

LAWS OF GUYANA

DEPENDANTS' PENSION ACT

CHAPTER 27:08

Act

14 of 1923

Amended by

19	of	1928	6	of	1966A
25	of	1932	18	of	1969
3	of	1934	4	of	1972
6	of	1939	6	of	1972
8	of	1947	23	of	1975
27	of	1949	7	of	1976
23	of	1950	17	of	1978
31	of	1951	6	of	1981
32	of	1951	7	of	1984
8	of	1952			O. 49/1953
20	of	1952			
27	of	1953			
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**CHAPTER 27:08****DEPENDANTS' PENSION ACT**

1929 Ed.  
c. 207  
1953 Ed  
c.75

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14 of 1923

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

[1<sup>ST</sup> JULY,1923]

Short title.  
[17 of 1978]

1. This Act may be cited as the Dependants' Pension Act.

Interpretation.  
[3 of 1974  
8 of 1947  
23 of 1950  
6 of 1966A  
6 of 1972  
17 of 1978  
6 of 1981  
7 of 1984]

2. In this Act—

“Accountant General” includes Deputy Accountant General;

“Actuary” means a Fellow of the Institute of Actuaries or of the Faculty of Actuaries in Scotland;

“approved scheme” means a scheme for the granting of pension to the dependants of government officers established in any other part of the Commonwealth and approved by the Minister;

“child” means—

- (a) a legitimate child of a contributor;
- (b) a child born out of wedlock the particulars in relation to whom have been transmitted to the directors pursuant to section 32 by the contributor who is the parent of the child;
- (c) a child adopted by a contributor and who is deemed to be the child of the contributor in accordance with section 43;

“contributor” means an officer contributing to the fund and registered as doing so;

“the directors” means the Board of Directors constituted by section 11;

“the fund” means the fund established under this Act;

“officer” means—

- (a) any person who has been or shall be appointed to a public office but does not include a person the emoluments of whose office are paid for out of an open vote;
- (b) any person who has been or shall be substantively appointed to an office in the Guyana Police Force;
- (c) any person who has been or shall be substantively appointed to an office the power of appointment to which is vested in the Judicial Service Commission;
- (d) any person who has been or shall be substantively appointed to an office as a teacher in a school or other place of education the power of appointment to which is vested in the Teaching Service Commission;
- (e) any other person who has been or shall be substantively appointed to a pensionable office in Guyana within the meaning of the Pensions Act;
- (f) every officer and every soldier of the Guyana Defence Force;
- (g) any person who has been or shall be substantively appointed by the directors under section 13(1);
- (h) any person who having regard to the nature of his employment has by

c. 27:02

order of the Minister after he has consulted with the directors been declared an officer for the purposes of this Act;

“orphan” means the child of a deceased contributor by his wife born after marriage or legitimated by marriage according to the law of the father’s domicile at the date of the marriage;

“pension” means any pension under this Act except when the context implies that the pension of the contributor himself is meant;

“salary” means the salary of an officer’s substantive appointment including pensionable personal allowances in the nature of salary;

“the secretary” means the secretary to the directors;

“the tables” and “the instructions” mean the tables in Part I, and the instructions for the use of the tables in Part II, of the Schedule;

“widow” means the wife of a deceased contributor.

### THE FUND

Establishment.  
[6 of 1939  
6 of 1972  
17 of 1978]

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

(2) The Accountant General shall, after the close of each year, pay from the Consolidated Fund to the fund the amount, if any, by which the interest from investments falls short of the aggregate of interest at the rate of six per cent per annum on the cost price (exclusive of a portion thereof equal to any accrued dividends) of each investment held on behalf



of the fund during the year, for the period of the year for which such investment was so held.

(3) For the purposes of this section—

“accrued dividends” means dividends accrued at the date of purchase and not excluded from the purchase. Dividends shall like interest on money lent, be considered as accruing from day to day, and shall be deemed to have accrued by equal daily increment during and within the period for or in respect of which the payment of the dividend shall be declared or expressed to be made, and shall be apportionable in respect of time accordingly;

“investment” means any permanent investment of the fund excluding bank balances;

“interest from investments” means—

- (a) the amount of interest received in the year in respect of investments held throughout the whole year; and
- (b) in respect of investments purchased or sold during the year, a sum, in respect of each investment, which bears to the interest thereon for the year the same proportion as the period for which the investment was held during the year bears to the whole year.

#### MEDICAL EXAMINATION AND REGISTRATION OF CONTRIBUTORS

Requirements  
for registration  
of contributor.

4. No claim whatever shall be allowed in respect of any contribution to the fund which has been made by or on behalf of an officer unless that officer has been duly registered

as a contributor.

Registration  
of  
contributors.  
[7 of 1976]

5. Subject to section 6, every person who on passing a medical examination has been appointed an officer and has been accepted as a contributor by the Directors, shall be registered as a contributor, as from the first day of the month mentioned in section 20(3).

Medical  
examination.  
[7 of 1976]

6. The medical examination referred to in section 5 shall be that undergone by a person to determine his physical fitness for appointment as an officer:

Provided that—

c. 27:02

- (a) where prior to the coming into operation of this section a person was appointed an officer without undergoing a medical examination, his appointment having been immediately preceded by service within the meaning of the Pensions Act in an office other than a pensionable office or by service paid for out of an open vote; or
- (b) where such medical examination was successfully undergone by a person prior to the coming into operation of this section, and he was not registered as a contributor by reason only of the requirement to undergo a medical examination which, but for—
  - (i) his death after the 31st December, 1966; or
  - (ii) the coming into operation of this section,

the Directors would have requested him to undergo to

determine his suitability for acceptance as a contributor, the appointment of that person as an officer shall be deemed to have entitled him to be registered as a contributor in accordance with section 5 subject to such conditions as the Directors may think fit to impose.

New contributors to the fund. [17 of 1978]

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

Date when an officer or soldier of the Guyana Defence Force already in service becomes a contributor. [6 of 1981]

**6B.** Anything in sections 5 and 20(3) to the contrary notwithstanding, an officer who has been appointed before the commencement of this section and who by virtue of the amendment of this Act by the Miscellaneous Enactments (Amendment) Act 1981 is eligible to become a contributor shall be registered as a contributor with effect from the first day of July 1981, and the first monthly deduction in respect of such officer shall be made in that month.

Date when certain persons become contributors. [7 of 1984]

**6C.** Anything in sections 5 and 20(3) to the contrary notwithstanding where a person becomes an officer eligible to become a contributor—

- (a) by virtue of the insertion of paragraph (g) in the definition of officer in section 2 by the Dependants' Pension (Amendment) Act 1984, he shall, if he was appointed before the commencement of this section, be registered as a contributor with effect from the first day of January, 1984 and the first monthly deduction in respect of such officer shall be made in that month;
- (b) by virtue of an order under paragraph

(h) inserted in the definition of officer in section 2 by the aforesaid Act, he shall be registered as a contributor from such date as may be specified in that order and the first monthly deduction in respect of that officer shall be made in the month in which that date falls.

7. – 10 [Repealed by Act 7 of 1976]

### MANAGEMENT OF THE FUND

Management and control of fund by directors. [8 of 1947 31 of 1951 O. 49/1953 6 of 1972 17 of 1978 6 of 1981]

11. (1) The Fund shall be administered by a Board of Directors which shall be a body corporate consisting of seven directors with the name of the Board of Directors of the Dependants' Fund; the Accountant General shall be a director and the Chairman of the Board by virtue of his office and the other directors shall be appointed as hereinafter provided.

(2) The Minister shall appoint six persons to be directors as follows—

- (a) two persons who, in the Minister's opinion, are qualified for appointment by reason of their experience of, and shown capacity in, matters relating to the functions of the Board of Directors;
- (b) three persons who, in the Minister's opinion, respectively represent the following trade unions—
  - (i) the Guyana Public Service Union;
  - (ii) the Guyana Teachers' Association; and
  - (iii) the Guyana Trades Union

Congress; and

- (c) one person who, in the Minister's opinion, represents the Police Association.

(3) The directors, other than the Accountant General, shall be eligible for re-appointment.

(4) A director, other than the Accountant General, shall vacate his office, if—

- (a) he resigns his office in writing addressed to the secretary;
- (b) without the leave of the Minister he is absent from three consecutive meetings of the directors.

(5) The Minister may at any time appoint some person to be a director—

- (a) if a director dies, or vacates his office, for the unexpired period of his office, and
- (b) for the period of any leave granted to a director.

(6) Whenever the Accountant General is absent from whatever cause, from a meeting of the directors, the directors present may elect one of their number to act as chairman of the meeting.

(7) Three directors present at a meeting shall form a quorum.

(8) There shall be at least one meeting of the directors every month.

Powers of the directors to lend money on the security of a mortgage.  
[6 of 1972]

**12.** (1) The directors may, with the approval of the Minister, lend any part of the fund on the security of a mortgage on movable or immovable property in Guyana and may accept any such mortgage or any transfer or assignment thereof, and may sell, transfer, assign or cancel any such mortgage.

(2) The directors may, if they think fit, acquire any property if they think it necessary for the satisfaction of debts due to them by virtue of subsection (1).

Power of the directors to lend money on certain terms and conditions.  
[7 of 1984]

**12A.** (1) Notwithstanding section 10, the directors may, with the approval of the Minister, lend any part of the fund on such terms and conditions as the directors may determine. The terms and conditions may include the execution within such time as the directors may determine of a mortgage on movable or immovable property acquired by the borrower from the utilisation of such fund and the directors may accept any such mortgage or any transfer or assignment thereof, and may sell, transfer, assign or cancel any such mortgage.

(2) The directors may, if they think fit, acquire any property if they think it necessary for the satisfaction of debts due to them by virtue of subsection (1).

Appointment and salary of secretary.  
[23 of 1950  
18 of 1969]

**13.** (1) In order that proper accounts of the fund and registers with reference thereto may be kept, the directors shall appoint a secretary and such clerks as may be necessary, whose salary shall be fixed by them and who shall be under their control and direction:

Provided that the Minister may at any time direct that the duties of the secretary and clerks shall be performed by the officers of any department.

(2) The Directors may award and pay out of the fund pensions, gratuities or allowances to any of the persons

appointed by them in pursuance of subsection (l) at the rate prescribed by, and in accordance with the provisions of the Pensions Act.

c. 27:02

Register of contributors.  
[23 of 1950  
17 of 1978]

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

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

Financial provisions.  
[8 of 1947  
6 of 1966A  
6 of 1972  
6 of 1981]

**15.** (1) All contributions made by contributors, all payments made from public funds under this Act, all interest on investments of the fund, and all sums paid under section 33(1), shall be paid into the fund.

(2) All pensions and repayments of contributions (including interest, if any) authorised by this Act, and all expenses incurred in the administration of the fund (including the obtaining of actuarial advice) shall be paid out of the fund.

(3) All moneys belonging to the fund shall be deposited in the Deposits Fund and, except as regards such part thereof as the directors shall consider expedient to retain for making payments out of the fund under this Act, shall, as far as practicable, be invested on behalf of the fund in such

securities, or employed at interest, in such manner as may be approved by the Minister. Any such investment may at any time be changed into securities so approved, and any sums required for making payments out of the fund under this Act may be raised by the sale or realisation of any investments of the fund.

Accounts of  
the fund.  
[8 of 1947  
O. 49/1953]

16. Annual accounts of the transactions of the fund during the year ended the preceding 31st December, and a statement of the assets of the fund at that date, shall be prepared by the Accountant General and shall be audited and certified every year by the Director of Audit, and shall thereafter be laid before the National Assembly, together with a report by the directors on the working of the fund, not later than the ensuing 30th June.

Valuation of  
fund.  
[8 of 1947]

17. The fund shall be valued from time to time as directed, and by an actuary approved by the Minister, and the actuary shall make a report to the Minister, in which there shall be set out the methods by which in his opinion any surplus in the fund may appropriately be dealt with or any deficit may appropriately be made good, whether by way of any adjustment of contributions or benefits or otherwise, and if the Minister shall approve of any such method which would not necessitate amendment of this Act, regulations under this Act may be made for giving effect thereto.

### CONTRIBUTIONS TO THE FUND

Contributors.

18. Subject to this Act, all officers shall be contributors.

When insured  
officer may  
remain under  
the provisions  
of Public  
Officers  
(Insurance)  
Act.

19. (1) Any male person of the public service on the unfixed establishment who has effected insurance under and in accordance with the provisions of the Public Officers (Insurance) Act and who is appointed to any office named or described in the annual estimates as on the fixed establishment of Guyana may elect either to remain under the Public Officers (Insurance) Act, or, if otherwise qualified



[6 of 1972]  
c. 27:10  
Cap. 68  
1953 Ed.

under this Act, to become a contributor.

(2) The option shall be exercised by all the officers within six months from the date when they become eligible to exercise the option by notices in writing delivered to the secretary of the widows and orphans fund and to the Accountant General at their respective offices, and any officer failing to exercise the option within that time shall be deemed to have elected to come under this Act.

Rates of  
contribution.

[4 of 1972  
6 of 1972  
17 of 1978  
6 of 1981  
7 of 1984]

20. (1) The rates of contribution shall be as follows:

- (a) a contributor shall contribute at the annual rate of five per cent of the maximum salary of his office;
- (b) no officer shall be required to contribute at a higher rate than three hundred dollars a year, and no officer shall be allowed to contribute at a higher annual rate than seven hundred and twenty dollars in all.

(2) All annual contributions shall be paid in monthly instalments, which shall be deducted from the salaries or pensions of contributors by the Accountant General or, in the case of payments made by the Crown agents for overseas Governments and Administrations in the United Kingdom, by the Crown agents on each occasion of payment of salary or pension, and shall be placed to the credit of the fund.

(3) The first monthly deduction shall be in respect of the month in which they were appointed as officers.

(4) If a contributor is on leave on half salary, or under interdiction, or on leave without salary, he shall still be liable to contribute at the ordinary rate, and in the last mentioned case, if he does not himself pay to the Accountant

General or to the Crown agents, as the case may be, his contributions during the period when he is on leave without salary, the amount of his contribution in arrear shall be deducted from the first payment of salary subsequent to that leave.

(5) Increases of contribution shall rank as if they were fresh entrances at the respective ages of husband and wife when the increase takes place.

(6) There shall be charged and paid out of the Consolidated Fund to the fund an amount representing an additional annual rate of one per cent of the maximum salaries of contributors who are members of the Guyana Police Force or the Guyana Fire Service or the Guyana Defence Force having regard to the special nature of their duties.

Where salary is incremental a temporary maximum may be fixed by order for purposes of contribution.  
[3 of 1934  
34 of 1956  
6 of 1966A  
6 of 1972]

**21.** (1) Notwithstanding section 20(1)(a) and (b) where the salary of an office is on an incremental scale the Minister may, by order, fix one or more intermediate amounts in such scale as a maximum salary for the purpose of contributions under the said paragraphs:

Provided that any order under this section shall cease to have effect when an officer's salary shall have attained the amounts so fixed.

(2) Any order made under subsection (1) may be expressed to take effect on a date prior to the date on which the order is made.

Period of contribution.  
[7 of 1958  
6 of 1966A  
17 of 1978]

**22.** Subject to this Act, all annual contributions shall be made until the contributor dies or has attained the age of fifty-five years.

When an officer who, on

**23.** Where a contributor leaves the public service, with or without pension, on transfer, retirement, removal or

leaving the service is married or a widower with children of pensionable age may cease to contribute. [8 of 1947 17 of 1978]

otherwise than by dismissal, he may cease to contribute and to have any rights under this Act—

- (a) where at the time he so leaves the public service he has no wife but has children of pensionable age under this Act, when the last of those children ceases to be of such pensionable age;
- (b) where at the time he so leaves the public service he is a married man with or without children of pensionable age under this Act, if he subsequently becomes a widower or when the last of those children ceases to be of such pensionable age whichever event shall have last happened.

Repayment of contributions to bachelor or widower without children of pensionable age. [8 of 1947 23 of 1950 17 of 1978]

**24. (1)** Save as otherwise expressly provided in this Act no contributions thereunder shall be repaid.

(2) Where a contributor, being without wife or children of pensionable age—

- (a) dies; or
- (b) leaves the public service, with or without pension, on transfer, retirement, removal or otherwise than by dismissal, and ceases to contribute; or
- (c) is dismissed from the public service,

he shall thereupon cease to be a contributor for the purposes of this Act and there shall be paid out of the fund to him, or to his legal personal representative, the following amount, less any debt due to the State:

- (i) in the case of a bachelor who

has never transmitted any declaration to the directors as to the names and date of birth of any child as required by section 32, the amount of the contributions paid by him with compound interest thereon; and

- (ii) in the case of a widower or of a bachelor who has never transmitted any declaration to the directors as to the names and date of birth of any child as required by section 32, the amount of the contributions paid by him during the period from the death of his last wife or the ceasing to be of pensionable age of his last child, whichever event shall have last happened, with compound interest thereon:

Provided that where such a contributor is dismissed from the public service for misconduct, the contributions shall be repaid without interest.

(3) For the purposes of subsection (2), interest shall be calculated at the rate of two and a half per cent per annum, with annual rests at the 31st December in each year, the interest beginning to accrue on the first day of the month following the day upon which the first contribution is paid and ceasing on the last day of the month preceding the day upon which payment under subsection (2) is made.

Right to  
continue  
contributions  
in full on  
reduced

**25. (1)** Whenever the salary of a contributor becomes reduced by abatement of his emoluments, he may elect to continue to contribute upon the higher salary which he was receiving previous to the reduction, and subject to the same

income.  
[8 of 1947]

terms and conditions as if he had continued to draw the higher salary:

Provided that—

- (a) he shall notify his election to the directors within four months after the date of the abatement; and
- (b) if he fails to do so within four months or such further time as the Minister may in any special case direct, or if he dies before he has done so he shall be deemed to have elected to contribute on the lower salary; and
- (c) any election under paragraph (a) or (b) of this proviso shall be irrevocable.

(2) If the contributor does not elect to continue to contribute upon the higher salary, and contributes on the lower salary, any pension to his widow or children shall be diminished by the same amount as that whereby it would have been increased if his salary had been increased and not diminished.

Contributions after retirement on pension of married contributor who is a widower with children of pensionable age.  
[8 of 1947  
17 of 1978]

- 26. (1)** (a) Except as is otherwise provided in subsection (2), where a contributor who is married or has children of pensionable age retires from the public service and is granted a pension from public funds, he may—
- (i) contribute at a rate appropriate to the amount of his pension; or
  - (ii) by notice addressed to the directors and served on the secretary within four months after the date of his retirement

or within such further time as the Minister may in any special case direct, elect to continue to contribute at the rate at which he was contributing immediately prior to his retirement.

- (b) Where no such notice is served on the secretary within the time so specified, the contributor shall be deemed to have elected to contribute at a rate appropriate to the amount of his pension:

Provided that where the contributor dies before the expiration of the time so specified, he shall be deemed to have elected to contribute at the rate at which he was contributing immediately prior to his retirement.

- (c) Except as is otherwise provided in subsection (4), where the contributor elects to contribute at a rate appropriate to the amount of his pension, the pension payable under this Act in respect of him shall be reduced by the amount by which it would have been increased if the contributions had been increased instead of reduced.

- (2) (a) Where a contributor who is married or has children of pensionable age retires from the public service on the ground of ill-health before attaining the age of fifty-five years and is granted a pension from public funds,

he shall continue to contribute at the rate at which he was contributing immediately prior to his retirement unless and until, by notice in writing addressed to the directors and served on the secretary, he elects—

- (i) to contribute at a rate appropriate to the amount of his pension; or
  - (ii) to cease to contribute as from the first day of the month in which such notice is so served.
- (b) If such a contributor shall so elect, his contributions shall be reduced, or shall cease, as the case may be.
- (c) A contributor may elect under this subsection to cease to contribute notwithstanding that he shall have previously elected to contribute as provided in paragraph (a)(i).
- (d) If the whole or any part of a monthly contribution of a contributor referred to in paragraph (a) shall remain unpaid for a period of four months, he shall be deemed to have elected to cease to contribute on the first day of the month in respect of which such contribution was payable:

Provided that if in any special case the Minister shall so direct, this paragraph shall have effect as if for the reference to four months there were substituted a reference to such longer period as the Minister may determine.

- (3) Except as otherwise provided in subsection

(2)(c), every election under this section shall be irrevocable.

(4) Any pension payable under this Act in respect of a contributor referred to in subsection (2)(a) shall be computed as if such contributor had died on the day preceding the date of his retirement—

- (a) if his death shall occur not later than three years after the date of his retirement and if at the date of his death he shall be contributing at a rate appropriate to the amount of his pension;
- (b) if his death shall occur not later than two years after the date of his retirement and if at the date of his death he shall have ceased to contribute.

(5) Where an officer has elected, or has been compelled, to receive a reduced pension and gratuity in lieu of the pension which he might have received but for such election or compulsion, his pension shall, for the purpose of calculating under this section his contributions at a rate appropriate to the amount of his pension, be deemed to be the amount of the unreduced pension which he might have so received.

Right of contributor retiring or deprived of his office to continue to contribute.  
[17 of 1978]

27. (1) A contributor who retires voluntarily, or is deprived of the office in respect of which he contributes by its abolition, but who is not granted a pension, may continue to contribute from the date of his retirement or the deprivation of office on the salary which he was receiving at that date, at the same rate and subject to the same terms and conditions as if he had remained in the public service and continued to receive that salary.

(2) If the contributor ceases to contribute, or any



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

Retirement  
on the  
ground of ill-  
health  
without  
pension.  
[8 of 1947  
17 of 1978]

**28.** If a contributor who is married or has children of pensionable age retires from the public service on the ground of ill-health and is not granted a pension from public funds, any pension under this Act payable in respect of such contributor shall, if his death shall occur not later than two years after the date of his retirement, be computed, whether or not at the time of his death such contributor was contributing at the rate at which he was contributing immediately prior to his retirement, as if he had died on the day preceding such date.

Provisions for  
case of  
officers  
transferred to  
other  
employment  
under a  
Common-  
wealth  
Government.  
[17 of 1978]

**29.** (1) A contributor who is transferred from the service of this Government to any public office under another Commonwealth Government may continue to contribute from the date when he ceases to hold office in the service of this Government on salary which he was receiving at the date of the transfer, at the same rate and subject to the same terms as if he had remained in the service of this Government and continued to receive the salary which he was receiving at the date of the transfer.

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

Pension to  
widow and  
children on

**30.** A married contributor or a contributor with children of pensionable age under this Act, who is dismissed from the service shall cease to contribute to the fund, but his

dismissal of  
officer.  
[17 of 1978]

widow and children shall be entitled, on his death, to a pension computed on the basis of the interest acquired by him at the date of his dismissal.

Exemptions.  
[4 of 1972]

**31.** (1) The following shall not be eligible to become contributors:

- (a) the President, and his private secretaries and aides de camp if not contributors before they held those positions;
- (b) persons temporarily employed on special missions;
- (c) persons who have attained the age of fifty-five.

(2) No officer shall be required to become a contributor while he is contributing to an approved scheme:

Provided that—

- (a) where the officer's salary exceeds by five hundred dollars or more the amount on which he is contributing to an approved scheme, he shall contribute on the excess in accordance with section 20; and
- (b) no claim for exemption under this subsection shall be valid unless it is made in writing to the directors within three months after the officer's arrival in Guyana; and
- (c) an officer who has claimed exemption under this subsection may not subsequently become a contributor

unless—

- (i) his salary is five hundred dollars or more in excess of the amount on which he is contributing to an approved scheme; or
  - (ii) he ceases to contribute to that scheme; or
  - (iii) he marries; or
  - (iv) he leaves the public service and is subsequently reappointed to it; and
- (d) nothing in this subsection shall exempt an officer who, on appointment or re-appointment to the public service, is already a contributor from continuing to contribute to the fund.

#### INFORMATION TO BE FURNISHED BY CONTRIBUTOR

Particulars of  
information.  
[17 of 1978]

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

- (a) the date of the contributor so becoming liable;
- (b) the full names of the contributor;
- (c) the date of birth of the contributor;
- (d) the date of the marriage of the contributor, if married;
- (e) the maiden name in full of the wife of the contributor and the date of birth,

or the full names of the husband and the date of his birth, as the case may be, the names in full and the date of birth of each child of the contributor, if any, furnishing such proof of the statement as may be required by the directors.

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

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

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

Non-  
performance  
of duty or  
giving false  
information.  
[6 of 1972  
6 of 1997]

**33.** (1) Every contributor who, in the judgment of the directors, fails, omits, or refuses, to perform any duty laid upon him, or to do any act required of him, by this Act may be adjudged by the directors to pay for each failure, omission, or refusal, a fine of four thousand eight hundred and seventy-five dollars.

(2) Every contributor who, in the judgment of the directors furnishes any false information or makes any false declaration, shall, at the discretion of the directors, and subject to the consent of the Minister, forfeit all or any part of his rights under this Act.

(3) The Accountant General shall, on the judgment

of the directors being notified to him, deduct the penalty from the first moneys payable to the officer as salary or otherwise and pay the amount to the credit of the fund.

Preservation  
of secrecy.  
[17 of 1978  
6 of 1997]

**33A.** (1) Except for the purpose of the performance of his duties or the exercise of his functions or when lawfully required to do so by any court or under the provisions of any law a director or the secretary or a clerk appointed by the directors pursuant to section 13 shall not disclose to any person any information which he has acquired in the performance of his duties or the exercise of his functions.

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

### PENSIONS TO DEPENDANTS

Exclusion  
from benefits.

**34.** (1) No widow whose marriage to a contributor was contracted after he had ceased to contribute, and no child of that marriage, shall be entitled to a pension.

(2) No widow of a contributor who dies within one year from the date of his marriage shall be entitled to a pension unless a child is born of that marriage:

Provided that the directors may, with the consent of the Minister, award to the widow all or any part of the pension to which she would have been entitled but for this subsection.

Duration of  
pension to  
child.  
[8 of 1947  
20 of 1952  
17 of 1978]

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

Tables and  
instructions.

**36.** All pensions accruing in respect of salary of contributors shall be calculated according to the tables and

the instructions.

New tables  
may be  
prescribed by  
the Minister.  
[3 of 1934  
6 of 1972]

**37.** (1) The Minister may by order prescribe tables (hereinafter referred to as "the new tables") in the place of the original tables contained in Part I of the Schedule.

(2) All pensions accruing in respect of the contributions of any officer who becomes a contributor after the 23rd February, 1934, shall be calculated according to the new tables.

Option to  
contributors  
prior to 24th  
February  
1934, to elect  
to have  
pension  
calculated  
under new  
tables.  
[3 of 1934]

**38.** Any officer who became a contributor prior to the 24th February, 1934, may, by notice in writing delivered to the secretary within six months after the publication of the order prescribing the new tables, elect that any pension in respect of his contributions shall be calculated according to the new tables, and thereafter any such pension shall be so calculated.

New benefit  
tables.  
[23 of 1950  
4 of 1972]

**39.** The new benefit tables in Part I of the Schedule are hereby substituted for the new tables prescribed by the Widows and Orphans Pension Order, (No. 2), 1934, and the original tables.

Application  
of new  
benefit tables.  
[23 of 1950  
6 of 1966A]

**40.** The new benefit tables shall apply to—

- (a) all pensions accruing in respect of the contributions of all officers who joined the fund after the 31st December, 1948;
- (b) all pensions accruing in respect of increases in contributions made on or after the 1st January, 1949, by officers who were contributors to the fund on the 31st December, 1948; and

- (c) all pensions in respect of contributions made to the fund by officers who at the 31st December, 1948, were bachelors, such pensions to be calculated as from the date of their marriage.

Revised  
tables.  
[23 of 1950  
7 of 1958  
6 of 1966A]

**41.** Notwithstanding any of the provisions of this Act, the revised tables appearing immediately after the new benefit tables in Part I of the Schedule shall apply to—

- (a) all pensions accruing in respect of the contributions of all officers who joined the fund after the 31st December, 1953;
- (b) all pensions accruing in respect of increases in contributions made on or after the 1st January, 1954, by officers who were contributors to the fund on the 31st December, 1953; and
- (c) all pensions in respect of contributions made to the fund by officers who at the 31st December, 1953, were bachelors, such pensions to be calculated as from the date of their marriage.

Revised  
tables  
effective in  
August, 1978.  
[17 of 1978]

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

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

(3) All pensions in respect of contributions made to the fund by officers who at 1st August, 1978, were bachelors or spinsters shall be calculated as from the dates of their marriage in accordance with the revised tables in Part IA of the schedule.

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

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

Pensions registered in respect of contributors who are not married.  
[17 of 1978]

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

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

Pensions to adopted

**43.** (1) A child adopted by a contributor shall, for the purposes of this Act, be deemed to be the child of the



children.  
[7 of 1958  
17 of 1978]

contributor, if—

- (a) the living contributor adopted the child before he retired from the public service;
- (b) the contributor was under the age of fifty-five at the time of the adoption; and
- (c) the adoption was in accordance with the law of the place where the contributor was resident at the time of the adoption.

(2) The child of a living contributor who is adopted by any other person in accordance with the law of the place where such person was resident at the time of the adoption shall not be entitled to benefit under this Act in respect of the contributor unless the contributor so elects by notice addressed to the directors and served on the secretary within twelve months of the date of the adoption order or within such longer period as the Minister may permit:

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

(3) Nothing in this section shall entitle an adopted child to be paid a pension or a share in any pension where the payment to him of such pension or such share would diminish the pension or the share of any pension immediately payable or being paid at the date on which this section comes into operation to the widow or to any child or children by marriage of the contributor.

Divorce.  
[17 of 1978]

44. (1) A wife whom a contributor has divorced, or who has obtained a decree of divorce against a contributor, in a court within the Commonwealth shall, for the purposes of this Act, be deemed to have died.

Separation.

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

Division of  
pension.  
[17 of 1978]

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

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

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

46. – 47 [Repealed by Act 17 Of 1798]

Mode and conditions of payment of pension.  
[17 of 1978]

48. The pension payable to any person entitled thereto shall begin upon the death of the contributor or of his widow, as the case may be, and shall accrue daily and shall be paid monthly, but before any payment the directors may require proof that the widow or child is alive and entitled to the pension claimed by the widow or child.

Appointment of persons to receive payment on behalf of minors.

49. (1) Whenever a minor is entitled to payment of a pension or portion of a pension, the directors may appoint some fit and proper person to whom the pension or portion thereof shall be paid on behalf of the minor.

(2) The appointment shall be in writing under the hand of at least three of the directors, and the receipt of the person appointed shall be a legal discharge for the payment of the pension or portion thereof.

Payment of pension to person acting on behalf of children deserted or abandoned.  
[17 of 1978]

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

Pension not assignable.

51. No pension payable under this Act shall be assigned or transferred, or be attached, or levied upon, or arrested, or taken in execution on account of any debt or payment due by the person to whom it is payable, and every assignment or transfer thereof shall be absolutely null and void.

Adaptation and modification of the provisions of this Act.

51A. After the commencement of this section—

- (a) the provisions of this Act shall, as they apply in relation to a male contributor and his dependants on his

[17 of 1978]

death, apply with the necessary adaptations and modifications in relation to a female contributor;

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

Decision of questions arising under the Act.

**52.** If any question arises as to whether any person is an officer or contributor within the meaning of this Act, or as to whether any person is entitled to any pension as the widow or child of a contributor, or as to the amount of pension to which any widow or child is entitled, or as to the meaning or construction to be assigned to any section of this Act, or to any rule or regulation made under the provisions hereof, the directors are hereby required, on the application of the officer, or contributor, or widow, or child, to submit that question for decision to the Minister; and the decision of the Minister thereon shall be final.

Regulations.

**53.** (1) The directors may from time to time, subject to the approval of the Minister, make regulations for the better carrying into effect of this Act.

Instruction for use of tables.

(2) The instructions shall have the same force and effect as if they were regulations and had been so approved.

ss. 2 and 37  
[7 of 1958  
6 of 1966A]

SCHEDULE

PART 1

THE ORIGINAL TABLES

TABLE A

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

Age of husband last birthday	Age of wife last birthday										
	15	20	25	30	35	40	45	50	55	60	65
18	.542	.564	.589	.620	.661	.714	.784	.874	.984	1.119	1.292
19	.524	.545	.569	.599	.638	.689	.757	.843	.949	1.078	1.243
20	.508	.528	.550	.579	.617	.666	.731	.814	.916	1.041	1.199
21	.492	.511	.533	.560	.597	.644	.707	.786	.886	1.006	1.156
22	.477	.495	.516	.543	.578	.623	.684	.761	.856	.972	1.115
23	.462	.480	.500	.526	.560	.604	.662	.736	.829	.941	1.078
24	.449	.466	.486	.510	.542	.585	.641	.713	.802	.912	1.043
25	.436	.452	.471	.495	.526	.567	.622	.691	.778	.883	1.010
26	.423	.439	.457	.480	.510	.550	.603	.670	.753	.855	.979
27	.411	.426	.444	.467	.496	.534	.585	.650	.731	.830	.949
28	.400	.415	.432	.453	.481	.519	.568	.631	.709	.806	.921
29	.389	.404	.420	.441	.468	.504	.551	.613	.689	.782	.895
30	.378	.393	.408	.429	.455	.490	.536	.595	.669	.759	.869
31	.368	.382	.397	.417	.442	.476	.521	.578	.651	.738	.845
32	.359	.372	.387	.406	.431	.464	.507	.563	.633	.718	.821
33	.350	.363	.377	.395	.419	.451	.494	.548	.616	.698	.799
34	.341	.353	.367	.385	.409	.439	.481	.533	.600	.680	.778
35	.333	.345	.359	.375	.399	.428	.468	.520	.585	.663	.758
36	.325	.336	.350	.366	.389	.418	.457	.507	.570	.647	.739
37	.317	.329	.342	.358	.382	.408	.446	.496	.557	.631	.722
38	.310	.321	.334	.349	.371	.399	.436	.484	.544	.617	.706
39	.303	.314	.327	.342	.362	.390	.427	.474	.532	.604	.691
40	.297	.307	.320	.335	.354	.382	.418	.464	.522	.592	.677
41	.291	.301	.313	.328	.347	.374	.410	.455	.512	.580	.665
42	.285	.295	.307	.321	.340	.367	.402	.446	.503	.570	.653
43	.280	.290	.302	.316	.334	.360	.395	.438	.494	.561	.642
44	.274	.284	.295	.309	.327	.353	.388	.431	.486	.552	.633
45	.269	.279	.290	.304	.322	.348	.381	.424	.478	.544	.625
46	.265	.274	.285	.299	.317	.343	.375	.418	.471	.536	.616
47	.260	.270	.281	.295	.313	.339	.371	.412	.465	.531	.609
48	.255	.265	.276	.290	.308	.334	.366	.406	.459	.524	.604
49	.251	.261	.272	.286	.304	.330	.362	.402	.455	.520	.599
50	.247	.256	.267	.281	.300	.326	.358	.398	.450	.515	.595
51	.243	.252	.263	.277	.295	.321	.353	.392	.444	.509	.589
52	.239	.248	.259	.273	.291	.317	.349	.388	.440	.505	.585
53	.235	.244	.255	.269	.287	.313	.345	.384	.436	.501	.581
54	.231	.240	.251	.265	.283	.309	.341	.380	.432	.497	.577
	.228	.236	.247	.261	.279	.305	.337	.376	.428	.493	.573
	.225	.232	.243	.257	.275	.301	.333	.372	.424	.489	.569
	.222	.229	.240	.254	.272	.298	.330	.369	.421	.486	.566
	.219	.225	.236	.250	.268	.294	.326	.365	.417	.482	.562
	.217	.222	.233	.247	.265	.291	.323	.362	.414	.479	.559
		.223	.234	.248	.266	.292	.324	.363	.415	.480	.560
			.231	.244	.262	.288	.320	.359	.411	.476	.556

LAWS OF GUYANA

TABLE B

THE YEARLY PENSION PAYABLE BY MONTHL INSTALMENTS, WHICH A YEARLY CONTRIBUTION OF 1, PAYABLE BY MONTHLY INSTALMENTS, WILL SECURE

Age of husband last birthday	Age of wife last birthday										
	15	20	25	30	35	40	45	50	55	60	65
18	5.661	5.883	6.143	6.470	6.898	7.454	8.183	9.118	10.270	11.680	13.480
19	5.429	5.643	5.888	6.199	6.602	7.137	7.834	8.722	9.824	11.160	12.870
20	5.210	5.414	5.647	5.943	6.327	6.836	7.501	8.354	9.402	10.680	12.310
21	5.003	5.196	5.420	5.700	6.067	6.552	7.190	7.998	9.007	10.230	11.760
22	4.805	4.990	5.204	5.471	5.822	6.285	6.891	7.667	8.632	9.802	11.240
23	4.618	4.796	4.998	5.254	5.590	6.033	6.610	7.354	8.281	9.399	10.770
24	4.439	4.606	4.803	5.047	5.364	5.786	6.343	7.052	7.938	9.012	10.320
25	4.267	4.427	4.615	4.847	5.151	5.556	6.090	6.767	7.616	8.644	9.895
26	4.101	4.255	4.433	4.657	4.945	5.331	5.841	6.494	7.303	8.291	9.486
27	3.945	4.092	4.262	4.476	4.754	5.124	5.612	6.233	7.011	7.960	9.105
28	3.794	3.934	4.097	4.299	4.568	4.922	5.388	5.983	6.730	7.644	8.740
29	3.648	3.784	3.937	4.135	4.387	4.726	5.171	5.746	6.460	7.332	8.391
30	3.508	3.638	3.785	3.975	4.216	4.539	4.968	5.520	6.204	7.037	8.052
31	3.373	3.498	3.638	3.819	4.050	4.360	4.771	5.297	5.958	6.756	7.732
32	3.243	3.364	3.498	3.669	3.892	4.190	4.585	5.089	5.717	6.486	7.423
33	3.118	3.234	3.361	3.525	3.739	4.023	4.403	4.888	5.492	6.229	7.132
34	2.997	3.107	3.230	3.385	3.593	3.864	4.227	4.690	5.274	5.979	6.842
35	2.881	2.985	3.106	3.252	3.453	3.712	4.058	4.505	5.064	5.741	6.567
36	2.768	2.867	2.983	3.125	3.315	3.565	3.897	4.326	4.861	5.516	6.307
37	2.661	2.757	2.867	3.003	3.183	3.426	3.745	4.159	4.673	5.298	6.063
38	2.559	2.650	2.757	2.885	3.058	3.289	3.598	3.997	4.494	5.094	5.828
39	2.460	2.545	2.648	2.772	2.936	3.165	3.459	3.841	4.316	4.898	5.604
40	2.363	2.445	2.541	2.664	2.819	3.041	3.323	3.688	4.150	4.710	5.388
41	2.268	2.346	2.438	2.556	2.706	2.917	3.192	3.543	3.987	4.523	5.181
42	2.176	2.251	2.338	2.451	2.595	2.796	3.063	3.402	3.832	4.348	4.977
43	2.084	2.158	2.239	2.349	2.486	2.678	2.938	3.263	3.676	4.178	4.785
44	1.993	2.063	2.140	2.245	2.378	2.560	2.814	3.127	3.525	4.004	4.593
45	1.902	1.971	2.044	2.141	2.273	2.445	2.692	2.993	3.372	3.840	4.409
46	1.810	1.877	1.945	2.038	2.165	2.331	2.565	2.859	3.223	3.671	4.215
47	1.717	1.782	1.847	1.934	2.054	2.214	2.436	2.721	3.073	3.507	4.026
48	1.624	1.685	1.748	1.828	1.944	2.094	2.305	2.583	2.917	3.334	3.840
49	1.528	1.586	1.646	1.721	1.831	1.976	2.171	2.446	2.764	3.164	3.643
50	1.425	1.478	1.537	1.605	1.707	1.847	2.029	2.294	2.597	2.970	3.438
51	1.319	1.368	1.425	1.488	1.581	1.714	1.888	2.132	2.427	2.783	3.220
52	1.211	1.255	1.308	1.366	1.450	1.575	1.737	1.962	2.247	2.583	3.001
53	1.095	1.135	1.184	1.239	1.312	1.427	1.576	1.781	2.054	2.362	2.757
54	.973	1.007	1.051	1.101	1.165	1.270	1.405	1.586	1.886	2.130	2.493
55	.844	.873	.910	.956	1.011	1.101	1.225	1.382	1.621	1.878	2.202

TABLE C

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

Age of husband last birthday	Age of wife last birthday										
	15	20	25	30	35	40	45	50	55	60	65
18	1.844	1.774	1.699	1.613	1.513	1.400	1.276	1.145	1.016	.894	.774
19	1.907	1.834	1.758	1.670	1.568	1.450	1.321	1.187	1.054	.928	.804
20	1.970	1.895	1.817	1.727	1.622	1.501	1.368	1.228	1.091	.961	.834
21	2.033	1.957	1.877	1.784	1.676	1.552	1.415	1.272	1.129	.995	.865
22	2.098	2.020	1.937	1.842	1.731	1.604	1.463	1.315	1.168	1.028	.897
23	2.163	2.083	1.998	1.901	1.787	1.656	1.511	1.358	1.206	1.063	.927
24	2.228	2.148	2.060	1.960	1.844	1.710	1.560	1.403	1.246	1.097	.959
25	2.295	2.213	2.122	2.021	1.902	1.763	1.608	1.447	1.286	1.133	.990
26	2.364	2.278	2.186	2.082	1.960	1.818	1.661	1.493	1.327	1.169	1.022
27	2.432	2.345	2.251	2.143	2.018	1.872	1.710	1.539	1.368	1.205	1.054
28	2.501	2.412	2.316	2.207	2.079	1.928	1.761	1.586	1.410	1.241	1.086
29	2.571	2.479	2.382	2.268	2.138	1.985	1.814	1.632	1.452	1.279	1.118
30	2.643	2.548	2.449	2.332	2.199	2.042	1.866	1.680	1.494	1.317	1.151
31	2.715	2.618	2.517	2.398	2.260	2.100	1.919	1.729	1.537	1.355	1.184
32	2.787	2.687	2.584	2.463	2.322	2.157	1.972	1.776	1.581	1.393	1.218
33	2.860	2.757	2.653	2.530	2.386	2.217	2.026	1.825	1.624	1.432	1.251
34	2.934	2.831	2.723	2.598	2.447	2.276	2.081	1.875	1.668	1.471	1.285
35	3.007	2.902	2.789	2.666	2.509	2.334	2.135	1.923	1.711	1.509	1.319
36	3.080	2.975	2.860	2.730	2.575	2.393	2.189	1.972	1.755	1.547	1.353
37	3.154	3.044	2.928	2.796	2.637	2.450	2.241	2.018	1.796	1.585	1.385
38	3.226	3.115	2.994	2.862	2.699	2.510	2.294	2.065	1.837	1.620	1.416
39	3.296	3.186	3.062	2.925	2.761	2.562	2.344	2.111	1.878	1.655	1.447
40	3.366	3.254	3.130	2.986	2.822	2.616	2.394	2.157	1.917	1.689	1.476
41	3.436	3.322	3.197	3.049	2.880	2.672	2.442	2.200	1.955	1.723	1.505
42	3.504	3.388	3.262	3.112	2.938	2.727	2.489	2.242	1.990	1.754	1.532
43	3.574	3.452	3.327	3.172	2.996	2.782	2.535	2.283	2.026	1.783	1.557
44	3.643	3.519	3.392	3.234	3.053	2.837	2.580	2.322	2.060	1.813	1.581
45	3.712	3.582	3.455	3.297	3.106	2.888	2.622	2.359	2.094	1.839	1.601
46	3.781	3.647	3.518	3.358	3.161	2.936	2.668	2.394	2.123	1.864	1.624
47	3.849	3.710	3.578	3.418	3.220	2.986	2.714	2.429	2.151	1.885	1.642
48	3.916	3.774	3.637	3.478	3.270	3.036	2.759	2.461	2.179	1.907	1.656
49	3.980	3.836	3.695	3.534	3.323	3.079	2.802	2.487	2.200	1.923	1.670
50	4.048	3.903	3.752	3.594	3.380	3.123	2.844	2.515	2.222	1.943	1.688
51	4.123	3.973	3.816	3.654	3.439	3.171	2.879	2.550	2.240	1.953	1.688
52	4.186	4.039	3.873	3.710	3.494	3.218	2.918	2.582	2.255	1.962	1.689
53	4.253	4.104	3.936	3.761	3.550	3.264	2.955	2.616	2.267	1.972	1.690
54	4.321	4.172	3.999	3.816	3.606	3.310	2.990	2.649	2.276	1.972	1.685
55	4.387	4.239	4.070	3.871	3.663	3.362	3.021	2.679	2.283	1.971	1.681
56	4.451	4.313	4.135	3.928	3.717	3.414	3.056	2.693	2.297	1.959	1.660
57	4.503	4.375	4.204	3.984	3.760	3.462	3.086	2.714	2.310	1.946	1.637
58	4.568	4.441	4.269	4.039	3.801	3.509	3.116	2.726	2.318	1.919	1.611
59	4.607	4.500	4.331	4.094	3.841	3.554	3.142	2.730	2.322	1.881	1.566

LAWS OF GUYANA

ss. 37 and 38

THE NEW TABLES  
 (see footnote to s. 37) TABLE A  
 THE YEARLY PENSION TO WIDOW, PAYABLE BY MONTHLY INSTALMENTS,  
 SECURED BY A SINGLE PAYMENT OF 1  
 Interest 6 per cent *per annum*

Age of husband last birthday	Age of wife last birthday										
	15	20	25	30	35	40	45	50	55	60	65
18	.463	.488	.518	.556	...	...	...	...	...	...	...
9	.448	.474	.503	.541	...	...	...	...	...	...	...
20	.435	.459	.488	.524	.571	...	...	...	...	...	...
1	.422	.444	.474	.508	.552	...	...	...	...	...	...
2	.410	.431	.459	.493	.535	...	...	...	...	...	...
3	.398	.418	.444	.478	.518	...	...	...	...	...	...
4	.386	.405	.431	.463	.503	...	...	...	...	...	...
25	.375	.392	.417	.448	.488	.541	...	...	...	...	...
6	.364	.380	.403	.435	.472	.524	...	...	...	...	...
7	.352	.369	.391	.420	.457	.508	...	...	...	...	...
8	.341	.357	.379	.407	.442	.490	...	...	...	...	...
9	.331	.346	.366	.392	.427	.474	...	...	...	...	...
30	.321	.334	.355	.379	.413	.457	.515	...	...	...	...
1	.311	.324	.344	.366	.398	.441	.498	...	...	...	...
2	.301	.313	.332	.355	.385	.426	.481	...	...	...	...
3	.292	.304	.322	.342	.372	.412	.465	...	...	...	...
4	.282	.294	.311	.331	.360	.398	.450	...	...	...	...
35	.274	.285	.300	.321	.347	.385	.435	.500	...	...	...
6	.265	.276	.291	.310	.336	.372	.420	.481	...	...	...
7	.256	.267	.281	.299	.324	.358	.405	.463	...	...	...
8	.258	.248	.271	.289	.312	.345	.389	.446	...	...	...
9	.240	.250	.262	.279	.300	.331	.373	.431	...	...	...
40	.233	.242	.253	.268	.289	.317	.358	.415	...	...	...
1	.225	.233	.244	.258	.279	.305	.344	.398	.493	...	...
2	.217	.225	.236	.249	.268	.293	.330	.382	.474	.493	...
3	.210	.217	.228	.240	.258	.282	.316	.366	.455	.472	...
4	.203	.210	.220	.231	.248	.271	.304	.351	.437	.452	...
45	.196	.203	.212	.223	.239	.260	.292	.336	.418	.435	...
6	.189	.196	.204	.216	.230	.251	.280	.322	.400	.417	...
7	.183	.189	.198	.208	.222	.241	.269	.308	.383	.400	.515
8	.177	.183	.191	.201	.214	.232	.258	.295	.368	.385	.495
9	.171	.177	.185	.194	.206	.223	.248	.283	.352	.369	.476
50	.166	.172	.179	.187	.199	.215	.239	.272	.338	.355	.459
1	.161	.166	.173	.181	.192	.207	.229	.262	.324	.340	.442
2	.156	.161	.167	.175	.186	.200	.221	.251	.311	.327	.427
3	.151	.156	.162	.169	.180	.193	.213	.242	.298	.314	.412
4	.146	.151	.157	.164	.174	.187	.205	.233	.286	.303	.397
								.225	.275	.292	.382
									.265	.281	.368
									.254		



TABLE B  
 THE YEARLY PENSION TO WIDOW, PAYABLE BY MONTHLY INSTALMENTS,  
 SECURED BY A YEARLY CONTRIBUTION OF 1, PAYABLE BY MONTHLY  
 INSTALMENTS, TERMINATING ON OR AFTER THE ATTAINMENT OF AGE 60  
 AND BEFORE THE ATTAINMENT OF AGE 61, IN ACCORDANCE WITH THE  
 PROVISIONS OF SECTION 22  
 Interest 6 per cent *per annum*.

Age of husband last birthday	Age of wife last birthday											
	15	20	25	30	35	40	45	50	55	60	65	
18	6.50	6.85	7.27	7.80	...	...	...	...	...	...	...	18
9	6.24	6.60	7.01	7.54	...	...	...	...	...	...	...	9
20	6.01	6.34	6.74	7.24	7.89	...	...	...	...	...	...	20
1	5.79	6.09	6.50	6.96	7.57	...	...	...	...	...	...	1
2	5.58	5.86	6.24	6.70	7.28	...	...	...	...	...	...	2
3	5.37	5.63	5.99	6.44	6.98	...	...	...	...	...	...	3
4	5.16	5.41	5.76	6.19	6.72	...	...	...	...	...	...	4
25	4.96	5.19	5.52	5.93	6.46	7.16	...	...	...	...	...	25
6	4.77	4.98	5.28	5.70	6.18	6.86	...	...	...	...	...	6
7	4.56	4.78	5.07	5.44	5.92	6.58	...	...	...	...	...	7
8	4.37	4.57	4.85	5.21	5.66	6.28	...	...	...	...	...	8
9	4.19	4.38	4.63	4.96	5.41	6.00	...	...	...	...	...	9
30	4.01	4.18	4.44	4.74	5.16	5.71	6.44	...	...	...	...	30
1	3.83	3.99	4.24	4.51	4.91	5.44	6.14	...	...	...	...	1
2	3.66	3.81	4.04	4.32	4.68	5.18	5.85	...	...	...	...	2
3	3.50	3.64	3.86	4.10	4.46	4.94	5.57	...	...	...	...	3
4	3.32	3.46	3.66	3.90	4.24	4.69	5.30	...	...	...	...	4
35	3.17	3.30	3.47	3.72	4.02	4.46	5.04	5.79	...	...	...	35
6	3.01	3.14	3.31	3.52	3.82	4.23	4.78	5.47	...	...	...	6
7	2.85	2.98	3.13	3.33	3.61	3.99	4.52	5.16	...	...	...	7
8	2.71	2.81	2.96	3.15	3.40	3.76	4.24	4.87	...	...	...	8
9	2.56	2.66	2.79	2.97	3.20	3.53	3.98	4.59	...	...	...	9
40	2.42	2.52	2.63	2.79	3.02	3.30	3.72	4.32	5.13	...	...	40
1	2.28	2.36	2.47	2.61	2.82	3.09	3.48	4.03	4.80	...	...	1
2	2.13	2.21	2.32	2.45	2.63	2.88	3.24	3.75	4.47	...	...	2
3	2.00	2.06	2.17	2.28	2.45	2.68	3.01	3.48	4.16	...	...	3
4	1.87	1.93	2.02	2.12	2.28	2.49	2.79	3.23	3.84	...	...	4
45	1.73	1.79	1.87	1.97	2.11	2.30	2.58	2.97	3.54	4.36	...	45
6	1.60	1.66	1.73	1.83	1.95	2.13	2.37	2.73	3.25	4.00	...	6
7	1.48	1.53	1.60	1.68	1.80	1.95	2.18	2.49	2.98	3.66	...	7
8	1.36	1.41	1.47	1.55	1.65	1.78	1.98	2.27	2.71	3.35	...	8
9	1.24	1.29	1.34	1.41	1.50	1.62	1.80	2.05	2.45	3.03	...	9
50	1.13	1.17	1.22	1.27	1.35	1.46	1.63	1.85	2.20	2.72	3.50	50
1	1.02	1.05	1.09	1.14	1.21	1.31	1.45	1.66	1.97	2.43	3.13	1
2	.90	.93	.97	1.02	1.08	1.16	1.28	1.46	1.73	2.14	2.76	2
3	.79	.82	.85	.89	.94	1.01	1.12	1.27	1.50	1.86	2.41	3
4	.68	.71	.73	.77	.81	.87	.96	1.09	1.28	1.59	2.06	4
55	.57	.59	.61	.64	.68	.73	.80	.91	1.07	1.32	1.73	55
6	.46	.48	.50	.52	.55	.59	.65	.73	.85	1.06	1.38	6
7	.35	.36	.37	.39	.41	.45	.49	.55	.64	.79	1.04	7
8	.24	.24	.25	.27	.28	.30	.33	.37	.43	.53	.70	8
9	.12	.12	.13	.13	.14	.15	.17	.19	.22	.27	.35	9

LAWS OF GUYANA

TABLE C

THE SINGLE PAYMENT WHICH WILL SECURE A PENSION OF 1 TO WIDOW,  
PAYABLE BY MONTHLY INSTALMENTS  
Interest 6 per cent *per annum*

Age of husband last birthday	Age of wife last birthday											
	15	20	25	30	35	40	45	50	55	60	65	
18	2.16	2.05	1.93	1.80	...	...	...	...	...	...	...	18
9	2.23	2.11	1.99	1.85	...	...	...	...	...	...	...	9
20	2.30	2.18	2.05	1.91	1.75	...	...	...	...	...	...	20
1	2.37	2.25	2.11	1.97	1.81	...	...	...	...	...	...	1
2	2.44	2.32	2.18	2.03	1.87	...	...	...	...	...	...	2
3	2.51	2.39	2.25	2.09	1.93	...	...	...	...	...	...	3
4	2.59	2.47	2.32	2.16	1.99	...	...	...	...	...	...	4
25	2.67	2.55	2.40	2.23	2.05	1.85	...	...	...	...	...	25
6	2.75	2.63	2.48	2.30	2.12	1.91	...	...	...	...	...	6
7	2.84	2.71	2.56	2.38	2.19	1.97	...	...	...	...	...	7
8	2.93	2.80	2.64	2.46	2.26	2.04	...	...	...	...	...	8
9	3.02	2.89	2.73	2.55	2.34	2.11	...	...	...	...	...	9
30	3.12	2.99	2.82	2.64	2.42	2.19	1.94	...	...	...	...	30
1	3.22	3.09	2.91	2.73	2.51	2.27	2.01	...	...	...	...	1
2	3.32	3.19	3.01	2.82	2.60	2.35	2.08	...	...	...	...	2
3	3.43	3.29	3.11	2.92	2.69	2.43	2.15	...	...	...	...	3
4	3.54	3.40	3.22	3.02	2.78	2.51	2.22	...	...	...	...	4
35	3.65	3.51	3.33	3.12	2.88	2.60	2.30	2.00	...	...	...	35
6	3.77	3.62	3.44	3.23	2.98	2.69	2.38	2.08	...	...	...	6
7	3.90	3.74	3.56	3.34	3.09	2.79	2.47	2.16	...	...	...	7
8	4.03	3.87	3.69	3.46	3.21	2.90	2.57	2.24	...	...	...	8
9	4.16	4.00	3.82	3.59	3.33	3.02	2.68	2.32	...	...	...	9
40	4.30	4.14	3.96	3.73	3.46	3.15	2.79	2.41	2.03	...	...	40
1	4.45	4.29	4.10	3.87	3.59	3.28	2.91	2.51	2.11	...	...	1
2	4.61	4.44	4.24	4.01	3.73	3.41	3.03	2.62	2.20	...	...	2
3	4.77	4.60	4.39	4.16	3.88	3.55	3.16	2.73	2.29	...	...	3
4	4.93	4.76	4.55	4.32	4.03	3.69	3.29	2.85	2.39	...	...	4
45	5.10	4.93	4.72	4.48	4.19	3.84	3.43	2.98	2.50	2.03	...	45
6	5.28	5.10	4.89	4.64	4.35	3.99	3.57	3.11	2.61	2.12	...	6
7	5.46	5.28	5.06	4.81	4.51	4.15	3.72	3.25	2.72	2.21	...	7
8	5.65	5.46	5.24	4.98	4.68	4.31	3.87	3.39	2.84	2.30	...	8
9	5.84	5.64	5.42	5.16	4.85	4.48	4.03	3.53	2.96	2.40	...	9
50	6.03	5.83	5.60	5.34	5.03	4.65	4.19	3.67	3.09	2.50	1.94	50
1	6.23	6.02	5.79	5.52	5.21	4.82	4.36	3.82	3.22	2.60	2.02	1
2	6.43	6.22	5.98	5.71	5.39	4.99	4.53	3.98	3.36	2.71	2.10	2
3	6.63	6.42	6.17	5.90	5.57	5.17	4.70	4.14	3.50	2.82	2.18	3
4	6.84	6.62	6.37	6.09	5.75	5.35	4.87	4.30	3.64	2.94	2.26	4

THE NEW BENEFIT TABLES  
(see footnote to s. 37)  
TABLE A

Age of husband last birthday	Age of wife last birthday										Age of husband last birthday		
	15	20	25	30	35	40	45	50	55	60	65		
18	700	748	809	882	..	..	..	..	..	..	..	..	18
9	676	722	781	852	..	..	..	..	..	..	..	..	9
20	652	696	753	822	908	..	..	..	..	..	..	..	20
1	629	671	726	793	876	..	..	..	..	..	..	..	1
2	606	646	699	764	845	..	..	..	..	..	..	..	2
3	584	622	673	736	814	..	..	..	..	..	..	..	3
4	563	599	648	708	784	..	..	..	..	..	..	..	4
25	542	577	623	681	755	849	..	..	..	..	..	..	25
6	522	555	599	655	726	818	..	..	..	..	..	..	6
7	503	534	576	629	698	787	..	..	..	..	..	..	7
8	484	514	554	604	671	757	..	..	..	..	..	..	8
9	466	495	532	580	645	728	..	..	..	..	..	..	9
30	449	476	511	557	619	699	803	..	..	..	..	..	30
1	432	458	491	534	594	671	771	..	..	..	..	..	1
2	416	440	471	512	569	643	740	..	..	..	..	..	2
3	400	423	452	491	545	616	710	..	..	..	..	..	3
4	385	406	434	471	522	590	680	..	..	..	..	..	4
35	371	390	416	451	499	564	651	768	..	..	..	..	35
6	357	375	399	432	477	539	623	736	..	..	..	..	6
7	343	360	383	414	456	515	595	704	..	..	..	..	7
8	330	346	367	396	436	492	568	673	..	..	..	..	8
9	317	332	352	379	417	470	542	643	..	..	..	..	9
40	305	319	338	363	399	448	517	614	747	..	..	..	40
1	293	306	324	347	381	427	493	585	712	..	..	..	1
2	281	294	311	332	364	407	470	557	679	..	..	..	2
3	270	282	298	318	348	388	447	530	647	..	..	..	3
4	259	271	286	305	332	370	425	504	616	..	..	..	4
45	249	260	274	292	317	353	404	478	586	741	..	..	45
6	239	250	263	280	303	336	383	453	557	704	..	..	6
7	230	240	252	268	289	320	364	430	529	669	..	..	7
8	221	230	242	257	276	305	346	408	501	635	..	..	8
9	212	221	232	246	264	291	329	387	474	602	..	..	9
50	204	212	222	235	252	277	313	367	448	571	.758	..	50
1	196	204	213	225	241	264	298	348	423	541	.720	..	1
2	188	196	204	216	231	252	284	330	400	513	.684	..	2
3	181	188	196	207	221	241	271	313	379	486	.650	..	3
4	174	181	188	199	212	231	258	298	360	460	.618	..	4

LAWS OF GUYANA

THE YEARLY PENSION, PAYABLE BY MONTHLY  
TABLE B

THE YEARLY PENSION, PAYABLE BY MONTHLY INSTALMENTS, SECURED BY  
A YEARLY CONTRIBUTION OF 1, PAYABLE BY MONTHLY INSTALMENTS,  
TERMINATING ON OR AFTER THE ATTAINMENT OF AGE 60 AND BEFORE THE  
ATTAINMENT OF AGE 61

Age of husband last birthday	Age of wife last birthday											
	15	20	25	30	35	40	45	50	55	60		65
18	10.27	10.98	11.87	12.95	...	...	...	...	...	...	...	18
9	9.86	10.53	11.39	12.42	...	...	...	...	...	...	...	9
20	9.44	10.08	10.90	11.90	13.15	...	...	...	...	...	...	20
1	9.04	9.64	10.43	11.40	12.59	...	...	...	...	...	...	1
2	8.64	9.21	9.97	10.89	12.05	...	...	...	...	...	...	2
3	8.26	8.80	9.52	10.41	11.51	...	...	...	...	...	...	3
4	7.89	8.40	9.09	9.93	10.99	...	...	...	...	...	...	4
25	7.53	8.02	8.65	9.46	10.49	11.79	...	...	...	...	...	25
6	7.18	7.64	8.24	9.01	9.99	11.25	...	...	...	...	...	6
7	6.85	7.27	7.84	8.56	9.50	10.72	...	...	...	...	...	7
8	6.52	6.92	7.46	8.13	9.04	10.20	...	...	...	...	...	8
9	6.20	6.59	7.08	7.72	8.59	9.69	...	...	...	...	...	9
30	5.90	6.26	6.72	7.32	8.14	9.19	10.56	...	...	...	...	30
1	5.60	5.94	6.37	6.93	7.71	8.71	10.00	...	...	...	...	1
2	5.32	5.63	6.03	6.55	7.28	8.23	9.47	...	...	...	...	2
3	5.04	5.33	5.70	6.19	6.87	7.76	8.95	...	...	...	...	3
4	4.77	5.03	5.38	5.84	6.47	7.32	8.43	...	...	...	...	4
35	4.52	4.75	5.07	5.50	6.08	6.87	7.93	9.36	...	...	...	35
6	4.27	4.49	4.77	5.17	5.71	6.45	7.45	8.81	...	...	...	6
7	4.02	4.22	4.49	4.86	5.35	6.04	6.98	8.26	...	...	...	7
8	3.79	3.97	4.21	4.55	5.01	5.65	6.52	7.73	...	...	...	8
9	3.56	3.72	3.95	4.25	4.68	5.27	6.08	7.21	...	...	...	9
40	3.34	3.49	3.70	3.97	4.37	4.90	5.66	6.72	8.17	...	...	40
1	3.12	3.26	3.45	3.69	4.06	4.55	5.25	6.23	7.58	...	...	1
2	2.90	3.04	3.21	3.43	3.76	4.21	4.86	5.76	7.02	...	...	2
3	2.70	2.82	2.98	3.18	3.48	3.88	4.47	5.31	6.48	...	...	3
4	2.50	2.62	2.76	2.95	3.21	3.57	4.11	4.87	5.95	...	...	4
45	2.31	2.42	2.55	2.71	2.95	3.28	3.76	4.44	5.45	6.89	...	45
6	2.13	2.23	2.34	2.49	2.70	2.99	3.41	4.03	4.96	6.27	...	6
7	1.95	2.04	2.14	2.28	2.46	2.72	3.09	3.65	4.49	5.68	...	7
8	1.78	1.85	1.95	2.07	2.22	2.46	2.79	3.29	4.04	5.12	...	8
9	1.61	1.68	1.76	1.87	2.01	2.21	2.50	2.94	3.60	4.57	...	9
50	1.45	1.51	1.58	1.67	1.79	1.97	2.22	2.61	3.18	4.06	5.39	50
1	1.29	1.34	1.40	1.48	1.59	1.74	1.96	2.29	2.79	3.56	4.74	1
2	1.13	1.18	1.23	1.30	1.39	1.52	1.71	1.99	2.41	3.10	4.13	2
3	.99	1.02	1.07	1.13	1.20	1.31	1.48	1.70	2.06	2.65	3.54	3
4	.84	.87	.91	.96	1.02	1.11	1.24	1.44	1.74	2.22	2.98	4
55	.69	.72	.75	.79	.85	.92	1.02	1.18	1.42	1.81	2.44	55
6	.55	.57	.60	.63	.67	.73	.81	.93	1.12	1.42	1.92	6
7	.41	.43	.45	.47	.51	.55	.60	.69	.83	1.05	1.42	7
8	.28	.29	.30	.31	.34	.36	.40	.46	.54	.65	.93	8
9	.14	.14	.15	.16	.17	.18	.20	.23	.27	.34	.46	9

TABLE C

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

Age of husband last birthday	Age of wife last birthday											
	15	20	25	30	35	40	45	50	55	60	65	
18	1.43	1.34	1.24	1.13	...	...	...	...	...	...	...	18
9	1.48	1.39	1.28	1.17	...	...	...	...	...	...	...	9
20	1.53	1.44	1.33	1.22	1.10	...	...	...	...	...	...	20
1	1.59	1.49	1.38	1.26	1.14	...	...	...	...	...	...	1
2	1.65	1.55	1.43	1.31	1.18	...	...	...	...	...	...	2
3	1.71	1.61	1.49	1.36	1.23	...	...	...	...	...	...	3
4	1.78	1.67	1.54	1.41	1.28	...	...	...	...	...	...	4
25	1.85	1.73	1.61	1.47	1.32	1.18	...	...	...	...	...	25
6	1.92	1.80	1.67	1.53	1.38	1.22	...	...	...	...	...	6
7	1.99	1.87	1.74	1.59	1.43	1.27	...	...	...	...	...	7
8	2.07	1.95	1.81	1.66	1.49	1.32	...	...	...	...	...	8
9	2.15	2.02	1.88	1.72	1.55	1.37	...	...	...	...	...	9
30	2.23	2.10	1.96	1.80	1.62	1.43	1.25	...	...	...	...	30
1	2.31	2.18	2.04	1.87	1.68	1.49	1.30	...	...	...	...	1
2	2.40	2.27	2.12	1.95	1.76	1.56	1.35	...	...	...	...	2
3	2.50	2.36	2.21	2.04	1.83	1.62	1.41	...	...	...	...	3
4	2.60	2.46	2.30	2.12	1.92	1.69	1.47	...	...	...	...	4
35	2.70	2.56	2.40	2.22	2.00	1.77	1.54	1.30	...	...	...	35
6	2.80	2.67	2.51	2.31	2.10	1.86	1.61	1.36	...	...	...	6
7	2.92	2.78	2.61	2.42	2.19	1.94	1.68	1.42	...	...	...	7
8	3.03	2.89	2.72	2.53	2.29	2.03	1.76	1.49	...	...	...	8
9	3.15	3.01	2.84	2.64	2.40	2.13	1.85	1.56	...	...	...	9
40	3.28	3.13	2.96	2.75	2.51	2.23	1.93	1.63	1.34	...	...	40
1	3.41	3.27	3.09	2.88	2.62	2.34	2.03	1.71	1.40	...	...	1
2	3.56	3.40	3.22	3.01	2.75	2.46	2.13	1.80	1.47	...	...	2
3	3.70	3.55	3.36	3.14	2.87	2.58	2.24	1.89	1.55	...	...	3
4	3.86	3.69	3.50	3.28	3.01	2.70	2.35	1.98	1.62	...	...	4
45	4.02	3.85	3.65	3.42	3.15	2.83	2.48	2.09	1.71	1.35	...	45
6	4.18	4.00	3.80	3.57	3.30	2.98	2.61	2.21	1.80	1.42	...	6
7	4.35	4.17	3.97	3.73	3.46	3.12	2.75	2.33	1.89	1.49	...	7
8	4.52	4.35	4.13	3.89	3.62	3.28	2.89	2.45	2.00	1.57	...	8
9	4.72	4.52	4.31	4.07	3.79	3.44	3.04	2.58	2.11	1.66	...	9
50	4.90	4.72	4.50	4.26	3.97	3.61	3.19	2.72	2.23	1.75	1.32	50
1	5.10	4.90	4.69	4.44	4.15	3.79	3.36	2.87	2.36	1.85	1.39	1
2	5.32	5.10	4.90	4.63	4.33	3.97	3.52	3.03	2.50	1.95	1.46	2
3	5.52	5.32	5.10	4.83	4.52	4.15	3.69	3.19	2.64	2.06	1.54	3
4	5.75	5.52	5.32	5.03	4.72	4.33	3.88	3.36	2.78	2.17	1.62	4

LAWS OF GUYANA

THE REVISED TABLES  
(see footnote to section 37)

TABLE A

THE YEARLY PENSION, PAYABLE BY MONTHLY INSTALMENTS, SECURED BY  
A SINGLE PAYMENT OF 1

Age of husband last birthday	Age of wife last birthday											
	15	20	25	30	35	40	45	50	55	60		65
15	1.064	1.163	1.299	1.429	...	...	...	...	...	...	...	15
6	1.010	1.111	1.235	1.370	...	...	...	...	...	...	...	6
7	.962	1.053	1.176	1.299	...	...	...	...	...	...	...	7
8	.917	1.000	1.111	1.235	...	...	...	...	...	...	...	8
9	.877	.952	1.053	1.176	...	...	...	...	...	...	...	9
20	.840	.909	1.000	1.124	1.250	...	...	...	...	...	...	20
1	.800	.862	.952	1.064	1.190	...	...	...	...	...	...	1
2	.763	.820	.901	1.010	1.136	...	...	...	...	...	...	2
3	.725	.781	.855	.962	1.087	...	...	...	...	...	...	3
4	.690	.741	.813	.909	1.031	...	...	...	...	...	...	4
25	.658	.704	.775	.862	.980	1.124	...	...	...	...	...	25
6	.625	.671	.735	.820	.935	1.075	...	...	...	...	...	6
7	.595	.637	.699	.775	.885	1.020	...	...	...	...	...	7
8	.568	.606	.662	.735	.840	.971	...	...	...	...	...	8
9	.543	.578	.629	.694	.794	.917	...	...	...	...	...	9
30	.518	.552	.599	.658	.746	.862	1.010	...	...	...	...	30
1	.495	.526	.571	.625	.704	.813	.952	...	...	...	...	1
2	.472	.500	.543	.592	.667	.769	.901	...	...	...	...	2
3	.450	.476	.515	.562	.633	.730	.855	...	...	...	...	3
4	.429	.452	.490	.532	.599	.690	.806	...	...	...	...	4
35	.408	.429	.463	.503	.565	.649	.758	.909	...	...	...	35
6	.389	.408	.439	.476	.535	.613	.714	.862	...	...	...	6
7	.370	.389	.417	.450	.505	.578	.671	.813	...	...	...	7
8	.353	.370	.395	.427	.476	.543	.633	.769	...	...	...	8
9	.338	.353	.376	.407	.450	.513	.595	.719	...	...	...	9
40	.322	.337	.358	.386	.426	.483	.562	.676	.826	...	...	40
1	.307	.322	.341	.368	.403	.457	.532	.637	.781	...	...	1
2	.292	.307	.325	.350	.382	.431	.503	.599	.741	...	...	2
3	.279	.293	.310	.332	.362	.408	.474	.565	.699	...	...	3
4	.267	.280	.295	.315	.344	.386	.446	.532	.658	...	...	4
45	.256	.267	.281	.300	.327	.365	.420	.500	.617	.787	...	45
6	.244	.256	.268	.286	.311	.346	.397	.472	.581	.741	...	6
7	.234	.244	.256	.272	.296	.328	.375	.444	.546	.694	...	7
8	.224	.234	.245	.260	.282	.312	.355	.420	.515	.654	...	8
9	.215	.224	.234	.249	.268	.296	.336	.395	.485	.617	...	9
50	.205	.214	.224	.238	.255	.281	.317	.373	.457	.585	.781	50
1	.196	.204	.214	.227	.243	.267	.301	.353	.431	.552	.694	1
2	.188	.196	.205	.217	.233	.254	.286	.334	.407	.524	.658	2
3	.181	.188	.197	.208	.223	.243	.272	.317	.385	.495	.625	3
												4

TABLE B  
THE YEARLY PENSION, PAYABLE BY MONTHLY INSTALMENTS, SECURED BY A  
YEARLY CONTRIBUTION OF 1, PAYABLE BY MONTHLY INSTALMENTS,  
TERMINATING ON THE ATTAINMENT OF AGE 60

Age of husband last birthday	Age of wife last birthday											o
	15	20	25	30	35	40	45	50	55	60	65	
15	16.27	17.78	19.86	21.85	...	...	...	...	...	...	...	15
6	15.36	16.89	18.78	20.83	...	...	...	...	...	...	...	6
7	14.54	15.91	17.77	19.63	...	...	...	...	...	...	...	7
8	13.77	15.02	16.68	18.54	...	...	...	...	...	...	...	8
9	13.08	14.20	15.70	17.54	...	...	...	...	...	...	...	9
20	12.44	13.46	14.81	16.65	18.51	...	...	...	...	...	...	20
1	11.76	12.67	13.99	15.64	17.49	...	...	...	...	...	...	1
2	11.13	11.97	13.14	14.73	16.57	...	...	...	...	...	...	2
3	10.48	11.29	12.37	13.91	15.72	...	...	...	...	...	...	3
4	9.89	10.62	11.65	13.03	14.78	...	...	...	...	...	...	4
25	9.34	10.00	11.00	12.24	13.92	15.96	...	...	...	...	...	25
6	8.79	9.43	10.33	11.53	13.15	15.11	...	...	...	...	...	6
7	8.28	8.86	9.72	10.78	12.31	14.19	...	...	...	...	...	7
8	7.81	8.34	9.11	10.11	11.55	13.36	...	...	...	...	...	8
9	7.38	7.86	8.55	9.43	10.79	12.46	...	...	...	...	...	9
30	6.95	7.41	8.04	8.83	10.01	11.57	13.55	...	...	...	...	30
1	6.55	5.96	7.56	8.27	9.32	10.76	12.60	...	...	...	...	1
2	6.16	6.52	7.08	7.72	8.70	10.03	11.75	...	...	...	...	2
3	5.78	6.11	6.61	7.22	8.13	9.37	10.98	...	...	...	...	3
4	5.42	5.71	6.19	6.72	7.56	8.71	10.18	...	...	...	...	4
35	5.06	5.32	5.74	6.24	7.01	8.05	9.40	11.27	...	...	...	35
6	4.73	4.96	5.34	5.79	6.51	7.46	8.68	10.48	...	...	...	6
7	4.41	4.63	4.97	5.36	6.01	6.88	7.99	9.68	...	...	...	7
8	4.11	4.31	4.60	4.97	5.54	6.32	7.37	8.96	...	...	...	8
9	3.84	4.01	4.27	4.63	5.11	5.83	6.76	8.17	...	...	...	9
40	3.57	3.73	3.96	4.27	4.72	5.35	6.22	7.49	9.15	...	...	40
1	3.31	3.47	3.67	3.96	4.34	4.92	5.73	6.86	8.41	...	...	1
2	3.05	3.21	3.39	3.66	3.99	4.50	5.25	6.26	7.74	...	...	2
3	2.82	2.96	3.13	3.36	3.66	4.12	4.79	5.71	7.06	...	...	3
4	2.60	2.73	2.88	3.07	3.35	3.76	4.35	5.19	6.41	...	...	4
45	2.40	2.50	2.63	2.81	3.06	3.42	3.94	4.68	5.78	7.37	...	45
6	2.19	2.30	2.40	2.57	2.79	3.10	3.56	4.23	5.21	6.65	...	6
7	2.00	2.09	2.19	2.33	2.53	2.80	3.21	3.80	4.67	5.93	...	7
8	1.81	1.90	1.98	2.11	2.28	2.53	2.88	3.40	4.17	5.30	...	8
9	1.64	1.71	1.79	1.90	2.05	2.26	2.56	3.01	3.70	4.71	...	9
50	1.46	1.53	1.60	1.70	1.82	2.00	2.26	2.66	3.26	4.17	5.57	50
1	1.29	1.35	1.41	1.50	1.61	1.76	1.99	2.33	2.85	3.65	4.86	1
2	1.14	1.19	1.24	1.31	1.41	1.54	1.73	2.02	2.46	3.17	4.20	2
3	.99	1.03	1.07	1.13	1.22	1.33	1.48	1.73	2.10	2.70	3.59	3
4	.84	.87	.91	.96	1.03	1.11	1.24	1.45	1.76	2.25	3.02	4
55	.70	.72	.75	.79	.85	.92	1.02	1.18	1.43	1.82	2.46	55
6	.55	.57	.60	.63	.67	.73	.81	.93	1.12	1.42	1.92	6
7	.42	.43	.45	.47	.51	.55	.60	.69	.83	1.05	1.42	7
8	.28	.29	.30	.31	.34	.36	.40	.46	.54	.69	.93	8
9	.14	.14	.15	.16	.17	.18	.20	.23	.27	.34	.46	9

LAWS OF GUYANA

TABLE C  
THE SINGLE PAYMENT WHICH WILL SECURE A PENSION OF 1, PAYABLE BY  
MONTHLY INSTALMENTS

Age of husband last birthday	Age of wife last birthday											
	15	20	25	30	35	40	45	50	55	60	65	
15	.94	.86	.77	.70	...	...	...	...	...	...	...	15
6	.99	.90	.81	.73	...	...	...	...	...	...	...	6
7	1.04	.95	.85	.77	...	...	...	...	...	...	...	7
8	1.09	1.00	.90	.81	...	...	...	...	...	...	...	8
9	1.14	1.05	.95	.85	...	...	...	...	...	...	...	9
20	1.19	1.10	1.00	.89	.80	...	...	...	...	...	...	20
1	1.25	1.16	1.05	.94	.84	...	...	...	...	...	...	1
2	1.31	1.22	1.11	.99	.88	...	...	...	...	...	...	2
3	1.38	1.28	1.17	1.04	.92	...	...	...	...	...	...	3
4	1.45	1.35	1.23	1.10	.97	...	...	...	...	...	...	4
25	1.52	1.42	1.29	1.16	1.02	.89	...	...	...	...	...	25
6	1.60	1.49	1.36	1.22	1.07	.93	...	...	...	...	...	6
7	1.68	1.57	1.43	1.29	1.13	.98	...	...	...	...	...	7
8	1.76	1.65	1.51	1.36	1.19	1.03	...	...	...	...	...	8
9	1.84	1.73	1.59	1.44	1.26	1.09	...	...	...	...	...	9
30	1.93	1.81	1.67	1.52	1.34	1.16	.99	...	...	...	...	30
1	2.02	1.90	1.75	1.60	1.42	1.23	1.05	...	...	...	...	1
2	2.12	2.00	1.84	1.69	1.50	1.30	1.11	...	...	...	...	2
3	2.22	2.10	1.94	1.78	1.58	1.37	1.17	...	...	...	...	3
4	2.33	2.21	2.04	1.88	1.67	1.45	1.24	...	...	...	...	4
35	2.45	2.33	2.16	1.99	1.77	1.54	1.32	1.10	...	...	...	35
6	2.57	2.45	2.28	2.10	1.87	1.63	1.40	1.16	...	...	...	6
7	2.70	2.57	2.40	2.22	1.98	1.73	1.49	1.23	...	...	...	7
8	2.83	2.70	2.53	2.34	2.10	1.84	1.58	1.30	...	...	...	8
9	2.96	2.83	2.66	2.46	2.22	1.95	1.68	1.39	...	...	...	9
40	3.11	2.97	2.79	2.59	2.35	2.07	1.78	1.48	1.21	...	...	40
1	3.26	3.11	2.93	2.72	2.48	2.19	1.88	1.57	1.28	...	...	1
2	3.42	3.26	3.08	2.86	2.62	2.32	1.99	1.67	1.35	...	...	2
3	3.58	3.41	3.23	3.01	2.76	2.45	2.11	1.77	1.43	...	...	3
4	3.74	3.57	3.39	3.17	2.91	2.59	2.24	1.88	1.52	...	...	4
45	3.91	3.74	3.56	3.33	3.06	2.74	2.38	2.00	1.62	1.27	...	45
6	4.09	3.91	3.73	3.50	3.22	2.89	2.52	2.12	1.72	1.35	...	6
7	4.27	4.09	3.90	3.67	3.38	3.05	2.67	2.25	1.83	1.44	...	7
8	4.46	4.28	4.08	3.84	3.55	3.21	2.82	2.38	1.94	1.53	...	8
9	4.66	4.47	4.27	4.02	3.73	3.38	2.98	2.53	2.06	1.62	...	9
50	4.87	4.68	4.47	4.21	3.92	3.56	3.15	2.68	2.19	1.71	1.28	50
1	5.09	4.89	4.67	4.40	4.11	3.74	3.32	2.83	2.32	1.81	1.36	1
2	5.31	5.10	4.87	4.60	4.30	3.93	3.50	2.99	2.46	1.91	1.44	2
3	5.52	5.32	5.08	4.80	4.49	4.12	3.68	3.15	2.60	2.02	1.52	3
4	5.75	5.52	5.29	5.01	4.69	4.32	3.87	3.32	2.75	2.14	1.60	4
55	5.97	5.75	5.51	5.23	4.90	4.52	4.06	3.51	2.91	2.28	1.69	55
6	6.20	5.99	5.73	5.43	5.10	4.72	4.26	3.69	3.08	2.42	1.79	6
7	6.43	6.21	5.95	5.65	5.29	4.90	4.44	3.86	3.24	2.54	1.89	7
8	6.66	6.45	6.17	5.88	5.49	5.10	4.63	4.05	3.40	2.68	1.98	8
9	6.89	6.71	6.40	6.09	5.71	5.32	4.82	4.23	3.56	2.81	2.07	9



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

Age of wife last birthday	Age of husband last birthday									
	20	25	30	35	40	45	50	55	60	65
15	1.807	2.064	2.394	...	...	...	...	...	...	...
16	1.724	1.972	2.293	...	...	...	...	...	...	...
17	1.635	1.873	2.184	...	...	...	...	...	...	...
18	1.554	1.782	2.081	...	...	...	...	...	...	...
19	1.469	1.687	1.974	...	...	...	...	...	...	...
20	1.393	1.601	1.876	2.222	...	...	...	...	...	...
21	1.312	1.509	1.771	2.108	...	...	...	...	...	...
22	1.240	1.426	1.673	1.997	...	...	...	...	...	...
23	1.166	1.340	1.572	1.880	...	...	...	...	...	...
24	1.100	1.262	1.481	1.773	...	...	...	...	...	...
25	1.034	1.185	1.391	1.667	2.050	...	...	...	...	...
26	.973	1.114	1.307	1.567	1.932	...	...	...	...	...
27	.913	1.044	1.223	1.467	1.809	...	...	...	...	...
28	.859	0.979	1.145	1.373	1.693	...	...	...	...	...
29	.806	.916	1.069	1.281	1.579	...	...	...	...	...
30	.759	.860	1.001	1.197	1.475	1.852	...	...	...	...
31	.711	.803	.933	1.114	1.373	1.727	...	...	...	...
32	.670	.754	.873	1.040	1.280	1.610	...	...	...	...
33	.628	.705	.814	.968	1.190	1.497	...	...	...	...
34	.591	.661	.761	.903	1.108	1.393	...	...	...	...
35	.554	.681	.709	.839	1.028	1.292	1.690	...	...	...
36	.523	.581	.664	.783	.957	1.201	1.572	...	...	...
37	.491	.554	.620	.729	.888	1.114	1.458	...	...	...
38	.464	.512	.581	.680	.825	1.033	1.351	...	...	...
39	.435	.479	.542	.632	.764	.955	1.248	...	...	...
40	.411	.451	.508	.590	.711	.886	1.155	1.548	...	...
41	.387	.423	.475	.550	.661	.821	1.067	1.432	...	...
42	.366	.399	.446	.515	.616	.762	.987	1.324	...	...
43	.345	.375	.418	.481	.573	.706	.912	1.221	...	...
44	.327	.354	.393	.450	.534	.655	.843	1.126	...	...
45	.308	.333	.368	.420	.496	.607	.779	1.038	1.456	...
46	.292	.315	.347	.394	.463	.564	.721	.958	1.345	...
47	.276	.297	.326	.368	.431	.523	.665	.882	1.237	...
48	.262	.281	.308	.346	.403	.487	.616	.815	1.139	...
49	.249	.266	.290	.325	.377	.453	.570	.752	1.047	...
50	.237	.252	.274	.306	.353	.422	.529	.695	.963	1.400
51	.224	.238	.258	.287	.330	.393	.490	.641	.884	1.288

LAWS OF GUYANA

1978 TABLE B: (FEMALE OFFICERS)

THE YEARLY PENSION, PAYABLE TO THE DEPENDANTS OF A FEMALE OFFICER BY MONTHLY INSTALMENTS, SECURED BY A YEARLY CON-TRIBUTION OF 1 PAYABLE BY MONTHLY INSTALMENTS, TERMINATING ON OR AFTER ATTAINMENT OF AGE 55 AND BEFORE ATTAINMENT OF AGE 56

Age of wife last birthday	Age of husband last birthday									
	20	25	30	35	40	45	50	55	60	65
15	26.01	29.49	33.81	...	...	...	...	...	...	...
16	24.67	28.02	32.23	...	...	...	...	...	...	...
17	23.24	26.45	30.53	...	...	...	...	...	...	...
18	21.94	25.00	28.93	...	...	...	...	...	...	...
19	20.59	23.50	27.26	...	...	...	...	...	...	...
20	19.37	22.13	25.70	29.96	...	...	...	...	...	...
21	18.08	20.68	24.06	28.16	...	...	...	...	...	...
22	16.94	19.38	22.57	26.50	...	...	...	...	...	...
23	15.76	18.04	21.04	24.79	...	...	...	...	...	...
24	14.72	16.83	19.64	23.19	...	...	...	...	...	...
25	13.66	15.61	18.22	21.55	25.93	...	...	...	...	...
26	12.71	14.50	16.91	20.02	24.15	...	...	...	...	...
27	11.76	13.39	15.60	18.49	22.35	...	...	...	...	...
28	10.92	12.40	14.42	17.09	20.69	...	...	...	...	...
29	10.08	11.42	13.26	15.72	19.06	...	...	...	...	...
30	9.32	10.53	12.21	14.47	17.56	21.48	...	...	...	...
31	8.58	9.67	11.20	13.26	16.10	19.76	...	...	...	...
32	7.92	8.89	10.27	12.14	14.74	18.12	...	...	...	...
33	7.26	8.13	9.37	11.06	13.43	16.53	...	...	...	...
34	6.69	7.47	8.57	10.09	12.24	15.08	...	...	...	...
35	6.12	6.82	7.80	9.17	11.11	13.70	17.36	...	...	...
36	5.61	6.23	7.10	8.32	10.06	12.40	15.76	...	...	...
37	5.12	5.67	6.44	7.53	9.08	11.18	14.22	...	...	...
38	4.67	5.15	5.83	6.80	8.17	10.05	12.80	...	...	...
39	4.24	4.66	5.26	6.12	7.33	9.01	11.49	...	...	...
40	3.85	4.22	4.74	5.49	6.56	8.06	10.28	13.33	...	...
41	3.48	3.80	4.25	4.91	5.85	7.17	9.13	11.90	...	...
42	3.13	3.41	3.80	4.38	5.20	6.36	8.08	10.53	...	...
43	2.80	3.04	3.38	3.88	4.59	5.61	7.11	9.28	...	...
44	2.50	2.70	2.99	3.42	4.03	4.91	6.21	8.11	...	...
45	2.20	2.37	2.62	2.98	3.50	4.26	5.38	7.02	9.51	...
46	1.93	2.08	2.29	2.59	3.03	3.68	4.64	6.04	8.21	...
47	1.66	1.79	1.96	2.21	2.58	3.12	3.93	5.11	6.97	...
48	1.42	1.53	1.67	1.87	2.18	2.62	3.29	4.27	5.82	...
49	1.19	1.28	1.39	1.55	1.80	2.15	2.69	3.49	4.75	...
50	0.97	1.04	1.13	1.26	1.45	1.73	2.15	2.79	3.79	5.35
51	.76	.81	.88	.98	1.12	1.33	1.64	2.13	2.89	4.12
52	.56	.59	.64	.71	.81	.96	1.18	1.53	2.07	2.97
53	.37	.39	.42	.46	.52	.61	.75	.97	1.31	1.89
54	.18	.19	.21	.23	.26	.30	.37	.47	.64	.90

1978 TABLE C: (FEMALE OFFICERS)

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

Age of wife last birthday	Age of husband last birthday									
	20	25	30	35	40	45	50	55	60	65
15	.55	.48	.42	...	...	...	...	...	...	...
16	.58	.51	.44	...	...	...	...	...	...	...
17	.61	.53	.46	...	...	...	...	...	...	...
18	.64	.56	.48	...	...	...	...	...	...	...
19	.68	.59	.51	...	...	...	...	...	...	...
20	.72	.62	.53	.45	...	...	...	...	...	...
21	.76	.66	.56	.47	...	...	...	...	...	...
22	.81	.70	.60	.50	...	...	...	...	...	...
23	.86	.75	.64	.53	...	...	...	...	...	...
24	.91	.79	.68	.56	...	...	...	...	...	...
25	.97	.84	.72	.60	.49	...	...	...	...	...
26	1.03	.90	.77	.64	.52	...	...	...	...	...
27	1.10	.96	.82	.68	.55	...	...	...	...	...
28	1.16	1.02	.87	.73	.59	...	...	...	...	...
29	1.24	1.09	.94	.78	.63	...	...	...	...	...
30	1.32	1.16	1.00	.84	.68	.54	...	...	...	...
31	1.41	1.25	1.07	.90	.73	.58	...	...	...	...
32	1.49	1.33	1.15	.96	.78	.62	...	...	...	...
33	1.59	1.42	1.23	1.03	.84	.67	...	...	...	...
34	1.69	1.51	1.31	1.11	.90	.72	...	...	...	...
35	1.81	1.62	1.41	1.19	.97	.77	.59	...	...	...
36	1.91	1.72	1.51	1.28	1.04	.83	.64	...	...	...
37	2.04	1.84	1.61	1.37	1.13	.90	.69	...	...	...
38	2.16	1.95	1.72	1.47	1.21	.97	.74	...	...	...
39	2.30	2.09	1.85	1.58	1.31	1.05	.80	...	...	...
40	2.43	2.22	1.97	1.69	1.41	1.13	.87	.65	...	...
41	2.58	2.36	2.11	1.82	1.51	1.22	.94	.70	...	...
42	2.73	2.51	2.24	1.94	1.62	1.31	1.01	.76	...	...
43	2.90	2.67	2.39	2.08	1.75	1.42	1.10	.82	...	...
44	3.06	2.82	2.54	2.22	1.87	1.53	1.19	.89	...	...
45	3.25	3.00	2.72	2.38	2.02	1.65	1.28	.96	.69	...
46	3.42	3.17	2.88	2.54	2.16	1.77	1.39	1.04	.74	...
47	3.62	3.37	3.07	2.72	2.32	1.91	1.50	1.13	.81	...
48	3.82	3.56	3.25	2.89	2.48	2.05	1.62	1.23	.88	...
49	4.02	3.76	3.45	3.08	2.65	2.21	1.75	1.33	.96	...
50	4.22	3.97	3.65	3.27	2.83	2.37	1.89	1.44	1.04	.71
51	4.46	4.20	3.88	3.48	3.03	2.54	2.04	1.56	1.13	.78
52	4.69	4.42	4.10	3.69	3.23	2.72	2.20	1.69	1.23	.85
53	4.95	4.67	4.35	3.92	3.45	2.92	2.37	1.83	1.34	.92
54	5.18	4.90	4.59	4.15	3.66	3.12	2.54	1.98	1.46	1.01

LAWS OF GUYANA

1978 TABLE A: (MALE OFFICERS)

THE YEARLY PENSION, PAYABLE TO THE DEPENDANTS OF A MALE OFFICER BY MONTHLY INSTALMENTS, SECURED BY SINGLE PAYMENT OF 1

Age of husband last birthday	Age of wife last birthday									
	20	25	30	35	40	45	50	55	60	65
18	1.318	1.472	1.695	...	...	...	...	...	...	...
19	1.242	1.389	1.599	...	...	...	...	...	...	...
20	1.175	1.314	1.512	1.766	...	...	...	...	...	...
21	1.110	1.239	1.425	1.667	...	...	...	...	...	...
22	1.050	1.169	1.343	1.571	...	...	...	...	...	...
23	.990	1.100	1.262	1.475	...	...	...	...	...	...
24	.935	1.037	1.187	1.386	...	...	...	...	...	...
25	.878	.973	1.112	1.297	1.556	...	...	...	...	...
26	.828	.916	1.044	1.215	1.458	...	...	...	...	...
27	.778	.859	.976	1.134	1.360	...	...	...	...	...
28	.734	.809	.916	1.062	1.271	...	...	...	...	...
29	.690	.758	.855	.989	1.181	...	...	...	...	...
30	.650	.712	.801	.924	1.100	1.344	...	...	...	...
31	.611	.667	.748	.861	1.022	1.248	...	...	...	...
32	.578	.627	.701	.804	.951	1.159	...	...	...	...
33	.542	.588	.655	.749	.882	1.073	...	...	...	...
34	.512	.554	.614	.699	.820	.994	...	...	...	...
35	.481	.519	.574	.651	.762	.921	1.156	...	...	...
36	.455	.489	.539	.609	.710	.855	1.069	...	...	...
37	.429	.460	.505	.568	.659	.791	.986	...	...	...
38	.405	.433	.474	.531	.614	.733	.912	...	...	...
39	.382	.407	.444	.496	.571	.680	.843	...	...	...
40	.362	.384	.418	.465	.533	.632	.779	.993	...	...
41	.342	.362	.393	.435	.496	.586	.719	.915	...	...
42	.324	.342	.370	.408	.463	.545	.665	.845	...	...
43	.306	.323	.348	.383	.433	.507	.616	.780	...	...
44	.290	.305	.328	.360	.406	.473	.572	.720	...	...
45	.275	.289	.310	.339	.381	.441	.530	.665	.876	...
46	.261	.274	.293	.319	.357	.412	.493	.615	.808	...
47	.248	.260	.277	.301	.335	.385	.459	.570	.745	...
48	.236	.247	.262	.284	.315	.360	.427	.528	.687	...
49	.224	.234	.248	.268	.296	.337	.398	.490	.634	...
50	.214	.223	.236	.254	.279	.316	.372	.455	.586	.794
51	.204	.212	.223	.240	.263	.297	.348	.424	.544	.733
52	.194	.202	.212	.227	.249	.280	.326	.395	.504	.677
53	.185	.192	.201	.215	.235	.263	.305	.368	.466	.624
54	.177	.183	.192	.205	.223	.249	.287	.344	.434	.577

1978 TABLE B: (MALE OFFICERS)

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

Age of husband last birthday	Age of wife last birthday									
	20	25	30	35	40	45	50	55	60	65
18	18.68	20.80	23.83	...	...	...	...	...	...	...
19	17.47	19.49	22.33	...	...	...	...	...	...	...
20	16.39	18.28	20.94	24.26	...	...	...	...	...	...
21	15.35	17.09	19.56	22.71	...	...	...	...	...	...
22	14.40	16.00	18.28	21.23	...	...	...	...	...	...
23	13.42	14.88	16.99	19.74	...	...	...	...	...	...
24	12.54	13.87	15.82	18.35	...	...	...	...	...	...
25	11.64	12.87	14.65	16.98	20.16	...	...	...	...	...
26	10.84	11.97	13.59	15.72	18.71	...	...	...	...	...
27	10.04	11.07	12.54	14.49	17.25	...	...	...	...	...
28	9.34	10.27	11.60	13.38	15.88	...	...	...	...	...
29	8.64	9.47	10.66	12.28	14.54	...	...	...	...	...
30	8.02	8.76	9.83	11.29	13.33	16.08	...	...	...	...
31	7.39	8.05	9.01	10.33	12.17	14.69	...	...	...	...
32	6.84	7.42	8.28	9.46	11.12	13.39	...	...	...	...
33	6.29	6.81	7.57	8.63	10.11	12.15	...	...	...	...
34	5.81	6.27	6.94	7.88	9.21	11.04	...	...	...	...
35	5.32	5.73	6.33	7.16	8.34	9.97	12.32	...	...	...
36	4.89	5.25	5.78	6.51	7.55	9.01	11.11	...	...	...
37	4.47	4.79	5.26	5.90	6.81	8.10	9.97	...	...	...
38	4.09	4.37	4.78	5.34	6.15	7.30	8.96	...	...	...
39	3.72	3.96	4.31	4.81	5.52	6.53	7.98	...	...	...
40	3.39	3.60	3.91	4.34	4.95	5.83	7.11	8.93	...	...
41	3.06	3.24	3.51	3.88	4.42	5.19	6.32	7.91	...	...
42	2.78	2.93	3.16	3.47	3.94	4.60	5.58	6.97	...	...
43	2.48	2.61	2.81	3.09	3.49	4.06	4.91	6.12	...	...
44	2.21	2.33	2.50	2.74	3.08	3.57	4.29	5.34	...	...
45	1.96	2.06	2.20	2.41	2.69	3.11	3.72	4.62	5.98	...
46	1.73	1.81	1.93	2.10	2.34	2.69	3.21	3.97	5.14	...
47	1.50	1.57	1.67	1.81	2.01	2.30	2.73	3.37	4.35	...
48	1.28	1.34	1.42	1.54	1.70	1.94	2.30	2.82	3.63	...
49	1.07	1.12	1.19	1.28	1.41	1.60	1.89	2.31	2.97	...
50	.88	.92	.97	1.04	1.14	1.30	1.52	1.85	2.37	3.15
51	.69	.72	.76	.81	.88	1.00	1.17	1.42	1.81	2.41
52	.51	.53	.56	.60	.65	.73	.85	1.03	1.31	1.74
53	.33	.35	.36	.39	.42	.47	.55	.66	.83	1.11
54	.17	.17	.18	.19	.21	.23	.27	.32	.40	.53

LAWS OF GUYANA

1978 TABLE C: (MALE OFFICERS)

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

Age of husband last birthday	Age of wife last birthday									
	20	25	30	35	40	45	50	55	60	65
18	.76	.68	.59	...	...	...	...	...	...	...
19	.81	.72	.63	...	...	...	...	...	...	...
20	.85	.76	.66	.57	...	...	...	...	...	...
21	.90	.81	.70	.60	...	...	...	...	...	...
22	.95	.86	.74	.64	...	...	...	...	...	...
23	1.01	.91	.79	.68	...	...	...	...	...	...
24	1.07	.96	.84	.72	...	...	...	...	...	...
25	1.14	1.03	.90	.77	.64	...	...	...	...	...
26	1.21	1.09	.96	.82	.69	...	...	...	...	...
27	1.29	1.16	1.02	.88	.74	...	...	...	...	...
28	1.36	1.24	1.09	.94	.79	...	...	...	...	...
29	1.45	1.32	1.17	1.01	.85	...	...	...	...	...
30	1.54	1.40	1.25	1.08	.91	.74	...	...	...	...
31	1.64	1.50	1.34	1.16	.98	.80	...	...	...	...
32	1.73	1.59	1.43	1.24	1.05	.86	...	...	...	...
33	1.85	1.70	1.53	1.34	1.13	.93	...	...	...	...
34	1.95	1.81	1.63	1.43	1.22	1.01	...	...	...	...
35	2.08	1.93	1.74	1.54	1.31	1.09	.87	...	...	...
36	2.20	2.04	1.86	1.64	1.41	1.17	.94	...	...	...
37	2.33	2.17	1.98	1.76	1.52	1.26	1.01	...	...	...
38	2.47	2.31	2.11	1.88	1.63	1.36	1.10	...	...	...
39	2.62	2.46	2.25	2.02	1.75	1.47	1.19	...	...	...
40	2.76	2.60	2.39	2.15	1.88	1.58	1.28	1.01	...	...
41	2.92	2.76	2.54	2.30	2.02	1.71	1.39	1.09	...	...
42	3.09	2.92	2.70	2.45	2.16	1.83	1.50	1.18	...	...
43	3.27	3.10	2.87	2.61	2.31	1.97	1.62	1.28	...	...
44	3.45	3.28	3.05	2.78	2.46	2.11	1.75	1.39	...	...
45	3.64	3.46	3.23	2.95	2.62	2.27	1.89	1.50	1.14	...
46	3.83	3.65	3.41	3.13	2.80	2.43	2.03	1.63	1.24	...
47	4.03	3.85	3.61	3.32	2.99	2.60	2.18	1.75	1.34	...
48	4.24	4.05	3.82	3.52	3.17	2.78	2.34	1.89	1.46	...
49	4.46	4.27	4.03	3.73	3.38	2.97	2.51	2.04	1.58	...
50	4.67	4.48	4.24	3.94	3.58	3.16	2.69	2.20	1.71	1.26
51	4.90	4.72	4.48	4.17	3.80	3.37	2.87	2.36	1.84	1.36
52	5.15	4.95	4.72	4.41	4.02	3.57	3.07	2.53	1.98	1.48
53	5.41	5.21	4.98	4.65	4.26	3.80	3.28	2.72	2.15	1.60
54	5.65	5.46	5.21	4.88	4.48	4.02	3.48	2.91	2.30	1.73

**PART II**  
**INSTRUCTIONS FOR THE USE OF THE TABLES A.—**

**CONTRIBUTOR WHO COMMENCED TO CONTRIBUTE  
WHILE A BACHELOR I.—**

First Wife's Prospective Pension

The registered pension to be recorded on marriage is found by adding together the two amounts calculated in accordance with Rule 1(a) and (b) respectively.

- (a) Pension in consideration of the contributions paid during bachelorhood:

Rule 1(a). Accumulate the contributions at 8 per cent per annum compound interest with yearly rests at each 31st December, and multiply the results by the quantity found from table A for the respective ages last birthday of the husband and wife at the date of marriage. The product gives the registered pension on account of the contributions paid during bachelorhood.

- (b) Pension in consideration of the annual contribution current at the date of marriage:

Multiply the amount of the current annual contribution by the quantity found from table B for the respective ages of the husband and wife at the date of marriage. The product gives the registered pension on account of the annual contributions current at

the date of marriage.

EXAMPLE

Officer born on ..... 31st July, 1893;  
 officer commenced to contribute on ..... 1st January, 1922;  
 officer married on ..... .. 30th June, 1925;  
 wife born on ..... .. 12th August, 1899;  
 officer's age last birthday at date of marriage  
 .....31;  
 wife's age last birthday at date of marriage .....  
 25;

annual contributions—  
 1st January, 1922 to 31st December, 1923—\$86.40

annual contributions—  
 1st January, 1924, to date of marriage— \$115.20.

accumulation of contributions paid during bachelorhood:—  
 contributions from  
 1st January, 1922, to 31st December 1922  
 .....\$86.40 contributions during 1923  
 .....\$86.40 one year's interest at 8  
 per cent on. \$86.40 .....\$ 6.90

\$179.70  
 contributions during 1924 .....  
 \$115.20  
 one year's interest at 8 per cent on \$179.70 ..... \$  
 14.38

\$309.28

contribution from  
 1st January, 1925, to 30th June, 1925 .....\$  
 57.60  
 half-year's interest at 8 per cent on \$309.28 .....\$



12.36

Total accumulation .....\$  
379.24

Quantity found from table A:—

husband 31) .397

wife 25)

$\$379.24 \times .397 = \$150.56 =$  registered pension for  
contributions paid during  
bachelorhood.

Annual contribution current at date of marriage, \$115.20  
quantity found from table B:—

husband 31) 3.638

wife 25)

$\$115.20 \times 3.638 = \$419.10 =$  registered pension for annual  
contribution current at  
marriage.

Total registered pension recorded on the bachelor contributor  
marrying:

by rule I (a) \$150.56

by rule I (b) \$419.10

Total \$569.66

- (c) Variations in pension consequent on increments to and decrements from the current annual contribution while the contributor is married to his first wife:

Multiply the amount of the increment to, or the decrement from, the current annual contribution by the quantity found from table B for the respective ages last birthday of husband and wife at the date of the variation of contribution. The product gives the amount to be added to the registered

pension consequent on the increment to, or deducted from it consequent on the decrement from the annual contribution.

Cessation of contribution from any cause before the completion of its full period must be treated as a decrement from it equal to its total amount.

EXAMPLE

Assume particulars as in example already given, and continue as follows:—

annual contribution increased on 31st May, 1930, from \$115.20 to \$144.00, and on 30th April, 1935 from \$144.00 to \$168.00. Annual contribution ceased on 31st March, 1950.

1930, May 31st-Increment to current annual contribution, \$28-80. quantity found from table B:—

husband 36) 3.125  
 wife 30)

\$28.80 x 3.125 = \$90.00 = amount to be added to registered pension. Registered pension at marriage (see previous example) \$569.66

Add.....	\$
90.00	
Registered pension as at 31st May, 1930 .....	
\$659.66	

1935, April 30th-Increment to annual contribution \$24.00 quantity found from table B:—

husband 41) 2.706  
 wife 35)

$\$24.00 \times 2.706 = \$64.94 =$  amount to be added to registered pension. registered pension at 31st May, 1930 (as above) .....  
 .....\$659.66  
 add .....\$  
 64.94  
 registered pension as at 30th April, 1935  
 .....\$724.60

1950, March 31st.—Cessation of contribution = decrement of \$168.00.  
 quantity found from table B:—

husband 56)  
 wife 50) 1.162

$\$168.00 \times 1.162 = \$195.22 =$  amount to be deducted from registered pension:  
 registered pension at 30th April, 1935 (as above) .....  
 \$724.60  
 deduct .....  
 \$195.22  
 registered pension as at 31st March, 1940 .....  
 \$529.38

II.—Second and Subsequent Wife's Prospective Pension

RULE 2

- (a) Variations of pension consequent on increments to and decrements from the current annual contribution while the contributor is a widower:

Assume that the contributor to be married to a wife of the age last birthday that his last preceding wife would have reached had she

survived to the date of the variation of contribution, and proceed in accordance with rule 1(c).

## EXAMPLE

If the particulars be as in the last preceding example, except that the wife born on 12th August, 1899, died on 30th November, 1927, it would be assumed that the contributor was, at the date of each of the three variations of contributions, married to a wife, still surviving, born on 12th August, 1899. The calculations would thus be identical with those in the last preceding example.

(b) Variations of pension consequent on re-marriage of contributor:

(i) If the second or subsequent wife was, at the date of the remarriage, of the same age last birthday as the last preceding wife would have reached had she survived to that date, there is no change in the pension.

(ii) If the second or subsequent wife is, at the date of remarriage, of a less or greater age last birthday than the last preceding wife would have reached had she survived to that date, multiply the amount of the registered pension by the quantity found from table C for the age last birthday of the husband at the date of re-marriage and the age last birthday which the last preceding wife would have attained had she been still

surviving; and multiply the product by the quantity found from table A for the ages last birthday of the husband and second or subsequent wife at the date of re-marriage.

The result gives the registered pension to be recorded on the remarriage of the contributor.

#### EXAMPLE

Assume preliminary particulars as in previous examples and proceed thus:

first wife died on ..... 30th November, 1927;

contributor re-married on ..... 31st January, 1932;

contributor's age last birthday at

date of re-marriage ..... 38;

second wife born on ..... 30th June, 1901;

second wife's age last birthday at

date of the re-marriage ..... 30;

age last birthday which first wife

would have attained had she sur-

vived till date of the re-marriage 32.

1932, January 31st.-The second wife being of a less age next birthday at the date of the re-marriage than the first wife would have reached had she survived, the pension of \$659.66 registered as at 31 st May, 1930 (see example for rule 1 (c)) has to be recalculated: quantity found from table C. —

husband 38) 2.797 (for calculation see F.of this part);

wife 32)

quantity found from table A. —

husband 38) 350

wife 30)

$\$659.66 \times 2.797 \times .350 = \$645.77$  = registered pension at 31<sup>st</sup> January, 1932 (date of re-marriage).

- (c) Variations of pension consequent on increments to and decrements from current annual contribution during second marriage of contributor:

Proceed as in rule 1 (c),

## **B.—CONTRIBUTOR WHO COMMENCED TO CONTRIBUTE WHILE MARRIED**

### **III.—First wife's prospective pension**

In every case of an officer who commenced to contribute while married, the wife at the date of commencement of contributions is to be considered as the officer's first wife, and no particulars are to be recorded respecting any former wife to whom he may have been married, unless there be issue of the former wife of a pensionable age; as to whom see C of this part, rule 5.

### **RULE 3**

- (a) Pension in consideration of the annual contribution current at the date of commencement of the contribution:

Multiply the amount of the current annual contribution by the quantity found from table B for the respective ages of husband and wife at the date of commencement of contributions. The result is the registered pension required.

## EXAMPLE

Officer born on ..... 31st July, 1893;  
 officer married on ..... 30th June, 1920;  
 officer commenced to contribute on ..... 1st January, 1924;  
 annual contribution current on  
     1st January, 1924 ..... \$86.40  
 wife born on ..... 12th August, 1899;  
 officer's age last birthday on 1st January, 1924      30;w  
 wife's age last birthday on 1st January, 1924      24;

quantity found from table B.—

    husband 30) 3.755 (for calculation see F. of this part).

    wife     24)

\$86.40 x 3.755 = \$324.43 = registered pension required.

- (b) Variations of pension consequent on increments to and decrements from the current annual contribution while the contributor is married to his first wife:

Proceed as in rule 1(c).

IV.—Second and subsequent wife's prospective pension

RULE 4

- (a) Variations of pension consequent on increments to, and decrements from, the current annual contribution while the contributor is a widower:

Proceed as in rule 2(a).(b) Variations of pension consequent on the re-marriage of the contributor:

Proceed as in rule 2(b).

- (c) Variations of pension consequent on increments to, and decrements from, the current annual contribution while the contributor is married to his second or subsequent wife:

Proceed as in rule 1 (c).

### **C.—CONTRIBUTOR WHO COMMENCED TO CONTRIBUTE WHILE A WIDOWER**

#### **V.—Prospective pension to children by his first marriage**

So long as a contributor's children by his first marriage are eligible for pension, a pension must be registered in their behalf. If there are no such children, the widower should be treated as if he were a bachelor.

#### **RULE 5**

For the purpose of calculating the registered pension of the children assume that the deceased wife lived until the date of commencement of contribution and died immediately afterwards, and proceed in accordance with rule 3(a) and (b).

#### **VI.—Second and subsequent wife's prospective pension**

#### **RULE 6**

For the purpose of calculating the registered pension of the wife assume that the deceased wife survived to the date of commencement of contribution and died immediately afterwards; then proceed in accordance with the rules applicable to the case of officers who commenced to contribute while married.



**D.-CONTRIBUTOR WITH TWO OR MORE  
BENEFICIARIES****RULE 7**

Where there are children eligible for pension by two or more deceased wives, or where there is a wife, and there are also children eligible for pension by one or more previous marriages, the pension of each beneficiary as found by the above rules must be divided by the total number of beneficiaries then existing in order to find the registered pension of that beneficiary.

N.B.-In applying this rule each group of children of pensionable age born of one deceased mother must be reckoned as a single beneficiary.

**E.-TREATMENT OF SURRENDER VALUES OF LIFE  
ASSURANCE POLICIES PAID OVER TO THE FUND****RULE 8**

- (a) If the contributor is a bachelor or a widower with-out children of a pensionable age, the amount paid over to the fund should be accumulated as from date of payment and treated in accordance with rule I (a).
- (b) If the contributor is married, or a widower with children of a pensionable age, the amount paid should be multiplied by the quantity found from table A for the respective ages last birthday of the husband and wife at the date of the payment. If the contributor is a widower, assume that the deceased wife survived until the

said date and died immediately thereafter.

#### F.-CALCULATIONS FOR AGES NOT GIVEN IN THE TABLES

The wife's age in the tables is given at quinquennial intervals only. Ages of husbands and wives younger than the youngest, or older than the oldest, given in the tables are to be dealt with as if identical with the youngest and oldest there given respectively.

For the intermediate ages of wives, interpolate by exact fifths.

#### EXAMPLES

For table A, husband and wife aged respectively 35 and 27 last birthday .35 and 25 = .359; 35 and 30 = .375. Difference .016. Add 3 of this to .359. Result .365.

For table B, husband and wife aged respectively 30 and 24 last birthday .30 and 20 = 3.638; 30 and 25 = 3.785. Difference .147. Add 45 of this to 3.638. Result 3.755.

For table C, husband and wife aged respectively 38 and 32 last birthday .38 and 30 = 2.862; 28 and 35 = 2.699. Difference .163. Deduct 2 of this from 2.862. Result 2.797.

(Note that the process for table C is subtractive, not additive.)

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 SUBSIDIARY LEGISLATION
 

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O.22/1974.

**DEPENDANTS' PENSION (RATES OF  
CONTRIBUTION) ORDER**
*made under section 21*

Citation.

1. This Order may be cited as the Dependants' Pension (Rates of Contribution) Order.

Amounts  
deemed to be  
maximum  
salaries.  
Schedule

2. The amounts shown in the second column of the Schedule shall, for the purposes of the Act, be deemed to be the maximum salaries of the officers on the scales set out in the first column of that Schedule.

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 SCHEDULE

 LIST OF PROPOSED INTERMEDIATE MAXIMA OF  
REVISED SALARY SCALES

PRESENT SALARY SCALES INTERMEDIATE	PROPOSED SALARIES
A5 : \$160 x \$11 - \$226	\$193
A6 : \$166 x \$11 - \$ 243	\$199
A7 : \$171 x \$11 - \$226 x \$12 - \$262	\$215
A8 : \$176 x \$11 - \$209 x \$12 - \$281	\$221
A9 : \$184 x \$14 - \$310	\$226

[Subsidiary]

*Dependants' Pensions Rates of Contribution Orders*

A10: \$203 x \$15 - \$338	\$248
A11: \$231 x \$15 - \$366	\$276
A12: \$250 x \$16 - \$394	\$314
A13: \$274 X \$16 - \$418	\$338
A14: \$298 x \$16 - \$442	\$362
A15: \$322 x \$16 - \$446	\$370

## NOTE

*By Resolution No. VIII (passed by the Legislative Assembly on 21st December, 1962, and by the Senate on 24th December, 1962) the Legislature approved —*

*(1) the payment of additional cost of living allowances with effect from 1st January, 1961, to supplement those now in force, to Government pensioners (including teachers), who retired prior to 1st January, 1961, and to Dependant pensioners who were awarded pensions based on pre-1961 contributions, as follows:*

- (a) To pensioners (excluding Dependant pensioners) who retired from posts on the B and C scales after 31st December, 1953 cost-of-living allowances at rates equal to the difference between the current pension and the pension payable on the equivalent revised salary at 1st January, 1961.*
- (b) To all other pensioners (including dependant pensioners) —*
  - (i) 10 per cent of "gross" pension (basic and cost-of-living allowance, if any) on "gross" pensions not exceeding \$1200 per annum.*
  - (ii) \$120 per annum on "gross" pensions (basic plus cost-of-living allowance, if any) exceeding*

[Subsidiary]

\$1200per annum;

(2) the increase of the dependants' pensions awarded after 1st January, 1954 but based on pre-1954 contributions, by a cost of living allowance so as to bring the gross pensions payable from 1st January, 1961, in line with gross pensions based on the same contributions but awarded before 1st January, 1954.

Reg. 20/4/ 1926  
18/7/1951  
24/1962

**DEPENDANTS' PENSION FUND (DIRECTORS ELECTION)  
REGULATIONS**

*made under section 53*

Citation.

1. These Regulations may be cited as the Dependants' Pensions Fund (Directors Election) Regulations.

Annual  
election  
Contributions  
of two persons  
other than  
public  
officers as  
Directors.  
[Reg.  
18/7/1851  
24/1962]

2. (1) The Chairman of the Directors of the Dependants' Fund shall, not later than the 14th May in each year cause a notice to be published in the *Gazette* and one newspaper fixing a day and hour for the election of two persons other than public officers to be Directors of the said Fund.

(2) The election shall be not less than six and not more than ten days after the day on which such notice is first published, and shall be held at such convenient place in Georgetown as the Chairman may appoint.

(3) Every contributor registered in accordance with the provisions of the Dependants' Pension Act shall be entitled to vote at any such election.

[Subsidiary]

(4) The two persons other than public officers having the greatest number of votes shall be deemed to be elected, provided that not less than twenty-five per cent of the registered contributors vote at the election.

Mode of voting at election.

3. (1) Contributors shall record their votes in writing.

(2) Contributors who attend the place of election may record their votes between the hours of 9 to 11 a.m. and 1 to 3 p.m. in a book to be kept by the secretary for that purpose.

(3) A contributor who does not attend at the place of election may vote according to the form in the Schedule signed by him, addressed to the secretary, and transmitted so as to be delivered at the place of election before 3 o'clock on the afternoon of the day on which the election is held.

Declaration and publication of result of voting.

4. (1) The Chairman shall cause the votes to be counted and the names of the persons elected to be declared at the conclusion of the counting.

(2) He shall cause a notice to be published in the *Gazette* stating the names of the persons elected.



SCHEDULE

Reg. 3

I (name in full and office) of the.....Department do hereby register my vote in favour of (names in full of members of National Assembly) to be Directors of the Dependants Fund.

Dated at .....this.....day of.....20.....

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[Subsidiary]

*(Signed)*

.....

To the Secretary of the  
Dependants Fund

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