

Percentage of Fringe Benefits  
(as provided by the Consultants)

Upper/upper MPS Pay Band

	<u>Private Sector</u>	<u>Civil Service(1)*</u>	<u>Civil Service(2)**</u>
	%	%	%
Rent Allowance	28.6	-	-
Housing Loan	7.9	-	-
Non-Departmental Quarters	-	80.9	-
Housing Benefits	-	-	70.8
Medical Assistance	5.2	0.5	0.7
Dental Assistance	0.4	0.5	0.7
Pension/Gratuity	33.0	15.6	23.8
Life Assurance	3.0	1.2	1.9
Long Term Disability	1.4	1.2	1.9
Company Car	5.5	-	-
Car Allowance	2.5	-	-
Transport Allowance	0.9	-	-
Leave Passage	6.3	-	-
Telephone	0.2	-	-
Club Fees	2.1	-	-
Meal Allowance	1.4	-	-
Utility Allowance	1.8	-	-
Recreation Allowance	0.5	-	-
Personal Loan	0.4	0.2	0.2

\* Valuation at the maximum notional value

\*\* Valuation at the maximum notional value having regard to the actual utilization pattern

Upper MPS Pay Band

	<u>Private Sector</u>	<u>Civil Service(1)*</u>	<u>Civil Service(2)**</u>
	%	%	%
Rent Allowance	22.8	-	-
Housing Loan	8.7	-	-
Home Purchase Allowance	-	68.6	-
Housing Benefits	-	-	56.3
Medical Assistance	8.4	1.1	1.5
Dental Assistance	0.6	1.0	1.4
Pension/Gratuity	38.7	24.9	34.6
Life Assurance	3.3	1.9	2.7
Long Term Disability	1.8	2.1	3.0
Company Car	2.8	-	-
Car Allowance	3.8	-	-
Transport Allowance	1.2	-	-
Leave Passage	4.1	-	-
Telephone	0.2	-	-
Club Fees	0.3	-	-
Meal Allowance	0.6	-	-
Utility Allowance	1.8	-	-
Recreation Allowance	0.3	-	-
Personal Loan	0.8	0.2	0.2

\* Valuation at the maximum notional value

\*\* Valuation at the maximum notional value having regard to the actual utilization pattern

Middle MPS Pay Band

	<u>Private Sector</u>	<u>Civil Service</u>
	%	%
Housing Loan	11.5	-
Company Flat	12.0	-
Medical Assistance	19.5	1.5
Dental Assistance	1.7	6.9
Pension/Gratuity	40.0	77.8
Life Assurance	4.0	6.1
Long Term Disability	2.0	5.8
Transport Allowance	3.4	-
Leave Passage	0.9	-
Telephone	0.3	-
Meal Allowance	1.6	-
Recreation Allowance	1.5	-
Personal Loan	1.4	1.9

Lower MPS Pay Band

	<u>Private Sector</u>	<u>Civil Service</u>
	%	%
Housing Loan	6.4	-
Company Flat	15.4	-
Medical Assistance	25.5	2.7
Dental Assistance	2.1	12.1
Pension/Gratuity	36.0	71.1
Life Assurance	3.8	5.5
Long Term Disability	2.0	5.1
Transport Allowance	4.7	-
Meal Allowance	1.8	-
Utility Allowance	1.2	-
Recreation Allowance	0.1	-
Personal Loan	1.0	3.5

Model Scale 1 Pay Band

	<u>Private Sector</u>	<u>Civil Service</u>
	%	%
Housing Loan	3.1	-
Company Flat	27.0	-
Medical Assistance	13.4	4.5
Dental Assistance	-	19.8
Pension/Gratuity	36.8	70.7
Life Assurance	5.1	-
Long Term Disability	3.0	-
Transport Allowance	5.1	-
Meal Allowance	3.4	-
Utility Allowance	2.0	-
Recreation Allowance	0.1	-
Personal Loan	1.0	5.0