

Commonwealth Superannuation Corporation (CSC)

Finance and Public Administration References Committee

ANSWERS TO QUESTIONS ON NOTICE

Inquiry into the Operation and Appropriateness of ADF Superannuation and Pension Schemes 19 February 2026

Topic: Appeal rate

Question:

Senator Grogan: “*What’s the percentage of appeals?*”

Answer:

In the Military superannuation schemes initial decisions made by CSC delegates can be appealed by members through the Reconsideration Committees (either the Defence Force Case Assessment Panel or the Military Superannuation Benefit Reconsideration Committee).

If a member is dissatisfied with the decision of a Reconsideration Committee, they can externally appeal that decision to either the Australian Financial Complaints Authority (AFCA) or the Administrative Review Tribunal (ART) as appropriate.

In the 2024-2025 financial year there were:

- 3783 decisions made by CSC delegates relating to invalidity (including initial invalidity, Retrospective invalidity and invalidity classification reviews)
- 231 internal appeals were received by the Reconsideration Committees relating to invalidity (a 6.1% internal appeal rate)
- 25 matters relating to invalidity were appealed externally to AFCA or ART (an external appeal rate of 0.6%).

In the 2024-2025 financial year CSC had 20* external appeals closed by AFCA and ART. Of these matters:

- 9 were withdrawn by members after CSC provided responses
- 7 were closed by AFCA after CSC provided responses
- 3 ART matters were finalised after CSC received further evidence supporting the members application and agreed that the member was therefore entitled to a benefit.
- 1 matter went to final determination and found in CSC’s favour.

**Please note that number of external appeals received in the 2024-2025 financial year does not match the amount finalised in the same period as external appeals can often straddle the financial years.*

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Topic: Appeal success rate

Question:

Senator Grogan: *“I’m also interested in the success rate of those appeals.”*

Answer:

- **Reconsideration success rate** – for the 2024-2025 financial year 50% of the invalidity matters internally appealed to the Reconsideration Committee resulted in a change to the percentage of Invalidity.
- **External appeal success rate** – for the 2024-2025 financial year there were no successful external appeal decisions.
- However, on the basis of new medical evidence received during an external appeal CSC conceded 3 matters.

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Topic: Complaints

Question:

Senator Lambie: *“How many complaints you had last year? ... I want everything, any complaints.”*

Answer:

- Total complaints received in FY2024–25: 5,379
- Defence-related complaints: 2,237
- Civilian complaints: 3,142

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Topic: ADF cover Extension premiums vs PSSap premiums

Question:

Senator Lambie: *“What does your market rate look like compared to everybody else? Is it around the same? Are we paying the same as everywhere else? Are there any special benefits in that?”*

Answer:

ADF Cover Premiums

ADF Cover has no member premiums. Benefits are provided to eligible serving ADF members under the ADF Cover Act.

Post-service ADF Cover Extension (lifePLUS Protect) — Premiums (effective 1 March 2026)

Age	Death (per \$1,000 cover)	TPD (per \$1,000 cover)
30	\$0.56	\$0.75
40	\$0.83	\$2.28

- Death premiums are broadly comparable to industry rates.
- TPD rates are higher due to ADF occupation risk rating.
- Higher TPD premiums are also influenced by the smaller scale of the pool and the fact that much of the cover is offered without individual underwriting through super, which leads insurers to price conservatively.

PSSap lifePLUS — Premiums (effective 1 March 2026)

Age	Death (per \$1,000 cover)	TPD (per \$1,000 cover)
30	\$0.44	\$0.32
40	\$0.65	\$0.98

- Death and TPD premiums are broadly aligned with wider market settings.