THE PENSION SCHEME FOR REGIONAL HEALTH AUTHORITIES

MEMBERS' EXPLANATORY BOOKLET

The Pension Scheme for Regional Health Authorities
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Superannuation Fund for Regional Health Authorities 1
A. INTRODUCTION

This Booklet is a brief explanation of benefits under the Superannuation Fund for Regional Health' & Certain Statutory Bodies (herein called "the Fund"). The Fund became effective 1st August 2002.

This is a contributory (money purchase) Fund governed by a Deed of Adherence which set out the benefits and conditions of payment, method of appointing Trustees, their responsibilities, as well as the method of adding and withdrawing Participating Employers and their Employees.

In accordance with The Deed of Adherence, Trustees have been appointed whose responsibility is to ensure that the Fund functions smoothly and that all of its obligations are met.

This Booklet is not a legal document and does not take the place of the formal Deed of Adherence which governs the Fund. In the event of any conflict between this Booklet and the formal Deed of Adherence, the latter must prevail.

B. MEMBERSHIP CONDITIONS

1. Q. WHO IS ELIGIBLE TO JOIN THE FUND?

A. Each Employee on the active employment roll of a Participating Employer is eligible to join the Fund, on the later of:

(i) the Effective Date of the Fund or the Adherence Date for his Employer; and

(ii) the starting date of his permanent employment in the service of the Employer;

provided that he/she had not yet attained the age of 65 years.

Employer means any Region or other Government Body/Company which, for the time being participates in the Fund. Such participation is effected by the Employer signing the Deed of Adherence.
2. Q. MAY I TERMINATE MY MEMBERSHIP IN THE FUND WHILE STILL EMPLOYED TO A PARTICIPATING EMPLOYER?
   
   A. No. Withdrawal from the Fund is not allowed while still employed to any Participating Employer.

3. Q. WHAT HAPPENS IF I RESIGN AND AM LATER RE-EMPLOYED?
   
   A. You must again enroll as a new Member as soon as you satisfy the basic eligibility requirements. See question #24 for further details.

C. CONTRIBUTIONS BY EMPLOYEES

4. Q. HOW MUCH WILL I HAVE TO CONTRIBUTE TO THE FUND?
   
   A. All members must pay Basic Contributions of 5% of Pensionable Salary (PS). PS is taxable annual salary exclusive of any special allowances, overtime pay, and any ad hoc remuneration. Basic Contributions must be paid up to your Retirement Date or your earlier termination of service or death. You may also pay Voluntary Contributions provided the total Basic and Voluntary Contributions do not exceed 10% of your total Pensionable Salary. This is a limit imposed by Income Tax.

5. Q. WHAT ADDITIONAL BENEFITS WILL I GET FOR MY VOLUNTARY CONTRIBUTIONS?
   
   A. Additional benefit will become payable to you or your beneficiary on your:
      - Termination of Service; or
      - Death before Retirement; or
      - Retirement on Pension

      Actuarially equivalent to your Voluntary Contributions accumulated with Credited Interest.
6. Q. WHAT RATE OF INTEREST WILL BE CREDITED TO MY CONTRIBUTIONS?

A. Credited Interest means net rate actually earned on the assets of the Fund. This rate will normally be credited annually based on the yields determined from audited financial statements of the Fund. Credited Interest is widely defined to include increase/decrease in value of investment units allocated in respect of any component of your Member’s Account.

7. Q. HOW DO I CONTRIBUTE?

A. Your contributions will be deducted from your salary and paid over to the Administrator of the Fund in accordance with the Trustees instructions.

8. Q. ARE MY PENSION CONTRIBUTIONS TAX FREE?

A. Yes. Both your Basic and your Voluntary Contributions are exempt from Income Tax. In fact, pension contributions are deducted from pensionable salary before PAYE is calculated.

9. Q. MAY I VARY MY CONTRIBUTION OR STOP THEM AS I WISH?

A. You may not pay less than 5% of Pensionable Salary as Basic Contributions.

You may change the rate of your Voluntary Contributions, provided the total Basic and Voluntary Contributions do not exceed 10% of your total Remuneration. You may also cease to make Voluntary Contributions at any time, since they are optional, however, you will not be refunded these sums. In order to commence/restart paying Voluntary Contributions you must fill out the Form required by the Trustees and submit same to your Human Resources Department.
D. EMPLOYER’S CONTRIBUTIONS

10. Q. WILL MY EMPLOYER CONTRIBUTE TO THE FUND?

A. Yes. Your Employer will make regular, monthly contributions to the Fund. The amount depends on your years of Pensionable Service (See table below).

<table>
<thead>
<tr>
<th>Pensionable Service (in years)</th>
<th>Employer’s Contributions (as a % of Pensionable Salary)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 5</td>
<td>5</td>
</tr>
<tr>
<td>5 but less than 10</td>
<td>7 1/2</td>
</tr>
<tr>
<td>10 and over</td>
<td>10</td>
</tr>
</tbody>
</table>

For example, if you have been contributing for four (4) years then your Employer will pay 5% of your Pensionable Salary, if contributing for six (6) years then your Employer pays 7 1/2 % and if contributing for fifteen (15) years then your Employer will pay 10% of your Pensionable Salary.

11. Q. WHAT IS MEANT BY PENSIONABLE SERVICE?

A. Pensionable Service means the uninterrupted period during which you contribute to the Fund. However, for an Employee transferred from pensionable employment in the public service (Central Government), prior Pensionable Service will count in determining the Employer’s Contributions for the Member.

12. Q. WHAT RATE OF INTEREST WILL BE CREDITED TO MY EMPLOYER’S CONTRIBUTION ON MY BEHALF?

A. The same rate as creditable to your own Contributions. The Credited Interest rate is defined in Question 7. However, you are only entitled to the Employer’s contributions at retirement.
E. RETIREMENT DATES

13. Q. WHAT IS MY NORMAL RETIREMENT DATE?

A. Your Normal Retirement Date (NRD) is your 65th birthday whether you are a man or woman, but Members who, prior to joining the Fund were in pensionable employment covered by one of the Pensions Acts (for Central Government employees, employees of Parochial Boards, teachers, police etc.) may maintain the right to retirement dates as under the respective Pensions Act.

F. BENEFITS

14. Q. CAN I RETIRE ON PENSION BEFORE NORMAL RETIREMENT DATE?

A. Yes, but only in the following cases:

(a) If you have at least five (5) years' service, you may with your Employer's permission retire anytime within 10 years of your NRD.

(b) If you are permanently ill and unable to perform your duties, you may be retired, subject to medical certification acceptable to your Employer and the Trustees, at any date prior to attainment of your NRD. Your Ill-Health Retirement Pension would start at your Early Retirement Date.

15. Q. CAN I RETIRE AFTER MY NORMAL RETIREMENT DATE?

A. With the consent of your Employer, you may postpone your retirement beyond NRD to the first day of any month following your NRD, up to a maximum of 5 additional years. Your Basic Contributions and the Employer's Contributions will continue until you actually retire. Credited Interest will continue to be applied during the postponement period.

Superannuation Fund for Regional Health Authorities
16. Q. HOW IS MY PENSION CALCULATED?

A. This is a Scaled Money Purchase (otherwise called Defined Contribution) Plan. Your pension at Retirement will be the amount purchased from or otherwise secured by your Member's Account.

17. Q. WHAT IS MY MEMBER'S ACCOUNT?

A. Your Member's Account at any date is defined as the sum of the following components:
• your Basic Contributions, accumulated with Credited Interest;
• the Employer's Contributions, on your behalf, accumulated with Credited Interest;
• your Voluntary Contributions, if any, accumulated with Credited Interest;
• any amount transferred in to your account from another approved Pension, accumulated with Credited Interest;
• Bonuses, if any, accumulated with Credited Interest.

In each case Credited Interest (see Q7) is calculated up to the date a benefit is payable/ your Member's Account is computed.

18. Q. WHAT IS MEANT BY PURCHASING MY PENSION?

A. The Trustees will use the amount of money in your Member's Account to purchase a pension from an Insurance Company. The Insurance Company will then be responsible for paying your pension. The amount of your pension will depend on the amount in your Member's Account, your gender, your actual retirement age and annuity rates available from insurance companies at the time you retire, as well as the options you choose. For illustration purposes, the following are recent sample purchase prices.
<table>
<thead>
<tr>
<th>Sex</th>
<th>Monthly Pension, Guaranteed for 5 Years Certain and Lifetime Thereafter, From Each $1,000 in Member's Account</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>ACTUAL AGE AT RETIREMENT</td>
</tr>
<tr>
<td></td>
<td>55 Years</td>
</tr>
<tr>
<td>Female</td>
<td>$9.75 per mth.</td>
</tr>
<tr>
<td>Male</td>
<td>$10.11 per mth</td>
</tr>
</tbody>
</table>

19. **Q. WHAT IS MEANT BY OTHERWISE SECURING MY PENSION?**

A. If the Fund is sufficiently large, the Trustees could pay the pension directly from the Fund. This decision would involve actuarial advice since the Trustees have to be sure that in all circumstances regardless of how long the retiree lives, the pension payments will definitely be met according to the chosen option.

**Example: Normal/Early Retirement With Member's Account Totalling $2 Million comprising:**

- Accumulated Basic Contributions with Credited Interest $600,000
- Accumulated Voluntary Contributions with Credited Interest $600,000
- Accumulated Employer's Contributions with Credited Interest $800,000

Member's Account at Retirement Date $2,000,000

**Amount of Pension at Retirement**

<table>
<thead>
<tr>
<th></th>
<th>$ per month</th>
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</thead>
<tbody>
<tr>
<td>Female @ age 65 Years</td>
<td>$21,040</td>
</tr>
<tr>
<td>Male @ age 65 Years</td>
<td>$22,340</td>
</tr>
<tr>
<td>Female @ age 55 Years</td>
<td>$19,500</td>
</tr>
<tr>
<td>Male @ age 60 Years</td>
<td>$21,060</td>
</tr>
</tbody>
</table>

* Using the Annuity Purchase Prices at Question 18.
20. Q. **HOW WILL MY PENSION BE PAID?**

A. The normal form of pension is a monthly annuity guaranteed for five (5) years certain and lifetime thereafter. This means your pension will be paid in monthly installments commencing on your Retirement Date, and continuing for as long as you live after retirement. However, in the event of your death before 60 monthly payments have been made to you, payments will continue to your beneficiary until a total of 60 monthly payments have been made.

The Fund allows you to choose other variations of pension payment (see Q.22 & 23).

21. Q. **CAN I TAKE MY PENSION AS A LUMP SUM INSTEAD OF MONTHLY PAYMENTS?**

A. The pension is payable monthly. However, you may take up to one-quarter (1/4) of your pension for a lump sum (gratuity) and the balance will be paid monthly. The maximum lump sum currently permitted by law is the lesser of:

(i) 1/4 times your un-commuted pension times 12 1/2; and
(ii) J$120,000.

This will be superseded by any limit imposed by the Income Tax Act or applicable legislation.

If you take the lump sum your pension will be consequentially reduced.

In the example following Q 20, if the male member, retiring at age 65, opted to commute a portion of his pension, he would receive:

Lump sum $120,000; plus
reduced pension $20,999.60 per month, payable for life with 60 minimum guaranteed monthly payments. In other words, he would have commuted $1,340.40 per month of his pension and received in lieu a gratuity of $120,000.
22. Q. ARE OTHER PENSION PAYMENT OPTIONS AVAILABLE?
   A. Yes. Other pension payment options are available, e.g.
      - joint life and last survivor pension
      - 120 guaranteed monthly payments plus lifetime pension
      - monthly pension for lifetime, ceasing on death
      - gratuity and reduced pension payable for 60 guaranteed payments plus lifetime
      - gratuity and reduced pension payable for 120 guaranteed payments plus lifetime.
      - other actuarially equivalent pension, within the Income Tax limits.

23. Q. WHAT WILL HAPPEN IF I DIE WHILE EMPLOYED?
   A. If you die while actively employed, your entire Member’s Account will be paid to your beneficiary, subject to maximum lump sum limit. The balance, if any, will be paid in instalments over a period of years.

24. Q. WHAT HAPPENS IF I LEAVE BEFORE MY RETIREMENT?
   A. If you have completed at least 5 years of Pensionable Service (that is, you are vested) you may:
      Either
      (i) Elect to receive a lump sum equal to your own Contributions (Basic and Voluntary) accumulated with Credited Interest to your date of termination, in which case your Transferred Assets (amounts transferred in from another approved Superannuation Fund), if any, accumulated with Credited Interest to your date of termination will remain in the Fund and continue to earn Credited Interest to provide you with a Deferred Retirement Pension starting on your Early or Normal Retirement Date
      or (ii) Request that the balance in your Member’s Account remain on deposit in the Fund and continue to earn Credited Interest to provide you with a Deferred Retirement Pension starting on your Early or Normal Retirement Date; or
(iii) Have the balance in your Member's Account transferred to another approved Superannuation Fund that you are joining.

If you have not yet completed 5 years of Pensionable Service (that is, you are not vested) you may:

(i) Elect to receive a lump sum equal to your own Contributions (Basic and Voluntary) accumulated with Credited Interest to your date of termination, in which case your Transferred Assets, if any, accumulated with Credited Interest to your date of termination will remain in the Fund and continue to earn Credited Interest to provide you with a Deferred Retirement Pension starting on your Early or Normal Retirement Date,

or

(ii) Request that your own Contributions (Basic and Voluntary) and your Transferred Assets, if any, accumulated with Credited Interest to your date of termination will remain in the Fund and continue to earn Credited Interest to provide you with a Deferred Retirement Pension starting on your Early or Normal Retirement Date.

(iii) Request that your own Contributions (Basic and Voluntary) and your Transferred Assets, if any, accumulated with Credited Interest to the date of settlement be transferred to another approved Superannuation Fund that you are joining.

25. Q. WHEN WILL I BE VESTED?

A. You are vested:

(i) If you have completed a minimum of five (5) years of Pensionable Service. See Q.11 for definition of Pensionable Service.
26. Q. WHAT HAPPENS IF I DIE BEFORE MY NORMAL RETIREMENT DATE AFTER LEAVING WITH ENTITLEMENT TO A DEFERRED VESTED PENSION?

A. The amount left on deposit in your Member’s Account, depending on your election at your date of termination, and Credited Interest earned up to your date of death will be paid to your designated beneficiary as a lump sum or in instalments over a number of years.

27. Q. HOW WILL MY BENEFITS BE INCREASED TO ACCOUNT FOR MY VOLUNTARY CONTRIBUTIONS?

A. (i) If you retire, your Voluntary Contributions, if any, accumulated with Credited Interest, are a part of your Member’s Account that will be used to secure pensions on your behalf (see example following Q19).

(ii) If you die in service, your Voluntary Contributions, if any, accumulated with Credited Interest will be part of your Member’s Account which will be paid to your nominated beneficiary.

(iii) If you die while awaiting the start of your Deferred Vested Pension and, if you had not taken the return of your Voluntary Contributions on termination of your service, then your Voluntary Contributions accumulated with Credited Interest, will be part of the lump sum payable to your nominated beneficiary.

(iv) If your service is terminated otherwise than by death or retirement, then you may elect:

(a) to have your Voluntary Contributions, accumulated with Credited Interest, refunded to you; or

(b) to leave your Voluntary Contributions, if any, accumulated with Credited Interest, in the Fund to earn additional Credited Interest and the total at your Retirement used to purchase a pension on your behalf; or
(c) to have your Voluntary Contributions, if any, accumulated with Credited Interest, transferred to another approved Superannuation Fund that you are joining.

G. CONSTITUTION OF THE FUND

28. Q. HOW IS THE FUND CONSTITUTED?

A. The Fund is established by a Deed of Adherence dated 2002 July 19. The Deed provides for the appointment of at least seven (7) Trustees who shall be appointed by the Minister by instrument in writing. The Chairman of the Trustees and five (5) other trustees shall form a quorum. The quorum is the minimum number of Trustees required to make decisions.

The Trustees have responsibility for managing the Fund, including receiving the contributions, investing the assets, maintaining Members' Accounts, computing Members' benefits and paying benefits as they accrue.

In addition, there is a Retirement Committee consisting of the Trustees and other persons nominated by the Members of all the Participating Employers in such numbers as to ensure representation of staff at all Participating Employers. Trustees must meet at least quarterly and the Retirement Committee at least half-yearly.

29. Q. WHAT IS A PARTICIPATING EMPLOYER?

This is a multi-employer Fund with a number of Participating Employers. Participating Employer means a Government Agency or other Government Body which has signed the Deed of Adherence and thereby committed to abide by the terms of the Trust Deed and Rules.
H. ASSETS OF THE FUND

30. Q. WHO HAS RESPONSIBILITY FOR THE ASSETS?

A. The assets of the Fund comprise such investments as held by the Trustees in trust for providing the benefits. The Trustees may contract the investment of the Fund to an Administrator. The first Administrator is West Indies Trust Co. Ltd.

I. PRESERVATION OF ACCRUED PENSION RIGHTS

31. Q. DOES THE FUND ALLOW PRESERVATION OF MY ACCRUED RIGHTS ON MY CESSIONATION OF EMPLOYMENT BEFORE RETIREMENT AGE?

A. Yes, there is provision for your accrued rights to be preserved in the Fund or for the value to be paid over to another approved Fund that you are joining. The decision is yours.

J. TRANSFERRED ASSETS

32. Q. WHAT HAPPENS TO MY TRANSFERRED RIGHTS?

A. Assets transferred to the Trustees by the trustees of a prior pension fund representing your pension rights earned in that prior fund are added to your Member’s Account and continue to earn Credited Interest in the Fund.

K. SPECIAL TRANSITIONAL ARRANGEMENTS

33. Q. DO SPECIAL ARRANGEMENTS APPLY FOR STAFF IN THE EMPLOYMENT OF A PARTICIPATING EMPLOYER ON THE EFFECTIVE DATE?

A. Yes special conditions apply for any such staff (Central Government staff) who join the Fund when eligible.
L. WITHDRAWAL OF A PARTICIPATING EMPLOYER (PARTIAL WINDING-UP)

34. Q. WHAT HAPPENS IF A PARTICIPATING EMPLOYER DECIDES TO CEASE PARTICIPATION IN THE FUND?

A. The Participating Employer has to give the requisite notice of cessation to the Trustees (180 days). The Trustees have to allocate out of the Fund such sums as the Actuary shall advise to be applicable to the Active Members of the Fund in the employment of that Withdrawing Employer on the cessation date, and to provide for the accrued benefits of such Members. This process is called partial winding-up of the Fund.

M. WINDING-UP OF THE FUND

35. Q. HOW WILL THE FUND BE WOUND UP?

A. The Deed of Adherence specifies the circumstances in which the Fund will be wound-up. The process includes the securing of all pensions in payment on the winding-up date, and contingent pensions thereto and all accrued pensions for active Members and Deferred Vested Pensions on the winding-up date.

N. DISTRIBUTION OF SURPLUS ON PARTIAL/FULL WINDING-UP OF THE FUND

36. Q. WHAT HAPPENS TO THE SURPLUS ON THE PARTIAL OR FULL WINDING-UP OF THE FUND?

A. The surplus will be used to improve the accrued benefits of Members of the Withdrawing Employer on the partial winding-up date or of all Members, Pensioners and Deferred Pensioners on the full winding-up date. Generally, the distribution will be by increases in pensions in payment and/or deferred pensions, subject to limits imposed by the Income Tax Act. Any surplus remaining will be paid to the Withdrawing Employer or Participating Employers, as the case may be.
O. BENEFICIARY APPOINTMENT

37. Q. HOW FREQUENTLY MAY I CHANGE/CANCEL APPOINTMENT OF MY BENEFICIARY(IES) FOR BENEFITS ON MY DEATH?

A. You are required to designate your beneficiary/beneficiaries on enrollment in the Fund. At any subsequent date you may cancel, add or change your beneficiary/beneficiaries and the proportions of the death benefit payable to each. You simply fill out a Beneficiary Change Form, sign, witness and date it and the Trustees will retain this record until subsequently changed by you.

38. Q. CAN I CHOOSE MORE THAN ONE BENEFICIARY?

A. You can have any number of beneficiaries you choose. However, the total amount shared to all the beneficiaries must equal 100%.

39. Q. CAN I NAME A CHILD AS MY BENEFICIARY?

A. Minors (ie persons 18 years or younger) may be named as a beneficiary. However, you must name an adult Trustee.

P. MANAGEMENT & ADMINISTRATION

40 Q. WHO WILL ADMINISTER THE FUND

A. An Investment Manager/Pension Administrator was chosen by a transparent process. The Investment Manager/Pension Administrator will be responsible for managing all the administrative details of the Fund in accordance with the direction and instructions of the Trustees.

Q. TRUSTEES

41. P. WHO WILL SIT ON THE BOARD OF TRUSTEES

A. The current Board of Trustees is comprised of 10 members, with 1 representative from the Ministry of Finance, 1 from the Jamaica Confederation of Trade Unions and one representative from each of the 8 Regional Health.

There shall at all times be at least 7 Trustees.
At the date of the Booklet the Trustees of the Superannuation Fund for Regional Health are:

<table>
<thead>
<tr>
<th>NAME</th>
<th>BUSINESS ADDRESS</th>
<th>REGION</th>
</tr>
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<tbody>
<tr>
<td>Sponsor Trustees</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dianne McIntosh</td>
<td>c/o Ministry of Finance</td>
<td></td>
</tr>
<tr>
<td>Samuel Stewart</td>
<td>c/o Civic Service Association of Jamaica</td>
<td></td>
</tr>
<tr>
<td>Maureen Golding</td>
<td>c/o South East Regional Health Authorities</td>
<td>South East</td>
</tr>
<tr>
<td>Daime Thomas</td>
<td>c/o North East Regional Health Authorities</td>
<td>North East</td>
</tr>
<tr>
<td>Beryl Rochester</td>
<td>c/o Southern Regional Health Authorities</td>
<td>Southern</td>
</tr>
<tr>
<td>Member Trustees</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Nadene Williams</td>
<td>c/o Southern Regional Health Authorities</td>
<td>Southern</td>
</tr>
<tr>
<td>Patricia Pennicott</td>
<td>c/o Western Regional Health Authorities</td>
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<tr>
<td>Albert Lou Garel</td>
<td>c/o North East Regional Health Authorities</td>
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<tr>
<td>Lorraine Wright</td>
<td>c/o South East Regional Health Authorities</td>
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</tr>
<tr>
<td>Rose Marie James</td>
<td>c/o Western Regional Health Authorities</td>
<td>Western</td>
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