

Supplement to the Republic of Zambia Government  
Gazette dated 25th February, 2000

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GOVERNMENT OF ZAMBIA

STATUTORY INSTRUMENT No. 22 OF 2000

**The National Pension Scheme Act**  
(Act No. 40 of 1996)

**The National Pension Scheme**  
**(Pensionable Earnings) Regulations, 2000**

SEE SI 101/2002

IN EXERCISE of the powers contained in sections *fourteen* and *nineteen* of the National Pension Scheme Act the following Regulations are hereby made:

1. These Regulations may be cited as the National Pension Scheme (Pensionable Earnings) Regulations, 2000. Title
2. In these Regulations, unless the context otherwise requires— Definitions

"earnings" means any benefit given by an employer in exchange for the employee's service whether explicit or implied, oral or in writing and may be paid in kind, cash, credit or securities including any allowance paid by the employer to the employee with regard to the cost of living and any payment of wages by way of severance benefit upon termination of employment whether the payment is at fixed or determinable intervals of time or calculated in relation to set tasks or with regard to the number of tasks completed by the employee, or in relation to the volume of work completed by the employee;

"pensionable earnings" means the earnings on which contributions to the Authority are levied and where a member's earnings exceed the minimum threshold as set out in the Fifth Schedule to these Regulations, pensionable earnings are all the earnings in a given month that are less than the social security ceiling: and

"social security ceiling" means the lowest level of earnings on which no contribution to the Scheme is levied.

Copies of this Statutory Instrument can be obtained from the Government Printer,  
P.O. Box 30136, 10101 Lusaka. Price K2,500 each.

- National average monthly earnings      3. The national average monthly earnings and the period to which that average applies is set out in the First Schedule.
- Social security ceiling      4. The social security ceiling and period to which that ceiling applies is set out in the Second Schedule.
- Minimum total monthly Contributions      5. The minimum total monthly contributions and the period to which those contributions applies is set out in the Third Schedule.
- Maximum total monthly Contributions      6. The maximum total monthly contributions and the period to which those contributions applies is set out in the Fourth Schedule.
- Contributions      7. The contributions towards the Scheme shall be calculated at ten per centum of pensionable earnings which shall be borne equally by the employer and employee and the table of contributions and the period to which the contributions relate is set out in the Fifth Schedule.

## FIRST SCHEDULE

*(Regulations 3)*

<i>National Average Monthly Earnings</i>	<i>Period</i>
K 233,687.00	1st February—31st December, 2000

## SECOND SCHEDULE

*(Regulation 4)*

<i>Social Security Ceiling</i>	<i>Period</i>
K 934,748.00	1st February—31st December, 2000

## THIRD SCHEDULE

*(Regulation 4)*

<i>Minimum total monthly contributions</i>	<i>Period</i>
K 1,500.00	1st February—31st December, 2000

## FOURTH SCHEDULE

*(Regulation 6)*

<i>Maximum total monthly contributions</i>	<i>Period</i>
K93.474. 00	1st February—31st December, 2000

## FIFTH SCHEDULE

(Regulation 7)

Period 1st February 2000—31st December, 2000

## CONTRIBUTION TABLE FOR EMPLOYEES PAID MONTHLY

<i>Employee's total pension- able earnings</i>	<i>Employee's share of contribution 5%</i>	<i>Employers share of contribution 5%</i>	<i>Total contribution 10%</i>
15,000.00	750.00	750.00	1,500.00
20,000.00	1,000.00	1,000.00	2,000.00
25,000.00	1,250.00	1,250.00	2,500.00
30,000.00	1,500.00	1,500.00	3,000.00
35,000.00	1,750.00	1,750.00	3,500.00
40,000.00	2,000.00	2,000.00	4,000.00
45,000.00	2,250.00	2,250.00	4,500.00
50,000.00	2,500.00	2,500.00	5,000.00
55,000.00	2,750.00	2,750.00	5,500.00
60,000.00	3,000.00	3,000.00	6,000.00
65,000.00	3,250.00	3,250.00	6,500.00
70,000.00	3,500.00	3,500.00	7,000.00
75,000.00	3,750.00	3,750.00	7,500.00
80,000.00	4,000.00	4,000.00	8,000.00
85,000.00	4,250.00	4,250.00	8,500.00
90,000.00	4,500.00	4,500.00	9,000.00
95,000.00	4,750.00	4,750.00	9,500.00
100,000.00	5,000.00	5,000.00	10,000.00
105,000.00	5,250.00	5,250.00	10,500.00
110,000.00	5,500.00	5,500.00	11,000.00
115,000.00	5,750.00	5,750.00	11,500.00
120,000.00	6,000.00	6,000.00	12,000.00
125,000.00	6,250.00	6,250.00	12,500.00
130,000.00	6,500.00	6,500.00	13,000.00
135,000.00	6,750.00	6,750.00	13,500.00
140,000.00	7,000.00	7,000.00	14,000.00
145,000.00	7,250.00	7,250.00	14,500.00
150,000.00	7,500.00	7,500.00	15,000.00
155,000.00	7,750.00	7,750.00	15,500.00
160,000.00	8,000.00	8,000.00	16,000.00
165,000.00	8,250.00	8,250.00	16,500.00
170,000.00	8,500.00	8,500.00	17,000.00
175,000.00	8,750.00	8,750.00	17,500.00
180,000.00	9,000.00	9,000.00	18,000.00
185,000.00	9,250.00	9,250.00	18,500.00
190,000.00	9,500.00	9,500.00	19,000.00
195,000.00	9,750.00	9,750.00	19,500.00
200,000.00	10,000.00	10,000.00	20,000.00
205,000.00	10,250.00	10,250.00	20,500.00
210,000.00	10,500.00	10,500.00	21,000.00
215,000.00	10,750.00	10,750.00	21,500.00
220,000.00	11,000.00	11,000.00	22,000.00

<i>Employee's total pension- able earnings</i>	<i>Employee's share of contribution 5%</i>	<i>Employers share of contribution 5%</i>	<i>Total contribution 10%</i>
225,000.00	11,250.00	11,250.00	22,500.00
230,000.00	11,500.00	11,500.00	23,000.00
235,000.00	11,750.00	11,750.00	23,500.00
240,000.00	12,000.00	12,000.00	24,000.00
245,000.00	12,250.00	12,250.00	24,500.00
250,000.00	12,500.00	12,500.00	25,000.00
255,000.00	12,750.00	12,750.00	25,500.00
260,000.00	13,000.00	13,000.00	26,000.00
265,000.00	13,250.00	13,250.00	26,500.00
270,000.00	13,500.00	13,500.00	27,000.00
275,000.00	13,750.00	13,750.00	27,500.00
280,000.00	14,000.00	14,000.00	28,000.00
285,000.00	14,250.00	14,250.00	28,500.00
290,000.00	14,500.00	14,500.00	29,000.00
295,000.00	14,750.00	14,750.00	29,500.00
300,000.00	15,000.00	15,000.00	30,000.00
305,000.00	15,250.00	15,250.00	30,500.00
310,000.00	15,500.00	15,500.00	31,000.00
315,000.00	15,750.00	15,750.00	31,500.00
320,000.00	16,000.00	16,000.00	32,000.00
325,000.00	16,250.00	16,250.00	32,500.00
330,000.00	16,500.00	16,500.00	33,000.00
335,000.00	16,750.00	16,750.00	33,500.00
340,000.00	17,000.00	17,000.00	34,000.00
345,000.00	17,250.00	17,250.00	34,500.00
350,000.00	17,500.00	17,500.00	35,000.00
355,000.00	17,750.00	17,750.00	35,500.00
360,000.00	18,000.00	18,000.00	36,000.00
365,000.00	18,250.00	18,250.00	36,500.00
370,000.00	18,500.00	18,500.00	37,000.00
375,000.00	18,750.00	18,750.00	37,500.00
380,000.00	19,000.00	19,000.00	38,000.00
385,000.00	19,250.00	19,250.00	38,500.00
390,000.00	19,500.00	19,500.00	39,000.00
395,000.00	19,750.00	19,750.00	39,500.00
400,000.00	20,000.00	20,000.00	40,000.00
405,000.00	20,250.00	20,250.00	40,500.00
410,000.00	20,500.00	20,500.00	41,000.00
415,000.00	20,750.00	20,750.00	41,500.00
420,000.00	21,000.00	21,000.00	42,000.00
425,000.00	21,250.00	21,250.00	42,500.00
430,000.00	21,500.00	21,500.00	43,000.00
435,000.00	21,750.00	21,750.00	43,500.00
440,000.00	22,000.00	22,000.00	44,000.00
445,000.00	22,250.00	22,250.00	44,500.00
450,000.00	22,500.00	22,500.00	45,000.00
455,000.00	22,750.00	22,750.00	45,500.00
460,000.00	23,000.00	23,000.00	46,000.00
465,000.00	23,250.00	23,250.00	46,500.00

<i>Employee's total pension- able earnings</i>	<i>Employee's share of contribution 5%</i>	<i>Employers share of contribution 5%</i>	<i>Total contribution 10%</i>
470,000.00	23,500.00	23,500.00	47,000.00
475,000.00	23,750.00	23,750.00	47,500.00
480,000.00	24,000.00	24,000.00	48,000.00
485,000.00	24,250.00	24,250.00	48,500.00
490,000.00	24,500.00	24,500.00	49,000.00
495,000.00	24,750.00	24,750.00	49,500.00
500,000.00	25,000.00	25,000.00	50,000.00
505,000.00	25,250.00	25,250.00	50,500.00
510,000.00	25,500.00	25,500.00	51,000.00
515,000.00	25,750.00	25,750.00	51,500.00
520,000.00	26,000.00	26,000.00	52,000.00
525,000.00	26,250.00	26,250.00	52,500.00
530,000.00	26,500.00	26,500.00	53,000.00
535,000.00	26,750.00	26,750.00	53,500.00
540,000.00	27,000.00	27,000.00	54,000.00
545,000.00	27,250.00	27,250.00	54,500.00
550,000.00	27,500.00	27,500.00	55,000.00
555,000.00	27,750.00	27,750.00	55,500.00
560,000.00	28,000.00	28,000.00	56,000.00
565,000.00	28,250.00	28,250.00	56,500.00
570,000.00	28,500.00	28,500.00	57,000.00
575,000.00	28,750.00	28,750.00	57,500.00
580,000.00	29,000.00	29,000.00	58,000.00
585,000.00	29,250.00	29,250.00	58,500.00
590,000.00	29,500.00	29,500.00	59,000.00
595,000.00	29,750.00	29,750.00	59,500.00
600,000.00	30,000.00	30,000.00	60,000.00
605,000.00	30,250.00	30,250.00	60,500.00
610,000.00	30,500.00	30,500.00	61,000.00
615,000.00	30,750.00	30,750.00	61,500.00
620,000.00	31,000.00	31,000.00	62,000.00
625,000.00	31,250.00	31,250.00	62,500.00
630,000.00	31,500.00	31,500.00	63,000.00
635,000.00	31,750.00	31,750.00	63,500.00
640,000.00	32,000.00	32,000.00	64,000.00
645,000.00	32,250.00	32,250.00	64,500.00
650,000.00	32,500.00	32,500.00	65,000.00
655,000.00	32,750.00	32,750.00	65,500.00
660,000.00	33,000.00	33,000.00	66,000.00
665,000.00	33,250.00	33,250.00	66,500.00
670,000.00	33,500.00	33,500.00	67,000.00
675,000.00	33,750.00	33,750.00	67,500.00
680,000.00	34,000.00	34,000.00	68,000.00
685,000.00	34,250.00	34,250.00	68,500.00
690,000.00	34,500.00	34,500.00	69,000.00
695,000.00	34,750.00	34,750.00	69,500.00
700,000.00	35,000.00	35,000.00	70,000.00
705,000.00	35,250.00	35,250.00	70,500.00
710,000.00	35,500.00	35,500.00	71,000.00

<i>Employee's total pension- able earnings</i>	<i>Employee's share of contribution 5%</i>	<i>Employers share of contribution 5%</i>	<i>Total contribution 10%</i>
715,000.00	35,750.00	36,000.00	72,000.00
720,000.00	36,000.00	36,000.00	71,500.00
725,000.00	36,260.00	36,250.00	72,500.00
730,000.00	36,500.00	36,500.00	73,000.00
735,000.00	36,750.00	36,750.00	73,500.00
740,000.00	37,000.00	37,000.00	74,000.00
745,000.00	37,250.00	37,250.00	74,500.00
750,000.00	37,500.00	37,500.00	75,000.00
755,000.00	37,750.00	37,750.00	75,500.00
760,000.00	38,000.00	38,000.00	76,000.00
765,000.00	38,250.00	38,250.00	76,500.00
770,000.00	38,500.00	38,500.00	77,000.00
775,000.00	38,750.00	38,750.00	77,500.00
780,000.00	39,000.00	39,000.00	78,000.00
785,000.00	39,250.00	39,250.00	78,500.00
790,000.00	39,500.00	39,500.00	79,000.00
795,000.00	39,750.00	39,750.00	79,500.00
800,000.00	40,000.00	40,000.00	80,000.00
805,000.00	40,250.00	40,250.00	80,500.00
810,000.00	40,500.00	40,500.00	81,000.00
815,000.00	40,750.00	40,750.00	81,500.00
820,000.00	41,000.00	41,000.00	82,000.00
825,000.00	41,250.00	41,250.00	82,500.00
830,000.00	41,500.00	41,500.00	83,000.00
835,000.00	41,750.00	41,750.00	83,500.00
840,000.00	42,000.00	42,000.00	84,000.00
845,000.00	42,250.00	42,250.00	84,500.00
850,000.00	42,500.00	42,500.00	85,000.00
855,000.00	42,750.00	42,750.00	85,500.00
860,000.00	43,000.00	43,000.00	86,000.00
865,000.00	43,250.00	43,250.00	86,500.00
870,000.00	43,500.00	43,500.00	87,000.00
875,000.00	43,750.00	43,750.00	87,500.00
880,000.00	44,000.00	44,000.00	88,000.00
885,000.00	44,250.00	44,250.00	88,500.00
890,000.00	44,500.00	44,500.00	89,000.00
895,000.00	44,750.00	44,750.00	89,500.00
900,000.00	45,000.00	45,000.00	90,000.00
905,000.00	45,250.00	45,250.00	90,500.00
910,000.00	45,500.00	45,500.00	91,000.00
915,000.00	45,750.00	45,750.00	91,500.00
920,000.00	46,000.00	46,000.00	92,000.00
925,000.00	46,250.00	46,250.00	92,500.00
930,000.00	46,500.00	46,500.00	93,000.00
934,748.00	46,737.00	46,737.00	93,474.00
1,000,000.00	46,737.00	46,737.00	93,474.00

## CONTRIBUTION TABLE FOR EMPLOYEES PAID FORTNIGHTLY

<i>Employee's total pension- able earnings</i>	<i>Employer's share of contribution 5%</i>	<i>Employers share of contribution 5%</i>	<i>Total contribution 10%</i>
7,500.00	375.00	375.00	750.00
12,500.00	625.00	625.00	1,250.00
17,500.00	875.00	875.00	1,750.00
22,500.00	1,125.00	1,125.00	2,250.00
27,500.00	1,375.00	1,375.00	2,750.00
32,500.00	1,625.00	1,625.00	3,250.00
37,500.00	1,875.00	1,875.00	3,750.00
42,500.00	2,125.00	2,125.00	4,250.00
47,500.00	2,375.00	2,375.00	4,750.00
52,500.00	2,620.00	2,625.00	5,250.00
57,500.00	2,875.00	2,875.00	5,750.00
62,500.00	3,125.00	3,125.00	6,250.00
67,500.00	3,375.00	3,375.00	6,750.00
72,500.00	3,625.00	3,625.00	7,250.00
77,500.00	3,875.00	3,875.00	7,750.00
82,500.00	4,125.00	4,125.00	8,250.00
87,500.00	4,375.00	4,375.00	8,750.00
92,500.00	4,625.00	4,625.00	9,250.00
97,500.00	4,875.00	4,875.00	9,750.00
102,500.00	5,125.00	5,125.00	10,250.00
107,500.00	5,375.00	5,375.00	10,750.00
112,500.00	5,625.00	5,625.00	11,250.00
117,500.00	5,875.00	5,875.00	11,750.00
122,500.00	6,125.00	6,125.00	12,250.00
127,500.00	6,375.00	6,375.00	12,750.00
132,500.00	6,625.00	6,625.00	13,250.00
137,500.00	6,875.00	6,875.00	13,750.00
142,500.00	7,125.00	7,125.00	14,250.00
147,500.00	7,375.00	7,375.00	14,750.00
152,500.00	7,625.00	7,625.00	15,250.00
157,500.00	7,875.00	7,875.00	15,750.00
162,500.00	8,125.00	8,125.00	16,250.00
167,500.00	8,375.00	8,375.00	16,750.00
172,500.00	8,625.00	8,625.00	17,250.00
177,500.00	8,875.00	8,875.00	17,750.00
182,500.00	9,125.00	9,125.00	18,250.00
187,500.00	9,375.00	9,375.00	18,750.00
192,500.00	9,625.00	9,625.00	19,250.00
197,500.00	9,875.00	9,875.00	19,750.00
202,500.00	10,125.00	10,125.00	20,250.00
207,500.00	10,375.00	10,375.00	20,750.00
212,500.00	10,625.00	10,625.00	21,250.00
217,500.00	10,875.00	10,875.00	21,750.00
222,500.00	11,125.00	11,125.00	22,250.00
227,500.00	11,375.00	11,375.00	22,750.00
232,500.00	11,625.00	11,625.00	23,250.00
237,500.00	11,875.00	11,875.00	23,750.00
242,500.00	12,125.00	12,125.00	24,250.00



<i>Employee's total pension- able earnings</i>	<i>Employee's share of contribution 5%</i>	<i>Employers share of contribution 5%</i>	<i>Total contribution 10%</i>
247,500.00	12,375.00	12,375.00	24,750.00
252,500.00	12,625.00	12,625.00	25,250.00
257,500.00	12,875.00	12,875.00	25,750.00
262,500.00	13,125.00	13,125.00	26,250.00
267,500.00	13,375.00	13,375.00	26,750.00
272,500.00	13,625.00	13,625.00	27,250.00
277,500.00	13,875.00	13,875.00	27,750.00
282,500.00	14,125.00	14,125.00	28,250.00
287,500.00	14,375.00	14,375.00	28,750.00
292,500.00	14,625.00	14,625.00	29,250.00
297,500.00	14,875.00	14,875.00	29,750.00
302,500.00	15,125.00	15,125.00	30,250.00
307,500.00	15,375.00	15,375.00	30,750.00
312,500.00	15,625.00	15,625.00	31,250.00
317,500.00	15,875.00	15,875.00	31,750.00
322,500.00	16,125.00	16,125.00	32,250.00
327,500.00	16,375.00	16,375.00	32,750.00
332,500.00	16,625.00	16,625.00	33,250.00
337,500.00	16,875.00	16,875.00	33,750.00
342,500.00	17,125.00	17,125.00	34,250.00
347,500.00	17,375.00	17,375.00	34,750.00
352,500.00	17,625.00	17,625.00	35,250.00
357,500.00	17,875.00	17,875.00	35,750.00
362,500.00	18,125.00	18,125.00	36,250.00
367,500.00	18,375.00	18,375.00	36,750.00
372,500.00	18,625.00	18,625.00	37,250.00
377,500.00	18,875.00	18,875.00	37,750.00
382,500.00	19,125.00	19,125.00	38,250.00
387,500.00	19,375.00	19,375.00	38,750.00
392,500.00	19,625.00	19,625.00	39,250.00
397,500.00	19,875.00	19,875.00	39,750.00
402,500.00	20,125.00	20,125.00	40,250.00
407,500.00	20,375.00	20,375.00	40,750.00
412,500.00	20,625.00	20,625.00	41,250.00
417,500.00	20,875.00	20,875.00	41,750.00
422,500.00	21,125.00	21,125.00	42,250.00
427,500.00	21,375.00	21,375.00	42,750.00
432,000.00	21,625.00	21,625.00	43,250.00
437,000.00	21,875.00	21,875.00	43,750.00
442,500.00	22,125.00	22,125.00	44,250.00
447,500.00	22,375.00	22,375.00	44,750.00
452,500.00	22,625.00	22,625.00	45,250.00
457,500.00	22,875.00	22,875.00	45,750.00
462,500.00	23,125.00	23,125.00	46,250.00
467,500.00	23,375.00	23,375.00	46,750.00
500,000.00	23,375.00	23,375.00	46,750.00