



Social Security Law

Law No. (1) for the year 2014
and its amendments



Social Security Corporation
المؤسسة العامة للضمان الاجتماعي

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

Social Security Law

Law No. (1) for the year 2014
and its amendments



His Majesty
King Abdullah II bin Al Hussein
king of The Hashemite Kingdom of Jordan



HRH Crown Prince
Prince Al Hussein bin Abdullah II

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Chapter One

Definitions & Scope of Application

Article (1)

This Law shall be cited as (The Social Security Law No. (1) for the year 2014).

Article (2)

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

The Chairperson: The Minister of Labor.

The Corporation: The Social Security Corporation.

The Board: The Board of Directors of the Corporation.

The Director General: The Director General of the Corporation.

The Council of Insurances: The Council of Social Security Insurances established pursuant to the provisions of this Law.

The Investment Council: The Council of Social Security Investment Funds established pursuant to the provisions of this Law.

Chairperson of the Investment Council: The Chairperson of the Council of Social Security Investment Funds.

The Investment Fund: The Social Security Investment Fund established pursuant to the provisions of this Law.

The Chairperson of the Investment Fund: The Chairperson of the Investment Fund appointed in accordance with Paragraph (C) of Article (14) of this Law.

Insurance: Any of the insurances covered by the provisions of this Law

The Employer: Any natural or juridical person employing one or more workers subject to the provisions of this Law.

The Insured: Any natural person, whether male or female, to whom the provisions of this Law apply.

Work Injury: Being inflicted with one of the occupational diseases listed in Table No.(1) appended hereto, or any other diseases the Board decides to add to the said table, upon recommendation of the Designated Medical Authority, or the injury caused by, or resulting from, an accident while the insured performs his/her job; including every accident that may occur during his/her way to or from work, provided that the route taken to work is the usual or an acceptable route to or from work .

Total Permanent Work Related Disability: Any disability resulting from a work related injury and causing at least 75% permanent loss of the worker's physical ability to work.

Partial Permanent Work Related Disability: Any disability resulting from a work related injury and causing less than 75% permanent loss of the worker's physical ability to work.

Total Permanent Natural Disability: Any disability that is not caused by a work related injury, cannot be recovered from and prevents the insured permanently and totally from practicing any profession or job.

Partial Permanent Natural Disability: Any disability that is not caused by a work related injury, cannot be recovered from and prevents the insured from practicing his/her original profession or job, but does not prevent him/her from performing any other profession or job.

Implementing Regulations: The regulations issued by the Board in accordance with the bylaws issued pursuant to the provisions of this Law.

The Designated Medical Authority: The primary or appeals medical committee(s) formed by the Board in accordance with the provisions of this Law.

Pension Salary: Early retirement pension, old-age pension, mandatory old-age pension, natural death pension, or death due to work injury pension.

Disability Pension: Total Permanent Natural Disability pension or Partial Permanent Natural Disability pension or Total Permanent Work Related Disability pension or Partial Permanent Work Related Disability pension.

Wage: The cash or in-kind remunerations received by the insured in return for his/her work in accordance with the principles and conditions stipulated in the Bylaws issued pursuant to the provisions of this Law.

Entitled Beneficiaries: The eligible dependent family members of the insured, the retirement pensioner or the disability pensioner as specified in Article (79) hereof.

Dependents: The family members of the retirement pensioner whom he/she supports; as specified in accordance with the provisions of Paragraph (C) of Article (62) hereof.

Unemployment: The case in which there is no appropriate job opportunity for the insured despite his/her ability, desire and search for work.

Unemployed: Any insured to whom the case of unemployment applies.

Maternity Leave: A period of time off given to the insured female due to childbirth.

Hazardous Occupations: Occupations which damage the health or life of the insured due to exposure to hazardous elements or conditions in the work environment despite implementing occupational health and safety requirements and standards. Said professions shall be specified by a bylaw to be issued for this purpose.

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

Article (3)

A- This Law shall include the following insurances:

- 1- Work injury insurance
- 2- Old-age, Disability and Death insurances
- 3- Maternity insurance
- 4- Unemployment insurance
- 5- Health insurance

B- The insurances set forth in sub-paragraphs (1, 2, 3 and 4) of Paragraph (A) of this Article shall apply to persons subject to this Law upon entry of the same into force.

C- The insurance set forth in sub-paragraph (5) of Paragraph (A) of this Article shall apply to persons covered by this Law by a resolution issued by the Council of Ministers upon recommendation of the Board. Said resolution shall specify the following:

1. The application commencement date
2. The covered categories
3. The commencement date of the first phase as well as the commencement date of each subsequent phase.
4. The geographic locations where insurances shall be applied in each phase.
5. Categories of employers and laborers obligated to sign up for insurance in each phase

- D- The Council of Ministers may, upon recommendation of the Board, exempt firms from interest, fines and any additional payments imposed pursuant to the provisions of this Law; for a maximum period of six months as of the commencement date of the application of the health insurance.
- E- 1. The Council of Ministers may, upon recommendation of the Board, apply health insurance on both the contributors and the beneficiaries who shall benefit from it, whether they are solely covered by the Corporation or by an agreement established with related competent institutions or authorities, and for this purpose the Corporation shall establish a dedicated fund for health insurance.
2. For the purposes of applying the provisions of sub-paragraph No (1) of this Paragraph, a special bylaw is issued to specify the beneficiary categories of this insurance as well as its provisions and other conditions and the deduction rates for both the firms and the insured, and shall determine the management of the fund as well as its investments and the resultant insurance benefits to the application of this Law.

Article (4)

- A- The following categories, who completed sixteen years of age, are subject to the provisions of this Law without any discrimination as to nationality, and regardless of the duration or form of contract, nature of wage, provided that the wage based on which contributions are calculated for either of them is not less than the minimum wage pursuant to the valid in force Labor Law, without prejudice to the provisions of international agreements regulating the rules of dual insurance coverage:
1. All laborers subject to the provisions of the valid in force labor law.
 2. Workers who are not subject to the retirement pension under the provisions of civil or military retirement laws.
 3. Jordanian persons employed by regional and international missions, foreign and Arab political or military missions operating inside the Kingdom and attachés and their affiliated educational and cultural centers.
 4. Self-employed individuals, employers and joint partners working in their own firms, subject to a resolution to be issued by the Council of Ministers upon recommendation by the Board covering said categories by the provisions of this Law not later than January 1, 2015; provided that the bylaws issued pursuant to this Law determine their coverage-related provisions, including working hours, leaves, break hours, inspection and wages subject to the provisions of this Law.
- B- The following categories shall not be subject to the provisions of this Law:

1. Individuals paying their retirement contributions pursuant to the civil or military retirement laws.
 2. Non-Jordanians employed by regional and international missions, foreign and Arab political or military missions operating inside the Kingdom and attachés and their affiliated educational and cultural centers.
 3. Laborers whose employment relationship with their employers is irregular. An employment relationship shall be deemed regular in the following cases:
 - A) A day laborer working sixteen days or more in any given month.
 - B) An hour, piece, shipment laborer or the like who works sixteen days or more in any given month; regardless of the number of working hours, pieces or shipments per day.
 - C) A laborer who is paid on a monthly basis; regardless of the number of working days per month, with the exception of the first month of work to which the principle of sixteen or more working days per month shall apply
- C- Subject to the provisions of Article (3) hereof, insurances may be applied to domestic workers and the like, by virtue of a resolution of the Council of Ministers upon recommendation by the Board, and all the issues pertaining to their insurance coverage shall be regulated by virtue of the regulations issued pursuant to this Law.
- D- 1- Notwithstanding the stipulated in the provisions of paragraph (A) of this article; The Corporation may exclude some laborers not exceeding twenty eight years of age from the coverage in the old-age insurance in the firms whose total number of workers is not exceeding (25), which are registered in the Kingdom after the provisions of the amended law entering into force ; for a period not more than five years as of the firm registration date provided that the firm commits to pay the contributions of disability and death insurances by (1%) of the insured wage that is subject to deduction.
- 2-Firm commitment shall remain valid to cover the insureds in the remaining insurances applicable under the provisions of this law.
- 3-In all cases; applying the stipulated in sub-paragraph (1) herein this paragraph shall be suspended in case the insured completes twenty eight years of age.
- 4-Provisions of this paragraph shall be regulated pursuant to a regulation issued for this purpose.

Article (5)

- A- Work injury provisions set forth herein shall apply to apprentices under sixteen years of age in accordance with the regulations issued pursuant to this Law without any liability on the part of firms to pay contributions for the same.
- B- In the event an apprentice sustains total permanent disability or dies as a result of a work injury, said apprentice shall be entitled to a monthly pension equivalent to the minimum stipulated disability or retirement pension.

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

Article (6)

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

Article (7)

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

Chapter Two

Administrative Organization of the Corporation

Article (8)

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

Article (9):

- A. The Corporation shall have a Board of Directors presided over by the Chairperson, and comprising the following members:
 - 1. The Director General; as Deputy Chairperson
 - 2. The Chairperson of the Investment Fund.
 - 3. The Deputy Governor of the Central Bank for Investment Affairs.
 - 4. A representative of the Armed Forces and security apparatuses; nominated by the Council of Ministers.
 - 5. Two representatives of trade unions; nominated by heads of trade unions; provided that one representative is an employer and the other is an occupational.
 - 6. Four representatives of laborers; nominated by the General Federation of Labor Associations.
 - 7. Four representatives of employers; two of which are selected by Jordan Chamber of Industry while the other two by Jordan Chamber of Commerce.
- B. The members provided for in sub-paragraphs (4 – 7) of Paragraph (A) of this Article shall be experienced, competent and specialized individuals.
- C. The term of membership for the members provided for in sub-paragraphs (4 – 7) of Paragraph (A) of this Article shall be three years renewable for one further term only. The same member may only be reinstated after the lapse of three years as of the end of their membership. Membership shall be legally terminated by decision of the Board in any of the following cases:

1. Failing to attend three consecutive ordinary meetings.
2. Losing the capacity, as an employee or employer, for which he/she was appointed on the Board.
3. If convicted of an offense undermining public morality or involving moral turpitude, any offense of theft, fraud or breach of trust or any crime whatsoever; even if rehabilitated or covered by general amnesty. .
4. If proved insolvent or declared bankrupt.

Article (10)

- A. The Board shall convene upon call by its Chairperson not less than once every month and may hold extraordinary meetings if deemed necessary by the Chairperson or upon the request of at least four members; stating the reasons for calling for such meeting and the matters to be discussed therein
- B. A Board meeting shall be deemed valid if attended by at least two thirds of its members including the Chairperson or the Deputy Chairperson in the absence of the former. Resolutions shall be passed by not less than the majority of attending votes and in the event of equal vote, the chairperson of the relevant meeting shall have a casting vote.
- C. The Board may invite one or more specialized experts to attend a meeting for the purposes of seeking his/her advice.
- D. A monthly allowance for the Chairperson and Board members shall be set by resolution of the Council of Ministers upon recommendation by the Chairperson. Said allowance shall not exceed (500) Dinars and shall be conditional upon attending meetings.

Article (11)

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

- A. Approving the general insurance policy of the Corporation.
- B. Approving the general investment policies of the Corporation aimed at maximizing the market value of its assets, setting investment objectives and developing investment standards, mechanisms and determinants.
- C. Monitoring the investment process for the purposes of maximizing the portfolio, hedging, following up and achieving the objectives of the investment policy.
- D. Approving the general plan for investing the Corporation's funds.
- E. Approving the Corporation's organizational structure, personnel chart and job descriptions.
- F. Appointing insurance and actuarial experts for the purpose of examining and preparing the financial position statement of the Corporation.

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

Article (12)

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

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

Article (13):

- A. A council called the "Council of Insurances" shall be set up in the Corporation. Said council shall be presided over by the Director General and shall comprise the following members:
 - 1. The Secretary General of the Ministry of Health.
 - 2. Two members selected by the Board from among its members; one of which shall be from the laborers' representatives and the other from the employers' representatives.
 - 3. Three external experienced specialists appointed by the Council of Ministers upon recommendation by the Board.
- B. The Council of Insurances shall undertake the following functions and authorities:
 - 1. Proposing the general insurance policy and submitting the same to the Board for approval.
 - 2. Overseeing the implementation of the Corporation's insurance policy and developing the required plans and programs to implement and follow-up on said policy.
 - 3. Making a recommendation to the Board concerning the approval of the insurance aspect of the Corporation's annual budget while stating the different expenditures and their respective provisions.
 - 4. Submitting periodic reports to the Board on insurance activities and job performance.
 - 5. Reviewing the part on insurance activities in the annual report and the relevant final financial statements, and making a recommendation to the Board to approve the same.
 - 6. Designating committees needed for insurance work in accordance with the Implementing Regulations.

7. Drafting the Implementing Regulations of the insurance aspect to ensure the achievement of the Corporation's objectives, and submitting the same to the Board.
 8. Any other authorities delegated or assigned thereto by the Board pursuant to bylaws and of Implementing Regulations issued in accordance with the provisions of this Law.
- C. The Council of Insurances shall select a Vice President from one of its members to act for its President in the absence thereof.
- D. The affairs of the Council of Insurances, including its management, meetings arrangements, decisions, President's authorities and members' remunerations, shall be determined by special regulations issued for this purpose; provided that a member's monthly remuneration does not exceed (500) Dinars and is conditional upon attending meetings.
- E. The Council of Insurances shall, upon recommendation by the Director General, set up the following insurance committees and nominate their members for the purposes of settling the entitlements of the insured and firms and implementing the provisions of this Law and bylaws and regulations issued pursuant thereto. The functions, authorities, remunerations and all other affairs of said committees shall be determined under the bylaws issued pursuant to this Law:
1. The primary Rights Settlement Committee(s).
 2. The Appeals Rights Settlement Committee.
 3. The Social Security Affairs Committee.

Article (14)

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

2. Developing the general plan for investing the Corporation's funds and submitting the same to the Board for approval.
 3. Overseeing the implementation of the Corporation's general investment policy, and developing required plans and programs to implement and follow-up on said policy.
 4. Making the necessary investment decisions to implement the Corporation's investment policy and general plan in accordance with the provisions of this Law and the regulations issued pursuant thereto.
 5. Making recommendations to the Board on approving the draft annual budget of the Investment Fund while stating the different expenditures and their respective provisions.
 6. Submitting periodic reports to the Board on the Investment Fund's activities and performance.
 7. Reviewing the Investment Fund activities stated in the annual report and the relevant final financial statements, and making a recommendation to the Board on approval of the same.
 8. Designating the committees required for the investment function in accordance with the Implementing Regulations.
 9. Preparing draft implementing regulations for the Investment Fund to ensure the achievement of the Corporation's objectives, and submitting the same to the Board.
 10. Any other authorities delegated or assigned thereto by the Board in accordance with the bylaws and Implementing Regulations issued pursuant to this Law.
- C. The Council of Ministries shall, upon recommendation by the Chairperson of the Board, appoint a full-time Chairperson for the Investment Fund for a renewable term of two years; and the remuneration of said Chairperson shall be determined by resolution of the Council of Ministers.
- D. The affairs of the Investment Council, including its management, meetings arrangements, decision making, authorities of its Chairperson and the Chairperson of the Investment Fund, shall be provided for in special bylaw issued for this purpose.
- E. A monthly allowance not exceeding (500) Dinars shall be set for members of the Investment Council by resolution of the Council of Ministers upon recommendation by the Chairperson of the Board, and shall be conditional upon attending meetings; with the exception of the Chairperson of the Investment Council whose remuneration shall be determined by resolution of the Council of Minister upon recommendation by the Chairperson of the Board.

Article (15)

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

Article (16)

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

Article (17)

- A. The Board shall form a committee called the “Good Governance Committee” presided over by one of its members and comprising two members from the Council of Insurances and two from the Investment Council. The term of membership in said committee shall be three years, renewable once.
- B. The Good Governance Committee shall have the following functions and authorities:
 - 1. Recommending Good Governance principles and standards in the Corporation to the Board for approval and establishing the controls and mechanisms needed to enhance compliance with said principles and standards.
 - 2. Developing policies aimed at preventing conflict of interests, and the declaration statements required from the members of the Board, the Council of Insurances and the Investment Council, and ensuring compliance with said policies.

3. Reviewing the organizational structure of the Corporation in terms of distribution of responsibilities and delegation of authorities, and ensuring that sound performance assessment and accountability mechanisms and policies are in place.
 4. Developing general policies relating to the Corporation's disclosure on its functions and activities.
 5. Ensuring the availability of a Code of Conduct governing professional ethics and behaviors, and circulating the same to all employees of the Corporation.
 6. Submitting an annual report on good governance in the Corporation to the Board.
 7. Setting the principles needed to regulate the process of representing the Corporation in the management and boards of directors of companies in which the Corporation has shares, including evaluating the persons nominated to represent the Corporation.
 8. Any other functions or authorities assigned thereto by the Board.
- C. Memberships of the Good Governance Committee and the Control Committee may not be combined.
- D. Neither the Director General nor the Investment Fund Chairperson or the Investment Council Chairperson may be members in the Good Governance Committee.
- E. A member of the Board, Council of Insurances or Investment Council may not represent the Corporation as member or chairperson of any management or board of directors of the companies in which the Corporation has shares, with the exception of companies which are wholly owned by the Corporation; subject to the approval of the Council of Ministers.

Article (18)

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

Chapter Three

Financial Resources of the Corporation

Article (19)

A. The financial resources of the Corporation shall comprise the following:

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

B. The funds of the Corporation may only be spent in accordance with the provisions of this Law and the bylaws issued pursuant thereto.

Article (20)

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

- A. The maximum wage based on which contributions are calculated shall be three thousand Dinars.
- B. The maximum wage set forth in Paragraph (A) of this Article shall, in January of every year, be adjusted to inflation as defined in sub-paragraph (1) of Paragraph (A) of Article (90) of this Law
- C. The following shall be exempted from the provisions of paragraph (A) of this Article:
 1. The insured who is covered by insurance prior to the effective date of amended law No (26) for the year 2009 which entered into force as of October 15, 2009; In which case, the maximum wage based on which contributions are calculated shall be five thousand Dinars.
 2. The insured whose wage had exceeded five thousand Dinars before October 15, 2009, and whose contributions were calculated accordingly. Any increase in the wage of said insurance after said date shall be disregarded.
 3. In the event the wage of the insured as provided for in sub-paragraphs (1) and (2) of this Paragraph reaches the maximum deductible wage set forth in this Article, said wage shall be increased in accordance with the mechanism provided for in Paragraph (B) hereof.

- D. The firm shall pay all its due contributions as well as those of the insured, and shall be responsible for paying them as of the commencement date of his/her employment, month by month, until the date on which his/her employment is ceased. For the purpose of applying the provisions of this Law, a fraction of a month is to be considered a full month, and the one month notice period shall be deemed part of the actual service subject to the provisions of this Law; unless the insured undertakes another employment during said month.
- E. The Bylaws issued pursuant to this Law shall lay down the rules governing the contributions of the insured in the cases of being injured, seconded, delegated, or dispatched for a scientific scholarship or study leave inside or outside the Kingdom, or during his/her sick leave, or any other reason which requires the suspension or reduction of his/her wage, and shall determine the rules for calculating the wage based on which contributions are to be paid in said cases, and the party responsible for paying said contributions.

Article (21)

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

Article (22)

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

Article (23)

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

Chapter Four

Work Injury Insurance

Article (24)

Work injury insurance shall be financed from the following sources:

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

Article (25)

The benefits of work injury insurance shall include the following:

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

Article (26)

- A. The medical care provided for in Paragraph (A) of Article (25) hereof shall include the following:
 - 1. Medical treatment and hospitalization costs.
 - 2. Travel expenses incurred by the injured as a result of traveling to and from his/her workplace or residence to the place where he/she receives his/her treatment.
 - 3. The provision of rehabilitation services and equipment, including prosthetic devices, the type and degree of which shall be determined by the Designated Medical Authority.
- B. The Bylaws issued pursuant to this Law shall specify the mechanism for implementing the provisions of this Article.

Article (27)

- A. The firm shall transport the insured injured person upon the occurrence of the accident to a treatment facility that is approved by the Corporation and shall, within forty eight hours of their occurrence, report to the nearest police station the injuries that the Board decides they must be reported in accordance with the Bylaws issued pursuant to this Law.

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

Article (28)

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

Article (29)

- A. If the work injury prevents the insured from performing his/her work, the Corporation shall pay him/her, during the period of his/her unemployment caused by the injury, a daily allowance equivalent to %75 of his/her daily wage based on which the monthly contributions were calculated on the date of his/her injury for the days during which the injured is under treatment at one of the treatment centers approved by the Corporation or which he/she spends at home as per a decision issued by the Designated Medical Authority or the competent authority determined by the Bylaws issued pursuant to this Law..

- B. Subject to the provisions of Paragraph (A) of this Article, the daily allowance shall continue throughout the period during which the injured is unable to resume his/her work, or until his/her permanent disability is confirmed or his/her death.
- C. The firm shall pay the remuneration for the first three days as of the date of injury.

Article (30)

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

Article (31)

- A. The entitlement of the injured to the daily allowance stipulated in Article (29) of this Law, and the lump sum compensation stipulated in paragraph (D) of Article (30) of this Law, shall lapse in any of the following cases:
 - 1. If the work related injury is the result of a deliberate act.
 - 2. If the work related injury is the result of being under the influence of alcohol, narcotics, psychotropic substances or dangerous drugs.

3. If the injured fails to comply with the announced mandatory instructions relating to treatment or occupational health and safety, and said noncompliance was the main cause of his/her injury or a significant factor leading to it or delaying his/her recovery.
- B. The cases referred to in Paragraph (A) of this Article shall be confirmed by means of an investigation that is either carried out or approved by the Corporation.
 - C. The provisions of Paragraph (A) of this Article shall neither apply to death due to work injury nor to injured health condition becomes stable with a partial permanent work related disability of no less than %30, nor with a total permanent work related disability cases.

Article (32)

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

Article (33)

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

Article (34)

- A. Table No (2), appended hereto shall be adopted for the purpose of determining the percentage of the permanent work related disability by decision of the Designated Medical Authority. If the cause or percentage of a disability is not listed in said table, the cause shall be determined and the percentage estimated by decision of the Designated Medical Authority.

- B. The Council of Ministers may, upon recommendation of the Board that is based on the recommendation of the Designated Medical Authority, reconsider Table No (2) appended hereto.

Article (35)

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

- A. If the percentage of the total disability resulting from the present injury and from the previous injuries is less than 30%, the injured shall be remunerated for the percentage of the disability resulting from his/her most recent injury alone; and, in such case, the compensation shall be calculated on the basis of his/her wage based on which his/her contributions are calculated on the date of the most recent injury, in accordance with the provisions of Paragraph (D) of article (30) of this Law.
- B. If the percentage of the total disability arising from the present injury and from the previous injuries amounts to 30% or more, disability pension shall be calculated as follows:
1. If the injured received a remuneration for any previous injury, the disability pension shall be calculated on the basis of the percentage of his/her disability resulting from all of his/her injuries according to his/her wage that was approved to determine his/her contributions on the date of his/her last injury.
 2. If the injured is receiving a disability pension due to previous work injuries, then, the new disability pension shall be calculated on the basis of the percentage of the disability arising from all of his/her injuries according to his/her wage based on which his/her contributions were determined at the time of the last injury, provided that the new disability pension not to be less than the disability pension he/she was paid prior to the occurrence of the last injury.

Article (36)

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

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

Article (37)

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

Article (38)

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

Article (39)

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

Article (40)

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

Article (41)

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

Chapter Five

Maternity Insurance

Article (42)

A. The Maternity Insurance shall be financed from the following sources:

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

B) the Corporation may dedicate (%25) of monthly contributions stipulated in sub-paragraph (1) of paragraph (A) herein this article for the purposes of establishing social protection programs that are related to maternity insurance; to be determined pursuant to a bylaw issued for this purpose.

Article (43)

A. Maternity Insurance shall apply to all the insured persons covered by the provisions of this Law.

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

Article (44)

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

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

Article (45)

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

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

Article (46):

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

Article (47):

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

Chapter Six

Unemployment Insurance

Article (48)

The Unemployment Insurance shall be financed from the following sources:

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

Article (49)

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

Article (50)

- A. To be entitled to unemployment allowance, the insured must fulfill the following conditions:
 - 1. The number of his/her contributions, in accordance with this Law, is not less than (36) contributions prior to the date of his/her entitlement to the unemployment allowance, and has paid at least one contribution toward unemployment insurance.
 - 2. The insured has not yet reached the age of (60) for males and (55) for female
- B. The Bylaws issued pursuant to this Law shall determine the principles and standards under which the insured shall be entitled to this allowance.

Article (51)

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

Article (52)

- A. Subject to the provisions of Article (50) of this Law, the insured shall be paid an unemployment allowance every time said allowance falls due; as per the following periods:
1. Three months if the number of his/her contributions under this Law is less than (180) contributions.
 2. Six months if the number of his/her contributions under this Law is (180) contributions or more.
- B. The time periods, specified in Paragraph (A) of this Article, during which unemployment allowance is paid, shall be deemed actual service period(s) for the purposes of including them in the provisions of this Law. For this purpose, the insured shall be subject to account deduction for the Old-age, Disability and Death pensions provided for in sub-paragraph (3) of Paragraph (A) of Article (59) hereof; from his/her wage on the basis of which the allowance is calculated, provided that any insurance benefits accruing to the insured in accordance with the provisions of this Law during said periods are paid on the basis of said wage.
- C- Notwithstanding the stipulated in both paragraphs (A) and(B) herein this article along with article (57)of this law; the Jordanian insured person may apply for withdrawal of the accumulated balance in his /her saving account or any part thereof for the purposes of his/her children education in the higher or vocational education institutions, or for the purposes of covering expenditures and costs of medical treatment of the insured or his/her family members pursuant to the terms and conditions stipulated in the regulations issued by the Board for this purpose

Article (53)

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

Article (54)

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

Article (55)

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

Article (56)

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

Article (57)

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

- A. The insured shall be reimbursed the accumulated cash remaining in his/her savings, which comprises the deducted contributions from his/her wage and the contributions paid by the firm supplemented with the investment revenues rendered by investing the amounts of the saving account, after the deduction of all the payments apportioned to him/her such as the unemployment allowance and the expenses of administering the said savings, which are calculated in accordance with the basis determined by the Board.

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

Article (58)

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

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

Chapter Seven

Old-Age, Disability and Death
Insurances

Article (59)

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

Article (60)

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

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

Article (61)

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

Article (62)

- A. The insured shall be entitled to old-age pension provided that he/she meets the following requirements:
1. The insured completed the age of 60 for the male and 55 for the female.
 2. The number of his/her paid contributions for old-age insurance is not less than 180 provided that 84 of which were for actual periods of service.
- B. Subject as otherwise provided in Paragraph (D) of this Article, old-age pension is calculated for each year of the contribution period at a rate of 2.5% for the first JD 1500 of the average monthly wage, upon which contributions were computed during the last thirty six contributions, and at a rate of 2% of the rest of this average which exceeds JD1500.
- C. Old-age pension is subject to increase if the insured supports a dependent, and the Bylaws issued pursuant to this Law shall determine the requirements and conditions relating to dependency and its circumstances as per the following rates and principles:
1. A (12%) increase for the first dependent; provided that said increase is not less than (JD 10) and no more than (JD 100).
 2. A (6%) increase for the second dependent, and an equal increase for the third dependent; provided that the increase is not less than (JD 10) and not more than (JD 25) per dependent.
- D. When calculating the old-age pension, the increase of the insured's average wage, based on which old-age pension is calculated, may not exceed (60%) of his/her average wage at the beginning of his/her last forty eight contributions, nor may said average be more than (20%) less than said wage.
- E. Notwithstanding the provisions of Paragraphs (A, B, C and D) of this Article, the old-age pension for an insured male who has completed sixty years of age and an insured female who has completed fifty five years, both of which has (180) contributions; at least (60) contributions of which are actual contributions; by the date this Law enters into force, shall be calculated as follows:
1. Subject to the provisions of sub-paragraph (4) of this Paragraph, the old-age pension shall be calculated for every year of contributions at the rate of (2.5%) of the average monthly wage based on which the insured's contributions have been paid for the last twenty four contributions; with a maximum of (75%) of said average.
 2. The old-age pension provided for in sub-paragraph (1) of this Paragraph shall be increased by (10%) for the insured's first dependent and (5%) for his/her second and third dependents; subject to the dependency requirements and conditions stipulated in the Bylaws issued pursuant to this Law.
 3. The old-age pension provided for in sub-paragraph (1) of this Paragraph shall be increased by (10%); provided that said increase is not less than (JD 30) and not more than (JD 50).

4. When calculating the old-age pension, the increase of the insured's average wage, based on which old-age pension is calculated, may not exceed (60%) of his/her average wage at the beginning of his/her last sixty contributions, nor may said average be more than (20%) less than said wage.

Article (63)

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

Article (64)

- A. The Corporation shall, upon the request of the insured, allocate him/her an early retirement pension if his/her employment was terminated for whatsoever reasons, provided that:
1. The insured has completed at least fifty years of age and the number of his/her actual contributions to this insurance is not less than (252) contributions for males and (228) actual contributions for females. .
 2. The insured has (300) actual contributions and has completed the age of (45).
- B. Notwithstanding the provisions of Paragraph (A) of this Article, the Corporation shall, upon the request of the insured, allocate him/her an early retirement pension if his/her employment was terminated for whatsoever reasons in any of the following cases:
1. The insured who completes the age of forty-six and has a minimum of (228) actual contributions for males and (192) for females; provided that he/she had completed the age of forty-four prior the effective date of this Law.
 2. The insured who completes the age of forty-seven and has a minimum of (240) actual contributions for males and (204) for females; provided that he/she had completed the age of forty-three prior the effective date of this Law.
 3. The insured who completes the age of forty-eight and has a minimum of (252) actual contributions for males and (216) for females; provided that he/she had completed the age of forty-two prior the effective date of this Law.
 4. The insured who., completes the age of forty-five Prior the effective date of this Law and has less than (216) actual contributions for males and less than (180) actual contributions for females; provided that he/she has a minimum of (228) actual contributions for males and (192) for females at the time he/she applies for pension allocation.
- C. 1. Notwithstanding the provisions of Paragraphs (A)and (B) of this Article, the Corporation must, upon the request of the insured who works in any of the professions that are deemed hazardous, allocate him/her an early retirement pension, if his/her employment was terminated for whatsoever reasons, provided that the following are met:
- a. The number of his/her actual contributions in this insurance is no less than 216 for males and 180 for females.
 - b. The insured has completed at least forty-five years of age.
2. The provisions of sub-paragraph (1) of Paragraph (C) of this Article shall apply to the insured who works in any hazardous profession for a period corresponding to at least sixty contributions in the last ten years preceding his/her application for early retirement pension.
 3. The firm which employs an insured in a hazardous profession shall pay the equivalent of (1%) of said insured' wage above the contributions paid by thereby under this Law.

4. For the purpose of applying the provisions of this Paragraph, hazardous professions and the basis upon which they are approved shall be determined by virtue of the Bylaws issued pursuant to this Law.
- D. 1. Subject to the provisions of sub-paragraph (4) of this Paragraph, the early retirement pension shall be calculated for each year of the contribution period at the rate of (2.5%) for the first (JD 1500) of the average monthly wage based on which contributions were paid during the last sixty contributions, and at the rate of (2%) of the remainder of said average in excess of (JD 1500).
2. Depending on the age of the insured, the early retirement pension shall be reduced as per the percentages set forth in table (5) appended hereto.
 3. The early retirement pension shall be increased if there are dependents to the insured. Dependency requirements and conditions shall be stipulated in the regulations issued pursuant to this Law; subject to the following rates and principles:
 - a. (12%) increase for the first dependent; provided that said increase is not less than (JD 10) and not more than (JD 100).
 - b. (6%) increase for the second dependent and an equal increase for the third dependent; provided that said increase is not less than (JD 10) and not more than (JD 25) per dependent.
 4. When calculating the early retirement pension, the increase of the insured's average wage, based on which said pension is calculated, may not exceed (60%) of his/her average wage at the beginning of his/her last sixty contributions, nor may said average be more than (20%) less than said wage.
- E. The retirement pension allocated in accordance with the provisions of this Article shall be due as of the beginning of the month during which the insured applies for this pension; provided that the application is submitted after the end of the month during which his/her service is terminated.
- F. Entitled survivors of the insured who dies while being off-duty and whose work is subject to the provisions of this Law and has fulfilled the eligibility conditions for early retirement pension in accordance with the provisions hereof, may apply for this pension in the name of the inherited insured, and the relevant pension shall be allocated as of the beginning of the month during which the application is submitted.
- G. Notwithstanding the provisions of Paragraphs (A, B, C and D) of this Article, the early retirement pension for the insured who, prior to the effective date of this Law, has (216) actual contributions for males and (180) actual contributions for females, shall be calculated as follows; provided that the insured completes at least forty-five years of age at the time of application:
1. Subject to the provisions of sub-paragraph (5) of this Paragraph, the early retirement pension shall be calculated for each year of contribution at the rate of (2.5%) of the average monthly wage based on which the insured's last twenty four contributions were paid; provided that it does not exceed (75%) of said average.

2. A. Depending to the age of the insured male, the early retirement pension shall be reduced as follows:

1. By (18%) if the insured is over the age of forty-five but has not exceeded the age of forty-six.
2. By (16%) if the insured is over the age of forty-six but has not exceeded the age of forty-seven.
3. By (14%) if the insured is over the age of forty-seven but has not exceeded the age of forty-eight.
4. By (12%) if the insured is over the age of forty-eight but has not exceeded the age of forty-nine.
5. By (10%) if the insured is over the age of forty-nine but has not exceeded the age of fifty.
6. By (9%) if the insured is over the age of fifty but has not exceeded the age of fifty-one.
7. By (8%) if the insured is over the age of fifty-one but has not exceeded the age of fifty-two.
8. By (7%) if the insured is over the age of fifty-two but has not exceeded the age of fifty-three.
9. By (6%) if the insured is over the age of fifty-three but has not exceeded the age of fifty-four.
10. By (5%) if the insured is over the age of fifty-four but has not exceeded the age of fifty-five.
11. By (4%) if the insured is over the age of fifty-five but has not exceeded the age of fifty-six.
12. By (3%) if the insured is over the age of fifty-six but has not exceeded the age of fifty-seven.
13. By (2%) if the insured is over the age of fifty-seven but has not exceeded the age of fifty-eight.
14. By (1%) if the insured is over the age of fifty-eight but has not exceeded the age of fifty-nine.

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

1. By (10%) if the insured is over the age of forty-five but has not exceeded the age of fifty.
2. By (5%) if the insured is over the age of fifty but has not exceeded the age of fifty-four.
3. The pension shall not be reduced if the insured is over the age of fifty-four but has not completed fifty-five years of age.

3. The early retirement pension provided for in sub-paragraphs (1) and (2) of Paragraph (G) of this Article shall be increased by (10%) for the first dependent of the insured and by (5%) for the second and third dependents thereof; subject to dependency requirements and conditions stipulated in the Bylaws issued pursuant to this Law.
 4. The early retirement pension provided for in sub-paragraphs (1) and (2) of Paragraph (G) of this Article shall be increased by (10%); provided that said increase is not less than (JD 30) and not more than (JD 50).
 5. When calculating the early retirement pension provided for in sub-paragraph (1) of Paragraph (G) of this Article, the increase of the insured's average wage, based on which this pension is calculated, may not exceed (60%) of his/her wage at the beginning of his/her last sixty contributions, nor may said average be more than (20%) less than said wage.
- H- 1- Notwithstanding the provisions of this article; in order to fulfill early retirement pension eligibility for the insured who is covered for the first time after the effective date of this amended law; the insured male shall complete the age of (55) with contributions in insurance being not less than (252) actual contributions, while the insured female shall complete the age of (52) with contributions in insurance being not less than (228) actual contributions.
- 2- the early retirement pension stipulated in sub-paragraph (1) of this paragraph shall be calculated pursuant to the provisions of sub-paragraphs (1, 3 and 4) of paragraph D of this article; and shall be reduced based on the insured age and on the basis of the reduction rates stipulated in sub-paragraph (3) herein.
- 3-A- Early retirement pension shall be reduced according to the insured male age as follows:
- 1) By (22%) in case the insured age exceeds (55) but not more than (56).
 - 2) By (18%) in case the insured age exceeds (56) but not more than (57).
 - 3) By (14%) in case the insured age exceeds (57) but not more than (58).
 - 4) By (10%) in case the insured age exceeds (58) but not more than (59).
 - 5) By (5%) in case the insured age exceeds (59) but not more than (60).
- B- Early retirement pension shall be reduced according to the insured female age as follows:
- 1) By (25%) in case the insured age exceeds (52) but not more than (53).
 - 2) By (15%) in case the insured age exceeds (53) but not more than (54).
 - 3) By (5%) in case the insured age exceeds (54) but not more than (55).
 - 4) Provisions of this paragraph shall not be applicable to the insured military serviceperson, along with the insureds who are subject to the provisions of paragraph (c) herein this article.

Article (65)

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

Article (66)

- A. The insured shall be entitled to the natural death pension if the death occurred during his/her work service that is subject to the provisions of this Law, provided that he/she had paid no less than (24) actual contributions, six of which must be successive.
- B. Natural death pension is calculated as follows:
 - 1. At the rate of (50%) of the average monthly wage, based on which the last twelve monthly contributions were determined.
 - 2. The pension indicated in sub-paragraph (1) of this Paragraph is subject to increase at the rate of (0.5%) for each year of the insured contributive years if the number of his/her contributions amounts to (60) or more contributions; provided that this rate is increased to (1%) if his/her contributions amount to (120) or more.
- C. If the insured dies during employment that is covered by the provisions of this Law and he is eligible for natural death pension and has fulfilled the requirements for entitlement to old-age or early retirement pension; in this case he/she shall be allocated the highest of said three types of pension.
- D. 1- Notwithstanding the stipulated in paragraph A of this article; in case the Jordanian insured has (120) actual contributions or more, (12) of which must be successive contributions, and the death occurred out of service time, without being interrupted from coverage in the provisions of this law for more than (60) months calculated from the beginning of the month that follows the month in which the contribution was suspended and till the end of the month in which the death occurred; then survivors of the insured may apply for allocating the natural death pension .
 - 2- For the purposes of applying sub-paragraph (1) herein this paragraph; eligible survivors shall commit to pay old-age, disability and death insurance contributions only from the month that follows the month in which the deduction was suspended till the end of the month in which the death occurred; on the basis of the deceased insured last wage that is subject to deduction in a lump-sum or in installments.

- 3-Provisions of sub-paragraphs (1) and (2) of this paragraph shall apply to the insured persons whose death occurred before the effective date of this amended law; provided that eligible survivors return the entire compensation amount in case of being previously disbursed along with the legal interest in lump-sum or in installments, plus to the contributions stipulated in sub-paragraph (2) herein.
- 4- Pension stipulated in this paragraph shall be allocated as of the beginning of the month in which eligible survivors apply for their rights settlement.

Article (67)

- A. The insured shall be entitled to a total permanent natural disability pension or partial permanent natural disability pension if the following occur:
1. End of his/her service.
 2. He/she applies for disability pension allocation within no more than (6) months from the end of his/her service.
 3. The number of his/her actual contributions is not less than (60) actual contributions, (24) of which must be successive.
 4. The condition of disability to be confirmed by decision of the Designated Medical Authority.
- B. The insured may not receive total permanent natural disability pension or partial permanent natural disability pension for the aforesaid disability cases due to being subject to the provisions of this Law.
- C. 1. Total permanent natural disability pension shall be calculated at a rate of 50% of the average monthly wage based on which the last 36 contributions were determined to be paid for the first JD1500 of that average, and at a rate of 30% of the rest average which exceeds JD1500.
2. The disability pension, indicated to in sub-paragraph (1) of this Paragraph, shall be subject to increase at a rate of 0.5% for each year of the insured's contributive years if the number of his/her contributions amounted to 60 or more contributions, provided that this rate to be increased to 1% if the number of his/her contributions amounts to 120 or more contributions.
3. Total permanent natural disability pension shall be subject to increase at a rate of 25% of it if the insured at the time of his/her appearance before the Designated Medical Authority for the first time was in need of assistance to perform his/her daily life tasks, based on the report of the Designated Medical Authority, provided that this increase does not exceed the approved minimum wage limit according to the valid in force Labor Law.

- D. 1. Partial permanent natural disability pension shall be calculated at the rate of (75%) of the total permanent natural disability pension.
2. Partial permanent natural disability pension shall be subject to increase at a rate of 0.5% for each year of the insured's contributive years if the number of his/her contributions amounted to 60 or more contributions, provided that this rate to be increased to 1% if the number of his/her contributions amounts to 120 or more contributions.
- E. The Corporation as well as the person who has been accorded a partial or a total permanent natural disability pension may request a medical re-examination anytime during the two years following the date on which his/her disability was confirmed, and the Corporation, upon decision of the Designated Medical Authority, shall take the following procedures:
1. Suspend the said pension as of the beginning of the month following the date of issuing the Designated Medical Authority decision, if the total permanent natural disability or the partial permanent natural disability is no longer existing.
 2. Settle the rights of the total permanent natural disability pensioner according to the provisions of Paragraph (D) of this Article, as of the beginning of the month following the date of issuing the Designated Medical Authority decision, which negates his/her total disability and confirms his/her partial disability.
 3. Grant the increase stipulated over the pension, in accordance with the provisions of sub-paragraph (3) of Paragraph (C) of this Article, as of the beginning of the month following the date of issuing the Designated Medical Authority's decision which confirms that the total permanent natural disability pensioner is in need for someone to assist him/her in his/her day-to-day tasks.
 4. Suspend the increase stipulated over the pension, in accordance with the provisions of sub-paragraph (3) of Paragraph (C) of this Article, as of the beginning of the month following the date of issuing the Designated Medical Authority's decision which confirms that the total permanent natural disability pensioner is no longer in need for someone to assist him/her in his/her day-to-day tasks.
- F. If the total permanent natural disability pensioner or the partial natural disability pensioner fails to appear for the medical re-examination pointed out in Paragraph (E) of this Article, his/her allocated disability pension shall be suspended until he/she appears before the Designated Medical Authority for re-examination, and in this case, the Corporation shall settle his/her rights according to the re-examination results from the date of his/her pension suspension.
- G. The insured who has more than (60) contributions, (24) of which are successive may, while being subject to the provisions of this Law, apply to the Corporation for a medical examination during his/her service to determine if he/she is suffering from a total permanent natural disability. Said application may only be made twice during the insured's coverage by the provisions of this Law.

H. Notwithstanding any other provisions, including the provisions of the Civil Service Law and Public Medical Committees Regulations, and for the purposes of entitlement to total permanent natural disability pension and partial natural disability pension, the Designated Medical Authority of the Corporation shall be the sole competent authority to recommend ending the service of public employees who are subject to the provisions of this Law.

Article (68)

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

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

Article (69)

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

Article (70)

- A. If the employment of the insured comes to an end due to death or natural disability during his/her employment, or because of completing the age of 60 for males and 55 for females, or above the said age without fulfilling the required entitlement conditions for retirement and disability pensions, regardless of the number of his/her contributions, the insured or his/her beneficiaries, as the case may be, shall be apportioned a lump sum compensation at the rate of 15% of the average monthly wage for the last 24 contributions or the average monthly wage multiplied by the number of contributions if the number of his/her contributions is less than 24 contributions.

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

Chapter Eight

Public Sector Insurance

Article (71)

For the purposes of this Chapter:

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

The Public Sector:	Ministries, government departments and official and public institutions; including the Jordanian Armed Forces and security corps.
Insured Military Service person:	Every officer or individual to whom the provisions of this Chapter apply, and joined the service in the Jordanian Armed Forces or any of the security corps as of January 1, 2003 onward.
Military Medical Committees:	Military medical committees governed by the Military Retirement Law and Military Medical Committees Bylaw.
Special Military Committee:	A committee set up pursuant to the Individual Service Law No. (2) for 1972 as amended or any other law superseding the same.
The Missing:	the insured military serviceperson whose death or existence alive was not officially proved through a certificate issued by the Chairman of the Joint chief of staff or one of the security corps managers as appropriate
Special Joint Military Committee:	the committee formed pursuant to the provisions of the Jordan Armed Forces martyrs fund law - Arab Army and security corps.

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

1. (240) actual contributions covered by the provisions of this Law for service in the Jordanian Armed Forces or security corps; if the insured has not completed the age of (60) for males or the age of (55) for females on condition of terminating his/her services and completing (45) years of age.
2. (180) actual contributions covered by the provisions of this Law for service in the Jordanian Armed Forces or security corps; if the insured has completed the age of (60) for males or the age of (55) for females.
3. Completion of the statutory period for entitlement to total permanent natural disability pension, partial permanent natural disability pension or natural death pension; for service in the Jordanian Armed Forces or security corps.

- C- Notwithstanding the stipulated in article (62) herein this law; the old-age pension shall be calculated for the insured military serviceperson as follows:
- 1- By (1/40) one part of forty; on the basis of the last monthly wage subject to deduction, for each year of the contributions years provided not exceeding (75%) of such wage.
 - 2- Old-age pension shall be increased by (10%) thereof for the first dependent of the insured military serviceperson and by (5%) for both second and third dependents; provided that conditions related to dependency's situation are determined pursuant to the regulations issued according to the provisions of this law.
 - 3- Pension indicated in sub-paragraph (1) of this paragraph shall be increased by (10%) provided that increase is not less than (30) dinars and not more than (50) dinars.
- D- Notwithstanding the stipulated in article (64) of this law; early retirement pension of the insured military serviceperson shall be calculated as follows:
- 1- By (1/40) one part of forty; on the basis of the last monthly wage subject to deduction, for each year of the contributions years provided not exceeding (75%) of such wage.
 - 2- Early retirement pension of the insured military serviceperson for both males and females shall be reduced pursuant to the rates stipulated in sub-paragraph (2) of paragraph G of article (64) of this law.
 - 3- Early retirement pension shall be increased by (10%) thereof for the first dependent of the insured military serviceperson and by (5%) for both second and third dependents; provided that conditions related to dependency's situation are determined pursuant to the regulations issued according to the provisions of this law.
 - 4- Pension stipulated in paragraph (1) of this sub-paragraph shall be increased after applying the decrease stipulated in paragraph (2) by (10%) provided that increase is not less than (30) Dinars and not more than (50) Dinars.
- E- 1- Notwithstanding the stipulated in article (66) of this law; the insured military serviceperson shall earn a natural death pension in case death occurs during service covered by the provisions of this law provided that he/she had paid no less than (24) actual contributions, six of which must be successive.
- 2- Natural-death pension of the insured military serviceperson shall be calculated as follows:
- A- (50%) of the last monthly wage subject to deduction upon death occurrence
 - B- Pension- stipulated in paragraph (A) of this sub-paragraph shall be increased by half percent for each year of the insured military serviceperson contribution- years; in case that the number of contributions reached (60) actual ones or more provided such percentage is increased to one percent in case that the number of contributions reached (120) actual contributions or more
 - C- Pension stipulated in paragraph (A) of this sub-paragraph shall be increased by (10%) provided that increase is not less than (30) dinars and not more than (50) dinars

- F- 1- Notwithstanding the stipulated in article (67) herein this law; insured military serviceperson eligibility of total or partial permanent natural disability pension, shall be conditioned by termination of services for health reasons based on a decision issued by the military medical committees and having not less than(60)actual contributions in the military service; (24) of which must be successive
- 2- A) Total permanent - natural disability pension shall be calculated by (50%) of the last monthly wage subject to deduction.
- B) Pension indicated in paragraph A of this sub-paragraph shall be increased by half percent for each year of the insured military serviceperson contribution-years; in case the number of contributions reached (60) actual ones or more provided that such percentage is increased to one percent in case the number of contributions reached (120) actual contributions or more.
- C) Pension referred to in paragraph (A) of this sub-paragraph shall be increased by (25%) in case the insured military serviceperson is in need for a person to support him/her in performing day-to-day tasks, based on a decision issued by the military medical committees; provided that such increase is not exceeding the minimum wages accredited pursuant to the provisions of the labor law.
- D) Pension referred to in paragraph (A) of this sub-paragraph shall be increased by (10%) provided that increase is not less than (30) dinars and does not exceed (50) dinars
- 3- A) Partial permanent natural-disability Pension shall be calculated by (75%) of the total permanent natural-disability pension
- B)Partial permanent natural-disability Pension shall be increased by half percent for each year of the insured contribution years; in case number of the contributions reached (60) actual ones or more provided that such percentage is increased to one percent in case the number of contributions reached (120) actual contributions or more
- C)Pension referred to in paragraph (A) of this sub-paragraph shall be increased by (10%) provided that increase is not less than (30) dinars and does not exceed (50) dinars
- G- 1- The insured military serviceperson shall be considered as martyr pursuant to a decision issued by the Special Joint Military Committee
- 2- Notwithstanding the stipulated herein this law; in case the insured military serviceperson dies as a martyr; then he /she is eligible to a total retirement pension equivalent to(100%) of the wage subject to deduction at date of martyrdom
- 3-Pensions of the insured military serviceperson dying as martyrs before the date of enforcing the provisions of this amended law shall be recalculated pursuant to the provisions of sub-paragraph (2) of this paragraph as entering the Law into force
- 4-A) Notwithstanding the stipulated in article (30) of this law; in case work injury results in the death of the military injured then he/she is eligible to the work injury death pension equivalent to(75%) of his wage subject to deduction at date of death occurrence, and

such pension shall be allocated from the beginning of the month of death occurrence and shall be distributed amongst the eligible beneficiaries pursuant to the provisions of this law.

B) Pension stipulated in paragraph (A) of this sub-paragraph shall be increased by (10%) provided that increase is not less than (30) Dinars and not more than (50) Dinars.

H- 1- Notwithstanding the stipulated in article (20) of this law; in case any amendment is caused to the insured military serviceperson wage subject to deduction; then his/her wage shall be amended as of the beginning of the amendment month pursuant to the provisions of the bylaws issued under this law

2- the Maximum wage subject to deduction of the insured military serviceperson shall be (5000) Dinars provided that being connected to the inflation pursuant to the provisions of paragraph (B) of article (20) herein this law when the maximum wage stipulated in paragraph A of the same article reaching that limit.

3- A) The insured military serviceperson shall maintain the rights and privileges stipulated in the military retirement law and applicable legislations including free education and without contradicting with the provisions of this law, and without the Corporation bearing any financial or administrative commitments or burdens resulting from that.

B) Basis and conditions of the privileges stipulated in paragraph (A) of this sub-paragraph shall be determined pursuant to a regulation issued for this purpose

Article (72)

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

1. The monthly contributions paid by the public sector at the rate of (2%) of the insured's wage for the purposes of applying Work Injury insurance.
2. The monthly contributions paid by the Jordanian Armed Forces and Security Corps at a rate of (18.5%) of the wages of the insured military service persons for the purposes of applying the Old-age, Disability, and Death insurances; provided that these contributions are increased at the rate of (1%) in January of each year starting from January 1, 2020 to a maximum of (20.5%).
3. The monthly contributions paid by the public sector other than the Jordanian Armed Forces and Security Corps at the rate of (11%) of the insured's wage for the purposes of applying the old-age, disability and death insurances.
4. The monthly contributions deducted by the Jordanian Armed Forces and Security Corps at a rate of (6.5%) of the wages of the insured military serviceperson for the purposes of applying the old-age, disability and death insurances.
5. The monthly contributions deducted by the public sector other than the Jordanian Armed Forces and Security Corps at the rate of (6.5%) of the insured's wage

6. Default interest due to delay in payment of contributions in accordance with the provisions of this Law, which shall be incurred after (60) days as of the date of employment commencement.
7. Fines imposed in accordance with the provisions of this Law.
8. Revenues from investment of funds in said account.
9. Sums paid by the government to cover any deficit in said account.

B- 1- A fund shall be established at the Ministry of Finance to be responsible for covering the insured military serviceperson salaries and contributions according to the last salary subject to deduction until completing forty five years of age in case their service was terminated before completing such age; provided that the insured military serviceperson has not less than (240) contributions in the military service on the date of service termination

2- Treasury shall bear the amounts and expenditures incurred by the fund including the salaries paid to the insured military serviceperson and their contributions

3-All affairs related to the fund including settlement of the insured military serviceperson rights and their contributions shall be regulated pursuant to the provisions of this law, while disbursing their salaries, suspension of salaries, paying contributions , suspension of contributions and applicable insurances shall be regulated pursuant to a bylaw issued for this purpose.

Article (73)

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

Article (74)

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

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

Article (75)

- A. The Corporation undertakes to transfer the following sums of money to this account
1. Sums of money collected from the Jordanian Armed Forces and Security Corps, for the purposes of insuring the insured military service persons starting from 12003/1/ until the validity of the provisions of this Law, with their investments returns.
 2. Sums of money collected from the public sector other than the Jordanian Armed Forces and Security Corps for the purposes of insuring the insured persons, starting from the date of their coverage until the date of the validity of the provisions of this Law, together with the investment returns of these sums.
- B. The Corporation shall deduct any insurance rights that were apportioned to the insured persons mentioned in Paragraph (A) of this Article.

Article (76)

- A. for the purposes of settling the rights of insured military servicepersons relating to retirement, work injuries and occupational diseases, the Corporation shall rely on the decisions of the military medical committees to determine the percentage of disability resulting from occupational diseases and work related injuries, and the entitlement of the insured for the pensions of total permanent natural disability or partial permanent natural disability leading to service termination.
- B. The decisions of the Private Military Committee shall be deemed as if they were issued pursuant to the provisions of this Law to determine if the injury sustained by an insured military serviceperson constitutes a work injury.
- C. The insured military serviceperson shall not be apportioned any insurance rights for the disability percentage resulting from work injuries or occupational diseases until his/her retirement rights are settled in accordance with the following principles:
1. If the insured military serviceperson was entitled to an old-age pension, early retirement pension, total permanent natural disability pension, partial permanent natural disability pension, the disability pension apportioned to said insured military serviceperson for work-related injury (injuries) sustained thereby during military service under the Military Retirement Law and Military Medical Committees Bylaws shall be added to the retirement or disability pension payable thereto.

2. If the service of an insured military serviceperson is terminated without him/her being entitled to any retirement or disability pension, and said insured had previously sustained any work-related injury (injuries) during military service, his/her insurance rights shall be settled for all such injuries in accordance with the provisions of the Military Retirement Law and Military Medical Committees Regulations; by apportioning a total permanent work-related disability pension or partial permanent work-related disability pension thereto as of the date of termination of his/her services, or by the lump sum compensation stipulated in the work-related injury insurance, as the case may be, based on the disability percentage determined by military medical committees, according to his/her wage subject to deduction on the date of service termination.

3. Provisions of sub-paragraph (2) of this paragraph shall be applicable to the insured military serviceperson whose rights are settled before enforcing the provisions of this amended law as of the enforcement date.

(D) The Corporation shall consider the injuries of the insured military serviceperson provided that the Jordan Armed Forces and security corps notify the Corporation of injury within two years of injury occurrence.

(E) Provisions of paragraph (D) of this article shall be applicable to the work injuries occurring before enforcing the provisions of this amended law

(F) For the purposes of settling rights of the insured military serviceperson; the Board shall form a committee titled "primary Joint Committee of the Insured military serviceperson" along with another one titled "Appeal Joint Committee of the Insured military serviceperson"; whereas duties and tasks of both committees, legal quorum of their meetings, decision making, basis of selecting members remuneration and all other issues related to them shall be determined pursuant to the insured military serviceperson special affairs' bylaw.

Article (77)

notwithstanding any provision of any other law, the contributions of the private funds and the debts of the Jordanian Armed Forces and Security Corps may be deducted from retirement or disability pensions or monetary entitlements of the insured military serviceperson or his/her beneficiaries, pursuant to the provisions of article (93) of this Law.

Article (78)

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

- A. 1. The rights of a martyred or lost insured military service person shall be settled in accordance with the provisions of the Social Security Law as well as the Military Retirement Law; in which case, the law which is more favorable to the insured shall apply such that the pension payable by the Corporation shall be apportioned if the same is more favorable and if the Military Retirement Law is more favorable, the Corporation shall transfer the contributions deducted from the wages of said insured, and contributions paid therefor, to the Ministry of Finance after which, a pension shall be apportioned to said insured in accordance with the provisions of the Military Retirement Law.
- 2) In case the insured military service person did not fulfill the eligibility conditions of natural death pension during military service the contributions paid on his/her behalf and deducted from him/her shall be returned to the ministry of finance, so that his/her rights are settled pursuant to the Military Retirement Law.
- B. The rights of the insured military service person who is deprived of all his/her retirement benefits shall be settled as follows:
 1. if the said insured is receiving a retirement or disability pension from the Corporation, then the Corporation shall return the contributions deducted from him/her and paid on his/her behalf to the Ministry of Finance after deducting retirement pensions that he/she obtained, and in case the contributions are less than the disbursed pensions then the Corporation shall refer to the Ministry of Finance with the difference.
 2. if the insured is in employment or his/her services are terminated without fulfilling the pension eligibility conditions under the provisions of this law; then the Corporation shall transfer the contributions deducted from said insured's wages, and contributions paid on his/her behalf to the Ministry of Finance in order to apply the provisions of the Military Retirement Law to his/her case.
 3. if the insured is in employment or his/her services are terminated after fulfilling the pension eligibility conditions under the provisions of this law; then the Corporation shall transfer the contributions deducted from said insured's wages, and contributions paid on his/her behalf to the Ministry of Finance in order to apply the provisions of the Military Retirement Law to his/her case.

Chapter Nine

General Provisions

Article (79)

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

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

Article (80)

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

Article (81)

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

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

Article (82)

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

Article (83)

- A. The share of the survivor beneficiary in the pension shall be suspended if he/she had a paid job, or had a remunerative profession, and that the pay or generated income was equivalent to the entitled share or exceeding it. In the case that the pay or income was less than his/her entitled share, the value of the difference between both of them shall be apportioned, and the full share shall be apportioned again to him/her when quitting the said remunerative work or profession, as of the first day of the month that follows the month of leaving the said work.
- B. The father, the mother and the widow of the insured, the retirement pensioner and the disability pensioner are excluded from the provisions of Paragraph (A) of this article.

Article (84)

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

A. The widow and widower

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

B. Sons and Daughters:

1. Children beneficiaries may combine between their shares in their deceased parents' retirement pension or disability pension.
2. The daughter who receives a retirement pension or a disability pension may combine between her retirement pension or disability pension and her share in her deceased parents' retirement pension or disability pension.
3. The disabled son may combine between his total permanent natural disability pension and his share in his deceased parents' retirement pension or disability pension.
4. Sons and daughters may not combine between their shares in their deceased parents' retirement pension or disability pension and their share in their brothers and sisters' retirement pension or disability pension.

C. Father and Mother:

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

D. Brothers and Sisters:

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

- E. Notwithstanding what is mentioned in this Article, the beneficiary may combine between the shares entitled to him/her provided that his/her shares are no more than three times the minimum limit of the retirement pension or disability pension.
- F. The Council of Ministers may, upon recommendation of the Board, add combination cases that are not stipulated in this Law.

Article (85)

- A. Pensions determined by the virtue of the provisions of this Law may be combined with any retirement pension or disability pension determined by any other legalization.
- B. The partial permanent work related disability pensioner and the total permanent work related disability pensioner may combine between his/her pension and any other retirement pension or disability pension allocated to him/her in accordance with the provisions of this Law, provided that the sum of these pensions is no more than three times the minimum limit of the retirement pension or the disability pension, and if one of the two pensions exceeds three times the said limit, he/she shall be entitled to the highest pension only.
- C. The entitled retirement pension or disability pension may be combined, by the virtue of the provisions of this Law, with the lump sum compensation determined in the old-age, disability and death insurances if the period related to this compensation was not approved when calculating the retirement pension or the disability pension; with the exception of pensions established in the work-related insurance, where disability and retirement pensions may not be combined with a lump sum compensation for the period prior to entitlement to any such pension.
- D. 1. A Jordanian early retirement pensioner may combine said pension with his/her wages for any work covered by this Law; subject to the following:
 - a. He/she has not been employed for a period not less than (24) months as of the date of entitlement to early retirement pension.
 - b. He/she has not resumed employment with any of the firms with which he/she was employed during the last (36) contributions preceding entitlement to early retirement pension.
 - c. The insured who is allocated early retirement pension pursuant to Paragraph (c) of Article (64) of this Law has not resumed employment in any hazardous profession.
 - d. The insured who resumes employment shall be subject to the provisions of the Social Security Law.
 - e. If the early retirement pensioner resumes an employment that is covered by the provisions of this Law, he/she shall; as of the beginning of the month during which employment is resumed; be paid a percentage of the retirement pension apportioned thereto as per Table (7) appended hereto.

- f. The Council of Minister may, upon recommendation by the Board, increase the limits of pensions set forth in Table (7) appended hereto; every three years.
 - g. If the early retirement pensioner referred to in Paragraph (D) of this Article terminates his/her employment, his/her early retirement pension shall be resumed without changes thereto as of the beginning of the month following the date of service termination. His/her subsequent contribution period may only be added to his/her previous contribution period upon completing the age of (60) for males and (55) for females or in the event of his/her death; in which case, the retirement pension payable thereto shall be recalculated and his/her rights shall be settled in accordance with the provisions of this Law as of the beginning of the month following the completion of the statutory age or occurrence of death. In any case, the new pension apportioned to said insured may not be less than previously apportioned pension.
 - h. A firm which employs an early retirement pensioner and does not notify the Corporation accordingly and subject said pensioner to the provisions of this Law shall pay a fine equal to (%30) of total wages paid to said pensioner throughout his/her employment with said firm. In such case, the early pensioner shall also return the sums unlawfully paid thereto, plus the fine specified in the Bylaws issued pursuant to this Law.
 - i. Subject to the provisions of Paragraph (A) of Article (71), this Paragraph shall apply to insured military servicepersons.
2. A non-Jordanian early retirement pensioner may not combine said pension with wages from any employment that is covered by the provisions of this Law, and his/her pension shall be suspended as of the beginning of the month he/she resumes employment. If said pensioner terminates his/her employment, his/her early retirement pension shall be resumed without changes thereto as of the beginning of the month following the date of service termination. His/her subsequent contribution period may only be added to his/her previous contribution period upon completing the age of (60) for males and (55) for females or in the event of his/her death; as of the beginning of the month following the completion of the statutory age or occurrence of death. In any case, the new pension apportioned to said insured may not be less than the previously apportioned pension.
- E. If the insured becomes entitled to a total permanent natural disability pension, he/she shall be permanently excluded from the scope of application of this Law, and this state shall not be affected by his/her return to any paid work even if said work is covered by the provisions of this Law.
- F. Subject to the conditions set in sub-paragraphs (a, b, c, and d) from the sub-paragraph (1) of Paragraph (D) of this Article, a partial permanent natural disability pensioner may combine (%50) of his/her partial permanent natural disability pension payable thereto with his/her wages from an employment that is covered by the provisions of this Law; provided that the disability pension apportioned thereto is recalculated after termination of employment based on the new average deductible wage after including the subsequent contribution period to his/her previous contribution period.

Article (85)- bis

In case the service of the employee of the civil retirement law was terminated without completing the period of service accepted for retirement as stipulated in that law; then upon his/ her request such services may be recalculated for the purposes of this law, provided that the retirement revenues due for this services are transferred to the corporation ,and the necessary settlements shall be conducted pursuant to the provisions of this law, provided that the treasury does not bear any amounts.

Article (86)

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

Article (87)

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

Article (88)

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

Article (89)

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

Article (90)

- A. For the purposes of this Article:
 1. The term “inflation” means the average growth rate of prices in the Consumer Price Index for a previous year as adopted by the competent official bodies.
 2. The term “average wage” means the wage rate of a previous year that is subject to the provisions of this Law according to the ledgers and records of the Corporation for the purposes of linking pensions to inflation.
- B. The retirement pension and disability pension shall be linked to inflation or the annual growth rate for average wages, whichever is less, provided that the increase is no more than JD 20 maximum, in May of every year.
- C. The maximum increase mentioned in Paragraph (B) of this Article shall be linked to inflation or the growth rate of the average wage, whichever is less, in May of every year.
- D. The increase stipulated in paragraph (B) of this article shall be distributed equally among the retirement pensions and disability pensions and regardless of the value amount of either of them.

- E. Linking the retirement and disability pensions for the insured shall commence, in accordance with provisions of Paragraph (B) of this Article, for those who completed the age of 60 for males and 55 for females. This is except for the total permanent natural disability pension, the partial permanent natural disability pension, the total permanent work related disability pension, the natural death pension, and the death due to work injury pension, which shall be linked to inflation when they are due to apportion according to the provisions of this Law, and regardless of age. The provisions of this Article shall apply to insured military servicepersons.

Article (91)

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

Article (92)

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

Article (93)

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

Article (94)

- A. All sums payable to the Corporation, under the provisions of this Law shall carry the right of privilege over all of the debtors' assets, and shall have priority over all debts except for judicial expenses and laborer's wages. The Corporation shall have the right to collect said sums in accordance with the State Funds Collection Law in force and for this purpose, the Director General shall, by virtue of said law, assume the powers of both the Administrative Governor and the State Funds Collection Committee. The sums payable to the Corporation may be paid in installments, in whole or part, in accordance with the bylaws issued pursuant to this Law.
- B. The sums payable to the Corporation shall be deemed due within 30 days as of the date of the notification of obligation to pay, and this notification shall be deemed sufficient for the Director General to proceed with the procedures of attachment and enforcement in accordance with the State Funds Collection Law after the lapse of said thirty-day period; without the need for any action of the notification or publication procedures provided for in said law.
- C. The Council of Ministers may, upon recommendation by the Board, relieve a firm from some or all its indebtedness to the Corporation in the event said firm is declared bankrupt or is subject to liquidation.
- D. 1. The following cases shall be deemed reasons for writing off or depreciating debts; by resolution of the Board:
- a. Death of the debtor and issuance of a decision by the competent court stating that the debtor left no inheritance nor had any movable or immovable assets.
 - b. The lapse of ten years as of the date of liquidation of a public or limited liability shareholding company, where part of said company's debt to the Corporation has been settled and the remainder is deemed impossible to settle.
 - c. The lapse of five years as of the date the company was officially closed down; with its debt up to the date of closure not exceeding (JD 250).
 - d. The lapse of five years as of the date the firm's activities were suspended and it did not renew its license; with a debt up to the date of activity suspension not exceeding (JD 250). The case in which a firm's activities are deemed suspended shall be set forth in the Bylaws issued pursuant to this Law.

2. Notwithstanding the provisions of sub-paragraph (1) of this Paragraph, the Corporation shall have the right to recourse to debtor whose debt was written off or depreciated, if it finds that said debtor has legally attachable movable or immovable assets.
- E. The Corporation and its revenues and returns from investment shall enjoy all the exemptions and facilitations granted to ministries and government departments.

Article (95)

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

Article (96)

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

Article (97)

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

Article (98)

- A. The Director General or whomever he/she delegates in writing from the Corporation's personnel may enter firms or any of their workplaces during their working hours and access all documents, including books, records and electronic data indicating the numbers and wages of laborers in these firms, as well as anything relating to their career and health profiles, and take copies thereof, and may investigate any issue related to implementing the provisions of this Law and the Bylaws issued pursuant thereto, as well as any violation to the provisions thereof.

B. To achieve the purposes of Paragraph (A) of this Article, the Director General and the Corporation's personnel shall have the capacity of judicial officers and shall, as such, be authorized to take statements of employers, laborers and any involved person; and may seek the assistance of the police force and file a report of the incidents, which may not be challenged except on grounds of forgery.

Article (99)

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

Article (100)

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

Article (101)

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

Article (102)

Except as otherwise explicitly provided for in this Law;

- a. The employer's obligations regarding old-age, disability and death insurances pursuant to the provisions of this Law shall replace the statutory end of service indemnity under the Labor Law in force.
- b. The employer shall pay the end of service indemnity and any other due rights pursuant to any law, regulation or agreement with laborers or beneficiaries for previous periods prior to the enforcement of this Law; at the end of service of every laborer at any time.

- c. The employer's obligations regarding maternity insurance pursuant to the provisions of this Law shall replace the obligation to pay the insured female her wages during her maternity leave in accordance with the provisions of the Labor Law in force, if the insured female is entitled to maternity leave allowance under the provisions of this Law.

Article (103)

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

Article (104)

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

Article (105)

Notwithstanding the provisions of any other law, if the Corporation is a party of a lawsuit, it may use all types of evidence, including electronic data and transactions, data and records issued by computers and modern communication mediums, approved by the Corporation.

Article (106)

- A. The Council of Ministers shall issue the required Bylaws to implement the provisions of this Law, including the following:
1. Financial regulations.
 2. Procurement, tenders and works regulations.
 3. The Corporation funds investment regulations.
 4. Regulations of the affairs of insured military servicepersons.

5. Affairs of the Corporation's personnel and employees shall be regulated in accordance with the Civil Service Regulations.
- B. The Board shall issue the Implementing Regulations required for implementing the provisions of this Law and the Bylaws issued pursuant thereto.

Article (107)

The Social Security Law No. (19) for the year 2001, its annexed tables, and all amendments thereto shall be deemed null and void, while the Bylaws and instructions shall remain valid and in force, without contravening the provisions of this Law, until replaced in accordance with the provisions thereof within a period not exceeding one year as of the date this Law enters into force.

Article (108)

Pensions apportioned in accordance with the provisions of the temporary Social Security Law No. (7) for 2010, including death due to work injuries to which the provisions of Paragraph E of Article (27) of said Law have been applied; with the exception of pensions apportioned under Article (106)) thereof, shall be recalculated.

Article (109)

Any provision in any other law shall be repealed to the extent it conflicts with the provisions of this Law

Article (110)

The Prime Minister and ministers shall be responsible for implementing the provisions of this Law.

Table No. (1)
List of Occupational Diseases

No.	Disease Description	Work process involving exposure to risk
1.	Anthrax	Handling wool, hair, raw skin and all processes which require contact with sick animals
2.	Arsenic Poisoning or by its toxic compounds	Handling Arsenic, its products or compounds
3.	Asbestos Poisoning	Handling or making Asbestos or materials containing it.
4.	a. Benzole Poisoning or by its derivatives. b. Nitro Benzene, Para amino Benzene Poisoning or by their derivatives, (Tri-nitroline-ethyline & others or Any of their compounds).	Handling Benzole, its derivatives, undertaking any of its making operation or that involves using it. Handling Nitro Benzene or Amino Benzene or their derivatives or carrying out any of its making operations or any operation that involves using them along with their Extensions.
5.	Carbon-bisulfide Poisoning or by its Extensions	Any operation involving the use of Carbon-bisulfide, its products or compounds.
6.	glass workers Cataract	Any of glass work process which involve being exposed to melted glass glaze.
7.	Cataract caused by exposure to radiations of molten or red hot metal.	Any process that involves exposure to radiations of molten or red hot metal during iron or steel making, including reheating iron or steel and twirling it.
8.	Chrome Ulcer or by its compounds.	Any process involving use of chromic acid, bichromite, ammonium, Potassium, sodium Derivatives or their products.
9.	Caisson Disease	Any process carried out in compressed air.

No.	Disease Description	Work process involving exposure to risk
10.	Dermatosis caused by dusts, or liquids used in industry.	Any process that produces dusts or liquids that cause dermatitis & eczema.
11.	a. Epithelioma or skin ulcer caused by tar, pitch, Bitumen, Mineral oil, Paraffin or the compounds, products, or residues of these substances. b. ulceration of the corneal surface of the eye caused by Tar, pitch, Bitumen, Mineral oil, Paraffin, or the compounds, products or residue of these substances.	Use or handling tar, pitch, bitumen, mineral oil, Paraffin or the compounds, or residues of these substances.
12.	Fluorine Poisoning.	Any operation involving the use of Fluorine, its products or compounds.
13.	Glanders	care of(attendance) affected equine animal or its carcass
14.	Lead Poisoning or by its compounds.	handling Lead, its products or compounds.
15.	Mercury Poisoning .	Any process involving the use of Mercury, its products or compounds.
16.	Manganese Poisoning	handling Manganese or materials containing it.
17.	Phosphorus Poisoning or by its compounds.	Any operation involving the use of Phosphorus, its products or compounds.
18.	Telegraphist cramp.	Using telegram machines.
19.	Poisoning by Trichlorethene Dichloride, Ethylene or its compounds(Trichloroethylene).	Any process carried out while handling Trichlorethene Dichloride, Ethylene and involves using any of them.
20.	Antimony Poisoning or its complications.	Using or handling Antimony or its compounds.

No.	Disease Description	Work process involving exposure to risk
21.	Sulphur Poisoning.	Using or handling Sulphur.
22.	Nickel effects or its complications & ulcers	Preparing, handling or using Nickel or its compounds.
23.	Carbon Monoxide Poisoning by.	Any work that requires exposure to Carbon Monoxide.
24.	Cyanic Acid Poisoning.	Preparing, handling, or using Cyanic Acid or its compounds.
25.	Poisoning by Chlorine, Bromine or their derivatives.	Preparing, handling, or using Chlorine, Bromine or their compounds.
26.	Diseases & symptoms caused by Radium, Radioactive substances or X-rays.	Any work that requires exposure to Radium, any radioactive substance, or X-rays.
27.	Infectious and epidemic diseases.	Working in hospitals specialized specified in dealing with those diseases, Working in medical laboratories, and in veterinary, for animal diseases which can be transferred to humans. (Zoonosis).
28.	Diseases & symptoms caused by the exposure to variations in atmospheric pressure.	any work that requires sudden exposure, working under high air pressure, sudden rarefaction in their pressure or working under low air pressure for a long time.
29.	Poisoning by Petroleum, its gases or its derivatives and complications.	Every work that requires the use or handling of Petroleum, its gases or derivatives, and any work that requires exposure to these materials whether solid, gas, or liquid.
30.	Pneumoconiosis a. Silicosis b. Pneumoconiosis c. Asbestosis. d. Byssinosis	Any process in which Silica Dioxide is inhaled. Any work that requires exposure to newly born dust of Silica or materials containing Silica in a percentage that exceeds (5%) , such as working in mines or quarries, carving or grinding stones, or manufacturing grind stones or metals polishing with sand, or any other process involving such exposure.

No.	Disease Description	Work process involving exposure to risk
		<p>Any work that requires exposure to Asbestos dust.</p> <p>Any work that requires exposure to cotton dust.</p>
31.	Poisoning by aluminum dust	<p>Used in manufacturing household appliances, laboratories and Aluminum powder is used in paints. where exposure to it causes Pulmonary Fibrosis.</p>
32.	cadmium Poisoning and its complications	<p>Exposure to or use or handling of Cadmium or substances containing Cadmium, such as electrolysis painting or aircraft or cars manufacturing or electronic devices and alkaline batteries.</p>
33.	hydrogen sulfide Poisoning	<p>Used in tanning, silk manufacturing and sulphuric acid</p>
34.	Poisoning by carbon tetrachloride and phenyl chloride	<p>carbon tetrachloride: Workers in the ink and pesticides industry are exposed to it.</p> <p>phenyl chloride: Used in manufacturing polyethylene granules used to produce silk threads.</p>
35.	Poisoning by alcohol, glycol and Ketone	<p>Alcohol and glycol: Used in manufacturing organic substances, plastic, ink, fabrics, rubber and food and cosmetics industries. The chronic effect of glycol is renal failure.</p> <p>Ketones: used as an oil remover, dyes, ink ,glues ,paints,& cosmetics. Its chronic effect is on peripheral nerves.</p>
36.	Poisoning by Benzoyl (Toluene-xylene)	<p>Toluene: Paint workers are the ones who are exposed to it the most. Xylene: Used in paint and jet fuel.</p>
37.	Poisoning by nitrate, nitrite and nitroglycerin	<p>Exposure to or use or handling of these substances, particularly in military industries and explosives and pharmaceutical and chemical industries.</p>

No.	Disease Description	Work process involving exposure to risk
38.	Chronic poisoning by pesticides (organophosphate)	Those who are exposed to it the most are agricultural workers.
39.	Deafness (hearing impairment)	Working in places where noise exceeds (85 dB) eight hours a day and five days a week for a period not less than ten years.
40.	Varicose veins of legs	Professions which require standing up for long hours; subject to working in such a profession for a period not less than five years.
41.	Diseases caused by vibrations of bone and joint tissues of the elbow, lunate bone sclerosis of the wrist (Kienböck's Disease) and white finger (Raynaud's phenomenon)	Every work that requires vibrations, such as using air-operated hammers, grinding and polishing and using low tension vibrating devices.
42.	Chronic inflammation of muscular tendons, ligaments, bursae and Peripheral neuropathy (nerves)	Work which requires fast repetitive motion; causing trauma to peripheral nerves, such as the work of typists, pianists, violinists and goldsmiths.
43.	Brachial plexus palsy	Work which requires constant and repetitive pressure & trauma on shoulders such as carriage & Porterage.
44.	Hepatitis (B, C)	Work in hospitals, health centers, dental clinics, laboratories and blood banks.
45.	Acquired Immune Deficiency Syndrome (AIDS)	Work in hospitals, health centers, dental clinics, laboratories and blood banks.
46.	Tuberculosis (T.B)	Work in hospitals, health centers and treatment and diagnostic facilities; causing direct contact with this disease, as well caring for infected animals or exposure to their products or waste.

No.	Disease Description	Work process involving exposure to risk
47.	Brucellosis Malta fever	Work in slaughterhouses and raising cattle and sheep and selling and handling their products and waste.
48.	Tetanus	Work in tunnels and sewers and handling animal dung.
49.	Leptospira icterohemorrhagica Leptospirosis	Work in sewers, tunnels, mines and slaughterhouses, as well as work in the dairy products industry and meat preservation and other types of work which causes direct contact with infected meet, fish or water.
50.	Fungal diseases	Working in direct contact with infected animals and plants.
51.	animal and avian diseases transmittable to humans (Zoonoses)	Working in direct contact with animals suffering from Q fever or foot and mouth disease, or working in direct contact with birds.
52.	Bronchopulmonary diseases caused by heavy metal dust	work entailing exposure to heavy metal dust.
53.	Progressive lung fibrosis (coal dust)	Any work entailing exposure to coal dust.
54.	Severe Dyspnea affecting the alveoli and diagnosed by means of pulmonary function test upon re-exposure to the causative agent	Work which entails inhaling dust resulting from storing and grinding grain, such as wheat and malt, flour packaging workers, as well as its industrial and professional uses and agricultural processes during which workers are exposed to straw, hay and fodder, and aviculture.
55.	Lung stiffness due to chronic toxicity	Exposure to acid and alkaline vapour and irritating gases (Chlorine, Sulphuric gases, ammonia, Hydrogen sulfide and Nitrogen oxides), mining operations, working in laboratories handling such substances and chemical industries.

No.	Disease Description	Work process involving exposure to risk
56.	Pulmonary diseases due to exposure to fumes	Exposure to cement, fortified cement, Beryllium fume, Iron oxides fumes and other fumes.
57.	Emphysema	work which require constant high stress on the lungs.
58.	Occupational asthma	<p>work which require exposure to allergens and diagnosed by means of allergic tests, pulmonary function tests and bronchodilators; such as:</p> <p>Epoxy, Acid amlyirid, Isocyanate, paint, adhesives, platinum workshops, electronic industries and chemical detergents plants.</p>

Table No. (2)
LIST OF WORK INJURIES

Body organ, or part of the organ	PERCENTAGE of Disability			
	From	To	RIGHT	LEFT
THE UPPER LIMBS (HANDS,FOREARM ANDTHE BRACHIUM):				
Loss of the thumb phalanx			15	10
Loss of a phalanx and a half of the thumb.			18	12
Loss of all of the thumb phalanges.			25	20
Loss of all phalanges and the metacarpus of the thumb			30	24
Loss of forefinger			18	15
Loss of middle finger			15	12
Loss of ring-finger			10	8
Loss of little finger			8	6
Loss of thumb and forefinger			45	33
Loss of forefinger and middle-finger			35	25
Loss of middle-finger and ring-finger			22	18
Loss of little-finger and ring-finger			18	15
Loss of middle-finger and little finger			22	18
Loss of thumb, ring-finger and middle-finger			45	30
Loss of ring-finger, middle-finger and forefinger			45	33
Loss of middle-finger, ring-finger and little-finger			35	25
Loss of forefinger, little-finger and ring-finger			33	27
Loss of thumb, forefinger and little-finger			45	36
Loss of thumb, forefinger and ring-finger			45	36
Loss of forefinger, middle-finger and little-finger			45	33
Loss of thumb, ring finger, and little-finger			45	33
Loss of thumb, forefinger, middle-finger and ring finger			55	45
Loss of all fingers except the thumb			50	40
Loss of all fingers except the forefinger			55	45

Body organ, or part of the organ	PERCENTAGE of Disability			
	From	To	RIGHT	LEFT
Loss of all hand fingers			60	55
Loss of all the hand			65	60
Partial ankylosis in the wrist			(5-15)	(5-15)
Total ankylosis in the wrist			25	18
Forearm amputation below the elbow			70	60
Forearm amputation from the elbow			75	66 2/3
Amputation of half of the brachium.			75	66 2/3
Arm amputation from the shoulder			80	75
Amputation of both arms			100	
Total ankylosis in the shoulder			(40-50)	(30-40)
Partial ankylosis in the shoulder			(25-35)	(20-25)
Recurrent shoulder dislocation			35	30
Decrease in arm movement to shoulder level			25	15
Decrease in arm movement to 30 degree			15	5
Paralysis of deltoid			30	20
Paralysis of biceps			30	25
Unhealed fracture in brachium			50	40
Stiffening of elbow with extension up to 180 degree			50	40
Elbow stiffening up to 150 degree			40	35
Elbow stiffening up to 90 degree			30	25
Dislocated elbow joint			50	40
Elbow unable to move except between 90 and 100 degree			25	15
Unhealed fracture in the elbow protuberance			15	5
Fracture in the arm with complete impairment in flexion and extension movements			50	40
Fracture with defective healing in the wrist bones hindering wrist joint up to the quarter			12	10

Body organ, or part of the organ	PERCENTAGE of Disability			
	From	To	RIGHT	LEFT
Fracture and great defect in the healing of wrist bones up to one third			15	12
Ankylosis in the wrist and the complete extension and flexion.			25	20
THE LOWER LIMBS (FOOT, LEG & THIGHS)				
Loss of foot great toe	8			
Loss of the great toe and the following two toes	12			
Loss of all toes except the great toe	12			
Loss of all toes	20			
Loss of one phalanx of the great toe	4			
Loss of the second, third, fourth, or fifth toe	4			
Loss of the foot, toes and metatarsus	30			
Lefrak surgery	25			
Loss of foot Shobar surgery	35			
Loss of foot from the last one-third of the leg treated by amputation	50			
Loss of leg from the knee joint	65			
Loss of the lower limb until the last one-third of the thigh	66 2/3			
Loss of the lower limb until the bottom of the iliac joint	75			
Loss of the lower limb from the iliac joint	80			
Stiffening of the iliac joint in a proper status	50			
Fracture of thigh, or leg bones with 6 cm. shortness and the joints are in a good state	30			
Fracture of thigh or leg bones with 4cm. shortness	18			
Fracture of thigh bone with 3cm. shortness	12			
Knee ankylosis to 100 degree	50			

Body organ, or part of the organ	PERCENTAGE of Disability			
	From	To	RIGHT	LEFT
Knee ankylosis moving until 170-120 degree	25			
Knee ankylosis moving until 180-90 degree	15			
Unhealed fracture in the patella with severe weakness in thigh	30			
Unhealed fracture in the patella with weakness in thigh	20			
Malformed Arthritis of the knee	25			
Unhealed fracture in the thigh or the leg	50			
Double fracture in the thigh or the leg in the shape (X)	20			
Ankle joint ankylosis in a right angled position (The best position)	20			
Ankle joint ankylosis in a 100 angle	33 1/3			
Heel ankylosis with raising of the foot	50			
Flat foot as a result of bone fracture	15			
Great toe stiffening of the foot disabling foot movement	15			
Foot toes ankylosis in a good position	15			
(Genuvalgum)	50			
Varicose veins with ulcerations	25			
MUSCLES				
a. Partial muscle loss, one or more, accompanied by cutaneous or sub-cutaneous tissue adhesions.				
b. Complete or partial rupture in one muscle.				
c. Complete or partial tendon rupture accompanied by muscle atrophy:				
1. Atrophy of all of the thigh muscles	30			
2. Atrophy of the anterior thigh muscles	20			
3. Atrophy of the whole leg muscles	30			
4. Atrophy of the anterior part of the leg	10			

MUSCLES				
	From	To	RIGHT	LEFT
5. Atrophy of the lower limb muscles	45			
6. Atrophy of forearm or brachium muscles			15	10
NERVES				
Paralysis as a result of limbs nerves injury				
Paralysis of ulnar nerve (Nerve injury at the level of the elbow)			30	25
Paralysis of ulnar nerve (injury near the hand)			20	15
Paralysis of radial nerve (injury in the nerve of the upper part of the deltoid muscle)			50	40
Paralysis of median, ulnar and radial nerves			70	55
Paralysis of the nerve below scapula			10	8
Paralysis of the circumflex nerve			20	15
Total paralysis in the nerves of the upper limbs			75	65
Total paralysis in the nerves of the lower limbs	65	75		
Paralysis of the popliteal external sciatic nerve	30			
Paralysis of the popliteal medial sciatic nerve	30			
Paralysis of the popliteal external sciatic nerve accompanied by pain	40			
Paralysis of the popliteal external and medial Sciatic nerve	60			
Paralysis of the femoral nerve	50			
Complete inflammation of the sciatic nerve	50			
Paralysis of the fibular nerve	20			

BLOOD VESSELS

Blood vessels and Varicose

	From	To	RIGHT	LEFT
a. Blood vessels occlusion				
1. Artery occlusion resulting in any of the following:				
A. Limb atrophy with joints ankylosis	10	40		
B. Injury in one of the nerves	Refer to the "Nerves"			
C. Limbs gangrene	Refer to the amputation cases			
2. Venous thrombosis, if any of the following is resulted:				
A. Chronic Oedema	10	30		
B. Occlusion in the two lower limbs and chronic oedema affecting walking and standing	20	50		
b. The existence of varicose if any of the following is caused thereby:				
1. Extended ulcer	20	30		
2. Extended oedema	Refer to the venous thrombosis			

BRAIN & MENTAL FUNCTION CHANGES:

Loss of the hair of scalp	5	15		
Bone loss of external & internal plate, its vastness less than 5 cm²	5	20		
Loss of skull bone more than 5cm² including the external & internal plates bones with the existence of brain pulses	20	40		
Brain injury accompanied or unaccompanied by fracture in the skull bones with headache and some difficulty in speech with brain symptoms	5	30		

	From	To	RIGHT	LEFT
Injury of the brain (like the previous one)- but with some loss in mental power which could lead to total madness	30	100		
Several epileptic seizures	30	60		
Little or rare epileptic seizures	20	30		
Total paralysis in the right arm	70			
Total paralysis in left arm	60			
Partial paralysis in the right arm	20	40		
Partial paralysis in the left arm	15	30		
Paralysis in the lower limb with the ability to walk	20	40		
Hemiplegia accompanied by muscle spasm	70	100		
Incomplete hemiplegia or unaccompanied by muscle spasm	10	60		
Incomplete right hemiplegia	20	50		
Incomplete left hemiplegia	20	50		
apparent aphasia	60	80		
Aphasia with incomplete hemiplegia	100			
simple aphasia	10	30		
Haemorrhagia accompanied by incurable hemipligea	100			
Brain concussion with dizziness	10	50		
Brain abscess with severe headache and epilepsy	30	60		
Brain concussion accompanied or unaccompanied by skullfracture with dizziness, buzz and headache	10	60		

EYES				
	From	To	RIGHT	LEFT
a. Poor Vision in one eye according to the vision degree as follows:				
6/9		3		
6/12		6		
6/18		10		
6/24		15		
6/36		24		
6/60		28		
Total loss of vision		30		
b. Eyeball enucleation or atrophy with visible disfigurement which doesn't forbid the installation of an artificial eye				
		35		
c. Eyeball enucleation with the effect of healing which forbids the installation of an artificial eye				
		40		
d. Central Vision- decrease or loss of vision field in the eyes:				
1. Narrowness of vision field to 30 degrees:				
A. In one eye		Zero		
B. In both eyes		20		
2. Narrowness of vision field to less than 10 degrees:				
A. In one eye		10		
B. In both eyes	70	80		

	From	To	RIGHT	LEFT
e. Central Scotoma according to its wideness				
A. In one eye	15	20		
B. In both eyes	70	100		
f. Hemianopia in the vision field with no harm to the central vision				
1. The loss of vertical vision field				
A. Identical right and left vision of the eyes		25		
B. Loss of nasal vision field		10		
C. Loss of the temporal vision field		40		
2. The loss of horizontal vision field				
Upper		40		
Lower		50		
To the quarter		10		
3. Diplopia		25		
g. Paralysis of accommodation and Iris muscle:				
1. Internal accommodation paralysis of one eye	5	10		
2. Internal accommodation paralysis of both eyes	10	20		
h. 1. Lens loss in one eye				
	10	20		
2. loss of both lenses				
	20	40		

ORBIT BONES				
	From	To	RIGHT	LEFT
a. Damage of orbit bones and some of their contents (Eyeball, sinuses, around the eyeball and the nasal cavity) accompanied by disfigurement which is irreparable with inability to installing an artificial eye.	50	70		
b. The movement nerves: Paralysis of one or more muscles which leads to diplopia	25			
c. Sensory nerves: Inflammation in the nerves edges with shrink in the face muscles accompanied by pain	15	20		
d. Paralysis in the trigeminal nerve (fifth nerve)	10	30		
e. Changes of the blood vessels- Aneurysm and Angioma	20	60		
Eyelids				
a. Entropian or ectropian or bad healing or partial or total adhesions of the Tarsal conjunctiva with the eyeball according to its wideness	zero	10		
b. Ptosis due to facial nerve paralysis				
1. One eye according to the complications	10	20		
2. Both eyes according to the complications	30	50		
LACHRYMAL DUCT/ EXCESSIVE LACRIMATION				
Lachrymal Fistula with wide injuries in the bones:				
From one side	20			
From both sides	40			

NOSE				
	From	To	RIGHT	LEFT
Fracture of nose bones with nostrils narrowness	10	20		
Loss of nose without nostrils narrowness	20	40		
Loss of nose tip	10			
Partial loss of the nose without nostrils narrowness	10	20		
Loss in the nose accompanied by nostrils narrowness	20	50		
Narrowness in the nose without loss				
a. If not recoverable	5	25		
b. Total paralysis in the olfactory nerve without apparent injuries in the upper of the nasal chamber	10			
c. Total paralysis in the olfactory nerve with apparent injuries in the upper of the nasal hole	15			
EARS				
a. External Ear:				
1. Loss or disfigurement in the ear auricle without harming the auditory ducts:				
One ear	1	5		
Both ears	5	10		
2. Loss of the ear auricle accompanied by narrowness in the auditory ducts:				
The disability degree due to hearing weakness or deafness is added to the disability referred to in "A" above				
b. Middle Ear:				
Partial deafness (85 – 5 Decibel):				

	From	To	RIGHT	LEFT
In one side	5	10		
In both sides	15	40		
Complete deafness (more than 85 Decibels)				
In one side	30			
In both sides	60			
Total deafness from one side and partial from the other	30	50		
c. Mastoiditis				
Purulent mastoiditis in the temple accompanied by fistula. If it's not cured by a surgical operation, the infirmity degree depends on the degree of the mastoiditis.	30	50		
Tuberculous mastoiditis causing continuous severe dizziness	10	30		
TEETH & TONGUE				
Loss up to half of the teeth	zero	15		
Loss of half the teeth with the possibility\ of denture installation	15			
Loss of half the teeth with the impossibility of denture installation	25			
Loss of all the teeth with the possibility of denture installation	20			
Loss of all the teeth with the impossibility of denture installation	40	50		
Partial amputation in the tongue with little disorder in speaking, chewing and swallowing	5	20		
Vast amputation in tongue and functional disorder	10	50		

	From	To	RIGHT	LEFT
Complete amputation of the tongue	60			
a. Facial Injuries:				
Injury in the upper jaw and nose disfigurement (According to the soft tissue status)	50	90		
Injury in the upper jaw with face disfigurement	50	90		
Injury in the whole lower jaw or when nothing is left except the ascending branch with face disfigurement	60	80		
b. Upper jaw				
Inability of chewing	40	50		
Ability to limited chewing	10	20		
Loss in the hard palate	10	30		
Loss in the hard palate which becomes better by surgical treatment	Zero	10		
Loss in the hard palate related to the nasal hole with facial disfigurement	30	50		
Loss in the hard palate related to the nasal hole which becomes better by treatment	10	20		
Loss in the hard palate related to the nasal hole and the maxillary air sinus	30	40		
c. Lower jaw:				
Insufficient or impossible chewing	40	50		
Possible chewing	10	20		
Irreparable extraction in the temporal mandibular joint	20	30		
Curable extraction in the temporal mandibular joint	zero	10		

	From	To	RIGHT	LEFT
Narrowness of the mouth due to jaws ankylosis	20			
Narrowness of the mouth due to jaws ankylosis so that the injured could only have liquids	30			
NECK				
Forward inclination of the neck due to muscles spasm, or adhesive healing scar	10	30		
Inclination of the neck in away that the chin reaches the higher part of the sternum bones	40	60		
LARYNX				
Larynx Narrowness				
Voice hoarseness	5	10		
Difficulty in breathing after effort	5	10		
Difficulty in breathing without effort	10	30		
Difficulty in breathing which needs installation of laryngeal tube	40			
Hoarseness accompanied by difficulty in breathing	10	20		
T.B in larynx	16	60		
Loss of voice with limited damage in the vocal cords	50			
Difficulty in swallowing with or without loss of voice	50	90		
Difficulty in breathing and narrowness in the larynx with a tracheostomy	40	100		
Pharynx				
Narrowness in the lower throat and the pharynx:				

	From	To	RIGHT	LEFT
Throat narrowness that hinders swallowing	10	30		
Pharynx narrowness	20	50		
Pharynx fistula accompanied by narrowness which is incurable by surgery	10	30		
Narrowness or block up in the upper throat:				
Pharyngeal throat Isthmus due to adhesion of the palate with posterior wall	15	40		
Throat Isthmus accompanied by deafness	60			
VERTEBRAL COLUMN				
Head and trunk scoliosis	20	50		
Scoliosis, lordosis or kyphosis with movements restriction	30	50		
Local Protrusion or compression accompanied with pains and movement restriction	10	30		
Paralysis of both lower limbs	100			
Partial paralysis of both lower limbs with impossibility to walk	70			
Partial paralysis of both lower limbs. Walking with a crutch or stick	30	70		
Malformed osteoarthritis	30	40		
Malformed osteoarthritis with ankylosis of vertebrae joints and difficulty of breathing	40	80		
osteomyelitis the vertebrae with intact spinal cord	20	60		
Pott's disease unaccompanied by tubercular abscess	30	50		

	From	To	RIGHT	LEFT
Pott's disease accompanied by tubercular abscess	50	70		
Spinal cord cavitation	50	70		
Unremitting muscles atrophy	10	80		
Fibrosis of the central nervous system	60	70		
Vertebral fracture	5	20		
PELVIS				
Pain with difficulty in movement and walking	5	20		
Shortness in the lower limb and inclination in its axis	20	40		
THORACIC CAGE				
Fracture of the cage bones unaccompanied by stiffness	5	20		
Ribs fracture	0	20		
LUNGS				
a. Pulmonary T.B				
1. Simple cases	10	20		
2. Medium cases	20	70		
3. Advanced cases	70	90		
b. Chronic Bronchitis				
1. Chronic Bronchitis with emphysema, heart failure, and asthma		90		
2. Simple bronchitis	0	20		

	From	To	RIGHT	LEFT
3. Simple pleural effusion	5	30		
4. Bloody pleural effusion	5	20		
5. Purulent pleural effusion	10	50		

C. The following shall be taken into consideration when assessing the percentage according to the degree of loss of respiratory functions of the lung:

1. respiratory energy loss up to 30%	0	20		
2. respiratory energy loss from 30% - 60%	20	60		
3. respiratory energy loss from 60% - 80%	60	100		

HEART & AORTA

Pericardial adhesion, heart valve disease or cardiomyopathy:

Compensated heart	10	15		
With apparent symptoms	20	60		
With incompensation		80		
Cardiorenal injury due to infection or toxicities	30	90		
Aortic Aneurysm	40	80		

ABDOMEN

a. Stomach:

Chronic ulcer	20	50		
Chronic ulcer with pyloric stenosis and large stretched stomach	50	80		
Chronic ulcer with painful adhesions	20	50		

	From	To	RIGHT	LEFT
Chronic ulcer with gastric fistula incurable by surgical treatment	50	90		
Chronic ulcer with gastrointestinal fistula incurable by treatment - narrow fistula	20	30		
Chronic ulcer with gastrointestinal fistula /wide low fistula in the abdomen	40	70		
Chronic ulcer with gastrointestinal fistula, fistula ina high position	70	90		
b. Fistula in the large intestines incurable by surgical treatment:				
Narrow fistula which permits the passage of gas and some liquids	20	30		
Fistula which permits the passage of stool and natural stooling	30	40		
Colostomy / from which all intestines contents pass and there is no stool	80	90		
Anal Fistula according to its position inside or outside the sphincter muscle:				
With inability to stop the stool or the stool materials due to injury of the sphincter muscle	10	40		
With injury of the sphincter muscle or the anus accompanied or unaccompanied by anal prolapse	20	70		
With gastric inflammation	20	70		
With temporary Dysentery	20	50		
T.B.Peritonitis	30	70		

	From	To	RIGHT	LEFT
c. Hernia resulting from work injury:				
1. Inguinal hernia	0	20		
2. Femoral hernia	10	20		
3. Femoral + Inguinal hernia	20	30		
4. Umbilical Hernia	10	20		
d. Abdominal wall:				
Scar accompanied by hernia	10	25		
Scar accompanied by hernia limited	10	20		
Scar accompanied by hernia (incisional hernia)	20	50		
Hernia or eventation without scar	10	25		
Incisional hernia	10	20		
Partial paralysis for the abdominal muscles as a result of abdominal wall nerve injury	5	10		
Incisional abdominal hernia accompanied or unaccompanied by partial paralysis of the abdominal muscles	10	20		
e. Liver & Spleen:				
Purulent or cholic fistula due to injury or following a surgery	20	60		
Splenectomy	20	50		

THE UPPER URINARY TRACT				
	From	To	RIGHT	LEFT
Nephritis in one kidney	10	30		
pyelonephritis of one kidney	40	50		
Nephritis due to infection of toxins	50	80		
pyelonephritis in both kidneys	50	80		
Nephrectomy	50			
Nephrectomy accompanied by incisional hernia	60	70		
Urinary fistula (abdominal)	40	60		
Urethral fistula	50			
Floating kidney	5	10		
T. B. in one kidney	50			
T. B. in both kidneys	60	80		
T. B. in the urinary bladder with intact kidneys	20	30		
THE URINARY BLADDER				
Urinary bladder adhesion with pubis due to fracture	40	50		
Fistula beneath pubis	50			
Vesical fistula	50			
Intestinal vesical fistula	70			
Recto- vesical fistula	50	90		
Chronic cystitis due to injury or recurrent probing or wound in the bladder requiring catheterizaion	30	40		

	From	To	RIGHT	LEFT
cystitis with pyelonephritis of one kidneys	50			
cystitis with pyelonephritis of both kidneys	70	90		
Total urinary retention due to injury in the spinal cord	40			
Partial urinary retention	20			
Partial urinary retention accompanied by nephritis of one or both kidneys	50	90		
Urine incontinence	30	40		
URETHRA CANAL				
1. Posterior Urethra Canal				
Total stenosis due to rupture of posterior urethral canal	95			
stenosis due to partial rupture	30	60		
stenosis that can be widened by surgical operation	20	40		
stenosis accompanied by urethra-anal fistula	60	80		
stenosis accompanied by loss of the sphincter muscle and inability to retention of stool	80	90		
2. Anterior Urethra Canal:				
stenosis due to injury that could be widened	20	30		
stenosis that is difficult to widen	30	40		
Vesical Fistula	30			
absence of anterior urethra canal with an opening in the perineum	70			
absence of anterior urethra canal with an opening between the umbilicus and the pubis	40			

GENITALS				
	From	To	RIGHT	LEFT
Loss of penis		60		
Loss of penis with narrowing in the urethra opening		70		
Partial loss of the Corpus Spongiosum	10	30		
Scar in the penis that does not prevent erection	Zero	4		
Loss of the Glans		25		
Loss of the penis with the anterior & lower urethra canal with both testicles		90		
Loss of a testicle with decrease in the hormones	10	25		
Loss of a testicle before puberty		33 1/3		
Loss of a testicle up to the age of forty	10	25		
Loss of a testicle in an age between 40 and 60	10	20		
Loss of adolescents both testicles		70		
Loss of adults both testicles		60		
Loss of both testicles after the age of sixty		15		
Hydrocele according to its size and complications		10		
Haematocele due to injury	10	15		
Tuberculosis in the epididymis and one testicle	10	15		
Tuberculosis in the epididymis and both testicle	20	40		
Tuberculosis in the epididymis from one or both sides with injury in the prostate and the seminal vesicle	40	50		

	From	To	RIGHT	LEFT
Hysterectomy until the age of 30		50		
Hysterectomy until the age of 50-30		40		
Hysterectomy after the age of 50		20		
Uterine deviation	10	20		
Simple uterine or vaginal prolapse	zero	5		
The Scar of Healing				
a. The scar of healing restricting the upper limb movement:				
Upper arm attached to the body			(30-40)	(25-30)
pronation (45-10) degrees			(20-30)	(15-25)
pronation (90-45) degrees			20	15
pronation up to 90 degrees but with inability to lift the arm the arm			10	8
b. The scar of the elbow healing which restricts the extension movement:				
To angle 135 degree			10	8
To angle 90 degree			20	15
To angle 45 degree			40	30
For less than 45 degree the forearm is in a state of flexion to a sharp angle			30	40
c. The scar of healing in the back of the knee which restricts the extension movement				
From 135-170 degrees	10	30		

	From	To	RIGHT	LEFT
From 90-135 degrees	30	35		
90 degrees or less	35	45		
d. The scar of healing in the sole of the feet which causes deviation of its edge according to its wideness	10	30		
e. The scar of painful and purulent healing according to its position and wideness	5	25		
CHRONIC osteomyelitis				
Fistula or multi- recurrent fistula	20	30		
tuberculous Osteitis with fistula according to the position	20	40		
Tumors				
a. T. B. Nodes				
1. Purulent nodes which cause little pain	zero	20		
2. Purulent T.B. nodes accompanied by fistulas The infirmity is estimated according to the disability caused by the surgical interference due to amputation of the fingers or a limb or according to the state of relapse after the surgery or the inability to perform the surgery.	20	40		
b. Syphilis as an occupational disease	50			

General Rules for Table (2):

1. When determining the percentage of the disability caused by injuries, it shall be taken into consideration that the decision may differ according to many factors, namely:
 - a. Age of the injured.
 - b. Occupation or profession.
2. When determining the disability degrees for the limb injuries of the (left-handed) person, it shall be taken into consideration that the percentages provided in this Law, which are given for the right side shall be given to the left side, and those of the left side shall be given to the right side.
3. In the case of an injury of an organ having a previous proved permanent disability, the percentage of disability of the recent injury shall be determined in proportion to the remaining ability after the old injury.
4. In the case of multiple disabilities, in two organs, limbs or in the case of various injuries of the same limb, the assessment of the percentage of permanent disability in the second injury shall be as a percentage of the remaining ability after deducting the disability percentage assessed in the first injury of the total ability.
5. The disability percentage shall not be assessed upon request of the injured, due to refusal of getting any treatment. When determining the disability percentage, all remedies should have been utilized, without having proved any improvement in his/ her health condition.

Table No (3)

The Sums Due for the Inclusion of Previous Periods of Service which are calculated in the Retirement Period.

Male Insured		Female Insured	
Age	The amount for each year of service calculated in the pension period and for each 10 JD's of the monthly wage	Age	The amount for each year of service calculated in pension period and for each 10 JD's of the monthly wage
60	37.5	55	37.5
61	37	56	37
62	36	57	36
63	34.5	58	34.5
64	32.5	59	32.5
65 and above	30	60 and above	30

Notes:

- A. Fractions of the year shall be considered full year when calculating the age.
- B. The amount due from the insured shall be calculated on the basis of his/ her age and the last wage subject to deduction.
- C. The total capital calculated as per this table, shall in all cases rounded to the nearest one Jordanian Dinar.

Table No. (4)

SHARES IN PENSION OR COMPENSATION

Case No.	Beneficiaries	Widow(s)	Children	Parents	Brothers and sisters
1	Widow(s) or widower and more than one child	One half	One half	---	---
2	Widow(s) or widower and one child and parents	One half	One third	One sixth for each or both	---
3	Widow(s) or widower and one child	One half	One third	---	---
4	Widow(s) or widower and more than one child and parents	One third	One half	One sixth for each or both	---
5	Widow(s) or widower and parents with no children	One half	---	One sixth for each	---
6	More than one child and parents, no widow or widower	---	Three Quarters	One sixth for each or both	---
7	One child and parents, no widow or widower	---	One half	One sixth for each	---
8	Parents, no widow, widower, or children	---	---	Three Quarters for each or both	---
9	Brother or sister, no widow or widower, and no children, nor parents	---	---	---	one sixth
10	More than one brother or sister, no widow or widower, no children, nor parents	---	---	---	One third equally
11	One child only	---	One half	---	---
12	More than one child	---	The whole pension or compensation equally	---	---
13	Widow(s) or widower only	Three quarters	---	---	---

Notes on Table (4):

- A. In the case of marriage or death of the entitled widow, her share shall be reverted to the dependent benefiting children of the insured who were receiving their shares at the time of her death or marriage, and shall be distributed equally, provided that the total share for children does not exceed the proportion specified under case No. (6). This rule also applies to the widower in case of his death.
- B. In the case of death of one of the parents in case No. (4), his/her share shall revert to the widow, and if she had died or got married, this shall be reverted to the children of the insured, provided that their total share does not exceed the proportion specified in case No. (6).
- C. In case No. (8), if one parent dies, his/her share shall be assigned to the other parent.
- D. Subject as otherwise provided in what was indicated in Table. (4), due pension payments entitled to heirs shall not in any way exceed the maximum wage subject to deduction determined by in accordance with the provisions of this Law.

Table No. (5)

Early Retirement Pension Deduction Rates

Insured Male		Insured Female	
Age	Deduction Rate	Age	Deduction Rate
From 45 to less than 46	20%	From 45 to less than 46	14%
From 46 to less than 47	18%	From 46 to less than 47	12%
From 47 to less than 48	16%	From 47 to less than 48	10%
From 48 to less than 49	14%	From 48 to less than 49	8%
From 49 to less than 50	12%	From 49 to less than 50	7%
From 50 to less than 51	11%	From 50 to less than 51	6%
From 51 to less than 52	10%	From 51 to less than 52	5%
From 52 to less than 53	9%	From 52 to less than 53	4%
From 53 to less than 54	8%	From 53 to less than 54	3%
From 54 to less than 55	7%	From 54 to less than 55	2%
From 55 to less than 56	6%		
From 56 to less than 57	5%		
From 57 to less than 58	4%		
From 58 to less than 59	3%		
From 59 to less than 60			

Table No. (6)

Rates based on which which old age pension and mandatory pension are calculated

Insured Male			Insured Female		
Age	Rate for the first JD1500 of the average	Rate for more than JD 1500 of the average	Age	Rate for the first JD1500 of the average	Rate for more than JD 1500 of the average
From 60 to less than 61	2.50%	2%	From 55 to less than 56	2.50%	2%
From 61 to less than 62	2.60%	2.10%	From 56 to less than 57	2.60%	2.10%
From 62 to less than 63	2.70%	2.14%	From 57 to less than 58	2.70%	2.14%
From 63 to less than 64	2.80%	2.22%	From 58 to less than 59	2.80%	2.22%
From 64 to less than 65	2.90%	2.34%	From 59 to less than 60	2.90%	2.34%
65	3 %	2.50%	60	3 %	2.50%

Table No. (7)

Proportions for combining early retirement pension with wages from employment that is covered by the provisions of this Law

Age	If Pension is Less than (JD 300)	If Pension is equal to or more than (JD 300) and less than (JD 500)	If Pension is equal to or more than (JD 500) with a maximum of (JD 1000)
From 47 to less than 50	60%	50%	45%
From 50 to less than 52	65%	55%	50%
From 52 to less than 54	70%	60%	55%
From 54 to less than 56	75%	65%	60%
From 56 to less than 58	80%	70%	65%
From 58 to less than 60	85%	75%	70%



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