The amount of death benefit payable in respect of a deceased contributor is 50% of the annual amount of an earnings-related pension based on the pensionable earnings record of the contributor with the primary contribution period ending at the date of death or at age 65, whichever is the earlier, subject to a limitation with respect to the maximum amount payable (which was disregarded for purposes of the estimates).

The total amounts of death benefit payable in 1968, 1970, 1975 and quinquennial years thereafter were determined by multiplication of the estimated numbers of deaths by the general benefit factors developed as described in section 2 above, summation of the results and division of the totals by two. The total amounts payable in each year 1969 and 1971 to 1974 were determined by interpolation between the corresponding totals for the years 1968, 1970 and 1975. Finally, the male totals for the years 1968 to 1975 were adjusted to take account of the expected "lower-than-average" participation experience among self-employed farmers in the manner described in Appendix 2.

4. *Development of widows' benefits*

(a) *General*

The estimates for widows' benefits, developed as described in this section and as shown in the main body of the report, are in respect of benefits payable to widows in excess of the full amount of any disability or age retirement benefits that may also be payable. In practice, no adjustment was made in the calculations to take account of reductions in widows' benefits arising from the payment of both widows' and disability pensions since any resulting overstatement of benefits would be very small.

For the earnings-related part of widows' benefits, the general method of development was to construct for each year covered by the estimates certain populations of widows, as described hereinafter, and to apply average benefit factors to those populations. For the flat-amount part of widows' benefits, the general method was to construct populations of widow beneficiaries aged less than 65 and to apply benefit factors to those populations. The details are given in the following subsections.

(b) *Earnings-related benefits*

(i) *Populations of widows*

The development of the required populations is outlined below in the form of a series of steps.

Step 1—Numbers of females becoming widows in 1968, 1970, 1975, 1980 and decennial years thereafter by reason of the death of husbands who were not aged 68 or over at the effective date of the Plan were determined for each quinary age group of males. This was accomplished by multiplication of the following three factors:

    A. number of male deaths—determined as described in section 3 above;

    B. proportion married (for males)—derived from 1961 Census data and adjusted to take account of expected improvement in female mortality;

    C. the constant 0.9—an adjustment to take account of the fact that married males are subject to lighter mortality than single males and widowers.

Step 2—The groups of "new widows" were rearranged according to female age at widowhood. The rearrangement was based on an age distribution of wives by age of husband derived from 1961 Census data.

Step 3—The groups developed in Step 2 were projected to produce numbers of surviving widows in each calendar year ending in 0 and 5 after the year of