

## **Benefits to the surviving spouse(s) on the death of a member**

- 1) On the death of a member, benefit to the surviving spouse(s) shall be payable to a person to whom the member was legally married before death or retirement, whichever is earlier. No benefit is payable to the spouse(s) of the deceased member who was/were legally married after superannuation or exit from service.
- 2) If a member dies during the period of active service, benefits to the surviving spouse is payable, provided that the member has served a minimum of three years and has made at least 36 monthly contributions to the Armed Forces Pension Scheme as per the *clauses 11, 12 and 17* before his/her death.
- 3) *Clauses 11*: A member shall contribute to the AFPPFS a minimum of 12% of his/her covered monthly salary.
- 4) *Clauses 12*: The Royal Government, on behalf of the members of the Armed Forces shall make matching contribution to the AFPPFS.
- 5) *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.
- 6) The total spousal benefit payable shall be 30% of the member's pension or 60% of the minimum pension payable whichever is higher. Such benefits shall commence from the date of death of a member until the spouse(s) attains 50 years of age, death or remarriage whichever is earlier.
- 7) On the day the spouse(s) attains 50 years the total spousal benefits shall be enhanced to 50% of the member's pension or 60% of the minimum pension payable, whichever is higher. Such benefits shall be paid until date of death or remarriage whichever is earlier.
- 8) In cases where there are two or more surviving spouses, the surviving spouse benefits shall be payable as per the Laws of the Land. However the total benefit shall not exceed the benefits *as per clauses 51 and 52 above*.

- 9) **clauses 51:** The total spousal benefit payable shall be 30% of the member's pension or 60% of the minimum pension payable whichever is higher. Such benefits shall commence from the date of death of a member until the spouse(s) attains 50 years of age, death or remarriage whichever is earlier.
  
- 10) **clauses 52:** On the day the spouse(s) attains 50 years the total spousal benefits shall be enhanced to 50% of the member's pension or 60% of the minimum pension payable, whichever is higher. Such benefits shall be paid until date of death or remarriage whichever is earlier
  
- 11) Spousal benefit shall be increased by 2% every year from the date of vesting the pension. Additional increases of spousal benefits other than annual 2% increase shall be actuarially valued and decided accordingly.