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I support the amendments to the DFRDB Act 1973 as proposed by the Australian Defence Force Retirees Association Inc.

As a retired member of the RAAF after 25 years service, I decided to commute the applicable amount of my DFRDB pension in the understanding that after a certain period I would have repaid that commutation and would then receive the full DFRDB pension until I passed on.

This was my understanding from several resettlement seminars that I attended prior to my discharge.

These seminars consistently omitted critical details re commutation impacts.

Further, CSC brochures 1973-2004, also failed to disclose that commutation results in reduced superannuation for life.

The Notional Rate has also led to confusion and financial inequity. Its removal would simplify the scheme and resolve a long standing issue for retired ADF personnel and the spouses of deceased veterans.

Warrant Officer (Retired) Brian Macklin.