



I'm retiring and leaving the ADF. Will I be entitled to receive retirement pay?

If you are retiring on non-medical grounds and have 20 or more years of effective service, or have 15 or more years of effective service and have reached the compulsory retiring age for your rank, you are entitled to retirement pay and there is an option to commute part of your future retirement pay to a lump sum.

When does retirement pay become payable?

Retirement pay becomes payable on the day after the date of your discharge from the ADF, and it will be paid to you fortnightly for the rest of your life.

How will my retirement pay be calculated?

Your benefit is worked out as a percentage of your rate of pay. The percentage depends on the number of years of effective service you have completed. Only completed years count in this calculation.

For the purposes of working out your retirement entitlements, your rate of pay is the maximum rate of pay which applies to your rank and pay level. Service allowance and the qualifications and skills component of certain other allowances are also included for the majority of members.

You must make an election to commute within six months of your discharge date.

What if I'm not entitled to retirement pay?

If you leave the ADF without an entitlement to retirement pay, invalidity pay or a preserved benefit, you are entitled to a resignation benefit. You will receive a refund of all the contributions you have paid to the DFRDB Scheme, plus a productivity benefit that is contributed by the Department of Defence. As well as the refund and the productivity benefit, you may also be entitled to receive a gratuity (a one-off lump sum bonus).

If you have reached your preservation age (see table) and will not be working again, your productivity benefit will be paid to you as a lump sum; otherwise it must be preserved in a rollover fund.

Date of birth	Preservation age
Before 1/7/1960	55
1/7/1960 – 30/6/1961	56
1/7/1961 – 30/6/1962	57
1/7/1962 – 30/6/1963	58
1/7/1963 – 30/6/1964	59
After 30/6/1964	60

What if I have a surcharge debt?

Any surcharge debt remaining at the time benefits are payable is normally recovered from the productivity lump sum, but where you are eligible for retirement pay you can request that it be recovered from retirement pay or commutation (if any) instead. The DFRDB Superannuation Contributions Surcharge leaflet, which is available online at www.dfrdb.gov.au or in hard copy by telephoning 1300 001 677, provides further information on the surcharge process.

How do I go about applying for my retirement pay or resignation benefit?

If you are eligible for retirement pay or want to take advantage of the commutation option, you need to complete form D20, Application for Retirement Pay, Commutation & Superannuation Productivity. This form also includes a Taxation File Number Declaration form for members claiming a pension benefit. Should you not choose to commute part of your retirement pay at the time of discharge, you can do so (up to six months after your date of discharge) by completing a further form D20.

If you are to receive a resignation benefit, you should complete form D1, Application for Refund and Gratuity and Superannuation Productivity.



Your Pay Unit can provide you with the appropriate form. However, if you can access the DFRDB website, you can fill in the form online, then print it and post it to ComSuper.

While ComSuper cannot begin processing your application until after your discharge date, you should lodge the forms about four to six weeks in advance, to make sure that ComSuper has all the necessary information and can process your application quickly and smoothly.

Where can I find out more about retirement or resignation benefits?

Further detail is provided in the DFRDB Retirement Benefits leaflet, which is available online on www.dfrdb.gov.au or in hard copy by telephoning 1300 001 677.

If you need more information ...

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