

## Fact sheet

You are generally entitled to a Division CK 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.

For more information on your benefit entitlements, please refer to the Member Booklet for Division CK, available from our website.

## Benefits payable if you die

### To your spouse

If you die while receiving a Division CK pension, a pension (known as a reversionary pension) is payable for life to your surviving 'spouse' (where that person was your 'spouse' when your pension began) (see *Proof of eligibility* and *Definitions* in the following sections).

The reversionary pension is equal to 50% your pension at the date of death and will be paid to your surviving spouse for life. If your spouse is more than 5 years younger than you, the pension will be determined by the fund's actuary.

The pension may be reduced if your spouse does not qualify for any full government pension benefit as a result of receiving the reversionary pension, but only so that the total of the reversionary pension and the government benefits receivable shall not be less than the reversionary pension otherwise payable.

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. However, the total amount of pension payable will not exceed 50% of your pension entitlement.

If you begin a relationship after your pension begins and you would like your spouse to receive a reversionary pension if you die, you can ask the trustee to consider your request but you must make this request **within 3 months** after that person becomes your spouse. In order to provide the reversionary pension, the trustee will reduce your pension amount accordingly.

### To your nominee

If, prior to your pension beginning, you requested a pension for your 'Nominee' (see *Definitions* in the following sections) and the trustee agreed to provide it by reducing the pension to which you would otherwise have been entitled, your nominee will continue to receive that agreed pension for life in the event of your death.

### If you have children

Upon request from you or your spouse, the trustee may decide to pay any reversionary spouse pension either for the remainder of your spouse's life or until your youngest surviving 'Child' (who was living when your pension began) turns 18, whichever period is longer (see *Definitions* in the following sections). The amount of the pension will be reduced as determined by the fund's actuary and after the death of your spouse, is payable for the benefit of the child or children who are under the age of 18.

In addition, a pension equal to one-twelfth of your Average Pensionable Earnings (generally the yearly average of your salary for last two years prior to retirement) is payable for each child until they turn 18. This pension may be continued at the trustee's discretion until the child turns 22 if they are in full-time education.

### If you have no spouse, nominee or children

If you die within 5 years of your pension beginning and you do not have a spouse (who was also your spouse when your pension began or was a person for whom you requested a reversionary pension because you married after your pension began), nominee or any children at the date of your death, the balance of pension payments that would have been payable until the 5th anniversary of your death will be paid to or applied for the benefit of any one or more of your dependants as determined by the trustee within 2 years of your death.

If you die 5 or more years after your pension begins and you do not have a relevant spouse, nominee or any children at the date of your death, no further benefit is payable.

## 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.

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 existed at the date you ceased employment or exercised choice of super fund with the Group and that it 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).

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

## FACT SHEET

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.

## Definition of 'Spouse'

If you die on or after 1 July 2008, under the rules for Division CK 'Spouse' means, at the date of your death:

- a person who is 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** was your spouse before you began receiving the pension.

## If you marry or begin a de facto relationship after you become entitled to the pension

'Spouse' does **not** include a person who becomes your spouse after you begin receiving the pension unless you ask the trustee to consider your request and you make this request **within 3 months** after that person becomes your spouse.

In all other cases 'Spouse' does **not** include a person who becomes your spouse after you become entitled to the pension.

## Definition of 'Nominee'

A 'Nominee' is your spouse (as defined above) or another person who, due to advanced age, infirmity or other exceptional circumstance, is wholly or partly dependent on you, and for whom you requested a pension (prior to your pension beginning) and the trustee agreed to provide that pension by amending the pension otherwise payable to you.

## Definition of 'Child'

If you die on or after 1 July 2008, under the rules for Division CK 'Child' means a person who is under age 18 and who is:

- your natural child (including any natural child conceived before but born after your death), your adopted, ex-nuptial or step-child,
- the natural, adopted, ex-nuptial or step-child of your 'spouse' (as defined above),
- a child born to you or your 'spouse' through artificial conception or surrogacy,
- a person recognised by the trustee as an adopted child.

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



[oursuperfund.com.au](http://oursuperfund.com.au)



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



via online form under 'Contact us' link on our website



GPO Box 4303, Melbourne VIC 3001



(03) 9245 5827

**Our**SuperFund