



## CSS Benefit Tables



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These tables are to assist CSS members calculate the rate of pension that may be payable on retirement.

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## CSS Benefit Tables—Notes

### Calculation of Pension for Years and Days Membership

The tables in this booklet are based on completed years of contributory or prospective membership. However, actual benefits are calculated on years and days of contributory or prospective membership. For example, if an aged retiree aged 61 had 33 years, 201 days membership (refer to Table 2, page 4), the standard CPI indexed age pension is calculated as follows.

Benefit for 34 years	46.920% of final salary
Benefit for 33 years	46.690% of final salary
Difference	0.230%
Benefit for 201 days	$[0.230\% \div 365] \times 201 \text{ days} = 0.127\%$
Benefit for 33 years, 201 days	$46.690\% + 0.127\% = 46.817\%$ of final salary

### Contributory Membership

Contributory membership is the period the member contributes to the CSS, and for some members may include credit given for previous employer sponsored superannuation schemes. Contributory membership does not include periods of leave without pay during which the member was not entitled to pay contributions.

### Prospective Membership

Prospective membership is relevant for calculating invalidity retirement pension. It is contributory membership together with what would have been future (potential) membership to maximum retiring age (usually 65).

Table 1: CSS Age Retirement and Retrenchment/Involuntary Retirement

**Additional Non-indexed Employee Pension**

This table shows the additional non-indexed pension expressed as a percentage of the member component (and productivity components if over 55) for various ages at retirement, and the maximum pension payable for those ages.

Age at Retirement	% of Contributions	% of Final Salary	Age at Retirement	% of Contributions	% of Final Salary	Age at Retirement	% of Contributions	% of Final Salary
65	11.00	20.00	53	8.95	17.90	41	7.82	15.64
64	10.80	20.00	52	8.80	17.60	40	7.75	15.50
63	10.60	20.00	51	8.65	17.30	39	7.67	15.34
62	10.40	20.00	50	8.50	17.00	38	7.60	15.20
61	10.20	20.00	49	8.42	16.84	37	7.52	15.04
60	10.00	20.00	48	8.35	16.70	36	7.45	14.90
59	9.85	19.70	47	8.27	16.54	35	7.37	14.74
58	9.70	19.40	46	8.20	16.40	34	7.30	14.60
57	9.55	19.10	45	8.12	16.24	33	7.22	14.44
56	9.40	18.80	44	8.05	16.10	32	7.15	14.30
55	9.25	18.50	43	7.97	15.94	31	7.07	14.14
54	9.10	18.20	42	7.90	15.80			

*Example: If member and productivity components are \$80 000 at retirement at age 59, that amount will finance a non-indexed pension of \$7 880 pa (ie \$80 000 x 9.85%). However, if that pension exceeds the maximum additional pension of 19.70% of final salary, the excess of the member and productivity components is refunded.*

Table 2: CSS Age Retirement and Retrenchment/Involuntary Retirement

**Membership commenced before 1 July 1976, Standard CPI Indexed Pension, Years of Contributory Membership**

Age*	Years of Contributory Membership											Age*	Years of Contributory Membership
	40	39	38	37	36	35	34	33	32	31	30-20		
65	52.500	52.250	52.000	51.750	51.500	51.250	51.000	50.750	50.500	50.250	50.000	45	22.500
64	51.450	51.205	50.960	50.715	50.470	50.225	49.980	49.735	49.490	49.245	49.000	44	21.000
63	50.400	50.160	49.920	49.680	49.440	49.200	48.960	48.720	48.480	48.240	48.000	43	19.500
62	49.350	49.115	48.880	48.645	48.410	48.175	47.940	47.705	47.470	47.235	47.000	42	18.000
61	48.300	48.070	47.840	47.610	47.380	47.150	46.920	46.690	46.460	46.230	46.000	41	16.500
60	47.250	47.025	46.800	46.575	46.350	46.125	45.900	45.675	45.450	45.225	45.000	40	15.000
59	45.675	45.458	45.240	45.023	44.805	44.588	44.370	44.153	43.935	43.718	43.500	39	13.500
58	44.100	43.890	43.680	43.470	43.260	43.050	42.840	42.630	42.420	42.210	42.000	38	12.000
57	42.525	42.323	42.120	41.918	41.715	41.513	41.310	41.108	40.905	40.703	40.500	37	10.500
56	40.950	40.755	40.560	40.365	40.170	39.975	39.780	39.585	39.390	39.195	39.000	36	9.000
55	39.375	39.188	39.000	38.813	38.625	38.438	38.250	38.063	37.875	37.688	37.500	35	7.500
54		37.620	37.440	37.260	37.080	36.900	36.720	36.540	36.360	36.180	36.000	34	6.000
53			35.880	35.708	35.535	35.363	35.190	35.018	34.845	34.673	34.500	33	4.500
52				34.155	33.990	33.825	33.660	33.495	33.330	33.165	33.000	32	3.000
51					32.445	32.288	32.130	31.973	31.815	31.658	31.500	31	1.500
50						30.750	30.600	30.450	30.300	30.150	30.000		
49							29.070	28.928	28.785	28.643	28.500		
48								27.405	27.270	27.135	27.000		
47									25.755	25.628	25.500		
46										24.120	24.000		

\*Age at retirement

Note: This table does not take account of Age 60 Units, Rejected Units, or Restricted Units.

Table 3: CSS Age Retirement and Retrenchment/Involuntary Retirement

**Membership commenced before 1 July 1976, Less than 20 years contributory membership, Standard CPI Indexed Pension**

Standard pension for first \$2,600 of final salary, Plus % of the amount of final salary that exceeds \$2,600

Age*	\$	19	18	17	16	15	14	Age*	\$	19	18	17	16	15	14
65	1300	48.00	46.00	44.00	42.00	40.00	38.00	47	663	24.48	23.46	22.44	21.42	20.40	19.38
64	1274	47.04	45.08	43.12	41.16	39.20	37.34	46	624	23.04	22.08	21.12	20.16	19.20	1,824
63	1248	46.08	44.16	42.24	40.32	38.40	36.48	45	585	21.60	20.70	19.80	18.90	18.00	17.10
62	1222	45.12	43.24	41.36	39.48	37.60	35.72	44	546	20.16	19.32	18.48	17.64	16.80	15.96
61	1196	44.16	42.32	40.48	38.64	36.80	34.96	43	507	18.72	17.94	17.16	16.38	15.60	14.82
60	1170	43.20	41.40	39.60	37.80	36.00	34.20	42	468	17.28	16.56	15.84	15.12	14.40	13.68
59	1131	41.76	40.02	38.28	36.54	34.80	33.06	41	429	15.84	15.18	14.52	13.86	13.20	12.54
58	1092	40.32	38.64	36.96	35.28	33.60	31.92	40	390	14.40	13.80	13.20	12.60	12.00	11.40
57	1053	38.88	37.26	35.64	34.02	32.40	30.78	39	351	12.96	12.42	11.88	11.34	10.80	10.26
56	1014	37.44	35.88	34.32	32.76	31.20	29.64	38	312	11.52	11.04	10.56	10.08	9.60	9.12
55	975	36.00	34.50	33.00	31.50	30.00	28.50	37	273	10.08	9.66	9.24	8.82	8.40	7.98
54	936	34.56	33.12	31.68	30.24	28.80	27.36	36	234	8.64	8.28	7.92	7.56	7.20	6.84
53	897	33.12	31.74	30.36	28.98	27.60	26.22	35	195	7.20	6.90	6.60	6.30	6.00	5.70
52	858	31.68	30.36	29.04	27.72	26.40	25.08	34	156	5.76	5.52	5.28	5.04	4.80	4.56
51	819	30.24	28.98	27.72	26.46	25.20	23.94	33	117	4.32	4.14	3.96	3.78	3.60	3.42
50	780	28.80	27.60	26.40	25.20	24.00	22.80	32	78	2.88	2.76	2.64	2.52	2.40	2.28
49	741	27.36	26.22	25.08	23.94	22.80	21.66	31	39	1.44	1.38	1.32	1.26	1.20	1.14
48	702	25.92	24.84	23.76	22.68	21.60	20.52								

\*Age at retirement

Note: This table does not take account of Age 60 Units, Rejected Units, or Restricted Units.

Example: Age at retirement – 61; Years of membership – 18; Final salary – \$32 600

Calculation: Standard Pension – For first \$2600 of salary = \$1196 plus percentage of final salary exceeding \$2 600 42.32% of (\$32 600 – \$2600) = \$12 696 Total standard pension = \$1196 + \$12 696 = \$13 892

Table 4: CSS Age Retirement and Retrenchment/Involuntary Retirement

**Membership commenced after 30 June 1976, Standard CPI Indexed Pension, Percentage of Final Salary**

Age*	Years of Contributory Membership																			
	40	39	38	37	36	35	34	33	32	31	30	29	28	27	26	25	24	23	22	21
65	52.500	52.250	52.000	51.750	51.500	51.250	51.000	50.750	50.500	50.250	50.000	49.000	48.000	47.000	46.000	45.000	44.000	43.000	42.000	41.000
64	51.450	51.205	50.960	50.715	50.470	50.225	49.980	49.735	49.490	49.245	49.000	48.020	47.040	46.060	45.080	44.100	43.120	42.140	41.160	40.180
63	50.400	50.160	49.920	49.680	49.440	49.200	48.960	48.720	48.480	48.240	48.000	47.040	46.080	45.120	44.160	43.200	42.240	41.280	40.320	39.360
62	49.350	49.115	48.880	48.645	48.410	48.175	47.940	47.705	47.470	47.235	47.000	46.060	45.120	44.180	43.240	42.300	41.360	40.420	39.480	38.540
61	48.300	48.070	47.840	47.610	47.380	47.150	46.920	46.690	46.460	46.230	46.000	45.080	44.160	43.240	42.320	41.400	40.480	39.560	38.640	37.720
60	47.250	47.025	46.800	46.575	46.350	46.125	45.900	45.675	45.450	45.225	45.000	44.100	43.200	42.300	41.400	40.500	39.600	38.700	37.800	36.900
59	45.675	45.458	45.240	45.023	44.805	44.588	44.370	44.153	43.935	43.718	43.500	42.630	41.760	40.890	40.020	39.150	38.280	37.410	36.540	35.760
58	44.100	43.890	43.680	43.470	43.260	43.050	42.840	42.630	42.420	42.210	42.000	41.160	40.320	39.480	38.640	37.800	36.960	36.120	35.280	34.440
57	42.525	42.323	42.120	41.918	41.715	41.513	41.310	41.108	40.905	40.703	40.500	39.690	38.880	38.070	37.260	36.450	35.640	34.830	34.020	33.210
56	40.950	40.755	40.560	40.365	40.170	39.975	39.780	39.585	39.390	39.195	39.000	38.220	37.440	36.660	35.880	35.100	34.320	33.540	32.760	31.980
55	39.375	39.188	39.000	38.813	38.625	38.438	38.250	38.063	37.875	37.688	37.500	36.750	36.000	35.250	34.500	33.750	33.000	32.250	31.500	30.750
54		37.620	37.440	37.260	37.080	36.900	36.720	36.540	36.360	36.180	36.000	35.280	34.560	33.840	33.120	32.400	31.680	30.960	30.240	29.520
53			35.880	35.708	35.535	35.363	35.190	35.018	34.845	34.673	34.500	33.810	33.120	32.430	31.740	31.050	30.360	29.670	28.980	28.290
52				34.155	33.990	33.825	33.660	33.495	33.330	33.165	33.000	32.340	31.680	31.020	30.360	29.700	29.040	28.380	27.720	27.060
51					32.445	32.288	32.130	31.973	31.815	31.658	31.500	30.870	30.240	29.610	28.980	28.350	27.720	27.090	26.460	25.830
50						30.750	30.600	30.450	30.300	30.150	30.000	29.400	28.800	28.200	27.600	27.000	26.400	25.800	25.200	24.600
49							29.070	28.928	28.875	28.843	28.500	27.930	27.360	26.790	26.220	25.650	25.080	24.510	23.940	23.370
48								27.405	27.270	27.135	27.000	26.460	25.920	25.380	24.840	24.300	23.760	23.220	22.680	22.140
47									25.755	25.628	25.500	24.990	24.480	23.970	23.460	22.950	22.440	21.930	21.420	20.910
46										24.120	24.000	23.520	23.040	22.560	22.080	21.600	21.120	20.640	20.160	19.680
45											22.500	22.050	21.600	21.150	20.700	20.250	19.800	19.350	18.900	18.450
44												20.580	20.160	19.740	19.320	18.900	18.480	18.060	17.640	17.220
43													18.720	18.330	17.940	17.550	17.160	16.770	16.380	15.990

Table 4: CSS Age Retirement and Retrenchment/Involuntary Retirement (cont'd)

**Membership commenced after 30 June 1976, Standard CPI Indexed Pension, Percentage of Final Salary**

	Years of Contributory Membership																				
Age*	40	39	38	37	36	35	34	33	32	31	30	29	28	27	26	25	24	23	22	21	
42														16.920	16.560	16.200	15.840	15.480	15.120	14.760	
41															15.180	14.850	14.520	14.190	13.860	13.530	
40																13.500	13.200	12.900	12.600	12.300	
39																	11.880	11.610	11.340	11.070	
38																		10.320	10.080	9.840	
37																			8.820	8.610	
36																					7.380

	Years of Contributory Membership																			
Age*	20	19	18	17	16	15	14	13	12	11	10	9	8	7	6	5	4	3	2	1
65	40.000	38.000	36.000	34.000	32.000	30.000	28.000	26.000	24.000	22.000	20.000	18.000	16.000	14.000	12.000	10.000	8.000	6.000	4.000	2.000
64	39.200	37.240	35.280	33.320	31.360	29.400	27.440	25.480	23.520	21.560	19.600	17.640	15.680	13.720	11.760	9.800	7.840	5.880	3.920	1.960
63	38.400	36.480	34.560	32.640	30.720	28.800	26.880	24.960	23.040	21.120	19.200	17.280	15.360	13.440	11.520	9.600	7.680	5.760	3.840	1.920
62	37.600	35.720	33.840	31.960	30.080	28.200	26.320	24.440	22.560	20.680	18.800	16.920	15.040	13.160	11.280	9.400	7.520	5.640	3.760	1.880
61	36.800	34.960	33.120	31.280	29.440	27.600	25.760	23.920	22.080	20.240	18.400	16.560	14.720	12.880	11.040	9.200	7.360	5.520	3.680	1.840
60	36.000	34.200	32.400	30.600	28.800	27.000	25.200	23.400	21.600	19.800	18.000	16.200	14.400	12.600	10.800	9.000	7.200	5.400	3.600	1.800
59	34.800	33.060	31.320	29.580	27.840	26.100	24.360	22.620	20.880	19.140	17.400	15.660	13.920	12.180	10.440	8.700	6.960	5.220	3.480	1.740
58	33.600	31.920	30.240	28.560	26.880	25.200	23.520	21.840	20.160	18.480	16.800	15.120	13.440	11.760	10.080	8.400	6.720	5.040	3.360	1.680
57	32.400	30.780	29.160	27.540	25.920	24.300	22.680	21.060	19.440	17.820	16.200	14.580	12.960	11.340	9.720	8.100	6.480	4.860	3.240	1.620
56	31.200	29.640	28.080	26.520	24.960	23.400	21.840	20.280	18.720	17.160	15.600	14.040	12.480	10.920	9.360	7.800	6.240	4.680	3.120	1.560
55	30.000	28.500	27.000	25.500	24.000	22.500	21.000	19.500	18.000	16.500	15.000	13.500	12.000	10.500	9.000	7.500	6.000	4.500	3.000	1.500
54	28.800	27.360	25.920	24.480	23.040	21.600	20.160	18.720	17.280	15.840	14.400	12.960	11.520	10.080	8.640	7.200	5.760	4.320	2.880	1.440
53	27.600	26.220	24.840	23.460	22.080	20.700	19.320	17.940	16.560	15.180	13.800	12.420	11.040	9.660	8.280	6.900	5.520	4.140	2.760	1.380

Table 4: CSS Age Retirement and Retrenchment/Involuntary Retirement (cont'd)

**Membership commenced after 30 June 1976, Standard CPI Indexed Pension, Percentage of Final Salary**

Age*	Years of Contributory Membership																			
	20	19	18	17	16	15	14	13	12	11	10	9	8	7	6	5	4	3	2	1
52	26.400	25.080	23.760	22.440	21.120	19.800	18.480	17.160	15.840	14.520	13.200	11.880	10.560	9.240	7.920	6.600	5.280	3.960	2.640	1.320
51	25.200	23.940	22.680	21.420	20.160	18.900	17.640	16.380	15.120	13.860	12.600	11.340	10.080	8.820	7.560	6.300	5.040	3.780	2.520	1.260
50	24.000	22.800	21.600	20.400	19.200	18.000	16.800	15.600	14.400	13.200	12.000	10.800	9.600	8.400	7.200	6.000	4.800	3.600	2.400	1.200
49	22.800	21.660	20.520	19.380	18.240	17.100	15.960	14.820	13.680	12.540	11.400	10.260	9.120	7.980	6.840	5.700	4.560	3.420	2.280	1.140
48	21.600	20.520	19.440	18.360	17.280	16.200	15.120	14.040	12.960	11.880	10.800	9.720	8.640	7.560	6.480	5.400	4.320	3.240	2.160	1.080
47	20.400	19.380	18.360	17.340	16.320	15.300	14.280	13.260	12.240	11.220	10.200	9.180	8.160	7.140	6.120	5.100	4.080	3.060	2.040	1.020
46	19.200	18.240	17.280	16.320	15.360	14.400	13.440	12.480	11.520	10.560	9.600	8.640	7.680	6.720	5.760	4.800	3.840	2.880	1.920	0.960
45	18.000	17.100	16.200	15.300	14.400	13.500	12.600	11.700	10.800	9.900	9.000	8.100	7.200	6.300	5.400	4.500	3.600	2.700	1.800	0.900
44	16.800	15.960	15.120	14.280	13.440	12.600	11.760	10.920	10.080	9.240	8.400	7.560	6.720	5.880	5.040	4.200	3.360	2.520	1.680	0.840
43	15.600	14.820	14.040	13.260	12.480	11.700	10.920	10.140	9.360	8.580	7.800	7.020	6.240	5.460	4.680	3.900	3.120	2.340	1.560	0.780
42	14.400	13.680	12.960	12.240	11.520	10.800	10.080	9.360	8.640	7.920	7.200	6.480	5.760	5.040	4.320	3.600	2.880	2.160	1.440	0.720
41	13.200	12.540	11.880	11.220	10.560	9.900	9.240	8.580	7.920	7.260	6.600	5.940	5.280	4.620	3.960	3.300	2.640	1.980	1.320	0.660
40	12.000	11.400	10.800	10.200	9.600	9.000	8.400	7.800	7.200	6.600	6.000	5.400	4.800	4.200	3.600	3.000	2.400	1.800	1.200	0.600
39	10.800	10.260	9.720	9.180	8.640	8.100	7.560	7.020	6.480	5.940	5.400	4.860	4.320	3.780	3.240	2.700	2.160	1.620	1.080	0.540
38	9.600	9.120	8.640	8.160	7.680	7.200	6.720	6.240	5.760	5.280	4.800	4.320	3.840	3.360	2.880	2.400	1.920	1.440	0.960	0.480
37	8.400	7.980	7.560	7.140	6.720	6.300	5.880	5.460	5.040	4.620	4.200	3.780	3.360	2.940	2.520	2.100	1.680	1.260	0.840	0.420
36	7.200	6.840	6.480	6.120	5.760	5.400	5.040	4.680	4.320	3.960	3.600	3.240	2.880	2.520	2.160	1.800	1.440	1.080	0.720	0.360
35	6.000	5.700	5.400	5.100	4.800	4.500	4.200	3.900	3.600	3.300	3.000	2.700	2.400	2.100	1.800	1.500	1.200	0.900	0.600	0.300
34		4.560	4.320	4.080	3.840	3.600	3.360	3.120	2.880	2.640	2.400	2.160	1.920	1.680	1.440	1.200	0.960	0.720	0.480	0.240
33			3.240	3.060	2.880	2.700	2.520	2.340	2.160	1.980	1.800	1.620	1.440	1.260	1.080	0.900	0.720	0.540	0.360	0.180
32				2.040	1.920	1.800	1.680	1.560	1.440	1.320	1.200	1.080	0.960	0.840	0.720	0.600	0.480	0.360	0.240	0.120
31					0.960	0.900	0.840	0.780	0.720	0.660	0.600	0.540	0.480	0.420	0.360	0.300	0.240	0.180	0.120	0.060

\*Age at retirement

Table 5: CSS Age Retirement and Retrenchment/Involuntary Retirement

**Members of the former Provident Account, Standard CPI Indexed Pension, Percentage of Final Salary**

Age*	Years of Contributory Membership																
	40	39	38	37	36	35	34	33	32	31	30-20	19	18	17	16	15	14
65	52.500	52.520	52.000	51.750	51.500	51.250	51.000	50.750	50.500	50.250	50.000	47.500	45.000	42.500	40.000	37.500	35.000
64	51.450	51.205	50.960	50.715	50.470	50.225	49.980	49.735	49.490	49.245	49.000	46.550	44.100	41.650	39.200	36.750	34.300
63	50.400	50.160	49.920	49.680	49.440	49.200	48.960	48.720	48.480	48.240	48.000	45.600	43.200	40.800	38.400	36.000	33.600
62	49.350	49.115	48.880	48.645	48.410	48.175	47.940	47.705	47.470	47.235	47.000	44.650	42.300	39.950	37.600	35.250	32.900
61	48.300	48.070	47.840	47.610	47.380	47.150	46.920	46.690	46.460	46.230	46.000	43.700	41.400	39.100	36.800	34.500	32.200
60	47.250	47.025	46.800	46.575	46.350	46.125	45.900	45.675	45.450	45.225	45.000	42.750	40.500	38.250	36.000	33.750	31.500
59	45.675	45.458	45.240	45.023	44.805	44.588	44.370	44.153	43.935	43.718	43.500	41.325	39.150	36.975	34.800	32.625	30.450
58	44.100	43.890	43.680	43.470	43.260	43.050	42.840	42.630	42.420	42.210	42.000	39.900	37.800	35.700	33.600	31.500	29.400
57	42.525	42.323	42.120	41.918	41.715	41.513	41.310	41.108	40.905	40.703	40.500	38.475	36.450	34.425	32.400	30.375	28.350
56	40.950	40.755	40.560	40.365	40.170	39.975	39.780	39.585	39.390	39.195	39.000	37.050	35.100	33.150	31.200	29.250	27.300
55	39.375	39.188	39.000	38.813	38.625	38.438	38.250	38.063	37.875	37.688	37.500	35.625	33.750	31.875	30.000	28.125	26.250
54		37.620	37.440	37.260	37.080	36.900	36.720	36.540	36.360	36.180	36.000	34.200	32.400	30.600	28.800	27.000	25.200
53			35.880	35.708	35.535	35.363	35.190	35.018	34.845	34.673	34.500	32.775	31.050	29.325	27.600	25.875	24.150
52				34.155	33.990	33.825	33.660	33.495	33.330	33.165	33.000	31.350	29.700	28.050	26.400	24.750	23.100
51					32.445	32.288	32.130	31.973	31.815	31.658	31.500	29.925	28.350	26.775	25.200	23.625	22.050
50						30.750	30.600	30.450	30.300	30.150	30.000	28.500	27.000	25.500	24.000	22.500	21.000
49							29.070	28.928	28.785	28.643	28.500	27.075	25.650	24.225	22.800	21.375	19.950
48								27.405	27.270	27.135	27.000	25.650	24.300	22.950	21.600	20.250	18.900
47									25.755	25.628	25.500	24.225	22.950	21.675	20.400	19.125	17.850
46										24.120	24.000	22.800	21.600	20.400	19.200	18.000	16.800
45											22.500	21.375	20.250	19.125	18.000	16.875	15.750
44												21.000	19.950	18.900	17.850	16.800	15.750
43													19.500	18.525	17.550	16.575	15.600

Table 5: CSS Age Retirement and Retrenchment/Involuntary Retirement (con't)

**Members of the former Provident Account, Standard CPI Indexed Pension, Percentage of Final Salary**

Age*	Years of Contributory Membership																
	40	39	38	37	36	35	34	33	32	31	30-20	19	18	17	16	15	14
42											18.000	17.100	16.200	15.300	14.400	13.500	12.600
41											16.500	15.675	14.850	14.025	13.200	12.375	11.550
40											15.000	14.250	13.500	12.750	12.000	11.250	10.500
39											13.500	12.825	12.150	11.475	10.800	10.125	9.450
38											12.000	11.400	10.800	10.200	9.600	9.000	8.400
37											10.500	9.975	9.450	8.925	8.400	7.875	7.350
36											9.000	8.550	8.100	7.650	7.200	6.750	6.300
35											7.500	7.125	6.750	6.375	6.000	5.625	5.250
34												5.700	5.400	5.100	4.800	4.500	4.200
33													4.050	3.825	3.600	3.375	3.150
32														2.550	2.400	2.250	2.100
31															1.200	1.125	1.050

\*Age at retirement

Note: Members who retire on or after age 60 have an option of electing for a lump sum, which is calculated as 3 times basic contributions and interest, plus a refund of supplementary contributions and the productivity component.

Table 6: CSS Invalidation Retirement

**Membership commenced before 1 July 1976, Standard CPI Indexed Pension, Benefits not adjusted on medical grounds**

	Standard CPI indexed pension + additional non-indexed pension	Standard CPI indexed pension only
Years	% of Final Salary	% of Final Salary
<b>Actual Contributory Membership</b>		
40 or more	72.50	52.50
39	72.25	52.25
38	72.00	52.00
37	71.75	51.75
36	71.50	51.50
35	71.25	51.25
34	71.00	51.00
33	70.75	50.75
32	70.50	50.50
31	70.25	50.25
20 to 30	70.00	50.00
<b>Prospective Membership</b>		
<b>20 or more</b>	<b>70% of Final Salary</b>	<b>50% of Final Salary</b>
	\$1820 pa plus % of final salary in excess of \$2600	\$1300 pa plus % of final salary in excess of \$2600
19	67.20	48.00
18	64.40	46.00
17	61.60	44.00
16	58.80	42.00
15	56.00	40.00
14	53.20	38.00

*Note:* This table does not take into account of Rejected Units or Restricted Units.

*Example:* The standard indexed pension for a member retiring on a final salary of \$40 000 and with 16 years prospective membership is calculated as \$1300 + (\$40 000 - \$2600) x 42%, which is \$17 008 pa. The standard CPI indexed pension plus additional non-indexed pension would be \$1820 + (\$40 000 - \$2600) x 58.8%, which is \$23 811 pa.

Table 7: CSS Invalidation Retirement

**Members of the former Provident Account, Benefits not adjusted on medical grounds**

	Standard CPI indexed pension + additional non-indexed pension	Standard CPI indexed pension only
Years	% of Final Salary	% of Final Salary
<b>Actual Contributory Membership</b>		
40 or more	72.50	52.50
39	72.25	52.25
38	72.00	52.00
37	71.75	51.75
36	71.50	51.50
35	71.25	51.25
34	71.00	51.00
33	70.75	50.75
32	70.50	50.50
31	70.25	50.25
20 to 30	70.00	50.00
<b>Prospective Membership</b>		
20 or more	70.00	50.00
19	66.50	47.50
18	63.00	45.00
17	59.50	42.50
16	56.00	40.00
15	52.50	37.50
14	49.00	35.00

Table 7: CSS Invalidation Retirement (con't)

**Members of the former Provident Account, Benefits not adjusted on medical grounds**

Actual contributory service	Benefits adjusted on medical grounds	
	Standard CPI indexed pension + additional non-indexed pension	Standard CPI indexed pension only
Years	% of Final Salary	% of Final Salary
19	66.50	47.50
18	63.00	45.00
17	59.50	42.50
16	56.00	40.00
15	52.50	37.50
14	49.00	35.00

*Note: Members have an option of electing for a lump sum. See Chapter 7 of Your Super Scheme (The CSS Book).*

Table 8: CSS Invalidation Retirement

**Membership commenced after 30 June 1976, Benefits not adjusted on medical grounds**

	Standard CPI indexed pension + additional non-indexed pension	Standard CPI indexed pension only
Years	% of Final Salary	% of Final Salary
<b>Actual Contributory Membership</b>		
40 or more	72.50	52.50
39	72.25	52.25
38	71.00	52.00
37	71.75	51.75
36	71.50	51.50
35	71.25	51.25
34	71.00	51.00
33	70.75	50.75
32	70.50	50.50
31	70.25	50.25
<b>Prospective Membership</b>		
30 or more	70.00	50.00
29	68.60	49.00
28	67.20	48.00
27	65.80	47.00
26	64.40	46.00
25	63.00	45.00
24	61.60	44.00
23	60.20	43.00
22	58.80	42.00
21	57.40	41.00
20	56.00	40.00

Table 8: CSS Invalidation Retirement (con't)

**Membership commenced after 30 June 1976, Benefits not adjusted on medical grounds**

	Standard CPI indexed pension + additional non-indexed pension	Standard CPI indexed pension only
	% of Final Salary	% of Final Salary
Prospective Membership		
19	53.20	38.00
18	50.40	36.00
17	47.60	34.00
16	44.80	32.00
15	42.00	30.00
14	39.20	28.00
13	36.40	26.00
12	33.60	24.00
11	30.80	22.00
10	28.00	20.00
9	25.20	18.00
8	22.40	16.00
7	19.60	14.00
6	16.80	12.00
5	14.00	10.00
4	11.20	8.00
3	8.40	6.00
2	5.60	4.00
1	2.80	2.00

Note: Members with less than eight years prospective membership have an option of electing for a lump sum which is calculated as 3.5 times basic contributions and interest, plus a refund of supplementary contributions and interest and the productivity component.

Table 9: CSS Invalidation Retirement

**Membership commenced after 30 June 1976, Benefits adjusted on medical grounds**

Prospective membership 30 years or more and contributory membership less than, 20 years but not less than eight years.

Contributory Membership	Standard CPI indexed pension + additional non-indexed pension	Standard CPI indexed pension only
Years	% of Final Salary	% of Final Salary
19	66.50	47.50
18	63.00	45.00
17	59.50	42.50
16	56.00	40.00
15	52.50	37.50
14	49.00	35.00
13	45.50	32.50
12	42.00	30.00
11	38.50	27.50
10	35.00	25.00
9	31.50	22.50
8	28.00	20.00

**Lump Sum Option**

Members with at least eight years but less than 15 years contributory membership have the option of electing for a lumpsum which is calculated as 3.5 times basic contributions and interest, plus a refund of supplementary contributions and interest, and the productivity component.

Table 10: CSS Invalidation Retirement

**Membership commenced after 30 June 1976, Benefits adjusted on medical grounds**

Prospective membership less than 30 years but at least 20 years and contributory membership less than 20 years but at least eight years.

Prospective Membership	Standard CPI indexed pension + additional non-indexed pension	Standard CPI indexed pension only	Contributory Membership Years	Factor
Years	% of Final Salary	% of Final Salary		
			19	0.95
29	68.60	49.00	18	0.90
28	67.20	48.00	17	0.85
27	65.80	47.00	16	0.80
26	64.40	46.00	15	0.75
25	63.00	45.00	14	0.70
24	61.60	44.00	13	0.65
23	60.20	43.00	12	0.60
22	58.80	42.00	11	0.55
21	57.40	41.00	10	0.50
20	56.00	40.00	9	0.45
			8	0.40

**Lump Sum Option**

Members with at least eight years but less than 15 years contributory membership have the option of electing for a lump sum which is calculated as 3.5 times basic contributions and interest, plus a refund of supplementary contributions and interest, and the productivity component.

Example: If final salary is \$35,000, contributory membership is 15 years and prospective membership is 25 years, standard pension is calculated as 45% of \$35,000 x 0.75, which is \$11,812 pa. The standard plus additional pension would be 63% of \$35,000 x 0.75, which is \$16,537 pa.

Table 11: CSS Invalidation Retirement

**Membership commenced after 30 June 1976, Benefits adjusted on medical grounds**

Prospective membership less than 20 years and contributory membership less than 20 years, but not less than eight years.

Contributory Membership	Standard CPI indexed pension + additional non-indexed pension	Standard CPI indexed pension only
Years	% of Final Salary	% of Final Salary
19	53.20	38.00
18	50.40	36.00
17	47.60	34.00
16	44.80	32.00
15	42.00	30.00
14	39.20	28.00
13	36.40	26.00
12	33.60	24.00
11	30.80	22.00
10	28.00	20.00
9	25.20	18.00
8	22.40	16.00

**Lump Sum Option**

Members with at least eight years but less than 15 years contributory membership have the option of electing for a lump sum which is calculated as 3.5 times basic contributions and interest, plus a refund of supplementary contributions and interest, and the productivity component.

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# CSS Benefit Tables



**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