

## UKUCHAZWA KOKWENYUSWA KWEMALI YEMPESHENI

Ibhodi Labaphatheli Abaqokiwe (Trustees) le-GEPF lapha lazisa ukuthi abahola impesheni ngaphansi kwalo bazothola ukwenyuselwa ngo-4.5% izimpesheni zabo zanyanga zonke kusukela mhlaka-1 Ephreli 2011. Isinqumo sokwenyuswa ngaleli nani sincike esisekelweni sezakhi eziningi, okubaluleke kakhulu kuzo: yinani lokwenyuka kwamandla omnotho (i-CPI) kanye nenani Isikhwama esingakwazi ukulikhokha ngaphandle kokubeka engcupheni izimpesheni zangomuso. Ukwenyuswa ngo-4.5% kulingana nama-100% e-CPI (izinga lamandla omnotho). Kuphinde kugcine amazinga okukhokhwa kwe-GEPF esohleni olufanele ngokwemigomo nemithetho yaso. Ngaphezulu loku kunyuswa okuyisisekelo kuka-4.5%, nokho-ke, ukwenyuswa okuficayo kuzokhokhelwa abahola impesheni abanezimpesheni esezilahlekelwe amandla kusukela ngesikhathi bethatha umhlalaphansi ngenxa yemithelela yamandla omnotho.

## IMIBUZO EVAMISE UKUBUZWA

### 1. Kuqagulwa kanjani ukwenyuswa kwempesheni kwaminyaka yonke?

Imithetho Yesikhwama Sezimpesheni Zabasebenzi Bakahulumeni i-Government Employees Pension Fund (i-GEPF), kanye Nemigomo yayo Yokwenyuswa Kwempesheni Neyamazinga Okukhokha kuhlinzeka ngohlaka olusetshenziswa ukuqagulwa ukwenyuswa kwaminyaka yonke kwezimpesheni. Ngokwale miqulu, Ibhodi Labaphatheli Abaqokiwe le-GEPF (Ibhodi) lingagunyazaukwenyuswakwempeshenikuphela, emva kokuba ukwenyuswa sekunikezelwe, uma izinga lokukhokha Lesikhwama lingaphezulu kwalelozinga lokukhokha elincane kakhulu elibekiwe. Izinga lokukhokha elincane elibekiwe okwamanje likhomba ukuthi izimpahla Zesikhwama kufanele okungenani zilingane namaphesenti angama-90 ezikweleti zaso.

Ukwenyuswa kwaminyaka yonke kungabonakala **njengokunezakhi ezintathu** njengokusho Komthetho Wokwenyuswa Kwezimpesheni we-GEPF owagunyazwa Yibhodi (ngenhloso yokukhombisa izinsuku ezingezansi yilezo ezisebenze ekwenyusweni kuka-1 Ephreli 2011):

- **Ukwenyuswa okuyisisekelo.** Okungenani amaphesenti angamashumi ayisikhombisa nanhlanu (75%) okwenyuswa okwejwayelekile kuzinkomba zamanani abathengi (i-CPI) kuyoyonke imicu esikhathini esiyizinyanga eziyi-12 (1 Disemba 2009 ukuya kumhlaka-30 Novemba 2010) kubobonke abahola impesheni abathatha umhlalaphansi ngomhlaka-1 Ephreli noma ngaphambi komhlaka-1 Ephreli 2010. Abahola impesheni abathatha umhlalaphansi emvakwalolu suku bazothola kuphela ingxenye yokwenyuselwa ngokwesilinganisoe sincike enombolweni yezinyanga zomhlalaphansi.
- **Ukwenyuswa okulinganisayo.** Abahola impesheni abathatha umhlalaphansi ngomhlaka-1 Ephreli 2010 noma ngaphambi komhlaka-1 Ephreli 2010, inani elizonyusa impesheni (emva kokunikezelwa kokwenyuswa okuyisisekelo kanye nokwenyuswa okwengeziwe okuhlobene namandla omnotho) empeshenini yakuqala ngenkathi kuthathwa umhlalaphansi ngamaphesenti ayikhulu (100%) oshintsho ku-CPI kusukela ngosuku lokuthatha umhlalaphansi kuya ku-30 Novemba 2010, noma inani elingaphansana lelo Isikhwama esingakwazi ukulikhokha, kodwa okungaphezulu kwamaphesenti angamashumi ayisikhombisa nanhlanu (75%).
- **Ukwenyuswa okwengezayo.** Noma yikuphi ukwenyuswa okuqagulwe Yibhodi okungesiko ukwenyuswa okuhlobene namandla omnotho.

Kufanele kugcizelelwe ukuthi ukusebenza kwezimali kanye namandla Esikhwama okukhonziswe yizinga lokukhokha kuzoqagula ukwenyuswa Isikhwama esingakwazi ukukhokha futhi okungeke kubeke engcupheni ukusebenza kahle kwezimali Zesikhwama. Ukushintsha kwezimo zomnotho kunomthelela othinta ngqo ukusebenza kokutshalwa kwezimali Zesikhwama, okuholela oshintshweni lwezinga lokukhokha (leso, yisilinganiso sezimpahla Zesikhwama masiqhathaniswa nezikweleti zaso noma imisebenzi yaso yezimali kumalungu aso). Izinga lokwenyuswa kwempesheni Isikhwama esingakwazi ukukhokha ngako nalo lizoshintsha unyaka nonyaka. Njengomphumela, akwenzeki (noma akudingeki) ukwenyusa zonke izakhi ezibalwe ngenhla minyaka yonke.

## 2. Ubani onquma ukwenyuswa?

Umbheki zimali Wesikhwama uhlola isimo sezimali Sesikhwama bese ethula imibono ehlukeneyo Kwibhodi okufanele liyicabange ehlobene nemithelela yayo esimweni sezimali Sesikhwama. Ibhodi bese linquma ukwenyuswa okuncike ophenyweni kanye neseluleko sombheki zimali, bese futhi licabanga nangokukwazi ukukhokheleka kokwenyuswa njengoba kuqagulwe wumthelela wako esimweni sezimali Sesikhwama. Ibhodi kufanele futhi liqinisekise ukuthi ukwenyuswa kuyahambisana Nemithetho kanye Nemigomo Yesikhwama njengoba kuchazwe kuMbuzo 1 ngenhla. Ibhodi libe selitshela uNgqongqoshe Wezezimali ngezinga lokwenyuswa bese ephawula lapho ebona kufanele khona.

Nakuba Ibhodi libuye licabange ngeminye imithelela ekuqaguleni ukwenyuswa, isibonelo ukwenyuswa okuhlalwumbiselwa kumaholo abasebenzi bomphakathi noma ukwenyuswa kwezibonelelo, indlela okuyiyona yokunquma izinga lokwenyuswa kwempesheni wukuthi isikhwama singakwazi ukukhokha malini

## 3. Kuyini ukwenyuswa kwemali yempesheni ka-2011 futhi kwakuyisiphi isizathu salesi sinqumo?

- **Ukwenyuswa okuyisisekelo.** Ngokomgomo Wokwenyuswa Kwezempesheni ukwenyuswa okuyisisekelo kuba okungenani ngamaphesenti angamashumi ayisikhombisa nanhlano (75%) amaphesenti ajwayelekile okwenyuka kwe-CPI ngonyaka kuzekube u-30 Novemba 2010. Ukwenyuka okuyikona okwejwayelekile kwe-CPI ngalesi sikhathi bekungu-4.5%. Ngenxa yokusebenza okuhle kwezimali ngonyaka odlule, Ibhodi Labaphatheli Abaqokiwe likwazile ukugunyaza ukwenyuswa okungamaphesenti angu-4.5 noma ama-100% e-CPI. Ngakho **ukwenyuswa kwempesheni okungu-4.5%** kuzoqala kusukela mhlaka-1 Ephreli 2011.
- **Ukwenyuswa okulinganisayo.** Inhloso yaloku kwenyuswa wukuqinisekisa ukuthi emva kwesikhathi amandla okuthenga email yezimpesheni (njengoba ikalwe nge-CPI) anakekelwe ngokuphelele, kodwa ngaphandle kokudela isimo sezimali Sesikhwama. Njengomphumela wokwenyuswa okunikezwe eminyakeni eminingi edlule (bona impendulo Yombuzo 4), izibalo ezenziwa wumbhekizimali zikhombisa ukuthi yinani yabahola impesheni elincane kakhulu kuphela elifanele ukwenyuselwa okulinganisayo kulo nyaka.
- **Ukwenyuswa okwengezayo.** Ngokubuka ukungaqondakali kwezomnotho nezezimali ezisasele umphumela wokwehla komnotho kwamanye emhlabeni wonke kanye nemithelela engemihle engenzeka Esikhwameni, Ibhodi linombono wokuthi akuzukuba kuhle ukubiza ukwenyuswa okwengezayo kuka-2011.

#### 4. Yikuphiukwenyuswakwempesheniokunikeziwekuleminyakaeyishumieyedlule?

Usuku Lokuqala Kokwe-nyuswa	Ukwenyuswa Kwemali Yempe-sheni Okunikeziwe	Ukwenyuka okujwayelekile kwe-CPI kusukela mhlaka-Disemba 30 ukuya kumhlaka-30 Novemba	Isilinganiso Sokwenyuswa Kwe mpeshenikuqhathaniswanokwenyukakwe-CPI
1 Ephreli 2002	6.00%	5.93%	101%
1 Ephreli 2003	7.00%	8.49%	82%
1 Ephreli 2004	5.25%	6.99%	75%
1 Ephreli 2005	5.50%	1.14%	482%
1 Ephreli 2006	4.50%	3.35%	134%
1 Ephreli 2007	5.50%	4.45%	124%
1 Ephreli 2008	7.00%	6.82%	103%
1 Ephreli 2009	9.00%	10.93%	82%
1 Ephreli 2010	5.60%	7.4%	75.67%
1 Ephreli 2011	4.50%	4.50%	100.0%

Kuleli thebula elingenhla kungabonakala ukuthi Ukwenyuswa kwempesheni kwamanje, ngokujwayelekile, kwedlula ukwenyuswa kwempesheni okuyisisekelo futhi kuzekweqa ama- 00% okwenyuka kwe-CPI.

## **5. Kungani abahola impesheni bengawatholi amabhonasi ngenyanga yosuku lwabo lokuzalwa?**

Izikhwama zezimpesheni ezehlukene zinemithetho ehlukele yokwenyuswa kwempesheni. Isibonelo, i-GEPF inezigaba ezine zokwenyuswa kwempesheni ibhodi elingazidalula: ukwenyuka okuyisisekelo, ukwenyuswa okufakelwe okuhlobene namandla omnotho, ukwenyuswa okulinganisayo kanye nokwenyuswa okwengezayo (bheka impendulo Yombuzo 1). Ezinye izikhwama zinemithetho ehlukele futhi zingakhokha ibhonasi ngenyanga yosuku lokuzalwa ndawonye nokwenyuka okuphansi kwempesheni okujwayelekile noma impesheni yanyanga zonke ngoMeyi. Noma ngabe yingayiphi indlela ethathiwe izindlela ezehlukene zokukhokha impesheni kufanele kukwazi ukukhokhelelwa esikhwameni ngasinye sempesheni.

## **6. Kungakanani ukwenyuswa ngokwezimali?**

Inani lokwenyuswa ngokwamarandi lincike empeshenini yalowo oholayo ngaleso sikhathi isibonelo, uma lowo oholo impesheni ethola u- R1000 ngenyanga njengamanje, bese ukwenyuka kwempesheni okungu- 4.5% kusukela mhlaka-1 Ephreli 2011, impesheni yanyanga zonke eyenyusiwe izoba yisamba esingu-R1045 kusukela mhlaka-1 Ephreli 2011.

## **7. Kungani abahola impesheni bethola ukwenyuselwa okuncane uma kuqhathaniswa nokwenyuswa kwamaholo abasebenzi bakahulumeni (amalungu asasebenza)?**

Isiqalo Sebhodi wukuqagula ukwenyuswa kwempesheni okuzokwazi ukukhokhelwa Yisikhwama. Uma Isikhwama sinensalela eyanele (ukwedlulwa kwezimpahla yizikweleti), Ibhodi belicabanga ukwenyusa ngokufanayo nokwenyuswa kwamaholo abasebenzi bombuso. Nokho-ke, ngenxa yokungabaza okuthile mayelana nezimo zomnotho Ibhodi lithathe indlela ekahle nebhekelelayo ngokuqagula ukuthi wukwenyuselwa okuhlobene namandla omnotho okuzokwazi ukukhokheka okungu- 4.5% kulo nyaka.

## **8. Ngiyiholelwa nini impesheni yami?**

I-GEPF iholela impesheni yanyanga zonke ekuqaleni (ngaphambili) noma ekupheleni (okusalele) kwenyanga kuncike eqenjini labahola impesheni.

Abahola impesheni abathatha umhlalaphansi ngomhlaka-31 Disemba 2002 noma ngaphambi komhlaka-31 Disemba 2002 baholelwa ngosuku lokuqala enyangeni. Abahola impesheni abathatha umhlalaphansi emva komhlaka-31 Disemba 2002 baholelwa ngosuku lokugcina lwenyanga.

Abahola impesheni abathola izimpesheni ekuqaleni kwenyanga bazoholelwa ngalezi zinsuku ezilandelayo ngo-2011:

<b>Inyanga</b>	<b>UsukuLokuhola</b>	<b>UmhlaWokuhola</b>
uJanuwari 2011	31/12/2010	uLwesihlanu
uFebhruwari 2011	01/02/2011	uLwesibili
uMashi 2011	01/03/2011	uLwesibili
uEphrelika 2011	01/04/2011	uLwesihlanu
uMeyi 2011	30/04/2011	uMgqibelo
uJuni 2011	01/06/2011	uLwesithathu
uJulayi 2011	01/07/2011	uLwesihlanu
uAgasti 2011	01/08/2011	uMsombuluko
uSebthemba 2011	01/09/2011	uLwesihlanu
uOkthoba 2011	01/10/2011	uMgqibelo
uNovemba 2011	01/11/2011	uLwesibili
uDisemba 2011	01/12/2011	uLwesine
uJanuwari 2012	31/12/2011	uMgqibelo
uFebhruwari 2012	01/02/2012	uLwesithathu
uMashi 2012	01/03/2012	uLwesine

Abahola impesheni ekupheleni kwenyanga bazoholelwa ngalezi zinsuku ezilandelayo ngo-2011:

<b>Inyanga</b>	<b>Usuku Lokuhola</b>	<b>Usuku Okuholwa Ngalo</b>
uJanuwari 2011	31/1/2011	uMsombuluko
uFebhruwari 2011	28/02/2011	uMsombuluko
uMashi 2011	31/03/2011	uLwesine
uEphreli 2011	29/04/2011	uLwesihlanu
uMeyi 2011	31//05/2011	uLwesibili
uJuni 2011	30/06/2011	uLwesine
uJulayi 2011	29/07/2011	uLwesihlanu
uAgasti 2011	31/08/2011	uLwesithathu
uSebthemba 2011	30/09/2011	uLwesihlanu
uOkthoba 2011	31/10/2011	uMsombuluko
uNovemba 2011	30/11/2011	uLwesithathu
uDisemba 2011	30/12/2011	uLwesihlanu
uJanuwari 2012	31/01/2012	uLwesibili
uFebhruwari 2012	29/02/2012	uLwesithathu
uMashi 2012	30/03/2012	uLwesihlanu

Uma unombuzo ngalezi zinsuku zokuhola kanye/noma ukuholelwa kwanyanga zonke kwezimpesheni, sicela ungangabazi ukuthinta inombolo yamahhala Yesikhungo sezokuxhumana se-GEPF ku-0800 117 669 noma vakashela iHhovisi Lesifunda eliseduze nawe

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