



PSSap Cash

Quarterly investment option update

31 March 2025

Overview

| | |
|---|---------------|
| Investment category: | Single-sector |
| Suggested minimum investment timeframe: | 1 year |
| Standard risk measure ¹ : | 1/Very low |

¹The standard risk measure (SRM) shows how often you might face negative returns over 20 years. It helps you understand risk and choose an investment that suits your super goals. [Investment options and risk](#)

Aim and strategy

The 'Cash' option focuses on preserving capital, so it's expected to have lower risk and lower return compared to other options.

| | |
|--|---|
| Return objective: | Bloomberg AusBond bank index rate of return, net of fees. |
| Investment horizon (i.e. anticipated time to retirement): | 1 year. |
| Life stage (general guidelines): | Retired. |
| Estimated number of negative annual returns over a 20-year period: | Less than 0.5. |

For more details, visit [Investment options](#).

Performance

| | 1 year | 3 years | 5 years | 7 years | 10 years |
|------------|--------|---------|---------|---------|----------|
| PSSap Cash | 3.98% | 3.12% | 1.89% | 1.72% | 1.69% |

Investment performance as of **31 March 2025** and is calculated after fees and taxes. Past performance is no indication of future performance.

For historical investment performance, visit [How we perform](#).

Philosophy

CSC's investment philosophy focuses on dependable returns while limiting risks.

Our highly experienced Investment team stress tests the resilience of the portfolio under multiple scenarios to address any portfolio vulnerabilities to different types of risks and events.

Our robust governance enables us to be agile and hunt for new opportunities early. This approach allows CSC to invest in businesses fit for the future and realise first mover profit before other market players crowd in.

Our global best practice governance, proactive risk management and innovative approach are the fundamental sources of our sustained long-term performance.

Allocation

| Asset Class | Allocation |
|-------------|------------|
| Cash | 100% |

For more details, see our [target asset allocation](#) and a full list of our current [portfolio holdings](#).



Public Sector
Superannuation
accumulation plan

The information in this document is intended as general information only, rather than financial product advice. This information has been prepared without taking account of any personal objectives, financial situation or needs. Therefore, each person should, before acting on any such information, consider its appropriateness, having regard to their or their client's personal objectives, financial situation or needs. If you're looking to provide personal financial advice to a client, you should obtain and consider the [Product Disclosure Statement](#) and [Target Market Determination](#) before making any recommendations. For further support, [contact our CSC Advice Partnerships team](#).

Commonwealth Superannuation Corporation (CSC) ABN: 48 882 817 243 AFSL: 238069 RSEL: L0001397 | Commonwealth Superannuation Scheme ABN: 19 415 776 361 RSE: R1004649 | Public Sector Superannuation accumulation plan ABN: 65 127 917 725 RSE: R1004601 | Public Sector Superannuation Scheme ABN: 74 172 177 893 RSE: R1004595

Fees

Our priority is to ensure the cost of managing your super is covered by strong net returns, with reduced exposure to market conditions until retirement.

| | |
|-------------------|--------------------------|
| Admin fee (\$) | \$48 pa |
| Admin fee (%) | 0.05% capped at \$252 pa |
| Investment fee | 0.12% pa |
| Transaction costs | 0.00% pa |
| Buy-sell spread | 0.00%/0.00% |

For more details, visit [Fees](#).

FAQs

How many investment switches are allowed each year?

There are no limits on investment switches.

Is there a buy-sell spread?

There is no current buy spread but a sell spread may apply. For current spread values refer to csc.gov.au/buysells spread

Is auto-rebalancing available? No

What other investment options are available?

PSSap offers three additional investment options to choose from. Learn more, visit [Investment options](#).

Where can I access the relevant PSSap PDS or fact sheets?

For all product guides and fact sheets visit csc.gov.au/pds

Supporting you and your clients

Strengthening the relationship with your clients, our customers through education and resources.

For your clients, our customers

- **Education Seminars**
Tune in to our range of free webinars to learn more about how super works, planning for retirement and more.
➔ [Webinars](#)
- **Tools and Calculators**
Use easy-to-follow digital tools to manage your super, including the Retirement Modeller.
➔ [Tools](#)

For advisers

- **Learning and support webinars**
Key insights for advisers on CSC's exclusive product suite.
[Webinars](#)
- **Adviser website**
Your trusted resource for the latest insights, tools and product updates.
➔ [Advisers](#)
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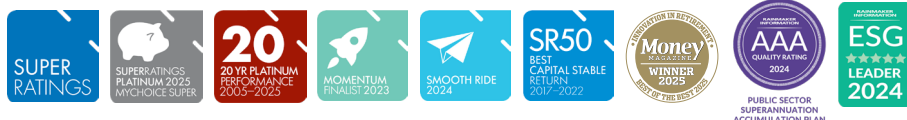
Contact us

Supporting you to provide quality and compliant advice to your clients and our customers.

- Advice help line: **1300 725 171**, select option 3.
- Email: financialplannerrequests@csc.gov.au

Awards and recognition

Recognised for innovation, service, and governance.²



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.

²Winner of Money Magazine Best of the Best 2025 Award for Innovation in Retirement; Super Ratings Smooth Ride Award 2024; Asian Investor's Institutional Excellence Awards 2022. For a full list of awards and recognition visit csc.gov.au/awards.

For more information visit csc.gov.au

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Commonwealth Superannuation Corporation (CSC) ABN: 48 882 817 243 AFSL: 238069 RSEL: L0001397
Trustee of the Public Sector Superannuation accumulation plan (PSSap) ABN: 65 127 917 725 RSE: R1004601

