

The Hon. Scott Morrison MP
Prime Minister
Australian Parliament House
PO Box 6022
House of Representatives
Canberra ACT 2600

Dear Prime Minister,

DEFENCE FORCE RETIREMENT AND DEATH BENEFIT SUPERANNUATION SCHEME - INDEPENDENT INQUIRY

Enclosed for your personal consideration is an appeal regarding the compulsory, contributory superannuation scheme known as the DFRDB Scheme. that at the initiation by Ministers Chester and Seselja, was the subject of an Independent Inquiry by the Commonwealth Ombudsman.

The Ombudsman's report, that was based upon the Administration of the DFRDB Scheme, found the 50,000+ long-serving Veterans (minimum of 20-years of Service) were misinformed about the Scheme as a result of mal-administration by the Department of Defence.

Subsequently, both the Secretary of that Department and the Chief of the Defence Force issued an apology for the mal-administration of the DFRDB Scheme, on the advice of the Ombudsman. We contend that this advice serves to confirm culpability and a case for reparations to those Veterans that suffered financial detriment as a consequence. This, being particularly focussed, upon Veterans being deluded into believing the repayment of the Lump Sum Commutation benefit of the scheme would cease on their reaching their Notional Life Expectancy when reimbursement deductions to their Superannuation Pay would cease, and their Superannuation Pay would return to full value. **Instead these reductions continue for life – hardly a Fair Go.**

The Commonwealth Ombudsman, however, also determined within his report that the DFRDB Authority (and all its future administrators until the current CSC) had conducted the scheme in its entirety without mal-administration.

Those Veterans that I represent contend that this a **false assessment** of that Authority's management and administration of the scheme from its inception to current time. Thereby, affecting the 55000+ long-serving Veterans who chose to

take a proffered Commutation, without being advised of the consequence of so doing and incurring a reimbursement penalty for life, after having totally restored the original sum received (as a so-called benefit).

Throughout the existence of the DFRDB Scheme, veterans were deceived by the DFRDB Authority (in its many guises). This was from ineptly failing to advise the pit-falls of the Commutation provisions while actively promoting and proffering the lump sum option; by failing to properly communicate the condition of the scheme to all contributors, by deceitfully and duplicitously failing to answer enquiries by Veterans; by conducting information sessions that actively persuaded attendees to accept a Commutation without explaining the repayment conditions; relying on the Defence Department's ADF personnel to be first-line advisors on the scheme without ever ensuring that these personnel were formally trained about the Scheme; and, failing to ensure that brochures and information about the scheme were provided in sufficient numbers and directed to the individual contributors, rather than by Distribution via ADF means, that on the Authority's own admission, they did not trust as being efficient.

In view of the foregoing, Prime Minister, I seek your personal attention to the correspondence provided as enclosures, that dispute the Independence of the Commonwealth Ombudsman and the veracity of his report, its findings and recommendation, inconsistent with legislative requirements of *The Australian Veterans' Recognition (Putting Veterans and their Families First) Act 2019*. A hard copy of the correspondence has been forwarded by Australia Post.

Yours sincerely,

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