

11.4 Members who have completed 20 years of membership shall be life members and need not pay any further subscriptions. The benefits of such members shall be \$1,000.00 and an advance of \$500.00 may be drawn at any time – the balance to be paid out at death to the nominee.

11.5 All cases coming under Rules 11.3 and 11.4 shall be entitled to an additional \$400.00.

#### **REFUND OF SUBSCRIPTIONS**

12.1 A life member having convinced the Management Committee that he/she is leaving Singapore for good, may claim whatever benefits is due to him/her from the Association, but shall not be entitled to the \$400.00 under Rule 11.5.

12.2 A member for more than 5 years but less than 20 years and not in arrears of subscription may be refunded half of the amount of his/her total monthly subscription and full amount of advance subscription, if any, provided he/she has convinced the Management Committee that he/she is leaving Singapore for good. He/She shall not be entitled to the \$400.00 under Rule 11.5.

#### **ADMINISTRATIVE EXPENDITURE**

13. The amount that may be deducted from the total subscription collection for annual administration expenses shall not exceed the current rate as prescribed by law.

#### **GENERAL MEETINGS**

14.1 The Annual General Meeting shall be held as soon as possible after the close of the financial year.

14.2 An Extraordinary General Meeting may be called at any time by the Management Committee or on the written request to the Secretary by a number of members equal to three times the total Management Committee members. The Extraordinary General Meeting shall be convened within two (2) months from receiving this written request to convene the Extraordinary General Meeting.