

**Hoping this is of interest to those
that elected to Commute their
DFRDB.**

**With the Budget just released, its timely to
congratulate you all on the generous
donations YOU are making
to the wealth of the country through YOUR
reimbursements to DFRDB of your
Commutation repayments.**

**In my case I have contributed \$10,000 in the past
three years**

HOW ABOUT YOU?

You may be under the disillusion that since passing
the Notional Life Expectancy point that your
reimbursements are no longer payable – **WRONG !**

BUT THAT IS WHAT THEY TOLD US!!

Case Study by SqnLdr Warwick Reading

*I paid back my commutation of 1979 in full by 1996. But In
2018 the repayments continue reducing my pension benefit.
Even when I fall off the perch my widow will continue these
payments even on her partial pension.*

And from an ARMY Ex-Apprentice

**[https://www.youtube.com/channel/UCRhxBqj_ZRNx
d3wVmQLQXMg](https://www.youtube.com/channel/UCRhxBqj_ZRNxd3wVmQLQXMg)**

Cut and Paste into your Browser and listen up!

Previously from ME to COLLEAGUES

*Parallel to the DFRDB scheme was the Public Service
Commonwealth Superannuation Scheme. The main
differences were the **exploitation of Defence Force
personnel and the inequality in dealing with them,**
as opposed CSS Contributors.*

***CSS Recipients were eligible for a 100%
REIMBURSEMENT OF ALL CONTRIBUTIONS PAID!
This didn't apply to DFRDB Recipients***

***CSS on retirement at 55 years could opt for benefits
to be paid as a lump sum or a whole of life pension.***

***A DFRDF Contributor could only opt for a commutation
which was to be repaid, **WE BELIEVED**, until
NOTIONAL life expectancy was reached.
**NOT FOR THE DURATION OF LIFE AS
SUBSEQUENTLY APPLIED!*****

***WHY ANY PUBLIC SERVANT SHOULD RECEIVE
SUPERANNUATION BENEFITS ABOVE AND BEYOND
HIS MILITARY COUNTERPART, FROM THE SAME
EMPLOYER, BEGS THE QUESTION!***

***Every military recipient of the DFRDB system was
under the SAME misconception as every
other RECIPIENT of the DFRBB scheme.***

***That is, that COMMUTATION was essentially a
limited loan against future superannuation benefits
that would be fully cleared on reaching LIFE
EXPECTANCY***

***HOW COULD SO MANY INTELLIGENT EXPERIENCED
PERSONNEL BE SO WRONG???***

***Appeals to Government to right these issues have
been ignored.***

***A Class Action would bring the matter into LEGAL
ARBITRATION, not further bureaucratic
manipulation. There are some 55,000 DFRDB
superannuants that could join a Class Action.***

***Legal Firms Specialising in Class Action Cases advise
they need MOTIVATION to take up these cases.***

To achieve this, I intend to mount a future
CHANGE.ORG petition, canvassing affected parties
to support and sign the petition.

**PLEASE SHARE THIS HEAD-UP WITH YOUR
COLLEAGUES AND ASSOCIATES**

Ken Stone