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CHAPTER 9. No. 8.

WIDOWS' AND ORPHANS' PENSIONS.

AN ORDINANCE RELATING TO PENSIONS TO WIDOWS AND CHILDREN OF DECEASED PUBLIC OFFICERS. Ordinance No. 17—1934.

[1st August, 1934.] Commencement.

1. This Ordinance may be cited as the Widows' and Orphans' Pensions Ordinance. Short title.

2. In this Ordinance— Interpretation.

“Fund” means the Public Service Widows' and Orphans' Fund established under Ordinance No. 25 of 1898;

As amended by Sec 2 of Ordinance 745

“pensionable age” as applied to children means, in the case of a male, that he is under the age of ^{eighteen} ~~eighteen~~ years, and, in the case of a female that she is under the age of twenty-one years and has not been married; a child shall be deemed to cease to be of pensionable age within the meaning of this Ordinance, if a male, on attaining the age of ^{eighteen} ~~eighteen~~ years or dying under that age, and, if a female, on attaining the age of twenty-one years, or dying or marrying under that age;

“public officer” means any male person for the time being holding a permanent appointment in the public service of the Colony, and includes a member of the Police Force;

“the scheme” means the Public Officers Widows and Orphans pensions scheme, which was established under the Widows' and Orphans' Pensions Ordinance (Cap. 84—1925 Revised Laws), and which is continued under and by virtue of this Ordinance, subject to the provisions of this Ordinance;

“approved scheme” means a scheme or fund for the granting of pensions to the widows and children of public officers established in any part of the British Empire outside the Colony and which has been declared by the Secretary of State to be an approved scheme for the purposes of this Ordinance.

Definition of contributors.

3. (1) “Contributor” means a public officer liable to contribute under the provisions of this Ordinance or under any former Ordinance either by way of abatements made from his salary or pension or otherwise for the purpose of providing the means of paying pensions to widows and children of public officers, and entitled to the privileges and benefits provided under this Ordinance, and includes a person all of whose contributions are fully paid and in respect of whose contributions pension may become payable under this Ordinance.

Officers who shall be contributors.

(2) Contributors under this Ordinance shall consist of the following persons:—

(a) public officers who at the commencement of this Ordinance were members of the Fund;

(b) members of the Fund who continued their membership after retiring from the public service of the Colony;

(c) public officers who at the commencement of this Ordinance were contributors under the scheme;

(d) public officers who shall continue to be contributors under the scheme after retiring from the public service of the Colony, including officers who have been transferred to other public service under the Crown;

(e) public officers appointed at any time after the commencement of this Ordinance at a salary of four hundred and eighty dollars per annum or over, provided that at the date of such appointment the age of such officer does not exceed sixty years;

(f) public officers appointed either before or after the commencement of this Ordinance at a salary of less than four hundred and eighty dollars per annum on attaining a salary of four hundred and eighty dollars per annum or over, provided that at the date of attaining such salary the age of such officer does not exceed sixty years.

Non-contributors.

(3) The following shall not be eligible to be contributors:—

(a) the Governor;

(b) the Private Secretary and Aide-de-Camp to the Governor if not contributors before they held these positions or holders of substantive appointments entitling them to be contributors;

(c) the Principal of any affiliated school under the provisions of the Education Ordinance;

(d) any person not a member of the permanent service of the Colony, who holds a temporary office in the public service;

(e) any person, other than a member of the Police Force, employed in the public service under an agreement for a term of years, whether provision is or is not made for his subsequent appointment to a position in the permanent service of the Colony;

(f) any person who is liable to be a depositor under the Provident Fund Ordinance, or under any Ordinance amending or replacing the same;

(g) females.

(4) It shall be lawful for the Governor in Council with the approval of the Secretary of State to exempt any public officer from the obligation to become a contributor, or to exempt any contributor from further liability under the provisions of this Ordinance: Provided that where any contributor is exempted from further liability under this subsection he shall not be entitled to the repayment of any part of his contributions, without the approval of the Secretary of State, and no pension or refund of contributions shall be or become payable at his death. Power to exempt from liability to contribute.

4. There shall be established for the purposes of this Ordinance, a Committee to be called the Public Service Widows and Orphans Pensions Committee hereinafter referred to as the "Committee" which shall consist of the Treasurer, as Chairman, and such other officers as the Governor may from time to time appoint. The Committee.

5. The pensions payable to the widows and children of contributors shall be computed in accordance with the rules contained in the First Schedule hereto on the basis of the Pension Tables in the Second Schedule hereto: Method of computing pensions. 1st Schedule. 2nd Schedule.

Provided that whenever the amount of the pension so computed is less than nineteen dollars and twenty cents per

annum pension shall be payable at the rate of nineteen dollars twenty cents per annum.

Periodical
revision of
Pension
Tables.

6. The Pension Tables may be revised from time to time after an investigation by an actuary appointed by the Secretary of State. Such investigations shall take place at such dates as the Secretary of State may from time to time determine. If after such an investigation it is decided by the Secretary of State that revised Pension Tables shall be adopted, the new Pension Tables as approved by the actuary shall be substituted for the Tables previously in force and shall come into force on a date which shall be notified in the *Royal Gazette* and shall apply to any pension payable in respect of a contributor dying on or after that date, but not to any pension payable in respect of a contributor dying before that date.

Pensions to be
paid out of
general
revenue.

7. Pensions payable under this Ordinance or under any Ordinance repealed by this Ordinance shall be paid out of the general revenue of the Colony and are hereby made charges upon such revenue.

Pension:
when to
commence
and how
payable.

8. Pensions payable under this Ordinance shall commence upon the death of the contributor in respect of whom they are payable, shall accrue daily, and shall be payable monthly in arrear: Provided that a pension may be payable quarterly instead of monthly if the pensioner so desires.

When pension
to widow and
to children
shall cease.

9. (1) The pension payable to the widow of a contributor shall cease on her death, bankruptcy or re-marriage or on the forfeiture of the whole of such pension in accordance with the provisions of this Ordinance.

(2) If on such pension to the widow ceasing as aforesaid there are no children of the contributor living and of pensionable age, and otherwise eligible for pension, the pension payable to the widow shall lapse.

(3) If on such pension to the widow ceasing as aforesaid there are such children or a child living and of pensionable age such pension shall be continued and paid to such children or child in accordance with the provisions of this Ordinance.

(4) The pension to the children of a deceased contributor shall cease in the case of males at ^{twelve} ~~eighteen~~ years of age, and

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in the case of females at twenty-one years of age or on marriage under that age. *made para (b) of Sec 3 of Ordce of 1914 for purpose added hereto.*

10. The rates of contribution shall be as follows:—

Rates of contribution.

(a) An officer whose salary exceeds the amount given in any line of the first column below but does not exceed that given in the corresponding line of the second column shall contribute at the annual fixed rate given in the corresponding line of the third column:—

Column 1. Exceeding	Column 2. Not Exceeding	Column 3. Fixed Rate.
\$	\$	\$ c.
480	720	24.00
720	960	33.60
960	1,200	43.20
1,200	1,440	52.80
1,440	1,800	67.20
1,800	2,160	81.60
2,160	2,520	96.00
2,520	2,880	115.20
2,880	3,360	134.40

and so on, the annual contribution increasing by \$19.20 for each step of \$480 in the salary scale.

(b) An officer whose salary is \$480 per annum shall contribute at the fixed annual rate of \$19.20.

(c) A contributor at the commencement of this Ordinance may elect to continue contributing at the rate of four per centum on his salary until he shall have been transferred to another office carrying a salary higher than that which he earned at the commencement of this Ordinance, but upon such transfer his contributions shall be at the rates fixed in paragraph (a) hereof: Provided that any such contributor may at any time before such transfer elect to contribute at the rates fixed in paragraph (a) hereof.

11. (1) For the purpose of fixing the rate of contribution no regard shall be had to any personal, duty, or acting allowance, nor to any other receipts, emoluments or advantages of any kind which the officer may receive or enjoy; but the contribution shall be assessed with regard only to the amount of the salary of the definite post or posts held by the officer without previous deduction of the amount of his contributions.

Salary of substantive posts only to determine rates of contribution.

(2) Any public officer who at the commencement of this Ordinance is a contributor in respect of any allowances, receipts, emoluments or advantages in excess of his salary as hereinbefore defined, may elect to continue contributing on such excess: Provided that if he elects to contribute on his salary only he will not be entitled to any refund of contributions previously paid on such excess.

Maximum amount and period of contributions.

12. (1) No officer shall be required to contribute at a higher rate than \$288 a year including his contributions under any approved scheme in respect of which he has been granted exemption under this Ordinance.

(2) No officer shall after attaining the age of sixty years contribute at a higher rate than that at which he was contributing immediately before attaining that age.

(3) On a contributor having contributed for a period of thirty-five years, or attaining the age of sixty-five years, whichever event shall first happen, the fact shall be notified by him to the Committee, and no further contributions shall be payable by him, whether he be pensioned or not, or whether he remains in His Majesty's service thereafter or not.

Rate of contribution on reduction of salary.

13. (1) A contributor whose salary is reduced so that he comes under a lower scale of contribution may at his option upon giving notice in writing to the Committee of his desire so to do, elect either—

(a) to continue contributing on the basis of the salary received by him prior to such reduction, or

(b) to contribute on the basis of his reduced salary.

(2) A contributor whose salary is reduced below \$480 per annum shall not thereby cease to be a contributor but may elect as provided in paragraph (a) of the preceding subsection or to contribute on a basis of \$480.

Optional additional contribution.

14. (1) A contributor who within six months of the commencement of this Ordinance or of the date of his first payment of contribution under this Ordinance or within six months after marrying shall by written notice to the Committee so elect may make an additional annual contribution of one-half of the amount specified in the line in column 3 of section 10 of

this Ordinance, which is applicable to him at the date of notification, or if he so decides at the date of notification, of one-half the amount so specified which is applicable to him from time to time. A contributor who has not so elected within any such period may be permitted so to elect at any time during his contribution term, subject to the approval of the Committee and subject to medical examination. If he so elects to make an additional annual contribution he shall make it accordingly as from the first day of the month next after that in which his notice was received by the Committee or as from the first day of the month next after that in which the Committee's approval was given to his subsequent election as the case may be.

(2) A contributor who is making an additional annual contribution may at any time by notification to the Committee elect to discontinue such contribution as from the beginning of the month next after that in which his notification of election is received by the Committee. When a contributor so elects to discontinue an additional annual contribution only such instalments thereof as form part of a complete annual contribution paid by him shall be taken into account for the purpose of calculating any pension under this Ordinance and any balance shall not be refunded except in pursuance of sections 26, 27 and 28.

(3) No officer shall be allowed to make more than one additional annual contribution under the scheme at the same time.

(4) A contributor who at the time of his re-appointment to the public service of the Colony is already making an additional annual contribution under the scheme shall (unless he elects at any time to discontinue such additional contribution in the manner herein provided) continue to pay it as an additional contribution under this Ordinance, and an officer who has ceased to contribute under the scheme may on being re-appointed to the public service of the Colony elect to make an additional annual contribution at the rate then applicable to him from time to time.

15. (1) It shall be competent for the Committee, on being satisfied that a public officer appointed to the public service of the Colony is a contributor under one or more approved schemes,

Exemption to officer a member of approved scheme in another Colony to contribute.

as defined in section 2 hereof, to recommend to the Governor, on the application of such officer, that he shall, so long as he continues as a contributor under such approved scheme or schemes be exempted from the provisions of this Ordinance except with regard to the excess, if any, of the salary receivable by such officer from this Colony over the aggregate amount in respect of which he will continue to be a contributor under such approved scheme or schemes. The Governor may thereupon direct the abatement from the salary of such officer to be limited to such excess of salary as aforesaid, and the officer shall, while he continues to be a contributor under such approved scheme or schemes be a contributor in the Colony (but subject to medical examination) in respect only of such excess as aforesaid.

(2) It shall be competent for the Committee to require such contributor from time to time to produce the receipts for his contributions, or other evidence of his continuing to be a contributor under such approved scheme or schemes and it shall be deemed a requirement of this Ordinance for such contributor so to produce the same.

(3) No claim for exemption under this section shall be valid unless it is made in writing and reaches the Committee not later than six months after the date from which the officer commenced to draw salary from this Colony. Nothing in this section shall exempt an officer who on re-appointment to the service of this Colony is already a contributor under the scheme from continuing his contributions thereto.

Increased contributions.

16. Increases of contributions shall rank for the purpose of calculating pensions as if they were fresh entrances at the respective ages of husband and wife when the increase takes place.

Reduced contributions.

17. In any case in which any person ceases to be a contributor or becomes a contributor to a reduced extent, the pension to his widow or children shall be reduced in the same proportion as it would have been increased had his rate of contribution been raised instead of lowered.

Period and manner of payment of contributions.

18. (1) All annual contributions shall be paid in monthly instalments by way of abatements to be retained by the

Treasurer from the salaries or pensions of contributors and shall be payable until either the contributor dies, or he has contributed to the scheme for a period of thirty-five years or has attained the age of sixty-five years, whichever event shall first happen.

(2) All abatements from the salaries and pensions of, and all other amounts receivable from, public officers under the provisions of this Ordinance, when received by the Treasurer, shall be carried to the credit of the general revenue of the Colony.

Contributions, etc., to be paid into general revenue.

19. The Treasurer shall make a like abatement from the salary of every public officer who is liable to become compulsorily a contributor, from the date of his becoming so liable. But in the event of such officer submitting himself for medical examination and not being found eligible to be a contributor, the amount of such abatements without deduction shall be returned to him, or to his legal representative in case of his death.

Officers not yet eligible for privileges under Ordinance to contribute until examined.

20. (1) A person appointed on probation or provisionally only to the public service of the Colony shall contribute by abatement from his salary, but shall not become entitled to any privilege or benefit under this Ordinance until his appointment is confirmed.

Contributions during provisional appointment.

(2) If his appointment is made permanent, and subject to his being found eligible to be a contributor after medical examination, the date of his becoming entitled to the privileges and benefits conferred by this Ordinance shall, for all purposes, be taken to be the date when he was appointed on probation or provisionally.

(3) In the event of his not being permanently appointed, or of his submitting himself for medical examination and not being found eligible to be a contributor, the amount of his contributions without any deduction shall be returned to him, or to his legal representative in case of his death.

21. (1) The aforesaid abatements shall be made whether an officer be on leave of absence or not, or under interdiction, and irrespective of what proportion of his salary is payable to him whilst on such leave or under interdiction.

Contributions by officers on leave, etc., and acting officers.

(2) When a contributor is on leave of absence without salary, he shall still be liable to pay the same contribution in respect of such absence as would have been deducted from his salary had he received the same, and if he does not pay the amount so due, it shall be deducted from his future salary in such monthly proportions as the Committee shall require or, in the event of his death, from any pension payable to his widow or children.

(3) In no case shall any deduction be made from any salary payable out of the emoluments of any office to any person appointed to act temporarily in such office.

(4) A contributor appointed to any office which is of a temporary nature shall, during the continuance of his temporary office, continue to contribute in respect of the salary of the office which he previously held as a member of the permanent public service, and after the abolition of the temporary office or his retirement therefrom he shall contribute on the salary which he shall thereafter receive.

Medical
examination
of officers
before
acceptance as
contributors.

22. (1) Every public officer, before becoming entitled to the privileges and benefits of a contributor, shall undergo a medical examination, to be made by a Government Medical Officer appointed by the Committee from time to time for the purpose; the method and scope of such examination to be such as the Committee shall direct.

3rd Schedule.

(2) The medical examiner shall require the person under examination to answer in writing and sign his name at the foot of the questions prescribed in the Third Schedule hereto, and any other questions which may be from time to time prescribed by the Committee or deemed necessary by the medical examiner, and in reporting on the life of such person the medical examiner shall have regard to the answers to such questions.

(3) Such questions and answers shall be preserved and shall be deemed the basis of the contract between the Committee and the person signing the same, and in the event of any of the answers to such questions being materially untrue to the knowledge of such person, it shall be held fraudulent, and such person, if living, shall forfeit all contributions, and cease to be a contributor; and if such fraud is discovered after his death, the Committee, on satisfactory proof thereof, may subject to the approval of the Governor in Council direct any pension

otherwise payable to the widow or children of such person to be forfeited wholly or in part.

(4) No public officer shall be entitled to any of the privileges and benefits of a contributor until he shall have undergone the medical examination, and shall have been accepted by the Committee as a contributor, but the abatement from his salary in this Ordinance provided for shall be made pending the report of the medical examiner to the Committee and the Committee's decision on such report.

(5) Such report shall be treated as strictly confidential.

23. (1) If a medical examiner certifies that the life of a public officer examined by him for the purposes of this Ordinance is not a safe and proper life, the Committee may either refuse to accept such officer as a contributor or, if the medical examiner so advises, suspend a final decision for such time, not exceeding twelve months, as the Committee think fit; and the Committee shall, in the event of their suspending a final decision, direct another examination of such officer at the expiration of such time as aforesaid.

Failure to pass medical examination.

(2) If a medical examiner certifies that the life of a public officer examined by him for the purposes of this Ordinance is not a fair average life, but that he may be accepted as a contributor subject to the conditions laid down in this subsection, the Committee may with the written consent of such officer accept him as a contributor on such conditions.

Acceptance of an officer as contributor on special conditions.

The conditions referred to are that the age of such officer shall, in accordance with the certificate of the medical examiner and subject to the confirmation of the Committee, be rated up as a life equal to an older age than his actual age at the date of the officer's first contribution for the purpose of calculating the pension that would be payable to his widow and children.

(3) If as a result of the medical examination the Committee refuse to accept such officer as a contributor, the contributions paid by him shall without deduction be returned to him, and he shall not become a contributor.

The Committee may refuse to accept the officer as a contributor.

(4) It shall be lawful for the Governor in Council, upon application made at any time, to admit as a contributor, after satisfactory medical examination, any public officer who has at

Officer subsequently passing examination may be admitted as a contributor.

any previous time failed to pass the medical examination prescribed by this Ordinance, but whose health has been re-established since such medical examination as aforesaid.

Information
to be fur-
nished by
contributors.

24. (1) Every contributor whose salary is liable to abatement under this Ordinance shall, within six months, from the accrual of such liability, be bound to notify the Committee in writing of the following particulars unless he has previously furnished this information,—

(a) the date of his birth;

(b) if he is a married man, the date of the birth of his wife and children, if any, and of the marriage, and the name of such wife and children; and

(c) if he is a widower having a child or children of pensionable age, he shall in addition notify the date of the death of his wife.

(2) Every contributor who shall marry while he is a contributor shall within six months thereafter, notify the same to the Committee in writing, stating the name and date of birth of his wife and the date of the marriage.

(3) Every contributor shall notify in writing to the Committee, within six months from the date of the event,—

(a) the birth of each child born to him, stating the name and date of birth of such child;

(b) the marriage of any female child under the age of twenty-one years;

(c) the death of his wife, or of any of his children of pensionable age;

(d) the annulment or dissolution of his marriage.

Information
to be
furnished by
widows.

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

(a) the date of the death of the contributor, if he was not at the time in the service of the Colony;

(b) the birth of any posthumous child born to such contributor;

(c) the marriage of any female child of such contributor under the age of twenty-one years;

(d) the death of any child of such contributor while of pensionable age;

(e) her own re-marriage or bankruptcy.

25. (1) All such statements, notices or particulars required under the preceding section shall be proved by the production of birth, death, or marriage certificates or by affidavit or otherwise, to the satisfaction of the Committee, who are hereby empowered, should they see fit, to require evidence to be produced of the accuracy of the information furnished to them.

Proof of statements and particulars required by the Committee.

(2) The Committee may require such proof as they deem desirable that any person claiming to be entitled to pension, or on behalf of whom such claim is made, is alive and entitled to pension, and the Committee may refuse or withhold payment of any pension in whole or in part until such proof is furnished to the satisfaction of the Committee.

(3) The production of any evidence called for by the Committee, within a reasonable time after the same has been called for, shall be deemed one of the requirements of this Ordinance.

26. When a contributor who is a bachelor or a widower without any child of pensionable age has contributed for a period of thirty-five years or attained the age of sixty-five years, whichever event shall first happen, the Committee, upon due notice to that effect, shall proceed to pay out to such contributor, if a bachelor, a sum equal to one-half of his total contributions (without interest), or, if a widower, without any child of pensionable age, then one-half of the contributions (without interest) paid by him since the death of his last wife, or since the date his last child ceased to be of pensionable age, whichever event shall have last happened.

Bachelor or widower to be refunded half of contributions in certain events.

27. (1) In the event of a bachelor dying while in the public service, one-half of the total contributions made by him shall be paid (without interest) to his legal representative.

Bachelor or widower dying: refund to legal representative.

(2) In the event of a widower, without any child of pensionable age, dying while in the public service, one-half of the contributions (without interest) paid by him since the death of his last wife, or since the date his last child ceased to be of

pensionable age, whichever event shall have last happened, shall be paid to his legal representative.

Bachelor or
widower
retiring from
local
service—
Refund of
contributions.

28. (1) A contributor retiring from the public service of the Colony who is a bachelor or widower without any child of pensionable age, shall cease to be a contributor or to enjoy the privileges and benefits of a contributor altogether, but shall be entitled to receive from the Treasurer, if a bachelor, a sum equal to one-half of his total contributions (without interest) or, if a widower without any child of pensionable age, then one-half of the contributions (without interest) paid by him since the death of his last wife, or since the date his last child ceased to be of pensionable age, whichever event shall have last happened.

Provisions
regarding
members of
Provident
Fund.

(2) If a contributor is a bachelor or a widower without any child of pensionable age, he may, on becoming a depositor under the Provident Fund Ordinance, elect either—

(a) to remain a contributor until he has attained the age of sixty-five years or been a contributor for thirty-five years in respect of a monthly sum equal to the abatement made from his salary for the last month of his service prior to his becoming a depositor under the Provident Fund Ordinance, or

(b) to cease to be a contributor on the conditions contained in subsection (1) of this section.

Provisions as
to transfer or
retirement of
married
contributors.

29. (1) A contributor retiring from the public service of the Colony with a wife living or with children or a child of pensionable age, before he has attained the age of sixty-five years or before he has been a contributor for thirty-five years, whether such retirement be on pension or not, or on transfer to other public service under the Crown, may elect—

(a) to remain a contributor until he has attained the age or been a contributor for the period aforesaid, in respect of a monthly sum equal to the abatement made from his salary for the last month of his service; or

(b) if retiring with a pension immediately payable to him, to remain a contributor until he has attained the age or been a contributor for the period aforesaid, in respect of a sum equal to the appropriate rate calculated on the basis of his pension; or

(c) if retiring without any pension immediately payable to him, to cease to be a contributor, but to enjoy the privileges and benefits of a contributor in respect of past contributions only.

(2) A contributor with a wife living or with children or a child of pensionable age, on becoming a depositor under the Provident Fund Ordinance, may subject to the provisions of that Ordinance elect either—

(a) to remain a contributor until he has attained the age or been a contributor for the period aforesaid, in respect of a monthly sum equal to the abatement made from his salary for the last month of his service prior to his becoming a depositor under the Provident Fund Ordinance, or

(b) to cease to be a contributor and to enjoy the privileges and benefits of a contributor in respect of past contributions only.

(3) In the event of any contributor failing within six months, or within such further time as the Committee may in any particular case allow, to elect as in this section provided, or in the event of his having elected to continue as a contributor by paying a contribution equal to his previous abatement and of his failing for six months at any time thereafter to pay his contributions as herein provided, he shall be deemed to have elected to continue thenceforth as a contributor in respect of the amount of his pension only if in receipt of pension, or of his past contributions only if not in receipt of any pension.

30. (1) If a contributor who has retired from the public service of the Colony with a wife living or with children or a child of pensionable age subsequently ceases to have such wife and any child of pensionable age he shall thereupon cease to be a contributor, or to enjoy the privileges or benefits of a contributor, and he shall not be entitled to be refunded any part of his past contributions.

Who not entitled to benefits or pensions.

(2) The widow of a contributor whose marriage with him is contracted after he has retired from the public service of the Colony or subsequently to the time when such contributor ceased, or was not under obligation, to contribute to the scheme, shall not be entitled to any pension, nor shall the children of such marriage be entitled to any pension, under this Ordinance.

(3) No widow of a contributor whose husband dies within twelve calendar months of the marriage without issue of such marriage born in his lifetime or in due time after his death shall be entitled to any pension under this Ordinance: Provided that the Committee may, with the approval of the Governor in Council, grant to such widow all or any part of the pension to which she would have been entitled but for the provisions of this subsection.

Effect of
divorce or
nullity of
marriage.

31. When the marriage of any contributor has been annulled or dissolved by the decree of any competent court the wife, party to such marriage, shall for all purposes of this Ordinance be deemed to have died and the contributor to have become a widower at the date of such decree.

Penalty for
non-com-
pliance with
requirements.

32. (1) A contributor or widow of a contributor who fails or neglects to comply with any of the requirements of this Ordinance shall, for each default and at the discretion of the Committee, be liable to a fine not exceeding twenty-four dollars, to be deducted from his or her salary or pension as the case may be by the Treasurer on the warrant of the Governor, which may be issued at the request of the Committee.

(2) In case no salary or pension is payable to such contributor from the Treasury, and he shall not pay the amount of such fine to the Treasurer within one month after it has become payable, he may be declared by the Committee, with the consent of the Governor in Council, to be no longer a contributor, and his wife and children shall thereupon forfeit all claims to pensions under this Ordinance.

(3) A public officer who ceases to be a contributor under this section shall have the right to be restored as a contributor with all previous rights within twelve months, on payment of the amount of the fine and arrears of contribution, with interest thereon at the rate of six per centum per annum, and on undergoing such fresh medical examination (if any) as the Committee may require.

Penalty
for false
statement.

33. 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 Ordinance to be furnished, or committed any other fraudulent act in connection with this

Ordinance, all or any part of the rights under the scheme of the contributor or the widow or any child of the contributor shall be liable to be forfeited at the discretion of the Governor in Council, on the report of the Committee.

34. Notwithstanding anything contained in this Ordinance no officer who is dismissed from the service of the Colony for misconduct shall be entitled to rank for benefit under this Ordinance whether by way of pension or return of contributions: Provided that the Governor in Council may authorise a refund to such officer of an amount not exceeding one-half of his contributions.

Officer dismissed for misconduct not to rank for benefit.

35. No pension payable under this Ordinance and no rights of any contributor acquired hereunder shall be assignable or transferable or liable to be attached, sequestered or levied upon for, or in respect of any debt or claim whatsoever or be in any way alienated from the person for whose benefit it is payable.

Pension not to be assigned or levied upon.

36. If a widow's pension ceases in her lifetime by reason of her bankruptcy, and if and so long as there shall not be any child of the contributor entitled to receive such pension, the Committee with the approval of the Governor may, from time to time, during the remainder of her life, or during such shorter period or periods, either continuous or discontinuous, as shall be thought fit, pay to such widow an allowance at a rate not exceeding the rate of such pension, or may apply the same for the maintenance and personal support or benefit of such widow, in such manner as the Committee may, from time to time, think proper.

Allowance in lieu of pension to widow on bankruptcy.

37. (1) When a contributor dies leaving a widow and children of pensionable age by such widow, it shall be lawful for the Committee, either in the first instance or at any time while a pension is payable, to pay to the widow the whole of the pension, or to pay to the widow a part only of the pension, and to pay or apply the balance of such pension for or towards the maintenance or education of the children in such manner as the Committee in their discretion shall think fit.

Division of pension between widow and children in the discretion of the Committee.

(2) When any sum becomes payable by the Committee, to any person not *sui juris* in law, the Committee may in their

discretion, pay or apply such sum or any part thereof for the benefit or towards the maintenance or education of such person, in such manner and at such times as the Committee shall think fit; and the amount may be paid either direct to such person or to any other person or persons as the Committee shall think fit.

(3) If the widow of a contributor while in receipt of a pension deserts or abandons or does not assist a child of hers by the contributor whom she is bound by law to maintain and who is of pensionable age, the Committee may, in their discretion, pay to a fit and proper person on behalf of such child, such portion of the pension as they may think fit.

(4) No action shall be maintainable against the Committee in respect of anything done or omitted in the exercise of their discretion, or in respect of the acts or defaults of any person to whom any sum shall have been paid.

Rules.

38. The Governor in Council may make rules dealing with the exercise and carrying out of the powers and obligations of the Committee, and generally, for the proper carrying out of the provisions of this Ordinance, and may from time to time repeal, alter or vary such rules including the rules contained in the First Schedule hereto.

Appeal in
certain cases
to Governor
in Council.

39. If any question or dispute shall arise as to who is entitled to be deemed a contributor, as to the right of any person or persons to receive a pension, or as to the amount of such pension, or as to any right or obligation of the Committee or of any contributor or other person under this Ordinance, not specifically provided for by this Ordinance or by the rules made thereunder, or as to the propriety of any decision of the Committee, such question or dispute shall be referred by the Committee to the Governor in Council for decision, and such decision shall be binding and conclusive on all parties concerned and shall be final to all intents and purposes, and shall not be subject to appeal or to be questioned or revised by any court of justice.

Notices of
election
irrevocable.

40. Unless otherwise provided by this Ordinance, all notices of election given by officers under the provisions of this Ordinance shall be irrevocable.

41. All acceptances and rejections of public officers as contributors, computations of pension or of amounts to be returned to public officers ceasing to be contributors, and all decisions and acts of the Committee, shall be according to the provisions of this Ordinance, although the entry into the service, death, medical report, retirement, or other event in consequence of which the Committee shall have to decide or act may have occurred before the commencement of this Ordinance.

Application of this Ordinance.

42. Nothing in this Ordinance shall be construed to affect the pensions, rights, or obligations, under the provisions of any former Ordinance, of widows or children of deceased public officers already accrued by reason of the deaths of such officers, or to confer on such widows or children or on the legal representatives of any such deceased officers any right or benefit which they were not entitled to by virtue of any Ordinance in force at the respective times of the deaths of such deceased officers.

Saving all rights already accrued.

43. (1) All officers who joined the Civil Service Widows' and Orphans' Fund under the provisions of Ordinance No. 4 of 1890 before the 1st of October, 1898, shall, in the event of their retirement from the service or abolition of their office or promotion to employment under the Crown elsewhere in His Majesty's dominions, continue, notwithstanding the provisions of this Ordinance, to be entitled, if they shall think fit, to demand the reserve value of their contributions computed in accordance with Table IV. in the Second Schedule hereto.

Saving of vested rights.

(2) Save as in this section expressly provided, all persons who became members of the Fund constituted under any former Ordinance, and who were members thereof at the commencement of this Ordinance, shall be deemed to be subject in all respects to the provisions of this Ordinance.

SCHEDULES.

(Section 5.)

FIRST SCHEDULE.

Rules for calculating Pensions to Widows and Orphan Children of Public Officers according to the Tables in the Second Schedule.

Synopsis of Rules.

A. Public Officer who commenced to contribute while a Bachelor.

I. First Wife's Prospective Pension.

- (a) Pension in consideration of the contributions paid during bachelorhood.
- (b) Pension in consideration of the annual contribution current at the date of marriage.
- (c) Variations of pension consequent on increments to, and decrements from, the current annual contribution while the contributor is married to his first wife.

II. Second, and subsequent Wife's Prospective Pension.

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

B. Public Officer who commenced to contribute while Married.

III. First Wife's Prospective Pension.

- (a) Pension in consideration of the annual contribution current at the date of commencement of the contribution.
- (b) Variations of pension consequent on increments to, and decrements from, the current annual contribution while the contributor is married to his first wife.

IV. Second, and subsequent, Wife's Prospective Pension.

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

C. Public Officer who commenced to contribute while a Widower.

V. Second, and subsequent, Wife's Prospective Pension.

D. Pensions to Orphan Children.*VI. Orphans' Pensions at Death of Widower Contributor.*

- (a) Case where the orphans are the issue of the same wife.
- (b) Case where the orphans are the issue of different wives.

*VII. Orphans' Pensions at Death or re-Marriage of Widow.**VIII. Orphans' Pensions at Death of Married Contributor.***E. Public Officer transferred to the service of another Colony.****F. Calculation of Quantities (or Tabular Results) for Ages not given in the Tables.****A to C. Calculation of Registered Pensions.**

The Committee shall keep a register in which full particulars respecting each contributor shall be entered and such other records as shall be deemed necessary from time to time, and on the death of a married contributor it shall be the duty of the Committee, on being duly satisfied of the material facts and dates, to compute the pension payable to his widow and orphans, as the case may be, by the use of these Rules.

A. Public Officer who commenced to contribute while a Bachelor.

Note. No registered pension is to be recorded unless and until the bachelor contributor marries.

I. First Wife's Prospective Pension.

Note. 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 and multiply the result by the quantity found from Table II. corresponding to the respective ages next 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.

(b) Pension in consideration of the annual contribution current at the date of marriage.

Note. The amount of the current annual contribution is obtained by multiplying by 12 the amount of the last monthly contribution.

Rule I. (b) Turn to the section of Table I. which contains in the heading the age of the husband at the date of completion of his period of contribution, and multiply the amount of the current annual contribution, by the quantity found from that section corresponding to the respective ages next birthday of the husband and wife at the date of marriage. The product gives the registered pension on account of the annual contribution current at the date of marriage.

Example of the application of Rules I. (a) and I. (b):—

Officer born on	July 31, 1858
Officer commenced to contribute on	April 1, 1884
Officer married on	June 30, 1888
Annual contribution at date of marriage	\$19.20
Date of completion of contribution period	April 1, 1919
Wife born on	Aug. 31, 1868
Officer's age next birthday at date of marriage ...	30
Officer's age next birthday at completion of contribution period	61
Wife's age next birthday at date of marriage ...	20

Application of Rule I. (a):—

Accumulation of contributions paid during bachelorhood:—

Total accumulation— \$81.60.

Quantity found from Table II.—Husband* 30 }554
Wife* 20 }	

$\$81.60 \times .554 = \$45.21 =$ registered pension in consideration of contributions paid during bachelorhood.

Application of Rule I. (b):—

Annual contribution current at the date of marriage, \$19.20.

Quantity found from Table I., section for Officers aged 61 next birthday at completion of period of contribution:—

Husband* 30 }	5.77
Wife* 20 }	

$\$19.20 \times 5.77 = \$110.78 =$ registered pension in consideration of annual contribution current at marriage.

Total Registered Pension to be recorded on the bachelor contributor marrying:—

By <i>Rule I. (a)</i>	\$45.21
By <i>Rule I. (b)</i>	\$110.78
Total	\$155.99

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

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

Rule I. (c) Turn to the section of Table I. which contains in the heading the age of the husband at the date of completion of his period of contribution, and multiply the amount of the increment to, or the decrement from, the current annual contribution by the quantity found from that section

* *Note*—Where the ages are not given in the Tables, proceed as illustrated in the general examples given in F.

corresponding to the respective ages next birthday of the 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 current annual contribution, or, as the case may be, the amount to be deducted from the registered pension consequent on the decrement from the current annual contribution.

Example of the application of Rule I. (c):—

Assume particulars as in the *Example* subjoined to *Rules I. (a) and I. (b):—*

Annual contribution increased on 31st of May, 1893, from \$19·20 to	\$28·80
Annual contribution decreased on 30th of April, 1898, from \$28·80 to	\$24·00
Annual contribution ceased on 31st of March, 1903.		

1893, 31st of May—Increment to current annual contribution	\$9·60
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Quantity found from Table I., section for Officers aged 61 next birthday at completion of period of contribution:—

Husband	35	}	4·74
Wife	25		

$\$9·60 \times 4·74 = \$45·50 =$ amount to be added to the registered pension.

Registered pension at marriage, see <i>Example</i> subjoined to <i>Rules I. (a) and I. (b)</i>	\$155·99
Add	\$45·50

Registered pension at 31st of May, 1893	\$201·49
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1898, 30th of April—Decrement from current annual contribution	\$4·80
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Quantity found from Table I., section for Officers aged 61 next birthday at completion of period of contribution:—

Husband	40	}	3·83
Wife	30		

$\$4·80 \times 3·83 = \$18·38 =$ amount to be deducted from the registered pension.

Registered pension at 31st of May, 1893, as above	\$201·49
Deduct	\$18·38

Registered pension at 30th of April, 1898	\$183·11
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1903, 31st of March—Cessation of contribution regarded as a decrement from current annual contribution	\$24·00
--	--------	---------

Quantity found from Table I., section for Officers aged 61 next birthday at completion of period of contribution:—

Husband	45	}	2·99
Wife	35		

$\$24·00 \times 2·99 = \$71·76 =$ amount to be deducted from registered pension.

Registered pension at 30th of April, 1898, as	
above	\$183.11
<i>Deduct</i>	\$71.76
	Registered pension at 31st of March, 1903 ...
	\$111.35

II. Second, and subsequent, Wife's Prospective Pension.

(a) Variations of pension consequent on increments to, and decrements from, the current annual contributions while the contributor is a widower.

Rule II. (a) Assume that the contributor is married to a wife of the age that his last preceding wife would have been had she survived to 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 31st of August, 1868, died on 30th of November, 1888, it would be assumed that the contributor was at the date of each of the three variations of the contributions married to a wife who was born on the 31st of August, 1868. 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.

Note. No variation of the registered pension is to be recorded if the second, or subsequent, wife was at the date of the re-marriage of *the same age next birthday* as the last preceding wife would have been had she survived to that date.

Rule II. (b) If the second, or subsequent, wife was at the date of the re-marriage of *a greater or less age next birthday than* the last preceding wife would have been had she survived to that date, multiply the amount of the registered pension by the quantity found from Table III. corresponding to the age next birthday of the husband at the date of re-marriage, and the age next 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 II. corresponding to the respective ages 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 re-marriage of the contributor.

Example of the application of *Rule II. (b)*:—

Assume particulars as in the *Example* subjoined to *Rules I. (a)* and *I. (b)*:—

First wife died on	Nov. 30, 1888
Contributor re-married on	Jan. 31, 1893
Contributor's age next birthday at date of re-marriage	35
Second wife born on	June 30, 1873
Second wife's age next birthday at date of the re-marriage	20

Wife's age next birthday on 31st of July, 1890 ... 30
 1890, 31st of July—Current annual contribution ... \$19·20
 Quantity found from Table I., section for Officers aged 65 next birthday
 at completion of period of contribution:—

Husband	40	}	3·99
Wife	30					

$\$19\cdot20 \times 3\cdot99 = \$76\cdot61 =$ registered pension in consideration of annual contribution current at commencement of contribution.

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

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

IV. Second, and subsequent, Wife's Prospective Pension.

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

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 current annual contribution while the contributor is married to his second or subsequent wife.

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

C. Public Officer who commenced to contribute while a Widower.

V. Second, and subsequent, Wife's Prospective Pension.

Rule V. For the purpose of calculating the registered pension assume that the deceased wife survived to the date of commencement of the contribution and died immediately afterwards; then proceed in accordance with the rules applicable to the case of Officers who commenced to contribute while married, see (B).

D. Pensions to Orphan Children.

VI. Orphans' Pensions at death of Widower Contributor.

(a) Case where the orphans are the issue of the same wife.

Rule VI. (a) Divide the amount of the registered pension of the widower contributor equally among the children entitled for the time being.

Example of the application of *Rule VI. (a)*.

Registered pension of widower contributor at his death, \$288·00 per annum.

Children entitled on his death:—

Spinster daughter aged	...	19
Son aged	14
Son aged	12

Each of the three children will take a pension of \$96.00 per annum.

If the Spinster daughter marry at the age of twenty the two sons will each take a pension of \$144.00 per annum.

If the younger son subsequently die at the age of fifteen the elder son will take the full pension of \$288.00 per annum.

(b) Case where the orphans are the issue of different wives.

Note. The rules here given provide for the case of two wives only.

Rule VI. (b) (1) Divide equally among such of the children of the first wife as may be entitled for the time being *one moiety* of the pension which the first wife would have received had she survived the contributor.

(2) Divide equally among such of the children of the second wife as may be entitled for the time being *one moiety* of the pension which the second wife would have received had she survived the contributor had there been no issue of the first wife entitled to pension.

(3) So soon as all the children of either the first wife or the second wife have ceased to be entitled to pension, divide equally among such of the children of the other wife as may be entitled for the time being *the whole* of the pension which such other wife would have received had she survived the contributor, and had there been no issue of the first wife entitled to pension.

VII. Orphans' Pensions at Death or Re-marriage of Widow.

Rule VII. Divide the amount of the widow's pension equally among her children entitled for the time being.

Example of the application of Rule VII.:—

Amount of widow's pension at her death of re-marriage \$288.00 per annum.

Children entitled at her death:—

Assuming the particulars as in the example subjoined to *Rule VI. (a)* proceed as therein indicated.

VIII. Orphans' Pensions at Death of Married Contributor.

Rule VIII. In the case where a contributor dies leaving a widow, and also children, the issue of a previous marriage, divided equally among such of the children of the first wife as may be entitled for the time being *one moiety* of the pension which the first wife would have received had she survived the contributor. On the widow's pension ceasing, divide equally among such of the children of the first wife as may be entitled for the time being *the whole* of the pension which the first wife would have received had she survived the contributor.

Note. In this case, as long as the children of the first wife are entitled to pension, the widow's pension is *one moiety* of that which she would have received had there been no such children.

E. Public Officer transferred to the Service of another Colony.

Throughout these rules and examples the calculations depend, not on the official income of the contributor, but on the amount of his contribution to

the Scheme, so that the transfer of a public officer to the service of another Colony does not affect his registered pension unless the amount of his current annual contribution is varied, in which case the proper adjustment is to be made in accordance with the preceding rules.

F. Calculation of Quantities (or Tabular Results) for ages not given in the Tables.

Table II. The quantities are given for every age of the husband from 15 to 60, and for every fifth age of the wife from 15 to 65. Ages of husbands and wives below and beyond are to be treated as the youngest and oldest ages given respectively.

For the intermediate ages of wives, interpolate by first differences as follows:—

To find the quantity corresponding to the ages of the husband and wife aged respectively 35 and 27 next birthday:—

The quantity for ages 35 and 25 given in the Table is482

The quantity for ages 35 and 30 given in the Table is507

So that the addition of five years to the age of the wife results in an addition of .025 to the quantity given in the Table for ages 35 and 25.

An addition of two years as the age of the wife accordingly results by proportion in an addition of two-fifths of .025 to the quantity given in the Table for ages 35 and 25.

Two-fifths of .025 = .010, which added to .482 gives .492 which is the required quantity corresponding to ages 35 and 27.

Table I. This Table is divided into eleven sections respectively applicable to Officers who will be aged next birthday 55, 56, 57 up to 65, when they complete their period of contribution. Care should in all cases be taken to turn to the section which contains in the heading the age of the husband at the date of completion of his period of contribution.

In each section the quantities are given for 35 consecutive ages of the husband, terminating at the age preceding that at which the contribution ceases, and for every fifth age of the wife from 15 to 65.

Ages of the wife below or beyond are to be treated as the youngest and oldest ages given respectively. For the intermediate ages of wives interpolate by first differences as explained above. Thus, the quantity found from the first section of the Table (age 55) corresponding to the ages of a husband and wife aged respectively 45 and 38 next birthday is three-fifths of .18 added to 2.39, which gives 2.498.

For Officers who commence to contribute at an earlier age than 20 next birthday the method of calculation given in the subjoined examples is to be followed.

Example (1) An Officer aged 17 next birthday, having a wife aged 15 next birthday, commences to contribute. Assume that the Officer is aged 20 next birthday, so that the quantity found from Table I. will be 8.30.

This Officer receives an increment of salary at age 22 next birthday, when his wife's age is 20. Assume that his age is 25 next birthday, *i.e.*, his actual age 22 plus the difference between his actual age at entry and 20, which is three years. The quantity found from Table I. will be 7.00.

Example (2) An Officer aged 19 next birthday commences to contribute as a bachelor, and five years later, when aged 24 next birthday, marries, his wife's age being 20 next birthday. The quantity found from Table II. in accordance with *Rule I. (a)* will be taken from the actual ages (husband 24 and wife 20), and will be $\cdot 683$. With respect to the current annual contribution at marriage, assume that the Officer's age is 25 (his actual age plus one); so that the quantity found from Table I. will be $7\cdot 00$.

This Officer receives an increment of salary when aged 39, when his wife's age is 35. Assume as before that the ages are 40 and 35 respectively, so that the quantity found from Table I. will be $3\cdot 61$.

Note. It will be observed that this method takes account of the actual number of years for which the annual contribution will run. In *Example (1)* when the Officer receives the increment of salary at age 22 he has contributed to the Scheme for five years, so that at the expiration of 30 years his contributions will cease. Similarly in *Example (2)*, when the Officer marries at age 24, he also has contributed to the Scheme for five years, so that although he is two years older than the Officer in *Example (1)*, yet the unexpired period of contribution is the same in each case, and the wife's age in each instance 20, so that no important error is involved in using the same tabular quantity for the two cases.

Table III. The quantities are given for the same ages as in Table II.; ages of husbands and wives below and beyond are to be treated as in using that Table.

For the intermediate ages of wives interpolate by first differences as explained above, except that it must be noted that in this Table an addition to the age of the wife results in a *deduction* from the quantity given in the Table.

To find the quantity corresponding to the ages of a husband and wife aged respectively 35 and 27 next birthday:—

The quantity for ages 35 and 25 given in the Table is $2\cdot 074$

The quantity for ages 35 and 30 given in the Table is $1\cdot 974$

So that the addition of five years to the age of the wife results in a deduction of $\cdot 100$ from the quantity given in the Table for ages 35 and 25.

An addition of two years to the age of the wife accordingly results by proportion in a deduction of two-fifths of $\cdot 100$ from the quantity given in the Table for ages 35 and 25.

Two-fifths of $\cdot 100 = 0\cdot 40$ which deducted from $2\cdot 074$ leaves $2\cdot 034$ which is the required quantity corresponding to ages 35 and 27.

(Section 5.)

SECOND SCHEDULE.

TABLE I.

This section of Table I. is applicable only to the case of Officers who will be aged 55 next birthday, when they complete their period of contribution.

The Yearly Pension, payable by Monthly Instalments, which a Yearly Contribution of 1, payable also by Monthly Instalments, will secure. The Yearly Contribution is to cease on the termination of 35 years from the date of the Officer's first Contribution.

Age of husband next birthday.	AGE OF WIFE NEXT BIRTHDAY.										
	15	20	25	30	35	40	45	50	55	60	65
20	8.30	8.60	8.98	9.47	10.11	10.90	11.92	13.40	15.21	17.75	21.40
21	7.98	8.27	8.64	9.13	9.72	10.50	11.52	12.89	14.65	17.07	20.53
22	7.67	7.95	8.30	8.77	9.34	10.10	11.06	12.41	14.11	16.41	19.71
23	7.37	7.63	7.97	8.42	8.98	9.71	10.62	11.92	13.53	15.77	18.88
24	7.07	7.33	7.62	8.07	8.59	9.30	10.18	11.42	12.97	15.09	18.04
25	6.77	7.00	7.31	7.72	8.22	8.89	9.74	10.94	12.43	14.46	17.21
26	6.49	6.70	7.00	7.38	7.88	8.50	9.32	10.47	11.90	13.84	16.41
27	6.20	6.40	6.69	7.05	7.52	8.10	8.89	10.00	11.38	13.21	15.61
28	5.92	6.10	6.38	6.72	7.17	7.72	8.48	9.54	10.87	12.60	14.87
29	5.64	5.80	6.07	6.40	6.83	7.36	8.07	9.09	10.39	12.00	14.15
30	5.36	5.54	5.78	6.09	6.49	7.00	7.69	8.66	9.88	11.42	13.46
31	5.10	5.26	5.49	5.78	6.16	6.64	7.30	8.22	9.40	10.85	12.76
32	4.84	5.00	5.22	5.48	5.84	6.31	6.92	7.80	8.93	10.31	12.08
33	4.60	4.74	4.94	5.19	5.52	5.97	6.55	7.39	8.46	9.77	11.43
34	4.36	4.48	4.68	4.92	5.23	5.66	6.20	7.00	8.02	9.25	10.81
35	4.12	4.24	4.42	4.65	4.94	5.34	5.85	6.60	7.57	8.74	10.21
36	3.90	4.00	4.18	4.39	4.66	5.05	5.53	6.24	7.14	8.26	9.66
37	3.66	3.77	3.94	4.14	4.39	4.75	5.20	5.87	6.72	7.77	9.11
38	3.46	3.55	3.70	3.88	4.13	4.46	4.88	5.51	6.31	7.29	8.57
39	3.24	3.33	3.46	3.64	3.87	4.18	4.57	5.16	5.91	6.84	8.04
40	3.04	3.11	3.24	3.40	3.61	3.89	4.26	4.81	5.51	6.39	7.53
41	2.84	2.90	3.02	3.16	3.36	3.62	3.95	4.47	5.13	5.96	7.03
42	2.63	2.69	2.80	2.93	3.11	3.35	3.66	4.15	4.75	5.53	6.54
43	2.44	2.49	2.58	2.71	2.87	3.09	3.37	3.81	4.38	5.11	6.06
44	2.24	2.29	2.37	2.48	2.63	2.83	3.08	3.49	4.02	4.70	5.57
45	2.04	2.08	2.16	2.26	2.39	2.57	2.80	3.16	3.65	4.27	5.07
46	1.84	1.88	1.94	2.03	2.15	2.31	2.52	2.84	3.28	3.83	4.56
47	1.64	1.68	1.74	1.82	1.92	2.06	2.25	2.54	2.92	3.41	4.07
48	1.44	1.48	1.53	1.59	1.68	1.81	1.98	2.23	2.56	2.99	3.58
49	1.25	1.28	1.32	1.38	1.45	1.56	1.70	1.92	2.21	2.57	3.10
50	1.05	1.08	1.11	1.16	1.22	1.31	1.43	1.61	1.86	2.16	2.61
51	.85	.87	.90	.94	.99	1.06	1.16	1.30	1.50	1.74	2.11
52	.65	.67	.69	.71	.75	.80	.88	.98	1.14	1.32	1.61
53	.44	.45	.46	.48	.51	.54	.59	.66	.77	.89	1.09
54	.22	.23	.24	.25	.26	.28	.30	.34	.39	.46	.56

TABLE I.

This section of Table I. is applicable only to the case of Officers who will be aged 56 next birthday, when they complete their period of contribution.

The Yearly Pension, payable by Monthly Instalments, which a Yearly Contribution of 1, payable also by Monthly Instalments, will secure. The Yearly Contribution is to cease on the termination of 35 years from the date of the Officer's first Contribution.

Age of husband next birthday.	AGE OF WIFE NEXT BIRTHDAY.										
	15	20	25	30	35	40	45	50	55	60	65
21	8.02	8.31	8.68	9.17	9.77	10.55	11.54	12.95	14.72	17.15	20.62
22	7.71	7.98	8.34	8.81	9.39	10.15	11.11	12.46	14.17	16.49	19.80
23	7.40	7.66	8.00	8.46	9.01	9.75	10.66	11.96	13.58	15.82	18.95
24	7.10	7.35	7.68	8.12	8.64	9.35	10.24	11.48	13.04	15.18	18.14
25	6.81	7.04	7.35	7.76	8.27	8.94	9.80	11.00	12.50	14.54	17.31
26	6.52	6.74	7.04	7.43	7.92	8.54	9.37	10.53	11.97	13.92	16.50
27	6.24	6.44	6.73	7.09	7.57	8.16	8.95	10.07	11.46	13.30	15.71
28	5.96	6.15	6.43	6.78	7.23	7.79	8.54	9.62	10.95	12.70	14.99
29	5.69	5.87	6.13	6.46	6.89	7.43	8.14	9.18	10.46	12.11	14.28
30	5.41	5.59	5.83	6.14	6.55	7.07	7.76	8.74	9.97	11.52	13.58
31	5.15	5.32	5.55	5.84	6.22	6.71	7.37	8.30	9.49	10.96	12.89
32	4.89	5.05	5.27	5.54	5.90	6.37	7.00	7.88	9.02	10.41	12.20
33	4.65	4.79	5.00	5.26	5.59	6.05	6.64	7.48	8.57	9.89	11.57
34	4.42	4.55	4.75	4.98	5.30	5.74	6.28	7.09	8.13	9.38	10.96
35	4.19	4.31	4.49	4.72	5.02	5.43	5.95	6.71	7.69	8.88	10.38
36	3.96	4.07	4.25	4.46	4.74	5.13	5.62	6.34	7.26	8.39	9.82
37	3.74	3.84	4.01	4.21	4.47	4.84	5.30	5.98	6.84	7.91	9.28
38	3.53	3.62	3.77	3.97	4.21	4.56	4.98	5.63	6.44	7.45	8.75
39	3.32	3.41	3.55	3.73	3.96	4.28	4.68	5.28	6.05	7.00	8.24
40	3.12	3.20	3.33	3.50	3.71	4.00	4.38	4.94	5.66	6.57	7.73
41	2.92	2.99	3.11	3.26	3.46	3.73	4.08	4.60	5.29	6.14	7.25
42	2.72	2.79	2.90	3.04	3.22	3.47	3.78	4.28	4.92	5.72	6.77
43	2.54	2.59	2.69	2.82	2.99	3.21	3.50	3.96	4.56	5.32	6.30
44	2.34	2.39	2.48	2.60	2.75	2.96	3.23	3.64	4.20	4.91	5.82
45	2.14	2.19	2.27	2.38	2.52	2.70	2.95	3.33	3.84	4.49	5.34
46	1.95	2.00	2.07	2.16	2.28	2.45	2.68	3.03	3.49	4.08	4.86
47	1.76	1.80	1.87	1.95	2.06	2.21	2.42	2.73	3.14	3.67	4.38
48	1.58	1.62	1.67	1.75	1.84	1.98	2.16	2.44	2.80	3.27	3.92
49	1.39	1.42	1.47	1.54	1.62	1.74	1.90	2.14	2.46	2.86	3.45
50	1.20	1.23	1.27	1.33	1.40	1.50	1.64	1.84	2.12	2.47	2.98
51	1.01	1.04	1.07	1.12	1.18	1.26	1.37	1.54	1.78	2.07	2.51
52	.82	.84	.87	.90	.95	1.02	1.11	1.25	1.44	1.68	2.04
53	.63	.64	.66	.69	.72	.77	.84	.95	1.09	1.27	1.55
54	.43	.44	.45	.47	.49	.52	.57	.64	.74	.87	1.06
55	.21	.22	.23	.24	.25	.27	.29	.33	.38	.44	.54

TABLE I.

This section of Table I. is applicable only to the case of Officers who will be aged 57 next birthday, when they complete their period of contribution.

The Yearly Pension, payable by Monthly Instalments, which a **Yearly Contribution** of 1, payable also by Monthly Instalments, will secure. The Yearly Contribution is to cease on the termination of 35 years from the date of the Officer's first Contribution.

Age of husband next birthday.	AGE OF WIFE NEXT BIRTHDAY.										
	15	20	25	30	35	40	45	50	55	60	65
22	7.74	8.01	8.37	8.84	9.42	10.19	11.15	12.51	14.22	15.55	19.87
23	7.43	7.70	8.04	8.49	9.05	9.78	10.71	12.02	13.65	15.90	19.04
24	7.13	7.38	7.70	8.14	8.67	9.38	10.28	11.53	13.09	15.23	18.21
25	6.84	7.07	7.39	7.80	8.31	8.98	9.84	11.05	12.56	14.61	17.39
26	6.56	6.77	7.08	7.47	7.97	8.59	9.42	10.59	12.04	13.99	16.59
27	6.28	6.48	6.78	7.14	7.62	8.21	9.01	10.13	11.53	13.38	15.82
28	6.00	6.19	6.47	6.82	7.28	7.84	8.60	9.68	11.03	12.79	15.09
29	5.73	5.90	6.17	6.50	6.93	7.46	8.20	9.24	10.53	12.19	14.37
30	5.46	5.63	5.88	6.19	6.60	7.12	7.82	8.80	10.05	11.61	13.69
31	5.20	5.36	5.60	5.89	6.28	6.77	7.44	8.38	9.58	11.06	13.00
32	4.94	5.10	5.32	5.59	5.96	6.44	7.07	7.96	9.12	10.52	12.33
33	4.70	4.85	5.06	5.32	5.66	6.11	6.71	7.57	8.67	10.00	11.70
34	4.47	4.60	4.80	5.04	5.36	5.80	6.36	7.18	8.22	9.49	11.09
35	4.24	4.36	4.55	4.78	5.08	5.50	6.02	6.80	7.79	9.00	10.51
36	4.02	4.13	4.31	4.53	4.81	5.21	5.70	6.44	7.37	8.52	9.97
37	3.80	3.91	4.07	4.28	4.55	4.92	5.38	6.08	6.96	8.04	9.43
38	3.60	3.69	3.85	4.04	4.30	4.64	5.08	5.74	6.57	7.59	8.92
39	3.39	3.48	3.62	3.81	4.05	4.37	4.78	5.39	6.18	7.15	8.41
40	3.19	3.27	3.40	3.58	3.80	4.09	4.48	5.05	5.80	6.72	7.91
41	3.00	3.07	3.19	3.35	3.56	3.83	4.19	4.72	5.43	6.31	7.45
42	2.81	2.87	2.98	3.13	3.32	3.57	3.90	4.41	5.07	5.90	6.98
43	2.62	2.68	2.78	2.91	3.09	3.32	3.62	4.09	4.72	5.50	6.52
44	2.44	2.49	2.58	2.70	2.86	3.08	3.36	3.79	4.37	5.11	6.06
45	2.25	2.30	2.38	2.49	2.64	2.83	3.09	3.49	4.02	4.71	5.59
46	2.06	2.11	2.18	2.28	2.41	2.59	2.83	3.19	3.68	4.30	5.12
47	1.88	1.92	1.99	2.08	2.19	2.36	2.57	2.90	3.35	3.91	4.66
48	1.70	1.74	1.80	1.88	1.98	2.12	2.32	2.62	3.01	3.52	4.21
49	1.52	1.55	1.61	1.68	1.77	1.90	2.07	2.34	2.69	3.13	3.77
50	1.34	1.37	1.42	1.48	1.56	1.67	1.82	2.05	2.36	2.75	3.32
51	1.16	1.19	1.23	1.28	1.34	1.44	1.57	1.77	2.04	2.37	2.87
52	.98	1.00	1.04	1.08	1.13	1.21	1.32	1.48	1.71	2.00	2.43
53	.79	.81	.84	.87	.92	.98	1.07	1.21	1.38	1.62	1.97
54	.61	.62	.64	.67	.70	.75	.81	.92	1.05	1.24	1.51
55	.41	.42	.44	.45	.47	.51	.55	.62	.71	.84	1.02
56	.21	.22	.22	.23	.24	.26	.28	.32	.36	.43	.52

TABLE I.

This section of Table I. is applicable only to the case of Officers who will be aged 58 next birthday, when they complete their period of contribution.

The Yearly Pension, payable by Monthly Instalments, which a Yearly Contribution of 1, payable also by Monthly Instalments, will secure. The Yearly Contribution is to cease on the termination of 35 years from the date of the Officer's first Contribution.

Age of husband next birthday.	AGE OF WIFE NEXT BIRTHDAY.										
	15	20	25	30	35	40	45	50	55	60	65
23	7.46	7.72	8.07	8.52	9.08	9.83	10.75	12.06	13.70	15.96	19.11
24	7.16	7.41	7.74	8.18	8.71	9.42	10.32	11.58	13.15	15.30	18.29
25	6.87	7.10	7.42	7.84	8.35	9.02	9.89	11.10	12.62	14.68	17.47
26	6.59	6.81	7.11	7.50	8.01	8.63	9.47	10.64	12.10	14.06	16.67
27	6.31	6.51	6.81	7.18	7.66	8.25	9.06	10.18	11.59	13.45	15.90
28	6.04	6.23	6.51	6.86	7.32	7.88	8.65	9.74	11.09	12.86	15.17
29	5.76	5.94	6.21	6.54	6.98	7.53	8.26	9.30	10.60	12.28	14.47
30	5.49	5.67	5.92	6.23	6.65	7.17	7.87	8.86	10.12	11.69	13.78
31	5.24	5.41	5.64	5.94	6.33	6.83	7.50	8.45	9.66	11.15	13.11
32	4.99	5.15	5.37	5.64	6.02	6.50	7.13	8.04	9.20	10.62	12.44
33	4.75	4.89	5.11	5.36	5.71	6.17	6.77	7.64	8.75	10.09	11.81
34	4.51	4.65	4.85	5.09	5.42	5.86	6.42	7.35	8.30	9.58	11.20
35	4.29	4.41	4.60	4.84	5.14	5.56	6.09	6.88	7.88	9.10	10.63
36	4.07	4.19	4.37	4.59	4.88	5.28	5.78	6.52	7.46	8.63	10.10
37	3.86	3.97	4.14	4.35	4.62	5.00	5.47	6.17	7.06	8.17	9.57
38	3.65	3.75	3.92	4.11	4.36	4.72	5.16	5.83	6.67	7.71	9.06
39	3.46	3.54	3.69	3.88	4.12	4.45	4.87	5.49	6.29	7.28	8.57
40	3.26	3.34	3.47	3.65	3.88	4.18	4.57	5.16	5.92	6.86	8.08
41	3.06	3.14	3.27	3.43	3.64	3.92	4.28	4.84	5.56	6.46	7.62
42	2.88	2.95	3.06	3.21	3.41	3.67	4.00	4.52	5.20	6.06	7.16
43	2.70	2.76	2.86	3.00	3.18	3.42	3.73	4.22	4.86	5.67	6.71
44	2.52	2.57	2.67	2.80	2.96	3.18	3.47	3.92	4.52	5.28	6.26
45	2.33	2.38	2.47	2.59	2.74	2.94	3.21	3.62	4.18	4.88	5.81
46	2.15	2.20	2.28	2.38	2.52	2.70	2.96	3.34	3.84	4.49	5.35
47	1.98	2.02	2.10	2.19	2.31	2.48	2.71	3.06	3.53	4.12	4.92
48	1.80	1.84	1.91	2.00	2.10	2.26	2.47	2.78	3.20	3.74	4.48
49	1.63	1.67	1.73	1.80	1.90	2.04	2.23	2.51	2.89	3.36	4.05
50	1.46	1.50	1.55	1.61	1.70	1.82	1.99	2.24	2.58	3.00	3.62
51	1.29	1.32	1.37	1.42	1.50	1.60	1.75	1.97	2.27	2.64	3.20
52	1.12	1.15	1.18	1.23	1.30	1.39	1.51	1.70	1.96	2.28	2.78
53	.94	.97	1.00	1.04	1.10	1.17	1.27	1.43	1.65	1.92	2.34
54	.77	.79	.81	.84	.89	.95	1.03	1.16	1.33	1.57	1.90
55	.58	.60	.62	.64	.68	.72	.78	.88	1.02	1.20	1.46
56	.40	.41	.42	.44	.46	.49	.53	.60	.69	.82	.99
57	.20	.21	.22	.23	.24	.25	.27	.30	.35	.42	.51

TABLE I.

This section of Table I. is applicable only to the case of Officers who will be aged 59 next birthday, when they complete their period of contribution.

The Yearly Pension, payable by Monthly Instalments, which a Yearly Contribution of 1, payable also by Monthly Instalments, will secure. The Yearly Contribution is to cease on the termination of 35 years from the date of the Officer's first Contribution.

Age of husband next birthday.	AGE OF WIFE NEXT BIRTHDAY.										
	15	20	25	30	35	40	45	50	55	60	65
24	7.19	7.44	7.77	8.21	8.75	9.46	10.36	11.62	13.20	15.36	18.36
25	6.90	7.13	7.45	7.86	8.38	9.05	9.93	11.15	12.66	14.73	17.53
26	6.62	6.84	7.15	7.54	8.04	8.67	9.51	10.69	12.15	14.13	16.75
27	6.34	6.54	6.84	7.21	7.70	8.29	9.10	10.23	11.64	13.51	15.97
28	6.07	6.26	6.54	6.89	7.35	7.92	8.69	9.79	11.14	12.92	15.21
29	5.80	5.98	6.25	6.58	7.02	7.57	8.30	9.35	10.67	12.35	14.55
30	5.53	5.71	5.96	6.28	6.70	7.22	7.92	8.93	10.19	11.77	13.88
31	5.28	5.45	5.68	5.98	6.37	6.87	7.55	8.51	9.72	11.22	13.20
32	5.02	5.19	5.41	5.68	6.06	6.54	7.18	8.09	9.26	10.69	12.53
33	4.79	4.93	5.15	5.41	5.76	6.22	6.83	7.70	8.82	10.17	11.90
34	4.56	4.70	4.90	5.15	5.47	5.92	6.49	7.32	8.39	9.68	11.32
35	4.34	4.46	4.65	4.89	5.19	5.62	6.16	6.95	7.96	9.20	10.74
36	4.12	4.24	4.42	4.64	4.93	5.34	5.84	6.60	7.55	8.73	10.21
37	3.91	4.02	4.19	4.40	4.68	5.06	5.54	6.26	7.16	8.27	9.70
38	3.71	3.80	3.96	4.16	4.43	4.79	5.24	5.91	6.77	7.82	9.19
39	3.51	3.60	3.75	3.94	4.19	4.52	4.94	5.58	6.39	7.40	8.70
40	3.32	3.40	3.54	3.72	3.95	4.26	4.66	5.25	6.03	6.99	8.23
41	3.13	3.21	3.33	3.50	3.71	4.00	4.37	4.94	5.67	6.59	7.77
42	2.95	3.02	3.14	3.29	3.49	3.75	4.10	4.63	5.32	6.20	7.33
43	2.77	2.83	2.94	3.08	3.26	3.51	3.83	4.33	4.98	5.82	6.89
44	2.59	2.65	2.75	2.88	3.04	3.27	3.57	4.04	4.65	5.44	6.45
45	2.41	2.47	2.56	2.68	2.83	3.04	3.32	3.75	4.32	5.05	6.01
46	2.24	2.29	2.37	2.48	2.62	2.81	3.07	3.47	4.00	4.67	5.56
47	2.07	2.11	2.19	2.29	2.42	2.59	2.83	3.20	3.68	4.30	5.14
48	1.90	1.94	2.01	2.10	2.22	2.38	2.60	2.93	3.38	3.94	4.72
49	1.74	1.78	1.84	1.92	2.02	2.17	2.37	2.67	3.07	3.57	4.30
50	1.57	1.61	1.66	1.73	1.82	1.96	2.14	2.41	2.77	3.22	3.90
51	1.41	1.44	1.49	1.55	1.63	1.75	1.90	2.14	2.47	2.87	3.49
52	1.24	1.27	1.31	1.37	1.44	1.54	1.68	1.89	2.18	2.53	3.08
53	1.07	1.10	1.14	1.18	1.24	1.33	1.45	1.63	1.87	2.19	2.66
54	.91	.93	.96	1.00	1.05	1.12	1.22	1.38	1.58	1.86	2.26
55	.74	.76	.79	.81	.86	.91	.99	1.12	1.29	1.52	1.85
56	.56	.58	.60	.62	.65	.69	.75	.85	.98	1.16	1.41
57	.38	.39	.41	.42	.44	.47	.51	.58	.67	.79	.96
58	.20	.20	.21	.22	.23	.24	.26	.30	.34	.41	.50

TABLE I.

This section of Table I. is applicable only to the case of Officers who will be aged 60 next birthday, when they complete their period of contribution.

The Yearly Pension, payable by Monthly Instalments, which a Yearly Contribution of 1, payable also by Monthly Instalments, will secure. The Yearly Contribution is to cease on the termination of 35 years from the date of the Officer's first Contribution.

Age of husband next birthday.	AGE OF WIFE NEXT BIRTHDAY.										
	15	20	25	30	35	40	45	50	55	60	65
25	6.92	7.16	7.48	7.89	8.41	9.09	9.96	11.19	12.71	14.79	17.60
26	6.64	6.86	7.17	7.57	8.07	8.71	9.55	10.73	12.20	14.18	16.81
27	6.37	6.58	6.88	7.25	7.73	8.33	9.14	10.28	11.70	13.58	16.05
28	6.10	6.29	6.58	6.93	7.39	7.96	8.74	9.83	11.20	12.99	15.32
29	5.83	6.00	6.28	6.61	7.06	7.61	8.34	9.40	10.72	12.41	14.62
30	5.56	5.73	5.99	6.31	6.73	7.26	7.96	8.97	10.24	11.83	13.94
31	5.31	5.48	5.72	6.02	6.41	6.91	7.59	8.56	9.78	11.29	13.28
32	5.06	5.22	5.45	5.72	6.10	6.59	7.23	8.15	9.33	10.76	12.62
33	4.83	4.97	5.19	5.45	5.80	6.27	6.88	7.76	8.89	10.26	12.00
34	4.60	4.74	4.94	5.19	5.52	5.97	6.54	7.38	8.46	9.76	11.41
35	4.38	4.50	4.70	4.94	5.24	5.68	6.22	7.04	8.04	9.28	10.85
36	4.16	4.28	4.47	4.69	4.98	5.40	5.91	6.67	7.63	8.82	10.32
37	3.96	4.06	4.24	4.45	4.73	5.12	5.60	6.32	7.23	8.30	9.80
38	3.76	3.85	4.02	4.22	4.48	4.85	5.30	5.99	6.85	7.92	9.31
39	3.56	3.65	3.80	4.00	4.25	4.58	5.01	5.66	6.48	7.50	8.83
40	3.37	3.46	3.60	3.78	4.01	4.32	4.73	5.34	6.12	7.10	8.36
41	3.19	3.26	3.39	3.56	3.78	4.07	4.45	5.02	5.77	6.70	7.91
42	3.01	3.08	3.20	3.36	3.56	3.83	4.18	4.72	5.43	6.32	7.48
43	2.84	2.90	3.01	3.15	3.34	3.59	3.92	4.43	5.10	5.95	7.05
44	2.66	2.72	2.82	2.95	3.12	3.36	3.67	4.14	4.77	5.58	6.62
45	2.49	2.54	2.64	2.76	2.92	3.13	3.42	3.86	4.45	5.21	6.19
46	2.31	2.36	2.45	2.56	2.70	2.90	3.17	3.58	4.13	4.83	5.75
47	2.15	2.20	2.27	2.38	2.51	2.69	2.94	3.32	3.83	4.47	5.34
48	1.98	2.03	2.10	2.20	2.31	2.48	2.71	3.06	3.52	4.11	4.92
49	1.82	1.87	1.93	2.02	2.12	2.28	2.49	2.80	3.23	3.76	4.52
50	1.67	1.71	1.76	1.84	1.94	2.08	2.28	2.55	2.94	3.42	4.13
51	1.51	1.55	1.60	1.66	1.75	1.88	2.06	2.30	2.65	3.08	3.74
52	1.35	1.39	1.43	1.49	1.57	1.68	1.83	2.05	2.37	2.76	3.36
53	1.20	1.23	1.27	1.32	1.38	1.48	1.61	1.81	2.09	2.44	2.97
54	1.04	1.07	1.10	1.14	1.20	1.28	1.40	1.57	1.81	2.13	2.58
55	.88	.90	.93	.97	1.02	1.08	1.18	1.33	1.53	1.80	2.19
56	.72	.73	.75	.78	.83	.88	.96	1.08	1.24	1.46	1.78
57	.55	.56	.58	.60	.63	.67	.73	.82	.95	1.12	1.37
58	.37	.38	.39	.41	.43	.46	.50	.56	.65	.76	.93
59	.19	.20	.20	.21	.22	.23	.25	.29	.33	.39	.48

TABLE I.

This section of Table I. is applicable only to the case of Officers who will be aged 61 next birthday, when they complete their period of contribution.

The Yearly Pension, payable by Monthly Instalments, which a **Yearly Contribution** of 1, payable also by Monthly Instalments, will secure. The Yearly Contribution is to cease on the termination of 35 years from the date of the Officer's first Contribution.

Age of husband next birthday.	AGE OF WIFE NEXT BIRTHDAY.										
	15	20	25	30	35	40	45	50	55	60	65
26	6.67	6.88	7.19	7.59	8.08	8.73	9.57	10.76	12.23	14.22	16.86
27	6.39	6.60	6.90	7.27	7.75	8.36	9.18	10.32	11.74	13.63	16.11
28	6.12	6.31	6.60	6.95	7.42	7.99	8.77	9.87	11.24	13.03	15.38
29	5.86	6.04	6.31	6.64	7.09	7.64	8.38	9.44	10.77	12.47	14.69
30	5.59	5.77	6.02	6.34	6.76	7.29	8.00	9.01	10.29	11.89	14.01
31	5.34	5.51	5.75	6.05	6.45	6.95	7.64	8.61	9.84	11.36	13.36
32	5.10	5.25	5.48	5.76	6.14	6.62	7.27	8.20	9.38	10.83	12.69
33	4.86	5.01	5.23	5.49	5.85	6.32	6.93	7.82	8.95	10.33	12.09
34	4.63	4.77	4.98	5.22	5.56	6.01	6.59	7.44	8.52	9.83	11.49
35	4.41	4.54	4.74	4.98	5.29	5.72	6.27	7.07	8.10	9.36	10.93
36	4.20	4.32	4.50	4.73	5.03	5.44	5.96	6.73	7.70	8.90	10.41
37	4.00	4.10	4.28	4.50	4.78	5.17	5.66	6.39	7.31	8.45	9.91
38	3.80	3.90	4.06	4.27	4.53	4.90	5.36	6.05	6.93	8.01	9.41
39	3.60	3.69	3.85	4.05	4.30	4.64	5.08	5.73	6.56	7.60	8.93
40	3.42	3.50	3.64	3.83	4.06	4.38	4.80	5.41	6.21	7.19	8.47
41	3.24	3.32	3.45	3.62	3.84	4.14	4.52	5.10	5.86	6.81	8.03
42	3.06	3.13	3.26	3.41	3.62	3.90	4.25	4.81	5.53	6.43	7.61
43	2.89	2.95	3.06	3.21	3.40	3.66	4.00	4.52	5.20	6.07	7.18
44	2.72	2.78	2.88	3.02	3.20	3.44	3.75	4.24	4.88	5.71	6.77
45	2.55	2.60	2.70	2.82	2.99	3.21	3.50	3.96	4.56	5.33	6.34
46	2.38	2.43	2.52	2.64	2.78	2.99	3.27	3.69	4.25	4.97	5.92
47	2.22	2.27	2.35	2.46	2.59	2.78	3.04	3.43	3.96	4.62	5.51
48	2.06	2.11	2.18	2.28	2.40	2.58	2.82	3.18	3.66	4.27	5.12
49	1.90	1.95	2.02	2.11	2.22	2.38	2.60	2.93	3.38	3.93	4.73
50	1.75	1.80	1.86	1.94	2.04	2.18	2.38	2.69	3.09	3.60	4.35
51	1.60	1.64	1.70	1.77	1.86	1.99	2.17	2.44	2.82	3.28	3.98
52	1.45	1.49	1.54	1.60	1.68	1.80	1.96	2.21	2.54	2.96	3.61
53	1.30	1.34	1.38	1.43	1.51	1.61	1.76	1.97	2.27	2.65	3.23
54	1.15	1.18	1.22	1.27	1.33	1.42	1.55	1.74	2.01	2.36	2.86
55	1.00	1.03	1.06	1.10	1.16	1.23	1.34	1.51	1.74	2.05	2.49
56	.85	.87	.90	.93	.98	1.04	1.13	1.28	1.47	1.74	2.11
57	.71	.72	.73	.76	.80	.85	.92	1.04	1.20	1.42	1.73
58	.53	.54	.55	.58	.61	.65	.70	.79	.92	1.08	1.33
59	.36	.37	.38	.40	.42	.44	.48	.54	.62	.74	.91
60	.18	.19	.20	.20	.21	.22	.24	.28	.32	.38	.46

TABLE I.

This section of Table I. is applicable only to the case of Officers who will be aged 62 next birthday, when they complete their period of contribution.

The Yearly Pension, payable by Monthly Instalments, which a Yearly Contribution of 1, payable also by Monthly Instalments, will secure. The Yearly Contribution is to cease on the termination of 35 years from the date of the Officer's first Contribution.

Age of husband next birthday.	AGE OF WIFE NEXT BIRTHDAY.										
	15	20	25	30	35	40	45	50	55	60	65
27	6.41	6.62	6.92	7.29	7.78	8.38	9.20	10.35	11.78	13.66	16.15
28	6.14	6.33	6.62	6.98	7.44	8.02	8.80	9.91	11.28	13.08	15.43
29	5.88	6.06	6.33	6.67	7.12	7.68	8.42	9.48	10.81	12.51	14.75
30	5.61	5.79	6.05	6.37	6.79	7.32	8.04	9.06	10.33	11.94	14.11
31	5.36	5.54	5.78	6.08	6.48	6.99	7.68	8.65	9.89	11.41	13.42
32	5.12	5.28	5.51	5.79	6.17	6.66	7.32	8.24	9.44	10.89	12.76
33	4.89	5.04	5.26	5.52	5.88	6.35	6.97	7.86	9.00	10.39	12.16
34	4.66	4.80	5.01	5.26	5.60	6.06	6.64	7.49	8.58	9.90	11.57
35	4.44	4.57	4.77	5.01	5.32	5.76	6.31	7.12	8.16	9.43	11.01
36	4.23	4.35	4.54	4.77	5.07	5.48	6.00	6.78	7.76	8.97	10.49
37	4.03	4.14	4.32	4.54	4.82	5.21	5.71	6.44	7.37	8.52	9.99
38	3.84	3.94	4.10	4.31	4.58	4.95	5.42	6.12	7.00	8.10	9.51
39	3.64	3.73	3.89	4.09	4.34	4.69	5.13	5.79	6.63	7.68	9.03
40	3.46	3.54	3.69	3.88	4.12	4.44	4.85	5.48	6.28	7.28	8.58
41	3.28	3.36	3.49	3.67	3.89	4.19	4.58	5.17	5.94	6.90	8.14
42	3.11	3.18	3.30	3.47	3.68	3.96	4.32	4.88	5.61	6.53	7.72
43	2.94	3.00	3.12	3.27	3.46	3.72	4.06	4.59	5.29	6.17	7.30
44	2.77	2.83	2.94	3.08	3.26	3.50	3.82	4.32	4.97	5.82	6.90
45	2.60	2.66	2.76	2.89	3.05	3.28	3.58	4.04	4.66	5.45	6.48
46	2.44	2.49	2.58	2.70	2.85	3.06	3.35	3.78	4.36	5.09	6.06
47	2.28	2.33	2.42	2.53	2.66	2.86	3.13	3.53	4.07	4.75	5.67
48	2.13	2.18	2.26	2.36	2.49	2.67	2.92	3.29	3.79	4.42	5.30
49	1.98	2.03	2.10	2.19	2.31	2.48	2.70	3.05	3.51	4.08	4.92
50	1.83	1.88	1.94	2.02	2.12	2.28	2.49	2.80	3.23	3.76	4.54
51	1.68	1.72	1.78	1.86	1.95	2.09	2.28	2.57	2.96	3.44	4.18
52	1.54	1.58	1.63	1.70	1.79	1.91	2.08	2.34	2.70	3.14	3.82
53	1.40	1.43	1.48	1.54	1.62	1.73	1.88	2.12	2.44	2.85	3.47
54	1.26	1.29	1.33	1.38	1.45	1.55	1.68	1.90	2.18	2.56	3.12
55	1.11	1.14	1.18	1.22	1.28	1.37	1.49	1.67	1.93	2.27	2.76
56	.97	.99	1.02	1.06	1.11	1.19	1.29	1.45	1.67	1.98	2.41
57	.82	.84	.87	.90	.94	1.00	1.09	1.23	1.42	1.68	2.04
58	.67	.69	.71	.73	.77	.82	.89	1.00	1.16	1.37	1.68
59	.51	.52	.54	.56	.59	.63	.68	.76	.88	1.05	1.29
60	.35	.36	.37	.38	.40	.43	.46	.52	.60	.72	.88
61	.18	.18	.19	.20	.21	.22	.24	.27	.31	.37	.45

TABLE I.

This section of Table I. is applicable only to the case of Officers who will be aged 63 next birthday, when they complete their period of contribution.

The Yearly Pension, payable by Monthly Instalments, which a Yearly Contribution of 1, payable also by Monthly Instalments, will secure. The Yearly Contribution is to cease on the termination of 35 years from the date of the Officer's first Contribution.

Age of husband next birthday.	AGE OF WIFE NEXT BIRTHDAY.										
	15	20	25	30	35	40	45	50	55	60	65
28	6.17	6.36	6.65	7.00	7.47	8.05	8.84	9.94	11.32	13.13	15.50
29	5.90	6.09	6.36	6.70	7.14	7.70	8.45	9.52	10.85	12.56	14.80
30	5.63	5.81	6.07	6.39	6.82	7.35	8.07	9.09	10.38	11.99	14.13
31	5.38	5.56	5.80	6.10	6.50	7.01	7.70	8.68	9.92	11.45	13.47
32	5.14	5.31	5.54	5.82	6.20	6.70	7.35	8.28	9.48	10.94	12.83
33	4.91	5.06	5.29	5.55	5.91	6.39	7.01	7.90	9.05	10.44	12.22
34	4.69	4.83	5.04	5.29	5.62	6.08	6.67	7.52	8.62	9.95	11.63
35	4.47	4.60	4.80	5.04	5.36	5.80	6.35	7.16	8.21	9.48	11.08
36	4.26	4.38	4.57	4.80	5.10	5.53	6.05	6.83	7.81	9.04	10.57
37	4.06	4.17	4.35	4.57	4.86	5.26	5.75	6.50	7.43	8.59	10.07
38	3.87	3.97	4.14	4.35	4.62	5.00	5.47	6.17	7.06	8.16	9.59
39	3.68	3.77	3.93	4.13	4.39	4.74	5.18	5.84	6.70	7.75	9.12
40	3.50	3.58	3.73	3.92	4.16	4.48	4.91	5.54	6.35	7.36	8.67
41	3.32	3.40	3.54	3.71	3.94	4.24	4.64	5.24	6.02	6.98	8.24
42	3.15	3.22	3.35	3.51	3.72	4.01	4.38	4.94	5.69	6.62	7.83
43	2.98	3.05	3.17	3.32	3.52	3.78	4.13	4.66	5.37	6.27	7.42
44	2.82	2.88	2.99	3.13	3.31	3.56	3.88	4.39	5.06	5.91	7.02
45	2.65	2.71	2.81	2.94	3.11	3.34	3.65	4.12	4.75	5.55	6.60
46	2.49	2.55	2.64	2.76	2.91	3.13	3.42	3.86	4.45	5.20	6.19
47	2.34	2.39	2.48	2.59	2.73	2.93	3.20	3.62	4.17	4.87	5.81
48	2.19	2.24	2.32	2.42	2.55	2.74	2.99	3.38	3.89	4.54	5.43
49	2.04	2.09	2.16	2.26	2.37	2.55	2.78	3.14	3.61	4.20	5.06
50	1.90	1.94	2.01	2.10	2.20	2.36	2.58	2.91	3.35	3.90	4.71
51	1.76	1.80	1.86	1.94	2.04	2.18	2.38	2.68	3.09	3.59	4.36
52	1.62	1.66	1.71	1.78	1.87	2.00	2.18	2.46	2.83	3.30	4.01
53	1.48	1.52	1.57	1.63	1.71	1.83	1.99	2.24	2.58	3.01	3.67
54	1.34	1.38	1.42	1.48	1.55	1.66	1.80	2.03	2.34	2.75	3.34
55	1.21	1.24	1.28	1.33	1.40	1.49	1.62	1.83	2.10	2.47	3.01
56	1.07	1.10	1.13	1.17	1.23	1.32	1.43	1.61	1.85	2.19	2.66
57	.93	.96	.99	1.02	1.08	1.14	1.24	1.40	1.61	1.91	2.33
58	.79	.81	.84	.87	.91	.97	1.05	1.18	1.37	1.62	1.98
59	.64	.66	.68	.71	.74	.79	.86	.96	1.12	1.32	1.62
60	.49	.50	.52	.54	.57	.60	.65	.74	.86	1.02	1.24
61	.34	.35	.36	.37	.39	.41	.45	.51	.59	.70	.86
62	.17	.18	.18	.19	.20	.21	.23	.26	.30	.36	.44

TABLE I.

This section of Table I. is applicable only to the case of Officers who will be aged 64 next birthday, when they complete their period of contribution.

The Yearly Pension, payable by Monthly Instalments, which a Yearly Contribution of 1, payable also by Monthly Instalments, will secure. The Yearly Contribution is to cease on the termination of 35 years from the date of the Officer's first Contribution.

Age of husband next birthday.	AGE OF WIFE NEXT BIRTHDAY.										
	15	20	25	30	35	40	45	50	55	60	65
29	5.92	6.10	6.37	6.71	7.16	7.72	8.47	9.54	10.88	12.60	14.85
30	5.66	5.84	6.09	6.41	6.84	7.38	8.10	9.12	10.41	12.03	14.18
31	5.40	5.58	5.82	6.13	6.53	7.04	7.73	8.71	9.96	11.50	13.52
32	5.16	5.33	5.56	5.84	6.22	6.72	7.38	8.32	9.52	10.99	12.88
33	4.93	5.08	5.31	5.57	5.93	6.41	7.04	7.94	9.09	10.48	12.27
34	4.71	4.85	5.06	5.32	5.65	6.12	6.70	7.56	8.67	10.00	11.69
35	4.50	4.63	4.82	5.07	5.39	5.83	6.39	7.21	8.26	9.54	11.15
36	4.29	4.41	4.60	4.83	5.14	5.56	6.09	6.87	7.86	9.09	10.63
37	4.09	4.20	4.38	4.60	4.89	5.29	5.79	6.54	7.48	8.65	10.13
38	3.90	4.00	4.17	4.38	4.65	5.03	5.51	6.21	7.11	8.22	9.66
39	3.71	3.80	3.96	4.16	4.42	4.78	5.23	5.90	6.76	7.82	9.20
40	3.53	3.61	3.76	3.95	4.20	4.52	4.95	5.58	6.40	7.42	8.74
41	3.36	3.44	3.57	3.75	3.98	4.28	4.68	5.29	6.07	7.05	8.32
42	3.18	3.26	3.39	3.55	3.77	4.05	4.42	5.00	5.75	6.69	7.91
43	3.02	3.09	3.21	3.36	3.56	3.83	4.18	4.72	5.44	6.35	7.51
44	2.86	2.92	3.03	3.17	3.36	3.61	3.94	4.45	5.13	6.00	7.11
45	2.70	2.76	2.86	2.99	3.16	3.40	3.71	4.19	4.83	5.65	6.71
46	2.53	2.59	2.69	2.81	2.97	3.19	3.48	3.93	4.53	5.30	6.31
47	2.38	2.44	2.53	2.64	2.78	2.99	3.27	3.69	4.25	4.97	5.93
48	2.24	2.29	2.37	2.48	2.61	2.80	3.06	3.46	3.98	4.64	5.56
49	2.10	2.14	2.22	2.32	2.44	2.62	2.86	3.22	3.71	4.31	5.20
50	1.96	2.00	2.07	2.16	2.27	2.44	2.66	3.00	3.45	4.02	4.85
51	1.83	1.87	1.93	2.01	2.11	2.26	2.47	2.78	3.20	3.72	4.52
52	1.69	1.73	1.78	1.86	1.95	2.09	2.28	2.56	2.96	3.44	4.19
53	1.55	1.59	1.64	1.71	1.80	1.92	2.09	2.35	2.71	3.16	3.86
54	1.42	1.46	1.51	1.56	1.64	1.76	1.91	2.15	2.48	2.91	3.54
55	1.29	1.33	1.37	1.42	1.49	1.59	1.73	1.95	2.24	2.64	3.22
56	1.16	1.19	1.23	1.28	1.34	1.43	1.55	1.75	2.01	2.39	2.90
57	1.03	1.06	1.09	1.13	1.19	1.26	1.37	1.55	1.78	2.11	2.57
58	.90	.92	.95	.99	1.04	1.10	1.19	1.35	1.55	1.84	2.25
59	.76	.78	.81	.84	.88	.93	1.01	1.14	1.32	1.56	1.92
60	.62	.64	.66	.69	.72	.76	.83	.93	1.08	1.28	1.57
61	.48	.49	.51	.53	.55	.58	.63	.71	.83	.99	1.22
62	.33	.34	.35	.36	.38	.40	.43	.49	.57	.68	.84
63	.17	.17	.18	.19	.20	.21	.22	.25	.29	.35	.44

TABLE I.

This section of Table I. is applicable only to the case of Officers who will be aged 65 next birthday, when they complete their period of contribution.

The Yearly Pension, payable by Monthly Instalments, which a **Yearly Contribution** of 1, payable also by Monthly Instalments, will secure. The Yearly Contribution is to cease on the termination of 35 years from the date of the Officer's first Contribution or on his attaining the age of 65.

Age of husband next birthday.	AGE OF WIFE NEXT BIRTHDAY.										
	15	20	25	30	35	40	45	50	55	60	65
30	5.67	5.86	6.11	6.43	6.86	7.40	8.12	9.15	10.44	12.07	14.23
31	5.42	5.60	5.84	6.14	6.55	7.06	7.76	8.74	9.99	11.53	13.56
32	5.18	5.35	5.58	5.86	6.25	6.75	7.41	8.35	9.56	11.03	12.93
33	4.95	5.10	5.33	5.59	5.95	6.44	7.06	7.97	9.12	10.52	12.31
34	4.73	4.87	5.08	5.34	5.68	6.14	6.73	7.60	8.71	10.05	11.74
35	4.52	4.65	4.85	5.10	5.42	5.86	6.42	7.24	8.28	9.59	11.20
36	4.31	4.43	4.62	4.86	5.16	5.59	6.12	6.91	7.90	9.14	10.69
37	4.11	4.23	4.41	4.63	4.92	5.32	5.82	6.58	7.52	8.70	10.20
38	3.92	4.02	4.19	4.41	4.68	5.06	5.54	6.25	7.16	8.27	9.72
39	3.74	3.83	3.99	4.19	4.46	4.81	5.26	5.94	6.80	7.88	9.26
40	3.56	3.65	3.79	3.99	4.23	4.56	4.99	5.63	6.46	7.49	8.82
41	3.39	3.47	3.60	3.78	4.01	4.32	4.72	5.34	6.13	7.12	8.40
42	3.22	3.29	3.42	3.59	3.80	4.10	4.47	5.05	5.81	6.76	7.99
43	3.06	3.12	3.24	3.40	3.60	3.87	4.23	4.78	5.50	6.42	7.60
44	2.90	2.96	3.07	3.21	3.40	3.66	3.99	4.51	5.19	6.07	7.20
45	2.74	2.80	2.90	3.03	3.21	3.44	3.76	4.25	4.89	5.73	6.81
46	2.57	2.63	2.73	2.85	3.01	3.24	3.54	3.99	4.60	5.38	6.41
47	2.42	2.48	2.57	2.69	2.84	3.05	3.33	3.76	4.33	5.06	6.04
48	2.28	2.34	2.42	2.53	2.66	2.86	3.12	3.52	4.06	4.74	5.67
49	2.14	2.20	2.27	2.37	2.50	2.68	2.93	3.30	3.80	4.42	5.32
50	2.00	2.06	2.13	2.22	2.33	2.50	2.73	3.08	3.54	4.12	4.98
51	1.88	1.92	1.99	2.07	2.18	2.33	2.54	2.86	3.30	3.84	4.66
52	1.75	1.79	1.85	1.92	2.02	2.17	2.36	2.65	3.06	3.56	4.34
53	1.62	1.66	1.71	1.78	1.87	2.00	2.18	2.45	2.83	3.30	4.02
54	1.49	1.53	1.58	1.64	1.72	1.84	2.00	2.25	2.60	3.05	3.71
55	1.37	1.40	1.45	1.50	1.58	1.68	1.83	2.06	2.37	2.80	3.40
56	1.25	1.28	1.32	1.37	1.44	1.53	1.66	1.87	2.16	2.54	3.10
57	1.12	1.15	1.18	1.23	1.29	1.37	1.49	1.68	1.94	2.29	2.79
58	.99	1.02	1.05	1.09	1.15	1.22	1.32	1.49	1.72	2.04	2.49
59	.86	.89	.92	.95	1.00	1.06	1.15	1.29	1.50	1.78	2.18
60	.74	.76	.78	.81	.85	.90	.97	1.10	1.28	1.51	1.85
61	.60	.62	.64	.66	.69	.73	.80	.90	1.04	1.24	1.53
62	.47	.48	.49	.51	.53	.56	.61	.69	.80	.96	1.18
63	.32	.33	.34	.35	.37	.39	.42	.47	.55	.66	.82
64	.16	.17	.17	.18	.19	.20	.22	.24	.28	.34	.43

TABLE II. (Section 5.)
 THE YEARLY PENSION, payable by Monthly Instalments, which a Single Contribution of 1 will secure.

Age of husband next birthday.	AGE OF WIFE NEXT BIRTHDAY.										
	15	20	25	30	35	40	45	50	55	60	65
15	.867	.900	.940	.990	1.055	1.134	1.238	1.389	1.595	1.866	2.242
16	.844	.876	.916	.964	1.028	1.106	1.208	1.353	1.550	1.812	2.188
17	.821	.851	.890	.938	1.000	1.078	1.178	1.318	1.506	1.758	2.132
18	.797	.827	.865	.912	.972	1.047	1.146	1.282	1.464	1.706	2.075
19	.774	.801	.839	.884	.943	1.016	1.112	1.249	1.420	1.658	2.008
20	.751	.779	.814	.858	.916	.987	1.080	1.214	1.378	1.608	1.938
21	.728	.755	.789	.833	.887	.958	1.048	1.177	1.337	1.558	1.873
22	.705	.730	.763	.806	.859	.928	1.016	1.140	1.297	1.508	1.812
23	.683	.707	.738	.780	.831	.899	.983	1.104	1.253	1.460	1.748
24	.660	.683	.713	.754	.803	.869	.952	1.067	1.212	1.411	1.686
25	.639	.660	.690	.728	.776	.838	.919	1.032	1.172	1.364	1.623
26	.618	.638	.667	.703	.750	.809	.887	.997	1.134	1.318	1.562
27	.597	.616	.644	.679	.725	.781	.857	.963	1.096	1.272	1.504
28	.577	.595	.622	.655	.699	.753	.826	.930	1.059	1.229	1.449
29	.556	.573	.600	.632	.674	.727	.797	.898	1.024	1.185	1.397
30	.536	.554	.578	.609	.649	.700	.769	.866	.988	1.142	1.346
31	.518	.534	.558	.587	.626	.674	.741	.835	.954	1.101	1.295
32	.500	.516	.538	.565	.602	.650	.714	.804	.921	1.063	1.245
33	.482	.497	.519	.545	.580	.627	.688	.776	.888	1.025	1.199
34	.465	.479	.500	.525	.558	.604	.662	.747	.856	.988	1.155
35	.448	.462	.482	.507	.538	.582	.638	.720	.825	.953	1.114
36	.434	.446	.465	.489	.519	.562	.615	.695	.795	.919	1.075
37	.419	.430	.449	.472	.501	.542	.593	.670	.766	.886	1.038
38	.405	.415	.433	.455	.483	.522	.572	.645	.739	.854	1.003
39	.391	.401	.417	.439	.466	.503	.551	.621	.712	.824	.969
40	.378	.387	.402	.423	.449	.484	.530	.598	.686	.795	.936
41	.365	.374	.388	.408	.433	.466	.509	.575	.661	.768	.906
42	.353	.361	.375	.393	.417	.449	.490	.554	.637	.741	.876
43	.341	.349	.362	.379	.402	.432	.472	.533	.614	.716	.848
44	.330	.337	.349	.366	.387	.416	.454	.513	.591	.692	.820
45	.318	.325	.337	.353	.373	.401	.438	.494	.570	.667	.792
46	.307	.314	.326	.341	.360	.386	.422	.476	.549	.642	.764
47	.297	.304	.315	.329	.347	.373	.407	.459	.529	.618	.738
48	.287	.294	.304	.318	.336	.359	.393	.443	.510	.595	.713
49	.278	.284	.294	.307	.323	.347	.378	.427	.491	.572	.689
50	.268	.275	.284	.296	.312	.335	.365	.411	.474	.551	.666
51	.260	.266	.275	.286	.301	.323	.352	.396	.457	.531	.644
52	.251	.258	.266	.277	.291	.312	.340	.382	.440	.513	.624
53	.244	.250	.258	.268	.282	.301	.328	.369	.425	.496	.604
54	.236	.242	.250	.259	.272	.291	.317	.356	.410	.482	.586
55	.228	.234	.242	.251	.264	.281	.306	.344	.396	.467	.568
56	.221	.227	.234	.243	.256	.272	.296	.333	.383	.453	.552
57	.215	.220	.227	.236	.248	.263	.286	.322	.372	.440	.536
58	.208	.214	.220	.229	.240	.255	.277	.312	.360	.427	.522
59	.202	.207	.214	.222	.233	.247	.268	.302	.350	.415	.508
60	.196	.201	.208	.216	.226	.240	.260	.293	.340	.404	.495
61	.190	.196	.202	.210	.220	.232	.252	.284	.330	.393	.484
62	.184	.190	.196	.204	.214	.226	.244	.275	.321	.383	.473
63	.179	.185	.191	.199	.208	.219	.237	.266	.311	.374	.463
64	.174	.180	.186	.193	.202	.213	.230	.258	.302	.364	.454

(Section 5.)

TABLE III.

The SINGLE CONTRIBUTION which will secure a Yearly Pension of 1 payable by Monthly Instalments.

Age of husband next birthday.	AGE OF WIFE NEXT BIRTHDAY.										
	15	20	25	30	35	40	45	50	55	60	65
15	1.154	1.111	1.064	1.010	.948	.882	.808	.720	.627	.536	.446
16	1.185	1.142	1.092	1.037	.973	.904	.828	.739	.645	.552	.457
17	1.218	1.175	1.123	1.066	1.000	.928	.849	.759	.664	.569	.469
18	1.254	1.209	1.156	1.097	1.029	.955	.873	.780	.683	.586	.482
19	1.291	1.246	1.192	1.132	1.060	.984	.899	.801	.704	.603	.498
20	1.331	1.284	1.229	1.166	1.092	1.013	.926	.824	.726	.622	.516
21	1.373	1.325	1.268	1.201	1.127	1.044	.954	.850	.748	.642	.534
22	1.418	1.369	1.310	1.241	1.164	1.077	.984	.877	.772	.663	.552
23	1.465	1.415	1.355	1.282	1.203	1.112	1.017	.906	.798	.685	.572
24	1.515	1.464	1.402	1.326	1.245	1.151	1.051	.937	.825	.709	.593
25	1.566	1.515	1.450	1.373	1.289	1.193	1.088	.969	.853	.733	.616
26	1.619	1.568	1.500	1.422	1.333	1.236	1.127	1.003	.882	.759	.640
27	1.675	1.623	1.552	1.473	1.380	1.281	1.167	1.038	.912	.786	.665
28	1.734	1.681	1.608	1.526	1.431	1.328	1.210	1.075	.944	.814	.690
29	1.797	1.742	1.668	1.583	1.484	1.376	1.255	1.114	.977	.844	.716
30	1.864	1.805	1.730	1.643	1.540	1.428	1.301	1.155	1.012	.876	.743
31	1.932	1.871	1.793	1.704	1.599	1.483	1.350	1.198	1.048	.908	.772
32	2.002	1.940	1.859	1.770	1.661	1.538	1.401	1.243	1.086	.941	.803
33	2.074	2.013	1.928	1.836	1.725	1.596	1.454	1.289	1.126	.976	.834
34	2.149	2.087	2.000	1.904	1.791	1.655	1.510	1.338	1.168	1.012	.866
35	2.226	2.164	2.074	1.974	1.858	1.716	1.567	1.389	1.212	1.049	.898
36	2.305	2.243	2.150	2.046	1.926	1.779	1.625	1.439	1.258	1.088	.930
37	2.387	2.324	2.229	2.121	1.996	1.845	1.686	1.493	1.305	1.129	.963
38	2.471	2.408	2.311	2.199	2.069	1.914	1.749	1.550	1.354	1.171	.997
39	2.558	2.496	2.396	2.280	2.145	1.987	1.816	1.610	1.405	1.214	1.032
40	2.647	2.584	2.484	2.364	2.226	2.065	1.887	1.673	1.458	1.258	1.068
41	2.738	2.675	2.574	2.452	2.311	2.145	1.963	1.738	1.513	1.303	1.104
42	2.832	2.770	2.667	2.542	2.398	2.227	2.041	1.806	1.570	1.349	1.141
43	2.931	2.868	2.763	2.636	2.488	2.313	2.120	1.876	1.629	1.396	1.179
44	3.033	2.968	2.862	2.733	2.582	2.402	2.201	1.948	1.691	1.446	1.219
45	3.141	3.073	2.964	2.833	2.679	2.494	2.284	2.023	1.755	1.500	1.262
46	3.253	3.182	3.070	2.936	2.780	2.588	2.369	2.099	1.821	1.558	1.308
47	3.367	3.292	3.179	3.041	2.883	2.683	2.456	2.177	1.889	1.617	1.355
48	3.484	3.404	3.290	3.148	2.989	2.782	2.547	2.258	1.961	1.680	1.403
49	3.603	3.520	3.403	3.260	3.097	2.883	2.642	2.342	2.035	1.750	1.452
50	3.724	3.638	3.519	3.375	3.209	2.989	2.739	2.431	2.111	1.815	1.502
51	3.849	3.757	3.638	3.493	3.320	3.098	2.841	2.525	2.190	1.883	1.552
52	3.977	3.878	3.759	3.613	3.435	3.208	2.945	2.619	2.271	1.950	1.603
53	4.107	4.004	3.882	3.735	3.552	3.321	3.049	2.713	2.353	2.017	1.655
54	4.239	4.133	4.008	3.860	3.671	3.437	3.158	2.808	2.437	2.074	1.707
55	4.376	4.265	4.137	3.988	3.792	3.555	3.269	2.905	2.523	2.141	1.759
56	4.516	4.401	4.269	4.115	3.914	3.674	3.382	3.002	2.608	2.208	1.812
57	4.658	4.540	4.402	4.242	4.036	3.796	3.497	3.101	2.691	2.275	1.865
58	4.804	4.680	4.536	4.370	4.160	3.920	3.613	3.203	2.774	2.342	1.917
59	4.954	4.822	4.673	4.500	4.287	4.046	3.731	3.308	2.858	2.409	1.968
60	5.108	4.966	4.812	4.632	4.417	4.174	3.850	3.414	2.942	2.476	2.018
61	5.264	5.112	4.952	4.765	4.548	4.302	3.971	3.522	3.027	2.543	2.067
62	5.422	5.259	5.093	4.898	4.680	4.431	4.095	3.638	3.117	2.610	2.114
63	5.582	5.408	5.235	5.031	4.813	4.560	4.222	3.754	3.213	2.677	2.160
64	5.745	5.558	5.387	5.180	4.947	4.689	4.352	3.873	3.314	2.744	2.204

TABLE IV.

(Section 43.)

Of the values of temporary annuities of £1 or \$4.80.

Age.	Payment to cease at age.	Value of Annuity of £1 or \$4.80.	Age.	Payment to cease at age.	Value of Annuity of £1 or \$4.80.
20	55	12.890	41	65	10.568
21	56	12.837	42	65	10.368
22	57	12.781	43	65	10.158
23	58	12.724	44	65	9.936
24	59	12.664	45	65	9.703
25	60	12.603	46	65	9.456
26	61	12.539	47	65	9.196
27	62	12.475	48	65	8.921
28	63	12.408	49	65	8.630
29	64	12.339	50	65	8.324
30	65	12.269	51	65	8.000
31	65	12.143	52	65	7.655
32	65	12.013	53	65	7.290
33	65	11.878	54	65	6.902
34	65	11.738	55	65	6.489
35	65	11.590	56	65	6.048
36	65	11.437	57	65	5.575
37	65	11.278	58	65	5.067
38	65	11.112	59	65	4.520
39	65	10.938	60	65	3.928
40	65	10.757	—	—	—

THIRD SCHEDULE.

(Section 22.)

Form of Certificate.

I hereby certify that I have examined, as required by the Widows' and Orphans' Pensions Ordinance, Mr. _____ and find [or do not find] him from his habits, previous medical history, and present physical and mental condition to be a fair average life and qualified to become a contributor under the said Ordinance.

M. D.

Questions to be put by Medical Examiner as required by the Widows' and Orphans' Pensions Ordinance.*Statements made by _____ aged _____*

1. Are your parents alive; if dead, state age at death and cause of death?
2. Are any of your immediate family afflicted with Consumption, Leprosy, or Insanity, or have any suffered from these diseases?

Form of Certificate—continued.

3. What is the general state of your health, and what illness or illnesses have you had since childhood ?
4. Have you ever suffered from disease of the Brain, Paralysis, Epilepsy or other fits, Insanity or other Nervous diseases ?
5. Have you ever suffered from Spitting of Blood, Habitual Cough, Bronchitis, Asthma, Inflammation or disease of Lungs, or any disease of the Heart ?
6. Have you suffered from Dropsy, Inflammation or other disease of the Bowels, disease of Liver, Kidneys or Urinary Organs ?
7. Have you ever applied to any Insurance Company to effect an insurance on your life and been rejected, postponed, or rated up ?

N.B.—Urine to be examined in all cases and any other questions to be asked or enquiries made which the Medical Examiner think necessary.

Signature of Applicant.

NOTE.—The answers to these questions are deemed the basis of the contract between the member under examination and the Committee, and any intentional misstatement therein will vitiate the contract and lead to forfeiture of the contribution of the person guilty thereof. See section 22 of the Widows' and Orphans' Pensions Ordinance.