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The Totally and Permanently Disabled Servicepersons Association (Townsville) Inc have a number of members who through their service with the ADF have been adversely affected by the DFRDB system.

The DFRDB system was never explained in full to ADF members during their service or upon discharge. The ramifications of commuting a lump sum from the DFRDB was never outlined or explained in regard to repaying the loan or the timeframe in doing so. No current superannuation scheme would be allowed to keep members uninformed as the DFRDB system did to the ADF.

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, nor any statement showing the amount recouped. This has resulted in a reduced DFRB benefit payment back to affected members.

In reality the DFRDB system should have been corrected by our Federal Government long ago to ensure that members of the ADF were fairly treated in relation to their DFRDB entitlements.

This flawed system was allowed to continue as it benefitted the government of the day at the expense of ADF members.

The injustice of this system has been highlighted for many years with no result, and yet clearly the Government has not supported the people who served in the ADF when DFRDB was part of the remuneration to servicepersons.

Our thanks to Senator Jackie Lambie for continuing to fight for right over wrong.

Kind regards

Warren (Pop) Duscha