



SUPPLEMENT No. 2

TO

THE CYPRUS GAZETTE No. 3290 OF 20TH FEBRUARY, 1947.

LEGISLATION.

THE STATUTE LAWS OF CYPRUS

No. 3 OF 1947.

**A LAW TO ESTABLISH A PENSION FUND FOR WIDOWS
AND ORPHANS OF PENSIONABLE OFFICERS OF THE
GOVERNMENT.**

R. E. TURNBULL,] [18th February, 1947.

Officer Administering the Government.

BE it enacted by His Excellency the Officer Adminis-
tering the Government and Commander-in-Chief of
the Colony of Cyprus as follows:—

PART I.—PRELIMINARY.

1. This Law may be cited as the Widows' and Orphans' Short title.
Pensions Law, 1947.

Interpreta-
tion.

2.—(1) In this Law, unless the context otherwise requires—

“actuary” means a Fellow of the Institute of Actuaries in England or of the Faculty of Actuaries in Scotland, or any other institute, faculty or society of actuaries approved by the Governor by notice in the *Gazette* ;

“approved scheme” means a scheme or fund for the granting of pensions to the widows and children of officers in the public service, which has been declared by the Secretary of State to be an approved scheme for the purposes of this Law ;

“beneficiary” means—

(a) the widow of a contributor ;

(b) the child of pensionable age of a contributor, by his marriage with any wife who has died or is not entitled to pension under this Law : Provided that when there are two or more such children of one marriage such children shall constitute one beneficiary ;

“Board” means the Board of Management of the Fund, appointed under the provisions of this Law ;

“contributor” means a person who is contributing to the Fund and, save as otherwise provided in this Law, includes a person who has ceased to contribute or who is exempted from contributing under sub-section (2) of section 9 ;

“expatriation allowance” means a special addition to salary which is granted in accordance with the general regulations of the Government governing such allowance ;

“Fund” means the Fund established under this Law ;

“other public service” means public service not under the Government ;

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

“pensionable office” means an office which is, as respects the holder thereof, a pensionable office under the Cyprus Pensions Orders and Laws, 1929 to (No. 2) 1946 ;

“public service” means service in a civil capacity under the Government or the Government of any part of His Majesty’s dominions, or of any British Protected State or Protectorate, or of any territory in respect of which a mandate on behalf of the League of Nations has been accepted by His Majesty, or of the Anglo-Egyptian Sudan, or under the High Commissioner for Transport in Kenya and Uganda, or any other service which the Secretary of State may determine to be public service for the purposes of this Law ;

“ salary ” means the gross salary attached to the office of which the officer is substantive holder and includes expatriation allowance but does not include any allowance or other emolument or the value of any other advantage which the officer may receive or enjoy.

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

Pensionable age of child.

(3) When the marriage of any contributor has been annulled or dissolved by the decree of any competent court, or otherwise in accordance with the personal law applicable, the female party to such marriage shall, for the purposes of this Law, be deemed to have died, and the contributor shall be deemed to have become a widower, at the date of such annulment or dissolution.

Presumption of death of widow in certain cases.

(4) Where in accordance with the law governing his personal status a contributor is or becomes lawfully married to more than one woman at one and the same time, the words “ wife ” and “ child ” in relation to such contributor shall mean for the purposes of this Law the wife whose marriage was the earliest of such contributor and the child of such contributor by such wife :

Application of Law in case of polygamous marriage.

Provided that in the event of any wife eligible for a pension under this Law ceasing to be so eligible and at the time of such cessation the contributor was lawfully married as aforesaid to another wife or other wives the contributor shall be deemed for the purposes of this Law to have become a widower at the time of such cessation as aforesaid and simultaneously to have married the woman who at such time was his wife and whom he married earliest after his marriage to the wife who has ceased to be eligible as aforesaid.

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

Legitimation

PART II.—ESTABLISHMENT OF FUND AND MANAGEMENT.

3.—(1) A Fund, to be known as the Cyprus Widows' and Orphans' Pension Fund, shall be established for providing pensions for the widows and orphans of contributors to the Fund.

The Fund.

(2) The Fund shall be under the control of a Board of Management. The Treasurer shall be Chairman of the Board, and the remaining members of the Board shall be appointed from time to time by the Governor and shall include a representative or representatives of the contributors.

(3) All pensions and repayments of contributions (including interest, if any) authorized by this Law and all expenses incurred in the administration of the Fund (including the obtaining of actuarial advice) shall be paid out of the Fund.

(4) All contributions made by contributors and by the Government under this Law, all interest on investments of the Fund and all sums paid under sub-section (1) of section 6 shall be paid into the Fund.

(5) All moneys belonging to the Fund shall be deposited with the Treasurer and except as regards such part thereof as the Board shall consider it expedient to retain for making payments out of the Fund under this Law, shall, so far as practicable, be invested on behalf of the Fund in such securities, or employed at interest in such manner, as may be approved by the Governor. Any such investment may be at any time changed into securities so approved, and any sums required for making payments out of the Fund under this Law may be raised by the sale or realization of any investments of the Fund :

Provided that no part of the moneys belonging to the Fund shall at any time be expended in the purchase of securities of the Government or employed at interest for the purposes of the Government if such purchase or such employment would cause the total current market value of the securities of the Government held on behalf of the Fund together with the outstanding sums employed at interest for the purposes of the Government to exceed three-eighths of the total assets of the Fund at the date.

(6) Annual accounts of the transactions of the Fund during the year ended the preceding last day of February, and a statement of the assets of the Fund at that date shall be prepared by the Treasurer and shall be audited and certified every year by the Government Auditor and shall thereafter be laid before the Governor, together with a report by the Board on the working of the Fund, not later than the ensuing thirty-first day of August.

4. Registers shall be kept in which shall be entered the date of the birth of every contributor, and of every wife and child who may become, or shall be, entitled to pension under this Law, and particulars of all contributions paid into the Fund by or on behalf of each contributor, and the pension or pensions for the time being payable in respect of each contributor in the event of his death, and all other dates and particulars respecting contributors and their families material to be recorded for the purposes of this Law.

Registers
of contri-
butors to
be kept.

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

Information to be furnished by contributors and widows.

(2) Every contributor who marries while a contributor shall within three months after his marriage notify to the Board in writing the fact and the date of his marriage and the date of the birth of his wife.

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

- (a) the birth of any child born to him and the date thereof ;
- (b) the marriage of any female child of his under the age of twenty-one years ;
- (c) the death of his wife or of any of his children of pensionable age occurring while he is a contributor ;
- (d) the annulment or dissolution of his marriage and the date thereof.

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

- (a) the date of the death of such contributor, if he was not at the time in the service of Government ;
- (b) the birth of any posthumous child of such contributor and herself and the date thereof ;
- (c) the marriage of any female child of such contributor under the age of twenty-one years ;
- (d) the death of any child of such contributor while of pensionable age ;
- (e) her own re-marriage or bankruptcy.

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

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

6.—(1) A contributor or widow who fails or neglects to comply with any of the requirements of section 5 shall, for each default, be liable, at the discretion of the Governor, to pay to the Board a sum not exceeding two pounds, which may be deducted from his or her salary or pension, as the case may be.

Penalties

(2) If a contributor or widow of a contributor at any time wilfully has made or makes any false statement respecting any of the particulars required by this Law to be furnished, all or any part of the rights under the Fund of the contributor or the widow or any child of the contributor shall be liable to be forfeited at the discretion of the Secretary of State, and the Secretary of State may give directions for increasing the pension payable to any child of the contributor in consequence of forfeiture under this section of the rights of any other child or the widow of the contributor and such pension shall be increased accordingly.

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

Valuation
of Fund.

7. The Fund shall be valued at intervals of not less than five years by an actuary approved by the Governor, who shall make a report to the Governor in which shall be set out the methods by which in his opinion any surplus in the Fund may appropriately be dealt with or any deficit may appropriately be made good, whether by way of adjustment of contributions or benefits or otherwise, and if the Governor in Council approves of any such method which would not necessitate amendments of this Law, rules under this Law may be made for giving effect thereto.

PART III.—CONTRIBUTORS AND CONTRIBUTIONS.

Who shall
become
contributors.

8. Subject to the provisions of this Law—

(1) every officer appointed to a pensionable office in the service of Government in pursuance of his selection for appointment to such an office made after the 1st March, 1947, shall become a contributor under the provisions of this Law from the date in respect of which he first draws any of the salary of the office or, if at that date he is by virtue of section 9 not eligible to be or become a contributor, from the date upon which he becomes so eligible;

(2) any officer holding such an office on the said date or appointed to such an office after, in pursuance of his selection therefor made before, that date, may apply not later than the 31st December, 1947, or such later date as the Governor may in any special case allow, for permission to become a contributor, and if, after satisfactory medical report on the officer for this purpose, the Governor in his discretion grants such permission, the officer

shall become a contributor as from the first day of the month next after that in which the Governor's decision is notified to him ;

(3) if any officer referred to in sub-section (2) who has not become a contributor is appointed to the service of Government subsequently to the 31st December, 1947, upon such terms as constitute a re-appointment to or re-engagement in the service of Government the provisions of sub-section (1) shall apply to him by virtue of such appointment.

9.—(1) The following persons shall not be eligible to become contributors :— Exemptions.

(a) persons not required or entitled to become contributors by virtue of section 8 ;

(b) persons employed temporarily in the service of Government on special missions ;

(c) persons seconded to the service of Government from other public service ;

(d) persons serving under written agreements expressed to continue for a period of less than three years ;

(e) contributors to the Fund established under the Government Employees Provident Fund Law, 1945 ; 6 of 1945.

(f) persons whose salary for the time being does not exceed one hundred and sixty pounds per annum ;

(g) persons who have attained the age of fifty-four years before the 1st March, 1942 ; and

(h) females.

(2)—(a) Subject to the provisions of this sub-section, if the Board are satisfied that an officer who is required or entitled by this Law to become a contributor is a contributor under an approved scheme, the Board may, on the application of such officer, direct that he shall, so long as he continues to be a contributor under such approved scheme, be exempt from contributing unless at any time the contributions which, in the absence of this sub-section, he would from time to time be required to pay under this Law exceed his contributions under such approved scheme ; and so long as the exemption remains in force and the officer continues to be a contributor under such scheme, he shall not contribute to the Fund more than the amount (if any) of such excess.

(b) The Board may require any contributor who has been granted an exemption under this sub-section, 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, and if he shall fail to do so the Board may cancel the exemption.

(c) No application for exemption under this sub-section shall be valid unless it is made in writing and reaches the Board not later than three months after the date from which the officer commences to draw salary from Government funds or such later date as the Governor may in any special case determine.

(d) Where an officer is, by virtue of an exemption under this sub-section, making no contributions to the Fund, he shall nevertheless be deemed, for the purposes of this Law, to cease or continue to contribute, as the case may be, in any circumstances in which he would so cease or continue if such exemption had not been granted, and all rights of election under Part V of this Law may be exercised by him accordingly.

(e) In this sub-section, "contributor under an approved scheme", includes a person who has ceased to contribute to an approved scheme by reason of his having attained the age upon the attaining of which he ceases, in accordance with the provisions of such approved scheme, to pay contributions thereto, and "contribution under such approved scheme" includes the amount which a person would contribute to an approved scheme had he not ceased to contribute thereto by reason of his having attained such age limit as aforesaid.

Contributions of contributors.

10.—(1) Save as otherwise provided in this Law, every contributor shall contribute to the Fund at the rate of five per centum per annum of his annual salary or pension for the time being :

Provided that no officer shall be required to contribute at a higher rate than sixty pounds a year.

(2) If a contributor is on leave on part salary or without salary, or is under interdiction from duty, he shall contribute at the rate specified in sub-section (1).

(3) Contributions under this section shall accrue daily and shall be deducted monthly in arrear from the salary or pension, as the case may be, of each contributor, and if during a period of leave without salary a contributor does not pay his contributions, the amount of his contributions in arrear shall be deducted from the salary payable to him subsequent to such leave in such instalments as the Board may in each case determine.

Government contributions.

11.—(1) Subject to the provisions of sub-section (4), so long as an officer is in the service of Government and is making contributions to the Fund or is exempted from contributing under the provisions of sub-section (2) of section 9, a contribution on behalf of the officer at the rate of four per centum per annum of his annual salary shall be paid to the Fund from the general revenue of the Colony.

(2) If a contributor is on leave on part salary or without salary, or is under interdiction from duty, contributions under this section shall be continued at the rate specified in sub-section (1).

(3) Subject to the provisions of sub-section (4), where an officer having left the service of Government is contributing to the Fund and is in receipt of a pension from the general revenue of the Colony, a contribution on his behalf at the rate of four per centum per annum of the annual amount of such pension shall be paid to the Fund from the said revenue.

(4) Where an officer has elected or been compelled to receive a reduced pension and gratuity, in lieu of a pension which he might have received but for such election or compulsion, his pension shall, for the purpose of calculating contributions to be made on his behalf under this sub-section, be deemed to be the amount of the unreduced pension which he might have so received.

(5) No contribution under this section shall exceed the rate of sixty pounds per annum.

(6) Contributions under this section shall accrue daily and shall be paid monthly in arrear.

12.—(1) An officer who becomes a contributor under sub-section (2) of section 8 may, if he so desires, pay into the Fund a lump sum contribution not exceeding the aggregate amount which he would have contributed during the period for which he would have been eligible to be a contributor if this Law had come into operation on 1st March, 1942, and his salary had, during that period, been equal to his salary at the commencement of this Law.

(2) Where an officer elects to make a lump sum contribution under sub-section (1), payment thereof shall be made not later than three months after the date upon which the Governor's decision under sub-section (2) of section 8 is notified to him, or such later date as the Governor may in any special case allow, and no corresponding contribution shall be paid from the general revenue of the Colony.

13. The contributions to the Fund of any contributor shall cease on the happening of any of the following events but not otherwise:—

(a) if he attains the age of fifty-five years, or

(b) if he dies, or

(c) save as otherwise provided in section 20, if he leaves the public service, or

(d) save as otherwise provided in Part V, if he is transferred from the service of Government to other public service.

Lump sum
contribu-
tions.

Cessation of
contribu-
tions.

Contributions may continue in full if salary reduced.

14. If the salary of a contributor be reduced he may, upon giving notice in writing to the Board of his desire to do so, continue to make contributions computed by reference to his salary immediately before the reduction; but the rate of contribution payable by the Government shall, whether he so continues or not, be determined only by the actual salary of the contributor.

Re-appointment of contributors.

15. Where a contributor having left the service of Government is re-appointed thereto, and immediately before the date of his re-appointment is making contributions to the Fund under Part V he shall, as from the date of such re-appointment contribute at the rate at which he would have contributed if he had not been a contributor before that date:

Provided that if and so long as that rate is less than the rate at which he was contributing before the said date, he may, if he so elects by notice in writing addressed to the Board, continue to contribute at the last mentioned rate; and he may at any time revoke such election.

PART IV.—REPAYMENT OF CONTRIBUTIONS.

Contributions not normally to be repaid.

16. Save as otherwise expressly provided in this Law, no contributions thereunder shall be repaid.

Repayment to bachelor or widower without pensionable children.

17.—(1) Subject to the provisions of Part V, if a contributor, being a bachelor or a widower without children who are of pensionable age, ceases to contribute to the Fund, he shall thereupon cease to be a contributor for the purposes of this Law, and there shall be paid out of the Fund to him, or to his legal personal representative, if any, or in the event of there being no such legal personal representative to the person entitled thereto by law, the following amount, less any debt due to the Government, that is to say:—

(a) in the case of a bachelor, the amount of the contributions paid by him with compound interest thereon, and,

(b) in the case of a widower the amount of the contributions paid by him during the period from the date of death of his last wife or the date upon which his last child ceased to be of pensionable age, whichever date is the later, with compound interest thereon:

Provided that where such a contributor is dismissed from the public service for misconduct, the contributions shall be repaid as aforesaid without interest.

(2) For the purposes of this section, interest shall be calculated at two and a half per centum per annum, with annual rests at the thirty-first day of March in each year, the interest beginning to accrue in respect of each contribution on the first day of the month following the day upon which the contribution is paid and ceasing on the last day of the month preceding the day upon which payment under this section is made.

PART V.—PROVISION FOR OFFICERS LEAVING THE SERVICE.

18. If a contributor is transferred from the service of Government 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 which has provision for widows' and orphans' pensions.

(a) If the contributor is a bachelor or a widower without children who are of pensionable age—

(i) he shall, if he so elect by notice in writing addressed to the Board not later than three months after the date of transfer, remain a contributor for the purposes of this Law without making further contributions ;

(ii) section 17 shall not apply before the expiration of the said three months or his earlier death, but shall then apply as from the date of transfer if he has not elected as provided in sub-paragraph (i) but not otherwise ;

(iii) if, having elected as aforesaid, he subsequently leaves the public service or dies without having married or remarried, as the case may be, the provisions of section 17 shall apply ;

(iv) if, having elected as aforesaid, he subsequently marries without having left the public service, the last mentioned provisions shall cease to apply in his case.

(b) If the contributor is married or is a widower with children who are of pensionable age—

(i) he shall, if he so elect by notice in writing addressed to the Board not later than three months after the date of transfer, continue to contribute to the Fund at the rate at which he was contributing at that date ;

(ii) if he does not so elect he shall cease to contribute as from the date of transfer.

Transfer of a contributor to other public service which has no provision for widows' and orphans' pensions.

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

(a) If the contributor is a bachelor or widower without children who are of pensionable age—

(i) he may, if he so elect by notice in writing addressed to the Board not later than three months after the date of transfer, continue to contribute to the Fund at the rate at which he was contributing at that date;

(ii) section 17 shall not apply before the expiration of the said three months or his earlier death, but shall then apply as from the date of transfer if he has not elected as provided in sub-paragraph (i) but not otherwise;

(iii) if, having elected as aforesaid, he further elects, by notice in writing addressed to the Board at any time, to cease to contribute, he shall cease accordingly as from the first day of the month in which such notice is so addressed; and, subject to the provisions of this Law, if, being at the time a bachelor or widower without children who are of pensionable age, he so ceases while in the public service or leaves the public service or dies, the provisions of section 17 shall apply.

(b) If the contributor is married or is a widower with children who are of pensionable age—

(i) he may, at his election, continue to contribute, and thereafter cease to contribute, in the manner prescribed by paragraph (a);

(ii) if he does not so elect to continue to contribute he shall cease to contribute as from the date of transfer.

20.—(1) If a contributor who is married or is a widower with children who are of pensionable age retires from the public service before attaining the age of fifty-five and is granted a pension from the general revenue of the Colony, he shall continue to contribute at the rate at which he was contributing immediately prior to his retirement, unless and until, by notice in writing addressed to the Board, he elects—

(a) to contribute at a rate appropriate to the amount of such pension, or

(b) to cease to contribute as from the first day of the month in which such notice is so addressed.

If he so elects, his contributions shall be reduced or shall cease accordingly. A contributor may elect under this

Continuance of contributions of married contributor or widower with pensionable children after retirement on pension.

sub-section to cease to contribute notwithstanding that he has previously elected to contribute as provided in paragraph (a).

(2) Notwithstanding the provisions of section 24, if such a contributor retires on the ground of ill-health and his death occurs—

(a) not later than three years after the date of his retirement, if at the date of his death he was contributing as provided in paragraph (a) of sub-section (1),

(b) not later than two years after the date of his retirement, if at the date of his death he had ceased to contribute,

any pension payable in respect of him shall be computed as if he had died on the day preceding the date of his retirement.

(3) If such a contributor continues to contribute under sub-section (1) and subsequently his wife dies and his children, if any, cease to be of pensionable age or die, he shall cease to contribute.

(4) Where an officer has elected or been compelled to receive a reduced pension and gratuity, in lieu of a pension which he might have received but for such election or compulsion, his pension shall, for the purpose of calculating his contributions under paragraph (a) of sub-section (1), be deemed to be the amount of the unreduced pension which he might have so received.

21.—(1) Except as otherwise expressly provided in this Law, any election under section 18, 19 or 20 shall be irrevocable. Provisions regarding elections.

(2) If the whole or any part of a monthly contribution of a contributor who may elect to cease to contribute remains unpaid for a period of three months, he shall be deemed to have so elected on the first day of the month in respect of which such contribution was payable:

Provided that if in any special case the Governor so directs, this sub-section shall have effect as if for the reference to three months there were substituted a reference to such longer period as the Governor may determine.

22. If a contributor who is married or a widower with children who are of pensionable age retires from the public service on the ground of ill-health and is not granted a pension from the general revenue of the Colony, any pension payable on his death shall, if such death occurs not later than two years after the date of his retirement, be computed as if he had died on the day preceding that date. Retirement for ill-health without pension.

PART VI.—CALCULATION AND PAYMENT OF PENSIONS.

Calculation
and pay-
ment of
pensions.

23.—(1) All pensions shall be calculated in accordance with the Pension Tables and Instructions set forth in Schedules A and B to this Law and the Treasurer shall pay the pensions, or cause them to be paid by the Crown Agents, as they become due.

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

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

Effect of
increases and
reductions in
contri-
butions.

24.—(1) If the total monthly contributions payable by and on behalf of a contributor who is married or a widower with children who are of pensionable age are increased, any pension payable in respect of that contributor shall be increased by an amount corresponding to the pension which would become payable by virtue of a contribution equivalent to the increase if the contributor were to commence to contribute to the Fund at the date of the increase.

(2) If such contributions are reduced, any pension payable in respect of him shall be reduced by the amount by which it would have been increased had such contributions been increased instead of reduced.

(3) When contributions cease to be payable otherwise than in the cases mentioned in paragraphs (a) and (b) of section 13 the cessation thereof shall be deemed to be a reduction for the purposes of sub-section (2).

Rights of
individual
beneficiaries.

25. Subject to the provisions of this Law—

(a) on the death of a contributor leaving one or more beneficiaries, the beneficiary, or each of such beneficiaries, as the case may be, shall receive a pension in accordance with the provisions of this Law.

(b) if pensions are payable to more than one beneficiary each beneficiary shall receive such a proportion of the pension which such beneficiary would have received if sole beneficiary, as unity bears to the total number of beneficiaries.

(c) where there are two or more beneficiaries receiving pensions in respect of the same contributor and the pension payable to one of such beneficiaries lapses under the provisions of this Law, the other beneficiary or beneficiaries shall, as from the date of such lapse, receive the pension or pensions which he or they would have received if such first-mentioned beneficiary had not been in existence at the death of such contributor.

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

Pensions of orphan children.

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

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

Death or re-marriage of widow.

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

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

Bankruptcy of widow.

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

Failure to maintain child.

Payment of pensions to children of pensionable widow.

Certain persons not entitled to pension.

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

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

Provided that the Board may, with the approval of the Governor, direct that all or any part of the pension to which such widow would have been entitled but for the provisions of this sub-section (in this section called "the hypothetical pension") shall be paid to her; and where the Board so direct the widow shall be entitled to payment accordingly and shall constitute a beneficiary for the purposes of this Law; and if by virtue of the direction of the Board part only of the hypothetical pension becomes payable to such widow, the pension payable to any other beneficiary shall be increased by an amount which shall bear to the difference between the pension which would have been payable to that beneficiary if the Board had directed payment of the whole of the hypothetical pension to the said widow and the pension which would have been payable to that beneficiary if the Board had not given any direction under this sub-section, the same proportion as the part of the hypothetical pension not directed to be paid bears to the whole thereof.

Failure to maintain child.

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

Payment of pensions to children of pensionable age and widows' allowances.

31.—(1) Any pension or part of a pension or any allowance payable under or by virtue of this Law to a child of pensionable age, and any allowance payable by virtue of this Law to a widow, may, as the Board in their uncontrolled discretion from time to time determine, be paid either—

(a) to such child or widow, or

(b) to such person or persons as the Board may think fit, for, or to be applied for, the maintenance, support or benefit of such child or widow.

(2) Where a pension is payable by the Crown Agents, sub-section (1) shall have effect as if for references therein to the Board there were substituted references to the Crown Agents.

32. The Board may require such proof as they consider desirable that any person who claims to be entitled to pension, or on behalf of whom such a claim is made, is alive and entitled to pension, and the payment of any pension may be refused until such proof is furnished to the reasonable satisfaction of the Board.

Proof of claim to pension.

PART VII.—MISCELLANEOUS.

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

Pension not to be assigned or levied upon.

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

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

Rates of exchange.

35. All questions and disputes as to who is entitled to be regarded as a contributor, or as to the right of a widow or child to a pension, or as to the amount of such pension, or as to the rights or liabilities of any person under this Law, shall be referred by the Board to the Governor, and the Governor's decision shall be binding and conclusive on all parties, shall be final to all intents and purposes, and shall not be subject to appeal or be called in question by or before any Court.

Questions and disputes to be decided by the Governor.

36. The Governor in Council may, with the prior approval of the Secretary of State, make rules for the carrying out of the provisions of this Law.

Rules.

SCHEDULE A.

TABLE A.

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

Age of husband last birthday	Age of wife last birthday									
	20	25	30	35	40	45	50	55	60	65
20	.637	.666	.700	.742	.797	.873	.972	1.12	1.29	1.51
21	.622	.650	.683	.725	.779	.853	.950	1.09	1.25	1.47
22	.605	.634	.666	.708	.761	.833	.928	1.06	1.22	1.44
23	.590	.618	.650	.691	.743	.814	.907	1.04	1.20	1.41
24	.575	.602	.634	.674	.725	.795	.887	1.02	1.18	1.38
25	.560	.586	.618	.657	.707	.776	.867	.996	1.15	1.35
26	.545	.570	.602	.640	.689	.756	.846	.972	1.13	1.32
27	.531	.555	.586	.624	.671	.736	.825	.946	1.10	1.29
28	.517	.540	.570	.608	.653	.717	.805	.920	1.07	1.26
29	.504	.525	.554	.592	.636	.699	.785	.896	1.04	1.24
30	.491	.509	.538	.576	.620	.681	.766	.876	1.02	1.22
31	.472	.490	.518	.554	.597	.656	.739	.846	.988	1.18
32	.453	.472	.498	.533	.575	.632	.712	.816	.950	1.14
33	.435	.454	.479	.512	.554	.608	.685	.787	.914	1.10
34	.418	.436	.460	.492	.533	.585	.659	.760	.882	1.06
35	.402	.419	.442	.472	.512	.563	.634	.732	.850	1.02
36	.387	.402	.424	.453	.492	.541	.610	.705	.823	.983
37	.372	.386	.407	.434	.472	.520	.587	.679	.796	.949
38	.357	.371	.390	.416	.453	.500	.565	.654	.769	.918
39	.342	.356	.374	.399	.434	.481	.544	.629	.743	.887
40	.328	.342	.359	.382	.415	.462	.523	.606	.716	.856
41	.314	.328	.344	.366	.397	.443	.502	.582	.689	.830
42	.300	.314	.329	.350	.380	.424	.481	.558	.662	.803
43	.287	.300	.314	.335	.363	.405	.461	.535	.636	.776
44	.274	.287	.301	.320	.346	.386	.442	.514	.611	.749
45	.263	.275	.288	.306	.331	.368	.424	.493	.588	.724
46	.252	.263	.276	.292	.317	.352	.407	.474	.567	.701
47	.241	.252	.264	.280	.304	.337	.390	.458	.548	.678
48	.231	.241	.253	.269	.291	.323	.374	.442	.530	.660
49	.222	.231	.243	.259	.279	.310	.359	.427	.513	.644
50	.213	.222	.233	.249	.268	.298	.344	.414	.499	.630
51	.204	.213	.224	.239	.258	.286	.330	.401	.487	.617
52	.195	.204	.215	.229	.248	.275	.317	.388	.476	.604
53	.187	.195	.206	.220	.239	.265	.304	.374	.465	.591
54	.180	.187	.198	.211	.230	.256	.293	.360	.455	.579

TABLE B.

The yearly pension, payable by monthly instalments, which a yearly contribution of 1, payable by monthly instalments, will secure.

Age of husband last birthday	Age of wife last birthday									
	20	25	30	35	40	45	50	55	60	65
20	6.94	7.26	7.63	8.08	8.69	9.51	10.59	12.17	14.03	16.48
21	6.72	7.03	7.38	7.84	8.43	9.22	10.29	11.81	13.54	15.97
22	6.50	6.80	7.14	7.59	8.17	8.94	9.99	11.45	13.12	15.49
23	6.28	6.57	6.91	7.34	7.91	8.66	9.69	11.09	12.76	15.01
24	6.07	6.35	6.68	7.10	7.65	8.38	9.38	10.73	12.38	14.53
25	5.86	6.13	6.45	6.86	7.39	8.11	9.07	10.38	12.04	14.06
26	5.65	5.91	6.22	6.62	7.13	7.83	8.77	10.03	11.64	13.62
27	5.45	5.69	5.99	6.39	6.88	7.55	8.46	9.69	11.23	13.19
28	5.25	5.48	5.77	6.16	6.63	7.27	8.16	9.35	10.84	12.78
29	5.05	5.26	5.55	5.93	6.38	7.00	7.87	9.01	10.46	12.38
30	4.85	5.04	5.33	5.70	6.14	6.74	7.58	8.67	10.08	11.99
31	4.60	4.79	5.06	5.41	5.83	6.40	7.21	8.25	9.60	11.43
32	4.36	4.54	4.79	5.12	5.53	6.07	6.84	7.84	9.12	10.87
33	4.12	4.29	4.53	4.84	5.23	5.74	6.47	7.44	8.65	10.31
34	3.89	4.05	4.27	4.56	4.94	5.42	6.11	7.05	8.19	9.78
35	3.67	3.82	4.02	4.28	4.66	5.11	5.76	6.66	7.75	9.26
36	3.45	3.59	3.78	4.02	4.38	4.81	5.43	6.28	7.32	8.76
37	3.24	3.37	3.54	3.77	4.10	4.53	5.11	5.91	6.92	8.28
38	3.03	3.16	3.31	3.53	3.83	4.26	4.80	5.55	6.52	7.81
39	2.82	2.95	3.09	3.29	3.57	3.98	4.49	5.20	6.13	7.34
40	2.62	2.74	2.88	3.06	3.32	3.70	4.18	4.85	5.73	6.88
41	2.42	2.53	2.66	2.83	3.07	3.42	3.88	4.50	5.32	6.41
42	2.22	2.32	2.44	2.60	2.82	3.14	3.57	4.14	4.91	5.95
43	2.03	2.12	2.23	2.37	2.57	2.86	3.26	3.79	4.50	5.49
44	1.84	1.92	2.02	2.14	2.32	2.59	2.96	3.45	4.10	5.02
45	1.65	1.73	1.81	1.92	2.08	2.32	2.67	3.11	3.71	4.56
46	1.47	1.54	1.61	1.71	1.85	2.06	2.38	2.78	3.32	4.10
47	1.29	1.35	1.41	1.50	1.63	1.81	2.10	2.45	2.94	3.64
48	1.12	1.17	1.22	1.30	1.41	1.56	1.81	2.13	2.56	3.19
49	0.944	0.987	1.03	1.10	1.19	1.32	1.53	1.82	2.19	2.74
50	0.770	0.805	0.847	0.903	0.973	1.08	1.25	1.51	1.82	2.29
51	0.601	0.627	0.660	0.704	0.759	0.842	0.973	1.19	1.44	1.82
52	0.430	0.449	0.473	0.505	0.547	0.605	0.700	0.857	1.05	1.33
53	0.258	0.270	0.285	0.304	0.330	0.366	0.420	0.516	0.643	0.817
54	0.085	0.088	0.094	0.100	0.110	0.121	0.139	0.171	0.216	0.275

Wife 20
 $25.14 \times .100 = 2.514$; $25.14 \times .20 = 5.028$; registered pension in consideration of contribution paid during bachelorhood.

TABLE C.

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

Age of husband last birthday	Age of wife last birthday											
	20	25	30	35	40	45	50	55	60	65	70	
20	1.57	1.50	1.43	1.34	1.26	1.14	1.03	.895	.777	.661		
21	1.61	1.54	1.46	1.38	1.28	1.17	1.05	.918	.799	.678		
22	1.65	1.58	1.50	1.41	1.31	1.20	1.07	.940	.817	.694		
23	1.69	1.62	1.54	1.44	1.34	1.23	1.10	.962	.833	.709		
24	1.73	1.67	1.58	1.48	1.38	1.26	1.12	.984	.851	.726		
25	1.78	1.71	1.62	1.52	1.41	1.29	1.15	1.01	.869	.744		
26	1.83	1.76	1.67	1.56	1.45	1.32	1.18	1.03	.891	.761		
27	1.88	1.81	1.71	1.60	1.49	1.36	1.21	1.06	.914	.778		
28	1.93	1.86	1.76	1.64	1.53	1.40	1.24	1.09	.937	.794		
29	1.99	1.91	1.81	1.69	1.57	1.43	1.27	1.11	.959	.810		
30	2.05	1.97	1.86	1.73	1.61	1.47	1.30	1.14	.981	.826		
31	2.12	2.04	1.93	1.80	1.67	1.53	1.35	1.18	1.02	.854		
32	2.20	2.12	2.01	1.87	1.73	1.59	1.40	1.22	1.05	.884		
33	2.29	2.20	2.09	1.95	1.80	1.65	1.46	1.26	1.09	.916		
34	2.38	2.29	2.17	2.03	1.87	1.71	1.52	1.31	1.13	.948		
35	2.48	2.39	2.26	2.12	1.95	1.78	1.58	1.36	1.17	.981		
36	2.59	2.49	2.36	2.21	2.03	1.85	1.64	1.42	1.21	1.02		
37	2.69	2.59	2.46	2.30	2.12	1.92	1.70	1.47	1.25	1.05		
38	2.80	2.70	2.56	2.40	2.21	2.00	1.77	1.53	1.30	1.09		
39	2.92	2.81	2.67	2.50	2.30	2.08	1.84	1.59	1.35	1.13		
40	3.05	2.93	2.79	2.61	2.40	2.16	1.92	1.65	1.40	1.17		
41	3.19	3.05	2.91	2.73	2.52	2.25	2.00	1.72	1.45	1.21		
42	3.33	3.19	3.04	2.86	2.64	2.36	2.08	1.79	1.51	1.25		
43	3.48	3.34	3.18	2.99	2.76	2.47	2.17	1.87	1.57	1.29		
44	3.64	3.50	3.33	3.13	2.89	2.59	2.26	1.95	1.63	1.34		
45	3.80	3.66	3.48	3.27	3.02	2.71	2.36	2.03	1.70	1.39		
46	3.97	3.82	3.64	3.42	3.16	2.84	2.46	2.11	1.77	1.43		
47	4.15	3.99	3.80	3.57	3.30	2.97	2.56	2.19	1.83	1.47		
48	4.33	4.16	3.96	3.72	3.44	3.11	2.67	2.26	1.89	1.51		
49	4.52	4.34	4.13	3.87	3.58	3.24	2.79	2.34	1.94	1.55		
50	4.71	4.52	4.30	4.03	3.73	3.37	2.91	2.41	2.00	1.59		
51	4.91	4.70	4.48	4.20	3.88	3.50	3.03	2.49	2.05	1.62		
52	5.12	4.90	4.66	4.37	4.03	3.63	3.15	2.58	2.10	1.66		
53	5.34	5.12	4.85	4.55	4.18	3.77	3.28	2.67	2.15	1.69		
54	5.58	5.36	5.05	4.74	4.33	3.91	3.41	2.77	2.20	1.73		

SCHEDULE B.

Instructions for the use of the tables.

For the purposes of this schedule the words "Contribution" and "Contributions" mean Contribution and Contributions by the Officer.

A. CONTRIBUTOR WHO COMMENCED TO CONTRIBUTE WHILE A BACHELOR.

I. FIRST WIFE'S PROSPECTIVE PENSION.

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

(a) Pension in consideration of the contribution paid during bachelorhood :—

Rule I (a)—Accumulate the contribution at 6% compound interest with yearly rests at each 31st December, and multiply the result by the quantity found from table A corresponding to the respective ages last birthday of the husband and wife at the date of marriage. The product gives the registered pension on account of the contribution paid during bachelorhood.

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

Rule I (b)—Multiply the amount of the current annual contribution by the quantity found from table B corresponding to the respective ages last birthday of the husband and wife at the date of marriage. The product gives the registered pension on account of the contribution current at the date of marriage.

Examples : (1)

Officer born on 31st July, 1919.

Officer commenced to contribute 1st January, 1948.

Officer married on 30th June, 1951.

Wife born on 12th August, 1925.

Officer's age last birthday at date of marriage : 31.

Wife's age last birthday at date of marriage : 25.

	£	s.	p.
Annual contribution 1st January, 1948, to 31st December, 1950 ..	24	0	0
Annual contribution 1st January, 1951, to date of marriage ..	30	0	0
Accumulation of contributions paid during bachelorhood :—			

RULE I (a).

Contributions from 1st January, 1948 to 31st December, 1948 ..	24	0	0
Contributions during 1949	24	0	0
One year's interest at 6 per cent. on £24	1	8	7
	49	8	7

Contributions during 1950	24	0	0
One year's interest at 6 per cent. on £49. 8s. 7p.	2	19	3
	76	8	1

Contributions from 1st January, 1951 to 30th June, 1951	15	0	0
Half year's interest at 6 per cent. on £76. 8s. 1p.	2	5	8
	£93	14	0

Quantity found from table A :

Husband ..	31	}	.490.
Wife ..	25		

£93.14s. × .490 = £45. 18s. 2p. = registered pension in consideration of contribution paid during bachelorhood.

RULE I (b).

Annual contribution current at date of marriage £30 0 0
 Quantity found from table B :—

Husband 31 }
 Wife 25 } 4.79.

£30 × 4.79 = £143. 14s. = registered pension in consideration of annual contribution current at marriage.

Total registered pension recorded on the bachelor contributor marrying :—

By rule I (a) £45 18 2
 By rule I (b) £143 14 0

Total £189 12 2

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

RULE I (c).

Multiply the amount of the increment to, or the decrement from, the current annual contribution by the quantity found from table B corresponding to the respective ages last birthday of the husband and wife at the date of 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.

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.

Example of the application of rule I (c) :—

Assume particulars as in the example subjoined to rule I (a) and I (b).

Annual contribution increased on 31st May, 1961, from £30 to £36.

Annual contribution increased on 30th April, 1966, from £36 to £42.

Annual contribution ceased on 31st March, 1968.

1961, May 31st—Increment to current annual contribution £6.

Quantity found from table B.

Husband 41 }
 Wife 35 } 2.83.

£6 × 2.83 = £16. 19s. 5½p. = amount to be added to registered pension.

Registered pension at marriage (see example subjoined to £ s. p.

Rules I (a) and I (b)) 189 12 2

Add 16 19 5½

Registered pension at 31st May, 1961 £206 11 7½

1966, April 30th—Increment to current annual contribution, £6.

Quantity found from table B.

Husband 46 }
 Wife 40 } 1.85.

£6 × 1.85 = £11. 2s. = amount to be added to registered pension.

Registered pension at 31st May, 1961, as above 206 11 7½

Add 11 2 0

Registered pension at 30th April, 1966 £217 13 7½

1968, March 31st—Cessation of contribution regarded as a decrement from current annual contribution, £42.

Quantity found from table B.

Husband 48 }
 Wife 42 } 1.47.

£42 × 1.47 = £61. 14s. 7p. = amount to be deducted from the registered pension.

Registered pension at 30th April, 1966, as above 217 13 7½

Deduct 61 14 7

Registered pension at 31st March, 1968 £155 19 0½

II. SECOND AND SUBSEQUENT WIFE'S PROSPECTIVE PENSION.

(a) Variations of pension consequent on increments to, and decreases from, the current annual contribution 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 the 12th August, 1925, died on 30th November, 1959, it would be assumed that the contributor was, at the date of each of the three variations of the contribution, married to a wife who was born on the 12th August, 1925. The calculation will then be identical with those given in the example subjoined to rule I (c).

(b) Variations of pension consequent on the remarriage of the contributor.

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

Rule II (b)—If the second or subsequent wife was, at the date of the remarriage, of a less or greater 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 C corresponding to the age last birthday of the husband at the date of remarriage, and the age last birthday which the last preceding wife would have attained had she survived to that date; multiply the product so obtained by the quantity found from table A corresponding to the respective ages of the husband and of the second or subsequent wife at the date of remarriage.

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

Example of the application of rule II (b) :—

Assume particulars as in the example subjoined to rule I (c)—

First wife died on 30th November, 1959.

Contributor remarried on 31st January, 1963.

Contributor's age last birthday at date of remarriage 43

Second wife's age last birthday at date of the remarriage 35

Age last birthday which the first wife would have attained had she survived to the date of remarriage 37

1963, January 31st—The second wife being of a less age next birthday at the date of the remarriage than the first wife would have been had she survived, the registered pension £206. 11s. 7½p. (see example subjoined to Rule I (c)) is to be recalculated.

Quantity found from table C :—

Husband	43	} 2.898.
Wife	37	

Quantity found from table A :—

Husband	43	} .335.
Wife	35	

£206. 11s. 7½p. × 2,898 × .335 = £200. 11s. 3p. = registered pension at 31st January, 1963.

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

Rule II (c)—Proceed as in rule I (c).

B. CONTRIBUTOR WHO COMMENCED TO CONTRIBUTE WHILE MARRIED.

III. FIRST WIFE'S PROSPECTIVE PENSION.

In every case of a public officer who commenced to contribute while married, the wife at the date of commencement of contributions 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* C.V.).

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

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

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 the 31st July, 1917.	
Officer married on the 30th June, 1944.	
Officer commenced to contribute on 1st January, 1948.	£
Annual contribution current on 1st January, 1948	18
Wife born on 12th August, 1922.	
Officer's age last birthday on 1st January, 1948	30
Wife's age last birthday on 1st January, 1948	25

Quantity found from table B :—

Husband	30	}	5.04.
Wife	25		

£18 × 5.04 = £90. 14s. 4p. = registered pension in consideration of annual contribution current at commencement of contribution.

(b) Variations of pensions 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 remarriage of the pensioner.

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

(c) Variation 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. CONTRIBUTOR WHO COMMENCED TO CONTRIBUTE WHILE A WIDOWER.

V. PROSPECTIVE PENSION TO CHILDREN BY HIS FIRST MARRIAGE.

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

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

VI. SECOND AND SUBSEQUENT WIFE'S PROSPECTIVE PENSION.

Rule VI.—For the purpose of calculating the registered pension of the wife assume that the deceased wife survived to the date of commencement of 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. CONTRIBUTOR WITH TWO OR MORE BENEFICIARIES.

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

E. TREATMENT OF VOLUNTARY LUMP SUM CONTRIBUTIONS.

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

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

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

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

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

Examples :—

To find the quantity in table A corresponding to the ages of a husband and wife aged respectively 35 and 27 last birthday.

The quantity for ages 35 and 25 given in table A is419.

The quantity for ages 35 and 30 given in table A is442.

So that the addition of five years to the age of the wife results in an addition of .023 to the quantity given in the table for ages 35 and 25.

Two-fifths of .023 = .009 which added to .419 gives 0.428, which is the required quantity corresponding to ages 35 and 27.

Similarly the quantity found from table B corresponding to the ages of a husband and wife aged respectively 48 and 42 last birthday is two-fifths of .15 = .06 added to 1.41 which gives 1.47.

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

To find the quantity in table C corresponding to the ages of a husband and wife aged respectively 43 and 37 last birthday.

The quantity for ages 43 and 35 given in the table is2.99.

The quantity for ages 43 and 40 given in the table is2.76.

So that the addition of five years to the age of the wife results in a deduction of .23 from the quantity given in the table for ages 43 and 35.

An addition of two years to the age of the wife accordingly results, by proportion, in a deduction of two-fifths of .23 from the quantity given in the table for ages 43 and 35.

Two-fifths of .23 = .092 which deducted from 2.99 leaves 2.898 which is the required quantity corresponding to the ages 43 and 37.

M. V. SPURWAY,

Acting Colonial Secretary.

18th February, 1947.