

CSC PSS accumulation plan

MySuper

1300 725 171 www.pssap.gov.au



SuperRatings Assessment

A "best value for money" superannuation fund. Well balanced across all key assessment criteria in a robust, secure and proven risk framework. The fund provides features that should assist most individuals to meet their retirement savings goals.

You should contact your financial adviser or this fund before making an investment decision.

Investment

Performance*	Good	
Variety of Options	Single Default	
Process	Good	

Fees and Charges

Small Account (5K)	Average	
Medium Account (50K)	Good	
Large Account (100K)	Good	

Insurance Covers and Costs

Death Insurance	Average	
Death & Disablement	Average	
Income Protection	Good	

Member Servicing

Member Education	Excellent	
Advice Services	Good	

Administration

Structure & Service	Good	
Employer Servicing	Average	
Third Party Adviser Servicing	Average	

Governance

Trustee Structure & Risk	Good	
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* Past performance is not a reliable indicator of future performance

What We Say

CSC PSSap MySuper was established to service the retirement needs of employees of the Australian Government and other participating employers. The fund is only available to current and former employees. CSC PSSap was nominated as a finalist for the 2020 Smooth Ride Award.

The MySuper Balanced option is the fund's default investment option, whilst choice members may select from two additional Diversified options and a Cash option. The MySuper Balanced option outperformed the relevant SuperRatings Index over the 5 years to 30 June 2019.

Fees are lower than the industry average across all account balances assessed. The fund allows members two free investment switches per financial year before charging a switching fee, although a buy/sell spread may apply.

A full suite of insurance cover is offered through the fund's lifePLUS cover, with the default insurance arrangement, lifePLUS auto cover providing eligible members with aged-based Death and TPD cover, as well as income protection cover, upon joining the fund. The lifePLUS choice cover allows members to customise their insurance, with the LIFEapp enabling members to get a quote and apply for additional fixed cover online.

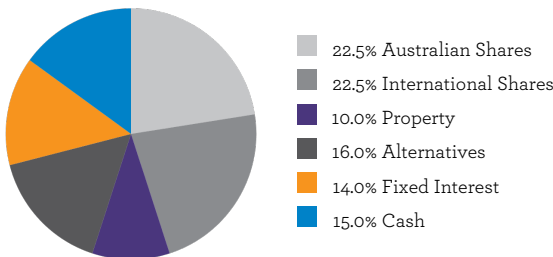
The fund provides members with access to free in-house and public seminars, as well as a range of online fact sheets, calculators and educational content. PSSap Member Online allows members to update account details and perform transactions.

What They Say

- A profit for members fund created specifically to support the needs of current and past Australian Government employees.
- Investment expertise consistently delivering risk adjusted returns which result in strong net benefit growth to members.
- Access to trusted and independent superannuation guidance ranging from online, public and one to one education seminars through to a member's best interests financial planning service offered on a fee-for-service basis.
- Access to PSSap's exclusive lifePLUS cover providing strong recovery and rehabilitation support which is underpinned by dedicated case managers throughout a member's claim.

Investment Allocation

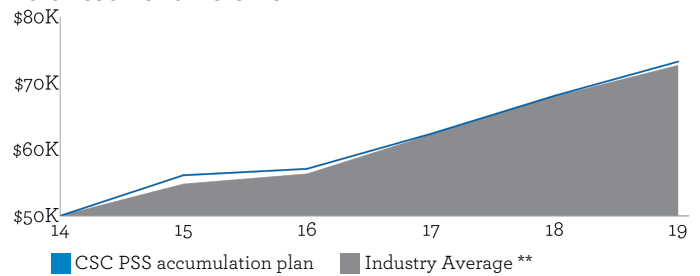
CSC PSS accumulation plan - MySuper Balanced



Investment Menu Available

Diversified Options	Growth Assets %
MySuper Balanced	63%

Balanced Fund Returns



** The Industry Average measures \$50K invested in the primary rated investment option using actual net returns and fees as per the current PDS. Excludes the cost of insurance.

Typical Fees on \$50K

Type (Based on primary rated option)	
Admin Fee (\$)	\$84
Admin Fee (%pa)	0.00%
Investment Fee (%pa)	0.00%
Indirect Cost Ratio (%pa)	1.03%
Switching Fee	\$20
Employer Size Discounts	No
Account Size Discounts	No

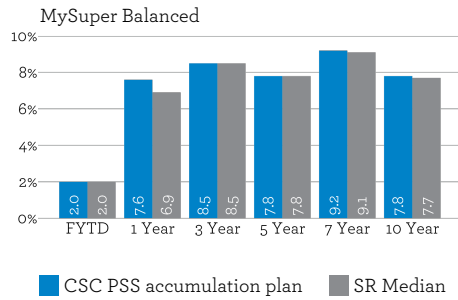
Fee Comparison	\$5K	\$50K	\$100K
This Fund's Basic Fees	\$ 136	\$ 599	\$ 1114
Average Fees	\$ 161	\$ 673	\$ 1249
Better than Average	✓	✓	✓

Modelled on a small (\$50K) employer size. Discounts for larger employers may be obtainable.

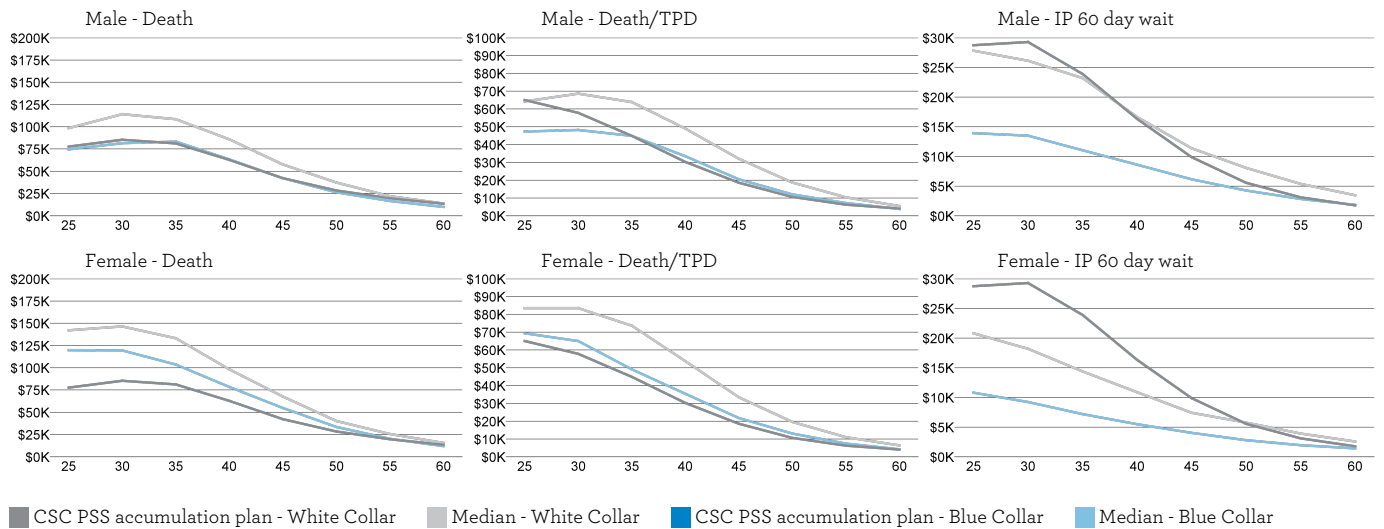
Investment Performance Key Options

*Performance as at 30 September 2019. 1, 3, 5, 7 and 10 Year figures are rolling annualised returns.

	FYTD	1 Year	3 Year	5 Year	7 Year	10 Year
MySuper Balanced	2.0	7.6	8.5	7.8	9.2	7.8
SR50 Balanced (60-76) Index	2.0	6.9	8.5	7.8	9.1	7.7
CPI	-	1.9	1.6	1.9	2.1	2.4



Insurance - Cover for \$1 per week Based on age next birthday, indicative cover only.



Fund Features

Financial Planning	Yes
Health Insurance	No
Home Loans	No
Credit Cards	No
Binding Nominations	Yes
Non Lapsing Binding Nominations	No
Insurance Life Event Increases	No
Long Term Income Protection	No
Valuation Process	Daily Unit Prices

About This Fund

Division Assessed	Employer
No. of Members	140,419
Fund Size	\$14,434,417,398
Public Offer	No
Fund Type	Government - MySuper
Target Market	Public Sector

SuperRatings Assessment

SuperRatings' overall rating of a product is provided by our Platinum, Gold, Silver and Other ratings. The product's assessment across individual components such as investments, insurance and fees is split across quartiles represented by road signs. For instance, "110" denotes the best 25% of performers.

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Excellent: Score 75% - 100%

Well Above Benchmark

110

Good: Score 51% - 74%

Above Benchmark

80

Average: Score 26% - 50%

Benchmark

60

Below Average: Score below 25%

Below Benchmark

40

Alert

For governance, advice & education, administration & investment process, analysis is qualitative and the available information has been insufficient to provide a rating, hence the ALERT symbol.



Concern

Based on the analysis of available information there appear to be real problems in this area.



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