



Australian Government

Commonwealth Superannuation Corporation

# ADF Super Product Disclosure Statement

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ADF Super is the super fund for current and former members of the Australian Defence Force, brought to you by us—the Commonwealth Superannuation Corporation. Here's a summary of the key elements and benefits of having an ADF Super account.



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**Australian  
Defence Force  
Superannuation**

Australian Defence Force Superannuation (ADF Super, or the Fund, ABN 90 302 247 344, RSE R1077063) is a superannuation fund for current and former Australian Defence Force members.

ADF Super is issued by Commonwealth Superannuation Corporation (CSC, we or us, ABN 48 882 817 243, AFSL 238069, RSEL L0001397). To know more about us and to see other documents we have to disclose under law, [visit our website](#).

## Have questions? We're here to support you.

If there's something you need to know about joining or rejoining ADF Super, or you have questions about your ADF Super account or super journey, call **1300 203 439** (or see other ways to get in touch on the last page).

### ! Important note about this Product Disclosure Statement (PDS)

This PDS is a summary of significant information and contains a number of references to important information. Information referred to with an exclamation mark forms part of the PDS. You should consider that information before making a decision about ADF Super. Other information referred to does not form part of this PDS.

Any information in this document is general information only and does not take into account your personal financial situation or needs. You should obtain financial advice tailored to your personal circumstances.

Information that is not materially adverse may change from time to time and may be updated at [csc.gov.au](https://www.csc.gov.au). You can also contact us on **1300 203 439** to request a paper copy of any updated information at no extra cost.

The offer to which this document relates is available only to persons eligible to become a customer of ADF Super under the *Australian Defence Force Superannuation Act 2015* (Cth), receiving this document (electronically or otherwise) in Australia.

## 1. About ADF Super

### CSC, your partner, your guide

CSC is your super fund—designed especially for people who serve Australia. If you work in the Australian Government or Defence Force, CSC was built with your needs in mind.

With more than 100 years of experience, CSC is focused on helping members pursue long-term investment objectives. That means more than investment performance alone—it's about creating a smoother journey to retirement, supported by services that evolve with you.<sup>1</sup> CSC is a dedicated fund—not open to the public. Everything is deliberately designed to deliver value for members like you, with insurance, investments and support designed to help you make confident decisions about your future.

You can find important information, including our Trust Deed, Annual Report and remuneration for executive officers, at [csc.gov.au](https://www.csc.gov.au)

### ADF Super's investment options

We take great care in looking after your super, responsibly and sustainably, and our focus is to grow it over the long-term. We achieve this by making quality investments that protect and grow your super savings against the backdrop of a dynamic investment market.

ADF Super has four investment options—Cash, Income Focused, MySuper Balanced and Aggressive. See section 5. [How we invest your money](#) for a summary and download the [Investment options and risk](#) booklet from our website. Dashboards and summaries for these investment options can be viewed at [csc.gov.au](https://www.csc.gov.au)

## 2. How super works

Super is a long-term investment and a way to save money to fund the future you'd like to enjoy when your paid work is done. Depending on when you finish working, your retirement income may need to last for 20 years or more.

The amount your employer pays to your chosen super fund is compulsory and it's based on a percentage of your income. Most customers can choose which super fund they'd like employer super guarantee contributions to be paid. Plus you can contribute to your super in other ways, which may be tax effective for you.

Super funds pool all their customers' contributions and invest this super money in ways that aim to benefit customers' super balances, while also carefully controlling risk and costs.

The government provides tax savings in relation to superannuation. For more information, go to section 7. [How super is taxed.](#)

## You grow it through contributions

With ADF Super, you can receive employer contributions, make voluntary contributions from your before-tax or after-tax salary, and transfer super to ADF Super from other super funds. The government sets concessional (before-tax) and non-concessional (after-tax) contribution caps that limit how much can be contributed to your super account per financial year.

## You generally withdraw it when you leave the workforce

Super's a long-term investment and it's regulated, so there are limitations on withdrawing your super. In most cases, you can withdraw your super when you reach age 60 and permanently leave the workforce. In some cases, you may be able to access your super or a portion of it earlier. For withdrawal eligibility criteria see [Early access to super](#) and [Retirement](#).

## 3. Benefits of investing with ADF Super

### We're in it for you

We're a 'profit-for-customers' fund, which means our net investment earnings go back to you. The level of employer contributions most ADF Super customers receive is well above the super guarantee rate. Right now under ADF Super rules, the ADF must contribute at least 16.4% of your salary to your super account, subject to superannuation law.

### You can choose investment options to suit

You can invest in one or more of four investment options—Cash, Income Focused, MySuper Balanced and Aggressive. We've designed these options to match your appetite for risk and to help you reach your retirement goals. For more information, go to section 5. [How we invest your money.](#)

### Safeguarding your super investment

As responsible stewards of your savings, we consider not only activities that could reduce returns in the short term, but also other factors that could affect your investment in the long-term. This includes risks from poor environmental, social and governance (ESG) practices, because these can eventually impact the value of the businesses you're invested in, and ultimately your final retirement value. Read more on our [website](#).

<sup>1</sup> CSC's investment strategy has been recognised with the SuperRatings Smooth Ride Award 2024 (2025 finalist) for their ability to deliver competitive long-term outcomes while managing risk. Past performance is not a reliable indicator of future performance.

## We've got you covered

Serving ADF personnel may be eligible for Death and Invalidity benefits through ADF Cover. For more information, including eligibility, go to [csc.gov.au](https://csc.gov.au)

Eligible customers who have left the ADF will be automatically provided with insurance designed exclusively with former ADF personnel in mind. This insurance, lifePLUS Protect, can give you and your dependants protection against financial burdens if you become sick or injured and are unable to work.

## 4. Risks of super

Super, like any investment, has risks. You should consider that your age, how long you will invest your super, if you have other investments and your risk appetite will impact how you invest your super. You should feel comfortable with the potential risks and fluctuations associated with the investment option(s) you choose, and confident your decisions will support your personal objectives, financial situation and needs—from now through to retirement.

ADF Super investment options carry varying levels of risk and return. The likely investment return and the risk of losing money are different for each investment option. Investment options are made up of assets with different weightings and risk levels. Assets with potential for higher returns over the longer term (like shares) may also have larger fluctuations in value over the short term.

## You can take us with you

We're experienced in providing super services to ADF members. When you transition out of the ADF, if you were a member of the Permanent Forces or a continuous full-time reservist for more than 12 consecutive months, you can keep your super in ADF Super, as long as your account is open. If you do this, you can receive contributions at the rate paid by your new employer (minimum of 12% as at July 2025).

While it'd be great to eliminate risk, that's not possible because some risks remain, even in a diversified portfolio. Instead, they need to be managed. No matter how skilled the investment manager or how strong past performance, future returns are likely to differ from past returns, as economic and market conditions change. We can't guarantee returns and there's a chance you could lose some of your money. There is also a risk that your total super benefit may not be enough to adequately fund your retirement, for example, if your retirement coincides with a major market correction. Our role is to apply our rigorous and disciplined process to identify and manage potential risks to your super savings, to reduce the likelihood of that outcome. Here are the significant super risks you should know about.

Risk type	Description of risk
<b>Asset investment risk</b>	Individual assets we buy can change in value for many reasons; e.g. there may be changes in the internal operations or management of a fund or company we invest in, or in its business environment.
<b>Counterparty risk</b>	If another party to a contract can't meet its obligations under the contract, this may have a negative effect on the value of the investments in the fund.
<b>Currency risk</b>	When we invest in other countries, if their currencies change in value relative to the Australian dollar, the value of the investment can change.
<b>Derivatives risk</b>	A derivative is a contract with an agreed financial value, and that value is derived from anticipated fluctuations to the underlying asset (market or index) that is the subject of the contract. It's used to reduce risk or gain exposure to investment markets when we think it's appropriate. Risks associated with derivatives include the value of the derivative failing to move in line with the value of the underlying asset, market or index.
<b>Environmental, social and governance risk</b>	CSC considers relevant environmental, social and governance risks in making decisions consistent with its investment objective to maximise long-term returns for customers. For more information on our approach to ESG issues see <a href="https://csc.gov.au/esg">csc.gov.au/esg</a>
<b>Fund risk</b>	There are certain events that we classify as CSC fund risks. These include if CSC should stop operating, if fraud occurs against us, if our board is restructured and/or if our investment professionals change.
<b>Inflation risk</b>	There is a risk that inflation may exceed the return on an investment.
<b>Insurance risk</b>	For eligible ADF Super customers who have left the ADF; Death, Total and Permanent Disablement cover and Income Protection cover are provided by a third party. There are risks that your insurance cover will not meet your individual needs or that the premiums deducted from your account may impact on the final retirement benefit you receive. You should read this PDS and the <a href="#">Insurance and your ADF Super</a> booklet available on our website to ensure that the insurance offered through ADF Super is appropriate for you.
<b>Interest rate risk</b>	Changes in interest rates can have a positive or negative effect, directly or indirectly on investment value or returns.
<b>Liquidity risk</b>	Assets that we invest in may become difficult to trade under certain market conditions.
<b>Market risk</b>	Market sentiment can change, as can economic, technological, political or legal conditions, all of which affect the value of investments.
<b>Super and tax law risk</b>	Super and tax laws change frequently and this may affect the value of your investment and your ability to access it. For example, changes made may affect the tax you pay on your super.

**i** If you need help to understand investment risk or to work out which investment option(s) to choose, contact an authorised financial planner. You should read the important information about risks of super before making a decision. Go to the [Investment options and risk](#) booklet available at [csc.gov.au](https://csc.gov.au) to understand CSC's general approach to investment options and risk and go to [csc.gov.au/esg](https://csc.gov.au/esg) for more information about CSC's approach to environmental, social and governance risks. The material relating to these risks may change between the time when you read this Statement and the day when you acquire the product.

## 5. How we invest your money

We place your money into a ‘pooled’ super trust and then invest it in line with the investment options you choose. When we invest, we buy the assets we believe will grow the pool—which, in turn, grows your super balance.



### Choose your investment option(s)

You can invest in one or more of four investment options—Cash, Income Focused, MySuper Balanced and Aggressive. If you don’t choose an option, we’ll invest your money in MySuper Balanced, our default option. When choosing your investment option(s), you should always consider:

- how long your money will be invested before you’ll access it;
- the investment performance you expect;
- the level of risk you can tolerate for the expected return; and
- your personal objectives, financial situation and needs.

You can change your investment options online or by completing the [Investment choice form](#) available on our website.

### MySuper Balanced

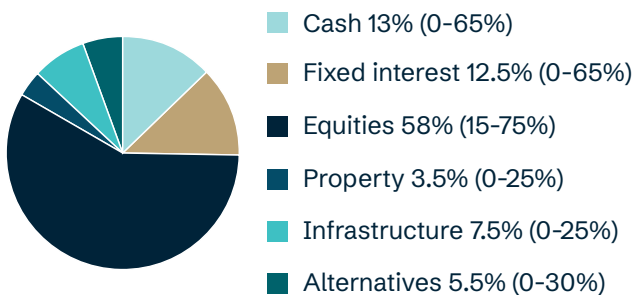
**Summary:** Invests in different types of investments that tend to perform independently of each other. By diversifying in this way, MySuper Balanced reduces its reliance on equity (stock) market returns and aims to provide a smoother pattern of long-term returns.

**Objective:** To outperform the Consumer Price Index (CPI) by 3.5% per year after fees and taxes, over 10 years.

**Risk profile—high:** If you’re prepared to accept a higher risk than Cash or Income Focused in exchange for potentially higher returns over the medium-to-long term, this option may suit you. If you choose this option, we suggest you hold it for a minimum of 10 years. This is called the minimum investment time frame.

The MySuper Balanced option has a high risk rating (Band 6), and we estimate your investment may reduce in value (have a negative annual return) in four to less than six years over any 20-year period.

**Target asset allocation<sup>2</sup>:** The MySuper Balanced option invests in the ADF Super asset classes shown in the diagram above. The diagram shows the investment allocation percentage by asset class as at the date of publication.



You should read the important information about how we invest your money (go to the [Investment options and risk](#) booklet on our website) and about the extent to which we consider environmental, social and governance (ESG) matters for the purpose of achieving our investment objectives (go to [csc.gov.au/esg](https://csc.gov.au/esg)) before making a decision. The material relating to how we invest your money and ESG considerations may change between the time when you read this statement and the day when you acquire the product.

## 6. Fees and costs

### Did you know?

**Small differences in both investment performance and fees and costs can have a substantial impact on your long-term returns.**

For example, total annual fees and costs of 2% of your account balance rather than 1% could reduce your final return by up to 20% over a 30-year period (for example, reduce it from \$100,000 to \$80,000).

You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs. You or your employer, as applicable, may be able to negotiate to pay lower fees.\* Ask the fund or your financial adviser.

### To find out more

If you would like to find out more, or see the impact of the fees based on your own circumstances, the Australian Securities and Investments Commission (ASIC) MoneySmart website ([www.moneysmart.gov.au](http://www.moneysmart.gov.au)) has a superannuation calculator to help you check out different fee options.\*\*

\* We are required by law to provide you with this information, however lower fees cannot be negotiated with CSC.

\*\* The calculator on the ASIC website can be used to calculate the effect of fees and costs on account balances.



You should read the important information about fees and other costs before making a decision. Go to the [Your ADF Super fees and costs](#) booklet on our website. The material relating to fees and other costs may change between the time when you read this statement and the day when you acquire the product.

<sup>2</sup> Investment information is current at the date of publication and may change from time to time. See [csc.gov.au/AssetAllocation](https://csc.gov.au/AssetAllocation) for updated information. Investment returns aren’t guaranteed.

## Fees and costs summary

The main fees that apply to your account are listed below. The fees and costs shown are based on the MySuper Balanced option, and you can use these to compare our fees with similar funds. Definitions of fees and costs can be found in the 'Defined fees' section of the [Your ADF Super fees and costs](#) booklet available at [csc.gov.au/adf-pds](https://csc.gov.au/adf-pds).

Australian Defence Force Superannuation Scheme (ADF Super)		
Type of fee or cost	Amount	How and when paid
<b>Ongoing annual fees and costs<sup>3</sup></b>		
<b>Administration fees and costs</b>	\$4 per month plus 0.05% per year capped at \$21 per month	<ul style="list-style-type: none"> <li>Charged monthly in arrears. Deducted from your account at the beginning of the next month.</li> <li>The monthly asset-based administration fee is calculated using the average of your account balance at the beginning of the month, and at the end of the month.</li> <li>This fee is charged on a pro-rata basis, e.g. if you were not a customer for the full month, you will be charged based on the number of days you were a customer and not the full monthly fee.</li> </ul>
	plus 0.00% per year <sup>4</sup>	<ul style="list-style-type: none"> <li>Administration costs paid from reserves that are not otherwise charged as administration fees. These costs are not directly charged to your account but have reduced the reserve balance held by the Fund to cover future administration costs.</li> </ul>
<b>Investment fees and costs</b>	Estimated at 0.67% <sup>4,5</sup>	<ul style="list-style-type: none"> <li>Not deducted directly from your account.</li> <li>Paid from or reduces the amount of investment returns or assets related to each investment option.</li> <li>Reflected in the unit price of each investment option, which is published each business day.</li> </ul>
<b>Transaction costs</b>	Estimated at 0.07% <sup>4</sup>	<ul style="list-style-type: none"> <li>Not deducted directly from your account.</li> <li>Paid from or reduces the amount of investment returns or assets related to each investment option.</li> <li>Reflected in the unit price of each investment option, which is published each business day.</li> </ul>
<b>Member activity fees and costs</b>		
<b>Buy-sell spread</b>	Buy spread: 0.00% Sell spread: 0.13% Buy and sell spreads are subject to change, for current spread values refer to <a href="https://csc.gov.au/buysellsread">csc.gov.au/buysellsread</a>	Deducted from your account when you buy or sell units (this is what happens when you transfer money in or out, contribute to or withdraw from your super account or switch investments, or when we deduct fees).
<b>Switching fee</b>	Nil	We do not charge a switching fee. However, buy-sell spreads apply.
<b>Other fees and costs</b>	Where these fees and costs are applied to your account, they are deducted as described in the 'Additional explanation of fees and costs' sections in the <a href="#">Your ADF Super fees and costs</a> booklet.	

<sup>3</sup> If your account balance for a product offered by the superannuation entity is less than \$6,000 at the end of the entity's income year, the certain fees and costs charged to you in relation to administration and investment are capped at 3% of the account balance. Any amount charged in excess of that cap must be refunded.

<sup>4</sup> These costs are based on the 2024-25 financial year and are rounded to the nearest two decimal places. The actual amount will change from year to year and may be different to the amounts shown. The calculation basis for these amounts is set out under 'Additional explanation of fees and costs' in the [Your ADF Super fees and costs](#) booklet available on our website.

<sup>5</sup> Investment fees and costs includes an amount of 0.23% for performance fees.

 The material relating to fees and costs may change between the time when you read this Statement and the day when you acquire the product.

## Example of annual fees and costs

This table gives an example of how the fees and costs for the MySuper Balanced option for this superannuation product can affect your superannuation investment over a 1 year period. You should use this table to compare this superannuation product with other superannuation products.

EXAMPLE—MySuper Balanced		BALANCE OF \$50,000
<b>Administration fees and costs</b>	\$48 plus 0.05% plus 0.00% paid from the administration reserve	For every \$50,000 you have in the superannuation product, you will be charged or have deducted from your investment <b>\$25<sup>6</sup></b> in administration fees and costs, plus <b>\$48</b> regardless of your balance.
<b>PLUS Investment fees and costs</b>	0.67% (Est.)	<b>And</b> , you will be charged or have deducted from your investment <b>\$335</b> in investment fees and costs.
<b>PLUS Transaction costs</b>	0.07% (Est.)	<b>And</b> , you will be charged or have deducted from your investment <b>\$35</b> in transaction costs.
<b>EQUALS Cost of product</b>		If your balance was \$50,000 at the beginning of the year, then for that year you will be charged fees and costs of <b>\$443</b> for the superannuation product.

Additional fees may apply. This example is illustrative only.

## Changes to fees and costs

We may change fees and costs from time to time. We will let you know of any fee change that we believe will materially affect you, at least 30 days before the change takes effect. Fees and costs can be changed without your consent.

## 7. How super is taxed

Right now, super is taxed in three ways:

1. When contributions are made to your super, before and after tax;
2. When you withdraw super, or we pay a benefit when you die; and
3. When an investment return is added to your super balance.

This table outlines the main scenarios that apply.

Transaction type	Scenario	Rate of tax (2025-26 financial year)
<b>After-tax (non-concessional) contributions</b>	Includes personal contributions from money that's already been taxed and spouse contributions.	0% on amounts up to \$120,000 a year (which is the non-concessional contribution cap) as long as your account balance is less than \$2.0m. <b>47% (including the Medicare levy) on amounts more than \$120,000 a year.</b> Exceptions may apply to customers who meet age eligibility rules and the requirements of the 'three year bring forward rule'. For more information refer to the <a href="#">ATO website</a> . <b>Note:</b> Contributions made by your spouse count towards your non-concessional contribution cap.
<b>Before-tax (concessional) contributions</b>	Includes employer super guarantee contributions, salary sacrifice contributions or where you make a personal, after-tax contribution and you've claimed a tax deduction for it.	Generally 15% on amounts up to \$30,000 (which is the <a href="#">concessional contribution cap</a> ). <b>If you exceed your cap, the excess concessional contributions are included in your assessable income and taxed at your marginal tax rate. You will receive a 15% tax offset to account for the contributions tax already paid.</b>
<b>Transfers from other funds to ADF Super</b>	You transfer super from another fund to ADF Super.	<ul style="list-style-type: none"> <li>• 0% on already taxed amounts.</li> <li>• 15% on transfers from untaxed sources.</li> </ul>
<b>Withdrawals</b>	<ul style="list-style-type: none"> <li>• A withdrawal paid to you.</li> <li>• You die and we pay your super benefit to your: <ul style="list-style-type: none"> <li>• dependants (for tax purposes).</li> <li>• non-dependants.</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Paid to you: Up to 20% plus Medicare levy if you are under age 60, generally not taxed if you are over 60.</li> <li>• If you die: <ul style="list-style-type: none"> <li>• 0% if paid to dependants (for tax purposes).</li> <li>• Up to 15% plus the Medicare levy if paid to non-dependants for tax purposes.</li> </ul> </li> </ul>
<b>Investment earnings</b>	Your ADF Super account's investment earnings are deducted from fund earnings and reflected in daily unit prices.	Up to 15%.

<sup>6</sup> This includes an amount of \$0 that was paid from the administration reserve and not directly from your account.

**i** You should read the important information about how super is taxed before making a decision. Go to the [Tax and your ADF Super](#) booklet. The material relating to how super is taxed may change between the time when you read this Statement and the day when you acquire the product. We also recommend you visit the [ATO website](#) and seek advice from a licenced professional.

As an ADF Super member you have access to CSC's authorised financial planners\* who provide personalised fee-for-service financial Statement of 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 planner, we recommend that you speak to them first. At CSC we don't pay any commissions to financial planners and there are no hidden fees. For further information visit [csc.gov.au/financial-planning](#), or to arrange an appointment call **1300 277 777**.

### Your tax file number (TFN)

While you don't have to give us your TFN, giving it to us means you may pay less tax—and that's good for your super. Under the *Superannuation Industry (Supervision) Act 1993* (Cth), we're authorised to collect, use and disclose your tax file number. We only use your TFN for approved, legislative reasons, which include:

- Telling the ATO so they can validate your TFN, tax and super co-contributions.
- Giving it to another fund if you are transferring your super from ADF Super to another super fund (unless you ask us not to, in writing).
- Receiving it from another super fund if you're transferring money to your ADF Super account.
- Using it to search for and consolidate your super benefits that might be held in various accounts.

If we have your TFN, we'll be able to process all permitted contribution types to our ADF Super account, and you won't have to pay more tax than you need to.

**\*** There are tax consequences if you make contributions over the contribution caps, and you should supply your TFN as part of investing in ADF Super.

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\* Our authorised financial planners 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 planners with support to provide customers with specialist advice, education and strategies.

## 8. Insurance in your super

If you leave the ADF after 12 months continuous service or more as an ADF Super customer you will generally be provided with insurance on an **opt-out basis** (subject to eligibility conditions). **If you do not want this cover, you need to contact us to cancel your cover.** The insurance provided, lifePLUS Protect, is designed exclusively with former ADF personnel in mind and can help give you and your dependants protection against financial burdens if you become sick or injured and unable to work. lifePLUS Protect is provided by AIA Australia Limited ('the insurer') ABN 79 004 837 861 AFSL 230043.

### lifePLUS Protect - auto Death and TPD cover

lifePLUS Protect auto cover for Death and Total Permanent Disablement (TPD) is the default insurance for ADF Super customers who have left the ADF and satisfy the eligibility conditions. Cover is generally available without having to complete any application forms or medical tests.

lifePLUS Protect auto Death and TPD cover is generally provided automatically to ADF Super customers who have completed 12 months continuous service or more (and satisfy the eligibility conditions) on an opt out basis, when they leave the ADF.

If eligible, you will receive an age-based scale of Death and TPD cover (that is, a level of cover that changes depending on your age). You also receive support in the case you suffer a terminal illness with any level of death cover able to be accessed early on certification by two medical practitioners that your medical condition is terminal and you are unlikely to live beyond 24 months from the date of certification.

**i** Further eligibility rules may apply to lifePLUS Protect cover. For further details see the [Insurance and your ADF Super](#) booklet.

### lifePLUS Protect Choice - Income Protection and Death and TPD cover

Eligible ADF Super customers who have left the ADF may also apply to receive Income Protection benefits through lifePLUS Protect choice. If your application is accepted, you will receive Income Protection benefits for up to 2 years consisting of up to 75% of your Income, and an additional 12% of your pre-disability Income paid into your ADF Super account to help you continue to build for your retirement.

If you hold lifePLUS Protect auto Death and TPD cover, you can choose to fix your cover or apply for additional fixed cover at any stage, subject to underwriting. By doing this, you will transfer to lifePLUS Protect choice Death and TPD cover. You can also apply for lifePLUS Protect choice Death and TPD cover if you are not eligible for default Death and TPD cover.

### There are costs associated with insurance

For lifePLUS Protect customers receiving auto Death and TPD cover, the annual cost ranges from \$0.73 to \$53.31 per \$1,000 sum insured, depending on your age.

For lifePLUS Protect choice customers who apply for Income Protection cover, premiums can range from \$2.14 to \$120.56 per \$100 monthly benefit. The cost of Income Protection insurance depends on your age, level of cover and your chosen waiting period.

**i** Information about how insurance premiums are calculated and how and when they're deducted from your account is in the [Insurance and your ADF Super](#) booklet. In addition to premiums, all customers who have insurance cover will pay an insurance fee of \$1.50 per month (\$18 pa). This fee is charged on a pro-rata basis and relates to costs incurred by CSC in relation to the provision of insurance for customers of ADF Super.

## Changing or cancelling your insurance

At any stage you may request to change the amount of cover you have for Death and TPD or you can apply for Income Protection cover. To do this you will need to complete a full insurance application and undergo underwriting.

To make changes or apply for additional cover, please log into [CSC Navigator](#) and use the LIFEapp tool located under the Insurance tab or complete an insurance [Application and variation form](#).

At any stage you can opt out of, or cancel, lifePLUS Protect Death and TPD cover, Death only cover, or Income Protection cover by calling **1300 203 439**, completing a [Cancellation of cover form](#) or log into [CSC Navigator](#) and use the LIFEapp tool located under the Insurance tab.

**i Unless you opt out of lifePLUS Protect auto cover, insurance premiums will be deducted (in arrears) from your super account each month.**

You should read the important information about insurance, including information about:

- the level and type of optional insurance cover;
- actual costs of insurance cover;
- factors that may affect your entitlement to cover, including eligibility for, and cancellation of, cover and the conditions and exclusions applicable; and
- other significant matters, before making a decision and to ensure that the insurance offered through ADF Super is appropriate for you.

Go to the [Insurance and your ADF Super](#) booklet, which is available at [csc.gov.au](#)

The material relating to insurance in your super may change between the time when you read this Statement, and the day when you acquire the product.

## 9. How to open an account

ADF Super has been the default fund for most new members of the ADF since 1 July 2016. To join ADF Super you will need to complete a super choice form nominating ADF Super as your fund of choice. If no nomination is made the ADF will check with the ATO whether you have a stapled account. If you don't make a choice and don't have a [stapled account](#), then ADF Super will be your default fund.

## Here's how we'll communicate with you

To make sure you get important information quickly and cost effectively, we'll communicate with you by email or text as the first option—unless you ask us not to. You can set up (and update) your communication preferences through [CSC Navigator](#) or by calling **1300 203 439** or emailing [members@adfsuper.gov.au](mailto:members@adfsuper.gov.au) When it comes to sending you important information, we'll check your preference. If electronic communication's OK with you and we have your email address, we'll email you the information. If email communication fails or you've told us you'd prefer hard copy mail, then we'll send the paper communication to your mailing address.

## If you need to make a complaint

We're keen to work out any issues early, so call us right away on **1300 203 439** if you have a complaint. If you're not satisfied with how we handle it, please ask to speak to a supervisor. After that, if you still feel the issue is unresolved, ask to speak to the ADF Super Complaints Officer—or send them an email to [complaints@adfsuper.gov.au](mailto:complaints@adfsuper.gov.au) or a letter to the address shown below.

If you're not satisfied with your response or have not received a response from the Complaints Officer within 45 days (or 90 days in certain circumstances) you can contact the [Australian Financial Complaints Authority](#) (AFCA) in the following ways: [online](#), by email ([info@afca.org.au](mailto:info@afca.org.au)), by phone (**1800 931 678** free call) and in writing (Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001).

## We're committed to protecting your privacy

We collect your personal information to provide super services to you, to improve our products and to keep you informed. We will only disclose your personal information in accordance with our privacy policy. Please see the full copy of our [privacy policy and privacy complaint process](#) on our website.



### Email

[members@adfsuper.gov.au](mailto:members@adfsuper.gov.au)



### Phone

1300 203 439



### Financial Advice

1300 277 777



### Web

[csc.gov.au](http://csc.gov.au)



### Overseas Callers

+61 2 4209 5401



### Post

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