If the 3% benefit had been a separate component in MSBS, there would have been an offsetting reduction in the employer benefit. The 3% benefit was incorporated to assist communication of the total superannuation benefit.

## What happens if there are subsequent rounds of the 3% benefit?

There are no plans at this stage to extend award based superannuation. You will be kept informed of progress should there be any change.

## How will I know what my 3% benefit is worth?

Each year members of the DFRDB Scheme and the MSBS will receive a report which will show the amount of the 3% benefit and the interest it has earned.

This leaflet has been prepared by the Military Superannuation and Benefits Scheme (MSBS) Implementation Team to provide you with information on the 3% benefit. The leaflet is not a substitute for the legislation, or matters requiring specific interpretation of the legislation.

Further information may be obtained from the MSBS Implementation Team on 008 020 555 or by writing to:

MSBS Implementation Team PO Box 277 Civic Square ACT 2608

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