

## 提示简报

### Bermuda Amends National Pension Scheme - Update #3 百慕大修订国民养老金计划 - 更新 (3)

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Following our alert of March 2020, providing an update about the amendments to the National Pension Scheme, we further update on amendments passed in Bermuda's House of Assembly on Friday 8 May 2020, to section 24 of the National Pension Scheme (Occupational Pensions) Act 1998 ("the NPS Act") which expands the ability of members and former members of defined contribution pension plans and local retirement products to obtain limited refunds from their pension balances.

Subject to confirmation by the Senate and the Governor (which we understand may happen as early as this Wednesday, 13 May 2020) and to the Minister of Finance appointing an operative date, section 24 of the NPS Act, which provides for limited refunds, will be further amended by the National Pension Scheme (Occupational Pensions) Amendment Act 2020 ("the NPS Amendment Act") in two significant ways.

First, any member or former member of a defined contribution pension plan or local retirement product, who has not attained normal retirement age and has not retired, will be able to obtain a refund of up to \$12,000 of their vested pension balance. This refund will be available once only on application by plan members or former members to plan administrators until 30 June 2021. Plan administrators must make payment of the refund within twenty working days after approving the application.

Second, sub-section 24(9(b) of the NPS Act will be further amended to offer lump sum withdrawals of up to 25% following retirement to former members of defined contribution pension plans and members of local retirement products only. This refund will be available once only on application by such members or former members to the Pension Commission.

We expect that the availability of these pension refunds will be welcome news to those struggling with the economic impact of COVID-19 within the community. We await the further confirmations and appointment of an operative date

我们在 2020 年 3 月的提示简报中更新了有关国民养老金计划的修订情况，接下来我们进一步更新 2020 年 5 月 8 日 (星期五) 在百慕大众议院通过对《1998 年国民养老金计划 (职业养老金) 法》 (以下简称“《NPS 法》”) 第 24 条的修订，此次修订扩大了界定供款养老金计划和本地退休产品的成员和前成员从其养老金余额中获得有限退款的能力。

在参议院和总督确认 (据我们所知，最早可能在 2020 年 5 月 13 日星期三确认) 并由财政部长指定生效日期的情况下，《2020 年国民养老金计划 (职业养老金) 修正法》 (以下简称“《NPS 修正法》”) 将在两个重要方面对规定了有限退款的《NPS 法》第 24 条进行修订。

首先，任何未达到正常退休年龄且未退休的界定供款养老金计划或本地退休产品的成员或前成员，都将能够从其既得养老金余额中获得多达 \$12,000 的退款。此退款仅在该计划的成员或前成员在 2021 年 6 月 30 日之前向计划管理员申请后一次提供。计划管理员必须在批准申请后的 20 个工作日内支付退款。

其次，《NPS 法》第 24 (9(b) 条将得到进一步修订，只向界定供款养老金计划的前成员和本地退休产品的成员提供退休后高达 25% 的一次性提款。该退款仅在此类成员或前成员向养老金委员会申请后一次提供。

对于社会上饱受 2019 冠状病毒病 (COVID-19) 造成的经济影响之苦的人们，我们希望这些养老金退款将是个喜讯。我们在等待进一步确认和指定生效日期使这些修订生效，届

to make these amendments effective and will issue another update when that occurs.

To learn more about the changes to the National Pension Scheme and how they could affect you or your employees please contact your usual Conyers lawyer or any of those listed below.

This article is not intended to be a substitute for legal advice or a legal opinion. It deals in broad terms only and is intended to merely provide a brief overview and give general information. The Chinese translation of this article has been adapted from the English original, please refer to the original in case of ambiguity.

时将再次发布更新。

欲进一步了解国民养老金计划的变更以及这些变更如何会影响到您或您的员工，请联系本所中您惯常联络的律师或下面列出的律师。

本文的内容并非详尽无遗，旨在提供简要概述和一般资料，而不应用于替代法律建议或法律意见。中文译本仅供参考，如有歧义，请以英文原文为准。

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