



# Government Superannuation Fund

## Annuitants Newsletter

March  
2017

**DATACOM**

### Member Update

The information in this newsletter is important and is intended to provide information, to increase members' understanding of the options available to them and provide guidance to their family members.

Further information can be found on the following websites:

[www.datacomgsf.co.nz](http://www.datacomgsf.co.nz)

[www.gsfa.govt.nz](http://www.gsfa.govt.nz)

### Advising Changes in Personal Details

To minimise the risk of fraud, all GSF members and recipients who are receiving payments from GSF must complete a *Change in Personal Details* form when they wish to change their personal details, such as address or bank account. The form must be signed by the GSF member or authorised person and returned to Datacom.

The Change in Personal Details form is available for download from the Government Superannuation Fund Authority's website [gsfa.govt.nz](http://gsfa.govt.nz) under *Members > Forms and Booklets*, or upon request from Datacom.

In order to continue payments of an annuity, Datacom require current, up to date contact details for all members to be held on record. It is the GSF Member's responsibility to keep Datacom informed of any changes. Please note failure to

notify Datacom of a new address may result in an annuity being suspended until the member's whereabouts is confirmed. In the case that we receive returned mail from the address we hold on file, Datacom will endeavour to locate the member. If we are unsuccessful, annuity payments will be ceased.

### What is a 91B Assignment?

A Section 91B Assignment allows a GSF member to assign part of their annuity (up to a maximum of 50%) to another person (the **assignee**), such as a spouse. The annuity is paid to the assignee for their lifetime.

When calculating the assignee's annuity, the amount is actuarially adjusted based on the age and gender of both the member and the assignee. The effect of the actuarial assessment is that the allowance payable to the assignee may be proportionally less if it is likely to be paid over a longer period than the allowance being paid to the member. This helps to ensure there is no increase or decrease in the Fund's liability.

An assignment election may be made at any time by completing a GS91B Election Form, available upon request from Datacom.

Survival: Please note for an assignment election to be valid, the election form must be completed correctly, in full and received by GSF whilst the GSF is still alive. We also note, under a 91B assignment, the annuity will not revert back to the member if the assignee predeceases them.

For an estimate of the effect an assignment election would have on your annuity, contact Datacom with the name, age and gender of the intended assignee and the percentage to be assigned.

### Earning Certificate Requests

GSF members may request an earnings certificate from Datacom at any stage. The certificate states how much has been received from GSF within a specified requested timeframe. The certificate is often required for rates rebates, or as proof of earnings for Work and Income (**WINZ**) or other organisations.

## Spouse GSF Entitlements

Under the Government Superannuation Fund Act 1956, if a member is receiving an allowance from GSF and they pre-decease their spouse or de-facto partner, the spouse/partner may be entitled to receive a spouse allowance.

Where a marriage or de facto relationship commenced after the member's retirement, and the couple are not separated immediately prior to the member's death, a spouse allowance is paid at a rate of 10% for every year of marriage to, or de facto relationship with, the member - up to a maximum of 50%. If the marriage or relationship had been in place for 5 years or longer at the date of death of the member, or commenced before the member retired, a spouse/partner may be entitled to an allowance of 50% of what the member was receiving at their date of death.

Please be advised any claim of a spouse allowance is subject to provision of supporting information, a review and the approval of the Government Superannuation Fund Authority.

GSF does not hold information of potential spouses/partners on file. A person's eligibility for a spouse allowance can only be established at the date the member passes away.

To assist your spouse or partner at what will be a difficult time, we encourage members to discuss GSF's requirements with them, and, if necessary, collate information that may assist with their application for a spouse allowance on the member's death. This may include, for example, retaining copies of correspondence addressed to both of spouse/partner and the member, evidence of joint ownership of property and of shared finances for up to 5 years prior to the member's death. This information will assist the Authority in processing the application for a spouse allowance in a timely manner.

Please note, spouses/partners or family should contact Datacom as soon as possible in the event of a member's death, so we can calculate the correct payments and avoid overpayments which would be repayable to GSF.

## Death of a Member

It is important Datacom is notified as soon as possible when a member passes away. This is to ensure future annuity payments are ceased promptly and no resulting overpayment occurs which would be repayable to GSF. It also enables Datacom to confirm any spouse entitlements that may be due.

## Payment Calendar

GSF annuities are paid every 28 days in advance. Please see below future pension payment dates for your reference.

2017	2018	2019	2020	2021	2022	2023	2024	2025
26-Jan	25-Jan	24-Jan	23-Jan	21-Jan	20-Jan	19-Jan	18-Jan	16-Jan
23-Feb	22-Feb	21-Feb	20-Feb	18-Feb	17-Feb	16-Feb	15-Feb	13-Feb
23-Mar	22-Mar	21-Mar	19-Mar	18-Mar	17-Mar	16-Mar	14-Mar	13-Mar
20-Apr	19-Apr	18-Apr	16-Apr	15-Apr	14-Apr	13-Apr	11-Apr	10-Apr
18-May	17-May	16-May	14-May	13-May	12-May	11-May	9-May	8-May
15-Jun	14-Jun	13-Jun	11-Jun	10-Jun	9-Jun	8-Jun	6-Jun	5-Jun
13-Jul	12-Jul	11-Jul	9-Jul	8-Jul	7-Jul	6-Jul	4-Jul	3-Jul
10-Aug	9-Aug	8-Aug	6-Aug	5-Aug	4-Aug	3-Aug	1-Aug	31-Jul
7-Sep	6-Sep	5-Sep	3-Sep	2-Sep	1-Sep	31-Aug	29-Aug	28-Aug
5-Oct	4-Oct	3-Oct	1-Oct	30-Sep	29-Sep	28-Sep	26-Sep	25-Sep
2-Nov	1-Nov	31-Oct	29-Oct	28-Oct	27-Oct	26-Oct	24-Oct	23-Oct
30-Nov	29-Nov	28-Nov	26-Nov	25-Nov	24-Nov	23-Nov	21-Nov	20-Nov
28-Dec	27-Dec	26-Dec	24-Dec	23-Dec	22-Dec	21-Dec	19-Dec	18-Dec

\* the dates shown are **Thursday** in every case

### Datacom GSF Schemes Administration

PO Box 3614                      0800 654 731  
Wellington 6140                Fax: (04) 470 6366

Email: [gsf@datacom.co.nz](mailto:gsf@datacom.co.nz)  
[www.datacomgsf.co.nz](http://www.datacomgsf.co.nz)

### GSF information booklets and forms

Booklets and forms are available on request from Datacom and may be downloaded from the GSF Authority's website: [www.gsfa.govt.nz](http://www.gsfa.govt.nz) under **Members > Forms and Booklets**. These booklets contain information and forms for GSF members and employers.

### Disclaimer

This newsletter is a summary of some of the provisions of the GSF Act, regulations made pursuant to the GSF Act and policy decisions including those set out in the statement of policies. While every effort is made to ensure the information contained in this newsletter is accurate, it is intended as a guide only and is in no way binding on any person, and does not prevail over any applicable law or policy decision. To the fullest extent permitted by law, neither the Authority, Datacom, nor any person accepts any liability for any loss, damage, cost or expense that may arise from any reliance on any information contained in this newsletter. This newsletter does not create any legal or equitable rights exercisable by any person.