

Reference No: P18/30/77; **Date:** 10/01/79

10/01/1979 LP:- Non-established State Employees Contributory Widows' and Children's Pension Scheme

To Each Personnel Officer

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I am directed by the Minister for the Public Service to refer to paragraph 5 of this Department's Circular Letter 1/79 dated 8 Eanáir 1979 which stated that the Non-established State Employees Contributory Widows' and Children's Pension Scheme, together with comprehensive instructions in relation to its implementation, would be issued to Personnel Officers. The Scheme is set out in Appendix I to this Letter and the Instructions in Appendix II.

2. Employees serving on 1 December 1978 who are eligible for membership of the new scheme should be advised that, if they so wish, they can opt out of the scheme before 31 March 1979. Each such employee should be furnished with a copy of the Explanatory Booklet on the Scheme and Form U.P.1 (copy attached - further supplies may be obtained from the Stationery Office). It is important that the booklets and forms be issued at the earliest opportunity. Departments should ensure that each employee concerned (a) returns the acknowledgement slip on form U.P.1. immediately he receives it and (b) returns, by 31 March 1979, the remainder of the form on which either Part A or Part B has been completed. These documents should be retained with the officer's personal papers.

3. Any Department or Office with delegated authority to grant pensions, lump-sums and death gratuities under the Non-contributory Pension Scheme for non-established State Employees is authorised to pay pensions under the Widows' and Children's Scheme in both death in service and death after retirement/resignation cases.

4. Where an application is made to this Department for the award of a pension and lump-sum to an employee who retires between 1 December 1978 and 31 March 1979, the application should be accompanied by Form U.P.1. completed by the officer. Where an application must be made to this Department for the award of a death gratuity in respect of an employee who died between those dates the completed form, where available, should accompany the application. Where a form has not been completed it should be stated whether or not the employee was married at the date of his death and the date of marriage should be supplied.

5. Any case of doubt or difficulty should be referred in writing to this Department.

Mise, le meas,
P.J. Moore

Appendix I - Contributory Pension Scheme for Widows and Children of Non-Established State Employees

Commencement.

1. This Scheme shall be deemed to have come into force on 1 December 1978.

Interpretation.

2. (1) In this Scheme -

"adoption order" means an adoption order made under the Adoption Act, 1952 (No. 25 of 1952);

"Child", subject to paragraph (2) (b), means a legitimate or lawfully adopted person who is.

(a) a person under sixteen years of age, or

(b) a person under twenty-one years of age and is receiving full-time instruction at any university, college, school or other educational establishment, or

(c) a person under twenty-one years of age and is undergoing full-time instruction or training by any person (in this Scheme referred to as "the employer") for any vocation, profession or trade, being instruction or training approved of by the Minister for the purposes of this Scheme,
or

(d) a person who is permanently incapacitated by reason of mental or physical infirmity from maintaining himself and who when his permanent incapacity first occurred was a person described in any of the foregoing paragraphs of this definition;

"children's pension" has the meaning assigned to it by paragraph 4;

"contributing member" means a member who is serving in a pensionable capacity as a non-established State Employee;

"death gratuity", except in the expression "preserved death gratuity", means a gratuity under paragraph 9 of the Main Scheme;

"the deceased" has the meaning assigned to it by paragraph 4;

"the deceased's pension" means,

(a) if, on retirement otherwise than on a medical certificate, he is awarded a pension, the amount of such pension,

(b) if, on retirement on a medical certificate, he is awarded a pension, or if he dies while serving in a pensionable capacity as a non-established State Employee, a pension equivalent to $\frac{A \times B}{80}$ where A is the deceased's net pensionable remuneration on his last day of pensionable service and B is the reckonable service, subject to a maximum of 40 years, which the deceased would have if he had served to retiring age;

(c) in case a preserved pension was in payment to the deceased, the amount of such pension,

(d) in case, having resigned with entitlement to a preserved pension the deceased dies before age 60 or before making application for the preserved pension, an amount equal to his where A is his reckonable service at date of resignation, subject to a maximum of 40

years, and B is his net retiring salary at date of resignation as increased by reference to periodic pensions increases granted during the period between his resignation and death;

"employer" has the meaning assigned to it by this paragraph;

"former member" means a member who, being then married, retired and was awarded a pension and lump sum or preserved pension and lump sum;

"lump sum", except in the expression "preserved lump sum", means retirement lump sum under the Main Scheme;

"the Main Scheme" means the non-contributory pension for non-established State Employees;

"medical certificate" means, in relation to the retirement of any person, a medical certificate having regard to which the Minister is satisfied that the person to whom the certificate relates is incapable from infirmity of mind or body of discharging his duties as a State Employee and that that infirmity is likely to be permanent;

"member" means a person who, pursuant to paragraph 3, is a member of this Scheme;

"the Minister" means the Minister for the Public Service;

"net pensionable remuneration" means the amount by which pensionable remuneration exceeds twice the annual equivalent of the maximum personal weekly rate of Social Welfare Old Age (Contributory) Pension payable to a man who has no adult dependent or qualified children;

"net weekly pay" means the amount by which weekly pay exceeds twice the maximum personal rate of Social Welfare Old Age (Contributory) Pension payable from time to time to a man who has no adult dependent or qualified children;

"non-established State Employee" means a person serving in a capacity in respect of which an award may be made under the Main Scheme;

"pension", except in the expression "preserved pension" means a pension calculated in accordance with paragraph 7 (1) or (2) of the Main Scheme;

"pensionable allowances" have the meaning assigned to them by paragraph 2.5 of the Main Scheme;

"pensionable remuneration" has the meaning assigned to it by paragraph 5 of the Main Scheme;

"periodic contribution" has the meaning assigned to it by paragraph 9 (2);

"periodic pensions increases" mean those increases in pension under this Scheme or the Main Scheme which are analogous to increases paid under regulations made by virtue of the Pensions (Increase) Act 1964 in pensions payable under the Superannuation Acts;

"preserved death gratuity" means a gratuity, other than a death gratuity, payable on death under the Main Scheme;

"preserved lump sum" and "preserved pension" mean respectively a preserved lump sum and a preserved pension, other than a lump sum or a pension, payable under the Main Scheme;

"reckonable service" means service as computed in accordance with the provisions in the Main Scheme relating to the computation of service for the purpose of determining the amount of a pension or lump sum;

"retiring age" means sixty-five years of age;

"the Superannuation Acts" means the Superannuation Acts, 1834 to 1963, and shall be deemed to include a reference to schemes made under the Superannuation and Pensions Act' 1976;

"weekly pay" has the meaning assigned to it by clause 2.4 of the Main Scheme;

"widow's pension" has the meaning assigned to it by paragraph 4.

(2) (a) Where, in relation to a person referred to in (b) or (c) of the definition of "child" in subparagraph (1) of this paragraph, a break occurs in his full-time instruction or training, then, unless the Minister otherwise directs, he shall, for the duration of such break, be regarded as having ceased to be a child for the purposes of this Scheme.

(b) The following shall not be regarded as a child within the meaning of this Scheme, namely:

(i) a person who was not wholly or mainly dependent on a member immediately prior to the member's death,

(ii) a person who is married or is cohabiting with another as man and wife, or

(iii) a person referred to in paragraph 1 (c) of the said definition of "child" to, or in respect of whom, emoluments in respect of such instruction or training are payable by, or on behalf of, the employer which are of such an amount as makes the person self-supporting,

provided that if there are compassionate grounds for so doing, the Minister may as regards a person who apart from this sub-paragraph would be such a child direct that notwithstanding this sub-paragraph the person shall, with effect fro. such date as is specified in the direction, be regarded as being such a child and in case the Minister makes a direction under this sub-paragraph then for so long as the direction is in force this Scheme shall, as regards the person to whom the direction relates, be construed and have effect in accordance with the direction.

(3) (a) Any reference in this Scheme to an adopted child of a member shall be construed as a reference to a child adopted by him (whether alone or jointly with any other person either in pursuance of an adoption order or in accordance with the law of a country or territory other than the State and recognised by the law of the State as valid and references to lawfully adopted or to a person by whom another person has been adopted shall be construed accordingly.

(b) Where a married member applies, before the termination of his contributing membership, for an adoption order in respect of a child and dies before the adoption procedure is completed and the child is subsequently adopted by the member's widow, the child shall, from the date on which the member has custody of him, be deemed, for the purposes of this Scheme, to be the member's duly adopted child.

Members.

3. (1) Any male person who becomes a non-established State Employee to who the Main Scheme applies on or after 1 December 1978 or who, being a non-established State Employee to whom the Main Scheme applies on 1 December 1978, elects, on or before 31 March 1979, to join this Scheme

or does not exercise an option shall be a member provided that the pensionable service he would have at retiring age equals or exceeds five years.

(2) In this paragraph "option" means an option whereby the person by whom it is exercised elects not to join this Scheme.

Power to grant Widows' and Children's pensions

4. Subject to the provisions of this Scheme, the Minister shall on the death of a contributing or former member or a person who had a wife who died while he was a contributing member (in this Scheme referred to as "the deceased"; to or in respect of whom a pension, death gratuity, preserved pension or preserved death gratuity has been, or is, awarded, grant', in respect of his service -

(a) where he leaves a widow, a pension to that widow (hereafter in this Scheme referred to as a "widow's pension") and

(b) where he had a wife at any time after this Scheme first applied to him (whether or not the marriage continued until his death and whether or not widow's pension is, or can be, granted), a pension for the children of the marriage, and, in the circumstances specified in this Scheme, for other children of his (in this Scheme referred to as a "children's pension");

provided that any marriage of the deceased which takes place after he has ceased to be a contributing member shall not be taken into account for the purposes of this Scheme, and accordingly any reference to a marriage, a wife, the widow or the children of the deceased shall be construed in accordance with the foregoing

Widows' Pensions

5. (1) A widow's pension shall not be granted or paid under this Scheme-

(a) if the widow was at the time of the death of the member cohabiting with a man other than the deceased as man and wife, or

(b) in respect of any time after the said death when the widow is remarried or is so cohabiting with any man.

(2) Notwithstanding sub-paragraph (1) of this paragraph where

(a) a pension under this Scheme is not granted or ceases under the said sub-paragraph (1), and

(b) at a subsequent date to the date of the marriage or cohabitation by reason of which the pension was withheld or ceased the Minister, on application received from, or on behalf of, the widow of a member is satisfied that the marriage or cohabitation has come to an end, or that there are compassionate grounds for the payment of pension,

he may, if he thinks fit, grant or regrant, as may be appropriate, the pension as from,

(i) in case the marriage or cohabitation has come to an end, the date on which the marriage or cohabitation ended,

(ii) in any other case, a date not earlier than the date on which the relevant application is received by the Minister;

provided that this paragraph will not apply where the widow is entitled to a pension under this Scheme by virtue of the fact that her husband of the second marriage was a member of this Scheme.

(3) Subject to sub-paragraph (1) of this paragraph, a widow's pension may be paid for the whole of the period beginning on the death of the deceased and ending with the death of the widow.

(4) The rate of a widow's pension shall be one-half of the rate of the deceased's pension.

(5) Notwithstanding sub-paragraph (4) of this paragraph, where, on the death of a contributing or former member, other than a former member who qualifies for a preserved pension, a widow's pension becomes payable to his widow, the rate of that pension may, in respect of the first month after his death, be increased to -

(a) in case he dies while a contributing member, one-twelfth of the rate of his net pensionable remuneration,

(b) in case he dies after being granted a pension and the rate of pension payable to him on the date of his death is greater than the rate of widow's pension otherwise payable under this Scheme, one-twelfth of the said rate of pension,

provided that the rate as so increased shall be reduced by the rate of any children's pensions payable under this Scheme.

Children's Pensions; Beneficiaries

6. (1) A pension may not be granted under this Scheme for a child,

(a) if the deceased remained unmarried during the period commencing on the 1978 or, if later, the date on which this Scheme first applied to him, and ending on the date on which he ceased to be a contributing member, or

(b) if the child was conceived after the deceased ceased to be a contributing member, or

(c) because he is the adopted child of the deceased, if,

(i) the deceased was unmarried throughout the time this Scheme applied to him, or

(ii) he was adopted by the deceased after,

(A) the date of termination of the deceased's last marriage,

or

(B) the date on which the deceased ceased to be a contributing member,

whichever was the earlier.

(2) A pension may not be granted under this Scheme for a child who is,

(a) the step-child of the deceased, or

(b) the step-child, adopted child or child of a wife of the deceased and who is not the child or adopted child of the deceased.

(3) A child shall not be eligible for a children's pension in respect of more than one member. Where there would, apart from this sub-paragraph, be an eligibility for children's pension in respect of two or more members, the child will count as eligible in respect of one of them in the way which, in the opinion of the Minister, gives the most favourable overall result for the child in question.

Children's Pensions; Rate and mode of Payment

7. (1) A children's pension under this Scheme will be paid to the relevant member's member's widow if the eligible children are in her care, and in case any child in respect of whom the pension is payable is not in such care, the pension will be paid either to the child or to such other person as the Minister may determine. If children are in the care of more than one person different parts of the children's pension will be paid to those persons in such proportions as the Minister may determine. In all cases, the pension is to be applied for the benefit of the children for whom it is granted.

(2) Subject to sub-paragraph (5) of this paragraph, a children's pension may be paid in relation to the period or periods subsequent to the date of death of the deceased (or, if later, the date of birth of the child) during which the person remains a child within the meaning of this Scheme.

(3) The rate of children's pension under this Scheme shall be,

(a) where the deceased leaves no widow or, if he leaves a widow and the widow dies, after her death, four-twelfths of the deceased's pension for the first child plus two-twelfths for a second child,

(b) subject to paragraph (4) of this Article, where the deceased leaves a widow, two-twelfths of the deceased's pension for the first child plus two-twelfths for each additional child up to a second additional child.

Where the children of the deceased are in the care of more than one person, the Minister may divide the children's pension between those persons in such proportions as he thinks fit.

(4) (a) Where the children of the deceased are at the time of, or at any time after, his death in the care of some person other than his widow, the Minister may, if he thinks fit, direct that for so long as they are in such care sub-paragraph (3)(a) of this paragraph shall apply notwithstanding that the widow is still alive, and in case the Minister so directs this paragraph shall be construed and shall have effect in accordance with the direction.

(b) Where some but not all of the children of the deceased are at the time of, or at any time after, his death in the care of a person other than his widow, the rate of that portion of the children's pension which is payable in respect of the children who are in the care of that person may be calculated by reference to the rates specified in sub-paragraph (3) (a), provided that the amount of children's pension payable in respect of a deceased shall not exceed one-half of the rate of the deceased's pension.

(5) Notwithstanding the foregoing provisions of this paragraph, where the deceased leaves a widow and no widow's pension is granted to her under this Scheme or if one is so granted to her and it ceases to be paid before her death, no children's pension shall be payable under this Scheme as respects any period comprised within the life-time of the widow or within the time in respect of which no widow's pension is payable, as may be appropriate, unless the Minister in his absolute discretion directs that such a pension shall be so payable, and in case the Minister gives a direction under this paragraph he may, if he thinks fit, further direct that sub-paragraph (4) of this paragraph shall apply as respects any such period.

Payment of Pension

8. Pensions payable under this Scheme shall be paid monthly in arrears except that, where sub-paragraph (5) of paragraph 5 applies in respect of a deceased member, the Minister may decide that the amount of pension in respect of the month in question may be paid before the expiry of that month.

Periodic Contributions

9. (1) Contributions shall be payable by a member as follows:

(a) the rate of the contribution shall be one and one half per cent of the amount of the net weekly pay from time to time payable to him (or where he is in receipt of reduced pay because of absence from employment, of the amount of the net weekly pay that would be payable to him if he were not so absent), exclusive of any emoluments, allowances and payments for overtime,

(b) the contribution shall be paid in respect of his pay during the period commencing on 1 April 1979, or the date on which he becomes a member, whichever is the later, and ending when he ceases to be a contributing member, and at such times and in such manner as the Minister may determine.

(2) Contributions payable under this paragraph are in this Scheme referred to as "periodic contributions".

(3) No contributions shall be payable under this Scheme by a member for any period which does not constitute reckonable service.

Refund of Contributions

10. (1) If a member,

(a) ceases to be a contributing member and was unmarried at all times during his membership of this Scheme, or

(b) on ceasing to be a contributing member other than on death being then married is not eligible for the grant of a pension and lump-sum or a preserved pension and preserved lump-sum, then if his reckonable service cannot be transferred for superannuation purposes to another organisation service, the whole of his periodic contributions shall be returned to him or to his legal personal representative.

(2) In any case other than a case mentioned in sub-paragraphs (1)(a) or (b) of this paragraph, a member on ceasing to be a contributing member may have returned to him, or if his membership ceases due to death, to his legal personal representative, such of those contributions, if any, beginning with his initial contribution and working forward, or, in the case of a member covered by (b) of this sub-paragraph, his final contribution and working back, as is necessary to secure that the period in respect of which such contributions are paid by him without being returned

(a) does not exceed forty years, and

(b) if he is unmarried when he ceased to be a contributing member, does not exceed a period equal to the length of service on the date of his wife's death.

(3) Where a married member retires on a medical certificate and his wife subsequently dies before he attains the retiring age for his former employment, contributions paid in respect of the period subsequent to the date of her death will be returned to him.

(4) Where any contributions are returned under this paragraph they shall be returned without interest.

Former Members becoming Contributing Members

11. (1) Subject to sub-paragraph (2) of this paragraph, where a former member becomes a contributing member of this Scheme, any entitlement to widows' pension or children's pension under this Scheme in respect of his previous membership shall cease.

(2) Where a person, on becoming a contributing member of this Scheme, had at any time previously been a member of this Scheme and had paid periodic contributions during such period of membership, the period in respect of which he paid such periodic contributions shall be excluded in determining the number of relevant years under paragraph 12 (9) provided no refund of those contributions is, or was, paid.

(3) Where a person to whom paragraph (1) of this paragraph applies became a former member by retiring on pension, whether on a medical certificate, or otherwise, then the contribution payable under paragraph 12(2) at the termination of his final period of contributing membership shall be reduced by the amount of the contribution paid under that paragraph when he became a former member, provided there has been no refund of that contribution.

Non-periodic Contributions

12. (1) Where a member who was married throughout the period, or for a portion of the period, during which this Scheme applied to him ceases to be such a member and such cesser is due to,

- (i) death, or
- (ii) retirement on pension or resignation with entitlement to a preserved pension,

then, unless the number of relevant years is nil, a contribution under this paragraph will be payable by way of reduction in the amount of a members lump sum or death gratuity or preserved lump sum or preserved death gratuity, or in such other manner as the Minister may require.

(2) A contribution under this paragraph shall be equal to -

(a) one per cent of the annual equivalent of the members net weekly pay multiplied by the number of relevant years, together with,

(b) one per cent of the average annual amount of any pensionable allowances received by the member within his last three years of pensionable service multiplied by the number of relevant years as defined in this paragraph subject to the following modification, namely, the reduction referred to in sub-paragraph (9) of this paragraph shall not apply,

(3) Where the contribution is being deducted from a preserved lump-sum or preserved death gratuity, the contribution will be calculated by reference to the net weekly pay and pensionable allowances, as increased from time to time in accordance with the periodic pensions increases, if appropriate, on which the preserved lump-sum or preserved death gratuity was based.

(4) Where, subsequent to the date on which a member ceases to be a contributing member, the pension payable to him or to his widow (but not the lump-sum or death gratuity) falls to be increased otherwise than in accordance with the periodic pensions increases, the Minister may adjust the amount of the contribution under this to take account of the increase.

(5) At the discretion of the Minister and subject to conditions specified by him, a member may elect to pay, over a period of twelve months beginning on a date specified by the Minister, being a date not earlier than the date of the election, additional contributions equal in each case to the amount of the periodic contributions payable in respect of that period and in case one or more such additional contributions are made, this paragraph shall apply to the person by whom the contribution or contributions is or are made subject to the following modification, namely, in calculating what is the number of relevant years that number shall be reduced by one for every contribution made by the person under this paragraph.

(6) Service after forty years of reckonable service shall be left out of account for the purpose of this paragraph.

(7) Where a member to whom this paragraph applied gave service otherwise than as a State Employee but which is reckonable for purposes of the Main Scheme, any portion of that service during which he paid periodic contributions under a scheme similar to this Scheme may, provided those contributions were not refunded to him, be excluded in determining the number of relevant years under this paragraph.

(8) Any reduction effected under this paragraph in the amount of any lump_sum shall be left out of account for the purposes of paragraph 2 of the Main Scheme (which provides for a supplemental death gratuity in case persons die shortly after becoming eligible for a pension), and, accordingly, the question whether any and, if so, what gratuity may be granted under that Clause shall be determined as if no such reduction as aforesaid had been or had to be made.

(9) In this paragraph "the number of relevant years" means

(a) in the case of a member who, being then married, ceases to be a contributing member,

(i) if such cesser is caused otherwise than by death or retirement on a medical certificate, the number of years (any fraction of a year being taken into account on a pro-rata basis) of reckonable service which he then had,

(ii) if such cesser is due to death or to retirement on a medical certificate, the number of years (any fraction of a year being taken into account on a pro-rata basis) of reckonable service which he would have had if he had served to retiring age,

reduced in each case by the number of years (any fraction of a year being taken into account on a pro-rata basis), if any, for which periodic contributions have been paid by him and are not returnable,

(b) in the case of a member who, being then unmarried, ceases to be a contributing member, the number of years (any fraction of a year being taken into account on a pro-rata basis) of reckonable service which he had on the date of termination of his last marriage before such cesser, reduced by the number of years (any fraction of a year being taken into account on a pro-rata basis), if any, for which periodic contributions have been paid by him and are not returnable.

Marriages of members whose early death is to be foreseen

13. Where a member marries and -

(a) he dies within the year beginning on the date of the marriage, and
(b) there are no children born of the marriage, and
(c) the Minister is of the opinion that his death within the year beginning with the date of the marriage was, at that date, to be foreseen by him or his wife,

for the purposes of this Scheme the marriage may be regarded by the Minister as not having taken place, and in case the marriage is so regarded all necessary adjustments (including, if need be, repayment to the Minister of sums paid in respect of pensions already granted under this Scheme and refunds of contributions made under this Scheme) shall be made accordingly.

Provision against duplication of benefits

14. Any benefits payable under this Scheme in respect of a member shall be in substitution for and not in addition to any benefits otherwise payable under the Superannuation Acts or under any other scheme of pensions (other than the Main Scheme) to which the Department or Office in which the member served contributed or to which contributions were paid on the Department's or Office behalf.

Duty to give information and make declarations

15. (1) A member of this Scheme shall give to the Minister such information as is necessary for the proper operation of this Scheme in relation to the member.

(2) The widow of a deceased member shall give to the Minister such information as is necessary for the proper operation of this Scheme in relation to her or any children of that member.

(3) The legal personal representative of a deceased member shall give to the Minister such information as is necessary for the proper operation of this Scheme in relation to the widow or any children of that member.

(4) A person having the care of a child of a deceased member shall give to the Minister such information as is necessary for the proper operation of this Scheme in relation to that child.

(5) Payment of pension under this Scheme shall be subject to the making by the widow, or, where children's pensions are not payable to the widow, the person having the care of the children in question of a declaration in such form and at such time as the Minister may specify.

Repayment of pensions overpaid

16. If at any time a person receives payments on foot of a pension and such person is not entitled under this Scheme to such payments, or if a person receives payments on foot of a pension which exceed those which are appropriate under this Scheme, such person or, in case such a person is dead, the personal representative of such person, shall pay to the Minister on demand such payments or excess payments, as shall be appropriate, and such payments or excess payments shall in default of payment be recoverable by the Minister as a simple contract debt in any court of competent jurisdiction.

Pensions to be in-alienable

17. Every assignment of or charge on, and every agreement to assign or charge, a pension payable under this Scheme shall be void and on the bankruptcy of any person entitled to a pension the pension shall not pass to any trustee or other person acting on behalf of the creditors. If the pensioner becomes incapable of giving a receipt for payments due, the Minister shall have discretion to make such payments in whole or in part to such persons, including the authorities of any institution having

care of the pensioner, as the Minister thinks fit, and the Minister shall be discharged from all liability in respect of any sum so paid.

Appendix 2 - Non-Established State Employee Contributory Widows and Childrens Pension Scheme: Instructions to Departments

1. Periodic contributions

(1) These should be deducted in respect of reckonable service given between 1 April 1979 and the date of death in service or retirement on pension. They will amount to 1½% of net weekly pay as defined in paragraph 2 of the Scheme. Where a person is acting in a grade higher than his substantive grade, the contribution should be based on the pay received while acting in the higher grade.

(2) A Department may, if it so wishes, levy periodical contributions on remuneration other than wages (provided, of course, that the remuneration in question is pensionable). Where periodic contributions are so levied, the Department should ensure that lump sum contributions under paragraph 12(2)(b) of the Scheme are not deducted in respect of the period in question.

2. Recording periodic contributions

Departments should keep, in respect of each member of the scheme, a record of the contributions paid and the periods covered thereby. Form U.P.5 shows the form of record required and this form should be used in all cases. It should be included among the documents to be transferred where an officer is assigned to another Department or Office.

3. Accounting or contributions

All contributions (both from wages and from lump sums or death gratuities) are applied as appropriations-in-aid of the Vote for Superannuation and Retired Allowances (or of the Vote for the Department of Posts and Telegraphs in the case of officers of that Department). Accordingly, Departments (except the Department of Posts and Telegraphs) should pay over the contributions they collect from wages to the Accounts Branch, Department of Finance, for credit to the Appropriations-in-aid subhead of the Vote for Superannuation and Retired Allowances. Transfers should be made quarterly, as soon as practicable after the close of the quarter in which the contributions were collected. The Department of Posts and Telegraphs should credit the contributions it collects to the Appropriations-in-aid sub-head of its own Vote.

4. Departments which make deductions from lump sums and death gratuities under paragraph 9 below should claim the full amount of lump sums and death gratuities when making their quarterly recoupment in respect of superannuation payments from the Accounts Branch, Department of Finance, and should have the amounts deducted credited to the Appropriations-in-aid subhead of the Vote for Superannuation and Retired Allowances. The Department of Posts and Telegraphs should adopt a similar procedure for its Vote.

5. Appointments, resignations, retirements and deaths

Form U.P.2 should be completed by each male employee when he first takes up a pensionable post under the Main Scheme and should be retained with his personal papers.

6. It should be pointed out to any, male being offered or taking up a pensionable post under the Main Scheme that membership of the Scheme is a condition of appointment and that a contribution of 1½% will be deducted from his pay with effect from the date of the appointment and that, where necessary, a reduction will be made in his retiring lump sum or death gratuity, to take account of contributions to the Scheme.

7. When an employee who is a member of the Scheme retires from a pensionable post, or resigns, he must complete form U.P.3. The information given on the form should be compared with the information recorded on his personal file and any discrepancy investigated and resolved. The form should be retained with the employee's personal papers except where the Department does not have delegated authority to pay pensions under the Scheme (such Departments should forward the form to this Department when forwarding the completed form E Gen 24 (Grant of Pension and Lump Sum) in respect of the employee). When a Department is notifying the Paymaster General's Office of the award of pension to an employee, the notification should indicate whether the employee is a member of the Scheme and, if he is a member, should be accompanied by a copy of form D.P.3.

8. Where an employee dies while serving in a pensionable capacity under the Main Scheme, his Department should send form U.P.4. to his personal representative for completion. The completed form should be retained with the employee's personal papers except where the Department does not have delegated authority to pay pensions under the Scheme. Such Departments should forward the completed form to this Department together with a completed form E Gen 23 (Grant of Death Gratuity).

9. In the case of Departments with delegated authority to grant pensions, lump sums and death gratuities under the Main Scheme, the following action should be taken where a member of the scheme retires or dies:

(1) if the member's wife is alive at the time of his retirement or death a contribution at the rate of 1% of the annual equivalent of his net weekly pay (for definition, see paragraph 2 of the Scheme), or, if averaging has been applied in calculating the award under the Main Scheme, the annual equivalent of his averaged net weekly pay, should be deducted from his lump sum or death gratuity (or preserved lump sum or death gratuity) for each full year of his pensionable service, reduced by the number of years and part-years for which contributions have been deducted from his salary. In addition, where a member dies in service or where a married member has to retire on grounds of ill-health, a further contribution of 1% of the annual equivalent of his net weekly pay (or averaged net weekly pay, if applicable) at date of death or retirement or discharge, as appropriate, should be deducted in respect of each full year by which his actual pensionable service at death, retirement or discharge falls short of the pensionable service he would have had if he had served to age 65. A pro rata deduction should also be made in any of the foregoing cases, or in sub-paragraph (2) following, where a part year of pensionable service is involved. The maximum service in respect of which contributions will be levied is 40 years;

(2) if the member's wife is not alive at the time of his retirement or death a deduction at the rate of 1% of the annual equivalent of his net weekly pay (or averaged net weekly pay, if applicable) should be made from his lump sum or death gratuity (or preserved lump sum or death gratuity) for each full year of pensionable service (subject to a maximum of 40 years) he had on his wife's death reduced by the number of years and part-years for which contributions have been deducted from his pay;

(3) in sub-paragrapha (1) and (2) above "net weekly pay" shall be

(a) where a lump sum or death gratuity is payable, net weekly pay at date of retirement or death;

(b) where a preserved lump sum or death gratuity is payable, net weekly pay at date of resignation as increased by reference to pensions increases granted in the period between date of resignation and the date on which the lump sum or gratuity becomes payable;

(4) subject to paragraph 1(2) above, where an amount in respect of an element other than pay is reckoned in calculating a member's lump sum or death gratuity (or preserved lump sum or death gratuity) a deduction (in addition to any which may be made under (1) or (2) of this paragraph) at the rate of 1% of the amount so reckoned should be made from the lump sum or death gratuity for each full year, and proportionately for any part-year (subject to a maximum of 40 years)

(a) of his pensionable service at retirement where he retires and his wife is still alive,
or

(b) of the pensionable service he would have had if he had served to age 65 if he dies in service, or has to retire on grounds of ill health, and his wife is still alive or

(c) of the pensionable service he had on his wife's death;

(5) where a member is not married on joining the scheme no deduction in respect of the 1% contribution is required provided he does not marry while a member of the scheme;

(6) in calculating deductions under (4) care should be taken to ensure that the appropriate deduction is being made for all reckonable service i.e. service in respect of which periodic contributions have been paid as well as prior and potential service;

(7) in calculating the appropriate rate of pension under paragraph 5(5)(a) of the Scheme, the following procedure should be adopted:

(a) The normal rate of widow's pension under paragraph 5(4) of the Scheme should be calculated and it, together with any children's pensions payable under paragraph 7 of the Scheme, should be paid with effect from the day following the date of the member's death.

(b) In addition, in respect of the first month of widowhood, the widow should be paid an amount of pension equivalent to $A - B/12$ where A is the pensionable remuneration by reference to which the death gratuity was calculated; and

B is the annual rate of widow's pension (including additions in respect of children) payable under sub-paragraph (a) above;

(8) a similar procedure should be adopted in relation to awards under paragraph 5(5)(b) of the Scheme. In such cases 'A' would represent the rate of pension payable to the member at date of death:

(9) it should be noted that the enhanced rates of pension under paragraph 5(5) of the Scheme are payable to widows only. Children's pensions should continue to be calculated by reference to the normal rate of widows' pension.

Refund of Contributions

10. (1) Contributions deducted from pay are returnable in full where a member

(a) retires, resigns or dies, and has had no wife throughout the time the Scheme applied to him or

(b) ceases to be a civil servant in any circumstances, other than death, where he does not qualify for a pension or preserved pension and his wife is still alive.

(2) Contributions deducted from pay are returnable in part in the following circumstances:

(a) If contributions have been deducted for a period in excess of 40 years, the contributions for the period preceding the last 40 years are returnable;

(b) If a member's wife is not alive at his retirement, resignation or death and the period during which he paid periodic contributions exceeds the length of his pensionable service at the time of his wife's death, the contributions in respect of the excess period are returnable.

(3) Sub-paragraphs (1) and (2) will not apply where a person is transferring his pensionable service to another organisation or service.

(4) Where a refund of contributions is due under this paragraph, it should be made by the employee's own Department, which should deduct the sum involved from the amount which it is required to pay over to the Accounts Branch, Department of Finance, under paragraph 3 of these instructions. That Accounts Branch should be notified of the amount of the deductions. Where a member dies, any refund of contributions should be paid to his personal representative.

General

11. Where a person is paid less than full wages for any period (including a case where sick pay would have been payable but for the fact that the person was in receipt of a rate of Social Welfare benefit greater than the sick pay in question) the contributions should be calculated on the notional full wages.

12. Where an employee transfers to another Department/Office between the effective date of a pay increase and the date on which payment of any arrears is made, the Department which pays the arrears is responsible for collecting the appropriate contributions.

Form U.P.1. - Widows' and Children's Pension Scheme for Non-Established State Employees

1. As a male member of the Pension Scheme for non-established State Employees on 1 December 1978 you will automatically participate in the Widows' and Children's Scheme unless you contract OFT before 31 March 1979. If you wish to contract out of the Scheme, you should complete Part A (overleaf).

2. If you do not complete Part A, you will become a participant in the Scheme and will be liable to pay contributions by deductions from wages and lump sum or death gratuity. In that event, your wife and children (if any) will, subject to the prescribed conditions, be eligible for pensions if they survive you. You must, however, complete Part B indicating whether you are married, single or a widower.

A general outline of the contribution system is given in the explanatory booklet on the Widows' and Children's Pension Scheme. If you require further information, you are advised to consult your Department.

3. (a) You must complete either Part A or Part B (but not both).

(b) This form must be completed by 31 March 1979 and returned to your Department by that date.

4. On receipt of this form, you should detach and return immediately to your Department the acknowledgement hereunder.

Acknowledgement

I, _____ (Christian names) _____ (Surname in BLOCK CAPITALS)

at present serving as _____ (rank or grade) in _____ (Dept. Office)

acknowledge receipt of Form U.P.I.

Date: _____ Signed: _____

Part A

Form U.P.I.

Complete this section if you wish to contract OUT of the Widows' and Children's Pension Scheme.

I, _____ (Christian names) _____ (Surname in BLOCK CAPITALS)

at present serving as _____ (rank or grade) in _____ (Dept. or Office)

hereby declare that I desire that the Widows' and Children's Pension Scheme should not apply to me and that I appreciate that, as a result of this declaration, my wife and children (if any) cannot benefit under the Scheme.

Part B

Complete this section if you have not completed Part A.

I, _____ (Christian names) in _____ (Surname in BLOCK CAPITALS)

at present serving as _____ (rank or grade) in _____ (Dept. or Office)

hereby declare that I am married and that my wife is alive/am single or a widower (delete whichever is not applicable).

I hereby undertake to notify my Department immediately if I should cease to have a wife as a result of her death or if I should marry while still serving in a pensionable capacity.

I appreciate that as a member of the Scheme I will have to pay the appropriate contributions required under the terms of the Scheme.

Date: _____ Signed: _____

Note: The information which you give on this form will be treated as strictly confidential.

Form U.P.2. - Widows' and Children's Pensions Scheme for Non-Established State Employees

Persons appointed in a pensionable capacity on or after 1 December, 1978.

As a pensionable male employee you will automatically participate in the Scheme and will be liable to pay contributions by deductions from wages and lump sum or death gratuity or preserved lump-sum or death gratuity. Your wife and children (if any) will, subject to the prescribed conditions, be eligible for pensions if they survive you. You should complete this form indicating whether you are married, single, or a widower.

I, _____ (Christian names) _____ (Surname in BLOCK CAPITALS)

at present serving as _____ (rank or grade) in _____ (Department or Office)

hereby declare that I am married and that my wife is alive/am single or a widower (delete whichever is not applicable).

I hereby undertake to notify my Department immediately if my wife should die or if I should marry while still serving in a pensionable capacity.

Date: _____ Signed: _____

Form U.P.3. - Widows' and Children's Pensions Scheme for Non-Established State Employees

Declaration to be completed and signed on retirement or resignation by an employee who is in the Scheme

1. State whether single, married or a widower
2. If married or a widower, state
 - (a) Wife's name in full
 - (b) Date of marriage
3. If your wife has died please say when and attach her death certificate
4. *Full names and dates of birth of children under age 16.

Name	Date of Birth
_____	_____
_____	_____
_____	_____

5. *Full names and dates of birth of children age 16 or over but under age 21 who are receiving full-time education or training.

Name	Date of Birth
_____	_____
_____	_____
_____	_____

6. * Full names and dates of birth of children age 16 and over who are permanently incapacitated by reason of mental or physical infirmity from maintaining themselves and became so incapacitated before age 16, or age 21 if then in full-time education or training.

Name

Date of Birth

7. If you have a wife, she should sign here _____
I declare the information given above to be correct.

I attach my marriage certificate for inspection and return. I hereby undertake to notify, the Office of the Paymaster General/the Department of Posts and Telegraphs (for staff of that Department) immediately if my wife should die.

Date: _____ (Signature of Officer) _____
(Signature of Witness) _____

*Not necessary in the case of resignation with less than 5 years' service.

Before a children's pension can be paid following the death of the retiring employee, the full birth certificates of any children who may then be eligible for pension will be required.

A "short" birth certificate will not be sufficient,

For Official Use Only

I certify, that the relevant marriage and death certificates have been inspected and that the above particulars are in accordance therewith.

Dates: _____ Signed: _____
Personnel Officer

Form U.P.4 - Death in Service - Widows' and Children's Pension Scheme for Non-Established State Employees

A Chara,

Would you, as the presumed personal representative of _____ until his death an employee in this Department be so good as to complete this form, and return it to me in order that a final award of death gratuity may be made and that, if he has left a widow or children eligible for pension under the Widows' and Children's Pensions Scheme, payment of pension to the widow and children may be commenced promptly. You should enclose the certificates required under paragraphs 1, 2 and 3: the death certificate should also be forwarded, if not already furnished.

Mise, le meas

1. If he left a widow, please give her full name and address, her date of birth and the date of marriage. (Please enclose marriage certificate).
2. Names in full and date of birth of any children of the deceased who at the time of his death, were under age 16. (Please enclose the full birth certificate of each child - N.B. a short certificate is not sufficient for the purposes of this scheme).
3. Names in full and dates of birth of any children of the deceased who were 16 or over but under age 21 at the time of his death, were undergoing full-time education, or full-time training, to last for at least two years for any trade or profession. Also state the amounts of pay received during such training. (Please enclose the full birth certificate of each child together with supporting evidence of the continuance of the training or education, e.g. a certificate from the college or employer, the employer stating any amounts paid by him to the child.)
4. Names in full and dates of birth of any children of the deceased who were 16 or over at the time of his death and who were permanently incapacitated by reason of mental or physical infirmity from maintaining themselves and became so incapacitated before attaining age 16, or age 21 if then in full-time education or training.
5. Name and address of guardian(s) or of person(s) responsible for the care of the children.
6. If there is a widow she should sign here.

Declaration

I declare that the answers given above are true, to the best of my knowledge, information and belief. The appropriate certificates are attached as required.

Date: _____
 Signature: _____ Widow/Personal Representative
 Address: _____

Delete as appropriate

For Official Use only

I certify that the relevant birth and marriage certificates have been inspected, that the particulars above are in accordance therewith, and that the dates of birth shown on the children's birth certificates are:

	Name	Date of birth
1.	_____	_____
2.	_____	_____
3.	_____	_____
4.	_____	_____
5.	_____	_____

Date: _____ Signed: _____
 (Personal Officer)

Form U.P.5 - Widows' and Children's Pensions Scheme for Non-Established State Employees - Record of Contributions Deducted from Wages

1.	Name of Contributor	(SURNAME IN BLOCK CAPITALS) (CHRISTIAN NAMES)		
2.	Contributions collected with effect from			
3.	Quarter Enged	Wages Assessable for Contributions	Contributions Collected	Remarks (if an employee opts, under para, 12 (5), of the Scheme, to pay a multiple of the periodic contribution, this should be indicated here).
	Total for Financial Year Ended			

Form U.P.5. - Summary

Note: This form should be completed only on retirement, resignation or death in service.

1. (i) Number of years and part-years for which contributions must be collected either from wages, or lump sum or death gratuity or preserved lump sum or death gratuity.
- (ii) Number of years and part years for which contributions have been collected from wages.
2. (i) Contributions collected from wages and retained.
- (ii) Contributions deducted from lump sum or death gratuity.

Total contributions collected

Note

This booklet is only a general guide to the terms of the Scheme and does not cover it in detail. If you have any queries or doubts about any aspects of the Scheme you should consult your Department.

Prepared by the Department of the Public Service.

Widows' and Children's Pension Scheme

1. Does the Scheme apply to me?

Yes, if you are a male to whom the Non-Contributory Pension Scheme for non-established State Employees (called "the Main Scheme" for convenience) applies who -

(1) was actually serving in a pensionable capacity under the Main Scheme on 1 December 1978 and did not opt out of the scheme or

(2) commenced a period of service in a pensionable capacity under the Main Scheme on or after 1 December 1978.

2. Can I contract OUT of the Scheme?

No. Membership is compulsory for male officers, other than those who opt out under 1(1) above.

Benefits

3. What advantages would I get for my wife under the Scheme?

If you should die in service, or after retiring with a pension on ill-health grounds, she would receive a pension of one-half of the basic pension you would have got if it were based on pensionable pay at the date of death and on the total service which you would have had at age 65, subject to a maximum of 40 years' service.

If you should die after retirement on pension, or resignation with entitlement to a preserved pension, she would get one-half of your basic pension.

Examples:

(a) A member dies, at age 50, with 25 years' pensionable service and with wages of £65 a week. His "notional" pension based on service (40 years) to retiring age of 65 is £16.45 a week (i.e. one-half of £32.90 the difference between £65 and twice the current single rate - £16.05 a week - of Social Welfare Contributory Old Age Pension). His widow will, therefore, get a pension of £8.23 a week.

(b) A member has retired with a pension of £16.45 a week. On his death, his widow will get a pension of £8.23 a week.

(c) A member retires on ill-health at age 50 with 25 years' pensionable service and wages of £65 a week. On his death, his widow's pension is calculated by reference to the total service which he would have had if he had continued to serve to age 65 (i.e. a total of 40 years). The widow's pension is, therefore, £8.23 a week, as at (a) above.

If you die in service or after retiring on pension, your widow's rate of pension (including any additions in respect of children under paragraph 4 following), would, for the first month following your death, be increased to -

- (1) your actual rate of pensionable pay at date of death, if you die in service; or
- (2) the rate of pension payable to you at date of death, if you die while on pension.

Note:

If you should retire without a pension, or resign without an entitlement to a preserved pension, or marry or re-marry after retirement or resignation, your wife would not be eligible for a pension under the Scheme.

4. What pension would my children get after my death?

The amount of this pension will vary according to whether or not their mother is living and also according to the number of children who are, at any particular time, eligible for benefit. Children will be eligible for benefit so long as they are under 16 years of age, or under 21 years of age if receiving full-time education; no age limit will apply where a child is incapable of maintaining himself because of permanent invalidity and such incapacity commenced before age 16, or age 21 if in full-time education.

(a) Where a widow's pension is being paid the children's pension will be payable at the rate of one-third of the widow's pension for each child subject to a maximum of three children.

(b) Where the mother is dead the total amount of the children's pension will be as follows:-

Two or more children:	An amount equal to what would have been widow's pension.
One child:	An amount equal to two-thirds of what would have been the widow's pension.

Note:

A children's pension is payable only in respect of children born or legally adopted before you cease to be a serving member of the Main Scheme.

5. Are pensions under the Scheme increased from time to time? Yes. They are increased in line with public service pensions generally.

6. Do I pay extra to get a pension for a child? No. Your contribution gives a pension for your wife and children (if any).

7. My wife has already died - can I provide for my children under the Scheme? If your wife died before 1 December 1978 or dies before you become a serving member of the Main Scheme (whichever is later), your children cannot be covered under the Widows' and Children's Pension Scheme unless you re-marry before retirement or death.

8. I have more than three children - can I provide for all of them?

The children's pension is for the joint benefit of all your children. If you leave a widow and more than three children, the total of the children's pension will be the same so long as there are at least three children still eligible. Similarly, if you leave no widow the maximum children's pension will be payable so long as at least two children remain eligible.

9. If my widow dies while the children are under 16, what happens to their pension?

It depends on the number of children. If there is one child under 16, or under 21 if receiving full-time education, or incapable of maintaining himself because of permanent invalidity, the pension goes up from one-third of the amount of the widow's pension to two thirds of the full amount. If there are three or more such children the total amount of their pension remains unchanged.

10. If my widow re-marries, what happens to her pension and the children's? The widow's pension stops. The Minister for the Public Service may restore it if she again becomes a widow or if compassionate grounds for so doing subsequently arise. The children's pension also stops unless the Minister for the Public Service directs otherwise.

11. Contributions

How do I pay my share of the cost?

The scheme is contributory and all participating in it must pay contributions. These take two forms:

(1) A deduction of 1½% from net wages (i.e. wages less twice the weekly rate of Social Welfare Old Age Pension payable to a man without an adult dependant) in respect of actual pensionable service given on or after 1 April, 1979.

(2) A deduction of 1% of the annual equivalent of net pensionable wages (these would be the same as net wages in most cases except that, if the person's lump sum or death gratuity was subject to averaging, this would also be taken into account in assessing contributions) at retirement or death from the lump sum payable on retirement, or the gratuity payable on death, in respect of each year of pensionable service for which deductions under (1) above have not been made.

Example:

A man born on 1 May 1938 whose pensionable service commenced on 2 May, 1968. His wages are £65 a week and the current single rate of Social Welfare Old Age Pension is £16.05 a week.

His periodic contributions would be 49p a week $[1\frac{1}{2}\% \times (\text{£}65 - (2 \times \text{£}16.09))]$. The lump sum contribution in his case would be as follows:

(a) If he serves to age 65 he will have paid periodic contributions from 1 April 1979 to 1 May 2003 (24 years and 31 days). Since his total pensionable service is 35 years, lump sum contributions are due in respect of 10 years and 334 days. Assuming that wages and Social Welfare rates remain at current levels the contribution would amount to £187.38.

$[1\% \times 10 \frac{334}{365} \times 52.18 (\text{£}65 - (2 \times \text{£}16.05))]$ out of a lump-sum of £4,451.61.

(b) If he dies in service on say 30 September 1980 he will have paid periodic contributions in respect of 2 year and 183 days.

Accordingly, since the service by reference to which the widows' and children's benefits fall to be calculated amounts to 35 years (i.e. from commencement of pensionable service to date of 65th birthday) lump-sum contributions are due in respect of 32 years and 182 days. These would amount to £557.91.

$[1\% \times 32 \frac{182}{365} \times 52.18 \times (\text{£}65 - (2 \times \text{£}16.05))]$ out of a death gratuity of £3391.70].

In all of these cases, the widows' pension would be £7.20 a week [$\frac{1}{2} \times 35/80 \times (\pounds 65 - (2 \times \pounds 16.05))$].

Contributions in respect of any pensionable emoluments or allowances will normally be collected by deduction from lump sum or death gratuity. In the above example they would amount to £36.53.

[$1\% \times 35 \times 52.18 \times \pounds 2$] assuming the emolument was valued at £2 a week.

If you gave reckonable service prior to 1 April 1979 (the date from which deductions from wages commenced) in respect of which a deduction from the lump sum or death gratuity would normally be due you may instead opt to contribute for that service by extra deductions from salary or wages provided certain conditions are fulfilled.

Example:

An officer's reckonable service commenced on 1 April 1976. He can cancel his liability to contribute by way of deduction from lump sum or death gratuity in respect of his three years' service from 1 April 1976 either by paying an extra 1½% for 3 years or 4½% for one year.

12. Please tell me more about the system of contributions?

Contributions by deductions, once started, will continue until the member is pensioned or dies, even if he does not marry or if his wife should die. (See however, the provisions, described under Questions 13, 14 and 15 below, for the return of contributions in certain cases).

Contributions, whether from salary or wages or lump sum, may be allowable as an expense for Income Tax purposes.

13. Are my contributions refunded if I retire without a pension myself?

Yes. Contributions are returnable if your service terminates without entitlement to pension or preserved pension and your wife is still alive unless you transfer your service for superannuation purposes to another organisation.

14. Do I have to go on contributing if my wife dies while I am serving? Yes. Years after the death of your wife during which you paid periodic contributions will, unless you have married again before retirement, be offset against any years for which you may be liable for contributions by deduction from lump sum or death gratuity in respect of service before entry to the Scheme. Any balance of contributions remaining will be returned to you when you retire.

A deduction from your lump sum or death gratuity will be made in respect of your reckonable service before your wife's death, after taking account of any offset of periodic contributions as described above, and will be based on your pensionable salary at the date of your retirement or death.

Example:

The wife of a member dies when he has completed 30 years' pensionable service. He has paid periodic contributions for fourteen of those years. He retires after 10 more years. His periodic contributions in respect of those 10 years are offset against the 16 years' deduction due from his lump sum. The deduction from the lump sum would, accordingly, be 6% of the annual equivalent of net pensionable wages (see paragraph 11).

15. Are my contributions refunded if I have remained unmarried throughout the time that the Scheme applies to me?

Yes, unless you transfer your service for superannuation purposes to another organisation or service.

Miscellaneous

17. My wife has some money of her own and will not need so much pension - can I pay less to get entitlement to a smaller pension for her?

No. Contributions and benefits are fixed as described above.

18. What happens if my wife qualifies for a widow's pension or allowance under the Superannuation Acts?

No benefit is payable under this Scheme. Periodic contributions will be refunded and no deduction will be made from the lump-sum or death gratuity.