

# About Your Statement Guide

For Contributing Members 2010 – 2011



Australian Government  
Defence Force Retirement & Death Benefits Scheme

## About your accrued benefit

Check your personal details carefully and notify us if they are incorrect.

If you have a valid Access Number, you can personally update your details through Member Services Online.

This is the contributions you have made to the DFRDB Scheme during your membership.

Your employer pays for a Productivity Benefit that accrues separately from other DFRDB benefits. The Productivity Benefit must be kept preserved until you reach your preservation age and retire from the workforce.

If you have a surcharge debt at 30 June 2011, it will appear in this section. Your surcharge debt can be paid in part or full during the period of your membership. Any surcharge amount outstanding at the time the benefits are claimed will be recovered at that time. The outstanding surcharge debt at the end of each financial year will be charged interest at the 10-year Treasury Bond rate which, for the 2010/2011 financial year, is 5.210%.

**Member Statement**  
at 30 June 2011

Australian Government  
Defence Force Retirement & Death Benefits Scheme

**Your details**

Name:			
Rank:	Total period of effective service at 30/06/11:		
ComSuper Reference Number:	Your salary for DFRDB purposes at 30/06/11:		
Date of birth:	Notional retiring age (if applicable):		
Current membership commenced on:	Tax File Number provided: ○		

**Your contributions**

At 01/07/10	01/07/10 – 30/06/11	At 30/06/11

**Plus your productivity benefit**

Balance at 01/07/10	Contributions since 01/07/10	Interest 01/07/10 – 30/06/11	Balance at 30/06/11

**Minus surcharge debt**

Surcharge debt at 01/07/10	Surcharge debt added during the year	Payments made during the year	Interest added during the year	Surcharge debt at 30/06/11

**i-Estimator**  
Projections of future scheme benefits using different exit circumstances can be obtained from the i-Estimator. You can access the i-Estimator from the DFRDB website:  
[www.dfrdb.gov.au](http://www.dfrdb.gov.au)

**Contact**

<b>Mail</b> PO Box 22 Belconnen ACT 2616	<b>Phone</b> 1300 001 677 Cost of a local call	<b>Email</b> members@dfrdb.gov.au
	<b>Fax</b> (02) 6272 9616	<b>Internet</b> www.dfrdb.gov.au

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If you have not supplied your Tax File Number (TFN), please contact the DFRDB Customer Service Centre on 1300 001 677 and provide us with your TFN over the phone.

Interest was paid at the Long Term Bond Rate. This rate was 5.65% p.a. for the period 01/07/10 to 31/12/10 and 5.51% p.a. for the period 01/01/11 to 30/06/11.

### Preservation Ages

Date of Birth	Preservation Age
Before July 1960	55
July 1960 to June 1961	56
July 1961 to June 1962	57
July 1962 to June 1963	58
July 1963 to June 1964	59
After June 1964	60

## Important information

Any financial product advice in this document is general advice only and has been prepared without taking account of your personal objectives, financial situation or needs. Therefore, before acting on any such general advice, you should consider the appropriateness of the advice, having regard to your own objectives, financial situation or needs. You may wish to do so with or without the assistance of a licensed financial adviser.

This information provides a guide to your entitlements as at 30 June 2011 and was prepared in August 2011. The benefits shown are based on your current record and may be subject to change should there be any amendments to the details on which the information is based. You should seek a benefit estimate from DFRDB prior to withdrawing your benefit.

Benefit entitlements shown on this statement include the Notional Retiring Age reduction where applicable (this applies to Officers only).

This is an important document and forms part of your periodic statement. Please read this document in conjunction with your **Annual Report for Contributing Members** and, if applicable, **Ancillary Benefit Member Statement** and **Transaction Summary**. Please make sure that you keep it in a safe place for future reference.

# About Your Statement Guide

For Contributing Members 2010 – 2011



Australian Government  
Defence Force Retirement &  
Death Benefits Scheme

## About your withdrawal benefit

This section represents your benefit for less than 20 years of service and is calculated as at 30 June 2011.

Resignation benefits include your compulsory 5.5% contributions made during your service, plus an Employer Component which comprises a Productivity Benefit and a Super Guarantee amount.

This section represents your benefit on completion of 20 years service, or 15 years service and have reached your retiring age for rank. This is calculated as at the 30 June 2011.

This shows your Full Pension plus Productivity Benefit.

Please note: A Full Pension will consist of a portion not subject to CPI Indexation. The portion not subject to CPI Indexation is the difference between the Residual Pension amount and the Full Pension amount.

<u>Withdrawal benefit</u>		
Resignation Benefits	At 01/07/10	At 30/06/11
Lump sum—Your contributions and gratuity if applicable		
PLUS		
Productivity Benefit (payable to a nominated rollover fund)		
PLUS		
Superannuation Guarantee amount (payable to a nominated rollover fund)		
Retirement Benefits	At 01/07/10	At 30/06/11
Full pension (per annum)—CPI index - on part of the pension		
PLUS		
Lump sum—Productivity Benefit (payable to a nominated rollover fund if you are below preservation age)		
OR	At 01/07/10	At 30/06/11
Residual pension (per annum)—CPI index - on entire pension		
PLUS		
Lump sum—Commutation		
PLUS		
Lump sum—Productivity Benefit (payable to a nominated rollover fund if you are below preservation age)		
		Less surcharge debt reduction

### Important information

Benefit entitlements shown on this statement do not take into account any reduction due to an unpaid superannuation debt related to the purchase of past service. For further details on calculations of benefits please refer to the DFRDB Book: About Your Scheme, available on the DFRDB website at [www.dfrdb.gov.au](http://www.dfrdb.gov.au)

Benefit entitlements shown on this statement include the Notional Retiring Age reduction where applicable (this applies to Officers only).

If you were an Officer Member of the DFRB Scheme before 01/10/1972 you may be entitled to a higher rate of benefit on your retirement from the Defence Force in return for payment of additional contributions. To check your eligibility call 1300 001 677.

No fees or charges are deducted from your superannuation entitlements.

If you have any enquiries regarding your Member Statement or Scheme membership please call 1300 001 677.

Note: A DFRDB pension benefit may be suspended during certain period(s) of re-entry to the Defence Force.

This information provides a guide to your benefit entitlements as at 30 June 2011 and was prepared in August 2011. These entitlements are based on your current record, and are subject to change should there be any amendments to details on which the information is based. You should seek a benefit estimate from DFRDB prior to withdrawing any part of your benefit.

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This section represents your benefit on completion of 20 years service, or 15 years service and have reached your retiring age for rank. This is calculated as at the 30 June 2011.

This shows your Residual Pension amount, plus Lump Sum Commutation, plus Productivity Benefit.

If you elect to take the option of a commutation amount and a Residual Pension; the whole amount of the Residual Pension is subject to the CPI Indexation.

Please note:

- 'Commutation' is the lump sum prepayment of part of your benefit.
- Commutation of a benefit results in a PERMANENT REDUCTION in your pension.
- If you outlive your life expectancy your pension is NOT restored to the pre-commutation rate.
- Please refer to the DFRDB Book for the life expectancy factors.

## Important information

We must provide you with any information you need to understand your benefit entitlements. If you have any further questions in regards to your benefit entitlements or investment options, you can contact us in the following ways:

### Mail

PO Box 22  
Belconnen ACT 2616

### Phone

1300 001 677  
Cost of a local call

### Email

[members@dfrdb.gov.au](mailto:members@dfrdb.gov.au)

### Fax

(02) 6272 9616

### Internet

[www.dfrdb.gov.au](http://www.dfrdb.gov.au)