

PARLIAMENT OFFICE,
Public Buildings,
Georgetown,
Guyana.

11th August, 1978.

The following Bill which will be introduced in the National Assembly
is published for general information.

F. A. Narain,
Clerk of the National Assembly.



GUYANA

Bill No. 17 of 1978

DEPENDANTS' PENSION (AMENDMENT) BILL 1978 ARRANGEMENT OF SECTIONS

Section

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33. Amendment of the schedule to the Principal Act.
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SCHEDULE

A BILL

Intituled

AN ACT to amend the Widows and Orphans Pension Act to extend the categories of contributors to the New Widows and Orphans' Fund (including females, in particular), to allow for children-born out of wedlock to benefit from the Fund, to amend the Constitution in accordance with article 73 thereof, and for purposes connected therewith.

ENACTED by the Parliament of Guyana:—

PART I — PRELIMINARY

1.(1) This Act, which amends the Widows and Orphans Pension Act, may be cited as the Dependants' Pension (Amendment) Act 1978. Short Title, construction and commencement. Cap. 27:08

(2) As from the commencement of this Act, the Principal Act may be cited as the Dependants' Pension Act, and section 1 of the Principal Act and all other laws wherein the Principal Act is mentioned shall have effect accordingly.

(3) This section and sections 2 and 3 shall come into operation on 14th August, 1978 and the other provisions of this Act shall come into operation on 15th August, 1978.

PART II — AMENDMENT OF THE CONSTITUTION

2. Article 8 of the Constitution is hereby amended by the addition thereto of the following paragraph as paragraph (4A) thereof — Amendment of article 8 of the Constitution.

“(4A) Nothing in this article shall be construed as affecting the making or operation of any law so far as it provides for the making of contributions compulsorily by any person employed in the service of the Government of Guyana to a pension fund providing for the payment of a pension to the dependants of that person in the event of the death of that person.”.

PART III — AMENDMENT OF WIDOWS AND ORPHANS PENSIONS ACT

3. Article 13 of the Constitution is hereby amended in the following respects — Amendment of article 13 of the Constitution.

- (a) by the deletion of the word “or” at the end of subparagraph (b) of paragraph (2);
- (b) by the substitution of the words “;or” for the full stop at the end of subparagraph (c) of paragraph (2); and
- (c) by the addition thereto of the following subparagraph as subparagraph (d) —
 - “(d) that imposes an obligation on a person employed in the service of the Government of Guyana to become a contributor to a pension fund providing for the payment of a pension to the dependants of that person in the event of the death of that person.”.

Substitution of new Long Title of the Principal Act. 4. The following Long Title is hereby substituted for the Long Title of the Principal Act —

“An Act to provide for a Pension Fund for the dependants of certain categories of deceased persons formerly employed in the service of the Government.”.

Amendment of section 2 of the Principal Act. 5. Section 2 of the Principal Act is hereby amended in the following respects —

- (a) by the substitution of the word “dependants” for the words “widows and children” in the definition of the expression “approved scheme”;
- (b) by the insertion of the following definition immediately after the definition of the expression “approved scheme” —
 - “child” means —
 - (a) a legitimate child of a contributor;
 - (b) a child born out of wedlock the particulars in relation to whom have been transmitted to the directors pursuant to section 32 by the contributor who is the parent of the child;
 - (c) a child adopted by a contributor and who is deemed to be the child of the contributor in accordance with Section 43;”.
- (c) by the substitution of the following definition for the definition of the word “officer” —

“officer” means —

- (a) any person who has been or shall be appointed to a public office but does not include a person the emoluments of whose office are paid for out of an open vote;
- (b) any person who has been or shall be substantively appointed to an office in the Guyana Police Force;
- (c) any person who has been or shall be substantively appointed to an office the power of appointment to which is vested in the Judicial Service Commission;
- (d) any person who has been or shall be substantively appointed to an office as a teacher in a school or other place of education the power of appointment to which is vested in the Teaching Service Commission;”;
- (e) any other person who has been or shall be substantively appointed to a pensionable office in Guyana within the meaning of the Pensions Act;”;

6. Section 3 of the Principal Act is hereby amended by the substitution of the following subsection for subsection (1) thereof —

Amendment of section 3 of the Principal Act.

- “(1) A fund shall be established for providing pensions for the dependants of officers, to be called the Dependants’ Pension Fund.”.

7. The Principal Act is hereby amended by the insertion of the following section immediately after section 6 —

Insertion of section 6A in the Principal Act.

“New Contributors to the fund. 6A Anything in sections 5 and 6 to the contrary notwithstanding, every officer who, by virtue of the enactment of the Dependants’ Pension (Amendment) Act 1978, is eligible to become a contributor shall become a contributor with respect to and with effect from the month of August, 1978.”

8. Section 11(1) of the Principal Act is hereby amended by the substitution of the word “Dependants” for the words “ew Widows and Orphans”.

Amendment of section 11 of the Principal Act.

9. Section 14 of the Principal Act is hereby repealed and the following section substituted therefor —

Repeal and re-enactment of section 14 of the Principal Act.

“Register of contributors. 14. The Secretary shall keep a register of all contributors which shall contain the following particulars —

- (a) the name and age of the officer;
- (b) the office held by the officer;
- (c) the amount of the salary of the officer;
- (d) if the officer is married the date of the marriage and the age of the spouse of the officer;
- (e) the ages of the children, if any, of the officer;
- (f) such other particulars as the directors may require.”.

Amendment of section 20 of the Principal

10. Section 20 of the Principal Act is hereby amended in the following respects —

- (a) by the substitution of the words “four hundred and eighty” for the words “two hundred and fifty” in subsection (1)(c);
- (b) by the substitution of the words “seven hundred and twenty” for the words “three hundred and seventy-five” in subsection (1)(c); and
- (c) by the addition thereto of the following subsection as subsection (6) —
 - “(6) There shall be charged and paid out of the Consolidated Fund to the fund an amount representing an additional annual rate of one per cent of the maximum salaries of contributors who are members of the Guyana Police Force or the Guyana Fire Service having regard to the special nature of their duties.”.

Amendment of section 22 of the Principal Act.

11. Section 22 of the Principal Act is hereby amended in the following respects —

- (a) by the substitution of the word “fifty-five” for the word “sixty” where it first appears;
- (b) by the substitution of a full stop for the colon after the word “years” and the deletion of the proviso thereto.

Amendment of section 23 of the Principal Act.

12. Section 23 of the Principal Act is hereby amended by the substitution of the words “has no wife but has children” for the words “is a widower with children” in paragraph (a).

Amendment of section 24 of the Principal Act.

13. Section 24 (2) of the Principal Act is hereby amended in the following respects —

- (a) by the substitution of the words "without wife or children" for the words "a bachelor or a widower without children";
- (b) by the insertion of the words "who has never transmitted any declaration to the directors as to the names and date of birth of any child as required by section 32" immediately after the word "bachelor" in subparagraph (i);
- (c) by the insertion of the words "or of a bachelor who has never transmitted any declaration to the directors as to the names and date of birth of any child as required by section 32," immediately after the word "widower" in subparagraph (ii).

14. Section 26 of the Principal Act is hereby amended in the following respects — Amendment of section 26 of the Principal Act.

- (a) by the substitution of the word "has" for the words "is a widower with" in subsections (1) (a) and (2) (a); and
- (b) by the substitution of the word "fifty-five" for the word "sixty" in subsection (2) (a).

15. Section 27 of the Principal Act is hereby amended by the substitution of the following subsection for subsection (2) — Amendment of section 27 of the Principal Act.

- "(2) If the contributor ceases to contribute, or any contributions from the contributor are not paid for six months the dependants of the contributor entitled to pension under this Act on his death shall be entitled only to a pension computed on the basis of the interest acquired by the contributor when the contributor ceased to contribute, in accordance with the tables."

16. Section 28 of the Principal Act is hereby amended by the substitution of the word "has" for the words "a widower with". Amendment of section 28 of the Principal Act.

17. Section 29 of the Principal Act is hereby amended by the substitution of the following subsection for subsection (2) — Amendment of section 29 of the Principal Act.

- "(2) If the contributor ceases to contribute, or if any contribution due from the contributor is not paid for six months, the dependants of the contributor entitled to pension under this Act on his death shall be entitled only to a pension computed on the basis of the interest acquired by the contributor at the date of his transfer or of the contributor at ceasing to contribute, in accordance with the tables."

18. Section 30 of the Principal Act is hereby amended by the substitution of the words "contributor or a contributor" for the words "officer or widower". Amendment of section 30 of the Principal Act.

Repeal and re-enactment of section 32 of the Principal Act.

19. Section 32 of the Principal Act is hereby repealed and the following section substituted therefor —

“Particulars of information

32(1) Every contributor shall, within three months of the date of becoming liable to contribute to the fund, transmit to the directors a declaration stating —

- (a) the date of the contributor so becoming liable;
- (b) the full names of the contributor;
- (c) the date of birth of the contributor;
- (d) the date of the marriage of the contributor, if married;
- (e) the maiden name in full of the wife of the contributor and the date of birth, or the full names of the husband and the date of his birth, as the case may be, the names in full and the date of birth of each child of the contributor, if any, furnishing such proof of the statement as may be required by the directors.

(2) Every contributor who marries shall, within three months after the marriage of the contributor, transmit to the directors a declaration stating —

- (a) the date of the marriage;
- (b) the maiden name in full of the wife of the contributor and the date of her birth, or the full name of the husband and the date of his birth, as the case may be.

(3) Every contributor whose spouse dies, or who is divorced, or whose child dies, and the guardian of every child who dies shall notify to the directors the date of the death or divorce within three months after the event.”

Insertion of section 33A in the Principal Act.

20. The Principal Act is hereby amended by the insertion of the following section after section 33 as section 33A —

“Preservation of secrecy.

33A(1) Except for the purpose of the performance of his duties or the exercise of his functions or when lawfully re-

quired to do so by any court or under the provisions of any law a director or the secretary or a clerk appointed by the directors pursuant to section 13 shall not disclose to any person any information which he has acquired in the performance of his duties or the exercise of his functions.

- (2) Any person who contravenes the provisions of subsection (1) shall be liable on summary conviction to a fine of five hundred dollars and to imprisonment for six months.”.

21. The heading immediately before section 34 of the Principal Act is hereby deleted and the following heading substituted therefor —

Replace-
ment of
heading be-
fore section
34 of the
Principal
Act.

“PENSIONS TO DEPENDANTS”

22. Section 35 of the Principal Act is hereby repealed and the following section substituted therefor —

Repeal and
re-enact-
ment of
section 35 of
the Princi-
pal Act.

“Duration of pension to child. 35. The pension payable in respect of a child shall cease when the child attains the age of twenty-one years but where the child is mentally deficient the pension in respect of that child shall be paid for life.”.

23. The Principal Act is hereby amended by the insertion of the following section therein immediately after section 41 —

Insertion of
section 41A
in the Prin-
cipal Act.

Revised
tables
effective
in August,
1978

41A(1) All pensions accruing in respect of the contributions of any officer who becomes a contributor during the month of August, 1978 or thereafter shall be calculated in accordance with the revised tables in Part 1A of the schedule.

(2) All Pensions accruing in respect of increases in contributions made in respect of the month of August or thereafter shall be calculated in accordance with the revised tables in Part IA of the schedule.

(3) All pensions in respect of contributions made to the fund by officers who at 1st August, 1978, were bachelors or spinsters shall be calculated as from

the dates of their marriage in accordance with the revised tables in Part 1A of the schedule.

Notwithstanding the other provisions of this section, the revised tables in Part 1A of the schedule shall not apply to a contributor who had attained the age of fifty-five years on or before 1st August, 1978.

- (5) The revised tables in Part 1A of the schedule shall apply to a contributor who had not attained the age of fifty-five years on 1st August, 1978 but if on the death of the contributor his dependants would have received a better pension if the said revised tables had not applied to him, the tables which applied to him immediately before 1st August, 1978 shall nevertheless be deemed to have continued to apply to him for that purpose.”.

Repeal and re-enactment of section 42 of the Principal Act.

24. Section 42 of the Principal Act is hereby repealed and the following section substituted therefor —

“Pensions registered in respect of contributors who are not married.

42(1) When a contributor who has neither a wife nor a husband and no pension is registered in respect of that contributor, then if the contributor notifies the directors of the birth of a child who, if still eligible, is eligible for a pension on the death of the contributor, a pension shall be registered in respect of the contributor as if, in the case of a male contributor he had on the date of the birth of the child married a woman four years younger than himself and, in the case of a female contributor as if on the said date she had married a man four years older than herself.

- (2) If the contributor subsequently marries the registered pension shall be recalculated as if the marriage were a second marriage subsequent to the notional marriage mentioned in subsection (1).”.

Amendment of section 43 of the Principal Act.

25. Section 43 of the Principal Act is hereby amended in the following respects —

(a) by the deletion of the words "while he is married to any wife" and "by that marriage" in subsection (1);

(b) by the insertion of the word "living" between the words "a" and "contributor" in subsection (2);

(c) by the insertion of the words "in respect of the contributor" after the word "Act" in subsection (2);

(d) by the substitution of the following proviso for the proviso to subsection (2) —

"Provided that where the child would have been entitled to receive a pension in respect of more than one contributor of the same sex, the child shall receive the pension payable in respect of his latest adopted parent of that sex who is a contributor and shall cease to be eligible for the pension which he was receiving previously."

26. Section 44 of the Principal Act is hereby amended by the substitution of the following subsection for subsection (2) —

Amendment of section 44 of the Principal Act.

"(2) Where a contributor has been separated from his or her spouse by a decree of judicial separation or a deed of separation, the directors may, having regard to the grounds of the separation, and the subsequent conduct of both parties, grant a pension either to the widow or widower, or children, if any, as they think fit provided that not less than one-third of the pension payable shall be granted to the children."

27. Section 45 of the Principal Act is hereby repealed and the following substituted therefor —

Repeal and re-enactment of section 45 of the Principal Act.

Division of Pension.

45 (1) If a contributor dies leaving a widow or widower but no children, the pension payable in respect of that contributor shall be paid in its entirety to the widow or widower, as the case may be.

(2) If a contributor dies leaving a widow or widower and a child or children, two-thirds of the pension payable in respect of that contributor shall be paid to the widow or widower for so long as any of the children are eligible for pension and if the last child ceases to be eligible for pension before the widow or widower dies the whole of the pension shall be paid to her or to him thereafter; one-third of the pension shall be divided equally among

as many children as may be eligible from time to time for so long as the widow or widower is alive, and if the widow or widower dies while at least one child is still eligible for pension then the whole of the pension shall be divided equally among as many children as may be eligible from time to time.

- (3) If a contributor dies without leaving a widow or widower but is survived by children still eligible for pension, the pension payable in respect of that contributor shall be divided equally among as many children as may be eligible from time to time.”.

Repeal of section 46 of the Principal Act.

28. Section 46 of the Principal Act is hereby repealed.

Repeal of section 47 of the Principal Act.

29. Section 47 of the Principal Act is hereby repealed.

Amendment of section 48 of the Principal Act.

30. Section 48 of the Principal Act is hereby amended by the substitution of the word “child” for the word “orphan” wherever it occurs therein.

Amendment of section 50 of the Principal Act.

31. Subsection (1) of section 50 of the Principal Act is hereby deleted and the following subsection substituted therefor —

“(1) If the widow of any contributor ceases to assist, deserts, or abandons, her child who would be entitled on her death to draw her portion of the pension, or part thereof, and who is in a state of poverty or destitution, the directors may, in their discretion, pay to a fit and proper person on behalf of that child such proportion of her pension as they think fit in each case, and the widow shall have no further claim on the directors in respect thereof.”.

Insertion of section 51A of the Principal Act.

32. The Principal Act is hereby amended by the insertion of the following section immediately after section 51 —

“Adaptation and modification of the provisions of this Act.

51A After the commencement of this section —
(a) the provisions of this Act shall, as they apply in relation to a male contributor and his dependants on his death, apply with the necessary adapt-

ations and modifications to a female contributor and her dependants on her death;

- (b) every reference (however styled) to the public service shall be construed and have effect as a reference to service of the Government of Guyana.”.

33. The schedule to the Principal Act is hereby amended by the insertion after PART I thereof, of the provisions of the schedule to this Act as PART IA of the first-mentioned schedule. Amendment of the schedule.

34. The first monthly deduction in respect of officers who become contributors to the Dependants' Pension Fund by virtue of section 7 of this Act shall be made in respect of August, 1978. Transitional provision.

SCHEDULE

PART 1A
1978 TABLE A (FEMALE OFFICERS)
TO THE DEPENDANTS OF A FEMALE OFFICER
THE YEARLY PENSION, PAYABLE BY MONTHLY INSTALMENTS, SECURED BY A SINGLE PAYMENT OF 10 PERCENT OF THE
AGE OF HUSBAND LAST BIRTHDAY

Age of wife last Birthday	20	25	30	35	40	45	50	55	60	65
15	1.807	2.064	2.394							
16	1.724	1.972	2.293							
17	1.635	1.873	2.184							
18	1.554	1.782	2.081							
19	1.469	1.687	1.974							
20	1.393	1.601	1.876	2.222						
21	1.312	1.509	1.771	2.108						
22	1.240	1.426	1.673	1.997						
23	1.166	1.340	1.572	1.880						
24	1.100	1.262	1.481	1.773						
25	1.034	1.185	1.391	1.667	2.050					
26	.973	1.114	1.307	1.567	1.932					
27	.913	1.044	1.223	1.467	1.809					
28	.859	0.979	1.145	1.373	1.693					
29	.806	.916	1.069	1.281	1.579					
30	.759	.860	1.001	1.197	1.475	1.852				
31	.711	.803	.933	1.114	1.373	1.727				
32	.670	.754	.873	1.040	1.280	1.610				
33	.628	.705	.814	.968	1.190	1.497				
34	.591	.661	.761	.903	1.108	1.393				

PART 1A

1978 TABLE A (FEMALE) CONTINUED
AGE OF HUSBAND LAST BIRTHDAY

Age of wife last Birthday	20	25	30	35	40	45	50	55	60	65
35	.554	.618	.709	.839	1.028	1.292	1.690			
36	.523	.581	.664	.783	.957	1.201	1.572			
37	.491	.554	.620	.729	.888	1.114	1.458			
38	.464	.512	.581	.680	.825	1.033	1.351			
39	.435	.479	.542	.632	.764	.955	1.248			
40	.411	.451	.508	.590	.711	.886	1.155	1.548		
41	.387	.423	.475	.550	.661	.821	1.067	1.432		
42	.366	.399	.446	.515	.616	.762	.987	1.324		
43	.345	.375	.418	.481	.573	.706	.912	1.221		
44	.327	.354	.393	.450	.534	.655	.843	1.126		
45	.308	.333	.368	.420	.496	.607	.779	1.038	1.456	
46	.292	.315	.347	.394	.463	.564	.721	.958	1.345	
47	.276	.297	.326	.368	.431	.523	.665	.882	1.237	
48	.262	.281	.308	.346	.403	.487	.616	.815	1.139	
49	.249	.266	.290	.325	.377	.453	.570	.752	1.047	
50	.237	.252	.274	.306	.353	.422	.529	.695	.963	1.400
51	.224	.238	.258	.287	.330	.393	.490	.641	.884	1.288
52	.213	.226	.244	.271	.310	.367	.455	.592	.813	1.182
53	.202	.214	.230	.255	.290	.342	.422	.546	.747	1.082
54	.193	.204	.218	.241	.273	.321	.394	.505	.687	.989

PART IA

1978 TABLE B: (FEMALE OFFICERS), CONTINUED

AGE OF HUSBAND LAST BIRTHDAY

Age of Wife Last Birthday	20	25	30	35	40	45	50	55	60	65
33	7.26	8.13	9.37	11.06	13.43	16.53				
34	6.69	7.47	8.57	10.09	12.24	15.08				
35	6.12	6.82	7.80	9.17	11.11	13.70	17.36			
36	5.61	6.23	7.10	8.32	10.06	12.40	15.76			
37	5.12	5.67	6.44	7.53	9.08	11.18	14.22			
38	4.67	5.15	5.83	6.80	8.17	10.05	12.80			
39	4.24	4.66	5.26	6.12	7.33	9.01	11.49			
40	3.85	4.22	4.74	5.49	6.56	8.06	10.28	13.33		
41	3.48	3.80	4.25	4.91	5.85	7.17	9.13	11.90		
42	3.13	3.41	3.80	4.38	5.20	6.36	8.08	10.53		
43	2.80	3.04	3.38	3.88	4.59	5.61	7.11	9.28		
44	2.50	2.70	2.99	3.42	4.03	4.91	6.21	8.11		
45	2.20	2.37	2.62	2.98	3.50	4.26	5.38	7.02	9.51	
46	1.93	2.08	2.29	2.59	3.03	3.68	4.64	6.04	8.21	
47	1.66	1.79	1.96	2.21	2.58	3.12	3.93	5.11	6.97	
48	1.42	1.53	1.67	1.87	2.18	2.62	3.29	4.27	5.82	
49	1.19	1.28	1.39	1.55	1.80	2.15	2.69	3.49	4.75	
50	0.97	1.04	1.13	1.26	1.45	1.73	2.15	2.79	3.79	5.35
51	.76	.81	.88	.98	1.12	1.33	1.64	2.13	2.89	4.12
52	.56	.59	.64	.71	.81	.96	1.18	1.53	2.07	2.97
53	.37	.39	.42	.46	.52	.61	.75	.97	1.31	1.89
54	.18	.19	.21	.23	.26	.30	.37	.47	.64	.90

PART IA

1978 TABLE B: (FEMALE OFFICERS)

THE YEARLY PENSION, PAYABLE TO THE DEPENDANTS OF A FEMALE OFFICER BY MONTHLY INSTALLMENTS, SECURED BY A YEARLY CONTRIBUTION OF 1 PAYABLE BY MONTHLY INSTALLMENTS, TERMINATING ON OR AFTER ATTAINMENT OF AGE 55 AND BEFORE ATTAINMENT OF AGE 56.

Age of Wife Last Birthday	AGE OF HUSBAND LAST BIRTHDAY									
	20	25	30	35	40	45	50	55	60	65
15	26.01	29.49	33.81							
16	24.67	28.02	32.23							
17	23.24	26.45	30.53							
18	21.94	25.00	28.93							
19	20.59	23.50	27.26							
20	19.37	22.13	25.70	29.96						
21	18.08	20.68	24.06	28.16						
22	16.94	19.38	22.57	26.50						
23	15.76	18.04	21.04	24.79						
24	14.72	16.83	19.64	23.19						
25	13.66	15.61	18.22	21.55	25.93					
26	12.71	14.50	16.91	20.02	24.15					
27	11.76	13.39	15.60	18.49	22.35					
28	10.92	12.40	14.42	17.09	20.69					
29	10.08	11.42	13.26	15.72	19.06					
30	9.32	10.53	12.21	14.47	17.56	21.48				
31	8.58	9.67	11.20	13.26	16.10	19.76				
32	7.92	8.89	10.27	12.14	14.74	18.12				

PART 1A

1978 TABLE C: (FEMALE OFFICERS)

THE SINGLE PAYMENT WHICH WILL SECURE A PENSION OF 1, PAYMENT BY MONTHLY INSTALMENTS
AGE OF HUSBAND LAST BIRTHDAY

Age of Wife Last Birthday	20	25	30	35	40	45	50	55	60	65
15	.55	.48	.42							
16	.58	.51	.44							
17	.61	.53	.46							
18	.64	.56	.48							
19	.68	.59	.51							
20	.72	.62	.53	.45						
21	.76	.66	.56	.47						
22	.81	.70	.60	.50						
23	.86	.75	.64	.53						
24	.91	.79	.68	.56						
25	.97	.84	.72	.60	.49					
26	1.03	.90	.77	.64	.52					
27	1.10	.96	.82	.68	.55					
28	1.16	1.02	.87	.73	.59					
29	1.24	1.09	.94	.78	.63					
30	1.32	1.16	1.00	.84	.68	.54				
31	1.41	1.25	1.07	.90	.73	.58				
32	1.49	1.33	1.15	.96	.78	.62				
33	1.59	1.42	1.23	1.03	.84	.67				
34	1.69	1.51	1.31	1.11	.90	.72				
35	1.81	1.62	1.41	1.19	.97	.77	.59			
36	1.91	1.72	1.51	1.28	1.04	.83	.64			
37	2.04	1.84	1.61	1.37	1.13	.90	.69			
38	2.16	1.95	1.72	1.47	1.21	.97	.74			
39	2.30	2.09	1.85	1.58	1.31	1.05	.80			

PART IA

1978 TABLE C: (FEMALE OFFICERS) CONTINUED

AGE OF HUSBAND LAST BIRTHDAY

Age of Wife Last Birthday	20	25	30	35	40	45	50	55	60	65
40	2.43	2.22	1.97	1.69	1.41	1.13	.87	.65		
41	2.58	2.36	2.11	1.82	1.51	1.22	.94	.70		
42	2.73	2.51	2.24	1.94	1.62	1.31	1.01	.76		
43	2.90	2.67	2.39	2.08	1.75	1.42	1.10	.82		
44	3.06	2.82	2.54	2.22	1.87	1.53	1.19	.89		
45	3.25	3.00	2.72	2.38	2.02	1.65	1.28	.96	.69	
46	3.42	3.17	2.88	2.54	2.16	1.77	1.39	1.04	.74	
47	3.62	3.37	3.07	2.72	2.32	1.91	1.50	1.13	.81	
48	3.82	3.56	3.25	2.89	2.48	2.05	1.62	1.23	.88	
49	4.02	3.76	3.45	3.08	2.65	2.21	1.75	1.33	.96	
50	4.22	3.97	3.65	3.27	2.83	2.37	1.89	1.44	1.04	.71
51	4.46	4.20	3.88	3.48	3.03	2.54	2.04	1.56	1.13	.78
52	4.69	4.42	4.10	3.69	3.23	2.72	2.20	1.69	1.23	.85
53	4.95	4.67	4.35	3.92	3.45	2.92	2.37	1.83	1.34	.92
54	5.18	4.90	4.59	4.15	3.66	3.12	2.54	1.98	1.46	1.01

PART 1A

1978 TABLE A (MALE OFFICERS)
 THE YEARLY PENSION, PAYABLE TO THE DEPENDANTS OF A MALE OFFICER BY MONTHLY INSTALMENTS,
 SECURED BY A SINGLE PAYMENT OF 1

Age of Husband Last Birthday	AGE OF WIFE LAST BIRTHDAY									
	20	25	30	35	40	45	50	55	60	65
18	1.318	1.472	1.695							
19	1.242	1.389	1.599							
20	1.175	1.314	1.512	1.766						
21	1.110	1.239	1.425	1.667						
22	1.050	1.169	1.343	1.571						
23	.990	1.100	1.262	1.475						
24	.935	1.037	1.187	1.386						
25	.878	.973	1.112	1.297	1.556					
26	.828	.916	1.044	1.215	1.458					
27	.778	.859	.976	1.134	1.360					
28	.734	.809	.916	1.062	1.271					
29	.690	.758	.855	.989	1.181					
30	.650	.712	.801	.924	1.100	1.344				
31	.611	.667	.748	.861	1.022	1.248				
32	.578	.627	.701	.804	.951	1.159				
33	.542	.588	.655	.749	.882	1.073				
34	.512	.554	.614	.699	.820	.994				
35	.481	.519	.574	.651	.762	.921	1.156			
36	.455	.489	.539	.609	.710	.855	1.069			
37	.429	.460	.505	.568	.659	.791	.936			
38	.405	.433	.474	.531	.614	.733	.912			
39	.382	.407	.444	.496	.571	.680	.843			
40	.362	.384	.418	.465	.533	.632	.779	.993		
41	.342	.362	.393	.435	.496	.586	.719	.915		
42	.324	.342	.370	.408	.463	.545	.665	.845		
43	.306	.323	.348	.383	.433	.507	.616	.780		
44	.290	.305	.328	.360	.406	.473	.572	.720		

PART 1A

1978 TABLES A: (MALE OFFICERS) CONTINUED

Age of Husband Last Birthday	AGE OF WIFE LAST BIRTHDAY									
	20	25	30	35	40	45	50	55	60	65
45	.275	.289	.310	.339	.381	.441	.530	.665	.876	
46	.261	.274	.293	.319	.357	.412	.493	.615	.808	
47	.248	.260	.277	.301	.335	.385	.459	.570	.745	
48	.236	.247	.262	.284	.315	.360	.427	.528	.687	
49	.224	.234	.248	.268	.296	.337	.398	.490	.634	
50	.214	.223	.236	.254	.279	.316	.372	.455	.586	.794
51	.204	.212	.223	.240	.263	.297	.348	.424	.544	.733
52	.194	.202	.212	.227	.249	.280	.326	.395	.504	.677
53	.185	.192	.201	.215	.235	.263	.305	.368	.466	.624
54	.177	.183	.192	.205	.223	.249	.287	.344	.434	.577

PART 1A

1978 TABLE B: (MALE OFFICERS)

THE YEARLY PENSION, PAYABLE TO THE DEPENDANTS OF A MALE OFFICER BY MONTHLY INSTALMENTS, SECURED BY A YEARLY CONTRIBUTION OF 1 PAYABLE BY MONTHLY INSTALMENTS, TERMINATING ON OR AFTER ATTAINMENT OF AGE 55 AND BEFORE ATTAINMENT OF AGE 56.

Age of Husband Last Birthday	AGE OF WIFE LAST BIRTHDAY									
	20	25	30	35	40	45	50	55	60	65
18	18.68	20.80	23.83							
19	17.47	19.49	22.33							
20	16.39	18.28	20.94	24.26						
21	15.35	17.09	19.56	22.71						
22	14.40	16.00	18.28	21.23						
23	13.42	14.88	16.99	19.74						
24	12.54	13.87	15.82	18.35						
25	11.64	12.87	14.65	16.98	20.16					
26	10.84	11.97	13.59	15.72	18.71					
27	10.04	11.07	12.54	14.49	17.25					
28	9.34	10.27	11.60	13.38	15.88					
29	8.64	9.47	10.66	12.28	14.54					
30	8.02	8.76	9.83	11.29	13.33	16.08				
31	7.39	8.05	9.01	10.33	12.17	14.69				
32	6.84	7.42	8.28	9.46	11.12	13.39				
33	6.29	6.81	7.57	8.63	10.11	12.15				
34	5.81	6.27	6.94	7.88	9.21	11.04				
35	5.32	5.73	6.33	7.16	8.34	9.97	12.32			
36	4.89	5.25	5.78	6.51	7.55	9.01	11.11			
37	4.47	4.79	5.26	5.90	6.81	8.10	9.97			
38	4.09	4.37	4.78	5.34	6.15	7.30	8.96			
39	3.72	3.96	4.32	4.81	5.52	6.53	7.98			

PART 1A

1978 TABLE C: (MALE OFFICERS)

THE SINGLE PAYMENT WHICH WILL SECURE A PENSION OF 1 PAYMENT BY MONTHLY INSTALMENTS

AGE OF WIFE LAST BIRTHDAY

Age of Husband last Birthday	20	25	30	35	40	45	50	55	60	65
18	.76	.68	.59							
19	.81	.72	.63							
20	.85	.76	.66	.57						
21	.90	.81	.70	.60						
22	.95	.86	.74	.64						
23	1.01	.91	.79	.68						
24	1.07	.96	.84	.72						
25	1.14	1.03	.90	.77	.64					
26	1.21	1.09	.96	.82	.69					
27	1.29	1.16	1.02	.88	.74					
28	1.36	1.24	1.09	.94	.79					
29	1.45	1.32	1.17	1.01	.85					
30	1.54	1.40	1.25	1.08	.91	.74				
31	1.64	1.50	1.34	1.16	.98	.80				
32	1.73	1.59	1.43	1.24	1.05	.86				
33	1.85	1.70	1.53	1.34	1.13	.93				
34	1.95	1.81	1.63	1.43	1.22	1.01				
35	2.08	1.93	1.74	1.54	1.31	1.09	.87			
36	2.20	2.04	1.86	1.64	1.41	1.17	.94			
37	2.33	2.17	1.98	1.76	1.52	1.26	1.01			
38	2.47	2.31	2.11	1.88	1.63	1.36	1.10			
39	2.62	2.46	2.25	2.02	1.75	1.47	1.19			

PART 1A

1978 TABLE C: (MALE OFFICERS) CONTINUED

AGE OF WIFE LAST BIRTHDAY

Age of Husband last Birth- day	20	25	30	35	40	45	50	55	60	65
40	2.76	2.60	2.39	2.15	1.88	1.58	1.28	1.01		
41	2.92	2.76	2.54	2.30	2.02	1.71	1.39	1.09		
42	3.09	2.92	2.70	2.45	2.16	1.83	1.50	1.18		
43	3.27	3.10	2.87	2.61	2.31	1.97	1.62	1.28		
44	3.45	3.28	3.05	2.78	2.46	2.11	1.75	1.39		
45	3.64	3.46	3.23	2.95	2.62	2.27	1.89	1.50	1.14	
46	3.83	3.65	3.41	3.13	2.80	2.43	2.03	1.63	1.24	
47	4.03	3.85	3.61	3.32	2.99	2.60	2.18	1.75	1.34	
48	4.24	4.05	3.82	3.52	3.17	2.78	2.34	1.89	1.46	
49	4.46	4.27	4.03	3.73	3.38	2.97	2.51	2.04	1.58	
50	4.67	4.48	4.24	3.94	3.58	3.16	2.69	2.20	1.71	1.26
51	4.90	4.72	4.48	4.17	3.80	3.37	2.87	2.36	1.84	1.36
52	5.15	4.95	4.72	4.41	4.02	3.57	3.07	2.53	1.98	1.48
53	5.41	5.21	4.98	4.65	4.26	3.80	3.28	2.72	2.15	1.60
54	5.65	5.46	5.21	4.88	4.48	4.02	3.48	2.91	2.30	1.73

EXPLANATORY MEMORANDUM

This Bill is intended to make amendments to the Widows and Orphans Pension Act, Cap. 27:08 (to be re-styled the Dependants' Pension Act) for the purpose of extending the categories of persons employed in the service of the Government (in particular, females and teachers) to become contributors to the New Widows and Orphans' Pension Fund (to be re-styled the Dependants' Pension Fund) and to extend the benefits under the legislation to children born out of wedlock, being the children of the contributors to the Fund.

Clauses 3 and 4 seek to provide for amendments to articles 8 and 13 of the Constitution in view of the fact that some persons who now hold offices in the service of the Government will automatically become contributors to the fund (without the requirement of passing a medical examination) with effect from August 1978.

Clause 10 of the Bill seeks to provide for increases in the monthly contributions of contributors to the Fund.

Clause 11 seeks to amend section 22 of the Principal Act to reduce the age permitted for contributions to the Fund from 60 years to 55 years on account of the introduction of the new actuarial tables in the schedule to the Bill.

Clauses 12, 13, 14 and 16 seek to amend the Principal Act to cater for the unmarried contributor (male and female) with children.

Clauses 15, 17 and 18 seek to amend the Principal Act consequentially on the inclusion of women as contributors to the Fund and the extension of benefits to children born out of wedlock.

Clause 20 seeks to provide for the preservation of the confidentiality of information furnished by contributors to the director of the Fund.

Clause 22 seeks to repeal and re-enact section 35 of the Principal Act to remove the discrimination against women where males are paid a pension until they attain the age of twenty-one year, but women cease to be eligible for payment of the pension on marriage before attaining that age.

Clause 23 seeks to introduce the new actuarial tables.

Clause 24 seek to provide the basis for the calculation of the pension payable in respect of a contributor without a wife or husband but who has children.

Clause 25 seeks to amend section 43 of the Principal Act to remove the **limitation on an adopted child being eligible for only one pension**. With the extension of the categories of contributors to the Fund to include females, the

possibility exists that a child could become entitled to two pensions, namely, one from the father and the other from the mother, both being contributors to the Fund. This clause seeks to allow for the adopted child to enjoy the same benefit.

Clause 26 seeks to ensure that, on a judicial separation, the children are granted a pension of at least one-third of the pension payable and for the directors to continue to have a discretion to grant a pension to the dependants of the deceased contributor having regard to the grounds of the separation and the subsequent conduct of the parties.

Clause 27 seeks to make provision specifying the basis for the division of pension among beneficiaries. It seeks to provide for the surviving widow or widower to be granted two-thirds of the pension payable and for the balance of the pension to be divided equally among the children of the deceased contributor. In the event that there is no surviving widow or widower, the pension will be divided equally among the children. Where there are no children but there is a widow or a widower that person will be entitled to the whole of the pension.

Clause 29 seeks to repeal section 47 of the Principal Act as a result of the amendment introduced by clause 27.

Clause 32 seeks to provide for the provisions of the Principal Act to be construed with the necessary adaptations and modifications for the purpose of their application to female contributors to the Fund.

Clause 33 seeks to amend the Schedule to the Principal Act for the purpose of introducing the revised actuarial tables.

F. E. Hope,
Minister of Finance.