



Defence Force Retirement and Death Benefits Scheme

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2001 - 2002

Annual Report of the DFRDB Authority

dfrdb



**The Defence Force Retirement and
Death Benefits Authority**

Annual Report 2001–02

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Street address:	ComSuper Cameron Offices Chandler Street Belconnen, ACT 2617
Postal address:	PO Box 22 Belconnen, ACT 2616
Telephone:	(02) 6272 9000
Facsimile:	(02) 6272 9001
TTY:	(02) 6272 9827
Annual report inquiries:	Schemes Publicity Section ComSuper
Telephone:	(02) 6272 9085
Internet:	www.dfrdb.gov.au
Annual report:	www.dfrdb.gov.au/reports.htm
DFRDB Authority ABN:	39 798 362 763
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Note: All contribution, benefit, membership and exit statistics are derived solely from records available to the Commissioner for Superannuation as they stood at the time these statistics were compiled. Where statistics for earlier financial years are quoted, these may vary from those previously published due to the application of retrospective adjustments. For similar reasons statistical information in this report may also vary from that presented by other agencies.

Pension references: The DFRDB and DFRB Acts refer to ongoing benefits by various names, including retirement pay and pension. For convenience, and to standardise the terminology used in the annual reports produced by ComSuper, the term 'pension' is used throughout this report.

The Hon Danna Vale MP
Minister Assisting the Minister for Defence
Parliament House
Canberra ACT 2600

Dear Minister

In accordance with subsection 16(1) of the *Defence Force Retirement and Death Benefits Act 1973* (the DFRDB Act), the Defence Force Retirement and Death Benefits Authority is pleased to submit to you its annual report. The report deals with the administration of the *Defence Force Retirement and Death Benefits Act 1973* and the *Defence Forces Retirement Benefits Act 1948* for the year ended 30 June 2002.

Subsection 16(2) of the DFRDB Act requires that you shall, as soon as practicable after receiving this report, cause a copy of it to be laid before each House of the Parliament.

Yours faithfully

A handwritten signature in black ink, appearing to read "Leo Bator". The signature is written in a cursive style with a large initial "L".

Leo Bator
Chairman
DFRDB Authority

2 October 2002

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About the DFRDB Scheme

Establishment of the Scheme

The Defence Force Retirement Benefits Scheme (DFRB), established in 1948 by the *Defence Forces Retirement Benefits Act 1948* (the DFRB Act), was closed to new contributors from 30 September 1972. It continues to provide for the benefit entitlements of those members who ceased to be contributors before 1 October 1972 and for reversionary benefits to their spouses.

The Defence Force Retirement and Death Benefits Scheme (DFRDB) was established by the *Defence Force Retirement and Death Benefits Act 1973* (the DFRDB Act) and came into operation with effect from 1 October 1972. The Scheme provides occupational superannuation for Australian Defence Force (ADF) members who became contributors on or after 1 October 1972, and for members who were contributors to the DFRB Scheme on 30 September 1972 and were compulsorily transferred to the DFRDB Scheme on 1 October 1972.

With the commencement of the Military Superannuation and Benefits Scheme (MSBS) on 1 October 1991, the DFRDB Scheme was closed to all new entrants. Members of the DFRDB Scheme could choose to remain in the DFRDB Scheme or to transfer to the MSBS. All new ADF members since 30 September 1991 have automatically become members of the MSBS, with the exception of former ADF members who have been receiving a DFRDB benefit and on re-entry to the ADF choose to rejoin the DFRDB Scheme.

Description of the Scheme

The DFRDB Scheme is a fully defined unfunded superannuation scheme.

Members of the DFRDB Scheme contribute at the rate of 5.5 per cent of highest incremental salary for rank plus Service Allowance. Contributions are paid directly to the Consolidated Revenue Fund on a fortnightly basis.

Other than in the case of the separate 3 per cent Productivity and Superannuation Guarantee arrangements, members have no entitlement to an employer element if they resign before

completing twenty years' service. Unlike most other defined benefit superannuation schemes, age at retirement plays only an incidental part in calculating benefit entitlements; the key to the scheme is the length of the member's effective service. Members who retire from the ADF after twenty years of effective service (or after fifteen years service at retirement age for rank) are entitled to a pension, based on a percentage of their annual pay on retirement. Members who are retired from the ADF on invalidity grounds may also be entitled to a pension. Benefits are also payable to the surviving eligible spouse and children on the death of a member or pensioner.

Members with less than twenty years' service or who have not reached their compulsory retiring age for rank are entitled to a refund of contributions, a Superannuation Guarantee amount, a productivity benefit funded by the Department of Defence and, if applicable, an unfunded gratuity based on completed years of service.

The DFRDB Authority

The DFRDB Authority is responsible for the general administration of the DFRDB Act, subject to the direction of the Minister Assisting the Minister for Defence.

The Authority is provided with administrative support by the staff of ComSuper (Commonwealth Superannuation Administration), who assist the Commissioner for Superannuation in performing functions as Chairman of the DFRDB Authority. ComSuper is responsible for the day-to-day administration of the DFRDB Scheme, as well as other superannuation schemes for ADF and Commonwealth employees.

The administration of the MSBS is covered separately in the *Military Superannuation and Benefits Board of Trustees Annual Report 2001–02*. Information about ComSuper's operations can be found in the *Commissioner for Superannuation Annual Report 2001–02*.

The DFRDB Authority is established by section 8 of the DFRDB Act. The Commissioner for Superannuation is ex-officio Chairman of the Authority, in accordance with paragraph 8(2)(a) of the DFRDB Act.

There are four other Authority members, all of whom are appointed by the Minister. These members are appointed for two years, in accordance with subsections 8(3) and 8(5) of the Act, and may be reappointed at the end of their term.

Members of the Authority at 30 June 2002 were:

Mr Peter Skinner	Acting Chairman
Mr Phil Charley	Deputy Chairman
Captain Grant Ferguson	Nominee of the Chief of Navy
Colonel Geoffrey Beck	Nominee of the Chief of Army
Mr Andre Bobets	Nominee of the Chief of Air Force

Ms Christine Goode was Chairman of the Authority until she completed her term as Commissioner for Superannuation on 2 April 2002. As Acting Commissioner, Mr Peter Skinner then became Acting Chairman of the Authority until the appointment of Mr Leo Bator as the new Commissioner.



The DFRDB Authority

From left: Captain Grant Ferguson, Mr Phil Charley, Mr Peter Skinner and Mr Andre Bobets

Absent: Colonel Geoffrey Beck

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Governance

During the year the Authority continued to give particular attention to processes supporting decision-making, accountability and standards of service.

Administrative Agreement

In September 2001 the Authority entered into a revised agreement with ComSuper for the provision of administrative services, following an evaluation (see Annual Effectiveness Review on page 6).

The new agreement lifted the standards in a number of cases.

ComSuper reports regularly to the Authority against all service standards. Those reports form the basis of the performance data contained in this publication.

Delegations

The Authority delegates most of its powers to ComSuper staff to enable day-to-day administration.

Certain powers are retained by the Authority. These include reconsideration of decisions and the treatment of persons as if they had been medically discharged when they had been discharged on other grounds.

Status under the SIS legislation

The DFRDB is an Exempt Public Sector Scheme for the purposes of the *Superannuation Industry (Supervision) Act 1993* (SIS) and is therefore deemed to be a complying superannuation fund under the Income Tax Assessment Act and the Superannuation Guarantee (Administration) Act.

It is therefore not necessary for the DFRDB Authority to elect that the Scheme become a Regulated Superannuation Fund subject to the prudential requirements in the SIS legislation, although the Authority endeavours to comply with the spirit of the SIS legislation. The DFRDB is, however, subject to the Tax File Number and rollover/transfer

requirements in the SIS legislation that apply to Exempt Public Sector Superannuation Schemes.

Military Superannuation Communication Advisory Group (MSCAG)

The Authority uses MSCAG to assist with, monitor and improve the effectiveness of communication with its members. MSCAG is chaired by Brigadier Bob Brown. Members include representatives from the Department of Defence, the ADF and ComSuper.

MSCAG's role is to:

- ensure smooth liaison between each of the Scheme's stakeholders;
- provide advice on communications matters to the Authority;
- monitor the quality and effectiveness of the Authority's communication products;
- review existing communication products and methods; and
- monitor, review and make recommendations on the implementation of a superannuation communications strategy for the ADF.

MSCAG met regularly throughout the year.

The key communication initiatives achieved throughout the year included:

- the continued development and implementation of an extensive communications campaign promoting Super Member Home Loans, an ancillary service provided to both DFRDB and MSBS members;
- a review of seminar resources, content and coverage;
- the release of a series of simple fact sheets;
- redevelopment of the DFRDB website; and
- implementation of the twice-yearly CPI increase for indexed pensions.

dfldb Evaluation

Annual Effectiveness Review

In September 2001 the Authority considered a report from ComSuper on the efficiency and effectiveness of the systems and procedures used in the administration of the DFRDB Scheme. The Authority considered that ComSuper had delivered good quality superannuation services, and was effective in terms of timeliness, cost and client satisfaction. It particularly noted improvements in the call centre, including a toll-free number, and processing of reconsideration cases. The Authority endorsed higher standards of service, and entered into a new Agreement on Services and Standards with ComSuper.

The performance standards referred to in this report are those defined in the Agreement.

Client feedback

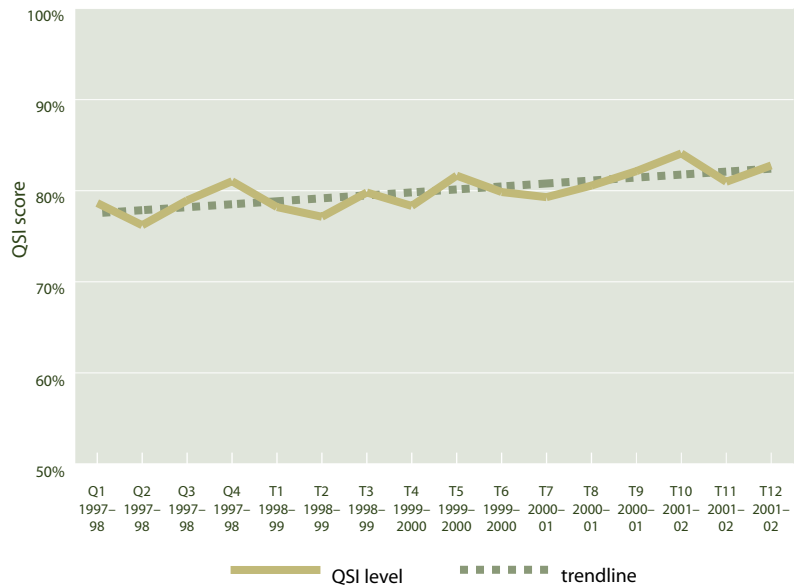
During 2001–02 ComSuper continued to conduct its series of client satisfaction surveys with the assistance of the Canberra-based firm Orima Research. Clients who had recent contact were surveyed at three separate times throughout the year. On a point scale of 1–10 the quality of services surveyed was consistently rated highly.

The Quality Service Index (QSI) for military clients, introduced to measure the survey results and to enable comparison between survey periods, currently ranks in the region of an 82% satisfaction level, Chart 1, which shows ComSuper's QSI scores for the military schemes in each of the sixteen survey periods since data collection began in 1997–98, shows a gradual improvement in client satisfaction.

At year's end, ComSuper was in the process of extending regular client surveys to cover services offered to employers.

In June this year, ComSuper received a Gold Award for excellence in integrating its Service Charter into core service delivery outcomes and organisational culture. Awards were presented for use of service charters across three categories including demonstrated excellence in core service delivery and organisational culture, driving online service delivery, and in services to rural, regional and remote Australians.

Chart 1: Quality Service Index (QSI) scores, 1998–2002



The survey results are fed into ComSuper’s continuous improvement process. Where necessary, action plans are derived and reported against. Many changes have been made to ComSuper’s procedures as a result of the survey feedback.

The Authority is pleased with the positive feedback obtained from clients on the quality of services received.

dfldb Contributors

Account maintenance

Maintenance of DFRDB contributor accounts is a significant function undertaken by ComSuper in conjunction with the Department of Defence. The process of collecting and applying data to contributor accounts is highly automated. Variations to contributions information are routinely processed within days of the relevant payday. The quality of data processed is generally high and the error rate low.

Accordingly, the Administrative Agreement between the Authority and ComSuper sets out a service standard, as described below, that is aimed at maintaining this situation. This contrasts with other sections of this report which deal with more labour intensive activities involving direct client contact, such as member communications and payment of benefits, where specific service standards are usually established.

SERVICE		
ComSuper will: <ul style="list-style-type: none"> maintain records of scheme contributors to allow the accurate and timely payment of benefits to members and accurate and timely publication of member statements; ensure that adequate systems, procedures and controls are in place to meet the administration and reporting requirements of the Act and associated legislation; and at the direction of the Authority, arrange for an independent audit of those systems and controls to be undertaken from time to time. 		
STANDARD	OUTCOMES	
ComSuper will maintain appropriate internal control processes to ensure that systems fulfil the functions for delivery of these services.	All processes were performed without disruption.	

Contributions received

Contributions received during 2001–02 totalled \$31 925 000, a 10.1 per cent fall from 2000–01, consistent with the declining contributor numbers.

Contributors

As the Scheme is no longer open to new members, the number of contributors has continued to decline, falling to 9 971 as at 30 June 2002. Chart 2 shows the number of contributors during 2001–02. Ninety-three people who were receiving a DFRDB benefit re-entered the Defence Force during the year and elected to contribute to the Scheme. Table 1 shows the number of DFRDB contributors since 1997–98, and Chart 3 shows the age profile of DFRDB contributors at 30 June 2002.

Chart 2: DFRDB contributor membership, 2001–02

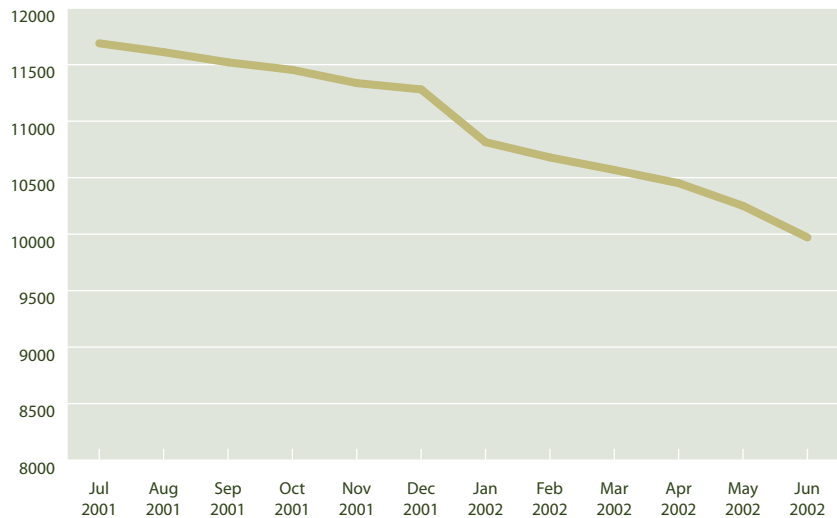
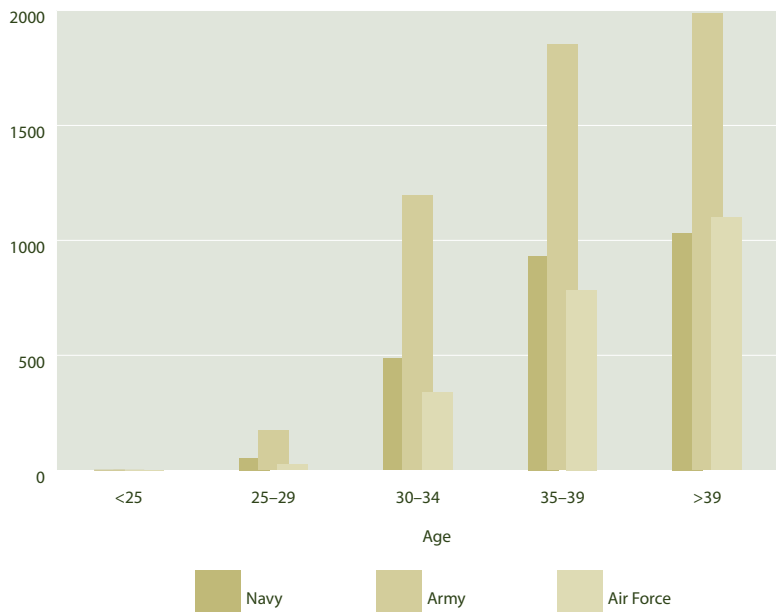


Table 1: DFRDB contributors since 1997–98

	1997–98	1998–99	1999–2000	2000–01	2001–02
Navy					
Male	3 806	3 419	3 042	2 731	2 407
Female	195	167	154	132	103
Subtotal	4 001	3 586	3 196	2 863	2 510
Army					
Male	8 300	7 333	6 568	5 856	4 977
Female	421	372	335	291	235
Subtotal	8 721	7 705	6 903	6 147	5 212
Air Force					
Male	3 973	3 543	3 102	2 561	2 170
Female	185	158	140	114	79
Subtotal	4 158	3 701	3 242	2 675	2 249
All Services					
Male	16 079	14 295	12 712	11 148	9 554
Female	801	697	629	537	417
Total	16 880	14 992	13 341	11 685	9 971

Chart 3: Age profile of contributors at 30 June 2002, by Service



System changes

The new Capital system developed for military schemes administration was commissioned on 4 June 2002.

The remaining pays for the 2001–02 financial year were processed successfully in the new system.

There were some delays in paying benefits up to mid-June. This was due primarily to a backlog of claims for payment building up during the data migration period in late May and early June. This issue was further compounded by some essential system functionality that required urgent rework, and the normal learning and take-up time of a new system by operational staff. Notwithstanding these initial ‘teething problems’, benefit claims were soon being processed successfully using the new system.

Military pensions were paid through the new system from pay 24 in May. Payment summaries for the 2001–02 financial year were produced through the new system, and pensions were indexed to the past six months CPI with effect from pay 1 in the 2002–03 financial year.

Surcharge

The *Superannuation Contributions Tax (Assessment and Collection) Act 1997*, more commonly referred to as ‘the surcharge’, requires ComSuper to report surchargeable contributions for all DFRDB members to the Australian Taxation Office (ATO), on an annual basis. The intention of the legislation is to apply a tax on employer financed contributions, specifically targeted at higher income earners, imposing a surcharge of up to 15 per cent on surchargeable contributions, provided the member’s adjusted taxable income is greater than the surcharge threshold.

The DFRDB Scheme is classed as an unfunded defined benefit scheme for the purposes of the surcharge legislation. In order to have a basis on which to calculate the surcharge contributions, the services of the Australian Government Actuary were employed to develop Notional Surchargeable Contributions Factors for calculating surchargeable contributions. The factors are periodically updated by the Actuary. Those applying to the period 1 July 2000 to 30 June 2003 were noted by the Authority in March 2001.

On receipt of surchargeable contributions information from ComSuper, the ATO matches that data with the member’s taxable income. If this exceeds the surcharge threshold, the ATO determines the amount of

surcharge debt applicable to the member and reports this data to the member and the superannuation provider.

A DFRDB member may choose to acquit the surcharge debt immediately, pay it off in instalments, or have it deducted from his or her benefit on exit.

In November 2001 ComSuper reported surchargeable contributions for 2000–01. In February and May 2002 the ATO reported surcharge debts to members and ComSuper for that year.

Member communication

Communication with members occurs through the distribution channels of the Department of Defence as well as direct client contact with ComSuper. The following table summarises performance against relevant service standards for the whole of the financial year. The Authority aims to provide members with comprehensive information about all aspects of the DFRDB Scheme.

SERVICE													
ComSuper will, at the direction of the Authority, undertake a communications program aimed at improving members' knowledge and understanding of the Scheme so that they are in a position to make informed decisions at times when these need to be made. This will include a recognition of the particular needs of members.													
ComSuper will also provide a range of communications to members on benefit entitlements and queries relating to the general administration of the Scheme in writing, over the phone and by electronic means. ComSuper will continuously seek ways to improve these communications.													
STANDARD	OUTCOMES												
Members will be advised within 20 working days of cessation of contributions on reaching 40 years' service.	This standard was met for 2000–01.												
<table border="1"> <tbody> <tr> <td rowspan="2">Written enquiries / requests for benefit estimates</td> <td>85% within 10 working days</td> </tr> <tr> <td>100% within 15 working days</td> </tr> <tr> <td rowspan="2">Email enquiries</td> <td>95% in 24 hours</td> </tr> <tr> <td>100% in 24 hours</td> </tr> </tbody> </table>	Written enquiries / requests for benefit estimates	85% within 10 working days	100% within 15 working days	Email enquiries	95% in 24 hours	100% in 24 hours	<table border="1"> <tbody> <tr> <td rowspan="2">Written enquiries / requests for benefit estimates</td> <td>100% within 10 working days</td> </tr> <tr> <td>100% within 15 working days</td> </tr> <tr> <td rowspan="2">Email enquiries</td> <td>96.6% in 24 hours</td> </tr> <tr> <td>100% in 24 hours</td> </tr> </tbody> </table>	Written enquiries / requests for benefit estimates	100% within 10 working days	100% within 15 working days	Email enquiries	96.6% in 24 hours	100% in 24 hours
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	100% in 24 hours												

STANDARD		OUTCOMES	
Personal counselling in Canberra	Immediately if urgent	Personal counselling in Canberra	Immediately if urgent
	Otherwise within 5 working days		Otherwise within 5 working days
Member statements	By 10 September	Member statements	By 12 September
Manually generated statements	By 15 November	Manually generated statements	By 31 October
Replacement statements	Within 10 working days of request	Replacement statements	Within 10 working days of request
Telephone abandoned rate	Average abandoned rate less than 3% for each month	Telephone abandoned rate	Average abandoned rate 1.8% for each month
Telephone average speed of answer	Daily—on 85% of days response time will be less than 30 seconds	Telephone average speed of answer	Daily—on 64.4% of days response time was less than 30 seconds
	Monthly—average speed of answer will be less than 30 seconds		Monthly—average speed of answer was 29 seconds
Website changes	Critical updates—within one working day	Website changes	Critical updates—100% within one working day
	Routine updates—90% in 3 working days		Routine updates—100% in 3 working days

Performance against standards was very good over the year, standards not being met only during periods of sharp peaks in activity.

General communication is by means of correspondence, service newspapers, newsletters, the Internet, individual counselling and presentations given at Defence resettlement seminars and other seminars at ADF establishments. Information about the DFRDB Scheme is provided in response to requests from Defence establishments and individuals. Information is also provided through the issue of publications on various aspects of the Scheme. Page 37 of this report contains a list of currently available publications.

Counselling and information activities

While the workload slightly reduced compared with last year, members continued to seek information about their superannuation entitlements through the various communication channels. In particular, the use of email as a means of seeking information was increasingly popular.

The most popular form of request remains the telephone, with an average of 956 telephone calls recorded per week compared with 1 015 last year. The Interactive Voice Response (IVR) telephone service recorded receipt of 49 718 calls from members (MSBS and DFRDB), which was slightly lower than last year's figure of 52 754. Emails answered during the year totalled 3 597.

During the year, ComSuper staff issued 3 369 retirement advice letters to military members and provided personal counselling for 1 200 military members. Presentations were given at 104 resettlement and medical discharge seminars, attended by 4 122 people.

Member statements

The Authority aims to distribute annual member statements well ahead of the SIS required deadline of 31 December. The 2000–01 member statements were distributed in mid-September 2001. Delivery times were consistent with the improvements achieved in 2000.

The statements provide DFRDB contributors with equity figures and withdrawal benefits at the beginning and end of the financial year. Contributors also receive an *About Your Statement* leaflet in their statement kit.

The Authority aims to issue replacement member statements within 15 days of receiving advice that a member's statement is missing or incorrect. In 2001–02 the average time to issue replacement statements was 10 days.

Website development

During the year a new website was developed specifically for DFRDB members and communications material tailored for the Internet audience. The results of Contact Centre research into the types of questions asked by scheme members were extensively used in this effort. Previously web services had been provided through a common site for all schemes administered by ComSuper.

DFRDB benefit application forms were also redesigned during the year and made available from the website.

Benefit payments

The following table lists the services and performance standards relevant to the payment of benefits upon a member ceasing to be a contributor to the DFRDB Scheme. This includes all benefit types such as resignation, retirement, invalidity and death in service. It does not include benefits resulting from the death of DFRDB pensioner members (which are discussed in the section of this report dealing with pensioners).

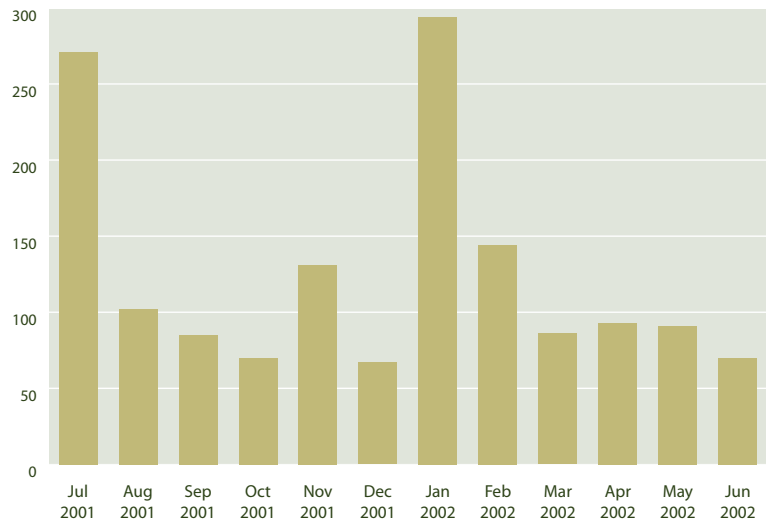
SERVICE	
ComSuper will process all applications for benefits in a timely manner and in accordance with the Act.	

STANDARD		OUTCOMES	
Processing time	Proportion processed	Processing time	Proportion processed
Within 5 working days	85%	Within 5 working days	89.1%
Within 15 working days	95%	Within 15 working days	98.6%
Average processing time	4 working days	Average processing time	3.4 working days

*Note: The time for processing commences from the receipt of all prescribed information (e.g. confirmation of discharge, medical classification or correctly completed application forms).

The standards for the processing of military schemes benefit applications were monitored by the Authority throughout the year. They were met in all months of the year except June, when the commissioning of the Capital system temporarily caused delays. Chart 4 shows the number of DFRDB benefit applications processed during 2001–02.

The average time taken to process a benefit during 2001–02 was 3.4 days, compared with 2.7 days in 2000–01 and 3.0 days in 1999–2000.

Chart 4: DFRDB benefit applications processed, 2001–02

A comparison of the dollar value of benefits paid in 2001–02 with the previous four financial years is set out in Table 2.

Table 2: Benefits paid, 1997–98 to 2001–02

Benefit type	1997–98 (\$'000)	1998–99 (\$'000)	1999–2000 (\$'000)	2000–01 (\$'000)	2001–02 (\$'000)
Pension payments	798 643	825 676	889 949	899 125	974 878
Lump-sum payments and transfer values	858	1 032	306	138	92
Refunds of contributions	5 087	6 482	4 330	3 137	2 296
Commutation payments	148 648	153 913	144 604	181 824	141 628
Total benefits paid	953 236	987 103	1 039 189	1 084 224	1 118 894

Gratuities

Certain members who leave the Defence Force without an entitlement to a pension are entitled to a refund of their contributions plus a gratuity. Gratuities totalling \$82 161 were paid to members who exited in 2001–02.

Commutation

Members retiring from the Defence Force may commute (i.e. exchange) part of their retirement pension for a lump sum. During 2001–02, retiring members could receive a maximum commutation lump sum of up to 4.95 times their retirement pay (up from 4.90 in 2000–01). During the year, 1 242 members elected to commute part of their pension: initial commutation payments totalled \$137 198 895.

Persons entitled to a spouse's benefit may also elect to commute part of their pension. There were 7 such elections during 2001–02: payments in these cases totalled \$636 064.

'No-detriment' provisions

The 'no-detriment' provisions contained in section 25 of the DFRDB Act ensure that eligible DFRB Scheme Officers who transferred to the DFRDB Scheme do not receive retirement benefits less than those for which they were contributing immediately before their transfer.

The number of elections now processed under the 'no-detriment' provisions is minimal. Further information on this aspect of the scheme is available on request.

Re-entered recipients

In some circumstances former members of the scheme who rejoin the ADF have the option to again contribute to the DFRDB and receive higher benefits as a result. Detailed information about these members is also available on request.

Preservation of rights

Under certain circumstances, members who leave the Scheme without a pension entitlement can elect not to receive a refund of their contributions. Instead, they may defer their benefit or transfer it to another eligible superannuation scheme.

Members who elect to defer their benefit must enter full-time public sector employment within ninety days of their exit date. When their combined Defence Force and government service reaches twenty years, they become entitled to a DFRDB pension. Twenty-two members elected to defer their entitlements in the Scheme in 2001–02. Thirty-six deferred benefits became payable to members with twenty years' combined ADF and government service.

Members who elect to transfer their benefit must do so to a superannuation scheme that has been declared as eligible by the Minister for Finance and Administration. 'Eligible' superannuation schemes are generally linked to government employment. Once a benefit is transferred to another scheme, the member's benefits are determined solely by that scheme.

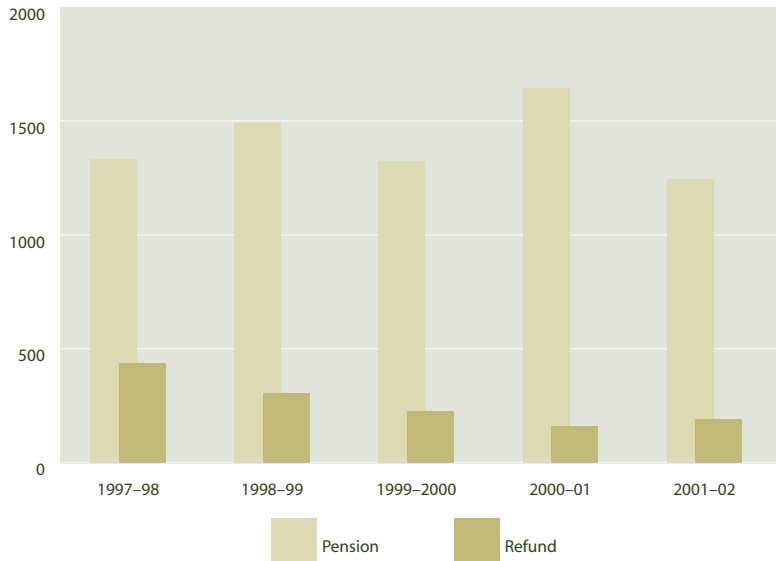
Exits

On ceasing employment with the ADF, members receive either a pension or a refund of the contributions they paid into the Scheme. Those who leave the ADF after twenty years' effective service, or after fifteen years at retiring age for rank, are entitled to a pension, as are people who retire on invalidity grounds and who receive an A or B classification (see page 20). Eligible dependants of a member who dies also receive a pension.

All other members receive a refund and gratuity, if applicable. All members are entitled to a productivity benefit funded by the Department of Defence.

In 2001–02, 1 432 members left the Scheme. Of these, 1 242 left with a pension entitlement. The remainder, 190, left with a refund entitlement. Four hundred and three less members left the Scheme with a pension entitlement than in 2000–01. There were 31 more members who left with a refund entitlement than in 2000–01. Chart 5 compares the number of exits with and without a pension entitlement since 1997–98.

Chart 5: Annual exits, showing pensions and refunds, 1997–98 to 2001–02



Invalidity payments (new grants)

Invalidity decisions are taken either by the Authority’s Committee of Alternates (C of A) or, in straightforward cases, under delegation held by ComSuper.

SERVICE
Decisions are taken either by the Authority’s Committee of Alternates or, in straightforward cases, under delegation held by ComSuper. In determining invalidity benefits ComSuper ensures that due process is followed, that claims are processed expeditiously, that legislative requirements are met and that guidelines issued by the Authority are followed.

STANDARD		OUTCOMES
Cases for submission to delegate	Will be submitted within 10 working days of receipt of supporting documentation and any additional information that may be required or by date of discharge, whichever is the later*	Standard met in 100% of cases processed in 2001–02
Cases for submission to the Committee of Alternates	Will be submitted to the meeting of the Committee immediately prior to the discharge date or to the next available meeting of the Committee after receipt of supporting documentation and any additional information that may be required*, whichever is the later.	Standard met in 100% of cases processed in 2001–02.
<p>*Supporting documentation includes medical documentation, the member’s employment experience, advice of conditions causing retirement, confirmation of date and mode of exit, and the member’s application.</p> <p>Members will be advised of decisions taken within 3 working days.</p>		Standard met in 100% of cases processed in 2001–02.

Invalidity classification

A member of the Scheme who is retired on the ground of invalidity (that is, a physical or mental incapacity to perform his or her duties) is eligible for invalidity benefits. The rate of invalidity benefit depends on the member’s level of incapacity to undertake appropriate civilian employment at that time.

The determination of benefits payable to members who retired from the ADF as medically unfit for further service is a major function of the Scheme’s administration. The Authority takes into account a member’s employment capacity and medical condition, to establish the appropriate invalidity classification. The rate of benefit payable to a recipient member may be altered if the pensioner’s level of incapacity to undertake civilian employment deteriorates or improves. This process is discussed further in the section of this report dealing with pensioners.

On-site medical assessments

ComSuper contracts the services of Health Services Australia doctors to assess a member's incapacity, having regard to the medical history provided by the Department of Defence. These arrangements allow faster processing and consistency in assessments.

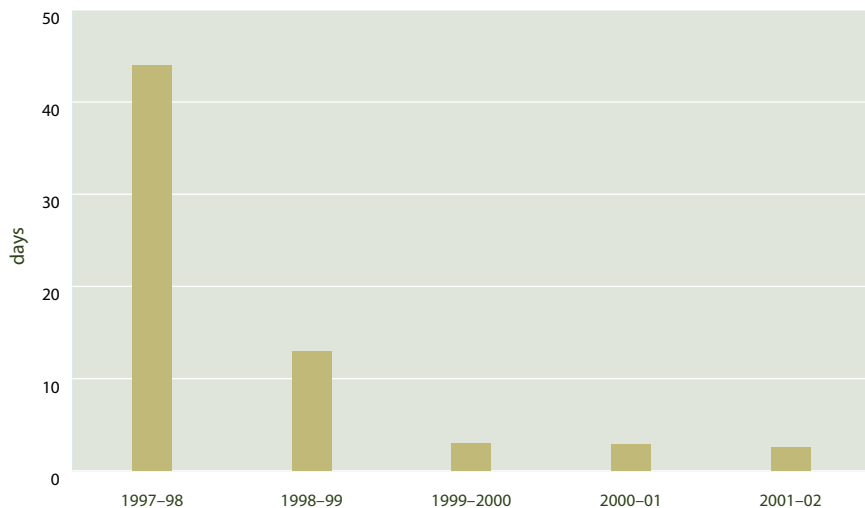
Effect of fitness standards

There has been a further reduction in medical discharges in this financial year, although the number is still high compared with the five-year average. This is a result of the continued effect of new medical and deployment standards. One hundred and fourteen cases were determined this year, some of which related to discharges in the previous financial year. It is expected that the number of discharges for the next twelve months will remain higher than the five-year average.

Invalidity decision timeframe

Invalidation classifications took an average of 2.5 days to finalise during 2001–02. This is a further slight improvement from 2000–01, when the average time taken was 2.9 days. ComSuper aims to maintain this timeliness in the coming year. Chart 6 shows the average time taken to determine new invalidity cases in the past five financial years.

Chart 6: Average number of days taken to determine new invalidity cases, 1997–98 to 2001–02



dfldb Pensioners

Account maintenance

SERVICE		
<p>ComSuper will maintain appropriate records and documentation of all persons eligible to receive a pension under the Act. This includes the setting up of a new record when a pensioner commences, processing amendments to personal details, processing altered payment arrangements, processing cessations on death, where applicable commencing reversionary benefits following death, processing variations to child/student pensions, processing variations to invalidity pensions following reclassification and initiating recovery of overpaid pension when advice of death is delayed.</p>		
STANDARD	OUTCOMES	
<p>Changes to pension payment arrangements will be made within the first available fortnightly pay cycle following receipt of a request.</p> <p>ComSuper will maintain appropriate internal control procedures to ensure that systems fulfil the functions for delivery of these services.</p>	<p>This standard was met in 2001–02.</p> <p>This standard was met in 2001–02.</p>	

Pensions in force at 30 June 2002

At 30 June 2002, 55 088 persons were receiving pensions under DFRDB and DFRB legislation. This represents an overall increase of 820 from 30 June 2001. Table 3 shows pensions in force by type and Scheme as at 30 June 2002.

Table 3: Pensions in force by type and Scheme at 30 June 2002

	DFRB	DFRDB	Total
Retirement	1 913	42 409	44 322
Invalidity	920	2 221	3 141
Reversionary			
– spouses	2 802	4 339	7 141
– children	10	474	484
Total pensions	5 645	49 443	55 088

Pensioner communications

SERVICE

ComSuper will, at the direction of the Authority, provide a range of communications to pensioners to assist their understanding of the Scheme, to facilitate enquiries and to facilitate changes to personal or payment details.

In response to guidance from the Authority, ComSuper will also seek to improve the quality and effectiveness of its communications with pensioners in part through regular reviews and in part through surveys of clients.

STANDARD

Members who request a variation to their method of payment or who advise other changes will be sent an acknowledgment when the change has been effected.

Pension increase advice	Send out before the payday on which the increase is paid
Annual payment / tax summary	Before first pension payday in July
Written enquiries	85% within 10 working days
	100% within 15 working days
Email enquiries	95% in 24 hours
	100% in 24 hours

OUTCOMES

This standard was met in 2001–02. Most variations are processed immediately on receipt of correspondence or a telephone request.

Pension increase advice	Standard met
Annual payment / tax summary	Standard met
Written enquiries	Standard met
	Standard met
Email enquiries	96.2% in 24 hours
	100% in 24 hours

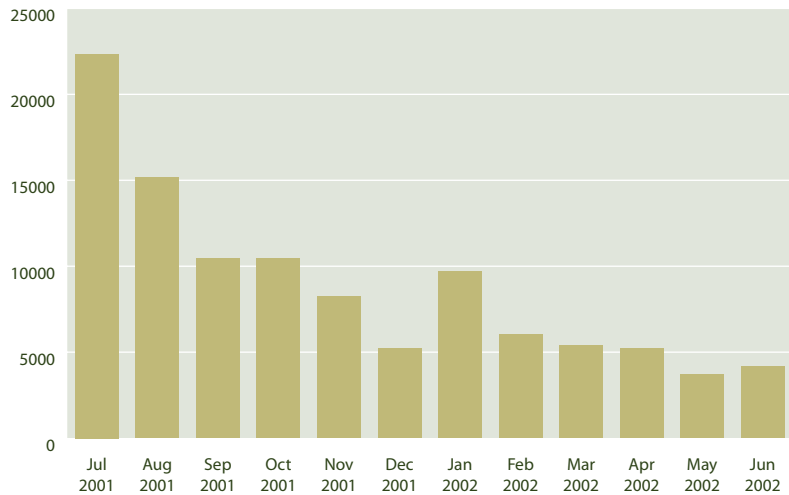
STANDARD		OUTCOMES	
Telephone abandoned rate	Average abandoned rate less than 3% for each month	Telephone abandoned rate	Average abandoned rate 1.4% for each month
Telephone average speed of answer	Daily—on 85% of days response time will be less than 30 seconds	Telephone average speed of answer	Daily—on 83.3% of days response time was less than 30 seconds
	Monthly—average speed of answer will be less than 30 seconds		Monthly—average speed of answer was less than 25 seconds
Website changes	Critical updates—within one working day	Website changes	Critical updates—100% within one working day
	Routine updates—90% within 3 working days		Routine updates—100% within 3 working days

Counselling and enquiry service

Staff of ComSuper’s Retired Member Information Service assist pensioners to understand their superannuation entitlements and maintain their pension accounts in accordance with the service standards agreed between ComSuper and the Authority.

Advisory officers can be contacted by telephone, letter, facsimile or email. Pensioners with hearing impairments can use a special teletypewriter (TTY) facility. Advisory officers are available for personal counselling at ComSuper’s office. Pensioners who use the Internet can get information from the DFRDB website. Chart 7 shows the number of telephone enquiries received by the Retired Member Information Service during 2001–02.

Chart 7: Telephone calls received by the Retired Member Information Service, 2001–02



Note: Telephone calls until April 2002 include those made by Commonwealth and military retired members. Those for May and June 2002 were made by military retired members only.

Benefit payments

Invalidation review

SERVICE		
ComSuper may from time to time review the classification of invalidity pensioners either of its own volition or at the request of pensioners.		
STANDARD	OUTCOMES	
Reviews will be completed within 20 working days of receipt of all relevant information.	ComSuper is completing reviews, or submitting them to committees, within 20 working days of receipt of all information.	
Members will be advised of decisions taken within 3 working days.	In 100% of cases the advice of the decision taken is dispatched to the member within 3 working days	

Decisions by the Authority to classify members as Class A or B are reviewable at intervals determined by the Authority. A member who believes that his or her classification has altered since it was last considered may request that the classification be reviewed.

During 2001–02, 311 cases were reviewed, 49 of which were member requested reviews. Of the 311 cases examined, 125 received full medical reviews. As a result of these reviews 70 classifications were changed.

Payments

SERVICE	
ComSuper will process all applications for reversionary benefits following the death of a pensioner, that is, eligible spouses, children and orphan pensions, in a timely manner and in accordance with relevant legislation	
STANDARD	OUTCOMES
Commence all reversionary pensions on the next available payday following receipt of application, subject to eligibility criteria being clearly met and subject to there being no counterclaims.	Although performance against this standard is not specifically measured, payment of reversionary pensions is given the highest priority in processing cycles.

Spouses' benefits

At 30 June 2002, 7 141 spouses were receiving pensions under the provisions of the DFRB and DFRDB Acts, 203 of which commenced in 2001–02.

Children's and orphans' benefits

At 30 June 2002, 484 children and orphans were receiving pensions under the provisions of the DFRB and DFRDB Acts.

Pension increases

SERVICE	
ComSuper undertakes to process the pension increases in accordance with the legislation.	
STANDARD	OUTCOMES
Process the July pension increase for payment on the first payday in July. Process the January pension increase for payment before the end of January.	This standard was met for 2001–02.

Pensions that are subject to adjustment are automatically increased twice yearly in line with upward movements in the Consumer Price Index (CPI) for the six months ending 31 March and 30 September each year. The increases are paid on the first pension payday in January and July each year.

In 2001–02, the Australian Bureau of Statistics announced a CPI change of 1.1 per cent for March–September and 1.8 per cent for September–March.

Pensioners receive a statement in January and July showing their new rate of pension. Their income tax payment summary and other relevant information is included with the July statement.

dfldb Dispute resolution

Avenues of review

DFRDB members can seek reconsideration of primary decisions made under the DFRDB Act by the Authority or its delegates. In such cases decisions are reviewed by the Authority. A decision of the Authority may subsequently be appealed to the Administrative Appeals Tribunal (AAT) from which an appeal may also be made to the Federal Court on a point of law. Members also have rights of review under the *Administrative Decisions (Judicial Review) Act 1977*.

Internal review

SERVICE

ComSuper undertakes to investigate requests for reconsideration in a thorough, objective and cost effective manner in accordance with any guidelines issued by the Authority.

ComSuper also undertakes to do all things necessary to facilitate the expeditious processing of negligence claims against the Authority.

STANDARD		OUTCOMES	
ComSuper will process:			
Reconsideration requests	Proportion completed	Received	80
Within 6 months	40%	Processed	79
Within 9 months	65%	Completed within 6 months	41%
Within 12 months	95%	Completed within 9 months	81%
		Completed within 12 months	96%
Average time to process requests	9 months	Average time to process requests	6.4 months
Handle claims against the Authority objectively and expeditiously.		As evidenced in the table above, all standards for DFRDB cases were achieved.	
Submissions to the Authority will be prepared within thirty days of receipt of supporting documentation.			

A person affected by a primary decision of the Authority or a delegate may request the Authority to reconsider that decision. Almost any action taken in the administration of the DFRB and DFRDB Acts can be the subject of a request for reconsideration. Decisions on reconsideration are not delegated but are taken by the Authority itself.

The Authority must confirm or vary the decision and inform the person of the result, in writing. The person is given a copy of the statement of the reconsidered decision, which refers to the evidence that was before reasons for the decision and details of the evidence considered. The person is also advised about appeal rights to the AAT.

Eighty requests for reconsideration were received from DFRB and DFRDB members during the year, an increase of 11 over those received in the previous year, adding to the 37 cases carried over from 2000–01. Of the 879 cases finalised during the year, the Authority confirmed 51 cases on reconsideration, while 11 cases were varied in favour of the applicants. Seven cases were withdrawn. Another 10 lapsed because the applicant failed to pursue the matter. Thirty-eight requests remained under investigation on 30 June 2002. None of these cases had been on hand for more than twelve months.

Most requests for reconsideration (some 72 per cent of requests processed in 2001–02) concern the amount of invalidity benefit payable, either on discharge or at subsequent reviews. The issue to be determined in such cases is the former member's assessed

level of physical or mental incapacity to undertake suitable civilian employment. Other typical matters included determination of grounds for retirement, recognition of prior service, widows' entitlements, and extensions of time to reconsider previous decisions.

ComSuper's Schemes Reconsideration Section undertakes the preliminary investigation of cases with the reconsideration process normally involving the assembly of information additional to that available to the primary decision-maker. The process can be protracted where delays occur in obtaining information, such as in medical cases where specialist opinion is required.

External appeals

The DFRDB Act provides that applications may be made to the AAT for review of reconsidered decisions made by the Authority. If the Authority's decision is adverse to the applicant, information about the right to apply for review by the AAT is included in the advice of the decision. Applications to the AAT come under the procedures and practices of that body, as provided for in the *Administrative Appeals Tribunal Act 1975* and the practice directions issued by the AAT President. A party to a proceeding before the AAT may appeal to the Federal Court on a question of law arising from the decision of the AAT.

SERVICE	
ComSuper undertakes to do all things necessary to facilitate the expeditious processing of matters that go to the Administrative Appeals Tribunal, the Federal Court and other jurisdictions such as the Human Rights and Equal Opportunity Commission.	
STANDARD	OUTCOMES
Process all external review cases both objectively and expeditiously.	See Table 4.

Table 4: Outcomes of external appeals, 1997–98 to 2001–02

	1997–98	1998–99	1999–2000	2000–01	2001–02
Decisions affirmed	4	4	3	4	2
Decisions set aside/ conceded	2	3	4	1	8
Applications dismissed	6	4	4	1	8
Applications withdrawn	–	–	–	2	2
Extension of time denied	–	–	–	–	–
Total	12	11	17	11	21

Administrative Appeals Tribunal

During 2001–02, 19 applications for review were lodged with the AAT in addition to the 19 that were carried over from the previous year. Of the 21 applications resolved during the year, the Authority's decision in one case was affirmed, one decision was varied in favour of the Authority, and eight were set aside. The Authority conceded one case on the basis of new evidence. Two applications were withdrawn by the applicants and eight other cases were dismissed for lack of jurisdiction. Twenty AAT cases were outstanding as at 30 June 2002.

Federal Court of Australia

Under section 44 of the AAT Act, a party to a proceeding before the AAT may appeal to the Federal Court of Australia on a question of law arising from any decision of the AAT in that proceeding. There were no appeals by the Authority to the Federal Court during 2001–02.

Judicial review

The *Administrative Decisions (Judicial Review) Act 1977* [the AD (JR) Act] provides an alternative external review mechanism. The AD (JR) Act entitles a person aggrieved by an administrative decision taken under Commonwealth legislation to seek, on specified grounds, an order for review of the decision in the Federal Court. Section 13 of that Act provides that an aggrieved person may, without first applying to the Federal Court, ask that the decision-maker furnish a statement in writing, setting out the findings on material questions of fact. The statement must refer to the evidence or other material on which those findings were based, and give the reasons for the decision.

There were no orders for review and no requests for a statement of reasons under the AD (JR) Act in respect of decisions made under either the DFRB or DFRDB Acts during 2001–02.

Complaints

SERVICE					
<p>ComSuper will maintain systems for dealing with complaints and representations made by Parliamentarians and the Ombudsman.</p> <p>ComSuper will also maintain systems for dealing with requests under the Freedom of Information Act.</p> <p>Systems will also be maintained to monitor enquiries directed to the Authority.</p>					
STANDARD	OUTCOMES				
<p>Provide a substantive response to 85% of SIS registered complaints (excluding requests for internal review) within 15 working days.</p> <table border="1"> <tr> <td>Parliamentarian and Ombudsman representations</td> <td>Within 30 calendar days (unless requested by the Minister)</td> </tr> <tr> <td>Freedom of Information</td> <td>Within 10 calendar days</td> </tr> </table> <p>Respond to 90% of correspondence addressed to the Authority within 15 working days of receipt and the remainder within 30 working days.</p>	Parliamentarian and Ombudsman representations	Within 30 calendar days (unless requested by the Minister)	Freedom of Information	Within 10 calendar days	<p>A substantive response was made to 90% of complaints within 15 working days.</p> <p>All Parliamentarian and Ombudsman requests were processed within 30 calendar days.</p> <p>All Freedom of Information requests were processed within 30 calendar days.</p> <p>Responded to 90% of correspondence addressed to the Authority within 15 working days of receipt and the remainder within 30 working days.</p>
Parliamentarian and Ombudsman representations	Within 30 calendar days (unless requested by the Minister)				
Freedom of Information	Within 10 calendar days				

In 2001–02, 19 complaints and 13 ministerials were received by ComSuper. The subject of complaints were varied, covering issues such as payment delay, surcharge query and eligibility for spouse’s pension.

In addition, ministerials were received and responded to within the Department of Defence without referral to ComSuper. There were 54 relating to the DFRDB Scheme (including three specifically about DFRB benefits), while 61 related to both the DFRDB Scheme and the MSBS (including 41 on twice-yearly pension indexation).

Table 5 shows the time taken to respond to complaints or ministerial/ Ombudsman enquiries.

Table 5: Complaint and ministerial/Ombudsman enquiry processing times, 2001–02

	Less than 15 days		16–30 days		31–90 days	
	No.	%	No.	%	No.	%
Complaints	17	89	2	11		
Ministerials	9	69	4	31		

Freedom of Information

All requests for documents and amendments to personal records are handled by ComSuper's Corporate Governance and Parliamentary Liaison Unit.

DFRDB members made 98 requests for access to documents during 2001–02. All requests were granted in full. The requests took an average of 3.5 days to process.

Enquiries relating to the documentary disclosure of information about the personal affairs of clients of the agency under the provisions of the Freedom of Information Act should be directed to:

Corporate Governance and Parliamentary Liaison Unit
ComSuper
PO Box 22
Belconnen ACT 2616

Facsimile: (02) 6272 9809
Telephone: (02) 6272 9262
TTY: (02) 6272 9827

Internet: www.comsuper.gov.au

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Accounting services

SERVICE	
<p>ComSuper will provide the Authority with the opportunity to participate in the development of ComSuper's annual internal audit program to identify areas of mutual interest and to examine reports of specific internal audits where there is a coincidence of interest.</p> <p>ComSuper will maintain comprehensive and up to date delegations and authorisations.</p>	
STANDARD	OUTCOMES
<p>ComSuper undertakes to deliver the Authority's annual report within the statutory time limits.</p>	<p>The <i>Defence Force Retirement and Death Benefits Authority Annual Report 2000–01</i> was presented to the President of the Senate on 26 October 2001 and tabled in the Senate on 12 February 2002.</p> <p>The Senate Foreign Affairs, Defence and Trade Legislation Committee noted, in its <i>Scrutiny of Annual Reports No. 1 of 2002</i>, that the Authority's 2000–01 report was a well written and easy to use report which informed the reader of the organisation's financial management aspects and the many client focused operations.</p>

Financial resources

Financial resources for the payment of pensions and lump-sum benefits are provided from the DFRB and DFRDB special appropriation, which is held by the Department of Defence. Contributions by members of the DFRDB Scheme are paid into revenue item 'Superannuation (DFRDB)—payments by members received', which is also held by the Department of Defence.

Debtors

At 30 June 2002, \$1 260 236 was due to the Authority in benefits overpaid under the DFRDB and DFRB Schemes. The most common cause of overpayment is late notification to the Authority that the recipient is deceased and therefore is no longer entitled to receive the benefit. The bulk of these involve deceased estates.

Administrative processes are in place to ensure that there is minimal chance of overpayment. Most overpaid benefits are recovered by the Authority. During the year debts totalling \$21 559 were written off.

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DFRDB in brief

Contributors	30 June 2001	30 June 2002	Increase (Decrease)
Males	11 148	9 554	(1 594)
Females	537	417	(120)
Total	11 685	9 971	(1 714)
Pensions in force			
Age retirement	43 719	44 322	603
Invalidity	3 109	3 141	32
Dependants	7 440	7 625	185
Total	54 268	55 088	820
Exits			
Retirement	1 550	1 174	(376)
Resignation	158	86	(72)
Invalidity	88	86	(2)
Death	8	9	1
Total	1 804	1 355	(449)
Other			
	\$	\$	\$
Member contributions received	35 510 000	31 925 000	(3 585 000)
Total benefits paid	1 084 224 000	1 118 894 000	34 670 000
Total pensions paid	899 125 000	974 878 000	75 753 000
Average annual pension	16 568	17 697	1 129

Appendix A: Publications

The Authority publishes a booklet and a series of leaflets for the benefit of members:

About Your Scheme is a summary of the DFRDB, containing general information about all aspects of the Scheme, but particularly its benefits. It is for the use of all members as a general reference book.

The Authority also publishes a series of leaflets that deal in more depth with specific topics. The leaflets are entitled:

About to Leave the ADF?
Dependants' Benefits
Invalidity Benefits
Preserved Benefits
Retirement Benefits
Superannuation Contributions Surcharge
Taxation Concessions—Deductible Amounts
Taxation of Benefits

A series of fact sheets are being produced. Titles released to date are:

Death and Estate Benefits
Dependants' Benefits
Invalidity
Preservation
Re-entering the ADF
Retirement/Resignation
Retrenchment/Redundancy
Superannuation Surcharge

All of these publications can be obtained from members' Pay Offices, directly from National Mailing and Marketing on telephone: (02) 6269 1020, facsimile: (02) 6260 2770, or from the DFRDB website (www.dfrdb.gov.au).

Appendix B: Legislation

Changes to the DFRDB Act

Superannuation Legislation Amendment (Indexation) Act (No.148, 2001) provides for twice yearly indexation of pensions paid under the DFRDB Act.

Defence Legislation Amendment (Application of Criminal Code) Act (No.141, 2001) ensures that offence provisions under the DFRDB Act operate consistently with criminal code policy.

Abolition of Compulsory Age Retirement (Statutory Officeholders) Act (No. 159, 2001) removes unnecessary barriers to the continued appointment of those over 65 years of age to Commonwealth Statutory appointments such as members of the DFRDB Authority.

Appendix C: Contact officer

Information is available to Members of Parliament, Senators and members of the public on request.

In the interests of timeliness and conciseness, this report has been designed to provide only fundamental information. Requests for more detailed information should be directed to:

Postal address: Ministerial Liaison Officer
ComSuper
PO Box 22
Belconnen, ACT 2616

Street address: Cameron Offices
Chandler Street
Belconnen, ACT 2617

Telephone: (02) 6272 9262
Facsimile: (02) 6272 9809
TTY: (02) 6272 9827
Email: military.members@comsuper.gov.au

Appendix D: Glossary

AAT	Administrative Appeals Tribunal
ADF	Australian Defence Force
AD (JR) Act	<i>Administrative Decisions (Judicial Review) Act 1977</i>
commutation	conversion of a part of a pension to a lump sum
ComSuper	Commonwealth Superannuation Administration
CPI	Consumer Price Index
deferred benefit	payable, after 20 years combined ADF and government service, to members with a refund entitlement who leave their benefit in the Scheme
DFRB	Defence Forces Retirement Benefits
DFRDB	Defence Force Retirement and Death Benefits
FOI	Freedom of Information
gratuity	a one-off bonus payment paid to some members on resignation. It is usually only paid to 'other rank' members
incapacity	the degree to which the disorder that caused a member's retirement affects his or her ability to perform appropriate civilian work. The basis for determining invalidity benefits
invalidity	a mode of retirement resulting from a disorder or disorders that render a member unfit for further military service
MSB	Military Superannuation and Benefits
MSBS	Military Superannuation and Benefits Scheme
MSCAG	Military Superannuation Communication Advisory Group
no-detriment	provision that ensures that certain officers receive a DFRDB benefit at least the equal of the DFRB benefit for which they were contributing before the DFRB Scheme closed
preservation	used colloquially to refer to deferred benefits and to the transfer of benefits
productivity	a benefit component for all members, accruing since January 1988 and funded by the Department of Defence
re-entered recipient	a contributor who has rejoined the Scheme having previously received a DFRDB pension
reversionary benefit	the benefit payable to eligible spouses and children (including orphans) of a contributor, pensioner or preserved benefit member who dies
Superannuation Guarantee	arrangements which mean that a member who receives a refund entitlement is entitled to an additional payment to bring the employer benefit to a minimum required amount
surcharge	<i>Superannuation Contributions Tax (Assessment and Collection) Act 1997</i> , a tax on employer financed superannuation contributions
transfer value	an amount paid to an eligible superannuation scheme on behalf of a member who leaves the DFRDB without a pension entitlement

Appendix E: Compliance details

While this report is not a Departmental annual report, the Authority has endeavoured to comply with the 'Requirements for Departmental Annual Reports', where applicable. Details of ComSuper's operations are provided in the *Commissioner for Superannuation Annual Report 2001–02*. Annual reporting requirements that are met in the Commissioner for Superannuation's report are indicated below by an asterisk.

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Appendix F: Service charters

During the year ComSuper redeveloped and reissued the service charters it maintains for scheme members. ComSuper also received a gold award for its service charters (see page 6).

Performance against the standards set out in these charters is included in this report.

Appendix G: Freedom of Information

Freedom of Information Act statement

This statement is provided in accordance with section 8 of the *Freedom of Information Act 1982* (the FOI Act).

Functions of ComSuper

The general functions of ComSuper are described in the main body of this report and in the *Commissioner for Superannuation Annual Report 2001–02*.

Decision-making powers

The power of the DFRDB Authority to administer the provisions of the *Defence Forces Retirement Benefits Act 1948* and the *Defence Force Retirement and Death Benefits Act 1973* is set out in section 8 of the DFRDB Act. The power of the Authority to delegate its powers and functions is set out in section 15. The application of those powers is summarised in this report, while the details are published separately in the DFRDB Authority annual report.

FOI internal procedures

All requests for documents are referred to ComSuper's Corporate Governance and Parliamentary Liaison Unit. Compliance with the application fee provisions of the FOI Act are verified and the request is registered and acknowledged. The documents are then obtained and the request is considered by the Unit.

Decisions to grant access, levy charges, or refuse access are made by an APS Level 5 in the Corporate Governance and Parliamentary Liaison Unit.

Requests for internal review of FOI decisions are also referred to the Unit. They are then forwarded to the Reconsideration Section where they are investigated prior to submission to the Authority for decision under section 54 of the FOI Act.

Officers currently designated to carry out such investigations are APS Level 7 officers in the Reconsideration Section. All decisions on internal reviews are made by the Authority.

Facilities for access

Facilities for viewing documents are provided only at the ComSuper office in Canberra, as ComSuper has no regional offices. Publications may be inspected at ComSuper's Corporate Governance and Parliamentary Liaison Unit, and copies (for which there may be a charge) can be obtained by writing to ComSuper.

Information about facilities for access by people with disabilities can be obtained by contacting the Corporate Governance and Parliamentary Liaison Unit at the address and telephone numbers shown on page 33 of this report.

Consultative arrangements

Informal and ad hoc arrangements exist whereby the national, State and Territory branches of the Regular Defence Force Welfare Association may make representations relating to the general administration of the scheme. Representations are also received which relate to the determination of individual contributors' benefit entitlements.

Requests for consultation and/or representations relating to policy aspects of the schemes and their underlying legislation are referred to the Superannuation Branch of the Department of Defence which has responsibility for advising the Minister Assisting the Minister for Defence and the Minister for Veterans' Affairs on such matters.

Categories of documents

The Authority maintains no categories of documents that are open to public access as part of a public register or otherwise, in accordance with an enactment other than the FOI Act, where that access is subject to a fee or other charge.

A booklet, leaflets and fact sheets that describe various aspects of the Defence Force Retirement and Death Benefits Scheme, and annual reports, are made available to the public free of charge upon request. They are also available free of charge via the DFRDB website (www.dfrdb.gov.au).

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