

Dear Sir, Madam,

I am writing in regard to the Senate Inquiry into Superannuation Reform, specifically the *Governance of Australian Superannuation Schemes Bill 2010*.

As a current serving member of 27 years, I have seen many changes to the Conditions of Service for Defence personnel. One of the worst changes was the abolition of DFRDB and creation of MSBS. The forced retirement of Defence personnel at 60 leaves at least a five year gap before the entitlements of MSBS commence. How is this policy providing for the well being of Defence personnel?

I note with some concern the requirement for Trade Unionists and Public Servants to represent Defence personnel. I am surprised by the continuing perception by policy makers that Public Servants and Trade Unionists have a better understanding of the commitments made by Defence personnel and therefore can determine what is in their interests. How can two Defence personnel out of 10 on the Superannuation Board provide a fair representation.

Additionally, in an effort to streamline decision making and providing a fair go policy, the creation of a single Superannuation Board will further erode the Conditions of Service of Defence personnel. There can only be one outcome of a single policy on Superannuation and that is to equalise all schemes. This will result in a further erosion of the Conditions of Service.

It is time that policy makers not only acknowledge, but implement schemes that recognise the unique commitment made by ordinary Australians who volunteer to serve their country in an uncertain world.

Regards

G.R. Myers