

Your retirement milestones

You may be thinking about retirement, and it's important that you know what options you have when it comes to your super.

If your benefit is preserved* in the fund, there are some key moments at which you may want to make a decision about your benefit.



Pension claim age (55)

From age 55, if you're no longer serving in the ADF, you can take your whole employer benefit as a pension, a lump sum, or (subject to some limitations) a combination of both. Any lump sum amounts will generally need to be paid to another super fund until you meet a condition of release. Your member and ancillary benefits must remain in the super system for now. If you choose to do nothing, your benefit will remain preserved with MilitarySuper.



Preservation age

Once you have met your preservation age, if you've retired from the workforce you can claim your whole benefit, without restriction. Depending on your circumstances, you may take this as a pension, a lump sum, or roll this to another super fund. You might want to get in touch with us to request a benefit estimate.



Age 60

You can claim your member and ancillary benefits if you stop working or change your employer. There are also changes to the way your benefit is taxed from age 60, no matter when you claim. Remember: If you haven't claimed your employer benefit yet, as long as you've left the ADF, you can claim this as a pension, a lump sum or a combination of both**.



64th Birthday

Time to think seriously about your benefit options. If you claim before age 65 and three months, you may be able to take your preserved benefit as a pension, a lump sum, or a combination of both**.



65th Birthday

Your preserved super benefit is ready for you to claim, and you have three months to make a decision about your benefit options.



65th Birthday +3 months

Your benefit can now only be taken as a lump sum. If you haven't claimed your benefit, it may be transferred out of the fund.

* a 'preserved' benefit generally means you are no longer working for the employer who was previously making contributions on your behalf, and you left your benefit preserved with CSC for payment at a later date.

** as long as you meet a relevant condition of release.



**Military
Superannuation &
Benefits Scheme**