



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 – AUGUST 2025

Senate Inquiry Relunched

At last, some welcome news—Senator Jacqui Lambie has successfully reinstated the Senate Inquiry into ADF superannuation. The previous motion lapsed due to the federal election, necessitating a fresh start. We understand the **Terms of Reference will remain unchanged**, with only the **submission deadlines and final reporting date** to be updated. These details are expected to be published within the next 7–10 days.

Previous Submissions: A Missed Opportunity

The prior inquiry received just **17 submissions**—covering *all* ADF superannuation schemes. ADFRA's submission focused solely on **DFRDB**, as no MSBS or other scheme members came forward to assist with research. Given the systemic flaws in DFRDB—arguably the most inequitable of all schemes—we chose to concentrate our efforts there.

You can monitor updates and view existing submissions here:

[Senate Inquiry Submissions Page](#)

Your Voice Matters: Make a Submission

We urgently need more submissions. You are welcome to draw from existing ones—rephrase, personalize, and submit. This is not plagiarism; it's solidarity. The DFRDB community must **stand up and be counted**—and count we will.

Importantly, **making a submission does not obligate you to appear before the inquiry**. Only selected contributors will be invited to present at public hearings.

Suggested Topics for One-Page Submissions

If you're unsure where to begin, consider writing on one or more of the following:

- **Commutation Misrepresentation:** CSC brochures (1973–2004) failed to disclose that commutation results in reduced superannuation for life.
- **Resettlement Seminar Failures:** These sessions consistently omitted critical details about commutation impacts.
- **1977 Legislative Amendment:** Compared CSC and DFRDB—two fundamentally different schemes—resulting in flawed indexation for DFRDB.
- **Jess Report (1972):** Warned against CPI-based indexation, predicting erosion of superannuation value over time.
- **Ombudsman's Report (6|2019):** Should be withdrawn due to misleading claims in the Defence submission regarding commutation rules.
- **Senate FADT Committee Report (2020):** Also warrants withdrawal for the same reasons cited above.

We stand firmly behind the factual integrity of our submission—it presents a case that will be hard to refute. Yet history reminds us that truth alone does not guarantee recognition. That's why we urge you to make a submission: to ensure your perspective is heard and to strengthen the collective voice advocating for DFRDB reform.

Jim Hislop OAM

President