

## Fact sheet

You are generally entitled to a Division CO 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 CO, available from our website.

## Benefits payable if you die

### To your spouse

If you die while receiving a Division CO (Part A) pension, a pension (known as a reversionary pension) is payable for life to your 'Eligible Spouse' (see *Proof of eligibility* and *Definitions* in the following sections).

If you die within 5 years of retirement your eligible spouse will receive a pension equal to 100% of your pension entitlement, payable until five years from the date of your retirement. After that time, your eligible spouse will receive a pension equal to 60% of your pension entitlement at the date of your death, payable until their death.

If you die 5 years or more after retirement, your eligible spouse will receive a pension equal to 60% of your pension entitlement at the date of your death, payable until their death.

In some cases, more than one person may meet the definition of eligible 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 60% of your pension entitlement.

Conditions apply if your marriage or de facto relationship begins after you start receiving your Division CO pension, as outlined under *Definitions* in the following section.

### To dependants

If you do not have an eligible spouse and die within 5 years of your retirement, the pension instalments which would have been payable up until 5 years from retirement will be paid to your 'Dependants' (see *Definitions* in the following section) or personal representative if there are no dependants. All payments will cease 5 years after your retirement date.

## 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 an eligible spouse or dependant 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 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).

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' and 'Eligible Spouse'

If you die on or after 1 July 2008, under the rules for Division CO '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 at the time of your death.

An 'Eligible Spouse' is the person who is your spouse (as defined above) at the date of your death and who was also your spouse at the date you ceased employment with the Group, e.g. your retirement date.

'Eligible Spouse' does **not** include a person who becomes your spouse after you cease employment with the Group.

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

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### Definition of 'Dependant'

Under the rules for Division CO, 'Dependant' means your spouse (as defined above), your 'Children' (as defined below), any child recognised by the trustee as your adopted child and any child born after your death, and any other person who, in the opinion of the trustee, was wholly or partially dependent on you at the time of your death.

Unless the trustee determines otherwise, 'Dependant' does **not** include any child who, in the opinion of the trustee, has been adopted by another person.

### Definition of 'Child'

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

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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