



Dependants and the PSSap

Who should read this?

Anyone wanting to know the definition of a dependant under the PSSap rules.

What is in this fact sheet?

- > Who is a dependant?
- > How do I get more information?

What you should know upfront

It is important that you read the disclaimer at the end of this fact sheet. Before making any decisions, please read the **PSSap product disclosure statement** and consider seeking advice from a licensed professional such as a financial planner, accountant or solicitor.

Who is a dependant?

Superannuation law requires that death benefits be paid only to a member's dependants or the member's legal personal representative.

Under superannuation law a dependant is:

- > your spouse (including a de facto spouse of the same sex or opposite sex)
- > your children of any age (including adopted, step-children, ex-nuptial children, or a child within the meaning of the *Family Law Act 1975*)
or
- > any person with whom you have an 'interdependency relationship' (this term has a special meaning in superannuation and tax law. In general terms, it means a person with whom you have a close, personal relationship. That person usually has to have lived with you, with one or both of you giving the other financial support, domestic support and personal care).

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.

How do I get more information?

Read the **PSSap product disclosure statement**

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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.

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