



Election form for former DFRDB Scheme Members resuming Australian Defence Force full-time service

Who should use this form?

Use this form if you are a former Member of the Defence Force Retirement and Death Benefits (DFRDB) Scheme:

- receiving **retirement pay**
- receiving **invalidity pay**

OR

- with a **deferred benefit** that you have not claimed

who intends:

- resuming service in the Australian Defence Force (ADF) (including the Reserves) on continuous full-time service (CFTS).

Meaning of 'resuming ADF full-time service'

'Resuming ADF full-time service' means a person's first day of service in the ADF. It includes the following situations:

- returning to the ADF as a member of the Permanent Forces or in the Active Reserves
- changing over from the Inactive Reserves to the Active Reserves on CFTS or becoming a member of the Permanent Forces
- completing a period of ADF service, having a break, then starting another period of ADF service
- completing CFTS of less than 12 months in the Reserves and, without a break, changing over to and becoming a member of the Permanent Forces or starting another period of CFTS of 12 months or more in the Reserves.

When to use this form

The form must be completed and lodged with DFRDB or MilitarySuper before resuming service. If you do not complete and lodge the form before resuming service in the ADF, you will become a Member of MilitarySuper. Membership of MilitarySuper is **final and irreversible** and applies to all future periods of CFTS. You can never go back to the DFRDB Scheme as a contributor.

Lodgement

It is your responsibility to send this completed form to DFRDB/MilitarySuper before you resume service in the ADF.

This form can be:

Posted to **PO Box 22**
BELCONNEN ACT 2616

Faxed to **(02) 6272 9616**

You must also send a copy of this form to your pay unit before you resume service.

Your election will only be valid if it is received by DFRDB/MilitarySuper before your appointment begins. Please make sure this is done, to avoid possible overpayments and safeguard your entitlement to future benefits.

Resumption rules

The DFRDB Scheme and MilitarySuper legislation set out strict membership rules in relation to resuming ADF full-time service. Completion of this form depends on the following factors:

- whether you are re-entering the ADF as a member of the Permanent Forces or in the Reserves
- the length of your engagement
- whether this is your first or later re-entry
- whether you have made any previous scheme election

The relevant rules are set out in **Tables 1, 2 and 3** on the following pages.

***You do not need to return
this page with your form.***

How to use this form

You are resuming service in the ADF	The length of your engagement is...	You must read...	You must complete the following parts of the form...
in the Reserves	Less than 12 months CFTS	Table 1–Membership Rules AND Table 3–Effect on Retirement Pay	Parts A, B, C and E
in the Reserves	12 months or more CFTS	Table 2–Membership Rules AND Table 3–Effect on Retirement Pay	Parts A, B, D and E
as a member of the Permanent Forces	<ul style="list-style-type: none"> For any period OR <ul style="list-style-type: none"> For a short service commission 	Table 2–Membership Rules AND Table 3–Effect on Retirement Pay	Parts A, B, D and E

Membership rules

Table 1–Membership rules If you are receiving retirement pay or invalidity pay or you have a deferred benefit that you have not claimed – and you intend to return to the ADF on CFTS in: <ul style="list-style-type: none"> the Reserve Forces for less than 12 Months 	
What election must be made [s 61B(3)]	You must elect whether or not to join MilitarySuper*. <ul style="list-style-type: none"> Don't make an election if you have joined MilitarySuper previously. You will re-join MilitarySuper automatically. Please complete a Form M100 if you are in this situation. Don't make an election if you are a deferred benefit re-entrant. You automatically join MilitarySuper. Please complete a Form M100 if you are in this situation.
When the election must be made	You must elect before the engagement begins.
If the election is not made before resumption of service	If you don't make an election before your ADF service begins, you will become a Member of MilitarySuper. You will be treated as if you had elected to join MilitarySuper. This situation is final and irreversible and will apply to all future periods of full-time service in the ADF. You can never go back to the DFRDB Scheme as a contributor.
Extensions and continuations of engagements	<p>With a break in service If you have a break in service, you must make another election before your next period of service starts.</p> <p>Without a break in service General Rule: Except for one situation, you don't have to make another election if you extend or continue your period of ADF service without a break. Exception: You must make another election if you complete CFTS of less than 12 months in the Reserves, don't have a break in CFTS, and then change to:</p> <ul style="list-style-type: none"> become a member of the Permanent Forces <p>OR</p> <ul style="list-style-type: none"> change to CFTS of 12 months or more in the Reserves <p>Make your election on Part D of the D100 form before the start of the changed period of service.</p>

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Membership rules - Section 61B (1)

Election by recipient member intending to resume full-time service

1. Where a person:
 - (a) who is a recipient member; or
 - (b) in respect of whom deferred benefits are applicable under section 78; intends to resume full-time service;
 - (c) as a member of the Permanent Forces; or
 - (d) as a member of a Reserve for a continuous period of not less than 12 months; the person must, before resuming service, in writing addressed to the Authority, elect:
 - (e) to become a contributing member; or
 - (f) to become a member of the MSB scheme.

Table 2—Membership rules



If you are receiving retirement pay or invalidity pay, or you have a deferred benefit that you have not claimed — and you intend to return to the ADF on CFTS:

- in the Reserves Forces — for 12 months or more
- as a member of the Permanent Forces — for any period of full-time service in the ADF (including a short service commission).

What election must be made	You must elect* whether: <ol style="list-style-type: none"> (a) to re-join the DFRDB Scheme as a contributing Member <p style="text-align: center;">OR</p> <ol style="list-style-type: none"> (b) to join MilitarySuper. <p>Don't make an election if you have joined MilitarySuper previously. You will re-join MilitarySuper automatically. Please complete a Form M100 if you are in this situation.</p>
When the election must be made	You must elect before the engagement begins.
If the election is not made before resumption of service	If you are receiving retirement pay and you elect to re-join the DFRDB Scheme as a contributing Member and your period of service ends before 12 months: <ul style="list-style-type: none"> • your contributions to the DFRDB Scheme remain valid • you are still not entitled to retirement pay during your service • your benefit is recalculated on discharge to take account of any additional service (see Table 3).
Extensions and continuations of engagements	You must make another election if you: <ol style="list-style-type: none"> (a) have a break in service (b) then start a period of CFTS of less than 12 months in the Reserves. <p>The election must be made before the service begins.</p> <p>You don't have to make another election if you:</p> <ol style="list-style-type: none"> (a) have a break in service and then start full-time ADF service of the same nature (i.e. in the Reserves for 12 months or more or as a member of the Permanent Forces for any period of service including a short service commission). You rejoin the DFRDB Scheme as a contributor <p><i>Note: This is a limited situation. Safeguard your entitlements by completing Part D of the D100 form with another election before the start of the engagement.</i></p> <ol style="list-style-type: none"> (b) don't have a break in service but you start a CFTS engagement of less than 12 months in the Reserve Forces. You continue to contribute to the DFRDB Scheme.

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Effect on your retirement pay or deferred benefit

Table 3 – Effect on your retirement pay or deferred benefit Part A	
<p>If you are receiving retirement pay or invalidity pay, or you have a deferred benefit that you have not claimed – and you intend to return to the ADF on CFTS:</p> <ul style="list-style-type: none"> in the Reserve Forces for less than 12 months 	<p>If you are receiving retirement pay, or you have a deferred benefit that you have not claimed – and you intend to return to the ADF on CFTS:</p> <ul style="list-style-type: none"> in the Reserve Forces – for 12 months or more as a member of the Permanent Forces – for any period of full-time service in the ADF (including a short service commission) 
<p>If you elect not to become a MilitarySuper Member: Your fortnightly DFRDB Scheme retirement pay or invalidity pay will continue to be paid during the period of your current engagement. You do not contribute to the DFRDB Scheme.</p> <p>Note: <i>You will not receive any further invalidity cover.</i></p> <p>You will have an entitlement to a productivity superannuation benefit. It is important you claim this benefit within two months of your discharge, using the Form D10 which is available on the DFRDB Scheme website. If you do not claim the benefit within two months, it will be rolled over to:</p> <p style="text-align: center;">AMP Eligible Rollover Fund GPO Box 5400 PARRAMATTA NSW 2124</p> <p>Your election applies only to the current engagement (and any extension or continuation that is for less than 12 months in the Reserve Forces). You must make another election in the following situations:</p> <p>(a) if you have a break in CFTS</p> <p>(b) if you don't have a break in CFTS but then begin:</p> <ul style="list-style-type: none"> a period of service as a member of the Permanent Forces <p style="text-align: center;">OR</p> <ul style="list-style-type: none"> CFTS of 12 months or more in the Reserves. <p>Note: <i>A person with a deferred benefit cannot make a scheme election. You will become a Member of MilitarySuper automatically. Please complete Form M100 if this is your situation. The DFRDB Scheme deferred benefit ceases to apply but you will receive a credit towards your MilitarySuper benefit.</i></p>	<p>If you elect to become a contributing DFRDB Member: Your DFRDB Scheme retirement pay or invalidity pay will be cancelled during your re-entry.</p> <p>You will contribute to the DFRDB Scheme.</p> <p>Your election continues to apply to all future full-time service in the Reserve for at least 12 months or for any period in the Permanent Forces and you won't be allowed to make another election in that situation.</p> <p>When you conclude your service, your DFRDB Scheme benefit will be re-calculated based on total years of service (including your re-entry period). You may also be entitled to an additional DFRDB Scheme commutation on your exit.</p> <p>You will have an entitlement to a productivity superannuation benefit.</p> <p>Please complete Form D20 at discharge to claim your benefit.</p> <p>Note: <i>If you had a deferred benefit, the deferred benefit will cease but your previous service will count when your DFRDB Scheme benefit is determined on exit.</i></p> <p>Note: <i>DFRDB Scheme invalidity pay does not resume after discharge unless you are again retired on invalidity grounds and classified Class A or B.</i></p>

You do not need to return this page with your form.

Effect on your retirement pay or deferred benefit

**Table 3 (continued) – Effect on your retirement pay or deferred benefit
Part B**

If you elect to become a MilitarySuper Member:

The following comments apply to each of the above types of engagement.

MilitarySuper entitlements

MilitarySuper membership is final and irreversible. You will be in MilitarySuper for your current engagement and all future full-time engagements. You can never go back to the DFRDB Scheme as a contributor.

You will be required to contribute to MilitarySuper. You will accrue an additional benefit under MilitarySuper in respect of your current engagement. You will accrue both a Member Benefit and Employer Benefit in MilitarySuper—see the MilitarySuper website for more information:

www.militarysuper.gov.au

DFRDB retirement pay

Your DFRDB Scheme retirement pay will be **suspended** during your period of re-entry. Payment will resume after your service ends. The retirement pay will be adjusted based on the consumer price index (CPI) during your current engagement and will resume at the adjusted rate upon discharge.

DFRDB invalidity pay

Your DFRDB Scheme invalidity pay will be **cancelled** while you are contributing to MilitarySuper. It will NOT recommence after your service ends unless before receiving invalidity pay, you had a total period of effective service of at least 20 years. However, your DFRDB Scheme service will give you a credit towards your MilitarySuper benefit.

DFRDB deferred benefit

Your DFRDB Scheme deferred benefit will cease to apply but you will receive a credit towards your MilitarySuper benefit.

If you do not make a required election before resumption of service

You will become a Member of MilitarySuper. This situation will be **final and irreversible and will apply to all future periods of full-time service in the ADF**. You will be treated as if you had elected to join MilitarySuper (as explained in the box above).

Privacy

The DFRDB Authority, MSB Board, and their administrator, ComSuper, are collecting the information on this form in order to:

- confirm your identity
- determine which scheme you join upon re-entry to the ADF
- assess your eligibility for payment/rollover of the benefit (if applicable) at the end of your engagement
- pay your benefit or to roll it over (if applicable) at the end of your engagement
- contact you.

The DFRDB Authority, MSB Board, and ComSuper are committed to protecting any personal information we hold about you. Your information will not be used for any other purpose or disclosed to another party unless:

- you authorise us to do so
- the disclosure is authorised by law. This may include disclosing your personal information to other Government agencies that have specific legislative authority to collect this information (for example the Australian Taxation Office, Centrelink or the Department of Veterans' Affairs). We will not disclose your personal information to these agencies unless it is lawful to do so.

Further information

Call an information officer on:

1300 006 727 (MilitarySuper) or **1300 001 677** (DFRDB).

You can also read:

- The DFRDB book
- The MilitarySuper book
- Product disclosure statement
- The DFRDB Scheme 'Resuming ADF full-time service' fact sheets
- The MilitarySuper 'Rejoining the ADF' fact sheet.

These publications are available on the DFRDB website, www.dfrdb.gov.au and the MilitarySuper website, www.militarysuper.gov.au

Your financial advisor may also be able to assist.

Contacts

We must provide you with any information you need to understand your benefit entitlements.

If you have any further questions about your benefit entitlements or investment options you can contact us in the following ways:

Visit Unit 4 Cameron Offices Chandler Street Belconnen ACT 2617	Mail PO Box 22 Belconnen ACT 2616	Email DFRDB members@dfrdb.gov.au MSBS members@enq.militarysuper.gov.au
Phone DFRDB 1300 001 677	Fax DFRDB (02) 6272 9616	Internet www.dfrdb.gov.au
MSBS 1300 006 727 for the cost of a local call	MSBS (02) 6272 9617	www.militarysuper.gov.au

Disclaimer

IIT IS IMPORTANT YOU KNOW THIS DOCUMENT CONTAINS GENERAL ADVICE OR INFORMATION ONLY

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 advisor.

You do not need to return this page with your form.



Note: This form replaces the DM100 form

Election form for former DFRDB Scheme Members resuming Australian Defence Force full-time service

You must complete this form and lodge it with DFRDB/Military Super BEFORE resuming continuous full-time service (CFTS) in the Australian Defence Force (ADF) as a member of the Permanent Forces or in the Reserves.

If you do not complete this form before resumption of service, you will become a Member of MilitarySuper. Membership of MilitarySuper is final and irreversible and applies to all future periods of continuous full-time service in the ADF. Please read the instructions sheet carefully before completing the form.

PART A

Personal details

1. Service Navy Army RAAF
2. Membership number from previous period of service
3. Title Mr Mrs Ms Miss Other
- Surname
- Given name(s)
4. Former surname (if applicable)
5. Date of birth / /
6. Phone numbers
 BUSINESS HOURS
 AFTER HOURS
 MOBILE NUMBER
- Email address
@
7. Currently a former Member* of DFRDB Scheme—continue MSB Scheme—stop. Complete **Form M100**
8. Intended date you will resume service in the Defence Force / /
9. Date service will end: / /

*Note: Former Member includes recipients of retirement pay, invalidity pay and people with a deferred benefit that has not been claimed.

PART B**Introduction**

10. Where are you resuming continuous full-time service? Choose one of the following.
- in the Reserves for less than 12 months
—go to **Part C**
 - or
 - in the Reserves for 12 months or more
—go to **Part D**
 - or
 - as a member of the Permanent Forces for any period of full-time service
—go to **Part D**
 - or
 - as a member of the Permanent Forces on a short service commission
—go to **Part D**

Important Information – periods of service in the Reserves for less than 12 months do not attract ‘Death and disability’ cover.

PART C**Election under Section 61B(3) of the DFRDB Act**

Former DFRDB Scheme Members receiving retirement pay or invalidity pay, intending to return to the ADF on CFTS in the Reserve Forces for less than 12 months and has not previously made an election under Section 61B(3) to become a member of the MSB scheme.

11. Do you elect to join MilitarySuper?
- Yes**
Your decision is final and irreversible for this and every future full-time ADF engagement
 - No**
Your decision applies to **this engagement only** (but also applies to any extension, without a break in service, that is less than 12 months in the Reserve Forces). During this period of CFTS, you continue to receive your DFRDB Scheme retirement pay, but your invalidity pay will be cancelled.

You must make another election if:

- a) you have a **break** in CFTS
- b) to an engagement as a member of you **don't have a break** in CFTS but you **change:**
 - to an engagement as a member of the Permanent Forces
- or
- to CFTS of 12 months or more in the Reserves

Please read and sign the **Declaration** below. Then go to **Part E**.

Declaration: I acknowledge that I have made a fully informed scheme choice, having been advised to read relevant scheme publications and the information set out on the instruction sheet for this form. In particular, I acknowledge that:

- if I have chosen **not** to join MilitarySuper, I understand:
 - i) my election applies only to my **current engagement** (and any extension of less than 12 months in the Reserve Forces that occurs without a break in service)
 - ii) if I have a **break in service** and then start a further period of CFTS, I must make another election before that service begins. I accept that if I do not make such an election, I will become a MilitarySuper Member (by operation of law) at that time
 - iii) if I don't have a break in service but I **change to an engagement** as a member of the Permanent Forces or to a CFTS engagement of 12 months or more in the Reserves, I must make another election before that engagement begins. I understand that if I do not make such an election, I will become a MilitarySuper Member (by operation of law) at that time
- if I have chosen **to join MilitarySuper**, I understand my decision is **final and irreversible** for this and every **future** full-time ADF engagement. I accept that I can never go back to the DFRDB Scheme as a contributor.

Signature

SIGNATURE

Date signed

D	D	/	M	M	/	Y	Y	Y	Y
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PART D

Election under Section 61B(1) of the DFRDB Act

Former DFRDB Scheme Members receiving retirement pay or invalidity pay, or with a deferred benefit that has not been claimed **intending to return to the ADF on CFTS:**

- in the Reserve Forces
 - for 12 months or more
- as a member of the Permanent Forces
 - for any period of full-time service in the ADF
 - for a short service commission

12. I elect to: re-join the DFRDB Scheme as a contributing Member

OR

join MilitarySuper

Please read and sign the **Declaration** below. Then go to **Part E**.

Declaration: I acknowledge that I have made a fully informed scheme choice, having been advised to read relevant scheme publications and the information set out on the instruction sheet for this form. In particular, I acknowledge that:

- if I have chosen to **re-join the DFRDB Scheme** as a contributing Member, I understand
 - i) my election will only apply to the current engagement and **future periods fo ADF service of the same nature** (i.e. in the Reserves for 12 months or more or as a member of the Permanent Forces for any period of service including a short service commission)
 - ii) if I have a **break in service** and then start a CFTS engagement of **less than 12 months in the Reserves**, I must make **another election before that engagement begins**. I accept that if I do not make such an election, I will become a MilitarySuper Member (by operation of the law) at that time
 - iii) if I **don't have a break in service** and then start a CFTS engagement of **less than 12 months in the Reserves**, I **do not have to make another election**. I continue to contribute to the DFRDB Scheme.
- if I have chosen to **join MilitarySuper**, I understand my decision is **final and irreversible** for this and every future full-time ADF engagement. I accept that I can never go back to the DFRDB Scheme as a contributor.

Note: *if you are re-joining the Reserves for 12 months or more or becoming a member of the Permanent Forces for a second or later time, and you have previously elected to contribute to the DFRDB Scheme for a similar engagement, your election to join MilitarySuper may be ineffective. If so, you will have to return to the DFRDB Scheme as a contributor. If this is your situation, you may wish to contact ComSuper for more information before you complete this form.*

Signature

SIGNATURE

Date signed

D	D	/	M	M	/	Y	Y	Y	Y

PART E

Lodgement

It is your responsibility to send this completed form to DFRDB/MilitarySuper before resumption of service in the ADF.

This form can be

posted to : **PO Box 22
BELCONNEN ACT 2616**

faxed to: **(02) 6272 9616**

You must also send a copy of this form to your pay unit before resumption of service.

Doing both of these things will help to ensure your election is valid, avoid possible overpayments and safeguard your entitlement to future benefits.

DISCLAIMER 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 advisor.