

## INFORMATION FOR NZDF EMPLOYEES WHO MAY BE AFFECTED BY VOLUNTARY REDUNDANCY PROCESS

Member Insurance Benefits		Benefit	What You Need to Know	Contact / Access Info
Member Insurrance Benefits  Froergamme (MIBP) staft **resurrance code(y) st	X	Force Financial Hub	•	<ul><li>Benefits@nzdf.mil.nz</li><li>Google search Force Financial Hub</li></ul>
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This is a very powerful benefit for older employees and partners in particular.	<b>C</b>	Programme (MIBP)	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.	
Exemployees are able to continue with the Southern Cross insurance or join, at a discounted prices. If they or family members are new members, medical assessment is required for each applicant.  Domestic insurance (busic price) and the product of the product provided by Towar. There is a 10% discount provided on the product.  Which, indirect, both and price price information or options in respect information or options in respect information or options in respect of superannuation may be a season of superannuation funds of superannuation information or options in respect of superannuation information in options in respect of superannuation information in options in respect of superannuation information information in options in respect of superannuation information information in options in respect of superannuation information information information in options in respect of superannuation information information in options in respect of superannuation in the superannuation in a superannuation in the superannuation in a superannuation in a superannuation in a superannuation in a superannuation and in the superannuation and in the member is aged at least 55 and in scalar in the superannuation and in the member is aged at least 55 and in scalar in plan for the use of the funds, or decir to transfer the runds to the funds to KS or antifier the member is aged at least 55 and in plan for the use of the funds, or decir to transfer their funds to the funds				
Financial Wealth Services   Financial Services   Financial Wealth Services   Financial Services   Financial Wealth Services   Financial Services		Medical Insurance		<b>©</b> 0800 438 268 or
Demestic insurance house-contents, berands, vehicle, landiord, boat  Ex employees are able to continue with or access the products provided by Tower. There is a 10% discount provided on the product.  Wissawer Information on options in respect of KwisSawar KwisSawar (KS) funds may not be accessed until the member has reached 65 years of age.  Superannuation information on options in respect of KwisSawar bear and the 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.  GSF (general fund) members may access options including an ongoing pension from age 50 onwards.  DFSS Cat C members may access funds if the member is aged at least 55 and is coasing NZDF service, or at an earlier age in special dircumstance with the consent of CDF and the member is eaged at least 55 and is coasing NZDF service, or at an earlier age in special circumstance with the consent of CDF and the member is eaged at least 55 and is coasing NZDF service, or at an earlier age in special circumstance with the consent of CDF and the member is eaged at least 55 and is coasing NZDF service, or at an earlier age in special circumstance with the consent of CDF and the member is eaged at least 55 and is coasing NZDF service, or at an earlier age in special circumstance with the consent of CDF and the member is eaged and east of the funds to KS or another managed fund.  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 accessed so accurrently age 65% funds upon coasino of service.  They may also alsect to retain the scheme until their have reached superannuation age yet, can elect to transfer their funds to KS or retain in the scheme until the news reached and superannuation age yet, can elect to transfer their funds to KS funds upon ceasation of service.  The position of the funds to KS funds upon ceasation				getcover@southerncross.co.nz
house.contents.barracis, verhicle, isradiord, boat  Tower. There is a 10% discount provided on the product.  WhiteSaver Information on options in respect of KwiSaver and Saverage of KwiSaver (KS) funds may not be accessed until the member has reached 65 years of age.  Superannuation on options in respect of KwiSaver and Saverage of Saverage				
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MIBP broker Aon and provided by Footprint. Refer to the Force Financial Hub for further details on how to arrange this.		Free Will service	MIBP broker Aon and provided by Footprint. Refer to the Force Financial Hub for	Force4Families. Wills and other services