



FACT SHEET

DEFENCE FORCE

SUPERANNUATION SCHEME



The Defence Force Superannuation Scheme (DFSS) is closed to new members. Existing members can stay with the Scheme.

- Members of the DFSS have three options:
 - Continue contributing to the DFSS; or
 - Stop contributing to the DFSS and instead join the New Zealand Defence Force KiwiSaver Scheme or NZDF FlexiSaver Scheme, or both; or
 - Continue contributing to the DFSS and join and contribute to the New Zealand Defence Force KiwiSaver Scheme and/or NZDF FlexiSaver Scheme.
- If you stop contributing to the DFSS to join the New Zealand Defence Force KiwiSaver Scheme your funds remain in the DFSS unless you direct them to be transferred.
- Eligibility across the three NZDF Savings Schemes for monthly rewards totalling \$4,000 and additional rewards throughout the year, to a total value of \$50,000 per year. These are provided by the Manager.
- Mercer is the Scheme's Manager.
- Financial advice is available through Become Wealth.

The Scheme benefits are:

- Member investment choice. You can choose how you wish to have your funds invested from seven investment options
- Daily calculation of fund balances
- If you are a DFSS Category A member, you can continue contributing to the Scheme after you leave the Regular Force
- If you are a DFSS Category B or C member, you can continue contributing to the Scheme after you leave NZDF
- Members of the DFSS are able to withdraw their funds for the purchase of a house.

Call: **0800 333 787**

Email: nzdf@mercero.com

Write: Defence Force Superannuation Scheme,
PO Box 1849, Wellington

Call financial advisers on **0508 BECOME (232 663)**

Website: www.force4families.mil.nz/force-financial-hub