



# Australian Defence Force Retirees Association Inc.

No. A0108026R

We represent the interests of Defence Force Retirees regarding their Superannuation

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## DFRDB UPDATE – APRIL 2026

### A Critical Moment for ADF Superannuation Justice

We have reached a decisive point. After years of respectful engagement, neither major party has acted on ADFRA's key reforms, and they are unlikely to do so unless compelled.

This is no longer just a DFRDB issue. It is a whole-of-service superannuation failure affecting every ADF scheme since 1948. From post-war arrangements through DFRDB (1973-1991), MSBS (1991-2016), and ADF Super (2016-present), members have consistently raised concerns about fairness, equity, and the failure to recognise the unique nature of military service.

The 2026 Senate Inquiry confirmed these long-standing concerns, highlighting:

- Ongoing inequity in DFRDB and MSBS pension indexation
- Structural unfairness in DFRDB commutation
- Complexity and perceived inadequacy of MSBS benefits, especially for medically discharged members
- Continuing concerns that even ADF Super does not fully compensate for unlimited liability

Across all schemes and generations, veterans and families gave consistent evidence: the system has evolved, but the fundamental injustice has not been resolved.

The political landscape has shifted. Margins are thin, minor parties are exerting pressure, and this is the most favourable point in the electoral cycle we have seen in years. Waiting longer will not deliver results.

ADFRA does not tell anyone how to vote. However, unless meaningful reforms, particularly addressing DFRDB injustices, are implemented before the next Federal election, many members and beneficiaries should choose to support candidates other than those of the major parties. This is an individual decision, and members should ensure their vote is cast formally in accordance with electoral law. Long-standing party loyalties need not be abandoned; if a party acts, members can continue to support it with pride. But action must come first.

ADF superannuation schemes were never merely employment benefits. They represent a solemn debt of honour, a reciprocal social contract, articulated as far back as the Jess Committee, owed to those who accepted unlimited liability in defence of the nation.

**That contract has not been honoured.**

Parliament must now address not only DFRDB inequities, but the broader systemic failure across all ADF superannuation schemes.

Please share the link to this [The Legislated Erosion of ADF Superannuation Entitlements](#) video with MPs, Senators, community groups, and networks. This remains our most effective strategy, and this electoral cycle is our window of opportunity.

Across every generation of service, the message is clear:

**The debt of honour must be repaid.** The reforms must be implemented and now is the time to act.

Kind regards,

*Jim Hislop* OAM

President