



SUPPLEMENT No. 3
TO
THE CYPRUS GAZETTE No. 3974 OF 31ST AUGUST, 1956.
SUBSIDIARY LEGISLATION.

No. 844.

THE ELECTRICITY DEVELOPMENT LAWS, 1952 TO 1954.

REGULATIONS MADE BY THE ELECTRICITY AUTHORITY OF CYPRUS
UNDER SECTION 44.

In exercise of the powers vested in it by section 44 of the Electricity Development Laws, 1952 to 1954, the Electricity Authority of Cyprus hereby makes the following Regulations :—

1. These Regulations may be cited as the Electricity Development (Superannuation Scheme) Regulations, 1956.

2. In these Regulations, unless the context otherwise requires—

“ Authority ” means the Electricity Authority of Cyprus ;

“ Law ” means the Electricity Development Laws, 1952 to 1954, and includes any Law amending or substituted for the same.

3. The Superannuation Scheme set out in the First Schedule hereto shall be deemed to be the Superannuation Scheme established by the Authority, under the provisions of section 44 of the Law, for the benefit of its employees and the Rules set out in the Second Schedule hereto shall be the Rules thereof.

FIRST SCHEDULE.—(*Regulation 3*).

THE ELECTRICITY AUTHORITY OF CYPRUS
SUPERANNUATION SCHEME.

Arrangement of Clauses.

PART I.—Scope of Scheme	.. ..	Clauses 1 to 3
PART II.—The Fund	.. ..	Clauses 4 to 12
PART III.—Contributions by the Authority	.. ..	Clauses 13 to 14
PART IV.—Officers, etc.	.. ..	Clauses 15 to 19
PART V.—Miscellaneous and General	.. ..	Clauses 20 to 25

PART I.—SCOPE OF SCHEME.

- Establishment of Scheme. 1. There shall be deemed to have been established on the 30th October, 1952, and to have come into operation on that date, a scheme, which shall be known as the Electricity Authority of Cyprus Superannuation Scheme (hereinafter and in the Rules referred to as "the Scheme"); and the rules set out in the Schedule hereto, subject to any amendments hereafter made, shall be the Rules thereof.
- Nature of Scheme. 2. The Scheme shall be a contributory scheme providing benefits for or in respect of members as provided by and in accordance with the Rules.
- Membership of Scheme. 3. Membership of the Scheme, if and as provided by and in accordance with the Rules, shall be open to any person in the regular employment of the Authority.

PART II.—THE FUND.

- Establishment of Fund. 4. As from the 30th October, 1952, there shall be deemed to have been established a fund (in the Scheme referred to as "the Fund") for the purposes of the Scheme.
- Payments into Fund. 5. There shall be carried to the credit of the Fund from time to time during each year :—
 (a) all amounts contributed by members under the Rules ;
 (b) all amounts contributed by the Authority under the Scheme ;
 (c) all sums received by way of dividends and interest arising out of the investment or use of the Fund or any part thereof ; and
 (d) all other sums received by the Authority in connection with the Fund.
- Trustees of the Fund. 6.—(1) The Authority may, if it thinks fit, appoint a nominee or custodian trustee competent in law so to act to hold, on behalf of the Authority and on terms approved by it, investments of the Fund, not being money on deposit account or on current account with any bank or banking house in Cyprus.
 (2) Save in so far as any moneys, investments or other property are for the time being vested in any such nominee or custodian trustee, the same shall be vested in the members of the Authority as Trustees of the Fund, or in such two or more members of the Authority, as the Authority shall from time to time determine.
- Investment of Fund. 7.—(1) Any money forming part of the Fund which is not for the time being required for making payments under the Rules may, at the discretion of the Authority, be invested in authorized securities, not being securities to bearer. The Authority may retain any authorized security notwithstanding that it has ceased to be an authorized security.
 (2) For the purposes of the Scheme the expression "authorized securities" means :—
 (a) investments authorized by the Trustee Law, 1955 (46 of 1955), or in which trustees are for the time being by law authorized to invest trust funds ;
 (b) loans to contributors under the provisions of paragraph (c) of Rule 7 or paragraph (3) of Rule 8 ;
 (c) any stocks, bonds, mortgages or securities of any Public Body, Board or Authority supplying power, water, gas or electricity or of any Harbour Board or of any Municipal Corporation, County or District Council or other local authority acting under statutory powers in the United Kingdom or in any British Dominion or Colony, Mandated or Trusteeship Territory, State or Dependency ;

- (d) any stocks, funds, or securities of any British Dominion, Colony, Mandated or Trusteeship Territory, State or Dependency, or of any Province thereof ;
- (e) any stocks, bonds, mortgages, shares or securities the capital whereof or a minimum rate of interest whereon is guaranteed by the British Government, or the Government of any British Dominion, Colony, Mandated or Trusteeship Territory, State or Dependency, or of any Province thereof ;
- (f) any bonds, debentures, debenture stock, mortgages or securities or guaranteed or preference stock or shares of any railway, shipping, tramway, canal, water, dock, harbour, gas, electricity, transport, or other like utility company, public or private, incorporated in the United Kingdom or any British Dominion, Colony, State or Dependency, by or under any General or Special Act of the Imperial Parliament, or of the Legislature of any British Dominion, Colony, State or Dependency, or by Royal Charter, and whether trading or carrying on business in the United Kingdom, India or any British Colony, Dominion, State or Dependency or elsewhere ;
- (g) the placing of money on deposit or on current account with any bank or banking house in Cyprus.

8. If and to the extent that at any time the Authority shall consider it inadvisable to realise any investments forming part of the Fund, it may borrow money on the security of any assets of the Fund for the purpose of any payment of benefits or other sums payable in pursuance of the Scheme and such benefits or other sums shall be paid by or at the direction of the Authority out of the money so borrowed ; but save as aforesaid such benefits or other sums shall be paid by or at the direction of the Authority out of the Fund. In the event of the Fund not being sufficient to satisfy such payments, the same shall, to the extent of such insufficiency, be paid by the Authority.

Payments out of Fund or out of borrowed money.

9. The authority shall cause to be kept full and true accounts of the Scheme, and of all income and expenditure and shall cause to be kept full and complete records of all matters necessary or proper to be recorded.

Accounts to be kept.

10. The accounts of the Scheme shall be made up for the period ending on the 31st December, 1956, and the 31st December in each subsequent year and a statement of accounts (including a Balance Sheet), which shall exhibit a true and correct view of the state of the Fund, shall forthwith be made up in respect of each of such periods.

Annual Statement of Accounts.

11. Every statement of accounts shall be delivered, not later than the 31st August next following the end of the period to which it relates, to the auditors who shall make a report thereon and on the securities forming part of the Fund. The auditors shall have access to the books, records, accounts and documents of the Scheme and shall be furnished by the Secretary and any other person appointed under clause 15 to perform services in connection with the Scheme with such information and explanations as they may require for the purpose of their duties and which the Secretary or such person, as the case may be, is able to give.

Audit of Accounts.

12. The Authority shall cause the statement of accounts and the auditors' report thereon, together with a report by the Authority on the working of the Fund for the period covered by the statement of accounts, to be delivered to each of the offices of the Authority and to be exhibited on notice boards or otherwise made available for inspection as the Authority may determine ; and a copy of such documents shall be handed or sent to any member who applies in writing for them,

Authority to exhibit accounts on notice boards.

PART III.—CONTRIBUTIONS BY THE AUTHORITY.

Contributions by the Authority.

13.—(1) The Authority, as from the 30th October, 1952, shall contribute to the Fund by monthly payments :—

- (a) as standard contributions, an amount equal to twice the contributions for the time being paid by all members respectively employed by it for securing normal and family benefits payable in relation to current services of such members ; and
- (b) as additional contributions in respect of all other benefits payable under the Scheme, amounts equal to twice the contributions for the time being paid by all members respectively employed by it (but excluding added contributions and additional contributions paid under Rule 12) for securing such other benefits ; and
- (c) as deficiency contributions, such further monthly sum as the Authority, on the advice of the actuary may determine, until arrangements are made as provided by paragraph (2) of the next following clause ;

and such payments shall continue until varied as provided by the next following clause.

(2) The Authority shall pay into the Fund all amounts contributed by it under the Scheme, all amounts received by it as contributions by members under the Rules, and all other sums received by it in connection with the Scheme ; such payments shall be made as soon as practicable after the end of the month to which they relate in the case of contributions by the Authority and after the receipt thereof in the case of contributions by members and other sums received as aforesaid.

Valuation of Scheme, etc.

14.—(1) On or before the 31st December, 1959, and thereafter at the end of such periods not exceeding five years as the Authority shall from time to time determine, the actuary shall make an actuarial valuation of the assets and liabilities of the Fund and shall make a report on the financial position of the Fund, making therein any recommendations he thinks fit.

(2) Where on any such valuation as aforesaid the actuary certifies that a deficiency or a disposable surplus in the Fund is disclosed the Authority shall, within three months after receiving the valuation and report, make any arrangements which in its opinion are expedient for making good the deficiency or, as the case may require, for disposing of the surplus.

(3) If a deficiency is certified, any arrangements made shall provide that the Authority shall contribute to the Fund, in addition to the standard contributions payable under sub-paragraph (a) of paragraph (1) of the last preceding clause and any additional contribution payable under sub-paragraph (b) of paragraph (1) of that clause, and any existing deficiency contribution payable under this clause, an annual deficiency contribution of such amount, and calculated to make good the deficiency over a period not exceeding forty years from the date of the valuation, as the Authority may determine.

(4) If a disposable surplus is certified, any arrangements made shall provide that :—

- (a) the amount or the outstanding term of any existing annual deficiency contribution shall be reduced to such extent that the reduction in the capital value at the valuation date of the outstanding payments or the deficiency contribution does not exceed the amount of the disposable surplus ; but
- (b) if, after having adjusted as aforesaid any existing annual deficiency contribution, a balance of disposable surplus then remains, it may be retained in the Fund, or the standard contributions of the Authority may be reduced to the extent required to dispose of such

balance by a constant annual sum over a period not exceeding forty years from the date of the valuation, or partly in one way and partly in the other, as the Authority may determine.

(5) Where on such valuation the actuary certifies that, in order to maintain an equality of value in relation to persons becoming members subsequent to three months from the date of the report on the valuation between the amounts to be contributed by or in respect of such persons and the amounts of benefit to which such persons will become entitled, it is expedient to increase the contributions payable to the Fund, provision may be made by the arrangements for such increase.

PART IV.—OFFICERS, ETC.

15. The Authority shall from time to time appoint a person in the Authority's employment to be the Secretary of the Scheme and such other persons in the like employment as may be requisite to administer the Scheme ; and the Secretary and any person or persons so appointed may at any time be removed in like manner. The remuneration of the Secretary and any other person appointed by the Authority to perform services in connection with the Scheme shall be determined by the Authority and paid as expenses of administering the Scheme.

Appoint-
ment,
removal
and remuneration of
officers.

16. The Secretary shall :—

Duties of
Secretary.

- (a) keep a register showing the names of the members of the Scheme, and, in the case of members contributing for family benefits, a list of the names of the dependants who may become entitled to benefits on the death of each of such members ; and shall also keep the books and papers relating to the Scheme and the business thereof ;
- (b) receive and report to the Authority all applications for payments out of the Fund, and other matters to be brought under the consideration of the Authority ; and
- (c) perform such other duties in connection with the Scheme as the Authority may from time to time direct.

17. The expenses of administering the Scheme shall be paid by the Authority.

Expenses of
Adminis-
tration.

18. The Authority shall determine all claims made upon the Fund and shall exercise all such powers, authorities and discretions as are conferred on it by the Scheme and the Rules ; and in determining any question the Authority may consider and act upon such evidence as it shall deem satisfactory, whether or not the same would constitute admissible evidence in legal proceedings ; and every determination of the Authority on any matter within its competence shall, subject to the provisions of Clause 19, be final and binding on all persons affected thereby.

Powers of
Authority.

19.—(1) Any person who is aggrieved by a determination of the Authority (not being a determination which is made in pursuance of a discretionary power vested in it under the Scheme) as to whether or not any specified benefit is payable, or as to the amount payable in respect of any specified benefit, or by the Authority's failure to come to a determination thereon within three months from the date of the making of a claim to such benefit or amount, or who is aggrieved by the opinion of a medical adviser of the Scheme given for the purposes of Rule 17, may, within three months from the date on which he receives notice of such determination, or opinion, or, if the Authority fails to come to a determination within the said period, within three months from the expiry thereof, give notice to the Secretary requiring that the question be referred to a single arbitrator in case the person aggrieved and the Authority can agree upon one or otherwise to an arbitrator appointed by the Governor on the application of the person aggrieved.

Appeals
from
Authority.

(2) The Authority may, on written application being made to it in that behalf, extend the period mentioned in the preceding paragraph within which notice is to be given to the Secretary as thereby provided, notwithstanding that such period has expired.

(3) For the purpose of this Clause the Authority shall be deemed to have failed to come to a determination if notice of its determination has not been received by the person concerned before the expiry of three months and three days from the date of the making of the claim in question ; so however that in reckoning the three days no account shall be taken of a Saturday, Sunday or day of general holiday occurring therein.

PART V.—MISCELLANEOUS AND GENERAL.

Rights of
Authority
to terminate
employment.

20. Nothing in the Scheme or the Rules shall be deemed to restrict in any way the right of the Authority to terminate the employment of any person who is a member of the Scheme.

Amendment
of Scheme
and Rules.

21. The Authority may from time to time amend the Scheme and the Rules by the alteration, deletion or addition of any provisions thereof or thereto ; but no alteration, deletion or addition shall be made which will have the effect of :—

- (a) altering the main purpose of the Scheme from that of providing annual superannuation allowances for members on retirement ; or
- (b) reducing the amount of any existing benefit to a member ;

Provided that in the event of any alteration of the benefits under Rule 16 altering the ratio previously prevailing between the lump sum and the annual pension, such alteration shall not be binding upon any member who is in the service of the Authority at the date of such alteration, if, within three months after that date, he shall give notice in writing to the Secretary requiring the continuance in his case of the right to benefits in the form of a lump sum and pension bearing to one another the ratio previously prevailing ; but in that event the amount of the lump sum and of the pension shall be fixed by the actuary so as to preserve the said ratio while at the same time being equivalent in total value to the benefits which would otherwise be payable.

Indemnity.

22. Every member of the Authority, the Secretary and any other person for the time being acting in relation to any of the affairs of the Scheme, and the estate and effects of each of them shall be indemnified and secured harmless out of the Fund from and against all actions, proceedings, costs, charges, losses, damages and expenses which they or any of them or any of their legal personal representatives shall or may incur or sustain by or by reason of any act done or omitted in or about the execution of their duty or supposed duty in their respective offices or trusts, except such, if any, as they shall incur or sustain through or by their own wilful neglect or default ; and none of them shall be answerable for the acts, receipts, neglects or defaults of the others or other of them through or by joining in any receipt for the sake of conformity, or for the acts, receipts, neglects or defaults of any bankers or other persons with whom any moneys, investments or effects belonging to the Fund shall or may be lodged or deposited for safe custody, or for the insufficiency or deficiency of any security or investment upon which any moneys of the Fund shall be placed out or invested, or for any other loss, misfortune or damage which may happen in the execution or purported execution of their respective offices or trusts or in relation thereto, except the same shall happen by or through their own wilful neglect or default.

Dissolution
of the
Scheme.

23. The Scheme shall continue during the lives of the lineal descendants now living of his late Majesty King Edward VII and the lives and life of the survivors and survivor of such lineal descendants and for the period of twenty-

one years after the death of such survivor and for such further period (if any) as shall be allowed by law. Upon the discontinuance of the Scheme, the affairs thereof shall be wound up and, subject to the payment out of the Fund of all costs, charges and expenses of winding-up the Scheme and to provision being made, so far as the Fund will admit, for the continued payment of any superannuation allowances which are then payable out of the Fund, the balance of the Fund, if any, shall be applied at the discretion of the Authority in making provision for superannuation allowances or other benefits for all or any of the persons who are then members of the Scheme such provision being on an equitable basis to be decided upon by the Authority acting on the advice of the actuary and having regard to the accrued benefits to which it had been expected that such members would have become entitled from the Fund ; such provision shall be in the form of an annual pension to the extent that such accrued benefits would have been payable in the form of a pension when the member would have become entitled thereto. Provided that where the actuarial value of such annual pension is less than £250 a lump sum may be paid in lieu thereof at the discretion of the Authority. In the event of there being any balance of the Fund after making such provision as aforesaid, the sum shall be retained by the Authority for its own benefit.

24.—(1) In the Scheme, except where the context otherwise requires, Interpretation. the following expressions have the meanings hereby respectively assigned to them that is to say :—

“ actual date of entry ” means the date determined in respect of a member under Rule 4 ;

“ the actuary ” means the actuary, or, if more than one, any of the actuaries, being a Fellow or Fellows of the Institute of Actuaries or of the Faculty of Actuaries in Scotland, for the time being appointed by the Authority to perform actuarial duties required by the Scheme ;

“ added contributions ” means contributions made to the Fund by members in payment for or as a condition of the grant of added years ;

“ added years ” means years purchased under the Rules for the purpose of being reckoned as contributing service ;

“ approved national service ” means whole-time service during a national emergency in :—

(a) the Armed Forces of the Crown ; or

(b) the merchant navy or mercantile marine ; or

(c) such of the Women's Services as the Authority may determine ;
or

(d) such other service as the Authority may determine as being of national importance ;

“ the auditors ” means the auditors appointed by the Authority under sub-section (3) of section 24 of the Electricity Development Laws, 1952 to 1954, to audit the accounts of the Authority ;

“ authorized securities ” has the meaning assigned to it by paragraph (2) of clause 7 of the Scheme ;

“ the Authority ” means the Electricity Authority of Cyprus ;

“ benefits ” includes the repayment from the Fund of a member's contributions thereto with or without interest ;

“ Central Electrification Scheme ” means the organization set up under the control of the Working Committee appointed by the Governor in 1947, to take all preliminary action to establish the Electricity Authority of Cyprus and to promote the Scheme referred to at section 13 of the Electricity Development Laws, 1952 to 1954 ;

“child” includes, in relation to a member, his step-child, a child whom he has legally adopted, and a child to whom in the opinion of the Authority he stands in *loco parentis* ;

“contributing service” means, subject as otherwise provided by the Rules, the aggregate of the total number of years employed in the service of the Authority on full pay in respect of which a member has contributed to the Fund, and any added years, but does not include, in respect of family benefits, any such years as aforesaid in respect of which family contributions were not paid nor any added years purchased by him otherwise than under paragraph (2) of Rule 8.

“contributor” means a person who is for the time being making contributions from his salary to the Fund in accordance with the Rules or who, having ceased by virtue of the Rules (other than Rule 20) to make such contributions, remains for the time being in the service of the Authority ;

“the date of the constitution of the Scheme” means the date on which the regulations made by the Authority, with the approval of the Governor, for the establishment and constitution of the scheme are published in the *Gazette* ;

“dependants” means the wife and children of a member and any person who, in the opinion of the Committee, was wholly or partly dependent upon the earnings of a member immediately before his ceasing to be a member, or, in a case in which an option is exercised under Rule 26, immediately before the date when the option becomes effective ;

“family benefits” means the benefits provided under Rules 22 to 25 (both inclusive) but does not include any reversionary annuity provided under Rule 26 ;

“family contributions” means the contributions made to the Fund by members for providing family benefits ;

“the Fund” means the fund referred to in Clause 4 of the Scheme ;

“ill-health” means bodily or mental incapacity or physical infirmity which, in the opinion of a medical adviser of the Scheme, will prevent, otherwise than temporarily, the person concerned from carrying out any duties which the Authority may reasonably assign to him having regard to the duties carried out by him immediately before so becoming incapacitated or infirm ;

“medical adviser of the Scheme” means any duly registered medical practitioner appointed or approved by the Authority for the purposes of the Scheme ;

“member” means a contributor or a person who, having left the service of the Authority, is in receipt of an annual pension (other than under paragraph (2) or (3) of Rule 20) under the Scheme ;

“normal benefits” means the benefits provided under Rules 16 to 21 (both inclusive) ;

“normal contributions” means the contributions made to the Fund by members for providing normal benefits ;

“normal retiring age” means in the case of a male member 60 years of age and in the case of a female member 55 years of age ;

“pensionable salary” means, subject to Rule 11, the average rate of salary upon which normal contributions have been paid or deemed to have been paid by the member concerned for the highest paid five consecutive years of his employment in the service of the Authority, if such employment is twenty years or less, or, if such employment exceeds twenty years, the highest paid five consecutive years within the twenty years immediately preceding the date of retirement, death or ceasing to be a member of the Scheme (or within the ten years immediately preceding such event if the

Authority is satisfied that any reduction in salary within the longer period was due to the member's misconduct) ; and the pensionable salary of a member who has been in employment in the service of the Authority as aforesaid for less than five consecutive years shall be the average rate of salary upon which normal contributions have been paid or deemed to have been paid by such member for such shorter period ;

“ retirement ” means the termination of all employment (other than employment designated “ temporary ”) in the service of the Authority on or after attaining normal retiring age or through ill-health or in a case in which benefits are paid under the provisions of Rule 18 ; and “ retires ” and “ retired ” have corresponding meanings ;

“ the Rules ” means the rules set out in the Schedule to the Scheme in their original form or as the same may from time to time be duly amended ;

“ salary ” means the gross salary or wages and any overseas allowance or any war or cost-of-living bonus payable to the person concerned by the Authority, without regard to any deduction which may lawfully be made therefrom, and includes the money value (as determined by the Authority) of any apartments appertaining to the employment of the person concerned, but does not include any salary, allowance, fee, or gratuity in respect of any special or overtime work or duty, or any other bonus or any travelling, subsistence or similar allowance (except in any case where the Authority otherwise determines) or any sum by which the total salary as above defined payable to the person concerned exceeds £4,000 in any year ; and means, in the case of any person who receives a fluctuating salary (whether or not in whole or in part by commission), the fixed rate per week, per month or per annum determined by the Authority for the purposes of the Scheme ; so however that if the total salary as above defined of any member is reduced (otherwise than as part of a plan to bring his salary or wages into line with a general reduction in salary or wages or by reason of the member's misconduct) such member may, within three months from the date of such reduction, exercise an option to continue to have his salary treated for the purposes of the scheme as if it had not been reduced, and thereupon his contributions and those of the Authority shall be continued without reduction and the superannuation allowances and other benefits payable under the Rules shall be calculated as if his salary or wages had continued without reduction ;

“ satisfactory evidence of health ” means such evidence, including, where the Authority in its discretion thinks fit, evidence based on a medical examination by a medical adviser of the Scheme, as is in the opinion of the Authority satisfactory ;

“ The Scheme ” means the Electricity Authority of Cyprus Superannuation Scheme in its original form or as the same may from time to time be duly amended ; and includes the Rules ;

“ the Secretary ” means the Secretary of the Scheme for the time being and includes any person appointed by the Authority to perform the duties of the Secretary at any time ;

“ the service of the Authority ” means continuous wholtime employment with the Authority, or such employment on the permanent establishment of the Central Electrification Scheme ; and “ serve ”, “ served ” and “ service ” have corresponding meanings ;

“ superannuation scheme ” means any superannuation or pension fund, scheme or arrangement by whatever name called and includes a policy of life or endowment insurances held by an employer in trust for his employee.

(2) References in the Scheme, except where the context otherwise requires :—

- (a) to the age of a person shall be construed as if such person attains that age if he survived until midnight on the day preceding the anniversary of his birth on which he will have lived for the number of years specified ;
- (b) to words in the singular shall be construed as including the plural and words in the plural as including the singular ;
- (c) to words importing the masculine gender shall be construed as including the feminine ;
- (d) to actuarial computations or matters involving actuarial computations shall be construed as requiring the computation to be made and determined by the actuary.

Marginal
Notes.

25. The marginal notes to the Scheme are intended for convenience of reference only and are not to be deemed or construed as part of the Scheme.

Saving of
Powers.

26. Nothing in this Scheme or in the Rules thereof contained shall be deemed to limit or restrict in any way the right or the powers of the Authority to dismiss, or terminate or suspend or vary the employment or services of, a member or other employee without assigning a reason, subject always to the terms of the relative contract of service.

SECOND SCHEDULE.—(*Regulation 3*).

RULES OF THE ELECTRICITY AUTHORITY OF CYPRUS SUPERANNUATION SCHEME.

Arrangement of Rules.

PART I.—Membership	.. .. .	Rules 1 to 6
PART II.—Contributions	.. .. .	Rules 7 to 15
PART III.—Benefits	.. .. .	Rules 16 to 28
PART IV.—Miscellaneous and General	.. .. .	Rules 29 to 42

PART I.—MEMBERSHIP.

Members.

1.—(1) The following persons shall not be members of the Scheme, that is to say :—

- (a) persons who immediately before entering the service of the Authority were members of or subject to such other superannuation scheme or provident fund as may be specified by the Authority, unless the Authority, either generally or in any class or description of cases or in any particular case, shall (whether or not on terms specified by them) otherwise determine ;
- (b) any person for whom special arrangements are made or agreed to by the Authority which provide that such person shall not be a member of the Scheme ;
- (c) any person in the service of the Authority on the date of constitution of the Scheme who gives notice in writing to the Authority not later than the expiry of three months from the date of the constitution of the Scheme that he does not wish to become a member of the Scheme. Such notice shall be given in the form prescribed by the Authority.

(2) A person shall be and shall be deemed to be a member of the Scheme as from his actual date of entry.

(3) Notwithstanding anything in the Rules, the actual date of entry of any person permitted to be a member of the Scheme in pursuance of a determination of the Authority under sub-paragraph (a) of paragraph (1) of this Rule shall be such date as the Authority may determine.

2. Every person in the service of the Authority shall be eligible to be a member of the Scheme if qualified under the next following Rule, except in so far as the Rules otherwise provide or as the Authority in circumstances appearing to it to be exceptional may otherwise determine. Eligible Persons.

3. Subject to the provisions of Rule 6, the qualifications to be a member of the Scheme are :— Qualifications.

- (a) to be 20 years of age and upwards ; and
- (b) not to be over 51 years of age if a male, or over 46 years of age if a female, at the date of becoming a member of the Scheme ; and
- (c) to hold an appointment not designated by the Authority as " temporary ".

4. The actual date of entry for every member shall be :—

- (a) if in the service of the Authority on the date of the constitution of the Scheme and then qualified to be a member :—

Actual date of entry.

- (i) such date, not being earlier than the date of entering the service of the Authority or, if not then so qualified, the date of becoming so qualified, nor later than the date of the constitution of the Scheme, as he may elect by notice given to the Secretary not later than the expiry of three months from the date of the constitution of the Scheme ; or

- (ii) if he does not duly elect as aforesaid, the date of the constitution of the Scheme ;

- (b) if in the service of the Authority on the date of the constitution of the Scheme and not then qualified to be a member, the date of becoming so qualified ;

- (c) if entering the service of the Authority after the date of the constitution of the Scheme :—

- (i) and qualified on the date of entering to be a member, the date of entering ;

- (ii) but not qualified on the date of entering to be a member, the date of becoming so qualified so however that if any person holding an appointment designated " temporary " is within twelve months of first holding that appointment appointed to an appointment not so designated and is then qualified to be a member of the Scheme he may elect that his actual date of entry shall be the date on which he entered the service of the Authority or, if not then qualified under the last preceding Rule to be a member of the Scheme had his appointment not been designated " temporary " the date on which he became so qualified.

5. The decision of the Authority as to whether or not any person is eligible and qualified to be a member shall be final.

Decisions as to qualifications for membership.

6.—(1) The Authority may require any person who is eligible and qualified to be a member of the Scheme to be medically examined by a medical advisor of the Scheme, and, notwithstanding anything contained in the foregoing provisions of these Rules, any person who is required to submit to such an examination shall not be a member of the Scheme unless either the medical adviser who examines him certifies that he is medically suitable to be a member of the Scheme or the Authority otherwise determines.

Provisions as to qualifications for membership.

(2) The qualifications for membership of the Scheme contained in Rule 3 shall not apply as respects any person in the service of the Authority who has superannuation rights and for whom special arrangements are made or agreed to by the Authority,

PART II.—CONTRIBUTIONS.

Normal
contri-
butions.

7. The following provisions shall apply in respect of normal contributions by members and the Authority, that is to say :—

- (a) such contributions shall cover normal benefits for members and their estates ;
- (b) every member shall pay five per cent of his salary as from the actual date of entry for a period of 40 years (reduced by any period of added years) or until ceasing to be in the service of the Authority, whichever is the shorter period ;
- (c) payment of a member's contributions for the period between the actual date of entry and the date of beginning to make payments may be spread forward over such period, and on such conditions and terms, as the Authority may, either generally or in any particular case, determine. The Authority may, if in its discretion it thinks fit, at the option of a member whose actual date of entry is not later than the date of the constitution of the Scheme, permit all or part of his contributions for such period to accumulate as a loan in accordance with Rule 15.

Family con-
tributions.

8.—(1) The following provisions shall apply in respect of family contributions by members and the Authority, that is to say :—

- (a) such contributions shall cover family benefits for a member's widow and children ;
- (b) every male member shall pay one per cent of his salary as from his actual date of entry until he ceases to pay normal contributions under paragraph (b) of the last preceding rule.

(2) A member who is paying family contributions and who exercises or has exercised an option to purchase added years in respect of normal benefits under the next following rule may also exercise (at the same time if then married, or, if not then married, within six months of marriage) an option to purchase a like number of added years in respect of family benefits. Save as aforesaid no member may purchase added years in respect of family benefits. A member who exercises an option under this paragraph shall pay in respect thereof, in addition to the payments mentioned in the last preceding paragraph, the actuarially computed whole cost of providing the additional benefits consequent thereon calculated at the date of the exercise of the option.

(3) All contributions for the period between the actual date of entry and the date of beginning to make payments of family contributions and all contributions under the last preceding paragraph shall be spread forward with compound interest over the period from the date of beginning to make payments to the date five years before that on which the member would attain normal retiring age ; so, however, that the Authority may, if in its discretion it thinks fit, at the option of the member, to be exercised within thirty days of the date of beginning to make payments, allow all or part of such spread forward contributions to accumulate as a loan in accordance with Rule 15.

(4) A female member may, with the consent of the Authority, exercise an option for family benefits if she is a widow with a child under eighteen years of age, or if her husband is both incapable of self-support and financially dependent on her, or if she is responsible for the custody or maintenance of a child who is or children any one of whom is under eighteen years of age at the date of the exercise of the option.

In any such case the provisions of Rules 22 to 25 (both inclusive), as well as the provisions of this Rule, shall apply with requisite modifications; except that any option under this Rule may also be exercised at any time within six months after the member's husband dies or becomes incapable of self-support and financially dependent on her or after she has become responsible for the custody or maintenance of a child or children, as the case may be.

(5) The Authority may, if in its discretion it thinks fit, require satisfactory evidence of health of a member before permitting him or her to exercise any option under this Rule.

9.—(1) Any member may, at his option, to be exercised not later than the date of his retirement, purchase in respect of normal benefits a number of added years, not exceeding such number as will bring his total number of years of contributing service up to more than 40 years by the date on which he would attain normal retiring age, on paying contributions as provided by paragraph (4) of this Rule. Purchase of added years.

(2) The Authority may, if in its discretion it thinks fit, require satisfactory evidence of health of a member before permitting him to exercise an option under this Rule, unless the member was medically examined by a medical adviser of the Scheme before appointment to the service of the Authority and such adviser has certified to the Authority that in his opinion the normal health of the member is satisfactory.

(3) Annual and monthly contributions shall cease five years before the date on which the person concerned would attain normal retiring age or on his ceasing to make normal contributions or if and when paragraphs (2) to (3) of Rule 20 apply, whichever is the earlier.

(4) The added contributions to be paid for the purchase of added years shall be the requisite payment or payments specified in or calculated in accordance with tables to be prepared from time to time and approved by the Authority showing respectively the lump sum payable and the annual and monthly sums payable to purchase one added year; the member may unless at the time of exercising the option he is within six years of the date on which he will attain normal retiring age, elect when he exercises the option whether he will pay a lump sum or annual or monthly sums; if he is within such six years he shall pay a lump sum. Any variation of such tables shall only have effect as regards options exercised after the date of making the variations.

(5) Added years shall not, except as mentioned in paragraph (1) of Rule 17 and paragraph (1) of Rule 18 count for qualifying periods for normal or family benefits.

10. The Authority may deduct from any payment of salary made to a member for the time being employed by it any contributions due from him under the Scheme. In assessing such contributions fractions of one half mil or more shall be counted as one mil and fractions of less than one half mil shall be ignored. Deductions of contributions from salary.

11.—(1) Notwithstanding anything contained in paragraph (b) of Rule 7, if the five consecutive years of service used for calculating pensionable salary (in this Rule referred to as "the selected years") include any period of service subsequent to years in which normal contributions have been or are deemed to have been paid, the member shall pay contributions as provided by the two next following paragraphs. Final contributions by members in certain cases.

(2) There shall be determined the five years of service (in this Rule referred to as "the datum period") which would have been used for calculating pensionable salary if the member's service had ended at the date when normal contributions ceased to be payable by him.

(3) In respect of each year or part of a year beginning with the year or part of a year immediately following the datum period and ending not later than the end of the selected years, the member shall pay contributions at normal rates, and at family rates for family benefits, on any excess of his salary for each year or part of a year over his salary for the corresponding period five years earlier:

Provided that if his salary for any such year or part of a year is less than his salary for such corresponding period such deficiency shall be applied in the reduction of any subsequent excess upon which, but for this proviso, contributions would have been payable under this Rule.

Waiver of
qualifying
periods.

12. Any period (or remaining part of a period) required under the Rules as a qualification for participation in a specified benefit shall, subject to such conditions as the Authority may impose, be waived if the member agrees to pay additional contributions, actuarially computed to be fair and reasonable, in consideration of such waiver. Such payments shall be spread over such period (terminating not later than the date five years prior to that on which he would attain normal retiring age) as the Authority shall determine. No further contributions shall be payable after cessation of contributing service.

Ascertain-
ment of
contribu-
tions spread
forward.

13.—(1) In any case in which contributions are spread forward with compound interest over a certain period, the future contributions shall be determined first, by ascertaining the amount of the past contributions with compound interest thereon, calculated from the dates on which they would have fallen due up to the date as from which the future contributions in lieu thereof will begin ; and secondly, by ascertaining the level annual payment including principal and interest required to repay over the first mentioned period the sum first ascertained with compound interest on the amount outstanding from time to time. The level annual payments so arrived at shall be deemed to be additional contributions of the appropriate class and shall be so treated for the purposes of the Rules.

(2) Where the operation of this Rule would result in the member's annual contributions being in excess of the limit of fifteen per cent of salary provided by the next following Rule, any such excess shall be paid forthwith by a single payment of an amount actuarially computed to be equivalent thereto.

Maximum
contri-
butions.

14. The total contributions payable by a member in any year (including interest but excluding any contribution not being an annual contribution) shall not exceed fifteen per cent of his salary for that year.

Contri-
butions
accumu-
lated as a
loan.

15. The following provisions shall have effect where any contributions are permitted under the Rules to accumulate as a loan :—

- (a) such contributions shall accumulate, at compound interest at the rate of three per cent per annum, as a loan charged on the normal benefits payable on the member's death, leaving the service of the Authority or retirement, as the case may be, and may be deducted from those benefits ;
- (b) if such loan, or the aggregate amount of such loans if more than one, together with compound interest, at any time exceeds a sum equal to two-eightieths of the member's pensionable salary in respect of each year of his contributing service to that date, the member or his legal personal representatives shall repay the excess on demand ;
- (c) the member may at any time, on giving three months' notice in writing to the Authority, repay the amount of any such loan with interest accumulated as aforesaid to the date of payment.

PART III.—BENEFITS.

Normal Benefits.

Retirement
at or after
normal
retiring age.

16.—(1) The following normal benefits shall be paid in respect of normal contributions to every member on retirement on or after attaining normal retiring age with not less than 10 years contributing service, that is to say :—

- (a) an annual pension for life of $\frac{1}{80}$ th of the member's pensionable salary for each year of contributing service, with a maximum of $\frac{40}{80}$ ths or of £2,000, whichever is the less, together with a lump sum payment of $\frac{3}{80}$ ths of such salary for each year of such service, with a maximum of $\frac{120}{80}$ ths ; or

- (b) at the option of the member exercisable within one month immediately prior to the date of his retirement, an annual pension for life of such amount as may be determined, on the basis of conversion rates approved from time to time by the Authority, on the advice of the actuary, to be equivalent in value to the benefits payable under the preceding paragraph ;

Provided that the pension shall not exceed £2,666.667 mils or two-thirds of the member's pensionable salary whichever is the less.

- (2) If the member dies within five years after the date of his retirement, his estate shall receive a payment equal to the difference between the aggregate annual pension payable to him under sub-paragraph (a) or, as the case may be, sub-paragraph (b) of the preceding paragraph (exclusive of any proportion surrendered under Rule 26) in respect of the period from the date of his retirement to the date of his death and five times his annual pension (exclusive as aforesaid).

17.—(1) The benefits specified in and calculated as provided by the last preceding Rule, but with a minimum of one half of the benefits which would have been payable to the member on retirement at normal retiring age if he had continued in the service of the Authority until then and his benefits had been calculated on his pensionable salary at the date of his actual retirement, any added years being reckoned as contributing service, shall be paid to a member who retires through ill-health before attaining normal retiring age with not less than 10 years' contributing service.

Retirement through ill-health before normal retiring age.

- (2) The benefits specified in and calculated as provided by Rule 21 shall be paid to a member who retires through ill-health before attaining normal retiring age with five or more but less than ten years contributing service as if he had died on the last day of his service.

- (3) If a member retires through ill-health before attaining normal retiring age and dies before the aggregate benefits paid and any proportion surrendered under Rule 26 equal the payment that would have been made if he had died on his last day in the service of the Authority, the difference shall be paid to his estate, and the provisions of paragraph (2) of the last preceding Rule shall not apply.

- (4) Any person who is in receipt of a pension under this Rule shall, whenever required by the Authority, submit himself for examination by a medical adviser of the Scheme and, if so required, by any other qualified medical practitioner named by the Authority for the purpose ; and if such person refuses or fails to submit himself to any such examination, or in any way obstructs the same, he shall not be entitled to receive such pension until such examination has taken place.

- (5) If any person who is in receipt of a pension under this Rule is, in the opinion of a medical adviser of the Scheme, subsequently able (but before attaining normal retiring age), owing to the improved condition of his health, to discharge with efficiency the duties of the office or employment held by him on the date of his becoming entitled to such pension or of some other office or employment in the service of the Authority and the Authority offers in writing to reinstate him in the office or employment which he so held or offers in writing to re-employ him in some other office or employment in its service having regard to the duties carried out by him before his retirement, he shall, on returning to such service or on the expiry of three months from the date of the offer, whichever shall first happen, cease to receive such pension as aforesaid.

- (6) If any such person as is mentioned in the last preceding paragraph returns to the service of the Authority, on his again becoming entitled to any benefits those benefits shall be based on his total contributing service computed

with reference to his pensionable salary ; but the amount of any lump sum payable shall be reduced by the amount of the lump sum previously paid, and the amount of any contributions returnable shall be reduced having regard to any benefit already paid ;

Provided that if the salary to be paid to such person in respect of the office or employment offered to him by the Authority on reinstatement or re-employment is less than the pensionable salary upon which his pension was based, he may exercise an option to continue to receive a pension of an annual sum reduced by that proportion which his new salary from time to time bears to the average rate of salary on which his pension was based ; so however that should he again become entitled to any benefits, the Authority, acting on the advice of the actuary, in determining the amount thereof shall have regard to his total period of contributing service, the total amount of the contributions made by and in respect of him, and the total amount of the pension and lump sum already received by him.

Retirement
within
certain
period
before
normal re-
tiring age.

18.—(1) The benefits mentioned in and calculated as provided by paragraph (1) of Rule 16 shall, if the Authority so decides, be paid to any member with not less than twenty-five years contributing service (including added years) who retires within the five years immediately preceding the date on which he would attain normal retiring age.

(2) If a member is retired compulsorily by the Authority within the ten years immediately preceding the date on which he would attain normal retiring age, the benefits mentioned in and calculated as provided by paragraph (1) of Rule 16 shall, if such retirement is consequent on reorganization or redundancy, and may, in the discretion of the Authority, if such retirement is for any other cause, be paid to him.

(3) If a member to whom benefits are payable under any of the preceding paragraphs retires within the five years immediately preceding the date on which he would attain normal retiring age and dies within five years after the date of his retirement, there shall be paid to his estate, at the option of his legal personal representatives, to be exercised within six months from the issue of the grant of representation to them, either :—

(a) the benefits payable under paragraph (3) of the last preceding Rule as if that paragraph applied, with requisite modifications, to this Rule ; or

(b) a compounded pension equal to the excess (if any) of the number of years pension (excluding any proportion of pension surrendered under Rule 26) specified in the first column of the following scale in relation to the relevant year before attaining normal retiring age within which death occurred as specified in the second column of that scale over the amount of the pension already paid. If death occurs on the day on which normal retiring age is attained, or on any day thereafter, the compounded pension shall be equal to the excess (if any) of five years pension (excluding any proportion of pension surrendered under Rule 26) over the amount of the pension already paid.

SCALE.

4 years pension	..	..	During the year before attaining normal retiring age.
3 years pension	..	..	During the year but one before attaining normal retiring age.
2 years pension	..	..	During the year but two before attaining normal retiring age.
1 year pension	..	..	During the year but three before attaining normal retiring age.

19.—(1) There shall be paid to a member, who ceases to be a member otherwise than through retirement or death or in the circumstances mentioned in the next following Rule before attaining normal retiring age, a refund of his normal, added and (unless otherwise provided by or under the Rules) additional contributions to the Scheme with compound interest calculated to the date of his leaving the service of the Authority, increased, if the member has had not less than 10 years contributing service and the Authority in its discretion so determines, by such lump sum (if any) as the Authority may so determine but not exceeding such sum as will provide a total payment under this paragraph equal to one year's pensionable salary.

Cessation of membership otherwise than through retirement, death or disqualification.

(2) A member who ceases to be a member on leaving the service of the Authority and within twelve months after so ceasing to be a member becomes gainfully occupied and who has not been paid any benefits under the preceding paragraph or if he has been paid any of those benefits has repaid them to the Authority may within one month after becoming so occupied in lieu of those benefits and of any other benefits payable under the Scheme exercise, if the Authority agrees, one of the two options specified below :—

- (a) to be paid, subject to his having served the appropriate qualifying period of contributing service required under the Rules, on reaching normal retiring age, or on retiring earlier through ill-health, the normal benefits specified in Rule 16 or 17, as the case may be, and, if he has duly paid the appropriate family contributions, to have paid to his widow and in respect of his children at his death after reaching normal retiring age or after retiring earlier through ill-health, family benefits specified in Rules 22 and 23 as provided thereby, or, in the case of death before reaching normal retiring age or retiring earlier through ill-health, to have refunded to his estate the amount of his contributions with compound interest calculated to the date of his death ; so however that any amount so refunded shall not exceed the amount of benefits payable under Rule 21 ;

Provided that where added years have been purchased that portion of the benefits relative to the added years purchased shall be reduced by such amount as may be determined by the Actuary in any individual case.

- (b) to have effected for his benefit paid-up policies of insurance securing at his normal retiring age, or at his death before attaining that age, lump sums or deferred or reversionary annuities of such amounts as are in aggregate cost equivalent to the actuarial value of the benefits which would have been payable had option (a) been exercised.

Provided that so far as the actuarial value of the benefit relates to pensions the equivalent cost shall be applied to securing non-assignable and non-commutable annuities.

(3) If any person ceases to be a member on leaving the service of the Authority and within twelve months after so ceasing to be a member enters other employment and, as the case may be :—

- (a) reciprocal arrangements have been made between the Authority and the new employer ; or
 (b) the superannuation scheme of the new employer is the same scheme as that of which such person was a member before he entered the service of the Authority ; or
 (c) such person is granted rights and expectations under any superannuation scheme of the new employer ;

in a case in which the rights and expectations to be granted are so far as practicable corresponding in form and equivalent in amount to those which he had under the Scheme at the date of his ceasing to be a member thereof there shall, and in any other case if the Authority in its discretion thinks fit

there may (unless he has exercised an option under sub-paragraph (b) of the last preceding paragraph) notwithstanding anything in the preceding paragraphs and in lieu of the benefits specified therein or which are payable under any other provision of the Scheme (except family benefits as defined in paragraph (1) of clause 24 unless the rights and expectations to be granted as aforesaid include such benefits though of different amounts) be made, subject to his repaying to the Authority any benefits he has been paid under the preceding paragraphs and, if the rights and expectations to be granted as aforesaid include family benefits as defined in the said paragraph (1) though of different amounts, under Rule 25, such payment or transfer of policies, or both, as may be applicable to the case.

Members
who cease
to be qual-
ified for
membership.

20.—(1) If a member who remains in the service of the Authority ceases to be a person who is qualified to be a member of the Scheme, the Authority, on the application of such member, may, subject to such terms and conditions, if any, as the Authority may think fit, permit him to continue as a member if he agrees in writing to continue to pay contributions. Otherwise he shall cease to be a member and the following paragraphs shall apply.

(2) If after ceasing to be such an employee as aforesaid but before reaching normal retiring age such person retires through ill-health, leaves the service of the Authority, or dies, Rule 17 (except the provision regarding minimum benefit contained in paragraph (1) of that Rule), paragraph (1) of the last preceding Rule or Rule 21, as the case may be, shall apply, any interest payable being calculated to the date of retirement, leaving such service or death, as the case may be ; so however that for the purposes of this paragraph contributing service and service after ceasing to be a member of the Scheme shall count for any qualifying periods.

(3) On retirement at or after normal retiring age after ceasing to be such an employee as aforesaid, such person shall be paid benefits as specified in and calculated as provided by Rule 16 on the basis of the number of years of his contributing service ; so however that for such purpose the qualifying period shall be a total period of 10 years in contributing service or, if at the date of ceasing to be a member such service is less than ten years, a total period of 10 years in contributing service and in the service of the Authority after ceasing to be a member.

Death
before re-
tirement.

21. The provisions of paragraph (1) of Rule 19 shall apply in respect of every member who dies before retirement as they apply to a member who ceases to be a member otherwise than through retirement or death or in circumstances mentioned in Rule 20 before attaining normal retiring age, subject to the modification that for the reference to the date of leaving the service of the Authority there shall be substituted a reference to the date of death ; so however that, subject to a qualifying period of five years contributing service, there shall also be paid any excess over the amount payable under those provisions of either :—

(a) 3/80ths of the pensionable salary for each year of contributing service ; or

(b) one year's pensionable salary ; whichever is the greater.

Family Benefits.

Members'
widows.

22.—(1) The following family benefits shall, subject to the provisions of this Rule and of Rule 24, be paid in respect of family contributions to the widow (or, in the case of a female member who has exercised an option under paragraph (4) of Rule 8, to the widower) of a member with not less than 10 years' contributing service, that is to say :—

(a) if the member dies while in the service of the Authority, an annual pension until remarriage equal to one quarter of the pension to which the member would have been entitled under Rule 17 if he had retired through ill-health on the day before his death, not having exercised the option under sub-paragraph (b) of paragraph (1) of Rule 16 ; or

- (b) if the member does not die while in the service of the Authority and was married at the date of his retirement, an annual pension until remarriage equal to one quarter of the member's pension or, if the option under sub-paragraph (b) of paragraph (1) of Rule 16 had been exercised, of the pension which would have been payable, had that option not been exercised, in respect of normal benefits disregarding any proportion surrendered under Rule 26.

(2) Pensions payable under the preceding paragraph shall be subject to actuarial adjustment, in accordance with such table as the Authority may, on the advice of the actuary, approve from time to time, in any case in which there is a disparity of five years or more between the ages of husband and wife.

(3) For the purpose of calculating the widow's pension under this Rule, no regard shall be had to any added years purchased by the member unless he has exercised an option under paragraph (2) of Rule 8 in respect thereof.

23.—(1) The following family benefits shall, subject to the provisions of this Rule and of the next following Rule, be paid in respect of family contributions in respect of the children of a deceased member with not less than 10 years' contributing service, that is to say :—

Members' children.

(a) £50 per annum in respect of one child ;

(b) £45 per annum in respect of each additional child.

(2) Such benefits shall be increased by £30 per child per annum if both parents are dead and no benefits are payable under the last preceding Rule :

Provided that if subsequently a payment is made under that Rule for a period in respect of which an increase of £30 as aforesaid has been paid for any child, the amount so paid may be deducted from any payments subsequently made under that Rule.

(3) A child in respect of whom payments are made shall not be more than 18 years of age at the death of the member, and payment shall not be made after the child has attained that age.

24. The total sums paid in any year under the two last preceding Rules shall in no case exceed the amount which is equivalent to the aggregate salary for one year of the member concerned as at the date of his death or retirement ; any abatement of benefits necessitated by this Rule shall be allocated between the widow or children, or both, in such amounts and manner as may be determined by the Authority.

Maximum family benefits.

25.—(1) If a member :—

(a) ceases to be a member under Rule 20 before completing ten years' contributing service and afterwards retires (whether through ill-health or otherwise), leaves the service of the Authority or dies ;

(b) before completing ten years' contributing service retires through ill-health or ceases to be a member otherwise than under Rule 20 ; a payment shall be made to him, or, in the case of his death to his estate, equal to the amount of his family contributions with compound interest, calculated to the date of his retirement or leaving the service of the Authority or death, as the case may be.

Refund of contributions in certain cases.

(2) If a member :—

(a) ceases to be a member under Rule 20 on or after completing ten years' contributing service and afterwards retires (whether through ill-health or otherwise) leaves the service of the Authority or dies ;

(b) on or after completing ten years' contributing service retires (whether through ill-health or otherwise) or ceases to be a member otherwise than under Rule 20 ;

and the member has neither wife nor child or children under 18 years of age at the date of such cessation of membership under (a) or at the date of such

retirement or cessation of membership under (b), a payment shall be made to him, or, in the case of his death, to his estate, equal to the amount of his returnable family contributions, as hereinafter defined, with compound interest, calculated to the date of his retirement or leaving the service of the Authority or death, as the case may be.

“Returnable family contributions” means :—

- (i) In the case of a member who throughout the period from his actual date of entry to the date of the cessation of his membership under (a) or to the date of his retirement or cessation of membership under (b) has had neither wife nor child or children under 18 years of age, the whole of the family contributions paid by such member ;
- (ii) In the case of a member to whom (i) is not applicable, the family contributions paid by such member from the date prior to the date of the cessation of his membership under (a) or retirement or cessation of membership under (b) on which he last had either wife or child or children under 18 years of age to the date of such cessation of membership or retirement.

General Provisions.

Surrender
of pension
for widow,
etc.

26.—(1) A member shall have the option, to be exercised within one month immediately prior to the date of his retirement, or, if he remains in the service of the Authority after attaining normal retiring age, at any time after he has attained such age up to the date of his retirement, of surrendering a portion of the annual pension payable under Rule 16 or paragraph (1) of Rule 17 or Rule 18 to provide a reversionary annuity or annuities after his death for his widow, or, in the case of a female member, her widower, or, in either case, for any dependant nominated in writing, for their respective life or lives or until they attain any specified age :

Provided that the total amount of such annuities together with any pension for the widow (or, in the case of a female member who has exercised an option under paragraph (4) of Rule 8, for the widower) payable under Rule 22 shall not exceed the total amount of the reduced pension payable to the member after such surrender.

(2) Annuities payable under the preceding paragraph shall be calculated as at the date when the option becomes effective and in accordance with such table as the Authority may, on the advice of the actuary, approve from time to time, subject to any appropriate adjustment as the result of examination of the member by a medical adviser of the Scheme, which the Authority, in its discretion, may require.

(3) An option exercised under this Rule shall become null and void if either the member or the person in whose favour the surrender is made dies before midnight on the day on which the member ceases to be in the service of the Authority : Provided that if when the member exercises the option, he also gives notice to the Secretary that he desires the option to become effective as from the day on which he exercises it, then if the member dies whilst still in the service of the Authority he shall be deemed for the purposes of this Rule only to have become entitled to the pension to which he would have been entitled had he retired on the day preceding the date of his death ; and if the person in whose favour the surrender is made dies whilst the member is still in the service of the Authority the annual pension payable as mentioned in paragraph (1) of this Rule shall be paid less the surrendered portion thereof.

27.—(1) For the purpose of calculating any qualifying period or benefit under the Rules, a fraction of a year's contributing service shall (except for the purposes of Rule 21) count as a complete year ; so however that a sum equal to the member's normal and, if applicable, family added and additional contributions for that fraction of the year in respect of which such contributions have not already been paid by the member shall be deducted from any benefit payable. This paragraph shall not apply where it would not result in an increase in the actuarial value of the benefit that would otherwise be received.

Provisions
as to con-
tributing
service.

(2) Subject to the next following paragraph, any period of absence on less than full pay shall count as contributing service on full pay for a proportionately reduced period.

(3) A member temporarily laid off, suspended or granted absence on leave (whether or not sick leave) without pay or on less than full pay for a period not exceeding twelve months (or such longer period as the Authority may in any case determine) shall have the option, to be exercised not later than the termination of such period or, if the member dies during such period or longer period (as the case may be) without having returned to duty, to be exercised by his legal personal representatives within six months from the date of his death, of paying in respect of such period the amount by which his contributions, had he remained on duty and in receipt of full pay, would have exceeded any contributions paid or which would have been payable during such period. In any case in which such an option has been duly exercised the whole of such period shall count as contributing service.

For the purpose of this paragraph any such period shall be deemed to have terminated if before its expiry the member concerned leaves the service of the Authority.

(4) The amount of any such excess as is mentioned in the last preceding paragraph shall, in respect of any contribution paid or which would have been payable before the date on which the option was exercised, be payable together with interest at the rate of three per cent per annum and shall be spread forward over such period, and on such conditions and terms, as the Authority may determine, and shall, in respect of any contribution paid or which would have been payable after such date, be paid when and in such manner as such contribution is or would have been paid.

(5) Absence of any duration on approved national service or on compulsory service in the armed forces of the Crown or on any other compulsory national service shall be deemed to be absence on leave without pay or on less than full pay and the provisions of the two last preceding paragraphs shall apply to any such case. Nothing in this paragraph shall entitle a member to contribute in respect of any period spent in such service as aforesaid prior to entering the service of the Authority or in respect of any period prior to the date when he qualified, or would have qualified but for the absence from the service of the Authority, for membership under the Rules.

(6) Where a member ceases to be a member otherwise than through retirement or death or in the circumstances mentioned in Rule 20 before attaining normal retiring age and has received a payment under paragraph (1) of Rule 19 and, if applicable, a payment under Rule 25, and has not received any other benefit under the Scheme, and if within twelve months after so ceasing to be a member he again becomes a member of the Scheme he shall, if he repays the whole of the amount of such payment or payments made to him as aforesaid, be entitled to reckon as contributing service the service which he was entitled to reckon as such immediately before he ceased to be a member of the Scheme.

Power to compound future benefits.

28. At any time after pension benefits become payable to any person under the Scheme the Authority may, if it thinks fit, (except as regards any annual pension payable under paragraph (1) of Rule 22 and any reversionary annuity payable under paragraph (1) of Rule 26) compound its liability to provide future pension benefits by payment of an immediate lump sum equal to the actuarial value of the future pension benefits at the date of such compounding in any case in which that actuarial value does not exceed £250.

PART IV.—MISCELLANEOUS AND GENERAL.

Calculation of interest.

29.—(1) For the purposes of the Rules interest shall, except as the Rules may otherwise provide, be calculated at the rate of two and a half per cent per annum, and no deduction shall be made or allowed in respect of Income Tax.

(2) Interest on any contribution or other sum of money shall be calculated at the rate provided by this or the relevant Rule from the 31st December next following the date when the contribution or benefit was paid or the period in respect of which it was or would have been payable, as the case may require.

(3) The rates of interest fixed by this or any other Rule may be varied at any time by the Authority ; so however that any such variation shall only have effect as regards interest accruing after the making of the variation.

Forfeiture of rights in certain cases.

30. If any member is dismissed by the Authority or resigns or otherwise ceases to hold his employment in the service of the Authority in consequence of an offence of a fraudulent character, or in consequence of misconduct, all his rights to any benefit, whether accruing or accrued payable to or in respect of him under the Rules shall forthwith cease and determine. The Authority shall have power in its discretion to deal with the amount of any benefit in any of the following ways, or with part thereof in one way and part in another way, as it thinks fit, that is to say :—

(a) by retention in the Fund ;

(b) by payment to or for the benefit of the member or his legal personal representatives or any of his dependants.

Exercise of options.

31. Every option under the Rules shall be exercised :—

(a) by giving notice to the Secretary ;

(b) if no period is specified in any Rule other than this Rule within which the option is to be exercised, within three months from the time when the person concerned became entitled to exercise it.

Power to extend time.

32. Where any period or date is specified in the Rules as the period within which or the date by which any option is to be exercised, the Authority may, on written application being made in that behalf, notwithstanding that that period has expired or that date has passed, extend that period or fix a later date for the making of the application or the exercise of the option.

Exercise of powers of Authority.

33. Anything required or authorized by or under the Scheme to be done by or to the Authority may be done by or to any committee of the Authority, consisting exclusively of members of the Authority, authorized in that behalf by the Authority.

Payment of benefits.

34.—(1) Capital sums payable to a member under the Rules shall, subject to proof of title, be paid within four months from a determination of the Authority, or, if the question is referred to an arbitrator under clause 19 of the Scheme, within one month from the determination of that arbitrator that the member is entitled thereto and determining the amount thereof ;

so however that there shall be no obligation to make any payment under Rule 19 before the expiration of twelve months from the date on which the person in question ceased to be a member or until a claim for payment has been made to the Authority, whichever first occurs.

(2) Annual payments to be made to a member or his dependants under the Rules shall be paid by equal monthly instalments in arrear, with proportion to or from date of death.

(3) Every benefit shall be payable at the Headquarters of the Authority or such other office or offices of the Authority as the Authority may determine. Any payments made through the post, or otherwise, at the written request of the person entitled thereto shall be at his risk.

35. If any liability to estate, succession or legacy duty or to any other duty or tax shall arise in respect of any benefit falling to be paid to any person under the Rules, the Authority may deduct the amount of such duty (including any interest payable thereon) from such benefit to the person entitled or may postpone payment of such benefit until the liability for such duty and any interest thereon has been paid or provided for to the Authority's satisfaction. Death duties.

36.—(1) If a member, in the opinion of a medical adviser of the Scheme, is unable by reason of mental incapacity or other cause to manage his affairs, the Authority may, at its discretion, pay any sum to which he is entitled under the Rules to any other person for the benefit of such member and his dependants or any of them. Payment in certain cases.

(2) The Authority may, at its discretion, pay any sum payable in respect of the child of a member or of a deceased member to such person for the benefit of the child as it may from time to time think fit.

(3) Subject to the provisions of the last preceding Rule, on the death of a member, any amount payable out of the Fund in consequence of his death (not being benefits payable under Rule 22, 23 or 26), and any amount which accrued due to him out of the Fund during his lifetime and was unpaid at the date of his death shall be paid to his legal personal representatives on production of a grant of representation; so however that if such a grant has not been taken out the Authority may, if in its discretion it thinks fit, pay any such amount to any person showing himself to its satisfaction to be entitled to take out such a grant, otherwise than as a creditor, to the end that every amount so paid may be applied by the person to whom such payment is made in due course of administration.

If the legal personal representatives do not send a written claim to the Secretary, or if, a grant of representation not having been taken out, no such person as aforesaid satisfies the Authority that he is entitled to take out such a grant, within twelve months after the date of such death, any such amount as aforesaid may be paid to or expended for the benefit of any one or more of the dependants of the deceased member as the Authority may in its discretion think fit.

(4) The receipt of the person to whom any money is paid under the provisions of this Rule shall be a good and sufficient discharge for the amount mentioned therein.

37. Benefits payable under the Rules shall not be assignable or chargeable (except as regards loans under paragraph (c) of Rule 7 or paragraph (3) of Rule 8) and shall cease to be payable to the person who but for this provision would be entitled thereto in the event of the bankruptcy of such person, or upon the execution of an assignment for the benefit of his creditors, or upon the issue of, or attempt to issue, any writ or order in execution of any judgment against him, or upon any attempt to mortgage, charge or otherwise Non-assignability of benefits.

assign such benefits or any part thereof to any person. In any of such events, and whether or not the benefits had previously become payable, the Authority shall have power in its discretion to pay or apply such benefits or any part thereof for the benefit of the member and his dependants or any of them as it thinks fit.

Address of persons in receipt of pension.

38. Every member shall give notice to the Secretary of his place of residence at the time of becoming entitled to an annual pension and, thereafter, shall give notice to him as soon as practicable of any change of residence.

Evidence of life.

39. Every member, after becoming entitled to an annual pension, shall furnish from time to time such evidence of his being alive as the Authority may require, and, in default thereof, shall be liable to have any further payments suspended if the Authority thinks fit.

Copy of Scheme, etc. to be sent to members requiring same.

40. A copy of the Regulations of the Authority constituting the Scheme and a copy of the Scheme and the Rules shall be furnished by the Secretary to any member requiring the same ; so however that the same person shall not (unless the Secretary thinks fit) be furnished with more than one copy of each thereof.

Notices.

41.—(1) Any notice to be given to a member under the Scheme may be given by letter addressed to the person for whom it is intended at the office or premises of the Authority at which he is for the time being employed, or at his last known place of residence, and delivered there or sent by prepaid post. In the latter case the notice shall be deemed to have been given 48 hours after the letter containing the same is posted.

(2) Any notice to be given to the Secretary under the Scheme shall be in writing signed by the person giving the notice or his authorized representative and addressed to him at the Headquarters of the Authority and delivered or sent by prepaid post to him there.

(3) Any notice required to be exhibited under the Scheme shall be posted on notice-boards at the Headquarters of the Authority and at such other establishments of the Authority as the Authority may determine ; but accidental failure to exhibit such notice at one or more places shall not render the notice invalid.

Forms, etc.

42.—(1) Every person eligible to be a member shall deliver to the Secretary an entrance form together with a certificate of his birth or such other evidence of his age as may be required by the Authority.

(2) Every member who exercises an option to pay family contributions shall deliver to the Secretary such evidence of his marriage and of any rights in respect of family benefits he may have under a superannuation scheme as the Authority may require.

(3) Every member contributing for family benefits shall register with the Secretary the name and date of birth of his spouse and of children who might become entitled to benefits and shall forward such evidence of the birth of such spouse and children as may be required by the Authority. No claim shall be admitted in respect of any person not so registered except at the discretion of the Authority.

(4) Appropriate forms (which shall be completed in accordance with any requirements appearing thereon), approved from time to time by the Authority, shall be used for the purposes aforesaid.

The above Regulations have been approved by His Excellency the Governor.

(M.P. 11073/56.)

APPENDIX I.

Table showing, per £100 of salary, the single payment required from a member to purchase one added year under Rule 9.

Age at date of payment (Exact Ages)				Amount per £100 of salary	
				Men	Women
<i>Yrs.</i>				<i>£ mils</i>	<i>£ mils</i>
45 and under	..	..	..	15.000	18.000
46	..	..	..	15.000	18.100
47	..	..	..	15.000	18.350
48	..	..	..	15.000	18.750
49	..	..	..	15.050	19.300
50	..	..	..	15.150	(19.950)
51	..	..	..	15.300	
52	..	..	..	15.500	
53	..	..	..	15.750	
54	..	..	..	16.050	
(55)	..	..	..	(16.350)	

NOTE : (1) The amount appropriate to the age of the employee expressed in years and months is to be calculated proportionately by reference to the amounts shown at integral ages in the table.

(2) The total amount payable is to be calculated proportionately by reference to the annual remuneration of the employee at the date of payment and to the number of added years to be purchased.

N.B.—Provisional and subject to review at the first valuation of the Scheme.

APPENDIX II.

(PART 1).

Table showing the annual percentage of salary, payable by monthly instalments, required from a member to purchase one added year under Rule 9, the payments to continue so long as the employee is in the service of the Authority, but not after the attainment of age 55 (Men) or age 50 (Women).

Age at date of commencement of payment				Annual contribution per £100 of salary	
				Males	Females
<i>Yrs.</i>				<i>£ mils</i>	<i>£ mils</i>
20	..	..	..	.450	.570
21	..	..	..	.460	.590
22	..	..	..	.470	.610
23	..	..	..	.480	.630
24	..	..	..	.490	.650
25	..	..	..	.500	.670
26	..	..	..	.520	.700
27	..	..	..	.540	.730
28	..	..	..	.560	.760
29	..	..	..	.580	.790
30	..	..	..	.600	.830
31	..	..	..	.630	.870
32	..	..	..	.660	.920
33	..	..	..	.690	.980
34	..	..	..	.720	1.050
35	..	..	..	.760	1.130
36	..	..	..	.800	1.220
37	..	..	..	.840	1.330
38	..	..	..	.890	1.450
39	..	..	..	.940	1.600
40	..	..	..	1.000	1.780
41	..	..	..	1.080	2.000
42	..	..	..	1.170	2.270
43	..	..	..	1.270	2.620
44	..	..	..	1.390	3.090
45	..	..	..	1.540	
46	..	..	..	1.720	
47	..	..	..	1.940	
48	..	..	..	2.230	
49	..	..	..	2.620	

NOTE : (1) The percentage appropriate to the age of the employee expressed in years and months is to be calculated proportionately by reference to the amounts shown at integral ages in the table.

(2) The total annual amount is to be calculated proportionately by reference to the employee's annual remuneration from time to time and the number of added years purchased.

N.B.—Provisional and subject to review at the first valuation of the Scheme.

APPENDIX II.

(PART 2).

MEN.

Table showing the annual percentage of salary, payable by monthly instalments, required from a member to purchase one added year under Rule 9, the payments to continue so long as the employee is in the service of the Authority, but not after the attainment of age 55.

Age at date of commencement of payments	Number of monthly payments	Annual rate of payment per £100 salary	Age at date of commencement of payments	Number of monthly payments	Annual rate of payment per £100 salary
<i>Yrs. Mths.</i>			<i>Yrs. Mths.</i>		
50 0	60	3.16	52 6	30	6.42
1	59	3.21	7	29	6.65
2	58	3.27	8	28	6.89
3	57	3.33	9	27	7.15
4	56	3.39	10	26	7.43
5	55	3.45	11	25	7.73
6	54	3.52	53 0	24	8.06
7	53	3.59	1	23	8.41
8	52	3.66	2	22	8.80
9	51	3.73	3	21	9.22
10	50	3.81	4	20	9.69
11	49	3.89	5	19	10.21
51 0	48	3.97	6	18	10.78
1	47	4.06	7	17	11.42
2	46	4.15	8	16	12.14
3	45	4.24	9	15	12.96
4	44	4.34	10	14	13.89
5	43	4.44	11	13	14.97
6	42	4.55	54 0	12	16.22
7	41	4.67	1	11	16.23
8	40	4.79	2	10	16.24
9	39	4.91	3	9	16.25
10	38	5.04	4	8	16.27
11	37	5.18	5	7	16.28
52 0	36	5.33	6	6	16.29
1	35	5.49	7	5	16.30
2	34	5.66	8	4	16.31
3	33	5.83	9	3	16.32
4	32	6.01	10	2	16.33
5	31	6.21	11	1	16.34

NOTE :—The total annual amount is to be calculated proportionately by reference to the employee's annual remuneration from time to time and the number of added years purchased. The monthly amount is obtained therefrom by dividing by 12, or by the number of monthly payments as at the date at which the contract is made, as shown in the second column above, where this is less than 12.

N.B.—Provisional and subject to review at the first valuation of the Scheme,

APPENDIX II.

(PART 2).

WOMEN.

Table showing the annual percentage of salary, payable by monthly instalments, required from a member to purchase one added year under Rule 9, the payments to continue so long as the employee is in the service of the Authority, but not after the attainment of age 50.

Age at date of commencement of payments		Number of monthly payments	Annual rate of payment per £100 salary	Age at date of commencement of payments		Number of monthly payments	Annual rate of payment per £100 salary
<i>Yrs.</i>	<i>Mths.</i>			<i>Yrs.</i>	<i>Mths.</i>		
45	0	60	3.76	47	6	30	7.73
	1	59	3.82		7	29	8.01
	2	58	3.89		8	28	8.30
	3	57	3.96		9	27	8.62
	4	56	4.04		10	26	8.96
	5	55	4.12		11	25	9.33
	6	54	4.20	48	0	24	9.73
	7	53	4.28		1	23	10.16
	8	52	4.36		2	22	10.63
	9	51	4.45		3	21	11.15
	10	50	4.55		4	20	11.72
	11	49	4.65		5	19	12.35
46	0	48	4.75	49	6	18	13.05
	1	47	4.85		7	17	13.83
	2	46	4.96		8	16	14.71
	3	45	5.08		9	15	15.71
	4	44	5.20		10	14	16.84
	5	43	5.32		11	13	18.16
	6	42	5.46	49	0	12	19.69
	7	41	5.60		1	11	19.71
	8	40	5.74		2	10	19.74
	9	39	5.89		3	9	19.76
	10	38	6.05		4	8	19.78
	11	37	6.22		5	7	19.80
47	0	36	6.40	49	6	6	19.82
	1	35	6.59		7	5	19.85
	2	34	6.79		8	4	19.87
	3	33	7.01		9	3	19.89
	4	32	7.24		10	2	19.91
	5	31	7.48		11	1	19.93

NOTE:—The total annual amount is to be calculated proportionately by reference to the employee's annual remuneration from time to time and the number of added years purchased. The monthly amount is obtained therefrom by dividing by 12, or by the number of monthly payments as at the date at which the contract is made, as shown in the second column above, where this is less than 12.

N.B.—Provisional and subject to review at the first valuation of the Scheme.

INDEX.

	Clause	Rule
Accounts :		
audit	11	
exhibition of	12	
keeping of	9	
statement of	10	
Absence on leave with or without pay :		
period		27 (3)
contributions for period		27 (4)
extension of period		27 (3)
Accumulation of contributions as a loan :		
arrears of family contributions		8 (3)
arrears of normal contributions		7 (c)
general provisions		15
*Actual date of entry :		
determination of		4
person deemed to be a member from		1 (2)
*Actuary :		
report of financial position	14	
valuation of assets and liabilities of funds	14	
*Added contributions		
*Added years :		
for family benefits		8 (2)
for normal benefits		9
Additional contributions :		
by Authority	13	
by members, for waiver of qual fying period		12
Address of persons in receipt of pensions		38
Administration of Scheme—expenses of	17	
Age—construction of references to	24 (2)	
Amendment of Scheme and Rules	21	
Appeals :		
extension of time for application to appeal	19 (2)	
from determination of Authority	19	
Applications, extension of time limits for options		32
Appointment of :		
Arbitrator	19	
nominee or custodian trustee		6 (1)
Secretary and other officers	15	
trustees	6	
*Approved national service—absence on		27 (5)
Arbitrator	19	
Arrears of contributions :		
family		8 (3)
normal		7 (c)
Ascertainment of contributions spread forward		13
Audit of accounts	11	
*Auditors :		
certificate of value of certain assets of fund	7	
delivery of statement of accounts to	11	
report of	11	
*Authorised securities	7	
*Authority :		
actuarial valuation of fund, sent to	14	
appeals from determination of	19	
appointment and removal of officers	15	
contributions to fund	13	
decisions as to eligibility for membership		5
decisions as to qualifications for membership		5

* Defined in clause 24 (1) of the Scheme.

	Clause	Rule
*Authority:—contd.		
determination of remuneration of officers	15	
exercise of powers by		33
extension of time limits		32
forms, approval of		42 (4)
indemnity	22	
members as trustees of fund	6 (2)	
nominee and custodian trustee, approval of	6 (1)	
powers of	18	
production of accounts	12	
removal of Officers	15	
remuneration of Officers	15	
rights of, to terminate employment	20	
Scheme, amendment of	21	
Scheme, powers in connection with dissolution of	23	
Balance Sheet	10	
Bankruptcy—payment of benefits		37
*Benefits :		
cessation of membership otherwise than through death,		
ill-health or disqualification		19 (1)
children's		23
compounding of future		28
compulsory retirement		18 (2)
death after compulsory or voluntary retirement		18 (3)
death after ill-health retirement		17 (3)
death after retirement on or after attaining normal		
retiring age		16 (2)
death before retirement		21
forfeiture of rights in certain cases		30
ill-health retirement		17
leaving to enter other employment		19 (2)
maximum pension		16 (1)
members who cease to be qualified for membership		20
minimum pension on retirement through ill-health		17 (1)
minimum pension for widow		22
non-assignability		37
normal retiring age, at or after		16
payments of		34
power to compound		28
redundant persons		18 (2)
refund of contributions		19 (1), 25
surrender of pension for widow, widower or dependants		26
voluntary retirement		18 (1)
widow's		22
Borrowing of money	8	
Calculation of :		
interest		29
spread forward contributions		13
*Child :		
benefits for		23
registration of for benefits		42 (3)
Claims :		
appeals from determination of Authority	19	
determination of	18	
extension of time limit for application	19 (2)	
Compounding of future benefits		28
Compulsory retirement : benefits on		18
*Contributing service :		
final fraction of a year		27 (1)
Contributions :		
absent on leave, with or without pay		27 (3)
accumulation as a loan against benefits		15
added years for :		
family benefits		8 (2)
normal benefits		9

*Defined in clause 24 (1) of the Scheme.

	Clause	Rule
Contributions :— <i>contd.</i>		
additional, by Authority	13 (1)	
additional, by members for waiver of qualifying period ..		12
arrears of :		
family		8 (3)
normal		7 (c)
by Authority	13 (1)	
deductions from salary		10
deficiency by Authority	13 (1), 14	
family		8 (1)
final		11
increase of	14 (5)	
maximum		14
normal		7 (b)
refund of		19 (1)
standard by Authority	13 (1)	
spread forward, adjustment of		13
*Contributor		
*Date of the constitution of the Scheme		
Date of entry :		
determination of		4
Death benefits :		
after compulsory retirement		18 (3)
after ill-health retirement		17 (3)
after retirement on or after attaining normal retiring age ..		16 (2)
after voluntary retirement		18 (3)
before retirement		21
payment to personal representatives		36 (3)
Death duties—deduction from benefits		35
Decisions as to qualifications for membership		5
Deductions of contributions from salary		10
Deficiency contributions by Authority	13, 14	
Definitions	24	
*Dependants :		
assignment to creditors, payments of benefits		37
bankruptcy, payment of benefits		37
death, payment in certain circumstances		36 (3)
forfeiture of rights, on		30
mental incapacity, on		36 (1)
surrender of part of pension for		26
Dismissal through fraud or misconduct, benefits on		30
Dissolution of Scheme	23	
Duties of Secretary	16	
Eligible persons :		
definition of		2
medical examination, power of Authority to require		6 (1)
qualifications not to apply, to whom		6 (2)
Employees ineligible for membership		1 (1)
Employment—termination of	20	
Entry, actual date of :		
determination of		4
Establishment of :		
Scheme	1	
Fund	4	
Evidence of life of persons in receipt of pension		39
Evidence of health satisfactory :		
before contributing for family benefits		8 (5)
before purchasing added years for normal benefits		9 (2)
Exercise of options—extension of time limits		32
Exercise of powers of Authority		33

* Defined in clause 24 (1) of the Scheme.

	Clause	Rule
Expenses of administration of Scheme	17	
*Family benefits :		22-25
added years for		8 (2)
children		23
contributions for		8 (1)
maximum		24
minimum widow's pension		22
qualifying period		22, 23
refund of contributions		25
registration of particulars with Secretary		42 (3)
widow		22
widower		22
added years for		8 (2)
arrears of, accumulated as a loan		8 (3)
spread forward		8 (3)
by female member with consent of Authority		8 (4)
by members		8 (1)
refund of		25
Female members :		
family benefits, option for		8 (4)
Final contributions—adjustment of pensionable salary		11
Forfeiture of rights in certain cases		30
Forms :		
approval by Authority		42 (4)
members' entrance		42 (1)
Fractions of years :		
counting of for qualifying periods and benefits		27 (1)
payment in respect of		27 (1)
Fraudulent members		30
*Fund :		
borrowing of money on security of assets of	8	
establishment	4	
investment of	7	
payments into	5	
payments out of	8	
report by auditors on investments of	11	
trustees of	6	
valuation of assets and liabilities of	14	
Gender—masculine includes feminine	24 (2)	
Health, satisfactory evidence of :		
before contributing for family benefits		8 (5)
before purchasing added years for normal benefits		9 (2)
Ineligibility for membership		1 (1)
* Ill-health :		
benefits on retirement		17
re-employment after retirement		17 (6)
Indemnity :		
Authority	22	
Secretary and other officers	22	
Interest :		
calculation of		29
on loans		15
variation of rates of		29 (3)
Interpretation	24	
Investment of Fund	7	
Loans :		
arrears of family contributions as		8 (3)
arrears of normal contributions as		7 (c)
assignment of benefits in respect of		37
general provisions		15
interest on		15
repayment of		15

* Defined in clause 24 (1) of the Scheme.

	<i>Clause</i>	<i>Rule</i>
Marginal Notes	25	
Masculine gender—includes feminine	24 (2)	
Maximum :		
contributions		14
pension		16 (1)
*Medical Adviser of the Scheme		
Medical examination :		
of eligible persons, power to require		6 (1)
of pensioners through ill-health		17 (4)
on surrender of pension for widow, widower or dependants		26
*Member :		
actual date of entry		4
eligible persons		2
entrance form		42 (1)
misconduct by		30
offences of fraudulent character by		30
qualifications		3
Membership of Scheme :	3	
continuation of after ceasing to be qualified		20 (1)
decisions as to qualifications for		5
ineligibility for		1 (1)
provisions as to qualifications for		6
Mental incapacity of member, payment of benefits on		36 (1)
Minimum pension :		
for widow		22
to members on ill-health retirement		17 (1)
Misconduct by member		30
Nature of Scheme	2	
Nominee trustee, appointment of	6 (1)	
*Normal benefits :		
added years for		9
compulsory retirement		18 (2)
death after compulsory retirement		18 (3)
death before retirement		21
ill-health retirement		17
lump sum on retirement (convertible into pension)		16 (1) (a)
normal retirement		16
on becoming disqualified for membership		20
refund of contributions		19 (1)
retirement at or after normal retiring age		16
voluntary retirement		18 (1)
*Normal contributions :		
added years for		9
arrears of		7 (c)
by members		7 (b)
period of payment of		7 (b)
spread forward of arrears of		7 (c)
*Normal retiring age		
Notices :		
exhibition of		41 (3)
service of		41 (1)
to Secretary		41 (2)
Officers :		
appointment of	15	
indemnity	22	
removal	15	
remuneration.. .. .	15	

* Defined in clause 24 (1) of the Scheme.

	Clause	Rule
Options :		
accumulation as a loan :		
arrears of family contributions		8 (3)
arrears of normal contributions		7 (c)
contributions for added years for family benefits ..		8 (3)
added years, purchase of :		
family benefits		8 (2)
normal benefits		9
benefits on or after attaining normal retiring age ..		16 (1)
by estate on death after retirement		18 (3)
exercise of		31
extension of time limits for exercising		32
family benefits :		
contributions for		8 (1)
by female members		8 (4)
on leaving to enter other employment		19 (2)
payment of contributions whilst :		
absent on leave with or without pay		27 (3)
on approved national service		27 (5)
payment of reduced pension on re-employment after		
ill-health retirement		17 (6)
period of		31
surrender of part of pension for widow, widower or		
dependant		26
Payment of normal contributions		7 (b)
Payment of benefits :		
general provisions		34
if members mentally incapable		36 (1)
in respect of children		36 (2)
on death		36 (3)
receipt for		36 (4)
on assignment or bankruptcy		37
source of	8	
to dependants or personal representatives		36 (3)
Pensionable salary—contributions for adjustment of ..		11
Pensioner :		
address of		38
evidence of life of		39
Pension :		
maximum		16 (1)
minimum on ill-health retirement		17
widow's		22
Period of claims	19 (1)	
Period of options :		
added years for family benefits		8 (2)
added years for normal benefits		9 (1)
extension of		32
general provisions		31
Personal representatives :		
exercise of options by		18 (3)
payments to		36 (3)
Persons eligible for membership		2
Persons ineligible for membership		1 (1)
Plural—includes singular	24 (2)	
Powers :		
of Authority	18	
to extend time limits		32
Provisions as to qualification for membership		6
Qualifications for membership		3
decisions as to		5
exceptions		6

* Defined in clause 24 (1) of the Scheme.

	Clause	Rule
Qualifying period :		
added years do not count for	.. .. .	9 (5)
death benefits .. .. .	.. .. .	21
for family benefits .. .. .	.. .. .	22, 23
ill-health retirement .. .. .	.. .. .	17 (1), (2)
normal retirement .. .. .	.. .. .	16 (1)
voluntary retirement .. .. .	.. .. .	18 (1)
waiver of .. .. .	.. .. .	12
Qualifications :		
for membership .. .. .	.. .. .	3
decisions as to for membership .. .. .	.. .. .	5
provisions as to for membership .. .. .	.. .. .	6
persons to whom not to apply .. .. .	.. .. .	6 (2)
Rate of contributions :		
family benefits .. .. .	.. .. .	8 (1)
normal benefits .. .. .	.. .. .	7 (b)
Rate of interest :		
on contributions and other sums .. .. .	.. .. .	29 (1)
on loans .. .. .	.. .. .	15 (a)
variation of .. .. .	.. .. .	29 (3)
Receipts—for payments of benefits .. .. .	.. .. .	36 (4)
Records—keeping of	16	
Redundant persons—Benefits for .. .. .	.. .. .	18 (2)
Re-entry into Scheme .. .. .	.. .. .	27 (6)
Refund of contributions :		
added .. .. .	.. .. .	19 (1)
normal .. .. .	.. .. .	19 (1)
family .. .. .	.. .. .	25
Register of members	16	
Remuneration—Secretary and other officers	15	
Repayment of :		
contributions on re-entry .. .. .	.. .. .	27 (6)
loans .. .. .	.. .. .	15
Report :		
actuary	14	
Authority	12	
Auditors	11	
Resignation—benefits on .. .. .	.. .. .	19 (1)
*Retirement :		
at or after normal retiring age .. .. .	.. .. .	16
compulsory .. .. .	.. .. .	18 (2)
ill-health .. .. .	.. .. .	17
voluntary .. .. .	.. .. .	18 (1)
Rights—forfeiture of .. .. .	.. .. .	30
*Rules—amendment of	21	
*Salary—deduction of contributions from .. .. .	.. .. .	10
*Satisfactory evidence of health :		
family benefits before exercising option for .. .. .	.. .. .	8 (5)
normal benefits before exercising option to purchase added years .. .. .	.. .. .	9 (2)
*Scheme :		
amendment of	21	
copy to members .. .. .	.. .. .	40
dissolution of	23	
establishment of	1	
expenses of administration	17	
membership of	3	
nature of	2	
re-entry .. .. .	.. .. .	27 (6)

*Defined in clause 24 (1) of the Scheme,

	<i>Clause</i>	<i>Rule</i>
Secretary :		
appointment of	15	
duties of	16	
furnishing of information to auditors	11	
indemnity	22	
register of members, keeping of	16	
removal	15	
remuneration.. .. .	15	
*Service of the Authority		
Singular—includes plural	24 (2)	
Spread forward of contributions :		
added years for family benefits		8 (3)
arrears of family contributions		8 (3)
arrears of normal contributions		7 (c)
ascertainment of		13
Standard Contributions—by Authority	13 (1)	
Statement of Accounts	10, 11	
Surrender of part of pension for widow, widower, or other dependant		26
Termination of employment, Scheme does not prejudice rights of Authority	20	
Time limits, extension of :		
application to appeal from determinations	19 (2)	
exercise of options		32
Trustees :		
custodian	6 (1)	
members of Authority as	6 (2)	
nominee	6 (1)	
Transfers—to other employment		19 (3)
Valuation of assets and liabilities of Fund	14	
Waiver of qualifying periods :		
conditions imposed by the Authority		12
spread forward of contributions for		12
Widows :		
pension		22
surrender of part of pension for		26
Words, construction of :		
feminine	24 (2)	
masculine	24 (2)	
plural	24 (2)	
singular	24 (2)	
Year :		
fractions count as		27 (1)

* Defined in clause 24 (1) of the Scheme.