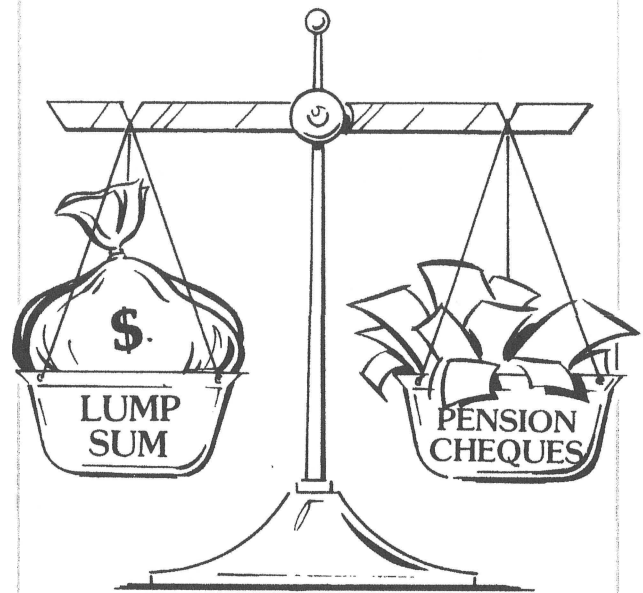


HOW TO VALUE A SUPERANNUATION BENEFIT

This leaflet has been prepared by the Military Superannuation and Benefits Scheme (MSBS) Implementation Team to provide you with information on valuing superannuation benefits. Many factors will affect the relative value of the benefits available from the MSBS and the DFRDB Scheme. Not all are covered in this leaflet. Members should make their transfer decision only after careful consideration and seeking competent advice on all relevant matters.

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

MSBS Implementation Team
PO Box 277
Civic Square ACT 2608



MSBS
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When re-ordering copies of the brochure, quote No. 11.