



Commonwealth
Superannuation
Corporation



CSC Employer Newsletter: September 2025

Spring into September with fresh updates

Spring has arrived, bringing a new season of updates to keep you informed and empowered as we head into September and beyond.

Annual Statements are now being distributed—it's a great time to encourage your employees to check in on their super. You can also promote [CSC's education tools](#) or [request a tailored education session](#) for your workplace to help build financial confidence.

Final Employer Training for 2025 is happening this October—don't miss your chance to secure a spot. [Register now](#) to stay ahead of key superannuation updates and best practices.

As always, if you need support or have any questions, our team is here to help. Contact us on 1300 338 240 or email employer.service@contact.csc.gov.au.

Warm regards,

Tim Hart
Manager, Employer Engagement

Upcoming reform: Payday Super

The Australian Government has announced further details on the proposed Payday Super legislation, expected to start on 1 July 2026. While not yet law, government employers are encouraged to begin preparing by understanding the potential impact on payroll operations.

[Read more](#)

New AWOTE Rates

[Updated AWOTE rates are now online](#). Please use the latest calculator for all birthday and salary maintenance reviews.

If you have downloaded older versions of the AWOTE excel calculators, delete them, and use the new rates moving forward.

For assistance, contact our Employer Services team on 1300 338 240 or at employer.service@contact.csc.gov.au

ADIC – PSS employees with ADIC cover going on leave

Additional Death and Invalidity Cover with (ADIC) premiums are generally paid through your fortnightly pay file, along with member contributions and [Employer Productivity Superannuation Contribution \(EPSC\)](#) payments.

If your PSS member is on leave without pay (LWOP) for more than 12 weeks – it generally won't count for superannuation purposes – and the member will need to pay the full ADIC premium (including the employer portion). Once we have the LWOP dates from you, we will contact the member directly and advise of the payment options.

If the LWOP is greater than 24 months – CSC's insurer, AIA, must approve the leave. If it's under 24 months, no application required – but it's helpful for us to have the dates so we can stay in contact with the member.

During LWOP, if your agency is paying [EPSC](#), you should be paying your portion of the ADIC premiums. We will contact the member for their portion.

For more information about ADIC, PSS members can contact us on 1300 000 377 or at members@pss.gov.au

Superannuation on government-funded paid parental leave

From 1 July 2025, the ATO will pay superannuation on government-funded Parental Leave Pay (PPL). This is known as the Paid Parental Leave Superannuation Contribution (PPLSC).

Employees who care for a child who was born or adopted from 1 July 2025 and receive PPL from Services Australia will have a PPLSC paid into their super fund. Contributions will:

- Be taxed at 15%
- Count towards their [concessional contributions cap](#)
- Be paid by the ATO after the relevant financial year ends (e.g. the first payments will be made on 1 July 2026 for the 2025-26 financial year).

CSC is currently working to clarify how the PPLSC will be applied across our various schemes and will issue further communications to keep you informed of any key considerations.

In the meantime, for more information about Paid Parental Leave Superannuation Contributions see the [ATO website](#).



Authentic leadership at work

Strong, self-aware leaders help build workplaces where people feel supported and engaged. That’s good for your employees, and good for your organisation.

[Join Authentic leadership at work](#) on Wednesday 3 September, 12.30–1.30 pm AEST with Darren Black, CEO of SuperFriend, to explore practical ways to lead with consistency, care and values.

Your employees can learn how to:

- Show up more genuinely at work
- Navigate vulnerability without oversharing
- Stay grounded in your values—especially under pressure

This free webinar is open to all employees—not just CSC members. Share with your team and [register today](#).



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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](#).

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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