



Australian Government

Defence Force Retirement & Death Benefits Scheme

DFRDB Scheme

The Defence Force Retirement and Death Benefits Scheme is a superannuation scheme for members of the Defence Force.

To purchase benefits, which are paid from the Consolidated Revenue Fund, a flat rate of contribution of 5 per cent is payable by all members of the scheme.

The range of benefits available is summarised thus:

**'In-service' Benefits**

Retirement period varies. Class A (100 per cent employment).

# The DFRDB Authority

Annual Report to Parliament 2009–2010

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Annual Report to Parliament 2009–2010

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Note: All contribution, benefit, membership and exit statistics are derived solely from records available to the Chair of the DFRDB Authority 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. Warren Snowdon MP  
Minister for Veterans' Affairs  
Minister for Defence Science and Personnel  
Minister for Indigenous Health  
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 2010.

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.

A handwritten signature in black ink, appearing to read 'P Cormack', written in a cursive style.

Peter Cormack

Chairman  
DFRDB Authority

21 September 2010

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Section 1  
Chairman's Overview

ComSuper, the administrator of the Defence Forces Retirement Benefits (DFRB) and the Defence Force Retirement and Death Benefits (DFRDB) schemes, maintained its focus in 2009–2010 on improving performance against key deliverables:

- paying correct and timely benefits to members
- sending correct and timely statements to members
- improving service delivery both internally and externally
- improving data management capability and the quality of data.

The Authority is pleased to report that ComSuper achieved significant improvement in these areas during 2009–2010.

The Authority is committed to providing clear and accessible information to members and was pleased to note the continued improvements reported in the annual customer satisfaction survey and the significant reduction in the number of complaints from members. These results reflect improved communication, providing members with greater understanding of their superannuation. One-on-one information sessions and seminars continued to be well received by members in 2009–2010. A total of 105 one-on-one information sessions and 28 seminars were held for members of the schemes.

For the first time from 2009, members were able to receive their Annual Member Statement online where they have opted to receive this service. This improvement was well-received this year, with more members opting to receive their Annual Member Statement online. Also for the first time, in 2010 all contributing members received the mid-year newsletter by email.

On 30 June 2010, Mr Leo Bator retired as Chairman of the DFRDB Authority following the end of his tenure with ComSuper. The DFRDB Authority acknowledges Leo's contribution as Chairman over the last eight years and wishes him well for the future.

I commenced in the role of Chairman of the DFRDB Authority from 1 July 2010 and look forward to acting in the best interests of all members of the DFRB and DFRDB schemes.

A handwritten signature in black ink, appearing to read 'P Cormack', with a stylized, cursive script.

Peter Cormack  
Chairman of the DFRDB Authority

September 2010





## Section 2

# About the DFRB and DFRDB schemes

### Description of the Schemes

The Defence Forces 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 benefit entitlements to those members who ceased to be contributors before 1 October 1972 and for reversionary benefits to their eligible spouses, children and orphans.

The Defence Force Retirement and Death Benefits scheme (DFRDB scheme) was established by the *Defence Force Retirement and Death Benefits Act 1973* (the DFRDB Act) and came into operation on 1 October 1972. The DFRDB scheme provides 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.

The DFRDB scheme is an unfunded defined benefit superannuation scheme. There is no investment fund for the DFRDB scheme and all benefits are paid from the Australian Government's Consolidated Revenue Fund. The DFRDB scheme was closed to new entrants with the commencement of the Military Superannuation and Benefits Scheme (MilitarySuper) on 1 October 1991. Members of the DFRDB scheme were given the choice to remain in the scheme or to transfer to MilitarySuper. All new ADF members since 30 September 1991 have automatically become members of MilitarySuper, with the exception of former ADF members in receipt of a DFRDB scheme benefit who can formally elect to remain in the DFRDB scheme on re-entry to the ADF.

Members of the DFRDB scheme contribute at the rate of 5.5% of the highest incremental salary for rank plus Service Allowance. Contributions are paid directly to the Consolidated Revenue Fund every fortnight. Benefits payable do not depend on investment fund earnings, other than for members who make optional ancillary contributions to MilitarySuper.

The DFRDB scheme differs from most other defined benefit superannuation schemes in that retirement age plays only an incidental part in calculating benefit entitlements. The main factor 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 be entitled to an invalidity pension. Benefits may also be payable to any surviving eligible spouse and children on the death of a member or pensioner.

Members with less than twenty years service and who have not reached their compulsory retiring age for rank are entitled to:

- a refund of their contributions, a Superannuation Guarantee amount, a productivity benefit, and
- if applicable, a gratuity based on completed years of service.

### The DFRDB Authority

The DFRDB Authority is responsible for the general administration of the DFRB Act and the DFRDB Act, subject to direction from the Minister for Veterans' Affairs and Defence Science and Personnel.

The 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 who are nominated by the Minister and the Chiefs of the three Services. These members are appointed for two years, in accordance with subsections 8(3) and 8(5) of the DFRDB Act, and may be re-appointed at the end of their term.

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

## Section 2 About the DFRB and DFRDB schemes

Members of the Authority at 30 June 2010:

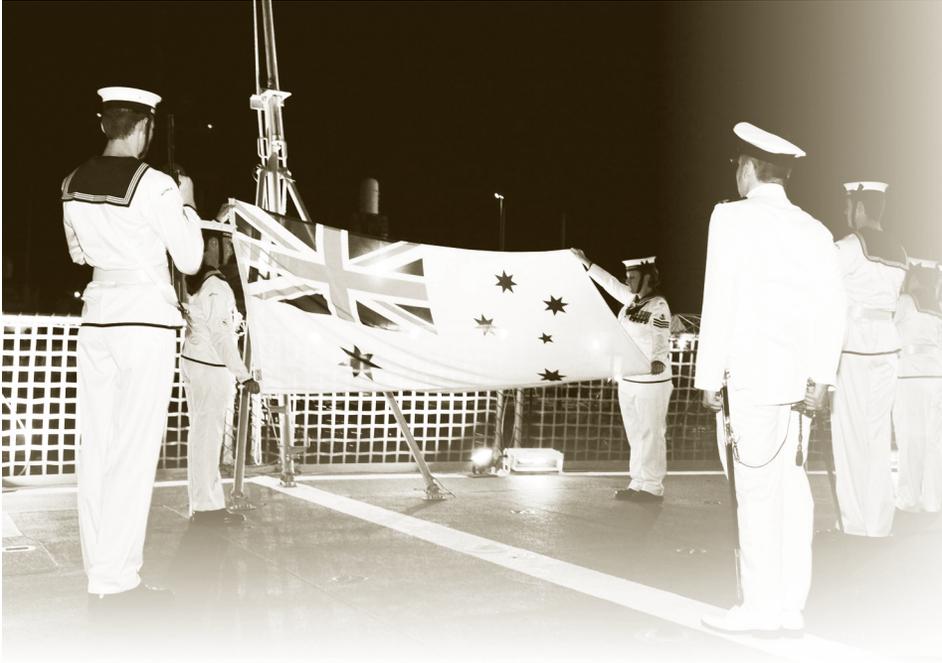
Mr Leo Bator  
Ex-officio Chairman and  
Commissioner for Superannuation

Mr Brian Paule  
Deputy Chairman  
(re-appointed from 15 February 2010)

CAPT Jay Bannister  
Nominee of the Chief of Navy  
(re-appointed from 15 February 2008)

COL Scott Hicks  
Nominee of the Chief of Army  
(re-appointed from 15 April 2010)

GPCAPT David Richardson  
Nominee of the Chief of Air Force  
(re-appointed from 20 July 2008)



## Section 3 Governance

### Governance framework

The Authority currently operates as an executive management agency. A comprehensive governance framework has been established by the Commissioner for Superannuation to oversee ComSuper's operations and to provide the Authority with appropriate assurance that their obligations are fulfilled. The Authority met eight times during 2009–2010.

On 30 October 2008, the Government announced the consolidation of the trustee Boards that manage the main Australian Government Superannuation schemes. ARIA (the Trustees of the Australian Government's civilian superannuation schemes), the MilitarySuper Board of Trustees and the DFRDB Authority were due to merge to form a single trustee board on 1 July 2010. The legislative package to enable the merger was not finalised before Parliament was dissolved. It is expected to be considered when Parliament resumes. Existing legislative and administrative arrangements remain in place.

### Service Level Agreement

Funding and administration service levels for military superannuation schemes are reviewed every two years. The Department of Defence, the MilitarySuper Board of Trustees, the Authority and ComSuper participate in the negotiation of this Service Level Agreement.

The current service level and pricing agreement for services to DFRDB scheme members was negotiated in 2009 and expires on 30 June 2011.

ComSuper reports regularly to the Authority against all the SLA service standards. Performance data is collected and reported monthly. ComSuper undertakes an Annual Effectiveness Review and presents the results to the Authority and other key stakeholders.

### Delegations

The Authority delegates responsibility for day-to-day scheme administration to ComSuper staff. The Authority retains the power to reconsider decisions made by delegates.

### Status under SIS legislation

The DFRDB scheme is an Exempt Public Sector Superannuation scheme for the purposes of the *Superannuation Industry (Supervision) Act 1993* (the SIS Act). Therefore, it is deemed to be a complying superannuation fund under the *Income Tax Assessment Act 1997* and the *Superannuation Guarantee (Administration) Act 1992*.

Although the Authority endeavours to comply with the spirit of the SIS Act, it has not elected for the scheme to become a Regulated Superannuation Fund subject to the prudential requirements set out in the SIS Act.

### Military Superannuation Communications Committee (MSCC)

The Military Superannuation Communications Committee (MSCC) is a combined communications committee that services both the Authority and the Military Super Benefits Board.

MSCC's role is to:

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

The MSCC met eight times during the year.





## Section 4

### Account maintenance

### Collection, recording and maintenance of member information

One of ComSuper's major functions as DFRDB scheme administrator is to maintain contributor accounts. ComSuper works closely with the Department of Defence (Defence) in performing this function. The process of collection and applying of data to contributor accounts is highly automated. Routine variations to information are processed within days of the relevant payday.

In December 2009, ComSuper introduced a system significantly improving the quality of data submitted to ComSuper from Defence. Approximately 200 business rules are applied to each transaction every fortnight. The business rules identify incorrect or incomplete information and reject these transactions back to Defence for correction. On average, 55 000 transactions are sent to ComSuper from Defence each fortnight for both DFRDB and MilitarySuper. Some early teething issues are expected to be resolved in the second quarter of the 2010–2011 financial year.

### Ancillary contributions

The Military Superannuation and Benefits Board of Trustees No. 1 (MSB Board) approved the introduction of an ancillary package for MilitarySuper with effect from 1 August 2005. For equity purposes, the MilitarySuper scheme rules were amended to allow current contributors to the DFRDB scheme to make ancillary contributions.

There are several types of ancillary contributions:

- Government (Super) co-contributions
- additional personal contributions
- salary sacrifice contributions
- spouse contributions
- transfer amounts

From 1 July 2008, all employers in Australia were required to use ordinary time earnings (OTE) as the earnings base for Superannuation Guarantee (SG) purposes. Prior to that time, SG compliance for MilitarySuper and the DFRDB was determined using salary for superannuation. SG-Top Up contributions for OTE are now paid for by Defence for relevant contributors. Superannuation guarantee contributions are left off the list of ancillary contributions (see table 4 at page 32).

Ancillary contributions accrue within the MilitarySuper Fund and these fluctuate in line with investment returns achieved by the Fund. Ancillary Contributions are separate to member benefits accrued under the DFRDB scheme.

### Surcharge

Superannuation surcharge is calculated by the ATO and is imposed on a member's surchargeable contributions where the member's adjusted taxable income (taxable income plus notional employer contributions) exceeded certain levels before 1 July 2005. Surcharge amounts notified by the ATO are recorded in a surcharge debt account. Although surcharge does not apply from 1 July 2005, amounts recorded in surcharge debt accounts must still be paid. Despite the abolition of a surcharge, the Authority is required to continue the maintenance of surcharge debt accounts for DFRDB scheme members whose surchargeable contributions up to and including the financial year ended 30 June 2005 attracted the surcharge. The Authority is required to impose interest on any amount in a member's surcharge debt account at 30 June in any year. Interest is based on the ten-year Treasury bond rate.

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





## Section 5 Member communication

## Section 5 Member communication

The Authority aims to provide members with comprehensive information about the DFRDB scheme, both through Defence channels and direct client contact.

ComSuper undertakes a communications program aimed at improving members' knowledge and understanding of the scheme so that they are in a position to make informed decisions. ComSuper conducts this program with the Military Superannuation Communications Committee (MSCC). This program includes the range of communications required by the SIS Act and recognises the particular needs of members.

ComSuper communicates with members as a whole through:

- general communication by means of written correspondence
- newsletters, the DFRDB and ComSuper website
- presentations given at Defence transition seminars and other seminars at ADF establishments as agreed by the ADF Consumer Council and the ADF Transition Centre
- one-on-one sessions with individuals.

Information about the DFRDB scheme is provided in response to requests from Defence and to individuals through FOI (See Appendix 8). Information about various aspects of the DFRDB Scheme is also provided through publications, in both hard copy and electronic format. Appendix 2 lists the current publications.

Whether the contact is through the medium of writing, telephone or electronic transmission, ComSuper continuously seeks ways to improve the effectiveness of these communications.

### Member contact and information activities

Most member contact is by telephone, with an average of 355 telephone calls received per week during 2009–2010 compared with 492 the previous year.

In 2009–2010 ComSuper staff answered 17 036 telephone calls, and responded to 4014 emails and 2330 written enquiries from DFRDB members.

During the year, ComSuper presented 28 seminars to a total of 687 DFRDB scheme members and provided individual one-on-one sessions for 105 DFRDB scheme members. The seminars were conducted as part of the Transition Seminars agreed by the ADF Consumer Council and the ADF Transition Centre. A further 25 seminars relating to medical discharge were presented to 81 DFRDB members.

### Pensioner communication

The Customer Service Centre assists military pensioners to understand their superannuation entitlements and to maintain their pension accounts.

*Pension Update* is a biannual newsletter for retired members of the DFRDB scheme. It provides information about the scheme and any updates on significant changes that may affect their entitlements. This publication is accompanied by a Consumer Price Index (CPI) letter advising retired members of variations in the CPI and how it has affected their fortnightly pension.

### Member statements and annual reports to members

Corporations Law requires that Annual Member Statements be distributed by 31 December each year. The majority of 2008–2009 member statements were distributed by 30 October 2009. Member statements that are affected by a family law split were distributed by 9 December 2009. Members also received a copy of the 2008–2009 *DFRDB Annual Report to Contributors* and a Member Contact Details form as part of their statement kit.

Members may choose to receive an electronic notification of their Member Statement which is available through Member Services Online. For security purposes, members must obtain an Access Number to be able to view their online statement. Once the member has an Access Number, they can also update their contact details and calculate a benefit estimate. The Authority encourages members to take advantage of this new delivery method which assists in contributing to a more environmentally conscious world.

This year, the Authority will publish the Annual Reports to contributors online only. Hard copies are available on request.

### Website and website access

DFRDB offers useful and accessible information to members through its online services and other communication channels. DFRDB websites received 537 234 visits during 2009–2010.

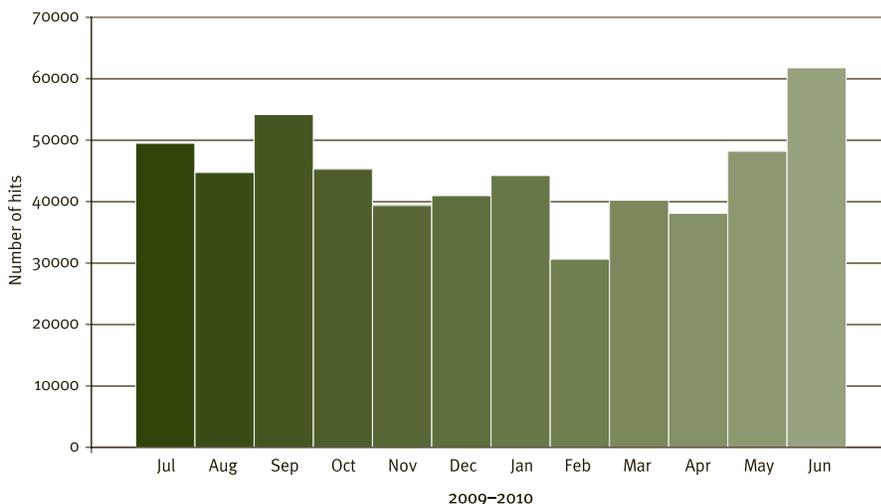
DFRDB also offers members and pensioners access to a secure site to transact with their scheme online. The Member Services Online (MSO) and Pensioner Services Online (PSO) allow users to change their personal details, download statements, view transactions and access payment summaries.

Access statistics for hits to the DFRDB secure site in 2009–2010 are:

- DFRDB MSO: 2868
- DFRDB PSO: 7387

Chart 1 shows usage of the DFRDB website in 2009–2010. Table 1 shows the ten most requested web pages during the year, while Table 2 illustrates website usage trends over the past five years.

*Chart 1: Website usage 2009–2010*



*Table 1: Top ten most requested DFRDB web pages 2009–2010*

Web page	Rank
Pension Update	1
DFRDB Book	2
Member Services Online	3
Pension Recipient Section	4
Pensioner Services Online	5
Estimate Your Benefit	6
D2o Application for Retirement Pay Commutation and Superannuation Productivity Form	7
Contact us	8
Forms online	9
CPI increase	10

*Table 2: Website entry trends over past five years*

Year	Number
2005–2006	115 978
2006–2007	952 042
2007–2008	670 766
2008–2009	542 561
2009–2010	537 234

### Communications focus in 2010–2011

In the coming year, the Authority intends to:

- update the DFRDB Book (an online publication designed to provide members with information on the main features of the DFRDB Scheme) to reflect current legislative arrangements
- promote further use of online services provided to DFRDB scheme members, i.e. encourage DFRDB contributors to receive/access annual reports to members online as opposed to hard copies as current practice.

### Member feedback

DFRDB's most recent customer satisfaction survey shows overall satisfaction of military members has increased from 80% to 82% in semester 21 (conducted August 2009–November 2009).

The overall increase in satisfaction is primarily due to:

- increased members' satisfaction with military seminars; and
- higher satisfaction with the military telephone information service.

The proportion of respondents who were satisfied with DFRDB Member Services Online was 83%, up slightly from 80% in semester 20 (conducted November 2008–April 2009).

Member satisfaction with the DFRDB website rose to 88%, up from 79% in semester 20. Nearly all respondents (96%) reported that they would 'definitely' or 'probably' recommend it to other members. All ratings for other aspects of the DFRDB website were comparable with last financial year.

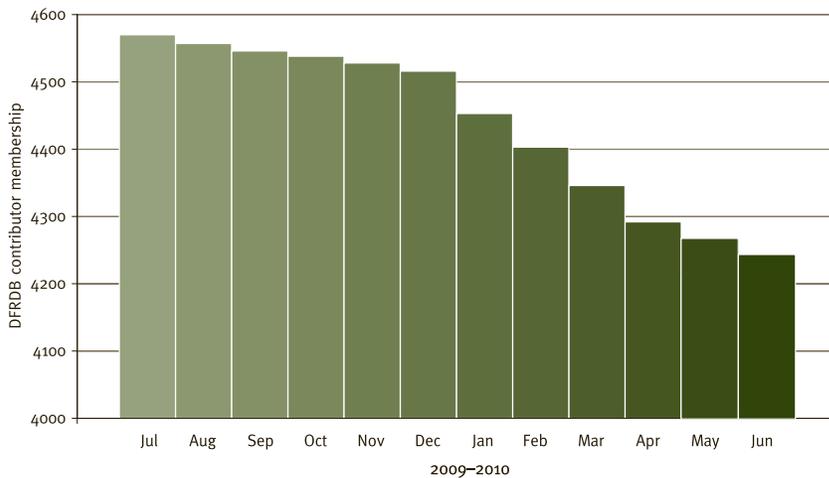


## Section 6 Membership

### Contributors

There were 4246 contributors in the DFRDB scheme at 30 June 2010. Chart 2 shows the number of contributors during 2009–2010 and Chart 3 shows the age profile of DFRDB contributors at 30 June 2009. Table 3 shows the breakdown of DFRDB contributors since 2005–2006.

*Chart 2: DFRDB contributor membership 2009–2010*



*Chart 3: Age profile of DFRDB scheme contributors at 30 June 2010, by service*

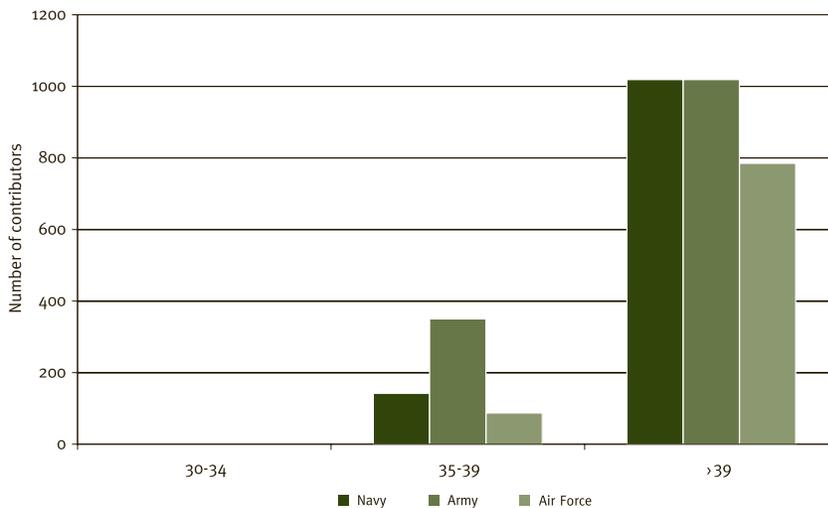


Table 3: Contributors in the past five years

	2005–2006	2006–2007	2007–2008	2008–2009	2009–2010
Navy					
Male	1523	1386	1434	1201	1119
Female	61	51	48	44	42
Total	1584	1437	1482	1245	1161
Army					
Male	3246	2831	2821	2317	2139
Female	129	114	101	83	74
Total	3375	2945	2922	2400	2213
Air Force					
Male	1294	1130	1165	956	849
Female	42	36	31	29	23
Total	1336	1166	1196	985	872
All Services					
Male	6063	5347	5420	4474	4107
Female	232	201	180	156	139
Total	6295	5548	5600	4630	4246

### Contributions received

Contributions received during 2009–2010 totalled \$22 362 485 (compared with \$24 769 662 in 2008–2009).

## Ancillary contributions

From 1 August 2005, DFRDB scheme members have been entitled to make a range of additional contributions under an ancillary package. These contributions are paid into the MilitarySuper Fund and accumulate with investment returns achieved by that Fund. Table 4 shows the number of contributors in each category.

*Table 4: Number of contributors in ancillary package type at 30 June 2010*

Type	Number
Additional personal contribution	0
Co-contributions	1 766
Superannuation guarantee	3 987
Salary sacrifice	242
Transfer in	108
Spouse contributions	22
<b>Total</b>	<b>6 125</b>

## Pensioners

At 30 June 2010 56 981 people were receiving pensions under DFRDB and DFRB legislation. Table 5 shows pensions in force by type and scheme at 30 June 2010.

*Table 5: Pensions in force by type and scheme at 30 June 2010*

	DFRB	DFRDB	Total
Retirement	961	43 193	44 154
Invalidity	704	2 442	3 146
Reversionary			
– spouses	2 305	6 117	8 422
– children and orphans	7	265	272
Redundancy	1	986	987
<b>Total pensions</b>	<b>3 978</b>	<b>53 003</b>	<b>56 981</b>



## Section 7

### Benefit payments

## Section 7 Benefit payments

### Benefit payments

All applications for benefits from contributors and preservers are processed in line with agreed service standards and in accordance with relevant legislation. There are service standards relating to the payment of benefits outlined in the Service Level Agreement. These apply to all benefit events such as resignation, retirement, invalidity and death.

The standards for the processing of Military benefit applications were monitored by the Authority throughout the year. A comparison of the dollar value of benefits paid in 2009–2010 with the previous four financial years is set out in Table 6.

*Table 6: DFRDB and DFRB Benefits paid in the past five years*

Benefit type	2005–2006	2006–2007	2007–2008	2008–2009	2009–2010
	\$ '000				
Pension payments	1 123 653	1 170 998	1 202 874	1 260 072	1 285 457
Refunds of contributions	669	565	462	0	5
Commutation (lump sum) payments	1 685 541	1 606 401	118 385	155 905	95 492
Total benefit payments	1 292 876	1 332 203	1 321 721	1 415 977	1 383 989

Chart 4: DFRDB benefit applications processed in 2009–2010

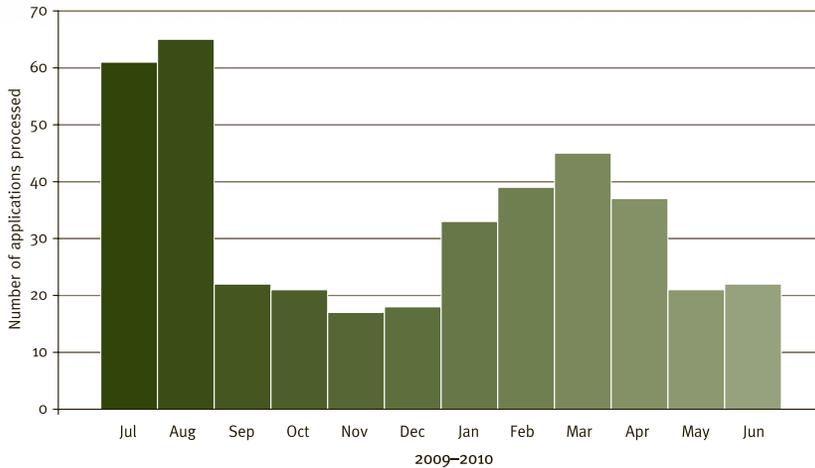
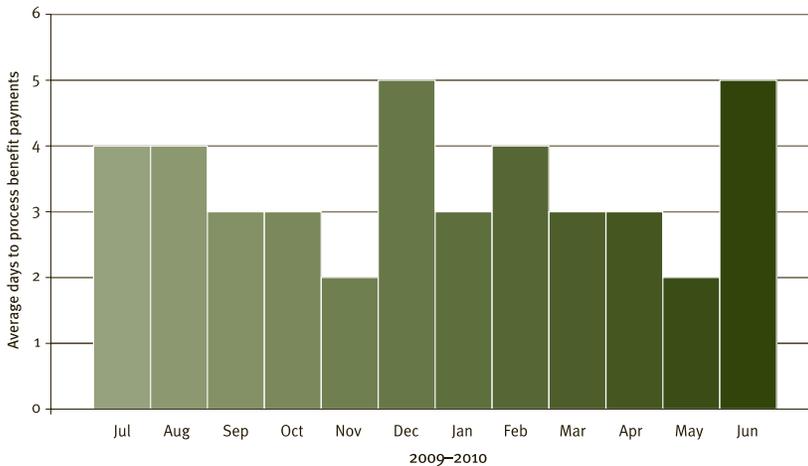


Chart 5: Average time to process benefit payments 2009–2010



## Gratuities

Certain members who leave the ADF without an entitlement to a pension are entitled to a refund of their contributions plus a gratuity. A gratuity is a sum of money paid to some members in the form of a one-off bonus. Although gratuities are usually only payable to other rank members, some officers are also entitled to receive them. Once a member becomes entitled to a retirement or invalidity benefit, he or she is not eligible to receive a gratuity.

Gratuities totalling \$2680 were paid to members from the Consolidated Revenue Fund (CRF) who exited in 2009–2010.

### Commutation

Members retiring from the ADF are entitled to the early payment of part of their retirement pension in the form of a lump sum (ie they commute part of their benefit). If they do so, their retirement pension is permanently reduced irrespective of how long they live. Retiring members can receive a maximum commutation lump sum of up to five times their retirement pay. During the year, 346 members elected to commute part of their pension.

### Preservation of rights

Under certain circumstances, members who leave the DFRDB 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 transfer their benefit must do so to a superannuation scheme declared as 'eligible' by the Minister for Finance and Deregulation. '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.

Members who elect to defer their benefit must enter full-time public sector employment within ninety days of their exit date. When their combined ADF and Government service reaches twenty years, they become entitled to a reduced DFRDB scheme pension. Three members elected to defer their entitlements in the DFRDB scheme in 2009–2010.

### Reversionary benefits

In the event of a (contributing or preserved) members' death, their dependants and/or their estate may be entitled to a benefit. These benefits can be payable to an eligible spouse/s, child(ren), orphan/s or the estate. Where an eligible spouse receives their benefit as a pension, this reversionary spouse pension is payable for life. Reversionary benefits are also paid on the death of a recipient member.

Following the death of a member, all applications for reversionary benefits are processed as per SLA and in accordance with relevant legislation.

### Spouse benefits

At 30 June 2010, 8422 spouses were receiving reversionary pensions under the provisions of the DFRB and DFRDB Acts.

## Child and orphan benefits

At 30 June 2010, 272 children and orphans were receiving pensions under the provisions of the DFRB and DFRDB Acts.

## Pension indexation and advice

Legislative provisions exist for DFRB and DFRDB pensions to be adjusted twice a year (in January and July) to reflect upward movements in the Consumer Price Index (CPI).

Due to negative inflation, there was no CPI adjustment in July 2009. The January 2010 CPI increase was 1.3%.

Pensioners received a statement in July 2009 and January 2010 showing the rates of pension payable to them over the following six months. Their income tax payment summary and other relevant information was included with the July statement.

## Invalidity payments

Serving members may be retired on the grounds of invalidity or of physical or mental incapacity to perform their duties. However, they may still be capable of employment in the civilian workforce, which is the eligibility measure for DFRDB invalidity.

In determining invalidity benefits due process is followed. Claims are processed in line with the SLA.

### **Invalidity classification**

The determination of benefits payable to members who retire from the ADF as medically unfit for further service is a major function of the DFRDB Scheme's administration. Usually such persons will be eligible for invalidity benefits.

The Authority takes into account a member's skills, qualifications and experience, and their retirement impairment in determining their incapacity for civil employment and establishing the appropriate invalidity classification. An A, B or C classification of invalidity is determined dependent upon the extent of the member's loss of capacity to undertake appropriate civilian employment. Class A and Class B classifications denote, respectively, significant and moderate incapacity and attract different levels of pension. Class C classification reflects a comparatively small incapacity and a lump sum rather than a pension is payable to the member.

From 1 July 2009 to 30 June 2010, 38 members received initial invalidity classifications. Of those, 15 were classified as either Class A or Class B, and became entitled to an invalidity pension.

## Section 7 Benefit payments

### **Invalidity decision timeframe**

Once the required information has been provided from the Department of Defence, ComSuper arranges an independent medical assessment. Following which an invalidity classification takes place. Classifications took an average of one day to finalise during 2009–2010.

### **Invalidity Reclassification**

The legislation provides that the Authority may, from time to time, review the invalidity classification of members retired on the grounds of invalidity. A member may also seek to have his or her invalidity classification reviewed.

During 2009-2010, the Authority did not seek to review the invalidity classification of any member. However, eight members sought a review of their invalidity classification and as a result, the invalidity classification of five of those members was changed



## Section 8 Dispute resolution

### Internal review

A person affected by a decision of the Authority or its delegates, may request that the decision be reconsidered. Almost any action taken in the administration of the DFRB and DFRDB Acts can be reconsidered.

The majority of requests for reconsideration relate to a person's invalidity classification at discharge or at subsequent reviews (see Invalidity Reclassification on page 38). Other typical issues include determination of grounds for retirement, scheme membership eligibility, overpayment recovery and spouse entitlements. Reconsideration Decisions are made by the Authority, and are not delegated.

The reconsideration process normally involves gathering additional information not available to the primary decision-maker.

The Authority may **affirm** or **vary** the primary decision. ComSuper provides the applicant with a copy of the Authority's decision and details of the evidence considered. The applicant is also routinely advised of their appeal rights to the Administrative Appeals Tribunal (AAT).

During 2009–2010, ComSuper received 37 requests for reconsideration from DFRB and DFRDB scheme members. This was an increase from the 35 received in 2008–2009. Eighteen cases were carried over from 2008–2009. Of the 39 reconsideration cases finalised during the year, the Authority affirmed the primary decision in 12 cases and varied 15 cases in favour of the applicant. The applicant failed to pursue the reconsideration in another 12 cases, which were lapsed or withdrawn. As at 30 June 2010 ComSuper had 15 requests still under investigation.

## External appeals

The DFRDB Act provides for applications to be made to the AAT for review of decisions reconsidered 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 with the advice of the decision.

Applications to the AAT are processed in accordance with the procedures and practices of that body, as provided for in the *Administrative Appeals Tribunal Act 1975* (the AAT Act) and the practice directions issued by the AAT President.

The AAT is the avenue of external review of decisions made by the DFRDB Authority. At 1 July 2009, 10 matters were carried over from the previous year. During 2009–2010, eight new applications for review were lodged with the AAT.

Of the 12 matters resolved in 2009–2010, the DFRDB Authority's decision was affirmed in five matters following an AAT hearing. Four matters were withdrawn by the DFRDB member before they reached a hearing. Two matters were conceded based on new medical evidence provided by the applicant. One matter was remitted from the Federal Court to the AAT for re-hearing and the AAT then varied the Authority's decision.

There were six ongoing cases at 30 June 2010.

The Authority also monitors the outcome of external appeals and their implications, as shown in Table 7.

*Table 7: Outcomes of DFRDB/DFRB external appeals to the AAT in the past five years*

	2005–2006	2006–2007	2007–2008	2008–2009	2009–2010
Decisions affirmed	3	2	4	3	5
Decisions varied	1	-	1	2	1
Decisions set aside	5	3	1	1	-
Decisions conceded	1	4	2	2	2
Applications dismissed/withdrawn	3	2	2	3	4
Total	13	11	10	11	12

### 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 was one Federal Court matter appealed from the AAT to the Federal Court by a member in 2009–2010. A Federal Court appeal, which commenced in 2008–2009, was remitted by the Federal Court back to the AAT for re-hearing.

### Federal Magistrates Court of Australia

The Federal Magistrates Court of Australia (FMC) was established in 2000 to provide a simple and accessible forum for resolution of less complex federal law matters. There were no FMC matters in 2009–2010.

### High Court of Australia

No matters were referred to the High Court of Australia during 2009–2010.

### 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 2009–2010.

### Claims

The Authority received three legal claims for compensation in the 2009–2010 financial year. A total of \$2 002 was paid in compensation. Of these claims, one claim was rejected, one was accepted in full and one claim was partially accepted, with an offer of \$955.69 (gross) made to the claimant, who had claimed \$2163.25 in compensation. As at 30 June 2010, no response to the compensation offer had been received, and the claim remains outstanding.

## Complaints

ComSuper has systems in place for handling complaints, Ombudsman enquiries, and requests made under the *Freedom of Information Act 1982* (the FOI Act). ComSuper also prepares responses to parliamentary representations.

In 2009–2010, 41 complaints, 11 parliamentary representations and four Ombudsman enquiries were received. ComSuper has internal processes to identify and resolve systemic issues and to continually improve the services provided to members.

## Family law

The DFRDB legislation enables the creation of separate accounts for non-member spouses (associates) in family law splitting situations (eg divorce). During 2009–2010, 58 family law split cases were received and 41 splits resulted in new DFRDB associate pensioner records being created and paid. The DFRDB legislation allows for a MilitarySuper associate preserver account to be created when a DFRDB contributor or deferred benefit is subject to a family law splitting court order. Of the 58 family law split cases received, 17 family law splits were implemented on DFRDB contributor/deferred member benefits resulting in 17 associate preserved benefit accounts created in the MilitarySuper scheme.

As at 30 June 2010, there were 382 DFRDB member accounts, 382 associate pension accounts, and 127 DFRDB contributor records being maintained.

## SmartForm

SmartForm Form 6 (Application for superannuation information for Family Law matters) was launched on the DFRDB website in June 2010. This form includes a feature preventing it from being electronically submitted until all fields have been completed. It is anticipated that this will create a significant reduction in the number of applications (currently around 30%) requiring follow-up action with the applicant.

## Freedom of information

DFRDB scheme members made 30 requests for access to documents under the FOI Act during 2009–2010. Twenty five requests were granted in full and none partially. Two requests were withdrawn and three request were refused. See also Appendix 8 on page 59.





## Section 9 Accounting services

### Financial resources

Financial resources for the payment of pensions and lump sums (commutations) are paid out of the Consolidated Revenue Fund (CRF). Defence has a special appropriation which reimburses the CRF with the productivity component of the benefit. Member and employer contributions are paid in to the CRF by ComSuper every fortnight.

### Debtors

At 30 June 2010, approximately \$1.4m was due to the Authority in benefits overpaid under the DFRDB and DFRB schemes. There are two common causes of overpayment, one being late notification to the Authority that the recipient is deceased. The second relates to re-entered recipients to the ADF where delays in notification results in overpayment of a pension.

Administrative processes are in place to reduce the chance of overpayments arising. Most overpaid benefits are recovered by the Authority.



## Section 10 Appendices

Appendix 1 DFRDB membership

	30 June 2009	30 June 2010	Increase (decrease)
<b>Contributors</b>			
Males	4 474	4 107	(367)
Females	156	139	(17)
<b>Total</b>	<b>4 630</b>	<b>4 246</b>	<b>(384)</b>
<b>Pensioners</b>			
Retirement	43 372	43 193	(179)
Invalidity	2 428	2 442	14
Dependants	6 186	6 382	196
Redundancies	988	986	(2)
<b>Total</b>	<b>52 974</b>	<b>53 003</b>	<b>29</b>
<b>Exits</b>			
Retirement	1 143	1 208	65
Resignation	1	5	4
Invalidity	44	49	5
Death	7	2	(5)
Other	37	10	(27)
<b>Total</b>	<b>1 232</b>	<b>1 274</b>	<b>42</b>
<b>Other</b>			
	\$	\$	
Contributions received	24 769 662	22 362 485	(2 407 177)
Total benefits paid	1 415 977 085	1 383 988 724	(31 988 361)
Total pensions paid	1 260 071 732	1 285 458 533	25 386 801
Average annual pension	22 092	23 549	1 457

## Appendix 2 DFRDB/DFRB Publications

The Authority publishes two booklets and a series of fact sheets for the benefit of members.

### Booklets

*About Your Scheme* is a summary of the DFRDB scheme, 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 Family Law and Splitting Super: how it's done and what happens next* booklet provides general information on the splitting of superannuation in the event of divorce or separation from a member.

### Fact sheets

*About to Leave the ADF?*

*Additional Personal Contributions*

*Appeal Rights*

*Definition of Marital Relationship*

*Dependants' Benefits*

*Government (Super) Co-Contributions*

*Invalidity Benefits*

*Preserved Benefits*

*Productivity*

*Re-Entering the ADF (DFRDB recipients of retirement pay or people with deferred benefits returning to the ADF)*

*Re-Entering the ADF (former DFRDB contributors who received a refund of contributions)*

*Restoration of Reversionary Pensions*

*Retirement Benefits*

*Retrenchment/Redundancy*

*Salary Sacrifice Contributions*

*Spouse Contributions*

*Superannuation Contributions Surcharge*

*Taxation concessions for pensions*

*Taxation of Benefits*

*Transfer Amounts*

### Service Charter

All of these publications can be obtained from member's pay offices (for contributors) or from the DFRDB scheme website at [www.dfrdb.gov.au](http://www.dfrdb.gov.au).

### Appendix 3 Legislation amendments

There were no amendments to the *Defence Forces Retirement Benefits Act 1948* during the 2009–2010 financial year.

There were three events relevant to the administration of the DFRDB.

On 5 May 2010, the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (AML/CTF Act) was amended to include changes to the list of suitable persons and occupations that are qualified to certify copies of original documents. The changes aligned the list with the Statutory Declarations Regulations 1993 and were approved by the DFRDB Authority in June 2010.

Secondly, the DFRDB Productivity Benefit Determination was amended by the Defence Force (Superannuation) (Productivity Benefit) Amendment Determination 2010 (No. 1) [Legislative Instrument – F2010L00694]. The amendment added the accrual interest rate for the 2009–2010 financial year.

In October 2009, the then-Minister for Defence Personnel and Science announced that death and invalidity benefits would be calculated in line with a new Compulsory Retirement Age (CRA) of age 60. The CRA was previously 55. The changes were backdated to 1 July 2007.

#### **ComLaw**

Schemes legislation is available from the ComLaw website at [www.comlaw.gov.au](http://www.comlaw.gov.au).

### Appendix 4 Service charter

ComSuper maintains a service charter for scheme members. The current service charter is available from ComSuper's website at [www.comsuper.gov.au](http://www.comsuper.gov.au).

## Appendix 5 Commonwealth Disability Strategy

Within the framework of the Commonwealth Disability Strategy (CDS), ComSuper performs the role of ‘provider’, with its performance measured against the following indicators:

- established mechanisms for quality improvement and assurance in place
- established Service Charter that specifies the roles of the provider and consumer and service standards which address accessibility for people with a disability
- a complaints/grievance mechanism in place for members, including access to external mechanisms to address issues and concerns raised about performance.

In 2009–2010, all requirements of the CDS were met.

Quality improvement and assurance mechanisms were in place during the year in the form of member satisfaction surveys, which have been conducted since the 1997–1998 financial year.

A military schemes customer service charter specifies the roles and responsibilities of both ComSuper and its members. The charter addresses the issue of contact and accessibility for people with a disability, as well as services available to members that do not speak English. The current service charter is available from the ComSuper website at **[www.comsuper.gov.au](http://www.comsuper.gov.au)**.

We have an established complaints system in place to address issues and concerns raised by members (see Section 8 ‘Dispute resolution’ on page 39).

### Appendix 6 Glossary

AAT	Administrative Appeals Tribunal
ADF	Australian Defence Force
AD (JR) Act	<i>Administrative Decisions (Judicial Review) Act 1977</i>
Ancillary Member	A current DFRDB contributor who chooses to make voluntary superannuation contributions to MilitarySuper.
Commutation	Conversion of a part of a pension to a lump sum.
ComSuper	Commonwealth Superannuation Administration – ComSuper administers the DFRDB Scheme on behalf of the Defence Force Retirement Death Benefits Authority.
CPI	Consumer Price Index – all ongoing benefits from the DFRDB scheme are adjusted twice annually, in accordance with upward movements in the Consumer Price Index.
Deferred benefit	A deferred benefit is calculated at the rate of 1.75% of a members salary for superannuation purposes at the date of their discharge for each completed year of effective service in the ADF. To be eligible for a deferred benefit, members must engage in public employment within 90 days of discharge from the ADF. On completion of 20 years of combined service members become eligible to receive the benefits of retirement pay.
DFRB	Defence Forces Retirement Benefits scheme
DFRDB	Defence Force Retirement and Death Benefits scheme – provides members with an income when they leave the ADF, and also with security during their working life, by covering them and their dependants in the event of their invalidity retirement or death.
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 a disorder or condition 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 forces a member to retire from the ADF for medical reasons.
MSB Board	Military Superannuation and Benefits Board of Trustees No. 1
MSBS or MilitarySuper	Military Superannuation and Benefits Scheme
MSCC	Military Superannuation Communications Committee – a combined communications committee that services both the Authority and the MSB Board.
Preservation	Under certain circumstances, members who leave the DFRDB 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.
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 entered the ADF and elected to remain in the Scheme.
Reversionary benefit	The benefit payable to eligible spouses and children (including orphans) of a contributor, pensioner or preserved benefit member who dies.
SIS Act	<i>Superannuation Industry (Supervision) Act 1993</i> – The object of this Act is to make provision for the prudent management of certain superannuation funds, approved deposit funds and pooled superannuation trusts and for their supervision by APRA, ASIC and the Commissioner of Taxation.
SmartForm (Form 6)	An electronic form with capabilities beyond a traditional paper form, such as electronic completion, dynamic sections, database calls and electronic submission.
Superannuation Guarantee	Minimum required amount an employer must pay to a member

## Section 10 Appendices

Surcharge	<i>Superannuation Contributions Tax (Assessment and Collection) Act 1997</i> , a tax on employer-financed superannuation contributions. Although surcharge does not apply from 1 July 2005, amounts recorded in surcharge debt accounts must still be paid.
Transfer value	an amount paid to an eligible superannuation scheme on behalf of a member who leaves the DFRDB without a pension entitlement.

## Appendix 7 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 2009–2010*. Mandatory annual reporting requirements that are met in the Commissioner for Superannuation's Annual Report are indicated below by an asterisk.

Part of Report	Description	Requirement	Page Reference
	Letter of transmittal	Mandatory	3
	Table of contents	Mandatory	4
	Index	Mandatory	61
	Glossary	Mandatory	52
	Contact officer(s)	Mandatory	2
	Internet home page address and Internet address for report	Mandatory	2
Review by Secretary	Review by departmental secretary	Mandatory	*
	Summary of significant issues and developments	Suggested	*
	Overview of department's performance and financial results	Suggested	*
	Outlook for following year	Suggested	*
	Significant issues and developments – portfolio	Portfolio departments – suggested	*
Departmental Overview	Overview description of department	Mandatory	*
	Role and functions	Mandatory	*
	Organisational structure	Mandatory	*
	Outcome and program structure	Mandatory	*
	Where outcome and program structures differ from PB Statements/PAES or other portfolio statements accompanying any other additional appropriation bills (other portfolio statements), details of variation and reasons for change	Mandatory	*
	Portfolio structure	Portfolio departments – mandatory	*

## Section 10 Appendices

Part of Report	Description	Requirement	Page Reference
Report on Performance	Review of performance during the year in relation to programs and contribution to outcomes	Mandatory	*
	Actual performance in relation to deliverables and KPIs set out in PB Statements/PAES or other portfolio statements	Mandatory	*
	Performance of purchaser/provider arrangements	If applicable, suggested	*
	Where performance targets differ from the PBS/PAES, details of both former and new targets, and reasons for the change	Mandatory	*
	Narrative discussion and analysis of performance	Mandatory	*
	Trend information	Mandatory	*
	Significant changes in nature of principal functions/services	Suggested	*
	Factors, events or trends influencing departmental performance	Suggested	*
	Contribution of risk management in achieving objectives	Suggested	*
	Social justice and equity impacts	Suggested	*
	Performance against service charter customer service standards, complaints data, and the department's response to complaints	If applicable, mandatory	43
	Discussion and analysis of the department's financial performance	Mandatory	*
	Discussion of any significant changes from the prior year or from budget.	Suggested	*
	Agency resource statement and summary resource tables by outcomes	Mandatory	*
	Developments since the end of the financial year that have affected or may significantly affect the department's operations or financial results in future	If applicable, mandatory	*
Management Accountability			*
Corporate Governance			*
	Statement of the main corporate governance practices in place	Mandatory	15

Part of Report	Description	Requirement	Page Reference
	Names of the senior executive and their responsibilities	Suggested	14
	Senior management committees and their roles	Suggested	*
	Corporate and operational planning and associated performance reporting and review	Suggested	*
	Approach adopted to identifying areas of significant financial or operational risk	Suggested	*
	Agency heads are required to certify that their agency comply with the Commonwealth Fraud Control Guidelines.	Mandatory	*
	Policy and practices on the establishment and maintenance of appropriate ethical standards	Suggested	*
	How nature and amount of remuneration for SES officers is determined	Suggested	*
External Scrutiny	Significant developments in external scrutiny	Mandatory	*
	Judicial decisions and decisions of administrative tribunals	Mandatory	*
	Reports by the Auditor-General, a Parliamentary Committee or the Commonwealth Ombudsman	Mandatory	*
Management of Human Resources	Assessment of effectiveness in managing and developing human resources to achieve departmental objectives	Mandatory	*
	Workforce planning, staff turnover and retention	Suggested	*
	Impact and features of enterprise or collective agreements, determinations, common law contracts and AWAs	Suggested	*
	Training and development undertaken and its impact	Suggested	*
	Occupational health and safety performance	Suggested	*
	Productivity gains	Suggested	*
	Statistics on staffing	Mandatory	*
	Enterprise or collective agreements, determinations, common law contracts and AWAs	Mandatory	*
	Performance pay	Mandatory	*
Assets management	Assessment of effectiveness of assets management	If applicable, mandatory	*
Purchasing	Assessment of purchasing against core policies and principles	Mandatory	*

## Section 10 Appendices

Part of Report	Description	Requirement	Page Reference
Consultants	The annual report must include a summary statement detailing the number of new consultancy services contracts let during the year; the total actual expenditure on all new consultancy contracts let during the year (inclusive of GST); the number of ongoing consultancy contracts that were active in the reporting year; and the total actual expenditure in the reporting year on the ongoing consultancy contracts (inclusive of GST). The annual report must include a statement noting that information on contracts and consultancies is available through the AusTender website. (Additional information as in Attachment D to be available on the Internet or published as an appendix to the report. Information <b>must</b> be presented in accordance with the pro forma as set out in Attachment D.)	Mandatory	*
Australian National Audit Office Access Clauses	Absence of provisions in contracts allowing access by the Auditor-General	Mandatory	*
Exempt contracts	Contracts exempt from the AusTender	Mandatory	*
Commonwealth Disability Strategy	Report on performance in implementing the Commonwealth Disability Strategy	Mandatory	51
Financial Statements	Financial Statements	Mandatory	*
Other Information		Mandatory	*
	Occupational health and safety (section 74 of the <i>Occupational Health and Safety Act 1991</i> )	Mandatory	*
	Freedom of Information (subsection 8(1) of the <i>Freedom of Information Act 1982</i> )	Mandatory	59
	Advertising and Market Research (Section 311A of the <i>Commonwealth Electoral Act 1918</i> ) and statement on advertising campaigns	Mandatory	*
	Ecologically sustainable development and environmental performance (Section 516A of the <i>Environment Protection and Biodiversity Conservation Act 1999</i> )	Mandatory	*
Other	Grant programs	Mandatory	*
	Correction of material errors in previous annual report	If applicable, mandatory	*
	List of Requirements	Mandatory	55

## Appendix 8: 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 2009–2010.

### **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.

### **FOI internal procedures**

ComSuper has dedicated FOI Units to deal with all requests for member documents. When we receive a request, we verify compliance with the application fee provisions of the FOI Act and register and acknowledge the request. We then consider the request and refer it to the appropriate Unit. Decisions to grant access, levy charges, or refuse access are made by a delegated officer. Requests for internal review of FOI decisions are forwarded to the appropriate reconsideration section where they are investigated before being submitted to the Commissioner for Superannuation to be decided under section 54 of the FOI Act. All decisions on internal reviews are made by either the Commissioner for Superannuation or the relevant Trustee Board. In the case of the DFRB and the DFRDB, this is the DFRDB Authority.

Requests for documentation concerning the internal administration of ComSuper are directed to the Corporate FOI Officer for consideration. Decisions on internal review are made by the Commissioner for Superannuation or Chief Governance Officer.

### **Facilities for access**

Facilities for viewing member or corporate documents are provided at the ComSuper office in Canberra. Copies of publications can be obtained (for which there may be a charge) by sending ComSuper a written request. Information about facilities for access by people with a disability can be obtained by contacting the FOI Units at the address and telephone numbers shown on page 60.

### Consultative arrangements

Organisations which we consult with about scheme administration include:

- Department of Defence
- Department of Veterans' affairs
- Australian Taxation Office
- Centerlink
- Advocates for members, eg ex-service organisations such as the Vietnam Veterans Federation and others.
- the national, state and territory branches of the Superannuated Commonwealth Officers' Association
- the Defence Force Welfare Association

These organisations may provide input about general matters of scheme administration or make representations on behalf of individual members.

Policy matters relating to the MilitarySuper and DFRDB schemes are referred to the Directorate of Superannuation at the Department of Defence, which advises the Minister for Veterans' Affairs and Defence Science and Personnel on these 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.

Booklets and fact sheets that describe various aspects of the DFRDB scheme, and annual reports, are made available to members of Parliament, Senators and the public free of charge upon request. They are also available free of charge via the website. Refer to Appendix 2.

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:

Freedom of Information Officer  
ComSuper

Postal address      PO Box 22  
                                 Belconnen ACT 2616

Telephone            1300 033 732  
Facsimile            (02) 6272 9804  
TTY                    (02) 6272 9827  
Email                   **members@dfldb.gov.au**



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**Australian Government**

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**Defence Force Retirement &  
Death Benefits Scheme**

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