



Commonwealth
Superannuation
Corporation



October Outlook: Guiding you through Q4

With the 2025-2026 graduate season approaching, now's the time to plan support for your new grads. Starting full-time work is exciting but it can also feel overwhelming, especially when it comes to understanding superannuation.

We offer tailored resources to help grads get started, including our short "new-starter" webinar: a practical, engaging introduction to super from day one, other topics include:

- The value of the **15.4% employer contribution**
- How super investments work
- Insurance options available through super
- How to consolidate accounts and take control of their financial future

It's a great way to empower your graduates with the knowledge they need to make confident decisions. To explore how we can support your Graduate cohort, reach out to your [Relationship Manager](#) or email us at employer.service@contact.csc.gov.au

Annual Member Meeting - Join us at this year's Annual Member Meeting (AMM) to hear directly from CSC's Board and Executive Team. Gain insights into our performance, strategy, and future direction and have your questions answered on the issues that matter most.

[Register today](#) to stay informed and engaged.

Need Support?

As always, if you need support or have any questions, our team is here to help.

Contact us on 1300 338 240

Email employer.service@contact.csc.gov.au

Warm regards,

Tim Hart

Manager, Employer Engagement

Strengthening Password Requirements for CSS/PSS ESO Portal

To strengthen our cybersecurity and meet the standards set by the [Australian Signals Directorate's Information Security Manual](#) (ISM), CSC will increase the minimum password length for the CSS/PSS Employer Service Online (ESO) portal from **8 to 14** characters. This change will take effect in the very near future and specific dates will be announced in further communication to follow.

Why this change is important?

In response to recent [directions](#) from the Australian Prudential Regulation Authority's (APRA) and continued cyber threats targeting the superannuation industry and government data, implementing stronger authentication and password requirements are key to safeguarding sensitive information.

What to expect

Password update required. On your first login after the update, you will be prompted to update your password to meet the new requirements.

This change will not affect any other features or functionality of the ESO portal.

What's next

We're also working to further strengthen ESO security with the planned rollout of **multi-factor authentication (MFA)**. This initiative aligns with ASD's [Essential Eight](#) and APRA's cyber uplift directives. More details will be shared soon

Has a member with ADIC transferred from your agency to another agency (PSS)

An ADIC (Additional Death and Invalidity Cover) transfer of agency occurs when an employee with this cover moves to another eligible employer, such as a different Australian Public Service (APS) agency.

If an employee is moving to another eligible employer, their ADIC can transfer with them. The new employer will then take over the responsibility for

Supporting healthier, more engaged workplaces

AIA Vitality Starter is coming to eligible insured CSC members—and CSC is the only super fund in Australia to provide this exclusive benefit.

Your eligible employees can:

- Earn up to \$260 each AIA Vitality membership year in Active Benefit rewards which they can contribute to their CSC super
- Access up to 30% cashback on eligible Virgin Australia flights

paying their share of the ADIC premiums starting from the first payday after the transfer. [Read more](#)

• Save 30% on selected gym memberships

• Enjoy 25% off Garmin fitness devices, and more.

[Find out more](#)

AIA Australia, live webinar - Women's Reproductive Health

Join us, for this live webinar exploring women’s reproductive health, from puberty to menopause and beyond.

Dr Alexander will discuss physical, emotional, and social factors that impact reproductive health, highlighting both common and complex issues, as well as the latest advances in care, education, and support.

Discover strategies for empowering women with the knowledge and tools to make informed decisions about their health.

Don't miss out, [register today](#).

IPAA Spirit of Service Awards

The **Spirit of Service Awards Gala Dinner** is almost here, taking place on **22 October 2025**, at the **National Arboretum Canberra**.

CSC is proud to partner with **IPAA ACT** and sponsor the **CSC People's Choice Award**.

These awards celebrate transformative public sector initiatives that make a real difference in the lives of Australians. By honouring these achievements, we not only showcase the remarkable work being done across government, but also foster knowledge-sharing, inspire innovation, and raise the profile of the agencies leading positive change.

[Join us](#) to celebrate outstanding public sector initiatives.

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](#).

AIA Vitality Starter

AIA Vitality is a third-party program delivered under the [Terms and Conditions](#) of our life insurer, AIA Australia Limited ABN 79 004 837 861, ASFL 230043 (AIA Australia). Commonwealth Superannuation Corporation (ABN 48 882 817 243, AFSL 238069) (CSC) is not responsible for the products, services, views, or obligations of AIA Australia. CSC does not accept any responsibility for the products and services offered by third parties or any liability for loss or damage incurred as a result of services provided by third parties. Eligibility for membership in the AIA Vitality Program is subject to the AIA Vitality Terms and depends on the insurance policy held.

PSSap and ADF Super are issued by Commonwealth Superannuation Corporation (CSC) ABN 48 882 817 243 AFSL 238069 RSE Licence No: L0001397. Any financial product advice is general advice only and has been prepared without taking account of your personal objectives, financial situation or needs. Before acting, 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. Before making a decision in relation to PSSap or ADF Super, you should obtain a copy of the relevant Product Disclosure Statement (PDS) and consider its contents before making any decision regarding your super. You can find the [PDS](#) and [Target Market Determination](#) on our website [csc.gov.au](#).

lifePLUS Cover and lifePLUS Protect are issued by AIA Australia Limited. All information is general information only and is not intended in any way to be financial, health, medical, nutritional or other advice. For the most up-to-date information view the [AIA Vitality Terms and Conditions](#) and [Vitality and your data](#)

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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