



# Superannuation for new ADF Members

## ADF Superannuation Arrangement

From the 1st July 2016 all new members of the ADF will become members of the ADF superannuation arrangement. Further details on the ADF superannuation arrangement can be found at [defence.gov.au/PayandConditions](http://defence.gov.au/PayandConditions)

The default superannuation fund for ADF members under the superannuation arrangement is *ADF Super* however members can choose their own superannuation fund if they wish. Further information on *ADF Super* can be found at [adfsuper.gov.au](http://adfsuper.gov.au)

The ADF superannuation arrangement also provides ADF members with death and invalidity cover through *ADF Cover*. More information can be found at [adfcover.gov.au](http://adfcover.gov.au)

## Superannuation Choice Form

To nominate your superannuation fund you should complete and sign the *ADF Standard Choice Form (AE 689)* which is available at [defence.gov.au/PayandConditions/ADF/Resources/ADF-super-choice-form.pdf](http://defence.gov.au/PayandConditions/ADF/Resources/ADF-super-choice-form.pdf)

You can complete this form prior to arriving at your training school, or when you arrive at your recruit/officer training school.

## Choosing a Fund Other than the Default Fund – ADF Super

If you do not wish to join the Defence default fund, *ADF Super*, then you must nominate another fund on the *ADF Standard Choice Form*. An eligible alternate superannuation fund can be a compliant retirement savings account (RSA), a fund regulated by the Australian Prudential Regulation Authority (APRA), or a registered Self Managed Superannuation Fund (SMSF). The nominated fund must be able to receive your employer contributions via *EFT*.

You must provide Defence with additional information on that fund. You should refer to the *ADF Standard Choice Form* for more details.

Under the ADF superannuation arrangement you are able to transfer to another complying superannuation fund at any time.

## Contributions

You may choose to contribute an amount of your salary to your superannuation fund of choice. For more information on making contributions to your fund, refer to [defence.gov.au/PayandConditions/ADF/Resources/Super\\_ADF\\_FAQ.pdf](http://defence.gov.au/PayandConditions/ADF/Resources/Super_ADF_FAQ.pdf)

## Default Fund Arrangements

If you do not nominate a superannuation fund on commencing your employment in Defence, your employer contributions will be paid to Defence's default fund, *ADF Super*. You can transfer to another superannuation fund at any time.

## Member's Responsibility

It is your responsibility to read the information provided on the ADF superannuation arrangement which is available on the following websites:

[defence.gov.au/PayandConditions/ADF/Super-ADF](http://defence.gov.au/PayandConditions/ADF/Super-ADF)

[adfsuper.gov.au](http://adfsuper.gov.au)

[adfcover.gov.au](http://adfcover.gov.au)

[adfconsumer.gov.au](http://adfconsumer.gov.au)

For more information, visit [defence.gov.au](http://defence.gov.au) or

