SENTINEL

PENSIONER SPOUSE PENSIONS IN A NUTSHELL

EFFECTIVE DATE	QUALIFYING SPOUSE	SPOUSE PENSION
MOPF Pre 31/5/1981 MEPF Pre 21/3/1982	If a spouse pension was elected at retirement, the pension will become payable to the person that the pensioner was married to at the date of retirement, irrespective if they are still married at the time of the pensioner's death.	The spouse pension equates to 50% of the pensioner's pension at death, excluding lump sum and early retirement reductions that applied at the date of retirement.
MOPF From 1/6/1981 MEPF From 1/4/1982	A spouse's pension, if provided for at retirement, will become payable to: • The person that was nominated as the pensioner's spouse at retirement provided that they were living together from retirement throughout until death. • MOPF spouse pensions are not payable to persons who became the spouse of a pensioner after retirement. • From 1/1/1991 until 28/2/2003, MEPF provided reduced spouse pensions to post retirement spouses.	The spouse pension equates to 50% of the pensioner's pension at date of death, excluding lump sum and early retirement reductions. The reduced MEPF spouse pension equates to 33% of the pensioner's pension at date of death, excluding lump sum and early retirement reductions.
Sentinel From 1/3/2001 MEPF From 1/3/2003	The spouse for whom a spouse pension was provided at the time that the pensioner retired will qualify for this benefit irrespective if they are still married at the time of the pensioner's death.	A term certain guarantee of 5 years applied. If the pensioner died within the first 5 years of retirement, the spouse would have received the full pension for the remainder of the 5 years, where after a spouse pension of 75% will become payable.
Sentinel & MEPF From 1/8/2005	The spouse for whom a spouse pension was provided at the time that the pensioner retired will qualify for this benefit irrespective if they are still married at the time of pensioner's death.	The pensioner elected between 5 and 25 years as a term certain guarantee, and a 75% or 100% spouse pension. If the pensioner dies within the term certain period, the spouse will receive the full pension for the remainder of the term selected, where after a spouse pension of either 75% or 100%, will become payable.
Sentinel Post 19/4/2007 MEPF Post 8/10/2007	**Guaranteed pensions**: The spouse for whom a pension was provided at retirement will qualify for this benefit, irrespective of whether they are still married at the time of the pensioner's death. **Flexible pensions**: The person nominated as the spouse prior to the flexible pensioner's death will receive the applicable benefits.	If the pensioner dies within the term certain period, the spouse will receive the full pension for the remainder of the term selected, where after a spouse pension of either 75% or 100% will become payable. The spouse for purposes of the flexible pension becomes eligible to receive benefits from the flexible pension capital account.
Sentinel Post 8/10/2025	**Guaranteed pensions**: The spouse for whom a pension was provided at retirement will qualify for this benefit, irrespective of whether they are still married at the time of the pensioner's death. **Flexible pensions:** The person nominated as the spouse prior to the flexible pensioner's death will receive the applicable benefits.	If the pensioner dies within the term certain period, the spouse, where provided for, will receive the full pension for the remainder of the selected term, after which a spouse's pension of 25%, 50%, 75% or 100% will become payable. For purposes of the flexible pension, the nominated spouse becomes eligible to receive benefits from the flexible pension capital account.

SENTINEL

PENSIONERS DEATH BENEFIT LUMP SUMS IN A NUTSHELL

Section 37C of the Pension Funds Act regulates the distribution of death benefits paid by retirement funds. Dependents, Nominees or the Estate may share in the benefit. You may express your wishes by completing and submitting a Nomination Form to the Fund.

DBS cover is based on the pensioner's pension, excluding lump sum and early retirement reductions.

EFFECTIVE DATE	DEATH BENEFIT
MOPF Pre 31/5/1981 MEPF Pre 21/3/1982	At retirement you had the option to preserve a DBS lump sum equivalent to 24 months' pensions, or to convert your full DBS in favour of an additional retirement benefit. DBS cover is based on the pensioner's pension, excluding lump sum and early retirement reductions.
MOPF From 1/6/1981 MEPF From 1/4/1982	At retirement you had the option to preserve a DBS lump sum equivalent to 30 months' pensions, or to convert your full DBS in favour of an additional retirement benefit. From 1/9/1994, MEPF compelled retirees to preserve a DBS lump sum equivalent to at least 12 months' pensions and to convert the balance in favour of an additional retirement benefit, while MOPF allowed retirees to convert the full DBS in favour of an additional retirement benefit. DBS cover is based on the pensioner's pension, excluding lump sum and early retirement reductions.
Sentinel From 1/3/2001 MEPF From 1/3/2003	If both you and your spouse died within the first 5 years of retirement, the monthly pensions for the remainder of the term will be capitalised and paid in a lump sum.
Sentinel & MEPF From 1/8/2005	If both you and your spouse die within the term selected at retirement (5, 10, 15, 20 or 25 years), the monthly pensions for the remainder of the term will be capitalised and paid in a lump sum.
Sentinel Post 19/4/2007 MEPF Post 8/10/2007	The dispensation that applied from 1/8/2005 still applies to guaranteed pensions (please see above). The remaining balance in the flexible pension account at death, may become payable as a lump sum.
Sentinel Post 8/10/2025	If both you and your spouse die within the term selected at retirement (5, 10, 15, 20 or 25 years), the monthly pensions for the remainder of the term will be capitalised and paid in a lump sum. The remaining balance in the flexible pension account at death, may become payable as a lump sum.