

LAWS OF TRINIDAD AND TOBAGO

WIDOWS' AND ORPHANS' PENSIONS ACT

CHAPTER 23:54

Act

17 of 1934

Amended by

26 of 1941

25 of 1942

2 of 1945

21 of 1952

15 of 1954

23 of 1955

16 of 1965

21 of 1965

11 of 1972

28 of 1973

5 of 1974

(See also 30 of 1964 and 25 of 1974)

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WIDOWS' AND ORPHANS' PENSIONS ACT

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CHAPTER 23:54

WIDOWS' AND ORPHANS' PENSIONS ACT

An Act relating to Pensions to Widows and Children of deceased Public Officers.1950 Ed.
Ch. 9 No. 8.

[1ST AUGUST 1934]

17 of 1934.

Commencement.

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

2. In this Act—

Interpretation.
[21 of 1952
28 of 1973
5 of 1974].

“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 Commonwealth outside Trinidad and Tobago and which has been declared by the President to be an approved scheme for the purposes of this Act;

“fire officer” has the meaning assigned to that expression by the Fire Service Act; Ch. 35:50.

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

“other public service” means public service not under the Government of Trinidad and Tobago;

“pensionable age” as applied to children means, in the case of a male, that he is under the age of eighteen years and, in the case of a female, that she is under the age of eighteen years and has not been married; a child shall be deemed to cease to be of pensionable age within the meaning of this Act, if a male, on attaining the age of eighteen years or dying under that age and, if a female, on attaining the age of eighteen 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 Trinidad and Tobago and includes—

- (a) a member of the Trinidad and Tobago Police Service;
- (b) a male teacher;
- (c) a fire officer;

“public service” has the same meaning as in the Pensions Act and includes service— Ch. 23:52.

- (a) as a member of the Trinidad and Tobago Police Service;

(b) as a male teacher;

(c) as a fire officer;

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

Ch. 14 No. 5.
(1950 Ed.).

“teacher” has the same meaning as in the School Teachers' Pensions Ordinance.

Definition of contributor.
[21 of 1952
15 of 1954
23 of 1955].

3. (1) “Contributor” means a public officer liable to contribute under this Act or under any former enactment 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 Act, and includes a person all of whose contributions are fully paid and in respect of whose contributions pension may become payable under this Act.

Officers who shall be contributors.

(2) Contributors under this Act consist of the following persons:

- (a) public officers who at the commencement of this Act were members of the Fund;
- (b) members of the Fund who continued their membership after retiring from the public service of Trinidad and Tobago;
- (c) public officers who at the commencement of this Act were contributors under the scheme;
- (d) public officers who continue to be contributors under the scheme after retiring from the public service of Trinidad and Tobago, including officers who have been transferred to other public service;
- (e) subject to subsection (4)(c), male teachers who were teachers on 22nd May 1952 or who become teachers after that date;
- (f) public officers appointed at any time after the commencement of this Act at a salary of four hundred and eighty dollars a year or over, provided that at the date of the appointment the age of the officer does not exceed sixty years;
- (g) public officers appointed either before or after the commencement of this Act at a salary of less than four

hundred and eighty dollars a year on attaining a salary of four hundred and eighty dollars a year or over, provided that at the date of attaining the salary the age of the officer does not exceed sixty years;

- (h) public officers who have claimed exemption under subsection (3) from the obligation to become contributors under this Act, and who subsequently become ineligible to continue as contributors to the Colonial Superannuation Scheme as from the date on which the officer ceases to be a contributor to the Scheme, unless he is otherwise ineligible or not liable to contribute under this Act.

(3) (a) Any officer who is or becomes a contributor to the Colonial Superannuation Scheme may claim exemption from the obligation to become or to continue to be a contributor under this Act, provided that every such claim be made in writing and shall be received by the Committee established under section 4 within six months from the date upon which the officer first became a contributor to the Scheme or not later than 31st October 1955 whichever shall be the later.

(b) Every such claim for exemption shall take effect from the date upon which the officer first became a contributor to the Colonial Superannuation Scheme and the amount of any contributions which he has made under this Act since that date shall be refunded to him without interest.

(c) As from the date upon which any such claim to exemption takes effect, the officer by whom the claim was made shall be deemed, in respect of all rights arising from his contributions made under this Act prior to that date, to be subject to this Act to the same extent as if he had left the public service of Trinidad and Tobago on that date.

- (4) The following shall not be eligible to be contributors: Non-contributors.
- (a) the President;
 - (b) the Private Secretary and Aide-de-Camp to the President if not contributors before they held these positions or holders of substantive appointments entitling them to be contributors;
 - (c) any male teacher who was a teacher on 22nd May 1952 and who elects, at his option exercisable by notice in writing to the Minister and received not later

15 of 1954.

than three months from 1st April 1954 (that is, the date of the coming into operation of the Widows' and Orphans' Pensions (Amendment) Ordinance 1954), that the provisions of this Act shall not apply to him;

- (d) any person not a member of the permanent service of Trinidad and Tobago, who holds a temporary office in the public service;
- (e) any person, other than a member of the Trinidad and Tobago Police Service or a male teacher 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 Trinidad and Tobago;
- (f) any person who is liable to be a depositor under the Provident Fund Act, or under any Act amending or replacing the same;
- (g) contributors to the Colonial Superannuation Scheme for so long as they are required to contribute thereto unless already contributing under this Act;
- (h) females.

Ch. 23:57.

Power to exempt from liability to contribute.

(5) The President may exempt any public officer from the obligation to become a contributor, or exempt any contributor from further liability under the provisions of this Act, but where any contributor is exempted from further liability under this subsection he is not entitled to the repayment of any part of his contributions, without the approval of the President, and no pension or refund of contributions shall be or become payable at his death.

(6) There shall be refunded to every teacher who, under and by virtue of the provisions of the Widows' and Orphans' Pensions (Amendment) Ordinance 1954, elects that the provisions of this Act do not apply to him, all contributions made by him under this Act or any amendment thereto, up to the date of the election.

(7) Subsections (2)(h), (3) and (4)(g) shall be deemed to have come into operation on 1st January 1951.

The Committee. [21 of 1952].

4. There shall be established for the purposes of this Act a Committee to be called the Public Service Widows' and Orphans' Pensions Committee hereinafter referred to as the "Committee" which shall consist of the Comptroller of Accounts as Chairman, and such other officers as the President may appoint but of the latter officers one shall be appointed to represent contributors.

5. The pensions payable to the widows and children of contributors shall be computed in accordance with the rules contained in the First Schedule on the basis of the Pension Tables in the Second Schedule but whenever the amount of the pension so computed is less than nineteen dollars and twenty cents a year pension shall be payable at the rate of nineteen dollars and twenty cents a year.

Method of computing pensions.

First Schedule. Second Schedule.

6. The Pension Tables may be revised from time to time after an investigation by an actuary appointed by the President. The investigations shall take place at such dates as the President may from time to time determine. If after such an investigation it is decided by the President 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 *Gazette* and shall apply to any pension payable in respect of a person who becomes a contributor on or after that date but not to any pension payable in respect of a person who was a contributor before that date.

Periodical revision of Pension Tables. [21 of 1952].

7. Pensions payable under this Act or under any Ordinance repealed by this Act shall be a charge on the Consolidated Fund.

Pensions to be paid out of Consolidated Fund.

8. Pensions payable under this Act 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. However, a pension may be payable quarterly instead of monthly if the pensioner so desires.

Pension: when to commence and how payable.

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 this Act.

When pension to widow and to children shall cease.

(2) If on such pension to the widow ceasing as mentioned above 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.

[28 of 1973].

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

(4) The pension to the children of a deceased contributor shall cease in the case of males at eighteen years of age, and in the case of females at eighteen years of age or on marriage under that

age. However, where the President is satisfied that a child who has reached the pensionable age is by reason of infirmity of mind or body incapable of earning a livelihood, and has no sufficient means of support, he may order that the whole or any portion of the pension which—

- (a) was payable to the child and would have ceased on such child attaining the pensionable age; or
- (b) would have become payable to the child in the event of the death of the widow had not the child attained the pensionable age,

shall be paid to the child for such period as he may determine.

Rates of
contribution.

10. The rates of contribution shall be as follows:

- (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—

<i>Column 1</i>	<i>Column 2</i>	<i>Column 3</i>
<i>Exceeding</i>	<i>Not Exceeding</i>	<i>Fixed Rate</i>
\$	\$	\$
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 a year shall contribute at the fixed annual rate of \$19.20;
- (c) a contributor at the commencement of this Act may elect to continue contributing at the rate of four per cent on his salary until he has been transferred to another office carrying a salary higher than that which he earned at the commencement of this Act, but upon the transfer his contributions shall be at the rates fixed in paragraph (a); but any such contributor may at any time before the transfer elect to contribute at the rates fixed in paragraph (a).

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 Act 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 the excess; but if he elects to contribute on his salary only he will not be entitled to any refund of contributions previously paid on the excess.

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 Act.

Maximum amount and period of contributions.

(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 first happens, the fact shall be notified by him to the Committee, and no further contributions shall be payable by him, whether he is pensioned or not, or whether he remains in the public service thereafter or not.

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, elect either—

Rate of contribution on reduction of salary.

- (a) to continue contributing on the basis of the salary received by him prior to the reduction; or
- (b) to contribute on the basis of his reduced salary.

(2) A contributor whose salary is reduced below \$480 a year shall not thereby cease to be a contributor but may elect as provided in subsection (1)(a) or to contribute on a basis of \$480.

14. (1) A contributor who within six months of the commencement of this Act, or of the date of his first payment of contribution under this Act, or within six months after marrying, shall by written notice to the Committee so elect, may make an additional annual

Optional additional contribution. [21 of 1952].

contribution of one-half of the amount specified in the line in column 3 of section 10, 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 so required by the Committee. 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 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 Act and any balance shall not be refunded except in pursuance of sections 27, 28 and 29.

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

Exemption to
officer a
member of
approved
scheme to
contribute.
[21 of 1952].

15. (1) It shall be competent for the Committee, on being satisfied that a public officer appointed to the public service is a contributor under one or more approved schemes, as defined in section 2, to recommend to the President, on the application of the officer, that he shall, so long as he continues as a contributor under the approved scheme or schemes, be exempted from the provisions of this Act except with regard to the excess, if any, of the salary receivable by the officer from Trinidad and Tobago over the

aggregate amount in respect of which he will continue to be a contributor under such approved scheme or schemes. The President may thereupon direct the abatement from the salary of the 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 Trinidad and Tobago (but subject to medical examination if so required by the Committee) in respect only of the excess as mentioned above.

(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 Act for the 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 Trinidad and Tobago. Nothing in this section shall exempt an officer who on re-appointment to the service of Trinidad and Tobago is already a contributor under the scheme from continuing his contributions thereto.

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.

Increased 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.

Reduced contributions.

18. (1) All annual contributions shall be paid in monthly instalments to the Comptroller of Accounts or retained by the Comptroller of Accounts by monthly abatements from the salaries or pensions of contributors and shall be payable or liable to retention 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 first happens.

Period and manner of payment of contributions. [21 of 1952 11 of 1972].

(2) All abatements from the salaries and pensions of, and all other amounts receivable from, public officers under this Act, when received by the Comptroller of Accounts, shall, subject to subsections (3) to (6), be carried to the credit of the Consolidated Fund.

Contributions, etc., to be paid into Consolidated Fund.

(3) Until the President by Order otherwise directs, the appropriate amount shall be deducted from the monthly instalments of contributions paid by way of abatement from salaries of contributors for the purpose of payment of—

Ch. 32:01.

- (a) the contribution (within the meaning of the National Insurance Act) of a contributor who is an employed person under the national insurance scheme; or
- (b) such portion of the said contribution as is determined in any arrangement for harmonisation of the benefits conferred under this Act with those under the national insurance scheme by Rules made by the President under section 41.

(4) All amounts deducted under subsection (3) shall be paid by the Comptroller of Accounts to the account of the funds of the Board of Management on behalf of the employed person.

(5) The same benefits shall continue to be payable under this Act as if the full amount of the contributions specified in section 10 had been credited to the Consolidated Fund; and the contributor shall for all the purposes of this Act and of any other written law relating to contributions paid hereunder be deemed to have paid the full amount of the contribution under and for the purposes of this Act.

(6) In this section—

“employed person” means any such person who is registered or eligible to be registered under Part II of the National Insurance Act (in this subsection referred to as “the said Act”);

“National insurance scheme” means the system of national insurance established under the said Act;

“Board of Management” means the Board established under section 3 of the said Act.

Officers not yet eligible for privileges under Act to contribute until examined. [21 of 1952].

19. The annual contribution shall be paid in monthly instalments to the Comptroller of Accounts by, or be retained by the Comptroller of Accounts by monthly abatements 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 the officer not being found eligible to be a contributor, the amount of the instalments or abatements, as the case may be, without deduction shall be returned to him or to his legal personal representative in case of his death.

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

Contributions during provisional appointment. [21 of 1952].

(2) If his appointment is made permanent, and subject to his being found eligible to be a contributor, the date of his becoming entitled to the privileges and benefits conferred by this Act 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 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 personal 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 the 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 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 thereafter receives.

22. (1) Every public officer, before becoming entitled to the privileges and benefits of a contributor, shall have undergone a medical examination to the satisfaction of the Committee.

Medical examination of officers before acceptance as contributors. [21 of 1952].

(2) Any person, before becoming entitled to the privileges and benefits of a contributor, may be required by the Committee to answer in writing and sign his name at the foot of the questions

Third Schedule.

prescribed in the Third Schedule and any other questions which may be from time to time prescribed by the Committee or deemed necessary by a medical examiner, and in reporting on the life of such person a medical examiner shall have regard to the answers to the questions. Such report shall be treated as strictly confidential.

(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 the questions being materially untrue to the knowledge of such person, it shall be held fraudulent, and the person, if living, shall forfeit all contributions and cease to be a contributor; and if the fraud is discovered after his death, the Committee, on satisfactory proof thereof, may, subject to the approval of the President, direct any pension otherwise payable to the widow or children of the person to be forfeited wholly or in part.

(4) No public officer is entitled to any of the privileges and benefits of a contributor until he has been accepted by the Committee as a contributor, but the annual contribution in this Act provided for shall be made pending his acceptance by the Committee.

Failure to pass medical examination. [21 of 1952].

23. (1) If a medical examiner certifies that the life of a public officer examined by him is not a safe and proper life, the Committee may either refuse to accept the 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 the officer at the expiration of such time as mentioned above.

Acceptance of an officer as contributor on special conditions.

(2) If a medical examiner certifies that the life of a public officer examined by him 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 the officer accept him as a contributor on such conditions.

The conditions referred to are that the age of the 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.

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

(3) If as a result of the medical examination the Committee refuse to accept the officer as a contributor, the contributions paid

by him shall without deduction be returned to him, and he shall not become a contributor.

(4) The President, upon application made at any time, may admit as a contributor, after satisfactory medical examination, any public officer who has at any previous time failed to pass a medical examination but whose health has been re-established since the medical examination as mentioned above.

Officer subsequently passing examination may be admitted as a contributor.

24. (1) Where a public officer liable to contribute to the Scheme under this Act dies before he is accepted by the Committee as a contributor to the Scheme, the President may, if he is satisfied that the officer would, but for his death, have been accepted by the Committee as a contributor to the Scheme, direct that the officer be deemed by the Committee to have been accepted as a contributor to the Scheme and to have been entitled to the privileges and benefits of a contributor under the Act.

President may direct acceptance as contributor. [21 of 1965].

(2) A direction of the President under subsection (1) may contain such terms and conditions as the President considers appropriate, having regard to the circumstances of the particular case.

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

Information to be furnished by contributors. [28 of 1973].

- (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 his 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 marries 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 the child;

- (b) the marriage of any female child under the age of eighteen 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 the 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 Trinidad and Tobago;
- (b) the birth of any posthumous child born to the contributor;
- (c) the marriage of any female child of the contributor under the age of eighteen years;
- (d) the death of any child of the contributor while of pensionable age;
- (e) her own re-marriage or bankruptcy.

Proof of statements and particulars required by the Committee.

26. (1) All such statements, notices or particulars required under section 25 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.

(2) The Committee may require such proof as they consider 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 Act.

Bachelor or widower without children of pensionable age to be refunded total contributions in certain events. [21 of 1952].

27. 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 first happens, the Committee, upon due notice to that effect, shall proceed to pay out to the contributor, if a bachelor, a sum equal to the total amount of his contributions without interest or, if a widower without any child of pensionable age, then a sum equal to the total amount 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 has last happened.

28. (1) In the event of a bachelor dying while in the public service, a sum equal to the total amount of the contributions made by him shall be paid without interest to his legal personal representative.

Bachelor or widower without children of pensionable age dying; refund to legal personal representative. [21 of 1952].

(2) In the event of a widower, without any child of pensionable age, dying while in the public service, a sum equal to the total amount 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 has last happened, shall be paid to his legal personal representative.

29. (1) A contributor retiring from the public service of Trinidad and Tobago, who is a bachelor or widower without any child of pensionable age, shall, subject to the provisions of sections 31 and 32, cease to be a contributor or to enjoy the privileges and benefits of a contributor altogether, but shall be entitled to receive from the Comptroller of Accounts, if a bachelor, a sum equal to the total amount of his contributions without interest and, if a widower without any child of pensionable age, then a sum equal to the total amount of the contributions without interest paid by him since the death of his last wife, or since the date on which his last child ceased to be of pensionable age, whichever event has last happened.

Bachelor or widower without children of pensionable age retiring from local service. Refund of contributions. [21 of 1952].

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

Provisions regarding members of Provident Fund. Ch. 23:57.

(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 instalment paid or the abatement made from his salary, as the case may be, by way of annual contribution, for the last month of his service prior to his becoming a depositor under the Provident Fund Act; or

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

30. (1) A contributor retiring from the public service, with a wife living or with any 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 the retirement is on pension or not, and not being a person transferred to other public service, may elect—

Provisions regarding retirement of married contributors. [21 of 1952].

- (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 instalment paid or the abatement made from his salary, as the case may be, by way of annual contribution, for the last month of his service;
- (b) if retiring with a pension immediately payable to him, 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 an annual contribution calculated on the basis of his annual pension at the appropriate rate fixed by section 10 (whenever the annual pension is at least four hundred and eighty dollars) or at the rate of four per cent (whenever the annual pension is less than four hundred and eighty dollars); or
- (c) if retiring without a 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.

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

Ch. 23:57.

- (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 instalment paid or the abatement made from his salary, as the case may be, by way of annual contribution, for the last month of his service prior to his becoming a depositor under the Provident Fund Act; or
- (b) to cease to be a contributor but to enjoy the privileges and benefits of a contributor in respect of past contributions.

(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 in respect of a contribution equal to his previous instalment or abatement, as the case may be, 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 his pension only if in receipt of a pension, or of his past contributions only if not in receipt of any pension.

31. If a contributor is transferred from the public service to other public service for which there is established an approved scheme, the following provisions shall have effect:

Transfer of a contributor to other public service with approved scheme. [21 of 1952].

- (a) If the contributor is a bachelor or a widower without any child of pensionable age—
 - (i) he shall, if he so elects by notice in writing addressed to the Committee not later than six months after the date of transfer, remain a contributor for the purposes of this Act without making further contributions;
 - (ii) section 28 or 29 shall not apply before the expiration of the six months or his earlier death, but shall then apply as from the date of transfer if he has not elected as provided in subparagraph (i) and not otherwise;
 - (iii) if, having elected as aforesaid, he subsequently dies or leaves the public service without having married or remarried, as the case may be, section 28 or 29, as the case may be, shall apply;
 - (iv) if, having elected as mentioned above, he subsequently marries or remarries without having left the public service, section 29 shall cease to apply in his case.
- (b) If the contributor is married or is a widower with any child of pensionable age—
 - (i) he shall, if he so elects by notice in writing addressed to the Committee not later than six months after the date of transfer, continue to be a contributor at the rate at which he was contributing at that date;
 - (ii) if he does not so elect, he shall cease to be a contributor as from the date of the transfer but shall enjoy the privileges and benefits of a contributor in respect of past contributions.

32. If a contributor is transferred from the public service to other public service for which there is not established an approved scheme, the following provisions shall have effect:

Transfer of a contributor to other public service without approved scheme. [21 of 1952].

- (a) If the contributor is a bachelor or a widower without any child of pensionable age—
 - (i) he may, if he so elects by notice in writing addressed to the Committee not later than six

months after the date of transfer, continue to be a contributor at the rate at which he was contributing at that date;

- (ii) section 28 or 29 shall not apply before the expiration of the six months or his earlier death, but shall then apply as from the date of transfer if he has not elected as provided in subparagraph (i) and not otherwise;
- (iii) if having elected as mentioned above, he further elects, by notice in writing addressed to the Committee at any time, to cease to contribute, he shall cease accordingly as from the first day of the month in which the notice is so addressed; and subject to this Act, if, being at the time a bachelor or widower without any child of pensionable age, he dies or so ceases while in the public service or leaves the public service, section 28 or 29, as the case may be, shall apply.

(b) If the contributor is married or is a widower with any child of pensionable age—

- (i) he may, at his election, continue to contribute, and thereafter cease to contribute in the manner prescribed by paragraph (a) of this section;
- (ii) if he does not so elect to continue to contribute he shall cease to contribute as from the date of transfer but shall enjoy the privileges and benefits of a contributor in respect of past contributions.

Who not
entitled to
benefits or
pensions.

33. (1) If a contributor who has retired from the public service with a wife living or with children or a child of pensionable age subsequently ceases to have the 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.

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

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

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

Effect of divorce or nullity of marriage.

35. (1) A contributor or widow of a contributor who fails or neglects to comply with any of the requirements of this Act shall, for each default and at the discretion of the Committee, be liable to a fine not exceeding two hundred dollars, to be deducted from his or her salary or pension as the case may be by the Comptroller of Accounts on the warrant of the President which may be issued at the request of the Committee.

Penalty for non-compliance with requirements.

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

(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 cent a year, and on undergoing such fresh medical examination (if any) as the Committee may require.

36. If a contributor or widow of a contributor at any time has wilfully made any false statement respecting any of the particulars required by this Act to be furnished, or committed any other fraudulent act in connection with this Act, 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 President on the report of the Committee.

Penalty for false statement.

Provisions consequent upon a contributor being dismissed. [21 of 1952].

37. Notwithstanding any other provisions of this Act, a contributor who is dismissed from the public service or other public service shall cease to contribute under this Act, and—

- (a) where the contributor is a bachelor the total amount of his contributions under the Act shall be repaid to him without interest subject to the deduction of any sums due by him to the Government;
- (b) where the contributor is a widower without any child of pensionable age the total amount of the contributions 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 has last happened, shall be repaid to him without interest subject to the deduction of any sums due by him to the Government; and
- (c) where the contributor is married or is a widower with a child of pensionable age he shall continue to rank for benefit to the extent of such part of the pension registered in his name as his past contributions have earned.

Pension not to be assigned or levied upon.

38. No pension payable under this Act 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.

Allowance in lieu of pension to widow on bankruptcy.

39. 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 President 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 the 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 the widow, in such manner as the Committee may, from time to time, think proper.

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

40. (1) When a contributor dies leaving a widow and children of pensionable age by the widow, the Committee may, either in the first instance or at any time while a pension is payable, pay to the widow the whole of the pension, or pay to the widow a part only of the pension, and 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 think fit.

(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 think fit, and the amount may be paid either direct to such person or to any other person or persons as the Committee 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 the 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 has been paid.

41. The President 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 this Act, and may from time to time repeal, alter or vary the rules including the rules contained in the First Schedule.

Rules.

First Schedule.

42. If any question or dispute arises 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 Act, not specifically provided for by this Act 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 President for decision, and the 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.

Appeal in certain cases to President.

43. Unless otherwise provided by this Act, all notices of election given by officers under this Act shall be irrevocable.

Notices of election irrevocable.

44. 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

Application of this Act.

of the Committee, shall be according to this Act, although the entry into the service, death, medical report, retirement or other event in consequence of which the Committee have to decide or act may have occurred before the commencement of this Act.

Saving all rights already accrued.

45. (1) Nothing in this Act shall be construed to affect the pensions, rights or obligations, under 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.

Validation of certain acts.

(2) All abatements made since the coming into force of this Act, in respect of contributions payable on pensions of less than four hundred and eighty dollars a year are hereby declared to have been lawfully made and are hereby validated.

Saving of vested rights.

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

Table IV.
Second
Schedule.

(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 Act, shall be deemed to be subject in all respects to this Act.

Calculation of pension in case of rated up officer who has contributed for 35 years or reached the age of 65 years.
[21 of 1952].

47. Notwithstanding anything contained in this Act, if the age of an officer has, under section 23 or under any similar provisions of any former enactment providing for the payment of pensions to widows and children of public officers, been rated up as a life equal to an older age than his actual age at the date of his first contribution to the Fund or the Scheme and the officer contributes for thirty-five years or reaches the age of sixty-five years, the pension payable to his widow and children shall be calculated as though his age had not been rated up.

48. (1) Notwithstanding anything contained in this Act, any contributor who is transferred from service with the Government to the service of the Water and Sewerage Authority established under the Water and Sewerage Act, may continue to contribute to the Scheme as though he had continued to be in the service of the Government and the remuneration payable to him by the Water and Sewerage Authority were salary attached to a permanent office in the service of the Government; and this Act shall, subject to the provisions hereinafter contained, apply to the case of such contributor.

Contributor transferred to service with Water and Sewerage Authority permitted to continue to contribute as though still a public officer. [21 of 1952 16 of 1965]. Ch. 54:40.

(2) The monthly instalments of the annual contribution of every such contributor shall be deducted by the Water and Sewerage Authority from the remuneration payable by the Authority to such contributor and paid into general revenue or by the Comptroller of Accounts from the pension payable to such contributor.

(3) This section shall be deemed to have been in operation as from 1st July 1944.

(4) The amount by which the aggregate of the monthly instalments of the annual contribution of every such contributor, in respect of the period between 1st July 1944 and the date on which this section would have come into force if subsection (3) had not been enacted, exceeds the amount already contributed by him to the Scheme in respect of the said period shall be paid by him to the Comptroller of Accounts within six months of such date.

FIRST SCHEDULE

Section 5.

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 other public service.

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		

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

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

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

By Rule I. (a)	.. .. .	\$45.21
By Rule I. (b)	.. .. .	\$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 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 May 1893, from \$19.20 to	\$28.80
Annual contribution decreased on 30th April 1898, from \$28.80 to	\$24.00
Annual contribution ceased on 31st March 1903, 31st May 1893—Increment to current annual contribution	\$9.60

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)</i> and <i>I. (b)</i>	\$155.99
<i>Add</i>	\$45.50

Registered pension at 31st May 1893	\$201.49
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30th April 1898—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 May 1893, as above	\$201.49
<i>Deduct</i>	\$18.38

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

Registered pension at 31st March 1903	\$111.35
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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 August 1868, died on 30th 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 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
Age next birthday which the first wife would have attained had she survived to date of the re- marriage	25

31st January 1893—The second wife being of a less age next birthday at the date of the re-marriage than the first wife would have been had she survived, the registered pension \$155.99—see *Example* subjoined to *Rules I. (a)* and *I. (b)*—is to be re-calculated.

Quantity found from Table III.—

Husband 35 } ..	2.074
Wife 25 }	

Quantity found from Table II.—

Husband 35 } ..	.462
Wife 20 }	

$$\$155.99 \times 2.074 = \$323.52.$$

$\$323.52 \times .462 = \$149.47 =$ registered pension at 31st January 1893.

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

B. Public Officer who commenced to contribute while Married.

III. FIRST WIFE'S PROSPECTIVE PENSION

Note.—In every case of a public officer who commenced to contribute while married, the wife at the date of commencement of the contribution is to be considered as the officer's first wife, and no particulars are to be recorded respecting any former wife to whom he may have been married, unless there is issue of such

former wife of a pensionable age. (See D.—Pensions to Orphan Children.)

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

Rule III.

- (a) 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 commencement of the contribution.

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

Example of the application of Rule III. (a)—

Officer born on	Aug. 31, 1850
Officer married on	June 30, 1879
Officer commenced to contribute on	July 31, 1890
Annual contribution current on 31st July 1890	\$19.20
Date of completion of contribution period	Aug. 31, 1915
Wife born on	Oct. 31, 1860
Officer's age next birthday on 31st July 1890	40
Officer's age next birthday at completion of contribution period ..	65
Wife's age next birthday on 31st July 1890	30
31st July 1890 — 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 }	

$\$19.20 \times 3.99 = \$76.61 =$ 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 a year.

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 a year.

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

If the younger son subsequently dies at the age of fifteen the elder son will take the full pension of \$288.00 a year.

(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 or re-marriage
\$288.00 a year.

Children entitled at her death—

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

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 $.683$. 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 7.00.

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 3.61.

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	2.074
The quantity for ages 35 and 30 given in the	
Table is	1.974

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

Two-fifths of .100 = 0.40 which deducted from 2.074 leaves 2.034 which is the required quantity corresponding to ages 35 and 27.

SECOND SCHEDULE

Section 5.

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	136.65	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	3-48	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

Section 5.

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	.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

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

Section 5.

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

Section 46.

TABLE IV.

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 Act, 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 Act.

M.D.

Questions to be put by Medical Examiner as required by the Widows' and Orphans' Pensions Act.

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 22 of the Widows' and Orphans' Pensions Act.

SUBSIDIARY LEGISLATION

NOTICE

issued under section 2

The following have been declared to be approved schemes for the purposes of the Act:

- G. 22.12.1949.
53/1955.
- (a) the Widows' and Orphans' Pensions Funds established with effect from 1st October 1949 for officers serving in Bechuanaland, Basutoland and Swaziland;
- G. 22.12.19.
53/1955.
- (b) the Colonial Superannuation Scheme which came into operation with effect from 1st January 1951.
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