

CSC Annual Members' Meeting Financial year 23/24

This document provides answers to a mix of questions submitted by members during the AMM, including those that were not addressed during the meeting. Many of the questions cover similar topics, so we've organized them into related themes to make it easier to find the information you're looking for.

Please be advised that, as the meeting was open to members from multiple schemes, this document contains questions from all schemes, some of which may not be applicable to every member. While the majority of answers are relevant to all schemes, certain responses are specific to a particular scheme. These scheme-specific answers have been clearly highlighted.

Some responses which were provided in the session have been amended in the document below for brevity, clarity, or accuracy. You can review the full responses provided in the recording of the meeting [and in the transcript].

Please refer to the contents page to find the topic you're interested in.

Your partner, your guide

For privacy reasons, we have not addressed any personal superannuation questions in this document. Instead, we've made an effort to contact these members directly to discuss their super or pension inquiries individually. You can find personalised tailored help here:

Book a super health check

If you want to better understand your super, you can book a super session. These personalised one-on-one appointments are a great way to get a clear picture of how your super works.

Simple super advice

As a member of PSSap or ADF Super, you may be eligible to receive basic advice on your Investment Options and Insurance from an authorised financial planner, at no extra cost.

Comprehensive advice

We help you create a plan that matches your goals. It starts with a meeting, and your planner can give advice on superannuation and tax, insurance, investments, retirement, and more.

Learn more (*Hyperlink button*) [Financial Planning](#) | [Advice And Resources](#) | [Members- CSC](#)

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CATEGORY	TECHNOLOGY
Question	<p>Are there any projects to integrate artificial intelligence into CSC? For example, investment strategies, antifraud or reducing costs and increasing returns?</p>
Answer	<p>CSC is actively advancing and gaining experience with AI technologies, with a strong emphasis on their responsible adoption across the organisation. While we encourage the use of AI, we have implemented certain safeguards to ensure that we remain cautious as we build familiarity with these tools. Specifically, any customer-facing communication or action is subject to human oversight, ensuring that no customer interactions are automated without proper review.</p> <p>We recently participated in a trial with the Digital Transformation Authority on Microsoft Copilot and have now received the results. We are analysing these findings to identify the next steps for further developing our capabilities in this area. We recognise the significant opportunities AI presents, not only for operational efficiency and customer service, but also for enhancing fraud detection and addressing concerns related to scams.</p> <p>Additionally, our Investments team is currently running a pilot project focused on leveraging AI for investment decision-making. The goal is to explore how AI can provide valuable insights to support more informed decisions around asset allocation and other key investment strategies.</p>
Question	<p>What digital features can we expect from CSC and how are you investing in tech to improve the customer experience?</p>
Answer	<p>As part of our ongoing transformation program, we have made significant technology investments, particularly in consolidating our 11 schemes onto a single platform. This year, we successfully migrated the ADF Cover scheme, and we are working towards bringing the other schemes onto the same platform (Acuity).</p> <p>Consolidating multiple backend systems is essential for improving data management and deriving meaningful insights. It also enhances our ability to apply advanced technologies like artificial intelligence (AI), which is more challenging to implement with fragmented systems. In addition to backend improvements, we've also invested in upgrading our frontend systems to better support a more digital, customer-centric approach.</p> <p>One key focus area this year has been the introduction of digital forms. In response to increasing customer demand for self-service options, we have prioritised digitizing forms that customers find most complex or challenging. This is just the beginning, and we anticipate continued innovation in this area. Our investment in technology is aimed at improving both the customer experience and our risk management capabilities.</p>

	<p>Additionally, while many see digital and human interaction as separate domains, we are working to integrate the two more effectively. The goal is to create a seamless experience that allows customers to transition effortlessly between digital services and human support when needed. While we are still developing in this area, it's clear that the future lies in combining the strengths of both approaches.</p> <p>We've observed that technologies like robo-advice offer certain benefits but are limited in scope, while human advice also presents challenges, especially related to supply and demand. The key to success lies in harmonising these two models so that customers can benefit from the strengths of both digital and human interactions. Specifically in the area external financial advisers, we know our customers have financial advisers they work with already, and we know that we know we need to face advisers differently, with a combination of digital and human approaches.</p>
CATEGORY	INVESTMENTS
Question	Why can't members see how CSC votes at company AGMs?
Answer	<p>Our voting decisions on thematic issues at AGMs are available for review in aggregate; however, we do not disclose our specific votes on individual company proxy resolutions. This is intentional, as we believe in maintaining the ability to engage with companies in a constructive and collaborative manner. We have never subscribed to an approach that relies on punitive measures; rather, we prefer to use positive, solution-oriented engagement to influence outcomes.</p> <p>We do not take the position of dictating actions to companies. Our focus is on evaluating whether a company's board has the appropriate capacity, expertise, and oversight to interpret and act upon the critical data required in today's complex and rapidly changing business environment. The factors that drive effective strategic decision-making are continually evolving, and what may be relevant today for sound decision-making may not be as pertinent tomorrow.</p>
Question	Will PSSap offer index investment options in the near future as a low cost investment option with competitive returns?
Answer	<p>There are no plans to introduce that change in the near future. Our portfolio offers access to indexed returns, which helps manage overall costs and allows us to benefit from broad diversification across public companies worldwide. At the same time, each of our options is designed to mitigate the risks associated with being exposed solely to equity markets. While we haven't experienced a prolonged downturn in equities, we acknowledge that it's a possibility. The goal of our investment options is to provide a surer path to retirement, which is why this change is not on our current agenda.</p>
Question	How is the change of government in the US potentially going to affect earnings in the future?

<p>Answer</p>	<p>The future remains uncertain, particularly when it comes to predicting developments in the US economy or the actions of the new administration. However, we did observe a positive market response following the resolution of uncertainty, especially regarding the outcome of the election. While there was an initial boost, some of that enthusiasm has since tempered, especially given the potential for a prolonged and indeterminate process following the election results.</p> <p>In the coming weeks and months, we will gain more clarity on the composition of the administration and how key decisions will be made and implemented. As this unfolds, we will have a better understanding of the associated risks and opportunities, and we remain agile in responding to these developments.</p> <p>The prevailing consensus is that the outcome of the US election is likely to be positive for economic growth and earnings. However, this outlook is not without its risks, particularly regarding inflation. We are already seeing a shift away from globalization and increased discussions around the use of tariffs, which could introduce trade frictions—though the impact will vary depending on whether tariffs are applied broadly or in a more targeted manner. If fiscal policy initiatives stimulate robust growth, the risks associated with rising debt levels may be mitigated.</p> <p>This is an evolving situation, and we are continuously scenario-planning for various outcomes. While the consensus view anticipates inflation alongside strong growth, we remain mindful of disinflationary pressures, particularly driven by technological advancements and other structural factors. We will continue to monitor these trends closely as they unfold.</p>
<p>Question</p>	<p>How is CSC staying competitive with the big funds if it's not publicly available?</p>
<p>Answer</p>	<p>We are not a public offer fund; instead, we serve a well-defined customer base, which we view as a competitive advantage. Our return objectives—whether for our Balanced MySuper, Aggressive, or Income-Focused options—are specifically tailored to the financial profiles of our average members, segmented by factors such as age and gender.</p> <p>At its core, superannuation is about accumulating capital that generates sustainable income to replace pre-retirement earnings for as long as possible, ideally well into retirement. For instance, the 3.5% real return target for our MySuper Balanced option was derived from an in-depth analysis of our members' average savings, time to retirement, and other demographic factors. This return target is aligned with the income needed to support a comfortable retirement, as defined by the independent ASFA standard—a widely regarded benchmark in the industry.</p> <p>Our approach is built around our specific customer base and their needs. We are not aiming to serve the entire Australian population but rather to meet the precise requirements of our members through consistent, stable returns. This is reflected in our funding ratios and return targets, which have been calibrated to increase the likelihood of our members achieving a comfortable retirement.</p> <p>Additionally, we have an integrated distribution and manufacturing capability, allowing us to directly engage with our customers and adapt our offerings based on evolving demographic trends. This connectivity is a key differentiator for us.</p> <p>In terms of scale, our mid-range size offers significant advantages. It enables us to access a broad spectrum of investment opportunities, from small-cap equity</p>

	<p>managers to large infrastructure projects. We have invested early in initiatives such as the Canberra Data Centres and renewable energy assets—investments that others have only recently started to consider. This nimbleness, enabled by our scale, allows us to grow alongside our partners and invest in new opportunities, such as our seeder program, which builds investment management businesses from the ground up. We are also focused on maintaining a high level of expertise within our team, ensuring we focus on what we do best while partnering with external specialists where needed. This collaborative approach, where we add value without attempting to do everything ourselves, further strengthens our competitive position.</p> <p>In summary, our unique combination of a defined customer base, clear return objectives, nimble scale, and strategic partnerships enables us to offer a compelling value proposition that we believe is often underappreciated in the market.</p>
CATEGORY	RETIREMENT
Question	How do I get the tools to find my retirement benefit?
Answer	<p>We recommend exploring the online resources available, as there is a wealth of information to assist you. If you're uncertain about the status of your retirement planning or funding, begin by reviewing your most recent annual statement or your current balance.</p> <p>Additionally, consider looking into the retirement income strategy resources, particularly if you are approaching retirement and need to understand the options available to you. Alternatively, you can contact a member of our team, who will be happy to guide you through your current position and discuss the options that may help you progress toward your goals, whether that's growing your account or initiating your retirement planning.</p>
CATEGORY	PENSION FUNDS
Question	Is CSC considering launching a longevity pension product for PSSap members?
Answer	<p>We have incorporated annuity options from Challenger into our Retirement Income Strategy to deliver the longevity protection our clients need. Furthermore, while CSCri is currently available exclusively to PSSap customers, we are actively exploring the potential to extend this offering to ADF customers in the future.</p>
	PRODUCT FEATURES
Question	Can you confirm whether members who cease to work in public service and are now working in private sector can continue to contribute to their existing PSSap lump sum

	fund with a current balance? Or is it only for public service employees whilst they're still in the public service?
Answer	You can still make contributions into your PSSap account even after leaving the public service. Coordinate with your new employer and their payroll team to ensure that your contributions are correctly directed. You can also consolidate any other superannuation funds into your PSSap account.
CATEGORY	FEES AND COSTS
Question	What has and is CSC doing to reduce member fees and costs?
Answer	<p>On 1 March 2024, we implemented changes to certain elements of our fee structure for PSSap and ADF Super. A key aspect of these adjustments was aligning our fees with industry standards, ensuring we are not an outlier. Additionally, we introduced fee caps to help prevent members from overpaying where possible.</p> <p>We remain committed to ongoing reviews of both our fees and insurance premiums to ensure that members are receiving good value for the cost. It is essential to evaluate fees not just as a standalone figure but in the context of the value provided in return. Like any service or product, the focus should be on what members are receiving for the fees they pay.</p> <p>These changes have positioned us more competitively within the market, and we believe they will be beneficial for the majority of members in our fund.</p>
	SERVICE & EDUCATION
Question	Are there any online education sessions for former public servants who are no longer employed by the Government?
Answer	Yes, current and former members can register for webinars online. There is a schedule of upcoming sessions, which are organized by different life stages or financial milestones, allowing you to select the most relevant one. We do not restrict access to individuals based on their employment status, whether they are current public service employees or former members who have moved to other funds. When educators are on site, our focus is on helping all participants achieve better financial outcomes, regardless of whether they are with CSC or not. Everyone is welcome to attend our seminars.
Question	How does CSC's grad program include financial literacy and what kind of resources or training do they offer?

<p>Answer</p>	<p>We maintain a strong focus on engaging younger individuals, particularly through our partnerships with employers who manage large graduate intakes. These employers are highly receptive to our involvement in their graduate programs, which provides us with valuable opportunities to connect directly with young professionals.</p> <p>Our education managers actively participate in these programs, delivering tailored presentations and providing resources specifically designed to help young people understand the importance of superannuation and the unique considerations they face compared to older generations. We offer a range of options to help them navigate their superannuation choices, ensuring they are informed about the available opportunities.</p> <p>The graduate programs have been very well received, with high levels of attendance and engagement. This success is driven by a combination of in-person interactions, online resources, and the support of employers who open doors for us. By continually listening to the needs and interests of our graduate audience, we are able to adapt and evolve our offerings, ensuring that our products remain relevant and aligned with the expectations of this demographic.</p>
<p>CSC – GENERAL</p>	
<p>Question</p>	<p>Could you please explain how members elect the Directors of their funds?</p>
<p>Answer</p>	<p>Members do not directly elect individuals to the Board. The Board consists of nine members: all are appointed by the Minister for Finance, two are nominated by the President of the Australian Council of Trade Unions (ACTU), and two are nominated by the Chief of the Australian Defence Force. The Minister for Finance also appoints the Chair of the Board (with the agreement of the Board).</p>
<p>LEGISLATIVE CHANGES</p>	
<p>Question</p>	<p>For balances exceeding \$3 million, a 30% tax will apply starting from 1 July 2025. In light of these upcoming changes, CSC members:</p> <p>(a) Want to know when they will be notified of their Division 296 balance, as they will need this information to adjust their total superannuation balance to avoid the additional tax.</p> <p>(b) Seek assurance that the after-tax pension paid on their CSC Division 296 balance will not be less than the tax-free pensions offered to other retirees.</p>
<p>Answer</p>	<p>The full details of these changes have not yet been released, as they are still under negotiation, the details are still being finalised through significant consultation, with input from actuaries and other relevant stakeholders to determine the final structure. We will provide a more detailed response on our website as soon as more information becomes available. Additionally, you will be able to work with your financial adviser or our team to assess your individual situation and explore your options moving forward, based on the latest information.</p>

	AMM LOGISTICS
Question	<ul style="list-style-type: none"> - Is this session recorded? - I couldn't make the entire Annual Members' Meeting but would like to listen to it. Where can I access it?
Answer	This session has been recorded and will be available on our website approximately 30 days from today. At that time, the transcript of the session, along with responses to any questions we were unable to address, will also be published and accessible.

In this document:

'Our / we' means Commonwealth Superannuation Corporation, CSC.

CATEGORY	TECHNOLOGY
Question	When will the iEstimator for CSS customers be available
Answer	<p>Before the launch of the member portal, Navigator, there was a noticeable decline in the number of CSS members using the previous portal.</p> <p>As a result, CSC decided to decommission i-Estimator access for CSS members, given the decline in activity.</p> <p>Although members can no longer generate benefit estimates through the website, they can still request one by phone or email.</p> <p>CSC is currently working on a solution that will automatically send an estimate once a year to CSS members. This project is ongoing, and we don't yet have a timeline for when it will be available.</p>
Question	Is CSC looking to use a mobile app to login?
Answer	<p>CSC is exploring new ways for our members to engage with their super and gain a better understanding of their retirement planning. Although a mobile app is part of our long-term strategy, it is not expected to be launched within the next 12 months. Our immediate focus is on upgrading our backend systems to improve the overall member experience. Once these enhancements are fully tested and in place, we will then look to expand member touchpoints, including the development of a mobile app.</p>

CATEGORY	RETIREMENT
Question	For those members born between 1960 and 1969, what is the average life expectancy for this cohort?
Answer	<p>Research indicates that with life expectancy on the rise, many of us will spend more than a quarter of our life in retirement. Australians are living longer: if you turned 65 in 2021, you could expect to live to 85 (man) or 88 (woman)¹. Try the Lifetime estimate calculator to estimate how many years you might expect to live in retirement, and how long your retirement income may need to last. It relies on current Australian Bureau of Statistics (ABS) and Australian Government Actuary data.</p> <p>Life expectancy is the average number of years a person can expect to live and is affected by health history, genetics, and lifestyle. At CSC we use average life expectancy ages in super modelling tools to calculate how long your super and Age Pension income are likely to last.</p> <p>¹AIHW, Deaths in Australia, Life expectancy (accessed 30 October 2023).</p>
CATEGORY	CSC – GENERAL
Question	<ul style="list-style-type: none"> - Are you open to merging or acquiring other funds where you see opportunities to leverage off possible synergies? - What's CSC's view on merging/ acquiring new funds?
Answer	<p>CSC has previously assessed potential merger opportunities that showed a clear business case, aimed at improving efficiency, member outcomes, and value for stakeholders.</p> <p>While previous opportunities did not materialise, we are open to exploring potential mergers in the future. At present, we are not actively pursuing any merger initiatives.</p> <p>Any proposed merger would need to comply with the existing policy and legislative framework governing the Commonwealth's superannuation arrangements.</p>
CATEGORY	PRODUCT FEATURES
Question	Any changes to the policy regarding PSS defined benefit preserved members?
Answer	There are no policy changes currently planned that will impact preserved members in the PSS scheme.

Question	Public Servants transitioned to private sector can still contribute their super to CSC/ PSSap. Why can't Defence Personnel who transition to the private sector contribute to CSC? e.g. MSBS.
Answer	<p>Currently, MilitarySuper (MSBS), like Public Sector Superannuation (PSS) and Commonwealth Superannuation Scheme (CSS), does not allow contributions from private sector employers. In contrast, our defined contribution schemes, PSSap and ADF Super, do accept private sector contributions. provided they meet specific eligibility criteria.</p> <p>At this time, eligible PSS and CSS members can open a PSSap account to receive contributions from both personal and private sector employers. Unfortunately, MSBS does not offer a similar option to open ADF Super for private employer or personal contributions.</p> <p>Our product rules are governed by legislation, meaning changes to them must go through the legislative change process in Parliament.</p> <p>While we advocate for amendments to rules needed to support member outcomes, these changes are not within CSC's control. The final decision rests with the relevant government bodies and requires parliamentary approval.</p>
CATEGORY	FEES AND COSTS
Question	How are CSCs fees compare to those of other funds? Any data to show where CSC is placed?
	<p>PSSap and ADF Super members can use the ATO's YourSuper tool to compare investment performance and fees across different superannuation funds.</p> <p>Member fees are structured to reflect the unique needs and investment strategy tailored specifically for our APS and ADF members, rather than being designed for the broader Australian population.</p> <p>When comparing fees, what matters to us is ensuring that the cost of managing your super is outweighed by strong, consistent net returns, and that your wealth remains resilient to market fluctuations until you retire.</p> <p>We emphasise the value we get from our costs, rather than just looking at costs alone.</p> <p>Super funds with lower fees don't always provide the best or most sustainable value, especially as market conditions change.</p> <p>We know that value isn't just about cost – we're investing to improve the chances of our members enjoying a comfortable retirement, using strategies like portfolio diversification, quality private assets, and flexible asset allocation.</p>
CATEGORY	CONTRIBUTIONS

Questions	What is the highest percentage of salary we can contribute in Super before tax for maximum benefit?
Answers	<p>Typically, your super savings accumulate over your working life as contributions are made from your salary—either by you or your employer through the Super Guarantee (SG) if you're eligible.</p> <p>You have the option to make extra voluntary contributions to boost your super. However, there are annual limits on how much you can contribute, with different caps depending on the type of contribution you choose to make.</p> <p>To learn more about the caps and limits, click here Tax and your super</p> <p>You should always seek financial advice and consider your personal financial circumstances before making additional contributions.</p>
CATEGORY	PRODUCT FEATURES
Question	For those approaching the Maximum Benefit Limit ¹ (MBL), when will an easy to understand comparison on MSBS, ADF super and [other super funds] be available? It took me 12 months and many conversations to gather info for an informed decision.
Answer	<p>We currently don't have a tool to make these detailed comparisons. We recommend speaking with a qualified professional who can assess your unique situation, review your finances as a whole, and offer personalised advice to help you find the best options for your financial and retirement goals.</p> <p>CSC's products are specifically designed to meet the unique needs of our member cohorts, with each offering structured to provide tailored benefits that are not found across other schemes within our product suite, nor in external funds. Due to these distinct differences, a direct comparison is not feasible, as it would be akin to comparing apples to oranges. Instead, a more nuanced evaluation is required, involving thoughtful discussions and potential trade-offs to ensure that the product aligns with your individual financial goals and objectives. This process may include considerations of the specific benefits and features that best serve your retirement planning needs.</p>
CATEGORY	INVESTMENTS
Question	How is CSC incorporating climate risk in managing investment risk?
Answer	We consider several types of climate change-related risks to the future value of assets and the aggregate impact of these risks to assets in the portfolios. We use scenario analysis and stress test methods recommended by peak bodies globally,

¹ An upper limit on the benefits a scheme can pay. Once your total benefit (your Member benefit plus the Employer Benefit) reaches this upper limit, your contributions will stop.

	<p>including the International Panel on Climate Change Assessment Report 6 (IPCC AR6).¹ These methods aim to integrate our assessment of:</p> <ol style="list-style-type: none"> 1. Direct risks to physical assets; 2. Risks from regulatory responses to climate change; 3. Risks to the competitive position of assets under different rates of decarbonisation, across jurisdictions and through time; and 4. Risks from climate-related litigation. <p>Climate-related risks are only one of many types of portfolio risk we manage. We typically manage these risks by requiring increased returns from an asset to justify the risks. On rare occasions, we see the risks as outweighing the available returns to such an extent that we exclude these assets from the portfolio. For example, we do not own shares in companies that derive 70% or more of their revenue from thermal coal production and /or energy generation because we viewed developments in cleaner-energy competition as posing an unacceptable long-term risk to their investment returns.²</p> <p>Close monitoring of climate-related risks to the portfolio not only enables us to manage these risks, but also to identify emerging investment opportunities. For example, we earned strong returns by being one of the earliest Australian superannuation funds to invest in wind farms in September 2015. Since then, we have recycled that profit into European and Australian renewable developers, helping to grow overall renewable energy capacity, which is a real-world consequence of our investment activities.</p> <p>¹ Sixth Assessment Report — IPCC</p> <p>² We implement these decisions using MSCI’s Business Involvement Screening Research methodology. This can mean some (immaterial <0.005%) exposures are not identified, but this remains the most cost-effective way to managing these risks.</p> <p>Learn more here.</p>
CATEGORY	PRODUCT FEATURES
Question	Is there a limitation of hours per week if a person is in receipt of defined benefit super?
Answer	<p>While there is no maximum number of hours a person can work while receiving a pension, you may not be eligible to claim your benefit if you do not intend to retire from the workforce.</p> <p>If you are under age 60, you are considered retired from the workforce if you do not intend to work more than 10 hours a week in the future.</p> <p>If you are over age 60, you are considered retired if you have changed jobs on or after your 60th birthday.</p> <p>You can claim your benefit at age 65 regardless of your work status.</p>

	<p>If you have been offered or made arrangements for employment with a PSS participating employer, you may not be entitled to claim your PSS Benefit. To confirm your eligibility get in touch with us via our Contact us page</p>
Question	<p>If someone retires at 55, is the SIS upper limit payment taxable. Can you explain the pension options and benefits of each option?</p>
Answer	<p>If someone has a SIS Upper Limit, it is made up of member contributions paid to PSS prior to 30 June 1999, and the related fund earnings to this date. The member contributions are tax free, and the earnings are taxable taxed.</p> <p>At age 55, the taxable taxed component of the benefit is generally withheld at 22%. The tax on the tax free component is nil. As such, tax will be withheld from the taxable taxed component of the lump sum only.</p> <p>If a PSS member retires from the workforce at 55, they are eligible to claim their PSS benefit. PSS members can elect to preserve their benefit in the fund, claim a full pension, or claim a part pension with a lump sum up to their SIS Upper Limit. More information on your benefit options is available here.</p> <p>If you are considering your benefit options, our team of authorised financial planners can assist you in creating a financial plan that is tailored to you to help you reach your financial goals. Find out more about your financial planning options here.</p> <p>For more information get in touch with us via our Contact us page</p>
CATEGORY	CYBER-SECURITY
Question	<p>The Essential 8 framework helps improve cybersecurity by setting different levels of maturity. Maturity Level 1 ensures basic protections, like not using simple passwords for admin accounts. What steps are needed to improve from Level 1 to Level 3, which involves more advanced security practices?</p>
Answer	<p>CSC adopts a risk-based approach to our cyber security strategy which ensures that we take appropriate measures to be resilient against information security incidents including cyber-attacks.</p> <p>As an Australian Prudential Regulation Authority (APRA) regulated entity, CSC is mandated to adhere to standards such as APRA CPS 234 information security. These regulations are critical to maintaining our licenses and ensuring the security and integrity of our operations.</p>

We accomplish this by maintaining an information security capability commensurate with threats to the confidentiality, integrity and availability of our information assets.

The Australian Signals Directorate (ASD) Essential 8 maturity level we pursue is authorised by the CSC Board based on CSC's Risk Appetite Statement. This ensures that our cybersecurity practices are aligned with our strategic objectives and risk tolerances.

For example, for our most sensitive "high-risk" system environments, we have targeted, and seek to maintain, the ASD Essential 8 Maturity Level 3, ensuring stringent protection measures are in place where it requires heightened protection. In other areas, we have achieved a combination of ASD Essential 8 Maturity levels 1 and 2.

CSC takes a defence-in-depth approach, which means we go beyond the ASD Essential 8, to implement controls to safeguard confidentiality, integrity and availability of information assets. This comprehensive strategy helps CSC to protect our information assets and maintain a resilient technology environment.

We are continuously improving our security measures, ensuring compliance with all relevant regulatory requirements, and minimising risks to Member information and financial assets that we hold in trust.