

pension, whichever is the earlier, except that, in the latter case, the calculated pension will be adjusted in accordance with changes in the Pension Index from the year in which the age retirement pension became payable to the contributor to the year of his death. In general, the amount of the contributor's earnings-related pension will be calculated in the manner described for age retirement pensions in subsection 5 above except that the primary contribution period ends at the date of death or at age 65, whichever is the earlier, and that, both during and after the ten-year transitional period from the effective date of the Plan, the number of years to be taken into account in determining the "average earnings ratio" is,

- A. if the number of years in the primary contribution period is less than ten, the number of years in the primary contribution period, or
- B. if the number of years in the primary contribution period is ten or more, the greater of ten or 90% of the number of years in the primary contribution period.

(iii) *Widows aged less than 45 at widowhood, without dependent children and not disabled*

A widow aged 35 or less at the death of her "contributor" husband, without dependent children and not disabled, is not entitled to a widow's pension.

A widow aged more than 35 but less than 45 at the death of her "contributor" husband, without dependent children and not disabled, is entitled to an amount of pension, calculated as described in (ii) above, reduced by 1/120th of such amount for each month that her age, at the date of death of the contributor, is less than 45.

(iv) *Widows aged less than 45 at widowhood, with dependent children*

A widow aged less than 45 at the death of her "contributor" husband, with dependent children, is entitled to a widow's pension calculated as described in (ii) above.

If a widow in receipt of a widow's pension is aged less than 45 and not disabled at the time her last dependent child ceases to be a dependent child, the amount of her pension is discontinued or reduced in the manner described in (iii) above in accordance with her age at the time her last dependent child ceases to be a dependent child except that, for the purpose of determining such age, a non-disabled child attending school after age 18 is deemed not to be a dependent child.

(v) *Disabled widows*

A widow aged less than 65 is entitled to a disabled widow's pension if she either is disabled at the date of death of the contributor or becomes disabled at a later date.

The disabled widow's pension is payable from the month following the month in which the contributor died or from the month following the month in which the widow is disabled, whichever is the later. The initial amount of pension is calculated as described in (ii) above, except that, in the case where the widow becomes disabled subsequent to the death of the contributor, the pension so calculated is adjusted in accordance with changes in the Pension Index from the year in which the contributor died to the year in which disability occurred. The calculated initial amount of pension is subject to the limitation on the maximum initial amount payable in respect of dual pensions, as explained in (a) above.