
Peter Murray OAM

Dear Sir/Madam,

Inquiry into ADF Superannuation and Pension Schemes

I make the following submission.

I served in the Australian Army for 22 years from 1952 to 1974 in ranks from Staff Cadet to Lieutenant-Colonel. Throughout my entire service I contributed a compulsory 5.5% of my salary in the belief that my eventual retirement would be comfortable one. How gullible of me!

I resigned in 1974 because I wanted to do better financially. The need to provide my family with half-decent living conditions, brought about by frequent postings, always consumed my savings and nothing was likely to change. I served in danger in the Vietnam War but for no gain, financially or otherwise.

On “retirement”, I took a DFRBF pension and had to commute it to get enough to open a small business. At the time, I was informed that on “retirement” I would get about 30% of my active pay as a Lieutenant-Colonel and this would be maintained for life. How silly of me to believe that!

I received job offers during my service and many of them offered greater returns than military service with its constant family disturbances and the call to face danger in combat if required.

My business prospered so my military pension, now only about 12% of a Lieutenant-Colonel’s pay is not important to me. But I do resent having to pay that 5.5% to provide me today with only a little better than an aged pension for which no compulsory contribution is required. My ex-soldiers are probably in poverty now. Back in my service days I desperately needed that unattainable 5.5% merely to maintain my family. Instead, I was often in debt to my wife’s parents.

I have discouraged several young men and women from joining Australia’s armed services, suggesting that if they wish to serve their country then fire brigades or police forces would provide them with much better conditions (better pensions, longer annual leave terms, overtime pay, etc).

On reflection, over the years I have read announcements of many reviews of service conditions, including improved pensions. Few improvements eventuate. My plea is that this time you make a difference, a big difference. You have a choice of making a difference or joining the scores of meaningless announcements.

Yours faithfully
Peter Murray