



Financial Services Guide

Purpose of this Financial Services Guide

This Financial Services Guide (FSG) is issued by Commonwealth Superannuation Corporation (CSC) (ABN 48 882 817 243), Australian Financial Services (AFS) licence No. 238069 and Apex Superannuation Administration Services Pty Ltd (Apex) (ABN 48 616 275 980), AFS licence No. 245591.

This FSG is designed to assist you in deciding whether to use any of the financial services referred to in this FSG, and is provided to inform you about:

- the financial services provided by CSC and Apex in relation to:
 - the Public Sector Superannuation accumulation plan (PSSap) (ABN 65 127 917 725),
 - Australian Defence Force Superannuation Scheme (ADF Super) (ABN 90 302 247 344), and
 - the Commonwealth Superannuation Corporation retirement income (CSCri), a pension product provided by CSC through PSSap,
- remuneration arrangements,
- insurance arrangements, and
- complaints resolution processes.

The Product Disclosure Statements (PDSs) for PSSap, ADF Super and CSCri are available on the [CSC website](#) and should be considered before making any decision whether to acquire an interest in PSSap, ADF Super or CSCri (if eligible).

In addition to being made available to you on the CSC website, you may obtain a copy of the relevant scheme's PDS if you request one from the contact centre or, if you have joined or are eligible to join the relevant scheme, from your employer. The PDSs include information about the features, benefits and risks of PSSap, ADF Super or CSCri, as well as the applicable fees and costs so that you can make informed decisions about your super, including whether to join (if eligible).

About CSC and Apex

CSC is a corporate Commonwealth entity and an AFS licensee. CSC acts as trustee in relation to a number of superannuation schemes, including PSSap (through which CSCri is also provided) and ADF Super.

Apex is a specialist superannuation administration services provider. Prior to its acquisition by the Apex Group, the administration was provided by Mercer Administration. Apex holds an AFS licence and provides certain services to customers of PSSap, ADF Super and CSCri.

Apex's services include specialist administration services such as operating a contact centre and responding to enquiries from members, maintaining members' accounts, processing member and employer contributions and making benefit payments.

The financial services provided

CSC is authorised by its AFS licence to provide General Advice regarding superannuation and life products.¹

¹ Life Products are limited to investment life insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds.



On this basis, CSC provides General Advice about PSSap, ADF Super, CSCri and on selected life products offered by third party providers. General Advice means advice that is given without considering any of your objectives, your financial situation or your needs. As an AFS licensee, CSC acts for itself in providing, and is responsible for, any General Advice provided by it.

If you contact the contact centre for PSSap, ADF Super or CSCri, you will be assisted by an Apex Customer Service Officer who can provide you with information about those products.

In responding to your queries, Apex Customer Service Officers may provide you with factual information about PSSap, ADF Super, CSCri and on selected life products offered by third party providers. Apex may also arrange for you to perform certain transactions in relation to your PSSap, ADF Super or CSCri account (including by providing you with relevant forms). Apex Customer Service Officers might also provide you with General Advice about PSSap, ADF Super or CSCri that does not take into account your objectives, financial situation or needs.

Apex's AFS licence authorises it to provide General Advice and to apply for, acquire, vary or dispose of superannuation products on behalf of another person. As an AFS licensee, Apex acts for itself in providing, and is responsible for, any financial services provided by it.

Remuneration

Except as described in the 'Personal Advice Services' section below, neither CSC nor its directors or employees receive any remuneration in respect of, or which is attributable to, any factual information or General Advice provided to you. CSC's directors are remunerated by way of allowances set by the Remuneration Tribunal, the independent statutory authority that determines the remuneration of key Commonwealth offices. Employees of CSC and Apex are paid on a salary basis and, while they may be eligible for variable remuneration, it is not related in any way to factual information or General Advice provided to you.

Apex is paid for the provision of services to CSC in accordance with an administration services contract between Apex and CSC. These payments are not for the provision of financial services by Apex to you.

Neither CSC nor Apex pay any fees or commissions to any third parties related to the provision of financial services as outlined in this Guide with respect to PSSap, ADF Super or CSCri, or for referring people to CSC or Apex.

Personal advice services

As a CSC customer you have access to CSC's authorised financial advisers* who provide personalised fee-for-service financial advice, that takes your objectives, financial situation and needs into account. A summary and fixed quote for the comprehensive advice and service you receive will be outlined to you before commencing work on your financial plan and is subject to your agreement. If you already have your own financial adviser, we recommend that you speak to them first. At CSC we don't pay any commissions to financial advisers and there are no hidden fees. To arrange an appointment for personal financial advice call **1300 277 777** during business hours, or visit Financial planning on our [website](#).

* Our authorised Financial Advisers are authorised to provide advice by Guideway Financial Services (ABN 46 156 498 538, AFSL 420367). Guideway is a licensed financial services business providing CSC Financial Advisers with support to provide customers with specialist advice, education and strategies.

Compensation arrangements

CSC and Apex both have professional indemnity insurance in place to cover any breach of their own AFS licence, including:

- in the case of CSC's insurance, a breach of its licence by CSC, or any of its employees, or
- in the case of Apex's insurance, a breach of its licence by Apex or any of its employees.
- CSC's insurance arrangements also cover losses sustained as a result of work done for CSC by its employees even after they cease to work for CSC.

Apex's insurance arrangements also cover losses sustained as a result of work done for Apex by its employees even after they cease to work for Apex.

The requirements applicable to CSC and Apex for compensation arrangements under the *Corporations Act 2001* (Cth) are satisfied by their respective insurance arrangements.

What to do if you have a complaint

CSC is committed to handling complaints from customers of PSSap, ADF Super and CSCri promptly and fairly, and within a maximum of 45 days (or 90 days for complaints about death benefit distributions) from when the complaint is made.

Complaints relating to PSSap, ADF Super or CSCri (including complaints about the conduct of CSC or Apex in connection with these products) can be made by contacting us using the relevant contact details below:

ADF	Phone 1300 203 439 Email complaints.adfsuper@contact.csc.gov.au Mail ADF Super Complaints GPO Box 2252 Canberra ACT 2601, Australia
CSCri	Phone 1300 736 096 Email complaints.cscri@contact.csc.gov.au Mail CSCri Complaints Officer GPO Box 2252 Canberra ACT 2601, Australia
PSSap	Phone 1300 725 171 Email complaints.pssap@contact.csc.gov.au Mail PSSap Complaints Officer GPO Box 2252 Canberra ACT 2601, Australia

The easiest way to lodge a complaint is via our [online feedback form](#) or through your [CSC navigator account](#).

If your complaint is not resolved to your satisfaction, or if you do not receive a response within 45 days from when the complaint is made (or 90 days for complaints about death benefit distributions), you may refer the matter to the Australian Financial Complaints Authority (AFCA) in one of the following ways:

Phone 1800 931 678
Post Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001
Email info@afca.org.au
Web afca.org.au

Time limits may apply to complaints to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

Your privacy

CSC and Apex are committed to protecting your privacy. Your personal information will be collected, held, used and disclosed in accordance with CSC's privacy policy.

Your personal information will be disclosed to Apex (for the purposes of establishing, administering and releasing your account). If Apex holds your personal information for the purpose of administering PSSap, ADF Super or CSCri, you can complain to the Office of the Australian Information Commissioner about Apex's acts or practices in relation to that personal information.

The Office of the Australian Information Commissioner may investigate such complaints and has the power to award compensation against Apex in appropriate circumstances. Complaints can be made to the Office of the Australian Information Commissioner at:

Phone 1300 363 992
Post GPO Box 5218
Sydney NSW 2001
Email enquiries@oaic.gov.au

A full copy of CSC's privacy policy as well as the privacy complaint process is available at csc.gov.au/privacy-policy or you may also obtain a copy from the Customer Engagement Centre using the contact details below. Apex's Privacy Policy is available at apexgroup.com

Where can I get more information?



**Australian
Defence Force
Superannuation**

Phone 1300 203 439
Post ADF Super Complaints
GPO Box 2252
Canberra ACT 2601, Australia
Email complaints.adfsuper@contact.csc.gov.au



**CSC
retirement
income**

Phone 1300 736 096
Post CSCri Complaints
Officer GPO Box 2252
Canberra ACT 2601, Australia
Email complaints.cscri@contact.csc.gov.au



**Public Sector
Superannuation
accumulation plan**

Phone 1300 725 171
Post PSSap Complaints Officer
GPO Box 2252
Canberra ACT 2601, Australia
Email complaints.pssap@contact.csc.gov.au

For more information visit csc.gov.au



Any financial product advice provided in this Financial Services Guide is general advice only and has been prepared without taking account of your personal objectives, financial situation or needs. Before acting on any such general advice, you should consider the appropriateness of the advice, having regard to your own objectives, financial situation and needs. You may wish to consult a licensed financial adviser. You should obtain a copy of the relevant Product Disclosure Statement and consider its contents before making any decision regarding your super.

Target Market Determination

To ensure that CSC is keeping customers at the centre of our approach to the design and distribution of our products, a Target Market Determination (TMD) has been made for ADF Super, PSSap and CSCri. A TMD describes the types of customers a financial product is appropriate for, based on their likely needs, objectives and financial situation (target market), and it establishes the conditions and restrictions in relation to how the product can be distributed to customers. The TMD also describes our reporting requirements, and events or circumstances where we may need to review the TMD.

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