

TRINIDAD AND TOBAGO.

No. 42.—1917.

I ASSENT,

[L.S.]

J. R. CHANCELLOR,
Governor.

24th December, 1917.

AN ORDINANCE to consolidate and amend the law relating to Pensions to Widows and Children of deceased Public Officers.

[On Proclamation.]

BE it enacted by the Governor of Trinidad and Tobago with the advice and consent of the Legislative Council thereof as follows:—

1. This Ordinance may be cited as the Widows and Short Title.
Orphans' Pensions Ordinance, 1917.

2. In this Ordinance, unless the context or express words Interpre-
otherwise require— tation.

“Public Officer” means any male person for the time being holding a permanent appointment in the Public Service of this Colony and receiving salary, and includes an Emigration Officer in India whose appointment is declared pensionable ;

“The Fund” means the Public Service Widows and Orphans' Fund established under the Widows and Orphans' Fund Ordinance (No. 174);

“The Committee” means the Public Service Widows and Orphans' Pensions Committee established under this Ordinance;

“Contributors” mean Public Officers liable under the provisions of this Ordinance or under any Ordinance repealed by this Ordinance to have deductions made from their salaries for the purpose of providing the means of paying pensions to widows and orphans of public officers and entitled to the privileges and benefits provided under this Ordinance.

The Com-
mittee.

3.—(1.) There shall be established, for the purposes of this Ordinance a Committee to be called the Public Service Widows and Orphans' Pensions Committee, which shall consist of the Auditor-General, the Solicitor-General, and the Assistant Colonial Secretary.

(2.) The Governor in Executive Council may make regulations dealing with the exercise and carrying out of the powers, duties, obligations and responsibilities conferred or imposed on the Committee by this Ordinance.

Pensions to
be paid out of
general
revenue.

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 Pensions payable under this Ordinance or under any Ordinance repealed by this Ordinance shall be paid out of the general revenue of the Colony and are hereby made charges upon such revenue.

Contributions,
&c., to be paid
into general
revenue.

5. All abatements from the salaries and pensions of, and all other amounts receivable from, public officers under the provisions of this Ordinance shall be carried to the credit of the general revenue of the Colony.

Contributors.

6.—(1.) 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;

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- (c.) Contributors who shall continue to be contributors after retiring from the public service of the Colony ;
- (d.) Public Officers appointed at any time after the commencement of this Ordinance to a position in the permanent service of the Colony at a salary of £100 per annum or over ;
- (e.) Public Officers appointed either before or after the commencement of this Ordinance at a salary of less than £100 per annum on attaining a salary of £100 per annum or over ;
- (2.) Nothing in this Ordinance contained shall make any of the following persons contributors :—
- (a.) The Governor ;
- (b.) The Private Secretary to the Governor ;
- (c.) The Principal of any affiliated School under the provisions of the Secondary Education Ordinance, 1909 ;
- (d.) An Emigration Officer in India whose emoluments are paid jointly by this Colony and other Colonies and who elects to contribute to the extent of £4 per centum of his salary to any fund or scheme in another Colony for the provision of pensions to Widows and Orphans of Public Servants ;
- (e.) Any person not a member of the permanent service of the Colony who holds a temporary office in the public service ;
- (f.) Any person 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 ;
- (g.) Any officer appointed to a position in the permanent service of the Colony either before or after the commencement of this Ordinance if his first appointment to office in the Colony occurred or occurs at any time after he had or has attained the age of 60 years.

(3.) It shall be lawful for the Governor in Executive Council upon application made at any time to admit as a contributor, after satisfactory medical examination, any Public officer :—

(a.) who at the commencement of the Fund elected not to become a member thereof ; or

(b.) who has at any time failed to pass the Medical examination prescribed by the Widows and Orphans' Fund Ordinances or by this Ordinance but whose health has been re-established since such Medical examination as aforesaid.

Reduction of
salary of
contributor.

7.—(1.) A contributor whose salary is reduced below £100 per annum shall not thereby cease to be a contributor but, at his option, may either continue to contribute on the basis of the salary received by him prior to such reduction or on that of his reduced salary.

(2.) A contributor whose salary is reduced but not below £100 per annum shall contribute on his reduced salary.

Contributions.

8.—(1.) From and after the commencement of this Ordinance an abatement of four per centum for the purposes of this Ordinance shall be made by the Receiver-General from each payment of salary of every contributor.

(2.) The amounts of such abatements shall be paid into General Revenue.

(3.) A person appointed on probation or provisionally only 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.

(4.) In the event of his not being permanently appointed, the amount of his contributions shall be returned to him, or to his personal representatives in case of death. If his appointment is made permanent, the date of his becoming entitled to the privileges and benefits conferred by this Ordinance shall, subject to medical examination, for all purposes be taken to be the date when he was appointed on probation or provisionally.

(5.) A member of the permanent public service appointed to any office which is of a provisional or temporary nature shall during the continuance of his temporary office, if a contributor, 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 provisional and temporary office or his retirement therefrom shall contribute on the salary which he shall thereafter receive.

9. The Receiver-General 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 Committee shall return to him the amount of such abatements without any deduction.

Officers not yet eligible for privilege under Ordinance to contribute till examined.

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

Officers on leave and acting Officers.

(2.) 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.

(3.) When any officer is on leave of absence without salary, he shall 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.

11.—(1.) 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 by the use of Table I in the First Schedule to this Ordinance.

Pensions to widows generally.

(2.) The computation shall be on the amount of salary of which the contributor was in receipt at the date of his marriage or of his becoming a contributor, whichever event shall last have happened, and each successive subsequent increment of salary shall in like manner be computed for separately in addition, the pension accruing in respect thereof being determined according to the respective ages of the husband and wife at the time of such increment being granted.

(3.) In every case in which a widower without children who can under the provisions of this Ordinance become entitled to pensions, or a bachelor, becomes a contributor and subsequently marries, the abatement from the salary of such contributor as such widower or bachelor made previously to such marriage shall be added together and treated as a single payment of such contributor on his day of marriage entitling his widow to an additional pension in accordance with Table II in the First Schedule to this Ordinance.

(4.) Intermediate ages not calculated for in the said Tables shall be dealt with by arithmetical calculation as the Committee shall determine.

Pensions to widows and orphans of Officers contributing on 31st Dec., 1905, and some others.

12. For the purpose of computing the pensions payable to the widows and orphans of public officers contributing to the Fund on the 31st day of December, 1905, or of former contributors who had on that date ceased to contribute on attaining the age of sixty-five or on retiring from the public service of the Colony, Tables I and II in the Second Schedule to this Ordinance shall be substituted for Tables I and II in the First Schedule thereto, if the amount of the pension payable is greater under the Tables in the said Second Schedule.

Cessation of contributions.

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

14. On the completion of the term of contribution or attainment of age aforesaid by a contributor who is a bachelor or a widower without children who can become entitled to pensions under the provisions of this Ordinance, the Committee upon due notice to that effect, shall proceed to pay out to such contributor a sum equal to one-half of his total contributions, if a bachelor, or if a widower, one-half of such contributions since the death of his last wife, or after the time if subsequent to the death of such wife at which the last child of such contributor ceased to be a person who could become entitled to a pension in the event of the death of such contributor, either by reaching the prescribed age or if a daughter, by marriage, and he shall cease to be a contributor.

Bachelor or
widower to be
paid half
contribution.

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

Bachelor
dying—
refund.

(2.) In the event of a widower, without children entitled to pensions, 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 his last child ceased to be entitled to a pension, as the case may be, shall be paid to his legal representative.

Widower
dying without
children—
refund.

16.—(1.) When a contributor dies leaving a widow but no children, she shall be entitled to the full amount of the pension until her marriage or death.

Pension to
widow if no
children and
to children if
any.

(2.) When a contributor dies leaving a widow and children by such widow only, she shall be entitled in the first place to the full amount of the pension, and on her marriage or death, the children shall be entitled to pensions in the following proportions:—If three in number, or less, each shall receive one-fourth of the pension to which the widow of the contributor was entitled; if more than three, the pension which she received shall be divided equally among the children.

17. When any sum becomes payable by the Committee to any person not *sui juris* in law, it shall be lawful for the Committee in its discretion to pay or apply such sum or any

Method of
payment to
children.

part thereof for or towards the maintenance or education of such person, either forthwith or at such times as the Committee in its discretion shall think fit, and on the receipt of any parent, guardian or relative of such person or not, as the Committee shall think fit; and no action shall be maintainable against the Committee in respect of anything done or omitted in the exercise of such discretion, or in respect of the acts or defaults of any person to whom such sum shall have been paid.

Pension to widow and children of previous marriage.

18.—(1.) When a contributor dies leaving a widow and also children by a previous marriage whose ages entitle them to pensions, such children, if three or more in number, shall be entitled for the terms mentioned in Section 21 of this Ordinance to one-half of the pension to which their mother, if she had survived their father, would have been entitled: if two children, to one-third, and if only one child, to one-fourth; and the widow to such part (not at any time being less than one-half) of the whole pension which would have been payable to her if the contributor had not left such children entitled to pensions, as shall not from time to time be required to meet the several charges for the benefit of her step-children by this section prescribed.

(2.) Should such widow die leaving no children by such contributor, her step-children shall thenceforth be entitled to pensions as if their father had not married a second time.

(3.) Should the step-mother of such children die leaving children by such contributor or re-marry leaving such children, such children shall have the pension to which their mother was entitled divided amongst them as in Section 16 of this Ordinance provided.

Children of widower.

19. When a contributor, a widower, dies leaving a child or children entitled to pensions, such pensions shall be as follows:—If three children, or less, each child shall receive one-fourth of the pension to which the widow of the contributor would have been entitled had she survived him; if more than three, then the amount which the widow would have received shall be divided equally amongst the children.

20. When the wife of a contributor dies and such contributor marries again, the pension to his widow shall be calculated as if he had first become a contributor on the day after the death of the preceding wife.

Pension to wife of contributor re-marrying.

21. The allowance or pension to orphans shall cease in case of males at eighteen years of age, and in case of females, at twenty-one years of age, or on marriage.

When pension of orphans shall cease.

22. The widow of a contributor whose marriage may have taken place subsequently to the time when such contributor ceased to contribute to the Fund shall not be entitled to any pension, nor shall the children of such marriage be entitled to a pension.

Wife of contributor marrying after ceasing to contribute to have no claim.

23. Widows and orphans entitled to pensions under this Ordinance and residing out of the Colony must produce proof to the satisfaction of the Committee of their being alive and entitled thereto before their pensions can be paid.

Proof of being entitled by persons out of the Colony.

24. No pension under this Ordinance may be attached, levied upon, transferred, assigned, or in any way alienated from the pensioner to whom or for whose benefit it is payable.

Pension cannot be attached, levied on, transferred or assigned.

25.—(1.) Every Public Officer whose salary or income becomes, after the commencement of this Ordinance, liable to abatement under this Ordinance shall, if he be in the Colony, within three months—or if abroad, within six months—from the accrual of such liability, be bound to forward to the Committee, unless he has previously furnished this information, the date of his birth, marriage, if married, and of the birth of his wife and children, if any, duly proved to the satisfaction of the Committee.

Certain information to be furnished by Public Officers.

(2.) Should such Public Officer be a widower having a child or children, he shall inform the Committee of the dates of the birth and death of his wife.

(3.) Any default in complying with the requirements of this section shall subject such Public Officer to the penalties hereinafter provided.

Marriages and
births to be
notified.

26.—(1.)—Every Public Officer who shall marry shall within six months thereafter notify the same to the Committee in writing, together with the name and date of birth of his wife, and every such Public Officer shall in like manner notify in writing to the Committee within six months after the birth of each child to him the name and date of birth of such child.

(2.) Should such Public Officer fail to do so he shall be subject to the penalties hereinafter provided.

Deaths to be
notified.

27.—(1.) Every Public Officer shall notify to the Committee within six months from the date of the event, the death of his wife or of any of his children ; and every widow of a contributor in receipt of pension shall in like manner report to the Committee the death of any child who would have been entitled in succession to her had he survived her.

(2.) Should such officer fail to do so he shall be subject to the penalties hereinafter provided, and should such widow fail so to report it shall be lawful for the Committee to deduct a similar penalty from subsequent instalments of the pension payable after the discovery of such default, as they may deem fit.

Power of
Committee to
require
evidence.

28.—(1.) The Committee are hereby empowered, should they see fit, to require evidence to be produced to their satisfaction of the accuracy of the information furnished to them under Sections 25, 26 and 27 hereof.

(2.) It shall be lawful for the Committee to withhold payment of any pension in whole or in part until such evidence as aforesaid shall be produced, and until the death of the contributor shall be proved to their satisfaction by death certificate or otherwise.

(3.) The production by a Public Officer 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 as provided for in Section 35 thereof.

29.—(1.) Every Public Officer before becoming entitled to the privileges and benefits of a contributor shall undergo a medical examination, to be made by such examiner, being a medical practitioner, as the Committee shall from time to time appoint, the method and scope of such examination to be such as the Committee shall direct.

Medical
examination
of Public
Officers before
acceptance as
contributors.

(2.) Such 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 to this Ordinance, and any other questions which may be from time to time prescribed by the Committee or deemed necessary by the examiner, and in reporting on the life of such person the 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 deductions from his salary, and cease to be a contributor; and if such fraud is discovered after his death, the Committee on satisfactory proof thereof may direct any pension otherwise payable to the widow or orphans of such person to be forfeited wholly or in part.

(4.) No officer shall be entitled to any of the privileges and benefits of a contributor or to the return of any contribution 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 until the report of the medical examiner or examiners is made to the Committee.

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

30.—(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 him as a contributor or, if the examiner so advises, suspend a final decision for such time not exceeding twelve months as the Committee thinks fit.

Failure
to pass
medical exami-
nation.

(2.) The Committee shall, in the event of their suspending a final decision, direct another examination of the public officer at the expiration of such time as aforesaid.

(3.) If as a result of the further examination the Committee refuses to accept him as a contributor, the contributions paid by the public officer shall be returned to him, and he shall not become a contributor.

(4.) 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 section, the Committee may accept such public officer as a contributor.

(5.) The conditions hereinbefore mentioned are that the age of such officer shall, in accordance with the certificate of a medical officer approved by the Committee 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, and in the event of reserve value becoming payable in respect of the contributions of such officer, the same shall be calculated according to such additional age.

Provisions as
to retirement
of contribu-
tors.

31.—(1.) A contributor retiring from the Public Service of the Colony after the commencement of this Ordinance with a wife living or with children or a child capable of becoming entitled to pensions or a pension before he has attained the age of sixty-five years or before he has been a contributor for thirty-five years 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.) 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 proportionate abatement of four per centum from his pension if retiring with a pension immediately payable to him: or

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

(2.) In the event of any contributor failing within six months, or within such further time as the Governor in Executive Council may in any particular case allow, to elect as in this section provided, or in the event of his having elected to continue 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 therein provided, he shall be deemed to have elected to continue thenceforth 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 such receipt.

(3.) When a contributor is liable to abatement in respect of pension only, such abatement shall be made from such pension by the Receiver-General as and when the pension becomes payable.

(4.) Any contributor having left the Public service who is a bachelor or widower without children who in the event of his death would be entitled to pension under this Ordinance, shall cease to be a contributor or to enjoy the privileges and benefits of a contributor altogether; and shall be entitled to receive from the Treasury a sum equal to one-half of the total of the contributions made by him if a bachelor, or, if a widower, then since the death of his last wife, or since the date of his last child ceasing to be entitled to a pension.

(5.) The provisions of this section shall, subject to the provisions of Section 37 of this Ordinance, apply to all Public Officers who are or may be contributors at or after the commencement of this Ordinance, but shall not apply to Public Officers who shall have retired from the Public service before the commencement of this Ordinance or to the widows or children of such officers.

32. 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 and orphans shall be diminished to the same extent as a corresponding increase of the contributions Further provisions.

would (having regard to the ages of such contributor and of his wife at the time when such cessation or reduction commenced) secure to his widow an increased pension under Table I of this Ordinance, or any Table which may be in force in lieu thereof at the time such member retires.

Officer a member of Fund in another Colony.

33.—(1.) It shall be competent for the Committee, on being satisfied that a Public Officer appointed to the Service is a member of a Widows and Orphans' Fund which has been constituted in a Colony in which he has been employed as a Public Officer, or is a contributor in any such Colony within the meaning of such term in this Ordinance, to recommend to the Governor on the application of such officer that he shall, so long as he continues his membership of the Fund or is a contributor in such other Colony, be exempted from the provisions of this Ordinance except with regard to the excess, if any, of the salary receivable by such officer here over the amount on which he was contributing or was a contributor in such other Colony at the time of his appointment to the service of this Colony.

(2.) The Governor may thereupon direct the abatement from the salary of such officer to be limited to such excess of salary as aforesaid, and he shall while he continues his membership in such other Colony or is a contributor in such Colony, be a contributor in this Colony (but subject to medical examination) in respect only of such excess as aforesaid: and in each such case it shall be competent to the Committee to require such contributor from time to time to produce the last receipt for his contribution in such other Colony, or other evidence of his continuing to contribute, and it shall be deemed a requirement of this Ordinance for such member so to produce the same.

Officer wilfully making false statement, &c.

34.—(1.) Any Public Officer wilfully making a false return as to marriage, birth or death, or committing any other fraudulent act in connection with this Ordinance shall cease to be a contributor, and his widow and children shall forfeit all claims to pension, notwithstanding the fact that he may have been accepted by the Committee as a contributor.

(2.) Such officer shall not be returned any part of the contributions paid by him.

35.—(1.) Any contributor failing 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 £5, to be deducted from his salary or income by the Receiver-General on the warrant of the Governor, which may be issued at the request of the Committee.

Penalty for non-compliance with requirements.

(2.) In case no salary or income is payable to such contributor from the Treasury, and he shall not pay the amount of such fine to the Receiver-General within one month after it has become payable, he may with the consent of the Governor in Executive Council be declared by the Committee 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.

36. Nothing in this Ordinance shall be construed to affect the pensions, rights or obligations, under the provisions of any Ordinance repealed by this Ordinance, of any 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 any personal representative 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.

37.—(1.) All officers who joined the Civil Service Widows' and Orphans' Fund under the provisions of the Ordinance No. 4 of 1890 before the commencement of the Widows and Orphans' Fund Ordinance (No. 174) 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, notwith-

Saving of vested rights.

standing the provisions hereof, to be entitled, if they shall think fit, to demand the reserve value of their contributions computed in accordance with Table III in the First Schedule to this Ordinance.

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

Appeal in
certain cases.

38. If any question or dispute shall arise 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 any contributor or of the Committee not herein provided for, 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 Executive Council for decision, and such decision shall be final and conclusive on all parties concerned.

Application
of this Ordinance.

39. Subject as in the last preceding section expressly provided, 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 other decisions and acts of the Committee after such commencement shall be according to the provisions hereof, 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 such commencement.

Repeal.

40. The Widows and Orphans' Fund Ordinance (No. 174), The Public Service Widows' and Orphans' Fund Ordinance, 1905, Section 3 of the Emigration Officers (Pensions) Ordinance, 1907, the Widows and Orphans' Fund (Amendment) Ordinance, 1912, and the Widows' and Orphans' Fund (Amendment) Ordinance, 1916, are hereby repealed.

41. This Ordinance shall commence on a day to be fixed by the Governor by Proclamation in the *Royal Gazette*.<sup>Commence-
ment.</sup>

Passed in Council this Fourteenth day of December, in the year of Our Lord one thousand nine hundred and seventeen.

HARRY L. KNAGGS,
Clerk of the Council.

FIRST 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 after entry into the Fund.

| Age of Husband next Birthday. | AGE OF WIFE NEXT BIRTHDAY. | | | | | | | | | | |
|----------------------------------|----------------------------|------|------|------|------|------|------|-------|-------|-------|-------|
| | 15 | 20 | 25 | 30 | 35 | 40 | 45 | 50 | 55 | 60 | 65 |
| 20 | 6.05 | 6.38 | 6.81 | 7.35 | 8.01 | 8.86 | 9.93 | 11.33 | 13.18 | 15.70 | 19.31 |
| 21 | 5.81 | 6.13 | 6.54 | 7.06 | 7.69 | 8.51 | 9.53 | 10.88 | 12.66 | 15.07 | 18.49 |
| 22 | 5.57 | 5.88 | 6.27 | 6.77 | 7.37 | 8.16 | 9.14 | 10.44 | 12.14 | 14.45 | 17.68 |
| 23 | 5.34 | 5.64 | 6.01 | 6.48 | 7.06 | 7.81 | 8.76 | 10.00 | 11.63 | 13.84 | 16.89 |
| 24 | 5.11 | 5.40 | 5.75 | 6.20 | 6.75 | 7.47 | 8.38 | 9.57 | 11.13 | 13.24 | 16.11 |
| 25 | 4.89 | 5.16 | 5.49 | 5.92 | 6.45 | 7.13 | 8.01 | 9.15 | 10.64 | 12.65 | 15.34 |
| 26 | 4.67 | 4.93 | 5.24 | 5.65 | 6.15 | 6.80 | 7.65 | 8.74 | 10.16 | 12.07 | 14.59 |
| 27 | 4.46 | 4.70 | 4.99 | 5.38 | 5.86 | 6.48 | 7.29 | 8.33 | 9.69 | 11.50 | 13.87 |
| 28 | 4.25 | 4.48 | 4.75 | 5.12 | 5.57 | 6.17 | 6.94 | 7.93 | 9.24 | 10.95 | 13.17 |
| 29 | 4.05 | 4.26 | 4.52 | 4.86 | 5.29 | 5.86 | 6.59 | 7.54 | 8.79 | 10.42 | 12.49 |
| 30 | 3.85 | 4.05 | 4.29 | 4.61 | 5.02 | 5.56 | 6.25 | 7.16 | 8.35 | 9.90 | 11.83 |
| 31 | 3.66 | 3.84 | 4.07 | 4.37 | 4.76 | 5.27 | 5.92 | 6.78 | 7.92 | 9.40 | 11.19 |
| 32 | 3.47 | 3.64 | 3.86 | 4.14 | 4.50 | 4.99 | 5.60 | 6.42 | 7.50 | 8.91 | 10.58 |
| 33 | 3.29 | 3.45 | 3.66 | 3.92 | 4.25 | 4.71 | 5.29 | 6.07 | 7.10 | 8.43 | 9.99 |
| 34 | 3.11 | 3.26 | 3.46 | 3.70 | 4.01 | 4.44 | 4.99 | 5.73 | 6.70 | 7.96 | 9.43 |
| 35 | 2.93 | 3.08 | 3.26 | 3.49 | 3.78 | 4.18 | 4.70 | 5.40 | 6.32 | 7.50 | 8.89 |
| 36 | 2.76 | 2.90 | 3.07 | 3.28 | 3.56 | 3.93 | 4.42 | 5.07 | 5.94 | 7.05 | 8.37 |
| 37 | 2.60 | 2.73 | 2.88 | 3.03 | 3.34 | 3.69 | 4.15 | 4.76 | 5.58 | 6.62 | 7.87 |
| 38 | 2.44 | 2.56 | 2.70 | 2.89 | 3.13 | 3.45 | 3.88 | 4.46 | 5.22 | 6.20 | 7.39 |
| 39 | 2.29 | 2.39 | 2.53 | 2.70 | 2.92 | 3.22 | 3.62 | 4.16 | 4.87 | 5.79 | 6.92 |
| 40 | 2.14 | 2.23 | 2.36 | 2.52 | 2.72 | 3.00 | 3.37 | 3.87 | 4.53 | 5.39 | 6.47 |
| 41 | 1.99 | 2.07 | 2.19 | 2.34 | 2.52 | 2.78 | 3.12 | 3.59 | 4.20 | 5.00 | 6.02 |
| 42 | 1.84 | 1.92 | 2.03 | 2.16 | 2.33 | 2.57 | 2.88 | 3.31 | 3.88 | 4.62 | 5.58 |
| 43 | 1.70 | 1.77 | 1.87 | 1.98 | 2.14 | 2.36 | 2.64 | 3.04 | 3.56 | 4.25 | 5.14 |
| 44 | 1.56 | 1.62 | 1.71 | 1.81 | 1.96 | 2.15 | 2.41 | 2.77 | 3.25 | 3.89 | 4.71 |
| 45 | 1.42 | 1.47 | 1.55 | 1.64 | 1.78 | 1.95 | 2.18 | 2.50 | 2.94 | 3.53 | 4.28 |
| 46 | 1.28 | 1.32 | 1.39 | 1.47 | 1.60 | 1.75 | 1.95 | 2.23 | 2.64 | 3.17 | 3.85 |
| 47 | 1.14 | 1.17 | 1.23 | 1.31 | 1.42 | 1.55 | 1.73 | 1.97 | 2.34 | 2.82 | 3.43 |
| 48 | 1.00 | 1.03 | 1.08 | 1.15 | 1.24 | 1.35 | 1.51 | 1.72 | 2.05 | 2.47 | 3.01 |
| 49 | 0.86 | 0.89 | 0.93 | 0.99 | 1.06 | 1.16 | 1.30 | 1.48 | 1.76 | 2.12 | 2.59 |
| 50 | 0.72 | 0.75 | 0.79 | 0.83 | 0.89 | 0.97 | 1.09 | 1.25 | 1.47 | 1.77 | 2.17 |
| 51 | 0.59 | 0.61 | 0.64 | 0.67 | 0.72 | 0.79 | 0.88 | 1.01 | 1.18 | 1.42 | 1.75 |
| 52 | 0.45 | 0.46 | 0.48 | 0.51 | 0.54 | 0.59 | 0.66 | 0.76 | 0.89 | 1.08 | 1.33 |
| 53 | 0.30 | 0.31 | 0.33 | 0.34 | 0.36 | 0.40 | 0.45 | 0.51 | 0.60 | 0.72 | 0.89 |
| 54 | 0.15 | 0.16 | 0.17 | 0.17 | 0.19 | 0.20 | 0.23 | 0.26 | 0.30 | 0.37 | 0.45 |

TABLE I.—CONTINUED.

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 after entry into the Fund.

| Age of Husband next Birthday | AGE OF WIFE NEXT BIRTHDAY. | | | | | | | | | | |
|---------------------------------|----------------------------|------|------|------|------|------|------|-------|-------|-------|-------|
| | 15 | 20 | 25 | 30 | 35 | 40 | 45 | 50 | 55 | 60 | |
| 21 | 5.85 | 6.17 | 6.58 | 7.10 | 7.74 | 8.56 | 9.59 | 10.95 | 12.72 | 15.15 | 18.63 |
| 22 | 5.61 | 5.92 | 6.31 | 6.81 | 7.42 | 8.21 | 9.21 | 10.51 | 12.21 | 14.55 | 17.82 |
| 23 | 5.38 | 5.68 | 6.04 | 6.53 | 7.11 | 7.86 | 8.83 | 10.08 | 11.71 | 13.95 | 17.02 |
| 24 | 5.15 | 5.44 | 5.78 | 6.25 | 6.80 | 7.52 | 8.45 | 9.65 | 11.22 | 13.35 | 16.24 |
| 25 | 4.93 | 5.20 | 5.53 | 5.97 | 6.50 | 7.19 | 8.08 | 9.23 | 10.74 | 12.76 | 15.48 |
| 26 | 4.72 | 4.97 | 5.28 | 5.69 | 6.20 | 6.87 | 7.71 | 8.82 | 10.27 | 12.18 | 14.74 |
| 27 | 4.51 | 4.74 | 5.04 | 5.42 | 5.91 | 6.55 | 7.35 | 8.42 | 9.81 | 11.61 | 14.02 |
| 28 | 4.30 | 4.52 | 4.80 | 5.16 | 5.63 | 6.24 | 7.00 | 8.02 | 9.35 | 11.06 | 13.32 |
| 29 | 4.10 | 4.31 | 4.57 | 4.91 | 5.35 | 5.93 | 6.66 | 7.63 | 8.90 | 10.53 | 12.64 |
| 30 | 3.90 | 4.10 | 4.35 | 4.67 | 5.08 | 5.63 | 6.33 | 7.25 | 8.46 | 10.02 | 11.98 |
| 31 | 3.71 | 3.90 | 4.13 | 4.44 | 4.82 | 5.34 | 6.01 | 6.88 | 8.03 | 9.52 | 11.34 |
| 32 | 3.52 | 3.70 | 3.92 | 4.21 | 4.57 | 5.06 | 5.70 | 6.52 | 7.62 | 9.03 | 10.73 |
| 33 | 3.34 | 3.51 | 3.71 | 3.99 | 4.33 | 4.79 | 5.39 | 6.17 | 7.22 | 8.56 | 10.15 |
| 34 | 3.16 | 3.32 | 3.51 | 3.77 | 4.09 | 4.52 | 5.09 | 5.83 | 6.83 | 8.10 | 9.60 |
| 35 | 2.99 | 3.14 | 3.32 | 3.56 | 3.86 | 4.26 | 4.80 | 5.50 | 6.45 | 7.65 | 9.07 |
| 36 | 2.83 | 2.96 | 3.13 | 3.36 | 3.64 | 4.01 | 4.52 | 5.18 | 6.08 | 7.21 | 8.56 |
| 37 | 2.67 | 2.79 | 2.95 | 3.16 | 3.42 | 3.77 | 4.25 | 4.87 | 5.72 | 6.78 | 8.06 |
| 38 | 2.51 | 2.62 | 2.77 | 2.97 | 3.21 | 3.54 | 3.99 | 4.57 | 5.37 | 6.36 | 7.58 |
| 39 | 2.36 | 2.46 | 2.60 | 2.78 | 3.01 | 3.32 | 3.73 | 4.28 | 5.02 | 5.96 | 7.12 |
| 40 | 2.21 | 2.30 | 2.43 | 2.60 | 2.81 | 3.10 | 3.48 | 4.00 | 4.68 | 5.57 | 6.68 |
| 41 | 2.06 | 2.15 | 2.27 | 2.42 | 2.62 | 2.89 | 3.23 | 3.73 | 4.35 | 5.19 | 6.25 |
| 42 | 1.92 | 2.00 | 2.11 | 2.25 | 2.43 | 2.68 | 2.99 | 3.46 | 4.03 | 4.82 | 5.82 |
| 43 | 1.78 | 1.85 | 1.95 | 2.08 | 2.25 | 2.47 | 2.76 | 3.19 | 3.72 | 4.46 | 5.39 |
| 44 | 1.64 | 1.70 | 1.79 | 1.91 | 2.07 | 2.27 | 2.53 | 2.92 | 3.42 | 4.10 | 4.97 |
| 45 | 1.50 | 1.56 | 1.64 | 1.75 | 1.89 | 2.07 | 2.31 | 2.66 | 3.13 | 3.75 | 4.55 |
| 46 | 1.36 | 1.42 | 1.49 | 1.59 | 1.71 | 1.87 | 2.10 | 2.40 | 2.84 | 3.40 | 4.13 |
| 47 | 1.22 | 1.28 | 1.34 | 1.43 | 1.54 | 1.68 | 1.89 | 2.15 | 2.55 | 3.06 | 3.72 |
| 48 | 1.09 | 1.14 | 1.19 | 1.27 | 1.37 | 1.49 | 1.68 | 1.91 | 2.26 | 2.72 | 3.31 |
| 49 | 0.96 | 1.00 | 1.05 | 1.11 | 1.20 | 1.30 | 1.47 | 1.67 | 1.98 | 2.38 | 2.90 |
| 50 | 0.84 | 0.87 | 0.91 | 0.96 | 1.03 | 1.12 | 1.26 | 1.44 | 1.70 | 2.04 | 2.50 |
| 51 | 0.70 | 0.73 | 0.76 | 0.80 | 0.86 | 0.94 | 1.05 | 1.21 | 1.42 | 1.71 | 2.10 |
| 52 | 0.57 | 0.59 | 0.62 | 0.65 | 0.70 | 0.76 | 0.85 | 0.97 | 1.14 | 1.38 | 1.70 |
| 53 | 0.43 | 0.45 | 0.47 | 0.49 | 0.52 | 0.57 | 0.64 | 0.73 | 0.86 | 1.04 | 1.28 |
| 54 | 0.29 | 0.30 | 0.32 | 0.33 | 0.35 | 0.38 | 0.43 | 0.49 | 0.58 | 0.70 | 0.87 |
| 55 | 0.15 | 0.15 | 0.16 | 0.17 | 0.18 | 0.20 | 0.22 | 0.25 | 0.29 | 0.36 | 0.44 |

TABLE I.—CONTINUED.

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 after entry into the Fund.

| Age of Husband next birthday. | AGE OF WIFE NEXT BIRTHDAY. | | | | | | | | | | |
|----------------------------------|----------------------------|------|------|------|------|------|------|-------|-------|-------|-------|
| | 15 | 20 | 25 | 30 | 35 | 40 | 45 | 50 | 55 | 60 | 65 |
| 22 | 5.65 | 5.96 | 6.35 | 6.85 | 7.47 | 8.26 | 9.25 | 10.57 | 12.27 | 14.62 | 17.94 |
| 23 | 5.42 | 5.71 | 6.08 | 6.56 | 7.16 | 7.91 | 8.88 | 10.14 | 11.78 | 14.02 | 17.13 |
| 24 | 5.19 | 5.47 | 5.82 | 6.28 | 6.85 | 7.57 | 8.51 | 9.72 | 11.29 | 13.43 | 16.35 |
| 25 | 4.97 | 5.24 | 5.57 | 6.01 | 6.55 | 7.24 | 8.14 | 9.30 | 10.81 | 12.85 | 15.59 |
| 26 | 4.75 | 5.01 | 5.32 | 5.74 | 6.26 | 6.91 | 7.78 | 8.89 | 10.34 | 12.29 | 14.86 |
| 27 | 4.54 | 4.78 | 5.08 | 5.47 | 5.97 | 6.59 | 7.42 | 8.49 | 9.88 | 11.74 | 14.15 |
| 28 | 4.33 | 4.56 | 4.85 | 5.21 | 5.69 | 6.28 | 7.07 | 8.10 | 9.43 | 11.20 | 13.45 |
| 29 | 4.13 | 4.35 | 4.62 | 4.96 | 5.41 | 5.93 | 6.73 | 7.71 | 8.99 | 10.66 | 12.77 |
| 30 | 3.94 | 4.14 | 4.40 | 4.72 | 5.14 | 5.69 | 6.40 | 7.33 | 8.55 | 10.14 | 12.11 |
| 31 | 3.75 | 3.94 | 4.18 | 4.49 | 4.88 | 5.40 | 6.08 | 6.97 | 8.13 | 9.64 | 11.48 |
| 32 | 3.56 | 3.74 | 3.97 | 4.27 | 4.63 | 5.12 | 5.77 | 6.61 | 7.72 | 9.16 | 10.88 |
| 33 | 3.38 | 3.55 | 3.77 | 4.05 | 4.39 | 4.85 | 5.47 | 6.26 | 7.32 | 8.69 | 10.30 |
| 34 | 3.21 | 3.37 | 3.57 | 3.83 | 4.15 | 4.59 | 5.17 | 5.92 | 6.93 | 8.23 | 9.75 |
| 35 | 3.04 | 3.19 | 3.38 | 3.62 | 3.92 | 4.33 | 4.88 | 5.60 | 6.56 | 7.78 | 9.22 |
| 36 | 2.88 | 3.02 | 3.20 | 3.42 | 3.70 | 4.08 | 4.60 | 5.29 | 6.20 | 7.35 | 8.71 |
| 37 | 2.72 | 2.85 | 3.02 | 3.23 | 3.49 | 3.84 | 4.33 | 4.99 | 5.84 | 6.93 | 8.22 |
| 38 | 2.57 | 2.69 | 2.84 | 3.04 | 3.28 | 3.61 | 4.07 | 4.69 | 5.49 | 6.52 | 7.75 |
| 39 | 2.42 | 2.53 | 2.67 | 2.86 | 3.08 | 3.40 | 3.82 | 4.40 | 5.15 | 6.12 | 7.30 |
| 40 | 2.28 | 2.37 | 2.50 | 2.68 | 2.89 | 3.19 | 3.58 | 4.11 | 4.82 | 5.73 | 6.87 |
| 41 | 2.14 | 2.22 | 2.34 | 2.51 | 2.70 | 2.98 | 3.34 | 3.83 | 4.50 | 5.36 | 6.44 |
| 42 | 2.00 | 2.07 | 2.18 | 2.34 | 2.52 | 2.78 | 3.11 | 3.55 | 4.19 | 5.00 | 6.02 |
| 43 | 1.86 | 1.92 | 2.03 | 2.17 | 2.34 | 2.58 | 2.88 | 3.30 | 3.89 | 4.64 | 5.60 |
| 44 | 1.72 | 1.78 | 1.88 | 2.00 | 2.16 | 2.38 | 2.65 | 3.04 | 3.59 | 4.29 | 5.19 |
| 45 | 1.58 | 1.64 | 1.73 | 1.84 | 1.98 | 2.18 | 2.43 | 2.79 | 3.29 | 3.94 | 4.79 |
| 46 | 1.45 | 1.50 | 1.58 | 1.68 | 1.81 | 1.99 | 2.22 | 2.55 | 3.00 | 3.60 | 4.39 |
| 47 | 1.32 | 1.36 | 1.44 | 1.52 | 1.64 | 1.80 | 2.01 | 2.31 | 2.72 | 3.27 | 3.99 |
| 48 | 1.19 | 1.23 | 1.30 | 1.37 | 1.47 | 1.62 | 1.81 | 2.08 | 2.44 | 2.94 | 3.59 |
| 49 | 1.06 | 1.10 | 1.16 | 1.22 | 1.31 | 1.44 | 1.61 | 1.85 | 2.17 | 2.61 | 3.19 |
| 50 | 0.94 | 0.97 | 1.02 | 1.07 | 1.15 | 1.26 | 1.41 | 1.62 | 1.90 | 2.29 | 2.80 |
| 51 | 0.81 | 0.84 | 0.88 | 0.93 | 0.99 | 1.09 | 1.21 | 1.39 | 1.64 | 1.97 | 2.42 |
| 52 | 0.68 | 0.71 | 0.74 | 0.78 | 0.83 | 0.91 | 1.02 | 1.16 | 1.37 | 1.65 | 2.03 |
| 53 | 0.55 | 0.57 | 0.60 | 0.63 | 0.67 | 0.73 | 0.82 | 0.94 | 1.10 | 1.33 | 1.64 |
| 54 | 0.42 | 0.44 | 0.45 | 0.48 | 0.51 | 0.55 | 0.62 | 0.71 | 0.83 | 1.01 | 1.25 |
| 55 | 0.28 | 0.29 | 0.31 | 0.32 | 0.34 | 0.37 | 0.42 | 0.48 | 0.56 | 0.68 | 0.84 |
| 56 | 0.14 | 0.15 | 0.16 | 0.16 | 0.18 | 0.19 | 0.21 | 0.24 | 0.29 | 0.35 | 0.43 |

TABLE I.—CONTINUED

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 after entry into the Fund.

| Age of Husband next birthday. | AGE OF WIFE NEXT BIRTHDAY. | | | | | | | | | | |
|----------------------------------|----------------------------|------|------|------|------|------|------|-------|-------|-------|-------|
| | 15 | 20 | 25 | 30 | 35 | 40 | 45 | 50 | 55 | 60 | 65 |
| 23 | 5.45 | 5.75 | 6.12 | 6.60 | 7.20 | 7.96 | 8.92 | 10.20 | 11.84 | 14.10 | 17.24 |
| 24 | 5.22 | 5.51 | 5.86 | 6.32 | 6.89 | 7.62 | 8.56 | 9.78 | 11.36 | 13.52 | 16.45 |
| 25 | 5.00 | 5.28 | 5.61 | 6.05 | 6.59 | 7.29 | 8.20 | 9.36 | 10.89 | 12.94 | 15.70 |
| 26 | 4.79 | 5.05 | 5.37 | 5.79 | 6.29 | 6.97 | 7.84 | 8.96 | 10.43 | 12.38 | 14.97 |
| 27 | 4.58 | 4.83 | 5.13 | 5.53 | 6.00 | 6.66 | 7.49 | 8.57 | 9.98 | 11.82 | 14.26 |
| 28 | 4.38 | 4.61 | 4.89 | 5.27 | 5.72 | 6.35 | 7.14 | 8.18 | 9.53 | 11.28 | 13.56 |
| 29 | 4.18 | 4.40 | 4.66 | 5.02 | 5.45 | 6.05 | 6.80 | 7.79 | 9.08 | 10.76 | 12.88 |
| 30 | 3.98 | 4.19 | 4.44 | 4.77 | 5.19 | 5.75 | 6.46 | 7.41 | 8.64 | 10.24 | 12.23 |
| 31 | 3.79 | 3.99 | 4.23 | 4.53 | 4.94 | 5.46 | 6.14 | 7.05 | 8.22 | 9.74 | 11.61 |
| 32 | 3.61 | 3.80 | 4.02 | 4.30 | 4.69 | 5.18 | 5.83 | 6.70 | 7.80 | 9.26 | 11.02 |
| 33 | 3.43 | 3.61 | 3.82 | 4.08 | 4.45 | 4.91 | 5.53 | 6.35 | 7.40 | 8.80 | 10.45 |
| 34 | 3.26 | 3.42 | 3.62 | 3.87 | 4.21 | 4.65 | 5.23 | 6.01 | 7.02 | 8.34 | 9.90 |
| 35 | 3.09 | 3.24 | 3.43 | 3.67 | 3.98 | 4.40 | 4.95 | 5.68 | 6.63 | 7.90 | 9.37 |
| 36 | 2.93 | 3.06 | 3.24 | 3.47 | 3.76 | 4.16 | 4.68 | 5.37 | 6.30 | 7.48 | 8.86 |
| 37 | 2.77 | 2.89 | 3.06 | 3.28 | 3.55 | 3.93 | 4.42 | 5.07 | 5.95 | 7.06 | 8.38 |
| 38 | 2.62 | 2.73 | 2.89 | 3.09 | 3.35 | 3.71 | 4.16 | 4.78 | 5.61 | 6.66 | 7.92 |
| 39 | 2.47 | 2.58 | 2.73 | 2.91 | 3.16 | 3.49 | 3.91 | 4.50 | 5.27 | 6.26 | 7.48 |
| 40 | 2.33 | 2.43 | 2.57 | 2.74 | 2.97 | 3.27 | 3.67 | 4.22 | 4.94 | 5.88 | 7.05 |
| 41 | 2.19 | 2.28 | 2.41 | 2.57 | 2.78 | 3.06 | 3.43 | 3.95 | 4.63 | 5.50 | 6.63 |
| 42 | 2.05 | 2.14 | 2.26 | 2.40 | 2.60 | 2.86 | 3.20 | 3.68 | 4.33 | 5.14 | 6.21 |
| 43 | 1.91 | 2.00 | 2.11 | 2.24 | 2.42 | 2.66 | 2.97 | 3.42 | 4.03 | 4.78 | 5.80 |
| 44 | 1.78 | 1.86 | 1.96 | 2.08 | 2.24 | 2.47 | 2.75 | 3.17 | 3.73 | 4.44 | 5.40 |
| 45 | 1.65 | 1.72 | 1.81 | 1.92 | 2.07 | 2.28 | 2.54 | 2.92 | 3.44 | 4.12 | 5.00 |
| 46 | 1.52 | 1.59 | 1.67 | 1.77 | 1.90 | 2.09 | 2.33 | 2.68 | 3.16 | 3.80 | 4.61 |
| 47 | 1.39 | 1.46 | 1.53 | 1.62 | 1.74 | 1.91 | 2.13 | 2.45 | 2.89 | 3.48 | 4.22 |
| 48 | 1.27 | 1.33 | 1.39 | 1.47 | 1.58 | 1.73 | 1.93 | 2.22 | 2.62 | 3.16 | 3.84 |
| 49 | 1.15 | 1.20 | 1.25 | 1.32 | 1.42 | 1.55 | 1.74 | 2.00 | 2.35 | 2.84 | 3.46 |
| 50 | 1.03 | 1.07 | 1.12 | 1.18 | 1.27 | 1.38 | 1.55 | 1.78 | 2.09 | 2.52 | 3.08 |
| 51 | 0.91 | 0.94 | 0.99 | 1.04 | 1.12 | 1.21 | 1.36 | 1.56 | 1.84 | 2.21 | 2.71 |
| 52 | 0.79 | 0.81 | 0.86 | 0.90 | 0.97 | 1.05 | 1.17 | 1.34 | 1.59 | 1.90 | 2.34 |
| 53 | 0.67 | 0.68 | 0.72 | 0.76 | 0.81 | 0.89 | 0.98 | 1.12 | 1.33 | 1.60 | 1.97 |
| 54 | 0.54 | 0.55 | 0.58 | 0.61 | 0.65 | 0.72 | 0.79 | 0.90 | 1.07 | 1.29 | 1.59 |
| 55 | 0.41 | 0.42 | 0.44 | 0.46 | 0.49 | 0.54 | 0.60 | 0.68 | 0.81 | 0.98 | 1.21 |
| 56 | 0.28 | 0.29 | 0.30 | 0.31 | 0.33 | 0.36 | 0.40 | 0.46 | 0.54 | 0.66 | 0.82 |
| 57 | 0.14 | 0.15 | 0.15 | 0.16 | 0.17 | 0.18 | 0.21 | 0.24 | 0.28 | 0.34 | 0.42 |

TABLE I.—CONTINUED.

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 after entry into the Fund.

| Age of Husband next Birthday. | AGE OF WIFE NEXT BIRTHDAY. | | | | | | | | | | |
|----------------------------------|----------------------------|------|------|------|------|------|------|------|-------|-------|-------|
| | 15 | 20 | 25 | 30 | 35 | 40 | 45 | 50 | 55 | 60 | 65 |
| 24 | 5.25 | 5.54 | 5.90 | 6.36 | 6.93 | 7.67 | 8.60 | 9.83 | 11.42 | 13.59 | 16.55 |
| 25 | 5.03 | 5.31 | 5.65 | 6.09 | 6.64 | 7.34 | 8.25 | 9.42 | 10.95 | 13.02 | 15.79 |
| 26 | 4.82 | 5.08 | 5.40 | 5.82 | 6.35 | 7.02 | 7.90 | 9.02 | 10.49 | 12.46 | 15.06 |
| 27 | 4.61 | 4.86 | 5.16 | 5.56 | 6.06 | 6.71 | 7.55 | 8.62 | 10.04 | 11.91 | 14.35 |
| 28 | 4.41 | 4.64 | 4.93 | 5.30 | 5.78 | 6.40 | 7.20 | 8.23 | 9.59 | 11.37 | 13.66 |
| 29 | 4.21 | 4.43 | 4.70 | 5.05 | 5.51 | 6.10 | 6.86 | 7.85 | 9.15 | 10.84 | 12.99 |
| 30 | 4.02 | 4.22 | 4.48 | 4.81 | 5.24 | 5.80 | 6.52 | 7.47 | 8.72 | 10.33 | 12.34 |
| 31 | 3.83 | 4.02 | 4.27 | 4.58 | 4.98 | 5.51 | 6.20 | 7.11 | 8.30 | 9.84 | 11.72 |
| 32 | 3.65 | 3.83 | 4.07 | 4.36 | 4.73 | 5.23 | 5.90 | 6.76 | 7.89 | 9.36 | 11.12 |
| 33 | 3.47 | 3.64 | 3.87 | 4.14 | 4.49 | 4.97 | 5.60 | 6.42 | 7.49 | 8.90 | 10.55 |
| 34 | 3.30 | 3.46 | 3.67 | 3.93 | 4.26 | 4.72 | 5.31 | 6.09 | 7.11 | 8.45 | 10.01 |
| 35 | 3.13 | 3.29 | 3.48 | 3.73 | 4.04 | 4.47 | 5.03 | 5.77 | 6.75 | 8.01 | 9.50 |
| 36 | 2.97 | 3.12 | 3.29 | 3.53 | 3.83 | 4.23 | 4.76 | 5.46 | 6.40 | 7.59 | 9.01 |
| 37 | 2.82 | 2.96 | 3.11 | 3.31 | 3.62 | 4.00 | 4.50 | 5.16 | 6.05 | 7.18 | 8.54 |
| 38 | 2.67 | 2.80 | 2.94 | 3.16 | 3.42 | 3.77 | 4.24 | 4.87 | 5.71 | 6.78 | 8.08 |
| 39 | 2.53 | 2.64 | 2.78 | 2.98 | 3.22 | 3.55 | 3.99 | 4.59 | 5.38 | 6.39 | 7.64 |
| 40 | 2.39 | 2.49 | 2.62 | 2.80 | 3.03 | 3.34 | 3.75 | 4.31 | 5.05 | 6.01 | 7.21 |
| 41 | 2.25 | 2.34 | 2.47 | 2.63 | 2.84 | 3.14 | 3.52 | 4.04 | 4.74 | 5.64 | 6.79 |
| 42 | 2.11 | 2.20 | 2.32 | 2.46 | 2.66 | 2.94 | 3.30 | 3.78 | 4.44 | 5.29 | 6.38 |
| 43 | 1.98 | 2.06 | 2.17 | 2.30 | 2.49 | 2.74 | 3.08 | 3.53 | 4.15 | 4.95 | 5.98 |
| 44 | 1.85 | 1.92 | 2.02 | 2.15 | 2.32 | 2.55 | 2.86 | 3.28 | 3.86 | 4.62 | 5.59 |
| 45 | 1.72 | 1.79 | 1.88 | 2.00 | 2.16 | 2.37 | 2.65 | 3.04 | 3.58 | 4.29 | 5.21 |
| 46 | 1.59 | 1.66 | 1.74 | 1.85 | 2.00 | 2.19 | 2.45 | 2.80 | 3.30 | 3.97 | 4.83 |
| 47 | 1.47 | 1.53 | 1.60 | 1.70 | 1.84 | 2.01 | 2.25 | 2.57 | 3.03 | 3.65 | 4.45 |
| 48 | 1.35 | 1.40 | 1.47 | 1.55 | 1.68 | 1.83 | 2.06 | 2.35 | 2.77 | 3.33 | 4.07 |
| 49 | 1.23 | 1.28 | 1.34 | 1.41 | 1.52 | 1.66 | 1.87 | 2.13 | 2.51 | 3.02 | 3.70 |
| 50 | 1.11 | 1.16 | 1.21 | 1.27 | 1.37 | 1.49 | 1.68 | 1.92 | 2.26 | 2.72 | 3.33 |
| 51 | 0.99 | 1.04 | 1.08 | 1.14 | 1.22 | 1.32 | 1.49 | 1.71 | 2.01 | 2.42 | 2.97 |
| 52 | 0.87 | 0.92 | 0.95 | 1.01 | 1.08 | 1.16 | 1.30 | 1.50 | 1.77 | 2.12 | 2.61 |
| 53 | 0.75 | 0.80 | 0.82 | 0.87 | 0.93 | 1.00 | 1.12 | 1.29 | 1.53 | 1.82 | 2.26 |
| 54 | 0.63 | 0.67 | 0.69 | 0.73 | 0.78 | 0.84 | 0.94 | 1.08 | 1.28 | 1.53 | 1.90 |
| 55 | 0.52 | 0.54 | 0.56 | 0.59 | 0.63 | 0.68 | 0.76 | 0.87 | 1.03 | 1.24 | 1.54 |
| 56 | 0.39 | 0.41 | 0.43 | 0.45 | 0.48 | 0.52 | 0.58 | 0.66 | 0.78 | 0.95 | 1.18 |
| 57 | 0.27 | 0.28 | 0.29 | 0.30 | 0.32 | 0.35 | 0.39 | 0.45 | 0.53 | 0.64 | 0.80 |
| 58 | 0.14 | 0.14 | 0.15 | 0.16 | 0.17 | 0.18 | 0.20 | 0.23 | 0.27 | 0.33 | 0.41 |

TABLE I.—CONTINUED.

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 after entry into the Fund.

| Age of Husband next Birthday. | AGE OF WIFE NEXT BIRTHDAY. | | | | | | | | | | |
|----------------------------------|----------------------------|------|------|------|------|------|------|------|-------|-------|-------|
| | 15 | 20 | 25 | 30 | 35 | 40 | 45 | 50 | 55 | 60 | 65 |
| 25 | 5.66 | 5.34 | 5.68 | 6.12 | 6.67 | 7.38 | 8.29 | 9.47 | 11.01 | 13.09 | 15.88 |
| 26 | 4.84 | 5.11 | 5.44 | 5.85 | 6.38 | 7.06 | 7.92 | 9.06 | 10.53 | 12.52 | 15.15 |
| 27 | 4.63 | 4.89 | 5.20 | 5.59 | 6.09 | 6.75 | 7.56 | 8.65 | 10.08 | 11.97 | 14.44 |
| 28 | 4.43 | 4.67 | 4.97 | 5.34 | 5.81 | 6.44 | 7.22 | 8.26 | 9.64 | 11.43 | 13.75 |
| 29 | 4.24 | 4.46 | 4.74 | 5.09 | 5.54 | 6.14 | 6.89 | 7.89 | 9.21 | 10.91 | 13.09 |
| 30 | 4.05 | 4.26 | 4.52 | 4.85 | 5.28 | 5.85 | 6.57 | 7.53 | 8.79 | 10.41 | 12.45 |
| 31 | 3.86 | 4.06 | 4.30 | 4.62 | 5.03 | 5.57 | 6.26 | 7.18 | 8.38 | 9.93 | 11.83 |
| 32 | 3.68 | 3.87 | 4.09 | 4.40 | 4.78 | 5.30 | 5.96 | 6.83 | 7.98 | 9.46 | 11.24 |
| 33 | 3.51 | 3.68 | 3.89 | 4.18 | 4.54 | 5.03 | 5.66 | 6.49 | 7.59 | 9.00 | 10.67 |
| 34 | 3.34 | 3.50 | 3.70 | 3.97 | 4.31 | 4.77 | 5.37 | 6.16 | 7.21 | 8.55 | 10.13 |
| 35 | 3.17 | 3.33 | 3.52 | 3.77 | 4.09 | 4.52 | 5.09 | 5.84 | 6.84 | 8.11 | 9.62 |
| 36 | 3.01 | 3.16 | 3.34 | 3.57 | 3.88 | 4.28 | 4.82 | 5.53 | 6.49 | 7.69 | 9.13 |
| 37 | 2.86 | 3.00 | 3.17 | 3.38 | 3.68 | 4.05 | 4.56 | 5.23 | 6.14 | 7.28 | 8.66 |
| 38 | 2.71 | 2.84 | 3.00 | 3.20 | 3.48 | 3.83 | 4.31 | 4.94 | 5.80 | 6.88 | 8.21 |
| 39 | 2.57 | 2.69 | 2.84 | 3.03 | 3.29 | 3.62 | 4.07 | 4.67 | 5.47 | 6.50 | 7.77 |
| 40 | 2.43 | 2.54 | 2.68 | 2.86 | 3.10 | 3.41 | 3.83 | 4.40 | 5.15 | 6.13 | 7.35 |
| 41 | 2.29 | 2.39 | 2.53 | 2.69 | 2.92 | 3.21 | 3.60 | 4.14 | 4.84 | 5.78 | 6.94 |
| 42 | 2.16 | 2.25 | 2.38 | 2.53 | 2.74 | 3.01 | 3.38 | 3.88 | 4.54 | 5.44 | 6.54 |
| 43 | 2.03 | 2.11 | 2.23 | 2.37 | 2.57 | 2.82 | 3.16 | 3.63 | 4.25 | 5.10 | 6.15 |
| 44 | 1.90 | 1.98 | 2.09 | 2.22 | 2.40 | 2.63 | 2.95 | 3.39 | 3.97 | 4.77 | 5.77 |
| 45 | 1.78 | 1.85 | 1.95 | 2.07 | 2.23 | 2.45 | 2.74 | 3.15 | 3.70 | 4.44 | 5.39 |
| 46 | 1.66 | 1.72 | 1.81 | 1.92 | 2.07 | 2.27 | 2.54 | 2.92 | 3.44 | 4.12 | 5.02 |
| 47 | 1.54 | 1.59 | 1.68 | 1.78 | 1.91 | 2.10 | 2.35 | 2.69 | 3.18 | 3.81 | 4.65 |
| 48 | 1.42 | 1.47 | 1.55 | 1.64 | 1.76 | 1.93 | 2.16 | 2.47 | 2.92 | 3.50 | 4.28 |
| 49 | 1.30 | 1.35 | 1.42 | 1.50 | 1.61 | 1.76 | 1.97 | 2.26 | 2.67 | 3.20 | 3.92 |
| 50 | 1.19 | 1.23 | 1.29 | 1.36 | 1.46 | 1.60 | 1.79 | 2.05 | 2.42 | 2.91 | 3.56 |
| 51 | 1.07 | 1.11 | 1.16 | 1.22 | 1.31 | 1.44 | 1.61 | 1.84 | 2.17 | 2.62 | 3.21 |
| 52 | 0.95 | 0.99 | 1.03 | 1.09 | 1.17 | 1.28 | 1.43 | 1.64 | 1.93 | 2.33 | 2.86 |
| 53 | 0.84 | 0.87 | 0.91 | 0.96 | 1.03 | 1.12 | 1.25 | 1.44 | 1.69 | 2.05 | 2.52 |
| 54 | 0.73 | 0.75 | 0.79 | 0.83 | 0.89 | 0.97 | 1.08 | 1.24 | 1.46 | 1.77 | 2.18 |
| 55 | 0.62 | 0.64 | 0.67 | 0.70 | 0.75 | 0.82 | 0.91 | 1.04 | 1.23 | 1.49 | 1.85 |
| 56 | 0.50 | 0.52 | 0.54 | 0.57 | 0.61 | 0.66 | 0.74 | 0.84 | 0.99 | 1.21 | 1.50 |
| 57 | 0.39 | 0.40 | 0.42 | 0.44 | 0.46 | 0.50 | 0.56 | 0.64 | 0.76 | 0.92 | 1.15 |
| 58 | 0.26 | 0.27 | 0.28 | 0.30 | 0.31 | 0.34 | 0.38 | 0.43 | 0.51 | 0.62 | 0.78 |
| 59 | 0.13 | 0.14 | 0.14 | 0.15 | 0.16 | 0.17 | 0.19 | 0.22 | 0.26 | 0.32 | 0.40 |

TABLE I.—CONTINUED.

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 after entry into the Fund.

| Age of Husband next Birthday. | AGE OF WIFE NEXT BIRTHDAY. | | | | | | | | | | |
|----------------------------------|----------------------------|------|------|------|------|------|------|------|-------|-------|-------|
| | 15 | 20 | 25 | 30 | 35 | 40 | 45 | 50 | 55 | 60 | 65 |
| 26 | 4.83 | 5.15 | 5.47 | 5.89 | 6.41 | 7.10 | 7.98 | 9.12 | 10.61 | 12.60 | 15.23 |
| 27 | 4.67 | 4.92 | 5.22 | 5.62 | 6.12 | 6.78 | 7.61 | 8.72 | 10.14 | 12.04 | 14.52 |
| 28 | 4.47 | 4.70 | 4.99 | 5.37 | 5.85 | 6.43 | 7.27 | 8.34 | 9.69 | 11.51 | 13.84 |
| 29 | 4.27 | 4.49 | 4.77 | 5.13 | 5.58 | 6.18 | 6.94 | 7.93 | 9.26 | 10.99 | 13.18 |
| 30 | 4.08 | 4.29 | 4.55 | 4.89 | 5.32 | 5.89 | 6.62 | 7.59 | 8.85 | 10.49 | 12.54 |
| 31 | 3.89 | 4.09 | 4.34 | 4.66 | 5.07 | 5.60 | 6.31 | 7.22 | 8.45 | 10.00 | 11.92 |
| 32 | 3.71 | 3.90 | 4.13 | 4.44 | 4.83 | 5.32 | 6.01 | 6.87 | 8.06 | 9.53 | 11.33 |
| 33 | 3.54 | 3.72 | 3.93 | 4.23 | 4.59 | 5.06 | 5.72 | 6.54 | 7.67 | 9.07 | 10.77 |
| 34 | 3.37 | 3.54 | 3.74 | 4.02 | 4.36 | 4.81 | 5.43 | 6.22 | 7.29 | 8.63 | 10.24 |
| 35 | 3.21 | 3.37 | 3.56 | 3.82 | 4.14 | 4.57 | 5.15 | 5.91 | 6.92 | 8.20 | 9.73 |
| 36 | 3.06 | 3.20 | 3.39 | 3.63 | 3.93 | 4.34 | 4.88 | 5.61 | 6.56 | 7.78 | 9.25 |
| 37 | 2.91 | 3.04 | 3.22 | 3.44 | 3.73 | 4.11 | 4.62 | 5.32 | 6.21 | 7.38 | 8.79 |
| 38 | 2.76 | 2.88 | 3.05 | 3.26 | 3.53 | 3.89 | 4.37 | 5.03 | 5.88 | 6.99 | 8.34 |
| 39 | 2.62 | 2.73 | 2.89 | 3.08 | 3.34 | 3.68 | 4.13 | 4.75 | 5.56 | 6.61 | 7.91 |
| 40 | 2.48 | 2.58 | 2.73 | 2.91 | 3.15 | 3.47 | 3.96 | 4.48 | 5.25 | 6.24 | 7.49 |
| 41 | 2.34 | 2.44 | 2.58 | 2.75 | 2.97 | 3.27 | 3.67 | 4.22 | 4.95 | 5.83 | 7.08 |
| 42 | 2.21 | 2.30 | 2.43 | 2.59 | 2.80 | 3.07 | 3.45 | 3.96 | 4.65 | 5.53 | 6.69 |
| 43 | 2.08 | 2.17 | 2.28 | 2.43 | 2.63 | 2.88 | 3.23 | 3.71 | 4.36 | 5.20 | 6.30 |
| 44 | 1.95 | 2.04 | 2.14 | 2.28 | 2.46 | 2.70 | 3.02 | 3.47 | 4.03 | 4.88 | 5.92 |
| 45 | 1.83 | 1.91 | 2.00 | 2.13 | 2.30 | 2.52 | 2.82 | 3.24 | 3.81 | 4.57 | 5.55 |
| 46 | 1.71 | 1.79 | 1.86 | 1.98 | 2.14 | 2.35 | 2.63 | 3.01 | 3.55 | 4.26 | 5.13 |
| 47 | 1.59 | 1.67 | 1.73 | 1.84 | 1.99 | 2.18 | 2.44 | 2.79 | 3.30 | 3.93 | 4.82 |
| 48 | 1.48 | 1.55 | 1.60 | 1.70 | 1.84 | 2.01 | 2.26 | 2.58 | 3.05 | 3.66 | 4.46 |
| 49 | 1.37 | 1.43 | 1.48 | 1.57 | 1.69 | 1.85 | 2.08 | 2.37 | 2.80 | 3.36 | 4.11 |
| 50 | 1.26 | 1.31 | 1.36 | 1.44 | 1.55 | 1.69 | 1.90 | 2.17 | 2.56 | 3.07 | 3.76 |
| 51 | 1.15 | 1.19 | 1.24 | 1.32 | 1.41 | 1.53 | 1.73 | 1.97 | 2.32 | 2.79 | 3.42 |
| 52 | 1.04 | 1.07 | 1.12 | 1.20 | 1.27 | 1.38 | 1.56 | 1.77 | 2.09 | 2.51 | 3.09 |
| 53 | 0.93 | 0.96 | 1.00 | 1.07 | 1.13 | 1.23 | 1.39 | 1.58 | 1.86 | 2.24 | 2.76 |
| 54 | 0.82 | 0.85 | 0.88 | 0.94 | 1.00 | 1.08 | 1.22 | 1.39 | 1.63 | 1.97 | 2.44 |
| 55 | 0.71 | 0.74 | 0.77 | 0.81 | 0.86 | 0.94 | 1.05 | 1.20 | 1.41 | 1.71 | 2.13 |
| 56 | 0.60 | 0.62 | 0.65 | 0.68 | 0.73 | 0.79 | 0.88 | 1.01 | 1.19 | 1.44 | 1.80 |
| 57 | 0.49 | 0.51 | 0.53 | 0.55 | 0.59 | 0.64 | 0.71 | 0.82 | 0.96 | 1.17 | 1.45 |
| 58 | 0.37 | 0.39 | 0.40 | 0.42 | 0.45 | 0.49 | 0.54 | 0.62 | 0.73 | 0.90 | 1.12 |
| 59 | 0.25 | 0.26 | 0.28 | 0.29 | 0.31 | 0.33 | 0.37 | 0.42 | 0.50 | 0.61 | 0.76 |
| 60 | 0.13 | 0.13 | 0.14 | 0.15 | 0.16 | 0.17 | 0.19 | 0.21 | 0.25 | 0.31 | 0.39 |

TABLE I.—CONTINUED.

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 after entry into the Fund.

| Age of Husband next Birthday. | AGE OF WIFE NEXT BIRTHDAY. | | | | | | | | | | |
|----------------------------------|----------------------------|------|------|------|------|------|------|------|-------|-------|-------|
| | 15 | 20 | 25 | 30 | 35 | 40 | 45 | 50 | 55 | 60 | 65 |
| 27 | 4.70 | 4.96 | 5.26 | 5.63 | 6.16 | 6.83 | 7.68 | 8.77 | 10.22 | 12.12 | 14.60 |
| 28 | 4.50 | 4.74 | 5.02 | 5.40 | 5.88 | 6.52 | 7.33 | 8.37 | 9.77 | 11.59 | 13.92 |
| 29 | 4.30 | 4.53 | 4.79 | 5.15 | 5.61 | 6.22 | 7.00 | 8.00 | 9.34 | 11.07 | 13.27 |
| 30 | 4.11 | 4.32 | 4.58 | 4.92 | 5.36 | 5.93 | 6.67 | 7.64 | 8.92 | 10.57 | 12.63 |
| 31 | 3.91 | 4.12 | 4.37 | 4.69 | 5.11 | 5.64 | 6.35 | 7.29 | 8.51 | 10.07 | 12.01 |
| 32 | 3.73 | 3.93 | 4.17 | 4.47 | 4.87 | 5.37 | 6.04 | 6.95 | 8.11 | 9.60 | 11.42 |
| 33 | 3.56 | 3.75 | 3.97 | 4.26 | 4.63 | 5.11 | 5.75 | 6.61 | 7.72 | 9.14 | 10.86 |
| 34 | 3.40 | 3.57 | 3.78 | 4.05 | 4.40 | 4.86 | 5.47 | 6.28 | 7.34 | 8.70 | 10.33 |
| 35 | 3.24 | 3.40 | 3.60 | 3.85 | 4.18 | 4.62 | 5.20 | 5.96 | 6.98 | 8.28 | 9.83 |
| 36 | 3.09 | 3.23 | 3.43 | 3.66 | 3.97 | 4.39 | 4.94 | 5.65 | 6.63 | 7.87 | 9.36 |
| 37 | 2.94 | 3.07 | 3.26 | 3.48 | 3.77 | 4.16 | 4.68 | 5.36 | 6.29 | 7.48 | 8.90 |
| 38 | 2.80 | 2.91 | 3.09 | 3.30 | 3.57 | 3.94 | 4.43 | 5.08 | 5.96 | 7.09 | 8.45 |
| 39 | 2.66 | 2.76 | 2.93 | 3.13 | 3.38 | 3.73 | 4.19 | 4.81 | 5.64 | 6.71 | 8.02 |
| 40 | 2.52 | 2.62 | 2.77 | 2.96 | 3.20 | 3.53 | 3.96 | 4.55 | 5.33 | 6.34 | 7.60 |
| 41 | 2.39 | 2.48 | 2.62 | 2.80 | 3.02 | 3.33 | 3.73 | 4.29 | 5.03 | 5.99 | 7.20 |
| 42 | 2.26 | 2.35 | 2.47 | 2.64 | 2.85 | 3.14 | 3.51 | 4.04 | 4.74 | 5.65 | 6.81 |
| 43 | 2.13 | 2.22 | 2.33 | 2.49 | 2.68 | 2.95 | 3.30 | 3.80 | 4.46 | 5.32 | 6.43 |
| 44 | 2.00 | 2.09 | 2.19 | 2.34 | 2.52 | 2.77 | 3.09 | 3.56 | 4.18 | 5.01 | 6.06 |
| 45 | 1.88 | 1.96 | 2.06 | 2.19 | 2.36 | 2.59 | 2.89 | 3.33 | 3.91 | 4.70 | 5.70 |
| 46 | 1.76 | 1.84 | 1.93 | 2.05 | 2.21 | 2.42 | 2.70 | 3.11 | 3.65 | 4.40 | 5.34 |
| 47 | 1.65 | 1.72 | 1.80 | 1.91 | 2.06 | 2.25 | 2.52 | 2.90 | 3.40 | 4.10 | 4.99 |
| 48 | 1.54 | 1.60 | 1.67 | 1.77 | 1.91 | 2.09 | 2.34 | 2.69 | 3.16 | 3.81 | 4.64 |
| 49 | 1.43 | 1.48 | 1.55 | 1.64 | 1.77 | 1.93 | 2.16 | 2.48 | 2.92 | 3.52 | 4.29 |
| 50 | 1.32 | 1.37 | 1.43 | 1.51 | 1.63 | 1.78 | 1.99 | 2.28 | 2.69 | 3.23 | 3.95 |
| 51 | 1.21 | 1.26 | 1.31 | 1.38 | 1.49 | 1.63 | 1.82 | 2.08 | 2.46 | 2.95 | 3.62 |
| 52 | 1.10 | 1.15 | 1.19 | 1.26 | 1.35 | 1.48 | 1.65 | 1.89 | 2.24 | 2.68 | 3.30 |
| 53 | 0.99 | 1.04 | 1.08 | 1.14 | 1.22 | 1.33 | 1.49 | 1.70 | 2.02 | 2.42 | 2.98 |
| 54 | 0.89 | 0.93 | 0.97 | 1.02 | 1.09 | 1.19 | 1.33 | 1.52 | 1.80 | 2.16 | 2.67 |
| 55 | 0.79 | 0.82 | 0.86 | 0.90 | 0.96 | 1.05 | 1.17 | 1.34 | 1.58 | 1.91 | 2.37 |
| 56 | 0.69 | 0.72 | 0.75 | 0.79 | 0.84 | 0.91 | 1.01 | 1.16 | 1.36 | 1.66 | 2.05 |
| 57 | 0.59 | 0.61 | 0.63 | 0.66 | 0.70 | 0.76 | 0.85 | 0.98 | 1.15 | 1.40 | 1.74 |
| 58 | 0.48 | 0.49 | 0.51 | 0.54 | 0.57 | 0.62 | 0.69 | 0.79 | 0.93 | 1.14 | 1.42 |
| 59 | 0.36 | 0.38 | 0.39 | 0.41 | 0.44 | 0.47 | 0.53 | 0.60 | 0.71 | 0.87 | 1.09 |
| 60 | 0.25 | 0.26 | 0.27 | 0.28 | 0.30 | 0.32 | 0.36 | 0.41 | 0.48 | 0.59 | 0.74 |
| 61 | 0.13 | 0.13 | 0.14 | 0.14 | 0.15 | 0.16 | 0.18 | 0.21 | 0.25 | 0.30 | 0.38 |

TABLE I.—CONTINUED

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 after entry into the Fund.

| Age of Husband next Birthday. | AGE OF WIFE NEXT BIRTHDAY. | | | | | | | | | | |
|----------------------------------|----------------------------|------|------|------|------|------|------|------|------|-------|-------|
| | 15 | 20 | 25 | 30 | 35 | 40 | 45 | 50 | 55 | 60 | 65 |
| 28 | 4.52 | 4.77 | 5.06 | 5.44 | 5.92 | 6.56 | 7.38 | 8.43 | 9.83 | 11.65 | 13.99 |
| 29 | 4.32 | 4.56 | 4.83 | 5.19 | 5.65 | 6.26 | 7.04 | 8.05 | 9.46 | 11.13 | 13.33 |
| 30 | 4.13 | 4.35 | 4.61 | 4.95 | 5.39 | 5.97 | 6.71 | 7.69 | 8.97 | 10.63 | 12.70 |
| 31 | 3.93 | 4.14 | 4.40 | 4.71 | 5.13 | 5.68 | 6.39 | 7.34 | 8.55 | 10.15 | 12.09 |
| 32 | 3.75 | 3.94 | 4.20 | 4.49 | 4.88 | 5.41 | 6.09 | 7.00 | 8.16 | 9.68 | 11.51 |
| 33 | 3.58 | 3.76 | 4.00 | 4.28 | 4.65 | 5.15 | 5.80 | 6.67 | 7.78 | 9.23 | 10.95 |
| 34 | 3.42 | 3.59 | 3.81 | 4.08 | 4.43 | 4.90 | 5.52 | 6.34 | 7.41 | 8.79 | 10.42 |
| 35 | 3.27 | 3.43 | 3.63 | 3.89 | 4.22 | 4.66 | 5.25 | 6.02 | 7.05 | 8.36 | 9.92 |
| 36 | 3.12 | 3.27 | 3.45 | 3.70 | 4.01 | 4.43 | 4.99 | 5.71 | 6.70 | 7.94 | 9.45 |
| 37 | 2.97 | 3.11 | 3.28 | 3.52 | 3.80 | 4.21 | 4.74 | 5.42 | 6.36 | 7.54 | 8.99 |
| 38 | 2.83 | 2.96 | 3.12 | 3.34 | 3.61 | 3.99 | 4.49 | 5.14 | 6.03 | 7.15 | 8.55 |
| 39 | 2.69 | 2.81 | 2.96 | 3.17 | 3.43 | 3.78 | 4.25 | 4.87 | 5.71 | 6.78 | 8.12 |
| 40 | 2.55 | 2.66 | 2.81 | 3.00 | 3.25 | 3.58 | 4.02 | 4.61 | 5.40 | 6.43 | 7.71 |
| 41 | 2.42 | 2.52 | 2.66 | 2.84 | 3.08 | 3.39 | 3.79 | 4.36 | 5.10 | 6.09 | 7.32 |
| 42 | 2.29 | 2.39 | 2.52 | 2.68 | 2.91 | 3.20 | 3.57 | 4.11 | 4.81 | 5.76 | 6.94 |
| 43 | 2.17 | 2.26 | 2.38 | 2.53 | 2.74 | 3.01 | 3.36 | 3.87 | 4.53 | 5.43 | 6.56 |
| 44 | 2.05 | 2.13 | 2.24 | 2.38 | 2.58 | 2.83 | 3.16 | 3.63 | 4.26 | 5.11 | 6.19 |
| 45 | 1.93 | 2.00 | 2.11 | 2.24 | 2.42 | 2.65 | 2.96 | 3.40 | 4.00 | 4.80 | 5.83 |
| 46 | 1.82 | 1.88 | 1.98 | 2.10 | 2.27 | 2.48 | 2.77 | 3.18 | 3.75 | 4.50 | 5.47 |
| 47 | 1.71 | 1.76 | 1.85 | 1.97 | 2.12 | 2.31 | 2.59 | 2.97 | 3.50 | 4.21 | 5.12 |
| 48 | 1.60 | 1.65 | 1.73 | 1.84 | 1.98 | 2.15 | 2.41 | 2.77 | 3.26 | 3.92 | 4.78 |
| 49 | 1.49 | 1.54 | 1.61 | 1.71 | 1.84 | 2.00 | 2.24 | 2.57 | 3.03 | 3.64 | 4.45 |
| 50 | 1.38 | 1.43 | 1.49 | 1.58 | 1.70 | 1.85 | 2.08 | 2.38 | 2.80 | 3.37 | 4.12 |
| 51 | 1.27 | 1.32 | 1.38 | 1.46 | 1.57 | 1.71 | 1.92 | 2.19 | 2.58 | 3.10 | 3.80 |
| 52 | 1.17 | 1.21 | 1.27 | 1.34 | 1.44 | 1.57 | 1.76 | 2.01 | 2.36 | 2.84 | 3.49 |
| 53 | 1.07 | 1.10 | 1.16 | 1.22 | 1.31 | 1.43 | 1.60 | 1.83 | 2.15 | 2.58 | 3.19 |
| 54 | 0.97 | 1.00 | 1.05 | 1.10 | 1.18 | 1.29 | 1.44 | 1.65 | 1.94 | 2.33 | 2.89 |
| 55 | 0.87 | 0.90 | 0.94 | 0.99 | 1.05 | 1.15 | 1.28 | 1.47 | 1.73 | 2.09 | 2.60 |
| 56 | 0.77 | 0.80 | 0.84 | 0.88 | 0.93 | 1.01 | 1.13 | 1.29 | 1.52 | 1.85 | 2.30 |
| 57 | 0.67 | 0.69 | 0.73 | 0.76 | 0.81 | 0.88 | 0.98 | 1.12 | 1.32 | 1.61 | 2.00 |
| 58 | 0.57 | 0.59 | 0.61 | 0.64 | 0.68 | 0.74 | 0.82 | 0.94 | 1.11 | 1.36 | 1.69 |
| 59 | 0.46 | 0.48 | 0.50 | 0.52 | 0.55 | 0.60 | 0.67 | 0.76 | 0.90 | 1.11 | 1.38 |
| 60 | 0.35 | 0.37 | 0.38 | 0.40 | 0.43 | 0.46 | 0.51 | 0.58 | 0.69 | 0.85 | 1.06 |
| 61 | 0.24 | 0.25 | 0.26 | 0.27 | 0.29 | 0.31 | 0.35 | 0.40 | 0.47 | 0.58 | 0.72 |
| 62 | 0.12 | 0.13 | 0.13 | 0.14 | 0.15 | 0.16 | 0.18 | 0.20 | 0.24 | 0.30 | 0.37 |

TABLE I.-CONTINUED

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 after entry into the Fund.

| Age of Husband next Birthday. | AGE OF WIFE NEXT BIRTHDAY. | | | | | | | | | | |
|----------------------------------|----------------------------|------|------|------|------|------|------|------|------|-------|-------|
| | 15 | 20 | 25 | 30 | 35 | 40 | 45 | 50 | 55 | 60 | 65 |
| 29 | 4.34 | 4.58 | 4.86 | 5.22 | 5.68 | 6.29 | 7.08 | 8.10 | 9.44 | 11.19 | 13.40 |
| 30 | 4.16 | 4.37 | 4.64 | 4.98 | 5.42 | 6.00 | 6.74 | 7.73 | 9.02 | 10.69 | 12.77 |
| 31 | 3.97 | 4.17 | 4.43 | 4.74 | 5.17 | 5.72 | 6.43 | 7.37 | 8.60 | 10.20 | 12.15 |
| 32 | 3.79 | 3.98 | 4.23 | 4.52 | 4.93 | 5.45 | 6.13 | 7.03 | 8.21 | 9.73 | 11.56 |
| 33 | 3.62 | 3.80 | 4.03 | 4.31 | 4.70 | 5.19 | 5.84 | 6.70 | 7.83 | 9.28 | 11.00 |
| 34 | 3.45 | 3.63 | 3.84 | 4.11 | 4.47 | 4.94 | 5.56 | 6.38 | 7.46 | 8.85 | 10.48 |
| 35 | 3.29 | 3.46 | 3.66 | 3.92 | 4.25 | 4.70 | 5.29 | 6.07 | 7.10 | 8.43 | 9.99 |
| 36 | 3.14 | 3.29 | 3.48 | 3.74 | 4.04 | 4.47 | 5.03 | 5.77 | 6.75 | 8.02 | 9.53 |
| 37 | 2.99 | 3.13 | 3.31 | 3.56 | 3.84 | 4.25 | 4.78 | 5.48 | 6.41 | 7.62 | 9.08 |
| 38 | 2.85 | 2.98 | 3.15 | 3.38 | 3.65 | 4.03 | 4.54 | 5.20 | 6.08 | 7.24 | 8.64 |
| 39 | 2.71 | 2.83 | 2.99 | 3.21 | 3.47 | 3.82 | 4.30 | 4.93 | 5.77 | 6.87 | 8.22 |
| 40 | 2.58 | 2.69 | 2.84 | 3.04 | 3.29 | 3.62 | 4.07 | 4.67 | 5.47 | 6.51 | 7.81 |
| 41 | 2.45 | 2.55 | 2.70 | 2.87 | 3.12 | 3.43 | 3.84 | 4.4 | 5.18 | 6.17 | 7.42 |
| 42 | 2.33 | 2.42 | 2.56 | 2.71 | 2.95 | 3.24 | 3.62 | 4.17 | 4.90 | 5.84 | 7.04 |
| 43 | 2.21 | 2.29 | 2.42 | 2.56 | 2.79 | 3.06 | 3.41 | 3.93 | 4.62 | 5.52 | 6.67 |
| 44 | 2.09 | 2.16 | 2.28 | 2.42 | 2.63 | 2.88 | 3.21 | 3.70 | 4.35 | 5.21 | 6.31 |
| 45 | 1.97 | 2.04 | 2.15 | 2.28 | 2.47 | 2.71 | 3.02 | 3.48 | 4.09 | 4.91 | 5.95 |
| 46 | 1.86 | 1.92 | 2.02 | 2.15 | 2.32 | 2.54 | 2.84 | 3.26 | 3.84 | 4.61 | 5.60 |
| 47 | 1.75 | 1.81 | 1.90 | 2.02 | 2.17 | 2.38 | 2.66 | 3.05 | 3.59 | 4.32 | 5.25 |
| 48 | 1.64 | 1.70 | 1.78 | 1.89 | 2.03 | 2.22 | 2.49 | 2.85 | 3.35 | 4.04 | 4.91 |
| 49 | 1.53 | 1.59 | 1.66 | 1.76 | 1.89 | 2.07 | 2.32 | 2.66 | 3.12 | 3.76 | 4.58 |
| 50 | 1.43 | 1.48 | 1.55 | 1.64 | 1.76 | 1.92 | 2.15 | 2.47 | 2.90 | 3.49 | 4.27 |
| 51 | 1.33 | 1.37 | 1.44 | 1.52 | 1.63 | 1.78 | 1.99 | 2.26 | 2.69 | 3.23 | 3.97 |
| 52 | 1.23 | 1.27 | 1.33 | 1.40 | 1.50 | 1.64 | 1.83 | 2.11 | 2.48 | 2.98 | 3.67 |
| 53 | 1.13 | 1.17 | 1.22 | 1.28 | 1.38 | 1.50 | 1.68 | 1.93 | 2.27 | 2.73 | 3.38 |
| 54 | 1.03 | 1.07 | 1.11 | 1.17 | 1.26 | 1.37 | 1.53 | 1.75 | 2.06 | 2.49 | 3.09 |
| 55 | 0.94 | 0.97 | 1.01 | 1.06 | 1.14 | 1.24 | 1.38 | 1.58 | 1.86 | 2.25 | 2.80 |
| 56 | 0.84 | 0.86 | 0.90 | 0.95 | 1.02 | 1.10 | 1.23 | 1.41 | 1.66 | 2.01 | 2.51 |
| 57 | 0.74 | 0.76 | 0.79 | 0.84 | 0.90 | 0.97 | 1.08 | 1.24 | 1.46 | 1.77 | 2.22 |
| 58 | 0.64 | 0.66 | 0.68 | 0.73 | 0.78 | 0.84 | 0.93 | 1.07 | 1.26 | 1.54 | 1.93 |
| 59 | 0.54 | 0.56 | 0.58 | 0.62 | 0.66 | 0.71 | 0.79 | 0.90 | 1.07 | 1.31 | 1.64 |
| 60 | 0.45 | 0.46 | 0.48 | 0.51 | 0.54 | 0.58 | 0.65 | 0.74 | 0.88 | 1.08 | 1.35 |
| 61 | 0.34 | 0.36 | 0.37 | 0.39 | 0.41 | 0.44 | 0.49 | 0.57 | 0.67 | 0.82 | 1.03 |
| 62 | 0.23 | 0.24 | 0.25 | 0.27 | 0.28 | 0.30 | 0.33 | 0.38 | 0.46 | 0.56 | 0.71 |
| 63 | 0.12 | 0.12 | 0.13 | 0.14 | 0.14 | 0.16 | 0.17 | 0.20 | 0.24 | 0.29 | 0.37 |

TABLE I.—CONTINUED.

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 after entry into the Fund, 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 | 4.17 | 4.39 | 4.66 | 5.00 | 5.44 | 6.03 | 6.78 | 7.77 | 9.06 | 10.74 | 12.83 |
| 31 | 4.00 | 4.20 | 4.46 | 4.78 | 5.20 | 5.77 | 6.47 | 7.43 | 8.67 | 10.29 | 12.24 |
| 32 | 3.83 | 4.01 | 4.26 | 4.56 | 4.96 | 5.51 | 6.17 | 7.10 | 8.29 | 9.84 | 11.67 |
| 33 | 3.66 | 3.83 | 4.07 | 4.35 | 4.73 | 5.25 | 5.88 | 6.77 | 7.91 | 9.39 | 11.12 |
| 34 | 3.49 | 3.65 | 3.88 | 4.15 | 4.50 | 4.99 | 5.60 | 6.44 | 7.53 | 8.94 | 10.59 |
| 35 | 3.32 | 3.48 | 3.69 | 3.95 | 4.28 | 4.73 | 5.33 | 6.11 | 7.16 | 8.49 | 10.07 |
| 36 | 3.16 | 3.31 | 3.51 | 3.76 | 4.07 | 4.48 | 5.07 | 5.79 | 6.80 | 8.07 | 9.58 |
| 37 | 3.01 | 3.15 | 3.34 | 3.58 | 3.87 | 4.25 | 4.82 | 5.49 | 6.46 | 7.68 | 9.12 |
| 38 | 2.87 | 3.00 | 3.18 | 3.41 | 3.68 | 4.04 | 4.58 | 5.21 | 6.14 | 7.30 | 8.69 |
| 39 | 2.74 | 2.86 | 3.02 | 3.24 | 3.50 | 3.85 | 4.34 | 4.96 | 5.83 | 6.93 | 8.28 |
| 40 | 2.61 | 2.72 | 2.87 | 3.07 | 3.32 | 3.66 | 4.11 | 4.72 | 5.53 | 6.58 | 7.89 |
| 41 | 2.48 | 2.58 | 2.73 | 2.91 | 3.15 | 3.47 | 3.89 | 4.48 | 5.24 | 6.24 | 7.51 |
| 42 | 2.36 | 2.45 | 2.59 | 2.76 | 2.98 | 3.29 | 3.68 | 4.24 | 4.96 | 5.92 | 7.14 |
| 43 | 2.24 | 2.32 | 2.45 | 2.61 | 2.82 | 3.11 | 3.47 | 4.00 | 4.69 | 5.60 | 6.77 |
| 44 | 2.12 | 2.20 | 2.32 | 2.47 | 2.66 | 2.93 | 3.27 | 3.77 | 4.42 | 5.29 | 6.41 |
| 45 | 2.00 | 2.08 | 2.19 | 2.33 | 2.51 | 2.76 | 3.08 | 3.54 | 4.16 | 4.99 | 6.06 |
| 46 | 1.89 | 1.97 | 2.07 | 2.20 | 2.36 | 2.59 | 2.89 | 3.32 | 3.91 | 4.69 | 5.72 |
| 47 | 1.78 | 1.86 | 1.95 | 2.07 | 2.22 | 2.43 | 2.71 | 3.11 | 3.67 | 4.40 | 5.38 |
| 48 | 1.67 | 1.75 | 1.83 | 1.94 | 2.08 | 2.27 | 2.54 | 2.91 | 3.44 | 4.12 | 5.05 |
| 49 | 1.57 | 1.64 | 1.71 | 1.81 | 1.94 | 2.12 | 2.38 | 2.73 | 3.22 | 3.86 | 4.73 |
| 50 | 1.47 | 1.53 | 1.60 | 1.69 | 1.81 | 1.98 | 2.22 | 2.55 | 3.00 | 3.60 | 4.41 |
| 51 | 1.37 | 1.43 | 1.49 | 1.57 | 1.68 | 1.84 | 2.06 | 2.37 | 2.79 | 3.35 | 4.10 |
| 52 | 1.27 | 1.33 | 1.38 | 1.46 | 1.56 | 1.71 | 1.91 | 2.19 | 2.58 | 3.11 | 3.81 |
| 53 | 1.17 | 1.23 | 1.28 | 1.35 | 1.44 | 1.58 | 1.76 | 2.02 | 2.38 | 2.87 | 3.53 |
| 54 | 1.08 | 1.13 | 1.18 | 1.24 | 1.32 | 1.45 | 1.61 | 1.85 | 2.18 | 2.63 | 3.25 |
| 55 | 0.99 | 1.03 | 1.08 | 1.13 | 1.21 | 1.32 | 1.47 | 1.68 | 1.98 | 2.40 | 2.93 |
| 56 | 0.90 | 0.93 | 0.98 | 1.02 | 1.10 | 1.20 | 1.33 | 1.52 | 1.79 | 2.17 | 2.71 |
| 57 | 0.81 | 0.83 | 0.88 | 0.91 | 0.99 | 1.08 | 1.19 | 1.36 | 1.60 | 1.94 | 2.44 |
| 58 | 0.72 | 0.73 | 0.78 | 0.80 | 0.83 | 0.85 | 1.05 | 1.20 | 1.42 | 1.72 | 2.16 |
| 59 | 0.63 | 0.64 | 0.68 | 0.70 | 0.76 | 0.82 | 0.91 | 1.04 | 1.23 | 1.50 | 1.88 |
| 60 | 0.53 | 0.55 | 0.57 | 0.60 | 0.64 | 0.69 | 0.77 | 0.88 | 1.04 | 1.28 | 1.60 |
| 61 | 0.43 | 0.45 | 0.47 | 0.49 | 0.52 | 0.56 | 0.62 | 0.72 | 0.85 | 1.04 | 1.31 |
| 62 | 0.33 | 0.34 | 0.36 | 0.38 | 0.40 | 0.43 | 0.48 | 0.55 | 0.65 | 0.80 | 1.01 |
| 63 | 0.23 | 0.24 | 0.25 | 0.26 | 0.27 | 0.30 | 0.32 | 0.37 | 0.44 | 0.55 | 0.69 |
| 64 | 0.12 | 0.12 | 0.13 | 0.13 | 0.14 | 0.15 | 0.17 | 0.19 | 0.23 | 0.28 | 0.36 |

TABLE II.

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 | .521 | .551 | .588 | .633 | .689 | .759 | .849 | .973 | 1.139 | 1.364 | 1.667 |
| 16 | .507 | .536 | .572 | .616 | .671 | .740 | .829 | .948 | 1.107 | 1.325 | 1.626 |
| 17 | .494 | .521 | .556 | .600 | .653 | .720 | .808 | .923 | 1.076 | 1.285 | 1.585 |
| 18 | .480 | .506 | .541 | .583 | .635 | .701 | .786 | .897 | 1.046 | 1.247 | 1.541 |
| 19 | .466 | .492 | .525 | .566 | .617 | .681 | .765 | .872 | 1.015 | 1.211 | 1.493 |
| 20 | .452 | .477 | .509 | .549 | .599 | .662 | .742 | .847 | .985 | 1.174 | 1.443 |
| 21 | .439 | .463 | .494 | .532 | .580 | .642 | .720 | .822 | .956 | 1.138 | 1.395 |
| 22 | .425 | .449 | .479 | .516 | .562 | .623 | .699 | .797 | .927 | 1.103 | 1.350 |
| 23 | .412 | .435 | .464 | .500 | .545 | .603 | .677 | .772 | .898 | 1.068 | 1.304 |
| 24 | .399 | .422 | .449 | .484 | .527 | .583 | .656 | .748 | .870 | 1.034 | 1.259 |
| 25 | .387 | .408 | .434 | .468 | .510 | .564 | .634 | .724 | .842 | 1.001 | 1.214 |
| 26 | .375 | .395 | .420 | .452 | .493 | .545 | .613 | .701 | .816 | .968 | 1.170 |
| 27 | .363 | .382 | .407 | .437 | .476 | .527 | .593 | .678 | .789 | .936 | 1.127 |
| 28 | .351 | .370 | .393 | .423 | .460 | .509 | .573 | .656 | .763 | .906 | 1.087 |
| 29 | .340 | .358 | .380 | .408 | .444 | .492 | .553 | .634 | .739 | .876 | 1.048 |
| 30 | .329 | .346 | .367 | .394 | .429 | .475 | .534 | .612 | .714 | .846 | 1.011 |
| 31 | .318 | .334 | .355 | .381 | .414 | .458 | .515 | .591 | .691 | .818 | .975 |
| 32 | .308 | .323 | .343 | .368 | .400 | .442 | .498 | .571 | .668 | .791 | .940 |
| 33 | .298 | .313 | .332 | .356 | .386 | .427 | .480 | .551 | .645 | .764 | .907 |
| 34 | .288 | .302 | .321 | .344 | .373 | .412 | .464 | .532 | .623 | .739 | .876 |
| 35 | .279 | .293 | .310 | .332 | .360 | .398 | .448 | .514 | .602 | .714 | .847 |
| 36 | .271 | .283 | .300 | .321 | .348 | .385 | .432 | .497 | .581 | .690 | .820 |
| 37 | .262 | .274 | .290 | .311 | .337 | .372 | .418 | .480 | .561 | .666 | .794 |
| 38 | .254 | .265 | .281 | .300 | .326 | .360 | .404 | .464 | .542 | .644 | .769 |
| 39 | .246 | .257 | .271 | .290 | .315 | .347 | .390 | .448 | .524 | .623 | .745 |
| 40 | .239 | .249 | .263 | .281 | .304 | .335 | .376 | .432 | .506 | .602 | .722 |
| 41 | .231 | .241 | .254 | .271 | .294 | .324 | .363 | .417 | .489 | .583 | .700 |
| 42 | .224 | .234 | .246 | .263 | .284 | .313 | .350 | .402 | .473 | .564 | .679 |
| 43 | .218 | .227 | .238 | .254 | .275 | .302 | .338 | .389 | .457 | .546 | .659 |
| 44 | .211 | .220 | .231 | .246 | .266 | .292 | .326 | .375 | .441 | .529 | .639 |
| 45 | .205 | .213 | .224 | .238 | .257 | .282 | .315 | .362 | .426 | .511 | .620 |
| 46 | .199 | .207 | .217 | .230 | .248 | .272 | .305 | .350 | .412 | .494 | .600 |
| 47 | .193 | .201 | .210 | .223 | .240 | .263 | .295 | .339 | .398 | .478 | .581 |
| 48 | .188 | .195 | .204 | .216 | .232 | .255 | .285 | .327 | .385 | .462 | .563 |
| 49 | .182 | .189 | .198 | .210 | .225 | .246 | .276 | .317 | .372 | .447 | .543 |
| 50 | .177 | .184 | .192 | .203 | .218 | .238 | .267 | .306 | .360 | .433 | .530 |
| 51 | .172 | .179 | .187 | .197 | .211 | .231 | .258 | .296 | .348 | .419 | .515 |
| 52 | .168 | .174 | .182 | .191 | .205 | .224 | .250 | .286 | .337 | .406 | .500 |
| 53 | .163 | .169 | .177 | .186 | .198 | .217 | .242 | .277 | .326 | .393 | .486 |
| 54 | .159 | .165 | .172 | .180 | .193 | .210 | .234 | .268 | .316 | .382 | .473 |
| 55 | .154 | .160 | .167 | .175 | .187 | .204 | .227 | .260 | .306 | .371 | .461 |
| 56 | .150 | .156 | .163 | .171 | .182 | .198 | .220 | .252 | .297 | .361 | .449 |
| 57 | .147 | .152 | .159 | .166 | .177 | .192 | .214 | .245 | .289 | .352 | .438 |
| 58 | .143 | .148 | .154 | .162 | .172 | .187 | .207 | .238 | .281 | .343 | .428 |
| 59 | .139 | .145 | .151 | .158 | .168 | .182 | .202 | .231 | .274 | .335 | .418 |
| 60 | .136 | .141 | .147 | .154 | .164 | .177 | .196 | .225 | .267 | .327 | .409 |
| 61 | .133 | .138 | .143 | .150 | .160 | .172 | .191 | .219 | .261 | .319 | .400 |
| 62 | .130 | .134 | .140 | .147 | .156 | .168 | .185 | .213 | .254 | .311 | .392 |
| 63 | .127 | .131 | .137 | .143 | .152 | .164 | .180 | .207 | .247 | .304 | .385 |
| 64 | .124 | .128 | .134 | .140 | .149 | .160 | .176 | .202 | .241 | .297 | .378 |

TABLE III.

Of the values of temporary annuities of £1.

| Age. | Payment to cease at age. | Value of Annuity of £1 | Age. | Payment to cease at age. | Value of Annuity of £1. |
|------|-----------------------------|---------------------------|------|-----------------------------|----------------------------|
| 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 | | | |

N.B. — For use in computing Reserve Values—Referred to as Table IV in Section 53 of Ordinance No. 25 of 1898 and Section 53 of Ordinance No. 174.

SECOND SCHEDULE.

TABLE I.

Shewing the yearly pension, in Pounds sterling and Decimals of a pound payable by Monthly instalments, which an annual contribution of £1 payable also by Monthly instalments, will secure to the widow.

| Age of Husband next Birthday. | AGE OF WIFE NEXT BIRTHDAY. | | | | | | | | |
|-------------------------------|----------------------------|-------|-------|-------|-------|-------|-------|--------|--------|
| | 20 | 25 | 30 | 35 | 40 | 45 | 50 | 55 | 60 |
| 20 | 5.200 | 5.540 | 5.973 | 6.531 | 7.263 | 8.270 | 9.557 | 11.280 | 13.640 |
| 21 | 5.059 | 5.384 | 5.808 | 6.347 | 7.060 | 8.035 | 9.279 | 10.940 | 13.250 |
| 22 | 4.917 | 5.229 | 5.639 | 6.165 | 6.856 | 7.802 | 9.005 | 10.610 | 12.860 |
| 23 | 4.779 | 5.080 | 5.478 | 5.988 | 6.660 | 7.575 | 8.748 | 10.300 | 12.480 |
| 24 | 4.642 | 4.935 | 5.321 | 5.817 | 6.468 | 7.360 | 8.496 | 10.010 | 12.110 |
| 25 | 4.510 | 4.801 | 5.170 | 5.656 | 6.291 | 7.152 | 8.257 | 9.723 | 11.770 |
| 26 | 4.383 | 4.663 | 5.025 | 5.495 | 6.111 | 6.947 | 8.019 | 9.443 | 11.420 |
| 27 | 4.258 | 4.529 | 4.880 | 5.337 | 5.936 | 6.748 | 7.788 | 9.175 | 11.080 |
| 28 | 4.135 | 4.397 | 4.739 | 5.182 | 5.765 | 6.552 | 7.563 | 8.908 | 10.750 |
| 29 | 4.014 | 4.270 | 4.600 | 5.030 | 5.596 | 6.361 | 7.345 | 8.648 | 10.440 |
| 30 | 3.895 | 4.148 | 4.465 | 4.882 | 5.436 | 6.177 | 7.133 | 8.387 | 10.150 |
| 31 | 3.764 | 4.008 | 4.312 | 4.714 | 5.250 | 5.968 | 6.893 | 8.104 | 9.806 |
| 32 | 3.636 | 3.872 | 4.164 | 4.552 | 5.069 | 5.765 | 6.660 | 7.834 | 9.478 |
| 33 | 3.512 | 3.738 | 4.022 | 4.395 | 4.894 | 5.569 | 6.436 | 7.572 | 9.160 |
| 34 | 3.388 | 3.606 | 3.882 | 4.240 | 4.723 | 5.378 | 6.212 | 7.311 | 8.841 |
| 35 | 3.267 | 3.473 | 3.741 | 4.087 | 4.554 | 5.188 | 5.992 | 7.050 | 8.523 |
| 36 | 3.148 | 3.346 | 3.602 | 3.936 | 4.386 | 4.998 | 5.774 | 6.794 | 8.219 |
| 37 | 3.029 | 3.219 | 3.464 | 3.788 | 4.220 | 4.808 | 5.556 | 6.539 | 7.916 |
| 38 | 2.911 | 3.093 | 3.327 | 3.639 | 4.053 | 4.620 | 5.341 | 6.288 | 7.614 |
| 39 | 2.798 | 2.970 | 3.194 | 3.494 | 3.890 | 4.436 | 5.133 | 6.048 | 7.318 |
| 40 | 2.685 | 2.847 | 3.062 | 3.349 | 3.728 | 4.253 | 4.926 | 5.810 | 7.023 |
| 41 | 2.574 | 2.726 | 2.931 | 3.204 | 3.569 | 4.070 | 4.717 | 5.569 | 6.733 |
| 42 | 2.463 | 2.607 | 2.800 | 3.061 | 3.410 | 3.890 | 4.509 | 5.330 | 6.445 |
| 43 | 2.352 | 2.489 | 2.671 | 2.919 | 3.252 | 3.711 | 4.303 | 5.090 | 6.162 |
| 44 | 2.243 | 2.372 | 2.543 | 2.777 | 3.095 | 3.532 | 4.099 | 4.852 | 5.879 |
| 45 | 2.135 | 2.256 | 2.417 | 2.639 | 2.941 | 3.357 | 3.897 | 4.612 | 5.603 |
| 46 | 2.027 | 2.141 | 2.292 | 2.500 | 2.786 | 3.180 | 3.692 | 4.375 | 5.321 |
| 47 | 1.919 | 2.027 | 2.168 | 2.363 | 2.633 | 3.004 | 3.490 | 4.141 | 5.042 |
| 48 | 1.813 | 1.914 | 2.046 | 2.228 | 2.481 | 2.832 | 3.289 | 3.908 | 4.763 |
| 49 | 1.708 | 1.802 | 1.924 | 2.094 | 2.330 | 2.660 | 3.093 | 3.677 | 4.485 |
| 50 | 1.603 | 1.692 | 1.806 | 1.962 | 2.182 | 2.491 | 2.897 | 3.445 | 4.214 |
| 51 | 1.501 | 1.583 | 1.688 | 1.832 | 2.037 | 2.325 | 2.704 | 3.220 | 3.945 |
| 52 | 1.398 | 1.475 | 1.572 | 1.704 | 1.892 | 2.162 | 2.512 | 2.997 | 3.676 |
| 53 | 1.297 | 1.367 | 1.457 | 1.578 | 1.751 | 2.000 | 2.324 | 2.776 | 3.411 |
| 54 | 1.196 | 1.260 | 1.343 | 1.453 | 1.610 | 1.840 | 2.137 | 2.556 | 3.148 |
| 55 | 1.096 | 1.154 | 1.229 | 1.330 | 1.472 | 1.680 | 1.954 | 2.336 | 2.885 |
| 56 | .995 | 1.048 | 1.116 | 1.206 | 1.334 | 1.522 | 1.771 | 2.120 | 2.625 |
| 57 | .894 | .941 | 1.002 | 1.083 | 1.197 | 1.365 | 1.589 | 1.903 | 2.363 |
| 58 | .792 | .834 | .888 | .960 | 1.059 | 1.208 | 1.406 | 1.686 | 2.091 |
| 59 | .689 | .726 | .772 | .834 | .920 | 1.048 | 1.221 | 1.466 | 1.839 |
| 60 | .584 | .615 | .654 | .707 | .779 | .887 | 1.033 | 1.242 | 1.556 |

TABLE II.

Showing the yearly pension, payable by Monthly instalments, which a single contribution of £1 will secure to the widow.

| Age of Husband next Birthday | AGE OF WIFE NEXT BIRTHDAY. | | | | | | | | |
|------------------------------|----------------------------|------|------|------|------|------|------|------|-------|
| | 20 | 25 | 30 | 35 | 40 | 45 | 50 | 55 | 60 |
| 20 | ·403 | ·430 | ·463 | ·507 | ·563 | ·642 | ·741 | ·875 | 1·058 |
| 21 | ·394 | ·419 | ·452 | ·494 | ·550 | ·626 | ·723 | ·852 | 1·032 |
| 22 | ·385 | ·409 | ·441 | ·482 | ·537 | ·611 | ·705 | ·831 | 1·006 |
| 23 | ·376 | ·399 | ·431 | ·471 | ·524 | ·596 | ·688 | ·810 | ·981 |
| 24 | ·367 | ·390 | ·420 | ·460 | ·511 | ·581 | ·671 | ·791 | ·957 |
| 25 | ·358 | ·381 | ·410 | ·449 | ·499 | ·567 | ·655 | ·772 | ·934 |
| 26 | ·350 | ·372 | ·401 | ·438 | ·487 | ·554 | ·639 | ·753 | ·911 |
| 27 | ·341 | ·363 | ·391 | ·428 | ·476 | ·541 | ·624 | ·735 | ·888 |
| 28 | ·333 | ·354 | ·382 | ·418 | ·465 | ·528 | ·609 | ·718 | ·867 |
| 29 | ·325 | ·346 | ·373 | ·408 | ·454 | ·516 | ·595 | ·701 | ·846 |
| 30 | ·318 | ·338 | ·364 | ·398 | ·443 | ·504 | ·581 | ·684 | ·827 |
| 31 | ·310 | ·330 | ·355 | ·388 | ·433 | ·492 | ·568 | ·668 | ·808 |
| 32 | ·303 | ·322 | ·347 | ·379 | ·422 | ·480 | ·555 | ·652 | ·789 |
| 33 | ·296 | ·315 | ·339 | ·370 | ·412 | ·469 | ·542 | ·637 | ·771 |
| 34 | ·289 | ·307 | ·331 | ·361 | ·402 | ·458 | ·529 | ·623 | ·753 |
| 35 | ·282 | ·300 | ·323 | ·353 | ·393 | ·448 | ·517 | ·608 | ·735 |
| 36 | ·275 | ·293 | ·315 | ·344 | ·383 | ·437 | ·505 | ·594 | ·719 |
| 37 | ·269 | ·285 | ·307 | ·336 | ·374 | ·426 | ·493 | ·580 | ·702 |
| 38 | ·262 | ·278 | ·300 | ·328 | ·365 | ·416 | ·481 | ·566 | ·685 |
| 39 | ·256 | ·272 | ·292 | ·319 | ·356 | ·406 | ·469 | ·553 | ·669 |
| 40 | ·250 | ·265 | ·285 | ·311 | ·347 | ·395 | ·458 | ·540 | ·653 |
| 41 | ·244 | ·258 | ·277 | ·303 | ·338 | ·385 | ·446 | ·527 | ·637 |
| 42 | ·238 | ·251 | ·270 | ·295 | ·329 | ·375 | ·435 | ·514 | ·621 |
| 43 | ·232 | ·245 | ·263 | ·287 | ·320 | ·365 | ·424 | ·501 | ·606 |
| 44 | ·226 | ·239 | ·256 | ·280 | ·312 | ·356 | ·413 | ·488 | ·592 |
| 45 | ·220 | ·233 | ·249 | ·272 | ·303 | ·346 | ·402 | ·475 | ·577 |
| 46 | ·214 | ·226 | ·242 | ·264 | ·295 | ·336 | ·391 | ·463 | ·563 |
| 47 | ·209 | ·220 | ·236 | ·257 | ·286 | ·327 | ·380 | ·450 | ·548 |
| 48 | ·203 | ·215 | ·229 | ·250 | ·278 | ·318 | ·369 | ·438 | ·534 |
| 49 | ·198 | ·209 | ·223 | ·243 | ·270 | ·308 | ·358 | ·426 | ·520 |
| 50 | ·193 | ·203 | ·217 | ·236 | ·262 | ·299 | ·348 | ·414 | ·506 |
| 51 | ·188 | ·198 | ·211 | ·229 | ·255 | ·291 | ·338 | ·403 | ·493 |
| 52 | ·183 | ·193 | ·205 | ·223 | ·247 | ·282 | ·328 | ·392 | ·480 |
| 53 | ·178 | ·188 | ·200 | ·217 | ·240 | ·274 | ·319 | ·381 | ·468 |
| 54 | ·173 | ·183 | ·195 | ·211 | ·233 | ·267 | ·310 | ·370 | ·456 |
| 55 | ·169 | ·178 | ·190 | ·205 | ·227 | ·259 | ·301 | ·360 | ·445 |
| 56 | ·165 | ·173 | ·185 | ·200 | ·221 | ·252 | ·293 | ·351 | ·434 |
| 57 | ·160 | ·169 | ·180 | ·194 | ·215 | ·245 | ·285 | ·341 | ·424 |
| 58 | ·156 | ·165 | ·175 | ·189 | ·209 | ·238 | ·277 | ·333 | ·414 |
| 59 | ·152 | ·161 | ·171 | ·185 | ·204 | ·232 | ·270 | ·324 | ·405 |
| 60 | ·149 | ·157 | ·167 | ·180 | ·198 | ·226 | ·263 | ·316 | ·396 |

THIRD SCHEDULE.**FORM OF CERTIFICATE.**

I hereby certify that I have examined as required by the Widows' and Orphans' Pensions Ordinance, 1917, 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, 1917.**

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?
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 thinks 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 29 of the Widows' and Orphans' Pensions Ordinance, 1917.

7.2.18

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TABLE SHEWING SOURCES OF THE WIDOWS' AND ORPHANS' PENSIONS ORDINANCE, 1917.

| SECTIONS OF BILL. | Corresponding provisions of existing Law and Remarks. |
|-------------------|---|
| Section 1 | ... Short Title. |
| Section 2 | ... Interpretation section. The term "contributors" is new. As there is no fund from which pensions are paid, but Government retains abatements from salaries and is responsible for the pensions, "contributors" appears to be more appropriate than "member." |
| Section 3 | ... See Section 8 of No. 17 of 1905. |
| Sections 4, 5 | ... See Sections 3, 4 of No. 17 of 1905. |
| Section 6 | ... See Section 3 of No. 9 of 1916. Sub-section 2 (f) of the Bill is new and removes from the list of contributors persons employed under agreement. Sub-section 2 (e) of the Bill—See last proviso to Section 17 of No. 174. |
| Section 7 | ... Is new and is intended to provide for a case not covered in existing legislation. |
| Section 8 | ... Section 17 of No. 174. The second part of paragraph 3 of Section 17 of No. 174 is struck out in view of Sub-sections (e) and (f) of Section 6 of the Bill. |
| Sections 9, 10 | ... Sections 18 and 19 of No. 174. |
| Sections 11, 12 | ... See Section 21 of No. 174 as modified by Section 5 of No. 17 of 1905. |
| Sections 13, 14 | ... Sections 22, 23 of No. 174. |
| Section 15 | ... Section 6 of No. 17 of 1905. |
| Sections 16 to 24 | ... Sections 24 to 32 of No. 174. |
| Sections 25 to 29 | ... Sections 37 to 41 of No. 174. |
| Section 30 | ... See Section 42 of No. 174. |
| Section 31 | ... See Section 43 of No. 174. |
| Section 32 | ... See Section 44 of No. 174. |
| Section 33 | ... Section 2 of No. 4 of 1912. |
| Section 34 | ... Section 49 of No. 174. |
| Sections 35 to 38 | ... Sections 51 to 54 of No. 174. |
| Section 39 | ... Section 2 of No. 174. |
| Section 40 | ... Repeal Section. |
| Section 41 | ... Commencement. |
| Schedule I | ... Schedule to No. 17 of 1905. |
| Schedule II | ... Tables I and II of No. 174. |
| Schedule III | ... See Schedule to No. 174 (latter part of.) |

