

To Whom It May Concern,

My name is Craig Andrew Thomas and I served in the Australian Regular Army for 22 years from 1982 – 2004 in the Australian Army Aviation Corps.

I retired as a Warrant Officer Class Two on 29 November 2004 and from that date took my entitlements from DFRDB as a pension and commutation amount.

I prepared for my retirement/discharge by attending a resettlement seminar in Townsville in December 2003. Nothing that occurred in that seminar left me with anything other than the belief that if I took a commutation amount from DFRDB, once it was paid back over the estimated period, my pension would revert to my complete entitlement.

Taking an amount of money as a commutation lump sum and then potentially paying back more than what was taken would make no sense to me then as it does now.

There are systematic flaws in the DFRDB scheme arising from but not limited to:

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Ombudsman's Report (6/2019): Should be withdrawn due to misleading claims in the Defence submission regarding commutation rules.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.

Craig Andrew Thomas