

## Ceasing Contributions

You will no longer have to contribute to the DFRDB Scheme after completing 40 years of service.

## The 3% Benefit

Since 1 January 1988, you have received additional superannuation of 3% of salary, attracting interest at long term bond rates. This benefit must be preserved until you turn 55. The current interim arrangements governing the entitlement, accrual and administration of the 3% benefit will become permanent, ensuring the benefit remains a feature of your total superannuation package (see MSBS leaflet *3% Benefit* for further details).

## When will the changes take effect?

The changes to spouses', children's and orphans' benefits have already taken effect. The amendments to the conditions covering re-entered recipients and the cessation of contributions are expected to become effective no later than 1 October 1991.

# CHANGES TO THE **DFRDB** SCHEME



This leaflet has been prepared by the Military Superannuation and Benefits Scheme (MSBS) Implementation Team to provide you with information about changes to the DFRDB Scheme. The leaflet is only intended to provide a simple explanation of the changes and is not a substitute for the legislation or matters requiring specific interpretation of the legislation.

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

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