

Seychelles

Seychelles Pension Fund Act, 2005

Seychelles Pension Fund (Benefits) Regulations, 2005

Statutory Instrument 46 of 2005

Legislation as at 20 December 2010

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Statutory Instrument 46 of 2005

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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.

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 of 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 regulation 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, 2009 up to 31st December, 2009.
[subregulation (1) amended by regulation 2 of [Statutory Instrument 76 of 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 the minimum wage per month based on a 45 hours working week prevailing at the time of retirement.

[subregulation (3) amended by regulation 2(a) of [Statutory Instrument 89 of 2010](#)]

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.

12A. Recomputation of pension for members who continue in employment after retirement

A member of the Seychelles Pension Fund who—

- (a) retires on attaining the age of 60 and is subsequently re-employed;
- (b) continues in employment on attaining the age of 63;
- (c) retires on attaining the age of 63 and is subsequently re-employed,

and opts to continue paying the employee's prescribed monthly contribution during the period of employment after retirement shall, on ceasing to be employed, have his/her pension recomputed based on his/her yearly average salary during the time he/she continued in employment or was re-employed after retirement.

[regulation 12A inserted by regulation 2 of [Statutory Instrument 67 of 2009](#)]

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 of ten 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.

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).

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.
[subregulation (1) amended by regulation 2(b) of [Statutory Instrument 89 of 2010](#)]
- (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, gratuity 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.
- (5) Where a member in receipt of a pension has disappeared, or there is reason to believe that the member is dead but the death has not been proved or registered, the Chief Executive Officer shall suspend the payment of the pension until the member returns or a declaration of the death of the member is made by court.

[subregulation (5) added by regulation 2(c) of [Statutory Instrument 89 of 2010](#)]

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 |

*

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.

| Gross Salary Band(A) | Average/Mid Point Gross Salary(B) | Percentage of Salary payable as Pension* (C) | Retirement Pension payable(D) |
|----------------------|-----------------------------------|--|-------------------------------|
| 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 |
| 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 |

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.

| Gross Salary Band(A) | Average/Mid Point Gross Salary(B) | Percentage of Salary payable as Pension* (C) | Retirement Pension payable(D) |
|----------------------|-----------------------------------|--|-------------------------------|
| 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 |
| 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 |

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.

| Gross Salary Band(A) | Average/Mid Point Gross Salary(B) | Percentage of Salary payable as Pension* (C) | Retirement Pension payable(D) |
|----------------------|-----------------------------------|--|-------------------------------|
| 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 |

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.

| Gross Salary Band(A) | Average/Mid Point Gross Salary(B) | Percentage of Salary payable as Pension* (C) | Retirement Pension payable(D) |
|----------------------|---|--|-------------------------------|
| 17601-17800 | 17,700 | 40% | 5,480 |
| 17801-18000 | 17,900 | 40% | 5,560 |
| 18001-18200 | 18,100 | 40% | 5,640 |
| 18201-18400 | 18,300 | 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 1 st 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 |

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.

| Accumulated Voluntary Contributions | Average/Mid Point | Additional Retirement Pension payable |
|--|--------------------------|--|
| 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 |
| 23001-24000 | 23500 | 196 |
| 24001-25000 | 24500 | 204 |
| 25001-26000 | 25500 | 231 |
| 26001-27000 | 26500 | 221 |

| Accumulated Voluntary Contributions | Average/Mid Point | Additional Retirement Pension payable |
|--|--------------------------|--|
| 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 |
| 44001-45000 | 44500 | 371 |
| 45001-46000 | 45500 | 379 |
| 46001-47000 | 46500 | 388 |

| Accumulated Voluntary Contributions | Average/Mid Point | Additional Retirement Pension payable |
|--|--------------------------|--|
| 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 |

| Accumulated Voluntary Contributions | Average/Mid Point | Additional Retirement Pension payable |
|--|--------------------------|--|
| 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 |

| Accumulated Voluntary Contributions | Average/Mid Point | Additional Retirement Pension payable |
|--|--------------------------|--|
| 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 |

| Accumulated Voluntary Contributions | Average/Mid Point | Additional Retirement Pension payable |
|--|--------------------------|--|
| 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 |
| 118001-119000 | 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 |

| Accumulated Voluntary Contributions | Average/Mid Point | Additional Retirement Pension payable |
|--|--------------------------|--|
| 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 |

| Accumulated Voluntary Contributions | Average/Mid Point | Additional Retirement Pension payable |
|--|--------------------------|--|
| 149001-150000 | 149500 | 1246 |
| 150001-151000 | 150500 | 1254 |
| 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 |
| 159001-160000 | 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 |

| Accumulated Voluntary Contributions | Average/Mid Point | Additional Retirement Pension payable |
|--|--------------------------|--|
| 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 |

| Accumulated Voluntary Contributions | Average/Mid Point | Additional Retirement Pension payable |
|--|--------------------------|--|
| 189001-190000 | 189500 | 1579 |
| 190001-191000 | 190500 | 1588 |
| 191001-192000 | 191500 | 1596 |
| 192001-193000 | 192500 | 1604 |
| 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 |

| Accumulated Voluntary Contributions | Average/Mid Point | Additional Retirement Pension payable |
|--|--------------------------|--|
| 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.

| Gross Salary Band(A) | Average/Mid Point Gross Salary(B) | Percentage of Salary payable as Pension * (C) | Incapacity Pension payable(D) |
|----------------------|-----------------------------------|---|-------------------------------|
| 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 |

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.

| Gross Salary Band(A) | Average/Mid Point Gross Salary(B) | Percentage of Salary payable as Pension * (C) | Incapacity Pension payable(D) |
|----------------------|-----------------------------------|---|-------------------------------|
| 11601-11800 | 11,700 | 40% | 4,680 |
| 1181-12000 | 11,900 | 40% | 4,760 |
| 12001-12200 | 12,100 | 40% | 4,840 |
| 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 |

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.

| Gross Salary Band(A) | Average/Mid Point Gross Salary(B) | Percentage of Salary payable as Pension * (C) | Incapacity Pension payable(D) |
|----------------------|-----------------------------------|---|-------------------------------|
| 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 |

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.

| Gross Salary Band(A) | Average/Mid Point Gross Salary(B) | Percentage of Salary payable as Pension * (C) | Incapacity Pension payable(D) |
|----------------------|-----------------------------------|---|-------------------------------|
| 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 than 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 |

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.

| Gross Salary Band (A) | Average/Mid Point Gross Salary (B) | Member's retirement pension (C) | Surviving Spouse's pension payable if spouse is younger than member by 10 years or less (D) | Surviving Spouse's pension payable if spouse is younger than member by more than 10 years (E) |
|------------------------------|---|--|--|--|
| 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 | 2,110 | 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 |

| Gross Salary Band (A) | Average/Mid Point Gross Salary (B) | Member's retirement pension (C) | Surviving Spouse's pension payable if spouse is younger than member by 10 years or less (D) | Surviving Spouse's pension payable if spouse is younger than member by more than 10 years (E) |
|------------------------------|---|--|--|--|
| 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 |

| Gross Salary Band (A) | Average/Mid Point Gross Salary (B) | Member's retirement pension (C) | Surviving Spouse's pension payable if spouse is younger than member by 10 years or less (D) | Surviving Spouse's pension payable if spouse is younger than member by more than 10 years (E) |
|------------------------------|---|--|--|--|
| 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 | 14,500 | 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 | 16,300 | 6,520 | 5,216 | 4,564 |
| 16401-16600 | 16,500 | 6,600 | 5,280 | 4,620 |

| Gross Salary Band (A) | Average/Mid Point Gross Salary (B) | Member's retirement pension (C) | Surviving Spouse's pension payable if spouse is younger than member by 10 years or less (D) | Surviving Spouse's pension payable if spouse is younger than member by more than 10 years (E) |
|------------------------------|---|--|--|--|
| 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 |

| Gross Salary Band (A) | Average/Mid Point Gross Salary (B) | Member's retirement pension (C) | Surviving Spouse's pension payable if spouse is younger than member by 10 years or less (D) | Surviving Spouse's pension payable if spouse is younger than member by more than 10 years (E) |
|-----------------------|------------------------------------|---------------------------------|---|---|
| 20001 and above | 20,000 | 8,000 | 6,400 | 5,600 |

Note: Only $\frac{1}{2}$ of the amount stipulated in columns (D) and (E) or such smaller amount not less than $\frac{1}{4}$ 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 |

| Gross Salary Band (A) | Average/Mid Point Gross Salary (B) | Member's Retirement Pension (C) | Children's Pension payable (D) |
|------------------------------|---|--|---------------------------------------|
| 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 |
| 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 |

| Gross Salary Band (A) | Average/Mid Point Gross Salary (B) | Member's Retirement Pension (C) | Children's Pension payable (D) |
|------------------------------|---|--|---------------------------------------|
| 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 |

| Gross Salary Band (A) | Average/Mid Point Gross Salary (B) | Member's Retirement Pension (C) | Children's Pension payable (D) |
|------------------------------|---|--|---------------------------------------|
| 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 |

| Gross Salary Band (A) | Average/Mid Point Gross Salary (B) | Member's Retirement Pension (C) | Children's Pension payable (D) |
|-----------------------|------------------------------------|---------------------------------|--------------------------------|
| 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 $\frac{1}{2}$ of the amount stipulated in columns (D) or such bigger amount not more than $\frac{3}{4}$ 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 _____ 2005.

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