



Australian Government

Commonwealth Superannuation Corporation

Death and invalidity benefits

Issued 30 September 2022

The information in this “Death and invalidity benefits” document forms part of the Commonwealth Superannuation Scheme (CSS) Product Disclosure Statement (PDS), tenth edition, issued on 30 September 2022 available at csc.gov.au/PDS/

Things to remember when reading this document

Any financial product advice in this document is general advice only and has been prepared without taking account of your personal objectives, financial situation or needs. Before acting on any such general advice, you should consider the appropriateness of the advice, having regard to your own objectives, financial situation and needs. You may wish to consult a licensed financial adviser. You should obtain a copy of the CSS PDS and consider its contents before making any decision regarding your super.

Commonwealth Superannuation Corporation (CSC) ABN: 48 882 817 243 AFSL: 238069 RSEL: L0001397
Trustee and Issuer of the Commonwealth Superannuation Scheme (CSS) ABN: 19 415 776 361
RSE: R1004649

Information in this document is up to date at the time of preparation, but we may make changes from time to time. Any changes that are not materially adverse will be updated on our website at csc.gov.au/PDS/ or you can obtain a paper copy free of charge by contacting us on **1300 000 277**.



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Commonwealth
Superannuation
Scheme

Death and invalidity benefits

Death, invalidity retirement and partial invalidity pension benefits are available through CSS which may help protect your current lifestyle and provide for you or your family in the event of sickness, injury or death. These benefits are not insurance and they are provided at no cost - you do not need to apply to be covered.

Invalidity benefits

Invalidity retirement benefits

Invalidity retirement benefits are available in the event that your invalidity retirement is approved by Commonwealth Superannuation Corporation (CSC) and you are retired on invalidity grounds by your employer. To be approved for invalidity retirement you must be totally and permanently incapacitated which means that, because of a physical or mental condition, you are unlikely to work again in any occupation for which you are reasonably qualified by education, training or experience (or could become so after retraining).

An invalidity benefit is not payable if the condition which leads to your invalidity retirement has been caused by wilful action on your part with a view to gaining an invalidity benefit.

Contributing members

In most cases, the invalidity pension benefit is based on the value of the benefit you would have received if you had worked to your maximum retiring age (which is usually the age of 65 but may be lower in some occupations), however the calculation is capped at 30 years' prospective service, or your actual service, whichever is greater.

The calculation of an invalidity retirement benefit depends on a number of factors, including the date on which you became a scheme member. It also depends on whether you joined the former Provident Account, or joined CSS after 30 June 1976. Another factor to consider is if you have less than 20 years' contributory service at exit, and your benefits payable may depend on whether a Benefit Classification Certificate (BCC) applies to you (or would have applied had you not failed to disclose relevant medical information on examination). If a BCC does apply, whether the condition which led to your retirement has been caused, or substantially contributed to, or by, a condition listed in the BCC or by a connected condition may also be relevant.

As well as these factors, the calculation of an invalidity retirement benefit also depends on:

- your final salary
- your period of contributory service
- your prospective service
- whether you had rejected units, or unit restrictions as at 30 June 1976.

Your final salary is your super salary at the time of your invalidity retirement. Your contributory service is the total period (in years and days) during which contributions were made to the scheme. Your period of contributory service is shown on your annual statement.

Prospective membership is your period of contributory service plus what would have been your future (that is, potential) scheme membership to your maximum retiring age (which is usually the age of 65 but may be lower in some occupations), if invalidity retirement had not occurred.

Members who joined before 1 July 1976

Members who joined CSS before 1 July 1976 (except former Provident Account members) who are retired on grounds of invalidity can choose to receive the benefit as either a:

- maximum pension and lump sum, or
- standard CPI indexed pension and a lump sum.

Members who joined the former Provident Account before 1 July 1976 who are retired on grounds of invalidity have, in addition to the benefit options of a maximum pension and lump sum or a standard CPI indexed pension and lump sum, an additional option of taking the invalidity benefit as a lump sum only.

If you are retired on invalidity grounds with between 20 and 30 years' contributory membership, you can elect to either:

- receive a pension of 70% of your final salary comprising of 50% of salary as a standard CPI indexed pension and 20% as non-indexed pension. You will also be paid a lump sum of any supplementary contributions (any amount over your basic contributions) and interest and the productivity component.
- take a standard CPI indexed pension of 50% of your final salary, plus a lump sum of your member and productivity components.

If you are retired on invalidity grounds with over 30 years' contributory membership, further pension increases of 0.25% of final salary are payable for each year of contributory membership over 30 years up to a maximum of 2.5% (72.5% or 52.5% of final salary depending on which benefit you choose) for 40 or more years of contributory membership.

If you have less than 20 years' prospective service to your maximum retiring age, you should contact us for details of CSS invalidity benefits payable in this circumstance.

Members who joined after 30 June 1976

Members who joined CSS after 30 June 1976 who are retired on grounds of invalidity can choose to receive the benefit as either a:

- maximum pension and lump sum, or a
- standard pension and a lump sum.

Benefit Classification Certificate (BCC)

At the time you commenced employment you were required to have a medical examination. The purpose of the examination was to decide whether there was a real risk that you would not remain employed until your maximum retiring age (usually age 65) because of an existing physical or mental condition. If any such condition was identified a BCC specifying this would have been issued to you.

A BCC ceases to apply after 20 years of contributory service. If a member re-enters CSS with less than 20 years' contributory service, they will be required to undergo an entry medical examination and another BCC may be issued. You can apply to have that certificate revoked or varied (i.e. if you consider that the relevant condition(s) has improved or no longer exists).

If, at the time you were examined, you failed to provide information or provided false or misleading information on a medical condition that showed there was a real risk you would not remain employed until your maximum retiring age, a BCC can still be issued (or a condition added to an existing certificate), even after your invalidity retirement or death.

If you are retired on grounds of invalidity or die before completing 20 years' contributory service, your benefit or the benefit payable to your surviving dependants may be reduced. The adjustment only applies if your invalidity retirement or death is caused or is substantially contributed to by a condition specified in your BCC or by any connected condition.

Adjustments to invalidity benefits

If you retire on the grounds of invalidity and you have less than 20 years' contributory membership, your invalidity benefit may be adjusted. The CSS Benefit Tables guide, available at csc.gov.au, outlines the adjustments applicable in differing circumstances. Contact us for further information.

Deferred members

Deferred members have the following benefit choices available from the date the invalidity benefit is approved:

- **Maximum pension and lump sum.** You can take a pension, part of which is CPI indexed (based on 2.5 times your basic contributions and interest) and part of which is non-indexed. The figure is multiplied by a factor (examples outlined below) that is dependent on your age when the benefit becomes payable. You would also receive a lump sum of any supplementary contributions, interest and your productivity component.

Age paid	Factor
40	0.0895
45	0.0932
50	0.0970
55	0.1045
60	0.1120

- **Standard pension and lump sum.** You can take a CPI indexed pension and lump sum of your member and productivity components.

Faster processing for terminally ill members

We will try to ensure that applications for invalidity retirement are processed faster if you are terminally ill. Please contact us to help us process your request faster.

Where the illness or condition appears likely to be terminal, arrangements should be made with your personnel section for you to be medically examined by an approved medical practitioner from one of our approved medico-legal service providers. You will need to follow the same procedures as outlined under the Invalidity retirement application process if you're claiming your benefit on invalidity grounds.

When your personnel section sends the results of that examination to us, together with supporting reports from your treating specialists and general practitioner, they should request that your case be expedited. Under normal circumstances and provided we have received all required information, we will finalise the case within one week.

Invalidity retirement application process

If you believe that a medical condition shows that you should be retired on medical grounds, you should make arrangements with your personnel section to be examined by an approved medical practitioner from one of our approved medico-legal service providers. Your personnel section will make an appointment for you and they will also give you a Medical examination report for invalidity retirement (SM2) form to take to the assessment. Your employer may also initiate this process.

The results of that examination will be sent directly to your personnel section.

If, as a result of the examination, the approved medical practitioner thinks that you are, or may become, totally and permanently incapacitated, your personnel section will need to complete the Application for issue of invalidity retirement certificate (SPC) form.

Your personnel section will then need to send all the completed documents, including other supporting medical evidence to the details provided on the last page. Any other supporting evidence you have, such as a report from a specialist or a general practitioner, should also be forwarded.

The report of your medical examination, together with any other supporting medical evidence, is assessed by an independent invalidity assessment panel for consideration (that is, a panel with expertise in assessing invalidity claims).

After considering the assessment panel's recommendation and any other relevant matters including whether it is practical for your employer to provide you with a suitable job or for you to obtain such a job with a different employer, CSC will then decide whether to agree to your invalidity retirement. In some circumstances, CSC can agree to invalidity retirement without the need for the assessment panel's consideration. This generally occurs if your medical condition is such that CSC considers there is no reasonable doubt that you are totally and permanently incapacitated.

If you are, or are likely to become, totally and permanently incapacitated, you may be paid pre-assessment payments to help support you until a final decision is made.

Please note that if you're under your maximum retiring age, invalidity retirement by your employer cannot occur until CSC issues a certificate to your employer stating that, if retired, you will be entitled to receive invalidity retirement benefits from the scheme.

Pre-assessment payments

You may be entitled to receive pre-assessment payments to provide you with income, after your sick leave runs out, while you wait for a decision. To qualify for pre-assessment payments, you must not be receiving worker's compensation payments and you must have been off work for a continuous period of 28 days or more.

To be assessed for pre-assessment payments a medical report from an approved service provider or medical practitioner, which indicates that there is a likelihood that you are, or will become, totally and permanently incapacitated must be provided.

Pre-assessment payments can be paid where an invalidity benefit is not approved. If you are not retired on invalidity grounds, you are not required to repay any pre-assessment payments you may have received.

Pre-assessment payments do not affect the calculation of your invalidity retirement benefit. However, if your invalidity retirement is approved and commences from a date before your pre-assessment payments cease, the invalidity benefits due will be offset by any pre-assessment payments made in the overlapping period.

Superannuation contributions to CSS, at the normal rate, must also be deducted from your pre-assessment payments.

Rate of pre-assessment payments

Pre-assessment payments can be payable during the first six months after sick leave credits are exhausted, at a rate of half your super salary, less any:

- partial invalidity pension payable;
- compensation payments being made in respect of an unrelated condition.

Pre-assessment payments are payable after the first six months of commencing sick leave, at the greater of:

- half your super salary, less any partial invalidity pension payable and compensation payments being made in respect of an unrelated condition, or
- the maximum rate of invalidity pension that would have been payable, less any sick leave pay, partial invalidity pension payable and compensation payments being made in respect of an unrelated condition.

Rehabilitation

Where an appropriate program of rehabilitation may prevent you from becoming totally and permanently incapacitated, you may be required to attend that program. If you were receiving pre-assessment payments, those payments would continue during an approved rehabilitation program.

Consumer Price Index (CPI) adjustments

Standard invalidity pensions – excluding pre-assessment payments and partial invalidity pensions – are subject to twice yearly cost-of-living adjustments based on upwards movements in the CPI.

Pensioners receive a notice of the adjustment in January and July each year.

Reduced invalidity pension due to personal earnings

Invalidity pensions can be reduced or suspended when a retired member under age 65 is working and receives personal earnings above certain levels. You will be required to provide information about any personal earnings you receive and whenever the level of those earnings changes.

Personal earnings means salary, wages, fees or other amounts received for services rendered or work performed. Personal earnings include remuneration paid as the director of a company or commission received for canvassing or collecting or other similar activities. If you believe you may be affected, please call us on **1300 000 277** for further information. If you again become a scheme member, your invalidity pension is cancelled and your contributions to CSS recommence.

Review of invalidity benefit and employment

From time to time until your 65th birthday, we may undertake a review of your invalidity pension, based on your personal earnings or your fitness to return to work. It is important for you to know that if you fail to provide information, or if you do not submit yourself for an assessment, and you do not have a reasonable explanation, your invalidity pension may be suspended until the requirement has been satisfied. It may then be cancelled after 12 months' suspension.

If it is considered that your health has been sufficiently restored to allow you to return to work and you fail or refuse to accept an offer of re-employment within 14 days of the offer being made, your invalidity pension may be cancelled.

In addition, if you are receiving personal earnings, you must advise us of the details in writing.

The invalidity benefit may be reduced or suspended, however it will be restored to full rate once employment ceases or you turn age 65. You must also notify us if you are re-employed by a designated employer as if this occurs your invalidity benefit may cease or you may be entitled to a partial invalidity pension.

Age retirement pension instead of invalidity pension

If you are retired on the grounds of invalidity after your minimum retiring age (which is generally the age of 55) but before your maximum retiring age (which is generally the age of 65), you may choose to forgo the invalidity benefit and, instead, take an age retirement benefit. If you do this, you would not be subject to further medical review or earnings assessment. Receiving an invalidity benefit entitles a member to different taxation on any lump sum entitlement, invalidity retirement may include an additional tax free component which an age retirement benefit doesn't.

Partial invalidity

A partial invalidity pension (PIP) is a form of income maintenance. It is paid as a pension where it is determined that you have incurred a permanent decrease in salary due to sickness or injury. It is also payable if you retired on invalidity grounds and then returned to work for a CSS designated employer on a salary lower than the one you received when you were retired on invalidity grounds.

Amount of benefit payable

The rate of PIP payable is a proportion of your salary decrease. The proportion is based on the CPI indexed pension you would have received if you had retired due to invalidity retirement.

The rate of PIP may be less if a BCC applies. If contributory membership is less than eight years, it will not be payable at all if the reduction in your salary is caused, or is substantially contributed, by a medical condition listed in a BCC or by any connected condition.

Review of partial invalidity pensions

Generally, your rate of PIP is affected when:

- you are promoted
- you are paid an allowance (for example higher duties), which is considered to be super salary
- your salary is further reduced due to medical reasons
- your contributions are reviewed on your birthday, and
- you go on leave without pay.

John's salary is reduced from \$95,000 to \$65,000 for medical reasons. If John had retired on an invalidity benefit, his full invalidity pension would have included 50% of his salary as the CPI indexed pension. His partial invalidity pension would be:

$$(\$95,000 - \$65,000) \times 50\% = \$15,000$$

This is paid in addition to his new reduced salary

Adjustments

PIP rates are adjusted with any changes to your salary on each birthday or if you suffer a further permanent decrease because of a medical condition.

Payment of partial invalidity pensions

A PIP is payable on the pension payday with effect from either the first day following your decrease in salary or the first day of your re-employment at the decreased salary, if you were a former invalidity pensioner.

Superannuation contributions and benefits

If you are receiving a PIP you have up until three months after your next birthday to choose to contribute on the basis of the new reduced super salary (not including the amount of your partial invalidity pension). If no choice is made, you will contribute on the basis of the higher super salary previously received by you before the reduction.

Benefit cover is provided on the current equivalent of the higher super salary that previously applied to you before the salary reduction occurred, unless you have elected to contribute on a reduced salary. Should you become permanent part-time or have to reduce existing part-time hours, your contributions and benefits will be calculated in the same way as for other part-time members.

Re-appointed invalidity pensioners

If, after having been retired on invalidity grounds, you again become a CSS member, your invalidity pension will be cancelled. However, if your new salary is less than the salary you were receiving before you retired, a PIP is payable.

The PIP payable is generally a percentage of the difference between your retirement salary and your salary on reappointment. The rate of your pension varies when changes occur to your new reappointment salary.

The percentage is the percentage of the employer-financed component of the invalidity pension paid before reappointment.

If you are re-appointed as a CSS member after a period in which you were paid a CSS invalidity pension, your contributions are based on your super salary on re-appointment. If you again retire on invalidity grounds, the rate of pension payable will generally not be less than the updated invalidity pension rate you were previously receiving (unless you took a refund of your member contributions or when you are again retired and the cause of your invalidity retirement is related to a condition listed in a BCC).

The period you were an invalidity pensioner is treated as contributory service for future benefits.

Julia is reappointed after a period of invalidity retirement. Her new salary is \$70,000. The employer-financed component of her pension on retirement was 50% of her retirement salary of \$82,000. Her partial invalidity pension is: $(\$82,000 - \$70,000) \times 50\% = \$6,000$ This is paid in addition to her salary on reappointment.

Circumstances where a partial invalidity pension is not payable

You will not be entitled to a PIP if:

- you have reached your maximum retiring age (usually age 65)
- you have less than eight years' contributory membership and the condition causing your reduction in salary is related to a condition listed in a BCC
- your medical condition has been caused by wilful action on your part with a view to getting an invalidity pension
- you cease to be a CSS member
- you are receiving income maintenance through workers' compensation.

Cancellation of partial invalidity pensions

Your PIP is cancelled when:

- you cease to be a contributor, or
- the rate of your salary (not including the partial invalidity pension) becomes equal to or greater than the salary you previously received. That is, the salary you received before invalidity retirement or your reduction in salary on medical grounds, as the case may be.

Death benefits

Benefits are generally payable to your eligible spouse and/or children should you die while you are a contributing member, a preserved member or after retirement provided you are receiving a CSS pension. If neither of these exist, benefits may be payable to any children otherwise considered ineligible or your estate.

Spouse benefits

On your death, your spouse will receive a CSS benefit provided that they had a marital or couple relationship with you at the time of your death.

A marital or couple relationship exists where two people, whether legally married or not:

- have ordinarily lived together as husband and wife or partners, and
- are in a permanent and bona fide domestic relationship for a continuous period of at least three years at the date of death.

If the relationship had existed for less than three continuous years at the member or pensioner's death, eligibility can still be determined where CSC is satisfied that the person ordinarily lived with the member or pensioner as husband and wife or partner.

In making an assessment of eligibility, the following factors may be considered:

- financial dependence
- whether you were legally married
- whether you were in a registered relationship
- whether you and your partner in the relationship had a child who was:
 - born of your relationship
 - adopted by you during the relationship or
 - where the child is a child of both of you within the meaning of the *Family Law Act 1975*
- joint ownership of property
- any other relevant evidence.

Where a person previously had a marital or couple relationship but the relationship finished before the date of death, a spouse benefit may still be payable if:

- at the time of the deceased person's death, the spouse was legally married to the deceased person, and
- they were wholly or substantially dependent upon the deceased person at the time of the deceased person's death.

A person can still be considered to be living with another person on a permanent and bona fide domestic basis where it is determined that the person would have been living with the other person except for a temporary absence or an absence resulting from illness or infirmity.

Spouse or children of a contributing member or preserved member

If you die while you are a contributing or preserved member, the pension payable to an eligible spouse and/or children will be a percentage of the invalidity pension that would have been payable had you retired on invalidity grounds. **Table 1** shows the various percentages.

Your spouse may choose any of the benefit choices that would have been available to you on invalidity retirement.

For example, if your spouse decided to take a standard Consumer Price Index (CPI) pension and a lump sum, they would be paid a pension of 67% of your potential invalidity standard CPI indexed pension and 100% of the lump sum that would have been payable (i.e. a lump sum of your member contributions and Fund earnings and productivity component).

The potential invalidity pension would take into account any reduction in benefits that may apply because of the application of a BCC.

Where death occurs during preserved membership, the member and productivity components are paid to the eligible spouse as a lump sum or the basic contributions and interest can be exchanged for an additional non-indexed pension.

Spouse of a pensioner

If you die while receiving a CSS pension, your eligible spouse will be entitled to receive a pension that is a percentage of the pension being paid to you at the time of your death.

Table 1 shows the various pension percentages. The percentage payable will depend on whether you chose the higher dependant pension option at the time of your retirement (see **Table 3**).

Table 1: Calculation of dependants' pension

Number of dependants	Amount as percentage of former member's pension entitlement
One (spouse only)	67%
Two (spouse and one child)	78%
Three (spouse and two children)	89%
Four or more (spouse and three or more children)	100%

If your marital or couple relationship started after you began receiving your pension and after you reached age 60, and the relationship existed for less than three continuous years at the date of death, your spouse will receive a proportion of the spouse's pension that would normally have been payable.

For example, if the relationship existed for one year, then your spouse would receive one-third of the full spouse's pension.

Spouse of a member of the former Provident Account

If you were a member of the former Provident Account at 30 June 1976 (regardless of whether or not you have had your BCC revoked) and die as a contributor or as a preserved member, instead of taking a pension option your spouse can take a lump sum only of the total of your basic contributions and interest multiplied by three (i.e. the benefit that would have been payable under the Provident Account), plus a lump sum of any supplementary contributions and interest and the productivity component.

Pensioner receiving invalidity pension

Members who retire on invalidity do not have the option of electing a lower pension rate in exchange for higher dependant pension benefits. If the deceased pensioner was receiving an invalidity pension, the spouse's rate is automatically based on the standard rates.

Apportionment of spouse's benefit

Where you are survived by more than one eligible spouse or there are eligible children who don't live with the spouse, the benefit payable to each dependant may be apportioned having regard to their respective needs. The total benefit payable to any dependant would not be greater than the amount payable had that person been the only eligible dependant.

Continuation of spouse's entitlement

Where a spouse who is receiving a pension remarries or starts a new relationship, the pension continues to be paid, but it will not revert to the new spouse if they die.

Associate pensioner

An associate pension, that is, a pension that is payable to the associate of a member or pensioner as the result of a family law split, does not pass to the associate's spouse or children on the associate's death. No further benefits will be payable.

Children's benefits

Under scheme rules, CSS death benefits are payable for the benefit of an eligible child. An eligible child, is a child of the deceased member or pensioner, including a natural child, an adopted child, an ex-nuptial child, a foster child, a step-child, a child within the meaning of the Family Law Act 1975, or any other person whom CSC determines is to be treated as a child of the member who:

- has not reached age 18 or
- is age 18 or more but less than age 25, and
- is receiving full-time education at a school, college or university, and
- immediately before the death of the member:
 - ordinarily lived with the member (except where the child is a child of a spouse of the deceased person but not of the deceased person),
 - was, in the opinion of CSC, wholly or substantially dependent upon the member, or
 - where the child is born, after the death of the member, and would have, in the opinion of CSC, ordinarily lived with,
 - or been wholly or substantially dependent on, the member if the child had been born before the death of the member.

The meaning of child in the Family Law Act 1975 includes children:

- born to a woman as the result of an artificial conception procedure while that woman was married to, or was a de facto partner of, another person (whether of the same sex or opposite sex), and
- who are children of a person because of an order of a state or territory court made under a state or territory law prescribed for the purposes of section 60HB of the Family Law Act 1975, giving effect to a surrogacy agreement.

Children's pensions are payable on the death of a contributing member in accordance with **Table 1**, until the child reaches 18 years of age or until the age of 25 if the child is a full-time student. If there is a spouse and eligible children, the amount of spouse's pension payable is increased in respect of the eligible children. If there are eligible children, but no eligible spouse, then orphan's benefits are payable.

A child under the age of 18 or 25 while a full-time student, who was not living with or was not wholly or substantially dependent on, the deceased (called a partially-dependent child) may be entitled to benefits if the deceased:

- was voluntarily making, or required by a Court to make, regular maintenance payments in respect of the child, or
- in the opinion of CSC, would have been voluntarily making, or required by a Court to make, such payments in respect of the child if the child had been born before the deceased's death.

The rate of pension payable to a partially-dependent child is the lesser of:

- the pension calculated in accordance with **Table 1**, or
- the amount of maintenance payments that were being made, or should have been made in relation to an order, in respect of the child.

Eligibility of orphan children

The eligibility rules for orphans are the same as those applying to children. Orphan's benefits are payable to each eligible child where there is no spouse's benefit payable or where the spouse later dies.

Rates of orphan's pension

This benefit is based on the pension that would have been payable had the deceased become entitled to invalidity benefits. The rate of pension payable depends on the number of eligible children, as shown below.

This is only applicable to contributing or preserved members and does not apply to existing pensioners. An existing pensioner's death benefit is based on the pension they are receiving at date of death.

Table 2: Calculation of orphan's pension

Number of orphans	Amount as percentage of former member's pension entitlement
One	45%
Two	80%
Three	90%
Four or more	100%

Higher dependant pension option

If you retire on age or involuntary retirement grounds or claim your deferred benefit on age grounds you can elect to receive a lower pension in return for your spouse and/or children receiving a higher pension following your death.

By electing to reduce your pension rate, your spouse and/or children will receive a higher pension following your death. **Table 3** shows the various percentages payable.

Table 3: Calculation of higher dependant option

Number of dependants	Rate payable to an eligible spouse or child	Rate payable to an orphan
One	(spouse) 85%	51%
Two	(spouse + 1 child) 97%	92%
Three	(spouse + 2 children) 108%	108%
Four or more	(spouse + 3 or more children) 108%	108%

This option is elected by the member when they claim their CSS benefits. It is not made by a dependant after the member's death. This option is not available if you retire on invalidity grounds or if you die while you are still a contributing or preserved member of CSS.

Minimum benefit payable – death of a pensioner

Where the total benefit received by you or your dependants is less than the total of your member component and the equivalent of the amount payable under the Superannuation Guarantee legislation, and no further benefit is payable on your death (i.e. you are not survived by an eligible spouse or children), the balance of that amount is payable to your estate.

Payment of benefit where there are no dependants

If you die before retirement and no spouse and/or children's benefits are payable, a benefit comprising your member contributions and fund earnings and the minimum employer benefit payable under the superannuation guarantee legislation is payable to your estate.

Surcharge debts

If you die as a contributing member or a preserved member any surcharge debt is deducted from outstanding benefits payable to your estate or spouse and/or children.

Bi-annual adjustment of pensions

Standard pensions paid in respect of spouses and/or children are subject to bi-annual cost-of-living adjustments based on upwards movements in the Consumer Price Index.

How to apply for a death benefit

Where death occurs during contributory or preserved membership

The spouse can notify us online of the death of a member. They can make an application using the form **Benefit application – spouse of a deceased member** available at csc.gov.au. The benefit application for orphans, **Benefit application – orphan of a deceased member**, is also available on our website. Alternatively, call us on **(02) 6192 9521** where we can talk you through the process and take the application over the phone.

Where death occurs as a pensioner

The spouse can notify us and make an application using the form **Benefit application – spouse of a deceased pensioner** available at csc.gov.au or call **1300 000 277**. The benefit application for orphans, **Benefit application – orphan of a deceased member**, is also available on our website. Alternatively, call us on **(02) 6192 9521** where we can talk you through the process and take the application over the phone.

Where death occurs with no dependants

The legal personal representative should contact CSC in writing or call **(02) 6192 9521**.

Privacy

We're committed to protecting your privacy. We collect your personal information for the purposes of providing superannuation services to you, improving our products and to keep you informed.

We will only share your personal information where necessary for providing superannuation services to you.

This may include disclosing your personal information to our service providers or government or regulatory bodies.

Your personal information may be accessed overseas by our service providers. Please see our privacy policy for full details. Your personal information will not be otherwise used or disclosed unless required or permitted under law.

A full copy of our privacy policy as well as the privacy complaint process is available at csc.gov.au/Members/Privacy-policy/



Email
members@csc.gov.au



Phone
1300 000 277



Financial Advice
1300 277 777



Post
CSS
GPO Box 2252
Canberra ACT 2601



Web
csc.gov.au



Overseas Callers
+61 2 6192 9501



Fax
(02) 6275 7010