

**SAINT VINCENT AND THE GRENADINES
STATUTORY RULES AND ORDERS**

2013 NO. 24

(Gazetted 5th December, 2013)

IN EXERCISE of the powers conferred by sections 28 and 47 of the National Insurance Act, Chapter 296, the Minister makes the following Regulations –

NATIONAL INSURANCE (BENEFITS) (AMENDMENT) REGULATIONS, 2013

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| <p>1. (1) These Regulations may be cited as the National Insurance (Benefits) (Amendment) Regulations 2013.</p> <p>(2) These Regulations come into force on 1 January 2014.</p> | <p>Citation and commencement</p> |
| <p>2. Regulation 10 of the National Insurance (Benefits) Regulations, referred to in these Regulations as the principal Regulations, is amended –</p> <p>(a) in the head note by deleting the words “age sixty” and inserting the words “pensionable age”; and</p> <p>(b) by deleting the words “the age of sixty” and inserting the words “the pensionable age”.</p> | <p>Amendment of principal Regulations, Chapter 296</p> |
| <p>3. Regulation 23 of the principal Regulations is amended by deleting the words “six hundred and thirty dollars” and inserting the words “six hundred and sixty dollars”.</p> | <p>Amendment of regulation 23</p> |
| <p>4. Regulation 28 (a) of the principal Regulations is amended by deleting the words “the age of sixty years” and inserting the words “the pensionable age”.</p> | <p>Amendment of regulation 28</p> |
| <p>5. Regulation 29 of the principal Regulations is amended by deleting the words “at age sixty” and inserting the words “at pensionable age”.</p> | <p>Amendment of regulation 29</p> |

Amendment of
regulation 30

6. Regulation 30 of the principal Regulations is amended –
(a) by deleting subregulation (1) and inserting the following –

“(1) The annual rate of invalidity pension shall be thirty per cent of the average annual insurable earnings of the insured person to which shall be added one-half per cent of his average annual insurable earnings for each twenty-five weekly contributions paid by or credited to him in excess of the applicable qualifying number of weekly contributions shown in column 2 of the Table set out in regulation 33:

Provided that in no case shall invalidity pension exceed sixty per cent of the insured person’s average annual insurable earnings, nor be less than a weekly rate of seventy dollars.”

- (b) in subregulation (2) by deleting the words “the best three contribution years out of the fifteen contribution years” and inserting the words “the best five contribution years”.

Amendment of
regulation 31

7. Regulation 31 (1) of the principal Regulations is amended in paragraph (b) by deleting the words “the age of sixty” and inserting the words “the pensionable age”.

Amendment of
regulation 33

8. Regulation 33 of the principal Regulations is amended –

- (a) in the chapeau by deleting the words “the age of sixty years” and inserting the words “the pensionable age”;
and

- (b) by deleting paragraph (b) and inserting the following paragraph –

“(b) has, if the pensionable age is attained during the years shown in column 1 of the Table below, paid or been credited with the corresponding weekly contributions shown in column 2 of the Table –

TABLE

Qualifying number of weeks for pensions

During the year (s)	Qualifying number of weekly contributions for pensions
1 January 2014 to 31 December 2015	five hundred weeks
1 January 2016 to 31 December 2018	five hundred and fifty weeks
1 January 2019 to 31 December 2021	six hundred weeks
1 January 2022 to 31 December 2024	six hundred and fifty weeks
1 January 2025 to 31 December 2027	seven hundred weeks
1 January 2028 and continuing	seven hundred and fifty weeks."

9. Regulation 34 of the principal Regulations is amended by deleting the words "the date of the beneficiary's sixtieth birthday" and inserting the words "the date the beneficiary attains the pensionable age".

Amendment of regulation 34

10. Regulation 35 of the principal Regulations is amended -

Amendment of regulation 35

(a) by deleting subregulation (1) and inserting the following subregulation -

"(1) The annual rate of age pension shall be thirty per cent of the average annual insurable earnings of the insured person to which shall be added one-half percent of his average annual insurable earnings for each complete twenty-five weekly contributions paid by or credited to him in excess of the applicable qualifying number of weekly contributions shown in column 2 of the Table set out in regulation 33."

(b) by deleting subregulation (3) and inserting the following subregulation-

“(3) For the purpose of this regulation, “average annual insurable earnings” means the average of the best five years of insurable earnings or credits of an insured person before the commencement of the pension.”.

Insertion of
regulation 35A

11. After regulation 35 of the principal Regulations, the following regulation is inserted –

“Entitlement to an early pension 35A. (1) With effect from 1 January 2016, an insured person who has attained the age of sixty but has not attained the pensionable age and who has, if retiring during the years shown in column 1 of the Table below, paid or been credited with the corresponding weekly contributions shown in column 2 of the Table, may elect to receive an early retirement pension in accordance with subregulation (2).

TABLE

Qualifying number of weeks for early retirement pension

During the year (s)	Qualifying number of weekly contributions for pensions
1 January 2016 to 31 December 2027	five hundred weeks
1 January 2028 and continuing	seven hundred and fifty weeks

(2) Where an insured person elects to receive an early retirement pension under subregulation (1), the age pension or reduced age pension shall be reduced by one-

half percent for each month below the pensionable age.”.

12. Regulation 36 of the principal Regulations, is amended – **Amendment of regulation 36**
- (a) in subregulation (1) (a) by deleting the words “the age of sixty years” and inserting the words “the pensionable age”; and
 - (b) in subregulation (3) by deleting the words “age sixty” and inserting the words “pensionable age”.
13. Regulation 37 of the principal Regulations is repealed and the following regulation inserted – **Repeal and replacement of regulation 37**
- “Reduced age pension** 37.(1) With effect from 1 January 2016 to 31 December 2027, an insured person shall be eligible for a reduced age pension, if he has –
- (a) attained the pensionable age; and
 - (b) paid or been credited with at least five hundred weekly contributions but less than the applicable qualifying number of weekly contributions for pension shown in column 2 of the Table set out in regulation 33.
- (2) Where an insured person is entitled to a reduced age pension under subregulation (1), the reduced age pension would be the age pension that the insured person would otherwise be entitled to at the pensionable age had he earned the applicable qualifying number of weekly contributions shown in column 2 of the Table set out in regulation 33, proportionately reduced by applying the reduced pension formula prescribed by subregulation (3).
- (3) The reduced pension formula shall be the old age pension at the pensionable age multiplied by the weekly contribution paid or credited to the insured person and divided by

the applicable qualifying number of weekly contributions shown in column 2 of the Table set out in regulation 33.”.

- Amendment of regulation 42** of 14. Regulation 42 (1) of the principal Regulations is amended in paragraph (c) by deleting the words “sixty years of age or over” and inserting the words “of pensionable age or over”.
- Amendment of regulation 43** of 15. Regulation 43 of the principal Regulations is amended by deleting subregulation (4) and inserting the following –
- “(4) Where the survivor’s benefit payable under this regulation is a survivor’s pension such survivor’s pension shall be payable until the child has attained the age of eighteen years or if continuing in full-time education until he has attained the age of twenty-one years.”.
- Amendment of regulation 44** of 16. Regulation 44 of the principal Regulations is amended –
- (a) in subregulation (1) by deleting the word “fifty” wherever it occurs and inserting the word “fifty-five”;
- (b) in subregulation (2) by –
- (i) deleting the word “sixteen” and inserting the word “eighteen”;
- (ii) deleting the word “eighteen” and inserting the word “twenty-one”;
- (iii) deleting the word “fifty” and inserting the word “fifty-five”; and
- (c) in subregulation (4) (a) by deleting the word “fifty” and inserting the word “fifty-five”.
- Amendment of regulation 50A** of 17. Regulation 50A (1) of the principal Regulations is amended by deleting the words “the age of sixty years” and inserting the words “the pensionable age”.
- Amendment of regulation 51** of 18. Regulation 51 of the principal Regulations is amended by adding the following subregulation after subregulation (5) –
- “(6) Pensions awarded prior to the 1st January 2011 in accordance with regulations 28, 33, 37 and 42 are increased by one and one-half per cent for every year (or part of a year) from the

31st December, 2008, or the date of the award, whichever is the later, up to a maximum increase of four and one-half per cent.”.

19. The Second Schedule of the principal Regulations is repealed.

Repeal of Second
Schedule
Repeal and
replacement of
Third Schedule

20. The Third Schedule of the principal Regulations is repealed and the following Schedule inserted –

“THIRD SCHEDULE

(regulations 39A, 41)

Funeral Grants

1. Non-contributory assistance age pensioner

The amount of a funeral grant shall be –

- (a) with respect to the death of a non-contributory assistance age pensioner, \$2,262.50
- (b) with respect to the death of the spouse of a non-contributory assistance age pensioner, \$1,131.25
- (c) with respect to the death of a dependent child of a non-contributory assistance age pensioner based on the age of child at death –

Age at death	Amount of grant
under 3 years	\$226.25
3 years	\$339.38
4 years	\$452.50
5 years	\$565.63
6 years	\$678.75
7 years	\$791.88
8 years	\$905.00
9 years	\$1,018.13
10 years and over	\$1,131.25

2. General

The amount of a funeral grant shall be –

- (a) with respect to the death of an insured person, an invalidity pensioner, or an age pensioner, \$4,525.00
- (b) with respect to the death of the spouse of an insured person, an invalidity pensioner, or an age pensioner, \$2,262.50
- (c) with respect to the death of a dependent child of an insured person, an invalidity pensioner or an age pensioner based on the age of child at death –

Age at death	Amount of grant
under 3 years	452.50
3 years	678.75
4 years	905.00
5 years	1,131.25
6 years	1,357.50
7 years	1,583.75
8 years	1,810.00
9 years	2,036.25
10 years and over	2,262.50."

Made this 29th day of November 2013.

DR. THE HON. RALPH GONSALVES
 Prime Minister, Minister of Finance,
 Economic Planning, National Security,
 Legal Affairs and Grenadines Affairs.

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