

Superannuation Scheme
for those engaged in the
National Health Service.

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Superannuation Scheme

for those engaged in the

National Health Service

An Explanation

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The Scheme described in this booklet (except the part applying to employees of Local Health Authorities and Local Education Authorities) will be administered by the Health Services Superannuation Division of the Ministry of Health, 28 Princes Gate, London, S.W.7, to which enquiries should be addressed

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NOTHING SAID IN THIS BOOKLET CAN OVERRIDE THE STATUTORY PROVISIONS OF THE REGULATIONS

SUPERANNUATION SCHEME
for those engaged in the
NATIONAL HEALTH SERVICE

INTRODUCTION

THE Scheme as it is laid down in the Regulations* is by the nature of things very complicated. It has to deal with a large variety of circumstances, with different kinds of staff and with the preservation of rights on transfer to and from different kinds of service. All this is in the interests of those in the Scheme and the complexities of the Regulations come from making sure that everyone's rights are safeguarded by the Regulations, which have received the approval of Parliament. This booklet attempts to explain those provisions in more simple terms. It obviously cannot go into all the fine detail in the Regulations but at the same time in attempting to give a reasonably complete picture, the booklet has itself become quite long and complicated. The arrangement in Sections (shown in the List of Contents on page 2) may help those who are interested only in particular questions, for example the payment of contributions and the benefits provided, or in the questions which arise on movements into and out of the Service.

If you want to know whether you will be in the Scheme look at Section A. The contributions are described in Section B and the benefits in Section C. The special terms applying to those who come into the Service with the transfer of hospitals on the "appointed day," the 5th July, 1948, are in Section E, and Section D deals with movements into and out of the Service from or to other employment subject to other superannuation schemes. If you enter the Health Service from war service or national service, or being in the Health Service are called up, your rights are dealt with in Section G. If you are an employee of a local authority or local education authority

* National Health Service (Superannuation) Regulations, 1947, S. R. & O., 1947, No. 1755, price 1s. 10d. (By post 2s.)

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or are part-time with such an authority and part-time in the "central" health service, you will be interested in Section H. Section F deals with a complication arising from the application of the National Insurance Scheme to everyone and if you have not already exercised an option in that connection you should look at that Section; if you are then still doubtful as to your position your employer may be able to help. Special provisions apply to women who are nurses, physiotherapists, midwives, or health visitors, to mental health officers and to medical and dental practitioners. These are dealt with in the various Sections and can be found in the Index. The Examples at the end of the booklet will help to show how the benefits are calculated.

If on any point you need more detailed information reference can be made to the Regulations themselves: the numbers shown in square brackets in the paragraphs of this booklet indicate the Regulation concerned. Transferred officers will find more information on certain points of special interest to them in separate leaflets, a summary of which is on the inside of the back cover.

The administration of the Scheme is the responsibility of the Minister of Health and it is his hope and intention that it should serve the best interests of all those working in the Health Service, as well as the interests of the Service itself. It has been designed to be as flexible as possible so that those who wish to gain experience in other fields may do so without loss of rights.

Section A : PERSONS TO WHOM THE SCHEME WILL APPLY

1. The Scheme is compulsory and applies to (a) **whole-time employees over 18** whose duties are wholly or mainly administrative, professional, or clerical, and (b) **other whole-time employees** (mainly those employed by way of manual labour) who have completed two years continuous employment after 18 (i.e. without a break of more than one month at any one time) in any of the various branches of the National Health Service. Transferees can count as part of this period hospital service before the 5th July, 1948 (the date when the transfer operates). The Scheme also applies to **part-time employees over 18** who satisfy the same conditions if for the remainder of their time they are employed in the Health Service or with a local authority or the governing body of a medical school. The Minister may also include other classes of part-time employees and he intends to do this for part-time specialists and for doctors and dentists in part-time salaried service (or on a sessional fee basis) who are also on the list of an Executive Council and in private practice or other employment outside the Service. [2]

2. Any other employee transferred on the 5th July, 1948, who prior to transfer was subject to the Local Government Superannuation Act, 1937, a local Act, or the Asylums Officers' Superannuation Act, 1909, or who had reasonable expectations of superannuation benefits on retirement, is also included. [2]

3. On change of employment within the Local and National Health Services rights will not be lost provided there is no break in service of more than 12 months. [13 (2) and (3)]

Section B : CONTRIBUTIONS

4. The employees' contributions are 5 per cent. of remuneration for manual workers and 6 per cent. for others. They will be deducted from remuneration. The employers' contributions are 6 per cent. and 8 per cent. respectively. [4]

The numbers in square brackets are the numbers of the relevant Regulations.

5. "Remuneration" includes the money value of residential emoluments or other allowances in kind but does not include overtime or travelling expenses or payments to cover the cost of office or laboratory accommodation or clerical assistance, and in the case of medical and dental practitioners excludes "practice expenses"—a percentage, to be determined by the Minister, of the payments for general medical or dental services. [1 (3), 38 (2)]

6. Section F of this booklet deals with the adjustments in the National Health Service contributions and pension on account of the National Insurance Scheme. In any case where these adjustments apply, the standard contributions will be reduced by the amounts shown in Section F. [4, 30]

7. Contributions are not payable after "pensionable age," i.e. the age of (a) 60 for Mental Health Officers, Female Nurses, Female Physiotherapists, Midwives and Health Visitors and (b) 65 for all other officers except practitioners in the general medical and dental services, for whom the age limit may be extended. Officers may, of course, continue in employment after their contributions cease but cannot reckon any further service. (*N.B. Officers can qualify for a pension on retirement five years before the age at which contributions cease to be payable, i.e. at 55 for (a) above or 60 for (b).*) [1 (3), 4 (1)]

8. An employee whose remuneration is reduced without any change of employer will continue to pay contributions on the unreduced remuneration unless he notifies his employer within one month. This is an important provision as in such cases benefits will be based on the remuneration on which contributions are being paid. [4 (2)]

9. Employees' contributions to the Scheme will rank for full relief from Income Tax, which will, however, be deducted if the contributions are returned.

Section C: BENEFITS

10. These are based on (a) the number of years of contributing and non-contributing service (including certain service in other schemes as described in paragraph 31) and (b) the "average remuneration"—that is, the average of remuneration during the last three years. A period of non-contributing service normally counts as half its length of contributing service. Qualifying service does not count in the calculation of benefits though it does count in assessing eligibility for them. Employment which does not reckon as contributing, non-contributing or qualifying service does not count at all.

The benefits are:

11. PENSION of $\frac{1}{80}$ th of "average remuneration" for each year of contributing service up to a maximum of $\frac{40}{80}$ ths. It is payable on retirement at or after age 60 after not less than ten years service, OR on retirement on permanent incapacity after not less than ten years service. In the latter case the minimum pension payable is $\frac{20}{80}$ ths of average remuneration or $\frac{1}{80}$ th for each year of service which could have been completed by "pensionable age" if less than 20.

Examples I-V.

[5, 6]

12. LUMP SUM RETIRING ALLOWANCE of $\frac{3}{80}$ ths of "average remuneration" for each year of contributing service up to 40 years. For a married man (wife eligible for widow's pension) this is reduced to $\frac{1}{80}$ th and for a man who became a widower or divorcee during his service it is based on $\frac{1}{80}$ th for years of service before, and $\frac{3}{80}$ ths after, the wife's death or divorce. The allowance is payable on retirement at or after age 60 after not less than five years service, OR on retirement on permanent incapacity after not less than ten years service. *Examples I-V.*

[5, 6]

13. Female Nurses and Physiotherapists, Midwives and Health Visitors can qualify for normal retirement benefits at 55 instead of 60.

Example II.

[28]

14. Mental Health Officers can qualify for normal retirement benefits at 55 instead of 60 provided they have been employed for an aggregate of 20 years as Mental Health Officers or as officers or servants of the first class under the Asylums Officers' Superannuation Act, 1909, or as persons to whom the Superannuation (Prison Officers) Act, 1919, applied. In addition their benefits will be calculated as if each year of contributing service over the 20 referred to reckons as 2 years.

Example III.

[29]

15. The effect of the Regulations and a designation made by the Minister is that the term Mental Health Officer means those members of the staff of a hospital or an institution for the treatment of defectives who devote the whole or substantially the whole of their time to the treatment or care of mental patients or defectives.

[1 (3)]

16. Medical and Dental Practitioners (including assistant practitioners and part-time specialists) will have their benefits based on $\frac{1}{2}$ per cent. of total remuneration (instead of $\frac{80}{80}$ ths of "average remuneration" for each year of service). [38] The part-time specialist spending substantially the whole of his time in

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the Service may have the calculation of his benefits made on the alternative basis of 80ths. If a practitioner is also engaged in part-time salaried service or on a sessional fee basis the $1\frac{1}{2}$ per cent. method will also apply to that employment. It will also apply to hospital or other salaried service undertaken before becoming a practitioner, provided that service does not exceed 10 years and no further whole-time salaried service is undertaken before retirement. Apart from this a doctor or dentist who has mixed practitioner and whole-time salaried service will have his benefits reckoned in two parts, one part on his "practitioner service" (including any supplementary part-time service) on the $1\frac{1}{2}$ per cent. basis and the other part, the whole-time salaried service, on the 80ths basis. [6, 38]

17. **INJURY PENSION** granted, at the discretion of the Minister, in the event of permanent incapacity through accident or injury in the discharge of duty. The maximum allowance is $\frac{2}{3}$ of the "average remuneration," account being taken of all the circumstances of the case, including any rights to pension, compensation or other benefit. There is no qualifying period for this pension. *Example VI.* [7]

18. **SHORT SERVICE GRATUITY** equal to the "average remuneration" payable on retirement on permanent incapacity after five, but less than ten, years service. (At 10 years a pension is payable.) *Example V.* [8]

19. **DEATH GRATUITY** of a sum equal to the greatest of (1) $\frac{3}{80}$ of "average remuneration" for each year of contributing service, or (2) the employee's contributions with interest, or (3) the amount of the "average remuneration" during the last three years, except that where a widow's pension becomes payable under the Scheme the death gratuity is $\frac{1}{80}$ of "average remuneration" for each year of contributing service. *Examples I, II & IV.* [10]

20. This benefit is payable after five years service on death either (a) in service, or (b) after retirement on age, incapacity or injury, in which case the benefits already paid would first be deducted from the death gratuity. If the person dies within twelve months of leaving the Scheme the death gratuity is also payable, provided he had not received a return of contributions or become subject to any other scheme; but the amount payable is only the greater of alternatives (1) and (2) in paragraph 19. *Examples I, II, & IV.* [10]

21. **WIDOW'S PENSION** of $\frac{1}{3}$ of the pension the husband is getting or would have got had he retired the day before he died.

(Subject to reduction in some cases where the wife is two years or more younger than her husband and increase where she is older.) This pension is payable after ten years service to the widow of a man who dies in service or within twelve months of leaving the Service (provided he had not received a return of contributions or become subject to any other scheme). It is also payable to the widow of a man who dies while in receipt of an age, incapacity, or injury pension, provided the marriage took place before retirement. The pension ceases on re-marriage. **The pension in no way affects, or is affected by, the National Insurance widow's benefit.** [11]

22. There are a few exceptions. A widow's pension is not payable where the officer had, at the time of his marriage, already reached the age when he could allocate part of his pension (see next paragraph), nor is it payable to a woman who is herself in receipt of a pension under the Scheme when her husband dies. *Examples I & IV.* [11]

23. **Allocation to a Dependant.** A part of a pension or injury allowance may be allocated (subject to medical examination) so that the husband, wife, or other dependant may receive a pension on the officer's death, except that a man may not allocate if his wife would receive a widow's pension under the Scheme on his death. Intention to allocate may be notified on retirement, or at "pensionable age" if an officer does not then retire (i.e. at 65, or at 60 for nurses, mental health officers, etc.—paragraph 7), or earlier where an officer has become entitled to retire on a 40/80ths pension. Special forms and tables will be provided on retirement, or on application before retirement. *Example II.* [9]

24. **RETURN OF CONTRIBUTIONS WITH COMPOUND INTEREST** is payable on resignation or dismissal when no benefit or transfer value is payable, or on death where no death gratuity or widow's pension is payable. [18, 19]

MISCELLANEOUS

25. **Reduction or Suspension of Pension.** If a pensioner takes up further employment paid out of public funds his pension will be suspended or reduced to the extent that his new remuneration plus his pension exceeds his remuneration when he retired (or his average remuneration over the last three years before retirement, if that is greater). This does not apply to a medical or dental practitioner who retired at 65 or over and who again renders general medical or dental services. A pensioner taking such employment must inform his new employer of his pension and notify the office paying his pension. [21]

26. An incapacity pension or injury pension may be suspended if the pensioner becomes capable of resuming the duties of his employment. [20]

The numbers in square brackets are the numbers of the relevant Regulations.

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27. When the annual value of any benefit does not exceed £26 a lump sum payment in discharge of the liability may be made. [12]

28. The Minister may reduce any benefit if any service counting towards the calculation of that benefit has also been reckoned for any other benefit payable out of public funds. [31]

29. A benefit is only payable to the person entitled to receive it. It cannot be assigned or charged with debts or other liabilities. [32]

30. An employee who ceases to hold his employment by reason of fraud or grave misconduct committed in connection with his employment may lose all his rights to benefits. [33]

Section D : RECKONING OF SERVICE ON ENTERING, CHANGING OR LEAVING HEALTH SERVICE EMPLOYMENT

(a) ENTERING OR CHANGING HEALTH SERVICE EMPLOYMENT

31. Anyone entering Health Service employment within twelve months of leaving other employment in which he was subject to :

- (i) the Health Service Scheme ;
- (ii) the Superannuation Acts (Civil Service) ;
- (iii) the Teachers Scheme ;
- (iv) the local government or asylums officers' schemes ; or
- (v) the Insurance Committee Officers' Scheme,

may reckon the service he was entitled to reckon on leaving his previous employment, provided he notifies his employer of his previous service in writing within three months after entering employment and repays any sum paid to him by way of return of contributions. Where Income Tax has been deducted the employee must also make good this amount and claim a refund from his Inspector of Taxes. The Minister may approve other schemes from time to time to count in the same way. *Example I.*

[13 (2) and (3)]

32. Employees with contributing or non-contributing service to their credit will be notified of their reckonable service on entering the Scheme. Broadly, contributing service is service for which contributions have been paid under any of the schemes mentioned in paragraph 31 above ; or service as an established Civil Servant. Non-contributing service is service which has been counted as

such in the local government scheme, or as unestablished Civil Service; or the preliminary period of two years in the case of certain officers (e.g. manual workers—see paragraph 1). Qualifying service is the past service which can be counted as a period of service in reckoning eligibility for benefits but not for calculating the amount of benefit. It includes, for persons transferred under the Act, all periods of employment after attaining the age of 18 at any hospital transferred under the Act or under any authority or body from which functions are transferred. Certain service under the Teachers' Acts also counts as qualifying service. [13, 14]

Note: Paragraphs 42 and 43 are of interest to persons entering the National Health Service from employment in which they were participating in the F.S.S.N. or F.S.S.U.

33. **Buying Back Service.** An officer who on entering the Scheme has a period of non-contributing service (including a manual worker on completion of his first two years—paragraph 1) may make "additional contributory payments" in order to reckon that period as contributing service, provided he notifies his employing authority in writing within three months after entering the Scheme. [Fourth Schedule]

(b) LEAVING HEALTH SERVICE EMPLOYMENT

34. A person leaving the Health Service Scheme and within twelve months taking up employment in which he becomes subject to a local government scheme, the Civil Service scheme, or the Teachers Scheme and who has received no benefit from the Health Service Scheme other than a return of contributions, may count in his new scheme such service as he was entitled to reckon under the Health Service Scheme provided he notifies his new employer of his previous superannuable service in writing within three months and repays any sum paid to him by way of return of contributions. Where Income Tax has been deducted the employee must also make good this amount and claim a refund from his Inspector of Taxes. [44]
35. A person who on transfer on the 5th July, 1948, exercises an option to stay on a policy under the Federated Superannuation Scheme for Nurses and Hospital Officers or any other similar scheme, or a policy originally taken out in the Federated Superannuation System for Universities (paragraphs 42-44 below), and later transfers to employment in the local health service or the school health service, may continue on it if application is made to the local health or local education authority in writing within three months after entering their employment. *Example II.* [45]

The numbers in square brackets are the numbers of the relevant Regulations.

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36. A person leaving the Scheme without having received a return of contributions and without having become entitled to any other benefit who within twelve months takes up employment subject to either of the Federated Schemes or any other superannuation scheme which the Minister may approve, may make application to the Minister for a payment to be made to the new employer so that a back service policy may be taken out. There are special provisions enabling such a person to come into the Health Service Scheme again within five years in certain circumstances. [46]

37. The Minister may "approve" employment not covered by the preceding paragraphs and rights in the Scheme will stay in "cold storage" until retirement or return to the Scheme [46 (4)]; extended leave of absence, with continued payment of contributions, may also be allowed. [4 (3)]

38. An employee who leaves the Scheme and re-enters after a disqualifying break (12 months) may buy back his previous service by making "additional contributory payments."
[13 (9) and (10) and Fourth Schedule]

Section E: SPECIAL PROVISIONS FOR PERSONS TRANSFERRED ON THE APPOINTED DAY AND CERTAIN OTHER PERSONS

(See sub-headings)

OPTION OPEN TO TRANSFERRED LOCAL GOVERNMENT, MENTAL HOSPITAL, MENTAL DEFICIENCY INSTITUTION AND INSURANCE COMMITTEE OFFICERS AND CIVIL SERVANTS

39. Anyone who was immediately before transfer subject to (a) the Local Government Superannuation Act, 1937, or any Local Act, (b) the Asylums Officers' Superannuation Act, 1909, (c) the Superannuation Acts (Civil Service), or (d) the Insurance Committee Officers' Scheme, may elect to retain similar benefits and continue to pay contributions (if any) at the same rate, instead of having the terms of the Health Service Scheme. This will continue so long as he remains in employment in the Health Service without any break of more than 12 months and subject to what is said in the next paragraph. Application must be made in writing within three months after the 5th July, 1948. (*Forms of application obtainable from employers.*) [22]

40. If this option is exercised by a "first class" officer or servant previously subject to the Asylums Officers' Superannuation Act, 1909, or an officer subject to the Superannuation (Prison Officers) Act, 1919, the arrangement will lapse if he later transfers to employment otherwise than as a Mental Health Officer (though it will stand so long as he remains in the employment in which he was at the 5th July, 1948, even though that may not bring him within the definition of "Mental Health Officer"). Conversely, if any other person has elected to remain on his old scheme he may reconsider his decision if he later becomes a Mental Health Officer. [22]

41. Any transferred officer who does *not* exercise this option and comes under the Health Service Scheme will have the lump sum retiring allowance increased by $\frac{1}{2}$ per cent. (or $1\frac{1}{2}$ per cent. for a married man whose wife is eligible for a widow's pension) in respect of each year of contributing service prior to coming under the Scheme *if his old scheme did not include a right to a death gratuity.*

Note: the discretionary death grant payable under the Asylums Officers' Superannuation Act, 1909, does not count as a death gratuity for this purpose.]

Further details of this option are in Leaflet S.D.A. Example I. [23]

OPTIONS OPEN TO TRANSFERRED VOLUNTARY HOSPITAL OFFICERS AND OTHER OFFICERS SUBJECT TO THE F.S.S.N. OR F.S.S.U.

42. Persons who before transfer were in the F.S.S.N. or the F.S.S.U., having been therein since the 19th March, 1946, are given an option to continue in their policy schemes instead of coming into the Health Service Scheme: the Minister has a right to refuse to continue any incremental or other policy taken out since 19th March, 1946, if he thinks the amount of the policy is unreasonable. The Minister may allow anyone who entered either scheme *after* the 19th March, 1946, to continue under their existing arrangements. Anyone wishing to remain on such a policy must make application in writing within three months after the 5th July, 1948. (*Forms of application obtainable from employers.*) Anyone *not* exercising the option will enter the Scheme as from the date of the transfer with all past service counting for qualification and he will retain the rights in his policy. *Example II.* [24 (1), 24 (3)]

43. Persons entering the Health Service at any time, other than on initial transfer, from employment subject to either of the Federated Schemes may be allowed to continue subject to their policies instead of coming under the Scheme. Each application will be considered on its merits and anyone wishing to apply should do so in writing within three months after appointment. (*Forms of application obtainable from employers.*) [24 (3)]

The numbers in square brackets are the numbers of the relevant Regulations.

44. Persons who before transfer were subject to schemes similar to the Federated Schemes or who were participating, or had reasonable expectations of participating (e.g. after a probationary period), in any other arrangement for superannuation benefits may continue so subject if it can be shown that undue hardship would otherwise be caused; in assessing hardship all the circumstances would be taken into account, including any change in salary or prospects as a result of the transfer and any benefits provided by the Health Service Scheme but not by the old one. Any such arrangement would be continued for employment with any employer in the Health Service (not the local health service except in some cases, e.g. insurance policy schemes), but only so long as there is no break in service of more than one month. **Application must be made in writing within three months after the 5th July, 1948.** (*Forms of application obtainable from employers.*)

Further details of the transferred officers' options are in Leaflet S.D.B. [24 (2)]

SUPPLEMENTARY PAYMENTS TO TRANSFERRED VOLUNTARY HOSPITAL EMPLOYEES

45. Many employees of voluntary hospitals have not been in any superannuation scheme but have "expectations" of a gratuitous pension on retirement, or a death benefit. Others, now in a scheme, have "expectations" of supplementation. Others still may be in a scheme or arrangement from which they can retain no benefit if they transfer to the Health Service Scheme. If any person had reasonable expectations of this kind on the 19th March, 1946, which still existed at the date of transfer, a supplementary payment may be made on retirement or death in addition to any benefit earned in the Health Service Scheme. [25]

46. Only those with at least ten years hospital service (voluntary or municipal) at the date of transfer are eligible for these supplementary payments. **An application for such a payment must be made in writing within three months after the 5th July, 1948.** (*Forms of application obtainable from employers.*) If the Minister accepts a claim the applicant will be informed either of the amount of the "supplementary payment" to be made on retirement or death, or of the way in which it will be assessed in any case where it must depend on years of service, salary or other circumstances at retirement or death. Generally, it may be said, the "supplementary payment" will be equivalent to the "accrued value of the expectation"; that is to say, the proportion of the expectation earned up to the date of transfer, assuming that it would not be earned in full until retirement. Once accepted, the right to the payment will continue throughout any employment in the Health Service (including local health or school health service) provided there is no break of more than 12 months; except that this will not apply to employment in the local health or school health service, if, apart from the supple-

mentary payment right, the officer elects to remain in his old scheme rather than come into the Health Service Scheme. *Further details are in Leaflet S.D.C.* [25]

PRACTITIONERS ENTERING THE SERVICE ON THE APPOINTED DAY

47. A medical or dental practitioner (including an assistant practitioner) entering the Service on the 5th July, 1948, who has already made provision for retirement by a life assurance policy, may, by giving notice in writing within three months after the 5th July, 1948, ask to remain outside the Scheme if certain conditions are accepted. (These conditions when finally decided upon will be explained in a Leaflet S.D.D.) In such a case an amount equal to the employer's contributions in the Scheme, i.e. 8 per cent., will be paid towards the policy premium. [38 (3) (m)]

Section F: MODIFICATION ON ACCOUNT OF NATIONAL INSURANCE RETIREMENT PENSION

48. The contributions referred to in paragraph 4 and the retirement pension mentioned in paragraph 11 will (subject to what is stated in paragraph 52) be reduced for entrants *after* the 5th July, 1948, to take into account the National Insurance retirement pension of 26/- a week. This is being done in all Public Service schemes. Many of those in the Service *on* the 5th July, 1948, including persons transferred on that day, have an option (see paragraph 51). *Examples III & V.* [30]

49. The contribution will be reduced by 1/2d. a week for a man and 1/3d. a week for a woman (except a Female Nurse, Female Physiotherapist, Midwife or Health Visitor or Mental Health Officer, for whom the reduction is 1/2d. a week). The reduction is doubled after 20 years as a Mental Health Officer or in equivalent service (see paragraph 14). *Examples III & V.* [30 (2)]

50. The retirement pension will be reduced by £1 14s. od. per annum (less for those who have an option, see paragraph 53) for each year of contributing service during which the reduced contributions have been paid. The reduction is doubled in respect of each year after 20 as a Mental Health Officer or in equivalent service (see paragraph 14). It only takes effect at age 65, or 60 in the case of a woman, when the National Insurance retirement pension becomes payable. *Examples III & V.* [30 (3)]

51. AN OPTION is given to those in the Service *on* the 5th July, 1948, provided a similar option under the local government, asylums or teachers schemes has not already been exercised or, having been available, has not been exercised within the time permitted. This option is to *have* these reductions in contributions and pensions. The *exception* is that new entrants into National Insurance at the

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Section G: WAR SERVICE AND NATIONAL SERVICE

54. War Service or National Service following on hospital service before transfer or following service subject to the Scheme will, in general, count as hospital service or service in the Scheme, as the case may be, provided the officer has returned, or returns, within six months of the end of his War or National Service. During National Service after entry to the Scheme contributions may be payable—in order that service shall be reckonable—and if death or permanent incapacity occurs on National Service a death gratuity, widow's pension or incapacity pension may become payable.

55. A person on War Service at the transfer who would have been transferred had he been with his hospital or other employer at the time will be regarded as having been transferred with the right to exercise the options explained in Section E if he comes into the Service within six months of leaving War Service. War Service and National Service include civilian employments under direction.

[4 (7), 13 (5), 13 (6), 14 (2)]

Section H: SPECIAL PROVISIONS FOR EMPLOYEES OF LOCAL HEALTH AUTHORITIES AND LOCAL EDUCATION AUTHORITIES

56. These provisions apply to the following staff in the local and school health services, namely, Nursing and Medical Staffs, Almoners and Social Workers, Health Visitors, Chiropodists, Dental Attendants, Dental Mechanics and Technicians, Dental Surgeons, Dieticians, Midwives, Occupational Therapists, Psychologists, Opticians, Orthoptists, Pharmacists, Physiotherapists, Remedial Gymnasts, Radiographers and Dark Room Technicians, Scientifically Qualified Laboratory Workers, Laboratory Technicians, Biochemists, and Speech Therapists. To assist interchanges within the Health Service persons in these categories will receive the benefits of the Health Service Scheme (as set out in Section C of this booklet) while remaining otherwise subject to the conditions of the normal superannuation scheme of their employing authority. Those already in these local services on the 5th July, 1948, have an option, which must be exercised within three months, either to remain subject to the benefits of the Local Government Superannuation Act, 1937, or the appropriate local Act, or to have the benefits of the Health Service Scheme; they will continue to pay the contributions required by the local authority's normal scheme. Unless applica-

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tion is made to the authority within three months the benefits of the Health Service Scheme will apply automatically. [39, 40]

57. Voluntary organisations engaged in the provision of health services may apply to the local health authority to have any or all of their staff included in the authority's scheme. [41]

Section J: MISCELLANEOUS

58. Medical Inspectors of Aliens appointed under the Aliens Order, 1920, who hitherto have been unable to participate in respect of this service in either the local government or the Civil Service schemes will become subject to the Health Service Scheme from the 5th July, 1948. Contributions will be paid to the Minister by the Port Health Authority and past service as a Medical Inspector of Aliens by an officer holding such an appointment on the 5th July, 1948 (or after that date if the appointment is taken up within 12 months of previous service), will rank as non-contributing service. [35]

59. A person in part-time employment subject to the Health Service Scheme who is also employed in a superannuable capacity by one or more local authorities will come under the Scheme in respect of all such employment if the total time spent in his various employments is wholly or mainly devoted to health services and he satisfies the conditions set out in Section A of this booklet with regard to eligibility. The local authorities concerned will pay the appropriate contributions to the Minister. [43]

60. Persons engaged in health services other than the National Health Service may be brought under the Scheme, provided they satisfy the conditions set out in Section A with regard to eligibility. [36]

61. An actuarial investigation of the Scheme will be made every seven years to ascertain whether any adjustments are necessary in contributions or benefits. [37]

62. All questions as to rights or liabilities under the Scheme will be determined by the Minister. [53]

Section K: EXAMPLES

Each example illustrates two or more circumstances. You may not be interested in the *kind* of person or employment mentioned,

The numbers in square brackets are the numbers of the relevant Regulations.

but the circumstances in which benefits are paid might fit your case. For instance the voluntary hospital employee who is a married man will see the effect of the widow's pension in Examples I and III and special provisions attaching to voluntary hospital employees in Example II.

The circumstances illustrated are :

- EXAMPLE I** (i) TRANSFER FROM LOCAL GOVERNMENT OR INSURANCE COMMITTEE OFFICERS' SUPERANNUATION FUND
- (ii) THE BENEFITS OF A MARRIED MAN
- EXAMPLE II** (i) TRANSFER FROM A VOLUNTARY HOSPITAL
- (ii) BENEFITS OF A WOMAN OR UNMARRIED MAN
- (iii) ALLOCATION OF PART OF A PENSION TO A DEPENDANT
- EXAMPLE III** (i) SERVICE AS A MENTAL HEALTH OFFICER
- (ii) THE EFFECT ON A MARRIED MAN'S BENEFITS OF THE DEATH OF HIS WIFE DURING HIS SERVICE
- (iii) THE NATIONAL INSURANCE MODIFICATION
- (iv) RETURN OF CONTRIBUTIONS
- EXAMPLE IV** (i) THE BENEFITS OF A PRACTITIONER (OR A PART-TIME SPECIALIST WHO DOES NOT ELECT TO HAVE HIS BENEFITS ON 80THS)
- (ii) MIXED PRACTITIONER AND SALARIED SERVICE
- (iii) WIDOW'S PENSION PAYABLE ON DEATH AFTER RETIREMENT
- EXAMPLE V** (i) THE CONTRIBUTIONS OF A MANUAL WORKER
- (ii) NON-CONTRIBUTING SERVICE UNDER THE SCHEME
- (iii) THE NATIONAL INSURANCE MODIFICATION
- (iv) SHORT SERVICE GRATUITY
- EXAMPLE VI** INJURY PENSION

The paragraph numbers in the Examples refer to paragraphs in this booklet.

EXAMPLE I (i) TRANSFER FROM LOCAL GOVERNMENT OR INSURANCE COMMITTEE OFFICERS' SUPERANNUATION SCHEME

(ii) THE BENEFITS OF A MARRIED MAN

Mr. A, a married man, enters the Scheme on transfer on the 5th July, 1948, at age 30 after 10 years contributing service under the Local Government Superannuation Act, 1937 (or Insurance Committee Officers' Superannuation Scheme). He has not exercised an option to pay "modified" contributions (paragraph 51) and he does not elect to retain the benefits of the Act of 1937 (paragraph 39).

If, at 35, with 15 years service (i.e. five years in the Health Service and ten in Local Government Service), when the average of his last

three years remuneration is £500, he becomes incapable of work, he will get a PENSION of £125 p.a. (i.e. $£500 \times 20 \times 1/80$), and a RETIRING ALLOWANCE of £107 16s. 3d. (i.e. $£500 \times 15 \times 1/80 + 1\frac{1}{2}$ per cent. for ten years) (paragraphs 11, 12 and 41).

If as a pensioner aged 50 he dies before his wife, who is one year younger than he, she will get a WIDOW'S PENSION of £41 13s. 4d. (one-third of his pension—paragraph 21).

If she had been five years older than he, her pension would have been increased to £44 17s. 11d.; if she had been ten years younger the pension would have been reduced to £39 11s. 8d. unless she had one or more children of school age, in which case the pension would have remained at £41 13s. 4d. (paragraph 21).

Note (1) *Although his total service is only 15 years he is eligible for an incapacity pension of 20/80ths (paragraph 11).*

Note (2) *His retiring allowance is based on 1/80th for each year of service (see paragraph 12) and, not having elected to retain the benefits of the Local Government Scheme, he receives an addition to his retiring allowance of 1½ per cent. for each of the ten years service under that Scheme (paragraph 41).*

Should he, however, die in service at 50 when the average of his last three years remuneration is £700, his widow will get a WIDOW'S PENSION of £87 10s. p.a. (i.e. one-third of $£700 \times 30 \times 1/80$) subject to adjustment for age as illustrated above, and a DEATH GRATUITY of £262 10s. (i.e. $£700 \times 30 \times 1/80$).

If he had carried on and retired at age 60 when his "average remuneration" was £900, he would have received a PENSION of £450 p.a. (i.e. $£900 \times 40 \times 1/80$), a RETIRING ALLOWANCE of £517 10s (i.e. $£900 \times 40 \times 1/80 + 1\frac{1}{2}$ per cent. for ten years) and his wife would have been eligible for a pension equal to one-third of his pension (i.e. £150—subject to increase or decrease depending on the difference between his age and hers) on his death.

Note (3) *Retirement at 60 is optional and as he has completed ten years service he will receive a pension (paragraph 11).*

If he had decided not to retire at 60 but to carry on until 65, his "average remuneration" then being £1,000, he would have received on retirement a PENSION of £500 p.a. (i.e. $£1,000 \times 40 \times 1/80$), a RETIRING ALLOWANCE of £575 (i.e. $£1,000 \times 40 \times 1/80 + 1\frac{1}{2}$ per cent. for ten years) and his wife would have been eligible for a proportionate widow's pension.

Note (4) *He cannot count more than the maximum of 40/80ths (paragraph 11) but the benefits have increased with his remuneration.*

Note (5) *In all these calculations, if any of his Local Government or Insurance Committee service was non-contributing service, it would count at half rate.*

COMPARISON

Had Mr. A exercised his option to retain the benefits of the Local Government Scheme he would in the same circumstances have received—

On retirement on incapacity at 35 a PENSION of £125 p.a. (i.e. $£500 \times 15 \times 1/60$) but NO RETIRING ALLOWANCE and his wife would not have been eligible for a widow's pension on his subsequent death.

On his death in service at 50 his widow would receive his CONTRIBUTIONS with interest, say £850, but NO WIDOW'S PENSION.

On retirement at 60 he would receive a PENSION of £600 p.a. (i.e. $£900 \times 40 \times 1/60$) but NO RETIRING ALLOWANCE.

Note (6) *In calculating the "average remuneration" in the comparison the same figures have been taken as in the Health Service Scheme example but they might have been lower as they would have been based on a five-year average instead of three.*

EXAMPLE II (i) TRANSFER FROM A VOLUNTARY HOSPITAL

(ii) BENEFITS OF A WOMAN OR UNMARRIED MAN

(iii) ALLOCATION OF PART OF A PENSION TO A DEPENDANT

Miss B, a ward sister 40 years old, is transferred on the 5th July, 1948, from a voluntary hospital. She has contributed for fifteen years to the Federated Superannuation Scheme for Nurses and Hospital Officers. On transfer she enters the Health Service Scheme and decides to accept a paid-up policy in the F.S.S.N. She does not elect to pay modified contributions (Section F of this booklet).

If, in 1953, at age 45, she becomes incapable of work, her average remuneration over the last three years being £393 6s. 8d. she will receive a PENSION of £98 6s. 8d. p.a. (i.e. $£393 \text{ 6s. 8d.} \times 20 \times 1/80$) and a RETIRING ALLOWANCE of £73 15s. (i.e. $£393 \text{ 6s. 8d.} \times 5 \times 3/80$) (paragraphs 11 and 12).

Note (1) *Having had more than ten years voluntary hospital service when she entered the Scheme, Miss B would have had a 20/80 pension had she become incapacitated immediately after entering the Scheme (paragraphs 11 and 32). The minimum incapacity pension is in this case 20/80ths as Miss B could have completed 20 years service before reaching 60, the pensionable age (paragraphs 11 and 7).*

Note (2) *The retiring allowance is based on 3/80ths for each year of service in the Scheme as no widow's pension can become payable.*

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In addition to these benefits, if Miss B surrendered her paid-up F.S.S.N. policy on retirement incapacitated at age 45, she would receive a cash payment of £669 OR an annuity of £35.

Should she die at 45 having an invalid brother as her legal personal representative, he would receive a DEATH GRATUITY equal to her "average remuneration," £393 6s. 8d.

If her brother was her sole dependant, the £669 paid on the F.S.S.N. policy would be paid to him, or, at the discretion of the Central Council of the F.S.S.N., applied for his benefit as the Council thought fit.

Note (3) *The death gratuity is an amount equal to the "average remuneration" as this is greater than 3/80ths of "average remuneration" for each year of service or the total of her contributions with interest.*

If she were to elect to retire at 55, with 15 years service, when her "average remuneration" is £420, she would receive a PENSION of £78 15s. p.a. (i.e. $£420 \times 15 \times 1/80$) and a RETIRING ALLOWANCE of £236 5s. (i.e. $£420 \times 15 \times 3/80$).

She would also receive from her paid-up F.S.S.N. policy a cash payment of approximately £1,001 OR an annuity of £69 (or a mixed benefit of part cash and part annuity).

Should she prefer to carry on to complete 20 years service at age 60, her "average remuneration" still being £420, she would receive a PENSION of £105 p.a. (i.e. $£420 \times 20 \times 1/80$) and a RETIRING ALLOWANCE of £315 (i.e. $£420 \times 20 \times 3/80$), and from the F.S.S.N. paid-up policy approximately £1,181 cash OR an annuity of £91 (or a mixed benefit of part cash and part annuity).

If she wished she could allocate part of her pension (paragraph 23) so that her invalid brother would receive a pension on her death. If she allocated £10 of her pension, her own pension would be reduced to £95 p.a. (on retirement at 60) but if she died at, say, 62 her brother, then aged 59, would receive a PENSION of approximately £52 p.a.

If Miss B also had on the 19th March, 1946, reasonable expectations of a pension on retirement from her voluntary hospital in respect of service before she came under the F.S.S.N., or of some supplementation of the annuity she would have received under the F.S.S.N. policy, and she had made a claim in respect of these expectations when transferred to the National Health Service, she may also receive a supplementary payment in addition to her Health Service benefits and F.S.S.N. annuity (paragraphs 45 and 46).

Note (4) *Miss B could, if she wished, instead of electing to have the paid-up F.S.S.N. policy, have maintained one or more of her policies by paying from 5 per cent. to the full 15 per cent. premium, and received part or full benefits from the policies as shown in the comparison on page 23, as well as the benefits of the Health Service Scheme.*

COMPARISON

On transfer, Miss B had the option of maintaining her F.S.S.N. policy, the employer's contributions being paid by the Minister of Health. Had she used this option she would not have been eligible for any benefits under the Health Service Scheme (paragraph 42).

If Miss B, having continued with her F.S.S.N. policy, had become incapable of work in 1953, at age 45, she could have received a cash payment of £974 OR an annuity of £52 or she could have had the policy converted to a paid-up insurance and in 1962, at age 54, she would draw a cash payment of £1,424 OR an annuity of £97.

Had she died at 45 her brother would have received £974, or that sum would have been applied for his benefit as the Central Council of the F.S.S.N. thought fit.

Had she retired at age 55 she would have received a cash payment of £2,118 OR an annuity of £143 OR part cash and part annuity.

If she had continued to practise her profession in the Health Service until age 60, and then retired, she would have received a cash payment of £2,866 OR an annuity of £216 OR part cash and part annuity.

Note (5) *It is impossible within the scope of this booklet to give details of the options available to a member of the F.S.S.N. in varying circumstances. Full information may be obtained from The Secretary, The Federated Superannuation Scheme for Nurses and Hospital Officers, "Rosehill," Park Road, Banstead, Surrey.*

EXAMPLE III (i) SERVICE AS A MENTAL HEALTH OFFICER

(ii) THE EFFECT ON A MARRIED MAN'S BENEFITS OF THE DEATH OF HIS WIFE DURING HIS SERVICE

(iii) THE NATIONAL INSURANCE MODIFICATION

(iv) RETURN OF CONTRIBUTIONS

Mr. X enters the Scheme *after* the 5th July, 1948, as a male nurse in a mental hospital, at the age of 26. He is then married. If he retires on incapacity after 14 years service at age 40, and his "average remuneration" then is £400, he will receive a PENSION of £100 p.a. (i.e. £400 × 20 × 1/80) and a RETIRING ALLOWANCE of £70 (i.e. £400 × 14 × 1/80) (paragraphs 11 and 12). Moreover, his wife will be eligible, when he dies, for a widow's pension of £33 6s. 8d. subject to increase or decrease depending on the difference between his age and hers (paragraph 21).

Note (1) *The minimum incapacity pension at his age is 20/80ths although he has only completed 14 years service (paragraph 11).*

When he retires at 55 (paragraph 14) his "average remuneration" being £420, he will receive, if his wife is still living, a PENSION of £199 10s. p.a. (i.e. $£420 \times 38 \times 1/80$) and a RETIRING ALLOWANCE of £199 10s. (i.e. $£420 \times 38 \times 1/80$). Mr. X has only completed 29 years actual service at the date of retirement, but years of service over 20 count double (paragraph 14). In addition his wife would be eligible for a widow's pension of £66 10s. (subject to the age adjustment).

However, if his wife had died when he was 48 and he was a widower at the time of retirement, his pension would have been the same but he would have received a RETIRING ALLOWANCE of £346 10s. (i.e. $£420 \times 24 \times 1/80 + £420 \times 14 \times 3/80$) because it is based on 1/80th for each year of service reckonable at the date of his wife's death and 3/80ths for each subsequent year of service (paragraph 12). Also years of service over 20 count as double (paragraph 14).

The pension payable on retirement at 55 (or on earlier incapacity) will continue until he reaches 65 and becomes entitled to the retirement pension under the National Insurance Act and then his pension under the Scheme will be reduced by £64 12s. p.a. (i.e. $38 \times £1 14s.$) (paragraph 50) leaving him with a PENSION of £134 18s. p.a. (i.e. £199 10s. — £64 12s.) in addition to his National Insurance Retirement Pension of 26/- a week plus wife's and any other dependant's allowance. His wife will still be eligible for the full widow's pension of £66 10s. (subject to the age adjustment) as well as the National Insurance widow's benefit.

Note (2) *As Mr. X entered the Service after the 5th July, 1948, he has no option to pay unmodified superannuation contributions and draw both pensions in full (paragraph 48).*

Had he resigned or been dismissed at any time otherwise than for fraud or misconduct, contributions with compound interest would have been returnable (paragraph 24). Had he been a transferred "Asylums Act" officer this would also have applied to his contributions under the Asylums scheme (except that no interest would have been payable on these contributions)—assuming, of course, that he did not elect to remain on the Asylums scheme. Under that scheme no contributions are returnable on resignation.

- EXAMPLE IV**
- (i) THE BENEFITS OF A PRACTITIONER
(or a part-time specialist who does not elect to have his benefits on 80ths)
 - (ii) MIXED PRACTITIONER AND SALARIED SERVICE
 - (iii) WIDOW'S PENSION PAYABLE ON DEATH AFTER RETIREMENT

Dr. M comes into the Health Service as a practitioner on the 5th

July, 1948. He is then 35 and is married. He does not exercise his option to pay a reduced superannuation contribution and receive a modified pension (paragraph 51). He remains in the Service as a practitioner until he is 65 and then retires, his total remuneration during his service amounting to £36,000, after deduction of practice expenses. He receives a PENSION of £540 p.a. (i.e. $1\frac{1}{2}$ per cent. of £36,000) and a RETIRING ALLOWANCE of £540 (i.e. $1\frac{1}{2}$ per cent. of £36,000). His pension and retiring allowance are based on $1\frac{1}{2}$ per cent. of his remuneration for each year of service as a practitioner (paragraph 16).

Should he die at 67 after drawing his pension for two years his widow, also then 67, would receive a WIDOW'S PENSION of £180 p.a. (i.e. one-third of £540 p.a.). No death gratuity would be payable because the sums already paid out in pension and retiring allowance exceed the death gratuity which would otherwise have been payable (paragraph 20).

If his wife had been three years older than he, her pension would have been increased to £193 10s.; if she had been eight years younger the pension would have been reduced to £142 13s. unless she had one or more children of school age (including children maintained by her as part of her family, whether or not they were her own) in which case there would have been no reduction, the pension remaining at £180 (paragraph 21).

If Dr. M had given up his practice when he was 47, having during his period as a practitioner earned total remuneration of £14,400, and had taken a full-time salaried appointment with a Regional Hospital Board, and his "average remuneration" (paragraph 10) in respect of this employment, on his retirement at 65, had been £1,800, he would have been entitled to a PENSION of £621 p.a. (i.e. $1\frac{1}{2}$ per cent. of £14,400 + £1,800 × 18 × 1/80) and a RETIRING ALLOWANCE of £621. In the case of mixed whole-time salaried and practitioner service the benefits are calculated separately for each period of service, except as described in paragraph 16.

If at any time Dr. M had taken, in addition to his practice, a part-time appointment as a medical officer at a clinic run by a local authority and that appointment was superannuable under the Local Government Superannuation Act, 1937, he would have come under the Health Service Scheme in respect of both employments, and the local authority would have deducted contributions from his remuneration, and remitted them to the Ministry of Health. His benefits on retirement or death would have been those of the Scheme and would have been based on $1\frac{1}{2}$ per cent. of his total remuneration in respect of his service at the clinic and as a practitioner (paragraphs 16 and 59).

EXAMPLE V (i) THE CONTRIBUTIONS OF A MANUAL WORKER**(ii) NON-CONTRIBUTING SERVICE UNDER THE SCHEME****(iii) THE NATIONAL INSURANCE MODIFICATION****(iv) SHORT SERVICE GRATUITY**

Mr. Y enters the Service as a hospital porter *after* the 5th July, 1948, at 21. His weekly wage is £4 16s. On completion of two years service he comes into the Superannuation Scheme and contributes at the rate of 5 per cent. He is a married man. At 45 he becomes a gate porter and receives an increase of 4/- a week. His weekly contributions during his period of service are as follows :

	<i>5 Per Cent. Contribution</i>	<i>Reduction for National Insurance Modification</i>	<i>Total Contribution</i>
	<i>(Paragraph 49)</i>		
As a hospital porter	4s. 9½d.	1s. 2d.	3s. 7½d.
As a gate porter	5s. 0d.	1s. 2d.	3s. 10d.

If after six years service in the Scheme, i.e. at 27, he gave up his employment because of permanent incapacity, he would become entitled to a **SHORT SERVICE GRATUITY** of £250 5s. 9d., being a sum equal to his "average remuneration" (average of last three years pay) as a porter (paragraph 18).

If he continues in employment until 60, when his "average remuneration" is £260 14s. 3d., he will receive a **PENSION** of £123 16s. 9d. p.a. (i.e. £260 14s. 3d. \times 37 \times 1/80 + £260 14s. 3d. \times 2 \times 1/160), a **RETIRING ALLOWANCE** of £123 16s. 9d. (i.e. £260 14s. 3d. \times 37 \times 1/80 + £260 14s. 3d. \times 2 \times 1/160) and his wife would be eligible for a **WIDOW'S PENSION** of £41 5s. 7d. on his death subject to increase or decrease depending on the difference between his age and hers (paragraphs 11, 12 and 21).

Note : The two years before coming into the Superannuation Scheme (from ages 21 to 23) count as non-contributing service (paragraphs 1 and 32), no contributions being paid. He could, if he had wished, have "bought them" into contributing service by making a payment (in this case £15 12s. 3d.) when he first became a contributing employee at 23 (paragraph 33). But in any case if he had gone on until 63 he would have been able to count 40 years contributing service, the maximum period which may be counted.

When he reaches age 65 (having retired at 60) and the **National Insurance Retirement Pension** (26/- a week plus wife's and any other dependant's allowance) becomes payable, his pension under the Scheme will be reduced from £123 16s. 9d. p.a. to £59 4s. 9d. p.a. If

he dies after that date his wife will still be eligible for the full widow's pension of £41 5s. 7d. (subject to the age adjustment) as well as the National Insurance widow's benefit.

EXAMPLE VI INJURY PENSION

In any of the previous examples the person described might have had to retire permanently incapacitated as a result of an injury on duty. An injury pension might then have been payable, at the discretion of the Minister (paragraph 17). This pension may be as much as two-thirds of "average remuneration" at the time of the injury, less any other pension or compensation, and it might be particularly valuable to someone who was incapacitated by an injury before sufficient years of service had accrued for him to earn an incapacity pension (paragraph 11.) Thus in Example V an injury pension might have been awarded if the incapacity at age 27 (which qualified only for a short service gratuity) had been due to injury on duty.

Paragraph numbers refer to paragraphs in this booklet.

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LEAFLETS

Leaflet S.D.A.

"OPTION OPEN TO TRANSFERRED EMPLOYEES TO RETAIN RIGHTS CORRESPONDING WITH THOSE ENJOYED PRIOR TO TRANSFER."

Of interest to employees transferred on the 5th July, 1948, who were participating in a *Statutory Superannuation Scheme* immediately before transfer. [22] (See paragraph 39 of this booklet).

Leaflet S.D.B.

"TRANSFERRED VOLUNTARY HOSPITAL EMPLOYEES—OPTION TO REMAIN ON PRESENT SUPERANNUATION SCHEMES."

Of interest *only* to voluntary hospital employees transferred on the 5th July, 1948. [24] (See paragraphs 42-44 of this booklet).

Leaflet S.D.C.

"TRANSFERRED VOLUNTARY HOSPITAL EMPLOYEES—SUPPLEMENTARY PAYMENTS IN LIEU OF EXPECTATIONS OF SUPERANNUATION BENEFITS."

Of interest *only* to voluntary hospital employees with ten years service who had an expectation of a gratuitous pension or supplementation of a pension on retirement. [25] (See paragraphs 45, 46 of this booklet).

Leaflet S.D.D.

"OPTION OPEN TO PRACTITIONERS HOLDING LIFE ASSURANCE POLICIES."

Of interest *only* to medical or dental practitioners entering the National Health Service on the 5th July, 1948. [38 (3) (m)] (See paragraph 47 of this booklet).

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