

were compared and the greater of the two was used in the development of the adjusted combined benefit factors.

Step 3—Average benefit factors for application to populations of widows were produced by subtraction of the factors B from the adjusted combined benefit factors and by adjustment in accordance with assumed changes in the Pension Index from the later of the year of widowhood or the year in which an age retirement pension commences to the year for which the calculation is made.

(iii) *Computation of benefits*

Total widows' earnings-related benefits were computed for the years 1968, 1970, 1975 and quinquennial years thereafter by multiplication of the developed populations by the applicable average benefit factors. Corresponding benefits for the years 1969 and 1971 to 1974 were determined by interpolation between the totals for the years 1968, 1970 and 1975. Finally, the totals for the years 1968 to 1975 were adjusted to take account of expected "lower-than-average" participation among self-employed farmers in the manner described in Appendix 2.

(c) *Flat-amount benefits*

(i) *Populations of widow beneficiaries aged less than 65*

The required populations were obtained by application of estimated proportions of widows entitled to widows' benefits to the populations of widows obtained in Step 4 of subdivision (b)(i) above. The proportions used were determined for each calendar year of widowhood and each age group of new widows on the basis of rough estimates of proportions of husbands who will make contributions under the Plan. They are shown in the following schedule.

PROPORTIONS OF WIDOWS ENTITLED TO BENEFITS

Year of Widowhood	Widow's Age at Widowhood			
	Under 50	50-54	55-59	60-64
	%	%	%	%
1968.....	90	85	80	75
1970.....	95	90	85	80
1975.....	95	95	90	85
1980.....	95	95	95	90
1985 and after.....	95	95	95	95

(ii) *Benefit factors*

The flat-amount part of a widow's pension is totally dependent on the year of payment. For any year of calculation, the benefit factor used was equal to \$300 increased in accordance with assumed changes in the Pension Index from 1967 to the year for which the calculation is made.

(iii) *Computation of benefits*

Total widows' flat-amount benefits were computed for the years 1968, 1970, 1975 and quinquennial years thereafter by multiplication of the developed populations by the applicable benefit factors. Corresponding benefits for the years 1969 and 1971 to 1974 were determined by interpolation between the totals for 1968, 1970 and 1975. Finally, the totals for the years 1968 to 1975 were adjusted to take account of the expected "lower-than-average" participation among self-employed farmers in the manner described in Appendix 2.