

5. Mutual Assistance Scheme

The **Mutual Assistance Fund** was established in **1981** to provide financial support to members upon their retirement from the health service or termination of service, when they also cease their membership in the Society.

Under this scheme, eligible members receive a **Mutual Assistance Grant** from the Society in addition to the total contributions accumulated in their Mutual Assistance Account. To qualify for this benefit, a member must have contributed to the scheme for a **minimum period of five (05) years**.

The value of the grant is determined according to the member's **period of membership** and **total contributions** made to the Mutual Assistance Fund.

This scheme encourages members to make regular savings through modest contributions during their active service, enabling them to receive a valuable retirement grant together with their accumulated savings when they retire.