

This information explains the impact of military leave on your super and insurance for Reserve or Active service in the Australian Defence Forces.

How military leave affects your super and insurance

If you are a Reserve in the Australian Defence Force, the following conditions can apply to your super account.

Reserve training and Active duty Gold State Super and WA Public Sector Pension Scheme	
Member contributions	<p>Normal member contributions are required during the period of your leave. You have two options:</p> <ol style="list-style-type: none"> 1. You can continue to make your normal fortnightly contributions, or 2. You may defer payment of your contributions until you return from leave. In this case, when you return to work, the shortfall would need to be cleared by paying double contributions <p>You cannot reduce your contribution rate to zero (Reduced Benefit Option), and consequently reduce your average contribution rate, if you are on recognised unpaid military leave. See the 'Taking unpaid leave' Gold State Super fact sheet for more information available at www.gesb.com.au/factsheets</p>
Service	The period of leave is credited as recognised service for benefit purposes
Insurance cover	<p>The period of leave is treated as normal service for Gold State Super Death and Disability insurance cover.</p> <p>For more information on insurance cover in Gold State Super refer to the 'Insurance and your super' Gold State Super fact sheet available at www.gesb.com.au/factsheets</p>
West State Super and GESB Super	
Superannuation Guarantee (SG) employer contributions	Employer contributions are based on your salary. When you are on paid leave, employer contributions will be paid as normal. Where you are on leave without pay (LWOP) and no salary is paid, no employer contributions will be paid.
Insurance cover – Active service	You are not covered when on Active service ¹
Insurance cover – Reserve training	<p>If you take leave to participate in Reserve training, your Death and Total & Permanent Disablement cover will continue until you have insufficient funds in your account to cover insurance premiums.</p> <p>Salary Continuance Insurance (SCI) cover will lapse if you do not receive an SG contribution for 120 days. However, you can elect to continue SCI cover if you advise GESB that you are on leave without pay.</p>

More information

For more information about your super or insurance, visit www.gesb.com.au/brochures

¹ Reservists taking leave for the purposes of continuous full-time service are treated as full-time members of the regular Defence Force, and receive Defence Force salaries and employment conditions applicable to permanent members. Therefore insurance benefits may be available via the Military Super Scheme.

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