

**RAAF WELFARE TRUST FUND
GROUP LIFE INSURANCE SCHEME**

CONDITIONS AND RULES

1. PURPOSE.

The RAAF Welfare Trust Fund (RWTF) Group Life Insurance Scheme is a self-contribution scheme:

- a. In the event of death of a financial member of the scheme, their nominated beneficiary receives a cash lump sum payment within 48 hours where possible.
- b. Financial members of the scheme are entitled to the lowest available RWTF Fund Maintenance Contribution (FMC) rates on General Purpose and Home Improvement loans - receiving a discount of 0.5% p.a.
- c. Financial members who received the discounted FMC rate must remain a financial member of the scheme until the loan is repaid in full.

DEFINITION OF FINANCIAL MEMBER. An eligible member on full-time duty who is making contribution payments in the prescribed manner and at the prescribed rate.

2. ELIGIBILITY.

- SERCAT 6 & 7; and
- Reserve aviators undertaking Continuous Full Time Service (CFTS) for a period of six months or more are eligible to join the scheme for CFTS period (Eligibility ceases when these conditions are not met)

3. RATE OF CONTRIBUTION. - \$37.00 per annum paid in instalments of \$8.50 every 6 pays

4. PAYMENT METHOD. - Direct Debit arrangement via Ezidebit Pty Ltd

5. DEATH BENEFIT. - \$20,000 (rate effective from 17 November 2025)

6. EXCLUSIONS.

- a. Death by suicide within 13 months of becoming a financial member of the scheme.
- b. Claims arising from the death of any former member of the scheme who for whatever reason, had ceased to contribute to the scheme prior to the time of death.
- c. Claims arising from the death of any financial member of the scheme while within an actual war or combat zone or death arising from injuries sustained while in such a zone.

7. MEDICAL QUALIFICATION. It is an underwriters requirement that where a member has been absent from work on account of illness or injury for more than 10 days during the preceding three months of the date the member applies for membership of the scheme, the death benefit is not payable until the member has resumed normal duties for a period of three consecutive months with less than 10 days absence on account of illness or injury.

8. MEMBERS SERVING IN A WAR OR COMBAT ZONE. Members serving in a war or combat zone may, on return from such duty, request a refund of contributions for the period served in that war or combat zone. Notwithstanding any refund of contributions that may be made, members will remain eligible for any other benefit of the scheme during the period of service in a war or combat zone.

9. DEATH OF NOMINATED BENEFICIARY. In the event that a member's nominated beneficiary pre-deceases the member, the Executor of the member's estate will have the power to nominate an alternate beneficiary.

10. TRUSTEES DISCRETION. Contribution rates, the value of death benefit payments, the maximum value of loans, charges on loans and repayment rates and other benefits will be determined from time to time by the Trustees of the RWTF.

Enquiries may be made to:

RAAF Welfare Trust Fund
Department of Defence
PO Box 7933
F4-2-018
CANBERRA BC ACT 2600
Email: RWTF@defence.gov.au
Phone: 02 5130 9486