

28TH August 2025

Mr. Phillip Thompson OAM MP
Federal Member for Herbert
Shadow Minister for Defence
Shadow Minister for Defence Industries
Shadow Minister for Defence Personnel
PO Box 226
AITKENVALE QLD 4814

Dear Phillip,

As my Federal Representative in the Commonwealth Parliament, I wish to appeal to you regarding my treatment as a long-serving Defence Force Veteran Superannuant. In so doing I trust you will treat my appeal consistent with the assurances of the Parliament, under the Veterans' Covenant.

Upon retirement from the Defence Force after 23 year's service in the RAAF and a further 9 years in the RAAF Active Reserve, I was offered (and indeed, strongly encouraged to accept) a lump sum payment from the benefit accrued, by virtue of my **compulsory membership of, and contributions to, the DFRDB Superannuation Scheme**.

That offer was: that I could take, as a lump sum, a portion of my retirement pay entitlement and that the lump sum would be paid back by my acceptance of a reduction in my fortnightly Retirement Pay instalments.

The rate of repayment (by Retirement Pay reduction) would be calculated so that the lump sum would be fully repaid by the time I reached my Notional Life Expectancy (as based on my particular ADF-service circumstances). To me, this all seemed eminently fair, reasonable, and desirable.

Essentially, I would receive an advance of my superannuation benefits, reimbursable to the Commonwealth by Reduced Retirement Pay until I

reached my Notional Life Expectancy point, at which time, reductions to my Retirement Pay would cease and my benefits would return to full value.

At Retirement Seminars presented by both Defence and the DFRDB Authority, I was strongly encouraged to accept the lump sum; to quote: ***“You would be mad not to!”***

Nobody mentioned, however, that in so doing, my superannuation benefits would be reduced, Whole-of-Life!

Consequently, I now find that having passed my Notional Life Expectancy point (some 12 years hence), and despite the fact the lump sum has long been repaid in full, the authorities continue to deduct those payments from my fortnightly retirement pay!

Despite the OBVIOUS iniquity, unfairness and injustice of these reductions, the authorities continue to fight me tooth and nail.

Having devoted the best part of my life to the service of our Nation, I find this inexplicable reaction to my reasonable request for fairness, to be grossly unjust, to say the very least.

I now understand that Senator Jacqui Lambie has successfully reinstated the Senate Inquiry into ADF superannuation and would therefore beseech you to use your good offices to redress this deplorable situation?

I remain, a good servant of our Nation,

Yours Sincerely

Ernest G Gimm