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SINGAPORE ARMED FORCES ACT
(CHAPTER 295)

SINGAPORE ARMED FORCES (SAVER PLAN)
REGULATIONS 1998

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In exercise of the powers conferred by section 205A of the Singapore Armed Forces Act, the Armed Forces Council hereby makes the following Regulations:

PART I

PRELIMINARY

Citation and commencement

1. These Regulations may be cited as the Singapore Armed Forces (SAVER Plan) Regulations 1998 and shall come into operation on 1st April 1998.

Definitions

2.—(1) In these Regulations, unless the context otherwise requires —

“adopted child” means any child adopted in accordance with the provisions of any written law relating to the adoption of children for the time being in force in Singapore or elsewhere;

“approved institutional treatment” means approved treatment in a hospital or similar institution;

“approved treatment” means a course of medical, surgical or rehabilitative treatment which is certified that a member should receive in consequence of any disablement in respect of which an award may be or has been made under these Regulations but does not include any treatment which involves no or only occasional interruptions of the member’s normal employment;

“Board” means the Board of Trustees appointed in accordance with the Singapore Armed Forces (SAVER Fund) Regulations 1998 (G.N No. S 186/98);

“Central Provident Fund” or “CPF” means the Central Provident Fund established under the Central Provident Fund Act (Cap. 36);

“child” means —

(a) a person below the age of 21 years where the person is an unmarried female or is receiving full-time education, whether primary, secondary or tertiary; and

(b) in any other case, a person below 18 years of age;

“compensation salary”, in relation to a member, means the consolidated salary, rank pay and vocation pay of the member, whether he is confirmed in any rank that he holds or otherwise, and includes —

(a) military allowance, pay supplement, flying pay supplement and flying training pay supplement, if payable at the relevant time;

(b) for the purposes of Parts V and VI, such reimbursement or pay to which the member is entitled or which is payable to him by his employer under section 24 of the Enlistment Act (Cap. 93); and

(c) any other allowance declared by the Armed Forces Council to be a component of the compensation

salary, not being an allowance for the performance by a member of duties in a rank higher than his substantive or temporary rank;

“compulsory retirement age”, in relation to a member, means the compulsory retirement age of that member determined in accordance with regulation 11;

“CPF Top-Up Account”, in relation to a member, means the CPF Top-Up Account in the SAVER Fund maintained by the Board in respect of the member in accordance with the Singapore Armed Forces (SAVER Fund) Regulations 1998 (G.N. No. S 186/98);

“dependant”, in relation to a deceased member, means a person receiving regular and substantial support or benefit from the deceased member —

- (a) where the member’s death occurred during his service, throughout the period of 6 months ending with the member’s death;
- (b) in any other case, throughout the period beginning 6 months prior to the termination of the member’s service and ending with the member’s death; or
- (c) throughout such other period as the Armed Forces Council may determine in the exceptional circumstances of any case;

“disablement” means physical or mental injury or damage or loss of any physical or mental capacity, and “disabled” shall be construed accordingly;

“gross salary”, in relation to a member, means the consolidated salary, rank pay and vocation pay of the member, whether he is confirmed in any rank that he holds or otherwise, and includes —

- (a) pay supplement and flying pay supplement, if payable at the relevant time;
- (b) bonuses, including performance bonuses; and

(c) such other allowances as the Armed Forces Council may determine,

but does not include any allowance paid to any member for the performance of duties in a rank higher than his substantive or temporary rank;

“injury” includes wound or disease;

“injuries received in and which are attributable to service” includes injuries received in the following circumstances:

(a) whilst on a journey necessary to enable a member to report for duty or to return home after duty; or

(b) in consequence of some act lawfully performed in the discharge of the member’s duties;

“member”, in relation to the SAVER Plan, means —

(a) any person who enlists for regular service as an officer in the Singapore Armed Forces on or after 1st January 1998, other than a non-uniformed serviceman; and

(b) any member of the Singapore Armed Forces who opts to join the SAVER Plan pursuant to Part VII;

“normal retirement age”, in relation to a member, means the retirement age of that member determined in accordance with regulation 10;

“other dependant”, in relation to a deceased member, means a grandparent, step-parent, brother, sister, half-brother, half-sister, step-brother, step-sister or grandchild of the member;

“pensionable emoluments” shall have the same meaning as in the Singapore Armed Forces (Pensions) Regulations (Rg 9);

“pensionable service” means service in the Singapore Armed Forces in respect of which a pension, gratuity or other allowance will be paid to a serviceman on his retirement under the Singapore Armed Forces (Pensions) Regulations;

“reckonable service” shall have the meaning assigned in Part III;

“regular service” means service pursuant to section 19 of the Enlistment Act (Cap. 93);

“Retirement Account”, in relation to a member, means the Retirement account in the SAVER Fund maintained by the Board in respect of the member in accordance with the Singapore Armed Forces (SAVER Fund) Regulations 1998 (G.N. No. S 186/98);

“SAVER Fund” means the Savings and Employee Retirement Plan Fund established under section 205B of the Act;

“SAVER Plan” means the SAVER Plan established by these Regulations made pursuant to section 205A of the Act;

“Savings Account”, in relation to a member, means the Savings account in the SAVER FUND maintained by the Board in respect of the member in accordance with the Singapore Armed Forces (SAVER Fund) Regulations 1998;

“Tribunal” means the Awards Appeal Tribunal appointed under regulation 4;

“volunteer” means a volunteer defined as such under the Singapore Armed Forces (Volunteers) Regulations (Rg 7), whilst engaged in colour training service and internal security duties.

(2) For the purposes of these Regulations, any reference to the gross salary or compensation salary of any member shall be the gross salary or compensation salary, as the case may be, last drawn by the member at the material time.

PART II

GENERAL PROVISIONS

Administration of these Regulations

3.—(1) These Regulations shall be administered by Awards Officers appointed under paragraph (2) or such other body or person as the Armed Forces Council may appoint.

(2) The Armed Forces Council may appoint one or more Awards Officers to assess, award or review awards and allowances to be granted or granted under these Regulations and may give such directions as it thinks fit to any such Awards Officer in the discharge of his duties.

(3) The Armed Forces Council may, for the purposes of these Regulations, appoint a medical board or medical boards, either generally or for particular cases, comprising not less than 2 medical practitioners, one of whom shall either be a Government medical officer or a medical officer of the Singapore Armed Forces.

(4) An award granted or made to or in respect of any member under Parts V and VI may, notwithstanding the provisions of these Regulations, be administered by an Awards Officer for the benefit of any person, subject to the directions of the Armed Forces Council, if —

- (a) the person has not attained the age of 21 years; or
- (b) the person is, in the opinion of the Armed Forces Council, incapable of managing his own affairs by reason of mental infirmity; or
- (c) in any other case, the Armed Forces Council considers that it is in the interest of such person that it should be so administered.

(5) An award which is being administered under this regulation may, as to the whole or such part thereof and at such times as the Armed Forces Council thinks fit, be —

- (a) applied for the benefit of the person to or in respect of whom it has been granted or made; or
- (b) paid to any person whom the Armed Forces Council considers a fit and appropriate person so to apply the same and any moneys so paid shall be regarded as applied for the benefit of the person to or in respect of whom it has been granted or made.

Awards Appeal Tribunal

4.—(1) For the purposes of these Regulations, the Armed Forces Council may also appoint an Awards Appeal Tribunal which shall consist of not less than 3 members.

(2) The Tribunal shall have power to vary any award made by an Awards Officer, whether by increasing or decreasing such award, and the decision of the Tribunal thereon shall be final and conclusive.

(3) The Tribunal shall have power to call for any document relating to the appellant's service from an Officer-in-charge of Records or to order the appellant to undergo a medical examination by a medical officer to be appointed by the Tribunal in any particular case, and may certify to an Officer-in-charge of Records any reasonable travelling and other expenses which may have been incurred by any person in appearing before the Tribunal or before any medical officer appointed to make a medical examination of such person under this regulation.

(4) Every appellant shall have the right to appear before the Tribunal in person, or by a representative, but the Tribunal may hear and determine any appeal in the absence of the appellant.

(5) Every appeal under this regulation shall be brought within 12 months of the date on which the decision of an Awards Officer is notified to the appellant but the Tribunal may allow an appeal to be brought after the expiration of the period limited by this regulation if it considers that there was a reasonable excuse for the delay.

Failure to draw award

5. Where a member fails for a continuous period of not less than 12 months to draw any award under these Regulations, the award may be cancelled and any payment of any arrears may be withheld but the Armed Forces Council may in any particular case restore the award and pay the arrears either in whole or in part.

Arrears

6. Except in so far as the Armed Forces Council may otherwise direct with respect to any particular case or class of case, payment of any award under these Regulations shall not be made in respect of any period preceding the date of the application or appeal as a result of

which the claim to the award, or, as the case may be, to the continuance or resumption of the payment of the award, is accepted.

Power to dispense with probate

7. Where a person to whom any payment could have been made under these Regulations before his death dies before the payment is made, and the amount unpaid does not exceed \$500, the amount so unpaid may be paid to the personal representatives of the deceased person without probate or other proof of title, or may be paid or distributed to or among the persons appearing to the Board to be the persons beneficially entitled to the personal estate of the deceased person, or any of them, and, in determining the amount to be paid or distributed, the Board may have regard to any payments made or expenses incurred by any such person for or on account of the funeral of the deceased person.

PART III

RECKONABLE SERVICE AND RETIREMENT

Reckonable service

8.—(1) For the purposes of determining the amount of contribution to be credited to the Retirement Account, Savings Account and CPF Top-Up Account of a member, the following periods of service, subject to any deduction to be made under regulation 9, shall be regarded as reckonable service:

- (a) the period during which the member is an officer in regular service on full pay in the Singapore Armed Forces;
- (b) the period of full-time national service that has been rendered by a full-time national serviceman prior to his enlistment as an officer in the regular service of the Singapore Armed Forces;
- (c) the period of service which qualifies a mobilised volunteer or national serviceman in the People's Defence Force for an award of a pension under the Pensions Act (Cap. 225) and which is converted on a one-for-one basis to regular service under these Regulations upon the mobilised

volunteer or national serviceman, as the case may be, being absorbed into the regular service of the Singapore Armed Forces on or after 1st April 1998;

- (d) the period of mobilised service of a volunteer or national serviceman in the People's Defence Force that is rendered immediately prior to his absorption on or after 1st January 1998 into the regular service if that service has not been counted as regular service under sub-paragraph (c);
- (e) service which qualifies for the award of a pension in the Government or in any statutory body of a member seconded to the Singapore Armed Forces in respect of service rendered immediately prior to his secondment and which is converted on a one-for-one basis to regular service under these Regulations on his absorption into the regular service as an officer on or after 1st April 1998;
- (f) service on secondment to the Singapore Armed Forces of a member immediately prior to his absorption into the regular service as an officer on or after 1st April 1998 if that service has not be regarded as regular service under sub-paragraph (e);
- (g) service which a member has rendered on contract in the Singapore Armed Forces prior to his conversion on or after 1st April 1998 to the regular service;
- (h) any period of service in any other armed forces which may be allowed to count as reckonable service by the Armed Forces Council, subject to such conditions as it may think fit to impose;
- (i) periods of confinement as a prisoner of war;
- (j) pensionable service in the Government of a member rendered immediately prior to his absorption on or after 1st April 1998 into the regular service of the Singapore Armed Forces and which is converted on a one-for-one basis to regular service under these Regulations if such member had been a full-time national serviceman;

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- (k) any period during which a member has been absent from duty on leave with half-pay;
 - (l) part-time regular service but to be counted on the basis of the proportion the part-time regular service bears to whole-time regular service over the same period;
 - (m) pensionable service in the Government of a member rendered immediately prior to his absorption into the regular service of the Singapore Armed Forces and which the Armed Forces Council has determined shall count as regular service under these Regulations, subject to such conditions as the Armed Forces Council may impose; and
 - (n) such service other than in the Government as the Armed Forces Council has determined shall count as regular service under these Regulations, subject to such conditions as the Armed Forces Council may impose.

(2) Where a member to whom sub-paragraph (d) or (f) of paragraph (1) applies has received a gratuity in respect of the service referred to in those sub-paragraphs, the Armed Forces Council shall, as a condition of allowing such service to count as reckonable service under these Regulations, require the member to repay the gratuity to the Government either in a lump sum or otherwise and in default of such repayment, the previous service shall not be allowed to count as reckonable service.

(3) In respect of any such service on or after 1st April 1972, the amount of contributions to the Central Provident Fund or any approved fund to be repaid to the Government shall exclude the amount so paid on account of the member with respect to such service if he was in the regular service or an equivalent amount if he was not in the regular service.

Service not counted as reckonable service

9. The following periods of service shall not be counted as reckonable service under these Regulations:

- (a) any period of service forfeited by sentence of a subordinate military court or Superior Commander or as a result of a

decision of the Military Court of Appeal or a review of the Armed Forces Council, other than service forfeited for the purposes of promotion, in accordance with the provisions of the Act or any other written law for the time being in force;

- (b) the whole period of absence without leave;
- (c) the whole period of desertion;
- (d) the whole period of detention or special detention or imprisonment while undergoing a sentence awarded by a subordinate military court or the Military Court of Appeal or disciplinary officer;
- (e) the whole period of imprisonment or detention as a result of his conviction on a charge by a civil court;
- (f) the whole period of remand, custody, confinement, detention, open arrest or close arrest or suspension from duty while waiting for trial by the civil authority or military authority on a charge of which the member is subsequently convicted if during the period he has received no pay;
- (g) the whole period in which pay is forfeited;
- (h) the whole period of leave of absence without pay granted to a member; and
- (i) the whole period of study leave sponsored by the Government.

Normal retirement age

10. Subject to regulation 11, a member shall, if not selected for further promotion, be required to retire at the age appropriate to his rank, whether he has been confirmed in that rank or not, as follows:

<i>Rank</i>	<i>Normal Retirement Age</i>
(a) Lieutenant-Colonel and above	55 years;
(b) Warrant Officer to Major	50 years;
(c) Master Sergeant and below	45 years.

Compulsory retirement age

11. Notwithstanding regulation 10, where the Armed Forces Council considers it desirable or necessary in the interests of the Singapore Armed Forces, the Armed Forces Council may upon being satisfied as to his medical fitness, require a member to continue in the Singapore Armed Forces beyond the age which he would normally have retired under regulation 10 but not beyond the compulsory retirement age, appropriate to his rank, whether he has been confirmed in that rank or not, as follows:

<i>Rank</i>	<i>Compulsory Retirement Age</i>
(a) Lieutenant-Colonel and above	60 years;
(b) Warrant Officer to Major	55 years;
(c) Master Sergeant and below	50 years.

Grounds for retirement

12. It shall be lawful for the Armed Forces Council to require or permit, as the case may be, a member to retire —

- (a) if he has attained the normal retirement age or compulsory retirement age, as the case may be;
- (b) if he is considered to be unsuitable, such unsuitability being due to causes not within his control or due to causes within his control that do not amount to misconduct;
- (c) on a certificate from his commanding officer and on medical evidence to the satisfaction of the Armed Forces Council that the member is incapable, by reason of infirmity of mind or body, of discharging his duties and that such infirmity is likely to be permanent;
- (d) if his retirement is considered by the Armed Forces Council to be desirable in the public interest, having regard to the conditions and needs of the armed forces and the usefulness of the member thereto;

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- (e) where the Armed Forces Council considers that he has made outstanding contributions to the Singapore Armed Forces and that he should retire as part of the process of leadership renewal in the Singapore Armed Forces;
 - (f) where such member has been superseded for further promotion;
 - (g) if, on or after completing 15 years of service, he requests the permission of the Armed Forces Council to retire; or
 - (h) if he requests the permission of the Armed Forces Council to retire in circumstances not covered in the preceding paragraphs.

PART IV

CONTRIBUTIONS AND WITHDRAWALS

Contributions

13.—(1) Subject to these Regulations, the Board shall cause to be credited to the accounts of each member in the SAVER Fund as follows:

- (a) in the case of the CPF Top-Up Account, a monthly sum equal to the difference between —
 - (i) the amount of contributions paid by the Government under the Central Provident Fund Act (Cap. 36) in respect of the member on his gross salary; and
 - (ii) the amount of contributions payable by an employer other than the Government under the Central Provident Fund Act on ordinary wages equal to that gross salary,subject to the maximum amount of contributions permissible under that Act;
- (b) in the case of the Retirement Account, a monthly contribution at the prescribed rate of the member's gross salary less the sum referred to in sub-paragraph (a);

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- (c) in the case of the Savings Account, a monthly contribution at the prescribed rate of the member's gross salary; and
 - (d) any dividend declared by the Board under paragraph (4).

(2) The Board shall, subject to the directions of the Armed Forces Council, credit to the accounts specified in paragraph (1) every contribution and dividend in such manner as the Armed Forces Council may direct, and the Armed Forces Council may give different directions in respect of different classes of members.

(3) Notwithstanding paragraph (1), no contributions shall be credited in respect of —

- (a) any period of service forfeited by sentence of a subordinate military court or Superior Commander or as a result of a decision of the Military Court of Appeal or a review of the Armed Forces Council, other than service forfeited for the purposes of promotion, in accordance with the provisions of the Act or any other written law for the time being in force;
- (b) the whole period of absence without leave;
- (c) the whole period of desertion;
- (d) the whole period of detention or special detention or imprisonment while undergoing a sentence awarded by a subordinate military court or the Military Court of Appeal or disciplinary officer;
- (e) the whole period of imprisonment or detention as a result of his conviction on a charge by a civil court;
- (f) the whole period of remand, custody, confinement, detention, open arrest or close arrest or suspension from duty while waiting for trial by the civil authority or military authority on a charge of which the member is subsequently convicted if during the period he has received no pay;
- (g) the whole period in which pay is forfeited; or
- (h) the whole period of leave of absence without any pay granted to a member.

(4) The Board may, during each financial year, declare to the member's accounts in the SAVER Fund a dividend out of the net income and net unrealised profits of the SAVER Fund for that financial year.

(5) In this regulation —

“net income” means the amount ascertained by adding to, or deducting from, the income received from the investments of capital moneys in the SAVER Fund any profit derived or loss sustained, as the case may be, from the realisation of such investments;

“prescribed rate”, in relation to any contributions for a member, means the rate prescribed in the First Schedule in relation to the number of complete years of reckonable service completed by the member when the contribution is credited to the member's Retirement Account or Savings Account, as the case may be.

Eligibility for withdrawals

14. Subject to these Regulations, no sum of money standing to the credit of a member may be withdrawn from the SAVER Fund unless the member —

- (a) retires or is required to retire from the Singapore Armed Forces on any of the grounds specified in regulation 12;
- (b) resigns from the Singapore Armed Forces; or
- (c) dies in regular service,

and such moneys shall not be paid except in accordance with regulation 17 or 46, whichever is applicable, and on the application of the person eligible to withdraw the money under regulation 18.

Closure of accounts

15.—(1) Where a member —

- (a) retires or is required to retire from the Singapore Armed Forces on any of the grounds specified in regulation 12;
- (b) resigns from the Singapore Armed Forces;

- (c) dies in regular service; or
- (d) is discharged or dismissed in any of the circumstances specified in regulation 16,

all his accounts in the SAVER Fund shall be closed with effect from the date of his retirement, resignation, death, discharge or dismissal, as the case may be, and all contributions to his accounts shall cease forthwith.

(2) Notwithstanding the closure of a member's accounts under paragraph (1), such proportion of any dividend declared in the financial year during which the accounts closed as his reckonable service in that year bears to the whole financial year may continue to be credited to his accounts.

Forfeiture of moneys on discharge or dismissal

16. Notwithstanding regulation 14, where any member is —

- (a) discharged on any of the grounds specified in regulations 17 and 18 of the Enlistment Regulations (Cap. 93, Rg 1);
- (b) discharged with ignominy; or
- (c) dismissed as a result of the sentence of a subordinate military court or Military Court of Appeal or a sentence substituted by the Armed Forces Council,

the Armed Forces Council may forfeit all or any of the moneys which would have been payable under regulation 17(1) or (2) or regulation 46 if the member had, on the date of his discharge or dismissal, retired from the Singapore Armed Forces on any of the grounds specified in regulation 12.

Withdrawals and vesting of contributions

17.—(1) Except where otherwise provided in these Regulations, where a member retires or is required to retire from the Singapore Armed Forces on any of the grounds specified in regulation 12 or he resigns from the Singapore Armed Forces, the following sums shall vest in the member and may be awarded in respect of that member:

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- (a) such portion of moneys standing to the member's credit in his Savings Account as is prescribed in the Second Schedule in relation to the member's length of reckonable service at the date of his retirement or resignation, as the case may be; and
- (b) such portion of the moneys in the member's Retirement Account as is prescribed in the Second Schedule in relation to the member's age at the date of his retirement or resignation, as the case may be.
- (2) Notwithstanding paragraph (1), where a member retires from the Singapore Armed Forces —
- (a) on the ground specified in regulation 12(b) or (d), the sum vested in the member under paragraph (1) may be reduced to the extent determined by the Armed Forces Council; or
- (b) on the ground specified in regulation 12(e), the sum vested in the member under paragraph (1) may be increased to the extent determined by the Armed Forces Council.
- (3) Notwithstanding any provision in these Regulations, no sum in a member's Retirement Account shall vest in the member unless the member has completed not less than 11 complete years of reckonable service.
- (4) The Board may, on the application of the person eligible under regulation 18, authorise the payment to the applicant of the sum vested in the member in accordance with paragraphs (1), (2) and (3).
- (5) Where the member is either discharged or dismissed in the circumstances referred to in regulation 16, the Board may, on the application of the person eligible under regulation 18, authorise the payment to the applicant of such moneys in the member's Retirement Account and Savings Account not forfeited by the Armed Forces Council pursuant to under regulation 16.
- (6) Where a member's CPF Top-Up Account is closed pursuant to regulation 15(1), the Board may, on the application by the person eligible under regulation 18, authorise the transfer of all moneys in the member's CPF Top-Up Account to the CPF Board to the credit of the member's account in the Central Provident Fund.

(7) Where the total amount standing to the credit of a member in the CPF after the transfer of moneys under paragraph (1) is less than the minimum sum prescribed for the purposes of section 15(6) of the Central Provident Fund Act (Cap. 36), the deficiency in the member's CPF account shall be met out of the vested sum in the member's Retirement Account in the SAVER Fund.

(8) The Board shall credit to the Income Account of the SAVER Fund any balance of moneys in the closed Savings Account or Retirement Account of any member after the amount allowed to be withdrawn under these Regulations has been paid.

Persons authorised to withdraw

18.—(1) Subject to paragraph (1), a member, or a committee of his person or estate appointed under the provisions of the Mental Disorders and Treatment Act (Cap. 178), shall be entitled to apply to withdraw the sums standing to the credit of the member in the SAVER Fund which are payable under these Regulations in respect of that member where the member retires or resigns from the Singapore Armed Forces in the circumstances referred to in regulation 12 or he resigns from the Singapore Armed Forces.

(2) After the death of a member, the personal representative of the member shall be entitled to apply to withdraw the sums standing to the credit of the member in the SAVER Fund which are payable under these Regulations in respect of that member.

Authorisation of withdrawals

19.—(1) Where a withdrawal from any Retirement Account and Savings Account in the SAVER Fund has been authorised in favour of any person under regulation 18, the Board shall —

- (a) on the written instruction of that person, credit the amount authorised to be withdrawn to his bank account; or
- (b) open a savings account with a bank in the name of that person and credit the amount authorised to be withdrawn to the said bank account.

(2) Payment may also be made by the Board in such other manner as the Board shall see fit in any particular case or class of cases.

Unclaimed moneys

20.—(1) Where the accounts of any member in the SAVER Fund have been closed and no person authorised to withdraw the moneys in those accounts under regulation 18 has applied to so withdraw within 12 months of the date of such closure, such amount shall be accounted for as unclaimed and shall be transferred to the Capital Forfeiture Account of the SAVER Fund.

(2) Where any amount has been transferred to the Capital Forfeiture Account under paragraph (1), the Board shall, upon the application of any person eligible to the whole or part of the amount, authorise withdrawal by that person of the amount due to the applicant as if it had not been transferred out of the member's account.

Medical benefits

21. A member who retires on or after attaining 40 years of age and who has served a minimum period of service with the Singapore Armed Forces may be granted post-retirement benefits based on the medical schemes prior to their retirement on such terms and conditions as the Armed Forces may, by general order, decide.

PART V**AWARDS IN RESPECT OF DEATH****Death in service**

22.—(1) Where a member dies while he is in the regular service of the Singapore Armed Forces, there shall be paid to such of his dependants as the Armed Forces Council may think fit or, if there are no dependants, to his personal representatives —

- (a) all moneys standing to the credit of the member in his Savings Account, Retirement Account and CPF Top-Up Account at the date of his death; or
- (b) a sum equal to the deceased member's annual compensation salary,

whichever is greater.

(2) Where the member dies in disgrace, or where the death is attributable to his misconduct or negligence or due to reasons within his own control or resulted from deliberate self-injury or the deliberate aggravation of an accidental injury, the Armed Forces Council may either refuse payment of the amounts specified in paragraph (1) or authorise payment at such a reduced rate as it may think fit after having regard to all the circumstances of the case, and forfeit of the balance.

Awards where member dies of injuries received in and which is attributable to service

23.—(1) Where a member dies as a result of any injury received in and which is attributable to service, the Armed Forces Council may pay to his dependants or personal representatives —

(a) the awards and allowances in accordance with regulation 24; and

(b) one of the following, whichever is the greater:

(i) a sum equivalent to the lump sum calculated for the death of a workman under the Third Schedule to the Workmen's Compensation Act (Cap. 354) as if the deceased member had been a workman under that Act; or

(ii) all moneys payable under regulation 22(1).

(2) Where a member dies as a result of injuries which, in the opinion of the Armed Forces Council, were received by the member under exceptional circumstances or while the member was rendering service beyond the call of duty, there may be made to his dependants or personal representatives, as the case may be, not only the compensation computed in accordance with paragraph (1)(b) but also an additional compensation equal to 30% of the total sum ascertained in accordance with paragraph (1)(b).

(3) Where a member's death is caused as a result of the aggravation by service of an adverse medical condition that existed in him before or had arisen during service and the death occurred within 7 years of the aggravation of such medical condition, the amount of

compensation payable to his dependants or personal representatives, as the case may be, under paragraph (1)(b) may be equal to 50% of the award that his dependants or personal representatives would have been eligible for under that paragraph had his death occurred as a result of injuries received in and which are attributable to service.

Awards and allowances

24.—(1) Where a member dies as a result of any injury received in and which is attributable to service, the Armed Forces Council may grant —

- (a) if the deceased member leaves a widow, an award to her while she remains unmarried at the rate of one third of his annual compensation salary;
- (b) if the deceased member leaves a widow to whom an award is granted under sub-paragraph (a) and a child or children, an award in respect of each child at the rate of one-fifteenth of his annual compensation salary until such child attains the age of 18 years or becomes self-supporting, whichever is earlier;
- (c) if the deceased member leaves a child or children but does not leave a widow or no award is granted under sub-paragraph (a) to the widow, an award at the rate of two-fifteenths of his annual compensation salary shall be granted in respect of each child until such child attains the age of 18 years or becomes self-supporting, whichever is earlier;
- (d) if the deceased member leaves a child or children and a widow to whom an award is granted under sub-paragraph (a) and the widow subsequently dies or re-marries, an award at the rate of two-fifteenths of his annual compensation salary in respect of each child as from the date of the death or re-marriage of the widow until such child attains the age of 18 years or becomes self-supporting, whichever is earlier;
- (e) if the deceased member leaves a widow to whom an award is granted under sub-paragraph (a), an award at the rate of

one-eighth of his annual compensation salary to his mother, or, where his mother is dead, to his father, while without adequate means of support, if his mother or father, as the case may be, was wholly or mainly dependent on him for support at the time of his death; and

- (f) if the deceased member does not leave a widow, or if no award is granted under sub-paragraph (a) to his widow, an award at the rate of one quarter of his annual compensation salary to his mother, or, where his mother is dead, to his father, while without adequate means of support, if his mother or his father, as the case may be, was wholly or mainly dependent on him for support at the time of his death.

(2) The Armed Forces Council may, in its discretion grant an award not exceeding one-eighth of a deceased member's annual compensation salary to any other dependant of a member if he wholly or partly dependent on the deceased member for support at the time of the latter's death, except that —

- (a) not more than one dependant shall be granted an award under this paragraph in respect of the death of the member and where an award ceases for any reason to have effect, no award shall be made under this paragraph to any other person unless that person is the wife of such dependant; and
- (b) the decision of the Armed Forces Council shall be final on any question to which dependant should be eligible to receive an award under this paragraph.

(3) An award in respect of a child of a deceased member may be granted under this regulation for the purpose of the child's education if —

- (a) the child has attained the age of 6 years;
- (b) the circumstances of the family are such as to require it; and
- (c) the Armed Forces Council is satisfied that the type of education (whether primary, secondary, technical or

tertiary) which the child is receiving or is to receive is suitable for the child.

(4) The amount of an education award under paragraph (3) shall be determined by the Armed Forces Council having regard to the cost of tuition and boarding fees or living allowances of the child (if appropriate to the circumstances of the child) and the cost of materials and equipment normally associated with the curriculum of the educational establishment that the child is attending or is to attend.

(5) Notwithstanding paragraphs (1) to (4) —

- (a) in the case of an award granted under paragraph (1)(e) or (f), if the mother is a widow at the time of the grant of the award and subsequently re-marries, such award shall cease as from the date of re-marriage; and if it appears to the Armed Forces Council at any time that the mother, or the father, as the case may be, is adequately provided with other means of support, such award shall cease as from such date as the Armed Forces Council may determine;
- (b) any award granted to a female child under this regulation shall cease upon the marriage of such child below the age of 18 years; and
- (c) no award shall be payable under this regulation at any time in respect of more than 6 children, except that the Armed Forces Council may in cases of hardship authorise payment of allowances in respect of more than 6 children.

PART VI

Chapter 1 — Awards in respect of disablement

Award for disability due to injury received in and which is attributable to service

25.—(1) Subject to regulation 40, where a member is disabled from an injury received in and which is attributable to service, not being a minor injury specified under the Fourth Schedule, and the member has, as a result of his disablement, retired on any of the grounds

referred to in regulation 12, the Armed Forces Council may, notwithstanding regulation 17, pay to the member an award comprising —

- (a) a sum equal to the lump sum calculated for permanent total incapacity of a workman under the Third Schedule to the Workmen's Compensation Act (Cap. 354) as if the member was a workman under that Act; and
- (b) all moneys standing to the credit of the member in his Savings Account, Retirement Account and CPF Top-Up Account at the date of his retirement.

(2) For the purposes of an award in respect of disablement (which may be made provisionally or upon any other basis), the degree of such disablement shall be assessed on an interim basis unless the member's condition permits a final determination of the extent, if any, of such disablement.

(3) An award in respect of a child of a member may be granted under this regulation for the purpose of the child's education if —

- (a) the child has attained the age of 6 years;
- (b) the circumstances of the family are such as to require it; and
- (c) the Armed Forces Council is satisfied that the type of education (whether primary, secondary, technical or tertiary) which the child is receiving or is to receive is suitable for the child.

(4) The amount of an education award under paragraph (3) shall be determined by the Armed Forces Council having regard to the cost of tuition and boarding fees or living allowances of the child (if appropriate to the circumstances of the child) and the cost of materials and equipment normally associated with the curriculum of the educational establishment that the child is attending or is to attend.

Award of compensation where disablement does not result in retirement

26.—(1) Subject to regulation 40, where a member is disabled from an injury received in and which is attributable to service, not being a

minor injury specified in the Fourth Schedule, and the member does not qualify for an award pursuant to regulation 25 because the disablement does not result in his retirement, he shall be awarded such a proportion of the compensation equivalent to the lump sum calculated for permanent total incapacity of a workman under the Third Schedule to the Workmen's Compensation Act (Cap. 354) as if the member was a workman under that Act, as the degree of disablement bears to total disablement.

(2) For the purposes of an award in respect of disablement (which may be made provisionally or upon any other basis), the degree of such disablement shall be assessed on an interim basis unless the member's condition permits a final determination of the extent, if any, of such disablement.

Determination of degrees of disablement

27.—(1) Subject to these Regulations, the degree of the disablement attributable to service of a member shall be assessed by making a comparison between the condition of the member as so disabled and the condition of a normal healthy person of the same age, without taking into account the earning capacity of the member in his disabled condition in his own or any other specific trade or occupation, and without taking into account the effect of any individual factors or extraneous circumstances but where such disablement is due to more than one injury, a composite assessment of the degree of disablement shall be made by reference to the combined effect of all such injuries.

(2) Except in a case to which the Fourth Schedule applies, the degree of disablement assessed in accordance with paragraph (1) shall be certified by way of a percentage, total disablement being represented by 100% (which shall be the maximum assessment) and a lesser degree or partial disablement being represented by such percentage as bears to 100% the same proportion as the lesser degree of disablement bears to total disablement.

(3) Where a disablement of a member who joined the Singapore Armed Forces before 15th March 1991 is due to any injury specified in the Third Schedule or is a disablement so specified, and, in either case, has reached a settled condition, the degree of such disablement

shall, in the absence of any special features, be certified for the purpose of these Regulations at the percentage specified in that Schedule as appropriate to that injury or to that disablement.

(4) Where a disablement of a member who joins the Singapore Armed Forces on or after 15th March 1991 is due to any injury specified in the First Schedule to the Workmen's Compensation Act (Cap. 354) or is a disablement so specified, and, in either case, has reached a settled condition, the degree of such disablement shall, in the absence of any special features, be certified for the purpose of these Regulations at the percentage equivalent to the percentage of loss of earning capacity specified in that Schedule as appropriate to that injury or to that disablement.

(5) Where a member has sustained a minor injury specified in the Fourth Schedule, he may be granted an award in accordance with that Schedule, whether his service is terminated or not.

(6) If he has sustained an injury referred to in paragraph (5) as well as other disablement attributable to service, the degree of which is less than 100%, and a composite assessment of the degree of the disablement from both causes is no higher than the assessment for the other disablement alone, this regulation shall have effect so as to authorise an award under paragraph (5) in respect of the minor injury as well as an award under regulation 25 or 26 in respect of the other disablement.

(7) The degree of disablement certified under this regulation shall be the degree of disablement for the purpose of any award in respect of this Part.

Award for constant attention

28. Where a member is in receipt of an award under regulation 25 and it is shown to the satisfaction of the Armed Forces Council that constant attendance on the member is necessary on account of disablement, he may be awarded an additional amount equivalent to 25% of the maximum compensation payable under regulation 25(1)(a).

Chapter 2 — Treatment and Rehabilitation

Application of this Chapter

29. Under this Chapter, awards may be made where the disablement of a member is attributable to service and any condition applicable to an award under Chapter 1 shall, where appropriate, be applicable to an award under this Chapter.

Treatment allowance

30.—(1) A member may be awarded a treatment allowance in respect of any period during which he receives approved treatment.

(2) A treatment allowance so awarded may be payable in addition to any disability award payable in accordance with Chapter 1, except that the aggregate rate of the award under Chapter 1 together with the treatment allowance under this regulation shall not exceed the rate of award which would be appropriate under these Regulations if the degree of such member's disablement had been 100%.

Allowance where prolonged abstention from work is necessary following approved institutional treatment

31. Where it is certified that a member should, on completion of a course of approved institutional treatment, abstain from work for a prolonged period in consequence of the condition which necessitated such treatment, he may be treated as if he were eligible throughout such period for a treatment allowance under regulation 30.

Allowance for part-time treatment

32. Where a member receives treatment which would be approved treatment but for the fact that it involves only occasional interruptions of the member's normal employment, a treatment allowance may be awarded to the member at such rate as the Armed Forces Council may think appropriate having regard to any loss of remunerative time by the member as the result of those interruptions.

Medical expenses

33. Any necessary expenses in respect of the medical, surgical or rehabilitative treatment of a member not otherwise provided for may

be defrayed by the Armed Forces Council under such conditions and up to such amount as the Council may determine.

Chapter 3 — Miscellaneous

Award in respect of total disability arising from exceptional circumstances

34. Where a member suffers a total disability for which an award may be made under regulation 25 or 26 and is caused by injuries which in the opinion of the Armed Forces Council were received by the member under exceptional circumstances or while rendering service beyond the call of duty, he may be granted an additional award equal to 30% of any award granted to him under regulation 25 or 26, as the case may be.

Award in respect of total disability caused by aggravation

35. Where a member suffers a disability which is determined by the Armed Forces Council to be total disability caused by aggravation by service of an adverse medical condition that existed in him before or had arisen during service, he may, where such total disability occurs within 7 years of the aggravation of such medical condition, be eligible for an award equal to 50% of the award he would have qualified for had his total disability occurred as a result of an injury (not being a minor injury specified in the Fourth Schedule) received in and which is attributable to service.

Award in respect of partial disability

36. Any member who would have qualified in the case of total disability for an award under regulation 25, 34 or 35, as the case may be, may, if he suffers partial disability, be awarded such a proportion of the award as is applicable in the case of total disablement as the degree of disablement bears to total disablement.

Meaning of “earnings”

37.—(1) For the purposes of calculating under this Part any sum equivalent to the lump sum applicable under the Third Schedule to the

Workmen's Compensation Act (Cap. 354) as if a member was a workman under that Act —

- (a) “earnings” means any salary paid and includes —
- (i) any overtime payment or other special remuneration for work done, whether by way of bonus, allowance or otherwise, if of constant character or for work habitually performed; and
 - (ii) any reimbursement or pay to which the member is entitled or which is payable to him by his employer under section 24 of the Enlistment Act (Cap. 93),
- but excludes the sums specified in paragraph (2);
- (b) the earnings of a member shall be computed in such a manner as is best calculated to give his true monthly earnings at the date of the accident, subject to sub-paragraphs (c), (d) and (e);
- (c) where the member has been exclusively employed during a continuous period of 12 months or any shorter period immediately preceding the accident, his monthly earnings shall be deemed to be the average amount of his earnings during those 12 months or shorter period, as the case may be;
- (d) where the member has been exclusively employed for any period which is less than a month, his monthly earnings shall be deemed to be the earnings he would have received for that month for the work in which he was employed if the accident had not happened; and
- (e) where the earnings of a member determined in accordance with sub-paragraphs (a) and (b) are less than —
- (i) \$120 a month in the case of a member who is 18 years of age and above;
 - (ii) \$105 a month in the case of a member who is below the age of 18 years but is 16 years of age and above;
- or

(iii) \$90 a month in the case of a member below the age of 16 years,

then in any such case, the monthly earnings of a member who is 18 years of age and above shall be deemed to be \$120, the monthly earnings of a member below the age of 18 years but who is 16 years of age and above shall be deemed to be \$105, and the monthly earnings of a member below the age of 16 years shall be deemed to be \$90.

(2) The following sums shall not be regarded as “earnings” for the purposes of calculating under this Part any sum equivalent to the lump sum applicable under the Third Schedule to the Workmen’s Compensation Act (Cap. 354) as if a member was a workman under that Act:

- (a) any benefit in kind given to a member by the Singapore Armed Forces;
- (b) any travelling allowance;
- (c) the value of any travelling concession;
- (d) any contribution paid by the Singapore Armed Forces towards any pension or provident fund; and
- (e) any sum paid to the member to cover any special expenses incurred by him by reason of the nature of his employment.

Refusal of treatment

38.—(1) Where it is certified that a member should in his own interest receive medical, surgical or rehabilitative treatment for a disablement in respect of which an award may be or has been awarded to him under this Part, and such member refuses or neglects to receive the treatment, the Armed Forces Council may, if it considers that such refusal or neglect is unreasonable, reduce any award in respect of the member’s disablement by such an amount not exceeding one-half of any such award, as it may think fit.

(2) For the purposes of this regulation, any misconduct on the part of the member which, in the opinion of the Armed Forces Council, renders it necessary for any treatment that he is receiving to be

discontinued, may be treated as a refusal of the member to receive the treatment.

Review of awards, etc.

39.—(1) Where an Awards Officer makes a final assessment of the degree or nature of the disablement of a member, or a final decision that there is no disablement or that the disablement has come to an end, any award under Part VI made on the basis of that assessment, or any such final decision, shall not be reviewed unless —

- (a) in the case of a final assessment, there is a substantial increase in the degree of disablement which is attributable to service;
- (b) in the case of a final decision, there is a substantial degree of disablement which is attributable to service;
- (c) the rate of the award or other grant has been fixed in error at a figure which is not appropriate under these Regulations to the assessment of the degree or nature of the disablement;
- (d) the award of the pension or other grant has been made in error; or
- (e) the Awards Officer has reason to believe that the award has been obtained by improper means.

(2) Any award under these Regulations (other than an award made on the basis of such a final assessment as aforesaid) may, subject to any decision given by the Tribunal, be reviewed at any time on any of the grounds specified in paragraph (1) or on any other ground which, in the opinion of an Awards Officer, having regard to these Regulations, necessitates its review.

- (3) On any review under this regulation, an Awards Officer may —
- (a) continue or vary the award;
 - (b) make a fresh award in place of it;
 - (c) cancel the award; or

- (d) in the case of such a final decision as is mentioned in paragraph (1), make an award as may be appropriate having regard to these Regulations.

Withholding, cancelling, reducing an award or compensation

40.—(1) Where the injuries that were received in and which were attributable to service have been caused by or contributed to by gross negligence or misconduct of the deceased member, the Armed Forces Council may withhold, cancel or reduce any award or compensation which may be or has been made under this Part or Part V.

(2) The Armed Forces Council may withhold or reduce an award or compensation which may be or has been made under this Part in respect of the disablement of a member whose service is terminated voluntarily or where the disablement is partly or wholly attributable to the default or negligence of the member or is due to reasons within his control.

PART VII

CONVERSION TO SAVER PLAN

Application of this Part

41. This Part shall apply to all servicemen who, immediately before 1st January 1998, are eligible to any pension, gratuity or other allowance under the Singapore Armed Forces (Pensions) Regulations (Rg 7).

Option

42.—(1) A serviceman to whom this Part applies shall be given an option to convert to the SAVER Plan according to Option A or Option B, or remain in the pensionable service.

(2) Any option exercised by the serviceman shall be irrevocable except that he may be required by the Armed Forces Council to revert to the pensionable service.

Preserved pension

43.—(1) Where a serviceman exercises an option to convert according to Option A, the Board shall cause to be credited to his Retirement Account an amount determined in accordance with the formula $\frac{175.14}{600} \times \frac{PE}{600} \times PS$

Where PE is the serviceman's last drawn pensionable emoluments as of 31st March 1998; and

PS is the total length of pensionable service rendered by the serviceman immediately before 1st April 1998.

(2) Where a serviceman exercises an option to convert according to Option B, the Board shall cause to be credited to his Savings Account and Retirement Account the respective amounts determined in accordance with the respective formulae:

(a) Savings Account — an amount determined in accordance with the formula $(9\% \times BP \times CS)$; and

(b) Retirement Account — an amount determined in accordance with the formula

$$\left(\frac{175.14}{600} \times BP \times PS \right) - (9\% \times BP \times CS)$$

Where BP is the serviceman's last drawn monthly basic salary as of 31st March 1998; and

CS is the total length of contract service rendered by the serviceman immediately before 1st April 1998; and

PS is the total length of pensionable service rendered by the serviceman immediately before 1st April 1998.

Refund of gratuities received

44. Where a serviceman exercising an option under regulation 41 to convert to the SAVER Plan has received a gratuity under the Singapore Armed Forces (Pensions) Regulations (Rg 7) in respect of

his service in the Singapore Armed Forces, the gratuity shall be refunded.

Circumstances where no pension or gratuity payable

45. No member who has exercised the option to convert to the SAVER Plan under regulation 41 shall be credited with any amount under regulation 42 if he is —

- (a) discharged on any of the grounds specified in regulations 17 and 18 of the Enlistment Regulations (Cap. 93, Rg 1);
- (b) discharged with ignominy; or
- (c) dismissed as a result of a sentence of a subordinate military court or Military Court of Appeal or a sentence substituted by the Armed Forces Council.

Vesting rates for converting members' Retirement Accounts

46. Subject to regulation 17(2) and (3), where a serviceman exercising an option to convert under regulation 41 retires or is required to retire on any of the grounds specified in regulation 12 or he resigns from the Singapore Armed Forces, the Board may, on the application of the person eligible under regulation 18, authorise the payment to the applicant of —

- (a) the moneys referred to in regulation 17(1)(a); and
- (b) such portion of the moneys in the member's Retirement Account as is prescribed in the Fifth Schedule as vested in relation to the member's age at the date of his retirement or resignation, as the case may be.

FIRST SCHEDULE

Regulation 13

RATES OF CONTRIBUTION FOR SAVINGS AND RETIREMENT ACCOUNTS

1. The rate of contributions to be credited to a member's Savings Account and Retirement Account in the SAVER Fund are as follows:

FIRST SCHEDULE — *continued*

<i>Length of Reckonable Service in complete years</i>	<i>Savings Account Contribution</i>	<i>Retirement Account Contribution Rate</i>
1 to 6	13% less the amount credited into the CPF Top-Up Account	nil
7	4%	11%
8	3%	12%
9	2%	13%
10	1%	14%
11	nil	15%
12	nil	15%
13	nil	15%
14	nil	15%
15	nil	15%
16	nil	15%
17	nil	15%
18	nil	15%
19	nil	15%
20	nil	15%
21	nil	15%
22	nil	15%
23	nil	15%
24	nil	15%
25	nil	nil

2. Where the member is a Combat officer, an additional 2% and 8% contribution shall be credited to his Retirement Account for Timescale and Superscale Combat officers, respectively.

SECOND SCHEDULE

Regulation 17

VESTING FOR SAVINGS AND RETIREMENT ACCOUNTS

1. The portion of moneys in a member's Savings Account as is specified in the second column below shall vest in the member completing the number of years of reckonable service as are specified in the first column.

<i>First column</i>	<i>Second column</i>
<i>Length of Reckonable Service in complete years</i>	<i>Savings Account Vesting</i>
1 to 6	nil
7	20%
8	40%
9	60%
10	80%
11 or more	100%

2. The portion of moneys in a member's Retirement Account as is specified in the second column shall vest in the member on his attaining the age specified in the first column in relation to that portion unless the member has not completed 11 complete years of reckonable service.

<i>First column</i>	<i>Second column</i>	
<i>Age at date of retirement or resignation</i>	<i>Vesting for members who are pilots or officers of and above the rank of Colonel</i>	<i>Vesting for other members</i>
31	5%	5%
32	5%	5%
33	5%	5%
34	5%	5%
35	10%	10%
36	20%	20%
37	35%	35%
38	50%	50%

SECOND SCHEDULE — *continued*

39	65%	65%
40	80%	80%
41	90%	90%
42	90%	100%
43	90%	100%
44	100%	100%

3. For the purposes of paragraph 2, a person shall be deemed to have attained the age prescribed in that paragraph on the anniversary of his birthday.

THIRD SCHEDULE

Regulation 27(3)

ASSESSMENT OF DISABLEMENT CAUSED BY SPECIFIED INJURIES
AND OF CERTAIN OTHER DISABLEMENTS

<i>Description of Injury</i>	<i>Assessment Per Centum</i>
1. Loss of 2 limbs	100
2. Loss of both hands or of all fingers and both thumbs	100
3. Loss of both feet	100
4. Loss of a hand and a foot	100
5. Total loss of sight, including the loss of sight to such extent as to render the claimant unable to perform any work for which eyesight is essential	100
6. Total paralysis	100
7. Injuries resulting in being permanently bedridden	100
8. Any other injury causing permanent incapacity	100
9. Very severe facial disfigurement	100
10. Loss of arm at shoulder	75
11. Loss of arm between elbow and shoulder	75
12. Loss of arm at elbow	75

THIRD SCHEDULE — *continued*

13. Loss of arm between wrist and elbow	70
14. Loss of hand at wrist	70
15. Loss of finger and thumb of one hand	70
16. Loss of 4 fingers	60
17. Loss of thumb —	
(a) both phalanges	50
(b) one phalanx	30
18. Loss of ring finger —	
(a) 3 phalanges	20
(b) 2 phalanges	15
(c) 1 phalanx	10
19. Loss of little finger —	
(a) 3 phalanges	20
(b) 2 phalanges	15
(c) 1 phalanx	10
20. Loss of index finger —	
(a) 3 phalanges	35
(b) 2 phalanges	25
(c) 1 phalanx	20
21. Loss of middle finger —	
(a) 3 phalanges	25
(b) 2 phalanges	20
(c) 1 phalanx	15
22. Loss of metacarpals —	
(a) first or second (<i>additional</i>)	20
(b) third, fourth, fifth (<i>additional</i>)	15
23. Loss of leg —	
(a) at or above knee joint	75
(b) below knee	65

 THIRD SCHEDULE — *continued*

24. Loss of a foot	55
25. Loss of toes —	
(a) all of one foot	35
(b) great, both phalanges	20
(c) great, one phalanx	10
(d) other than great, if more than one toe lost	10
26. Loss of sight of one eye	50
27. Loss of hearing, one ear	30
28. Total loss of hearing	60

Notes:

- (1) Total permanent loss of the use of a member shall be treated as loss of such member.
- (2) Where there is loss of 2 or more parts of the hand, the percentage shall not be more than the loss of the whole hand.
- (3) Loss of remaining arm, leg or eye if one has already been lost, shall be the difference between the compensation for the total incapacity and compensation already paid or that which would have been paid for the previous loss of limb or eye.

FOURTH SCHEDULE

Regulation 27(2) and (4)

AMOUNTS PAYABLE FOR SPECIFIED MINOR INJURIES

Description of Injury

For the loss of

A. FINGERS:

R or L index finger —

Guillotine amputation of tip without loss of bone	\$470
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R or L middle finger —

Guillotine amputation of tip without loss of bone	\$380
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R or L ring or little finger —

FOURTH SCHEDULE — *continued*

Guillotine amputation of tip without loss of bone	\$240
B. TOES:	
R or L great toe —	
part, with some loss of bone	\$320
R or L 1 other toe —	
part, with some loss of bone	\$160
2 toes, excluding great toe —	
part, with some loss of bone	\$240
3 toes, excluding great toe —	
part, with some loss of bone	\$320
4 toes, excluding great toe —	
part, with some loss of bone	\$320.

FIFTH SCHEDULE

Regulation 46

VESTING SCALE FOR RETIREMENT ACCOUNT FOR
OFFICERS WHO OPT INTO SAVER

1. Where a member referred to in regulation 46 has, on 1st April 1998, attained any age specified in the second to fifth columns below, the portion of moneys in his Retirement Account as is specified in the same column shall vest on the member subsequently attaining the age specified in the first column.

<i>First column</i>	<i>Second column</i>		<i>Third column</i>		<i>Fourth column</i>		<i>Fifth column</i>		
	Below 30 years of age		30 years of age and above but less than 35 years of age		35 years of age and above but less than 40 years of age		40 years of age and above		
Age at date of retirement	Members other than Pilots and officers of and above the rank of Colonel	Pilots and officers of the rank of Colonel and above	Members other than Pilots and officers of and above the rank of Colonel	Pilots and officers of the rank of Colonel and above	Members other than Pilots and officers of and above the rank of Colonel	Pilots and officers of the rank of Colonel and above	Members other than Pilots and officers of and above the rank of Colonel	Officers of the rank of Colonel and above	Pilots
30	nil	nil	nil	nil	nil	nil	nil	nil	nil
31	5%	5%	nil	nil	nil	nil	nil	nil	nil
32	5%	5%	5%	5%	nil	nil	nil	nil	nil
33	5%	5%	5%	5%	5%	5%	nil	nil	5%
34	5%	5%	5%	5%	5%	5%	5%	5%	5%

FIFTH SCHEDULE — *continued*

35	10%	10%	5%	5%	5%	5%	5%	5%	5%
36	20%	20%	10%	10%	5%	5%	5%	5%	5%
37	35%	35%	20%	20%	10%	10%	5%	5%	10%
38	50%	50%	35%	35%	20%	20%	10%	10%	20%
39	65%	65%	50%	50%	35%	35%	20%	20%	35%
40	80%	80%	65%	65%	50%	50%	35%	35%	50%
41	90%	90%	80%	80%	65%	65%	50%	50%	65%
42	100%	90%	90%	90%	80%	80%	65%	65%	80%
43	100%	90%	100%	90%	90%	90%	80%	80%	90%
44	100%	100%	100%	100%	100%	100%	90%	90%	100%
45	100%	100%	100%	100%	100%	100%	100%	100%	100%

2. For the purposes of paragraph 1, a person shall be deemed to have attained the age prescribed in that paragraph on the anniversary of his birthday.

Made this 30th day of March 1998.

NG OOI HOOI
Secretary,
Armed Forces Council,
Singapore.

[MINDEF 4-4/26-3-5; AG/LEG/SL/295/97/2 Vol.1]

(To be presented to Parliament under section 207 of the Singapore Armed Forces Act).