



PSSap MySuper Balanced Investment option (Default)

Date: 30th September 2024

Option overview

Investment category:	Balanced
Suggested minimum investment timeframe:	10 years
Standard risk measure (SRM): ¹	Band 6
Investment style:	Active
Manager style:	Multi-manager

1. The 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 'Balanced' option aims to strike a balance between higher-growth opportunities and capital-preserving assets, while managing downside risk, with the goal of achieving a comfortable retirement for the longer term and a greater diversification of risk than most peers.

Return objective:	CPI +3.5% per year after fees and tax, over 10 years.
Life stage (general guidelines):	Middle to late stage of working life, or pre-retirement.
Estimated number of negative annual returns over a 20-year period:	Four to less than six.

Visit [Investment options](#) for more information.



Public Sector Superannuation accumulation plan

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 PSSap Product Disclosure Statement and consider its contents before making any decision regarding your super.

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

Investment 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.

Investment option performance*

To view the latest investment performances for this option, visit: [How We Perform | Superannuation | Members – CSC](#)

PSSap MySuper Balanced (default) option

1 year	3 years	5 years	7 years	10 years
13.60%	5.28%	6.37%	6.94%	7.07%

* Investment performance as of 30th September 2024 and is calculated after fees and taxes. Past performance is no indication of future performance.

Asset allocation

Target:	
Asset Class	Allocation
Equities	57.00%
Infrastructure	7.00%
Fixed Interest	12.50%
Alternatives	5.00%
Cash	12.50%
Property	6.00%

Find more here: [Product Dashboard | Investment Options | Superannuation-CSC](#)

Actual:	
Asset Class	Allocation
Australian Shares	19.00%
International Shares	19.00%
Fixed Interest	12.50%
Alternatives	31.00%
Cash	12.50%
Property	6.00%

The full list of portfolio holdings can be found here: [Investment disclosures](#)

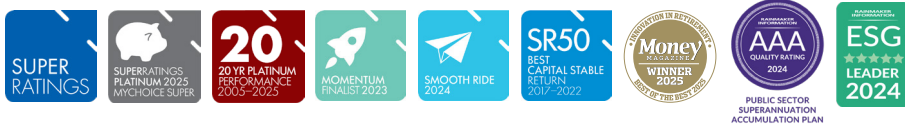
Fees

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	0.68% pa
Transaction costs	0.07% pa
Buy-sell spread	0.00%–0.13%

Visit [Fees](#) for more information.

Awards and recognition[^]



[^] Ratings issued by SuperRatings Pty Ltd (AFSL 311880) are general advice only. Rating is not a recommendation to purchase, sell or hold any product and subject to change without notice. SuperRatings may receive a fee for the use of its ratings and awards. Visit [SuperRatings.com.au](#) for ratings information. Money does not provide financial advice to readers. All responses given by our financial writers, contributors and columnists are provided as general knowledge only and should not be considered as personal financial advice. You should verify any important information we provide and seek independent advice prior to making financial decisions.

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.

For more information visit [csc.gov.au](#)

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
Trustee of the Public Sector Superannuation accumulation plan (PSSap) ABN: 65 127 917 725 RSE: R1004601

FAQ's

How many investment switches are allowed each year?

There are no limits on changing investment options at any time.

Is there a buy-sell spread?

There is no buy spread but a sell spread will apply to all current switches. For current spread values refer to [www.csc.gov.au/buysellsread](#)

Is auto-rebalancing available? No

What other investment options are available?

PSSap offers three additional investment options to choose from. Visit [Investment options](#) to learn more.

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

For all product guides and fact sheets visit [Product Disclosure Statement | Advice & Resources | Superannuation-CSC](#)

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 | Advice And Resources | Members-CSC](#)

For advisers

- **Learning and support webinars** – key insights for advisers on CSC's exclusive product suite. [Webinars | Financial advice practices | Advisers](#)
- **Adviser website** – your trusted resource for the latest insights, tools and product updates. [Advisers](#)
- **Find a form or document** – access all relevant forms and documents to manage your PSSap account. [Forms & documents](#)

Contact us

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

