



# Congratulations on your new job! Now it's time to think super.

Your new employer will soon start making contributions into a superannuation account to help you save for your future. Choosing the right fund to look after your savings is an important decision.

## Why choose us?

Our super fund is built by government to serve Australia's public servants. With such a niche membership, we're committed to getting to know our customers and what they want from their super.

- We take great care to invest your money responsibly and sustainably. Our focus is on growing your super over the long-term. We aim to achieve this by making quality investments, and preserving your savings against market uncertainty.
- Our customers benefit from **unique investment advantages**. As an early adopter, we actively search for emerging investment areas to deliver attractive returns net of fees. In other words, we hunt for investment opportunities where others aren't—yet!
- As a profit-for-members fund, we only charge the fees needed to operate the fund.
- You can take your super with you if you change jobs, even if you leave the public service.

98 years' experience

## We've got you covered

When you join a super fund, you may have access to income protection, death and Total and Permanent Disability insurance through your superannuation. We've used all of our experience to compare and choose an insurance product that we think will serve most customers best.

- We've designed our lifePLUS insurance to help cover your financial burdens if you become sick or injured and are unable to work.
- You'll generally have unique access to rehabilitation services if you need them.
- Premiums are deducted from your super account, not your take home pay.

We're with you for life

## Ready to join?

It's super simple to become a member:

- 1 Just select **'the super fund nominated by my employer'** in **Question 1** of your **Superannuation Standard Choice** form.
- 2 Sign and return the form to your employer. We'll do everything else!

## We're here to help

We'd love to hear from you. If you have any questions at all, you can call us on **1300 725 171** or send us an email at **members@pssap.gov.au**. You can also visit our website **csc.gov.au** for more information.

- We have resources in our **Learning Hub** to help you get started. If you want to learn the basics of super, start with our **Super 101** video.
- We host free member education seminars where you can get the information and confidence you need to make your super decisions.
- As a member, you can get simple advice from our financial planners at no extra cost.

## Talk to you soon!



Public Sector  
Superannuation  
accumulation plan



A Target Market Determination (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. More information about PSSap's TMD can be found at [csc.gov.au/tmd](http://csc.gov.au/tmd)

Any financial product advice in this document 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 advisor. You should obtain a copy of the PSSap Product Disclosure Statement and consider its contents before making any decision regarding your super.