



# Election to cease member contributions in respect of Lump Sum Maximum Benefit Limits (MBL)

## This form is for MilitarySuper members who:

- have been advised by CSC that they have reached their lump sum MBL; and
- wish to elect to cease paying member contributions to MilitarySuper.



**Note:** it is not compulsory to elect to cease paying member contributions once you've reached your lump sum MBL. Before completing this form it's recommended that you read the **MilitarySuper Product Disclosure Statement (PDS)** and the **MilitarySuper Maximum Benefit Limits (MBLs)** factsheet.

## What happens when I reach my lump sum MBL?

We'll notify you when you reach your lump sum MBL. Once you receive our notification, you can choose whether or not to continue contributing to MilitarySuper.

If you elect to stop contributing, you won't be able to resume contributing for this or any future periods of service. Your productivity contributions paid by Defence will also cease.

For more information about how your employer benefit will be calculated if you cease contributing, please read our **MilitarySuper Maximum Benefit Limits (MBLs)** factsheet.

If you choose to cease contributing to MilitarySuper your employer benefit will continue to grow, but will be calculated differently. You'll still be entitled to receive your employer benefit as a lump sum or pension.

Any decision to cease contributing should be considered carefully. Before you make a decision about ceasing your contributions, we recommend you seek professional advice from a licensed financial planner.

CSC's authorised financial planners provide a personalised service that takes your objectives, financial situation and needs into account.

For more information about this service, or to book your first advice appointment, call **1300 277 777** or visit **csc.gov.au/advice**



Military  
Superannuation &  
Benefits Scheme

## When will my contributions cease?

If you elect to cease contributing, we'll contact Defence to let them know. Your contributions will cease on the next available pay day after your election is received.

## What if I change my mind about ceasing my contributions?

If you choose to cease making contributions when you reach your lump sum MBL, you're making a formal election under the provisions of the *Military Superannuation and Benefits Act 1991*. This election is binding and cannot be cancelled or withdrawn.

## What if I don't make an election?

If you don't complete and submit this form, your member contributions will continue being paid by Defence each fortnight. Your member and employer benefits will continue to grow in the usual way. If you reach your **pension** MBL at a later date, we'll contact you to let you know. Your contributions will automatically cease from the next payday. You will have opportunities to grow your super in other ways, including ancillary contributions. For more information about the pension MBL and contribution options, please read our **MilitarySuper Maximum Benefit Limits (MBLs)** factsheet.

## Can I elect to cease contributions at a later date?

You can elect to cease your contributions at any time after reaching your lump sum MBL. If you reach your pension MBL, you're required to stop paying member contributions. While you won't be able to make member contributions to MilitarySuper, you will still have the opportunity to grow your super in other ways. Options include contributing to your MilitarySuper ancillary benefit, or joining another fund. For more information about growing your super, refer to our **MilitarySuper Maximum Benefit Limits (MBLs)** factsheet.

## What if I transition out of the permanent forces and later re-enlist?

### Contributions ceased

If you elect to stop making contributions after reaching your lump sum MBL, then leave the permanent forces, you can't re-commence making contributions if you re-join MilitarySuper in all future periods of service.

**Note:** If your member contributions cease because you've reached your pension MBL, and you leave the permanent forces and later re-join, you'll have the opportunity to contribute again.

### Contributions not ceased

If you continue paying member contributions after reaching your lump sum MBL, then leave the permanent forces, you can still contribute if you re-join MilitarySuper in all future periods of service.

## Important information

Any financial product advice provided in this form is general advice only and has been prepared without taking account of your personal objectives, financial situation or needs. Before acting on any such general advice, you should consider the appropriateness of the advice, having regard to your own objectives, financial situation and needs. You may wish to consult a licensed financial advisor. You should obtain a copy of the **MilitarySuper Product Disclosure Statement (PDS)** and consider its contents before making any decision regarding your super.



# Election to cease contributions in respect of Maximum Benefit Limits

## Form start

Please use a blue or black pen to complete this form.

A

### Personal Details

We need you to provide us with your personal details to make sure your contact information is up to date. If we need to contact you while we're processing your election, we will use the details you provide below.

1. Service number/  
PMKeys Number

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2. Service

☐ Navy ☐ Army ☐ RAAF

Surname

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Given name(s)


Date of birth

D	D

 / 

M	M

 / 

Y	Y	Y	Y

3. Residential address

RESIDENTIAL ADDRESS

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SUBURB

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STATE

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POSTCODE

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My postal address is the same as my residential address

☐



Military  
Superannuation &  
Benefits Scheme

POSTAL ADDRESS

[illegible]

SUBURB

[illegible]

STATE

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POSTCODE

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## 5. Contact details

### BUSINESS HOURS

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## AFTER HOURS

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MOBILE NUMBER

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6. Email address

[illegible]

@

[illegible]

7. I have been notified by CSC that I have reached my lump sum MBL and elect to cease making member contributions. I declare that:

- The information I have provided is true and correct to the best of my knowledge. I acknowledge that it may be a criminal offence to knowingly provide false or misleading information or documents;
- I have been advised to read the **MilitarySuper Maximum Benefit Limits (MBLs) Factsheet** and **MilitarySuper Product Disclosure Statement** before completing this form;
- I have been advised to seek financial advice;
- I have received sufficient information to make an informed decision regarding my election;
- By electing to cease contributing to MilitarySuper, I understand I will never be able to resume making member contributions in my current or future periods of service;
- I understand that my member and productivity contributions will cease with effect from the first available payday following my election;
- By electing to cease contributing to MilitarySuper, I understand that I am making a formal election under the provisions of MilitarySuper legislation and this election cannot be changed.



 **Sign**

SIGNATURE

**SIGNATURE**

Date signed

D	D	M	M	Y	Y	Y	Y



**Please note - we cannot accept digital signatures.**

**C Lodgement**

**You have now completed this form.**

8. Please take a copy for your records and send the original completed election form to:  
**formsandapplications@csc.gov.au**  
or

**MilitarySuper**  
**GPO Box 2252**  
**Canberra ACT 2601**  
**Australia**

# Privacy

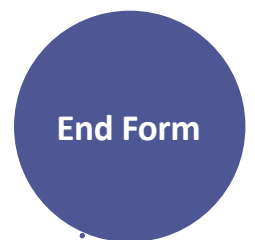
We're committed to protecting your privacy. We collect your personal information for the purposes of providing superannuation services to you, improve our products and to keep you informed. We will only share your personal information where necessary for providing superannuation services to you. This may include disclosing your personal information to our scheme administrator, service providers or government or regulatory bodies. Your personal information may be accessed overseas by our service providers. Please see our privacy policy for full details. Your personal information will not be otherwise used or disclosed unless required or permitted under law. A full copy of our privacy policy as well as the privacy complaint process is available at [csc.gov.au/privacy](https://csc.gov.au/privacy)

## Where can I get more information?

Our office is located at 7 London Circuit, Canberra City. Come in and see us, or contact us at the below details for more information.



**EMAIL** [members@enq.militarysuper.gov.au](mailto:members@enq.militarysuper.gov.au)  
**PHONE** 1300 006 727  
**FAX** 02 6275 7010  
**MAIL** GPO Box 2252  
Canberra ACT 2601  
**WEB** [csc.gov.au](https://csc.gov.au)



**Need assistance?  
Call us on the phone  
numbers below**



**Email**  
[members@enq.militarysuper.gov.au](mailto:members@enq.militarysuper.gov.au)



**Phone**  
1300 006 727



**Fax**  
(02) 6275 7010



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**Overseas Callers**  
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