



Preserved benefits summary

If you are not eligible for early release on medical grounds, you may be eligible to claim an early release of your MilitarySuper benefit (including your ancillary benefit before preservation age:

- due to total and permanent incapacity
- due to financial hardship or
- on compassionate grounds.

For more information, please see the [Early access to your super benefits factsheet](#).

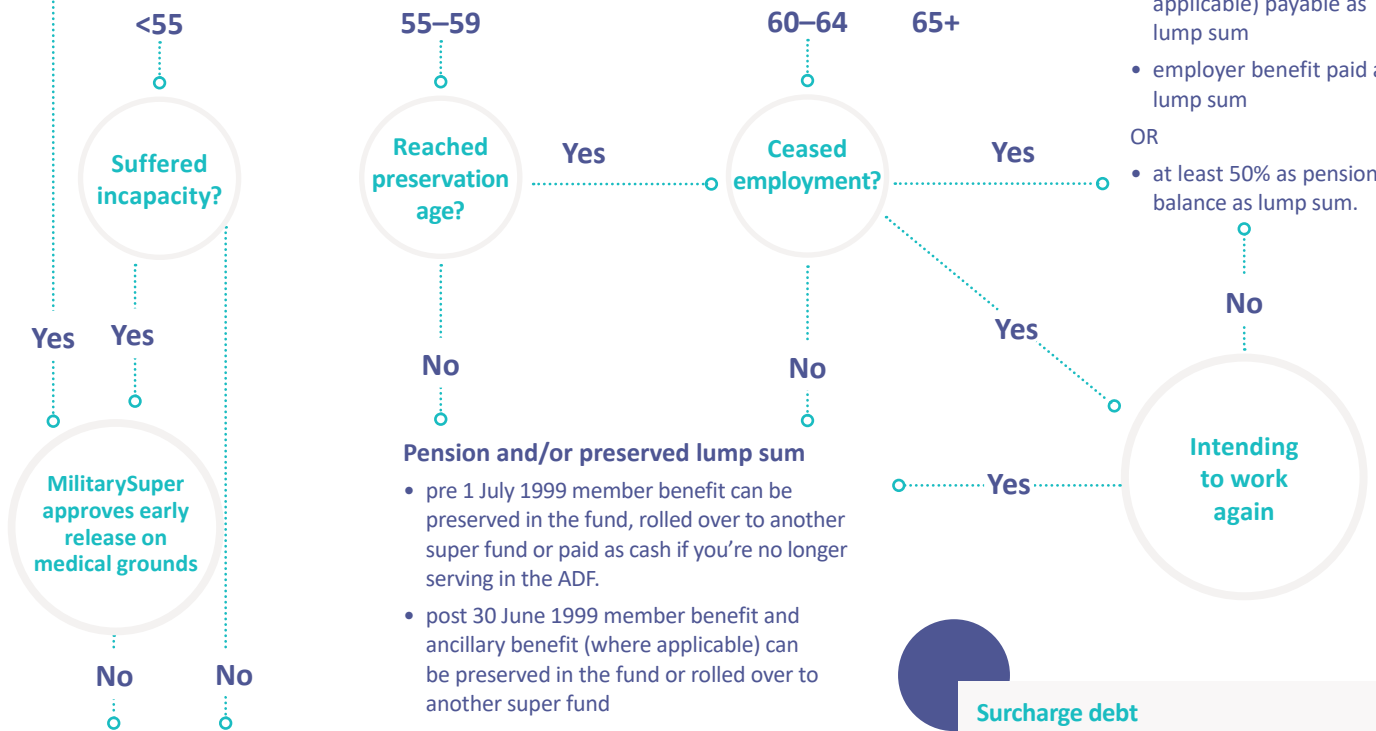
Access to benefits

- member benefit, employer benefit and ancillary benefit (where applicable) as a lump sum.

Full access to benefits

- member benefit and ancillary benefit (where applicable) payable as lump sum
 - employer benefit paid as lump sum
- OR
- at least 50% as pension, balance as lump sum.

Age when claiming



Yes

Yes

MilitarySuper approves early release on medical grounds

No

No

Lump sum + preserved lump sum

- pre 1 July 1999 member benefit can be preserved in the fund, rolled over to another super fund or paid as cash if you're no longer serving in the ADF.
- post 30 June 1999 member benefit and ancillary benefit (where applicable) can be preserved in the fund or rolled over to another super fund
- employer benefit remains preserved in MilitarySuper.

Pension and/or preserved lump sum

- pre 1 July 1999 member benefit can be preserved in the fund, rolled over to another super fund or paid as cash if you're no longer serving in the ADF.
 - post 30 June 1999 member benefit and ancillary benefit (where applicable) can be preserved in the fund or rolled over to another super fund
 - employer benefit payable as rollover to another fund
- OR
- entirely as indexed pension
- OR
- as part pension, provided 50% or more is converted to pension and balance rolled over.

Surcharge debt

If you have an outstanding surcharge debt, you can elect to pay that surcharge debt from your MilitarySuper benefits. For more detail refer to the [Superannuation Contributions Surcharge factsheet](#).

Member and ancillary benefits (if applicable) preserved in the fund may be rolled over to another super fund at anytime if you're no longer a serving ADF member. Please see forms [M60 \(Claim for Preserved benefits before age 55\)](#) to rollover both member and ancillary benefits and [MAC05 \(Application to claim ancillary benefit only\)](#) for ancillary rollover only.

