











INFORMATION FOR NZDF PERSONNEL AFFECTED BY THE WORKFORCE SAVINGS PROGRAMME

Benefit	What You Need to Know	Contact / Access Info
 Force Financial Hub	<p>All the benefits provided through the Force Financial Hub (FFH) continue to apply to the employee (and family) after cessation of service.</p> <p>If a new client, or an existing client exercising the continuity option for a benefit, the leaver should always provide their name and NZDF service number.</p>	<ul style="list-style-type: none"> ✉ Benefits@nzdf.mil.nz 🌐 Google search Force Financial Hub
 Member Insurance Benefits Programme (MIBP) <i>staff insurance policy</i>	<p>The employee is able to continue with the insurance package provided by NZDF, by transferring this into Tier 2 and paying for the cover themselves. This they can do without going through underwriting (medical assessment) as long as they exercise the continuity option within 60 days of ceasing service.</p> <p>Any existing Tier 3 cover for partners/spouses will continue.</p> <p>This is a very powerful benefit for older employees and partners in particular.</p>	<ul style="list-style-type: none"> 📞 0800 642 748, or ✉ nz.nzdf.enquiries@aon.com
 Medical Insurance	<p>Leavers are able to continue with the Southern Cross insurance or join, at a discounted price.</p> <p>If they or family members are new members, medical assessment is required for each applicant.</p>	<ul style="list-style-type: none"> 📞 0800 438 268 or ✉ getcover@southerncross.co.nz
 Domestic insurance <i>house, contents, barracks, vehicle, landlord, boat</i>	<p>Leavers are able to continue with or access the products provided by Tower. There is a 10% discount provided on the product.</p>	<ul style="list-style-type: none"> 📞 0800 446367 or ✉ inforce@tower.co.nz 🌐 www.nzdf.tower.co.nz
 KiwiSaver <i>Information on options in respect of KiwiSaver</i>	<p>In general terms, KiwiSaver (KS) funds may not be accessed until the member has reached 65 years of age.</p>	<p>KiwiSaver Members to contact their provider</p>
 Superannuation <i>Information on options in respect of superannuation funds</i>	<p>Superannuation schemes</p> <p>Superlife Superannuation Master Trust (managed by Smartshares (previously ASB SSRSS). Members may access funds from age 50 onwards, as long as they are leaving state service.</p> <p>GSF (general fund) members may access options including an ongoing pension from age 50 onwards.</p> <p>DFSS Cat C members may access funds if the member is aged at least 55 and is ceasing NZDF service, or at an earlier age in special circumstances with the consent of CDF and the member is ceasing service.</p> <p>They may also elect to retain their funds in the scheme at least until they have a firm plan for the use of the funds, or elect to transfer some or all of their funds to KS or another managed fund.</p> <p>While members are able to transfer their Cat C funds to a KS account, if they elect to transfer to KS, they will only be able to access the funds subject to KS rules e.g. once they have reached Superannuation age (currently age 65 yrs).</p> <p>DFSS Cat B members who have not reached Superannuation age yet, can elect to transfer their funds to KS or retain in the scheme until their have reached Superannuation age or until whenever they choose to do so.</p> <p>Departing employees are encouraged to take financial advice on the options available to them in respect of KiwiSaver and superannuation in particular.</p> <p>This is very important for those employees who are aged 50+, including those who may have access to superannuation or KS funds upon cessation of service.</p> <p>The Benefits cell provides information on options. We do not provide financial advice, instead we have partnered with Become Wealth – see the next section.</p>	<p>Superlife Superannuation Master Trust</p> <ul style="list-style-type: none"> 📞 0800 278737 <p>AMP SSRSS</p> <ul style="list-style-type: none"> 📞 0800 800 267 ✉ workplaceadmin@amp.co.nz <p>Contact Datacom</p> <ul style="list-style-type: none"> 📞 0800 654 731 <p>Contact Mercer Fund Manager</p> <ul style="list-style-type: none"> 📞 0800 333 787
 Financial Wealth Service <i>(Become Wealth)</i>	<p>Become Wealth (BW) provides financial advice, including retirement planning, investment services, and mortgage broking. Leavers and partners are able to continue to access the BW services, at discounted prices.</p> <p>Members of DFSS Cat C are able to access one free financial plan provided through BW, which is paid from the reserve account of the Cat C. To be eligible they must have left their funds in the Cat C.</p>	<ul style="list-style-type: none"> 📞 0508 232 663 ✉ hello@become.nz 🌐 www.become.nz
 NZDF Savings Schemes	<p>Leavers and family members are able to continue contributing to the NZDF savings schemes, or, if not already a member, join after they have ceased service.</p> <p>They continue to receive all the benefits of the scheme, with the exception of the retention payments which only apply to serving personnel.</p>	<p>Contact Mercer Fund Manager</p> <ul style="list-style-type: none"> 📞 0800 333 787 🌐 https://www.nzdfsavings.mil.nz/
 Budgeting Services	<p>Leavers and families are able to access free budgeting and money mentoring services through local provided services or Money Talks, the Govt funded central agency.</p>	<p>Money Talks</p> <ul style="list-style-type: none"> 📞 0800 345 123 ✉ help@moneytalks.co.nz 🌐 www.moneytalks.co.nz
 Free Will service	<p>Departing employees and their partner are able to access a free Will, funded by MIBP broker Aon and provided by Footprint. Refer to the Force Financial Hub for further details on how to arrange this.</p>	<p>Force4Families. Wills and other services</p>