



Commonwealth
Superannuation
Corporation



CSC Employer Newsletter: April 2025

A message from the team

Welcome to the April edition of Employer News. With Easter fast approaching, we hope you enjoy a break with family and friends. As ANZAC Day on 25th April draws near, we'd also like to take a moment to honour and pay our respects to our ANZACs as well as all past and serving ADF members.

Connecting with you

Over the past few months, our Educators have presented to 1,216 new graduates. These valuable sessions help shape their financial mindset when it comes to superannuation and assist them in making informed choices over the long term. If you'd like to talk more about how CSC can support your staff with education, reach out to your [Employer Relationship Manager](#).

We've also had 508 payroll, HR, case management, and rehabilitation professionals attend our Employer Training sessions. These covered a variety of topics, including superannuation fundamentals, payroll, and case management. Did you know that CSC offers introductory self-paced learning modules for new starters? These are designed to better equip new starters with knowledge about the CSC schemes. They can complete these modules and register their interest for upcoming training [here](#).

Looking ahead

As the end of the financial year approaches, keep an eye out for our next edition of Employer News, where we'll share important cut-off dates for payroll. If you have any questions please reach out to us on 1300 338 240 or at employer.service@csc.gov.au

Kind regards,

Tim Hart,
Manager, Employer Engagement

Navigating invalidity retirement - PSSap

As an APS employer, you play a crucial role in managing the Invalidation Retirement process for your employees.

Each scheme can have distinct rules and benefit options, and CSC must be satisfied that a member has met a valid [condition of release](#) before they can access their super.

It's important to note that PSSap members claiming early release on medical grounds do not have the option to claim a lifetime pension. Instead, if approved, they are eligible to claim their account balance and any additional insured TPD benefits or Income Protection they may hold under lifePLUS auto or lifePLUS choice arrangements. Different tests are required for each component, and the same test does not necessarily release both benefits.

To terminate a PSSap member under medical grounds when they are under age 60, you must provide an *Invalidity Retirement Certificate* (IRC) as part of the process. If we decide to issue you with an IRC, you need to terminate the employee and pay their final contributions before we can pay any benefits. Note: PSSap members may choose to apply for an IRC themselves. If we decide to issue an IRC after reviewing the member's application, we will provide you with a copy so you can terminate the member and pay their final contributions.

We're unable to issue an IRC to any employees over age 60. Instead, they can claim their super once they've ceased employment.

If your employee is considering claiming or would like more information on the claims process, they can call us on 1300 725 171. We'll pair them with a dedicated case manager to support them through the entire process. For more information on PSSap IRC process, employers can refer to the CSC [website](#).

ADIC Sick leave without pay

Did you know that during periods of sick leave without pay, your agency is responsible for covering your portion of the ADIC premiums for the full

Streamlining email processing of forms (PSS & CSS)

When submitting departmental reports and other forms via email, please ensure to send them to

period. This is in the same way you are responsible for paying EPSC contributions. Your share of the premium should be paid through your fortnightly pay file.

Please keep us updated on any changes to sick leave dates, this allows us to contact the member to ensure their share of the premium is paid to directly to CSC preventing any arrears.

For more information about ADIC, please contact Employer Services on 1300 338 240 or at employer.service@csc.gov.au.

RetireWell 2025

Over 250 members aged 50+ joined us for the RetireWell event in Canberra on 18 March 2025, an evening designed to support planning for life beyond work.

CSC’s Chief Customer Officer, Adam Nettheim, opened the night with a reminder that retirement isn’t just a financial milestone — it’s a lifestyle shift. This was followed by a panel of CSC experts who shared real stories, questions, and experiences from their own journeys.

To close the evening, mentalist and guest speaker Anthony Laye delivered a powerful, interactive performance that had the crowd reflecting on mindset, motivation, and finding balance in life after work.

As one member shared:

“Out of the super funds I know, CSC is the only one that provides what people need — and with personality.”

If you’d like to encourage your employees to start planning, CSC runs regular retirement webinars and seminars throughout the year.

[Explore upcoming sessions here](#)

formsandapplications@csc.gov.au. It’s important to note that there is no need to CC the Employer Service team—this helps us avoid duplication and ensures efficient processing.

PSS members can now save time when applying for their retirement benefit by completing PSS Preserved Age Retirement benefit applications and PSS Age Retirement benefit applications (contributor equivalent) online.

These forms are accessible through [CSC Navigator](#), allowing customers to track the status of their request and communicate with our team. The form is designed to simplify and streamline the application process, reduce errors and delays, and provide a more tailored experience for our members.

AIA Embrace webinar – Eating for Longevity

AIA will be hosting an upcoming webinar on 16 April 2025, exploring how nutrition can support a long and healthy life. Learn about the key principles of a diet designed to enhance your quality of life, prevent chronic diseases, and promote healthy aging.

AIA Ambassador Marika Day explores how nutrition can support a long and healthy life. Marika is an Accredited Practising Dietitian and Nutritionist with over 10 years’ experience in a variety of clinical and non-clinical areas. In addition to her clinical expertise, Marika regularly works in recipe development, helping people make nutritious choices every day. Her approach to nutrition is balanced, practical and empathetic and aims to help people enjoy food and live a healthy balanced life. Place are limited so make sure to [register today](#).



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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