



المؤسسة العامة للتأمينات الاجتماعية
General Organization for Social Insurance

حَقُّ لَكُمْ

Law of Benefit Exchange

Between the Civil and Military Pension Laws and the Social Insurance Law, the Actuarial Tables, and the Provisions attached thereto, promulgated by Royal Decree no. (M/53), dated 23/7/1424H, and the Implementing Regulations of the Law



The Council of Ministers,

Upon perusal of the correspondence received from the Office of the Presidency of the Council of Ministers with the number (7/B/22473), dated 14/5/1424H, and including letter no. (762/QA), dated 9/7/1423H, by HRH the Minister of Interior and Chairman of the Manpower Council no. (5/3/15606), dated 1/12/1425H to which is attached the Minutes of the Ministerial Committee formed pursuant to High Order no. (7/B/10859), dated 30/8/1421H to study the situation of Saudis employed at the private sector and subject to the Social Insurance Law when they move to work at State agencies subject to the Civil or Military Pension Laws, or vice versa, aiming to set fixed rules for exchanging benefits between the two laws;

And upon perusal of the draft Law of Benefit Exchange between the Civil and Military Pension Laws and the Social Insurance Law;

And upon perusal of the Civil Pension Law, promulgated by Royal Decree no. (M/41), dated 29/7/1393H, and amendments thereof;

And upon perusal of the Military Pension Law, promulgated by Royal Decree no. (M/24), dated 5/4/1395H;

And upon perusal of the Social Insurance Law, promulgated by Royal Decree no. (M/33), dated 3/9/1421H

And upon review of the Shura Council Resolution no. (17/12), dated 9/4/1424H;

And upon perusal of the Recommendation of the General Committee of the Council of Ministers no. (293), dated 13/6/1424H;

Has decided as follows:

- Approval of the Law of Benefit Exchange between the Civil and Military Pension Laws and the Social Insurance Law, the Actuarial Tables, and the Provisions attached thereto, in the form enclosed herewith.

A draft Royal Decree has been drawn up in this respect in the form enclosed herewith.

President of the Council of Ministers



We, Fahd ibn Abdulaziz,
King of the Kingdom of Saudi Arabia,

Pursuant to Article (70) of the Basic Law of Governance, issued by Royal Order no. (A/90), dated 27/8/1412H;

And pursuant to Article (20) of the Law of the Council of Ministers, issued by Royal Order No. (A/13), dated 3/3/1414H;

And pursuant to Articles (17) and (18) of the Shura Council Law, issued by Royal Order no. (A/91), dated 27/8/1412H;

And upon perusal of the Civil Pension Law, promulgated by Royal Decree no. (M/41), dated 29/7/1393H, and amendments thereof;

And upon perusal of the Military Pension Law, promulgated by Royal Decree no. (M/24), dated 5/4/1395H, and amendments thereof;

And upon perusal of the Social Insurance Law, issued by Royal Decree no. (M/33), dated 3/9/1421H;

And upon perusal of the Shura Council Resolution no. (17/12), dated 9/4/1424H;

And upon perusal of the Council of Ministers Resolution no. (198) dated 18/7/1424H;

Have decreed as follows:

First: Approval of the Law of Benefit Exchange between the Civil and Military Pension Laws and the Social Insurance Law, the Actuarial Tables, and the Provisions attached thereto, in the form enclosed herewith.

Second: His Highness the Deputy Prime Minister and the Ministers, each in his respective capacity, shall implement this decree.

Fahd bin Abdulaziz

This translation is provided for guidance. The governing text shall be the Arabic text.



Law of Benefit Exchange between the Civil and Military Pension Laws and the Social Insurance Law

Article 1

Definitions

The following terms and phrases—whenever used in this Law—shall have the meanings assigned thereto unless the context requires otherwise:

Contributor: Any person with a service subject to the Civil Pension Law, Military Pension Law or Social Insurance Law.

Contribution Period: The period calculated under one of the aforementioned laws.

Lump Sum Settlement: A one-time lump sum disbursed to a contributor in return for his contribution period if such period does not qualify this contributor to obtain a pension pursuant to the law under which it was spent.

Former Law: The Civil Pension Law, Military Pension Law or Social Insurance Law to which a contributor was subject prior to moving to a job subject to the Latter Law.

Latter Law: The Civil Pension Law, Military Pension Law or Social Insurance Law governing the job to which a contributor has moved and under which his service has expired.

Two Laws: The (Civil or Military) Pension Law and the Social Insurance Law.

Competent Agency: The Public Pension Agency or the General Organization for Social Insurance, as the case may be.

Aggregation of Periods: An option granted to a contributor to aggregate his previous contribution period that he spent under the Former Law.

Prescribed Date: The date of entry into force of this Law.

Transferred Value: The value specified under Article (4) of this Law.

Actuarial Value: The current value of deferred payments to a contributor that are calculated in accordance with the actuarial tables.



Article 2

Contributor's Right to Aggregating Contribution Periods

1. A contributor subject to the Latter Law who has a previous contribution period during which he was subject to the Former Law may request that such period be aggregated to his contribution period under the Latter Law.
2. If a contributor returns to a job subject to the Former Law following the termination of his work subject to the Latter Law, the law governing his new job shall be also deemed as a Latter Law in the application of this Law concerning the latter period.
3. A contributor shall have the right to request aggregation of periods in accordance with the provisions of the preceding two paragraphs, even if his contribution period under the Two Laws has expired before the entry into force of this Law, provided that he meets the conditions stipulated in Article (3) of this Law.
4. This law shall not prejudice the rights acquired by a contributor (who chose aggregation) in the Former Law in case he is not entitled to a pension in accordance with the Latter Law.

Article 3

Conditions for Aggregating Contribution Periods

1. A contributor shall not have received a lump sum settlement or pension in accordance with the Former Law for the contribution period to be aggregated.
2. The contribution period under the Former Law shall not be less than one year.
3. A contributor's age shall not exceed 59 years upon the request of aggregation.
4. A contributor shall not be entitled to a pension under the Former Law due to disability.
5. A contributor shall express this wish by requesting aggregation of his contribution periods under the Former Law to those under the Latter Law before the termination of his service under the Latter Law .
6. The aggregated contribution periods shall not be complementary to a pension receipt entitlement period before the age of 60 under the Latter Law. A contributor shall be required

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to complete the period required by such Law unless the aggregation has arisen from allocation or the termination of service has been due to death, disability or discharge from service. In the event of aggregation resulting from allocation, a contributor may not receive both the retirement pension and the salary of the job covered by either the Civil and Military Pension Laws or the Social Insurance Law .

Article 4

First: Obligations of the Former Law: Actuarial Value to be Transferred:

Upon the termination of a contributor's service under the Latter Law, and he has previously indicated his wish to aggregate his contribution periods, and has been entitled to a retirement pension under the Latter Law, the actuarial value of his contribution period calculated under the Former Law shall be calculated in accordance with the Actuarial Tables no. (1, 2, & 3) annexed to this Law and the provisions attached to each, as the case may be. This value shall be calculated on the basis of the following:

1. The last salary under the Former Law, if it is the Civil or Military Pension Law, and the average contribution wage based on which the pension is calculated if it is the Social Insurance Law;
2. The period calculated under the Former Law, which is aggregated to the period calculated under the Latter Law;
3. The actuarial value referred to hereabove shall be calculated as payable to the Latter Law on the date of entitlement to receipt of pension upon the termination of service under the Latter Law. If the difference between the date of entitlement to receipt of pension and the actual date of the transfer of the value to the Latter Law is thirty days or more, the transferred value shall be multiplied by the coefficient obtained from the annexed Table no. (4), and the result shall be the value to be transferred. The Latter Law shall present a claim to the Former Law within thirty days from the date of its knowledge of the entitlement, and the implementing regulations shall

¹ Paragraph (5) of Article (3) was amended by cancelling the two-years condition pursuant to Royal Decree no. (M/60), dated 24/9/1437H.

² Paragraph (6) of Article (3) was amended pursuant to Royal Decree no. (M/7), dated 11/2/1431H.



prescribe the appropriate means to prove such knowledge of entitlement.

Second: Obligations of the Latter Law: Retirement Pension for the Two Periods:

1. Without prejudice to Paragraph (6) of Article (3) of this Law, the periods calculated under the Former Law shall be aggregated in full, and shall be counted together with the period calculated under the Latter Law as if they were all spent under the Latter Law, and the entitlements thereto shall be settled on the basis of the provisions of this law, subject to the provisions of Paragraph (2) herebelow.

2. If the Latter Law is the Social Insurance Law, and if it is found that the average wage on the basis of which the pension is estimated according to the provisions of the Law exceeds the last salary under the Former Law multiplied by the coefficient determined pursuant to the annexed Table no. (5), the pension due for the two periods shall be calculated as follows :

a. A pension for the contribution period spent under the Social Insurance Law shall be calculated on the basis of the average contribution wage for the last two years specified under the provisions of that law.

b. Another pension for the period calculated under the Former Law shall be calculated on the basis of the last salary under that law multiplied by the coefficient obtained from the annexed Table no. (5) and the provisions attached thereto. This pension shall be added to the pension specified in the preceding Paragraph no. (a) and the total shall be paid to the contributor as a unified pension.

Article 5

Financial Monitoring and Examination of Financial Position

Subject to the provisions of financial monitoring and financial position examination contained in the actuarial study on the basis of which the annexed actuarial tables have been prepared, appropriate means shall be identified to compensate the Two Laws for the additional costs that may be incurred by the adoption of the Law of Benefit Exchange, including the method of distribution of burdens, through an actuarial study conducted every three years.

³ Paragraph (2) of Clause (2) of Article (4) was amended to become "for the two periods" instead of "the two articles", pursuant to Royal Decree no. (M/64), dated 23/6/1429H



Article 6

General Provisions

1. The annexed Actuarial Tables and the provisions attached thereto shall be an integral part of this Law.

2. The two competent agencies shall coordinate together with regard to the exchange of information and data related to contributors and determination of the documents to be presented by the contributor and the agency to which he shall submit the application for aggregation.

3. A committee shall be formed from the General Organization for Social Insurance and the Public Pension Agency. Each agency shall be represented in the committee by three members selected by the Minister supervising the said agency, provided that they are members of the Board of Directors or senior officials. The Committee shall undertake the following competencies:

- a. Applying the provisions of this Law;
- b. Coordinating between the two competent agencies, whenever necessary.
- c. Proposing the implementing regulations of this Law.

Each of the two competent agencies shall chair the Committee alternately through one of its representatives therein to be selected by the Minister for a period of three years. The decisions of the Committee shall be issued by majority vote. In case of a tie, the Committee Chairman's side shall prevail. The two Ministers shall agree on the person who shall chair the Committee at its first session.

4. This Law and the actuarial studies shall be reviewed in terms of the financial costs that either law may incur whenever necessary through a committee chaired by a Ministry of Labor and Social Development under-secretary and representatives of the Ministry of Finance, the Ministry of Civil Service, the Public Pension Agency and the General Organization for Social Insurance, in order to verify the suitability of this Law and the obligations arising therefrom and propose methods to address the same as well as any amendments that may be required. The review results shall be presented to the Ministry of Labor and Social Development for submission to the Council of

4 Paragraphs (4 and 6) were amended pursuant to Royal Decree no. (M/64), dated 23/6/1429H.

5 Amended by Council of Ministers Resolution no. (440), dated 20/10/1437H.



Ministers, together with his recommendations ;

5. In case a public utility is transferred to the private sector, the additional costs to the Two Laws shall be deemed as part of the negotiated amount that the employer shall be required to pay.

6. The Minister of Civil Service shall, in agreement with the Minister of Labor and Social Affairs, issue the Implementing Regulations of this Law within sixty days from the effective date thereof

7. This Law shall be published and shall enter into force sixty days after the date of publication thereof.

Actuarial Tables

Table (1)

Coefficient for calculating the actuarial value to be transferred from the Former Law to the Latter Law in cases of expiry of contribution under the Latter Law for any reason other than death or disability.

Table (2)

Coefficient for calculating the actuarial value to be transferred from the Former Law to the Latter Law in cases of expiry of contribution under the Latter Law due to disability.

Table (3)

Coefficient for calculating the actuarial value to be transferred from the Former Law to the Latter Law in cases of expiry of contribution under the Latter Law due to death.

Table (4)

Coefficient corresponding to the period ending with the transfer of the actuarial value to be transferred.

Table (5)

Coefficient for applying the controls to the salary on the basis of which the pension of the Former Law period is calculated, if the Latter Law is the Social Insurance Law.

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Table (1)											
Coefficient for calculating the actuarial value to be transferred from the Former Law to the Latter Law in cases of expiry of contribution under the Latter Law for any reason other than death or disability*.											
Age upon entitlement to pension under the Latter Law	Period from the service expiry date under the Former Law till the date of entitlement to pension under the Latter Law										
	1	2	3	4	5	6	7	8	9	10	11
45 or less	457.642	475.947	494.985	514.785	535.376	556.791	579.063	602.225	626.374	651.367	677.421
46	455.426	473.643	492.589	512.293	532.784	554.086	576.260	599.310	623.282	648.214	674.142
47	453.398	471.534	490.396	510.012	530.412	551.628	573.694	596.641	620.507	645.327	671.140
48	450.871	468.906	487.662	507.169	527.456	548.554	570.496	593.316	617.048	641.730	667.400
49	448.594	466.537	485.199	504.607	524.791	545.783	567.614	590.319	613.931	638.489	664.028
50	445.879	463.714	482.263	501.553	521.616	542.480	564.179	586.747	610.216	634.625	660.010
51	442.978	460.697	479.125	498.290	518.221	538.950	560.508	582.928	606.245	630.465	655.715
52	440.232	457.841	476.155	495.201	515.009	535.610	557.034	579.315	602.488	626.587	651.651
53	437.018	454.469	472.679	491.506	511.250	531.700	552.968	575.086	598.090	622.013	646.884
54	433.586	450.930	468.967	487.726	507.235	527.524	548.625	570.570	593.393	617.129	641.814
55	429.967	447.196	465.053	483.655	503.001	523.121	544.046	565.808	588.440	611.977	636.456
56	426.192	443.240	460.969	479.408	498.584	518.528	539.269	560.840	583.273	606.604	630.886
57	422.198	439.086	456.650	474.916	493.912	513.669	534.216	555.584	577.808	600.920	624.957
58	417.986	434.706	452.094	470.178	488.985	508.544	528.886	550.042	572.043	594.925	618.722
59	413.993	430.553	447.775	465.606	484.313	503.686	523.833	544.786	566.578	589.241	612.810
60	409.406	425.783	442.814	460.527	478.948	498.105	518.030	538.751	560.301	582.713	606.021
61		420.786	437.618	455.122	473.327	492.260	511.951	532.429	553.726	575.875	598.910
62		416.117	432.117	448.401	467.377	486.072	505.515	525.736	546.765	568.636	591.381
63				443.470	461.209	479.657	498.843	518.797	539.549	561.131	583.576
64					454.712	472.900	491.016	511.489	533.949	553.226	575.356
65 or more						465.954	484.592	503.976	524.135	545.100	566.904

See rules for the application of this table at its end.

Table (1)											
Coefficient for calculating the actuarial value to be transferred from the Former Law to the Latter Law in cases of expiry of contribution under the Latter Law for any reason other than death or disability*.											
Age upon entitlement to pension under the Latter Law	Period from the service expiry date under the Former Law till the date of entitlement to pension under the Latter Law										
	12	13	14	15	16	17	18	19	20	21	22
45 or less	704.518	732.699	762.087	792.487	824.187	857.154	891.440	927.098	964.182	1002.749	1042.859
46	701.108	729.152	758.318	788.651	820.197	853.005	887.125	922.610	959.515	997.895	1037.811
47	697.986	725.905	754.942	785.139	816.545	849.207	883.175	918.502	955.242	993.452	1033.190
48	694.095	721.859	750.734	780.763	811.994	844.473	878.252	913.382	949.918	987.914	1027.431
49	690.589	718.213	746.941	776.819	807.892	840.207	873.816	908.768	945.119	982.924	1022.241
50	686.411	713.867	742.422	772.119	803.003	835.123	868.528	903.269	939.400	976.976	1016.055
51	681.944	709.221	737.596	767.094	797.778	829.689	862.876	897.391	933.287	970.618	1009.443
52	677.737	704.826	733.019	762.339	792.833	824.546	857.528	891.829	927.502	964.603	1003.187
53	672.770	699.681	727.668	756.774	787.045	818.527	851.268	885.319	920.732	957.561	995.864
54	667.486	694.186	721.953	750.831	780.885	812.099	844.583	878.366	913.501	950.041	988.043
55	661.915	688.391	715.927	744.564	774.347	805.321	837.533	871.035	905.876	942.111	979.796
56	656.103	682.347	709.641	738.027	767.548	798.250	830.180	863.387	897.922	933.839	971.193
57	649.955	675.953	702.991	731.111	760.355	790.770	822.400	855.296	889.508	925.089	962.092
58	643.471	669.210	695.978	723.817	752.770	782.881	814.196	846.764	880.634	915.860	952.494
59	637.323	662.816	689.328	716.902	745.578	775.401	806.417	838.673	872.220	907.109	943.394
60	630.262	655.473	681.892	709.559	737.518	766.811	797.483	829.582	862.558	897.060	932.942
61	622.866	647.781	673.692	700.640	728.665	757.812	788.124	819.649	852.435	886.533	921.994
62	615.037	639.638	665.224	691.832	719.506	748.286	778.217	809.346	841.720	875.389	910.404
63	606.919	631.196	656.444	682.702	710.010	738.410	767.947	798.664	830.611	863.835	898.390
64	598.370	622.305	647.197	673.085	700.008	728.008	757.129	787.414	818.910	851.667	885.733
65 or more	589.580	613.163	637.690	663.197	689.725	717.314	746.007	775.847	806.881	839.156	872.723

See rules for the application of this table at its end.

This translation is provided for guidance. The governing text shall be the Arabic text.

Table (1)												
Coefficient for calculating the actuarial value to be transferred from the Former Law to the Latter Law in cases of expiry of contribution under the Latter Law for any reason other than death or disability*.												
Age upon entitlement to pension under the Latter Law	23	24	25	26	27	28	29	30	31	32	33	
45 or less	1084.573	1127.536	1173.075									
46	1079.324	1122.497	1167.266	1214.092								
47	1074.517	1117.498	1162.198	1208.686	1257.833							
48	1069.538	1112.289	1156.730	1201.940	1250.027	1300.038						
49	1063.130	1105.639	1149.882	1195.877	1243.712	1293.461	1345.399					
50	1056.697	1098.965	1142.924	1188.643	1236.387	1285.834	1337.059	1390.542				
51	1049.821	1091.814	1135.486	1180.906	1228.342	1277.288	1328.326	1381.465	1436.732			
52	1042.314	1083.987	1128.449	1173.286	1220.330	1268.351	1320.325	1373.309	1427.847	1484.961		
53	1035.648	1077.126	1120.211	1165.020	1211.620	1260.085	1310.449	1362.688	1417.424	1474.121	1533.086	
54	1027.965	1068.867	1111.414	1155.870	1202.305	1250.180	1300.167	1352.205	1406.203	1462.345	1521.047	
55	1019.887	1059.747	1102.137	1146.222	1192.071	1239.754	1289.344	1340.918	1394.555	1450.337	1508.100	
56	1010.940	1050.442	1092.460	1135.108	1181.694	1228.869	1278.023	1329.144	1382.310	1437.602	1495.107	
57	1000.576	1040.589	1082.223	1125.312	1170.332	1217.234	1266.048	1316.800	1369.337	1424.132	1481.097	
58	989.594	1030.219	1071.426	1114.283	1158.853	1205.209	1253.417	1303.534	1355.496	1409.824	1466.221	
59	981.129	1020.374	1061.189	1103.637	1147.793	1193.684	1241.442	1291.099	1342.743	1396.453	1452.311	
60	970.280	1009.079	1049.433	1091.470	1133.081	1180.479	1227.688	1276.798	1327.888	1380.082	1434.222	
61	958.874	997.239	1037.018	1078.603	1121.747	1168.617	1215.283	1263.813	1313.280	1364.777	1418.388	
62	946.820	984.693	1024.087	1065.044	1107.646	1153.852	1200.000	1248.050	1297.989	1349.821	1403.526	
63	934.324	971.897	1010.965	1050.880	1093.027	1139.746	1188.219	1237.587	1287.887	1339.053	1391.028	
64	921.363	958.085	996.330	1036.383	1077.635	1125.725	1175.563	1226.187	1278.675	1332.102	1386.546	
65 or more	907.631	943.937	983.604	1025.062	1067.385	1116.272	1166.443	1218.081	1271.243	1325.956	1382.262	1440.116

See rules for the application of this table at its end.

Table (1)												
Coefficient for calculating the actuarial value to be transferred from the Former Law to the Latter Law in cases of expiry of contribution under the Latter Law for any reason other than death or disability*.												
Age upon entitlement to pension under the Latter Law	34	35	36	37	38	39	40	41	42	43	44	45
45 or less												
46												
47												
48												
49												
50												
51												
52												
53												
54												
55	1581.888											
56	1568.084	1631.432										
57	1554.911	1617.307	1685.792									
58	1540.341	1601.954	1666.032	1722.674								
59	1524.974	1585.973	1648.412	1715.388	1784.024							
60	1510.494	1570.820	1633.652	1698.999	1766.959	1837.637						
61	1493.673	1553.417	1615.554	1680.376	1747.383	1817.279	1889.870					
62	1476.342	1535.388	1596.598	1660.459	1726.870	1795.953	1867.793	1942.503				
63	1457.987	1516.080	1576.526	1639.807	1705.176	1773.977	1844.312	1918.085	1994.889			
64	1438.349	1495.887	1555.719	1617.946	1682.287	1749.072	1817.975	1889.776	1964.401	2047.230		
65	1418.088	1474.811	1533.894	1595.156	1658.862	1725.321	1794.323	1866.107	1940.751	2018.381	2099.116	
65 or more	1397.257	1451.432	1511.273	1571.724	1634.568	1699.077	1765.879	1834.695	1912.243	1988.732	2068.282	2153.933

See rules for the application of this table at its end.

This translation is provided for guidance. The governing text shall be the Arabic text.

Rules for Application of Table (1)

1. In calculating the age upon entitlement to pension under the Latter Law, fractions of a year shall be rounded off up to one complete year.
 2. In calculating the period from the date of service termination under the Former Law to the date of entitlement to receipt of pension under the Latter Law, a year fraction shall be counted as one complete year if it reaches half a year, but, if less, shall be disregarded.
 3. In calculating the contribution period pursuant to the Former Law, a fraction of a month shall be rounded off to one complete month if it reaches up to (15) days or more, and a month shall be counted as 1/12 of a year (and in the sum of month fractions, a month shall be counted as thirty days).
 4. The actuarial value to be transferred from the Former to the Latter Law shall be equal to the last salary in the Former Law if under the Civil or Military Pension Law, or the average contribution wage in the last two years, if under the Social Insurance Law, X $\frac{1}{100}$ X the coefficient obtained from the Table against the age and the period set out in Clause (2) X the contribution period in the Former Law, which is counted in the pension account in years*.
 5. If the difference between the date of transfer and the date of entitlement to receipt of pension under the Latter Law is (30) days or more, the actuarial value shall be multiplied by the coefficient obtained from Table (4).
- * It is noted that this period comprises the "added period," which is included in the pension account under the Military Pension Law. This note shall typically apply to the three tables.

This translation is provided for guidance. The governing text shall be the Arabic text.



Table (2) Coefficient for calculating the actuarial value to be transferred from the Former Law to the Latter Law in cases of expiry of contribution under the Latter Law due to disability*.												
Age upon entitlement to pension under the Latter Law	Period from the service expiry date under the Former Law till the date of entitlement to pension under the Latter Law											
	1	2	3	4	5	6	7	8	9	10	11	12
30 or less	473647	492593	512297	532789	554100	576264	599315	623287	648219	674148		
31	471619	490484	510103	530507	551728	573797	596749	620619	645443	671261	698112	
32	470333	489770	509361	529735	550925	572962	595880	619715	644504	670284	697096	724979
33	468905	487661	507367	527454	548552	570494	593314	617047	641729	667398	694094	721857
34	468777	485552	504974	525173	546180	568027	590748	614378	638953	664511	691092	718735
35	464849	483443	502780	522892	543807	565560	588182	611709	636178	661625	688090	715613
36	464786	483378	502713	522821	543734	565484	588103	611627	636092	661536	687997	715517
37	462883	481399	500654	520681	541308	563168	585695	609123	633488	658827	685180	712587
38	460793	479225	498393	518329	539062	560625	583050	606372	630627	655852	682086	709369
39	458671	477018	496099	515943	536580	558044	580365	603580	627723	652832	678945	706103
40	456862	475136	494142	513907	534463	555842	578076	601199	625247	650257	676267	703317
41	454802	472984	491914	511591	532054	553337	575470	598489	622428	647326	673219	700147
42	452556	470658	489485	509064	529427	550604	572628	595533	619354	644128	669893	696689
43	450622	468646	487392	506888	527164	548250	570180	592987	616770	641375	667000	693711
44	448126	466051	484693	504080	524244	545213	567022	589703	613291	637822	663335	689869
45	445961	463487	482027	501308	521360	542215	563903	586459	609918	634314	659687	686074
46	442978	460697	479325	498290	518221	538950	560508	582928	606245	630495	655715	681944
47	440232	457841	476355	495201	515009	535610	557034	579315	602488	626587	651681	677717
48	437383	454889	473084	492007	511688	532155	553441	575579	598602	622546	647448	673346
49	434772	452163	470249	489059	508622	528967	550125	572130	595016	618816	643569	669312
50	431683	448951	466909	485585	505008	525209	546217	568066	590788	614420	638997	664556

See rules for the application of this table at its end.

Table (2) Coefficient for calculating the actuarial value to be transferred from the Former Law to the Latter Law in cases of expiry of contribution under the Latter Law due to disability*.												
Age upon entitlement to pension under the Latter Law	Period from the service expiry date under the Former Law till the date of entitlement to pension under the Latter Law											
	1	2	3	4	5	6	7	8	9	10	11	12
51	428.532	445.673	463.500	482.040	501.322	521.375	542.230	563.919	586.476	609.935	634.332	659.705
52	425.162	442.169	459.856	478.250	497.380	517.275	537.966	559.485	581.864	605.139	629.344	654.518
53	421.699	438.567	456.110	474.354	493.328	513.062	533.584	554.927	577.124	600.209	624.218	649.187
54	418.080	434.803	452.195	470.283	489.094	508.658	529.005	550.165	572.171	595.058	618.861	643.615
55	413.962	430.520	447.741	465.651	484.277	503.648	523.793	544.745	566.535	589.196	612.764	637.275
56	410.062	426.464	443.523	461.264	479.714	498.903	518.859	539.613	561.198	583.646	606.991	631.271
57	406.068	422.311	439.203	456.771	475.042	494.044	513.806	534.358	555.732	577.961	601.080	625.123
58	401.981	418.060	434.782	452.174	470.261	489.071	508.634	528.979	550.138	572.144	595.030	618.831
59	397.738	413.647	430.193	447.401	465.297	483.909	503.265	523.396	544.331	566.105	588.749	612.299
60	393.432	409.169	425.536	442.557	460.260	478.670	497.817	517.730	538.439	559.976	582.375	605.670
61	389.033	404.594	420.778	437.609	455.113	473.318	492.251	511.941	532.418	553.715	575.864	598.898
62	384.010	399.370	415.345	431.959	449.237	467.206	485.895	505.330	525.544	546.565	568.428	591.165
63	379.454	394.633	410.418	426.835	443.908	461.664	480.131	499.336	519.310	540.082	561.685	584.153
64	374.930	389.928	405.525	421.746	438.616	456.160	474.407	493.383	513.118	533.643	554.989	577.188

See rules for the application of this table at its end.

This translation is provided for guidance. The governing text shall be the Arabic text.

Table (2)												
Coefficient for calculating the actuarial value to be transferred from the Former Law to the Latter Law in cases of expiry of contribution under the Latter Law due to disability*.												
Age upon entitlement to pension under the Latter Law	Period from the service expiry date under the Former Law till the date of entitlement to pension under the Latter Law											
	13	14	15	16	17	18	19	20	21	22	23	24
30 or less												
31												
32												
33												
34	750.732											
35	747.485	777.384										
36	744.238	774.007	804.968									
37	744.138	773.904	804.860	837.054								
38	741.091	770.735	801.564	833.626	866.972							
39	737.744	767.254	797.944	829.862	863.056	897.579						
40	734.347	763.721	794.270	826.041	859.083	893.446	929.184					
41	731.450	760.708	791.136	822.782	855.693	889.921	925.518	962.538				
42	728.153	757.279	787.571	819.073	851.836	885.910	921.346	958.200	996.528			
43	724.557	753.539	783.681	815.028	847.629	881.534	916.795	953.467	991.606	1031.270		
44	721.460	750.318	780.331	811.544	844.006	877.766	912.877	949.392	987.367	1026.862	1067.937	
45	717.464	746.162	776.009	807.049	839.331	872.904	907.820	944.133	981.896	1021.174	1062.021	1104.502
46	713.517	742.058	771.740	802.610	834.714	868.103	902.827	938.940	976.498	1015.558	1056.180	1098.427
47	709.221	737.590	767.094	797.778	829.689	862.876	897.291	933.287	970.618	1009.443	1049.821	1091.814
48	704.826	733.019	762.239	792.833	824.545	857.528	891.829	927.502	964.603	1003.187	1043.314	1085.047
49	700.280	728.291	757.423	787.720	819.229	851.998	886.078	921.521	958.381	996.717	1036.585	1078.049
50	696.084	723.927	752.884	783.000	814.320	846.893	880.768	915.999	952.639	990.745	1030.374	1071.589
51	691.139	718.784	747.536	777.437	808.535	840.876	874.531	909.491	945.871	983.706	1023.054	1063.976

See rules for the application of this table at its end.

Table (2)												
Coefficient for calculating the actuarial value to be transferred from the Former Law to the Latter Law in cases of expiry of contribution under the Latter Law due to disability*.												
Age upon entitlement to pension under the Latter Law	Period from the service expiry date under the Former Law till the date of entitlement to pension under the Latter Law											
	13	14	15	16	17	18	19	20	21	22	23	24
51	686.094	713.537	742.079	771.762	802.632	834.738	868.127	902.852	938.966	976.525	1015.586	1056.209
52	680.699	707.927	736.244	765.683	796.321	828.174	861.301	895.753	931.583	968.847	1007.600	1047.904
53	675.154	702.160	730.247	759.456	789.835	821.428	854.285	888.457	923.995	960.955	999.393	1039.369
54	669.360	696.134	723.979	752.938	783.056	814.378	846.953	880.832	916.065	952.707	990.816	1030.448
55	662.766	689.276	716.848	745.521	775.342	806.336	838.610	872.155	907.041	943.322	981.055	1020.288
56	656.522	682.783	710.094	738.498	768.038	798.759	830.710	863.938	898.495	934.435	971.813	1010.685
57	650.128	676.133	703.178	731.306	760.558	790.980	822.619	855.524	889.745	925.335	962.348	1000.842
58	643.584	669.328	696.101	723.945	752.902	783.019	814.339	846.913	880.789	916.021	952.662	990.768
59	636.791	662.262	688.753	716.303	744.955	774.753	805.743	837.973	871.492	906.352	942.606	980.310
60	629.897	655.093	681.287	708.549	736.891	766.366	797.021	828.902	862.058	896.540	932.402	969.698
61	622.854	647.768	673.679	700.626	728.651	757.797	788.109	819.633	852.419	886.516	921.976	958.855
62	614.812	639.404	664.980	691.580	719.243	748.012	777.933	809.050	841.412	875.099	910.072	946.474
63	607.519	631.819	657.082	683.376	710.711	739.139	768.705	799.453	831.431	864.689	899.276	935.247
64	600.276	624.287	649.258	675.228	702.238	730.327	759.540	789.922	821.519	854.739	888.555	924.807

See rules for the application of this table at its end.

This translation is provided for guidance. The governing text shall be the Arabic text.

Table (2) Coefficient for calculating the actuarial value to be transferred from the Former Law to the Latter Law in cases of expiry of contribution under the Latter Law due to disability*.												
Age upon entitlement to pension under the Latter Law	Period from the service expiry date under the Former Law till the date of entitlement to pension under the Latter Law											
	25	26	27	28	29	30	31	32	33	34	35	36
30 or less												
31												
32												
33												
34												
35												
36												
37												
38												
39												
40												
41												
42												
43												
44												
45	1142.364											
46	1131.486	1180.906										
47	1128.440	1173.596	1230.530									
48	1121.171	1166.018	1212.658	1281.985								
49	1114.452	1159.021	1205.302	1253.608	1303.752							
50	1106.535	1150.797	1196.829	1244.702	1294.400	1346.269						

See rules for the application of this table at its end.

Table (2) Coefficient for calculating the actuarial value to be transferred from the Former Law to the Latter Law in cases of expiry of contribution under the Latter Law due to disability*.												
Age upon entitlement to pension under the Latter Law	Period from the service expiry date under the Former Law till the date of entitlement to pension under the Latter Law											
	25	26	27	28	29	30	31	32	33	34	35	36
51	938.45 8	1142.29 6	1188.09 2	1235.61 6	1285.04 0	1336.44 2	1389.80 0					
52	908.62 1	1133.41 3	1178.75 0	1225.80 0	1274.80 6	1325.03 3	1378.97 1	1434.12 9	1479.34 6			
53	900.94 3	1124.18 1	1169.14 4	1215.91 1	1264.55 1	1315.13 3	1367.73 8	1422.44 4	1466.64 7	1523.31 3		
54	907.166 6	1114.53 3	1159.11 4	1208.47 9	1253.69 8	1303.84 6	1356.00 0	1402.24 0	1452.20 2	1510.29 0	1570.76 1	
55	900.10 9	1103.55 4	1147.89 6	1193.60 4	1241.34 8	1291.00 2	1342.84 2	1396.34 0	1453.52 1	1509.06 3	1565.02 0	1618.14
56	905.111 3	1093.15 3	1136.88 3	1182.35 9	1229.65 3	1278.83 9	1329.99 2	1383.19 2	1424.51 9	1481.40 0	1540.75 0	1602.38
57	900.07 6	1082.51 1	1125.81 1	1170.84 4	1217.57 7	1266.38 5	1317.04 0	1369.72 2	1420.57 9	1466.57 2	1525.24 2	1586.25
58	903.59 9	1071.65 5	1114.46 0	1159.05 9	1205.42 1	1253.63 3	1303.76 4	1355.03 5	1395.28 7	1451.00 8	1509.14 2	1569.20
59	905.52 2	1060.30 3	1102.71 5	1146.82 9	1192.69 7	1240.40 5	1290.02 1	1341.62 2	1380.18 0	1435.30 5	1482.80 0	1532.51
60	900.48 6	1048.02 5	1090.77 8	1134.40 9	1179.76 6	1226.07 7	1274.05 6	1323.09 9	1364.75 0	1410.34 0	1456.11 4	1503.15
61	907.209 0	1037.08 2	1078.58 5	1121.72 5	1166.59 4	1213.25 0	1261.76 0	1312.26 0	1347.52 8	1401.01 3	1451.05 4	1513.53
62	904.333 7	1023.70 5	1064.65 5	1107.24 1	1151.53 1	1197.59 5	1245.49 6	1295.31 6	1331.14 9	1384.39 4	1439.77 0	1497.36
63	927.657 3	1011.56 6	1052.02 7	1094.90 7	1137.87 1	1183.38 6	1230.72 1	1279.05 0	1315.27 8	1367.80 9	1422.80 5	1479.50
64	901.061 3	1009.48 3	1048.48 3	1089.06 3	1124.30 5	1160.27 7	1206.04 0	1244.69 6	1279.34 6	1325.31 3	1370.70 1	1418.14

See rules for the application of this table at its end.

This translation is provided for guidance. The governing text shall be the Arabic text.

Table (2)											
Coefficient for calculating the actuarial value to be transferred from the Former Law to the Latter Law in cases of expiry of contribution under the Latter Law due to disability*.											
Age upon entitlement to pension under the Latter Law	Period from the service expiry date under the Former Law till the date of entitlement to pension under the Latter Law										
	37	38	39	40	41	42	43	44			
51											
52											
53											
54											
55											
56											
57	1666.476										
58	1649.702	1715.690									
59	1632.288	1697.580	1765.483								
60	1614.618	1679.203	1746.371	1816.226							
61	1596.564	1660.427	1726.844	1795.918	1867.754						
62	1575.949	1638.987	1704.547	1772.729	1843.638	1917.384					
63	1557.255	1619.545	1684.327	1751.700	1821.768	1894.639	1970.425				
64	1538.689	1600.237	1664.246	1730.816	1800.049	1872.051	1946.933	2024.810			

See rules for the application of this table at its end.

This translation is provided for guidance. The governing text shall be the Arabic text.

Rules for Application of Table (2)

1. In calculating the age upon entitlement to pension under the Latter Law, fractions of a year shall be rounded off up to one complete year.
2. In calculating the period from the date of service termination under the Former Law to the date of entitlement to receipt of pension under the Latter Law, a year fraction shall be counted as one complete year if it reaches half a year, but, if less, shall be disregarded.
3. In calculating the contribution period pursuant to the Former Law, a fraction of a month shall be rounded off to one complete month if it reaches up to (15) days or more, and a month shall be counted as 1/12 of a year (and in the sum of month fractions, a month shall be counted as thirty days).
4. The actuarial value to be transferred from the Former to the Latter Law shall be = the last salary in the Former Law if under the Civil or Military Pension Law, or the average contribution wage in the last two years, if under the Social Insurance Law, $\times \frac{1}{100} \times$ the coefficient obtained from the Table against the age and the period set out in Clause (2) $\times$ the contribution period in the Former Law, which is counted in the pension account in years.
5. If the difference between the date of transfer and the date of entitlement to receipt of pension under the Latter Law is (30) days or more, the actuarial value shall be multiplied by the coefficient obtained from Table (4).

This translation is provided for guidance. The governing text shall be the Arabic text.



Table (3)												
Coefficient for calculating the actuarial value to be transferred from the Former Law to the Latter Law in cases of expiry of contribution under the Latter Law due to death*.												
Age upon entitlement to pension under the Latter Law	Period from the service expiry date under the Former Law till the date of entitlement to pension under the Latter Law											
	1	2	3	4	5	6	7	8	9	10	11	12
30 or less	409.063	425.426	442.443	460.140	478.546	497.688	517.595	538.299	559.831	582.224		
31	406.099	422.343	439.237	456.806	475.079	494.082	513.845	534.399	555.775	578.006	601.126	
32	403.572	419.715	436.503	453.964	472.122	491.007	510.647	531.073	552.316	574.409	597.385	621.281
33	400.608	416.632	433.298	450.630	468.655	487.401	506.897	527.173	548.260	570.190	592.998	616.718
34	398.112	414.036	430.598	447.822	465.735	484.364	503.739	523.888	544.844	566.638	589.303	612.875
35	395.148	410.954	427.392	444.488	462.267	480.758	499.988	519.988	540.787	562.419	584.916	608.312
36	392.621	408.326	424.659	441.645	459.311	477.683	496.791	516.662	537.329	558.822	581.175	604.422
37	389.657	405.243	421.453	438.311	455.843	474.077	493.040	512.762	533.272	554.603	576.787	599.859
38	387.098	402.582	418.686	435.433	452.850	470.964	489.803	509.395	529.771	550.962	573.000	595.920
39	383.885	399.240	415.210	431.818	449.091	467.055	485.737	505.166	525.373	546.388	568.243	590.973
40	381.077	396.320	412.173	428.660	445.806	463.638	482.184	501.471	521.530	542.391	564.087	586.650
41	377.582	392.686	408.393	424.729	441.718	459.387	477.762	496.873	516.748	537.417	558.914	581.271
42	374.556	389.538	405.120	421.325	438.178	455.705	473.933	492.890	512.606	533.110	554.434	576.612
43	370.781	385.612	401.037	417.078	433.761	451.112	469.156	487.922	507.439	527.737	548.846	570.800
44	367.442	382.140	397.426	413.323	429.856	447.050	464.932	483.529	502.870	522.985	543.905	565.661
45	363.449	377.987	393.106	408.830	425.184	442.191	459.879	478.274	497.405	517.301	537.993	559.513
46	359.830	374.223	389.192	404.759	420.950	437.788	455.299	473.511	492.452	512.150	532.636	553.941
47	355.930	370.167	384.973	400.372	416.387	433.043	450.364	468.379	487.114	506.599	526.863	547.937
48	351.499	365.559	380.182	395.389	411.204	427.653	444.759	462.549	481.051	500.293	520.305	541.117
49	347.287	361.179	375.626	390.651	406.277	422.528	439.429	457.006	475.287	494.298	514.070	534.633
50	342.451	356.148	370.395	385.211	400.619	416.644	433.310	450.642	468.668	487.415	506.911	527.188

See rules for the application of this table at its end.

Table (3)												
Coefficient for calculating the actuarial value to be transferred from the Former Law to the Latter Law in cases of expiry of contribution under the Latter Law due to death*.												
Age upon entitlement to pension under the Latter Law	Period from the service expiry date under the Former Law till the date of entitlement to pension under the Latter Law											
	1	2	3	4	5	6	7	8	9	10	11	12
51	337.865	351.379	365.435	380.052	395.254	411.064	427.507	444.607	462.391	480.887	500.122	520.127
52	332.654	345.961	359.799	374.191	389.159	404.725	420.914	437.750	455.261	473.471	492.410	512.106
53	327.662	340.769	354.400	368.576	383.319	398.651	414.597	431.181	448.429	466.366	485.020	504.421
54	322.046	334.928	348.325	362.258	376.749	391.819	407.491	423.791	440.743	458.372	476.707	495.776
55	316.586	329.250	342.420	356.117	370.361	385.176	400.583	416.606	433.270	450.601	468.625	487.370
56	310.596	323.020	335.941	349.378	363.353	377.888	393.003	408.723	425.072	442.075	459.758	478.148
57	304.730	316.920	329.596	342.780	356.491	370.751	385.581	401.004	417.045	433.726	450.105	468.118
58	298.740	310.690	323.117	336.042	349.484	363.463	378.001	393.121	408.846	425.200	442.208	459.897
59	291.876	303.551	315.693	328.321	341.454	355.112	369.316	384.089	399.452	415.431	432.048	449.330
60	285.449	296.867	308.741	321.091	333.935	347.292	361.184	375.631	390.656	406.283	422.534	439.435
61	278.148	289.274	300.845	312.879	325.394	338.410	351.946	366.024	380.665	395.891	411.727	428.196
62	271.190	282.038	293.320	305.052	317.254	329.945	343.142	356.868	371.143	385.988	401.428	417.485
63	263.422	273.958	284.917	296.313	308.166	320.483	333.312	346.645	360.511	374.931	389.928	405.525
64 or more	255.996	266.236	276.885	287.961	299.479	311.458	323.917	336.873	350.348	364.362	378.937	394.094

See rules for the application of this table at its end.

This translation is provided for guidance. The governing text shall be the Arabic text.

Table (3) Coefficient for calculating the actuarial value to be transferred from the Former Law to the Latter Law in cases of expiry of contribution under the Latter Law due to death ^a .												
Age upon entitlement to pension under the Latter Law	Period from the service expiry date under the Former Law till the date of entitlement to pension under the Latter Law											
	13	14	15	16	17	18	19	20	21	22	23	24
30 or less												
31												
32												
33	641.386											
34	637.390	662.886										
35	632.645	657.950	684.268									
36	628.599	653.742	679.892	707.088								
37	623.853	648.807	674.760	701.750	729.820							
38	619.757	644.547	670.329	697.142	725.028	754.029						
39	614.612	639.196	664.764	691.355	719.009	747.769	777.680					
40	610.116	634.521	659.902	686.298	713.750	742.300	771.992	802.871				
41	604.522	628.702	653.851	680.005	707.205	735.403	764.913	795.509	827.330			
42	599.676	623.163	648.610	674.554	701.536	729.598	758.782	789.133	820.698	853.526		
43	593.632	617.377	642.072	667.755	694.465	722.244	751.134	781.179	812.426	844.923	878.720	
44	588.287	611.819	636.291	661.743	688.213	715.741	744.371	774.146	805.112	837.316	870.809	905.641
45	581.893	605.169	629.376	654.551	680.733	707.962	736.281	765.732	796.361	828.216	861.344	895.798
46	576.099	599.143	623.108	648.033	673.954	700.912	728.949	758.107	788.431	819.968	852.767	886.878
47	569.855	592.649	616.355	641.009	666.649	693.315	721.048	749.890	779.886	811.081	843.524	877.265
48	562.762	585.272	608.683	633.030	658.351	684.685	712.073	740.556	770.178	800.985	833.025	866.346
49	556.016	578.259	601.389	625.445	650.462	676.481	703.540	731.682	760.949	791.387	823.042	855.964
50	548.275	570.206	593.015	616.735	641.405	667.061	693.743	721.493	750.353	780.367	811.582	844.045

See rules for the application of this table at its end.

Table (3) Coefficient for calculating the actuarial value to be transferred from the Former Law to the Latter Law in cases of expiry of contribution under the Latter Law due to death ^a .												
Age upon entitlement to pension under the Latter Law	Period from the service expiry date under the Former Law till the date of entitlement to pension under the Latter Law											
	13	14	15	16	17	18	19	20	21	22	23	24
51	540.932	562.570	585.073	608.475	632.814	658.127	684.452	711.830	740.303	769.916	800.712	832.741
52	532.590	553.894	576.050	599.092	623.055	647.978	673.887	700.853	728.887	758.042	788.364	819.898
53	524.598	545.582	567.405	590.101	613.706	638.254	663.784	690.335	717.949	746.667	776.533	807.595
54	515.607	536.231	557.680	579.987	603.187	627.314	652.407	678.503	705.643	733.869	763.224	793.753
55	506.865	527.140	548.225	570.154	592.960	616.679	641.346	667.000	693.680	721.427	750.284	780.295
56	497.274	517.165	537.852	559.366	581.740	605.010	629.211	654.379	680.554	707.776	736.087	765.531
57	487.883	507.399	527.694	548.802	570.754	593.584	617.328	642.021	667.702	694.410	722.186	751.074
58	478.292	497.424	517.321	538.014	559.534	581.916	605.192	629.400	654.576	680.759	707.990	736.309
59	467.303	485.995	505.435	525.652	546.678	568.545	591.287	614.939	639.536	665.118	691.722	719.391
60	457.013	475.293	494.305	514.077	534.640	556.026	578.267	601.398	625.453	650.472	676.490	703.550
61	445.324	463.137	481.662	500.929	520.966	541.805	563.477	586.016	609.457	633.835	659.188	685.556
62	434.185	451.552	469.614	488.399	507.935	528.252	549.382	571.357	594.212	617.980	642.699	668.407
63	423.746	438.616	456.161	474.407	493.384	513.119	533.644	554.990	577.189	600.277	624.288	649.259
64 or more	409.858	426.252	443.302	461.034	479.476	498.655	518.601	539.345	560.919	583.356	606.690	630.957

See rules for the application of this table at its end.

This translation is provided for guidance. The governing text shall be the Arabic text.

Table (3)														
Coefficient for calculating the actuarial value to be transferred from the Former Law to the Latter Law in cases of expiry of contribution under the Latter Law due to death ^a .														
Age upon entitlement to pension under the Latter Law	25	26	27	28	29	30	31	32	33	34	35	36		
30 or less														
31														
32														
33														
34														
35														
36														
37														
38														
39														
40														
41														
42														
43														
44														
45	911630													
46	922353	959247												
47	912356	948950	986304											
48	900999	937039	974521	1013502										
49	880203	925811	962843	1001357	1041411									
50	877307	912919	949436	987413	1026910	1067586								

See rules for the application of this table at its end.

Table (3)														
Coefficient for calculating the actuarial value to be transferred from the Former Law to the Latter Law in cases of expiry of contribution under the Latter Law due to death ^a .														
Age upon entitlement to pension under the Latter Law	25	26	27	28	29	30	31	32	33	34	35	36		
51	886690	890602	896720	904189	913156	923683	935830							
52	882494	886402	892274	899165	907532	917433	928930	942080						
53	879888	883494	890434	894771	902562	912185	923739	937349	953059					
54	825303	858523	892864	928578	965722	1004350	1044524	1086305	1129758	1174948				
55	811507	843968	877526	912835	949340	987323	1026896	1068288	1112604	1159028	1201229			
56	796352	827998	861150	895562	931385	968641	1007385	1047662	1089589	1133172	1178499	1225639		
57	781317	812361	844856	878650	913796	950348	988362	1027886	1069012	1111773	1156244	1202493		
58	765761	796392	828248	861379	895833	931666	968933	1007690	1047947	1089517	1133514	1179855		
59	748367	778094	809217	841580	875250	910260	946670	984537	1023918	1064875	1107470	1151769		
60	731480	760960	791388	823054	855976	890215	925824	962857	1001371	1041426	1083083	1126406		
61	712978	741497	771357	802003	834083	867447	902145	938230	975760	1014790	1055382	1097597		
62	695343	722489	751862	781942	813230	845748	879578	914761	951352	988406	1026982	1067944		
63	675230	702239	730128	758542	788923	821520	855430	890556	926986	964862	1004205	1043940		
64 or more	656196	682443	709741	738131	767656	798362	830297	863509	898049	933971	971330	1010183		

See rules for the application of this table at its end.



Table (3)											
Coefficient for calculating the actuarial value to be transferred from the Former Law to the Latter Law in cases of expiry of contribution under the Latter Law due to death*.											
Age upon entitlement to pension under the Latter Law	Period from the service expiry date under the Former Law till the date of entitlement to pension under the Latter Law										
	37	38	39	40	41	42	43	44			
51											
52											
53											
54											
55											
56											
57	1250.593										
58	1226.009	1275.049									
59	1197.839	1245.753	1295.583								
60	1171.463	1218.321	1267.054	1317.736							
61	1141.501	1187.161	1234.647	1284.033	1335.394						
62	1112.947	1157.465	1203.764	1251.914	1301.991	1354.070					
63	1081.064	1124.307	1169.279	1216.051	1264.693	1315.280	1367.891				
64 or more	1050.590	1092.614	1136.318	1181.771	1229.042	1278.204	1329.332	1382.505			

See rules for the application of this table at its end.

This translation is provided for guidance. The governing text shall be the Arabic text.

Rules for Application of Table (3)

1. In calculating the age at death under the Latter Law, fractions of a year shall be rounded off up to one complete year.
2. In calculating the period from the date of service termination under the Former Law to the date of death, a year fraction shall be counted as one complete year if it reaches half a year, but, if less, shall be disregarded.
3. In calculating the contribution period under the Former Law, a fraction of a month shall be rounded off to one complete month if it reaches up to (15) days or more, and a month shall be counted as 1/12 of a year (and in the sum of month fractions, a month shall be counted as thirty days).
4. The actuarial value to be transferred from the Former to the Latter Law shall be = the last salary in the Former Law if under the Civil or Military Pension Law, or the average contribution wage in the last two years, if under the Social Insurance Law, $\times \frac{1}{100} \times$ the coefficient obtained from the Table against the age and the period set out in Clause (2) $\times$ the contribution period in the Former Law, which is counted in the pension account in years $\times$ percentage of the total pensions of the beneficiaries in proportion to the pension of the deceased, provided it does not exceed 100%.
5. If the difference between the date of transfer and the date of entitlement to pension is (30) days or more, the actuarial value shall be multiplied by the coefficient obtained from Table (4).

This translation is provided for guidance. The governing text shall be the Arabic text.



oefficient corresponding to the period ending with the transfer of the actuarial value to be transferred.

Period from the date of entitlement to pension under the Latter Law till the date of transfer of actuarial value to be transferred (in months)	Corresponding coefficient
1	1,005 26
2	1,010 55
3	1,015 87
4	1,021 21
5	1,026 59
6	1,031 99
7	1,037 42
8	1,042 88
9	1,048 36
10	1,053 88
11	1,059 43
12	1,065 00
13	1,070 60
14	1,076 24
15	1,081 90
16	1,087 59
17	1,093 32
18	1,099 07
19	1,104 85
20	1,110 66
21	1,116 51
22	1,122 38
23	1,128 29
24	1,134 23

Rules for the Application of Table (4)

1. In calculating the said period, a fraction of a month shall be disregarded whatever the number of days (and in the sum of month fractions, a month shall be counted as thirty days).
2. If the period exceeds (24) months, it shall be multiplied to the corresponding coefficient for a period of (24) months and then multiplied by the corresponding coefficient for the number of months exceeding (24) months.

This translation is provided for guidance. The governing text shall be the Arabic text.



Table (5)

Applying the controls to the salary on the basis of which the pension for the First Law period, if the Latter Period in force is the Social Insurance Law:

Period between the service expiry date under the Former Law and the date of entitlement to pension under the Latter Law (in years)	coefficient	Period between the service expiry date under the Former Law and the date of entitlement to pension under the Latter Law (in years)	coefficient
1	1,04000	21	2,27877
2	1,08160	22	2,30992
3	1,12486	23	2,46472
4	1,16986	24	2,56330
5	1,21665	25	2,66854
6	1,26532	26	2,77247
7	1,31593	27	2,88337
8	1,36857	28	2,99870
9	1,42331	29	3,11865
10	1,48024	30	3,24340
11	1,53945	31	3,37313
12	1,60103	32	3,50806
13	1,66507	33	3,64838
14	1,73168	34	3,79432
15	1,80094	35	3,94609
16	1,87298	36	4,10393
17	1,94790	37	4,26809
18	2,02582	38	4,43881
19	2,10685	39	4,61637
20	2,19112	40 or more	4,80102

Rules for the Application of Table (5)

1. If the period is calculated in years and year fractions, a fraction of a month shall be rounded off to a complete month, if the number of days is up to 15 days or more, and shall be disregarded if less than 15 days. A month shall be counted as 1/12 of a year. The coefficient shall be calculated in proportion to the two corresponding coefficients for the nearest two whole years.
2. The coefficient for a zero period shall be equal to a whole one.
3. The coefficient shall be multiplied by the last salary in the First Law period, and the outcome shall be the multiplication product.

This translation is provided for guidance. The governing text shall be the Arabic text.



The Implementing Regulations of the Law of Benefit Exchange between the Civil and Military Pension Laws and the Social Insurance Law

To Gcc These Regulations were issued by Minister of Finance Resolution no. (2482), dated

21 - 10 - 1424H

The Minister of Finance,

Pursuant to Paragraph (6) of Article (6) of the Law of Benefit Exchange between the Civil and Military Pension Laws and the Social Insurance Law, issued by Royal Decree no. (M/53), dated 23/7/1424H that the Minister of Finance shall issue the Implementing Regulations of this Law; And upon perusal of the Minutes dated 14/10/1424H, drafted in agreement with the Minister of Labor and Social Affairs for the Implementing Regulations of the Law of Benefit Exchange between the Civil and Military Pension Laws and the Social Insurance Law;

Has decreed as follows:

- Approval of the Implementing Regulations of the Law of Benefit Exchange between the Civil and Military Pension Laws and the Social Insurance Law in the form enclosed herewith;
- The Regulations referred to shall enter into force from the effective date of the Law, namely 1/11/1424H.

Minister of Finance



Minutes

Pursuant to Paragraph (6) of Article (6) of the Law of Benefit Exchange between the Civil and Military Pension Laws and the Social Insurance Law, issued by Royal Decree no. (M/53), dated 23/7/1424H, stipulating that the Minister of Finance shall, in agreement with the Minister of Labor and Social Affairs, issue the Implementing Regulations of this Law within sixty (60) days of the entry into force of the Law.

And whereas the Law of Benefit Exchange between the Civil and Military Pension Laws and the Social Insurance Law was published in Umm Al-Qura newspaper in its issue no. (3964), dated 28/8/1424H;

And upon perusal of the Minutes no. (1/24) drafted by the Executive Committee formed under Paragraph (3) of Article (6) of this Law to which are attached the draft Implementing Regulations Law of Benefit Exchange between the Civil and Military Pension Laws and the Social Insurance Law;

And upon perusal of the Regulations;

It has been agreed as follows:

1. Approval of the Implementing Regulations of the Law of Benefit Exchange between the Civil and Military Pension Laws and the Social Insurance Law in the form enclosed herewith;
2. The aforementioned Regulations shall enter into force as of the effective date of the Law, namely 1/11/1424H;
3. The Public Pension Agency and the General Organization for Social Insurance shall endeavor to implement these Regulations and shall report the same to whoever is required to be informed.
4. The Committee shall be chaired at its first session by the General Organization for Social Insurance.

Minister of Labor and Social Affairs

Minister of Finance



The Implementing Regulations of the Law of Benefit Exchange between the Civil and Military Pension Laws and the Social Insurance Law

Chapter One

Article 1

Definitions

The following terms and phrases—whenever used in this Law—shall have the meanings assigned thereto unless the context requires otherwise:

1. Contributor: Any person with a service subject to the Civil Pension Law, Military Pension Law or Social Insurance Law.
2. Contribution Period: The periods calculated under one of the aforementioned laws.
3. Lump Sum Settlement: A one-time lump sum disbursed to a contributor in return for his contribution period if such period does not qualify this contributor to obtain a pension pursuant to the law under which it was spent.
4. Former Law: The Civil Pension Law, Military Pension Law or Social Insurance Law to which a contributor was subject prior to moving to a job subject to the Latter Law.
5. Latter Law: The Civil Pension Law, Military Pension Law or Social Insurance Law governing the job to which a contributor has moved and under which his service has expired.
6. Two Laws: The (Civil or Military) Pension Law and the Social Insurance Law.
7. Competent Agency: The Public Pension Agency or the General Organization for Social Insurance, as the case may be.
8. Aggregation of Periods: An option granted to a contributor to aggregate his previous contribution period that he spent under the Former Law.
9. Law: The Law of Benefit Exchange between the Civil and Military Pension Laws and the Social



Chapter Two

The Right to Apply for Aggregation and the Procedures for Application and Consideration of Aggregation

Article 2

The Right to Apply for Aggregation and Conditions of its Acceptance

1. A contributor who has moved from a job subject to the Civil or Military Pension Law to one subject to the Social Insurance Law or vice versa shall be entitled to request the aggregation of the period calculated in his favor under the Former Law to his period calculated under the Latter Law.
2. To accept the application for aggregating periods, the following conditions shall be met:
 - a. A contributor shall submit his application prior to the expiry of his service under the Latter Law;
 - b. A contributor shall not have received a lump sum settlement or a pension for such period.
 - c. The period to be aggregated shall not be less than one year.
 - d. The age of a contributor shall not exceed 59 years upon the aggregation request (except for contributors on the job subject to the Latter Law on the effective date of the amendment of Paragraph (5) of Article (3) of the Law) .
 - e. The pension under the Former Law shall not be entitled due to disability.
 - f. The aggregated contribution periods shall not be complementary to entitlement to a pension before the age of 60 under the Latter Law. A contributor shall be required to complete the period required by this Law unless the aggregation has arisen from allocation or the termination of service has been due to death, disability or discharge from service. In the event of aggregation resulting from allocation, a contributor may not receive both the

⁶ Paragraph (5) of Article (3) of the Law was amended by Council of Ministers Resolution no. (409), dated 22/9/1437H, and High Order no. (M/60), dated 24/9/1437H was issued approving such amendment.



retirement pension and the salary of the job covered by either the Civil and Military Pension Laws or the Social Insurance Law.

3. A contributor may withdraw his application for aggregating his contribution period under the Former Law, provided that such withdrawal takes place prior to the disbursement of insurance or retirement benefits. However, he may not, after his withdrawal, re-apply for aggregation, unless he submits his applications prior to the expiry of his service under the Latter Law .

Article 3

A Contributor's Submission of Application to the Competent Agency Concerned with the Implementation of the Former Law

An application for aggregation shall be made according to the following rules:

1. A contributor shall submit an application wherein he expressly indicates his wish to aggregate the period or periods calculated under the Former Law, using the approved form.
2. A contributor shall submit his application directly to the Competent Agency or one of its branches or through his own agency. He may also send the same after completing all the required data by registered mail to the Competent Agency.
3. The entry of an application with the Competent Agency or the mail dispatch receipt, as the case may be, shall be deemed as the date specified for submitting the application. In all cases, the records of the Competent Agency shall register receipt of the said application within the specified period.

⁷ It was amended by HE the Minister of Finance Resolution no. (1031), dated 29/4/1428H; the text before such amendment read: "prior to the expiry of his contribution under the Latter Law".



Chapter Three

Article 4

Procedures to be Taken by the Competent Agency to Implement the Former Law upon Receipt of the Application for Aggregation

Upon receipt of the application, the Competent Agency shall take the following measures:

1. Examine the documents to ensure the applicant's eligibility for aggregation;
2. Prepare a statement containing the following information:
 - a. Identification information of the contributor;
 - b. Type of contribution or service period/periods calculated under the Former Law;
 - c. The beginning and ending dates of the contribution or service period/periods, last salary or average contribution wage on the basis of which the pension is calculated, as the case may be;
 - d. The reason for expiry of the contribution or service period/periods.
 - e. Confirmation that a contributor has received a lump sum settlement or pension for the contribution or service period/periods and entering a notation in its records that no entitlements shall be disbursed to such contributor under the Former Law, unless upon receipt of a notice from the agency in charge of implementing the Latter Law or withdrawal of the application for aggregation.
3. Send the application for aggregation directly to the agency in charge of implementing the Latter Law, and attach thereto the statement referred to in Paragraph (2) hereabove.

This translation is provided for guidance. The governing text shall be the Arabic text.



Chapter Four

The Measures Taken by the Agency in Charge of Implementing the Latter Law upon Receipt of Applications for Aggregation until the Expiry of the Contribution Period under this Law

Article 5

The Measures Taken by the Agency in Charge of Implementing the Latter Law upon Receipt of an Application for Aggregation

1. Ensure that the required conditions for aggregation are met, in which case the agency shall enter all the data related to the contributor and the period to be aggregated which is recorded in the application by the agency in charge of implementing the Former Law;
2. Notify both the contributor and the agency in charge of implementing the Former Law of the acceptance or rejection of the said application.
3. Notify the agency in charge of implementing the Former Law upon the contributor's withdrawal of his application for aggregation, the expiry of his service, or his submission of a request for disbursement of his entitlements, as the case may be, either to complete the aggregation if the contributor is entitled to a pension or to cancel the same if he is not entitled to a pension.

Article 6

Procedures Taken by that Agency upon the Expiry of a Contributor's Contribution Period under the Latter Law

Upon learning of the expiry of a contributor's service or his submission of an application for disbursement of his entitlements, as the case may be, the agency shall determine the contributor's position and rights with regard to aggregation, as follows:

1. If the total duration of the two periods does not entitle him to a pension according to the provisions of the Latter Law, the agency shall notify the other agency of the same.

This translation is provided for guidance. The governing text shall be the Arabic text.



2. If the total period of the two contribution periods or the period of his contribution under the Latter Law entitles the contributor to a pension, the agency shall notify the other agency of the expiry of his contribution period and his entitlement or that of his family members to a pension, as the case may be. The agency in charge of implementing the Latter Law shall decide on the pension due and shall accordingly disburse the same to the contributor or his family members, without waiting to receive the transferred value, and shall send a claim to the other agency requesting transfer of the said value.

3. Without prejudice to Paragraph (6) of Article (3) of the Law, the retirement pension shall be calculated on the basis of aggregating the entire periods calculated under the Former Law to the period calculated under the Latter Law, as if they were all spent under the Latter Law, and the entitlement thereto shall be settled in accordance with this Law.

However, it shall be taken into account that if the Latter Law is the Social Insurance Law and the average wage on the basis of which the pension is estimated according to its provisions is found to exceed the last salary under the Former Law multiplied by the coefficient specified in Table (5) and its annexed provisions attached to the Law, the pension payable for the two periods shall be calculated as follows:

a. A pension for the contribution period spent under the Social Insurance Law shall be calculated on the basis of the contribution wage specified under the provisions of that Law.

b. Another pension for the period spent under the Former Law shall be calculated on the basis of the last salary under that law multiplied by the coefficient specified in Table (5) and its annexed provisions attached to the Law.

Such pension shall be added to the one allocated in the preceding Paragraph (a) and their total sum shall be disbursed as a unified pension.

This translation is provided for guidance. The governing text shall be the Arabic text.



Chapter five

Estimating and Transferring the Transferable Value

Article 7

Procedures to be Taken by the Two Competent Agencies

1. Upon the expiry of a contributor's service and his entitlement to a pension according to this law, the agency in charge of implementing the Latter Law shall, within (30) days from the date of its knowledge of the pension entitlement, send a claim requesting the agency in charge of implementing the Former Law requesting transfer of the transferable value, using the approved form, provided the first agency shall determine the date of its knowledge of the entitlement.
2. The actuarial value shall be calculated in accordance with the Actuarial Tables (1), (2) or (3) and the provisions annexed thereto, as the case may be, based on the fact that they shall be payable to the Latter Law on the date of entitlement to receipt of pension upon the expiry of a contributor's service under the Latter Law.
3. If the difference between the date of entitlement to receipt of pension upon the end of service under the Latter Law and the actual date of transferring the transferable value to the Latter Law is thirty days or more, the transferable value shall be multiplied by the coefficient obtained from Table (4) and the provisions annexed thereto. The multiplication product shall be the value to be transferred.
4. If the agency in charge of implementing the Former Law delays transfer of the transferable value to the Latter Law for more than thirty days from the date of receipt of the claim for such transfer, the provisions of Table (4) and the provisions annexed thereto shall apply to the delay period.
5. If the agency in charge of implementing the Latter Law delays its claim requiring the agency in charge of implementing the Former Law to transfer the transferable value until the lapse of more than thirty days from the date of its knowledge of the entitlement, the delay period shall be disregarded upon the application of Table (4) and the provisions annexed thereto.

This translation is provided for guidance. The governing text shall be the Arabic text.



6. The agency in charge of implementing the Latter Law shall be deemed to have been informed of the legal entitlement of a contributor or his family members, as the case may be, to receive a pension as a result of the aggregation according to the following:

1. From the date of allocation of the due pension if the Latter Law is the Pension Law.
2. According to one of the following facts, if the Latter Law is the Social Insurance Law:
 - a. From the date of submission of a contributor's application for disbursement of pension;
 - b. From the date of the agency's receipt of a decision establishing a contributor's non-occupational disability entitling him to receive a disability pension;
 - c. From the date of submission by family members of a contributor's death certificate and the documents necessary for disbursement if his death has occurred after the expiry of his service.
7. The agency in charge of implementing the Latter Law shall record the date of its knowledge of the entitlement of a contributor or his family members to receive a pension as a result of the aggregation.



Chapter Six

Financial Monitoring and Provision of Necessary Information.

Article 8

In implementation of the provisions of Article (5) of the Law, both agencies shall provide the information and data necessary for the implementation of the procedures related to financial monitoring and examination of the financial position, particularly the following information:

1. The sum of contributions paid to a contributor applying for aggregation for the periods he requests to be aggregated;
2. The annual rate of investment income achieved by both agencies for the years following the implementation of the rules;
3. The amount of the pension due as a result of the aggregation and the start date of disbursement thereof;
4. Age of beneficiaries entitled to a pension as a result of the aggregation, including the contributor himself or his family members, and the expiry date of each beneficiary's entitlement to the pension and the reason therefor.

Article 9

The financial position of the rule application account of each of the two agencies shall be examined once every three years by an actuarial expert to be chosen by the Committee, provided that the two agencies share the costs thereof. The findings of the expert shall be submitted, together with the opinion of the Committee, to the two Ministers supervising both agencies.

This translation is provided for guidance. The governing text shall be the Arabic text.



Chapter Seven

General Provisions

Article 10

The Executive Committee

1. The Committee shall review the cases not provided for in these Regulations and shall propose the necessary procedures to deal therewith.
2. Each of the two competent agencies shall, at least two months before the expiry of the Committee session, submit to the Minister supervising the same the names of the candidates to represent such agency at the Committee, as well as the name of its candidate from among them for chairmanship of the Committee; it shall also send the names of alternate candidates to replace any of its main representatives in case of his absence. The Committee shall be chaired by the member chosen by the Minister supervising the agency whose turn it is to chair the Committee.
3. The Committee shall hold its meetings at the premises of the competent agency chairing the Committee, and may hold such meetings at the premises of the other agency.
4. At its first meeting after the issuance of the decisions of its formation, the Committee shall decide on the following:
 - a. Selecting a secretary for the Committee to be nominated by the agency whose turn it is to chair the Committee. The service term of the said secretary shall be determined by the duration of the session, and he shall exercise his duties under the supervision and guidance of the Committee chairman, and shall be supervised by the agency to which he is affiliated.
 - b. Scheduling the periodic dates of Committee meetings.
5. The two Ministers shall determine the lump sum settlement for members' attendance at Committee meetings.

This translation is provided for guidance. The governing text shall be the Arabic text.



Article 11

Arrangements for the Implementation of the Law by each of the Two Competent Agencies

1. The Committee shall prepare the forms to be used between the two agencies to implement these Regulations.
2. Each of the two agencies shall determine the channels of communication therebetween with regard to the implementation of the Law in order to ensure a quick and easy exchange of information and inquiries between them. Each agency shall also name its concerned person authorized to sign the documents and correspondences related to the application of the Law.
3. Each agency shall take the necessary measures to enter all the data related to contributors whose applications for aggregation of periods are accepted, so as to facilitate the collection of information and data related to these applicants and their family members, upon request, in case they become entitled to pensions.

Article 12

These Regulations shall enter into force as of the prescribed effective date of the Law.

This translation is provided for guidance. The governing text shall be the Arabic text.





المؤسسة العامة للتأمينات الاجتماعية
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