

Dear Sir

I wish to respond to the Government initiative to merge the Australian Reward Investment Alliance (ARIA), the Military Superannuation and Benefits Board (MSB Board) and the Defence Force Retirement and Death Benefits Authority (DFRDB Authority) to form a single trustee body from 1 July 2010.

I have been a recipient of the MSBS pension since 1992. Since that period, I have seen the worth of the pension be eroded over time, when compared with other Government pensions schemes; there has been a gradual degradation of Defence Force retirement benefits over the past decade and a half. After spending 24 years in the Military, and having 'enjoyed' the many disadvantages that Service Life entails, I find that I will have to continue working for many more years to enable me to maintain a reasonable standard of living in my retirement.

I would have thought that a fair approach for ADF pensions (and by coincidence APS pensions) would be for us to be treated justly and reasonably, something that has not been in evidence by various Governments over the past 15 or so years.

Let's not waste more time and money by imposing additional constraints upon the ADF through a poor pensions system – look at the old systems, make the necessary financial amendments to make them reasonable and allow us to live in retirement with dignity, not as second class individuals that you see us being.

A. J. Morris