



Australian Government

Commonwealth Superannuation Corporation

# Seminar

Building and growing  
your super.



Commonwealth  
Superannuation  
Corporation

# Still have some way to go until retirement?

This seminar is all about building up your balance to be as big and strong as possible and helping you prepare for any bumps along the way. We want you to understand the boxes you need to tick to give yourself the best chance of a comfortable retirement, whatever that looks like for you.

Time	Presentation	Relevant members	Description
9:00–10:30	<b>Building and growing your PSS benefit</b>	PSS defined benefit members	This session has a basic look at how the PSS works and ways in which you can build and grow it to be as big and strong as possible in retirement. We'll look at the PSS formula as well as the things you can do ahead of retirement to make sure you've got the most to work with when you get there.
10:30–10:50	<b>How can a financial planner help me?</b>	Any of CSC's members	Presented by our Financial Planning team: In this session we look at how you may benefit from the help of a qualified financial planner by learning what a financial planner can do for you.
<b>10:50–11:00</b>	<b>Morning Tea Break</b>		
11:00–11:10	<b>Superannuation 101</b>	Any of CSC's members	We all know that we have a super fund, but do we really know how it works, or why? In this session we will look very briefly at how super works in general, who pays in, what happens after it's been paid in, and when we can access it.



Time	Presentation	Relevant members	Description
11:10–11:40	<b>Why PSSap?</b>	PSSap members and those considering PSSap Ancillary	Comparing super funds is an important practice for anyone, have you ever stopped to think, why? What makes PSSap the choice for so many current and former APS employees?
11:40–12:00	<b>Being prepared for the worst</b>	Any of CSC's members	We never like to think about the “what if”, but what if you couldn't work? What if it was permanent? It's important to understand what would happen if you passed away and how can you keep your loved ones financially secure.
<b>12:00–12:40</b>	<b>Lunch Break</b>		
12:40–1:40	<b>Creating wealth and investing with your super</b>	PSSap members and those considering PSSap Ancillary	You want to make sure you're doing all the right things to grow your super, but what are they? We'll look at three main topics in this session: Setting yourself a budget, setting up a contribution strategy to save tax and making an informed investment decision.
1:40–2:00	<b>Using your super</b>	PSSap members and those considering PSSap Ancillary	We'll look at some of the different ways you could use your super from accessing it under the First Home Super Savers Scheme, to drawing down on it using an account based pension like CSCri and everything in between.



## Useful Links



### CSS

Phone - 1300 000 277  
Email - [members@css.gov.au](mailto:members@css.gov.au)



### PSS

Phone - 1300 000 377  
Email - [members@pss.gov.au](mailto:members@pss.gov.au)



### PSSap

Phone - 1300 725 171  
Email - [members@pssap.com.au](mailto:members@pssap.com.au)



### CSCri

Phone -1300 736 096  
Email - [members@cscri.com.au](mailto:members@cscri.com.au)



### CSC Website

[csc.gov.au](http://csc.gov.au)

### CSC Financial Planners

Phone - 1300 277 777  
Email - [FinancialPlanning@csc.gov.au](mailto:FinancialPlanning@csc.gov.au)

- Provide fee for service financial advice
- No trailing fees or commissions
- Experts in your scheme
- First appointment fee \$185

As a member, you have access to financial advice service. CSC's authorised\* financial planners provide a personalised service that takes your objectives, financial situation and needs into account. Our financial advice service is designed to guide you through important financial decisions to make sure you achieve your personal financial goals. Don't get the wrong advice.

\* Our authorised financial planners 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 planners with support to provide members with specialist advice, education and strategies.

### ATO - [ATO.gov.au](http://ATO.gov.au)

For information regarding contribution limits, Co- contributions, tax on super, finding lost super and keeping track of super.

### ASIC MoneySmart - [moneysmart.gov.au](http://moneysmart.gov.au)

ASIC's MoneySmart website is for all Australians - young or old, rich or poor, investing or paying off debt. They provide you with independent information so you can be better informed in making decisions. It's free and they have lots of really useful resources including calculators and apps.

### Centrelink (DHS) - [humanservices.gov.au/individuals/centrelink](http://humanservices.gov.au/individuals/centrelink)

For information regarding Financial Information Service Seminars in your area, information regarding Age Pensions and to make an appointment with a Financial Information Service officer (FISO).



Commonwealth  
Superannuation  
Corporation