



Australian Government
Commonwealth Superannuation Corporation



Set the scene for a smooth transition

Leaving Defence brings new opportunities and important decisions

Use this checklist to stay organised, navigate key milestones and access the support available to you.

12+ months before leaving

- Consider your goals after Defence
- Talk with your partner or family
- Evaluate your finances:
csc.gov.au/tools
- Understand your super and benefits: **csc.gov.au/webinars**
- Find your local ADF Transition Centre: **defence.gov.au/transition**
- Download the ADF Transition Guide app: **defence.gov.au/transition**
- Attend an ADF Transition seminar or webinar: **defence.gov.au/transition**

6 months before leaving

- Assess future income and expenses
- Model different financial scenarios: **csc.gov.au/adf-modeller**
- Review your insurance arrangements: **csc.gov.au/lifeplus-protect**
- Explore veteran support services: **veteranwellbeing.gov.au**
- Gather important documents

3 months before leaving

- Complete claims and paperwork
- Finalise key financial arrangements
- Research support pathways
- Access financial consumer resources: **adfconsumer.gov.au**
- Check your leave balance and options after service



VETS HUB

Talk with a Member Educator at no extra cost for general information about your options: csc.gov.au/adf-consultations



Final month

- Update your personal details: csc.gov.au/login
- Confirm final transition requirements
- Connect with post-service support: csc.gov.au/vetshub
- Keep key Defence contacts handy
- Save important records and documents



After transition

- Reconcile income and spending: csc.gov.au/tools
- Reassess your goals: csc.gov.au/lifestyle-tool
- Stay connected to support networks
- Monitor your super and retirement plans: csc.gov.au/retirement
- Verify your insurance cover after leaving the ADF: csc.gov.au/lifeplus-protect



For more smart steps go to: csc.gov.au/vetshub

Everyone's transition is different. This checklist is not a complete list of everything you may need to do, and the timeframes are a general guide only.

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The information in this guide is general advice only and has been prepared without taking account your personal objectives, financial situation or needs. Before acting on it, you should consider whether the advice is appropriate for your circumstances and seek professional financial advice if required. You should also read the relevant PDS and TMD before making a decision about a product. You can find the PDS and TMD on our website at csc.gov.au. lifePLUS cover and lifePLUS Protect are issued by AIA Australia Limited ABN 79 004 837 861, AFSL 230043.