

# DFRDB Commutation Campaign ~ 2020

CULPABILITY CONFIRMED - REPARATION DENIED  
FIGHTING ON FOR JUSTICE & A FAIR GO



- **Some Fifty-Five Thousand DFRDB Superannuants have been deceived by the DFRDB AUTHORITY into accepting a Lump Sum known as a COMMUTATION - WITHOUT THE CONDITIONS BEING MADE KNOWN TO THEM!**
- Once they received their lump sum, their annual Superannuation Pay was reduced by an amount calculated on their Service and the number of years until they reached their Notional Life Expectancy point, **when they understood the reduction would cease.**
- **The DFRDB AUTHORITY encouraged Veterans to accept their COMMUTATION Lump Sum, but failed to advise them that their Superannuation Pay would then be REDUCED FOR THE TERM of THEIR LIFE, that is, UNTIL THEIR DEATH.**
- To further complicate the issue, the Department of Defence issued other advice to DFRDB Contributors, in a series of **OFFICIAL Defence Publications** (over a 20-year period), that the reductions to Superannuation Pay (**in most instances well in excess of \$1000s annually**) **would cease** when Superannuants passed their Notional Life Expectancy point, around age 72, **when their lump sum advance (Commutation) would be fully repaid.**
- **Meanwhile the compulsory reductions continued beyond their NLE point, at the financial detriment of the 55,000 Veteran Superannuants that accepted the Commutation, without knowing the actual conditions of repayment automatically applied to their Superannuation by the Commonwealth's DFRDB agent.**
- **After some 47-years and countless submissions to remedy the injustice, The Minister of Veterans Affairs and Defence Personnel finally announced an Independent Inquiry by the Commonwealth Ombudsman in 2019, into the Administration of the DFRDB Fund.**
- **After receiving over 3,000 submissions from Veterans the OMBUDSMAN found NO mal-administration by the DFRDB Authority!** This was despite their failure to properly advise long-serving Veteran DFRDB superannuants of the conditions applying to DFRDB COMMUTATION, especially **THEIR INTERPRETATION of the term COMMUTATION:** i.e. Although a life expectancy factor is used, full retirement pay is not restored should the member live beyond normal life expectancy.

Continues:

This was never advised to ADF personnel until about c1993 some 20 years after its introduction; was never stated verbatim in any DFRDB generated brochure; or in any known presentation made to any resettlement seminar or information presentation by that Authority.

- However, the OMBUDSMAN did find the **Department of Defence GUILTY of MAL-ADMINISTRATION and providing FALSE INFORMATION** (essentially lies and deceit). **The Ombudsman recommended the Secretary of Defence and the Chief of Defence Force issue an APOLOGY to affected Veterans, but found no case for financial reparations.** They willingly obliged.
- **The Minister for Veterans Affairs and Defence Personnel then advised there would be NO CHANGE TO THE CURRENT ADMINISTRATION OF THE DFRDB SCHEME.**
- Do the maths – our campaign believes the Commonwealth is depriving DFRDB Superannuants of over **\$100 MILLION annually** – despite them having fully repaid their Commutation Lump Sum Advance.
- Our Campaign is currently seeking advice on a legal challenge of the Department of Defence as an entity, or if this is not possible the Commonwealth. All efforts to get representation for a Class Action have been denied by the major specialising Law Firms.
- Some 500 members of our supporters have already PLEDGED \$100 to our Campaign for a legal challenge. **Any support you are inclined to Pledge is acceptable with no monies payable until such time as needed for the legal challenge when it will be gathered by a secure payment system.**

**Our DFRDB Commutation Campaign continues to fight this injustice.**



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