



The facts about

CSS Pensions for an eligible spouse

Who should read this

CSS members who are about to claim their CSS benefit on age or involuntary retirement grounds or their CSS deferred or postponed benefit on age grounds and intend to take all or part of that benefit as a pension.

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Increasing my pension for eligible dependants

CSS members can elect to receive a lower pension on age or involuntary retirement (retrenchment), or when they claim their preserved benefit on age grounds, in return for an eligible spouse and/or children receiving a higher pension following the death of the pensioner.

Generally, the arrangements allow for a member to elect to reduce their pension to 93% of the normal value. In return, on the death of the pensioner, an eligible spouse then receives a higher pension. This election can be made not earlier than three months before, and not later than three months after, the pension becomes payable.

This option is only available to members who become entitled to their age or involuntary retirement pension or claim their preserved benefit on age grounds on or after 1 July 2003. This option is not available to pensioners who retired before that date, invalidity retirees or on the death of a contributing member.

How does this affect my super/pension?

Under normal circumstances, in the event of your death the rates of spouses pension would be as follows:

Spouse and no children	67% of the pension being paid at the date of death
Spouse and 1 child	78% of the pension being paid at the date of death
Spouse and 2 children	89% of the pension being paid at the date of death
Spouse and 3 or more children	100% of the pension being paid at the date of death

If, however, you elect to reduce your initial pension to 93% of the normal value, in the event of your death the rates of spouses pension would be as follows:

Spouse and no children	85% of the pension being paid at the date of death
Spouse and 1 child	97% of the pension being paid at the date of death
Spouse and 2 children	108% of the pension being paid at the date of death

Higher pension percentages also apply in the case where there are eligible children but no eligible spouse (i.e. orphans benefits).

What options do I have?

All members who have this option will be required to choose between leaving their pension at the normal value or electing to reduce their pension to 93% of the normal value.

What do I need to do?

If you are about to claim your CSS benefit on age or involuntary retirement (retrenchment) grounds or you are about to claim your CSS deferred or postponed benefit on age grounds, you should ensure that you have sufficient information to enable you to make an informed decision in relation to this choice.

You should ensure that you are fully aware of the future implications of this choice, particularly if your situation in relation to your spouse changes after your election is made.

When you are completing your benefit application form you should then complete the appropriate section regarding this option. In this section you need to either advise that you wish to receive your full pension entitlement or elect to receive a reduced pension of 93% of the normal value.

Where can you get more information?

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