



Financial Services Guide

Purpose of this Financial Services Guide

This Financial Services Guide (FSG) is issued by the Commonwealth Superannuation Corporation (CSC) (ABN 48 882 817 243), Australian Financial Services (AFS) licence No. 238069.

This FSG is designed to assist you in deciding whether to use any of the financial services referred to in this FSG, and is provided to inform you about:

- CSC and its authorising licensee details
- the financial services provided by CSC in relation to the Commonwealth Superannuation Scheme (CSS) (ABN 19 415 776 361); Public Sector Superannuation Scheme (PSS) (ABN 74 172 177 893); and Military Superannuation and Benefits Scheme (MilitarySuper) (ABN 50 925 523 120)
- remuneration arrangements
- compensation arrangements
- complaints resolution processes.

The Product Disclosure Statements (PDSs) for CSS, PSS and MilitarySuper are available on the [CSC website](#) and should be considered before making any decision regarding your super, including whether to join (if eligible).

In addition to being made available to you on the [CSC website](#), you may obtain a copy of the relevant scheme's PDS from the Customer Engagement Centre, or, if you have joined or are eligible to join the relevant scheme, from your employer or military training establishment (for members of MilitarySuper). The PDSs include information about the features, benefits and risks of CSS, PSS and

MilitarySuper, as well as the applicable fees and costs so that you can make informed decisions about your super, including whether to join (if eligible).

About CSC

CSC is a corporate Commonwealth entity and an AFS licensee. CSC acts as trustee and administrator in relation to a number of superannuation schemes, including CSS, PSS and MilitarySuper.

CSC's scheme administration services include operating a Customer Engagement Centre and responding to enquiries from members, maintaining members' accounts, processing member and employer contributions and making benefit payments (when eligible).

The financial services provided

CSC is authorised by its AFS licence to provide General Advice regarding superannuation and life products.¹ On this basis, CSC provides General Advice about CSS, PSS, MilitarySuper and on selected life products offered by third party providers. General Advice means advice that is given without considering any of your personal objectives, your financial situation or your needs. As an AFS licensee, CSC acts for itself in providing, and is responsible for, any General Advice provided by it.

If you contact the Customer Engagement Centre for CSS, PSS or MilitarySuper, you will be put in touch with a CSC Customer Engagement Representative who can provide you with information about your scheme. In responding to your queries, a CSC Customer Engagement Representative may provide you with factual information

¹ Life Products are limited to investment life insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds.



about CSS, PSS or MilitarySuper or may arrange for you to perform certain transactions in relation to your account (including by providing you with relevant forms). CSC Customer Engagement Representatives may also provide you with General Advice about CSS, PSS, MilitarySuper and on selected life products offered by third party providers, which does not take into account your objectives, financial situation or needs.

Fees and commission

CSC does not pay any fees or commissions to any third parties related to the provision of financial services as outlined in this FSG, with respect to the schemes or for referring people to CSC. CSC receives payments from each employing agency to cover the costs of administration of the schemes. Depending on the employing agency, payments are either flat fees per member and may vary by member type (for example, contributing member, preserved member, pensioner), or are lump sum payments. CSC may receive payment for specific functions such as processing a benefit.

Generally, no fee is charged to you for information or General Advice in relation to CSS, PSS or MilitarySuper. Fees may be charged if you choose to use the Personal Advice services described in the 'Personal Advice services' section below. These fees, along with the other fees and costs associated with CSS, PSS and MilitarySuper are outlined in the relevant PDS.

Remuneration

Except as described in the section 'Personal Advice services' below, neither CSC nor its directors or employees receive any remuneration in respect of, or which is attributable to, any factual information or General Advice provided to you. CSC's directors are remunerated by way of allowances set by the Remuneration Tribunal, the independent statutory authority that determines the remuneration of key Commonwealth offices. Employees of CSC are paid on a salary basis and, while they may be paid a bonus, it is not related in any way to factual information or General Advice provided to you.

Personal advice services

As a CSC customer you have access to CSC's authorised financial advisers* who provide personalised fee-for-service financial advice, that takes your objectives, financial situation and needs into account. A summary and fixed quote for the comprehensive advice and service you receive will be outlined to you before commencing work on your financial plan and is subject to your agreement. If you already have your own financial adviser, we recommend that you speak to them first. At CSC we don't pay any commissions to financial advisers and there are no hidden fees. To arrange an appointment for personal financial advice call **1300 277 777** during business hours, or visit Financial planning on our [website](#).

* Our authorised Financial Advisers 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 Advisers with support to provide customers with specialist advice, education and strategies.

Compensation arrangements

CSC has professional indemnity insurance and other arrangements in place to cover any breach of its AFS licence, including a breach of its licence by CSC or any of its employees. CSC's insurance arrangements also cover losses sustained as a result of work done for CSC by its employees even after they cease to work for CSC. The requirements applicable to CSC for compensation arrangements under the Corporations Act 2001 (Cth) are satisfied by its insurance arrangements.

What to do if you have a complaint

CSC is committed to handling complaints from customers of CSS, PSS and MilitarySuper promptly and fairly, and within a maximum of 45 days (or 90 days for complaints about death benefit distributions) from when the complaint is made.

The easiest way to lodge a complaint is via our [online feedback form](#) or through your [CSC Navigator](#) account. If you are unable to complete the online feedback form, you can contact an Internal Dispute Resolution Case Manager on **1300 033 732** between 9am and 5pm AEST, or email customer.care@csc.gov.au at any time. You can also address written complaints to:

The Complaints Officer
PO Box 2252
Canberra ACT 2601

If your complaint is not resolved to your satisfaction, or if you do not receive a response within 45 days from when the complaint is made (or 90 days for complaints about death benefit distributions), you may refer the matter to the Australian Financial Complaints Authority (AFCA) in one of the following ways:

Phone 1800 931 678

Post Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001

Email info@afca.org.au

Web afca.org.au

Time limits may apply to complaints to AFCA. You should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

Your privacy

CSC is committed to protecting your privacy. Your personal information will be collected, held, used and disclosed in accordance with CSC's privacy policy. A full copy of CSC's privacy policy as well as the privacy complaint process is available at csc.gov.au/privacy-policy. You may also obtain a copy from the Customer Engagement Centre using the contact details below.

Where can I get more information?



**Commonwealth
Superannuation
Scheme**

Phone 1300 000 277

Post CSS
GPO Box 2252
Canberra ACT 2601, Australia

Email members.aps@contact.csc.gov.au



**Public Sector
Superannuation
Scheme**

Phone 1300 000 377

Post PSS
Officer GPO Box 2252
Canberra ACT 2601, Australia

Email members.aps@contact.csc.gov.au



**Military
Superannuation &
Benefits Scheme**

Phone 1300 006 727

Post MilitarySuper
GPO Box 2252
Canberra ACT 2601, Australia

Email members.adf@contact.csc.gov.au

For more information visit csc.gov.au



Any financial product advice provided in this Financial Services Guide 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.

Issued by Commonwealth Superannuation Corporation (CSC) ABN: 48 882 817 243 AFSL: 238069 RSEL: L0001397 | Commonwealth Superannuation Scheme ABN: 19 415 776 361 RSE: R1004649 | Public Sector Superannuation Scheme ABN: 74 172 177 893 RSE: R1004595 | Military Superannuation and Benefits Scheme ABN: 50 925 523 120 RSE: R1000306