

**Schedule No.(3) <sup>(1)&(2)</sup>**  
**Distribution of Pension to Beneficiaries**

Case NO	Beneficiary of pension	Due shares in pension			
		Widow or Husband	children	parents	Brothers and Sisters
1-	Widow, or widows or husband and one or more children	1/2 (to be distributed equally if more than one).	1/2 (to be distributed equally if more than one).	—	—
2-	Widow, or widows or husband and one or two parents	2/3	—	1/3 for either or both, to be distributed equally.	—
3-	Widow, or widows or husband, and one sister or brother or more	3/4	—	—	1/4 to any or all of them, to be distributed equally
4-	Widow, or widows or husband only.	3/4 (to be distributed equally if more than one).	—	—	—
5-	Widow, or widows or husband, and one or more children, and one or two parents	1/3	1/2	1/6 for either or both, to be distributed equally.	—
6-	One child	—	2/3 the	—	—
7-	More than one child	—	Whole pension, to be distributed equally.	—	—
8-	One child, and one or two parents	—	2/3	1/3 for either or both, equally.	—
9-	More than one child, and one or two parents.	—	5/6	1/6 for either or both, equally.	—
10-	One or two parents	—	—	1/2 for either or both equally.	—

(1) The notes of this schedule are amended by the law No.25 for 1977, and is applicable as of 1/ 9 / 1975.

(2) Also, its notes were amended by the law No.47for1984, and the amendment comprises: -completion of the basis for devolution and re-payment (return) of pension in respect of the parents, brothers and sisters.

### Schedule No. (3) (continued)

Case NO.	Beneficiary of pension	Due shares in pension			
		Widow or Husband	children	parents	Brothers and Sisters
11.	One brother or one sister, or more	—	—	—	$\frac{1}{2}$ to either or to all of them and to be distributed equally among them.
12 <sup>(1)</sup>	One or two parents, and one brother, or one sister or more.	—	—	$\frac{1}{2}$ for either, or both of them equally	$\frac{1}{4}$ to either or to all of them equally

#### Notes on Schedule No. (3):

1. The divorcee and the entitled husband should be regarded as being equal to the widow.

2. In the event of the pension of one of the beneficiaries being suspended or severed in whole or in part, it devolves to the remaining beneficiaries who are of the category of this beneficiary. In the absence of other beneficiaries of this category, the pension devolves to the remaining beneficiaries of the other categories.

In the absence of other beneficiaries of this category, the pension devolves to the remaining beneficiaries of the other categories. If the share of the beneficiary, to whom the pension devolved, exceeds his maximum share as shown in the table according to the condition at the date of devolution, the remainder should be delivered over the following category, and in all this, the order indicated in the table below<sup>(2)</sup> should be taken into consideration:

(1) An item is added by the Law No. (93) for 1980, and is applicable as of 4.5.1980. Its provision regarding the previous cases shall be enforceable together with payment as of the mentioned date.

(2) Amended by the law No. (47) for 1984. Details of amendment : After suspending the pension, its devolution to the parents, brothers and sisters shall be effected in a way to realize increase in the pension, and to facilitate the administrative procedures.

<b>Category of the beneficiary whose pension is suspended or severed.</b>	<b>Category of the beneficiary to whom the pension is devolved over.</b>
The widow.	1 . The children 2 . The parents. 3 . The brothers and sisters.
The children.	1 . The widow.  2 . The parents.
The parents	1 . The widow 2 . The children. 3 . The brothers and sisters.

**Before giving effect to the rule of devolution of the pension, or devolving it over, it should be taken into consideration to deduct the pension which may have fallen due without touching the pensions of the remaining beneficiaries.**

**3. In the event of the reasons of suspending the pension of one of the beneficiaries in whole or in part being eliminated, the pension should be re-distributed among all the beneficiaries at the date of the reason being eliminated.**

**4. The share of the beneficiary, to whom a part of the pension is devolved over should be fixed to the extent of not exceeding the maximum limit fixed in the table, according to the condition.<sup>(1)</sup>**

**5. The pension granted in excess of the pension of the deceased person should not be devolved over in the event of its being suspended or severed.**

**6. In case of suspending the pension of parents, <sup>(2)</sup>**

(1), (2) Remark 4 is amended as per law No. 107/ 1987 as Remark 6 is added as per law No. 107/ 1987.

in case No. (2), the remaining of their share after refunding to the category of widows, shall devolve to the sisters and brothers in whose respect the conditions of deserving pension are fulfilled at that date, within the limit of one quarter.

In case of suspending the pension of widows category, in the case referred to, in the previous paragraph, one quarter of the inherited pension shall revert to the brothers and sisters in whose concern, pension deserving conditions, are fulfilled, at this date.

**Table No. (4) <sup>(1)</sup>**  
**Determining the Due Amounts for the Calculation**  
**of the Previous Period into the Period of Contribution**

A G E	Amount corresponding to each year of the service calculated into the contribution, and to each pound of the monthly wage	
	L. E. (Pound)	Milliemes
until the age of		
40	1	800
41	1	830
42	1	860
43	1	900
44	1	930
45	1	960
46	2	-
47	2	050
48	2	100
49	2	150
50	2	200
51	2	260
52	2	330
53	2	400
54	2	500
55	2	600
56	2	700
57	2	800
58	2	900
59 and over	3	-

(1) Table No. (4) is amended by the law No. (47) for 1984.

**Notes:**

**Remark (1):** In calculating the age, the fractions of the year shall be regarded as one complete year.

**Remark (2):** The amounts required for the computation of a period within the subscription period in compensation system, shall be estimated at the rate of the 30% of the coefficient stated in this schedule, and on the basis of wage and age at the date of applying for the computation.

**Remark (3):** The amounts required for the computation of a period within the subscribed period, in basic wage, shall be estimated on the basis of age and wage at the date of applying for the computation.

**Remark (4):** The amounts required for the computation of a period within the subscribed period in the variable wage, shall be estimated on the basis of age at the date of submitting the application, and the monthly average of the wages on which basis the subscriptions were paid, during the period up till the end of the month preceding the date of applying for computation.

**Remark (5):** The amounts required pursuant to Article (33) are estimated at the rate of 40% of the coefficient stated at this schedule, and on the basis of age and wage, at the date of submitting subscription application.

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Remarks 2, 3 and 4 are amended as per law No. 107/ 1987.  
Remarks No. 5 is added as per law No. 107 / 1987.

**Table No. (5)**  
**Percentages of Amounts of Additional**  
**Indemnities**

Age	Percentage of amounts of additional indemnities	Age	Percentage of amounts of additional indemnities
up to 25	267%	up to 44	140%
26	260%	45	133%
27	253%	46	127%
28	247%	47	120%
29	240%	48	113%
30	233%	49	107%
31	227%	50	100%
32	220%	51	93%
33	213%	52	87%
34	207%	53	80%
35	200%	54	73%
36	193%	55	67%
37	187%	56	60%
38	180%	57	53%
39	173%	58	47%
40	167%	59	40%
41	160%	60	33%
42	153%	up to 62	25%
43	147%	over 62 (1)	20%

**Remarks :**

- In the assessment of the age, the fractions of a year shall be regarded as one complete year.

(1) Amended by the law No. (25) for 1977.

**Table NO. (6)**  
**Fixing The Monthly Instalments To Be Deducted**  
**From The Wage in case the Insured Person OPTS**  
**for Payments in Instalments of the Amounts Due by Him**

Age at the beginning of payment	Aggregate instalments ought to be paid in case of settlement up to the date of Reaching the age of sixty years in return of L.E.100 of the Amount due L.E.	
	(Pound)	Milliemes
20	274	100
21	269	500
22	264	900
23	260	300
24	255	700
25	251	100
26	246	600
27	242	000
28	237	400
29	232	900
30	228	300
31	223	700
32	219	200
33	214	700
34	210	200
35	205	080
36	201	400
37	197	000
38	192	600
39	188	300
40	184	100
41	179	900
42	175	700
43	171	600
44	167	500
45	163	400
46	159	300
47	155	300
48	151	300
49	147	400
50	143	500
51	139	500
52	135	400

\_(1) Table No. (6) is amended by the law No. (47) for 1984.

**Table No. (6) (Continued)**

Age at the beginning of payment	Aggregate instalments ought to be paid in case of settlement up to the date of Reaching the age of sixty years in return of L.E.100 of the Amount due	
	L.E.	
	(Pound)	Milliemes
53	131	300
54	127	100
55	122	800
56	118	400
57	113	900
58	109	300
59	104	600
60	100	-

**Remarks :**

A. In the assessment of the age, the fractions of the year shall be regarded as one complete year.

B. In calculating the monthly instalment, the aggregate instalments ought to be paid, shall be divided by the number of full months between the date on which payment has started and the date of reaching the age of sixty years.

C. The amount of monthly instalment resulting from the application of this table shall be rounded to the nearest piaster.

**Table No. (7)**  
**Capital Corresponding to One Pound Of Commuted Pension**

Age on commutation		For a period of (5) years	For a period of (10) years	For a period of (15) years.
		L.E. M.	L.E. M.	L.E. M.
up to	40 year	53.300	94.800	126.600
	41	53.250	94.600	126.100
	42	53.200	94.400	125.600
	43	53.150	94.200	125.100
	44	53.100	94.000	124.600



**Table No. (7) (Continued)**

<b>Age on commutation</b>	<b>For a period of (5) years</b>	<b>For a period of (10) years</b>	<b>For a period of (15) years.</b>
	<b>L.E. M.</b>	<b>L.E. M.</b>	<b>L.E. M.</b>
<b>45</b>	<b>53.050</b>	<b>93.700</b>	<b>124.100</b>
<b>46</b>	<b>52.950</b>	<b>93.400</b>	<b>123.500</b>
<b>47</b>	<b>52.850</b>	<b>93.100</b>	<b>122.700</b>
<b>48</b>	<b>52.750</b>	<b>92.800</b>	<b>121.900</b>
<b>49</b>	<b>52.650</b>	<b>92.400</b>	<b>121.000</b>
<b>50</b>	<b>52.550</b>	<b>91.900</b>	<b>120.000</b>
<b>51</b>	<b>52.450</b>	<b>91.400</b>	<b>118.900</b>
<b>52</b>	<b>52.300</b>	<b>90.800</b>	<b>117.700</b>
<b>53</b>	<b>52.150</b>	<b>90.200</b>	<b>116.400</b>
<b>54</b>	<b>52.000</b>	<b>89.500</b>	<b>114.900</b>
<b>55</b>	<b>51.800</b>	<b>88.800</b>	<b>113.300</b>
<b>56</b>	<b>51.600</b>	<b>88.000</b>	<b>111.600</b>
<b>57</b>	<b>51.350</b>	<b>87.100</b>	<b>109.800</b>
<b>58</b>	<b>51.100</b>	<b>86.100</b>	<b>107.900</b>
<b>59</b>	<b>50.800</b>	<b>85.100</b>	<b>105.800</b>
<b>60</b>	<b>50.500</b>	<b>84.000</b>	<b>103.600</b>
<b>61</b>	<b>50.150</b>	<b>82.800</b>	<b>-----</b>
<b>62</b>	<b>49.800</b>	<b>81.400</b>	<b>-----</b>
<b>63</b>	<b>49.350</b>	<b>79.900</b>	<b>-----</b>
<b>64</b>	<b>48.900</b>	<b>78.300</b>	<b>-----</b>
<b>65</b>	<b>48.400</b>	<b>76.700</b>	<b>-----</b>

**Remarks :**

1. In the assessment of the age, fractions of the year shall be regarded as one complete year.

2. In calculating the age, the period of extension which the concerned medical authority authorizes should be observed, according to the state of health of the commutation applicant; and the result of the medical examination shall remain valid for a period of one year from the date of issue of the concerned medical authority report, to complete commutation formalities.

3. Commutation shall not be allowed for those whom the concerned medical authority declares that they are of bad health.

4. Commutation shall not be allowed for those whose ages are more than 65 years, by taking into consideration the stipulation of Item No. (2).

**Table No.(8) <sup>(1)</sup>**  
**Pension Reduction Percentage**

Age on Pension Payable Date	Pension Reduction Percentage
Less than 45 years	15%
45 years and less than 50 years.	10%
50 years and less than 55 years.	5%

The percentages referred to in this table may be cancelled or reduced in respect of workers engaged with difficult or dangerous works according to the rules contained in the decree referred to in paragraph (2) of item (1) of Article (18) (\*)

(1) This table is amended by the law No. 25 for 1977.

(\*) Paragraph added by law No. 25 for 1977.

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**Law No. 61 For the year 1981  
About the Increase of Pensions, and Adjustement  
Of some sentences of Social Insurance Laws  
(The Official Gazette No. 26 Sup. (A) ON 25-6- 1981)**

**In the name of the people,  
The President of the Republic,  
The People's Assembly decided the texts of the  
following law, and we issued it .**

**First Item :**

**The pensions entitled till 30-6-1981 will be  
increased by 10 percent according to the sentences of  
the following legislations :**

- 1) Law no.80 for the year 1944, about mixed lawyers.
- 2) Law no.34 for the year 1967, deciding pensions, allowances and loans on losses of soul, and money, as a result to military operations.
- 3) Law no.17 for the year 1968, about pensions, which are issued from the general SAFE, for workers, previously engaged by Owners of Confiscated moneys or by their families.
- 4) Law no.55 for the year 1968, about people defense organizations.
- 5) Law no.70 for the year 1968, about deciding pensions and compensations entitled for injured or deceased persons, or lost, as a result of military operations and military efforts.
- 6) Law no.12 for the year 1970, about civil defense volunteers.
- 7) Law no.79 for the year 1975, about the issue of Social Insurance Law.
- 8) Law no.108 for the year 1976, about the Social Insurance on businessmen, or similar.

9) Law no.50 for the year 1978, about the issue of Social Insurance Law Egyptian workers abroad.

10) Law no.93 for the year 1980, about adjustment of some sentences of Social Insurance Law, issued by No.79 for the year 1975.

(11) The cabinet decision issued on 28-1-1928, about pensions for the darfour princes.

(12) Salaries regulations for Egyptian workers, who were in the military authority.

(13) Port-said minister decision no.69 for the year 1957 about Port said civil martyrs.

**This sentence of this item, also applies to pensions due, according to the law no. 71 for the year 1964, about granting pensions and exceptional rewards or form Nasser Social Bank till 30 - 6 - 1980.**

#### **Second Item:**

**It will be observed when adapting the sentence of the previous item the following rules:**

**1) The increase will be calculated on the base of total entitlement to the owner of the pension, or to those entitled to pensions, allowances, and increments, and included in it , the exceptional increase till 30.6.1981.**

**In the above mentioned total, the complete disability allowance, decided by item 103 (repeated) on the law of social insurance issued by law no. 79 for the year 1975 , is not entered.**

**2) The entitled increase for the owner of the pension is tied to the maximum limit to the amount of L.E. 10 (ten) pounds monthly, and to a minimum limit of L.E. 3 (three) pounds monthly, or to complete his total entitlement to pensions, allowances and increments to L.E. 20 (twenty) pounds monthly , which ever is bigger.**

**3) With observation of the sentence of the last clause in the previous item, the increment to the total entitlements on 30.6.1981, will be tied, observing the sentence of the previous item, and distributed at the percentage of shares, mentioned in schedule no.3 attached to the Law of Social Insurance, issued by law no.79 for the year 1975, supposing the death of the**

**insured or the owner of the pension on the date referred to.**

**In all cases, the minimum limit of the increment, is according to the following :**

a) L.E. 1.500 m/ms (one and a half) pounds monthly for the widow or similar, and in case of multiplicity, it will be divided between them, equally, but the share of each of them will not be less than 750 (seven hundred and fifty) millims monthly.

b) 750 (seven hundred and fifty) millims for each of the rest of persons entitled, monthly.

**4) On calculating the total pension and the increment or any allowances or any other increments , and what is deducted from it , the fraction of a piaster will be restored to a piaster.**

**5) This increase will be due to the entitled persons according to the previous rules, in addition to the addition limits between pensions and income, or between pensions, which does not exceed the minimum limit of the encrement .**

**6) This increase is not applicable in respect of the partial disability pension, resulting from an injury of non professional work service .**

**7) The increase refered to, and all increments and allowances which are added to the pensions before the date of acting with this law except the allowance of disability referred to in item no.1 is considered a part of the pension, and in this respect, all its sentences are applicable and the following will be observed in accordance with cases of entitlements to pensions of death before 1.7.1981.**

a) The entitled person reserves the increases and allowances that exceeded with it the limits of addition between the pension and the income, in accordance to cases that exceed these limits on date referred to.

b) In case of ascertain of any incidents which oblige to return the pension entitled, the rest of entitled persons, will observe that it does not exceed the share, of whom the pension is returned, the maximum limit of his share, limited in entitled persons share schedule, referred to the owners of

pension or the pension of the total entitled persons on 30.6.1981, supposing that the distribution of the complete pension, added to it, the additions and increases entitled on the pension according to the laws nos. for the year 1977 and No.44 for the year 1978 and no. 93 for the year 1980 , and the cabinet decision issued on 30.1.1953, also, the increase entitled according to the sentences of the two laws No. 63 for the year 1980 deciding additional cost of living allowance to owners of pensions, and those entitled, and No. 137 for the year 1980, improving the pensions to owners of pensions and entitled persons, and the increase decided according to this law entitled to the owner of the pension.

c) In case of ascertain of any incidents, which oblige to the pension entitlement, and without any touch to the rights of the rest of the entitled persons, the pension of this entitled person, is calculated on the total basis of the pension of the owner of the pension or the total pension of all entitled persons referred to in clause (B) .

#### **Third Item:**

**The pensions due till 30.6.1981 will be increased according to the system of the law of the social complete insurance issued by law No.112 for the year 1980 for the amount of L.E. 2 (two) pounds monthly .**

**In case of death of the insured or the owner of the pension before 1.7.1981, the increase referred to , will be distributed between the entitled persons by percentage of shares mentioned in the schedule attached to the law No. 112 for the year 1980 referred to.**

**This increase is considered a part of the pension, and applied in its respects all its sentences.**

#### **Fourth Item**

**Without the prejudice of the sentences of cost of living allowance decided in accordance with the cabinet two decisions issued on 19.2.1950, and on 30.6.1953, the pensions which are due to insured and the entitled persons about him, will be increased starting from 1.7.1981, in accordance with the sentences of the laws Nos. 79 for the year 1975, and No. 108 for the year 1976**

**and No. 50 for the year 1978 referred to by the following increments :**

- 10 percent without any minimum or maximum limit .
- 10 percent with a maximum limit to the amount of L.E.6 (six) pounds monthly and a minimum limit of L.E.3 (three) pounds monthly .

**And in respect of these increases, apply sentences:**

**1) The increment is calculated on the bases of the pension of the insured.**

**2) The increment is considered as a part of the numerical pension minimum limit, and applies to this sentence concerning the cost of living allowance entitlement, according to the cabinet two decisions issued on 19.2.1950 and on 30.6.1953.**

**3) This increment is considered a part of the maximum limit mentioned in the last clause of item No. 20 of the Social Insurance Law issued by the law No 79 for the year 1975, and to be excepted from this sentence the pension, that applies in accordance with the sentence of item No. 31 of the mentioned law.**

**And this sentence applies in respect of the pensions entitled in accordance to the sentences of the two laws Nos. 108 for the year 1976, and No. 50 for the year 1978 referred to.**

**4) On calculating the total pension, and the increment and any increments of any other allowances, and what is deducted from it, the fraction of a piaster, will be restored to a piaster.**

**This increase is considered a part of the pension , and applies in its respect , all its sentences.**

**The sentence of this item, does not apply in respect of cases of partial disability, resulting from work service, and in cases of an injury of non professional entitlement of pension in accordance with the text of item No. 54 of the law of social insurance issued by the law No. 79 for the year 1975, will be replaced by following texts :**

**Item20, Last-Clause: And in all cases , the maximum pension should not exceed L.E. 200 (two hundred) pounds monthly .**

**Item31, Second Article: The pension should be**

settled, on the period of his subscription in the insurance, which exceeds the periods mentioned in the first article, and added to the entitled pension, according to the mentioned article, and that the total of the two pensions does not exceed the maximum limit mentioned in last clause of item 20.

Item 51 - Second Clause: This pension will be increased by a percentage by 5 percent every five years, till the insured person reaches the age of 60 years, actually or in sentence if the disability, or death was a cause of termination of the service of the insured person, and every increment is considered as a part of the pension when limiting the amount of the following increment .

Item No . 54 - first Clause : The complete disability pension, or death, the person who does not receive any wages for groups mentioned in the second clause of item (3), is L.E. 10 (ten) pounds monthly.

Item No . 71 - Last clause : The minimum limit for the pension , in cases of end of service because of reaching the old age or disability, or death to the owner of the partial disability caused by a work injury, is, L.E. 20 (twenty) pounds monthly, unless the insured person, is not entitled to a pension according to old age insurance, and disability and death.

Item No. 123 - Second Clause : The pensions will be replaced by one third of its value .

Third Clause: On condition that the rest of the pension after replacement is not less than the minimum, numeral limit for the pension.

Item No.125-fourth Clause: The minimum limit for the wages, on which subscriptions are monthly settled, is the minimum limit for the wages mentioned, by the laws of civil workers orders, of the administrative system of the state, and the public sector units, and the maximum limit to these wages is, L.E. 3,000 (three thousand) pounds yearly.

**Fifth clause :**

**Without the prejudice to the maximum limit referred**



to, the minister of insurance may issue a decision, according to a suggestion of the administrative board to limit the wage of subscription for some of the groups insured, and the means to calculate this wage, and the means to calculate subscriptions .

Item No. 149 - Last clause : The amounts referred to in the previous item will be paid, according to the sentences mentioned in item No.39.

**Sixth Item :**

Add, last clause, to the text of item 24, of the law for social insurance issued by the law No. 79 for the year 1975 , as follows :

The minimum limit of the pension of the insured entitled in case of reaching old age or by reason of discharge by a decision from the President of the Republic, or by cause of the cancellation of the job, disability or death mentioned in item 18, is L.E.20 (twenty) pounds monthly .

**Seventh Item :**

The group entry subscriptions Nos. 1, 2, 3, of the schedule No. 1, attached to the law No . 108 for the year 1976 referred to, are cancelled, and two new groups are added for the amount of L.E. 250 (two hundred and fifty) pounds monthly and L.E. 300 (three hundred) pounds monthly .

The entry subscription for those who were subscribing at any of the cancelled entries, will be raised to the higher entry that follows .

**Eighth Item :**

The maximum limit for the entitled pension, in accordance with the sentences of the law of social insurance on businessmen, and similar issued by the law No. 18 for the year 1976 , is 80 percent of the entry subscription or the average of entry subscription, according to the cases, and does not exceed L.E. 200 (two hundred) pounds monthly .

According to the pensions, which on arranging the

**adaption of the percentage maximum limit , that its value became less than L.E. 50 (fifty) pounds monthly, its minimum limit will be 100 percent of the average referred to, in previous clause or L.E. 50 (fifty) pounds monthly whichever is less .**

**Ninth Item:**

**The groups subscription entries nos. 201, in schedule No. (1) attached to the law No. 50 for the year 1978, referred to, is cancelled, and added to it, a new group for the amount of L.E. 300 (three hundred) pounds monthly .**

**The entry subscriptions, concerning those who were subscribing by any of the cancelled entries will be raised to the higher entry that follows .**

**Tenth Item :**

**The text of item No. 14 of the law for Social Insurance for Egyptian workers abroad, issued by the law No. 50 for the year 1978, will be replaced by the following text :**

**Item No. 14: The maximum limit for the pension will be 80 percent of the entry subscription or the average entry subscription, according to the cases, and does not exceed L.E. 200 (two hundred) pounds monthly.**

**According to the pensions, which on arranging the adaptation of the percentage maximum limit, its value become less than L.E. 50 (fifty) pounds monthly, its maximum limit will be 100 percent of the average referred to in previous clause or L.E. 50 (fifty) pounds monthly, whichever is less .**

**Eleventh Item :**

**The text of the first clause of the fifth item of the law No. 112 for the year 1980, issued by the law of complete Social Insurance System will be replaced by the following text :**

**Fifth Item- First clause : A grant of a pension to the amount of L.E.10(ten) pounds monthly, called "EI- sadat" pension to all, who attained the age of sixty five years, or proved their complete disability, or his death occurred before 1.7.1980, and was not entitled to a pension, by the description of being in groups insured according to the sentences of the laws and applied pensions, and applies of social insurance, or insurance, in respect of the pension referred to sentences of the law attached, except in cases of entitlement for death, to whom the entitlement conditions for pension are available on the date referred to .**

**Twelfth Item :**

**The sentence added to the text of the fifth item of the law No. 112 for the year 1980, by the issue of the law of complete social insurance system, concerning the limit of persons entitled to the pension, in case of death, as previously tied on pensions for persons entitled before the date of acting according to this law, does not touch, and it will be the entitlement to whom the sentences of the entitlement stretches, as a result of this sentence in the limit of what had not been distributed of the pension.**

**Thirteenth Item :**

**The text of article No. 9 of the item No. 6 and the two items Nos. 11 and 16 of the law of complete social insurance system issued by the law No. 112 for the year 1980, will be replaced by the following texts :**

**Item No.6-article No. 9 : A part of the pension which the General Treasury is compelled to pay .**

**Item No.11: The entitled pension will be tied according to the sentences of this law, at L.E. 12 (twelve) pounds monthly, and the General Treasury will bear 50%**

**of this pension.**

**Item No.16: In the case of the cut of the pension of the widow, it will be returned to the sons entitled to the pension on the date of her death or her marriage.**

**In the case of the cut of the pension of one of the sons, it will be returned to the widow or the widows, according to the case.**

**And in all cases, it will be observed that the entitled share after return does not exceed the maximum limit for his share, and the return will be on the first of the following month of the date of the cut of the pension.**

**Fourteenth Item :**

**Those entitled to El-sadat Pension, who were receiving a pension according to the sentence of the law No. 30 for the year 1977 concerning the social guarantee, will be exempted from payment of subscriptions mentioned in law of complete social insurance system issued by law No. 112 for the year 1980.**

**Those who receive a pension exceeds the pension referred to will retain the amount of the increment a personal individual case .**

**Fifteenth Item :**

**The sentences mentioned in the two items, the second, and the fourth of this law do not touch the migration allowance entitled according to the law No. 98 for the year 1976 and the law No. 9 for the year 1978.**

**Sixteenth Item:**

**The act according to the sentences of all the following laws will be terminated :**

**1) Law No. 7 for the year 1977 deciding an additional allowance for the owners of pensions and entitled persons.**

**2) Law No. 44 for the year 1978, about the increase of pensions.**

**3) Law No. 62 for the year 1980 deciding an additional allowance for the owners of pensions and entitled persons.**

**Seventeenth Item :**

The General Treasury will bear the increments and the allowances, and the differences of the minimum limit to the pension referred to.

The Minister of insurance will issue, with agreement of the minister of finance, a decision , to limit the rules and the calculating schedules the capital amount of the increments and the allowance, and the differences which the Treasury will bear and the rules to pay it to the places responsible about the pension.

**Eighteenth Item:**

It will be considered correct, and that had been returned to the additional cost of living allowance, decided by the law NO. 62 for the year 1980, entitled to windows on the sons, and also, it will be considered correct, what is paid of increments and allowances that have been added to the pension before the date of acting in accordance with this law.

**Nineteenth Item :**

This law will be published in the official gazette, and act according to it, as from 1.7.1981 .

This law will be stamped by the state stamps and executed as one of its laws.

Issued in the presidency of the Republic on 21<sup>st</sup> Shaban 1401, the 23<sup>rd</sup> June, 1981.

**ANWAR      EL      SADAT**

**Ministry of Social Insurance  
Ministerial Decree No.28 of 1984**

**In connection with determining the rules of calculating  
the amounts of savings and the periods to be computed,  
In consideration of these amounts, within the period of  
contribution for which the compensation is due**  
(Official Gazette-Issue No. 124 - Dated 27<sup>th</sup> May, 1984)

**The Minister of insurance and State Minister for Social  
Affairs after perusal of law No. 42 of 1965 on the workers  
savings scheme :**

Law No. 21 of 1967 on the workers savings scheme;  
Law No. 13 of 1975 on the workers savings scheme;  
Law No. 79 of 1975 promulgating the social insurance law;  
Law No. 47 of 1984 amending some provisions of the social  
insurance;  
Law and increasing pensions, and  
The note submitted to us on 1/ 4/ 1984.

**Decided**

**Article 1 :**

**The amounts due to the insured under the savings  
scheme shall be calculated according to table No. (1)  
attached with the following bases to be taken into  
consideration:-**

(1) The average monthly wages of the insured taken as  
basis for payment of the contributions to the savings scheme  
during the last two years of the period of his contribution to  
the savings scheme or during the period of his contribution to  
this scheme should this period be less than two years.

In calculating this average, the provisions of item 1, 2  
and 3 of para 4 of Article (19) of the social insurance law  
referred to should be taken into consideration .

(2) The period of contribution to the savings scheme.

In calculating this period, the fraction of a month shall  
be compounded into one month.

**Article 2 :**

**The period of contribution to the savings scheme  
shall be taken to mean the period of contribution of the**

**insured to the social insurance scheme effective from the date of his taking advantage of law No. 42 of 1965 or law No. 21 of 1967 or law No. 13 of 1975 referred to, as may be the case, until the date of termination of the service of the insured or until 31/3/1984, whichever is the earlier, excepting the following periods :**

(a) Periods of leaves or secondments for which no contribution has been paid by the insured .

(b) Assumed, additional, estimated and conjoined periods .

(c) The periods for which the insured has not been entitled to a wage if each period exceeds one month . These periods do not include the periods of compulsory conscription and the periods for which the insured has been entitled to a compensation in lieu of the wage and for which he has paid the contribution to the savings scheme .

(d) The periods for which the insured has been paid the amounts due to him in accordance with article (2) of law No. 13 of 1975 referred to.

(e) The periods for which the insured has been paid the amounts due to him under the savings scheme on the occasion of the termination of his service.

#### **Article 3:**

**If the insured is a worker in the State Administrative Agency, general organization, public sector units or entities where the wages of the workers, their rises and promotions have been determined under group agreements with the rules determining these wages, rises and promotion being approved by the authority concerned and where the insured is one of the workers who obtain their wages on the basis of time, piece rate, commission, gratuity or allowance, the amount of savings shall be calculated on the basis of the period of contribution in respect of each of these elements independently .**

#### **Article 4:**

**If the insured has more than one period of contribution to the savings scheme and has not been**

**paid the amounts due to him in respect thereof, the amounts of savings shall be calculated on the basis that these periods are consecutive or inconsecutive, whichever is more beneficial to the insured .**

**Article 5:**

**If the insured, is of the fixed wages group, the amount of savings, as calculated in accordance with the foregoing bases, shall be increased by a proportion to be estimated according to table No. (2) attached .**

**Article 6:**

**For the amount of savings, as calculated in accordance with the foregoing, a period shall be computed within the period of contribution of the insured for which he is entitled to the compensation. This period shall be estimated in accordance with table No. (4) attached to the social insurance law referred to, with the following bases being taken into consideration:-**

**1- The age of the insured at the date of the entering into force of law No. 47 of 1984 referred to.**

**2- The basic wage of the insured at the date referred to, and if the insured is not in the service at that date, the period should then be computed on the basis of his wage at the date of his entering the service. If the insured has not entered the service until the date of payment of the amounts due to him under the social insurance scheme, the period should be computed on the basis of the last wage taken as basis of payment of the contributions to the savings scheme.**

**Article 7:**

**In exception to the provisions of Article (2) the periods provided for, in Item (d) shall be included in the period of contribution to the savings scheme which is required in order to qualify for the minimum limit of the compensation. From the amount of compensation due to the insured, there shall be deducted the difference between the amount of savings due to him and the amount which should have been due to him on the assumption that he has not been paid the amounts of**



savings due to him as calculated in accordance with Table No. (1) attached .

**Article 8:**

This decree shall be published in the official gazette and shall enter into force effective 1/4/1984 .

**DR. AMAL OSMAN**  
**Minister of Social Insurance and**  
**State Minister for Social Affairs**

**Table No. (1)**  
**Determining the Amounts Due Under The Savings**  
**Scheme**

Period of subscription per years	Coefficient to be multiplied by the average monthly wages	Period of subscription per years	Coefficient to be multiplied by the average monthly wages
1	0.18	21	3.81
2	0.36	22	4.01
3	0.54	23	4.22
4	0.72	24	4.43
5	0.90	25	4.64
6	1.08	26	4.86
7	1.26	27	5.08
8	1.44	28	5.30
9	1.62	29	5.52
10	1.80	30	5.74
11	1.98	31	5.98
12	2.16	32	6.22
13	2.34	33	6.47
14	2.52	34	6.72
15	2.70	35	6.98
16	2.88	36	7.24
17	3.06	37	7.51
18	3.24	38	7.80
19	3.42	39	8.09
20	3.61	40	8.38

**N.B.** In the case of the periods of contribution to the savings scheme which include complete years and months, the ratio and proportion method should be adopted.

**Table No. (2)**  
**Determining the Percentage of the Increase in the**  
**Amounts Due According to Table No. (1)**  
**in the case of Fixed Salaries**

Period of contribution to the savings scheme per years in which the salary remained fixed until the end of the service or until 31/3/1984 as may be the case.	The percentage of the increase in the amounts due
2	2.3
3	4.6
4	7.0
5	9.4
6	11.9
7	14.6
8	17.3
9	20.5
10	22.9
11	25.8
12	28.9
13	32.0
14	35.2
15	38.6
16	42.0
17	45.5
18	49.2
19	53.0
20	56.9

**N.B.** for the periods which include complete years and month, the ratio and proportion method should be adopted.

**Ministry of Social Insurance  
and State Minister for Social Affairs  
Ministerial Decree No.33 of 1984  
Amending Some Provisions of Ministerial Decree  
No.199 of 1982 in Connection with the Scheme,  
Dates and Method of Payment of Pensions and the  
Authorities from which Payment of Pensions is Obtained  
(Official Gazette-Issue No. 186 - Dated 13<sup>th</sup> August, 1984)**

**The Minister of Social Insurance and State Minister for  
Social Affairs;**

After persual of law No. 79 of 1975 issuing the Social Insurance Law ;  
Law No. 47 of 1984 amending some provisions of the Social Insurance  
Law issued as per law No. 79 of 1975;  
Decree of the Minister of Insurance No. 199 of 1982 in connection with  
the scheme, dates and method of payment of pensions and the  
authorities from which payment of pensions is obtained, and  
The note submitted to us on 16/4/1984

**Decided**

**Article 1:**

**The text of para 1 of Article (6) of decree No. 199 of  
1982 referred to, shall be substituted by the following  
text :-**

**Article 6 : Paragraph 1: "The duty, which shall be  
incurred by the interested party for obtaining payment of  
the pensions, the amounts of the one- instalment (lump-  
sum) indemnity, the additional indemnity, the amounts of  
compensaion, grants, funeral expenses and the amounts  
of the better advantage, shall be determined at the rate  
of 1% of the total pension, donations, extras and  
increases paid to him and of each of the amounts  
referred to with a maximum of 200 mms for each duty."**

**Article 2:**

**This decree shall be published in the official  
gazette and shall tak effect as from the date of the  
entering into force of law No. 47 of 1984 referred to**

**Issued on 16 /4 / 1984     DR. AMAL OSMAN**

**Minister of Social Insurance and  
State Minister for Social Affairs**

**Decree of the President of the Council of Ministers**  
**No. 679 OF 1984**  
**In Connection with the Allowances which are not**  
**Considered as being One of the Elements of the Wage**  
**Taken as basis for Calculating the Contribution**  
**Under the Social Insurance Law**  
**Issued as per Law No.79 of 1975**  
(Official Gazette-Issue No. 29 - Dated 19<sup>th</sup> July, 1984)

**The Acting Prime Minister.**

After perusal of law No. 79 of 1975 issuing the social insurance law;  
Law No.47 of the 1984 amending some provisions of the social insurance;  
Law No.79 of 1975 and increasing pensions;  
The note submitted to us by the Minister of Social Insurance;  
And according to the opinion expressed by the Council of State.

**Decided**

**Article 1:**

**The following allowances shall not be regarded as being one of the elements of the wage taken as basis for calculating the contribution under the social insurance law issued as per law No. 79 of 1975 referred to : -**

(a) Transportation allowance, travelling allowance, attendance fees and other allowances which are paid to the insured against the burdens incurred by him for fulfilling the duties of his post, with the exception of the representation allowance.

(b) Dwelling allowance, clothing allowance, car allowance and other allowances which are paid to the insured against advantages in kind .

(c) The allowances which fall due as a result of the insured being delegated in or outside his original place of work or being seconded .

(d) The allowances which fall due to the insured in order to cope with the cost of living outside the country.

**Article 2:**

**This decree shall be published in the official gazette and shall enter into force as of the date of entering into force of law No . 47 of 1984 referred to.**

Issued at the presidency of the council of Ministers on  
7<sup>th</sup> July, 1984.

**KAMAL HASSAN ALI**

**The Arab Republic of Egypt  
Office Of  
The Minister Of Social Insurance and  
Secretary of State for Social Affaires**

**Ministerial Decree No. 75 for the year 1984**

**Issued in 19 / 8 /1984**

**Concerning**

**The bais for calculating the insalments from the  
changeable part of the salary according to the law of  
social insurance issued by the law No. 79, for the year1975**

**Minister of Insurance .**

Having noted the law No. 79, for the year 1975 , concerning the issuing of the law of social insurance ;  
and the law No. 47 for the year 1984, amending certain provisions relevant to the law of Social Insurance issued according to the law No. 79, for the year 1975, concerning the increase of pensions.

And the decree by the Prime Minister No. 679, for the year 1984, concerning the allowances which are not considered in the social contributable salary by the law of social insurance issued according to the law No. 79, for the year 1975.

And the decree of the Minister of Social Insurance No. 52 for the year 1984, concerning the grant which is considered;

As a part of the insurance contributable salary in the instalments which should be paid according to the law of social Insurance issued according to the law No. 79 for the year 1975.

**Decreed**

**Article (1):**

**The changeable part of the salary upon which the insurance instalments will be paid, is fixed on the basis ordered by the mentioned law of social insurance, that makes the money which is received by the insured person for thr main work and from the main place of work, shall not be considered as a part of his main salary, according to the following:-**

1- Incentives for the production and rewards for increasing the production which are deserved by the worker in return for his unusual efforts, care and efficiency in doing

his work in a proper way by applying instructions which have been put by the concerned authority for such purpose. It is put in consideration that such discipline should fix all the subjective basis specially the bases, its efficiency, or the categories for doing the work, on the basis of which, the worker deserves the incentives either concerning one worker or the whole workers .

2- Commissions.

3- Grant which fulfills the conditions decreed by the law No. 52, for the year 1984.

4- Allowances which are considered as the changeable part of salary according to the social insurance contribution and according to the decree by the prime-minister No. 9, for the year 1981, such as :-

1- Representation allowances.

2- Residence allowances.

3- Allowances for the dangerous (risks) conditions of the job.(The job performance ,nature, allowance)

4- Allowances for performing the job.

5- 50% of the total money received yearly by the insured employer which are from the changeable part and are not mentioned before. They should not exceed 50% of the main salary received yearly .(1)

**"The maximum limit of the total wage of the variable contribution shall be L.E. 4500. - per annum".**

#### **Article (2) :(\*)**

**without prejudice to the referred to decision of the Supreme Committee for policies, the establishment - to which the insured person is subservient, jointly with its cooperative (organization) trade union if it exists shall pay subscriptions of the social insurance for the variable wage elements prescribed in Article (1)- Item (5) within the limits of 75 or 100% of the annual variable wage, without exceeding the maximum limit of the annual variable wage subscription :**

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(1) Item 5 is amended as per D.No. 35/ 1987

(\*) D.No.51/ 88 - wakaie No. 267 inssued on 26/ 11/ 88.

1- 75% from the changeable part of the yearly salary which should not exceed 75% of the main yearly salary .

2- 100% from the changeable part of the yearly salary which should not exceed 100% of the main yearly salary.

**Article (3):**

**The money paid to the insured worked for facing the expenses of his job or for his living expenses when he is abroad, are not included in the changeable part of his salary .**

**Article (4):**

**This decree shall be published in the official gazette and be enforced at the time of enforcing the mentioned law No. 47, for the year 1984.**

**Minister of Social Insurance and  
State Minister for Social Affairs  
(signed)  
DR. AMAL OSMAN.**

**Law No. 14 For 1990**  
**Increasing the Pensions, and Amending Certain**  
**Provisions of the Social Insurance Law**  
Promulgated by the Law No. 79 FOR 1975  
(The Official Journal- Issue No. 22(BIS) on 31 May 1990)

**In the Name of the People**  
**President of the Republic**

The peoples Assembly determined the law with the following stipulation, and we have promulgated it :

**Article One:**

**As of 1.7.1990, the pensions due before this date shall be increased by a percentage of 15% pursuant to the provisions of the following laws :**

1- The law No. 71 for 1964, with respect to the grant of pensions and exceptional compensations.

2- The law No. 79 for 1975, with respect to the promulgation of the social insurance law .

3- The law No. 108 for 1976, with respect to the social insurance on the employers, and those subject to their rules .

4- The law No. 50 for 1978, promulgating the social insurance law for the Egyptian personnel abroad.

5- The law No. 93 for 1980, amending certain provisions of the social insurance law promulgated by the law No. 79 for 1975.

**This increase is considered a part of the pension, and in whose respect all its provisions shall be applied, and that by observing the following :**

**(1) The increase shall be calculated on the basis of the total pension payable to the insured person or pensioner, the increases and aids on 03 /6/ 1990.**

**With respect to those treated pursuant to the social insurance law promulgated by the law No. 79 for 1975, the following shall be observed :**

**(A) The pension on whose basis the increase is calculated means the pension of the basic wage.**



(B) The total deficiency (\*) aid shall not enter among the aids on which the increase is calculated .

**(2) The maximum limit of the increase shall be within the limits of the increase due on the pension of the maximum basic wage and its increases up to the date of enforcing this law .**

**(3) The increase in addition to the minimum limits of pension shall be payable.**

**(4) The increase in addition to the maximum limits of pension shall be payable.**

**(5) The increase shall be distributed on beneficiaries at the ratio of shares prescribed in schedule No. (3) attached with the referred to social insurance law, assuming the death of the insured person or pensioner on 30 . 6. 1990.**

**An exception of the provirus, the increase shall not be payable to the pensioner of partial deficiency which does not lead to the termination of service.**

**The Public Treasury shall be charged with the value of increase.**

#### **Article Two:**

**An increase to the amount of the 80% of this increase shall be added to the variable wage pension calculated pursuant to the social insurance law promulgated by the law No. 79 for 1975 shall fall due as of 1.7.1990 to the insured person in whose respect the special allowance determined as of 1.7.1990 is applicable whenever he fulfills the following conditions:**

**1) The entitlement of pension shall be for reaching the senility age, dismissal pursuant to a decree from the president of the Republic; cancellation of the post, disability, or death prescribed in Article (18) of the social insurance law.**

**2) At the date of service termination the insured person shall be entitled to the referred to allowance.**

**With respect to this increase the following shall be taken into account :**

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\* Disability

1- The value of increase shall be calculated on the basis of allowance value related to the insured person to the basic subscription wage prescribed in the referred to social insurance law .

2- The increase shall fall due without being bound by the maximum limits of pension.

3- With respect to the insured person returning to the field of applying the referred to social insurance law - who fulfilled the entitlement conditions of any of this increase, and was previously granted any of the increases determined by this law; or any similar increase determined by other law - he shall be entitled to the better of the two increases.

**The Public Treasury shall be charged with the value of this increase .**

**Article Three:**

**The time limit prescribed in Article Two of the law No. 107 for 1987 amending certain provisions of the social insurance law shall be extended to 30.6.1993.**

**Article Four:**

**The stipulation of items (1and2) of Article(112)of the social insurance law promulgated by the law No.79 for1975 - shall be substituted by the following two stipulations:**

**Article (112):**

**1) The beneficiary shall combine both income and pension within the limits of one hundred pound monthly, and that without prejudice of the right to combine both pension and income with what exceeds the mentioned limit with respect to the cases of entitlement antecedent to 1.9.1975 ; and the beneficiary was deserving this right .**

**2) The beneficiary shall combine both the pensions within the limits of one hundred pound; and the pension shall be completed to this amount in the order prescribed in article 110 of this law .**

**Article Five:**

**The limit of combination between the pensions prescribed in item (2) of Article 112 of the mentioned social insurance law, after amending it by this law shall**

be applied on the cases of pension entitlement in which the beneficiary is deprived from the other pension or part thereof, as an application to the previous limits for the combination between pensions; and that shall be within the limits of the part of pension which is not refunded to the rest of beneficiaries .

It is mandatory for making use of the provision of the previous paragraph, to submit an application to this effect.

**Article Six:**

This law is to be published in the Official Journal, and to enter into force as of 1.7.1990 .

This law shall be stamped with the state seal, and to be enforced as one of its laws .

Issued at the presidency on 7 zul Qui'ada 1410 H.

(31 May 1990).

**HOSNI MUBARAK**

**Law No. 110 For 1985 (\*)**  
**In Connection with the Contribution in the**  
**Remuneration (Compensation) Scheme**

**In the name of the people .**

**The President of the Republic.**

The people's Assembly has decided the following law and we have promulgated it :

**Article (1):**

The obligated payment proportion of the contribution which each of the insured in accordance with the stipulation of item (9) of Article (17) of the social insurance law issued as per law No. 79 for 1975 and the beneficiary in accordance with the stipulation of article 1 of law No. 51 for 1984, amending some provisions of the law concerning retirement, insurance and pensions for the armed forces issued as per law No. 90 for 1975, shall be at the rate of 3%.

**Article (2):**

The employer provided for in the social insurance law issued as per law No. 79 for 1975 shall incur 2% of the basic wage of the insured and this percentage shall be added to the proportion of the contribution referred to in the preceding Article .

**Article (3):**

This law shall be published in the official gazette and shall come into force effective 1<sup>st</sup> April, 1984.

This law shall receive the state stamp and shall be enforced as one of the state laws .

Issued At the Presidency On 16 shawwal,

**HOSNI**

**MUBARAK**

1405 (3 July 1985)

Official Gazette - Issue No. 27 " Cont'd "-dated 4/7/1985 .

**Law No. 47 For 1984**  
**Amending Some Provisions of the Social Insurance Law**  
Issued as per Law No.79 of 1975 **and Increasing Pensions**  
(The Official Journal No. 13 (BIS) Dated 31/3/1984)

**In the name of the people ,**  
**The President of the Republic ,**  
The people's Assembly decreed the following law and we promulgated it :

**Article (1):**

**Shall established in each of the funds, provided, for in article (6) of the social insurance law , issued as per law No. 79 of 1975 a special account of which the funds shall consist of the following :-**

1- The contributions due for the variable wages, provided for, in para (1) of Article (5) of the social insurance law, referred to .

2- The amounts which are paid by the public treasury for the account of the old age, incapacity and death insurance in respect of the variable wages .

3- The contributions provided for in para (9) of Article (17) of the social insurance law referred to .

4- The amounts which are paid by the insured in consideration of adding a period to the period of subscription in respect of the variable wages or to the period of subscription to the compensation scheme .

5- Reserve for production incentives commission, donation, and allowances. This reserve shall be fixed at a percentage of 40% of the Social Insurance General Authority reserves, deposited with the National Investment Bank at the date this law enters into force, and at a percentage of 30% of the Insurance and Pensions General Authority reserves, deposited with the same bank at the same date .<sup>(1)</sup>

6- The balance of the amounts of savings with the Ministry of Finance and the National Investment Bank and return realized on the investment of these amounts.

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**(1) Item 5 is substituted as per law No. 107/ 1987 .**

7- The additional amounts due by the employer in respect of the funds of this account in compliance with the provisions of Articles No. 129, 130 and 151 of the social insurance law referred to .

8- The return realized on the investment of the funds of the account. The financial position of this account shall be examined at the date of examining the financial position of the two funds referred to , and the provisions of Article (8) of the social insurance law referred to shall apply in this connection .

**Article (2):**

**The rate of return on investment which the National Investment Bank shall be bound to pay in respect of the funds of the account referred to in the foregoing Article, shall be determined in agreement between the Bank and the Minister of Insurance, providing it does not fall below the rate which has been taken into consideration from the actuarial aspect in determining the funds of this account.**

**Article (3): Transferring the Pension Reserve <sup>(1)</sup>**

**Pension reserve for the wages calculated by production or by commission, or donation, and for the allowances, shall be estimated- with respect to the insured persons who are paid a wage computed by the period, and other wage computed by one or more of these factors, at the date of applying this law; or they had subscription periods for these wages which were terminated before this date; and a period shall be calculated in this reserve within the subscription of the insured person in the variable wage.**

**The minister of insurance shall issue a decree determining the rules of calculating the reserve referred to, and the periods to be calculated for the insured in consideration of the amount of reserve transferred, taking into account that the period, for which the reserve in respect of the wages calculated on piece rate,**

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**(1) Article 3 is amended as per law No. 107/1987 .**

commission or gratuitous basis has been transferred, should be with effect from the beginning of the period of the actual subscription in respect of the wage calculated on the basis of the period relatively to the insured who are in the service in the state administrative agency, general organizations and public sector companies units and who have a period of subscription in respect of these wages of not less than fifteen years at 31/12/1980.

**Article (4): <sup>(1)</sup>**

As of the date this law enters into force, the provisions of the saving system for personnel, promulgated by the law No. (13) for 1975 - shall not be applicable on the insured persons pursuant to the social insurance law promulgated by the law No. 79 for 1975; and their deserving in the saving system shall be calculated with the assumption that their service terminated in the referred to date .

In consideration of the amount of savings of each insured there shall be calculated a period to be included in his period of subscription to the compensation scheme, and the Minister of Insurance shall issue a decree determining the rules of calculating the period to be computed in consideration of the amount saved.

**Article (5): Substitution of some Provisions:**

The provisions of Article 5 (Item 1), 9 (third para), 18 (second paragraph), 19 (Items 2, 3 and 4), 27 (Item 6), 27 (para 4), 30, 34, 39 (para 2), 41 (para 3), 71, 74 (para 1), 91 (Item 4), 105 (para 1), 110, 111 (Item 1), 112 (Items 1 and 2), 113 (Items 2 and 4), 117 (para 3), 122 (para1), 125 (last para), 129, 130, 151 (last para), 152 (para 1), 166 (para 2) of the social insurance law issued as per law No. 79 of 1975 shall be substituted by the following provisions: -

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(1) Article 4 is amended as per law No. 107/1987 .

**Article (5): The Wage:**

**All cash payments obtained by the insured from his original employer in consideration of his original work. They include:**

**1. the basic wage which shall be taken to mean:-**

a. the wage provided for, in the tables enclosed with the employment schemes relatively to the insured provided for in item (A) of Article (2).

b. The wage provided for in the labour contract as well as the rises occurring therein excluding the elements which are regarded as forming part of the variable wage relatively to the insured provided for in items (B and C) of Article (2), taking into consideration that this wage should not be less than the minimum wage, provided for in the tables referred to in item (A) nor should it be more than L.E. 3000- par annum.

If the wage is in whole calculated on piece rate, or commission basis, such wage shall be regarded as being a basic wage within the limits of the maximum referred to.

**2. The variable wage which shall be taken to mean the remainder obtained by the insured , particularly the following :-**

- a . incentives .
- b . commissions .
- c . gratuity .
- d . allowances, and the President of the Council of Ministers shall, upon the proposal of the Minister of Insurance, determine the allowances which shall not be regarded as an element of the subscription wage.
- e . overtime wages .
- f . compensation for extraordinary efforts .
- g . high cost of living allowance .
- h . social rises .
- i . additional social rises.
- j . group bonuses.
- k . group gratifications .
- l . insured's share in the profits .
- m. amount in excess of the maximum limit of the basic wage, and the Minister of Insurance shall issue a decree for calculating the elements of this wage .

**Article 9- Item 3 : Each of the two, aforementioned authorities shall be considered as a National Authority has its own moral entity, as well as its own separate equilibrium to be annexes with the state general budget, and shall be subject to the general rules and provisions,**



**in force, concerning the National Authorities & Organizations which follow the competency of the Minister of Insurance .**

**Article 18 - para 2 : In order to be entitled to the pension in the two cases (3) and (4), it is a condition for the insured to have a period of subscription to the insurance scheme of not less than three consecutive months or six interrupted months. This condition shall not apply in connection with the insured whose wages and promotions are determined under employment schemes issued under a law or a Republican Decree or whose wages, rises and promotions have been determined under group agreements concluded in accordance with the labour law, and the rules determining these wages, rises and promotions have been approved by the Minister of Insurance upon the proposal of the authority concerned. This condition shall not also apply in connection with the cases of incapacity or death resulting from a labour injury.**

**Article 19 - Item 2 : In case where the average period of calculating the pension in respect of the basic wage includes periods in which the insured has not obtained his wage in whole or in part, the average shall be calculated on the basis of the full wage.**

**Article 19 - Item 3 : Concerning the insured whose period of contribution to the insurance in entities where the determination of personnel wages and promotions is not subject to employment schemes issued under a law or a Republican Decree or whose wages, rises and promotions have been determined under group agreements concluded in compliance with the requirements of the labour law and the rules determining such wages, rises and promotions have been approved by the Minister of Insurance upon the proposal of the authority concerned, it should be taken into consideration that the average wage taken as basis for assessing the pension should not be more than 140% of the average wages in the five years preceding the period of the average. Should the foregoing period be less than five years, it should be taken into consideration that the average**

taken as basis for assessing the pension should not exceed the average of the preceding years plus 8% for each year.

The wage of calculating the pension due in respect of the basic wage in the cases of incapacity or death shall be exempted from the requirement of this item.

Article 19 - Item 4 : Concerning the insured who are not subject to the foregoing Item, it should be taken into consideration that, in calculating the average, the average variable wage should not exceed 15% of the average wage of the year preceding the period of the average.

Article 27- Item 6 : The termination of the period of the insured service in item (A) of Article (2) for abolishing the post or dismissal as per a Republican decree.

Article 27- para 4 : In the cases provided for in item (1, 9 and 10), the amount of indemnity shall be paid in addition to an amount of 6% thereof for the number of complete years from the date of termination of the service until the date when payment becomes due.

Article 30: The insured shall be entitled to a compensation in any of the cases in which the payment of a pension of the lump sum indemnity becomes due.

The compensation shall be calculated at the rate of a month's wage for each of the years of the period of contribution to the compensation scheme.

The wage of calculating the compensation shall be estimated on the basis of calculating the basic wage, provided for, in Article (19)- para 1. The minimum limit of the compensation shall in the following cases be ten months' salary calculated in compliance with the foregoing paragraph:-

1- Termination of the service of the insured because of total incapacity or death.

2- The insured's cessation to benefit by the stipulations of the old age, incapacity and death insurance for attaining the age at which he ceases to take advantage of this insurance so long as the insured has been in the service at the date of entering into force of this law and his period of contribution to the savings scheme has been at least ten years, and the period to be calculated in compliance with para 3 of Article (34) shall not be included in the period of the minimum limit of the

compensation.

In the event of the compensation being due by the reason of the death of the insured, it shall be paid in accordance with the stipulations provided for in Item (10) of Article (27).

**The pensioner may substitute the amount of compensation in whole or in part for a pension to be calculated in compliance with table shall be decreed by the Minister of Insurance to be added to the pension due, in respect of the variable wage.**

**Article 34: The insured may request to include any number of complete years spent in any work or activity after having attained the age of 20 years in the period of his contribution to the insurance, against payment of an amount to be calculated in compliance with table No.(4)attached.**

**For the period required to be included in the period of contribution in respect of the variable wage, it is a condition for the total period of contribution in respect of this wage not to exceed the period of contribution, in respect of the basic wage.**

**The insured may further request to include any number of years in his period of contribution to the compensation scheme against payment of an amount to be calculated according to table No.(4)attached, without prejudice to the conditions provided for, in the two foregoing paragraph.**

**Article 39 - Para 2 : The fund, to which the insured belongs at the date of termination of his service, shall be under obligation to pay all the amounts due to his for the entire period of his contribution to the insurance, and each fund shall incur its share of the pension, indemnity or compensation in the proportion of the period which the insured spent therein to the entire period of contribution, and the first fund shall pay to the other fund the capital amount of its share of the pension as estimated in compliance with a table for which shall be issued a decree by the Minister of Insurance .**

**Article 41 - Para 3 : In the event of death of insured after expressing his desire to contribute to a period or to include a period and prior to his choosing the way how**

**to pay the amounts due therefore or prior to payment of the amounts required from him in one installment or before the first installment thereof falls due for payment, his beneficiaries may pay the amounts due in one installment in cash during one year from date of death or the date of entering into operation of this law, whichever is the earlier.**

**Article 71 : The insured or the pensioner or their beneficiaries shall combine the pensions prescribed under the labour injuries insurance and the wage or the other rights prescribed under this law in accordance with the following :-**

1. the insured combines the injury pension and his wage without limits.

2. the insured combines the injury pension and the unemployment indemnity without limits in the event of the conditions of his entitlement thereto being fulfilled.

3. the insured or the pensioner or the beneficiaries, combine the injury pension and the pension provided for under the old age, incapacity and death insurance to the extent of not more than the wage of settlement of the pension or the larger wage on the basis of which either of the two pensions has been settled, as may be the case, provided the total pensions due in respect of the basic wage should not exceed the maximum limit provided for in Article 20.

4. the pensioner under the insurance and pensions laws of the armed forces combines his basic pension in compliance with these laws, in case where it becomes due for payment, and the injury pension in respect of the basic wage to the extent of not more than the larger wage on the basis of which either of the two pensions has been settled without exceeding the maximum limit provided for, in the last paragraph of Article (20), as well as the injury pension in respect of the variable wage and also the additional pension due under the laws of the Armed Forces to the extent of not more than the larger wage on the basis of which either of the two pensions has been settled.

**The minimum limit of the pension due in respect of the basic wage of a pensioner, who has been partially incapacitated as a result of a labour injury, shall be twenty pounds per month in the cases of his attaining the age of retirement, or total incapacity or death without the conditions of his entitlement to the pension in compliance with the requirements of the old age, incapacity and death insurance being fulfilled.**