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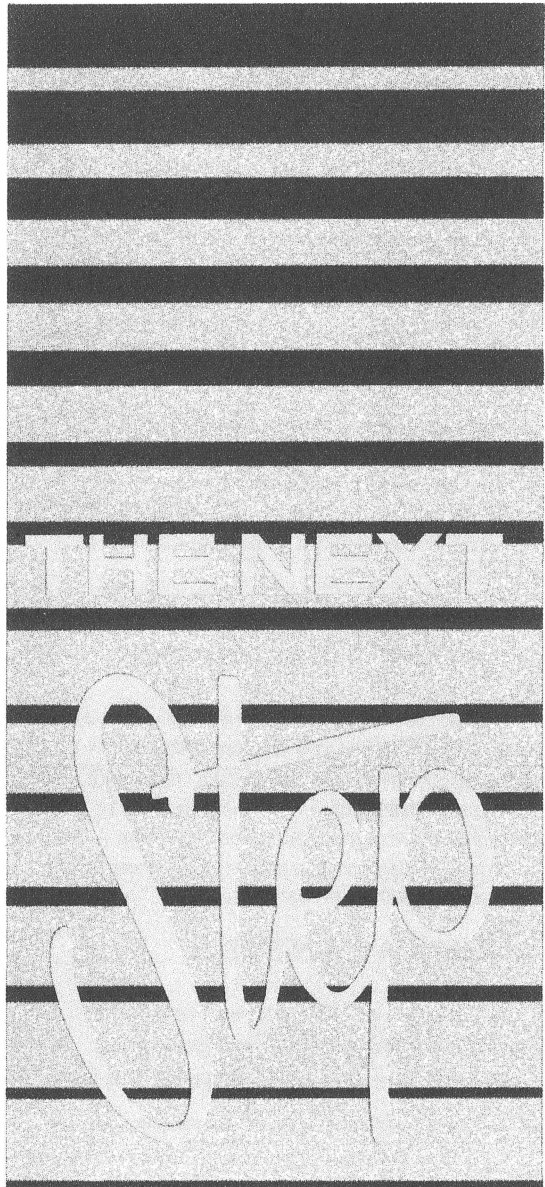
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**MSBS Hotline**

**008 020 555**

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## THE NEXT STEP

*The Next Step* is to inform you of what will happen between now and the day you will need to make a decision about transferring from the DFRDB Scheme to the MSBS.

This decision won't be necessary for some time because you will be able to join the MSBS at any point in the 12 months following the start of the MSBS.

It is expected that legislation will be introduced to Parliament which will allow the MSBS to commence from 1 October 1991. It will take until then for the MSBS to start because of the time needed for the legislation to be written and passed by Parliament, to design and build computer and clerical systems and to train people to run the Scheme.

Between now and 30 September 1992 (the latest date on which it is expected that transfer to the MSBS will be possible) you will be able to obtain all the information you need to make the best decision about your superannuation scheme.

## HOTLINE INFORMATION

A toll free number — 008 020 555 — is now operating to allow you to ring with queries of a general nature about the MSBS. Although personal information can't be provided by telephone, any questions about how the MSBS works and the benefits available to members and dependants will be welcome.

## INFORMATION KIT

By the end of 1991, you will receive an information kit which will include:

- outline of the MSBS and DFRDB Scheme;
- brief summary of MSBS benefits;
- comparison of benefits under both Schemes;

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- personal information statement;
- list of the brochures on special topics that will be available from orderly rooms or ships' offices;
- question and answer booklet; and
- transfer form.

**You should not make any decisions about joining the MSBS until you have received this information.**

## COUNSELLING SEMINARS

Counselling seminars will be held in the 12 months leading up to 30 September 1992. You will be able to raise any further queries about the MSBS with the counselling officers.

Advice about personal circumstances will be available during the seminars, which will be conducted by counsellors from the Retirement Benefits Office.

## NEED MORE INFORMATION?

The leaflet *MSBS At a Glance* and the booklet *MSBS — The Guide* provide summaries of the main aspects of the new Scheme.

If more detailed information on the MSBS is required, a copy of the *Report of the Defence Force Retirement and Death Benefits Review Committee* is available at all units.

You may wish to consult a person at your base or in your ship who has attended an introductory briefing on the MSBS. These people include officers and senior NCOs. Your orderly room or ship's office can tell you who they are.

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