



Commonwealth
Superannuation
Corporation



CSC Employer Newsletter: July 2025

A new financial year is the perfect chance to reset and plan ahead. Here's what you need to know to start strong.

Updated EPSC rates from 1 July 2025 - new Employer Productivity Superannuation Contribution (EPSC) rates are now in effect. These rates determine fortnightly funded employer contributions, so be sure to use the latest figures—available now on [CSC's website](#).

Looking ahead

Annual Statements – issuing from August. See the article below for how you can help your employees get the most out of theirs.

Employer training – running in July 2025. Ideal for new starters or anyone wanting a refresher on CSC products, or Payroll and Case Management Functions. Secure your place and [register today](#).

Employer website now updated - new improvements are underway across the employer section of the CSC website, with more coming over the next few months. The updates are designed to make it easier to access tools, services and information to support you and your employees.

- [Engaging with you | What we offer you](#)
- [What you'll receive | Our services](#)
- [Why choose CSC – super support for APS and ADF employers](#)
- [Employee wellbeing | What your employees will receive with CSC](#)

These refreshed sections are now live—take a look and [let us know what you think](#).

Need support? Contact us on **1300 338 240** or email employer.service@contact.csc.gov.au

Kind regards,

Tim Hart,
Employer Engagement Team

CSC Annual Statements—an opportunity to take charge

Superannuation is one of the most valuable assets your employees build across their careers. CSC's Annual Statement's provide a clear snapshot of their super, including balance, contributions, fees, insurance, and projected retirement income.

These statements aren't just paperwork; they're a moment to help members reflect, engage and take ownership of their financial future.

How you can help:

- Encourage employees to register for CSC Navigator and set their communication preferences to digital. They'll receive their statements faster and they can track their super easily.
- Ask employees to update their contact details by 30 July 2025.
- Promote CSC's education tools or request an education session for your workplace [Read more](#)

AIA My Psychologist—mental health matters every day

Did you know, 1 in 5 Australians* experience mental illness in any year and many face wait times exceeding six months to access mental health services.

Recognising these challenges, AIA has introduced Mental Health Care for lifePLUS cover and lifePLUS Protect members and their immediate family (including children from age 13).

My Psychologist provides an accessible, flexible, and faster alternative, designed to fit seamlessly into your schedule.

- Timely: start therapy in 7 days
- Affordable: \$60 per session (with a Mental Health Care Plan), up to 10 sessions per year
- Accessible help: available to PSSap lifePLUS cover and lifePLUS Protect members and their families [Read more](#)

ADIC (PSS)— transferring between agencies

When a PSS employee with Additional Death and Invalidity Cover (ADIC) moves to another eligible employer, their cover transfers with them.

As the former employer, it's important you inform the new agency about the ADIC cover and premium amount. From the first payday post-transfer, the new employer is responsible for the employer portion of the premiums.

For employees leaving eligible employment under the PSS Scheme and under the age of 60, the option to apply for a continuation of cover is available. They have 60 days from their cessation date to apply, and we'll notify them directly.

Continuation of cover may require a health declaration and could involve changes to premiums. If approved by the insurer, new policy terms will apply, and the employee will need to manage premium payments directly with the insurer. For ADIC queries, contact the Employer Service Desk on **1300 338 240** or at employer.service@contact.csc.gov.au

CSC—a record year of connection and growth

In 2024-25, CSC and our employer partners connected with more Australians than ever before-empowering thousands of members to take action on their super.

Together we achieved:

- Over 19,000 attendees at CSC employer-sponsored events
- 11,740 members joined our public education webinars
- 3,330+ members supported through one-on-one Super Specialist appointments

These interactions are more than just numbers-they represent real opportunities for members to grow their super knowledge and confidence.

Planning graduate or employee education sessions? Reach out to your [Employer Relationship Manager](#) to tailor something for your team.



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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