

WITHDRAWAL / RETRENCHMENT / DISMISSAL / RETIREMENT BENEFIT AS AT 31/12/2022

100% of the Member Investment Value
Total Benefit

Amount (R)
375,566.81
375,566.81

IMPORTANT NOTE:

This benefit will be subject to income tax according to prevailing legislation. The Fund offers a life annuity for retired members. Contact an MWPF representative for further details about the annuity and its tax saving advantages.

Mona o tla bona melemo o tlang ho e fumana, ha o tlohela Letloleng. Ha o tlohela, o tla fumana Tjhelete ya hao e neng e ntse e hola Letloleng, e le molemo wa hao.

DEATH BENEFIT BEFORE RETIREMENT AS AT 31/12/2022

100% of the Member Investment Value
Insured Benefit

Amount (R)
375,566.81
577,936.08
953,502.89

IMPORTANT NOTE:

The Insured Benefit is equal to 3 times of Member's Annual Risk Salary. The Accepted Cover is payable in the event of a claim. If your entitlement is in excess of the insurer's Free Cover Limit (R 4 000 000.00) then you will be requested to submit medical evidence before Full Entitlement can be granted.

Karolo ena e bontsha tjhelete e se e le kaofela ya molemo wa lefu e tlang ho fumanwa ke bajalefa ba hao, ha o hloka hloka o ntse o sebetsa. Ebang o sena bajalefa, tjhelete e tla lefshwa ho bao o ba kgethileng ho una molemo. Ke hona ho bohlokwa ho tlatsa foromo ya ho Kgetha Bajalefa hore ho tle ho tsejwe batho o ba hlokomelang le bao e leng bajalefa.

PERMANENT AND INDUSTRY RELATED TOTAL DISABILITY AS AT 31/12/2022

100% of the Member Investment Value
Insured Benefit

Amount (R)
375,566.81
577,936.08
953,502.89

IMPORTANT NOTE:

The Insured Benefit is equal to 3 times of the Member's Annual Risk Salary. 1/3rd of the Insured Benefit is payable as a cash lump sum and 2/3rd of the remaining benefit must be used to buy an annuity. The Accepted Cover is payable in the event of a claim. If your entitlement is in excess of the insurer's Free Cover Limit (R 4 000 000.00) then you will be requested to submit medical evidence before Full Entitlement can be granted.

Karolo ena e bontsha molemo o tlang ho o fumana ha ho ka etsahala hore o ya qhwala. Ha ho ka etsahala hore o qhwale kapa o kule bohloko bo sa phekoheng, o tla fumana Tjhelete ya hao Letloleng, hammoho le tjhelete e sekolokoto e lekanang le moputso wa hao wa selemo ka makgetlo a 3.

FUNERAL BENEFIT AS AT 31/12/2022

The following benefits will be paid out in the event of the death of a member or any of his/her immediate family:

Funeral Benefit

Member R 50 000
Spouse R 50 000
Children aged 22 years and over but under, age 25 if still studying full time at a recognized educational institution (Proof of study is required) R 50 000
Children aged 14 years and over but under, age 21 R 50 000
Children aged 6 years and over but under, age 13 R 31 250
Children aged 1 year and over but under, age 5 R 18 750
Children under, age 1 year R 18 750

Paid-Up Funeral Benefit

Retired Member

R 50,000

This summary must be read in conjunction with the Rules of the Fund. Care has been taken to ensure that the details shown on this Benefit Statement are correct. If the information shown conflicts with the Rules and Policies of the Fund, the Fund Rules and Policies will prevail.

Summary of Death and Funeral Benefits as per Fund Rules and Policies

- The risk benefit applies to members who die while in active service with their employers and whose employer's pay premiums for the Death, Permanent and Total Disability (PTD) and Funeral Benefits.
- Members who retire continue to be covered for Funeral Benefits only on their lives. Spouses and children are not covered.
- Members with money in the Fund who no longer contribute are not covered for Death, Disability, and Funeral Benefits.

Melemo ya lepatso e thusa setho sa mantlha, molekane le bana bao e leng ba setho sa mantlha. Karolo ena e bontsha tjhelete ya setho ka seng sa lelapa.



Ho Tsebahatsa Life Stage Investment Model

The Mineworkers Provident Fund " ke Letlole" ke Mofuta B wa letlole le akaretsang, sena se bolela hore Letlole le na le melao kamoo dintho di tlamehang ho etswa ka yona, e sebediswang le ho tlama basebetsi hammoho le ditho kaofela tsa letlole. Moralo wa dinyehelo o fapane, empa sebopeho sa melemo le leano la matsete se a tshwana ho ditho tsohle.

Ka la 1 Tlhakubele 2021, ho ile ha qala melao e tlamang ya ho leshwa chelete kgwedi le kgwedi ha o beha mejafatshe. Ho lokisetsa sena, Letlole le kentse tshebetsong leano la annuity e tsamaellanang le letlole molemong wa ditho ha di beha mejafatshe.

Hodima moo, ka la 1 Thlakubele 2024, ho tla qala tsamaiso ya ho beha mejafatshe ya "two-pot". Hore o fihlelle maikemisetso a Letlole le ho tsamaisana le melao e laolang indasteri, leano la matsete la Letlole le ne le hloka hore le lekoloebocha.

Boto ya di-Trustees e thabetse ho tsebahatsa Life Stage Investment Model, ho tloha ka la 1 Phato 2023.



Ke eng Life Stage Investment Model?

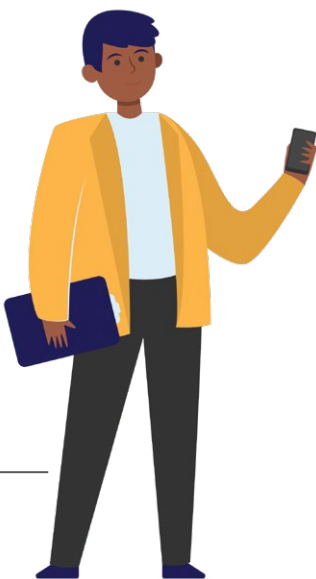
Life Stage Investment Model, dipoloko tsa hao tsa ho beha mejafatshe di tla tsetelwa ho diportfolio tse hoketsweng ho matsete a ballwang nako le matsete a ho reka le ho rekisa thepa ho fihla dilemong tse 5 pele ho dilemo tsa ho beha mejafatshe. Ka mora moo, dipoloko tsa hao di tla kengwa ho portfolio ya ho lokisetsa nako ya ho beha mejafatshe.

Mohlala: Haeba dilemo tsa ho beha mejafatshe ke 63, ha o le dilemo tse 58 akhaonte ya hao ya matsete e tla kengwa ho portfolio ya ho lokisetsa ho beha mejafatshe.

Ha o le dilemo tse 58 akhaonte ya hao ya matsete e tla kengwa ho portfolio ya ho lokisetsa ho beha mejafatshe

Portfolio ya ho lokisetsa ho beha mejafatshe

Dilemo tsa ho beha mejafatshe ke 63





Ke hobaneng ho ba le phetoho?

Ha o sa le monyane ebile o le hole le ho beha mejafatshe, o na le nako le takatso ya ho tsetela ho portfolio e nang le kgolo e potlakang kapa le ho ba le kotsi ya ho lahlehelwa. Empa ha nako ya ho beha mejafatshe e se e atametse, o ka se kgone ho lahlehelwa ke chelete ebile hape ha o na nako e lekaneng hore o boele e kgutlise chelete e o lahlehetseng. Maemong ana, ho betere o tsetele lekeno la hao le ho baballa chelete ya hao ho diportfolio tse nang le kotsi e nyane ya ho lahlehelwa.

Life Stage Investment Model e sebetsa jwang

1

MWPF e entse diportfolio tse ding tse pedi moo 50% ya dichelete tsa ditho letloleng, di tlang ho fetisetwa nakong ya dilemo tse hlano ya ho tsetela, pele ho nako ya ho beha mejafatshe, e le ho etsa phetoho ntle le mathata ho fihla nakong ya ho beha mejafatshe.

2

Portfolio e nngwe ya matsete e tla sebediswa e le portfolio ya pitsa ya ho boloka, ho phethisa ditlhoko tsa tsamaiso ya ho beha mejafatshe ya "two-pot".

Ho ajwa ha chelete ya letlole ya setho mekhahlelong e fapaneng ya ho tsetela tlasa leano la Letlole la botsetedi:

Ho fihlela dilemong tse 5 pele ho nako ya ho beha mejafatshe

Tjhelete kaofela e letloleng e tsetelwa ho Porfolio ye Holang.

Bakeng sa dilemo tse 5 pele ho nako ya ho beha mejafatshe

Portfolio e bolokehileng e sireletsang lekeno le chelete ya hao.



Re na le mekgwa e fapaneng ho etsa bonnete hore o fumane tshehetso o e hloakang. **O ka nna wa ikopanya le rona le ha e le ka o mong wa mekgwa e latelang:**



010 100 3001



086 661 9532



www.mwpcf.co.za



clientservices@mineworkers.co.za



mineworks_pf



mineworkers_pf



mineworker_pf



071 881 6515

Boipolelo ba ho se jare boikarabello: Tsebiso eo ho fanweng ka yona ngolotabeng ena e sireleditswe ka melao e amehang ya intellectual property mme e ke ke ya kopiswa, ya ajwa kapa ya fetolelwa ka mabaka a ho etsa kgwebo. Le ha ho entswe matsapa a ho netefatsa hore tsebiso e kentsweng mona e kgema le dinako, ha e na le leeme ebile e nepahetse, hona ho ke ke ha tiisetwa. Tshebediso ya lesedi lena ke motho wa boraro e tla ba qetong ya motho wa boraro mme ke lebitsong la bonnete ba ditaba tsena feela. O koptjwa ho ela hloko hore haeba dikahare tsa ngolotaba ena ha di dumellane le Melao ya Letlole, ho tla latelwa Melao. MWPF ha e amohele.

