

WESTERN AUSTRALIA.

**SUPERANNUATION AND FAMILY
BENEFITS.**

2° and 3° Geo. VI., No. XXXIV.

No. 34 of 1938.

(Reprinted pursuant to the Amendments Incorporation Act, 1938, as amended by No. 43 of 1939*, No. 55 of 1945† and No. 65 of 1947‡.

AN ACT to provide Superannuation Benefits for persons permanently employed by or under the Government of the State and to make provision for the families of those persons.

[Assented to 31st January, 1939.]

BE it enacted by the King's Most Excellent Majesty, by and with the advice and consent of the Legislative Council and the Legislative Assembly of Western Australia, in this present Parliament assembled, and by the authority of the same, as follows:—

1. This Act may be cited as the *Superannuation and Family Benefits Act, 1938-1947.* Short title.

§2. (1) This Act shall, except where otherwise provided, commence on a date to be fixed by proclamation. No. 34 of 1938, s. 1 as amended by No. 65 of 1947. Commencement.

*Assented to 20th December, 1939, and deemed to have had effect and been in operation as from and including the date of the commencement of the principal Act. See No. 43 of 1939, section 2.

†Assented to 30th January, 1946. Section 2, subsection (1), paragraph (b), section 8, subsection (1), and section 13 subsection (1) deemed to commence and to have had effect from the 20th day of December, 1939. (See No. 55 of 1945, section 2, subsection (2), section 8, subsection (2), and section 13, subsection (2).) Section 3, subsection (1), section 9, subsection (1), section 10, subsection (1), section 11, subsection (1), section 14, subsection (1) and section 16, subsection (1) of No. 55 of 1945, proclaimed to commence and have effect on the 1st day of March, 1946. (See page 179, *Gazette*, 22/2/46.)

‡Assented to 10th January, 1948, and proclaimed to commence on 31st January, 1948. (See *Gazette* of 30th January, 1948.)

§Proclaimed to commence on the 1st March, 1939. (See page 319, *Gazette*, 24/2/39.)

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

Act divided into parts.
No. 34 of 1938, s. 3, as amended by No. 65 of 1947, s. 2.

3. This Act is divided into Parts as follows:—

PART I—ss. 4-7—PRELIMINARY.

PART II—ss. 8-23—THE SUPERANNUATION BOARD.

PART III—ss. 24-30—THE SUPERANNUATION FUND.

PART IV—ss. 31-51—CONTRIBUTIONS.

Division 1—ss. 31-36—Contributions by Employees.

Division 2—ss. 37-39—Scale of Units.

Division 3—ss. 40-42—Scale of Contributions by Employees.

Division 3A—s. 42A—Reserve Units of Pension.

Division 4—ss. 43-46—Contributions by the State.

Division 5—ss. 47-51—General Provisions as to Contributions.

PART V—ss. 52-83—PENSIONS AND BENEFITS.

Division 1—ss. 52-56—Retirement on Pension.

Division 2—ss. 57-77—Grant of Pensions and Benefits.

Division 3—ss. 78-80—Breakdown Pensioners.

Division 4—ss. 81-82—Existing Assurance Policies.

Division 5—s. 83—Provisions relating to the Government Railways and Tramways Employees' Death Benefit and Endowment Fund.

Division 6—ss. 83A-83B—The Provident Account.

PART VI—ss. 84-89—MISCELLANEOUS.

First Schedule—Rates of Contribution to be paid by male employees based on a retiring age of 65.

Second Schedule—Rates of Contribution to be paid by female employees based on a retiring age of 65.

Third Schedule—Rates of Contributions to be paid by male employees based on a retiring age of 60.

Fourth Schedule—Rates of Contributions to be paid by female employees based on a retiring age of 60.

PART 1—PRELIMINARY.

4. This Act shall be construed subject to the Commonwealth of Australia Constitution Act, to the National Health and Pensions Insurance Act, 1938, of the Commonwealth and to any Acts of the Parliament of the Commonwealth with which this Act is or shall be or may be deemed to be inconsistent, and so as not to exceed the legislative power of the Parliament of the State, to the intent that any portion of this Act which may be held to be in excess of that power or which may be held to be inconsistent with any Acts aforesaid shall, to the extent to which it is so in excess or so inconsistent, be deemed to be severable from the other portions of this Act and not to affect the validity or operation thereof.

Construction.
No. 34 of
1938, s. 4.

*5. This Act shall not (except insofar as it expressly or impliedly indicates a contrary intention) affect the provisions of the Superannuation Act, 1871 (35 Victoriae No. 7), in relation to employees employed at the commencement of this Act but no person who becomes an employee after the commencement of this Act shall be eligible for any benefit under the said Act, notwithstanding anything to the contrary contained in the said Act.

Saving provisions.
No. 34 of
1938, s. 5.

*It is enacted by No. 55 of 1945, s. 20, as follows:—

20. (1) Insofar as any matter or thing has been done in pursuance of the provisions of the principal Act prior to the passing of this Act, which at the time of the doing thereof was not or may not have been authorised by the principal Act as then in force, but which if done after the relevant provisions of this Act shall have come into operation and taken effect, would be authorised by the principal Act as amended by this Act, the doing of such matter or thing shall be and is hereby confirmed and validated.

Validation.

Superannuation and Family Benefits.

Interpretation.
No. 34 of
1938, s. 6,
as amended
by No. 43 of
1939, s. 3,
No. 55 of
1945, s. 2,
and No. 65
of 1947, s. 3.

6. (1) In this Act, subject to the context—
- “Actuary” means a Fellow or Associate of the Institute of Actuaries (London) or a Fellow or Associate of the Faculty of Actuaries (Edinburgh), or any other person of whose actuarial knowledge and experience the Governor approves;
- “actuarial reserve portion of contributions” means the balance deemed to remain in the Fund to meet future risks after the estimated value of the risks carried by the Fund during the period of contributions has been assessed on an actuarial basis;
- “children” includes children adopted by a contributor or by a pensioner who has been a contributor and dependent on him at the time of his death;
- “contributor” means an employee who is or has been contributing under this Act otherwise than as a qualified contributor;
- “department” means any department under the administration of a Minister of the Crown in the Government of the State and includes the State Electricity Commission of Western Australia, the Rural and Industries Bank of Western Australia, every State trading concern, the Fremantle Harbour

(2) Any adjustments and other arrangements in relation to any matter or thing, which by subsection (1) of this section is confirmed or validated, may be made or effected after the relevant provisions of this Act shall have come into operation and taken effect wherever necessary in order to give effect retrospectively to the provisions of the principal Act as amended by this Act.

It is enacted by No. 65 of 1947, s. 25, as follows:—

Validation.

25. (1) Insofar as any matter or thing has been done in purported pursuance of the provisions of the principal Act prior to the commencement of this, the Superannuation and Family Benefits Act Amendment Act, 1947, which at the time of the doing thereof was not or may not have been authorised by the principal Act as then in force, but which if done after the relevant provisions of this, the Superannuation and Family Benefits Act Amendment Act, 1947, shall have come into operation, would be authorised by the principal Act as amended by this, the Superannuation and Family Benefits Act Amendment Act, 1947, the doing of such matter or thing is confirmed and validated.

(2) Any adjustments and other arrangements in relation to any matter or thing, which by subsection (1) of this section is confirmed and validated, may be made or effected after the relevant provisions of this, the Superannuation and Family Benefits Act Amendment Act, 1947, shall have come into operation wherever necessary in order to give effect retrospectively to the provisions of the principal Act as amended by this, the Superannuation and Family Benefits Act Amendment Act, 1947.

Trust Commissioners, every harbour board and every Crown instrumentality the employees whereof are remunerated with moneys (other than grants) appropriated by the Parliament of the State for the purpose of such Crown instrumentality.

The term "Department" shall, subject as hereinafter provided, also include the board of management of a public hospital financed either wholly or partly with moneys from the Hospital Fund established under the Hospital Fund Act, 1930-1937, and any other corporate body, being a Crown instrumentality established by or under any Act of the Parliament of the State, the inclusion of which board of management or other corporate body aforesaid in the said term is recommended by the Minister and is approved by the Treasurer.

Provided that—

- (i) the Treasurer shall not approve of the inclusion in the term "Department" as aforesaid of any such board of management or other corporate body aforesaid, unless and until such board of management or other corporate body has entered into a proper written agreement with the Treasurer and has made arrangements satisfactory to the Treasurer whereby such board of management or other corporate body is bound to pay and will pay to the board on behalf of the State during the employment of its employees who become contributors under this Act and thereafter will continue to pay to the board on behalf of the State so long as may be necessary progressively by way of fortnightly contributions commencing from the date or dates

when its employees become contributors under the Act as aforesaid, and payable fortnightly on the days when the contributions by such employees are payable or otherwise on the days when in accordance with section forty-three and section forty-four of this Act payments of its share of the pensions are payable by the Government of the State as the case may be, such amounts in respect of each and every one of its employees who become contributors as aforesaid as are and will be, in the opinion of the board, sufficient to meet and recoup to the Government of the State the amounts which in accordance with section forty-three and section forty-four of this Act the said Government will be liable to pay as its share of the pension or other benefits to which the employees of such board of management or other corporate body aforesaid and their dependants will be or are entitled by virtue of being or having been contributors under this Act; and

- (ii) as and when any board of management or other corporate body aforesaid is approved by the Treasurer as a department for the purposes of this Act, notification of such approval shall be published in the *Government Gazette*;

“employee” means a person employed under the State in a permanent capacity in any department, who is by the terms of his employment required to give his whole time to the duties of his employment, but does not include the Chief Justice or any Judge of the Supreme Court or the President or any member of the Court of Arbitration,

and does not include a person who is a contributor to, or is in receipt of a pension on the ground of invalidity or physical or mental incapacity from, any Superannuation Fund to which contributions are made by the Crown other than the Crown in right of Western Australia.

For the purposes of this definition—

(a) A person shall be deemed to be employed in a permanent capacity when he is regularly employed in the ordinary work of the department in which he is employed in circumstances which justify an expectation that, subject to good conduct and efficiency, his employment will be continuous and permanent;

(b) A person shall not be deemed to be employed in a permanent capacity when he is employed casually or in connection with a particular work or undertaking, the completion of which will put an end to his employment;

“local authority” means a municipal council or a road board;

“Minister” means the Minister of the Crown from time to time charged with the administration of this Act;

“Police Benefit Fund” means the Police Benefit Fund as established and administered under the Police Benefit Fund Ordinance, 1866 30 Victoriae No. 10, and its amendments;

“qualified contributor” means an employee who elects to contribute to the Fund the special contribution in respect of a pension to his widow and children as provided for in subsections (2) and (4) of section thirty-four of this Act;

“Railway Death Benefit and Endowment Fund” means the Western Australian Government Railways and Tramways Employees’ Death

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Benefit and Endowment Fund as established and administered under the authority of section sixty-eight A of the Government Railways Act, 1904-1939;

“salary” means salary or wages and includes the value of allowances such as allowances for rent, house allowed rent free, light, fuel, rations and fees allowed regularly as emoluments of office, but does not include bonuses, overtime payments or allowances for forage, equipment, climatic disadvantages or travelling expenses;

“service” means service under or employment by or under the State in any department;

“the Board” means the Superannuation Board constituted by this Act;

“the Fund” means the Superannuation Fund established by this Act;

“the Provident Account” means the Provident Account established under Part V of this Act;

“the maximum age for retirement” means the age of sixty-five years, or, in the case of a contributor, the age for whose retirement is fixed by law at an earlier age than sixty-five years, the age so fixed.

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

(3) Where an employee has been or is appointed, whether before or after the commencement of this Act, for a term of years to a statutory office under the Government of the State he shall for the purposes of this Act be deemed, so long as he continues to be employed in the office (whether during or after the expiration of the term for which he was appointed) to continue to be an employee, and the cessation of his employment under the Government of the State (otherwise than by retrenchment, discharge, dismissal or resignation) shall be deemed to

be retirement within the meaning of this Act, and, if it takes place at an earlier age than sixty-five years, be deemed to be, within the meaning of section sixty of this Act, the retirement of a contributor, the age for whose retirement is fixed by law at an earlier age than sixty-five years.

(4) Notwithstanding anything contained in the last preceding subsection, if an employee who is the holder of a statutory office notifies in writing to the authority administering the Act under which he was appointed, that he does not desire re-appointment at the expiration of the term for which he was appointed the notice shall, unless—

- (a) he has attained the age of sixty years; or
- (b) he has attained the age for retirement fixed by law

be deemed to be resignation within the meaning of this Act.

7. Where by any law of this State provision is made in relation to permanent employees of local authorities for the adoption or establishment of a scheme of superannuation and family benefits on a voluntary and contributory basis to operate within the provisions of this Act, and any local authority and the permanent employees thereof acting in pursuance of the provision of such law elect to participate in such a scheme, then, notwithstanding anything to the contrary contained in this Act, and in order to give effect to the provisions of the law aforesaid, but subject as in this section hereafter provided, the provisions of this Act shall, so far as may be necessary, apply and, with such adaptations thereof as may be requisite, be made applicable to such employees and to such local authority as if the employees of the local authority were employees within the meaning of this Act employed in a department.

Extension of this Act to employees of local authorities.
New section inserted as s. 6A by No. 55 of 1943, s. 3.

Provided that—

- (a) the extension of the provisions of this Act as in this section provided for shall not take effect in respect of any local authority or

the employees of any local authority unless and until the Governor shall by notice in the *Government Gazette* declare that in relation to the local authority named in such notice and to the employees of such local authority the provisions of this section shall operate and have effect; and

- (b) nothing in this section or elsewhere in this Act shall create or be construed as creating any liability on the part of the State to contribute towards the cost of a pension payable or paid under this Act by virtue of this section in respect of any employee of a local authority who in accordance with the provisions of any other law aforesaid and of this section becomes a contributor under this Act or to contribute towards the cost of administration in connection with the payment of such pension; and the State shall not incur any liability whatsoever in relation to such employee or such pension, or such cost.

PART II—THE SUPERANNUATION BOARD.

Commence-
ment of this
Part.
No. 34 of
1938, s. 7.

8. This Part of this Act shall commence on the day upon which this Act is assented to.

Constitution
of Board.
No. 34 of
1938, s. 8, as
amended
by No. 55 of
1945, s. 4.

9. (1) For the purposes of this Act there shall be a Superannuation Board which shall consist of three members who shall be appointed by the Governor.

(2) Of such three members, one shall be a contributor elected by contributors in the manner prescribed by regulations.

(3) The Governor shall appoint one of the members of the Board to be the Chairman of the Board.

(4) No person, after he has attained the age of sixty-five years, shall be eligible to be a member of the Board, or, being a member of the Board at the time he reaches the said age, to continue as such member thereafter.

10. (1) Subject to subsection (4) of section nine of this Act, the members of the Board may be appointed for any period not exceeding seven years, and every member shall be eligible for re-appointment.

Term of Office, No. 34 of 1938, s. 9, as amended by No. 55 of 1945, s. 5.

(2) If any officer of the Public Service within the meaning of the Public Service Act, 1904-1935, is appointed a member of the Board his service as member shall, for the purpose of determining his existing and accruing rights, be counted as service in the Public Service as aforesaid.

(3) If any person, who has served in an established capacity in the permanent civil service of the State within the meaning of the Superannuation Act, 1871, so as to become qualified thereby for a superannuation allowance or other benefit under that Act, is appointed a member of the Board his service as member shall, for the purpose of determining the amount of his qualifying service within the meaning of the said Act, be counted as service in an established capacity in the permanent civil service of the State.

11. Where a member of the Board dies or otherwise vacates his office the Governor may appoint a person eligible to be a member of the Board to fill the vacancy:

Extraordinary vacancies—Appointments to fill.

No. 34 of 1938, s. 10, as amended by No. 55 of 1945, s. 6.

Provided that—

- (i) such appointment shall be for the remainder of the term of the vacant office; and
- (ii) where the vacant office was held by a contributor elected by contributors, the person appointed to the vacant office shall be a contributor elected by contributors.

12. In the case of the illness, suspension or absence of the Chairman or any member of the Board, the Governor may appoint any person eligible to be a member of the Board as a deputy to act for the Chairman or member during his illness, suspension or absence, and every deputy so appointed shall, while so acting have all the powers of the Chairman or member as the case may be.

Temporary appointments.

No. 34 of 1938, s. 11, as amended by No. 55 of 1945, s. 7.

Removal of
members of
Board.
No. 34 of
1938, s. 12.

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

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

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

Vacation
of office.
No. 34 of
1938, s. 13.

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

- (a) becomes bankrupt or insolvent or applies to take the benefit of any Act for the relief of bankrupt or insolvent debtors, or compounds with his creditors, or makes an assignment of his salary or remuneration for their benefit;
- (b) being Chairman absents himself from duty for a period of fourteen consecutive days, or for twenty-eight days in any twelve months without leave first granted by the Governor, or, being a member other than the Chairman, absents himself without leave first granted by the Governor, from three consecutive meetings of which reasonable notice has been given to him;
- (c) becomes permanently incapable of performing his duties;
- (d) resigns his office by writing under his hand addressed to the Governor; or
- (e) being a member elected by contributors ceases to be a contributor;
- (f) being a member attains the age of sixty-five years.

15. The Chairman of the Board shall preside at its meetings and shall have a deliberative vote.

Chairman of the Board.
No. 34 of 1938, s. 14.

16. The Chairman and the other members of the Board shall be paid such remuneration respectively as the Governor shall from time to time determine.

Remuneration of members of the Board.
No. 34 of 1938, s. 15.

17. Two members of the Board shall constitute a quorum for the purpose of transacting the business of any meeting of which notice has been given to all the members.

Quorum.
No. 34 of 1938, s. 16.

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

Where voting equal.
No. 34 of 1938, s. 17.

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

19. (1) The Board shall be a body corporate to be called the Superannuation Board, having perpetual succession and a common seal.

Incorporation of Board.
No. 34 of 1938, s. 18.

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

20. The Board may by resolution under seal authorise the Chairman to determine such matters as are specified in the resolution and may at any time in like manner revoke such authority.

Delegation of power to Chairman.
No. 34 of 1938, s. 19.

21. The staff of the Board shall be appointed under and be subject to the provisions of the Public Service Act, 1904-1935, and shall include a secretary.

Staff.
No. 34 of 1938, s. 20.

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

Cost of management.
No. 34 of 1938, s. 21.

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

Annual report to Parliament. No. 34 of 1938, s. 22.

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

PART III—THE SUPERANNUATION FUND.

Establishment of the Fund. No. 34 of 1938, s. 23, as amended by No. 55 of 1945, s. 8.

24. (1) For the purposes of this Act there shall be a fund, to be called the Superannuation Fund, to be kept at the Treasury and to be administered by the Board, into which shall be paid the contributions of employees who become contributors or qualified contributors and payments by the State under this Act, and any "employer" payments made on behalf of the State for the purposes of this Act in pursuance of paragraph (i) of the proviso to the second paragraph of the definition of "department" in section six of this Act and from which shall be paid the benefits provided for in this Act.

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

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

Investment of fund. No. 43 of 1939, s. 4.

25. (1) The fund may and shall, as far as practicable, but subject to subsection (2) of this section, be invested in investments of the following kinds, that is to say—

- (a) any investments which are from time to time authorised by any Act of the State for the investment of trust funds, and
- (b) any debentures or other securities issued or given by any corporate body constituted or established by any law of the Commonwealth of Australia or of any State in the said Commonwealth which authorises the issue of such debentures or the giving of such other securities, and provides that the said debentures or other securities are

guaranteed by the Government of the Commonwealth or of the State, as the case may be, under the laws whereof the said debentures are issued or the said other securities are given as aforesaid.

(2) The Board shall not invest the fund or any portion thereof in any investment of any kind whatever without the consent of the Treasurer being first obtained.

26. Moneys in the fund held uninvested may be lodged at call with any bank approved by the Minister and while in any bank shall be held to be moneys of the Crown.

Moneys uninvested may be lodged in a bank.
No. 34 of 1938, s. 25.

27. Cheques drawn on the account in any bank referred to in section twenty-six of this Act shall be signed as prescribed by the regulations.

How cheques signed.
No. 34 of 1938, s. 26.

28. The accounts relating to the fund shall be audited by the Auditor General.

Audit.
No. 34 of 1938, s. 27.

29. The Board may borrow for and the Treasurer may lend to the Fund moneys not exceeding two-thirds of the amount of and on the security of moneys of the Fund invested in securities of the Commonwealth and in securities of this State.

Borrowing.
No. 34 of 1938, s. 28.

30. (1) An investigation as to the state and sufficiency of the Fund shall be made at the expiration of each period of five years after the commencement of this Act.

Quinquennial investigation by actuary.
No. 34 of 1938, s. 29, as amended by No. 65 of 1947, s. 4.

(2) The investigation shall be made by the State Government Actuary or by an actuary appointed by the Board.

(3) For the purposes of the investigation, the rate of interest assumed to be earned by the assets of the fund shall be not less than three pounds fifteen shillings per centum per annum.

(4) The State Government Actuary or the actuary, as the case may be, making the investigation shall report to the Board the result of his investigation, and shall state whether any reduction or increase

is necessary in the rates of contributions payable to the Fund or in the proportion payable by the State in respect of any pension and, where the Fund is found to be more than sufficient to provide for the benefits which are a charge upon the Fund, he shall also state what additional benefits (if any) could, in his opinion, be provided out of the surplus.

Payment by State to fund in respect of interest.

(5) Where in relation to any financial year the amount ascertained in accordance with the prescribed formula to be the amount earned by the fund is less than the amount required to provide the rate specified in subsection (3) of this section, the State shall pay to the fund an amount equal to the difference between those amounts.

(6) If any investigation made under this section discloses a surplus of assets over liabilities of the fund, the amount of the surplus shall be set off against the amount or amounts otherwise payable by the State to the fund under subsection (5) of this section.

(7) The remuneration paid to any actuary appointed by the Board in relation to any investigation made by him under this section shall be deemed to be part of the general expenses of the Board incurred in the administration of this Act.

PART IV.—CONTRIBUTIONS.

Division 1—Contributions by Employees.

Contribution to the Fund not compulsory. No. 34 of 1938, s. 30.

31. (1) It shall not be compulsory for any employee, whether his employment commenced before or commences after the commencement of this Act, to become a contributor or a qualified contributor under this Act, and unless and until an employee elects in accordance with the provisions of this Act to become a contributor or a qualified contributor under this Act, this Act shall not apply to such employee.

(2) Any employee may, subject to this Act, elect to become a contributor under this Act, and when any employee does so elect then during such time

thereafter as he continues to be an employee he shall continue to be a contributor, and shall in all respects as such contributor be subject to and be bound by the provisions of this Act.

32. (1) Every employee employed at the commencement of this Act who wishes to become a contributor under this Act shall, within six months after the commencement of this Act and whilst he is still an employee, give notice of such election by a notice in writing in the prescribed form to the Board; and every employee whose employment commences after the commencement of this Act and who wishes to become a contributor under this Act, shall, within six months after the commencement of such employment and whilst he is still an employee, give notice of such election by a notice in the prescribed form to the Board.

Election to become a contributor. No. 34 of 1938, s. 31, as amended by No. 55 of 1945, s. 9.

Provided that—

- (a) the Board may extend for such period as it may think fit the time aforesaid for the giving of the notice aforesaid in the case of any employee when in the opinion of the Board such an extension of time is reasonable;
- (b) this section shall be read subject to section thirty-five of this Act.

(2) Notwithstanding the provisions of subsection (1) of this section but subject to subsections (3) and (4) of this section, any employee employed at the commencement of this subsection and any person who later becomes an employee, and who wishes to become a contributor under this Act, may at any time, provided he is still an employee, elect to become a contributor and become such a contributor by giving to the Board notice of such election in the prescribed form.

(3) Before making his election under subsection (2) of this section, the employee shall submit himself for medical examination as to his mental and physical health, and shall not be eligible or entitled to become a contributor unless and until he has on a date not earlier than one month prior to the date of lodgment of the notice of his election, submitted himself for the said medical examination and has

been certified by a duly qualified medical practitioner to be free from mental and physical infirmity likely to affect seriously and prejudicially a reasonable expectation of life in such employee.

(4) The provisions of subsection (6) of section thirty-seven of this Act shall not apply to an employee who elects under subsection (2) of this section to become a contributor under this Act; and upon becoming such a contributor such employee shall contribute to the Fund at the rate appropriate to his age prescribed in the appropriate schedule to this Act.

33. (1) (Repealed by No. 65 of 1947, s. 5).

(2) Where an employee, who elects to become a contributor under this Act, is employed in the Police Department of the State and is liable to contribute to the Police Benefit Fund, such employee shall, as from the date when he becomes a contributor under this Act, cease to be liable or to be entitled or permitted to contribute further to the Police Benefit Fund; but such amount as shall be certified in writing by the Government Actuary to be equivalent to the share of the moneys in or the investments representing the moneys in the Police Benefit Fund to which on the date when the employee became a contributor under this Act such employee would have been entitled as a contributor to the Police Benefit Fund if on such date the Police Benefit Fund had been dissolved and the moneys therein distributed amongst all the then contributors to the Police Benefit Fund upon the basis and in the proportions which, in the opinion of the Government Actuary, would be fair and just, shall be paid forthwith out of the Police Benefit Fund by the authority controlling the same to the Board, and by the said Board be held to the credit of the employee as such contributor under this Act and be applied at the option of the employee for either of the following purposes, that is to say—

- (a) in satisfaction of the contributions from time to time payable by the contributor under this Act until such time as the said amount has been fully applied in such manner; or

Provisions in relation to contributors who are also contributors to certain statutory funds.

No. 34 of 1938, s. 32, as amended by No. 65 of 1947, s. 5.

- (b) subject to the regulations and provided the said amount is sufficient, in payment forthwith by one lump sum of such sum as may be certified by the State Government Actuary to be required to redeem forthwith all future contributions which would be payable fortnightly under this Act by the contributor in respect of the number of units of pension stated by the State Government Actuary in his said certificate:

Provided that—

- (i) where the amount held by the Board as aforesaid can be applied only as to a part thereof for the purpose mentioned in paragraph (b) in this subsection, the said amount shall, at the option of the employee, be applied as to such part for the purpose mentioned in paragraph (b) aforesaid and thereafter the balance of such amount shall be applied for the purpose mentioned in paragraph (a) in this subsection; and
- (ii) where payment in full for one or more units of pension has been made in accordance with the provisions of paragraph (b) aforesaid, the number of units of pension in respect of which the contributor shall be liable under this Act to contribute by fortnightly payments shall be the number of units of pension appropriate to his rate of salary from time to time less the number of units of pension paid for in full as aforesaid; and
- (iii) if any balance of the amount held by the Board as aforesaid remains not applied for any of the purposes aforesaid when the employee for any reason ceases to be a contributor of fortnightly payments of contributions under this Act, such balance shall be paid by the Board to the employee or to his legal representative as the case may require.

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(3) Where an employee who elects to become a contributor under this Act is employed in the Government Railways and Tramways Department and is liable to contribute to the Railway Death Benefit and Endowment Fund, such employee may, notwithstanding anything to the contrary contained in the Government Railways Act, 1904-1939, or in any regulation or by-law made under that Act, elect at any time after he has become a contributor under this Act to cease to contribute to the Railway Death Benefit and Endowment Fund by a notice in writing signed by him and served upon the authority charged with the administration of or having the management and control of such last-mentioned Fund; and where such an election is made the following provisions shall apply—

- (a) As from the receipt of the notice of election by the authority required to be served with such notice the employee shall no longer be liable to contribute to the Railway Death Benefit and Endowment Fund; and
- (b) the employee shall be entitled to be paid out of the said Fund and the authority aforesaid shall be and is hereby authorised to pay and shall pay out of the said Fund to the employee in respect of the contributions then previously made by him to the said Fund such amount as upon an actuarial determination by the Government Actuary is a reasonable surrender value for such contributions; or
- (c) at the option of the employee, the amount to which he is entitled as mentioned in paragraph (b) hereof shall, instead of being paid to the employee, be paid to the Board and, when paid to the Board, shall be held to the credit of the employee as such contributor under this Act, and be applied at the option of the employee for either of the following purposes, that is to say—

- (a) in satisfaction of the contributions from time to time payable by the contributor under this Act until such time as the said amount has been fully applied in such manner; or
- (b) subject to the regulations and provided the said amount is sufficient, in payment forthwith by one lump sum of such sum as may be certified by the State Government Actuary to be required to redeem forthwith all future contributions which would be payable fortnightly under this Act by the contributor in respect of the number of units of pension stated by the State Government Actuary in his said certificate:

Provided that—

- (i) where the amount held by the Board as aforesaid can be applied only as to a part thereof for the purpose mentioned in sub-paragraph (b) of this paragraph, the said amount shall, at the option of the employee, be applied as to such part for the purpose mentioned in sub-paragraph (b) aforesaid, and thereafter the balance of such amount shall be applied for the purpose mentioned in sub-paragraph (a) of this paragraph; and
- (ii) where payment in full for one or more units of pension has been made in accordance with the provisions of sub-paragraph (b) aforesaid, the number of units of pension in respect of which the contributor shall be liable under this Act to contribute by fortnightly payments shall be the number of units of pension appropriate to his rate of salary from time to time less the number of units of pension paid for in full as aforesaid; and

- (iii) if any balance of the amount held by the Board as aforesaid remains not applied for any of the purposes aforesaid when the employee for any reason ceases to be a contributor of fortnightly payments of contributions under this Act, such balance shall be paid by the Board to the employee or to his legal representative as the case may require.

(4) Nothing in subsection (3) of this section shall operate or be deemed to operate so as to preclude any employee to whom the said subsection applies continuing to contribute to the Railway Death Benefit and Endowment Fund after he has become, and while he continues to be, a contributor under this Act, if he so desires.

Provisions relating to employees who are qualified for superannuation allowance under the Superannuation Act, 1871.

No. 34 of 1938, s. 33, as amended by No. 43 of 1939, s. 5, and No. 65 of 1947, s. 6.

34. (1) Where an employee employed at the commencement of this Act is qualified by length of service for a superannuation allowance under the provisions of the Superannuation Act, 1871, and does not become a contributor under this Act this Act shall not operate so as to deprive him of any eligibility for superannuation allowance under the Superannuation Act, 1871.

(2) Where an employee employed at the commencement of this Act, is qualified by length of service for a superannuation allowance under the provisions of the Superannuation Act, 1871, such employee may elect to become either a contributor or a qualified contributor under this Act and section thirty-two of this Act shall, with such adaptations as are necessary, apply.

(3) Where an employee mentioned in subsection (2) of this section elects to become a contributor under this Act he shall be liable to contribute to the Fund under this Act as if he were contributing for the full benefits of a pensioner under this Act, and subject thereto the following provisions shall apply:—

- (a) If when such employee reaches the maximum age for retirement under this Act he is still a person to whom the Governor may

lawfully grant a superannuation allowance under the Superannuation Act, 1871, such employee may, at his option, take any one of the following benefits, namely—

- (i) accept the pension benefits of a contribution under this Act and relinquish all qualification or eligibility for a superannuation allowance under the Superannuation Act, 1871; or
 - (ii) accept a superannuation allowance under and in accordance with the provisions of the Superannuation Act, 1871, and a refund from the Board of the amount of the contributions made by him as a contributor in accordance with his obligation under this Act to make such contributions; or
 - (iii) accept from the Board a refund of a sum equal to the difference between the aggregate amount of the contributions made by him as a contributor as aforesaid and the amount determined actuarially to be necessary to pay in full the amount of all the contributions which he would have been liable to make as a qualified contributor, if in the first instance he had elected to become a qualified contributor instead of electing to become a contributor.
- (b) When any employee aforesaid elects to take the benefit provided in subparagraph (iii) of paragraph (a) hereof—
- (i) subject to the Superannuation Act, 1871, he will continue to be qualified and eligible for the grant of a superannuation allowance under that Act;
 - (ii) he shall not be entitled to any benefits personally as a pensioner under this Act; and

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- (iii) upon his death his widow and children shall be entitled in respect of the units of pension for which the employee was contributing as a contributor under this Act to receive from the fund in accordance with this Act the same benefits to which they would have been entitled if the employee had elected to take the benefit provided in subparagraph (i) of paragraph (a) hereof; and
 - (c) The employee shall make his choice of the benefit under paragraph (a) which he desires to take and shall give notice thereof in writing in the prescribed form to the Board not later than one month after he is notified that he is qualified and eligible for a superannuation allowance under the Superannuation Act, 1871, or within such further period as the Board may allow.
- (4) Where an employee mentioned in subsection (2) of this section elects under this section to become a qualified contributor the following provisions shall apply:—
- (a) Subject to the Superannuation Act, 1871, the employee will continue to be qualified and eligible for the grant of a superannuation allowance under that Act;
 - (b) the employee shall not be entitled to any benefits personally as a pensioner under this Act;
 - (c) the employee shall contribute to the fund at a rate to be prescribed by regulations for any number of units of pension for which under this Act he may contribute as a contributor; and
 - (d) upon the death of the employee his widow and children shall be entitled in respect of the units of pension for which the employee was contributing as a qualified contributor

in accordance with this Act the same benefits to which they would have been entitled if the employee had been a contributor or a pensioner under this Act.

35. When an employee elects to become a contributor or a qualified contributor under this Act, and such employee has not been required as a condition of his employment to submit himself for examination by a duly qualified medical practitioner as to his mental and physical health, such employee shall not be eligible or entitled under this Act to become a contributor or a qualified contributor unless and until he has in accordance with the regulations submitted himself for examination as to his mental and physical health and has been certified to be free from mental and physical infirmity likely to affect seriously and prejudicially a reasonable expectation of life in such employee.

Medical examination of employee who elects to become contributor.

No. 34 of 1938, s. 34, as amended by No. 43 of 1939, s. 6, and No. 65 of 1947, s. 7.

36. (1) Subject to this Act and except as otherwise provided in this Act, every employee who becomes a contributor or a qualified contributor shall contribute to the Fund from such date (not being more than six months after the commencement of this Act) as the Governor notifies in the *Government Gazette* in the case of an employee employed at the commencement of this Act or after the commencement of this Act and on or before the date notified as aforesaid, or, in the case of an employee whose employment commences after the date so notified, from the date of the commencement of his employment.

Commencement and cessation of contributions.

No. 34 of 1938, s. 35, as amended by No. 43 of 1939, s. 7.

(2) An employee in the Service at the commencement of this Act who at that date had not reached his maximum age for retirement and in accordance with the provisions of section thirty-two of this Act, and within the period prescribed by that section gave the necessary notice of his election to become a contributor or a qualified contributor, but who attained his maximum age for retirement before the date notified for the commencement of contributions pursuant to subsection (1) hereof, shall, subject to payment of his initial contribution on the date appointed

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under this Act for the payment thereof, be deemed actually to have become a contributor or a qualified contributor, as the case may be, within the meaning and for the purposes of this Act and to have paid his initial contribution within twelve months before he attained his maximum age for retirement as aforesaid and shall be bound by the provisions of this Act, and shall be entitled to the benefits provided by this Act accordingly, notwithstanding that after attaining his maximum age for retirement he ceased to be an employee.

(3) The following provisions shall apply in relation to the cessation of payments of contributions, that is to say—

- (a) the contributions of a contributor and of a qualified contributor shall, subject to the next succeeding paragraph, cease to be paid when he ceases to be employed in the Service, or immediately after the last periodical payment of contribution preceding the attainment by him of the maximum age for retirement, whichever first happens; and
- (b) in the case of a contributor or of a qualified contributor whose initial contribution is paid within twelve months before he attains the maximum age for retirement twenty-six contributions at the periodical rates applicable to the contributor or to the qualified contributor shall be paid before pension in respect of superannuation shall become payable.
- (c) For the purposes of paragraph (a) and paragraph (b) hereof, the initial contribution of an employee in respect of any additional unit or part thereof for which he has elected to contribute shall be deemed to have been made on the date as from which the contribution in respect of such additional unit or part became payable.

- (4) A contributor or a qualified contributor—
- (a) who elects or is called upon to retire on or after attaining the age of sixty years; or
 - (b) whose maximum age for retirement is fixed at an earlier age than sixty-five years, but not less than sixty years, and who retires on attaining the age so fixed

may, notwithstanding anything contained in this section, contribute in a lump sum or in such smaller sums and at such periods as the Board approves, the actuarial equivalent of the amount necessary to complete his payments to the Fund up to a later age (not exceeding the age of sixty-five years).

(5) A contributor or pensioner or a qualified contributor—

- (a) who has completed his contributions up to the anniversary of his initial contribution next preceeding the attainment by him of the maximum age for retirement; and
- (b) whose salary has been increased subsequently but from a date prior to the cessation of his contributions to a higher salary group in column one of the scale contained in subsection (1) of section thirty-seven of this Act than the salary group in which it fell prior to the increase

may elect to contribute such an amount as will provide additional units of pension but so that the total number of units shall not exceed the number specified in column two of the scale contained in subsection (1) of section thirty-seven of this Act opposite to that higher salary group.

Provided that in respect of those units twenty-six contributions at the rate applicable to the maximum age for retirement shall be made before pension in respect of superannuation shall become payable and upon payment of those contributions the pension shall become payable as from the date of retirement

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in the case of a contributor, and, in the case of a qualified contributor, the pension to his widow shall become payable after the death of the qualified contributor following the payment of the said contributions.

Division 2—Scale of Units.

Scale of units of pension. No. 34 of 1933, s. 36, as amended by No. 43 of 1939, s. 3, No. 55 of 1945, s. 10, and No. 65 of 1947, s. 8.

37. (1) Subject to this Act, contributions by a contributor and by a qualified contributor shall be in respect of units of pension as defined in section fifty-eight of this Act, and the maximum number of units in respect of which a contributor or a qualified contributor may contribute shall have relation to the salary of the employee in accordance with the following scale:—

Scale of units.

Cf. Cwealth. No. 35 of 1947, s. 9.

Column One.		Column Two.	
Where the Annual Salary of the Employee—		The employee may contribute the amount necessary to provide units of pension as under—	Equivalent to an annual pension of—
Exceeds—	Does not exceed—		
£	£		£ s. d.
130	130	Two	65 0 0
156	156	Two and a half	81 5 0
208	208	Three	97 10 0
260	260	Four	130 0 0
	312	Five	162 10 0
312	364	Six	195 0 0
364	416	Seven	227 10 0
416	468	Eight	260 0 0
468	520	Nine	292 10 0
520	572	Ten	325 0 0
572	624	Eleven	357 10 0
624	676	Twelve	390 0 0
676	728	Thirteen	422 10 0
728	780	Fourteen	455 0 0
780	832	Fifteen	487 10 0
832	884	Sixteen	520 0 0
884	936	Seventeen	552 10 0
936	988	Eighteen	585 0 0
988	1,040	Nineteen	617 10 0
1,040	...	Twenty	650 0 0

(2) (Repealed by No. 65 of 1947, s. 8.).

(3) A contributor or a qualified contributor whose salary does not exceed two hundred and eight pounds per annum may elect to contribute in respect of additional units or half units to make up a total number of two and a half, three, or four units.

(4) Where an employee enters the service after the commencement of this subsection and becomes a contributor, the Board may grant an application by him for a number of units less than the relative number for his salary-group as shown in the scale in subsection (1) of this section.

(5) If the salary of a contributor is increased and by reason of that increase falls within a higher salary group in column one of the scale contained in subsection (1) of this section than the salary group in which it fell prior to the increase, then subject to subsection (2) of this section the following provisions shall apply to the contributor—

- (a) if he has attained the age of forty years, or, being an employee at the commencement of this Act, was not less than thirty years of age when he became a contributor, he may increase the amount of his contribution to an amount not exceeding the sum which will provide units of pension to the number specified in column two opposite to that higher salary group; and
- (b) in all other cases he may increase the amount of his contribution to such a sum as will provide units of pension to the number so specified. Any such increased contribution shall be payable as from the date upon which payment of salary at the increased rate is approved, or from the date upon which such increased salary becomes payable, whichever is the later.

Provided that—

- (i) where any increase of salary is due to the operation of an award of a court or body having power to fix rates of pay, which award makes the amount

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of salary liable to be increased if an increase occurs in a declared basic wage, and by reason of such increase the salary of a contributor or of a qualified contributor falls within a higher salary group than the salary group in which it fell prior to the increase, the contributor or the qualified contributor may elect to increase the amount of his contribution accordingly; and

- (ii) in any instance in which a declaration of the basic wage as mentioned in paragraph (i) of this proviso has the effect of placing employees in the Service outside the metropolitan area in a salary group higher than that for the same grade or class of employees in the Service within the metropolitan area, the employees in the Service outside the metropolitan area who are contributors or qualified contributors may, at their option, continue to contribute in respect of the same number of units for which they were contributing prior to such declaration of the basic wage, or may contribute for the additional unit or units prescribed for the higher salary group in which they have been placed by reason of the operation of the said declaration of the basic wage as aforesaid; and
- (iii) for the purpose of paragraph (ii) of this proviso the "metropolitan area" means that portion of the State comprised within an imaginary circle having a radius of thirty miles from the General Post Office, at Perth, as the centre of such circle.

(6) An employee employed in the Service at the commencement of this Act who, when he becomes a contributor, is not less than thirty years of age shall

not in any case be compelled to contribute for more than two units may, within six months after he becomes a contributor, elect to take the benefit of this subsection and thereupon the following provisions shall apply to him:—

- (a) Subject to paragraph (c) of this subsection he may elect within the said six months to contribute, at the rates prescribed for the age of thirty years, for two, two and a half, three or four units; and
- (b) if his period of his service under the State is not less than ten years, he may elect within the said six months to contribute at the rate appropriate to his age as provided in the schedules to this Act for units additional to those contributed for under the last preceding paragraph: Provided that—
 - (i) the total number of units contributed for by any such employee shall not exceed the number of units prescribed for the salary group to which, according to the scale contained in subsection (1) of this section he belongs or the number of four units, whichever is the greater;
 - (ii) where an employee satisfies the Board that he has failed to make an election under paragraph (a) of this subsection within the time specified in that paragraph owing to circumstances not within his own control, the employee may—
 - (a) contribute for two units as at the rate for the age of thirty, as from the commencement of his contributions under this Act; and
 - (b) elect, within such further time as is prescribed, to contribute as at the rate for the age of thirty for additional

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units so that the total number of units for which he contributes at that rate is either two and a half, three or four units, or

- (c) if the period of his service under the State is less than ten years he may, in addition to his election under paragraph (a) of this subsection, but subject as hereinafter provided, elect to contribute from the date on which his period of service will be not less than ten years at the rate appropriate to his age at that date for units additional to those for which he has elected to contribute under paragraph (a) of this subsection.

Provided that—

- (i) he shall make his election under this paragraph within two months after the date on which his period of service under the State will be not less than ten years as aforesaid; and
- (ii) the total number of units contributed for by such employee shall not exceed the number of units prescribed for the salary group to which, according to the scale contained in subsection (1) of this section he belongs.
- (d) (Repealed by No. 65 of 1947, s. 8).

(7) An employee employed in the service at the commencement of this Act who, when he becomes a contributor, is not less than thirty years of age, and who has not elected to take the benefit of the last preceding subsection, may, subject to subsection (2) of this section, elect to contribute for any number of units not being less than two and not exceeding the number prescribed for the salary-group to which, according to the scale contained in subsection (1) of this section, he belongs.

(8) An employee who has exercised any power of election in pursuance of either of the last two preceding subsections, shall pay, as from the date when he became a contributor, his contributions for the units for which he has elected to contribute.

Provided that where the employee exercises a power of election within a further prescribed time, the employee shall pay as from the first day of the month in which he makes the election his contributions for the units for which he has so elected to contribute.

(9) Subject as hereinafter provided, where a contributor or a qualified contributor has not elected to take the full benefit available to him under this section and he is a contributor or a qualified contributor for a number of units of pension less than the number prescribed for the salary group to which he belongs, he may at any time elect to increase the amount of his contribution to an amount not exceeding the sum which will provide units of pension up to the number of such units prescribed for his said salary group. Provided that—

- (i) the commencing date for the payment of the said increased amount of contribution shall be not later than the anniversary of the payment of his initial contribution next preceding the date on which he makes his election under this subsection, and the amount of his contribution for the additional units of pension which he has so elected to take shall be at the rate appropriate to his age at the date when he so elects; and
- (ii) in the case of an election under this subsection made after the expiration of twelve months after the commencement of this subsection, such election shall have no effect unless and until the person making such election submits to the Board within one month after the date on which he so elects or within such further time as the Board may allow, a certificate in a form approved by the Board from a duly qualified medical practitioner that he is not suffering

from any physical or mental defect which is likely to render him incapable, before attaining the maximum age for retirement, of performing his duties as employee.

(10) Where a contributor or a qualified contributor who makes an election under subsection (9) of this section has completed his contributions up to the anniversary of his initial contribution next preceding the attainment by him of the maximum age for retirement, the provisions of the proviso to subsection (5) of section thirty-six shall apply in respect of the additional units for which he elects under subsection (9) of this section.

Provisions
re contribu-
tors whose
salaries
exceed £676
per annum.
New section
inserted by
No. 65 of
1947, s. 9.
Cf. Cwith.
No. 35 of
1947, s. 30.

37A. (1) Where, immediately prior to the date of commencement of the Superannuation and Family Benefits Act Amendment Act, 1947, a contributor whose salary exceeded six hundred and seventy-six pounds per annum was contributing for the maximum number of units of pension for which he was eligible to contribute, he may, within twelve months after that date, elect to increase the amount of his contributions to a sum which will provide units of pension not exceeding the number specified in column two of the scale contained in subsection (1) of section thirty-seven of this Act opposite to the salary group within which his salary fell on that date.

(2) Where a contributor who has elected to increase his contributions in accordance with subsection (1) of this section is retired before the first day of July, one thousand nine hundred and fifty-two, on the ground of invalidity or physical or mental incapacity to perform his duties, or dies before that date, the State shall pay to the fund in respect of each year that a pension shall be payable, the amount by which that portion of the pension payable to or in respect of the contributor as the result of his election exceeds so much of that portion as is equivalent to the contributions made by him in respect of that portion and the Consolidated Revenue Fund is, to the necessary extent, hereby appropriated accordingly.

(3) Any increased contribution payable in pursuance of subsection (1) of this section shall be payable as from the date of the election.

(4) Where a contributor of the kind mentioned in subsection (1) of this section has not elected to take the full benefit available to him under this section within the time specified in subsection (1) of this section, the provisions of subsection (9) of section thirty-seven of this Act shall apply in respect of any later application made by him. Provided that for the purposes of this section the first anniversary date will be regarded as the day of expiration of one year from the date of the commencement of the Superannuation and Family Benefits Act Amendment Act, 1947.

38. (1) Notwithstanding anything to the contrary contained in this Act, it shall be optional for an employee who becomes a contributor to contribute for more than two units of pension; but the total number of units shall not exceed the prescribed number for the salary-group of the contributor concerned, as shown in the scale in subsection (1) of section thirty-seven of this Act.

Units in excess of two units optional. No. 34 of 1938, s. 37, amended by No. 55 of 1945, s. 11.

(2) Subsection (1) of this section may be applied to any employee who has already become a contributor at the commencement of this section. In any such case the provisions of sections thirty-nine and forty-eight of this Act shall apply and have effect.

39. Where the salary of a contributor is or has been reduced from one salary-group to another salary-group the Board may, upon application by the contributor, reduce the number of units of pension in respect of which he shall contribute to the number appropriate to the salary-group to which his salary has been reduced, and any contributions paid by him prior to such reduction in respect of units in excess of the reduced number shall be credited as contributions in respect of the reduced pension or be refunded to him as the Board may determine.

Employee reduced in salary. No. 34 of 1938, s. 38, as amended by No. 55 of 1945, s. 12.

Division 3—Scale of Contributions by Employees.

Contributions according to scale graduated by age at commencement.
No. 34 of 1938, s. 39, as amended by No. 43 of 1939, s. 9, and No. 65 of 1947, s. 10.

40. The amount of contribution which shall be paid by a contributor shall, except where otherwise provided in this Act, be based upon—

- (a) the number of units or half units of pension in respect of which the employee contributes;
- (b) sex and
- (c) the age at which the employee commences to contribute for each unit or half unit, and shall be in accordance with the tables of contributions prescribed by or under this Act.

Provided that where an employee elects to become a qualified contributor as provided for in section thirty-four of this Act the amount of contribution which shall be paid by such qualified contributor shall be in accordance with a table to be prescribed by the regulations.

Provided also, that in those cases in which the retiring age is amended from sixty-five years to an age between sixty years and sixty-five years, as provided for in subsection (2) of section forty-one of this Act, the amount of contribution which shall be paid by the contributor shall be based upon the equivalent, determined actuarially, of the amount necessary to pay the higher rate of contribution consequent upon the amendment of the retiring age as aforesaid, together with compound interest at the rate of four pounds per centum per annum compounded annually on the amounts of the increase in the contributions as from the dates when such contributions were due respectively.

Election to contribute for full pension at sixty years of age.
No. 34 of 1938, s. 40, as amended by No. 43 of 1939, s. 10, and No. 65 of 1947, s. 11.

41. (1) An employee who, when he becomes a contributor, is less than sixty years of age may, within six months after he becomes a contributor, elect to contribute at such rates specified in the Third or Fourth Schedule to this Act as are applicable.

Provided that this subsection shall not in any circumstances apply to a contributor who, when he becomes a contributor, is of an age which will

prevent him completing ten years' service under the State before attaining the age of retirement for which he desires to contribute.

(2) Any employee, who, although entitled to do so, has not in accordance with subsection (1) of this section made the election provided for in such subsection and any employee who is of an age which will permit him to complete ten years' service under the State before attaining the age for retirement for which he desires to contribute and who at the commencement of this Act was an employee and was not less than sixty years of age when he became a contributor may at any time after the period prescribed in subsection (1) aforesaid elect to contribute for a full pension upon retirement at the age of sixty years or at any later age up to and including the age of sixty-four years, but in such case the amount of further or higher contribution payable by him shall be assessed in the manner prescribed in the second proviso to section forty of this Act:

Provided that an employee shall not in any case be entitled to elect to contribute for retirement at an age earlier than that which he will attain after the date when he makes his election.

(3) The rates of contribution to be paid by employees electing under subsection (2) hereof to contribute for full pension upon retirement at the ages of sixty-one, sixty-two, sixty-three and sixty-four years, respectively, shall be determined by the Board.

(3a) Where a contributor has made an election to contribute for a pension upon retirement at an age earlier than sixty-five years, the Board may, upon application by the contributor, permit him to elect to contribute for a full pension upon retirement at a later age up to sixty-five years and in such case his contributions shall be adjusted accordingly.

Election to contribute for full pension at age 61 to 65 years.

(4) Where a contributor in accordance with subsection (1) of this section, elects to contribute at rates specified in the Third or Fourth Schedule to this Act, the rates at which he shall contribute shall,

where he has elected under subsection (6) of section thirty-seven of this Act to contribute for units at the rates prescribed for the age of thirty years, be, in respect of those units, the rate prescribed in the Third or Fourth Schedule to this Act for the age of thirty years and, in respect of other units, shall be at the rate in those Schedules which is appropriate to his age at the date when he elects under this section.

(5) Any contributor who makes an election in accordance with this section shall be entitled upon retirement on attaining the age of retirement in respect of which he has elected to contribute and has contributed to receive full pension according to the number of units for which he was contributing at the time of his retirement.

(6) For the purposes of this Act the maximum age for retirement of a contributor who makes an election under this section shall be sixty years, or the later age for which he elects under and in accordance with subsection (2) of this section, as the case may require.

(7) Subject as hereinafter provided, where a contributor who has made an election under this section to contribute for full pension upon retirement at the age of sixty years, or at a later age less than sixty-five years, does not retire upon attaining the age of retirement for which he has contributed as aforesaid, he shall not be required to make contributions after he has attained the age of retirement for which he has contributed as aforesaid, and he shall not be entitled to receive pension until his retirement. Provided that if such contributor has elected to make contributions in respect of units of pension at the rates prescribed for the age of thirty years in accordance with paragraph (a) of subsection (6) of section thirty-seven of this Act, then, notwithstanding anything to the contrary contained in this subsection or elsewhere in this Act, such contributor shall be liable to make and shall make his contributions in respect of the said units of pension at the prescribed rate for a period of five years from the date when he commenced to make contributions in respect of such units of pension or

until he retires when he retires before the completion of such period of five years, and shall not be entitled to receive pension until after his retirement.

42. (1) During the five years next following the commencement of this Act and until other tables of contribution are prescribed as hereinafter provided, the tables of contributions for men and women according to ages, set out in the Schedules to this Act respectively, shall be in force.

Tables of contributions in Schedules. No. 34 of 1938, s. 41

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

42A. (1) There shall be a Reserve Units of Pension Account (in this Division referred to as "the Account"), which shall form part of the fund and into which shall be paid all contributions made by contributors under this Division.

Reserve units of pension. New Division and section inserted by No. 65 of 1947, s. 12. Cf. Cwith. No. 35 of 1947, s. 11.

(2) A contributor who is contributing for the number of units of pension corresponding to the salary group within which his salary falls may, from time to time, elect to contribute, in accordance with this Division for one or more reserve units of pension, with a maximum of four.

(3) Contributions in respect of a reserve unit of pension shall, subject to subsection (2) of section forty-two of this Act, be in accordance with the rate prescribed in the appropriate Schedule to this Act, and shall be payable as from the date on which the contributor elects to contribute for that reserve unit of pension.

(4) Where a contributor who is contributing for one or more reserve units of pension becomes eligible to contribute for one or more additional units of pension in pursuance of the provisions of this Act,

he may elect to transfer to the Fund the contributions paid by him to the Account in respect of a number of reserve units of pension not exceeding the number of those additional units of pension.

(5) Where a contributor so elects, no further contributions shall be paid into the Account in respect of the reserve units of pension to which the election applies and the contributions payable by the contributor in respect of the additional units of pension equal to the number of those reserve units of pension shall be at the same rate as the contributions paid into the Account in respect of those reserve units of pension.

(6) Where a contributor is contributing for one or more reserve units of pension, he may, subject to subsection seven of this section, elect to discontinue his contributions in respect of any number or all of those units. In that event or if he ceases to be an employee, there shall be paid to him or to his personal representatives, from the Account, the amount of the contributions made by him in respect of those reserve units of pension, together with interest, compounded annually, on those contributions, at the rate determined by the Board in respect of the period or periods concerned.

(7) A contributor who has made an election to reduce the number of reserve units under subsection six of this section shall not again be eligible to elect to contribute for reserve units of pension.

Division 4—Contributions by the State.

Payments by State where contributions by employee are at rate for age.
No. 34 of 1938, s. 42, as amended by No. 55 of 1945, s. 13, and No. 65 of 1947, s. 13.

43. Subject to this Act, in respect of each unit or portion of a unit of pension paid from the fund on the basis of a contribution corresponding to the rate prescribed for the age of the contributor at the date upon which he commenced to pay the contribution, a sum equal to three-fifths of the payment so made from the fund shall be paid by the State to the fund.

Provided that where in accordance with paragraph (i) of the proviso to the second paragraph of the definition of "Department" in section six of this Act, fortnightly payments have been made to the Board

on behalf of the State on account of the pension to which such contributor is entitled under this Act, the liability of the State in respect of the pension payable to such contributor under this section and section forty-four of this Act shall be deemed to be satisfied and discharged to the extent to which the said fortnightly payments have already been made as aforesaid.

Provided that, where a contributor, under section thirty-six or section sixty of this Act, elects or is called upon to retire at age sixty years or later age and elects to continue to pay contributions at the lower rate until he attains the age of sixty-five years, the employing department shall continue to pay the "employer" contributions for the corresponding period to the Board on behalf of the State.

44. (1) Subject to this Act, in respect of each unit or portion of a unit of person paid from the fund on the basis of a contribution corresponding to the rate prescribed for an age younger than that of the contributor at the date upon which he commenced to pay the contribution, a sum ascertained in the manner provided in this section shall be paid by the State to the fund.

Payments by State where contributions by employee are not at rate for age. No. 34 of 1938, s. 43.

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

(3) Whereas a pension calculated in accordance with this Act is less than the prescribed minimum and where this Act provides that the prescribed minimum shall be paid, the amount necessary to bring the pension up to the minimum shall be paid by the State to the fund in addition to the sums payable by the State under this Division of this Act.

No payment by the State in respect of pension to widow of qualified contributor. No. 34 of 1938, s. 44.

45. Subject to this Act, in respect of each unit or portion of a unit of pension paid from the fund to the widow of an employee who has contributed as a qualified contributor on the basis of the contributions paid by such qualified contributor no payment whatever shall be required from or be payable by the State.

Payments from Consolidated Revenue Fund. No. 34 of 1938, s. 45.

46. (1) Payments by the State to the fund and to contributors under subsection (3) of section thirty-four of this Act, for the purposes of this Act, shall be made from the Consolidated Revenue Fund which is hereby permanently appropriated accordingly.

(2) The payments to the fund shall be made in such manner and at such periods as are prescribed by the regulations.

Rate of pensions to be increased. New section inserted by No. 65 of 1947, s. 14. Cf. Cwith. No. 35 of 1947, s. 31.

46A. (1) Notwithstanding anything to the contrary in this Act, where, at the date of commencement of the Superannuation and Family Benefits Act Amendment Act, 1947, or subsequently a person is in receipt of a pension under this Act, not being a pension payable in respect of a child, the amount of the pension shall be increased by one-quarter.

(2) The State shall pay to the Superannuation Fund the amount of the increase and the Consolidated Revenue Fund is, to the extent necessary, hereby permanently appropriated accordingly.

(3) The provisions of this section shall apply in respect of the first fortnightly payment of pension made after the date of commencement of the Superannuation and Family Benefits Act Amendment Act, 1947, and in respect of all subsequent payments.

Division 5—General Provisions as to Contributions.

Employees on leave of absence. No. 34 of 1938, s. 46.

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

48. (1) The Board may accept lump sum payments to redeem forthwith all future contributions which would be payable fortnightly under this Act by a contributor.

Lump sum payments in redemption of future contributions.
No. 43 of 1939, s. 11.

(2) The amount of the lump sum payment to be made under this section shall be determined by the Board which may allow any discount or other allowance it thinks fit.

49. Outstanding and unpaid contributions shall be chargeable with interest upon the amounts thereof as from the date when they fell due for payment at such rate (not exceeding five pounds per centum per annum) as the Board shall from time to time determine.

Interest payable on contributions in arrear.
No. 43 of 1939, s. 11.

50. The contributions of contributors and of qualified contributors shall be deducted from their salaries at each payment of salaries, and shall be paid without deduction for postage, forwarding or exchange, to the Board.

Manner of payment—Deduction from salary.
No. 34 of 1938, s. 47.

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

51. Notwithstanding anything to the contrary contained in Part V. of this Act, where an employee becomes a qualified contributor, and before he reaches the maximum age for retirement applicable to him, such employee is retired on the ground of invalidity or of physical or mental incapacity or is retrenched, discharged or dismissed or resigns, he may nevertheless continue until he reaches the maximum age for retirement aforesaid to contribute to the Fund as such qualified contributor at the rate of contribution at which he was so contributing at the time of the retirement, retrenchment, discharge, dismissal or resignation aforesaid; or he may at any

Continuance of contributions by qualified contributor.
No. 34 of 1938, s. 48.

time after such retirement, retrenchment, discharge, dismissal or resignation after notice in writing in the prescribed form given to the Board, discontinue payment of such contributions.

Age of compulsory retirement. No. 34 of 1938, s. 49, as amended by No. 43 of 1939, s. 12.

PART V.—PENSIONS AND BENEFITS.

Division 1—Retirement on Pension.

52. (1) Subject to subsection (2) of this section every contributor shall be entitled to a pension on his retirement on or after attaining the maximum age for retirement.

(2) In the event of the death of a male contributor before reaching his maximum age for retirement, whose widow is then a pensioner in her own right under this Act by reason of having been a contributor under this Act, such widow shall not be entitled to receive concurrently more than one pension under this Act, but shall be paid either the pension to which she is entitled in her own right as aforesaid, or the pension to which he is entitled as the widow of the deceased male contributor, whichever is the greater.

Breakdown retirement. No. 34 of 1938, s. 50.

53. A contributor who is retired on the ground of invalidity or of physical or mental incapacity to perform his duties shall be entitled to a pension.

Retrenchment and discharge. No. 34 of 1938, s. 51.

54. The compulsory termination of the service of a contributor or of a qualified contributor for the reason that his service or position is not necessary, or for the reason that the work for which he was engaged is finished, or for the reason that the quantity of work has diminished and has rendered necessary a reduction in the number of employees—

- (a) shall be deemed to be “retrenchment” if the contributor or qualified contributor has been in the Service for not less than ten years; and
- (b) shall be deemed to be “discharge” if the contributor or qualified contributor has been in the Service for less than ten years.

55. Compulsory termination of the service of a contributor or qualified contributor aforesaid, however expressed, other than—

Dismissal.
No. 34 of
1938, s. 52.

- (a) retirement on pension as provided in this Act or retirement without personal pension in the case of a qualified contributor; or
- (b) retirement through invalidity or physical or mental incapacity; or
- (c) retrenchment or discharge

shall be deemed to be dismissal for the purposes of this Act.

56. (1) Voluntary termination of service (however expressed) by a contributor, who is not entitled to retire on pension, or by a qualified contributor, shall be deemed to be resignation.

Resignation.
No. 34 of
1938, s. 53,
as amended
by No. 65 of
1947, s. 15.

(2) A female employee who marries shall, for the purposes of this Act, be deemed to have resigned on the date of her marriage.

Cf. Cwith.
1945, s. 5.

Division 2—Grant of Pensions and Benefits.

57. (1) Where an employee has contributed to the Fund as a qualified contributor until he reached the maximum age for retirement applicable to him and dies thereafter, or where an employee has contributed to the Fund as a qualified contributor until his death and dies before he reaches the maximum age for retirement applicable to him, then in either case the widow of such employee shall, upon the death of such employee and in accordance with this Act, be entitled during her life or until remarriage, to the pension and benefits corresponding to one-half of the number of units of pension in respect of which the deceased employee had contributed as a qualified contributor in accordance with the prescribed scale relating to contributions by qualified contributors.

Pension to
widow of
qualified
contributor.
No. 34 of
1938, s. 54.

(2) The pension and benefits to which the widow of a deceased qualified contributor is entitled under subsection (1) of this section shall include, in addition to such pension an annual payment of thirteen

pounds for and in respect of each child under sixteen years of age, being a child of the deceased qualified contributor and living with his widow, until such child reaches the age of sixteen years.

(3) Where, at the time of the death of a qualified contributor to whom subsection (1) of this section relates, such qualified contributor was a widower, or had obtained divorce from his wife, and leaves surviving him a child or children under the age of sixteen years, there shall be payable out of the Fund in accordance with this Act to or for the benefit of each such child an annual payment of thirteen pounds until such child reaches the age of sixteen years.

(4) The provisions of this Act relating to payments out of the Fund to the widow and for the children of a deceased contributor or a deceased pensioner shall, so far as the same can with necessary adaptations be made applicable, apply to payments out of the Fund to the widow and for the children of a deceased qualified contributor under this section.

(5) This section shall be read subject to section forty-five of this Act.

Pension
unit.
No. 34 of
1933, s. 55,
as amended
by No. 65 of
1947, s. 16.

58. (1) The sum of thirty-two pounds ten shillings per annum shall be the unit of pension.

(2) Subject to section thirty-three of this Act the minimum amount of pension to any contributor shall, except where this Act requires a pension to be actuarially determined, be two units, and the minimum amount of pension to the widow of a contributor or pensioner or to the widow of a qualified contributor shall be one unit.

Commencing
dates for
payment of
pension.
No. 43 of
1939, s. 13.

59. Notwithstanding anything to the contrary contained in this Act—

(a) the commencing date for payment of any pension or superannuation allowance under this Act to a contributor shall, subject to paragraph (c) hereof, be the day following the day when such contributor ceased to be

an employee, or the day next following the day upon which any leave of absence in respect of which the contributor has been paid the equivalent in money when he ceased to be an employee would, if taken by the contributor, have expired, whichever of the said dates is the later;

- (b) the commencing date for payment of any pension or superannuation allowance under this Act to the widow or children of a contributor (including a qualified contributor) following the death of such contributor shall be the day following the day of the death of the contributor, or the day next following the day upon which any leave of absence represented by the payment of an equivalent in money made to such widow or children would, if taken by the contributor, have expired, whichever of the said dates is the later; and
- (c) a personal pension or superannuation allowance shall not in any circumstances be payable to a contributor before the expiration of twelve months after the prescribed date for the payment of his initial contribution, and then only upon the completion of the payment of twenty-six contributions at the periodical rates applicable to such contributor.

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

Amount of pension on retirement.
No. 34 of 1938, s. 56, as amended by No. 43 of 1939, s. 14, and No. 55 of 1945, s. 14.

Provided that any contributor—

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

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

Provided also that, where a contributor has elected to contribute under subsection (2) of section forty-one of this Act for an age of retirement between sixty years and sixty-five years and has contributed a higher rate of contribution assessed in accordance with the second proviso to section forty of this Act, and such contributor elects or is called upon to retire before he attains the age of retirement for which he has elected to contribute and has contributed as aforesaid, he may either—

- (a) continue to pay contributions at the higher rate aforesaid until he reaches the age of retirement for which he has elected to contribute and has contributed and thereafter receive the full pension to which he is entitled as such contributor; or
- (b) as from the date of his actual retirement continue to pay contributions at the lower rate prescribed in respect of retirement at sixty-five years of age until he attains the age of sixty-five years, and thereafter receive the full pension to which he is entitled as such contributor.

(2) As an alternative to the acceptance by him of a pension according to the number of units for which he was contributing at the time of his retirement, a contributor may either—

- (a) accept a pension for two or more units with a refund of the actual amount of his contributions for the units in excess of the number of units represented by such reduced pension; or
- (b) waive his entitlement to a pension under this Act and accept from the Board a refund of the actual amount of the contributions made by him as a contributor.

(3) The contributor shall make his choice of the benefit under this section which he desires to take, and shall give to the Board notice thereof in writing in the prescribed form within one month after he is notified of the proposed retirement, or within such further period as the Board may allow.

61. (1) Where a contributor, who has been a contributor for at least three years is retired on the ground of invalidity or physical or mental incapacity to perform his duties, he shall—

Retirement through invalidity. Amount of pension. No. 34 of 1938, s. 57, as amended by No. 43 of 1939, s. 15, and No. 65 of 1947, s. 17.

- (a) if the invalidity or incapacity is not due to his own fault, be entitled to the full pension for which he was contributing at the time of his retirement; and
- (b) if the invalidity or incapacity is due to his own fault, be entitled to a pension which is the actuarial equivalent of the contributions made by him up to the time of his retirement, or, at his option, to the payment to him out of the Fund of a sum equal to the actual amount of all the contributions paid by him to the Fund; and
- (c) if the invalidity or incapacity is shown by the medical report obtained by the Board as provided for in section eighty-four of this Act to be partly due to his own fault, or to have been aggravated by the conduct or action of the contributor, be entitled to such reduced pension or other benefit as the Board may determine to be reasonable, having regard to the circumstances of the particular case: Provided that—
 - (i) where a female contributor who has been retired on the ground of invalidity or physical or mental incapacity to perform her duties is married after retirement and becomes restored to health, the Board may cancel the pension and thereupon it shall cease to be payable; and

- (ii) in the event of a recurrence of the infirmity which was the cause of her retirement she shall, provided she married before the commencement of the Superannuation and Family Benefits Act Amendment Act, 1947, be entitled to pension at a rate not less than the amount of the pension on which she was retired.

(2) A contributor shall not be deemed to have been retired on the ground of invalidity or physical or mental incapacity to perform his duties within the meaning of this section for the reason merely that he is suffering from a particular physical defect which renders him incapable of performing a particular duty which he has been performing as an employee if such physical defect does not in fact disable him from performing another duty, which he is competent to perform, and employment in the performance of such last-mentioned duty is available to him as an employee.

(3) Subject to this Act, a pension payable to any contributor under subsection (1) of this section shall be paid from such date, being not later than the maximum age for retirement of the contributor, except in the case of a contributor governed by paragraph (b) of subsection (3) of section thirty-six of this Act, as the Board may determine.

(4) Where a contributor who has been a contributor for less than three years is retired on the ground of invalidity or physical or mental incapacity to perform his duties, he shall be entitled to a refund of the actual amount of the contributions made by him.

Pension to widow and children on death of contributor.
No. 34 of 1938, s. 56.

62. (1) On the death of a male contributor before retirement pension shall be paid to his widow as follows:—

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

remarries, her pension under this paragraph shall thereupon cease and determine; and

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

(2) On the death of the widow of any such male contributor, pension shall be payable in respect of each of the children of the widow (except children of her remarriage), or of the male contributor who are under the age of sixteen years at the rate of thirteen pounds per annum until the age of sixteen years has been attained.

63. (1) On the death of a male pensioner, pension shall be paid to his widow as follows:—

Pension to widow and children on death of pensioner after retirement. No. 34 of 1938, s. 59, as amended by No. 65 of 1947, s. 18. Cf. Cwith. No. 35 of 1947, s. 16 (orig. 32).

- (a) during her own life, one-half of the pension payable to her husband at the time of his death, or pension at the rate of thirty-two pounds ten shillings per annum, whichever is the greater: Provided that if she remarries her pension under this paragraph shall thereupon cease and determine; and
- (b) in respect of each of her or the pensioner's children (except children of her remarriage) who are under the age of sixteen years, a pension at the rate of thirteen pounds per annum until the age of sixteen years has been attained.

(2) On the death of the widow of any such male pensioner, pension shall be payable in respect of each of the children of the widow (except children of her remarriage) or of the male pensioner who are under the age of sixteen years at the rate of thirteen pounds per annum until the age of sixteen years has been attained.

(3) Notwithstanding anything contained in this section, where a contributor or a pensioner marries after he has attained the maximum age for retirement, or after his retirement from the service (including retirement under section sixty-one of this Act), pension shall not, upon his death, be payable to the widow or in respect of her children, or the children of that marriage.

Pension to orphans on death of contributor or pensioner. No. 34 of 1938, s. 60, as amended by No. 65 of 1947, s. 19.

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

(2) Where a male contributor or a male pensioner whose wife is dead or divorced has died leaving children of himself or of his wife who were under the age of sixteen years at the time of his death, and all such children have attained the age of sixteen years; and the total amount of any pensions paid to the contributor or pensioner and in respect of the children is less than the total amount of the contributions paid to the fund by the contributor or pensioner, the Board shall pay a sum equal to the amount by which the said pensions are less than the said contributions, to the guardian of the children or to some other person approved by the Board, to be used for the support and education of the children.

Payment of contributions of deceased contributor to personal representatives in certain cases. No. 43 of 1939, s. 16.

65. Where a contributor who is unmarried, or is a widower without children under the age of sixteen years, or is a widow, dies before his or her retirement, the contributions made by him or her shall be paid to his or her personal representatives, or, failing them, to such persons (if any) as the Board determines.

Retrenchment of contributor. Choice of benefits. No. 34 of 1938, s. 62.

66. (1) In the event of the retrenchment of a contributor he shall be entitled to receive the contributions paid by him and the contributions to the

Fund which would have been made by the State if the State had, during the period throughout which the contributor had been contributing to the Fund, been making such periodical contributions to the Fund as are necessary to provide for the share of pension payable by the State in respect of that contributor; and within one month after his retrenchment he may choose to receive payment either in the form of a lump sum or as an equivalent pension.

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

(3) Where a contributor who has been retrenched and is in receipt of a pension under this section, re-enters the Service, the following provisions shall apply:—

(a) The pension shall not cease to be payable; and

(b) he may elect to contribute as provided in Part IV. of this Act but shall not be entitled to claim any further benefit in respect of his previous service.

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

(5) Where a contributor who has been retrenched re-enters the Service, he shall, upon re-entry into the Service as aforesaid, be deemed to be a person entering the Service after the commencement of this Act for the purposes of Part IV. of this Act.

67. (1) Where a contributor resigns or is dismissed or discharged (including discharge within the meaning of subsection (1) of section thirty-three of this Act) from the Service, there shall be paid to him the amount of the contributions paid by him under this Act, irrespective of the cause of his resignation, dismissal or discharge.

Resignation, dismissal or discharge of contributor. Refund of contributions.

No. 34 of 1938, s. 63, as amended by No. 55 of 1945, s. 15.

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

(3) An employee of the kind mentioned in the last preceding subsection shall, upon re-entering the Service aforesaid, be deemed to be a person entering the Service after the commencement of this Act for the purposes of Part IV. of this Act.

Refunds.
New section
inserted as
s. 63A by
No. 55 of
1945, s. 16,
and amended
by No. 65 of
1947, s. 20.

68. Notwithstanding anything to the contrary contained in this Act or in any other Act and save and except as regards refunds of contributions made under the provisions of subsection (2) of section sixty and subsection (4) of section sixty-one of this Act, wherever in any provision in this Act it is enacted that a contributor shall be entitled to have refunded or paid to him or to his personal representative (as the case may be) the amount or amounts of contributions made by such contributor in accordance with the provisions of this Act, the refund or payment made to such contributor or to his personal representative shall represent the actuarial reserve portion of such contributions. Provided that before any such refund or payment aforesaid is made by the Board there shall be deducted therefrom—

- (a) any sum of money due and payable by or in respect of the contributor to the Board or to the State; and
- (b) any sum received by the contributor as pension under section sixty-one of this Act; but such deduction shall not in any case reduce the sum to be paid to the contributor below the amount of the actuarial reserve portion of the contributions made by the contributor subsequently to the receipt by him of the amount then last paid to him as pension.

Provided also that any such refund or payment shall exclude the amount, if any, credited by the State to the fund in respect of contributions for the period or periods during which the contributor served in the naval, military or air force.

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

Desertion by male pensioner of wife or child.
No. 34 of 1938, s. 64.

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

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

Imprisonment of pensioners.
No. 34 of 1938, s. 65.

(a) if his wife is alive she shall, during that period, be entitled in accordance with the provisions contained in section sixty-three of this Act, as if the pensioner were dead, to pension for herself and for children who were dependent upon the pensioner unless

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the Board is satisfied after making such inquiry as it thinks fit that payment to the wife is undesirable.

- (b) If his wife is dead or divorced, pensions for children dependent upon the pensioner shall, during that period, be payable in accordance with the provisions contained in section sixty-four of this Act as if the pensioner were dead.

(2) Where a female pensioner is sentenced to imprisonment for any period exceeding one month, payment of her pension under this Act shall be discontinued during the period of her imprisonment: Provided that any pension payable to her in respect of children shall be payable under section sixty-four of this Act.

Insanity of pensioners. No. 34 of 1933, s. 66, as amended by No. 55 of 1943, s. 17.

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

(2) Where a female pensioner is detained as a patient in a hospital for the insane, the Board may cause her pension or any part thereof to be paid during the period of detention to some person in such proportion as the Board thinks fit for the use of such of the children of the pensioner or of her late husband as are under the age of sixteen years.

(3) This section shall apply and have effect notwithstanding anything to the contrary contained in the Public Trustee Act, 1940.

Payments to children. No. 34 of 1933, s. 67.

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

(2) Notwithstanding anything contained in this Act, any money payable out of the Fund in respect of a child under the age of sixteen years may, at the

discretion of the Board, be paid to the guardian of the child or expended by the Board for the benefit of the child.

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

Pensions payable for life except in case of children.
No. 34 of 1938, s. 68.

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

74. (1) Where a qualified contributor is retired on the ground of invalidity or mental or physical infirmity, or is retrenched, or discharged, or dismissed or resigns before he has reached the maximum age for retirement applicable to him, and at any time thereafter before the maximum age for retirement which would have been applicable to him if he had continued to be an employee is reached he ceases to contribute as a qualified contributor, such qualified contributor shall, after ceasing to contribute as aforesaid, be entitled to be paid out of the Fund the amount of the actual contributions paid by him as a qualified contributor under this Act.

Provision in case of qualified contributor ceasing to contribute.
No. 34 of 1938, s. 69.

(2) Where a qualified contributor to whom subsection (1) of this section relates has ceased to contribute as a qualified contributor, and thereafter re-enters the Service, he shall be deemed to be a person entering the Service after the commencement of this Act; he shall not be entitled to claim any further benefit in respect of his previous service, but he may elect to contribute to the Fund as a contributor under section thirty-two of this Act.

75. (1) Pensions shall be paid in fortnightly instalments.

Payment of pension instalments.
No. 34 of 1938, s. 70.

(2) In order to ascertain the amount of an instalment of a pension covering a period of a fortnight the annual pension shall be divided by twenty-six.

76. Except where otherwise provided in this Act, in any case where in this Act provision is made for the pension of a person to be actuarially determined,

Value of widow's pension.
No. 34 of 1938, s. 71.

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any pension under this Act to his widow in respect of her own life shall be one-half of the amount so actuarially determined, but not less than one unit.

Payment to person other than the pensioner.
No. 34 of 1938, s. 72.

77. Where, in the opinion of the Board, payment of pension, refund of contributions or other benefit under this Act should be made to a person other than the pensioner or beneficiary, the Board may, subject to this Act, authorise payment to such other person accordingly.

Division 3—Break-down Pensioners.

Breakdown pensioner to be deemed to be on leave.
No. 34 of 1938, s. 73, as amended by No. 55 of 1945, s. 18 and No. 65 of 1947, s. 21.

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

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

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

Breakdown pensioner leaving the State.

(4) Before any such pensioner shall leave this State, he shall submit to the Board a certificate from a duly qualified medical practitioner indicating the need of the pensioner to leave the State; and in any such case the continuance of the payment of pension to the pensioner shall be subject to the approval of the Board to the pensioner leaving this State being first obtained.

(5) If a person who has retired through invalidity as provided for in section sixty-one of this Act, engages in employment, or in any occupation or business on his own account, the Board may, if it thinks fit, cancel the pension payable to such person or reduce the amount of such pension to any amount which in its opinion the circumstances of the case warrant.

Breakdown pensioner engaging in employment or business.

(6) Where a pension is cancelled by the Board under this section, the pensioner shall be regarded as a contributor and notwithstanding the provisions of subsection (1) of this section he shall be required to pay his contributions in accordance with section forty-seven of this Act.

79. (1) If in the opinion of the Board the health of any pensioner to whom a pension under section sixty-one of this Act is being paid or is to be paid is such as to enable him to perform suitable duties, the Board shall so inform a prescribed authority with a view to suitable employment being found for the pensioner.

Pensioner restored to health may be recalled to the service.
No. 34 of 1938, s. 74, as amended by No. 43 of 1939, s. 17.

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

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

(4) If, in the opinion of the Board, the health of any pensioner to whom a pension under section sixty-one of this Act is being paid, has become so restored as to enable him to perform his duties and suitable permanent employment in the Service cannot be offered to him but the pensioner is engaged in temporary employment by or under the State at a remuneration not less than two-thirds of his salary at the time of his retirement the Board may

suspend the pension, and thereupon it shall cease to be payable so long as the pensioner continues in such employment.

(5) In the event of the recurrence of this infirmity of the pensioner, or in the event of his ceasing to be so engaged in temporary employment by or under the State or in other employment as aforesaid the pensioner shall from the date of such recurrence or the cessation of such employment, as the case may be, be entitled to pension at the same rate as that on which he was retired from the Service.

Re-employ-
ment of
pensioner.
No. 34 of
1936, s. 75,
as amended
by No. 55 of
1945, s. 19
and No. 65 of
1947, s. 22.

80. (1) Where a pensioner, other than a pensioner who has been retired on the ground of infirmity or retrenchment, is employed or re-employed in the Service, or in any public department under the Crown so much of his pension as is attributable to the contribution payable by the State shall be cancelled during the period of employment or re-employment, but such exemption shall be limited to one term of twenty-eight days where the period of employment or re-employment is continuous for more than twelve months.

Provided that the cancellation provided for in this section shall not be imposed or be effective during that or those portions of the period of employment or re-employment aforesaid which constitute the equivalent of the first twenty-eight working days in each twelve-monthly period of such period of the said employment or re-employment.

(2) Where a pensioner, part of whose pension has been cancelled under subsection (1) of this section, becomes a contributor upon employment or re-employment, he shall be entitled to receive on retirement after such employment or re-employment such proportions of both pensions which have been contributed for by him or on his behalf as are attributable to the respective contributions made by him or on his behalf, and, in addition to such proportion of pension as is attributable to the contribution payable by the State under this section.

(3) Notwithstanding anything contained in this Act, the State shall, in respect of pensions payable to any person under subsection (2) of this section and to the widow and children of any such person, be liable to contribute only in respect of the pension of which the proportion attributable to contributions by the State is the greater, or, if the payments from the State are equal, of only one of those pensions.

Division 4—Existing Assurance Policies.

81. Notwithstanding anything to the contrary contained in any other Act of the State, it shall not be compulsory for any employee who is a contributor under this Act to assure his life, or to continue in force any policy of assurance on his life effected before the commencement of this Act, and any policy held by any authority prescribed under any Act of the State aforesaid relating to the Public Service of the State shall be placed at the disposal of the employee.

Assurance policies may be continued or discontinued at option of contributor. No. 34 of 1938, s. 76.

82. (1) Any employee, who is a contributor under this Act and whose life is assured at the commencement of this Act may, with the consent of the Board, transfer the policy (if unencumbered) to the Board or to a person approved by the Board and request the Board to continue the payment of the premiums under the policy.

Transfer of policies to Board. No. 34 of 1938, s. 77.

(2) Where a transfer is made under subsection (1) of this section the Board shall duly pay the premiums, and, on the maturity of the policy, shall pay to the employee or to his legal representatives to be administered as part of his estate any sums received on the policy, less the amount of the premiums paid by the Board with compound interest thereon at the rate of four pounds per centum per annum from the respective dates of payment.

(3) Where an employee has transferred his policy in pursuance of subsection (1) of this section, and thereafter he desires that his policy be retransferred to him before maturity, or resigns or retires from the Service, the Board may, on receipt of a request for retransfer or upon his resignation or retirement, retransfer the policy to the employee upon payment

to the Board of the amount of premiums paid by the Board with compound interest thereon at the rate of four pounds per centum per annum from the respective dates of payment.

Division 5—Provisions relating to the Western Australian Government Railways and Tramways Employees' Death Benefit and Endowment Fund.

An employee contributing to Railway Death Benefit and Endowment Fund may transfer rights to Board.
No. 34 of 1938, s. 78.

83. (1) Where a contributor under this Act is at the time when he becomes a contributor liable to contribute to the Railway Death Benefit and Endowment Fund, and, as provided for in section thirty-three of this Act, he continues, after he has become a contributor under this Act, to contribute to the Railway Death Benefit and Endowment Fund, such contributor under this Act may, at any time with the consent of the Board, and notwithstanding any law, regulation or by-law regulating or affecting the Railway Death Benefit and Endowment Fund to the contrary, transfer or assign his rights (if any) as a contributor to the Railway Death Benefit and Endowment Fund to the Board and request the Board to continue payment of contributions to such Fund for and on behalf of the contributor.

(2) Where a transfer or assignment is made under subsection (1) of this section the Board shall duly pay the contributions necessary to protect and preserve the rights transferred or assigned, and upon such rights maturing or accruing shall pay to the contributor or to his legal representatives to be administered as part of his estate any sums received by the Board in satisfaction of the rights transferred or assigned, less the amount of the contributions paid by the Board with compound interest thereon at the rate of four pounds per centum per annum from the respective dates of payment.

(3) This section shall not apply where the contributor has, in accordance with the regulations or by-laws relating to the said Railway Death Benefit and Endowment Fund, nominated some person or persons other than himself to receive from such Fund the benefits attributable to the contributions

paid by the contributor to such Fund unless and until such person or persons join with the contributor in the transfer or assignment to the Board of the rights referred to in subsections (1) and (2) of this section.

Division 6—The Provident Account.

83A. (1) There shall be a Provident Account which shall form part of the fund and into which shall be paid all moneys paid to the fund by, or by authorisation of, any person under this Division.

Provident
(Voluntary
Savings)
Account.
New division
and section
inserted by
No. 65 of
1947, s. 23.

(2) No payment whatever shall be required from or be payable by the State in respect of subscribers to the Provident Account.

(3) Subject to such conditions as are prescribed any person (referred to in this Division as a "subscriber") employed in a department may authorise the deduction from his salary and payment to the fund or may pay directly to the fund any sum of money, subject to subsection (6) of this section. A subscriber may at any time increase the rate of his subscription.

(4) Such moneys shall be credited to such subscriber and shall accumulate with interest at a rate per centum per annum compounded annually, which rate shall be fixed by the Board from time to time.

(5) A subscriber by whom or on whose behalf moneys are paid to the fund under this Division shall not be regarded as a contributor for the purposes of this Act, nor shall he be entitled to any benefits, other than as specified in this Division, in respect of moneys credited to the Provident Account.

(6) Subject to subsection (2) of section eighty-three B of this Act, amounts credited to the Provident Account shall be in multiples of one shilling per fortnight.

(7) Subject to subsection (4) of section eighty-three B of this Act, a subscriber, after giving written notice to the Board and provided that he has made

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regular fortnightly subscriptions to the Provident Account for a period not less than five years, may withdraw from the Account the whole or portion of the moneys standing to his credit under this section.

(8) When a subscriber ceases to be employed in the Service, the amount standing to his credit in the Provident Account shall be paid to him or to his personal representatives, or failing them, to such persons, if any, as the Board may determine.

(9) The provisions of section forty-nine and the proviso to section fifty of this Act in regard to unpaid amounts shall not apply in respect of subscriptions to the Provident Account, except in the cases referred to in subsection (2) of section eighty-three B of this Act.

(10) Except in regard to paragraph (a) of the proviso to section sixty-eight of this Act, that section shall not be applied to refunds or payments from the Provident Account.

(11) Subject to this Act, a subscriber may elect to become a contributor at any time and thereupon the provisions of section thirty-two of this Act shall apply. Where such an election is made, the employee shall have the option of contributing—

- (a) at the rate of contribution prescribed for his age at the date of commencing to contribute to the Provident Account, and payable from that date, the amount standing to his credit in the Provident Account without interest (which shall not be payable or chargeable to such subscriber or contributor) to be utilised to the extent necessary to meet the arrears of contributions; or
- (b) at the rate for his age at the date of making the election, in which case the interest credited as per subsection (4) of this section shall stand to his credit.

(12) Nothing in this Division of this Act shall operate or be deemed to operate so as to preclude a subscriber from becoming or continuing to be a contributor under this Act.

83B. (1) A female contributor under this Act may at any time elect to transfer to the Provident Account the whole of the contributions paid by her to the Fund or the portion in respect of units in excess of two.

Provident Account. Female subscribers. New section inserted by No. 65 of 1947, s. 23.

(2) A female employee who is not a contributor for a pension under this Act and who elects to become a subscriber, or a female contributor who elects to transfer the whole of the contributions paid by her for a pension under this Act to the Provident Account, as provided for in the last preceding subsection, shall—

- (a) contribute to the Provident Account at a rate not less than would be required for contributions for two units of pension under this Act, at the rate for her age at the date of such election, or, if higher (subject to the next succeeding subsection) at the rate of one shilling for each complete pound of her gross fortnightly salary; and
- (b) continue to contribute to the Provident Account while she continues to be an employee.

(3) Where a subscriber under subsection (2) of this section satisfies the Board that adequate provision has been made for herself, the Board may exempt her from subscribing at a rate higher than that for two units referred to in paragraph (a) of that subsection.

(4) Where a female subscriber is not a contributor for a pension under this Act, subsection (7) of section eighty-three A shall apply only in respect of subscriptions made in excess of the fortnightly contribution specified in paragraph (a) of subsection (2) of this section.

(5) The provisions of subsection (3) of section thirty-three of this Act and section eighty-one of this Act shall apply to a female subscriber under subsection (2) of this section while she continues to be a subscriber.

PART VI—MISCELLANEOUS.

Question as to invalidity, etc., determined by Board on medical officer's report.
No. 34 of 1938, s. 79.

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

Provided that upon the receipt of an adverse report by the Board, and before a determination is arrived at, the contributor shall have the right to a second medical report from a duly qualified medical practitioner mutually agreed upon by the contributor and the Board.

Settlement of disputes.
No. 34 of 1938, s. 80.

85. (1) Any dispute under this Act shall be determined in the first place by the Board:

Provided that any person aggrieved by a decision of the Board may, in accordance with the regulations, appeal to a judge of the Supreme Court sitting in Chambers who shall have jurisdiction to hear and determine such appeal.

(2) The decision of the judge hearing and determining an appeal under this section shall be final and conclusive and without further appeal and effect shall be given thereto according to the tenor thereof.

Returns.
No. 34 of 1938, s. 81.

86. (1) The Board may at any time require the State and any department to furnish such returns with respect to contributors and qualified contributors as the Board may decide, and may at any time require any contributor or qualified contributor to

furnish such information as the Board may deem necessary for the purpose of any investigation in connection with the Fund.

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

Penalty: Ten pounds.

(3) Prosecutions for offences under this section may be commenced by a complaint made by the Secretary of the Board and may be dealt with summarily under the provisions of the Justices Act, 1902-1942.

87. Pensions and other benefits under this Act shall not be in any way assigned or charged or passed by operation of law to any person other than the pensioner or beneficiary, and any moneys payable out of the Fund on the death of a contributor or beneficiary shall not be assets for the payment of his debts or liabilities.

Assignment
of pensions.
No. 34 of
1938, s. 82.

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

88. The Board may recover contributions under this Act as a debt owing to the Board in any court of competent jurisdiction.

Power to
recover.
No. 34 of 1938,
s. 83.

89. The Governor may, on the recommendation of the Board, make regulations not inconsistent with this Act prescribing all matters required or permitted to be prescribed, or necessary or convenient to be prescribed for carrying out or giving effect to this Act, and, without in any way limiting the generality of the power hereby conferred, in particular—

Regulations
No. 34 of
1938, s. 84,
as amended
by No. 43 of
1939, s. 18.

- (a) for prescribing in respect of contributors suffering from invalidity or physical or mental incapacity to perform their duties.

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- all or any of the following matters:—
- (i) conditions of retirement;
 - (ii) pensions or other benefits;
 - (iii) provisions for cancellation of pensions or other benefits; and
 - (iv) conditions of compulsory re-employment;
- (b) for prescribing the data in respect of birth, mortality, conjugal condition, dependent children, invalidity and rate of interest to be employed in determining actuarial equivalents for the purposes of this Act, and for prescribing the incidence on the several benefits of the commutations involved in determining such actuarial equivalents.
- (c) Where, under this Act, an employee may make any election or choice and the time within which it may be made is not stated in the Act, for prescribing the time within which it must be made and the conditions upon which it may be made;
- (d) for prescribing the practice in respect of appeals against the determination of disputes by the Board; and
- (e) for prescribing penalties not exceeding fifty pounds for an offence against the regulations.
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FIRST SCHEDULE.

Age Next Birthday.	Males. Retiring Age of 65.			Contribution.		
	Fortnightly First £65 Pension to Member, £32 10s. to Widow, £13 to each Child to Age 16. (2 units).			Subsequent Increments, £65 Pension to Member, £32 10s. to Widow. (2 units).		
	£	s.	d.	£	s.	d.
16	0	2	6	0	2	5
17	0	2	8	0	2	6
18	0	2	9	0	2	8
19	0	2	11	0	2	9
20	0	3	1	0	2	11
21	0	3	3	0	3	0
22	0	3	5	0	3	2
23	0	3	7	0	3	4
24	0	3	9	0	3	6
25	0	3	11	0	3	8
26	0	4	1	0	3	10
27	0	4	3	0	4	0
28	0	4	5	0	4	2
29	0	4	7	0	4	5
30	0	4	10	0	4	7
31	0	5	0	0	4	10
32	0	5	3	0	5	0
33	0	5	6	0	5	3
34	0	5	9	0	5	6
35	0	6	0	0	5	9
36	0	6	4	0	6	1
37	0	6	8	0	6	5
38	0	7	0	0	6	9
39	0	7	4	0	7	1
40	0	7	10	0	7	6
41	0	8	3	0	8	0
42	0	8	9	0	8	6
43	0	9	3	0	9	0
44	0	9	10	0	9	7
45	0	10	6	0	10	3
46	0	11	2	0	10	11
47	0	11	11	0	11	8
48	0	12	10	0	12	8
49	0	13	10	0	13	7
50	0	15	0	0	14	9
51	0	16	3	0	16	0
52	0	17	9	0	17	7
53	0	19	7	0	19	4
54	1	1	8	1	1	6
55	1	4	2	1	4	0
56	1	7	3	1	7	1
57	1	11	1	1	10	11
58	1	16	0	1	15	10
59	2	2	7	2	2	5
60	2	11	4	2	11	2
61	3	4	3	3	4	2
62	4	5	4	4	5	3
63	6	7	1	6	7	0
64	12	9	10	12	9	9
65	12	14	0	12	13	11

New Schedule substituted and amended pursuant to No. 65 of 1947, s. 24.

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New
Schedule
substituted
and amended
pursuant to
No. 65 of
1947, s. 24.

SECOND SCHEDULE.

Females.

(2 units)

Retiring Age of 65.

Age Next Birthday.							Fortnightly Contribution for £65 Pension.		
							£	s.	d.
16	....	....	....	....	....	0	1	11
17	....	....	....	....	....	0	2	1
18	....	....	....	....	....	0	2	3
19	....	....	....	....	....	0	2	5
20	....	....	....	....	....	0	2	8
21	....	....	....	....	....	0	2	10
22	....	....	....	....	....	0	3	0
23	....	....	....	....	....	0	3	2
24	....	....	....	....	....	0	3	4
25	....	....	....	....	....	0	3	6
26	....	....	....	....	....	0	3	8
27	....	....	....	....	....	0	3	10
28	....	....	....	....	....	0	4	1
29	....	....	....	....	....	0	4	3
30	....	....	....	....	....	0	4	6
31	....	....	....	....	....	0	4	8
32	....	....	....	....	....	0	4	11
33	....	....	....	....	....	0	5	2
34	....	....	....	....	....	0	5	6
35	....	....	....	....	....	0	5	9
36	....	....	....	....	....	0	6	1
37	....	....	....	....	....	0	6	5
38	....	....	....	....	....	0	6	9
39	....	....	....	....	....	0	7	2
40	....	....	....	....	....	0	7	7
41	....	....	....	....	....	0	8	0
42	....	....	....	....	....	0	8	6
43	....	....	....	....	....	0	9	0
44	....	....	....	....	....	0	9	8
45	....	....	....	....	....	0	10	3
46	....	....	....	....	....	0	11	0
47	....	....	....	....	....	0	11	10
48	....	....	....	....	....	0	12	9
49	....	....	....	....	....	0	13	10
50	....	....	....	....	....	0	15	1
51	....	....	....	....	....	0	16	6
52	....	....	....	....	....	0	18	2
53	....	....	....	....	....	1	0	2
54	....	....	....	....	....	1	2	8
55	....	....	....	....	....	1	5	7
56	....	....	....	....	....	1	9	3
57	....	....	....	....	....	1	13	11
58	....	....	....	....	....	1	19	10
59	....	....	....	....	....	2	7	7
60	....	....	....	....	....	2	18	4
61	....	....	....	....	....	3	12	9
62	....	....	....	....	....	4	14	6
63	....	....	....	....	....	6	11	11
64	....	....	....	....	....	12	10	9
65	....	....	....	....	....	12	13	6

THIRD SCHEDULE.

Males.

Retiring Age of 60.

New Schedule substituted and amended pursuant to No. 65 of 1947, s. 24.

Age Next Birthday.	Fortnightly Contribution.					
	First £65 Pension to Member, £32 10s. to Widow, £13 to each Child to Age 16. (2 units).			Subsequent Increments, £65 Pension to Member, £32 10s. to Widow (2 units).		
	£	s.	d.	£	s.	d.
16	0	3	1	0	3	0
17	0	3	3	0	3	2
18	0	3	6	0	3	4
19	0	3	8	0	3	6
20	0	3	10	0	3	8
21	0	4	0	0	3	10
22	0	4	3	0	4	1
23	0	4	6	0	4	4
24	0	4	9	0	4	6
25	0	5	0	0	4	9
26	0	5	2	0	5	0
27	0	5	5	0	5	3
28	0	5	9	0	5	6
29	0	6	0	0	5	9
30	0	6	3	0	6	0
31	0	6	7	0	6	4
32	0	6	11	0	6	8
33	0	7	4	0	7	1
34	0	7	9	0	7	6
35	0	8	2	0	7	11
36	0	8	8	0	8	4
37	0	9	2	0	8	11
38	0	9	9	0	9	6
39	0	10	5	0	10	1
40	0	11	1	0	10	10
41	0	11	10	0	11	6
42	0	12	8	0	12	5
43	0	13	7	0	13	4
44	0	14	8	0	14	5
45	0	15	10	0	15	7
46	0	17	4	0	17	0
47	0	18	11	0	18	8
48	1	0	9	1	0	6
49	1	3	0	1	2	9
50	1	5	10	1	5	6
51	1	9	2	1	8	11
52	1	13	6	1	13	3
53	1	19	0	1	18	9
54	2	6	7	2	6	5
55	2	17	4	2	17	1
56	3	13	1	3	12	11
57	4	18	3	4	18	0
58	7	6	7	7	6	5
59	14	8	8	14	8	6
60	14	12	9	14	12	7

Superannuation and Family Benefits.

FOURTH SCHEDULE.

New
Schedule
substituted
and amended
pursuant to
No. 65 of
1947, s. 24.

Females.
(2 units).

Retiring Age of 60.

Age Next Birthday.							Fortnightly Contribution for £65 Pension.		
							£	s.	d.
16	....	....	....	....	....	....	0	2	4
17	....	....	....	....	....	....	0	2	7
18	....	....	....	....	....	....	0	2	9
19	....	....	....	....	....	....	0	3	0
20	....	....	....	....	....	....	0	3	3
21	....	....	....	....	....	....	0	3	6
22	....	....	....	....	....	....	0	3	8
23	....	....	....	....	....	....	0	3	11
24	....	....	....	....	....	....	0	4	2
25	....	....	....	....	....	....	0	4	5
26	....	....	....	....	....	....	0	4	8
27	....	....	....	....	....	....	0	4	10
28	....	....	....	....	....	....	0	5	2
29	....	....	....	....	....	....	0	5	5
30	....	....	....	....	....	....	0	5	9
31	....	....	....	....	....	....	0	6	1
32	....	....	....	....	....	....	0	6	5
33	....	....	....	....	....	....	0	6	9
34	....	....	....	....	....	....	0	7	2
35	....	....	....	....	....	....	0	7	7
36	....	....	....	....	....	....	0	8	1
37	....	....	....	....	....	....	0	8	7
38	....	....	....	....	....	....	0	9	1
39	....	....	....	....	....	....	0	9	8
40	....	....	....	....	....	....	0	10	4
41	....	....	....	....	....	....	0	11	1
42	....	....	....	....	....	....	0	11	10
43	....	....	....	....	....	....	0	12	9
44	....	....	....	....	....	....	0	13	9
45	....	....	....	....	....	....	0	14	11
46	....	....	....	....	....	....	0	16	3
47	....	....	....	....	....	....	0	17	9
48	....	....	....	....	....	....	0	19	6
49	....	....	....	....	....	....	1	1	8
50	....	....	....	....	....	....	1	4	2
51	....	....	....	....	....	....	1	7	3
52	....	....	....	....	....	....	1	11	2
53	....	....	....	....	....	....	1	16	3
54	....	....	....	....	....	....	2	3	1
55	....	....	....	....	....	....	2	12	4
56	....	....	....	....	....	....	3	6	8
57	....	....	....	....	....	....	4	10	1
58	....	....	....	....	....	....	6	16	3
59	....	....	....	....	....	....	13	13	0
60	....	....	....	....	....	....	13	15	6