

Dear Sir/Madam

My name is Anthony John Ryan. I am a former member of the RAAF having served between February 1958 and March 1981. At the time of my discharge I held the rank of Warrant Officer and I was the B707 Flight Engineer Leader at 33 Flight, RAAF Base Richmond. I do not recall having any specific briefing regarding the effect of commutating part of my DFRDB entitlement would have on my fortnightly payments, other than that it would be reduced by an amount based on my age at discharge and my life expectancy at the time of discharge. I understood that that amount would mean that if, and when, I reached that notional life expectancy age the amount advanced would have been repaid and I would then receive my full fortnightly entitlement.

Nothing I was ever told indicated that the reduced fortnightly entitlement would be in place until my death, as is the case at this time. I believe my life expectancy at the time of discharge was 72 years and some months. I am now nearing 81 years of age and consider I have been financially disadvantaged in continuing to receive a reduced fortnightly entitlement.

Yours faithfully

Anthony John Ryan