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Jaarlikse hersiening van bydraes:

1 Julie 2011

Annual revision of contributions:

1 July 2011

Jaarlikse hersiening van bydraes:

1 Julie 2011

Ons hersien jaarliks die Fonds se bydraes en dit word bereken deur die finansiële resultate van die Fonds, asook die eise-ervaring en verhoogde mediese inflasie wat elke jaar op 1 Januarie in werking tree, in ag te neem. Die Fonds het tot op datum finansiël goed gevaar en is die bydraeverhogings vir 2011 laer as wat verwag is.

N Opsie Plus

Vir die N Opsie Plus lede word 'n gemiddelde bydraeverhoging van 5.4% toegepas op alle inkomstekategorieë, wat beteken dat die verhoging in die verskillende kategorië van 1% tot 7.8% kan wissel. Die inkomstekategorieë word ook met 6% aangepas om die moontlikheid van blokkruiping (waar werkende lede weens salarisverhogings moontlik in 'n nuwe, hoër inkomstekategorie mag inbeweeg) te verminder.

Mediese Spaarrekening

Aangesien die Mediese Spaarrekening 20% van jou bydrae behoort, sal die spaarfondstoekenning ook verhoog vir die laaste ses maande van die jaar vanaf 1 Julie 2011. Vir diegene wat hulle spaarrekening vir die jaar uitgeput het, beteken dit 'n nuwe spaarrekeningbalans vir die laaste ses maande van die jaar. Vir diegene wat nog fondse in hul spaarrekening het, sal dit die huidige balans verhoog. Die drempellimiet bly steeds onveranderd, dus sal jy 'n vermindering in jou selfbetalingsgaping opmerk.

Hier volg die nuwe bydraetabelle vir die N Opsie Plus. Let asseblief daarop dat jou bydrae bereken word op jou maandelikse pensioengewende salaris en aantal afhanklikes.

Kategorie (Pensioengewende inkomste)	VOLLE/TOTALE bydraes				
	L	L + 1	L + 2	L + 3	L + 4 +
R0 - R3 550	882	1 370	1 640	1 910	2 030
R3 551 - R5 500	1 182	1 820	2 138	2 458	2 678
R5 501 - R7 450	1 350	2 058	2 464	2 866	3 034
R7 451 - R11 000	1 712	2 596	3 086	3 576	3 820
R11 001 - R15 500	1 948	2 996	3 490	3 984	4 402
R15 501 - R18 250	1 976	3 170	3 678	4 188	4 654
R18 251 - R20 750	2 040	3 270	3 822	4 372	4 838
R20 751 +	2 112	3 438	4 046	4 652	5 072

N Opsie Basies

'n Gemiddelde bydraeverhoging van 4.8% word vanaf 1 Julie 2011 toegepas op alle inkomstekategorieë, wat 'n verhoging van tussen 0% en 5.2% in die verskillende inkomstekategorieë mag beteken. Alle inkomstekategorieë word ook met 6% aangepas om die moontlikheid van blokkruiping (waar werkende lede weens salarisverhogings moontlik in 'n nuwe, hoër inkomstekategorie mag inbeweeg) te verminder.

Hier volg die nuwe bydraetabelle vir die N Opsie Basies. Let asseblief daarop dat jou bydrae bereken word op jou maandelikse pensioengewende salaris en aantal afhanklikes.

Kategorie (Pensioengewende inkomste)	VOLLE/TOTALE bydraes				
	L	L + 1	L + 2	L + 3	L + 4 +
R0 - R2 800	320	450	504	554	604
R2 801 - R3 550	376	530	596	660	722
R3 551 - R4 450	478	674	758	836	914
R4 451 - R5 500	592	838	946	1 046	1 146
R5 501 - R6 650	710	1 004	1 132	1 252	1 370
R6 651 - R8 850	854	1 204	1 360	1 502	1 644
R8 851 - R11 000	1 116	1 574	1 774	1 962	2 150
R11 001 - R15 500	1 266	1 874	2 114	2 334	2 446
R15 501 - R20 750	1 456	2 160	2 436	2 690	2 948
R20 751 +	1 784	2 740	3 288	3 790	4 018

Annual revision of contributions:

1 July 2011

The annual contribution revision is determined by taking into account the Fund's financial results, as well as the claims experience and increased medical inflation that takes effect on 1 January every year. The financial results of the Fund have improved favourably and therefore the contribution increase is less than expected for 2011.

N Option Plus

An average increased contribution of 5.4% is being applied across all income categories, with the lowest increase being 1% and the highest being 7.8%. The income categories will also be adjusted by 6% to reduce the possibility of bracket creep (where working members might move to a new, higher-income category owing to salary increases).

Medical Savings Account

As the Medical Savings Account amounts to 20% of your contribution, the allocation will also be increased for the last six months of the year from 1 July 2011. This means that those who have exhausted their savings accounts for the year will have a new savings account balance for the last six months of the year. Those who still have funds in their Medical Savings Account will see an increase their current balance. The current threshold limit remains unchanged; therefore you will notice a decrease in your self-payment gap.

Herewith the new contribution table for the N Option Plus. Please note that your contribution is calculated according to your monthly pensionable income and number of dependants.

Category (Pensionable income)	TOTAL CONTRIBUTION				
	M	M + 1	M + 2	M + 3	M + 4 +
R0 - R3 550	882	1 370	1 640	1 910	2 030
R3 551 - R5 500	1 182	1 820	2 138	2 458	2 678
R5 501 - R7 450	1 350	2 058	2 464	2 866	3 034
R7 451 - R11 000	1 712	2 596	3 086	3 576	3 820
R11 001 - R15 500	1 948	2 996	3 490	3 984	4 402
R15 501 - R18 250	1 976	3 170	3 678	4 188	4 654
R18 251 - R20 750	2 040	3 270	3 822	4 372	4 838
R20 751 +	2 112	3 438	4 046	4 652	5 072

N Option Basic

An average contribution increase of 4.8% will be applied to all income categories, with the lowest increase being 0% and the highest being 5.2%. All income categories will also be adjusted by 6% to reduce the possibility of bracket creep (where working members might move into a new, higher-income category owing to salary increases).

Herewith the new contribution table for the N Option Basic. Please note that your contribution is calculated according to your monthly pensionable income and number of dependants.

Category (Pensionable income)	TOTAL CONTRIBUTION				
	M	M + 1	M + 2	M + 3	M + 4 +
R0 - R2 800	320	450	504	554	604
R2 801 - R3 550	376	530	596	660	722
R3 551 - R4 450	478	674	758	836	914
R4 451 - R5 500	592	838	946	1 046	1 146
R5 501 - R6 650	710	1 004	1 132	1 252	1 370
R6 651 - R8 850	854	1 204	1 360	1 502	1 644
R8 851 - R11 000	1 116	1 574	1 774	1 962	2 150
R11 001 - R15 500	1 266	1 874	2 114	2 334	2 446
R15 501 - R20 750	1 456	2 160	2 436	2 690	2 948
R20 751 +	1 784	2 740	3 288	3 790	4 018