

Benefit on permanent disability

- 1) A member who is permanently disabled before his/her retirement shall be entitled to a permanent disability benefit if the members has served a minimum of three years in the Armed Forces and has made at least a minimum of 36 monthly contributions to the Armed Forces Pension Scheme as per *Clauses 11,12 and 17* before his/her permanent disability:
- 2) *Clauses 11*: A member shall contribute to the AFPPFS a minimum of 12% of his/her covered monthly salary.
- 3) *Clauses 12*: The Royal Government, on behalf of the members of the Armed Forces shall make matching contribution to the AFPPFS.
- 4) *Clauses 17*: From the total monthly contributions (Government and member), the Armed Forces Pension and the Armed Forces Provident Fund Accounts of the members shall be credited as follows:
 - 14% of the covered monthly salary of a member shall be credited to the Armed Forces Pension Account;
 - 10% of the covered monthly salary of a member shall be credited to the Armed Forces Provident Fund Account;
 - Total contribution (both Government and member contribution) of the expatriate members in the Armed Forces shall be credited to the Armed Forces Provident Fund Account only.
- 5) The permanent disability benefits shall be equivalent to thirty (30) percent of the member's pension payable under normal retirement scheme or 45 percent of the maximum ceiling of the salary scale of the lowest rank of the Armed Forces whichever is higher and the amount of pension shall be reduced by any other monthly compensation received for the period of disability.
- 6) The permanent disability benefits shall be payable from the date of permanent disability throughout the continuance of such a disability until the superannuation age or recovery or death of the member. Upon attaining the superannuation age the member shall receive normal pension benefits due on superannuation or 45 percent of the maximum ceiling of the salary scale of the lowest rank of the Armed Forces, whichever is higher.
- 7) A member applying for permanent disability benefit shall be required to undergo such medical examinations as shall be prescribed by the NPB, to determine whether or not he/she is permanently disabled.
- 8) Member's pension benefits shall be increased by 2% every year from the date of vesting the pension. Additional increases of member's pension other than annual 2% increase shall be actuarially valued and decided accordingly.