

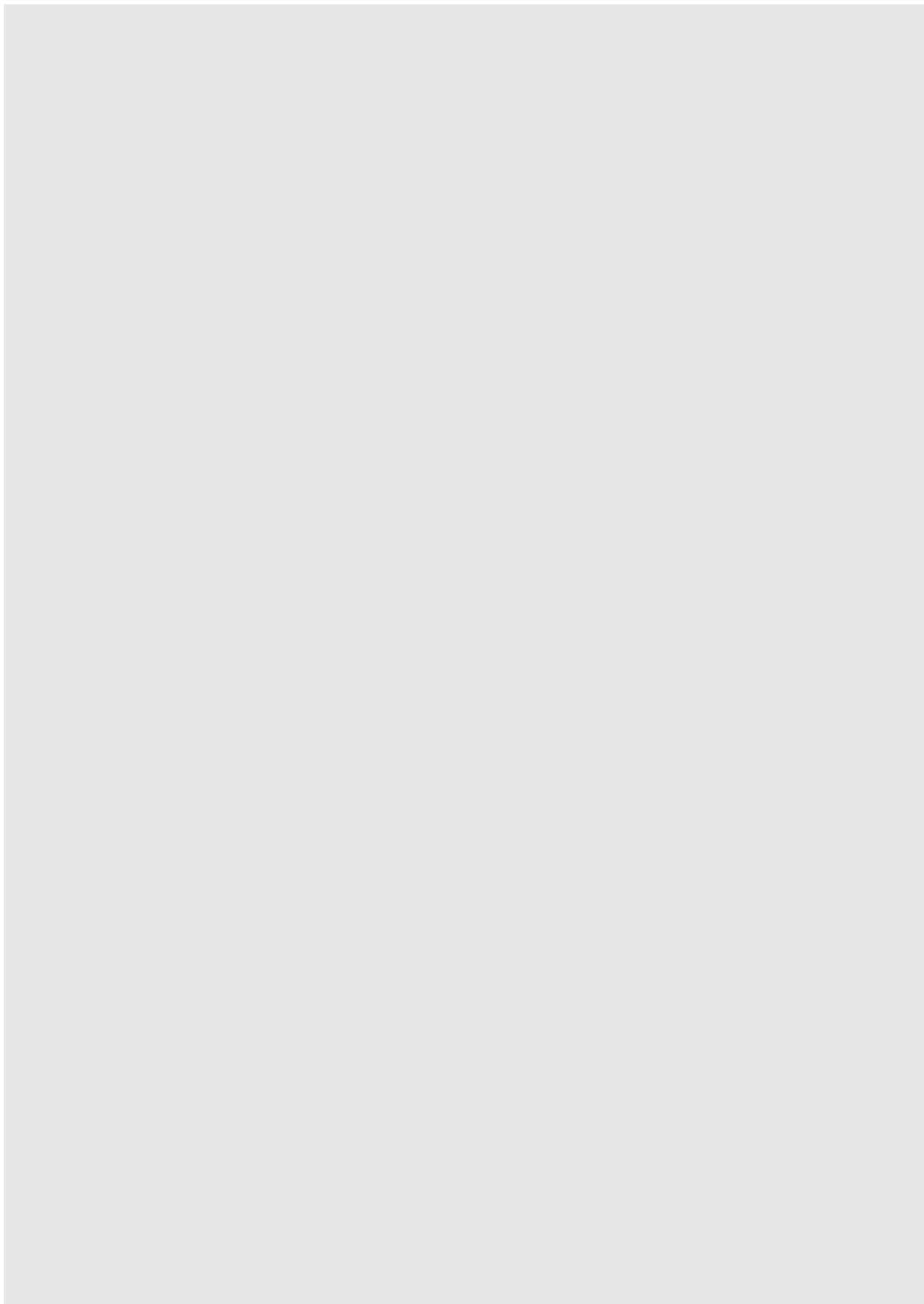
Law No. (1) for 2014

Social Security Law

Index of Issue No. (5267) *** issued on January 29, 2014**

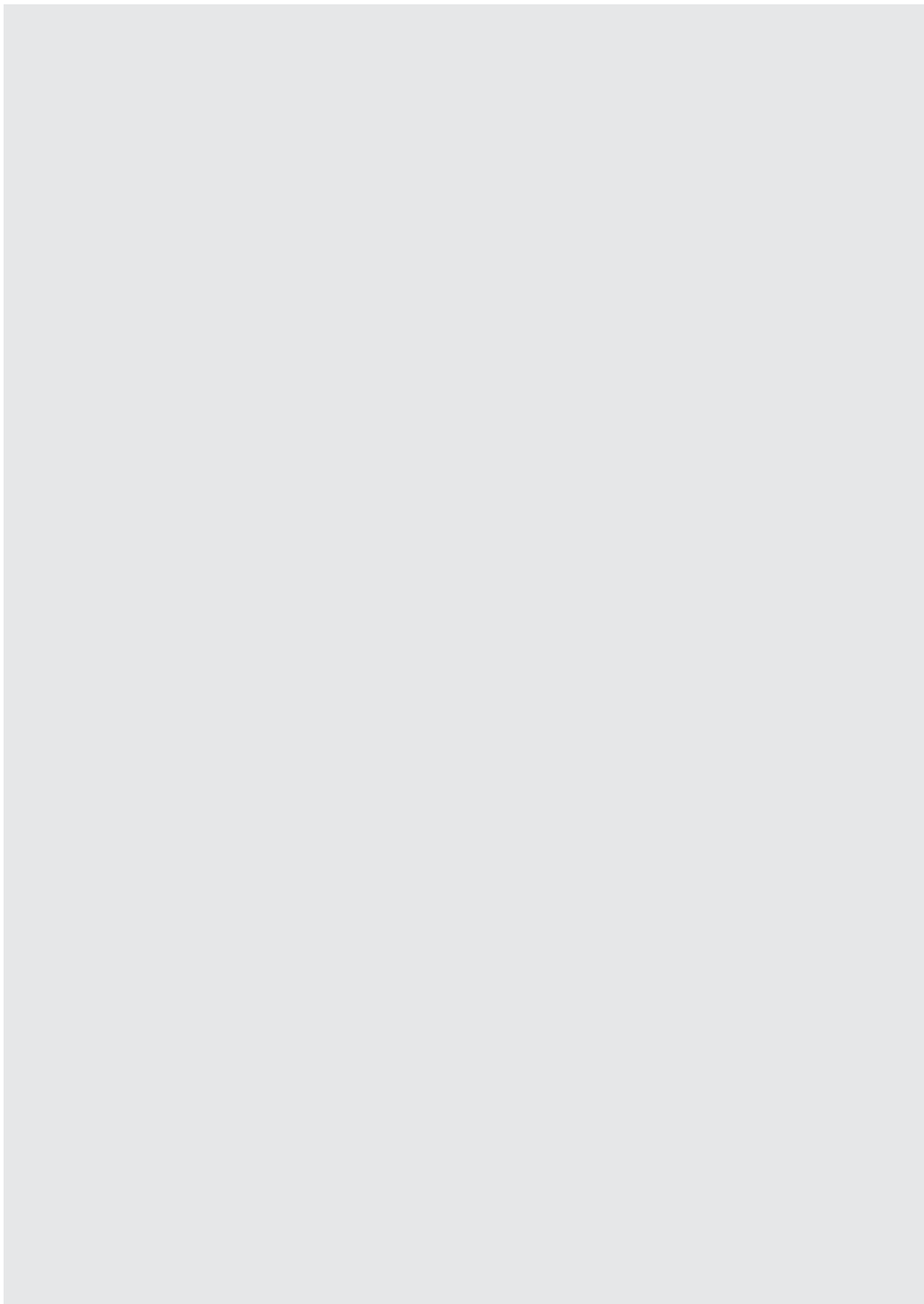
Announcement

Issued pursuant to Article (94) of the Constitution



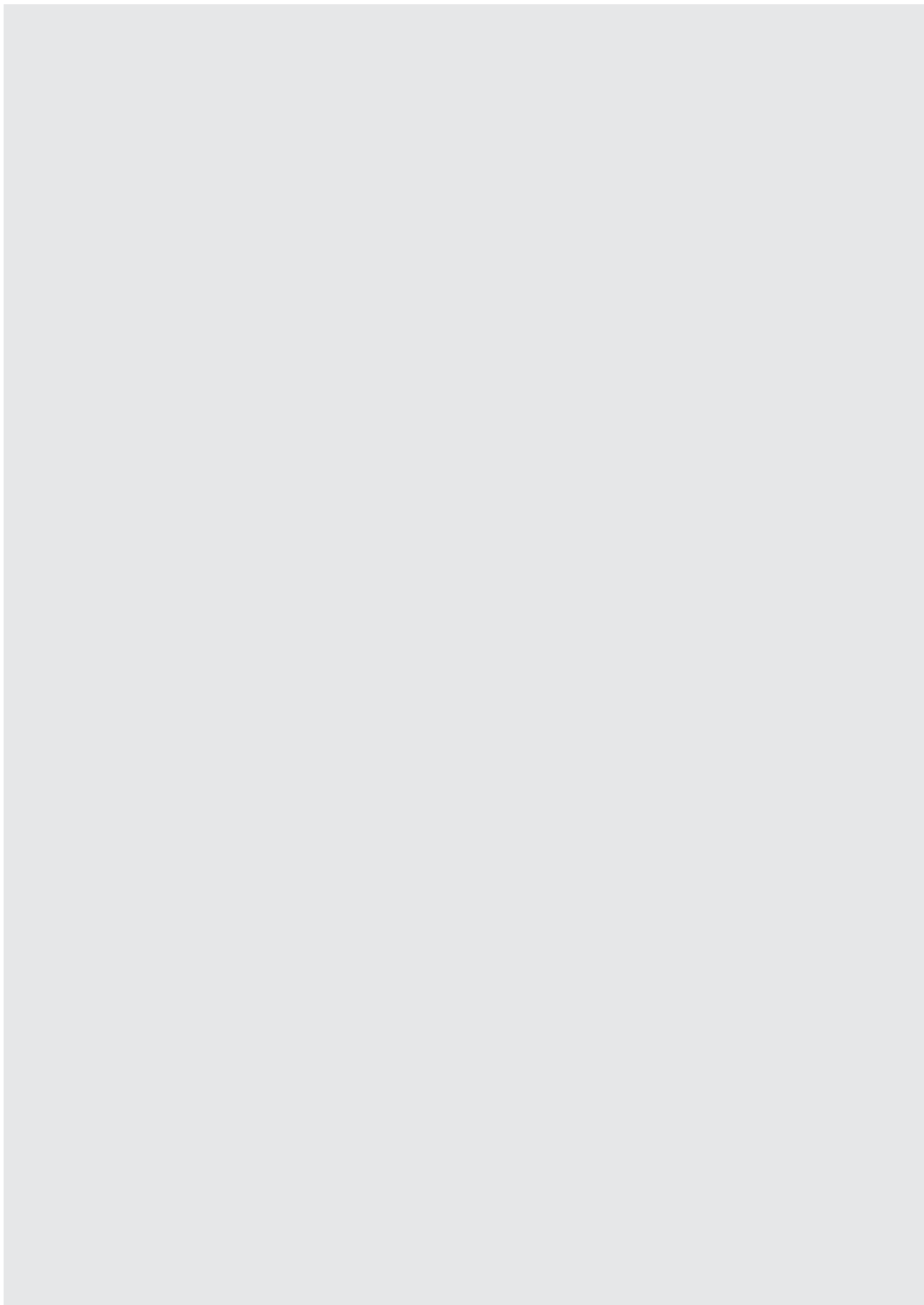


His Majesty King Abdullah II Bin Al Hussein





His Royal Highness Crown Prince Hussein Bin Abdullah II



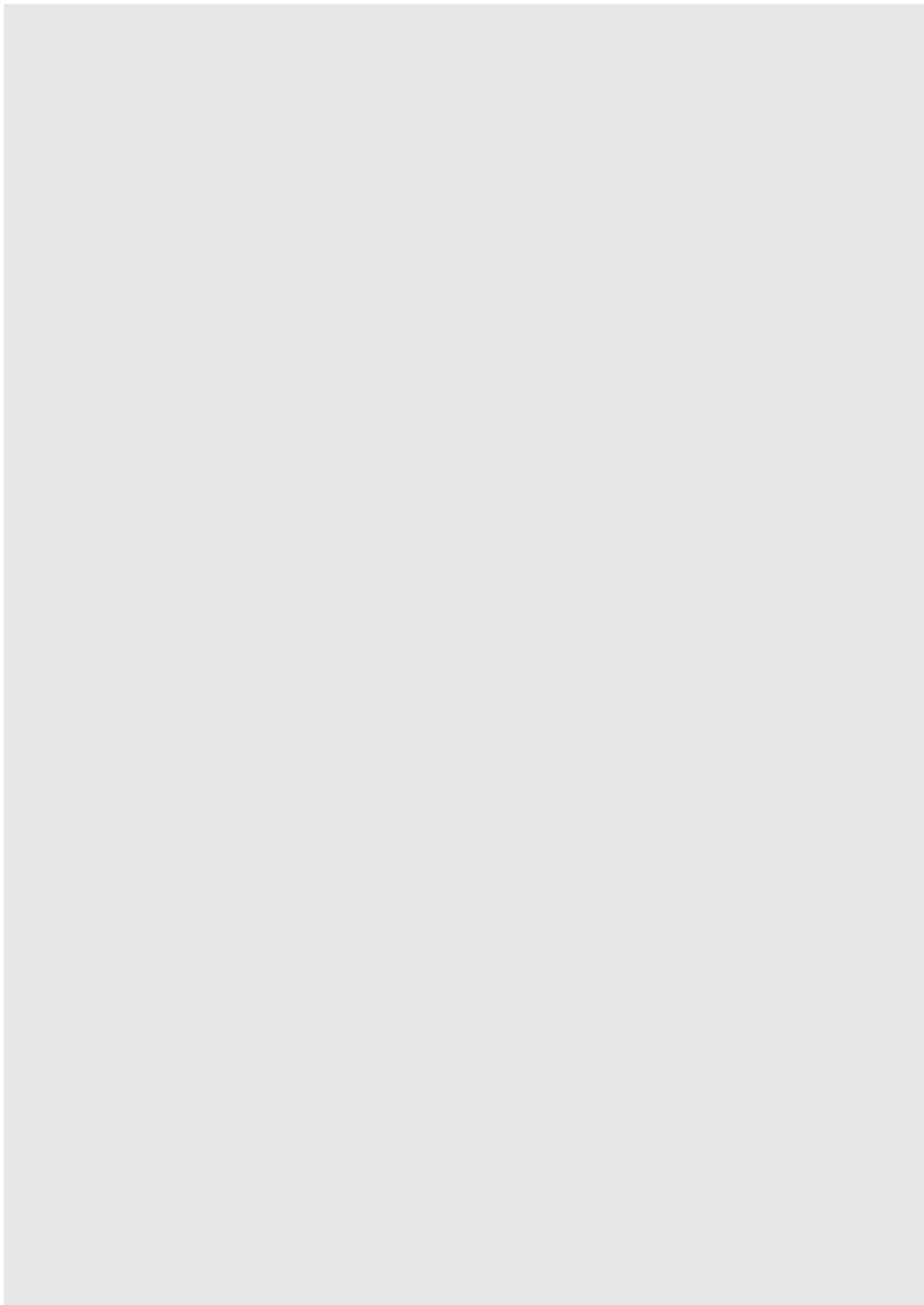
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We, Abdullah II Bin Al-Hussein, King of the Hashemite Kingdom of Jordan, pursuant to Article (31) of the Constitution and upon the approval of both houses of the Parliament; hereby ratify the following Law and order the same to be promulgated and added to the laws of the State:

Law No. (1) for 2014

**Social
Security
Law**



Chapter One

Definitions & Scope of Application

Article (1):

This Law shall be cited as the (Social Security Law for 2014).

Article (2):

A- The following words and expressions, wherever used in this Law, shall have the meanings assigned thereto hereunder; unless otherwise indicated by reference:

The Chairperson	: The Minister of Labor.
The Corporation	: The Social Security Corporation.
The Board	: The Board of Directors of the Corporation.
The Director General	: The Director General of the Corporation.
The Council of Insurances	: The Council of Social Security Insurances established pursuant to the provisions of this Law.
The Investment Council	: The Council of Social Security Investment Funds established pursuant to the provisions of this Law.
Chairperson of the Investment Council	: The Chairperson of the Council of Social Security Investment Funds.
The Investment Fund	: The Social Security Investment Fund established pursuant to the provisions of this Law.
The Chairperson of the Investment Fund	: The Chairperson of the Investment Fund appointed in accordance with Paragraph (C) of Article (14) of this Law.
Insurance	: Any of the insurances covered by the provisions of this Law
The Employer	: Any natural or juridical person employing one or more workers subject to the provisions of this Law.
The Insured	: Any natural person, whether male or female, to whom the provisions of this Law apply.

Work Injury	: Being inflicted with one of the occupational diseases listed in Table No.(1) appended hereto, or any other diseases the Board decides to add to the said table, upon recommendation of the Designated Medical Authority, or the injury caused by, or resulting from, an accident while the insured performs his/her job; including every accident that may occur during his/her way to or from work, provided that the route taken to work is the usual or an acceptable route to or from work .
Total Permanent Work Related Disability	: Any disability resulting from a work related injury and causing at least 75% permanent loss of the worker's physical ability to work.
Partial Permanent Work Related Disability	: Any disability resulting from a work related injury and causing less than 75% permanent loss of the worker's physical ability to work.
Total Permanent Non work related Disability	: Any disability that is not caused by a work related injury, cannot be recovered from and prevents the insured permanently and totally from practicing any profession or job.
Partial Permanent Non work related Disability	: Any disability that is not caused by a work related injury, cannot be recovered from and prevents the insured from practicing his/her original profession or job, but does not prevent him/her from performing any other profession or job.
Implementing Regulations	: The regulations issued by the Board in accordance with the bylaws issued pursuant to the provisions of this Law.
The Designated Medical Authority	: The primary or appeals medical committee(s) formed by the Board in accordance with the provisions of this Law.
Pension Salary	: Early retirement pension, old-age pension, mandatory old-age pension, natural death pension, or death due to work injury pension.

Disability Pension	: The salary allocated to the insured due to his/her permanent disability, whether it is a result of a work related injury or a non-work related injury in accordance with the provisions of this Law.
Wage	: The cash or in-kind remunerations received by the insured in return for his/her work in accordance with the principles and conditions stipulated in the Bylaws issued pursuant to the provisions of this Law.
Entitled Beneficiaries	: The eligible dependent family members of the insured, the retirement pensioner or the disability pensioner as specified in Article (79) hereof.
Dependents	: The family members of the retirement pensioner whom he/she supports; as specified in accordance with the provisions of Paragraph (C) of Article (62) hereof.
Unemployment	: The case in which there is no appropriate job opportunity for the insured despite his/her ability, desire and search for work.
Unemployed	: Any insured to whom the case of unemployment applies.
Maternity Leave	: A period of time off given to the insured female due to childbirth.
Hazardous Occupations	: Occupations which damage the health or life of the insured due to exposure to hazardous elements or conditions in the work environment despite implementing occupational health and safety requirements and standards. Said professions shall be specified bylaws to be issued for this purpose.

B- For the purposes of this Law the word “Firm” shall mean any ministry, government department, official and public body or institution, any company; corporation or association or any natural or juridical person employing one or more laborers subject to the provisions of this Law, or any self-employed individual, or any other body specified by the bylaws issued pursuant to this Law.

Article (3):

- A-** This Law shall include the following insurances:
- 1- Work injury insurance
 - 2- Old-age, Disability and Death insurances
 - 3- Maternity insurance
 - 4- Unemployment insurance
 - 5- Health insurance
- B-** The insurances set forth in sub-paragraphs (1, 2, 3 and 4) of Paragraph (A) of this Article shall apply to persons subject to this Law upon entry of the same into force.
- C-** The insurance set forth in sub-paragraph (5) of Paragraph (A) of this Article shall apply to persons covered by this Law by a resolution issued by the Council of Ministers upon recommendation of the Board. Said resolution shall specify the following:
1. The application commencement date
 2. The covered categories
 3. The commencement date of the first phase as well as the commencement date of each subsequent phase.
 4. The geographic locations where insurances shall be applied in each phase.
 5. Categories of employers and laborers obligated to sign up for insurance in each phase.
- D-** The Council of Ministers may, upon recommendation of the Board, exempt firms from interest, fines and any additional payments imposed pursuant to the provisions of this Law; for a maximum period of six months as of the commencement date of the application of the health insurance.
- E-** 1. The Council of Ministers may, upon recommendation of the Board, apply health insurance on both the contributors and the beneficiaries who shall benefit from it, whether they are solely covered by the Corporation or by an agreement established with related competent institutions or authorities, and for this purpose the Corporation shall establish a dedicated fund for health insurance.

2. For the purposes of applying the provisions of sub-paragraph No (1) of this Paragraph, a special bylaw is issued to specify the beneficiary categories of this insurance as well as its provisions and other conditions and the deduction rates for both the firms and the insured, and shall determine the management of the fund as well as its investments and the resultant insurance benefits to the application of this Law.

Article (4):

A- The following categories, who are not under sixteen years of age, are subject to the provisions of this Law without any discrimination as to nationality, and regardless of the duration or form of contract, the nature and amount of wage, and whether the work is performed mainly inside or outside the Kingdom, provided that the wages based on which contributions are calculated be no less than the minimum wage specified by the valid in force Labor Law, without prejudice to the provisions of international agreements regulating the rules of dual insurance coverage:

1. All laborers subject to the valid in force provisions of the labor law.
2. Workers who are not subject to the retirement pension under the provisions of civil or military retirement laws.
3. Jordanian persons employed by regional and international missions, foreign and Arab political or military missions operating inside the Kingdom and attachés and their affiliated educational and cultural centers.
4. Self-employed individuals, employers and general partners working in their own firms, subject to a resolution to be issued by the Council of Ministers upon recommendation by the Board covering said categories by the provisions of this Law not later than January 1, 2015; provided that the bylaws issued pursuant to this Law determine their coverage-related provisions, including working hours, leaves, break hours, inspection and wages subject to the provisions of this Law.

B- The following categories shall not be subject to the provisions of this Law:

1. Individuals paying their retirement contributions pursuant to the civil or military retirement laws.
2. Non-Jordanians employed by regional and international missions, foreign and Arab political or military missions operating inside the Kingdom and attachés and their affiliated educational and cultural centers.
3. Laborers whose employment relationship with their employers is irregular. An employment relationship shall be deemed irregular in the following cases:
 - A) A day laborer working sixteen days or more in any given month.
 - B) An hour, piece, shipment laborer or the like who works sixteen days or more in any given month; regardless of the number of working hours, pieces or shipments per day.
 - C) A laborer who is paid on a monthly basis; regardless of the number of working days per month, with the exception of the first month of work to which the principle of sixteen or more working days per month shall apply.

C- Subject to the provisions of Article (3) hereof, insurances may be applied to domestic workers and the like, by virtue of a resolution of the Council of Ministers upon recommendation by the Board, and all the issues pertaining to their insurance coverage shall be regulated by virtue of the regulations issued pursuant to this Law.

Article (5):

A- Work injury provisions set forth herein shall apply to apprentices under sixteen years of age in accordance with the regulations issued pursuant to this Law without any liability on the part of firms to pay contributions for the same.

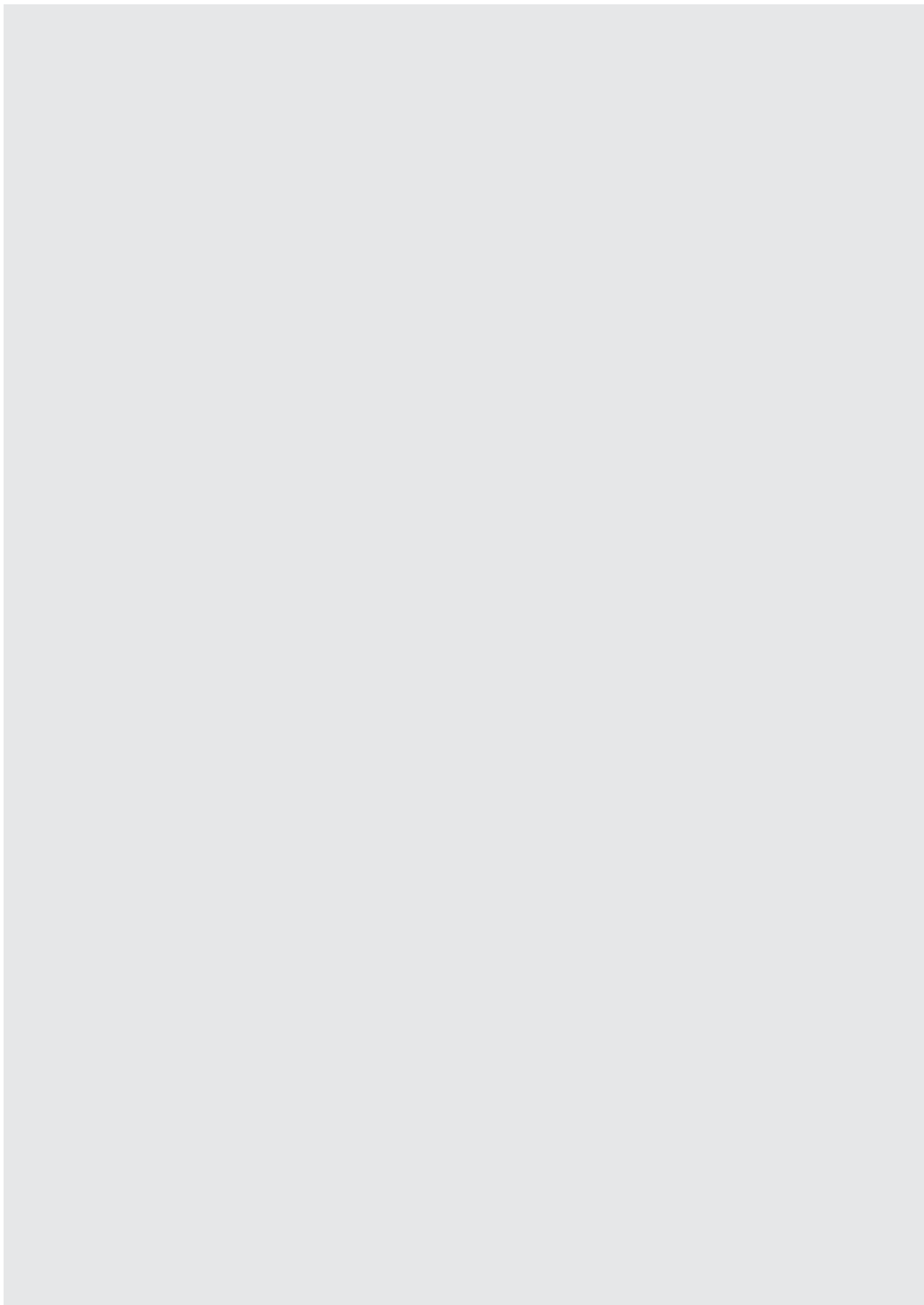
- B-** In the event an apprentice sustains total permanent disability or dies as a result of a work injury, said apprentice shall be entitled to a monthly pension equivalent to the minimum stipulated disability or retirement pension.
- C-** In the event an apprentice sustains a partial permanent work-related disability, said apprentice shall be entitled to a compensation equivalent to his/her disability percentage to the pension referred to in Paragraph (B) of this Article for thirty-six months.
- D-** The definition of “the Insured” set forth in Article (2) of this Law shall apply to apprentices who have completed sixteen years of age.

Article (6):

- A-** Subject as otherwise provided in the provisions of Paragraph (C) of this Article, signing up for the Corporation’s insurance is mandatory for all categories mentioned in Paragraph (A) of Article (4) hereof.
- B-** The insured shall not be liable to any insurance expenses except that which are specified herein or stipulated in the bylaws issued by the virtue of this Law.
- C-** If the legal possessor(s) of the firm is subject to the provisions of a mandatory retirement insurance scheme under the provisions of the valid in force legislations, his/her insurance with the Corporation shall be voluntary in accordance with the provisions of Article No (7) hereof.

Article (7):

- A.** Each of the following categories may sign up for voluntary old age, disability and death insurances for the purposes of receiving early retirement, old-age, mandatory old-age, total permanent non-work related disability, partial permanent non-work related disability or natural death pensions:
1. Jordanian natural persons residing in the Kingdom or aboard; provided that they have not completed the age of (sixty) for males or the age of (fifty five) for females upon their first contribution to this insurance.
 2. A Jordanian insured who does not fall within the scope of this Law.
 3. Jordanian legal possessors of firms who are subject to the provisions of any mandatory retirement insurance scheme under applicable legislations.
- B.** An insured who signs up voluntarily pursuant to this Article shall pay in full the contributions payable by the firm and the insured for Old age, Disability and Death insurances, as well as contributions for the first fifteen days of the month following eligibility for pension and in case of late payment, the insured shall pay a (1%) monthly default interest for each and every late contribution.
- C.** Voluntary contribution periods shall be deemed actual contribution periods for the purpose of eligibility to receive the retirement or disability pensions referred to in Paragraph (A) of this Article.
- D.** The bylaws issued pursuant to the provisions of this Law shall specify voluntary contribution mechanisms, as well as the wage subject to deduction and cases in which voluntary contribution may be discontinued.



Chapter Two

Administrative Organization of the Corporation

Article (8):

- A- Under the provisions of this Law, a corporation called the “Social Security Corporation” shall be established as a financially and administratively independent juridical person and may, as such, execute and carry out all legal activities and conclude contracts, including the right to litigate, and the right to acquire and invest movable and immovable assets, as well as the right to accept grants, subsidies, donations, wills and loans and to initiate legal proceedings and assign for this purpose the Civil Attorney General or any other attorney to act on its behalf for this purpose
- B- The headquarter of the Corporation shall be in Amman and it may establish branches and open offices inside and outside the Kingdom.
- C- For the purposes of investing the Corporation’s funds, an administratively independent fund called the “Social Security Investment Fund” shall be established. The management and work mechanisms of said fund, as well as allocated funds and methods of managing and investing the same shall be stipulated in special bylaws issued for this purpose.

Article (9):

- A. The Corporation shall have a Board of Directors presided over by the Chairperson, and comprising the following members:
 - 1. The Director General; as Deputy Chairperson
 - 2. The Chairperson of the Investment Fund.
 - 3. The Deputy Governor of the Central Bank for Investment Affairs.
 - 4. A representative of the Armed Forces and security apparatuses; nominated by the Council of Ministers.
 - 5. Two representatives of trade unions; nominated by heads of trade unions; provided that one representative is an employer and the other is a professional.
 - 6. Four representatives of laborers; nominated by the General Federation of Labor Associations.

7. Four representatives of employers; two of which selected by Jordan Chamber of Industry while the other two by Jordan Chamber of Commerce.
- B. The members provided for in sub-paragraphs (4 – 7) of Paragraph (A) of this Article shall be experienced, competent and specialized individuals.
- C. The term of membership for the members provided for in sub-paragraphs (4 – 7) of Paragraph (A) of this Article shall be three years renewable for one further term only. The same member may only be reinstated after the lapse of three years as of the end of their membership. Membership shall be legally terminated by decision of the Board in any of the following cases:
1. Failing to attend three consecutive ordinary meetings.
 2. Losing the capacity, as an employee or employer, for which he/she was appointed on the Board.
 3. If convicted of an offence undermining public morality or involving moral turpitude, any offence of theft, fraud or breach of trust or any crime whatsoever; even if rehabilitated or covered by general amnesty.
 4. If proved insolvent or declared bankrupt.

Article (10):

- A. The Board shall convene upon call by its Chairperson not less than once every month and may hold extraordinary meetings if deemed necessary by the Chairperson or upon the request of at least four members; stating the reasons for calling for such meeting and the matters to be discussed therein.
- B. A Board meeting shall be deemed valid if attended by at least two thirds of its members including the Chairperson or the Deputy Chairperson in the absence of the former. Resolutions shall be passed by not less than the majority of attending votes and in the event of equal vote, the chairperson of the relevant meeting shall have a casting vote.
- C. The Board may invite one or more specialized experts to attend a meeting for the purposes of seeking his/her advice.

- D. A monthly allowance for the Chairperson and Board members shall be set by resolution of Council of Ministers upon recommendation by the Chairperson. Said allowance shall not exceed (500) Dinars and shall be conditional upon attending meetings.

Article (11):

The Board shall oversee the Corporation's affairs and work and shall, for this purpose, be vested with all necessary powers and functions, including:

- A. Approving the general insurance policy of the Corporation.
- B. Approving the general investment policies of the Corporation aimed at maximizing the market value of its assets, setting investment objectives and developing investment standards, mechanisms and determinants.
- C. Monitoring the investment process for the purposes of maximizing the portfolio, hedging, following up and achieving the objectives of the investment policy.
- D. Approving the general plan for investing the Corporation's funds.
- E. Approving the Corporation's organizational structure, personnel chart and job descriptions.
- F. Appointing insurance and actuarial experts for the purpose of examining and preparing the financial position statement of the Corporation.
- G. Approving the annual budget of the Corporation and specifying the different types of expenditures and their respective provisions.
- H. Approving the annual report and final financial statements of the Corporation.
- I. Appointing an external certified accountant to audit the Corporation's accounts.
- J. Submitting quarterly reports to the Council of Ministers covering the following:
 - 1. Financial statements and accounts.
 - 2. Key results relating to investment performance.

3. Portfolio managers' compliance with target values provided for in the general investment plan.
 4. Description of the investment policy for the next phase.
 5. The external auditor's report on the Corporation's financial position.
 6. The quarterly reports of the Control Committee and Investment Council.
 7. Investment policies and standards and procedures.
 8. An analysis and reconciliation of assets and liabilities.
 9. A letter from the Board confirming that all investments in the previous period have been in line with the investment policy and standards and procedures in accordance with the law, regulations, resolutions and instructions, and identifying any discrepancy upon reporting of the same.
- K.** Issuing the Corporation's internal implementing and regulatory instructions, as well as financial, administrative, technical and investment regulations to ensure the achievement of the Corporation's objectives.
- L.** Proposing draft laws and bylaws relating to the Corporation.
- M.** Delegating an authorized signatory for financial, judicial and administrative matters.
- N.** Setting up standing and interim committees and determining the functions, authorities and remunerations thereof.
- O.** Approving good governance principles and standards in the Corporation, including potential conflict of interest prevention policies and procedures to end such conflicts.
- P.** Approving the Corporation's investment and assets manual and updating the same whenever necessary.
- Q.** Any other authorities assigned thereto under this Law and the regulations issued pursuant thereto.

Article (12):

The Director General shall be appointed and remuneration thereof determined by resolution of the Council of Ministers, upon recommendation of the Chairperson, and he/she shall have the following functions and powers:

- A. Implementing the policy approved by the Board and carrying out its resolutions.
- B. Preparing the Corporation's draft annual budget and final financial statements and presenting the same to the Board for approval.
- C. Preparing reports on the Corporation's activities relating to its financial position, and submitting the same to the Board, and following up on the Corporation's activities.
- D. Overseeing the Corporation's employees and staff and managing all its apparatuses.
- E. The authorities assigned to him/her under bylaws and the Implementing Regulations issued pursuant to this Law.
- F. Any other functions and authorities delegated to him/her by the Board; provided that said delegation is made specific and in writing.
- G. Issuing the necessary implementing instructions to implement the provisions of this Law and bylaws and Implementing Regulations issued pursuant thereto.

Article (13):

- A. A council called the "Council of Insurances" shall be set up in the Corporation. Said council shall be presided over by the Director General and shall comprise the following members:
 - 1. The Secretary General of the Ministry of Health.
 - 2. Two members selected by the Board from among its members; one of which shall be from the laborers' representatives and the other from the employers' representatives.
 - 3. Three external experienced specialists appointed by the Council of Ministers upon recommendation by the Board.

B. The Council of Insurances shall undertake the following functions and authorities:

1. Proposing the general insurance policy and submitting the same to the Board for approval.
2. Overseeing the implementation of the Corporation's insurance policy and developing the required plans and programs to implement and follow-up on said policy.
3. Making a recommendation to the Board concerning the approval of the insurance aspect of the Corporation's annual budget while stating the different expenditures and their respective provisions.
4. Submitting periodic reports to the Board on insurance activities and job performance.
5. Reviewing the part on insurance activities in the annual report and the relevant final financial statements, and making a recommendation to the Board to approve the same.
6. Designating committees needed for insurance work in accordance with the Implementing Regulations.
7. Drafting the Implementing Regulations of the insurance aspect to ensure the achievement of the Corporation's objectives, and submitting the same to the Board.
8. Any other authorities delegated or assigned thereto by the Board pursuant to bylaws and of Implementing Regulations issued in accordance with the provisions of this Law.

C. The Council of Insurances shall select a Vice President from one of its members to act for its President in the absence thereof.

D. The affairs of the Council of Insurances, including its management, meetings arrangements, decisions, President's authorities and members' remunerations, shall be determined by special regulations issued for this purpose; provided that a member's monthly remuneration does not exceed (500) Dinars and is conditional upon attending meetings.

- E. The Council of Insurances shall, upon recommendation by the Director General, set up the following insurance committees and nominate their members for the purposes of settling the entitlements of the insured and firms and implementing the provisions of this Law and bylaws and regulations issued pursuant thereto. The functions, authorities, remunerations and all other affairs of said committees shall be determined under the bylaws issued pursuant to this Law:
1. The primary Rights Settlement Committee(s).
 2. The Appeals Rights Settlement Committee.
 3. The Social Security Affairs Committee.

Article (14):

- A. A council called the “Social Security Funds Investment Council” shall be set up in the Corporation comprising the following members:
1. The Chairperson of the Investment Fund; as Deputy Chairperson of the Social Security Funds Investment Council.
 2. The Director General.
 3. Two members selected by the Board; one of which shall be from the laborers’ representatives and the other from the employers’ representatives; both of which shall be competent investment specialists.
 4. Five external experienced specialists; appointed by the Council of Ministries upon recommendation by the Board, and the Council of Ministers shall nominate one of said members as Chairperson of the Investment Council
- B. The Investment Council shall undertake the following functions and authorities:
1. Developing the general investment policy for the Investment Fund and submitting the same to the Board for approval.
 2. Developing the general plan for investing the Corporation’s funds and submitting the same to the Board for approval.

3. Overseeing the implementation of the Corporation's general investment policy, and developing required plans and programs to implement and follow-up on said policy.
 4. Making the necessary investment decisions to implement the Corporation's investment policy and general plan in accordance with the provisions of this Law and the regulations issued pursuant thereto.
 5. Making recommendations to the Board on approving the draft annual budget of the Investment Fund while stating the different expenditures and their respective provisions.
 6. Submitting periodic reports to the Board on the Investment Fund's activities and performance.
 7. Reviewing the Investment Fund activities stated in the annual report and the relevant final financial statements, and making a recommendation to the Board on approval of the same.
 8. Designating the committees required for the investment function in accordance with the Implementing Regulations.
 9. Preparing draft implementing regulations for the Investment Fund to ensure the achievement of the Corporation's objectives, and submitting the same to the Board.
 10. Any other authorities delegated or assigned thereto by the Board in accordance with the bylaws and Implementing Regulations issued pursuant to this Law.
- C. The Council of Ministries shall, upon recommendation by the Chairperson of the Board, appoint a full-time Chairperson for the Investment Fund for a renewable term of two years; and the remuneration of said Chairperson shall be determined by resolution of the Council of Ministers.
- D. The affairs of the Investment Council, including its management, meetings arrangements, decision making, authorities of its Chairperson and the Chairperson of the Investment Fund, shall be provided for in special bylaw of the Board of Investment issued for this purpose.

- E. A monthly allowance not exceeding (500) Dinars shall be set for members of the Investment Council by resolution of the Council of Ministers upon recommendation by the Chairperson of the Board, and shall be conditional upon attending meetings; with the exception of the Chairperson of the Investment Council whose remuneration shall be determined by resolution of the Council of Ministers upon recommendation by the Chairperson of the Board.

Article (15):

Each external member specified in Paragraph (A) of Articles (13) and (14) shall serve a term of three years; renewable for one further term only. The membership of any of said members shall end as per the same process followed for appointing them.

Article (16):

- A. The Board shall form a committee comprising three of its members, to be known as the "Control Committee". The term of membership in said committee shall be three years, renewable once.
- B. The Control Committee shall elect a chairperson from among its members and shall convene upon call by its chairperson at least once every two months and whenever necessary. Said committee shall have the following functions and authorities:
1. Monitoring the Corporation's management relating to its financial and investment affairs as well as auditing its financial reports including its final financial statements before presenting them to the Board.
 2. Reviewing the internal audit reports and governance rules of the Corporation and providing opinion on the Corporation's financial regulations, general accounting and its accounting principles and submitting the same to the Board.
 3. Exercising any other authority entrusted to it by virtue of this Law and the bylaws and instructions issued pursuant thereto.
- C. The Director General and the Investment Fund Chairperson may not be members in the Control Committee.

Article (17):

- A.** The Board shall form a committee called the “Good Governance Committee” presided over by one of its members and comprising two members from the Council of Insurances and two from the Investment Council. The term of membership in said committee shall be three years, renewable once.
- B.** The Good Governance Committee shall have the following functions and authorities:
1. Recommending Good Governance principles and standards in the Corporation to the Board for approval and establishing the controls and mechanisms needed to enhance compliance with said principles and standards.
 2. Developing policies aimed at preventing conflict of interests, and the declaration statements required from the members of the Board, the Council of Insurances and the Investment Council, and ensuring compliance with said policies.
 3. Reviewing the organizational structure of the Corporation in terms of distribution of responsibilities and delegation of authorities, and ensuring that sound performance assessment and accountability mechanisms and policies are in place.
 4. Developing general policies relating to the Corporation’s disclosure on its functions and activities.
 5. Ensuring the availability of a Code of Conduct governing professional ethics and behaviors, and circulating the same to all employees of the Corporation.
 6. Submitting an annual report on good governance in the Corporation to the Board.
 7. Setting the principles needed to regulate the process of representing the Corporation in the management and boards of directors of companies in which the Corporation has shares, including evaluating the persons nominated to represent the Corporation.

- 8. Any other functions or authorities assigned thereto by the Board.
- C. Memberships of the Good Governance Committee and the Control Committee may not be combined.
- D. Neither the Director General nor the Investment Fund Chairperson or the Investment Council Chairperson may be members in the Good Governance Committee.
- E. A member of the Board, Council of Insurances or Investment Council may not represent the Corporation as member or chairperson of any management or board of directors of the companies in which the Corporation has shares, with the exception of companies which are wholly owned by the Corporation; subject to the approval of the Council of Ministers.

Article (18):

- A. The financial position of the Corporation shall be examined at least once every three years under the supervision of an internationally accredited body specialized in actuarial studies.
- B. The financial position of the Corporation must include an estimation of the value of outstanding liabilities. If a financial deficit is discovered, the government shall be responsible for settling this deficit, and any amount so paid by the government shall be deemed debt which the Corporation shall be committed to repay from any surplus becoming available in succeeding years.
- C. If the result of the Corporation's financial position examination, in accordance with the provisions of Paragraph (A) of this Article, shows that the assets of the Corporation, as estimated in the tenth year from the date of assessment, shall be less than ten times its estimated expenditures in that same year, the Council of Ministers must, upon recommendation by the Board, take the necessary action to ensure the correction of the financial position of the Corporation by initiating appropriate legislative amendments.

Chapter Three

Financial Resources of the Corporation

Article (19):

- A.** The financial resources of the Corporation shall comprise the following:
1. Monthly contributions paid by firms and insured persons.
 2. Default Interest on contributions in accordance with the provisions of this Law, provided that said interest accrues (60) days after the date of the insured's employment.
 3. Fines accruing in accordance with the provisions of this Law.
 4. Revenue from investing the Corporation's funds.
 5. Loans advanced by the government to cover the Corporation's financial deficit.
 6. Amounts accrued to the Corporation under this Law and the bylaws and instructions issued pursuant thereto or any other legislation.
 7. Grants, subsidies, donations, wills, loans and any other revenues approved by the Board; subject to the approval of the Council of Ministers in case of a non-Jordanian source.
- B.** The funds of the Corporation may only be spent in accordance with the provisions of this Law and the bylaws issued pursuant thereto.

Article (20):

Calculation of contributions paid by firms or deducted from the wages of the insured, shall be in accordance with the Implementing Regulations issued pursuant to this Law; subject to the following bases and limits:

- A.** The maximum wage based on which contributions are calculated shall be three thousand Dinars.
- B.** The maximum wage set forth in Paragraph (A) of this Article shall, in January of every year, be adjusted to inflation as defined in sub-paragraph (1) of Paragraph (A) of Article (90) of this Law.

C. The following shall be exempted from the provisions of paragraph (A) of this Article:

1. The insured who is covered by insurance prior to the effective date of amended law No (26) for the year 2009 which entered into force as of October 15, 2009; In which case, the maximum wage based on which contributions are calculated shall be five thousand Dinars.
2. The insured whose wage had exceeded five thousand Dinars before October 15, 2009, and whose contributions were calculated accordingly. Any increase in the wage of said insurance after said date shall be disregarded.
3. In the event the wage of the insured as provided for in sub-paragraphs (1) and (2) of this Paragraph reaches the maximum deductible wage set forth in this Article, said wage shall be increased in accordance with the mechanism provided for in Paragraph (B) hereof.

D. The firm shall pay all its due contributions as well as those of the insured, and shall be responsible for paying them as of the commencement date of his/her employment, month by month, until the date on which his/her employment is ceased. For the purpose of applying the provisions of this Law, a fraction of a month is to be considered a full month, and the one month notice period shall be deemed part of the actual service subject to the provisions of this Law; unless the insured undertakes another employment during said month.

E. The Bylaws issued pursuant to this Law shall lay down the rules governing the contributions of the insured in the cases of being injured, seconded, delegated, or dispatched for a scientific scholarship or study leave inside or outside the Kingdom, or during his/her sick leave, or any other reason which requires the suspension or reduction of his/her wage, and shall determine the rules for calculating the wage based on which contributions are to be paid in said cases, and the party responsible for paying said contributions.

Article (21):

- A. The firm shall provide the Corporation with the following detailed data, including the names and wages of its laborers and apprentices, using forms approved by the Council of Insurances. The data provided shall correspond to the books and records maintained by the Firm in accordance with applicable legislations under which contributions are calculated:
1. Those who are in employment as of January of every year; not later than the end of March of every year.
 2. Those who commence their employment during the year; not later than the end of the month following the month of employment commencement.
 3. Those whose service has been terminated during the year; not later than the end of the month following the month of service termination.
- B. If the firm keeps data electronically, it shall follow the Bylaws issued pursuant to this Law setting forth the requirements for adoption of said data by the Corporation.
- C. If the said data, according to the provisions of Paragraphs (A) and (B) of this Article, are unavailable to the Corporation or do not correspond to the actual situation, contributions shall be calculated as per the estimation of the Corporation, and the firm shall be bound to pay the same in accordance with the provisions of this Law, and the rights of the insured shall be settled on this basis.

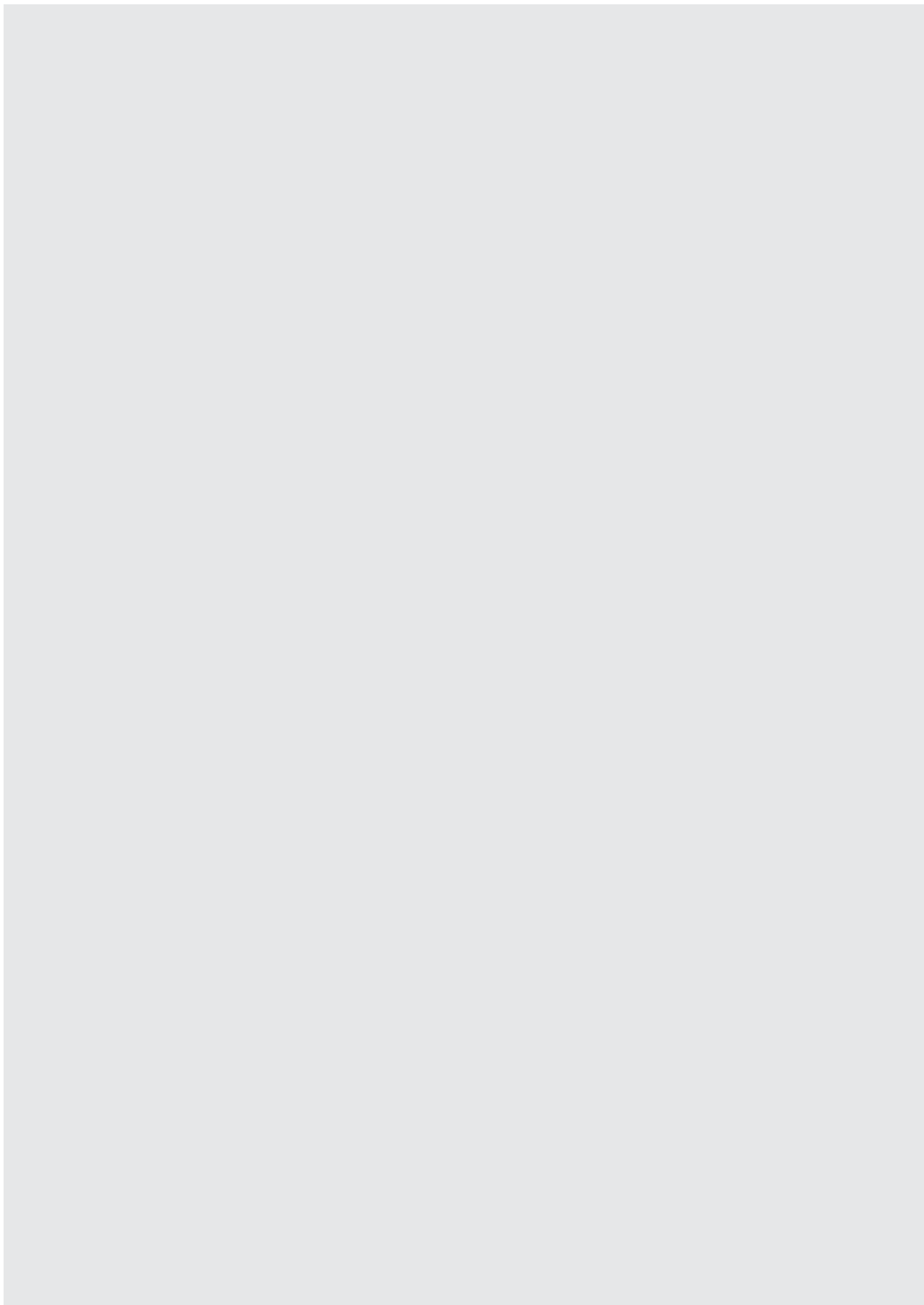
Article (22):

- A. The firm must pay the Corporation the contributions deducted from the wages of its insured laborers and that which it pays on their behalves to the Corporation during the first fifteen days of the succeeding month after they fall due. In case of default, the firm shall pay a default interest of 1% per month on any overdue contribution.

- B. The firm shall pay a fine equal to (1%) of due contributions for every month it fails to provide the Corporation with the relevant data provided for in Paragraph (A) of Article (21) hereof.
- C. If the firm fails to deduct contributions from all or some of its laborers, or does not pay the contributions on the basis of the real wages as they increase or decrease, it shall pay a fine equal to 30% of the contributions that were not paid or were unduly paid; without prior notice from the Corporation.
- D. If the Board finds that there were circumstances or conditions entailing no ill intent that withheld the firm from paying the due contributions or notifying the Corporation of the end of services of its insured persons within the set periods, it may relieve the firm from paying up to (70%) of the fines specified in Paragraphs (B) and (C) of this Article pursuant to rules established by the Board and published in the Official Gazette.
- E. If the firm was subject to default interest or fines under this Article due to its failure to pay a particular amount of contributions or violation of the provisions of this Law, the Corporation may utilize any of the payments paid by the firm to settle its due interest and fines before settling the overdue contributions; as follows:
 - 1. Amounts payable by the firm pursuant to Articles (27) and (32) hereof shall be settled from the amounts paid to the Corporation by the firm.
 - 2. Credit balances of the amounts paid by the firm shall be used to settle the contributions, interest and fines payable by the firm; on a proportional basis.

Article (23):

If the firm contracts a natural or juridical person to perform a particular work, it must notify the Corporation of the name and address of said person at least one week prior to the commencement date of work. The firm and the contracted person shall be deemed jointly liable for the fulfillment of the obligations stipulated in accordance with this Law.



Chapter Four

Work Injury Insurance

Article (24):

Work injury insurance shall be financed from the following sources:

- A. Monthly contributions paid by the firm at a rate of 2% of the wages of the insured.
- B. The interest and fines imposed for non-compliance with the provisions of this insurance.
- C. Revenues from investing the funds obtained from the above mentioned resources.

Article (25):

The benefits of work injury insurance shall include the following:

- A. The medical care required by the health condition of the injured.
- B. Daily allowances for temporary unemployment if the injured is rendered unable to work as a result of a work related injury; subject to the provisions of Article (31) of this Law.
- C. Monthly pensions and lump sum compensations payable to the injured and entitled beneficiaries.
- D. Funeral expenses occurring payable as a result of death due to work injuries. The sum of said expenses and the party they are to be paid shall be determined by the Board.

Article (26):

- A. The medical care provided for in Paragraph (A) of Article (25) hereof shall include the following:
 - 1. Medical treatment and hospitalization costs.
 - 2. Travel expenses incurred by the injured as a result of travelling to and from his/her workplace or residence to the place where he/she receives his/her treatment.

3. The provision of rehabilitation services and equipment, including prosthetic devices, the type and degree of which shall be determined by the Designated Medical Authority.
- B. The Bylaws issued pursuant to this Law shall specify the mechanism for implementing the provisions of this Article.

Article (27):

- A. The firm shall transport the insured injured person upon the occurrence of the accident to a treatment facility that is approved by the Corporation and shall, within forty eight hours of their occurrence, report to the nearest police station the injuries that the Board decides they must be reported in accordance with the Bylaws issued pursuant to this Law.
- B. The firm shall notify the Corporation of the occurrence of the injury in writing, along with the initial medical report, not later than fourteen working days as of the date of its occurrence, and shall comply with the request of the Corporation to provide any documents or data related to the injury.
- C. If the firm fails to duly report the work injury incident to the Corporation according to the provisions of Paragraph (B) of this Article, it shall cover 15% of the incurred treatment expenses of the injured, in accordance with the provisions of Article (26) of this Law, and the due full daily allowance according to Article (29) hereof.
- D. The insured or members of his/her family may notify the Corporation of the work injury within a period of time not exceeding four months from the occurrence of the accident if the firm did not report the accident to the Corporation.
- E. Subject to the provisions of Paragraph (C) of this Article, the Corporation shall bear the expenses of disability and death due to work injury pensions, as the case may be, if the Corporation is notified of the relevant work injury after four months of occurrence of the same.

Article (28):

- A.** The Corporation shall be responsible for the treatment of the injured until his/her recovery, disability or death due to work injury is confirmed by decision of the Designated Medical Authority or the competent authority determined by the Bylaws issued pursuant to this Law.
- B.** The Designated Medical Authority shall determine the life-long medications and medical supplies necessary for the injured whose health condition results in total or partial permanent work-related disability; and the Corporation shall bear the relevant expenses.
- C.** The Designated Medical Authority shall, if the injured retrogressed or suffered complications as a result of his/her injury within one year as of the date stability his/her health condition becomes stable, determine the need for the injured to receive medical treatment again, as well as his/her entitlement to the daily allowance in accordance with the provisions of Article (29) of this Law.

Article (29):

- A.** If the work injury prevents the insured from performing his/her work, the Corporation shall pay him/her, during the period of his/her unemployment caused by the injury, a daily allowance equivalent to 75% of his/her daily wage based on which the monthly contributions were calculated on the date of his/her injury for the days during which the injured is under treatment at one of the treatment centers approved by the Corporation or which he/she spends at home as per a decision issued by the Designated Medical Authority or the competent authority determined by the Bylaws issued pursuant to this Law..
- B.** Subject to the provisions of Paragraph (A) of this Article, the daily allowance shall continue throughout the period during which the injured is unable to resume his/her work, or until his/her permanent disability is confirmed or his/her death.
- C.** The firm shall pay the remuneration for the first three days as of the date of injury.

Article (30):

- A.** In case of death due to work injury, survivor beneficiaries shall be entitled to a death due to work injury pension equivalent to (75%) of his/her wage which was used as the basis for calculating his/her contributions on the date of injury, and said pension shall accrue as of the beginning of the month on which the death occurs, and shall be apportioned to the entitled beneficiaries in accordance with the provisions of this Law.
- B.** In case of total permanent work related disability, the insured shall be entitled to a monthly disability pension equivalent to (75%) of his/her wage which was used as the basis for calculating his/her contributions on the date of the injury. The Said pension shall accrue as of the date on which his/her condition becomes stable, which shall be determined by the Designated Medical Authority. Said pension shall be subject to a (25%) increase if the injured is, by virtue of a decision issued by the Designated Medical Authority, in need for assistance to help him/her perform the daily life tasks, provided that said increase does not exceed the approved minimum wage in accordance to the provision of the Labor Law in force.
- C.** In case of partial permanent work related disability not less than 30%, the injured shall be entitled to a monthly disability pension, computed on the basis of the percentage of such disability to the total permanent work related disability pension specified in Paragraph (B) of this Article. This pension shall be allocated starting from the date of his/her health stability determined by the Designated Medical Authority.
- D.** In case of partial permanent work related disability less than 30%, the injured shall be entitled to a lump sum compensation equivalent to the proportion of such disability to the amount payable for total permanent work related disability, indicated in paragraph (B) of this Article, and multiplied by 36 months.

Article (31):

- A. The entitlement of the injured to the daily allowance stipulated in Article (29) of this Law, and the lump sum compensation stipulated in paragraph (D) of Article (30) of this Law, shall lapse in any of the following cases:
1. If the work related injury is the result of a deliberate act.
 2. If the work related injury is the result of being under the influence of alcohol, narcotics, psychotropic substances or dangerous drugs.
 3. If the injured fails to comply with the announced mandatory instructions relating to treatment or occupational health and safety, and said noncompliance was the main cause of his/her injury or a significant factor leading to it or delaying his/her recovery.
- B. The cases referred to in Paragraph (A) of this Article shall be confirmed by means of an investigation that is either carried out or approved by the Corporation.
- C. The provisions of Paragraph (A) of this Article shall neither apply to death due to work injury nor to partial permanent work related disability of no less than 30%, nor to total permanent work related disability cases.

Article (32):

- A. The firm shall provide the occupational health and safety standards and requirements as well as the equipment thereof in workplaces in accordance with applicable legislations.
- B. If the Corporation finds that a work injury was due to the firm's violation of the provisions of Paragraph (A) of this Article, the firm shall be liable to all medical care expenses provided for in Article (26) of this Law and paid by the Corporation.

Article (33):

The Board may increase the proportion of the work injuries' contribution, stipulated in paragraph (A) of Article (24) of this Law to a maximum of 4% , in accordance with the Bylaws issued pursuant to this Law establishing the bases and standards for said increase depending on the firm's commitment to implementing occupational health and safety standards and requirements, while taking into account the percentage of work injuries in the sector or industry to which the firm belongs.

Article (34):

- A. Table No (2), appended hereto shall be adopted for the purpose of determining the percentage of the permanent work related disability by decision of the Designated Medical Authority. If the cause or percentage of a disability is not listed in said table, the cause shall be determined and the percentage estimated by decision of the Designated Medical Authority.
- B. The Council of Ministers may, upon recommendation of the Board that is based on the recommendation of the Designated Medical Authority, reconsider Table No (2) appended hereto.

Article (35):

If the work injury recurs, the following rules shall be applied in respect to the compensation or the disability pension that the insured shall be entitled to:

- A. If the percentage of the total disability resulting from the present injury and from the previous injuries is less than 30%, the injured shall be remunerated for the percentage of the disability resulting from his/her most recent injury alone; and, in such case, the compensation shall be calculated on the basis of his/her wage based on which his/her contributions are calculated on the date of the most recent injury, in accordance with the provisions of Paragraph (D) of article (30) of this Law.

- B.** If the percentage of the total disability arising from the present injury and from the previous injuries amounts to 30% or more, disability pension shall be calculated as follows:
1. If the injured received a remuneration for any previous injury, the disability pension shall be calculated on the basis of the percentage of his/her disability resulting from all of his/her injuries according to his/her wage that was approved to determine his/her contributions on the date of his/her last injury.
 2. If the injured is receiving a disability pension due to previous work injuries, then, the new disability pension shall be calculated on the basis of the percentage of the disability arising from all of his/her injuries according to his/her wage based on which his/her contributions were determined at the time of the last injury, provided that the new disability pension not to be less than the disability pension he/she was paid prior to the occurrence of the last injury.

Article (36):

- A.** Both the Corporation and the injured who has been accorded a partial permanent work related disability pension or a total permanent work related disability pension, may request a medical re-examination once, at least, every six months during the two years following the date on which the disability was confirmed. The following procedures shall be followed according to the results of the re-examination and upon decision of the Designated Medical Authority:
1. Disability pension shall be permanently suspended if disability percentage has become less than 30%, and, the injured, in such case, shall be remunerated according to the provisions of paragraph (D) of Article (30) of this Law, as the case may be, for the disability percentage which he/she has never been compensated for, based on his/her wage that was considered to compute his/her contributions on the date of the last injury.

2. Disability pension is subject to increase based on the provisions of paragraphs (B) and (C) of Article (30) of this Law, as of the first day of the succeeding month of the date of re-examination, if the disability percentage increases.
 3. If the injured who suffers a total permanent work related disability becomes in need for assistance to perform day-to-day tasks, the total permanent work related disability pension shall be increased accordingly pursuant to the provisions of Paragraph (B) of Article (30) of this Law as of the first day of the succeeding month of the date of re-examination.
 4. If the injured who suffers a total permanent work related disability is no longer in need for assistance to perform day-to-day tasks, the increase stipulated pursuant to the provisions of Paragraph (B) of Article (30) of this Law shall be suspended as of the first day of the succeeding month of the date of re-examination.
 5. Disability pension shall be recalculated, in accordance with the provisions of Paragraph (C) of Article (30) of this Law, as of the first day of the succeeding month of the date of re-examination, if the disability percentage decreases but remains equal to 30% or more.
- B.**
1. If the injured fails to attend for medical re-examination, his/her allocated disability pension shall be suspended.
 2. If the injured undergoes a medical re-examination after its scheduled date, and his/her delay was due to legitimate excuse, his/her rights shall be settled according to the result of the examination effective from the date which was previously fixed for his/her first medical examination.
 3. If the injured undergoes a medical re-examination after its scheduled date, and his/her delay was not due to a legitimate excuse, his/her rights shall be settled according to the result of the examination effective from the date of undergoing the medical re-examination.

Article (37):

Subject to the provision of Paragraph (E) of Article (27) of this Law, neither the injured nor his/her heirs or survivor beneficiaries may recourse to the firm for any compensations related to work related injuries other than what are stipulated in this Law, unless the injury was the result of a serious error on the part of the firm.

Article (38):

- A. Both the Corporation and the insured may object, before the medical appeal committee, to the work injury related decisions issued by the primary medical committee.
- B. The objection must be submitted within sixty days from the date of being notified of the decision of the primary medical committee, provided that the objection is forwarded with the necessary documents. No documents submitted after said date shall be accepted.
- C. The committees provided for in this Article shall be formed and their work, including their presidency and remunerations, shall be regulated by the Bylaws issued pursuant to this Law.

Article (39):

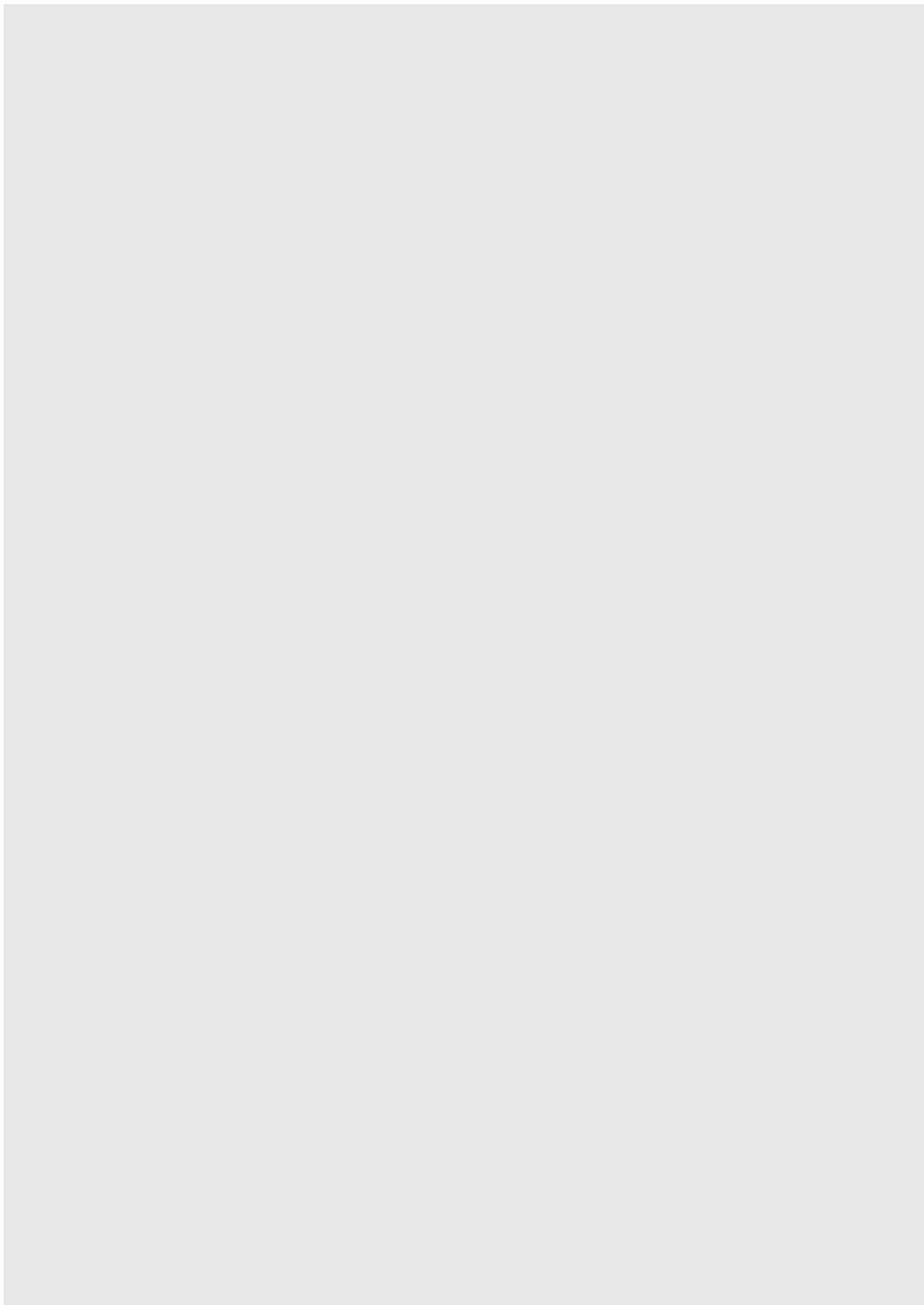
The Corporation is committed to comply with the insurance rights stipulated in this Law if symptoms of an occupational disease appear on the insured within two years from the date on which his/her work at a particular profession was terminated, provided that he/she provides decision of the Designated Medical Authority affirming that his/her profession or job was the cause of his/her occupational disease.

Article (40):

The insured may combine between what he/she earns from a job or a profession and his/her work injury disability pension that is specified in accordance with the provisions of this Law.

Article (41):

If the work injury is caused by a third party, the Corporation shall remain liable to indemnify the insured and may recourse to said third party for all the expenses paid for the medical care as provided for in Article (26) of this Law and the daily allowances provided for in Article (29) hereof, in accordance with the Bylaws issued pursuant to this Law.



Chapter Five

Maternity Insurance

Article 42

The Maternity Insurance shall be financed from the following sources:

- A. Monthly contributions paid by the firm at the rate of (0.75%) of the insured's wages.
- B. Interest and fines imposed due to noncompliance with the provisions of this insurance.
- C. Revenues from investing the funds obtained from said sources.

Article (43):

- A. Maternity Insurance shall apply to all the insured persons covered by the provisions of this Law.
- B. The insured persons included according to the provisions of Article (7) of this Law, and any employee working for any government department, public and official institution shall be excluded from the provisions of paragraph (A) of this Article; subject to a resolution of the Council of Ministers upon recommendation by the Board.

Article (44):

The insured female may benefit from the period specified in the Labor Law in force; provided that:

- a. The insured female is subject to the provisions of this insurance during the last six months preceding her entitlement to the maternity leave.
- b. The childbirth is established by means of an official certificate.

Article (45):

- A. The insured female shall be paid an allowance, during her maternity leave, equivalent to her last wage subject to deduction at the beginning of her maternity leave.

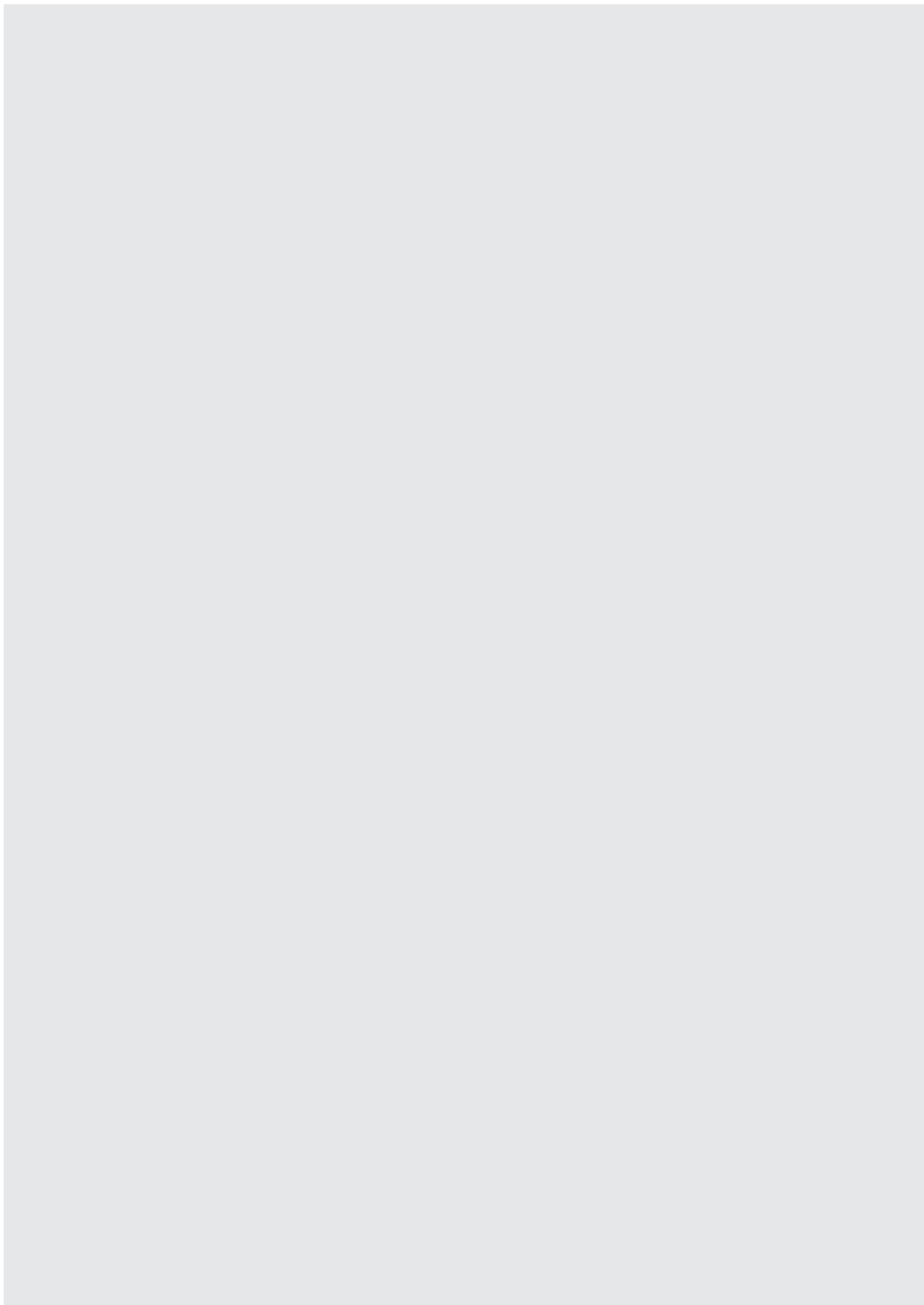
- B. Maternity leave, granted in accordance with the provisions of Article (44) of this Law, shall be deemed an actual service period for the purposes of including it in its provisions. The contributions for Old-age, Disability and Death and Unemployment insurances shall be deducted from said allowance and the firm shall pay the contributions for Old-age, Disability and Death and Unemployment insurances during the maternity leave.

Article (46):

- A. The maternity leave allowance shall be suspended in the event the insured commences any employment during said leave.
- B. The insured female may combine her maternity leave allowance and her partial permanent work related disability pension or total permanent work related disability pension.

Article (47):

The insured female who received a maternity leave allowance may not claim lump sum compensation under the provisions of Paragraph (B) of Article (70) of this Law, unless the number of her contributions before the maternity leave is not less than twelve contributions.



Chapter Six

Unemployment Insurance

Article (48):

The Unemployment Insurance shall be financed from the following sources:

- A. Monthly contributions paid by the firm at a rate of 0.5% of the insured's payroll.
- B. Monthly contributions deducted by the firm at a rate of 1% of the insured's payroll.
- C. Interest and fines imposed due to noncompliance with the provisions of this Law.
- D. Any contribution paid by the state treasury to finance this insurance.
- E. Revenues from investing the funds obtained from said sources.

Article (49):

- A. Subject to the provisions of the Labor Law in force, unemployment insurance shall apply to all insured persons who are covered by the provisions of this Law.
- B. The insured persons included according to the provisions of Article (7) of this Law, and any other employee of a government department or public or official institution shall be excluded from the provisions of paragraph (A) of this Article; subject to a resolution by the Council of Ministers upon recommendation by the Board.

Article 50

- A. To be entitled to unemployment allowance, the insured must fulfill the following conditions:
 - 1. The number of his/her contributions, in accordance with this Law, is not less than (36) contributions prior to the date of his/her entitlement to the unemployment allowance, and has paid at least one contribution toward unemployment insurance.

2. The insured has not yet reached the age of (60) for males and (55) for females.
- B. The Bylaws issued pursuant to this Law shall determine the principles and standards under which the insured shall be entitled to this allowance.

Article (51):

- A. The unemployment allowance, apportioned to the insured, shall be suspended if the Corporation evidenced that he/she resumed a paid job or had his/her own remunerative commercial or occupational work. The Bylaws issued pursuant to this Law shall specify any other cases requiring the suspension of this allowance.
- B. If the Corporation finds that the insured received his/her unemployment allowance unlawfully, he/she shall be required to reimburse the Corporation all the sums unlawfully paid to him/her, plus the fine determined by the Bylaws issued pursuant to this Law; which will be calculated from the date of payment of said sums until the date of reimbursement.

Article (52)

- A. Subject to the provisions of Article (50) of this Law, the insured shall be paid an unemployment allowance every time said allowance falls due; as per the following periods:
 1. Three months if the number of his/her contributions under this Law is less than (180) contributions.
 2. Six months if the number of his/her contributions under this Law is (180) contributions or more.
- B. The time periods, specified in Paragraph (A) of this Article, during which unemployment allowance is paid, shall be deemed actual service period(s) for the purposes of including them in the provisions of this Law. For this purpose, the insured shall be subject to account deduction for the Old-age,

Disability and Death pensions provided for in sub-paragraph (3) of Paragraph (A) of Article (59) hereof; from his/her wage on the basis of which the allowance is calculated, provided that any insurance benefits accruing to the insured in accordance with the provisions of this Law during said periods are paid on the basis of said wage.

Article (53):

- A. Unemployment allowance shall be calculated during the unemployment period on the basis of the proportions specified hereunder, from his/her last wage subject to deduction:
1. (75%) for the first month.
 2. (65%) for the second month.
 3. (55%) for the third month.
 4. (45%) for the fourth, fifth and sixth month.
- B. 1. The maximum net unemployment allowance shall be five hundred Dinars per month and shall be annually adjusted to inflations as defined in Article (90) of this Law.
2. For the purposes of applying the provisions of sub-paragraph (1) of this Paragraph, the net unemployment allowance shall be calculated after deducting the contributions stipulated in Paragraph (B) of Article (52) of this Law.

Article (54):

- A. The insured shall be apportioned his/her unemployment allowance as of the beginning of the subsequent month for applying for this allowance.
- B. The unemployment allowance may not be apportioned in the same month of the insured's service termination.

Article (55):

- A. The insured is entitled to receive unemployment allowance three times throughout the period in which he is subject to the provisions of this Law.
- B. Subject as otherwise provided in the provisions of Article (50) of this Law, unemployment allowance shall be apportioned for any of the following two subsequent times after the first time, if the number of his/her contributions for each of them is no less than 36 contributions subsequent to the apportioning of his/her unemployment allowance.

Article (56):

- A. The insured female may not combine between unemployment allowance and maternity leave allowance, and the higher allowance shall be apportioned.
- B. The insured may not combine between unemployment allowance and lump sum compensation, which is apportioned in accordance with the provisions of Article (70) of this Law. In case of his/her entitlement for this compensation; procedures specified in Article (57) of this Law shall be followed.
- C. The insured may not combine between unemployment allowance and any retirement pension or disability pension allocated in accordance with the provisions of this Law.

Article (57):

Revenues rendered by the unemployment insurance are considered as savings for the insured, and his/her entitlements and rights shall be settled from this account upon his/her final exclusion from the provisions of this Law according to the following procedures:

- a. The insured shall be reimbursed the accumulated cash remaining in his/her savings, which comprises the deducted contributions from his/her wage and the contributions paid by the firm supplemented with the investment revenues rendered by investing the money of the saving account, after the deduction of all the payments apportioned to him/her

such as the unemployment allowance and the expenses of administering the said savings, which are calculated in accordance with the basis determined by the Board.

- b. If the insured's savings are in arrears, he/she shall be reimbursed with the value of this account from his/her retirement pension, disability pension, lump sum compensation, or any other sums allocated to him/her. Those sums may be made in installments from the retirement pension or the disability pension allocated to him/her in accordance with the Bylaws issued pursuant to this Law.

Article (58):

Notwithstanding any other provision, the unemployment allowance or any part of it may not be apportioned in the following cases:

- A. Insured Jordanians whose savings are in arrears of more than three times his/her average wage, upon which his/her contributions were calculated during the last 36 contributions, before his/her entitlement to the unemployment allowance or during his/her unemployment, provided that the firm default was not the reason behind this debited balance.
- B. Insured non-Jordanians whose savings accounts have no credit balance therein.

Chapter Seven

Old-Age, Disability and Death Insurances

Article (59):

- A. The Old-age, Disability and Death Insurances shall be financed from the following sources:
1. Monthly contributions paid by the firm at the rate of (9%) of the insured's wages; subject to a (0.5%) increase in January of every year as of January 1, 2014 up to (11%).
 2. Monthly contributions deducted by the firm at a rate of 5.5% of the insured's wages; subject to a (0.25%) increase in January of every year as of January 1, 2014 up to (6.5%).
 3. Monthly contributions paid by the voluntary insured, according to the provision of Article (7) of this Law, at a rate of 14.5% of the wage subject to deduction. Said percentage shall be subject to a (0.75%) increase in January of every year as of January 1, 2014 up to (17.5%).
 4. Payments made by the insured to include periods of service needed for the purposes of meeting the requirements of old-age pension.
 5. Interest and fines imposed due to noncompliance with the provisions of this insurance.
 6. Revenues from investing the funds obtained from the above mentioned resources.
- B. The Corporation may apply additional complementary & supplementary voluntary pension schemes under special Bylaws issued for this purpose.

Article (60):

The benefits of old-age, disability and death insurances shall include the following:

- A. Monthly pensions and lump sum compensations paid to the insured and his/her entitled beneficiaries.
- B. Funeral expenses payable if the death of the insured occurred during his/her service that is subject to the provisions of this Law. The Board Regulations shall determine the amount of said expenses and to whom they shall be paid.

Article (61):

For the purposes of applying the provisions of this Law, age of the insured Jordanians shall be confirmed by an official birth certificate, and by any official document approved by the Corporation, for the insured non-Jordanians; in accordance with the Bylaws issued pursuant to this Law.

Article (62):

A. The insured shall be entitled to old-age pension provided that he/she meets the following requirements:

1. The insured completed the age of 60 for the male and 55 for the female.
2. The number of his/her paid contributions for old-age insurance is not less than 180 provided that 84 of which were for actual periods of service.

B. Subject as otherwise provided in Paragraph (D) of this Article, old-age pension is calculated for each year of the contribution period at a rate of 2.5% for the first JD 1500 of the average monthly wage, upon which contributions were computed during the last thirty six contributions, and at a rate of 2% of the rest of this average which exceeds JD1500.

C. Old-age pension is subject to increase if the insured supports a dependent, and the Bylaws issued pursuant to this Law shall determine the requirements and conditions relating to dependency and its circumstances as per the following rates and principles:

1. A (12%) increase for the first dependent; provided that said increase is not less than (JD 10) and no more than (JD 100).
2. A (6%) increase for the second dependent, and an equal increase for the third dependent; provided that the increase is not less than (JD 10) and not more than (JD 25) per dependent.

- D. When calculating the old-age pension, the increase of the insured's average wage, based on which old-age pension is calculated, may not exceed (60%) of his/her average wage at the beginning of his/her last forty eight contributions, nor may said average be more than (20%) less than said wage.
- E. Notwithstanding the provisions of Paragraphs (A, B, C and D) of this Article, the old-age pension for an insured male who has completed sixty years of age and an insured female who has completed fifty five years, both of which has (180) contributions; at least (60) contributions of which are actual contributions; by the date this Law enters into force, shall be calculated as follows:
1. Subject to the provisions of sub-paragraph (4) of this Paragraph, the old-age pension shall be calculated for every year of contributions at the rate of (2.5%) of the average monthly wage based on which the insured's contributions have been paid for the last twenty four contributions; with a maximum of (75%) of said average.
 2. The old-age pension provided for in sub-paragraph (1) of this Paragraph shall be increased by (10%) for the insured's first dependent and (5%) for his/her second and third dependents; subject to the dependency requirements and conditions stipulated in the Bylaws issued pursuant to this Law.
 3. The old-age pension provided for in sub-paragraph (1) of this Paragraph shall be increased by (10%); provided that said increase is not less than (JD 30) and not more than (JD 50).
 4. When calculating the old-age pension, the increase of the insured's average wage, based on which old-age pension is calculated, may not exceed (60%) of his/her average wage at the beginning of his/her last sixty contributions, nor may said average be more than (20%) less than said wage.

Article (63):

- A. The insured may continue to be under the provisions of this Law, or join a new work that is covered by the law thereof after completing the age of 60 for males and 55 for females until he/she completes the duration of eligibility for being entitled to old-age pension, and the insured, during this period and in such case, shall be subject to the provisions of this Law; and for this purpose, the rates based on the age of (60) for males and (55) for females provided for in table (6) appended hereto shall be used.
- B. The firm shall continue to cover the insured if he/she continues to work for it or if it hires his/her services after completing the age of 60 for males and 55 for females if that would allow the insured to complete the period required to be eligible for old-age pension, and the firm shall pay all the contributions, and the insured arising therefrom, in which case, the insured shall be covered by the provisions of this Law; and for this purpose, the rates based on the age of (60) for males and (55) for females provided for in table (6) appended hereto shall be used.
- C. The insured, who completes the required period for eligibility for old-age pension; and within six months as of the date of completing (60) years of age for males and (55) years of age for females, and for the purpose of increasing his/her old-age pension, may continue to be covered by the provisions of this Law until the age of (65) for males and (60) for females, either on a voluntary basis or upon the consent of the firm if he/she continues working therefor or undertakes new employment; in which case, his/her mandatory old-age pension shall be calculated as per the rates provided for in table (6) appended hereto.
- D. The insured who was allocated old-age pension or mandatory old-age pension, may not be re-covered by the provisions of this Law.

Article (64):

- A. The Corporation shall, upon the request of the insured, allocate him/her early retirement pension if his/her employment was terminated for whatsoever reasons, provided that:
1. The insured has completed (50) years of age and the number of his/her actual contributions to this insurance is not less than (252) contributions for males and (228) contributions for females.
 2. The insured has (300) actual contributions and has completed the age of (45).
- B. Notwithstanding the provisions of Paragraph (A) of this Article, the Corporation shall, upon the request of the insured, allocate him/her early retirement pension if his/her employment was terminated for whatsoever reasons in any of the following cases:
1. The insured who completes the age of (46) and has a minimum of (228) actual contributions for males and (192) for females; provided that he/she had completed the age of (44) prior the effective date of this Law.
 2. The insured who completes the age of (47) and has a minimum of (240) actual contributions for males and (204) for females; provided that he/she had completed the age of (43) prior the effective date of this Law.
 3. The insured who completes the age of (48) and has a minimum of (252) actual contributions for males and (216) for females; provided that he/she had completed the age of (42) prior the effective date of this Law.
 4. The insured who. Prior to the effective date of this Law, completes the age of (45) and has less than (216) actual contributions for males and less than (180) actual contributions for females; provided that he/she has a minimum of (228) actual contributions for males and (192) for females at the time he/she applies for pension.
- C. 1. Notwithstanding the provisions of Paragraphs (A) and (B) of this Article, the Corporation must, upon the request of the insured who works in any of the professions that are deemed hazardous, allocate him/her early retirement pension, if his/her employment was terminated for whatsoever

reasons, provided that the following are met:

- a. The number of his/her actual contributions in this insurance is no less than 216 for males and 180 for females.
 - b. The insured has completed at least (45) years of age.
2. The provisions of sub-paragraph (1) of Paragraph (C) of this Article shall apply to the insured who works in any hazardous profession for a period corresponding to at least (60) contributions in the last ten years preceding his/her application for early retirement pension.
 3. The firm which employs an insured in a hazardous profession shall pay the equivalent of (1%) of said insured' wage above the contributions paid by thereby under this Law.
 4. For the purpose of applying the provisions of this Paragraph, hazardous professions and the basis upon which they are approved shall be determined by virtue of the Bylaws issued pursuant to this Law.
- D.** 1. Subject to the provisions of sub-paragraph (4) of this Paragraph, the early retirement pension shall be calculated for the contribution period at the rate of (2.5%) for the first (JD 1500) of the average monthly wage based on which contributions were paid during the last thirty six contributions, and at the rate of (2%) of the remainder of said average in excess of (JD 1500).
2. Depending on the age of the insured, the early retirement pension shall be reduced as per the percentages set forth in table (5) appended hereto.
 3. The early retirement pension shall be increased if there are dependents to the insured. Dependency requirements and conditions shall be stipulated in the regulations issued pursuant to this Law; subject to the following rates and principles:
 - a. A (12%) increase for the second dependent; provided that said increase is not less than (JD 10) and not more than (JD 100).
 - b. A (6%) increase for the second dependent and an equal increase for the third dependent; provided that said increase is not less than (JD 10) and not more than (JD 25) per dependent.

4. When calculating the early retirement pension, the increase of the insured's average wage, based on which said pension is calculated, may not exceed (60%) of his/her average wage at the beginning of his/her last sixty contributions, nor may said average be more than (20%) less than said wage.
- E. The retirement pension allocated in accordance with the provisions of this Article shall be due as of the beginning of the month during which the insured applies for this pension; provided that the application is submitted after the end of the month during which his/her service is terminated.
- F. Entitled heirs of the insured who dies while being off-duty and whose work is subject to the provisions of this Law and has fulfilled the eligibility conditions for early retirement pension in accordance with the provisions hereof, may apply for this pension in the name of the inherited insured, and the relevant pension shall be allocated as of the beginning of the month during which the application is submitted.
- G. Notwithstanding the provisions of Paragraphs (A, B, C and D) of this Article, the early retirement pension for the insured who, prior to the effective date of this Law, has (216) actual contributions for males and (180) actual contributions for females, shall be calculated as follows; provided that the insured completes at least (45) years of age at the time of application:
1. Subject to the provisions of sub-paragraph (5) of this Paragraph, the early retirement pension shall be calculated for each year of contribution at the rate of (2.5%) of the average monthly wage based on which the insured's last twenty four contributions were paid; provided that it does not exceed (75%) of said average.
 2. A. Depending to the age of the insured male, the early retirement pension shall be reduced as follows:
 1. By (18%) if the insured is over the age of (45) but has not exceeded the age of (46).
 2. By (16%) if the insured is over the age of (46) but has not exceeded the age of (47).

3. By (14%) if the insured is over the age of (47) but has not exceeded the age of (48).
4. By (12%) if the insured is over the age of (48) but has not exceeded the age of (49).
5. By (10%) if the insured is over the age of (49) but has not exceeded the age of (50).
6. By (9%) if the insured is over the age of (50) but has not exceeded the age of (51).
7. By (8%) if the insured is over the age of (51) but has not exceeded the age of (52).
8. By (7%) if the insured is over the age of (52) but has not exceeded the age of (53).
9. By (6%) if the insured is over the age of (53) but has not exceeded the age of (54).
10. By (5%) if the insured is over the age of (54) but has not exceeded the age of (55).
11. By (4%) if the insured is over the age of (55) but has not exceeded the age of (56).
12. By (3%) if the insured is over the age of (56) but has not exceeded the age of (57).
13. By (2%) if the insured is over the age of (57) but has not exceeded the age of (58).
14. By (1%) if the insured is over the age of (58) but has not exceeded the age of (59).

B. Depending on the age of the insured female, the early retirement pension shall be reduced as follows:

1. By (10%) if the insured is over the age of (45) but has not exceeded the age of (50).
2. By (5%) if the insured is over the age of (50) but has not exceeded the age of (54).

3. The pension shall not be reduced if the insured is over the age of (54) but has not completed (55) years of age.
4. The early retirement pension provided for in sub-paragraphs (1) and (2) of Paragraph (G) of this Article shall be increased by (10%) for the first dependent of the insured and by (5%) for the second and third dependents thereof; subject to dependency requirements and conditions stipulated in the Bylaws issued pursuant to this Law.
5. The early retirement pension provided for in sub-paragraphs (1) and (2) of Paragraph (G) of this Article shall be increased by (10%); provided that said increase is not less than (JD 30) and not more than (JD 50).
6. When calculating the early retirement pension provided for in sub-paragraph (1) of Paragraph (G) of this Article, the increase of the insured's average wage, based on which this pension is calculated, may not exceed (60%) of his/her wage at the beginning of his/her last sixty contributions, nor may said average be more than (20%) less than said wage.

Article (65):

- A. The insured who completed the age of (60) for males and (55) for females or continued his/her insurance after this age and his/her service was terminated for any reason whatsoever, without yet meeting the minimum number of required contributions for entitlement to the old-age pension, may request to include the needed periods to meet the requirement of periods whereby he/she can be entitled to old-age pension; for a sum of money that is calculated in accordance with Table (3), appended hereto, and based on his/her last deductible monthly wage approved by the Corporation.
- B. The insured may use his/her accumulated savings account balance provide for in Paragraph (A) of Article (57) hereof toward settling the sums payable for the additional period required to complete the statutory period for eligibility to old-age pension.

Article (66):

- A. The insured shall be entitled to the natural death pension if the death occurred during his/her work service that is subject to the provisions of this Law, provided that he/she had paid no less than (24) actual contributions, six of which must be successive.
- B. Natural death pension is calculated as follows:
 - 1. At the rate of (50%) of the average monthly wage, based on which the last twelve monthly contributions were determined.
 - 2. The salary indicated in sub-paragraph (1) of this Paragraph is subject to increase at the rate of (0.5%) for each year of the insured contributive years if the number of his/her contributions amounts to (60) or more contributions; provided that this rate is increased to (1%) if his/her contributions amount to (120) or more.
- C. If the insured who has fulfilled the requirements for entitlement to old-age or early retirement pension, dies during employment that is covered by the provisions of this Law; he/she shall be allocated the highest of said three types of pension.

Article (67):

- A. The insured shall be entitled to a total permanent non-work related disability pension or partial permanent non-work related disability pension if the following occur:
 - 1. End of his/her service.
 - 2. He/she applies for disability pension allocation within no more than (6) months from the end of his/her service.
 - 3. The number of his/her actual contributions is not less than (60) actual contributions, (24) of which must be successive.
 - 4. The condition of disability to be confirmed by decision of the Designated Medical Authority.
- B. The insured may not receive total permanent non-work related disability

pension or partial permanent non-work related disability pension for the aforesaid disability cases due to be subject to the provisions of this Law.

- C. 1. Total permanent non-work related disability pension shall be calculated at a rate of 50% of the average monthly wage based on which the last 36 contributions were determined to be paid for the first JD1500 of that average, and at a rate of 30% of the rest average which exceeds JD1500.
- 2. The disability pension, indicated to in sub-paragraph (1) of this Paragraph, shall be subject to increase at a rate of 0.5% for each year of the insured's contributive years if the number of his/her contributions amounted to 60 or more contributions, provided that this rate to be increased to 1% if the number of his/her contributions amounts to 120 or more contributions.
- 3. Total permanent non-work related disability pension shall be subject to increase at a rate of 25% of it if the insured at the time of his/her appearance before the Designated Medical Authority for the first time was in need of assistance to perform his/her daily life tasks, based on the report of the Designated Medical Authority, provided that this increase does not exceed the approved minimum wage limit according to the valid in force Labor Law.
- D. 1. Partial permanent non-work related disability pension shall be calculated at the rate of (75%) of the total permanent non-work related disability pension.
- 2. Partial permanent non-work related disability pension shall be subject to increase at a rate of 0.5% for each year of the insured's contributive years if the number of his/her contributions amounted to 60 or more contributions, provided that this rate to be increased to 1% if the number of his/her contributions amounts to 120 or more contributions.
- E. The Corporation as well as the injured who has been accorded a partial or a total permanent non-work related disability pension may request a medical re-examination anytime during the two years following the date on which his/her disability was confirmed, and the Corporation, upon decision of the Designated Medical Authority, shall take the following procedures:
 - 1. Suspend the said pension as of the beginning of the month following the date of issuing the Designated Medical Authority decision, if the total

permanent non-work related disability or the partial permanent non-work related disability is no longer existing.

2. Settle the rights of the total permanent natural disability pensioner according to the provisions of Paragraph (D) of this Article, as of the beginning of the month following the date of issuing the Designated Medical Authority decision, which negates his/her total disability and confirms his/her partial disability.
 3. Grant the increase stipulated over the pension, in accordance with the provisions of sub-paragraph (3) of Paragraph (C) of this Article, as of the beginning of the month following the date of issuing the Designated Medical Authority's decision which confirms that the total permanent non-work related disability pensioner is in need for someone to assist him/her in his/her day-to-day tasks.
 4. Suspend the increase stipulated over the pension, in accordance with the provisions of sub-paragraph (3) of Paragraph (C) of this Article, as of the beginning of the month following the date of issuing the Designated Medical Authority's decision which confirms that the total permanent non-work related disability pensioner is no longer in need for someone to assist him/her in his/her day-to-day tasks.
- F. If the total permanent non-work related disability pensioner or the partial non-work related disability pensioner fails to appear for the medical re-examination pointed out in Paragraph (E) of this Article, his/her allocated disability pension shall be suspended until he/she appears before the Designated Medical Authority for re-examination, and in this case, the Corporation shall settle his/her according to the re-examination results from the date of his/her pension suspension.
- G. The insured who has more than (60) successive contributions may, while being subject to the provisions of this Law, apply to the Corporation for a one time medical examination during his/her service to determine if he/she is suffering from a total permanent non-work related disability. Said application may only be made twice during the insured's coverage by the provisions of this Law.
- H. Notwithstanding any other provisions, including the provisions of the Civil

Service Law and Public Medical Committees Regulations, and for the purposes of entitlement to total permanent non-work related disability pension and partial non-work related disability pension, the Designated Medical Authority of the Corporation shall be the sole competent authority to recommend ending the service of public employees who are subject to the provisions of this Law.

Article (68):

If, on any day during a given month, the service of the insured was terminated due to completing the statutory age of eligibility to old-age pension or mandatory old-age pension or due to his/her disability being confirmed or of his/her death, said insured shall be entitled to any of the following pensions on the basis of the whole month:

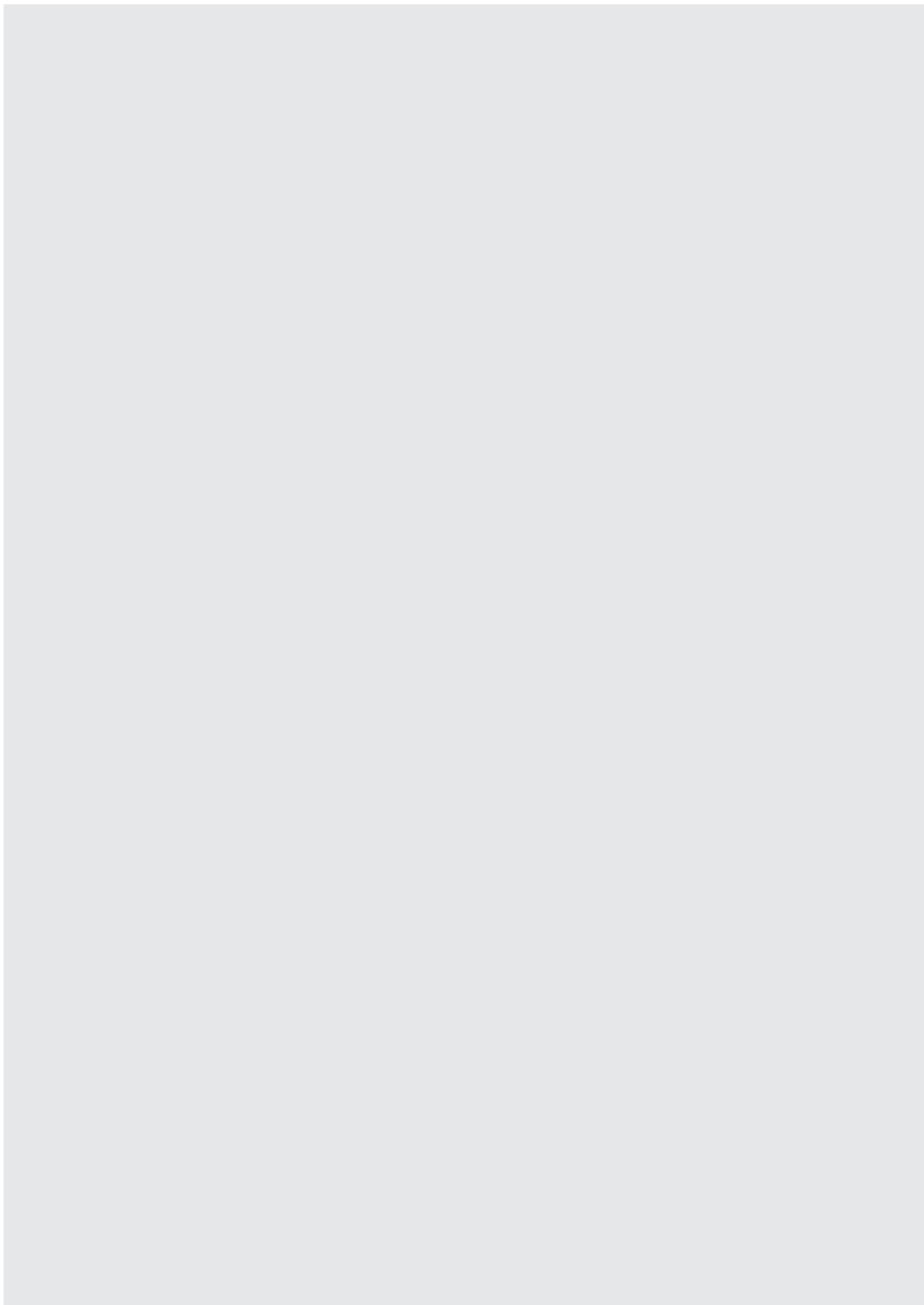
- a. Old-age pension.
- b. Mandatory old-age pension
- c. Natural death pension or death due to work injury pension
- d. Total permanent non-work related disability pension or partial non-work related disability pension.

Article (69):

- A. Both the Corporation and the insured may object, before the medical appeal committee which is formed in accordance with the provisions of Paragraph (C) of Article (38) hereof, to all the decisions of the primary medical committee.
- B. The objection must be submitted, along with the required documents, within (60) days as of the day following the date on which the insured was notified of the decision of the primary medical committee. Any documents after that date shall not be accepted.

Article (70):

- A. If the employment of the insured comes to an end due to death or non-work related disability during his/her employment, or because of completing the age of 60 for males and 55 for females, or above the said age without fulfilling the required entitlement conditions for retirement and disability pensions, regardless of the number of his/her contributions, the insured or his/her beneficiaries, as the case may be, shall be apportioned a lump sum compensation at the rate of 15% of the average monthly wage for the last 24 contributions or the average monthly wage multiplied by the number of contributions if the number of his/her contributions is less than 24 contributions.
- B. If the service of the insured ended, without the insured completing the age of 60 for males and the age of 55 for females, because he/she is in a state that makes him/her no longer subject to the provisions of the law in accordance with the Bylaws issued pursuant to this Law, he/she shall be apportioned a lump sum compensation in accordance with the following proportions for each contributive year:
1. 10% of the total wage subject to deduction if the number of his/her contributions is 120 contributions or less.
 2. 12% of the total wage subject to deduction if the number of his/her contributions is more than 120 contributions and less than 216 contributions.
 3. 15% of the total wage subject to deduction if the number of his/her contributions is no less than 216 contributions.
- C. The insured who was compensated by virtue of the provisions of Paragraph (B) of this Article, and was subject to the provisions of this Law again, may return the lump sum compensation he/she was apportioned with the interest determined by the Bylaws issued pursuant to this Law; in which case, the period of his/her service for which the lump sum compensation was returned shall be deemed and actual service period for the purposes of calculating the retirement pension or the disability pension, and in the case of his/her death the survivor beneficiaries may return the said compensation and all interest accrued thereon for the purposes of this Paragraph.



Chapter Eight

Public Sector Insurance

Article (71):

For the purposes of this Chapter:

A. The following words and expressions, wherever used in this Law, shall have the meanings assigned thereto hereunder; un otherwise indicated by reference:

The Public Sector :	Ministries, government departments and official and public institutions; including the Jordanian Armed Forces and security corps.
Insured Military Service person :	Every officer or individual to whom the provisions of this Chapter apply, and joined the service in the Jordanian Armed Forces or any of the security corps as of January 1, 2003 onward.
Military Medical Committees :	Military medical committees governed by the Military Retirement Law and Military Medical Committees Bylaws.
Special Military Committee :	A committee set up pursuant to the Individual Service Law No. (2) for 1972 as amended or any other law superseding the same.

B. For the purposes of applying the provisions of this Chapter to insured military servicepersons, any of the following requirements must be satisfied:

1. (240) actual contributions covered by the provisions of this Law for service in the Jordanian Armed Forces or security corps; if the insured has not completed the age of (60) for males or the age of (55) for females.
2. (180) actual contributions covered by the provisions of this Law for service in the Jordanian Armed Forces or security corps; if the insured has completed the age of (60) for males or the age of (55) for females.
3. Completion of the statutory period for entitlement to total permanent non-work related disability pension, partial permanent non-work related disability pension or non-work related death pension; for service in the Jordanian Armed Forces or security corps.

Article (72):

For the purposes of this Chapter, a special account shall be established with the Corporation for insured persons working in the public sector and shall be financed from the following sources:

A. The monthly contributions paid by the public sector at the rate of 2% of the

insured's wage for the purposes of applying Work Injury insurance.

- B. The monthly contributions paid by the Jordanian Armed Forces and Security Corps at a rate of 12% of the wages of the insured military servicepersons for the purposes of applying the Old-age, Disability, and Death insurances; provided that these contributions are increased at the rate of 1% in January of each year starting from January 1, 2014 to a maximum of 20%.
- C. The monthly contributions paid by the public sector other than the Jordanian Armed Forces and Security Corps at the rate of 9% of the insured's wage for the purposes of applying the old-age, disability and death insurances; provided that these contributions are increased at the rate of 0.5% in January of each year starting from January 1, 2014 to a maximum of 11%.
- D. The monthly contributions paid by the Jordanian Armed Forces and Security Corps at a rate of 5.5% of the wages of the insured military servicepersons for the purposes of applying the old-age, disability and death insurances.
- E. The monthly contributions paid by the public sector other than the Jordanian Armed Forces and Security Corps at the rate of 5.5% of the insured's wage; provided that these contributions are increased at the rate of 0.25% in January of each year starting from January 1, 2014 to a maximum of 6.5%.
- F. Default interest due to delay in payment of contributions in accordance with the provisions of this Law, which shall be incurred after 60 days as of the date of employment commencement.
- G. Fines imposed in accordance with the provisions of this Law.
- H. Revenues from investment of funds accumulated in said account.
- I. Sums paid by the government to cover any deficit in said account.

Article (73):

The financial position of this account shall be examined at least once every three years by a professional world-class agency that is internationally recognized and specialized in actuarial studies, and the government undertakes to cover any deficit in this account.

Article (74):

The Corporation shall be responsible for administrating this account, including the following:

- A. Collecting the financial resources mentioned in Article (72) of this Law.
- B. Investing the funds of this account.
- C. Paying the insured persons working in the public sector all their insurance rights specified in this Law.

Article (75):

- A. The Corporation undertakes to transfer the following sums of money to this account:
 - 1. Sums of money collected from the Jordanian Armed Forces and Security Corps, for the purposes of insuring the insured military servicepersons starting from 1/1/2003 until the validity of the provisions of this Law, with their investments returns.
 - 2. Sums of money collected from the public sector other than the Jordanian Armed Forces and Security Corps for the purposes of insuring the insured persons other than military servicepersons, starting from the date of their inclusion until the validity of the provisions of this Law, with their investment returns.
- B. The Corporation shall deduct any insurance rights that were apportioned to the insured persons mentioned in Paragraph (A) of this Article.

Article (76):

- a. Subject to the provisions of Paragraphs (B, C, D, E and F)) of this Article, notwithstanding the provisions of Article (107) of this Law, the Social Security Law No. (19) for the year 2001 shall remain applicable to insured military servicepersons.
- b. Insured military servicepersons shall not be subject to the provisions of the Temporary Law No. (26) for the year 2009 (Amended Social Security Law).

- c. For the purposes of this Law and for the purposes of settling the rights of insured military servicepersons relating to retirement, work injuries and occupational diseases, the Corporation shall rely on the decisions of the military medical committees to determine the percentage of disability resulting from occupational diseases and work related injuries, and the entitlement of the insured for the pensions of total permanent non-work related disability or partial permanent non-work related disability leading to service termination.
- d. The decisions of the Private Military Committee shall be deemed as if they were issued pursuant to the provisions of this Law to determine if the injury sustained by an insured military serviceperson constitutes a work injury.
- e. The insured military serviceperson shall not be apportioned any insurance rights for the disability percentage resulting from work injuries or occupational diseases until his/her retirement rights are settled in accordance with the following principles:
 - 1. If the insured military serviceperson was entitled to an old-age pension, early retirement pension, total permanent non-work related disability pension, partial permanent non-work related disability pension, the disability pension apportioned to said insured military serviceperson for work-related injury (injuries) sustained thereby during military service under the Military Retirement Law and Military Medical Committees Bylaws shall be added to the retirement or disability pension payable thereto.
 - 2. If the service of an insured military serviceperson is terminated without him/her being entitled to any retirement or disability pension, and said insured had previously sustained any work-related injury (injuries) during military service, his/her insurance rights shall be settled for all such injuries in accordance with the provisions of the Military Retirement Law and Military Medical Committees Regulations; by apportioning a total permanent work-related disability pension or partial permanent work-related disability pension thereto as of the date of termination of his/her services, or by the lump sum compensation stipulated in the work-related injury insurance, as the case may be, based on the disability percentage determined by military medical committees.
- f. All existing cases shall be subject to the provisions of this Chapter, even if their respective retirement rights have been settled before the enforcement

of this Law, and all previous decisions issued by the Corporation in this regard shall be deemed null and void, and the retirement rights shall be resettled in accordance with the provisions of this Chapter, with the exception of decisions rendered by the Joint Committee set up pursuant to the Insured Military Servicepersons Regulations No. (61) for 2012.

Article (77):

Subject to the priority established pursuant to Article (65) of the Social Security Law No. (19) for 2001, notwithstanding any provision of any other law, the contributions of the private funds and the debts of the Jordanian Armed Forces and Security Corps may be deducted from retirement or disability pensions or monetary entitlements of the insured military serviceperson or his/her beneficiaries.

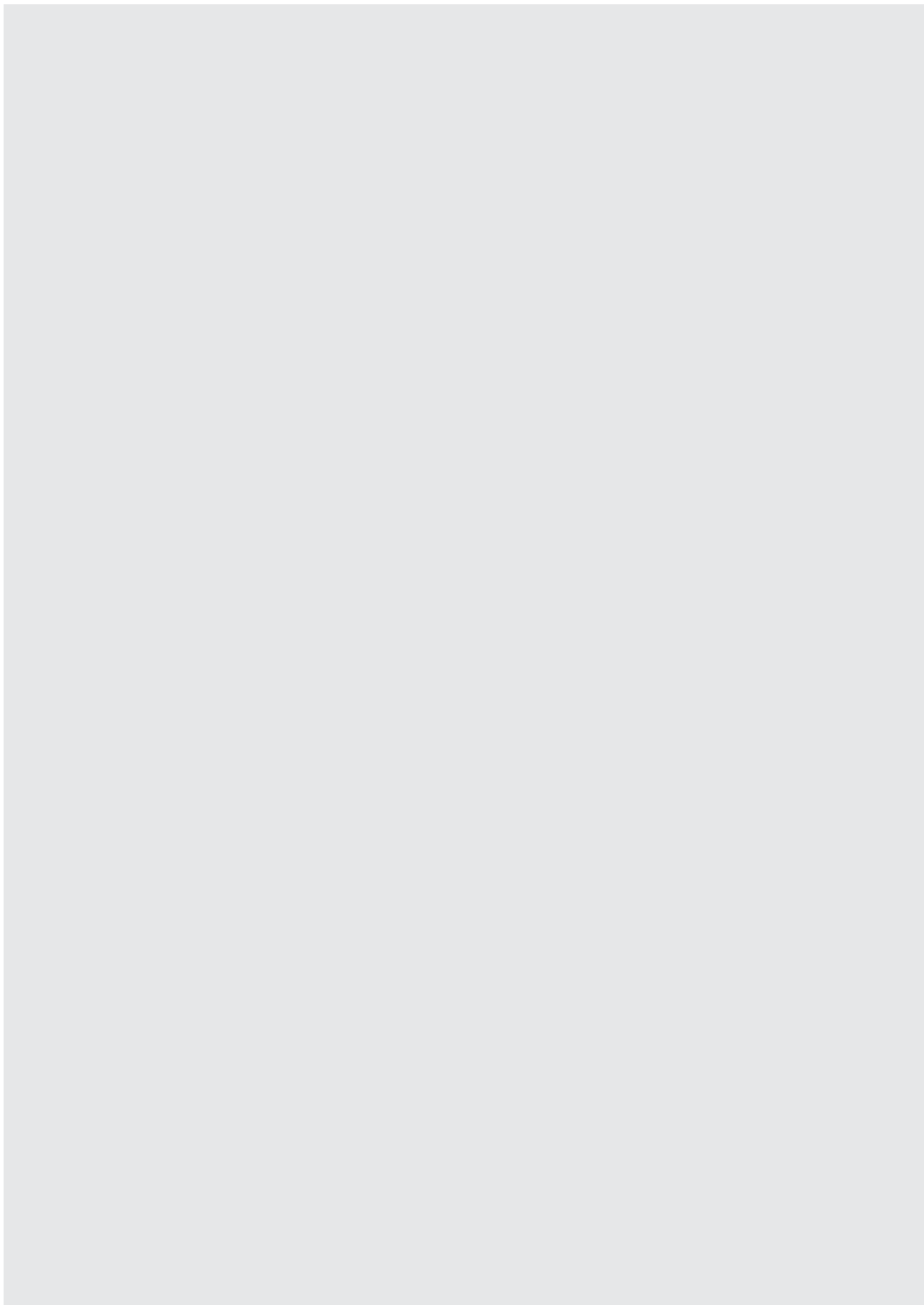
Article (78):

Notwithstanding the provisions of sub-paragraphs (1) and (2) of Paragraph (F) of Article (3) of the Military Retirement Law, the rights of insured military servicepersons shall be settled as follows:

- A. The rights of a martyred or lost insured military serviceperson shall be settled in accordance with the provisions of the Social Security Law as well as the Military Retirement Law; in which case, the law which is more favorable to the insured shall apply such that the pension payable by the Corporation shall be apportioned if the same is more favorable and if the Military Retirement Law is more favorable, the Corporation shall transfer the contributions deducted from the wages of said insured, and contributions paid therefor, to the Ministry of Finance after which, a pension shall be apportioned to said insured in accordance with the provisions of the Military Retirement Law.
- B. The rights of an insured military serviceperson who is deprived of all his/her retirement benefits under the Military Retirement Law shall be settled as follows:
 - 1. If said insured is receiving a retirement or disability pension from the Corporation, the Corporation shall transfer said pension to the Ministry

of Finance in order to apply the provisions of the Military Retirement Law to his/her case.

2. If the insured is in employment or his/her services are terminated without satisfying the pension entitlement requirements under Article (44) of the Social Security Law No. (19) for 2001, the Corporation shall transfer the contributions deducted from said insured's wages, and contributions paid therefor, to the Ministry of Finance in order to apply the provisions of the Military Retirement Law to his/her case.
3. If the insured is in employment or his/her services are terminated after satisfying the pension entitlement requirements under Article (44) of the Social Security Law No. (19) for 2001, the Corporation shall, if said insured applies for such pension, transfer the pension payable to him/her to the Ministry of Finance in order to apply the provisions of the Military Retirement Law to his/her case.



Chapter Nine

General Provisions

Article (79):

The beneficiaries hereof refer to the family members of the insured, the pensioner, or the disability pensioner who are specified in this Article and fulfill the eligibility conditions mentioned in this Law:

- a. The Widow/ Widower
- b. Sons and daughters.
- c. Parents.
- d. Dependent siblings.
- e. Fetus when born alive.

Article (80):

In the case of the death of the insured or the retirement pensioner or the disability pensioner, each survivor beneficiary shall be paid his/her share of the pension in accordance with Table No (4) appended hereto, as of the beginning of the month in which the death of the insured occurred, or from the beginning of the next month in which the death of the retirement pensioner or the disability pensioner occurred, as the case may be.

Article (81):

- A. Subject as otherwise provided in the provisions of Article (79) of this Law, the shares of the pension shall be apportioned to the survivor beneficiaries specified hereunder in accordance with following conditions:
- 1. The male children of the insured, the retirement pensioner or the disability pensioner, and his/her male siblings whom he/she supported financially, whose ages are below 23 years at the time of his/her death, shall continue to be apportioned their shares until they complete the age of 23, except for a son or a male sibling with a total disability who shall, in such case, be apportioned his share until the demise of his disability by a decision of the Designated Medical Authority, provided that he is re-examined once every year from the date of being entitled to the pension, and for a duration of no more than two years.
 - 2. The widow of the insured, the retirement pensioner or the disability

pensioner, as well as his single, widowed and divorced daughters and sisters, at the time of his death, whose share shall be suspended upon their marriage and resume receiving their shares upon becoming divorced or widowed.

3. The widower of the insured, the retirement pensioner, or the disability pensioner, who suffers a total disablement, and neither has a wage from a job nor an income from a profession, and not receiving another retirement pension equivalent to his share of his deceased wife's retirement pension or disability pension. If the aforesaid wage, income or retirement pension was less than what he is entitled to from his deceased wife's pension, he shall be apportioned the value of the difference between both of them, and the rest of the said pension shall be apportioned between the other survivor beneficiaries in accordance with portions stipulated in Table No. (4), appended hereto, without taking the husband into consideration in this distribution.
 4. The father and mother of the deceased insured, the deceased retirement pensioner, or the deceased disability pensioner.
- B. In the case that there was a fetus, the fetus shall not be considered a beneficiary until he/she is born alive.

Article (82):

For the purposes of applying the provisions of Article (81) of this Law, fulfilling the entitlement eligibility conditions for each one of the beneficiaries shall be considered on the basis of the date of death of the insured, the retirement pensioner, or the disability pensioner.

Article (83):

- a. The share of the survivor beneficiary in the pension shall be suspended if he/she had a paid job, or had a remunerative profession, and that the pay or generated income was equivalent to the entitled share or exceeding it. In the case that the pay or income was less than his/her entitled share, the value of the difference between both of them shall be apportioned, and the full share shall be apportioned again to him/her when quitting the said remunerative work or

profession, as of the first day of the month that follows the month of leaving the said work.

- b. The father and mother of the widow of the insured, the retirement pensioner and the disability pensioner are excluded from the provisions of Paragraph (A) of this article.

Article (84):

The following rules shall be applied on the entitled beneficiaries of the retirement pensioner and the disability pensioner concerning combining between their wages, pensions and entitled shares:

A. The widow and widower

1. The widow may combine between her retirement pension or her disability pension or her work wage and her share in her deceased husband's retirement or disability pensions. The provisions of this sub-paragraph shall apply, as of the effective date of this Law, to the widow who becomes entitled to her share prior to the date on which the provisions of this Law enter into force.
2. The widow may combine between her share in her deceased husband's retirement pension or disability pension and her share in her parents' and children's retirement and disability pensions.
3. The widower may combine between his share in his deceased wife's retirement pension or disability pension and his share in his children's retirement pension or disability pension.

B. Sons and Daughters:

1. Children beneficiaries may combine between their shares in their deceased parents' retirement pension or disability pension.
2. The daughter who receives a retirement pension or a disability pension may combine between her retirement pension or disability pension and her share in her deceased parents' retirement pension or disability pension.
3. The disabled son may combine between his total permanent non-work related disability pension and his share in his deceased parents' retirement

pension or disability pension.

4. Sons and daughters may not combine between their shares in their deceased parents' retirement pension or disability pension and their share in their siblings' retirement pension or disability pension.

C. Father and Mother:

1. Either parent may combine his/her wage, remunerative profession, retirement pension, or disability pension with his/her share in his/her deceased son's or daughter's retirement pension or disability pension.
2. Either parent may receive more than one share entitled to him/her from the retirement pension or disability pension allocated to more than one daughter or son.

D. Siblings (Brothers and Sisters):

1. Siblings are entitled to their shares in the case where there is no entitled widow or widower, sons, daughters or both parents.
2. Siblings are subject to the conditions of entitlement required for the sons and daughters after the state of dependency is confirmed by evidence of dependency issued by a competent court.
3. No more than one share of the deceased siblings' entitlements may be combined, and in this case, the beneficiary shall be entitled to the highest share.

E. Notwithstanding what is mentioned in this Article, the beneficiary may combine between the shares entitled to him/her provided that his/her shares are no more than three times the minimum limit of the retirement pension or disability pension.

F. The Council of Ministers may, upon recommendation of the Board, add combination cases that are not stipulated in this Law.

Article (85):

- A. Pensions determined by the virtue of the provisions of this Law may be combined with any retirement pension or disability pension determined by any other legislation.
- B. The partial permanent work related disability pensioner and the total permanent work related disability pensioner may combine between his/her pension and any other retirement pension or disability pension allocated to him/her in accordance with the provisions of this Law, provided that the sum of these pensions is no more than three times the minimum limit of the retirement pension or the disability pension, and if one of the two pensions exceeds three times the said limit, he/she shall be entitled to the highest pension only.
- C. The entitled retirement pension or disability pension may be combined, by the virtue of the provisions of this Law, with the lump sum compensation determined in the old-age, disability and death insurances if the period related to this compensation was not approved when calculating the retirement pension or the disability pension; with the exception of pensions established in the work-related insurance, where disability and retirement pensions may not be combined with a lump sum compensation for the period prior to entitlement to any such pension.
- D. 1. A Jordanian early retirement pensioner may combine said pension with his/her wages from any work covered by this Law; subject to the following:
 - a. He/she has not been employed for a period not less than (24) months as of the date of entitlement to early retirement pension.
 - b. He/she has not resumed employment with any of the firms with which he/she was employed during the last (36) contributions preceding entitlement to early retirement pension.
 - c. The insured who is allocated early retirement pension pursuant to Paragraph (c) of Article (64) of this Law has not resumed employment in any hazardous profession.
 - d. The insured who resumes employment shall be subject to the provisions of the Social Security Law.

- e. If the early retirement pensioner resumes an employment that is covered by the provisions of this Law, he/she shall; as of the beginning of the month during which employment is resumed; be paid a percentage of the retirement pension apportioned thereto as per Table (7) appended hereto.
 - f. The Council of Ministers may, upon recommendation by the Board, increase the limits of pensions set forth in Table (7) appended hereto; every three years.
 - g. If the early retirement pensioner referred to in Paragraph (D) of this Article terminates his/her employment, his/her early retirement pension shall be resumed without changes thereto as of the beginning of the month following the date of service termination. His/her subsequent contribution period may only be added to his/her previous contribution period upon completing the age of (60) for males and (55) for females or in the event of his/her death; in which case, the retirement pension payable thereto shall be recalculated and his/her rights shall be settled in accordance with the provisions of this Law as of the beginning of the month following the completion of the statutory age or occurrence of death. In any case, the new pension apportioned to said insured may not be less than previously apportioned pension.
 - h. A firm which employs an early retirement pensioner and does not notify the Corporation accordingly and subject said pensioner to the provisions of this Law shall pay a fine equal to (30%) of total wages paid to said pensioner throughout his/her employment with said firm. In such case, the early pensioner shall also return the sums unlawfully paid thereto, plus the fine specified in the Bylaws issued pursuant to this Law.
 - i. Subject to the provisions of Paragraph (A) of Article (71), this Paragraph shall apply to insured military servicepersons.
2. A non-Jordanian early retirement pensioner may not combine said pension with wages from any employment that is covered by the provisions of this Law, and his/her pension shall be suspended as of the beginning of the month he/she resumes employment. If said pensioner terminates his/her employment, his/her early retirement pension shall be resumed without changes thereto as of the beginning of the month following the date of service termination. His/her subsequent contribution period may only be added to his/her previous contribution period upon completing the age of (60) for males and (55) for females

or in the event of his/her death; as of the beginning of the month following the completion of the statutory age or occurrence of death. In any case, the new pension apportioned to said insured may not be less than the previously apportioned pension.

- E. If the insured becomes entitled to a total permanent non-work related disability pension, he/she shall be permanently excluded from the scope of application of this Law, and this state shall not be affected by his/her return to any paid work even if said work is covered by the provisions of this Law.
- F. Subject to the requirements set in sub-paragraphs (a, b, c, and d) from the sub-paragraph (1) of Paragraph (D) of this Article, a partial permanent non-work related disability pensioner may combine (50%) of his/her partial permanent non-work related disability pension payable thereto with his/her wages from an employment that is covered by the provisions of this Law; provided that the disability pension apportioned thereto is recalculated after termination of employment based on the new average deductible wage after including the subsequent contribution period to his/her previous contribution period.

Article (86):

The retirement pensioner, the disability pensioner and any of the entitled beneficiaries must notify the Corporation of any changes may occur in the cause or the conditions of his/her entitlement to the pension, if this change shall lead to a pension cut, suspension or reduction, within (30) days as of the date of the occurrence of said change. In all cases, the Corporation shall recover all payments made improperly to him/her plus the interest specified in the Bylaws issued pursuant to this Law; calculated as of the beginning of the following month for receiving those payments and until the entire amount is reimbursed to the Corporation.

Article (87):

- A. In the case of the insured being proven missing, beneficiaries specified in Article (79) of this Law shall be apportioned an equivalent pension to natural death pension if he/she fulfilled the eligibility conditions for entitlement to this pension. The pension shall be distributed between them in accordance with Table No. (4), appended hereto, starting from the date of his/her disappearance until his/her return or he/she is proven dead.
- B. If the missing insured referred to in Paragraph (A) of this Article is proven dead, the pension apportioned to the beneficiaries by virtue of this Article shall be deemed valid.
- C. If the missing insured, mentioned in Paragraph (A) of this Article, showed up, and an investigation conducted by the competent authorities proved that the reason for going missing was beyond his/her power and that he/she was unable to notify the firm, the Corporation, or his/her family of his/her whereabouts, all what had been apportioned to the beneficiaries, by the virtue of this Article during the period that he/she was missing, shall be deemed valid, whereas in all other cases, the insured shall be indebted with the amounts that were apportioned to his/her beneficiaries under this Article during the period that he/she was reported missing.

Article (88):

The determined amounts of the retirement pension, the disability pension, and the lump sum compensation are final, and may not be subject to change or objection by any administrative or judicial body after the expiry of 90 days from the date of notification of the decision to allocate the retirement pension, the disability pension, or the lump sum compensation.

Article (89):

- a. The minimum retirement pension and disability pension shall be determined by a resolution of the Council of Ministers upon recommendation by the Board, and shall be reconsidered every (5) years.

- b. The retirement pension and disability pension shall be subject to (JD 40) increase when being allocated, except for the early retirement pension, which shall be subject to (JD 20) increase if the relevant pensioner does not resume an employment that is covered by the provisions of this Law; provided that the early retirement pension is increased by (JD 20) when the early retirement pensioner completes the age of 60 for males and 55 for females, or in case of his/her death.
- c. The Council of Ministers may, upon recommendation by the Board, reconsider the increase provided for in Paragraph (B) of this Article every (5) years.
- d. The insured whose retirement rights were settled in accordance with the provisions of the Provisional Social Security Law No. (30) for 1978 and Social Security Law No. (19) for 2001, shall be exempted from the provisions of Paragraph (B) of this Article.

Article (90):

- A. For the purposes of this Article:
 - 1. The term “inflation” means the average growth rate of prices in the Consumer Price Index for a previous year as adopted by the competent official bodies.
 - 2. The term “average wage” means the wage rate of a previous year that is subject to the provisions of this Law according to the ledgers and records of the Corporation for the purposes of linking pensions to inflation.
- B. The retirement pension and disability pension shall be linked to inflation or the annual growth rate for average wages, whichever is less, provided that the increase is no more than JD 20 maximum, in May of every year.
- C. The maximum increase mentioned in Paragraph (B) of this Article shall be linked to inflation or the growth rate of the average wage, whichever is less, in May of every year.
- D. Linking the retirement and disability pensions for the insured shall commence, in accordance with provisions of Paragraph (B) of this Article, for those who completed the age of 60 for males and 55 for females. This is except

for the total permanent non-work related disability pension, the partial permanent non-work related disability pension, the total permanent work related disability pension, the natural death pension, and the death due to work injury pension, which shall be linked to inflation when they are due to apportion according to the provisions of this Law, and regardless of age. The provisions of this Article shall apply to insured military servicepersons.

Article (91):

- A. Neither the retirement pension nor the disability pension allocated to the insured; including increases thereto, may exceed the average wage based on which the pension was calculated.
- B. The pension allocated in accordance with the provisions of Paragraph (C) of Article (63) of this Law shall be exempted from the provisions of Paragraph (A) of this Article.

Article (92):

- A. the Corporation undertakes to fulfill all the rights determined for the insured or his/her beneficiaries according to the provisions of this Law, even if the firm does not insure the worker, based on the worker's period of service and average wage; provided that the worker had notified the Corporation of the firm's failure to insure him/her within a period not exceeding six months as of the date of commencement of employment.
- B.
 - 1. If a dispute arises over the service period of the insured or his/her wage, his/her rights shall be settled in accordance with the provisions of this Law based on his/her undisputed service period or wage.
 - 2. Rights of the insured or his/her beneficiaries shall be reconsidered if a final judicial judgment is rendered on said dispute with respect to a lawsuit to which the Corporation is a party.
- C. The Corporation shall recourse to the firm for all due contributions, interest and fines provided for in this Law.

Article (93):

Neither the retirement pension nor the disability pension nor any sums payable to the insured or his/her beneficiaries pursuant to this Law may be withheld, except for debts owed to the Corporation or alimony; provided that the amount withheld does not exceed one quarter of the relevant pension or sum and priority is given to alimony.

Article (94):

- A. All sums payable to the Corporation, under the provisions of this Law, shall carry the right of privilege over all of the debtors' assets, and shall have priority over all debts except for judicial expenses and laborer's wages. The Corporation shall have the right to collect said sums in accordance with the State Funds Collection Law in force and for this purpose, the Director General shall, by virtue of said law, assume the powers of both the Administrative Governor and the State Funds Collection Committee. The sums payable to the Corporation may be paid in installments, in whole or part, in accordance with the Regulations issued pursuant to this Law.
- B. The sums payable to the Corporation shall be deemed due within 30 days as of the date of the notification of obligation to pay, and this notification shall be deemed sufficient for the Director General to proceed with the procedures of attachment and enforcement in accordance with the State Funds Collection Law after the lapse of said thirty-day period; without the need for any action of the notification or publication procedures provided for in said law.
- C. The Council of Ministers may, upon recommendation by the Board, relieve a firm from some or all its indebtedness to the Corporation in the event said firm is declared bankrupt or is subject to liquidation.
- D. 1. The following cases shall be deemed reasons for writing off or depreciating debts; by resolution of the Board:
 - a. Death of the debtor and issuance of a decision by the competent court stating that the debtor left no inheritance nor had any movable or immovable assets.

- b. The lapse of ten years as of the date of liquidation of a public or limited liability shareholding company, where part of said company's debt to the Corporation has been settled and the remainder is deemed impossible to settle.
 - c. The lapse of five years as of the date the company was officially closed down; with its debt up to the date of closure not exceeding (JD 250).
 - d. The lapse of five years as of the date the firm's activities were suspended and it did not renew its license; with a debt up to the date of activity suspension not exceeding (JD 250). The case in which a firm's activities are deemed suspended shall be set forth in the Bylaws issued pursuant to this Law.
2. Notwithstanding the provisions of sub-paragraph (1) of this Paragraph, the Corporation shall have the right to recourse to debtor whose debt was written off or depreciated, if it finds that said debtor has legally attachable movable or immovable assets.
- E. The Corporation and its revenues and returns from investment shall enjoy all the exemptions and facilitations granted to ministries and government departments.

Article (95):

- a. The right of the insured or his/her beneficiaries to claim the pensions and sums payable under this Law shall be deemed forfeited upon the lapse of ten years as of the date the same is deemed due and payable.
- b. The right of a firm to claim back the sums it had paid in excess of what is stipulated by law shall be deemed forfeited , upon the lapse of ten years as of the date of payment of said sums.
- c. The right of the Corporation to claim the sums payable thereto under this Law shall be deemed forfeited upon the lapse of fifteen years as of the due date said sums fall due.

Article (96):

In the case that the money of the employer was transferred to someone else in any way, the person to whom the money were transferred and the said employer shall be jointly and severally responsible for fulfilling all his/her obligations to the Corporation, and if the money of the employer were transferred to his/her heirs, they shall have a joint responsibility between them within the limits of their respective shares of inheritance..

Article (97):

- A. Notwithstanding the provisions of any other law, no firm may be sold or alienated, nor may it obtain or renew a professional license or cancel its registration until a clearance certificate from the Corporation is obtained.
- B. The assets of any firm may not be sold or distributed if it was declared bankrupt, or put to liquidation or disposition until the bankruptcy administrator or liquidator notifies the Corporation of the bankruptcy or liquidation.

Article (98):

- A. The Director General or whomever he/she delegates in writing from the Corporation's personnel may enter firms or any of their work places during their working hours and access all documents, including books, records and electronic data indicating the numbers and wages of laborers in these firms, as well as anything relating to their career and health profiles, and take copies thereof, and may investigate any issue related to implementing the provisions of this Law and the Bylaws issued pursuant thereto, as well as any violation to the provisions thereof.
- B. To achieve the purposes of Paragraph (A) of this Article, the Director General and the Corporation's personnel shall have the capacity of judicial officers and shall, as such, be authorized to take statements of employers, laborers and any involved person; and may seek the assistance of the police force and file a report of the incidents, which may not be challenged except on grounds of forgery.

Article (99):

- A. The Corporation shall be responsible about communications of the decisions issued thereby and may for this purpose use the services of private company or more, approved by the Board. The person delivering the notifications must prepare a statement detailing the notification method appended by his/her name and signature.
- B. The Bylaws issued pursuant to this Law shall specify the notification procedures, whether the notification is carried out by the Corporation or the private company.

Article (100):

- A. Anyone who provides false information with mala fide intent to unlawfully obtain pension or compensation for himself/herself or for others, under the provisions of this Law, or to evade fulfilling any rights of the Corporation stipulated by the provisions of this Law shall be subject to a fine that is not less than (JD 1000) and not more than (JD 2000).
- B. Every firm that is covered by the provisions of this Law shall be subject to a fine of (JD 500) for every laborer it does not include in the provisions of this Law.
- C. Anyone who violates any provision of this Law, other than the provisions of Paragraphs (A) and (B) of this Article, shall be subject to a fine of (JD 500).

Article (101):

All sums and fines determined in accordance with the provisions of this Law shall accrue to the Corporation.

Article (102):

Except as otherwise explicitly provided for in this Law;

- a. The employer's obligations regarding old-age, disability and death insurances pursuant to the provisions of this Law shall replace the statutory end of service indemnity under the Labor Law in force.

- b. The employer shall pay the end of service indemnity and any other due rights pursuant to any law, regulation or agreement with laborers or beneficiaries for previous periods prior to the enforcement of this Law; at the end of service of every laborer at any time.
- c. The employer's obligations regarding maternity insurance pursuant to the provisions of this Law shall replace the obligation to pay the insured female her wages during her maternity leave in accordance with the provisions of the Labor Law in force, if the insured female is entitled to maternity leave allowance under the provisions of this Law.

Article (103):

- a. Laborers shall retain their vested rights which they acquired pursuant to any regulations, arrangements or collective agreements regarding end of service indemnity, if said regulations, arrangements or agreements provide them with better financial rights than the end of service indemnity established pursuant to the Labor Law, and employers shall pay their laborers the differences between said financial rights and the contributions they must pay to the Corporation under this Law, at the end of their services. Laborers whose regulations or agreements entitle them to full end of service indemnity shall retain said right in full.
- b. Any regulations, arrangements or agreements related to savings and health insurance for laborers before the enforcement of the provisions of this Law shall remain valid.
- c. The provisions of Paragraph (A) of this Article shall not apply to any insured who is not subject to the provisions of the Labor Law, and his/her end of service indemnity shall be paid in full.

Article (104):

If the non-Jordanian insured was entitled to retirement pension or disability pension, he/she or his/her beneficiaries may request to opt for the lump sum compensation stated in Paragraph (B) of Article (70) of this Law, or to multiply the value of his/her entitled pension by 36 months, whichever is more, and in case of his/her death the compensation shall be distributed to his/her survivor beneficiaries in accordance with Table No (4) appended hereto.