



FUND PUBLICATION

JUNE 2026



Retirement Benefit Counselling (RBC)

This is a process of guiding employees or retirees to understand their retirement benefits, options, and financial implications, helping them make informed decisions as they approach or enter retirement.

Are you close to taking retirement?

- Simply call **031 322 9001** or email **info@kznmpf.org** and book a session with the Retirement Benefit Counsellor.

Gain a clear understanding of your retirement options and start planning your future.

Here are a few important aspects for RBC

1

Understanding Retirement Options

Explains pension types, annuity choices, lump-sum options, and withdrawal rules.

2

Financial Planning

Helps estimate retirement income needs, budgeting, and managing savings or investments

3

Legal and Tax Guidance

Provides information on tax implications, legal rights, and regulations affecting retirement funds.

4

Benefit Calculations

Offers projections of retirement payouts based on service years, salary, and fund contributions

5

Risk Management

Educates about inflation, longevity risk, and health care costs in retirement.

6

Decision Support

Assists in selecting suitable options aligned with personal goals and family circumstances.





UKUSHICILELA KWESIKHWAMA

KUNHLANGULANA 2026



Ukwelulekelwa Izinzuzo Zomhlalaphansi (RBC)

Lena yinqubo yokuhola abasebenzi noma abantu asebethathe umhlalaphansi ukuze baqonde izinzuzo zabo zomhlalaphansi, izinketho abanazo, kanye nemiphumela yezezimali. Inhloso yayo ukusiza ukuthi benze izinqumo ezinolwazi olugcwele njengoba besondela noma bengena esikhathini somhlalaphansi.

Ngabe sekusondele ukuthi uthathe umhlalaphansi?

- Ungashayele **u-031 322 9001** noma uthumele imeyili ku **info@kznmpf.org** bese usetha icashazi lesikhathi nomeluleki wezezimpesheni.

Thola ukuqonda okucacile kwalokho ongakukhetha kwimpesheni bese uqala ukhlela ikusasa lakho.

Nakhu okubalulekile nge RBC

1

Ukuqonda ongakukhetha empesheni

Incazelo ngezinhlobo zezimpesheni, izindlela zokumpesha, ongakukhetha ngezamba, kanye nemithetho yokwesula.

2

Ukhlela izimali

Isiza ukungathekisa izidingo zemali, ukwaba imali, nokuphathwa kwezimali ezongiwe nezitshaliwe.

3

Ukuholwa ngezomthetho nezentela

Ikunikeza ulwazi ngezimo zentela, amalungelo omthetho, kanye nemithetho ethinta izikhwama zempesheni.

4

Ukubalwa kwezinzuzo

Ikunika izilinganiso zezimali zempesheni eziyokhokhwa ezincike kwiminyaka esetshenziwe, iholo, kanye nokubanjelwa kwempesheni.

5

Ukubhekelelwa Kobungozi

Ifundisa ngomdlavuzwa wemali, ubungozi bokudonsa kwemali, kanye nezindleko zokunakekelela ngezempilo uma ususempesheni.

6

Ukwesekwa Kwesinqumo

Iyakulekelela ukukhetha izindlela ezifanele ezincike kwimigomo yomuntu buqu bakhe kanye nezimo zomndeni.

