



# How our investment options relate to your work life-cycle stage:

As you begin your superannuation savings journey, your contributions (savings) matter more than your investment returns.

In the early phase of your working life, when you still have a long time to retirement, you do not need to access your savings in the short-term. This means that you can invest a greater share of your savings in higher-growth opportunities. These investments are likely to be volatile over shorter horizons, but generate higher returns over the long horizon you have to retirement.

- Our “aggressive” option is designed for this purpose of growing your balance aggressively.



Commonwealth  
Superannuation  
Corporation

The information provided in this factsheet 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 advisor. You should obtain a copy of the relevant Product Disclosure Statement (PDS) and consider its contents before making any decision regarding your super.

Commonwealth Superannuation Corporation (CSC) ABN: 48 882 817 243, AFSL: 238069, RSEL: L0001397

Defence Force Retirement and Death Benefits Scheme  
ABN: 39 798 362 763

Australian Defence Force Superannuation  
ABN: 90 302 247 344  
RSE: R1077063

Commonwealth Superannuation Scheme  
ABN: 19 415 776 361  
RSE: R1004649

Public Sector Superannuation accumulation plan  
ABN: 65 127 917 725  
RSE: R1004601

Military Superannuation and Benefits Scheme  
ABN: 50 925 523 120  
RSE: R1000306

Australian Defence Force Cover  
ABN: 64 250 674 722

Public Sector Superannuation Scheme  
ABN: 74 172 177 893  
RSE: R1004595

1922 Scheme DFRB Scheme PNG Scheme DFSPB  
CSC retirement income

As you progress through your working lifecycle, your investment returns become as important as your contributions. You may wish to reduce the shorter-term volatility of your savings, accumulated to date. This means that you might want to begin to balance your savings between higher-growth opportunities and capital-preserving assets.

- For this stage, we have designed the “Balanced” option.

As you near retirement, it is likely that your focus will shift to protecting the value of your super balance rather than seeking high returns. However, you will want to maintain the purchasing power of your savings.

- For this reason, the “Income Focused” option may be appropriate, as it focuses on preserving the purchasing power of your savings by still growing your savings, but more modestly, with much lower risk.

## Where can I get more information?



### Commonwealth Superannuation Scheme

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 GPO Box 2252,  
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### Public Sector Superannuation Scheme

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### Public Sector Superannuation accumulation plan

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 Canberra Act 2601  
**WEB** csc.gov.au