Super Savings – Corporate

Product Disclosure Statement for Lifetime Pension

Issue date: 29 March 2025

Qantas Group Super Plan – Division 4

Qantas Group is not responsible for the preparation of this Product Disclosure Statement. They are not providing advice or a recommendation in relation to this plan.

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Australian Retirement Trust Pty Ltd ABN 88 010 720 840 AFSL 228975, Trustee of Australian Retirement Trust ABN 60 905 115 063

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About Super Savings – Corporate

This Product Disclosure Statement for Lifetime Pension (PDS) is a summary of significant information about lifetime pensions in the Qantas Group Super Plan (Plan).

Before making a decision to start or continue to hold a Super Savings – Corporate Lifetime Pension, please read the important information in this PDS.

This PDS is issued by Australian Retirement Trust Pty Ltd (ABN 88 010 720 840, AFSL No. 228975) (Trustee) as trustee for Australian Retirement Trust (ABN 60 905 115 063) (Fund). Any reference to 'we', 'us', or 'our' in this PDS is a reference to the Trustee.

You can call us on **13 11 84** to request a copy of this document, free of charge.

Other important information

This PDS is intended only for people receiving it in Australia.

Information about Australian Retirement Trust's executive remuneration and other prescribed information is at **art.com.au/prescribed-information**

The Trust Deed that contains the governing rules of the Fund and your membership is available at **art.com.au/prescribed-information** Super Savings accounts are products in the Public Offer Division of the Fund. The details of the defined benefits in the Qantas Group Super Plan are documented in the Qantas Group Super Plan Participation Deed, which is an agreement between the Trustee and Qantas Airways Limited (the principal employer). Your benefits are governed by the Qantas Group Super Plan Participation Deed, and by the terms and conditions of the Trust Deed of Australian Retirement Trust. If any statement in this PDS conflicts with the Trust Deed or the Qantas Group Super Plan Rules, then the Trust Deed provisions or Qantas Group Super Plan Participation Deed will override this PDS. You can obtain a copy of the Participation Deed free of charge by calling us on **13 11 84**.

Links to third party websites are provided for your convenience only. We do not endorse, and are not responsible for, any third party website content.

Financial Services Guide

Our Financial Services Guide contains information about the financial services we provide. It's designed to help you decide whether to use any of our financial services and is available at **art.com.au/fsg** or you can contact us for a copy.

General advice warning

This document contains general information only and doesn't take into account your personal objectives, financial situation or needs. You should seek professional financial advice tailored to your personal circumstances.

Important: There may be changes from time to time to information in the PDS, including any of the documents that we refer to as forming part of the PDS. Where those changes are not materially adverse, we will publish the updated information on our website **art.com.au/qgsp** or you can call us on **13 11 84**. We will also send you a paper or electronic copy of the updated information on request, free of charge.

Definitions

We aim to make this PDS as simple and straightforward as possible. Some words in this PDS have specific meanings. We show you the words where you'll need to check a definition throughout this PDS, such as the way we display 'eligible spouse'. Please see the definitions of the words with specific meanings in this PDS on page 13.

About the Qantas Group Super Plan

The Qantas Group Super Plan provides benefits for members who were receiving a lifetime pension from Qantas Super who transferred to Australian Retirement Trust by a successor fund transfer on 29 March 2025. This PDS outlines the arrangements within the Plan for lifetime pension recipients in Division 4 of Qantas Super. This division is closed to new members.

Separate documents outline the arrangements within the Qantas Group Super Plan that apply for members of Defined Benefit divisions who transferred to the Plan on 29 March 2025 and for Accumulation account holders.

You remain a member of the Qantas Group Super Plan while you meet the eligibility conditions under the Qantas Group Super Plan Participation Deed.

Membership eligibility

If you were a lifetime pension recipient in Division 4 of Qantas Super as at 28 March 2025, you became a lifetime pension recipient in the Qantas Group Super Plan on 29 March 2025 in the same division.

Benefits of the Qantas Group Super Plan Lifetime Pension

We make it easy to manage your pension through:

- 24/7 access to your account via member portal and app
- access to financial advice about your super account
- tools and calculators on our website
- newsletters, seminars, webcasts and podcasts.

Risks of the Qantas Group Super Plan Lifetime Pension

Risks of the Qantas Group Super Plan Lifetime Pension include:

- Your Qantas Group Super Plan Lifetime Pension depends on ongoing support by Qantas Group.
- Once your pension has started you're unable to convert your pension into cash.
- Laws may change in the future (e.g., tax, social security).
- Your Qantas Group Super Plan Lifetime Pension may not be enough to provide adequately for your retirement.

Your Qantas Group Super Plan Lifetime Pension

Lifetime pensions from the Qantas Group Super Plan provide an annual pension amount payable to you in monthly instalments.

The annual amount of your pension was initially determined in accordance with the Qantas Super Trust Deed at the time your lifetime pension commenced.

The annual amount of your pension that was being paid to you from Qantas Super will continue to be paid from Qantas Group Super Plan. Your entitlements won't change as a result of transferring to Australian Retirement Trust.

How long will a pension be paid?

If you're a 'pensioner', the pension will generally be paid for your life and, if you have an 'eligible spouse' at the time of your death, for the life of your 'eligible spouse'.

If you have any 'eligible children' at the time of your death, they'll be entitled to receive a portion of your pension. Payments to 'eligible children' will continue until they are age 16, or until age 25 if they are still in full-time study and not ordinarily employed or engaged in work on their own account.

When are pension payments paid?

Your pension will be paid on the 15th of every month (or the previous business day if the 15th falls on a weekend or public holiday).

Continuation of pension

To ensure your pension benefits continue to be paid, we'll send you a Lifetime Pension Declaration form each July. You can make your declaration over the phone by calling us on **13 11 84** or by completing and returning the form by the due date. Your benefits may be discontinued if the declaration isn't received by the due date.

Will my Qantas Group Super Plan Lifetime Pension payment be increased in the future?

Your Qantas Group Super Plan Lifetime Pension may increase twice a year, on 1 January and 1 July each year, to account for inflation.

Any adjustment to your pension is calculated using the *All Groups CPI, Weighted Average of Eight Capital Cities* (CPI) figures published by the Australian Bureau of Statistics. The change in your pension will generally be the percentage change in the index number as follows:

- The adjustment in January will be based on movement of the CPI from the previous March quarter to the September quarter.
- The adjustment in July will be based on the CPI movement from the previous September quarter to the March quarter.

This is called the indexation rate.

If the indexation rate is negative, your pension amount remains the same – it won't reduce for that period. In this case, the next indexation rate will be calculated using the last index number where indexation occurred.

An example of how indexation is calculated using example index numbers is below.

Change date	Index number date	Example 1 Increase in index	Example 2 Decrease in index
January year 1	September year 0	120	120
July year 1	March year 1	122	118
January year 2	September year 1	123.5	123

In example 1, the indexation rate for July year 1 is (122 – 120)/120 = 1.67%. For January year 2, it's (123.5-122)/122 = 1.23%. Your pension will automatically increase by 1.67% for your July payment and by 1.23% from 1 January in year 2.

In example 2, the indexation rate for July year 1 is (118 – 120)/120 = -1.67%. As this is a negative amount, there will be no change to your payment amount in July of year 1. For January year 2, the decreased index number at March year 1 (118) isn't used as the starting index number. Instead, we calculate the increase from September year 0 to September year 1 index numbers. (123 – 120)/120 = 2.5%. Your pension will automatically increase by 2.5% from January of year 2.

We'll write to you every six months to tell you about the indexation of your pension and your new payment amount.

What happens on the death of a 'pensioner'?

As the pension is only payable until the death of the 'pensioner', a relative, acquaintance or the deceased's legal personal representative should advise us of the death of a pension recipient as soon as possible.

If we've continued to pay a pension beyond the recipient's death, we'll seek reimbursement of the overpaid amount from their estate.

'Pensioners' with an 'eligible spouse' at the time of their death

If you're a 'pensioner' and you have an 'eligible spouse' at the time of your death, your 'eligible spouse' will be entitled to a reversionary pension which is payable for their lifetime. If the 'eligible spouse' remarries in the future, the pension will continue.

Your 'eligible spouse' will be paid 67% of your pension entitlement at the time of your death.

An extra 11% of your pension will be payable for each 'eligible child', subject to a maximum of 100% of your pension amount.

Eligible recipients	Reversionary percentage
'Eligible spouse' only	67%
'Eligible spouse' and one 'eligible child'	78%
'Eligible spouse' and two 'eligible children'	89%
'Eligible spouse' and three or more 'eligible children'	100%

Confirming eligibility as an 'eligible spouse'

If you're a 'pensioner', at the time of your death, we'll request proof of eligibility from your 'eligible spouse'.

If you're legally married, a certified copy of your marriage certificate will be needed.

If you're in a de facto relationship, please let us know. Evidence of a genuine de facto relationship, such as assets held in joint names and provision for your de facto in your will, and that your relationship continued until the time of your death will be requested when we're notified of your death.

'Pensioners' without an 'eligible spouse' but with one or more 'eligible children' at the time of their death

If you're a 'pensioner' and you don't have an 'eligible spouse' at the time of your death, but do have one or more 'eligible children', they will be entitled to an orphan pension. Payments will be made until they no longer meet the definition of 'eligible child'. The orphan pension is as shown below:

Number of 'eligible children'	Reversionary percentage
One 'eligible child'	45%
Two 'eligible children'	80%
Three 'eligible children'	90%
Four or more 'eligible children'	100%

'Pensioners' without an 'eligible spouse' or 'eligible children' at the time of their death

If you die with no 'eligible spouse' or 'eligible children', a benefit of an amount equal to your account balances in the Plan will be paid. The amount will be paid to your legal personal representative or such other person as the Trustee determines.

Delay in notification of the death of a 'pensioner'

If you die part way through a payment period, the full value of your pension payment for the final period will be paid.

If we aren't notified of your death and your pension continues to be paid, there may be an overpayment that we'll need to recover.

If an overpayment occurs, we'll recover this from your estate.

Continuation of payments to 'eligible children'

To ensure benefits continue to be paid to 'eligible children', we'll send a Child Declaration form each January to confirm the person remains an 'eligible child'. From age 16, you'll need to provide proof of continued enrolment in full-time education at a school, college, or university.

What happens on the death of an 'eligible spouse' member?

As the pension is only payable until the death of the 'eligible spouse', a relative, acquaintance or the deceased's legal personal representative should advise us of the death of a pension recipient as soon as possible.

If we've continued to pay a pension beyond the recipient's death, we'll seek reimbursement of the overpaid amount from their estate.

If payments are being made for 'eligible children'

If payments are being made for an 'eligible child' with the spouse pension, their payment amount will be recalculated as an orphan pension in accordance with the table on page 6. The pension will continue to be paid until they no longer meet the definition of 'eligible child'.

If there are no 'eligible children'

If you're an 'eligible spouse' in receipt of a pension and there are no 'eligible children' receiving payments, the pension will stop upon your death and no more payments will be made.

Delay in notification of the death of a 'eligible spouse'

If an 'eligible spouse' dies part way through a payment period, the full value of their pension payment for the final period will be paid.

If we aren't notified of the death and their pension continues to be paid, there may be an overpayment that we'll need to recover.

If an overpayment occurs, we'll recover this from their estate.

Lump sum options and commutation of Qantas Group Super Plan Lifetime Pension

You can't commute any part of your Qantas Group Super Plan Lifetime Pension to receive a lump sum in lieu of the pension payments.

How are payments treated for social security purposes?

Services Australia classify your Qantas Group Super Plan Lifetime Pension as a defined benefit income stream, when they assess your eligibility for any age pension. We generally do not provide information concerning social security implications of pensions. Entitlements can need complex calculations and depend on when the pension starts and how much is from a tax-free source. Refer to **servicesaustralia.gov.au** for further information about how your payments will be treated for social security purposes.

How we invest your money

The Trustee, in consultation with Qantas Group and the Plan Actuary, decides on the investment of the assets that support your lifetime pension entitlements. You can't select the investments that support your lifetime pension. These investments are assets held in the Fund.

Sustainable investments

We believe integrating environmental, social and governance (ESG) factors (which include labour standards and climate change) into our investment processes is consistent with better investment outcomes. The labour standards we take into account in this context is modern slavery, defined by the Modern Slavery Act 2018. We also take climate change into account and may consider other ESG factors when appropriate.

Our investment strategies are guided by our Sustainable Investment Policy. We use the following as part of our approach:

- ESG integration
- Stewardship (engagement and proxy voting)
- Exclusions (also known as screening) in limited cases

To read our Sustainable Investment Policy, please see **art.com.au/responsible-investing**

How we consider climate change

We're targeting a net zero greenhouse gas emissions investment portfolio by 2050 (NZE 2050 target). Our net zero target refers to the Scope 3 category 15 (investments) emissions[1] and is aligned with the Paris Agreement goal of limiting global warming to well below 2°C. We've developed interim climate-related targets across selected asset classes as milestones to measure our progress in achieving our NZE 2050 target.

Our Net Zero 2050 Roadmap outlines our current plan to help transition towards our NZE 2050 target. It includes:

- guiding principles
- interim targets
- our current action plan for our investment portfolio.

To read our Net Zero 2050 Roadmap, please see **art.com.au/responsible-investing**

1 PCAF (2022). The Global GHG Accounting and Reporting Standard Part A: Financed Emissions. Second Edition.

Our ESG integration approach

We use external investment managers to invest most of our investment portfolio. ESG integration is incorporated through selecting and appointing new investment managers, and monitoring, assessing and engaging with existing investment managers. We assess investment manager capabilities relating to ESG factors, including climate change and modern slavery. We also use a financial materiality, sector-based approach to identifying ESG factors for consideration in direct investment decisions

We assess the investment capability of investment managers by reviewing their policies and processes and assigning them an internally developed ESG rating.

Using the ratings, we developed an ESG baseline to evaluate the comparative sustainable investment capability of investment managers. We use the baseline to identify and engage with investment managers with the aim of improving their processes to integrate ESG factors across the investment cycle.

Our stewardship approach

We undertake stewardship activities with investee companies through engagement and proxy voting. Due to the number of holdings, we can't engage with all companies that we're invested in. Where we do engage with our investee companies, we do so in one of the following ways:

- Directly
- Collaboratively
- Through a service provider

We aim to vote at all company meetings on resolutions for which we are eligible to vote. We use the Australian Council of Superannuation Investors (ACSI) Governance Guidelines to inform proxy voting decisions and, where required, we seek additional information from other relevant parties. By voting at annual general meetings and other decision-making forums, we seek to influence the quality of the governance of listed companies we invest in, to the extent that we are able in relation to ESG issues.

Proxy voting outcomes are publicly disclosed on the Australian Retirement Trust website. For more information on our stewardship approach and our proxy voting outcomes, please see **art.com.au/responsible-investing**

Exclusions (screening)

The following table summarises the exclusions we apply when we directly invest in Australian and International shares asset classes across all our investment options, with the exceptions to these exclusions also set out below.

Exclusions[1]	Description of exclusion criteria	Exclusion threshold
Thermal coal Thermal coal includes lignite, bituminous, anthracite and steam coal.	Mining of thermal coal and its sale to external parties.	10% total revenue threshold (estimated or reported) in most recent year of financial reporting.
Tobacco Tobacco products include cigars, blunts, cigarettes, e-cigarettes, inhalers, beedis, kreteks, smokeless tobacco, snuff, snus, dissolvable and chewing tobacco. This also includes companies that grow or process raw tobacco leaves.	Companies that manufacture tobacco products.	5% total revenue threshold (estimated or reported) in most recent year of financial reporting.
Cluster munitions Cluster munitions include a bomb, missile, rocket or shell that carries submunitions and disperses them over an area.	Companies that manufacture cluster munitions whole weapons systems, intended-use components, or dual use components of cluster munitions. This doesn't include companies that manufacture delivery platforms.[2]	Any involvement.
Landmines Landmines include anti-personnel and anti-vehicle landmine whole weapon systems, intended-use components, and dual-use components.	Companies with an industry tie to landmines that are flagged for landmine manufacturer, ownership by a landmines company, or ownership of a landmines company. This does not include companies with a reviewed and/or past involvement status.	Any involvement.

You should know: **1** Exclusions relating to thermal coal are based on MSCI ESG Climate Change Metrics Methodology and definitions (October 2023), data supplied through, and defined within, MSCI ESG Manager platform and the associated universe coverage. Exclusions relating to tobacco, cluster munitions and landmines are based on MSCI Business Involvement Screening Research Methodology and definitions (October 2023), data supplied through, and defined within, MSCI ESG Manager platform, and the associated universe coverage.
2 Delivery platforms are companies that manufacture an independent weapon system capable of carrying and deploying cluster munitions to the designated target area. Delivery platforms can include self-propelled rocket launcher systems and aircraft.

Exceptions to these exclusions

The screening criteria don't apply to pooled vehicles or derivatives, which may have indirect exposure to companies involved in the mining of thermal coal, manufacture of tobacco, cluster munitions or landmines.

The thermal coal exclusion does not apply to companies deriving revenue from metallurgical coal (in other words, coal used in the production of steel); coal mined for internal power generation (e.g., in the case of vertically integrated power producers); intra- company sales of mined thermal coal; revenue from coal trading; and royalty income for companies not involved in thermal coal extraction operations.

Sometimes we may accept excluded listed shares as part of super fund mergers. In this instance, we seek to divest in a manner aligned with members' best financial interests, usually within 30 days.

How we apply the exclusions

We rely on accuracy of data from a third-party provider (MSCI) to implement the exclusions.

We update exclusion lists twice a year. Following those updates, we tell external investment managers which listed equity shares must be excluded from new and existing investments.

For more information on our approach to sustainable investing, please see our Sustainable Investment Policy at **art.com.au/responsible-investing**

Fees

The fees and other associated costs of providing your Qantas Group Super Plan Lifetime Pension are paid by Qantas Group and don't impact your benefit.

How Qantas Group Super Plan Lifetime Pensions are taxed

This section gives a summary of the way your Qantas Group Super Plan Lifetime Pension will be taxed.

Australian Retirement Trust is not a tax agent, and we recommend you consider obtaining your own financial and/or tax advice.

This tax information is based on the tax laws current when this PDS was prepared and on the rates and thresholds in force for the 2024-25 financial year. You can find up-to-date tax information, including thresholds, at **ato.gov.au**

Your Qantas Group Super Plan Lifetime Pension will be subject to tax if one or more of the following apply:

- you're under age 60
- your annual pension is above the defined benefit income cap as described below.

Payments received before age 60

The taxable component of your pension may be subject to PAYG withholding tax. We'll withhold the required tax from your pension payment and pay it to the Australian Taxation Office (ATO).

Payments received after age 60

Lifetime pension payments to persons aged 60 or over are not subject to tax, unless the annual pension amount exceeds a limit known as the defined benefit income cap ($118,750 p.a. for the 2024 - 2025 financial year). If you started your lifetime pension or reached age 60 during the year, the annual limit may be a reduced pro-rata amount.

For more information on how tax applies to lifetime pensions you can visit **ato.gov.au**

Transfer balance cap

There are limits on how much you can transfer into retirement income streams. This limit is known as the transfer balance cap and is managed by the ATO. The general transfer balance cap is $1.9 million for the 2024-25 financial year. Your personal transfer balance cap may be different depending on when you first started a retirement income stream. To check the balance of your personal transfer balance cap, you can check your ATO online account using myGov.

The usual transfer balance cap rules apply differently to lifetime pensions. The ATO prescribes the calculation for determining the reportable balance of your Qantas Group Super Plan Lifetime Pension. This is known as the special value. The special value counts towards your personal transfer balance cap.

If you go over your personal transfer balance cap due to a combination of your Qantas Group Super Plan Lifetime Pension and any other account-based retirement income streams you start (like a Super Savings Retirement Income account), you may need to commute your account-based retirement income stream and be liable for excess transfer balance tax. For more information on how the transfer balance cap applies to lifetime pensions you can visit **ato.gov.au**

Family Law split

If you separate from your spouse (including same-sex and de facto), family law legislation means you may be required to split your Qantas Group Super Plan Lifetime Pension and have a portion paid to your former spouse.

While you're alive and receiving pension payments, the non-member spouse will receive their entitlement from each of your pension payments. If you're a 'pensioner' and you have an 'eligible spouse' entitled to a reversionary pension on your death, the non-member spouse's entitlement will continue to be paid from the reversionary pension after your death. If you don't have an 'eligible spouse', or once both you and your 'eligible spouse' die, the non-member spouse's pension payments will stop and no further payments to the non-member spouse will be made.

If the non-member spouse dies before you or your 'eligible spouse', pension entitlements will continue be paid to the non-member spouse's estate until payments stop being made to you and your 'eligible spouse' (if any).

How to open an account

You become a member of Australian Retirement Trust on transfer of your benefits from Qantas Super. You do not need to sign any documents to become a member.

Concerns and complaints

If you have a complaint in relation to any Australian Retirement Trust entity, including about any financial products or services we've provided, please let us know about it as soon as possible.

Contact us

Here's how you can lodge a complaint with us. Please mark letters or emails "Notice of enquiry" or "Complaint".

Phone: 13 11 84

Mail:

Australian Retirement Trust

The Complaints Manager

GPO Box 2924

Brisbane QLD 4001

Email: **art.com.au/contact-us**

In person: Please see our address in our Complaints Handling Guide at **art.com.au/complaint**

Contact the Australian Financial Complaints Authority

If you're unhappy about the outcome of your complaint or believe an issue has not been resolved, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA).

AFCA provides fair and independent complaint resolution for financial services. Their service is free to use. Here's how you can contact AFCA.

Phone: 1800 931 678 (free call)

Post: Australian Financial Complaints Authority

GPO Box 3 Melbourne VIC 3001

Email: info@afca.org.au

Website: afca.org.au

Your privacy

Personal information collection

The purpose for which we collect your information is to provide superannuation benefits, administer your benefits, and provide related services, information, and offers to you.

This includes processing your application, managing your participation in Australian Retirement Trust, providing you with information about your benefits and our available services, and ensuring you receive your entitlements.

We will generally collect your personal information directly from you, your authorised representatives, your employer or other third parties, such as the Australian Taxation Office (ATO). If the information we request is not provided, we may be unable to properly administer your benefits and notify you about your entitlements.

We may disclose your personal information to entities within the Australian Retirement Trust Group, our service providers and advisers, medical and health professionals, regulators and government bodies, or to other third parties if we need to or if you have given consent to the disclosure. This includes but is not limited to the Fund's administration service provider, insurers, auditors and legal advisers. We also might be required by law to disclose information about you, for example to government bodies such as the ATO. We may also disclose information to third-party service providers in various countries, as described in our Privacy Policy.

For more information, please read our Privacy Policy which sets out the types of information we collect and how we collect, hold, use and disclose your personal information. Our Privacy Policy also describes how you can access information about your benefit and personal details, correct any information which is inaccurate or out-of-date, and information on our privacy complaints process.

We are committed to respecting the privacy of personal information you give us. Our Privacy Policy may be updated from time to time and is available at **art.com.au/privacy** or by contacting us.

Definitions

Eligible Children

For the purpose of determining the benefits payable on death, the definition of eligible children will be as applies for the purpose of Part VI of the *Superannuation Act 1976 (Cth)* as at 1 July 1995.

A child of yours (this includes adopted children, ex-nuptial children, foster children, step-children, or a ward) who:

- is aged:
  - less than 16; or
  - between 16 and 25 provided they are in full-time study and not ordinarily employed or engaged in work on their own account; and
- immediately prior to your death was either:
  - living with you;
  - in the opinion of the Trustee, wholly or substantially dependent upon you; or
  - if the child was born after your death, in the Trustee's opinion, would have been living with you if they had been born before your death.

'Eligible child' has a corresponding meaning.

Pensioner

Any person who in consequence of and on his or her retirement from employment with the Qantas Group is, or in the case of a deceased pensioner was, in receipt of a pension under or in connection with this Division 4.

Eligible spouse

For the purpose of determining the benefits payable on death, the definition of spouse will be as applies for the purpose of Part VI of the *Superannuation Act 1976 (Cth)* as at 1 July 1995.

Your spouse is a person who was in a "marital relationship" (see below) with you for a continuous period of at least three years at the date of your death;

or

A person who you previously had a marital relationship with, but that marital relationship finished before the date of your death. A spouse benefit may still be payable if your spouse remained legally married to you at the time of death and the Trustee considers that they were wholly or substantially dependent on you at the time of your death.

For the purpose of this section "marital relationship" means:

The person ordinarily lived with that other person as that other person's husband or wife on a permanent and bona fide domestic basis (regardless of whether they are legally married) for a continuous period of three years or more prior to the date of death.

If the relationship has been in existence for less than a continuous period of three years, the Trustee can determine that a marital relationship existed if having regard to any relevant evidence it considers that the person ordinarily lived with the other person as that other other's husband or wife (regardless of whether they are legally married) on a permanent and bona fide domestic basis at the time. The relevant evidence includes:

- whether the person was wholly or substantially dependent on the other person
- whether the persons were legally married
- whether there were children of the relationship
- joint ownership of property

Also, a person can still be considered to be living with another person 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.

Australian Retirement Trust

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Need assistance? Call our translation service on **13 14 50** and say your language at the prompt.

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