



Australian Defence Force Retirees Association Inc.

No. A0108026R

We represent the interests of Defence Force Retirees regarding their Superannuation

www: <https://www.adfra.org/>

Email: admin@adfra.org

DFRDB UPDATE – AUGUST 2026

Government Response to the Senate FPA References Committee Report

The Government has responded to the Senate Finance and Public Administration References Committee has released its Report into the Operation and appropriateness of the superannuation and pension schemes for current and former members of the Australian Defence Force (ADF).

The Response may be viewed [here](#).

What the Response means for you

The Government's Response confirms that **no legislative or financial remedy will be provided to DFRDB members**, despite the Senate Committee's findings and despite Senator Lambie's additional recommendations. The Government explicitly states it is "**satisfied that the [DFRDB] scheme is operating as intended**" and rejects all proposals that would correct or compensate for the long-running detriment caused by commutation and outdated life-expectancy factors.

The Government relies heavily on the 2019 Ombudsman report, which acknowledged defective administration but concluded that commutation was "generally to the benefit of members". The Government repeats this position and uses it to justify **not changing the law**, **not updating life-expectancy tables**, and **not creating any new compensation mechanism**.

The only avenue the Government acknowledges for affected members is the existing **CDDA Scheme**, stating:

"DFRDB complainants have access to this particular service."

However, the Government does **not** commit to compensating any member and does **not** accept Senator Lambie's recommendation that compensation should be provided "where evidence demonstrates that defective administration materially influenced retirement decisions resulting in financial detriment."

Media Campaign

The gloves are off.

Given the Government's response, we have today (19 August 2026) initiated a major media campaign where we have sent this [Media Brief](#) to these [Media Outlets](#).



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Meeting with The Hon Michael McCormack MP

On 25 August we are meeting with The Hon Michael McCormack MP, former:

- Assistant Minister for Defence
- Minister for Veterans' Affairs
- Minister for Defence Personnel
- Deputy Prime Minister of Australia

The background briefing we provided Mr McCormack is attached below:

Depending on the outcome of our meeting, we will forward something similar to the Coalition and Government leadership.

Jim Hislop OAM

President

Email to The Hon Michael McCormack MP

From: admin@adfra.org <admin@adfra.org>

Sent: Monday, August 17, 2026 10:03 PM

To: Michael Mc Cormack Mp <michael.mccormack.mp@aph.gov.au>

Cc: Garratt, Mikelli (M. McCormack, MP) Mikelli.Garratt@aph.gov.au

Subject: Meeting on 25 August 2026

Dear Mr McCormack,

Thank you for taking the time to meet with me and my colleagues on 25 August. We appreciate the opportunity to again speak directly about the long-standing structural injustices embedded in the Defence Force Retirement and Death Benefits (DFRDB) Scheme.

I apologise for the delay, but to support a meaningful and informed discussion, I draw your attention to the following:

- [The Legislated Erosion \(Reduction\) of DFRDB Benefits](#) (a 14:18 minute video showing how the legislated erosion measures affect DFRDB members)
- [A Case of Defective Administration](#) (how Defence deceived us about it)
- [The Selective, Deficient and Misleading Defence Narrative](#) (from various sources, you included)
- [Media Brief](#) (the first of our media releases)



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These materials outline the legislated detriment experienced by DFRDB members for decades, detriment that cannot be dismissed as administrative error nor remedied through the CDDA scheme. Please confirm that you can access them.

The video illustrates how permanent commutation reductions, outdated 1960–62 life tables, and indexation applied to a diminished base have eroded retirement pay, invalidity benefits, spouse pensions, and dependant entitlements. The *Misleading Defence Narrative* sets out the pattern of ministerial and departmental responses that have minimised, deflected, or mischaracterised these concerns for more than 25 years.

The cost of rectifying these long-standing injustices is relatively small and need not impact the Budget. A modest allocation from the annual earnings of the Future Fund, which exists to meet unfunded Commonwealth superannuation liabilities, including DFRDB, would fully cover the cost of rectification.

DFRDB members, who dedicated decades of the prime of their lives to the service of their country, do not deserve the ongoing erosion of their entitlements and should no longer have to tolerate this deception.

Unless the Coalition publicly commits to a clear policy to rectify these long-standing injustices, we will mount an extended campaign, aimed at the more than 5,000 members of our Association, the members of more than 400 other Ex-Service Organisations, serving defence force members, and their families, encouraging them **to direct their votes away from and place the Coalition last on their ballot at the next election**. This is not a threat; it is the inevitable consequence of decades of inaction on an issue that affects the financial security and dignity of those who served.

I look forward to our meeting and to discussing how these matters can finally be addressed.

Yours sincerely,

Jim Hislop OAM