

Seychelles

Seychelles Pension Fund Act, 2005

Seychelles Pension Fund (Benefits) Regulations, 2005

Statutory Instrument 46 of 2005

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Seychelles Pension Fund (Benefits) Regulations, 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 Consolidated 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 normal retirement pension

[Schedule 1 amended by regulation 2(a)(vii) of [Statutory Instrument 19 of 2007](#) and substituted by regulation 3 of [Statutory Instrument 89 of 2010](#)]

Gross Salary Band(A)	Average/Mid Point Gross Salary(B)	SPF Pension up to 31.12.2010(C)	SPF Pension w.e.f 01.01.2011(D)
800-1000	900	400	420
1001-1200	1,100	400	420
1201-1400	1,300	400	420
1401-1600	1,500	400	420
1601-1800	1,700	400	420
1801-2000	1,900	400	420
2001-2200	2,100	400	420
2201-2400	2,300	400	420
2401-2600	2,500	400	420
2601-2800	2,700	400	420
2801-3000	2,900	430	452
3001-3200	3,100	570	599
3201-3400	3,300	710	746
3401-3600	3,500	850	893
3601-3900	3,900	935	982
3901-4100	4,000	1000	1050
4101-4300	4,200	1130	1187
4301-4500	4,400	1260	1323
4501-4700	4,600	1390	1460

4701-4900	4,800	1520	1596
4901-5100	5,000	1650.	1733
5101-5300	5,200	1780	1869
5301-5500	5,400	1910	2006
5501-5700	5,600	2040	2142
5701-5900	5,800	2170	2279
5901-6300	6,300	2180	2289
6301-6500	6,400	2240	2352
6501-6700	6,600	2360	2478
6701-6900	6,800	2480	2604
6901-7100	7,000	2600	2730
7101-7300	7,200	2720	2856
7301-7500	7,400	2840	2982
7501-11400	11,400	2960	3108
11401-11600	11,500	3000	3150
11601-11800	11,700	3080	3234
11801-12000	11,900	3160	3318
12001-12200	12,100	3240	3402
12201-12400	12,300	3320	3486
12401-12600	12,500	3400	3570
12601-12800	12,700	3480	3654

12801-13000	12,900	3560	3738
13001-13200	13,100	3640	3822
13201-13400	13,300	3720	3906
13401-13600	13,500	3800	3990
13601-13800	13,700	3880	4074
13801-14000	13,900	3960	4158
14001-14200	14,100	4040	4242
14201-14400	14,300	4120	4326
14401-14600	14,500	4200	4410
14601-14800	14,700	4280	4494
14801-15000	14,900	4360	4578
15001-15200	15,100	4440	4662
15201-15400	15,300	4520	4746
15401-15600	15,500	4600	4830
15601-15800	15,700	4680	4914
15801-16000	15,900	4760	4998
16001-16200	16,100	4840	5082
16201-16400	16,300	4920	5166
16401-16600	16,500	5000	5250
16601-16800	16,700	5080	5334
16801-17000	16,900	5160	5418

17001-17200	17,100	5240	5502
17201-17400	17,300	5320	5586
17401-17600	17,500	5400	5670
17601-17800	17,700	5480	5754
17801-18000	17,900	5560	5838
18001-18200	18,100	5640	5922
18201-18400	18,300	5720	6006
18401-18600	18,500	5800	6090
18601-18800	18,700	5880	6174
18801-19000	18,900	5960	6258
19001-19200	19,100	6040	6342
19201-19400	19,300	6120	6426
19401-19600	19,500	6200	6510
19601-19800	19,700	6280	6594
19801-20000	19,900	6360	6678
20001-20200	20,100	6440	6762
20201-20400	20,300	6520	6846
20401-20600	20,500	6600	6930
20601-20800	, 20,700	6680	7014
20801-21000	20,900	6760	7098
21001-21200	21,100	6840	7182

21201-21400	21,300	6920	7266
21401-21600	21,500	7000	7350
21601-21800	21,700	7080	7434
21801-22000	21,900	7160	7518
22001-22200	22,100	7240	7602
22201-22400	22,300	7320	7686
22401-22600	22,500	7400	7770
22601-22800	22,700	7480	7854
22801-23000	22,900	7560	7938
23001-23200	23,100	7640	8022
23201-23400	23,300	7720	8106
23401-23600	23,500	7800	8190
23601-23800	23,700	7880	8274
23801-24000	23,900	7960	8358
24001-24200	24,100	8040	8442
24201-24400	24,300	8120	8526
24401-24600	24,500	8200	8610
24601-24800	24,700	8280.	8694
24801-25000	24,900	8360	8778
25001-25200	25,100	8440	8862
25201-25400	25,300	8520	8946

25401-25600	25,500	8600	9030
25601-25800	25,700	8680	9114
25801-26000	25,900	8760	9198
26001-26200	26,100	8840	9282
26201-26400	26,300	8920	9366
26401-26600	26,500	9000	9450
26601-26800	26,700	9080	9534
26801-27000	26,900	9160	9618
27001-27200	27,100	9240	9702
27201-27400	27,300	9320	9786
27401-27600	27,500	9400	9870
27601-27800	27,700	9480	9954
27801-28000	27,900	9560	10038
28001-28200	28,100	9640	10122
28201-28400	28,300	9720	10206
28401-28600	28,500	9800	10290
28601-28800	28,700	9880	10374
28801-29000	28,900	9960	10458
29001-29200	29,100	10040	10542
29201-29400	29,300	10120	10626
29401-29600	29,500	10200	10710

29601-29800	29,700	10280	10794
29801-30000	29,900	10360	10878
30001-30200	30,100	10440	10962
30201-30400	30,300	10520	11046
30401-30600	30,500	10600	11130
30601-30800	30,700	10680	11214
30801-31000	30,900	10760	11298
31001-31200	31,100	10840	11382
31201-31400	31,300	10920	11466
31401-31600	31,500	11000	11550
31601-31800	31,700	11080	11634
31801-32000	31,900	11160	11718
32001-32200	32,100	11240	11802
32201-32400	32,300	11320	11886
32401-32600	32,500	11400	11970
32601-32800	32,700	11480	12054
32801-33000	32,900	11560	12138
33001-33200	33,100	11640	12222
33201-33400	33,300	11720	12306
33401-33600	33,500	11800	12390
33601-33800	33,700	11880	12474

33801-34000	33,900	11960	12558
34001-34200	34,100	12040	12642
34201-34400	34,300	12120	12726
34401-34600	34,500	12200	12810
34601-34800	34,700	12280	12894
34801-35000	34,900	12360	12978
35001-35200	35,100	12440	13062
35201-35400	35,300	12520	13146
35401-35600	35,500	12600	13230
35601-35800	35,700	12680	13314
35801-36000	35,900	12760	13398
36001-36200	36,100	12840	13482
36201-36400	36,300	12920	13566
36401-36600	36,500	13000	13650
36601-36800	36,700	13080	13734
36801-37000	36,900	13160	13818
37001-37200	37,100	13240	13902
37201-37400	37,300	13320	13986
37401-37600	37,500	13400	14070
37601-37800	37,700	13480	14154
37801-38000	37,900	13560	14238

38001-38200	38,100	13640	14322
38201-38400	38,300	13720	14406
38401-38600	38,500	13800	14490
38601-38800	38,700	13880	14574
38801-39000	38,900	13960	14658
39001-39200	39,100	14040	14742
39201-39400	39,300	14120	14826
39401-39600	39,500	14200	14910
39601 and above	39,700	14280	15000

The monthly pension excludes the social security retirement pension.

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

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

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
118001-119000	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
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

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

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
221001-222000	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](#) and substituted by regulation 3 of [Statutory Instrument 89 of 2010](#)]

Gross Salary Band(A)	Average/Mid Point Gross Salary(B)	SPF Pension Amount w.e.f 01.01.2011(C)
800-1000	900	2600
1001-1200	1,100	2600
1201-1400	1,300	2600
1401-1600	1,500	2600
1601-1800	1,700	2600
1801-2000	1,900	2600
2001-2200	2,100	2600
2201-2400	2,300	2600
2401-2600	2,500	2600
2601-2800	2,700	2600
2801-3000	2,900	2630
3001-3200	3,100	2770
3201-3400	3,300	2910
3401-3600	3,500	3050
3601-3900	3,900	3135
3901-4100	4,000	3200
4101-4300	4,200	3330
4301-4500	4,400	3460
4501-4700	4,600	3590

4701-4900	4,800	3720
4901-5100	5,000	3850
5101-5300	5,200	3980
5301-5500	5,400	4110
5501-5700	5,600	4240
5701-5900	5,800	4370
5901-6300	6,300	4380
6301-6500	6,400	4440
6501-6700	6,600	4560
6701-6900	6,800	4680
6901-7100	7,000	4800
7101-7300	7,200	4920
7301-7500	7,400	5040
7501-11400	11,400	5160
11401-11600	11,500	5200
11601-11800	11,700	5280
11801-12000	11,900	5360
12001-12200	12,100	5440
12201-12400	12,300	5520
12401-12600	12,500	5600
12601-12800	12,700	5680

12801-13000	12,900	5760
13001-13200	13,100	5840
13201-13400	13,300	5920
13401-13600	13,500	6000
13601-13800	13,700	6080
13801-14000	13,900	6160
14001-14200	14,100	6240
14201-14400	14,300	6320
14401-14600	14,500	6400
14601-14800	14,700	6480
14801-15000	14,900	6560
15001-15200	15,100	6640
15201-15400	15,300	6720
15401-15600	15,500	6800
15601-15800	15,700	6880
15801-16000	15,900	6960
16001-16200	16,100	7040
16201-16400	16,300	7120
16401-16600	16,500	7200
16601-16800	16,700	7280
16801-17000	16,900	7360

17001-17200	17,100	7440
17201-17400	17,300	7520
17401-17600	17,500	7600
17601-17800	17,700	7680
17801-18000	17,900	7760
18001-18200	18,100	7840
18201-18400	18,300	7920
18401-18600	18,500	8000
18601-18800	18,700	8080
18801-19000	18,900	8160
19001-19200	19,100	8240
19201-19400	19,300	8320
19401-19600	19,500	8400
19601-19800	19,700	8480
19801-20000	19,900	8560
20001-20200	20,100	8600
20201-20400	20,300	8720
20401-20600	20,500	8800
20601-20800	20,700	8880
20801-21000	20,900	8960
21001-21200	21,100	9040

21201-21400	21,300	9120
21401-21600	21,500	9200
21601-21800	21,700	9280
21801-22000	21,900	9360
22001-22200	22,100	9440
22201-22400	22,300	9520
22401-22600	22,500	9600
22601-22800	22,700	9680
22801-23000	22,900	9760
23001-23200	23,100	9840
23201-23400	23,300	9920
23401-23600	23,500	10000
23601-23800	23,700	10080
23801-24000	23,900	10160
24001-24200	24,100	10240
24201-24400	24,300	10320
24401-24600	24,500	10400
24601-24800	24,700	10480
24801-25000	24,900	10560
25001-25200	25,100	10640
25201-25400	25,300	10720

25401-25600	25,500	10800
25601-25800	25,700	10880
25801-26000	25,900	10960
26001-26200	26,100	11040
26201-26400	26,300	11120
26401-26600	26,500	11200
26601-26800	26,700	11280
26801-27000	26,900	11360
27001-27200	27,100	11440
27201-27400	27,300	11520
27401-27600	27,500	11600
27601-27800	27,700	11680
27801-28000	27,900	11760
28001-28200	28,100	11840
28201-28400	28,300	11920
28401-28600	28,500	12000
28601-28800	28,700	12080
28801-29000	28,900	12160
29001-29200	29,100	12240
29201-29400	29,300	12320
29401-29600	29,500	12400

29601-29800	29,700	12480
29801-30000	29,900	12560
30001-30200	30,100	12640
30201-30400	30,300	12720
30401-30600	30,500	12800
30601-30800	30,700	12880
30801-31000	30,900	12960
31001-31200	31,100	13040
31201-31400	31,300	13120
31401-31600	31,500	13200
31601-31800	31,700	13280
31801-32000	31,900	13360
32001-32200	32,100	13440
32201-32400	32,300	13520
32401-32600	32,500	13600
32601-32800	32,700	13680
32801-33000	32,900	13760
33001-33200	33,100	13840
33201-33400	33,300	13920
k 33401-33600	33,500	14000
J 33601-33800	33,700	14080

33801-34000	33,900	14160
34001-34200	34,100	14240
34201-34400	34,300	14320
34401-34600	34,500	14400
34601-34800	34,700	14480
34801-35000	34,900	14560
35001-35200	35,100	14640
35201-35400	35,300	14720
35401-35600	35,500	14800
35601-35800	35,700	14880
35801-36000	35,900	14960
36001 and above	36,100	15000

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](#) and substituted by regulation 3 of [Statutory Instrument 89 of 2010](#)]

Gross Salary Band(A)	Average/Mid Point Gross Salary(B)	Member's Retirement Pension w.e.f 01.01.2011(C)	Surviving spouse's pension payable if spouse is younger than member by 10 years or less 80%(D)	Surviving spouse's pension payable if spouse is younger than member by more than 10 years 70%(E)
800-1000	900	2720	2176	1904
1001-1200	1,100	2720	2176	1904
1201-1400	1,300	2720	2176	1904
1401-1600	1,500	2720	2176	1904
1601-1800	1,700	2720	2176	1904
1801-2000	1,900	2720	2176	1904
2001-2200	2,100	2720	2176	1904
2201-2400	2,300	2720	2176	1904
2401-2600	2,500	2720	2176	1904
2601-2800	2,700	2720	2176	1904
2801-3000	2,900	2752	2202	1926
3001-3200	3,100	2899	2319	2029
3201-3400	3,300	3046	2437	2132
3401-3600	3,500	3193	2554	2235
3601-3900	3,900	3282	2626	2297
3901-4100	4,000	3350	2680	2345
4101-4300	4,200	3487	2790	2441

4301-4500	4,400	3623	2898	2536
4501-4700	4,600	3760	3008	2632
4701-4900	4,800	3896	3117	2727
4901-5100	5,000	4033	3226	2823
5101-5300	5,200	4169	3335	2918
5301-5500	5,400	4306	3445	3014
5501-5700	5,600	4442	3554	3109
5701-5900	5,800	4579	3663	3205
5901-6300	6,300	4589	3671	3212
6301-6500	6,400	4652	3722	3256
6501-6700	6,600	4778	3822	3345
6701-6900	6,800	4904	3923	3433
6901-7100	7,000	5030	4024	3521
7101-7300	7,200	5156	4125	3609
7301-7500	7,400	5282	4226	3697
7501-11400	11,400	5408	4326	3786
11401-11600	11,500	5450	4360	3815
11601-11800	11,700	5534	4427	3874
11801-12000	11,900	5618	4494	3933
12001-12200	12,100	5702	4562	3991
12201-12400	12,300	5786	4629	4050

12401-12600	12,500	5870	4696	4109
12601-12800	12,700	5954	4763	4168
12801-13000	12,900	6038	4830	4227
13001-13200	13,100	6122	4898	4285
13201-13400	13,300	6206	4965	4344
13401-13600	13,500	6290	5032	4403
13601-13800	13,700	6374	5099	4462
13801-14000	13,900	6458	5166	4521
14001-14200	14,100	6542	5234	4579
14201-14400	14,300	6626	5301	4638
14401-14600	14,500	6710	5368	4697
14601-14800	14,700	6794	5435	4756
14801-15000	14,900	6878	5502	4815
15001-15200	15,100	6962	5570	4873
15201-15400	15,300	7046	5637	4932
15401-15600	15,500	7130	5704	4991
15601-15800	15,700	7214	5771	5050
15801-16000	15,900	7298	5838	5109
16001-16200	16,100	7382	5906	5167
16201-16400	16,300	7466	5973	5226
16401-16600	16,500	7550	6040	5285

16601-16800	16,700	7634	6107	5344
16801-17000	16,900	7718	6174	5403
17001-17200	17,100	7802	6242	5461
17201-17400	17,300	7886	6309	5520
17401-17600	17,500	7970	6376	5579
17601-17800	17,700	8054	6443	5638
17801-18000	17,900	8138	6510	5697
18001-18200	18,100	8222	6578	5755
18201-18400	18,300	8306	6645	5814
18401-18600	18,500	8390	6712	5873
18601-18800	18,700	8474	6779	5932
18801-19000	18,900	8558	6846	5991
19001-19200	19,100	8642	6914	6049
19201-19400	19,300	8726	6981	6108
19401-19600	19,500	8810	7048	6167
19601-19800	19,700	8894	7115	6226
19801-20000	19,900	8978	7182	6285
20001-20200	20,100	9062	7250	6343
20201-20400	20,300	9146	7317	6402
20401-20600	20,500	9230	7384	6461
20601-20800	20,700	9314	7451	6520

20801-21000	20,900	9398	7518	6579
21001-21200	21,100	9482	7586	6637
21201-21400	21,300	9566	7653	6696
21401-21600	21,500	9650	7720	6755
21601-21800	21,700	9734	7787	6814
21801-22000	21,900	9818	7854	6873
22001-22200	22,100	9902	7922	6931
22201-22400	22,300	9986	7989	6990
22401-22600	22,500	10070	8056	7049
22601-22800	22,700	10154	8123	7108
22801-23000	22,900	10238	8190	7167
23001-23200	23,100	10322	8258	7225
23201-23400	23,300	10406	8325	7284
23401-23600	23,500	10490	8392	7343
23601-23800	23,700	10574	8459	7402
23801-24000	23,900	10658	8526	7461
24001-24200	24,100	10742	8594	7519
24201-24400	24,300	10826	8661	7578
24401-24600	24,500	10910	8728	7637
24601-24800	24,700	10994	8795	7696
24801-25000	24,900	11078	8862	7755

25001-25200	25,100	11162	8930	7813
25201-25400	25,300	11246	8997	7872
25401-25600	25,500	H330	9064	7931
25601-25800	25,700	11414	9131	7990
25801-26000	25,900	11498	.9198	8049
26001-26200	26,100	11582	9266	8107
26201-26400	26,300	11666	9333	8166
26401-26600	26,500	11750	9400	8225
26601-26800	26,700	11834	9467	8284
26801-27000	26,900	11918	9534	8343
27001-27200	27,100	12002	9602	8401
27201-27400	27,300	12086	9669	8460
27401-27600	27,500	12170	9736	8519
27601-27800	27,700	12254	9803	8578
27801-28000	27,900	12338	9870	8637
28001-28200	28,100	12422	9938	8695
28201-28400	28,300	12506	10005	8754
28401-28600	28,500	12590	10072	8813
28601-28800	28,700	12674	10139	8872
28801-29000	28,900	12758	10206	8931
29001-29200	29,100	12842	10274	8989

29201-29400	29,300	12926	10341	9048
29401-29600	29,500	13010	10408	9107
29601-29800	29,700	13094	10475	9166
29801-30000	29,900	13178	10542	9225
30001-30200	30,100	13262	10610	9283
30201-30400	30,300	13346	10677	9342
30401-30600	30,500	13430	10744	9401
30601-30800	30,700	13514	10811	9460
30801-31000	30,900	13598	10878	9519
31001-31200	31,100	13682	10946	9577
31201-31400	31,300	13766	11013	9636
31401-31600	31,500	13850	11080	9695
31601-31800	31,700	13934	11147	9754
31801-32000	31,900	14018	11214	9813
32001-32200	32,100	14102	11282	9871
32201-32400	32,300	14186	11349	9930
32401-32600	32,500	14270	11416	9989
32601-32800	32,700	14354	11483	10048
32801-33000	32,900	14438	11550	10107
33001-33200	33,100	14522	11618	10165
33201-33400	33,300	14606	11685	10224

33401-33600	33,500	14690	11752	10283
33601-33800	•33,700	14774	11819	10342
33801-34000	33,900	14858	11886	10401
34001-34200	34,100	14942	11954	10459
34201-34400	34,300	15026	12021	10518
34401-34600	34,500	15110	12088	10577
34601-34800	34,700	15194	12155	10636
34801-35000	34,900	15278	12222	10695
35001-35200	35,100	15362	12290	10753
35201-35400	35,300	15446	12357	10812
35401-35600	35,500	15530	12424	10871
35601-35800	35,700	15614	12491	10930
35801-36000	35,900	15698	12558	10989
36001-36200	36,100	15782	12626	11047
36201-36400	36,300	15866	12693	11106
36401-36600	36,500	15950	12760	11165
36601-36800	36,700	16034	12827	11224
36801-37000	36,900	16118	12894	11283
37001-37200	37,100	16202	12962	11341
37201-37400	37,300	16286	13029	11400
37401-37600	37,500	16370	13096	11459

37601-37800	37,700	16454	13163	11518
37801-38000	37,900	16538	13230	11577
38001-38200	38,100	16622	13298	11635
38201-38400	38,300	16706	13365	11694
38401-38600	38,500	16790	13432	11753
38601-38800	38,700	16874	13499	11812
38801-39000	38,900	16958	13566	11871
39001-39200	39,100	17042	13634	11929
39201-39400	39,300	17126	13701	11988
39401-39600	39,500	17210	13768	12047
39601 and above	39,700	17300	13840	12110

NOTE:

- (i) The pension payable to all new beneficiaries with effect from 1st January 2011.
- (ii) 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 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**

[Schedule 5 substituted by regulation 3 of [Statutory Instrument 89 of 2010](#)]

Gross Salary Band(A)	Average/Mid Point Gross Salary(B)	Members Retirement Pension w.e.f 01.01.2011(C)	Children's Pension Payable 80%(D)
800-1000	900	2720	2176
1001-1200	1,100	2720	2176
1201-1400	1,300	2720	2176
1401-1600	1,500	2720	2176
1601-1800	1,700	2720	2176
1801-2000	1,900	2720	2176
2001-2200	2,100	2720	2176
2201-2400	2,300	2720	2176
2401-2600	2,500	2720	2176
2601-2800	2,700	2720	2176
2801-3000	2,900	2752	2202
3001-3200	3,100	2899	2319
3201-3400	3,300	3046	2437
3401-3600	3,500	3193	2554
j601-3900	3,900	3282	2626
3901-4100	4,000	3350	2680
4101-4300	4,200	3487	2790
4301-4500	4,400	3623	2898

4501-4700	4,600	3760	3008
4701-4900	4,800	3896	3117
4901-5100	5,000	4033	3226
5101-5300	5,200	4169	3335
5301-5500	5,400	4306	3445
5501-5700	5,600	4442	3554
5701-5900	5,800	4579	3663
5901-6300	6,300	4589	3671
6301-6500	6,400	4652	3722
6501-6700	6,600	4778	3822
6701-6900	6,800	4904	3923
6901-7100	7,000	5030	4024
7101-7300	7,200	5156	4125
7301-7500	7,400	5282	4226
7501-11400	11,400	5408	4326
¹ 11401-11600	11,500	5450	4360
11601-11800	11,700	5534	4427
11801-12000	11,900	5618	4494
12001-12200	12,100	5702	4562
12201-12400	12,300	5786	4629

11401-12600	12,500	5870	4696
12601-12800	12,700	5954	4763
12801-13000	12,900	6038	4830
13001-13200	13,100	6122	4898
13201-13400	13,300	6206	4965
13401-13600	13,500 (6290	5032
13601-13800	13,700 '	6374	5099
13801-14000	13,900	6458	5166
14001-14200	14,100	6542	5234
14201-14400	14,300	6626	5301
14401-14600	14,500	6710	5368
14601-14800	14,700	6794	5435
14801-15000	14,900	6878	5502
15001-15200	15,100	6962	5570
15201-15400	15,300	7046	5637
- 15401-15600	15,500	7130	5704
15601-15800	15,700	7214	5771
15801-16000	15,900	7298	5838
16001-16200	16,100	7382	5906
16201-16400	16,300	7466	5973
16401-16600	16,500	7550	6040

16601-16800	16,700	7634	6107
16801-17000	16,900	7718	6174
17001-17200	17,100	7802	6242
17201-17400	17,300	7886	6309
17401-17600	17,500	7970	6376
17601-17800	17,700	8054	6443
17801-18000	17,900	8138	6510
18001-18200	18,100	8222	6578
18201-18400	18,300	8306	6645
18401-18600	18,500	8390	6712
18601-18800	18,700	8474	6779
18801-19000	18,900	8558	6846
19001-19200	19,100	8642	6914
19201-19400	19,300	8726	6981
19401-19600	19,500	8810	7048
19601-19800	19,700	8894	7115
19801-20000	19,900	8978	7182
20001 -20200	20,100	9062	7250
20201-20400	20,300	9146	7317
20401-20600	20,500	9230	7384
20601-20800	20,700	9314	7451

20801-21000	20,900	9398	7518
21001-21200	21,100	9482	7586
21201-21400	21,300	9566	7653
21401-21600	21,500	9650	7720
21601-21800	21,700	9734	7787
21801-22000	21,900	9818	7854
22001-22200	22,100	9902	7922
22201-22400	22,300	9986	7989
22401-22600	22,500	10070	8056
22601-22800	22,700	10154	8123
22801-23000	22,900	10238	8190
23001-23200	23,100	10322	8258
23201-23400	23,300	10406	8325
23401-23600	23,500	10490	8392
23601-23800	23,700	10574	8459
23801-24000	23,900	10658	8526
24001-24200	24,100	10742	8594
24201-24400	24300	10826	8661
24401-24600	24,500	10910	8728
24601-24800	24,700	10994	8795
24801-25000	24,900	11078	8862

25001-25200	25,100	11162	8930
25201-25400	25,300	11246	8997
25401-25600	25,500	11330	9064
25601-25800	25,700	11414	9131
25801-26000	25,900	11498	9198
26001-26200	26,100	11582	9266
26201-26400	26300	11666	9333
26401-26600	26,500	11750	9400
26601-26800	26,700	11834	9467
26801-27000	26,900	11918	9534
27001-27200	27,100	12002	9602
27201-27400	27,300	12086	9669
27401-27600	27,500	12170	9736
27601-27800	27,700	12254	9803
27801-28000	27,900	12338	9870
28001-28200	28,100	12422	9938
28201-28400	28300	12506	10005
28401-28600	28,500	12590	10072
3601-28800	28,700	12674	10139
28801-29000	28,900	12758	10206
29001-29200	29,100	12842	10274

29201-29400	29,300	12926	10341
29401-29600	29,500	13010	10408
29601-29800	29,700	13094	10475
29801-30000	29,900	13178	10542
30001-30200	30,100	13262	10610
30201-30400	30300	13346	10677
30401-30600	30,500	13430	10744
30601-30800	30,700	13514	10811
30801-31000	30,900	13598	10878
31001-31200	31,100	13682	10946
31201-31400	31,300	13766	11013
31401-31600	31,500	13850	11080
31601-31800	31,700	13934	11147
31801-32000	31,900	14018	11214
32001-32200	32,100	14102	11282
32201-32400	32,300	14186	11349
32401-32600	32,500	14270	11416
32601-32800	32,700	14354	11483
32801-33000	32,900	14438	11550
33001-33200	33,100	14522	11618
33201-33400	33,300	14606	11685

33401-33600	33,500	14690	11752
33601-33800	33,700	14774	11819
33801-34000	33,900	14858	11886
34001-34200	34,100	14942	11954
34201-34400	34,300	15026	12021
34401-34600	34,500	15110	12088
34601-34800	34,700	15194	12155
34801-35000	34,900	15278	12222
35001-35200	35,100	15362	12290
35201-35400	35,300	15446	12357
35401-35600	35,500	15530	12424
35601-35800	35,700	15614	12491
35801-36000	35,900	15698	12558
36001-36200	36,100	15782	12626
36201-36400	36,300	15866	12693
36401-36600	36,500	15950	12760
36601-36800	36,700	16034	12827
36801-37000	36,900	16118	12894
37001-37200	37,100	16202	12962
37201-37400	37,300	16286	13029
37401-37600	37,500	16370	13096

37601-37800	37,700	16454	13163
37801-38000	37,900	16538	13230
38001-38200	38,100	16622	13298
38201-38400	38,300	16706	13365
38401-38600	38,500	16790	13432
38601-38800	38,700	16874	13499
38801-39000	38,900	16958	13566
39001-39200	39,100	17042	13634
39201-39400	39,300	17126	13701
39401-39600	39,500	17210	13768
39601 and above	39,700	17300	13840

NOTE:

- (i) The pension payable to all new beneficiaries with effect from 1st January 2011.
- (ii) 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 deceased member's election if any) shall be payable if the deceased member has a surviving spouse who qualifies 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