

Superannuation Industry (Supervision) Regulations 1994

Statutory Rules No. 57, 1994

made under the

Superannuation Industry (Supervision) Act 1993

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Volume 1: regulations 1.01–14.38

**Volume 2: Schedules and Endnotes**

Each volume has its own contents

**About this compilation**

**This compilation**

This is a compilation of the *Superannuation Industry (Supervision) Regulations 1994* that shows the text of the law as amended and in force on 9 January 2025 (the ***compilation date***).

The notes at the end of this compilation (the ***endnotes***) include information about amending laws and the amendment history of provisions of the compiled law.

**Uncommenced amendments**

The effect of uncommenced amendments is not shown in the text of the compiled law. Any uncommenced amendments affecting the law are accessible on the Register (www.legislation.gov.au). The details of amendments made up to, but not commenced at, the compilation date are underlined in the endnotes. For more information on any uncommenced amendments, see the Register for the compiled law.

**Application, saving and transitional provisions for provisions and amendments**

If the operation of a provision or amendment of the compiled law is affected by an application, saving or transitional provision that is not included in this compilation, details are included in the endnotes.

**Editorial changes**

For more information about any editorial changes made in this compilation, see the endnotes.

**Modifications**

If the compiled law is modified by another law, the compiled law operates as modified but the modification does not amend the text of the law. Accordingly, this compilation does not show the text of the compiled law as modified. For more information on any modifications, see the Register for the compiled law.

**Self‑repealing provisions**

If a provision of the compiled law has been repealed in accordance with a provision of the law, details are included in the endnotes.

Contents

Schedule 1AAA—Approved auditors—professional organisations 1

Schedule 1AA 2

Part 1—Exempt public sector superannuation schemes (1994‑95 and 1995‑96 years of income) 2

Part 2—Exempt public sector superannuation schemes (1996‑97 year of income) 5

Part 3—Exempt public sector superannuation schemes (1997‑98 year of income and subsequent years of income) 8

Schedule 1A—Payment limits for annuities and pensions with a commencement day before 1 January 2006 11

Schedule 1AAB—Payment limits for annuities and pensions with a commencement day on and after 1 January 2006 16

Schedule 1B—Pension valuation factors 21

Schedule 1—Conditions of release of benefits 25

Part 1—Regulated superannuation funds 25

Part 2—Approved deposit funds 28

Schedule 2—Modifications of the OSS laws in relation to preserved benefits in regulated superannuation funds 31

Part 1—Modifications of the Occupational Superannuation Standards Act 1987 31

Part 2—Modifications of the Occupational Superannuation Standards Regulations 32

Schedule 2A—Information in notice under subsection 60E(2) of Act 34

Schedule 3—Prescribed form of advertisement of scheme for winding‑up or dissolution 44

Schedule 4—Approved bodies 45

1 Approved bodies 45

Schedule 6—Payments for market linked income streams 50

Schedule 7—Minimum payment amount for a superannuation income stream 53

Endnotes 55

Endnote 1—About the endnotes 55

Endnote 2—Abbreviation key 56

Endnote 3—Legislation history 57

Endnote 4—Amendment history 68

Schedule 1AAA—Approved auditors—professional organisations

(subregulation 1.04(2))

|  |  |  |
| --- | --- | --- |
| Item | Professional Organisation | Manner of Association |
| 1. | CPA Australia Limited | Member |
| 2. | The Institute of Chartered Accountants in Australia | Member |
| 3. | Institute of Public Accountants | Member or Fellow |
| 4. | Association of Taxation and Management Accountants | Member or Fellow |
| 5. | National Tax and Accountants Association Ltd | Fellow |
| 6. | SMSF Professionals’ Association of Australia Limited | SMSF Specialist Auditor |

Schedule 1AA

(subregulation 1.04(4A))

Part 1—Exempt public sector superannuation schemes (1994‑95 and 1995‑96 years of income)

**Commonwealth**

Schemes established by or operated under:

*Defence Act 1903*

*Defence Force Retirement and Death Benefits Act 1973*

*Governor‑General Act 1974*

*Judges’ Pensions Act 1968*

*Parliamentary Contributory Superannuation Act 1948*

**New South Wales**

Schemes established by or operated under:

*First State Superannuation Act 1992*

*Judges’ Pensions Act 1953*

*Local Government and other Authorities (Superannuation) Act 1927*

*New South Wales Retirement Benefits Act 1972*

*Parliamentary Contributory Superannuation Act 1971*

*Police Regulation (Superannuation) Act 1906*

*Public Authorities Superannuation Act 1985*

*Public Sector Executives Superannuation Act 1989*

*State Authorities Non‑contributory Superannuation Act 1987*

*State Authorities Superannuation Act 1987*

*State Public Service Superannuation Act 1985*

*Superannuation Act 1916*

*Superannuation Administration Act 1991*

*Transport Employees Retirement Benefits Act 1967*

**Victoria**

Schemes established by or operated under:

*Attorney‑General and Solicitor General Act 1972*

*Coal Mines (Pensions) Act 1958*

*Constitution Act 1975*

*County Court Act 1958*

*Judicial Remuneration Tribunal Act 1995*

*Justices Act 1958*

*Magistrates Courts Act 1989*

*Magistrates (Summary Proceedings) Act 1975*

*Mint Act 1958*

*Ombudsman Act 1973*

*Public Prosecutions Act 1994*

*Supreme Court Act 1986*

Schemes established under trust deeds:

City of Melbourne Superannuation Fund

County Court Associates Superannuation Scheme

Emergency Services Superannuation Scheme

Gas and Fuel Superannuation Fund

Holmesglen Construction Superannuation Plan

Hospitals Superannuation Fund

Local Authorities Superannuation Fund

Melbourne Water Corporation Employees’ Superannuation Fund

Parliamentary Contributory Superannuation Fund

Pharmaceutical Organisations Superannuation Fund

Port of Geelong Authority Superannuation Fund

Port of Melbourne Authority Superannuation Scheme

State Casual Employees Superannuation Fund

State Employees Retirement Benefits Fund

State Superannuation Fund

Supreme Court Associates Superannuation Scheme

Transport Superannuation Fund

Victorian Electricity Industry Superannuation Fund

Victorian Superannuation Fund

Zoological Board of Victoria Superannuation Fund

**Queensland**

Schemes established by or operated under:

*Fire Service Act 1990*

*Governors’ Pensions Act 1977*

*Judges (Pensions and Long Leave) Act 1957*

*Parliamentary Contributory Superannuation Act 1970*

*Police Superannuation Act 1974*

*State Service Superannuation Act 1972*

*Superannuation (Government and Other Employees) Act 1988*

*Superannuation (State Public Sector) Act 1990*

**South Australia**

Schemes established by or operated under:

*Electricity Corporations Act 1994*

*Governors’ Pensions Act 1976*

*Judges’ Pensions Act 1971*

*Parliamentary Superannuation Act 1974*

*Police Superannuation Act 1990*

*Southern State Superannuation Act 1994*

*Superannuation Act 1988*

*Superannuation (Benefit Scheme) Act 1992*

Schemes established under trust deeds

Lyell McEwen Health Service Incorporated Superannuation Fund

Police Occupational Superannuation Scheme

**Western Australia**

Schemes established by or operated under:

*Government Employees Superannuation Act 1987*

*Judges’ Salaries and Pensions Act 1950*

*Parliamentary Superannuation Act 1970*

*Superannuation and Family Benefits Act 1938*

**Tasmania**

Schemes established by or operated under:

*Judges’ Contributory Pensions Act 1968*

*Parliamentary Retiring Benefits Act 1985*

*Parliamentary Superannuation Act 1973*

*Retirement Benefits Act 1993*

*Solicitor‑General Act 1983*

**Australian Capital Territory**

Schemes established by or operated under:

*Superannuation (Legislative Assembly Members) Act 1991*

**Northern Territory**

Schemes established by or operated under:

*Administrators Pension Act 1981*

*Legislative Assembly Members’ Superannuation Act 1979*

*Superannuation Act 1986*

*Supreme Court (Judges Pensions) Act 1980*

Schemes established under trust deeds or other means

Northern Territory Police Supplementary Benefit Scheme

Northern Territory Supplementary Superannuation Scheme

Part 2—Exempt public sector superannuation schemes (1996‑97 year of income)

**Commonwealth**

Schemes established by or operated under:

*Defence Act 1903*

*Defence Force Retirement and Death Benefits Act 1973*

*Governor‑General Act 1974*

*Judges’ Pensions Act 1968*

*Parliamentary Contributory Superannuation Act 1948*

**New South Wales**

Schemes established by or operated under:

*First State Superannuation Act 1992*

*Judges’ Pensions Act 1953*

*Local Government and Other Authorities (Superannuation) Act 1927*

*New South Wales Retirement Benefits Act 1972*

*Parliamentary Contributory Superannuation Act 1971*

*Police Regulation (Superannuation) Act 1906*

*Public Authorities Superannuation Act 1985*

*Public Sector Executives Superannuation Act 1989*

*State Authorities Non‑contributory Superannuation Act 1987*

*State Authorities Superannuation Act 1987*

*State Public Service Superannuation Act 1985*

*Superannuation Act 1916*

*Superannuation Administration Act 1996*

*Transport Employees Retirement Benefits Act 1967*

**Victoria**

Schemes established by or operated under:

*Attorney General and Solicitor General Act 1972*

*Coal Mines (Pensions) Act 1958*

*Constitution Act 1975*

*County Court Act 1958*

*County Court (Jurisdictions) Act 1968*

*Emergency Services Superannuation Act 1986*

*Hospitals Superannuation Act 1988*

*Justices Act 1958*

*Local Authorities Superannuation Act 1988*

*Magistrates (Summary Proceedings) Act 1975*

*Mint Act 1958*

*Ombudsman Act 1973*

*Parliamentary Salaries and Superannuation Act 1968*

*Port of Geelong Authority Act 1958*

*Port of Melbourne Authority Act 1958*

*Public Prosecutions Act 1994*

*Public Sector Superannuation (Administration) Act 1993*

*State Superannuation Act 1988*

*Supreme Court Act 1986*

**Queensland**

Government Officers’ Superannuation Scheme (GoSuper)

Governors’ Pension Scheme

Judges Pension Scheme

Parliamentary Contributory Superannuation Fund

Police Superannuation Fund (Police Super)

Queensland Fire Service Superannuation Plan

State Service Superannuation Fund (State Super)

**South Australia**

Schemes established by or operated under:

*Electricity Corporations Act 1994*

*Governors’ Pensions Act 1976*

*Judges’ Pensions Act 1971*

*Parliamentary Superannuation Act 1974*

*Police Superannuation Act 1990*

*Southern State Superannuation Act 1994*

*Superannuation Act 1988*

*Superannuation (Benefit Scheme) Act 1992*

Schemes established by or under trust deeds

Lyell McEwen Health Service Incorporated Superannuation Fund

Police Occupational Superannuation Scheme

**Western Australia**

Schemes established by or operated under:

*Government Employees Superannuation Act 1987*

*Judges’ Salaries and Pensions Act 1950*

*Parliamentary Superannuation Act 1970*

*Superannuation and Family Benefits Act 1938*

**Tasmania**

Schemes established by or operated under:

*Governor of Tasmania Act 1982*

*Judges’ Contributory Pensions Act 1968*

*Parliamentary Retiring Benefits Act 1985*

*Parliamentary Superannuation Act 1973*

*Retirement Benefits Act 1993*

*Solicitor‑General Act 1983*

**Australian Capital Territory**

Schemes established by or operated under:

*Superannuation (Legislative Assembly Members) Act 1991*

**Northern Territory**

Schemes established by or operated under:

*Administrators Pension Act 1981*

*Legislative Assembly Members’ Superannuation Act 1979*

*Superannuation Act 1986*

*Supreme Court (Judges Pensions) Act 1980*

Other schemes

Northern Territory Police Supplementary Benefit Scheme

Northern Territory Supplementary Superannuation Scheme

Part 3—Exempt public sector superannuation schemes (1997‑98 year of income and subsequent years of income)

**Commonwealth**

Schemes established by or operated under:

*Australian Defence Force Cover Act 2015*

*Defence Act 1903*

*Defence Force Retirement and Death Benefits Act 1973*

*Defence Forces Retirement Benefits Act 1948*

*Federal Circuit and Family Court of Australia Act 2021*

*Governor‑General Act 1974*

*Judges’ Pensions Act 1968*

*Papua New Guinea (Staffing Assistance) Act 1973*

*Parliamentary Contributory Superannuation Act 1948*

*Superannuation Act 1922*

**New South Wales**

Schemes established by or operated under:

*Judges’ Pensions Act 1953*

*Local Government and Other Authorities (Superannuation) Act 1927*

*New South Wales Retirement Benefits Act 1972*

*Parliamentary Contributory Superannuation Act 1971*

*Police Regulation (Superannuation) Act 1906*

*Public Authorities Superannuation Act 1985*

*State Authorities Non‑contributory Superannuation Act 1987*

*State Authorities Superannuation Act 1987*

*State Public Service Superannuation Act 1985*

*Superannuation Act 1916*

*Superannuation Administration Act 1996*

*Transport Employees Retirement Benefits Act 1967*

**Victoria**

Schemes established by or operated under:

*Attorney General and Solicitor General Act 1972*

*Constitution Act 1975*

*County Court Act 1958*

*Emergency Services Superannuation Act 1986*

*Magistrates’ Court Act 1989*

*Ombudsman Act 1973*

*Parliamentary Salaries and Superannuation Act 1968*

*Police Regulation Act 1958*

*Public Prosecutions Act 1994*

*State Employees Retirement Benefits Act 1979*

*State Superannuation Act 1988*

*Supreme Court Act 1986*

*Transport Superannuation Act 1988*

**Queensland**

Governors’ Pension Scheme

Judges Pension Scheme

**South Australia**

Schemes established by or operated under:

*Electricity Corporations Act 1994*

*Governors’ Pensions Act 1976*

*Judges’ Pensions Act 1971*

*Parliamentary Superannuation Act 1974*

*Police Superannuation Act 1990*

*Southern State Superannuation Act 2009*

*Superannuation Act 1988*

Other schemes

Super SA Select

**Western Australia**

Schemes established by or operated under:

*Judges’ Salaries and Pensions Act 1950*

*Parliamentary Superannuation Act 1970*

*State Superannuation Act 2000*

**Tasmania**

Schemes established by or operated under:

*Judges’ Contributory Pensions Act 1968*

*Public Sector Superannuation Reform Act 1999*

*Retirement Benefits Act 1993*

*Retirement Benefits (Parliamentary Superannuation) Regulations 2012*

**Australian Capital Territory**

Schemes established by or operated under:

*Legislative Assembly (Members’ Superannuation) Act 1991*

*Supreme Court Act 1933*

**Northern Territory**

Schemes established by or operated under:

*Administrators Pension Act 1981*

*Legislative Assembly Members’ Superannuation Act 1979*

*Superannuation Act 1986*

*Supreme Court (Judges Pensions) Act 1980*

Other schemes

Northern Territory Police Supplementary Benefit Scheme

Northern Territory Supplementary Superannuation Scheme

Schedule 1A—Payment limits for annuities and pensions with a commencement day before 1 January 2006

(subregulations 1.05(4) and 1.06(4))

1. Subject to clauses 3, 4 and 5, the maximum limits mentioned in paragraph 1.05(4)(f) or 1.06(4)(e) are determined under the formula:



where:

***AB*** means the amount of the annuity account balance, or pension account balance, as the case requires:

(a) on 1 July in the financial year in which the payments are made; or

(b) if that year is the year in which the annuity payments, or pension payments, commence—on the commencement day; and

***PVF*** means the maximum pension valuation factor set out in Column 3 in the Table in this Schedule in relation to the item in the Table that represents the age of the beneficiary on:

(a) 1 July in the financial year in which the payments are made; or

(b) if that is the year in which the annuity payments, or pension payments, commence—the commencement day.

2. Subject to clauses 3, 3A, 3B and 4, the minimum limits mentioned in paragraph 1.05(4)(f) or 1.06(4)(e) are determined under the formula:



where:

***AB*** means the amount of the annuity account balance, or pension account balance, as the case requires:

(a) on 1 July in the financial year in which the payments are made; or

(b) if that year is the year in which the annuity payments, or pension payments, commence—on the commencement day; and

***PVF*** means the minimum pension valuation factor set out in Column 4 in the Table to this Schedule in relation to the item in the Table that represents the age of the beneficiary on:

(a) 1 July in the financial year in which the payments are made; or

(b) if that is the year in which the annuity payments, or pension payments, commence—the commencement day.

3. For a calculation of the maximum or minimum limit in the year in which the commencement day of the pension or annuity occurs if that day is a day other than 1 July, the appropriate value set out in Column 3 or Column 4 must be applied proportionally to the number of days in the financial year that include and follow the commencement day.

3A. For the financial years commencing on 1 July 2008, 1 July 2009, 1 July 2010, 1 July 2019, 1 July 2020, 1 July 2021 and 1 July 2022, the minimum limit is half of the amount determined under the formula in clause 2.

3B. For the financial years commencing on 1 July 2011 and 1 July 2012, the minimum limit is 75% of the amount determined under the formula in clause 2.

4. An amount determined under the formula in clause 1 or clause 2, is rounded to the nearest 10 whole dollars.

5. In a year in which a PVF of 1 is used in calculating the maximum limit under clause 1, payment of the full account balance may be made at any time during the year.

**Table**

| Column 1  Item | Column 2  Age of Beneficiary | Column 3  Maximum Pension Valuation Factor | Column 4  Minimum Pension Valuation Factor |
| --- | --- | --- | --- |
| 1 | 20 or less | 10 | 28.6 |
| 2 | 21 | 10 | 28.5 |
| 3 | 22 | 10 | 28.3 |
| 4 | 23 | 10 | 28.1 |
| 5 | 24 | 10 | 28.0 |
| 6 | 25 | 10 | 27.8 |
| 7 | 26 | 10 | 27.6 |
| 8 | 27 | 10 | 27.5 |
| 9 | 28 | 10 | 27.3 |
| 10 | 29 | 10 | 27.1 |
| 11 | 30 | 10 | 26.9 |
| 12 | 31 | 10 | 26.7 |
| 13 | 32 | 10 | 26.5 |
| 14 | 33 | 10 | 26.3 |
| 15 | 34 | 10 | 26.0 |
| 16 | 35 | 10 | 25.8 |
| 17 | 36 | 10 | 25.6 |
| 18 | 37 | 10 | 25.3 |
| 19 | 38 | 10 | 25.1 |
| 20 | 39 | 10 | 24.8 |
| 21 | 40 | 10 | 24.6 |
| 22 | 41 | 10 | 24.3 |
| 23 | 42 | 10 | 24.0 |
| 24 | 43 | 10 | 23.7 |
| 25 | 44 | 10 | 23.4 |
| 26 | 45 | 10 | 23.1 |
| 27 | 46 | 10 | 22.8 |
| 28 | 47 | 10 | 22.5 |
| 29 | 48 | 10 | 22.2 |
| 30 | 49 | 10 | 21.9 |
| 31 | 50 | 9.9 | 21.5 |
| 32 | 51 | 9.9 | 21.2 |
| 33 | 52 | 9.8 | 20.9 |
| 34 | 53 | 9.7 | 20.5 |
| 35 | 54 | 9.7 | 20.1 |
| 36 | 55 | 9.6 | 19.8 |
| 37 | 56 | 9.5 | 19.4 |
| 38 | 57 | 9.4 | 19.0 |
| 39 | 58 | 9.3 | 18.6 |
| 40 | 59 | 9.1 | 18.2 |
| 41 | 60 | 9.0 | 17.8 |
| 42 | 61 | 8.9 | 17.4 |
| 43 | 62 | 8.7 | 17.0 |
| 44 | 63 | 8.5 | 16.6 |
| 45 | 64 | 8.3 | 16.2 |
| 46 | 65 | 8.1 | 15.7 |
| 47 | 66 | 7.9 | 15.3 |
| 48 | 67 | 7.6 | 14.9 |
| 49 | 68 | 7.3 | 14.4 |
| 50 | 69 | 7.0 | 14.0 |
| 51 | 70 | 6.6 | 13.5 |
| 52 | 71 | 6.2 | 13.1 |
| 53 | 72 | 5.8 | 12.6 |
| 54 | 73 | 5.4 | 12.2 |
| 55 | 74 | 4.8 | 11.7 |
| 56 | 75 | 4.3 | 11.3 |
| 57 | 76 | 3.7 | 10.8 |
| 58 | 77 | 3.0 | 10.4 |
| 59 | 78 | 2.2 | 10.0 |
| 60 | 79 | 1.4 | 9.5 |
| 61 | 80 | 1 | 9.1 |
| 62 | 81 | 1 | 8.7 |
| 63 | 82 | 1 | 8.3 |
| 64 | 83 | 1 | 7.9 |
| 65 | 84 | 1 | 7.5 |
| 66 | 85 | 1 | 7.1 |
| 67 | 86 | 1 | 6.8 |
| 68 | 87 | 1 | 6.4 |
| 69 | 88 | 1 | 6.1 |
| 70 | 89 | 1 | 5.8 |
| 71 | 90 | 1 | 5.5 |
| 72 | 91 | 1 | 5.3 |
| 73 | 92 | 1 | 5.0 |
| 74 | 93 | 1 | 4.8 |
| 75 | 94 | 1 | 4.6 |
| 76 | 95 | 1 | 4.4 |
| 77 | 96 | 1 | 4.2 |
| 78 | 97 | 1 | 4.0 |
| 79 | 98 | 1 | 3.8 |
| 80 | 99 | 1 | 3.7 |
| 81 | 100 or more | 1 | 3.5 |

Example:

Iva Fortune, who turns 60 on 5 September 1994, invests $100,000 in an allocated pension fund on 1 October 1994. The date of the first payment to Ms Fortune is 1 January 1995.

Assume a fund earning rate of 7%.

1994/95: The maximum and minimum payments for 1994/95 are based on:

(a) the account balance on the day of purchase; and

(b) the beneficiary’s age of 60 on the day of purchase:

Start formula start fraction $100,000 over 9.0 end fraction times start fraction 273 over 365 end fraction equals $8,310.50 (maximum limit, rounded to $8,310) end formula

Start formula start fraction $100,000 over 17.8 end fraction times start fraction 273 over 365 end fraction equals $4,201.93 (minimum limit, rounded to $4,200) end formula

Assume that total payments to Ms Fortune at 30 June 1995 are $6,000.

1995/96: The maximum and minimum payments for the year 1995/96 are based on:

(a) the account balance on 1 July 1995 which is $99,145 (residue $94,000 + interest of $5,145); and

(b) the beneficiary’s age of 60 on 1 July 1995:

Start formula start fraction $99145 over 9.0 end fraction equals $11,016.11 (maximum limit, rounded to $11,020) end formula

Start formula start fraction $99145 over 17.8 end fraction equals $5,569.94 (minimum limit, rounded to $5,570) end formula

Schedule 1AAB—Payment limits for annuities and pensions with a commencement day on and after 1 January 2006

(subregulations 1.05(4) and 1.06(4))

1. Subject to clauses 3, 4 and 5, the maximum limits mentioned in paragraph 1.05(4)(f) or 1.06(4)(e) are determined under the formula:



where:

***AB*** means the amount of the annuity account balance, or pension account balance, as the case requires:

(a) on 1 July in the financial year in which the payments are made; or

(b) if that year is the year in which the annuity payments, or pension payments, commence—on the commencement day.

***PVF*** means the maximum pension valuation factor set out in Column 3 of the Table in this Schedule in relation to the item in the Table that represents the age of the beneficiary on:

(a) 1 July in the financial year in which the payments are made; or

(b) if that is the year in which the annuity payments, or pension payments, commence—the commencement day.

2. Subject to clauses 3, 3A, 3B and 4, the minimum limits mentioned in paragraph 1.05(4)(f) or 1.06(4)(e) are determined under the formula:



where:

***AB*** means the amount of the annuity account balance, or pension account balance, as the case requires:

(a) on 1 July in the financial year in which the payments are made; or

(b) if that year is the year in which the annuity payments, or pension payments, commence—on the commencement day.

***PVF*** means the minimum pension valuation factor set out in Column 4 of the Table in this Schedule in relation to the item in the Table that represents the age of the beneficiary on:

(a) 1 July in the financial year in which the payments are made; or

(b) if that is the year in which the annuity payments, or pension payments, commence—the commencement day.

3. For a calculation of the maximum or minimum limit in the year in which the commencement day of the pension or annuity occurs if that day is a day other than 1 July, the appropriate value set out in Column 3 or Column 4 of the Table in this Schedule as the case requires, must be applied proportionally to the number of days in the financial year that include and follow the commencement day.

3A. For the financial years commencing on 1 July 2008, 1 July 2009, 1 July 2010, 1 July 2019, 1 July 2020, 1 July 2021 and 1 July 2022, the minimum limit is half of the amount determined under the formula in clause 2.

3B. For the financial years commencing on 1 July 2011 and 1 July 2012, the minimum limit is 75% of the amount determined under the formula in clause 2.

4. An amount determined under the formula in clause 1 or clause 2, is rounded to the nearest 10 whole dollars.

5. In a year in which a PVF of 1 is used in calculating the maximum limit under clause 1, payment of the full account balance may be made at any time during the year.

**Table**

| Column 1  Item | Column 2  Age of Beneficiary | Column 3  Maximum Pension Valuation Factor | Column 4  Minimum Pension Valuation Factor |
| --- | --- | --- | --- |
| 1 | 20 or less | 12.0 | 29.2 |
| 2 | 21 | 12.0 | 29.0 |
| 3 | 22 | 12.0 | 28.9 |
| 4 | 23 | 12.0 | 28.7 |
| 5 | 24 | 12.0 | 28.6 |
| 6 | 25 | 12.0 | 28.4 |
| 7 | 26 | 12.0 | 28.3 |
| 8 | 27 | 12.0 | 28.1 |
| 9 | 28 | 12.0 | 27.9 |
| 10 | 29 | 12.0 | 27.8 |
| 11 | 30 | 12.0 | 27.6 |
| 12 | 31 | 12.0 | 27.4 |
| 13 | 32 | 12.0 | 27.2 |
| 14 | 33 | 12.0 | 27.0 |
| 15 | 34 | 12.0 | 26.8 |
| 16 | 35 | 12.0 | 26.6 |
| 17 | 36 | 12.0 | 26.4 |
| 18 | 37 | 12.0 | 26.2 |
| 19 | 38 | 12.0 | 26.0 |
| 20 | 39 | 12.0 | 25.8 |
| 21 | 40 | 12.0 | 25.5 |
| 22 | 41 | 12.0 | 25.3 |
| 23 | 42 | 12.0 | 25.0 |
| 24 | 43 | 12.0 | 24.8 |
| 25 | 44 | 12.0 | 24.5 |
| 26 | 45 | 12.0 | 24.2 |
| 27 | 46 | 12.0 | 24.0 |
| 28 | 47 | 12.0 | 23.7 |
| 29 | 48 | 12.0 | 23.4 |
| 30 | 49 | 12.0 | 23.1 |
| 31 | 50 | 12.0 | 22.8 |
| 32 | 51 | 11.9 | 22.5 |
| 33 | 52 | 11.8 | 22.2 |
| 34 | 53 | 11.8 | 21.8 |
| 35 | 54 | 11.7 | 21.5 |
| 36 | 55 | 11.5 | 21.1 |
| 37 | 56 | 11.4 | 20.8 |
| 38 | 57 | 11.3 | 20.4 |
| 39 | 58 | 11.2 | 20.1 |
| 40 | 59 | 11.0 | 19.7 |
| 41 | 60 | 10.9 | 19.3 |
| 42 | 61 | 10.7 | 18.9 |
| 43 | 62 | 10.5 | 18.5 |
| 44 | 63 | 10.3 | 18.1 |
| 45 | 64 | 10.1 | 17.7 |
| 46 | 65 | 9.9 | 17.3 |
| 47 | 66 | 9.6 | 16.8 |
| 48 | 67 | 9.3 | 16.4 |
| 49 | 68 | 9.1 | 16.0 |
| 50 | 69 | 8.7 | 15.5 |
| 51 | 70 | 8.4 | 15.1 |
| 52 | 71 | 8.0 | 14.6 |
| 53 | 72 | 7.6 | 14.2 |
| 54 | 73 | 7.2 | 13.7 |
| 55 | 74 | 6.7 | 13.3 |
| 56 | 75 | 6.2 | 12.8 |
| 57 | 76 | 5.7 | 12.3 |
| 58 | 77 | 5.1 | 11.9 |
| 59 | 78 | 4.5 | 11.4 |
| 60 | 79 | 3.8 | 10.9 |
| 61 | 80 | 3.1 | 10.5 |
| 62 | 81 | 2.3 | 10.0 |
| 63 | 82 | 1.4 | 9.6 |
| 64 | 83 | 1 | 9.1 |
| 65 | 84 | 1 | 8.7 |
| 66 | 85 | 1 | 8.3 |
| 67 | 86 | 1 | 7.9 |
| 68 | 87 | 1 | 7.5 |
| 69 | 88 | 1 | 7.2 |
| 70 | 89 | 1 | 6.9 |
| 71 | 90 | 1 | 6.6 |
| 72 | 91 | 1 | 6.3 |
| 73 | 92 | 1 | 6.0 |
| 74 | 93 | 1 | 5.8 |
| 75 | 94 | 1 | 5.5 |
| 76 | 95 | 1 | 5.3 |
| 77 | 96 | 1 | 5.1 |
| 78 | 97 | 1 | 4.9 |
| 79 | 98 | 1 | 4.7 |
| 80 | 99 | 1 | 4.5 |
| 81 | 100 or more | 1 | 4.4 |

Example:

Clive Long, who turns 65 on 8 February 2006, invests $100,000 in an allocated pension fund on 1 March 2006. The date of the first payment to Mr Long is 1 April 2006.

2005/06: The maximum and minimum payments for 2005/06 are based on:

(a) the account balance on the day of purchase; and

(b) the beneficiary’s age of 65 on the day of purchase:

Start formula start fraction $100,000 over 9.9 end fraction times start fraction 122 over 365 end fraction equals $3,376.23 (maximum limit, rounded to $3,380) end formula

Start formula start fraction $100,000 over 17.3 end fraction times start fraction 122 over 365 end fraction equals $1,932.06 (minimum limit, rounded to $1,930) end formula

Assume that total payments to Mr Long at 30 June 2006 are $3,000.

2006/07: The maximum and minimum payments for 2006/07 are based on:

(a) the account balance on 1 July 2006 which is $99,300 (residue $97,000 + earnings of $2,300); and

(b) the beneficiary’s age of 65 on 1 July 2006:

Start formula start fraction $99,300 over 9.9 equals $10,030.30 (maximum limit, rounded to $10,030) end formula

Start formula start fraction $99,300 over 17.3 end fraction equals $5,739.88 (minimum limit, rounded to $5,740) end formula

Schedule 1B—Pension valuation factors

(paragraph 1.06(6)(g) and subregulation 1.08(1))

1. The pension valuation factor for:

(a) a pension that is to be indexed at a rate greater than 8% each year; or

(b) a pension that is included in a class of pensions that are to be indexed at a rate that is greater than 8% each year;

is the factor determined in writing by the Regulator, on a case‑by‑case basis, in relation to that pension or class of pensions.

2. The pension valuation factor for any other pension is the factor applicable to the pension under the following tables.

3. A reference in the tables to ***Age*** is a reference to the age of the recipient on the commencement day of the relevant pension. If the age of a person on that day falls between 2 of the ages specified in a table, the pension valuation factor is to be determined by reference to the factors specified under the next greater age group in the table.

4. If a pension has no reversion, the pension valuation factor for the pension is to be the relevant factor specified in the relevant table in the ***Below 50%*** group.

5. If the rules of a superannuation fund provide that a pension is indexed to movements in salary, the pension valuation factor for the pension is the relevant factor specified in the table relating to an indexation rate of 8%.

6. If a pension is indexed by reference to movements in a price index published by the Australian Statistician, the pension valuation factor for the pension is the relevant factor applicable under the table into which the standard indexation rate falls.

7. Subject to clause 8, if the governing rules of a superannuation fund provide for a pension to be indexed at the discretion of the trustees of the fund, the pension valuation factor is to be determined as if the indexation rate were a rate worked out by:

(a) adding together the indexation rates determined by the trustees for pensions of same kind as that pension in respect of each year in the period of 5 years of which the year of income in which the pension commences to be paid is the last year; and

(b) dividing the result by 5.

8. If a superannuation fund to which clause 7 applies has been in existence, or making pension payments, for less than a continuous period of 5 years, the pension valuation factor is to be the relevant factor specified in the table that relates to the standard indexation rate.

**Tables**

Indexation rate of 8%

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Reversion | Age next birthday of recipient on commencement day of pension | | | | | | | | | | | | | |
| 20 or less | 21 to 25 | 26 to 30 | 31 to 35 | 36 to 40 | 41 to 45 | 46 to 50 | 51 to 55 | 56 to 60 | 61 to 65 | 66 to 70 | 71 to 75 | 76 to 80 | 81 or more |
| Below 50% | 33 | 31 | 29 | 27 | 25 | 23 | 21 | 18 | 16 | 14 | 12 | 10 | 9 | 9 |
| 50%‑75% | 34 | 33 | 31 | 29 | 27 | 25 | 22 | 20 | 18 | 15 | 13 | 11 | 10 | 9 |
| Above 75% | 35 | 34 | 32 | 30 | 28 | 26 | 24 | 21 | 19 | 16 | 14 | 12 | 10 | 10 |

Indexation rate of at least 7% but less than 8%

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Reversion | Age next birthday of recipient on commencement day of pension | | | | | | | | | | | | | |
| **20 or less** | **21 to 25** | **26 to 30** | **31 to 35** | **36 to 40** | **41 to 45** | **46 to 50** | **51 to 55** | **56 to 60** | **61 to 65** | **66 to 70** | **71 to 75** | **76 to 80** | **81 or more** |
| Below 50% | 26 | 25 | 24 | 23 | 21 | 20 | 18 | 16 | 14 | 13 | 11 | 10 | 9 | 8 |
| 50%‑75% | 27 | 26 | 25 | 24 | 23 | 21 | 19 | 18 | 16 | 14 | 12 | 10 | 9 | 9 |
| Above 75% | 28 | 27 | 26 | 25 | 24 | 22 | 20 | 19 | 17 | 15 | 13 | 11 | 10 | 9 |

Indexation rate of at least 6% but less than 7%

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Reversion | Age next birthday of recipient on commencement day of pension | | | | | | | | | | | | | |
| **20 or less** | **21 to 25** | **26 to 30** | **31 to 35** | **36 to 40** | **41 to 45** | **46 to 50** | **51 to 55** | **56 to 60** | **61 to 65** | **66 to 70** | **71 to 75** | **76 to 80** | **81 or more** |
| Below 50% | 22 | 21 | 20 | 19 | 18 | 17 | 16 | 14 | 13 | 12 | 10 | 9 | 8 | 8 |
| 50%‑75% | 22 | 22 | 21 | 20 | 19 | 18 | 17 | 16 | 14 | 13 | 11 | 10 | 9 | 8 |
| Above 75% | 23 | 22 | 22 | 21 | 20 | 19 | 18 | 16 | 15 | 13 | 12 | 10 | 9 | 8 |

Indexation rate of at least 5% but less than 6%

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Reversion | Age next birthday of recipient on commencement day of pension | | | | | | | | | | | | | |
| **20 or less** | **21 to 25** | **26 to 30** | **31 to 35** | **36 to 40** | **41 to 45** | **46 to 50** | **51 to 55** | **56 to 60** | **61 to 65** | **66 to 70** | **71 to 75** | **76 to 80** | **81 or more** |
| Below 50% | 18 | 18 | 17 | 17 | 16 | 15 | 14 | 13 | 12 | 11 | 10 | 9 | 8 | 8 |
| 50%‑75% | 19 | 18 | 18 | 17 | 17 | 16 | 15 | 14 | 13 | 12 | 10 | 9 | 8 | 8 |
| Above 75% | 19 | 19 | 18 | 18 | 17 | 17 | 16 | 15 | 13 | 12 | 11 | 9 | 8 | 8 |

Indexation rate of at least 4% but less than 5%

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Reversion | Age next birthday of recipient on commencement day of pension | | | | | | | | | | | | | |
| **20 or less** | **21 to 25** | **26 to 30** | **31 to 35** | **36 to 40** | **41 to 45** | **46 to 50** | **51 to 55** | **56 to 60** | **61 to 65** | **66 to 70** | **71 to 75** | **76 to 80** | **81 or more** |
| Below 50% | 16 | 15 | 15 | 15 | 14 | 13 | 13 | 12 | 11 | 10 | 9 | 8 | 8 | 7 |
| 50%‑75% | 16 | 16 | 15 | 15 | 15 | 14 | 13 | 13 | 12 | 11 | 10 | 9 | 8 | 7 |
| Above 75% | 16 | 16 | 16 | 15 | 15 | 15 | 14 | 13 | 12 | 11 | 10 | 9 | 8 | 7 |

Indexation rate of at least 3% but less than 4%

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Reversion | Age next birthday of recipient on commencement day of pension | | | | | | | | | | | | | |
| **20 or less** | **21 to 25** | **26 to 30** | **31 to 35** | **36 to 40** | **41 to 45** | **46 to 50** | **51 to 55** | **56 to 60** | **61 to 65** | **66 to 70** | **71 to 75** | **76 to 80** | **81 or more** |
| Below 50% | 14 | 14 | 13 | 13 | 13 | 12 | 11 | 11 | 10 | 9 | 8 | 8 | 7 | 7 |
| 50%‑75% | 14 | 14 | 14 | 13 | 13 | 13 | 12 | 11 | 11 | 10 | 9 | 8 | 7 | 7 |
| Above 75% | 14 | 14 | 14 | 14 | 13 | 13 | 12 | 12 | 11 | 10 | 9 | 8 | 8 | 7 |

Indexation rate of at least 2% but less than 3%

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Reversion | Age next birthday of recipient on commencement day of pension | | | | | | | | | | | | | |
| **20 or less** | **21 to 25** | **26 to 30** | **31 to 35** | **36 to 40** | **41 to 45** | **46 to 50** | **51 to 55** | **56 to 60** | **61 to 65** | **66 to 70** | **71 to 75** | **76 to 80** | **81 or more** |
| Below 50% | 12 | 12 | 12 | 12 | 11 | 11 | 10 | 10 | 9 | 9 | 8 | 7 | 7 | 7 |
| 50%‑75% | 12 | 12 | 12 | 12 | 12 | 11 | 11 | 10 | 10 | 9 | 8 | 8 | 7 | 7 |
| Above 75% | 12 | 12 | 12 | 12 | 12 | 12 | 11 | 11 | 10 | 9 | 9 | 8 | 7 | 7 |

Indexation rate of at least 1% but less than 2%

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Reversion | Age next birthday of recipient on commencement day of pension | | | | | | | | | | | | | |
| **20 or less** | **21 to 25** | **26 to 30** | **31 to 35** | **36 to 40** | **41 to 45** | **46 to 50** | **51 to 55** | **56 to 60** | **61 to 65** | **66 to 70** | **71 to 75** | **76 to 80** | **81 or more** |
| Below 50% | 11 | 11 | 11 | 11 | 10 | 10 | 10 | 10 | 9 | 8 | 7 | 7 | 7 | 6 |
| 50%‑75% | 11 | 11 | 11 | 11 | 11 | 10 | 10 | 10 | 9 | 8 | 8 | 7 | 7 | 6 |
| Above 75% | 11 | 11 | 11 | 11 | 11 | 10 | 10 | 10 | 9 | 9 | 8 | 7 | 7 | 6 |

Indexation rate less than 1%

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Reversion | Age next birthday of recipient on commencement day of pension | | | | | | | | | | | | | |
| **20 or less** | **21 to 25** | **26 to 30** | **31 to 35** | **36 to 40** | **41 to 45** | **46 to 50** | **51 to 55** | **56 to 60** | **61 to 65** | **66 to 70** | **71 to 75** | **76 to 80** | **81 or more** |
| Below 50% | 10 | 10 | 10 | 10 | 9 | 9 | 9 | 8 | 8 | 8 | 7 | 7 | 6 | 6 |
| 50%‑75% | 10 | 10 | 10 | 10 | 10 | 9 | 9 | 9 | 8 | 8 | 7 | 7 | 6 | 6 |
| Above 75% | 10 | 10 | 10 | 10 | 10 | 10 | 9 | 9 | 9 | 8 | 8 | 7 | 7 | 6 |

Schedule 1—Conditions of release of benefits

(Subregulations 1.03AB(2) and 6.01(2), regulation 6.01A, paragraphs 6.15A(1)(a) and (b), (2)(b), (3)(b), (4)(c) and (5)(c), subparagraph 6.16(3)(b)(ii) and paragraphs 6.18(3)(a), 6.19(3)(a), 6.23(3)(a) and 7A.01A(a) and (c))

Part 1—Regulated superannuation funds

| Column 1  Item | Column 2  Conditions of release | Column 3  Cashing restrictions |
| --- | --- | --- |
| 101 | Retirement | Nil |
| 102 | Death | Nil |
| 102A | Terminal medical condition | Nil |
| 103 | Permanent incapacity | Nil |
| 103A | Former temporary resident to whom regulation 6.20A or 6.20B applies, requesting in writing the release of his or her benefits | Amount that is at least the amount of the temporary resident’s withdrawal benefit in the fund, paid:  (a) as a single lump sum; or |
|  |  | (b) if the fund receives any combination of contributions, transfers and rollovers after cashing the benefits—in a way that ensures that the amount is cashed |
| 103B | The trustee is required to pay an amount to the Commissioner of Taxation under the *Superannuation (Unclaimed Money and Lost Members) Act 1999*, or may pay an amount to the Commissioner of Taxation under Part 3D of that Act,for the person’s superannuation interest in the fund | Amount that the trustee is required to pay to the Commissioner of Taxation under the *Superannuation (Unclaimed Money and Lost Members) Act 1999*, or may pay to the Commissioner of Taxation under Part 3D of that Act, for the person’s superannuation interest in the fund, paid as a lump sum to the Commissioner |
| 104 | Termination of gainful employment with a standard employer‑sponsor of the regulated superannuation fund on or after 1 July 1997 (where the member’s preserved benefits in the fund at the time of the termination are less than $200) | Nil |
| 105 | Severe financial hardship | For a person taken to be in severe financial hardship under paragraph 6.01(5)(a)—in each 12 month period (beginning on the date of first payment), a single lump sum not less than $1,000 (except if the amount of the person’s preserved benefits and restricted non‑preserved benefits is less than that amount) and not more than $10,000 |
|  |  | For a person taken to be in severe financial hardship under paragraph 6.01(5)(b)—Nil. |
| 106 | Attaining age 65 | Nil |
| 107 | The Regulator has determined under subregulation 6.19A(2) that a specified amount of benefits in the regulated superannuation fund may be released on a compassionate ground | A single lump sum, not exceeding an amount determined, in writing, by the Regulator, being an amount that: |
|  |  | (a) taking account of the ground and of the person’s financial capacity, is reasonably required; and |
|  |  | (b) in the case of the ground mentioned in paragraph 6.19A(1)(b)—in each 12 month period (beginning on the date of first payment), does not exceed an amount equal to the sum of:  (i) 3 months’ repayments; and  (ii) 12 months’ interest on the outstanding balance of the loan |
| 107A | The Regulator has determined under subregulation 6.19B(3) (about coronavirus) that a specified amount of benefits in the regulated superannuation fund may be released on a compassionate ground | A single lump sum, not exceeding the amount determined, in writing, by the Regulator in relation to the fund |
| 108 | Termination of gainful employment with an employer who had, or any of whose associates had, at any time, contributed to the regulated superannuation fund in relation to the member | 1. Preserved benefits: Non‑commutable life pension or non‑commutable life annuity  2. Restricted non‑preserved benefits: Nil |
| 109 | Temporary incapacity | A non‑commutable income stream cashed from the regulated superannuation fund for: |
|  |  | (a) the purpose of continuing (in whole or part) the gain or reward which the member was receiving before the temporary incapacity; and |
|  |  | (b) a period not exceeding the period of incapacity from employment of the kind engaged in immediately before the temporary incapacity |
| 109A | For acquiring a superannuation interest (within the meaning of the 1997 Tax Act) that supports a deferred superannuation income stream to be provided under a contract or rules that meet the standards of subregulation 1.06A(2) | The restrictions contained in paragraph 1.06A(3)(e) |
| 110 | Attaining preservation age | Any of the following:  (a) a transition to retirement income stream;  (b) a non‑commutable allocated annuity;  (c) a non‑commutable allocated pension;  (d) a non‑commutable annuity;  (e) a non‑commutable pension |
| 111 | Being a lost member who is found, and the value of whose benefit in the fund, when released, is less than $200 | Nil |
| 111A | The Commissioner of Taxation gives a superannuation provider a release authority under Division 131 in Schedule 1 to the *Taxation Administration Act 1953* | The restrictions contained in sections 131‑35 and 131‑40 in that Schedule |
| 111B | A person gives a superannuation provider a release authority under section 135‑40 in Schedule 1 to the *Taxation Administration Act 1953* | The restrictions contained in sections 135‑75 and 135‑85 in that Schedule |
| 113 | A person gives a transitional release authority to a superannuation provider under section 292‑80B of the *Income Tax (Transitional Provisions) Act 1997* | Restrictions contained in subsections 292‑80C(1) and (2) of the *Income Tax (Transitional Provisions) Act 1997* |
| 113A | A former resident of Australia has:  (a) moved permanently to New Zealand; and  (b) nominated a provider of a KiwiSaver Scheme for the purposes of this item | Amount that is at least the amount of the former resident’s withdrawal benefit in the fund, paid:  (a) as a single lump sum; or  (b) if the fund receives any combination of contributions, transfers and rollovers after cashing the benefits—in a way that ensures that the amount is cashed |
| 114 | Any other condition, if expressed to be a condition of release, in an approval under subparagraph 62(1)(b)(v) of the Act | Restrictions expressed in the approval to be cashing restrictions applying to the condition of release |

Part 2—Approved deposit funds

| Column 1  Item no. | Column 2  Conditions of release | Column 3  Cashing restrictions |
| --- | --- | --- |
| 201 | Retirement | Nil |
| 202 | Death | Nil |
| 202A | Terminal medical condition | Nil |
| 203 | Permanent incapacity | Nil |
| 204 | Former temporary resident to whom regulation 6.24A applies, requesting in writing the release of his or her benefits | Amount that is at least the amount of the temporary resident’s withdrawal benefit in the fund, paid:  (a) as a single lump sum; or |
|  |  | (b) if the fund receives any combination of contributions, transfers and rollovers after cashing the benefits—in a way that ensures that the amount is cashed |
| 204A | The trustee is required to pay an amount to the Commissioner of Taxation under the *Superannuation (Unclaimed Money and Lost Members) Act 1999*, or may pay an amount to the Commissioner of Taxation under Part 3D of that Act, for the person’s superannuation interest in the fund | Amount that the trustee is required to pay to the Commissioner of Taxation under the Superannuation *(Unclaimed Money and Lost Members) Act 1999*, or may pay to the Commissioner of Taxation under Part 3D of that Act, for the person’s superannuation interest in the fund, paid as a lump sum to the Commissioner |
| 205 | Severe financial hardship | For a person taken to be in severe financial hardship under paragraph 6.01(5)(a)—in each 12 month period (beginning on the date of first payment), a single lump sum not less than $1,000 (except if the amount of the person’s preserved benefits and restricted non‑preserved benefits is less than that amount) and not more than $10,000 |
|  |  | For a person taken to be in severe financial hardship under paragraph 6.01(5)(b)—Nil |
| 206 | Attaining age 65 | Nil |
| 207 | The Regulator has determined under subregulation 6.19A(2) that a specified amount of benefits in the approved deposit fund may be released on a compassionate ground | A single lump sum, not exceeding the amount determined, in writing, by the Regulator, being an amount that:  (a) taking account of the ground and of the person’s financial capacity, is reasonably required; and  (b) in the case of the ground mentioned in paragraph 6.19A(1)(b)—in each 12 month period (beginning on the date of first payment), does not exceed an amount equal to the sum of:  (i) 3 months’ repayments; and  (ii) 12 months’ interest on the outstanding balance of the loan. |
| 207AA | The Regulator has determined under subregulation 6.19B(3) (about coronavirus) that a specified amount of benefits in the approved deposit fund may be released on a compassionate ground | A single lump sum, not exceeding the amount determined, in writing, by the Regulator in relation to the fund |
| 207A | For acquiring a superannuation interest (within the meaning of the 1997 Tax Act) that supports a deferred superannuation income stream to be provided under a contract or rules that meet the standards of subregulation 1.06A(2) | The restrictions contained in paragraph 1.06A(3)(e) |
| 208 | Attaining preservation age | Any of the following:  (a) a transition to retirement income stream; |
|  |  | (b) a non‑commutable allocated annuity;  (c) a non‑commutable allocated pension;  (d) a non‑commutable annuity;  (e) a non‑commutable pension |
| 208A | The Commissioner of Taxation gives a superannuation provider a release authority under Division 131 in Schedule 1 to the *Taxation Administration Act 1953* | The restrictions contained in sections 131‑35 and 131‑40 in that Schedule |
| 208B | A person gives a superannuation provider a release authority under section 135‑40 in Schedule 1 to the *Taxation Administration Act 1953* | The restrictions contained in sections 135‑75 and 135‑85 in that Schedule |
| 210 | A person gives a transitional release authority to a superannuation provider under section 292‑80B of the *Income Tax (Transitional Provisions) Act 1997* | Restrictions contained in subsections 292‑80C(1) and (2) of the *Income Tax (Transitional Provisions) Act 1997* |
| 211 | Being a lost member who is found, and the value of whose benefit in the fund, when released, is less than $200 | Nil |

Note: The definitions set out in subregulation 6.01(2) apply, unless they are in material or expressed not to apply, to Schedule 1; *see* that subregulation.

Schedule 2—Modifications of the OSS laws in relation to preserved benefits in regulated superannuation funds

(subregulation 6.02(2))

Part 1—Modifications of the Occupational Superannuation Standards Act 1987

101. Section 7 (Operating standards for superannuation funds)

101.1 After subsection 7(3), insert:

(4) Despite any other provision of this Act, superannuation funds must comply with the standards prescribed for the purposes of this section.

Part 2—Modifications of the Occupational Superannuation Standards Regulations

201. Regulation 3 (Interpretation)

201.1 Paragraph 3(2)(a):

Omit the paragraph.

201A. Regulation 8 (Vesting standards)

201A.1 After subregulation 8(1A), insert:

(1B) Paragraph (1A)(a) does not apply in relation to contributions made in accordance with a prescribed agreement or award.

202. Regulation 9 (Preservation standards)

202.1A Subparagraph 9(1)(a)(i):

Omit “subject to regulation 10,”.

202.1 Paragraph 9(1)(b):

After “the fund”, insert “before the commencement day”.

202.2 Paragraph 9(1)(c):

Omit the paragraph, substitute:

(c) member‑financed benefits must be preserved if they arise from contributions made by a member to a superannuation fund during any period during which the member did not have employer support in the fund, being a period that:

(i) commenced on or after 13 March 1989 (in the case of a private sector fund) or 1 July 1990 (in the case of a public sector fund); and

(ii) ended before the commencement day;

(d) member‑financed benefits must be preserved if they arise from contributions (other than undeducted contributions) made to a superannuation fund in relation to the member on or after the commencement day;

(e) benefits must be preserved if they arise from payments from the Superannuation Holding Accounts Special Account;

(f) benefits must be preserved if they arise from eligible spouse contributions within the meaning of section 159TC of the Tax Act;

(g) benefits must be preserved if they arise from a capital gains tax exempt component rolled over to the fund because of subsection 160ZZPZF(1), 160ZZPZH(7) or 160ZZPZI(5) of the Tax Act.

202.3 Subregulation 9(3):

After “arising”, insert “before the commencement day,”.

202.4 Add at the end:

(5) In paragraphs (1)(b), (c) and (d) and subregulation (3):

***commencement day*** has the same meaning as in Part 6 of the Superannuation Industry (Supervision) Regulations.

***undeducted contributions*** has the same meaning as in Part 6 of the Superannuation Industry (Supervision) Regulations.

202A. New regulation 10A

202A.1 After regulation 10, insert:

10A. Preservation standard—interaction of subparagraph 9(1)(a)(i) and regulation 10

Where, apart from this regulations, a fund must preserve, in respect of a member:

(a) the amount of benefits in compliance with subparagraph 9(1)(a)(i); and

(b) an amount of benefits in compliance with regulation 10;

it is sufficient compliance with those provisions if the fund preserves the greater of those amounts.

203. Regulation 11 (Preservation and portability standards)

203.1 Omit the regulation.

204. Regulation 12 (Preservation standards not to apply in certain cases)

204.1 Omit the regulation.

Schedule 2A—Information in notice under subsection 60E(2) of Act

Note: See subregulation 9AB.19(2).

***[Use the following template if: the Part 6A product is a MySuper product]***

Dear *[insert the name of the beneficiary of the superannuation entity],*

*[If the conditions in subsection 60F(1) of the Act (2 consecutive fail assessments) are not satisfied, include the following paragraph]*

**Your superannuation product *[insert the name of the superannuation entity and the name of the Part 6A product]* has failed the annual performance test. You should think about moving your money to a different super fund.**

*[If the conditions in subsection 60F(1) of the Act (2 consecutive fail assessments) are satisfied, include the following paragraph]*

**Your superannuation product *[insert the name of the superannuation entity and the name of the Part 6A product]* has failed the annual performance test at least 2 years in a row.** **We are now banned from accepting new members into this product until it passes a future test. You should think about moving your money to a different super fund.**

The Australian Government tests your super fund’s products every year to make sure your savings are well managed for when you retire. Funds that fail this test are required by law to tell you.

*[If the beneficiary holds only one investment option* *offered by the superannuation entity, include the following two paragraphs]*

You had $*[insert the beneficiary’s account balance for the Part 6A product as at 30 June in the calendar year in which the date of this letter falls]* invested with *[insert the name of the superannuation entity and the name of the Part 6A product]* on 30 June *[insert the calendar year in which the date of this letter falls]* and paid a total of $*[insert total fees and costs charged to the beneficiary in the relevant financial year, excluding insurance fees]* in fees in the last financial year.

**Your money will stay in *[insert the name of the superannuation entity and the name of the Part 6A product]*** **unless you move it.** Switching super funds is easy and there are no exit fees.

*[If the beneficiary holds more than one investment option offered by the superannuation entity, include the following two paragraphs]*

You had $*[insert the beneficiary’s total account balance for all investment option****s*** *offered by the superannuation entity as at 30 June in the calendar year in which the date of this letter falls]* invested with *[insert the name of the superannuation entity]* on 30 June *[insert the calendar year in which the date of this letter falls]*, of which $*[insert the beneficiary’s account balance for the Part 6A product as at 30 June in the calendar year in which the date of this letter falls]* was invested in *[insert the name of the Part 6A product]*. Last financial year you paid a total of $*[insert total fees and costs charged to the beneficiary in the relevant financial year, excluding insurance fees]* in fees to *[insert the name of the superannuation entity]*.

**Your money will stay in *[insert the name of the superannuation entity and the name of the Part 6A product]*** **unless you move it.** Switching super funds is easy and there are no exit fees.

You could save thousands of dollars more for when you retire by switching to a better super fund. Super is a long‑term investment. By earning 1% more each year for 30 years, you could retire with 20% more in savings; for example, your super could increase from $100,000 to $120,000.

Finding a better super fundis easy with the Australian Government’s YourSuper comparison tool. You can use the tool to compare the fees and earnings of all simple, low‑cost MySuper products. Go to *ato.gov.au/yoursuper* or use the QR code below:

*[insert QR code for ato.gov.au/yoursuper]*

This letter does not take your personal situation into account. You should think about your investment plans and personal situation, including insurance, when switching.

When you have opened a new super account, contact the new fund or use myGov to move your money over.

**Your questions answered**

**What is the annual performance test?**

The annual government test checks how much your super product has earned (after costs) over the last *[insert the number of financial years in the lookback period for the Part 6A product in respect of the relevant financial year]* financial years. It compares your product’s earnings with those of a similar product over the same period.

Super funds with products that fail this test are required to tell you.

You can find out more about super at *moneysmart.gov.au*.

**How do I move to a new super fund?**

The first step is to find a new super fund. You should think about your investment plans and personal situation, including insurance, when switching.

You may find it helpful to use the Australian Government’s YourSuper comparison tool. You can use the tool to compare the fees and earnings of simple, low‑cost *MySuper products*. Go to *ato.gov.au/yoursuper* or use the QR code above.

Once you have chosen a new super fund, contact the new fund to open a new account.

After opening a new account, move your money from your existing one. You can contact the new fund or use myGov to do this. Find out more at *moneysmart.gov.au*

**What happens if a super product fails two or more years in a row?**

If a super productfails the test at least two years in a row, it cannot accept new members until it passes a future test. You should think about the impact of this on the product’s ability to improve.

Your money will stay in the failed super product unless you move it.

***[Use the following template if: one or more Part 6A products are a trustee‑directed product, the beneficiary accessed the product via a generic or lifecycle investment menu, and the conditions in subsection 60F(1) of the Act (2 consecutive fail assessments) are not satisfied for these products]***

Dear *[insert the name of the beneficiary of the superannuation entity],*

*[If the beneficiary holds only one failed Part 6A product offered by the superannuation entity, include the following paragraph]*

**Your superannuation investment option *[insert the name of the superannuation entity and the name of the Part 6A product]* has failed the annual performance test. You should think about moving your money to a different super investment option or fund.**

*[If the beneficiary holds more than one failed Part 6A product offered by the superannuation entity, include the following paragraph]*

**You have multiple superannuation investment options in *[insert the name of the superannuation entity]* that have failed the annual performance test. You should think about moving your money to a different super investment option or fund.**

The Australian Government tests your super fund’s investment options every year to make sure your savings are well managed for when you retire. Funds that fail this test are required by law to tell you.

You had $*[insert the beneficiary’s total account balance for all investment options offered by the superannuation entity as at 30 June in the calendar year in which the date of this letter falls]* invested in *[insert the name of the superannuation entity]* on 30 June *[insert the calendar year in which the date of this letter falls]* and paid a total of $*[insert total fees and costs charged to the beneficiary in the relevant financial year, excluding insurance fees]* in fees in the last financial year. You had the following amount invested in failing investment options: *[insert a bullet list with the name of each failed Part 6A product, followed by the beneficiary’s account balance for that Part 6A product as at 30 June in the calendar year in which the date of this letter falls, in parentheses]*

*[If the bullet list above has one failed Part 6A product, include the following paragraph]*

**Your money will stay in this failing investment option in *[insert the name of the superannuation entity]*** **unless you move it.**

*[If the bullet list above has more than one failed Part 6A product, include the following paragraph]*

**Your money will stay in these failing investment options in *[insert the name of the superannuation entity]*** **unless you move it.**

Finding a better super investment option could be worthwhile for your future. You could save thousands of dollars more for when you retire by switching to a better investment option or super fund. Super is a long‑term investment. By earning 1% more each year for 30 years, you could retire with 20% more in savings; for example, your super could increase from $100,000 to $120,000.

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*[insert QR code for ato.gov.au/yoursuper]*

This letter does not take your personal situation into account. Before switching investment options, you should think about your investment plans and personal situation, such as investment goals and values, as well as insurance, fee and tax impacts. You may wish to speak to a financial adviser about your personal circumstances if you are unsure.

**Your questions answered**

**What is the annual performance test?**

The annual government test checks how much your super investment option has earned (after costs) over time. It compares your investment option’s earnings with those of a similar investment option over the same period. The test is done at the investment option level. There may be a range of fees associated with an investment option. The test does not account for your personal situation, fees or tax.

Super funds with investment options that fail this test are required to tell you.

You can find out more about super at *moneysmart.gov.au*.

**What things should I consider when deciding to switch super investment options or funds?**

The performance test does not take into account your individual circumstances. You should think about your investment plans and personal situation, such as investment goals and values, as well as insurance, fees and tax impacts, when switching. You may wish to speak to a financial adviser about your personal circumstances.

**How can I find a new super investment option or fund?**

You may find it helpful to use the Australian Government’s YourSuper comparison tool. You can use the tool to compare the fees and earnings of simple, low‑cost *MySuper investment options*. Note that the investment options listed above are *not* MySuper investment options. You should think about whether a MySuper investment option is right for you. Go to *ato.gov.au/yoursuper* or use the QR code above.

**How do I consolidate my super?**

If you open an account with a new super fund, contact the new fund or use myGov to consolidate your money, saving on fees by avoiding charges on multiple accounts.

**What happens if a super investment option fails two or more years in a row?**

If a super investment option fails the test at least two years in a row, it cannot accept new members until it passes a future test. You should think about the impact of this on the investment option’s ability to improve.

Your money will stay in the failed super investment option unless you move it.

***[Use the following template if: one or more Part 6A products are a trustee‑directed product, the beneficiary accessed the product via a generic or lifecycle investment menu, and the conditions in subsection 60F(1) of the Act (2 consecutive fail assessments) are satisfied for these products]***

Dear *[insert the name of the beneficiary of the superannuation entity],*

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**Your superannuation investment option *[insert the name of the superannuation entity and the name of the Part 6A product]* has failed the annual performance test at least 2 years in a row. We are now banned from accepting new members into this investment option until it passes a future test. You should think about moving your money to a different super investment option or fund.**

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**You have multiple superannuation investment options** **in *[insert the name of the superannuation entity]* that have failed the annual performance test at least 2 years in a row. We are now banned from accepting new members into these investment options until they pass a future test. You should think about moving your money to a different super investment option or fund.**

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*[If the bullet list above has one failed Part 6A product, include the following paragraph]*

**Your money will stay in this failing investment option in *[insert the name of the superannuation entity]*** **unless you move it.**

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**Your money will stay in these failing investment options in *[insert the name of the superannuation entity]*** **unless you move it.**

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*[If the bullet list above has one failed Part 6A product, include the following paragraph]*

**Your money will stay in this failing investment option in *[insert the name of the superannuation entity]*** **unless you move it.**

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Schedule 3—Prescribed form of advertisement of scheme for winding‑up or dissolution

(regulation 13.20)

**Scheme for** [insert ‘Winding‑up’, ‘Dissolution’ or both] **of** [insert name of superannuation entity]

Acting under subsection 142(1) of the *Superannuation Industry (Supervision) Act 1993*, [*insert name of Regulator*] has formulated a scheme for the [*insert ‘Winding‑up’, ‘Dissolution’* *or both*] of [*insert name of superannuation entity*].

Summary of scheme:

[*Set out a summary of the scheme*].

The trustee of [*insert name of superannuation entity*] has been notified in writing of the scheme.

Any person whose interests are affected by the scheme may obtain a copy of the scheme from the offices of [*insert name of Regulator*] listed below.

[*Insert details of the Regulator’s offices*].

Schedule 4—Approved bodies

Note: See the definition of ***approved body*** in subregulation 13.15A(2).

1 Approved bodies

Each body in the following table is an ***approved body*** for the purposes of regulation 13.15A.

| Approved bodies | |
| --- | --- |
| Item | Body |
| 1A | AB NASDAQ Vilnius (XLIT) |
| 1 | ASX24 (formerly known as Sydney Futures Exchange) |
| 2 | ASX Clear (Futures) Pty Limited |
| 3 | ASX Clear Pty Limited |
| 4 | ASX operated by ASX Limited |
| 5 | Athens Exchange (ATHEX) |
| 6 | Athens Exchange Clearing House (ATHEX Clear) |
| 7 | BATS BZX Options Exchange |
| 8 | BME Clearing |
| 9 | BM&FBOVESPA |
| 10 | Bombay Stock Exchange |
| 11 | Borsa Istanbul |
| 11A | Borsa Istanbul Futures & Options Market |
| 12 | Boston Options Exchange |
| 13 | Bourse de Montréal |
| 14 | Budapesti Értéktözsde |
| 15 | Bursa Malaysia Derivatives (BMD) |
| 16 | Cantor Clearinghouse, L.P. |
| 17 | Cassa di Compensazione e Garanzia S.p.A (CCG) |
| 18 | CBOE Futures Exchange |
| 19 | CCP Austria Abwicklungsstelle für Börsengeschäfte GmbH (CCP .A) |
| 20 | CDSClear operated by LCH.Clearnet SA |
| 21 | CEGH Gas Exchange of Vienna Stock Exchange |
| 22 | Central Depository (Pte) Limited |
| 23 | Chicago Board of Trade (CBOT) |
| 24 | Chicago Board Options Exchange (CBOE) |
| 25 | Chicago Climate Futures Exchange |
| 26 | China Financial Futures Exchange (CFFEX) |
| 27 | CME Clearing |
| 28 | CME Clearing Europe (CMECE) |
| 28A | CommodityClear operated by LCH.Clearnet Limited |
| 29 | Commodity Exchange (COMEX) operated by New York Mercantile Exchange, Inc. |
| 30 | Dalian Commodity Exchange |
| 31 | Dubai Gold & Commodities Exchange (DGCX) |
| 32 | Dubai Mercantile Exchange (DME) |
| 33 | Electronic Liquidity Exchange operated by ELX Futures LP |
| 35 | EPEX SPOT SE |
| 36 | Eurex Clearing AG |
| 37 | Eurex Deutschland |
| 37A | EuroGCplus operated by LCH.Clearnet SA |
| 38 | Euronext Amsterdam Derivatives Regulated Market operated by Euronext Amsterdam NV |
| 39 | Euronext Amsterdam Securities Regulated Market operated by Euronext Amsterdam NV |
| 40 | Euronext Brussels Derivatives Regulated Market operated by Euronext Brussels SA/NV |
| 41 | Euronext Brussels Securities Regulated Market operated by Euronext Brussels SA/NV |
| 42 | Euronext Lisbon Derivatives Regulated Market operated by Euronext Lisbon – Sociedade Gestora de Mercados Regulamentados, S.A. |
| 43 | Euronext Lisbon Securities Regulated Market operated by Euronext Lisbon – Sociedade Gestora de Mercados Regulamentados, S.A. |
| 44 | Euronext London Securities Regulated Market operated by Euronext London Limited |
| 45 | Euronext Paris Derivatives Regulated Market by Euronext Paris S.A. |
| 46 | Euronext Paris Securities Regulated Market by Euronext Paris S.A. |
| 47 | Euronext Paris MATIF (Marché à Terme International de France) (XMAT) |
| 48 | Euronext Paris MONEP (Marché des Options Négociables de Paris) (XMON) |
| 49 | European Central Counterparty N.V. (EuroCCP) |
| 50 | European Climate Exchange (ECX) |
| 51 | European Commodity Clearing AG |
| 52 | European Energy Exchange (EEX) |
| 53 | ForexClear operated by LCH.Clearnet Limited |
| 54 | HKFE Clearing Corporation Limited (HKCC) |
| 55 | Hong Kong Exchange and Clearing Ltd (HKEX) |
| 56 | Hong Kong Futures Exchange Limited (HKFE) |
| 57 | Hong Kong Securities Clearing Company Limited (HKSCC) |
| 58 | Hungarian Power Exchange operated by HUPX Ltd |
| 59 | ICAP Securities and Derivatives Exchange (ISDX) |
| 60 | ICE Clear Credit LLC |
| 61 | ICE Clear Europe Limited |
| 62 | ICE Clear Netherlands B.V. |
| 63 | ICE Clear Singapore |
| 64 | ICE Clear US, Inc |
| 65 | ICE Endex Derivatives B.V. |
| 66 | ICE Futures Canada, Inc |
| 67 | ICE Futures Europe |
| 68 | ICE Futures U.S., Inc |
| 69 | International Securities Exchange |
| 70 | Italian Derivatives Market (IDEM) |
| 71 | Italian Stock Exchange operated by Borsa Italiana S.p.A |
| 72 | Jakarta Futures Exchange (JFX) |
| 73 | Japan Securities Clearing Corporation (JSCC) |
| 74 | Johannesburg Stock Exchange (JSE) |
| 74A | JSE Commodity Derivatives Market |
| 75 | KDPW\_CCP S.A. |
| 76 | Keler CCP |
| 77 | KOSPI Market operated by the Korea Exchange |
| 78 | LME Clear Limited |
| 79 | Mercado Español de Futuros Financieros |
| 80 | Mexican Derivatives Exchange (MexDer) |
| 81 | Minneapolis Grain Exchange, Inc. |
| 82 | Montréal Climate Exchange (MCex) |
| 83 | NASDAQ BX, Inc. |
| 84 | NASDAQ Commodities operated by NASDAQ Oslo ASA |
| 85 | NASDAQ Copenhagen A/S |
| 86 | NASDAQ Derivatives Markets operated by NASDAQ Stockholm AB |
| 87 | NASDAQ Futures (NFX) operated by NASDAQ Futures, Inc. |
| 88 | NASDAQ Helsinki Ltd |
| 89 | NASDAQ Iceland hf. |
| 90 | NASDAQ NLX Ltd |
| 91 | NASDAQ OMX Armenia |
| 92 | NASDAQ PHLX LLC |
| 93 | NASDAQ PSX operated by NASDAQ PHLX LLC |
| 94 | NASDAQ Riga, AS (XRIS) |
| 95 | NASDAQ Stockholm AB (XSTO) |
| 96 | NASDAQ Tallinn AS (XTAL) |
| 97 | National Stock Exchange of India Ltd |
| 98 | New York Stock Exchange (NYSE) operated by the New York Stock Exchange LLC |
| 99 | Nodal Clear, LLC |
| 100 | Nodal Exchange, LLC |
| 101 | NYMEX Emissions operated by New York Mercantile Exchange, Inc. |
| 102 | NYMEX operated by New York Mercantile Exchange, Inc. |
| 103 | NYSE MKT operated by NYSE MKT LLC |
| 104 | NYSE Amex Option operated by NYSE MKT LLC |
| 105 | NYSE Arca Equities operated by NYSE Arca Equities, Inc. |
| 106 | NYSE Arca Options operated by NYSE Arca Equities, Inc. |
| 106A | NZX Main Board operated by NZX Limited |
| 107 | OMIClear, C.C., S.A. |
| 108 | OneChicago LLC |
| 109 | Osaka Exchange, Inc. (OSE) |
| 110 | Oslo Bors operated by Oslo Børs ASA |
| 111 | OTC Clearing Hong Kong Limited (OTC Clear) |
| 112 | Power Exchange Central Europe, a.s. (PXE) |
| 113 | Powernext SA |
| 114 | RepoClear operated by LCH.Clearnet Limited |
| 115 | RepoClear operated by LCH.Clearnet SA |
| 116 | Shanghai Futures Exchange (SHFE) |
| 117 | Singapore Exchange Derivatives Clearing Limited (SGX‑DC) |
| 117A | Singapore Exchange Derivatives Trading Limited (SGX‑DT) |
| 118 | Singapore Exchange Securities Trading Limited (SGX‑ST) |
| 119 | SIX x‑clear Ltd |
| 120 | SwapClear operated by LCH.Clearnet Limited |
| 121 | Taiwan Futures Exchange (TAIFEX) |
| 122 | Tel Aviv Stock Exchange Ltd |
| 123 | Thailand Futures Exchange (TFEX) operated by the Thailand Futures Exchange Public Company Limited |
| 124 | The Chicago Mercantile Exchange (CME) |
| 126 | The Derivatives market operated by Moscow Exchange MICEX‑RTS |
| 127 | The Equity and Bond market operated by Moscow Exchange MICEX‑RTS |
| 128 | The Equity Derivatives Market operated by the Johannesburg Stock Exchange Limited (formerly SAFEX) |
| 129 | The London Metal Exchange |
| 130 | The London Stock Exchange Derivatives Market |
| 132 | The Main Market operated by the London Stock Exchange |
| 133 | The Official Market and Second Regulated Market operated by Wiener Börse AG |
| 134 | The Options Clearing Corporation (OCC) |
| 135 | The SEHK Options Clearing House Limited (SEOCH) |
| 136 | The Stock Exchange of Hong Kong Limited |
| 138 | Tokyo Commodity Exchange, Inc |
| 139 | Tokyo Financial Exchange, Inc (TFX) |
| 140 | Tokyo Stock Exchange, Inc. (TSE) |
| 141 | Toronto Stock Exchange operated by TSX Inc. |
| 143 | Warsaw Stock Exchange (GPW) |
| 144 | A body that performs clearing house functions, in relation to an approved body that does not itself perform those functions, in accordance with the rules of the approved body or a law of the country where the approved body is situated |

Schedule 6—Payments for market linked income streams

(subregulations 1.05(10) and 1.06(8))

1. Subject to the following clauses, the total amount of the payments mentioned in paragraph 1.05(10)(b) or 1.06(8)(b) is determined using the formula:



where:

***AB*** means the amount of the market linked annuity account balance, or market linked pension account balance, as the case requires:

(a) on 1 July in the financial year in which the payment is made; or

(b) if that year is the year in which the market linked annuity or pension commences—on the commencement day.

***PF*** means the payment factor set out in Column 3 in the Table in relation to the item in the Table that represents the term of the market linked annuity or pension remaining, expressed in whole years in accordance with clause 5, on:

(a) 1 July in the financial year in which the payment is made; or

(b) if that is the year in which the annuity or pension commences—the commencement day.

2. Payment of the account balance is sufficient to meet the payment for the financial year if, during the year, the account balance becomes less than the lesser of the following amounts:

(a) the amount determined under clause 1;

(b) the balance of the amount determined under clause 1 that remains to be paid for the year.

3. If, in the final year of the annuity or pension, after payment of the amount determined under clause 1, there is a residual balance in the account—payment of the account balance must be made within 28 days after:

(a) the end of the term of the annuity or pension; or

(b) if a period is chosen under clause 7—the end of that period.

4. An amount determined under the formula in clause 1 is rounded to the nearest 10 whole dollars.

5. For clause 1, the remaining term of a market linked annuity or pension is rounded as follows:

(a) if the commencement day of the market linked annuity or pension is on or after 1 January in a financial year—rounded up to the nearest whole year;

(b) if the commencement day of the market linked annuity or pension is on or before 31 December in a financial year—rounded down to the nearest whole year.

6. If the commencement day of the pension or annuity is a day other than 1 July—the appropriate factor set out in Column 3 of the Table must be applied proportionally to the number of days in the financial year that include and follow the commencement day in that financial year.

7. If, on 1 July in a financial year (***current year***):

(a) the payment factor that applies to an account balance for a market linked annuity or pension is 1.00; and

(b) the payment factor that applied on 1 July in the previous financial year was not 1.00;

payments made in respect of the current year and the period after (if any) are taken to be determined in accordance with clause 1 if they comply with the following conditions:

(c) payment of the account balance over one of the following periods:

(i) if the remaining term of the annuity or pension is greater than 12 months—that period;

(ii) 12 months;

(d) if payments are made in accordance with paragraph (c)—the provider has no obligation to make any other payment that, but for this clause, would have been determined on 1 July in the subsequent financial year.

8. An amount is taken to have been determined in accordance with clause 1 of this Schedule if the amount is:

(a) not less than the amount determined in accordance with clause 1 of this Schedule, less 10 per cent of that amount; and

(b) not greater than the amount determined in accordance with clause 1 of this Schedule, plus 10 per cent of that amount.

9. Clause 8 does not apply if clause 10 or 11 applies.

10. For the financial years commencing on 1 July 2008, 1 July 2009, 1 July 2010, 1 July 2019, 1 July 2020, 1 July 2021 and 1 July 2022, an amount is taken to have been determined in accordance with clause 1 if the amount is:

(a) not less than 45% of the amount determined in accordance with clause 1; and

(b) not greater than 110% of the amount determined in accordance with clause 1.

11. For the financial years commencing on 1 July 2011 and 1 July 2012, an amount is taken to have been determined in accordance with clause 1 if the amount is:

(a) not less than 67.5% of the amount determined in accordance with clause 1; and

(b) not greater than 110% of the amount determined in accordance with clause 1.

**Table**

| Item | Term of annuity or pension remaining rounded in whole years | Payment Factor |
| --- | --- | --- |
| 1 | 70 or more | 26.00 |
| 2 | 69 | 25.91 |
| 3 | 68 | 25.82 |
| 4 | 67 | 25.72 |
| 5 | 66 | 25.62 |
| 6 | 65 | 25.52 |
| 7 | 64 | 25.41 |
| 8 | 63 | 25.30 |
| 9 | 62 | 25.19 |
| 10 | 61 | 25.07 |
| 11 | 60 | 24.94 |
| 12 | 59 | 24.82 |
| 13 | 58 | 24.69 |
| 14 | 57 | 24.55 |
| 15 | 56 | 24.41 |
| 16 | 55 | 24.26 |
| 17 | 54 | 24.11 |
| 18 | 53 | 23.96 |
| 19 | 52 | 23.80 |
| 20 | 51 | 23.63 |
| 21 | 50 | 23.46 |
| 22 | 49 | 23.28 |
| 23 | 48 | 23.09 |
| 24 | 47 | 22.90 |
| 25 | 46 | 22.70 |
| 26 | 45 | 22.50 |
| 27 | 44 | 22.28 |
| 28 | 43 | 22.06 |
| 29 | 42 | 21.83 |
| 30 | 41 | 21.60 |
| 31 | 40 | 21.36 |
| 32 | 39 | 21.10 |
| 33 | 38 | 20.84 |
| 34 | 37 | 20.57 |
| 35 | 36 | 20.29 |
| 36 | 35 | 20.00 |
| 37 | 34 | 19.70 |
| 38 | 33 | 19.39 |
| 39 | 32 | 19.07 |
| 40 | 31 | 18.74 |
| 41 | 30 | 18.39 |
| 42 | 29 | 18.04 |
| 43 | 28 | 17.67 |
| 44 | 27 | 17.29 |
| 45 | 26 | 16.89 |
| 46 | 25 | 16.48 |
| 47 | 24 | 16.06 |
| 48 | 23 | 15.62 |
| 49 | 22 | 15.17 |
| 50 | 21 | 14.70 |
| 51 | 20 | 14.21 |
| 52 | 19 | 13.71 |
| 53 | 18 | 13.19 |
| 54 | 17 | 12.65 |
| 55 | 16 | 12.09 |
| 56 | 15 | 11.52 |
| 57 | 14 | 10.92 |
| 58 | 13 | 10.30 |
| 59 | 12 | 9.66 |
| 60 | 11 | 9.00 |
| 61 | 10 | 8.32 |
| 62 | 9 | 7.61 |
| 63 | 8 | 6.87 |
| 64 | 7 | 6.11 |
| 65 | 6 | 5.33 |
| 66 | 5 | 4.52 |
| 67 | 4 | 3.67 |
| 68 | 3 | 2.80 |
| 69 | 2 | 1.90 |
| 70 | 1 or less | 1.00 |

Schedule 7—Minimum payment amount for a superannuation income stream

(paragraph 1.05(11A)(a), subparagraph 1.05(11A)(b)(i), paragraph 1.06(9A)(a), subparagraph 1.06(9A)(b)(i) and regulation 1.07D)

1 (1) Subject to clauses 3, 4, 4A and 4B, the amount of payments mentioned in paragraph 1.05(11A)(a) or 1.06(9A)(a) is the amount worked out using the formula:

Start formula account balance times percentage factor end formula

(2) In subclause (1):

***account balance*** means:

(a) the amount of the annuity or pension account balance:

(i) on 1 July in the financial year in which the payment is made; or

(ii) if that year is the year in which the annuity or pension payments commence—on the commencement day; or

(b) if the amount of the annuity or pension account balance under paragraph (a) is less than the withdrawal benefit to which the beneficiary would be entitled if the annuity or pension were to be fully commuted—the amount of the withdrawal benefit.

***percentage factor*** means the percentage factor specified in the item in the table that applies to the beneficiary because of the beneficiary’s age on:

(a) 1 July in the financial year in which the payment is made; or

(b) if that is the year in which the annuity or pension payments commence—the commencement day.

2 (1) The amount of payments mentioned in

(a) subparagraph 1.05(11A)(b)(i) and sub‑subparagraph 1.05(11A)(b)(ii)(D); and

(b) subparagraph 1.06(9A)(b)(i) and sub‑subparagraph 1.06(9A)(b)(ii)(C);

is the amount worked out using the formula:

Start formula purchase price times percentage factor end formula

(2) In subclause (1):

***purchase price*** means the total amount paid as consideration to purchase the income stream.

***percentage factor*** means the percentage factor specified in the item in the table that applies to the beneficiary because of the beneficiary’s age on:

(a) the commencement day; or

(b) the anniversary of the commencement day.

3 For the determination of the minimum total payment in the year in which the commencement day of the annuity or pension occurs, if that day is a day other than 1 July, the applicable value specified in column 3 of the table must be applied proportionally to the number of days in the financial year that include and follow the commencement day.

4 If the commencement day of the annuity or pension is on or after 1 June in a financial year, no payment is required to be made for that financial year.

4A For the financial years commencing on 1 July 2008, 1 July 2009, 1 July 2010, 1 July 2019, 1 July 2020, 1 July 2021 and 1 July 2022, the amount of payments is half of the amount worked out using the formula in clause 1.

4B For the financial years commencing on 1 July 2011 and 1 July 2012, the amount of payments is 75% of the amount worked out using the formula in clause 1.

5 An amount determined under this Schedule is to be rounded to the nearest 10 whole dollars. If the amount ends in an exact 5 dollars, it is to be rounded up to the next 10 whole dollars.

**Table**

| Item | Age of Beneficiary | Percentage factor |
| --- | --- | --- |
| 1 | Under 65 | 4 |
| 2 | 65—74 | 5 |
| 3 | 75—79 | 6 |
| 4 | 80—84 | 7 |
| 5 | 85—89 | 9 |
| 6 | 90—94 | 11 |
| 7 | 95 or more | 14 |

Endnotes

Endnote 1—About the endnotes

The endnotes provide information about this compilation and the compiled law.

The following endnotes are included in every compilation:

Endnote 1—About the endnotes

Endnote 2—Abbreviation key

Endnote 3—Legislation history

Endnote 4—Amendment history

**Abbreviation key—Endnote 2**

The abbreviation key sets out abbreviations that may be used in the endnotes.

**Legislation history and amendment history—Endnotes 3 and 4**

Amending laws are annotated in the legislation history and amendment history.

The legislation history in endnote 3 provides information about each law that has amended (or will amend) the compiled law. The information includes commencement details for amending laws and details of any application, saving or transitional provisions that are not included in this compilation.

The amendment history in endnote 4 provides information about amendments at the provision (generally section or equivalent) level. It also includes information about any provision of the compiled law that has been repealed in accordance with a provision of the law.

**Editorial changes**

The *Legislation Act 2003* authorises First Parliamentary Counsel to make editorial and presentational changes to a compiled law in preparing a compilation of the law for registration. The changes must not change the effect of the law. Editorial changes take effect from the compilation registration date.

If the compilation includes editorial changes, the endnotes include a brief outline of the changes in general terms. Full details of any changes can be obtained from the Office of Parliamentary Counsel.

**Misdescribed amendments**

A misdescribed amendment is an amendment that does not accurately describe how an amendment is to be made. If, despite the misdescription, the amendment can be given effect as intended, then the misdescribed amendment can be incorporated through an editorial change made under section 15V of the *Legislation Act 2003*.

If a misdescribed amendment cannot be given effect as intended, the amendment is not incorporated and “(md not incorp)” is added to the amendment history.

Endnote 2—Abbreviation key

|  |  |
| --- | --- |
| ad = added or inserted | o = order(s) |
| am = amended | Ord = Ordinance |
| amdt = amendment | orig = original |
| c = clause(s) | par = paragraph(s)/subparagraph(s) |
| C[x] = Compilation No. x | /sub‑subparagraph(s) |
| Ch = Chapter(s) | pres = present |
| def = definition(s) | prev = previous |
| Dict = Dictionary | (prev…) = previously |
| disallowed = disallowed by Parliament | Pt = Part(s) |
| Div = Division(s) | r = regulation(s)/rule(s) |
| ed = editorial change | reloc = relocated |
| exp = expires/expired or ceases/ceased to have | renum = renumbered |
| effect | rep = repealed |
| F = Federal Register of Legislation | rs = repealed and substituted |
| gaz = gazette | s = section(s)/subsection(s) |
| LA = *Legislation Act 2003* | Sch = Schedule(s) |
| LIA = *Legislative Instruments Act 2003* | Sdiv = Subdivision(s) |
| (md) = misdescribed amendment can be given | SLI = Select Legislative Instrument |
| effect | SR = Statutory Rules |
| (md not incorp) = misdescribed amendment | Sub‑Ch = Sub‑Chapter(s) |
| cannot be given effect | SubPt = Subpart(s) |
| mod = modified/modification | underlining = whole or part not |
| No. = Number(s) | commenced or to be commenced |

Endnote 3—Legislation history

| Number and year | FRLI registration or gazettal | Commencement | Application, saving and transitional provisions |
| --- | --- | --- | --- |
| 1994 No. 57 | 11 Mar 1994 | Div. 2.2 (rr. 2.08–2.11), Subdiv. 2.8.2 (rr. 2.52, 2.53), rr. 3.10–3.12, Div. 6.5 (r. 6.30), Parts 9 and 10 (rr. 9.01–10.06), r. 11.08 and Part 12 (rr. 12.01–12.20): 1 July 1994 Remainder: 11 Mar 1994 |  |
| 1994 No. 189 | 16 June 1994 | r. 4: 1 July 1994 Remainder: 16 June 1994 | — |
| 1994 No. 432 | 23 Dec 1994 | 23 Dec 1994 | — |
| 1995 No. 47 | 23 Mar 1995 | 23 Mar 1995 | — |
| 1995 No. 64 | 5 Apr 1995 | rr. 8, 18, 20, 21 and 23: 1 July 1995 Remainder: 5 Apr 1995 | — |
| 1995 No. 142 | 15 June 1995 | 1 July 1995 | — |
| 1995 No. 158 | 29 June 1995 | 1 July 1995 | — |
| 1995 No. 159 | 29 June 1995 | rr. 22 and 25: 29 June 1995 Remainder: 1 July 1995 | — |
| 1995 No. 240 | 11 Aug 1995 | 11 Aug 1995 | — |
| 1995 No. 293 | 10 Oct 1995 | 10 Oct 1995 | r 3 |
| 1995 No. 384 | 6 Dec 1995 | r. 5: 1 July 1996 Remainder: 6 Dec 1995 | — |
| 1995 No. 430 | 22 Dec 1995 | rr. 4 and 5: 9 Jan 1996 (r 1) Remainder: 22 Dec 1995 | — |
| 1996 No. 44 | 17 Apr 1996 | 17 Apr 1996 | — |
| 1996 No. 57 | 15 May 1996 | 15 May 1996 | — |
| 1996 No. 122 | 28 June 1996 | 28 June 1996 | — |
| 1996 No. 344 | 24 Dec 1996 | 30 Dec 1996 | r 13 and 14 |
| 1997 No. 69 | 26 Mar 1997 | 26 Mar 1997 | — |
| 1997 No. 117 | 29 May 1997 | rr. 9.5, 10.5 and 15.1: 1 Oct 1997 Remainder: 1 July 1997 | r 57 |
| 1997 No. 152 | 26 June 1997 | 1 July 1997 | r 6 |
| 1997 No. 153 | 26 June 1997 | 1 July 1997 | r 5 |
| 1997 No. 221 | 27 Aug 1997 | 27 Aug 1997 | — |
| 1997 No. 243 | 10 Sept 1997 | 10 Sept 1997 | — |
| 1997 No. 293 | 16 Oct 1997 | 16 Oct 1997 | — |
| 1997 No. 309 | 5 Nov 1997 | 5 Nov 1997 | — |
| 1997 No. 343 | 9 Dec 1997 | 9 Dec 1997 | r 5 |
| 1997 No. 415 | 24 Dec 1997 | 24 Dec 1997 | r 3 |
| 1998 No. 76 | 5 May 1998 | 5 May 1998 | — |
| 1998 No. 83 | 5 May 1998 | r. 15: 1 Nov 1998 Remainder: 5 May 1998 | — |
| 1998 No. 108 | 27 May 1998 | 27 May 1998 | — |
| 1998 No. 175 | 30 June 1998 | 30 June 1998 | — |
| 1998 No. 177 | 30 June 1998 | r. 4: 1 July 1998 Remainder: 1 Jan 1998 | — |
| 1998 No. 193 | 30 June 1998 | 1 July 1998 | — |
| 1998 No. 240 | 22 July 1998 | 22 July 1998 | — |
| 1998 No. 312 | 19 Nov 1998 | 19 Nov 1998 | r 4 |
| 1999 No. 14 | 11 Feb 1999 | 11 Feb 1999 | — |
| 1999 No. 31 | 2 Mar 1999 | 2 Mar 1999 | — |
| 1999 No. 115 | 17 June 1999 | Schedule 2: 28 June 1999 (r 2(2)) Schedule 3: 1 July 1999 Remainder: 17 June 1999 | — |
| 1999 No. 239 | 20 Oct 1999 | Schedule 2: 1 Nov 1999 Schedule 3: 1 July 2000 Remainder: 20 Oct 1999 | r 4 |
| 1999 No. 317 | 15 Dec 1999 | 15 Dec 1999 | — |
| 1999 No. 356 | 22 Dec 1999 | 22 Dec 1999 | — |
| 2000 No. 119 | 15 June 2000 | 15 June 2000 | — |
| 2000 No. 151 | 28 June 2000 | 28 June 2000 | — |
| 2000 No. 185 | 12 July 2000 | 12 July 2000 | r 4 |
| 2000 No. 280 | 18 Oct 2000 | 1 July 2000 | — |
| 2000 No. 281 | 18 Oct 2000 | rr. 1–3: 18 Oct 2000 Remainder: 1 July 1999 | — |
| 2001 No. 37 | 1 Mar 2001 | 1 Mar 2001 | — |
| 2001 No. 352 | 21 Dec 2001 | 21 Dec 2001 | r 4 |
| 2001 No. 353 | 21 Dec 2001 | 28 Dec 2002 | — |
| 2002 No. 21 | 21 Feb 2002 | 11 Mar 2002 (r 2 and gaz 2001, No. GN42) | — |
| 2002 No. 91 | 9 May 2002 | 1 July 2002 | — |
| 2002 No. 150 | 27 June 2002 | 1 July 2002 | — |
| 2002 No. 171 | 3 July 2002 | 3 July 2002 | — |
| 2002 No. 200 | 29 Aug 2002 | 29 Aug 2002 | — |
| 2002 No. 353 | 20 Dec 2002 | 28 Dec 2002 (r 2) | — |
| 2003 No. 42 | 27 Mar 2003 | 27 Mar 2003 | — |
| 2003 No. 170 | 2 July 2003 | 2 July 2003 | — |
| 2003 No. 171 | 2 July 2003 | 1 Oct 2003 | r 4 |
| 2003 No. 196 | 31 July 2003 | Note: disallowed by the Senate on 18 Sept 2003 | — |
| 2003 No. 251 | 10 Oct 2003 | 1 July 2004 | — |
| 2004 No. 12 | 20 Feb 2004 | 20 Feb 2004 | — |
| 2004 No. 84 | 12 May 2004 | 12 May 2004 | — |
| 2004 No. 113 | 3 June 2004 | Sch 2: 1 July 2006 (r 2(b)) Remainder: 1 July 2004 (r 2(a)) | — |
| 2004 No. 148 | 25 June 2004 | Sch 2: 1 Sept 2004 (r 2(b)) Sch 3: 20 Sept 2004 (r 2(c)) Remainder: 1 July 2004 (r 2(a)) | — |
| 2004 No. 152 | 25 June 2004 | 25 June 2004 | — |
| 2004 No. 153 | 25 June 2004 | Sch 2: 1 July 2004 (r 2(b)) Remainder: 25 June 2004 (r 2(a)) | — |
| 2004 No. 154 | 25 June 2004 | 1 July 2004 | — |
| 2004 No. 155 | 25 June 2004 | 25 June 2004 | — |
| 2004 No. 249 | 12 Aug 2004 | 20 Sept 2004 | — |
| 2004 No. 349 | 8 Dec 2004 | 1 July 2004 | — |
| 2004 No. 404 | 23 Dec 2004 | Sch 2: 20 Sept 2004 (r 2(b)) Remainder: 1 Oct 2003 (r 2(a)) | — |
| 2005 No. 34 | 14 Mar 2005 (F2005L00635) | 1 July 2005 | — |
| 2005 No. 56 | 4 Apr 2005 (F2005L00729) | 1 July 2005 | — |
| 2005 No. 142 | 16 June 2005 (F2005L01457) | 1 July 2005 | — |
| 2005 No. 143 | 17 June 2005 (F2005L01452) | 18 June 2005 | — |
| 2005 No. 218 | 7 Oct 2005 (F2005L02918) | Sch 1 (items 33–38): 8 Oct 2005 | — |
| 2005 No. 261 | 14 Nov 2005 (F2005L03446) | 15 Nov 2005 | — |
| 2005 No. 332 | 20 Dec 2005 (F2005L03987) | Sch 2: 1 July 2006 (r 2(b)) Remainder: 21 Dec 2005 (r 2(a)) | — |
| 2005 No. 333 | 20 Dec 2005 (F2005L04028) | Sch 2: 1 Jan 2006 (r 2(b)) Remainder: 21 Dec 2005 (r 2(a)) | — |
| 2005 No. 334 | 20 Dec 2005 (F2005L04025) | Sch 2: 1 Jan 2006 (r 2(b)) Remainder: 21 Dec 2005 (r 2(a)) | — |
| 2005 No. 335 | 20 Dec 2005 (F2005L04047) | 21 Dec 2005 (r 2) | r 4 |
| 2006 No. 189 | 17 July 2006 (F2006L02318) | 18 July 2006 (r 2) | — |
| 2007 No. 74 | 2 Apr 2007 (F2007L00820) | Sch 1: 3 Apr 2007 (r 2(a)) Sch 2: 5 Apr 2007 (r 2(b)) Sch 3: 1 July 2007 (r 2(c)) | — |
| 2007 No. 105 | 27 Apr 2007 (F2007L01127) | 1 July 2007 (r 2) | — |
| 2007 No. 204 | 29 June 2007 (F2007L01891) | 1 July 2007 (r 2) | — |
| 2007 No. 331 | 28 Sept 2007 (F2007L03806) | 29 Sept 2007 (r 2) | — |
| 2007 No. 343 | 8 Oct 2007 (F2007L03906) | r 1–3 and Sch 1: 24 Sept 2007 (r 2(a)) Sch 2: 25 Sept 2008 (r 2(b)) | — |
| as amended by |  |  |  |
| 2008 No. 133 | 25 June 2008 (F2008L02174) | 4 Oct 2007 (r 2) | — |
| 2008 No. 9 | 15 Feb 2008 (F2008L00373) | 16 Feb 2008 (r 2) | — |
| 2008 No. 134 | 25 June 2008 (F2008L02173) | 4 Oct 2007 (r 2) | r 2(2) |
| 2008 No. 171 | 8 Aug 2008 (F2008L02956) | 9 Aug 2008 (r 2) | — |
| 2008 No. 282 | 17 Dec 2008 (F2008L04665) | Sch 1: 18 Dec 2008 (r 2(a)) Sch 2: 1 Apr 2009 (r 2(b)) Sch 3: 1 July 2009 (r 2(c)) | — |
| 15, 2009 | 6 Feb 2009 (F2009L00258) | Sch 1: 7 Feb 2009 (r 2(a)) Sch 2: 1 Apr 2009 (r 2(b)) | — |
| 46, 2009 | 16 Mar 2009 (F2009L00983) | 17 Mar 2009 (r 2) | — |
| 71, 2009 | 1 May 2009 (F2009L01485) | 2 May 2009 (r 2) | — |
| 106, 2009 | 5 June 2009 (F2009L02156) | 6 June 2009 (r 2) | — |
| 295, 2009 | 2 Nov 2009 (F2009L04000) | 3 Nov 2009 (r 2) | — |
| 389, 2009 | 16 Dec 2009 (F2009L04513) | 17 Dec 2009 (r 2) | — |
| 4, 2010 | 11 Feb 2010 (F2010L00299) | 1 July 2007 (r 2) | — |
| 187, 2010 | 30 June 2010 (F2010L01814) | 1 July 2010 (r 2) | — |
| 237, 2010 | 21 July 2010 (F2010L02058) | 22 July 2010 (r 2) | — |
| 83, 2011 | 3 June 2011 (F2011L00936) | 4 June 2011 (r 2) | — |
| 130, 2011 | 30 June 2011 (F2011L01360) | 1 July 2011 (r 2) | — |
| 146, 2011 | 8 Aug 2011 (F2011L01613) | 9 Aug 2011 (r 2) | — |
| 193, 2011 | 21 Oct 2011 (F2011L02103) | 31 Oct 2011 (r 2) | — |
| 278, 2011 | 9 Dec 2011 (F2011L02615) | 1 Jan 2012 (r 2) | — |
| 2, 2012 | 13 Feb 2012 (F2012L00273) | 14 Feb 2012 (s 2) | — |
| 183, 2012 | 6 Aug 2012 (F2012L01654) | 7 Aug 2012 (s 2) | — |
| 203, 2012 | 20 Aug 2012 (F2012L01710) | 21 Aug 2012 (s 2) | — |
| 316, 2012 | 10 Dec 2012 (F2012L02386) | 11 Dec 2012 (s 2) | — |
| 317, 2012 | 11 Dec 2012 (F2012L02407) | Sch 2: 1 July 2013 (s 2(b)) Remainder: 29 Nov 2012 (s 2(a)) | — |
| 330, 2012 | 11 Dec 2012 (F2012L02408) | 31 Jan 2013 (s 2) | — |
| 14, 2013 | 18 Feb 2013 (F2013L00212) | 19 Feb 2013 (s 2) | — |
| 26, 2013 | 4 Mar 2013 (F2013L00395) | Sch 3: 1 July 2013 (s 2(1) item 4) | — |
| 61, 2013 | 30 Apr 2013 (F2013L00707) | Sch 2 (items 6–18): 1 July 2013 (s 2 item 3) | — |
| 86, 2013 | 16 May 2013 (F2013L00783) | 1 July 2013 (s 2) | — |
| 105, 2013 | 30 May 2013 (F2013L00872) | 1 July 2013: (s 2 and gaz 2013, No GN25) | — |
| 152, 2013 | 28 June 2013 (F2013L01264) | Sch 1 (item 22): 1 July 2013 (s 2) | — |
| 155, 2013 | 28 June 2013 (F2013L01246) | Sch 1 (items 90–104) and Sch 2 (items 6–20): 1 July 2013 (s 2 items 4, 6) | — |
| 278, 2013 | 16 Dec 2013 (F2013L02118) | Sch 1 (items 18–42): 17 Dec 2013 (s 2) | — |
| 127, 2014 | 26 Aug 2014 (F2014L01133) | Sch 1, 2, Sch 3 (item 2) and Sch 4–6: 27 Aug 2014 (s 2) | — |
| 211, 2014 | 16 Dec 2014 (F2014L01718) | Sch 1: 17 Dec 2014 (s 2) | — |
| 79, 2015 | 1 June 2015 (F2015L00773) | Sch 1 (items 8–11, 14–18): 2 June 2015 (s 2 items 4, 6) Sch 1 (items 12, 13): 17 Dec 2013 (s 2 item 5) | — |
| 91, 2015 | 18 June 2015 (F2015L00840) | Sch 1 (items 34–45): 1 July 2015 (s 2(1) item 2) | Sch 1 (items 40–45) |
| 110, 2015 | 29 June 2015 (F2015L00968) | Sch 1 (item 3): 1 July 2015 (s 2(1) item 1) | — |
| 156, 2015 | 9 Sept 2015 (F2015L01416) | Sch 1 (item 5): 10 Sept 2015 (s 2(1) item 1) | SLI No. 155, 2015 (s 23) |

| Name | Registration | Commencement | Application, saving and transitional provisions |
| --- | --- | --- | --- |
| Treasury Laws Amendment (2016 Measures No. 1) Regulation 2016 | 26 Feb 2016 (F2016L00156) | Sch 3 (items 6–10): 27 Feb 2016 (s 2(1) item 1) | — |
| Tax and Superannuation Laws Amendment (2016 Measures No. 1) Regulation 2016 | 15 Apr 2016 (F2016L00518) | Sch 2: 16 Apr 2016 (s 2(1) item 3) | — |
| Treasury Laws Amendment (2016 Measures No. 2) Regulation 2016 | 9 May 2016 (F2016L00705) | Sch 1 (items 6, 7): never commenced (s 2(1) item 2) | — |
| Tax and Superannuation Laws Amendment (2016 Measures No. 2) Regulation 2016 | 9 May 2016 (F2016L00710) | Sch 1 (items 2, 3) and Sch 2 (items 1–3): 10 May 2016 (s 2(1) items 2, 3) Sch 2 (item 4): 1 July 2016 (s 2(1) item 4) | — |
| Financial System Legislation Amendment (Resilience and Collateral Protection) Regulation 2016 | 9 May 2016 (F2016L00724) | Sch 1 (items 7–12) and Sch 3 (item 2): 1 June 2016 (s 2(1) item 1) | — |
| Financial Services Legislation Amendment (Wholesale Margining) Regulation 2016 | 28 Oct 2016 (F2016L01657) | Sch 3: 29 Oct 2016 (s 2(1) item 1) | — |
| Treasury Laws Amendment (Fair and Sustainable Superannuation) Regulations 2017 | 27 Mar 2017 (F2017L00321) | Sch 1 (items 12–23), Sch 3 (items 7–13), Sch 7 (items 4, 5), Sch 8 (items 23, 24), Sch 9 (item 2), Sch 10 (item 4): 28 Mar 2017 (s 2(1) items 2, 4, 6, 7) Sch 8 (items 8–21): 1 July 2018 (s 2(1) item 5) | — |
| Treasury Laws Amendment (2017 Measures No. 1) Regulations 2017 | 21 June 2017 (F2017L00704) | Sch 1 (items 11–25): 1 July 2017 (s 2(1) item 1) | — |
| Treasury Laws Amendment (Reducing Pressure on Housing Affordability Measures No. 1) Regulations 2018 | 7 Mar 2018 (F2018L00210) | Sch 2 (items 4–6): 8 Mar 2018 (s 2(1) item 3) | — |
| Treasury Laws Amendment (Putting Consumers First—Establishment of the Australian Financial Complaints Authority) Regulations 2018 | 24 Apr 2018 (F2018L00515) | Sch 1 (items 29–31) and Sch 2 (item 3): 25 Apr 2018 (s 2(1) items 4, 8) Sch 3 (items 8, 9): 5 Mar 2022 (s 2(1) item 10) | — |
| Treasury Laws Amendment (Release of Superannuation on Compassionate Grounds) Regulations 2018 | 30 May 2018 (F2018L00676) | Sch 1 (items 5–9): 1 July 2018 (s 2(1) item 2) | — |
| Treasury Laws Amendment (ASIC Fees) Regulations 2018 | 29 June 2018 (F2018L00965) | Sch 1 (item 43): 4 July 2018 (s 2(1) item 2) | — |
| Treasury Laws Amendment (2018 Measures No. 2) Regulations 2018 | 28 Sept 2018 (F2018L01373) | Sch 1: 30 Nov 2019 (s 2(1) item 2) Remainder: 29 Sept 2018 (s 2(1) items 1, 3) | — |
| Treasury Laws Amendment (Work Test Exemption) Regulations 2018 | 7 Dec 2018 (F2018L01682) | Sch 1 (items 5–8): 1 Jan 2019 (s 2(1) item 2) | — |
| Treasury Laws Amendment (AFCA Cooperation) Regulations 2019 | 5 Apr 2019 (F2019L00537) | Sch 1 (items 12–14): 6 Apr 2019 (s 2(1) item 1) | — |
| Treasury Laws Amendment (Protecting Your Superannuation Package) Regulations 2019 | 5 Apr 2019 (F2019L00539) | Sch 1 (items 30, 31, 34): 6 Apr 2019 (s 2(1) item 1) | — |
| Treasury Laws Amendment (Deferring Extension of SuperStream to Self Managed Superannuation Funds) Regulations 2019 | 9 Aug 2019 (F2019L01042) | 10 Aug 2019 (s 2(1) item 1) | — |
| Superannuation (Unclaimed Money and Lost Members) and Other Laws (Repeal and Consequential Amendments) Regulations 2019 | 16 Dec 2019 (F2019L01618) | Sch 1 (item 3): 17 Dec 2019 (s 2(1) item 1) | — |
| Treasury Laws Amendment (Miscellaneous Amendments) Regulations 2019 | 17 Dec 2019 (F2019L01641) | Sch 5 (items 9, 11): 18 Dec 2019 (s 2(1) item 7) | — |
| Treasury Laws Amendment (Release of Superannuation on Compassionate Grounds) Regulations 2020 | 16 Apr 2020 (F2020L00431) | Sch 1 (items 5–9): 17 Apr 2020 (s 2(1) item 1) | — |
| Treasury Laws Amendment (Release of Superannuation on Compassionate Grounds) Regulations (No. 2) 2020 | 30 Apr 2020 (F2020L00532) | Sch 1 (item 2): 1 May 2020 (s 2(1) item 1) | — |
| Superannuation Legislation Amendment (2020 Measures No. 1) Regulations 2020 | 29 May 2020 (F2020L00645) | Sch 1 (items 6–10): 30 May 2020 (s 2(1) item 1) | — |
| Treasury Laws Amendment (Release of Superannuation on Compassionate Grounds) Regulations (No. 3) 2020 | 3 Sept 2020 (F2020L01133) | Sch 1 (item 2): 4 Sept 2020 (s 2(1) item 1) | — |
| Financial Sector Reform (Hayne Royal Commission Response) (Regulation of Superannuation) Regulations 2020 | 11 Dec 2020 (F2020L01586) | Sch 1 (item 7): 1 Jan 2021 (s 2(1) item 2) | — |
| Treasury Laws Amendment (Miscellaneous and Technical Amendments) Regulations 2020 | 14 Dec 2020 (F2020L01610) | Sch 1 (items 66–69): 15 Dec 2020 (s 2(1) item 2) | — |
| Treasury Laws Amendment (Income Tax Assessment Repeal and Consequential Amendments) Regulations 2021 | 4 Mar 2021 (F2021L00199) | Sch 1 (items 3–10): 1 Apr 2021 (s 2(1) item 1) | — |
| Treasury Laws Amendment (Reuniting More Superannuation) Regulations 2021 | 1 Apr 2021 (F2021L00412) | Sch 1 (items 24–57): 2 Apr 2021 (s 2(1) item 1) | — |
| Superannuation Legislation Amendment (Superannuation Drawdown) Regulations 2021 | 24 June 2021 (F2021L00833) | Sch 1 (items 5–8): 25 June 2021 (s 2(1) item 1) | — |
| Treasury Laws Amendment (Self Managed Superannuation Funds) Regulations 2021 | 25 June 2021 (F2021L00853) | 1 July 2021 (s 2(1) item 1) | — |
| Superannuation Industry (Supervision) Amendment (Your Future, Your Super—Improving Accountability and Member Outcomes) Regulations 2021 | 5 Aug 2021 (F2021L01076) | 6 Aug 2021 (s 2(1) items 1–3) | — |
| Treasury Laws Amendment (Your Future, Your Super—Addressing Underperformance in Superannuation) Regulations 2021 | 5 Aug 2021 (F2021L01077) | 6 Aug 2021 (s 2(1) item 1) | — |
| Federal Circuit and Family Court of Australia Legislation (Consequential Amendments and Other Measures) Regulations 2021 | 30 Aug 2021 (F2021L01204) | Sch 2 (item 104): 1 Sept 2021 (s 2(1) item 1) | — |
| Treasury Laws Amendment (KiwiSaver Scheme) Regulations 2021 | 26 Nov 2021 (F2021L01616) | Sch 1 (items 4–7): 11 Dec 2021 (s 2(1) item 2) | — |
| Treasury Laws Amendment (Greater Transparency of Proxy Advice) Regulations 2021 | 17 Dec 2021 (F2021L01801) | Sch 1 (items 6–8): 18 Dec 2021 (s 2(1) item 1) Note: disallowed by the Senate at 11.59 am on 10 Feb 2022 | — |
| Superannuation Legislation Amendment (Western Australia De Facto Superannuation Splitting) Regulations 2021 | 23 Dec 2021 (F2021L01893) | Sch 1 (items 174–196): 28 Sept 2022 (s 2(1) item 1) | — |
| Treasury Laws Amendment (Enhancing Superannuation Outcomes) Regulations 2022 | 3 Mar 2022 (F2022L00241) | Sch 1 (items 12–26): 1 Apr 2022 (s 2(1) item 1) | — |
| Superannuation Legislation Amendment (Superannuation Drawdown) Regulations 2022 | 1 Apr 2022 (F2022L00498) | Sch 1 (items 5–8): 2 Apr 2022 (s 2(1) item 1) | — |
| Treasury Laws Amendment (Allowing Commutation of Certain Income Streams) Regulations 2022 | 4 Apr 2022 (F2022L00511) | Sch 1 (items 6–20): 5 Apr 2022 (s 2(1) item 1) | — |
| Superannuation Industry (Supervision) Amendment (Your Future, Your Super—Addressing Underperformance in Superannuation) Regulations 2022 | 8 Aug 2022 (F2022L01046) | 9 Aug 2022 (s 2(1) item 1) | — |
| Superannuation Industry (Supervision) Amendment (Annual Members’ Meetings Notices) Regulations 2022 | 2 Sept 2022 (F2022L01162) | 9 Sept 2022 (s 2(1) item 1) Note: disallowed by the Senate at 11.32 am on 9 Feb 2023 | — |
| Superannuation Legislation Amendment (Broadening Contribution Rules) Regulations 2022 | 30 Sept 2022 (F2022L01286) | Sch 1 (items 5–8): 1 Jan 2023 (s 2(1) item 1) | — |
| Treasury Laws Amendment (Miscellaneous and Technical Amendments) Regulations 2022 | 12 Dec 2022 (F2022L01627) | Sch 1 (item 4): 13 Dec 2022 (s 2(1) item 2) | — |
| Treasury Laws Amendment (Military Superannuation Benefits) Regulations 2023 | 23 June 2023 (F2023L00846) | Sch 1 (items 4, 6): 24 June 2023 (s 2(1) item 1) | — |
| Treasury Laws Amendment (Financial Reporting and Auditing of Registrable Superannuation Entities) Regulations 2023 | 7 July 2023 (F2023L00990) | Sch 1 (items 30–40): 8 July 2023 (s 2(1) item 1) | — |
| Superannuation Industry (Supervision) Amendment (Your Future, Your Super—Addressing Underperformance in Superannuation) Regulations 2023 | 3 Aug 2023 (F2023L01063) | Sch 1: 4 Aug 2023 (s 2(1) item 1) | — |
| Treasury Laws Amendment (Modernising Business Communications) Regulations 2023 | 27 Oct 2023 (F2023L01423) | Sch 4: 28 Oct 2023 (s 2(1) item 5) | — |
| Treasury Laws Amendment (ALRC Financial Services Interim Report) Regulations 2023 | 31 Oct 2023 (F2023L01458) | Sch 2 (items 44–48): 1 Nov 2023 (s 2(1) item 1 | — |
| Treasury Laws Amendment (Miscellaneous and Technical Amendments) Regulations 2024 | 24 Apr 2024 (F2024L00473) | Sch 1 (item 2): 25 Apr 2024 (s 2(1) item 2) Sch 1 (items 5, 6): 1 July 2024 (s 2(1) item 3) Sch 1 (item 8): 15 Sept 2024 (s 2(1) item 4) | — |
| Administrative Review Tribunal Legislation Consequential Amendments (2024 Measures No. 1) Regulations 2024 | 11 Oct 2024 (F2024L01299) | Sch 13 (items 9–11): 14 Oct 2024 (s 2(1) item 1) | — |
| Treasury Laws Amendment (Legacy Retirement Product Commutations and Reserves) Regulations 2024 | 6 Dec 2024 (F2024L01596) | Sch 1 (items 3–10): 7 Dec 2024 (s 2(1) item 1) | — |
| Treasury Laws Amendment (Miscellaneous and Technical Amendments No. 2) Regulations 2024 | 9 Dec 2024 (F2024L01610) | Sch 1 (items 5–28): 10 Dec 2024 (s 2(1) item 2) Sch 1 (items 30, 31): 9 Jan 2025 (s 2(1) item 4) | — |

| Act | Number and year | Assent | Commencement | Application, saving and transitional provisions |
| --- | --- | --- | --- | --- |
| Taxation Laws Amendment Act (No. 2) 1995 | 169, 1995 | 16 Dec 1995 | Sch 7: 16 Dec 1995 (s 2(1)) | Sch 7 (item 3) |
| Tax Laws Amendment (2012 Measures No. 6) Act 2013 | 84, 2013 | 28 June 2013 | Sch 8 (items 8–16): 1 July 2007 (s 2(1) item 3) | — |
| Coronavirus Economic Response Package Omnibus Act 2020 | 22, 2020 | 24 Mar 2020 | Sch 10 (items 5–8) and Sch 13 (items 8–12): 25 Mar 2020 (s 2(1) items 6, 8) | — |

Endnote 4—Amendment history

| **Provision affected** | **How affected** |
| --- | --- |
| **Part 1** |  |
| r. 1.01 | rs. 1998 No. 312 |
| r 1.02 | rep LA s 48D |
| r 1.03 | am No 189, 1994; No 64, 1995; No 159, 1995; No 384, 1995; No 344, 1996; No 117, 1997; No 293, 1997; No 309, 1997; No 83, 1998; No 193, 1998; No 312, 1998; No 14, 1999; No 239, 1999; No 280, 2000; No 353, 2001; No 150, 2002; No 353, 2002; No 251, 2003; No 12, 2004; No 148, 2004; No 153, 2004; No 249, 2004; No 218, 2005; No 334, 2005; No 74, 2007; No 343, 2007; No 171, 2008; No 71, 2009; No 330, 2012; No 86, 2013; No 155, 2013; No 127, 2014; No 91, 2015; F2017L00321; F2017L00704; F2018L00515; F2019L00537; F2019L01641; F2021L01893; F2022L01162 (disallowed); F2023L01458; F2024L00473 |
| r 1.03A | ad. 1995 No. 64 |
|  | am No 159, 1995; No 117, 1997; No 14, 1999; No 239, 1999; No 317, 1999; No 200, 2002; No 74, 2007; No 316, 2012; F2016L00156; F2019L01618 |
| r. 1.03AA | ad. 2001 No. 353 |
|  | am. 2002 No. 353; 2003 No. 251 |
| r. 1.03AAA | ad. No. 155, 2013 |
| r. 1.03AB | ad. 2002 No. 353 |
| r. 1.03B | ad. 2003 No. 251 |
|  | rep. No. 86, 2013 |
| r. 1.03C | ad. No. 26, 2013 |
| r 1.04 | am No 432, 1994; No 240, 1995; No 430, 1995; No 122, 1996; No 344, 1996; No 117, 1997; No 83, 1998; No 193, 1998; No 239, 1999; No 185, 2000; No 280, 2000; No 352, 2001; No 74, 2007; No 343, 2007; No 146, 2011; No 330, 2012; No 155, 2013; F2016L00710; F2021L01077; F2021L01893 |
| r 1.04A | rep F2020L01586 |
| r. 1.04AAAA | ad. 2005 No. 261 |
| r. 1.04AAA | ad. 2001 No. 353 |
|  | am. 2002 No. 353; 2004 Nos. 113 and 153; 2005 No. 332 |
| r. 1.04A | ad. 1999 No. 239 |
| r. 1.04AA | ad. 1999 No. 356 |
|  | am. 2000 No. 119 |
| **Part 1A** |  |
| Part 1A | ad. 1994 No. 189 |
| **Division 1A.1** |  |
| r. 1.05A | ad. 2009 No. 106 |
| r 1.05 | ad No 189, 1994 |
|  | am No 309, 1997; No 193, 1998; No 312, 1998; No 150, 2002; No 171, 2003; No 148, 2004; No 249, 2004; No 404, 2004; No 332, 2005; No 333, 2005; No 74, 2007; No 105, 2007; No 204, 2007; No 282, 2008; No 106, 2009; No 4, 2010; No 278, 2013; No 156, 2015; F2017L00321; F2017L00704; F2022L00511 |
|  | ed C135 |
|  | am F2024L01596 |
| r 1.05AA | ad F2024L01596 |
| r 1.06 | ad No 189, 1994 |
|  | am No 309, 1997; No 193, 1998; No 312, 1998; No 239, 1999; No 353, 2001; No 150, 2002; No 353, 2002; No 171, 2003; No 148, 2004; No 249, 2004; No 404, 2004; No 333, 2005; No 74, 2007; No 105, 2007; No 204, 2007; No 282, 2008; No 106, 2009; No 278, 2013; No 156, 2015 |
|  | ed C102 |
|  | am F2017L00321; F2017L00704; F2022L00511 |
|  | ed C135 |
|  | am F2024L01596 |
| r 1.06A | ad F2017L00704 |
| r 1.06B | ad F2017L00704 |
| r 1.06C | ad F2024L01596 |
| r. 1.07 | ad. 1994 No. 189 |
| r 1.07A | ad No 171, 2003 |
|  | am No 404, 2004; No 333, 2005; No 74, 2007; No 105, 2007; No 106, 2009; F2017L00321 |
| r. 1.07B | ad. 2003 No. 171 |
|  | am. 2007 No. 74; 2010 No. 4; F2022L00511 |
| r 1.07C | ad No 148, 2004 |
|  | am No 404, 2004; No 74, 2007; No 106, 2009; No 4, 2010; F2017L00321; F2022L00511 |
| r 1.07D | ad No 74, 2007 |
|  | am No 106, 2009; F2017L00321 |
| **Division 1A.2** |  |
| r. 1.08 | ad. 1994 No. 189 |
|  | am. 1997 No. 309; 1998 No. 193; 1999 No. 239; 2002 No. 353; 2007 No. 74; F2022L00511 |
| **Part 2** |  |
| Part 2 heading | rs. 2002 No. 21 |
| **Division 2.1** |  |
| r 2.01 | am No 117, 1997; No 309, 1997; No 193, 1998; No 115, 1999; No 239, 1999; No 21, 2002; F2021L01076 |
| r 2.03 | am No 189, 1994; No 21, 2002; F2021L01076 |
| r 2.04 | am No 14, 1999; No 21, 2002; No 171, 2002; F2021L01076 |
| r. 2.05 | am. 1995 Nos. 64 and 384; 1997 No. 117; 1999 No. 14; 2001 No. 353 |
|  | rep. 2002 No. 21 |
|  | ad. 2002 No. 171 |
|  | am. 2002 No. 353 |
| r 2.06, 2.07 | rep. 2002 No. 21 |
| **Division 2.2** |  |
| Division 2.2 | rep No 21, 2002 |
|  | ad F2021L01076 |
| r 2.08 | rs No 159, 1995 |
|  | am No 117, 1997; No 83, 1998 |
|  | rep No 21, 2002 |
|  | ad F2021L01076 |
| r 2.09 | am No 159, 1995 |
|  | rep No 21, 2002 |
|  | ad F2021L01076 |
| r 2.10 | am No 159, 1995; No 117, 1997; No 239, 1999 |
|  | rep No 21, 2002 |
|  | ad F2021L01076 |
|  | am F2022L01162 (disallowed); F2023L00990 |
| r 2.11 | am No 159, 1995; No 239, 1999 |
|  | rep No 21, 2002 |
|  | ad F2021L01076 |
| r. 2.11A | ad. 1995 No. 159 |
|  | am. 1997 No. 117; 1999 No. 14 |
|  | rep. 2002 No. 21 |
| Division 2.3 | rep. 2002 No. 21 |
| r. 2.12 | am. 1995 No. 159; 1997 No. 117; 1999 No. 14 |
|  | rep. 2002 No. 21 |
| r. 2.13 | am. 1995 No. 64 |
|  | rep. 2002 No. 21 |
| r. 2.14 | am. 1995 No. 64; 1999 No. 14 |
|  | rep. 2002 No. 21 |
| r. 2.14A | ad. 1997 No. 117 |
|  | rep. 2002 No. 21 |
| r. 2.15 | rep. 2002 No. 21 |
| r. 2.16 | am. 1995 No. 159; 1997 No. 117; 1999 No. 239 |
|  | rep. 2002 No. 21 |
| r. 2.16A | ad. 1997 No. 117 |
|  | rep. 2002 No. 21 |
| **Division 2.4** |  |
| **Subdivision 2.4.1** |  |
| r 2.17 | am No 21, 2002; No 171, 2002 |
|  | rep F2023L00990 |
| r. 2.18 | am. 1995 No. 159; 1999 No. 239; 2002 No. 21 |
| r. 2.19 | am. 1998 No. 193 |
|  | rep. 2002 No. 21 |
| r 2.20, 2.21 | rep. 2002 No. 21 |
| Subdivision 2.4.2 | rep. 2002 No. 21 |
| r. 2.22 | am. 1997 No. 117 |
|  | rep. 2002 No. 21 |
| r. 2.23 | am. 1995 Nos. 158 and 159; 1997 No. 117; 1999 No. 239 |
|  | rep. 2002 No. 21 |
| r. 2.24 | am. 1997 Nos. 117 and 309; 1999 No. 239 |
|  | rep. 2002 No. 21 |
| r 2.24A, 2.24B | ad. 1997 No. 117 |
|  | rep. 2002 No. 21 |
| r. 2.24C | ad. 1999 No. 115 |
|  | rep. 2002 No. 21 |
| r. 2.25 | am. 1997 No. 309 |
|  | rep. 2002 No. 21 |
| r. 2.26 | rep. 2002 No. 21 |
| r. 2.26A | ad. 1995 No. 64 |
|  | am. 1997 No. 309 |
|  | rep. 2002 No. 21 |
| r. 2.26B | ad. 1995 No. 64 |
|  | am. 1995 No. 159 |
|  | rep. 2002 No. 21 |
| **Subdivision 2.4.3** |  |
| Subdivision 2.4.3 heading | rs. 2002 No. 21 |
| r. 2.27 | rep. 2002 No. 21 |
| r. 2.28 | am. 1997 No. 117 |
|  | rep. 2002 No. 21 |
| r. 2.29 | am. 1995 Nos. 158 and 293; 1997 No. 309; 1998 Nos. 83 and 193 |
|  | rs. 2002 No. 21 |
| **Division 2.5** |  |
| Division 2.5 | rep. 2002 No. 21 |
|  | ad. 2002 No. 171 |
| r. 2.30 | am. 1997 No. 309; 1999 No. 239 |
|  | rep. 2002 No. 21 |
|  | ad. 2002 No. 171 |
| r. 2.31 | rs. 1998 No. 108 |
|  | rep. 2002 No. 21 |
|  | ad. 2002 No. 171 |
| r. 2.32 | am. 1995 No. 159 |
|  | rep. 2002 No. 21 |
|  | ad. 2002 No. 171 |
| r 2.33 | am No 158, 1995 |
|  | rep No 21, 2002 |
|  | ad No 171, 2002 |
|  | am No 155, 2013; F2023L00990 |
| r 2.34, 2.35 | rep. 2002 No. 21 |
| r. 2.36 | am. 1995 No. 158; 1997 No. 117; 1998 No. 193; 1999 Nos. 14 and 239 |
|  | rep. 2002 No. 21 |
| r. 2.36A | ad. 1995 No. 159 |
|  | am. 1997 No. 117; 1999 No. 14 |
|  | rep. 2002 No. 21 |
| **Division 2.5A** |  |
| Division 2.5A | ad. 2001 No. 353 |
| r. 2.36B | ad. 2001 No. 353 |
| r 2.36C | ad. 2001 No. 353 |
|  | am No 353, 2002; F2018L00515; F2021L01893 |
| r 2.36D | ad No 353, 2001 |
|  | am No 353, 2002 |
|  | rep F2024L01610 |
| r. 2.36E | ad. 2002 No. 353 |
|  | am. 2004 No. 153 |
| Division 2.6 heading | ed C143 |
| Division 2.6 | rep No 21, 2002 |
|  | ad No 155, 2013 |
| r 2.37 | rep No 21, 2002 |
|  | ad No 155, 2013 |
|  | ed C102 |
|  | rep F2023L00990 |
| r 2.38 | rep No 21, 2002 |
|  | ad No 155, 2013 |
|  | am F2021L01077; F2021L01801 (disallowed) |
|  | rep F2023L00990 |
| r 2.39 | rep No 21, 2002 |
| r 2.40 | am No 117, 1997 |
|  | rep No 21, 2002 |
| r 2.41 | am No 83, 1998; No 239, 1999 |
|  | rep No 21, 2002 |
| Division 2.6A heading | am. 1998 No. 83 |
|  | rep. 2002 No. 21 |
| Division 2.6A | ad. 1997 No. 117 |
|  | rep. 2002 No. 21 |
| r. 2.41A | am. 1998 No. 83 |
|  | rep. 2002 No. 21 |
| r. 2.41B | rs. 1998 No. 83 |
|  | rep. 2002 No. 21 |
| Division 2.7 | rep. 2002 No. 21 |
| r. 2.42 | am. 1995 Nos. 64 and 159 |
|  | rep. 2002 No. 21 |
| r. 2.43 | am. 1995 No. 158 |
|  | rep. 2002 No. 21 |
| r. 2.44 | rep. 2002 No. 21 |
| r. 2.45 | am. 1997 No. 117 |
|  | rep. 2002 No. 21 |
| r. 2.46 | am. 1995 No. 158; 1997 No. 117; 1999 No. 239 |
|  | rep. 2002 No. 21 |
| r. 2.47 | am. 1997 No. 309; 1999 No. 239 |
|  | rep. 2002 No. 21 |
| r. 2.48 | am. 1997 No. 117; 1999 No. 14 |
|  | rep. 2002 No. 21 |
| r. 2.48A | ad. 1995 No. 64 |
|  | am. 1997 No. 309 |
|  | rep. 2002 No. 21 |
| Division 2.7A | ad. 1995 No. 64 |
|  | rep. 2002 No. 21 |
| r 2.48B, 2.48C | ad. 1995 No. 64 |
|  | rep. 2002 No. 21 |
| Division 2.8 | rep. 2002 No. 21 |
| r 2.49–2.54 | rep. 2002 No. 21 |
| r. 2.55 | am. 1998 No. 193 |
|  | rep. 2002 No. 21 |
| r 2.56–2.63 | rep. 2002 No. 21 |
| r. 2.64 | am. 1998 No. 193 |
|  | rep. 2002 No. 21 |
| r 2.65–2.67 | rep. 2002 No. 21 |
| **Part 3** |  |
| r. 3.01 | rs. 1994 No. 432 |
|  | am. 1995 No. 430 |
|  | rs. 1997 No. 293 |
|  | am. 2001 No. 353; 2002 Nos. 150 and 353; 2004 No. 153; 2005 No. 334 |
| r. 3.02 | am. 1997 No. 69 |
|  | rep. 2004 No. 113 |
| r. 3.03 | am. Act No. 169, 1995; No. 113, 2004 |
|  | rep. 2004 No. 113 |
| r. 3.04A | ad. 1994 No. 432 |
| r 3.05 | am F2021L00853 |
| r. 3.09A | ad. 1995 No. 159 |
|  | rs. 1999 No. 14 |
|  | rep. 2002 No. 21 |
| r. 3.09B | ad. 1995 No. 159 |
|  | rep. 2002 No. 21 |
| r. 3.10 | am. 1994 No. 189; 1995 No. 158; 1998 No. 193; 2002 No. 21 |
| r. 3.10A | ad. 1999 No. 14 |
|  | rep. 2002 No. 21 |
| r. 3.11 | rs. 2002 No. 21 |
| r. 3.12 | am. 1999 No. 115 |
|  | rep. 2002 No. 21 |
| r. 3.13 | ad. 1995 No. 159 |
|  | rep. 2002 No. 21 |
| **Part 3A** |  |
| Part 3A | ad. 2004 No. 113 |
| **Division 3A.1** |  |
| r 3A.01 | ad No 113, 2004 |
|  | am F2021L00853 |
| r 3A.02 | ad No 113, 2004 |
|  | am F2021L00853 |
| r. 3A.03 | ad. 2004 No. 113 |
|  | am No. 335, 2005; No 155, 2013 |
| r. 3A.03A | ad. 2005 No. 335 |
| Division 3A.2 | rep. No. 155, 2013 |
| r. 3A.04 | ad. 2004 No. 113 |
|  | am. 2005 No. 335 |
|  | rep. No. 155, 2013 |
| **Division 3A.3** |  |
| Division 3A.3 | ad No 154, 2004 |
| r 3A.05 | ad No 154, 2004 |
|  | am No 335, 2005; F2023L01423 |
| r 3A.06 | ad No 154, 2004 |
|  | am F2023L01423 |
| Division 3A.4 | ad. 2008 No. 171 |
|  | rep No 91, 2015 |
| r. 3A.07 | ad. 2008 No. 171 |
|  | rep No 91, 2015 |
| **Part 3B** |  |
| Part 3B | ad No 317, 2012 |
| r 3B.01 | ad No 317, 2012 |
|  | am F2018L01373 |
| r 3B.02 | ad No 317, 2012 |
|  | rs F2018L01373 |
| r 3B.03 | ad No. 317, 2012 |
|  | am F2018L01373 |
| **Part 4** |  |
| **Division 4.1** |  |
| r 4.01A | ad F2021L01077 |
| r. 4.01 | am. 2002 No. 21 |
|  | rs. No. 155, 2013 |
| r 4.02 | am No. 146, 2011 |
|  | rs No. 155, 2013 |
| r 4.02A | ad No 155, 2013 |
|  | am F2021L00853 |
| r 4.02AA | ad No 155, 2013 |
|  | am F2021L00853 |
| r 4.03 | am No 189, 1994; No 239, 1999; F2021L00853 |
| r. 4.04 | am. 1994 No. 189; 1999 No. 239 |
| r. 4.05 | am. 1994 No. 189; 1999 No. 239 |
| Division 4.1A | ad. 2004 No. 113 |
|  | rep. No. 155, 2013 |
| r. 4.07A | ad. 2004 No. 113 |
|  | rep. No. 155, 2013 |
| r. 4.07B | ad. 2004 No. 113 |
|  | rep. No. 155, 2013 |
| **Division 4.2** |  |
| r 4.07C | ad No 26, 2013 |
|  | am F2017L00321 |
| r. 4.07D | ad. No. 26, 2013 |
| r. 4.07E | ad. No. 26, 2013 |
| r. 4.08 | am. 1998 No. 83 |
| r 4.08A | ad No 37, 2001 |
|  | am F2021L00853 |
| r. 4.09 | am. 1994 No. 189; 1995 No. 384; 2012 No. 183; No. 155, 2013 |
| r. 4.09A | ad. 2012 No. 183 |
| r. 4.10 | am. 1998 No. 193; 1999 No. 239 |
| r. 4.10A | ad. 2004 No. 113 |
|  | am. 2004 No. 113 |
| r. 4.11 | am. 1998 No. 193 |
| r. 4.11A | ad. 2004 No. 113 |
|  | am. 2004 No. 113 |
| r. 4.12 | ad. 1995 No. 142 |
|  | am. 1997 No. 117; 1998 No. 193; 1999 Nos. 14 and 239 |
| r. 4.13 | ad. 1995 No. 158 |
|  | am. 2001 No. 353 |
| r. 4.14 | ad. 2004 No. 113 |
|  | rep. No. 155, 2013 |
| r. 4.15 | ad. 2004 No. 113 |
|  | rep. No. 155, 2013 |
| r. 4.16 | ad. 2004 No. 113 |
|  | rep. No. 155, 2013 |
| r. 4.17 | ad. 2004 No. 113 |
|  | rep. No. 155, 2013 |
| Part 4A | ad. 2002 No. 150 |
|  | rep. 2004 No. 148 |
| r 4A.01–4A.04 | ad. 2002 No. 150 |
|  | rep. 2004 No. 148 |
| r. 4A.05 | ad. 2002 No. 150 |
|  | am. 2002 No. 353 |
|  | rep. 2004 No. 148 |
| r. 4A.06 | ad. 2002 No. 150 |
|  | rep. 2004 No. 148 |
| r. 4A.07 | ad. 2002 No. 150 |
|  | rep. 2004 No. 148 |
| **Part 5** |  |
| Part 5 heading | rs. 1995 No. 64 |
| **Division 5.1** |  |
| r 5.01 | am No 57, 1994; No 159, 1995; No 384, 1995; No 117, 1997; No 309, 1997; No 83, 1998; No 193, 1998; No 14, 1999; No 200, 2002; No 12, 2004; No 152, 2004; No 218, 2005; No 74, 2007; No. 282, 2008; F2024L00473 |
| r. 5.01A | ad. 1994 No. 189 |
|  | am. 1997 No. 309 |
| r 5.01B | ad No. 64, 1995 |
|  | am No. 86, 2013 |
| r. 5.02 | am. 1995 Nos. 47 and 64; 2001 No. 353; No. 86, 2013 |
| r. 5.02A | ad. 1995 No. 159 |
|  | rep. No. 86, 2013 |
| r. 5.02B | ad. 1997 No. 309 |
| r. 5.02C | ad. 1997 No. 309 |
| r. 5.03 | am. 1994 No. 189; 1995 No. 64; 1998 No. 175; No. 86, 2013 |
| **Division 5.2** |  |
| r 5.04 | am No 353, 2001; No 12, 2004; No 84, 2004; No 105, 2007; F2021L00199 |
| r. 5.06 | am. 1997 No. 117; 2005 No. 334 |
| r. 5.06A | ad. 1997 No. 117 |
| r. 5.06B | ad. 2001 No. 353 |
| **Division 5.3** |  |
| r. 5.08 | am. 2004 No. 84; 2005 No. 334; 2011 No. 146 |
| Division 5.4 | ad. 1995 No. 47 |
|  | rep. 1999 No. 14 |
| r. 5.09 | ad. 1995 No. 47 |
|  | am. 1995 No. 159 |
|  | rep. 1999 No. 14 |
| r. 5.10 | ad. 1995 No. 47 |
|  | rep. 1999 No. 14 |
| r. 5.11 | ad. 1995 No. 64 |
|  | rep. 1999 No. 14 |
| Division 5.5 | ad. 1995 No. 64 |
|  | rep No 86, 2013 |
| r. 5.12 | ad. 1995 No. 64 |
|  | am. 2002 No. 21 |
|  | rep. No. 86, 2013 |
| r. 5.13 | ad. 1995 No. 64 |
|  | rs. 1995 No. 159 |
|  | rep. No. 86, 2013 |
| r. 5.14 | ad. 1995 No. 64 |
|  | am. 1995 Nos. 159 and 384 |
|  | rep. No. 86, 2013 |
| r. 5.15 | ad. 1995 No. 64 |
|  | am. 2002 No. 21 |
|  | rep. No. 86, 2013 |
| r. 5.15A | ad. 1995 No. 159 |
|  | rep. 2002 No. 200 |
| r. 5.15B | ad. 1995 No. 159 |
|  | rep. No. 86, 2013 |
| r. 5.15C | ad. 1995 No. 384 |
|  | rep. No. 86, 2013 |
| r. 5.15D | ad. 1995 No. 384 |
|  | rep. No. 86, 2013 |
| r. 5.16 | ad. 1995 No. 64 |
|  | am. 1999 No. 115 |
|  | rep. No. 86, 2013 |
| r. 5.17 | ad. 1995 No. 64 |
|  | am. 1995 Nos. 159 and 384; 1997 No. 117; 1998 No. 193; 1999 No. 317; 2002 Nos. 21 and 200 |
|  | rep. No. 86, 2013 |
| r. 5.18 | ad. 1995 No. 64 |
|  | am. 1995 No. 159 |
|  | rep. No. 86, 2013 |
| Division 5.6 | ad. 1995 No. 159 |
|  | rep. No. 86, 2013 |
| r. 5.19 | ad. 1995 No. 159 |
|  | rep. No. 86, 2013 |
| r. 5.20 | ad. 1995 No. 159 |
|  | rep. No. 86, 2013 |
| r. 5.21 | ad. 1995 No. 159 |
|  | am. 2002 No. 21 |
|  | rep. No. 86, 2013 |
| r. 5.22 | ad. 1995 No. 159 |
|  | am. 2002 No. 200 |
|  | rep. No. 86, 2013 |
| r. 5.23 | ad. 1995 No. 159 |
|  | rep. No. 86, 2013 |
| r. 5.24 | ad. 1995 No. 159 |
|  | rep. No. 86, 2013 |
| **Part 6** |  |
| **Division 6.1** |  |
| **Subdivision 6.1.1** |  |
| r 6.01 | am No 189, 1994; No 64, 1995; No 57, 1996; No 344, 1996; No 117, 1997; No 152, 1997; No 293, 1997; No 343, 1997; No 83, 1998; No 175, 1998; No 177, 1998; No 91, 2002; No 200, 2002; No 42,2003; No 56, 2005; No 334, 2005; No 74, 2007; No 9, 2008; No 282, 2008; No 15, 2009; No 187, 2010; No  26, 2013; No 278, 2013; No 79, 2015; F2017L00704; Act No 22, 2020; F2020L00431 |
|  | ed C129 |
|  | am F2024L00473 |
| r 6.01AA | ad No 278, 2013 |
|  | am No 79, 2015; F2017L00321 |
| r 6.01AB | ad No 278, 2013 |
|  | am No 79, 2015; F2017L00321 |
| r 6.01A | ad No 9, 2008 |
|  | am No 110, 2015; F2021L00199 |
| r 6.01B | ad No 282, 2008 |
|  | am No 15, 2009; No 203, 2012; No 278, 2013; No 79, 2015 |
|  | ed C102 |
|  | am F2017L00321; F2020L00431 |
| **Subdivision 6.1.2** |  |
| r. 6.02 | am. 1995 No. 159; 1997 Nos. 117, 152 and 153 |
|  | rs. 1998 No. 175 |
| r. 6.03 | am. 1998 No. 175 |
| r. 6.04 | am. 1996 Nos. 57 and 344 |
|  | rep. 1998 No. 175 |
| r. 6.04A | ad. 1997 No. 117 |
|  | rep. 1998 No. 175 |
| r. 6.06 | am. 1994 No. 189; 1998 No. 175 |
| **Subdivision 6.1.3** |  |
| r. 6.07 | am. 1997 No. 117 |
|  | rs. 1998 No. 175 |
|  | am. 1999 No. 14 |
| r. 6.08 | am. 1994 No. 189; 1997 No. 117 |
|  | rs. 1998 No. 175 |
|  | am. 1999 No. 14; 2007 No. 74 |
| r. 6.09 | am. 1996 Nos. 57 and 344; 1997 No. 117 |
|  | rs. 1998 No. 175 |
| r. 6.09A | ad. 1997 No. 117 |
|  | rep. 1998 No. 175 |
| **Subdivision 6.1.4** |  |
| r. 6.10 | am. 1994 No. 189; 1997 Nos. 117 and 293; 1998 No. 175; 2004 No. 148; 2007 No. 74 |
| r. 6.11 | am. 1994 No. 189; 1997 Nos. 117 and 293; 1998 No. 175; 2004 No. 148; 2007 No. 74 |
| r. 6.13 | rs. 1994 No. 189 |
| **Subdivision 6.1.5** |  |
| r. 6.14 | am. 1998 No. 175 |
| r. 6.15 | rs. 2005 No. 334 |
| r. 6.15A | ad. 1998 No. 83 |
|  | am. 2000 No. 281; 2005 No. 333; 2007 No. 204 |
| r. 6.16 | am. 1997 No. 117; 1998 Nos. 83 and 175 |
| r. 6.16A | ad. 1998 No. 175 |
| **Division 6.2** |  |
| r. 6.17 | am. 1995 No. 159; 2001 No. 353; 2002 No. 21; 2003 No. 251; 2004 No. 153; 2005 Nos. 332 and 334; 2011 No. 146 |
| r. 6.17A | ad. 1999 No. 115 |
|  | am. 2001 No. 353; 2004 No. 153 |
| r 6.17AA | ad No 353, 2002 |
|  | am F2021L01893 |
| r. 6.17B | ad. 1999 No. 115 |
| r. 6.17C | ad. 2007 No. 74 |
| r 6.17D | ad Act No 22, 2020 |
| **Division 6.3** |  |
| **Subdivision 6.3.1** |  |
| r 6.18 | am No 175, 1998; No 74, 2007; No 282, 2008 |
| r 6.19 | am No 175, 1998; No 74, 2007; No 282, 2008 |
| r 6.19A | ad 1997 No 152 |
|  | am 1997 No 309; 1998 No 193; 1999 No 239; F2018L00676 |
| r 6.19B | ad Act No 22, 2020 |
|  | am F2020L00431; F2020L00532; F2020L01133; F2020L01610 |
| r. 6.20 | am. 1994 No. 189; 2007 No. 74 |
| r 6.20A | ad No 91, 2002 |
|  | am No 42, 2003; No 251, 2003; No 74, 2007; No 282, 2008; No 15, 2009; F2017L00321 |
| r 6.20B | ad No 91, 2002 |
|  | am No 42, 2003; No 251, 2003; No 74, 2007; No 282, 2008; No 15, 2009; F2017L00321 |
| r 6.20C | ad No 282, 2008 |
|  | am No 15, 2009; F2021L00412 |
| r 6.21 | am No 189, 1994; No 117, 1997; No 83, 1998; No 175, 1998; No 14, 1999; No 150, 2002; No 148, 2004; No 349, 2004; No 74, 2007; F2017L00321; F2023L00846 |
| r 6.22 | am No 189, 1994; No 117, 1997; No 353, 2001; No 74, 2007; No 282, 2008; No 15, 2009; No 146, 2011; No 203, 2012; No 278, 2013; F2017L00321 |
| r. 6.22A | ad. 1994 No. 189 |
| r. 6.22B | ad. 1997 No. 117 |
|  | am. 1998 No. 193; 1999 No. 239 |
| **Subdivision 6.3.2** |  |
| r. 6.23 | am. 1998 No. 175; 2008 No. 282 |
| r 6.24A | ad No 91, 2002 |
|  | am No 42, 2003; No 74, 2007; No 282, 2008; No 15, 2009; F2017L00321 |
| r 6.24B | ad No 282, 2008 |
|  | am No 15, 2009; F2021L00412 |
| r. 6.25 | am. 1994 No. 189; 1997 No. 117; 1998 No. 83; 1999 No. 14; 2007 No. 74 |
| r 6.26 | am No 353, 2001; No 74, 2007; No 282, 2008; No 15, 2009; No 203, 2012; No 278, 2013; F2017L00321 |
| r 6.27 | rs No 74, 2007 |
|  | am No 282, 2008; No 203, 2012; No 278, 2013; F2017L00321 |
| r. 6.27A | ad. 1994 No. 189 |
| **Division 6.4** |  |
| Division 6.4 heading | am 1995 No. 159 |
|  | rs. 2003 No. 251 |
| r. 6.27B | ad. 1997 No. 117 |
|  | am. 1998 No. 193; 1999 No. 239 |
| r. 6.28 | rs. 1995 No. 142 |
|  | am. 1997 No. 117; 1999 No. 14; 2002 No. 21; 2004 No. 113 |
| r 6.29 | rs No 142, 1995 |
|  | am No 159, 1995; No 117, 1997; No 14, 1999; No 21, 2002; No 113, 2004; No 26, 2013; F2016L00710; F2021L00412 |
| Division 6.4A | ad. 1995 No. 159 |
|  | rep. 1999 No. 14 |
| r 6.29A, 6.29B | ad. 1995 No. 159 |
|  | rep. 1999 No. 14 |
| **Division 6.5** |  |
| Division 6.5 | rs. 2003 No. 251 |
| r 6.30 | am No 189, 1994; No 64, 1995 |
|  | rs No 251, 2003 |
|  | am No 153, 2004; No 142, 2005; No 14, 2013; F2018L01373 |
| r. 6.31 | ad. 2003 No. 251 |
|  | am. 2007 No. 74; No. 14, 2013 |
| r. 6.32 | ad. 2003 No. 251 |
|  | rs. No. 317, 2012 |
| r 6.33 | ad No 251, 2003 |
|  | am No 74, 2007 |
|  | rs No 14, 2013; No 317, 2012 |
|  | am F2018L01373 |
| r. 6.33A | ad. No. 14, 2013 |
|  | rs. No. 317, 2012 |
|  | am. No. 61, 2013 |
| r. 6.33B | ad. No. 317, 2012 |
| r 6.33C | ad No 317, 2012 |
|  | am F2018L01373 |
| r 6.33D | ad No 317, 2012 |
|  | am No 61, 2013; F2018L01373 |
| r 6.33E | ad No. 317, 2012 |
|  | am No 61, 2013; No 127, 2014; F2018L01373 |
| r 6.34 | ad No 251, 2003 |
|  | rs No. 74, 2007; No 14, 2013; No 317, 2012 |
|  | am No 61, 2013; F2018L01373 |
| r. 6.34A | ad. No. 317, 2012 |
|  | am No 127, 2014 |
| r. 6.34B | ad. No. 317, 2012 |
| r. 6.34C | ad. No. 317, 2012 |
| r. 6.34D | ad. No. 317, 2012 |
|  | am. No. 61, 2013 |
| r 6.35 | ad 2003 No 251 |
|  | am No 14, 2013; F2019L00539 |
| r. 6.36 | ad. 2003 No. 251 |
| r. 6.37 | ad. 2003 No. 251 |
| r. 6.38 | ad. 2003 No. 251 |
| **Division 6.6** |  |
| Division 6.6 | ad. 2003 No. 251 |
| r. 6.39 | ad. 2003 No. 251 |
| **Division 6.7** |  |
| Division 6.7 | ad. 2005 No. 334 |
| r. 6.40 | ad. 2005 No. 334 |
|  | am. 2006 No. 189; 2007 No. 74 |
|  | ed C121; C122 |
| r. 6.41 | ad. 2005 No. 334 |
|  | am. 2006 No. 189; 2007 Nos. 74 and 204 |
| r. 6.42 | ad. 2005 No. 334 |
|  | am. 2006 No. 189; 2007 No. 74 |
| r 6.43 | ad No 334, 2005 |
|  | am F2021L01893 |
| r 6.44 | ad No 334, 2005 |
|  | am No 189, 2006; No 74, 2007; F2021L01893 |
| r. 6.45 | ad. 2005 No. 334 |
|  | am. 2006 No. 189; 2007 No. 74; No. 14, 2013 |
| r. 6.46 | ad. 2005 No. 334 |
| **Division 6.8** |  |
| Division 6.8 | ad. 2011 No. 278 |
| r. 6.47 | ad. 2011 No. 278 |
| r. 6.48 | ad. 2011 No. 278 |
| r. 6.49 | ad. 2011 No. 278 |
| r. 6.50 | ad. 2011 No. 278 |
| **Part 6A** |  |
| Part 6A | ad. No. 14, 2013 |
| r. 6A.01 | ad. No. 14, 2013 |
| r. 6A.02 | ad. No. 14, 2013 |
| r. 6A.03 | ad. No. 14, 2013 |
|  | am. No. 317, 2012 |
| **Part 7** |  |
| **Division 7.1** |  |
| Division 7.1 heading | ad. 2004 No. 84 |
| r. 7.01 | am. 2002 No. 150; 2004 Nos. 84 and 148; 2007 No. 74; F2022L00241 |
| r. 7.02 | rs. 1997 No. 117 |
|  | am. 2004 No. 84 |
| r. 7.03 | am. 2004 No. 84 |
| r. 7.03A | ad. 2004 No. 113 |
|  | am. 2004 No. 113 |
| r 7.04 | am No 432, 1994; No 117, 1997; No 293, 1997; No 353, 2001; No 150, 2002; No 12, 2004; No 148, 2004; No 74, 2007 |
|  | rs No 74, 2007 |
|  | am No 204, 2007; No 171, 2008; No 91, 2015; F2016L00518; F2017L00321; F2018L00210; F2018L01682; F2020L00645; F2022L00241; F2022L01286 |
| r. 7.04A | ad. 2007 No. 204 |
| r 7.05 | am No 432, 1994; No 117, 1997; No 293, 1997; No 150, 2002; No 12, 2004; No 148, 2004 |
|  | rs No 74, 2007 |
|  | am F2022L00241 |
| **Division 7.2** |  |
| Division 7.2 heading | rs. No. 317, 2012 |
| Division 7.2 | ad. 2004 No. 84 |
| r. 7.06 | ad. 2004 No. 84 |
|  | am. 2007 No. 105 |
|  | rep. No. 317, 2012 |
| **Subdivision 7.2.1** |  |
| Subdivision 7.2.1 | ad. No. 317, 2012 |
| r. 7.07 | ad. 2004 No. 84 |
|  | am. 2007 No. 105 |
|  | rs. No. 317, 2012 |
| r. 7.07AA | ad. No. 317, 2012 |
| r. 7.07A | ad. No. 317, 2012 |
| r. 7.07B | ad. No. 317, 2012 |
| r. 7.07C | ad. No. 317, 2012 |
| r. 7.07D | ad. No. 317, 2012 |
| r. 7.07E | ad. No. 317, 2012 |
|  | am No 127, 2014 |
| r 7.07EA | ad No 211, 2014 |
| r. 7.07F | ad. No. 317, 2012 |
|  | am. No. 61, 2013 |
|  | rs No 211, 2014 |
| r. 7.07G | ad. No. 317, 2012 |
|  | am. No. 61, 2013 |
| r 7.07H | ad No 317, 2012 |
|  | am F2021L00199 |
| **Subdivision 7.2.2** |  |
| Subdivision 7.2.2 | ad. No. 317, 2012 |
| r. 7.07J | ad. No. 317, 2012 |
| r 7.08 | ad No 84, 2004 |
|  | rs No 105, 2007; No 317, 2012 |
|  | am F2021L00199 |
| **Division 7.3** |  |
| r 7.09 | ad No 105, 2007 |
|  | rs F2021L00199 |
| r 7.10 | ad No 105, 2007 |
|  | am F2021L00199 |
| r 7.11 | ad No 105, 2007 |
|  | rs F2021L00199 |
| **Part 7A** |  |
| Part 7A | ad. 2001 No. 353 |
| **Division 7A.1** |  |
| r 7A.01 | ad No 353, 2001 |
|  | am F2021L01893 |
| r. 7A.01A | ad. 2004 No. 153 |
| r. 7A.02 | ad. 2001 No. 353 |
| r. 7A.03 | ad. 2001 No. 353 |
|  | am. 2002 No. 353 |
| **Division 7A.1A** |  |
| Division 7A.1A heading | rs. 2004 No. 153 |
| r. 7A.03A | ad. 2002 No. 353 |
|  | am. 2004 Nos. 148 and 153; Act No. 84, 2013; No 127, 2014 |
| r 7A.03B | ad No 353, 2002 |
|  | am No 148, 2004; No 153, 2004; No 332, 2005; Act No 84, 2013; F2021L01893 |
| r. 7A.03C | ad. 2002 No. 353 |
| r. 7A.03D | ad. 2002 No. 353 |
| r. 7A.03E | ad. 2002 No. 353 |
|  | am. 2004 No. 148 |
|  | rs. 2004 No. 153 |
|  | am. Act No. 84, 2013 |
| r. 7A.03F | ad. 2002 No. 353 |
| r 7A.03G | ad No 353, 2002 |
|  | am No 153, 2004; F2021L00412; F2021L00853 |
| r 7A.03H | ad No 353, 2002 |
|  | am No 153, 2004; No 332, 2005; F2021L00412 |
| r. 7A.03I | ad. 2002 No. 353 |
|  | am. 2004 No. 153 |
| r. 7A.03J | ad. 2002 No. 353 |
|  | am. No. 14, 2013 |
| r. 7A.03K | ad. 2002 No. 353 |
|  | am. No. 14, 2013 |
| **Division 7A.2** |  |
| r. 7A.04 | ad. 2001 No. 353 |
|  | am. 2002 No. 353; 2004 Nos. 148 and 153; Act No. 84, 2013; No 127, 2014 |
| r. 7A.05 | ad. 2001 No. 353 |
| r. 7A.06 | ad. 2001 No. 353 |
| r. 7A.07 | ad. 2001 No. 353 |
|  | am. 2002 No. 353; 2004 Nos. 148 and 153; Act No. 84, 2013 |
| r. 7A.08 | ad. 2001 No. 353 |
| r 7A.09 | ad No 353, 2001 |
|  | am No 353, 2002; No 153, 2004; F2021L00412; F2021L00853 |
| r 7A.10 | ad No 353, 2001 |
|  | am No 153, 2004; F2021L00412 |
| r 7A.11 | ad No 353, 2001 |
|  | am No 353, 2002; No 148, 2004; No 153, 2004; F2021L00412; F2021L01893; F2024L01610 |
| r 7A.12 | ad No 353, 2001 |
|  | am No 353, 2002; No 153, 2004; No 14, 2013; F2021L00412; F2024L01610 |
| r 7A.13 | ad No 353, 2001 |
|  | am No 353, 2002; No 148, 2004; No 153, 2004; No 14, 2013; F2021L01893; F2024L01610 |
| **Division 7A.3** |  |
| r. 7A.14 | ad. 2001 No. 353 |
|  | am. 2002 No. 353; 2004 No. 153; 2007 No. 74 |
| r. 7A.15 | ad. 2001 No. 353 |
|  | rep. 2004 No. 153 |
| r 7A.16 | ad No 353, 2001 |
|  | am No 353, 2002; No 148, 2004; No 153, 2004; No 14, 2013; Act No 84, 2013; F2021L00412 |
| r 7A.17 | ad No 353, 2001 |
|  | am No 353, 2002; No 148, 2004; No 153, 2004; Act No 84, 2013; F2021L00412; F2021L00853 |
| r 7A.18 | ad No 353, 2001 |
|  | am No 353, 2002; No 148, 2004; No 153, 2004; Act No 84, 2013; F2021L00412; F2021L00853 |
| **Division 7A.4** |  |
| r. 7A.19 | ad. 2002 No. 353 |
| r. 7A.20 | ad. 2002 No. 353 |
| r. 7A.21 | ad. 2002 No. 353 |
| r. 7A.22 | ad. 2002 No. 353 |
| **Part 8** |  |
| r. 8.01 | am. 1998 No. 108; 2007 No. 343 |
| r. 8.01A | ad. 1996 No. 44 |
|  | am. 1999 No. 239 |
|  | rs. 2003 No. 170 |
|  | rep. 2007 No. 343 |
| r. 8.02 | am. 2007 No. 343 |
| r. 8.02A | ad. 2007 No. 343 |
|  | rs. 2008 No. 134; No. 155, 2013 |
| r. 8.02B | ad. 2012 No. 183 |
| r. 8.03 | rs. 1995 No. 430 |
|  | am. 1999 Nos. 31 and 239; 2001 No. 37; 2002 No. 200; 2007 No. 343; 2008 No. 134 |
|  | rs. No. 155, 2013 |
| r. 8.04 | ad. 2007 No. 343 |
|  | rep. No. 155, 2013 |
| **Part 9** |  |
| **Division 9.2** |  |
| r 9.02A | ad No 353, 2001 |
| r 9.03 | am No 155, 2013; F2024L01610 |
| r 9.04 | am F2023L00990 |
| **Division 9.2A** |  |
| Division 9.2A | ad. 2004 No. 84 |
| r. 9.04A | ad. 2004 No. 84 |
| r. 9.04B | ad. 2004 No. 84 |
| r. 9.04C | ad. 2004 No. 84 |
| r. 9.04D | ad. 2004 No. 84 |
| **Division 9.2B** |  |
| Division 9.2B | ad. 2004 No. 84 |
| r. 9.04E | ad. 2004 No. 84 |
|  | am. 2004 No. 148; 2007 No. 74 |
| r. 9.04F | ad. 2004 No. 84 |
| r. 9.04G | ad. 2004 No. 84 |
| r. 9.04H | ad. 2004 No. 84 |
| r. 9.04I | ad. 2004 No. 84 |
|  | am. 2004 No. 155; 2005 No. 143 |
| **Division 9.3** |  |
| r. 9.05 | am. 2009 No. 295 |
| r. 9.06 | am. 2004 No. 113; No. 155, 2013 |
| r. 9.08 | am. No. 155, 2013 |
| r. 9.09 | am. 2004 No. 113; No. 155, 2013 |
| r. 9.10 | am. No. 155, 2013 |
| r. 9.11 | am. No. 155, 2013 |
| r. 9.12 | am. No. 155, 2013 |
| r. 9.13 | am. No. 155, 2013 |
| r. 9.15 | am. 2001 No. 353 |
| r. 9.16 | am. No. 155, 2013 |
| r. 9.17 | am. No. 155, 2013 |
| r. 9.18 | am. No. 155, 2013 |
| r. 9.19 | am. 1998 No. 193; 1999 No. 239; No. 155, 2013 |
| **Division 9.4** |  |
| r. 9.23 | am. 1998 No. 193; 1999 No. 239; No. 155, 2013 |
| r. 9.24 | am. 1998 No. 193; 1999 No. 239; No. 155, 2013 |
| **Division 9.5** |  |
| Division 9.5 heading | rs. No. 155, 2013 |
| r. 9.26 | rs. No. 155, 2013 |
| r. 9.27 | am. 1994 No. 189; 2001 No. 353; No. 155, 2013 |
| r. 9.28 | rs. No. 155, 2013 |
| r. 9.29 | am. 2004 No. 113 |
|  | rs. No. 155, 2013 |
| r. 9.29A | ad. No. 155, 2013 |
| r. 9.30 | rs. No. 155, 2013 |
| r. 9.31 | rs. No. 155, 2013 |
| r. 9.32 | rep. No. 155, 2013 |
| r. 9.33 | rep. No. 155, 2013 |
| **Division 9.6** |  |
| r. 9.35 | am. 2001 No. 353; No. 155, 2013 |
| r. 9.36 | am. 1994 No. 189 |
| r. 9.38 | am. No. 155, 2013 |
| r. 9.39 | am. No. 155, 2013 |
| **Division 9.7** |  |
| r. 9.41 | am. No. 155, 2013 |
| r. 9.43 | am. 1998 No. 193; 1999 No. 239 |
| r. 9.44 | am. 1998 No. 193; 1999 No. 239; No. 155, 2013 |
| **Part 9AA** |  |
| Part 9AA heading (prev  Part 9A heading) | renum ed C102 |
| Part 9A (first occurring) | ad. No. 26, 2013 |
| r. 9.46 | ad. No. 26, 2013 |
| r. 9.46A | ad. No. 155, 2013 |
| r. 9.47 | ad. No. 155, 2013 |
| r. 9.48 | ad. No. 155, 2013 |
| r. 9.49 | ad. No. 26, 2013 |
| r 9.50 | ad F2019L00539 |
| r 9.51 | ad F2019L00539 |
| **Part 9AB** |  |
| Part 9AB | ad F2021L01077 |
| **Division 9AB.1** |  |
| r 9AB.1 | ad F2021L01077 |
|  | am F2023L01063 |
| r 9AB.2 | ad F2021L01077 |
|  | am F2023L01063; F2024L01610 |
| r 9AB.3 | ad F2021L01077 |
|  | am F2023L01063 |
| r 9AB.4 | ad F2021L01077 |
|  | am F2023L01063 |
| r 9AB.4A | ad F2023L01063 |
| r 9AB.5 | ad F2021L01077 |
|  | am F2023L01063 |
| r 9AB.5A | ad F2023L01063 |
| r 9AB.6 | ad F2021L01077 |
|  | am F2023L01063 |
| r 9AB.7 | ad F2021L01077 |
| **Division 9AB.2** |  |
| r 9AB.8 | ad F2021L01077 |
| r 9AB.9 | ad F2021L01077 |
| r 9AB.10 | ad F2021L01077 |
|  | am F2023L01063 |
| r 9AB.11 | ad F2021L01077 |
|  | am F2023L01063 |
| r 9AB.12 | ad F2021L01077 |
|  | am F2023L01063 |
|  | ed C144 |
| r 9AB.13 | ad F2021L01077 |
|  | am F2023L01063 |
| r 9AB.14 | ad F2021L01077 |
|  | am F2023L01063 |
|  | ed C144 |
| r 9AB.15 | ad F2021L01077 |
| r 9AB.16 | ad F2021L01077 |
|  | am F2023L01063 |
| r 9AB.17 | ad F2021L01077 |
|  | am F2023L01063 |
| r 9AB.18 | ad F2021L01077 |
| r 9AB.19 | ad F2021L01077 |
| r 9AB.20 | ad F2021L01077 |
| **Division 9AB.3** |  |
| r 9AB.21 | ad F2021L01077 |
| r 9AB.22 | ad F2021L01077 |
| r 9AB.23 | ad F2021L01077 |
|  | am F2023L01063 |
| r 9AB.24 | ad F2021L01077 |
|  | am F2023L01063 |
| r 9AB.25 | ad F2021L01077 |
| **Part 9AC** |  |
| Part 9AC | ad F2024L01610 |
| r 9AC.01 | ad F2024L01610 |
| **Part 9A** |  |
| Part 9A (second occurring) | ad 2012 No 330 |
| r 9A.01 | ad 2012 No 330 |
| r 9A.02 | ad 2012 No 330 |
| r 9A.03 | ad 2012 No 330 |
| r 9A.04 | ad 2012 No 330 |
| r 9A.05 | ad 2012 No 330 |
| r 9A.06 | ad 2012 No 330 |
|  | am F2020L01610 |
| r 9A.07 | ad 2012 No 330 |
|  | am F2018L00965 |
| **Part 10** |  |
| Part 10 heading | rs. 1995 No. 159; No. 155, 2013 |
| r. 10.01 | rs. 1995 No. 159 |
|  | am. 1998 No. 193 |
|  | rs. No. 155, 2013 |
| r. 10.02 | rep. 1995 No. 64 |
|  | ad. 1995 No. 159 |
|  | rs. No. 155, 2013 |
| r 10.03 | rs No 159, 1995 |
|  | am No 353, 2001 |
|  | rs No 155, 2013 |
|  | rep F2021L00412 |
| r. 10.04 | rep. 1995 No. 159 |
| r. 10.04A | ad. 1994 No. 432 |
|  | rep. 1995 No. 159 |
| r. 10.05 | rep. 1995 No. 64 |
| r. 10.06 | rs. 1995 No. 64 |
|  | am. 1995 No. 159; 1997 No. 117; 2004 No. 113; 2005 No. 218; No. 86, 2013 |
|  | rep. No. 155, 2013 |
| r. 10.07 | ad. 2004 No. 113 |
|  | am. 2004 No. 113; 2005 No. 218 |
|  | rep. No. 155, 2013 |
| **Part 11** |  |
| Part 11 heading | am. 1998 No. 193 |
| r. 11.01 | am. 1998 No. 193 |
| r. 11.02 | am. 1998 Nos. 193 and 240; 1999 Nos. 31 and 239 |
|  | rep. 2003 No. 170 |
| r 11.02A | ad No 239, 1999 |
|  | rep F2022L01627 |
| r 11.03 | am No 193, 1998; No 239, 1999 |
|  | rep F2024L01610 |
| r 11.04 | am No 239, 1999; No 343, 2007; F2024L01610 |
| r 11.05 | am No 343, 2007; F2024L01610 |
| r 11.06 | am No 343, 2007; F2024L01610 |
| r 11.06A | ad No 239, 1999 |
|  | rep F2024L01610 |
| r. 11.07 | am. 1998 No. 193; 1999 No. 239; 2007 Nos. 74 and 343 |
|  | rs. No. 155, 2013 |
| r. 11.07AA | ad. 2007 No. 74 |
|  | rs. No. 155, 2013 |
| r. 11.07A | ad. 1999 No. 239 |
|  | am. 2007 Nos. 74 and 343 |
| r. 11.08 | rs. 1995 No. 64 |
|  | am. 1995 Nos. 159 and 384; 1998 No. 193 |
|  | rep. 1999 No. 317 |
|  | ad. No. 155, 2013 |
| **Part 11A** |  |
| Part 11A | ad. 2004 No. 113 |
|  | rs. No. 155, 2013 |
| r. 11A.01 | ad. 2004 No. 113 |
|  | rs. No. 155, 2013 |
| r. 11A.02 | ad. 2004 No. 113 |
|  | am. 2007 No. 343 |
|  | rs. No. 155, 2013 |
| r. 11A.03 | ad. 2004 No. 113 |
|  | am. 2007 No. 343 |
|  | rs. No. 155, 2013 |
| r. 11A.04 | ad. 2004 No. 113 |
|  | am. 2007 No. 343 |
|  | rs. No. 155, 2013 |
| r. 11A.05 | ad. No. 155, 2013 |
| r. 11A.06 | ad. No. 155, 2013 |
| **Part 12** |  |
| r. 12.01 | am. 1994 No. 432; 1996 No. 344; 1998 No. 193; 2007 No. 74 |
| r. 12.05 | am. 1998 No. 193; No. 155, 2013 |
| r. 12.06 | am. 1998 No. 193; No. 155, 2013 |
| r. 12.07 | am. No. 155, 2013 |
| r. 12.08 | am. 1994 No. 432 |
|  | rs. 1995 No. 430 |
|  | am. 1998 No. 193 |
| r. 12.10 | am. 2007 No. 74 |
| r. 12.11 | am. 1994 No. 432; 1998 No. 193; 2007 No. 74; No. 155, 2013 |
| r. 12.12 | am. 1998 No. 193; 2007 No. 74 |
| r. 12.13 | am. 1998 No. 193; 2007 No. 74 |
| r. 12.14 | am. 1998 No. 193 |
| r. 12.15 | am. 1998 No. 193; 2007 No. 74; No. 155, 2013 |
| rr. 12.16–12.18 | rep. 1996 No. 344 |
| r 12.19 | am No 155, 2013 (md) |
| **Part 12A** |  |
| Part 12A | ad No 105, 2013 |
| **Division 1** |  |
| r 12A.01 | ad No 105, 2013 |
|  | am F2021L01616 |
| r 12A.02 | ad No 105, 2013 |
|  | am F2021L01616 |
| r 12A.03 | ad No 105, 2013 |
| **Division 2** |  |
| r 12A.04 | ad No 105, 2013 |
| r 12A.05 | ad No 105, 2013 |
| r 12A.06 | ad No 105, 2013 |
| r 12A.07 | ad No 105, 2013 |
| r 12A.08 | ad No 105, 2013 |
|  | am F2017L00321 |
| **Division 3** |  |
| r 12A.09 | ad No 105, 2013 |
| r 12A.10 | ad No 105, 2013 |
|  | am No 127, 2014 |
| **Division 4** |  |
| r 12A.11 | ad No 105, 2013 |
| r 12A.12 | ad No 105, 2013 |
| **Part 13** |  |
| Division 13.1 | rep. 2007 No. 343 |
| Subdivision 13.1.1 heading | rs. 1994 No. 189 |
|  | rep. 2007 No. 343 |
| r. 13.01 | am. 1994 No. 189 |
|  | rep. 2007 No. 343 |
| Subdivision 13.1.1A heading | ad. 1994 No. 189 |
|  | rep. 2007 No. 343 |
| Subdivision 13.1.2 | rep. 1997 No. 117 |
| r. 13.02 | rep. 2007 No. 343 |
| r. 13.03 | rep. 2007 No. 343 |
| r. 13.04 | rep. 1997 No. 117 |
| Subdivision 13.1.3 | ad. 1994 No. 189 |
|  | rep. 2007 No. 343 |
| r. 13.05 | ad. 1994 No. 189 |
|  | rep. 2007 No. 343 |
| Subdivision 13.1.4 | ad. 1994 No. 189 |
|  | rep. 2007 No. 343 |
| r. 13.06 | ad. 1994 No. 189 |
|  | rep. 2007 No. 343 |
| r. 13.07 | ad. 1994 No. 189 |
|  | am. 2002 No. 21 |
|  | rep. 2007 No. 343 |
| r. 13.08 | ad. 1994 No. 189 |
|  | rep. 2007 No. 343 |
| r. 13.09 | ad. 1994 No. 189 |
|  | am. 1998 No. 193 |
|  | rep. 2007 No. 343 |
| r. 13.10 | ad. 1994 No. 189 |
|  | rep. 2007 No. 343 |
| **Division 13.1A** |  |
| Division 13.1A | ad. 1999 No. 239 |
| r. 13.10A | ad. 1999 No. 239 |
| r. 13.10B | ad. 1999 No. 239 |
| r. 13.10C | ad. 1999 No. 239 |
| r. 13.10D | ad. 1999 No. 239 |
| **Division 13.2** |  |
| r. 13.11 | am. 1994 Nos. 189 and 432 |
| r. 13.13 | am. 1994 No. 189; 2001 No. 353; 2009 No. 295 |
| r. 13.14 | am. 1998 No. 83 |
| r 13.15A | ad No 83, 1998 |
|  | am No 21, 2002; No 113, 2004; F2016L00724; F2023L01458 |
| r. 13.16 | am. 1994 No. 189; 1995 No. 158; 1997 No. 221; 1998 No. 193; 1999 No. 239; 2001 No. 353; 2002 No. 353; 2004 No. 12; 2005 No. 332; 2008 No. 282; 2009 No. 15 |
| r. 13.17 | rs. 1994 No. 189 |
|  | am. 1994 No. 432; 1998 No. 193; 1999 No. 115; 2007 No. 343 |
| r. 13.17A | ad. 1994 No. 189 |
|  | am. 1994 No. 432; 1998 No. 193; 1999 No. 115; 2002 No. 150; 2007 No. 343 |
| r. 13.17AA | ad. 1994 No. 432 |
|  | am. 1998 No. 193; 2007 No. 343 |
| r 13.17B | ad No 189, 1994 |
|  | rep F2018L00515 |
| r. 13.17C | ad. 1995 No. 159 |
| r 13.17D | ad F2019L00537 |
|  | am F2023L01458 |
| **Division 13.3** |  |
| r. 13.18AA | ad. 2011 No. 130 |
|  | (9) exp 1 July 2016 (r 13.18AA(10)) |
| r 13.18A | ad No 34, 2005 |
|  | am F2021L01076; F2024L01610 |
| r. 13.19 | am. Act No. 169, 1995 |
| r. 13.19A | ad. 2008 No. 171 |
|  | rep No 91, 2015 |
| r 13.22A, 13.22B | ad. 1997 No. 243 |
|  | rep. 1998 No. 193 |
| r. 13.22C | ad. 1997 No. 243 |
|  | am. 1998 No. 76 |
|  | rep. 1998 No. 193 |
| **Division 13.3A** |  |
| Division 13.3A | ad. 2000 No. 151 |
| r. 13.22A | ad. 2000 No. 151 |
| r. 13.22B | ad. 2000 No. 151 |
| r 13.22C | ad No 151, 2000 |
|  | am F2021L00853 |
| r 13.22D | ad No 151, 2000 |
|  | am F2021L00853 |
| Division 13.4 | rep LA s 48C |
| r 13.23 | rep LA s 48C |
| **Division 13.5** |  |
| Division 13.5 | ad. 1996 No. 344 |
| r 13.24 | ad No 344, 1996 |
|  | am No 193, 1998 ; F2024L01299 |
| r. 13.25 | ad. 1996 No. 344 |
|  | am. 1997 No. 117; 1998 No. 193 |
| r 13.26 | ad No 344, 1996 |
|  | am No 193, 1998; F2024L01299 |
| **Part 14** |  |
| Part 14 | ad. 2012 No. 330 |
| **Division 14.1** |  |
| r. 14.01 | ad. 2012 No. 330 |
| r. 14.02 | ad. 2012 No. 330 |
| **Division 14.2** |  |
| Division 14.2 | ad. No. 14, 2013 |
| r. 14.03 | ad. No. 14, 2013 |
| **Division 14.3** |  |
| Division 14.3 | ad No 278, 2013 |
| r 14.04 | ad No 278, 2013 |
| **Division 14.4** |  |
| Division 14.4 | ad No 127, 2014 |
| r 14.05 | ad No 127, 2014 |
| **Division 14.5** |  |
| Division 14.5 | ad No 211, 2014 |
| r 14.06 | ad No 211, 2014 |
| **Division 14.6** |  |
| Division 14.6 | ad No 79, 2015 |
| r 14.07 | ad No 79, 2015 |
| **Division 14.7** |  |
| Division 14.7 | ad F2016L00156 |
| r 14.08 | ad F2016L00156 |
| **Division 14.8** |  |
| Division 14.8 | ad F2016L00518 |
| r 14.09 | ad F2016L00518 |
| **Division 14.9** |  |
| Division 14.9 | ad F2016L00710 |
| r 14.10 | ad F2016L00710 |
| **Division 14.11** |  |
| Division 14.11 | ad F2016L00724 |
| r 14.12 | ad F2016L00724 |
| **Division 14.13** |  |
| Division 14.13 | ad F2017L00321 |
| r 14.13 | ad F2017L00321 |
| **Division 14.14** |  |
| Division 14.14 | ad F2017L00704 |
| r 14.14 | ad F2017L00704 |
| **Division 14.15** |  |
| Division 14.15 | ad F2018L00515 |
| r 14.15 | ad F2018L00515 |
| r 14.16 | ad F2018L00515 |
| **Division 14.16** |  |
| Division 14.16 | ad F2018L00676 |
| r 14.16 (second occurring) | ad F2018L00676 |
|  | ed C107; C110 |
|  | renum |
|  | ed C142 |
| r 14.16A (prev r 14.16 second occurring) |  |
| **Division 14.17** |  |
| Division 14.17 | ad F2018L01373 |
| r 14.17 | ad F2018L01373 |
|  | am F2019L01042 |
| **Division 14.18** |  |
| Division 14.18 | ad F2018L01682 |
| r 14.18 | ad F2018L01682 |
| **Division 14.19** |  |
| Division 14.19 | ad F2019L00539 |
| r 14.19 | ad F2019L00539 |
| **Division 14.20** |  |
| Division 14.20 | ad F2019L00537 |
| r 14.20 | ad F2019L00537 |
| **Division 14.21** |  |
| Division 14.21 | ad F2019L01641 |
| r 14.21 | ad F2019L01641 |
| **Division 14.22** |  |
| Division 14.22 | ad F2020L00645 |
| r 14.22 | ad F2020L00645 |
| **Division 14.23** |  |
| Division 14.23 | ad F2021L00412 |
| r 14.23 | ad F2021L00412 |
| **Division 14.25** |  |
| Division 14.25 | ad F2020L01610 |
| r 14.26 | ad F2020L01610 |
| **Division 14.26** |  |
| Division 14.26 | ad F2021L00199 |
| r 14.27 | ad F2021L00199 |
| **Division 14.27** |  |
| Division 14.27 | ad F2021L01077 |
| r 14.28 | ad F2021L01077 |
|  | am F2022L01046; F2023L01063 |
| **Division 14.29** |  |
| Division 14.29 | ad F2021L01076 |
| r 14.30 | ad F2021L01076 |
| r 14.31 | ad F2021L01076 |
| **Division 14.30** |  |
| Division 14.30 | ad F2022L00241 |
| r 14.32 | ad F2022L00241 |
| Division 14.31 | ad F2021L01801 (disallowed); F2022L01162 (disallowed) |
| r 14.33 | ad F2021L01801 (disallowed); F2022L01162 (disallowed) |
| **Division 14.32** |  |
| Division 14.32 | ad F2022L01286 |
| r 14.34 | ad F2022L01286 |
| **Division 14.33** |  |
| Division 14.33 | ad F2023L00846 |
| r 14.35 | ad F2023L00846 |
| **Division 14.34** |  |
| Division 14.34 | ad F2023L01063 |
| r 14.36 | ad F2023L01063 |
| **Division 14.35** |  |
| Division 14.35 | ad F2024L00473 |
| r 14.37 | ad F2024L00473 |
| **Division 14.36** |  |
| Division 14.36 | ad F2024L01610 |
| r 14.38 | ad F2024L01610 |
| **Schedule 1AAA** |  |
| Schedule 1AAA | ad. 1995 No. 430 |
|  | am. 2007 No. 74; 2009 No. 389; 2012 No. 330; No. 152, 2013 |
| **Schedule 1AA** |  |
| Schedule 1AA | ad. 1995 No. 240 |
|  | am. 1996 No. 122; 1998 No. 83; 2002 No. 150; 2007 Nos. 105 and 331; 2009 No. 295; 2011 No. 146; No 278, 2013; F2016L00710; F2021L01204 |
| **Schedule 1A** |  |
| Schedule 1A heading | rs. No 333, 2005 |
| Schedule 1A | ad No 189, 1994 |
|  | am No 171, 2003; No 333, 2005; No 46, 2009; No 106, 2009; No 237, 2010; No 83; 2011; No 2, 2012; Act No 22, 2020; F2021L00833; F2022L00498 |
| **Schedule 1AAB** |  |
| Schedule 1AAB | ad No 333, 2005 |
|  | am No 46, 2009; No 106, 2009; No 237, 2010; No 83, 2011; No 2, 2012; Act No 22, 2020; F2021L00833; F2022L00498 |
| **Schedule 1B** |  |
| Schedule 1B | ad. 1994 No. 189 |
|  | am. 1995 No. 158; 1998 No. 193; 1999 No. 239 |
|  | ed C102 |
| **Schedule 1** |  |
| Schedule 1 heading | rs No 74, 2007; No 9, 2008 |
| Schedule 1 | am No 189, 1994; No 152, 1997; No 153, 1997; No 343, 1997; No 415, 1997; No 193, 1998; No 239, 1999; No 91, 2002; No 56, 2005; No 74, 2007; No 9, 2008; No 282, 2008; No 15, 2009; No 203, 2012; No 105, 2013; No 278, 2013; No 79, 2015; F2017L00321; F2017L00704; F2018L00676; Act No 22, 2020; F2021L00412 |
| Schedule 1A | ad No 91, 2002 |
|  | renum No 200, 2002 |
| Schedule 1AB (prev  Schedule 1A) | am No 334, 2005 rep No 282, 2008 |
| **Schedule 2** |  |
| Schedule 2 heading | am. 1995 No. 159 |
| Schedule 2 | am. 1994 No. 189; 1997 No. 293; 2005 No. 218 |
|  | ed C102 |
| **Schedule 2A** |  |
| Schedule 2A heading | rs No 14, 2013; No 317, 2012 |
|  | rep F2018L01373 |
|  | ad F2021L01077 |
|  | rs F2023L01063 |
| Schedule 2A | ad No 74, 2007 |
|  | rs No 317, 2012 |
|  | rep F2018L01373 |
|  | ad F2021L01077 |
|  | rs F2023L01063 |
| Schedule 2B | ad No 317, 2012 |
|  | rep F2018L01373 |
| **Schedule 3** |  |
| Schedule 3 | am. 1998 No. 193; 1999 No. 239 |
| **Schedule 4** |  |
| Schedule 4 | ad. 2002 No. 21 |
|  | am. 2011 No. 193 |
|  | rs F2016L00724 |
|  | am F2016L01657 |
| Schedule 5 | ad. 2004 No. 113 |
|  | rep. 2004 No. 113 |
| **Schedule 6** |  |
| Schedule 6 | ad No 148, 2004 |
|  | am No 333, 2005; No 46, 2009; No 106, 2009; No 237, 2010; No 83, 2011; No 2, 2012; Act No 22, 2020; F2021L00833; F2022L00498 |
| **Schedule 7** |  |
| Schedule 7 | ad No 74, 2007 |
|  | am No 46, 2009; No 106, 2009; No 237, 2010; No 83, 2011; No 2, 2012; Act No 22, 2020; F2021L00833; F2022L00498 |