

# What happens if I die while receiving a Division C pension?

## Fact sheet

You can generally choose to receive a Division C pension if you:

- retire, resign, exercise Super Choice or are retrenched from the Commonwealth Bank Group ('the Group') after age 55
- are declared totally and permanently disabled.

These events are referred to as a 'pension trigger event' in the rest of this fact sheet. For more information on your benefit entitlements, please refer to the Member Booklet for Division C, available from our website.

## Benefits payable if you die

### If you have a spouse

If you die while receiving a Division C pension, a pension (known as a reversionary pension) is payable for life to your 'Spouse'. In addition, a benefit may be payable in respect of any 'Dependent Child'. Refer to *Proof of eligibility* and *Definitions* in the following sections.

In some cases, more than one person may meet the definition of spouse, e.g. you may be separated (but not divorced) from your legal spouse but still provide substantial financial support to that person, and have subsequently begun a de facto relationship. If you have more than one eligible spouse, the reversionary pension may be split between spouses in such proportions as the trustee determines. Each spouse will receive 100% of their allocated portion for the first 6 fortnights. Thereafter, each spouse will receive 67% of that portion.

### If you have a spouse and associated child (but no other dependent child)

If you have **one eligible spouse**, 100% of your pension entitlement is payable to your spouse for the first 6 fortnights. Thereafter, your spouse will receive 67% of your pension entitlement and an additional 11% of your pension entitlement for each 'Associated Child' (refer to *Definitions* in the following section) (to a maximum of 100% of your pension).

If you have **more than one eligible spouse**, the trustee may split your pension entitlement between eligible spouses. Each spouse will receive 100% of their allocated portion for the first 6 fortnights. Thereafter, each spouse will receive 67% of that portion and an additional 11% of that portion for each associated child (to a maximum of 100% of your pension).

### If you have a dependent child but no spouse

An allowance of 100% of your pension entitlement is payable for the first 6 fortnights. Thereafter, the following allowance is payable:

Number of children	Percentage of pension entitlement
4 or more	100%
3	90%
2	80%
1	45%

### If you have a spouse and a dependent child who is not an associated child of that spouse

If you have one or more spouses and have any dependent children who are not associated children of any spouse, a benefit is also payable. The calculation and allocation of benefits in this case may be complex. If you think this situation may apply to you and would like more information, please contact us on 1800 135 970.

### If you have no surviving spouse or dependent child

If you do not have an eligible spouse or any dependent children, no further benefit is payable after your death.

## Proof of eligibility

We will ask the administrator or executor of your estate to provide proof of a relationship to confirm if someone qualifies as a spouse or child under the rules.

If you are legally married, confirmation is usually a certified copy of your marriage certificate. However, if your husband or wife is not living with you at the time of your death, we must establish that they were substantially dependent on you at that time in order to be eligible as a spouse.

If you are in a de facto relationship, we strongly suggest that you advise us of the relationship in writing, including the date the relationship began. Likewise, if the relationship ends, you should also let us know.

Regardless of whether you notify us or not, we will seek confirmation that the de facto relationship continued up until the time of your death and we will ask for objective evidence of a genuine de facto relationship (e.g. bills in joint names, property held in joint names, provision in your will, etc.).

Some factors that we would consider in order to determine eligibility include:

- the duration of the relationship
- the nature and extent of the common residence
- whether or not a sexual relationship existed
- the degree of financial interdependence, and any arrangements for support, between or by the parties
- the ownership, acquisition and use of property
- whether the relationship produced any children
- the performance of household duties
- the degree of mutual commitment and support
- reputation and 'public' aspects of the relationship.

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## FACT SHEET

### Definitions of 'Spouse'

#### If your pension trigger event occurred on or after 1 July 2008

Under the rules for Division C, if your pension trigger event (see page 1) occurred **on or after 1 July 2008**, and you die on or after that date, 'Spouse' means, at the time of your death:

- a person who was legally married to you, or
- a person (whether of the same or opposite sex) with whom you are in a relationship registered under a prescribed state/territory relationships register, or
- a person (whether of the same or opposite sex) who, although not legally married to you, lives with you on a genuine domestic basis in a relationship as a couple;

**AND** at that time the person must be either:

- living with you on a genuine domestic basis in a relationship as a couple, or
- not living with you on a genuine domestic basis in a relationship as a couple but who the trustee determines was substantially dependent on you at that time.

#### If your pension trigger event occurred before 1 July 2008

Under the rules for Division C, if your pension trigger event (see page 1) occurred **before 1 July 2008** and you die on or after 1 July 2008, 'Spouse' means, at the time of your death:

- a person who was legally married to you, or
- a person (whether of the same or opposite sex) with whom you are in a relationship registered under a prescribed state/territory relationships register, or
- a person (whether of the same or opposite sex) who, although not legally married to you, lives with you on a genuine domestic basis in a relationship as a couple;

**AND** at that time the person must be either:

- living with you on a permanent and genuine domestic basis in a relationship as a couple, or
- not living with you on a permanent and genuine domestic basis in a relationship as a couple but who the trustee determines was substantially dependent on you at that time.

### Definitions of 'Child'

#### Who is a 'Child'?

If you die on or after 1 July 2008, under the rules for Division C, 'Child' means your natural child, adopted, ex-nuptial or step-child, the natural, adopted, ex-nuptial or step-child of your spouse (as defined in the previous section), or a child born to you or your spouse through artificial conception or surrogacy.

#### Who is a 'Dependent Child'?

Under the rules for Division C, 'Dependent Child' means your child (as defined in the previous section) but does **not** include:

- a person who the trustee determines was not dependent on you at the date of your death, or
- a person who has reached age 16 and is not receiving full-time education at a school, college or university, or
- a person who has reached age 25.

#### Who is an 'Associated Child'?

Under the rules for Division C, 'Associated Child' (in relation to your spouse) means your dependent child who is also a child of your spouse.

Please note that different definitions of spouse and child applied if death occurred prior to 1 July 2008.

### Commonwealth Bank Group Super

#### Defined Benefits members and pensioners



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**1800 135 970** between 8am and 7pm (Melbourne time)  
Monday to Friday



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