
Subject: DFRDB System Injustice to Recipients who commuted funds

DFRDB was the superannuation fund at the time for all ADF Members until 1992.

During our service and at the time of Discharge we never had the scheme explained to us properly, the ramifications of which to ADF Members commuting a lump sum from DFRDB was never outlined or explained in regards to repaying the loan or the time frame in doing so.

There was no timeframe or contract presented to show the length of time required to pay back the commuted sum.

Members have therefore continued to pay off the commuted amount with no settlement date.

The Federal government should have corrected the DFRDB System long ago.

The flawed system has been highlighted for many years with no result, and the governments past and present have not supported the ADF Members who have served this country when DFRDB was a part of remuneration to service persons.

Kind regards

Darryl Nicholls (JP QUAL)