

GUERNSEY STATUTORY INSTRUMENT

1971 - No. 40

The Social Insurance (Widow's Benefit and Old Age Pensions)
(Guernsey) Regulations, 1971

Made 7th June, 1971

Coming into Operation 7th June, 1971

THE STATES INSURANCE AUTHORITY, in exercise of the powers conferred upon it by section seventeen, section nineteen, section twenty, section twenty-one and section twenty-three of the Social Insurance (Guernsey) Law, 1964, as amended, and subsection (4) of section thirty-two of the Social Insurance (Guernsey) (Amendment) Law, 1971, and of all other powers enabling it in that behalf, hereby orders:-

PART I

Interpretation

Interpretation .

1. (1) In these regulations, except where the context otherwise requires, the following expressions have the meanings hereby respectively assigned to them, that is to say:-

"contributions" means contribution under the Law;

"the determining authority" means, as the case may require, the Administrator or the tribunal;

"disqualification" shall in relation to any period include any period during which, by virtue of the proviso to subsection (3) of section sixteen of the Law, widow's benefit is not payable by reason of the widow cohabiting with a man as his wife;

"existing widow" means a widow whose husband died before the relevant day;

"existing retirement pensioner" means a person to or in respect of whom immediately before the relevant day a retirement pension is, or would, but for any disqualification, forfeiture or provision of the Law relating to earnings, be payable under or by virtue of that Law or any regulations made under that Law other than the Social Insurance (Pensions, Existing Beneficiaries and Other Persons)

(Transitional) (Guernsey) Regulations, 1970;

"existing provisional retirement pensioner" means a person who had attained pensionable age before the relevant day and who would have been entitled to a retirement pension had he then retired from regular employment;

"the Law" means the Social Insurance (Guernsey) Law, 1964;

"relevant day" means the day on which these regulations come into operation;

and any other expressions have the same meanings as in the Law.

(2) Except where the context otherwise requires, any reference in these regulations to any enactment or regulations shall be construed as including a reference to that enactment or those regulations, as the case may be, as amended, extended, repealed, replaced or revoked by or under any other enactment or by any other regulations.

(3) The Interpretation (Guernsey) Law, 1948, shall apply to the interpretation of these regulations as it applies to the interpretation of a Guernsey enactment.

PART II

Conditions for the receipt of widow's benefit and old age pension

Widow's pensions for widows incapable of self-support.

2. Subject to the provisions of the Social Insurance (Determination of Claims and Questions) (Guernsey) Ordinance, 1964, where a widow in relation to whom neither the conditions for a widow's pension contained in paragraph (c) of subsection (1) of section sixteen of the Law (which relates to widow's benefit) nor the alternative conditions contained in subsection (1) of section seventeen of the Law are satisfied, would, but for the provisions of this regulation, cease to be entitled to widow's benefit at a time when she is by reason of any infirmity incapable of self-support and is under pensionable age, she shall, for any subsequent period during which she is incapable of self-support by reason of that infirmity have the same right (if any) to a widow's pension in respect of the marriage in respect of which she was entitled to the widow's benefit as if the said conditions were satisfied.

Condition of entitlement to a widowed mother's allowance otherwise than by virtue of the widow having a family.

3. Sub-paragraph (ii) of paragraph (b) of subsection (1) of section sixteen of the Law (which sub-paragraph specifies certain conditions of entitlement to widowed mother's allowance otherwise than by virtue of the widow having a family) and sub-paragraph (b) of paragraph (1) of regulation six and sub-paragraph (a) of paragraph (2) of regulation nine of the Social Insurance (Pensions, Existing Beneficiaries and Other Persons) (Transitional) (Guernsey) Regulations, 1970 (which sub-paragraph specifies corresponding conditions applying in certain transitional cases) shall have effect subject to the exception that a widow shall not be entitled thereunder to a widowed mother's allowance in respect of a child, unless either that child cannot, by reason of the provisions of subsection (3) of section twenty-two of the Family Allowances (Guernsey) Law, 1950 (which subsection makes it a condition of a child being treated as a member of any family that the child is in Guernsey) be treated as a member of any family or that child is not a son or daughter of hers and the husband's and could not by reason of the provisions of the said subsection (3) be treated at the date of the husband's death, as a member of any family.

Condition as to duration of marriage in relation to widow's pensions in the case of widows who have been married more than once.

4. (1) Subject to the provisions of this regulation where a widow has been married more than once, then for the purpose of her right to a widow's pension in respect of her last marriage, the condition as to the duration of that marriage contained in paragraph (c) of subsection (1) of section sixteen of the Law (or, in a case to which, instead of that condition, the alternative condition contained in paragraph (b) of subsection (1) or in subsection (3) of section seventeen of the Law applies, the said alternative condition) shall be deemed to be satisfied if the sum total of any periods before the relevant time (as defined in the next succeeding paragraph) during which she was either a married woman, or entitled to widow's benefit or to a benefit in respect of a child in pursuance of the provisions of Part I or Part II of the Third Schedule to the Benefits and Pensions (Contributory and Non-Contributory) Amendment Law, 1947 (hereinafter

referred to as the "Law of 1947"), or only not so entitled by reason of disqualification, amounts to not less than three years:

Provided that if throughout the three years immediately preceding the date of any marriage of the widow, she was neither a married woman nor entitled either to such widow's benefit or to such a benefit under the Law of 1947 (apart from any disqualification therefor), any period during which she was married, or was so entitled to such benefit or such pension before the date of that marriage, shall not be taken into account for the purpose of this regulation.

(2) In the preceding paragraph, the expression "the relevant time" means for the purposes of the said paragraph (c) the date of the husband's death, for the purposes of the said paragraph (b) the date on which the widow ceases to be entitled to a widowed mother's allowance, and for the purposes of the said subsection (3) the date on which she ceases to be entitled to a widow's pension.

(3) In paragraph (1) of this regulation, the expression "widow's benefit" shall not include a widow's basic pension other than a widow's basic pension which -

(a) is payable in pursuance of the provisions of paragraph (2) of regulation five of the Social Insurance (Pensions, Existing Contributors)

(Transitional) (Guernsey) Regulations, 1964, but only for so long as she is entitled to an increase to that pension in pursuance of the provisions of paragraph (9) of the said regulation five; or

(b) in pursuance of the provisions of paragraph (7) of the said regulation five, the widow has elected to receive instead of a widow's benefit.

Special conditions in relation to old age pensions by virtue of the husband's insurance in the case of women marrying after pensionable age.

5. (1) For the purposes of paragraph (d) of subsection (1) of section twenty of the Law (which relates to special provisions as to women), one of the following further conditions must be satisfied in the case of a woman to whom that paragraph is applicable, that is to say:-

(a) that she and her husband have been married for not less than three years or that, if the husband dies before the expiration of three years from the date of the marriage, she satisfies the requirements of paragraph (b) of subsection (1) of section sixteen

of the Law (which relates to widow's benefit); or

- (b) that, immediately before the date of the marriage, she was or, but for any disqualification, would have been, entitled to widow's benefit; or
- (c) that, immediately before the said date, she was entitled to an old age pension, or would have been so entitled but for any disqualification, or but for her election to be treated as not so entitled; or
- (d) that, immediately before the said date, she was entitled, otherwise than under the Law, to any pension or allowance wholly payable out of public funds and ceased to be so entitled by reason only of her marriage or re-marriage.

(2) In the application of subsection (3) of section twenty of the Law (which subsection relates to increase of rate of old age pension for contributions paid after pensionable age) to an old age pension payable to a woman to whom the provisions of the preceding paragraph of this regulation apply, contributions paid by the husband for any contribution weeks terminating before the earliest date on which the woman would have become entitled to an old age pension by virtue of those provisions, shall not be taken into account except for the purposes of paragraph (b) of the said subsection (3).

Special provisions applying to women who re-marry when over pensionable age.

6. When a man dies leaving a widow who re-marries after attaining pensionable age, the following provisions shall apply:-

- (1) subsection (3) of section twenty of the Law shall apply in relation to her as if she had remained his widow throughout any period after her re-marriage for which she is entitled to an old age pension by virtue of his insurance;
- (2) subject to the provisions of the next following paragraph, paragraph (b) of the said subsection (3) shall apply in relation to her as if, throughout any period during the subsistence of that re-marriage for which she is entitled to an old age pension by virtue of her insurance, she had remained the widow of the man whose widow she would have

remained but for that re-marriage;

- (3) if, having re-married after attaining pensionable age, she becomes a widow for a second or subsequent time, the said paragraph (b) shall, if she so elects, apply in relation to her as if, throughout any period during which she is a widow and is entitled to an old age pension by virtue of her insurance, she were not the widow of her last husband but had remained the widow of any man whose widow she would have remained but for any re-marriage after she had attained pensionable age; and, if she has so elected, the said paragraph (b) shall continue to apply in relation to her as if she had remained the widow of that man throughout any period, occurring during the subsistence of any re-marriage next following the period of her last widowhood, for which she is so entitled to an old age pension.

Choice of old age pension by woman.

7. A woman who, but for provisions of subsection (5) of section twenty of the Law (which relates to special provisions as to women) would be entitled for the same period to more than one old age pension may by notice in writing to the Authority choose from time to time which pension she shall be entitled to for any week commencing after the date on which such notice is so given:

Provided that for any period in respect of which no such notice is given the woman shall be treated as if she had chosen the pension which, excluding any increase for a child, is payable at the higher or highest rate.

Priority between a man and his wife to increase of old age pension for a child.

8. (1) Where but for paragraph (a) of subsection (3) of section twenty-one of the Law (which paragraph prevents a man and his wife both being entitled for the same period to certain increases of old age pension, in respect of children), a man and his wife would both be entitled for the same period, by virtue of his insurance, to an increase of old age pension in respect of the same child, or to such an increase at the weekly rate specified in sub-paragraph (a) of paragraph 6 in the third column of the Second Schedule to the Law in

respect of different children, the following provisions shall apply:-

- (a) if and so long as the man and his wife are living together, the man shall, and his wife shall not, be entitled to the increase, or, as the case may be, to the increase at the weekly rate specified in sub-paragraph (a) of paragraph 6 in the third column of the Second Schedule to the Law;
- (b) if and so long as they are not living together, such one of them shall, and such other of them shall not, be entitled to the increase, or, as the case may be, to the increase at the weekly rate specified in sub-paragraph (a) of paragraph 6 in the third column of the Second Schedule to the Law, as the Authority may in its discretion from time to time determine.

(2) For the purpose of this regulation, a man and his wife shall not be deemed to be living otherwise than together unless they are permanently living in separation either by agreement or under an order of a court, or one of them has deserted the other and the separation which is incident to the desertion has not come to an end.

Partial satisfaction of contribution conditions and reduced rates of benefit.

9. (1) Where a person would be entitled to widow's benefit or old age pension but for the fact that the relevant contribution conditions are not satisfied as respects the yearly average of contributions paid or credited, that person shall nevertheless be entitled to benefit in accordance with the next succeeding paragraph, if the yearly average of contributions paid or credited is not less than ten.

(2) Subject to the provisions of Part V of these regulations, where the full weekly rate of widow's benefit or old age pension or increase of old age pension for an adult dependant under the Second Schedule to the Law is at one of the rates set out at the head of columns (2), (3) and (4) of the First Schedule to these regulations, then the pension or allowance or increase shall be payable at the reduced rate specified in the appropriate column of the said Schedule which corresponds with the yearly average of contributions paid or credited as shown in column (1) of the said Schedule:

Provided that where a woman becomes entitled to widow's benefit or old age pension by virtue of the insurance of her husband who was a person who had attained pensionable age before the seventh day of September, nineteen hundred and seventy, the pension or allowance shall be payable at the reduced rate specified in the appropriate column of the Second Schedule to these regulations if that rate exceeds the rate which would otherwise be payable.

PART III

Election to be treated as not entitled to an old age pension.

10. (1) Subject to the provisions of this Part of these regulations, the persons who may elect under the provisions of subsection (2) of section nineteen of the Law of 1964 to be treated as if they were not entitled to an old age pension are persons of any description, not being -
- (a) married women who are entitled to an old age pension by virtue of their husband's insurance;
 - (b) persons who are not resident in Guernsey;
 - (c) persons (other than widows who are entitled to old age pensions by virtue of their husband's insurance) to whom there apply the provisions of paragraph (1) of regulation two of the Social Insurance (New Entrants) (Transitional) (Guernsey) Regulations, 1964 (which provisions relate to the old age pensions of certain new entrants who entered into insurance at such an age as would prevent them, on attaining pensionable age, from establishing a yearly average of contributions paid or credited of at least ten).
- (2) Notice of election for the purpose of this Part of these regulations shall be given to the Authority in writing on the form approved by the Authority for the purpose, or such other manner, being in writing, as the Authority may accept as sufficient in the circumstances of any particular case or class of cases.
- (3) An election under this regulation shall be made in the manner specified in the preceding paragraph at any time during the period commencing four months before the week in which the person concerned attains pensionable age and ending with that week.

Conditions of election.

11. The following conditions shall apply to a person making an election in pursuance of the provisions of subsection (2) of section nineteen of the Law of 1964 -

- (a) subject to the provisions of paragraphs (5) and (6) of regulation eight of the Social Insurance (Claims and Payments) (Guernsey) Regulations, 1964 (which relate to the adjustment of the commencement and termination of benefit) no old age pension shall be payable to him, or by virtue of his insurance to his wife, for any period before he subsequently gives notice of the cancellation of that election or attains the age of seventy years or dies;
- (b) if after making his election he subsequently gives notice of the cancellation of such election before he attains the age of seventy years, he shall not thereafter be entitled to make another such election;
- (c) after making such election, no person who was a widow at the date such election took effect, other than a person who is an existing widow pensioner within the meaning of the Social Insurance (Pensions, Existing Beneficiaries and Other Persons) (Transitional) (Guernsey) Regulations, 1970, shall be entitled by virtue of her former husband's insurance to widow's benefit for any subsequent period:
Provided that for the purposes of this paragraph of this regulation widow's benefit shall not include widowed mother's allowance, so far as it is, or is deemed to consist of, dependency benefit within the meaning of the Social Insurance (Overlapping Benefits) (Guernsey) Regulations, 1964.

Cancellation of election.

12. (1) Notice of the cancellation of an election by any person in pursuance of the provisions of sub-paragraph (a) of paragraph (3) of section nineteen of the Law (which relates to old age pensions) shall be given by that person to the Authority in writing and such notice shall be effective from the day on which it is received by the Authority.

(2) Any such election shall cease to be effective from the Monday following the day on which either -

(a) the notice of the cancellation of the election is received by the Authority; or

(b) the person attains the age of seventy years:

Provided that where the said day is a Monday the election shall cease to be effective from that Monday.

Unemployment and sickness benefit in certain cases after election.

13. (1) For the purpose of the provisions of section twenty-four of the Law (which relates to unemployment and sickness benefit for persons over pensionable age), a woman who is entitled to an old age pension by virtue of her husband's insurance and makes an election under subsection (2) of section nineteen of the Law (which relates to old age pensions) shall, if she is unable to satisfy the condition contained in subsection (1) of that section that on the day for which benefit is claimed she would be entitled to an old age pension had she not so elected, be deemed nevertheless to satisfy that condition.

(2) Where the foregoing paragraph applies to a woman, the references in subsection (2) of the said section twenty-four to the old age pension referred to in subsection (1) shall be construed as referring to the old age pension to which she was entitled when she made the election.

(3) If a woman who makes an election in pursuance of the provisions of subsection (2) of section nineteen of the Law would, but for the provisions of subsection (5) of section twenty of the Law (which subsection provides that a woman shall not be entitled for the same period to more than one old age pension), be entitled for any period which includes the date upon which her election takes effect to old age pensions by virtue both of her own and of her husband's insurance, the references in subsection (2) of the said section twenty-four to the old age pension referred to in subsection (1) shall be construed as referring to the greater of the old age pensions to which she would, but for the said provisions, have been entitled when she made the election.

PART IV

Supplementary provisions relating to widow's benefit

Supplementary provisions for widows in receipt of a widow's benefit by virtue of subsection (2) of section sixteen of the Law.

14. A widow who, on attaining pensionable age, is entitled to a widow's benefit by virtue of the provisions of subsection (2) of section sixteen of the Law (which relates to widow's benefit) or who would be so entitled but for one or more of the following factors, namely -

- (a) that she is disqualified for the receipt of benefit for any reason other than her cohabitation with a man as his wife;
- (b) the operation of the Social Insurance (Overlapping Benefits) (Guernsey) Regulations, 1964;

shall, for the purposes of entitlement to an old age pension, be deemed to have satisfied the relevant contribution conditions.

PART V

Transitional provisions

Modification of period of widow's allowance.

15. Notwithstanding the provisions of paragraph (a) of subsection (3) of section sixteen of the Law (which relates to widow's benefit), in the case of an existing widow the period for which widow's allowance is payable shall be the thirteen weeks next following the husband's death.

Modification of rate of widow's benefit where contribution conditions are partially satisfied.

16. Where a reduced rate of widow's benefit is payable under regulation nine of these regulations and the widow became a widow before the seventh day of September, nineteen hundred and seventy, the rate of benefit shall be the rate specified in column (3) of the Second Schedule to these regulations which corresponds with the yearly average of contributions paid or credited as shown in column (1) of the said Schedule.

Conversion of retirement pensions to old age pensions.

17. (1) Subject to the provisions of the Law and of regulation four of the Social Insurance (Increase of Benefit and Miscellaneous Provisions) (Amendment) (Guernsey) Regulations, 1971, an existing retirement pensioner shall, as from the relevant day, be entitled to an old age pension.

(2) For the purpose of this regulation, the weekly rate of a retirement pension or an old age pension as the case may require shall not include any increase payable by virtue of subsection (5) of section nineteen of the Law or of subsection (3) of section twenty of that Law.

(3) In the case of a person to whom paragraph (1) of this regulation applies -

(a) where that person had attained pensionable age before the seventh day of September, nineteen hundred and seventy, and -

(i) had satisfied the contribution conditions set out in paragraph 4 of the Third Schedule to the Law, the weekly rate of old age pension payable to that person (other than any allowance in respect of an adult dependant to which he may be entitled) shall be the rate appropriate to that person specified in the second column of the Second Schedule to the Law;

(ii) a reduced rate of pension was payable immediately before the relevant day under the provisions of section twenty-three of the Law (which relates to the partial satisfaction of the contribution conditions) and the full weekly rate of old age pension under the Second Schedule to the Law is at one of the rates set out at the head of columns (3) and (4) of the Second Schedule to these regulations, then the weekly rate of old age pension payable to that person (other than any allowance in respect of an adult dependant to which he may be entitled) shall be at the reduced rate specified in the appropriate column which corresponds with the yearly average of contributions paid or credited as shown in column (1) of the Second Schedule to these regulations;

(b) where that person attained pensionable age on or after the seventh day of September, nineteen hundred and seventy, and -

- (i) had satisfied the contribution conditions set out in paragraph 4 of the Third Schedule to the Law, the weekly rate of old age pension payable to that person shall be the rate appropriate to that person specified in the second column of the Second Schedule to the Law;
- (ii) a reduced rate of pension was payable immediately before the relevant day under the provisions of section twenty-three of the Law (which relates to the partial satisfaction of the contribution conditions) and the full weekly rate of old age pension under the Second Schedule to the Law is at one of the rates set out at the head of columns (3) and (4) of the First Schedule to these regulations, then the weekly rate of old age pension payable to that person (other than any allowance in respect of an adult dependant to which he may be entitled) shall be at the reduced rate specified in the appropriate column which corresponds with the yearly average of contributions paid or credited as shown in column (1) of the said Schedule.

18. (1) Where the retirement pension payable to an existing retirement pensioner immediately before the relevant day included an allowance in respect of an adult dependant or such an allowance would have been so included but for the operation of any provisions of the Law or regulations made thereunder relating to earnings or disqualification of benefit, the weekly rate of old age pension payable to an existing retirement pensioner after the relevant day shall, subject to the provisions of the Law, be increased in respect of such adult dependant.

(2) Where the old age pension payable to an existing retirement pensioner includes an allowance for an adult dependant by virtue of the last preceding paragraph, the rate of such allowance shall be determined in accordance with the succeeding paragraphs of this regulation.

(3) In the case of an allowance for an adult dependant payable under the provisions of paragraph (1) of this regulation to -

(a) a person who had attained pensionable age before the seventh day of September, nineteen hundred and seventy, and -

(i) had satisfied the contribution conditions set out in paragraph 4 of the Third Schedule to the Law, the weekly rate of that allowance shall be the rate appropriate to that person specified in the fifth column of the Second Schedule to the Law;

(ii) to whom a reduced rate of pension was payable immediately before the relevant day under the provisions of section twenty-three of the Law (which relates to the partial satisfaction of the contribution conditions), the weekly rate of the allowance shall be at the reduced rate specified in column (4) of the Second Schedule to these regulations which corresponds with the yearly average of contributions paid or credited specified in column (1) of the said Schedule;

(b) a person who attained pensionable age on or after the seventh day of September, nineteen hundred and seventy, and -

(i) had satisfied the contribution conditions set out in paragraph 4 of the Third Schedule to the Law, the weekly rate of that allowance shall be the rate appropriate to that person specified in the fifth column of the Second Schedule to the Law;

(ii) to whom a reduced rate of pension was payable immediately before the relevant day under the provisions of the said section twenty-three of the Law, the weekly rate of the allowance shall be at the reduced rate specified in column (4) of the First Schedule to these regulations which corresponds with the yearly average of contributions paid or credited specified in column (1) of the said Schedule.

19. Where the retirement pension payable to an existing retirement pensioner immediately before the relevant day included an allowance in respect of a

dependent child or children the weekly rate of old age pension payable to an existing retirement pensioner after the relevant day shall, subject to the provisions of the Law, be increased in respect of such dependent child by an allowance at the rate payable immediately before that day:

Provided that where a child, in respect of whom a person is entitled to an allowance at a rate corresponding to the rate appropriate to a younger child, becomes a child in respect of whom an allowance at the rate appropriate to an eldest or only child would, but for this regulation have been payable, the child's allowance payable by virtue of this regulation shall thereafter be at that rate.

Treatment of certain contributions paid in respect of weeks on or after the attainment of pensionable age.

20. (1) In the case of an existing retirement pensioner or an existing provisional retirement pensioner any contributions as an employed or self-employed person (including any contributions as a non-employed person paid by a self-employed married woman under the provisions of paragraph (2) of regulation two of the Social Insurance (Married Women) (Guernsey) Regulations, 1964) paid in respect of a contribution week in the period commencing on or after the date on which pensionable age was attained and ending before the relevant day shall be treated as contributions paid as an insured person during the period of an election made under the provisions of subsection (2) of section nineteen of the Law (which relates to old age pensions).
- (2) Any increase of old age pension payable under subsection (5) of section nineteen of the Law (which relates to old age pensions) or subsection (3) of section twenty of that Law (which sets out special provisions as to women) where such increase is based in whole or in part on contributions paid in respect of weeks before the seventh day of September, nineteen hundred and seventy, shall, on the relevant day, be recalculated and, where appropriate, an adjustment shall be made in respect of any pension payable during the period commencing on or after the seventh day of September, nineteen hundred and seventy, and ending immediately before the relevant day.

Elections to be made by existing provisional retirement pensioners.

21. For the purposes only of an election under subsection (2) of section nineteen of the Law (which relates to old age pensions), an existing provisional retirement pensioner shall be deemed to have attained pensionable age on the relevant day.

PART VI

Repeals

Repeals .

22. The Social Insurance (Widow's Benefit and Retirement Pensions) (Guernsey) Regulations, 1964, the Social Insurance (Widow's Benefit and Retirement Pensions) (Amendment) (Guernsey) Regulations, 1968, and regulation four of the Social Insurance (Increase of Benefit and Miscellaneous Provisions) (Guernsey) Regulations, 1970, and the Second Schedule to those regulations are hereby repealed.

PART VII

Citation and commencement.

Citation and commencement.

23. These regulations may be cited as the Social Insurance (Widow's Benefit, and Old Age Pensions) (Guernsey) Regulations, 1971 and shall come into operation on the seventh day of June, nineteen hundred and seventy-one.

Dated this seventh day of June, nineteen hundred and seventy-one.

E. H. BODMAN

President of the States Insurance Authority,
for and on behalf of the Authority.

FIRST SCHEDULE

Regulations 9(2),17(3)(b)(ii)
and 18(3)(b)(ii)

Showing reduced rate of widow's benefit and old age pension and of increase of old age pension in respect of an adult dependant payable to a person who attains pensionable age or becomes a widow on or after the 7th September, 1970.

(1)	(2)	(3)	(4)
Yearly average of contributions paid or credited	Widow's Allowance	Widow's Pension, Widowed Mother's Allowance and Old Age Pension	
	Full weekly rate of pension or allowance payable under the Second Schedule to the Law		
	£5.60	£4.00	£2.50
	Reduced rate at which pension or allowance is payable		
48 - 49	£5.40	£3.85	£2.40
46 - 47	£5.15	£3.70	£2.30
43 - 45	£4.80	£3.45	£2.15
40 - 42	£4.50	£3.20	£2.00
37 - 39	£4.15	£2.95	£1.85
34 - 36	£3.80	£2.70	£1.70
30 - 33	£3.35	£2.40	£1.50
26 - 29	£2.90	£2.10	£1.30
22 - 25	£2.45	£1.75	£1.10
18 - 21	£2.00	£1.45	£0.90
14 - 17	£1.55	£1.10	£0.70
10 - 13	£1.10	£0.80	£0.50

SECOND SCHEDULE

Regulations 17(3)(a)(ii) and
18(3)(a)(ii).

Showing reduced rate of widow's benefit and old age pension and of increase of old age pension in respect of an adult dependant payable to a person who, not being an existing old age pensioner, had attained pensionable age or became a widow before the 7th September, 1970.

(1)	(2)	(3)	(4)
Yearly average of contributions paid or credited	Widow's Allowance	Widow's Pension, Widowed Mother's Allowance and Old Age Pension	
	Full weekly rate of pension or allowance payable under the Second Schedule to the Law		
	£5.60	£4.00	£2.50
	Reduced rate at which pension or allowance is payable		
45 - 49	£5.05	£3.60	£2.25
40 - 44	£4.50	£3.20	£2.00
35 - 39	£3.90	£2.80	£1.75
30 - 34	£3.35	£2.40	£1.50
25 - 29	£2.80	£2.00	£1.25
20 - 24	£2.25	£1.60	£1.00
15 - 19	£1.70	£1.20	£0.75
10 - 14	£1.10	£0.80	£0.50

EXPLANATORY NOTE

(This Note is not part of the Regulations but is intended to indicate their general purport).

These Regulations repeal the Social Insurance (Widow's Benefit and Retirement Pensions) (Guernsey) Regulations, 1964 to 1968. They contain miscellaneous provisions affecting widow's benefit and old age pensions. Part II relates to pensions where the widow is incapable of self-support (regulation 2); the condition of entitlement to a widowed mother's allowance otherwise than by virtue of the widow having a family (regulation 3); the relaxing for the purposes of widow's pensions of the condition as to the duration of marriage in the case of widows married more than once (regulation 4); additional conditions for old age pensions by virtue of husband's insurance in the case of women marrying after pensionable age (regulation 5); special provisions applying to women who re-marry when over pensionable age (regulation 6); the choice of old age pension by women who, but for the provisions prohibiting double entitlement, would be entitled to more than one old age pension (regulation 7); priority as between a man and his wife to an increase of old age pension for a child (regulation 8); and the payment of benefit at reduced rates in the case of deficient contribution records (regulation 9).

Part III of the Regulations prescribes the conditions under which a person may elect to be treated, on attaining pensionable age, as if he were not entitled to an old age pension.

Part IV of the Regulations contains supplementary provisions for widows in receipt of widow's benefit by virtue of the death of their husbands as the result of industrial accidents within the meaning of Part III of the Law.

Part V of the Regulations contains transitional provisions dealing with the substitution of old age pensions for retirement pensions.