



CSC Employer Newsletter: December 2022

The festive season is here!

As 2022 draws to a close, I want to extend a big thank you for working with us to support your employees' super journey.

It's fair to say that it has been a productive year! You've helped shape our future direction through the CSC Employer Survey, and we've responded by making improvements to our online learning systems and kick-starting our website redesign. Navigating the external landscape together is an important part of our relationship, and we've continued to support you through the *Your Future Your Super* legislative changes.

As we take stock of all that's been achieved in 2022, we're already looking to 2023 and the next steps in our program of improvements to make your lives easier.

On behalf of CSC, I hope you have an enjoyable summer break. We look forward to continuing to work with you in the new year.

Kind regards,

Tim Hart
Manager, Employer Engagement
Customer Innovation & Services

Be prepared for processing cut-offs.

Even though the year is winding down, it's important to keep a close eye on the early cut-off dates for the processing of CSS and PSS benefits. This is particularly important for any employees who are retiring or leaving employment between now and January.

Timeframes for CSS or PSS members who are retiring and claiming a pension are:

- Wednesday 14 December 2022, to be processed in time for pension payday Thursday 29 December 2022
- Friday 6 January 2023, to be processed in time for pension payday Thursday 12 January 2023.

Please complete the relevant departmental report as soon as your employee separates, and send all departmental reports and application forms to formsandapplications@csc.gov.au.

Contribution data processing: CSS and PSS data

Agencies with a shutdown period should submit CSS and PSS contribution data through [Employer Services Online \(ESO\)](#) before your shutdown commences. Send the corresponding contribution payments for payday 22 December 2022.

We do understand this won't be possible for everyone. If so, just send it to us as soon as you can in the new year. It's really important to use the matching Payment Reference Numbers (PRNs) so we can correctly allocate the contributions.

PSSap data

For those using the [CSC-sponsored clearing house](#), you can schedule submission of data and payments in advance for PSSap and choice funds.

The transaction date in your SAFF file (field 26, CSV column W) should reflect the date you want the data submitted, and the contributions direct debited from your account. If this field is left blank, transactions will be processed after 4pm on the day it has been authorised and you may overdraw your bank account.

If you're unable to pay in advance, or are using a clearing house that isn't CSC-sponsored, any contributions received by PSSap via SuperStream by 23 December 2022 will be allocated to your employees' accounts before the end of this calendar year. Contributions received from 24 December 2022, won't be allocated until the new year.

If you have any questions call 1300 338 240 or email employer.service@csc.gov.au

Support your employees navigate income protection

Are you assisting an employee through the [lifePLUS](#) income protection process? A crucial first step is getting your employee's authority. We'll need a signed third party authority form, which you can find on [our website](#).

With a valid authority on hand, we'll be able to work with you to get the best outcome for your employee. You'll also be able to request updates along the way, and work with our insurer to rehabilitate your employee back to work, where appropriate.

With or without an authority, the best way to stay informed of your employee's progress is to remain in regular contact with them. We continually find that employers who retain contact with employees on long-term leave have a more positive claims experience.

You can learn more about lifePLUS insurance cover in our [Insurance and your PSSap super booklet](#).

Introducing a streamlined super experience via our new online portal

A new digital experience is on its way for our members, with *CSC Navigator* set to launch in early 2023.

This new super streamlined portal will enable members to engage with everything to do with their super—online, anytime, anywhere. Features include:

A one-stop-shop. A member's CSC super and insurance accounts will be housed together in the one place.

Personalised to member preferences. Members can choose to use their email address or phone number as their login credential.

Clearer than ever. *CSC Navigator's* streamlined design and simplified language has been designed with ease of use in mind.

Your privacy, our priority. Multi-Factor-Authentication (MFA) is required for a member's first login—after that, they can decide whether to keep it or leave it.

Getting ready to launch

In the lead up to the launch, members will receive an email prompting them to migrate over to *CSC Navigator*. We will also be contacting those who:

- Do not have an email address registered with us.
- Have an email address registered with us that is shared with another member. To get the best of *CSC Navigator*, members need an email address that is personal to them.

To find out more about what's to come, visit the *CSC Navigator* [dedicated webpage](#).

Support from Lifeline this holiday season

The holiday season can be difficult for many—as celebrations bubble away, many people will also be experiencing feelings of loss, grief, struggle, isolation and pain. Our partnership with Lifeline Australia can to help you support those who are experiencing challenges this holiday season. Learn more about how you can support those around you, by downloading the toolkit on our [Lifeline Partnership webpage](#).



Your privacy is important to us
We're committed to protecting your privacy. We collect your personal information for the purposes of providing superannuation services to you, improve our products and to keep you informed. We will only share your personal information where necessary for providing superannuation services to you. This may include disclosing your personal information to our scheme administrator, service providers or government or regulatory bodies. Your personal information may be accessed overseas by our service providers. Please see our privacy policy for full details. Your personal information will not be otherwise used or disclosed unless required or permitted under law. A full copy of our privacy policy as well as the privacy complaint process is available at www.csc.gov.au/privacy

General Advice
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 relevant Product Disclosure Statement (PDS) 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. CSC TMD's can be found on our website csc.gov.au/tmd.

Commonwealth Superannuation Corporation (CSC) ABN: 48 882 817 243 AFSL: 238069 RSEL: L0001397
Trustee of Commonwealth Superannuation Scheme (CSS)ABN: 19 415 776 361 RSE: R1004649
Military Superannuation and Benefits Scheme (MilitarySuper) ABN: 50 925 523 120 RSE: R1000306
Public Sector Superannuation Scheme (PSS) ABN: 74 172 177 893 RSE: R1004595
Public Sector Superannuation Accumulation Plan (PSSap) ABN: 65 127 917 725 RSE: R1004601
Defence Force Retirement and Death Benefits Scheme (DFRDB Scheme) ABN 39 798 362 763
ADF Super ABN: 90 302 247 344 RSE: R1077063

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