



# Transition to retirement

## What is a TTR strategy?

A transition to retirement (TTR) strategy involves receiving some of your super now as an income stream while still working and contributing to your super. These strategies may be available if you have reached your preservation and your fund participates in TTR arrangements.

## Is a TTR available in PSS?

No. Governing rules prevent you from receiving your PSS benefit while you're a contributing member.

## How can I take up a TTR?

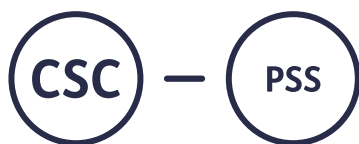
As a current member of PSS, you are eligible to:

- join CSCri as a transition to retirement member and/or
- join PSSap as an Ancillary member (meaning you will be a member of two super schemes) for the purpose of making salarysacrifice and/or other eligible contributions.

## Who should read this?

We've made this factsheet for Public Sector Superannuation scheme (PSS) members who want to gain access to transition to retirement (TTR) strategies and continue to stay within the superannuation environment.

PSSap offers PSS members the opportunity to stay within the superannuation environment as they transition from working life into retirement via Commonwealth Superannuation Corporation retirement income (CSCri) transition to retirement income stream.



Public Sector  
Superannuation  
Scheme

## What are the benefits of CSCri?

- Receive some of your super as income while continuing to work and have contributions made into your account
- tax-free income payments from age 60 (with concessional treatment before age 60)
- no asset based administration fee (\$20 per month fee per account)

## How do I access CSCri?

- 1 Read the **CSCri Product Disclosure Statement (PDS)** and **PSSap, ADF Super and CSCri combined Financial Services Guide**. Then complete the **Apply for a CSC retirement income** form.  
  
If you wish to also make salary sacrifice and/or other eligible contributions into a PSSap Ancillary account:
- 2 Read the **PSSap Product Disclosure Statement (PDS)** and the **PSSap, ADF Super and CSCri combined Financial Services Guide**. Then simply complete the **Apply to join PSSap as an Ancillary Member** form.
- 3 Instruct your employer to deduct your nominated amount from your regular pay (remember to stay within your annual contribution limits).
- 4 To roll over other super to your PSSap Ancillary account, use the **PSSap Transfers** form.

## Where can I get more information?

For more about PSSap Ancillary membership:



**EMAIL** members@pssap.com.au  
**PHONE** 1300 725 171  
**MAIL** PSSap  
Locked Bag 9300  
Wollongong NSW 2500  
**WEB** csc.gov.au

For more about CSCri:



**EMAIL** members@cscri.com.au  
**PHONE** 1300 736 096  
**MAIL** CSCri  
Locked Bag 8840  
Wollongong NSW 2500  
**WEB** csc.gov.au

It's important to remember that there are risks associated with all investments, including an investment in CSCri. Please read and consider the PSSap and CSCri PDS and consider your personal circumstances before making any decisions about your super.

## Financial advice for your needs and goals

Obtaining professional advice from an experienced financial planner can help you reach your financial goals.

CSC's authorised financial planners\* provide 'fee for service' advice, which means you receive a fixed quote upfront. There are no obligations, commissions or hidden fees.

To arrange an initial advice appointment please call **1300 277 777** during business hours.

\*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 members with specialist advice, education and strategies.



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