



# Public Sector Superannuation Scheme Trust Deed

as amended

made under section 4 of the  
*Superannuation Act 1990*

**Compilation start date:** 8 June 2013

**Includes amendments up to:** Thirty-Seventh Amendment of the Public Sector Superannuation Scheme Trust Deed

This compilation has been split into 2 volumes

**Volume 1: Trust Deed and Rules**

Volume 2: Endnotes

Each volume has its own contents

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## **About this compilation**

### **This compilation**

This is a compilation of the *Public Sector Superannuation Scheme Trust Deed* as in force on 8 June 2013. It includes any commenced amendment affecting the legislation to that date.

This compilation was prepared on 3 September 2013.

The notes at the end of this compilation (the *endnotes*) include information about amending laws and the amendment history of each amended provision.

### **Uncommenced amendments**

The effect of uncommenced amendments is not reflected in the text of the compiled law but the text of the amendments is included in the endnotes.

### **Application, saving and transitional provisions for provisions and amendments**

If the operation of a provision or amendment is affected by an application, saving or transitional provision that is not included in this compilation, details are included in the endnotes.

### **Modifications**

If a provision of the compiled law is affected by a modification that is in force, details are included in the endnotes.

### **Provisions ceasing to have effect**

If a provision of the compiled law has expired or otherwise ceased to have effect in accordance with a provision of the law, details are included in the endnotes.

**DEED**  
**TO ESTABLISH AN OCCUPATIONAL**  
**PUBLIC SECTOR SUPERANNUATION SCHEME**  
**FOR COMMONWEALTH EMPLOYEES**  
**AND CERTAIN OTHER PERSONS**

**Pursuant to**

**SECTION 4 OF THE**  
**SUPERANNUATION ACT 1990**

**as amended pursuant to**

**SECTION 5 OF THE**  
**SUPERANNUATION ACT 1990**

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## TRUST DEED

THIS DEED is made on 21st June 1990

BY THE COMMONWEALTH OF AUSTRALIA (in this Deed called “the Commonwealth”)

WHEREAS section 4 of the Superannuation Act 1990 (in this Deed called “the Act”) provides that the Minister, for and on behalf of the Commonwealth, must, within 30 days after the commencement of the Act, by Deed establish an occupational Public Sector Superannuation Scheme in order to provide benefits for certain of its employees and for certain other persons.

NOW THIS DEED WITNESSES as follows:

**1 Interpretation**

- 1.1 In this Deed, where the context requires or admits, a reference to the Deed shall include a reference to the Rules, as set out in the Schedule (in this Deed called “the Rules”), and the Rules shall form part of the Deed. In the case of an inconsistency between the Deed and the Rules, the Deed shall prevail.
- 1.2 In this Deed, where the context requires or admits, words and expressions defined in the Act or the Rules have the same meanings when used in the Deed. The headings in this Deed and in the Rules are for the convenience of reference only and shall not affect their interpretation.
- 1.3 In this Deed “Minister” means:
  - (a) the Finance Minister;
  - (b) if 2 or more Commonwealth Ministers administer Departments which have functions in relation to the administration of matters to which the Deed relates, the Minister who administers the Department which has the function in relation to each of those matters; or
  - (c) a member of the Executive Council acting for the time being for and on behalf of any of those Ministers; or
  - (d) a person, as defined in clause 13, to whom the Finance Minister has delegated his or her powers.
- 1.3AA In this Deed “Finance Minister” means the Minister administering the *Financial Management and Accountability Act 1997*.

**2 Establishment of the Public Sector Superannuation Scheme and the PSS Fund**

- 2.1 There is hereby established an occupational superannuation scheme (in this Deed called “the Public Sector Superannuation Scheme”) to come into force on 1 July 1990 for the benefit of:
  - (a) persons employed by the Commonwealth and approved authorities;
  - (b) holders of statutory offices;
  - (c) other persons who, under Part 3 of the Act, will be required to be, or may become, members of the Public Sector Superannuation Scheme; and
  - (d) persons who have an entitlement to an associate benefit;

to be administered in accordance with the Deed:

- (e) in relation to the period before 24 June 1995, by the Commonwealth Superannuation Board of Trustees No. 1; and
- (f) in relation to the period from 24 June 1995 to 30 June 2006, by the PSS Board; and
- (g) in relation to the period from 30 June 2006 to immediately before the commencement of the *Governance of Australian Government Superannuation Schemes Act 2011*, by the Australian Reward Investment Alliance (which, in this Deed, is called “the Board”); and
- (h) in relation to the period immediately following the commencement of the *Governance of Australian Government Superannuation Schemes Act 2011*, by the Commonwealth Superannuation Corporation (CSC) as defined in the *Governance of Australian Government Superannuation Schemes Act 2011* (in this Deed called “CSC”).

2.2 For the purposes of the Public Sector Superannuation Scheme there is hereby established and vested in CSC (formerly referred to as “the Board”) a fund to be known as the Superannuation Fund No. 1 and after 23 June 1995 to be known as the PSS Fund.

### 3 **Functions and Powers of CSC**

- 3.1 The functions of CSC in relation to the Public Sector Superannuation Scheme and the PSS Fund are to administer the scheme and to manage and invest the PSS Fund in accordance with the provisions of the Act and this Deed including, without limiting the generality of the foregoing the following functions:
- (a) to pay benefits to or in respect of members, preserved benefit members and associates, and to make payments to and receive payments from the Commonwealth as provided for in the Act;
  - (b) to provide information about benefits or potential benefits, and available options, to:
    - (i) members;
    - (ii) preserved benefit members;
    - (iii) associates; and
    - (iv) potential members;
  - (c) to provide advice to the Minister on proposed changes to the Act and the Deed; and
  - (d) to determine interest rates for the purposes of the Public Sector Superannuation Scheme.
- 3.2 CSC has power in Australia and elsewhere to do all things necessary or convenient to be done for, or in connection with, the performance of its functions and, in particular, may:
- (a) give guarantees;
  - (b) underwrite or sub-underwrite any form of investment including the underwriting or sub-underwriting of the issue of shares, debentures or units in a unit trust;
  - (c) borrow moneys and give security over the whole or any part of the assets of the PSS Fund;
  - (d) appoint agents and attorneys;
  - (e) act as agent for other persons;

- (f) engage consultants and investment managers;
  - (g) engage a panel of persons to assist it in determining whether a person is to be retired on grounds of invalidity;
  - (h) establish a Reconsideration Advisory Committee or Committees to examine and report on decisions of CSC and its delegates under the Rules relating to entitlements to benefits of members, preserved benefit members and associates;
  - (i) effect policies with insurers in CSC's name to provide additional death and invalidity cover for members as provided for in the Rules;
  - (j) take action to control or manage, or to enhance or protect, the value of, any investment made out of the PSS Fund, or to enhance or protect, the return on any such investment; and
  - (l) establish a trust for the purpose of investing the PSS Fund; and
  - (m) charge fees, costs and expenses in relation to the PSS Fund, including arrangements connected with members, former members and non-member spouses choosing particular investment strategies and arrangements connected with splitting of superannuation interests under the *Family Law Act 1975*, as provided for in the Rules.
- 3.2A In exercising its functions and powers CSC shall comply with the requirements of the *Superannuation Industry (Supervision) Act 1993* and Regulations made under that Act, and have regard to the interests of members and their employers, preserved benefit members and associates.
- 3.3 Notwithstanding anything contained in the Deed, CSC shall, in exercising its functions and powers:
- (a) act honestly in all matters concerning the Public Sector Superannuation Scheme and the PSS Fund;
  - (b) exercise, in relation to all matters affecting the Public Sector Superannuation Scheme and the PSS Fund, the same degree of care, skill and diligence as an ordinary prudent person would exercise in dealing with property of another for whom the person felt morally bound to provide;
  - (c) ensure that CSC's duties and powers are performed and exercised in the best interests of members, preserved benefit members and associates;
  - (d) keep the money and other assets of the PSS Fund separate from any money and assets, respectively:
    - (i) that are held by CSC in its own capacity or by the directors of CSC personally; or
    - (ii) that are money or assets, as the case may be, of a standard employer-sponsor, or an associate of a standard employer-sponsor, as defined in the *Superannuation Industry (Supervision) Act 1993*, of the PSS Fund;
  - (e) not enter into any contract, or do anything else, that would prevent CSC from, or hinder CSC in, properly performing or exercising CSC's functions and powers;
  - (f) formulate and give effect to an investment strategy that has regard to the whole of the circumstances of the PSS Fund including, but not limited to, the following:

- (i) the risk involved in making, holding and realising, and the likely return from, the PSS Fund's investments having regard to its objectives and its expected cash flow requirements;
  - (ii) the composition of the PSS Fund's investments as a whole including the extent to which the investments are diverse or involve the PSS Fund in being exposed to risks from inadequate diversification;
  - (iii) the liquidity of the PSS Fund's investments having regard to its expected cash flow requirements;
  - (iv) the ability of the PSS Fund to discharge its existing and prospective liabilities;
  - (g) if there are any reserves of the PSS Fund — formulate and to give effect to a strategy for their prudential management, consistent with the PSS Fund's investment strategy and its capacity to discharge its liabilities (whether actual or contingent) as and when they fall due;
  - (h) allow a member or a person who has a preserved benefit access to any information or any documents prescribed in Regulations under the *Corporations Act 2001*.
- 3.4 CSC must cause proper records to be kept in respect of:
- (a) contributions paid into the PSS Fund; and
  - (b) benefits paid under the Act and this Deed (whether out of the PSS Fund or out of the Consolidated Revenue Fund); and
  - (c) amounts that, under the Act and this Deed, are:
    - (i) paid out of the Consolidated Revenue Fund into the PSS Fund; or
    - (ii) paid out of the PSS Fund to the Commonwealth.

*Clauses 4, 5, 6, 7, 8 and 8A deleted in the 35<sup>th</sup> amending deed.*

## **9 Operation of the PSS Fund**

- 9.1 All contributions and other moneys paid to CSC, or as directed by CSC, shall be held in trust by CSC in the PSS Fund. The PSS Fund shall be managed and invested by CSC in accordance with the Act and the Deed.
- 9.2 The PSS Fund shall comprise:
- (a) contributions made by or on behalf of members;
  - (b) contributions made by employers pursuant to the Act and the Deed;
  - (c) any other moneys paid or transferred to CSC pursuant to the Act and the Deed or which become subject to the trusts of the Deed;
  - (d) the income arising from investments;
  - (e) any accretions to or profits on realisation of investments; and
  - (f) funded components of associate benefits.
- 9.3 The PSS Fund shall be used by CSC to pay benefits to or in respect of members and associates, and to pay the costs and expenses of the management and investment of the PSS Fund.



**10 Investment of the PSS Fund**

- 10.1 For the purposes of this clause:
- (a) “invest” means expend moneys with a view to obtaining a present or future financial return (whether by way of income, profit or otherwise); and
  - (b) “profit” includes capital profit.
- 10.2 Moneys standing to the credit of the PSS Fund which are, in the opinion of CSC, moneys that are not for the time being required for the purpose of making payments out of the PSS Fund under the Act and the Deed shall, so far as is practicable, be invested by CSC in accordance with the Act and the Deed, but CSC shall so manage the PSS Fund that moneys that are from time to time required to pay benefits that are payable out of the PSS Fund are available for that purpose.
- 10.3 Moneys that, by virtue of subclause 10.2, are required to be invested by CSC may be invested in any manner and, without limiting the generality of the foregoing, may be invested by CSC jointly with another person or other persons.
- 10.4 CSC must determine an investment strategy and policy as soon as possible after 1 July 1990 and thereafter regularly review such a strategy and policy, and, where it considers necessary or desirable, change its existing investment strategy or policy. In determining and reviewing its investment strategy and policy, CSC shall consult with such persons or bodies as it thinks fit.
- 10.5 CSC shall invest moneys standing to the credit of the PSS Fund that are available for investment only through an investment manager or managers who undertake to invest, and manage the investment of those funds on behalf of CSC.
- 10.6 CSC shall ensure that any investment manager engaged by CSC:
- (a) operates within the investment powers of CSC and the investment strategy and policy as determined for the time being by CSC; and
  - (b) reports to CSC on the state of CSC’s investments and the investment market at such times and in such manner as CSC determines.

**11 Requests by Minister for Information**

- 11.1 CSC shall furnish to the Minister such information relating to the general administration and operation of the Public Sector Superannuation Scheme and the PSS Fund as the Minister may from time to time require.

**12 Delegation by CSC**

- 12.1 CSC may by an instrument under its seal delegate to:
- (a) a director; or
  - (aa) a member of the staff of CSC; or
  - (b) the CEO of ComSuper; or
  - (c) a member of staff of ComSuper assisting the CEO in the performance of the CEO’s function; or
  - (d) an APS employee in the Department referred to in subclause 1.3(b); or

- (e) an officer or employee of the person who is responsible for investing money forming part of a superannuation fund vested in or managed by CSC; or
  - (f) any other person who performs duties in connection with the operation of the Deed; or
  - (g) a committee consisting of 2 or more persons each of whom is a person referred to in any of the above paragraphs; or
  - (h) any other person;
- all or any of its powers under the Deed other than its power to reconsider its own decisions or decisions made by its delegates.
- 12.2 CSC may by an instrument under its seal delegate to a Reconsideration Advisory Committee established under the Rules CSC's power to reconsider its own decision or a decision made by its delegate and to determine the matter by:
- (a) affirming the decision under reconsideration; or
  - (b) varying the decision; or
  - (c) substituting another decision; or
  - (d) setting the decision aside;
- and, at its discretion, refunding any fee paid.
- 12.3 If CSC delegates a power under subclause 12.1, other than paragraph (h), the delegate may, by writing, sub-delegate the power:
- (a) if the delegate is a director — to:
    - (i) another director; or
    - (ii) a person referred to in paragraph 12.1(aa), (b), (c), (d), (e) or (f); or
  - (b) if the delegate is the CEO of ComSuper — to a person referred to in paragraph 12.1(c), (d), (e) or (f); or
  - (c) if the delegate is a person referred to in paragraph 12.1(aa), (c), (d), (e) or (f) — to:
    - (i) another person referred to in the same paragraph; or
    - (ii) a person referred to in another of those paragraphs.
- 12.4 Section 34AA and paragraphs 34AB(a), (b) and (d) of the *Acts Interpretation Act 1901* apply in relation to a sub-delegation in a corresponding way to the way in which they apply to a delegation.
- 12.5 Section 34A and paragraphs 34AB(c) and (d) of the *Acts Interpretation Act 1901* apply in relation to a sub-delegation as if it were a delegation.

## 13 Delegations by the Finance Minister

- 13.1 The Finance Minister may by signed instrument delegate all or any of his or her powers under the Deed, other than this power of delegation, to:
- (a) CSC; or
  - (b) an APS employee in the Department referred to in subclause 1.3(b); or
  - (c) the CEO of ComSuper or a member of the staff assisting the CEO of ComSuper in the performance of his or her functions.

IN WITNESS whereof the Honourable Ralph Willis, Minister for Finance, has hereunto set the name of The Commonwealth of Australia and affixed his own seal the day and the year first above written.

# THE SCHEDULE

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# PART 1 — INTRODUCTION

## Division 1

### Understanding these Rules

#### Structure of the Rules

**1.1.1** These Rules have been divided into 16 Parts, each dealing with a major aspect of the operation of the **PSS scheme**.

<b>Guide to the 16 Parts of the Rules</b>		
Part	Title	Deals With
1	Introduction	The structure of the Rules and defines special terms and phrases, and some concepts, used in the Rules.
2	Membership	How you become a member of the <b>PSS scheme</b> and what the different types of members are.
3	Annual Salary	The different forms of salary used to determine the amount of contributions paid and benefits received.
4	Contributions	When and how much contributions are paid by members, when they cannot be paid and when they are optional. Also deals with employer, or productivity, contributions.
5	Benefits	How to calculate a member's benefit
6	Member's Benefit Options	When and how a member's benefit can be taken which varies depending on the reason for ceasing membership.
7	Death Benefit Options	When and how beneficiaries or legal representatives can receive a deceased member's benefit or any residual benefit following the death of a PSS pensioner or former member.
8	Preserved Benefits	When and how benefits that have been compulsorily or optionally preserved in the <b>PSS scheme</b> can be taken. Also covers preserved benefit increases.

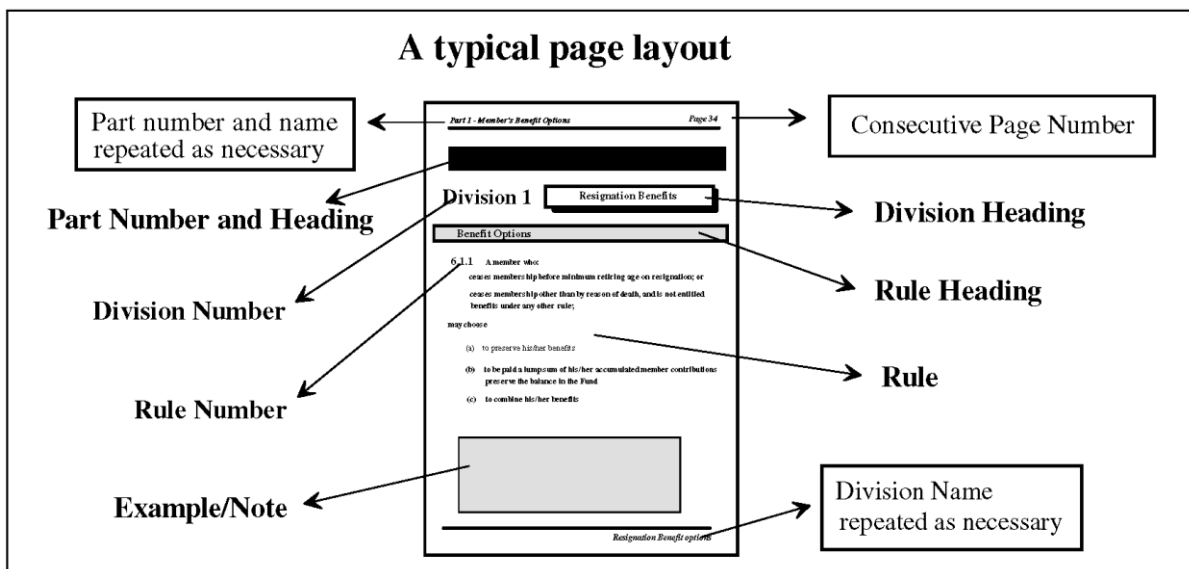
<b>Guide to the 16 Parts of the Rules</b>		
Part	Title	Deals With
9	Pensions	Converting benefits into pensions, especially how to work out pensions where independent beneficiaries are concerned. Also covers pension increases.
10	Medical and Invalidation Matters	Medical type issues of the <b>PSS scheme</b> including entry medical standards, limited benefits membership, additional medical cover, partial invalidity pensions and the invalidity retirement process.
11	Additional Accumulations	How amounts transferred to the <b>PSS scheme</b> accumulate over time and the options for payment of those amounts on ceasing membership.
12	General Benefit Provisions	General conditions relating to, among others, making and changing benefit choices, beneficiaries and additional interest for late payment
13	Review of Decisions	The internal review mechanisms available to have a decision of CSC or its delegate reconsidered.
14	CSS Transferees	The carry-over rights of members who transferred to the <b>PSS scheme</b> from the old Commonwealth Superannuation Scheme in relation to salary and contributions.
15	Commutation of pension: Payment of Surcharge Liability	Allowing a person who receives a surcharge assessment while in receipt of pension to commute that pension to pay the surcharge liability to the ATO.
16	Family Law Superannuation Splitting	The creation of a separate interest in the PSS for a non-member spouse and subsequent reduction of the benefit of a member spouse following the receipt of an agreement or court order as a result of Family Law actions.

**1.1.2** Each Part is further divided into Divisions addressing unique groupings within the Part and each Division is made up of Rules containing specific provisions; Rules do not necessarily have their own Rule headings.

**1.1.3** The Rules have been numbered so that the first number refers to the Part number, the second refers to the Division number within that Part and the third to the Rule number within that Division. For example, Rule 6.3.2 is the second Rule in Division 3 of Part 6 of the Rules.

**1.1.4** There are several notes, diagrams and guides within the Rules to help you understand the more complicated superannuation concepts or to warn you if you need to also look in another area of the Rules. However, these aids (including Part, Division and Rule headings) do not form part of the Rules.

**1.1.5** Tables on the other hand form part of the Rules and are used to provide factors or other similar information. Examples also form part of the Rules and have been included to demonstrate a practical application of a particular rule or the combined effect of a particular Division or Part.



## Division 2

### Words and Phrases Used in these Rules

#### Explanations of certain words and phrases

**1.2.1** Because some words and phrases have a special meaning when used in these Rules they have been explained below. They appear throughout the Rules in **bold print** to remind you they have a special meaning.

#### **accumulated funded productivity contributions**

in relation to a **member** or a **preserved benefit member** means the sum of:

- the **funded productivity contributions** that have been, or are deemed to have been, paid or have become payable, in respect of the **person** on or after his/her **first day of membership** less income tax plus any tax offset amount(s) as determined by **CSC**; and
- the amount of any **accumulated funded productivity contributions** included in a **preserved benefit** applicable to the person immediately before last becoming a **member**, plus the amount of any interest up to his/her **first day of membership** in accordance with a determination or determinations by **CSC** as to rates of interest and the method of allocation; and
- the amount of any **accumulated funded productivity contributions** accrued on last becoming an **invalidity pensioner** by a person who was an **invalidity pensioner** immediately before becoming a **member**; and
- any amount that is funded productivity contributions and interest under the *Superannuation Act 1976*, as defined in section 110Q of that Act, included in a transfer of assets in respect of him/her to **CSC** under section 248 of that Act; and
- the amount calculated under paragraph 11.3.29(a) (if any); and
- the interest (if any) on these amounts in accordance with a determination or determinations by **CSC** as to rates of interest and method of allocation;

**accumulated funded productivity contributions** are to be taken to be accumulated funded employer contributions for the purposes of the definition of accumulated funded contributions in Section 3 of the *Superannuation Act 1990*.

#### **accumulated member contributions**

in relation to a **member** or a **preserved benefit member**, means the sum of the following cumulative amounts taking into account any reductions that apply under rule 16.4.2(a):

- (a) the cumulative amounts are:

- contributions that have been, or are deemed to have been, paid or have become payable, by the **member** or **preserved benefit member** on or after his/her **first day of membership**; and
- the amount of any **accumulated member contributions** included in a **preserved benefit** applicable to the person immediately before last becoming a **member**, plus the amount of any interest up to his/her first day of membership in accordance with a determination or determinations by **CSC** as to rates of interest and the method of allocation; and
- the amount of any **accumulated member contributions** accrued before last becoming an **invalidity pensioner** by, and not refunded to, a person who was an **invalidity pensioner** immediately before becoming a **member**; and
- any amount that is the member's paid accumulated contributions under the *Superannuation Act 1976* included in a transfer of assets in respect of him/her to **CSC** under section 248 of that Act; and
- the amount calculated under paragraph 11.3.29(b) (if any); and
- the interest (if any) on these amounts in accordance with a determination or determinations by **CSC** as to rates of interest and method of allocation.

**accumulated productivity contributions**

in relation to a **member** or a **preserved benefit member**, means the sum of the **accumulated funded productivity contributions** and the **accumulated unfunded productivity contributions** taking into account any reductions that apply under rule 16.4.2(b).

**accumulated transfer amount**

means:

- in relation to a **member** — the **transfer amount** relating to the **member** plus accumulated interest calculated under Rule 11.1.4, taking into account any reductions that apply under paragraph 16.4.2(c).
- in relation to a **preserved benefit member** — the amount so preserved in the **PSS scheme** plus accumulated interest calculated under Rule 11.1.5, as taking into account any reductions that apply under paragraph 16.4.2(c).

**accumulated unfunded productivity contributions**

in relation to a **member** or a **preserved benefit member**, means the sum of:

- any amount that is unfunded productivity benefits for the purpose of determining a member's CSS transfer multiple under Rule 14.2.2; or
- any amount that is the notional interim benefit under the *Superannuation (Productivity Benefit) Act 1988* in the case of a **person** to whom an unfunded transfer multiple applied on his/her **first day of membership** under Rule 5.2.20; or

	<ul style="list-style-type: none"> <li>• the amount of any <b>accumulated unfunded productivity contributions</b> included in a <b>preserved benefit</b> applicable to the person immediately before last becoming a <b>member</b>; or</li> <li>• the amount of any <b>accumulated unfunded productivity contributions</b> accrued on last becoming an <b>invalidity pensioner</b> by a person who was an <b>invalidity pensioner</b> immediately before becoming a <b>member</b>; and</li> <li>• the interest (if any) on these amounts in accordance with a determination or determinations by <b>CSC</b> as to rates of interest and method of allocation.</li> </ul>
<b>additional accumulation amount</b>	(see Rule 16.1.2)
<b>additional accumulation component amount</b>	(see Rule 16.1.2)
<b>amount</b>	includes a nil amount.
<b>approved authority</b>	has the same meaning as in the <i>Superannuation Act 1990</i> .
<b>approved deposit fund</b>	has the same meaning as in the <b>SIS Act</b> .
<b>approved medical practitioner</b>	means a medical practitioner approved by <b>CSC</b> for the purposes of the Deed and the Rules.
<b>approved superannuation scheme</b>	means: <ul style="list-style-type: none"> <li>• a superannuation scheme, approved by the Minister under Section 33C of the <i>Superannuation Act 1990</i>, providing benefits for persons who are employed by, or are members of the staff of, an authority or body; and includes</li> <li>• for the purposes of Divisions 2 and 3 of Part 5 and Rule 10.1.1 a superannuation scheme approved by the Minister under Section 159 of the <i>Superannuation Act 1976</i>.</li> </ul>
<b>APS Agency</b>	means an Agency within the meaning of the <i>Public Service Act 1999</i> .
<b>APS employee</b>	has the same meaning as in the <i>Public Service Act 1999</i> .
<b>assessment</b>	has the same meaning as in the <i>Superannuation Contributions Tax (Assessment and Collection) Act 1997</i> .
<b>associate</b>	a person who has an entitlement to an <b>associate benefit</b> .
<b>associate benefit</b>	(see Rule 16.1.2)

<b>associate preserved benefit</b>	(see Rule 16.1.2)
<b>associate preserved pension</b>	(see Rule 16.1.2)
<b>associate standard pension</b>	(see Rule 16.1.2)
<b>authorised superannuation scheme</b>	means a superannuation scheme, declared by the Minister under Section 33G of the <i>Superannuation Act 1990</i> to be an <b>authorised superannuation scheme</b> , providing benefits for persons who are employed by, or are members of the staff of, an authority or body.
<b>available early release amount</b>	in relation to a <b>member</b> at a particular time, means the difference between the member's <b>early release amount</b> at that time and the member's <b>early release deduction amount</b> at that time.
<b>average salary</b>	is that applicable under Division 5 of Part 3 to a <b>regular member</b> and under Division 6 of Part 3 to a <b>casual member</b> .
<b>base amount</b>	(see Rule 16.1.2)
<b>basic salary</b>	of a <b>member</b> means: <ul style="list-style-type: none"> <li>(a) the amount, or the element or elements of remuneration, ascertained under the determination of <b>basic salary</b> made by <b>CSC</b> under the Rules applicable at 30 June 1995 (unless any one of paragraphs (b) to (d) applies in relation to the <b>member</b>); and</li> <li>(b) if Rule 1.2.3 applies in relation to the <b>member</b>—the amount, or the element or elements of remuneration, ascertained under the determination mentioned in that Rule (unless paragraph (c) or (d) applies in relation to the <b>member</b>); and</li> <li>(c) if Rule 1.2.4 applies in relation to the <b>member</b>—the amount ascertained under the determination mentioned in that Rule (unless paragraph (d) applies in relation to the <b>member</b>); and</li> <li>(d) if the <b>member</b> and his/her <b>designated employer</b> have agreed on an amount to be his/her <b>basic salary</b>—that amount.</li> </ul>
<b>Board</b>	means the board established under section 20 of the <i>Superannuation Act 1990</i> as in force before its repeal by the <i>Superannuation Legislation (Consequential Amendments and Transitional Provisions) Act 2011</i> .
<b>casual member</b>	means a <b>PSS member</b> who is: <ul style="list-style-type: none"> <li>• not a <b>regular member</b> and is not entitled to holiday leave and sick leave in his/her job; or</li> </ul>



- a **PSS member** who is paid fees on a daily basis in respect of an office or position.
- Comcare** means the Commission for the Safety, Rehabilitation and Compensation of Commonwealth Employees.
- compassionate ground** has the same meaning as in regulation 6.01 of the *Superannuation Industry (Supervision) Regulations 1994*.
- compensation leave** means any period during which a person is absent full-time from his/her employment due to an incapacity for work resulting from:
- an injury in respect of which compensation is payable under section 19 or 22 of the *Safety, Rehabilitation and Compensation Act 1988*; or
  - a service injury or disease (within the meaning of the *Military Rehabilitation and Compensation Act 2004*) in respect of which the person is receiving compensation under section 86 (part-time Reservists), 87 (incapacitated cadets and declared members) or 127 (former member maintained in hospital) of that Act; or
  - any period in respect of which persons not covered by those Acts are receiving similar compensation payments.
- contribution day** means:
- the Thursday that falls on 5 July 1990, and each succeeding alternate Thursday (*see also rule 4.1.7*); or
  - another day that is determined by **CSC** to be a **contribution day** in relation to a **member** who transfers out of the **PSS scheme** on the sale or transfer of all or part of a particular organisation, business, service, asset or function; and
  - a contribution day for the purposes of the *Superannuation Act 1976* referred to in Rule 14.4.3.
- contribution due day** means:
- a **contribution day** on which a **member** is required to pay contributions under Part 4;
  - a **contribution day** for the purposes of the *Superannuation Act 1976* referred to in Rule 14.4.3; or
  - a **contribution day** on which a **no-TFN member** would have been required to pay contributions under Part 4 if they were not a **no-TFN member**.
- CSC** (short for Commonwealth Superannuation Corporation) has the same meaning as in the *Governance of Australian Government Superannuation Schemes Act 2011*.

<b>CSS scheme</b>	means the superannuation scheme established by the <i>Superannuation Act 1976</i> , commonly referred to as the Commonwealth Superannuation Scheme.
<b>cumulative</b>	has a meaning affected by Rule 1.2.5.
<b>death benefit accrual</b>	in relation to a <b>deceased member</b> , means the benefit applicable under Rule 5.1.5.
<b>deceased limited benefits member</b>	means a <b>limited benefits member</b> who died before ceasing to be a <b>limited benefits member</b> .
<b>deceased member</b>	means a <b>member</b> who died before ceasing to be a <b>member</b> but does not include a <b>deceased limited benefits member</b> .
<b>deceased pensioner</b>	means a former <b>member</b> who, immediately before his/her death, was in receipt of a PSS pension or would have been except for its suspension under the invalidity provisions in Division 11 of Part 10 of these Rules.
<b>deceased preserved benefit member</b>	means a former <b>preserved benefit member</b> who died before his/her <b>preserved benefit</b> became payable.
<b>decision</b> of these Rules, includes:	<p>for the purposes of reconsidering decisions of <b>CSC</b> under Part 13</p> <ul style="list-style-type: none"> <li>• making, suspending, revoking or refusing to make an order or determination; and</li> <li>• giving, suspending, revoking or refusing to give a certificate, direction, approval, consent or permission; and</li> <li>• issuing, suspending, revoking or refusing to issue an authority or other instrument; and</li> <li>• imposing a condition or restriction; and</li> <li>• making a declaration, demand or requirement; and</li> <li>• retaining, or refusing to deliver up, an article; and</li> <li>• doing or refusing to do any other act or thing;</li> </ul> <p>under the Rules.</p>
<b>Department</b>	<p>means:</p> <ul style="list-style-type: none"> <li>• an <b>APS Agency</b>; or</li> <li>• a Department of the Parliament.</li> </ul>
<b>deferred annuity</b>	means an annuity of the type referred to by this name in the <b>SIS Act</b> .
<b>designated employer</b>	has the same meaning as in the <i>Superannuation Act 1990</i> .

<b>director</b>	has the same meaning as in the <i>Governance of Australian Government Superannuation Schemes Act 2011</i> .
<b>Early</b> means the sum	<p><b>release amount</b> in relation to a <b>member</b> at a particular time, of the following amounts:</p> <p>(a) the member's <b>accumulated member contributions</b> at that time;</p> <p>(b) the member's <b>accumulated funded productivity contributions</b> at that time;</p> <p>(c) the <b>accumulated transfer amount</b>, or if there are 2 or more such amounts, the sum of those amounts, in respect of the person at that time;</p> <p>(d) the member's Accumulated Additional Contributions, as defined in Rule 11.4.8.</p>
<b>early release deduction amount</b>	<p>in relation to a <b>member</b> at a particular time, means the total of the following:</p> <p>(a) the amount of each <b>early release lump sum</b> previously paid to or for the benefit of the <b>member</b>;</p> <p>(b) interest (if any) on the amount of each such <b>early release lump sum</b> for the period beginning at the time the <b>early release lump sum</b> is paid and ending at the particular time, in accordance with a determination or determinations by <b>CSC</b> as to rates of interest and method of allocation.</p>
<b>early release lump sum</b>	has the meaning given by Rule 12.4.1.
<b>eligible child</b>	<p>in relation to a <b>deceased member</b>, a <b>deceased pensioner</b>, a <b>deceased preserved benefit member</b> or a <b>deceased limited benefits member</b>, is a child of the former <b>member</b> (including an adopted child, an ex-nuptial child, a step-child, a child of the former <b>member</b> within the meaning of the <i>Family Law Act 1975</i> or any other person whom <b>CSC</b> determines is to be treated as a child of the former <b>member</b>) who:</p> <ul style="list-style-type: none"> <li>• has not reached age 16; or</li> <li>• is age 16 or more but less than age 25 and: <ul style="list-style-type: none"> <li>– is receiving full-time education at a school, college or university; and</li> <li>– is not ordinarily employed or self-employed;</li> </ul> </li> </ul> <p>and</p> <ul style="list-style-type: none"> <li>• immediately before the death of the former <b>member</b>: <ul style="list-style-type: none"> <li>– ordinarily lived with the former <b>member</b>; or</li> <li>– was, in the opinion of <b>CSC</b>, wholly or substantially dependent upon the former <b>member</b>; or</li> </ul> </li> </ul>

- is born after the death of the former **member**, and would have, in the opinion of **CSC**, ordinarily lived with, or been wholly or substantially dependent on, the former **member** if the **child** had been born before the death of the former **member**.

*Note* Rule 1.2.6 is relevant for determining if a child is a step-child.

**eligible superannuation scheme** means a superannuation scheme that has been agreed by the Minister and **CSC** to be an **eligible superannuation scheme** under Division 8 of Part 6.

**excluded period of leave of absence** means a period of leave of absence specified in Rule 4.2.1.

**family law commencement day** means 18 May 2004.

*Note* Schedule 1 to the *Superannuation Legislation Amendment (Family Law and Other Matters) Act 2004* commenced on 18 May 2004. The amendments made by the Twenty-second Amendment of this Deed, which related to family law matters, also came into effect on that day.

**family law value** (see Rule 16.1.2)

**final average salary** means the **average salary** applicable to a **member** on his/her **last day of membership**.

**final benefit accrual** in relation to a former **member** means the benefit applicable under Rule 5.1.3.

**first day of membership** means:

- if the person has become a **member** on one occasion only, the day on which the he/she became a **member** of the **PSS scheme**; or
- if the person has become a **member** on more than one occasion, the day on which he/she last became a **member** of the **PSS scheme**; or
- in the case of a person who was a member of the **CSS scheme** until the date of his/her election to join the **PSS scheme**, the date in Rule 14.1.1.

**fixed-term employee** means:

- a person appointed under section 58 of the *Public Service Act 1999*; or
- an **APS employee** on a fixed term; or
- a person who is appointed to a **statutory office** for a fixed term; or
- a person who holds an appointment, or is employed, otherwise than under the *Public Service Act 1999*, by the Commonwealth for a fixed term; or

- a person who holds an appointment, or is employed, by an **approved authority** for a fixed term; or
- a person who holds an appointment, or is employed, for a fixed term, and who is a person to whom Division 3 of Part IV of the *Public Service Act 1922* applied immediately before the time (the **repeal time**) when that Act was repealed and who:
  - during the transitional period (within the meaning of Part 3 of the *Public Employment (Consequential and Transitional) Amendment Act 1999*) continues in eligible public employment (within the meaning of Part IV of the *Public Service Act 1922*, as in force immediately before the repeal time); or
  - after the end of that transitional period, continues in the same eligible public employment (within the meaning of Part IV of the *Public Service Act 1922*, as in force immediately before the repeal time) in which the person was engaged immediately before the end of that transitional period; or
- a person who holds an appointment, or is employed, for a fixed term, and who is a person who is a **member** by virtue of a declaration under paragraph 6(1)(j) of the *Superannuation Act 1990*.

**fortnightly contribution salary**

means the fortnightly salary calculated under Rule 3.1.1 in respect of a **regular member** or Rule 3.2.1 in respect of a **casual member**.

**funded component**

(see Rule 16.1.2)

**funded productivity contributions**

in relation to a **member** or a **preserved benefit member**, means:

- productivity contributions paid or payable in relation to the person in accordance with Division 3 of Part 4 of these Rules; and
- where the person transferred from the **CSS scheme**, productivity contributions paid or payable under the *Superannuation Act 1976*, from his/her **first day of membership** to the date of his/her election to join the **PSS scheme**.

**interest**

includes negative or zero interest, and the following words, when used in relation to interest, have a corresponding meaning – **accrue**, **accrued**, **accruing**, **accumulate**, **accumulated**, **accumulates**.

**invalidity benefit accrual**

in relation to a former **member** means the benefit applicable under Rule 5.1.4.

- invalidity pensioner** means a former **member** who ceased membership on **invalidity retirement** who chose, and is entitled to, a **pension** under Division 5 of Part 6 of the Rules.
- invalidity retirement** means:
- for a **member** under age 60, the termination of his/her employment on the ground that, because of any mental or physical condition, he/she is unable to perform his/her duties, but only where **CSC** has certified under Section 13 of the *Superannuation Act 1990* that the **member** will be entitled to invalidity benefits.
  - for a **member** at or over age 60, the termination of his/her employment on the ground that he/she is unable to perform his/her duties because of any mental or physical condition.
- involuntary retirement** means cessation of membership of the **PSS scheme** in one of the following circumstances:
- in the case of a **member** who has reached his/her **minimum retiring age**, he/she is retired, otherwise than at his/her own request; or
  - the **member's** employment or appointment is terminated on a ground similar to a ground specified in section 76W of the *Public Service Act 1922*, as in force immediately before its repeal, but not including termination under the *Public Service Management Act 1994* of the Australian Capital Territory of an appointment under that Act if the appointment was made on probation and had not been confirmed when the termination was effected; or
  - in the case of a **permanent employee**, the position or office of the **member** ceases to exist, whether by reason of its being abolished or otherwise; or
  - the **member's** employment or appointment is terminated on a ground similar to a ground specified in section 76D or 76L of the *Public Service Act 1922*, as in force immediately before its repeal; or
  - the **member** is retired under section 76FA or subsection 76F(1B) of the *Public Service Act 1922*, in its continued application because of section 8 of the *Public Employment (Consequential and Transitional) Amendment Act 1999*; or
  - in the case of an SES employee, the **member** retires under section 37 of the *Public Service Act 1999*; or
  - in the case of a **fixed-term employee**, in the circumstances referred to in Rules 6.4.1, 6.4.2, 6.4.4, 6.4.9, 6.4.10 and 6.4.11;
- but does not include cessation of a member's membership:
- because of **invalidity retirement**; or

- after the **member** has reached his/her **maximum retiring age**; or
- on the sale or transfer of all or part of an organisation, business, service, asset or function (*see Divisions 6 and 7 of Part 6*); or
- initiated through the member's own actions, including
  - dismissal; or
  - forfeiture of office.

**last birthday**

in relation to a **member** means the later of:

- the last anniversary of his/her birth (where relevant, 1 March is substituted for 29 February in any non-leap year); or
- the date of becoming a **member**.

**last day of membership**

in relation to a **member** or former **member** means:

- the date on which he/she ceased to be a **member**; or
- where he/she has ceased to be a **member** on more than one occasion, the date he/she last ceased to be a **member**

**legal personal representative**

has the same meaning as in the **SIS Act**.

**life assurance company**

has the same meaning as in the *Income Tax Assessment Act 1936* or the *Income Tax Assessment Act 1997*.

**limited benefits member**

is a **member** who:

- under Rule 10.2.1, **CSC** has determined is not of sufficiently sound health to carry out all of the duties of his/her position without taking excessive sick leave during the three years after he/she first became a **member** or first became a **member** for any concurrent period or periods of membership; or
- under Rule 10.2.6, failed to provide a completed medical questionnaire or undergo a medical examination or test; or
- under Rule 10.12.1, failed to give information, or gave false or misleading information in connection with a medical questionnaire or medical examination or test; and

has not ceased to be such a **member**.

**marital or couple relationship**

means a relationship at a particular time between a **member**, a **preserved benefit member** or a **pensioner** and another person, whether or not they were legally married to each other at the time of the relationship, under which they had been living with each other:

- as husband and wife, or **partners**, on a permanent and bona fide domestic basis for a continuous period of at least 3 years up to that time; or
- for a continuous period of less than 3 years up to that time but, in the opinion of **CSC**, were living with each other as husband and wife, or **partners**, on a permanent and bona fide domestic basis at that time, having regard to any evidence relevant in that respect, which includes evidence establishing any of the following:
  - that the other person was wholly or substantially dependent on the **member, preserved benefit member or pensioner**;
  - that they were legally married to each other;
  - that the relationship was registered under a law of a State or Territory prescribed for the purposes of section 22B of the *Acts Interpretation Act 1901*, as a kind of relationship prescribed for the purposes of that section;
  - that a child was born of the relationship or was adopted during the period of the relationship;
  - that there is a child of both of the persons within the meaning of the *Family Law Act 1975*;
  - that they jointly owned a home which was their usual residence;
  - any other matters that **CSC** considers relevant.

**maximum benefit**

means a benefit calculated under Divisions 6 or 7 of Part 5, Division 3 of Part 11 or Division 3 of Part 14.

**maximum benefits member**

means a **member** to whom Rule 5.6.1, 5.7.1 or 11.3.10 applies.

**maximum retiring age**

in relation to a **member** means:

- the age of 65 years; or
- the age specified as the **maximum retiring age** applicable to the **member** under the terms and conditions, including any law of the Commonwealth that affects the **maximum retiring age** of the **member**, under which a **member**:
  - is employed or holds office; or
  - was employed or held office on his/her **last day of membership**.

**member**

means a **regular member** or a **casual member**.

**member contributions**

means:

- contributions paid or payable by a **member** under Part 4; and



	<ul style="list-style-type: none"> <li>where the <b>member</b> transferred from the <b>CSS scheme</b>, contributions paid or payable by the <b>member</b> under the <i>Superannuation Act 1976</i> from his/her <b>first day of membership</b> to the date of his/her election to transfer to the <b>PSS scheme</b>.</li> </ul>
<b>member contributions amount</b>	(see Rule 16.1.2)
<b>member contributions component</b>	(see Rule 16.1.2)
<b>member spouse</b>	(see Part VIIIIB of the <i>Family Law Act 1975</i> and Rule 16.1.1)
<b>Military Rehabilitation and Compensation Commission</b>	means the Commission established under the <i>Military Rehabilitation and Compensation Act 2004</i> .
<b>minimum retiring age</b>	in relation to a <b>member</b> means: <ul style="list-style-type: none"> <li>the age specified as the <b>minimum retiring age</b> applicable to the <b>member</b> under the terms and conditions, including any law of the Commonwealth that affects the <b>minimum retiring age</b> of the <b>member</b>, under which a <b>member</b>: <ul style="list-style-type: none"> <li>is employed or holds office; or</li> <li>was employed or held office on his/her <b>last day of membership</b>; or</li> </ul> </li> <li>age 55 where no such <b>minimum retiring age</b> is specified in the terms and conditions of a member's office or employment.</li> </ul>
<b>non-member spouse</b>	(see Part VIIIIB of the <i>Family Law Act 1975</i> and Rule 16.1.1)
<b>non-standard pension</b>	(see Rule 16.1.2)
<b>no-TFN member</b>	means a member for which the PSS Fund cannot accept certain contributions because <b>CSC</b> does not hold the member's tax file number, in accordance with subregulation 7.04(2) of the <i>Superannuation Industry (Supervision) Regulations 1994</i> .
<b>notional interest</b>	includes negative or zero notional interest.
<b>operative time</b>	(see Rule 16.1.2)
<b>original interest</b>	(see Rule 16.1.2)
<b>partial invalidity pension</b>	means a <b>pension</b> which: <ul style="list-style-type: none"> <li>may be payable to a <b>member</b>:</li> </ul>

- where he/she was an **invalidity pensioner** immediately before last becoming a **member**, or would have been if his/her **invalidity pension** was not suspended; or
- whose salary is decreased for health reasons; and
- is calculated under Division 5 of Part 10 of these Rules.

**partial invalidity pensioner**

means a person to whom a **partial invalidity pension** is payable under Division 5 of Part 10 of these Rules.

**partially dependent child**

in relation to a **deceased member**, a **deceased pensioner**, a **deceased preserved benefit member** or a **deceased limited benefits member**, is a child of the former **member** (including an adopted child, an ex-nuptial child, a step-child, a child of the former **member** within the meaning of the *Family Law Act 1975* or any other person whom **CSC** determines is to be treated as a child of the former **member**) who:

- is not an **eligible child**; and
- is aged less than 16, or is aged 16 or more but less than age 25 and:
  - is receiving a full-time education at a school, college or university; and
  - is not ordinarily employed or self-employed;

and

- in respect of whom, immediately before the death of the former **member**,
  - the former **member** was voluntarily making, or required by a Court to make, regular maintenance payments; or
  - in the opinion of **CSC**, the former **member** would have been voluntarily making, or required by a Court to make, such payments if the **child** had been born before the death of the former **member**.

*Note* Rule 1.2.6 is relevant for determining if a child is a step-child.

**partner**

a person is the **partner** of another person if the two persons have a relationship as a couple (whether the persons are the same sex or different sexes).

**payment split**

(see Rule 16.1.2)

**pension**

means a pension payable under the Rules.

**pensioner**

means a former **member** to whom a **pension** is payable under the Rules, but does not include the recipient of a **pension** paid as a death benefit.

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<b>pension payday</b>	means the Thursday that falls on 12 July 1990 and each succeeding alternate Thursday.
<b>period of membership</b>	means the period commencing on the <b>first day of membership</b> and ending on the <b>last day of membership</b> of the <b>PSS scheme</b> .
<b>permanent employee</b>	has the same meaning as in the <i>Superannuation Act 1990</i> .
<b>permanent employer</b>	means, in relation to a <b>member</b> who is on a period of leave of absence without pay, the employer by whom the <b>member</b> would normally be employed if not for the period of leave of absence without pay.
<b>permanent full-time employee</b>	means: <ul style="list-style-type: none"><li>• a <b>permanent employee</b> employed to work on a full-time basis;</li><li>• the holder of a <b>statutory office</b> on a full-time basis;</li><li>• a person to whom Part IV of the <i>Public Service Act 1922</i> applied immediately before the time (the <b>repeal time</b>) when that Act was repealed, and who was a <b>permanent employee</b> employed on a full-time basis immediately before that Part applied, and who:<ul style="list-style-type: none"><li>– during the transitional period (within the meaning of Part 3 of the <i>Public Employment (Consequential and Transitional) Amendment Act 1999</i>) continues in eligible public employment (within the meaning of Part IV of the <i>Public Service Act 1922</i>, as in force immediately before the repeal time); or</li><li>– after the end of that transitional period, continues in the same eligible public employment (within the meaning of Part IV of the <i>Public Service Act 1922</i>, as in force immediately before the repeal time) in which the person was engaged immediately before the end of that transitional period;</li></ul></li><li>• a person declared by <b>CSC</b>, in agreement with the Minister, to be a <b>permanent full-time employee</b>.</li></ul>
<b>permanent part-time employee</b>	means: <ul style="list-style-type: none"><li>• a <b>permanent employee</b> employed to work on less than a full-time basis;</li><li>• the holder of a <b>statutory office</b> on less than a full-time basis;</li><li>• a person to whom Part IV of the <i>Public Service Act 1922</i> applied immediately before the time (the <b>repeal time</b>) when that Act was repealed, and who was a <b>permanent employee</b> employed on less than a full-time basis immediately before that Part applied, and who:</li></ul>

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- during the transitional period (within the meaning of Part 3 of the *Public Employment (Consequential and Transitional) Amendment Act 1999*) continues in eligible public employment (within the meaning of Part IV of the *Public Service Act 1922*, as in force immediately before the repeal time); or
- after the end of that transitional period, continues in the same eligible public employment (within the meaning of Part IV of the *Public Service Act 1922*, as in force immediately before the repeal time) in which the person was engaged immediately before the end of that transitional period;
- a person declared by **CSC**, in agreement with the Minister, to be a **permanent part-time employee**.

<b>personal earnings</b>	in relation to a person who is an <b>invalidity pensioner</b> means salary, wages, fees or other amounts received by the person for services rendered, or work performed, by the person and includes: <ul style="list-style-type: none"> <li>• remuneration paid as the director of a company; or</li> <li>• commission received for canvassing, collecting or similar activities.</li> </ul>
<b>plus</b>	has a meaning affected by Rule 1.2.5.
<b>pre-assessment payment</b>	means a payment made under Division 10 of Part 10 of these Rules.
<b>preserved benefit</b>	means a benefit that, on a <b>member</b> ceasing membership, is either compulsorily or voluntarily retained in the <b>PSS scheme</b> for payment under Part 8 of these Rules, together with any increases under Division 6 of that Part, to, or in respect of, the former <b>member</b> or his/her beneficiaries.
<b>preserved benefit member</b>	means a former <b>member</b> to or in respect of whom a <b>preserved benefit</b> has not yet been paid.
<b>productivity contributions amount</b>	(see Rule 16.1.2)
<b>productivity contributions component</b>	(see Rule 16.1.2)
<b>PSS Fund</b>	means the Fund established by Deed, as amended from time to time, under the <i>Superannuation Act 1990</i> .
<b>PSS member</b>	means a person who is a member of the <b>PSS scheme</b> by force of Part 3 of the <i>Superannuation Act 1990</i> .

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<b>PSS scheme</b>	means the superannuation scheme established by the Deed, as amended from time to time, referred to in Section 4 of the <i>Superannuation Act 1990</i> .
<b>recognised allowances</b>	of a <b>member</b> means: <ol style="list-style-type: none"><li>the amount, or the element or elements of remuneration, ascertained under the determination of <b>recognised allowances</b> made by <b>CSC</b> under the Rules applicable at 30 June 1995 (unless any one of paragraphs (b) to (d) applies in relation to the <b>member</b>); and</li><li>if Rule 1.2.3 applies in relation to the <b>member</b>—the amount, or the element or elements of remuneration, ascertained under the determination mentioned in that Rule (unless paragraph (c) or (d) applies in relation to the <b>member</b>); and</li><li>if Rule 1.2.4 applies in relation to the <b>member</b>—the amount ascertained under the determination mentioned in that Rule (unless paragraph (d) applies in relation to the <b>member</b>); and</li><li>if the <b>member</b> and his/her <b>designated employer</b> have agreed on an amount to be his/her <b>recognised allowances</b>—that amount.</li></ol>
<b>regular member</b>	means a <b>PSS member</b> who is: <ul style="list-style-type: none"><li>a <b>permanent full-time employee</b>;</li><li>a <b>permanent part-time employee</b>;</li><li>a <b>temporary full-time employee</b>; or</li><li>a <b>temporary part-time employee</b> who is entitled to holiday leave and sick leave in his/her job;</li></ul> but does not include a <b>PSS member</b> who is paid fees on a daily basis in respect of an office or position.
<b>release authority</b>	means: <ul style="list-style-type: none"><li>a release authority received from a <b>member</b> or <b>preserved benefit member</b> or the Commissioner of Taxation under section 292-410 of the <i>Income Tax Assessment Act 1997</i>; or</li><li>a transitional release authority received from a <b>member</b> or <b>preserved benefit member</b> under section 292-80B of the <i>Income Tax (Transitional Provisions) Act 1997</i>.</li></ul>
<b>RSA</b>	has the same meaning as in the <i>Retirement Savings Accounts Act 1997</i> .
<b>roll-over</b>	means payment by <b>CSC</b> as a roll-over superannuation benefit (as defined in the <i>Income Tax Assessment Act 1997</i> ) within the superannuation system (as defined in the <i>SIS Act</i> ).

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**Note:**

The term “roll-over superannuation benefit” is defined in Division 306 of the *Income Tax Assessment Act 1997* and includes a superannuation benefit paid from one superannuation plan to another. The term “superannuation system” is defined in regulations made under the SIS Act and includes regulated superannuation funds, approved deposit funds, annuities, deferred annuities and Retirement Savings Accounts.

<b>scheme value</b>	(see Rule 16.1.2)
<b>Secretary</b>	has the same meaning as under the <i>Public Service Act 1999</i> .
<b>separation amount</b>	(see Rule 16.1.2)
<b>separation factor</b>	(see Rule 16.1.2)
<b>severe financial hardship</b>	has the same meaning as in regulation 6.01 of the <i>Superannuation Industry (Supervision) Regulations 1994</i> .
<b>SIS Act</b>	means the <i>Superannuation Industry (Supervision) Act 1993</i> and the regulations in force under that Act.
<b>splitting agreement</b>	(see Rule 16.1.2)
<b>splitting order</b>	(see Rule 16.1.2)
<b>splitting percentage</b>	(see Rule 16.1.2)
<b>spouse</b>	<p>in relation to a <b>deceased member</b>, a <b>deceased limited benefits member</b>, a <b>deceased preserved benefit member</b> or a <b>deceased pensioner</b>, means:</p> <ul style="list-style-type: none"> <li>• another person who had a <b>marital or couple relationship</b> with the deceased person at the time of the deceased person’s death; or</li> <li>• another person who did not have a <b>marital or couple relationship</b> with the deceased person at the time of the deceased person’s death but who had previously had a <b>marital or couple relationship</b> with the deceased person, and: <ul style="list-style-type: none"> <li>– at the time of the deceased person’s death, that other person was legally married to the deceased person; and</li> <li>– in the opinion of <b>CSC</b>, that other person was wholly or substantially dependent upon the deceased person at the time of the deceased person’s death.</li> </ul> </li> </ul>
<b>standard pension</b>	(see Rule 16.1.2)

<b>standard risk</b>	in relation to a <b>member</b> being assessed by a life office for the provision of additional death and invalidity cover under Division 3 of Part 10 of these Rules, means a <b>member</b> who does not: <ul style="list-style-type: none"><li>• suffer from any physical or mental incapacity or condition; and/or</li><li>• engage in any hazardous occupation or pursuit.</li></ul>
<b>statutory office</b>	has the same meaning as in the <i>Superannuation Act 1990</i> .
<b>sum</b>	has a meaning affected by Rule 1.2.5
<b>superannuation guarantee additional amount</b>	means an amount for the purposes of ensuring that an employer of a person would not have an individual superannuation guarantee shortfall within the meaning of the <i>Superannuation Guarantee (Administration) Act 1992</i> in respect of the person for any period in which the person was a <b>member</b> . Such an amount will be determined by <b>CSC</b> having regard to: <ul style="list-style-type: none"><li>(a) the charge percentage specified in subsection 19(2) of the <i>Superannuation Guarantee (Administration) Act 1992</i> as it applied during the period in which the person was a <b>member</b>; and</li><li>(b) the advice of an actuary in relation to the calculation of the amount.</li></ul>
<b>superannuation interest</b>	(see Rule 16.1.2)
<b>surcharge</b>	has the same meaning as in the <i>Superannuation Contributions Tax (Assessment and Collection) Act 1997</i> .
<b>surchargeable contributions</b>	means surchargeable contributions (within the meaning of the <i>Superannuation Contributions Tax (Assessment and Collection) Act 1997</i> ) that are attributable to the operation of the Rules.
<b>temporary employee</b>	has the same meaning as in the <i>Superannuation Act 1990</i> .
<b>temporary full-time employee</b>	means a <b>temporary employee</b> employed to work on a full-time basis for a period of at least three months or such other period as <b>CSC</b> decides.
<b>temporary part-time employee</b>	means a <b>temporary employee</b> who is employed to work on a part-time basis for a period of at least three months or such other period as <b>CSC</b> decides
<b>terminal medical condition</b>	means a condition(s) suffered by an affected person that has been certified by two or more medical practitioners, at least one of whom is not treating the affected person, who have experience in the condition(s), as being of either a terminal nature or of such severity that within two years of the date of their certificate the

affected person would need assistance with personal or nursing care on a daily basis.

**total** has a meaning affected by Rule 1.2.5.

**totally and permanently incapacitated** means that, because of a physical or mental condition, the person is unlikely ever to work again in a job for which he/she:

- is reasonably qualified by education, training or experience; or
- could be so qualified after retraining.

**transfer amount** means an amount transferred by:

- (a) a **member** into the **PSS scheme** under Rule 11.1.1 or 11.1.2; or
- (b) a **preserved benefit member** into the **PSS scheme** under Rule 11.1.1A;

less income tax payable by the **PSS Fund** in relation to that amount.

**unfunded benefit accrual** in relation to a **member** on a particular day means the amount of the benefit accrual under Division 1 of Part 5 of the **member** on that day less the sum of his/her **accumulated member contributions** and **accumulated productivity contributions** on that day

**unfunded component** (see Rule 16.1.2).

**unfunded preserved benefit** in relation to a **preserved benefit** for a **preserved benefit member** on a particular day, means the amount of the **preserved benefit** on that day that is attributable to the amount (if any) of the member's final **unfunded benefit accrual** included in the **preserved benefit**, taking into account any reductions that apply under Rule 16.4.5.

**1.2.2** If a word or phrase defined in a Part or a Division of these Rules is used elsewhere in these Rules, it has the same meaning unless excluded by the context. For convenience, these words and phrases are listed as signpost definitions in Rule 1.2.1 above.

### Minister may make determinations of basic salary and recognised allowances

**1.2.3** This rule applies in relation to a **member** if the Minister makes a determination of an amount, or an element or elements of remuneration, as **basic salary** or **recognised allowances**, that applies in relation to the **member**.

### Members to whom a determination applies

**1.2.4** This rule applies in relation to a **member** if:

- (a) the **member** is appointed under an Act and a Minister makes a determination under that Act in respect of the remuneration of the **member**; or



- (b) the **member** is appointed under the *Parliamentary Service Act 1999* and the Presiding Officers (within the meaning of that Act) make a determination under that Act in respect of the remuneration of the **member**; or
- (c) a determination is made under the *Remuneration Tribunal Act 1973* in respect of the remuneration of the **member**;

and:

- (d) an amount of **basic salary** of the **member** can be ascertained under the determination; or
- (e) an amount of **recognised allowances** of the **member** can be ascertained under the determination and the determination expressly mentions **recognised allowances**.

**1.2.4A** For the purposes of Rule 1.2.4(c), an assignment under subsection 14(3) of the *Remuneration Tribunal Act 1973* of a **Secretary** to an amount of remuneration is taken to be a determination made under the *Remuneration Tribunal Act 1973* in respect of the remuneration of the **Secretary**.

**1.2.5** If:

- (a) a provision of these Rules involves the calculation of a sum (whether the expression “cumulative”, “sum”, “total”, “plus” or any other expression is used); and
- (b) the calculation involves negative **interest** or negative **notional interest**; and
- (c) apart from this Rule, the sum would be less than zero;

the sum is taken to be zero.

**1.2.6** Without limiting who is a step-child for the purposes of the Rules, someone who is a child of a **partner** of the person is the step-child of the person, if he or she would be the person’s step-child except that the person is not legally married to the **partner**.

## PART 2 — MEMBERSHIP

### Division 1

### Membership

#### Becoming a member

**2.1.1** A person becomes a **PSS member** under Part 3 of the *Superannuation Act 1990*. That Part of the *Superannuation Act 1990* also provides when a person becomes a member of the **PSS scheme** and provides authority for the Minister to declare that a particular person is a **PSS member** or is not a **PSS member**.

**Note:** Amendments to the *Superannuation Act 1990* that commenced on 1 July 2005 effectively closed the **PSS scheme** to new entrants from that date. Nevertheless, certain people can join or are required to rejoin the **PSS scheme on or after 1 July 2005**, in particular:

- a person who commences employment with the Australian Government or an approved authority who is:
  - already a **member** of the **PSS scheme** eg due to another concurrent instance of employment;
  - a person who has a **preserved benefit** in the **PSS scheme** that has not been paid;
  - a person who is an **invalidity pensioner**;
- a person who was the holder of a statutory office on 30 June 2005 or was a **temporary employee** on that date who had a continuing right to elect to be a **PSS member** in respect of the appointment or employment held on that day (see subsection 6(4) and sections 7 and 8 of the *Superannuation Act 1990*);
- a person who was a **temporary employee** before 1 July 2005 and who made an election before that date under section 8 of the *Superannuation Act 1990* to join the **PSS scheme** and the election took effect on or after that date;
- a person who validly elects to transfer to the **PSS scheme** from the **CSS scheme**.

#### Types of members

**2.1.2** Members are classified according to the nature of their employment in a Department or Commonwealth authority or body as set out in the following Table:

Table – Membership		
Category	Employment	Does NOT include
regular member	permanent full-time permanent part-time temporary full-time temporary part-time with entitlement to holiday leave and sick leave	A person paid fees on a daily basis
casual member	temporary part-time with <u>no</u> entitlement to holiday leave and sick leave Paid fees on a daily basis	A person who is a regular member

**Note:** Before becoming a member while employed in a temporary full-time or temporary part-time capacity, a person must meet the requirements of section 8 of the *Superannuation Act 1990* in relation to length of employment.

**2.1.3** A **regular member** or a **casual member** can be further classified for particular purposes as a **limited benefits member** (see *Division 2 of Part 10*), a **maximum benefits member** (see *Rule 5.6.1*) or a **no-TFN member** (see *Rule 1.2.1*).

### Concurrent memberships

**2.1.4** A person may be a **member** in respect of two or more concurrent employments.

**2.1.5** A person who:

- (a) is an eligible employee for the purposes of the **CSS scheme**; or
- (b) has one or more **preserved benefits**;

may also concurrently be a **member** in respect of one or more employments.

### Preserved benefit members

**2.1.6** A former member who has a **preserved benefit** compulsorily or voluntarily retained in the **PSS scheme**, but not yet paid, is classified as a **preserved benefit member**.

**2.1.7** A former member may have two or more preserved benefits. Such preserved benefits may be combined (see *Rules 8.5.4, 8.5.5 and 8.5.6*).

**Note:** Separate benefits may be payable in respect of periods of concurrent membership and in respect of membership and concurrent preserved benefit membership.

## Choosing to cease PSS membership

**2.1.8** For the purposes of subsection 6B(1) of the *Superannuation Act 1990*, the phrase *a member who is making member contributions* includes, but is not limited to:

- (a) a **member** who is making **member contributions** to the PSS Fund at a rate of between 2% and 10% (inclusive);
- (b) a member who is not contributing to the PSS Fund because they are permitted to contribute at a rate of 0% in accordance with the Rules; and
- (c) a **maximum benefits member**,

but does not include a **preserved benefit member**.

**Note:** Section 6B of the *Superannuation Act 1990* generally allows a “contributory” **member** (but also includes a **maximum benefits member**) of the PSS to make an election to cease to be a **member** of the scheme. A **member** who is on a period of leave without pay who cannot pay contributions under the Rules may be able to make such an election when the relevant period of leave has ended. A **preserved benefit member** may also be able to make such an election if they return to contributory membership in the future.

Where a **member** or a **maximum benefits member** makes such an election, they will not be able to return to membership of the PSS in respect of any current membership, or any former membership where they have a preserved benefit in the scheme.

## Division 2

## Continuation of Membership

### Unsuccessful candidates at Parliamentary elections

**2.2.1** A person who ceases membership on the voluntary termination of his/her appointment or employment to become a candidate at a **Parliamentary election** is deemed not to have ceased to be a **member**, provided he/she:

- (a) ceased membership within 6 months before nominations for the election closed; and
- (b) was a candidate at the election and failed to be elected; and
- (c) again becomes a **member** as a result of a job application made within 2 months of the election result being declared.

**2.2.2** A person who dies or becomes physically or mentally incapacitated after ceasing membership to contest a Parliamentary election may, where considered appropriate by **CSC**, in agreement with the Minister, be deemed to have continued to be a **member** to a particular date and to have died or retired on invalidity grounds while a **member**.

**2.2.3** A person who is deemed under this Division not to have ceased to be a **member**:

- (a) is not entitled to any benefits that were payable when he/she ceased membership to contest the election; and
- (b) must repay within a reasonable period the amount of any benefit paid; and
- (c) is deemed to have been in receipt of the annual salary that would have been his/her annual salary had he/she not ceased membership.

### Member re-instated

**2.2.4** A person who again becomes a **member** because of having been, or having been deemed to be, re-appointed or re-employed in circumstances similar to:

- (a) the circumstances in which a person could have been re-appointed to the Australian Public Service under section 63F, 63G or 66B of the *Public Service Act 1922*, as in force immediately before its repeal; or
- (b) the circumstances in which a person could have been deemed to have been re-appointed to the Australian Public Service in accordance with section 87K, 87M, 87P or 87Q of the *Public Service Act 1922*, as in force immediately before its repeal;

and he/she would have continued to be a **member** if his/her appointment or employment had not been terminated, is deemed not to have ceased to be a **member** and must repay any benefit paid to him/her as a result of that termination.

## PART 3 — SALARY FOR SUPERANNUATION PURPOSES

### Division 1

### Contribution Salary — Regular Members

#### Fortnightly contribution salary

**3.1.1** The **fortnightly contribution salary** on a **contribution due day** of a **regular member** is calculated by the following formula:

$$\frac{\text{ACS} \times \text{Factor}}{26}$$

where ACS is annual contribution salary and ACS and Factor are defined:

- (a) in rule 3.1.2 if the **regular member**, on his/her **last birthday**, was:
  - (i) a **regular member**; and
  - (ii) not in receipt of **partial invalidity pension**; or
- (b) in rule 3.1.3 if the **regular member**, on his/her **last birthday**, was:
  - (i) a **regular member**; and
  - (ii) in receipt of **partial invalidity pension**; or
- (c) in rule 3.1.4 if the **regular member**, on his/her **last birthday**, was:
  - (i) a **casual member**; and
  - (ii) not in receipt of **partial invalidity pension**; or
- (d) in rule 3.1.5 if the **regular member**, on his/her **last birthday**, was:
  - (i) a **casual member**; and
  - (ii) in receipt of **partial invalidity pension**.

#### Definitions of ACS and Factor

**3.1.2** If the **regular member**, on his/her **last birthday**, was a **regular member** and was not in receipt of **partial invalidity pension**:

- (a) ACS is the greatest of:
  - (i) the sum of his/her annual **basic salary** and **recognised allowances**, if any, payable as for full time work on his/her **last birthday**; and
  - (ii) the sum of the annual maintained basic salary and maintained recognised allowances, if any, applicable to him/her on his/her **last birthday** (*see Division 3 of this Part*); and
  - (iii) his/her annual CSS salary, if any, on his/her **last birthday** (*see Division 4 of this Part*); and
- (b) Factor is, if, on his/her **last birthday**, the **regular member** was:

- (i) a **permanent full-time employee** or a **temporary full-time employee** — 1;  
or
- (ii) a **permanent part-time employee** or a **temporary part-time employee** —  
the ratio

$$\frac{\text{PTH}}{\text{FTH}}$$

where:

PTH is the number of hours being worked part-time (including any hours not being work that attracted compensation payments) on that **last birthday**; and

FTH is the number of hours that would have been worked on that **last birthday** if he/she had been working full time.

**3.1.3** If the **regular member**, on his/her **last birthday**, was a **regular member** and was in receipt of **partial invalidity pension**:

- (a) ACS is:
  - (i) if the **partial invalidity pension** became applicable when maintained basic salary and maintained recognised allowances (*see Division 3 of this Part*) or CSS salary (*see Division 4 of this Part*) were not applicable, the sum of his/her annual **basic salary** and **recognised allowances**, if any, payable as for full time work on his/her **last birthday**; or
  - (ii) if:
    - (A) maintained basic salary and/or maintained recognised allowances (*see Division 3 of this Part*) or CSS salary (*see Division 4 of this Part*) were applicable on that **last birthday**; and
    - (B) at the **last birthday** before the **partial invalidity pension** became applicable, maintained basic salary and/or maintained recognised allowances (*see Division 3 of this Part*) or CSS salary (*see Division 4 of this Part*) were applicable;
 an amount determined by CSC having regard to the principles in this Division underlying the calculation of **fortnightly contribution salary** and the need for equity between members; and
- (b) Factor is, if, on his/her **last birthday**, the **regular member** was:
  - (i) a **permanent full-time employee** or a **temporary full-time employee** — 1;  
or
  - (ii) a **permanent part-time employee** or a **temporary part-time employee** —  
the ratio

$$\frac{\text{PTH}}{\text{FTH}}$$

where:

PTH is the number of hours being worked part-time (including any hours not being worked that attracted compensation payments)

on that **last birthday**; and

FTH is the number of hours that would have been worked on that **last birthday** if he/she had been working full-time.

**3.1.4** If the **regular member**, on his/her **last birthday**, was a **casual member** and was not in receipt of **partial invalidity pension**:

- (a) ACS is the greater of:
- (i) the sum of his/her annual **basic salary** and **recognised allowances**, if any, payable as for full time work on the day he/she last commenced as a **regular member**; or
  - (ii) his/her annual CSS salary, if any, on the day he/she last commenced as a **regular member** (*see Division 4 of this Part*); or
  - (iii) his/her salary for average salary purposes under paragraph 3.5.2(d) or (e), as the case may be, on the day he/she last commenced as a **regular member** (*see Division 5 of this Part*);

and

- (b) Factor is, if, on the day he/she last commenced as a **regular member**, the **regular member** was:
- (i) a **permanent full-time employee** or a **temporary full-time employee** — 1; or
  - (ii) a **permanent part-time employee** or a **temporary part-time employee** — the ratio

$$\frac{\text{PTH}}{\text{FTH}}$$

where:

PTH is the number of hours being worked part-time (including any hours not being worked that attracted compensation payments) when he/she last commenced as a **regular member**; and

FTH is the number of hours that would have been worked when he/she last commenced as a **regular member** if he/she had been working full-time.

**3.1.5** If the **regular member**, on his/her **last birthday**, was a **casual member** and was in receipt of **partial invalidity pension**:

- (a) ACS is the sum of his/her annual **basic salary** and **recognised allowances**, if any, payable as for full time work on the day he/she last commenced as a **regular member**;
- (b) Factor is, if, on the day he/she last commenced as a **regular member**, the **regular member** was:
- (i) a **permanent full-time employee** or a **temporary full-time employee** — 1; or



- (ii) a **permanent part-time employee** or a **temporary part-time employee** —  
the ratio

$$\frac{\text{PTH}}{\text{FTH}}$$

where:

PTH is the number of hours being worked part-time (including any hours not being worked that attracted compensation payments) when he/she last commenced as a **regular member**; and

FTH is the number of hours that would have been worked when he/she last commenced as a **regular member** if he/she had been working full-time.

## Division 2

### Contribution Salary — Casual Members

#### Fortnightly contribution salary

**3.2.1** The **fortnightly contribution salary** on a **contribution due day** of a **casual member** who is not paid fees on a per diem basis is:

- (a) the amount of **basic salary** and **recognised allowances**, if any, received by him/her in respect of the fortnight to which that **contribution due day** relates; or
- (b) if he/she is on **compensation leave** on the **contribution due day**, the amount of **basic salary** and **recognised allowances**, if any, that would have been received if he/she was working (and not receiving compensation payments in respect of hours not worked) the hours applicable in the last complete fortnight worked before going on **compensation leave**.

**3.2.2** The **fortnightly contribution salary** on a **contribution due day** of a **casual member** who is paid fees on a per diem basis in respect of an office or position is:

- (a) the amount of the fees, if any, received by him/her in respect of the fortnight to which that **contribution due day** relates; or
- (b) if he/she is on **compensation leave** on the **contribution due day**, the amount of the fees that would have been received if he/she was working (and not receiving compensation payments in respect of days not worked) the days applicable in the last complete fortnight worked before going on **compensation leave**.

**3.2.3** CSC will determine the fortnightly contribution salary of a person who becomes a **casual member** when he/she is in receipt of a **partial invalidity pension**.

## Division 3

### Maintained Salary — Regular Members

#### When applicable

**3.3.1** If a **regular member** suffers a reduction in the sum of his/her hourly rate of **basic salary** and/or **recognised allowances** a maintained basic salary and, if any, maintained recognised allowances apply for the purposes of these Rules until such time as the sum of the annual rate of the regular member's **basic salary** and, if any, **recognised allowances** on the basis of full-time work, equals or exceeds the sum of the regular member's maintained basic salary and maintained recognised allowances.

#### Maintained salary — reduction occurred before 1 July 2003

**3.3.2** Where the reduction in the hourly rate occurred before 1 July 2003:

- (a) the amount of maintained basic salary on any day before 1 July 2003 is the annual rate, on the basis of full-time work, at which the **basic salary** applicable to the **regular member** in the position held immediately prior to the reduction in the hourly rate is payable on that day; and
- (b) the amount of maintained basic salary on any day after 30 June 2003 is the amount of maintained basic salary on 30 June 2003 increased by multiplying that amount by the factor calculated by the formula below; and
- (c) the amount of maintained recognised allowances, if any, on any day before 1 July 2003 is:
  - (i) if a **partial invalidity pension** is not payable as a consequence of the reduction in the hourly rate — the annual amount, on the basis of full-time work, of the **recognised allowances**, if any, applicable to the **regular member** in the position held immediately prior to the reduction in the hourly rate; or
  - (ii) if a **partial invalidity pension** is payable as a consequence of the whole or part of the reduction in the hourly rate — the annual rate, on the basis of full-time work, at which the **recognised allowances**, if any, applicable to the **regular member** in the position held immediately prior to the reduction in the hourly rate are payable on that day; and
- (d) the amount of maintained recognised allowances, if any, on any day after 30 June 2003 is:
  - (i) if a **partial invalidity pension** is not payable as a consequence of the reduction in the hourly rate — the annual amount, on the basis of full-time work, of the **recognised allowances**, if any, applicable to the **regular member** in the position held immediately prior to the reduction in the hourly rate; or
  - (ii) if a **partial invalidity pension** is payable as a consequence of the whole or part of the reduction in the hourly rate — the amount of maintained recognised allowances on 30 June 2003 increased by multiplying that amount by the factor calculated by the formula below:

$$1 + \left( \frac{\text{New AWOTE} - \text{Old AWOTE}}{\text{Old AWOTE}} \right)$$

where:

**New AWOTE** is the index number of the full-time adult average weekly ordinary time earnings last published by the Australian Statistician before the day, in respect of a period ending after the reduction in the member's hourly rate of **basic salary** and/or **recognised allowances** occurred but before the day;

**Old AWOTE** is the index number of the full-time adult average weekly ordinary time earnings last published by the Australian Statistician on or before 1 July 2003;

provided:

- (A) the New AWOTE index number exceeds the Old AWOTE index number; and
- (B) the factor is to be rounded up or down to the nearest one thousandth; and
- (C) any index number that is published by the Australian Statistician in substitution for an earlier published Old AWOTE or New AWOTE index number is to be disregarded for the purposes of this Rule; and

if the Australian Statistician changes the reference base for the index of full-time adult average weekly ordinary time earnings, regard shall only be had to index numbers published in terms of the new reference base.

### Maintained salary — reduction occurred after 30 June 2003

**3.3.3** Where the reduction in the hourly rate occurred after 30 June 2003:

- (a) the amount of maintained basic salary on any day is the annual amount, on the basis of full-time work, of the **basic salary** applicable to the **regular member** in the position held immediately prior to the reduction in the hourly rate increased by multiplying that amount by the factor calculated by the formula below; and
- (b) the amount of maintained recognised allowances, if any, on any day is:
  - (i) if a **partial invalidity pension** is not payable as a consequence of the reduction in the hourly rate — the annual amount, on the basis of full-time work, of the **recognised allowances**, if any, applicable to the **regular member** in the position held immediately prior to the reduction in the hourly rate; or
  - (ii) if a **partial invalidity pension** is payable as a consequence of the whole or part of the reduction in the hourly rate — the annual amount, on the basis of full-time work, of the **recognised allowances**, if any, applicable to the **regular member** in the position held immediately prior to the reduction in the hourly rate increased by multiplying that amount by the factor calculated by the formula below:

$$1 + \left( \frac{\text{New AWOTE} - \text{Old AWOTE}}{\text{Old AWOTE}} \right)$$

where:

New AWOTE is the index number of the full-time adult average weekly ordinary time earnings last published by the Australian Statistician before the day, in respect of a period ending after the reduction in the member's hourly rate of **basic salary** and/or **recognised allowances** occurred but before the day;

Old AWOTE is the index number of the full-time adult average weekly ordinary time earnings last published by the Australian Statistician before, or at the same time as, the reduction in the member's hourly rate of **basic salary** and/or **recognised allowances** occurred;

provided:

- (A) the New AWOTE index number exceeds the Old AWOTE index number; and
- (B) the factor is to be rounded up or down to the nearest one thousandth; and
- (C) any index number that is published by the Australian Statistician in substitution for an earlier published Old AWOTE or New AWOTE index number is to be disregarded for the purposes of this Rule; and

if the Australian Statistician changes the reference base for the index of full-time adult average weekly ordinary time earnings, regard shall only be had to index numbers published in terms of the new reference base.

## Division 4

## CSS Salary

### When applicable

**3.4.1** Where a **regular member** elected to cease to be an eligible employee under:

- (a) section 244 of the *Superannuation Act 1976*; or
- (b) paragraph 4(1)(zo) of the *Superannuation (CSS) Eligible Employees Regulations* or subregulation 4A(1) of the *Superannuation (CSS) Continuing Contributions for Benefits Regulations*;

a CSS salary applies if, on the anniversary of his/her birth on or after that election:

- (i) if he/she was not in receipt of partial invalidity pension under that Act, his/her annual rate of salary under that Act, or the salary that would have applied but for the election, was greater than the sum of his/her **basic salary** and **recognised allowances**, if any; or
- (ii) if he/she was in receipt of partial invalidity pension under that Act at the time of making the election, or would have been in receipt of such partial invalidity pension under that Act but for the election, his/her annual rate of salary under that Act, calculated as though the anniversary of birth was the date of the election, was greater than the sum of his/her **basic salary** and **recognised allowances**, if any.

**3.4.2** A CSS salary applies until such time as either:

- (a) the sum of the member's **basic salary** and **recognised allowances**, if any, on the basis of full-time work; or
- (b) the sum of the maintained basic salary and maintained recognised allowances, if any, applicable to the member;

equals or exceeds the CSS salary.

### Rate of CSS Salary

**3.4.3** On a particular day, the amount of a CSS salary is:

- (a) if the **regular member** was not in receipt of partial invalidity pension under the *Superannuation Act 1976* at the time of electing to cease to be an eligible employee, the amount of the annual rate of salary for basic contribution purposes that would have applied to the member if he/she had not ceased to be an eligible employee; or
- (b) if the **regular member** was in receipt of partial invalidity pension under the *Superannuation Act 1976* at the time of electing to cease to be an eligible employee, or would have been in receipt of partial invalidity pension but for the election, his/her annual rate of salary under that Act.

## Division 5

### Average Salary — Regular Members

#### Average Salary

**3.5.1** The **average salary** on any day of a **regular member** is calculated by the following formula:

$$\text{average salary} = \frac{\mathbf{X} + \mathbf{B1} + \mathbf{B2} + \mathbf{B3} + \mathbf{E}}{\mathbf{n}}$$

where the factors are defined in the following Table *Average Salary Factors* according to the mode of cessation of membership:

Average Salary Factors	
Cessation otherwise than on <b>involuntary retirement</b>	Cessation on <b>involuntary retirement</b>
NOTE: The factors defined for the case of not ceasing on <b>involuntary retirement</b> are used to calculate <b>average salary</b> on cessation on <b>involuntary retirement</b> , if the date of cessation is an anniversary of the regular member's birth, or is treated as such under Rule 3.5.4.	
<u>Three or more</u> anniversaries of birth in <b>period of membership</b> (see also Rule 3.5.5)	
X is 0.	<p>X is the amount calculated by the following formula:</p> $\left( \frac{\mathbf{D}}{\mathbf{365}} \right) \times \mathbf{O} + \left( \frac{\mathbf{365} - \mathbf{D}}{\mathbf{365}} \right) \times \mathbf{P}$ <p>where:</p> <p>D is 1 plus the number of days between the date of the regular member's cessation on <b>involuntary retirement</b> and the date of the anniversary of his/her birth immediately preceding the date of cessation; and</p> <p>O is the regular member's salary for average salary purposes (see Rule 3.5.2) on the date of his/her cessation on <b>involuntary retirement</b>, and</p> <p>P is the regular member's salary for average salary purposes (see Rule 3.5.2) on the anniversary of his/her birth immediately preceding the anniversary in 2 below.</p>
Continued ...	

Average Salary Factors — Continued	
Cessation otherwise than on <b>involuntary retirement</b>	Cessation on <b>involuntary retirement</b>
1 is the regular member's salary for average salary purposes ( <i>see Rule 3.5.2</i> ) on the anniversary of his/her birth immediately preceding the day at which the calculation is made, or on that day if it is an anniversary of his/her birth.	1 is the regular member's salary for average salary purposes ( <i>see Rule 3.5.2</i> ) on the anniversary of his/her birth immediately preceding the date of cessation on <b>involuntary retirement</b> .
2 is the regular member's salary for average salary purposes ( <i>see Rule 3.5.2</i> ) on the anniversary of his/her birth immediately preceding the anniversary in the definition of 1.	
3 is the regular member's salary for average salary purposes ( <i>see Rule 3.5.2</i> ) on the anniversary of his/her birth immediately preceding the anniversary in the definition of 2.	3 is 0.
E is 0.	
n is 3.	
<u>Two</u> anniversaries of birth in period of membership ( <i>see also Rule 3.5.5</i> )	
X is 0.	X is the amount calculated by the following formula: $\left( \frac{D}{365} \right) \times O + \left( \frac{365 - D}{365} \right) \times P$ where: D is 1 plus the number of days between the date of the regular member's cessation on <b>involuntary retirement</b> and the date of the anniversary of his/her birth immediately preceding the date of cessation; and O is the regular member's salary for average salary purposes ( <i>see Rule 3.5.2</i> ) on the date of his/her cessation on <b>involuntary retirement</b> , and P is the regular member's salary for average salary purposes ( <i>see Rule 3.5.2</i> ) on his/her <b>first day of membership</b> .
1 is the regular member's salary for average salary purposes ( <i>see Rule 3.5.2</i> ) on the anniversary of his/her birth immediately preceding the day at which the calculation is made, or on that day if it is an anniversary of his/her birth.	1 is the regular member's salary for average salary purposes ( <i>see Rule 3.5.2</i> ) on the anniversary of his/her birth immediately preceding the date of cessation on <b>involuntary retirement</b> .
2 is the regular member's salary for average salary purposes ( <i>see Rule 3.5.2</i> ) on the anniversary of his/her birth immediately preceding the anniversary in the definition of 1.	



Average Salary Factors — Continued	
Cessation otherwise than on <b>involuntary retirement</b>	Cessation on <b>involuntary retirement</b>
3 is 0.	
E is the regular member's salary for average salary purposes ( <i>see Rule 3.5.2</i> ) on his/her <b>first day of membership</b> .	E is 0.
n is 3.	
<u>One</u> anniversary of birth in <b>period of membership</b> ( <i>see also Rule 3.5.5</i> )	
X is 0.	X is the amount calculated by the following formula: $\left( \frac{D}{365} \right) \times O + \left( \frac{365 - D}{365} \right) \times P$ where: D is 1 plus the number of days between the date of the regular member's cessation on <b>involuntary retirement</b> and the date of the anniversary of his/her birth immediately preceding the date of cessation, and O is the regular member's salary for average salary purposes ( <i>see Rule 3.5.2</i> ) on the date of his/her cessation on <b>involuntary retirement</b> , and P is the regular member's salary for average salary purposes ( <i>see Rule 3.5.2</i> ) on his/her <b>first day of membership</b> .
1 is the regular member's salary for average salary purposes ( <i>see Rule 3.5.2</i> ) on the anniversary of his/her birth immediately preceding the day at which the calculation is made, or on that day if it is an anniversary of his/her birth.	1 is the regular member's salary for average salary purposes ( <i>see Rule 3.5.2</i> ) on the anniversary of his/her birth immediately preceding the date of cessation on <b>involuntary retirement</b> .
2 is 0.	
3 is 0.	
E is the regular member's salary for average salary purposes ( <i>see Rule 3.5.2</i> ) on his/her <b>first day of membership</b> .	E is 0.
n is 2.	
Continued ...	

Average Salary Factors — Continued	
Cessation otherwise than on <b>involuntary retirement</b>	Cessation on <b>involuntary retirement</b>
<u>No</u> anniversaries of birth in <b>period of membership</b> (see also Rule 3.5.5)	
X is 0.	X is the amount calculated by the following formula: $\left(\frac{D}{365}\right) \times O + \left(\frac{365-D}{365}\right) \times P$ where: D is 1 plus the number of days between the date of the regular member's cessation on <b>involuntary retirement</b> and the date of his/her <b>first day of membership</b> ; and O is the regular member's salary for average salary purposes (see Rule 3.5.2) on the date of his/her cessation on <b>involuntary retirement</b> ; and P is the regular member's salary for average salary purposes (see Rule 3.5.2) on his/her <b>first day of membership</b> .
1 is 0.	
2 is 0.	
3 is 0.	
E is the regular member's salary for average salary purposes (see Rule 3.5.2) on his/her <b>first day of membership</b> .	E is 0.
n is 1.	

### Salary for average salary purposes

**3.5.2** For the purposes of the calculation under Rule 3.5.1, the salary for average salary purposes of a **regular member** is the greater of:

- (a) the sum of his/her annual rate of **basic salary** and **recognised allowances**, if any, payable as for full time work; and
- (b) the sum of his/her annual maintained basic salary and maintained recognised allowances, if any (see *Division 3 of this Part*); and
- (c) his/her annual CSS salary, if any (see *Division 4 of this Part*) calculated as though he/she had continued to be an eligible employee under the *Superannuation Act 1976* until ceasing to be an eligible employee on the day at which the calculation is made; and
- (d) if he/she was a **casual member** paid fees on a per diem basis in respect of an office or position during his/her **period of membership**, the highest of the amounts in respect of any 12 months preceding an anniversary of birth while such a **casual**

**member** calculated by multiplying the per diem fee applicable to him/her on that anniversary of birth by:

- (i) the number of days in that 12 months on which he/she was paid for holding that office or position, including days not worked in the office or position that attracted compensation payments; or
- (ii) if the office or position had been held for less than 12 months preceding that anniversary of birth:
  - (A) the number of days, if any, on which he/she was paid for holding that office or position, including days not worked in the office or position that attracted compensation payments; and
  - (B) the number of days in the remainder of a 12 month period on which either the per diem fee would have been paid if the pattern of expected fees applied in the remainder of a 12 month period, or that would attract compensation payments in respect of days not worked in the office or position; and
- (e) if he/she was a **casual member** not paid on a per diem basis during his/her **period of membership**, the highest of the amounts of his/her annual **basic salary** and **recognised allowances**, if any, that would have been paid in any preceding year ending immediately before an anniversary of birth on which he/she was a **casual member** if:
  - (i) he/she worked full-time for a year ending on that anniversary; and
  - (ii) he/she received throughout that year the hourly rate of **basic salary** and **recognised allowances**, if any, applicable to the duties he/she undertook (including in respect of any hours not being worked, hours that attracted compensation payments):
    - (A) on the anniversary of birth; or
    - (B) when next undertaking duties after the anniversary of birth, if he/she had no duties on the anniversary of birth.

### CSC may use alternative salary for average salary purposes

**3.5.3** CSC may use an alternative average salary in circumstances where it considers that the **average salary** calculated in Rule 3.5.1 is not in accordance with the spirit of the Rules and would lead to inequitable treatment between members.

### When last day of membership counts as a birthday

**3.5.4** A regular member's **last day of membership** which occurs immediately before the anniversary of his/her birth is counted as an anniversary of his/her birth.

### Birthdays and salary when a member of the CSS scheme

**3.5.5** If a **regular member** was an eligible employee for the purposes of the *Superannuation Act 1976* immediately before becoming a **member**, the anniversaries of birth last occurring before becoming a **member**, together with the annual rate of salary applicable under section 5 of that Act to the person on those days, or any higher salary in respect of which the person was contributing because of section 47 of that Act, will be taken into account, if required,

to calculate **average salary**. The day of becoming an eligible employee counts as an anniversary of birth.

### Leap year birthdays

**3.5.6** If a **regular member** was born on 29 February his//her anniversary of birth in any year that is not a leap year is taken to occur on 1 March.

## Division 6

### Average Salary — Casual Members

#### Average salary — birthdays

**3.6.1** The **average salary** on any day of a **casual member** is the average of his/her salary for average salary purposes (*see Rules 3.6.2 and 3.6.3*) payable or applicable on:

- (a) if the casual member's **period of membership** encompasses three or more anniversaries of his/her birth, each of the three anniversaries of his/her birth that precede that particular day, or the anniversary of birth that occurs on that day and the two anniversaries of birth that precede it (*see Rules 3.6.5, 3.6.6 and 3.6.7*); or
- (b) if the casual member's **period of membership** does not encompass three anniversaries of his/her birth, each of the anniversaries of his/her birth (*see Rules 3.6.5, 3.6.6 and 3.6.7*), if any, in the period of his/her membership and his/her **first day of membership** (if not an anniversary of his/her birth).

#### Casual members not paid on per diem basis — salary for average salary purposes

**3.6.2** On any anniversary of birth referred to in Rule 3.6.1 the salary for average salary purposes of a **casual member** not paid on a per diem basis is the greater of:

- (a) the amount of his/her annual **basic salary** and **recognised allowances**, if any, that would have been paid in the year ending immediately before that anniversary of birth on which he/she was a casual member if:
  - (i) he/she worked full/time for a year ending on that anniversary; and
  - (ii) he/she received throughout that year the hourly rate of **basic salary** and **recognised allowances**, if any, applicable to the duties he/she undertook (including in respect of any hours not being worked, hours that attracted compensation payments):
    - (A) on the anniversary of birth; or
    - (B) when next in employment after the anniversary of birth, if he/she had no duties on the anniversary of birth; or
    - (C) when last in employment, if he/she had no duties on, and did not undertake duties after, the anniversary of birth;

or

- (b) the amount of his/her annual **basic salary** and **recognised allowances**, if any, that would have been paid in any preceding year ending immediately before an anniversary of birth on which he/she was a casual member if:
  - (i) he/she worked full/time for a year ending on that anniversary; and
  - (ii) he/she received throughout that year the hourly rate of **basic salary** and **recognised allowances**, if any, applicable to the duties he/she undertook (including in respect of any hours not being worked, hours that attracted compensation payments):
    - (A) on the anniversary of birth; or
    - (B) when next in employment after the anniversary of birth, if he/she had no duties on the anniversary of birth;

or

- (c) the higher of the salaries for average salary purposes calculated under paragraphs (a) or (b) of Rule 3.6.3 on any previous anniversary of birth on which he/she was a **casual member** paid on a per diem basis; and
- (d) if, during his/her period of membership, he/she has been a **regular member** on an anniversary of his/her birth occurring immediately before becoming a **casual member**, the greater on that anniversary of:
  - (i) the sum of his/her annual **basic salary** and **recognised allowances**, if any, payable as for full time work; and
  - (ii) the sum of his/her annual maintained basic salary and maintained recognised allowances, if any (*see Division 3 of this Part*); and
  - (iii) his/her annual CSS salary, if any (*see Division 4 of this Part*).

### Casual members paid on a per diem basis — salary for average salary purposes

**3.6.3** On any anniversary of birth referred to in Rule 3.6.1 the salary for average salary purposes of a **casual member** who is paid on a per diem basis in respect of an office or position, is the greater of:

- (a) the amount calculated in respect of the 12 months preceding that anniversary of birth during his/her **period of membership** by multiplying the per diem fee applicable to him/her on that anniversary of birth by:
  - (i) the number of days in that 12 months on which he/she was paid for holding that office or position, including days not worked in the office or position that attracted compensation payments; or
  - (ii) if the office or position had been held for less than 12 months preceding that anniversary of birth:
    - (A) the number of days, if any, on which he/she was paid for holding that office or position, including days not worked in the office or position that attracted compensation payments; and
    - (B) the number of days in the remainder of a 12 month period on which either the per diem fee would have been paid if the pattern of expected fees applied in the remainder of a 12 month period, or that would attract compensation payments in respect of days not worked in the office or position;

or

- (b) the amount calculated in respect of any 12 months ending on any anniversary of birth during his/her **period of membership** on which he/she was a **casual member** paid on a per diem basis by multiplying the per diem fee applicable to him/her on that anniversary of birth by:
  - (i) the number of days in that 12 months on which he/she was paid for holding that office or position, including days not worked in the office or position that attracted compensation payments; or
  - (ii) if the office or position had been held for less than 12 months preceding that anniversary of birth:

- (A) the number of days, if any, on which he/she was paid for holding that office or position, including days not worked in the office or position that attracted compensation payments; and
- (B) the number of days on which the per diem fee would have been paid, or which would have attracted compensation payments in respect of any days not worked in the office or position, if the pattern of expected payments applied in the remainder of a 12 month period;

or

- (c) the higher of the salaries for average salary purposes calculated under paragraphs (a) or (b) of Rule 3.6.2 on any previous anniversary of birth on which he/she was a **casual member** not paid on a per diem basis; or
- (d) if, during his/her period of membership, he/she has been a **regular member** on an anniversary of his/her birth occurring immediately before becoming a **casual member**, the greater of:
  - (i) the sum of his/her annual **basic salary** and **recognised allowances**, if any, payable as for full time work; and
  - (ii) the sum of his/her annual maintained basic salary and maintained recognised allowances, if any (*see Division 3 of this Part*); and
  - (iii) his/her annual CSS salary, if any (*see Division 4 of this Part*);
 applicable on that anniversary of birth.

### CSC may use alternative salary for average salary purposes

**3.6.4** CSC may decide to use an alternative average salary in circumstances in which it considers that the **average salary** calculated above is not in accordance with the spirit of the Rules and would lead to inequitable treatment between members.

### When last day of membership counts as a birthday

**3.6.5** A casual member's **last day of membership** which occurs immediately before the anniversary of his/her birth is counted as an anniversary of his/her birth.

### Birthdays and salary when a member of the CSS scheme

**3.6.6** If a **casual member** was an eligible employee for the purposes of the *Superannuation Act 1976* immediately before becoming a **member**, the anniversaries of birth last occurring before becoming a **member**, together with the annual rate of salary applicable under section 5 of that Act to the person on those days, or any higher salary in respect of which the person was contributing because of section 47 of that Act, will be taken into account, if required, to calculate **average salary**. The day of becoming an eligible employee counts as an anniversary of birth.

### Leap year birthdays

**3.6.7** If a **casual member** was born on 29 February his/her anniversary of birth in any year that is not a leap year is taken to occur on 1 March.

## PART 4 — CONTRIBUTIONS

### Division 1

### Contributions by Members

#### When contributions must be made

**4.1.1** A **member** must pay contributions on each **contribution day** occurring during his/her **period of membership**, except contribution days occurring:

- (a) on or after becoming a **maximum benefits member** (*see Rule 4.1.5*); or
- (b) during a continuous period of leave of absence without pay that:
  - (i) starts before 1 July 2003, provided that any extension to a period of leave of absence shall be treated as a period of leave of absence that starts on the date the extension was granted; and
  - (ii) exceeds 12 weeks; and
  - (iii) is not an **excluded period of leave of absence** (*see Rule 4.2.1*); or
- (c) during a continuous period of leave of absence without pay where:
  - (i) the period of leave of absence:
    - (A) starts on or after 1 July 2003, provided that any extension to a period of leave of absence shall be treated as a period of leave of absence that starts on the date the extension was granted; and
    - (B) exceeds 12 weeks; and
    - (C) is not an **excluded period of leave of absence** (*see Rule 4.2.1*); and
  - (ii) the member's usual employer, or the **Secretary** if the **member** is employed in a **Department**, has stopped making payments to the Commonwealth in respect of benefits that become payable under the Rules to or in respect of the **member**; or
- (d) during a period of maternity or parental leave of absence without pay, unless the **member** has chosen to pay contributions (*see Rule 4.2.6*); or
- (e) when the PSS Fund is prohibited by the **SIS Act** from receiving those contributions (*see Rule 4.1.5*); or
- (f) on or after the date he/she reaches age 75 (*see Rule 4.1.5*).

#### What rate of contributions can be paid

**4.1.2** A **member** may choose to pay contributions at 0% or at any whole percentage rate that is between 2% and 10% (inclusive), of his/her **fortnightly contribution salary**, unless he/she is on **compensation leave** (*see Rule 4.1.4*). A **member** who does not choose a contribution rate will be deemed to have chosen the rate of 5% except where:

- (a) the member is entitled to a CSS Transfer Multiple (*see Rule 14.4.4*); or
- (b) **CSC** allows the **member** to choose a different contribution rate for arrears; or



- (c) immediately before 1 July 2008, he/she was paying contributions at 0% as a result of transitional arrangements applying in respect of a member with a Former MBL multiple; or

**Note:** The transitional arrangements referred to in paragraph (c) were in force for the period 1 January 2008 to 30 June 2008 to effectively provide that a member who was a **maximum benefits member** immediately before 1 January 2008 (but is no longer a **maximum benefits member** as at that date) will be taken to be paying contributions at 0% unless they choose to pay contributions at another rate permitted by the Rules as they applied at the relevant time.

On or after 1 July 2008, **members** can generally choose to pay contributions at 0%, or at any whole percentage rate between 2% and 10% inclusive, under Rules 4.1.2 and 4.1.3.

- (d) he/she reached age 70 before 1 July 2011.

**Note:** Before 1 July 2011 members aged 70 or over could not make contributions under Part 4. However, they could choose to pay additional contributions at any whole percentage rate between 2% and 10% inclusive under Division 4 of Part 11.

From 1 July 2011, members aged 70 or over must contribute 0% or between 2% and 10% of fortnightly contribution salary under Part 4 until age 75. However, members aged 70 or over cannot make additional contributions under Division 4 of Part 11.

Rule 4.1.10 provides that those members aged 70 or over who chose to pay additional contributions before 1 July 2011, and were doing so immediately before 1 July 2011, will contribute under Part 4 at the same rate from 1 July 2011 (unless or until a different rate is chosen).

Rule 4.1.11 provides that those members aged 70 or over who chose not to pay additional contributions before 1 July 2011 will contribute at the rate of 0% of fortnightly contribution salary from 1 July 2011 (unless or until a different rate is chosen).

**4.1.3** A **member** may change his/her rate of contributions at any time to 0% or to another whole percentage rate that is between 2% and 10% (inclusive) of his/her **fortnightly contribution salary**. Changes take effect on the **contribution day** occurring immediately after the date of the member's request to change his/her rate of contributions.

**4.1.4** A **member** on **compensation leave** may choose to pay contributions at any whole percentage rate that is between 5% and 10% (inclusive) of his/her **fortnightly contribution salary**, except where:

- (a) he/she contributed below 5% on each of the four contribution due days immediately preceding the period of compensation leave - in which case, subject to paragraph (b), the minimum rate payable is the highest rate at which contributions were paid on any of those four contribution days; or
- (b) he/she contributed 0% on each of the four contribution due days immediately preceding the period of compensation leave - in which case, the minimum rate payable is 2%.

EXAMPLES – Contributions % Range Allowed on Compensation Leave					
	Contribution Due Days Before Leave				% Range allowed
	1st	2nd	3rd	4th	
% Paid	7%	7%	8%	9%	5% to 10%
% Paid	3%	6%	2%	3%	5% to 10%
% Paid	2%	4%	3%	2%	4% to 10%
% Paid	3%	0%	0%	0%	3% to 10%
% Paid	0%	0%	0%	0%	2% to 10%

### Contributions not allowed to be paid

**4.1.5** A **member** is not permitted to pay contributions under this Part in respect of any **contribution day** occurring:

- (a) after he/she becomes a **maximum benefits member**; or
- (b) when the **PSS Fund** is prohibited by the **SIS Act** from receiving those contributions; or
- (c) on or after the date he/she reaches age 75.

### Contributions to be paid to CSC

**4.1.6** Contributions payable by **members** under these Rules are to be paid to **CSC** by or on behalf of the **member** liable to pay the contributions. **CSC** must pay into the **PSS Fund** all contributions it receives from, or on behalf of, members.

### Substitution of contribution days

**4.1.7** **CSC** and a **designated employer** may agree to substitute other days in lieu of contribution days for payments of contributions if the **designated employer** does not pay members in respect of each fortnight ending on the day before a **contribution day**. **CSC** will adjust the calculation and payment of contributions as necessary.

### CSC to allow members to choose a contribution rate for arrears in certain circumstances

**4.1.8** Subject to Rule 4.1.9, **CSC** may allow a **member** to choose to pay contributions at a whole percentage rate that is not less than 2% of his/her **fortnightly contribution salary** in respect of the contribution due days occurring during a period in which:

- (a) the **member** did not commence to make contributions;
- (b) the **member** is required to pay in arrears the amount of **member contributions** due; and
- (c) his/her **designated employer** is required to pay in arrears the amount of **funded productivity contributions** due in relation to the **member**.

**Transitional arrangements for members who were maximum benefits members immediately before 1 January 2008**

**4.1.9** A **member** who was a **maximum benefits member** immediately before 1 January 2008 will pay contributions at the rate of 0% of his/her **fortnightly contribution salary** from 1 January 2008 until a change to the member's rate of contributions takes effect in accordance with Rule 4.1.3 (if any).

**Transitional arrangements for members who reached age 70 before 1 July 2011**

**4.1.10** A **member** who has reached age 70 before 1 July 2011, and who was paying additional contributions (*see Division 4 of Part 11*) immediately before 1 July 2011, will pay contributions from 1 July 2011 at the rate applicable to those additional contributions (*see Rule 11.4.3*) until a change to the member's rate of contributions takes effect in accordance with Rule 4.1.3 (if any).

**4.1.11** A **member** who has reached age 70 before 1 July 2011, and who was not paying additional contributions (*see Division 4 of Part 11*) immediately before 1 July 2011, will pay contributions from 1 July 2011 at the rate of 0% of his/her **fortnightly contribution salary** until a change to the member's rate of contributions takes effect in accordance with Rule 4.1.3 (if any).

## Division 2

### Contributions on Leave Without Pay

#### When contributions are payable on leave without pay

**4.2.1** Except where Rule 4.1.4 applies, subject to the **SIS Act**, a **member** on leave of absence without pay for a continuous period exceeding 12 weeks that is an **excluded period of leave of absence** as set out in the following paragraphs, is required to pay contributions at any whole percentage rate that is between 2% and 10% (inclusive) of his/her **fortnightly contribution salary** on each **contribution day** occurring during the period of leave. For the avoidance of doubt, this Rule applies despite any current choice of the **member** for his/her rate of contributions to be 0% under Rule 4.1.3, or where Rule 4.1.9 applies to the **member**, before the period of leave of absence, but does not apply where Rule 4.1.9 applies to the member where the period of leave of absence had already commenced.:

- (a) a period referred to in Rule 4.2.8;
- (b) a period of sick leave without pay;
- (c) a period of **compensation leave** granted under the *Safety, Rehabilitation and Compensation Act 1988* or the *Military Rehabilitation and Compensation Act 2004*, or under similar arrangements.
- (d) *paragraph deleted in the 18th Amending Deed*;
- (e) a period of leave of absence for the purpose of engaging in other employment (other than employment by an organisation specified in paragraph 4.2.1(f)) if the temporary employer complies with the requirements of Rule 4.2.2 and:
  - (i) if the person is employed in an **APS Agency** — the Agency Head (within the meaning of the *Public Service Act 1999*) of the Agency is satisfied that the engagement of the person in the other employment is in the interest of the Australian Public Service; or
  - (ii) in respect of any other person — the person's usual employer is satisfied that the engagement of the person in the other employment is in the usual employer's interest;
- (f) a period of leave of absence for the purpose of engaging in employment with:
  - (i) an organisation or association registered or recognised under the *Fair Work (Registered Organisations) Act 2009* the membership of which includes people who are members of the **CSS scheme** or of the **PSS scheme** or of the **PSSAP**; or
  - (ii) a body consisting of such organisations;
 if the member is not required to contribute under a superannuation arrangement maintained by the temporary employer and the temporary employer complies with the requirements of Rule 4.2.2;
- (g) a period of leave of absence that is covered by an agreement made (whether before or after the end of the period) between the Minister and **CSC** declaring the period to be an excluded period of leave of absence. An agreement made under this provision may be subject to any conditions that are set out in the agreement and if the conditions are not met the period, or part of the period, to which they apply is

not to be taken to be an excluded period of leave of absence. Any agreement made may be varied or terminated by the Minister and CSC together at any time.

**Note:** The effect of this rule is that where a **member** is on a leave of absence without pay for a continuous period exceeding 12 weeks that is an **excluded period of leave of absence**, the **member** must pay contributions at a rate of between 2% and 10% (inclusive), even though the **member** may be paying contributions at 0% just prior to the period of leave. However, in relation to **compensation leave**, the requirements in Rule 4.1.4 will also apply in relation to the contributions percentage rate allowed.

After the relevant period of leave has ended, the **member** will be able to recommence paying 0% without having to make a further request to choose that contribution rate.

One exception to the rule is in relation to where a former **maximum benefits member had already commenced** a relevant period of leave without pay at the time the transitional arrangements in Rule 4.1.9 come into effect.

**4.2.1A** A **member** who was paying contributions at 0% but is required to pay contributions at another rate under Rule 4.2.1, and does not choose a contribution rate, will be taken to have chosen to contribute at a rate of 5%.

### Rates of contributions payable on leave without pay

**4.2.2** A person on leave without pay may not pay contributions under paragraph (e) or (f) of Rule 4.2.1 unless the temporary employer makes payments:

- (a) of productivity contributions under Rule 4.3.1; and
- (b) where applicable, contributions for death and invalidity cover; and
- (c) of such amounts, or at such rates, and at such times as are determined by:
  - (i) the Government of the Australian Capital Territory in respect of persons usually employed by that Government or an authority or body established by or under a law of the Australian Capital Territory; or
  - (ii) the usual employer in respect of persons employed by:
    - (A) an approved authority; or
    - (B) another authority or body referred to in subsection 19(1) of the *Superannuation Act 1990*; or
    - (C) an authority or body not included in (A) or (B) declared by the Minister to be an authority or body for this purpose; or
  - (iii) the Minister in respect of persons ordinarily employed by a **Department** or any other organisation not included in (A), (B) or (C) above;

The Minister and CSC may agree to modifications in respect of the period, or a part of the period, of leave of absence granted to a person.

**4.2.3** Productivity contributions under Rule 4.3.1, contributions for death and invalidity cover, where applicable, and other payments under Rule 4.2.2 must be paid to the employer that determines the amounts or rates of payment, or the Commonwealth in respect of persons ordinarily employed by a **Department**.

### Maternity and parental leave without pay — contributions are optional

**4.2.4** A **member** on maternity or parental leave of absence without pay taken in relation to:

- (a) the birth of a child of the **member**; or
- (b) because a member's pregnancy ended for other reasons; or
- (c) the adoption of a child by the **member**;

may, unless a special arrangement is in force under rule 4.2.7, choose to pay contributions on any **contribution day** occurring during the period of leave provided he/she exercises the choice on or before the particular **contribution day**. A **member** who chooses to pay contributions on a **contribution day** under this Rule, must choose to pay those contributions at any whole percentage rate that is between 2% and 10% (inclusive) of his/her **fortnightly contribution salary**. This requirement applies despite any current choice of the **member** for his/her rate of contributions to be 0% under Rule 4.1.3, or where Rule 4.1.9 applies to the **member**, before the period of maternity or parental leave, but does not apply where Rule 4.1.9 applies to the member where the period of maternity or parental leave had already commenced.

**Note:** The effect of this rule is that where a **member** is on maternity or parental leave and elects to pay contributions, the **member** must pay contributions at a rate of between 2% and 10% (inclusive), even though the **member** may be paying contributions at 0% just prior to the period of leave.

After the relevant period of leave has ended, the **member** will be able to recommence paying 0% without having to make a further request to choose that contribution rate.

One exception to the rule is in relation to where a former **maximum benefits member** had already commenced a relevant period of leave without pay at the time the transitional arrangements in Rule 4.1.9 come into effect.

**4.2.4A** The reference in Rule 4.2.4 to the birth of a child of the person includes a reference to the birth of a child who is a child of the person within the meaning of the *Family Law Act 1975*.

### Special arrangements for contributions on leave without pay or less than full pay

**4.2.5** CSC may approve special arrangements relating to:

- (a) the timing of payments; or
- (b) payment by instalments;

of any contributions payable by a **member** on leave of absence, either without pay or with less than full pay.

### Re-instatement of certain members

**4.2.6** If a person again becomes a **member** because of having been, or having been deemed to be, re-appointed or re-employed in circumstances similar to:

- (a) the circumstances in which a person could have been re-appointed to the Australian Public Service under section 63F, 63G or 66B of the *Public Service Act 1922*, as in force immediately before its repeal; or

- (b) the circumstances in which a person could have been deemed to have been re-appointed to the Australian Public Service in accordance with section 87K, 87M, 87P or 87Q of the *Public Service Act 1922*, as in force immediately before its repeal;

and he/she has been deemed under Rule 2.2.4 not to have ceased membership, the period between the termination of his/her appointment or employment and his/her re-appointment or re-employment is regarded as a period of leave without pay exceeding 12 weeks.

### Leave without pay savings provisions

**4.2.7** Any period of leave of absence without pay that commenced before 1 July 1994 is subject to the conditions and directions by the **Board** that applied until 30 June 1994. This provision does not apply to an extension of that period of leave without pay where the extension is granted on or after 1 July 1994.

**4.2.8** Any period that commenced before 1 July 1995 that was an excluded period of leave of absence under the then Rules because the member's liability to contribute was deferred while he/she was liable to make contributions under:

- (a) the *Defence Force Retirement and Death Benefits Act 1973*; or
- (b) the superannuation scheme established by the Trust Deed under the *Military Superannuation and Benefits Act 1991*;

continues to be an **excluded period of leave of absence** and:

- (i) the member's liability to contribute as deferred under the then Rules continues to be deferred until such time as that deferral would have ceased under those Rules; and
- (ii) the deferred contributions become payable by the member in the circumstances under which they would have been payable under those Rules.

**Need more help with contributions?**

In certain circumstances, a **member** may be able to choose to pay contributions at 0%. However, this will not be the case in all circumstances – see **Notes** below.

*Contributions have to be paid*

- while the member is working with his/her normal employer
- for sick leave whether on full pay, half pay or without pay
- for compensation leave
- for leave without pay for less than 12 weeks, other than maternity leave or parental leave

*Contributions usually have to be paid*

- for leave granted specifically to work with another employer when granted in the interests of the permanent employer and the temporary employer meets the employer liability

**Note:** For sick leave, compensation leave and leave granted to work with another employer (as above), members are not able to choose to pay contributions at 0%.

*Contributions usually cannot be paid*

- for leave without pay for personal or recreational reasons exceeding 12 weeks

*Contributions can be paid*

- for maternity or parental leave
- for study leave

Premiums for any **additional death and invalidity cover** arranged under Part 10 do not affect the maximum % rate payable, ie, the member can still pay 10% as well as contributing for additional cover premium.

**Note:** For maternity/parental leave and study leave, members who elect to pay contributions are not able to choose to pay those contributions at 0%



## Division 3

### Productivity Contributions by Employers

#### When are productivity contributions payable

**4.3.1** A **designated employer** is required to pay to **CSC** a fortnightly productivity contribution in relation to a **member** on each **contribution due day** the **member** is employed by that **designated employer**.

**Note:** A **contribution due day** is a day on which a member is required to pay contributions or a day on which a member is a **no-TFN member** and would have been required to pay contributions if they were not a **no-TFN member**.

#### Amount of productivity contributions

**4.3.2** The amount of the fortnightly productivity contribution payable in relation to a **member** is to be determined in accordance with Rules 4.3.5 to 4.3.7, having regard to the Fortnightly Amount shown opposite the Amount of Applicable Fortnightly Rate of Salary in the following Table (as amended by determination of **CSC** under Rule 4.3.3 from time to time).

Amount of Applicable Fortnightly Rate of Salary	Fortnightly Amount
Less than \$985.33	\$29.56
\$985.33 or more but less than \$1,587.33	The amount that is 3% of the member's salary per fortnight
\$1587.33 or more but less than \$2,381.00	\$47.62
\$2,381.00 or more	The amount that is 2% of the member's salary per fortnight

**4.3.3** **CSC** will, by determination, amend the amounts shown in the Table *Productivity Contribution Rates* in Rule 4.3.2 with effect from 1 July each year to reflect changes, if any, in the general salary levels of members.

**4.3.4** If **CSC** and a **designated employer** have agreed under Rule 4.1.7 to substitute other days in lieu of **contribution days** for payments of contributions by or on behalf of members, **CSC** will assess the productivity contribution payable each substituted day in accordance with the formula:

$$\text{Productivity Contribution} \times \frac{\text{Pay Period}}{14}$$

where:

- Productivity Contribution** is the fortnightly productivity contribution in accordance with the Table *Productivity Contribution Rates* in Rule 4.3.2 in respect of the **member**; and
- Pay Period** is the number of days between substituted payment days plus one day.

### Regular member now — regular member last birthday

**4.3.5** The amount of the fortnightly productivity contribution payable in relation to a **member** on a **contribution due day** who:

- (a) is a **regular member** on the **contribution due day**; and
- (b) was a **regular member** on his/her **last birthday**;

is determined in accordance with:

- (i) the Applicable Fortnightly Rate of Salary and the corresponding Applicable Fortnightly Rate of Productivity Contribution that was applicable to the **member** on his/her **last birthday** as determined from the following Table; and
- (ii) the associated Amount of Applicable Fortnightly Rate of Salary and Fortnightly Amount in the Table — *Productivity Contribution Rates* (as amended by determination of CSC under Rule 4.3.3 from time to time) in Rule 4.3.2.

**Table — Applicable Fortnightly Salary and Fortnightly Amount — Productivity Contributions — Regular Member Now and Regular Member Last Birthday**

Membership Status	Applicable Fortnightly Rate of Salary	Applicable Fortnightly Rate of Productivity Contributions
<b>permanent full-time employee or temporary full-time employee, not receiving partial invalidity pension</b>	one 26th of his/her salary for average salary purposes under Rule 3.5.2 on the later of: <ol style="list-style-type: none"> <li>(a) his/her <b>last birthday</b>; or</li> <li>(b) the date of first becoming a <b>member</b>; or</li> <li>(c) the date of last becoming a <b>member</b>, if he/she has become a <b>member</b> on more than one occasion.</li> </ol>	the Fortnightly Amount opposite the Amount of Applicable Fortnightly Rate of Salary in the Table — <i>Productivity Contribution Rates</i> in Rule 4.3.2
Continued...		

Continued

**Table — Applicable Fortnightly Salary and Fortnightly Amount — Productivity Contributions — Regular Member Now and Regular Member Last Birthday**

Membership Status	Applicable Fortnightly Rate of Salary	Applicable Fortnightly Rate of Productivity Contributions
<b>permanent full-time employee</b> or <b>temporary full-time employee</b> , receiving <b>partial invalidity pension</b>	one 26th of the maintained basic salary and maintained recognised allowances, if any, applicable to the <b>member</b> on his/her <b>last birthday</b> ( <i>for maintained salary see Division 3 of Part 3</i> )	the Fortnightly Amount opposite the Amount of Applicable Fortnightly Rate of Salary in the Table — <i>Productivity Contribution Rates</i> in Rule 4.3.2
<b>permanent part-time employee</b> or <b>temporary part-time employee</b> , not receiving <b>partial invalidity pension</b>	the <b>fortnightly contribution salary</b> that would have been applicable if the <b>member</b> had been working full-time on his/her <b>last birthday</b>	the Fortnightly Amount opposite the Amount of Applicable Fortnightly Rate of Salary in the Table — <i>Productivity Contribution Rates</i> in Rule 4.3.2 multiplied by  $\frac{PTH}{FTH}$
<b>permanent part-time employee</b> or <b>temporary part-time employee</b> , receiving <b>partial invalidity pension</b>	one 26th of the greater of: (a) the sum of his/her annual rate of <b>basic salary</b> and <b>recognised allowances</b> , if any, payable as for full-time work; or (b) the sum of his/her maintained basic salary and maintained recognised allowances, if any ( <i>for maintained salary see Division 3 of Part 3</i> ); or (c) his/her annual CSS salary, if any ( <i>see Division 4 of Part 3</i> );  applicable to the <b>member</b> on his/her <b>last birthday</b>	the Fortnightly Amount opposite the Amount of Applicable Fortnightly Rate of Salary in the Table — <i>Productivity Contribution Rates</i> in Rule 4.3.2 multiplied by  $\frac{PTH}{FTH}$
Where:		
PTH	is the number of hours being worked part-time (including any hours not being worked that attracted compensation payments, or in respect of which a <b>partial invalidity pension</b> was payable) on the member's <b>last birthday</b> ; and	
FTH	is the number of hours that would have been worked on the member's <b>last birthday</b> if he/she had been working full-time.	

**Regular member now — casual employee last birthday**

**4.3.6** The amount of the fortnightly productivity contribution payable in relation to a **member** on a **contribution due day** who:

- (a) is a **regular member** on the **contribution due day**; and
- (b) was a **casual member** on his/her **last birthday**;

is determined in accordance with:

- (i) the Applicable Fortnightly Rate of Salary and the corresponding Applicable Fortnightly Rate of Productivity Contribution that was applicable to the **member** on his/her **last birthday** as determined from the following Table; and
- (ii) the associated Amount of Applicable Fortnightly Rate of Salary and Fortnightly Amount in the Table — *Productivity Contribution Rates* (as amended by determination of **CSC** under Rule 4.3.3 from time to time) in Rule 4.3.2.

**Table — Applicable Fortnightly Salary and Fortnightly Amount — Productivity Contributions — Regular Member Now and Casual Member Last Birthday**

Membership Status	Applicable Fortnightly Rate of Salary	Applicable Fortnightly Rate of Productivity Contributions
<b>permanent full-time employee, temporary full-time employee, permanent part-time employee, or temporary part-time employee, who was a casual member not paid on a per diem basis on his/her last birthday</b>	one 26th of his/her salary for average salary purposes under Rule 3.6.2 on the later of: (a) his/her <b>last birthday</b> ; or (b) the date of first becoming a <b>member</b> ; or (c) the date of last becoming a <b>member</b> , if he/she has become a <b>member</b> on more than one occasion.	the Fortnightly Amount opposite the Amount of Applicable Fortnightly Rate of Salary in the Table — <i>Productivity Contribution Rates</i> in Rule 4.3.2 multiplied by  <u>RFCS</u> AFR
Continued...		

Continued

**Table — Applicable Fortnightly Salary and Fortnightly Amount — Productivity Contributions — Regular Member Now and Casual Member Last Birthday**

<p><b>permanent full-time employee, temporary full-time employee, permanent part-time employee, or temporary part-time employee, who was a casual member</b> paid on a per diem basis on his/her <b>last birthday</b></p>	<p>one 26th of his/her salary for average salary purposes under Rule 3.6.3 on the later of:</p> <p>(a) his/her <b>last birthday</b>; or</p> <p>(b) the date of first becoming a <b>member</b>; or</p> <p>(c) the date of last becoming a <b>member</b>, if he/she has become a <b>member</b> on more than one occasion.</p>	<p>the Fortnightly Amount opposite the Amount of Applicable Fortnightly Rate of Salary in the Table — <i>Productivity Contribution Rates</i> in Rule 4.3.2 multiplied by</p> <p style="text-align: right;"><math>\frac{\text{RFCS}}{\text{AFR}}</math></p>
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Where:

AFR is the Applicable Fortnightly Rate of Salary for the member;

RFCS is the member's **fortnightly contribution salary** on last becoming a **regular member**.

### Casual member now

**4.3.7** The amount of the fortnightly productivity contribution payable in relation to a **member** on a **contribution due day** who is a **casual member** is the fortnightly amount that is determined in accordance with:

- (i) the Applicable Fortnightly Rate of Salary and the corresponding Applicable Fortnightly rate of Productivity Contribution applicable to the **member** on his/her **last birthday** as determined from the following Table; and
- (ii) the associated Amount of Applicable Fortnightly Rate of Salary and Fortnightly Amount in the Table — *Productivity Contribution Rates* (as amended by determination of **CSC** under Rule 4.3.3 from time to time) in Rule 4.3.2.

**Table — Applicable Fortnightly Salary and Fortnightly Amount — Productivity Contributions — Casual Member Now**

Membership Status	Applicable Fortnightly Rate of Salary	Applicable Fortnightly Rate of Productivity Contributions
<b>casual member</b> not paid on a per diem basis	one 26th of his/her salary for average salary purposes under Rule 3.6.2 on the later of: <ul style="list-style-type: none"> <li>(a) his/her <b>last birthday</b>; or</li> <li>(b) the date of first becoming a <b>member</b>; or</li> <li>(c) the date of last becoming a <b>member</b>, if he/she has become a <b>member</b> on more than one occasion.</li> </ul>	the Fortnightly Amount opposite the Amount of Applicable Fortnightly Rate of Salary in the Table — <i>Productivity Contribution Rates</i> in Rule 4.3.2 multiplied by <p align="center"> <u>FCS</u>  <u>AFR</u> </p>
<b>casual member</b> paid on a per diem basis	one 26th of his/her salary for average salary purposes under Rule 3.6.3 on the later of: <ul style="list-style-type: none"> <li>(a) his/her <b>last birthday</b>; or</li> <li>(b) the date of first becoming a <b>member</b>; or</li> <li>(c) the date of last becoming a <b>member</b>, if he/she has become a <b>member</b> on more than one occasion.</li> </ul>	the Fortnightly Amount opposite the Amount of Applicable Fortnightly Rate of Salary in the Table — <i>Productivity Contribution Rates</i> in Rule 4.3.2 multiplied by <p align="center"> <u>FCS</u>  <u>AFR</u> </p>
Where: FCS is the member's <b>fortnightly contribution salary</b> ; AFR is the Applicable Fortnightly Rate of Salary.		

**4.3.8** *Rule deleted in the 10th Amending Deed.*

**4.3.9** *Rule deleted in the 10th Amending Deed.*

**4.3.10** *Rule deleted in the 10th Amending Deed.*

### Contributions to be paid to CSC

**4.3.11** All productivity contributions payable by **designated employers** under the Rules are to be paid to **CSC** which must pay them into the **PSS Fund**.

### More about Productivity Contributions

#### Leave Without Pay

Where a member has approval to pay contributions on leave without pay to work for another employer, it is the new employer who is required to pay productivity contributions. See section 15 of the *Superannuation Act 1990* for more information about how to determine a member's employer.

#### Salary for Productivity Purposes

This is one of the most difficult areas in any superannuation scheme. Please make sure of the meanings of the various salary terms used in the salary determination issued by the Minister.

Generally salary for productivity contributions is the same salary used for member contribution purposes. However, it will usually be different where the member is receiving a partial invalidity pension.

#### Calculating Productivity Contributions

The first step in calculating a productivity contribution is to work out the salary applicable on the member's last birthday, or for casuals with broken periods of employment the date determined under Rule 4.3.7, and using or calculating the amount opposite that salary in the Productivity Contribution Rates table in Rule 4.3.2. Note that, 'last birthday' could also mean the date a person became a member or the date he/she changed from a casual member to a regular member.

For full-time employees, the amount determined will be the amount payable for the 12 months following the member's birthday, unless he/she becomes a casual member.

For part-time employees, the amount determined will need to be adjusted to take account of how many hours the member worked *on his/her last birthday* compared to full-time hours and that reduced rate will remain payable for 12 months, unless he/she becomes a casual member.

For casual members or those who become casuals during a birthday year, the amount determined will need to be adjusted every contribution due day to take account of the superannuation salary received on that due day compared to the fortnightly rate of salary received on his/her last birthday, either as a casual or a regular member.

For example, assume a full-time regular member had a fortnightly rate of salary of \$1,495.21, that is, an annual rate of \$39,000, on his/her last birthday. Provided he/she does not become a casual member, his/her employer would be required to pay fortnightly productivity contributions of \$44.86, that is, at a rate of 3%, on each contribution due day until his/her next birthday, or until the rates in the Productivity Contribution Rates table in Rule 4.3.2 changed.

If that member was a part-time employee on his/her last birthday working say three-quarters of full-time hours, then, provided he/she does not become a casual member, the fortnightly productivity contribution required until his/her next birthday would be \$33.65, that is, three quarters of \$44.86, regardless of any subsequent salary movements or whether he/she becomes a full-time employee.

For a casual member who had a fortnightly rate of salary of \$1,495.21 on his/her last birthday and received superannuation salary of \$1,000 on a contribution due day, the fortnightly productivity contribution required for that due day would be \$30.00, that is, the productivity contribution payable on his/her last birthday of \$44.86 multiplied by \$1,000.00 and divided by \$1,495.21.

## PART 5 — BENEFITS

**Note:** Benefits in respect of amounts transferred into the **PSS scheme** are not included in a Benefit Accrual Multiple. These benefits are covered in Part 11. A **maximum benefit** can be affected by a benefit in respect of an amount transferred into the PSS before 31 December 1995 if a pension becomes payable — see Rule 11.3.10.

### Division 1

#### Benefit Accruals

##### Member's benefit accruals

**5.1.1.** A benefit accrual in relation to a **member** on a day is:

- (a) if he/she is not a **maximum benefits member**, his/her Benefit Accrual Multiple (*see Divisions 2 and 3 of this Part*) multiplied by his/her **average salary**; or
- (b) if he/she is a **maximum benefits member**, his/her **maximum benefit** (*see Division 6 of this Part*).

**5.1.2** Benefits do not accrue to members if the accrual is prohibited by the **SIS Act**.

##### Former member's benefit accruals

**5.1.3** A **final benefit accrual** in relation to a former **member** is:

- (a) if he/she was not, at the time of ceasing membership, a **maximum benefits member**, his/her Benefit Accrual Multiple (*see Divisions 2 and 3 of this Part*) multiplied by his/her **final average salary**; or
- (b) if he/she was, at the time of ceasing membership, a **maximum benefits member**, his/her **maximum benefit** (*see Division 6 of this Part*).

**5.1.4** An **invalidity benefit accrual** in relation to a former **member** is:

- (a) if he/she was not, at the time of ceasing membership, a **maximum benefits member**, his/her **final average salary** multiplied by the sum of his/her Benefit Accrual Multiple (*see Divisions 2 and 3 of this Part*) and Invalidity Multiple (*see Divisions 4 and 5 of this Part*); or
- (b) if he/she was, at the time of ceasing membership, a **maximum benefits member**, his/her **maximum benefit** (*see Division 6 of this Part*).

**5.1.5** A **death benefit accrual** in relation to a **deceased member** is:

- (a) if he/she:
  - (i) died on or after age 60; or
  - (ii) was a **limited benefits member** at the date of death; his/her **final benefit accrual** (*see Rule 5.1.3*); and
- (b) if he/she:
  - (i) died before age 60; and
  - (ii) was not a **limited benefits member** at the date of death;



his/her **invalidity benefit accrual** (see Rule 5.1.4).

### Adjustment of benefit accruals where substituted contribution days apply

**5.1.6** If CSC and the **designated employer** agreed under Rule 4.1.7 to substitute other days for **contribution days** for the payment of contributions by or on behalf of the **member**, CSC will, as necessary, adjust the calculation of the components of the benefit accruals in respect of the **member** under this Part in accordance with the frequency with which the substituted days occurred.

Benefits are made up of the following components;

#### Components of a Benefit

- accumulated member contributions
- accumulated productivity contributions, and
- the balance, or employer share.

An additional benefit accrual is payable under Part 11 in respect of a member who has transferred an amount into the PSS scheme — see Part 11

Accumulated member contributions are contributions paid by the member, plus interest.

Accumulated productivity contributions are contributions paid (less PSS Fund tax) by the employer, plus interest. It may include unfunded productivity superannuation that accrued before 1 July 1990.

The unfunded employer share, which is the **unfunded benefit accrual**, is the difference between the total benefit and the sum of accumulated member and productivity contributions.

## Division 2

### Benefit Accrual Multiples — Regular Members

#### Calculating benefit accrual multiples

**5.2.1** The Benefit Accrual Multiple applicable to a **regular member** is the sum of any of the multiples applicable to him/her under this Division.

Quick Guide to the Components of a Benefit Accrual Multiple		
Possible Components	Results from	See Rule
On-going Multiple	Paying fortnightly contributions	5.2.2
Additional Cover Multiple	An amount received from a life office in respect of a policy for extra death and invalidity cover	5.2.10
Preserved Multiple	A preserved benefit from a previous period of PSS membership	5.2.12
Restoration Multiple	A former invalidity pensioner again becoming a member	5.2.14
Excess Contribution Multiple	Paying fortnightly contributions above the maximum average rate that attract employer benefits	5.2.16
Unfunded Transfer Multiple	An amount transferred on entry to the <b>PSS scheme</b> that is exclusively productivity benefit	5.2.18
Membership Transfer Multiple	Combining benefits from previously concurrent periods of membership	5.2.20
CSS Transfer Multiple	Transferring entitlements from the <b>CSS scheme</b>	5.2.22
Non-Cash Transfer Multiple	An amount that would otherwise have been payable to an <b>approved superannuation scheme</b> in respect of a person who had transferred to that scheme from the <b>PSS scheme</b> or the <b>CSS scheme</b>	5.2.23
Reduction Multiple	The application of a splitting agreement or splitting order under Part 16.	5.2.26
Former MBL Multiple	A <b>member</b> who was a <b>maximum benefits member</b> immediately before 1 January 2008	5.2.27

#### On-going Multiple

**5.2.2** The Ongoing Multiple applicable to a **regular member** on a day is the lesser of:

- (a) the sum of his/her Fortnightly Contribution Accruals (*see Rule 5.2.3*); or
- (b) his/her Average Accrual (*see Rule 5.2.4*).

### Fortnightly contribution accrual

**5.2.3** A Fortnightly Contribution Accrual is applicable to a **regular member** on each **contribution due day** he/she pays, or is required to pay, fortnightly contributions or is a **no-TFN member** and would have been required to pay contributions if they were not a **no-TFN member**.

A Fortnightly Contribution Accrual is calculated using the following formula:

$$\left( \frac{0.11}{26} \times \text{Factor} \right) + \left( 2 \times \frac{\text{Contributions Paid}}{\text{Annual Contribution Salary}} \right)$$

where:

**Factor** for a **member** who was a **permanent full-time employee** or a **temporary full-time employee** on his/her **last birthday** is 1; and

for a **member** who was a **permanent part-time employee** or a **temporary part-time employee** on his/her **last birthday** is the ratio that the number of part-time hours worked by the **member** on his/her **last birthday** bears to the number of hours a **permanent full-time employee** performing duties of a similar nature would have worked on that day.

Part-time hours worked in this definition:

- (a) include any hours not being worked that attract a **partial invalidity pension** or compensation payment; and
- (b) if the **member** did not work on his/her **last birthday**, are the part-time hours he/she would have worked if he/she had been on duty; and
- (c) if the **member** was on leave of absence without pay that is an **excluded period of leave of absence** on his/her **last birthday**, are the part time hours he/she worked, or would have worked if he/she had been on duty, on the **last birthday** with his/her **permanent employer**.

**Note:** A full time employee on an excluded period of leave of absence remains a permanent or a temporary full-time employee for the purposes of the Rules. A factor of 1 therefore applies in respect of the period of leave of absence if all requirements about contributions have been met, regardless of the hours worked with the temporary employer.

**Contribution Paid** is the amount of contributions paid, or payable, by the **member** on the **contribution due day**, or on each **contribution due day** that a **member** is a **no-TFN member**, 0%; and

Annual Contribution Salary is the member's **fortnightly contribution salary** on his/her **last birthday** multiplied by:

- (i) if the **member** was a **permanent full-time employee** or a **temporary full-time employee** — 26; or
- (ii) if the **member** was a **permanent part-time employee** or a **temporary part-time employee**, in receipt of **partial invalidity pension** — 26; or
- (iii) if the **member** was a **permanent part-time employee** or a **temporary part-time employee**, not in receipt of **partial invalidity pension** — 26 and by the ratio that the hours a **permanent full-time employee** performing duties of a similar nature to the **member** would have worked bears to the part-time hours worked (including hours not being worked that attract a compensation payment) by the **member** on that day.

The following chart shows the approximate percentage of average salary that would be accrued if contributions were paid at the same rate for a whole year by a full-time <b>regular member</b>							
% Paid	% of AS	% Paid	% of AS	% Paid	% of AS	% Paid	% of AS
		2	15 %	5	21 %	8	27 %
0	11 %	3	17 %	6	23 %	9	29 %
		4	19 %	7	25 %	10	31 %

Note – Where a **member** is a **no-TFN member** on a **contribution due day** the contribution is taken to be 0% for that **contribution due day**.

### Average accrual

**5.2.4** The Average Accrual applicable to a **regular member** are the sum of the Fortnightly Contribution Accruals that would have accrued:

- (a) if the **member** has less than 260 contribution due days during his/her **period of membership**, as if he/she had paid contributions at the rate of 5% of his/her **fortnightly contribution salary** on each of those contribution due days; or
- (b) if the **member** has 260 or more contribution due days during his/her **period of membership**, as if he/she had paid contributions at the rate of:
  - (i) 5% of his/her **fortnightly contribution salary** on each of the first 260 contribution due days; and
  - (ii) 10% of his/her **fortnightly contribution salary** on each of the remaining contribution due days (if any);

unless:

- (A) the **member** has:
  - (i) a Preserved Multiple, a Restoration Multiple or a CSS Transfer Multiple or a Non-Cash Transfer Multiple (*see Rule 5.2.5*); or
  - (ii) a Membership Transfer Multiple (*see Rule 5.2.6*); or
- (B) the **member** has advised CSC he/she;
  - (i) has more than one membership (*see Rule 5.2.7*); or
  - (ii) is, or was on ceasing membership, also an eligible employee under the *Superannuation Act 1976* (*see Rule 5.2.8*); or
- (C) the **member**:
  - (i) immediately before joining the **PSS scheme**, was a member of a superannuation scheme of a State or Territory by reason of continuous employment in an organisation, business, service, asset or function, of that State or Territory which was sold to the Commonwealth or transferred to the Commonwealth; and
  - (ii) ceased membership of that superannuation scheme as a result of the sale or transfer; and
  - (iii) continued in employment with the Commonwealth (*see Rule 5.2.9*).

**5.2.5** The Average Accrual applicable to a **regular member** who has a Preserved Multiple, a Restoration Multiple, CSS Transfer Multiple or a Non-Cash Transfer Multiple, or any combination of those multiples is:

- (a) where the contribution due days applicable to that multiple or multiples are less than 260, the multiple that would have accrued under Rule 5.2.4 if the 260 contribution due days referred to in that rule were reduced by the number of contribution due days applicable to that multiple or multiples; or
- (b) where the contribution due days applicable to that multiple or multiples are 260 or more, the sum of his/her Fortnightly Contribution Accruals under Rule 5.2.3.

**5.2.6** The Average Accrual applicable to a **regular member** who has a Membership Transfer Multiple arising from a previous membership is the multiple that would have accrued under Rule 5.2.4 if the 260 contribution due days referred to in that rule were reduced by the number of contribution due days in the previous membership occurring before his/her **first day of membership**. No particular **contribution due day** can be counted more than once.

**5.2.7** The Average Accrual applicable to a **regular member** who advised CSC he/she also has an earlier commencing concurrent membership is the multiple that would have accrued under Rule 5.2.4 if the 260 contribution due days referred to in that rule were reduced by the number of contribution due days in the earlier commencing membership occurring before his/her **first day of membership**. No particular **contribution due day** can be counted more than once.

**5.2.8** The Average Accrual applicable to a **regular member** who advised CSC he/she is also an eligible employee under the *Superannuation Act 1976* is the multiple that would have accrued under Rule 5.2.4 if the 260 contribution due days referred to in that rule were reduced by the number of contribution due days occurring from the date the **member** became an eligible employee under the *Superannuation Act 1976* to his/her **first day of membership**.

**5.2.9** The 260 contribution due days referred to in Rule 5.2.4 are reduced by one for each fortnight during which a **regular member** who is the subject of paragraph (C) of Rule 5.2.4 contributed to the superannuation scheme referred to in that Rule, or during which his/her employer contributed to that superannuation scheme.

### What do the Average Accrual provisions do?

The Average Accrual provisions in Rules 5.2.4 to 5.2.8 operate to restrict the rate at which the employer financed component of benefits accrues over a total of 10 years (260 contribution due days) to provide an On-going Multiple (*see Rule 5.2.2*).

The 10 years do not have to be in a continuous period, nor do they have to be the first 10 years of membership.

Over the total of 10 years the employer component accrues at the rate appropriate to the rate of member contributions, if the member contributes at 5% or less. If the member contributes at greater than 5%, the employer component accrual is limited to a maximum as though the member contributed at 5% of salary.

All contribution due days applicable to members who have Preserved Multiples, Restoration Multiples, CSS Transfer Multiples, Non-cash Transfer Multiples, Membership Transfer Multiples, or, when advised to CSC, concurrent PSS memberships or concurrent CSS and PSS memberships, count toward the 10 years (260 contribution due days). Each contribution due day counts only once.

**5.2.9A** The Average Accrual applicable to a **regular member** who has a Former MBL Multiple (because the **member** was a **maximum benefits member** immediately before 1 January 2008) is the multiple that would have accrued under Rule 5.2.4 if the 260 contribution due days referred to in that rule were reduced by the number of contribution due days occurring before 1 January 2008 while the **member** was a **maximum benefits member**.

### Additional Cover Multiple

**5.2.10** An Additional Cover Multiple applies to a **regular member** if:

- (a) he/she was, immediately before ceasing membership, paying premiums for additional death and invalidity cover under Division 3 of Part 10 of the Rules; and
- (b) he/she ceased membership on **invalidity retirement** or death before age 60; and
- (c) an amount has been, or will be, paid to CSC by a **life assurance company** in response to a claim against a policy held by CSC on behalf of the **member**.

**5.2.11** An Additional Cover Multiple is calculated by dividing the amount payable on behalf of a **member** by his/her **final average salary**.

### Preserved Multiple

**5.2.12** A Preserved Multiple applies to a **regular member** if CSC is aware a **preserved benefit** applied to him/her immediately before last becoming a **regular member**.

**5.2.13** A Preserved Multiple is calculated by dividing the amount of a member's **preserved benefit** by his/her **average salary** on the date he/she last became a **regular member**. CSC may:

- (a) use a later date, and if so must:
  - (i) use the member's **average salary** at that later date; and
  - (ii) adjust the amount of the **preserved benefit** to take account of any increases that would have accrued to that later date; or
- (b) increase the amount of the **preserved benefit** to take account of any phasing in of the employer benefit if the **preserved benefit** became applicable before 1 July 1992.

### Restoration Multiple

**5.2.14** A Restoration Multiple applies to a **regular member** if he/she:

- (a) was an **invalidity pensioner** immediately before last becoming a **regular member**; but
- (b) was not a **maximum benefits member** before last becoming an **invalidity pensioner**

**5.2.15** A Restoration Multiple is the sum of:

- (a) the member's Benefit Accrual Multiple at the time he/she last became an **invalidity pensioner**; plus
- (b) the Invalidity Multiple that would have accrued under Rule 5.4.2 between the date the **member** last became an **invalidity pensioner** and the date he/she last became a **regular member**.

CSC will reduce the Restoration Multiple if the **member** was paid a lump sum of his/her **accumulated member contributions** at the time he/she last became an **invalidity pensioner** by the proportion calculated using the formula:

$$\frac{\text{PBAM} \times \text{AMC}}{\text{IBA}}$$

where:

PBAM	is the previous Benefit Accrual Multiple of the <b>member</b> at the time he/she last became an <b>invalidity pensioner</b> ; and
AMC	is the amount of <b>accumulated member contributions</b> paid to <b>member</b> at the time he/she last became an <b>invalidity pensioner</b> ; and
IBA	is the lump sum value of the <b>invalidity benefit accrual</b> of the <b>member</b> at the time he/she last became an <b>invalidity pensioner</b> .

### Excess Contribution Multiple

**5.2.16** An Excess Contribution Multiple applies to a **regular member** if:

- (a) he/she ceases membership; and
- (b) the sum of his/her Fortnightly Contribution Accruals is greater than his/her Average Accrual.

**5.2.17** An Excess Contribution Multiple is calculated by:

- (a) subtracting the member's Average Accrual from the sum of his/her Fortnightly Contribution Accruals (*see Rule 5.2.3*); and
- (b) dividing the result by 2.

### Unfunded Transfer Multiple

**5.2.18** An Unfunded Transfer Multiple applies to a **regular member** if, immediately before his/her **first day of membership**, he/she is a remainder employee under the *Superannuation (Productivity Benefit) Act 1988* but is not a fund employee under that Act.

**5.2.19** An Unfunded Transfer Multiple is calculated by dividing the amount that would have been payable under the *Superannuation (Productivity Benefit) Act 1988* on behalf of the **member** on the day before his/her **first day of membership** if he/she had become entitled to a benefit under that Act by his/her **average salary**. CSC may use a later date, and if so must:

- (a) use the member's **average salary** at that later date; and
- (b) adjust the amount of the payment that would have been made to take account of any interest that would have been accrued to that later date.

### Membership Transfer Multiple

**5.2.20** A Membership Transfer Multiple applies to a **regular member** if:

- (a) CSC accepts a request from the **member** to combine a previously concurrent membership with a current membership; or
- (b) CSC is aware a **member** has a previously concurrent membership of less than three months.

**5.2.21** A Membership Transfer Multiple is calculated by dividing the member's **final benefit accrual** from his/her previous membership by his/her **average salary** from his/her current membership at the date his/her earlier membership ceased.

### CSS Transfer Multiple

**5.2.22** The applicability of, and method of calculating, a CSS Transfer Multiple is set out in Division 2 of Part 14.

### Non-Cash Transfer Multiple

**5.2.23** A Non-Cash Transfer Multiple applies to a **regular member**:

- (a) who transferred to the **PSS Scheme** from an **approved superannuation scheme**; and
- (b) who was a person who had previously transferred to that **approved superannuation scheme** from the **PSS Scheme** or the **CSS Scheme**; and
- (c) in respect of whom assets were transferred to the **approved superannuation scheme** under a determination by the Minister under section 33D of the *Superannuation Act 1990* or section 240 of the *Superannuation Act 1976*; and
- (d) in respect of whom an amount was included in a schedule of payments from the Consolidated Revenue Fund to the **approved superannuation scheme** determined



by the Minister under section 33E of the *Superannuation Act 1990* or section 241 of the *Superannuation Act 1976* but has not been paid; and

- (e) in respect of whom assets are transferred from the **approved superannuation scheme** to the **PSS scheme**.

**5.2.24** A Non-Cash Transfer Multiple is calculated by dividing:

- (a) the amount that would otherwise have been payable in respect of the **regular member** under a determination made under section 33E of the *Superannuation Act 1990* or section 241 of the *Superannuation Act 1976* on cessation of the person's membership of the **approved superannuation scheme** when he/she transferred to the **PSS scheme**; by
- (b) his/her **average salary** on the date he/she joined the **PSS scheme**.

**5.2.25** A **contribution due day** in respect of a **regular member** entitled to a Non-Cash Transfer Multiple includes:

- (a) any **contribution due day** which occurred in the period of service by that **regular member** in respect of which service an amount is included in a schedule of payments from the Consolidated Revenue Fund to the **approved superannuation scheme** determined by the Minister under section 33E of the *Superannuation Act 1990*; or
- (b) any **contribution day** for the purposes of the *Superannuation Act 1976* on which the **regular member** was required to pay contributions which occurred in the period of service by that **regular member** in respect of which service an amount is included in a schedule of payments from the Consolidated Revenue Fund to the **approved superannuation scheme** determined by the Minister under section 241 of the *Superannuation Act 1976*.

### Reduction Multiple

**5.2.26** A Reduction Multiple applies to a **member** to whom Part 16 applies and is calculated under Rule 16.4.3. This multiple is to be used to reduce the Benefit Accrual Multiple.

### Former MBL Multiple

**5.2.27** A Former MBL Multiple applies to a **member** who, immediately before 1 January 2008, was a **maximum benefits member** and is calculated under Rule 5.6.8.

## Division 3

### Benefit Accrual Multiples — Casual Members

#### Calculating benefit accrual multiples

**5.3.1** The Benefit Accrual Multiple applicable to a **casual member** is the sum of any of the multiples applicable to him/her under this Division.

Quick Guide to the Components of a Benefit Accrual Multiple		
Possible Components	Results from	See Rule
On-going Multiple	Paying fortnightly contributions	5.3.2
Additional Cover Multiple	An amount received from a life office in respect of a policy for extra death and invalidity cover	5.3.10
Preserved Multiple	A preserved benefit from a previous period of PSS membership	5.3.12
Restoration Multiple	A former invalidity pensioner again becoming a member	5.3.14
Excess Contribution Multiple	Paying fortnightly contributions above the maximum average rate that attract employer benefits	5.3.16
Unfunded Transfer Multiple	An amount transferred on entry to the <b>PSS scheme</b> that is exclusively productivity benefit	5.3.18
Membership Transfer Multiple	Combining benefits from previously concurrent periods of membership	5.3.20
CSS Transfer Multiple	Transferring entitlements from the <b>CSS scheme</b>	5.3.22
Non-Cash Transfer Multiple	An amount that would otherwise have been payable to an <b>approved superannuation scheme</b> in respect of a person who had transferred to that scheme from the <b>PSS scheme</b> or the <b>CSS scheme</b> .	5.3.23
Reduction Multiple	The application of a splitting agreement or splitting order under Part 16	5.3.26
Former MBL Multiple	A <b>member</b> who was a <b>maximum benefits member</b> immediately before 1 January 2008	5.3.27

#### On-going Multiple

**5.3.2** The Ongoing Multiple applicable to a **casual member** on a day is the lesser of:

- (a) the sum of his/her Fortnightly Contribution Accruals (*see Rule 5.3.3*); or
- (b) his/her Average Accrual (*see Rule 5.3.4*).

### Fortnightly contribution accrual

**5.3.3** A Fortnightly Contribution Accrual is applicable to a **casual member** on each **contribution due day** he/she pays, or is required to pay, fortnightly contributions or is a **no-TFN member** and would have been required to pay contributions if they were not a **no-TFN member**.

A Fortnightly Contribution Accrual is calculated using the following formula:

$$\left( \frac{0.11}{26} \times \text{Factor} \right) + \left( 2 \times \frac{\text{Contributions Paid}}{\text{Annual Contribution Salary}} \right)$$

where:

- Factor** is the ratio his/her **fortnightly contribution salary** on that **contribution due day** bears to his/her **fortnightly contribution salary** on his/her **last birthday**; and
- Contribution Paid** is the amount of contributions paid by the member in respect of that **contribution due day**, or on each **contribution due day** that a **member** is a **no-TFN member**, 0%; and
- Annual Contribution Salary** is the member's salary for average salary purposes on his/her **last birthday** under:
- (a) Rule 3.6.2 if the **casual member** is not paid on a per diem basis; or
  - (b) Rule 3.6.3 if the **casual member** is paid on a per diem basis.

**Note:** References to a **contribution due day** on which a casual member pays, or is required to pay, fortnightly contributions, or to contributions paid, include where such a member has chosen paying contributions at 0% in accordance with the Rules.

### Average accrual

**5.3.4** The Average Accrual applicable to a **casual member** is the sum of the Fortnightly Contribution Accruals that would have accrued:

- (a) if the **member** has less than 260 contribution due days during his/her **period of membership**, as if he/she had paid contributions at the rate of 5% of his/her **fortnightly contribution salary** on each of those contribution due days; or
- (b) if the **member** has 260 or more contribution due days during his/her **period of membership**, as if he/she had paid contributions at the rate of:
  - (i) 5% of his/her **fortnightly contribution salary** on each of the first 260 contribution due days; and
  - (ii) 10% of his/her **fortnightly contribution salary** on each of the remaining contribution due days (if any);

unless:

- (A) the **member** has:
  - (i) a Preserved Multiple, a Restoration Multiple, CSS Transfer Multiple or a Non-Cash Transfer Multiple (*see Rule 5.3.5*); or
  - (ii) a Membership Transfer Multiple (*see Rule 5.3.6*); or
- (B) the **member** has advised CSC he/she;
  - (i) has more than one membership (*see Rule 5.3.7*); or
  - (ii) is, or was on ceasing membership, also an eligible employee under the *Superannuation Act 1976* (*see Rule 5.3.8*); or
- (C) the **member**:
  - (i) immediately before joining the **PSS scheme**, was a member of a superannuation scheme in respect of continuous employment by an organisation, business, service, asset or function, of a State or Territory which was sold to the Commonwealth or transferred to the control of the Commonwealth; and
  - (ii) ceased membership of the superannuation scheme as a result of the sale or transfer; and
  - (iii) continued in employment with the Commonwealth (*see Rule 5.3.9*).

**5.3.5** The Average Accrual applicable to a **casual member** who has a Preserved Multiple, a Restoration Multiple, CSS Transfer Multiple or a Non-Cash Transfer Multiple, or any combination of those multiples is;

- (a) where the contribution due days applicable to that multiple or multiples are less than 260, the multiple that would have accrued under Rule 5.3.4 if the 260 contribution due days referred to in that rule were reduced by the number of contribution due days applicable to that multiple or multiples; or
- (b) where the contribution due days applicable to that multiple or multiples are 260 or more, the sum of his/her Fortnightly Contribution Accruals under Rule 5.3.3.

**5.3.6** The Average Accrual applicable to a **casual member** who has a Membership Transfer Multiple arising from a previous membership is the multiple that would have accrued under Rule 5.3.4 if the 260 contribution due days referred to in that rule were reduced by the number of contribution due days in the previous membership occurring before his/her **first day of membership**. No particular **contribution due day** can be counted more than once.

**5.3.7** The Average Accrual applicable to a **casual member** who advised CSC he/she also has an earlier commencing membership is the multiple that would have accrued under Rule 5.3.4 if the 260 contribution due days referred to in that rule were reduced by the number of contribution due days in the earlier commencing membership occurring before his/her **first day of membership**. No particular **contribution due day** can be counted more than once.

**5.3.8** The Average Accrual applicable to a **casual member** who advised CSC he/she is also an eligible employee under the *Superannuation Act 1976* is the multiple that would have accrued under Rule 5.3.4 if the 260 contribution due days referred to in that rule were reduced by the number of contribution due days occurring from the date the **member** became an eligible employee under the *Superannuation Act 1976* to his/her **first day of membership**.

**5.3.9** The 260 contribution due days referred to in Rule 5.3.4 are reduced by one for each fortnight during which a **casual member** who:

- (a) immediately before joining the **PSS scheme**, was a member of a superannuation scheme in respect of continuous employment by an organisation, business, service, asset or function, of a State or Territory which was sold to the Commonwealth or transferred to the control of the Commonwealth; and
- (b) ceased membership of the superannuation scheme as a result of the sale or transfer; and
- (c) continued in employment with the Commonwealth;

contributed to the superannuation scheme, or during which his/her employer contributed to the superannuation scheme.

**5.3.9A** The Average Accrual applicable to a **casual member** who has a Former MBL Multiple (because the **member** was a **maximum benefits member** immediately before 1 January 2008) is the multiple that would have accrued under Rule 5.3.4 if the 260 contribution due days referred to in that rule were reduced by the number of contribution due days occurring before 1 January 2008 while the **member** was a **maximum benefits member**.

### Additional Cover Multiple

**5.3.10** An Additional Cover Multiple applies to a **casual member** if:

- (a) he/she was, immediately before ceasing membership, paying premiums for additional death and invalidity cover under Division 3 of Part 10 of these Rules; and
- (b) he/she ceased membership on **invalidity retirement** or death before age 60; and
- (c) an amount has been, or will be, paid to CSC by a **life assurance company** in response to a claim against a policy held by CSC on behalf of the **member**.

**5.3.11** An Additional Cover Multiple is calculated by dividing the amount payable on behalf of a **member** by his/her **final average salary**.

### Preserved Multiple

**5.3.12** A Preserved Multiple applies to a **casual member** if CSC is aware a **preserved benefit** applied to him/her immediately before last becoming a **casual member**.

**5.3.13** A Preserved Multiple is calculated by dividing the amount of a member's **preserved benefit** by his/her **average salary** on the date he/she last became a **casual member**. CSC may:

- (a) use a later date, and if so must:
  - (i) use the member's **average salary** at that later date; and
  - (ii) adjust the amount of the **preserved benefit** to take account of any increases that would have accrued to that later date; or

- (b) increase the amount of the **preserved benefit** to take account of any phasing in of the employer benefit if the **preserved benefit** became applicable before 1 July 1992.

### Restoration Multiple

**5.3.14** A Restoration Multiple applies to a **casual member** if he/she:

- (a) was an **invalidity pensioner** immediately before last becoming a **casual member**; but
- (b) was not a **maximum benefits member** before last becoming an **invalidity pensioner**.

**5.3.15** A Restoration Multiple is the sum of:

- (a) the member's Benefit Accrual Multiple at the time he/she last became an **invalidity pensioner**; plus
- (b) the Invalidity Multiple that would have accrued under Rule 5.5.2 between the date the **member** last became an **invalidity pensioner** and the date he/she last became a **casual member**.

CSC will reduce the Restoration Multiple if the **member** was paid a lump sum of his/her **accumulated member contributions** at the time he/she last became an **invalidity pensioner** by the proportion calculated using the formula:

$$\frac{\text{PBAM} \times \text{AMC}}{\text{IBA}}$$

where:

PBAM	is the previous Benefit Accrual Multiple of the <b>member</b> at the time he/she last became an <b>invalidity pensioner</b> ; and
AMC	is the amount of <b>accumulated member contributions</b> paid to <b>member</b> at the time he/she last became an <b>invalidity pensioner</b> ; and
IBA	is the lump sum value of the <b>invalidity benefit accrual</b> of the <b>member</b> at the time he/she last became an <b>invalidity pensioner</b> .

### Excess Contribution Multiple

**5.3.16** An Excess Contribution Multiple applies to a **casual member** if:

- (a) he/she ceases membership; and
- (b) the sum of his/her Fortnightly Contribution Accruals is greater than his/her Average Accrual.

**5.3.17** An Excess Contribution Multiple is calculated by:

- (a) subtracting the member's Average Accrual from the sum of his/her Fortnightly Contribution Accruals (*see Rule 5.3.3*); and
- (b) dividing the result by 2.

### Unfunded Transfer Multiple

**5.3.18** An Unfunded Transfer Multiple applies to a **casual member** if, immediately before becoming a **casual member**, he/she was a remainder employee under the *Superannuation (Productivity Benefit) Act 1988* but was not a fund employee under that Act.

**5.3.19** An Unfunded Transfer Multiple is calculated by dividing the amount that would have been payable under the *Superannuation (Productivity Benefit) Act 1988* on behalf of the **member** on the day before his/her **first day of membership** if he/she had become entitled to a benefit under that Act by his/her **average salary**. CSC may decide a later date should be used, and if so must:

- (a) use the member's **average salary** at that later date; and
- (b) adjust the amount of the payment that would have been made to take account of any interest that would have been accrued to that later date.

### Membership Transfer Multiple

**5.3.20** A Membership Transfer Multiple applies to a **casual member** if:

- (a) CSC accepts a request from the **member** to combine a previously concurrent membership with a current membership; or
- (b) CSC is aware a **member** has a previously concurrent membership of less than three months.

**5.3.21** A Membership Transfer Multiple is calculated by dividing the member's **final benefit accrual** from his/her previous membership by his/her **average salary** from his/her current membership at the date his/her earlier membership ceased.

### CSS Transfer Multiple

**5.3.22** The applicability of, and method of calculating, a CSS Transfer Multiple is set out in Division 2 of Part 14.

### Non-Cash Transfer Multiple

**5.3.23** A Non-Cash Transfer Multiple applies to a **casual member**:

- (a) who transferred to the **PSS scheme** from an **approved superannuation scheme**; and
- (b) who was a person who had previously transferred to that **approved superannuation scheme** from the **PSS Scheme** or the **CSS Scheme**; and
- (c) in respect of whom assets were transferred to the **approved superannuation scheme** under a determination by the Minister under section 33D of the *Superannuation Act 1990* or section 240 of the *Superannuation Act 1976*; and
- (d) in respect of whom an amount was included in a schedule of payments from the Consolidated Revenue Fund to the **approved superannuation scheme** determined by the Minister under section 33E of the *Superannuation Act 1990* or section 241 of the *Superannuation Act 1976* but has not been paid; and
- (e) in respect of whom assets are transferred from the **approved superannuation scheme** to the **PSS scheme**.

**5.3.24** A Non-Cash Transfer Multiple is calculated by dividing:

- (a) the amount that would otherwise have been payable in respect of the **casual member** under a determination made under section 33E of the *Superannuation Act 1990* or section 241 of the *Superannuation Act 1976* on cessation of the person's membership of the **approved superannuation scheme** when he/she transferred to the **PSS scheme**; by
- (b) his/her **average salary** on the date he/she joined the **PSS scheme**.

**5.3.25** A **contribution due day** in respect of a **casual member** entitled to a Non-Cash Transfer Multiple includes:

- (a) any **contribution due day** which occurred in the period of service by that **casual member** in respect of which service an amount is included in a schedule of payments from the Consolidated Revenue Fund to the **approved superannuation scheme** determined by the Minister under section 33E of the *Superannuation Act 1990*; or
- (b) any **contribution day** for the purposes of the *Superannuation Act 1976* on which the **casual member** was required to pay contributions which occurred in the period of service by that **casual member** in respect of which service an amount is included in a schedule of payments from the Consolidated Revenue Fund to the **approved superannuation scheme** determined by the Minister under section 241 of the *Superannuation Act 1976*.

### Reduction Multiple

**5.3.26** A Reduction Multiple applies to a **member** to whom Part 16 applies and is calculated under Rule 16.4.3. This multiple is to be used to reduce the Benefit Accrual Multiple.

### Former MBL Multiple

**5.3.27** A Former MBL Multiple applies to a **member** who, immediately before 1 January 2008, was a **maximum benefits member** and is calculated under Rule 5.6.8.



## Division 4

### Invalidity Multiples — Regular Members

#### Invalidity Multiple

**5.4.1** An Invalidation Multiple applies to, or in relation to, a **regular member** if he/she:

- (a) ceases membership because of **invalidity retirement** before age 60 or death before age 60; or
- (b) is deemed by CSC under Rule 8.5.3 to have ceased membership because of **invalidity retirement** before age 60;

unless:

- (A) he/she is, at the time membership ceases:
  - (i) a **limited benefits member**; or
  - (ii) a **maximum benefits member**; or
- (B) he/she chose to take a lump sum benefit of his/her **final benefit accrual** when CSC accepted that he/she is suffering from a **terminal medical condition**, (*see Rule 6.4.1*).

**5.4.2** An Invalidation Multiple applicable to a **regular member** is the sum of the multiples that would have accrued if he/she had paid contributions on each **contribution day** occurring from the date of ceasing membership (*see Rule 5.4.4*) to the earlier of:

- (a) age 60; or
- (b) the date he/she would have become a **maximum benefits member** (*see also Rule 11.3.17*) if:
  - (i) contributions had continued to be paid at the Contribution Payable rate determined in the formula below; and
  - (ii) the **maximum benefit** had been based on the member's **final average salary**;

using the following formula:

$$\left( \frac{0.11}{26} \times \text{Average Factor} \right) + \left( 2 \times \frac{\text{Contributions Paid}}{\text{Annual Contribution Salary}} \right)$$

where:

Average Factor

for a former **regular member** who was a **permanent full-time employee** or a **temporary full-time employee** immediately before ceasing membership (*see Rule 5.4.4*), is 1; and

for a former **member** who was a **permanent part-time employee** or a **temporary part-time employee** immediately before ceasing membership (*see Rule 5.4.4*), is the total part-time hours worked, including any hours not worked that attracted a **partial invalidity pension** or compensation payment, over the lesser of his/her:

- last 78 contribution due days; or
- total number of contribution due days;

divided by the total number of hours a **permanent full-time employee** performing duties of a similar nature would have worked over the same period; and

#### Contribution Payable

is the amount of contribution that would have been paid by the former **member** had he/she continued to pay contributions at the greater of:

- 5%; or
- the average percentage rate paid over the lesser of his/her last 78 contribution due days or total number of contribution due days;

of the **fortnightly contribution salary** applicable to him/her on his/her **last birthday**; provided the percentage rate:

- cannot exceed 10%; and
- is limited to 5% for the lesser number of contribution days occurring between the date he/she ceased membership and the date he/she would have:
  - accrued 260 contribution due days; or
  - reached age 60; or
  - reached his/her **maximum benefit**;

if the number of contribution due days used to determine the member's Average Accrual under Division 2 of this Part is less than 260; and

#### Annual Contribution Salary

is the member's **fortnightly contribution salary** on his/her **last birthday** multiplied by:

- if the **member** was a **permanent full-time employee** or a **temporary full-time employee** — 26; or
- if the **member** was a **permanent part-time employee** or a **temporary part-time employee**, in receipt of **partial invalidity pension** — 26; or
- if the **member** was a **permanent part-time employee** or a **temporary part-time employee**, not in receipt of **partial invalidity pension** — 26 and by the ratio that the hours a **permanent full-time employee** performing duties of a similar nature to the **member** would have worked bears to the part-time hours worked (including hours not being worked that attract a compensation payment) by the **member** on that day.

**5.4.3** CSC may adjust the Invalidity Multiple applicable to a former **regular member** if he/she had been a **casual member** at some time during his/her:

- last 78 contribution days; or, if less,
- total number of contribution days.

In making such adjustment **CSC** will take into account the number of **contribution due days** in the member's last 78 contribution days or, if less, total number of contribution days, and will have regard to:

- (a) the methods of assessing the Average Factor and the Contribution Payable set out in Rule 5.4.2; and
- (b) the member's contribution and salary experience; and
- (c) the need to maintain equity between members.

**5.4.4** **CSC** may substitute an earlier date for the date a **regular member**:

- (a) ceases membership because of **invalidity retirement**; or
- (b) dies;

if the **member** had one or more protracted periods of paid or unpaid sick leave or **compensation leave** related to the medical condition or conditions that substantially contributed to his/her **invalidity retirement** or death in the three years prior to that cessation of membership or death.

## Division 5

### Invalidity Multiples — Casual Members

#### Invalidity Multiple

**5.5.1** An Invalidation Multiple applies to, or in relation to, a **casual member** if he/she:

- (a) ceases membership because of **invalidity retirement** before age 60 or death before age 60; or
- (b) is deemed by **CSC** under Rule 8.5.3 to have ceased membership because of **invalidity retirement** before age 60:

unless:

- (A) he/she is, at the time membership ceased:
  - (i) a **limited benefits member**; or
  - (ii) a **maximum benefits member**; or
- (B) he/she chose to take a lump sum benefit of his/her **final benefit accrual** when **CSC** accepted that he/she is suffering from a **terminal medical condition** (*see Rule 6.5.1*).

**5.5.2** An Invalidation Multiple applicable to a **casual member** is the sum of the multiples that would have accrued if he/she had paid contributions on the number of contribution days determined under Rule 5.5.3, using the following formula:

$$\left( \frac{0.11}{26} \times \text{Average Factor} \right) + \left( 2 \times \frac{\text{Contributions Paid}}{\text{Annual Contribution Salary}} \right)$$

where:

**Average Factor** is the average of the Factor values used in the formula in Rule 5.3.3 over the lesser of his/her last 78 contribution due days or number of contribution due days; and

**Contribution Payable** is the amount of contribution that would have been paid by the former **member** had he/she continued to pay contributions at the greater of:

- 5%; or
- the average percentage rate paid over the lesser of the 78 contribution due days immediately before he/she ceased membership or his/her number of contribution due days;

of the **fortnightly contribution salary** applicable to him/her on the later of his/her last birthday or date of last becoming a **casual member**; provided the percentage rate:

- cannot exceed 10%; and

- is limited to 5% for the lesser of the number of contribution days occurring between the date he/she ceased membership and the date he/she would have:
  - accrued 260 contribution due days; or
  - reached age 60; or
  - reached his/her **maximum benefit**;
 if the number of contribution due days used to determine the member's Average Accrual under Division 2 of this Part is less than 260.

Annual Contribution Salary is the average of the Annual Contribution Salary values used in the formula in Rule 5.3.3 over the lesser of his/her last 78 contribution due days or number of contribution due days.

**5.5.3** The number of contribution days referred to in Rule 5.5.2 is the number calculated using the following formula:

$$\text{Prospective Period Paydays} \times \frac{\text{Previous Paydays Contributions Paid}}{\text{Previous Period Paydays}}$$

where:

Prospective Period Paydays is the number of contribution days occurring from the date the **member** ceased membership to the earlier of:

- age 60; or
- the date he/she would have become a **maximum benefits member** if:
  - contributions had continued to be paid at the Contribution Payable rate determined under Rule 5.5.2; and
  - he/she had continued to pay contributions in the same ratio that the number of contribution due days on which he/she paid contributions during the 78 contribution days immediately before he/she ceased membership or, if less, his/her period of membership bears to the number of contribution days in that period; and
  - his/her **maximum benefit** was based on his/her **final average salary**; and

Previous Paydays Contributions Paid is the sum of the:

- (a) number of contribution days the former **member** paid contributions; and
- (b) number of contribution days on which the former **member** was a **no-TFN member** and had a fortnightly contribution salary greater than nil on that contribution day,

during the lesser of the 78 contribution days immediately before he/she ceased membership or, if less, his/her period of membership; and

- Previous Period Paydays is the number of contribution days during the lesser of the 78 contribution days immediately before he/she ceased membership or, if less, his/her **period of membership**;
- if the **member** was a **regular member** before becoming a **casual member**, the number of previous period paydays is to be reduced by the number of contribution days if any, he/she as a **regular member**, was not allowed to pay contributions but not including because he/she was a **no-TFN member**, eg. while on leave without pay.

**5.5.4** CSC may substitute an earlier date for the date a **casual member**:

- (a) ceases membership because of **invalidity retirement**; or
- (b) dies;

if the **member** had one or more protracted periods of paid or unpaid sick leave or **compensation leave** related to the medical condition or conditions that substantially contributed to his/her **invalidity retirement** or death in the three years prior to that cessation of membership or death.

## Division 6

### Maximum Benefits

#### Becoming a maximum benefits member

**5.6.1** A **member** is a **maximum benefits member** from the earlier of:

- (a) the date of last becoming a **member** if he/she was a **maximum benefits member** in relation to a previous period of membership; or
- (b) the date of election to cease to be an eligible employee under the *Superannuation Act 1976* if he/she transferred from the **CSS scheme** and Rule 14.3.1 applies; or
- (c) the **contribution due day** he/she reaches his/her **maximum benefit**, that is, when the amount calculated by multiplying his/her Benefit Accrual Multiple by his/her **average salary** equals or exceeds:
  - (i) the amount shown opposite the **average salary** in the following Table *Maximum Benefits* (as amended by determination of **CSC** under Rule 5.6.5 from time to time); or
  - (ii) the amount calculated under Division 7 of this Part if the **member** has received, or is entitled to receive, an adjustment payment under the *Australian Federal Police Act 1979* (see *Division 7 of this Part*)

unless the **member**:

- (A) ceases membership on **invalidity retirement** or death and his/her **final average salary** is less than the minimum **average salary** shown in the following Table *Maximum Benefits* (see also Rule 5.6.2); or
- (B) before last becoming a **member**:
  - (i) had a **preserved benefit** applicable that would have exceeded the amount calculated under the Table *Maximum Benefits* when he/she last became a **member** (see Rule 5.6.3); or
  - (ii) was an **invalidity pensioner** and on the date he/she last became an **invalidity pensioner** was a **maximum benefits member** (see Rule 5.6.4); or
- (C) has a CSS Transfer Multiple applicable and on the day he/she ceased to be an eligible employee under the *Superannuation Act 1976* his/her benefit amount calculated under Rule 14.3.1 would have exceeded the **maximum benefit** otherwise calculated under this Rule; or
- (D) transferred a **transfer amount** into the **PSS scheme** before 1 January 1996 and chooses the pension conversion option under Rule 11.3.6 (see Rule 11.3.10).

Table – Maximum Benefits	
Average Salary	Maximum Benefit
Less than \$50,000	\$500,000
\$50,000 or more	10 times average salary

*Note:* Table updated by **CSC** under Rule 5.6.5.

### Calculating maximum benefits in certain other cases

**5.6.2** A **maximum benefit** in relation to a **member** who ceases membership on **invalidity retirement** or death and has a **final average salary** less than the minimum **average salary** shown in the Table *Maximum Benefits* in Rule 5.6.1 (as amended by determination of **CSC** under Rule 5.6.5 from time to time), is the greater of:

- (a) 10 times his/her **final average salary**; or
- (b) his/her **final benefit accrual**;

but cannot exceed the lowest benefit shown in the Table *Maximum Benefits* in Rule 5.6.1.

**5.6.3** **CSC** will determine the **maximum benefit** of a **member** who had a **preserved benefit** applicable that would have exceeded the amount calculated under the Table *Maximum Benefits* in Rule 5.6.1 (as amended by determination of **CSC** under Rule 5.6.5 from time to time) shown opposite the member's **average salary** when he/she last became a **member**.

**5.6.4** A **maximum benefit** in relation to a **member** who was an **invalidity pensioner** before last becoming a **member** and on the date he/she last became an **invalidity pensioner** was a **maximum benefits member**, is an amount calculated using the following formula:

$$\text{New MB} \times \left( \frac{\text{Old MB} - \text{AMC}}{\text{Old MB}} \right)$$

where:

New MB	is the amount calculated under the Table <i>Maximum Benefits</i> in Rule 5.6.1 according to the member's <b>average salary</b> ; and
Old MB	is the <b>maximum benefit</b> of the <b>member</b> at the time he/she last became an <b>invalidity pensioner</b> ; and
AMC	is the amount of <b>accumulated member contributions</b> paid to <b>member</b> at the time he/she last became an <b>invalidity pensioner</b> , if any.

### Changes in the maximum benefits table

**5.6.5** **CSC** will, by determination, amend the dollar amounts shown in the Table *Maximum Benefits* in Rule 5.6.1 with effect from 1 July 2008, and then each subsequent year with effect from 1 July, by:

- (a) first, applying an indexation factor to the average salary amount to reflect the immediately preceding March-to-March movement in Average Weekly Ordinary Time Earnings in Australia;
- (b) next, rounding the results in paragraph (a) down to the nearest multiple of \$500;
- (c) then, multiplying the results in paragraph (b) by 10 to determine the maximum benefit quoted as a dollar amount in the first row of the Table;
- (d) ensuring that, on 1 July each year following 1 July 2008, the indexation factor referred to in paragraph (a) is applied to the average salary amount that was



calculated by applying the indexation factor to the average salary amount in the previous year.

### Reduction Multiple to be disregarded in certain cases

**5.6.6** In deciding the date on which a person becomes a **maximum benefits member**, a Reduction Multiple must not be taken into account, however the benefit payable to the person is subject to reduction under Rule 16.4.4.

### Special Arrangements for members who are maximum benefits members immediately before 1 January 2008

**5.6.7** A **member** who was a **maximum benefits member** immediately before 1 January 2008 will cease to be a **maximum benefits member** from that date. To avoid doubt, this Rule does not prevent such a **member** again becoming a **maximum benefits member** on or after that date under the other provisions of the Rules.

**5.6.8** CSC will determine a Former MBL Multiple as at 31 December 2007 in respect of each **member** who was a **maximum benefits member** immediately before 1 January 2008. In making such a determination, CSC will have reference to the maximum benefit applicable to the **member** under the Rules as at that date.

**Note:** The Former MBL Multiple will crystallise the total benefit of a former **maximum benefits member** as at 31 December 2007, and will be fixed. For example, if a member had a Former MBL Multiple of 6 as at 31 December 2007, and then accrues a further On-going Multiple of 2 during the period from 1 January 2008 to 31 December 2016, their Benefit Accrual Multiple would be the sum of the multiples, that is,  $6 + 2 = 8$ .

## Division 7

### Australian Federal Police Maximum Benefits

#### Maximum benefits where adjustment payment received

**5.7.1** A **maximum benefit** in relation to a **member** who has received, or is entitled to receive, an adjustment payment under the *Australian Federal Police Act 1979* is an amount calculated from the following Table (as amended by determination of **CSC** under Rule 5.7.7 from time to time) according to the member's **average salary** less the sum of:

- (a) the value of any adjustment payments received, as updated by **CSC**; and
- (b) the amount of any adjustment payments to be received;

unless the **member**:

- (A) ceases membership on or after **minimum retiring age**, but not on **invalidity retirement**, and chooses to be paid half or more of his/her **final benefit accrual** as a **pension** (see Rule 5.7.2); or
- (B) ceases membership, before 1 July 2000, on **involuntary retirement** before **minimum retiring age** and chooses to be paid half or more of his/her **final benefit accrual** as a **pension** (see Rule 5.7.2); or
- (C) ceases membership on **invalidity retirement** and, because **CSC** is not satisfied that he/she is suffering from a **terminal medical condition**, is not able to choose to be paid his/her **invalidity benefit accrual** wholly as a lump sum, or is able to choose but does not do so, and accordingly is paid benefits predominantly in the form of a **pension** (see Rule 5.7.3); or
- (D) ceases membership on death and his/her **average salary** equals or is more than the minimum shown in the following Table — *AFP Preliminary Maximum Benefits — Lump Sums* (see also Rule 5.7.4); or
- (E) ceases membership on **invalidity retirement** or death and his/her **average salary** is less than the minimum shown in the following Table — *AFP Preliminary Maximum Benefits — Lump Sums* (see also Rule 5.7.5); or
- (F) is entitled to his/her **preserved benefit** and chooses to take all or some of that benefit as a **pension** (see Rule 5.7.6); or
- (G) transferred a **transfer amount** into the **PSS scheme** before 1 January 1996 and chooses a pension conversion option under Rules 11.3.5 or 11.3.8 (see Rule 11.3.10).

Table – AFP Preliminary Maximum Benefits – Lump Sums	
Average Salary	Preliminary Maximum Benefit
Less than \$50,000	\$500,000
\$50,000 or more	10 times average salary

Note: Table updated by **CSC** under Rule 5.7.7

### Maximum benefits where adjustment payment received — pension taken

**5.7.2** A **maximum benefit** in relation to a **member** who ceases membership:

- (a) on or after **minimum retiring age**, but not on **invalidity retirement**, and chooses to take half or more of his/her **final benefit accrual** as a **pension**; or
- (b) before 1 July 2000 on **involuntary retirement** before **minimum retiring age**, and chooses to take half or more of his/her **final benefit accrual** as a **pension**; and

has received, or is entitled to receive, an adjustment payment under the *Australian Federal Police Act 1979* is the lesser of:

- (A) the amount shown opposite the member's **average salary** in the Table *AFP Preliminary Maximum Benefits — Lump Sums* in Rule 5.7.1 (as amended by determination of **CSC** under Rule 5.7.7 from time to time); or
- (B) the sum of:
  - (i) the amount calculated from the following Table — *AFP Preliminary Maximum Benefits — Pensions* according to the member's **final average salary**; and
  - (ii) the member's non-concessional contributions as defined in the *Income Tax Assessment Act 1997*; and
  - (iii) 20% of the amount of the member's **unfunded benefit accrual** to be taken as a **pension**, calculated on the basis that he/she is not a **maximum benefits member**; and
  - (iv) 15% of the balance of the member's **unfunded benefit accrual** (if any), calculated on the basis that he/she is not a **maximum benefits member**;
 less the sum of:
  - (v) the value of any adjustment payments received, as updated by **CSC**; and
  - (vi) the amount of any adjustment payments to be received.

<b>Table – AFP Preliminary Maximum Benefits – Pensions</b>	
Average Salary	Preliminary Maximum Benefit
Less than \$50,000	\$700,000
\$50,000 or more	14 times average salary

*Note:* Table updated by **CSC** under Rule 5.7.7

### Maximum benefits where adjustment payment received — invalidity pensioner

**5.7.3** A **maximum benefit** in relation to a **member** who:

- (a) is not a **limited benefits member**; and
- (b) ceases membership on **invalidity retirement** and chooses to be paid all his/her **invalidity benefit accrual** as a **pension**, or to be paid a lump sum of all or some of his/her **accumulated member contributions** and to convert the balance of his/her **invalidity benefit accrual** to a **pension**; and

- (c) has received, or is entitled to receive, an adjustment payment under the *Australian Federal Police Act 1979*;

is the lesser of:

- (A) the amount shown opposite the member's **average salary** in the Table — *AFP Preliminary Maximum Benefits — Lump Sums* in Rule 5.7.1 (as amended by determination of **CSC** under Rule 5.7.7 from time to time); or
- (B) the sum of:
- (i) the amount calculated from the Table — *AFP Preliminary Maximum Benefits — Pensions* in Rule 5.7.2 (as amended by determination of **CSC** under Rule 5.7.7 from time to time) according to the member's **final average salary**; and
  - (ii) the member's non-concessional contributions as defined in the *Income Tax Assessment Act 1997*; and
  - (iii) the member's Invalidity Multiple that would have accrued from the date of ceasing membership to age 60 multiplied by his/her **final average salary**; and
  - (iv) 20% of the member's **unfunded benefit accrual**, calculated on the basis that the **member** is not a **maximum benefits member**;

less the sum of:

- (v) the value of any adjustment payments received, as updated by **CSC**; and
- (vi) the amount of any adjustment payments to be received.

#### Maximum benefits where adjustment payment received — death

**5.7.4** A **maximum benefit** in relation to a **member** or a **preserved benefits member** who:

- (a) dies; and
- (b) has received, or is entitled to receive, an adjustment payment under the *Australian Federal Police Act 1979*;

is an amount calculated from the Table — *AFP Preliminary Maximum Benefits — Lump Sums* in Rule 5.7.1 (as amended by determination of **CSC** under Rule 5.7.7 from time to time) according to the former member's **average salary** on his/her **last day of membership** unless the member's **final average salary** is less than the minimum **average salary** shown in the Table — *AFP Preliminary Maximum Benefits — Lump Sums* in Rule 5.7.1 (see Rule 5.7.5).

#### Maximum benefits where adjustment payment received — low salary, invalidity or death

**5.7.5** A **maximum benefit** in relation to a **member** who:

- (a) dies; or
- (b) ceases membership on **invalidity retirement** and, because **CSC** is satisfied that he/she is suffering from a **terminal medical condition**, is able to choose and chooses to be paid his/her **final benefit accrual** wholly as a lump sum; and
- (c) has a **final average salary** less than the minimum **average salary** shown in the Table *AFP Preliminary Maximum Benefits — Lump Sums* in Rule 5.7.1 (as amended by determination of **CSC** under Rule 5.7.7 from time to time); and

- (d) has received, or is entitled to receive, an adjustment payment under the *Australian Federal Police Act 1979*;

is the greater of:

- (A) 10 times his/her **final average salary**; or  
 (B) his/her **final benefit accrual**;

but cannot exceed the lowest Preliminary Maximum Benefit shown in the Table *AFP Preliminary Maximum Benefits — Lump Sums* in Rule 5.7.1 reduced by the sum of:

- (C) the value of any adjustment payments received, as updated by **CSC**; and  
 (D) the amount of any adjustment payments to be received

### Maximum benefits where adjustment payment received — preserved benefit

**5.7.6** A **maximum benefit** in relation to a **member** who:

- (a) is entitled to his/her **preserved benefit** and chooses to take all or some of that benefit as a **pension**; and  
 (b) has received, or is entitled to receive, an adjustment payment under the *Australian Federal Police Act 1979*;

is the lesser of:

- (A) the amount shown opposite the member's **average salary** in the Table — *AFP Preliminary Maximum Benefits — Lump Sums* in Rule 5.7.1 (as amended by determination of **CSC** under Rule 5.7.7 from time to time); or  
 (B) the sum of:  
 (i) the amount calculated from the Table *AFP Preliminary Maximum Benefits — Pensions* in Rule 5.7.2 (as amended by determination of **CSC** under Rule 5.7.7 from time to time) according to the member's **final average salary**; and  
 (ii) the member's undeducted contributions as defined in the *Income Tax Assessment Act 1936* or the *Income Tax Assessment Act 1997*; and  
 (iii) the amount calculated using the following formula:

$$\frac{20}{100} \times (\text{Unfunded Benefit Accrual} \times \text{Fraction Converted})$$

where:

Unfunded Benefit Accrual is the member's **unfunded benefit accrual** on ceasing membership; and

Fraction Converted is the fraction of the member's **unfunded preserved benefit** converted to **pension**;

and

- (iv) 15% of the balance of the member's **unfunded benefit accrual** (if any) on ceasing membership;

less the sum of:

- (v) the updated value of any adjustment payments received; and
- (vi) the amount of any adjustment payments to be received.

### Changes in the maximum benefits table

**5.7.7** CSC will, by determination, amend the dollar amounts shown in the Table Maximum Benefits in Rules 5.7.1 and 5.7.2 with effect from 1 July each year by:

- (a) first, applying an indexation factor to the average salary amounts to reflect the immediately preceding March-to-March movement in Average Weekly Ordinary Time Earnings in Australia;
- (b) next, rounding the results in paragraph (a) down to the nearest multiple of \$500;
- (c) then:
  - (i) in relation to the table in Rule 5.7.1, multiplying the results in paragraph (b) by 10 to determine the preliminary maximum benefit quoted as a dollar amount in the first tier of the table; and
  - (ii) in relation to the table in Rule 5.7.2, multiplying the results in paragraph (b) by 14 to determine the preliminary maximum benefit quoted as a dollar amount in the first tier of the table;
- (d) ensuring that, on 1 July each year following 1 July 2008, the indexation factor referred to in paragraph (a) is applied to the average salary amount that was calculated by applying the indexation factor to the average salary amount in the previous year.

### Reduction Multiple to be disregarded in certain cases

**5.7.8** In deciding the date on which a person becomes a **maximum benefits member**, a Reduction Multiple must not be taken into account, however the benefit payable to the person is subject to reduction under Rule 16.4.4.

## PART 6 — MEMBER'S BENEFIT OPTIONS

**Note:** Where a **member** had transferred an amount into the **PSS scheme**, an additional benefit accrual under Part 11 is payable to, or in respect of, the **member**.

### Division 1

### Resignation, etc — Benefit Options

#### Benefit options

**6.1.1** A **member** who ceases membership before **minimum retiring age**, for example on resignation or dismissal, but not by reason of death, and is not entitled to benefits under any other rule, is entitled to a **preserved benefit** of his/her **final benefit accrual**, or, as an alternative, may choose:

- (a) to be paid a lump sum of:
  - (i) all his/her **final benefit accrual** plus the **superannuation guarantee additional amount** (if any) that is applicable to the **member** if the sum of these amounts is less than \$200;
  - (ii) that part of his/her **final benefit accrual** that the **SIS Act** permits to be paid in cash and that does not exceed his/her **accumulated member contributions**, leaving the balance in the scheme as a **preserved benefit**; or
- (b) to combine his/her **final benefit accrual** with the benefit accruing under another current **period of membership**, provided the combined benefit does not exceed his/her **maximum benefit** (see *Rules 5.2.20 and 5.3.20*);

unless the **member**:

- (A) ceased membership on the sale or transfer of all or part of an organisation, business, service, asset or function (see *Division 6 of this Part*); or
- (B) transfers his/her benefit to an **eligible superannuation scheme** (see *Rule 6.8.6*), or joins an **approved superannuation scheme** (see *Rule 6.8.10*) or an **authorised superannuation scheme** (see *Rule 6.8.11*); or
- (C) was a **member** for less than 3 months and he/she has another current **period of membership** (see *Rule 6.1.3*).

**Note:** Until specific conditions are met, a casual employee is not considered to have ceased membership simply because contributions are not being made (see *Rule 6.1.2*).

**6.1.2** A **casual member** is not regarded as having ceased membership until the earliest of the date:

- (a) he/she has not made contributions for more than 26 consecutive fortnights, provided periods of leave without pay where he/she is not allowed to pay contributions are not counted towards the 26 consecutive fortnights; or
- (b) **CSC** accepts a certification in writing from him/her that he/she has no plans to be re-employed by the Commonwealth or an **approved authority** within one year of last ceasing such employment; or
- (c) he/she reaches his/her **maximum retiring age**;

but is then deemed to have ceased to be a **member** on the last day of employment by the Commonwealth or an **approved authority**.

**6.1.3** A **member** who ceases membership before **minimum retiring age** not on death but, for example, on resignation or dismissal, and is not entitled to benefits under any other Rule may choose:

- (a) to be paid a lump sum of his/her **final benefit accrual** plus the **superannuation guarantee additional amount** (if any) that is applicable to the **member** if the sum of these amounts is less than \$200; or
- (b) to combine his/her **final benefit accrual** with another current **period of membership** (*see Rules 5.2.20 and 5.3.20*);

if he/she:

- (A) has another current **period of membership**; and
- (B) was a **member** for less than 3 months.

**Note:** Resignation or dismissal *after* minimum retiring age is treated the same as voluntary retirement. Benefit options are in Division 2 of this Part.



## Division 2

### Voluntary Retirement, etc — After Minimum Retiring Age

#### Normal benefit options

**6.2.1** A **member** who ceases membership on voluntary retirement, resignation or dismissal on or after **minimum retiring age** is entitled to leave his/her **final benefit accrual** in the scheme as a **preserved benefit**, or, as an alternative, may choose:

- (a) to be paid a lump sum calculated under Rule 6.2.1A and:
  - (i) leave the balance, if any, of his/her **final benefit accrual** in the scheme as a **preserved benefit**; or
  - (ii) if the balance is 50% or more of his/her **final benefit accrual**, convert the balance into a **pension**; or
- (aa) to be paid a lump sum of less than the part of his/her **final benefit accrual** that is permitted to be paid in cash under the **SIS Act**; and
  - (i) leave the balance of his/her **final benefit accrual** in the scheme as a **preserved benefit**; or
  - (ii) if the balance is 50% or more of his/her **final benefit accrual**, convert the balance into a **pension**; or
- (b) to take his/her **final benefit accrual** as a **pension**; or
- (c) to combine his/her **final benefit accrual** with the benefit accruing under another current **period of membership**, provided the combined benefit does not exceed his/her **maximum benefit** (see Rules 5.2.20 and 5.3.20);

unless the **member**:

- (A) ceased membership before age 60 and remains in the workforce (see Rule 6.2.2); or
- (B) ceased membership on the sale or transfer of all or part of an organisation, business, service, asset or function (see Division 6 of this Part); or
- (C) transfers his/her benefits to an **eligible superannuation scheme** (see Rule 6.8.6), or joins an **approved superannuation scheme** (see Rule 6.8.10) or an **authorised superannuation scheme** (see Rule 6.8.11)

**Note:** Until specific conditions are met, a casual employee is not considered to have ceased membership simply because contributions are not being made (see Rule 6.2.5).

**Note:** Those members who are gainfully employed for at least ten hours a week are taken to have remained in the workforce. This requirement comes from the definition of “gainfully employed” in the **SIS Act**.

**6.2.1A** For the purposes of Rule 6.2.1(a) where:

- (a) the **SIS Act** permits the total of the **final benefit accrual** to be paid in cash, the lump sum is the **final benefit accrual** in respect of the **member** plus the **superannuation guarantee additional amount** (if any) that is applicable in respect of the **member**; or
- (b) the **SIS Act** does not permit the total of the **final benefit accrual** to be paid in cash, the lump sum is the amount of the **final benefit accrual** in respect of the **member** permitted to be paid in cash under the **SIS Act**.

**6.2.2** A **member** who ceases membership on voluntary retirement, resignation or dismissal on or after **minimum retiring age** and remains in the workforce is entitled to leave his/her **final benefit accrual** in the scheme as a **preserved benefit**, or, as an alternative, may choose:

- to be paid a lump sum of that part of his/her **final benefit accrual** that the **SIS Act** permits to be paid in cash and that does not exceed his/her **accumulated member contributions**, leaving the balance in the scheme as a **preserved benefit**;

unless the **member**:

- (A) ceased membership on or after age 60 (*see Rule 6.2.1*); or
- (B) ceased membership on the sale or transfer of all or part of an organisation, business, service, asset or function (*see Division 6 of this Part*); or
- (C) transfers his/her benefits to an **eligible superannuation scheme** (*see Rule 6.8.6*), or joins an **approved superannuation scheme** (*see Rule 6.8.10*) or an **authorised superannuation scheme** (*see Rule 6.8.11*).

### Benefit options — certain other cases

**6.2.3** A **member** who, before 1 July 1996, ceases membership on voluntary retirement, resignation or dismissal:

- (i) on or between his/her minimum and maximum retiring ages; and
- (ii) before reaching the qualifying age in the following Table *Restricted Access to Full Lump Sum Benefits* for the financial year he/she ceased to be a **member**;

may choose:

- (a) to take his/her **final benefit accrual** as a **pension**; or
- (b) to leave his/her **final benefit accrual** in the scheme as a **preserved benefit**; or
- (c) to be paid a lump sum of all or some of his/her **accumulated member contributions** and/or all or some of his/her **accumulated productivity contributions**; and
  - (i) leave the balance of his/her **final benefit accrual** in the scheme as a **preserved benefit**; or
  - (ii) convert the balance of his/her **final benefit accrual** into a **pension**; or
- (d) to combine his/her **final benefit accrual** with the benefit accruing under another current **period of membership**, provided the combined benefit does not exceed his/her **maximum benefit** (*see Rules 5.2.20 and 5.3.20*);

unless the **member**:

- (A) ceased membership before age 60 and remains in the workforce (*see Rule 6.2.2*); or
- (B) ceased membership on the sale or transfer of all or part of an organisation, business, service, asset or function (*see Division 6 of this Part*); or
- (C) transfers his/her benefits to an **eligible superannuation scheme** (*see Rule 6.8.6*), or joins an **approved superannuation scheme** (*see Rule 6.8.10*) or an **authorised superannuation scheme** (*see Rule 6.8.11*).

<b>Restricted Access to Full Lump Sum Benefits</b>	
Financial Year Ceased to be a Member	Qualifying Age
1.7.94 to 30.6.95	55
1.7.95 to 30.6.96	50

**6.2.4** A **member** to whom Rule 6.2.3 applies who is suffering from a **terminal medical condition**, may choose, instead of a benefit under that rule:

- (a) to be paid a lump sum of his/her **final benefit accrual**; or
- (b) to take his/her **final benefit accrual**:
  - (i) entirely as a **pension**; or
  - (ii) as part **pension**, by converting half or more of his/her **final benefit accrual** into **pension**, with the balance paid as a lump sum.

**6.2.5** A **casual member** is not regarded as having ceased membership until the earliest of the date:

- (a) he/she has not made contributions for more than 26 consecutive fortnights, provided periods of leave without pay where he/she is not allowed to pay contributions are not counted towards the 26 consecutive fortnights; or
- (b) **CSC** accepts a certification in writing from him/her that he/she has no plans to be re-employed by the Commonwealth or an approved authority within one year of last ceasing such employment; or
- (c) he/she reaches his/her **maximum retiring age**;

but is then deemed to have ceased to be a **member** on the last day of employment by the Commonwealth or an approved authority.

## Division 3

### Involuntary Retirement Benefit Options

#### Benefit options — before minimum retiring age

**6.3.1** A member who, before 1 July 2000, ceases membership on **involuntary retirement** before **minimum retiring age** is entitled to leave his/her **final benefit accrual** in the scheme as a **preserved benefit**, or, as an alternative, may choose:

- (a) to be paid a lump sum of that part of his/her **final benefit accrual** that the **SIS Act** permits to be paid in cash, or a lump sum of less than that amount, and:
  - (i) leave the balance of his/her **final benefit accrual** in the scheme as a **preserved benefit**; or
  - (ii) **roll-over** the balance of his/her **final benefit accrual**; or
  - (iii) if the balance is 50% or more of his/her **final benefit accrual**, convert the balance into a **pension**; or
- (b) to take his/her **final benefit accrual** as a **pension**; or
- (c) to **roll-over** his/her **final benefit accrual**; or
- (d) to combine his/her **final benefit accrual** with the benefit accruing under another current **period of membership**, provided the combined benefit does not exceed his/her **maximum benefit** (see *Rules 5.2.20 and 5.3.20*);

unless:

- (A) he/she ceases membership on the sale or transfer of all or part of an organisation, business, service, asset or function (see *Division 6 of Part 6*); or
- (B) he/she transfers his/her benefits to an **eligible superannuation scheme** (see *Rule 6.8.6*), or joins an **approved superannuation scheme** (see *Rule 6.8.10*) or an **authorised superannuation scheme** (see *Rule 6.8.11*).

**6.3.2** A member who, on or after 1 July 2000, ceases membership on **involuntary retirement** before **minimum retiring age** is entitled to leave his/her **final benefit accrual** in the scheme as a **preserved benefit**, or, as an alternative, may choose:

- (a) to be paid a lump sum of that part of his/her **final benefit accrual** that the **SIS Act** permits to be paid in cash and that does not exceed his/her **accumulated member contributions**, or a lump sum of less than that amount, and:
  - (i) leave the balance of his/her **final benefit accrual** in the scheme as a **preserved benefit**; or
  - (ii) **roll-over** the balance of his/her **final benefit** plus the **superannuation guarantee additional amount** (if any) that is applicable in respect of the **member** with any amount that exceeds the member's **accumulated member contributions** being treated as a preserved benefit for the purposes of the **SIS Act**; or
  - (iii) convert the balance of his/her **final benefit accrual** into a **pension**; or
- (b) to take his/her **final benefit accrual** as a **pension**; or

- (c) to **roll-over** his/ her **final benefit accrual** plus the **superannuation guarantee additional amount** (if any) that is applicable in respect of the **member**, with any amount that exceeds the member's **accumulated member contributions** being treated as a preserved benefit for the purposes of the **SIS Act**; or
- (d) to combine his/her **final benefit accrual** with the benefit accruing under another current **period of membership**, provided the combined benefit does not exceed his/her **maximum benefit** (see *Rules 5.2.20 and 5.3.20*);

unless:

- (A) he/she ceases membership on the sale or transfer of all or part of an organisation, business, service, asset or function (see *Division 6 of Part 6*); or
- (B) he/she transfers his/her benefits to an **eligible superannuation scheme** (see *Rule 6.8.6*), or joins an **approved superannuation scheme** (see *Rule 6.8.10*) or an **authorised superannuation scheme** (see *Rule 6.8.11*).

### Benefit options — after minimum retiring age

**6.3.3** A **member** who ceases membership on **involuntary retirement** on or after **minimum retiring age** is entitled to leave his/her **final benefit accrual** in the scheme as a **preserved benefit**, or, as an alternative, may choose:

- (a) to be paid a lump sum calculated under Rule 6.3.3A, and:
  - (i) leave the balance, if any, of his or her **final benefit accrual** in the scheme as a **preserved benefit**; or
  - (ii) **roll-over** the balance, if any, of his/her **final benefit accrual** plus the **superannuation guarantee additional amount** (if any) that is applicable in respect of the **member**; or
  - (iii) if the balance is 50% or more of his/her **final benefit accrual**, convert the balance into a **pension**; or
- (aa) to be paid a lump sum of less than the part of his/her **final benefit accrual** that is permitted to be paid in cash under the **SIS Act**; and:
  - (i) leave the balance of his/her **final benefit accrual** in the scheme as a **preserved benefit**; or
  - (ii) **roll-over** the balance of his/her **final benefit accrual** plus the **superannuation guarantee additional amount** (if any) that is applicable in respect of the **member**; or
  - (iii) if the balance is 50% or more of his/her **final benefit accrual**, convert the balance into a **pension**; or
- (b) to take his/her **final benefit accrual** as a **pension**; or
- (c) to **roll-over** his/her **final benefit accrual** plus the **superannuation guarantee additional amount** (if any) that is applicable in respect of the **member**; or
- (d) to combine his/her **final benefit accrual** with the benefit accruing under another current **period of membership**, provided the combined benefit does not exceed his/her **maximum benefit** (see *Rules 5.2.20 and 5.3.20*);

unless:

- (A) he/she ceases membership on the sale or transfer of all or part of an organisation, business, service, asset or function (*see Division 6 of Part 6*); or
- (B) he/she transfers his/her benefits to an **eligible superannuation scheme** (*see Rule 6.8.6*), or joins an **approved superannuation scheme** (*see Rule 6.8.10*) or an **authorised superannuation scheme** (*see Rule 6.8.11*).

**IMPORTANT NOTE:**

The term **involuntary retirement** used in these rules does not include some loss of employment situations that might usually be thought of as involuntary retirement, retrenchment or redundancy.

For example, members who are dismissed from their employment or forfeit their office are **NOT** entitled to involuntary benefits.

The definition of **involuntary retirement** in Part 1 — INTRODUCTION — should be checked to ensure benefits are payable under this Division, especially where **temporary employees** are involved.

Special conditions govern whether **involuntary retirement** is regarded as having occurred when a **fixed-term employee's** term of appointment/employment expires and is not renewed, or is terminated. Division 4 sets out these conditions.

**6.3.3A** For the purposes of Rule 6.3.3(a) where:

- (a) the **SIS Act** permits the total of the **final benefit accrual** to be paid in cash, the lump sum is the **final benefit accrual** in respect of the **member** plus the **superannuation guarantee additional amount** (if any) that is applicable in respect of the **member**; or
- (b) the **SIS Act** does not permit the total of the **final benefit accrual** to be paid in cash, the lump sum is the amount of the **final benefit accrual** in respect of the **member** permitted to be paid in cash under the **SIS Act**.

## Division 4

### Eligibility of Fixed-term Employees for Involuntary Retirement Benefits

#### Eligibility for involuntary retirement benefit — appointment or employment not renewed

**6.4.1** A **member** appointed or employed as a **fixed-term employee** is entitled to **involuntary retirement** benefits when the term of his/her appointment or employment ends if:

- (a) his/her employment status immediately prior to the appointment or employment now ended met the description in one of the categories in the Table — *Previous Employment Status of Fixed-term Employee* below; and
- (b) he/she was eligible to be re-appointed to, or re-employed in, the office or position; and
- (c) he/she desired to be re-appointed or re-employed; but
- (d) he/she was not re-appointed or re-employed.

The **fixed-term employee** is deemed to have retired involuntarily for the purposes of the Rules if he/she meets these criteria, unless:

- (A) his/her appointment or employment document, or
- (B) the terms or conditions of appointment or employment,

provide that **involuntary retirement** benefits for the purposes of the **PSS scheme** are not applicable.

**Table — Previous Employment Status of Fixed-term Employee****Employment status immediately preceding the appointment or employment now ended**

Was a Secretary or an APS employee;

- but was not a **fixed-term employee**.

Was an employee of the authority or body that either:

- . appointed him/her as a **fixed-term employee** to the subsequent employment; or
- . is liable to pay the remuneration of the holder of the **statutory office**;

- but was not a **fixed term employee**.

Was a **fixed-term employee** who would have been deemed under the Rules to have retired involuntarily when that appointment or employment ended had he/she not been appointed to the subsequent fixed term employment

(Note: Includes a **statutory office holder** appointed for a fixed term);

- but was not a **fixed-term employee** appointed or employed:

- . by an approved authority; or
- . by the Commonwealth under an Act other than the *Public Service Act 1999*; or
- . as a person to whom Division 3 of Part IV of the *Public Service Act 1922* applied immediately before the time (the **repeal time**) when that Act was repealed and who:
  - during the transitional period (within the meaning of Part 3 of the *Public Employment (Consequential and Transitional) Amendment Act 1999*) continues in eligible public employment (within the meaning of Part IV of the *Public Service Act 1922*, as in force immediately before the repeal time); or
  - after the end of that transitional period, continues in the same eligible public employment (within the meaning of Part IV of the *Public Service Act 1922*, as in force immediately before the repeal time) in which the person was engaged immediately before the end of that transitional period; or
- . as a person who was a member under a declaration under paragraph 6(1)(j) of the *Superannuation Act 1990*.

Was a **fixed-term employee** appointed or employed by the Commonwealth under the same law as that under which he/she was appointed or employed in the subsequent fixed term employment, and who would have been deemed under the Rules to have retired involuntarily when the previous appointment or employment ended if he/she had not been appointed to the subsequent fixed term employment or statutory office;

- but was not a statutory office holder appointed for a fixed term and was not appointed or employed under the *Public Service Act 1999*.

Was a person appointed or employed by the Commonwealth under the same law as that under which he/she was employed in the subsequent employment;

- but was not a **fixed-term employee** and was not appointed or employed under the *Public Service Act 1999*.

Was a **fixed-term employee** of the same authority or body that:

- . appointed him/her to, or employed him/her in, the subsequent employment; or
  - . that is liable to pay the remuneration of the holder of the statutory office;
- and who would have been deemed under the Rules to have retired involuntarily when the previous appointment or employment ended if he/she had not been appointed to the subsequent fixed term employment or statutory office.



**6.4.2** A **fixed-term employee** who is not a person who had held an appointment or been employed under one of the categories in the Table — *Previous Employment Status of Fixed-term Employee* in Rule 6.4.1. immediately before being appointed to his/her latest office or employment, is not entitled to **involuntary retirement** benefits when the term of the appointment or employment ends unless:

- (a) the document by means of which the person was appointed or employed as a **fixed-term employee** provides to the contrary; or
- (b) the terms or conditions of the appointment or employment provide to the contrary; and
- (c) the Minister approved the inclusion of the provision to the contrary in the appointment or employment document, or the terms or conditions of employment, or approved the appointment or employment on the basis that such a provision applied; and
- (d) he/she was eligible for re-appointment or re-employment, and desired to be re-appointed or re-employed, but was not re-appointed or re-employed.

**6.4.3** If the relevant approval by the Minister is not obtained under Rule 6.4.2, the provision granting the entitlement to **involuntary retirement** benefits is ineffective, but all other provisions of the document or the terms or conditions of the appointment or employment remain effective.

#### Eligibility for involuntary retirement benefit where appointment is terminated

**6.4.4** A **fixed-term employee** who ceases to be a **member** because his/her appointment or employment is terminated before the expiration of the term of that appointment or employment, is deemed to have retired involuntarily unless:

- (a) the document by means of which the person was appointed as a **fixed-term employee** provided that, in that event, he/she was not to be deemed to have retired involuntarily; or
- (b) it was a term or condition of the appointment or employment that, in that event, he/she was not to have been deemed to have retired involuntarily for the purposes of the Rules.

#### Date of cessation in certain circumstances

**6.4.5** For the purposes of this Division, a person who ceases to hold a fixed term Commonwealth office within the meaning of Part IV of the *Public Service Act 1922* because:

- (a) the office is abolished; or
- (b) the period for which the appointment was made expires; or
- (c) the appointment is terminated before the end of the period for which it was made;

and in respect of whom a direction under subsection 87ZCA(1) of the *Public Service Act 1922* has been made, is not taken to have ceased membership for such a reason until the date specified in that direction, and any entitlement to **involuntary retirement** benefits commences from that date.

**6.4.6** For the purposes of this Division, a person who ceases to hold an office of **Secretary** under the *Public Service Act 1999* because:

- (a) the office is abolished; or
- (b) the term of his or her appointment to the office expires; or

- (c) his or her appointment to the office is terminated before the expiration of the term of the appointment;

and who is immediately thereafter engaged under section 60 of the *Public Service Act 1999*, is not taken to have ceased membership for such reason until the date on which the engagement under that section ends and any entitlement to **involuntary retirement** benefits commences from that date.

### Other provisions

**6.4.7** In the case of a person who has ceased to be a **member** on more than one occasion, the Rules in this Division have effect in relation to the last such occasion only.

**6.4.8** Where the document by means of which a person is appointed to an office or a position, or the terms or conditions of such an appointment, contain references to Rules in Division 2 of Part 4, made prior to the date of the Ninth Amending Deed, the references are taken to be references to the Rules with corresponding intent in this Division.

### Savings provisions

**6.4.9** A **member** is deemed to have retired involuntarily when his/her fixed term **statutory office** that began before 15 March 1994 ends if, although eligible for re-appointment to the **statutory office** and desiring to be so re-appointed, he/she is not re-appointed.

**6.4.10** A **member** who is not the holder of a **statutory office** is deemed to have retired involuntarily when his/her fixed term appointment or employment ends if:

- (a) although eligible for re-appointment to, or re-employment in, the position or office, and desiring to be so re-appointed, he/she is not re-appointed; and
- (b) he/she would have been deemed to have retired involuntarily under the Rules that were in force before 15 March 1994.

**6.4.11** A **member** classed as a **temporary employee** immediately before 15 March 1994:

- (a) who would have been classed as a **fixed-term employee** if the Rules in this Division had been in force; and
- (b) who ceases to be a **member** after that date because the position or office ceases to exist, whether it is abolished or otherwise, is not deemed to have retired involuntarily.

Note: The date of effect of the Rules in this Division is 15 March 1994.

## Division 5

### Invalidity Retirement Benefit Options

#### Benefit options — before age 60

**6.5.1** A **member** who ceases membership on **invalidity retirement** before age 60 is entitled to his/her **invalidity benefit accrual** in the form of a **pension** or, as an alternative, may choose:

- (a) to be paid a lump sum of all or some of his/her **accumulated member contributions** and to convert the balance of his/her **invalidity benefit accrual** into a **pension**; or
- (b) to be paid a lump sum of his/her **final benefit accrual** plus the **superannuation guarantee additional amount** (if any) that is applicable in respect of the **member**, provided **CSC** is satisfied he/she is suffering from a **terminal medical condition**;

unless he/she is a **limited benefits member** (see *Rule 6.5.3*).

#### Benefit options — after age 60

**6.5.2** A **member**, including a **limited benefits member**, who ceases membership on **invalidity retirement** on or after age 60 is entitled to leave his/her **final benefit accrual** in the scheme as a **preserved benefit**, or, as an alternative, may choose:

- (a) to be paid a lump sum of his/her **final benefit accrual** plus the **superannuation guarantee additional amount** (if any) that is applicable in respect of the **member** or **limited benefits member**; or
- (b) to take his/her **final benefit accrual** as a **pension**; or
- (c) to convert half or more of his/her **final benefit accrual** to a **pension** and be paid the balance as a lump sum; or
- (d) to combine his/her **final benefit accrual** with the benefit accruing under another current **period of membership**, provided the combined benefit does not exceed his/her **maximum benefit** (see *Rules 5.2.20 and 5.3.20*);

unless he/she transfers his/her benefits to an **eligible superannuation scheme** (see *Rule 6.8.6*), or joins an **approved superannuation scheme** (see *Rule 6.8.10*) or an **authorised superannuation scheme** (see *Rule 6.8.11*).

#### Benefit option — limited benefits member

**6.5.3** A **limited benefits member** who ceases membership on **invalidity retirement** before age 60 is entitled to be paid a lump sum of his/her **final benefit accrual** plus the **superannuation guarantee additional amount** (if any) that is applicable in respect of the **limited benefits member**.

## Division 6

### Sale or Transfer of Assets Benefit Options

#### Benefit options — PSS membership continues

**6.6.1** A **member** who continues to be a **member** on the sale or transfer of all or part of an organisation, business, service, asset or function is not entitled to any benefits until he/she ceases membership. When the **member** ceases membership he/she will be entitled to benefits under whichever Rule is applicable to him/her at that time.

#### Benefit options — PSS membership ceases

**6.6.2** A **member** who ceases membership on the sale or transfer of all or part of an organisation, business, service, asset or function and:

- (a) continues in employment with the new owner or transferee; and
- (b) could have continued to be a **member** of the scheme after the sale or transfer;

is entitled to leave his/her **final benefit accrual** in the scheme as a **preserved benefit**, or, as an alternative, may choose:

- to combine his/her **final benefit accrual** with the benefit accruing under another current **period of membership**, provided it will not cause him/her to exceed his/her **maximum benefit** (see Rules 5.2.20 and 5.3.20);

unless he/she transfers his/her benefits to an **eligible superannuation scheme** (see rule 6.8.6), or joins an **approved superannuation scheme** (see rule 6.8.10) or an **authorised superannuation scheme** (see rule 6.8.11).

#### Benefit options — Continues in employment, but does not change employer

**6.6.3** A **member** who ceases membership on the sale or transfer of all or part of an organisation, business, service, asset or function and continues in employment with the new owner or transferee, but does not change employer, is entitled to leave his/her **final benefit accrual** in the scheme as a **preserved benefit**, or, as an alternative, may choose:

- (i) to **roll-over** his/her **final benefit accrual** plus the **superannuation guarantee additional amount** (if any) that is applicable in respect of the **member**, with any amount that exceeds the member's **accumulated member contributions** being treated as a preserved benefit for the purposes of the **SIS Act**; or
- (ii) to combine his/her **final benefit accrual** with the benefit accruing under another current **period of membership**, provided it will not cause him/her to exceed his/her **maximum benefit** (see Rules 5.2.20 and 5.3.20);

unless:

- (A) he/she could have continued to be a **member** of the scheme after the sale or transfer (see Rule 6.6.2); or
- (B) he/she transfers his/her benefits to an **eligible superannuation scheme** (see Rule 6.8.6), or joins an **approved superannuation scheme** (see Rule 6.8.10) or an **authorised superannuation scheme** (see Rule 6.8.11).

### Benefit options — Involuntary retirement before 1 July 2000

**6.6.4** A **member** who ceases membership on **involuntary retirement** before 1 July 2000 on the sale or transfer of all or part of an organisation, business, service, asset or function is entitled to leave his/her **final benefit accrual** in the scheme as a **preserved benefit**, or, as an alternative, may choose:

- (a) to be paid a lump sum of that part of his/her **final benefit accrual** that the **SIS Act** permits to be paid in cash, or a lump sum of less than that amount, and:
  - (i) leave the balance of his/her **final benefit accrual** in the scheme as a **preserved benefit**; or
  - (ii) **roll-over** the balance of his/her **final benefit accrual**; or
  - (iii) if the balance is 50% or more of his/her **final benefit accrual**, convert the balance into a **pension**;
 provided that the **member**:
  - (A) ceases membership before **minimum retiring age**; or
  - (B) ceases membership on or after **minimum retiring age** and before age 60, and remains in the workforce; or
- (b) to be paid a lump sum of his/her **final benefit accrual**, or a lump sum of less than that amount, and:
  - (i) leave the balance of his/her **final benefit accrual** in the scheme as a **preserved benefit**; or
  - (ii) **roll-over** the balance of his/her **final benefit accrual**; or
  - (iii) if the balance is 50% or more of his/her **final benefit accrual**, convert the balance into a **pension**;
 provided that the **member**:
  - (A) ceases membership on or after **minimum retiring age** and before age 60, and retires permanently from the workforce; or
  - (B) ceases membership on or after age 60; or
- (c) to take his/her **final benefit accrual** as a **pension**; or
- (d) to **roll-over** his/her **final benefit accrual**; or
- (e) to combine his/her **final benefit accrual** with the benefit accruing under another current **period of membership**, provided the combined benefit does not exceed his/her **maximum benefit** (see *Rules 5.2.20 and 5.3.20*);

unless:

- (A) he/she:
  - (i) continues in employment with the new owner or transferee; and
  - (ii) could have continued to be a **member** of the scheme after the sale or transfer (see *Rule 6.6.2*); or
- (B) he/she:

- (i) continues in employment with the new owner or transferee, but does not change employer; and
  - (ii) was not allowed to continue to be a **member** of the scheme after the sale or transfer (*see Rule 6.6.3*); or
- (C) he/she transfers his/her benefits to an **eligible superannuation scheme** (*see Rule 6.8.6*), or joins an **approved superannuation scheme** (*see Rule 6.8.10*) or an **authorised superannuation scheme** (*see Rule 6.8.11*).

### Benefit options — Circumstances other than on involuntary retirement, and involuntary retirement on or after 1 July 2000

**6.6.5** A **member** who ceases membership:

- in circumstances other than on **involuntary retirement**; or
- on **involuntary retirement on or after 1 July 2000**;

on the sale or transfer of all or part of an organisation, business, service, asset or function is entitled to leave his/her **final benefit accrual** in the scheme as a **preserved benefit**, or, as an alternative, may choose:

- (a) to be paid a lump sum of that part of his/her **final benefit accrual** that the **SIS Act** permits to be paid in cash and that does not exceed his/her **accumulated member contributions**, or a lump sum of less than that amount, and:
  - (i) leave the balance of his/her **final benefit accrual** in the scheme as a **preserved benefit**; or
  - (ii) **roll-over** the balance of his/her **final benefit accrual** plus the **superannuation guarantee additional amount** (if any) that is applicable in respect of the **member**, with any amount that exceeds the member's **accumulated member contributions** being treated as a preserved benefit for the purposes of the **SIS Act**; or
  - (iii) convert the balance of his/her **final benefit accrual** into a **pension**;

provided that the **member**:

  - (A) ceases membership before **minimum retiring age**; or
  - (B) ceases membership on or after **minimum retiring age** and before age 60, and remains in the workforce; or
- (b) to be paid a lump sum of his/her **final benefit accrual** plus the **superannuation guarantee additional amount** (if any) that is applicable in respect of the member provided that the **member**:
  - (A) ceases membership on or after **minimum retiring age** and before age 60, and retires permanently from the workforce; or
  - (B) ceases membership on or after age 60; or
- (bb) to be paid a lump sum of less than the amount of his/her **final benefit accrual**, and:
  - (i) leave the balance of his/her **final benefit accrual** in the scheme as a **preserved benefit**; or

- (ii) **roll-over** the balance of his/her **final benefit accrual** plus the **superannuation guarantee additional amount** (if any) that is applicable in respect of the **member**; or
- (iii) if the balance is 50% or more of his/her **final benefit accrual**, convert the balance into a **pension**;

provided that the **member**:

- (A) ceases membership on or after **minimum retiring age** and before age 60, and retires permanently from the workforce; or
  - (B) ceases membership on or after age 60; or
- (c) to take his/her **final benefit accrual** as a **pension**; or
  - (d) to **roll-over** his/her **final benefit accrual** plus the **superannuation guarantee additional amount** (if any) that is applicable in respect of the **member**, with any amount that exceeds the member's **accumulated member contributions** being treated as a preserved benefit for the purposes of the **SIS Act**; or
  - (e) to combine his/her **final benefit accrual** with the benefit accruing under another current **period of membership**, provided the combined benefit does not exceed his/her **maximum benefit** (*see Rules 5.2.20 and 5.3.20*);

unless:

- (A) he/she:
  - (i) continues in employment with the new owner or transferee; and
  - (ii) could have continued to be a **member** of the scheme after the sale or transfer (*see Rule 6.6.2*); or
- (B) he/she:
  - (i) continues in employment with the new owner or transferee, but does not change employer; and
  - (ii) was not allowed to continue to be a **member** of the scheme after the sale or transfer (*see Rule 6.6.3*); or
- (C) he/she transfers his/her benefits to an **eligible superannuation scheme** (*see Rule 6.8.6*), or joins an **approved superannuation scheme** (*see Rule 6.8.10*) or an **authorised superannuation scheme** (*see Rule 6.8.11*).

## **Division 7**

Division repealed by the *Superannuation Legislation (Commonwealth Employment) Repeal and Amendment Act (No. 1) 2003*.



## Division 8

### Transfers to Other Superannuation Schemes

#### Agreements relating to eligible superannuation schemes

**6.8.1** The Minister and the **Board** may, before 1 July 2003, agree that a superannuation scheme is an **eligible superannuation scheme** able to receive transfers of **final benefit accruals** and **preserved benefits** in respect of former members who join the scheme if:

- (a) the scheme is established:
  - (i) by, or under a law of, or under the authority of, the Commonwealth, of a State or of a Territory; or
  - (ii) under the authority of a municipal corporation, another local governing body, or a public authority constituted by or under a law of the Commonwealth, of a State or of a Territory; or
  - (iii) under the authority of a company or other body corporate in which one or more of the governments, bodies and authorities in subparagraphs (i) and (ii) has a controlling interest; and
- (b) the scheme is a regulated superannuation fund or an exempt public sector superannuation scheme for the purposes of the **SIS Act**; and
- (c) the trustee of the scheme (or the person who manages the scheme if there is no trustee) has undertaken in writing that the scheme will:
  - (i) accept transfers of **final benefit accruals** and **preserved benefits** paid from, and pay similar transfer amounts to, the **PSS scheme** or any other **eligible superannuation scheme**; and
  - (ii) provide equitable benefits in return for a transferred amount; and
  - (iii) except in respect of a former **member** who is retrenched before 1 July 2000, not to pay to the former **member** the whole or any part of:
    - (A) the employer component of an amount transferred from the **PSS scheme**, or
    - (B) the employer component, or the part that represents that component, of any other amount transferred from the **PSS scheme** to another **eligible superannuation scheme** and subsequently transferred to the scheme;
 unless preserved benefits under the **SIS Act** would be payable in the same circumstances; and
  - (iv) not to pay the employer components described in paragraphs 6.8.1(c)(iii)(A) and (B) to any other scheme that is not an **eligible superannuation scheme**; and
  - (v) not pay a former **member** who is retrenched before 1 July 2000 that part of the transferred amount that is or would be compulsorily preserved under the **SIS Act** until the conditions for payment of compulsorily preserved amounts under that Act and regulations are met; and
- (d) the trustee of the scheme (or the person who manages the scheme if there is no trustee) has confirmed that the governing rules of the scheme do not conflict with the undertaking under paragraph (c).

**6.8.2** The Minister and the **Board** may, before 1 July 2003, agree that a superannuation scheme which does not comply with the conditions in Rule 6.8.1 is an **eligible superannuation scheme** if they are satisfied that there are special circumstances that make this desirable.

**6.8.3** An agreement related to the declaration of an **eligible superannuation scheme** which has been made by the Minister and the **Board** may be:

- (a) terminated at any time by the Minister and CSC; and
- (b) may be expressed to have taken effect on a day prior to the date of the agreement but not earlier than 1 July 1990.

**6.8.4** An agreement, or its variation or termination, in relation to an **eligible superannuation scheme** must be notified in the annual report of CSC under section 30 of the *Governance of Australian Government Superannuation Schemes Act 2011*.

### Savings provisions

**6.8.5** A declaration in relation to an **eligible superannuation scheme** made under the Rules of the **PSS scheme** in force prior to 1 July 1994 is to be taken to be an agreement made under the Rules as amended in the Eighth Amending Deed dated 28 June 1994.

### Transfer to an eligible superannuation scheme — member

**6.8.6** A **member** who ceases membership, except on **invalidity retirement**, and becomes a member of an **eligible superannuation scheme** may choose, within such period as CSC allows, to transfer his/her **final benefit accrual** plus the **superannuation guarantee additional amount** (if any) that is applicable in respect of the **member** to that **eligible superannuation scheme** providing:

- (a) the scheme is not also an **approved superannuation scheme** and the person becomes a member of the scheme within a period determined by the Minister under subsection 33C(2) of the *Superannuation Act 1990*; or
- (b) the scheme is not also an **authorised superannuation scheme** and the person becomes a member of the scheme within a period determined by the Minister under subsection 33G(2) of the *Superannuation Act 1990*.

### Transfer to an eligible superannuation scheme — preserved benefit member

**6.8.7** A **preserved benefit member** who becomes a member of an **eligible superannuation scheme** may choose to transfer his/her **preserved benefit** plus the **superannuation guarantee additional amount** (if any) that is applicable in respect of him/her to the **eligible superannuation scheme** unless he/she has been paid some of his/her **accumulated member contributions** (other than a refund of an Excess Contribution Multiple). Where such a choice is made, the benefit is payable to the **eligible superannuation scheme** under Rule 8.1.1 provided the requirements of Rule 6.8.8 are satisfied.

### Conditions of transfer to an eligible superannuation scheme

**6.8.8** A choice made under Rule 6.8.6 or 6.8.7 to transfer benefits to an **eligible superannuation scheme** will only have effect if:

- (a) the former **member** or **preserved benefit member** becomes employed in public employment; and
- (b) joins an **eligible superannuation scheme** that is applicable in relation to people employed in that employment; and
- (c) the administrators of the **eligible superannuation scheme** accept the benefit.

Otherwise, the Rules are to be applied as if the choice had not been made.

**6.8.8A** Public employment for the purposes of Rule 6.8.8 is employment, whether within or outside Australia, by:

- (a) the Commonwealth; or
- (b) the States; or
- (c) the Administration of a Territory; or
- (d) an authority or other body, being:
  - (i) a body corporate incorporated for a public purpose by an Act, or State Act, regulations made under an Act, or State Act, or a law of a Territory; or
  - (ii) an authority or body, not being a body corporate, established for a public purpose by, or in accordance with, the provisions of an Act, or State Act, regulations made under an Act, or State Act, or a law of a Territory; or
  - (iii) a company or other body corporate incorporated under a law of the Commonwealth, a State or a Territory, being a body corporate in which the Commonwealth, a State or a Territory has a controlling interest; or
  - (iv) an authority or body established, whether by or in accordance with the provisions of an Act, regulations made under an Act or a law of a Territory or otherwise, and whether a body corporate or not, being an authority or body which is financed in whole or in substantial part, either directly or indirectly, by moneys provided by the Commonwealth.

**6.8.9** *Rule deleted in the 10th Amending Deed.*

#### Joining an approved superannuation scheme

**6.8.10** A **member** who ceases membership on joining an **approved superannuation scheme** within a period determined by the Minister under sub-section 33C(2) of the *Superannuation Act 1990* is not entitled to be paid any benefits under these Rules. Amounts determined by the Minister in agreement with **CSC** for the purposes of Section 33D of the *Superannuation Act 1990* are transferred to the **approved superannuation scheme** in respect of the **member**.

#### Joining an authorised superannuation scheme

**6.8.11** A **member** who ceases membership on joining an **authorised superannuation scheme** within a period determined by the Minister under sub-section 33G(2) of the *Superannuation Act 1990* is not entitled to be paid any benefits under these Rules. He/she becomes entitled to a **preserved benefit** of his/her **final benefit accrual**.

**CSC may replace an eligible superannuation scheme that has ceased to exist**

**6.8.12** If CSC is satisfied that an **eligible superannuation scheme** that has ceased to exist was, upon so ceasing to exist, replaced by another superannuation scheme, CSC may determine that the other scheme is an **eligible superannuation scheme** for the purposes of this Division.

**What's the difference between the schemes?****Eligible superannuation schemes**

Basically, a scheme providing benefits for people in public employment that:

- accepts benefits from, and pays benefits to, the PSS scheme
- provides similar benefits to the PSS scheme for the whole of the benefit transferred (not just the member financed benefit), and
- guarantees the transferred employer financed benefit will be preserved until genuine retirement from the workforce

may be declared by **CSC** to be an eligible scheme.

Eligible schemes usually accept transfers to or from the scheme at an individual member level and promote greater mobility within what is generally known as 'the public sector'. For example, the QLD State Public Sector Superannuation scheme has been declared an eligible scheme although not all 'public sector schemes' are eligible schemes.

**Approved superannuation schemes**

A scheme established by an agency to provide benefits for its employees may be approved by the Minister (under section 33C of the *Superannuation Act 1990*) to receive accrued entitlements of those PSS members who, within a specified period, transfer to that scheme. Importantly, a scheme can only be granted 'approved' status where it will provide benefits in respect of the amount(s) transferred, ie, recognises previous PSS membership.

The assets and liabilities of the PSS Fund representing the contributions and interest of transferring members are paid direct to the scheme. The Commonwealth also pays an employer financed element direct to the scheme as necessary to meet the cost of benefits as transferred members leave the agency. Benefits are not paid to the member from the PSS scheme.

Transfers to an approved scheme are usually a one-time-only bulk transfer.

**Authorised superannuation schemes**

A scheme established by an agency to provide benefits for its employees may be declared an authorised scheme by the Minister (under section 33G of the *Superannuation Act 1990*) and PSS members who are employees of the agency may, again within a specified period, transfer to that scheme. However these schemes **DO NOT** recognise previous PSS membership and therefore accrued PSS entitlements **ARE NOT** transferred.

Instead transferring members have their PSS benefits preserved in the PSS scheme.

Transfers to an authorised scheme are usually a one-time-only bulk transfer.

## Division 9

### Treatment of Excess Contribution Multiples

#### When Excess Contribution Multiple included in the benefit accrual multiple

**6.9.1** If a **member**, other than a **maximum benefits member**, retires or dies, the whole of his/her Excess Contribution Multiple (if any), or that part needed to reach his/her **maximum benefit**, is included in his/her Benefit Accrual Multiple.

**6.9.2** If a **member** transfers his/her benefits to an **eligible superannuation scheme** under Division 8 of this Part, the whole of his/her Excess Contribution Multiple (if any) is included in his/her Benefit Accrual Multiple, and none of the subsequent rules in this Division apply.

#### When all or part of an Excess Contribution Multiple refunded

**6.9.3** If:

- (a) a **member** resigns; or
- (b) a **maximum benefits member** retires or dies;

none of his/her Excess Contribution Multiple (if any) is included in his/her Benefit Accrual Multiple.

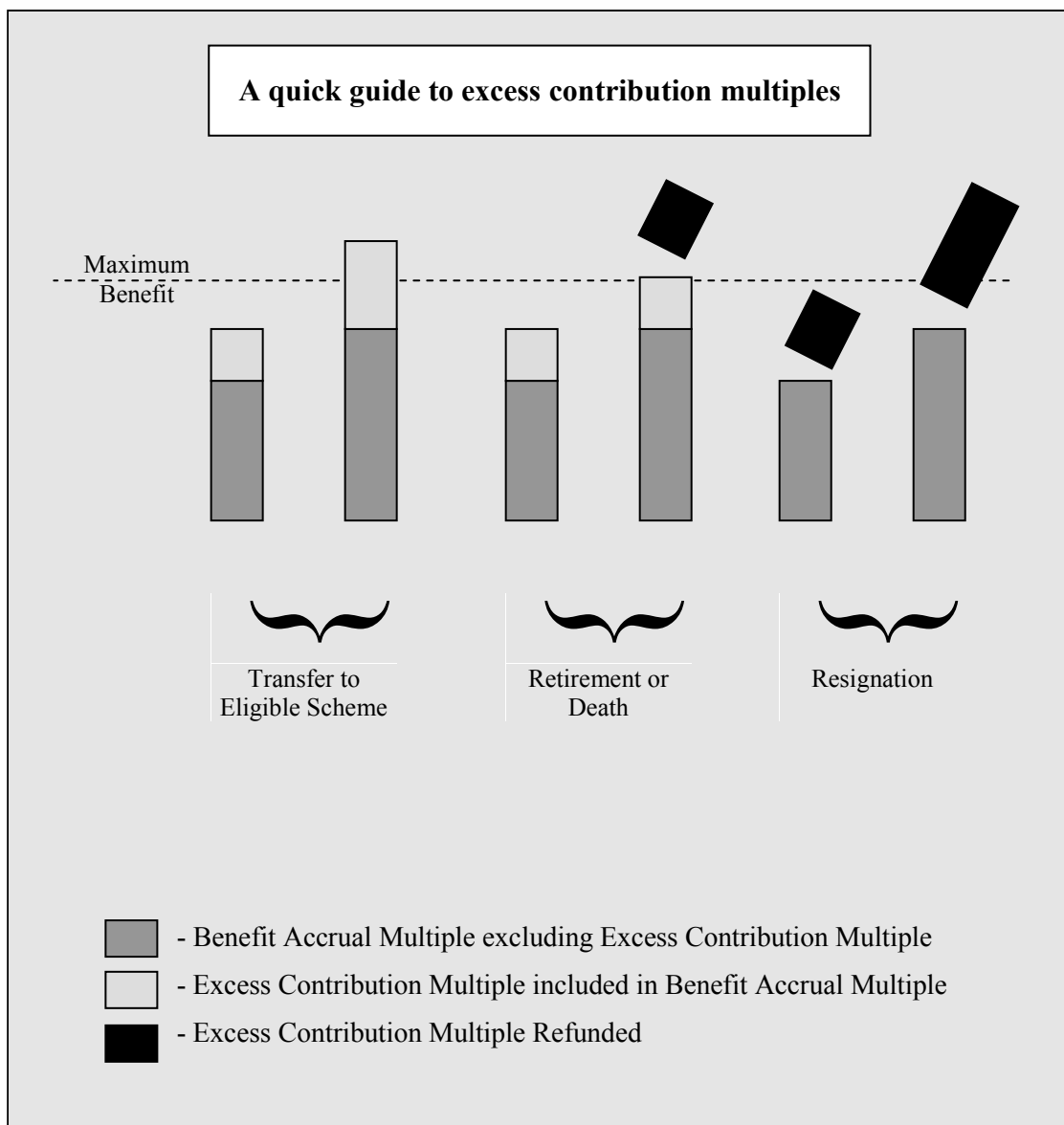
**6.9.4** Where all or part of a former member's Excess Contribution Multiple is not included in his/her Benefit Accrual Multiple, a lump sum is payable to, or in respect of, the former **member**. The lump sum is calculated by multiplying the amount of the excluded Excess Contribution Multiple by the former member's **final average salary**.

**6.9.5** If a lump sum is payable in respect of a **deceased member** under Rule 6.9.4, payment is to be made to the person to whom the balance of the former member's benefit is to be paid. **CSC** may apportion the amount where payment is to be made to two or more persons.

#### Effect of lump sum on accumulated member contributions and maximum benefit status

**6.9.6** If a lump sum is payable under this Division, the **accumulated member contributions** of the former **member** are to be reduced by the amount of that lump sum.

**6.9.7** A **member** who reaches his/her **maximum benefit** by the inclusion of all or part of his/her Excess Contribution Multiple is not regarded as a **maximum benefits member** for the purposes of this Division.



## Division 10

### Benefit options on choosing to cease to be a member

#### Benefit options on choosing to cease to be a member

**6.10.1** A person who elects to cease to be a **member** of the **PSS scheme** under section 6B of the *Superannuation Act 1990* is entitled to a **preserved benefit** equal to his/her **final benefit accrual**.

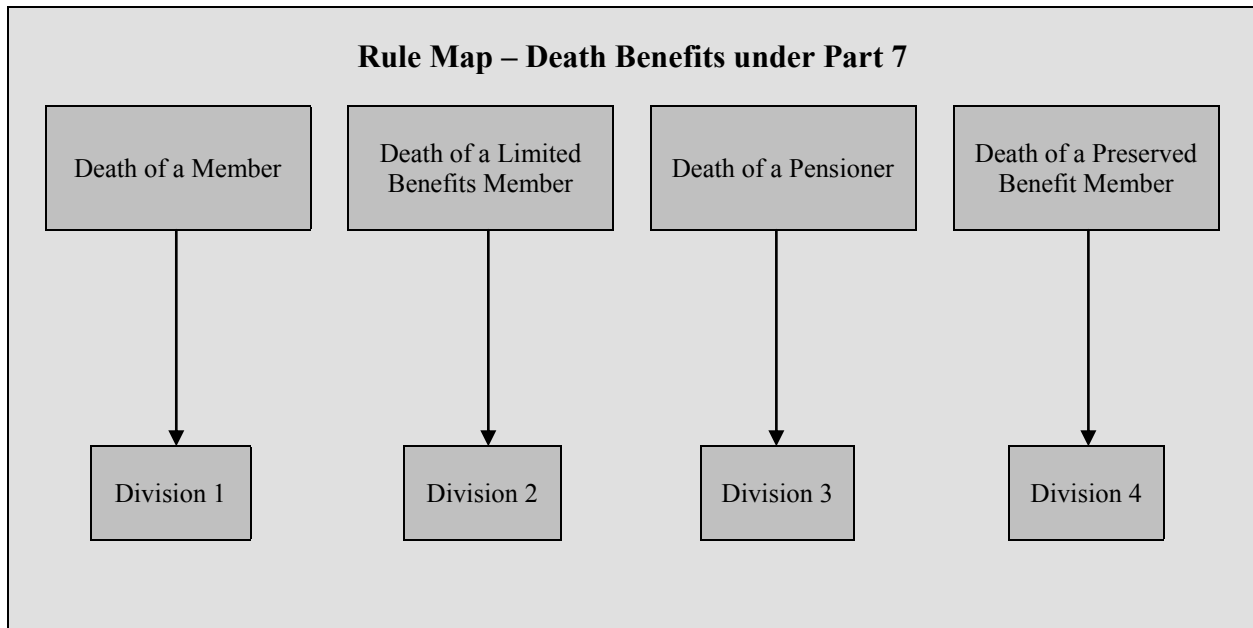
**6.10.2** If, before the **preserved benefit** ceases to be applicable to the person:

- (a) the person's employment ceases, otherwise than because of the person's death or retirement on the grounds of invalidity, before the person reaches his/her **minimum retiring age**; and
- (b) but for the election under section 6B of the *Superannuation Act 1990*, the person would have been a **member** continuously from the date he/she elected to cease to be a **member** of the **PSS scheme** until his/her last day of employment,

the person may choose to have the benefit paid in accordance with any one of the benefit options that would have been available if he/she had been a **member** of the **PSS scheme** on the date his/her employment ceased. When applying the benefit option chosen by the person, any references in the Rules to the person's **final benefit accrual** are taken to be references to the person's **preserved benefit** on the date his/her employment ceased.



## PART 7 — DEATH BENEFITS



**Note:** Where the **deceased member** had transferred an amount into the **PSS scheme**, an additional benefit accrual under Part 11 is payable in respect of the **deceased member**.

### Division 1

#### Death of a Member

#### Spouse's benefit options — with or without eligible children

**7.1.1** The **death benefit accrual** in relation to a **deceased member** who is survived by a **spouse** is payable as a reversionary **pension** (see Rule 9.3.2).

**7.1.2** A **spouse** of a **deceased member** may choose to convert to a lump sum the whole, or any part that is not greater than half, of the **pension** payable to that **spouse** (see Rule 9.3.4).

**7.1.2A** Where the reversionary pension has not been apportioned under Rule 9.4.1 and the **spouse** of a **deceased member** chooses, under Rule 7.1.2, to convert the whole of the **pension** payable to him/her to a lump sum, and no further benefits are payable in respect of the **deceased member**, the amount of that lump sum is:

- (a) the lump sum applicable to that **spouse** in accordance with Rule 9.3.4; plus
- (b) the **superannuation guarantee additional amount** (if any) that is applicable in respect of the **deceased member**.

**7.1.2B** Where a **deceased member** is survived by more than one **spouse** and the reversionary pension has been apportioned between the spouses under Rule 9.4.1 and each **spouse** of the **deceased member** chooses, under Rule 7.1.2, to convert the whole of the **pension** payable to him/her to a lump sum, and no further benefits are payable in respect of the **deceased member**, the amount of that lump sum is:

- (a) the lump sum applicable to that **spouse** in accordance with Rule 9.3.4; plus
- (b) a proportion of the **superannuation guarantee additional amount** (if any) that is applicable in respect of the **deceased member** as determined by **CSC** having regard to its apportioning of the reversionary pension under Rule 9.4.1

**Note:** Rules 7.1.2A and 7.1.2B will not apply if pension is payable in respect of an eligible child or partially dependent child.

### Children eligible for benefit — not living with spouse or where there is no spouse

**7.1.3** A **pension** in respect of an **eligible child** who is not ordinarily living with a **spouse** of that former **member**, or in respect of a **partially dependent child**, is payable to, or for the benefit of, that child.

**7.1.4** The **death benefit accrual** in relation to a **deceased member** who is:

- (a) not survived by a **spouse**; but
- (b) is survived by an **eligible child** or children and/or a **partially dependent child** or children;

is payable as a **pension** (*see Rule 9.3.2*) to, or for the benefit of, that child or collectively to, or for the benefit of, those children. Any amount remaining after deducting the capital value of the **pension** or pensions, as decided by **CSC** after considering actuarial advice, from the **death benefit accrual** is payable as a lump sum to, or on behalf of, the child or children. **CSC** will apportion any lump sum between eligible children and/or partially dependent children.

### No spouse or eligible or partially dependent children

**7.1.5** If a **deceased member** is not survived by a **spouse** or children eligible for benefits, including partially dependent children, **CSC** may pay the **death benefit accrual** plus the **superannuation guarantee additional amount** (if any) that is applicable in respect of the **deceased member** to:

- (a) any child or children of the **deceased member**, who would otherwise be ineligible for benefits, in such proportions as are determined by **CSC**; or
- (b) the **legal personal representative** of the **deceased member**.

If, after making reasonable enquiries, **CSC** is unable to find the **legal personal representative** of a **deceased member** **CSC** may pay the **death benefit accrual** plus the **superannuation guarantee additional amount** (if any) that is applicable in respect of the **deceased member** to an individual or apportion it between two or more individuals.

**7.1.6** *Rule deleted in the 10th amending deed.*

**Note:**

A deceased member in this Division **DOES NOT** include a member who died whilst a limited benefits member. See Division 2 of this Part for details of the benefits paid where a member was a limited benefits member at the time of death.

### More About Deceased Member Benefits

#### What is the priority?

A benefit always becomes payable when a member dies.

A spouse *generally* has priority over any other claims for the benefit of a deceased member. The entire benefit is paid to the spouse except where children who qualify for benefits are not living with that spouse. The existence of children living with the spouse increases the rate of pension paid but it is nevertheless the spouse's entitlement. There is no increase in a lump sum benefit if there are children.

Eligible children who qualify for benefits and who are not living with the spouse receive benefits in their own right, either paid direct to the child or to a guardian. So also do partially dependent children. The benefit paid to the spouse is reduced to provide for these separate children's benefits.

If there is no spouse, eligible and partially dependent children always have first claim. If there is any residual benefit left over after providing pension benefits for these children, CSC will pay it to or on behalf of the children.

If there is no spouse or children entitled to benefits, CSC will decide whether to pay the benefit to any ineligible children or to the legal personal representative of the deceased member.

Finally, if there are no other claimants, CSC may pay the benefit as it sees fit to any other person or persons.

CSC will decide how to share the benefit between two or more beneficiaries.

#### How much can be paid

CSC cannot pay any more than the total value of the deceased member's entitlement, regardless of how many claims are approved.

**For example**, if the member's entitlement is \$100,000, two approved claimants might receive \$50,000 each or one might get \$70,000 and the other \$30,000; regardless of the mix, the total cannot exceed \$100,000.

#### Residual benefits

Residual benefits are worked out by multiplying an actuarially updated dollar value of the pension(s) by an actuarially estimated period of how long the pension(s) will be paid. This amount is then subtracted from the deceased member's entitlement to find out if there is any residual benefit left over.

Residual benefits paid to a dependent person or personal representative are not subsequently adjusted if the pension is actually paid for more or less than the period estimated. That is, no additional benefits are paid, or part of benefits already paid recovered, if children's pensions are paid for a shorter or longer time than anticipated.

## Division 2

### Death of a Limited Benefits Member

#### Spouse's benefit options — with or without children

**7.2.1** A **spouse** of a **deceased limited benefits member**, with or without eligible children, is entitled to a lump sum of the **final benefit accrual** plus the **superannuation guarantee additional amount** (if any) that is applicable in respect of that former **member**. **CSC** will apportion the lump sum between that **spouse** and:

- (a) any other **spouse** with or without eligible children; and
- (b) any **eligible child** who does not ordinarily live with a **spouse**; and
- (c) any eligible children who do not ordinarily live with a **spouse**, but who ordinarily live together; and
- (d) any **partially dependent child**; or
- (e) any combination of such beneficiaries.

#### Children eligible for benefit — not living with spouse or where there is no spouse

**7.2.2** Any part of the lump sum apportioned by **CSC** under Rule 7.2.1 to any child or children entitled to benefits is payable to, or for the benefit of, that child, or collectively to, or for the benefit of, those children. There is no option to convert the lump sum to **pension**.

**7.2.3** Where a **deceased limited benefits member** is not survived by a **spouse** but is survived by an **eligible child** or children and/or a **partially dependent child** or children, a lump sum of the **final benefit accrual** plus the **superannuation guarantee additional amount** (if any) that is applicable in respect of that former **member** is payable to, or for the benefit of, that child or collectively to, or for the benefit of, those children.

**CSC** will apportion that lump sum between two or more such children who are not living together. There is no option to convert the lump sum to a **pension**.

#### No spouse or eligible or partially dependent children

**7.2.4** If a **deceased limited benefits member** is not survived by a **spouse** or children eligible for benefits, including **partially dependent children**, **CSC** may pay the **final benefit accrual** plus the **superannuation guarantee additional amount** (if any) that is applicable in respect of the **deceased limited benefits member** to:

- (a) any child or children of the **deceased limited benefits member** who would otherwise be ineligible for benefits, in such proportions as are determined by **CSC**;  
or
- (b) the **legal personal representative** of the **deceased limited benefits member**.

If, after making reasonable enquiries, **CSC** is unable to find the **legal personal representative** of a **deceased limited benefits member** **CSC** may pay the **final benefit accrual** plus the **superannuation guarantee additional amount** (if any) that is applicable in respect of the **deceased limited benefits member** to an individual or apportion it between two or more individuals.

**7.2.5** *Rule deleted in the 10th amending deed.*

## Division 3

### Death of a Pensioner

#### Pensioner survived by a spouse and/or children eligible for benefits

**7.3.1** A **spouse** of a **deceased pensioner** is entitled to a **pension** (see Rule 9.3.5), unless the **pension** is reduced under Rule 9.3.11 and the **pension** is converted to a lump sum under Rule 9.3.13.

**7.3.2** An **eligible child** or children and/or a **partially dependent child** or children of a **deceased pensioner** who is not survived by a **spouse**, is or are collectively, entitled to a **pension** (see Rule 9.3.6), unless the **pension** is reduced under Rule 9.3.11 and the **pension** is converted to a lump sum under Rule 9.3.13.

#### Pensioner not survived by eligible dependents, or no further benefits payable

**7.3.3** A lump sum of the amount, if any, by which the sum of a deceased pensioner's:

- (a) **accumulated member contributions**; and
- (b) **accumulated productivity contributions**; and
- (c) any **superannuation guarantee additional amount** that is applicable in respect of the **deceased pensioner**;

exceeds the total amount of benefits in the form of **pension** or lump sum paid to the **deceased pensioner** since his/her **last day of membership** is payable if the **deceased pensioner**:

- (i) did not retire on invalidity grounds (see instead Rule 7.3.4); and
- (ii) was not a **preserved benefit member** immediately before becoming a **pensioner** (see instead Rule 7.3.5); and
- (iii) had not transferred a **transfer amount** into the **PSS scheme** before 1 January 1996 (see instead Rule 11.3.26); and
- (iv) is not survived by a **spouse** or children eligible for benefits, including partially dependent children.

**7.3.4** A lump sum of the amount, if any, by which the **final benefit accrual** plus the **superannuation guarantee additional amount** (if any) that is applicable in respect of the **deceased pensioner** exceeds the total amount of benefits in the form of **pension** or lump sum paid to the **deceased pensioner** since his/her **last day of membership** is payable if the **deceased pensioner**:

- (a) retired on invalidity grounds; and
- (b) was not a **preserved benefit member** immediately before becoming a **pensioner** (see instead Rule 7.3.5); and
- (c) had not transferred a **transfer amount** into the **PSS scheme** before 1 January 1996 (see instead Rule 11.3.26); and
- (d) is not survived by a **spouse** or children eligible for benefits, including partially dependent children.

**7.3.5** A lump sum of the amount, if any, by which the sum of a deceased pensioner's:

- (a) **accumulated member contributions** included in a **preserved benefit** at the date the **preserved benefit** became payable; and

- (b) **accumulated productivity contributions** included in a **preserved benefit** at the date the **preserved benefit** became payable; and
- (c) any **superannuation guarantee additional amount** that is applicable in respect of the **deceased pensioner**;

exceeds the total amount of benefits in the form of **pension** or lump sum paid to the **deceased pensioner** since the date the **preserved benefit** became payable, is payable if the **deceased pensioner**:

- (i) was a **preserved benefit member** immediately before becoming a **pensioner**; and
- (ii) had not transferred a **transfer amount** into the **PSS scheme** before 1 January 1996 (*see instead Rule 11.3.27*); and
- (iii) is not survived by a **spouse** or children eligible for benefits, including partially dependent children.

**7.3.6** **CSC** may pay the lump sums under Rules 7.3.3, 7.3.4 and 7.3.5:

- (a) to any child or children (as apportioned by **CSC**) of the **deceased pensioner** who would otherwise be ineligible for benefits; or
- (b) the **legal personal representative** of the **deceased pensioner**.

If after making reasonable enquiries **CSC** is unable to find the **legal personal representative** of a **deceased pensioner** **CSC** may pay the lump sums under Rules 7.3.3, 7.3.4 and 7.3.5 to an individual or apportion it between two or more individuals.

### Death of a spouse in receipt of pension who is survived by children

**7.3.7** An **eligible child** or children and/or **partially dependent child** or children of a **deceased member**, a **deceased pensioner** or a **deceased preserved benefit member** is or are entitled to a **pension** on the death of a **spouse** of the former **member** (*see Rule 9.3.10*), provided:

- (a) the **spouse** was in receipt of a **pension** payable in respect of that former **member**; and
- (b) the **eligible child** or children and/or **partially dependent child** or children was or were living with the **spouse** when the **spouse** died.

**Note:**

Any eligible child not living with a spouse will already be receiving a separate pension in his/her own right.

## Division 4

### Death of a Preserved Benefit Member

#### Spouse's benefit options — with or without children

**7.4.1** Where a **deceased preserved benefit member** is survived by one **spouse** only (with or without eligible children), that **spouse** is entitled to a lump sum of the former member's **preserved benefit** plus the **superannuation guarantee additional amount** (if any) that is applicable in respect of the former member, or may choose to be paid the former member's **preserved benefit**:

- (a) wholly as a **pension** (*see Rule 9.3.9*); or
- (b) as part **pension**, by choosing to convert one-half or more of the **preserved benefit** to **pension**, with the balance paid as a lump sum.

An option of a **pension** cannot be chosen unless the **preserved benefit** includes all of the former member's **accumulated member contributions** (other than any refunded Excess Contribution Multiple, *see Rule 6.9.4*).

**7.4.2** CSC will apportion a **preserved benefit** between any:

- (a) **spouse**, with or without eligible children; and
- (b) other **spouse**, with or without eligible children; and
- (c) **eligible child** who does not ordinarily live with a **spouse**; and
- (d) eligible children who do not ordinarily live with a **spouse**, but who ordinarily live together; and
- (e) **partially dependent child**.

**7.4.3** A **spouse** of a **deceased preserved benefit member** entitled to part of a **preserved benefit** apportioned by CSC under Rule 7.4.2 may choose to be paid:

- (a) a lump sum calculated under Rule 7.4.3A; or
- (b) the part of the **preserved benefit** apportioned to them wholly as a **pension**; or
- (c) the part of the **preserved benefit** apportioned to them as part **pension**, by choosing to convert one-half or more of the portion to **pension**, with the balance paid as a lump sum.

A **pension** cannot be chosen unless, before the apportioning by CSC under Rule 7.4.2, the **preserved benefit** included all of the former member's **accumulated member contributions** (other than any refunded Excess Contribution Multiple, *see Rule 6.9.4*).

**7.4.3A** For the purposes of Rule 7.4.3 and Rule 7.4.5 where:

- (a) each **spouse** has chosen under Rule 7.4.3 to be paid a lump sum, the lump sum is an amount equal to the part of the **preserved benefit** apportioned by CSC under Rule 7.4.2 plus a proportion of the **superannuation guarantee additional amount** (if any) that is applicable in respect of the **deceased preserved benefit member** as determined by CSC having regard to its apportioning of the preserved benefit under Rule 7.4.2.; or
- (b) each **spouse** has not chosen under Rule 7.4.3 to be paid a lump sum, the lump sum is an amount equal to the part of the **preserved benefit** apportioned by CSC under Rule 7.4.2.

**7.4.4** In spite of Rules 7.4.1 and 7.4.3, where the **preserved benefit** of a **deceased preserved benefit member** does not include the full amount of his/her **accumulated member contributions** (other than any refunded Excess Contribution Multiple, *see Rule 6.9.4*) the **spouse** may choose to take the **preserved benefit** (as apportioned, if required):

- (a) entirely as a **pension**: or
- (b) as part **pension**, by choosing to convert a minimum of the **unfunded preserved benefit** included in that **preserved benefit**, or in the apportioned **preserved benefit**, to **pension**, with the balance paid as a lump sum.

#### Children's benefit — not living with spouse or where there is no spouse

**7.4.5** Where any part of a **preserved benefit** is apportioned by **CSC** under Rule 7.4.2 to any child, or children, entitled to benefits, there is payable a lump sum calculated under Rule 7.4.3A to, or for the benefit of, that child, or collectively to, or for the benefit of, those children. There is no option to convert the lump sum to a **pension**.

**7.4.6** Where a **deceased preserved benefit member** is not survived by a **spouse** but is survived by an **eligible child** or children and/or a **partially dependent child** or children, a lump sum of the **preserved benefit** plus the **superannuation guarantee additional amount** (if any) that is applicable in respect of the **deceased preserved benefit member** is payable to, or for the benefit of, that child or collectively to, or for the benefit of, those children. **CSC** may apportion that lump sum between two or more such children who are not living together. There is no option to convert the lump sum to a **pension**.

**Note:**

The rate of pension payable to a spouse has regard to the number of children of the deceased preserved benefit member who ordinarily live with the spouse.

Pension is payable to or for the benefit of the eligible or partially dependent children on the death of a spouse of a deceased preserved benefit member, if that spouse had been in receipt of a pension and those children ordinarily lived with that spouse.

#### No spouse or children entitled to benefits

**7.4.7** If a **deceased preserved benefit member** is not survived by a **spouse** or children eligible for benefits, including partially dependent children, **CSC** may pay the **preserved benefit** plus the **superannuation guarantee additional amount** (if any) that is applicable in respect of the **deceased preserved benefit member** to:

- (a) any child or children of the **deceased preserved benefit member** who would otherwise be ineligible for benefits, in such proportions as are determined by **CSC**; or
- (b) the **legal personal representative** of the **deceased preserved benefit member**.

If, after making reasonable enquiries, **CSC** is unable to find the **legal personal representative** of a **deceased preserved benefit member** **CSC** may pay the **preserved benefit** plus the **superannuation guarantee additional amount** (if any) that is applicable in respect of the **deceased preserved benefit member** to an individual or apportion it between two or more individuals.

**7.4.8** *Rule deleted in the 10th amending Deed.*



## PART 8 — PRESERVED BENEFITS

**Note:** Where the **preserved benefit member** had transferred an amount into the **PSS scheme**, an additional benefit accrual under Part 11 is payable to, or in respect of, the **preserved benefit member** when preserved benefits become payable under this part.

### Division 1

#### Access to the Full Amount of a Preserved Benefit

#### When a preserved benefit becomes payable

**8.1.1** A **preserved benefit** applicable to a **preserved benefit member** becomes payable in full on the earliest of the following dates:

- (a) the date he/she reaches age 65; or
- (b) the date he/she chooses in a written notice to **CSC**, if the date chosen is:
  - (i) on or after the date he/she reaches age 55; and
  - (ii) on or after the date he/she has reached the **minimum retiring age** for the position he/she held immediately before ceasing membership; and
  - (iii) on or after the date:
    - (A) he/she retired permanently, or intends to retire permanently, from the workforce; or
    - (B) he/she changes employers or ceases employment on or after he/she reaches age 60; and
  - (iv) not earlier than the date of the notice to **CSC**; and
  - (v) not later than 60 days after the date of the notice; or
- (c) the date **CSC** decides:
  - (i) he/she is suffering from a **terminal medical condition**; or
  - (ii) he/she is unlikely, because of a physical or mental incapacity, ever to be able to work again in a job for which he/she is reasonably qualified by education, training or experience or could reasonably be qualified after retraining; or
- (d) the date he/she dies; or
- (e) the date **CSC** is satisfied that subregulation 6.20B(1A) of the *Superannuation Industry (Supervision) Regulations 1994* has been complied with, provided that the payment is permitted by the **SIS Act**; or
- (f) the date the administrators of an **eligible superannuation scheme** agree to accept the amount to be transferred as a result of a choice exercised under Rule 6.8.7; or
- (g) the date he/she chooses in a written notice to **CSC**, if:
  - (i) the **preserved benefit member** retired before 1 July 1996 and has a **preserved benefit** chosen under Rules 6.2.3 or 6.7.7; and

- (ii) the date chosen is:
  - (A) not earlier than the date of the notice to **CSC**; and
  - (B) not later than 60 days after the date of the notice.

**Note:**

Paragraph 8.1.1(g) only applies to a small group of members who retired on or after **minimum retiring age** and before 1 July 1996, and had not reached the qualifying age for access to full lump sum benefits (*see Rules 6.2.3 and 6.7.7*).

**8.1.2** *Rule deleted in 11th Amending Deed***Amount of preserved benefit**

**8.1.3** The amount of a **preserved benefit** applicable to a **preserved benefit member** on a particular day is an amount equal to the sum on that day of:

- (a) the amount (if any) of his/her **accumulated member contributions** which do not include any lump sum paid under Division 9 of Part 6 (*see Rule 6.9.6*); and
- (b) the amount (if any) of his/her **accumulated productivity contributions**; and
- (c) the amount (if any) of his/her **unfunded preserved benefit**.

See Division 8 of Part 10 for the process to be followed where a preserved benefits member claims his/her preserved benefit on invalidity grounds

## Division 2

### Benefit Options Relating to Preserved Benefits

#### Benefit options — on reaching certain ages

**8.2.1** A **preserved benefit member** whose **preserved benefit** has become payable under Rule 8.1.1:

- (a) on the date he/she reaches age 65; or
- (b) on the date chosen by the **preserved benefit member** under paragraph 8.1.1(b);

may choose:

- (A) to take his/her **preserved benefit**:
  - (i) entirely as a **pension**; or
  - (ii) as part **pension**, by converting half or more of the **preserved benefit** into **pension**, and the balance paid as a lump sum;

provided the **preserved benefit** includes all of his/her **accumulated member contributions** (other than any refunded Excess Contribution Multiple), **accumulated productivity contributions** and **unfunded preserved benefit**; or
- (B) to be paid a lump sum of the **preserved benefit** plus the **superannuation guarantee additional amount** (if any) that is applicable to the **preserved benefit member**.

#### Benefit options — on invalidity

**8.2.2** A **preserved benefit member** whose **preserved benefit** has become payable under Rule 8.1.1 on the date **CSC** decides the benefit is payable on grounds of a **terminal medical condition** or a physical or mental incapacity may choose:

- (a) to take his/her **preserved benefit**:
  - (i) entirely as a **pension**; or
  - (ii) as part **pension**, by converting at least all of his/her **unfunded preserved benefit** and **accumulated productivity contributions** into **pension**, and the balance paid as a lump sum;

provided the **preserved benefit** includes all of his/her **accumulated member contributions** (other than any refunded Excess Contribution Multiple), **accumulated productivity contributions** and **unfunded preserved benefit**; or
- (b) to be paid a lump sum of his/her **preserved benefit** plus the **superannuation guarantee additional amount** (if any) that is applicable to the **preserved benefit member**.

#### Benefit options — on death of a preserved benefit member

**8.2.3** When a **preserved benefit** has become payable under Rule 8.1.1 on the date a **preserved benefit member** dies, the benefits under Division 4 of Part 7 of these Rules apply.

**No benefit option — departed temporary resident**

**8.2.4** A **preserved benefit member** whose **preserved benefit** has become payable under Rule 8.1.1 on the date **CSC** is satisfied that subregulation 6.20B(1A) of the *Superannuation Industry (Supervision) Regulations 1994* has been complied with, is to be paid a lump sum of his/her **preserved benefit** plus the **superannuation guarantee additional amount** (if any) that is applicable to the **preserved benefit member**.

**Transitional benefit options for certain pre-1 July 1996 preserved benefits members**

**8.2.5** A **preserved benefit member** whose **preserved benefit** has become payable on the date chosen by the **preserved benefit member** under paragraph 8.1.1(g) may choose to take his/her **preserved benefit**:

- (a) entirely as a **pension**; or
- (b) as part **pension**, by converting at least all of his/her **unfunded preserved benefit** into **pension**, and the balance paid as a lump sum.

## Division 3

### Early Access to Part of a Preserved Benefit

**Note:**

Preserved benefit members can obtain early access to their accumulated member contributions if they change employers, or cease employment, on or after the date the preserved benefit became applicable. Preserved benefit members can also obtain early access to all or part of the employer component of their preserved benefits in the circumstances outlined below.

Before 1 July 1997 the PSS Rules allowed preserved benefit members to obtain early access to their accumulated productivity contributions if the Insurance and Superannuation Commission (ISC) approved the payment on the grounds of severe financial hardship or on compassionate grounds (*see Rule 8.3.3*). The PSS Rules did not allow preserved benefit members to obtain early access to the unfunded employer component on those grounds.

Since 1 April 1998 the PSS Rules have allowed preserved benefit members to obtain early access to all or part of their preserved benefits if CSC approves the payment on the grounds of severe financial hardship (*see Rule 8.3.5*), or the Insurance and Superannuation Commissioner approves the payment on compassionate grounds (*see Rule 8.3.6*).

Regulations made under the SIS Act specify the criteria that must be met before a preserved benefit can be released on the grounds of severe financial hardship or on compassionate grounds. The regulations also specify the maximum amount that can be paid on those grounds.

On 1 July 1998, the powers of the ISC to approve the early release of preserved benefits were transferred to a new body, the Australian Prudential Regulation Authority (APRA).

#### Access to accumulated member contributions

**8.3.1** A **preserved benefit member** who changes employers, or ceases employment, on or after the date his/her **preserved benefit** became applicable may choose, at any time, to be paid a lump sum of that part of his/her **preserved benefit** that the **SIS Act** permits to be paid in cash and does not exceed his/her **accumulated member contributions**, and have the balance of the **preserved benefit** remain in the scheme (*see also Rule 8.2.1, which allows for the full release of preserved benefits in certain circumstances*).

**8.3.2** A person who became a **preserved benefit member** as a result of joining an **authorised superannuation scheme** of an authority or body is not considered to have changed employers, or ceased employment, for the purposes of Rule 8.3.1 where:

- (a) his/her employment with the authority or body continues; and
- (b) the authority or body:
  - (i) becomes a statutory authority or body; or
  - (ii) becomes an authority or body in a different form or with a different name; or
  - (iii) is incorporated; or
  - (iv) is amalgamated with a statutory authority or body or with an incorporated body; or
  - (v) is acquired by an incorporated body.

**Access to accumulated productivity contributions — application before 1 July 1997**

**8.3.3** A **preserved benefit member** who applied to the Insurance and Superannuation Commissioner before 1 July 1997 for the early release of his/her **preserved benefit** on compassionate grounds or the grounds of severe financial hardship may, at any time, choose to be paid a lump sum to the value approved by the Insurance and Superannuation Commissioner, or after 1 July 1998, the Australian Prudential Regulation Authority, but not exceeding the **accumulated productivity contributions** included in his/her **preserved benefit**, and have the balance of the **preserved benefit** remain in the scheme.

**Transitional arrangements for certain pre-1 July 1996 preserved benefit members**

**8.3.4** A **preserved benefit member** who:

- (a) retired on or after **minimum retiring age** before 1 July 1996; and
- (b) has a **preserved benefit** applicable under Rules 6.2.3 or 6.7.7 that includes **accumulated productivity contributions**; and who:
  - (i) retires permanently, or intends to retire permanently, from the workforce; or
  - (ii) changes employers, or ceases employment, on or after he/she reaches age 60;

may choose, at any time, to be paid a lump sum of that part of his/her **preserved benefit** that the **SIS Act** permits to be paid in cash and does not exceed all of the **accumulated member contributions** and all the **accumulated productivity contributions** included in his/her **preserved benefit**, and have the balance of the **preserved benefit** remain in the scheme (*see also Rule 8.2.5, which allows for the full release of preserved benefits in certain circumstances*).

**Access to all or part of preserved benefit — application after 30 June 1997**

**8.3.5** A **preserved benefit member** who applies to **CSC** after 30 June 1997 for the early release of his/her **preserved benefit** on the grounds of severe financial hardship may, at any time, choose to be paid a lump sum to the value approved by **CSC** and have the balance of the **preserved benefit** (if any) remain in the scheme.

**8.3.5A** The total amount of any lump sum or lump sums paid under Rule 8.3.5 may not exceed the **preserved benefit** plus the **superannuation guarantee additional amount** (if any) that is applicable to the **preserved benefit member**.

**8.3.5B** Where the total amount of the lump sum or lump sums paid under Rule 8.3.5 is greater or equal to the **preserved benefit** but less than the amount of **preserved benefit** plus the **superannuation guarantee additional amount** (if any), the balance of the **superannuation guarantee additional amount** (if any) is to be treated as a preserved benefit under the **SIS Act** and dealt with accordingly.

**8.3.6** A **preserved benefit member** who applies to the Insurance and Superannuation Commissioner or the Australian Prudential Regulation Authority after 30 June 1997 for the early release of his/her **preserved benefit** on compassionate grounds may, at any time, choose to be paid a lump sum to the value approved by the Australian Prudential Regulation Authority and have the balance of the **preserved benefit** (if any) remain in the scheme.

**8.3.6A** The total amount of any lump sum or lump sums paid under Rule 8.3.6 may not exceed the **preserved benefit** plus the **superannuation guarantee additional amount** (if any) that is applicable to the **preserved benefit member**.

**8.3.6B** Where the total amount of the lump sum or lump sums paid under Rule 8.3.6 is greater or equal to the **preserved benefit** but less than the amount of **preserved benefit** plus the **superannuation guarantee additional amount** (if any), the balance of the **superannuation guarantee additional amount** (if any) is to be treated as a preserved benefit under the **SIS Act** and dealt with accordingly.

#### Further payments

**8.3.7** A **preserved benefit member** who has been paid a lump sum under Rules 8.3.3, 8.3.4, 8.3.5 or 8.3.6 can be paid further amounts under Rules 8.3.5 or 8.3.6, provided that any further payments have been approved by the Australian Prudential Regulation Authority, or **CSC**, as the case may be.

## Division 4

### Early Access to Preserved Benefit on Involuntary Retirement after Sale or Transfer of Assets

#### Benefit options for certain preserved benefit members on subsequent retrenchment

**8.4.1** A former **member** who was employed by an organisation, business, service or asset or function nominated by the Minister and agreed by **CSC** immediately before the date of sale or transfer of that organisation, business, service or asset or function, and who:

- (a) was not allowed to continue to be a **member** after the sale or transfer; and
- (b) became entitled to a **preserved benefit** under Rule 6.6.3, 6.6.4 or 6.6.5 which includes all of his/her **accumulated member contributions** (other than any refunded Excess Contribution Multiple), **accumulated productivity contributions** and **unfunded preserved benefit**; and
- (c) remains continuously in employment with the new owner or transferee, or any subsequent new owner or transferee; and
- (d) is subsequently retrenched by the new owner or transferee, or any subsequent new owner or transferee, within a period of three years of the date of sale or transfer of the organisation, business, service, asset or function; and
- (e) has not reached his/her **maximum retiring age**;

may choose, within three months after the date of the retrenchment:

- (A) any one of the options in Rule 8.4.2 if he/she is retrenched before 1 July 2000 and before **minimum retiring age**; or
- (B) any one of the options in Rule 8.4.3 if he/she is retrenched on or after 1 July 2000 and before **minimum retiring age**; or
- (C) any one of the options in Rule 8.4.4 if he/she is retrenched on or after **minimum retiring age**.

#### Benefit options on retrenchment before 1 July 2000 and before minimum retiring age

**8.4.2** A **preserved benefit member** who is retrenched before 1 July 2000 and before **minimum retiring age** under the conditions set out in Rule 8.4.1 may choose:

- (a) to retain his/her **preserved benefit** in the **PSS scheme**; or
- (b) to take his/her **preserved benefit** as a **pension**; or
- (c) to **roll-over** his/her **preserved benefit**; or
- (d) to be paid a lump sum of that part of his/her **preserved benefit** that the **SIS Act** permits to be paid in cash, or a lump sum of less than that amount, and:
  - (i) retain the balance of his/her **preserved benefit** in the **PSS scheme**; or
  - (ii) **roll-over** the balance of his/her **preserved benefit**; or
  - (iii) if the balance is 50% or more of his/her **preserved benefit**, convert the balance into a **pension**.



### Benefit options on retrenchment on or after 1 July 2000 and before minimum retiring age

**8.4.3** A **preserved benefit member** who is retrenched on or after 1 July 2000 and before **minimum retiring age** under the conditions set out in Rule 8.4.1 may choose:

- (a) to retain his/her **preserved benefit** in the **PSS scheme**; or
- (b) to take his/her **preserved benefit** as a **pension**; or
- (c) to **roll-over** his/her **preserved benefit** plus the **superannuation guarantee additional amount** (if any) that is applicable to the **preserved benefit member**, with any amount that exceeds the member's **accumulated member contributions** being treated as a preserved benefit for the purposes of the **SIS Act**; or
- (d) to be paid a lump sum of that part of his/her **preserved benefit** that the **SIS Act** permits to be paid in cash and that does not exceed his/her **accumulated member contributions**, or a lump sum of less than that amount, and:
  - (i) retain the balance of his/her **preserved benefit** in the **PSS scheme**; or
  - (ii) **roll-over** the balance of his/her **preserved benefit** plus the **superannuation guarantee additional amount** (if any) that is applicable in respect of the **preserved benefit member**, with any amount that exceeds the member's **accumulated member contributions** being treated as a preserved benefit for the purposes of the **SIS Act**; or
  - (iii) convert the balance into a **pension**.

### Benefit options on retrenchment after minimum retiring age

**8.4.4** A **preserved benefit member** who is retrenched on or after **minimum retiring age** under the conditions set out in Rule 8.4.1 may choose:

- (a) to be paid a lump sum calculated under Rule 8.4.4A and:
  - (i) retain the balance, if any, of his/her **preserved benefit** in the **PSS scheme**; or
  - (ii) **roll-over** the balance, if any, of his/her **preserved benefit** plus the **superannuation guarantee additional amount** (if any) that is applicable in respect of the **preserved benefit member**; or
  - (iii) if the balance is 50% or more of his/her **preserved benefit**, convert the balance into a **pension**; or
- (aa) to be paid a lump sum of less than the part of his/her **preserved benefit** that is permitted to be paid in cash under the **SIS Act** and
  - (i) retain the balance of his/her **preserved benefit** in the **PSS scheme**; or
  - (ii) **roll-over** the balance of his/her **preserved benefit** plus the **superannuation guarantee additional amount** (if any) that is applicable in respect of **preserved benefit member**; or
  - (iii) if the balance is 50% or more of his/her **preserved benefit**, convert the balance into a **pension**; or
- (b) to take his/her **preserved benefit** as a **pension**; or
- (c) to retain his/her **preserved benefit** in the **PSS scheme**; or

- (d) to **roll-over** his/her **preserved benefit** plus the **superannuation guarantee additional amount** (if any) that is applicable to the **preserved benefit member**; or

**8.4.4A** For the purposes of Rule 8.4.4(a) where:

- (a) the **SIS Act** permits the total of the **preserved benefit** to be paid in cash, the lump sum is the **preserved benefit** in respect of the **preserved benefit member** plus the **superannuation guarantee additional amount** (if any) that is applicable in respect of the **preserved benefit member**; or
- (b) the **SIS Act** does not permit the total of the **preserved benefit** to be paid in cash, the lump sum is the amount of the **preserved benefit** in respect of the **preserved benefit member** permitted to be paid in cash under the **SIS Act**.

## Division 5

### Cessation of Preserved Benefits

#### Preserved benefit ceases to be applicable

**8.5.1** A **preserved benefit** ceases to be applicable to a **preserved benefit member** on the earliest of the following dates:

- (a) the date the **preserved benefit** becomes fully payable to, or in respect of, him/her under this Part; or
- (b) the date he/she again becomes a **member**, if **CSC** is aware the **preserved benefit member** has again become a **member** (see Rules 5.2.12 and 5.3.12); or
- (c) the date **CSC** is satisfied he/she should be regarded as having ceased membership on **invalidity retirement** (see Rules 8.5.2 and 8.5.3); or
- (d) the date **CSC** either:
  - (i) accepts a request from him/her to have a Membership Transfer Multiple apply instead of a **preserved benefit** (see Rule 8.5.4); or
  - (ii) directs that a Membership Transfer Multiple is to apply instead of a **preserved benefit** (see Rule 8.5.5).

#### Application for invalidity benefits

**8.5.2** A **preserved benefit member** who, at the date of ceasing membership:

- (a) was not a **limited benefits member**; and
- (b) had not reached age 60;

may apply to **CSC** to be regarded as having ceased membership on **invalidity retirement** on the ground that he/she was **totally and permanently incapacitated** on his/her **last day of membership**.

**8.5.3** Where, under Division 9 of Part 10 of these Rules, **CSC** is satisfied a **preserved benefit member** should be regarded as having ceased membership on **invalidity retirement** he/she is entitled to benefits payable under Division 5 of Part 6 of these Rules on his/her **last day of membership**, and:

- (a) his/her **invalidity benefit accrual** or **final benefit accrual** as appropriate, is to be reduced by any amount or amounts already paid; and
- (b) his/her **accumulated member contributions** are to be reduced by any amount or amounts of his/her **accumulated member contributions** already paid.

#### Application by a preserved benefit member for a Membership Transfer Multiple

**8.5.4** A **member** who ceases a concurrent **period of membership** and is entitled to a **preserved benefit** in respect of that period may, within such period as **CSC** allows, request that a Membership Transfer Multiple apply instead of the **preserved benefit**, provided that the Membership Transfer Multiple does not, at the date of request, cause the **member** to exceed his/her **maximum benefit** (see Rules 5.2.20 and 5.3.20).

**CSC may apply a Membership Transfer Multiple in certain cases**

**8.5.5** Where CSC becomes aware a **preserved benefit member**:

- (a) was a **member** for less than three months; and
- (b) has another current **period of membership**;

CSC may direct that a Membership Transfer Multiple becomes applicable to him/her instead of the **preserved benefit** (see *Rules 5.2.20 and 5.3.20*).

**Combining preserved benefits**

**8.5.6** A **preserved benefit member** who has more than one **preserved benefit** applicable on any 1 July, may choose to combine those benefits. If such a choice is exercised, the individual preserved benefits are replaced with a new **preserved benefit**:

- (a) equal to the sum of the value of the individual benefits on 1 July immediately before the request; and
- (b) containing the number of contribution due days equal to the sum of contribution due days in the individual preserved benefits. No particular **contribution due day** can be counted towards that number more than once.

## Division 6

### Preserved Benefit Increases

#### Funded preserved benefit increases

**8.6.1** Any **accumulated member contributions** and any **accumulated productivity contributions** included in a **preserved benefit** are accumulated with interest while they remain **preserved benefits** in the **PSS scheme**.

#### Unfunded preserved benefit increases

**8.6.2** The **unfunded preserved benefit** included in a **preserved benefit** that was applicable for at least a whole year at 30 June of any year, is to be increased on 1 July of that year and each successive year by adding the amount of the **unfunded preserved benefit** to the amount calculated by using the formula:

$$\text{Unfunded preserved benefit} \times \left( \frac{\text{New CPI} - \text{Old CPI}}{\text{Old CPI}} \right)$$

where:

**New CPI** is the all groups consumer price index number for the weighted average of the 8 capital cities first published by the Australian Statistician in respect of the March quarter immediately before the relevant 1 July; and

**Old CPI** is the highest all groups consumer price index number for the weighted average of the 8 capital cities first published by the Australian Statistician in respect of the March quarter of any year earlier than the year immediately preceding the 1 July to which the new CPI relates,

provided:

- (a) the New CPI number exceeds the Old CPI number; and
- (b) the factor is to be rounded up or down to the nearest one thousandth; and
- (c) **CSC** may reduce the factor where the **preserved benefit** was not applicable for a whole year before the relevant 1 July; and
- (d) any year that commenced before 1 July 1989 is excluded when determining Old CPI; and
- (e) where the Australian Statistician changes the reference base for the Consumer Price Index, regard shall only be had to index numbers first published in terms of the new reference base.

### Increasing an Unfunded Preserved Benefit

Assuming a preserved benefit member had an unfunded preserved benefit of \$100,000 at 30 June that had been applicable for a whole year or more. If the CPI number for the immediately preceding March quarter was say 140, and the previous highest March CPI number since March 1990 was 130, his/her unfunded preserved benefit would be increased from \$100,000 to \$107,700 on 1 July, ie by adding to the unfunded preserved benefit the amount calculated under rule 8.6.2 as follows,

$$\begin{aligned}
 \text{Increase Factor} &= \$100,000 \times \left( \frac{140 - 130}{130} \right) \\
 &= \$100,000 \times 0.077 \text{ (rounded)} \\
 &= \$7,700
 \end{aligned}$$

The new unfunded preserved benefit on 1 July would therefore be \$107,700, ie \$100,000 + \$7,700

Note that the **FUNDED** preserved benefit is increased with interest as determined by CSC, based on the PSS Fund earning rate; see rule 8.6.1.

**8.6.3** CSC will apply the principles of Rule 8.6.2 to increase the **unfunded preserved benefit** in respect of a part of a year if the **preserved benefit** becomes payable before 1 July.

## PART 9 — PENSION PAYMENTS

**Note:** Where a former **member** had transferred an amount into the **PSS scheme**, an additional pension under Division 3 of Part 11 may be payable to, or in respect of, the former **member**.

### Division 1

#### When Pensions are Paid

##### Payment of former member and reversionary pensions

**9.1.1** Pensions (but not partial invalidity pensions) under these Rules are paid in fortnightly instalments on the Thursday which fell on 12 July 1990 and on each succeeding alternate Thursday.

##### Payment of partial invalidity pensions

**9.1.2** Partial invalidity pensions payable under these Rules (*see Part 10, Division 5*) are paid in fortnightly instalments on **contribution days**, that is, on the Thursday which fell on 5 July 1990 and on each succeeding alternate Thursday.

**9.1.3** CSC may make arrangements with designated employers for them to pay **partial invalidity pension** payments on its behalf. If CSC and a **designated employer** agreed under Rule 4.1.7 to substitute other days for **contribution days** for the payment of contributions by or on behalf of the **member**, instalments of **partial invalidity pension** may be paid on those substituted days at the appropriate amount having regard to the period between the substituted days.

##### Fortnightly instalments of pension

**9.1.4** A fortnightly instalment of **pension** is one twenty-sixth of the annual **pension**.

## Division 2

### Calculating Retirement and Preserved Benefit Pensions

**Calculating age, involuntary and sale or transfer retirement pensions**

**9.2.1** A **member** who retires, other than on **invalidity retirement** before age 60, can choose a Reduced Pension in favour of higher reversionary benefits payable on his/her death. A choice must be made within the period commencing three months before the member’s **last day of membership** and ending three months after the member’s **last day of membership**, or such further period as **CSC** allows.

**9.2.2** The annual **pension** payable on the retirement of a **member**, other than **invalidity retirement** before age 60, is calculated in accordance with the formula:

$$\frac{\text{Pension Accrual}}{\text{Pension Conversion Factor}} \times \text{Reduction Factor}$$

where:

**Pension Accrual** is the member’s **final benefit accrual**, or the proportion of the **final benefit accrual** that he/she chooses to convert to **pension** in accordance with Part 6 of these rules;

**Pension Conversion Factor** is determined from the following Table according to the member’s age in years and days on his/her **last day of membership**:

<b>Table — Pension Conversion Factors</b>		
Age (Whole Years)	Factor	
65	10	<b>Ages Less Than 55</b> The Factors for ages less than 55 are 12.0 <u>increased</u> by 0.2 for each whole year the age is less than 55
64	10.2	
63	10.4	<b>Ages More Than 65</b> The Factors for ages more than 65 are 10.0 <u>decreased</u> by 0.2 for each whole year the age is more than 65
62	10.6	
61	10.8	<b>Age Not In Whole Years</b> Where age is not in whole years, the Factor is <u>calculated</u> in accordance with the following formula:  $F - \frac{(0.2 \times Y)}{D}$  Where F is the factor for whole years from the table, Y is the number of days in excess of whole years and D is the number of days in the year next following the whole years.
60	11	
59	11.2	
58	11.4	
57	11.6	
56	11.8	
55	12	



- Reduction Factor is:
- (i) 1 — if the **member** does not choose a Reduced Pension under Rule 9.2.1;
  - (ii) 0.93 — if the **member** chooses a Reduced Pension under Rule 9.2.1.

This rule also applies to the calculation of an annual **pension** payable under Rule 6.2.4 to a **member** who, on retirement before 1 July 1996, was suffering from a **terminal medical condition**.

### Calculating invalidity pensions

**9.2.3** The annual **pension** payable on the **invalidity retirement** of a **member** before age 60 is calculated by dividing by 11 the amount of either;

- (a) the member's **invalidity benefit accrual**, or;
- (b) if the **member** chooses to take his or her **accumulated member contributions** as a lump sum under Rule 6.5.1, the **invalidity benefit accrual** less the member's **accumulated member contributions**.

**9.2.4** If the **invalidity retirement** of a **member** in receipt of **pre-assessment payments** is backdated, **CSC** may deduct from the arrears of **pension** due to be paid, the lesser of:

- (a) the amount of any **pre-assessment payments** paid after the first **pension payday** occurring on or after the date from which the member's **invalidity retirement** commences; and
- (b) the amount of **pension** payable to the date any **pre-assessment payments** ceased.

**9.2.5** A **pension** payable on the **invalidity retirement** of a **member** before age 60 ceases if he/she again becomes a **member**.

### Calculating preserved benefit pensions

**9.2.6** A **preserved benefit member** who takes all or part of his/her **preserved benefit** as a **pension** can choose a Reduced Pension in favour of higher reversionary benefits payable on his/her death. A choice must be made within the period commencing three months before the date the **preserved benefit** becomes payable and ending three months after the date the **preserved benefit** becomes payable, or such further period as **CSC** allows.

**9.2.7** The annual **pension** payable to a **preserved benefit member** is calculated in accordance with the formula:

$$\frac{\text{PreservedAmount}}{\text{PensionConversionFactor}} \times \text{ReductionFactor}$$

where:

Preserved Amount is the amount of **preserved benefit** which the **preserved benefit member** chooses to convert to **pension** under Rule 8.2.1;

Pension Conversion Factor is:

- (i) a factor determined according to the **preserved benefit member's** age in years and days on the date the **preserved**

**benefit** becomes payable, from the Table — *Pension Conversion Factors* in Rule 9.2.2; or

- (ii) a factor of 11 if the **preserved benefit member** has not yet reached age 60, and the **preserved benefit** becomes payable because of a **terminal medical condition**, or physical or mental incapacity referred to in Rule 8.1.1.

Reduction Factor

is:

- (i) 1 — if the **preserved benefit member** does not choose a Reduced Pension under Rule 9.2.6;
- (ii) 0.93 — if the **preserved benefit member** chooses a Reduced Pension under Rule 9.2.6.

## Division 3

### Calculating Pensions Payable on Death

#### Percentage rate of pension according to relationship(s) and choice of Reduced Pension

**9.3.1** The following table is used for the purposes of Rules 9.3.2, 9.3.5 and 9.3.9 to calculate the annual reversionary **pension** payable following the death of a **member** (see Rule 9.3.2), an **invalidity pensioner** or a **pensioner** (see Rule 9.3.5), or a **preserved benefit member** (see Rule 9.3.9) according to the number of persons in relationship(s) to the former **member** and whether the former **member** chose a Reduced Pension (see also Rule 9.3.8). A person who became the **spouse**, **eligible child** or **partially dependent child** of a **pensioner** after the **pensioner** became a **pensioner** and after the **pensioner** had reached age 60, may have the amount of his/her reversionary **pension** reduced under Rule 9.3.11.

Table — Percentage Rate according to the Relationship(s) to the former member and whether the former member chose a Reduced Pension			
	Number of persons in Relationship(s)	Relevant % — if the former member did <u>not</u> choose a Reduced Pension	Relevant % — if the former member chose a Reduced Pension
<b>Part A</b>			
- spouse or spouses with or without eligible children and/or partially dependent children	1 person (spouse)	67	85
	2 persons (eg spouse and child or 2 spouses)	78	97
	3 persons (eg spouse and 2 children)	89	108
	4 persons (eg 2 spouses and 2 or more children)	100	108
<b>Part B</b>			
- no spouse; an eligible child or children, a partially dependent child or children, or both	1 child only	45	51
	2 children only	80	92
	3 children only	90	108
	4 or more children only	100	108

#### Calculating pensions following the death of a member

**9.3.2** The annual reversionary **pension** apportionable between a **spouse** or spouses and eligible children or partially dependent children following the death of a **member** is the amount calculated in accordance with the following formula:

$$\frac{R \times DBA}{PCF}$$

where:

R is the relevant percentage rate determined from the Table — *Percentage Rate according to the Relationship(s) to the former*

*member and whether the former member chose a Reduced Pension in Rule 9.3.1; and*

DBA is the **death benefit accrual** in respect of the **deceased member**; and

PCF is the pension conversion factor determined as:

- if the former **member** died before age 60 — 11; or
- if the former **member** died on or after age 60 — a factor, according to the former member's age in years and days on his/her date of death, determined from the Table — *Pension Conversion Factors* in Rule 9.2.2.

The amount of the reversionary **pension** so calculated will be reduced where necessary to take account of the limitation under Rule 9.3.8 of the amount payable if the **deceased member** is survived by a **partially dependent child** or partially dependent children.

**9.3.3** CSC will apportion the reversionary **pension** between multiple eligible beneficiaries (see Rule 9.4.1).

### Conversion of pension to lump sum by spouse

**9.3.4** Where a **spouse** of a **deceased member** chooses under Rule 7.1.2 to convert the whole, or a proportion not greater than half, of the reversionary **pension** to a lump sum, the lump sum is calculated by the formula:

$$\frac{A \times M \times P}{N}$$

where:

- A is the **death benefit accrual** in respect of the **deceased member** less any amount determined by CSC, after consideration of actuarial advice, to be the capital value of pensions payable in relation to an **eligible child** or a **partially dependent child** or children determined under Part B of the Table — *Percentage Rate according to the Relationship(s) to the former member and whether the former member chose a Reduced Pension* in Rule 9.3.1;
- M is the annual **pension** of that **spouse**, determined under Rules 9.3.2 and 9.3.3;
- N is the sum of the annual pensions for all spouses of the **deceased member**; and
- P is the proportion of the reversionary **pension** chosen under Rule 7.1.2 to be converted to a lump sum.

### Calculating pensions following the death of a pensioner

**9.3.5** The annual reversionary **pension** payable to a **spouse** of a **deceased pensioner** is:

- (a) for the first seven **pension** paydays after the death of the **pensioner**, the greater of:
  - (i) the annual **pension** that would have been payable to the **deceased pensioner**; and
  - (ii) the annual **pension** that would have been payable to the **deceased pensioner** multiplied by the relevant percentage according to the relationship(s) to the

**deceased pensioner** determined from the Table — *Percentage Rate according to the Relationship(s) to the former member and whether the former member chose a Reduced Pension* in Rule 9.3.1;

- (b) thereafter, the highest of the annual rates of **pension** that would have been payable to the **deceased pensioner** during the first seven **pension** paydays after the death of the **pensioner**, multiplied by the relevant percentage according to the relationship(s) to the **deceased pensioner** determined from the Table — *Percentage Rate according to the Relationship(s) to the former member and whether the former member chose a Reduced Pension* in Rule 9.3.1;

provided:

- (A) the amount of the reversionary **pension** so calculated will be reduced where necessary to take account of:
- (i) the limitation under Rule 9.3.8 of the amount payable if the **deceased pensioner** is survived by a **partially dependent child** or partially dependent children; and
  - (ii) the reduction (if any) under Rule 9.3.11 of the amount payable if a person becomes the **spouse** of the **deceased pensioner** after the **deceased pensioner** became a **pensioner** and after the **deceased pensioner** reached age 60; and
- (B) **CSC** may offset the **pension** in paragraph (a) by the amount of any **pension** incorrectly paid in respect of the **deceased pensioner** on the first seven **pension** paydays after his/her death into a bank (which includes, but is not limited to, any body corporate that is an ADI (authorised deposit-taking institution) for the purposes of the *Banking Act 1959*) that was subsequently withdrawn by the **spouse**.

**9.3.6** The annual **pension** payable to or for the benefit of an **eligible child** or children or a **partially dependent child** or children, or both, of a **deceased pensioner** who is not survived by a **spouse** or spouses, is the amount calculated by the formula:

$$R \times \text{Annual Pension}$$

where:

- R** is the relevant percentage rate determined from the Table — *Percentage Rate according to the Relationship(s) to the former member and whether the former member chose a Reduced Pension* in Rule 9.3.1; and
- Annual Pension** is the annual **pension** payable to the **pensioner** immediately before his/her death.

The amount of the **pension** so calculated will be reduced where necessary to take account of:

- (a) the limitation under Rule 9.3.8 of the amount payable if the **deceased pensioner** is survived by a **partially dependent child** or partially dependent children; and
- (b) the reduction (if any) under Rule 9.3.11 of the amount payable if a child becomes the child of the **deceased pensioner** after the **deceased pensioner** became a **pensioner** and after the **deceased pensioner** reached age 60.

**9.3.7** **CSC** will apportion the reversionary **pension** between multiple eligible beneficiaries in accordance with Rule 9.4.1.

### Calculating pensions for a partially dependent child or children

**9.3.8** If a **deceased member** or **deceased pensioner** is survived by a **partially dependent child** or children, the amount of reversionary **pension** payable in respect of the number of persons in relationship(s) to the former **member** or **pensioner** cannot exceed the sum of:

- (a) the amount that would have been payable if there were no partially dependent children; and
- (b) the annual amount of any regular maintenance payments paid, or required by a Court to be paid, by the former **member** or **pensioner** immediately before his/her death in respect of the **partially dependent child** or children.

### Calculating pensions following the death of a preserved benefit member

**9.3.9** The annual reversionary **pension** payable to a **spouse** of a **deceased preserved benefit member** who chooses to be paid a **pension** under Rules 7.4.1, 7.4.3 or 7.4.4 is the amount calculated in accordance with the following formula:

$$\frac{\mathbf{R} \times \mathbf{PB}}{\mathbf{PCF}}$$

where:

**R** is the relevant percentage rate determined from the Table — *Percentage Rate according to the Relationship(s) to the former member and whether the former member chose a Reduced Pension* in Rule 9.3.1; and

**PB** is:

- if the former **member** is survived by one **spouse** only, that part of the **preserved benefit** chosen by the **spouse** to be converted to **pension**; or
- if the former **member** is survived by more than one **spouse**, that part of the **preserved benefit** as apportioned under Rule 7.4.2 chosen to be converted to **pension** by the **spouse**; and

**PCF** is the pension conversion factor determined as follows:

- if the former **member** died before age 60 — 11; or
- if the former **member** died on or after age 60 — a factor, according to the former member's age in years and days on his/her date of death, determined from the Table — *Pension Conversion Factors* in Rule 9.2.2.

### Calculating children's pensions following the death of a spouse in receipt of pension

**9.3.10** On the death of a **spouse** in receipt of a **pension**, a **pension** is payable to or for the benefit of an **eligible child**, or children, who was, or were, ordinarily living with the **spouse**. The **pension** is calculated by multiplying the **pension** payable to the deceased **spouse** immediately before his/her death, by the relevant fraction shown in the following Table according to the number of eligible children.

<b>Table — Pension Rates on Death of Spouse</b>	
Number of Eligible Children	Fraction
One	45/78
Two	80/89
Three	90/100
Four or more	100/100

### Reduced reversionary pension following the death of a pensioner

**9.3.11** A reduced reversionary **pension** calculated by the formula in Rule 9.3.12 is payable to a **spouse** of a **deceased pensioner**, or any **eligible child** or **partially dependent child** of a **deceased pensioner** who is not survived by a **spouse** if:

- (a) in the case of a **spouse**, the **marital or couple relationship** between the **spouse** and the **deceased pensioner** began:
  - (i) after the **deceased pensioner** became a **pensioner**; and
  - (ii) after the **deceased pensioner** had reached age 60; and
  - (iii) less than 1095 days before the death of the **deceased pensioner**; or
- (b) in the case of an **eligible child** or **partially dependent child**:
  - (i) the **eligible child** or **partially dependent child**:
    - (A) was born of a **marital or couple relationship** between the **deceased pensioner** and another person; or
    - (AB) is, within the meaning of the *Family Law Act 1975*, a child of the **deceased pensioner** and the person with whom the **deceased pensioner** had a **marital or couple relationship**; or
    - (B) became a stepchild of the **deceased pensioner** as a result of a **marital or couple relationship** between the **deceased pensioner** and another person; or
    - (C) is a child of a person with whom the **deceased pensioner** had a **marital or couple relationship**; and that **marital relationship** began:
      - (D) after the **deceased pensioner** became a **pensioner**; and
      - (E) after the **deceased pensioner** had reached age 60; and
      - (F) less than 1095 days before the death of the **deceased pensioner**; or
  - (ii) the **eligible child** or **partially dependent child** is an adopted child or a person whom CSC determines is to be treated as a child of the **deceased pensioner**; and became a child of the **deceased pensioner**:
    - (A) after the **deceased pensioner** became a **pensioner**; and
    - (B) after the **deceased pensioner** had reached age 60; and

(C) less than 1095 days before the death of the **deceased pensioner**.

**Note:** There is no reduction in the reversionary pension payable to a spouse of a deceased pensioner if the **marital or couple relationship** between the spouse and the deceased pensioner began while the pensioner was still a member of the PSS, or the **marital or couple relationship** began before the pensioner reached age 60. In this situation, there is also no reduction in the reversionary pension payable to any eligible child or partially dependent child born of the **marital or couple relationship**.

Similarly, there is no reduction in the reversionary pension payable to an eligible child or partially dependent child if the child was adopted by the deceased pensioner while the pensioner was still a member of the PSS, or before the pensioner reached age 60.

9.3.12 The formula for calculation of reduced reversionary **pension** is:

$$\text{Full reversionary pension} \times \frac{\text{Relevant Period}}{1095}$$

where:

Full reversionary pension is the amount of reversionary **pension** that would be payable if there was no reduction in reversionary **pension**;

Relevant Period is whichever is relevant of:

- the length of the **marital or couple relationship**, in days; or
- the length that the child had been a child of the **deceased pensioner**, in days.

9.3.13 A **spouse**, an **eligible child** or a **partially dependent child** whose reversionary **pension** is reduced under Rule 9.3.11 may choose to convert the whole of that **pension** to a lump sum if:

- (a) the **pension** is less than the rate determined by **CSC** for the purposes of this Rule; and
- (b) the choice is made within the period commencing three months before the date the **pension** becomes payable and ending three months after the date the **pension** becomes payable, or such further period as **CSC** allows.

The amount of the lump sum will be the amount determined by **CSC**, after considering actuarial advice, to be the capital value of the **pension** payable in relation to the **spouse**, **eligible child** or **partially dependent child**.



## Division 4

## Apportioning Pensions

### Apportioning pensions

**9.4.1** CSC will apportion a reversionary **pension** between any:

- (a) **spouse**, with or without eligible children; and
- (b) other **spouse**, with or without eligible children; and
- (c) **eligible child** who does not ordinarily live with a **spouse**; and
- (d) eligible children who do not ordinarily live with a **spouse**, but who ordinarily live together; and
- (e) **partially dependent child** or children.

The **pension** payable to any one **spouse**, **eligible child** or **partially dependent child** shall not exceed the amount that would have been payable if he/she was the sole such beneficiary and, in the case of the **spouse** of a **deceased pensioner**, the first seven **pension** paydays after the death of the **pensioner** had passed.

**Note:** In the case of a partially dependent child, the effect of this rule is to limit the maximum annual pension to the annual amount of any regular maintenance payments paid, or required by a Court to be paid, by the deceased member or deceased pensioner immediately before his or her death in respect of that child.

### Re-apportioning pensions in special circumstances

**9.4.2** CSC may re-apportion any reversionary **pension** between two or more beneficiaries where it considers special circumstances warrant such a change.

**9.4.3** When apportioning a reversionary **pension** under Rule 9.4.1, or re-apportioning a reversionary **pension** under Rule 9.4.2, CSC must:

- (a) disregard any reduction in **pension** that results from an election under Rules 15.2.1 or 15.3.1; and
- (b) not apportion, or re-apportion, among other beneficiaries so much of any **pension** that is commuted under Part 15 of the Rules.

## Division 5

### Adjusting Pensions — Number of Beneficiaries Changes

#### Adjusting spouse's pension when a child ceases to be eligible

**9.5.1** The **pension** payable to a **spouse** who has an **eligible child** or children ordinarily living with him/her is adjusted when such a child ceases to be an **eligible child**. The adjustment is calculated by multiplying the **pension** payable immediately before the child ceased to be an **eligible child** by the relevant fraction in the following Table according to the remaining number of eligible children ordinarily living with the **spouse**.

Remaining Number of Eligible Children Ordinarily Living with Spouse	Fraction
None	67/78
One	78/89
Two	89/100
Three or more	100/100

#### Adjusting children's pension where a child ceases to be eligible

**9.5.2** The **pension** payable to, or for the benefit of, eligible children who are ordinarily living together, but not with a **spouse**, is adjusted when a child ceases to be an **eligible child**. The adjustment is calculated by multiplying the **pension** payable immediately before the child ceased to be an **eligible child** by the relevant fraction in the following Table according to the remaining number of eligible children ordinarily living together.

Remaining Number of Eligible Children Ordinarily Living Together	Fraction
One	45/80
Two	80/90
Three	90/100
Four or more	100/100

### Adjusting partially dependent children's pension

**9.5.3** The **pension** payable to, or for the benefit of, partially dependent children is reduced when any such child ceases to be a **partially dependent child** by:

- (a) the amount that was payable in respect of the child who ceases to be a **partially dependent child**, where the **pension** was apportioned between the partially dependent children; or
- (b) an amount determined by **CSC**, where the **pension** was not apportioned between the partially dependent children.

### Adjusting pensions where additional dependants commence to be eligible

**9.5.4** **CSC** may adjust the amount of a reversionary **pension** determined under Division 3 of this Part if:

- (a) an additional **spouse** is recognised; or
- (b) a child becomes, or again becomes, an **eligible child** or **partially dependent child** of the **deceased member**, **deceased preserved benefit member** or **deceased pensioner**.

See Rule 9.3.10 for calculation of children's pensions following the death of a spouse in receipt of a pension.

### Final benefits when no remaining eligible beneficiaries

**9.5.5** When no further benefits are payable in respect of a **deceased member**, **deceased preserved benefit member** or **deceased pensioner**, a lump sum is payable of the amount, if any, by which the sum of the:

- (a) **accumulated member contributions**; and
- (b) **accumulated productivity contributions**; and
- (c) any **superannuation guarantee additional amount**

applicable to the **deceased member**, **deceased preserved benefit member** or **deceased pensioner** exceeds the total amount of benefits in the form of **pension** or lump sum paid to or respect of him/her, since his/her **last day of membership**; **CSC** may pay the lump sum:

- (i) to any child or children of the **deceased member**, **deceased preserved benefit member** or **deceased pensioner** who would otherwise be ineligible for benefits in such proportions as is determined by **CSC**; or
- (ii) to the **legal personal representative** of the **deceased member**, **deceased preserved benefit member** or **deceased pensioner**.

If, after making reasonable enquiries, **CSC** is unable to find the **legal personal representative** of a **deceased member**, **deceased preserved benefit member** or **deceased pensioner** **CSC** may pay the lump sum to an individual or apportion it between two or more individuals.

## Division 6

## Pension Increases

### Calculating July pension increases

**9.6.1** The annual **pension**, other than a **partial invalidity pension**, that:

- (a) was payable immediately before 1 July of any year; or
- (b) became payable on 1 July because a **pensioner** died on the immediately preceding 30 June;

is to be increased by adding to that **pension** the amount calculated using the following formula:

$$\text{Annual Pension} \times \left( \frac{\text{New CPI} - \text{Old CPI}}{\text{Old CPI}} \right)$$

where:

**New CPI** is the all groups consumer price index number for the weighted average of the 8 capital cities first published by the Australian Statistician in respect of the March quarter immediately before the relevant 1 July; and

**Old CPI** is the highest all groups consumer price index number for the weighted average of the 8 capital cities first published by the Australian Statistician in respect of any September or March quarter earlier than the March quarter immediately before the relevant 1 July,

provided:

- (A) the New CPI index number exceeds the Old CPI index number; and
- (B) the factor that results from division of New CPI less Old CPI by Old CPI is to be rounded up or down to the nearest one thousandth; and
- (C) **CSC** may reduce the amount where the **pension**, or on the death of a **pensioner**, the primary **pension**, was not payable for a half year before the relevant 1 July; and
- (D) any year that commenced before 1 July 1989 is excluded when determining Old CPI; and
- (E) if the Australian Statistician changes the reference base for the consumer price index, regard shall only be had to index numbers first published in terms of the new reference base.

**9.6.2** The increase in the **pension** calculated under Rule 9.6.1 applies to the instalment of **pension** falling due on the first **pension payday** after the relevant 30 June and to each subsequent instalment until next adjusted.

### Calculating January pension increases

**9.6.3** The annual **pension**, other than a **partial invalidity pension**, that:

- (a) was payable immediately before 1 January of any year; or
- (b) became payable on 1 January because a **pensioner** died on the immediately preceding 31 December;

is to be increased by adding to that **pension** the amount calculated using the following formula:

$$\text{Annual Pension} \times \left( \frac{\text{New CPI} - \text{Old CPI}}{\text{Old CPI}} \right)$$

where:

**New CPI** is the all groups consumer price index number for the weighted average of the 8 capital cities first published by the Australian Statistician in respect of the September quarter immediately before the relevant 1 January; and

**Old CPI** is the highest all groups consumer price index number for the weighted average of the 8 capital cities first published by the Australian Statistician in respect of any March or September quarter earlier than the September quarter immediately before the relevant 1 January,

provided:

- (A) the New CPI index number exceeds the Old CPI index number; and
- (B) the factor that results from division of New CPI less Old CPI by Old CPI is to be rounded up or down to the nearest one thousandth; and
- (C) **CSC** may reduce the amount where the **pension**, or on the death of a **pensioner**, the primary **pension**, was not payable for a half year before the relevant 1 January; and
- (D) any year that commenced before 1 July 1989 is excluded when determining Old CPI; and
- (E) if the Australian Statistician changes the reference base for the consumer price index, regard shall only be had to index numbers first published in terms of the new reference base.

**9.6.4** The increase in the **pension** calculated under Rule 9.6.3 applies to the instalment of **pension** falling due on the first **pension payday** after the relevant 31 December and to each subsequent instalment until next adjusted.

### Adjusting partial invalidity pensions

**9.6.5** Partial invalidity pensions are adjusted at such times as **CSC** determines (*see Division 6 of Part 10*).

## PART 10 — MEDICAL AND INVALIDITY MATTERS

### Division 1

#### New Members' State of Health

##### Assessing new members' state of health

**10.1.1** CSC may require a **member**, or a prospective **member**:

- (a) to complete and forward to **CSC** a questionnaire prepared by **CSC** concerning his/her health and other matters no later than 14 days after becoming a **member** or such other period as **CSC** allows; and/or
- (b) to undergo one or more medical examinations and/or tests by an **approved medical practitioner** or practitioners nominated by **CSC** within 60 days after becoming a **member** or such other period as **CSC** allows;

unless the **member**:

- (A) transferred from the **CSS scheme**; or
- (B) was in receipt of an invalidity pension under the *Superannuation Act 1976* on 30 June 1990 and continued to receive that pension until joining the **PSS scheme**; or
- (C) transferred from an **approved superannuation scheme** and is entitled to a Non-Cash Transfer Multiple (*see Rules 5.2.25 and 5.3.25*).

**10.1.2** The membership status of a new **member** because of his/her state of health carries over from any concurrent membership that began before the new membership, that is, if the new **member**:

- (a) is a **limited benefits member** (*see Division 2 of this Part*) in respect of the concurrent membership, he/she is also a **limited benefits member** in respect of the new membership until the period of the limited benefits membership in respect of the concurrent period ends; or
- (b) is not a **limited benefits member** (*see Division 2 of this Part*) in respect of the concurrent membership, he/she is also not a **limited benefits member** in respect of the new membership.

## Division 2

### Limited Benefits Membership

#### Member becoming a limited benefits member

**10.2.1** CSC may determine that a **member** is, or a prospective **member** on becoming a **member** would be, a **limited benefits member** if, after considering:

- (a) any questionnaire and report or reports of medical examinations and/or tests completed under Rule 10.1.1; and
- (b) any other matters CSC considers relevant;

it is of the opinion that the person is not of sufficiently sound health to carry out all of the duties his/her position would require without taking excessive sick leave during the three years from the date he/she became a **member**, unless the **member** or prospective **member** has advised CSC that he/she is also a member of the **CSS Scheme** or the **PSS Scheme** in respect of a concurrent period that commenced before this **period of membership** (see Rule 10.1.2).

**Note:** Membership status, that is whether a **member** is a **limited benefits member** or not, is determined by CSC for a person's first **period of membership** and applies to all other concurrent periods (see Rule 10.1.2).

For example, if a person were to commence part-time work and be determined to be a **limited benefits member**, and then two years later also starts to work in a second position concurrently, the person would cease to be a **limited benefits member** one year after commencing his/her second job.

If, on the other hand, the person resigned from the first employment before commencing the second job, and was again determined to be a **limited benefits member** in respect of that job, he/she would not cease to be a **limited benefits member** until three years after commencing the second job.

#### Period of limited benefits membership

**10.2.2** When CSC has determined under Rule 10.2.1 that a **member** is a **limited benefits member**, his/her period of limited benefits membership:

- (a) commences on the date of CSC's notification that he/she is a **limited benefits member** (see Rules 10.2.4 and 10.2.5); and
- (b) ends three years after he/she became a **member**.

#### Notification of limited benefits membership

**10.2.3** CSC will, as soon as practicable after it has determined under Rule 10.2.1 that a **member** is a **limited benefits member**, or a prospective **member** would be such on becoming a **member**, notify the person in writing:

- (a) that he/she is, or would be, a **limited benefits member**; and
- (b) of the period of limited benefits membership; and

- (c) of the condition or conditions that led **CSC** to form the opinion he/she is not of sufficiently sound health to carry out all of the duties of his/her position without taking excessive sick leave during the three years after becoming a **member**.

**10.2.4** **CSC** will notify a **member** who is a **limited benefits member** because he/she is such in respect of an earlier commencing concurrent membership (*see Rule 10.1.2*) when the period of limited benefits membership will cease.

#### **Failure to meet requirements of CSC**

**10.2.5** If a **member** is required by **CSC** to complete and forward a questionnaire or undergo a medical examination or test but does not do so within the period allowed under Rule 10.1.1, he/she is automatically a **limited benefits member**.

**10.2.6** Where a **member** becomes a **limited benefits member** under Rules 10.2.5, his/her period of limited benefits membership:

- (a) commences on the day following the last day of the period allowed under Rule 10.1.1 to complete and forward the questionnaire or undergo the medical examination or test; and
- (b) ends on the earliest of:
  - (i) the date **CSC**, following receipt of a completed questionnaire or the participation by the **member** in a medical examination or test, determines that he/she ceases to be a **limited benefits member**; or
  - (ii) three years after he/she became a **member**.



## Division 3

### Additional Death and Invalidation Cover

#### CSC to arrange policy

**10.3.1** CSC will take out a policy or policies with a **life assurance company** or companies in its name to provide additional death and invalidation cover for members. An additional invalidation and death cover policy is to be on the terms and conditions agreed between CSC and the relevant **life assurance company**.

#### Applying for additional death and invalidation cover

**10.3.2** A **member** may apply to CSC for additional death and invalidation cover at any time before he/she reaches age 60, provided the amount of cover applied for:

- (a) does not exceed the maximum amount of additional cover allowed (*see Rule 10.3.8*); or
- (b) would not result in him/her exceeding his/her **maximum benefit**, assuming he/she will be entitled to an Additional Cover Multiple under Rule 5.2.9.

**10.3.3** CSC may allow the **member** to choose the policy providing the additional death and invalidation cover if CSC has taken out more than one policy.

**10.3.4** A **member** who applies for additional death and invalidation cover must provide any information and undergo any medical examinations the relevant **life assurance company** requires for it to determine whether it is prepared to provide the additional death and invalidation cover.

#### Advice to CSC and member

**10.3.5** If a **member** applies to CSC for additional death and invalidation cover, or applies to vary existing cover, CSC will ask the relevant **life assurance company**:

- (a) whether it is prepared to provide the additional cover for that **member**; and, if so
- (b) the cost of the additional cover premium, including any extra cost where the **member** was assessed as not being a **standard risk**, on:
  - (i) the date the cover commenced; and
  - (ii) each subsequent birthday of the **member**, or other date as specified in the policy.

CSC will provide the information in (a) and (b) from the **life assurance company** to the **member**.

#### Variation of additional death and invalidation cover

**10.3.6** The **member** may vary the amount of additional death and invalidation cover at any time before the cover ceases to be applicable, provided the relevant **life assurance company** is prepared to provide the additional cover and the new amount:

- (a) does not exceed the maximum amount of additional cover allowed (*see Rule 10.3.8*); or
- (b) does not, or will not over time, result in him/her exceeding his/her **maximum benefit**, assuming he/she will be entitled to an Additional Cover Multiple under Rule 5.2.9.

**10.3.7** Variations in the amount of additional death and invalidity cover take effect from:

- (a) the date specified in the additional death and invalidity cover policy; or, otherwise,
- (b) the **member's** next birthday;

unless **CSC** determines that a variation takes effect on another date.

### Maximum amount of additional death and invalidity cover

**10.3.8** The maximum amount of additional death and invalidity cover applicable to a **member** is the amount, expressed as a percentage of his/her relevant salary (*see Rule 10.3.9*), calculated from the following Table according to his/her age at the time the relevant **life assurance company** last agreed to provide additional death and invalidity cover.

<b>Table — Maximum Additional Cover</b>	
Member's Age (in whole years — when the additional cover was last agreed)	Amount of Additional Cover (% of Relevant Salary)
Less than 40	220
40 or more but less than 50	165
50 or more	110

**10.3.9** For the purpose of Rule 10.3.8, the relevant salary on a particular day of a:

- (a) **regular member** is his/her **average salary**; and
- (b) **casual member** paid on a per diem basis is his/her **average salary**; and
- (c) **casual member** not paid on a per diem basis is:
  - (i) the actual **basic salary** and **recognised allowances**, if any, received as a casual employee in the preceding 12 months; or
  - (ii) if the person has not been a **casual member** for 12 months, the sum of:
    - (A) the actual **basic salary** and **recognised allowances**, if any, received as a casual employee; and
    - (B) the **basic salary** and **recognised allowances**, if any, expected to be received until the completion of 12 months as a casual employee.

### Cessation of additional death and invalidity cover

**10.3.10** A **member's** additional death and invalidity cover ceases on the earliest of:

- (a) the date he/she reaches age 60; and
- (b) the date he/she notifies **CSC** he/she no longer wishes to have additional death and invalidity cover; and

- (c) if the **member** ceases paying additional cover premiums, the date **CSC** determines; and
- (d) death or **invalidity retirement** (see Rule 10.3.11).

### Claims by CSC

**10.3.11** Where a **member** with additional death and invalidity cover dies or ceases membership on **invalidity retirement**, **CSC** will make a claim against the policy providing the additional cover.

**10.3.12** Any amount paid by a **life assurance company** to **CSC** in response to a claim against a life policy must be paid into the **Fund** and thereafter be treated as an employer contribution in relation to the former **member** in the calculation of benefits.

**Note:** When a claim by **CSC** arises against a life policy, the benefit is applied in the form of the additional cover multiple under Rules 5.2.9, 5.2.10, 5.3.9 and 5.3.10.

## Division 4

## Additional Cover Premiums

### Additional cover premiums by members

**10.4.1** A **member** with additional death and invalidity cover must pay an additional cover premium on each **contribution day**, or at alternative times determined by **CSC**, occurring during the period the cover is applicable.

**10.4.2** A **member** with additional death and invalidity cover is required to pay additional cover premiums at a fortnightly rate of:

- (a) if he/she has been assessed as a **standard risk** by the relevant **life assurance company**, half the fortnightly premium applicable to his/her cover; or
- (b) if he/she has been assessed as not being a **standard risk** by the relevant **life assurance company**, the sum of:
  - (i) half the fortnightly premium that would have been applicable to his/her cover if he/she had been assessed as a **standard risk**; and
  - (ii) the amount of any additional fortnightly premium applicable to his/her cover because he/she has been assessed as not being a **standard risk**;

unless he/she is on leave of absence without pay that is not an **excluded period of leave of absence** when, if he/she has not notified **CSC** under Rule 10.3.10(b) that he/she no longer wishes to have additional death and invalidity cover, he/she is required to pay the entire fortnightly premium applicable.

**Note:** A person on leave without pay exceeding 12 weeks that is an excluded period of leave of absence under rule 4.2.1 is required to pay normal member contributions and additional cover premiums. If the period of leave without pay is more than 12 weeks but is not an excluded period, normal member contributions are not required or permitted but additional cover premiums may continue to be paid.

### Additional cover premiums by employers

**10.4.3** The **designated employer** of a **member** with additional death and invalidity cover must pay one half of the fortnightly premium applicable to the **member** had he/she been assessed as a **standard risk** each fortnight, unless the **member** is on leave of absence without pay that is not an **excluded period of leave of absence**. Payments must be made on each **contribution day** occurring during the period the cover is applicable, or at the alternative times during the period of cover determined by **CSC**.

### CSC to advise additional cover premium rates

**10.4.4** When the additional cover starts, **CSC** will advise a **member** with additional death and invalidity cover and his/her **designated employer** of the fortnightly rate of additional cover premiums required to be paid. **CSC** will advise the **member** of any revised rates on each of his/her subsequent birthdays, or other times specified in the additional death and invalidity cover policy.

**Payment of additional cover premiums**

**10.4.5** Additional cover premiums payable by a **member** and a **designated employer** must be paid to **CSC** and **CSC** must pay all premiums received by it to the relevant **life assurance company** unless **CSC**:

- (a) directs the **designated employer** to pay additional cover premiums to the relevant **life assurance company**; or
- (b) directs both the **designated employer** and the **member** to pay their respective portions of the additional cover premiums to the relevant **life assurance company**; or
- (c) directs a **member** who is on leave of absence without pay that is not an **excluded period of leave of absence** to pay the entire additional cover premium applicable to his/her cover to the relevant **life assurance company**.

## Division 5

## Partial Invalidation Pensions

### Entitlement to partial invalidity pension

**10.5.1** A **member** may be entitled to a **partial invalidity pension** if:

- (a) he/she was an **invalidity pensioner** immediately before last becoming a **member**, or would have been if his/her **invalidity pension** had not been suspended before that date (*see Rules 10.5.3 and 10.5.5*); or
- (b) for health reasons his/her **basic salary** and/or **recognised allowances** decrease, or he/she is working reduced hours or in a lower position or level (*see Rules 10.5.7 and 10.5.9*).

### Partial invalidity pension under the *Superannuation Act 1976*

**10.5.2** A partial invalidity pension payable to an eligible employee under the *Superannuation Act 1976* immediately before his/her **first day of membership** is a **partial invalidity pension** for the purposes of these Rules. Any payment of such pension during the period commencing on his/her **first day of membership** and ending on the date of his/her election to join the **PSS scheme** is a payment of **partial invalidity pension** for the purposes of these Rules.

### Former invalidity pensioner again becoming a member

**10.5.3** A **member** who was an **invalidity pensioner** immediately before last becoming a **member**, or would have been if his/her **invalidity pension** was not suspended before that date, is entitled to a **partial invalidity pension** if:

- (a) he/she was a **regular member** immediately before becoming an **invalidity pensioner**; and
- (b) his/her **basic salary** and **recognised allowances**, if any, on the date he/she last became a **member** is less than the sum of the:
  - (i) **basic salary** payable at whatever salary increment point may have applied to the **member** immediately before becoming an **invalidity pensioner**, including, if **CSC** directs, amounts in respect of the temporary performance of the duties of a higher classified position or office; and
  - (ii) **recognised allowances**, if any;that would have been payable had he/she continued to be a **member**;

and

- (c) the decrease in **basic salary** and/or **recognised allowances** is a result of him/her resuming employment and working:
  - (i) reduced hours; and/or
  - (ii) in a lower position or level;

and

- (d) **CSC** is satisfied the decrease in **basic salary** and/or **recognised allowances** is permanent and can properly be attributed to the member's physical or mental incapacity;

unless the decrease in **basic salary** and/or **recognised allowances** is a result of a compensable condition that entitles the **member** to be paid compensation payments.

**10.5.4** The annual rate of **partial invalidity pension** payable to a **member** under Rule 10.5.3 is calculated using the formula:

$$\frac{\text{Invalidity Pension Rate}}{\text{Average Salary at Exit}} \times \text{Salary Decrease}$$

where:

Invalidity Pension Rate	is the invalidity <b>pension</b> rate payable on the day he/she last became an <b>invalidity pensioner</b> ; and
Average Salary at Exit	is his/her <b>average salary</b> immediately before last becoming entitled to an invalidity <b>pension</b> ; and
Salary Decrease	is the decrease in <b>basic salary</b> and/or <b>recognised allowances</b> referred to in Rule 10.5.3

#### Former invalidity pensioner — salary not decreased or CSC not wholly satisfied

**10.5.5** CSC may decide that a **member** who was an **invalidity pensioner** immediately before last becoming a **member** is entitled to **partial invalidity pension**, even though he/she is not entitled to such a **pension** under Rule 10.5.3, if it is satisfied that:

- (a) although the member's **basic salary** and/or **recognised allowances** did not decrease:
  - (i) he/she is working reduced hours, or working in a lower position or level; and
  - (ii) the reduction in hours or lower position or level is permanent and can properly be attributed to the member's physical or mental incapacity; or
- (b) although the member's **basic salary** and/or **recognised allowances** did decrease, the whole of the decrease was not considered to be permanent or properly attributable to his/her physical or mental incapacity, but:
  - (i) part of the decrease in remuneration is permanent; and
  - (ii) that part can properly be attributed to the member's physical or mental incapacity;

unless the reduced hours or lower position or level or the lesser **basic salary** and/or **recognised allowances** as appropriate, are a result of a compensable condition that entitles the **member** to be paid compensation payments.

**10.5.6** The annual rate of **partial invalidity pension** payable to a **member** under Rule 10.5.5 is an amount determined by CSC having regard to the principles incorporated in this Division, including the principles for calculating partial invalidity pensions, and the need for equity between members

#### Regular member — salary decreased for health reasons

**10.5.7** A **regular member** who is not a **limited benefits member**, and who has not reached his/her **maximum retiring age** is entitled to a **partial invalidity pension** if:

- (a) his/her **basic salary** and/or **recognised allowances** decrease because he/she is working:

- (i) reduced hours; and/or
- (ii) in a lower position or level; and
- (b) **CSC** is satisfied the decrease in **basic salary** and/or **recognised allowances** is permanent and can properly be attributed to physical or mental incapacity;

unless the decrease in **basic salary** and/or **recognised allowances**:

- (A) is a result of a compensable condition that entitles the **member** to be paid compensation payments; or
- (B) occurred within three years after the earlier of the date the **member**:
  - (i) last became a **member**; or
  - (ii) first became a **limited benefits member** in any concurrent period or periods of membership;

and **CSC** is satisfied the **member** failed to disclose, at that time, medical or other information that could have reasonably resulted in **CSC** determining that he/she was a **limited benefits member**.

For this purpose the member's **basic salary** immediately before the decrease includes, if **CSC** so directs, higher duties allowances received by the **member** but not otherwise regarded as salary.

**10.5.8** The annual rate of **partial invalidity pension** payable to a **member** under Rule 10.5.7 is calculated using the following formula:

$$\frac{\text{Invalidity Pension Rate}}{\text{Average Salary before Decrease}} \times \text{Salary Decrease}$$

where:

Invalidity Pension Rate	is the rate of <b>pension</b> that would have been payable if he/she had retired on invalidity grounds on the day before the date of the decrease and had chosen to take his/her whole benefit as <b>pension</b> ; and
Average Salary before Decrease	is his/her <b>average salary</b> on the day before the date of the decrease; and
Salary Decrease	is the decrease in <b>basic salary</b> and/or <b>recognised allowances</b> referred to in Rule 10.5.7.

#### **Regular member — salary not decreased or CSC not wholly satisfied**

**10.5.9** **CSC** may decide that a **regular member** who is not entitled to a **partial invalidity pension** under Rule 10.5.7 is entitled to a **partial invalidity pension** if **CSC** is satisfied that:

- (a) although the member's **basic salary** and any **recognised allowances** did not decrease:
  - (i) he/she is working reduced hours, or working in a lower position or level; and
  - (ii) the reduction in hours or lower position or level is permanent and can properly be attributed to the member's physical or mental incapacity; or



- (b) although the member's **basic salary** and any **recognised allowances** did decrease, the whole of the decrease was not considered to be permanent or properly attributable to his/her physical or mental incapacity, but:
  - (i) part of the decrease is permanent; and
  - (ii) that part of the decrease can properly be attributed to the member's physical or mental incapacity;

unless the reduced hours or lower position or level or lesser salary, as appropriate:

- (A) is a result of a compensable condition that entitles the **member** to be paid compensation payments; or
- (B) occurred within three years after the earlier of the date the **member**:
  - (i) last became a **member**; or
  - (ii) first became a **limited benefits member** in any concurrent period or periods of membership; and

**CSC** is satisfied the **member** failed to disclose, at that time, medical or other information that could have reasonably resulted in **CSC** determining that he/she was a **limited benefits member**.

**10.5.10** The annual rate of **partial invalidity pension** payable to a **member** under Rule 10.5.9 is an amount determined by **CSC** having regard to the principles, including the principles for calculating partial invalidity pensions, incorporated in this Division and the need for equity between members.

### Adjustment of partial invalidity pensions

**10.5.11** **CSC** may adjust the rate of **partial invalidity pension** payable if:

- (a) the member's **basic salary** and **recognised allowances**, if any, again decrease and **CSC** is satisfied that the decrease can properly be attributed to physical or mental incapacity of the **member**; or
- (b) while there is no change in the member's **basic salary** and **recognised allowances**, if any:
  - (i) his/her hours of work reduce or further reduce; or
  - (ii) he/she changes employment to a lower position or level;
 and **CSC** is satisfied that the change in working circumstances can properly be attributed to physical or mental incapacity of the **member**; or
- (c) the member's **basic salary** and **recognised allowances**, if any, increase, but not to a level equal to, or greater than, the **basic salary** and **recognised allowances**, if any, applicable to the duties of the position or office held by the **member** before whichever is applicable of:
  - (i) his/her **invalidity retirement**; or
  - (ii) the reduction in his/her **basic salary** and/or **recognised allowances**, if any, that gave rise to his/her entitlement to **partial invalidity pension**.

In adjusting the rate of **partial invalidity pension** **CSC** will have regard to:

- (A) the principles incorporated in this Division, including the principles for calculating partial invalidity pensions; and
- (B) the need for equity between members; and
- (C) if the member's **basic salary** and **recognised allowances**, if any have again decreased, the appropriateness of:
  - (i) re-calculating the **pension** rate; and
  - (ii) aggregating the total salary decrease using updated values for the initial salary decrease; and
  - (iii) if the **member** is, or has been, a **permanent part-time employee**, the proportion of full time hours worked before each decrease.

**10.5.12** Partial invalidity pensions are adjusted at such times as **CSC** determines.

#### **Partial invalidity pension previously payable under the *Superannuation Act 1976***

**10.5.13** **CSC** must take into account the basis of calculation under the *Superannuation Act 1976* of a partial invalidity pension which was initially payable under that Act and continued as a **partial invalidity pension** under these Rules when adjusting rates of **partial invalidity pension** under Rule 10.5.11.

#### **Non payment when **CSC** requirements not met**

**10.5.14** **Partial invalidity pension** payments are not payable (*see Rule 10.5.15*) to a **member** if he/she fails to:

- (a) commence or continue a program of rehabilitation; or
- (b) provide medical or other evidence in relation to his/her health and/or ability to resume his/her former duties;

by a date specified by **CSC**;

unless **CSC** specifies another, later date by which the **member** is to undergo that program or provide that evidence because it is satisfied there was sufficient reason for the member's failure.

**10.5.15** The date when payments of **partial invalidity pension** stop under Rule 10.5.14 is a **contribution day** determined by **CSC** that must be a later date than the date specified for the **member** to undergo the program or provide the evidence.

**10.5.16** Payments of **partial invalidity pension** that have stopped under Rule 10.5.14 again become payable from the date specified by **CSC** if the **member** satisfies **CSC** that he/she will comply with all future **CSC** requirements.

#### **Suspension of partial invalidity pension payments**

**10.5.17** **CSC** may suspend **partial invalidity pension** payments in respect of any period the **member** is on leave without pay unless the **member** is on sick leave without pay and has no sick leave credits applicable.

**Cessation of partial invalidity pension payments**

**10.5.18** A **partial invalidity pension** ceases on the earlier of: the date:

- (a) the member's **basic salary** and **recognised allowances**, if any, equal, or exceed, the **basic salary** and **recognised allowances**, if any, applicable to the duties of the position or office held by the **member** before whichever is applicable of:
  - (i) his/her **invalidity retirement**; or
  - (ii) the reduction in his/her **basic salary** and/or **recognised allowances**; or
- (b) **CSC** determines that the circumstances giving entitlement to the **partial invalidity pension** that did not involve decreased **basic salary** and/or **recognised allowances** no longer exist; or
- (c) the **member** ceases membership.

**Note:** A reduction in basic salary and recognised allowances **DOES NOT** occur where a member has been granted sick leave for two hours a day, regardless of whether the sick leave is with or without pay. **HOWEVER** the member would be regarded as working reduced hours; it is then a matter for **CSC** to decide whether this reduction is permanent and is caused by the member's incapacity.

## Division 6

### Invalidity Assessment Panels

#### Establishing Assessments Panels

**10.6.1** CSC will engage one or more Assessment Panels comprising people with expertise in the assessment of invalidity claims in private sector superannuation schemes, or for those schemes.

**10.6.2** CSC may refer an invalidity case to an Assessment Panel for consideration and recommendation.

#### CSC responsibilities to Assessment Panel

**10.6.3** Where CSC has referred a case to an Assessment Panel, CSC:

- (a) will provide the Panel with the medical and other evidence it considers necessary; and
- (b) may require the **member**, former **member** or **associate**, as the Panel requests, to:
  - (i) undergo a medical examination or examinations; and
  - (ii) provide any information.

#### Role of an Assessment Panel

**10.6.4** Where CSC has referred a case to an Assessment Panel, the Assessment Panel is to make a recommendation with supporting reasons to CSC:

- (a) if CSC has indicated to the Assessment Panel that it has to decide whether to approve the **invalidity retirement** of a **member**, whether that **member** is **totally and permanently incapacitated**; or
- (b) if CSC has indicated to the Assessment Panel that CSC has to decide whether to pay to a person a **preserved benefit** under Rule 8.1.1 or an **associate preserved benefit** under Rule 16.3.6, whether the person is:
  - (i) suffering from a **terminal medical condition**; or
  - (ii) **totally and permanently incapacitated**; or
- (c) if CSC has indicated to the Assessment Panel that CSC has to decide whether to regard a former **member** as having ceased membership on **invalidity retirement** under Rule 8.5.2, whether the former **member** was **totally and permanently incapacitated** on his/her **last day of membership**; and
- (d) on any other matters the panel considers relevant or CSC requires.

**10.6.5** An Assessment Panel may seek advice from any medical practitioner or specialist in connection with any case referred to it by CSC.

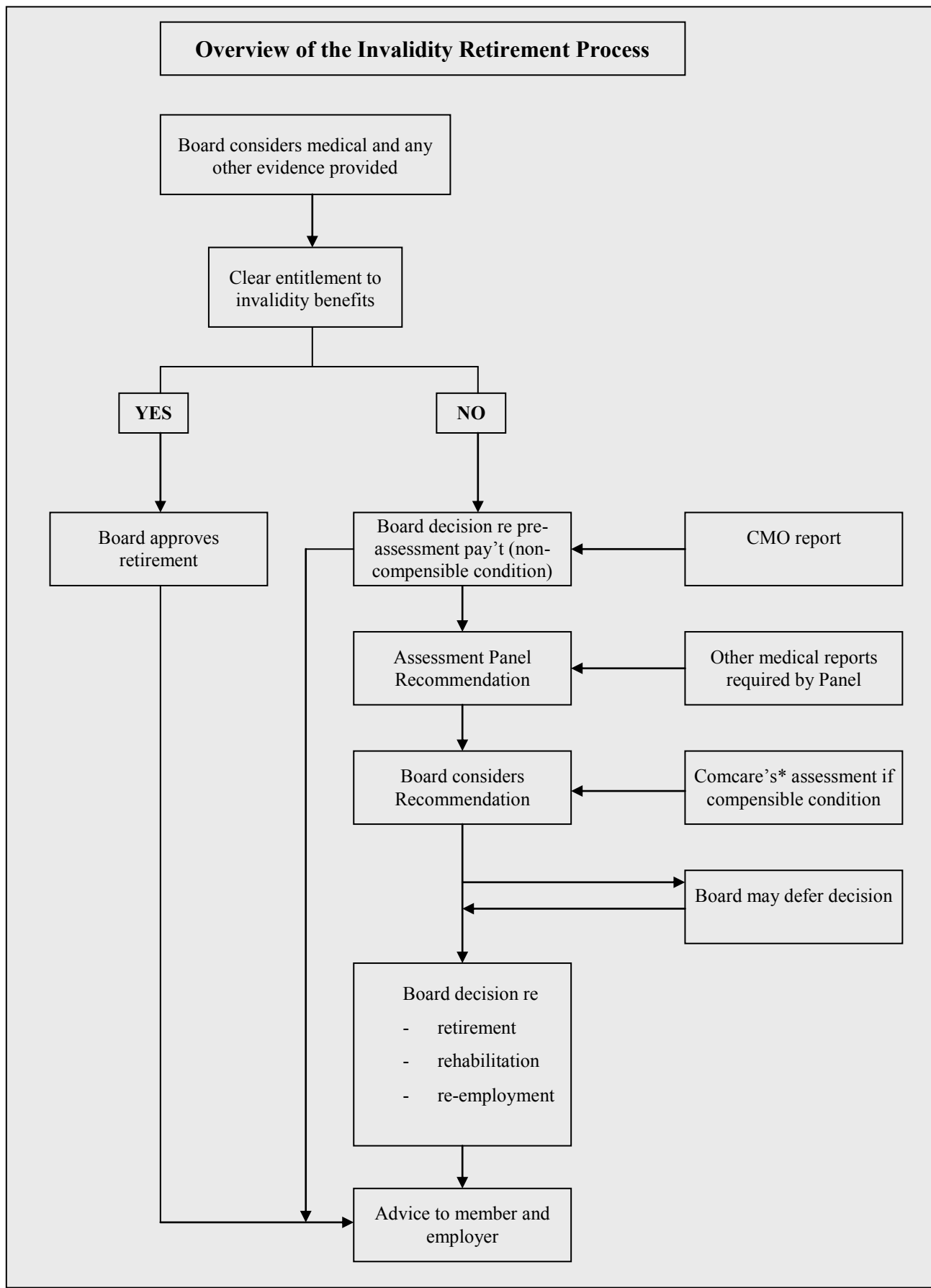
**10.6.6** An Assessment Panel is to provide its recommendation to CSC within two years, or such further period as CSC determines, of:

- (a) in the case of a **member** on sick leave with or without pay, the date the **member** commenced sick leave because of the condition which is the basis of the request to CSC to approve his/her **invalidity retirement**; or
- (b) in the case of a **member** on **compensation leave**, the date CSC was asked to approve his/her **invalidity retirement**; or

- (c) in the case of a person seeking payment of a **preserved benefit** or an **associate preserved benefit** on invalidity grounds, the date CSC was asked to approve the payment; or
- (d) in the case of a former **member** applying to be regarded as having ceased membership on **invalidity retirement** for the purposes of Rule 8.5.2, the date the member's application was received;

# Division 7

## Invalidity Retirement Process



**Clear entitlement to invalidity benefits**

**10.7.1** Following receipt of a request to approve the retirement of a **member** on invalidity grounds, **CSC** may approve his/her **invalidity retirement** if, after considering:

- (a) the report or reports of one or more medical practitioners submitted with the request; and
- (b) any other matters **CSC** considers relevant;

it is satisfied there is no reasonable doubt the **member** is **totally and permanently incapacitated**.

**Reasonable doubt regarding entitlement to invalidity benefits**

**10.7.2** If **CSC** considers there is reasonable doubt that the **member** is **totally and permanently incapacitated**, **CSC** must:

- (a) require the **member** to undergo a medical examination by a Commonwealth Medical Officer or other **approved medical practitioner** within six months, or other period specified by **CSC**, of him/her last commencing related sick leave or **compensation leave** before the request to approve the retirement was submitted; and
- (b) refer the issue whether the **member** is **totally and permanently incapacitated** and the report of the medical examination to an Assessment Panel;

before deciding a request to approve the retirement of the **member** on invalidity grounds.

**10.7.3** **CSC** may again refer the issue whether the **member** is **totally and permanently incapacitated** to an Assessment Panel for further consideration and recommendation within a period set by **CSC** and must consider the recommendation of that Assessment Panel when making its **decision**.

**10.7.4** If a recommendation of an Assessment Panel indicates that a program of rehabilitation may prevent a member's total and permanent incapacity, **CSC** may:

- (a) consult with **Comcare** or the **Military Rehabilitation and Compensation Commission**, or other appropriate body, with a view to implementing such a program; and
- (b) arrange for, and meet the cost of, that program if it considers that the program would be cost-effective in reducing the likelihood of the member's **invalidity retirement**.

**10.7.5** **CSC** must decide whether or not to approve the **invalidity retirement** of a **member**, other than a **member** already entitled to invalidity benefits under Rule 10.7.1. When making its **decision** **CSC** must consider:

- (a) the recommendation, or recommendations, of the Assessment Panel; and
- (b) if a program of rehabilitation was put in place under Rule 10.7.4, the effectiveness of the program; and
- (c) where the **member** is on **compensation leave** (or is suffering from a compensable condition), the assessment of the member's medical condition by **Comcare**, or other appropriate body, except where the **compensation leave** or compensable condition is the result of a service injury or disease within the meaning of the *Military Rehabilitation and Compensation Act 2004*;

- (d) the practicality of either:
  - (i) the member's employer providing a job the **member** would be reasonably qualified for, or reasonably could be qualified for after retraining; and/or
  - (ii) the **member** obtaining such a job with another employer.
- (e) where the member is on **compensation leave** (or is suffering from a compensable condition) resulting from a service injury or disease within the meaning of the *Military Rehabilitation and Compensation Act 2004*, any views of the **Military Rehabilitation and Compensation Commission** that are provided to **CSC** regarding the member's medical condition.

### Deferral of decisions

**10.7.6** CSC may defer a **decision** whether or not to approve the **invalidity retirement** of a **member** after it has considered the matters in Rule 10.7.5.

### Decision to be advised to member and employer

**10.7.7** CSC must advise its **decision** under Rule 10.7.1 or 10.7.5 to the **member** and his/her employer. The advice is to include a statement of the reasons for the **decision** and a copy of the recommendation made by the Assessment Panel, if any.



## Division 8

### Payment of Preserved Benefits on Invalidation

#### Clear entitlement to invalidation benefits

**10.8.1** Where a request to pay a **preserved benefit** on invalidation grounds under Rule 8.1.1 has been received, CSC may approve the payment if, after considering:

- (a) the report or reports of one or more medical practitioners submitted with the request; and
- (b) any other matters CSC considers relevant;

it is satisfied there is no reasonable doubt the **preserved benefit member** is:

- (c) **totally and permanently incapacitated**; or
- (d) suffering from a **terminal medical condition**.

#### Reasonable doubt regarding entitlement to invalidation retirement benefits

**10.8.2** If CSC considers there is reasonable doubt that the **preserved benefit member** is **totally and permanently incapacitated**, CSC must:

- (a) require the **preserved benefit member** to undergo a medical examination by a Commonwealth Medical Officer or other **approved medical practitioner** within six months, or other period specified by CSC, of the date CSC was asked to approve the payment; and
- (b) refer the issue whether the **preserved benefit member** is **totally and permanently incapacitated** and the report of the medical examination to an Assessment Panel;

before considering a request to pay the **preserved benefit** on invalidation grounds.

**10.8.3** CSC must decide whether or not to pay a **preserved benefit** to a **preserved benefit member**, other than a **preserved benefit member** entitled to his/her **preserved benefit** under Rule 10.8.1. When making its **decision** CSC must consider the recommendation of the Assessment Panel.

#### Decision to be advised to former member

**10.8.4** CSC must advise its **decision** under Rule 10.8.1 or 10.8.3 to the former **member**. The advice is to include a statement of the reasons for the **decision** and a copy of the recommendation made by the Assessment Panel, if any.

## Division 8A

### Payment of Associate Preserved Benefits on Invalidation

#### Clear entitlement to invalidation benefits

**10.8A.1** Where a request to pay an **associate preserved benefit** on invalidation grounds under Rule 16.3.2 has been received, **CSC** may approve the payment if, after considering:

- (a) the report or reports of one or more medical practitioners submitted with the request; and
- (b) any other matters **CSC** considers relevant;

it is satisfied there is no reasonable doubt the **associate** is:

- (c) **totally and permanently incapacitated**; or
- (d) suffering from a **terminal medical condition**.

#### Reasonable doubt regarding entitlement to associate preserved benefits

**10.8A.2** If **CSC** considers there is reasonable doubt that the **associate** is **totally and permanently incapacitated**, **CSC** must:

- (a) require the **associate** to undergo a medical examination by a Commonwealth Medical Officer or other **approved medical practitioner** within six months, or other period specified by **CSC**, of the date **CSC** was asked to approve the payment; and
- (b) refer the issue of whether the **associate** is **totally and permanently incapacitated** and the report of the medical examination to an Assessment Panel;

before considering a request to pay the **associate preserved benefit** on invalidation grounds.

**10.8A.3** **CSC** must decide whether or not to pay an **associate preserved benefit** to an **associate**, other than an **associate** entitled to his/her **associate preserved benefit** under Rule 10.8A.1. When making its **decision** **CSC** must consider the recommendation of the Assessment Panel.

#### Decision to be advised to associate

**10.8A.4** **CSC** must advise its **decision** under Rule 10.8A.1 or 10.8A.3 to the **associate**. The advice is to include a statement of the reasons for the **decision** and a copy of the recommendation made by the Assessment Panel, if any.

## Division 9

### Deemed Invalidation Retirement Process

#### Clear entitlement to invalidity benefits

**10.9.1** Where an application under Rule 8.5.2 to regard a **preserved benefit member** as having retired on invalidity grounds as at the date of ceasing membership has been received, **CSC** may approve that application, if, after considering:

- (a) the report or reports of one or more medical practitioners submitted with the request; and
- (b) any other matters **CSC** considers relevant;

it is satisfied there is no reasonable doubt the **preserved benefit member** was **totally and permanently incapacitated** on his/her **last day of membership**.

#### Reasonable doubt regarding entitlement to invalidity retirement benefits

**10.9.2** If **CSC** considers there is reasonable doubt that the **preserved benefit member** was **totally and permanently incapacitated** on his/her **last day of membership**, **CSC** must:

- (a) require the **preserved benefit member** to undergo a medical examination by a Commonwealth Medical Officer or other **approved medical practitioner** within six months, or other period specified by **CSC**, of the date the application under rule 8.5.2 was received; and
- (b) refer the issue whether the **preserved benefit member** was **totally and permanently incapacitated** on his/her **last day of membership** and the report of the medical examination to an Assessment Panel;

before considering a request to regard a **preserved benefit member** as having retired on invalidity grounds as at the date of ceasing membership.

**10.9.3** **CSC** must decide whether or not to regard a **preserved benefit member** as having retired on invalidity grounds as at the date of ceasing membership, other than a **preserved benefit member** already so regarded under Rule 10.9.1. When making its **decision** **CSC** must consider the recommendation of the Assessment Panel.

**10.9.4** **CSC** must advise its **decision** under Rule 10.9.1 or 10.9.3 to the former **member**. The advice is to include a statement of the reasons for the **decision** and a copy of the recommendation made by the Assessment Panel, if any.

## Division 10

### Pre-Assessment Payments

#### Entitlement to pre-assessment payments

**10.10.1** CSC may pay pre-assessment payments to a **member** who has been off work for a continuous period of 28 days or more because of a serious medical condition, unless he/she:

- (a) is a **limited benefits member**; or
- (b) is on **compensation leave**.

**10.10.2** Before deciding whether to pay pre-assessment payments to a **member**, CSC must obtain a report from:

- (a) a Commonwealth Medical Officer; or
- (b) an **approved medical practitioner**;

whether there is a likelihood the **member** will be **totally and permanently incapacitated** because of the condition causing his/her absence from work.

**10.10.3** If a report from a Commonwealth Medical Officer or other **approved medical practitioner** indicates that a program of rehabilitation may prevent a member's total and permanent incapacity, CSC may:

- (a) consult with **Comcare** or the **Military Rehabilitation and Compensation Commission**, or other appropriate body, with a view to implementing such a program; and
- (b) arrange for, and meet the cost of, that program if it considers that the program would be cost-effective in reducing the likelihood of the member's invalidity retirement.

**10.10.4** CSC must pay pre-assessment payments to a **member** if, after considering the report obtained under Rule 10.10.2, it is satisfied there is a real likelihood the **member** will be **totally and permanently incapacitated**.

**10.10.5** CSC must notify a **member** that he/she is not entitled to pre-assessment payments if, after considering the report obtained under Rule 10.10.2, CSC is satisfied it is likely that the **member** will be able to work again in a job for which he/she is, or could after retraining be, reasonably qualified.

#### Rate of pre-assessment payments — first 6 months

**10.10.6** Pre-assessment payments are not payable during the first six months of the **member** being off work while the **member** is in receipt of sick leave full pay or sick leave half pay.

**10.10.7** If the **member** does not receive sick leave pay at any time during the first six months of being off work, pre-assessment payments are payable during that period at the fortnightly rate calculated using the formula below, provided that the rate is greater than zero:

**Half Salary – (Partial Invalidity Pension + Other Compensation Payments)**

where:

Half Salary is  $\frac{\text{Superannuation Salary}}{2 \times 26}$  per fortnight and

Superannuation Salary	<p>is the greater of:</p> <ul style="list-style-type: none"> <li>(i) the sum of the annual <b>basic salary</b> and <b>recognised allowances</b>, if any; or</li> <li>(ii) the sum of the annual maintained basic salary and maintained recognised allowances, if any; or</li> <li>(iii) his/her annual CSS Salary, if any;</li> </ul> <p>applicable to the <b>member</b> on his/her first day off work, proportionately adjusted by <b>CSC</b> in the same manner as in Rule 5.4.2 for a <b>permanent part-time employee</b> or a <b>temporary part-time employee</b>, or as in Rule 5.5.2 for a <b>casual member</b>, to take account of:</p> <ul style="list-style-type: none"> <li>(a) his/her work pattern over the lesser of his/her: <ul style="list-style-type: none"> <li>(i) previous 78 contribution due days; or</li> <li>(ii) number of contribution due days; and</li> </ul> </li> <li>(b) any hours not worked in which a <b>partial invalidity pension</b> or compensation payment was applicable to the <b>member</b>.</li> </ul>
Partial Invalidity Pension	is the fortnightly amount of any <b>partial invalidity pension</b> payable to the <b>member</b> ; and
Other Compensation Payments	is the fortnightly amount of any compensation payments payable to the <b>member</b> in relation to a condition that is not the condition causing the <b>member</b> to be off work.

### Rate of pre-assessment payments after first 6 months

**10.10.8** Pre-assessment payments after the first six months of the **member** being off work are payable, if greater than zero, at:

- (a) the fortnightly rate determined under Rule 10.10.7 less the fortnightly amount of any sick leave pay payable to the **member**; or, if greater,
- (b) the fortnightly rate of maximum invalidity **pension** that would have been payable had he/she been retired on invalidity grounds six months after his/her first day off work, less the sum of:
  - (i) the fortnightly amount of sick leave pay payable to the **member**, if any; and
  - (ii) the fortnightly amount of **partial invalidity pension** payable to the **member**, if any; and
  - (iii) the fortnightly amount of compensation payments payable to the **member**, if any, in relation to a condition that is not the condition causing the **member** to be off work.

### Period pre-assessment payments to be made

**10.10.9** Pre-assessment payments are payable on and fortnightly from the **contribution day** occurring on, or next following:

- (a) the earlier of the date from which:

- (i) the **member** has been off work for a continuous period of six months; or
  - (ii) the **member** has no sick leave credits applicable; or
- (b) where pre-assessment payments are payable as a result of a second or subsequent assessment of the **member**, the date **CSC** determines.

**10.10.10** **CSC** will deduct **member contributions** and, if the **member** has additional death and invalidity cover, the additional premiums required to be paid by the **member** under Division 4 of this Part from the fortnightly **pre-assessment payment**.

**10.10.11** Pre-assessment payments cease on the **contribution day** specified by **CSC** that is after the earliest of the date:

- (a) **CSC** notifies the **member** and his/her employer whether it has approved his/her **invalidity retirement**; and
- (b) the **member** returns to work; and
- (c) the **member** ceases membership; and
- (d) **CSC** required the **member** to:
  - (i) commence or continue a program of rehabilitation; or
  - (ii) undergo a medical examination and/or provide medical evidence;and he/she failed to do so, unless **CSC** has set another later date to commence or continue that program or undergo that examination because it is satisfied there was sufficient reason for the member's non-compliance.

**10.10.12** Pre-assessment payments that have been ceased under paragraph (d) of Rule 10.10.11 again become payable from the date specified by **CSC** where the **member** satisfies **CSC** he/she will comply with all future **CSC** requirements relating to a program of rehabilitation, or medical examination or production of medical evidence.

## Division 11

## Reduction or Suspension of Invalidation Pension

### Invalidation pensioner to provide information

**10.11.1** An **invalidation pensioner** who:

- (a) is under age 60; and
- (b) begins to receive **personal earnings**;

must give to **CSC** particulars in writing of these **personal earnings** and an estimate of expected **personal earnings** during the next 12 months. A person acting on the **invalidation pensioner**'s behalf may provide this information.

**10.11.2** **CSC** may require an **invalidation pensioner** who is under age 60 to give in writing, within the period specified by **CSC** which must end before the **invalidation pensioner** attains age 60, either or both:

- (A) such information as **CSC** requires relating to any employment, or work on the pensioner's own account, in which the **pensioner** has been engaged during a period specified by **CSC**; or
- (B) particulars of the pensioner's **personal earnings** and an estimate of the expected **personal earnings** during the next 12 months.

A person acting on the **invalidation pensioner**'s behalf may give this information.

**10.11.3** An **invalidation pensioner** may:

- (a) revise an estimate of his/her expected **personal earnings** for the next 12 months; and
- (b) give **CSC** updated particulars of his/her **personal earnings**.

A person acting on the **invalidation pensioner**'s behalf may give this information.

**10.11.4** **CSC** must estimate the annual rate of **personal earnings** of an **invalidation pensioner** after considering information provided to **CSC** relating to his/her employment, past earnings and expected future earnings.

### Suspension due to failure to provide information

**10.11.5** Where an **invalidation pensioner** fails to provide information required by **CSC** under Rule 10.11.2, **CSC** may suspend his/her **pension** with effect from a date specified, provided that:

- (a) **CSC** is satisfied there was no reasonable excuse for the failure to provide the information; and
- (b) the date of suspension is not earlier than the day after the expiry of the period within which provision of the information was required.

**10.11.6** **CSC** must notify in writing the **invalidation pensioner**, or the person acting on his/her behalf, of the suspension.

**10.11.7** Where a **pension** is suspended under Rule 10.11.5 and the **invalidation pensioner** or the person acting on his/her behalf, subsequently provides the required information, **CSC** will revoke the suspension from such date as **CSC** determines.

### Cancellation of suspended pension

**10.11.8** If an invalidity **pension** has been suspended under Rule 10.11.5 for a period of 12 months **CSC** may cancel the entitlement to invalidity **pension**, unless the **invalidity pensioner** had reached age 59 before his/her **pension** was last suspended. **CSC** must notify in writing the **invalidity pensioner**, or the person acting on his/her behalf, of the cancellation.

### Invalidity pension rate to be reduced or suspended

**10.11.9** The annual **pension** rate payable to an **invalidity pensioner** is to be reduced (*see Rule 10.11.12*) or the **pension** suspended (*see Rule 10.11.13*) during any period when the invalidity pensioner's Earnings exceed his/her Notional Income. For this purpose:

Earnings are the sum of:

- (a) the annual **pension** rate that would have been payable if:
  - (i) the **invalid pensioner** had chosen to take his/her whole **invalidity benefit accrual** as a **pension**; and
  - (ii) that rate had not been reduced or suspended by any earlier applications of this Rule; and
- (b) his/her annual **personal earnings** rate, as estimated by **CSC** under Rule 10.11.4; and

Notional Income is the amount determined under:

- (a) Rule 10.11.10 where the **invalidity pensioner** ceased to be a **member** before 1 July 2003; or
- (b) Rule 10.11.11 where the **invalidity pensioner** ceased to be a **member** after 30 June 2003.

**10.11.10** Where the **invalidity pensioner** ceased to be a **member** before 1 July 2003:

- (a) the amount of Notional Income on any day before 1 July 2003 is the greater of:
  - (i) \$33,732, increased on 1 January 2002, and compounded each subsequent 1 July and 1 January, in accordance with the increases, if any, applying to pensions under Rule 9.6.1 and Rule 9.6.3; or
  - (ii) 75% of the annual rate of salary determined by **CSC** as that which would have been payable to the **pensioner** had he/she continued to be a **member**; and
- (b) the amount of Notional Income on any day after 30 June 2003 is the greater of:
  - (i) \$33,732, increased on 1 January 2002, and compounded each subsequent 1 July and 1 January, in accordance with the increases, if any, applying to pensions under Rule 9.6.1 and Rule 9.6.3; or
  - (ii) the amount of Notional Income on 30 June 2003 increased by multiplying that amount by the factor calculated by the formula below:

$$1 + \left( \frac{\text{New AWOTE} - \text{Old AWOTE}}{\text{Old AWOTE}} \right)$$



where:

New AWOTE is the index number of the full-time adult average weekly ordinary time earnings last published by the Australian Statistician before the day, in respect of a period ending after the pensioner's **last day of membership** but before the day;

Old AWOTE is the index number of the full-time adult average weekly ordinary time earnings last published by the Australian Statistician on or before 1 July 2003;

provided:

- (A) the New AWOTE index number exceeds the Old AWOTE index number; and
- (B) the factor is to be rounded up or down to the nearest one thousandth; and
- (C) any index number that is published by the Australian Statistician in substitution for an earlier published Old AWOTE or New AWOTE index number is to be disregarded for the purposes of this Rule; and

if the Australian Statistician changes the reference base for the index of full-time adult average weekly ordinary time earnings, regard shall only be had to index numbers published in terms of the new reference base.

**10.11.11** Where the **invalidity pensioner** ceased to be a **member** after 30 June 2003 the amount of Notional Income on any day is the greater of:

- (a) \$33,732, increased on 1 January 2002, and compounded each subsequent 1 July and 1 January, in accordance with the increases, if any, applying to pensions under Rule 9.6.1 and Rule 9.6.3; or
- (b) 75% of the annual rate of salary that was payable to the **pensioner** immediately before he/she ceased to be a **member** increased by multiplying that rate by the factor calculated by the formula below:

$$1 + \left( \frac{\text{New AWOTE} - \text{Old AWOTE}}{\text{Old AWOTE}} \right)$$

where:

New AWOTE is the index number of the full-time adult average weekly ordinary time earnings last published by the Australian Statistician before the day, in respect of a period ending after the pensioner's **last day of membership** but before the day;

Old AWOTE is the index number of the full-time adult average weekly ordinary time earnings last published by the Australian Statistician before, or at the same time as the pensioner's **last day of membership**;

provided:

- (A) the New AWOTE index number exceeds the Old AWOTE index number; and
- (B) the factor is to be rounded up or down to the nearest one thousandth; and
- (C) any index number that is published by the Australian Statistician in substitution for an earlier published Old AWOTE or New AWOTE index number is to be disregarded for the purposes of this Rule; and

if the Australian Statistician changes the reference base for the index of full-time adult average

weekly ordinary time earnings, regard shall only be had to index numbers published in terms of the new reference base.

**10.11.12** The annual rate of **pension** payable to an **invalidity pensioner** must, if the annual rate of **pension** is greater than the lesser of:

- (a) the annual **personal earnings** estimated under Rule 10.11.4; or
- (b) the amount by which Earnings exceed Notional Income, as calculated under Rule 10.11.9;

be reduced by the lesser of those amounts.

**10.11.13** The annual **pension** payable to an **invalidity pensioner** must be suspended if the lesser of:

- (a) annual **personal earnings** estimated under Rule 10.11.4; or
- (b) the amount by which Earnings exceed Notional Income, as calculated under Rule 10.11.9;

is equal to or greater than the annual rate of **pension**.

**10.11.14** CSC will specify when the reduction or suspension takes effect, not being a date earlier than the date the next payment of **pension** to the **invalidity pensioner** is payable, and notify the **invalidity pensioner** accordingly.

**10.11.15** CSC may, at its discretion, pay arrears of **pension** where an **invalidity pension** has been reduced or suspended under Rule 10.11.9 if:

- (a) a later calculation under that Rule results in:
  - (i) a higher rate of **invalidity pension**; or
  - (ii) lifting the suspension and re-commencement of payments of an **invalidity pension**; and
- (b) that higher rate of payment of re-commenced **pension** would have been payable before the date the **pension** is increased or the suspension lifted.

**10.11.16** No recovery of overpaid **pension** will be made if a calculation under Rule 10.11.9 results in a lower rate of **invalidity pension** or suspension of an **invalidity pension** and that lower rate or suspension would have applied during a period in respect of which **invalidity pension** has already been paid.

## Division 12

### Non-disclosure of Information

#### Non-disclosure by member

##### 10.12.1 If:

- (a) CSC becomes aware that a **member**, who:
  - (i) is not classified as a **limited benefits member**, and
  - (ii) has not reached age 60; and
  - (iii) has been a **member** for less than three years in his/her current **period of membership**;

failed to give information he/she was required to give, or gave false or misleading information in connection with a medical questionnaire or examination under Rule 10.1.1; and

- (b) CSC is of the opinion the **member** would have been a **limited benefits member** under Rule 10.2.1 if he/she had given that information or had not given false or misleading information;

the **member** is a **limited benefits member** during the period:

- (A) commencing on the date he/she last became a **member**; and
- (B) ending on the earlier of the date three years after he/she last became a **member** or on the date on which the **member** first became a **limited benefits member** in any concurrent period or periods of membership.

#### Non-disclosure by former member

##### 10.12.2 Where:

- (a) CSC becomes aware that a former **member**, who:
  - (i) ceased membership before age 60 on **invalidity retirement** or death; and
  - (ii) had been a **member** for less than three years; and
  - (iii) was not a **limited benefits member** on his/her **last day of membership**;

failed to give information he/she was required to give, or gave false or misleading information in connection with a medical questionnaire or examination under Rule 10.1.1; and

- (b) CSC is of the opinion the former **member** would have been a **limited benefits member** under Rule 10.2.1 if he/she had given that information or had not given false or misleading information;

the former **member** is to be treated as a **limited benefits member** on his/her **last day of membership** and CSC must adjust the benefit entitlement of, or in respect of, the former **member** and recover any payments made in excess of the adjusted entitlement.

### Notification of limited benefits membership

**10.12.3** CSC will notify a person in writing that he/she:

- (a) is a **limited benefits member** under Rule 10.12.1 and the period of the limited benefits membership; or
- (b) is to be treated as a **limited benefits member** under Rule 10.12.2.

## PART 11 — ADDITIONAL ACCUMULATIONS

### Division 1

### Transfers into the PSS Scheme

#### Amounts that may be transferred

**11.1.1** A **member** may transfer:

- (a) the amount of any **roll-over superannuation benefit** (within the meaning of the *Income Tax Assessment Act 1997*) payable to, or in respect of, him/her; or
- (b) the amount of any **directed termination payment** (within the meaning of the *Income Tax (Transitional Provisions) Act 1997*), payable to, or in respect of him/her; or
- (c) an amount payable to, or in respect of, him/her in accordance with the *Superannuation Guarantee (Administration) Act 1992*; or
- (d) an amount payable in respect of the person under the *Superannuation (Government Co-contribution for Low Income Earners) Act 2003*;

into the **PSS scheme** as a **transfer amount**.

**11.1.1A** A **preserved benefit member** may transfer an amount payable in respect of the person under the *Superannuation (Government Co-contribution for Low Income Earners) Act 2003* into the **PSS scheme** as a **transfer amount** where the amount, in total or part, relates to a period where the person was a **member**.

#### Payments in respect of performance pay or productivity contributions

**11.1.2** A **member** or a **preserved benefit member** may transfer into the **PSS scheme** as a **transfer amount** an amount payable to, or in respect of, him/her by a declared fund (within the meaning of the *Superannuation (Productivity Benefit) Act 1988*) or by a superannuation entity as defined in the **SIS Act** other than that declared fund, which wholly or in part represents:

- (a) contributions made in respect of performance pay (within the meaning of the *Superannuation (Productivity Benefit) Alternative Arrangements Declaration No. 6* (Statutory Rules 1993, No. 34)); or
- (b) continuing contributions (within the meaning of the *Superannuation (Productivity Benefit) Act 1988*) that have been paid, but are no longer being paid in respect of a continuous period of employment of the **member** or **preserved member**.

#### Payments to be paid into the PSS Fund

**11.1.3** **CSC** must pay any **transfer amount** into the **PSS Fund**.

#### Accumulation of transfer amount and preserved amount

**11.1.4** Interest (if any) on a **transfer amount** paid into the **PSS Fund** accumulates in accordance with a determination or determinations by **CSC** as to rates of interest and method of allocation.

**11.1.5** Interest (if any) on an **accumulated transfer amount** preserved in the **PSS scheme** on cessation of membership accumulates in accordance with a determination or determinations by **CSC** as to rates of interest and method of allocation.

## Division 2

### Transfer Amounts — Benefits where transfer amount paid in after 31 December 1995

#### Benefit entitlement on cessation

**11.2.1** A **member** who:

- (a) transferred a **transfer amount** into the **PSS scheme** under Rule 11.1.1, after 31 December 1995, the entitlement to which did not arise from employment during a period of leave of absence without pay that commenced on or before that date (*see Rule 11.3.4*); and
- (b) ceases to be a **member**, but not by reason of death;

is entitled to:

- (i) payment or transfer of the **accumulated transfer amount** under the same conditions, in the same manner and, where relevant, to the same extent as permitted by the **SIS Act** (with the balance being preserved in the **PSS scheme** or rolled over) as the member's **final benefit accrual** is payable or transferable under Part 6, except that the **accumulated transfer amount** cannot be converted to a **pension**; or
- (ii) preserve the **accumulated transfer amount** in the **PSS scheme**; or
- (iii) **roll-over** the **accumulated transfer amount**.

**11.2.2** On the death of a **member** who transferred a **transfer amount** into the **PSS scheme** under Rule 11.1.1, after 31 December 1995, the entitlement to which did not arise from employment during a period of leave of absence without pay that commenced on or before that date (*see Rule 11.3.4*), the **accumulated transfer amount** is payable under the same conditions and to the same person or persons, and, where relevant, in the same proportions as are payable to those persons, as the deceased member's **death benefit accrual** is payable under Part 7. The **accumulated transfer amount** cannot be taken as a reversionary **pension**.

#### Payment of accumulated transfer amount prior to cessation

**11.2.3** **CSC** may allow a **member** to **roll-over** the sum of all of their **post-1995 accumulated transfer amounts** once each financial year.

**11.2.3A** For the purposes of Rule 11.2.3, a **post-1995 accumulated transfer amount** of a **member** is an **accumulated transfer amount** in respect of a **transfer amount** which the **member** transferred into the **PSS scheme** under Rule 11.1.1, after 31 December 1995, the entitlement to which did not arise from employment during a period of leave of absence without pay that commenced on or before that date (*see Rule 11.3.4*).

**11.2.3B** For the purposes of Rule 11.2.3, a **roll-over** is taken to have occurred in the financial year in which a valid transfer request in respect of that **roll-over** is received.

#### Payment of preserved accumulated transfer amount

**11.2.4** An **accumulated transfer amount**, or part of such **accumulated transfer amount**, that has been preserved in the **PSS scheme**, as further accumulated until payment, is payable to the same person or persons under the same conditions as apply to, and on the same date as, a **preserved benefit** under Part 8.

**11.2.4A** CSC may allow a **preserved benefit member** to **roll-over** the sum of all of their **post-1995 accumulated transfer amounts**.

**11.2.4B** For the purposes of Rule 11.2.4A, a **post-1995 accumulated transfer amount** of a **preserved benefit member** is an **accumulated transfer amount** in respect of a **transfer amount** which the **preserved benefit member** had transferred into the **PSS scheme** under Rule 11.1.1, after 31 December 1995, the entitlement to which did not arise from employment during a period of leave of absence without pay that commenced on or before that date (*see Rule 11.3.4*).

#### **Fees for payment of accumulated transfer amounts**

**11.2.4C** CSC may determine any fees to be charged in relation to a **roll-over** requested under Rule 11.2.3 or Rule 11.2.4A and deduct them from the **accumulated transfer amount** prior to **roll-over**.

#### **Payment of accumulated transfer amount in relation to a release authority**

**11.2.5** Subject to the **SIS Act**, where a **member** or former **member** has transferred a **transfer amount** into the **PSS scheme** under Rule 11.1.1, and **CSC** receives a **release authority** in respect of the **member** or **preserved benefit member**, **CSC**, must pay a lump sum amount in respect of the **member** or **preserved benefit member** equal to the lesser of:

- (a) the amount (if any) requested by the **member** or **preserved benefit member** or the Commissioner of Taxation;
- (b) the amount specified in the **release authority**; or
- (c) the **accumulated transfer amount** in respect of the **member** or **preserved benefit member**.

The **accumulated transfer amount** for the **member** or **preserved benefit member** is to be reduced to take into account the payment of any amount under this Rule.



## Division 3

### Transfer Amounts — Benefits where transfer amount paid in before 1 January 1996

#### Benefit entitlement on cessation

**11.3.1** Subject to Rule 11.3.1A, the Transfer Multiple Amount in relation to a **member** is the amount calculated by the formula:

$$\frac{\text{FAS} \times \text{TA}}{\text{AS}}$$

where:

FAS is the member's **final average salary**; and

TA is the:

- (i) if the **transfer amount** was received by the **Board** before 2 February 1994, the **transfer amount** plus interest, if any, accumulated to the day 12 months after the **transfer amount** was received; or
- (ii) if the **transfer amount** was received by the **Board** after 1 February 1994:
  - (A) the **transfer amount** paid into the **PSS Fund** by the **Board**; or
  - (B) if the **Board** decides to use a later date under paragraph (ii)(B) of the definition of AS that follows, the amount equal to the total of the **transfer amount** paid into the **PSS Fund** by the **Board** and any interest accrued on that **transfer amount** to that later date; and

AS is the member's **average salary** on:

- (i) if the **transfer amount** was received by the **Board** before 2 February 1994, the day 12 months after the **transfer amount** was received; or
- (ii) if the **transfer amount** was received by the **Board** after 1 February 1994:
  - (A) the date of receipt of the **transfer amount**; or
  - (B) any later date decided by the **Board** as necessary to promote equitable treatment between members, but not a date later than 12 months after the date the **transfer amount** was received.

**11.3.1A** The amount calculated under Rule 11.3.1 must take into account any reduction that applies under paragraph 16.4.2(c).

**11.3.1B** On cessation of membership, a **member** who transferred a **transfer amount** into the **PSS scheme** under Rule 11.1.1, before 1 January 1996 (*see also Rule 11.3.4*) is, in respect of that **transfer amount**, entitled, to whichever is the greater of his/her:

- (a) **accumulated transfer amount**; or

- (b) Transfer Multiple Amount.

**11.3.2** A **member** who is entitled to an **accumulated transfer amount** under Rule 11.3.1B may choose instead an entitlement to his/her Transfer Multiple Amount calculated under that Rule if he/she converts all or part of that Transfer Multiple Amount to additional **pension** under Rule 11.3.5.

**11.3.3** *Rule deleted in the 10th Amending Deed.*

#### Member on leave without pay on 31 December 1995, etc

**11.3.4** A **member** is taken for the purposes of this Division to have transferred a **transfer amount** into the **PSS scheme** before 1 January 1996 if he/she:

- (a) was on leave of absence without pay on 31 December 1995 and, on return from that leave of absence without pay, transferred into the **PSS scheme** a **transfer amount**, the entitlement to which arose from employment during the period of leave of absence without pay; or
- (b) transferred into the **PSS scheme** after 31 December 1995 a **transfer amount** to which his/her entitlement arose from employment during a period of leave of absence without pay that ceased on or before that date; or
- (c) joined the **PSS scheme** before 1 January 1996 but transferred into the **PSS scheme** on or after that date a **transfer amount** to which his/her entitlement arose from employment that ceased before that date; or
- (d) joined the **PSS scheme** before 1 January 1996 but transferred into the **PSS scheme** on or after that date a **transfer amount** that:
  - (i) became payable in respect of the **member** before that date; or
  - (ii) would, in **CSC's** opinion, have become payable in respect of the **member** before that date if, in respect of contribution due days that occurred before that date:
    - (A) the **member** did not commence to make contributions;
    - (B) the **member** is required to pay in arrears the amount of **member contributions** due; and
    - (C) the member's **designated employer** is required to pay in arrears the amount of the **funded productivity contributions** due in relation to the **member**; or
- (e) joined the **PSS scheme** before 6 July 1996 and transferred in a **transfer amount** that became payable as a result of membership, which ceased on joining the **PSS Scheme**, of the CAA Staff Superannuation Fund, or that Fund and its successor, the AvSuper Fund.

#### Pension benefits

**11.3.5** A **member** may convert all or part of his/her Transfer Multiple Amount to additional **pension** (see Rule 11.3.6) if he/she:

- (a) is entitled to convert at least half of his/her **final benefit accrual** to **pension** under the conditions set out in Part 6; and
- (b) is entitled to, or chooses under Rule 11.3.2 an entitlement to, a Transfer Multiple Amount;

provided that at least half of the sum of the **final benefit accrual** and the Transfer Multiple Amount is converted.

**11.3.6** The additional **pension** is calculated by dividing the part of the Transfer Multiple Amount to be converted to **pension** by the pension conversion factor determined from the Table — *Pension Conversion Factors* in Rule 9.2.2 and then multiplying the result by the Reduction Factor as defined in Rule 9.2.2. Any part of the member's Transfer Multiple Amount that is not converted to additional **pension** is payable as a lump sum.

### Lump sum benefits

**11.3.7** On cessation of membership a **member** who:

- (a) transferred a **transfer amount** into the **PSS scheme** under Rule 11.1.1, before 1 January 1996; and
- (b) does not cease membership on **invalidity retirement** before age 60, or death; and
- (c) is not entitled to, or does not, convert some or all of his/her Transfer Multiple Amount to a **pension** under Rule 11.3.5;

is entitled to:

- (i) payment of whichever is the greater of his/her **accumulated transfer amount** or his/her Transfer Multiple Amount under the same conditions, in the same manner (other than as a **pension**) and, where relevant, to the same extent as permitted by the **SIS Act** (with any balance being preserved in the **PSS scheme** or rolled over), as the member's **final benefit accrual** is payable under Part 6; or
- (ii) preserve in the **PSS scheme** the **accumulated transfer amount**, together with the amount (if any) by which the Transfer Multiple Amount exceeds the **accumulated transfer amount**; or
- (iii) **roll-over** the **accumulated transfer amount**.

### Invalidity benefits

**11.3.8** A **member** who:

- (a) transferred a **transfer amount** into the **PSS scheme** under Rule 11.1.1, before 1 January 1996; and
- (b) ceases to be a **member** by reason of **invalidity retirement** before age 60 and was not a **limited benefits member**; and
- (c) chooses under the conditions set out in Part 6 to take the whole of his/her **invalidity benefit accrual** as a **pension**, or to be paid a lump sum of some or all of his/her **accumulated member contributions** and to convert the balance of his/her **invalidity benefit accrual** into a **pension**;

is entitled:

- (i) if he/she chooses to take his/her **invalidity benefit accrual** as a **pension** — to additional **pension**, calculated by dividing his/her Transfer Multiple Amount by 11; or
- (ii) if he/she chooses to be paid a lump sum of some or all of his/her **accumulated member contributions** — to choose to be paid a lump sum of some or all of that part of his/her Transfer Multiple Amount that is not

required under the **SIS Act** to be preserved and to convert the balance of the Transfer Multiple Amount that was not paid as a lump sum into additional **pension**, calculated by dividing the balance of the Transfer Multiple Amount by 11.

**11.3.9** A **member** who:

- (a) transferred a **transfer amount** into the **PSS scheme** under Rule 11.1.1, before 1 January 1996; and
- (b) ceases to be a **member** by reason of **invalidity retirement** before age 60 and was a **limited benefits member** on cessation of membership;

is entitled to:

- (i) payment of whichever is the greater of his/her **accumulated transfer amount** or his/her Transfer Multiple Amount; or
- (ii) **roll-over** the **accumulated transfer amount**.

### Maximum benefits

**11.3.10** A **member** who:

- (a) transferred a **transfer amount** into the **PSS scheme** under Rule 11.1.1, before 1 January 1996; and
- (b) chooses under Rule 11.3.5 or Rule 11.3.8 to convert all or part of his/her Transfer Multiple Amount to additional **pension**;

is taken to have become a **maximum benefits member** on the first **contribution due day** during his/her **period of membership** on which the amount in respect of the year in which the **contribution due day** falls, as shown opposite the member's **average salary**:

- (i) in the Table *Maximum Benefits* in Rule 5.6.1 (as amended by determination of **CSC** under Rule 5.6.5 from time to time) applicable in that year; or
- (ii) in the relevant Table in Division 7 of Part 5 (as amended by determination of **CSC** under Rule 5.7.7 from time to time) applicable in that year, less, if the **member** has received or is entitled to receive an adjustment payment under the *Australian Federal Police Act 1979*, the adjustment payment received, or entitled to be received;

is equalled or exceeded by the amount calculated by the following formula:

$$(\text{BAM} \times \text{AS}) + (\text{TM} \times \text{AS})$$

where:

BAM	is the Benefit Accrual Multiple ( <i>see Divisions 2 and 3 of Part 5</i> ) plus, if membership ceased on <b>invalidity retirement</b> before age 60, the Invalidity Multiple ( <i>see Divisions 4 and 5 of Part 5</i> ), applicable to the <b>member</b> on the <b>contribution due day</b> ; and
AS	is the member's <b>average salary</b> on the <b>contribution due day</b> ; and
TM	is the member's Transfer Multiple calculated by using the formula in Rule 11.3.1 with the terms as defined in that paragraph, but replacing the FAS factor in that formula by 1.

**11.3.11** Any **member contributions** paid by the **member** subsequent to the **contribution due day** ascertained under Rule 11.3.10, plus the interest (if any) on these contributions in accordance with a determination or determinations by **CSC** as to rates of interest and method of allocation, are payable to the former **member**.

**11.3.11A** In deciding the date on which a person becomes a **maximum benefits member**, a Reduction Multiple must not be taken into account, however the benefit payable to the person is subject to reduction under Rule 16.4.4.

### Payment of preserved benefits to former member

**11.3.12** An **accumulated transfer amount**, or part of such **accumulated transfer amount**, that has been preserved in the **PSS scheme**, as further accumulated until payment, is payable to the former **member** under the same conditions as apply to, and on the same date as, a **preserved benefit** under Part 8.

**11.3.13** The amount preserved in the **PSS scheme** (if any) by which the Transfer Multiple Amount exceeded the **accumulated transfer amount** on cessation, accumulated until payment by the method set out in Rules 8.6.2 and 8.6.3 in relation to an **unfunded preserved benefit**, is payable to the former **member** under the same conditions as apply to, and on the same date as, a **preserved benefit** under Part 8.

**11.3.14** A **preserved benefit member** who preserved in the **PSS scheme**:

- (a) the whole of his/her **accumulated transfer amount**; and
- (b) all his/her **accumulated member contributions** (other than any refunded Excess Contribution Multiple);

may, under the same conditions and to the same extent as set out in Part 8, convert to additional **pension** some or all of the sum of:

- (i) his/her **accumulated transfer amount**, as further accumulated until payment; and
- (ii) the amount, if any, by which his/her Transfer Multiple Amount exceeded the **accumulated transfer amount** on cessation of membership, accumulated until payment by the method set out in Rules 8.6.2 and 8.6.3 in relation to an **unfunded preserved benefit**.

provided that:

- (A) if the entitlement to payment does not arise on invalidity grounds, at least half of the sum of the former member's **preserved benefit** and the amounts in items (i) and (ii) is converted to **pension**; or
- (B) if the entitlement to payment arises on invalidity grounds, at least all of that part of the **accumulated transfer amount**, as accumulated, that is required to be preserved under the **SIS Act** is converted to **pension**;

and any part of the member's **accumulated transfer amount**, as accumulated until payment, and the amount, if any, by which his/her Transfer Multiple Amount exceeded the **accumulated transfer amount** on cessation, as accumulated until payment, that has not been converted to additional **pension** is payable as a lump sum.

**11.3.15** A **preserved benefit member** who chooses to take additional **pension** under Rule 11.3.14 is taken to have become a **maximum benefits member** on the first **contribution due day** during his/her **period of membership** on which the amount in respect of the year in which the **contribution due day** falls shown opposite the member's **average salary**:

- (i) in the Table *Maximum Benefits* in Rule 5.6.1 (as amended by determination of CSC under Rule 5.6.5 from time to time); or
- (ii) in the relevant Table in Division 7 of Part 5 (as amended by determination of CSC under Rule 5.7.7 from time to time), less, if the **member** has received or is entitled to receive an adjustment payment under the *Australian Federal Police Act 1979*, the adjustment payment received, or entitled to be received;

is equalled or exceeded by the amount calculated by the formula in Rule 11.3.10.

### Benefits on death of member

**11.3.16** On the death of a **member** who:

- (a) transferred a **transfer amount** into the **PSS scheme** under Rule 11.1.1, before 1 January 1996; and
- (b) was not a **limited benefits member** at the date of his/her death;

additional reversionary **pension** is payable under the same conditions and to the same person or persons, and, where relevant, in the same proportions as are payable to those persons, as reversionary **pension** is payable under Part 7. The additional reversionary **pension** is calculated in accordance with the formula in Rule 9.3.2, but replacing the **death benefit accrual** in that formula with the Transfer Multiple Amount in respect of the **deceased member**.

**11.3.17** CSC will take the Transfer Multiple Amount in respect of the **deceased member** into account, in addition to the deceased member's Benefit Accrual Multiple, in ascertaining the date under Rule 5.4.2 when the **deceased member** would have become a **maximum benefits member** if all additional reversionary **pension** is not converted to a lump sum or lump sums under rule 11.3.18.

**11.3.18** A **spouse** of the **deceased member** to whom Rule 11.3.16 applies may convert the same proportion of the additional reversionary **pension** to a lump sum as the proportion of the reversionary **pension** chosen by that **spouse** under Rule 7.1.2 to be converted to a lump sum calculated in accordance with the formula in Rule 9.3.4, but substituting the greater of the **accumulated transfer amount** or the Transfer Multiple Amount for the **death benefit accrual** in respect of the **deceased member**.

**11.3.19** If the **deceased member** to whom Rule 11.3.16 applies is not survived by a **spouse** but is survived by any child entitled to additional **pension**, CSC will pay a lump sum, if any, of the difference between the capital value of the additional **pension** or pensions payable, as determined by CSC after considering actuarial advice, and the greater of the **accumulated transfer amount** or the Transfer Multiple Amount in respect of the **deceased member** to, or on behalf of, the child or children.

**11.3.20** If the **deceased member** to whom Rule 11.3.16 applies is not survived by a **spouse** or spouses, or a child or children eligible for benefits, the greater of the **accumulated transfer amount** or Transfer Multiple Amount is payable to the same person or persons as the **death benefit accrual** is payable under Part 7.

**11.3.21** On the death of a **member** who:

- (a) transferred a **transfer amount** into the **PSS scheme** under Rule 11.1.1, before 1 January 1996; and
- (b) was a **limited benefits member** at the date of his/her death

the greater of the **accumulated transfer amount** or the Transfer Multiple Amount in relation to the **deceased limited benefits member** is payable under the same conditions and to the same

person or persons, and, where relevant, in the same proportions as are payable to those persons, as the lump sum of the **final benefit accrual** in relation to the former **member** is payable under Part 7.

### Benefits on death — preserved benefits

**11.3.22** An **accumulated transfer amount** that has been preserved in the **PSS scheme** and a preserved amount (if any) by which the Transfer Multiple Amount exceeded the **accumulated transfer amount** on cessation, as accumulated, that become payable on the death of a **preserved benefit member** are payable under the same conditions and to the same person or persons and, where relevant, in the same proportions as are payable to those persons, as a **preserved benefit** is payable under Division 4 of Part 7.

**11.3.23** A **spouse** of a **deceased preserved benefit member** who preserved:

- (a) the whole of his/her **accumulated transfer amount**; and
- (b) all his/her **accumulated member contributions** (other than any refunded Excess Contribution Multiple);

in the **PSS scheme** may convert to additional reversionary **pension** some or all of the proportion to which he/she is entitled of the sum of:

- (i) the **accumulated transfer amount**, as further accumulated until payment, applicable to the **deceased preserved benefit member**; and
- (ii) the amount, if any, by which the Transfer Multiple Amount applicable to the **deceased preserved benefit member** exceeded the **accumulated transfer amount** applicable to him/her on cessation, accumulated until payment by the method set out in Rules 8.6.2 and 8.6.3 in relation to an **unfunded preserved benefit**;

provided that at least half of the proportion to which the **spouse** is entitled of the sum of the **preserved benefit** applicable to the **deceased preserved benefit member** and the amounts in items (i) and (ii) is converted to **pension**.

**11.3.24** Any part of the proportion applicable to the **spouse** of the **accumulated transfer amount**, as accumulated until payment, and the amount, if any, by which the Transfer Multiple Amount applicable to the **deceased preserved benefit member** exceeded the **accumulated transfer amount** applicable to him/her on cessation, as accumulated until payment, that is not converted to additional reversionary **pension** is payable as a lump sum.

### Benefits on death of pensioner

**11.3.25** On the death of a **pensioner** in receipt of additional **pension** under Rule 11.3.5 or Rule 11.3.8, additional reversionary **pension** is payable under the same conditions and to the same person or persons and, where relevant, in the same proportions as are payable to those persons, as reversionary **pension** is payable under Part 7. The additional reversionary **pension** is calculated in accordance with the provisions of Division 3 of Part 9 relevant to the relationship(s) to the **deceased pensioner**.

### Benefits on death — additional reversionary pension not payable

**11.3.26** If additional reversionary **pension** is not payable on the death of a **pensioner** in receipt of additional **pension**, or additional reversionary **pension** ceases to be payable, a lump sum is

payable of the amount, if any, by which the sum of the greater of either the **accumulated transfer amount** or the Transfer Multiple Amount at the date the additional **pension** became payable and:

- (a) if the **deceased pensioner** did not retire on invalidity grounds and was not a **preserved benefit member** immediately before becoming a **pensioner**, his/her
  - (i) **accumulated member contributions**; and
  - (ii) **accumulated productivity contributions**; and
  - (iii) any **superannuation guarantee additional amount** that is applicable in respect of the deceased pensioner;

or

- (b) if the **deceased pensioner** retired on invalidity grounds and was not a **preserved benefit member** immediately before becoming a **pensioner**, his/her **final benefit accrual** plus the **superannuation guarantee additional amount** (if any) that is applicable in respect of the **deceased pensioner**;

exceeds the total amount of benefits in the form of **pension** or lump sum paid to, or in respect of, the **deceased pensioner**, including to a **spouse** or children entitled to benefits, since his/her **last day of membership**.

**11.3.27** If additional reversionary **pension** is not payable on the death of a **pensioner** in receipt of additional **pension** who was a **preserved benefit member** immediately before becoming a **pensioner**, or additional reversionary **pension** ceases to be payable, a lump sum is payable of the amount, if any, by which the sum of the greater of either the **accumulated transfer amount** or the Transfer Multiple Amount at the date the additional **pension** became payable and the:

- (a) **accumulated member contributions** included in the **preserved benefit** at the date it became payable; and
- (b) **accumulated productivity contributions** included in the **preserved benefit** at the date it became payable; and
- (c) any **superannuation guarantee additional amount** that is applicable in respect of the **deceased pensioner**;

exceed the total amount of benefits in the form of **pension** or lump sum paid to, or in respect of, the **deceased pensioner**, including to a **spouse** or children entitled to benefits, since the **preserved benefit** became payable.

**11.3.28** CSC may pay any lump sum under Rules 11.3.26 or 11.3.27 to:

- (a) any child or children of the **deceased pensioner** who is or are not otherwise eligible for benefits; or
- (b) the deceased pensioner's **legal personal representative**; or
- (c) one or more individual persons (apportioned as necessary) if there is no child or children to whom the lump sum can be paid and, after making reasonable enquiries, a **legal personal representative** can not be found.

**11.3.29** If an additional pension is payable to a **member** under Rules 11.3.5 or 11.3.8, or an additional reversionary pension is payable in respect of a former **member** under Rule 11.3.16:

- (a) an amount, if any, calculated by using the following formula shall be included in the

$$(\text{ATM} - \text{TMA}) \times \frac{\text{PA}}{\text{TA}}$$



member's or former member's **accumulated funded productivity contributions**:

- (b) an amount, if any, calculated by using the following formula shall be included in the member's or former member's **accumulated member contributions**:

$$(ATM - TMA) \times \frac{NPA}{TA}$$

where:

ATM is the member's **accumulated transfer amount**; and

TMA is the member's Transfer Multiple Amount; and

TA is the member's **transfer amount**; and

PA is that part of the member's **transfer amount** that was required to be compulsorily preserved under the **SIS Act**;

NPA is that part of the member's **transfer amount** that was not required to be compulsorily preserved under the **SIS Act**.

## Division 4

### Additional contributions after age 70 before 1 July 2011

#### When additional contributions may be made

**11.4.1** For **contribution days** occurring before 1 July 2011, a **member** may choose to pay additional contributions on each **contribution day** occurring during the period commencing on the date he/she reaches age 70 and ending on his/her last day of membership, except **contribution days** occurring when the PSS Fund is prohibited by the **SIS Act** from receiving those contributions (see Rule 11.4.5). A **member** may choose to cease paying additional contributions at any time.

**11.4.2** Additional contributions paid or payable by a **member** under this Division are not to be taken to be contributions paid or payable by a **member** under Part 4.

#### What rate of additional contributions can be paid

**11.4.3** A **member** may choose to pay additional contributions at any whole percentage rate that is not less than 2% or more than 10% of his/her **fortnightly contribution salary**. A **member** who does not choose a contribution rate will be deemed to have chosen the rate of 5%.

**11.4.4** A **member** may change his/her future rate of additional contributions at any time to another whole percentage rate that is not less than 2% or more than 10% of his/her **fortnightly contribution salary**. Changes take effect on the **contribution day** occurring immediately after the date of the member's request to change his/her rate of additional contributions.

#### Additional contributions not allowed to be paid

**11.4.5** A **member** is not permitted to pay additional contributions in respect of any **contribution day** occurring when the **PSS Fund** is prohibited by the **SIS Act** from receiving those contributions.

#### Additional contributions to be paid to CSC

**11.4.6** Additional contributions payable by **members** under these Rules are to be paid to **CSC** by or on behalf of the **member** choosing to pay the additional contributions. **CSC** must pay into the **PSS Fund** all additional contributions it receives from, or on behalf of, members.

#### Substitution of contribution days

**11.4.7** **CSC** and a **designated employer** may agree to substitute other days in lieu of contribution days for payments of additional contributions if the **designated employer** does not pay members in respect of each fortnight ending on the day before a **contribution day**. **CSC** will adjust the calculation and payment of additional contributions as necessary.

#### Accumulation of additional contributions and preserved additional contributions

**11.4.8** Interest (if any) on additional contributions paid into the **PSS Fund** accumulates in accordance with a determination or determinations by **CSC** as to rates of interest and method of allocation. The additional contributions plus accumulated interest are called Accumulated Additional Contributions.

**Benefit entitlement on cessation**

**11.4.9** A **member** who:

- (a) chooses to pay additional contributions; and
- (b) ceases to be a **member**, but not by reason of death;

is entitled to be paid a lump sum of his/her Accumulated Additional Contributions.

**11.4.10** On the death of a **member** who chooses to pay additional contributions the Accumulated Additional Contributions are payable under the same conditions and to the same person or persons, and, where relevant, in the same proportions as are payable to those persons, as the deceased member's **death benefit accrual** is payable under Part 7. The Accumulated Additional Contributions cannot be taken as a reversionary **pension**.

**Roll-over of Accumulated Additional Contributions**

**11.4.10A** CSC may allow a **member** or a **preserved benefit member** who has chosen to pay additional contributions into the **PSS scheme** under Rule 11.4.1 to **roll-over** the balance of their Accumulated Additional Contributions.

**11.4.10B** CSC may determine any fees to be charged in relation to a **roll-over** requested under Rule 11.4.10A and deduct them from the member's Accumulated Additional Contributions prior to **roll-over**.

**Payment of Accumulated Additional Contributions in relation to a release authority**

**11.4.11** Subject to the **SIS Act**, where **CSC** receives a **release authority** in respect of a **member** or **preserved benefit member** who has Accumulated Additional Contributions, **CSC** must pay a lump sum amount in respect of the **member** or **preserved benefit member** equal to the lesser of:

- (a) the amount (if any) requested by the **member** or **preserved benefit member** or the Commissioner of Taxation;
- (b) the amount specified in the **release authority**; or
- (c) the Accumulated Additional Contributions in respect of the **member** or **preserved benefit member**.

The Accumulated Additional Contributions for the **member** or **preserved benefit member** is to be reduced to take into account the payment of any amount under this Rule.

## Division 5

### Benefits where performance pay or productivity contributions are transferred

#### Benefit entitlement on cessation — performance pay or productivity contributions

**11.5.1** A **member** who:

- (a) transferred a **transfer amount** into the **PSS scheme** under Rule 11.1.2; and
- (b) ceases to be a **member**, but not by reason of death;

is entitled to:

- (i) payment or transfer of the **accumulated transfer amount** under the same conditions, in the same manner and, where relevant, to the same extent as permitted by the **SIS Act** (with the balance being preserved in the **PSS scheme** or rolled over) as the member's **final benefit accrual** is payable or transferable under Part 6, except that the **accumulated transfer amount** cannot be converted to a **pension**; or
- (ii) preserve the **accumulated transfer amount** in the **PSS scheme**; or
- (iii) **roll-over** the **accumulated transfer amount**.

**11.5.2** On the death of a **member** who transferred a **transfer amount** into the **PSS scheme** under Rule 11.1.2, the **accumulated transfer amount** is payable under the same conditions and to the same person or persons, and, where relevant, in the same proportions as are payable to those persons, as the deceased member's **death benefit accrual** is payable under Part 7. The **accumulated transfer amount** cannot be taken as a reversionary **pension**.

#### Payment of preserved accumulated transfer amount — performance pay or productivity contributions

**11.5.3** A **preserved benefit member** who transferred a **transfer amount** into the **PSS scheme** under Rule 11.1.2 is entitled to a **preserved benefit** of his/her **accumulated transfer amount**. An **accumulated transfer amount**, or part of such **accumulated transfer amount**, that has been preserved in the **PSS scheme**, as further accumulated until payment, is payable to the same person or persons under the same conditions as apply to, and on the same date as, a **preserved benefit** under Part 8.

#### Employer component of preserved benefits to be preserved

**11.5.4** The employer component of the benefit to which a person is entitled under this Division is to be treated as a preserved benefit under the **SIS Act**. **CSC** will determine the proportion of the benefit that is the employer component.

#### Payment of accumulated transfer amount in relation to a release authority

**11.5.5** Subject to the **SIS Act**, where a **member** or **preserved benefit member** has transferred a **transfer amount** into the **PSS scheme** pursuant to Rule 11.1.2, and **CSC** receives a **release authority** in respect of the **member** or **preserved benefit member**, **CSC**, must pay a lump sum amount in respect of the **member** or **preserved benefit member** equal to the lesser of:

- (d) the amount (if any) requested by the **member** or **preserved benefit member** or the Commissioner of Taxation;

- (e) the amount specified in the **release authority**; or
- (f) the **accumulated transfer amount** in respect of the **member** or **preserved benefit member**.

The **accumulated transfer amount** for the **member** or **preserved benefit member** is to be reduced to take into account the payment of any amount under this Rule.

## PART 12 — GENERAL BENEFIT PROVISIONS

### Division 1

### Choosing Benefit Options

#### When a benefit option may be chosen

**12.1.1** This rule applies to a person who has more than one benefit option available for choice under any one or more of Parts 6, 11 or 16 of these Rules. The person may choose one of the options within the period commencing three months before and ending three months after the **relevant time**. In this rule, the **relevant time** is:

- (a) for a **member** or a **former member** — the time he/she ceases membership; or
- (b) for an **associate** — the time he/she becomes entitled to the payment of the **associate benefit**;

and includes such further period as **CSC** allows.

#### Who can choose on behalf of a member or a child etc

**12.1.2** If a person has more than one benefit option available under these Rules and is, because of physical or mental incapacity, unable to choose one of those options, **CSC** may permit another person to choose an option on behalf of the person within such period as **CSC** allows. If an **eligible child** or a **partially dependent child** has more than one benefit option available under these Rules, **CSC** may permit another person to choose an option on behalf of the **eligible child** or **partially dependent child** within such period as **CSC** allows.

**12.1.3** If a former **member** who has more than one benefit option available under these Rules dies before choosing one of those options:

- (a) his/her **spouse**, if any; or
- (b) another person permitted by **CSC**, if the former **member** was not survived by a **spouse**, or his/her **spouse** dies before exercising the former member's benefit option, but is survived by an **eligible child** or children;

may choose a benefit option on behalf of the former **member** within such period as **CSC** allows. If the former **member** is not survived by a **spouse** or child entitled to benefits, the **final benefit accrual** in relation to the former **member** will be paid as a lump sum.

**12.1.3A** This rule applies if an **associate preserved benefit** is payable to a person who has more than one benefit option available for choice under these Rules but the person dies before choosing one of the options. The amounts mentioned in Rule 16.3.1 in respect of the benefit are payable to the **legal personal representative** of the person or, if the person has no **legal personal representative**, to any person or persons determined by **CSC**.

### Changing a benefit option choice

12.1.4 CSC may approve a request by a person to:

- (a) cancel his/her original benefit option choice; and
- (b) replace that original choice with another option available to him/her under these Rules;

if the request is made within three months of choosing a benefit option under these Rules, or such further period as CSC allows.

12.1.5 The approval of CSC under Rule 12.1.4 to replace an original choice with another option, is not effective after a benefit has been paid or commenced to be paid unless:

- (a) if the request is to replace all or part of a lump sum payment with a **pension** benefit or increased **pension** benefit:
  - (i) the amount of lump sum paid that is no longer payable, plus such interest, if any, as CSC determines is repaid by the date specified by CSC; and
  - (ii) **pension** instalments flowing from the reduced lump sum entitlement only become payable from the **pension payday** next following repayment of the lump sum amount determined above; and
- (b) if the request is to replace all or part of a **pension** benefit with a lump sum payment, such conditions as CSC thinks fit are met for the repayment or offsetting of **pension** instalments paid that are no longer payable; and
- (c) if the request is to replace a transfer of benefits to an **eligible superannuation scheme** under Rule 6.8.6 or 6.8.7, such conditions as CSC thinks fit are met to achieve an equitable substitution of that benefit option.

### Cancelling a commutation election

12.1.6 If:

- (a) a person makes an election under Rules 15.1.1, 15.2.1 or 15.3.1; and
- (b) no payment has been made in accordance with the election; and
- (c) CSC is satisfied that the election should be cancelled;

CSC may direct that the election is to be cancelled and, if it so directs, these Rules have effect as if the election had not been made.

**Note:**

Rule 12.1.3 covers the situation where a *former member* or *former preserved benefits member* dies before choosing a benefit option and any payment resulting from a choice made *on behalf* of him/her is the former member's entitlement, not the entitlement of the person making the choice.

This is different to the situation where a member or preserved benefits member dies. Payments made in this situation are the entitlement of the person receiving the payment, except where payment is made to a legal representative.

## Division 2

### Board's Powers Relating to Benefits

#### Benefits in unusual circumstances

12.2.1 If, in a particular case, **CSC** is of the opinion that:

- (a) the operation of the Rules would otherwise produce a result that is not in the spirit of the Rules; and
- (b) the circumstances of the case are unusual or exceptional;

**CSC** may, having regard to the principles in the Rules and the need for equity between members, preserved benefit members and associates, vary any of the components or factors applicable in the determination of benefits, whether or not any benefit is immediately payable.

#### Transitional arrangements for benefits in relation to members who were maximum benefits members immediately before 1 January 2008

12.2.1A If a benefit becomes payable to a **member** and:

- (a) the **member** was a **maximum benefits member** immediately before 1 January 2008; and
- (b) the **member's** annual rate of salary for average salary purposes had remained at the same level it was at 1 January 2008, whether because his/her anniversary of birth had not yet occurred or for another reason,

**CSC** may vary any of the components or factors applicable to the determination of the **member's** benefit in the interest of maintaining equity between **members**. In exercising this discretion, **CSC** must have reference to and is limited by the benefit that would have been applicable to the **member** under the Rules as if the amendments to the Rules in Clause 3 of the Twenty-ninth Amendment of the Public Sector Superannuation Scheme Trust Deed had not come into effect.

#### Paying benefits to legal personal representative

12.2.2 **CSC** may pay all or part of a person's lump sum payment, fortnightly instalment of **pension** (including **partial invalidity pension**), or pre-assessment payments to the **legal personal representative** of the person in the **relevant circumstances**. In this rule, the **relevant circumstances** are that:

- (a) in the opinion of **CSC**, the person is insane; or
- (b) the person is in prison; or
- (c) for any other reason, **CSC** considers the circumstances appropriate.

#### Payment of benefits to eligible roll-over fund where no instructions

12.2.3 **CSC** may pay a benefit which must be taken in the form of either:

- (a) a lump sum; or
- (b) a **preserved benefit**; or
- (c) an **associate preserved benefit**;

to an eligible rollover fund as defined in section 242 of the **SIS Act** if:



- (i) 90 days have passed since the benefit became payable; and
- (ii) the person in relation to whom the benefit is payable has not informed CSC in writing how he/she wishes the benefit to be paid.

### Payment of unclaimed benefits to Commissioner of Taxation or relevant authority

**12.2.4** CSC must pay a benefit which must be taken in the form of either:

- (a) a lump sum; or
- (b) a **preserved benefit**; or
- (c) an **associate preserved benefit**;

to the Commissioner of Taxation or, where required by the relevant State or Territory legislation, to the relevant State or Territory authority, if:

- (i) the benefit is taken to be unclaimed money within the meaning of the *Superannuation (Unclaimed Money and Lost Members) Act 1999*; and
- (ii) under that Act the amount of the benefit is required to be paid to the Commissioner of Taxation, or to the relevant State or Territory authority.

### Withholding benefits

**12.2.5** CSC may withhold payment of all or part of a benefit from a person who does not provide, or arrange to provide, information required by CSC to determine:

- (a) that person's entitlement to a benefit under these Rules; or
- (b) the level of benefit payable to that person under these Rules.

### CSC may determine break-up of part payments

**12.2.6** Subject to any requirements of the *Income Tax Assessment Act 1936* and/or the *Income Tax Assessment Act 1997*, CSC may determine the funded and unfunded composition of any payments of lump sums that do not represent the full lump sum entitlement of a former **member**, an **associate** or any other class of persons.

### Application of the Superannuation Contributions Tax

**12.2.7** If:

- (a) benefits become payable to or in respect of a person who has ceased to be a **member**; and
- (b) the surcharge debt account kept for the person by CSC under section 16 of the *Superannuation Contributions Tax (Assessment and Collection) Act 1997* (in this Part called the "Surcharge Debt Account") is in debit when those benefits become so payable;

the amount of those benefits shall be reduced by an amount (in this Part called the "Surcharge Deduction Amount") determined by CSC in writing that, in its opinion, it would be fair and reasonable to take into account in working out the amount of those benefits.

**12.2.8** In making the determination of the Surcharge Deduction Amount, **CSC** must have regard to the following:

- (a) the amount by which the person's Surcharge Debt Account is in debit when those benefits become payable;
- (b) the value of the employer-financed component of those benefits;
- (c) the value of the benefits that, for the purpose of working out (under the *Superannuation Contributions Tax (Assessment and Collection) Act 1997*) the notional surchargeable contributions factors applicable to the person, were assumed to be likely to be payable to the person on his/her ceasing to be a **member**;
- (d) whether the person is a **maximum benefits member**;
- (e) any other matter that **CSC** considers relevant.

**12.2.9** Subject to Rule 12.2.9A, the Surcharge Deduction Amount may not be more than the total of the following amounts:

- (a) 15% of the employer-financed component of any part of the benefits payable to the person that accrued between 20 August 1996 and 1 July 2003;
- (b) 14.5% of the employer-financed component of any part of the benefits payable to the person that accrued in the 2003-2004 financial year;
- (c) 12.5% of the employer-financed component of any part of the benefits payable to the person that accrued in the 2004-2005 financial year.

**12.2.9A** Reductions under Rule 16.4.3 are to be disregarded in applying Rule 12.2.9.

**12.2.10** **CSC** must, in accordance with advice received from an actuary, determine in writing, in relation to persons to whom a **pension** has become payable, the conversion factor that, having regard to:

- (a) the person's age when a benefit becomes payable to the person; and
- (b) other relevant factors (if any);

is applicable for the purpose of working out, in relation to the person, the yearly amount that would have to be paid to discharge a liability equal to the person's Surcharge Deduction Amount.

## Division 3

### Additional Interest

#### Additional interest for late payment

**12.3.1** CSC may add an amount of interest to the benefit payment if:

- (a) payment of a lump sum benefit; and/or
- (b) commencement of **pension** instalments;

payable under these Rules is, or is expected to be, delayed by circumstances outside the control of the person entitled to the lump sum and/or **pension** benefit.

#### CSC to decide interest rates, etc

**12.3.2** CSC will determine:

- (a) the rate or rates of interest to apply;
- (b) the method of allocating the rate or rates of interest; and
- (c) the period for which interest is to accrue;

in respect of any interest payable under this Division.

#### Additional interest to form part of benefit

**12.3.3** Interest payable under this Division forms part of the benefit payable to, or in respect of, a former **member** or an **associate** for the purposes of the Rules, other than the Rules in:

- (a) this Division; and
- (b) Divisions 6 and 7 of Part 5 relating to maximum benefits.

## Division 4

### Early Release to Members of Benefits on Severe Financial Hardship and Compassionate Grounds

**Note:** Early Release of preserved benefits to preserved benefit members is provided for in Division 3 of Part 8 of the Rules

#### A member may obtain early release of benefits on grounds of severe financial hardship or compassionate grounds

**12.4.1** For the purposes of the *Superannuation Industry (Supervision) Regulations 1994*, a lump sum (the **early release lump sum**) may be paid to or for the benefit of a **member** on the grounds of **severe financial hardship** or on **compassionate grounds** in accordance with those regulations.

**Note:** The components that make up the member's **early release amount** are not reduced when an **early release lump sum** is paid. However, when a benefit to which a person is entitled under the Rules becomes payable to the person, the amount of the benefit is reduced to reflect any previous **early release lump sums** paid to or for the benefit of the person (see Rule 12.4.5).

**12.4.2** To avoid doubt, more than one **early release lump sum** can be paid to or for the benefit of a **member**.

#### Early release lump sum must not exceed available early release amount

**12.4.3** In addition to any requirements in the *Superannuation Industry (Supervision) Regulations 1994*, the amount of an **early release lump sum** paid to or for the benefit of a **member** at a particular time must not exceed the person's **available early release amount** at that time.

#### Preserved benefits and early release

**12.4.4** To avoid doubt, if an **early release lump sum** is paid to or for the benefit of a **member**, any **preserved benefit** that later becomes applicable in respect of that **member** is taken to include all of his/her **accumulated member contributions** and **accumulated productivity contributions** for the purpose of determining the available benefit options.

#### Final benefits must be reduced to take account of early release

**12.4.5** Subject to Rule 12.4.6, if:

- (a) an **early release lump sum** has been paid to or for the benefit of a **member**; and
- (b) a benefit becomes payable to a person under the Rules at a particular time;

the amount of the benefit to which the person is entitled to be paid at that time must be reduced to reflect the member's **early release deduction amount** at that time. However, the method of working out the amount of the reduction is to be determined by **CSC**.

**12.4.6** Rule 12.4.5 does not apply if, after a payment, part or all of the member's **accumulated member contributions** and **accumulated productivity contributions** will remain in the **PSS Fund**.

**Note:** This Rule provides that the reduction of benefits described in Rule 12.4.5 does not occur until the final benefit is paid. For example, where a member resigns and takes part of their **accumulated member contributions** there would be no reduction to that benefit. The person's benefit would be reduced at the time they take their final benefit.

**12.4.7** Where a benefit becomes payable to a person and part or all of the member's **accumulated member contributions** and **accumulated productivity contribution** will remain in the **PSS Fund** after the payment then the amount payable to the person is to take into account the **early release deduction amount**.

**Note:** This Rule is necessary to ensure that, where a **member** has had an **early release amount**, any funded amounts paid before the member's final benefit is paid cannot exceed the amount the **member** has in the **PSS Fund**.

#### **Amounts payable to Commonwealth to take into account amounts paid on early release**

**12.4.8** To avoid doubt, if an **early release lump sum** has been paid to or for the benefit of a **member**, then the amount payable out of the **PSS Fund** to the Commonwealth in respect of that person's benefit, in accordance with section 16 of the *Superannuation Act 1990*, is reduced to take into account the **early release deduction amount**.

## PART 13 — REVIEW OF DECISIONS

### Division 1

#### Reconsideration Advisory Committees

##### Establishing Reconsideration Advisory Committees

**13.1.1** CSC will establish one or more Reconsideration Advisory Committees comprising people with such qualifications as CSC determines and may refer a **decision** of CSC, or of a delegate of CSC, to be considered by a Reconsideration Advisory Committee. A member of a Reconsideration Advisory Committee may also be a **director** of CSC.

**13.1.2** Subject to any CSC directions, a Reconsideration Advisory Committee will regulate its own affairs.

##### CSC responsibilities to Reconsideration Advisory Committees

**13.1.3** Where CSC has referred a **decision** to a Reconsideration Advisory Committee, CSC is to provide the Committee with all relevant evidence and information.

##### Recommendation by Reconsideration Advisory Committees

**13.1.4** Where CSC has referred a **decision** to a Reconsideration Advisory Committee for review and to make a recommendation to CSC, the Committee is to review the **decision** and make a recommendation to CSC whether the **decision** should be affirmed, varied, substituted or set aside.

## Division 2

### Reconsidering Delegate's Decisions

#### Request for reconsideration

**13.2.1** A person affected by a **decision** made by a delegate of CSC may request CSC to reconsider the original **decision**.

**13.2.2** A request for reconsideration must be made in writing, or any other form acceptable to CSC, and must set out the particulars of the **decision** to be reconsidered.

#### Reconsideration of decision of delegate

**13.2.3** Where CSC accepts a request to reconsider a **decision** of a delegate of CSC, CSC must:

- (a) if CSC has delegated to a Reconsideration Advisory Committee CSC's power to determine the matter, refer the request to the Committee for review and to exercise that power and in that event the Committee must review the decision and determine the matter in accordance with the delegated power by:
  - (i) affirming the decision under review; or
  - (ii) varying the decision; or
  - (iii) substituting another decision; or
  - (iv) setting the decision aside; or
- (b) itself review the **decision** and decide whether to affirm the **decision**, vary the **decision**, substitute another **decision** or set the **decision** aside, after considering the recommendation of a Reconsideration Advisory Committee, if any, if, at its discretion, it has referred the request to the Committee for review and to make a recommendation in relation to the decision.

#### Decision to be notified to affected person

**13.2.4** The **decision** of CSC or the Reconsideration Advisory Committee under Rule 13.2.3 on a reconsideration must be notified to the person requesting reconsideration of the original **decision**. The notification is to include a statement of reasons for the **decision**.

## Division 3

### Reconsidering CSC Decisions

#### Request for reconsideration

**13.3.1** A person affected by a **decision** of CSC, including a **decision** under Division 2 or 4 of this Part, may request CSC to reconsider that **decision**.

**13.3.2** A request for reconsideration of a **decision** of CSC must be made in writing and:

- (a) set out the particulars of the **decision** to be reconsidered; and
- (b) specify the grounds for the request; and
- (c) include new evidence, being evidence not previously known to CSC, supporting the grounds for the request; and
- (d) be accompanied by the fee prescribed under the *Superannuation Act 1990*.

**13.3.3** CSC must not proceed with a request for reconsideration of a **decision** of CSC:

- (a) that does not include new evidence; or
- (b) if in the opinion of CSC, the evidence included in the request does not support the grounds specified for the request;

and CSC may refund the fee paid. CSC may subsequently proceed with the request if sufficient new evidence is provided.

#### Clear decision in favour of person

**13.3.4** If CSC accepts a request to reconsider a **decision** of CSC, CSC may decide in favour of the person seeking reconsideration without referring the request to a Reconsideration Advisory Committee or to an Assessment Panel if, after considering:

- (a) the new evidence provided with the request; and
- (b) any other evidence CSC considers relevant;

it is satisfied there is no reasonable doubt it should decide in favour of the person.

#### Invalidity Assessment Panel involved in original decision

**13.3.5** If CSC accepts a request to reconsider an invalidity related **decision** made by CSC after considering the recommendation of an Assessment Panel, other than a request already agreed to under Rule 13.3.4, CSC must:

- (a) refer the request to an Assessment Panel; and
- (b) provide the Panel with:
  - (i) the new evidence provided with the request; and
  - (ii) any other evidence CSC considers relevant.

**13.3.6** If CSC has referred a reconsideration request to an Assessment Panel, the Panel is to make a recommendation with supporting reasons to CSC:

- (a) if CSC has to reconsider whether to approve the **invalidity retirement** of a **member**, whether the **member** is **totally and permanently incapacitated**; and



- (b) if **CSC** has to reconsider whether to pay a **preserved benefit** on invalidity grounds under Rule 8.1.1(c), whether the former **member** is:
  - (i) suffering from a **terminal medical condition**; or
  - (ii) **totally and permanently incapacitated**;  
as appropriate; and
- (c) if **CSC** has to reconsider whether to regard a former **member** as having ceased membership on **invalidity retirement** under Rule 8.5.2, whether the former **member** was **totally and permanently incapacitated** on his/her **last day of membership**; and
- (d) if **CSC** has to reconsider whether to pay **associate preserved benefits** on invalidity grounds under paragraph 16.3.2(a) or (b), whether the **associate** is:
  - (i) suffering from a **terminal medical condition**; or
  - (ii) **totally and permanently incapacitated**;  
as appropriate; and
- (e) on any other matters the panel considers relevant or **CSC** requires;

within the period specified by **CSC**.

### Reconsideration of decision of CSC

**13.3.7** Where **CSC** accepts a request to reconsider one of its decisions, **CSC**, unless under Rule 13.3.4 it has decided in favour of the person seeking reconsideration, must:

- (a) if **CSC** has delegated to a Reconsideration Advisory Committee **CSC's** power to determine the matter, refer the request to the Committee for review and to exercise that power and in that event the Committee must review the decision and determine the matter in accordance with the delegated power by:
  - (i) affirming the decision under review; or
  - (ii) varying the decision; or
  - (iii) substituting another decision; or
  - (iv) setting the decision aside; or
- (b) itself review the **decision** and decide whether to affirm the **decision**, vary the **decision**, substitute another **decision** or set the **decision** aside, after considering the recommendation of a Reconsideration Advisory Committee, if any, if, at its discretion, it has referred the request to the Committee for review and to make a recommendation in relation to the decision;

after first obtaining, if appropriate, the recommendation of an Assessment Panel, and the Committee or **CSC**, as the case requires, may, at its discretion, refund the fee paid.

### Decision to be notified to affected person

**13.3.8** The **decision** of **CSC** or the Reconsideration Advisory Committee under Rule 13.3.7 must be notified to the person requesting reconsideration of the original **decision**. The notification is to include a statement of reasons for the **decision**.

## Division 4

### CSC Initiated Reconsiderations

#### CSC may initiate a reconsideration of a decision

**13.4.1** CSC, on its own motion, may initiate the reconsideration of a delegate's **decision** or a **decision** of CSC and may vary the **decision**, substitute another **decision** or set the **decision** aside. CSC will advise the person affected of that reconsideration and any changed **decision**.

## PART 14 — CSS TRANSFEREES

### Division 1

### Commencement of Membership

#### Day on which membership commences

**14.1.1** The **first day of membership** of the **PSS scheme** for a **member** who had previously been an eligible employee under the *Superannuation Act 1976* is:

- (a) 1 July 1990 — if the person:
  - (i) had been a member of the **CSS scheme** on 30 June 1990; and
  - (ii) was not on leave without pay, or was not deemed by section 87C(6) of the *Public Service Act 1922* to be absent from duty on leave without pay from the Australian Public Service, at that date; and
  - (iii) remained a member of the **CSS scheme** until the date of his/her election to join the **PSS scheme**; and
  - (iv) elected before 1 July 1991 under the provisions of section 244 of the *Superannuation Act 1976* to join the **PSS scheme**; or
- (b) 1 July 1990 — if the person had been a member of the **CSS scheme** on 30 June 1990, and:
  - (i) was on leave without pay from his/her employer, or was deemed by section 87C(6) of the *Public Service Act 1922* to be absent from duty on leave without pay from the Australian Public Service, for the period 1 July 1990 to 31 March 1991 or any later date (and was not engaged in employment with another employer whose staff were covered by the **PSS scheme**); and
  - (ii) recommenced duty with his/her employer before 1 July 1991; and
  - (iii) elected under the provisions of section 244 of the *Superannuation Act 1976* before 1 July 1991 or, if later, within three months of recommencing duty, to join the **PSS scheme**; and
  - (iv) remained a member of the **CSS scheme** until the date of his/her election; or
- (c) 1 March 1996 — if the person was a member of the **CSS scheme** on 30 June 1990 and:
  - (i) remained a member of the **CSS scheme** until the date of his/her election to join the **PSS scheme**; and
  - (ii) was not on leave without pay, or was not deemed by section 87C(6) of the *Public Service Act 1922* to be absent from duty on leave without pay from the Australian Public Service, at 1 March 1996; and
  - (iii) elected after 29 February 1996 but before 1 September 1996 under paragraph 4(1) (zo) of the *Superannuation (CSS) Eligible Employees Regulations* or subregulation 4A(1) of the *Superannuation (CSS) Continuing Contributions for Benefits Regulations* to join the **PSS scheme**; or
- (d) 1 March 1996 — if the person:

- (i) was member of the **CSS scheme** until the date of his/her election to join the **PSS scheme**; and
  - (ii) was on leave without pay at 1 March 1996; and
  - (iii) while on leave without pay, elected after 29 February 1996 but before 1 September 1996 under paragraph 4(1)(zo) of the *Superannuation (CSS) Eligible Employees Regulations* or subregulation 4A(1) of the *Superannuation (CSS) Continuing Contributions for Benefits Regulations* to join the **PSS scheme**; or
- (e) 1 March 1996 — if the person had been a member of the **CSS scheme** on 29 February 1996, and:
- (i) was on leave without pay from his/her employer, or was deemed by section 87C(6) of the *Public Service Act 1922* to be absent from duty on leave without pay from the Australian Public Service, on 1 March 1996 (and was not engaged in employment with another employer whose staff were covered by the **PSS scheme**); and
  - (ii) recommenced duty with his/her employer before 1 September 1996; and
  - (iii) not having elected to join the PSS while on leave without pay, elected under paragraph 4(1)(zo) of the *Superannuation (CSS) Eligible Employees Regulations* or subregulation 4A(1) of the *Superannuation (CSS) Continuing Contributions for Benefits Regulations* before 1 September 1996 or, if later, within three months of recommencing duty, to join the **PSS scheme**; and
  - (iv) remained a member of the **CSS scheme** until the date of his/her election; or
- (f) the date the person rejoined his/her employer — if the person had been a member of the **CSS scheme** on 30 June 1990, and:
- (i) was on leave without pay from his/her employer, or was deemed by section 87C(6) of the *Public Service Act 1922* to be absent from duty on leave without pay from the Australian Public Service, for the period 1 July 1990 to 30 June 1991 or any later date (and was not engaged in employment with another employer whose staff were covered by the **PSS scheme**); and
  - (ii) recommenced duty with his/her employer after 30 June 1991; and
  - (iii) remained a member of the **CSS scheme** until the date of his/her election under section 244 of the *Superannuation Act 1976* to join the **PSS scheme**; or
- (g) the date the person rejoined his/her employer — if the person had been a member of the **CSS scheme** on 29 February 1996, and:
- (i) was on leave without pay from his/her employer, or was deemed by section 87C(6) of the *Public Service Act 1922* to be absent from duty on leave without pay from the Australian Public Service, during the period from 1 March 1996 to any later date (and was not engaged in employment with another employer whose staff were covered by the **PSS scheme**); and
  - (ii) remained a member of the **CSS scheme** until the date of his/her election after 31 August 1996 under paragraph 4(1)(zo) of the *Superannuation (CSS) Eligible Employees Regulations* or subregulation 4A(1) of the *Superannuation (CSS) Continuing Contributions for Benefits Regulations* to join the **PSS scheme**; or

- (h) the date the person last became a member of the **CSS scheme** — if the person:
  - (i) became a member of the **CSS scheme** after 30 June 1990; and
  - (ii) elected to join the **PSS scheme** under either:
    - (A) section 244 of the *Superannuation Act 1976*; or
    - (B) paragraph 4(1)(zo) of the *Superannuation (CSS) Eligible Employees Regulations* or subregulation 4A(1) of the *Superannuation (CSS) Continuing Contributions for Benefits Regulations*; or
- (i) the date the person elected to join the **PSS scheme** — if the person:
  - (i) had been a member of the **CSS scheme** on 30 June 1990; and
  - (ii) was not on leave without pay, or was not deemed by section 87C(6) of the *Public Service Act 1922* to be absent from duty on leave without pay from the Australian Public Service, at that date; and
  - (iii) remained a member of the **CSS scheme** until the date of his/her election to join the **PSS scheme**; and
  - (iv) elected to join the **PSS scheme**:
    - (A) after 30 June 1991 under section 244 of the *Superannuation Act 1976*; or
    - (B) after 31 August 1996 under paragraph 4(1)(zo) of the *Superannuation (CSS) Eligible Employees Regulations* or subregulation 4A(1) of the *Superannuation (CSS) Continuing Contributions for Benefits Regulations*.

### **Election and declaration under the *Superannuation Act 1976***

**14.1.2** For the purposes of this Part, an election to join the **PSS Scheme** by a member of the **CSS Scheme** includes a declaration that he/she wishes to join the **PSS Scheme** under:

- (a) paragraph 244(1)(a) of the *Superannuation Act 1976*; or
- (b) the provisions of paragraph 4(1)(zo) of the *Superannuation (CSS) Eligible Employees Regulations* or subregulation 4A(1) of the *Superannuation (CSS) Continuing Contributions for Benefits Regulations*.

## Division 2

## CSS Transfer Multiples

### Entitlement to CSS Transfer Multiple

14.2.1 A **member** is entitled to a CSS Transfer Multiple if:

- (a) he/she elected to cease to be an eligible employee under section 244 of the *Superannuation Act 1976*, or paragraph 4(1)(zo) of the *Superannuation (CSS) Eligible Employees Regulations* or subregulation 4A(1) of the *Superannuation (CSS) Continuing Contributions for Benefits Regulations*; and
- (b) CSC has received a transfer of assets in respect of the **member** from the superannuation fund established under the *Superannuation Act 1976* which have become part of the **PSS Fund**, or is satisfied that such a transfer will be made.

### Calculation of a CSS Transfer Multiple

14.2.2 A CSS Transfer Multiple is the sum of:

- (a) the primary element (*see Rule 14.2.3*) which is applicable in respect of any **member** who transferred from the **CSS scheme** to the **PSS scheme**; and
- (b) the accrual element (*see Rule 14.2.5*), if any, which is applicable to any **member** whose **first day of membership** is on or after 1 March 1996.

### Primary element of CSS Transfer Multiple

14.2.3 The primary element is calculated using the following formula:

$$\frac{\text{CSS Transfer Credit}}{\text{CSS Average Salary}}$$

where:

CSS Transfer Credit is the sum of:

- (a) the amount of the member's paid accumulated contributions under the *Superannuation Act 1976*:
  - (i) immediately before his/her **first day of membership** if that day is before 1 March 1996; or
  - (ii) as at 30 June 1990, or at a later date when he/she last became a member of the CSS, if his/her **first day of membership** is on or after 1 March 1996;

For the purpose of paragraphs (a)(i) and (a)(ii), paid accumulated contributions include two-sevenths of the amount of any transfer value in respect of the **member** paid under section 128(2)(a) of the *Superannuation Act 1976* prior to his/her **first day of membership**, or 1 July 1990, respectively, whether or not the employee component of that transfer value was two-sevenths of the transfer value, and the interest that would have accumulated on the two-sevenths amount under the **CSS scheme**;

and

- (b) an amount that is 2.5 times the amount of the member's accumulated basic contributions under the *Superannuation Act 1976*
- (i) immediately before his/her **first day of membership** if that day is before 1 March 1996; or
  - (ii) as at 30 June 1990, or at a later date when he/she last became a member of the CSS, if his/her **first day of membership** is on or after 1 March 1996;

For the purposes of paragraphs (b)(i) and (b)(ii), accumulated basic contributions include:

- (A) two-sevenths of the amount of any transfer value in respect of the **member** paid under section 128(2)(a) of the *Superannuation Act 1976* prior to his/her **first day of membership**, or 1 July 1990, respectively, whether or not the employee component of that transfer value was two-sevenths of the transfer value, and the interest that would have accumulated on the two-sevenths amount under the **CSS scheme**; and
- (B) the amount to which a **member** who:
  - had become entitled to an invalidity benefit under section 66 of the *Superannuation Act 1976*; and
  - had elected under section 68 or 71 of that Act to take part of the invalidity benefit as a lump sum; and
  - had subsequently again become an eligible employee under that Act;would have been entitled if he/she had not elected to take part of the invalidity benefit as a lump sum;

and

- (c) the aggregate of whichever of the following is applicable in relation to the **member**:
- (i) the amount, if any, of unfunded productivity benefits (the notional interim benefit under section 8A of the *Superannuation (Productivity Benefit) Act 1988*);
  - (ii) if the member's **first day of membership** is before 1 March 1996, the amount, if any, of funded productivity contributions and interest under the *Superannuation Act 1976* immediately before his/her **first day of membership**;
  - (iii) if the member's **first day of membership** is on or after 1 March 1996, the amount, if any, of funded productivity contributions and interest under the *Superannuation Act 1976* as at 30 June 1990, or at a

later date when he/she last became a member of the CSS;

- (iv) if the member's **first day of membership** is before 1 March 1996, the amount, net of tax, of any transfer value in respect of the **member** paid under section 128 of the *Superannuation Act 1976* on or after his/her **first day of membership** (see Rule 14.2.6 if the member's **first day of membership** is on or after 1 March 1996);
- (v) the amount, net of tax, of any payment under section 110K, 110L or 110M of the *Superannuation Act 1976* by or on behalf of the **member** on or after his/her **first day of membership**; and
- (vi) if the member's **first day of membership** is before 1 March 1996, the amount of entitlement immediately before his/her **first day of membership** in relation to non-contributory units held by the **member** under the *Superannuation Act 1922* on ceasing to be a contributor under that Act;
- (vii) if the member's **first day of membership** is on or after 1 March 1996, the amount of entitlement immediately before 1 July 1990 in relation to non-contributory units held by the **member** under the *Superannuation Act 1922* on ceasing to be a contributor under that Act;

and

CSS Average Salary

is:

- (a) the average of the member's annual rates of salary under the *Superannuation Act 1976* on the three birthdays preceding:
  - (i) his/her **first day of membership**, if that day is before 1 March 1996; or
  - (ii) 1 July 1990, if he/she last became a member of the **CSS scheme** before that date and his/her **first day of membership** is on or after 1 March 1996; or
- (b) if the member's period of membership of the **CSS scheme** (or last period of membership if he/she had been an eligible employee under the *Superannuation Act 1976* more than once) did not encompass three birthdays, the average of the member's annual rates of salary under the *Superannuation Act 1976* on:
  - (i) his/her birthdays which occurred before his/her **first day of membership** while he/she was an eligible employee under the *Superannuation Act 1976* and his/her first day of service for the purposes of that Act (if not a birthday), if his/her **first day of membership** is before 1 March 1996; or
  - (ii) his/her birthdays which occurred before 1 July 1990 while he/she was an eligible employee under the



*Superannuation Act 1976* and his/her first day of service for the purposes of that Act (if not a birthday), if his/her **first day of membership** is on or after 1 March 1996 and he/she last became a member of the **CSS scheme** before 1 July 1990; or

- (c) if the **member** last became a member of the **CSS Scheme** after 30 June 1990, the annual rate of salary under the *Superannuation Act 1976* applicable on his/her first day of service for the purposes of that Act.

Provided that:

- (A) for a **member** in receipt of a partial invalidity pension on a birthday (or first day of service), the annual rate of salary under the *Superannuation Act 1976* is the rate that would have applied if the **member** had ceased to be an eligible employee under that Act on that day; and
- (B) **CSC** may use an alternative salary where it considers that the CSS Average Salary calculated above is not in accordance with the spirit of the Rules and would lead to inequitable treatment between members.

**14.2.4** Where **CSC** has used an alternative salary for the purposes of CSS Average Salary in the formula in Rule 14.2.3, the affected **member** is to be:

- (a) advised of the use of that alternative salary and his/her resultant CSS Transfer Multiple; and
- (b) given the opportunity to reconsider his/her decision to transfer to the **PSS scheme**.

### Accrual element of CSS Transfer Multiple

**14.2.5** The accrual element is the sum of the accruals calculated using the following formula on each of the **contribution due days** on which the **member** was an eligible employee for the purposes of the *Superannuation Act 1976* in the period from 1 July 1990 to his/her **first day of membership**:

where:

$$\left( \frac{0.11}{26} \times F \right) + \left( 2 \times \frac{CP}{CS} \right)$$

- F
- (a) for a **member** who was a **permanent full-time employee** or a **temporary full-time employee** on his/her **last birthday** immediately preceding the **contribution due day** is 1; and
- (b) for a **member** who was a partial contributor as defined in Regulations under the *Superannuation Act 1976* on his/her **last birthday** preceding the **contribution due day** is the ratio that the contribution under the *Superannuation Act 1976* paid or payable by him/her on that **last birthday** or the **contribution due day** immediately following if a contribution was not due on that birthday, bears to the

contribution that would have been paid or payable if the person had been a **permanent full-time employee** on that day performing duties of a similar nature to the **member**.

For the purposes of paragraphs (a) and (b), contributions under the *Superannuation Act 1976* paid or payable include:

- (i) if the **member** did not work on his/her **last birthday**, or the **contribution due day** immediately following, the contribution he/she would have paid if he/she had been on duty; and
- (ii) if the **member** was on leave of absence without pay that is an excluded period of leave of absence under the *Superannuation Act 1976* on his/her **last birthday**, the contribution he/she would have paid if he/she had been on duty with his/her employer.

CP is the amount of the contribution paid, or payable, by the person on the **contribution due day**; and

CS is:

- (a) if the **member** was not in receipt of partial invalidity pension under the *Superannuation Act 1976* on the **last birthday** immediately preceding the **contribution due day**, the person's annual rate of salary under that Act on that **last birthday**; or
- (b) if the **member** was in receipt of partial invalidity pension under the *Superannuation Act 1976* on the **last birthday** immediately preceding the **contribution due day**, 26 multiplied by the amount of the contribution paid, or payable, by the person under that Act on that **last birthday**.

### Additional Accruals

**14.2.6** Any transfer value paid under section 128(2)(a) of the *Superannuation Act 1976* on behalf of a **member** whose **first day of membership** is on or after 1 March 1996 is treated as a **transfer amount** under Part 11 of the Rules. Interest is taken to accumulate on the **transfer amount** at the rates applicable to transfer values under the **CSS scheme** for the period from payment until the member's **first day of membership**. Benefits are determined under Part 11 of the Rules in accordance with the date of payment of the transfer value.

## Division 3

### Maximum Benefits

#### Calculating maximum benefits for certain CSS transferees

**14.3.1** The **maximum benefit** of a **member** entitled to a CSS Transfer Multiple is the amount calculated under Rule 14.3.2, if the **member** is excluded from the operation of Rule 5.6.1 because the benefit amount calculated in respect of the **member** by the formula:

$$(\text{CSS Transfer Multiple} + \text{On-going Multiple}) \times \text{Average Salary}$$

as at the day he/she elected to cease to be an eligible employee under the *Superannuation Act 1976* exceeds the amount from the Table *Maximum Benefits* in Rule 5.6.1 applicable to the member's **average salary** on that day.

**14.3.2** The **maximum benefit** in respect of a **member** entitled to a CSS Transfer Multiple who is referred to in paragraph 5.6.1(C) is the amount calculated by the formula:

$$\text{Normal Maximum Benefit} \times \text{Scaling Factor}$$

where:

Normal Maximum Benefit	is the amount shown opposite the member's <b>average salary</b> in the Table <i>Maximum Benefits</i> in Rule 5.6.1 (as amended by CSC under Rule 5.6.5 from time to time);
Initial Maximum Benefit	is the amount shown opposite the member's <b>average salary</b> in the Table <i>Maximum Benefits</i> in Rule 5.6.1, assessed as at the day the <b>member</b> elected to cease to be an eligible employee under the <i>Superannuation Act 1976</i> ; and
Scaling Factor	is calculated by the formula:

$$\frac{(\text{CSS Transfer Multiple} + \text{On - going Multiple}) \times \text{Average Salary}}{\text{Initial Maximum Benefit}}$$

where the member's:

- (a) CSS Transfer Multiple; and
- (b) On-going Multiple; and
- (c) **average salary**;

are assessed as at the day the **member** elected to cease to be an eligible employee under the *Superannuation Act 1976*.

## Division 4

## Contribution Matters

### CSS contributions to count as member contributions

**14.4.1** **Member contributions** include any contributions under the *Superannuation Act 1976* paid in the period from the member's **first day of membership** to the date of his/her election to join the **PSS scheme** by a **member** who is entitled to a CSS Transfer Multiple under Division 2 of this Part.

### Contribution days to count

**14.4.2** A **contribution day** includes any contribution day for the purposes of the *Superannuation Act 1976* on which contributions were payable that occurred since a **member** entitled to a CSS Transfer Multiple who is now a **casual member** but who was an eligible employee under that Act last became such an eligible employee.

### Contribution due days to count

**14.4.3** A **contribution due day** includes:

- (a) any contribution day for the purposes of the *Superannuation Act 1976* which occurred in the period from the member's **first day of membership** to the date of his/her election to join the **PSS scheme**; and
- (b) any contribution day for the purposes of the *Superannuation Act 1976* after a **member** last became an eligible employee for the purposes of that Act;

on which the **member** was required to pay contributions.

### Default rate of contributions

**14.4.4** The contributions of a **member** entitled to a CSS Transfer Multiple continue at the lesser of:

- (a) the rate the **member** was last paying under the *Superannuation Act 1976*; or
- (b) 10% of **fortnightly contribution salary**

until he/she chooses a different contribution rate under Rule 4.1.3.

## PART 15 — COMMUTATION OF PENSION: PAYMENT OF SURCHARGE LIABILITY

### Division 1

#### Commutation of former member's pension

##### Election

##### 15.1.1 If:

- (a) a person is a **pensioner**; and
- (b) an **assessment** is made of the **surcharge** on the person's **surchargeable contributions** for a financial year; and
- (c) the person becomes liable to pay the **surcharge** under the **assessment** in accordance with paragraph 10(4)(c) of the *Superannuation Contributions Tax (Assessment and Collection) Act 1997*;

the person may, within:

- (d) three months after the **assessment** was made; or
- (e) such longer period as **CSC** allows;

give **CSC** a written notice electing to commute the whole or a part of the person's **pension** to a lump sum benefit equal to the amount specified in the election.

##### 15.1.2 An election must be accompanied by:

- (a) a written notice requesting that the amount of the lump sum benefit be:
  - (i) paid to the Commissioner of Taxation; and
  - (ii) wholly applied in payment of **surcharge** under the **assessment**; and
- (b) a copy of the notice of **assessment**.

##### Surcharge Commutation Amount

##### 15.1.3 The amount specified in the election:

- (a) must be equal to or less than the amount of the **surcharge** under the **assessment**; and
- (b) must not have the effect of reducing the **pension** below zero; and
- (c) is to be known as the Surcharge Commutation Amount for the purposes of this Division.

##### Entitlement to lump sum benefit

**15.1.4** If a person makes an election under Rule 15.1.1 in relation to a **pension**, the person is entitled to a lump sum benefit equal to the Surcharge Commutation Amount.

**15.1.5** If a person is entitled to a lump sum benefit under Rule 15.1.4, the liability to pay that benefit must be discharged by:

- (a) paying the amount of that benefit to the Commissioner of Taxation in accordance with the person's request; and
- (b) informing the Commissioner of Taxation of the person's request that the amount be wholly applied in payment of **surcharge** under the **assessment** concerned.

### Reduction of pension

**15.1.6** If a person makes an election under Rule 15.1.1 in relation to a **pension**, the annual rate of the **pension** is to be reduced, with effect from the beginning of the day of the election, so that it equals the amount worked out using the following formula:

$$\text{Pre – commutation Election Pension Rate} - \frac{\text{Surcharge Commutation Amount}}{\text{Conversion Factor}}$$

where:

Conversion Factor means the factor that is applicable to the person under the determination made by **CSC** under Rule 15.1.9.

Pre-commutation Election Pension Rate means the annual rate at which the **pension** was payable to the person immediately before the election was made.

### One election per assessment

**15.1.7** A person is not entitled to make more than one election under Rule 15.1.1 in relation to a particular **assessment**.

### Elections made before the first pension payday in a financial year

**15.1.8** If an election under Rule 15.1.1 is made during the period:

- (a) beginning on 1 January or 1 July in a year; and
- (b) ending at the end of the first **pension payday** after that 1 January or 1 July;

this Division has effect as if the election had been made on the first day after that **pension payday**.

### Conversion factor in relation to Surcharge Commutation Amount

**15.1.9** **CSC** must, in accordance with advice received from an actuary, determine in writing, in relation to persons who are pensioners, the conversion factor that, having regard to:

- (a) a person's age when he or she makes an election under Rule 15.1.1; and
- (b) other relevant factors (if any);

is applicable for the purpose of working out, in relation to the person, the yearly amount that would have to be paid to discharge a liability equal to the person's Surcharge Commutation Amount.

## Division 2

### Commutation of spouse's pension

#### Election

##### 15.2.1 If:

- (a) a person (the Deceased Person) dies and:
  - (i) the Deceased Person was a **member**; or
  - (ii) the Deceased Person was a **pensioner**; and
- (b) the Deceased Person is survived by a **spouse**; and
- (c) the **spouse** is entitled to a **pension**; and
- (d) an **assessment** is made of the **surcharge** on the Deceased Person's **surchargeable contributions** for a financial year; and
- (e) the **spouse** becomes liable to pay the **surcharge** under the **assessment** in accordance with paragraph 10(4)(ca) of the *Superannuation Contributions Tax (Assessment and Collection) Act 1997*;

the **spouse** may, within:

- (f) three months after the **assessment** was made; or
- (g) such longer period as **CSC** allows;

give **CSC** a written notice electing to commute the whole or a part of that **pension** to a lump sum benefit equal to the amount specified in the election.

##### 15.2.2 An election must be accompanied by:

- (a) a written notice requesting that the amount of the lump sum benefit be:
  - (i) paid to the Commissioner of Taxation; and
  - (ii) wholly applied in payment of **surcharge** under the **assessment**; and
- (b) a copy of the notice of **assessment**.

#### Surcharge Commutation Amount

##### 15.2.3 The amount specified in an election in relation to a particular **pension**:

- (a) must be equal to or less than the amount of the **surcharge** under the **assessment**; and
- (b) must not have the effect of reducing the **pension** below zero; and
- (c) is to be known as the Surcharge Commutation Amount for the purposes of this Division.

#### Entitlement to lump sum benefit

**15.2.4** If a **spouse** makes an election under Rule 15.2.1 in relation to a **pension**, the **spouse** is entitled to a lump sum benefit equal to the Surcharge Commutation Amount.

**15.2.5** If a **spouse** is entitled to a lump sum benefit under Rule 15.2.4, the liability to pay that benefit must be discharged by:

- (a) paying the amount of that benefit to the Commissioner of Taxation in accordance with the spouse's request; and
- (b) informing the Commissioner of Taxation of the spouse's request that the amount be wholly applied in payment of **surcharge** under the **assessment** concerned.

### Reduction of pension

**15.2.6** If a **spouse** makes an election under Rule 15.2.1 in relation to a **pension**, the annual rate of the **pension** is to be reduced in accordance with the method determined by **CSC** under Rule 15.2.10. The reduction takes effect from the beginning of the day of the election.

### One election per assessment

**15.2.7** A **spouse** is not entitled to make more than one election under Rule 15.2.1 in relation to a particular **assessment**.

### Elections made before the first pension payday in a financial year

**15.2.8** If an election under Rule 15.2.1 is made during the period:

- (a) beginning on 1 January or 1 July in a year; and
- (b) ending at the end of the first **pension payday** after that 1 January or 1 July;

this Division has effect as if the election had been made on the first day after that **pension payday**.

### Part of pension

**15.2.9** To avoid doubt, if a **pension** is apportioned under Division 4 of Part 9, this Division has effect, in relation to the portion applicable to a particular **spouse**, as if a reference to the **pension** were a reference to that portion.

### Method for reduction of spouse's pension in relation to Surcharge Commutation Amount

**15.2.10** **CSC** must, following consultation with an actuary, determine in writing, in relation to persons who are receiving a spouse's **pension**, the method that, having regard to:

- (a) a person's age when he or she makes an election under Rule 15.2.1; and
- (b) other relevant factors (if any);

is applicable for the purpose of working out, in relation to the person, the yearly amount that would have to be paid to discharge a liability equal to the person's Surcharge Commutation Amount.



## Division 3

### Commutation of child's pension

#### Election

##### 15.3.1 If:

- (a) a person (the Deceased Person) dies; and
- (b) either:
  - (i) the Deceased Person is not survived by a **spouse** but is survived by a child or children of the Deceased Person; or
  - (ii) the Deceased Person is survived by a **spouse**, the **spouse** dies, and the **spouse** is survived by a child or children of the **deceased person**; and
- (c) a **pension** is payable in respect of the child or children; and
- (d) an **assessment** is made of the **surcharge** on the Deceased Person's **surchargeable contributions** for a financial year; and
- (e) the person to whom the **pension** is payable (the Eligible Person) (who may be the child or one of the children) becomes liable to pay the **surcharge** under the **assessment** in accordance with paragraph 10(4)(ca) of the *Superannuation Contributions Tax (Assessment and Collection) Act 1997*;

the Eligible Person may, within:

- (f) three months after the **assessment** was made; or
- (g) such longer period as **CSC** allows;

give **CSC** a written notice electing to commute the whole or a part of that **pension** to a lump sum benefit equal to the amount specified in the election.

##### 15.3.2 The election must be accompanied by:

- (a) a written notice requesting that the amount of the lump sum benefit be:
  - (i) paid to the Commissioner of Taxation; and
  - (ii) wholly applied in payment of **surcharge** under the **assessment**; and
- (b) a copy of the notice of **assessment**.

#### Surcharge Commutation Amount

##### 15.3.3 The amount specified in the election:

- (a) must be equal to or less than the amount of the **surcharge** under the **assessment**; and
- (b) must not have the effect of reducing the **pension** below zero; and
- (c) is to be known as the Surcharge Commutation Amount for the purposes of this Division.

#### Entitlement to lump sum benefit

**15.3.4** If an Eligible Person makes an election under Rule 15.3.1 in relation to a **pension**, the Eligible Person is entitled to a lump sum benefit equal to the Surcharge Commutation Amount.

**15.3.5** If an Eligible Person is entitled to a lump sum benefit under Rule 15.3.4, the liability to pay that benefit must be discharged by:

- (a) paying the amount of that benefit to the Commissioner of Taxation in accordance with the Eligible Person's request; and
- (b) informing the Commissioner of Taxation of the Eligible Person's request that the amount be wholly applied in payment of **surcharge** under the **assessment** concerned.

### Reduction of pension

**15.3.6** If an Eligible Person makes an election under Rule 15.3.1 in relation to a **pension**, the annual rate of the **pension** is to be reduced in accordance with the method determined by **CSC** under Rule 15.3.10. The reduction takes effect from the beginning of the day of the election.

### One election per assessment

**15.3.7** An Eligible Person is not entitled to make more than one election under Rule 15.3.1 in relation to a particular **assessment**.

### Elections made before the first pension payday in a financial year

**15.3.8** If an election under Rule 15.3.1 is made during the period:

- (a) beginning on 1 January or 1 July in a year; and
- (b) ending at the end of the first **pension payday** after that 1 January or 1 July;

this Division has effect as if the election had been made on the first day after that **pension payday**.

### Part of pension

**15.3.9** To avoid doubt, if a **pension** is apportioned under Division 4 of Part 9, this Division has effect, in relation to the portion applicable to a particular child or to particular children, as if a reference to the **pension** were a reference to that portion.

### Method for reducing pension in relation to Surcharge Commutation Amount

**15.3.10** **CSC** must, following consultation with an actuary, determine in writing, in relation to persons to whom a **pension** is payable in respect of a child or children, the method that, having regard to:

- (a) the age of the child, or the ages of the children, when the person makes an election under Rule 15.3.1; and
- (b) other relevant factors (if any);

is applicable for the purpose of working out, in relation to the person, the yearly amount that would have to be paid to discharge a liability equal to the person's Surcharge Commutation Amount.

# PART 16 — FAMILY LAW SUPERANNUATION SPLITTING

## Division 1

### Words and Phrases Used in this Part

#### Explanation of certain words and phrases

**16.1.1** If a word or phrase defined in Part VIII B of the *Family Law Act 1975* is used in this Part, it has the same meaning unless excluded by the context. For convenience, a number of these words and phrases are listed as signpost definitions in Rule 16.1.2 below.

**16.1.2** Other words and phrases that have a special meaning when used in this Part have been explained below. They appear throughout the Part in **bold print** to remind you they have a special meaning.

<b>additional accumulation amount</b>	in relation to a <b>member spouse</b> who is, or has been at any time, a <b>member</b> , is the amount, if any, that would become payable if the <b>accumulated transfer amount</b> became payable as a lump sum at the <b>operative time</b> , less any part of that amount that would relate to the <b>early release deduction amount</b> .
<b>additional accumulation component</b>	means the amount calculated by multiplying the <b>additional accumulation amount</b> by the <b>separation factor</b> .
<b>associate benefit</b>	means <b>associate preserved benefit</b> , <b>associate preserved pension</b> or <b>associate standard pension</b> .
<b>associate preserved benefit</b>	means associate preserved benefit under Division 3 of this Part.
<b>associate preserved pension</b>	means associate preserved pension under Division 3 of this Part.
<b>associate standard pension</b>	means associate standard pension under Division 2 of this Part.
<b>base amount</b>	means: <ul style="list-style-type: none"> <li>• for a <b>splitting agreement</b> — the base amount specified in, or calculated under, the agreement; or</li> <li>• for a <b>splitting order</b> — the amount allocated under subsection 90MT(4) of the <i>Family Law Act 1975</i>.</li> </ul>

<b>ERDA</b>	in relation to a <b>member spouse</b> who is, or has been at any time, a <b>member</b> , is the amount, if any, of the <b>early release deduction amount</b> at the <b>operative time</b> .
<b>family law value</b>	means the amount determined in accordance with regulations under the <i>Family Law Act 1975</i> that apply for the purposes of paragraph 90MT(2)(a) of the <i>Family Law Act 1975</i> . In applying those regulations, the relevant date is taken to be the date on which the <b>operative time</b> occurs.
	<p><b>Note:</b></p> <p>This amount is determined by applying those regulations, whether or not an order has been made under subsection 90MT(1) of the <i>Family Law Act 1975</i>.</p>
<b>funded component</b>	<p>means:</p> <ul style="list-style-type: none"> <li>• where the original interest is not an entitlement to <b>associate preserved benefit</b> — the sum of the following amounts: <ul style="list-style-type: none"> <li>– the <b>member contributions component</b>;</li> <li>– the <b>productivity contributions component</b>;</li> <li>– the <b>additional accumulation component</b>;</li> </ul> </li> </ul> <p>less the <b>ERDA</b>; or</p> <ul style="list-style-type: none"> <li>• where the <b>original interest</b> is an entitlement to <b>associate preserved benefit</b> — the amount that would have been payable under paragraph 16.3.1(a) if the <b>original interest</b> had become payable at the <b>operative time</b> multiplied by the <b>separation factor</b>.</li> </ul>
<b>member contributions amount</b>	in relation to a <b>member spouse</b> who is, or has been at any time, a <b>member</b> , is the amount that would become payable if the <b>accumulated member contributions</b> became payable as a lump sum at the <b>operative time</b> , less any part of that amount that would relate to the <b>early release deduction amount</b> .
<b>member contributions component</b>	means the amount calculated by multiplying the <b>member contributions amount</b> by the <b>separation factor</b> .
<b>member spouse</b>	(see Part VIIIB of the <i>Family Law Act 1975</i> )
<b>non-member spouse</b>	(see Part VIIIB of the <i>Family Law Act 1975</i> )
<b>non-standard pension</b>	means a <b>pension</b> under these Rules other than a <b>standard pension</b> .

<b>operative time</b>	in relation to a <b>splitting agreement</b> or <b>splitting order</b> , means the time that is the operative time for the purposes of Part VIII B of the <i>Family Law Act 1975</i> in relation to a <b>payment split</b> under the agreement or order.
<b>original interest</b>	means a <b>superannuation interest</b> to which Division 2 of this Part applies.
<b>payment split</b>	(see Part VIII B of the <i>Family Law Act 1975</i> )
<b>productivity contributions amount</b>	in relation to a <b>member spouse</b> who is, or has been at any time, a <b>member</b> , is the amount that would become payable if the <b>accumulated productivity contributions</b> became payable as a lump sum at the <b>operative time</b> , less any part of that amount that would relate to the <b>early release deduction amount</b> .
<b>productivity contributions component</b>	means the amount calculated by multiplying the <b>productivity contributions amount</b> by the <b>separation factor</b> .
<b>scheme value</b>	means the amount determined under Rule 16.2.2.
<b>separation amount</b>	means: <ul style="list-style-type: none"> <li>• if a <b>splitting percentage</b> applies — the amount calculated by multiplying the <b>splitting percentage</b> by the greater of: <ul style="list-style-type: none"> <li>- the <b>family law value</b>; and</li> <li>- the <b>scheme value</b>; or</li> </ul> </li> <li>• if a <b>base amount</b> applies and the <b>scheme value</b> is not more than the <b>family law value</b> — the <b>base amount</b>; or</li> <li>• if a <b>base amount</b> applies and the <b>scheme value</b> is more than the <b>family law value</b> — the amount calculated using the formula: <math display="block">\text{scheme value} \times \frac{\text{Whole dollars in base amount}}{\text{Whole dollars in family law value}}</math> </li> </ul>
<b>separation factor</b>	means the number calculated by dividing the number of whole dollars in the <b>separation amount</b> by the number of whole dollars in the <b>scheme value</b> .
<b>splitting agreement</b>	means: <ul style="list-style-type: none"> <li>• a superannuation agreement (within the meaning of Part VIII B of the <i>Family Law Act 1975</i>); or</li> <li>• a flag lifting agreement (within the meaning of Part VIII B of the <i>Family Law Act 1975</i>) that provides for a <b>payment split</b>.</li> </ul>
<b>splitting order</b>	(see Part VIII B of the <i>Family Law Act 1975</i> )

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<b>splitting percentage</b>	means: <ul style="list-style-type: none"><li>• for a <b>splitting agreement</b> — the percentage specified in the agreement under subparagraph 90MJ(1)(c)(iii) of the <i>Family Law Act 1975</i>; or</li><li>• for a <b>splitting order</b> — the percentage specified in the order under subparagraph 90MT(1)(b)(i) of the <i>Family Law Act 1975</i>.</li></ul>
<b>standard pension</b>	means any of the following: <ul style="list-style-type: none"><li>• <b>pension</b> payable to a <b>member</b>, other than <b>pre-assessment payments</b> and <b>partial invalidity pensions</b>;</li><li>• <b>pension</b> payable to a <b>spouse</b>;</li><li>• <b>associate preserved pension</b>;</li><li>• <b>associate standard pension</b>.</li></ul>
<b>superannuation interest</b>	(see Part VIIIB of the <i>Family Law Act 1975</i> )
<b>unfunded component</b>	means the <b>separation amount</b> reduced by the <b>funded component</b> .

## Division 2

### Benefits for non-member spouse — associate pension or preserved benefit

#### Associate pension or preserved benefit for non-member spouse

**16.2.1** This Division applies to a **superannuation interest** under these Rules (the **original interest**) if:

- (a) **CSC** receives a **splitting agreement** or **splitting order** in respect of the **original interest**; and
- (b) the **splitting agreement**, or **splitting order**, has:
  - (i) an **operative time** on or after the commencement of Schedule 1 to the *Superannuation Legislation Amendment (Family Law and Other Matters) Act 2004*; or
  - (ii) an **operative time** earlier than the commencement of Schedule 1 to the *Superannuation Legislation Amendment (Family Law and Other Matters) Act 2004* and no benefits have become payable before that time in respect of the **original interest** to which the agreement or order relates; and
- (c) the **original interest** is not an entitlement under Rules 7.1.3, 7.1.4, 7.3.2 and 7.3.7; and
- (d) the **member spouse** and the **non-member spouse** are both alive at the **operative time**; and
- (e) if a **base amount applies** — the **base amount** at the **operative time** is not more than the **family law value** or the **scheme value**.

**16.2.2** Rule 16.2.2A applies if the most recent member information statement of a **member spouse** at the **operative time** did not show a debit in the **member spouse's** surcharge debt account.

**16.2.2A** For the definition of **scheme value** in Rule 16.1.2:

- (a) if the **operative time** was before the **family law commencement day**, the **scheme value** in relation to the **member spouse** is the **family law value**; and
- (b) if the **operative time** is on or after the **family law commencement day**:
  - (i) the **scheme value** in relation to the **member spouse** is determined using the methods and factors set out in Division 8 as in force at the **operative time**; or
  - (ii) if it is not possible to determine the **scheme value** using those methods and factors, the **scheme value** in relation to the **member spouse** is to be determined by an actuary appointed by **CSC** for this Rule.

**16.2.2B** Rules 16.2.2C to 16.2.2G apply if the most recent member information statement provided to a **member spouse** before the **operative time** (the **statement**) showed a debit in the **member spouse's** surcharge debt account.

**16.2.2C** For the definition of **scheme value** in Rule 16.1.2, and subject to Rules 16.2.2D to 16.2.2G:

- (a) if the **operative time** was before the **family law commencement day**, the **scheme value** in relation to the **member spouse** is the **family law value**; and
- (b) if the **operative time** is on or after the **family law commencement day**:
  - (i) the **scheme value** in relation to the **member spouse** is determined using the methods and factors set out in Division 8 as in force at the **operative time**; or
  - (ii) if it is not possible to determine the **scheme value** using those methods and factors, the **scheme value** in relation to the **member spouse** is to be determined by an actuary appointed by **CSC** for this Rule.

**16.2.2D** If:

- (a) it is necessary to work out the **scheme value** for the purpose of the definition of **separation amount** in Rule 16.1.2; and
- (b) the **operative time** is on or after the day on which this Rule commences;

the **scheme value** is the value identified under Rule 16.2.2C, reduced by the amount of the **member spouse**'s surcharge debt shown in the statement.

**16.2.2E** If:

- (a) it is necessary to work out the **scheme value** for the purpose of the definition of **separation factor** in Rule 16.1.2; and
- (b) the **operative time** is on or after the day on which this Rule commences;

the **scheme value** is the value identified under Rule 16.2.2C.

**16.2.2F** If the **operative time** was before the **family law commencement day**, the **separation factor** in relation to the **member spouse** is to be recalculated, from the **operative time**, by:

- (a) identifying the **scheme value** that had previously been used to calculate the **separation factor**; and
- (b) adding to that **scheme value** the amount of the **member spouse**'s surcharge debt shown in the statement; and
- (c) using the result of paragraph (b) to recalculate the **separation factor** from the **operative time**.

**16.2.2G** If the **operative time** was on or after the **family law commencement day**, and before the day on which this Rule commences, the **separation factor** in relation to the **member spouse** is to be recalculated, from the **operative time**, by:

- (a) identifying the **scheme value** that had previously been used to calculate the **separation amount** as part of calculating the **separation factor**; and
- (b) subtracting from that **scheme value** the amount of the **member spouse**'s surcharge debt shown in the statement; and
- (c) recalculating the **separation amount** using the reduced **scheme value** calculated under paragraph (b); and
- (d) using the result of paragraph (c), and the unreduced **scheme value** identified under Rule 16.2.2C, to recalculate the **separation factor** from the **operative time**.



### Associate pension for non-member spouse if operative time in payment phase

**16.2.3** If, at the **operative time**, **standard pension** is payable in respect of the **original interest**, the **non-member spouse** is entitled to **associate standard pension** from the **operative time**, at the rate calculated by reference to the **separation amount**.

**16.2.4** The annual rate of **associate standard pension** is calculated as follows:

- (a) work through each step in the order set out below:

**Step 1** Identify the **separation amount** in relation to the **non-member spouse**.

**Step 2** Work out a pension factor ( $F_{y+m}$ ) based on the **non-member spouse's** gender and age, using the formula:

$$\frac{F_y \times (12 - m) + F_{y+1} \times m}{12}$$

where

$F_y$  is the valuation factor mentioned in Table 1 of Division 7 applicable, at the **operative time**, to the **non-member spouse's** gender and age in completed years;

$m$  is the number of completed months of the **non-member spouse's** age, at the **operative time**, that are not included in the **non-member spouse's** age in completed years; and

$F_{y+1}$  is the valuation factor mentioned in Table 1 of Division 7 that would apply if the person's age in completed years at the **operative time** were 1 year more than it is.

*Note* The associate standard pension does not include a reversionary component.

**Step 3** Divide the amount worked out in step 1 by the pension factor worked out in step 2.

The result is the annual rate of the **associate standard pension**.

- (b) however, if it is not possible to calculate the annual rate of **associate standard pension** using paragraph (a), the annual rate of **associate standard pension** payable to a **non-member spouse** is to be calculated by an actuary appointed by CSC for this rule.

**Note:**

If the **member's** pension includes a funded component, the **associate standard pension** should include a funded component in the same proportion.

**16.2.5** If the annual rate of **associate standard pension** to which the **non-member spouse** becomes entitled is less than \$1300, the **non-member spouse** may elect to commute the pension.

**16.2.6** The amount of \$1300 is to be indexed in the same way, and at the same time, as a **standard pension** is indexed under Division 6 of Part 9 of these Rules.

**16.2.7** The election under Rule 16.2.5 must be made in writing to **CSC** not later than three months after the **non-member spouse** becomes entitled to the pension, or within such further period as **CSC** allows.

**16.2.8** If the **non-member spouse** makes the election under Rule 16.2.5, then the **non-member spouse** is entitled instead to a lump sum equal to the **separation amount**.

#### **Associate preserved benefit if operative time in growth phase**

**16.2.9** If, at the **operative time**, **standard pension** is not payable in respect of the **original interest**, then the **non-member spouse** is entitled to **associate preserved benefit** in accordance with Division 3 of this Part.

## Division 3

### Benefits for non-member spouse — associate preserved benefit

#### Associate preserved benefit

**16.3.1 Associate preserved benefit** consists of:

- (a) a lump sum equal to the **funded component** of the **separation amount**, together with interest (if any) in respect of that amount in accordance with a determination or determinations by **CSC** as to rates of interest and method of allocation taking into account any reduction under paragraph 16.5.2(a); and
- (b) a lump sum equal to the **unfunded component** of the **separation amount**, increased as follows taking into account any reduction under paragraph 16.5.2(b):

**Step 1** Identify the **unfunded component** of the **separation amount** at the **operative time**.

**Step 2** Increase the **unfunded component** for any period between the **operative time** and the time at which the **associate preserved benefit** first becomes payable, using the Treasury bond rate for the last working day of the financial year ending immediately before the period for which the increase is being calculated for bonds with a 10 year term.

*Note* The period between the **operative time** and the time at which the **associate preserved benefit** first becomes payable may include a number of full financial years, or may occur entirely within a single financial year.

*Treasury bond rate for bonds with a 10 year term*

The Treasury bond rate for the last working day of a financial year for bonds with a 10 year term is:

- (a) if any Treasury bonds with that term were issued on that day — the annual yield on those bonds; or
- (b) in any other case — the annual yield on Treasury bonds with that term, as published by the Reserve Bank of Australia for that day.

*Calculation of increase in separation amount*

The increase in the **unfunded component** is calculated:

- (a) at the end of each financial year that occurs between the **operative time** and the time at which the **associate preserved benefit** first becomes payable; and
- (b) immediately before the **associate preserved benefit** first becomes payable;

using the applicable Treasury bond rate for the relevant period worked out in steps 3, 4 and 5, and compounded period by period.

**Step 3** *First period*

Identify the shorter of:

- (a) the period between the **operative time** and the end of the financial year in which the **operative time** occurs; and
- (b) the period between the **operative time** and the day before the **associate preserved benefit** becomes payable.

This is the *first period*.

Multiply the number of days in the first period by the Treasury bond rate for bonds with a 10 year term that is applicable to the financial year in which the first period occurs, and divide the result by 365.

Round the result to 3 decimal places.

The result is the applicable Treasury bond rate for the first period.

**Step 4** *Full financial years (if any)*

Use this step if a full financial year occurs immediately after the end of the first period and before the **associate preserved benefit** becomes payable. This is the *second period*.

Identify the Treasury bond rate for bonds with a 10 year term that is applicable to the financial year.

Round the result to 3 decimal places.

The result is the applicable Treasury bond rate for the second period.

Repeat this arrangement for each full financial year after the second period.

**Step 5** *Final period (if any)*

Use this step if:

- (a) there is any period between the end of a financial year and the time at which the **associate preserved benefit** first becomes payable; and
- (b) neither step 3 nor step 4 covers that period.

This is the *final period*.

Multiply the number of days in the final period by the Treasury bond rate for bonds with a 10 year term that is applicable to the financial year in which the final period occurs, and divide the result by 365.

Round the result to 3 decimal places.

The result is the applicable Treasury bond rate for the final period.

**16.3.2** The benefit becomes payable at the later of the **operative time** and the **relevant time**. The **relevant time** is the earlier or earliest of whichever of the following dates are applicable to the **associate**:

- (a) the date **CSC** decides that the **associate** is suffering from a **terminal medical condition**; or

- (b) the date **CSC** decides that the **associate** is unlikely, because of a physical or mental incapacity, ever to be able to work again in a job for which he/she is reasonably qualified by education, training or experience or could reasonably be qualified after retraining; or
- (c) if the **associate** is entitled to a payment under Rule 16.3.9 — the date **CSC** is satisfied that the **associate** departed from Australia permanently; or
- (d) the date notified to **CSC** under Rule 16.3.3; or
- (e) the date the **associate** reaches age 65.

**16.3.3** The **associate** may give a written notice to **CSC** specifying a date that is not earlier than the date the **associate** reaches age 55.

### Benefit options — on reaching certain ages

**16.3.4** This rule applies to an **associate** whose **associate preserved benefit** has become payable on a date mentioned in paragraph 16.3.2(d) or (e). The **associate** may choose:

- (a) to be paid a lump sum of that part of his/her **associate preserved benefit** that the **SIS Act** permits to be paid in cash, or a lump sum of less than that amount, and:
  - (i) **roll-over** the balance of his/her **associate preserved benefit**; or
  - (ii) if the balance is 50% or more of his/her **associate preserved benefit** and the **associate preserved benefit** includes all of the funded component, convert the balance into an **associate preserved pension**, provided that the payment of the **associate preserved pension** is permitted by the **SIS Act**; or
- (b) to take his/her **associate preserved benefit** as an **associate preserved pension** provided that the **associate preserved benefit** includes all of the funded component and the payment of the **associate preserved pension** is permitted by the **SIS Act**; or
- (c) to **roll-over** his/her **associate preserved benefit**.

**16.3.5** The amount of **associate preserved pension** is calculated as follows:

- (a) work through each step in the order set out below:

**Step 1** Identify the amount, if any, of the **associate preserved benefit** to be converted to **associate preserved pension**.

*Note* This is the balance described in subparagraph 16.3.4(a)(ii) or the full amount as provided for by paragraph 16.3.4(b).

**Step 2** Work out a pension factor ( $F_{y+m}$ ) based on the **associate's** gender and age, using the formula:

$$\frac{F_y \times (12 - m) + F_{y+1} \times m}{12}$$

where

$F_y$  is:

the valuation factor mentioned in Table 2 of Division 7, applicable, when the pension first becomes payable, to the **associate's** gender and age in completed years;

**m** is the number of completed months of the **associate's** age, when the pension first becomes payable, that are not included in the **associate's** age in completed years; and

$F_{Y+1}$  is the valuation factor mentioned in Table 2 of Division 7 that would apply if the person's age in completed years at the **operative time** were 1 year more than it is.

*Note* The associate preserved pension does not include a reversionary component.

**Step 3** Divide the amount identified in step 1, by the pension factor worked out in step 2.

The result is the annual rate of the **associate preserved pension**.

- (b) however, if it is not possible to calculate the annual rate of **associate preserved pension** using paragraph (a), the annual rate of **associate preserved pension** payable to an **associate** is to be calculated by an actuary appointed by CSC for this rule.

### Benefit options — terminal medical condition or incapacity

**16.3.6** An **associate** whose **associate preserved benefit** has become payable under Rule 16.3.2 on the date CSC decides the benefit is payable on grounds of a **terminal medical condition** or a physical or mental incapacity may choose:

- (a) to take his/her **associate preserved benefit**:
- (i) entirely as a **associate preserved pension**; or
  - (ii) as part **associate preserved pension**, provided that the **associate preserved benefit** includes all of the **funded component**, by converting at least all of the **unfunded component** into **associate preserved pension**, and the balance paid as a lump sum; or
- (b) to be paid his/her **associate preserved benefit** as a lump sum.

**16.3.7** The amount of **associate preserved pension** is calculated as follows:

- (a) work through each step in the order set out below:

**Step 1** Identify the amount, if any, of the **associate preserved benefit** to be converted to **associate preserved pension**.

*Note* This is the full amount as provided for by subparagraph 16.3.6(a)(i) or the part described in subparagraph 16.3.6(a)(ii).

**Step 2** Work out a pension factor ( $F_{y+m}$ ) based on the **associate's** gender and age, using the formula:

$$\frac{F_y \times (12 - m) + F_{y+1} \times m}{12}$$

where

$F_y$  is:

the valuation factor mentioned in Table 3 of Division 7, applicable, when the pension first becomes payable, to the **associate's** gender and age in completed years;

**m** is the number of completed months of the **associate's** age, when the pension first becomes payable, that are not included in the **associate's** age in completed years; and

**F<sub>Y+1</sub>** is the valuation factor mentioned in Table 3 of Division 7 that would apply if the person's age in completed years at the **operative time** were 1 year more than it is.

*Note* The associate preserved pension does not include a reversionary component.

- Step 3** Divide the amount identified in step 1 by the pension factor worked out in step 2.

The result is the annual rate of the **associate preserved pension**.

- (b) however, if it is not possible to calculate the annual rate of **associate preserved pension** using paragraph (a), the annual rate of **associate preserved pension** payable to an **associate** is to be calculated by an actuary appointed by **CSC** for this rule.

#### Payment of lump sum on death of a non-member spouse

**16.3.8** If the **associate** dies before his/her **associate preserved benefit** becomes payable, **CSC** must pay the benefit as a lump sum to his/her **legal personal representative** or, if no **legal personal representative** can be found, to any individual or individuals that **CSC** determines.

#### Payment of lump sum — departed temporary resident

**16.3.9** An **associate** is to be paid his/her **associate preserved benefit** as a lump sum if:

- (a) **CSC** is satisfied that subregulation 6.20B(1A) of the *Superannuation Industry (Supervision) Regulations 1994* has been complied with; and
- (b) the payment is permitted by the **SIS Act**.

#### Access to all or part of associate preserved benefit

**16.3.10** An **associate** who applies to **CSC** for the early release of his/her **associate preserved benefit** on the grounds of severe financial hardship may, at any time, choose to be paid a lump sum to the value approved by **CSC** and have the balance of the **associate preserved benefit** (if any) remain in the scheme.

**16.3.11** An **associate** who applies to the Australian Prudential Regulation Authority for the early release of his/her **associate preserved benefit** on compassionate grounds may, at any time, choose to be paid a lump sum to the value approved by the Australian Prudential Regulation Authority and have the balance of the **associate preserved benefit** (if any) remain in the scheme.

**16.3.12** An **associate** who has been paid a lump sum under Rules 16.3.10 or 16.3.11 can be paid further amounts under those Rules provided that any further payments have been approved by the Australian Prudential Regulation Authority, or **CSC**, as the case may be.

#### Payment of amounts by CSC to the Commonwealth

**16.3.13** When the **funded component**, or part of that component, becomes payable, an equal amount must be paid by **CSC** out of the **PSS Fund** to the Commonwealth.

## Division 4

### Reduction of benefits for member spouse — operative time during growth phase

#### Operative time during growth phase — reduction of benefits

**16.4.1** This Division applies if:

- (a) at the **operative time**, **standard pension** is not payable in respect of the **original interest**; and
- (b) the **original interest** is not an entitlement to **associate preserved benefit**.

#### Reduction of accumulated contributions etc

**16.4.2** At the **operative time** the following amounts are reduced in respect of the **original interest**:

- (a) the **accumulated member contributions** are reduced by the **member contributions component**; and
- (b) the **accumulated productivity contributions** are reduced by the **productivity contributions component**; and
- (c) the **accumulated transfer amount** and the Transfer Multiple Amount are reduced by the **additional accumulation component**.

#### Reduction of benefit multiple where member spouse not a preserved benefit member

**16.4.3** Where the **member spouse** is not a **preserved benefit member** the Benefit Accrual Multiple (*see Divisions 2 and 3 of Part 5*) is reduced in respect of the **original interest** by the Reduction Multiple, which is calculated by multiplying the Benefit Accrual Multiple immediately before the **operative time** by the **separation factor**.

**Note:**

The reduction **multiple** is not to be taken into account when determining if the **maximum benefit limit** applies to the **member spouse**. (*See Divisions 6 and 7 of Part 5.*)

#### Reduction of maximum benefits on cessation of membership

**16.4.4** Where a reduction is made under Rule 16.4.3 in relation to a **member spouse**, when he/she ceases membership his/her **maximum benefit** at that time will be calculated in accordance with the following steps:

- Step 1** Identify the original **reduction multiple** that applied to the person at the **operative time**.
- Step 2** Calculate the **maximum benefit** lump sum that would be payable apart from this rule not taking the **reduction multiple** into account.



- Step 3** Divide the amount calculated at step 2 by the person's **average salary** to produce a multiple.
- Step 4** Calculate a revised **reduction multiple** by applying the **separation factor** to the multiple calculated at step 3.
- Step 5** Compare the two **reduction multiples**.
- Step 6** Recalculate the **maximum benefit** by using the lesser of the **reduction multiples**.

### Reduction of unfunded preserved benefit where member spouse is a preserved benefit member

**16.4.5** At the **operative time** the **unfunded preserved benefit** is reduced in respect of the **original interest** by the **unfunded component**.

### Reduction not to affect later non-standard pension

**16.4.6** A reduction under this Part is to be disregarded in calculating the amount of any **non-standard pension** that later becomes payable.

**Note:**

For example, the reduction will be disregarded in calculating the amount of pension payable in respect of a child of the **member spouse** after the **member spouse's** death where there is no pension payable to an **eligible spouse** (see Rules 7.1.4, 7.3.2 and 7.3.7).

## Division 5

**Reduction of benefits for member spouse —  
operative time during growth phase —  
reduction where original interest is  
entitlement to associate preserved benefit**

**Operative time during growth phase — reduction where original interest is entitlement to associate preserved benefit**

**16.5.1** This Division applies if:

- (a) at the **operative time**, **standard pension** is not payable in respect of the **original interest**; and
- (b) the **original interest** is an entitlement to **associate preserved benefit**.

**16.5.2** The following amounts are reduced in respect of the **original interest** from the **operative time**:

- (a) the **funded component** is reduced by the **funded component** of the later **separation amount**; and
- (b) the **unfunded component** is reduced by the **unfunded component** of the later **separation amount**.

## Division 6

### Reduction of benefits for member spouse — operative time during payments phase — reduction of pension

#### Operative time during payment phase — reduction of pension

**16.6.1** If, at the **operative time**, **standard pension** is payable in respect of the **original interest**, the annual rate of that pension is reduced as follows:

(a) work through each step in the order set out below:

- Step 1** Identify the annual rate of **standard pension** that was payable in relation to the **member spouse** immediately before the **operative time**.
- Step 2** If that annual rate of **standard pension** takes account of the existence of 1 or more **eligible children** or **partially dependent children**, deduct the part of the annual rate that takes account of the existence of those children.
- Step 3** Work out a pension factor ( $F_{y+m}$ ) based on the **member spouse's** gender, age and kind of standard pension, using the formula:

$$\frac{F_y \times (12 - m) + F_{y+1} \times m}{12}$$

where

$F_y$  is the valuation factor mentioned in Table 4 of Division 7 applicable, at the **operative time**, to the **member spouse's** gender and age in completed years;

$m$  is the number of completed months of the **member spouse's** age, at the **operative time**, that are not included in the **member spouse's** age in completed years; and

$F_{y+1}$  is the valuation factor mentioned in Table 4 of Division 7 that would apply if the person's age in completed years at the **operative time** were 1 year more than it is.

- Step 4** Multiply the annual rate of **standard pension** by the pension factor worked out in step 3.
- Step 5** Subtract the **separation amount** from the amount worked out in step 4.
- Step 6** Divide the amount worked out in step 5 by the pension factor worked out in step 3.
- Step 7** If step 2 applies, increase the rate worked out in step 6 by the part of the rate that was deducted under step 2.

The result is the annual rate of the **standard pension** payable after the **operative time** in respect of the **original interest**.

- (b) however, if it is not possible to calculate the annual rate of **standard pension** using paragraph (a), the annual rate of **standard pension** payable to a **member spouse** is to be calculated by an actuary appointed by **CSC** for this rule.

**16.6.2** A reduction under this Division is to be disregarded in calculating the amount of any **non-standard pension** that later becomes payable.

**Note:**

For example, the reduction will be disregarded in calculating the amount of pension payable in respect of a child of the **member spouse** after the **member spouse's** death where there is no pension payable to an **eligible spouse (See Part 9)**.

**Division 7****Pension factor tables****Table 1 Factors for Rule 16.2.4 (associate standard pension)**

<b>Age</b>	<b>Male</b>	<b>Female</b>	<b>Age</b>	<b>Male</b>	<b>Female</b>
18	26.3640	26.7782	59	16.5367	17.8676
19	26.2482	26.6732	60	16.1165	17.4964
20	26.1296	26.5646	61	15.6878	17.1160
21	26.0078	26.4520	62	15.2511	16.7265
22	25.8820	26.3353	63	14.8066	16.3282
23	25.7520	26.2139	64	14.3560	15.9216
24	25.6173	26.0881	65	13.8997	15.5068
25	25.4777	25.9580	66	13.4381	15.0840
26	25.3329	25.8230	67	12.9714	14.6534
27	25.1831	25.6831	68	12.4999	14.2153
28	25.0278	25.5380	69	12.0258	13.7694
29	24.8673	25.3882	70	11.5498	13.3165
30	24.7010	25.2331	71	11.0725	12.8570
31	24.5288	25.0729	72	10.5947	12.3914
32	24.3507	24.9075	73	10.1167	11.9209
33	24.1663	24.7366	74	9.6391	11.4444
34	23.9752	24.5601	75	9.1628	10.9622
35	23.7776	24.3776	76	8.6904	10.4746
36	23.5729	24.1891	77	8.2246	9.9819
37	23.3611	23.9945	78	7.7680	9.4839
38	23.1420	23.7935	79	7.3227	8.9898
39	22.9154	23.5858	80	6.8904	8.5015
40	22.6810	23.3714	81	6.4723	8.0212
41	22.4386	23.1501	82	6.0694	7.5488
42	22.1883	22.9218	83	5.6819	7.0864
43	21.9297	22.6859	84	5.3152	6.6364
44	21.6628	22.4428	85	4.9690	6.2002
45	21.3871	22.1923	86	4.6429	5.7793
46	21.1027	21.9342	87	4.3357	5.3695
47	20.8092	21.6685	88	4.0458	4.9690
48	20.5067	21.3952	89	3.7729	4.5892
49	20.1950	21.1142	90	3.5166	4.2309
50	19.8739	20.8255	91	3.2763	3.8948
51	19.5432	20.5288	92	3.0522	3.5816
52	19.2031	20.2243	93	2.8443	3.2928
53	18.8532	19.9120	94	2.6509	3.0212
54	18.4930	19.5917	95	2.4715	2.7655
55	18.1225	19.2634			
56	17.7415	18.9269			
57	17.3499	18.5823			
58	16.9480	18.2295			

**Table 2 Factors for Rule 16.3.5 (associate preserved pension)**

<b>Age</b>	<b>Male</b>	<b>Female</b>	<b>Age</b>	<b>Male</b>	<b>Female</b>
18	26.3640	26.7782	58	16.9480	18.2295
19	26.2482	26.6732	59	16.5367	17.8676
20	26.1296	26.5646	60	16.1165	17.4964
21	26.0078	26.4520	61	15.6878	17.1160
22	25.8820	26.3353	62	15.2511	16.7265
23	25.7520	26.2139	63	14.8066	16.3282
24	25.6173	26.0881	64	14.3560	15.9216
25	25.4777	25.9580	65	13.8997	15.5068
26	25.3329	25.8230	66	13.4381	15.0840
27	25.1831	25.6831	67	12.9714	14.6534
28	25.0278	25.5380	68	12.4999	14.2153
29	24.8673	25.3882	69	12.0258	13.7694
30	24.7010	25.2331	70	11.5498	13.3165
31	24.5288	25.0729	71	11.0725	12.8570
32	24.3507	24.9075	72	10.5947	12.3914
33	24.1663	24.7366	73	10.1167	11.9209
34	23.9752	24.5601	74	9.6391	11.4444
35	23.7776	24.3776	75	9.1628	10.9622
36	23.5729	24.1891	76	8.6904	10.4746
37	23.3611	23.9945	77	8.2246	9.9819
38	23.1420	23.7935	78	7.7680	9.4839
39	22.9154	23.5858	79	7.3227	8.9898
40	22.6810	23.3714	80	6.8904	8.5015
41	22.4386	23.1501	81	6.4723	8.0212
42	22.1883	22.9218	82	6.0694	7.5488
43	21.9297	22.6859	83	5.6819	7.0864
44	21.6628	22.4428	84	5.3152	6.6364
45	21.3871	22.1923	85	4.9690	6.2002
46	21.1027	21.9342	86	4.6429	5.7793
47	20.8092	21.6685	87	4.3357	5.3695
48	20.5067	21.3952	88	4.0458	4.9690
49	20.1950	21.1142	89	3.7729	4.5892
50	19.8739	20.8255	90	3.5166	4.2309
51	19.5432	20.5288	91	3.2763	3.8948
52	19.2031	20.2243	92	3.0522	3.5816
53	18.8532	19.9120	93	2.8443	3.2928
54	18.4930	19.5917	94	2.6509	3.0212
55	18.1225	19.2634	95	2.4715	2.7655
56	17.7415	18.9269			
57	17.3499	18.5823			

**Table 3 Factors for Rule 16.3.7 (associate standard pension — invalidity)**

<b>Age</b>	<b>Male</b>	<b>Female</b>	<b>Age</b>	<b>Male</b>	<b>Female</b>
18	25.5786	26.0484	58	15.6106	16.8663
19	25.4549	25.9315	59	15.1921	16.4796
20	25.3269	25.8098	60	14.7694	16.0848
21	25.1943	25.6834	61	14.3433	15.6822
22	25.0571	25.5522	62	13.9146	15.2721
23	24.9153	25.4164	63	13.4843	14.8546
24	24.7685	25.2757	64	13.0529	14.4307
25	24.6166	25.1302	65	12.6211	14.0005
26	24.4591	24.9800	66	12.1897	13.5646
27	24.2957	24.8249	67	11.7594	13.1232
28	24.1261	24.6647	68	11.3306	12.6769
29	23.9501	24.4995	69	10.9023	12.2244
30	23.7678	24.3290	70	10.4750	11.7665
31	23.5791	24.1529	71	10.0487	11.3037
32	23.3840	23.9709	72	9.6234	10.8367
33	23.1821	23.7830	73	9.1990	10.3663
34	22.9735	23.5890	74	8.7758	9.8962
35	22.7580	23.3887	75	8.3548	9.4283
36	22.5354	23.1821	76	7.9375	8.9644
37	22.3057	22.9692	77	7.5263	8.5071
38	22.0688	22.7499	78	7.1230	8.0588
39	21.8246	22.5242	79	6.7315	7.6202
40	21.5728	22.2921	80	6.3532	7.1927
41	21.3131	22.0529	81	5.9897	6.7767
42	21.0455	21.8063	82	5.6421	6.3715
43	20.7702	21.5523	83	5.3114	5.9775
44	20.4870	21.2909	84	4.9999	5.5987
45	20.1961	21.0219	85	4.7077	5.2366
46	19.8970	20.7458	86	4.4346	4.8936
47	19.5896	20.4628	87	4.1802	4.5724
48	19.2742	20.1727	88	3.9444	4.2766
49	18.9508	19.8756	89	3.7170	4.0027
50	18.6194	19.5713	90	3.4956	3.7506
51	18.2804	19.2605	91	3.2763	3.5190
52	17.9342	18.9430	92	3.0522	3.3048
53	17.5806	18.6191	93	2.8443	3.1024
54	17.2199	18.2887	94	2.6509	2.9070
55	16.8291	17.9811	95	2.4715	2.7125
56	16.4303	17.6169			
57	16.0240	17.2453			

**Table 4 Factors for Rule 16.6.1**

Age	Male Member Pension in payment			Female Member Pension in payment			Spouse Pension in payment		Associate Standard Pension or Associate Preserved Pension			
	Age		Invalidity	Age		Invalidity	Male	Female	Age		Invalidity	
	67% reversion	85% reversion		67% reversion	85% reversion				Male	Female	Male	Female
18	26.8575	26.9932	26.5236	26.9984	27.0590	26.6625	25.7376	26.5636	26.3640	26.7782	25.5786	26.0484
19	26.7566	26.8964	26.4137	26.9004	26.9629	26.5530	25.6046	26.4521	26.2482	26.6732	25.4549	25.9315
20	26.6529	26.7968	26.3014	26.7990	26.8635	26.4400	25.4700	26.3367	26.1296	26.5646	25.3269	25.8098
21	26.5461	26.6942	26.1854	26.6939	26.7604	26.3230	25.3324	26.2170	26.0078	26.4520	25.1943	25.6834
22	26.4358	26.5881	26.0654	26.5848	26.6535	26.2014	25.1908	26.0926	25.8820	26.3353	25.0571	25.5522
23	26.3217	26.4783	25.9412	26.4717	26.5425	26.0748	25.0443	25.9633	25.7520	26.2139	24.9153	25.4164
24	26.2034	26.3646	25.8127	26.3543	26.4275	25.9435	24.8923	25.8294	25.6173	26.0881	24.7685	25.2757
25	26.0809	26.2468	25.6796	26.2329	26.3085	25.8072	24.7347	25.6905	25.4777	25.9580	24.6166	25.1302
26	25.9539	26.1246	25.5418	26.1070	26.1851	25.6661	24.5711	25.5464	25.3329	25.8230	24.4591	24.9800
27	25.8223	25.9981	25.3991	25.9765	26.0572	25.5199	24.4017	25.3973	25.1831	25.6831	24.2957	24.8249
28	25.6860	25.8671	25.2513	25.8412	25.9246	25.3688	24.2264	25.2427	25.0278	25.5380	24.1261	24.6647
29	25.5451	25.7314	25.0979	25.7014	25.7875	25.2126	24.0449	25.0828	24.8673	25.3882	23.9501	24.4995
30	25.3990	25.5910	24.9388	25.5567	25.6456	25.0512	23.8571	24.9178	24.7010	25.2331	23.7678	24.3290
31	25.2477	25.4454	24.7738	25.4070	25.4989	24.8844	23.6628	24.7474	24.5288	25.0729	23.5791	24.1529
32	25.0912	25.2949	24.6027	25.2524	25.3472	24.7122	23.4618	24.5715	24.3507	24.9075	23.3840	23.9709
33	24.9291	25.1389	24.4256	25.0925	25.1904	24.5344	23.2536	24.3898	24.1663	24.7366	23.1821	23.7830
34	24.7612	24.9773	24.2420	24.9272	25.0282	24.3506	23.0380	24.2023	23.9752	24.5601	22.9735	23.5890
35	24.5874	24.8101	24.0523	24.7563	24.8605	24.1605	22.8149	24.0088	23.7776	24.3776	22.7580	23.3887
36	24.4074	24.6369	23.8558	24.5797	24.6871	23.9642	22.5838	23.8091	23.5729	24.1891	22.5354	23.1821
37	24.2211	24.4576	23.6528	24.3972	24.5079	23.7615	22.3448	23.6030	23.3611	23.9945	22.3057	22.9692
38	24.0282	24.2719	23.4429	24.2085	24.3226	23.5520	22.0975	23.3902	23.1420	23.7935	22.0688	22.7499



Age	Male Member Pension in payment			Female Member Pension in payment			Spouse Pension in payment		Associate Standard Pension or Associate Preserved Pension			
	Age		Invalidity	Age		Invalidity	Male	Female	Age		Invalidity	
	67% reversion	85% reversion		67% reversion	85% reversion				Male	Female	Male	Female
39	23.8287	24.0798	23.2259	24.0134	24.1310	23.3358	21.8418	23.1707	22.9154	23.5858	21.8246	22.5242
40	23.6222	23.8810	23.0019	23.8119	23.9331	23.1127	21.5777	22.9444	22.6810	23.3714	21.5728	22.2921
41	23.3762	23.6341	22.7280	23.5766	23.6939	22.8458	21.3049	22.7111	22.4386	23.1501	21.3131	22.0529
42	23.1211	23.3776	22.4442	23.3328	23.4458	22.5696	21.0233	22.4705	22.1883	22.9218	21.0455	21.8063
43	22.8565	23.1113	22.1502	23.0801	23.1885	22.2841	20.7332	22.2224	21.9297	22.6859	20.7702	21.5523
44	22.5821	22.8349	21.8455	22.8187	22.9221	21.9887	20.4344	21.9670	21.6628	22.4428	20.4870	21.2909
45	22.2976	22.5480	21.5301	22.5483	22.6463	21.6831	20.1269	21.7043	21.3871	22.1923	20.1961	21.0219
46	22.0028	22.2504	21.2038	22.2688	22.3608	21.3671	19.8110	21.4341	21.1027	21.9342	19.8970	20.7458
47	21.6974	21.9417	20.8664	21.9800	22.0656	21.0409	19.4864	21.1567	20.8092	21.6685	19.5896	20.4628
48	21.3812	21.6217	20.5177	21.6819	21.7608	20.7042	19.1532	20.8720	20.5067	21.3952	19.2742	20.1727
49	21.0540	21.2902	20.1575	21.3744	21.4460	20.3574	18.8116	20.5801	20.1950	21.1142	18.9508	19.8756
50	20.7154	20.9469	19.7855	21.0575	21.1213	20.0005	18.4621	20.2809	19.8739	20.8255	18.6194	19.5713
51	20.2789	20.4812	19.2903	20.7309	20.7864	19.6336	18.1044	19.9745	19.5432	20.5288	18.2804	19.2605
52	19.8259	19.9971	18.7777	20.3946	20.4415	19.2566	17.7390	19.6612	19.2031	20.2243	17.9342	18.9430
53	19.3560	19.4942	18.2476	20.0489	20.0865	18.8696	17.3661	19.3408	18.8532	19.9120	17.5806	18.6191
54	18.8686	18.9719	17.7004	19.6935	19.7214	18.4731	16.9860	19.0130	18.4930	19.5917	17.2199	18.2887
55	18.3635	18.4298	17.1365	19.3283	19.3462	18.0671	16.5994	18.6777	18.1225	19.2634	16.8291	17.9811
56	17.9889	18.0569	16.7447	18.9932	19.0114	17.7044	16.2071	18.3346	17.7415	18.9269	16.4303	17.6169
57	17.6037	17.6735	16.3453	18.6499	18.6685	17.3344	15.8102	17.9837	17.3499	18.5823	16.0240	17.2453
58	17.2083	17.2798	15.9385	18.2983	18.3173	16.9568	15.4097	17.6248	16.9480	18.2295	15.6106	16.8663
59	16.8034	16.8767	15.5264	17.9377	17.9570	16.5714	15.0038	17.2578	16.5367	17.8676	15.1921	16.4796
60	16.3895	16.4646	15.1097	17.5677	17.5873	16.1780	14.5929	16.8824	16.1165	17.4964	14.7694	16.0848
61	15.9670	16.0438	14.6892	17.1885	17.2084	15.7767	14.1772	16.4988	15.6878	17.1160	14.3433	15.6822
62	15.5363	15.6148	14.2657	16.8001	16.8204	15.3677	13.7567	16.1071	15.2511	16.7265	13.9146	15.2721

Age	Male Member Pension in payment			Female Member Pension in payment			Spouse Pension in payment		Associate Standard Pension or Associate Preserved Pension			
	Age		Invalidity	Age		Invalidity	Male	Female	Age		Invalidity	
	67% reversion	85% reversion		67% reversion	85% reversion				Male	Female	Male	Female
63	15.0977	15.1778	13.8400	16.4031	16.4236	14.9514	13.3312	15.7074	14.8066	16.3282	13.4843	14.8546
64	14.6527	14.7342	13.4127	15.9975	16.0184	14.5284	12.9046	15.2999	14.3560	15.9216	13.0529	14.4307
65	14.2016	14.2846	12.9843	15.5837	15.6049	14.0992	12.4775	14.8847	13.8997	15.5068	12.6211	14.0005
66	13.7448	13.8292	12.5558	15.1619	15.1833	13.6640	12.0503	14.4617	13.4381	15.0840	12.1897	13.5646
67	13.2826	13.3682	12.1275	14.7322	14.7539	13.2234	11.6231	14.0309	12.9714	14.6534	11.7594	13.1232
68	12.8152	12.9019	11.7002	14.2948	14.3167	12.7776	11.1959	13.5917	12.4999	14.2153	11.3306	12.6769
69	12.3446	12.4323	11.2727	13.8498	13.8719	12.3255	10.7720	13.1468	12.0258	13.7694	10.9023	12.2244
70	11.8716	11.9601	10.8454	13.3975	13.4198	11.8680	10.3522	12.6966	11.5498	13.3165	10.4750	11.7665
71	11.3968	11.4860	10.4185	12.9385	12.9610	11.4054	9.9375	12.2418	11.0725	12.8570	10.0487	11.3037
72	10.9208	11.0105	9.9920	12.4735	12.4961	10.9385	9.5290	11.7832	10.5947	12.3914	9.6234	10.8367
73	10.4440	10.5340	9.5657	12.0033	12.0260	10.4681	9.1276	11.3218	10.1167	11.9209	9.1990	10.3663
74	9.9668	10.0570	9.1401	11.5271	11.5498	9.9978	8.7262	10.8571	9.6391	11.4444	8.7758	9.8962
75	9.4905	9.5806	8.7160	11.0451	11.0679	9.5295	8.3253	10.3897	9.1628	10.9622	8.3548	9.4283
76	9.0172	9.1070	8.2949	10.5577	10.5805	9.0650	7.9263	9.9207	8.6904	10.4746	7.9375	8.9644
77	8.5496	8.6390	7.8791	10.0650	10.0879	8.6069	7.5308	9.4512	8.2246	9.9819	7.5263	8.5071
78	8.0904	8.1791	7.4705	9.5670	9.5899	8.1576	7.1401	8.9822	7.7680	9.4839	7.1230	8.0588
79	7.6415	7.7292	7.0727	9.0727	9.0956	7.7178	6.7597	8.5181	7.3227	8.9898	6.7315	7.6202
80	7.2047	7.2912	6.6874	8.5842	8.6069	7.2888	6.3909	8.0610	6.8904	8.5015	6.3532	7.1927
81	6.7813	6.8662	6.3159	8.1033	8.1259	6.8712	6.0345	7.6132	6.4723	8.0212	5.9897	6.7767
82	6.3721	6.4553	5.9596	7.6303	7.6527	6.4643	5.6907	7.1767	6.0694	7.5488	5.6421	6.3715
83	5.9776	6.0589	5.6195	7.1672	7.1894	6.0686	5.3595	6.7536	5.6819	7.0864	5.3114	5.9775
84	5.6030	5.6821	5.2980	6.7162	6.7381	5.6878	5.0467	6.3464	5.3152	6.6364	4.9999	5.5987
85	5.2483	5.3251	4.9952	6.2788	6.3004	5.3237	4.7520	5.9563	4.9690	6.2002	4.7077	5.2366
86	4.9131	4.9874	4.7111	5.8567	5.8780	4.9785	4.4748	5.5843	4.6429	5.7793	4.4346	4.8936

Age	Male Member Pension in payment			Female Member Pension in payment			Spouse Pension in payment		Associate Standard Pension or Associate Preserved Pension			
	Age		Invalidity	Age		Invalidity	Male	Female	Age		Invalidity	
	67% reversion	85% reversion		67% reversion	85% reversion				Male	Female	Male	Female
87	4.5964	4.6680	4.4454	5.4455	5.4664	4.6550	4.2142	5.2313	4.3357	5.3695	4.1802	4.5724
88	4.2966	4.3655	4.1980	5.0436	5.0641	4.3567	3.9684	4.8983	4.0458	4.9690	3.9444	4.2766
89	4.0135	4.0797	3.9591	4.6622	4.6822	4.0802	3.7377	4.5806	3.7729	4.5892	3.7170	4.0027
90	3.7469	3.8102	3.7265	4.3021	4.3217	3.8255	3.5224	4.2785	3.5166	4.2309	3.4956	3.7506
91	3.4962	3.5566	3.4962	3.9641	3.9831	3.5911	3.3227	3.9918	3.2763	3.8948	3.2763	3.5190
92	3.2615	3.3191	3.2615	3.6487	3.6671	3.3740	3.1398	3.7202	3.0522	3.5816	3.0522	3.3048
93	3.0429	3.0976	3.0429	3.3575	3.3753	3.1685	2.9762	3.4635	2.8443	3.2928	2.8443	3.1024
94	2.8389	2.8906	2.8389	3.0832	3.1003	2.9700	2.8229	3.2203	2.6509	3.0212	2.6509	2.9070
95	2.6490	2.6978	2.6490	2.8245	2.8408	2.7719	2.6793	2.9892	2.4715	2.7655	2.4715	2.7125

## Division 8

### Methods and Factors used to determine scheme value in relation to member spouse

#### Member

**16.8.1** The value of an interest that a person has as a **member** is to be worked out using the following formula:

$$ABM \times AS \times ABF_{y+m,s} + AMC \times (1 - MCF_{y+m,s}) + APC \times (1 - PCF_{y+m,s}) + ATA - ERDA$$

where:

**ABM** is:

- (a) for a **maximum benefits member** — the lump sum benefit the person would receive if the person ceased to be a **member** of the **PSS scheme** at the **operative time**, divided by the person's **average salary** at the **operative time**; and
- (b) for any other member — the **benefit accrual multiple**, within the meaning of Rule 5.2.1 or 5.3.1 of these Rules, as applicable, at the **operative time**, but excluding any **excess contribution multiple** that would apply if the person ceased membership of the **PSS scheme** at the **operative time**.

**AS** is the person's **average salary** at the **operative time**.

**ABF<sub>y+m,s</sub>** is the factor calculated in accordance with the following formula:

$$\frac{ABF_{y,s} \times (12 - m) + ABF_{y+1,s} \times m}{12}$$

where:

**ABF<sub>y,s</sub>** is the **accrued benefit multiple** valuation factor mentioned in whichever of Tables 1A to 1D is applicable, given the following:

- (a) the person's **first day of membership** of the **PSS scheme**;
- (b) the person's gender;
- (c) the person's age in completed years at the **operative time**;
- (d) the number of complete years between the person's **first day of membership** and the **operative time**.

**m** is the number of complete months of the person's age, at the **operative time**, that are not included in the person's completed years of age.

**ABF<sub>y+1,s</sub>** is the **accrued benefit multiple** valuation factor mentioned in Table 1A to 1D that would apply if the person's age in completed years at the **operative time** were 1 year more than it is.

**AMC** is the person's **accumulated member contributions** at the **operative time**.

**MCF<sub>y+m,s</sub>** is the factor calculated in accordance with the following formula:

$$\frac{MCF_{y,s} \times (12 - m) + MCF_{y+1,s} \times m}{12}$$

where:

**MCF<sub>y,s</sub>** is the member contribution valuation factor mentioned in whichever of Tables 2A to 2D is applicable, given the following:

- (a) the person's **first day of membership** of the **PSS scheme**;
- (b) the person's gender;
- (c) the person's age in completed years at the **operative time**;
- (d) the number of complete years between the person's **first day of membership** and the **operative time**.

**m** has the meaning given above.

**MCF<sub>y+1,s</sub>** is the member contribution valuation factor mentioned in Table 2A to 2D that would apply if the person's age in completed years at the **operative time** were 1 year more than it is.

**APC** is the person's **accumulated productivity contributions** at the **operative time**.

**PCF<sub>y+m,s</sub>** is the factor calculated in accordance with the following formula:

$$\frac{\text{PCF}_{y,s} \times (12 - m) + \text{PCF}_{y+1,s} \times m}{12}$$

where:

**PCF<sub>y,s</sub>** is the productivity contribution valuation factor mentioned in whichever of Tables 3A to 3D is applicable, given the following:

- (a) the person's **first day of membership** of the **PSS scheme**;
- (b) the person's gender;
- (c) the person's age in completed years at the **operative time**;
- (d) the number of complete years between the person's **first day of membership** and the **operative time**.

**m** has the meaning given above.

**PCF<sub>y+1,s</sub>** is the productivity contribution valuation factor mentioned in Table 3A to 3D that would apply if the person's age in completed years at the **operative time** were 1 year more than it is.

**ATA** is the **accumulated transfer amount**, or if there are 2 or more such amounts, the sum of those amounts, in respect of the person at the **operative time**.

**ERDA** (see Rule 16.1.2)

### Preserved benefit member eligible for benefit under paragraph 8.2.1(A)

**16.8.2** This rule applies to the interest of a **preserved benefit member** who is eligible to receive a benefit under paragraph 8.2.1(A). The value of the interest is to be worked out using the following formula:

$$\text{UDB} \times \text{UDBF}_{y+m} + \text{FDB} \times \text{FDBF}_{y+m} + \text{ATA} - \text{ERDA}$$

where:

**UDB** is the **unfunded preserved benefit** included in the **preserved benefit** which, under Rule 8.6.2 of these Rules, increases in line with movements in the consumer price index, as at the **operative time**.

**UDBF<sub>y+m</sub>** is the factor calculated in accordance with the following formula:

$$\frac{\text{UDBF}_y \times (12 - m) + \text{UDBF}_{y+1} \times m}{12}$$

where:

**UDBF<sub>y</sub>** is the unfunded valuation factor, mentioned in Table 4 that applies at the person's age in completed years, at the **operative time**, for the person's gender.

**m** is the number of complete months of the person's age, at the **operative time**, that are not included in the person's completed years of age.

**UDBF<sub>y+1</sub>** is the unfunded valuation factor mentioned in Table 4 that would apply if the person's age in completed years at the **operative time** were 1 year more than it is.

**FDB** is the sum of the **accumulated member contributions** and the **accumulated productivity contributions** included in the **preserved benefit** which, under Rule 8.6.1 of these Rules, increases in line with the fund crediting rate, as at the **operative time**.

**FDBF<sub>y+m</sub>** is the factor calculated in accordance with the following formula:

$$\frac{\text{FDBF}_y \times (12 - m) + \text{FDBF}_{y+1} \times m}{12}$$

where:

**FDBF<sub>y</sub>** is the funded valuation factor mentioned in Table 4 that applies at the person's age in completed years, at the **operative time**, for the person's gender.

**m** has the meaning given above.

**FDBF<sub>y+1</sub>** is the funded valuation factor mentioned in Table 4 that would apply if the person's age in completed years at the **operative time** were 1 year more than it is.

**ATA** is the **accumulated transfer amount**, or if there are 2 or more such amounts, the sum of those amounts, in respect of the person at the **operative time**.

**ERDA** (see Rule 16.1.2)

### Preserved benefit member not eligible for benefit under paragraph 8.2.1(A)

**16.8.3** This rule applies to the interest of a **preserved benefit member** who is not eligible to receive a benefit under paragraph 8.2.1(A). The value of the interest is to be worked out using the following formula:

$$\text{UDB} \times \text{UDBF}_{y+m} + \text{FDB} + \text{ATA} - \text{ERDA}$$

where:

**UDB** is the **unfunded preserved benefit** included in the **preserved benefit** which, under Rule 8.6.2 of these Rules, increases in line with movements in the consumer price index, as at the **operative time**.

**UDBF<sub>y+m</sub>** is the factor calculated in accordance with the following formula:

$$\frac{\text{UDBF}_y \times (12 - m) + \text{UDBF}_{y+1} \times m}{12}$$

where:

**UDBF<sub>y</sub>** is the valuation factor mentioned in Table 5 that applies at the person's age in completed years, at the **operative time**, for the person's gender.

**m** is the number of complete months of the person's age, at the **operative time**, that are not included in the person's completed years of age.

$UDBF_{y+1}$  is the valuation factor mentioned in Table 5 that would apply if the person's age in completed years at the **operative time** were 1 year more than it is.

**FDB** is the sum of any **accumulated member contributions** and any **accumulated productivity contributions** included in the **preserved benefit** which, under Rule 8.6.1 of these Rules, increases in line with the fund crediting rate, as at the **operative time**.

**ATA** is the **accumulated transfer amount**, or if there are 2 or more such amounts, the sum of those amounts, in respect of the person at the **operative time**.

**ERDA** (see Rule 16.1.2)

### Associate

**16.8.4** The value of an interest that a person has as an **associate** is to be worked out using the following formula:

$$FLS + UFLS$$

where:

**FLS** is the amount calculated under paragraph 16.3.1(a) of these Rules that would be payable as a lump sum at the **operative time**.

**UFLS** is the amount calculated under paragraph 16.3.1(b) of these Rules that would be payable as a lump sum at the **operative time**.

### Pensioner

**16.8.5** The value of an interest that a person has as a **pensioner** is to be worked out using the following formula:

$$P \times F_{y+m}$$

where:

**P** is:

- (a) for an **invalidity pensioner** — the annual **pension** amount payable to the person disregarding any reduction or suspension under Division 11 of Part 10 of these Rules; and
- (b) in any other case — the annual **pension** amount payable to the person, other than any part of that **pension** that is additional pension paid in respect of 1 or more **eligible children** or **partially dependent children**.

$F_{y+m}$  is the factor calculated in accordance with the following formula:

$$\frac{F_y \times (12 - m) + F_{y+1} \times m}{12}$$

where:

$F_y$  is the valuation factor mentioned in Table 6 that applies given the following:

- (a) the person's age in completed years at the **operative time**;
- (b) the member's gender;
- (c) the type of **pension**.

**m** is the number of complete months of the person's age, at the **operative time**, that are not included in the person's completed years of age.

$F_{y+1}$  is the valuation factor mentioned in Table 6 that would apply if the person's age in completed years at the **operative time** were 1 year more than it is.



## Tables of valuation factors

**16.8.6** For the purposes of this Division, the tables of valuation factors are as follows:

**Table 1A Accrued benefit multiple valuation factors (ABF) (Rule 16.2.2) — males with first day of membership of the PSS on or before 30 June 1999**

Age	Complete years between first day of membership and operative time																
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
18	0.758423	0.779167	0.787277														
19	0.713903	0.734013	0.747928	0.750011													
20	0.683594	0.703964	0.717963	0.726249	0.723372												
21	0.666238	0.686883	0.701781	0.710568	0.714104	0.734316											
22	0.656943	0.675566	0.691198	0.701220	0.705449	0.726599	0.743949										
23	0.653042	0.668917	0.682493	0.693355	0.698860	0.720069	0.738458	0.753111									
24	0.653326	0.666710	0.677671	0.686683	0.693352	0.713896	0.732563	0.748475	0.760743								
25	0.656591	0.668489	0.677048	0.683563	0.688564	0.708560	0.726758	0.743164	0.756906	0.760405							
26	0.662863	0.673184	0.680384	0.684569	0.687168	0.703817	0.721678	0.737806	0.752245	0.756060	0.757600						
27	0.671384	0.680715	0.686440	0.689395	0.689733	0.702440	0.716987	0.732988	0.747338	0.750719	0.752707	0.765302					
28	0.681809	0.690121	0.695038	0.696650	0.695906	0.704998	0.715584	0.728329	0.742765	0.745658	0.747356	0.759033	0.769786				
29	0.693062	0.701837	0.705842	0.706769	0.704758	0.711574	0.718487	0.727242	0.738464	0.741037	0.742375	0.753212	0.763182	0.772321			
30	0.704197	0.713595	0.718327	0.718444	0.715857	0.720931	0.725571	0.730603	0.737808	0.740226	0.741379	0.751494	0.760790	0.769304	0.777077		
31	0.716467	0.725393	0.730998	0.732048	0.728705	0.732817	0.735707	0.738445	0.741859	0.743962	0.745066	0.754573	0.763302	0.771288	0.778572	0.785199	
32	0.729628	0.738519	0.743769	0.745906	0.743660	0.746665	0.748611	0.749576	0.750660	0.752687	0.753548	0.762549	0.770805	0.778350	0.785227	0.791477	0.797145
33	0.743869	0.752779	0.758117	0.759972	0.758976	0.762311	0.763125	0.763139	0.762408	0.764266	0.765100	0.773634	0.781451	0.788588	0.795086	0.800987	0.806334
34	0.758697	0.767615	0.773146	0.775246	0.774070	0.777967	0.779215	0.778099	0.776430	0.777972	0.778688	0.786800	0.794220	0.800988	0.807145	0.812731	0.817789
35	0.772428	0.781302	0.786993	0.789437	0.788639	0.793457	0.795383	0.794787	0.791978	0.793385	0.793816	0.801525	0.808570	0.814988	0.820820	0.826108	0.830893
36	0.785832	0.793571	0.799405	0.802191	0.801909	0.808291	0.811292	0.811490	0.809287	0.810385	0.810720	0.818030	0.824701	0.830772	0.836285	0.841278	0.845792
37	0.800315	0.805600	0.810372	0.813484	0.813715	0.821824	0.826591	0.828001	0.826688	0.827679	0.827724	0.834633	0.840931	0.846657	0.851851	0.856552	0.860799
38	0.815027	0.818819	0.821074	0.823210	0.823947	0.833807	0.840525	0.843888	0.843910	0.844620	0.844588	0.851073	0.856978	0.862341	0.867200	0.871595	0.875562
39	0.830456	0.832361	0.833147	0.832722	0.832573	0.844178	0.852881	0.858402	0.860549	0.860969	0.860679	0.866733	0.872239	0.877234	0.881757	0.885844	0.889531
40	0.847314	0.846705	0.845582	0.843723	0.840982	0.852851	0.863543	0.871268	0.875766	0.875782	0.875226	0.880821	0.885904	0.890510	0.894678	0.898440	0.901832
41	0.861453	0.861246	0.857530	0.853765	0.849638	0.859833	0.870916	0.880846	0.887746	0.887516	0.886587	0.891683	0.896308	0.900496	0.904281	0.907696	0.910772
42	0.876469	0.876664	0.873540	0.867112	0.861080	0.868506	0.877930	0.888393	0.897722	0.897703	0.896579	0.901154	0.905302	0.909053	0.912441	0.915494	0.918243
43	0.892102	0.893026	0.890497	0.884826	0.876045	0.880136	0.886714	0.895528	0.905528	0.905725	0.904888	0.908944	0.912615	0.915933	0.918925	0.921621	0.924046

*Methods and Factors used to determine scheme value in relation to member spouse*

## Complete years between first day of membership and operative time

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
44	0.907775	0.910076	0.908501	0.903591	0.895706	0.895512	0.898619	0.904512	0.912872	0.913242	0.912703	0.916302	0.919557	0.922494	0.925142	0.927525	0.929667
45	0.919732	0.927294	0.927370	0.923596	0.916598	0.915962	0.914549	0.916827	0.922177	0.922579	0.922288	0.925502	0.928405	0.931023	0.933381	0.935501	0.937406
46	0.935910	0.940485	0.946478	0.944598	0.938886	0.937723	0.935885	0.933399	0.934982	0.935392	0.935192	0.938087	0.940698	0.943051	0.945168	0.947070	0.948778
47	0.954413	0.958397	0.961291	0.965949	0.962340	0.960639	0.958278	0.955376	0.951942	0.951977	0.951832	0.954449	0.956807	0.958929	0.960836	0.962549	0.964084
48	0.975500	0.978964	0.981330	0.982747	0.986271	0.984068	0.981170	0.977745	0.973900	0.973577	0.973069	0.975437	0.977568	0.979484	0.981203	0.982746	0.984128
49	0.999817	1.002755	1.004647	1.005575	1.005693	1.008257	1.004856	1.000890	0.996517	0.995876	0.995013	0.997102	0.998979	1.000664	1.002175	1.003528	1.004740
50	1.024830	1.027152	1.028534	1.029008	1.028652	1.027615	1.029356	1.024880	1.019954	1.018869	1.017690	1.019466	1.021058	1.022485	1.023763	1.024907	1.025929
51	1.046897	1.048458	1.049205	1.049166	1.048359	1.046853	1.044788	1.045785	1.040366	1.038828	1.037213	1.038625	1.039889	1.041019	1.042029	1.042932	1.043738
52	1.069576	1.070277	1.070277	1.069627	1.068338	1.066411	1.063899	1.060936	1.061303	1.059358	1.057292	1.058293	1.059187	1.059984	1.060696	1.061330	1.061896
53	1.093165	1.092857	1.091983	1.090586	1.088697	1.086303	1.083386	1.079985	1.076227	1.080463	1.077991	1.078523	1.078996	1.079417	1.079792	1.080126	1.080422
54	1.118180	1.116588	1.114665	1.112371	1.109724	1.106730	1.103355	1.099556	1.095360	1.095360	1.099417	1.099417	1.099417	1.099417	1.099417	1.099417	1.099417
55	1.143206	1.141736	1.139966	1.137827	1.135275	1.132330	1.128998	1.125241	1.121013	1.121013	1.121013	1.121013	1.121013	1.121013	1.121013	1.121013	1.121013
56	1.147231	1.145848	1.144190	1.142191	1.139777	1.136896	1.133571	1.129810	1.125569	1.125569	1.125569	1.125569	1.125569	1.125569	1.125569	1.125569	1.125569
57	1.151939	1.150612	1.149047	1.147170	1.144908	1.142174	1.138913	1.135150	1.130893	1.130893	1.130893	1.130893	1.130893	1.130893	1.130893	1.130893	1.130893
58	1.156256	1.156256	1.154750	1.152973	1.150843	1.148275	1.145173	1.141471	1.137200	1.137200	1.137200	1.137200	1.137200	1.137200	1.137200	1.137200	1.137200
59	1.161239	1.161239	1.161239	1.159520	1.157491	1.155059	1.152128	1.148586	1.144360	1.144360	1.144360	1.144360	1.144360	1.144360	1.144360	1.144360	1.144360
60	1.165278	1.165278	1.165278	1.165278	1.163244	1.160844	1.157967	1.154500	1.150310	1.150310	1.150310	1.150310	1.150310	1.150310	1.150310	1.150310	1.150310
61	1.168636	1.168636	1.168636	1.168636	1.168636	1.166158	1.163234	1.159728	1.155503	1.155503	1.155503	1.155503	1.155503	1.155503	1.155503	1.155503	1.155503
62	1.174442	1.174442	1.174442	1.174442	1.174442	1.174442	1.171440	1.167898	1.163652	1.163652	1.163652	1.163652	1.163652	1.163652	1.163652	1.163652	1.163652
63	1.182511	1.182511	1.182511	1.182511	1.182511	1.182511	1.182511	1.178852	1.174535	1.174535	1.174535	1.174535	1.174535	1.174535	1.174535	1.174535	1.174535
64	1.194281	1.194281	1.194281	1.194281	1.194281	1.194281	1.194281	1.189875	1.189875	1.189875	1.189875	1.189875	1.189875	1.189875	1.189875	1.189875	1.189875
65	1.210078	1.210078	1.210078	1.210078	1.210078	1.210078	1.210078	1.210078	1.210078	1.210078	1.210078	1.210078	1.210078	1.210078	1.210078	1.210078	1.210078
66	1.201267	1.201267	1.201267	1.201267	1.201267	1.201267	1.201267	1.201267	1.201267	1.201267	1.201267	1.201267	1.201267	1.201267	1.201267	1.201267	1.201267
67	1.191802	1.191802	1.191802	1.191802	1.191802	1.191802	1.191802	1.191802	1.191802	1.191802	1.191802	1.191802	1.191802	1.191802	1.191802	1.191802	1.191802
68	1.181657	1.181657	1.181657	1.181657	1.181657	1.181657	1.181657	1.181657	1.181657	1.181657	1.181657	1.181657	1.181657	1.181657	1.181657	1.181657	1.181657
69	1.170903	1.170903	1.170903	1.170903	1.170903	1.170903	1.170903	1.170903	1.170903	1.170903	1.170903	1.170903	1.170903	1.170903	1.170903	1.170903	1.170903
70	1.159535	1.159535	1.159535	1.159535	1.159535	1.159535	1.159535	1.159535	1.159535	1.159535	1.159535	1.159535	1.159535	1.159535	1.159535	1.159535	1.159535
71	1.147545	1.147545	1.147545	1.147545	1.147545	1.147545	1.147545	1.147545	1.147545	1.147545	1.147545	1.147545	1.147545	1.147545	1.147545	1.147545	1.147545
72	1.134929	1.134929	1.134929	1.134929	1.134929	1.134929	1.134929	1.134929	1.134929	1.134929	1.134929	1.134929	1.134929	1.134929	1.134929	1.134929	1.134929
73	1.121665	1.121665	1.121665	1.121665	1.121665	1.121665	1.121665	1.121665	1.121665	1.121665	1.121665	1.121665	1.121665	1.121665	1.121665	1.121665	1.121665
74	1.107734	1.107734	1.107734	1.107734	1.107734	1.107734	1.107734	1.107734	1.107734	1.107734	1.107734	1.107734	1.107734	1.107734	1.107734	1.107734	1.107734
75	1.093156	1.093156	1.093156	1.093156	1.093156	1.093156	1.093156	1.093156	1.093156	1.093156	1.093156	1.093156	1.093156	1.093156	1.093156	1.093156	1.093156
and over																	

**Table 1A Accrued benefit multiple valuation factors (ABF) (Rule 16.2.2) — males with first day of membership of the PSS on or before 30 June 1999 (continued)**

Age	Complete years between first day of membership and operative time																
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
33	0.811170																
34	0.822361	0.826485															
35	0.835214	0.839110	0.842618														
36	0.849867	0.853538	0.856842	0.859812													
37	0.864629	0.868079	0.871182	0.873969	0.876471												
38	0.879139	0.882357	0.885251	0.887849	0.890181	0.892270											
39	0.892852	0.895840	0.898525	0.900934	0.903095	0.905031	0.906765										
40	0.904886	0.907631	0.910097	0.912309	0.914292	0.916068	0.917658	0.919080									
41	0.913539	0.916026	0.918258	0.920260	0.922054	0.923660	0.925097	0.926382	0.927531								
42	0.920714	0.922934	0.924925	0.926710	0.928309	0.929740	0.931020	0.932164	0.933186	0.934100							
43	0.926224	0.928180	0.929933	0.931504	0.932911	0.934169	0.935295	0.936300	0.937199	0.938001	0.938717						
44	0.931591	0.933316	0.934863	0.936248	0.937487	0.938596	0.939587	0.940473	0.941263	0.941969	0.942599	0.943162					
45	0.939115	0.940647	0.942020	0.943248	0.944347	0.945330	0.946209	0.946993	0.947694	0.948319	0.948877	0.949374	0.949818				
46	0.950309	0.951681	0.952910	0.954009	0.954992	0.955870	0.956655	0.957356	0.957981	0.958540	0.959038	0.959482	0.959878	0.960231			
47	0.965461	0.966693	0.967796	0.968782	0.969664	0.970451	0.971155	0.971783	0.972343	0.972843	0.973289	0.973686	0.974041	0.974357	0.974638		
48	0.985366	0.986474	0.987464	0.988350	0.989141	0.989847	0.990478	0.991041	0.991543	0.991991	0.992390	0.992746	0.993063	0.993346	0.993598	0.993823	
49	1.005824	1.006793	1.007660	1.008434	1.009125	1.009741	1.010292	1.010783	1.011221	1.011611	1.011959	1.012269	1.012546	1.012792	1.013011	1.013207	1.013381
50	1.026843	1.027659	1.028388	1.029039	1.029619	1.030137	1.030599	1.031011	1.031378	1.031705	1.031997	1.032257	1.032489	1.032695	1.032878	1.033042	1.033188
51	1.044457	1.045099	1.045672	1.046183	1.046638	1.047045	1.047407	1.047729	1.048017	1.048273	1.048501	1.048704	1.048885	1.049046	1.049190	1.049318	1.049431
52	1.062400	1.062849	1.063250	1.063607	1.063925	1.064208	1.064460	1.064685	1.064885	1.065063	1.065222	1.065363	1.065489	1.065601	1.065700	1.065789	1.065868
53	1.080687	1.080922	1.081131	1.081318	1.081483	1.081631	1.081762	1.081879	1.081983	1.082076	1.082158	1.082232	1.082297	1.082355	1.082407	1.082453	1.082494
54	1.099417	1.099417	1.099417	1.099417	1.099417	1.099417	1.099417	1.099417	1.099417	1.099417	1.099417	1.099417	1.099417	1.099417	1.099417	1.099417	1.099417
55	1.121013	1.121013	1.121013	1.121013	1.121013	1.121013	1.121013	1.121013	1.121013	1.121013	1.121013	1.121013	1.121013	1.121013	1.121013	1.121013	1.121013
56	1.125569	1.125569	1.125569	1.125569	1.125569	1.125569	1.125569	1.125569	1.125569	1.125569	1.125569	1.125569	1.125569	1.125569	1.125569	1.125569	1.125569
57	1.130893	1.130893	1.130893	1.130893	1.130893	1.130893	1.130893	1.130893	1.130893	1.130893	1.130893	1.130893	1.130893	1.130893	1.130893	1.130893	1.130893
58	1.137200	1.137200	1.137200	1.137200	1.137200	1.137200	1.137200	1.137200	1.137200	1.137200	1.137200	1.137200	1.137200	1.137200	1.137200	1.137200	1.137200
59	1.144360	1.144360	1.144360	1.144360	1.144360	1.144360	1.144360	1.144360	1.144360	1.144360	1.144360	1.144360	1.144360	1.144360	1.144360	1.144360	1.144360
60	1.150310	1.150310	1.150310	1.150310	1.150310	1.150310	1.150310	1.150310	1.150310	1.150310	1.150310	1.150310	1.150310	1.150310	1.150310	1.150310	1.150310
61	1.155503	1.155503	1.155503	1.155503	1.155503	1.155503	1.155503	1.155503	1.155503	1.155503	1.155503	1.155503	1.155503	1.155503	1.155503	1.155503	1.155503

*Methods and Factors used to determine scheme value in relation to member spouse*

## Complete years between first day of membership and operative time

Age	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
62	1.163652	1.163652	1.163652	1.163652	1.163652	1.163652	1.163652	1.163652	1.163652	1.163652	1.163652	1.163652	1.163652	1.163652	1.163652	1.163652	1.163652
63	1.174535	1.174535	1.174535	1.174535	1.174535	1.174535	1.174535	1.174535	1.174535	1.174535	1.174535	1.174535	1.174535	1.174535	1.174535	1.174535	1.174535
64	1.189875	1.189875	1.189875	1.189875	1.189875	1.189875	1.189875	1.189875	1.189875	1.189875	1.189875	1.189875	1.189875	1.189875	1.189875	1.189875	1.189875
65	1.210078	1.210078	1.210078	1.210078	1.210078	1.210078	1.210078	1.210078	1.210078	1.210078	1.210078	1.210078	1.210078	1.210078	1.210078	1.210078	1.210078
66	1.201267	1.201267	1.201267	1.201267	1.201267	1.201267	1.201267	1.201267	1.201267	1.201267	1.201267	1.201267	1.201267	1.201267	1.201267	1.201267	1.201267
67	1.191802	1.191802	1.191802	1.191802	1.191802	1.191802	1.191802	1.191802	1.191802	1.191802	1.191802	1.191802	1.191802	1.191802	1.191802	1.191802	1.191802
68	1.181657	1.181657	1.181657	1.181657	1.181657	1.181657	1.181657	1.181657	1.181657	1.181657	1.181657	1.181657	1.181657	1.181657	1.181657	1.181657	1.181657
69	1.170903	1.170903	1.170903	1.170903	1.170903	1.170903	1.170903	1.170903	1.170903	1.170903	1.170903	1.170903	1.170903	1.170903	1.170903	1.170903	1.170903
70	1.159535	1.159535	1.159535	1.159535	1.159535	1.159535	1.159535	1.159535	1.159535	1.159535	1.159535	1.159535	1.159535	1.159535	1.159535	1.159535	1.159535
71	1.147545	1.147545	1.147545	1.147545	1.147545	1.147545	1.147545	1.147545	1.147545	1.147545	1.147545	1.147545	1.147545	1.147545	1.147545	1.147545	1.147545
72	1.134929	1.134929	1.134929	1.134929	1.134929	1.134929	1.134929	1.134929	1.134929	1.134929	1.134929	1.134929	1.134929	1.134929	1.134929	1.134929	1.134929
73	1.121665	1.121665	1.121665	1.121665	1.121665	1.121665	1.121665	1.121665	1.121665	1.121665	1.121665	1.121665	1.121665	1.121665	1.121665	1.121665	1.121665
74	1.107734	1.107734	1.107734	1.107734	1.107734	1.107734	1.107734	1.107734	1.107734	1.107734	1.107734	1.107734	1.107734	1.107734	1.107734	1.107734	1.107734
75 and over	1.093156	1.093156	1.093156	1.093156	1.093156	1.093156	1.093156	1.093156	1.093156	1.093156	1.093156	1.093156	1.093156	1.093156	1.093156	1.093156	1.093156

**Table 1A Accrued benefit multiple valuation factors (ABF) (Rule 16.2.2) — males with first day of membership of the PSS on or before 30 June 1999 (continued)**

Age	Complete years between first day of membership and operative time																
	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50 or more
50	1.033318																
51	1.049533	1.049623															
52	1.065939	1.066001	1.066057														
53	1.082530	1.082563	1.082591	1.082617													
54	1.099417	1.099417	1.099417	1.099417	1.099417												
55	1.121013	1.121013	1.121013	1.121013	1.121013	1.121013											
56	1.125569	1.125569	1.125569	1.125569	1.125569	1.125569	1.125569										
57	1.130893	1.130893	1.130893	1.130893	1.130893	1.130893	1.130893	1.130893									
58	1.137200	1.137200	1.137200	1.137200	1.137200	1.137200	1.137200	1.137200	1.137200								
59	1.144360	1.144360	1.144360	1.144360	1.144360	1.144360	1.144360	1.144360	1.144360	1.144360							
60	1.150310	1.150310	1.150310	1.150310	1.150310	1.150310	1.150310	1.150310	1.150310	1.150310	1.150310						
61	1.155503	1.155503	1.155503	1.155503	1.155503	1.155503	1.155503	1.155503	1.155503	1.155503	1.155503	1.155503					
62	1.163652	1.163652	1.163652	1.163652	1.163652	1.163652	1.163652	1.163652	1.163652	1.163652	1.163652	1.163652	1.163652				
63	1.174535	1.174535	1.174535	1.174535	1.174535	1.174535	1.174535	1.174535	1.174535	1.174535	1.174535	1.174535	1.174535	1.174535			
64	1.189875	1.189875	1.189875	1.189875	1.189875	1.189875	1.189875	1.189875	1.189875	1.189875	1.189875	1.189875	1.189875	1.189875	1.189875		
65	1.210078	1.210078	1.210078	1.210078	1.210078	1.210078	1.210078	1.210078	1.210078	1.210078	1.210078	1.210078	1.210078	1.210078	1.210078	1.210078	
66	1.201267	1.201267	1.201267	1.201267	1.201267	1.201267	1.201267	1.201267	1.201267	1.201267	1.201267	1.201267	1.201267	1.201267	1.201267	1.201267	1.201267
67	1.191802	1.191802	1.191802	1.191802	1.191802	1.191802	1.191802	1.191802	1.191802	1.191802	1.191802	1.191802	1.191802	1.191802	1.191802	1.191802	1.191802
68	1.181657	1.181657	1.181657	1.181657	1.181657	1.181657	1.181657	1.181657	1.181657	1.181657	1.181657	1.181657	1.181657	1.181657	1.181657	1.181657	1.181657
69	1.170903	1.170903	1.170903	1.170903	1.170903	1.170903	1.170903	1.170903	1.170903	1.170903	1.170903	1.170903	1.170903	1.170903	1.170903	1.170903	1.170903
70	1.159535	1.159535	1.159535	1.159535	1.159535	1.159535	1.159535	1.159535	1.159535	1.159535	1.159535	1.159535	1.159535	1.159535	1.159535	1.159535	1.159535
71	1.147545	1.147545	1.147545	1.147545	1.147545	1.147545	1.147545	1.147545	1.147545	1.147545	1.147545	1.147545	1.147545	1.147545	1.147545	1.147545	1.147545
72	1.134929	1.134929	1.134929	1.134929	1.134929	1.134929	1.134929	1.134929	1.134929	1.134929	1.134929	1.134929	1.134929	1.134929	1.134929	1.134929	1.134929
73	1.121665	1.121665	1.121665	1.121665	1.121665	1.121665	1.121665	1.121665	1.121665	1.121665	1.121665	1.121665	1.121665	1.121665	1.121665	1.121665	1.121665
74	1.107734	1.107734	1.107734	1.107734	1.107734	1.107734	1.107734	1.107734	1.107734	1.107734	1.107734	1.107734	1.107734	1.107734	1.107734	1.107734	1.107734
75 and over	1.093156	1.093156	1.093156	1.093156	1.093156	1.093156	1.093156	1.093156	1.093156	1.093156	1.093156	1.093156	1.093156	1.093156	1.093156	1.093156	1.093156

**Table 1B Accrued benefit multiple valuation factors (ABF) (Rule 16.2.2) — males with first day of membership of the PSS after 30 June 1999**

Age	Complete years between first day of membership and operative time																
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
18	0.811334	0.831342	0.838095														
19	0.764326	0.783740	0.796669	0.797218													
20	0.732321	0.752074	0.765139	0.772257	0.767719												
21	0.714030	0.734098	0.748151	0.755819	0.758049	0.778154											
22	0.704225	0.722158	0.737004	0.746007	0.748982	0.770043	0.787226										
23	0.699958	0.715002	0.727684	0.737600	0.741961	0.763104	0.781354	0.795795									
24	0.700055	0.712459	0.722398	0.730374	0.735993	0.756463	0.775031	0.790776	0.802807								
25	0.703245	0.714071	0.721472	0.726837	0.730711	0.750621	0.768731	0.785027	0.798588	0.801472							
26	0.709546	0.718703	0.724669	0.727577	0.728948	0.745332	0.763109	0.779153	0.793484	0.796681	0.797605						
27	0.718178	0.726268	0.730683	0.732298	0.731292	0.743536	0.757829	0.773766	0.788048	0.790827	0.792206	0.804041					
28	0.728784	0.735788	0.739335	0.739546	0.737406	0.745833	0.755972	0.768488	0.782891	0.785207	0.786321	0.797201	0.807208				
29	0.740232	0.747693	0.750277	0.749754	0.746293	0.752320	0.758585	0.766920	0.777949	0.779967	0.780754	0.790764	0.799963	0.808386			
30	0.751512	0.759610	0.762934	0.761564	0.757490	0.761691	0.765561	0.769973	0.776795	0.778667	0.779296	0.788557	0.797058	0.804835	0.811928		
31	0.763924	0.771505	0.775740	0.775335	0.770477	0.773653	0.775694	0.777692	0.780523	0.782091	0.782685	0.791311	0.799220	0.806449	0.813037	0.819024	
32	0.777183	0.784720	0.788572	0.789312	0.785599	0.787618	0.788657	0.788808	0.789191	0.790677	0.791043	0.799135	0.806546	0.813313	0.819473	0.825067	0.830136
33	0.791475	0.799011	0.802963	0.803408	0.801022	0.803373	0.803237	0.802385	0.800881	0.802195	0.802533	0.810128	0.817076	0.823412	0.829175	0.834403	0.839137
34	0.806365	0.813836	0.817984	0.818704	0.816137	0.819088	0.819397	0.817377	0.814889	0.815891	0.816111	0.823255	0.829780	0.835725	0.841126	0.846023	0.850452
35	0.820056	0.827405	0.831659	0.832749	0.830611	0.834542	0.835579	0.834101	0.830439	0.831298	0.831242	0.837953	0.844077	0.849649	0.854707	0.859287	0.863428
36	0.833362	0.839452	0.843790	0.845187	0.843611	0.849219	0.851408	0.850783	0.847756	0.848312	0.848154	0.854436	0.860160	0.865363	0.870081	0.874350	0.878206
37	0.847710	0.851193	0.854360	0.856043	0.854963	0.862405	0.866492	0.867167	0.865100	0.865542	0.865106	0.870959	0.876285	0.881120	0.885501	0.889461	0.893036
38	0.862189	0.864084	0.864595	0.865208	0.864612	0.873843	0.880006	0.882785	0.882153	0.882332	0.881817	0.887219	0.892130	0.896583	0.900613	0.904254	0.907537
39	0.877207	0.877188	0.876154	0.874081	0.872521	0.883526	0.891729	0.896811	0.898471	0.898391	0.897642	0.902590	0.907082	0.911152	0.914831	0.918153	0.921146
40	0.893453	0.890897	0.887957	0.884392	0.880127	0.891364	0.901601	0.908957	0.913132	0.912711	0.911738	0.916210	0.920267	0.923937	0.927253	0.930244	0.932937
41	0.906338	0.904271	0.898757	0.893328	0.887649	0.897138	0.907750	0.917374	0.924036	0.923438	0.922168	0.926144	0.929746	0.933003	0.935942	0.938590	0.940974
42	0.919876	0.918338	0.913534	0.905482	0.897956	0.904571	0.913458	0.923609	0.932775	0.932397	0.931009	0.934479	0.937618	0.940453	0.943010	0.945312	0.947382
43	0.933769	0.933113	0.929067	0.921918	0.911699	0.914965	0.920906	0.929349	0.939188	0.939031	0.937947	0.940923	0.943613	0.946041	0.948228	0.950195	0.951964
44	0.947412	0.948297	0.945395	0.939200	0.930044	0.929012	0.931479	0.936901	0.945046	0.945065	0.944290	0.946842	0.949147	0.951224	0.953095	0.954777	0.956287
45	0.959182	0.963320	0.962275	0.957440	0.949391	0.948027	0.945968	0.947782	0.952820	0.952895	0.952376	0.954579	0.956566	0.958356	0.959966	0.961413	0.962711
46	0.973806	0.976329	0.979034	0.976336	0.969829	0.968106	0.965749	0.962802	0.964087	0.964191	0.963792	0.965711	0.967441	0.968998	0.970397	0.971654	0.972781

*Methods and Factors used to determine scheme value in relation to member spouse*

## Complete years between first day of membership and operative time

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
47	0.990561	0.992560	0.993668	0.995182	0.991058	0.989000	0.986312	0.983092	0.979371	0.979236	0.978917	0.980598	0.982111	0.983471	0.984692	0.985788	0.986771
48	1.009659	1.011224	1.011896	1.011800	1.012324	1.009981	1.006985	1.003456	0.999484	0.999147	0.998613	1.000086	1.001411	1.002600	1.003668	1.004624	1.005481
49	1.031632	1.032779	1.033091	1.032620	1.031490	1.031183	1.027932	1.024117	1.019851	1.019363	1.018643	1.019898	1.021025	1.022036	1.022941	1.023752	1.024478
50	1.053742	1.054429	1.054377	1.053597	1.052133	1.050110	1.049101	1.045052	1.040515	1.039828	1.038977	1.040003	1.040923	1.041747	1.042484	1.043144	1.043733
51	1.071767	1.071943	1.071481	1.070390	1.068670	1.066358	1.063572	1.061973	1.057237	1.056381	1.055352	1.056139	1.056843	1.057472	1.058034	1.058537	1.058985
52	1.089696	1.089342	1.088428	1.086987	1.085013	1.082495	1.079458	1.076019	1.073929	1.072963	1.071784	1.072320	1.072798	1.073225	1.073606	1.073946	1.074248
53	1.107619	1.106702	1.105304	1.103456	1.101179	1.098452	1.095248	1.091586	1.087579	1.089524	1.088256	1.088529	1.088772	1.088988	1.089180	1.089351	1.089504
54	1.125750	1.124158	1.122235	1.119942	1.117295	1.114301	1.110925	1.107127	1.102915	1.102915	1.104781	1.104781	1.104781	1.104781	1.104781	1.104781	1.104781
55	1.143206	1.141736	1.139966	1.137827	1.135275	1.132330	1.128998	1.125241	1.121013	1.121013	1.121013	1.121013	1.121013	1.121013	1.121013	1.121013	1.121013
56	1.147231	1.145848	1.144190	1.142191	1.139777	1.136896	1.133571	1.129810	1.125569	1.125569	1.125569	1.125569	1.125569	1.125569	1.125569	1.125569	1.125569
57	1.151939	1.150612	1.149047	1.147170	1.144908	1.142174	1.138913	1.135150	1.130893	1.130893	1.130893	1.130893	1.130893	1.130893	1.130893	1.130893	1.130893
58	1.156256	1.156256	1.154750	1.152973	1.150843	1.148275	1.145173	1.141471	1.137200	1.137200	1.137200	1.137200	1.137200	1.137200	1.137200	1.137200	1.137200
59	1.161239	1.161239	1.161239	1.159520	1.157491	1.155059	1.152128	1.148586	1.144360	1.144360	1.144360	1.144360	1.144360	1.144360	1.144360	1.144360	1.144360
60	1.165278	1.165278	1.165278	1.165278	1.163244	1.160844	1.157967	1.154500	1.150310	1.150310	1.150310	1.150310	1.150310	1.150310	1.150310	1.150310	1.150310
61	1.168636	1.168636	1.168636	1.168636	1.168636	1.166158	1.163234	1.159728	1.155503	1.155503	1.155503	1.155503	1.155503	1.155503	1.155503	1.155503	1.155503
62	1.174442	1.174442	1.174442	1.174442	1.174442	1.174442	1.171440	1.167898	1.163652	1.163652	1.163652	1.163652	1.163652	1.163652	1.163652	1.163652	1.163652
63	1.182511	1.182511	1.182511	1.182511	1.182511	1.182511	1.182511	1.178852	1.174535	1.174535	1.174535	1.174535	1.174535	1.174535	1.174535	1.174535	1.174535
64	1.194281	1.194281	1.194281	1.194281	1.194281	1.194281	1.194281	1.194281	1.189875	1.189875	1.189875	1.189875	1.189875	1.189875	1.189875	1.189875	1.189875
65	1.210078	1.210078	1.210078	1.210078	1.210078	1.210078	1.210078	1.210078	1.210078	1.210078	1.210078	1.210078	1.210078	1.210078	1.210078	1.210078	1.210078
66	1.201267	1.201267	1.201267	1.201267	1.201267	1.201267	1.201267	1.201267	1.201267	1.201267	1.201267	1.201267	1.201267	1.201267	1.201267	1.201267	1.201267
67	1.191802	1.191802	1.191802	1.191802	1.191802	1.191802	1.191802	1.191802	1.191802	1.191802	1.191802	1.191802	1.191802	1.191802	1.191802	1.191802	1.191802
68	1.181657	1.181657	1.181657	1.181657	1.181657	1.181657	1.181657	1.181657	1.181657	1.181657	1.181657	1.181657	1.181657	1.181657	1.181657	1.181657	1.181657
69	1.170903	1.170903	1.170903	1.170903	1.170903	1.170903	1.170903	1.170903	1.170903	1.170903	1.170903	1.170903	1.170903	1.170903	1.170903	1.170903	1.170903
70	1.159535	1.159535	1.159535	1.159535	1.159535	1.159535	1.159535	1.159535	1.159535	1.159535	1.159535	1.159535	1.159535	1.159535	1.159535	1.159535	1.159535
71	1.147545	1.147545	1.147545	1.147545	1.147545	1.147545	1.147545	1.147545	1.147545	1.147545	1.147545	1.147545	1.147545	1.147545	1.147545	1.147545	1.147545
72	1.134929	1.134929	1.134929	1.134929	1.134929	1.134929	1.134929	1.134929	1.134929	1.134929	1.134929	1.134929	1.134929	1.134929	1.134929	1.134929	1.134929
73	1.121665	1.121665	1.121665	1.121665	1.121665	1.121665	1.121665	1.121665	1.121665	1.121665	1.121665	1.121665	1.121665	1.121665	1.121665	1.121665	1.121665
74	1.107734	1.107734	1.107734	1.107734	1.107734	1.107734	1.107734	1.107734	1.107734	1.107734	1.107734	1.107734	1.107734	1.107734	1.107734	1.107734	1.107734
75 and over	1.093156	1.093156	1.093156	1.093156	1.093156	1.093156	1.093156	1.093156	1.093156	1.093156	1.093156	1.093156	1.093156	1.093156	1.093156	1.093156	1.093156

**Table 1B Accrued benefit multiple valuation factors (ABF) (Rule 16.2.2) — males with first day of membership of the PSS after 30 June 1999 (continued)**

Age	Complete years between first day of membership and operative time																
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
33	0.843415																
34	0.854453	0.858059															
35	0.867165	0.870532	0.873562														
36	0.881683	0.884814	0.887630	0.890160													
37	0.896257	0.899156	0.901761	0.904101	0.906199												
38	0.910494	0.913153	0.915542	0.917686	0.919608	0.921330											
39	0.923839	0.926261	0.928434	0.930384	0.932132	0.933697	0.935098										
40	0.935359	0.937535	0.939488	0.941239	0.942807	0.944211	0.945467	0.946590									
41	0.943116	0.945039	0.946765	0.948311	0.949695	0.950935	0.952043	0.953033	0.953918								
42	0.949242	0.950911	0.952407	0.953747	0.954947	0.956020	0.956979	0.957837	0.958603	0.959287							
43	0.953551	0.954975	0.956251	0.957393	0.958416	0.959330	0.960147	0.960877	0.961529	0.962111	0.962630						
44	0.957643	0.958858	0.959946	0.960920	0.961791	0.962570	0.963266	0.963888	0.964443	0.964938	0.965380	0.965775					
45	0.963876	0.964919	0.965853	0.966689	0.967436	0.968104	0.968701	0.969234	0.969709	0.970134	0.970512	0.970850	0.971151				
46	0.973791	0.974696	0.975505	0.976229	0.976876	0.977454	0.977971	0.978432	0.978843	0.979210	0.979538	0.979830	0.980090	0.980322			
47	0.987650	0.988438	0.989142	0.989772	0.990335	0.990837	0.991286	0.991686	0.992043	0.992362	0.992646	0.992900	0.993125	0.993327	0.993506		
48	1.006248	1.006934	1.007548	1.008096	1.008585	1.009022	1.009412	1.009760	1.010071	1.010347	1.010594	1.010814	1.011010	1.011185	1.011341	1.011479	
49	1.025127	1.025707	1.026226	1.026689	1.027102	1.027471	1.027800	1.028093	1.028355	1.028588	1.028796	1.028981	1.029146	1.029293	1.029424	1.029541	1.029645
50	1.044260	1.044730	1.045150	1.045525	1.045860	1.046158	1.046424	1.046661	1.046872	1.047061	1.047229	1.047378	1.047511	1.047630	1.047736	1.047830	1.047914
51	1.059385	1.059742	1.060061	1.060345	1.060598	1.060824	1.061025	1.061205	1.061364	1.061507	1.061634	1.061747	1.061847	1.061937	1.062016	1.062087	1.062151
52	1.074518	1.074759	1.074973	1.075164	1.075334	1.075486	1.075621	1.075741	1.075848	1.075943	1.076028	1.076103	1.076171	1.076231	1.076284	1.076331	1.076374
53	1.089639	1.089760	1.089867	1.089963	1.090048	1.090123	1.090191	1.090251	1.090304	1.090352	1.090394	1.090431	1.090465	1.090495	1.090521	1.090545	1.090566
54	1.104781	1.104781	1.104781	1.104781	1.104781	1.104781	1.104781	1.104781	1.104781	1.104781	1.104781	1.104781	1.104781	1.104781	1.104781	1.104781	1.104781
55	1.121013	1.121013	1.121013	1.121013	1.121013	1.121013	1.121013	1.121013	1.121013	1.121013	1.121013	1.121013	1.121013	1.121013	1.121013	1.121013	1.121013
56	1.125569	1.125569	1.125569	1.125569	1.125569	1.125569	1.125569	1.125569	1.125569	1.125569	1.125569	1.125569	1.125569	1.125569	1.125569	1.125569	1.125569
57	1.130893	1.130893	1.130893	1.130893	1.130893	1.130893	1.130893	1.130893	1.130893	1.130893	1.130893	1.130893	1.130893	1.130893	1.130893	1.130893	1.130893
58	1.137200	1.137200	1.137200	1.137200	1.137200	1.137200	1.137200	1.137200	1.137200	1.137200	1.137200	1.137200	1.137200	1.137200	1.137200	1.137200	1.137200
59	1.144360	1.144360	1.144360	1.144360	1.144360	1.144360	1.144360	1.144360	1.144360	1.144360	1.144360	1.144360	1.144360	1.144360	1.144360	1.144360	1.144360
60	1.150310	1.150310	1.150310	1.150310	1.150310	1.150310	1.150310	1.150310	1.150310	1.150310	1.150310	1.150310	1.150310	1.150310	1.150310	1.150310	1.150310
61	1.155503	1.155503	1.155503	1.155503	1.155503	1.155503	1.155503	1.155503	1.155503	1.155503	1.155503	1.155503	1.155503	1.155503	1.155503	1.155503	1.155503

*Methods and Factors used to determine scheme value in relation to member spouse*



## Complete years between first day of membership and operative time

Age	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
62	1.163652	1.163652	1.163652	1.163652	1.163652	1.163652	1.163652	1.163652	1.163652	1.163652	1.163652	1.163652	1.163652	1.163652	1.163652	1.163652	1.163652
63	1.174535	1.174535	1.174535	1.174535	1.174535	1.174535	1.174535	1.174535	1.174535	1.174535	1.174535	1.174535	1.174535	1.174535	1.174535	1.174535	1.174535
64	1.189875	1.189875	1.189875	1.189875	1.189875	1.189875	1.189875	1.189875	1.189875	1.189875	1.189875	1.189875	1.189875	1.189875	1.189875	1.189875	1.189875
65	1.210078	1.210078	1.210078	1.210078	1.210078	1.210078	1.210078	1.210078	1.210078	1.210078	1.210078	1.210078	1.210078	1.210078	1.210078	1.210078	1.210078
66	1.201267	1.201267	1.201267	1.201267	1.201267	1.201267	1.201267	1.201267	1.201267	1.201267	1.201267	1.201267	1.201267	1.201267	1.201267	1.201267	1.201267
67	1.191802	1.191802	1.191802	1.191802	1.191802	1.191802	1.191802	1.191802	1.191802	1.191802	1.191802	1.191802	1.191802	1.191802	1.191802	1.191802	1.191802
68	1.181657	1.181657	1.181657	1.181657	1.181657	1.181657	1.181657	1.181657	1.181657	1.181657	1.181657	1.181657	1.181657	1.181657	1.181657	1.181657	1.181657
69	1.170903	1.170903	1.170903	1.170903	1.170903	1.170903	1.170903	1.170903	1.170903	1.170903	1.170903	1.170903	1.170903	1.170903	1.170903	1.170903	1.170903
70	1.159535	1.159535	1.159535	1.159535	1.159535	1.159535	1.159535	1.159535	1.159535	1.159535	1.159535	1.159535	1.159535	1.159535	1.159535	1.159535	1.159535
71	1.147545	1.147545	1.147545	1.147545	1.147545	1.147545	1.147545	1.147545	1.147545	1.147545	1.147545	1.147545	1.147545	1.147545	1.147545	1.147545	1.147545
72	1.134929	1.134929	1.134929	1.134929	1.134929	1.134929	1.134929	1.134929	1.134929	1.134929	1.134929	1.134929	1.134929	1.134929	1.134929	1.134929	1.134929
73	1.121665	1.121665	1.121665	1.121665	1.121665	1.121665	1.121665	1.121665	1.121665	1.121665	1.121665	1.121665	1.121665	1.121665	1.121665	1.121665	1.121665
74	1.107734	1.107734	1.107734	1.107734	1.107734	1.107734	1.107734	1.107734	1.107734	1.107734	1.107734	1.107734	1.107734	1.107734	1.107734	1.107734	1.107734
75 and over	1.093156	1.093156	1.093156	1.093156	1.093156	1.093156	1.093156	1.093156	1.093156	1.093156	1.093156	1.093156	1.093156	1.093156	1.093156	1.093156	1.093156

**Table 1B Accrued benefit multiple valuation factors (ABF) (Rule 16.2.2) — males with first day of membership of the PSS after 30 June 1999 (continued)**

Age	Complete years between first day of membership and operative date																
	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50 or more
50	1.047988																
51	1.062207	1.062257															
52	1.076411	1.076445	1.076475														
53	1.090585	1.090601	1.090616	1.090629													
54	1.104781	1.104781	1.104781	1.104781	1.104781												
55	1.121013	1.121013	1.121013	1.121013	1.121013	1.121013											
56	1.125569	1.125569	1.125569	1.125569	1.125569	1.125569	1.125569										
57	1.130893	1.130893	1.130893	1.130893	1.130893	1.130893	1.130893	1.130893									
58	1.137200	1.137200	1.137200	1.137200	1.137200	1.137200	1.137200	1.137200	1.137200								
59	1.144360	1.144360	1.144360	1.144360	1.144360	1.144360	1.144360	1.144360	1.144360	1.144360							
60	1.150310	1.150310	1.150310	1.150310	1.150310	1.150310	1.150310	1.150310	1.150310	1.150310	1.150310						
61	1.155503	1.155503	1.155503	1.155503	1.155503	1.155503	1.155503	1.155503	1.155503	1.155503	1.155503	1.155503					
62	1.163652	1.163652	1.163652	1.163652	1.163652	1.163652	1.163652	1.163652	1.163652	1.163652	1.163652	1.163652	1.163652				
63	1.174535	1.174535	1.174535	1.174535	1.174535	1.174535	1.174535	1.174535	1.174535	1.174535	1.174535	1.174535	1.174535	1.174535			
64	1.189875	1.189875	1.189875	1.189875	1.189875	1.189875	1.189875	1.189875	1.189875	1.189875	1.189875	1.189875	1.189875	1.189875	1.189875		
65	1.210078	1.210078	1.210078	1.210078	1.210078	1.210078	1.210078	1.210078	1.210078	1.210078	1.210078	1.210078	1.210078	1.210078	1.210078	1.210078	
66	1.201267	1.201267	1.201267	1.201267	1.201267	1.201267	1.201267	1.201267	1.201267	1.201267	1.201267	1.201267	1.201267	1.201267	1.201267	1.201267	1.201267
67	1.191802	1.191802	1.191802	1.191802	1.191802	1.191802	1.191802	1.191802	1.191802	1.191802	1.191802	1.191802	1.191802	1.191802	1.191802	1.191802	1.191802
68	1.181657	1.181657	1.181657	1.181657	1.181657	1.181657	1.181657	1.181657	1.181657	1.181657	1.181657	1.181657	1.181657	1.181657	1.181657	1.181657	1.181657
69	1.170903	1.170903	1.170903	1.170903	1.170903	1.170903	1.170903	1.170903	1.170903	1.170903	1.170903	1.170903	1.170903	1.170903	1.170903	1.170903	1.170903
70	1.159535	1.159535	1.159535	1.159535	1.159535	1.159535	1.159535	1.159535	1.159535	1.159535	1.159535	1.159535	1.159535	1.159535	1.159535	1.159535	1.159535
71	1.147545	1.147545	1.147545	1.147545	1.147545	1.147545	1.147545	1.147545	1.147545	1.147545	1.147545	1.147545	1.147545	1.147545	1.147545	1.147545	1.147545
72	1.134929	1.134929	1.134929	1.134929	1.134929	1.134929	1.134929	1.134929	1.134929	1.134929	1.134929	1.134929	1.134929	1.134929	1.134929	1.134929	1.134929
73	1.121665	1.121665	1.121665	1.121665	1.121665	1.121665	1.121665	1.121665	1.121665	1.121665	1.121665	1.121665	1.121665	1.121665	1.121665	1.121665	1.121665
74	1.107734	1.107734	1.107734	1.107734	1.107734	1.107734	1.107734	1.107734	1.107734	1.107734	1.107734	1.107734	1.107734	1.107734	1.107734	1.107734	1.107734
75 and over	1.093156	1.093156	1.093156	1.093156	1.093156	1.093156	1.093156	1.093156	1.093156	1.093156	1.093156	1.093156	1.093156	1.093156	1.093156	1.093156	1.093156

**Table 1C Accrued benefit multiple valuation factors (ABF) (Rule 16.2.2) — females with first day of membership of the PSS on or before 30 June 1999**

Age	Complete years between first day of membership and operative time																
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
18	0.657303	0.646744	0.625523														
19	0.618110	0.617637	0.604720	0.581868													
20	0.590749	0.591373	0.588390	0.573291	0.548789												
21	0.574605	0.575523	0.573725	0.568476	0.551235	0.563368											
22	0.569235	0.570130	0.568693	0.564636	0.557243	0.567052	0.578504										
23	0.575811	0.576488	0.574944	0.571127	0.564772	0.574886	0.583824	0.594542									
24	0.583782	0.584600	0.582784	0.578809	0.572655	0.583719	0.593014	0.601046	0.611018								
25	0.593307	0.594127	0.592427	0.588106	0.581725	0.592843	0.603209	0.611645	0.618739	0.624713							
26	0.603994	0.605113	0.603386	0.599150	0.592345	0.603097	0.613561	0.623192	0.630737	0.633055	0.638020						
27	0.615746	0.617034	0.615630	0.611342	0.604596	0.614799	0.624898	0.634673	0.643546	0.645746	0.646813	0.652713					
28	0.627445	0.628891	0.627782	0.623942	0.617217	0.627488	0.637045	0.646488	0.655585	0.658643	0.659632	0.665126	0.670474				
29	0.641281	0.640760	0.639924	0.636493	0.630326	0.640593	0.650285	0.659191	0.667987	0.670696	0.672648	0.677738	0.682686	0.687488			
30	0.657095	0.654607	0.651708	0.648702	0.643089	0.653229	0.662978	0.672093	0.680363	0.682887	0.684531	0.689267	0.693863	0.698319	0.702636		
31	0.676156	0.670526	0.665567	0.660420	0.655398	0.665361	0.675041	0.684290	0.692856	0.694967	0.696485	0.700877	0.705134	0.709257	0.713246	0.717102	
32	0.696780	0.690368	0.681994	0.674669	0.667405	0.677151	0.686705	0.695944	0.704720	0.707303	0.708441	0.712503	0.716435	0.720240	0.723916	0.727466	0.730892
33	0.719650	0.712250	0.703028	0.691979	0.682387	0.688767	0.698145	0.707309	0.716134	0.719110	0.720805	0.724535	0.728143	0.731629	0.734994	0.738241	0.741371
34	0.744335	0.736020	0.725765	0.713847	0.700265	0.703215	0.708957	0.717994	0.726800	0.730008	0.732189	0.735627	0.738949	0.742155	0.745248	0.748229	0.751100
35	0.769486	0.760238	0.749036	0.736055	0.721597	0.720932	0.722962	0.728095	0.736827	0.740202	0.742694	0.745879	0.748953	0.751918	0.754776	0.757529	0.760178
36	0.795271	0.785046	0.772864	0.758899	0.743344	0.742512	0.740617	0.741756	0.746317	0.749806	0.752536	0.755502	0.758362	0.761119	0.763773	0.766328	0.768785
37	0.821567	0.810513	0.797301	0.782316	0.765746	0.764524	0.762466	0.759369	0.759653	0.762979	0.765899	0.768690	0.771380	0.773970	0.776462	0.778859	0.781162
38	0.848296	0.836395	0.822333	0.806290	0.788682	0.787201	0.784742	0.781493	0.777235	0.780451	0.783251	0.785905	0.788460	0.790918	0.793282	0.795554	0.797735
39	0.873611	0.862588	0.847657	0.830753	0.812067	0.810337	0.807619	0.803958	0.799558	0.802611	0.805331	0.807861	0.810295	0.812635	0.814884	0.817043	0.819116
40	0.897111	0.887125	0.873218	0.855441	0.835896	0.833901	0.830936	0.827018	0.822200	0.825057	0.827613	0.830016	0.832326	0.834545	0.836675	0.838720	0.840681
41	0.917149	0.908339	0.895664	0.879096	0.858721	0.856419	0.853200	0.849051	0.843992	0.846653	0.849010	0.851274	0.853449	0.855537	0.857541	0.859462	0.861304
42	0.934369	0.926936	0.915644	0.900500	0.881507	0.878912	0.875398	0.871013	0.865742	0.868397	0.870563	0.872684	0.874719	0.876672	0.878544	0.880339	0.882057
43	0.951170	0.945197	0.935478	0.921882	0.904453	0.901325	0.897536	0.892874	0.887388	0.890070	0.892250	0.894223	0.896115	0.897928	0.899665	0.901329	0.902922
44	0.967883	0.963602	0.955506	0.943622	0.927847	0.924205	0.919863	0.914927	0.909166	0.911858	0.914079	0.915903	0.917651	0.919325	0.920928	0.922462	0.923930
45	0.981354	0.982010	0.975790	0.965673	0.951730	0.947548	0.942675	0.937167	0.931134	0.933774	0.936019	0.937697	0.939302	0.940840	0.942310	0.943717	0.945062
46	0.997880	0.997031	0.996200	0.988126	0.976076	0.971395	0.965959	0.959902	0.953278	0.955870	0.958073	0.959605	0.961070	0.962471	0.963811	0.965091	0.966315

*Methods and Factors used to determine scheme value in relation to member spouse*

## Complete years between first day of membership and operative time

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
47	1.016600	1.015296	1.012926	1.010701	1.000860	0.995624	0.989679	0.983046	0.975862	0.978078	0.980247	0.981634	0.982959	0.984226	0.985436	0.986592	0.987696
48	1.037715	1.036175	1.033361	1.029538	1.025992	1.020376	1.013856	1.006698	0.998921	1.000792	1.002574	1.003816	1.005002	1.006135	1.007216	1.008248	1.009233
49	1.061450	1.059754	1.056729	1.052465	1.047251	1.045501	1.038596	1.030846	1.022531	1.024029	1.025464	1.026547	1.027580	1.028566	1.029506	1.030403	1.031259
50	1.088513	1.086529	1.083346	1.078858	1.073169	1.066592	1.063836	1.055682	1.046744	1.047927	1.048978	1.049884	1.050748	1.051572	1.052357	1.053105	1.053818
51	1.115912	1.113560	1.110094	1.105466	1.099563	1.092501	1.084616	1.080910	1.071562	1.072354	1.073087	1.073800	1.074479	1.075125	1.075741	1.076327	1.076885
52	1.144139	1.141265	1.137399	1.132465	1.126412	1.119120	1.110715	1.101553	1.096938	1.097554	1.097880	1.098378	1.098852	1.099302	1.099730	1.100138	1.100526
53	1.173137	1.169616	1.165202	1.159855	1.153492	1.146056	1.137421	1.127718	1.117326	1.123241	1.123396	1.123654	1.123899	1.124132	1.124354	1.124564	1.124764
54	1.203848	1.199545	1.194409	1.188452	1.181625	1.173838	1.165026	1.155051	1.144052	1.144052	1.149902	1.149902	1.149902	1.149902	1.149902	1.149902	1.149902
55	1.234843	1.231053	1.226303	1.220635	1.214060	1.206524	1.197928	1.188201	1.177189	1.177189	1.177189	1.177189	1.177189	1.177189	1.177189	1.177189	1.177189
56	1.238782	1.235542	1.231215	1.225792	1.219320	1.211811	1.203207	1.193391	1.182284	1.182284	1.182284	1.182284	1.182284	1.182284	1.182284	1.182284	1.182284
57	1.243500	1.240816	1.237144	1.232241	1.226095	1.218760	1.210251	1.200500	1.189375	1.189375	1.189375	1.189375	1.189375	1.189375	1.189375	1.189375	1.189375
58	1.245879	1.245879	1.242809	1.238608	1.232998	1.225966	1.217575	1.207840	1.196683	1.196683	1.196683	1.196683	1.196683	1.196683	1.196683	1.196683	1.196683
59	1.248546	1.248546	1.248546	1.245006	1.240164	1.233696	1.225589	1.215916	1.204692	1.204692	1.204692	1.204692	1.204692	1.204692	1.204692	1.204692	1.204692
60	1.252783	1.252783	1.252783	1.252783	1.248689	1.243088	1.235608	1.226232	1.215042	1.215042	1.215042	1.215042	1.215042	1.215042	1.215042	1.215042	1.215042
61	1.256914	1.256914	1.256914	1.256914	1.256914	1.252058	1.245414	1.236540	1.225417	1.225417	1.225417	1.225417	1.225417	1.225417	1.225417	1.225417	1.225417
62	1.261153	1.261153	1.261153	1.261153	1.261153	1.261153	1.255204	1.247065	1.236194	1.236194	1.236194	1.236194	1.236194	1.236194	1.236194	1.236194	1.236194
63	1.264987	1.264987	1.264987	1.264987	1.264987	1.264987	1.264987	1.257160	1.246449	1.246449	1.246449	1.246449	1.246449	1.246449	1.246449	1.246449	1.246449
64	1.270133	1.270133	1.270133	1.270133	1.270133	1.270133	1.270133	1.270133	1.259237	1.259237	1.259237	1.259237	1.259237	1.259237	1.259237	1.259237	1.259237
65	1.279186	1.279186	1.279186	1.279186	1.279186	1.279186	1.279186	1.279186	1.279186	1.279186	1.279186	1.279186	1.279186	1.279186	1.279186	1.279186	1.279186
66	1.273566	1.273566	1.273566	1.273566	1.273566	1.273566	1.273566	1.273566	1.273566	1.273566	1.273566	1.273566	1.273566	1.273566	1.273566	1.273566	1.273566
67	1.267302	1.267302	1.267302	1.267302	1.267302	1.267302	1.267302	1.267302	1.267302	1.267302	1.267302	1.267302	1.267302	1.267302	1.267302	1.267302	1.267302
68	1.260364	1.260364	1.260364	1.260364	1.260364	1.260364	1.260364	1.260364	1.260364	1.260364	1.260364	1.260364	1.260364	1.260364	1.260364	1.260364	1.260364
69	1.252704	1.252704	1.252704	1.252704	1.252704	1.252704	1.252704	1.252704	1.252704	1.252704	1.252704	1.252704	1.252704	1.252704	1.252704	1.252704	1.252704
70	1.244305	1.244305	1.244305	1.244305	1.244305	1.244305	1.244305	1.244305	1.244305	1.244305	1.244305	1.244305	1.244305	1.244305	1.244305	1.244305	1.244305
71	1.235144	1.235144	1.235144	1.235144	1.235144	1.235144	1.235144	1.235144	1.235144	1.235144	1.235144	1.235144	1.235144	1.235144	1.235144	1.235144	1.235144
72	1.225203	1.225203	1.225203	1.225203	1.225203	1.225203	1.225203	1.225203	1.225203	1.225203	1.225203	1.225203	1.225203	1.225203	1.225203	1.225203	1.225203
73	1.214484	1.214484	1.214484	1.214484	1.214484	1.214484	1.214484	1.214484	1.214484	1.214484	1.214484	1.214484	1.214484	1.214484	1.214484	1.214484	1.214484
74	1.202871	1.202871	1.202871	1.202871	1.202871	1.202871	1.202871	1.202871	1.202871	1.202871	1.202871	1.202871	1.202871	1.202871	1.202871	1.202871	1.202871
75 and over	1.190319	1.190319	1.190319	1.190319	1.190319	1.190319	1.190319	1.190319	1.190319	1.190319	1.190319	1.190319	1.190319	1.190319	1.190319	1.190319	1.190319

**Table 1C Accrued benefit multiple valuation factors (ABF) (Rule 16.2.2) — females with first day of membership of the PSS on or before 30 June 1999 (continued)**

Age	Complete years between first day of membership and operative time																
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
33	0.744385																
34	0.753864	0.756522															
35	0.762725	0.765174	0.767527														
36	0.771146	0.773414	0.775592	0.777682													
37	0.783375	0.785499	0.787537	0.789491	0.791364												
38	0.799830	0.801839	0.803766	0.805612	0.807382	0.809076											
39	0.821104	0.823010	0.824837	0.826587	0.828263	0.829868	0.831403										
40	0.842561	0.844363	0.846089	0.847741	0.849323	0.850835	0.852283	0.853666									
41	0.863069	0.864759	0.866377	0.867925	0.869406	0.870822	0.872176	0.873470	0.874706								
42	0.883703	0.885279	0.886786	0.888227	0.889606	0.890923	0.892182	0.893384	0.894533	0.895629							
43	0.904446	0.905904	0.907299	0.908632	0.909905	0.911122	0.912284	0.913394	0.914453	0.915464	0.916429						
44	0.925334	0.926676	0.927958	0.929184	0.930354	0.931472	0.932539	0.933557	0.934529	0.935456	0.936341	0.937184					
45	0.946347	0.947575	0.948748	0.949869	0.950938	0.951959	0.952933	0.953863	0.954749	0.955594	0.956400	0.957169	0.957901				
46	0.967484	0.968600	0.969665	0.970683	0.971653	0.972579	0.973462	0.974304	0.975107	0.975873	0.976602	0.977298	0.977960	0.978591			
47	0.988750	0.989756	0.990715	0.991631	0.992504	0.993337	0.994130	0.994887	0.995608	0.996296	0.996950	0.997574	0.998168	0.998734	0.999273		
48	1.010173	1.011069	1.011924	1.012739	1.013516	1.014256	1.014962	1.015634	1.016275	1.016885	1.017466	1.018019	1.018546	1.019048	1.019525	1.019980	
49	1.032074	1.032852	1.033592	1.034298	1.034971	1.035612	1.036222	1.036803	1.037356	1.037883	1.038385	1.038863	1.039317	1.039750	1.040161	1.040553	1.040926
50	1.054497	1.055144	1.055760	1.056346	1.056905	1.057437	1.057943	1.058425	1.058883	1.059320	1.059735	1.060130	1.060506	1.060864	1.061204	1.061528	1.061836
51	1.077416	1.077921	1.078402	1.078860	1.079296	1.079710	1.080104	1.080479	1.080836	1.081175	1.081498	1.081805	1.082097	1.082374	1.082638	1.082889	1.083128
52	1.100894	1.101245	1.101578	1.101895	1.102196	1.102482	1.102755	1.103014	1.103260	1.103494	1.103716	1.103927	1.104128	1.104319	1.104501	1.104673	1.104837
53	1.124954	1.125134	1.125305	1.125468	1.125623	1.125769	1.125909	1.126041	1.126167	1.126287	1.126401	1.126508	1.126611	1.126708	1.126801	1.126889	1.126972
54	1.149902	1.149902	1.149902	1.149902	1.149902	1.149902	1.149902	1.149902	1.149902	1.149902	1.149902	1.149902	1.149902	1.149902	1.149902	1.149902	1.149902
55	1.177189	1.177189	1.177189	1.177189	1.177189	1.177189	1.177189	1.177189	1.177189	1.177189	1.177189	1.177189	1.177189	1.177189	1.177189	1.177189	1.177189
56	1.182284	1.182284	1.182284	1.182284	1.182284	1.182284	1.182284	1.182284	1.182284	1.182284	1.182284	1.182284	1.182284	1.182284	1.182284	1.182284	1.182284
57	1.189375	1.189375	1.189375	1.189375	1.189375	1.189375	1.189375	1.189375	1.189375	1.189375	1.189375	1.189375	1.189375	1.189375	1.189375	1.189375	1.189375
58	1.196683	1.196683	1.196683	1.196683	1.196683	1.196683	1.196683	1.196683	1.196683	1.196683	1.196683	1.196683	1.196683	1.196683	1.196683	1.196683	1.196683
59	1.204692	1.204692	1.204692	1.204692	1.204692	1.204692	1.204692	1.204692	1.204692	1.204692	1.204692	1.204692	1.204692	1.204692	1.204692	1.204692	1.204692
60	1.215042	1.215042	1.215042	1.215042	1.215042	1.215042	1.215042	1.215042	1.215042	1.215042	1.215042	1.215042	1.215042	1.215042	1.215042	1.215042	1.215042
61	1.225417	1.225417	1.225417	1.225417	1.225417	1.225417	1.225417	1.225417	1.225417	1.225417	1.225417	1.225417	1.225417	1.225417	1.225417	1.225417	1.225417

*Methods and Factors used to determine scheme value in relation to member spouse*

## Complete years between first day of membership and operative time

Age	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
62	1.236194	1.236194	1.236194	1.236194	1.236194	1.236194	1.236194	1.236194	1.236194	1.236194	1.236194	1.236194	1.236194	1.236194	1.236194	1.236194	1.236194
63	1.246449	1.246449	1.246449	1.246449	1.246449	1.246449	1.246449	1.246449	1.246449	1.246449	1.246449	1.246449	1.246449	1.246449	1.246449	1.246449	1.246449
64	1.259237	1.259237	1.259237	1.259237	1.259237	1.259237	1.259237	1.259237	1.259237	1.259237	1.259237	1.259237	1.259237	1.259237	1.259237	1.259237	1.259237
65	1.279186	1.279186	1.279186	1.279186	1.279186	1.279186	1.279186	1.279186	1.279186	1.279186	1.279186	1.279186	1.279186	1.279186	1.279186	1.279186	1.279186
66	1.273566	1.273566	1.273566	1.273566	1.273566	1.273566	1.273566	1.273566	1.273566	1.273566	1.273566	1.273566	1.273566	1.273566	1.273566	1.273566	1.273566
67	1.267302	1.267302	1.267302	1.267302	1.267302	1.267302	1.267302	1.267302	1.267302	1.267302	1.267302	1.267302	1.267302	1.267302	1.267302	1.267302	1.267302
68	1.260364	1.260364	1.260364	1.260364	1.260364	1.260364	1.260364	1.260364	1.260364	1.260364	1.260364	1.260364	1.260364	1.260364	1.260364	1.260364	1.260364
69	1.252704	1.252704	1.252704	1.252704	1.252704	1.252704	1.252704	1.252704	1.252704	1.252704	1.252704	1.252704	1.252704	1.252704	1.252704	1.252704	1.252704
70	1.244305	1.244305	1.244305	1.244305	1.244305	1.244305	1.244305	1.244305	1.244305	1.244305	1.244305	1.244305	1.244305	1.244305	1.244305	1.244305	1.244305
71	1.235144	1.235144	1.235144	1.235144	1.235144	1.235144	1.235144	1.235144	1.235144	1.235144	1.235144	1.235144	1.235144	1.235144	1.235144	1.235144	1.235144
72	1.225203	1.225203	1.225203	1.225203	1.225203	1.225203	1.225203	1.225203	1.225203	1.225203	1.225203	1.225203	1.225203	1.225203	1.225203	1.225203	1.225203
73	1.214484	1.214484	1.214484	1.214484	1.214484	1.214484	1.214484	1.214484	1.214484	1.214484	1.214484	1.214484	1.214484	1.214484	1.214484	1.214484	1.214484
74	1.202871	1.202871	1.202871	1.202871	1.202871	1.202871	1.202871	1.202871	1.202871	1.202871	1.202871	1.202871	1.202871	1.202871	1.202871	1.202871	1.202871
75 and over	1.190319	1.190319	1.190319	1.190319	1.190319	1.190319	1.190319	1.190319	1.190319	1.190319	1.190319	1.190319	1.190319	1.190319	1.190319	1.190319	1.190319

**Table 1C Accrued benefit multiple valuation factors (ABF) (Rule 16.2.2) — females with first day of membership of the PSS on or before 30 June 1999 (continued)**

Age	Complete years between first day of membership and operative time																
	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50 or more
50	1.062129																
51	1.083355	1.083570															
52	1.104993	1.105141	1.105282														
53	1.127052	1.127127	1.127199	1.127267													
54	1.149902	1.149902	1.149902	1.149902	1.149902												
55	1.177189	1.177189	1.177189	1.177189	1.177189	1.177189											
56	1.182284	1.182284	1.182284	1.182284	1.182284	1.182284	1.182284										
57	1.189375	1.189375	1.189375	1.189375	1.189375	1.189375	1.189375	1.189375									
58	1.196683	1.196683	1.196683	1.196683	1.196683	1.196683	1.196683	1.196683	1.196683								
59	1.204692	1.204692	1.204692	1.204692	1.204692	1.204692	1.204692	1.204692	1.204692	1.204692							
60	1.215042	1.215042	1.215042	1.215042	1.215042	1.215042	1.215042	1.215042	1.215042	1.215042	1.215042						
61	1.225417	1.225417	1.225417	1.225417	1.225417	1.225417	1.225417	1.225417	1.225417	1.225417	1.225417	1.225417					
62	1.236194	1.236194	1.236194	1.236194	1.236194	1.236194	1.236194	1.236194	1.236194	1.236194	1.236194	1.236194	1.236194				
63	1.246449	1.246449	1.246449	1.246449	1.246449	1.246449	1.246449	1.246449	1.246449	1.246449	1.246449	1.246449	1.246449	1.246449			
64	1.259237	1.259237	1.259237	1.259237	1.259237	1.259237	1.259237	1.259237	1.259237	1.259237	1.259237	1.259237	1.259237	1.259237	1.259237		
65	1.279186	1.279186	1.279186	1.279186	1.279186	1.279186	1.279186	1.279186	1.279186	1.279186	1.279186	1.279186	1.279186	1.279186	1.279186	1.279186	
66	1.273566	1.273566	1.273566	1.273566	1.273566	1.273566	1.273566	1.273566	1.273566	1.273566	1.273566	1.273566	1.273566	1.273566	1.273566	1.273566	1.273566
67	1.267302	1.267302	1.267302	1.267302	1.267302	1.267302	1.267302	1.267302	1.267302	1.267302	1.267302	1.267302	1.267302	1.267302	1.267302	1.267302	1.267302
68	1.260364	1.260364	1.260364	1.260364	1.260364	1.260364	1.260364	1.260364	1.260364	1.260364	1.260364	1.260364	1.260364	1.260364	1.260364	1.260364	1.260364
69	1.252704	1.252704	1.252704	1.252704	1.252704	1.252704	1.252704	1.252704	1.252704	1.252704	1.252704	1.252704	1.252704	1.252704	1.252704	1.252704	1.252704
70	1.244305	1.244305	1.244305	1.244305	1.244305	1.244305	1.244305	1.244305	1.244305	1.244305	1.244305	1.244305	1.244305	1.244305	1.244305	1.244305	1.244305
71	1.235144	1.235144	1.235144	1.235144	1.235144	1.235144	1.235144	1.235144	1.235144	1.235144	1.235144	1.235144	1.235144	1.235144	1.235144	1.235144	1.235144
72	1.225203	1.225203	1.225203	1.225203	1.225203	1.225203	1.225203	1.225203	1.225203	1.225203	1.225203	1.225203	1.225203	1.225203	1.225203	1.225203	1.225203
73	1.214484	1.214484	1.214484	1.214484	1.214484	1.214484	1.214484	1.214484	1.214484	1.214484	1.214484	1.214484	1.214484	1.214484	1.214484	1.214484	1.214484
74	1.202871	1.202871	1.202871	1.202871	1.202871	1.202871	1.202871	1.202871	1.202871	1.202871	1.202871	1.202871	1.202871	1.202871	1.202871	1.202871	1.202871
75 and over	1.190319	1.190319	1.190319	1.190319	1.190319	1.190319	1.190319	1.190319	1.190319	1.190319	1.190319	1.190319	1.190319	1.190319	1.190319	1.190319	1.190319

**Table 1D Accrued benefit multiple valuation factors (ABF) (Rule 16.2.2) — females with first day of membership of the PSS after 30 June 1999**

Age	Complete years between first day of membership and operative time																
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
18	0.713518	0.700939	0.676679														
19	0.671075	0.669404	0.654380	0.628479													
20	0.641402	0.640873	0.636574	0.619288	0.591710												
21	0.623757	0.623571	0.620489	0.613820	0.594309	0.606280											
22	0.617676	0.617469	0.614785	0.609323	0.600412	0.610111	0.621365										
23	0.624371	0.623930	0.621118	0.615908	0.608021	0.618015	0.626817	0.637309									
24	0.632492	0.632138	0.629039	0.623648	0.615976	0.626880	0.636038	0.643916	0.653642								
25	0.642191	0.641774	0.638736	0.632987	0.625067	0.636014	0.646207	0.654498	0.661432	0.666924							
26	0.653030	0.652876	0.649745	0.644027	0.635673	0.646206	0.656497	0.665955	0.673358	0.675259	0.679726						
27	0.664900	0.664870	0.662032	0.656197	0.647851	0.657799	0.667684	0.677297	0.686007	0.687783	0.688429	0.693786					
28	0.676660	0.676744	0.674168	0.668764	0.660383	0.670319	0.679636	0.688882	0.697839	0.700426	0.700994	0.705923	0.710712				
29	0.690576	0.688571	0.686237	0.681222	0.673393	0.683240	0.692614	0.701306	0.709934	0.712172	0.713663	0.718167	0.722538	0.726775			
30	0.706496	0.702404	0.697890	0.693283	0.686002	0.695640	0.704989	0.713816	0.721910	0.723958	0.725149	0.729281	0.733286	0.737162	0.740912		
31	0.725759	0.718347	0.711659	0.704800	0.698105	0.707486	0.716687	0.725569	0.733888	0.735537	0.736606	0.740380	0.744033	0.747565	0.750979	0.754274	
32	0.746579	0.738324	0.728040	0.718891	0.709846	0.718928	0.727926	0.736723	0.745175	0.747246	0.747958	0.751390	0.754709	0.757915	0.761009	0.763993	0.766869
33	0.769642	0.760329	0.749143	0.736084	0.724600	0.730120	0.738865	0.747512	0.755944	0.758350	0.759574	0.762667	0.765655	0.768538	0.771318	0.773997	0.776576
34	0.794565	0.784245	0.771964	0.757991	0.742327	0.744222	0.749126	0.757574	0.765915	0.768503	0.770160	0.772957	0.775656	0.778258	0.780764	0.783178	0.785500
35	0.819895	0.808545	0.795235	0.780149	0.763576	0.761675	0.762666	0.766998	0.775194	0.777898	0.779820	0.782362	0.784813	0.787174	0.789448	0.791635	0.793738
36	0.845791	0.833369	0.818992	0.802850	0.785140	0.783062	0.779940	0.780069	0.783876	0.786643	0.788756	0.791081	0.793320	0.795475	0.797549	0.799542	0.801458
37	0.872109	0.858779	0.843285	0.826045	0.807258	0.804771	0.801485	0.797184	0.796499	0.799093	0.801347	0.803497	0.805567	0.807557	0.809471	0.811310	0.813075
38	0.898771	0.884513	0.868103	0.849728	0.829834	0.827041	0.823345	0.818899	0.813471	0.815942	0.818071	0.820081	0.822015	0.823874	0.825659	0.827374	0.829019
39	0.923783	0.910471	0.893124	0.873834	0.852795	0.849700	0.845704	0.840846	0.835292	0.837598	0.839634	0.841518	0.843329	0.845068	0.846738	0.848340	0.849877
40	0.946726	0.934525	0.918296	0.898076	0.876137	0.872722	0.868432	0.863283	0.857319	0.859436	0.861312	0.863068	0.864756	0.866375	0.867929	0.869418	0.870846
41	0.965663	0.954742	0.939858	0.920979	0.898180	0.894421	0.889836	0.884421	0.878195	0.880128	0.881821	0.883446	0.885006	0.886502	0.887936	0.889310	0.890626
42	0.981509	0.972066	0.958695	0.941378	0.920114	0.916023	0.911114	0.905429	0.898961	0.900862	0.902383	0.903875	0.905305	0.906676	0.907990	0.909247	0.910452
43	0.996766	0.988904	0.977228	0.961610	0.942064	0.937480	0.932263	0.926277	0.919565	0.921457	0.922970	0.924327	0.925628	0.926874	0.928066	0.929208	0.930300
44	1.011770	1.005658	0.995749	0.981983	0.964259	0.959206	0.953490	0.947204	0.940201	0.942068	0.943590	0.944816	0.945990	0.947114	0.948190	0.949218	0.950201
45	1.025142	1.022227	1.014272	1.002441	0.986709	0.981178	0.974988	0.968199	0.960905	0.962699	0.964216	0.965316	0.966368	0.967375	0.968338	0.969258	0.970137
46	1.039606	1.037137	1.032710	1.023018	1.009369	1.003398	0.996725	0.989458	0.981656	0.983377	0.984837	0.985816	0.986752	0.987646	0.988501	0.989317	0.990097
47	1.056023	1.053191	1.049334	1.043505	1.032179	1.025751	1.018644	1.010897	1.002620	1.004044	1.005453	1.006315	1.007138	1.007925	1.008677	1.009394	1.010079

*Methods and Factors used to determine scheme value in relation to member spouse*



## Complete years between first day of membership and operative time

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
48	1.074534	1.071568	1.067385	1.062229	1.055084	1.048304	1.040741	1.032561	1.023802	1.024964	1.026078	1.026829	1.027545	1.028230	1.028883	1.029506	1.030100
49	1.095319	1.092298	1.088032	1.082577	1.076197	1.070942	1.063036	1.054401	1.045212	1.046109	1.046970	1.047605	1.048210	1.048788	1.049339	1.049864	1.050365
50	1.118955	1.115781	1.111489	1.105967	1.099284	1.091726	1.085485	1.076507	1.066854	1.067535	1.068137	1.068650	1.069140	1.069607	1.070051	1.070475	1.070879
51	1.142306	1.138946	1.134544	1.129047	1.122338	1.114495	1.105825	1.098666	1.088680	1.089120	1.089521	1.089910	1.090281	1.090634	1.090970	1.091290	1.091595
52	1.165647	1.162012	1.157442	1.151857	1.145203	1.137356	1.128401	1.118668	1.110642	1.110972	1.111139	1.111400	1.111649	1.111885	1.112110	1.112323	1.112527
53	1.188818	1.184861	1.180047	1.174330	1.167627	1.159880	1.150958	1.140951	1.130212	1.132886	1.132964	1.133093	1.133216	1.133333	1.133444	1.133550	1.133650
54	1.212251	1.207948	1.202812	1.196855	1.190028	1.182241	1.173429	1.163454	1.152413	1.152413	1.155044	1.155044	1.155044	1.155044	1.155044	1.155044	1.155044
55	1.234843	1.231053	1.226303	1.220635	1.214060	1.206524	1.197928	1.188201	1.177189	1.177189	1.177189	1.177189	1.177189	1.177189	1.177189	1.177189	1.177189
56	1.238782	1.235542	1.231215	1.225792	1.219320	1.211811	1.203207	1.193391	1.182284	1.182284	1.182284	1.182284	1.182284	1.182284	1.182284	1.182284	1.182284
57	1.243500	1.240816	1.237144	1.232241	1.226095	1.218760	1.210251	1.200500	1.189375	1.189375	1.189375	1.189375	1.189375	1.189375	1.189375	1.189375	1.189375
58	1.245879	1.245879	1.242809	1.238608	1.232998	1.225966	1.217575	1.207840	1.196683	1.196683	1.196683	1.196683	1.196683	1.196683	1.196683	1.196683	1.196683
59	1.248546	1.248546	1.248546	1.245006	1.240164	1.233696	1.225589	1.215916	1.204692	1.204692	1.204692	1.204692	1.204692	1.204692	1.204692	1.204692	1.204692
60	1.252783	1.252783	1.252783	1.252783	1.248689	1.243088	1.235608	1.226232	1.215042	1.215042	1.215042	1.215042	1.215042	1.215042	1.215042	1.215042	1.215042
61	1.256914	1.256914	1.256914	1.256914	1.256914	1.252058	1.245414	1.236540	1.225417	1.225417	1.225417	1.225417	1.225417	1.225417	1.225417	1.225417	1.225417
62	1.261153	1.261153	1.261153	1.261153	1.261153	1.261153	1.255204	1.247065	1.236194	1.236194	1.236194	1.236194	1.236194	1.236194	1.236194	1.236194	1.236194
63	1.264987	1.264987	1.264987	1.264987	1.264987	1.264987	1.264987	1.257160	1.246449	1.246449	1.246449	1.246449	1.246449	1.246449	1.246449	1.246449	1.246449
64	1.270133	1.270133	1.270133	1.270133	1.270133	1.270133	1.270133	1.270133	1.259237	1.259237	1.259237	1.259237	1.259237	1.259237	1.259237	1.259237	1.259237
65	1.279186	1.279186	1.279186	1.279186	1.279186	1.279186	1.279186	1.279186	1.279186	1.279186	1.279186	1.279186	1.279186	1.279186	1.279186	1.279186	1.279186
66	1.273566	1.273566	1.273566	1.273566	1.273566	1.273566	1.273566	1.273566	1.273566	1.273566	1.273566	1.273566	1.273566	1.273566	1.273566	1.273566	1.273566
67	1.267302	1.267302	1.267302	1.267302	1.267302	1.267302	1.267302	1.267302	1.267302	1.267302	1.267302	1.267302	1.267302	1.267302	1.267302	1.267302	1.267302
68	1.260364	1.260364	1.260364	1.260364	1.260364	1.260364	1.260364	1.260364	1.260364	1.260364	1.260364	1.260364	1.260364	1.260364	1.260364	1.260364	1.260364
69	1.252704	1.252704	1.252704	1.252704	1.252704	1.252704	1.252704	1.252704	1.252704	1.252704	1.252704	1.252704	1.252704	1.252704	1.252704	1.252704	1.252704
70	1.244305	1.244305	1.244305	1.244305	1.244305	1.244305	1.244305	1.244305	1.244305	1.244305	1.244305	1.244305	1.244305	1.244305	1.244305	1.244305	1.244305
71	1.235144	1.235144	1.235144	1.235144	1.235144	1.235144	1.235144	1.235144	1.235144	1.235144	1.235144	1.235144	1.235144	1.235144	1.235144	1.235144	1.235144
72	1.225203	1.225203	1.225203	1.225203	1.225203	1.225203	1.225203	1.225203	1.225203	1.225203	1.225203	1.225203	1.225203	1.225203	1.225203	1.225203	1.225203
73	1.214484	1.214484	1.214484	1.214484	1.214484	1.214484	1.214484	1.214484	1.214484	1.214484	1.214484	1.214484	1.214484	1.214484	1.214484	1.214484	1.214484
74	1.202871	1.202871	1.202871	1.202871	1.202871	1.202871	1.202871	1.202871	1.202871	1.202871	1.202871	1.202871	1.202871	1.202871	1.202871	1.202871	1.202871
75 and over	1.190319	1.190319	1.190319	1.190319	1.190319	1.190319	1.190319	1.190319	1.190319	1.190319	1.190319	1.190319	1.190319	1.190319	1.190319	1.190319	1.190319

**Table 1D Accrued benefit multiple valuation factors (ABF) (Rule 16.2.2) — females with first day of membership of the PSS after 30 June 1999 (continued)**

Age	Complete years between first day of membership and operative time																
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
33	0.779058																
34	0.787733	0.789879															
35	0.795758	0.797699	0.799561														
36	0.803297	0.805063	0.806757	0.808381													
37	0.814770	0.816395	0.817953	0.819446	0.820877												
38	0.830597	0.832109	0.833559	0.834947	0.836276	0.837548											
39	0.851349	0.852761	0.854112	0.855406	0.856644	0.857828	0.858960										
40	0.872213	0.873523	0.874777	0.875976	0.877123	0.878220	0.879269	0.880271									
41	0.891886	0.893092	0.894246	0.895350	0.896405	0.897413	0.898376	0.899296	0.900175								
42	0.911604	0.912706	0.913760	0.914767	0.915729	0.916649	0.917527	0.918366	0.919166	0.919930							
43	0.931344	0.932342	0.933297	0.934208	0.935079	0.935911	0.936704	0.937462	0.938185	0.938875	0.939532						
44	0.951141	0.952039	0.952897	0.953717	0.954499	0.955245	0.955958	0.956638	0.957286	0.957904	0.958494	0.959056					
45	0.970977	0.971779	0.972545	0.973276	0.973974	0.974640	0.975275	0.975880	0.976458	0.977008	0.977533	0.978033	0.978510				
46	0.990841	0.991552	0.992230	0.992877	0.993495	0.994083	0.994645	0.995180	0.995690	0.996176	0.996639	0.997080	0.997501	0.997901			
47	1.010733	1.011356	1.011951	1.012518	1.013059	1.013574	1.014066	1.014534	1.014980	1.015405	1.015810	1.016196	1.016563	1.016913	1.017246		
48	1.030667	1.031207	1.031723	1.032214	1.032682	1.033128	1.033553	1.033958	1.034344	1.034711	1.035061	1.035394	1.035711	1.036012	1.036300	1.036573	
49	1.050842	1.051297	1.051730	1.052143	1.052537	1.052911	1.053268	1.053608	1.053931	1.054239	1.054532	1.054811	1.055076	1.055329	1.055569	1.055798	1.056016
50	1.071263	1.071630	1.071978	1.072310	1.072626	1.072927	1.073213	1.073486	1.073745	1.073992	1.074227	1.074450	1.074663	1.074865	1.075057	1.075240	1.075414
51	1.091885	1.092161	1.092423	1.092673	1.092911	1.093137	1.093352	1.093557	1.093751	1.093936	1.094112	1.094280	1.094439	1.094590	1.094734	1.094871	1.095001
52	1.112720	1.112904	1.113078	1.113245	1.113403	1.113553	1.113695	1.113831	1.113960	1.114083	1.114199	1.114310	1.114416	1.114516	1.114611	1.114701	1.114787
53	1.133745	1.133835	1.133921	1.134003	1.134080	1.134154	1.134224	1.134290	1.134353	1.134413	1.134470	1.134524	1.134576	1.134624	1.134671	1.134715	1.134757
54	1.155044	1.155044	1.155044	1.155044	1.155044	1.155044	1.155044	1.155044	1.155044	1.155044	1.155044	1.155044	1.155044	1.155044	1.155044	1.155044	1.155044
55	1.177189	1.177189	1.177189	1.177189	1.177189	1.177189	1.177189	1.177189	1.177189	1.177189	1.177189	1.177189	1.177189	1.177189	1.177189	1.177189	1.177189
56	1.182284	1.182284	1.182284	1.182284	1.182284	1.182284	1.182284	1.182284	1.182284	1.182284	1.182284	1.182284	1.182284	1.182284	1.182284	1.182284	1.182284
57	1.189375	1.189375	1.189375	1.189375	1.189375	1.189375	1.189375	1.189375	1.189375	1.189375	1.189375	1.189375	1.189375	1.189375	1.189375	1.189375	1.189375
58	1.196683	1.196683	1.196683	1.196683	1.196683	1.196683	1.196683	1.196683	1.196683	1.196683	1.196683	1.196683	1.196683	1.196683	1.196683	1.196683	1.196683
59	1.204692	1.204692	1.204692	1.204692	1.204692	1.204692	1.204692	1.204692	1.204692	1.204692	1.204692	1.204692	1.204692	1.204692	1.204692	1.204692	1.204692
60	1.215042	1.215042	1.215042	1.215042	1.215042	1.215042	1.215042	1.215042	1.215042	1.215042	1.215042	1.215042	1.215042	1.215042	1.215042	1.215042	1.215042
61	1.225417	1.225417	1.225417	1.225417	1.225417	1.225417	1.225417	1.225417	1.225417	1.225417	1.225417	1.225417	1.225417	1.225417	1.225417	1.225417	1.225417

*Methods and Factors used to determine scheme value in relation to member spouse*

## Complete years between first day of membership and operative time

Age	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
62	1.236194	1.236194	1.236194	1.236194	1.236194	1.236194	1.236194	1.236194	1.236194	1.236194	1.236194	1.236194	1.236194	1.236194	1.236194	1.236194	1.236194
63	1.246449	1.246449	1.246449	1.246449	1.246449	1.246449	1.246449	1.246449	1.246449	1.246449	1.246449	1.246449	1.246449	1.246449	1.246449	1.246449	1.246449
64	1.259237	1.259237	1.259237	1.259237	1.259237	1.259237	1.259237	1.259237	1.259237	1.259237	1.259237	1.259237	1.259237	1.259237	1.259237	1.259237	1.259237
65	1.279186	1.279186	1.279186	1.279186	1.279186	1.279186	1.279186	1.279186	1.279186	1.279186	1.279186	1.279186	1.279186	1.279186	1.279186	1.279186	1.279186
66	1.273566	1.273566	1.273566	1.273566	1.273566	1.273566	1.273566	1.273566	1.273566	1.273566	1.273566	1.273566	1.273566	1.273566	1.273566	1.273566	1.273566
67	1.267302	1.267302	1.267302	1.267302	1.267302	1.267302	1.267302	1.267302	1.267302	1.267302	1.267302	1.267302	1.267302	1.267302	1.267302	1.267302	1.267302
68	1.260364	1.260364	1.260364	1.260364	1.260364	1.260364	1.260364	1.260364	1.260364	1.260364	1.260364	1.260364	1.260364	1.260364	1.260364	1.260364	1.260364
69	1.252704	1.252704	1.252704	1.252704	1.252704	1.252704	1.252704	1.252704	1.252704	1.252704	1.252704	1.252704	1.252704	1.252704	1.252704	1.252704	1.252704
70	1.244305	1.244305	1.244305	1.244305	1.244305	1.244305	1.244305	1.244305	1.244305	1.244305	1.244305	1.244305	1.244305	1.244305	1.244305	1.244305	1.244305
71	1.235144	1.235144	1.235144	1.235144	1.235144	1.235144	1.235144	1.235144	1.235144	1.235144	1.235144	1.235144	1.235144	1.235144	1.235144	1.235144	1.235144
72	1.225203	1.225203	1.225203	1.225203	1.225203	1.225203	1.225203	1.225203	1.225203	1.225203	1.225203	1.225203	1.225203	1.225203	1.225203	1.225203	1.225203
73	1.214484	1.214484	1.214484	1.214484	1.214484	1.214484	1.214484	1.214484	1.214484	1.214484	1.214484	1.214484	1.214484	1.214484	1.214484	1.214484	1.214484
74	1.202871	1.202871	1.202871	1.202871	1.202871	1.202871	1.202871	1.202871	1.202871	1.202871	1.202871	1.202871	1.202871	1.202871	1.202871	1.202871	1.202871
75 and over	1.190319	1.190319	1.190319	1.190319	1.190319	1.190319	1.190319	1.190319	1.190319	1.190319	1.190319	1.190319	1.190319	1.190319	1.190319	1.190319	1.190319

**Table 1D Accrued benefit multiple valuation factors (ABF) (Rule 16.2.2) — females with first day of membership of the PSS after 30 June 1999 (continued)**

Age	Complete years between first day of membership and operative time																
	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50 or more
50	1.075580																
51	1.095125	1.095243															
52	1.114869	1.114947	1.115020														
53	1.134796	1.134834	1.134870	1.134904													
54	1.155044	1.155044	1.155044	1.155044	1.155044												
55	1.177189	1.177189	1.177189	1.177189	1.177189	1.177189											
56	1.182284	1.182284	1.182284	1.182284	1.182284	1.182284	1.182284										
57	1.189375	1.189375	1.189375	1.189375	1.189375	1.189375	1.189375	1.189375									
58	1.196683	1.196683	1.196683	1.196683	1.196683	1.196683	1.196683	1.196683	1.196683								
59	1.204692	1.204692	1.204692	1.204692	1.204692	1.204692	1.204692	1.204692	1.204692	1.204692							
60	1.215042	1.215042	1.215042	1.215042	1.215042	1.215042	1.215042	1.215042	1.215042	1.215042	1.215042						
61	1.225417	1.225417	1.225417	1.225417	1.225417	1.225417	1.225417	1.225417	1.225417	1.225417	1.225417	1.225417					
62	1.236194	1.236194	1.236194	1.236194	1.236194	1.236194	1.236194	1.236194	1.236194	1.236194	1.236194	1.236194	1.236194				
63	1.246449	1.246449	1.246449	1.246449	1.246449	1.246449	1.246449	1.246449	1.246449	1.246449	1.246449	1.246449	1.246449	1.246449			
64	1.259237	1.259237	1.259237	1.259237	1.259237	1.259237	1.259237	1.259237	1.259237	1.259237	1.259237	1.259237	1.259237	1.259237	1.259237		
65	1.279186	1.279186	1.279186	1.279186	1.279186	1.279186	1.279186	1.279186	1.279186	1.279186	1.279186	1.279186	1.279186	1.279186	1.279186	1.279186	
66	1.273566	1.273566	1.273566	1.273566	1.273566	1.273566	1.273566	1.273566	1.273566	1.273566	1.273566	1.273566	1.273566	1.273566	1.273566	1.273566	1.273566
67	1.267302	1.267302	1.267302	1.267302	1.267302	1.267302	1.267302	1.267302	1.267302	1.267302	1.267302	1.267302	1.267302	1.267302	1.267302	1.267302	1.267302
68	1.260364	1.260364	1.260364	1.260364	1.260364	1.260364	1.260364	1.260364	1.260364	1.260364	1.260364	1.260364	1.260364	1.260364	1.260364	1.260364	1.260364
69	1.252704	1.252704	1.252704	1.252704	1.252704	1.252704	1.252704	1.252704	1.252704	1.252704	1.252704	1.252704	1.252704	1.252704	1.252704	1.252704	1.252704
70	1.244305	1.244305	1.244305	1.244305	1.244305	1.244305	1.244305	1.244305	1.244305	1.244305	1.244305	1.244305	1.244305	1.244305	1.244305	1.244305	1.244305
71	1.235144	1.235144	1.235144	1.235144	1.235144	1.235144	1.235144	1.235144	1.235144	1.235144	1.235144	1.235144	1.235144	1.235144	1.235144	1.235144	1.235144
72	1.225203	1.225203	1.225203	1.225203	1.225203	1.225203	1.225203	1.225203	1.225203	1.225203	1.225203	1.225203	1.225203	1.225203	1.225203	1.225203	1.225203
73	1.214484	1.214484	1.214484	1.214484	1.214484	1.214484	1.214484	1.214484	1.214484	1.214484	1.214484	1.214484	1.214484	1.214484	1.214484	1.214484	1.214484
74	1.202871	1.202871	1.202871	1.202871	1.202871	1.202871	1.202871	1.202871	1.202871	1.202871	1.202871	1.202871	1.202871	1.202871	1.202871	1.202871	1.202871
75 and over	1.190319	1.190319	1.190319	1.190319	1.190319	1.190319	1.190319	1.190319	1.190319	1.190319	1.190319	1.190319	1.190319	1.190319	1.190319	1.190319	1.190319

**Table 2A Member contribution valuation factors (MCF) (Rule 16.2.2) — males with first day of membership of the PSS on or before 30 June 1999**

Age	Complete years between first day of membership and operative time																
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
18	0.383828	0.410836	0.434886														
19	0.388912	0.415908	0.440581	0.462103													
20	0.396027	0.422848	0.447434	0.469537	0.488397												
21	0.405135	0.431814	0.456121	0.478033	0.497412	0.513543											
22	0.415897	0.442480	0.466557	0.488085	0.507179	0.523786	0.537215										
23	0.430003	0.456162	0.479922	0.500984	0.519456	0.535566	0.549323	0.560035									
24	0.445203	0.471052	0.494280	0.514948	0.532879	0.548296	0.561506	0.572554	0.580731								
25	0.461365	0.486770	0.509609	0.529664	0.547154	0.561983	0.574455	0.584934	0.593476	0.599339							
26	0.478530	0.503306	0.525618	0.545235	0.562056	0.576421	0.588282	0.598000	0.605967	0.612236	0.616024						
27	0.496270	0.520518	0.542126	0.561183	0.577562	0.591247	0.602659	0.611776	0.618988	0.624701	0.628954	0.646236					
28	0.514129	0.537695	0.558778	0.577140	0.593002	0.606306	0.617086	0.625818	0.632483	0.637485	0.641231	0.657909	0.673291				
29	0.532212	0.555243	0.575618	0.593473	0.608657	0.621488	0.631942	0.640082	0.646413	0.650909	0.653975	0.670041	0.684841	0.698422			
30	0.550416	0.572760	0.592623	0.609796	0.624534	0.636739	0.646789	0.654678	0.660472	0.664697	0.667306	0.682738	0.696938	0.709956	0.721849		
31	0.569002	0.590620	0.609784	0.626474	0.640554	0.652363	0.661828	0.669366	0.674967	0.678693	0.681077	0.695866	0.709457	0.721902	0.733263	0.743604	
32	0.588211	0.608963	0.627379	0.643373	0.657006	0.668186	0.677304	0.684293	0.689590	0.693173	0.695089	0.709238	0.722226	0.734107	0.744941	0.754795	0.763736
33	0.608240	0.628180	0.645666	0.660888	0.673824	0.684582	0.693088	0.699766	0.704537	0.707848	0.709655	0.723142	0.735506	0.746803	0.757095	0.766448	0.774928
34	0.628048	0.647539	0.664212	0.678516	0.690720	0.700835	0.708993	0.715115	0.719643	0.722478	0.724071	0.736912	0.748669	0.759401	0.769169	0.778038	0.786072
35	0.647702	0.666720	0.682986	0.696493	0.707801	0.717229	0.724794	0.730635	0.734657	0.737310	0.738470	0.750670	0.761828	0.772001	0.781252	0.789645	0.797242
36	0.666963	0.685480	0.701345	0.714530	0.725094	0.733675	0.740618	0.745933	0.749751	0.751956	0.752997	0.764546	0.775096	0.784705	0.793435	0.801348	0.808505
37	0.686060	0.703937	0.719364	0.732227	0.742553	0.750439	0.756578	0.761326	0.764673	0.766736	0.767374	0.778287	0.788244	0.797303	0.805525	0.812972	0.819704
38	0.704981	0.722206	0.737049	0.749555	0.759645	0.767378	0.772872	0.776856	0.779687	0.781328	0.781881	0.792144	0.801497	0.809997	0.817705	0.824680	0.830979
39	0.724121	0.740297	0.754543	0.766530	0.776347	0.783931	0.789355	0.792741	0.794844	0.796013	0.796187	0.805813	0.814575	0.822529	0.829735	0.836250	0.842130
40	0.743524	0.758659	0.771868	0.783322	0.792691	0.800084	0.805441	0.808832	0.810377	0.810850	0.810589	0.819562	0.827717	0.835114	0.841808	0.847854	0.853307
41	0.763275	0.777395	0.789576	0.800020	0.808928	0.815949	0.821198	0.824604	0.826232	0.826191	0.825267	0.833553	0.841075	0.847889	0.854048	0.859607	0.864617
42	0.783112	0.796118	0.807333	0.816805	0.824762	0.831416	0.836382	0.839774	0.841503	0.841622	0.840227	0.847783	0.854632	0.860829	0.866425	0.871471	0.876013
43	0.802882	0.814796	0.824957	0.833539	0.840599	0.846375	0.851076	0.854278	0.856087	0.856392	0.855232	0.862032	0.868189	0.873751	0.878768	0.883287	0.887352
44	0.822414	0.833327	0.842477	0.850091	0.856357	0.861323	0.865227	0.868267	0.869979	0.870455	0.869564	0.875658	0.881168	0.886140	0.890620	0.894651	0.898275
45	0.836797	0.851669	0.859902	0.866588	0.871967	0.876226	0.879397	0.881710	0.883349	0.883808	0.883166	0.888607	0.893520	0.897948	0.901934	0.905518	0.908737
46	0.853654	0.864335	0.877097	0.882959	0.887494	0.890946	0.893491	0.895142	0.896117	0.896584	0.895995	0.900837	0.905204	0.909135	0.912671	0.915847	0.918697

*Methods and Factors used to determine scheme value in relation to member spouse*

## Complete years between first day of membership and operative time

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
47	0.870225	0.879732	0.888142	0.899082	0.902884	0.905572	0.907384	0.908482	0.908856	0.908711	0.908202	0.912480	0.916334	0.919800	0.922913	0.925708	0.928213
48	0.886511	0.894825	0.902156	0.908597	0.918005	0.920043	0.921164	0.921593	0.921478	0.920786	0.919709	0.923463	0.926839	0.929872	0.932595	0.935036	0.937223
49	0.902838	0.909946	0.916192	0.921663	0.926442	0.934604	0.935155	0.934960	0.934234	0.933109	0.931529	0.934733	0.937611	0.940193	0.942508	0.944581	0.946437
50	0.919259	0.925130	0.930268	0.934751	0.938656	0.942051	0.949222	0.948524	0.947226	0.945534	0.943566	0.946196	0.948554	0.950666	0.952557	0.954248	0.955760
51	0.935894	0.940457	0.944431	0.947885	0.950883	0.953482	0.955731	0.962118	0.960376	0.958160	0.955666	0.957696	0.959513	0.961137	0.962589	0.963886	0.965044
52	0.952542	0.955733	0.958495	0.960885	0.962951	0.964735	0.966275	0.967603	0.973409	0.970800	0.967821	0.969217	0.970463	0.971574	0.972565	0.973450	0.974238
53	0.969444	0.971137	0.972594	0.973846	0.974923	0.975850	0.976646	0.977332	0.977921	0.983313	0.979977	0.980694	0.981333	0.981901	0.982407	0.982857	0.983258
54	0.986975	0.986975	0.986975	0.986975	0.986975	0.986975	0.986975	0.986975	0.986975	0.986975	0.992096	0.992096	0.992096	0.992096	0.992096	0.992096	0.992096
55	1.003331	1.003331	1.003331	1.003331	1.003331	1.003331	1.003331	1.003331	1.003331	1.003331	1.003331	1.003331	1.003331	1.003331	1.003331	1.003331	1.003331
56	1.002503	1.002503	1.002503	1.002503	1.002503	1.002503	1.002503	1.002503	1.002503	1.002503	1.002503	1.002503	1.002503	1.002503	1.002503	1.002503	1.002503
57	1.001687	1.001687	1.001687	1.001687	1.001687	1.001687	1.001687	1.001687	1.001687	1.001687	1.001687	1.001687	1.001687	1.001687	1.001687	1.001687	1.001687
58	1.000879	1.000879	1.000879	1.000879	1.000879	1.000879	1.000879	1.000879	1.000879	1.000879	1.000879	1.000879	1.000879	1.000879	1.000879	1.000879	1.000879
59	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
60	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
61	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
62	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
63	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
64	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
65	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
66	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
67	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
68	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
69	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
70	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
71	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
72	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
73	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
74	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
75 and over	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000

**Table 2A Member contribution valuation factors (MCF) (Rule 16.2.2) — males with first day of membership of the PSS on or before 30 June 1999 (continued)**

Age	Complete years between first day of membership and operative time																
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
33	0.782599																
34	0.793336	0.799893															
35	0.804107	0.810299	0.815877														
36	0.814968	0.820795	0.826040	0.830756													
37	0.825778	0.831250	0.836174	0.840600	0.844572												
38	0.836660	0.841775	0.846375	0.850507	0.854215	0.857539											
39	0.847429	0.852197	0.856483	0.860331	0.863782	0.866876	0.869646										
40	0.858218	0.862634	0.866601	0.870161	0.873353	0.876212	0.878772	0.881062									
41	0.869124	0.873176	0.876813	0.880075	0.882998	0.885616	0.887959	0.890054	0.891927								
42	0.880097	0.883766	0.887057	0.890007	0.892650	0.895015	0.897131	0.899023	0.900714	0.902223							
43	0.891004	0.894282	0.897221	0.899854	0.902212	0.904321	0.906207	0.907892	0.909398	0.910742	0.911942						
44	0.901527	0.904445	0.907059	0.909400	0.911495	0.913369	0.915044	0.916540	0.917876	0.919069	0.920133	0.921083					
45	0.911624	0.914212	0.916530	0.918604	0.920460	0.922119	0.923601	0.924925	0.926107	0.927162	0.928103	0.928942	0.929691				
46	0.921252	0.923541	0.925589	0.927422	0.929061	0.930525	0.931833	0.933001	0.934044	0.934974	0.935803	0.936543	0.937203	0.937791			
47	0.930458	0.932468	0.934266	0.935873	0.937310	0.938594	0.939740	0.940762	0.941675	0.942489	0.943216	0.943863	0.944440	0.944955	0.945413		
48	0.939181	0.940932	0.942499	0.943898	0.945149	0.946265	0.947262	0.948151	0.948944	0.949652	0.950282	0.950845	0.951346	0.951793	0.952191	0.952545	
49	0.948096	0.949580	0.950906	0.952091	0.953148	0.954092	0.954934	0.955685	0.956354	0.956951	0.957484	0.957958	0.958381	0.958757	0.959093	0.959392	0.959658
50	0.957112	0.958319	0.959397	0.960359	0.961217	0.961983	0.962665	0.963274	0.963817	0.964301	0.964732	0.965116	0.965458	0.965762	0.966034	0.966276	0.966491
51	0.966078	0.967000	0.967823	0.968557	0.969211	0.969794	0.970314	0.970778	0.971190	0.971558	0.971886	0.972177	0.972437	0.972669	0.972875	0.973058	0.973222
52	0.974941	0.975567	0.976125	0.976622	0.977065	0.977460	0.977811	0.978124	0.978403	0.978651	0.978872	0.979069	0.979244	0.979400	0.979539	0.979663	0.979773
53	0.983615	0.983932	0.984215	0.984466	0.984690	0.984889	0.985066	0.985224	0.985364	0.985489	0.985600	0.985699	0.985787	0.985866	0.985936	0.985998	0.986053
54	0.992096	0.992096	0.992096	0.992096	0.992096	0.992096	0.992096	0.992096	0.992096	0.992096	0.992096	0.992096	0.992096	0.992096	0.992096	0.992096	0.992096
55	1.003331	1.003331	1.003331	1.003331	1.003331	1.003331	1.003331	1.003331	1.003331	1.003331	1.003331	1.003331	1.003331	1.003331	1.003331	1.003331	1.003331
56	1.002503	1.002503	1.002503	1.002503	1.002503	1.002503	1.002503	1.002503	1.002503	1.002503	1.002503	1.002503	1.002503	1.002503	1.002503	1.002503	1.002503
57	1.001687	1.001687	1.001687	1.001687	1.001687	1.001687	1.001687	1.001687	1.001687	1.001687	1.001687	1.001687	1.001687	1.001687	1.001687	1.001687	1.001687
58	1.000879	1.000879	1.000879	1.000879	1.000879	1.000879	1.000879	1.000879	1.000879	1.000879	1.000879	1.000879	1.000879	1.000879	1.000879	1.000879	1.000879
59	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
60	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
61	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000

*Methods and Factors used to determine scheme value in relation to member spouse*

## Complete years between first day of membership and operative time

Age	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
62	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
63	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
64	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
65	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
66	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
67	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
68	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
69	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
70	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
71	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
72	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
73	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
74	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
75 and over	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000



**Table 2A Member contribution valuation factors (MCF) (Rule 16.2.2) — males with first day of membership of the PSS on or before 30 June 1999 (continued)**

Age	Complete years between first day of membership and operative time																
	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50 or more
50	0.966683																
51	0.973367	0.973497															
52	0.979871	0.979958	0.980036														
53	0.986102	0.986146	0.986185	0.986219													
54	0.992096	0.992096	0.992096	0.992096	0.992096												
55	1.003331	1.003331	1.003331	1.003331	1.003331	1.003331											
56	1.002503	1.002503	1.002503	1.002503	1.002503	1.002503	1.002503										
57	1.001687	1.001687	1.001687	1.001687	1.001687	1.001687	1.001687	1.001687									
58	1.000879	1.000879	1.000879	1.000879	1.000879	1.000879	1.000879	1.000879	1.000879								
59	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000							
60	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000						
61	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000					
62	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000				
63	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000			
64	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000		
65	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	
66	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
67	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
68	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
69	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
70	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
71	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
72	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
73	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
74	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
75 and over	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000

**Table 2B Member contribution valuation factors (MCF) (Rule 16.2.2) — males with first day of membership of the PSS after 30 June 1999**

Age	Complete years between first day of membership and operative time																
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
18	0.312557	0.342584	0.369321														
19	0.318368	0.348374	0.375798	0.399719													
20	0.326435	0.356240	0.383561	0.408123	0.429079												
21	0.336717	0.366357	0.393362	0.417705	0.439233	0.457153											
22	0.348833	0.378360	0.405103	0.429014	0.450220	0.468664	0.483577										
23	0.364659	0.393709	0.420093	0.443481	0.463993	0.481881	0.497155	0.509047									
24	0.381696	0.410394	0.436181	0.459127	0.479032	0.496146	0.510810	0.523073	0.532147								
25	0.399795	0.427993	0.453343	0.475602	0.495013	0.511470	0.525312	0.536940	0.546418	0.552922							
26	0.419001	0.446495	0.471253	0.493020	0.511685	0.527623	0.540783	0.551564	0.560402	0.567355	0.571555						
27	0.438837	0.465738	0.489710	0.510850	0.529020	0.544200	0.556859	0.566971	0.574970	0.581305	0.586019	0.605189					
28	0.458798	0.484936	0.508319	0.528683	0.546275	0.561029	0.572984	0.582667	0.590056	0.595602	0.599754	0.618250	0.635308				
29	0.479000	0.504537	0.527130	0.546927	0.563764	0.577989	0.589581	0.598604	0.605623	0.610605	0.614002	0.631815	0.648224	0.663282			
30	0.499329	0.524099	0.546117	0.565154	0.581491	0.595020	0.606161	0.614904	0.621325	0.626007	0.628896	0.646003	0.661743	0.676172	0.689356		
31	0.520075	0.544034	0.565273	0.583769	0.599373	0.612460	0.622949	0.631302	0.637508	0.641635	0.644275	0.660664	0.675725	0.689517	0.702106	0.713566	
32	0.541503	0.564497	0.584901	0.602622	0.617727	0.630113	0.640216	0.647958	0.653826	0.657794	0.659914	0.675591	0.689980	0.703143	0.715147	0.726064	0.735970
33	0.563831	0.585919	0.605289	0.622150	0.636479	0.648396	0.657818	0.665213	0.670497	0.674163	0.676163	0.691102	0.704796	0.717310	0.728710	0.739070	0.748462
34	0.585907	0.607493	0.625957	0.641798	0.655314	0.666515	0.675548	0.682327	0.687340	0.690479	0.692241	0.706461	0.719481	0.731365	0.742182	0.752003	0.760900
35	0.607806	0.628862	0.646872	0.661827	0.674346	0.684785	0.693160	0.699626	0.704078	0.707014	0.708296	0.721803	0.734156	0.745419	0.755661	0.764953	0.773364
36	0.629263	0.649759	0.667321	0.681916	0.693610	0.703107	0.710793	0.716675	0.720900	0.723339	0.724490	0.737273	0.748950	0.759586	0.769248	0.778007	0.785929
37	0.650533	0.670316	0.687389	0.701624	0.713051	0.721778	0.728571	0.733824	0.737527	0.739810	0.740514	0.752590	0.763608	0.773633	0.782731	0.790972	0.798420
38	0.671604	0.690660	0.707082	0.720918	0.732081	0.740638	0.746716	0.751123	0.754254	0.756069	0.756680	0.768034	0.778381	0.787784	0.796311	0.804027	0.810997
39	0.692907	0.710798	0.726555	0.739814	0.750672	0.759061	0.765061	0.768806	0.771131	0.772424	0.772615	0.783262	0.792953	0.801750	0.809720	0.816926	0.823429
40	0.714492	0.731227	0.745833	0.758500	0.768860	0.777036	0.782959	0.786709	0.788418	0.788940	0.788650	0.798572	0.807590	0.815769	0.823170	0.829856	0.835886
41	0.736628	0.752227	0.765686	0.777225	0.787067	0.794824	0.800624	0.804388	0.806187	0.806141	0.805120	0.814274	0.822585	0.830113	0.836918	0.843060	0.848594
42	0.758823	0.773180	0.785561	0.796017	0.804801	0.812146	0.817629	0.821374	0.823283	0.823414	0.821874	0.830215	0.837776	0.844617	0.850794	0.856364	0.861378
43	0.780911	0.794050	0.805256	0.814722	0.822509	0.828880	0.834066	0.837598	0.839593	0.839930	0.838651	0.846152	0.852942	0.859077	0.864611	0.869596	0.874079
44	0.802702	0.814727	0.824810	0.833200	0.840105	0.845578	0.849881	0.853232	0.855119	0.855644	0.854662	0.861379	0.867450	0.872930	0.877867	0.882310	0.886303
45	0.818788	0.835166	0.844230	0.851592	0.857514	0.862203	0.865695	0.868242	0.870048	0.870554	0.869847	0.875839	0.881248	0.886125	0.890514	0.894461	0.898004
46	0.837576	0.849328	0.863371	0.869819	0.874808	0.878605	0.881406	0.883222	0.884295	0.884809	0.884163	0.889490	0.894294	0.898620	0.902510	0.906004	0.909140

*Methods and Factors used to determine scheme value in relation to member spouse*

## Complete years between first day of membership and operative time

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
47	0.856026	0.866476	0.875722	0.887751	0.891928	0.894883	0.896874	0.898082	0.898493	0.898335	0.897776	0.902479	0.906715	0.910525	0.913948	0.917021	0.919775
48	0.874138	0.883270	0.891322	0.898398	0.908734	0.910971	0.912201	0.912672	0.912547	0.911787	0.910605	0.914728	0.918437	0.921769	0.924759	0.927441	0.929843
49	0.892271	0.900073	0.906928	0.912932	0.918177	0.927137	0.927741	0.927527	0.926730	0.925496	0.923762	0.927279	0.930438	0.933272	0.935812	0.938088	0.940124
50	0.910483	0.916921	0.922555	0.927472	0.931754	0.935477	0.943344	0.942577	0.941154	0.939299	0.937141	0.940025	0.942611	0.944927	0.947001	0.948856	0.950514
51	0.929018	0.934012	0.938361	0.942141	0.945421	0.948265	0.950727	0.957719	0.955812	0.953387	0.950657	0.952880	0.954868	0.956646	0.958235	0.959654	0.960921
52	0.947490	0.950974	0.953992	0.956602	0.958858	0.960806	0.962488	0.963938	0.970281	0.967432	0.964178	0.965703	0.967063	0.968277	0.969360	0.970325	0.971186
53	0.966160	0.968005	0.969592	0.970957	0.972131	0.973141	0.974009	0.974756	0.975398	0.981275	0.977640	0.978422	0.979118	0.979737	0.980288	0.980779	0.981216
54	0.985428	0.985428	0.985428	0.985428	0.985428	0.985428	0.985428	0.985428	0.985428	0.985428	0.990998	0.990998	0.990998	0.990998	0.990998	0.990998	0.990998
55	1.003331	1.003331	1.003331	1.003331	1.003331	1.003331	1.003331	1.003331	1.003331	1.003331	1.003331	1.003331	1.003331	1.003331	1.003331	1.003331	1.003331
56	1.002503	1.002503	1.002503	1.002503	1.002503	1.002503	1.002503	1.002503	1.002503	1.002503	1.002503	1.002503	1.002503	1.002503	1.002503	1.002503	1.002503
57	1.001687	1.001687	1.001687	1.001687	1.001687	1.001687	1.001687	1.001687	1.001687	1.001687	1.001687	1.001687	1.001687	1.001687	1.001687	1.001687	1.001687
58	1.000879	1.000879	1.000879	1.000879	1.000879	1.000879	1.000879	1.000879	1.000879	1.000879	1.000879	1.000879	1.000879	1.000879	1.000879	1.000879	1.000879
59	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
60	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
61	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
62	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
63	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
64	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
65	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
66	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
67	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
68	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
69	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
70	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
71	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
72	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
73	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
74	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
75 and over	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000

**Table 2B Member contribution valuation factors (MCF) (Rule 16.2.2) — males with first day of membership of the PSS after 30 June 1999 (continued)**

Age	Complete years between first day of membership and operative time																
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
33	0.756959																
34	0.768944	0.776205															
35	0.780964	0.787819	0.793994														
36	0.793082	0.799532	0.805337	0.810557													
37	0.805142	0.811198	0.816646	0.821543	0.825939												
38	0.817281	0.822940	0.828029	0.832600	0.836702	0.840380											
39	0.829290	0.834564	0.839304	0.843560	0.847377	0.850799	0.853862										
40	0.841316	0.846199	0.850586	0.854522	0.858051	0.861213	0.864044	0.866576									
41	0.853574	0.858050	0.862069	0.865673	0.868903	0.871795	0.874383	0.876698	0.878767								
42	0.865887	0.869936	0.873569	0.876826	0.879744	0.882355	0.884691	0.886779	0.888645	0.890312							
43	0.878107	0.881722	0.884964	0.887868	0.890469	0.892795	0.894875	0.896734	0.898395	0.899878	0.901202						
44	0.889888	0.893103	0.895984	0.898564	0.900873	0.902938	0.904784	0.906433	0.907905	0.909220	0.910393	0.911439					
45	0.901184	0.904034	0.906586	0.908870	0.910914	0.912740	0.914373	0.915830	0.917132	0.918293	0.919330	0.920254	0.921078				
46	0.911951	0.914469	0.916723	0.918740	0.920543	0.922154	0.923593	0.924878	0.926025	0.927048	0.927961	0.928775	0.929501	0.930148			
47	0.922243	0.924452	0.926429	0.928196	0.929776	0.931187	0.932446	0.933571	0.934574	0.935469	0.936268	0.936979	0.937614	0.938179	0.938683		
48	0.931994	0.933918	0.935638	0.937176	0.938549	0.939776	0.940870	0.941847	0.942719	0.943496	0.944189	0.944806	0.945357	0.945847	0.946284	0.946674	
49	0.941946	0.943575	0.945030	0.946330	0.947491	0.948526	0.949450	0.950275	0.951010	0.951665	0.952249	0.952770	0.953234	0.953647	0.954015	0.954343	0.954636
50	0.951996	0.953320	0.954502	0.955557	0.956498	0.957338	0.958087	0.958754	0.959350	0.959880	0.960353	0.960774	0.961149	0.961483	0.961781	0.962046	0.962282
51	0.962053	0.963062	0.963963	0.964766	0.965482	0.966120	0.966689	0.967196	0.967648	0.968050	0.968409	0.968728	0.969012	0.969266	0.969491	0.969692	0.969871
52	0.971954	0.972638	0.973247	0.973790	0.974274	0.974705	0.975089	0.975431	0.975735	0.976006	0.976248	0.976462	0.976654	0.976824	0.976976	0.977111	0.977231
53	0.981604	0.981950	0.982258	0.982532	0.982776	0.982993	0.983186	0.983358	0.983511	0.983647	0.983768	0.983876	0.983972	0.984058	0.984134	0.984201	0.984262
54	0.990998	0.990998	0.990998	0.990998	0.990998	0.990998	0.990998	0.990998	0.990998	0.990998	0.990998	0.990998	0.990998	0.990998	0.990998	0.990998	0.990998
55	1.003331	1.003331	1.003331	1.003331	1.003331	1.003331	1.003331	1.003331	1.003331	1.003331	1.003331	1.003331	1.003331	1.003331	1.003331	1.003331	1.003331
56	1.002503	1.002503	1.002503	1.002503	1.002503	1.002503	1.002503	1.002503	1.002503	1.002503	1.002503	1.002503	1.002503	1.002503	1.002503	1.002503	1.002503
57	1.001687	1.001687	1.001687	1.001687	1.001687	1.001687	1.001687	1.001687	1.001687	1.001687	1.001687	1.001687	1.001687	1.001687	1.001687	1.001687	1.001687
58	1.000879	1.000879	1.000879	1.000879	1.000879	1.000879	1.000879	1.000879	1.000879	1.000879	1.000879	1.000879	1.000879	1.000879	1.000879	1.000879	1.000879
59	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
60	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
61	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000

*Methods and Factors used to determine scheme value in relation to member spouse*

## Complete years between first day of membership and operative time

Age	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
62	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
63	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
64	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
65	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
66	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
67	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
68	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
69	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
70	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
71	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
72	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
73	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
74	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
75 and over	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000

**Table 2B Member contribution valuation factors (MCF) (Rule 16.2.2) — males with first day of membership of the PSS after 30 June 1999 (continued)**

Age	Complete years between first day of membership and operative time																
	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50 or more
50	0.962492																
51	0.970030	0.970172															
52	0.977338	0.977433	0.977518														
53	0.984315	0.984363	0.984405	0.984443													
54	0.990998	0.990998	0.990998	0.990998	0.990998												
55	1.003331	1.003331	1.003331	1.003331	1.003331	1.003331											
56	1.002503	1.002503	1.002503	1.002503	1.002503	1.002503	1.002503										
57	1.001687	1.001687	1.001687	1.001687	1.001687	1.001687	1.001687	1.001687									
58	1.000879	1.000879	1.000879	1.000879	1.000879	1.000879	1.000879	1.000879	1.000879								
59	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000							
60	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000						
61	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000					
62	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000				
63	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000			
64	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000		
65	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	
66	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
67	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
68	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
69	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
70	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
71	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
72	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
73	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
74	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
75 and over	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000

**Table 2C Member contribution valuation factors (MCF) (Rule 16.2.2) — females with first day of membership of the PSS on or before 30 June 1999**

Age	Complete years between first day of membership and operative time																
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
18	0.315839	0.330304	0.346788														
19	0.324400	0.339198	0.352969	0.368887													
20	0.333862	0.349655	0.363742	0.376661	0.391888												
21	0.345160	0.360981	0.376120	0.389318	0.401220	0.415626											
22	0.358092	0.374023	0.389146	0.403445	0.415577	0.426302	0.439764										
23	0.373704	0.389493	0.404652	0.418839	0.432077	0.442931	0.452291	0.464662									
24	0.390626	0.406921	0.421860	0.436027	0.449082	0.461088	0.470516	0.478386	0.489579								
25	0.409065	0.425756	0.441197	0.455040	0.468000	0.479734	0.490350	0.498213	0.504482	0.514421							
26	0.429176	0.446068	0.461880	0.476207	0.488722	0.500275	0.510521	0.519610	0.525794	0.530373	0.539003						
27	0.450921	0.467893	0.483853	0.498521	0.511499	0.522481	0.532460	0.541082	0.548539	0.552962	0.555793	0.565944					
28	0.472979	0.489949	0.505970	0.520785	0.534135	0.545627	0.554977	0.563316	0.570279	0.576093	0.578770	0.588459	0.597904				
29	0.495722	0.512348	0.528335	0.543198	0.556701	0.568599	0.578507	0.586160	0.592823	0.598116	0.602298	0.611498	0.620452	0.629153			
30	0.518580	0.534860	0.550452	0.565287	0.578865	0.590961	0.601349	0.609645	0.615600	0.620610	0.624274	0.633029	0.641536	0.649791	0.657794		
31	0.541307	0.557163	0.572382	0.586807	0.600397	0.612626	0.623285	0.632160	0.638867	0.643169	0.646586	0.654884	0.662933	0.670734	0.678286	0.685591	
32	0.564235	0.579629	0.594384	0.608418	0.621588	0.633872	0.644721	0.653936	0.661313	0.666465	0.669165	0.676994	0.684578	0.691918	0.699015	0.705871	0.712488
33	0.587701	0.602614	0.616854	0.630386	0.643146	0.654999	0.665942	0.675398	0.683176	0.689080	0.692715	0.700041	0.707127	0.713976	0.720589	0.726970	0.733122
34	0.610642	0.625245	0.638967	0.651958	0.664205	0.675656	0.686181	0.695795	0.703890	0.710278	0.714770	0.721622	0.728243	0.734633	0.740797	0.746738	0.752459
35	0.633136	0.647428	0.660827	0.673278	0.684970	0.695906	0.706045	0.715259	0.723576	0.730355	0.735414	0.741827	0.748015	0.753982	0.759732	0.765268	0.770595
36	0.655347	0.669285	0.682363	0.694488	0.705622	0.715993	0.725617	0.734461	0.742395	0.749460	0.754979	0.760976	0.766757	0.772326	0.777688	0.782846	0.787805
37	0.677347	0.690840	0.703554	0.715359	0.726174	0.735980	0.745038	0.753373	0.760958	0.767662	0.773530	0.779135	0.784534	0.789731	0.794729	0.799534	0.804150
38	0.698979	0.712010	0.724274	0.735727	0.746244	0.755757	0.764258	0.772039	0.779136	0.785522	0.791061	0.796303	0.801347	0.806198	0.810860	0.815339	0.819639
39	0.720423	0.732662	0.744459	0.755465	0.765647	0.774887	0.783124	0.790360	0.796917	0.802834	0.808087	0.812963	0.817652	0.822158	0.826486	0.830640	0.834626
40	0.741560	0.753037	0.764013	0.774564	0.784318	0.793254	0.801255	0.808265	0.814296	0.819695	0.824505	0.829019	0.833357	0.837522	0.841519	0.845354	0.849030
41	0.762337	0.773026	0.783224	0.792941	0.802266	0.810804	0.818542	0.825364	0.831216	0.836119	0.840440	0.844590	0.848574	0.852397	0.856063	0.859578	0.862946
42	0.782419	0.792393	0.801808	0.810759	0.819262	0.827418	0.834808	0.841425	0.847149	0.851931	0.855794	0.859581	0.863214	0.866697	0.870035	0.873232	0.876295
43	0.801775	0.811001	0.819721	0.827908	0.835670	0.843028	0.850091	0.856415	0.861997	0.866715	0.870518	0.873945	0.877230	0.880377	0.883391	0.886276	0.889038
44	0.820728	0.829381	0.837352	0.844853	0.851857	0.858484	0.864759	0.870797	0.876128	0.880749	0.884536	0.887616	0.890565	0.893389	0.896092	0.898678	0.901151
45	0.835664	0.843732	0.851744	0.859150	0.866783	0.873716	0.879276	0.884540	0.889626	0.894039	0.897777	0.900525	0.903156	0.905672	0.908079	0.910381	0.912580
46	0.853754	0.860921	0.871687	0.877914	0.883515	0.888744	0.893573	0.898138	0.902465	0.906676	0.910248	0.912680	0.915007	0.917231	0.919357	0.921389	0.923329

*Methods and Factors used to determine scheme value in relation to member spouse*

Complete years between first day of membership and operative time

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
47	0.871401	0.877773	0.883755	0.893690	0.898800	0.903323	0.907530	0.911391	0.915048	0.918523	0.921944	0.924077	0.926115	0.928062	0.929922	0.931698	0.933394
48	0.888721	0.894277	0.899479	0.904343	0.913515	0.917586	0.921110	0.924377	0.927352	0.930182	0.932887	0.934734	0.936499	0.938183	0.939791	0.941325	0.942789
49	0.905712	0.910438	0.914851	0.918967	0.922801	0.931303	0.934426	0.937045	0.939464	0.941644	0.943735	0.945290	0.946774	0.948190	0.949540	0.950828	0.952055
50	0.922589	0.926453	0.930051	0.933397	0.936505	0.939391	0.947307	0.949565	0.951361	0.953013	0.954476	0.955730	0.956926	0.958065	0.959151	0.960186	0.961171
51	0.939080	0.942063	0.944830	0.947396	0.949773	0.951973	0.954010	0.961438	0.962926	0.963991	0.964965	0.965913	0.966815	0.967675	0.968493	0.969272	0.970013
52	0.955524	0.957572	0.959465	0.961213	0.962827	0.964317	0.965692	0.966961	0.973986	0.974782	0.975190	0.975824	0.976427	0.977001	0.977546	0.978065	0.978559
53	0.971691	0.972755	0.973734	0.974635	0.975463	0.976225	0.976927	0.977572	0.978165	0.984879	0.985067	0.985381	0.985679	0.985962	0.986231	0.986487	0.986730
54	0.988286	0.988286	0.988286	0.988286	0.988286	0.988286	0.988286	0.988286	0.988286	0.988286	0.994791	0.994791	0.994791	0.994791	0.994791	0.994791	0.994791
55	1.003899	1.003899	1.003899	1.003899	1.003899	1.003899	1.003899	1.003899	1.003899	1.003899	1.003899	1.003899	1.003899	1.003899	1.003899	1.003899	1.003899
56	1.003027	1.003027	1.003027	1.003027	1.003027	1.003027	1.003027	1.003027	1.003027	1.003027	1.003027	1.003027	1.003027	1.003027	1.003027	1.003027	1.003027
57	1.002069	1.002069	1.002069	1.002069	1.002069	1.002069	1.002069	1.002069	1.002069	1.002069	1.002069	1.002069	1.002069	1.002069	1.002069	1.002069	1.002069
58	1.001050	1.001050	1.001050	1.001050	1.001050	1.001050	1.001050	1.001050	1.001050	1.001050	1.001050	1.001050	1.001050	1.001050	1.001050	1.001050	1.001050
59	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
60	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
61	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
62	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
63	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
64	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
65	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
66	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
67	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
68	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
69	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
70	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
71	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
72	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
73	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
74	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
75 and over	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000



**Table 2C Member contribution valuation factors (MCF) (Rule 16.2.2) — females with first day of membership of the PSS on or before 30 June 1999 (continued)**

Age	Complete years between first day of membership and operative time																
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
33	0.739048																
34	0.757966	0.763262															
35	0.775717	0.780640	0.785369														
36	0.792569	0.797145	0.801537	0.805750													
37	0.808582	0.812836	0.816916	0.820827	0.824576												
38	0.823766	0.827723	0.831516	0.835151	0.838632	0.841965											
39	0.838448	0.842111	0.845621	0.848982	0.852200	0.855279	0.858224										
40	0.852554	0.855929	0.859161	0.862254	0.865214	0.868044	0.870751	0.873338									
41	0.866171	0.869259	0.872214	0.875041	0.877745	0.880329	0.882799	0.885159	0.887413								
42	0.879226	0.882030	0.884712	0.887277	0.889729	0.892071	0.894309	0.896446	0.898486	0.900434							
43	0.891679	0.894205	0.896620	0.898928	0.901132	0.903238	0.905249	0.907168	0.909000	0.910748	0.912415						
44	0.903515	0.905775	0.907934	0.909996	0.911965	0.913845	0.915640	0.917352	0.918985	0.920543	0.922029	0.923446					
45	0.914682	0.916690	0.918607	0.920437	0.922184	0.923852	0.925442	0.926959	0.928406	0.929786	0.931101	0.932354	0.933548				
46	0.925182	0.926952	0.928640	0.930252	0.931789	0.933256	0.934654	0.935987	0.937258	0.938470	0.939624	0.940724	0.941772	0.942771			
47	0.935012	0.936556	0.938030	0.939435	0.940774	0.942052	0.943270	0.944430	0.945536	0.946590	0.947593	0.948550	0.949460	0.950327	0.951153		
48	0.944186	0.945517	0.946787	0.947997	0.949151	0.950250	0.951298	0.952296	0.953247	0.954152	0.955014	0.955835	0.956617	0.957361	0.958069	0.958743	
49	0.953225	0.954341	0.955404	0.956416	0.957381	0.958300	0.959175	0.960008	0.960801	0.961557	0.962276	0.962960	0.963612	0.964231	0.964821	0.965383	0.965916
50	0.962110	0.963004	0.963856	0.964667	0.965439	0.966174	0.966873	0.967539	0.968173	0.968776	0.969349	0.969895	0.970414	0.970908	0.971378	0.971825	0.972251
51	0.970719	0.971390	0.972029	0.972637	0.973216	0.973766	0.974290	0.974788	0.975262	0.975712	0.976141	0.976549	0.976936	0.977305	0.977655	0.977988	0.978305
52	0.979028	0.979474	0.979898	0.980302	0.980685	0.981050	0.981397	0.981726	0.982039	0.982337	0.982620	0.982889	0.983145	0.983388	0.983619	0.983839	0.984048
53	0.986960	0.987180	0.987388	0.987586	0.987773	0.987952	0.988122	0.988283	0.988436	0.988581	0.988719	0.988850	0.988975	0.989094	0.989206	0.989313	0.989414
54	0.994791	0.994791	0.994791	0.994791	0.994791	0.994791	0.994791	0.994791	0.994791	0.994791	0.994791	0.994791	0.994791	0.994791	0.994791	0.994791	0.994791
55	1.003899	1.003899	1.003899	1.003899	1.003899	1.003899	1.003899	1.003899	1.003899	1.003899	1.003899	1.003899	1.003899	1.003899	1.003899	1.003899	1.003899
56	1.003027	1.003027	1.003027	1.003027	1.003027	1.003027	1.003027	1.003027	1.003027	1.003027	1.003027	1.003027	1.003027	1.003027	1.003027	1.003027	1.003027
57	1.002069	1.002069	1.002069	1.002069	1.002069	1.002069	1.002069	1.002069	1.002069	1.002069	1.002069	1.002069	1.002069	1.002069	1.002069	1.002069	1.002069
58	1.001050	1.001050	1.001050	1.001050	1.001050	1.001050	1.001050	1.001050	1.001050	1.001050	1.001050	1.001050	1.001050	1.001050	1.001050	1.001050	1.001050
59	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
60	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
61	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000

*Methods and Factors used to determine scheme value in relation to member spouse*

## Complete years between first day of membership and operative time

Age	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
62	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
63	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
64	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
65	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
66	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
67	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
68	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
69	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
70	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
71	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
72	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
73	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
74	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
75 and over	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000

**Table 2C Member contribution valuation factors (MCF) (Rule 16.2.2) — females with first day of membership of the PSS on or before 30 June 1999 (continued)**

Age	Complete years between first day of membership and operative time																
	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50 or more
50	0.972655																
51	0.978607	0.978893															
52	0.984246	0.984435	0.984614														
53	0.989511	0.989603	0.989690	0.989772													
54	0.994791	0.994791	0.994791	0.994791	0.994791												
55	1.003899	1.003899	1.003899	1.003899	1.003899	1.003899											
56	1.003027	1.003027	1.003027	1.003027	1.003027	1.003027	1.003027										
57	1.002069	1.002069	1.002069	1.002069	1.002069	1.002069	1.002069	1.002069									
58	1.001050	1.001050	1.001050	1.001050	1.001050	1.001050	1.001050	1.001050	1.001050								
59	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000							
60	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000						
61	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000					
62	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000				
63	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000			
64	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000		
65	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	
66	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
67	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
68	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
69	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
70	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
71	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
72	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
73	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
74	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
75 and over	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000

**Table 2D Member contribution valuation factors (MCF) (Rule 16.2.2) — females with first day of membership of the PSS after 30 June 1999**

Age	Complete years between first day of membership and operative time																
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
18	0.233480	0.249636	0.268045														
19	0.243205	0.259729	0.275105	0.292878													
20	0.253934	0.271564	0.287291	0.301712	0.318709												
21	0.266709	0.284367	0.301263	0.315993	0.329276	0.345352											
22	0.281305	0.299080	0.315955	0.331910	0.345446	0.357413	0.372432										
23	0.298885	0.316498	0.333409	0.349235	0.364002	0.376110	0.386551	0.400350									
24	0.317921	0.336095	0.352756	0.368557	0.383116	0.396506	0.407019	0.415795	0.428277								
25	0.338644	0.357254	0.374470	0.389905	0.404356	0.417438	0.429275	0.438041	0.445028	0.456110							
26	0.361222	0.380051	0.397677	0.413647	0.427598	0.440477	0.451897	0.462028	0.468920	0.474022	0.483641						
27	0.385613	0.404527	0.422314	0.438661	0.453123	0.465362	0.476483	0.486091	0.494400	0.499328	0.502481	0.513792					
28	0.410344	0.429251	0.447102	0.463608	0.478482	0.491285	0.501703	0.510994	0.518751	0.525228	0.528209	0.539003	0.549525				
29	0.435830	0.454350	0.472157	0.488714	0.503754	0.517007	0.528043	0.536567	0.543989	0.549883	0.554540	0.564788	0.574761	0.584453			
30	0.461435	0.479565	0.496928	0.513450	0.528570	0.542041	0.553609	0.562847	0.569478	0.575056	0.579136	0.588886	0.598358	0.607551	0.616463		
31	0.486885	0.504539	0.521484	0.537544	0.552675	0.566290	0.578157	0.588039	0.595505	0.600294	0.604098	0.613336	0.622297	0.630982	0.639390	0.647522	
32	0.512553	0.529688	0.546112	0.561733	0.576392	0.590066	0.602142	0.612399	0.620611	0.626345	0.629349	0.638063	0.646505	0.654675	0.662575	0.670205	0.677571
33	0.538810	0.555406	0.571253	0.586312	0.600512	0.613702	0.625880	0.636404	0.645060	0.651629	0.655674	0.663826	0.671712	0.679333	0.686692	0.693793	0.700638
34	0.564476	0.580722	0.595989	0.610443	0.624069	0.636810	0.648520	0.659216	0.668221	0.675329	0.680326	0.687950	0.695315	0.702425	0.709283	0.715893	0.722258
35	0.589634	0.605531	0.620436	0.634286	0.647291	0.659455	0.670733	0.680983	0.690234	0.697775	0.703401	0.710534	0.717417	0.724054	0.730450	0.736608	0.742533
36	0.614470	0.629969	0.644513	0.657997	0.670380	0.681913	0.692615	0.702451	0.711275	0.719131	0.725269	0.731937	0.738366	0.744560	0.750522	0.756258	0.761773
37	0.639063	0.654065	0.668200	0.681325	0.693351	0.704253	0.714323	0.723591	0.732025	0.739478	0.746002	0.752234	0.758237	0.764015	0.769572	0.774914	0.780047
38	0.663237	0.677723	0.691356	0.704086	0.715777	0.726351	0.735801	0.744451	0.752339	0.759438	0.765595	0.771422	0.777028	0.782421	0.787604	0.792583	0.797363
39	0.687197	0.700799	0.713910	0.726141	0.737456	0.747725	0.756879	0.764921	0.772208	0.778784	0.784622	0.790041	0.795252	0.800260	0.805070	0.809687	0.814116
40	0.710809	0.723561	0.735757	0.747480	0.758318	0.768246	0.777136	0.784925	0.791627	0.797626	0.802970	0.807986	0.812806	0.817434	0.821875	0.826136	0.830221
41	0.734153	0.746022	0.757345	0.768135	0.778489	0.787970	0.796562	0.804137	0.810635	0.816079	0.820877	0.825486	0.829910	0.834155	0.838226	0.842129	0.845868
42	0.756700	0.767768	0.778216	0.788148	0.797584	0.806634	0.814834	0.822177	0.828529	0.833835	0.838122	0.842324	0.846355	0.850220	0.853924	0.857473	0.860871
43	0.778419	0.788649	0.798320	0.807399	0.816005	0.824165	0.831998	0.839011	0.845201	0.850433	0.854651	0.858451	0.862093	0.865583	0.868926	0.872126	0.875188
44	0.799665	0.809254	0.818087	0.826400	0.834162	0.841506	0.848461	0.855152	0.861059	0.866181	0.870378	0.873791	0.877059	0.880189	0.883184	0.886050	0.888791
45	0.816434	0.829354	0.837567	0.845051	0.852065	0.858579	0.864736	0.870566	0.876199	0.881086	0.885226	0.888270	0.891183	0.893970	0.896636	0.899185	0.901621
46	0.836677	0.844609	0.856528	0.863420	0.869619	0.875406	0.880751	0.885803	0.890592	0.895253	0.899206	0.901898	0.904473	0.906935	0.909288	0.911537	0.913684

*Methods and Factors used to determine scheme value in relation to member spouse*

Complete years between first day of membership and operative time

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
47	0.856406	0.863454	0.870071	0.881062	0.886715	0.891717	0.896371	0.900641	0.904685	0.908530	0.912313	0.914672	0.916926	0.919080	0.921137	0.923102	0.924978
48	0.875752	0.881892	0.887642	0.893018	0.903160	0.907660	0.911555	0.915167	0.918455	0.921582	0.924573	0.926615	0.928565	0.930427	0.932204	0.933900	0.935518
49	0.894711	0.899932	0.904807	0.909353	0.913589	0.922983	0.926433	0.929326	0.931998	0.934406	0.936716	0.938434	0.940073	0.941637	0.943128	0.944551	0.945907
50	0.913524	0.917791	0.921762	0.925456	0.928887	0.932073	0.940815	0.943308	0.945290	0.947114	0.948729	0.950113	0.951433	0.952691	0.953889	0.955032	0.956120
51	0.931891	0.935182	0.938235	0.941066	0.943688	0.946116	0.948363	0.956560	0.958202	0.959376	0.960451	0.961497	0.962492	0.963440	0.964343	0.965202	0.966020
52	0.950185	0.952443	0.954530	0.956457	0.958237	0.959880	0.961396	0.962795	0.970542	0.971419	0.971869	0.972569	0.973233	0.973866	0.974468	0.975040	0.975584
53	0.968153	0.969325	0.970403	0.971396	0.972309	0.973148	0.973921	0.974632	0.975286	0.982685	0.982892	0.983238	0.983567	0.983879	0.984175	0.984457	0.984724
54	0.986574	0.986574	0.986574	0.986574	0.986574	0.986574	0.986574	0.986574	0.986574	0.986574	0.993738	0.993738	0.993738	0.993738	0.993738	0.993738	0.993738
55	1.003899	1.003899	1.003899	1.003899	1.003899	1.003899	1.003899	1.003899	1.003899	1.003899	1.003899	1.003899	1.003899	1.003899	1.003899	1.003899	1.003899
56	1.003027	1.003027	1.003027	1.003027	1.003027	1.003027	1.003027	1.003027	1.003027	1.003027	1.003027	1.003027	1.003027	1.003027	1.003027	1.003027	1.003027
57	1.002069	1.002069	1.002069	1.002069	1.002069	1.002069	1.002069	1.002069	1.002069	1.002069	1.002069	1.002069	1.002069	1.002069	1.002069	1.002069	1.002069
58	1.001050	1.001050	1.001050	1.001050	1.001050	1.001050	1.001050	1.001050	1.001050	1.001050	1.001050	1.001050	1.001050	1.001050	1.001050	1.001050	1.001050
59	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
60	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
61	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
62	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
63	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
64	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
65	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
66	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
67	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
68	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
69	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
70	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
71	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
72	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
73	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
74	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
75 and over	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000

**Table 2D Member contribution valuation factors (MCF) (Rule 16.2.2) — females with first day of membership of the PSS after 30 June 1999 (continued)**

Age	Complete years between first day of membership and operative time																
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
33	0.707233																
34	0.728384	0.734277															
35	0.748231	0.753707	0.758966														
36	0.767072	0.772161	0.777045	0.781730													
37	0.784975	0.789704	0.794240	0.798589	0.802757												
38	0.801949	0.806348	0.810565	0.814605	0.818475	0.822180											
39	0.818364	0.822436	0.826336	0.830072	0.833648	0.837070	0.840343										
40	0.834136	0.837886	0.841477	0.844915	0.848203	0.851348	0.854356	0.857230									
41	0.849450	0.852879	0.856160	0.859299	0.862301	0.865171	0.867914	0.870534	0.873037								
42	0.864123	0.867235	0.870212	0.873058	0.875779	0.878378	0.880861	0.883233	0.885497	0.887658							
43	0.878117	0.880919	0.883597	0.886156	0.888601	0.890936	0.893166	0.895294	0.897326	0.899264	0.901113						
44	0.891411	0.893915	0.896308	0.898594	0.900776	0.902860	0.904848	0.906746	0.908556	0.910283	0.911930	0.913499					
45	0.903949	0.906172	0.908296	0.910323	0.912258	0.914105	0.915866	0.917546	0.919149	0.920677	0.922133	0.923521	0.924844				
46	0.915735	0.917694	0.919563	0.921346	0.923048	0.924671	0.926219	0.927695	0.929101	0.930442	0.931720	0.932938	0.934097	0.935202			
47	0.926768	0.928476	0.930105	0.931659	0.933141	0.934554	0.935901	0.937185	0.938408	0.939573	0.940684	0.941741	0.942748	0.943707	0.944621		
48	0.937062	0.938534	0.939937	0.941275	0.942551	0.943766	0.944924	0.946027	0.947078	0.948079	0.949032	0.949939	0.950803	0.951626	0.952409	0.953154	
49	0.947200	0.948432	0.949606	0.950724	0.951790	0.952805	0.953772	0.954692	0.955568	0.956403	0.957197	0.957953	0.958673	0.959358	0.960009	0.960629	0.961219
50	0.957156	0.958143	0.959084	0.959979	0.960831	0.961642	0.962414	0.963149	0.963849	0.964515	0.965148	0.965751	0.966324	0.966869	0.967388	0.967881	0.968351
51	0.966799	0.967540	0.968245	0.968916	0.969554	0.970161	0.970739	0.971288	0.971811	0.972308	0.972781	0.973231	0.973658	0.974065	0.974452	0.974819	0.975169
52	0.976101	0.976593	0.977061	0.977506	0.977929	0.978331	0.978713	0.979076	0.979422	0.979750	0.980062	0.980359	0.980641	0.980909	0.981164	0.981406	0.981636
53	0.984978	0.985220	0.985449	0.985667	0.985874	0.986071	0.986258	0.986435	0.986604	0.986764	0.986916	0.987061	0.987198	0.987329	0.987453	0.987571	0.987683
54	0.993738	0.993738	0.993738	0.993738	0.993738	0.993738	0.993738	0.993738	0.993738	0.993738	0.993738	0.993738	0.993738	0.993738	0.993738	0.993738	0.993738
55	1.003899	1.003899	1.003899	1.003899	1.003899	1.003899	1.003899	1.003899	1.003899	1.003899	1.003899	1.003899	1.003899	1.003899	1.003899	1.003899	1.003899
56	1.003027	1.003027	1.003027	1.003027	1.003027	1.003027	1.003027	1.003027	1.003027	1.003027	1.003027	1.003027	1.003027	1.003027	1.003027	1.003027	1.003027
57	1.002069	1.002069	1.002069	1.002069	1.002069	1.002069	1.002069	1.002069	1.002069	1.002069	1.002069	1.002069	1.002069	1.002069	1.002069	1.002069	1.002069
58	1.001050	1.001050	1.001050	1.001050	1.001050	1.001050	1.001050	1.001050	1.001050	1.001050	1.001050	1.001050	1.001050	1.001050	1.001050	1.001050	1.001050
59	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
60	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
61	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000

*Methods and Factors used to determine scheme value in relation to member spouse*

Complete years between first day of membership and operative time

Age	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
62	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
63	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
64	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
65	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
66	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
67	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
68	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
69	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
70	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
71	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
72	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
73	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
74	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
75 and over	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000

**Table 2D Member contribution valuation factors (MCF) (Rule 16.2.2) — females with first day of membership of the PSS after 30 June 1999 (continued)**

Age	Complete years between first day of membership and operative time																
	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50 or more
50	0.968797																
51	0.975501	0.975817															
52	0.981855	0.982062	0.982260														
53	0.987789	0.987890	0.987986	0.988077													
54	0.993738	0.993738	0.993738	0.993738	0.993738												
55	1.003899	1.003899	1.003899	1.003899	1.003899	1.003899											
56	1.003027	1.003027	1.003027	1.003027	1.003027	1.003027	1.003027										
57	1.002069	1.002069	1.002069	1.002069	1.002069	1.002069	1.002069	1.002069									
58	1.001050	1.001050	1.001050	1.001050	1.001050	1.001050	1.001050	1.001050	1.001050								
59	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000							
60	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000						
61	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000					
62	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000				
63	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000			
64	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000		
65	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	
66	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
67	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
68	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
69	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
70	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
71	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
72	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
73	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
74	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
75 and over	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000



**Table 3A Productivity contribution valuation factors (PCF) (Rule 16.2.2) — males with first day of membership of the PSS on or before 30 June 1999**

Age	Complete years between first day of membership and operative time																
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
18	0.377623	0.403985	0.427454														
19	0.382703	0.409048	0.433119	0.454110													
20	0.389778	0.415946	0.439928	0.461481	0.479864												
21	0.398817	0.424840	0.448544	0.469906	0.488792	0.504505											
22	0.409481	0.435403	0.458877	0.479860	0.498463	0.514638	0.527709										
23	0.423418	0.448920	0.472077	0.492601	0.510595	0.526281	0.539669	0.550085									
24	0.438427	0.463618	0.486250	0.506384	0.523847	0.538854	0.551707	0.562449	0.570389								
25	0.454388	0.479138	0.501385	0.520916	0.537944	0.552375	0.564507	0.574693	0.582988	0.588669							
26	0.471333	0.495463	0.517189	0.536287	0.552659	0.566635	0.578170	0.587613	0.595347	0.601423	0.605079						
27	0.488841	0.512448	0.533482	0.552029	0.567966	0.581277	0.592372	0.601229	0.608228	0.613763	0.617872	0.634681					
28	0.506464	0.529400	0.549915	0.567780	0.583210	0.596147	0.606625	0.615106	0.621571	0.626415	0.630032	0.646249	0.661204				
29	0.524317	0.546723	0.566543	0.583909	0.598676	0.611149	0.621308	0.629212	0.635353	0.639703	0.642660	0.658277	0.672663	0.685864			
30	0.542296	0.564027	0.583342	0.600040	0.614368	0.626230	0.635994	0.643653	0.649271	0.653360	0.655872	0.670870	0.684669	0.697318	0.708876		
31	0.560660	0.581680	0.600310	0.616533	0.630217	0.641691	0.650884	0.658201	0.663632	0.667236	0.669531	0.683899	0.697103	0.709194	0.720230	0.730276	
32	0.579637	0.599810	0.617708	0.633250	0.646496	0.657356	0.666210	0.672992	0.678128	0.681594	0.683435	0.697179	0.709794	0.721333	0.731856	0.741426	0.750110
33	0.599416	0.618795	0.635787	0.650576	0.663141	0.673589	0.681846	0.688325	0.692949	0.696152	0.697890	0.710986	0.722992	0.733962	0.743956	0.753038	0.761271
34	0.619003	0.637941	0.654140	0.668035	0.679889	0.689709	0.697627	0.703564	0.707952	0.710694	0.712225	0.724691	0.736106	0.746524	0.756007	0.764617	0.772417
35	0.638460	0.656934	0.672734	0.685855	0.696836	0.705989	0.713330	0.718994	0.722890	0.725455	0.726566	0.738408	0.749238	0.759113	0.768093	0.776238	0.783612
36	0.657568	0.675550	0.690958	0.703763	0.714023	0.722353	0.729091	0.734244	0.737942	0.740071	0.741068	0.752276	0.762515	0.771840	0.780311	0.787990	0.794936
37	0.676547	0.693904	0.708883	0.721373	0.731399	0.739056	0.745013	0.749617	0.752858	0.754850	0.755456	0.766045	0.775706	0.784496	0.792474	0.799699	0.806230
38	0.695396	0.712114	0.726523	0.738662	0.748458	0.755966	0.761298	0.765162	0.767902	0.769487	0.770011	0.779967	0.789040	0.797286	0.804763	0.811529	0.817640
39	0.714458	0.730153	0.743976	0.755610	0.765138	0.772500	0.777765	0.781049	0.783086	0.784213	0.784371	0.793708	0.802205	0.809920	0.816909	0.823228	0.828931
40	0.733777	0.748456	0.761269	0.772382	0.781473	0.788648	0.793847	0.797139	0.798636	0.799090	0.798827	0.807528	0.815437	0.822609	0.829100	0.834963	0.840251
41	0.753495	0.767187	0.779001	0.789132	0.797774	0.804587	0.809683	0.812990	0.814570	0.814527	0.813625	0.821660	0.828954	0.835561	0.841534	0.846925	0.851782
42	0.773305	0.785913	0.796787	0.805974	0.813693	0.820149	0.824970	0.828264	0.829944	0.830059	0.828703	0.836030	0.842673	0.848682	0.854109	0.859002	0.863407
43	0.793063	0.804608	0.814456	0.822778	0.829626	0.835231	0.839794	0.842904	0.844663	0.844961	0.843836	0.850432	0.856403	0.861798	0.866664	0.871047	0.874989
44	0.812629	0.823201	0.832066	0.839447	0.845523	0.850341	0.854132	0.857086	0.858751	0.859217	0.858356	0.864268	0.869613	0.874436	0.878783	0.882693	0.886208
45	0.827207	0.841661	0.849635	0.856113	0.861327	0.865458	0.868537	0.870785	0.872381	0.872832	0.872214	0.877494	0.882262	0.886560	0.890428	0.893906	0.897030
46	0.844268	0.854635	0.867050	0.872725	0.877118	0.880464	0.882935	0.884541	0.885491	0.885951	0.885387	0.890088	0.894327	0.898145	0.901578	0.904662	0.907429

*Methods and Factors used to determine scheme value in relation to member spouse*

Complete years between first day of membership and operative time

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
47	0.861125	0.870357	0.878525	0.889180	0.892857	0.895459	0.897216	0.898284	0.898651	0.898517	0.898031	0.902187	0.905931	0.909298	0.912323	0.915038	0.917473
48	0.877796	0.885876	0.893001	0.899262	0.908435	0.910402	0.911484	0.911899	0.911791	0.911124	0.910086	0.913735	0.917018	0.919968	0.922615	0.924988	0.927115
49	0.894589	0.901504	0.907580	0.912902	0.917552	0.925520	0.926044	0.925848	0.925142	0.924053	0.922525	0.925643	0.928443	0.930956	0.933209	0.935226	0.937032
50	0.911557	0.917274	0.922277	0.926644	0.930447	0.933753	0.940764	0.940073	0.938806	0.937161	0.935252	0.937814	0.940111	0.942168	0.944010	0.945658	0.947131
51	0.928931	0.933382	0.937259	0.940628	0.943553	0.946087	0.948282	0.954536	0.952828	0.950667	0.948240	0.950221	0.951993	0.953578	0.954995	0.956260	0.957390
52	0.946401	0.949519	0.952219	0.954555	0.956573	0.958317	0.959821	0.961120	0.966813	0.964259	0.961352	0.962716	0.963933	0.965019	0.965988	0.966853	0.967623
53	0.964194	0.965852	0.967278	0.968504	0.969559	0.970466	0.971246	0.971917	0.972494	0.977787	0.974520	0.975223	0.975848	0.976405	0.976900	0.977341	0.977733
54	0.982649	0.982649	0.982649	0.982649	0.982649	0.982649	0.982649	0.982649	0.982649	0.982649	0.987680	0.987680	0.987680	0.987680	0.987680	0.987680	0.987680
55	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
56	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
57	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
58	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
59	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
60	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
61	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
62	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
63	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
64	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
65	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
66	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
67	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
68	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
69	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
70	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
71	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
72	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
73	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
74	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
75 and over	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000

**Table 3A Productivity contribution valuation factors (PCF) (Rule 16.2.2) — males with first day of membership of the PSS on or before 30 June 1999 (continued)**

Age	Complete years between first day of membership and operative time																
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
33	0.768720																
34	0.779469	0.785834															
35	0.790275	0.796285	0.801698														
36	0.801208	0.806862	0.811951	0.816528													
37	0.812123	0.817432	0.822210	0.826503	0.830357												
38	0.823150	0.828112	0.832574	0.836582	0.840179	0.843403											
39	0.834070	0.838694	0.842851	0.846583	0.849930	0.852930	0.855617										
40	0.845013	0.849295	0.853142	0.856594	0.859689	0.862462	0.864944	0.867165									
41	0.856153	0.860082	0.863608	0.866772	0.869607	0.872145	0.874417	0.876449	0.878265								
42	0.867368	0.870925	0.874117	0.876978	0.879541	0.881835	0.883887	0.885721	0.887361	0.888825							
43	0.878531	0.881711	0.884561	0.887115	0.889402	0.891447	0.893277	0.894911	0.896372	0.897676	0.898840						
44	0.889364	0.892194	0.894731	0.897002	0.899035	0.900852	0.902477	0.903929	0.905225	0.906382	0.907415	0.908336					
45	0.899832	0.902344	0.904593	0.906607	0.908408	0.910018	0.911456	0.912741	0.913888	0.914912	0.915825	0.916640	0.917367				
46	0.909910	0.912132	0.914122	0.915901	0.917492	0.918914	0.920184	0.921318	0.922331	0.923234	0.924039	0.924758	0.925399	0.925970			
47	0.919654	0.921606	0.923353	0.924915	0.926311	0.927558	0.928672	0.929666	0.930553	0.931344	0.932049	0.932678	0.933239	0.933739	0.934184		
48	0.929018	0.930721	0.932244	0.933605	0.934821	0.935907	0.936876	0.937741	0.938512	0.939200	0.939813	0.940360	0.940847	0.941281	0.941668	0.942013	
49	0.938647	0.940091	0.941382	0.942534	0.943563	0.944482	0.945301	0.946032	0.946684	0.947265	0.947783	0.948245	0.948656	0.949023	0.949349	0.949640	0.949899
50	0.948448	0.949624	0.950674	0.951611	0.952447	0.953193	0.953858	0.954451	0.954980	0.955451	0.955871	0.956245	0.956578	0.956875	0.957140	0.957375	0.957585
51	0.958399	0.959299	0.960102	0.960818	0.961456	0.962025	0.962532	0.962984	0.963387	0.963746	0.964066	0.964350	0.964604	0.964830	0.965031	0.965210	0.965369
52	0.968310	0.968922	0.969467	0.969953	0.970386	0.970772	0.971115	0.971421	0.971694	0.971937	0.972153	0.972345	0.972516	0.972669	0.972804	0.972925	0.973033
53	0.978083	0.978393	0.978670	0.978916	0.979135	0.979330	0.979504	0.979658	0.979796	0.979918	0.980027	0.980124	0.980210	0.980287	0.980355	0.980416	0.980470
54	0.987680	0.987680	0.987680	0.987680	0.987680	0.987680	0.987680	0.987680	0.987680	0.987680	0.987680	0.987680	0.987680	0.987680	0.987680	0.987680	0.987680
55	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
56	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
57	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
58	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
59	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
60	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
61	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000

*Methods and Factors used to determine scheme value in relation to member spouse*

Complete years between first day of membership and operative time

Age	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
62	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
63	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
64	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
65	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
66	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
67	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
68	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
69	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
70	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
71	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
72	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
73	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
74	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
75 and over	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000

**Table 3A Productivity contribution valuation factors (PCF) (Rule 16.2.2) — males with first day of membership of the PSS on or before 30 June 1999 (continued)**

Age	Complete years between first day of membership and operative time																
	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50 or more
50	0.957772																
51	0.965511	0.965638															
52	0.973129	0.973214	0.973290														
53	0.980518	0.980561	0.980599	0.980633													
54	0.987680	0.987680	0.987680	0.987680	0.987680												
55	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000											
56	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000										
57	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000									
58	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000								
59	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000							
60	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000						
61	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000					
62	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000				
63	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000			
64	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000		
65	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	
66	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
67	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
68	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
69	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
70	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
71	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
72	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
73	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
74	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
75 and over	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000

**Table 3B Productivity contribution valuation factors (PCF) (Rule 16.2.2) — males with first day of membership of the PSS after 30 June 1999**

Age	Complete years between first day of membership and operative time																
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
18	0.306352	0.335733	0.361890														
19	0.312159	0.341514	0.368336	0.391727													
20	0.320186	0.349339	0.376055	0.400066	0.420546												
21	0.330399	0.359383	0.385785	0.409578	0.430613	0.448115											
22	0.342417	0.371283	0.397423	0.420788	0.441505	0.459516	0.474072										
23	0.358075	0.386467	0.412249	0.435098	0.455131	0.472595	0.487501	0.499097									
24	0.374920	0.402960	0.428152	0.450563	0.469999	0.486704	0.501010	0.512967	0.521805								
25	0.392818	0.420361	0.445119	0.466854	0.485803	0.501863	0.515364	0.526699	0.535930	0.542252							
26	0.411804	0.438651	0.462824	0.484072	0.502288	0.517837	0.530671	0.541177	0.549782	0.556543	0.560610						
27	0.431408	0.457668	0.481066	0.501696	0.519424	0.534230	0.546572	0.556424	0.564209	0.570366	0.574937	0.593634					
28	0.451134	0.476640	0.499456	0.519324	0.536483	0.550871	0.562523	0.571955	0.579145	0.584532	0.588555	0.606589	0.623221				
29	0.471105	0.496018	0.518055	0.537364	0.553782	0.567651	0.578947	0.587734	0.594562	0.599399	0.602687	0.620051	0.636046	0.650724			
30	0.491209	0.515366	0.536837	0.555399	0.571325	0.584511	0.595366	0.603879	0.610125	0.614670	0.617462	0.634134	0.649473	0.663535	0.676382		
31	0.511733	0.535093	0.555799	0.573828	0.589036	0.601788	0.612005	0.620137	0.626172	0.630178	0.632729	0.648697	0.663371	0.676808	0.689074	0.700238	
32	0.532928	0.555343	0.575230	0.592500	0.607217	0.619283	0.629122	0.636657	0.642364	0.646214	0.648261	0.663531	0.677548	0.690369	0.702061	0.712695	0.722343
33	0.555007	0.576534	0.595410	0.611838	0.625797	0.637403	0.646576	0.653773	0.658909	0.662467	0.664397	0.678946	0.692283	0.704469	0.715571	0.725660	0.734806
34	0.576863	0.597895	0.615886	0.631318	0.644482	0.655389	0.664182	0.670777	0.675650	0.678694	0.680395	0.694240	0.706917	0.718488	0.729020	0.738582	0.747244
35	0.598564	0.619076	0.636620	0.651188	0.663381	0.673544	0.681696	0.687985	0.692311	0.695158	0.696392	0.709541	0.721566	0.732531	0.742501	0.751546	0.759734
36	0.619868	0.639830	0.656934	0.671149	0.682538	0.691785	0.699265	0.704986	0.709090	0.711454	0.712561	0.725003	0.736369	0.746720	0.756125	0.764649	0.772359
37	0.641020	0.660283	0.676908	0.690770	0.701897	0.710395	0.717006	0.722115	0.725712	0.727924	0.728596	0.740348	0.751070	0.760825	0.769680	0.777698	0.784947
38	0.662019	0.680569	0.696556	0.710025	0.720895	0.729225	0.735142	0.739429	0.742470	0.744228	0.744809	0.755857	0.765924	0.775073	0.783369	0.790877	0.797657
39	0.683243	0.700654	0.715989	0.728894	0.739464	0.747631	0.753471	0.757115	0.759374	0.760624	0.760800	0.771157	0.780583	0.789141	0.796894	0.803904	0.810230
40	0.704744	0.721024	0.735235	0.747559	0.757642	0.765600	0.771365	0.775016	0.776676	0.777179	0.776889	0.786538	0.795310	0.803264	0.810463	0.816966	0.822830
41	0.726848	0.742019	0.755110	0.766337	0.775914	0.783463	0.789109	0.792773	0.794524	0.794477	0.793477	0.802381	0.810463	0.817785	0.824404	0.830377	0.835759
42	0.749017	0.762975	0.775015	0.785185	0.793732	0.800880	0.806217	0.809864	0.811724	0.811851	0.810350	0.818462	0.825817	0.832470	0.838478	0.843895	0.848772
43	0.771091	0.783862	0.794756	0.803961	0.811536	0.817736	0.822783	0.826224	0.828169	0.828500	0.827255	0.834551	0.841156	0.847124	0.852507	0.857355	0.861716
44	0.792917	0.804601	0.814399	0.822556	0.829271	0.834597	0.838786	0.842050	0.843891	0.844406	0.843454	0.849988	0.855895	0.861226	0.866030	0.870352	0.874237
45	0.809197	0.825158	0.833964	0.841116	0.846873	0.851435	0.854835	0.857318	0.859080	0.859578	0.858895	0.864726	0.869990	0.874736	0.879008	0.882849	0.886298
46	0.828190	0.839627	0.853324	0.859585	0.864431	0.868123	0.870849	0.872620	0.873669	0.874177	0.873554	0.878741	0.883418	0.887629	0.891417	0.894819	0.897872

*Methods and Factors used to determine scheme value in relation to member spouse*

## Complete years between first day of membership and operative time

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
47	0.846926	0.857101	0.866104	0.877848	0.881902	0.884770	0.886706	0.887883	0.888289	0.888141	0.887604	0.892186	0.896312	0.900024	0.903358	0.906351	0.909034
48	0.865423	0.874321	0.882168	0.889062	0.899164	0.901330	0.902522	0.902979	0.902860	0.902125	0.900982	0.905001	0.908616	0.911864	0.914779	0.917393	0.919735
49	0.884022	0.891631	0.898316	0.904171	0.909287	0.918054	0.918630	0.918415	0.917638	0.916440	0.914758	0.918189	0.921270	0.924035	0.926513	0.928733	0.930720
50	0.902780	0.909065	0.914564	0.919364	0.923545	0.927179	0.934886	0.934126	0.932733	0.930925	0.928827	0.931643	0.934168	0.936430	0.938454	0.940266	0.941885
51	0.922055	0.926937	0.931188	0.934884	0.938091	0.940871	0.943278	0.950137	0.948264	0.945893	0.943232	0.945404	0.947348	0.949087	0.950640	0.952028	0.953267
52	0.941349	0.944761	0.947716	0.950271	0.952480	0.954388	0.956034	0.957455	0.963685	0.960890	0.957709	0.959201	0.960534	0.961722	0.962783	0.963728	0.964571
53	0.960910	0.962720	0.964277	0.965616	0.966767	0.967757	0.968609	0.969341	0.969971	0.975749	0.972183	0.972950	0.973633	0.974241	0.974781	0.975263	0.975691
54	0.981101	0.981101	0.981101	0.981101	0.981101	0.981101	0.981101	0.981101	0.981101	0.981101	0.981101	0.986582	0.986582	0.986582	0.986582	0.986582	0.986582
55	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
56	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
57	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
58	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
59	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
60	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
61	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
62	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
63	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
64	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
65	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
66	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
67	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
68	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
69	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
70	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
71	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
72	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
73	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
74	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
75 and over	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000

**Table 3B Productivity contribution valuation factors (PCF) (Rule 16.2.2) — males with first day of membership of the PSS after 30 June 1999 (continued)**

Age	Complete years between first day of membership and operative time																
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
33	0.743080																
34	0.755076	0.762145															
35	0.767132	0.773805	0.779816														
36	0.779321	0.785598	0.791248	0.796328													
37	0.791487	0.797380	0.802682	0.807447	0.811724												
38	0.803772	0.809277	0.814228	0.818676	0.822666	0.826244											
39	0.815931	0.821061	0.825672	0.829812	0.833525	0.836853	0.839833										
40	0.828111	0.832860	0.837127	0.840955	0.844388	0.847463	0.850216	0.852678									
41	0.840603	0.844956	0.848864	0.852370	0.855511	0.858324	0.860841	0.863093	0.865105								
42	0.853157	0.857096	0.860629	0.863797	0.866635	0.869174	0.871446	0.873477	0.875292	0.876913							
43	0.865634	0.869151	0.872304	0.875129	0.877659	0.879922	0.881945	0.883753	0.885369	0.886811	0.888099						
44	0.877725	0.880853	0.883656	0.886166	0.888413	0.890421	0.892217	0.893821	0.895254	0.896533	0.897674	0.898693					
45	0.889392	0.892165	0.894649	0.896873	0.898861	0.900639	0.902228	0.903646	0.904913	0.906043	0.907052	0.907952	0.908754				
46	0.900609	0.903061	0.905255	0.907219	0.908974	0.910543	0.911944	0.913195	0.914312	0.915308	0.916197	0.916990	0.917697	0.918327			
47	0.911439	0.913591	0.915516	0.917238	0.918777	0.920151	0.921379	0.922474	0.923452	0.924324	0.925101	0.925795	0.926413	0.926964	0.927455		
48	0.921831	0.923707	0.925384	0.926883	0.928222	0.929417	0.930485	0.931437	0.932286	0.933044	0.933719	0.934321	0.934858	0.935336	0.935762	0.936142	
49	0.932497	0.934086	0.935506	0.936774	0.937906	0.938916	0.939818	0.940622	0.941339	0.941979	0.942549	0.943057	0.943509	0.943912	0.944272	0.944592	0.944877
50	0.943332	0.944625	0.945779	0.946809	0.947728	0.948548	0.949280	0.949931	0.950513	0.951031	0.951492	0.951903	0.952270	0.952596	0.952887	0.953146	0.953376
51	0.954374	0.955361	0.956241	0.957026	0.957727	0.958351	0.958907	0.959403	0.959845	0.960238	0.960589	0.960901	0.961179	0.961427	0.961647	0.961844	0.962019
52	0.965323	0.965993	0.966589	0.967121	0.967595	0.968017	0.968393	0.968728	0.969026	0.969291	0.969528	0.969738	0.969926	0.970093	0.970241	0.970373	0.970491
53	0.976072	0.976412	0.976714	0.976982	0.977221	0.977434	0.977624	0.977792	0.977943	0.978076	0.978195	0.978301	0.978395	0.978479	0.978553	0.978620	0.978679
54	0.986582	0.986582	0.986582	0.986582	0.986582	0.986582	0.986582	0.986582	0.986582	0.986582	0.986582	0.986582	0.986582	0.986582	0.986582	0.986582	0.986582
55	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
56	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
57	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
58	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
59	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
60	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
61	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000

*Methods and Factors used to determine scheme value in relation to member spouse*



Complete years between first day of membership and operative time

Age	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
62	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
63	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
64	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
65	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
66	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
67	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
68	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
69	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
70	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
71	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
72	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
73	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
74	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
75 and over	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000

**Table 3B Productivity contribution valuation factors (PCF) (Rule 16.2.2) — males with first day of membership of the PSS after 30 June 1999 (continued)**

Age	Complete years between first day of membership and operative time																
	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50 or more
50	0.953582																
51	0.962174	0.962313															
52	0.970596	0.970689	0.970772														
53	0.978731	0.978778	0.978820	0.978857													
54	0.986582	0.986582	0.986582	0.986582	0.986582												
55	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000											
56	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000										
57	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000									
58	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000								
59	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000							
60	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000						
61	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000					
62	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000				
63	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000			
64	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000		
65	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	
66	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
67	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
68	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
69	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
70	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
71	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
72	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
73	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
74	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
75 and over	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000

**Table 3C Productivity contribution valuation factors (PCF) (Rule 16.2.2) — females with first day of membership of the PSS on or before 30 June 1999**

Age	Complete years between first day of membership and operative time																
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
18	0.311430	0.325566	0.341664														
19	0.319898	0.334355	0.347805	0.363343													
20	0.329255	0.344675	0.358430	0.371040	0.385897												
21	0.340412	0.355855	0.370629	0.383508	0.395119	0.409167											
22	0.353177	0.368720	0.383474	0.397420	0.409252	0.419709	0.432830										
23	0.368564	0.383962	0.398745	0.412577	0.425482	0.436061	0.445180	0.457231									
24	0.385233	0.401117	0.415679	0.429488	0.442209	0.453907	0.463089	0.470749	0.481646								
25	0.403387	0.419649	0.434692	0.448179	0.460803	0.472231	0.482568	0.490219	0.496313	0.505984							
26	0.423171	0.439620	0.455018	0.468969	0.481155	0.492403	0.502376	0.511219	0.517230	0.521673	0.530064						
27	0.444557	0.461077	0.476611	0.490888	0.503518	0.514207	0.523917	0.532303	0.539552	0.543843	0.546579	0.556452					
28	0.466249	0.482760	0.498347	0.512760	0.525748	0.536927	0.546022	0.554131	0.560898	0.566544	0.569131	0.578551	0.587734				
29	0.488616	0.504785	0.520332	0.534786	0.547917	0.559488	0.569121	0.576560	0.583035	0.588173	0.592227	0.601170	0.609872	0.618329			
30	0.511105	0.526933	0.542090	0.556512	0.569711	0.581469	0.591567	0.599629	0.605413	0.610276	0.613828	0.622335	0.630600	0.638622	0.646398		
31	0.533480	0.548890	0.563681	0.577699	0.590906	0.602790	0.613148	0.621771	0.628285	0.632459	0.635771	0.643832	0.651651	0.659229	0.666565	0.673661	
32	0.556071	0.571028	0.585363	0.598997	0.611792	0.623726	0.634266	0.643217	0.650382	0.655383	0.657997	0.665601	0.672967	0.680096	0.686988	0.693646	0.700073
33	0.579201	0.593686	0.607517	0.620660	0.633053	0.644565	0.655194	0.664378	0.671931	0.677662	0.681186	0.688300	0.695181	0.701831	0.708252	0.714447	0.720420
34	0.601840	0.616019	0.629344	0.641959	0.653850	0.664970	0.675190	0.684525	0.692384	0.698586	0.702943	0.709596	0.716023	0.722227	0.728211	0.733978	0.739532
35	0.624056	0.637930	0.650938	0.663026	0.674376	0.684993	0.694836	0.703781	0.711855	0.718436	0.723344	0.729569	0.735575	0.741367	0.746948	0.752322	0.757492
36	0.646013	0.659541	0.672234	0.684002	0.694810	0.704876	0.714217	0.722801	0.730503	0.737360	0.742716	0.748536	0.754147	0.759552	0.764755	0.769761	0.774574
37	0.667785	0.680878	0.693216	0.704672	0.715168	0.724684	0.733474	0.741564	0.748925	0.755431	0.761126	0.766565	0.771805	0.776848	0.781698	0.786361	0.790841
38	0.689206	0.701850	0.713750	0.724862	0.735067	0.744298	0.752547	0.760098	0.766985	0.773182	0.778557	0.783643	0.788538	0.793245	0.797770	0.802116	0.806289
39	0.710473	0.722348	0.733794	0.744472	0.754351	0.763316	0.771308	0.778329	0.784692	0.790434	0.795531	0.800263	0.804813	0.809186	0.813385	0.817417	0.821284
40	0.731477	0.742612	0.753261	0.763498	0.772961	0.781631	0.789394	0.796196	0.802048	0.807288	0.811955	0.816336	0.820545	0.824587	0.828466	0.832188	0.835755
41	0.752230	0.762603	0.772499	0.781928	0.790976	0.799262	0.806771	0.813391	0.819071	0.823829	0.828024	0.832052	0.835919	0.839630	0.843188	0.846600	0.849869
42	0.772358	0.782039	0.791178	0.799865	0.808119	0.816035	0.823208	0.829630	0.835187	0.839829	0.843580	0.847256	0.850783	0.854165	0.857406	0.860511	0.863484
43	0.791839	0.800795	0.809261	0.817210	0.824745	0.831889	0.838746	0.844887	0.850306	0.854887	0.858581	0.861909	0.865099	0.868155	0.871083	0.873885	0.876567
44	0.810960	0.819363	0.827104	0.834388	0.841190	0.847627	0.853721	0.859585	0.864762	0.869251	0.872930	0.875921	0.878787	0.881531	0.884156	0.886669	0.889071
45	0.826183	0.837542	0.844747	0.851312	0.857464	0.863179	0.868581	0.873695	0.878636	0.882924	0.886556	0.889227	0.891784	0.894230	0.896569	0.898806	0.900944
46	0.844535	0.851501	0.861995	0.868047	0.873491	0.878573	0.883267	0.887704	0.891909	0.896003	0.899474	0.901839	0.904102	0.906265	0.908332	0.910308	0.912195

*Methods and Factors used to determine scheme value in relation to member spouse*

## Complete years between first day of membership and operative time

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
47	0.862499	0.868696	0.874514	0.884204	0.889174	0.893572	0.897664	0.901418	0.904974	0.908354	0.911681	0.913755	0.915738	0.917633	0.919442	0.921170	0.922820
48	0.880186	0.885592	0.890654	0.895387	0.904342	0.908303	0.911732	0.914912	0.917807	0.920560	0.923192	0.924991	0.926708	0.928348	0.929913	0.931407	0.932832
49	0.897615	0.902217	0.906515	0.910523	0.914256	0.922564	0.925605	0.928155	0.930511	0.932634	0.934670	0.936185	0.937631	0.939010	0.940325	0.941579	0.942775
50	0.914994	0.918761	0.922268	0.925528	0.928558	0.931371	0.939114	0.941314	0.943064	0.944674	0.946100	0.947323	0.948488	0.949599	0.950657	0.951666	0.952627
51	0.932065	0.934975	0.937675	0.940178	0.942497	0.944644	0.946630	0.953902	0.955353	0.956392	0.957342	0.958267	0.959148	0.959986	0.960784	0.961544	0.962268
52	0.949152	0.951151	0.952999	0.954707	0.956283	0.957738	0.959081	0.960320	0.967202	0.967979	0.968378	0.968997	0.969586	0.970146	0.970679	0.971186	0.971668
53	0.966028	0.967069	0.968026	0.968906	0.969716	0.970462	0.971147	0.971778	0.972358	0.978939	0.979123	0.979430	0.979721	0.979998	0.980261	0.980511	0.980749
54	0.983433	0.983433	0.983433	0.983433	0.983433	0.983433	0.983433	0.983433	0.983433	0.983433	0.989812	0.989812	0.989812	0.989812	0.989812	0.989812	0.989812
55	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
56	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
57	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
58	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
59	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
60	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
61	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
62	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
63	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
64	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
65	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
66	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
67	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
68	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
69	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
70	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
71	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
72	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
73	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
74	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
75 and over	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000

**Table 3C Productivity contribution valuation factors (PCF) (Rule 16.2.2) — females with first day of membership of the PSS on or before 30 June 1999 (continued)**

Age	Complete years between first day of membership and operative time																
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
33	0.726174																
34	0.744878	0.750019															
35	0.762464	0.767243	0.771832														
36	0.779199	0.783639	0.787902	0.791991													
37	0.795142	0.799270	0.803230	0.807025	0.810663												
38	0.810293	0.814133	0.817815	0.821342	0.824720	0.827955											
39	0.824993	0.828548	0.831954	0.835216	0.838338	0.841326	0.844184										
40	0.839175	0.842450	0.845586	0.848588	0.851460	0.854208	0.856834	0.859345									
41	0.853000	0.855997	0.858865	0.861609	0.864234	0.866743	0.869140	0.871431	0.873619								
42	0.866329	0.869052	0.871657	0.874147	0.876527	0.878802	0.880974	0.883049	0.885030	0.886921							
43	0.879132	0.881586	0.883931	0.886172	0.888314	0.890359	0.892312	0.894176	0.895955	0.897653	0.899272						
44	0.891368	0.893564	0.895662	0.897665	0.899579	0.901405	0.903149	0.904812	0.906399	0.907913	0.909357	0.910733					
45	0.902987	0.904938	0.906802	0.908581	0.910279	0.911900	0.913446	0.914920	0.916327	0.917667	0.918946	0.920164	0.921325				
46	0.913997	0.915717	0.917359	0.918926	0.920421	0.921847	0.923207	0.924504	0.925740	0.926918	0.928041	0.929110	0.930129	0.931100			
47	0.924395	0.925897	0.927330	0.928697	0.930001	0.931244	0.932429	0.933558	0.934634	0.935659	0.936636	0.937566	0.938452	0.939296	0.940099		
48	0.934191	0.935488	0.936724	0.937902	0.939025	0.940095	0.941115	0.942087	0.943012	0.943894	0.944733	0.945532	0.946293	0.947018	0.947707	0.948364	
49	0.943915	0.945002	0.946037	0.947024	0.947963	0.948858	0.949711	0.950523	0.951296	0.952031	0.952732	0.953399	0.954033	0.954637	0.955212	0.955758	0.956279
50	0.953542	0.954414	0.955244	0.956035	0.956787	0.957504	0.958186	0.958835	0.959452	0.960040	0.960600	0.961132	0.961638	0.962120	0.962578	0.963014	0.963428
51	0.962956	0.963611	0.964235	0.964828	0.965393	0.965930	0.966441	0.966927	0.967389	0.967829	0.968247	0.968645	0.969023	0.969383	0.969725	0.970050	0.970359
52	0.972126	0.972562	0.972976	0.973370	0.973745	0.974101	0.974440	0.974762	0.975068	0.975359	0.975635	0.975898	0.976148	0.976385	0.976611	0.976825	0.977029
53	0.980974	0.981189	0.981392	0.981586	0.981769	0.981944	0.982110	0.982267	0.982417	0.982559	0.982694	0.982823	0.982944	0.983060	0.983170	0.983275	0.983374
54	0.989812	0.989812	0.989812	0.989812	0.989812	0.989812	0.989812	0.989812	0.989812	0.989812	0.989812	0.989812	0.989812	0.989812	0.989812	0.989812	0.989812
55	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
56	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
57	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
58	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
59	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
60	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
61	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000

*Methods and Factors used to determine scheme value in relation to member spouse*

## Complete years between first day of membership and operative time

Age	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
62	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
63	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
64	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
65	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
66	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
67	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
68	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
69	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
70	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
71	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
72	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
73	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
74	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
75 and over	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000

**Table 3C Productivity contribution valuation factors (PCF) (Rule 16.2.2) — females with first day of membership of the PSS on or before 30 June 1999 (continued)**

Age	Complete years between first day of membership and operative time																
	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50 or more
50	0.963822																
51	0.970653	0.970932															
52	0.977223	0.977407	0.977582														
53	0.983468	0.983558	0.983643	0.983724													
54	0.989812	0.989812	0.989812	0.989812	0.989812												
55	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000											
56	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000										
57	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000									
58	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000								
59	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000							
60	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000						
61	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000					
62	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000				
63	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000			
64	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000		
65	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	
66	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
67	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
68	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
69	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
70	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
71	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
72	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
73	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
74	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
75 and over	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000

**Table 3D Productivity contribution valuation factors (PCF) (Rule 16.2.2) — females with first day of membership of the PSS after 30 June 1999**

Age	Complete years between first day of membership and operative time																
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
18	0.229071	0.244898	0.262922														
19	0.238703	0.254886	0.269941	0.287335													
20	0.249327	0.266584	0.281978	0.296091	0.312718												
21	0.261961	0.279240	0.295771	0.310182	0.323174	0.338893											
22	0.276389	0.293777	0.310283	0.325885	0.339121	0.350820	0.365498										
23	0.293745	0.310968	0.327502	0.342974	0.357407	0.369240	0.379439	0.392919									
24	0.312529	0.330291	0.346576	0.362017	0.376243	0.389324	0.399592	0.408158	0.420344								
25	0.332965	0.351146	0.367965	0.383044	0.397159	0.409936	0.421493	0.430047	0.436860	0.447673							
26	0.355216	0.373603	0.390815	0.406409	0.420032	0.432605	0.443752	0.453637	0.460356	0.465322	0.474702						
27	0.379249	0.397711	0.415072	0.431027	0.445143	0.457088	0.467939	0.477312	0.485413	0.490209	0.493267	0.504300					
28	0.403614	0.422062	0.439478	0.455583	0.470095	0.482586	0.492748	0.501808	0.509369	0.515678	0.518569	0.529095	0.539355				
29	0.428723	0.446786	0.464154	0.480302	0.494970	0.507896	0.518658	0.526968	0.534200	0.539940	0.544470	0.554460	0.564181	0.573629			
30	0.453960	0.471638	0.488567	0.504675	0.519416	0.532549	0.543827	0.552832	0.559292	0.564723	0.568690	0.578191	0.587423	0.596382	0.605067		
31	0.479059	0.496267	0.512782	0.528437	0.543183	0.556454	0.568020	0.577650	0.584924	0.589584	0.593283	0.602283	0.611015	0.619477	0.627669	0.635592	
32	0.504389	0.521087	0.537090	0.552313	0.566596	0.579920	0.591687	0.601681	0.609680	0.615262	0.618181	0.626670	0.634894	0.642852	0.650547	0.657980	0.665155
33	0.530310	0.546478	0.561916	0.576586	0.590419	0.603269	0.615132	0.625383	0.633814	0.640211	0.644145	0.652085	0.659765	0.667188	0.674355	0.681270	0.687937
34	0.555673	0.571496	0.586366	0.600444	0.613714	0.626123	0.637528	0.647946	0.656716	0.663637	0.668499	0.675923	0.683096	0.690019	0.696697	0.703133	0.709331
35	0.580554	0.596033	0.610547	0.624033	0.636697	0.648542	0.659524	0.669504	0.678513	0.685855	0.691331	0.698276	0.704977	0.711440	0.717666	0.723662	0.729431
36	0.605136	0.620225	0.634385	0.647512	0.659567	0.670796	0.681216	0.690791	0.699383	0.707031	0.713006	0.719498	0.725756	0.731786	0.737590	0.743174	0.748543
37	0.629501	0.644103	0.657862	0.670638	0.682344	0.692957	0.702760	0.711782	0.719992	0.727247	0.733598	0.739665	0.745508	0.751132	0.756541	0.761742	0.766738
38	0.653464	0.667563	0.680831	0.693221	0.704600	0.714892	0.724090	0.732509	0.740188	0.747098	0.753091	0.758762	0.764220	0.769469	0.774514	0.779360	0.784013
39	0.677247	0.690484	0.703244	0.715147	0.726160	0.736154	0.745063	0.752890	0.759983	0.766384	0.772066	0.777341	0.782413	0.787288	0.791969	0.796463	0.800775
40	0.700726	0.713136	0.725005	0.736413	0.746961	0.756623	0.765276	0.772856	0.779379	0.785218	0.790421	0.795303	0.799994	0.804499	0.808823	0.812970	0.816946
41	0.724046	0.735598	0.746620	0.757122	0.767199	0.776427	0.784791	0.792164	0.798490	0.803790	0.808461	0.812947	0.817254	0.821387	0.825351	0.829150	0.832791
42	0.746639	0.757414	0.767585	0.777254	0.786440	0.795250	0.803234	0.810382	0.816567	0.821733	0.825908	0.829999	0.833925	0.837688	0.841296	0.844751	0.848060
43	0.768482	0.778444	0.787860	0.796700	0.805081	0.813026	0.820653	0.827483	0.833510	0.838605	0.842713	0.846415	0.849963	0.853362	0.856618	0.859735	0.862717
44	0.789896	0.799236	0.807839	0.815935	0.823496	0.830649	0.837423	0.843940	0.849694	0.854683	0.858771	0.862096	0.865281	0.868330	0.871249	0.874041	0.876711
45	0.806952	0.819568	0.827570	0.834862	0.841695	0.848042	0.854041	0.859721	0.865209	0.869971	0.874005	0.876972	0.879811	0.882528	0.885126	0.887610	0.889985
46	0.827458	0.835189	0.846835	0.853553	0.859594	0.865235	0.870444	0.875369	0.880036	0.884579	0.888432	0.891057	0.893568	0.895968	0.898263	0.900455	0.902550

*Methods and Factors used to determine scheme value in relation to member spouse*



## Complete years between first day of membership and operative time

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
47	0.847504	0.854377	0.860830	0.871577	0.877089	0.881966	0.886504	0.890668	0.894612	0.898360	0.902050	0.904351	0.906550	0.908651	0.910658	0.912574	0.914404
48	0.867216	0.873207	0.878817	0.884063	0.893988	0.898377	0.902178	0.905701	0.908909	0.911961	0.914878	0.916871	0.918774	0.920592	0.922326	0.923982	0.925561
49	0.886614	0.891711	0.896470	0.900909	0.905044	0.914245	0.917612	0.920436	0.923045	0.925396	0.927651	0.929329	0.930930	0.932457	0.933913	0.935303	0.936627
50	0.905930	0.910098	0.913979	0.917587	0.920940	0.924053	0.932621	0.935056	0.936992	0.938775	0.940353	0.941705	0.942995	0.944224	0.945396	0.946512	0.947575
51	0.924877	0.928095	0.931080	0.933848	0.936412	0.938786	0.940983	0.949024	0.950629	0.951777	0.952828	0.953851	0.954825	0.955752	0.956635	0.957475	0.958275
52	0.943813	0.946022	0.948065	0.949951	0.951693	0.953301	0.954785	0.956154	0.963758	0.964617	0.965057	0.965742	0.966392	0.967012	0.967600	0.968161	0.968693
53	0.962489	0.963638	0.964695	0.965667	0.966562	0.967384	0.968141	0.968838	0.969479	0.976745	0.976948	0.977287	0.977609	0.977915	0.978205	0.978481	0.978743
54	0.981721	0.981721	0.981721	0.981721	0.981721	0.981721	0.981721	0.981721	0.981721	0.981721	0.981721	0.981721	0.981721	0.981721	0.981721	0.981721	0.981721
55	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
56	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
57	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
58	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
59	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
60	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
61	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
62	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
63	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
64	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
65	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
66	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
67	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
68	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
69	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
70	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
71	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
72	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
73	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
74	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
75 and over	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000

**Table 3D Productivity contribution valuation factors (PCF) (Rule 16.2.2) — females with first day of membership of the PSS after 30 June 1999 (continued)**

Age	Complete years between first day of membership and operative time																
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
33	0.694360																
34	0.715296	0.721034															
35	0.734978	0.740310	0.745430														
36	0.753701	0.758655	0.763409	0.767971													
37	0.771535	0.776138	0.780554	0.784787	0.788844												
38	0.788477	0.792759	0.796863	0.800796	0.804563	0.808169											
39	0.804910	0.808873	0.812669	0.816305	0.819786	0.823117	0.826303										
40	0.820757	0.824408	0.827903	0.831249	0.834450	0.837512	0.840439	0.843237									
41	0.836278	0.839616	0.842811	0.845867	0.848790	0.851584	0.854255	0.856806	0.859243								
42	0.851227	0.854258	0.857156	0.859928	0.862577	0.865109	0.867527	0.869836	0.872041	0.874146							
43	0.865571	0.868299	0.870908	0.873401	0.875782	0.878057	0.880229	0.882302	0.884281	0.886169	0.887970						
44	0.879265	0.881705	0.884036	0.886263	0.888390	0.890420	0.892357	0.894206	0.895970	0.897653	0.899257	0.900787					
45	0.892254	0.894421	0.896491	0.898467	0.900353	0.902152	0.903870	0.905507	0.907069	0.908558	0.909978	0.911331	0.912621				
46	0.904550	0.906459	0.908282	0.910021	0.911680	0.913263	0.914772	0.916211	0.917583	0.918890	0.920136	0.921323	0.922455	0.923532			
47	0.916150	0.917816	0.919406	0.920922	0.922368	0.923746	0.925060	0.926312	0.927506	0.928643	0.929726	0.930758	0.931740	0.932676	0.933567		
48	0.927068	0.928504	0.929874	0.931180	0.932425	0.933611	0.934741	0.935818	0.936844	0.937820	0.938751	0.939636	0.940480	0.941283	0.942047	0.942774	
49	0.937889	0.939093	0.940239	0.941332	0.942372	0.943364	0.944308	0.945207	0.946063	0.946878	0.947653	0.948392	0.949094	0.949763	0.950400	0.951005	0.951581
50	0.948588	0.949553	0.950472	0.951346	0.952179	0.952972	0.953727	0.954445	0.955129	0.955779	0.956398	0.956987	0.957547	0.958080	0.958587	0.959070	0.959528
51	0.959036	0.959761	0.960450	0.961107	0.961731	0.962325	0.962890	0.963427	0.963938	0.964425	0.964887	0.965327	0.965745	0.966143	0.966521	0.966880	0.967222
52	0.969200	0.969681	0.970139	0.970574	0.970988	0.971382	0.971756	0.972112	0.972450	0.972771	0.973077	0.973367	0.973643	0.973906	0.974155	0.974392	0.974617
53	0.978992	0.979229	0.979454	0.979667	0.979870	0.980063	0.980246	0.980420	0.980585	0.980742	0.980891	0.981033	0.981168	0.981296	0.981417	0.981532	0.981642
54	0.988759	0.988759	0.988759	0.988759	0.988759	0.988759	0.988759	0.988759	0.988759	0.988759	0.988759	0.988759	0.988759	0.988759	0.988759	0.988759	0.988759
55	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
56	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
57	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
58	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
59	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
60	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
61	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000

*Methods and Factors used to determine scheme value in relation to member spouse*

## Complete years between first day of membership and operative time

Age	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
62	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
63	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
64	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
65	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
66	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
67	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
68	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
69	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
70	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
71	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
72	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
73	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
74	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
75 and over	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000

**Table 3D Productivity contribution valuation factors (PCF) (Rule 16.2.2) — females with first day of membership of the PSS after 30 June 1999 (continued)**

Age	Complete years between first day of membership and operative time																
	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50 or more
50	0.959965																
51	0.967547	0.967856															
52	0.974831	0.975035	0.975228														
53	0.981746	0.981845	0.981939	0.982028													
54	0.988759	0.988759	0.988759	0.988759	0.988759												
55	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000											
56	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000										
57	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000									
58	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000								
59	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000							
60	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000						
61	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000					
62	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000				
63	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000			
64	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000		
65	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	
66	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
67	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
68	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
69	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
70	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
71	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
72	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
73	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
74	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
75 and over	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000

**Table 4 Valuation factors — preserved benefit member who has an option to take a pension (Rule 16.2.2)**

Age	Male Member		Female Member	
	Funded (FDBF)	Unfunded (UDBF)	Funded (FDBF)	Unfunded (UDBF)
18	1.34604	0.32856	1.36414	0.33298
19	1.34521	0.33957	1.36333	0.34414
20	1.34436	0.35094	1.36252	0.35568
21	1.34352	0.36270	1.36171	0.36761
22	1.34267	0.37485	1.36089	0.37993
23	1.34181	0.38740	1.36007	0.39267
24	1.34095	0.40037	1.35925	0.40583
25	1.34009	0.41377	1.35843	0.41944
26	1.33922	0.42763	1.35760	0.43349
27	1.33835	0.44194	1.35677	0.44802
28	1.33748	0.45673	1.35594	0.46304
29	1.33660	0.47202	1.35510	0.47855
30	1.33572	0.48782	1.35426	0.49459
31	1.33484	0.50414	1.35343	0.51116
32	1.33395	0.52101	1.35258	0.52828
33	1.33305	0.53843	1.35174	0.54598
34	1.33215	0.55645	1.35089	0.56427
35	1.33125	0.57506	1.35004	0.58317
36	1.33035	0.59429	1.34919	0.60270
37	1.32944	0.61416	1.34833	0.62289
38	1.32852	0.63470	1.34747	0.64375
39	1.32761	0.65591	1.34661	0.66531
40	1.32668	0.67784	1.34575	0.68758
41	1.32335	0.69923	1.34301	0.70961
42	1.32001	0.72127	1.34025	0.73234
43	1.31665	0.74401	1.33749	0.75578
44	1.31329	0.76745	1.33472	0.77997
45	1.30991	0.79161	1.33194	0.80492
46	1.30652	0.81652	1.32915	0.83066
47	1.30312	0.84221	1.32635	0.85722
48	1.29971	0.86868	1.32354	0.88461
49	1.29628	0.89598	1.32072	0.91287
50	1.29285	0.92412	1.31789	0.94202
51	1.28452	0.94951	1.31506	0.97209
52	1.27616	0.97555	1.31221	1.00311
53	1.26777	1.00223	1.30936	1.03511
54	1.25936	1.02957	1.30650	1.06811
55	1.25092	1.05759	1.30363	1.10216
56	1.24984	1.09276	1.30268	1.13896

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Age	Male Member		Female Member	
	Funded (FDBF)	Unfunded (UDBF)	Funded (FDBF)	Unfunded (UDBF)
57	1.24870	1.12905	1.30169	1.17696
58	1.24752	1.16649	1.30068	1.21620
59	1.24628	1.20512	1.29962	1.25671
60	1.24498	1.24498	1.29853	1.29853
61	1.23921	1.23921	1.29576	1.29576
62	1.23285	1.23285	1.29246	1.29246
63	1.22585	1.22585	1.28861	1.28861
64	1.21827	1.21827	1.28419	1.28419
65	1.21008	1.21008	1.27919	1.27919

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**Table 5 Valuation factors — preserved benefit member without an option to take a pension (Rule 16.2.2)**

Male Member			Female Member		
Age	Unfunded (UDBF)	Unfunded (UDBF)	Age	Unfunded (UDBF)	Unfunded (UDBF)
18	0.24409	0.24409	57	0.90418	0.90418
19	0.25243	0.25243	58	0.93505	0.93505
20	0.26105	0.26105	59	0.96698	0.96698
21	0.26996	0.26996	60	1.00000	1.00000
22	0.27918	0.27918	61	1.00000	1.00000
23	0.28871	0.28871	62	1.00000	1.00000
24	0.29857	0.29857	63	1.00000	1.00000
25	0.30877	0.30877	64	1.00000	1.00000
26	0.31931	0.31931	65	1.00000	1.00000
27	0.33021	0.33021			
28	0.34149	0.34149			
29	0.35315	0.35315			
30	0.36521	0.36521			
31	0.37768	0.37768			
32	0.39057	0.39057			
33	0.40391	0.40391			
34	0.41770	0.41770			
35	0.43197	0.43197			
36	0.44672	0.44672			
37	0.46197	0.46197			
38	0.47774	0.47774			
39	0.49406	0.49406			
40	0.51093	0.51093			
41	0.52837	0.52837			
42	0.54642	0.54642			
43	0.56507	0.56507			
44	0.58437	0.58437			
45	0.60432	0.60432			
46	0.62496	0.62496			
47	0.64630	0.64630			
48	0.66837	0.66837			
49	0.69119	0.69119			
50	0.71479	0.71479			
51	0.73920	0.73920			
52	0.76444	0.76444			
53	0.79054	0.79054			
54	0.81754	0.81754			
55	0.84545	0.84545			
56	0.87432	0.87432			

**Table 6 Valuation factors — pensions in payment (Rule 16.2.2)**

Age	Male Member Pension in payment			Female Member Pension in payment			Spouse Pension in payment		Associate Standard Pension or Associate Preserved Pension			
	Age		Invalidity	Age		Invalidity	Male	Female	Age		Invalidity	
	67% reversion	85% reversion		67% reversion	85% reversion				Male	Female	Male	Female
18	26.8575	26.9932	26.5236	26.9984	27.0590	26.6625	25.7376	26.5636	26.3640	26.7782	25.5786	26.0484
19	26.7566	26.8964	26.4137	26.9004	26.9629	26.5530	25.6046	26.4521	26.2482	26.6732	25.4549	25.9315
20	26.6529	26.7968	26.3014	26.7990	26.8635	26.4400	25.4700	26.3367	26.1296	26.5646	25.3269	25.8098
21	26.5461	26.6942	26.1854	26.6939	26.7604	26.3230	25.3324	26.2170	26.0078	26.4520	25.1943	25.6834
22	26.4358	26.5881	26.0654	26.5848	26.6535	26.2014	25.1908	26.0926	25.8820	26.3353	25.0571	25.5522
23	26.3217	26.4783	25.9412	26.4717	26.5425	26.0748	25.0443	25.9633	25.7520	26.2139	24.9153	25.4164
24	26.2034	26.3646	25.8127	26.3543	26.4275	25.9435	24.8923	25.8294	25.6173	26.0881	24.7685	25.2757
25	26.0809	26.2468	25.6796	26.2329	26.3085	25.8072	24.7347	25.6905	25.4777	25.9580	24.6166	25.1302
26	25.9539	26.1246	25.5418	26.1070	26.1851	25.6661	24.5711	25.5464	25.3329	25.8230	24.4591	24.9800
27	25.8223	25.9981	25.3991	25.9765	26.0572	25.5199	24.4017	25.3973	25.1831	25.6831	24.2957	24.8249
28	25.6860	25.8671	25.2513	25.8412	25.9246	25.3688	24.2264	25.2427	25.0278	25.5380	24.1261	24.6647
29	25.5451	25.7314	25.0979	25.7014	25.7875	25.2126	24.0449	25.0828	24.8673	25.3882	23.9501	24.4995
30	25.3990	25.5910	24.9388	25.5567	25.6456	25.0512	23.8571	24.9178	24.7010	25.2331	23.7678	24.3290
31	25.2477	25.4454	24.7738	25.4070	25.4989	24.8844	23.6628	24.7474	24.5288	25.0729	23.5791	24.1529
32	25.0912	25.2949	24.6027	25.2524	25.3472	24.7122	23.4618	24.5715	24.3507	24.9075	23.3840	23.9709
33	24.9291	25.1389	24.4256	25.0925	25.1904	24.5344	23.2536	24.3898	24.1663	24.7366	23.1821	23.7830
34	24.7612	24.9773	24.2420	24.9272	25.0282	24.3506	23.0380	24.2023	23.9752	24.5601	22.9735	23.5890
35	24.5874	24.8101	24.0523	24.7563	24.8605	24.1605	22.8149	24.0088	23.7776	24.3776	22.7580	23.3887
36	24.4074	24.6369	23.8558	24.5797	24.6871	23.9642	22.5838	23.8091	23.5729	24.1891	22.5354	23.1821
37	24.2211	24.4576	23.6528	24.3972	24.5079	23.7615	22.3448	23.6030	23.3611	23.9945	22.3057	22.9692
38	24.0282	24.2719	23.4429	24.2085	24.3226	23.5520	22.0975	23.3902	23.1420	23.7935	22.0688	22.7499
39	23.8287	24.0798	23.2259	24.0134	24.1310	23.3358	21.8418	23.1707	22.9154	23.5858	21.8246	22.5242
40	23.6222	23.8810	23.0019	23.8119	23.9331	23.1127	21.5777	22.9444	22.6810	23.3714	21.5728	22.2921
41	23.3762	23.6341	22.7280	23.5766	23.6939	22.8458	21.3049	22.7111	22.4386	23.1501	21.3131	22.0529
42	23.1211	23.3776	22.4442	23.3328	23.4458	22.5696	21.0233	22.4705	22.1883	22.9218	21.0455	21.8063



Age	Male Member Pension in payment			Female Member Pension in payment			Spouse Pension in payment		Associate Standard Pension or Associate Preserved Pension			
	Age		Invalidity	Age		Invalidity	Male	Female	Age		Invalidity	
	67% reversion	85% reversion		67% reversion	85% reversion				Male	Female	Male	Female
43	22.8565	23.1113	22.1502	23.0801	23.1885	22.2841	20.7332	22.2224	21.9297	22.6859	20.7702	21.5523
44	22.5821	22.8349	21.8455	22.8187	22.9221	21.9887	20.4344	21.9670	21.6628	22.4428	20.4870	21.2909
45	22.2976	22.5480	21.5301	22.5483	22.6463	21.6831	20.1269	21.7043	21.3871	22.1923	20.1961	21.0219
46	22.0028	22.2504	21.2038	22.2688	22.3608	21.3671	19.8110	21.4341	21.1027	21.9342	19.8970	20.7458
47	21.6974	21.9417	20.8664	21.9800	22.0656	21.0409	19.4864	21.1567	20.8092	21.6685	19.5896	20.4628
48	21.3812	21.6217	20.5177	21.6819	21.7608	20.7042	19.1532	20.8720	20.5067	21.3952	19.2742	20.1727
49	21.0540	21.2902	20.1575	21.3744	21.4460	20.3574	18.8116	20.5801	20.1950	21.1142	18.9508	19.8756
50	20.7154	20.9469	19.7855	21.0575	21.1213	20.0005	18.4621	20.2809	19.8739	20.8255	18.6194	19.5713
51	20.2789	20.4812	19.2903	20.7309	20.7864	19.6336	18.1044	19.9745	19.5432	20.5288	18.2804	19.2605
52	19.8259	19.9971	18.7777	20.3946	20.4415	19.2566	17.7390	19.6612	19.2031	20.2243	17.9342	18.9430
53	19.3560	19.4942	18.2476	20.0489	20.0865	18.8696	17.3661	19.3408	18.8532	19.9120	17.5806	18.6191
54	18.8686	18.9719	17.7004	19.6935	19.7214	18.4731	16.9860	19.0130	18.4930	19.5917	17.2199	18.2887
55	18.3635	18.4298	17.1365	19.3283	19.3462	18.0671	16.5994	18.6777	18.1225	19.2634	16.8291	17.9811
56	17.9889	18.0569	16.7447	18.9932	19.0114	17.7044	16.2071	18.3346	17.7415	18.9269	16.4303	17.6169
57	17.6037	17.6735	16.3453	18.6499	18.6685	17.3344	15.8102	17.9837	17.3499	18.5823	16.0240	17.2453
58	17.2083	17.2798	15.9385	18.2983	18.3173	16.9568	15.4097	17.6248	16.9480	18.2295	15.6106	16.8663
59	16.8034	16.8767	15.5264	17.9377	17.9570	16.5714	15.0038	17.2578	16.5367	17.8676	15.1921	16.4796
60	16.3895	16.4646	15.1097	17.5677	17.5873	16.1780	14.5929	16.8824	16.1165	17.4964	14.7694	16.0848
61	15.9670	16.0438	14.6892	17.1885	17.2084	15.7767	14.1772	16.4988	15.6878	17.1160	14.3433	15.6822
62	15.5363	15.6148	14.2657	16.8001	16.8204	15.3677	13.7567	16.1071	15.2511	16.7265	13.9146	15.2721
63	15.0977	15.1778	13.8400	16.4031	16.4236	14.9514	13.3312	15.7074	14.8066	16.3282	13.4843	14.8546
64	14.6527	14.7342	13.4127	15.9975	16.0184	14.5284	12.9046	15.2999	14.3560	15.9216	13.0529	14.4307
65	14.2016	14.2846	12.9843	15.5837	15.6049	14.0992	12.4775	14.8847	13.8997	15.5068	12.6211	14.0005
66	13.7448	13.8292	12.5558	15.1619	15.1833	13.6640	12.0503	14.4617	13.4381	15.0840	12.1897	13.5646
67	13.2826	13.3682	12.1275	14.7322	14.7539	13.2234	11.6231	14.0309	12.9714	14.6534	11.7594	13.1232
68	12.8152	12.9019	11.7002	14.2948	14.3167	12.7776	11.1959	13.5917	12.4999	14.2153	11.3306	12.6769
69	12.3446	12.4323	11.2727	13.8498	13.8719	12.3255	10.7720	13.1468	12.0258	13.7694	10.9023	12.2244
70	11.8716	11.9601	10.8454	13.3975	13.4198	11.8680	10.3522	12.6966	11.5498	13.3165	10.4750	11.7665

*Methods and Factors used to determine scheme value in relation to member spouse*

Age	Male Member Pension in payment			Female Member Pension in payment			Spouse Pension in payment		Associate Standard Pension or Associate Preserved Pension			
	Age		Invalidity	Age		Invalidity	Male	Female	Age		Invalidity	
	67% reversion	85% reversion		67% reversion	85% reversion				Male	Female	Male	Female
71	11.3968	11.4860	10.4185	12.9385	12.9610	11.4054	9.9375	12.2418	11.0725	12.8570	10.0487	11.3037
72	10.9208	11.0105	9.9920	12.4735	12.4961	10.9385	9.5290	11.7832	10.5947	12.3914	9.6234	10.8367
73	10.4440	10.5340	9.5657	12.0033	12.0260	10.4681	9.1276	11.3218	10.1167	11.9209	9.1990	10.3663
74	9.9668	10.0570	9.1401	11.5271	11.5498	9.9978	8.7262	10.8571	9.6391	11.4444	8.7758	9.8962
75	9.4905	9.5806	8.7160	11.0451	11.0679	9.5295	8.3253	10.3897	9.1628	10.9622	8.3548	9.4283
76	9.0172	9.1070	8.2949	10.5577	10.5805	9.0650	7.9263	9.9207	8.6904	10.4746	7.9375	8.9644
77	8.5496	8.6390	7.8791	10.0650	10.0879	8.6069	7.5308	9.4512	8.2246	9.9819	7.5263	8.5071
78	8.0904	8.1791	7.4705	9.5670	9.5899	8.1576	7.1401	8.9822	7.7680	9.4839	7.1230	8.0588
79	7.6415	7.7292	7.0727	9.0727	9.0956	7.7178	6.7597	8.5181	7.3227	8.9898	6.7315	7.6202
80	7.2047	7.2912	6.6874	8.5842	8.6069	7.2888	6.3909	8.0610	6.8904	8.5015	6.3532	7.1927
81	6.7813	6.8662	6.3159	8.1033	8.1259	6.8712	6.0345	7.6132	6.4723	8.0212	5.9897	6.7767
82	6.3721	6.4553	5.9596	7.6303	7.6527	6.4643	5.6907	7.1767	6.0694	7.5488	5.6421	6.3715
83	5.9776	6.0589	5.6195	7.1672	7.1894	6.0686	5.3595	6.7536	5.6819	7.0864	5.3114	5.9775
84	5.6030	5.6821	5.2980	6.7162	6.7381	5.6878	5.0467	6.3464	5.3152	6.6364	4.9999	5.5987
85	5.2483	5.3251	4.9952	6.2788	6.3004	5.3237	4.7520	5.9563	4.9690	6.2002	4.7077	5.2366
86	4.9131	4.9874	4.7111	5.8567	5.8780	4.9785	4.4748	5.5843	4.6429	5.7793	4.4346	4.8936
87	4.5964	4.6680	4.4454	5.4455	5.4664	4.6550	4.2142	5.2313	4.3357	5.3695	4.1802	4.5724
88	4.2966	4.3655	4.1980	5.0436	5.0641	4.3567	3.9684	4.8983	4.0458	4.9690	3.9444	4.2766
89	4.0135	4.0797	3.9591	4.6622	4.6822	4.0802	3.7377	4.5806	3.7729	4.5892	3.7170	4.0027
90	3.7469	3.8102	3.7265	4.3021	4.3217	3.8255	3.5224	4.2785	3.5166	4.2309	3.4956	3.7506
91	3.4962	3.5566	3.4962	3.9641	3.9831	3.5911	3.3227	3.9918	3.2763	3.8948	3.2763	3.5190
92	3.2615	3.3191	3.2615	3.6487	3.6671	3.3740	3.1398	3.7202	3.0522	3.5816	3.0522	3.3048
93	3.0429	3.0976	3.0429	3.3575	3.3753	3.1685	2.9762	3.4635	2.8443	3.2928	2.8443	3.1024
94	2.8389	2.8906	2.8389	3.0832	3.1003	2.9700	2.8229	3.2203	2.6509	3.0212	2.6509	2.9070
95	2.6490	2.6978	2.6490	2.8245	2.8408	2.7719	2.6793	2.9892	2.4715	2.7655	2.4715	2.7125