



The facts about Post Retirement Marriages

Who should read this

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

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What are the changes to reversionary benefits in respect of marital relationships commencing after retirement and age 60?

The Federal Government has recently approved changes designed to streamline and standardise administration of the PSS.

One of these changes removes certain restrictions to spouse's pension benefits.

Previously, if a PSS pensioner over age 60 entered into a marital relationship, the relationship would have had to exist for a continuous period of five years before there could be an entitlement to a spouse's pension on the death of the pensioner.

The new legislation effective from 1 July 2003 reduces this requirement to three years and introduces 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 your super/pension?

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

Under the new arrangements, provided that a marital relationship has been in existence for 3 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?

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