



# The facts about CSS Post retirement marriages

## Who should read this

You should read this if you are a CSS pensioner and you commenced a marital relationship after retiring and after reaching age 60.

## What is in this fact sheet?

- > How do I know if my spouse will be eligible for a pension?
- > How does this affect my super/pension?
- > Where can you get more information?

## How do I know if my spouse will be eligible for a pension?

If a CSS pensioner over age 60 enters a marital relationship, the relationship has to have existed for a continuous period of three years before there can be an entitlement to a spouse's pension on the death of the pensioner. There is also a pro-rata reversionary pension where a marital relationship has existed for less than three years at the time of the pensioner's death.

## How does this affect my super/pension?

This does not affect your pension. However it may affect the amount of spouse's pension payable in the event of your death.

Provided that a marital relationship has been in existence for three years prior to the date of death, full spouses benefits will be payable.

In cases where the marital relationship has existed for less than three years, under the changes, an eligible spouse will receive a proportion of the full spouse's benefit. For example, where a marital relationship existed for one year prior to the pensioner's death, the spouse will receive one-third of the full spouse's pension.

## Where can you get more information?

**EMAIL** [members@css.gov.au](mailto:members@css.gov.au)

**PHONE** 1300 000 277

**FAX** 02 6272 9612

**MAIL** CSS  
PO Box 22  
Belconnen ACT 2616

**WEB** [www.css.gov.au](http://www.css.gov.au)

**Warning - This Document Contains General Advice or Information Only**

Any advice in this document has been prepared without taking account of your personal objectives, financial situation or needs. Because of this, you should, before acting on any advice in this document, consider the appropriateness of the advice, having regard to your objectives, financial situation and needs. You may wish to consult a licensed financial planner to do this.

Australian Reward Investment Alliance  
(ARIA) ABN: 48 882 817 243 AFSL: 238069  
RSE Licence no: L0001397,  
Trustee of the Commonwealth  
Superannuation Scheme (CSS)  
ABN: 19 415 776 361 RSE: R1004649