

- \* Where there is evidence that the death of the husband or wife is a result of a criminal act by the surviving spouse, the surviving spouse shall not be entitled to receive the pension and refund of the voluntary contribution, if any, standing to the credit of the deceased at the time of death.

A surviving spouse's pension shall cease if after the grant of the pension, the spouse remarries for a second time, the pension shall cease from the date of the second marriage.

### WHAT OTHER INFORMATION YOU NEED TO KNOW?

In case the above-mentioned information is not clear to you or you require clarifications, you can call on the Benefit Officer, Seychelles Pension Fund.

You may view our website [www.pensionfund.sc](http://www.pensionfund.sc) or e-mail us on [spsdir@seychelles.net](mailto:spsdir@seychelles.net) for any details.

You may wish to obtain a copy of one of the following leaflets on other benefits available at the fund or view them from our website [www.pensionfund.sc](http://www.pensionfund.sc)

Benefits in Brief

Children's Pension

Voluntary Contribution

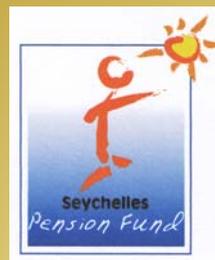
Retirement Pension

Pension for the Self employed

Incapacity Pension

Pre & Post Retirement

Death Gratuities



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## SEYCHELLES PENSION FUND



## SURVIVING SPOUSE'S PENSION

*This leaflet is for guidance only. It is not a complete statement of the law.*

## WHAT IS THE PURPOSE OF A SURVIVING SPOUSE'S PENSION?

A surviving spouse's pension is a monthly sum of money in order to provide financial support to the surviving spouse and or children as a result of the death of the deceased's spouse before retirement.

The pension is payable monthly to the surviving spouse until his or her death.

## WHO IS ELIGIBLE?

When a spouse dies, the surviving spouse (wife or husband) living with and being maintained by the deceased at the time of death is entitled to a surviving spouse's pension.

As the spouse you should have lived in Seychelles for not less than five years to be eligible for the pension unless the Fund's Board of Trustees waives the requirement.

In order to be entitled to the pension the deceased's spouse should have made a minimum of ten years of continuous mandatory contribution to the Seychelles Pension Fund or ten years of continuous contribution to the Social Security Fund immediately prior to his or her death while in employment or an aggregate of 20 years of contribution to the Social Security Fund or the Pension Fund before his or her death.

## WHAT IS THE PENSION PAYABLE?

The pension payable is 80% of the retirement pension of the deceased if he or she would have earned upon retirement, for example,

Average Salary	Percentage of Salary	Amount	Percentage of Pension	Pensions payable
R2,200	70%*	2,000	80%	R1,600
R2,900	70%*	2,030	80%	R1,624
R4,000	65%	2,600	80%	R2,080
R6,400	60%	3,840	80%	R3,072

\* or R2000 per month whichever is greater

However if the surviving spouse is 10 years or more younger than the deceased spouse, the surviving spouse shall be entitled to 70% of the retirement pension of the deceased spouse if he or she would have qualified on retirement.

Where the deceased member has any children, the surviving spouse shall be entitled to a pension of only half of the pension or such smaller amount up to 25% of the pension as the member prior to his or her death may decide by nomination.

In addition to the pension, the surviving spouse may as the deceased member's heir be eligible for the refund of the voluntary contribution if any or part there of, standing to the deceased's credit in his or her account in the pension fund with interest.

## WHEN IS NOMINATION OF BENEFICIARY APPLICABLE ?

A member who has children may at any time prior to his or her death elect to have the surviving spouse's pension payable upon his or her death to be reduced to any amount between 25% and 49% of the pension. This shall be done by completing the prescribed nomination form duly attested by two witnesses.

## HOW TO CLAIM FOR THE PENSION ?

A claim for the pension should be made by the surviving spouse on the prescribed form to the Chief Executive Officer. The claim should be supported by the following documents:

National Identity Card

Death Certificate of the deceased member

Marriage Certificate or proof of cohabitation

Affidavit in support of the claim

The claim will be processed and dealt with as early as possible. The applicant will be notified of the outcome.

## WHAT WILL HAPPEN IF YOU RE-MARRY?

If you remarry you will continue to receive your spouse's pension for the rest of your life. However if you remarry a second time then the surviving spouse's pension you are receiving in respect of the first deceased spouse will cease.

## NOTIFY US PROMPTLY

You should notify the Seychelles Pension Fund promptly if you re-marry even though there is no change in your pension. We need to know if there has been a name or address change.

## WHEN WILL THE SURVIVING SPOUSE PENSION CEASE OR NOT BE GRANTED?

A surviving spouse's pension shall not be granted if

- \* the death of the deceased occurs within three years of cohabitation.
- \* the surviving spouse was at the time of the death of the deceased cohabitated with a person other than the deceased