



ANNO NONODECIMO

ELIZABETHAE SECUNDAE REGINAE

No. 37 of 1970

An Act to Amend the Police Superannuation Act 1968 in certain particulars

[ASSENTED TO 18TH DECEMBER, 1970]

BE IT ENACTED by the Queen's Most Excellent Majesty, by and with the advice and consent of the Legislative Assembly of Queensland in Parliament assembled, and by the authority of the same, as follows:—

1. Short title and citation. (1) This Act may be cited as the *Police Superannuation Act Amendment Act 1970*.

(2) The *Police Superannuation Act 1968* is in this Act referred to as the Principal Act.

(3) The Principal Act as amended by this Act may be cited as the *Police Superannuation Act 1968-1970*.

2. Commencement. Except as in this Act otherwise provided, this Act shall come into operation on the fourth day of January one thousand nine hundred and seventy-one.

3. Amendment of s. 2—Parts of Act. Section 2 of the Principal Act is amended—

(a) by inserting, after the words “*Division V—Surrender Values and Refunds of Contributions for Annuity and Assurance Benefits* (ss. 45–47);”, the words “*Division VA—Commutation of Annuity Benefit* (ss. 47A–47C);”;

(b) by inserting, after the words “*Division III—Persons in receipt of Superannuation Allowances etc., under the repealed provisions* (ss. 61–67);”, the words “*Division IIIA—Commutation of Superannuation Allowance* (ss. 67A–67B);”.

4. Amendment of s. 18—Fund. (1) Section 18 of the Principal Act is amended by inserting in subsection (7) after the word “five”, the words “and one-half”.

(2) This section shall come into operation on the first day of January, one thousand nine hundred and seventy-one.

5. Amendment of s. 24—Scale of units of annuity, incapacity and assurance benefits. Section 24 of the Principal Act is amended by adding after subsection (6) the following subsections:—

“(7) For the purposes of this Division where the salary of a member of the Police Force falls within the salary group “exceeding four hundred and fifty dollars twenty cents” set out in Column 1 of the scale contained in Schedule I to this Act, the number ascertained in accordance with the formula in Column 2 of that scale set opposite that salary group shall, with respect to that member, be deemed to be the number specified in Column 2 of that scale opposite to the salary group within which his or her salary falls.

(8) For the purposes of the application at any time in relation to a contributor of the formula in Column 2 of the scale contained in Schedule I to this Act opposite to the salary group “exceeding four hundred and fifty dollars twenty cents” in Column 1 of that scale—

“A” denotes the number of times (disregarding any fraction less than one) by which the fortnightly salary of the contributor exceeds the sum of four hundred and fifty dollars twenty cents by the sum of six dollars thirty-eight cents.

(9) For the purposes of contributions for units of benefits by members of the Police Force in accordance with the scale contained in Schedule I to this Act, the salary of every member who is a contributor at the commencement of the *Police Superannuation Act Amendment Act 1970* shall be deemed increased on and from the date of that commencement from the maximum salary within the salary group in Column 1 of the said scale opposite to the number in Column 2 of the said scale that was the number specified in Column 2 of the scale contained in Schedule IA to this Act opposite to the salary group in which his or her salary fell immediately before the commencement of the *Police Superannuation Act Amendment Act 1970* and this Act shall apply accordingly.”.

6. Amendment of s. 27—Power of Board to exempt, etc., from contributing. Section 27 of the Principal Act is amended by inserting after subsection (3) the following subsections:—

“(3A) According as the circumstances of any case in its opinion warrant, the Board shall, subject to subsection (3B) of this section, exempt a contributor who had attained the age of forty-five years before the commencement of the *Police Superannuation Act Amendment Act 1970* wholly or partly from the requirement imposed by this Act to contribute in accordance with subsection (2) of section 31 of this Act in respect of the units of benefits to which that subsection applies and in respect of any such units of benefits to which the exemption relates any contributor so exempted shall, instead of contributing in accordance with the said subsection, continue to contribute in accordance with the applicable table of contributions contained in Schedule II to this Act.

(3B) No exemption shall be granted by the Board under subsection (3A) of this section unless application in writing therefor is lodged with the Board before the expiration of a period of sixty days commencing on the date of commencement of the *Police Superannuation Act Amendment Act 1970*.”

7. Amendment of s. 30—Period for which contributions are to continue. Section 30 of the Principal Act is amended—

(a) by inserting in subsection (1), after the words “ in respect of any period of ”, the word “ suspension,”;

(b) by omitting from subsection (2) the words “ without salary, or at less than full salary ” and inserting in their stead the words “ or under suspension without salary or at less than full salary,”;

(c) by inserting in subsection (2), after the words “ period of such absence ”, the words “ or suspension ”.

8. Amendment of s. 31—Contributions according to scale graduated by age at commencement. Section 31 of the Principal Act is amended—

(a) by renumbering that section as subsection (1);

(b) by adding to paragraph (d) of subsection (1) the words “ including any increase in the rate thereof under section 51A of this Act ”;

(c) by omitting from subsection (1) all words occurring after paragraph (d) and inserting in their stead the words “ and shall, except where otherwise provided in this Act, be in accordance with, in the case of male members of the Police Force, the table of contributions contained in Part I of Schedule IIA to this Act and, in the case of female members of the Police Force, the table of contributions contained in Part II of that Schedule ”.

(d) by adding the following subsections:—

“(2) In respect of units of benefits for which a member of the Police Force who is a contributor at the commencement of the *Police Superannuation Act Amendment Act 1970* commenced to contribute before that commencement (including reserve units of benefits and any units of benefits for which he contributed by way of commutation of contributions by payment of a lump sum pursuant to section 48 of this Act or by way of a single premium pursuant to section 60 of this Act or towards the provision of which he is deemed by subsection (3) of section 59 of this Act to have contributed by way of a single premium), the contributor

shall, on and from the said commencement, pay at the periodical interval prescribed by or under section 22 of this Act a contribution the amount of which shall, except where otherwise provided by this Act, be—

- (a) in respect of units of benefits (not being units for which he contributed by way of commutation of contributions by payment of a lump sum pursuant to section 48 of this Act or by way of a single premium pursuant to section 60 of this Act or towards the provision of which he is deemed by subsection (3) of section 59 of this Act to have contributed by way of a single premium), the sum of—
 - (i) such amount ascertained in accordance with, in the case of male members of the Police Force, the table of contributions contained in Part I of Schedule II to this Act and, in the case of female members of the Police Force, the table of contributions contained in Part II of that Schedule as would provide the units of benefits; and
 - (ii) the amount of the difference between such amount, ascertained in accordance with the applicable table of contributions contained in Schedule IIA to this Act as if the contributor had commenced to contribute for the units on the date of commencement of the *Police Superannuation Act Amendment Act 1970*, as would provide the units of benefits and such amount, ascertained in accordance with the applicable table of contributions contained in Schedule II to this Act as if the contributor had commenced to contribute for the units on the date of the said commencement, as would provide the units of benefits;
- (b) in respect of units of benefits (not being units to which paragraph (a) of this subsection relates), the amount of the difference specified in subparagraph (ii) of that paragraph where a reference to units of benefits in that subparagraph is read as a reference to units of benefits to which this paragraph relates.

(3) Subsections (4), (5) and (6) of this section apply to a member of the Police Force—

- (a) who is a contributor at the commencement of the *Police Superannuation Act Amendment Act 1970*;
- (b) who before that commencement was a contributor; and
- (c) who had attained the age of forty-five years before the said commencement.

(4) In respect of the units of benefits (being units to which subsection (2) of this section applies) for which the contributions are based upon an age for retirement of sixty years and for which he is contributing at the periodical interval prescribed by or under section 22 of this Act, a contributor to whom this subsection applies may, by notice in writing lodged with the Board, elect to contribute for all, or such lesser number as he may specify in the notice, of such units of benefits in accordance with the applicable table of contributions contained in Schedule II to this Act and to commute the increase in contributions for the units of benefits in respect of which he elects under this subsection arising by

reason of his being required to contribute therefor in accordance with subsection (2) of this section by payment of a lump sum of such amount as shall be determined by the actuary appointed pursuant to this Act and approved by the Board.

(5) A contributor who pays the lump sum referred to in subsection (4) of this section shall so long as he continues to contribute for the units of benefits in respect of which he elected under that subsection in accordance with the applicable table of contributions contained in Schedule II to this Act be deemed to be contributing therefor in accordance with subsection (2) of this section.

(6) In respect of the units of benefits (being units to which subsection (2) of this section applies and for which contributions are based upon an age for retirement of sixty years)—

- (a) for which he contributed before the commencement of the *Police Superannuation Act Amendment Act 1970* by way of commutation of contributions by payment of a lump sum pursuant to section 48 of this Act;
- (b) towards the provision of which he is deemed by subsection (3) of section 59 of this Act to have contributed by way of a single premium;
- (c) for which he contributed by way of a single premium pursuant to section 60 of this Act,

a contributor to whom this subsection applies may elect, by notice in writing lodged with the Board, to commute the increase in contributions for all, or such lesser number as he may specify in the notice, of such units of benefits arising by reason of his being required to contribute therefor in accordance with subsection (2) of this section by payment of a lump sum of such amount as shall be determined by the actuary appointed pursuant to this Act, and approved by the Board.

(7) Subsection (8) of this section applies to a member of the Police Force—

- (a) who is a contributor at the commencement of the *Police Superannuation Act Amendment Act 1970*;
- (b) who before that commencement was a contributor; and
- (c) who had not attained the age of forty-five years before the said commencement.

(8) In respect of units of benefits (being units to which subsection (2) of this section applies and for which the contributions are based upon an age for retirement of sixty years) towards the provision of which he is deemed by subsection (3) of section 59 of this Act to have contributed by way of a single premium or for which he contributed by way of a single premium pursuant to section 60 of this Act, a contributor to whom this subsection applies may, by notice in writing lodged with the Board, elect to commute the increase in contributions for all, or such lesser number as he may specify in the notice, of such units of benefits arising by reason of his being required to contribute therefor in accordance with subsection (2) of this section by payment of a lump sum of such amount as shall be determined by the actuary appointed pursuant to this Act and approved by the Board.

(9) A contributor who in accordance with his election pays the lump sum specified in subsection (6) or (8) of this section in relation to the case shall be deemed to have contributed for the units of benefits the subject of the election in accordance with subsection (2) of this section.

(10) No election under subsections (4), (6) or (8) of this section may be made after the expiration of a period of thirty days commencing on the date of commencement of the *Police Superannuation Act Amendment Act 1970* save that in a case where an application is made to the Board pursuant to subsection (3A) of section 27 of this Act and the application is refused wholly or in part an election pursuant to subsection (4) or (6) of this section may be made in relation to units of benefits in respect of which (being properly the subject of the application) the application was refused at any time before the expiration of a period of sixty days commencing on the date on which service of the notice of refusal of the application by the Board is effected on the contributor either personally or by registered post.

(11) A reference in this Act to rates of contribution determined by the actuary appointed pursuant to this Act and approved by the Board upon the basis of an age for retirement of sixty-five years includes a reference to such rates as varied from time to time by the said actuary with the approval of the Board and to rates of contribution so determined and approved in substitution for any such rates previously in force and applicable generally or to a particular case.

(12) Where on the commencement of the *Police Superannuation Act Amendment Act 1970* in order to make provision for the increase in the rate of benefit provided for under section 51A of this Act, the actuary appointed pursuant to this Act determines with the approval of the Board to vary the rates of contribution to which subsection (11) of this section relates, or to substitute new rates of contribution, the provisions of subsections (2) to (10) of this section shall apply with all necessary adaptations in respect of units of benefits for which contributions are based upon an age for retirement of sixty-five years and for the purpose of so applying those provisions, without limiting the generality hereof, a reference in those subsections to "Schedule II to this Act", "Part I of Schedule II to this Act" or "Part II of that Schedule" shall be read as if it were a reference to "rates of contribution referred to in subsection (11) of this section as in force immediately before the said commencement" and a reference to "Schedule IIA to this Act" shall be read as if it were a reference to "rates of contribution varied as specified in subsection (11) of this section or to rates of benefit substituted as so specified for the rates of contribution in force immediately before the said commencement.

(13) Nothing in section 24 of this Act shall be read as limiting the amount of the contribution payable by a contributor under this section."

9. Amendment of s. 32—Contribution for Reserve Units. Section 32 of the Principal Act is amended by omitting from paragraph (a) of subsection (3) the words "Schedule II" and inserting in their stead the words "Schedule IIA".

10. Repeal of s. 35 and new ss. 35 and 35A. Section 35 of the Principal Act is repealed and the following sections inserted in its stead:—

“ **35. Benefits payable on reserve units.** Where a contributor contributes for reserve units of benefit pursuant to this Division, the benefits payable under this Act in respect of all reserve units respectively of annuity benefit, incapacity benefit and assurance benefit for which the contributor is contributing for the time being (not being units of such benefit which have ceased pursuant to section 33 of this Act to be reserve units of benefits) shall, whilst they continue to be reserve units, be thirty-five per centum of the rates thereof which would apply under this Act if those reserve units were units of benefit for which the contributor was contributing within the number appropriate to the salary group in Column 1 of the scale contained in Schedule I to this Act in which the salary of the contributor falls for the time being.

35A. Payment of lump sum on ceasing to contribute. (1) A contributor who is contributing for one or more reserve units of annuity benefit pursuant to this Division who ceases to be a contributor for that—

(a) he or she was retired by reason of incapacity from his or her employment as a member of the Police Force before attaining the age for retirement;

(b) he or she attained the age for retirement,

shall be entitled by notice in writing lodged with the Board to elect to be paid, in respect of all or any of the number of reserve units of annuity benefit and, in the case of a male contributor, assurance benefit and, in the case of a contributor to whom paragraph (a) of this subsection applies, incapacity benefit, in respect of which but for the election he or she would be entitled to receive benefit pursuant to section 35 of this Act, the sum prescribed by this section.

(2) Notice of election under subsection (1) of this section shall be lodged with the Board—

(a) in the case of a contributor retired by reason of incapacity from his or her employment before attaining the age for retirement, before the expiration of a period of one month commencing on the date of his or her retirement;

(b) in any other case before the expiration of a period of one month commencing on the date on which the contributor attains the age for retirement.

(3) Where a contributor who is contributing pursuant to this Division for one or more reserve units respectively of annuity benefit and assurance benefit ceases to be a contributor for a reason other than a reason specified in subsection (1) of this section there shall be paid to him or her, or, if he or she has died, to his or her personal representative or other person approved by the Board from the Fund the sum prescribed by this section in respect of all reserve units respectively of annuity benefit and, save where the contributor ceases to be a contributor by reason of death before attaining the age for retirement leaving him surviving a widow, assurance benefit for which he or she was contributing to the Fund pursuant to this Division at the time when he or she ceased to be a contributor (not being units of such benefit which have ceased pursuant to section 33 of this Act to be reserve units of benefits).

(4) The sum prescribed by this section to be paid in respect of the number of reserve units of the benefits in question shall be a sum equal to—

(a) in the case of a contributor who ceased to be a contributor on account of death or retirement by reason of incapacity or attainment of the age for retirement, such amount as shall be determined by the actuary appointed pursuant to this Act and approved by the Board;

(b) in any case to which paragraph (a) of this subsection does not apply, the surrender value, if any, of such number of reserve units of annuity benefit and (in the case of a male contributor) assurance benefit.

(5) Upon payment of the sum specified in subsection (4) of this section all reserve units of benefit in respect of which the sum is paid shall be deemed to have been commuted by the contributor.”.

11. Amendment of s. 41—When entitlement to assurance benefit accrues. Section 41 of the Principal Act is amended—

(a) by inserting in subsection (2) after paragraph (ii), the following word and paragraph:—

“ or (iia) a person who dies after attaining the age for retirement and who, pursuant to Division VA of this Part, has commuted for the lump sum payable thereunder the whole of the annuity benefit to which he was entitled under this Act if her marriage to him took place—

(A) in the case where before the person attained the age for retirement he was retired by reason of incapacity from his employment as a member of the Police Force without again becoming a member, before such retirement; or

(B) in any case other than that specified in the preceding subparagraph, before he attained the age for retirement;”;

(b) by adding at the end thereof the following subsections:—

“(4) Subject to subsection (5) of this section, where a widow to whom this section applies remarries and subsequently again becomes a widow, she shall be entitled to receive assurance benefit at the rate at which she would have been receiving such benefit had she not remarried as from the date of the death of the husband of her remarriage until her death or if she again remarries until her further remarriage.

(5) Subsection (4) of this section does not entitle a widow to derive assurance benefit from more than one contributor and where but for this subsection she would be so entitled she shall be deemed to derive a sole entitlement to assurance benefit from the contributor through whom she would derive the greatest entitlement to that benefit.”.

12. Amendment of s. 42—Units of assurance benefit. Section 42 of the Principal Act is amended by omitting paragraph (b) of subsection (2) and inserting in its stead the following paragraph:—

“(b) in the case of a person—

(i) who dies whilst in receipt of annuity benefit; or

- (ii) who dies after attaining the age for retirement and who, pursuant to Division VA of this Part has commuted for the lump sum payable thereunder the whole of the annuity benefit to which he was entitled under this Act,
when he attained the age for retirement or, where he was retired by reason of incapacity from his employment as a member of the Police Force without again becoming a member before he attained that age, at his retirement;”.

13. **New s. 42A.** The Principal Act is amended by inserting after section 42 the following section:—

“ **42A. Variation of assurance benefit.** (1) Subject to this section, a widow who is entitled to receive assurance benefit under this Division may make application to the Board to convert that benefit into assurance benefit payable whilst she remains entitled to receive assurance benefit under this Act—

- (a) in respect of the period that expires when the youngest child to whom section 43 of this Act applies in relation to the contributor from whom the assurance benefit is derived attains the age of sixteen years, at a rate per unit of benefit greater than the rate to which she is entitled under the provisions of this Act (other than this section) at the time of the application; and
(b) in respect of any period after the expiration of the period specified in subparagraph (a) of this subsection, at a rate per unit of benefit less than the rate to which she is entitled under the provisions of this Act (other than this section) at the time of the application.

(2) The Board shall not proceed with an application under subsection (1) of this section unless the applicant has produced evidence of good health at the time of the application satisfactory to the Board.

(3) A person is not entitled to make more than two applications under subsection (1) of this section.

(4) The entitlement to receive assurance benefit pursuant to this section shall be such as is agreed upon between the widow and the Board being an entitlement that is the actuarial equivalent of the converted entitlement as determined by the actuary appointed pursuant to this Act and approved by the Board.

(5) This section does not authorize the Board to convert assurance benefit so that the rate per unit of assurance benefit to which the widow in question would be entitled in respect of any future period is less than one-half of the rate to which she is entitled at the time of the application.”.

14. **Amendment of s. 43—Children entitled to additional assurance benefit.** Section 43 of the Principal Act is amended—

- (a) by omitting from subsection (1) the words “ attains the age of sixteen years ” and inserting in their stead the words “ ceases to be an eligible child ”;

(b) by inserting in subsection (2)—

(i) at the end of subparagraph (i) of paragraph (a), the words “ or who died after commuting, pursuant to Division VA of this Part, for the lump sum payable thereunder the whole of the annuity benefit to which he was entitled under this Act ”;

(ii) at the end of subparagraph (i) of paragraph (b), the words “ or who died after commuting, pursuant to Division VA of this Part, for the lump sum payable thereunder the whole of the annuity benefit to which he was entitled under this Act ”;

(iii) at the end of subparagraph (i) of paragraph (c), the words “ or who died after commuting, pursuant to Division VA of this Part, for the lump sum payable thereunder the whole of the annuity benefit to which he was entitled under this Act ”; and

(c) by adding at the end thereof the following subsection:—

“ (3) For the purposes of this Division “ eligible child ” means—

(a) a child to whom this section applies under the age of sixteen years; or

(b) a child to whom this section applies—

(i) who has attained the age of sixteen years but is under the age of twenty-one years; and

(ii) in respect of whom the Board is satisfied that he or she is receiving full time education at a school, college or university.”.

15. Amendment of s. 45—Assurance benefit to unmarried contributors and widowers, etc. Section 45 of the Principal Act is amended by inserting in subparagraph (b) of subsection (1) after the words “ seventy-six dollars ”, the words “ or, if in respect of the unit no exemption pursuant to subsection (3A) of section 27 of this Act was granted by the Board, one hundred and five dollars twenty cents ”.

16. New Division VA, Part IV—Commutation of annuity benefit. The Principal Act is amended by inserting after section 47 the following heading and sections:—

“ *Division VA—Commutation of Annuity Benefit*

47A. Application to commute. (1) Subject to this Division, a contributor or other person may apply in writing to the Board to commute for the lump sum ascertained in accordance with this Division the annuity benefit payable in respect of all or any of the units of annuity benefit (not including any reserve unit of benefit in respect of which he or she may elect to receive payment of the sum prescribed by section 35A of this Act) for which he or she was contributing—

(a) on attaining the age for retirement; or

(b) in the case of a contributor retired by reason of incapacity from his or her employment as a member of the Police Force before attaining the age for retirement without again becoming a member, at his or her retirement.

(2) The application shall be made—

- (a) in the case of a person who immediately before the commencement of the *Police Superannuation Act Amendment Act 1970* was entitled to receive annuity benefit under this Act, before the expiration of a period of three months commencing on the date of such commencement;
- (b) in the case of a contributor retired by reason of incapacity from his or her employment before attaining the age for retirement without again becoming a member, before the expiration of a period of one month commencing on the date on which he or she attains that age; and
- (c) in any other case, before the expiration of a period of one month commencing on the date on which the contributor attains the age for retirement.

(3) The Board shall not proceed with an application under subsection (1) of this section by a person to whom subparagraph (a) of subsection (2) of this section applies (other than a person who at the date of the application is being continued in his or her employment as a member of the Police Force) unless the applicant has produced evidence of good health at the time of the application satisfactory to the Board.

(4) A person to whom subparagraph (b) of subsection (1) of this section applies who makes an application under that subsection shall produce evidence of his or her state of health at the time of the application satisfactory to the Board and in determining the lump sum payable under this section due weight shall be given to that evidence.

47B. Persons not entitled to commute. This Division does not apply to a contributor who—

- (a) having attained an age that is five years and three months less than the age for retirement at the date of commencement of the *Police Superannuation Act Amendment Act 1970*, elects, after the expiration of a period of three months commencing on that date, to increase the amount of his or her contribution under section 26 of this Act and is accepted by the Board as a contributor under that section; or
- (b) not having attained the age referred to in subparagraph (a) of this subsection at the date of commencement of the *Police Superannuation Act Amendment Act 1970*, elects, after the said date of commencement and after having attained an age that is five years less than the age for retirement, to increase his or her contribution under section 26 of this Act and is accepted by the Board as a contributor under that section.

47C. Ascertainment of lump sum payable. (1) Subject to this section, the amount of the lump sum that a contributor or other person is entitled to be paid in respect of any application under section 47A of this Act is such amount as is determined by the actuary appointed pursuant to this Act and approved by the Board as the actuarial reserve of the units of annuity benefit to which the application relates.

(2) In the case of a contributor who is continued in his or her employment as a member of the Police Force after attaining the age for retirement and who makes an application under section 47A of this Act, the lump sum that is payable is such amount as is determined by the actuary appointed pursuant to this Act and approved by the Board as the actuarial reserve of the part or proportion of the units of annuity benefit to which the application relates attributable to contributions to the Fund derived from the contributor.

(3) In addition to the lump sum payable under subsection (2) of this section there is payable to a contributor to whom that subsection applies on retiring or being retired from his or her employment as a member of the Police Force a sum of such amount as is determined by the actuary appointed pursuant to this Act and approved by the Board as the actuarial reserve as at the date on which the retirement takes effect of the part or proportion of the units of annuity benefit in respect of which the lump sum was payable under the said subsection (2) attributable to contributions to the Fund derived from the Crown.

(4) In determining the lump sum payable under this Division with respect to units the subject of an application under section 47A of this Act—

- (a) by a person to whom subparagraph (a) of subsection (2) of section 47A applies; or
- (b) by a person to whom subparagraph (b) of that subsection applies who was retired as specified in that subparagraph before the commencement of the *Police Superannuation Act Amendment Act 1970*,

no regard shall be had to any increase in the rate of benefit to which the applicant might have become entitled in relation thereto under section 51A of this Act if the application had not been made.

(5) In determining the lump sum payable under this Division with respect to units the subject of an application under section 47A of this Act (not being an application to which subsection (4) of this section relates), no regard shall be had to any part of the increase in the rate of benefit to which the applicant might have become entitled in relation thereto under section 51A of this Act if the application had not been made that the actuary appointed pursuant to the Act determines, with the approval of the Board, to be applicable to the part or proportion of those units of annuity benefit attributable to contributions to the Fund derived from the Crown.”.

17. Amendment of s. 49—Benefits payable for life except in case of children. Section 49 of the Principal Act is amended by omitting from subsection (2) the words “attains the age of sixteen years or dies before attaining that age” and inserting in their stead the words “ceases to be an eligible child or sooner dies”.

18. New s. 51A. The Principal Act is amended by inserting after section 51 the following section:—

“**51A. Increases in rates of benefits.** (1) Subject to subsection (4) of this section, a person who is entitled to receive annuity benefit,

incapacity benefit, assurance benefit or additional assurance benefit, as the case may be, under this Act is entitled to an increase in the rate of that benefit in accordance with this section.

(2) The increased rate of annuity benefit, incapacity benefit, assurance benefit or additional assurance benefit, as the case may be, payable to the person in question at any time after the commencement of the *Police Superannuation Act Amendment Act 1970* shall be the rate ascertained in accordance with the formula—

$P (1 + .03T)$, where—

P is the rate of benefit prescribed in relation to that person at that time and in the circumstances then obtaining by the provisions of this Act (other than this section); and

T is the number of periods each of one year that have elapsed between—

(a) in the case of a person whose entitlement to receive the benefit in question arises on or after the commencement of the *Police Superannuation Act Amendment Act 1970*, the date on which occurred the earliest of such of the following events as have occurred prior to the time at which the increased rate is to be ascertained:—

(i) the retirement of the contributor to whom the benefit in question is payable or through whom the benefit is derived from his or her employment as a member of the Police Force by reason of incapacity without again becoming a member;

(ii) the death of the contributor through whom the benefit in question is derived; and

(iii) the attainment of the age for retirement by the contributor to whom the benefit in question is payable or through whom the benefit is derived,
or the date of commencement of the *Police Superannuation Act Amendment Act 1970* whichever is later;

(b) in the case of a person whose entitlement to receive the benefit in question arose one year or more before the commencement of the *Police Superannuation Act Amendment Act 1970*, the date of the said commencement;

(c) in the case of a person whose entitlement to receive the benefit in question arose less than one year before the commencement of the *Police Superannuation Act Amendment Act 1970*, the date on which the entitlement arose,

and the date on which occurs the time with respect to which the increased rate is to be ascertained, increased, in a case to which subparagraph (b) of this definition applies, by one.

(3) A person entitled to receive annuity benefit, incapacity benefit, assurance benefit or additional assurance benefit, as the case may be, under this Act is entitled to receive that benefit at the rate prescribed in relation to that person at the time in question

and in the circumstances then obtaining by the provisions of this Act other than this section or at the increased rate as ascertained at that time and in those circumstances in accordance with this section whichever is the greater.

(4) This section does not entitle a person to any increase in the rate of benefit in relation to any unit of benefit in respect of which an exemption is granted by the Board pursuant to subsection (3A) of section 27 of this Act.

(5) The Board shall at such times and on such terms and conditions as may be agreed upon between the Board and the Treasurer pay to the Treasurer out of income earned in any year from investments accrued to the Fund in excess of an earning rate thereon of five and one-half per centum per annum sums that, disregarding any sums attributable to interest on the sum outstanding, amount in the aggregate to thirty-five per centum of the sums paid to the Fund by the Treasurer to make proper provision for the payment out of the Fund of increases in the rate of benefit prescribed by this section for persons whose entitlement to receive the benefit in question—

- (a) arose before the commencement of the *Police Superannuation Act Amendment Act 1970* (hereinafter in this subsection referred to as the “commencement”); or
- (b) though arising after the commencement—
 - (i) was derived from a contributor—
 - (A) who was retired from his or her employment as a member of the Police Force by reason of incapacity without again becoming such a member; or
 - (B) who was retired for that he had reached the age for retirement before the commencement; or
 - (ii) arose by reason of the person, having been retired from his or her employment as a member of the Police Force by reason of incapacity before the commencement without again becoming such a member, having attained the age for retirement.”.

19. Amendment of s. 54—Contribution by retired incapacity beneficiaries upon re-employment. Section 54 of the Principal Act is amended by omitting all words after the word “accordingly” and inserting in their stead the words “the officer shall be deemed to be a contributor and contributions to the Fund shall again become payable by him in accordance with this Act”.

20. Amendment of s. 58—Contributions for benefits by members of the Police Force. Section 58 of the Principal Act is amended—

(a) by omitting the words “Schedule I” (wherever occurring) and inserting in their stead the words “Schedule IA”;

(b) by adding at the end of subsection (6) the following words:—

“but the number of units of benefit for which he is required or entitled to contribute under the provisions of this Act (other than this Division) is the number of units ascertained in accordance

with those provisions less the number of units for which he is required to contribute under the provisions of subsection (1), or subsections (1) and (2), of this section"; and

(c) by inserting after subsection (6) the following subsections:—

“(6A) Notwithstanding the preceding provisions of this section, on and after the commencement of the *Police Superannuation Act Amendment Act 1970* the amount of contribution that shall be paid by a member of the Police Force in respect of units to which this section relates shall be ascertained in accordance with such of the provisions of subsections (6B), (6C), (6D) and (6E) as are applicable to the case.

(6B) In respect of the number of units of benefits for which a member of the Police Force is required to contribute pursuant to subsection (1), or subsections (1) and (2), of this section, the contribution payable in the case of a member of the Police Force whose age for retirement is sixty years shall be—

(a) in respect of units of benefits (not being units for which he contributed by way of commutation of contributions by payment of a lump sum pursuant to section 48 of this Act or by way of a single premium pursuant to section 60 of this Act or towards the provision of which he is deemed by subsection (3) of section 59 of this Act to have contributed by way of a single premium), the sum of—

(i) such amount ascertained in accordance with, in the case of male members of the Police Force, the table of contributions contained in Part I of Schedule II to this Act and, in the case of female members of the Police Force, the table of contributions contained in Part II of that Schedule as would provide the units of benefits or where that amount exceeds—

(A) in the case of a male contributor, the rate of five and three-quarters per centum; or

(B) in the case of a female contributor, the rate of five per centum,

of the contributor's salary, an amount equal to—

(C) in the case of a male contributor, five and three-quarters per centum; or

(D) in the case of a female contributor, five per centum,

of that salary; and

(ii) the amount of the difference between such amount, ascertained in accordance with the applicable table of contributions contained in Schedule IIA to this Act as if in the case of such of the units of benefits as the contributor had commenced to contribute for before the date of commencement of the *Police Superannuation Act Amendment Act 1970* he had commenced to contribute for such units on the date of the said commencement, as would provide the units of benefits and such amount, ascertained in accordance with the applicable table of contributions contained in Schedule II to this Act as if in the case of such of the units of benefits as the contributor had commenced to

contribute for before the date of commencement of the *Police Superannuation Act Amendment Act 1970* he had commenced to contribute for such units on the date of the said commencement, as would provide the units of benefits;

- (b) in respect of units of benefits (not being units to which paragraph (a) of this subsection relates), the amount of the difference specified in subparagraph (ii) of that paragraph where a reference to units of benefits in that subparagraph is read as a reference to units of benefits to which this paragraph relates.

(6c) Subsection (6b) of this section shall with all necessary adaptations apply to the contribution that a member of the Police Force whose age for retirement is sixty-five years and whose contribution is upon the basis of that age for retirement shall pay in respect of the number of units of benefits for which the member is required to contribute pursuant to subsection (1), or subsections (1) and (2) of this section, and for the purpose of so applying those provisions, without limiting the generality hereof, a reference in that subsection to "Schedule II", "Part I of Schedule II to this Act" or "Part II of that Schedule" shall be read as if it were a reference to "rates of contribution referred to in subsection (11) of section 31 of this Act as in force immediately before the commencement of the *Police Superannuation Act Amendment Act 1970*" and a reference to "Schedule IIA to this Act" shall be read as if it were a reference to "rates of contribution varied as specified in subsection (11) of section 31 of this Act or to rates of benefit substituted as so specified for the rates of contribution in force immediately before the said commencement".

(6d) Where a member of the Police Force has become after the commencement of this Act and before the eighth day of July one thousand nine hundred and seventy-nine a member of the Police Force to whom section 25 of this Act applies and by reason thereof or by reason of any further increase of salary before the said date he is required to contribute for additional units of benefits pursuant to subsection (2) of this section the contribution which he is required to make to the Fund in respect of the units of benefits for which he is required to contribute pursuant to subsections (1) and (2) of this section shall be—

- (a) in respect of units of benefits (not being units for which he contributed by way of commutation of contributions by payment of a lump sum pursuant to section 48 of this Act or by way of a single premium pursuant to section 60 of this Act or towards the provision of which he is deemed by subsection (3) of section 59 of this Act to have contributed by way of a single premium), the sum of—
 - (i) such amount as will—
 - (A) in respect of units of benefits to which subsection (1) of this section applies, provide those units of benefits according to the applicable table contained in Schedule II of this Act;

(B) in respect of additional units of benefits for which he is required to contribute pursuant to subsection (2) of this section upon the basis of an age for retirement of sixty years, provide those units according to the applicable table contained in Schedule II to this Act; and

(C) in respect of the additional units of benefits for which he is required to contribute pursuant to subsection (2) of this section upon the basis of an age for retirement of sixty-five years, provide those units of benefits according to the rates of contributions determined by the actuary appointed pursuant to this Act upon the basis of an age for retirement of sixty-five years and approved by the Board as in force immediately before the commencement of the *Police Superannuation Act Amendment Act 1970*,

or, where that amount exceeds the rate of five and three-quarters per centum of the contributor's salary, the amount equal to five and three-quarters per centum of that salary; and

(ii) such amount as is the sum of--

(A) in relation to such of the units of benefits to which the subparagraph (i) of this paragraph relates as are contributed for upon the basis of an age for retirement of sixty years the amount of the difference specified in subparagraph (ii) of paragraph (a) of subsection (6B) of this section where a reference to units of benefits in that subparagraph is read as a reference to units of benefits to which this subparagraph relates; and

(B) in relation to such of the units of benefits to which subparagraph (i) of this paragraph relates as are contributed for upon the basis of an age for retirement of sixty-five years, the amount of the difference specified in subparagraph (ii) of paragraph (a) of subsection (6B) of this section as applied by subsection (6C) of this section where a reference to units of benefits in that subparagraph as so applied is read as a reference to units of benefits to which this subparagraph relates;

(b) in respect of units of benefits (not being units to which paragraph (a) of this subsection relates), the amount ascertained in the manner specified in subparagraph (ii) of that paragraph where a reference to units of benefits in that subparagraph is read as a reference to units of benefits to which this paragraph relates.

(6E) Where, at or after the commencement of the *Police Superannuation Act Amendment Act 1970*, a member of the Police Force is required, or being entitled to elect elects, to contribute for units of benefits in addition to the units of benefit for which he is required to contribute pursuant to subsection (1), or subsections (1) and (2), of this section, the amount of the contributions for those additional units shall be as prescribed by subsection (1) of section 31 of this Act.

(6F) Nothing in section 24 of this Act shall be read as limiting the amount of the contribution payable by a contributor under this section.”.

21. New s. 65A. The Principal Act is amended by inserting after section 65 the following section:—

“ 65A. **Increases in rates of benefits.** (1) A person who is entitled to receive superannuation allowance (including additional superannuation allowance, if any), pension payable to a widow of a member or retired member of the Police Force or pension or sum payable in respect of a child of such a member or retired member, as the case may be, under the preceding provisions of this Division, is entitled to an increase in the rate thereof in accordance with this section.

(2) The increased rate of superannuation allowance, pension payable to a widow or pension or sum payable in respect of a child, as the case may be, payable to the persons in question at any time after the commencement of the *Police Superannuation Act Amendment Act 1970*, shall be the rate ascertained in accordance with the formula—

$P (1 + .03T)$, where—

P is the rate of allowance, pension or sum, as the case may be, prescribed in relation to that person by the provisions of this Division (other than this section); and

T is the number of periods each of one year that have elapsed between—

- (a) in the case of a person whose entitlement to receive the allowance, pension or sum, as the case may be, in question arose one year or more before the commencement of the *Police Superannuation Act Amendment Act 1970*, the date of that commencement;
- (b) in the case of a person whose entitlement to receive the allowance, pension or sum, as the case may be, in question arose before, but less than one year before, that commencement, the date on which the entitlement arose;
- (c) in the case of a person whose entitlement to receive the allowance, pension or sum, as the case may be, in question arises on or after that commencement, the date of the said commencement,

and the date on which occurs the time with respect to which the increased rate is to be ascertained, increased, in a case to which subparagraph (a) of this definition applies, by one.

(3) A person entitled to receive superannuation allowance, pension payable to a widow or pension or sum payable in respect of a child, as the case may be, under this Division is entitled to receive that allowance, pension or sum at the rate prescribed in relation to that person by the provisions of this Division other than this section or at the increased rate as ascertained at the time in question in accordance with this section whichever is the greater.

(4) The Board shall at such times and on such terms and conditions as may be agreed upon between the Board and the Treasurer pay to the Treasurer out of income earned in any year from investments accrued to the Fund in excess of an earning rate thereon of five and one-half per centum per annum sums that, disregarding any sums attributable to interest on the sum outstanding, amount in the aggregate to thirty-five per centum of the sums paid to the Fund by the Treasurer to make proper provision for the payment out of the Fund of increases in the rate of allowance, pension or sum, as the case may be, prescribed by this section.”.

22. New Division IIIA, Part V—Commutation of superannuation allowance. The Principal Act is amended by inserting after section 67 the following heading and sections:—

“ *Division IIIA—Commutation of Superannuation Allowance*

67A. Application to commute. (1) Subject to this Division a person who immediately before the commencement of the *Police Superannuation Act Amendment Act 1970* was entitled to receive superannuation allowance (including additional superannuation allowance, if any) under the provisions of Division III of this Part for which he or she was contributing under the repealed provisions—

- (a) on attaining the age for retirement; or
- (b) in the case of a contributor retired by reason of incapacity from his or her employment as a member of the Police Force before attaining the age for retirement without again becoming a member, at his or her retirement,

may apply in writing to the Board to commute the whole or any part of that allowance for the lump sum ascertained in accordance with this Division.

(2) The application shall be made before the expiration of a period of three months commencing on the date of commencement of the *Police Superannuation Act Amendment Act 1970*.

(3) The Board shall not proceed with an application under subsection (1) of this section unless the applicant has produced evidence of good health at the time of the application satisfactory to the Board.

67B. Ascertainment of lump sum payable. (1) Subject to this section, the amount of the lump sum that a person is entitled to be paid in respect of any application under section 67A of this Act is such amount as is determined by the actuary appointed pursuant to this Act and approved by the Board as the actuarial reserve of the superannuation allowance or part thereof to which the application relates.

(2) In determining the lump sum payable under this Division with respect to the superannuation allowance or part thereof the subject of an application under section 67A of this Act, no regard

shall be had to any increase in the rate of allowance under section 65A of this Act to which the applicant might have become entitled in relation thereto if the application had not been made.”.

23. Schedule I renumbered. Schedule I of the Principal Act is renumbered as Schedule IA.

24. New Schedule I. The Principal Act is amended by inserting after section 82 the following Schedule:—

“SCHEDULE I

[s. 24]

Scale of Units of Benefits

Column 1 Fortnightly Salary		Column 2 No. of Units of Annuity, Incapacity, and Assurance Benefits Respectively (Males only)	Column 3 Annual Amount of Benefits		
Exceeding	Not Exceeding		Annuity	Incapacity	Assurance
\$	\$		\$	\$	\$
..	12.20	2	200	200	125.00
12.20	17.00	3	300	300	187.50
17.00	21.80	4	400	400	250.00
21.80	26.70	5	500	500	312.50
26.70	31.50	6	600	600	375.00
31.50	36.30	7	700	700	437.50
36.30	41.10	8	800	800	500.00
41.10	46.00	9	900	900	562.50
46.00	50.80	10	1,000	1,000	625.00
50.80	55.60	11	1,100	1,100	687.50
55.60	60.50	12	1,200	1,200	750.00
60.50	65.30	13	1,300	1,300	812.50
65.30	70.10	14	1,400	1,400	875.00
70.10	74.90	15	1,500	1,500	937.50
74.90	79.80	16	1,600	1,600	1,000.00
79.80	84.60	17	1,700	1,700	1,062.50
84.60	89.40	18	1,800	1,800	1,125.00
89.40	94.30	19	1,900	1,900	1,187.50
94.30	99.10	20	2,000	2,000	1,250.00
99.10	106.30	21	2,100	2,100	1,312.50
106.30	113.50	22	2,200	2,200	1,375.00
113.50	120.70	23	2,300	2,300	1,437.50
120.70	127.90	24	2,400	2,400	1,500.00
127.90	135.10	25	2,500	2,500	1,562.50
135.10	142.30	26	2,600	2,600	1,625.00
142.30	149.50	27	2,700	2,700	1,687.50
149.50	156.70	28	2,800	2,800	1,750.00
156.70	163.90	29	2,900	2,900	1,812.50
163.90	171.10	30	3,000	3,000	1,875.00
171.10	178.30	31	3,100	3,100	1,937.50
178.30	185.50	32	3,200	3,200	2,000.00
185.50	192.70	33	3,300	3,300	2,062.50

SCHEDULE I—continued

Scale of Units of Benefits—continued

Column 1 Fortnightly Salary		Column 2 No. of Units of Annuity, Incapacity, and (Males only) Assurance Benefits Respectively	Column 3 Annual Amount of Benefits		
Exceeding	Not Exceeding		Annuity	Incapacity	Assurance
\$	\$		\$	\$	\$
192.70	199.90	34	3,400	3,400	2,125.00
199.90	207.10	35	3,500	3,500	2,187.50
207.10	214.30	36	3,600	3,600	2,250.00
214.30	221.50	37	3,700	3,700	2,312.50
221.50	228.70	38	3,800	3,800	2,375.00
228.70	235.90	39	3,900	3,900	2,437.50
235.90	243.10	40	4,000	4,000	2,500.00
243.10	250.30	41	4,100	4,100	2,562.50
250.30	257.50	42	4,200	4,200	2,625.00
257.50	264.70	43	4,300	4,300	2,687.50
264.70	271.90	44	4,400	4,400	2,750.00
271.90	279.10	45	4,500	4,500	2,812.50
279.10	286.30	46	4,600	4,600	2,875.00
286.30	293.50	47	4,700	4,700	2,937.50
293.50	300.70	48	4,800	4,800	3,000.00
300.70	307.90	49	4,900	4,900	3,062.50
307.90	315.10	50	5,000	5,000	3,125.00
315.10	322.30	51	5,100	5,100	3,187.50
322.30	329.50	52	5,200	5,200	3,250.00
329.50	336.70	53	5,300	5,300	3,312.50
336.70	343.90	54	5,400	5,400	3,375.00
343.90	351.10	55	5,500	5,500	3,437.50
351.10	358.30	56	5,600	5,600	3,500.00
358.30	365.50	57	5,700	5,700	3,562.50
365.50	372.70	58	5,800	5,800	3,625.00
372.70	379.90	59	5,900	5,900	3,687.50
379.90	386.40	60	6,000	6,000	3,750.00
386.40	392.80	61	6,100	6,100	3,812.50
392.80	399.20	62	6,200	6,200	3,875.00
399.20	405.60	63	6,300	6,300	3,937.50
405.60	412.00	64	6,400	6,400	4,000.00
412.00	418.40	65	6,500	6,500	4,062.50
418.40	424.80	66	6,600	6,600	4,125.00
424.80	431.10	67	6,700	6,700	4,187.50
431.10	437.40	68	6,800	6,800	4,250.00
437.40	443.80	69	6,900	6,900	4,312.50
443.80	450.20	70	7,000	7,000	4,375.00
450.20	..	71 + A*	\$100 × (71 + A*)	\$100 × (71 + A*)	\$62.50 × (71 + A*)

* A denotes the number of times (disregarding any fraction less than 1) by which the fortnightly salary of the contributor exceeds the sum of \$450.20 by the sum of \$6.38."

25. New Schedule IIA. The Principal Act is amended by inserting after Schedule II the following Schedule:—

“ SCHEDULE IIA

PART I—MALE CONTRIBUTORS

Division I—Rates of Contribution to be paid Fortnightly for Units of Benefit Effected at Ages not over 55½ Years

Age at Nearest Birthday when Contribution for Unit Commences	Per Unit of Annuity Benefit	Per Unit of Incapacity Benefit	Per Unit of Assurance Benefit	
			1st, 2nd, 3rd and 4th Units	5th and Each Subsequent Unit
	\$	\$	\$	\$
15	0.10	0.02	0.05	0.04
16	0.10	0.02	0.05	0.04
17	0.11	0.02	0.06	0.05
18	0.12	0.02	0.06	0.05
19	0.13	0.02	0.06	0.05
20	0.13	0.02	0.06	0.05
21	0.14	0.02	0.07	0.06
22	0.15	0.02	0.07	0.06
23	0.16	0.02	0.07	0.06
24	0.17	0.02	0.08	0.07
25	0.18	0.02	0.09	0.07
26	0.19	0.02	0.10	0.08
27	0.21	0.02	0.10	0.08
28	0.22	0.02	0.10	0.08
29	0.24	0.03	0.11	0.09
30	0.25	0.03	0.11	0.09
31	0.27	0.03	0.12	0.10
32	0.29	0.03	0.13	0.11
33	0.31	0.03	0.13	0.11
34	0.34	0.03	0.14	0.12
35	0.36	0.03	0.15	0.13
36	0.39	0.03	0.16	0.14
37	0.42	0.03	0.18	0.15
38	0.46	0.04	0.19	0.16
39	0.49	0.04	0.20	0.17
40	0.54	0.04	0.21	0.18
41	0.59	0.04	0.22	0.19
42	0.64	0.04	0.24	0.21
43	0.70	0.04	0.25	0.22
44	0.77	0.05	0.27	0.24
45	0.85	0.05	0.29	0.26
46	0.94	0.05	0.32	0.29
47	1.04	0.05	0.34	0.31
48	1.17	0.05	0.37	0.34
49	1.31	0.06	0.42	0.38
50	1.49	0.06	0.46	0.42
51	1.71	0.06	0.51	0.47
52	1.99	0.07	0.58	0.54
53	2.35	0.07	0.66	0.62
54	2.82	0.07	0.76	0.72
55	3.49	0.08	0.92	0.87

SCHEDULE IIA—*continued*PART I—MALE CONTRIBUTORS—*continued*

Division II—Rates of Contribution to be paid Fortnightly for Units of Benefit Effected at Ages over 55½ Years

Age to Nearest Month when Contribution for Unit Commences		Maximum Number of Contributions Payable	Per Unit of Annuity Benefit	Per Unit of Incapacity Benefit	Per Unit of Assurance Benefit	
					1st, 2nd, 3rd and 4th Units	5th and Each Subsequent Unit
			\$	\$	\$	\$
55	6	117	3.94	0.08	1.02	0.97
55	7	115	4.02	0.08	1.04	0.98
55	8	113	4.11	0.08	1.06	1.00
55	9	110	4.23	0.08	1.09	1.03
55	10	108	4.32	0.08	1.11	1.05
55	11	106	4.41	0.08	1.13	1.07
56	0	104	4.51	0.08	1.15	1.09
56	1	102	4.61	0.08	1.17	1.11
56	2	100	4.71	0.08	1.20	1.13
56	3	97	4.87	0.08	1.23	1.17
56	4	95	4.99	0.08	1.26	1.20
56	5	93	5.11	0.08	1.28	1.22
56	6	91	5.23	0.08	1.31	1.25
56	7	89	5.36	0.08	1.34	1.28
56	8	86	5.56	0.08	1.39	1.32
56	9	84	5.71	0.09	1.42	1.35
56	10	82	5.86	0.09	1.46	1.39
56	11	80	6.02	0.09	1.49	1.42
57	0	78	6.19	0.09	1.53	1.46
57	1	76	6.37	0.09	1.57	1.50
57	2	73	6.65	0.09	1.63	1.56
57	3	71	6.85	0.09	1.68	1.60
57	4	69	7.07	0.09	1.72	1.65
57	5	67	7.30	0.09	1.77	1.70
57	6	65	7.55	0.09	1.83	1.75
57	7	63	7.81	0.09	1.88	1.80
57	8	60	8.22	0.09	1.97	1.89
57	9	58	8.52	0.09	2.04	1.96
57	10	56	8.85	0.09	2.11	2.03
57	11	54	9.20	0.09	2.19	2.10
58	0	52	9.58	0.09	2.27	2.18
58	1	50	9.99	0.09	2.36	2.27
58	2	47	10.65	0.09	2.51	2.41
58	3	45	11.15	0.09	2.62	2.52
58	4	43	11.70	0.09	2.74	2.63
58	5	41	12.30	0.09	2.87	2.76
58	6	39	12.97	0.09	3.01	2.90
58	7	36	14.08	0.09	3.26	3.14
58	8	34	14.95	0.09	3.45	3.32
58	9	32	15.92	0.10	3.66	3.53
58	10	30	17.02	0.10	3.91	3.76
58	11	28	18.29	0.10	4.18	4.03

SCHEDULE IIA—*continued*PART I—MALE CONTRIBUTORS—*continued*Division II—Rates of Contribution to be paid Fortnightly for Units of Benefit Effected at Ages over 55½ Years—*continued*

Age to Nearest Month when Contribution for Unit Commences	Maximum Number of Contributions Payable	Per Unit of Annuity Benefit	Per Unit of Incapacity Benefit	Per Unit of Assurance Benefit	
				1st, 2nd, 3rd and 4th Units	5th and Each Subsequent Unit
		\$	\$	\$	\$
59 0	26	19.74	0.10	4.50	4.34
59 1	23	22.25	0.09	5.06	4.88
59 2	21	24.30	0.08	5.51	5.31
59 3	19	26.78	0.07	6.05	5.84
59 4	17	29.84	0.07	6.72	6.49
59 5	15	33.72	0.06	7.57	7.31
59 6	13	38.79	0.05	8.68	8.39
59 7	10	50.28	0.04	11.22	10.84
59 8	8	62.66	0.04	13.93	13.47
59 9	6	83.30	0.03	18.46	17.85
59 10	4	124.57	0.02	27.52	26.62
59 11	2	248.40	0.01	54.70	52.92
60 0	1	495.30	..	108.70	105.20

SCHEDULE IIA—*continued*

PART II—FEMALE CONTRIBUTORS

Division I—Rates of Contribution to be paid Fortnightly for Units of Benefit Effected at Ages not over 55½ Years

Age at Nearest Birthday when Contribution for Unit Commences	Per Unit of Annuity Benefit	Per Unit of Incapacity Benefit
	\$	\$
15	0.12	0.02
16	0.12	0.02
17	0.13	0.02
18	0.14	0.02
19	0.15	0.02
20	0.16	0.02
21	0.17	0.02
22	0.18	0.02
23	0.19	0.02
24	0.20	0.02
25	0.21	0.03
26	0.23	0.03
27	0.24	0.03
28	0.26	0.03
29	0.28	0.03
30	0.29	0.03
31	0.32	0.03
32	0.34	0.03
33	0.36	0.03
34	0.39	0.04
35	0.42	0.04
36	0.45	0.04
37	0.49	0.04
38	0.53	0.04
39	0.57	0.04
40	0.62	0.04
41	0.68	0.05
42	0.74	0.05
43	0.81	0.05
44	0.89	0.05
45	0.98	0.05
46	1.08	0.06
47	1.20	0.06
48	1.34	0.06
49	1.51	0.07
50	1.72	0.07
51	1.97	0.07
52	2.28	0.07
53	2.69	0.08
54	3.24	0.08
55	4.00	0.08

SCHEDULE IIA—*continued*PART II—FEMALE CONTRIBUTORS—*continued*

Division II—Rates of Contribution to be paid Fortnightly for Units of Benefit Effected at Ages over 55½ Years

Age to Nearest Month when Contribution for Unit Commences		Maximum Number of Contributions Payable	Per Unit of Annuity Benefit	Per Unit of Incapacity Benefit
			\$	\$
55	6	117	4.51	0.08
55	7	115	4.60	0.08
55	8	113	4.69	0.08
55	9	110	4.83	0.08
55	10	108	4.94	0.08
55	11	106	5.04	0.08
56	0	104	5.15	0.08
56	1	102	5.26	0.08
56	2	100	5.38	0.08
56	3	97	5.56	0.08
56	4	95	5.69	0.09
56	5	93	5.83	0.09
56	6	91	5.97	0.09
56	7	89	6.12	0.09
56	8	86	6.35	0.09
56	9	84	6.52	0.09
56	10	82	6.69	0.09
56	11	80	6.88	0.09
57	0	78	7.07	0.09
57	1	76	7.27	0.09
57	2	73	7.59	0.09
57	3	71	7.82	0.09
57	4	69	8.07	0.09
57	5	67	8.33	0.09
57	6	65	8.61	0.09
57	7	63	8.91	0.09
57	8	60	9.37	0.09
57	9	58	9.72	0.09
57	10	56	10.09	0.09
57	11	54	10.49	0.09
58	0	52	10.92	0.09
58	1	50	11.38	0.09
58	2	47	12.14	0.09
58	3	45	12.71	0.09
58	4	43	13.34	0.09
58	5	41	14.02	0.09
58	6	39	14.78	0.09
58	7	36	16.05	0.09
58	8	34	17.03	0.09
58	9	32	18.14	0.09
58	10	30	19.40	0.09
58	11	28	20.83	0.09

SCHEDULE IIA—*continued*PART II—FEMALE CONTRIBUTORS—*continued**Division II—Rates of Contribution to be paid Fortnightly for Units of Benefit Effected at Ages over 55½ Years—continued*

Age to Nearest Month when Contribution for Unit Commences	Maximum Number of Contributions Payable	Per Unit of Annuity Benefit	Per Unit of Incapacity Benefit
		\$	\$
59 0	26	22.49	0.09
59 1	23	25.35	0.09
59 2	21	27.69	0.08
59 3	19	30.52	0.07
59 4	17	34.02	0.06
59 5	15	38.45	0.06
59 6	13	44.24	0.05
59 7	10	57.35	0.04
59 8	8	71.48	0.03
59 9	6	95.04	0.03
59 10	4	142.16	0.02
59 11	2	283.51	0.01
60 0	1	565.40	.. "