

# CSC PSS accumulation plan

## Accumulation Plan

1300 725 171 [www.pssap.gov.au](http://www.pssap.gov.au)

### SuperRatings Assessment

CSC PSS accumulation plan (PSSap) was established in 2005 to provide for the retirement needs of employees of the Australian Government and other participating employers. CSC PSSap was nominated as a finalist of the 2022 Momentum Award. The fund is only available to current and former employees.

PSSap offers an investment menu of 3 Diversified options and a Cash option. The MySuper Balanced option outperformed the relevant SuperRatings Index over the 1, 3, 7- and 10-year periods to 30 June 2021.

Fees are lower than the industry average across all account balances assessed. The fund allows members two free investment switches per financial year before charging a switching fee, although a buy/sell spread may apply.

A full suite of insurance cover is offered through the fund's lifePLUS cover, with the default insurance arrangement, lifePLUS auto cover providing eligible members with aged-based Death and TPD cover, as well as Income Protection (IP) cover, upon joining the fund. The lifePLUS choice cover allows members to customise their insurance, with the LIFEapp enabling members to get a quote and apply for additional fixed cover online.

The fund provides members with access to a range of online tools, calculators, and educational resources, as well as seminars/webinars and advice services. Member Online further allows members to view and update account details, as well as perform transactions.

*A "best value for money" superannuation fund. Well balanced across all key assessment criteria in a robust, secure and proven risk framework. The fund provides features that should assist most individuals to meet their retirement savings goals.*

*You should contact your financial adviser or this fund before making an investment decision.*

#### Investment

Performance*	●●●●	110
Variety of Options	●●●●	75-100%
Process	●●●●	

#### Fees and Charges

Small Account (50K)	●●●●	80
Medium Account (250K)	●●●●	51-74%
Large Account (500K)	●●●●	

#### Insurance Covers and Costs

Death Insurance	●●●●	80
Death & Disablement	●●●●	51-74%
Income Protection	●●●●	

#### Member Servicing

Member Education	●●●●	80
Advice Services	●●●●	51-74%
External Adviser Servicing	●●●●	

#### Administration

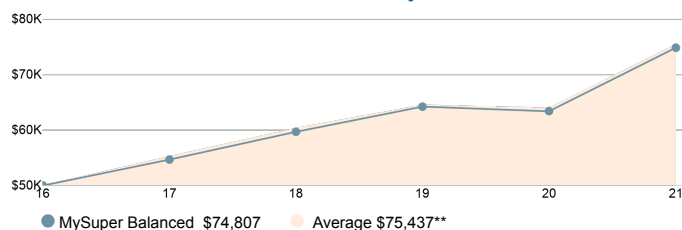
Structure & Service	●●●●	80
Employer Servicing	●●●●	51-74%

#### Governance

Trustee Structure & Risk	●●●●	80
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\* Past performance is not a reliable indicator of future performance

### Net Benefit on \$50,000 over 5 years



\*\* The Industry Average measures \$50K invested in the primary rated investment option using actual net returns and fees as per the current PDS. Excludes the cost of insurance.

### Typical Fees on \$50K

Type (Based on primary rated option)

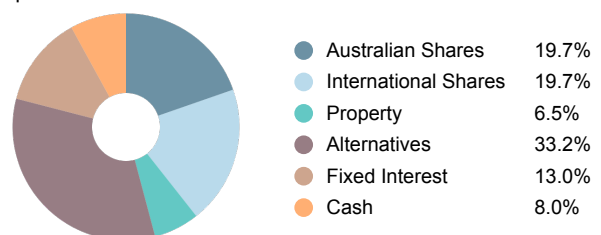
Admin Fee (\$)	\$84
Admin Fee (%pa)	0.00%
Investment Fee (%pa)	0.83%
Indirect Cost Ratio (%pa)	0.00%
Transaction Cost (%pa)	0.09%
Switching Fee	\$0

Fee Comparison	\$50K	\$250K	\$500K
This Fund's Basic Fees	\$544	\$2,384	\$4,684
Average Fees	\$599	\$2,637	\$5,085
Better than Average	✓	✓	✓

~Modelled on a small (\$500K) employer size. Discounts for larger employers may be obtainable.

### Investment Allocation

MySuper Balanced



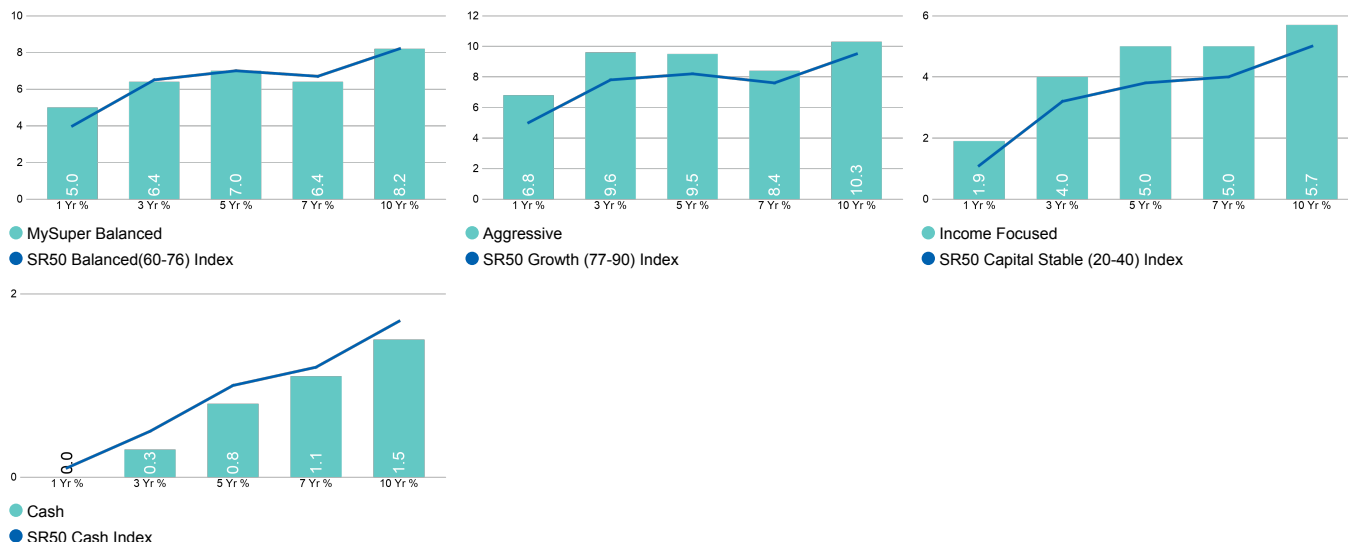
### Core Investment Options Available

Diversified Options	Growth Assets
MySuper Balanced	69%
Aggressive	81%
Income Focused	30%

#### Single Sector Options

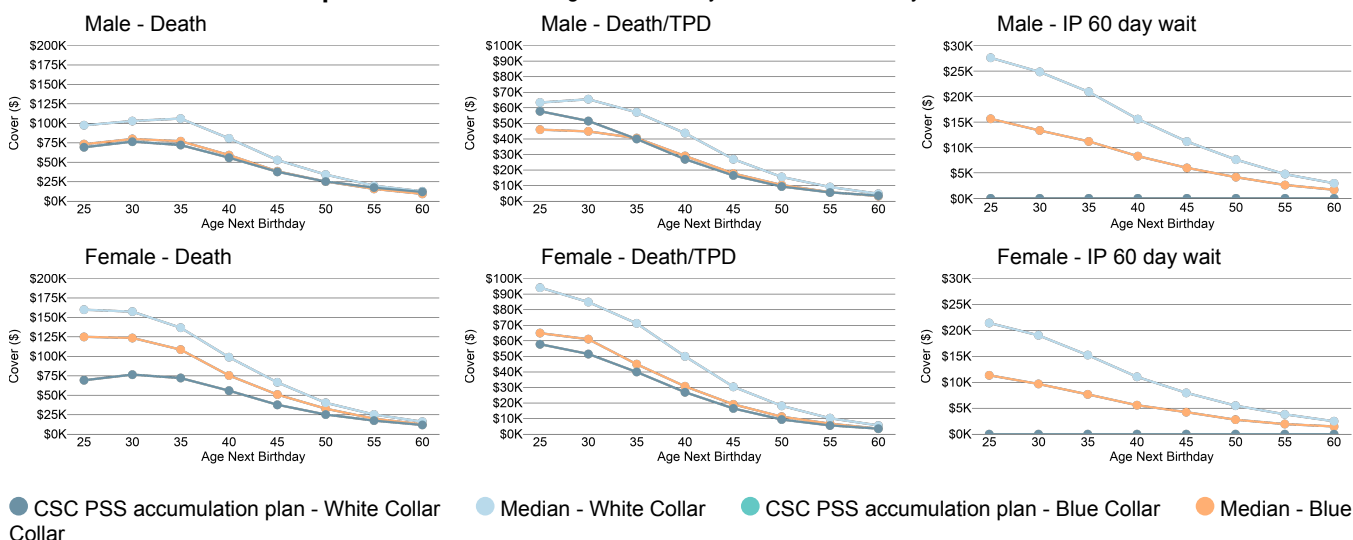
Cash	Term Deposits
Not Available	Not Available

## Investment Performance - Key Options



Performance data is annualised for any period greater than one year.

## Insurance - Cover for \$1 per week - Based on age next birthday, indicative cover only.



### Insurance Features

Online Underwriting	Yes
Online Claims Management	Yes
Insurance Life Event Increases	No
Long Term Income Protection	No

### Fund Features

Financial Planning	Yes
Mobile App	No
Binding Nominations	Yes
Valuation Process	Daily Unit Prices

### About This Fund

No. of Members	147,066
Fund Size	\$20,437,226,547
Public Offer	No
Fund Type	Government

## SuperRatings Assessment Scores Explained

SuperRatings' overall rating of a product is provided by our Platinum, Gold, Silver and Other ratings. The product's assessment across individual components such as investments, insurance and fees is split across quartiles represented by road signs. For instance, "110" denotes the best 25% of performers. **SuperRatings: 1300 826 395**

110

**Excellent: Score 75% - 100%**  
Well Above Benchmark

75-100%

80

**Good: Score 51% - 74%**  
Above Benchmark.

51-74%

60

**Average: Score 26% - 50%**  
Benchmark.

26-50%

40

**Below Average: Score below 25%**  
Below Benchmark.

< 25%

?

UNDER REVIEW

**Under Review**  
Due to recent significant changes, this area is currently under review.

!

ALERT

**Alert**  
In the areas of governance, member servicing, administration, and investment process, the analysis is a qualitative one and the available information has been insufficient to provide a rating. Hence the ALERT symbol.

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