SINGAPORE ARMED FORCES ACT (CHAPTER 295, SECTION 205A)

SINGAPORE ARMED FORCES (PREMIUM PLAN) REGULATIONS

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[31st March 2000]

PART I

PRELIMINARY

Citation

1. These Regulations may be cited as the Singapore Armed Forces (Premium Plan) Regulations.

Definitions

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

"approved institutional treatment" means any treatment approved by an Awards Officer in a hospital or similar institution;

"approved treatment" means a course of medical, surgical or rehabilitative treatment which is certified by an Awards

Officer 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;

"Awards Officer" means an Awards Officer appointed under regulation 3;

"Board" means the Board of Trustees appointed in accordance with the Singapore Armed Forces (SAVER-Premium Fund) Regulations (Rg 18);

"CARE Account", in relation to a member, means the Career and Retirement Endowment (CARE) Account in the SAVER-Premium Fund maintained by the Board in respect of the member in accordance with the Singapore Armed Forces (SAVER-Premium Fund) Regulations;

"CARE Initial Quantum", in relation to a member, means the initial lump sum contribution which may be granted by the Armed Forces Council to a member of the Premium Plan upon the member completing not less than 10 years of reckonable service;

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

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

(*a*) 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

(*b*) 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;

[S 189/2010 wef 01/04/2010]

[*Deleted by S 240/2012 wef 01/06/2012*]

"CPF Top-Up Account", in relation to a member, means the CPF Top-Up Account in the SAVER-Premium Fund maintained by the Board in respect of the member in accordance with the Singapore Armed Forces (SAVER-Premium Fund) Regulations (Rg 18);

"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 of the member, whether he is confirmed in any rank that he holds or otherwise, and includes —

(*a*) bonuses, including performance bonuses; and

(*b*) such other allowances as the Armed Forces Council may determine, not being an allowance for the performance by a member of duties in a rank higher than his substantive or temporary rank;

[S 189/2010 wef 01/04/2010]

"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" means a member of the Premium Plan, being any of the following persons:

(*a*) any person enlisted for regular service as a soldier on or after 1st January 2000, but not any person who first enlists for regular service as a military expert, a military expert senior trainee or a military expert trainee on or after 1st April 2010;

(*b*) any soldier to whom Part VII applies, and who opts to join the Premium Plan under that Part;

[S 189/2010 wef 01/04/2010]

"naval diver" means a member serving in the Republic of Singapore Navy who holds the vocation of naval diver;

[S 169/2007 wef 01/01/2007]

"ND-CARE benefit" means a naval diver benefit which may be granted to a naval diver under regulation 12(1)(*b*)(iii);

[S 169/2007 wef 01/01/2007]

"non-pensionable service" means regular service in the Singapore Armed Forces which is neither pensionable service nor contract service;

"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" has 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;

"Premium salary", in relation to a member, means the consolidated monthly salary and includes such pay components, bonuses and allowances as the Armed Forces Council may determine;

"reckonable service" has the meaning assigned to it in Part III;

"regular service" means service under section 19 of the Enlistment Act (Cap. 93);

"SAVER Plan" means the SAVER Plan established by the Singapore Armed Forces (SAVER Plan) Regulations (Rg 19) made under section 205A of the Act;

"SAVER-Premium Fund" means the Savings and Employee Retirement and Premium Fund established under section 205B of the Act;

"stipulated retirement age", in relation to a member, means the stipulated retirement age of that member determined in accordance with regulation 10;

[S 240/2012 wef 01/06/2012]

"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, Premium salary or compensation salary of any member shall be the gross salary, Premium salary or compensation salary, as the case may be, last drawn by the member at the material time.

Non-application to regular servicemen in military domain experts service

2A. Except as otherwise provided in the Singapore Armed Forces (Military Domain Experts Service) Regulations 2010

(G.N. No. S 186/2010), these Regulations shall cease to apply to any member (including any soldier to whom Part VII applies) who becomes a regular serviceman in the military domain experts service on or after 1st April 2010.

[S 189/2010 wef 01/04/2010]

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;

(*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;

(*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 Awards Appeal Tribunal shall have power to vary any award made under these Regulations (other than an award to which regulation 4A relates), whether by increasing or decreasing such award, and the decision of the Tribunal shall be final and conclusive.

[S 163/2008 wef 01/04/2008]

(3) The Awards Appeal Tribunal shall have power —

(*a*) to call for any document relating to the appellant's service from an Officer-in-charge of Records;

(*b*) to order the appellant to undergo a medical examination by a medical officer to be appointed by the Tribunal in any particular case; and

(*c*) to 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 Awards Appeal 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 Awards Appeal 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.

Compensation Board

4A.—(1) For the purposes of these Regulations, the Armed Forces Council may also appoint a Compensation Board which shall consist of not less than 4 members.

(2) The Compensation Board shall have power to make an award or vary any award made by an Awards Officer in respect of the death or disablement of a member, whether by increasing or decreasing such award, and the decision of the Compensation Board thereon shall be final and conclusive.

(3) The Compensation Board shall have power —

(*a*) 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 Compensation Board in any particular case; and

(*b*) to 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 Compensation Board 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 Compensation Board in person, or by a representative, but the Compensation Board 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 Compensation Board 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.

[S 163/2008 wef 01/04/2008]

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 cases, 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.—(1) Where a person to whom any payment could have been made from the CARE Account 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 —

(*a*) paid to the personal representatives of the deceased person without probate or other proof of title; or

(*b*) 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.

(2) 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. For the purposes of determining the amount of contribution to be credited to the CARE Account and CPF Top-Up Account of a member, and the quantum of START benefits and CARE Initial Quantum, 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 a soldier 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 in any force, which is designated by the Minister for the purposes of national service, prior to his enlistment as a soldier in the regular service of the Singapore Armed Forces;

(*c*) service which qualifies for an award of a pension under the Pensions Act (Cap. 225), of a mobilised volunteer or of a national serviceman in the People's Defence Force that was rendered immediately prior to his mobilisation and which was converted on a one-for-one basis to pensionable service under the Singapore Armed Forces (Pensions) Regulations (Rg 9) upon the mobilised volunteer or national serviceman, as the case may be, being absorbed into the pensionable service of the Singapore Armed Forces;

(*d*) mobilised service of a volunteer or national serviceman in the People's Defence Force that was rendered immediately prior to his absorption into the pensionable service under the Singapore Armed Forces (Pensions) Regulations (Rg 9) if that service has not been counted as pensionable service under 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 a soldier on or after 31st March 2000;

(*f*) service on secondment to the Singapore Armed Forces of a member immediately prior to his absorption into the regular service as a soldier on or after 31st March 2000 if that service has not been regarded as regular service under paragraph (*e*);

(*g*) service which a member has rendered on contract in the Singapore Armed Forces prior to his conversion on or after 31st March 2000 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 31st March 2000 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 the member, other than a member who is a woman, had been a full-time national serviceman;

(*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 full-time regular service over the same period;

(*m*) any period of 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;

(*n*) any period for which the member was on officer cadet training;

(*o*) any period of mobilised service as a national serviceman subject to such conditions as the Armed Forces Council may impose; and

(*p*) 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.

Service not counted as reckonable service

9.—(1) Subject to paragraph (2), 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.

(2) Notwithstanding paragraph (1), the Armed Forces Council may count as reckonable service all or part of such period of service in paragraph (1) as it thinks fit.

Stipulated retirement age

10. A member shall be required to retire at the age appropriate to his rank, whether he has been confirmed in that rank or not, as follows:

(*a*) Warrant Officer at 55 years; and

(*b*) Master Sergeant and below at 50 years.

Grounds for retirement

11. 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 stipulated retirement age;

[S 240/2012 wef 01/06/2012]

(*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;

(*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;

(*h*) if he requests the permission of the Armed Forces Council to retire in circumstances not covered in the preceding paragraphs; or

(*i*) if his retirement is considered by the Armed Forces Council to be necessary —

(i) due to the abolition of his office; or

(ii) for the purpose of facilitating improvement in the organisation of the department to which the member belongs by which greater efficiency or economy may be effected.

[S 169/2007 wef 01/08/2006]

PART IV

CONTRIBUTIONS AND WITHDRAWALS

Contributions

12.—(1) Subject to these Regulations, the Board shall cause to be credited to the accounts maintained in respect of each member of the Premium Plan 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 CARE Account of a member enlisted for regular service before 1st April 2010, upon that member having completed not less than 10 years of reckonable service —

(i) a CARE Initial Quantum at such rate as the Armed Forces Council may, by General Order, determine;

(ii) a monthly contribution at the prescribed rate of the member's Premium salary; and

(iii) if the member is a naval diver who fulfils the conditions in paragraph 3 of the First Schedule, an ND-CARE benefit up to the age of 45 years at such rate and under such conditions as the Armed Forces Council may, by General Order, determine;

[S 189/2010 wef 01/04/2010]

(*c*) in the case of the CARE Account of a member enlisted for regular service on or after 1st April 2010, upon that member attaining the rank of Warrant Officer —

(i) a monthly contribution at the prescribed rate of the member's Premium salary; and

(ii) if the member is a naval diver who fulfils the conditions in paragraph 3 of the First Schedule, an ND-CARE benefit up to the age of 45 years at such rate and under such conditions as the Armed Forces Council may, by General Order, determine; and

[S 189/2010 wef 01/04/2010]

(*d*) any dividend declared by the Board under paragraph (4).

[S 189/2010 wef 01/04/2010]

(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) During any financial year, the Board may, in respect of a member of the Premium Plan, cause to be credited to the subsidiary accounts of that member in the SAVER-Premium Fund, a dividend out of the net income and net unrealised profits of the SAVER-Premium 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-Premium Fund, any profit

derived or loss sustained, as the case may be, from the realisation of such investments;

"prescribed rate", in relation to a monthly contribution of a member's Premium salary mentioned in paragraph (1)(*b*)(ii) or (*c*)(i), means —

(*a*) where the monthly contribution is to be credited to the CARE Account of a member before 1 January 2020 — the rate of 5 percent of the member's Premium salary; and

(*b*) where the monthly contribution is to be credited to the CARE Account of a member on or after 1 January 2020 — the rate of 10 percent of the member's Premium salary.

[S 837/2019 wef 01/01/2020]

START benefit

13.—(1) Subject to paragraphs (1A), (2), (3), (4) and (5), a member who has satisfactorily completed 10 years of reckonable service may be granted a START benefit at such rates and under such conditions as the Armed Forces Council may, from time to time, by a General Order determine.

(1A) Where a member retires or is required to retire on either of the grounds specified in regulation 11(*i*) on or after 1st January 2007 without having completed 10 years of reckonable service, he may be granted such part of the START benefit referred to in paragraph (1) under such conditions as the Armed Forces Council may, by General Order, impose.

[S 169/2007 wef 01/01/2007]

(2) The Armed Forces Council may, by General Order, prescribe the circumstances and the conditions under which a member may receive the START benefit referred to in paragraph (1) or (1A) or part thereof in advance.

[S 169/2007 wef 01/01/2007]

(3) Without prejudice to paragraph (2), it shall be a condition for a member to receive the START benefit or any part thereof in advance

that the Armed Forces Council can recover all or any part of the START benefit received by the member, together with interest, if —

(*a*) the member does not satisfactorily complete the full 10 years of reckonable service , except where the member has been granted that part of the START benefit under paragraph (1A); or

(*b*) it is shown that the grant was obtained by wilful suppression of material facts or in ignorance of facts which, had they been known before the member was granted the START benefit or any part thereof in advance, would have justified —

(i) his discharge on any of the grounds specified in regulation 17 or 18 of the Enlistment Regulations (Cap. 93, Rg 1); or

(ii) his conviction of any offence by a subordinate military court or the Military Court of Appeal on appeal or by a civil court.

[S 169/2007 wef 01/01/2007]

(4) Where any member is granted the START benefit or part thereof in advance and he is subsequently —

(*a*) discharged on any of the grounds specified in regulation 17 or 18 of the Enlistment Regulations (Cap. 93, Rg 1);

(*b*) dismissed; or

(*c*) convicted of any offence by a subordinate military court or the Military Court of Appeal on appeal or by a civil court,

the member may be required by the Armed Forces Council to first refund all the START benefit or part thereof which the member had received in advance, with interest.

(5) Any sum that is recoverable under paragraph (3) or is to be refunded under paragraph (4) to a member shall be recoverable as a debt due to the Government and may be set-off against any other sum payable by the Government to that member.

(6) Where the START benefit has been cancelled, withheld or reduced under paragraph (3) or (4), the Armed Forces Council may at

any time, if in any case it considers it equitable to do so, grant or restore the START benefit or part thereof.

(7) The Board may, on the request of any member, transfer the START benefit payable to the member, in whole or in part, to the CARE Account of the member.

(8) For the purposes of paragraphs (3) and (4), "interest" means interest at a rate to be determined by the Armed Forces Council by General Order.

(9) This regulation shall not apply to any member enlisted for regular service on or after 1st April 2010.

[S 189/2010 wef 01/04/2010]

Eligibility for withdrawals

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

(*a*) retires or is required to retire from the Singapore Armed Forces on any of the grounds specified in regulation 11;

(*b*) resigns from the Singapore Armed Forces; or

(*c*) dies in regular service.

(2) Such moneys shall not be paid except in accordance with regulation 18 and on the application of the person eligible to withdraw the money under regulation 19.

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 11;

(*b*) resigns from the Singapore Armed Forces;

(*c*) dies in regular service; or

(*d*) is discharged or dismissed, or has his service with the Singapore Armed Forces terminated, in any of the circumstances specified in regulation 17,

all his accounts in the SAVER-Premium 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) Where a member's accounts are closed under paragraph (1) during a financial year before a dividend (if any) for that financial year is declared, the Board may, notwithstanding paragraph (1), cause to continue to be credited to the member's accounts interest at such rate as it determines until the moneys in those accounts are paid, and that interest shall be in lieu of any dividend that may be declared payable for that financial year under regulation 12(4).

Application to officer cadets

16.—(1) Subject to paragraphs (2) and (3), if a member is selected for officer cadet training and becomes a member of the SAVER Plan in accordance with the Singapore Armed Forces (SAVER Plan) Regulations (Rg 19), all his accounts maintained under regulation 12(1) of the Singapore Armed Forces (SAVER-Premium Fund) Regulations (Rg 18) in the SAVER-Premium Fund shall be closed with effect from the commencement date of his officer cadet training, and all contributions to his accounts shall cease forthwith.

(2) The Board shall transfer all the moneys in the accounts closed under paragraph (1) to the member's Retirement Account and CPF Top-Up Account in accordance with the Singapore Armed Forces (SAVER Plan) Regulations.

(3) If the member fails his officer cadet training and reverts to a soldier, his accounts under the Premium Plan will be re-opened and the Board shall cause to be credited to the member's accounts the following sums:

(*a*) to the member's CARE Account — such moneys held in the member's Retirement Account under the Singapore Armed Forces (SAVER Plan) Regulations (Rg 19); and

(*b*) to the member's CPF Top-Up Account — such moneys held in the member's CPF Top-Up Account under the Singapore Armed Forces (SAVER Plan) Regulations.

Forfeiture of moneys on discharge or dismissal

17. Notwithstanding regulation 14, where any member is —

(*a*) discharged on any of the grounds specified in regulation 17 or 18 of the Enlistment Regulations (Cap. 93, Rg 1);

(*b*) discharged with ignominy;

(*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; or

(*d*) on probation and his service with the Singapore Armed Forces is terminated at or before the end of the period of probation,

the Armed Forces Council may forfeit all or any of the moneys which would have been payable to the member as 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 11.

Withdrawals and vesting of contributions

18.—(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 11(*a*) to (*h*) or he resigns from the Singapore Armed Forces, such portion of moneys standing to the member's credit in his CARE Account as is specified in the First Schedule in relation to the member's age at the date of his retirement or resignation, as the case may be, shall vest in the member and may be awarded in respect of that member.

[S 169/2007 wef 01/01/2007]

(1A) Where a member retires or is required to retire from the Singapore Armed Forces on either of the grounds specified in regulation 11(*i*) and has completed not less than 10 years of reckonable service, there shall vest in the member and may be awarded to him, at the option of the member —

(*a*) the entire sum standing to his credit in his CARE Account at the date of his retirement; or

(*b*) one month's last drawn salary, excluding any bonus or allowance, for each year of his reckonable service and a proportionate sum thereof for any complete month, capped at 25 years,

subject to such conditions as the Armed Forces Council may, by General Order, impose.

[S 169/2007 wef 01/08/2006]

(1B) Except where paragraph (1A) applies, where a naval diver has opted for his CARE Account to vest according to the vesting scale in paragraph 3 of the First Schedule and retires or resigns from the Singapore Armed Forces above the age of 45 years, there shall vest in the naval diver and may be awarded to him —

(*a*) the entire sum standing to his credit in his CARE Account at the age of 45 years, including the ND-CARE benefit; or

(*b*) the entire sum standing to his credit in his CARE Account at the date of his retirement or resignation, excluding the ND-CARE benefit received by him,

whichever is the higher, subject to such conditions as the Armed Forces Council may, by General Order, impose.

[S 169/2007 wef 01/01/2007]

(2) Notwithstanding paragraphs (1) and (1B) —

(*a*) where a member retires from the Singapore Armed Forces on the ground specified in regulation 11(*b*) or (*d*), the sum vested in the member under paragraph (1) may be reduced to the extent determined by the Armed Forces Council;

(*b*) where a member who has converted to the Premium Plan on 31st March 2000 retires from the Singapore Armed Forces on the ground specified in regulation 11(*c*), the sum vested in the member under paragraph (1) or (1B) may be increased to the extent determined by the Armed Forces Council; and

(*c*) where a member retires from the Singapore Armed Forces on the ground specified in regulation 11(*e*), the sum vested in the member under paragraph (1) or (1B) may be

increased to the extent determined by the Armed Forces Council.

[S 553/2005 wef 01/08/2005]

[S 169/2007 wef 01/01/2007]

(3) Notwithstanding any provision in these Regulations but subject to paragraph (3A) —

(*a*) no sum in a member's CARE Account shall vest in the member unless the member has completed not less than 15 complete years of reckonable service; and

(*b*) no sum in the CPF Top-Up Account shall vest unless the member has completed not less than 6 complete years of reckonable service.

[S 553/2005 wef 01/08/2005]

(3A) Paragraph (3) shall not apply to a member who retires on any of the grounds specified in regulation 11(*c*) or (*i*).

[S 553/2005 wef 01/08/2005]

[S 169/2007 wef 01/08/2006]

(4) The Board may, on the application of the person entitled to apply under regulation 19, authorise the payment of the sum vested in the member in accordance with paragraphs (1), (1A), (1B), (2), (3) and (3A) to the applicant.

[S 169/2007 wef 01/01/2007]

(5) Where a member is either discharged or dismissed in the circumstances referred to in regulation 17, the Board may, on the application of the person entitled to apply under regulation 19, authorise the payment to the applicant of such moneys in the member's CARE Account not forfeited by the Armed Forces Council under regulation 17.

(6) Subject to paragraph (3), where a member's CPF Top-Up Account is closed under regulation 15(1), the Board shall authorise the transfer of all moneys which has vested 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 (6) 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 sum vested in the member's CARE Account in the SAVER-Premium Fund.

(8) The Board shall credit to the Forfeiture Account of the SAVER-Premium Fund any balance of moneys in the closed CARE Account or CPF Top-Up Account of any member after the amount allowed to be withdrawn under these Regulations has been paid.

Persons authorised to withdraw

19.—(1) Subject to paragraph (2), the following persons shall be entitled to apply to withdraw the sums standing to the credit of a member in the SAVER-Premium Fund which are payable under these Regulations in respect of the member, where the member retires from the Singapore Armed Forces on any ground specified in regulation 11 or resigns from the Singapore Armed Forces:

(*a*) the member; or

(*b*) where the member lacks capacity within the meaning of section 4 of the Mental Capacity Act 2008 (Act 22 of 2008) —

(i) a deputy appointed or deemed to be appointed for the member by the court under that Act with power in relation to the member for the purposes of these Regulations; or

(ii) a donee under a lasting power of attorney registered under that Act with power in relation to the member for the purposes of these Regulations.

[S 189/2010 wef 01/03/2010]

(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-Premium Fund which are payable under these Regulations in respect of that member.

Authorisation of withdrawals

20.—(1) Where a withdrawal from the CARE Account in the SAVER-Premium Fund has been authorised in favour of any person under regulation 19, 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 may determine in any particular case or class of cases.

Unclaimed moneys

21.—(1) Where the accounts of any member in the SAVER-Premium Fund have been closed and no person authorised to withdraw the moneys in those accounts under regulation 19 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 Forfeiture Account of the SAVER-Premium Fund.

(2) Where any amount has been transferred to the Forfeiture Account under paragraph (1), the Board may, 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

22. A member, who was in the pensionable service in the Government immediately prior to his conversion to the Premium Plan on 31st March 2000, and —

(*a*) who retires on or after attaining 35 years of age as a Master Sergeant or below or who retires on or after attaining 40 years of age as a Warrant Officer; and

(*b*) who has served a minimum period of reckonable 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 Council may, by General Order, decide.

PART V

AWARDS IN RESPECT OF DEATH

Death in service

23.—(1) Subject to paragraph (2), where a member enlisted for regular service before 1st April 2010 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*) where the member has completed 10 years of reckonable service —

(i) all moneys standing to the credit of the member in his CARE Account and CPF Top-Up Account; or

(ii) a sum equal to the annual compensation salary,

whichever is the greater; or

(*b*) where the member has not completed 10 years of reckonable service —

(i) a sum equal to such proportion of the Premium salary for each complete month of service as the Armed Forces Council may determine and all moneys standing to the credit of the member in his CPF Top-Up Account; or

(ii) a sum equal to the annual compensation salary,

whichever is the greater.

[S 189/2010 wef 01/04/2010]

(1A) Where a member enlisted for regular service on or after 1st April 2010 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*) a sum equal to such proportion of the Premium salary as the Armed Forces Council may determine and all moneys standing to the credit of the member in his CARE Account and CPF Top-Up Account; or

(*b*) a sum equal to the annual compensation salary,

whichever is the greater.

[S 189/2010 wef 01/04/2010]

(2) Where a member dies while he is in the regular service of the Singapore Armed Forces, and he was in the pensionable service in the Government immediately prior to his conversion to the Premium Plan on 31st March 2000, 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 CARE Account and CPF Top-Up Account;

(*b*) a sum equal to the member's accrued pension payable to the member under the Singapore Armed Forces (Pensions) Regulations (Rg 9) had he remained on the pensionable service; or

(*c*) a sum equal to the annual compensation salary,

whichever is the greatest.

(3) 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 (2), 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 the balance.

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

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 pay to his dependants or personal representatives —

(*a*) [*Deleted by S 163/2008 wef 01/04/2008*]

(*b*) a sum equivalent to the lump sum calculated for the death of an employee under the Third Schedule to the Work Injury Compensation Act (Cap. 354), as if the member had been an employee under that Act; and

[S 377/2003 wef 01/01/2003]

[S 163/2008 wef 01/04/2008]

(*c*) one of the following, whichever is the greatest:

(i) where the member, being enlisted for regular service before 1st April 2010, has completed 10 years of reckonable service as at the date of his death, all moneys standing to the credit of the member in his CARE Account and CPF Top-Up Account;

(ii) where the member, being enlisted for regular service before 1st April 2010, has not completed 10 years of reckonable service as at the date of his death, a sum equal to such proportion of the Premium salary for each complete month of service as the Armed Forces Council may determine and all moneys standing to the credit of the member in his CPF Top-Up Account;

(iii) where the member is enlisted for regular service on or after 1st April 2010, a sum equal to such proportion of the Premium salary as the Armed Forces Council may determine and all moneys standing to the credit of the member in his CARE Account and CPF Top-Up Account;

(iv) where the member was in the pensionable service in the Government immediately prior to his conversion to the Premium Plan on 31st March 2000 —

(A) all moneys standing to the credit of the member in his CARE Account and CPF Top-Up Account; or

(B) a sum equal to the member's accrued pension payable to the member under the Singapore

Armed Forces (Pensions) Regulations (Rg 9) had he remained on the pensionable service; or

(v) 12 months of the compensation salary of the member at the date of his death.

[S 189/2010 wef 01/04/2010]

(2) There may be paid, in addition to the total sum under paragraph (1), a special award of a sum to be determined by the Armed Forces Council if, in the opinion of the Armed Forces Council, the injury was received by the member in the course of military operations or training.

[S 163/2008 wef 01/04/2008]

(3) There may be paid, in addition to the total sum under paragraph (1) and, where applicable, paragraph (2), an additional award to be determined by the Armed Forces Council having regard to the principles on which a claim for damages would be determined in the civil courts if, in the opinion of the Armed Forces Council, the injury was received under exceptional circumstances or while the member was rendering service beyond the call of duty.

[S 163/2008 wef 01/04/2008]

(4) Where a member's death is caused as a result of the aggravation by service of an adverse medical condition that —

(*a*) existed in him before service; or

(*b*) had arisen during but which was not attributable to 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, may be equal to 50% of the compensation payable under paragraph (1)(*b*), and 50% of any award payable under paragraph (2) or (3), had his death occurred as a result of injuries received in and which were attributable to service.

[S 163/2008 wef 01/04/2008]

25. [*Deleted by S 163/2008*]

PART VI

AWARDS IN RESPECT OF DISABLEMENT

Chapter 1 — Quantum

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

26.—(1) Subject to regulations 36 and 41, where a member is disabled from an injury received in and which is attributable to service, not being a minor injury specified in the Second Schedule, and the member has, as a result of his disablement, retired on any of the grounds referred to in regulation 11, the Armed Forces Council may, notwithstanding regulation 18, 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 Work Injury Compensation Act (Cap. 354) as if the member was an employee under that Act; and

(*b*) one of the following, whichever is the greatest:

(i) where the member, being enlisted for regular service before 1st April 2010, has completed 10 years of reckonable service, all moneys standing to the credit of the member in his CARE Account and CPF Top-Up Account;

(ii) where the member, being enlisted for regular service before 1st April 2010, has not completed 10 years of reckonable service —

(A) a sum equal to such proportion of the Premium salary as the Armed Forces Council may determine for each complete month of service; and

(B) all moneys standing to the credit of the member in his CPF Top-Up Account;

(iii) where the member is enlisted for regular service on or after 1st April 2010, a sum equal to such proportion of the Premium salary as the Armed

Forces Council may determine and all moneys standing to the credit of the member in his CARE Account and CPF Top-Up Account; or

(iv) 12 months of the compensation salary of the member at the date of his retirement.

[S 163/2008 wef 01/04/2008]

[S 189/2010 wef 01/04/2010]

(2) Subject to regulations 36 and 41, where a member is disabled from an injury received in and which is attributable to service, not being a minor injury specified in the Second Schedule, and the member was in the pensionable service in the Government immediately prior to his conversion to the Premium Plan on 31st March 2000, and the member has, as a result of his disablement, retired on any of the grounds referred to in regulation 11, the Armed Forces Council may, notwithstanding regulation 18, 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 Work Injury Compensation Act (Cap. 354) as if the member was an employee under that Act; and

(*b*) one of the following, whichever is the greatest:

(i) all moneys standing to the credit of the member in his CARE Account and CPF Top-Up Account;

(ii) a sum equal to the member's accrued pension payable to the member had he remained on the pensionable service under the Singapore Armed Forces (Pensions) Regulations (Rg 9); or

(iii) 12 months of the compensation salary of the member at the date of his retirement.

[S 163/2008 wef 01/04/2008]

(3) 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.

Award of compensation where disablement does not result in retirement or discharge

27.—(1) Subject to regulations 36 and 41, where a member is disabled from an injury received in and which is attributable to service, not being a minor injury specified in the Second Schedule, and the member does not qualify for an award under regulation 26 because the disablement does not result in his retirement or discharge, the member shall be awarded such a proportion of the compensation equivalent to the lump sum calculated for permanent total incapacity of an employee under the Third Schedule to the Work Injury Compensation Act (Cap. 354) as if he was an employee under that Act, as the degree of disablement bears to total disablement.

[S 163/2008 wef 01/04/2008]

(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

28.—(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 Second 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 First Schedule to the Work Injury Compensation Act 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 Work Injury 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 Second 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 26 or 27 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

29. Where a member is in receipt of an award under regulation 26 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 26(1)(*a*) or (2)(*a*), as the case may be.

Chapter 2 — Treatment and Rehabilitation

Application of this Chapter

30. In 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

31.—(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.

(3) 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

32. 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 31.

Allowance for part-time treatment

33. 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

34. 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 Armed Forces Council may determine.

Chapter 3 — Miscellaneous

Special award in respect of total disability arising from military operations or training

35. Where a member who is eligible for an award under regulation 26 has, in the opinion of the Armed Forces Council, suffered total disability as a result of an injury received in the course of military operations or training, the member may be granted a special award of a sum to be determined by the Armed Forces Council, in addition to the award granted to him under that regulation.

[S 163/2008 wef 01/04/2008]

Additional award in respect of total disability arising from exceptional circumstances or service beyond call of duty

35A. Where a member who is eligible for an award under regulation 26 has, in the opinion of the Armed Forces Council, suffered total disability as a result of an injury received under exceptional circumstances or while rendering service beyond the call of duty, the member may be granted an additional award to be determined by the Armed Forces Council having regard to the principles on which a claim for damages would be determined in the civil courts, in addition to the award granted to him under regulation 26 and, where applicable, regulation 35.

[S 163/2008 wef 01/04/2008]

Disability caused by aggravation

36.—(1) 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 —

(*a*) existed in him before service; or

(*b*) had arisen during but which was not attributable to service,

and such total disability occurs within 7 years of the aggravation of such medical condition, the member may be eligible for compensation equal to 50% of the compensation he would have been eligible for under regulation 26(1)(*a*) or (2)(*a*), as the case may be, and 50% of any award he would have been eligible for under regulation 35 or 35A, had his total disability occurred as a result of an injury (not being a minor injury specified in the Second Schedule) received in and which was attributable to service.

(2) Where a member suffers a disability which is determined by the Armed Forces Council to be partial disability caused by aggravation by service of an adverse medical condition that —

(*a*) existed in him before service; or

(*b*) had arisen during but which was not attributable to service,

and such partial disability occurs within 7 years of the aggravation of such medical condition, the member may be eligible for compensation equal to 50% of the award he would have been eligible for under regulation 37, had his partial disability occurred as a result of an injury received in and which was attributable to service.

[S 163/2008 wef 01/04/2008]

Award in respect of partial disability

37. Any member who would have been eligible in the case of total disability for any award under regulation 26, 35 or 35A may, if he suffers partial disability, be awarded —

(*a*) such a proportion of the compensation equivalent to the lump sum calculated for permanent total incapacity of an employee under the Third Schedule to the Work Injury Compensation Act (Cap. 354) as if the member was an

employee under that Act, as the degree of disablement bears to total disablement; and

(*b*) such a proportion of any award he would have been eligible for under regulation 35 or 35A as the degree of disablement bears to total disablement.

[S 163/2008 wef 01/04/2008]

Meaning of "earnings"

38.—(1) For the purposes of calculating under this Part or Part V any sum equivalent to the lump sum applicable under the Third Schedule to the Work Injury Compensation Act (Cap. 354) as if a member was an employee 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 injury, 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 injury, 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 injury 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 or 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 or 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 or 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 or 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 or Part V any sum equivalent to the lump sum applicable under the Third Schedule to the Work Injury Compensation Act (Cap. 354) as if a member was an employee 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.

[S 163/2008 wef 01/04/2008]

Refusal of treatment

39.—(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.

40.—(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 this Part 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 a final assessment as is mentioned in paragraph (1)) may, subject to any decision given by the Compensation Board under regulation 4A, 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.

[S 163/2008 wef 01/04/2008]

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

Withholding, cancelling, reducing award or compensation

41.—(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 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.

[S 189/2010 wef 01/04/2010]

(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 PREMIUM PLAN

Application of this Part

42. Subject to regulation 2A, this Part shall apply to all soldiers who, immediately before 1st January 2000, are eligible to any pension, gratuity or other allowance under the Singapore Armed Forces (Pensions) Regulations (Rg 9).

[S 189/2010 wef 01/04/2010]

Option

43. A soldier to whom this Part applies shall be given an option to convert to the Premium Plan and he may opt —

(*a*) to convert to the Premium Plan in which case the Board shall cause to be credited to the serviceman's accounts under the Premium Plan, the amounts in accordance with regulation 44; or

(*b*) to remain in his former scheme of service.

Preserved benefits

44.—(1) Where a serviceman who was on contract service immediately prior to his conversion on 31st March 2000 exercises an option to convert to the Premium Plan, the Board shall cause to be credited —

(*a*) to his CARE Account, an amount determined in accordance with the formula

$$\left(\frac{9}{100} \times \text{BP} \times \text{CS}\right)$$

Where BP is the serviceman's last drawn basic pay as of 30th March 2000; and

CS is the total length of contract service rendered by the serviceman immediately prior to 31st March 2000, excluding any period in respect of which the serviceman was granted a gratuity for his service

under the Singapore Armed Forces (Pensions) Regulations;

(*b*) [*Deleted by S 709/2004*]

(2) Where a serviceman who was on non-pensionable service immediately prior to his conversion on 31st March 2000, exercises an option to convert to the Premium Plan, the Board shall cause to be credited to —

(*a*) his CARE Account —

(i) an amount determined in accordance with the formula

$$\left(\frac{9}{100} \times \text{PE} \times \text{NPS}\right) + \left(\frac{9}{100} \times \text{BP} \times \text{CS}\right)$$

Where PE is the serviceman's last drawn pensionable emoluments as of 30th March 2000;

NPS is the total length of non-pensionable service rendered by the serviceman immediately prior to 31st March 2000 including any period served on the non-pensionable service within his first 10 years of reckonable service but excluding —

(A) any period in respect of which the serviceman was granted a gratuity for his service under the Singapore Armed Forces (Pensions) Regulations; and

(B) any period served after the age of 40 years in the case of Master Sergeants and below or after the age of 45 years in the case of Warrant Officers;

BP is the serviceman's last drawn basic pay prior to conversion to the non-pensionable service; and

CS is the total length of contract service rendered by the serviceman prior to conversion to the non-pensionable service excluding any period in

respect of which the serviceman was granted a gratuity for his service under the Singapore Armed Forces (Pensions) Regulations (Rg 9) and any period served within his first 10 years of reckonable service; and

(ii) in the case of a serviceman who had rendered pensionable service prior to his conversion to the non-pensionable service, either —

(A) where the pensionable service rendered did not exceed 10 years, an amount determined in accordance with the formula

$$\left(\frac{12}{100} \times \text{PE} \times \text{PS}\right)$$

Where PE is the serviceman's last drawn pensionable emoluments prior to conversion to the non-pensionable service; and

PS is the total length of pensionable service rendered by the serviceman prior to conversion to the non-pensionable service; or

(B) where the pensionable service rendered exceeded 10 years, an amount determined in accordance with the formula

Where PE is the serviceman's last drawn pensionable emoluments prior to conversion to the non-pensionable service; and

PS is the total length of pensionable service rendered by the serviceman prior to conversion to the non-pensionable service; and

(*b*) [*Deleted by S 709/2004*]

(3) Where a serviceman who was on pensionable service immediately prior to his conversion on 31st March 2000, exercises

an option to convert to the Premium Plan, the Board shall cause to be credited to his CARE Account an amount determined in accordance with the formula

$$\left(\frac{175.14}{600} \times \text{PE} \times \text{PS}\right)$$

Where PE is the serviceman's last drawn pensionable emoluments as of 30th March 2000; and

PS is the total length of pensionable service rendered by the serviceman immediately prior to 31st March 2000, excluding any period in respect of which the serviceman was granted a gratuity for his service under the Singapore Armed Forces (Pensions) Regulations.

Circumstances where no pension or gratuity payable

45. No member who has exercised the option to convert to the Premium Plan under regulation 43 shall be credited with any amount under regulation 44 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.

FIRST SCHEDULE

Regulation 18(1)

VESTING FOR THE CARE ACCOUNTS

1. Vesting for members (other than naval divers under paragraph 3) who —

(*a*) enlisted for regular service as soldiers on the Premium Plan between 1st January 2000 and 31st March 2010 (both dates inclusive), and retire or resign from the Singapore Armed Forces; or

FIRST SCHEDULE — *continued*

(*b*) converted to the Premium Plan between 31st March 2000 and 31st March 2010 (both dates inclusive) and retire or resign at the rank of Warrant Officer or above:

Age of member at date of retirement or resignation (years)	*Portion of moneys in a member's CARE Account that will vest in him*
33 and below	20%
34	25%
35	30%
36	35%
37	40%
38	45%
39	50%
40	55%
41	60%
42	65%
43	70%
44	75%
45	80%
46	80%
47	85%
48	90%
49	95 %
50 and above	100%.

[S 189/2010 wef 01/04/2010]

2. Vesting for members (other than naval divers under paragraph 3) who converted to the Premium Plan on or after 31st March 2000 and retire or resign at a rank below the rank of Warrant Officer:

Age of member at date of retirement or resignation (years)	*Portion of moneys in a member's CARE Account that will vest in him*
33 and below	20%

FIRST SCHEDULE — *continued*

Age of member at date of retirement or resignation (years)	*Portion of moneys in a member's CARE Account that will vest in him*
34	25%
35	30%
36	35%
37	40%
38	45%
39	50%
40	55%
41	60%
42	65%
43	70%
44	75%
45	80%
46	80%
47	85%
48	100%
49	100%
50	100%.

3. Vesting for naval divers who —

(*a*) receive the first contribution to their CARE Account on or after 1st January 2007; or

(*b*) opt on or after 1st January 2007 to have their CARE Account vest according to the vesting scale in this paragraph,

and retire or resign from the Singapore Armed Forces, at the age of 45 years or below:

Age of member at date of retirement or resignation (years)	*Portion of moneys in a member's CARE Account (inclusive of ND-CARE benefit) that will vest in him*
33 and below	15%

FIRST SCHEDULE — *continued*

34	20%
35	20%
36	25%
37	30%
38	30%
39	35%
40	50%
41	60%
42	70%
43	80%
44	90%
45	100%.

[S 169/2007 wef 01/01/2007]

[S 553/2005 wef 01/08/2005]

4. Vesting for members (other than naval divers under paragraph 3) who enlisted for regular service as soldiers on the Premium Plan on or after 1st April 2010 and retire or resign at the rank of Warrant Officer or above:

Age of member at date of retirement or resignation (years)	*Portion of moneys in a member's CARE Account that will vest in him*
33 and below	10%
34	20%
35	30%
36	35%
37	40%
38	45%
39	50%
40	55%
41	60%
42	65%

FIRST SCHEDULE — *continued*

Age of member at date of retirement or resignation (years)	*Portion of moneys in a member's CARE Account that will vest in him*
43	70%
44	75%
45	80%
46	80%
47	85%
48	90%
49	95%
50 and above	100%.

[S 189/2010 wef 01/04/2010]

5. For the purposes of paragraphs 1 to 4, a person shall be deemed to have attained the age prescribed in that paragraph on the anniversary of his birthday.

[S 189/2010 wef 01/04/2010]

SECOND SCHEDULE

Regulations 26 (1) and (2), 27(1) and 28(2) and (5)

AMOUNTS PAYABLE FOR SPECIFIED MINOR INJURIES

For the loss of —

(1) FINGERS:

(*a*) R or L index finger —

Guillotine amputation of tip without loss of bone $470

(*b*) R or L middle finger —

Guillotine amputation of tip without loss of bone $380

(*c*) R or L ring or little finger —

Guillotine amputation of tip without loss of bone $240

(2) TOES:

(*a*) R or L great toe —

SECOND SCHEDULE — *continued*

Part, with some loss of bone	$320
(*b*) R or L	
(i) 1 other toe —	
Part, with some loss of bone	$160
(ii) 2 toes, excluding great toe —	
Part, with some loss of bone	$240
(iii) 3 toes, excluding great toe —	
Part, with some loss of bone	$320
(iv) 4 toes, excluding great toe —	
Part, with some loss of bone	$320.

LEGISLATIVE HISTORY

SINGAPORE ARMED FORCES (PREMIUM PLAN) REGULATIONS (CHAPTER 295, RG 22)

This Legislative History is provided for the convenience of users of the Singapore Armed Forces (Premium Plan) Regulations. It is not part of these Regulations.

1. **G. N. No. S 188/2000 — Singapore Armed Forces (Premium Plan) Regulations 2000**

   Date of commencement : 31 March 2000

2. **2001 Revised Edition — Singapore Armed Forces (Premium Plan) Regulations**

   Date of operation : 31 January 2001

3. **G. N. No. S 377/2003 — Singapore Armed Forces (Premium Plan) (Amendment) Regulations 2003**

   Date of commencement : 1 January 2003

4. **G. N. No. S 709/2004 — Singapore Armed Forces (Premium Plan) (Amendment) Regulations 2004**

   Date of commencement : 1 December 2004

5. **G. N. No. S 553/2005 — Singapore Armed Forces (Premium Plan) (Amendment) Regulations 2005**

   Date of commencement : 1 August 2005

6. **G. N. No. S 169/2007 — Singapore Armed Forces (Premium Plan) (Amendment) Regulations 2007**

   Date of commencement : 1 January 2007

7. **G. N. No. S 163/2008 — Singapore Armed Forces (Premium Plan) (Amendment) Regulations 2008**

   Date of commencement : 1 April 2008

8. **G. N. No. S 189/2010 — Singapore Armed Forces (Premium Plan) (Amendment) Regulations 2008**

   Date of commencement : 1 March 2010(Regulation 6)

9. G. N. No. S 189/2010 — Singapore Armed Forces (Premium Plan) (Amendment) Regulations 2008

Date of commencement : 1 April 2010(Except Regulation 6)

10. G.N. No. S 240/2012 — Singapore Armed Forces (Premium Plan) (Amendment) Regulations 2012

Date of commencement : 1 June 2012

11. G.N. No. S 837/2019 — Singapore Armed Forces (Premium Plan) (Amendment) Regulations 2019

Date of commencement : 1 January 2020