Frank was born in Hackney, UK in 1886, the son of Frederick and Sarah Brewster. In the 1891 Census he is shown as living with his parents in Hackney and in the 1901 Census, when he is 15, he is shown as living with his parents in Margate, Kent and employed as a "House Boy (Domestic)".

In 1902 he enlisted with the Royal Marine Light Infantry (Plymouth Division), regimental # 11294, where he served until 1910 when he became a Police Constable, with the Metropolitan Police.

On 11th August 1914 he enlisted in the AN&MEF where he gave his occupation as Steward and gave his sister in law, Jessie Brewster of Mosman, as his next of kin. Frank returned from Rabaul and was discharged, term expired, on 4th March 1915 having completed 206 days service.

Frank joined the 12th Light Horse Regiment, regimental number 654, and embarked aboard the SUEVIC on 13th June 1915. He served on Gallipoli with he Light Horse before transferring to the 5th Machine Gun Company. He was appointed 2nd Lieutenant on 24th December 1915 before going to France in March 1915.

On 11th April 1916, Frank was killed by a gunshot wound to the chest – not received in action". A Court of Enquiry, chaired by Brigadier William Holmes concluded: -

"I am of the opinion that the occurrence that caused the death of Lt Brewster was purely accidental, but that Lt Congdon was guilty of gross carelessness in allowing the weapon which he was examining to be pointed in the direction of Lt Brewster, the question as to whether he believed the weapon to be loaded or not is to my mind quite immaterial."

No disciplinary action was taken against Lt Congdon, who was, like Frank, a 2nd Lieutenant at the time. He was about 22 at the time of the accident and survived the war as a Lieutenant.

In a letter to the AIF, Frank's brother Albert notes – ".. I am his sole surviving brother, both parents are long dead and two older brothers lost their lives early in the war, in the Home Services."

Frank is buried at the Bailleul Communal Cemetery Extension, Lille, France and is remembered on panel 177 at the Australian War Memorial, Canberra.