

25th March 2021

The Secretary,

Senate Foreign Affairs , Defence and Trade Reference Committee.

[Forwarded by email fadt.sen@aph.gov.au]

Dear Sir/Madam,

Please accept this my submission to the Committee for its inquiry into the *Accuracy of Information provided to Defence Retirement and Death Benefits [DFRDB] Members*.

I joined the Defence Force in February 1955 and became a member of DFRB on enlistment. In 1969 [I believe] the DFRB scheme morphed into the DFRDB.

On 1st July 1975 I resigned from the regular army and transferred to the Army Reserve. My contributory membership of DFRDB terminated from that date. Also from that date I began receiving fortnightly payments from my accumulated BFRDB superannuation; and I will continue to do so until my death.

At 1st July 1975 I was also offered a commutation option. The scheme recognizes that because of the conditions of service many members will need a lump sum on separation, to buy a house or to start a business. I took that option but I have no record of the sum that I received.

There was no disclosure statement or contract or documentation of any kind so far as I remember. My understanding was that my fortnightly superannuation payments would be reduced until such time as I had paid off the lump sum advance of my money. The reduction started immediately and is still being withheld.

I am not able to verify whether or not I have fully repaid the commutation advance, but others who have kept detailed records assures me that I have well and truly repaid the commutation advance. I am almost 84 years of age and have been drawing a reduced superannuation for close to 46 years.

I have read the Ombudsman's consideration of these facts and note with some alarm that the Ombudsman is happy for the reduced payment to continue for my remaining years although he does not debate that I have repaid all of the advance through reduced fortnightly payments.

I trust that the Committee will see the situation in a different light.

Yours faithfully,

Kenneth E Park