



Australian Government

Commonwealth Superannuation Corporation

Seminar

Reaping the rewards
of your super.



Commonwealth
Superannuation
Corporation

Counting down the days to your retirement?

This seminar will help guide those who are on the doorstep of retirement to work out how to make the most of their hard work and super savings. We'll be discussing how to save enough for retirement and what you can do to improve your position in your last few years at work.

Time	Presentation	Relevant members	Description
9:00–10:15	Reaping the Rewards of your CSS Benefit	CSS defined benefit members only	As a CSS member you may be preparing yourself for retirement, so in this session we'll be looking at the ways you can claim your benefit and how those are calculated as well as helping you to understand what sort of tax you may be liable for while claiming.
10:15–10:30	Morning Tea Break		
10:30–12:00	Reaping the Rewards of your PSS Benefit	PSS defined benefit members only	When it comes to claiming a PSS benefit there are a number of ways to go, from pension to lump sum or a combination of both. This session will provide you with some insight on what those options are and how they're calculated as well as understanding what they look like from a tax perspective.
12:00-12:20	How can a Financial Planner help me?	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.



Time	Presentation	Relevant members	Description
12:20-1:00	Lunch Break		
1:00–1:30	Being prepared for the worst	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.
1:30-2:00	How much is enough?	Any of CSC’s Members	Those planning for retirement often have one question: How much do I need? In the past you had to rely on Centrelink, and while we’ll look at what sort of a role Centrelink can still play in your retirement, we’ll look at a number of different ways we can answer that question.
2:00-2:10	Afternoon Tea Break		
2:10-2:50	Contribution and investment strategies for retirement	PSSap members and those considering PSSap Ancillary	Here we will look at the various options and benefits when contributing to super, such as Salary Sacrifice and after-tax contributions, to help you reach your retirement goals. We also look at what investment options you have in PSSap and what to think about when trying to figure out which is right for you.
2:50-3:10	Why PSSap and CSCri?	PSSap members and those considering PSSap Ancillary	You can contribute super to almost any fund, and drawdown from almost any pension account. So, what makes PSSap & CSCri the choice for so many current and former APS employees?
3:10-3:30	CSCri: How an account based pension works	PSSap members and those considering PSSap Ancillary	When you’re planning retirement it’s important to learn how an account based pension like CSCri works. We’ll show you how they work, who can start them and when. We’ll also look at what a Transition to Retirement pension is all about.
3:30-4:00	Q&A Session & wrap-up	Any of CSC’s Members	Opportunity to ask any questions of the presenters that you’ve heard from throughout the day

Useful Links



CSS

Phone - 1300 000 277
Email - members@css.gov.au



PSS

Phone - 1300 000 377
Email - members@pss.gov.au



PSSap

Phone - 1300 725 171
Email - members@pssap.com.au



CSCri

Phone -1300 736 096
Email - members@cscri.com.au



CSC Website

csc.gov.au

CSC Financial Planners

Phone - 1300 277 777

Email - 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

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

ASIC MoneySmart - 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

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).



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