SUPERANNUATION.

No. 33 of 1922.

An Act to provide Superannuation Benefits for Persons employed by the Commonwealth and to make provision for the families of those persons.

[Assented to 18th October, 1922:]

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m E}$ it enacted by the King's Most Excellent Majesty, the Senate, and the House of Representatives of the Commonwealth of Australia, as follows :----

PART I.-PRELIMINARY.

1. This Act may be cited as the Superannuation Act 1922.

2.-(1.) This Act shall, except where otherwise provided, commencement. commence on a date to be fixed by proclamation.

(2.) The date so fixed is, in this Act, referred to as "the commencement of this Act".

3. This Act is divided into Parts, as follows :---

Part I.—Preliminary.

Part II.—The Superannuation Fund.

Part III.—Contributions.

Division 1.—Contributions by Employees.

Division 2.--Scale of Units.

Division 3.—Scale of Contributions by Employees.

Division 4.—Contributions by the Commonwealth.

Division 5.—General Provisions as to Contributions.

Part IV.-Pensions and Benefits.

Division 1.—Retirement on Pension.

Division 2.-Grant of Pensions and Benefits.

Division 3.—Break-down Pensioners.

Division 4.—Existing Pension Rights.

Division 5.-Existing Assurance Policies.

Part V.-The Board of Management.

Part VI.-Miscellaneous.

4.—(1.) In this Act, unless the contrary intention appears—

"Actuary" means a Fellow or Associate of the Institute of Actuaries (London), or a Fellow or Associate of the Faculty of Actuaries (Edinburgh), or any other person of whose actuarial knowledge and experience the Governor-General approves;

Authorised Version C1922A00033

Parts.

Interpretation.

Short title.

"Contributor" means an employee who is contributing under this Act;

- "Department" means any Department under the administration of a Minister of State for the Commonwealth;
- "Employee" means a person employed in a permanent capacity by the Commonwealth, who is by the terms of his employment required to give his whole time to the duties of his employment, but does not include a Justice of the High Court or a Judge of any other Court created by the Parliament;
- "Salary" means salary or wages, and includes the value of allowances such as allowances for rent, house allowed rent free, light, fuel, rations, and fees allowed regularly as emoluments of office, but does not include bonuses, overtime payments, or allowances for forage, equipment, climatic disadvantages, cost of living or travelling expenses;
- "Service " means service under, or employment by, the Commonwealth;
- "The Board" means the Superannuation Fund Management Board constituted by this Act;
- "The Fund" means the Superannuation Fund established under this Act;
- "The maximum age for retirement" means the age of sixty-five years, or, in the case of a contributor the age for whose retirement is fixed by law at an earlier age than sixty-five years, the age so fixed.

(2.) References in this Act to the retirement of an officer upon his attaining the age of sixty-five years shall include the case of an officer whose retirement takes place on the day before he attains the age of sixty-five years.

(3.) Where an employee has been or is appointed, whether before or after the commencement of this Act, for a term of years to a statutory office under the Commonwealth, he shall, for the purposes of this Act, be deemed, so long as he continues to be employed in the office (whether during or after the expiration of the term for which he was appointed) to continue to be an employee, and the cessation of his employment by the Commonwealth (otherwise than by retrenchment, discharge, dismissal or resignation) shall be deemed to be retirement within the meaning of this Act, and, if it takes place at an earlier age than sixty-five years, be deemed to be, within the meaning of section twenty-nine of this Act, the retirement of a contributor the age for whose retirement is fixed by law at an earlier age than sixty-five years.

PART II.—THE SUPERANNUATION FUND.

5.--(1.) There shall be a Superannuation Fund, into which shall be paid the contributions of employees and payments by the Commonwealth under this Act; and from which shall be paid the benefits provided for in this Act.

Establishment of the Fund. No. 33.

(2.) Income derived from the investment of the fund shall form part thereof.

(3.) The income of the fund shall not be subject to taxation by the Commonwealth or a State.

6. The fund shall, as far as practicable, be invested by the Board- Investment of fund.

- (a) in securities of the Commonwealth;
- (b) in securities of the States;
- (c) in loans to local governing bodies in Australia;
- (d) upon mortgage of land in Australia of an estate of inheritance in fee simple or on mortgage of leasehold interests in such land; or
- (e) in any other manner for the time being allowed by any Act or State Act for the investment of trust funds in Australia.

7. Moneys held uninvested by the Board may be lodged either at Moneys uninvested may call or on fixed deposit, or partly at call and partly on fixed deposit be lodged with with the Treasurer or with the Commonwealth Bank, or with any Treasurer or in bank. other prescribed bank, and while in such bank shall be held to be moneys of the Crown.

8. Cheques drawn on the account in any such bank shall be How cheques signed as prescribed by the regulations.

9. The accounts relating to the fund shall be audited by the Audit. Auditor-General.

10 The Board may borrow for, and the Treasurer may lend to, Borrowing. the fund, moneys not exceeding two-thirds of the amount of, and on the security of, moneys of the fund invested in Government securities.

11.-(1.) An investigation as to the state and sufficiency of the Quinquennial fund shall be made at the expiration of each period of five years after an actuary. the commencement of this Act.

(2.) The investigation shall be made by an actuary appointed by the Board.

(3.) The actuary shall report to the Board the result of his investigation, and shall state whether any reduction or increase is necessary in the rates of contributions payable to the fund or in the proportion payable by the Commonwealth in respect of any pension.

PART III.—CONTRIBUTIONS..

DIVISION 1.—Contributions by Employees.

12.-(1.) Every employee shall (except as otherwise provided in Commencement this Act) contribute to the fund from such date (not being more than contributions. six months after the commencement of this Act) as the Governor-General notifies in the *Gazette*, or, in the case of an employee whose employment commences after the date so notified, from the date of the commencement of his employment.

and cessation of

1922

(2.) The contributions of a contributor shall cease to be paid when he ceases to be employed in the service, or immediately after the last fortnightly payment before the anniversary of his initial contribution next preceding the attainment by him of the maximum age for retirement, whichever first happens:

Provided that in the case of a contributor whose initial payment is made within twelve months before he attains the maximum age for retirement, twenty-six contributions at the fortnightly rates applicable to the contributor shall be made before pension in respect of superannuation shall become payable:

Provided further that a contributor who elects, or is called upon, to retire on or after attaining the age of sixty years and prior to the maximum age for retirement may contribute, in a lump sum or in such smaller sums, and at such periods, as the Board approves, the actuarial equivalent of the amount necessary to complete his payments to the fund up to a later age (not exceeding the maximum age for retirement).

DIVISION 2.—Scale of Units.

Scale of units of pensions. 13.—(1.) Subject to this Act, contributions by an employee shall be in respect of units of pension as defined in section twenty-eight of this Act and the number of units in respect of which an employee shall contribute shall have relation to the salary of the employee in accordance with the following scale:—

	COLU	MN O	NE.	COLUMN Two. The Employee shall contribute the Amount necessary to provide Units of Pension, as under—							
		nnual ployee-	Salary of the								
	£			£			Per an	num £			
Does not exceed				130	Two units, equiva	lent to a	pension of				
Exceeds 130 and does not exceed 156					Two and a half units, equivalent to a						
			0		pension of .			65			
· ",	156	"	· ••	208	Three units, equiv	alenttoa	pension of	78			
,,	208	,,	"	260	Four units	,,	. "	104			
,,	26 0	,,	,,	312	Five units	,,	*3	130			
,,	312	,,	,,	364	Six units		••	156			
,,	364	,,	,,	416	Seven units	,,	••	182			
,,	416	,,	**	468	Eight units	••	,-	208			
"·	468	,,	,,	520	Nine units	•,	••	234			
,,	520	,,	,,	572	Ten units	,,	,,	260			
**	572	•.	"	624	Eleven units	,,	,,	286			
**	624	,,	,,	676	Twelve units`	,.	,,	312			
74	676	,,	. ,,	728	Thirteen units	,,	,,	338			
,,	728	,,	,,	780	Fourteen units	"	,,	364			
,,	780	,,	,,	832	Fifteen units	,,	,,	390			
,,	832	••	••	••	Sixteen units	,,		416			

(2.) An employee whose salary does not exceed Two hundred and eight pounds per annum may elect to contribute additional units or half units to make up a total number of two and a half, three or four units.

(3.) Where an employee enters the service after the commencement of this Act, and at the time of such entry is not less than forty years of age, the Board may, upon application by the employee, reduce the number of units in respect of which he shall contribute.

(4.) If the salary of a contributor is increased, and by reason of that increase falls within a higher salary-group in column one of the scale contained in sub-section (1.) of this section than the salary-group in which it fell prior to the increase, the following provisions shall apply to the contributor :---

- (a) if he has attained the age of forty years, or was at the commencement of this Act an employee not less than thirty years of age, he may increase the amount of his contribution to an amount not exceeding the sum which will provide units of pension to the number specified in column two opposite to that higher salary-group; and
- (b) in all other cases, he shall increase the amount of his contribution to such a sum as will provide units of pension to the number so specified,

and any such increased contribution shall be payable as from the first day of the month in which payment of salary at the increased rate is actually made.

(5.) An employee who is, at the commencement of this Act, not less than thirty years of age, shall not in any case be compelled to contribute for more than two units, but may, within three months after the date notified in pursuance of sub-section (1.) of section twelve of this Act, elect to take the benefit of this sub-section, and thereupon the following provisions shall apply to him :---

- (a) he may elect within the said three months to contribute, at the rates prescribed for the age of thirty, for two, two and a half, three or four units; and
- (b) if the period of his continuous service under the Commonwealth, or under the Commonwealth and any State, is not less than ten years, he may elect within the said three months to contribute at the rate appropriate to his age as provided in the Schedules to this Act for units additional to those contributed for under the last preceding paragraph:

Provided that the total number of units contributed for by any such employee shall not exceed the number of units prescribed for the salary-group to which, according to the scale contained in sub-section (1.) of this section, he belongs, or the number of four units, whichever is the greater.

(6.) An employee who is, at the commencement of this Act, not less than thirty years of age, and who has not elected to take the benefit of the last preceeding sub-section, may elect to contribute for any number of units, not being less than two, and not exceeding the number prescribed for the salary-group to which, according to the scale contained in sub-section (1.) of this section, he belongs.

(7.) An employee who has exercised any power of election in pursuance of either of the last two preceding sub-sections, shall pay, as from the date notified in pursuance of sub-section (1.) of section twelve, his contributions for the units for which he has elected to contribute.

exempt him from contributing for more than two units of pension.

14. Where an employee satisfies the Board that adequate

Provision where adequate provision made by employee. provision has been made for himself and family, the Board may

Employee reduced in salary.

15. Where the salary of a contributor is reduced from one salary. group to another salary-group, the number of units for which he is compelled to contribute shall be reduced to the number appropriate to the salary-group to which his salary has been reduced, and any contributions previously paid by him, in respect of units in excess of the reduced number, shall be credited as payments for paidup pensions to be actuarially calculated.

DIVISION 3.—Scale of Contributions by Employees.

16. The amount of contribution which shall be paid by an employee scale graduated shall, except where otherwise provided in this Act, be based upon-

- (a) the number of units or half-unit of pension in respect of which the employee contributes;
- (b) sex; and
- (c) the age at which the employee commences to contribute for each unit or half-unit,

and shall be in accordance with the tables of contributions prescribed by or under this Act.

17.-(1.) During the five years next following the commencement of this Act, and until other tables of contributions are prescribed as hereinafter provided, the tables of contributions for men and women according to ages, set out in Schedules I. and II. to this Act, shall be in force, and shall apply to male and female employees respectively.

(2.) As soon as practicable after the expiration of each period of five years from the commencement of this Act, the Governor-General may, upon the recommendation of the Board, prescribe tables of contributions, which shall, subject to the approval of both Houses of the Parliament, take effect from a date to be fixed by Proclamation, and remain in force until other tables are prescribed under this sub-section.

DIVISION 4.—Contributions by the Commonwealth.

18. In respect of each unit or portion of a unit of pension paid from the fund on the basis of a contribution corresponding to the rate prescribed for the age of the employee at the date upon which he commenced to pay the contribution, a sum equal to one-half of the payment so made shall be paid by the Commonwealth to the fund.

19.—(1.) In respect of each unit or portion of a unit of pension paid from the fund on the basis of a contribution corresponding to the rate prescribed for an age younger than that of the employee at the date upon which he commenced to pay the contribution, a sum,

Contributions according to hy age at commencement.

Tables of contributions in Schedules.

Quinquennial adjustment of

Payments by Commonwealth where contributions by employee are at rate for age

Payments by Commonwealth where contributions by employee are not at rate for age.

ascertained in the manner provided in this section, shall be paid by the Commonwealth to the fund.

(2.) To determine the sum payable in each case by the Commonwealth under this section, the rate of contribution actually payable by the employee shall be subtracted from twice the rate prescribed for the age of the employee at the date upon which he commenced to pay the contribution, and the ratio of this difference to twice the rate so prescribed shall be computed. This ratio shall represent the fraction of the pension payment so made to be paid by the Commonwealth to the fund.

(3.) Where a pension calculated in accordance with this Act is less than the prescribed minimum, and where this Act provides that the prescribed minimum shall be paid, the amount necessary to bring the pension up to the minimum shall be paid by the Commonwealth to the fund in addition to the sums payable by the Commonwealth under the last preceding section and the foregoing provisions of this section.

20.-(1.) Payments by the Commonwealth to the fund for the Payments from purposes of this Act shall be made from the Consolidated Revenue Revenue Fund. Fund, which is hereby appropriated accordingly.

(2.) The payments shall be made in such manner and at such periods as are prescribed.

DIVISION 5.—General Provisions as to Contributions.

21. A contributor who is on leave of absence, either with or Employees on without pay, shall pay his contributions during or in respect of the period of leave, as for a period of service, without reduction.

22. The contributions of contributors shall be deducted from their Manner of salaries at each payment of salaries, and shall be paid, without paymentdeduction for postage, forwarding, or exchange, to the Board : salaries.

Provided that where a contributor is on leave of absence through illness, either without pay or at less than full pay, the Board may, upon his application, permit the contributions falling due during his absence to be paid by him in such smaller sums, and at such periods, as the Board approves.

PART IV.—PENSIONS AND BENEFITS.

DIVISION 1.—Retirement on Pension.

23. Every contributor shall be entitled to a pension on his retire-the maximum age for retirement.
Age of compulsory retirement. ment on or after attaining the maximum age for retirement.

24. A contributor who has been in the service for not less Break-down than seven years and who is retired on the ground of invalidity or of physical or mental incapacity to perform his duties shall be entitled to a pension.

retirement.

leave of absence.

wages or

25. The compulsory termination of the service of a contributor Retrenchment and discharge. for the reason that his service or position is not necessary, or for the reason that the work for which he was engaged is finished, or for the reason that the quantity of work has diminished and has rendered necessary a reduction in the number of employees-(a) shall be deemed to be "retrenchment" if the contributor has been in the service for not less than ten years; and (b) shall be deemed to be "discharge" if the contributor has been in the service for less than ten years. 26. Compulsory termination of the service of a contributor, Dismissal. however expressed, other than-(a) retirement on pension as provided in this Act; or (b) retirement through invalidity or physical or mental incapacity; or (c) retrenchment, or discharge, shall be deemed to be dismissal, for the purposes of this Act. 27. Voluntary termination of service (however expressed) by Resignation. contributor who is not entitled to retire on pension shall be deemed to be resignation. DIVISION 2.—Grant of Pensions and Benefits. 28.-(1.) The sum of Twenty-six pounds per annum shall be the Pension unit. unit of pension. (2.) The minimum amount of pension to any contributor shall except where this Act requires a pension to be actuarially determined be two units, and the minimum amount of pension to the widow of a

Amount of pension on retirement. No. 33.

29. Subject to this Act, a contributor shall, upon retirement, be entitled to receive a pension according to the number of units for which he was contributing at the time of his retirement:

Provided that any contributor-

contributor or pensioner shall be one unit.

- (a) who has attained the age of sixty years and elects, or is called upon, to retire before attaining the maximum age for retirement; or
- (b) in the case of a contributor the age for whose retirement is fixed by law at an earlier age than sixty-five years retires on attaining the age so fixed,

shall as from the date of his retirement be entitled to a pension which is the actuarial equivalent of the contributions made or to be made by him and of the share of pension payable by the Commonwealth, and accruing to him under this Act. Superannuation.

- (a) if the invalidity or incapacity is not due to his own fault, be entitled to the full pension for which he was contributing at the time of his retirement; and
- (b) if the invalidity or incapacity is due to his own fault, be entitled to a pension which is the actuarial equivalent of the contributions made by him up to the time of his retirement.

31. On the death of a male contributor before retirement, pension Pension to widow and shall be paid to his widow as follows :----

(a) during her own life, one half of the pension for which her husband was contributing at the time of his death : Provided that if she remarries, her pension under this

paragraph shall thereupon cease and determine; and

(b) in respect of each of her or the contributor's children (except children of her remarriage) who are under the age of sixteen years, a pension at the rate of Thirteen pounds per annum until the age of sixteen years has been attained.

32. On the death of a male pensioner, pension shall be paid to his Pension to widow as follows :---

(a) during her own life, one half of the pension payable to her husband at the time of his death, or pension at the rate of Twenty-six pounds per annum whichever is the greater :

Provided that if she remarries, her pension under this paragraph shall thereupon cease and determine; and

(b) in respect of each of her or the pensioner's children (except children of her remarriage) who are under the age of sixteen years, a pension at the rate of Thirteen pounds per annum until the age of sixteen years has been attained:

Provided that where a pensioner marries after his retirement from the service, pension shall not, upon the death of the pensioner, be payable to the widow or in respect of the children of that marriage.

33. On the death of a male contributor or of a male pensioner, whose wife is dead or divorced, and who leaves children of himself or of his wife who are under the age of sixteen years and who were dependent upon him at the time of his death, there shall be paid to the guardian of the children, to be used for their support and education, a pension at the rate of Thirteen pounds per annum in respect of each child until the child attains the age of sixteen years.

34. On the death of a female contributor before retirement, Refund of there shall be paid to her personal representatives, or, failing them, to such persons as the Board determines, a sum equal to the actual retirement. amount of the contributions paid by her to the fund.

widow and children on death of pensioner after retirement.

Pension to orphans on death of contributor or pensioner.

contributions on death before

through amount of pension.

children on death of

contributor.

Nó. 33.

Employee attaining maximum age before commencement of contributions and retiring after passing of Act. 35.—(1.) An employee who—

(a) has been in the service for at least ten years, and

(b) has attained the maximum age for retirement at any time

before the date notified in pursuance of sub-section (1.) of section twelve of this Act,

shall on retirement, at any time after the passing of this Act, be entitled to a pension in accordance with salary as set out in section thirteen of this Act, but not exceeding four units, without paying any contribution to the fund:

Provided that, if the maximum age for retirement is less than sixty-five years, the pension payable under this section shall be the actuarial equivalent of such pension payable as from the age of sixty-five years.

(2.) A pension under this section shall be payable from the date of retirement of the employee, and shall carry widow's and children's benefits in accordance with this Act.

(3.) Until the establishment of the Superannuation Fund under this Act, the pension shall be paid from the Consolidated Revenue Fund, and, upon the establishment of the Superannuation Fund, the pension shall be paid from that fund, and the payments from that fund shall be repaid from the Consolidated Revenue Fund.

(4.) This section shall come into operation on the day on which this Act receives the Royal assent.

36.-(1.) An employee who, on or after the thirty-first day of December, One thousand nine hundred and twenty, and before the passing of this Act, has been retired, or permitted to retire, and who at the time of his retirement—

(a) had been in the service for at least ten years; and

(b) had attained the maximum age for retirement,

shall be entitled to a pension in accordance with salary as set out in section thirteen of this Act, but not exceeding four units, without paying any contribution to the fund:

Provided that, if the maximum age for retirement is less than sixty-five years, the pension payable under this section shall be the actuarial equivalent of such pension payable as from the age of sixty-five years.

(2.) A pension under this section shall be payable only from the passing of this Act, and shall carry widow's and children's benefits in accordance with this Act.

(3.) Until the establishment of the Superannuation Fund under this Act, the pension shall be paid from the Consolidated Revenue Fund, and, upon the establishment of the Superannuation Fund, the pension shall be paid from that fund, and the payments from that fund shall be repaid from the Consolidated Revenue Fund.

(4.) This section shall come into operation on the day on which this Act receives the Royal assent.

Employee attaining maximum age and retiring on or after 31st December, 1920, and before passing of Act. 37.--(1.) An employee who, on or after the thirty-first day of December, One thousand nine hundred and twenty, and before the commencement of this Act, has been retired or permitted to retire commencement on the ground of invalidity or physical or mental incapacity to of contributions, through beeform his duties, and who, at the time of his retirement, had served break-down. perform his duties, and who, at the time of his retirement, had served for at least ten years, shall be entitled to a pension in accordance with salary as set out in section thirteen of this Act, but not exceeding four units, without paying any contribution to the fund.

(2.) A pension under this section shall be payable from the passing of this Act, or from the retirement of the employee, whichever is the later, and shall carry widow's and children's benefits in accordance with this Act.

(3.) Until the establishment of the Superannuation Fund under this Act the pension shall be paid from the Consolidated Revenue Fund, and, upon the establishment of the Superannuation Fund, the pension shall be paid from that fund, and the payments from that fund shall be repaid from the Consolidated Revenue Fund.

(4.) This section shall come into operation on the day on which this Act receives the Royal assent.

38.—(1.) Where any employee who has been in the service for Pensions to at least ten years has died or dies on or after the thirty-first day of December, One thousand nine hundred and twenty, and before the date notified in pursuance of sub-section (1.) of section twelve of this Act, pension shall be paid to his widow as follows :----

(a) during her own life, one half of the pension in accordance of contributions. with salary as set out in section thirteen of this Act, but not exceeding two units :

Provided that if she remarries her pension under this paragraph shall thereupon cease and determine ; and

(b) in respect of each of her or the employee's children (except children of her remarriage) who are under the age of sixteen years, a pension at the rate of Thirteen pounds per annum until the age of sixteen years has been attained.

(2.) Pensions under this section shall be payable from the passing of this Act, or from the death of the employee, whichever is the later.

(3.) Until the establishment of the Superannuation Fund under this Act, the pension shall be paid from the Consolidated Revenue Fund, and, upon the establishment of the Superannuation Fund, the pension shall be paid from that fund, and the payments from that fund shall be repaid from the Consolidated Revenue Fund.

(4.) In this section "salary" means the rate of salary received by the employee immediately prior to his death.

(5.) This section shall come into operation on the day on which this Act receives the Royal assent.

39.-(1.) In the event of the retrenchment of a contributor, he Retrenchment shall be entitled to receive the contributions paid by him, and the choice of actuarial equivalent of the share of pensions payable by the Commonwealth, and accruing to him under this Act up to the date

benefits.

vidow and children where officer of ten years' service dies after 31st December, 1920, and before and before

of his retrenchment, and within one month after his retrenchment he may choose to receive payment in the form of a lump sum or as a pension.

(2.) In default of such choice the Board shall determine in which form payment shall be made.

(3.) Where an employee, who has been retrenched and is in receipt of a pension, re-enters the service the following provisions shall apply :---

- (a) the pension shall not cease to be payable; and
- (b) he shall contribute as provided in Part III. of this Act, but shall not be entitled to claim any further benefit in respect of his previous service.

(4.) Where an employee who has been retrenched and has received payment in the form of a lump sum under this section re-enters the service, he shall contribute as provided in Part III. of this Act but shall not be entitled to claim any further benefit in respect of his previous service.

40.--(1.) Where a contributor resigns or is dismissed or discharged from the service there shall be paid to him the amount of the actual contributions paid by him under this Act, irrespective of the cause of his resignation, dismissal, or discharge.

(2.) Where any employee, who has resigned or been dismissed or discharged and has received a refund of the amount of his contributions, re-enters the service, he shall contribute as provided in Part III. of this Act, but shall not be entitled to claim any further benefit in respect of his previous service.

41.—(1.) Where a male pensioner deserts his wife, the wife may, from time to time, apply to any court of competent jurisdiction, and, on proof of such desertion, the court may order the payment, during such period as it thinks desirable, of pension, in accordance with the provisions contained in section thirty-two of this Act, as if the pensioner were dead. The Board shall comply with any such order, and shall discontinue payment of pension to the pensioner during the period mentioned in the order.

(2.) Where a pensioner, whose wife is dead or divorced, deserts any of his children who are dependent on him, the guardian of the children, or the Board, may apply to any court of competent jurisdiction, and, on proof of the desertion, the court may order the payment, during such period as it thinks desirable, of pension in accordance with the provisions contained in section thirty-three of this Act, as if the pensioner were dead. The Board shall comply with any such order, and shall discontinue payment of pension to the pensioner during the period mentioned in the order.

Resignation, dismissal or discharge of contributor refund of contributions.

Desertion by male pensioner of wife or child. Superannuation.

42. Where a male pensioner is sentenced to imprisonment for imprisonment of male pensioner. any period exceeding one month, payment of his pension under this Act shall be discontinued during the period of his imprisonment; and

- (a) if his wife is alive, she shall, during that period, be entitled in accordance with the provisions contained in section thirty-two of this Act, as if the pensioner were dead, to pension for herself and for children who were dependent upon the pensioner, unless the Board is satisfied, after making such inquiry as it thinks fit, that payment to the wife is undesirable : or
- (b) if his wife is dead or divorced, pensions for children dependent upon the pensioner shall, during that period, be payable in accordance with the provisions contained in section thirty-three of this Act as if the pensioner were dead.

43. Where a male pensioner is detained as a patient in a Insanity of male pensioner. hospital for the insane, the Board may cause his pension, or any part thereof, to be paid, during the period of detention, to his wife if alive, or if his wife is dead or divorced, to some person for the use of such of the children of himself or of his late wife as are under the age of sixteen years, in such proportion as the Board thinks fit.

44. Where a female pensioner is sentenced to imprisonment for Imprisonment of female any period exceeding one month, payment of her pension under this pensioner. Act shall be discontinued during the period of her imprisonment:

Provided that any pension payable to her in respect of children shall be payable under section thirty-three of this Act.

45.-(1.) Where pensions in respect of children are payable under this Act to a widow, the pensions shall, if the widow dies, be payable to the guardians of the children.

(2.) Notwithstanding anything contained in this Act, any money payable out of the fund in respect of a child under the age of sixteen years may, at the discretion of the Board, be paid to the guardian of the child or expended by the Board for the benefit of the child.

46.-(1.) Except where otherwise provided in this Act, a pension Pensions payable shall be payable during the life of the person entitled thereto.

(2.) Pensions in respect of children shall be payable until they attain the age of sixteen years or die before attaining that age.

47. Pensions shall be payable by equal instalments in such manner and at such periods as are prescribed.

48. Except where otherwise provided in this Act, in any case value of where in this Act provision is made for the pension of a person to be actuarially determined, any pension under this Act to his widow in respect of her own life shall be one half of the amount so actuarially determined, but not less than one unit.

Payments to children.

for life except in case of children.

Pensions payable at prescribed intervals.

widow's pension.

1922.

Break-down

on leave.

Employee restored to health may be

recalled to

service.

pensioner to be deemed to be

Superannuation.

DIVISION 3.-Break-down Pensioners.

49.—(1.) Any pensioner who is in receipt of a pension under section thirty or thirty-seven of this Act shall, for the purposes of this Act, be deemed to be on leave of absence without pay, and shall not be required to contribute in respect of the period of that leave. Notwithstanding the fact that he is deemed to be on leave of absence, his office or position shall be held to be vacant, and may be filled by the appointment thereto of some other person.

(2.) In the event of the re-employment in the service of a person who has retired on a pension under section thirty or thirty-seven of this Act, the period during which he was retired shall not, for the purposes of this Act, be deemed to be a break in the continuity of his service.

(3.) Any such pensioner shall submit himself for medical examination as and when required by the Board, and if he makes default in complying with such requirement, the pension shall cease to be payable to him so long as he continues in default.

50.—(1.) If, in the opinion of the Board, the health of any pensioner to whom a pension under section thirty or thirty-seven of this Act is being paid, has become so restored as to enable him to perform his duties, the Board shall so inform the Public Service Commissioner with a view to suitable employment being found for the pensioner.

(2.) If suitable employment is offered to him, at a salary not less than two-thirds of his salary at the time of his retirement, or at such salary as is agreed upon between him and the Public Service Commissioner, the Board may cancel the pension and thereupon it shall cease to be payable.

(3.) In the event of the recurrence of his infirmity, any contributor who has been re-employed in the service shall be entitled to pension at a rate not less than the amount of the pension on which he was first retired.

DIVISION 4.—Existing Pension Rights.

51. Notwithstanding anything contained in this Act, an employee who has a vested or contingent right to a pension, superannuation allowance, or gratuity under any other Act (not including the Australian Soldiers' Repatriation Act 1920-1921) or State Act shall not be required or permitted to contribute for units of pension under this Act, except in pursuance of the provisions of this Division, nor shall pension under this Act be payable to or in respect of any such employee except in pursuance of those provisions.

52.-(1.) Any employee referred to in section fifty-one of this Act, who-

 (a) is under the age of sixty-five years at the date notified in pursuance of sub-section (1.) of section twelve of this Act, and

Rights under State Acts not prejudiced.

Employee under 65 years at commencement of contributions may elect to come under this Act for the difference. ١

(b) has any right, referred to in section fifty-one of this Act. which is, under section fifty-seven or fifty-eight of this Act, commutable for new rights in respect of a less number of units than would be applicable under this Act.

may, within the prescribed time, elect to come under this Act for the purpose of the difference.

(2.) For the purpose of determining such less number of units (including where necessary a fraction of a unit) the new rights shall be the actuarial equivalent of the rights specified in section fifty-one of this Act, and, in calculating that actuarial equivalent, all the benefits provided by this Act shall be taken into account.

(3.) If an employee elects under sub-section (1.) of this section, to come under this Act for the purpose of the difference, this Act shall, for the purpose of that difference, apply as if he were an employee not having any rights under section fifty-one of this Act, subject to the following qualifications :---

- (a) the contributions shall not be in respect of more than the difference;
- (b) for the purpose of the adjustment of the difference, the contributions shall, where necessary, be in respect of a fraction of a unit;
- (c) where the contributions are in respect of a fraction of a unit, the contributions and any pension or benefit in respect of the fraction of a unit shall be proportionate thereto; and
- (d) the contributions shall be payable as from the first day of the month in which the employee elects as provided in this section.

(4.) For the purposes of this section "the difference" means the difference between the benefits by way of pension or retiring allowance to which an employee is entitled by virtue of his rights under some other Act or State Act and the benefits which would, were he not entitled to those rights, be applicable under this Act.

53.—(1.) Any employee, referred to in section fifty-one of this where t---Act---

purposes.

- (a) who is under the age of sixty-five years at the date notified in under Act for limited pursuance of sub-section (1.) of section twelve of this Act;
- (b) who has a right referred to in section fifty-one of this Act; and
- (c) who has not the right to elect under the last preceding section, or who, having that right, does not exercise it,

may, within the prescribed time, elect to come under this Act for the limited purpose of-

- (d) a pension for his widow;
- (e) a pension after his death for his children, under the age of . sixteen years, until attainment of that age, or death, whichever first happens; or
- (f) pension rights for both widow and children as specified in the last two preceding paragraphs.

1922.

(2.) If the employee elects to come under this Act for a limited purpose, this Act shall apply for that limited purpose as if he were an employee not having any of the rights specified in section fifty-one of this Act, subject to the following conditions :—

- (a) the contributions shall, in the case of a pension for the widow, be in respect of one, or one and a half, or two units, and in the case of a pension for a child, in respect of a half unit, and shall be in accordance with such rates as are prescribed;
- (b) there shall not be any right except to a pension for the widow. or for children, or for both widow and children, as the case may be; and
- (c) the contributions shall be payable as from the first day of the month in which the employee elects to come under this Act for the limited purpose.

54.—(1.) Any employee, referred to in section fifty-one of this Act, who, at or after the passing of this Act and before the date notified in pursuance of sub-section (1.) of section twelve of this Act—

- (a) has attained the maximum age for retirement, or is an invalid, or is unable, by reason of physical or mental incapacity, to continue to perform his duties, and
- (b) has been in the service for at least ten years, and
- (c) has a right referred to in section fifty-one of this Act which is commutable as provided in section fifty-seven or fiftyeight of this Act for new rights in respect of a less number of units than four commencing at the age of sixty-five years,

shall come under this Act for the purpose of the difference between that less number of units and four, without contribution :

Provided that, if the maximum age for retirement is less than sixty-five years, the pension payable under this section shall be the actuarial equivalent of such pension payable as from the age of sixty-five years.

(2.) For the purpose of determining such less number (including where necessary a fraction of a unit) the new rights under paragraph (c) of the last preceding sub-section shall be the actuarial equivalent of the rights specified in section fifty-one, and, in calculating that actuarial equivalent, all the benefits provided by this Act shall be taken into account.

(3.) For the purposes of this section this Act shall, notwithstanding section fifty-one, apply, subject to the following conditions :—

- (a) the employee shall not be entitled to a pension under this section of more than the difference; and
- (b) for the purpose of adjustment to the difference, the pension may be a pension of or including a fraction of a unit.

(4.) Sub-sections (2.) and (3.) of section thirty-five of this Act shall apply to any pension payable under this section.

(5.) This section shall come into operation on the day on which this Act receives the Royal assent.

Employee attaining maximum age after passing of Act and before commencement of contributions.

No. 33.

55.--(1.) Any employee referred to in section fifty-one of this Act Employee retiring on or who, on or after the thirty-first day of December, One thousand nine after 31st hundred and twenty, and before the passing of this Act, had been retired, or permitted to retire, and who, at the time of retirement-

(a) had attained the maximum age for retirement, or was an invalid, or was unable, by reason of physical or mental for retirement. incapacity, to continue to perform his duties ; and

(b) had been in the service for at least ten years; and

(c) had, on retirement, a right referred to in section fifty-one of this Act, which if this Act had been in force, would have been commutable, as provided in section fifty-seven or fifty-eight of this Act, for new rights in respect of a less number of units than four commencing at the age of sixty-five years,

shall come under this Act for the purpose of the difference between that less number of units and four, without paying any contribution to the fund :

Provided that, if the maximum age for retirement is less than sixty-five years, the pension payable under this section shall be the actuarial equivalent of such pension payable as from the age of sixtyfive years.

(2.) Sub-sections (2.) and (3.) of the last preceding section, and subsections (2.) and (3.) of section thirty-six of this Act, shall apply to any pension payable under this section.

(3.) This section shall come into operation on the day on which this Act receives the Royal assent.

56.—(1.) Any employee referred to in section fifty-one of this Act, who, before the passing of this Act, had retired or been permitted to retire, and who, at the time of retirement, had a right referred to at the time of in section fifty-one of this Act, which. if this Act had been in force, the passing are again employed, would have been commutable for new rights in respect of a less number of units than four commencing at the age of sixty-five years, and who, at the time of the passing of this Act, is re-employed in the service, and who again retires or is permitted to retire, and who, at the time of his second retirement-

(a) has attained the maximum age for retirement, or is an invalid, or is unable, by reason of physical or mental incapacity, to continue to perform his duties; and

(b) has been in the service for at least twenty years,

shall come under this Act for the purpose of the difference between that less number of units and four :

Provided that, if the maximum age for retirement is less than sixty-five years, the pension payable under this section shall be the actuarial equivalent of such pension payable as from the age of -sixty-five years.

(2.) Where the employee had attained the maximum age for retirement at the date notified in pursuance of sub-section (1.) of section twelve of this Act, or his second retirement occurs prior to that date, no contribution shall be payable to the fund.

atter 31st December, 1920, and before passing of Act, through attainment of manipum acc

1922.

(3.) Sub-sections (2.) and (3.) of section fifty-four, and sub-sections (2.) and (3.) of section thirty-six of this Act shall apply to any pension payable under this section.

(4.) This section shall come into operation on the day on which the Act receives the Royal assent.

57.—(1.) Any employee who has a right to a pension or superannuation allowance referred to in section fifty-one of this Act (not being a right to a pension under the Australian Soldiers' Repatriation Act 1920-1921) may at any time within twelve months after the commencement of this Act; make application to the Board to transfer that right to the Board, and to receive, in respect of the transferred right, a grant by the Board of such new rights of pension for himself, his widow, and children, as are agreed upon between himself and the Board, subject to the actuary of the Board certifying that the new rights are the actuarial equivalent of his transferred right.

(2.) Where any agreement is made under this section, the employee shall contribute to the fund to the extent to which he was contributing in respect of his right prior to its being transferred under this section.

(3.) When any benefit becomes payable under any agreement under this section it shall be paid by the Board from the fund, and the fund shall be recouped as prescribed from the Consolidated Revenue Fund for all such payments less the actuarial equivalent of the contributions made under the last preceding sub-section.

58.—(1.) Any employee who, under any other Act or State Act, has a vested or contingent right to a refund of contributions with or without interest, or a gratuity, or both refund and gratuity, may, at any time within twelve months after the commencement of this Act, apply to the Board to transfer his right to the Board, and upon such transfer he shall be entitled to receive, in respect of his transferred right, a grant by the Board of such rights or pension under this Act for himself, his widow, and children, as is agreed upon between himself and the Board, subject to the actuary of the Board certifying that the new rights are the actuarial equivalent of the transferred right.

(2.) Payment shall be made to the Board from the Consolidated Revenue Fund of such sums as would but for this section have been payable to the employee in respect of the right transferred by him to the Board.

DIVISION 5.—Existing Assurance Policies.

59. Notwithstanding anything contained in any Act, it shall not be compulsory for any employee to assure his life, or to continue in force any policy of assurance on his life effected before the commencement of this Act, and any policy held by the Commonwealth for the purposes of any Act relating to the Public Service shall be placed at the disposal of the employee

60.—(1.) Any employee whose life is assured at the commencement of this Act may, with the consent of the Board, transfer the policy (if unencumbered) to the Board or to a person approved by the Board

Employee having pension rights under other law may exchange his rights for any equivalent under this Act.

Employee having right to refund or gratuity under other law may exchange his rights for an equivalent under this Act.

Assurance policies may be continued or discontinued at option of contributor.

Transfer of policies to Board. and request the Board to continue the payment of the premiums under the policy.

(2.) Where a transfer is made under the last preceding sub-section the Board shall duly pay the premiums, and, on the maturity of the policy, shall pay to the employee or to his personal representatives to be administered as part of his estate, any sums received on the policy, less the amount of the premiums paid by the Board with compound interest thereon at the rate of four per centum per annum from the respective dates of payment.

PART V.-THE BOARD OF MANAGEMENT.

61,-(1.) There shall be a Superannuation Fund Management constitution of Board. Board, which shall consist of three members, who shall be appointed by the Governor-General, and one of whom shall be appointed from persons nominated by employees in the manner specified by the Minister by notice published in the *Gazette*.

(2.) The Governor-General shall appoint one of the members of the Board to be the president of the Board.

(3.) One of the members of the Board shall be an actuary.

62.-(1.) The members of the Board shall be appointed for a term Term of office. of seven years, and any member shall be eligible for reappointment.

(2.) If any officer of the Public Service of the Commonwealth is appointed a member of the Board, his service as member shall, for the purpose of determining his existing and accruing rights, be counted as public service in the Commonwealth.

(3.) If any member of the Public Service of a State is appointed a member of the Board, he shall have the same rights as if he had been an officer of a Department transferred to the Commonwealth and were retained in the service of the Commonwealth.

63. Where a member of the Board dies or otherwise vacates his Extraordinary office, the Governor-General may appoint a person to fill the vacancy, and such appointment shall be for the remainder of the term of the vacant office.

64. In the case of the illness, suspension, or absence of the president or any member of the Board, the Governor-General may appoint a deputy to act for the president or member during his illness, suspension, or absence, and every deputy so appointed shall, while so acting, have all the powers and authority of the president or member, as the case may be.

65.-(1.) A member of the Board may be suspended from his office by the Governor-General for misbehaviour or incompetence.

(2.) Upon the suspension of a member the Minister shall cause a full statement of the grounds of suspension to be laid before both Houses of the Parliament within seven days after the suspension, if the Parliament is in session, and if the Parliament is not in session, then within seven days after the commencement of the next session.

vacancies appointments to fill.

Temporary appointment-.

Removal of members of Board.

(3.) A member of the Board suspended under this section shall be restored to office unless each House of the Parliament, within twentyone days after the time when the statement was laid before it, passes a resolution requesting the Governor-General to remove the member from office, and upon the passage of the resolution the member shall be removed by the Governor-General accordingly.

Vacation of office.

66. A member of the Board shall be deemed to have vacated his office if he—

- (a) becomes bankrupt or insolvent, or applies to take the benefit of any Act or State Act for the relief of bankrupt or insolvent debtors, or compounds with his creditors, or makes an assignment of his salary or remuneration for their benefit;
- (b) being president, absents himself from duty for a period of fourteen consecutive days, or for twenty-eight days in any twelve months, without leave first granted by the Governor-General, or, being a member other than the president, absents himself, without leave first granted by the Governor-General, from three consecutive meetings of which reasonable notice has been given to him personally or in the ordinary course of post;
- (c) becomes permanently incapable of performing his duties; or
- (d) resigns his office by writing under his hand addressed to the Governor-General.

President of the Board. 67.-(1.) The president shall be the permanent administrative officer of the Board, shall preside at its meetings, and shall have a deliberative vote.

(2.) The president shall devote the whole of his time to the duties of his office.

68. The president and other members of the Board shall be paid such remuneration respectively as the Governor-General from time to time determines.

69. Two members of the Board shall constitute a quorum for the purpose of transacting the business of any meeting of which notice has been given personally or by post to all the members.

70.—(1.) Where the voting on any question is equal, the question shall be postponed until the next meeting of the Board, and notice of the question, and of the fact that the voting was equal, shall be given in the notice calling the next meeting.

(2.) If the voting at the next meeting is again equal, the question shall be postponed to a full meeting of the Board.

71.--(1.) The Board shall be a body corporate, having perpetual succession and a common seal.

Remuneration of president and other members.

Quorum.

Where voting equal.

Incorporation of Board. Superannuation.

No. 33.

(2.) The seal of the Board shall not be attached to any document except on resolution of the Board, and shall be authenticated by the signatures of two members of the Board and of the secretary.

72. The Board may, by resolution under seal, authorize the Delegation of president to determine such matters as are specified in the resolution, president and may at any time in like manner revoke such authority.

73. The staff of the Board shall be appointed under and be subject Staff. . to the provisions of any Act for the time being in force relating to the Public Service of the Commonwealth, and shall include a secretary and an actuary, or an officer who is both secretary and actuary.

74.-(1.) The cost of the administration of this Act shall be paid Cost of out of moneys appropriated from time to time by the Parliament for the purpose.

(2.) The moneys received and paid under this section, and the accounts in connexion therewith, shall be kept, as part of the Public Accounts, separately from the moneys and accounts of the fund.

75. The Board shall in each year submit to the Minister, to be Annual report to Parliament. laid before both Houses of the Parliament, a report dealing with the general administration and working of this Act.

PART VI.---MISCELLANEOUS.

76. This Act shall apply to any officer of the Commonwealth Application of Act to certain officers of Bank of Australia-

- (a) who immediately prior to his becoming an officer of the Bank was an officer of the Commonwealth Public Service and was appointed to the service of the Bank prior to the passing of this Act; and
- (b) who is not eligible for a pension from the superannuation fund of the Bank.

in like manner as if he had remained an officer of the Commonwealth Public Service.

77. Whenever any question arises under this Act as to whether a contributor is an invalid, or is physically or mentally incapable of performing his duties, and whether the invalidity or incapacity is due to his fault. the question shall be determined by the Board report. (whether before or after the retirement of the contributor) upon a report from a Medical Officer appointed for the purposes of this Act.

.78.-(1.) Any dispute under this Act shall be determined in the settlement of disputes. first place by the Board :

Commonwealth Bank.

management.

Question as to invalidity, &c., determined by Board on Medical Officer's

Authorised Version C1922A00033

1922.

Provided that any person aggrieved by a decision of the Board may appeal to the High Court constituted by a single Justice of that Court.

(2.) The decision of the Court shall be final and conclusive and without appeal.

Returns.

79.—(1.) The Board may at any time require the Commonwealth to furnish such returns with respect to its employees as the Board decides, and may at any time require any employee to furnish such information as the Board deems necessary for the purpose of any investigation in connexion with the fund.

(2.) Any employee who, without reasonable excuse (proof whereof shall lie upon him), fails to furnish the information required of him under this Act shall be guilty of an offence.

Penalty: Ten pounds.

Assignment of pensions. 80. Pensions and other benefits under this Act shall not be in any way assigned or charged or passed by operation of law to any person other than the pensioner or beneficiary, and any moneys payable out of the fund on the death of an employee or beneficiary shall not be assets for the payment of his debts or liabilities :

Provided that nothing in this section shall prevent the making of an order in the nature of a garnishee order against any instalment of a pension payable to a person who has been an employee.

Power to recover.

Regulations.

81. The Board may recover contributions under the Act in any court of competent jurisdiction.

82. The Governor-General may, on the recommendation of the Board, make regulations, not inconsistent with this Act, prescribing all matters required or permitted to be prescribed, or necessary or convenient to be prescribed, for carrying out or giving effect to this Act, and in particular :---

- (a) for prescribing in respect of contributors suffering from invalidity or physical or mental incapacity to perform their duties, all or any of the following matters :---
 - (i) conditions of retirement;
 - (ii) pensions or other benefits;
 - (iii) provisions for cancellation of pensions or other benefits; and
 - (iv) conditions of compulsory re-employment;
- (b) for prescribing the data in respect of mortality, conjugal condition, dependent children, invalidity, and rate of interest to be employed in determining actuarial equivalents for the purposes of this Act, and for prescribing the incidence on the several benefits of the commutations involved in determining such actuarial equivalents;

- (c) where under this Act an employee may make any election or choice, and the time within which it may be made is not stated in the Act, for prescribing the time within which it must be made and the conditions upon which it may be made; and
- (d) for prescribing penalties not exceeding Fifty pounds for an offence against the regulations.

THE SCHEDULES.

SCHEDULE I.

.

RATES OF CONTRIBUTION TO BE PAID FORTNIGHTLY BY MALE MEMBERS, BASED ON A RETIRING AGE OF 65.

Age next Birthday at Entry.	First £52 Pension to Member; £26 to Widow; £13 to Each Child to age 16.	Subsequent Increments, £52 Persion to Member; £26 to Widow.	Age next Birthday at Entry.	First £52 Peusion to Member ; £26 to Widow ; £13 to Each Child to age 16.	Subsequent Increments, £52 Pension to Member; £26 to Widow.		
	£ s. d.	£ s. d.		£ s. d.	£ s. d.		
16 17 18 19 20	$\begin{array}{ccccccc} 0 & 2 & 3 \\ 0 & 2 & 4 \\ 0 & 2 & 6 \\ 0 & 2 & 7 \\ 0 & 2 & 9 \end{array}$	$\begin{array}{ccccccc} & 0 & 2 & 0 \\ & 0 & 2 & 1 \\ & 0 & 2 & 2 \\ & 0 & 2 & 4 \\ & 0 & 2 & 5 \end{array}$	$\begin{array}{cccccccccccccccccccccccccccccccccccc$	$\begin{array}{ccccc} 0 & 7 & 6 \\ 0 & 7 & 10 \\ 0 & 8 & 4 \\ 0 & 8 & 9 \\ 0 & 9 & 3 \end{array}$	$\begin{array}{ccccc} 0 & 6 & 10 \\ 0 & 7 & 3 \\ 0 & 7 & 9 \\ 0 & 8 & 2 \\ 0 & 8 & 9 \end{array}$		
21 22 23 24 25	$\begin{array}{cccc} 0 & 2 & 11 \\ 0 & 3 & 1 \\ 0 & 3 & 3 \\ 0 & 3 & 5 \\ 0 & 3 & 7 \end{array}$	$\begin{array}{ccccc} 0 & 2 & 7 \\ 0 & 2 & 8 \\ 0 & 2 & 10 \\ 0 & 3 & 0 \\ 0 & 3 & 2 \end{array}$	46 47 48 49 50	0 9 10 0 10 6 0 11 2 0 12 0 0 12 11	0 9 4 0 10 0 0 10 8 0 11 6 0 12 5		
26 27 28 29 30	$\begin{array}{cccc} 0 & 3 & 9 \\ 0 & 3 & 11 \\ 0 & 4 & 1 \\ 0 & 4 & 3 \\ 0 & 4 & 6 \end{array}$	$\begin{array}{cccccc} 0 & 3 & 4 \\ 0 & 3 & 5 \\ 0 & 3 & 7 \\ 0 & 3 & 9 \\ 0 & 3 & 11 \end{array}$	51 52 53 54 55	0 13 11 0 15 1 0 16 5 0 18 0 0 19 10	0 13 6 0 14 8 0 16 1 0 17 8 0 19 6		
31 32 33 34 35	$\begin{array}{cccc} 0 & 4 & 8 \\ 0 & 4 & 11 \\ 0 & 5 & 1 \\ 0 & 5 & 4 \\ 0 & 5 & 7 \end{array}$	$\begin{array}{cccccccccccccccccccccccccccccccccccc$	56 57 58 59 60	1 2 1 1 4 10 1 8 4 1 13 0 1 19 7	1 1 9 1 4 6 1 8 0 1 12 9 1 19 3		
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THE SCHEDULES—continued.

SCHEDULE II.

RATES OF CONTRIBUTION TO BE PAID FORTNICHTLY BY FEMALE MEMBERS, BASED ON A RETIRING AGE OF 65.

Age next Birthday at Entry.		Contribution for £52 pension.		Age next Birthday at Entry.		Contribution for £52 pension.			Ag Bin at	Contribution for £52 pension				
17 18 19	•	£ 0 0 0 0	8. 1 1 1 1	<i>d</i> . 4 5 6 7 8	36 37 38 39 40	· · · · · · · · · · · · · · · · · · ·	£ 0 0 0 0	8. 4 4 4 5	d. 0 3 6 9 1	56 57 58 59 60	··· ·· ··	£ 0 1 1 1 1	s. 18 1 4 8 15	d. 10 5 8 11 0
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