

## Fact sheet

You are generally entitled to a Division CH pension if you retire, resign, exercise Super Choice or are retrenched from the Commonwealth Bank Group ('the Group') after age 55.

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

## Benefits payable if you die

### To your spouse

If you die while receiving a Division CH pension, a pension (known as a reversionary pension) is payable for life to your 'Surviving Spouse' (see 'Proof of eligibility' and 'Definitions' in the following sections). If you enter into a spousal relationship after you retire, the reversionary pension is not paid.

If you did not commute more than 40% of your pension when your pension became payable, the reversionary pension is equal to 60% of the pension benefit that you were entitled to at the time of your death, as if no part of the pension had been commuted.

If you commuted more than 40% of your pension when your pension became payable, your spouse's pension will be reduced. Please contact us for more information.

Your surviving spouse can also choose to commute their pension to a lump sum within 10 years of your original pension commencement date. On the death of your surviving spouse, a lump sum amount is payable to your preferred beneficiary, your dependants and/or estate in such proportions as determined by the trustee. This lump sum amount is equal to the difference between:

- 7.5 times your annual pension when you retired (after any commutation), and
- the total pension amounts that you and your spouse have received (ignoring any commutation) at the time of your spouse's death.

In some cases, more than one person may meet the definition of surviving 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 surviving 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.

### If you do not have a surviving spouse

If you do not have a surviving spouse, a lump sum amount is payable to your preferred beneficiary, your dependants and/or your legal personal representative (or if none of these apply, to any person the trustee determines) in such proportions as determined by the trustee.

This amount is equal to the difference between:

- 7.5 times your annual pension when you retired (after any commutation), and
- the total pension amounts that you had received (ignoring any commutation) at the time of your death.

Note: If you joined one of Commonwealth Bank Group Super's predecessor funds before 1983, you may have guaranteed benefits. In this case, your children may be entitled to receive a child benefit when you die, in addition to the spouse pension. Please contact us for more information.

## 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 surviving spouse 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 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).

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.

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

## FACT SHEET

### Definition of 'Spouse' and 'Surviving Spouse'

If you die on or after 1 July 2008, under the rules for Division CH 'Spouse' means, at the date 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.

'Surviving Spouse' means your spouse (as defined above) who was also your spouse at the date you ceased employment with the Group, i.e. your retirement date.

'Surviving Spouse' does **not** include a person who became your spouse after you ceased employment with the Group.

Please note that a different definition of Spouse applied if death occurred prior to 1 July 2008.

### Commonwealth Bank Group Super

#### Defined Benefits members and pensioners



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