



Election to overcome benefit detriment

Before you use this form

Use this form if you are a member of the Defence Force Retirement and Death Benefits Scheme (DFRDB) and you are **an officer** who has been **serving on continuous full-time service in the Defence Force from or before 30 September 1972** and have ascertained from ComSuper that your pension percentage under the *DFRB Act 1948* exceeds that applicable under the *DFRDB Act 1973*.

When to use this form

This form should be completed in conjunction with **Form D20**: 'Application for retirement pay, commutation & superannuation productivity'.

Advice and more information

This form must be completed within ninety (90) days after your discharge or, in special circumstances, within such further period as the DFRDB Authority allows.

If you wish, you can seek advice from ComSuper on **1300 001 677** on your options and completion of this form.

You can also read:

- The DFRDB book
- 'About to Leave the Defence Force?' leaflet
- 'Retirement Benefits' leaflet

These publications are available on the DFRDB website at **www.dfrdb.gov.au**

A financial advisor may also be able to assist.

Re-entry to the Defence Force

If at any time you consider re-entry to the Defence Force, contact ComSuper on **1300 001 677**.

To protect your superannuation rights, there is **action you must take before re-entering**.

Privacy

ComSuper is collecting the information on this form to determine your entitlement to benefits under the legislation governing the DFRDB. Where applicable, identifying information about your DFRDB entitlements is passed to the Australian Taxation Office (ATO), Centrelink and the Department of Veterans' Affairs (DVA).

ComSuper also monitors and evaluates its performance against the standards set out in the Service Charter and the standards set by the DFRDB Authority. To continually improve our service we have commissioned an independent research firm, to assess our performance against those standards. For this purpose, your name, address and telephone number may be passed to this firm to undertake random surveys.

These surveys may take the form of a telephone survey or a written request for your feedback, should you choose to participate. The information will not be used for any other purpose and the firm is required to protect all details collected under the provisions of the *Privacy Act 1988*.

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PART C**Statement**

10. I declare that:
- I understand the election I have made
 - the information I have supplied is complete and correct.

I understand that if I have not provided all the required information, this application may be returned to me for completion and payment may be delayed.

Signature

SIGNATURE

Date signed

D	D	/	M	M	/	Y	Y	Y	Y

PART D**Lodgement**

11. Send your completed application and attachments to:

DFRDB
PO Box 22
Belconnen ACT 2616

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.

The DFRDB is administered by ComSuper

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