



# PSS Additional Death and Invalidation Cover (ADIC)

Extra insurance cover that can maximise the amount payable if you become seriously sick or injured, or if you die.

## What is ADIC?

**ADIC** is insurance cover you can apply for on top of the Death and Invalidation benefits you receive as a contributing PSS member.

It's available to you at competitive rates and your employer will pay half of the standard premium.

## How does ADIC work?

**ADIC** can help to 'fill the gap' between your current Accrued Benefit Multiple (ABM) and the maximum amount payable from PSS.

This may suit you, for example, if you joined or re-joined PSS later in your life and you have a short prospective service career before you turn 60.

Taking out this extra cover is a bit like buying an additional ABM—but one that's only used if you die or retire due to Invalidation.

## Who can apply for ADIC?

If you're a contributing PSS member and you're under 60, you can apply for **ADIC**.

If you're a casual employee, or if you have many PSS accounts, or if you've transferred in from CSS, you may still be eligible to apply for cover. For more information call **1300 000 377**.

## How much does ADIC cost?

One of the benefits of ADIC is your employer will pay half of the standard premium, with the remainder automatically paid by you from your pay each fortnight. The standard cost of ADIC is based on your age at your most recent birthday and how much you're insured for.

Our insurer may also apply additional premiums to this standard premium amount depending on your individual risk profile. If this happens, your employer will still pay half the standard premium and you will pay the remainder, including the additional premium.



Commonwealth  
Superannuation  
Corporation

Continued on next page

Any financial product advice on this website 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 adviser. You should obtain a copy of the relevant Product Disclosure Statement and consider its contents before making any decision regarding your super.

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

### Example:

A 44-year-old on a salary of \$88,000 could be eligible to get \$145,200\* worth of additional cover for \$9.05 per fortnight. As the employer would pay half the standard premium, the member would only pay \$4.53 per fortnight.

A 49-year-old on a salary of \$120,000 could be eligible to get \$198,000\* worth of additional cover for \$23.98 per fortnight. As the employer would pay half the standard premium, the member would only pay \$11.99 per fortnight.

\* The additional cover amount will be included in the final benefit calculation upon meeting the **ADIC** payment conditions, and will result in a higher lump sum or pension payment, depending on how the benefit becomes payable.

### 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](https://csc.gov.au/tmd).

## How do I apply for ADIC?

### 1. Gather your facts and figures.

Have your medical information and Annual Statement handy.

### 2. Work out the cover you need.

Consider your current and future financial obligations.

### 3. Request a quote and apply online.

Log in to your PSS account at [csc.gov.au/login](https://csc.gov.au/login) and apply using our LIFEapp insurance calculator.

## Want to know more?

To find out more about **ADIC** and how premiums are calculated, visit [csc.gov.au/ADIC](https://csc.gov.au/ADIC)

See the Death and Invalidity Benefits section of the **PSS Product Disclosure Statement** at [csc.gov.au/pds](https://csc.gov.au/pds)



For more information visit [csc.gov.au](https://csc.gov.au)

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