

26 March 2021

The Secretary,

Senate Foreign Affairs, Defence and Trade Reference Committee

(forwarded by email: [fadt.sen@aph.gov.au](mailto:fadt.sen@aph.gov.au))

Dear sir/Madam,

Please accept this as my submission to the Committee for its inquiry into the *accuracy of Information provided to Defence Retirement and Death Benefits (DFRDB) Members*.

I joined the Defence Force in February, 1955 and became a member of the DFRB Scheme on enlistment. In 1969 that scheme morphed into the DFRDB Scheme.

On 23 July 1979 I resigned from the Regular Army and transferred to the Army Reserve and my contributory membership to the scheme ceased with effect from that date. I received fortnightly payments from the Scheme from then on and expect to receive payment until my death.

Prior to discharge from the Regular Army I participated in a resettlement course, as was my entitlement. Among the topics covered was a briefing on financial entitlements on discharge including pension entitlements. My clear recollection at the time is that we were encouraged to take advantage of commutation to provide us with a lump sum on retirement and that this was an advance to be paid back over the period of our expected lives as determined at the time of retirement. It is also my clear recollection that the inference to be drawn was if we survived beyond that expectation, the advance having been repaid, would result in restoration of the full pension.

I cannot determine whether or not I have repaid the lump sum representing commutation of part of my pension but others have calculated that I probably have as my life expectation at the time of retirement was some 78 or so years and I am now almost 84 year old.

I have read the Ombudsman's consideration of these facts and note that he has taken a very legalistic view of the matter but has largely ignored the misapprehension that has resulted from the information promulgated by officials at the time. He appears happy for the reduced payment to continue for the remaining years of my life but he does not debate that I ( and others like me) have repaid all of the advance through reduced fortnightly payments.

I trust that the Committee will see the situation in a different light armed with this information.

Yours faithfully,

John C Snell