

APPENDIX.

TABLE I.

THE BENEFITS AND CONTRIBUTIONS PROVIDED FOR BY THE ACT.

THE contributions vary according to the age at the time when the first contribution becomes payable, and are as follows :—

Contributions	For contributors who joined prior to the 1st January, 1908—				
	Age 30 and under	..	..	..	3 per cent. of pay.
	Over 30 and not exceeding 35	..	..	..	4 „
	„ 35	„	40	..	5 „
	„ 40	„	45	..	6 „
	„ 45	„	50	..	7 „
	„ age 50	..	..	..	10 „
	For contributors who joined the scheme on or after the 1st January, 1908—				
	Age 30 and under	..	..	..	5 per cent. of pay.
	Over 30 and not exceeding 35	..	..	..	6 „
	„ 35	„	40	..	7 „
	„ 40	„	45	..	8 „

Benefits	..	I. <i>On attainment of Pension Age 60, or after Forty Years' Service.</i>	
		(1)	A pension of one-sixtieth of yearly salary for each year's service, with a limit of forty-sixtieths (two-thirds) of salary. Maximum pension for entrants after 24th December, 1909, £300.
		(2)	Or the option, in lieu thereof, of a return of contributions, together with any compensation the contributor may be entitled to under section 76 of the Government Railways Act, 1887.
		With the consent of the Minister a contributor may retire after thirty-five years' service.	
		II. <i>On retirement before Pension Age (on the Grounds of being Medically Unfit for Future Duty).</i>	
		(1)	A pension of one-sixtieth of yearly salary for every year of service, limited to forty-sixtieths. In the case of entrants after 24th December, 1909, maximum pension £300.
		(2)	Or the option, in lieu thereof, of a return of contributions, together with any compensation the contributor may be entitled to under section 76 of the Government Railways Act, 1887.
		III. <i>On Retirement before Pension Age (on other Grounds than Medical Unfitness).</i>	
		(1)	On voluntary retirement or dismissal for any other reason than misconduct, a return of contributions, together with any compensation the contributor may be entitled to under section 76 of the Government Railways Act, 1887.
		(2)	On dismissal for misconduct, return of contributions.
		IV. <i>At Death, before becoming entitled to a Retiring-allowance.</i>	
		(1)	Leaving no widow or children: A return of contributions, together with any compensation the contributor is entitled to under section 76 of the Government Railways Act, 1887.
		(2)	Leaving a widow:—
		(a)	£31 per annum during widowhood, or, if she so elects,
		(b)	A return of such portion of the contributions and of the compensation to which the contributor was entitled as the Board, having regard to the rights of the children, thinks fit.
		(3)	Leaving children: 10s. weekly to each child until age 14.
		V. <i>At Death, after becoming entitled to a Pension.</i>	
		Return of the contributions and compensation (if any) less any sums received from the Fund.	

Pensions are payable by monthly instalments, and are computed on the final salary, unless the contributor has during the previous three years served in any inferior grade to that held at the time of retirement, in which case the average salary for the last three years, or the final salary he was receiving prior to such promotion (whichever is the greater) is taken.