

**SUBMISSION TO SENATE FINANCE AND PUBLIC ADMINISTRATION REFERENCES  
COMMITTEE INQUIRY INTO OPERATION AND APPROPRIATENESS OF ADF  
SUPERANNUATION SCHEMES**

**SUBMITTER Mrs. Samantha Field**

**Senate Finance and Public Administration References Committee  
PO Box 6100  
Parliament House CANBERRA ACT 2600**

**Dear Senators,**

**I apologise for this late submission, but I have only just become aware that the committee is to review ADF superannuation schemes. I believe that due to the pending Federal election the committee has not yet met. My submission refers to the following ToR:**

- (a) whether the legislative framework governing superannuation and pension schemes for current and former members of the ADF is fit for purpose**

**My husband recently passed away; he had always told me that on his demise I would be entitled to five eighths of his DFRDB Retirement Pay entitlement based on his uncommuted entitlement. I was dismayed to find out that a 1977 amendment to the DFRDB Act in fact reduced my entitlement. This amendment also had a major impact on the members who did not commute.**

**My husband commuted a portion of his future entitlements based on s24 of the Act and his superannuation was reduced in accordance with schedule 3 of the Act. At the time of his death, he was 87 years of age with a life expectancy at retirement of about 72 years meaning he had acquitted his advance of future entitlements yet continued on the lower annual rate of superannuation. This is unjust.**

**The 1977 amendment s98 was contrived by comparing the Unfunded DFRDB Defined Benefits scheme (all contributions were paid into the CRC with no interest earned for members benefit) with the CSS Funded Defined Benefits scheme (where a portion of contributions were invested for members benefits) This amendment resulted in an amount equal to my husband's commutation advance being set aside from indexation. Obviously, such a comparison of unlike schemes (false equivalence) was to the detriment of all DFRDB spouses and those that decided against commutation. The inclusion of s98 "Notional rate" was a poorly researched amendment that should never have been passed by Parliament. How could our elected Members and Senators pass an amendment without detailed knowledge of the consequences? I request that the DFRDB Act 1973 be amended to remove every mention of "Notional Rate"**

**The spouse of serving and former members of the ADF deserve better. Similarly, members that did not commute also deserve a just outcome. Anything less than the removal of Notional Rate from the DFRDB Act 1973 will be to condone a system of false equivalence.**

**I have read the submission by the Australian Defence Force Retirees Association and offer my one hundred percent support of that submission.**

**Yours faithfully**

**Mrs. Smantha Field**

**23 April 2025**