



The fastest growing fund in Local Government.

INCWADANA YEENDABA YE-CRF KA-AGASTI 2014 UMQULU 12 – INCWADANA YEENDABA

A. LUNGU ELIBEKEKILEYO

Ngexesha ofumana ngalo le ncwadana yeendaba yasebusika, uza kube sele ufumene izikhumbuzo eziliqela zokuba ufake iCertificate of Existence (COE) kwiNgxowa-mali ngaphambi komhla wokuvala wama-31 kuAgasti. Ukuba akukayizalisi le fomu waza wayithumela kwiNgxowa-mali, nceda wenjenjalo ngokukhawuleza, kungenjalo ipenshini yakho iza kunqunyanyiswa. Unako ukuqhakamshelana neNgxowa-mali ukuze uqiniseke ukuba iingxelo zethu zeNgxowa-mali zibonisa ukuba siyifumene iCOE yakho.

Konwabele ukufunda incwadana yakho yeendaba kwaye sinthemba lokuba uza kuzuza nto kula manqaku. Kusivuyisa ngokukhethekileyo ukukuchazela ngembuyekezo esemagqabini kwipotfoliyo yepenshini.

Kwakhona siye saquka noludwe lwezinto ekufuneka uzizalise, ukuba ipenshini yakho iye yanqunyanyiswa ekupheleni kuka-Agasti. Kwakhona, nceda ukhumbule ukujonga ukuba ingaba iNgxowa-mali inenombolo yesazisi sakho esichanekileyo na, kuba siye siyidinge ukuze sikhuphe iCertificates of Existence neeIRP5. Kubalulekile ukusinika iikopi zomphambili nomva wamakhadi amatsha eID.

Malungu adla umhlala phantsi, ncedani nazise iNgxowa-mali ukuba ninomntwana okhubazekileyo, kuba unokufanelekela ukufumana inzuzo ethile. Siza kufuna amaxwebhu axhasa loo nto avela kugqirha okanye kwingcali yezonyango, kodwa ncedani niqhakamshelane neNgxowa-mali ukuze nifumane inkcazelo engakumbi.

Yambathani nize nizigcine nifudumele. Niya kuthi niyifunda le leta, libe ihlobo sele lithwasile. Niwonwabele umhlala-phantsi wenu.

Ozithobileyo,

Soyisile Andreas Mokweni
USihlalo weCape Retirement Fund

B. IPENSHINI YAKHO INQUNYANYISIWE – UZA KUTHINI?

Ukuba akuyifumani ipenshini ngoSeptemba, loo nto inokuthetha ukuba iNgxowa-mali iyingqumamisile ipenshini yakho yenyanga ngenxa yokuba ungathumelanga iCertificate of Existence (COE) okanye ke inamakhwiniba. Khumbula ukuba iCOE ibaluleke kakhulu ukuqinisekisa ukuba akukho zintlawulo zenziwa ngobuqhetseba kumntu ongenguye lo ufanele afumane ipenshini.

Ukuze uphinde uyifumane ipenshini yakho yenyanga, kuza kufuneka uzalise iCOE yakho ethunyelwe ngeposi kunye nesiliphu somrhlo wakho sikaMatshi nesikaJuni. Ukuba akuyifumenanga iCOE efunekayo nceda uqhakamshelane neofisi yethu kule nombolo 021 943 5306 ukuze sikuncede ufumane enye.

Olu ludwe lugini kufutshane xa uzalisa ifomu yakho ukuze uqiniseke ukuba uzalisa iCOE engenamakhwiniba:

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Uludwe Lwakho Lwezinto Ezihlolwayo	Phawula
Ngaba uzizalise zonke izikhewu ezifunekayo ezibonisa utshintsho okth. utshintsho kwimeko yomtshato okanye kwiadresi?	
Khumbula ukufaka amaxwebhu akho axhasa olo tshintsho oluchaze ngasentla, okth. isatifikethi somtshato	
Ngaba uvisayinile iCOE yakho? (umzila kaBhontsi uya kwamkeleka kwabangafundanga)	
I-COE yakho isayiniwe yaza yabekwa isitampu yiCommissioner of Oaths esemthethweni. Naba abantu abadla ngokubhaliswa njengeeCommissioner of Oaths: Ipolisa, uGqirha, uMantyi, iGqwetha okanye iGosa leNgxowa-mali.	

I-COE yakho inokuthunyelwa kwiNgxowa-mali ngenye yezi ndlela zilandelayo:

- Ifeksi: 021 917 4115
- I-imeyili: Support@caperf.co.za
- Iposi: P.O Box 4300, Tygervalley, 7536
- Uye kwiNgxowa-mali: Belmont Office Park, Twist Street, Bellville

Ukuba iCertificate of Existence yakho engenamakhwiniba ifunyanwa ngaphambi komhla wama-31 kuAgasti 2014, ipenshini yakho ayiyi kunqunyanyiswa.

Nceda uzive ukhululekile ukuba uqhakamshelane neziko lethu lonxibelelwano kule nombolo 021 943 5306 ukuba ufuna naluphi na uncedo okanye ungathanda ukuqiniseka ukuba siyifumene kusini na iCertificate of Existence yakho.

C. I-PENSIONER PORTFOLIO IZA NEMBUYEKEZO ENCUMISAYO

IPensioner Portfolio iphinde yaqhuba ngendlela engaphaya kwebilindelwe. Kunyaka-mali ophele ngowama-30 kuJuni 2014, iPensioner Portfolio ize ne-12.4%*, edlule kakhulu kusukelo lwayo lwe-CPI. Oku kuthelekiswa ne-10.4% kunyaka-mali ongaphambi kwalo ophele ngowama-30 kuJuni 2013.

ILiability-Driven Investment kunye nendlela yeAbsolute Return zenze iPensioner Portfolio yakwazi ukuthi ize nembuyekezo engaphaya kosukelo olubekiweyo ngoxa umngcipheko uphantsi kakhulu. Imingcipheko emininzi enxibelelene nePensioner Portfolio enjengokunyuka kwamaxabiso nemali-nzala iye yethiwa amandla yindlela yeLiability-Driven Investment. Noko ke, inzuzo evela kwii-asethi ezinomngcipheko ezifana nezabelo nayo iye yafunyanwa ngeAbsolute Return.

Siyaqhubeka silindele ukuba imbuyekezo yehle kwixesha elizayo kwaye ingazinzi. Oku kuya kwenzeka nangona iimarike zezabelo zintingela phezulu! Ngokuqhelekileyo, ixesha lembuyekezo encumisayo lenza kube nzima ukuphinda sifikelele kwinqanaba elifanayo lembuyekezo kwixesha elilandelayo. Ngoko siyaqhubeka siyijonge ngamehlo okhozi le meko.

Indlela Eqhube Ngayo INgxowa-mali Ekupheleni KukaJuni 2014

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	IPensioner Portfolio
linyanga ezintathu	3.9%
linyanga ezintandathu	6.1%
Ngonyaka (ngonyaka)	12.4%
Ngonyaka ababini (ngonyaka)	11.3%
Ngonyaka abathathu (ngonyaka)	11.3%
Ndingena phi mna?	Le potfoliyo yenzelwe abadla umhlala phantsi , amaqabane nabantwana babo abafanelekayo abafumana ipenshini kwiNgxowa-mali.

Umthombo: Verso Financial Services, Sukha and Associates
* Imbuyekezo kaJuni 2014 ayikahlolwa kwaye isenokutshintsha

D. UKUFUMANA IPENSHINI YOKHUBAZEKO KWICRF?

Usenokuba selungelweni lokufumana i-inshorensi yomngcwabo

Ukuba ufumana ipenshini yokhubazeko, usenokuqhubeka ufanelekela i-inshorensi yomngcwabo!

Ngaba ubusazi ukuba ama-80% abantu abebefumana ipenshini kuthi bathathe umhlala-phantsi ngenxa yokukhubazeka? Oku kuthetha ukuba kungenzeka ukuba ungomnye wabadla umhlala phantsi ngenxa yokukhubaza.

Amalungu eCRF adla umhlala-phantsi ngenxa yokukhubazeka, ayaqhubeka ne inshorensi yawo yomngcwabo kwiNgxowa-mali de abe neminyaka engama-65. Ukuba nawe ukweli qela kwaye ungaphantsi kweminyaka engama-65 ubudala, uselungelweni le nzuzo yomngcwabo ilandelayo:

- I-R10 000 xa unokusweleka.
- I-R10 000 xa kunokusweleka iqabane lakho.
- I-R10 000 kubantwana bakho abaphakathi kwe-11 nama-21 ubudala
- I-R2 500 kubantwana bakho abaphakathi kwe-0 ne-11 ubudala.

Xa unokufuna nayiphi na enye inkcazelo ngale nzuzo, okanye ngendlela yokufaka ibango, nceda uqhakamshelane nathi kule nombolo 021 943 5306.].

PO BOX 4300 • TYGER VALLEY • 7536
BELMONT OFFICE PARK • TWIST STREET • BELLVILLE • 7530
TEL 021 943 5306 • FAX 021 917 4115
CAPE RETIREMENT FUND FOR LOCAL GOVERNMENT REGISTRATION NUMBER: 12/8/32689/2
SUPPORT@CAPERF.CO.ZA • WWW.CAPERF.CO.ZA



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E. UNXIBELELWANO LWAMINYAKA LE OLUVELA KWINGXOWA-MALI

IBhodi yeTrasti ithumela unxibelelwano oluqhelekileyo kubo bonke abadla ipenshini kabini ngonyaka. Oku kuquka incwadana yeendaba neNgxelo Yonyaka. Xa kunokubela iindaba ezingxamisekileyo esifuna ukukuchazela zona, siza kuthumela isibhivilana kwisilipu sakho somrhola. Nceda ukhumbule ukuba xa unayo nayiphi na imibuzo ngepenshini yakho, unako ukuqhakamshelana neziko lonxibelelwano leNgxowa-mali elivula ntsuku zonke, ngoMvulo ukuya kutsho ngoLwesihlanu ukususela ngeyesi-08h00 ukuya kwi-16h30. Inombolo yeziko lonxibelelwano yile 021 943 5306.

Amazwi Okuzihlamba Etyaleni

I-Cape Retirement Fund for Local Government Fund ayamkeli mbopheleleko ngayo nayiphi na ilahleko, umonakalo okanye iindleko ezinokufumaneka ngenxa yomphumo ongqalileyo wokuthembela kwinkcazelo ekolu xwebhu. Ukuba kukho nakuphi na ukungqubana okukhoyo phakathi kwenkcazelo ekolu xwebhu neMithetho YeNgxowa-mali, kuya kulandelwa iMithetho YeNgxowa-mali.

Unxibelelwano oluguqulelweyo nolwe-elektroniki

Nceda uqhakamshelane neziko lonxibelelwano kule nombolo 021 943 5306, ukuba ufuna incwadana yeendaba eguqulelwe kwiAfrikansi okanye kwisiNgesi.

Ukuba ungathanda ukufumana incwadana yeendaba yakho nge-imeyili, nceda uthumele nge-imeyili iinkcukacha zakho kule adresi: support@caperf.co.za.

Nceda uye kwiwebhusayithi uze ubhalise ukuze ungene ngokukhuselekileyo ukuze ubone inkcazelo yakho yeNgxowa-mali kwi-intanethi.

Inombolo yobhaliso yeNgxowa-mali: 12/8/32689/2

IBhodi Yetrasti

UMnu. SA Mokweni (uSihlalo), uMnu. AJ Smith (uSekela-sihlalo), uMnu. JP Beukman, uNkszn. AH Cawood, uCeba AP Gqabi, uCeba IR Iversen, uCeba PJF Louw, uMnu. ET Scott, uMnu. AJ Smith, uMnu. WW van Gass.

IGosa Eliyintloko: uMnu. BW Shepherd