



Statement regarding LGBTQI+ customers

Our super schemes, policies and staff work to ensure people from diverse backgrounds are provided for when joining, claiming, or retiring with CSC. CSC cares about people, respects human rights and requires all employees to treat others with trust, dignity, respect, fairness and equity.

We provide the following information for anyone wondering how our schemes, decisions and policies affect LGBTQI+ customers and their families.

LGBTQI+ customers in our policies

Public Sector Superannuation accumulation plan (PSSap) and Australian Defence Force Superannuation (ADF Super)

In PSSap and ADF Super there are no clauses, conditions or fine print that could negatively impact LGBTQI+ customers. Our administrator's systems allow customers to specify a gender other than male or female, PSSap insurance premium tables are gender neutral, and the call centre provides a quality service experience to all customers, regardless of their sexual orientation and gender identity.

Insurance – PSSap lifePLUS

The insurance benefits CSC customers with a PSSap account can access through lifePLUS does not distinguish between LGBTQI+ and non-LGBTQI+ customers. The policy has no restrictions or definitions specifically relating to LGBTQI+ customers.

There is no gender bias in our premium rates, as we do not have separate male or female premium rates.

Insurance - ADF Super lifePLUS Protect

The insurance benefits CSC customers with an ADF Super account can access through lifePLUS Protect, does not distinguish between LGBTQI+ and non-LGBTQI+ customers. The policy has no restrictions or definitions specifically relating to LGBTQI+ customers.

There is no gender bias in our premium rates, as we do not have separate male or female premium rates.

Insurance - ADF Cover

Active serving members who joined the ADF after 1 July 2016, are provided life and disability protection through the Australian Defence Force Cover Scheme (ADF Cover).

ADF Cover has been established through the following Acts of Parliament:

- Australian Defence Force Cover Act 2015 (the ADF Cover Act); and
- Defence Legislation Amendment (Superannuation and ADF Cover) Act 2015



The ADF Cover Act uses the pronouns of he/him and she/her, rather than they/them/their. CSC recognises this language is exclusionary, however this terminology in the legislation has no impact on the benefits available to serving ADF members.

Eligible serving ADF members are not charged premiums for this benefit, so no gender differentiation can occur.

Public Sector Superannuation Scheme (PSS) and Commonwealth Superannuation Scheme (CSS)

Similarly, to PSSap, the PSS & CSS administration systems allow customers to specify a gender other than male or female, and the call centre provides a quality service experience to all customers, regardless of their sexual orientation and gender identity. In PSS & CSS there are generally no clauses, conditions and fine print which could negatively impact LGBTQI+ customers.

The Additional Death and Invalidity Cover (ADIC) CSC customers with a PSS account can apply for, does not distinguish between LGBTQI+ and non-LGBTQI+ customers. The policy has no restrictions or definitions specifically relating to LGBTQI+ customers.

There is no gender bias in our premium rates, as we do not have separate male or female premium rates.

Relationship breakdown and super – PSS/CSS

If you're in a marriage or de facto relationship and this relationship breaks down, you may need to split your or your partner's superannuation. In this case, you may need to contact us for a 'Form 6 Response'. If you're in a LGBTQI+ marriage or de facto relationship, you will not be disadvantaged or disregarded by CSC because of your sexual orientation or relationship when we provide information per this form.

In our PSS, CSS, MSBS and DFRDB schemes, we do estimate your account value based on life expectancy rates for male and female genders. We regularly review this process to ensure it is applied correctly for all customers - including intersex, transgender or non-binary customers - regardless of their gender identity.

Find out more about [super splitting](#).

Defence Force Retirement and Death Benefit scheme (DFRDB) and Military Super and Benefits Scheme (MSBS)

The MSBS and DFRDB administration system allow customers to specify a gender other than male or female, the options being male, female, not stated, and Intersex / Indeterminate. When speaking to customers, call centre staff can enter the title the customer wishes to be identified by. As part of our transformation program, we will be including the title 'Mx' in our new administration platform.

Use of pronouns in our legislation

Much of the product specific legislation which applies to CSS, PSS, MSBS and PSSap is more than 10 years old and in some instances uses the pronouns of he/him and she/her, rather than they/them/their. We recognise this language is exclusionary, however this terminology in the legislation has no impact on the entitlements or end retirement benefits of CSS, PSS or PSSap LGBTQI+ customers.

Internal policies

For our staff we have an [internal diversity policy](#), which states:

CSC supports and encourages a diverse and inclusive workforce by fostering a culture and environment of respect, courtesy, honesty, integrity, working in a supportive and collaborative way, treating others how we wish to be treated, having an appreciation of difference and other perspectives, and having an openness to other cultures.

CSC strives to be a great place to work and that means ensuring all people feel valued, respected and supported. In order to have a properly functioning diverse workplace, CSC insists that discrimination, harassment, vilification and victimisation will not be tolerated. Diversity can include differences that include, but are not limited to, gender, age, disability, ethnicity, marital or family status, religious or cultural background, sexual orientation and gender identity.

CSC's support for a diverse and inclusive workforce also applies to how CSC views the super and insurance products which it provides to employees of the APS and ADF.

A note on terminology

CSC respects all forms of diversity and understands that LGBTQI+ people are a varied group, and sexual orientation or sex or gender identity is only one aspect of an individual's complete identity. We acknowledge that terminology has a significant impact on empowerment and inclusivity. We also acknowledge terminology and language is often contested and can change across cultures, generations and groups.

Our intent is to listen to our customers and implement best practice, inclusive language. For this reason, we use the acronym LGBTQI+ (lesbian, gay, bisexual, trans, queer and questioning, intersex and other identities).