Australian Government

CSC Commonwealth Superannuation Corporation



Six steps for super success

Built for service, supporting you through life

Take steps today—consolidate your accounts, choose your investment option or make voluntary contributions—and set yourself up for what's next.

1 Check your Annual Statement

See how your super's performed over the past financial year and how you're tracking towards your future. Look for our email to you or log in to CSC Navigator: **csc.gov.au/login**

2 Find and combine your super[1]

Got more than one super account? Multiple fees and charges mean you could be paying too much. Check your insurance cover before deciding what to do. Combine accounts: **csc.gov.au/supermatch**

3 Choose your investment option

Designed to fit your financial goals and risk preferences. Choose the option that suits you best. Explore choices: **csc.gov.au/investment-options**

4 Grow your super

Every contribution counts. Consider voluntary contributions, salary sacrificing or micro-investing. Discover how: **csc.gov.au/grow**

5 Review your insurance

When you join the ADF, if eligible, you'll automatically receive Death and Invalidity benefits through ADF Cover at no extra cost to you: **csc.gov.au/adfcover**

6 Nominate a beneficiary

Let us know who you'd prefer your super to go to. Update your beneficiary nomination: **csc.gov.au/beneficiary**

For more smart steps for super success go to csc.gov.au

1 Consolidating super can reduce fees and simplify administration, but make sure you check your current fees, any insurance cover or other benefits you might lose before making a decision. If you're unsure, consider getting financial advice.

Smart resources mean confident planning



You've built your career. Now build your investment. Use these resources to plan smart and own your financial future.

Speak to a Member Educator

Don't know what you don't know? Book a two-way conversation with a Member Educator at no extra cost for general information about your options. Book session: **csc.gov.au/adf-consultations**

Watch a webinar

Think your super's in good shape? Find a live event or watch a recorded topic and learn how small insights can lead to big wins. View webinars: **csc.gov.au/webinars**

Discover your investment style

What type of investor are you? How comfortable are you with potential ups and downs in your super balance? Take the Risk Profiler Quiz: **csc.gov.au/riskquiz**

Crunch the numbers

Don't let money maths keep you guessing. Try the range of smart tools—in just a few minutes you can track your finances: **csc.gov.au/tools**

Or project how long your super might last in retirement: **csc.gov.au/adf-modeller**

Consider financial advice

Looking for a financial reset? Take your confidence to the next level and watch your financial goals click in to focus. Talk with an authorised CSC Financial Adviser: **csc.gov.au/financial-planning**

Our authorised Financial Advisers are supported by Guideway Financial Services (ABN 46 156 498 538, AFSL 420367), a licensed financial services business providing CSC Financial Advisers with specialist advice and education.

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