



ADF Cover

Key Facts

ADF Cover recognises the unique nature of military service and offers important protection for ADF members and their family, if needed.

Benefits under ADF Cover are:

- consistent with the cover provided by (MSBS);
- in addition to any accumulation benefit; and
- indexed to CPI twice a year.

The amount of cover is related to the period of time from the date of exit to age 60.

ADF Cover will generally duplicate the average rate of benefit that would have occurred under the MSBS across all service.

Under ADF Cover, invalidity pensioners will receive a basic pension plus a temporary 'top-up' pension. The 'top-up' pension ceases at age 60 when members can then access their accumulation superannuation.

For more information on ADF Cover go to adfcover.gov.au

