Defence Force Retirement and Death Benefits (Sustaining the Superannuation Contribution Concession—DFRDB Pension Reduction Conversion Factors) Determination 2015

I, Peter Carrigy-Ryan, Chief Executive Officer, Commonwealth Superannuation Corporation (CSC), delegate of CSC, make the following determination.

Dated   4 August 2015

Peter Carrigy-Ryan
Chief Executive Officer

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1 Name

This is the *Defence Force Retirement and Death Benefits (Sustaining the Superannuation Contribution Concession—DFRDB Pension Reduction Conversion Factors) Determination 2015*.

2 Commencement

(1) Each provision of this instrument specified in column 1 of the table commences, or is taken to have commenced, in accordance with column 2 of the table. Any other statement in column 2 has effect according to its terms.

Commencement information		
Column 1	Column 2	Column 3
Provisions	Commencement	Date/Details
1. The whole of this instrument	The day after this instrument is registered.	

Note: This table relates only to the provisions of this instrument as originally made. It will not be amended to deal with any later amendments of this instrument.

(2) Any information in column 3 of the table is not part of this instrument. Information may be inserted in this column, or information in it may be edited, in any published version of this instrument.

3 Authority

This instrument is made under subsection 49N(3) of the *Defence Force Retirement and Death Benefits Act 1973*.

4 Age in relation to time that retirement or invalidity pay becomes payable

For the purposes of this instrument, the age of a person in relation to the time that retirement pay or invalidity pay becomes payable is as follows:

(a) if that time occurs on the person's birthday—the age of the person on that day;

(b) otherwise—the age of the person at the person's last birthday before that time.

5 Conversion factors

The conversion factor that is applicable to a person is the factor set out in the following table for the age of the person in relation to the time the retirement pay or invalidity pay becomes payable.

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Conversion factors for DFRDB retirement or invalidity pay

Item	Column 1 Age of person	Column 2 Conversion factor
1	15	25.8
2	16	25.8
3	17	25.8
4	18	25.8
5	19	25.7
6	20	25.7
7	21	25.7
8	22	25.7
9	23	25.6
10	24	25.6
11	25	25.6
12	26	25.5
13	27	25.5
14	28	25.5
15	29	25.4
16	30	25.4
17	31	25.4
18	32	25.3
19	33	25.3
20	34	25.2
21	35	25.2
22	36	25.1
23	37	25.1
24	38	25.0
25	39	24.9
26	40	24.9
27	41	24.8
28	42	24.7
29	43	24.6
30	44	24.6
31	45	24.5
32	46	24.4
33	47	24.3
34	48	24.2
35	49	24.1
36	50	24.0
37	51	23.9

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Conversion factors for DFRDB retirement or invalidity pay

Item	Column 1	Column 2
	Age of person	**Conversion factor**
38	52	23.8
39	53	23.7
40	54	23.6
41	55	23.3
42	56	22.8
43	57	22.3
44	58	21.9
45	59	21.4
46	60	20.9
47	61	20.4
48	62	19.8
49	63	19.3
50	64	18.8
51	65	18.3
52	66	17.7
53	67	17.2
54	68	16.6
55	69	16.1
56	70	15.5

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