



Australian Government



Commonwealth  
Superannuation  
Corporation



# Retirement Income Strategy summary

Supporting you before retirement and  
throughout your retirement journey

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Your retirement is well-deserved and your circumstances are unique—from your employment status, life stage to what you want from retirement. Making the most of it starts with careful planning.

With over 100 years of experience, CSC aims to provide stability and a long-term focus to support you every step of the way. Wherever you're at, you can count on guidance designed to support you.

## Contents

<b>Planning and managing your retirement with confidence</b> .....	<b>3</b>
<b>Supporting you on your retirement journey</b> .....	<b>3</b>
Guidance and advice	4
Wellbeing and purpose	4
Products for your retirement needs	5
Clear, helpful communication	5
<b>Looking ahead: enhanced retirement support</b> .....	<b>6</b>
<b>Useful to know</b> .....	<b>7</b>



## Who is this strategy designed for?

If you're a CSC member and you're retired or approaching retirement, this strategy is designed for you.

It applies to:

- eligible defined contribution customers aged 50 and over, and
- eligible defined benefit customers aged 45 and over.

**It does not apply** if you only hold a defined benefit with CSC that does not allow you to take a lump sum.

Retirement income products are not currently available to ADF Super or MSBS members due to restrictions in legislation. Work to explore future options is underway.

## Planning and managing your retirement with confidence

Planning and managing your retirement with confidence is about understanding what you might need in retirement, how much risk you're comfortable taking, and how to make choices that support your retirement goals. Working this out can be complicated so it's important to understand how to balance:

**Maximising your retirement income** from superannuation (super), the Government Age Pension and other income sources.

**Managing risks** such as changes in investment values, inflation and the rise in the cost of living—to sustain your retirement income and keep it steady over time.



**Allowing flexible access** to your super throughout your retirement to make lump sum withdrawals when needed and to help you achieve your lifestyle goals.

## Supporting you on your retirement journey

To help you navigate your retirement journey, support is available to you across four key areas:

**1** Guidance and advice

**2** Wellbeing and purpose

**3** Products for your retirement needs

**4** Clear, helpful communication

## 1 Guidance and advice

You have access to a range of support, guidance and advice to help you plan for retirement and to support you as your needs change throughout retirement.

The aim is to help you make informed choices and get the most from your retirement income.

Retirement looks different for everyone. The level of support you want may also be different. These flexible options, mean you can choose what works best for you:

### Help me

Use our **Tools and resources** (see column on the right) to guide your decision-making. These tools can help you think about the lifestyle you want in retirement, understand your income needs, explore different retirement options and see how your choices today could affect your future.

### Let me do it

If you're confident at managing your super and like making your own investment and **retirement income choices**, choose your own retirement income solution using CSC retirement income products.

### Get advice

Speak with a **CSC Super and Retirement Specialist**, at no additional cost, or choose to work with a CSC financial adviser or an external financial adviser to help find a retirement income solution that's tailored for you.

## Tools and resources to guide you



### Retirement Lifestyle Target tool

Understand how much income you may need for the lifestyle you want.

### Retirement Profiles

Explore strategies designed for different sets of retirement goals and circumstances.

### Retirement Modeller

Estimate how much income you might receive in retirement from your super, the Age Pension (if eligible) and other income sources.

### Online resources

To help you prepare for and manage your retirement including online modules, webinars and access to view and manage your CSC account(s).



## 2 Wellbeing and purpose

Planning for retirement is about more than your finances. It's also about your wellbeing, sense of purpose and how you want to spend your time.

Whether you want to travel, learn something new, give back, or spend more time with family, your retirement is yours to shape.

Our support helps you plan for a retirement that feels rewarding, balanced and true to you, including:

- **Guides, modules and tools** to help you set your retirement goals, manage change and lead a fulfilling retirement.
- **Webinars** to educate you through the different stages of retirement and provide wellbeing insights.
- **Articles** to inspire and provide helpful financial tips.

### 3 Products for your retirement needs

With CSC, you have access to retirement products to meet your financial needs—with a choice of investment options to suit your risk preference.

#### CSC Retirement Products

Recognised for Innovation in Retirement\* and backed by over 100 years of experience, CSC products aim to provide stability and long-term support you can trust.

- **CSCri Transition to retirement income stream**  
A CSCri Transition to retirement income stream is an account that lets you access some of your super if you're aged 60 to 64 while you're still working—helping you ease into retirement.
- **CSCri Standard retirement income stream**  
This account-based pension gives you regular, tax-effective retirement income stream payments, a choice of investment options and flexible access to your retirement money to suit your lifestyle and changing needs.

\* Money Magazine's Best of the Best Awards, winner for Innovation in Retirement, 2025.

[CSC Retirement Solutions](#)

### 4 Clear, helpful communication

Clear and timely communication plays an important role in helping you plan for retirement and feel confident throughout your retirement journey. You'll receive helpful and relevant information designed to support your financial wellbeing and confidence in retirement.



You'll hear about things that matter to you, including:

- updates about important changes to your account or to industry rules that may affect you
- invitations to events where you can hear from specialists, fundraising activities and opportunities to connect with people like you
- timely prompts and reminders when there's opportunities relevant to your life stage or personal situation.

Communications are tailored to provide education and practical insights to help you understand your options, make informed decisions and feel supported as your needs change over time.

Looking for guidance on how to invest or draw an income in retirement?



#### CSC Retirement Profiles—helping you choose what's right for you

Explore strategies with different sets of retirement goals and circumstances based on things like **relationship status, home ownership and super balance**. See how different retirement income accounts can be set up including drawing an income and investing in retirement.

If you're not ready or unlikely to seek financial advice, the Retirement Profiles provide simple guidance to help you get started.

[Explore the Retirement Profiles](#)



## Looking ahead: enhanced retirement support

Support for your retirement continues to evolve. Future enhancements are being explored to make a real difference—before retirement and throughout your retirement journey.



### Guidance and advice

- **Providing more opportunities for one on one appointments** with CSC Retirement and Super Specialists, giving you personalised guidance and support with your retirement planning.
- **Making retirement simpler to navigate**, with tools and education that's easy to understand and guides you towards your next steps.

### Products for your retirement needs

- **Exploring new retirement benefits** designed to give you more choice and support you transition into retirement.
- **Building better online access and features** so you can manage your account(s) more easily and confidently, whenever it suits you.
- **Developing an ADF retirement solution** to better support you if you've served.

### Wellbeing and purpose

- **Offering more opportunities to connect** with the CSC retirement community including retirement events and financial wellbeing webinars.

### Clear, helpful communication

- **Improving your overall experience** with tailored communications to help you feel informed, supported and in control of your future.
- **Helping build your confidence to retire with CSC** with timely and relevant prompts so you feel ready when it's time to make important decisions.

By listening to and understanding your needs, improvements will continue to shape and strengthen the retirement support available to you—so it continues to evolve, stays relevant, and delivers stronger outcomes for you and your family.

# Useful to know



Below are a few simple explanations and definitions that are useful to know.

## Period of retirement

The period of retirement is the timeframe used to plan how long your retirement income may need to last.

**It starts** when you reach age 60 or when you retire and ends when you reach age 100 or you pass away.

## Retirement income

Your retirement income sources help provide a picture of the money you may have available to support your retirement lifestyle. Retirement income is:

- income paid from CSCri or CSC's Defined Benefit/hybrid schemes
- annuity income paid from lifetime annuities (both immediate and deferred)
- Australian Government Age Pension
- income from other non-CSC retirement income stream products, and
- investment income from other assets (e.g. managed funds, shares, rental properties).

## Defined Benefit schemes

CSC's Defined Benefit schemes are now closed to new members. They include:

- The Commonwealth Superannuation Scheme (CSS)—for eligible Australian government employees.
- The Public Sector Superannuation Scheme (PSS)—for eligible Australian Government employees.
- The Defence Force Retirement and Death Benefits Scheme (DFRDB)—for eligible serving members of the Australian Defence Force.
- The Military Superannuation and Benefits Scheme (MSBS)—for eligible Australian Defence Force (ADF) personnel.

Find out more about [Defined Benefit Schemes](#)

## Lifetime annuity

A lifetime annuity provides guaranteed monthly income for life in exchange for a lump sum from your super. These payments help manage the risk of outliving your retirement savings. They are sometimes compared to defined benefit-style income because they provide guaranteed payments for life.

## Australian Government Age Pension

The Age Pension is the main Australian government income support for people who are:

- 67 years or older
- under the income and assets test limits, and
- an Australian resident, normally for at least 10 years.

Find out if you're likely to qualify for the [Age Pension](#)

## Product information

The Product Disclosure Statement (PDS) for your super fund provides important information about the fund, including the benefits, risks, fees and costs of investing in the fund.

Find the PDS and other supporting information on the [Product Disclosure Statement page](#)

## Finding your account information

Information about the account(s) you hold including your scheme name and member number can be found on your annual statements, CPI letters, other correspondence or by logging into CSC Navigator at [csc.gov.au/login](https://csc.gov.au/login)

## Contact us

If you have any questions please [contact us](#)

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



### General advice

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 any CSC product, 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](https://csc.gov.au)

### Target Market Determination

To ensure we are keeping customers at the centre of our approach to the design and distribution of our products, we have created Target Market Determination (TMD) documents for our products. 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. Before making a decision, read the relevant TMD at [csc.gov.au](https://csc.gov.au)

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