

Example of compensation amounts payable under the Rana Plaza Arrangement for Payments to Victims and their Families and Dependents

Based on the sample of data used to estimate the total cost of the scheme, the distribution of the deceased workers' age at date of accident is as follows:

| | |
|-----------------------------|----|
| 5 th percentile | 18 |
| 10 th percentile | 19 |
| 25 th percentile | 21 |
| Median | 27 |
| 75 th percentile | 32 |
| 90 th percentile | 37 |
| 95 th percentile | 40 |

This distributions indicates that 75% of the deceased workers were aged 37 or below. It also indicates that 50 % of the deceased workers were between age 21 and 32.

The following case examples are merely for illustration of how the calculations could be made once the data is collected and verified. They are not intended to predict or define any particular outcome in an actual case.

Case 1 (based on average profile of deceased workers in the sample of data below age 20):

| | |
|---------------------------------------|--|
| Worker's age: | 19, male |
| Wage at accident: | 5,751 takas/month |
| Wage basis used: | 9,715 takas/month |
| Father's age | 52 |
| Mother's age | 45 |
| | |
| If totally disabled | |
| Monthly benefit ⁽¹⁾ : | 5,829 takas/month for life = 60 % x 9,715 |
| Compensation: | 2,138,802 takas = present value of the monthly benefit |
| | |
| If deceased | |
| Monthly benefit ⁽¹⁾ : | |
| - As long as both parents are alive | 5,343 takas/month = 55% x 9,715 |
| - As long as only one parent is alive | 4,858 takas/month = 50% x 9,715 |
| Compensation: | 1,563,215 takas = present value of the monthly benefit |

(1) The monthly benefit is indexed annually based on the cost of living

Case 2 (based on average profile of deceased workers between age 20 and 25):

| | |
|--|--|
| Worker's age: | 21, male |
| Wage at accident: | 5,083 takas/month |
| Wage basis used: | 8,650 takas/month |
| Spouse's age | 17 |
| Father's age | 50 |
| Mother's age | 40 |
| | |
| If totally disabled | |
| Monthly benefit ⁽¹⁾ : | 5,190 takas/month for life = 60 % x 8,650 |
| Compensation: | 1,907,208 takas = present value of the monthly benefit |
| | |
| If deceased | |
| Monthly benefit ⁽¹⁾ : | |
| - As long as the spouse and both parents are alive | 5,190 takas/month = 60% x 8,650 |
| - As long as the spouse and only one parent are alive or only both parents are alive | 4,758 takas/month = 55% x 8,650 |
| - As long as only the spouse is alive or only one parent is alive | 4,325 takas/month = 50% x 8,650 |
| Compensation: | 2,071,403 takas = present value of the monthly benefit |

(1) The monthly benefit is indexed annually based on the cost of living

Case 3 (based on an actual deceased worker between age 20 and 25):

| | |
|---|--|
| Worker's age: | 20, female |
| Wage at accident: | 5,000 takas/month |
| Wage basis used: | 8,517 takas/month |
| Spouse's age | 32 |
| Father's age | 60 |
| Mother's age | 55 |
| Son's age | 4 |
| Daughter's age | 2 |
| | |
| If totally disabled | |
| Monthly benefit ⁽¹⁾ : | 5,110 takas/month for life = 60 % x 8,517 |
| Compensation: | 1,918,986 takas = present value of the monthly benefit |
| | |
| If deceased | |
| Monthly benefit ⁽¹⁾ : | |
| - As long as there are 3 dependents or more | 5,110 takas/month = 60% x 8,517 |
| - As long as there are 2 dependents | 4,684 takas/month = 55% x 8,517 |
| - As long as there is 1 dependent | 4,259 takas/month = 50% x 8,517 |
| Compensation: | 1,675,869 takas = present value of the monthly benefit |

(1) The monthly benefit is indexed annually based on the cost of living

Case 4 (based on average profile of deceased workers between age 25 and 30):

| | |
|--|--|
| Worker's age: | 27, female |
| Wage at accident: | 6,159 takas/month |
| Wage basis used: | 10,363 takas/month |
| Spouse's age | 33 |
| Father's age | 59 |
| Mother's age | 48 |
| | |
| If totally disabled | |
| Monthly benefit ⁽¹⁾ : | 6,218 takas/month for life = 60 % x 10,363 |
| Compensation: | 2,181,345 takas = present value of the monthly benefit |
| | |
| If deceased | |
| Monthly benefit ⁽¹⁾ : | |
| - As long as the spouse and both parents are alive | 6,218 takas/month = 60% x 10,363 |
| - As long as the spouse and only one parent are alive or only both parents are alive | 5,700 takas/month = 55% x 10,363 |
| - As long as only the spouse is alive or only one parent is alive | 5,182 takas/month = 50% x 10,363 |
| Compensation: | 2,042,165 takas = present value of the monthly benefit |

(1) The monthly benefit is indexed annually based on the cost of living

Case 5 (based on average profile of deceased workers between age 30 and 35):

| | |
|--|--|
| Worker's age: | 32, male |
| Wage at accident: | 7,467 takas/month |
| Wage basis used: | 12,421 takas/month |
| Spouse's age | 23 |
| Father's age | 72 |
| Mother's age | 64 |
| | |
| If totally disabled | |
| Monthly benefit ⁽¹⁾ : | 7,453 takas/month for life = 60 % x 12,421 |
| Compensation: | 2,399,911 takas = present value of the monthly benefit |
| | |
| If deceased | |
| Monthly benefit ⁽¹⁾ : | |
| - As long as the spouse and both parents are alive | 7,453 takas/month = 60% x 12,421 |
| - As long as the spouse and only one parent are alive or only both parents are alive | 6,832 takas/month = 55% x 12,421 |
| - As long as only the spouse is alive or only one parent is alive | 6,211 takas/month = 50% x 12,421 |
| Compensation: | 2,623,166 takas = present value of the monthly benefit |

(1) The monthly benefit is indexed annually based on the cost of living

Case 6 (based on an actual deceased worker between age 30 and 35):

| | |
|---|--|
| Worker's age: | 31, female |
| Wage at accident: | 11,000 takas/month |
| Wage basis used: | 17,885 takas/month |
| Spouse's age | 37 |
| Father's age | 60 |
| Mother's age | 50 |
| Son's age | 13 |
| Daughter's age | 4 |
| | |
| If totally disabled | |
| Monthly benefit ⁽¹⁾ : | 10,731 takas/month for life = 60 % x 17,885 |
| Compensation: | 3,582,442 takas = present value of the monthly benefit |
| | |
| If deceased | |
| Monthly benefit ⁽¹⁾ : | |
| - As long as there are 3 dependents or more | 10,731 takas/month = 60% x 17,885 |
| - As long as there are 2 dependents | 9,837 takas/month = 55% x 17,885 |
| - As long as there is 1 dependent | 8,943 takas/month = 50% x 17,885 |
| Compensation: | 3,376,287 takas = present value of the monthly benefit |

(1) The monthly benefit is indexed annually based on the cost of living

Case 7 (based on average profile of deceased workers between age 35 and 40):

| | |
|---|--|
| Worker's age: | 37, female |
| Wage at accident: | 7,240 takas/month |
| Wage basis used: | 12,066 takas/month |
| Spouse's age | 42 |
| Father's age | 74 |
| Mother's age | 62 |
| Son's age | 12 |
| | |
| If totally disabled | |
| Monthly benefit ⁽¹⁾ : | 7,240 takas/month for life = 60 % x 12,066 |
| Compensation: | 2,204,048 takas = present value of the monthly benefit |
| | |
| If deceased | |
| Monthly benefit ⁽¹⁾ : | |
| - As long as there are 3 dependents or more | 7,240 takas/month = 60% x 12,066 |
| - As long as there are 2 dependents | 6,636 takas/month = 55% x 12,066 |
| - As long as there is 1 dependent | 6,033 takas/month = 50% x 12,066 |
| Compensation: | 1,954,477 takas = present value of the monthly benefit |

(1) The monthly benefit is indexed annually based on the cost of living

Case 8 (based on an actual deceased worker between age 35 and 40):

| | |
|---|--|
| Worker's age: | 35, male |
| Wage at accident: | 16,500 takas/month |
| Wage basis used: | 26,193 takas/month |
| Spouse's age | 28 |
| Father's age | 65 |
| Mother's age | 55 |
| Son's age | 11 |
| Daughter's age | 6 |
| | |
| If totally disabled | |
| Monthly benefit ⁽¹⁾ : | 15,716 takas/month for life = 60 % x 26,193 |
| Compensation: | 4,837,030 takas = present value of the monthly benefit |
| | |
| If deceased | |
| Monthly benefit ⁽¹⁾ : | |
| - As long as there are 3 dependents or more | 15,716 takas/month = 60% x 26,193 |
| - As long as there are 2 dependents | 14,406 takas/month = 55% x 26,193 |
| - As long as there is 1 dependent | 13,097 takas/month = 50% x 26,193 |
| Compensation: | 5,455,392 takas = present value of the monthly benefit |

(1) The monthly benefit is indexed annually based on the cost of living