



ADF Superannuation Arrangement

Overview

From 1st July 2016, all new military members are covered by the ADF superannuation arrangement. The employer contribution rate under the superannuation arrangement is 16.4% per annum.

ADF Super is the default employer superannuation fund for ADF members. ADF members can elect to join *ADF Super* or another superannuation fund of their choice.

The ADF superannuation arrangement is underpinned by a death and invalidity scheme called *ADF Cover*. *ADF Cover* benefits are consistent with those provided by MSBS.

What's flexible?

Members can transfer their accumulated benefits to a new fund at any time.

Members are not required to make personal contributions, unless they wish to.

Members can make salary sacrifice contributions in line with relevant superannuation or taxation legislation.

Can I join?

Serving and returning members of the current Military Superannuation Benefits Scheme (MSBS) may choose to move to the ADF superannuation arrangement at any time if they wish.

Current MSBS members wishing to consider changing to the ADF superannuation arrangement are strongly advised to seek independent financial advice.

Current DFRDB members are unable to move to the new superannuation arrangement.

To find an independent financial adviser, please visit adfconsumer.gov.au

ADF Super is managed by the Commonwealth Superannuation Corporation (CSC), which currently administers all other Commonwealth superannuation funds.

ADF Superannuation Arrangement and Military Superannuation Benefits Scheme (MSBS)

ADF Super Arrangement	MSBS
Fully portable benefit	Partially portable benefit*
Able to choose any complying fund	Contributions can only be made to MSBS
No requirement for member to contribute	Member must always contribute at least 5%
Preservation age 55-60	Preservation age 55-60
Fully funded and invested	Partially funded Government guaranteed
Lump sum only	Lump sum, can be converted to pension
Death and invalidity benefits	Death and invalidity benefits

*member and ancillary benefit only

For more information, visit defence.gov.au or

