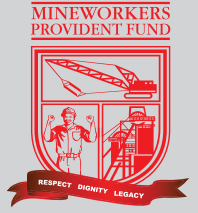


INCWADI YEENDABA YAMALUNGU

USHICILELO LWESIBINI | AUGUST 2023



Lungu Elithandekayo

Xa ndijonga emva kwindlela le Ngxowamali eqhube ngayo kwezi kota zimbini zokugqibela zika-2023, ndikhuthazwa yindlela le Ngxowamali ethe yajongana ngayo nemingeni ethile yokuguquka lula, eyokunyamezela kunye neyokubanethemba. NjengeNgxowamali, asiluthathi lula uxanduva olulodwa esilunikiweyo ekuqinisekiseni ukuba amalungu eNgxowamali anikwa intlonipho nesidima azeancediswe ekufumaneni inkululeko yezemali. Kukukhumbula olu xanduva okwenza ukuba sikhuthazeke ekubeni sihlale sijonge ngaphaya kwawo nawuphi na umqobo ekufumaneni izisombululo eziza kunceda amalungu ngalo lonke ixesha.

Xa kunjalo, siyakuqinisekisa ukukwazisa ukuba lingxelo Zenzuzo Zamalungu zika-2022 ziyasazwa kungoku nje. Inkqubo yokusasaza yaqala phakathi kuJuni kwaye kulindeleke ukuba igqitywe nge-30 kaSeptemba 2023.. Nceda uqokelele ikopi yakho kwi-ofisi yeHR yeMayini yakho.

Kungenjalo, ungacela Ingxelo yakho yeZibonelelo e-elektroniki ngqo kwiNgxowamali ngokusithumelela i-imeyile ku clientservices@mineworkers.co.za ukucela ukuba ikopi ye-elektroniki ithunyelwe kuwe nge-imeyile; okanye ungene kwikopi nge-MWPF Mobi App, onokuyikhuphela ngqo kwiselfowuni yakho.

Ukuze sikuncede uqonde ngcono Ingxelo Yenzuzo yakho, sifake inqaku apho kucaciswa kulo amacandelo ahlukeneyo eNngxelo Yenzuzo. Isetimenti sibonisa iMali eKhoyo kwiNgxowamali yakho kunye neenzuzo ezibonelelwe yiNgxowamali yakho ngomhla westetimenti.

Egameni leBhodi yeeTrasti, ndivuya kakhulu ukwazisa uNksz Malande Tonjeni, ojoyine iNgxowa-mali ngomhla we-1 kuJulayi 2023 njengeSekela likaSihlalo weBhodi yeeTrasti kunye noSihlalo weKomiti yoPhicotho-zincwadi, eyeMingcipheko kunye noThotyelo yale Ngxowamali..

UNksz Tonjeni ungumgcini-mali oqeqeshiweyo (CA(SA)) ukususela ngo-2002. Ungumphathi onamava, uMlawuli Oqinisekisiweyo kunye neTrasti yeNgxowa-mali Yomhlala-phantsi kwaye unamava okusebenza kumacandelo ezeMigodi, Amandla, Imveliso, lingxowa-mali Zomhlala-phantsi, Ulwakhiwo, linkonzo Zemali kunye nezeMpilo.

Uza namava amaninzi obuSotrasti kwiiNgxowa-mali zeZibonelelo nezePenshini. NjengeSekela likaSihlalo weBhodi yeeTrasti kunye noSihlalo woPhicotho-zincwadi, uMngcipheko kunye neKomiti ephantsi kweyoThotyelo, uNks Tonjeni uya kuba noxanduva lokuqinisekisa ukuba imigaqo-nkqubo yolawulo efanelekileyo kunye nokuthobela iyasebenza kwaye ekhoyo iyaqiniswa. IBhodi yeTrasti ikhangele phambili kubudlelwane obusebenzayo noNks Tonjeni.

Ukuqokumbela, ndingathanda ukunqwenelela onke amabhinqa iNyanga yaMabhinqa ka-Agasti emnandi. Ningumgogodla weli lizwe kwaye siyakubulela konke enikwenzayo. Siyanibulela ziMbokodo!

Ozithobileyo

Frans Phakgadi
IGosa eliyiNtloko kunye neBamba-Gosa eLilawulayo

Indlela yokufunda iNgxelo yeNzuzo yakho (usebenzisa iinkcukacha zelungu ezingumzekelo)

MINEWORKERS PROVIDENT FUND

FSCA Registration No: 12/8/0023053/1 SARS Approval No: 18/20/4/24968
Postal Address: PO Box 1553, 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 - ANGGLO GOLD 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

Eli candelo lineenkukacha zakho ezifana negama lakho, inombolo yesazisi, umhla wokuzalwa, inombolo yobulungu kunye nomhla owajoyina ngawo iNgxowamali. Likwabonisa umvuzo/iweyijisi w(y)akho w(y)enyanga.

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.

Eli candelo libonisa umnikelo wakho kunye nomqeshi wakho kwiNgxowamali kwisithuba sale ngxelo kunye nenzala/ukukhula okufumeneyo. Likwabonisa iindleko ezitsaliweyo. Ezi ndleko zezibonelelo zomngcipheko (ukufa, izibonelelo zomngcwabo kunye nokukhubazeka) kunye nemirhumo yolawulo etsalwa kumnikelo womqeshi qho ngenyanga. Ukuba uthumele kule ngxowamali imali evela kwenye ingxowa-mali, loo mali iza kuboniswa kweli candelo. Imali yakho yokongela umhlalaphantsi xa iyonke ngosuku lwesitatimende nayo iqukiwe.

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	22,396.22	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.

Imali yakho ityalwe ngokoMgaqo woTyalo-mali lweNgxowa-mali ukwenzela ukuba ikhule. Le bhloko ibonisa indlela imali yakho ekhule ngayo ukususela kwingxelo yakho yangaphambili.

Portfolio AA (General) Portfolio	INVESTMENT RETURN FOR THE PERIOD 01/01/2022 TO 31/12/2022 Annual Fund Return 48.66%	Unit Price 325.10	Amount (R) 27,425.14
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Le Ngxowamali ihlaziya inzuzo yamalungu ngembuyekezo epheleleyo yotyalomali yenyanga ezuzwe ngokutyala mali qho ngenyanga. Umlawuli usebenzisa iminikelo yakho yenyanga iyonke (emva kokuba iindleko zixhuzuliwe) ukuze kuthengwe iiyunithi kwipotfoliyo yeNgxowamali otyale imali kuyo ngokwexabiso elikhoyo lakutshanje leyunithi. Oku akuqinisekisi nje kuphela ulawulo olungcono nokuqhutywa kweNgxowa-mali, koko nokungafihlisi kuyaphuculwa. Khumbula ukuba ixabiso leyunithi liza kunyuka okanye lehle ngokuxhomekeke kwinto eyenzekayo kwiimarike zotyalo-mali.

WITHDRAWAL / RETRENCHMENT / DISMISSAL / RETIREMENT BENEFIT AS AT 31/12/2022		Amount (R)
100% of the Member Investment Value		375,566.81
Total Benefit		375,566.81
IMPORTANT NOTE:		953,502.89
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.		

Apha uyayibona inzuzo oza kuyifumana ukuba uyayishiya iNgxowa-mali. Xa uphuma uza kufumana imali onokuyisebenzisa kwiNgxowa-mali eqokelelweyo njengenzuzo.

DEATH BENEFIT BEFORE RETIREMENT AS AT 31/12/2022		Amount (R)
100% of the Member Investment Value		375,566.81
Insured Benefit		577,936.08
Total Lump Sum Death Benefit		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.		

Eli candelo libonisa isambuku semali yokufa okanye esenzuzo yokuKhubazeka esiza kufunyanwa nguwe okanye abantu abaxhomekeke kuwe kunye nabakhethiweyo xa unokufa ngelixa ukwinkonzo. Ukuba awunabo abantu abaxhomekeke kuwe inzuzo iza kubhatalwa abaxhamli bakho abakhethiweyo. Ngoko ke kubalulekile ukuba ugcwalise ifomu yokuKhetha Umxhamli ukwenzela ukuchonga abantu abaxhomekeke kuwe kunye nabaxhamli.

PERMANENT AND INDUSTRY RELATED TOTAL DISABILITY AS AT 31/12/2022		Amount (R)
100% of the Member Investment Value		375,566.81
Insured Benefit		577,936.08
Total Benefit		953,502.89
IMPORTANT NOTE:		
The Insured Benefit is equal to 3 times of the Member's Annual Risk Salary. 1/3 rd of the Insured Benefit is payable as a cash lump sum and 2/3 rd 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.		

Eli candelo libonisa inzuzo oya kuyifumana ukuba ukhubazekile. Kwimeko apho ukhubazeke okanye ugula kakhulu uza kufumana Imali Ekhoyo Kwingxowamali kunye nemali ephindwe kathathu kumvuzo wakho wonyaka.

FUNERAL BENEFIT AS AT 31/12/2022		Amount (R)
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		
<ul style="list-style-type: none"> 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. 		

linzuzo zomngcwabo zikhusela ilungu eliphambili iqabane kunye nabantwana abazalwa lilungu eliphambili. Khangela izixamali zenzuzo zelungu losapho ngalinye.



Ukwazisa iModeli yoTyalomali yeLife Stage

INgxowamali yeeNkonzo zabaSebenzi baseMigodini "le Ngxowa-mali" yingxowamali yoHlobo B nekukho phantsi kwayo ezinye, oku kuthetha ukuba le Ngxowamali ineseti enye yemithetho jikelele eyisebenzisayo nebophelela bonke abaqeshi namalungu ayo athatha inxaxheba. Ulwakheko lweminikelo alufani kodwa ulwakheko lweenzuzo kunye nesicwangciso sotyalomali luyafana kuwo onke amalungu ayo.

Ngomhla woku-1 kuMatshi 2021 kwaqala ukusebenza imigaqo enyanzelisa ukuhlawulwa ngezavenge kwenzuzo ephuma kwingxowamali. Ukulungiselela oku, le Ngxowamali iphumeze isicwangciso sokuyigcina ikuyo imali ze uyihlawulwe njengepensheni yenyanga nenyanga wakuthatha umhlalaphantsi.

Ngaphezu koko, ngomhla woku-1 kuMatshi 2024 kuya kuqalisa ukusebenza inkqubo entsha yomhlalaphantsi neyaziwa "njengombiza-mbini" ("two-pot"). Ukuze sifikelele iinjongo zale Ngxowamali nokuze sihambisane neenjongo nemithetho elawula eli shishini, isicwangciso sotyalomali sale Ngxowamali kufuneke sihlaziywe.

IBhodi yaBalawuli beTrasti iyakuvuyela ukwazisa le modeli yotyalomali ekuthiwa yi-Life Stage Investment Model ukususela ngomhla woku-1 kuAgasti 2023.



Yintoni le Life Stage Investment Model?

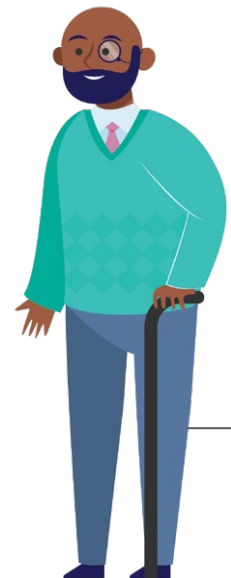
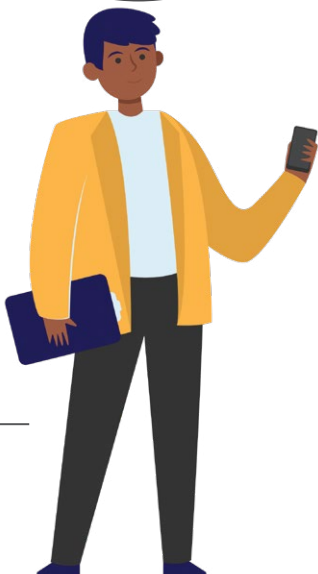
Le Life Stage Investment Model ithetha ukuba imali yakho oyigcinele umhlalaphantsi iya kutyalwa kwipotfoliyo zeCore (ezingaxhomekekanga kwiimarike) nezo ziMarket-Linked (ezi-xhomekeke kwiimarike) de kube yiminyaka emi-5 ngaphambi kokuba ufike kwiminyaka yakho yomhlalaphantsi eqhelekileyo. Emva koko iza kusiwa kwipotfoliyo eyaziwa njengeyandulela unyaka wobudala bokuthatha umhlalaphantsi.

Umzekelo: Ukuba iminyaka eqhelekileyo yokuthatha umhlalaphantsi ingama-63, xa uneminyaka engama-58 ubudala iakhawunti yakho yotyalomali iza kuthunyelwa kwipotfoliyo eyaziwa njengeyandulela unyaka wobudala bokuthatha umhlalaphantsi.

Xa uneminyaka engama-58 ubudala iakhawunti yakho yotyalomali iza kuthunyelwa kwipotfoliyo eyaziwa njengeyandulela unyaka wobudala bokuthatha umhlalaphantsi.

Potfoliyo eyaziwa njengeyandulela unyaka wobudala bokuthatha umhlalaphantsi

iminyaka eqhelekileyo yokuthatha umhlalaphantsi ingama-63





Kutheni kutshintshwa nje?

Xa usemtsha kwaye usekude nokuthatha umhlalaphantsi, ukunqwenela nangaphezulu ukuthatha amathuba kwaye unalo nexesha lokukwenza oko ngokutyala imali yakho kwipotfoliyo esebenza kakhulu okanye emngcipheko mkhulu. Kodwa xa usondele kumhlalaphantsi awufuni kulahlekelwa yimali oyityalileyo kwaye awuyi kubanalo nexesha elaneleyo lokuphinda uyifumane loo mali ilahlekileyo. Kweli nqanaba, kungcono kuwe ukuba imali yakho uyityale kwiipotfoliyo zokulondoloza ingeniso nemali oyityalileyo, potfoliyo ezo zingenamngcipheko ungako.

Indlela iLife Stage Investment Model esebenza ngayo

1

Ingxowamali iMWPf isungule iipotfoliyo zotalomali ezimbini ezongezelelweyo apho i-50% yemali ekwingxowamali elungele ilungu iza kudluliselwa khona kwiminyaka emihlanu ngaphambi komhlalaphantsi ukulungiselela utshintsho olungenamngcingxingxi ukuyakumhlalaphantsi.

2

Enye yezi potfoliyo zongezelelweyo zotalomali iya kusetyenziswa nanjengepotfoliyo yotalomali yokulondoloza, ngaloo ndlela kube kuzalisekiswa iimfuno zenkqubo yotalomali yomhlalaphantsi "engungumbiza-mbini".

Ukwabiwa kweemali ezilungele ilungu ezikule ngxowamali zisabelwa amanqanaba ahlukeneyo obomi ngokwesicwangciso sotalo-mali esiqhelekileyo:

Kude kube yiminyaka emi-5 ngaphambi komhlalaphantsi

Yonke imali etyalwe kule ngxowamali kwi**Accumulation Portfolio**.

Kwiminyaka emi-5 ngaphambi komhlalaphantsi

Ipotfoliyo ekhuselekileyo ekhusela umvuzo wakho kunye nemali oyityalileyo.



KwaMWPF sinezincedo ezahlukeneyo ukuqinisekisa ukuba ufumana uncedo olufanayo. **Indlela ezahlukeneyo zokuhlala unxibelelana nathi:**

-  **010 100 3001**
-  **086 661 9532**
-  **www.mwpcf.co.za**
-  **clientservices@mineworkers.co.za**
-  **mineworks_pf**
-  **mineworkers_pf**
-  **mineworker_pf**
-  **071 881 6515**

Ukungabinalo ibango: linkcukacha ekunikezelwe ngazo kule ncwadi yeendaba zamalungu zikhuselwe yimithetho yobuchule bengqondo yomntu kwaye ayinakukotshwa, isasazwe okanye iguqulwe ngenjongo yokuthengisa. Ngelixa zonke iinzame zenziwe ukuqinisekisa ukuba iinkcukacha eziqulathwe apha zezangoku, zinobulungisa kwaye zichanekile, oku akunakuqinisekiswa. Ukusetyenziswa kwezi nkcukacha lilo naliphi na iqela lesithathu kuya kuba ngokokubona kweqela lesithathu kwaye kokwesimo sokwenyani kuphela. Nceda uqaphele ukuba umxholo wencwadi yeendaba zamalungu ungqubana neMithetho-siseko yeNgxowa-mali, Imithetho-siseko iya kuphumelela. I-MWPF ayamkeli naluphi na uxanduva ngenxa yayo nayiphi na ilahleko, ukonakala, iindleko kunye nenkcitho, ezinokuthi zigcineke okanye zenzeke ngokuthe ngqo okanye ngokungathanga ngqo ngenxa yaso nasiphi na isiphoso okanye ukushiya okuqulethwe apha.

