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DFRDB

Annual Report to Contributors
2008-2009

Chairman's message

During the year, the Defence Force Retirement Benefits (DFRB) and the Defence Force Retirement and Death Benefits (DFRDB) schemes' administrator, ComSuper, maintained a focus on improving their performance against key deliverables. These were:

- 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.

I am pleased to report that the performance against each of these areas has improved during the past financial year.

The Authority was pleased to note the strong results of the annual customer satisfaction survey again in 2008. These results reflect the importance of providing clear and accessible information to our Members. Communication remains a high priority for the Authority, which is committed to ensuring that you can understand more about your superannuation.

In 2008-2009, additional functions were introduced to the DFRDB website. Members are now able to change their details online, download statements

and view transactions and investments online. Pensioners are now able to change their bank details online and download payment summaries for the previous financial year.

Whilst online services are an important development in communication and service delivery, the Authority recognises some Members' preference for face-to-face service. In 2008-2009, ComSuper provided 38 seminars and facilitated individual consultations for 1283 DFRDB Scheme Members.

Unfavourable returns in global financial markets over the past year, have once again reinforced the advantages in being a member of a superannuation scheme that offers defined benefits. DFRB and DFRDB Members have the reassurance of guaranteed entitlements in these times of financial uncertainty.

On behalf of the Authority members, I would like to acknowledge the ongoing efforts of ComSuper staff in serving our Members.



Leo Bator
Chairman of the DFRDB Authority
August 2009

Snapshot of 2008-2009

Corporate governance

ComSuper continued the development of an enhanced assurance framework covering operational, legislative, strategic and compliance risks.

Member services

The Authority approved the expansion of Member communication services to cater for increasing demand from DFRDB Members to understand more about their superannuation. Details of these enhancements are outlined later in this report.

Regulatory environment

The DFRDB is an Exempt Public Sector Scheme for the purposes of the *Superannuation Industry (Supervision) Act 1993 (the SIS Act)*. Though not subject to the prudential requirements in the SIS legislation, the DFRDB is subject to the Tax File Number and rollover/transfer requirements in the SIS legislation that apply to public sector superannuation schemes. Decisions relating to the amount of benefits payable to Members are subject to external review by the Administrative Appeals Tribunal (AAT) and in some instances by the Federal Court and Federal Magistrates Court.

Whole of Government initiative

Since late 2007, ComSuper has been participating in an Inter-Departmental Working Group set up to examine options for aligning and streamlining the delivery of services and benefit entitlements to Australian Defence Force (ADF) members and their families.

Areas for improvement being examined include increased inter-agency sharing of information, listing of agency services into a single document for Member reference and improved agency coordination, particularly in relation to Member medical discharges.

Looking forward

Other activities planned include:

- ongoing enhancement of communication, seminar and counselling programs for Members
- implementation of system changes to assist in the application of legislative changes
- participating in the merger of the Military Superannuation Board (MSB), the Defence Force Retirement and Death Benefits (DFRDB) Authority and the Australian Reward Investment Alliance (ARIA) into a single Trustee Board as of 1 July 2010.

DFRDB Authority Members

The DFRDB Authority is responsible for the general administration of the DFRB and DFRDB superannuation schemes. ComSuper administers the schemes on a day-to-day basis.

Members of the Authority at 30 June 2009

Mr Leo Bator

Ex-officio Chairman and Commissioner for Superannuation

Mr Brian Paule

Deputy Chairman (*re-appointed from 15 February 2008*)

CAPT Jay Bannister, RAN

Nominee of the Chief of Navy (*appointed from 15 February 2008*)

COL Scott Hicks

Nominee of the Chief of Army (*appointed 19 April 2008*)

GPCAPT David Richardson

Nominee of the Chief of Air Force (*re-appointed from 20 July 2008*)

The Authority meets regularly throughout the year and considers a range of scheme administration matters in areas such as compliance, communication and reporting. The Authority also reconsiders cases in instances where Members or their dependants are dissatisfied with the original decision made by a delegate of the Authority.



Top:

*CAPT Jay Bannister RAN, SQNLDR
Andre Bobets (deputy to GPCAPT David
Richardson), COL Scott Hicks*

Bottom:

Mr Leo Bator and Mr Brian Paule.



Making tax returns easier

During 2008-2009, ComSuper continued its partnership with the Australian Tax Office (ATO), focusing on simplifying the preparation of tax returns for Members.

If a Member prepares their tax return after 1 August 2009 and lodges it electronically, the information from their DFRDB payment summary will be automatically populated in their tax return.

Tax File Numbers

From 1 July 2007, ComSuper has been unable to accept certain ancillary contributions from Members who have not provided their Tax File Number (TFN). Any Members who have not yet provided their TFN, can do so by calling us on **1300 001 677** or submitting a completed 'Provision of Tax File Number (DTFN)' form available at www.dfrdb.gov.au

Resuming ADF full-time service

If you are receiving a DFRDB pension and plan to return to the ADF, you must elect whether to contribute to DFRDB or MilitarySuper. If you do not make a valid election **before** your first day of service back in the ADF, you will automatically become a Member of MilitarySuper. That membership is final and irreversible and as such, you would be unable to return to the DFRDB Scheme as a contributor.

Scheme election depends on the nature and length of a re-engagement

If you are or have been in the Reserve Forces for less than 12 months

If you make a valid election to rejoin the DFRDB Scheme:

- you continue to receive your DFRDB pension
- you will not be able to make contributions to DFRDB
- a productivity benefit will accrue at 9% for the period of service as a Reservist.

If you are or have been in the Reserve Forces for 12 months or more or the Permanent Forces for any full-time service

If you make a valid election to rejoin the DFRDB Scheme:

- your DFRDB pension will be **CANCELLED**
- you will make contributions to DFRDB
- your DFRDB pension will resume after your service ends. It will be recalculated based on your updated total years of service.

In either of the previous situations

If you elect to join MilitarySuper, or you fail to make a valid election before your first day of service:

- your DFRDB pension will be **SUSPENDED**
- you will make contributions to MilitarySuper
- your DFRDB pension will resume, adjusted for CPI, when your period of service ends

Extensions of engagements

You do not have to make another election if you extend or continue your period of ADF service **without a break**, unless you complete a period of Continuous Full-Time Service (CFTS) of less than 12 months in the Reserves or do not have a break in CFTS and then change to either:

- the Permanent Forces,
- or
- CFTS for 12 months or more in the Reserves

If this exception applies, you must make another Scheme election before the first day of the extension or continuation of your current engagement. If you do not make an election within this time, you will automatically become a Member of MilitarySuper.

For further information

Please read the 'Resuming ADF full-time service' fact sheet (DFo9B). To make a Scheme election you must fill out a D100 form which is available from the DFRDB website www.dfrdb.gov.au

DFRDB's identity protection strategy

Identity theft is a type of identity fraud, specifically, the theft and use of personal information without permission. This information may include a person's name, address, date of birth, licence number or government identification numbers (such as a Defence Force Number or Tax File Number). It may involve the identity of living or deceased persons.

Instances of identity theft are emotionally and financially distressing for victims, who often spend a considerable amount of money and time trying to restore their good name. In addition to the personal toll of these crimes, the prevention of identity theft is integral to national security, law enforcement and economic interests.

The DRFDB Authority and ComSuper take the responsibility to safeguard personal information very seriously. The Australian Government has established a number of regulations that ensure Government agencies protect your personal information, including policies on the verification of our Members' identities, the safe storage of hardcopy information and the security of computer networks. ComSuper complies with these requirements and has a rigorous internal control framework that ensures your privacy is protected.

Although the risk of identity theft in Australia is still relatively small, it is important that Members are aware of this issue and take simple steps, where possible, to minimise potential occurrences.

ComSuper suggest that Members take the following precautions to safeguard themselves:

- destroying all identifying information when disposing of personal papers; including bank and superannuation statements and phone, electricity and gas bills
- not giving out personal information over the phone or by email unless you initiated the contact or are confident the caller is who they claim to be
- checking accounts and other records carefully and know when accounts are due. A late or missing account could mean a billing address has been changed and your identity has been stolen
- using a separate account with a low credit limit for internet transactions

If you suspect your personal superannuation information has been compromised, call the Reporting Hotline on **6272 9700** or email **fraudcontrol@comsuper.gov.au**

Anti-Money Laundering and Counter Terrorism Financing – Phase 2

In 2007, Anti-Money Laundering and Counter Terrorism Financing (AML/CTF) reforms were introduced to address the potential risk of money laundering and terrorism financing through financial institutions, including superannuation funds. Phase 2 of AML/CTF was introduced in December 2008, implementing further protocols to protect Members' benefits.

These additional safeguards mean that Members will be requested to provide further evidence when claiming a benefit. Furthermore, all documentation provided in benefit applications must be certified by an approved person.



Online services

Member Statements

Member statements provide DFRDB contributors with equity figures, withdrawal benefits information and details of any surchargeable debt where applicable. Since the introduction of Ancillary Benefits, eligible Members also receive a MilitarySuper Ancillary Benefit Statement and a copy of the *MilitarySuper: About Your Statement Guide for Ancillary Benefits*.

The DFRDB Authority is required by legislation to distribute Annual Member Statements by 31 December each year. This deadline was achieved in 2008-2009 with all 2008 Annual Statements issued within this agreed timeframe.

Go online! Go green!

From 2009 onwards, Members have been given the choice of receiving Member Statements online instead of receiving a paper copy in the mail. Information regarding the introduction of online statements was included in the 2008 statement pack. To date, a significant number of Members have opted to receive their Member Statement online. Should you wish to opt for online statement delivery in the future, you can request an access number by calling **1300 001 677**, or by returning an *Update personal details/ Access number request form*.

When your Member Statement is available, you will receive a notification email. Once you have received this, simply log on to **www.dfrdb.gov.au** with your access number and click on Member Services. From here you can also calculate estimates and update your contact details. It's an easier way for you to manage your super and more environmentally friendly.

Member Services Online

Member Services Online and Pensioner Services Online (MSO and PSO) improve Members' capacity to manage, view and update their superannuation online.

MSO allows Members and ancillary spouses to:

- change address details
- download Member Statements
- view transactions and
- view investment details for ancillary accounts.

PSO enables retired Members to:

- view and update certain personal details
- view and update banking details
- view payment details and
- download payment summaries.

With this functionality, Members and retired Members are now able to complete many tasks online that previously required the assistance of the Customer Service Centre and/or the completion and return of paper forms. These online facilities, combined with DFRDB's existing service delivery channels, provide Members with 24 hour access, immediate response times and greater control over their transactions.

Estimate your benefit with the i-Estimator

Currently Members can use the DFRDB i-Estimator to project their final benefit. This service has been changed to allow Members to pre-populate rank and salary details. This allows Members more flexibility to choose their estimated rank and salary on exit. It will also cater for the unique salary determinations that are in place for some individuals.



Online seminars

Online seminars aim to improve Members' knowledge and understanding of the scheme to assist individuals to make informed decisions. This service demonstrates the DFRDB Authority's commitment to providing value for money services and accessible superannuation expertise and information to Members.

There are now four seminars available on the DFRDB website, these are:

- How does invalidity retirement cover work?
- Your Family and Death Benefits
- Retirement Benefits
 - More than 20 years service
- Retirement Benefits
 - Less than 20 years service.

Government Announcements

Merger of Trustee Boards

On 30 October 2008, the Government announced that they would be consolidating the Trustee Boards that currently manage the investment side of the main Australian Government superannuation schemes. This decision aims to simplify the administrative and governance arrangements surrounding government superannuation and deliver more efficient and effective outcomes for Australian Government superannuation scheme members. On 1 July 2010, the Australian Reward Investment Alliance (ARIA) Board, the Military

Superannuation and Benefits (MSB) Board and the Defence Force Retirement and Death Benefit (DFRDB) Authority will merge to form a single Trustee Board.

ComSuper scoping study

In October, the Government also announced a scoping study to explore options for improving the administration and governance arrangements of the schemes ComSuper administers. A Government decision is expected in late 2009.

Additional Employer Super Contributions

On 1 July 2008, the Government introduced legislative changes which require the use of Ordinary Time Earnings (OTE) as the salary base for calculating superannuation. This legislative change may result in some scheme Members receiving additional employer contributions from Defence.

In addition to salary, OTE can include paid leave, disability allowances and completion bonuses. However, it excludes reimbursement type allowances and amounts that could be considered Fringe Benefits under the Fringe Benefits Tax Laws.

Additional employer contributions for the July-September and October-December quarters of the 2008-2009 financial year were made to Member accounts in February 2009. As the DFRDB scheme does not have a fund, these contributions were paid to ancillary accounts in the Military Superannuation and Benefits (MSB) Fund.

Not all Members are eligible for the additional employer contributions, nor does the receipt of additional contributions in one quarter indicate future eligibility. All enquiries regarding the calculation of entitlements and eligibility should be directed to pay unit representatives.



Same-Sex legislation changes

From 1 January 2009, the *Family Law Act*, the *DFRDB Act* and the *DFRB Act* were amended by the *Same-Sex Relationships (Equal Treatment in Commonwealth Laws-Superannuation) Act 2008* to provide for the equal treatment of same-sex relationships.

Changes included:

- **DFRDB Act:** for the purposes of determining eligibility for reversionary benefits, the definition of “marital relationship” was changed to “marital or couple relationship” and the expression “husband or wife” was changed to “husband or wife or partner”.

- **DFRB Act:** Amendments provide for the payment of benefits to the same-sex partner, and to an eligible child who is the product of a same-sex relationship, of a deceased DFRB scheme member. The DFRB Authority has been given the power to pay benefits to the same-sex partner (or child of a same-sex relationship) of a deceased DFRB scheme member if they satisfy the same requirements for payment under the *DFRDB Act*

Amendments were also made to both Acts to expand the definition of “child” to include a broader definition of the term now provided for under the *Family Law Act*.

Family law changes

The *Family Law Act 1975* was amended by the *Family Law Amendment (De Facto Financial Matters and Other Measures) Act 2008* with effect 1 March 2009.

The amending Act introduces significant reforms to allow de facto couples access to the Federal Family Law Courts on property and spouse maintenance matters upon relationship breakdown. The amending Act gives effect to an

agreement between the Commonwealth, States and Territories made in 2002 and follows the enactment of legislation by a majority of states referring necessary powers to the Commonwealth.

Resulting changes for the DFRDB and DFRB schemes are that if de facto relationships breakdown, they may now enter into a split of DFRDB or DFRB scheme entitlements.

DFRDB medical reviews

As part of the 2009 Federal Budget, the Government announced a reduction in the number of employer initiated medical reviews of DFRDB invalidity recipients.

In recent years, there have been around 150 employer initiated medical reviews annually of DFRDB Members. From 1 July 2009 there will be no employer initiated reviews of DFRDB invalidity recipients.

This decision is not expected to result in Members’ invalidity classifications becoming inappropriate, as historically 91% of DFRDB Members retained their status following review.

However, it is important to note that should a Member consider that their health has deteriorated, they retain their right to initiate a review to have their classification re-assessed.

New pay rates – retrospective

In 2008, the Department of Defence underwent a review of the pay structures for Defence Force personnel. The resulting change in structure came into effect on 4 September 2008.

In response to the change in some salaries, ComSuper has been making retrospective adjustments to the superannuation records of affected Members. All adjustments for current serving Members have been completed. Retrospective record adjustments for current serving reservists, or reservists who have served since 4 September 2008 (on continuous full-time service) are expected to be complete by the end of September 2009.

ComSuper is working closely with the Department of Defence and the DFRDB Authority to adjust payments, as necessary, for Defence Force members who have exited the scheme since September 2008, when the pay structure came into effect.

Members who have exited or accepted a full or part pension since September, can expect a delay in adjustment to their records, as these top-up payments require manual calculation. These adjustments will be completed within the 2009-2010 financial year.

Global financial crisis

The past two financial years have been difficult for the financial market and investors, with a number of major foreign economies having fallen into recession, in what is now commonly referred to as the Global Financial Crisis. The DFRDB Authority wishes to reassure Members that DFRDB entitlements are not affected by the adverse global financial circumstances.

The DFRDB scheme is a fully defined benefit scheme in which entitlements are based on factors such as salary and years of service.

Unlike many other schemes, the DFRDB benefit is not dependent on fund earnings which are typically influenced by fluctuating global and domestic financial markets.

The only exception to this is the entitlements of DFRDB Members who have separate ancillary contributions with MilitarySuper. These Members are affected by fund earnings which may vary depending on the investment option chosen by the Member. Further details can be located on MilitarySuper's website.

Restoration of reversionary pensions

Prior to 1977, a DFRB or DFRDB pension payable to a widow or widower ceased on their re-marriage. In some instances these pensions were later restored in full or in part when the person could demonstrate financial hardship. Following a legislative amendment effective from 1 January 2008, widows and widowers are now entitled to full restoration of their pension, including those whose pensions were previously only partially restored.

If you know someone in this situation and whose pension has not already resumed, encourage them to contact ComSuper. Further information is on the DFRDB website at www.dfrdb.gov.au




About your accrued benefit

Check your personal details carefully and please notify us if they are incorrect. If you have a valid access number, you can personally update your details through Member Services Online (MSO).

These are the contributions you have made to the DFRDB Scheme during your membership.

Your employer pays for a Productivity Benefit that accrues separately from other DFRDB benefits. The Productivity Benefit must be kept preserved until you reach your preservation age and retire from the workforce.

If you have a surcharge debt at the 30 June 2009, it will appear in this section. Your Surcharge Debt can be paid in part or full during the period of your membership. Any surcharge amount outstanding at the time the benefits are claimed will be recovered at that time. The outstanding surcharge debt at the end of each financial year will be charged interest at the 10-year Treasury Bond rate. The bond rate for 2008-2009 financial year is 5.515%.



Member Statement

at 30 June 2009

Your details

Name:	
Rank:	Total period of effective service at 30/06/09:
ComSuper Reference Number:	Your salary for DFRDB purposes at 30/06/09:
Date of birth:	Notional retiring age (if applicable):
Current membership commenced on:	Tax File Number provided:

Your contributions

At 01/07/08	01/07/08 – 30/06/09	At 30/06/09

Plus your productivity benefit

Balance at 01/07/08	Contributions since 01/07/08	Interest since 01/07/08 – 30/06/09	Balance at 30/06/09

Minus surcharge debt

Surcharge debt at 01/07/08	Surcharge debt added during the year	Payments made during the year	Interest added during the year	Surcharge debt at 30/06/09

i-Estimator

Projections of future scheme benefits using different exit circumstances can be obtained from the i-Estimator. You can access the i-Estimator from the DFRDB website:

www.dfrdb.gov.au

Contact

Visit Unit 4, Cameron Offices Chandler Street Belconnen ACT 2617	Mail PO Box 22 Belconnen ACT 2616	Email members@dfrdb.gov.au
Phone 1300 001 677 Cost of a local call	Fax (02) 6272 9616	Internet www.dfrdb.gov.au

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Interest was paid at the long term bond rate. This rate was 6.33% p.a. for the period 01/07/08 to 31/12/08 and 3.99% p.a. for the period 01/01/09 to 30/06/09.

Your opening balances may be affected by backdated contributions made by your employer. The opening balance is reflective of your entitlement as at 12.00 am 1 July 2009.

Preservation Ages

Date of Birth	Preservation Age
Before July 1960	55
July 1960 to June 1961	56
July 1961 to June 1962	57
July 1962 to June 1963	58
July 1963 to June 1964	59
After June 1964	60

About your withdrawal benefit

This section represents your benefit for less than 20 years of service and is calculated as at 30 June 2009.

Resignation benefits include your compulsory 5.5% contributions made during your service, plus an Employer Component which comprises a Productivity Benefit and a Super Guarantee amount.

Withdrawal benefit

Resignation Benefits	At 01/07/08	At 30/06/09
Lump sum—Your contributions and gratuity if applicable		
PLUS		
Productivity Benefit (payable to a nominated rollover fund)		
PLUS		
Superannuation Guarantee amount (payable to a nominated rollover fund)		
Retirement Benefits	At 01/07/08	At 30/06/09
Full pension (per annum)—CPI Index—Portion		
PLUS		
Lump sum—Productivity Benefit (payable to a nominated rollover fund if you are below preservation age)		
OR	At 01/07/08	At 30/06/09
Residual pension (per annum)—CPI Index—Full		
PLUS		
Lump sum—Commutation		
PLUS		
Lump sum—Productivity Benefit (payable to a nominated rollover fund if you are below preservation age)		
		Less surcharge debt reduction

Important information

Benefit entitlements shown on this statement do not take into account any reduction due to an unpaid superannuation debt related to the purchase of past service. For further details on calculations of benefits please refer to the DFRDB Book: About Your Scheme, available on the DFRDB website www.dfrdb.gov.au

Benefit entitlements shown on this statement include the Notional Retiring Age Reduction where applicable (this applies to Officers only).

If you were an Officer Member of the DFRB Scheme before 01/10/1972 you may be entitled to a higher rate of benefit on your retirement from the Defence Force in return for payment of additional contributions. To check your eligibility call 1300 001 677.

No fees or charges are deducted from your superannuation entitlements.

If you have any enquiries regarding your Member Statement or Scheme membership please call 1300 001 677.

Note: A DFRDB pension benefit may be suspended during certain period(s) of re-entry to the Defence Force.

This information provides a guide to your benefit entitlements as at 30 June 2009 and was prepared in September 2009. These entitlements are based on your current record, and are subject to change should there be any amendments to details on which the information is based. You should seek a benefit estimate from DFRDB prior to withdrawing any part of your benefit.

This section represents your benefit on completion of 20 years service, or 15 years service and have reached your retiring age for rank. This is calculated as at the 30 June 2009.

This shows your Full Pension plus Productivity Benefit.

Please note: A Full Pension will consist of a portion not subject to the CPI Index. The portion not subject to the CPI Index is the difference between the Residual Pension amount and the Full Pension amount.

This section represents your benefit on completion of 20 years service, or 15 years service and have reached your retiring age for rank. This is calculated as at the 30 June 2009.

This shows your Residual Pension amount, plus Lump Sum Commutation, plus Productivity Benefit.

If you elect to take the option of a commutation amount and a Residual Pension; the whole amount of the Residual Pension is subject to the CPI Index.

Please note:

- Commutation is the early payment of part of your retirement pay in the form of a lump sum.
- If you elect to receive part of your retirement pay early (in the form of a lump sum), your retirement pay (that is, your pension) is PERMANENTLY REDUCED irrespective of how long you live.

Face-to-face information

Seminar presenters attend all ADF Transition Seminars across Australia. For a list of these seminars, please check www.dfrdb.gov.au. ComSuper also provides individual counselling sessions on behalf of DFRDB. At these half-hour sessions, Members can discuss superannuation options available, obtain benefit estimates and gain a better understanding of the DFRDB Scheme.

If a Member is retiring, resigning or being medically discharged, they may want to consider booking an individual counselling session to discuss the options available to them. Please note that ComSuper representatives provide information only. If Members require financial advice, including assistance to help decide which option best suits their circumstances, they will need to seek assistance from a licensed financial advisor.

Interdepartmental Working Group

Since 2007, ComSuper has participated in the Interdepartmental Working Group (IDWG) which aims to examine opportunities to streamline service delivery to Australian Defence Force (ADF) members in their transition from military to civilian life. Areas of focus for this working group include the revision of processes relating to medical discharge from the ADF. This group was initiated following direction from the former Minister Assisting the Minister for Defence.

The IDWG has formed four subcommittees to address specific issues experienced by Members discharging from the ADF. These subcommittees focus on: Members change of address, proof of identity (POI) requirements, data transfer and consistency in decision making in respect of determining spouse and dependant eligibility under ComSuper, Department of Veterans' Affairs (DVA) and Centrelink legislation. ComSuper is represented on both the POI and change of address working groups.

Ancillary options

DFRDB Members are entitled to make a range of additional contribution types under an ancillary package. These contributions, separate from DFRDB entitlements, are invested by MilitarySuper. You can choose to invest these contributions in any of the five investment options. Earnings arising from these investments are reflected in daily unit prices. There are six types of Ancillary Benefits offered by MilitarySuper. These are: Co-contributions (Government), Salary Sacrifice, Transfer In Amounts, Spouse Contribution, Additional Personal Contributions and Superannuation Guarantee. Further information, including terms and conditions, can be obtained through reading the MilitarySuper Product Disclosure Statement located at www.militarysuper.gov.au

Contact us

By telephone

Contributors & Preserved Benefit Members
Call 1300 001 677

Retired Members
Call 1300 001 877

Members Overseas
Call the switchboard on +61 2 6272 9000

By email

Contributors & Preserved Benefit Members
Email your enquiry to
members@dfrdb.gov.au

Retired Members
Email your enquiry to
pensions@dfrdb.gov.au

By mail

DFRDB
PO Box 22
Belconnen ACT 2616

By fax

Contributors & Preserved Benefit Members
02 6272 9616

Retired Members
02 6272 9618

Complaints & FOI inquiries

Complaints 1300 033 732
Email: complaints@dfrdb.gov.au

FOI & Privacy matters 1300 033 732
Email: foi@dfrdb.gov.au

Visiting ComSuper

Unit 4, Cameron Offices
Chandler Street Belconnen ACT 2617