



Election to disregard reduction in annual rate of pay

Who should use this form?

You should use this form if:

- you are a Member of the Defence Force Retirement and Death Benefits Scheme (DFRDB), and
- your annual rate of pay has been reduced as a result of:
 - a) reduction in rank (other than as a result of ceasing to hold an acting or temporary rank), or
 - b) loss of service allowance,
or
 - c) loss of eligibility for the qualifications and skill component of a relevant allowance listed below.

If you do not elect to keep your old salary, your contributions and benefit cover will be based on your reduced salary and any excess contributions will be refunded.

What are relevant allowances?

Relevant allowances include:

- Flying allowance
- Special Action Forces allowance
- Specialist Operations allowance
- Submarine Service allowance.

Disability allowances which recognise hardship, discomfort or the like associated with specific working environments such as serving at sea or in the field cannot be recognised as salary for superannuation purposes.

When to use this form

This form must be completed within ninety (90) days of the reduction in annual rate of salary or, in special circumstances, within such further period as the DFRDB Authority allows.

If you are completing this form more than 90 days after the reduction in salary, you should attach a statement which explains why the form was not completed within the 90 days allowed by the legislation.

Please note that once you make an election using this form, it cannot be revoked.

Advice and more information

Phone an information officer on **1300 001 677**.

Visit the DFRDB website at **www.dfrdb.gov.au**.

Consult a financial adviser.

Privacy

Release of information. ComSuper is collecting the information on this form to determine your entitlements under the legislation governing the DFRDB scheme.

Information contained on this form will be passed to Defence Pay to ensure that contributions deducted from your pay are appropriate to your entitlements under the legislation.

We are committed to your privacy and to our obligations under the provisions of the *Privacy Act 1988*. Your personal information is not disclosed to another party without your consent, unless:

- it is required by law
- it is to an independent research firm who may, on behalf of the DFRDB Authority, invite you to participate in Member research (they are required to protect this information from disclosure to another party).

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