

Act No. 65 of 1954**WIDOWS' AND ORPHANS' PENSION**

An Act to provide pensions for widows and orphans of members of the public service.

65 of 1954
79 of 1957
71 of 1961
53 of 1962
18 of 1965
10 of 1975
2 of 1979

[Assent 22nd July, 1954]

[Commencement 1st November, 1957]

PART I
PRELIMINARY

1. This Act may be cited as the Widows' and Orphans' Pension Act. Short title.

2. (1) In this Act, unless the context otherwise requires, the following expressions have the meanings hereby assigned to them, that is to say: Interpretation.
2 of 1979.

“beneficiary” means —

- (a) the widow of a contributor;
- (b) the child of pensionable age of a contributor, by his marriage with any wife who has died or is not entitled to pension under this Act:

Provided that, when there are two or more such children of one marriage, such children shall constitute one beneficiary;

“Contributor” means a person who is contributing to the fund and save as otherwise provided in this Act, includes a person who has ceased to contribute;

“Crown Agents” means the Crown Agents for Oversea Governments and Administrations;

“Minister” means the Minister for Finance;

18 of 1965, Sch.

“pension” means any pension granted to a beneficiary under this Act except when the context implies that a pension granted to the contributor himself is meant;

“Treasurer” means the Treasurer of The Bahamas.

(2) A child shall be of pensionable age for the purposes of this Act, in the case of a male, if he is under the age of seventeen years, and, in the case of a female if she is under the age of eighteen years and has not married.

(3) When the marriage of any contributor has been annulled or dissolved by the decree of any competent court the female party of such marriage shall, for the purposes of this Act, be deemed to have died, and the contributor shall be deemed to have become a widower, at the date of such decree.

(4) A child who shall have been legitimated by marriage according to the law of the country of the father's domicile at the date of the marriage shall, for the purposes of this Act, be deemed to be a child of that marriage.

PART II ESTABLISHMENT OF FUND AND MANAGEMENT

3 and 4.

2 of 1975.

Information to be
furnished by
contributors and
widows.

5. Every contributor shall within three months of his first becoming a contributor notify to the Minister in writing the date of his birth and, if he is then married or a widower with children of pensionable age, the dates of his marriage and of the births of his wife and children (if any). (2) Every contributor who marries while a contributor shall within three months after his marriage notify to the Minister in writing the fact and the date of his marriage and the date of the birth of his wife.

(3) Every contributor shall notify to the Minister in writing within three months from the date of the event —

71 of 1961, s. 3.

(a) the birth of any child born to him or the adoption of any child by him and the date thereof as the case may be;

(b) the marriage of any female child of his under the age of eighteen years;

71 of 1961, s. 3.

(c) the death of his wife or the death or adoption of any of his children of a pensionable age, occurring while he is a contributor;

(d) The annulment or dissolution of his marriage and the date thereof.

(4) After the death of any married contributor the widow of such contributor shall notify to the Minister in writing, within three months from the date of the event —

- (a) the date of the death of such contributor, if he was not at the time in the service of The Bahamas;
- (b) the birth of any posthumous child of such contributor and the date thereof;
- (c) the marriage of any female child of such contributor under the age of eighteen years; *57 of 1957, s. 4.*
- (d) the death or adoption of any child of such contributor while of a pensionable age; *71 of 1961, s. 3.*
- (e) her own re-marriage or bankruptcy.

(5) Any such statement or notice shall be verified by the production of birth, death, or marriage certificate or by affidavit or otherwise, to the satisfaction of the Minister as the case may be.

(6) This section shall not apply to any marriage to which subsection (1) of section 29 of this Act applies or to the wife, widow or child or any such marriage.

6. (1) A contributor or widow who fails or neglects to comply with any of the requirements of the foregoing section shall, for each default, be liable, at the discretion of the Minister, to pay to the Minister a sum not exceeding eight dollars which may be deducted from his or her salary or pension as the case may be. *Penalties. 5 of 1987 s. 2.*

(2) If a contributor or widow of a contributor shall at any time have wilfully made any false statement respecting any of the particulars required by this Act to be furnished, all or any part of the rights under the fund of the contributor or the widow or any child of the contributor may be forfeited by the Governor-General, and the Governor-General may give directions for increasing the pension payable to any child of the contributor in consequence of forfeiture under this section of the rights of any other child or the widow of the contributor and such pension shall be increased accordingly. *18 of 1965, Sch.*

Provided that the total pension payable does not exceed the amount which would have been payable had there been no forfeiture.

(3) Nothing in this section shall prejudice any right of the Minister to recover any sum paid out of the fund which would not have been paid but for such failure, neglect or false statement as aforesaid.

2 of 1979.

7 to 21 inclusive

Retirements for ill-health without pension.

22. If a contributor who is married or a widower with children of pensionable age retires from the public service on the ground of ill-health and is not granted a pension from the revenues of The Bahamas, any pension payable on his death shall, if such death occurs not later than two years after the date of his retirement, be computed as if he had died on the day preceding that date.

PART VI

CALCULATION AND PAYMENT OF PENSIONS

Calculation of pension.
79 of 1957 s. 11.

Schedules

23. (1) Pensions under this Act shall be calculated in accordance with the pension tables set forth in Schedules A, B and C to this Act and in accordance with the Instructions set forth in Schedules D and E to this Act and the Treasurer shall pay the pensions, or cause them to be paid by the Crown Agents as they become due.

(2) All pensions payable under this Act shall, subject to the provisions of this Act, commence upon the day after the death of the contributor in respect of whom they are payable, shall accrue daily, and shall be payable monthly in arrears:

Provided that a pension may be paid quarterly instead of monthly if the person to whom it is payable so desires.

Calculation of pensions where contributors died before the 1st November, 1967, etc.
10 of 1975, s. 4.

23A. (1) Notwithstanding anything contained in this Act —

- (a) pensions payable in respect of contributors who died before the 1st November, 1967; and
- (b) pensions registered in respect of married or widowed officers who ceased to be contributors before the 1st November, 1967,

shall be calculated in accordance with the pension tables and instructions which were in force on the 31st October, 1967.

(2) To any pension calculated in accordance with the provisions of this section there shall be added a sum of twenty per centum of the pension so calculated.

(3) The provisions of this section shall be deemed to have come into operation on the 1st November, 1967.

24.

2 of 1979.

25. Subject to the provision of this Act —

Rights of individual beneficiaries.

- (a) on the death of a contributor leaving one or more beneficiaries, the beneficiary, or each of such beneficiaries, as the case may be, shall receive a pension in accordance with the provisions of this Act;
- (b) if pensions are payable to more than one beneficiary, each beneficiary shall receive such a proportion of the pension which such beneficiary would have received, if sole beneficiary, as unity bears to the total number of beneficiaries;
- (c) where there are two or more beneficiaries receiving pensions in respect of the same contributor and the pension payable to one of such beneficiaries lapses under the provisions of this Act, the other beneficiary or beneficiaries shall, as from the date of such lapse, receive the pension or pensions which they would have received if such first mentioned beneficiary had not been in existence at the death of such contributor.

26. (1) Where there is only one child of a contributor by any marriage entitled to pension, the pension shall be at the same rate as the pension which his or her mother received, or would have received, if it had been payable to her, and shall lapse when such child ceases to be of pensionable age or dies.

Pensions of children.

(2) Where there are two or more children of a contributor by any marriage entitled to pension, the pension shall be at the same rate as the pension which their mother received, or would have received, if it had become payable to her, and shall be paid to such children in equal shares. When any of such children ceases to be of pensionable age or dies his or her share of such pension shall be paid to the remaining child of the same marriage of pensionable age, or, if there are two or more such children, to those children in equal shares.

Death or re-marriage of widow.

27. (1) Where a beneficiary is the widow of a contributor, the pension shall cease to be payable to her on her re-marriage.

(2) When such pension ceases as aforesaid or by reason of the death of the widow or is forfeited under subsection (2) of section 6 of this Act, if there are no children of the marriage of the widow with the contributor living and of pensionable age, the pension shall lapse, and, if there are such children, the pension shall be paid to such children in accordance with the provisions of this Act.

Bankruptcy of widow.

28. Where a beneficiary, being a widow of a contributor, is adjudged bankrupt or declared insolvent by any competent court, the pension shall thereupon cease to be payable to her, and, if the Governor-General so directs, shall lapse:

18 of 1965, Sch.

Provided that, if and so long as the Governor-General shall not have directed that the pension shall lapse, the Governor may, during the remainder of her life, or during such shorter period or periods, either continuous or discontinuous, as he shall think fit, from time to time, pay an allowance at a rate not exceeding the rate of such pension to such widow or to any child or children of her marriage to the contributor, or in part to the widow and in part to any such child or children; and where the amount of the allowance so paid is less than the amount of the pension the Governor-General may give directions for increasing, in consequence of the reduction under this section of the amount payable out of the fund, the pension payable to any child of any other marriage of the contributor, and such pension shall be increased accordingly.

Certain persons not entitled to pensions.
79 of 1957, s. 13.

29. (1) No widow of a contributor whose marriage with him is contracted after he has either attained the age of sixty years or left the public service and no issue of such marriage shall constitute a beneficiary for the purposes of this Act or become entitled to pension.

(2) Where a contributor dies within twelve months of his marriage and there is no issue of such marriage, his widow shall not constitute a beneficiary for the purposes of, or become entitled to any pension under this Act.

30. (1) A child adopted by a contributor while he is married to any wife shall, for the purpose of this Act, be deemed to be the child of the contributor by that marriage if —

Adopted children.
79 of 1957, s. 14.

- (a) the contributor adopted the child before he retired from the public service;
- (b) the contributor was under the age of sixty at the time of the adoption; and
- (c) the adoption was in accordance with the law of the place where the contributor was resident at the time of the adoption.

(2) The child of a contributor who is adopted by any other person —

71 of 1961, s. 4.

- (a) in the lifetime of the contributor, or while a pension is being paid under this Act to the mother of that child, shall be deemed, for the purpose of this Act, to have died at the date of the adoption;
- (b) after the death of the contributor shall, if he is being paid a pension or share of a pension under this Act, continue to be paid such pension or such share.

(3) Nothing in this section shall entitle an adopted child to be paid a pension or a share in any pension where the payment to him of such pension or such share would diminish the pension or the share of any pension immediately payable or being paid at the date on which this section comes into operation to the widow or to any child or children by marriage of the contributor.

79 of 1957, s. 14.

31. If the Minister is satisfied that the widow of a contributor while in receipt of a pension has deserted or abandoned or has failed or is failing to maintain or assist, so far as her means allow, a child of her marriage with the contributor, being a child whom she is bound by law to maintain and who is of pensionable age, the Minister may in his uncontrolled discretion, while such child remains of pensionable age, pay or cause to be paid to such child such portion of the pension as he may think fit and the widow shall have no further claim in respect of any portion of the pensions so paid.

Failure to maintain child.

Payment of
minors' pensions
and widows'
allowances.

32. Any pension or part of a pension or any allowance payable under or by virtue of this Act to a minor, and any allowance payable by virtue of this Act to a widow, may, as the Minister in his uncontrolled discretion from time to time determine, be paid either —

- (a) to such minor or widow; or
- (b) to such person or persons as the Minister may think fit, for, or to be applied for, the maintenance, support, or benefit of the minor or widow.

Proof of claim to
pension

33. The Minister may require such proof as he considers desirable that any person who claims to be entitled to pension, or on behalf of whom such a claim is made, is alive and entitled to pension, and the payment of any pension may be refused until such proof is furnished to the satisfaction of the Minister.

Governor-
General's
powers.
*18 of 1965, Sch.
E.L.A.O., 1974.*

34. In exercise of his powers under the provisions of section 6 or 28 of the Act the Governor-General shall act in accordance with paragraph (2) of Article 123 of the Constitution.

PART VII MISCELLANEOUS

Pension not to be
assigned or levied
upon.

35. Except as expressly provided in this Act no pension payable, and no rights of any contributor, under this Act shall be assignable or transferable or liable to be attached, sequestered or levied upon for, or in respect of, any debt or claim whatsoever:

Provided that any contribution or other sum due to the fund from a contributor or deceased contributor may be deducted from any amount payable out of the fund to or in respect of such contributor; and any sum due to the fund from a widow or child of a contributor may be deducted from any pension or allowance payable to or on behalf of such widow or child by virtue of this Act.

Rates of
exchange.

36. For the payment of contributions, pensions and all other sums under this Act the rate or rates of exchange, in all cases where conversion is necessary, shall be such as may be determined from time to time by the Minister for the purpose.

37. All questions and disputes as to who is entitled to be regarded as a contributor, or as to the right of a widow or child to a pension, or as to the amount of such pension, or as to the rights or liabilities of any person under this Act, shall be determined by the Minister whose decision shall be binding and conclusive on all parties, shall be final to all intents and purposes, and shall not be subject to appeal or be called in question by or before any court.

Questions and disputes to be decided by the Minister.

38. The Minister may make rules for the carrying out of the provisions of this Act.

Rules.
18 of 1965, Sch.

39. Notwithstanding anything to the contrary, and, in particular, notwithstanding the omission of section 37 of The Widows' and Orphans' Pension Act (contained in Chapter 370 of the Statute Law of the Bahama Islands, Revised Edition 1957) from the said Act as revised in Chapter 321 of the Statute Law of the Bahama Islands, Revised Edition 1965, the last sentence of the said section 37 shall be deemed never to have been omitted, and every premium advanced by the Treasurer in respect of a policy of life insurance assigned by the Treasurer to an officer and recovered from an officer's salary by the Treasurer in the purported exercise of the power conferred by the said sentence shall be deemed to have been validly and properly advanced and recovered.

Validation of certain payments on behalf of officers by the Treasurer etc.
10 of 1975, s. 2.

SCHEDULE A (Section 23)

The yearly pension, payable by monthly instalments, which a single payment of 1 month's instalment will secure

10 of 1975, s. 5.

Age of husband last Birthday	Age of wife last birthday													
	15	20	25	30	35	40	45	50	55	60	65	70	75	80
15	.521	.581	.672	.784	.923	1.106								
16	.485	.550	.636	.743	.874	1.046								
17	.460	.521	.602	.703	.826	.988								
18	.436	.493	.569	.664	.779									
19	.413	.466	.537	.626	.734	.878								
20	.392	.441	.506	.589	.691	.826	1.002							
1	.372	.417	.476	.552	.649	.775	.935							
2	.353	.394	.450	.521	.610	.730	.877							
3	.335	.373	.426	.490	.575	.690	.826							
4	.318	.356	.403	.463	.543	.649	.781							

Age of husband last Birthday	Age of wife last birthday													
	15	20	25	30	35	40	45	50	55	60	65	70	75	80
25	.302	.337	.382	.435	.514	.612	.734	.893						
6	.287	.321	.362	.414	.488	.578	.694	.847						
7	.275	.305	.342	.394	.461	.547	.658	.800						
8	.261	.289	.326	.372	.437	.517	.624	.758						
9	.250	.276	.310	.354	.412	.490	.592	.719						
30	.240	.264	.295	.337	.392	.464	.562	.680	.847					
1	.230	.252	.281	.321	.373	.442	.533	.645	.806					
2	.221	.241	.269	.306	.352	.417	.505	.613	.763					
3	.212	.230	.257	.291	.334	.395	.479	.585	.725					
4	.203	.220	.245	.276	.318	.376	.454	.556	.690					
35	.194	.211	.234	.262	.303	.358	.431	.523	.659	.833				
6	.186	.202	.224	.250	.287	.340	.409	.502	.624	.794				
7	.179	.194	.214	.239	.273	.324	.388	.477	.595	.758				
8	.172	.186	.205	.228	.260	.306	.368	.453	.568	.725				
9	.166	.179	.196	.218	.248	.292	.350	.430	.541	.690				
40	.160	.172	.187	.209	.238	.278	.333	.408	.514	.659	.862			
1	.154	.166	.179	.200	.228	.265	.315	.388	.491	.629	.826			
2	.149	.160	.172	.192	.218	.252	.300	.369	.465	.599	.788			
3	.144	.154	.165	.184	.208	.241	.286	.351	.442	.571	.752			
4	.139	.148	.159	.176	.199	.230	.272	.334	.420	.546	.720			
45	.134	.142	.153	.168	.190	.219	.260	.317	.401	.520	.685	.934		
6	.129	.137	.147	.161	.182	.209	.247	.301	.381	.496	.654	.901		
7	.124	.132	.142	.155	.174	.200	.235	.286	.361	.473	.625	.870		
8	.120	.127	.137	.149	.167	.191	.224	.272	.345	.448	.599	.833		
9	.116	.123	.132	.143	.160	.182	.214	.260	.328	.428	.572	.800		
50	.112	.119	.127	.138	.153	.174	.204	.248	.312	.406	.546	.763	1.087	
1	.108	.115	.123	.133	.147	.167	.194	.236	.297	.385	.521	.731	1.053	
2	.105	.111	.119	.128	.141	.160	.185	.225	.282	.365	.496	.699	1.010	
3	.102	.107	.115	.123	.135	.153	.177	.214	.267	.346	.472	.667	.970	
4	.099	.103	.111	.118	.130	.146	.169	.203	.253	.328	.448	.636	.934	
55	.096	.100	.107	.114	.125	.140	.162	.193	.239	.312	.425	.605	.901	1.370
6	.093	.097	.103	.110	.120	.134	.155	.184	.226	.296	.403	.575	.883	1.333
7	.090	.094	.100	.106	.116	.129	.149	.175	.216	.280	.379	.543	.826	1.299
8	.093	.091	.097	.102	.112	.124	.143	.167	.203	.265	.360	.513	.788	1.266
9	.086	.088	.094	.99	.108	.120	.137	.160	.193	.250	.339	.485	.752	1.220

SCHEDULE B (Section 23)

The yearly pension, payable by monthly instalments, which a yearly contribution of 1, payable by monthly instalments until the attainment of age 60, will secure.

10 of 1975, s. 5

Age of husband last birthday	Age of wife last birthday													
	15	20	25	30	35	40	45	50	55	60	65	70	75	80
15	10.24	11.74	13.57	15.84	18.04	22.34								
16	9.70	11.01	12.73	14.87	17.49	20.93								
17	9.11	10.32	11.93	13.93	16.36	19.57								
18	8.55	9.66	11.15	13.01	15.27	18.27								
19	8.01	9.04	10.41	12.14	14.23	17.09								
20	7.51	8.45	9.69	11.29	13.24	15.88	19.20							
1	7.04	7.89	9.01	10.45	12.29	14.67	17.70							
2	6.59	7.36	8.41	9.72	11.39	13.64	16.38							
3	6.17	6.87	7.85	9.03	10.60	12.72	15.22							
4	5.77	6.46	7.32	8.41	9.86	11.79	14.18							
25	5.41	6.03	6.84	7.86	9.20	10.95	13.14	15.98						
6	5.06	5.66	6.39	7.30	8.61	10.20	12.24	14.94						
7	4.77	5.29	5.94	6.84	8.00	9.50	11.42	13.89						
8	4.46	4.93	5.56	6.35	7.46	8.83	10.65	12.94						
9	4.19	4.63	5.20	5.93	6.91	8.21	9.92	12.05						
30	3.95	4.35	4.86	5.55	6.45	7.64	9.25	11.19	13.94					
1	3.71	4.07	4.54	5.18	6.02	7.13	8.60	10.41	13.01					
2	3.50	3.81	4.26	4.84	5.57	6.60	7.99	9.70	12.07					
3	3.28	3.56	3.98	4.50	5.17	6.11	7.41	9.06	11.22					
4	3.07	3.33	3.70	4.17	4.81	5.69	6.86	8.41	10.43					
35	2.86	3.11	3.45	3.87	4.47	5.28	6.36	7.79	9.73	12.30				
6	2.68	2.91	3.22	3.60	4.13	4.89	5.89	7.22	8.98	11.43				
7	2.51	2.72	3.00	3.35	3.82	4.54	5.43	6.68	8.33	10.61				
8	2.34	2.53	2.79	3.10	3.54	4.16	5.00	6.16	7.72	9.86				
9	2.19	2.36	2.59	2.88	3.27	3.85	4.62	5.67	7.14	9.10				
40	2.04	2.19	2.39	2.67	3.04	3.55	4.25	5.21	6.56	8.41	11.00			
1	1.90	2.05	2.21	2.46	2.81	3.26	3.88	4.78	6.05	7.75	10.18			
2	1.77	1.90	2.04	2.28	2.59	3.00	3.56	4.38	5.52	7.13	9.35			
3	1.64	1.76	1.88	2.10	2.37	2.75	3.26	4.00	5.04	6.51	8.57			
4	1.52	1.61	1.73	1.92	2.17	2.51	2.97	3.64	4.58	5.96	7.86			
45	1.39	1.48	1.59	1.75	1.98	2.28	2.70	3.30	4.17	5.41	7.12	9.71		
6	1.27	1.35	1.45	1.59	1.80	2.06	2.44	2.97	3.76	4.90	6.46	8.90		
7	1.16	1.23	1.32	1.45	1.62	1.87	2.19	2.67	3.37	4.41	5.83	8.12		
8	1.05	1.11	1.20	1.31	1.46	1.67	1.96	2.30	3.02	3.92	5.25	7.30		
9	.95	1.00	1.08	1.17	1.31	1.49	1.75	2.12	2.68	3.49	4.67	6.53		

Age of husband last birthday	Age of wife last birthday													
	15	20	25	30	35	40	45	50	55	60	65	70	75	80
50	.84	.90	.96	1.04	1.15	1.31	1.54	1.87	2.35	3.06	4.12	5.75	8.20	
1	.74	.79	.85	.92	1.01	1.15	1.34	1.63	2.05	2.65	3.59	5.04	7.26	
2	.65	.69	.74	.79	.88	.99	1.15	1.40	1.75	2.27	3.08	4.34	6.27	
3	.56	.59	.63	.68	.74	.84	.97	1.18	1.47	1.90	2.60	3.67	5.34	
4	.47	.49	.53	.56	.62	.69	.80	.97	1.20	1.56	2.13	3.03	4.45	
55	.38	.04	.43	.46	.50	.56	.65	.77	.96	1.25	1.70	2.42	3.90	5.48
6	.30	.31	.33	.35	.38	.43	.49	.59	.72	.94	1.28	1.83	5.74	4.24
7	.21	.22	.23	.25	.27	.30	.35	.41	.50	.65	.88	1.27	1.92	3.03
8	.13	.13	.14	.15	.16	.18	.20	.24	.29	.38	.51	.73	1.13	1.81
9	.04	.04	.05	.02	.02	.06	.07	.08	.09	.12	.16	.23	36	.59

SCHEDULE C (Section 23)

The single payment which will secure a yearly pension of 1, payable by monthly instalments

10 of 1975, s. 5

Age of husband last birthday	Age of wife last birthday													
	15	20	25	30	35	40	45	50	55	60	65	70	75	80
15	1.95	1.72	1.49	1.28	1.08	.90								
16	2.06	1.82	1.58	1.35	1.14	.95								
17	2.17	1.92	1.67	1.43	1.21	1.01								
18	2.29	2.03	1.77	1.51	1.28	1.07								
19	2.42	2.15	1.87	1.60	1.36	1.14								
20	2.55	2.27	1.98	1.70	1.45	1.21	1.00							
1	2.69	2.40	2.10	1.81	1.54	1.29	1.07							
2	2.84	2.54	2.22	1.92	1.64	1.37	1.14							
3	2.99	2.68	2.35	2.04	1.74	1.45	1.21							
4	3.15	2.82	2.43	2.16	1.84	1.54	1.28							
25	3.34	2.97	2.63	2.28	1.94	1.63	1.36	1.12						
6	3.47	3.12	2.77	2.41	2.05	1.73	1.44	1.18						
7	3.64	3.28	2.98	2.54	2.17	1.83	1.52	1.25						
8	3.81	3.45	3.07	2.68	2.29	1.93	1.60	1.32						
9	3.98	3.62	3.23	2.82	2.42	2.04	1.69	1.35						
30	4.16	3.79	3.39	2.96	2.55	2.15	1.78	1.47	1.18					
1	4.35	3.97	3.56	3.11	2.69	2.27	1.88	1.55	1.24					
2	4.54	4.16	3.73	3.27	2.84	2.40	1.98	1.63	1.31					
3	4.74	4.35	3.94	3.44	2.99	2.53	2.09	1.71	1.38					
4	4.94	4.54	4.09	3.62	3.14	2.66	2.20	1.80	1.45					

Age of husband last birthday	Age of wife last birthday													
	15	20	25	30	35	40	45	50	55	60	65	70	75	80
35	5.14	4.74	4.28	3.81	3.130	2.80	2.32	1.89	1.52	1.20				
6	5.35	4.95	4.48	4.00	3.47	2.95	2.44	1.99	1.60	1.26				
7	5.57	5.16	4.69	4.19	3.65	3.11	2.57	2.10	1.68	1.32				
8	5.79	5.38	4.90	4.39	3.83	3.27	2.71	2.21	1.76	1.38				
9	6.02	5.60	5.12	4.59	4.01	3.43	2.86	2.33	1.85	1.45				
40	6.25	5.82	5.34	4.79	4.20	3.60	3.01	2.45	1.94	1.52	1.16			
1	6.49	6.05	5.57	4.40	4.40	3.78	3.17	2.58	2.04	1.59	1.21			
2	6.73	6.29	5.80	5.22	4.61	3.97	3.33	2.72	2.15	1.67	1.27			
3	6.98	6.53	6.04	5.45	4.82	4.16	3.50	2.86	2.26	1.75	1.33			
4	7.23	6.78	6.28	5.69	5.04	4.36	3.67	3.00	2.38	1.83	1.39			
45	7.49	7.03	6.52	5.93	5.26	4.57	3.85	3.15	2.50	1.92	1.46	1.07		
6	7.75	7.29	6.77	6.18	5.49	4.79	4.04	3.31	2.63	2.02	1.53	1.11		
7	8.02	7.56	7.03	6.44	5.73	5.01	4.24	3.48	2.77	2.12	1.60	1.15		
8	8.29	7.84	7.30	6.70	5.98	5.24	4.45	3.66	2.91	2.23	1.67	1.10		
9	8.57	8.12	7.58	6.97	6.24	5.48	4.67	3.85	3.08	2.34	1.75	.25		
50	8.86	8.41	7.86	7.24	6.52	5.73	4.90	4.04	3.21	2.46	1.83	1.31	.92	
1	9.16	8.70	8.15	7.52	6.80	5.99	5.14	4.25	3.38	2.59	1.92	1.37	.95	
2	9.46	9.00	8.45	7.81	7.09	6.26	5.39	4.47	3.56	2.73	2.02	1.43	.99	
3	9.77	9.31	8.76	8.11	7.38	6.54	5.65	4.70	3.75	2.88	2.12	1.50	1.03	
4	10.09	9.63	9.08	8.42	7.68	6.83	5.91	4.94	3.96	3.04	2.23	1.57	1.07	
55	10.42	9.95	9.40	8.74	7.98	7.12	6.18	5.18	4.17	3.20	2.35	1.65	1.11	.73
6	10.76	10.28	9.72	9.07	8.30	7.43	6.46	5.44	4.40	3.38	2.45	1.74	1.16	.75
7	11.10	10.62	10.06	9.40	8.63	7.75	6.74	5.71	4.64	3.58	2.64	1.84	1.21	.77
8	11.45	10.96	10.40	9.74	8.96	8.07	7.03	6.00	4.89	3.79	2.80	1.95	1.27	.79
9	11.81	11.31	10.74	10.00	9.30	8.40	7.32	6.31	5.16	4.02	2.97	2.06	1.33	.82

SCHEDULE D (Section 23)

INSTRUCTIONS FOR THE USE OF THE PENSIONS TABLES

In these notes “contributions” means the combined contributions of the Government and the officer.

NOTE (1).
10 of 1975, s. 5

The tables in Schedules A, B and C and the instructions in this Schedule shall apply —

NOTE (2).

- (a) to all pensions registered in respect of officers who began to contribute on or after the 1st November, 1967;
- (b) to all pensions registered in respect of officers who were contributing on the 1st November, 1967 for the purpose of computing variations when their rates of contribution rise or fall on or after that date;

- (c) to all pensions registered on marriage in respect of bachelors who marry on or after 1st November, 1967 in relation to contributions paid both before and after marriage;
- (d) to all pensions registered in respect of widowers for the purpose of computing variations if they remarry on or after the 1st November, 1967.

NOTE (3).

The instructions in Schedule E shall apply to all pensions registered in respect of officers who were contributors on the 31st October, 1967 and who continued to contribute thereafter.

A. CONTRIBUTOR WHO COMMENCED TO CONTRIBUTE WHILE A BACHELOR

First Wife's
Prospective
Pension.

I. The registered pension to be recorded on marriage is found by adding together the two amounts calculated in accordance with the following rules I(a) and I(b) respectively.

- (a) Pension in consideration of the contributions paid during bachelorhood.

Rule I(a). Accumulate the contributions at 3 per cent compound interest with yearly rests at each 31st December, and multiply the result by the quantity found from Table A corresponding to the respective ages last birthday of the husband and wife at the date of marriage.

The product gives the registered pension on account of the contributions paid during bachelorhood.

- (a) Pension in consideration of the annual contribution at the date of marriage.

Rule I(b). Multiply the amount of the annual contribution by the quantity found from Table B corresponding to the respective ages last birthday of the husband and wife at the date of marriage.

The product gives the registered pension on account of the annual contribution at the date of marriage.

Example:

Officer born on	4th May, 1946
Officer commenced to contribute on	1st November, 1967
Officer married on	31st October, 1969
Wife born on	5th September, 1950
Officers age last birthday at date of marriage	23
Wife's age last birthday at date of marriage	19

Annual contributions:	\$ c
1st January, 1967, to 31st December, 1967	100.00
1st January, 1968, to 31st December, 1968	100.00
1st January, 1969, to date of marriage	120.00
Accumulation of contribution paid during bachelorhood:	
Rule I(a)	
Contributions from 1st November, 1967 to 31st December, 1967	\$ 16.66
Contributions during 1968	100.00
One year's interest at 3 per cent on \$16.66	50
	117.16
Contributions from 1st January, 1969 to date of marriage	100.00
Five-sixth year's interest at 3 per cent per annum on \$117.16	2.93
	220.09

Quantity found from Table A:

Husband: aged 23 last birthday
 Wife: aged 19 last birthday } .365

Then the registered pension in consideration of contributions paid during bachelorhood = $.365 \times \$220.09 = \80.33

Rule I(b)

Annual contribution at date of marriage = \$120.00

Quantity found from Table B:

Husband : aged 23 last birthday
 Wife : aged 19 last birthday } 6.73

Then the registered pension in consideration of annual contribution at marriage = $6.73 \times \$120.00 = \807.60

Total registered pension recorded on marriage of the bachelor:

By Rule I(a) — \$ 80.33

By Rule I(b) — \$807.60

\$887.93

- (c) Variations of pension consequent on increments to, and decrement from, the annual contribution while the contributor is married to his first wife.

Rule I(c). Multiply the amount of the increment to, or the decrement from, the annual contribution by the quantity found from Table B corresponding to the respective ages last birthday of husband and wife at the date of the variation of the contribution.

The product gives the amount to be added to the registered pension consequent on the increment to the annual contribution, or, as the case may be, the amount to be deducted from the registered pension consequent on the decrement from the annual contribution.

The cessation of the contribution, from any cause other than death, before the completion of the full period of contribution must be regarded as a decrement from the full period of contribution equal to the amount of such annual contribution.

Examples:

Assume particulars as in example subjoined to Rules I(a) and I(b)

Annual contribution increased on 1st June, 1971 from \$120 to \$124.

Annual contribution increased on 1st February, 1975 from \$124 to \$128

Annual contribution ceased on 31st March, 1993

1st June, 1971-Increment to annual contribution \$4.00

Quantity found from Table B:

Husband : aged 25 last birthday }
Wife : aged 20 last birthday } 6.03

Then amount to be added to

Registered pension 6.03 x \$4 = \$24.12

Registered pension at date of marriage \$887.93c

Add registered pension purchased by
Increment of \$4 24.12

Registered pension at 1st June, 1971 \$912.05

1st February, 1975-Increment to annual
contribution \$4.00

Quantity found from Table B:

Husband: aged 28 last birthday }
Wife : aged 24 last birthday } 5.43

Then amount to be added to
registered pension 5.43 x \$4 = \$21.72

Registered pension at 1st June, 1971 912.05

Add registered pension purchased by
increment of \$4 21.72

933.77

31st March, 1993-Decrement from annual contribution due to
cessation of payment of contribution = \$128.00

Quantity found from Table B:	
Husband : aged 46 last birthday	} 2.21
Wife : aged 42 last birthday	
Amount to be deducted from registered pension	$2.21 \times \$128 = \282.88
Registered pension at 1st February, 1975	933.77
Deduct registered pension due to cessation of contribution of \$128	<u>282.88</u>
	<u>\$650.89</u>

II.(a) Variation of pension consequent on increments to, and decrements from, the annual contribution while the contributor is a widower.

Second and Subsequent Wife's Prospective Pension.

Rule II(a). Assume that the contributor's last preceding wife was alive at the date of the variation of the contribution, and proceed in accordance with Rule I(c).

Example of the application of Rule II(a):

If the particulars be as in the example subjoined to Rule I(c) except that the first wife, who was born on 5th September, 1950, died on 7th July, 1970, it would be assumed that the contributor was, at the date of each of the those variations of the contribution, married to wife who was born on the 5th September, 1950. The calculations will then be identical with those given in the example subjoined to Rule I(c).

(b) Variations of pension consequent on the re-marriage of the contributor.

If the second or subsequent wife was, at the date of the remarriage, of the same age last birthday as the last preceding wife would have been had she survived, the registered pension remains the same.

Rule II(b). If the second or subsequent wife is younger or older than the last preceding wife would have been had she survived, multiply the amount of the registered pension by the quantity found from Table C corresponding to the age last birthday of the husband at the date of re-marriage and the age last birthday which the last preceding wife would have attained had she survived to that date; multiply the product so obtained by the quantity found from Table A corresponding to the respective ages last birthday of the husband and of the second or subsequent wife at the date of the re-marriage.

The result gives the registered pension to be recorded on the remarriage of the contributor.

Example:

Assume particulars as in the example subjoined to Rule I(c).	
First wife died on	7th July, 1970
Contributor re-married on	11th January, 1983
Contributor's age last birthday at date of re-marriage	36
Second wife born on	30th April, 1955

Second Wife's age last birthday at date of re-marriage 27
 Age last birthday which the first wife would
 have attained had she survived to the date of
 the re-marriage 32

11th January, 1983-the second wife being younger than the first
 wife would have been had she survived, the registered pension of
 \$933.77 (See example subjoined to Rule I(c) has to be recalculated.)

Quantity found from Table C:

Husband: aged 36 last birthday }
 Wife: aged 27 last birthday } 3.79

Quantity found from Table A:

Husband: aged 36 last birthday }
 Wife: aged 27 last birthday } .234

Registered pension at = $3.79 \times .234 \times \933.77
 11th January, 1983 = \$828.12

- (c) Variations of pension consequent on increments to, and
 decrements from, the annual contribution while the
 contributor is married to his second, or subsequent wife.

Rule II(c). Proceed as in Rule I(c).

B. CONTRIBUTOR WHO COMMENCED TO CONTRIBUTE WHILE MARRIED

III. Where an officer began to contribute while married,
 the wife at the date of commencement of contributions is to be
 considered at the officer's first wife, and no particulars are to
 be recorded respecting any former wife unless there was issue of
 pensionable age of such former wife (see C. Rule V).

- (a) Pension in consideration of the annual contributions at the date
 of commencement of contributions.

Rule III(a). Multiply the amount of the annual
 contribution; by the quantity found from Table B corresponding
 to the respective ages last birthday of the husband and wife at the
 date of commencement of contributions.

The product gives the registered pension on account of the
 annual contribution at the date of commencement of contributions.

Example:

Officer born on 2nd May, 1921
 Officer married on 15th April, 1958
 Officer commenced to contribute on 1st November, 1967
 Annual contribution on 1st November, 1967 \$137.00
 Wife born on 4th February, 1931
 Officer's age last birthday on 1st November, 1967 40
 Wife's age last birthday on 1st November, 1967 36

First Wife's
 Prospective
 Pension.

Quantity found from Table B:

Husband : aged 40 last birthday
 Wife : aged 36 last birthday } 3.14

Registered pension in consideration of annual contribution at commencement of contributions = 3.14 x \$137.00 = \$430.18

- (b) Variations of pension consequent on increments to, and decrements from the annual contribution while the contributor is married to his wife.

Rule III(b). Proceed as in Rule I(c)

IV.(a) Variation of pension consequent on increments to, and decrements from, the annual contribution while the contributor is a widower.

Second and subsequent Wife's Prospective Pension.

Rule IV(a) Proceed as in Rule II(a).

- (b) Variations of pension consequent on the re-marriage of the contributor.

Rule IV(b). Proceed as in Rule II(b).

- (c) Variations of pension consequent on increments to, and decrements from, the annual contribution while the contributor is married to his second or subsequent wife.

Rule IV(c). Proceed as in Rule I(c).

C. CONTRIBUTOR WHO COMMENCED TO CONTRIBUTE WHILE A WIDOWER

V. So long as a contributor's children by his first marriage are eligible, for pension, a pension must be registered on their behalf. If there are no such children, the widower should be treated as if he were a bachelor.

Prospective Pension to Children by his first Marriage.

Rule V. For the purpose of calculating the registered pension of the children, assume that the deceased wife lived until the date of commencement of contributions and died immediately afterwards and proceed in accordance with Rule III(a) and (b).

VI. Rule VI. For the purpose of calculating the registered pension of the wife assume that the deceased wife survived to the date of commencement of contributions and died immediately afterwards; then proceed in accordance with Rules applicable to the case of officers who commenced to contribute while married (See B).

Second and Subsequent Wife's Prospective Pension.

D. CONTRIBUTOR WITH TWO OR MORE BENEFICIARIES

Rule VII. Where there are children eligible for pension by two or more deceased wives, or where there is a wife and also children eligible for pension by one or more previous marriages the pension of each beneficiary as found by the above Rules must be divided by the total number of the beneficiaries then existing in order to find the registered pension of the beneficiary.

E. TREATMENT OF VOLUNTARY LUMP SUM CONTRIBUTIONS

Rule VIII(a). If the contributor is a bachelor or a widower without children of a pensionable age, the lump sum contribution should be accumulated as from the date of payments and treated in accordance with Rule I(a).

Rule VIII(b). If the contributor is married or a widower with children of a pensionable age, the amount of the lump sum contribution should be multiplied by the quantity found from Table A corresponding to the respective ages last birthday of the husband and wife at the date of payment of the contribution. If the contributor is a widower assume that the deceased wife lived until the date of payment of the lump sum contribution and died immediately afterwards.

F. CALCULATION OF QUANTITIES (OR TABULAR RESULTS) FOR AGES NOT GIVEN IN THE TABLES

The wife's age in the Tables is given at quinquennial intervals only. Ages of husband and wives younger than the youngest or older than the oldest in the Tables are to be dealt with as if identical with the youngest and oldest respectively.

For the intermediate ages of wives, interpolate by exact fifths.

Examples:

To find the quantity in Table A corresponding to the ages of a husband and wife aged respectively 27 and 26 last birthday.

The quantity for ages 27 and 25 given in Table A is .342

The quantity for ages 27 and 30 given in Table A is .394

The addition of five years to the age of the wife results, therefore, in an addition of .052 to the quantity given in the Table for ages 27 and 25.

An addition of one year to the age of the wife accordingly results, by proportion in an addition of one fifth of .052 to the quantity given in the Table for ages 27 and 25.

One fifth of $.052 = .010$. This figure added to $.342$ gives $.352$. $.352$ is, therefore, the required quantity corresponding to ages 27 and 26.

Similarly the quantity found from Table B corresponding to the ages of a husband and wife aged respectively 39 and 38 last birthday is three-fifths of $.58$ added to 3.27 which gives 3.62 .

In the case of Table C, it must be noted that an addition to the age of the wife results in a deduction from the quantity given in the Table.

To find the quantity in Table C corresponding to the ages of a husband and wife aged respectively 35 to 34 last birthday.

The quantity for ages 35 and 30 given in Table C is 3.81

The quantity for ages 35 and 35 given in Table C is 3.30

The addition of five years to the age of the wife results, therefore, in a deduction of $.51$ from the quantity given in the Table for ages 35 and 30.

An addition of four years to the age of the wife accordingly results, by proportion, in a deduction of four-fifths of $.51$ from the quantity given in the Table for ages 35 and 30.

Four-fifths of $.51 = .41$. This figure deducted from 3.81 leaves 3.40 . 3.40 is, therefore, the required quantity corresponding to ages 35 and 34.

SCHEDULE E (Section 23)

INSTRUCTIONS FOR RECOMPUTING AND INCREASING REGISTERED PENSIONS OF OFFICERS WHO WERE CONTRIBUTORS ON THE 31ST OCTOBER, 1967, AND WHO CONTINUED TO BE CONTRIBUTORS THEREAFTER

The pension as at the 31st October, 1967, (“the original pension”), computed on the Tables and instructions in force on that date and registered in respect of each married or widowed officer who began to contribute before, and was still contributing on, the 1st day of November, 1967, shall be recompiled, and increased, as follows:

NOTE (1).

- (a) The original pension shall be divided into two parts:
 - X. the part purchased by contributors which fell due on or before the 31st day of October, 1967; and
 - Y. the part purchased by contributions falling due on or after the 1st day of November, 1967.
- (b) Part Y shall be recomputed by applying to Table B the amount of the annual contribution as at the 31st day of October, 1967.

- (c) If Part Y so recomputed is greater than Part Y computed on Tables A, B and C, in force on the 31st October, 1967 it shall be added to Part X; otherwise the amount of the original pension shall be retained.
- (d) Each pension so recomputed shall, whether or not the amount of the original pension is retained, be increased by the addition of twenty per centum of the amount of Part X.

NOTE (2).

INSTRUCTIONS REGARDING THE CALCULATIONS
REFERRED TO IN NOTE (1) OF THIS SCHEDULE

To compute Part X and Part Y.

- (a) Multiply the total annual contribution at 31st October, 1967 by the factor from the Table in Schedule B in force on the 31st October, 1967 corresponding to the ages of the contributor and his wife at 31st October, 1967. The product gives a figure referred to as Part Y (old).
- (b) Multiply the total contribution as in (a) by the factor from the Table in Schedule B corresponding to the ages of the contributor and his wife at 1st November, 1967. The product gives a figure referred to as Part Y (new).
- (c) If Part Y (old) is less than Part Y (new), add the difference to the pension already registered in the name of the contributor as at 31st October, 1967.

If Part Y (old) is greater than Part Y (new), no adjustment is made.

- (d) Bonus. Deduct Part Y (old) from the original pension. The result is Part X. Add twenty per centum of Part X to the total in (c) above. The result is the Total Revised Pension as at 1st November, 1967.

EXAMPLE:

(1) Officer's age at last birthday before 31st October, 1967	40
(2) Wife's age at last birthday before 31st October, 1967	36
(3) The original pension on 31st October, 1967	1,031.19
(4) Annual contribution on 31st October, 1967	\$ 230.00
(5) Factor from Table B in force 31st October, 1967	2.66
(6) Part Y (old) being product of (4) and (5)	\$ 611.00
(7) Factor from Table B in force 1st November, 1967	3.14
(8) Part Y (new) being product of (4) and (7)	\$ 722.20
(9) Addition attribute to recomputation of Part Y, namely (8) and (6)	\$ 110.40

(10) Part X being the original pension on 31st October, 1967 minus Part Y (old) on Former Table B, namely (3) minus (6)	\$ 419.39
(11) Bonus being 20% of Part X, namely (10)	83.88
(12) Total revised registered pension is the original pension on 31st October, 1967 namely (3), plus addition from recomputation of Part Y, namely (9) plus bonus namely (11)	\$1,225.47