

Spouses and partners – are you prepared?

Early in your government service career, you signed up to the GSF or NPF scheme, giving you an annuity for life funded by contributions of your salary and contributions from your employer. These are calculated to meet the cost of an annuity for your life time and any spouse/partner surviving you. For most members this is based on your average salary in the last five years of service. Your spouse/partners 50% stake in your annuity continues after your death. An allowance is also available for dependent children.

Any death is traumatic, and this lack of knowledge is adding to the stress of surviving spouses/partners. Ensure you share this information with your spouse/partner and family to ensure a much easier and less stressful transition when this time comes. The Association booklet 'Retirement and your Annuity' is a valuable source of information and has been sent to you previously. The Personal Data booklet for members to record information which will assist with the administration of your affairs, registration of death and granting of probate. These are both available from your local GSA Branch Secretary, phone 0800 888 472.

Steps for spouse/partner to take following death of Annuitant

- Advise Datacom - for GSF phone 0800 654 731, for NPF phone 0800 628 776. Datacom will send you a form (also available through your local GSA Secretary). Datacom has no idea a spouse/partner exists until he/she approaches Datacom following the Annuitant's death.

Documentation Datacom will require includes:

1. Copy of the death certificate;
2. Copy of your marriage or civil union certificate, or evidence of a de facto relationship existing at the time of death i.e. joint bank accounts, property purchase;
3. Copy of surviving spouse birth certificate;
4. The number of the bank account for payment of a survivor annuity.

- Advise your local GSA Branch Secretary phone 0800 888 472.

You are encouraged to register your spouse as a member of the Government Superannuitants' Association. It costs nothing to do this and enables us to assist your spouse/partner on your death, to offer support, and to assist them obtain her/his survivor annuity. We do not know you have a spouse or partner unless you tell us, and we will then have them in our records.

Please speak to your spouse/partner and family members about our organisation – who we are, what we do on your and their behalf. Many spouses/partners do not continue membership with us once they begin to receive the Survivor Annuity. Spouse/partner membership is aligned to the Annuitants annuity number and membership transfer is not automatic as Datacom require a signature before they will commence our subscription deductions. Historically the GSA is the only organisation helping the surviving spouse/partner get his/her entitlement.