

Resuming ADF full-time service



Australian Government
Defence Force Retirement &
Death Benefits Scheme

DF09A - August 2009

This is the first of two DFRDB Scheme fact sheets dealing with resuming ADF full-time service:

- 1. Fact Sheet DF09-A:** Former DFRDB contributors who received a refund of contributions
- 2. Fact Sheet DF09-B:** DFRDB recipients of retirement pay or people with deferred benefits returning to the ADF

I'm a former DFRDB contributor who left the ADF some years ago, receiving a refund of my contributions, but now I'm rejoining.

How will this affect my superannuation?

Having received a refund of your DFRDB contributions, you must join MilitarySuper (MSBS) on resuming ADF full-time service.

Your DFRDB service will count towards the accrual of the employer benefit. Your total service is taken into account in the calculation of your MilitarySuper Employer Benefit, which is your Employer Benefit Multiple times your Final Average Salary (FAS) – the average of salary over the last three years of service. The Employer Benefit Multiple depends on years of service, and so your DFRDB service can assist you in gaining a higher growth in the Multiple, as is explained in the following table:

MilitarySuper employer benefit growth table

Years of service	% of FAS per year
Enlistment to 7 years	18%
7 years 1 day to 20 years	23%
20 years 1 day onward	28%

Example:

Sgt Adams resigns at age 44 after serving for 21 years. His

FAS is \$51,678. His Preservation age is 57. He is entitled to the following MSBS Employer Benefit:

<i>7 years @ 18%</i>	<i>= 1.26 times FAS</i>
<i>13 years @ 23%</i>	<i>= 2.99 times FAS</i>
<i>1 year @ 28%</i>	<i>= 0.28 FAS</i>
<i>Total</i>	<i>= 4.53 times FAS</i>
	<i>= 4.53 x \$51,678</i>
	<i>= \$234,101</i>

Who do I need to inform?

When you rejoin the ADF, your personnel section will provide you with the necessary forms, which they will then forward to ComSuper.

If you need more information...

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FACT SHEET