Seychelles

Seychelles Pension Fund Act, 2005

Seychelles Pension Fund (Benefits) Regulations, 2005

Statutory Instrument 46 of 2005

Legislation as at 1 January 2008

FRBR URI: /akn/sc/act/si/2005/46/eng@2008-01-01

There may have been updates since this file was created.

PDF created on 21 February 2024 at 20:26.

Collection last checked for updates: 30 June 2014.

Check for updates

About this collection

The legislation in this collection has been reproduced as it was originally printed in the Government Gazette, with improved formatting and with minor typographical errors corrected. All amendments have been applied directly to the text and annotated. A scan of the original gazette of each piece of legislation (including amendments) is available for reference.

This is a free download from the Laws.Africa Legislation Commons, a collection of African legislation that is digitised by Laws.Africa and made available for free.

www.laws.africa
info@laws.africa

There is no copyright on the legislative content of this document.
This PDF copy is licensed under a Creative Commons Attribution 4.0 License (CC BY 4.0). Share widely and freely.

Seychelles Pension Fund (Benefits) Regulations, 2005
Contents

Part 1 – Preliminary 1
1. Citation and commencement 1
2. Interpretation 1
Part II – General 2
3. Application for pension, gratuity or allowance 2
4. Supporting evidence etc. 3
5. Nomination of beneficiary 3
6. Time limits for claim 3
7. Use of voluntary contribution as a security 3
Part III – Retirement pension 4
8. Entitlement to retirement pension 4
8A. Early retirement 5
8B. Funding of early retirement 5
8C. Application of early retirement for government and parastatal employees 5
8D. Re-employment of early retired members 6
9. Salary that is to be used for self-employed member's pension 6
10. Salary that is to be used for member who is not working at retirement 6
11. Application for retirement pension 6
12. Rates of pension for members who retired or turned 63 years old during the year 2005 7
13. Payment of voluntary contributions by lump sum on retirement or included in retirement pensions 7
Part IV – Pre and post retirement death gratuities 7
14. Pre retirement death gratuity 7
15. Post-retirement death gratuity 8
16. Application for pre or post-retirement gratuity 8
Part V – Migration allowance 8
17. Entitlement to migration allowance 8
18. Rate of allowance payable 8
19. Application for migration allowance 8
20. Member who returns from migration to start contribution fresh 9
Part VI – Permanent incapacity pension 9
21. Entitlement to incapacity pension 9
22. Rates of incapacity pension payable 9
23. Member who does not qualify for incapacity pension 9
24. Application for incapacity pension 10

25. Review of refused application 10
Part VII – Surviving spouse's pension 10
26. Entitlement to surviving spouse's pension 10
27. Rates of surviving spouse's pension payable 11
28. Election by member 11
29. Application for surviving spouse's pension 11
30. Circumstances in which a surviving spouse's pension shall cease, not be granted or varied 12
Part VIII – Children's pension 12
31. Entitlement to children's pension 12
32. Rates of children's pension 12
33. Payment of children's pension to guardian 13
34. Application for children's pension 13
Part VIIIA – Post-retirement surviving spouse's pension and children's pension 13
Section 34A. 13
Section 34B. 13
Part IX – Payment of pensions, gratuities and allowances 14
35. Payment of pensions, gratuities and allowances 14
Schedule 6 (Regulation 35) 43
Schedule 2 (Regulation 13) 19
Schedule 5 (Regulation 32) 39

Seychelles

Seychelles Pension Fund Act, 2005

Seychelles Pension Fund (Benefits) Regulations, 2005

Statutory Instrument 46 of 2005

Published in Supplement to Official Gazette on 31 October 2005

Assented to on 24 October 2005

Commenced on 1 January 2006

[This is the version of this document as it was from 1 January 2008 to 26 October 2008.]

[Amended by Seychelles Pension Fund (Benefits) (Amendment) Regulations, 2007 (Statutory Instrument 4 of 2007) on 26 February 2007]
[Amended by Seychelles Pension Fund (Benefits) (Amendment) Regulations, 2007 (Statutory Instrument 19 of 2007) on 13 August 2007]
[Amended by Seychelles Pension Fund (Benefits) (Amendment) (No.2) Regulations, 2007 (Statutory Instrument 45 of 2007) on 31 December 2007]
[Amended by Seychelles Pension Fund (Benefits) (Amendment) (No.3) Regulations, 2007 (Statutory Instrument 46 of 2007) on 1 January 2008]

In exercise of the powers, conferred by section 68 of the Seychelles Pension Fund Act, 2005 the President, acting as the Minister responsible for Finance hereby makes the following Regulations—

Part 1 – Preliminary

1. Citation and commencement

These Regulations may be cited as the Seychelles Pension Fund (Benefits) Regulations, 2005 and shall come into operation on 1st January 2006.

2. Interpretation

(1) In these Regulations—

"**approved form**" means a form provided by the Chief Executive Officer, or such other form which the Chief Executive Officer may in any particular case approve, for the purpose of claiming a gratuity, allowance or pension under these Regulations;

"**business**" means a business in terms of the Business Tax Act;

"**child**" means—

(a) a legitimate child;

(b) a natural but recognised child;

(c) an adopted child;

(d) a child pursuant to an affiliation order of a court or the Family Tribunal; or

(e) a child whose paternal descent has been proved under Article 340 of the Civil Code

of a member, who is under 18 years old or who is under 25 years old and still in full time education;

"**children's pension**" means a monthly pension payable to a child of a deceased member or the guardian of the child for the maintenance of the child;

"**guardian**" means a person appointed—

(a) as guardian of a child by a parent under Article 397 of the Civil Code; or

(b) as guardian of a child by the Court under Article 402, or

(c) as a sub-guardian of a child by the Court under Article 420 or 422 of the Civil Code,

and includes—

(i) any person to whose care a child is committed under or by virtue of a court or the family tribunal order; and

(ii) any person who, in the opinion of a court or the family tribunal for the time being has daily charge of or control over a child;

"**invalid**" means a person who in the opinion of the Medical Board is incapable of work as a result of a disease or bodily injury which is likely to remain permanent;

"**maintenance or maintaining**" means contributing to the household expenses and/or daily needs of an applicant, financially or otherwise, as one of the main contributors to the aforesaid expenses and needs and contribution in this definition includes being the main person, doing the laundering, cooking or cleaning for a member or caring for his child, without being paid any salary for the aforesaid services;

"**prescribed retirement age**" means the prescribed age for retirement under the Social Security Act (Cap. 225)

"**salary**" means remuneration in money payable in respect of employment including any supplementation and commuted allowances attached to the post.

[subregulation (1), previously regulation 2, renumbered by regulation 2(a)(i) of Statutory Instrument 19 of 2007]

(2) Where a reference to "average salary" in relation to a period of 5 years is made in any regulation, but due to the absence of the relevant records for the whole period such average salary cannot be determined in a particular case, the Chief Executive Officer may treat the average salary based on the records that are available as the proper "average salary" in such case for the purpose of that regulation.

[subregulation (2) added by regulation 2(a)(ii) of Statutory Instrument 19 of 2007]

Part II – General

3. Application for pension, gratuity or allowance

(1) An application for a pension, gratuity or allowance shall be made in an approved form and within the time limits specified in these Regulations.

(2) Where it appears to the Chief Executive Officer that a person who has made an application for a pension, gratuity or allowance is entitled to a pension, gratuity or allowance other than the one specified in the application, the Chief Executive Officer may with the approval of the applicant treat the application as an application for the pension, gratuity or allowance to which the person is entitled.

(3) An applicant for a pension, gratuity or allowance, who due to an incapacity is unable to act, may authorise in writing any other person to act on his behalf in respect of his application and for his pension, gratuity or allowance to be made out to or collected by the authorised person or to be paid

into the account of the authorised person, which authorisation shall be attested by 2 adults not being the authorised person.

(4) The Chief Executive officer shall upon receipt of an authorisation under subregulation (3) make all the necessary enquiries, including contacting the witnesses to the authorisation and shall keep a written record of his enquiries and findings, in order to satisfy himself that the authorisation is a genuine one and the applicant has not given it under duress.

4. Supporting evidence etc.

A person applying for a pension, gratuity or allowance shall, in addition to any certificate, document or evidence he is required to furnish under any other provision of these Regulations, furnish such other certificate, information and evidence as the Chief Executive Officer may require in any particular case, and shall, if reasonably required, attend at such place and time as the Chief Executive Officer may require, for the purpose of the determination of the claim.

5. Nomination of beneficiary

(1) A member making any nomination under these Regulations may nominate one or more persons to be paid his benefits in accordance with these Regulations in the event of the member's death prior to his retirement.

(2) The nomination shall be made in the approved form attested by 2 adults other than the nominee.

(3) A nomination may be changed at anytime but the last nomination shall always supersede the earlier one whether formally revoked or not.

(4) A member who makes any voluntary contributions to the Fund, may at any time prior to his death subject to Regulation 7, nominate in the approved form any person to be entitled to his voluntary contribution if any, standing to his credit in the Fund at the time of his death prior to his retirement and such nominated person shall be entitled to the aforesaid contribution upon the member's death prior to his retirement.

(5) Where a member fails to make any nomination under subregulation (4), his heirs shall subject to regulation 7, be entitled to any voluntary contribution, standing to his credit in the Fund.

6. Time limits for claim

(1) Where an application for a pension, gratuity or allowance is referred back to the applicant because it is defective, incomplete or without the supporting documents, the applicant shall provide the required information and re-submit the application for consideration before it can be processed.

(2) Where upon an application, the Chief Executive Officer wishes to be fully satisfied that an application, allegation or statement made is genuine, he may carry out an investigation to obtain proof of the said allegation or statement.

7. Use of voluntary contribution as a security

Where a member has notified the Chief Executive Officer in writing of his decision to use his voluntary contribution as a security for a housing loan or a loan for medical treatment and a security provided the Chief Executive Officer with details of the loan transaction, if the loan has not been repaid in full at the time of his death or retirement, the voluntary contribution shall not be refunded or taken into account for calculation of the member's retirement pension under regulation 13 until proof is provided to the Chief Executive Officer of the discharge of the loan.

By Laws.Africa and contributors. Licensed under CC-BY. Share widely and freely.

Part III – Retirement pension

8. Entitlement to retirement pension

(1) A member who qualifies for a retirement pension under section 33 of the Act shall, if he has resided in Seychelles for continuous period of at least 5 years immediately prior to his retirement unless such requirement is waived by the Board, be entitled to a retirement pension for life upon retirement at the age of 60 or above, calculated on the member's average salary for the last 5 years preceding his retirement and payable in accordance with Schedule 1.

Provided that the requirement of residence in Seychelles for a continuous period of at least 5 years immediately prior to retirement shall not apply to a member who pays contributions under section 18(4A) of the Act.

[proviso inserted by regulation 2(a)(i) of Statutory Instrument 19 of 2007]

(1A) Where a member satisfies the Chief Executive Officer that—

(a) the member has ceased to be employed on attaining the age of 55 or later, or after paying contribution to the Social Security Fund or the Seychelles Pension Fund for a minimum of 20 years in the aggregate, and

(b) the member's salary on being re-employed is less than the member's average salary for the five years immediately prior to attaining such age, or completing the payment of contribution for such minimum period, as is referred to in paragraph (a),

the salary based on which the member's pension on retirement is calculated is the highest annual salary earned by the member during the last 5 years of employment.

[subregulation (1A) inserted by regulation 2(a)(ii) of Statutory Instrument 19 of 2007]

(2) A member referred to in subregulation (1) shall, upon his application for his retirement pension under these Regulations being granted, be simultaneously entitled to the retirement pension provided for under the Social Security Act notwithstanding that he may not have attained the prescribed retirement age.

(3) Where a person, being a member or otherwise,

(a) who is above the age of 51 years and is a registered or licensed self-employed person, or

(b) who is employed under the Home Carer Scheme, the Unemployment Relief Scheme, or the Beautification Scheme administered by the Social Security Fund,

at the time of coming into operation of the Act and remains so employed until retirement, but at the time or retirement does not qualify for a retirement pension by reason of not having contributed to the Fund or the Social Security Fund for the minimum period referred to in section 33 of the Act, the person shall however be paid a retirement pension in accordance with Schedule 1, subsidised with funds provided from the Constolidated Fund.

[subregulation (3) substituted by regulation 2(a)(iii) of Statutory Instrument 19 of 2007]

(4) Where a member has received more than one salary per month prior to retirement the member's retirement pension shall be based on the average of the total salaries earned over the period of 5 years preceding retirement, provided that the member has paid Pension Fund contributions on each of those salaries. If the member had paid such contributions on one salary, then the pension shall be based on the average of that salary for the 5 years preceding the member's retirement.

[subregulation (4) substituted by regulation 2(a)(iv) of Statutory Instrument 19 of 2007]

(5) Notwithstanding anything in these Regulations, a member or a person who does not qualify for a retirement pension under these Regulations shall upon attaining the prescribed retirement age

be entitled to the retirement pension payable for the time being under the Social Security Act and to any contributions standing to the credit of the member in the Fund at the date of the member attaining the prescribed retirement age together with any interest thereon, as a lump sum payment.

8A. Early retirement

(1) A member of the fund—

(a) serving in the Seychelles People's Defence Force may with the approval of the Chief of Defence Force, retire from service on or after attaining the age of 55 years;

(b) who is an employee of the government or a parastatal organisation may with the approval of the Principal Secretary, responsible for Public Administration, retire from service on or after attaining the age of 55 years.

(2) Where a member under subsection (1) qualifies for a pension under section 33 of the Seychelles Pension Fund—

(a) the Chief of Defence Force or a person authorised by him; or

(b) the Principal Secretary, responsible for Public Administration,

as the case may be, shall forward to the Chief Executive Officer for payment of the member's monthly retirement pension, the following documents namely—

(i) a letter of approval of the member's retirement;

(ii) a duly completed application form for retirement pension;

(iii) a birth certificate;

(iv) a detailed member's salary for the past five years; and

(v) a national identity card.

[regulation 8A inserted by regulation 2(a) of Statutory Instrument 45 of 2007]

8B. Funding of early retirement

The funds for payment of pensions on early retirement purposes—

(a) from the age of 55 to 59 years in respect of members of the Seychelles People Defence Force; and

(b) from the age of 55 to 59 years in respect of government and parastatal employees,

shall be provided to the Fund by the Government.

[regulation 8B inserted by regulgation 2(a) of Statutory Instrument 45 of 2007]

8C. Application of early retirement for government and parastatal employees

(1) The provisions of section 8A shall apply to members who are either government or parastatal employees from 1st January, 2008 up to 31st December, 2008.

(2) Any application made by a member for purposes of early retirement which is not approved or which was made after 31st December, 2008 shall be considered on the applicant attaining the age of 60 years.

(3) The provisions of regulation 8A in the case of defence service personnel shall be applicable from 1st November, 2007.

[regulation 8C inserted by regulation 2(a) of Statutory Instrument 45 of 2007]

8D. Re-employment of early retired members

Where a member of the Seychelles People Defence Force or an employee of government or a parastatal organisation—

(a) who retire early under regulation 8A and is subsequently re-employed, the member or employer, shall be liable to pay the pension fund contribution by a monthly deduction from the member or employee's salary as the case may be;

(b) leaves such re-employment, the pension shall be recomputed based on the member or employee's—

(i) yearly average highest salary on re-employment; or

(ii) highest yearly average salary,

that person was drawing from the Seychelles People Defence Force or from the government service, or parastatal organisation, whichever is the greater.

[regulation 8D inserted by regulation 2(a) of Statutory Instrument 45 of 2007]

9. Salary that is to be used for self-employed member's pension

(1) Where a member has left employment and thereafter within a period of 90 days commenced his or her own business as a registered or licensed self-employed person, within less than 5 years prior to retirement, his retirement pension shall be based on the average of his declared salary he was earning for the last five years as a self-employed person and an employee.

(2) Where a self-employed member does not declare a salary, the monthly average salary for determining his retirement pension shall be the average yearly profit declared with the Taxation Division for business tax calculation during the period of 5 years preceding retirement divided by 12.

(3) Where no such profit has been made or no such record is available, the average monthly salary for the purpose of calculating the retirement pension shall be R2,000.

10. Salary that is to be used for member who is not working at retirement

Where a member who already qualifies for a pension under section 33 of the Act, leaves employment and thereafter does not take up any employment no further contributions are made to the Fund, until his retirement, the member shall on retirement be entitled to a retirement pension based on his average salary he was earning for the last five years as an employee or as a self-employed person prior to leaving employment.

11. Application for retirement pension

(1) An application for retirement pension shall be made in the approved form to the Chief Executive Officer within 10 years from the date of the member's retirement accompanied by the following documents—

(a) Birth certificate;

(b) Member's salary details for the past five years;

(c) National Identity Card;

(d) Retirement letter from employer or Certificate of employment.

(2) In the case of a self employed member, the following additional documents are required—

Certified copy of registration or licence as a self employed person for the period of self employment; and

Certificate of business tax payable, if available, over a period of five years preceding retirement.

(3) A retirement pension shall become payable within 21 days from the date that it is applied for and no retirement pension shall be backdated notwithstanding that the member became entitled to it prior to making the application for it.

12. Rates of pension for members who retired or turned 63 years old during the year 2005

(1) Pursuant to section 41 of the Act a member of the Seychelles Pension Scheme who retired during the year 2005 shall be deemed to have retired on the 1st of January 2006 and shall with effect from January 2006 be entitled to a retirement pension—

(a) at the rate of R.400 if the member has already been refunded his mandatory contributions by the Seychelles Pension Scheme; or

(b) in accordance with Schedule 1 based on his average salary for the last 5 years prior to retirement if the member has not already been refunded his mandatory contributions by the Scheme or having already been refunded his mandatory contributions, the member pays back, to the Fund his mandatory contributions that he had been refunded.

(2) Where a member of the Seychelles Pension Scheme who attained the prescribed retirement age, prior to the coming into operation of the Act but continued in employment he shall upon retirement be entitled to a retirement pension in accordance with subregulation (1)(a) or (1)(b) as the case may be.

13. Payment of voluntary contributions by lump sum on retirement or included in retirement pensions

(1) Subject to Regulation 7, a member shall be entitled to receive his voluntary contributions standing to his credit in the Fund with any interest thereon in a lump sum upon—

(a) retirement; or

(b) attaining the prescribed retirement age:

Provided that a member may opt in the approved form to the Chief Executive Officer for his voluntary contributions to be included in his retirement pension and that member's retirement pension shall, subject to regulation 7, in addition to his retirement pension under regulation 8 also include an amount based on his voluntary contributions calculated and paid in accordance with Schedule 2.

(2) An application for the lump sum payment of voluntary contributions shall be made on the approved form to the Chief Executive Officer.

Part IV – Pre and post retirement death gratuities

14. Pre retirement death gratuity

(1) Where a member dies prior to retirement and does not qualify for a retirement pension under section 33 of the Act and at the time of his death he has a surviving spouse, his spouse and in the absence of a surviving spouse, his children if any shall subject to regulation 7 be entitled to a pre-retirement death gratuity equivalent to the sum of the member’s mandatory and voluntary contributions standing to the member’s credit in the Fund at the time of his death together with any interest thereon.

(2) Where a member dies prior to retirement whether or not he qualifies for a retirement pension under section 33 of the Act and at the time of his death he has no spouse, or children, his nominated beneficiary, or if he has not made any nomination, his dependant if any who he has been maintaining for at least 3 years prior to his death and in the absence of any of the aforementioned,

his heirs shall subject to regulation 7 be entitled to a pre-retirement death gratuity equivalent to the sum of the member's mandatory and voluntary contributions standing to the member's credit in the Fund at the time of his death together with any interest thereon.

15. Post-retirement death gratuity

Where a member who was receiving a retirement pension dies his surviving spouse shall subject to regulation 7 be entitled to a post-retirement death gratuity equivalent to one month of the deceased member's retirement pension:

Provided that if immediately prior to his death the deceased member was maintaining his legally married spouse and at the same time maintaining another spouse, the legally married spouse shall be the one entitled to the post-retirement death gratuity.

16. Application for pre or post-retirement gratuity

(1) An application for a pre or post retirement death gratuity shall be made in the approved form to the Chief Executive Officer within 10 years of the member's death accompanied by the following documents—

(a) Death certificate of member or a certified copy thereof;

(b) National Identity Card of the applicant;

(c) Copies of any will or power of attorney of the deceased member if any; and

(d) An affidavit in support of the application if the applicant is not the nominated beneficiary.

(2) The supporting affidavit shall state the relationship of the applicant to the deceased member, and in the case of the applicant being a dependant, how and for how long the deceased member has been maintaining the applicant.

(3) A pre or post-retirement death gratuity shall become payable within 21 days from the date that it is applied for.

Part V – Migration allowance

17. Entitlement to migration allowance

A member may apply for a migration allowance if the member has migrated or is about to migrate from Seychelles to another country as a permanent resident of that country before retirement.

18. Rate of allowance payable

The migration allowance shall subject to regulation 7 be the sum standing to the member's credit in the Fund on the date of migration inclusive of both mandatory and voluntary contributions and interest thereon.

19. Application for migration allowance

(1) An application for a migration allowance shall be made in the approved form within 3 months prior to migration or at any time after migration but in any event within 10 years of the member attaining the prescribed age accompanied by the following documents—

(a) National Identity Card of the member;

(b) Resident certificate or permit of the member in respect of the country to which he is migrating;

(c) Certified copy of the member's passport;

(d) An affidavit in support of the application.

(2) The supporting affidavit shall state the decision of the member to migrate, or the fact that the member has already migrated to a specified country, the address of the member in the country of migration, any offer of employment the member has there, or such other proof of residence in the country of migration.

(3) A migration allowance shall become payable within one month from the date that it is applied for.

20. Member who returns from migration to start contribution fresh

A member who has been paid a migration allowance under this Part shall not be entitled to a retirement or incapacity pension nor shall his spouse or children be entitled to a surviving spouse pension or children's pension as the case may be unless the member has rejoined the Fund after his migration and thereafter contributed a minimum often years continuous contribution to the Fund immediately prior to retirement or an aggregated of 20 years of contribution to the Social Security Fund prior to retirement notwithstanding that the member may have qualified for the aforesaid pension prior to his migration.

Part VI – Permanent incapacity pension

21. Entitlement to incapacity pension

A member who prior to attaining the age of 60 years is certified by a Medical Board appointed under the Act to be an invalid, and who at the time of certification notwithstanding his age qualifies for a retirement pension under section 33 of the Act, shall be entitled to an incapacity pension for life or for such period as the Medical Board may recommend.

22. Rates of incapacity pension payable

(1) The incapacity pension shall be based on a percentage of the member's average salary for the period of five years prior to being certified an invalid under regulation 21 as stipulated in Schedule 3 to these Regulations.

(2) In the case of a self employed member, the salary to be used for calculation of his incapacity pension shall be calculated in accordance with regulation 9.

(3) In the case of a member who at the time of invalidity is unemployed but who nevertheless notwithstanding his age qualifies for a retirement pension under section 33 of the Act, the salary to be used for calculation of his incapacity pension shall be based on the salary he was earning for the last five years as an employee or as a self-employed person prior to stopping work.

(3) A member who at the time he attains retirement age is already receiving an incapacity pension, shall continue to receive such a pension and shall not be entitled to a pension under the Social Security Act nor to a retirement pension under this Act.

[Please note: numbering as in original.]

(4) Where the Minister responsible for Finance approves an increase in social security benefits under the Social Security (Benefits) Regulations, the Chief Executive Officer shall grant an increase of an equal amount to every surviving spouse, post surviving pension and children's pension from the Seychelles Pension Fund.

[subregulation (4) added by regulation 2 of Statutory Instrument 4 of 2007 and substituted by regulation 2 of Statutory Instrument 46 of 2007]

23. Member who does not qualify for incapacity pension

(1) Where a member who has been certified an invalid under regulation 21 does not qualify for a retirement pension under these Regulations, he may be referred for an invalidity pension under

the Social Security Act and he shall upon attaining the age of 60 years subject to regulation 7 be entitled to his mandatory and voluntary contributions standing to his credit in the Fund at the time of his invalidity together with any interest thereon, as a lump sum payment.

[subregulation (1) amended by regulation 2(a)(v) of Statutory Instrument 19 of 2007]

(2) Notwithstanding subregulation (1) a member may, upon being certified an invalid, elect in writing in the approved form to the Chief Executive Officer to have the payment stipulated in subregulation (1) paid to him at any time prior to attaining the age of 60 years.

24. Application for incapacity pension

(1) An application for an incapacity pension shall be made in the approved form to the Chief Executive Officer at any time during the period that a member has been certified an invalid accompanied by the following documents—

(a) National Identity Card of the member;

(b) Medical Board's certificate of invalidity;

(c) Certificate of employment and in the case of a self employed member, a certified copy of registration or licence and certificate of business tax payable over the 5 year period prior to being an invalid.

(2) An incapacity pension shall become payable within 21 days from the date that it is applied for and no incapacity pension shall be backdated notwithstanding that the applicant became entitled to it prior to making the application.

25. Review of refused application

(1) Any member whose application for an incapacity pension has not been approved may subject to subregulation (2) request a review or re-apply, after a period of two years from the date the application was refused.

(2) A request for a review or a re-application may be allowed earlier if in the opinion of the Chief Executive Officer, the medical condition of the member is such that it is likely to seriously affect the ability of the member to work.

(3) If, after a member has been declared an invalid it becomes apparent that the member's health has improved, the member shall be referred back to the Medical Board for review and if the Board finds that the member is no longer an invalid, the person shall cease to draw the incapacity pension.

(4) Notwithstanding subregulation (3) the Fund shall not refer any case for a review under subregulation (3) if the member is 50 years old or more.

Part VII – Surviving spouse's pension

26. Entitlement to surviving spouse's pension

(1) Subject to regulation 31, a surviving spouse of a deceased member who dies prior to retirement and at the time of death notwithstanding his age qualifies for a retirement pension under section 33 of the Act, shall be entitled to a surviving spouse's monthly pension for life:

Provided that the surviving spouse has resided in Seychelles for a continuous period of at least 5 years immediately prior to the death of the deceased member unless such requirement is waived by the Board.

(2) Subregulation (1) shall apply notwithstanding the fact that the surviving spouse may, under these Regulations, be drawing for become entitled to a retirement or incapacity pension or drawing another surviving spouse's pension from a previous relationship.

(3) Where immediately prior to his death the deceased member was maintaining his legally married spouse and at the same time maintaining another spouse, the legally married spouse shall be the one entitled to the surviving spouse's pension.

27. Rates of surviving spouse's pension payable

(1) Subject to subregulation (2), the surviving spouse's pension shall be of an amount equal to 80% of the full retirement pension that the deceased member would have been entitled to on retirement as per Schedule 4 based on the deceased member's average salary for the 5 year period prior to his death calculated in accordance with regulations 8,9 or 10 as the case maybe:

Provided that if the surviving spouse of a deceased member is over 10 years younger than the deceased member, the surviving spouse shall be entitled to only 70% of the retirement pension as aforesaid.

(2) Where the deceased member has any children, the surviving spouse shall be entitled to a pension of only half of the amount stipulated in subregulation (1) or such smaller amount as per the deceased members's election in accordance with regulation 28.

28. Election by member

(1) A member who has children may at any time prior to his death, elect in the approved form to have the surviving spouse's pension payable upon his death reduced to any amount between 25% to 49 % of the amount stipulated in regulation 27(1) and to have the amount by which the surviving spouse's pension has been reduced added onto his children's pension under regulation 31.

(2) Where at the time of death of a member who has made an election under subregulation (1), he has no children, the surviving spouse if any shall be entitled to a full surviving spouse's pension as per regulation 27(1).

29. Application for surviving spouse's pension

(1) An application for a surviving spouse's pension shall be made on the approved form to the Chief Executive Officer within 10 years of the death of a member supported by the following documents—

(a) National Identity Card of the applicant;

(b) Death Certificate of deceased member;

(c) Marriage certificate or proof of cohabitation;

(d) Birth certificate of any children of the deceased member;

(e) Police record certificate of the applicant;

(f) Affidavit in support of the application.

(2) The supporting affidavit shall state the relationship of the applicant to the deceased member, period of cohabitation and whether the applicant was being maintained by the deceased member and details of any children of the deceased member and the educational institution they are attending if any.

(3) A surviving spouse's pension shall become payable within 21 days from the date that it is applied for, and no surviving spouse's pension shall be backdated notwithstanding that the applicant became entitled to it prior to making the application.

By Laws.Africa and contributors. Licensed under CC-BY. Share widely and freely.

30. Circumstances in which a surviving spouse's pension shall cease, not be granted or varied

(1) A surviving spouse's pension shall not be granted, or shall cease in the following circumstances—

(a) If the deceased member's death occurs before three years of cohabitation in the case of the surviving spouse not being married to the deceased member;

(b) If the surviving spouse was at the time of the death of the deceased member cohabiting with another partner other than the deceased;

(c) Upon the surviving spouse remarrying for a second time;

(d) If the surviving spouse has been convicted of any offence which caused the death of the deceased;

and the children of the deceased if any shall be eligible for a full monthly pension in accordance with Part VIII.

(2) If at any time after a surviving spouse has started drawing a full pension in accordance with regulations 27(1) and (2), a child of the deceased member, who qualifies for a pension under Part VIII makes a claim for a children's pension under the aforesaid Part, the surviving spouse's pension shall be reduced to half or such smaller amount in accordance with regulation 27(2) or 28(1) with effect from the approval by the Fund of the children's pension for the new child.

Part VIII – Children's pension

31. Entitlement to children's pension

(1) Subject to regulation 26, a child, of a deceased member who dies prior to retirement and at the time of death notwithstanding his age qualified for a retirement pension under section 33 of the Act, shall be entitled to a children's monthly pension until 18 years old or up to 25 years old if the child is still in full time education or up to 15 years old if the child is in full time employment and earns a salary of not less than R1,900 a month.

32. Rates of children's pension

(1) Subject to subregulation 2, the children's pension shall be of an amount equal to 80% of the full retirement pension to the deceased member would have been entitled to on retirement as per Schedule 5 based on the member's average salary at the time of death calculated in accordance with regulations 8,9 or 10 as the case may be.

(2) Where the deceased member has a surviving spouse, the child shall be entitled to a pension of only 40% of the full retirement pension or such bigger amount as per the deceased members's election in accordance with regulation 28.

(3) Where there is more than one child of the deceased member who qualify for a children's pension, the amount stipulated in subregulation (1) or (2) shall be divided equally amongst all the said children.

(4) If at any time after a child has started drawing a pension, another child of the deceased member who qualifies for a pension under regulation 33 makes a claim for a children's pension, the pension of the child who was already drawing a pension shall be adjusted accordingly to take account of the new child.

(5) If at any time after a child has started drawing a reduced pension in accordance with subregulation (2), the surviving spouse ceases to be entitled to a surviving spouse's pension under regulation 30 the child shall be entitled to a full children pension distributed in accordance with subregulation (3).

By Laws.Africa and contributors. Licensed under CC-BY. Share widely and freely.

33. Payment of children's pension to guardian

A children's pension shall be paid to the guardian of the child if the child is below the age of 18 years and to the child if he is 18 years old or above.

34. Application for children's pension

(1) An application for children's pension shall be made on the approved form to the Chief Executive Officer within a period of 10 years from the death of the member supported by the following documents—

(a) National Identity Card of the applicant;

(b) National Identity Card of the guardian in the case that the application is being made by the guardian on behalf of the child;

(c) Certificate of death of deceased member;

(d) Proof of guardianship;

(e) Proof that the child is a child of the deceased.

(2) A guardian of a child below 18 years old may make the application for a children's pension on behalf of the child.

(3) A children's pension shall become payable within 21 days from the date that it is applied for and no children's pension shall be backdated notwithstanding that the child became entitled to it prior to the application being made.

Part VIIIA – Post-retirement surviving spouse's pension and children's pension

[Part VIIIA inserted by regulation 2(a)(vi) of Statutory Instrument 19 of 2007]

34A.

(1) A post-retirement surviving spouse's pension shall be payable if a retired member dies during the period of 2 years after retirement.

(2) The pension referred to in subregulation (1) shall be paid in accordance with regulations 27, 28 and 29 with effect from 1st July 2006 subject to the following conditions—

(a) The surviving spouse shall be entitled to a monthly pension for life;

(b) Where, immediately prior to the member's death, the member was maintaining the married spouse and another spouse, the legally married spouse alone shall be entitled to the aforesaid pension.

(c) If the surviving spouse is already in receipt of a retirement pension under the Act, the spouse shall be entitled to receive a surviving spouse's pension equivalent to 50% of the retirement pension of the deceased member.

[regulation 34A inserted by regulation 2(a)(vi) of Statutory Instrument 19 of 2007]

34B.

(1) A children's pension shall be payable when a retired member dies while in receipt of a monthly retirement pension or permanent incapacity pension.

(2) Where at the time of a member's death the member has any children, the children's pension shall be paid in accordance with regulation 32 and subject to regulations 31 to 34.

[regulation 34B inserted by regulation 2(a)(vi) of Statutory Instrument 19 of 2007]

Part IX – Payment of pensions, gratuities and allowances

35. Payment of pensions, gratuities and allowances

(1) The Fund shall unless otherwise authorised under regulation 3(3) make payment of a pension, gratuity or allowance to the applicant or to the guardian in the case of a pension being due to a child under 18 years old—

(a) by bank cheque; or

(b) by direct transfer to the applicant's bank account; or

(c) by cash.

(2) Payment of a pension, gratutity or an allowance shall be made within 21 days of an application for the same being lodged with the Fund, unless the investigation to determine the eligibility of the applicant is more complex than normal and extra time is needed to process the application in which case the applicant shall be so informed.

(3) Payment of monthly pension shall be made in arrears from the 20th day of the month and payment for any pension made to a pensioner who dies between the 20th day and the end of the month shall not amount to an overpayment.

(4) Where a member or any other person in receipt of a pension is residing overseas he shall provide proof in the form of a life certificate as specified in Schedule 6 to the Fund every month that he is abroad before his pension can be paid.

Schedule 1 (Regulation 8)

Monthly rates of payment for retirement pension

[Schedule 1 amended by regulation 2(a)(vii) of Statutory Instrument 19 of 2007]

Gross Salary Band(A)	Average/Mid Point Gross Salary(B)	Percentage of Salary payable as Pension* (C)	Retirement Pension payable(D)
800-1000	900	70% or R2000 whichever is the greater*	400
1001-1200	1.100		400
1201-1400	1,300		400
1401-1600	1,500	-	400
1601-1800	1,700	-	400
1801-2000	1,900	-	400
2001-2200	2,100	-	400
2201-2400	2,300	-	400
2401-2600	2,500	-	400
2601-2800	2,700	-	400
2801-3000	2,900	70%	430
3001-3200	3,100	70%	570
3201-3400	3,300	70%	710
3401-3600	3,500	70%	850
3601-3900	3,900	65%	935
3901-4100	4,000	65%	1,000

*

Calculation of pension as a salary percentage takes into account the retirement pension provided for under the Social Security Act (Cap 225) which is currently R. 1600.

*

Calculation of pension as a salary percentage takes into account the retirement pension provided for under the Social Security Act (Cap 225) which is currently R. 1600.

4101-4300	4,200	65%	1,130
4301-4500	4,400	65%	1,260
4501-4700	4,600	65%	1,390
4701-4900	4,800	65%	1,520
4901-5100	5,000	65%	1,650
5101-5300	5,200	65%	1,780
5301-5500	5,400	65%	1,910
5501-5700	5,600	65%	2,040
5701-5900	5,800	65%	2,170
5901-6300	6,300	60%	2,180
6301-6500	6,400	60%	2,240
6501-6700	6,600	60%	2,360
6701-6900	6,800	60%	2,480
6901-7100	7,000	60%	2,600
7101-7300	7,200	60%	2,720
7301-7500	7,400	60%	2,840
7501-11400	11,400	40%	2,960
11401-11600	11,500	40%	3,000
11601-11800	11,700	40%	3,080
1181-12000	11,900	40%	3,160
12001-12200	12,100	40%	3,240

By Laws.Africa and contributors. Licensed under CC-BY. Share widely and freely.

12201-12400	12,300	40%	3,320
12401-12600	12,500	40%	3,400
12601-12800	12,700	40%	3,480
12801-13000	12,900	40%	3,560
13001-13200	13,100	40%	3,640
13201-13400	13,300	40%	3,720
13401-13600	13,500	40%	3,800
13601-13800	13,700	40%	3,880
13801-14000	13,900	40%	3,960
14001-14200	14,100	40%	4,040
14201-14400	14,300	40%	4,120
14401-14600	14,500	40%	4,200
14601-14800	14,700	40%	4,280
14801-15000	14,900	40%	4,360
15001-15200	15,100	40%	4,440
15201-15400	15,300	40%	4,520
15401-15600	15,500	40%	4,600
15601-15800	15,700	40%	4,680
15801-16000	15,900	40%	4,760
16001-16200	16,100	40%	4,840
16201-16400	16,300	40%	4,920

16401-16600	16,500	40%	5,000
16601-16800	16,700	40%	5,080
16801-17000	16,900	40%	5,160
17001-17200	17,100	40%	5,240
17201-17400	17,300	40%	5,320
17401-17600	17,500	40%	5,400
17601-17800	17,700	40%	5,480
17801-18000	17,900	40%	5,560
18001-18200	18,100	40%	5,640
18201-18400	18,30	40%	5,720
18401-18600	18,500	40%	5,800
18601-18800	18,700	40%	5,880
18801-19000	18,900	40%	5,960
19001-19200	19,100	40%	6,040
19201-19400	19,300	40%	6,120
19401-19600	19,500	40%	6,200
19601-19800	19,700	40%	6,280
19801-20000	19,900	40%	6,360
20001 and above	at the rate of 40% which is inclusive of the current social security retirement pension and is effective from 1st May 2007.		

Schedule 2 (Regulation 13)

Monthly rates of payment based on voluntary contributions

Accumulated Voluntary Contributions	Average/Mid Point	Additional Retirement Pension payable
600-700	6500	54
7001-8000	7500	63
8001-900	8500	71
9001-10000	9500	79
10001-11000	10500	88
11001-12000	11500	96
12001-13000	12500	104
13001-14000	13500	113
14001-15000	14500	121
15001-16000	15500	129
16001-17000	16500	138
17001-18000	17500	146
18001-19000	18500	154
19001-20000	19500	163
20001-21000	20500	171
21001-22000	21500	179
22001-23000	22500	188

By Laws.Africa and contributors. Licensed under CC-BY. Share widely and freely.

23001-24000	23500	196
24001-25000	24500	204
25001-26000	25500	231
26001-27000	26500	221
27001-28000	27500	229
28001-29000	28500	238
29001-30000	29500	246
30001-31000	30500	254
31001-32000	31500	263
32001-33000	32500	271
33001-34000	33500	279
34001-35000	34500	288
35001-36000	35500	296
36001-37000	36500	304
37001-38000	37500	313
38001-39000	38500	321
39001-40000	39500	329
40001-41000	40500	338
41001-42000	41500	346
42001-43000	42500	354
43001-44000	43500	363

By Laws.Africa and contributors. Licensed under CC-BY. Share widely and freely.

44001-45000	44500	371
45001-46000	45500	379
46001-47000	46500	388
47001-48000	47500	396
48001-49000	48500	404
49001-50000	49500	413
50001-51000	50500	421
51001-52000	51500	429
52001-53000	52500	438
53001-54000	53500	446
54001-55000	54500	454
55001-56000	55500	463
56001-57000	56500	471
57001-58000	57500	479
58001-59000	58500	488
59001-60000	59500	496
60001-61000	60500	504
61001-62000	61500	513
62001-63000	62500	521
63001-64000	63500	529
64001-65000	64500	538

67001-68000	67500	563
68001-69000	68500	571
69001-70000	69500	579
70001-71000	70500	588
71001-72000	71500	596
72001-73000	72500	604
73001-74000	73500	613
74001-75000	74500	621
75001-76000	75500	629
76001-77000	76500	638
77001-78000	77500	646
78001-79000	78500	654
79001-80000	79500	663
80001-81000	80500	671
81001-82000	81500	679
82001-83000	82500	688
83001-84000	83500	696
84001-85000	84500	704
85001-86000	85500	713
86001-87000	86500	721
87001-88000	87500	729

88001-89000	88500	738
89001-90000	89500	746
90001-91000	90500	754
91001-92000	91500	763
92001-93000	92500	771
93001-94000	93500	779
94001-95000	94500	788
95001-96000	95500	796
96001-97000	96500	804
97001-98000	97500	813
98001-99000	98500	821
99001-100000	99500	829
100001-101000	100500	838
101001-102000	101500	846
102001-103000	102500	854
103001-104000	103500	863
104001-105000	104500	871
105001-106000	105500	879
106001-107000	106500	888
107001-108000	107500	896
108001-109000	108500	904

109001-110000	109500	913
110001-111000	110500	921
111001-112000	111500	929
112001-113000	112500	938
113001-114000	113500	946
114001-115000	114500	954
115001-116000	115500	963
116001-117000	116500	971
117001-118000	117500	979
118001-1(9000	118500	988
119001-120000	119500	996
120001-121000	120500	1004
121001-122000	121500	1013
122001-123000	122500	1021
123001-124000	123500	1020
124001-125000	124500	1038
125001-126000	125500	1046
126001-127000	126500	1054
127001-128000	127500	1063
128001-129000	128500	1071
129001-130000	129500	1079

130001-131000	130500	1088
131001-132000	131500	1096
132001-133000	132500	1104
133001-134000	133500	1113
134001-135000	134500	1121
135001-136000	135500	1129
136001-137000	136500	1138
137001-138000	137500	1146
138001-139000	138500	1154
139001-140000	139500	1163
140001-141000	140500	1171
141001-142000	141500	1179
142001-143000	142500	1188
143001-144000	143500	1196
144001-145000	144500	1204
145001-146000	145500	1213
146001-147000	146500	1221
147001-148000	147500	1229
148001-149000	148500	1238
149001-150000	149500	1246
150001-151000	150500	1254

By Laws.Africa and contributors. Licensed under CC-BY. Share widely and freely.

151001-152000	151500	1263
152001-153000	152500	1271
153001-154000	153500	1279
154001-155000	154500	1288
155001-156000	155500	1296
156001-157000	156500	1304
157001-158000	157500	1313
158001-159000	158500	1321
159001-16000	159500	1329
160001-161000	160500	1338
161001-162000	161500	1346
162001-163000	162500	1354
163001-164000	163500	1363
164001-165000	164500	1371
165001-166000	165500	1379
166001-167000	166500	1388
167001-168000	167500	1396
168001-169000	168500	1404
169001-170000	169500	1413
170001-171000	170500	1421
171001-172000	171500	1429

172001-173000	172500	1438
173001-174000	173500	1446
174001-175000	174500	1454
175001-176000	175500	1463
176001-177000	176500	1471
177001-178000	177500	1479
178001-179000	178500	1488
179001-180000	179500	1496
180001-181000	180500	1504
181001-182000	181500	1513
182001-183000	182500	1521
183001-184000	183500	1529
184001-185000	184500	1538
185001-186000	185500	1546
186001-187000	186500	1554
187001-188000	187500	1563
188001-189000	188500	1571
189001-190000	189500	1579
190001-191000	190500	1588
191001-192000	191500	1596
192001-193000	192500	1604

By Laws.Africa and contributors. Licensed under CC-BY. Share widely and freely.

193001-194000	193500	1613
194001-195500	194500	1621
195001-196000	195500	1629
196001-197000	196500	1638
197001-198000	197500	1646
198001-199000	198500	1654
199001-200000	199500	1663
200001-201000	200500	1671
201001-202000	201500	1679
202001-203000	202500	1688
203001-204000	203500	1696
204001-205000	204500	1704
205001-206000	205500	1713
206001-207000	206500	1721
207001-208000	207500	1729
208001-209000	208500	1738
209001-210000	209500	1746
210001-211000	210500	1754
211001-212000	211500	1763
212001-213000	212500	1771
213001-214000	213500	1779

214001-215000	214500	1788
215001-216000	215500	1796
216001-217000	216500	1804
217001-218000	217500	1813
218001-219000	218500	1821
219001-220000	219500	1829
220001-221000	220500	1838
221001-220000	221500	1846

Note: Calculation of pension based on voluntary contributions is based on an average life expectancy of 73 years old. Accumulated voluntary contributions in excess of Rs 222,000/ - shall be calculated on the same basis.

Schedule 3 (Regulation 22)

Monthly rates of payment for incapacity pension

[Schedule 3 amended by regulation 2(a)(viii) of Statutory Instrument 19 of 2007]

Gross Salary Band(A)	Average/Mid Point Gross Salary(B)	Percentage of Salary payable as Pension* (C)	Incapacity Pension payable(D)
800-1000	900	70% or R2000 whichever is the greater*	2,000
1001-1200	1,100		2,000
1201-1400	1,300		2,000
1401-1600	1,500	-	2,000
1601-1800	1,700	-	2,000
1801-2000	1,900	-	2,000
2001-2200	2,100	-	2,000
2201-2400	2,300	-	2,000
2401-2600	2,500	-	2,000
2601-2800	2,700	-	2,000
2801-3000	2,900	70%	2,030
3001-3200	3,100	70%	2,170
3201-3400	3,300	70%	2,310
3401-3600	3,500	70%	2,450
3601-3900	3,900	65%	2,535
3901-4100	4,000	65%	2,600

*

Calculation of pension as a salary percentage takes into account the retirement pension provided for under the Social Security Act (Cap 225) which is currently R. 1600.

*

Calculation of pension as a salary percentage takes into account the retirement pension provided for under the Social Security Act (Cap 225) which is currently R. 1600.

4101-4300	4,200	65%	2,730
4301-4500	4,400	65%	2,860
4501-4700	4,600	65%	2,990
4701-4900	4,800	65%	3,120
4901-5100	5,000	65%	3,250
5101-5300	5,200	65%	3,380
5301-5500	5,400	65%	3,510
5501-5700	5,600	65%	3,640
5701-5900	5,800	65%	3,770
5901-6300	6,300	60%	3,780
6301-6500	6,400	60%	3,840
6501-6700	6,600	60%	3,960
6701-6900	6,800	60%	4,080
6901-7100	7,000	60%	4,200
7101-7300	7,200	60%	4,320
7301-7500	7,400	60%	4,440
7501-11400	11,400	40%	4,560
11401-11600	11,500	40%	4,600
11601-11800	11,700	40%	4,680
1181-12000	11,900	40%	4,760
12001-12200	12,100	40%	4,840

By Laws.Africa and contributors. Licensed under CC-BY. Share widely and freely.

12201-12400	12,300	40%	4,920
12401-12600	12,500	40%	5,000
12601-12800	12,700	40%	5,080
12801-13000	12,900	40%	5,160
13001-13200	13,100	40%	5,240
13201-13400	13,300	40%	5,320
13401-13600	13,500	40%	5,400
13601-13800	13,700	40%	5,480
13801-14000	13,900	40%	5,560
14001-14200	14,100	40%	5,640
14201-14400	14,300	40%	5,720
14401-14600	14,500	40%	5,800
14601-14800	14,700	40%	5,880
14801-15000	14,900	40%	5,960
15001-15200	15,100	40%	6,040
15201-15400	15,300	40%	6,120
15401-15600	15,500	40%	6,200
15601-15800	15,700	40%	6,280
15801-16000	15,900	40%	6,360
16001-16200	16,100	40%	6,440
16201-16400	16,300	40%	6,520

16401-16600	16,500	40%	6,600
16601-16800	16,700	40%	6,680
16801-17000	16,900	40%	6,760
17001-17200	17,100	40%	6,840
17201-17400	17,300	40%	6,920
17401-17600	17,500	40%	7,000
17601-17800	17,700	40%	7,080
17801-18000	17,900	40%	7,160
18001-18200	18,100	40%	7,240
18201-18400	18,300	40%	7,320
18401-18600	18,500	40%	7,400
18601-18800	18,700	40%	7,480
18801-19000	18,900	40%	7,560
19001-19200	19,100	40%	7,640
19201-19400	19,300	40%	7,720
19401-19600	19,500	40%	7,800
19601-198000	19,700	40%	7,880
19801-20000	19,900	40%	7,960
20001 and above	20,000	40%	8,000

Schedule 4 (Regulation 27)

Monthly rates of payment for surviving spouse's pension

[Schedule 4 amended by regulation 2(a)(ix) of Statutory Instrument 19 of 2007]

Gross Salary Band (A)	Average/Mid Point Gross Salary (B)	Member's retirement pension (C)	Surviving Spouse's pension payable if spouse is younger then member by 10 years or less (D)	Surviving Spouse's pension payable if spouse is younger than member by more than 10 years (E)
800-1000	900	2,000	1,600	1,400
1001-1200	1,100	2,000	1,600	1,400
1201-1400	1,300	2,000	1,600	1,400
1401-1600	1,500	2,000	1,600	1,400
1601-1800	1,700	2,000	1,600	1,400
1801-2000	1,900	2,000	1,600	1,400
2001-2200	2,100	2,000	1,600	1,400
2201-2400	2,300	2,000	1,600	1,400
2401-2500	2,500	2,000	1,600	1,400
2501-2800	2,700	2,000	1,600	1,400
2801-3000	2,900	2,030	1,624	1,421
3001-3200	3,100	2,170	1,736	1,519
3201-3400	3,300	2J10	1,848	1,617
3401-3600	3,500	2,450	1,960	1,715
3601-3900	3,900	2,535	2,028	1,774
3901-4100	4,000	2,600	2,080	1,820
4101-4300	4,200	2,730	2,184	1,911

4301-4500	4,400	2,860	2,288	2,002
4501-4700	4,600	2,990	2,392	2,093
4701-4900	4,800	3,120	2,496	2,184
4901-5100	5,000	3,250	2,600	2,275
5101-5300	5,200	3,380	2,704	2,366
5301-5500	5,400	3,510	2,808	2,457
5501-5700	5,600	3,640	2,912	2,548
5701-5900	5,800	3,770	3,016	2,639
5901-6300	6,300	3,780	3,024	2,646
6301-6500	6,400	3,840	3,072	2,668
6501-6700	6,600	3,960	3,168	2,772
6701-6900	6,800	4,080	3,264	2,856
6901-7100	7,000	4,200	3,360	2,940
7101-7300	7,200	4,320	3,456	3,024
7301-7500	7,400	4,440	3,552	3,108
7501-11400	11,400	4,560	3,648	3,192
11401-11600	11,500	4,600	3,680	3,220
11601-11800	11,700	4,680	3,744	3,276
11801-12000	11,900	4,760	3,808	3,332
12001-12200	12,100	4,840	3,872	3,388
12201-12400	12,300	4,920	3,936	3,444

12401-12600	12,500	5,000	4,000	3,500
12601-12800	12,700	5,080	4,064	3,556
12801-13000	12,900	5,160	4,128	3,612
13001-13200	13,100	5,240	4,192	3,668
13201-13400	13,300	5,320	4,256	3,724
13401-13600	13,500	5,400	4,320	3,780
13601-13800	13,700	5,480	4,384	3,836
13801-14000	13,900	5,560	4,448	3,892
14001-14200	14,100	5,640	4,512	3,948
14201-14400	14,300	5,720	4,572	4,004
14401-14600	14,50	5,800	4,640	4,060
14601-14800	14,700	5,880	4,704	4,116
14801-15000	14,900	5,960	4,768	4,172
15001-15200	15,100	6,040	4,832	4,228
15201-15400	15,300	6,120	4.896	4,284
15401-15600	15,500	6,200	4,960	4,340
15601-15800	15,700	6,280	5,024	4,396
15801-16000	15,900	6,360	5,088	4,452
16001-16200	16,100	6,440	5,152	4,508
16201-16400	16,30	6,520	5,216	4,564
16401-16600	16,500	6,600	5,280	4,620

16601-16800	16,70	6,680	5,344	4, 676
16801-17000	16,900	6,760	5,408	4,732
17001-17200	17,100	6,840	5,472	4,788
17201-17400	17,300	6,920	5,536	4,844
17401-17600	17,500	7,000	5,600	4,900
17601-17800	17,70	7,080	5,664	4,946
17801-18000	17,90	7,160	5,728	5,012
18001-18200	18,100	7,240	5,792	5,068
18201-18400	18,30	7,320	5,856	5,124
18401-18600	18,500	7,400	5,920	5,180
18401-18800	18,700	7,480	5,984	5,236
18801-19000	18,900	7,560	6,048	5,292
19001-19200	19,100	7,640	6,112	5,348
19201-19400	19,300	7,720	6,176	5,404
19401-19600	19,500	7,800	6,240	5,460
19601-198000	19,700	7,880	6,304	5,516
19801-20000	19,900	7,960	6,368	5,572
20001 and above	20,000	8,000	6,400	5,600

Note: Only $^{1}/2$ of the amount stipulated in columns (D) and (E) or such smaller amount not less than $^{1}/4$ of the amount in column (C) (as per the deceased member's election if any) shall be payable if the deceased member has children who qualify for a children's pension.

Schedule 5 (Regulation 32)

Monthly rates of payment for children's pension

Gross Salary Band (A)	Average/Mid Point Gross Salary (B)	Member's Retirement Pension (C)	Children's Pension payable (D)
800-1000	900	2,000	1,600
1001-1200	1,100	2,000	1,600
1201-1400	1,300	2,000	1,600
1401-1600	1,500	2,000	1,600
1601-1800	1,700	2,000	1,600
1801-2000	1,900	2,000	1,600
2001-2200	2,100	2,000	1,600
2201-2400	2,300	2,000	1,600
2401-2500	2,500	2,000	1,600
2501-2800	2,700	2,000	1,600
2801-3000	2,900	2,030	1,624
3001-3200	3,100	2,170	1,736
3201-3400	3,300	2,310	1,848
3401-3600	3,500	2,450	1,960
3601-3900	3,900	2,535	2,028
3901-4100	4,000	2,600	2,080
4101-4300	4,200	2,730	2,184

By Laws.Africa and contributors. Licensed under CC-BY. Share widely and freely.

4301-4500	4,400	2,860	2,288
4501-4700	4,600	2,990	2,392
4701 -4900	4,800	3,120	2,496
4901-5100	5,000	3,250	2.600
5101-5300	5.200	3,380	2,704
5301-5500	5,400	3,510	2,808
5501-5700	5,600	3,640	2,912
5701-5900	5,800	3,770	3,016
5901-6300	6,300	3,780	3,024
6301-6500	6,400	3,840	3,072
6501-6700	6,600	3,960	3,168
6701-6900	6,800	4,080	3,264
6901-7100	7,000	4,200	3,360
7101-7300	7,200	4,320	3,456
7301-7500	7,400	4,440	3,552
7501-1 1400	11,400	4,560	3,648
11401-11600	11,500	4,600	3,680
11601-11800	11,700	4,680	3,744
11801-12000	11.900	4,760	3,808
12001-12200	12,100	4,840	3,872
12201-12400	12,300	4,920	3,936

12401-12600	12,500	5,000	4,000
12601-12800	12,700	5,080	4,064
12801-13000	12,900	5,160	4,128
13001-13200	13,100	5,240	4,192
13201-13400	13,300	5,320	4,256
13401-13600	13,500	5,400 '	4,320
13601-13800	13,700	5,480	4,384
13801-14000	13,900	5,560	4,448
14001-14200	14,100	5,640	4,512
14201-14400	14,300	5,720	4,572
14401-14600	14,500	5,800	4,640
14601-14800	14,700	5,880	4,704
14801-15000	14,900	5,960	4,768
15001-15200	15,100	6,040	4,832
15201-15400	15,300	6,120	4,896
15401-15600	15,500	6,200	4,960
15601-15800	15,700	6,280	5,024
15801-16000	15,900	6,360	5,088
16001-16200	16,100	6,440	5,152
16201-16400	16,300	6,520	5,216
16401-16600	16,500	6,600	5,280

16601-16800	16,700	6,680	5,344
16801-17000	16,900	6,760	5,408
17001-17200	17,100	6,840	5,472
17201-17400	17,300	6,920	5,536
17401-17600	17,500	7,000	5,600
17601-17800	17,700	7,080	5,664
17801-18000	17,900	7,160	5,728
18001-18200	18,100	7,240	5,792
18201-18400	18,300	7,320	5,856
18401-18600	18,500	7,400	5,920
18601-18800	18,700	7,480	5,984
18801-19000	18,900	7,560	6,048
19001-19200	19,100	7,640	6,112
19201-19400	19,300	7,720	6,176
19401-19600	19,500	7,800	6,240
19601-19800	19,700	7,880	6,304
19801-20000	19,900	7,960	6,368
20001 and above	20,000	8,000	6,400

Note: Only $^{1}/_{2}$ of the amount stipulated in columns (D) or such bigger amount not more than $^{3}/_{4}$ of the amount in column (C) (as per the deceased member's election if any) shall be payable if the deceased member has a surviving spouse who qualify for a surviving spouse's pension.

Schedule 6 (Regulation 35)

Life certificate

I certify that Mr/Mrs/Ms_____ holder of Passport No_____ issued by the Government _____

was present before me on_____ and countersigned/placed his/her mark on this certificate in my presence.

Dated this____ day of 200_____.

Signature of person certifying _____

Name: _____

Designation:_____

Address:_____

Seal:_____

_____

Signature or mark of pensioner

To be certified by one of the following persons

1. Branch Bank Manager

2. Attorney at law or Notary Public

3. Judicial Officer

4. Medical Practitioner

5. Priest or equivalent