



Congratulations on your new job! Have you checked on your super lately?

Good news! You'll be staying in the Commonwealth Superannuation Scheme (CSS). Your new job is with an eligible employer and our continuous service rules apply, which means you'll stay in CSS.

CSS is quite different from your average super scheme. Here's a reminder.

1. CSS is a mix between a defined benefit fund and an accumulation fund

Your final benefit can be influenced by your member contributions, super salary, age and length of service. As a member of CSS you don't pay admin fees, and you may have the option of taking a lifetime pension when you retire. CSS also offers partial invalidity, invalidity retirement and death benefits at no cost.

2. You have a choice

While you're a contributing member of CSS, you can choose how much you pay in member contributions. You can change your rate at any time. Your contributions can include:

Basic contribution rate	0% or 5%
Regular supplementary contribution rate	Any rate
One-off supplementary contributions	Any amount

Your contribution rate is based on your super salary and funds are deducted from your after-tax pay. If you'd like to make supplementary contributions, please contact us so we can help you understand your options.

Investing a little more now may mean you have a lot more money in retirement. But everyone is different, and you should consider your personal circumstances before deciding how much you want to contribute. **Learn more about the impact your contribution rate has on your benefit.**

98 years'
experience

We're with
you for life

Here's what you need to do

Nothing, unless you want to. Your new employer will get your super details from your old employer so everything will remain the same. But that doesn't mean you can't make changes. If you want to change your contribution rate, just get in touch with the payroll team at your new employer.

You may want to talk to a financial planner. Our authorised* financial planners can give you comprehensive advice on a fee-for-service basis, as either one big plan or a more continuous stream of check-ins over the years. Speak with a **financial planner**.

We're here to help

Just head to csc.gov.au/join and look for 'I'm in CSS'. You can also call us on **1300 000 277** or send us an email at members@csc.gov.au.

You'll find more resources in our **Learning Hub** that explain how CSS works. Plus, we host free member education seminars where you can get the information and confidence you need to make your super decisions.

*Our authorised financial planners are authorised to provide advice by Guideway Financial Services (ABN 46 156 498 538, AFSL 420367). Guideway is a licensed financial services business providing CSC financial planners with support to provide members with specialist advice, education and strategies.

Do you have access to **online services**?

You can update your contact details, see your annual statements and estimate your final benefit using our iEstimator.



Commonwealth
Superannuation
Scheme