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Act 681

WIDOWS AND ORPHANS PENSION ACT 1915

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WIDOWS AND ORPHANS PENSION ACT 1915

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ARRANGEMENT OF SECTIONS

Section

1. Short title
2. Interpretation
3. Pensions to be a charge on Federal Consolidated Fund
4. Abatement from salaries to be made
5. Period for which abatement shall be made
- 5A. Abatement during period of enemy occupation
- 5B. Contributor retiring under certain laws
- 5C. (*Omitted*)
- 5D. Exercise of option
- 5E. Contributors who opted to cease to contribute under subsection 5c(3)
6. Contributions where official income is reduced
7. Contributor retiring on account of ill-health
8. Contributor retired on pension
9. Interest of contributors retiring without pension
10. Refund of contribution to bachelor or widower without children of a pensionable age
11. Provisions consequent upon an officer being removed
12. Contributor transferred to other employment in country where the law provides for granting pensions to widows and children
- 12A. Contributors to Colonial Superannuation Scheme
13. Contributors transferred from Straits Settlements
14. Arrears of contribution under the law of the Straits Settlements
15. Officers contributing to approved schemes
16. Rules for payment when a contributor on leave of absence or pensioner is paid by the Crown Agents
17. Register of contributors to be kept

Section

18. Penalty for non-compliance with foregoing
19. Calculation of future and existing pensions
20. (*Deleted*)
21. When widow not entitled to pension
22. Pension when to commence
23. When widow's pension ceases
- 23A. Dissolution of marriage
24. When children's pensions cease
25. Widow but no child by previous marriage
26. Child by one marriage
27. Children by several marriages
28. Widow, and child by previous marriage
29. Widow, and children by several marriages
30. Interest of children when widow's interest ceases
31. Interest of other children when child's interest ceases
32. Interest of others when interest of all children of a marriage ceases
33. Children share equally
- 33A. Adopted children
34. Proof to be produced before payment of pension
35. Discretion as to payment of minor's pension
36. Pension not assignable
37. Questions and disputes to be decided by Chief Secretary to the Government
38. Rules

FIRST SCHEDULE

SECOND SCHEDULE

APPENDIX

LAWS OF MALAYSIA

Act 681

WIDOWS AND ORPHANS PENSION ACT 1915

An Act to provide for the granting of pensions to widows and orphans of public servants and for the management and control of such pensions.

[2 July 1915, *F.M.S. Ord. No. 75 of 1950*]

Short title

1. This Act may be cited as the *Widows and Orphans Pension Act.

Interpretation

2. In this Act—

“contributor” means and includes every person from whose salary or pension deductions are made in accordance with this Act;

“entitled officer” means an entitled officer as defined in any of the laws specified in the first column of the Second Schedule who retires under the provisions of such law specified in the second column of the said Schedule;

“of a pensionable age” as applied to children means in the case of a male that he is under the age of twenty-one years and in the case of a female that she is under the age of twenty-one years and has not been married;

*NOTE—This Act applies to Peninsular Malaysia only.

*“public servant” means a person holding a pensionable office, an officer serving on probation or on agreement in a pensionable office in the service of the Government or a depositor in the Federated Malay States Railways Provident Fund who has completed 10 years’ satisfactory service with the Government, but does not include any person whose salary is less than twenty ringgit a month or who is not restricted by law to one wife at a time or who is appointed to a pensionable office on probation or on agreement in a pensionable office or becomes holder of a pensionable office on or after 15 June 1970;

“the Directors” means such persons not less than three in number as may be appointed from time to time by the Yang di-Pertuan Agong to carry out the provisions of this Act subject to the control of and to Rules for their guidance made by the Yang di-Pertuan Agong;

“the Government” means the Government of the Federation or the Government of any State or Settlement and in respect of the period from 1 April 1946 to 31 January 1948, means the Government of the Malayan Union.

Pensions to be a charge on Federal Consolidated Fund

3. (1) Pensions which would have been payable under any former enactment relating to Widows and Orphans Pensions and all future pensions shall after the commencement of this Act be paid under the directions of the Chief Secretary to the Government and are hereby made charges upon the Federal Consolidated Fund.

(2) All future contributions and other revenues receivable from public officers under this Act shall be carried to the credit of the Federal Consolidated Fund.

Abatement from salaries to be made

4. (1) A monthly abatement shall be made from the **salary or pension of every public servant, and all such abatements shall be paid to the credit of the Federal Consolidated Fund:

Provided that, where an officer is serving on probation or on agreement in a pensionable office, he may, within six months

*NOTE—Definition shall be read subject to subsections 2(2) and (3) of Act A24.

**NOTE—Definition of “salary”: section 12 of F.M. Ord. No. 75 of 1950.

from the date of the commencement of such service or within such extended period as the Directors may in any particular case allow, by giving notice in writing to the Directors of his desire to do so, elect not to become or to cease to be a contributor, as the case may be, and in such case this Act shall cease to apply to such officer, and there shall be repayable to him the total amount of any contributions which he may have made.

(2) The abatement referred to in subsection (1) shall be calculated at the rate of four per centum of the monthly salary of the contributor:

Provided that unless and until notice has been given as provided in subsection 6(1), the abatement to be made in the case of a contributor who has retired on pension or who has suffered reduction of salary shall be calculated upon the salary drawn by such contributor immediately prior to such retirement or reduction, as the case may be.

(3) In the case of an officer holding or having held a post, the salary of which is on a sterling basis, the abatement shall be made in ringgit at four per centum of such salary converted into ringgit Malaysia at the rate from time to time fixed by the Federal Government for the payment of such salaries or pensions.

(4) Contributions shall continue to be made on the full salary whenever an officer is on leave of absence with half salary or without salary.

(5) An officer who held a non-pensionable office in the service of the Government and had been appointed to a pensionable office before 15 June 1970, shall be deemed to have entered into the service of the Government on the date of such appointment:

Provided that the Minister may from time to time by notification in the *Gazette* declare any officer, or category or categories of officers to be excluded from this subsection.

(6) A depositor in the Federated Malay States Railways Provident Fund shall be deemed to enter the service of the Government on the date upon which he completes 10 years satisfactory service.

(7) On the retirement of a public servant who is a depositor in the Federated Malay States Railways Provident Fund the abatements to be made under this Act shall be calculated upon the sum to which he would have been entitled as pension if he had been eligible for a pension under the *Pensions Enactment [*Cap. 23*].

Period for which abatement shall be made

5. (1) Subject to this Act such abatement shall continue to be made until the contributor attains the age of sixty-five years, or until such abatement has been made for thirty-five successive years counting from the first abatement from his original salary, in either of which events such abatement shall cease.

(2) The abatement referred to in subsection (1) shall be calculated on the salary of the permanent appointment of the contributor irrespective of any temporary increment of salary which he may derive from an acting appointment and irrespective of personnel and other allowances, except pensionable personal allowances which shall be deemed to be part of the contributor's salary for the purpose of calculating such abatement.

Abatement during period of enemy occupation

****5A.** (1) Notwithstanding anything contained in the foregoing provisions of this Act, where a public servant was not, during the period of enemy occupation and during any period thereafter until his re-appointment in the service of the Government, drawing the full salary or any part of his salary, abatements calculated on the salary for which that public servant would have been eligible in accordance with his salary scheme were it not for the enemy occupation shall be deemed to have been made, during such period or periods, under and in accordance with this Act:

Provided that for the purpose of any repayment to contributors as provided in sections 10, 11 and paragraph 12(2)(b) only the contributions actually made shall be taken into account.

*NOTE—This Act has been replaced *vide* Pensions Act 1980 [*Act 227*].

**NOTE—In force on 01-01-1955.

*(2) In this section “period of enemy occupation” means the period commencing on 8 December 1941 and continuing to 31 August 1945.

Contributor retiring under certain laws

5B. (1) Every contributor being married or a widower with children of a pensionable age, who is an entitled officer shall, at his option exercisable as hereinafter provided, be entitled either—

- (a) to cease to contribute, in which case his widow or children, as the case may be, shall be entitled on his death to a pension computed on the basis of the interest acquired by such contributor at the date of his ceasing to contribute in accordance with the Rules and Table contained in the First Schedule;
- (b) to make a single contribution calculated in accordance with the Rules and Tables contained in the First Schedule, in which case his widow or children, as the case may be, shall be entitled on his death to a pension computed on the basis of the contributor having contributed for the remainder of the period of thirty-five years or until he had attained the age of sixty-five years or, in the event of the contributor dying before the expiration of the said period or attaining the said age, until the date of his death; or
- (c) after furnishing such proof as the Directors may require that his wife (if any) is in a normal state of health, to cease to contribute and be paid a sum calculated in accordance with the Rules and Tables contained in the First Schedule in which case the rights of the contributor and of his widow and children shall cease.

(2) The option shall be exercisable before the expiration of a period of six months from the date of the retirement of the contributor or before 31 December 1958, whichever shall be the later.

(3) The exercise by a contributor of the option shall be irrevocable.

*NOTE—In force on 11-12-1950.

(4) The option shall be exercisable by written notification addressed to the Yang di-Pertuan Agong.

Exercise of option

***5c.** (*Omitted*).

Exercise of option

5d. (1) Every contributor shall at his option exercisable as hereinafter provided, be entitled either to cease to contribute or to continue to contribute in accordance with this Act.

(2) If a contributor who on 15 June 1970 was a bachelor, opts to cease to contribute under subsection (1), any rights accrued under this Act shall cease and there shall be payable to him, a sum representing the amount of contributions which he has made up to that date together with compound interest thereon calculated with annual rests at the rate of two and one-half per centum and the amount of any contributions which he may have made after that date without any interest thereon.

(3) If a contributor who on 15 June 1970 was a widower without children of a pensionable age, opts to cease to contribute under subsection (1), any right accrued under this Act shall cease and there shall be payable to him, a sum representing the amount of contributions which he has made up to that date since the death of his last wife or the ceasing to be of a pensionable age of his last child, whichever event shall last have happened together with compound interest thereon calculated with annual rests at the rate of two and one-half per centum and the amount of any contributions which he may have made after that date without any interest thereon.

(4) If a contributor who on 15 June 1970 was married or was a widower with children of a pensionable age, opts to cease to contribute under subsection (1), the rights of such contributor and of his widow and children under this Act shall cease and there shall be payable to him a sum representing an amount computed on the

*NOTE—This section inserted *vide* Emergency (Essential Powers) Ordinance No. 33, 1970 [P.U. (A) 184/1970] was later repealed *vide* Widows and Orphans Pension (Amendment) Act 1972 [Act A96].

basis of the interest acquired by him at that date in accordance with Tables D, E and F contained in the First Schedule and the amount of any contributions which he may have made after that date without any interest thereon.

(5) (a) The option shall be exercisable by written notification addressed to the Directors before a date to be appointed by the Minister by notification in the **Gazette*. Different dates may be appointed for contributors who are still in the service of the Government and contributors who have retired from the service of the Government:

Provided that the Directors may, if they think proper in the circumstances, accept an option received after the date appointed under this subsection.

(b) The exercise by a contributor of the option shall be irrevocable.

(6) If a contributor opts to cease to contribute under subsection (1), his contribution shall cease to be made on the first day of the second month following the month in which the written notification under subsection (5) was received by the Directors.

(7) If a contributor does not exercise the option within the period provided under subsection (5), he shall be deemed to have opted to continue to contribute in accordance with this Act.

Contributors who opted to cease to contribute under subsection 5c(3)

5E. (1) Where a contributor who on 15 June 1970 was married or was a widower with children of pensionable age, opted to cease to contribute in accordance with subsection 5c(3) (as inserted by the ****Emergency (Essential Powers) Ordinance No. 33, 1970**), there shall be payable—

(a) to him at his option exercisable as hereinafter provided;
or

(b) to his legal representative if he dies without a widow or children before the appointed date,

**NOTE—see P.U. (B) 194/1972.*

***NOTE—The Ordinance is repealed by Act A96.*

a sum computed on the basis of the interest acquired by him at that date in accordance with Tables D, E and F contained in the First Schedule, and the amount of any contributions which he may have made after that date without any interest thereon.

(2) (a) Such contributor may before the appointed date notify the Directors in writing that he opts to accept payment under subsection (1), in which case the rights of such contributor and of his widow and children shall cease:

Provided that the Directors may, if they think proper in the circumstances, accept an option received after the appointed date.

(b) The exercise by a contributor of the option shall be irrevocable.

(3) If such contributor does not exercise the option as provided under subsection (2), no payment under subsection (1) shall be made, and his widow or children, as the case may be, shall be entitled on his death to a pension computed on the basis of the interest acquired by him at the date of his ceasing to contribute in accordance with the Rules and Tables contained in the First Schedule.

(4) No payment under subsection (1) shall be made if the contributor dies before the appointed date leaving a widow or a child or children of pensionable age.

(5) In this section, “appointed date” means the date appointed under subsection 5D(5).

Contributions where official income is reduced

6. (1) If the official income of a contributor becomes reduced, whether by reduction of salary or by his retirement on a pension, he may, upon giving notice in writing to the Directors of his desire to do so, contribute for the remainder of the thirty-five years or until he attains the age of sixty five, upon the actual amount of his salary or pension, as the case may be, in which case his widow or children shall, subject as hereinafter provided, be entitled to pension accordingly; or, if such reduction of official income is due to retirement on a pension on account of ill health, he may, upon giving notice in writing of his desire to do so, cease to contribute.

(2) If a contributor who has retired on a pension on account of ill-health and has given notice as provided in subsection (1) that he desires to contribute on the actual amount of his pension dies within three years of the date of his retirement, his widow or children shall be entitled to a pension computed on the basis of the interest acquired by such contributor at the date of his retirement in accordance with the Rules and Tables contained in the First Schedule.

(3) If a contributor who has retired on pension on account of ill-health and has given notice as provided in subsection (1) that he desires to cease to contribute dies within two years of the date of his retirement, his widow or children shall be entitled to a pension computed on the basis of the interest acquired by such contributor at the date of his retirement in accordance with the Rules and Tables contained in the First Schedule.

(4) Any notice given by a contributor under subsection (1) shall be irrevocable, except in the case of an entitled officer who, having retired before 31 August 1957, exercises his option under section 5B before 31 December 1957.

(5) Where such reduction of official income is due to retirement on a pension and the contributor draws a pension not only from the Federation but also from the Colony of the Straits Settlements, or from any Malay State under the protection of the British Government, he shall, if he elects to contribute on his pension in accordance with subsection (1), contribute on the aggregate amount of the pensions granted to him by the Federation and by the said Colony, and by any such Malay State and such aggregate amount shall for the purposes of this section and subject to subsection (7) hereof be deemed to be his reduced official income.

(6) Where a contributor only contributes on his reduced official income, any pension to his widow or children shall be diminished in the same proportion as it would have been increased had his rate of contribution been raised instead of being lowered.

(7) The pension of a contributor to whom a gratuity and reduced pension have been granted shall, for the purpose of calculating the amount of the abatements to be made under this section, be deemed to be the equivalent of four-thirds of such reduced pension.

(8) For the purposes of this section a contributor to the Federated Malay States Railways Provident Fund who retires under the provisions of the Federated Malay States Railways Provident Fund Enactment 1936 [*En. 21 of 1936*], shall be deemed to have retired on pension and to be in receipt of a reduced official income.

Contributor retiring on account of ill-health

7. If a contributor who holds a pensionable office retires on account of ill-health before he is entitled to a pension and dies within two years of the date of his retirement, his widow or children shall be entitled to a pension computed on the basis of the interest acquired by such contributor at the date of his retirement in accordance with the Rules and Tables contained in the First Schedule.

Contributor retired on pension

8. If a contributor who has retired on a pension subsequently ceases to have a wife or child who would on his death be entitled to pension, he shall thereupon cease to contribute and his rights under this Act shall cease.

Interest of contributors retiring without pension

9. (1) A married contributor or a contributor who is a widower with children of a pensionable age who retires from the service of the Government before he is entitled to a pension may continue to contribute from and after the date of his ceasing to draw salary on the salary which he was receiving from the Government at such date and at the same rate and subject to the same terms and conditions as if he had continued in the service of the Government:

Provided that as soon as such contributor ceases to have a wife or child who would on his death be entitled to pension he shall forthwith cease to contribute and his rights under this Act shall cease.

(2) In the event of any such contributor failing to contribute, or in the event of any contribution due from him being in arrear for six months, it shall be considered that he has ceased to be a contributor and his widow or children, as the case may be, shall

be entitled on his death to a pension computed only on the basis of the interest acquired by such contributor at the date of his ceasing to contribute in accordance with the Rules and Tables contained in the First Schedule.

Refund of contribution to bachelor or widower without children of a pensionable age

10. (1) If a contributor being a bachelor or a widower without children of a pensionable age retires from the service of the Government, he shall cease to contribute and his rights under this Act shall cease, except as provided in subsection (2).

(2) If a contributor being a bachelor or a widower without children of a pensionable age dies while in the service of the Government or retires from the service of the Government there shall be payable to him or to his legal representative—

- (a) if such contributor is a bachelor, the total amount of his contributions together with compound interest thereon calculated with annual rests at the rate of two and one-half per centum; and
- (b) if such contributor is a widower without children of a pensionable age, the total amount of the contributions which he has paid since the death of his last wife or the ceasing to be of a pensionable age of his last child, whichever event shall last have happened together with compound interest thereon calculated with annual rests at the rate of two and one-half per centum.

Provisions consequent upon an officer being removed

11. A contributor who is removed from the service of the Government shall cease to contribute under this Act, and

- (a) where such contributor is a bachelor, the total amount of his contributions under this Act shall be repaid to him together with compound interest thereon calculated with annual rests at the rate of two and one-half per centum subject to the deduction of any sums due by him to the Government;

- (b) where such contributor is a widower without children of a pensionable age, the total amount of the contributions which he has paid since the death of his last wife or the ceasing to be of a pensionable age of his last child, whichever event shall have last happened, shall be repaid to him together with compound interest thereon calculated with annual rests at the rate of two and one-half per centum subject to the deduction of any sums due by him to the Government;
- (c) where such contributor is married or is a widower with children of a pensionable age, his widow or children, as the case may be, shall be entitled to a pension computed on the basis of the interest acquired by such contributor at the date of the cessation of his contributions in accordance with the Rules and Tables contained in the First Schedule.

Contributor transferred to other employment in country where the law provides for granting pensions to widows and children

12. (1) When a contributor is transferred from the service of the Government to other employment under the Government of a British Dominion, Colony, Protected State or Protectorate or a territory in respect of which a mandate, or trusteeship on behalf of the League of Nations or the United Nations is being exercised by His Majesty, where provision is made by law for the granting of pensions to widows and children of persons employed in its service, he shall cease to contribute under this Act so soon as he shall become a contributor under that law, but so that nevertheless—

- (a) his widow or children, as the case may be, shall be entitled on his death to a pension computed on the basis of the pension rights acquired by such contributor at the date of the cessation of his contributions in accordance with the Rules and Tables contained in the First Schedule;
- (b) if he retires or is removed from the service of such Dominion, Colony, Protected State, Protectorate or territory or dies while in the service thereof and is at the time of such retirement, removal, or death a widower without children of a pensionable age or a bachelor, section 10 or 11, as the case may be, shall be deemed to apply.

(2) (a) When a contributor is transferred to such Dominion, Colony, Protected State, Protectorate or territory (other than North Borneo) where no provision has been made by law for granting such pensions as aforesaid, such contributor shall—

- (i) if married or a widower having children of a pensionable age be entitled, on giving notice in writing to the Directors within one month after his transfer from the service of the Government of his desire to do so, to continue to be a contributor on the salary of the last substantive appointment held by him in the Federation at the date of his transfer, at the same rate and subject to the same terms and conditions as if he had continued in the service of the Government;
- (ii) if then a widower without children of a pensionable age or a bachelor be entitled to elect, on giving the notice required to be given under subparagraph (i), to continue to contribute as is provided in the said paragraph or to be paid the total amount without interest of his contributions.

(b) In the event of the contributions of any such contributor being in arrear for six months it shall be considered that he has ceased to be a contributor and his widow or his widow and children, as the case may be, shall be entitled on his death to a pension computed only on the basis of the pension rights acquired by such contributor at the date of his ceasing to contribute in accordance with the Rules and Tables contained in the First Schedule.

(c) When any such contributor, being a widower without children of a pensionable age or a bachelor, has elected to continue to contribute, then if he retires or is removed from the service of such Dominion, Colony, Protected State, Protectorate or territory or dies while in the service thereof and is at the time of such retirement, removal, or death a widower without children of a pensionable age or a bachelor, section 10 or 11, as the case may be, shall be deemed to apply.

(d) When any such contributor, being a widower without children of a pensionable age or a bachelor, has elected to be paid the total amount without interest of his contributions, then on such payment being made his rights and liabilities under this Act shall cease.

(3) (a) When a contributor, whether married or a bachelor, is transferred to North Borneo, such contributor shall continue to be a contributor under this Act on the salary which for the time being he may be entitled to receive in respect of any office held by him in the service of North Borneo at the same rate and subject to the same terms and conditions as if he had continued in the service of the Government.

(b) In the event of the contributions of such contributor to the Government being in arrear, such arrears together with interest thereon at the rate of six per cent, shall be recoverable from such contributor as a debt due to the Government or shall be deducted from any salary which may subsequently be payable to him by the Government.

(4) Where a contributor either elects or is bound under subsection (2) or (3) to continue his contribution after being transferred as aforesaid, he may cease to contribute under this Act so soon as the Government of the Dominion, Colony, Protected State, Protectorate or territory in whose service he shall be employed shall have made provision by law for granting pensions to widows and children of persons employed in its service and he shall have become a contributor under that law; but so that nevertheless, in the event of his so electing to cease contributing—

(a) his widow or children, as the case may be, shall be entitled on his death to a pension computed on the basis of the pension rights acquired by such contributor at the date of his so ceasing to contribute in accordance with the Rules and Tables contained in the First Schedule;

(b) if he retires or is removed from the service of such Dominion, Colony, Protected State, Protectorate or territory or dies while in the service thereof and is at the time of such retirement, removal, or death a widower without children of a pensionable age or a bachelor, section 10 or 11, as the case may be, shall be deemed to apply.

(5) As soon as provision is made by the law of North Borneo for granting pensions to widows and children of persons employed in the service of that Colony, subsection (1) shall apply.

Contributors to Colonial Superannuation Scheme

12A. (1) If any contributor, or any officer who would, but for this section, be liable to contribute under this Act, becomes a contributor to the Colonial Superannuation Scheme in respect of dependants' benefits he shall, on written application made within three months after the date on which he first became a contributor under the said Scheme, or within such extended period as the Directors may, in any particular case, allow, be exempted by the Directors from contributing under this Act, so long as he continues to contribute to the said Scheme.

(2) An exemption granted under subsection (1) shall take effect from the date upon which such contributor or officer first became a contributor to the said Scheme, and there shall be repayable to him the total amount of any contributions which he may have made under this Act since the said date.

(3) Subsection 12(1) shall apply to a contributor who has been exempted under subsection (1) as if he had been transferred to other employment within the meaning of that subsection.

(4) An officer who has contributed to the Colonial Superannuation Scheme for the full period required by the said Scheme and has by such contributions provided a pension for his widow or children, shall be deemed for the purposes of subsection (1) to be still contributing to such scheme.

***Contributors transferred from Straits Settlements**

13. When an officer in the service of the Colony of the Straits Settlements who is a contributor under the Widows' and Orphans' Pension Ordinance [*S.S. Cap. 79*] of the said Colony has been transferred to the service of the Government, he shall forthwith become a contributor under this Act on the full salary to which he shall from time to time be entitled in the service of such Government:

Provided that the period during which he has contributed under the Widows' and Orphans' Pension Ordinance of the said Colony shall be taken into account in reckoning the period of thirty-five years referred to in section 5.

**NOTE—See section 11 of F.M. Ord. No. 75 of 1950.*

Arrears of contribution under the law of the Straits Settlements

14. When an officer in the service of the Colony of the Straits Settlements who is a contributor under the Widows' and Orphans' Pension Ordinance of the said Colony has been transferred to the service of any Malay State where no provision has been made by law for the granting of pensions to widows and children of persons employed in its service and the contribution of such contributor under the said Widows' and Orphans' Pension Ordinance is in arrear, such arrears shall be deducted from any salary which may subsequently be payable to him by the Government.

Officers contributing to approved schemes

15. (1) When an officer, who is a contributor to an approved scheme, is transferred to the service of the Government, and continues after such transfer to contribute to such scheme, he shall, on written application, be exempted by the Directors from contributing under this Act, so long as he continues to contribute to such scheme.

(2) No application for exemption under subsection (1) shall be valid unless it is received by the Directors within three months or within such extended period as the Directors may, in any particular case, allow from the commencement of this Act, or from the date when such officer arrives to assume duty in the service of the Government, whichever is the later.

(3) An officer who has contributed to an approved scheme for the full period required by such scheme and has by such contributions provided a pension for his widow or children, shall be deemed for the purposes of subsection (1) to be still contributing to such scheme.

(4) An officer exempted under subsection (1) shall not subsequently become a contributor under this Act unless either he ceases to contribute to such approved scheme or, having left the service of the Government, he is subsequently reappointed to it.

(5) Nothing in this section shall exempt an officer who on reappointment to the service of the Government is already a contributor under this Act, from continuing his contributions under this Act.

(6) Where an officer who is a contributor to an *approved scheme is transferred to the service of the Government, and ceases after such transfer to contribute to such scheme, any period during which he was a contributor to such approved scheme shall be taken into account in reckoning the period of thirty-five years referred to in section 5.

(7) In this section, “approved scheme” means a scheme for the granting of pensions to widows and children of officers, which has been declared by the Secretary of State to be an approved scheme for the purposes of this section.

Rules for payment when a contributor on leave of absence or pensioner is paid by the Crown Agents

16. (1) When a contributor on leave of absence is paid by the Crown Agents, he shall be entitled to receive ninety-six or forty-six per cent of his nominal salary, according as he is on full or half pay leave, converted in the case of ringgit salaries into sterling at the rate of exchange at which such contributor is entitled to receive such salary.

(2) When a contributor receives his pension through the Crown Agents, such pension—

- (a) if a ringgit pension, shall be reduced by the amount of his ringgit contributions and the balance thus reduced shall be payable to him converted into sterling at the rate of exchange at which he is entitled to receive such pension; and
- (b) if a sterling pension, shall be payable to him reduced only by four per cent of his sterling salary or pension, as the case may be.

*NOTE—For approved schemes *see*—

- 1. LN 45/1950
- 2. LN 527/1952
- 3. LN 368/1956
- 4. F.M.G.N. 1828/58
- 5. F.M.G.N. 2215/54

Register of contributors to be kept

17. (1) A register shall be kept by the Directors in which shall be entered the date of the birth of every contributor and, if he be married, the dates of the births of his wife and children (if any) and all other dates and particulars respecting contributors and their families material to be recorded for the purposes of this Act.

(2) Every public servant who enters the service of the Government subsequently to the commencement of this Act shall within six months after the date thereof notify the Directors the date of his birth, and if he be a married man the date of his marriage and of the births of his wife and children (if any), all duly proved to the satisfaction of the Directors by affidavit or otherwise.

(3) Every contributor who marries or whose marriage is annulled or dissolved by a decree of a competent Court shall, within three months after the date of such marriage or decree, as the case may be, notify the same to the Directors in writing and, in the case of his marriage, state the date of birth of his wife, duly proved as aforesaid.

(4) Every contributor shall notify to the Directors in writing the birth of each child born to him within three months from the date of such birth, duly proved as aforesaid, and the marriage of any female child under the age of twenty-one within three months from the date of such marriage, and also within three months from the date of the event the death of his wife or any of his pensionable children.

(5) After the death of any contributor notice of such death and of the birth of any posthumous child born to such contributor, duly proved as aforesaid, and of the marriage of any female child of such contributor under the age of twenty-one years, and of the death of any child of such contributor under the age of twenty-one years shall be given in writing by the widow of such contributor to the Directors within three months after the date of the event.

Penalty for non-compliance with foregoing

18. (1) A contributor or widow who fails or neglects to comply with any of the requirements of the foregoing section shall for each default pay a fine not exceeding twenty-five ringgit, which shall be deducted from his or her salary or pension, as the case may be, by the Treasurer on the certificate of the Directors.

(2) A contributor who wilfully makes any false statement respecting any of the particulars required to be furnished by this Act shall forfeit at the discretion of the Directors all or any part of his rights under this Act.

Calculation of future and existing pensions

19. (1) The prospective pensions of the widows and orphans of public officers contributing under any former Widows and Orphans Pension Enactment on the day previous to the commencement of this Act and the existing pensions of the widows and orphans of any former public officers who died previous to that date shall be payable on the basis of the Rules and Tables contained in the First Schedule:

Provided that in any case in which the pension already guaranteed under the Rules and Tables previously in force would be in excess of the amount to be calculated under the Rules and Tables contained in the First Schedule the higher amount shall be allowed and guaranteed.

(2) All pensions accruing after the commencement of this Act in respect of increments of salary of existing public officers and in respect of original salary and increments of salary of future public officers shall be calculated according to the Rules and Tables contained in the First Schedule.

(3) In the case of contributions made in the manner provided in section 4 for officers holding or having held posts the salary of which is on a sterling basis, such contributions shall for the purpose of calculating pensions be deemed to be fixed sterling contributions and the pensions shall accordingly be fixed and payable in sterling or if paid in the Federation shall be converted into ringgit at the rate annually or periodically fixed by the Federal Government for the payment in the Federation of officers salaries or pensions.

20. *(Deleted by F.M. Ord. 75 of 1950).*

When widow not entitled to pension

21. (1) (a) No widow whose marriage was contracted after her husband has completed his thirty-five years of contribution or has attained the age of sixty-five or has retired on a pension or has retired or been removed from the service of the Government before he was entitled to a pension and no issue of such marriage; and

(b) No widow whose husband dies within twelve calendar months of the marriage without issue of such marriage born in his lifetime or in due time after his death shall be entitled to any pension under this Act:

Provided always that the Yang di-Pertuan Agong may, if he shall think fit, allow to such last-mentioned widow all or any part of the pension to which she would have been entitled but for the last preceding paragraph.

(2) References to “widow” and to “child or children of a pensionable age” hereinafter in this Act contained, shall not include a widow whose marriage was contracted in the circumstances mentioned in paragraph (1)(a) and the issue of such marriage.

Pension when to commence

22. The pension payable to a widow or child or children under this Act shall commence upon the death of the husband or father or mother, as the case may be, shall accrue daily, and shall be payable monthly free from any deduction.

When widow’s pension ceases

23. A widow’s pension shall cease on her death or remarriage or on her becoming a bankrupt. When a widow’s pension ceases in her lifetime, she shall for the purposes of this Act be deemed to have died at the time of such cesser:

Provided always that if a widow’s pension ceases in her lifetime by reason of her bankruptcy the Chief Secretary to the Government may from time to time during the remainder of her

life, or during such shorter period or periods either continuous or otherwise as he shall think fit, direct the payment of all or any part of so much (if any) of the said pension as is not for the time being payable to any child or children of such widow or of any husband of hers under this Act to, or apply the same for the maintenance and personal support or benefit of, such widow in such manner as he shall from time to time think proper.

Dissolution of marriage

23A. Where the marriage of any contributor has been annulled or dissolved by the decree of any competent Court, the wife, party to such marriage, shall for all purposes of this Act be deemed to have died, and the contributor to have become a widower, at the date of such decree.

When children's pensions cease

24. Children's pensions shall cease in the case of a male on his attaining the age of twenty-one years and in the case of a female on her attaining the age of twenty-one years or marrying under that age.

Widow but no child by previous marriage

25. If a contributor dies leaving a widow but no child of a pensionable age by a previous marriage, the widow shall be entitled to receive a pension calculated according to the Rules and Tables contained in the First Schedule applicable to her case under this Act.

Child by one marriage

26. If a contributor dies leaving no widow but a child or children of a pensionable age by one marriage, such child or children shall be entitled to receive the pension which his or their mother would have been entitled to if she had survived the contributor.

Children by several marriages

27. If a contributor dies leaving no widow but children of pensionable age by two or more marriages, the child or children of each marriage shall be entitled to receive one-half, one-third, or one-quarter (as the case may be) of the pension which his or their mother would have been entitled to if she had survived the contributor and there had been no child by any other marriage.

Widow, and child by previous marriage

28. If a contributor dies leaving a widow and also a child or children of pensionable age by one previous marriage—

- (i) the widow shall be entitled to receive one-half of the pension which she would have been entitled to receive if there had been no such child or children; and
- (ii) such child or children shall be entitled to receive one-half of the pension which his or their mother would have been entitled to if she had survived the contributor.

Widow, and children by several marriages

29. If a contributor dies leaving a widow and children of pensionable age by two or more marriages—

- (i) the widow shall be entitled to receive one-third or one-quarter, as the case may be, of the pension which she would have received if there had been no child by a previous marriage;
- (ii) the child or children of each previous marriage shall be entitled to receive one-third or one-quarter as the case may be, of the pension which his or their mother would have been entitled to if she had survived the contributor and there had been no child by any other marriage.

Interest of children when widow's interest ceases

30. When the widow of a contributor ceases to be entitled to a pension, the child or children of a contributor shall be entitled to receive the pension which he or they would have been entitled to receive if such widow had predeceased the contributor.

Interest of other children when child's interest ceases

31. If any child dies or ceases to be of pensionable age, the surviving children of the same marriage shall be entitled to receive the pension to which they would have been entitled if such child had predeceased the contributor.

Interest of others when interest of all children of a marriage ceases

32. When all the children of any marriage cease to be of pensionable age, then the person or persons entitled under the preceding sections shall be entitled to receive the pension which he or they would have been entitled to receive if there had been no child of such marriage of pensionable age living at the death of the contributor.

Children share equally

33. Where children of any marriage are entitled to any pension they shall take the same in equal shares.

Adopted children

33A. (1) A child adopted by a contributor while he is married to any wife shall, for the purpose of this Act, be deemed to be the child of the contributor by that marriage if—

- (a) the contributor adopted the child before he retired from the public service;
- (b) the contributor was under the age of fifty-five years at the date of the adoption; and
- (c) the adoption is registered under the Adoption Act 1952 [Act 257] or is valid according to the law of the place of domicile of the contributor at the date of the adoption or is valid under any written law corresponding to the Adoption Act 1952, of the place where the contributor was resident at the date of the adoption.

(2) The child of a contributor who has been adopted by any other person in circumstances in which if the adoption had been made by a contributor it would have been valid in accordance with paragraph (1)(c) shall not be entitled to receive a pension under this Act unless the contributor so elects by notice in writing given to the Directors within twelve months of the date of the adoption or within twelve months of the date of the coming into force of this section, whichever is the later, or within such extended period as the Directors may in any particular case allow.

(3) Nothing in this section shall entitle an adopted child—

- (a) to receive a pension or any share of pension where the receipt by him of such pension or such share would diminish the pension or share which the widow or any child or children by marriage of any contributor may be entitled to receive at the time of the coming into force of this section; or
- (b) to receive a pension or any share of a pension in respect of more than one contributor.

Proof to be produced before payment of pension

34. Widows and children claiming to be entitled to pension under this Act and residing out of the Federation must from time to time produce such proof as the Directors may require of their being alive and entitled to pension and the payment of any pension may be refused until such proof is furnished to the satisfaction of the Directors.

Discretion as to payment of minor's pension

35. (1) Where the parties entitled to pensions are minors such pensions may on order of the Directors be paid either to the legal guardian or guardians of such minors or to such minors or to such person or persons as the Directors may in their absolute discretion think fit and proper persons to apply the same for the benefit of such minors and after payment the Directors and the Government shall be free from all responsibility in respect of such payment.

(2) In the case of any pension which is paid through the Crown Agents for Oversea Governments and Administrations the power given by subsection (1) to the Directors may be exercised by the Crown Agents.

Pension not assignable

36. No pension payable and no rights of any contributor acquired under this Act shall be assignable or transferable or liable to be attached, sequestrated or levied upon for or in respect of any debt or claim whatsoever.

Questions and disputes to be decided by the Chief Secretary to the Government

37. All questions and disputes as to who is entitled to be deemed a contributor, the right of a widow or child to a pension, the amount of such pension, or the rights or liabilities of any person under this Act shall be referred by the Directors to the Chief Secretary to the Government whose decision shall be binding and conclusive on all parties 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.

Rules

38. The Yang di-Pertuan Agong may from time to time frame Rules not inconsistent herewith for the proper carrying out of this Act.

FIRST SCHEDULE

SYNOPSIS OF RULES

A TO C. CALCULATION OF PENSIONS

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 remarriage 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 Remarriage of Widow

VIII. Orphans' Pensions at Death of Married Contributor

DD. OFFICER TRANSFERRED FROM *PALESTINE

IX. Treatment of Lump Sum Contributions

(a) Bachelor or widower without children

(b) Married or widower with children

(c) Part payment of lump sum under Palestine Ordinance

DDD.—RETIREMENT OF ENTITLED OFFICERS

X. Single Contribution

XI. Repayment

E. PUBLIC OFFICER TRANSFERRED TO EMPLOYMENT UNDER
THE CROWN OF GREAT BRITAIN

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

*NOTE—see section 13 of F.M. Ord. No. 75 of 1950.

A TO C. CALCULATION OF PENSIONS

The amount of the pension payable under the Act shall be calculated in accordance with the following 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*

Rule I(a) Accumulate the contributions at 8 per cent. compound interest, with yearly rests at each 31 December, and multiply the result by the quantity found from Table A corresponding to the respective ages next birthday of the husband and wife at the date of marriage.

The product gives the 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 B 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 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	31 July 1878
Officer commenced to contribute on	1 April 1904
Officer married on	30 June 1908
Annual contribution, 1 April 1904 to	...	RM20
31 December 1906		
Annual contribution, 1 January 1907 to date of	...	RM30
marriage		
Date of completion of contribution period	1 April 1939
Wife born on	31 August 1888
Officer’s age next birthday at date of	30
marriage		
Officer’s age next birthday at completion of	61
contribution period		
Wife’s age next birthday at date of	20
marriage		

Application of Rule I(a):

Accumulation of contributions paid during bachelorhood—

Contributions from 1 April to 31 December 1904	RM15.00
Contributions during 1905	20.00
One year's interest at 8 per cent. on RM15	1.20
	<hr/>
	36.20
Contributions during 1906	20.00
One year's interest at 8 per cent. on RM36.20	2.90
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	59.10
Contributions during 1907	30.00
One year's interest at 8 per cent. on RM59.10	4.73
	<hr/>
	93.83
Contributions from 1 January to 30 June 1908	15.00
Half-year's interest at 8 per cent. on RM93.83	3.75
	<hr/>
Total accumulation ...	RM112.58

Quantity found from Table A—

*Husband	30	} .554
*Wife	20	

RM112.58 x .554 = RM62.37 = pension in consideration of contributions paid during bachelorhood.

Application of Rule I(b):

Annual contribution current at the date of marriage RM30.

Quantity found from Table B, section for officers aged 61 next birthday at completion of period of contribution—

*Husband	30	} 5.77
*Wife	20	

RM30 x 5.77=RM173.10=pension in consideration of annual contribution current at marriage.

*NOTE—Where the ages are not given in the Tables, proceed as illustrated in the general examples given under the heading “F. CALCULATION OF QUANTITIES (OR TABULAR RESULTS) FOR AGES NOT GIVEN IN THE TABLES”.

Total Pension to be recorded on the bachelor contributor marrying—

By Rule I(a)	RM62.37
By Rule I(b)	173.10
		<hr/>
Total ...		RM235.47
		<hr/>

(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 B 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 pension consequent on the increment to the current annual contribution, or as the case may be, the amount to be deducted from the 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 31 May 1913,		
from RM30 to	RM50
Annual contribution decreased on 30 April 1918,		
from RM50 to	40
Annual contribution ceased on 31 March 1923.		
31 May 1913, increment to current annual		
contribution	20

Quantity found from Table B, section for officers aged 61 next birthday at completion of period of contribution—

Husband	35	} 4.74
Wife	25	

RM20 x 4.74=RM94.80=amount to be added to the pension.

Pension at marriage, see example subjoined to Rules I(a) and I(b)	RM235.47
Add	94.80

Pension at 31 May 1913	RM330.27
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30 April 1918, decrement from current annual contribution	RM10
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Quantity found from Table B, section for officers aged 61 next birthday at completion of period of contribution—

Husband	40	}	3.83
Wife	30		

RM10 x 3.83=RM38.30=amount to be deducted from the pension.

Pension at 31 May 1913, as above	RM330.27
Deduct	38.30

Pension at 30 April 1918	RM291.97
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31 March 1923, cessation of contribution regarded as a decrement from current annual contribution	RM40
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Quantity found from Table B, section for officers aged 61 next birthday at completion of period of contribution—

Husband	45	}	2.99
Wife	35		

RM40 x 2.99=RM119.60=amount to be deducted from the pension.

Pension at 30 April 1918, as above	RM291.97
Deduct	119.60

Pension at 31 March 1923	RM172.37
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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 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 31 August 1888, died on 30 November 1908, 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 31 August 1888. The calculations 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.*

NOTE—No variation of the pension is to be recorded if the second or subsequent wife was at the date of the remarriage *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 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 pension by the quantity found from Table C corresponding to the age next birthday of the husband at the date of remarriage, 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 A corresponding to the respective ages of the husband and of the second or subsequent wife at the date of the remarriage.

The result gives the 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 Rules I(a) and I(b)—

First wife died on	30 November 1908
Contributor remarried on	31 January 1913
Contributor's age next birthday at date of remarriage	35
Second wife born on	30 June 1893
Second wife's age next birthday at date of the remarriage	20
Age next birthday which the first wife would have attained had she survived to date of the remarriage	25

31 January 1913—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 pension RM235.47 [see example subjoined to Rules I(a) and I(b)] is to be recalculated.

Quantity found from Table C—

Husband	35	} 2.074
Wife	25	

Quantity found from Table A—

Husband	35	} 0.462
Wife	20	

$$\text{RM}235.47 \times 2.074 = \text{RM}488.36.$$

$$\text{RM}488.36 \times 0.462 = \text{RM}225.62 = \text{pension at 31 January 1913.}$$

(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 B 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 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	31 August 1870
Officer married on	30 June 1899
Officer commenced to contribute on	31 July 1910
Annual contribution current on 31 July 1910	...	RM100
Date of completion of contribution period	31 August 1935
Wife born on	31 October 1880
Officer's age next birthday on 31 July 1910	40
Officer's age at completion of contribution period	65
Wife's age next birthday on 31 July 1910	30
31 July 1910, current annual contribution	RM100

Quantity found from Table B, section for officers aged 65 next birthday at completion of period of contribution—

Husband	40	} 3.99
Wife	30	

RM100 x 3.99 = RM399.00 = 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 Remarriage 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 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 pension of the widower contributor equally among the children entitled for the time being.

EXAMPLE of the application of Rule VI(a):

Pension of widower contributor at his death RM150 p.a.

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 RM50 per annum.

If the spinster daughter marry at the age of 20 the two sons will each take a pension of RM75 per annum.

If the younger son subsequently die at the age of 15 the elder son will take the full pension of RM150 per annum.

(b) Case where the Orphans are the Issue of different wives

NOTE—The Rules here given provide for the case of two wives only.

Rule VI(b) (I) Divide equally among such of the children of the first wife as may be entitled for the time being *one-half* 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-half* of the pension which the second wife would have received had she survived the contributor, and 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 REMARRIAGE 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 remarriage—RM150 per annum.

Children entitled at her death—

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

VIII. ORPHANS' PENSIONS AT DEATH OF MARRIED CONTRIBUTOR

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

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

DD. OFFICER TRANSFERRED FROM PALESTINE

IX. TREATMENT OF LUMP SUM CONTRIBUTIONS MADE UNDER THE PROVISIONS OF SECTION 13 OF THE WIDOWS AND ORPHANS PENSION (AMENDMENT AND EXTENDED APPLICATION) ORDINANCE 1950

(a) Bachelor or widower without children

Rule IX(a). If the contributor is a bachelor, or a widower without children of a pensionable age, the lump sum contribution shall be accumulated as from the date of transfer or from 15 May 1948, whichever is the later, and treated in accordance with Rule I(a).

(b) Married or widower with children

Rule IX(b).—If the contributor is married, or a widower with children of a pensionable age, the amount of the lump sum shall be multiplied by the quantity found from Table A corresponding to the respective ages last birthday of the husband and wife on the date of transfer or on 15 May 1948, whichever is the later. If the contributor is a widower it shall be presumed that the deceased wife lived until the date of payment of the lump sum and died immediately afterwards.

(c) Part payment of lump sum under Palestine Ordinance

Rule IX(c). Notwithstanding the provisions of Rule IX(a) and Rule IX(b), if the lump sum contribution made under the Ordinance consists in part of a lump sum contribution made by the contributor under the Palestine Widow's and Orphans' Pensions Ordinance 1944, in respect of the period for which he could have contributed had that Ordinance come into force five years earlier, the benefit resulting from such part of the lump sum contribution as calculated in accordance with Rule IX(a) or Rule IX(b) shall be reduced by five eighths.

DDD. RETIREMENT OF ENTITLED OFFICERS

X. SINGLE CONTRIBUTION

Rule X. The single contribution referred to in paragraph 5B(1)(b) is calculated by multiplying the annual contribution, calculated at the rate of four per centum of his salary or pension, by the Table B factor and dividing the product by the Table A factor, both factors corresponding to the ages next birthday of the officer and his wife at the date of retirement.

Example: If an officer, who is 61 next birthday at the completion of the period of contribution, is 40 next birthday and his wife 35 next birthday at the date of retirement the single contribution necessary to commute an annual contribution of RM400 per annum is $400 \times 4.06 \div 0.449 = \text{RM}3,620$. In this case 4.06 is the value in Table B for officers who will be aged 61 next birthday at completion of contributions and 0.449 is the value in Table A.

XI.—REPAYMENT

Rule XI. The sum referred to in paragraph 5B(1)(c) is calculated by subtracting from the officer's prospective pension, calculated in accordance with the foregoing rules, the product of his annual contribution and Table B factor, and multiplying the product by the Table C factor, both factors corresponding to the ages next birthday of the officer and his wife at the date of retirement.

Example: An officer aged 40 next birthday with a wife aged 35 has a registered pension of RM4,000 per annum based on continued annual contribution of RM400 up to the age of 61 next birthday. If he ceases to contribute on retirement his paid-up registered pension will be RM4,000 minus $\text{RM}400 \times 4.06 = 2,376$. In this case 4.06 is the value in Table B for officers who will be 61 next birthday at completion of contributions. To calculate the refundable sum RM2,376 must be multiplied by 2.226, being the appropriate value in Table C, giving a product of RM5,288.

E. PUBLIC OFFICER TRANSFERRED TO EMPLOYMENT UNDER
THE CROWN OF GREAT BRITAIN

Throughout these Rules and examples the calculations depend, not on the official income of the contributor, but on the amount of his contribution to the Fund so that the transfer of a public officer to another service does not affect his pension unless the amount of his current annual contribution is varied, in which case the proper adjustment is to be made in accordance with the preceding Rules.

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

Table A—The quantities are given for every age of the husband from 15 to 64; and for every fifth age of the wife from 15 to 65. Ages of husbands and wives 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 follows—

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 0.482.

The quantity for ages 35 and 30 given in the Table is 0.507.

So that the addition of five years to the age of the wife results in an addition of 0.025 to 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 an addition of two-fifths of 0.025 to the quantity given in the Table for ages 35 and 25.

Two fifths of 0.025 = 0.01 which added to 0.482 gives 0.492 which is the required quantity corresponding to ages 35 and 27.

Table B—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 0.18, 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 B 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 B 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 A in accordance with Rule I(a) will be taken for the actual ages (husband 24 and wife 20) and will be 0.683. 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 B 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 B 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 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 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 is in each instance 20, so that no important error is involved in using the same tabular quantity for the two cases.

Table C—The quantities are given for the same ages as in Table A. 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 0.100 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 0.100 from the quantity given in the Table for ages 35 and 25.

Two-fifths of 0.100 = 0.04, which deducted from 2.074 leaves 2.034, which is the required quantity corresponding to ages 35 and 27.

TABLE A

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 B

THIS SECTION OF TABLE B IS APPLICABLE ONLY TO THE CASE OF OFFICERS WHO WILL BE AGED 55 NEXT BIRTHDAY, WHEN THEY COMPLETE THEIR PERIOD OF CONTRIBUTION.

THE YEARLY PENSION, PAYABLE BY MONTHLY INSTALMENTS, WHICH A YEARLY CONTRIBUTION OF 1, PAYABLE ALSO BY MONTHLY INSTALMENTS, WILL SECURE. THE YEARLY CONTRIBUTION IS TO CEASE ON THE TERMINATION OF 35 YEARS FROM THE DATE OF THE OFFICER'S FIRST CONTRIBUTION AFTER ENTRY INTO THE FUND.

Age of husband next birthday	AGE OF WIFE NEXT BIRTHDAY										
	15	20	25	30	35	40	45	50	55	60	65
20	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	7.63	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 B

THIS SECTION OF TABLE B IS APPLICABLE ONLY TO THE CASE OF OFFICERS WHO WILL BE AGED 56 NEXT BIRTHDAY, WHEN THEY COMPLETE THEIR PERIOD OF CONTRIBUTION.

THE YEARLY PENSION, PAYABLE BY MONTHLY INSTALMENTS, WHICH A YEARLY CONTRIBUTION OF 1, PAYABLE ALSO BY MONTHLY INSTALMENTS, WILL SECURE. THE YEARLY CONTRIBUTION IS TO CEASE ON THE TERMINATION OF 35 YEARS FROM THE DATE OF THE OFFICER’S FIRST CONTRIBUTION AFTER ENTRY INTO THE FUND.

Age of husband next birthday	AGE OF WIFE NEXT BIRTHDAY										
	15	20	25	30	35	40	45	50	55	60	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 B

THIS SECTION OF TABLE B IS APPLICABLE ONLY TO THE CASE OF OFFICERS WHO WILL BE AGED 57 NEXT BIRTHDAY, WHEN THEY COMPLETE THEIR PERIOD OF CONTRIBUTION.

THE YEARLY PENSION, PAYABLE BY MONTHLY INSTALMENTS, WHICH A YEARLY CONTRIBUTION OF 1, PAYABLE ALSO BY MONTHLY INSTALMENTS, WILL SECURE. THE YEARLY CONTRIBUTION IS TO CEASE ON THE TERMINATION OF 35 YEARS FROM THE DATE OF THE OFFICER'S FIRST CONTRIBUTION AFTER ENTRY INTO THE FUND.

Age of husband next birthday	AGE OF WIFE NEXT BIRTHDAY										
	15	20	25	30	35	40	45	50	55	60	65
22	7.74	8.01	8.37	8.84	9.42	10.19	11.15	12.51	14.22	16.55	19.87
23	7.43	7.70	8.04	8.49	9.05	9.78	10.71	12.02	13.65	15.90	19.04
24	7.13	7.38	7.70	8.14	8.67	9.38	10.28	11.53	13.09	15.23	18.21
25	6.84	7.07	7.39	7.80	8.31	8.98	9.84	11.05	12.56	14.61	17.39
26	6.56	6.77	7.08	7.47	7.97	8.59	9.42	10.59	12.04	13.99	16.59
27	6.28	6.48	6.78	7.14	7.62	8.21	9.01	10.13	11.53	13.38	15.82
28	6.00	6.19	6.47	6.82	7.28	7.84	8.60	9.68	11.03	12.79	15.09
29	5.73	5.90	6.17	6.50	6.93	7.46	8.20	9.24	10.53	12.19	14.37
30	5.46	5.63	5.88	6.19	6.60	7.12	7.82	8.80	10.05	11.61	13.69
31	5.20	5.36	5.60	5.89	6.28	6.77	7.44	8.38	9.58	11.06	13.00
32	4.94	5.10	5.32	5.59	5.96	6.44	7.07	7.96	9.12	10.52	12.33
33	4.70	4.85	5.06	5.32	5.66	6.11	6.71	7.57	8.67	10.00	11.70
34	4.47	4.60	4.80	5.04	5.36	5.80	6.36	7.18	8.22	9.49	11.09
35	4.24	4.36	4.55	4.78	5.08	5.50	6.02	6.80	7.79	9.00	10.51
36	4.02	4.13	4.31	4.53	4.81	5.21	5.70	6.44	7.37	8.52	9.97
37	3.80	3.91	4.07	4.28	4.55	4.92	5.38	6.08	6.96	8.04	9.43
38	3.60	3.69	3.85	4.04	4.30	4.64	5.08	5.74	6.57	7.59	8.92
39	3.39	3.48	3.62	3.81	4.05	4.37	4.78	5.39	6.18	7.15	8.41
40	3.19	3.27	3.40	3.58	3.80	4.09	4.48	5.05	5.80	6.72	7.91
41	3.00	3.07	3.19	3.35	3.56	3.83	4.19	4.72	5.43	6.31	7.45
42	2.81	2.87	2.98	3.13	3.32	3.57	3.90	4.41	5.07	5.90	6.98
43	2.62	2.68	2.78	2.91	3.09	3.32	3.62	4.09	4.72	5.50	6.52
44	2.44	2.49	2.58	2.70	2.86	3.08	3.36	3.79	4.37	5.11	6.06
45	2.25	2.30	2.38	2.49	2.64	2.83	3.09	3.49	4.02	4.71	5.59
46	2.06	2.11	2.18	2.28	2.41	2.59	2.83	3.19	3.68	4.30	5.12
47	1.88	1.92	1.99	2.08	2.19	2.36	2.57	2.90	3.35	3.91	4.66
48	1.70	1.74	1.80	1.88	1.98	2.12	2.32	2.62	3.01	3.52	4.21
49	1.52	1.55	1.61	1.68	1.77	1.90	2.07	2.34	2.69	3.13	3.77
50	1.34	1.37	1.42	1.48	1.56	1.67	1.82	2.05	2.36	2.75	3.32
51	1.16	1.19	1.23	1.28	1.34	1.44	1.57	1.77	2.04	2.37	2.87
52	.98	1.00	1.04	1.08	1.13	1.21	1.32	1.48	1.71	2.00	2.43
53	.79	.81	.84	.87	.92	.98	1.07	1.21	1.38	1.62	1.97
54	.61	.62	.64	.67	.70	.75	.81	.92	1.05	1.24	1.51
55	.41	.42	.44	.45	.47	.51	.55	.62	.71	.84	1.02
56	.21	.22	.22	.23	.24	.26	.28	.32	.36	.43	.52

TABLE B

THIS SECTION OF TABLE B IS APPLICABLE ONLY TO THE CASE OF OFFICERS WHO WILL BE AGED 58 NEXT BIRTHDAY, WHEN THEY COMPLETE THEIR PERIOD OF CONTRIBUTION.

THE YEARLY PENSION, PAYABLE BY MONTHLY INSTALMENTS, WHICH A YEARLY CONTRIBUTION OF 1, PAYABLE ALSO BY MONTHLY INSTALMENTS, WILL SECURE. THE YEARLY CONTRIBUTION IS TO CEASE ON THE TERMINATION OF 35 YEARS FROM THE DATE OF THE OFFICER’S FIRST CONTRIBUTION AFTER ENTRY INTO THE FUND.

Age of husband next birthday	AGE OF WIFE NEXT BIRTHDAY										
	15	20	25	30	35	40	45	50	55	60	65
23	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	7.25	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 B

THIS SECTION OF TABLE B IS APPLICABLE ONLY TO THE CASE OF OFFICERS WHO WILL BE AGED 59 NEXT BIRTHDAY, WHEN THEY COMPLETE THEIR PERIOD OF CONTRIBUTION.

THE YEARLY PENSION, PAYABLE BY MONTHLY INSTALMENTS, WHICH A YEARLY CONTRIBUTION OF 1, PAYABLE ALSO BY MONTHLY INSTALMENTS, WILL SECURE. THE YEARLY CONTRIBUTION IS TO CEASE ON THE TERMINATION OF 35 YEARS FROM THE DATE OF THE OFFICER'S FIRST CONTRIBUTION AFTER ENTRY INTO THE FUND.

Age of husband next birthday	AGE OF WIFE NEXT BIRTHDAY										
	15	20	25	30	35	40	45	50	55	60	65
24	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 B

THIS SECTION OF TABLE B IS APPLICABLE ONLY TO THE CASE OF OFFICERS WHO WILL BE AGED 60 NEXT BIRTHDAY, WHEN THEY COMPLETE THEIR PERIOD OF CONTRIBUTION.

THE YEARLY PENSION, PAYABLE BY MONTHLY INSTALMENTS, WHICH A YEARLY CONTRIBUTION OF 1, PAYABLE ALSO BY MONTHLY INSTALMENTS, WILL SECURE. THE YEARLY CONTRIBUTION IS TO CEASE ON THE TERMINATION OF 35 YEARS FROM THE DATE OF THE OFFICER’S FIRST CONTRIBUTION AFTER ENTRY INTO THE FUND.

Age of husband next birthday	AGE OF WIFE NEXT BIRTHDAY										
	15	20	25	30	35	40	45	50	55	60	65
25	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	8.36	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 B

THIS SECTION OF TABLE B IS APPLICABLE ONLY TO THE CASE OF OFFICERS WHO WILL BE AGED 61 NEXT BIRTHDAY, WHEN THEY COMPLETE THEIR PERIOD OF CONTRIBUTION.

THE YEARLY PENSION, PAYABLE BY MONTHLY INSTALMENTS, WHICH A YEARLY CONTRIBUTION OF 1, PAYABLE ALSO BY MONTHLY INSTALMENTS, WILL SECURE. THE YEARLY CONTRIBUTION IS TO CEASE ON THE TERMINATION OF 35 YEARS FROM THE DATE OF THE OFFICER'S FIRST CONTRIBUTION AFTER ENTRY INTO THE FUND.

Age of husband next birthday	AGE OF WIFE NEXT BIRTHDAY										
	15	20	25	30	35	40	45	50	55	60	65
26	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 B

THIS SECTION OF TABLE B IS APPLICABLE ONLY TO THE CASE OF OFFICERS WHO WILL BE AGED 62 NEXT BIRTHDAY, WHEN THEY COMPLETE THEIR PERIOD OF CONTRIBUTION.

THE YEARLY PENSION, PAYABLE BY MONTHLY INSTALMENTS, WHICH A YEARLY CONTRIBUTION OF 1, PAYABLE ALSO BY MONTHLY INSTALMENTS, WILL SECURE. THE YEARLY CONTRIBUTION IS TO CEASE ON THE TERMINATION OF 35 YEARS FROM THE DATE OF THE OFFICER’S FIRST CONTRIBUTION AFTER ENTRY INTO THE FUND.

Age of husband next birthday	AGE OF WIFE NEXT BIRTHDAY										
	15	20	25	30	35	40	45	50	55	60	65
27	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 B

THIS SECTION OF TABLE B 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 THE MONTHLY INSTALMENTS, WILL SECURE, THE YEARLY CONTRIBUTION IS TO CEASE ON THE TERMINATION OF 35 YEARS FROM THE DATE OF THE OFFICER'S FIRST CONTRIBUTION AFTER ENTRY INTO THE FUND.

Age of husband next birthday	AGE OF WIFE NEXT BIRTHDAY										
	15	20	25	30	35	40	45	50	55	60	65
28	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 B

THIS SECTION OF TABLE B IS APPLICABLE ONLY TO THE CASE OF OFFICERS WHO WILL BE AGED 64 NEXT BIRTHDAY, WHEN THEY COMPLETE THEIR PERIOD OF CONTRIBUTION.

THE YEARLY PENSION, PAYABLE BY MONTHLY INSTALMENTS, WHICH A YEARLY CONTRIBUTION OF 1, PAYABLE ALSO BY MONTHLY INSTALMENTS, WILL SECURE. THE YEARLY CONTRIBUTION IS TO CEASE ON THE TERMINATION OF 35 YEARS FROM THE DATE OF THE OFFICER’S FIRST CONTRIBUTION AFTER ENTRY INTO THE FUND.

Age of husband next birthday	AGE OF WIFE NEXT BIRTHDAY										
	15	20	25	30	35	40	45	50	55	60	65
29	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 B

THIS SECTION OF TABLE B IS APPLICABLE ONLY TO THE CASE OF OFFICERS WHO WILL BE AGED 65 NEXT BIRTHDAY, WHEN THEY COMPLETE THEIR PERIOD OF CONTRIBUTION.

THE YEARLY PENSION, PAYABLE BY MONTHLY INSTALMENTS, WHICH A YEARLY CONTRIBUTION OF 1, PAYABLE ALSO BY MONTHLY INSTALMENTS, WILL SECURE. THE YEARLY CONTRIBUTION IS TO CEASE ON THE TERMINATION OF 35 YEARS FROM THE DATE OF THE OFFICER'S FIRST CONTRIBUTION AFTER ENTRY INTO THE FUND, OR ON HIS ATTAINING THE AGE OF 65.

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

TABLE C

THE SINGLE CONTRIBUTION WHICH WILL SECURE A YEARLY PENSION OF 1, PAYABLE BY MONTHLY INSTALMENTS.

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

SCHEDULE
[SECTION 4]
TABLE D
THE PERCENTAGE OF CONTRIBUTIONS TO BE REFUNDED TO CONTRIBUTORS WHO WERE MARRIED AT ENTRY AND CURRENTLY MARRIED

Age Next Birthday Attained	AGE NEXT BIRTHDAY AT ENTRY																				65
	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	
20	62	63																			
21	64	65																			
22	66	67	65																		
23	68	69	68	66																	
24	70	71	70	69	67																
25	72	73	72	71	70	69	68														
26	74	75	74	73	72	71	70	69													
27	76	77	76	75	74	73	72	71	70												
28	78	79	78	77	76	75	74	73	72	71											
29	80	81	80	79	78	77	76	75	74	73	72										
30	82	83	82	81	80	79	78	77	76	75	74	73									
31	84	85	84	83	82	81	80	79	78	77	76	75	74								
32	87	88	87	86	85	84	83	82	81	80	79	78	77	76							
33	89	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76					
34	91	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76			
35	93	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	
36	95	96	95	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77
37	97	98	97	96	95	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79
38	99	99	98	97	96	95	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80
39	101	100	99	98	97	96	95	94	93	92	91	90	89	88	87	86	85	84	83	82	81
40	103	102	101	100	99	98	97	96	95	94	93	92	91	90	89	88	87	86	85	84	83
41	105	104	103	102	101	100	99	98	97	96	95	94	93	92	91	90	89	88	87	86	85
42	107	106	105	104	103	102	101	100	99	98	97	96	95	94	93	92	91	90	89	88	87
43	109	108	107	106	105	104	103	102	101	100	99	98	97	96	95	94	93	92	91	90	89
44	111	110	109	108	107	106	105	104	103	102	101	100	99	98	97	96	95	94	93	92	91
45	113	112	111	110	109	108	107	106	105	104	103	102	101	100	99	98	97	96	95	94	93
46	115	114	113	112	111	110	109	108	107	106	105	104	103	102	101	100	99	98	97	96	95
47	117	116	115	114	113	112	111	110	109	108	107	106	105	104	103	102	101	100	99	98	97
48	119	118	117	116	115	114	113	112	111	110	109	108	107	106	105	104	103	102	101	100	99
49	121	120	119	118	117	116	115	114	113	112	111	110	109	108	107	106	105	104	103	102	101
50	123	122	121	120	119	118	117	116	115	114	113	112	111	110	109	108	107	106	105	104	103
51	125	124	123	122	121	120	119	118	117	116	115	114	113	112	111	110	109	108	107	106	105
52	127	126	125	124	123	122	121	120	119	118	117	116	115	114	113	112	111	110	109	108	107
53	129	128	127	126	125	124	123	122	121	120	119	118	117	116	115	114	113	112	111	110	109
54	131	130	129	128	127	126	125	124	123	122	121	120	119	118	117	116	115	114	113	112	111
55	133	132	131	130	129	128	127	126	125	124	123	122	121	120	119	118	117	116	115	114	113
56	135	134	133	132	131	130	129	128	127	126	125	124	123	122	121	120	119	118	117	116	115
57	137	136	135	134	133	132	131	130	129	128	127	126	125	124	123	122	121	120	119	118	117
58	139	138	137	136	135	134	133	132	131	130	129	128	127	126	125	124	123	122	121	120	119
59	141	140	139	138	137	136	135	134	133	132	131	130	129	128	127	126	125	124	123	122	121
60	143	142	141	140	139	138	137	136	135	134	133	132	131	130	129	128	127	126	125	124	123
61	145	144	143	142	141	140	139	138	137	136	135	134	133	132	131	130	129	128	127	126	125
62	147	146	145	144	143	142	141	140	139	138	137	136	135	134	133	132	131	130	129	128	127
63	149	148	147	146	145	144	143	142	141	140	139	138	137	136	135	134	133	132	131	130	129
64	151	150	149	148	147	146	145	144	143	142	141	140	139	138	137	136	135	134	133	132	131
65	153	152	151	150	149	148	147	146	145	144	143	142	141	140	139	138	137	136	135	134	133

For the purpose of this Table,
 “age next birthday attained” means age next birthday on 15 June 1970;
 “age next birthday at entry” means age next birthday on the day the officer first became a contributor;
 “married at entry” means the officer was married when he first became a contributor; and
 “currently married” means the officer was married on 15 June 1970.

TABLE F

THIS SECTION OF TABLE F IS APPLICABLE ONLY TO THE CASE OF OFFICERS WHO WILL BE AGED 55 NEXT BIRTHDAY, WHEN THEY COMPLETE THEIR PERIOD OF CONTRIBUTION

THE PERCENTAGE OF CONTRIBUTIONS, WHICH A CONTRIBUTOR HAS PAID FROM THE DAY OF HIS FIRST MARRIAGE, TO BE REFUNDED TO CONTRIBUTORS WHO WERE UNMARRIED AT ENTRY AND CURRENTLY MARRIED

Age Next Birthday	AGE NEXT BIRTHDAY AT MARRIAGE																																				
	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	44	45	46	47	48	49	50	51	52	53	54	55		
20	62																																				
21	64	64																																			
22	66	66	65																																		
23	68	68	66	66																																	
24	70	69	68	67																																	
25	72	71	70	69	68																																
26	74	73	72	71	70	68																															
27	76	75	74	73	72	71	70	68																													
28	78	77	76	75	74	73	72	71	70	69																											
29	80	79	78	77	76	75	74	73	72	71	69																										
30	82	81	80	79	78	77	76	75	74	73	72	70																									
31	84	83	82	80	79	77	76	75	74	73	72	70	71																								
32	86	85	84	83	82	81	80	78	77	76	75	73	71	72																							
33	88	87	86	85	84	83	82	81	80	78	77	75	72																								
34	91	90	88	86	85	84	83	82	81	80	78	77	75	72																							
35	93	92	91	89	88	87	86	85	84	83	81	79	77	75	73																						
36	95	94	93	91	90	89	88	87	86	85	84	83	82	80	78	75																					
37	97	96	95	94	93	92	91	90	89	88	87	86	85	84	83	82	80	78	74																		
38	99	98	97	96	95	94	93	92	91	90	89	88	87	86	85	84	82	80	78	75																	
39	100	99	98	97	96	95	94	93	92	91	90	89	88	87	86	85	84	82	80	77	75																
40	101	100	100	99	98	97	96	95	93	92	91	90	88	87	85	83	81	80	78	75																	
41	103	102	102	102	101	100	99	98	97	96	95	93	91	90	88	87	85	83	81	80	78	76															
42	105	104	104	103	102	101	101	100	99	98	96	94	93	91	89	87	85	84	82	81	80	79	76														
43	106	106	105	104	103	103	102	104	103	101	100	99	95	94	92	90	89	86	85	83	82	79	77														
44	108	107	106	105	105	105	104	104	105	104	103	102	101	98	96	94	92	91	89	87	86	84	82	77													
45	109	109	108	108	107	107	107	107	107	107	106	105	104	102	101	98	96	95	93	91	89	88	85	83	81	79	80										
46	110	109	109	108	108	107	107	107	107	107	106	105	104	102	101	98	96	95	93	91	89	87	84	82	80	81	81	82									
47	111	110	110	110	109	109	108	108	109	109	108	107	105	103	102	100	98	94	92	91	89	87	84	82	80	81	82	82									
48	112	111	111	110	110	109	109	109	109	109	108	107	106	105	104	103	100	98	96	94	92	91	88	86	84	81	82	82									
49	113	112	112	112	111	111	111	110	109	109	108	107	106	105	104	103	101	100	98	96	94	92	90	87	86	83	83	83									
50	113	113	113	113	113	112	112	111	110	109	108	107	106	105	104	103	101	100	98	96	94	92	90	87	85	85	85	85									
51	114	114	114	114	114	113	113	112	112	111	110	109	108	107	106	104	103	101	100	98	96	94	92	90	87	87	87	87									
52	115	115	115	115	115	114	114	113	112	111	110	109	108	107	106	104	103	101	100	98	97	96	94	93	91	89	88	87									
53	116	116	116	116	116	115	115	114	113	112	111	110	109	108	107	106	104	103	101	99	98	97	96	94	93	92	92										
54	117	117	117	117	117	116	116	115	114	113	112	112	111	110	109	108	106	105	103	101	100	98	97	96	95	94	94	94									
55	118	118	118	117	117	116	116	115	114	113	112	112	111	110	109	108	106	105	104	102	100	98	98	97	96	96	96	95									
56	119	119	119	118	118	117	117	116	115	114	113	112	111	110	109	108	106	105	104	102	100	98	98	97	96	96	96	95									
57	120	120	120	119	119	118	118	117	116	115	114	113	112	111	110	109	108	106	105	104	102	100	98	97	96	96	96	95									
58	121	121	121	120	120	119	118	117	116	115	114	113	112	111	110	109	108	106	105	104	102	100	98	97	96	96	96	95									
59	122	122	122	121	121	120	119	118	117	116	115	114	113	112	111	110	109	108	106	105	104	102	100	98	97	96	96	95									
60	123	123	123	122	122	121	120	119	118	117	116	115	114	113	112	111	110	109	108	106	105	104	102	100	98	97	96	95									
61	124	124	124	123	123	122	121	120	119	118	117	116	115	114	113	112	111	110	109	108	106	105	104	102	100	98	97	96									
62	125	125	125	124	124	123	122	121	120	119	118	117	116	115	114	113	112	111	110	109	108	106	105	104	102	100	98	97	96								
63	126	126	126	125	125	124	123	122	121	120	119	118	117	116	115	114	113	112	111	110	109	108	106	105	104	102	100	98	97	96							
64	127	127	127	126	126	125	124	123	122	121	120	119	118	117	116	115	114	113	112	111	110	109	108	106	105	104	102	100	98	97	96						
65	128	128	128	127	127	126	125	124	123	122	121	120	119	118	117	116	115	114	113	112	111	110	109	108	106	105	104	102	100	98	97	96					
66	129	129	129	128	128	127	126	125	124	123	122	121	120	119	118	117	116	115	114	113	112	111	110	109	108	106	105	104	102	100	98	97	96				
67	130	130	130	129	129	128	127	126	125	124	123	122	121	120	119	118	117	116	115	114	113	112	111	110	109	108	106	105	104	102	100	98	97	96			
68	131	131	131	130	130	129	128	127	126	125	124	123	122	121	120	119	118	117	116	115	114	113	112	111	110	109	108	106	105	104	102	100	98	97	96		
69	132	132	132	131	131	130	129	128	127	126	125	124	123	122	121	120	119	118	117	116	115	114	113	112	111	110	109	108	106	105	104	102	100	98	97	96	
70	133	133	133	132	132	131	130	129	128	127	126	125	124	123	122	121	120	119	118	117	116	115	114	113	112	111	110	109	108	106	105	104	102	100	98	97	
71	134	134	134	133	133	132	131	130	129	128	127	126	125	124	123	122	121	120	119	118	117	116	115	114	113	112	111	110	109	108	106	105	104	102	100	98	
72	135	135	135																																		

For the purpose of this Table,

"age next birthday attained" means age next birthday on 15 June 1970;

age next birthday attained means the officer was not married when he first became a contributor; and

"currently married" means the officer was married on 15 June 1970.

TABLE F
THIS SECTION OF TABLE F IS APPLICABLE ONLY TO THE CASE OF OFFICERS WHO WILL BE AGED 57 NEXT BIRTHDAY, WHEN THEY COMPLETE THEIR PERIOD OF CONTRIBUTION
THE PERCENTAGE OF CONTRIBUTIONS, WHICH A CONTRIBUTOR HAS PAID FROM THE DAY OF HIS FIRST MARRIAGE, TO BE REFUNDED TO CONTRIBUTORS WHO WERE UNMARRIED AT ENTRY AND CURRENTLY MARRIED

Age Next Birthday Attained	AGE NEXT BIRTHDAY AT MARRIAGE																																56		
	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53		54	55
22	64																																		
23		65																																	
24			66																																
25				67																															
26					67																														
27						68																													
28							68																												
29								69																											
30									69																										
31										70																									
32											70																								
33												70																							
34													71																						
35														71																					
36															72																				
37																72																			
38																	72																		
39																		73																	
40																			73																
41																				73															
42																					74														
43																						74													
44																							74												
45																								74											
46																									74										
47																										74									
48																											74								
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52																														75					
53																															75				
54																																75			
55																																	75		
56																																			
57																																			

For the purpose of this Table,
“age next birthday attained” means age next birthday on 15 June 1970;
“unmarried at entry” means the officer was not married when he first became a contributor; and
“currently married” means the officer was married on 15 June 1970.

TABLE F

THIS SECTION OF TABLE F IS APPLICABLE ONLY TO THE CASE OF OFFICERS WHO WILL BE AGED 58 NEXT BIRTHDAY, WHEN THEY COMPLETE THEIR PERIOD OF CONTRIBUTION

THE PERCENTAGE OF CONTRIBUTIONS, WHICH A CONTRIBUTOR HAS PAID FROM THE DAY OF HIS FIRST MARRIAGE, TO BE REFUNDED TO CONTRIBUTORS WHO WERE UNMARRIED AT ENTRY AND CURRENTLY MARRIED

Age Next Birthday Attained	AGE NEXT BIRTHDAY AT MARRIAGE																																			
	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	
23																																				
24																																				
25																																				
26																																				
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57																																				
58																																				

For the purpose of this Table,
“age next birthday attained” means age next birthday on 15 June 1970;
“unmarried at entry” means the officer was not married when he first became a contributor; and
“currently married” means the officer was married on 15 June 1970

TABLE F

THIS SECTION OF TABLE F IS APPLICABLE ONLY TO THE CASE OF OFFICERS WHO WILL BE AGED 59 NEXT BIRTHDAY, WHEN THEY COMPLETE THEIR PERIOD OF CONTRIBUTION

THE PERCENTAGE OF CONTRIBUTIONS, WHICH A CONTRIBUTOR HAS PAID FROM THE DAY OF HIS FIRST MARRIAGE, TO BE REFUNDED TO CONTRIBUTORS WHO WERE UNMARRIED AT ENTRY AND CURRENTLY MARRIED

[illegible]

For the purpose of this Table,

“age next birthday attained” means age next birthday on 15 June 1970;

“unmarried at entry” means the officer was not married when he first became a contributor; and

"currently married" means the officer was married on 15 June 1970

TABLE F

THIS SECTION OF TABLE IS APPLICABLE ONLY TO THE CASE OF OFFICERS WHO WILL BE AGED 60 NEXT BIRTHDAY, WHEN THEY COMPLETE THEIR PERIOD OF CONTRIBUTION

THE PERCENTAGE OF CONTRIBUTIONS HAS PAID FROM THE DAY OF HIS FIRST MARRIAGE, TO BE REFUNDED TO CONTRIBUTORS WHO WERE UNMARRIED AT ENTRY AND CURRENTLY MARRIED

Age Next Birthday Attained	AGE NEXT BIRTHDAY AT MARRIAGE																																					
	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60		
67																																						
26	67																																					
27	69	67																																				
28	71	69	67																																			
29	72	71	69	67																																		
30	74	73	71	69	68																																	
31	76	75	73	72	70	68																																
32	78	77	76	75	73	71	68																															
33	80	79	78	77	75	74	71	68																														
34	83	81	80	79	78	76	74	71	68																													
35	85	83	82	81	80	79	76	74	72	68																												
36	87	85	84	83	82	81	79	78	76	74	71																											
37	89	88	86	85	84	82	81	79	78	76	73	71																										
38	91	90	88	87	86	84	83	82	81	79	78	76	74																									
39	93	92	90	89	87	86	84	83	82	80	78	76	74	72																								
40	95	94	92	91	90	88	87	85	84	82	80	78	76	74	72																							
41	98	97	96	94	92	91	90	88	86	85	82	80	78	76	75	72																						
42	100	98	98	97	96	94	93	92	90	88	87	85	82	80	79	78	75	72																				
43	101	100	99	99	98	96	95	94	92	90	89	87	85	83	82	81	78	75	72																			
44	103	102	101	100	99	98	96	95	94	92	91	90	88	86	84	83	80	78	75	72																		
45	104	103	102	101	100	99	98	96	95	94	92	91	90	88	86	84	83	80	78	75	72																	
46	106	105	104	103	102	101	100	99	98	96	95	93	92	90	88	87	84	83	81	79	76	74	72															
47	107	106	105	104	103	102	101	100	99	98	97	95	93	92	91	89	88	86	83	81	79	76	73	71														
48	108	107	106	105	104	103	102	100	100	98	96	94	92	91	89	87	85	82	79	77	75	73	71															
49	109	108	107	106	105	104	103	102	100	100	98	96	94	92	91	89	87	85	82	80	78	76	74	72	71													
50	110	109	108	107	106	105	104	103	102	100	99	97	95	93	91	88	86	83	80	78	76	74	73	72	71													
51	111	110	109	108	107	106	105	104	103	102	100	99	97	95	93	91	89	86	83	81	79	76	74	73	72	71												
52	112	111	110	109	108	107	106	105	104	103	102	100	99	97	95	93	91	89	86	84	82	80	78	77	75	74	73	73										
53	112	112	111	110	109	108	107	106	104	102	100	97	95	93	91	89	88	86	84	82	80	78	77	76	75	74	74	74	74	75								
54	113	113	113	113	112	111	109	108	106	104	102	100	97	95	93	90	88	86	84	83	80	79	78	77	76	75	74	74	74	75								
55	113	113	112	112	112	111	109	108	106	104	102	100	97	95	93	90	88	86	84	83	80	79	78	77	76	75	75	75	75	76	77							
56	114	113	112	112	112	111	109	108	106	104	102	100	97	95	93	90	88	86	84	83	80	79	78	77	76	76	76	76	77	78								
57	114	114	113	113	112	111	110	109	108	106	104	102	100	97	95	93	90	88	86	84	82	80	79	78	77	76	76	76	77	78								
58	114	114	113	113	112	111	110	109	108	106	104	102	100	97	95	93	90	88	86	84	82	80	79	78	77	76	76	76	77	78								
59	115	114	113	112	111	110	109	108	106	104	102	100	97	95	93	90	88	86	84	82	80	79	78	77	76	76	76	77	78									
60	115	115	115	114	113	112	111	109	107	105	102	100	98	95	93	90	88	86	84	82	80	79	77	76	75	75	75	76	78									

For the purpose of this Table,
“age next birthday attained” means age next birthday on 15 June 1970;
“unmarried at entry” means the officer was not married when he first became a contributor; and
“currently married” means the officer was married on 15 June 1970

TABLE F

THIS SECTION OF TABLE F IS APPLICABLE ONLY TO THE CASE OF OFFICERS WHO WILL BE AGED 61 NEXT BIRTHDAY, WHEN THEY COMPLETE THEIR PERIOD OF CONTRIBUTION

THE PERCENTAGE OF CONTRIBUTIONS, WHICH A CONTRIBUTOR HAS PAID FROM THE DAY OF HIS FIRST MARRIAGE, TO BE REFUNDED TO CONTRIBUTORS WHO WERE UNMARRIED AT ENTRY AND CURRENTLY MARRIED

Age Next Birthday Attained	AGE NEXT BIRTHDAY AT MARRIAGE																																			
	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	
26																																				
27	68																																			
28	70	68																																		
29	71	70	68																																	
30	73	72	70	68																																
31	75	74	72	70	68																															
32	77	76	74	72	70	68																														
33	79	78	76	74	72	71	69																													
34	81	80	78	76	75	74	72	69																												
35	83	82	80	79	78	76	74	72	70																											
36	85	84	83	82	80	79	77	75	73	71																										
37	87	86	85	84	83	81	79	77	75	73	71																									
38	89	88	87	86	84	83	81	79	77	75	73	71																								
39	91	90	89	88	86	84	83	81	79	77	75	73	71																							
40	93	92	91	90	89	87	86	84	83	81	79	78	76	74	72																					
41	95	94	93	91	90	89	87	85	84	83	82	80	78	76	74	72																				
42	96	96	95	93	92	91	89	88	86	85	84	82	80	78	76	74	72																			
43	98	98	97	95	94	92	91	89	88	87	85	83	81	79	78	76	74	72																		
44	100	100	99	98	97	95	93	92	90	89	88	86	84	82	80	78	76	74	72																	
45	103	102	101	100	99	98	97	95	94	92	91	89	88	86	84	82	80	77	74	72																
46	104	103	102	101	100	99	98	97	96	95	93	92	90	88	86	84	82	80	77	74	72															
47	106	104	103	102	101	100	99	97	96	94	92	91	89	87	86	83	80	78	75	72																
48	107	106	105	104	103	101	100	99	98	96	95	93	92	90	89	87	84	81	78	75	72															
49	108	107	106	105	104	103	101	100	99	98	97	95	94	92	90	89	86	83	80	77	74	72														
50	109	108	107	106	105	104	103	101	100	99	98	97	95	93	91	89	88	85	82	79	76	73														
51	110	109	108	107	106	105	104	103	102	101	100	99	97	95	93	91	89	86	83	80	78	76	74	72	71	70	69									
52	110	108	107	106	105	104	103	102	101	100	99	97	95	93	91	88	85	83	80	78	75	73	72	71	70	69										
53	111	110	109	108	107	106	105	103	102	101	100	99	97	95	93	90	88	86	83	80	78	77	75	74	73	72	71	70	69							
54	111	110	109	108	107	106	104	103	102	101	100	97	95	92	90	88	85	83	80	78	77	76	74	73	72	71	71	71	71	71	71	71	71	71	71	
55	112	111	110	109	108	107	105	103	102	100	97	94	92	90	88	85	83	80	78	77	76	74	73	72	72	72	72	72	72	72	72	72	72	72	72	72
56	112	111	110	109	108	107	106	104	103	102	100	97	94	92	90	88	85	83	81	79	78	76	75	74	74	74	74	74	74	74	74	74	74	74	74	74
57	112	112	112	111	110	109	108	106	104	102	100	97	94	92	90	88	85	83	81	79	78	77	75	74	74	74	74	74	74	74	74	74	74	74	74	74
58	113	112	112	111	110	109	108	106	104	102	100	97	94	92	90	88	86	83	81	80	79	77	75	74	74	74	74	74	74	74	74	74	74	74	74	74
59	113	113	112	111	110	110	108	106	104	102	100	97	94	92	90	88	86	83	81	80	79	77	75	74	74	74	74	74	74	74	74	74	74	74	74	74
60	114	113	112	111	111	110	108	106	104	102	99	97	94	92	90	88	85	83	81	79	78	76	75	74	74	74	74	74	74	74	74	74	74	74	74	74
61	114	114	113	112	111	110	108	106	104	102	99	96	94	92	89	87	85	82	80	79	77	76	75	74	73	72	72	72	72	72	72	72	72	72	72	72

For the purpose of this Table,

“age next birthday attained” means age next birthday on 15 June 1970;

“unmarried at entry” means the officer was not married when he first became a contributor; and

“currently married” means the officer was married on 15 June 1970

TABLE F

THIS SECTION OF TABLE F IS APPLICABLE ONLY TO THE CASE OF OFFICERS WHO WILL BE AGED 62 NEXT BIRTHDAY, WHEN THEY COMPLETE THEIR PERIOD OF CONTRIBUTION

THE PERCENTAGE OF CONTRIBUTIONS, WHICH A CONTRIBUTOR HAS PAID FROM THE DAY OF HIS FIRST MARRIAGE, TO BE REFUNDED TO CONTRIBUTORS WHO WERE UNMARRIED AT ENTRY AND CURRENTLY MARRIED

Age Next Birthday Attained	AGE NEXT BIRTHDAY AT MARRIAGE																																			
	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	
27																																				
28																																				
29																																				
30																																				
31																																				
32																																				
33																																				
34																																				
35																																				
36																																				
37																																				
38																																				
39																																				
40																																				
41																																				
42																																				
43																																				
44																																				
45																																				
46																																				
47																																				
48																																				
49																																				
50																																				
51																																				
52																																				
53																																				
54																																				
55																																				
56																																				
57																																				
58																																				
59																																				
60																																				
61																																				
62																																				

For the purpose of this Table,
“age next birthday attained” means age next birthday on 15 June 1970;
“unmarried at entry” means the officer was not married when he first became a contributor; and

“currently married” means the officer was married on 15 June 1970

TABLE F

THIS SECTION OF TABLE F IS APPLICABLE ONLY TO THE CASE OF OFFICERS WHO WILL BE AGED 63 NEXT BIRTHDAY, WHEN THEY COMPLETE THEIR PERIOD OF CONTRIBUTION

THE PERCENTAGE OF CONTRIBUTIONS, WHICH A CONTRIBUTOR HAS PAID FROM THE DAY OF HIS FIRST MARRIAGE, TO BE REFUNDED TO CONTRIBUTORS WHO WERE UNMARRIED AT ENTRY AND CURRENTLY MARRIED

Age Next Birthday Attained	AGE NEXT BIRTHDAY AT MARRIAGE																																			
	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	
28	70																																			
29	71	70																																		
30	73	71	69																																	
31	74	73	71	69																																
32	76	74	73	71	69																															
33	78	76	75	73	71	69																														
34	80	79	77	75	73	72	69																													
35	83	81	79	77	76	74	72	70																												
36	85	83	81	80	78	76	74	72	70																											
37	87	85	84	82	80	79	78	75	73	71																										
38	89	88	86	84	83	81	79	77	75	73	71																									
39	91	90	88	86	85	83	81	79	77	75	73	72																								
40	93	92	90	88	87	85	83	81	79	77	76	74	72																							
41	95	93	91	89	87	85	83	81	79	77	76	74	72	70																						
42	96	95	94	92	90	89	87	85	84	82	80	78	76	74	72																					
43	98	97	95	94	93	91	89	88	86	84	82	80	78	76	74	72																				
44	99	98	97	95	94	93	91	89	88	86	84	82	80	78	76	74	72																			
45	101	99	98	97	96	95	93	91	90	88	86	84	82	80	78	76	74	72																		
46	102	101	99	98	97	96	95	93	91	89	88	86	84	82	80	78	76	74	72																	
47	103	102	101	100	99	98	96	95	93	91	89	88	86	84	82	80	78	76	74	72																
48	104	103	102	101	100	99	98	96	95	93	91	89	88	86	84	82	80	78	76	74	72															
49	105	104	103	102	101	100	99	98	96	95	94	92	90	88	87	85	83	82	79	77	74	72														
50	106	105	104	103	102	101	100	99	98	97	96	94	92	90	88	87	85	83	80	78	75	73	72													
51	107	106	104	103	102	101	100	99	98	96	95	94	92	90	88	86	84	81	78	76	74	72	70	68	67											
52	107	106	105	104	103	102	101	100	99	97	95	94	92	90	88	86	85	82	79	76	74	72	70	69	68	67	66									
53	108	107	106	104	103	102	100	99	97	96	94	93	91	89	87	85	82	79	76	74	72	70	69	68	67	66	65									
54	108	106	105	104	103	101	99	98	96	94	92	90	88	86	84	82	80	78	75	73	72	70	69	68	67	66	65	64								
55	109	108	107	106	105	104	102	100	98	96	94	92	90	88	86	84	82	80	78	76	74	72	70	69	68	67	66	65	64							
56	109	108	107	106	105	104	102	100	98	96	94	92	90	88	86	84	82	80	78	76	74	72	70	69	68	67	66	65	64							
57	110	109	108	107	106	105	102	100	98	96	94	92	90	88	86	84	82	80	78	76	73	71	70	69	68	67	66	65	64	63						
58	110	109	109	108	106	105	103	101	98	96	94	92	90	88	85	83	80	77	75	73	71	69	68	67	66	65	64	63	62							
59	110	109	109	108	106	105	103	100	98	96	94	92	90	88	85	84	80	78	75	73	72	70	69	68	67	66	65	64	63	62						
60	110	109	108	107	106	105	103	100	98	96	94	92	90	88	86	84	81	78	75	73	72	70	69	68	67	66	65	64	63	62						
61	110	109	108	107	106	105	103	100	98	96	94	92	90	88	86	84	81	78	75	73	72	70	69	68	67	66	65	64	63	62						
62	110	109	108	107	106	105	103	100	98	96	94	92	90	88	86	84	81	78	75	73	72	70	69	68	67	66	65	64	63	62						
63	110	110	109	108	107	106	105	103	100	98	95	93	91	89	87	84	82	79	76	74	72	70	68	67	66	65	64	63	62	61	60					

For the purpose of this Table,
“age next birthday attained” means age next birthday on 15 June 1970;
“currently married” means the officer was married on 15 June 1970
“unmarried at entry” means the officer was not married when he first became a contributor; and

TABLE F

THIS SECTION OF TABLE F IS APPLICABLE ONLY TO THE CASE OF OFFICERS WHO WILL BE AGED 64 NEXT BIRTHDAY, WHEN THEY COMPLETE THEIR PERIOD OF CONTRIBUTION

THE PERCENTAGE OF CONTRIBUTIONS, WHICH A CONTRIBUTOR HAS PAID FROM THE DAY OF HIS FIRST MARRIAGE, TO BE REFUNDED TO CONTRIBUTORS WHO WERE UNMARRIED AT ENTRY AND CURRENTLY MARRIED

Age Next Birthday Attained	AGE NEXT BIRTHDAY AT MARRIAGE																																			
	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	
29	70																																			
30	72	70																																		
31	73	72	69																																	
32	75	73	71	69																																
33	77	75	73	71	69																															
34	79	77	75	73	71	69																														
35	81	79	77	75	73	71	69																													
36	83	81	79	78	76	74	72	70																												
37	85	83	81	79	78	76	74	72	70																											
38	87	85	84	82	80	79	77	75	73	71																										
39	89	88	86	84	83	81	79	77	75	73	71																									
40	91	90	88	86	85	84	82	80	78	76	74	72																								
41	93	92	90	89	87	86	84	82	80	78	76	74	72																							
42	95	93	92	91	89	88	86	84	82	80	78	76	74	72																						
43	96	95	94	93	91	90	88	86	84	83	81	79	76	74	72																					
44	98	97	96	95	93	92	90	89	87	85	83	81	79	77	74	72																				
45	99	98	97	96	95	94	92	90	88	86	85	82	80	78	75	73	71																			
46	101	100	98	97	96	94	92	90	88	86	84	81	79	76	74	72	70																			
47	102	101	100	98	96	94	92	90	88	85	82	80	77	75	73	71	70																			
48	103	102	101	100	99	98	96	94	92	91	89	88	86	83	81	78	76	74	72	70	69	68														
49	104	103	102	101	100	99	96	94	92	90	87	84	82	79	77	75	73	71	69	68	67															
50	105	104	102	101	100	99	97	96	94	92	91	88	85	83	80	77	75	73	71	69	68	67	66	65												
51	105	104	103	102	101	100	99	98	96	94	93	91	89	87	84	82	80	77	75	73	71	69	67	66	65	64										
52	107	105	104	102	101	100	98	97	95	94	92	89	87	85	84	82	79	76	73	71	69	67	66	65	64	64										
53	107	106	104	103	101	100	99	97	95	94	92	90	88	86	84	82	79	76	73	71	69	67	66	65	64	64	64									
54	107	106	105	103	102	101	100	99	97	95	94	92	90	88	86	84	82	79	76	73	71	69	68	66	65	64	64	64								
55	107	106	105	104	103	102	101	99	97	95	94	92	90	88	86	84	82	79	76	73	71	69	68	66	65	64	64	64	64							
56	108	106	105	104	103	101	99	97	95	94	92	90	88	86	84	82	79	76	73	71	69	68	66	65	64	64	64	64	64	65						
57	108	107	105	104	103	101	99	97	95	93	91	89	87	85	83	81	78	76	73	71	69	68	66	65	64	64	64	64	64	65	66					
58	108	107	106	105	103	102	100	97	95	93	91	89	87	85	83	80	78	75	72	70	68	67	66	65	64	64	64	64	64	65	66	67				
59	108	107	106	105	104	102	100	98	95	93	91	89	87	85	83	80	78	75	72	70	68	67	66	65	64	64	64	64	64	65	66	67	68	71	74	
60	108	107	106	105	104	102	100	98	95	93	91	89	87	85	83	81	78	75	72	70	69	68	67	66	66	66	66	66	67	67	67	67	68	70	74	
61	108	107	106	105	104	102	100	98	95	93	91	89	87	85	83	81	78	75	72	70	69	68	67	66	66	66	67	67	67	67	67	67	68	70	74	
62	108	107	106	105	104	102	100	98	95	93	91	89	87	85	83	81	78	75	72	70	69	68	67	66	66	66	67	67	67	67	67	67	68	70	74	
63	108	107	106	105	104	102	100	98	95	93	91	89	87	85	83	81	78	75	72	70	69	68	67	66	66	66	67	67	67	67	67	68	70	74	76	
64	108	107	106	105	104	102	100	97	95	92	90	88	86	84	82	80	77	74	72	70	69	67	65	64	63	63	63	63	63	64	67	69	72	77	83	

For the purpose of this Table,

“age next birthday attained” means age next birthday on 15 June 1970;

“unmarried at entry” means the officer was not married when he first

became a contributor; and

“currently married” means the officer was married on 15 June 1970

TABLE F

THIS SECTION OF TABLE F IS APPLICABLE ONLY TO THE CASE OF OFFICERS WHO WILL BE AGED 65 NEXT BIRTHDAY, WHEN THEY COMPLETE THEIR PERIOD OF CONTRIBUTION

THE PERCENTAGE OF CONTRIBUTIONS, WHICH A CONTRIBUTOR HAS PAID FROM THE DAY OF HIS FIRST MARRIAGE, TO BE REFUNDED TO CONTRIBUTORS WHO WERE UNMARRIED AT ENTRY AND CURRENTLY MARRIED

Age Next Birthday Attained	AGE NEXT BIRTHDAY AT MARRIAGE																																				
	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64		
30	71																																				
31	73	71																																			
32	75	73	70																																		
33	76	74	72	70																																	
34	78	76	74	72	70																																
35	80	78	76	74	72	70																															
36	82	80	78	76	74	72	70																														
37	84	82	80	78	76	74	72	70																													
38	85	84	82	81	79	77	75	73	71																												
39	87	86	84	83	81	79	77	75	73	71																											
40	89	88	87	85	83	81	79	77	75	73	71																										
41	91	90	88	87	85	84	82	80	78	76	74	71																									
42	94	92	91	89	88	86	84	82	80	78	76	74	71																								
43	96	94	92	90	88	87	85	84	81	79	77	74	72																								
44	97	96	95	94	92	90	88	87	85	83	81	78	76	74	72																						
45	99	98	96	95	94	92	90	89	87	85	83	81	78	76	74	72																					
46	100	99	98	97	95	94	92	91	88	86	85	82	80	77	75	72	71																				
47	102	100	99	98	97	95	93	92	90	88	86	83	81	78	75	72	71	70																			
48	103	101	100	99	98	96	94	93	91	89	87	84	82	80	77	75	72	71	69																		
49	103	102	101	100	98	96	95	94	92	90	88	85	83	80	77	75	72	71	69	68																	
50	104	103	102	101	99	98	96	95	94	92	90	88	86	84	81	79	77	74	72	69	68	67	66	66	64												
51	105	103	102	100	99	99	98	96	95	93	90	87	84	82	80	77	74	72	69	68	67	66	65	64	63	62											
52	106	104	102	100	99	99	98	96	95	93	90	87	85	82	81	79	77	74	72	69	68	67	66	65	64	63	62										
53	106	104	102	100	99	99	98	97	96	94	92	89	87	85	82	81	79	77	74	72	69	67	66	65	64	63	62										
54	106	104	103	101	99	98	97	96	94	91	89	87	85	83	81	79	77	74	72	69	67	66	65	64	63	62	62										
55	106	105	103	102	100	98	97	96	94	91	89	87	85	83	81	79	77	74	72	69	67	66	65	64	63	62	62	62									
56	106	105	104	102	101	99	98	96	93	91	88	87	85	83	82	80	78	76	74	72	69	67	66	65	64	63	62	62	62								
57	106	105	104	102	101	99	97	93	93	90	88	86	84	83	81	79	76	73	71	68	66	65	64	63	62	62	62	62	62								
58	106	105	104	102	101	99	97	93	92	90	88	86	84	82	80	78	76	73	71	68	66	65	64	63	62	62	62	62	62	62							
59	106	105	104	102	101	99	97	94	92	90	87	86	84	83	81	78	76	73	71	68	65	64	63	62	62	62	62	62	62	62	62	62	62	62	62	62	
60	106	105	103	102	100	98	96	94	92	90	87	85	84	82	80	78	75	73	71	68	65	64	63	62	62	62	62	62	62	62	62	62	62	62	62	62	
61	106	105	103	102	100	98	96	94	92	90	87	85	84	82	80	78	75	73	70	68	65	64	63	62	62	62	62	62	62	62	62	62	62	62	62	62	
62	106	104	103	101	100	98	93	93	92	89	87	85	83	81	79	77	75	72	70	67	64	63	62	62	62	62	62	62	62	62	62	62	62	62	62	62	
63	106	104	103	101	99	97	95	93	91	89	86	84	82	81	79	77	74	72	69	67	64	63	62	62	62	62	62	62	62	62	62	62	62	62	62	62	
64	106	104	103	101	99	97	95	93	91	89	86	84	82	81	79	77	74	72	69	66	64	62	62	62	61	61	61	61	61	61	61	61	61	61	61	61	
65	106	105	104	102	100	98	96	94	91	89	86	85	83	81	79	77	74	72	69	66	64	62	62	62	61	61	61	61	61	61	61	61	61	61	61	61	

For the purpose of this Table,
“age next birthday attained” means age next birthday on 15 June 1970;
“currently married” means the officer was married on 15 June 1970
“unmarried at entry” means the officer was not married when he first became a contributor; and

SECOND SCHEDULE

[Section 2]

*Pensions (Entitled Officers) Ordinance 1956 [<i>Ord. 17 of 1956</i>]	Section 4
*Entitled Officers (Gratuities) Ordinance 1956 [<i>Ord. 21 of 1956</i>]	Section 4
The Federation of Malaya Agreement 1948 [<i>F.M.G.N. 6 of 1948</i>]	Tenth Schedule Part 1, paragraphs 3 and 5
Retirement from the Public Service (Compensation) Ordinance 1956 [<i>Colony of Singapore Ord. 43 of 1956</i>] or the corresponding provisions of any law in force in the Colony which may be substituted therefor.	Section 3

*NOTE—Pensions (Entitled Officers) Ordinance 1956 and Entitled Officer (Gratuities) Ordinance 1956 has been repealed by Ordinance 28/1957.

APPENDIX

[Sections 11, 12 and 13 of the Widows' and Orphans' Pensions (Amendment and Extended Application) Ordinance 1950 [*No. 75 of 1950*] are reproduced below for the purpose of convenience]

Extension, repeal and transitory provisions

11. (1) Subject as hereinafter provided, the *Enactment as amended by the foregoing provisions of this Ordinance shall be deemed to have had effect throughout the territories now comprised in the Federation as from 1 April 1946.

(2) The Widows' and Orphans' Pension Ordinance [*S.S. Cap. 79*] is hereby repealed with effect from 1 April 1946.

(3) No public servant, to whom the Enactment applies and who at any time before the date of publication in the *Gazette* of this Ordinance, was in the service of the Government of any of the territories now comprised in the Federation where no provision was made by law for the granting of pensions to widows and orphans or was an officer serving on probation or on agreement, shall be liable, by reason only this section, to make contributions in respect of the period from 1 April 1946, to the aforementioned date or have any rights under the Enactment:

Provided that every such public servant may, by notice in writing to be given to the Directors (appointed under section 2 of the Enactment) not later than three months from the date of publication in the *Gazette* of this Ordinance, or such further period as the Directors may in any particular case allow elect to become a contributor under the Enactment with effect from 1 April 1946, or, if, on that date he was not in the service of the Government, from the date on which he entered such service, and, if, within a period of one year, he makes a lump sum payment to the Directors equal to the monthly abatements which would have been made from his salary had the Enactment, as extended by this Ordinance, been in force, he shall be deemed to have become a contributor as from 1 April 1946, or the date on which he entered the service of the Government, as the case may be, and, as from such date, he shall be deemed to have enjoyed all the rights and to have been subject to all the liabilities under the Enactment, as extended by this Ordinance.

(4) All monthly abatements made from the salary or pension of any public servant under the Enactment or under the Widows' and Orphans' Pension Ordinance in respect of the period between 1 April 1946, and the date on which this Ordinance is published in the *Gazette*, shall be deemed to have been made under and for the purposes of the Enactment as extended by this Ordinance.

*NOTE—Refers to Widow's and Orphans' Pension Act (*see s. 2 of Widows and Orphans Pensions (Amendment and Extended Application) Ordinance 1950 [No. 75 of 1950]*).

(5) Officers who immediately before 1 April 1946, were—

- (a) in the service of the Colony of the Straits Settlements;
- (b) serving in the Settlement of Penang or Malacca; and
- (c) contributors under the Widows' and Orphans' Pension Ordinance of the said Colony,

shall, as from the aforementioned date be deemed to have been transferred to the Government of the Malayan Union under and in accordance with the provisions of the Enactment as extended by this Ordinance.

(6) Where in the Enactment, as extended by this Ordinance, any period of time is specified for the doing of any act by a contributor or by any other person, such period shall begin to run from the date of the event mentioned in the Enactment for the running of such period or from the date on which this Ordinance is published in the *Gazette*, whichever is the later.

(7) Where at any time before the date on which this Ordinance is published in the *Gazette*, a contributor whose official income became reduced, whether by reduction of salary or by his retirement on pension, has given notice under section 6 of the Enactment, of his desire to continue his rate of contribution according to the full amount of contribution paid by him at the date of such reduction or retirement, then notwithstanding the provisions of the Enactment—

- (a) such contributor may revoke the option so exercised; or
- (b) if he has revoked such option before the date on which this Ordinance is published in the *Gazette*, such revocation shall be deemed to have been validly and legally made and accepted by the Directors (as defined in section 2 of the Enactment).

Interpretation of “salary”

12. For the avoidance of doubt it is hereby declared and enacted that in the Enactment and in the Widows' and Orphans' Pension Ordinance the word “salary” shall mean and be deemed at all times to have meant the salary attached to a pensionable office, or, in the case of an officer serving in a pensionable class, the salary payable to such officer as an officer in such class, as the case may be, together in either case with any personal pensionable allowance and expatriation pay (if any) but exclusive of acting pay or other allowance.

SPECIAL PROVISIONS REGARDING OFFICERS TRANSFERRED
FROM PALESTINE

**Special provisions regarding lump sum payment of contributions by officers
transferred from Palestine to the Federation**

13. Notwithstanding anything contained in the Enactment, an officer who was a contributor under the Palestine Widows' and Orphans' Pensions Ordinance 1944, immediately before 15 May 1948, and who is transferred to the service of the Government of the Federation may, not later than three months after such transfer or after the commencement of this Ordinance, whichever is the later, make a lump sum payment to the Directors, appointed under the Enactment, equal to the accumulated contributions paid by him and by the Government of Palestine on his behalf under the aforesaid Palestine Ordinance.

LAWS OF MALAYSIA

Act 681

WIDOWS AND ORPHANS PENSION ACT 1915

LIST OF AMENDMENTS

Amending law	Short title	In force from
F.M.S. En. No. 3 of 1933	Widows and Orphans' Pension (Amendment) Enactment 1933	17-03-1933
F.M.S En. No. 26 of 1936	Widows and Orphans Pension (Amendment) Enactment 1936	29-07-1936
F.M.S En. No. 18 of 1937	Statute Law Revision (Chief Secretary's Powers) Enactment 1937	23-07-1937
F.M.S En. No. 13 of 1938	Widows and Orphans Pension (Amendment) Enactment 1938	06-04-1938
F.M.S En. No. 4 of 1939	Widows and Orphans Pension (Amendment) Enactment 1939	05-04-1939
F.M. Ord. No. 75 of 1950	Widows and Orphans Pension (Amendment and Extended Application) Ordinance 1950	11-12-1950
F.M. Ord. No. 36 of 1955	Widows and Orphans Pensions (Amendment) Ordinance 1955	01-01-1955
F.M. Ord. No. 15 of 1956	Widows and Orphans Pension (Amendment) Ordinance 1956	01-01-1955
F.M. Ord. No. 56 of 1957	Widows and Orphans Pension (Amendment) Ordinance 1957	27-08-1957
Ord. No. 28 of 1958	Widows and Orphans Pension (Amendment) Ordinance 1958	27-08-1957
Act A24	Widows and Orphans Pension (Amendment) Act 1969	28-03-1969

Amending law	Short title	In force from
P.U. (A) 184/ 1970	Emergency (Essential Powers) Ordinance No. 33, 1970	15-06-1970
Act A96	Widows and Orphans Pension (Amendment) Act 1972	01-03-1972

LIST OF LAWS OR PARTS THEREOF REPEALED

No.	Title
Ord. 33 of 1970	Emergency (Essential Powers) Ordinance No. 33, 1970
S.S. Cap. 79	The Widows' and Orphans' Pension Ordinance

LAWS OF MALAYSIA

Act 681

WIDOWS AND ORPHANS PENSION ACT 1915

LIST OF SECTIONS AMENDED

Section	Amending authority	In force from
2	En. 26/1936	29-07-1936
	En. 18/1937	23-07-1937
	En. 13/1938	06-04-1938
	Ord. 75/1950	11-12-1950
	Ord. 36/1955	01-01-1955
	Ord. 56/1957	27-08-1957
	Act A24	28-03-1969
	P.U. (A) 184/1970	15-06-1970
	Act A96	01-03-1973
3	En. 18/1937	23-07-1937
	Ord. 75/1950	11-12-1950
	P.U. (A) 184/1970	15-06-1970
4	En. 29/1926	01-01-1926
	En. 26/1936	29-07-1936
	En. 18/1937	23-07-1937
	En. 4/1939	05-04-1939
	Ord. 75/1950	11-12-1950
	Ord. 36/1955	01-01-1955
	Act A96	01-03-1973
5	En. 3/1933	17-03-1933
5A	Ord. 75/1950	11-12-1950
	Ord. 36/1955	01-01-1955
5B	Ord. 56/1957	27-08-1957
	Ord. 28/1958	27-08-1957
5C	P.U. (A) 184/1970	15-06-1970
5D	Act A96	01-03-1973
5E	Act A96	01-03-1973

Section	Amending authority	In force from
6	En. 26/1936	29-07-1936
	Ord. 75/1950	11-12-1950
	Ord. 36/1955	01-01-1955
	Ord. 56/1957	27-08-1957
7	Ord. 36/1955	01-01-1955
8	Ord. 36/1955	01-01-1955
9	Ord. 36/1955	01-01-1955
10	Ord. 36/1955	01-01-1955
11	Ord. 36/1955	01-01-1955
12	Ord. 18/1937	23-07-1937
	Ord. 75/1950	11-12-1950
	Ord. 36/1955	01-01-1955
12A	Ord. 36/1955	01-01-1955
13	Ord. 75/1950	11-12-1950
14	Ord. 75/1950	11-12-1950
15	En. 3/1933	17-03-1933
	Ord. 75/1950	11-12-1950
	Ord. 36/1955	01-01-1955
17	Ord. 75/1950	11-12-1950
	Ord. 15/1956	01-01-1955
19	Ord. 75/1950	11-12-1950
20	Ord. 75/1950	11-12-1950
21	En. 18/1937	23-07-1937
	Ord. 75/1950	11-12-1950
23	En. 18/1937	23-07-1937
23A	Ord. 75/1950	11-12-1950
24	Ord. 15/1956	01-01-1955
33A	Ord. 56/1957	27-08-1957

Section	Amending authority	In force from
34	Ord. 75/1950	11-12-1950
37	En. 3/1933 En. 18/1937	17-03-1933 23-07-1937
38	En. 18/1937	23-07-1937
Schedule/ First Schedule	En. 26/1936 Ord. 28/1958 Ord. 75/1950 Ord. 56/1957 Act A96	29-07-1936 27-08-1957 11-12-1950 27-08-1957 01-03-1972
Second Schedule	Ord. 56/1957 Ord. 28/1958	27-08-1958 27-08-1957
Third Schedule	En. 3/1933	17-03-1933
