Australian Government

Commonwealth Superannuation Corporation

Annual Statement

1 July 2024 to 30 June 2025

CSC — PSSap Public Sector Superannuation accumulation plan

Membership No. **1000921567**

164649/X18/136924 D-045

Mrs Nyssa Pastrikos
PO Box 318
TENNANT CREEK NT 0861

Where does this QR code take me?

Access your 2024-2025 digital super summary

Simply scan the QR code with your smartphone camera to securely access your personalised CSC digital summary.

Hi Nyssa, here's your account at a glance for 2024-25

Your super balance on **30 June 2025**

$275,607.69

Your account summary

Opening Balance	**$236,205.06**
Contributions	$17,608.89
Insurance premiums	-$717.73
Fees and charges	-$194.82
Tax / Rebate	-$2,533.65
Investment earnings	$25,239.94
Closing Balance	**$275,607.69**

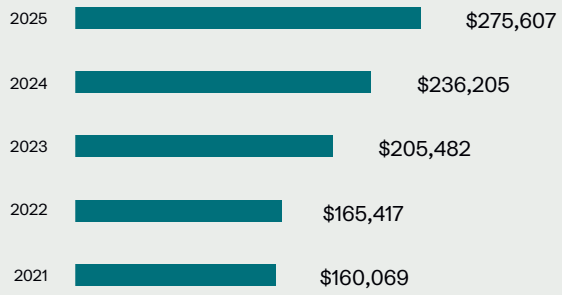
Note: A full breakdown of transaction types can be found in the Transaction Summary.

Your personal details

Member Number	1000921567
Date joined PSSap	16/02/2009
Tax File Number supplied	Yes
Email address supplied	knn***@hotmail.com
Mobile number	**** *** 287

Are your contact details up-to-date?
It's important that we always have a reliable way to contact you about your super. You can update your details at any time via the **CSC Navigator**, or by calling us on **1300 725 171**.

Your account history



Your insurance with PSSap

lifePLUS choice

Income Protection	$4,707.73
Total and Permanent Disablement cover	$274,523.00
Death cover	$274,523.00

Note: A full breakdown of your insurance cover including the premiums payable can be found in the Insurance and Beneficiaries section.

This document is your periodic statement for your PSSap account. Any financial product advice in this document 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 PSSap 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
Trustee of the Public Sector Superannuation accumulation plan (PSSap) ABN: 65 127 917 725 RSE: R1004601

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How much is enough?

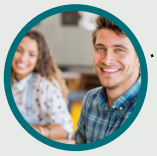
CSC — PSSap Public Sector Superannuation accumulation plan

According to the **Association of Superannuation Funds of Australia's Retirement Standard**, a single person will need $595,000, and a couple $690,000, in retirement savings to have a 'comfortable retirement' at age 67. Use this guide to estimate how much money you may need to have a 'comfortable' or 'modest' retirement. See the box below for more information.

	Comfortable	Modest	Max. Age Pension
Single	$52,383 a year	$33,386 a year	$29,874 inc. supplements
Couple	$73,875 a year	$48,184 a year	$45,037 inc. supplements
	Domestic and occasional overseas holiday.	One holiday in Australia or a few short breaks.	Even shorter breaks or day trips in your own city.
	Restaurant dining, good range and quality of food.	Take out and occasional cheap restaurants.	Only club special meals or inexpensive takeaway.
	Owning a reasonable car.	Owning a cheaper more basic reliable car.	No car, or if you have a car, it will be a struggle to afford repairs.
	Good clothes.	Reasonable clothes.	Basic clothes.
	Take part in a range of regular leisure activities.	Take part in one paid leisure activity infequently. Some trips to the cinema or the like.	Only taking part in no cost or very low cost leisure activities. Rare trips to the cinema.
	Top level private health insurance.	Basic private health insurance, limited gap payments.	No private health insurance.
	Replace kitchen and bathroom over 20 years.	No budget for home improvements. Can do repairs, but can't replace kitchen or bathroom.	No budget to fix home problems like a leaky roof.
	Better quality and larger number of household items and appliances, and higher cost hairdressing.	Limited number of household items and appliances, and budget haircuts.	Less frequent hair cuts or getting a friend to cut your hair.

* Please visit the ASFA website at **superannuation.asn.au/resources/retirement-standard** for more information about the **ASFA Retirement Standard**. The table above is based on retirement lifestyles described in the **ASFA Retirement Standard** (March 2025 figures), and assumes that retirees own their own home outright and are relatively healthy. Details on retirement spending are also available on ASFA's SuperGuru website **superguru.com.au/retiring/how-much-super-will-i-need**

Your personal circumstances and your retirement goals are unique, so finding out how much you should save is important. You can find out more at csc.gov.au



Don't feel that this would be enough?

A replacement ratio is a rule of thumb that estimates what percentage of a person's pre-retirement income will be needed to maintain their lifestyle at retirement. Most studies suggest aiming for a target of between 70 and 85 percent of pre-retirement after-tax income.

How do you want to retire?

CSC — PSSap Public Sector Superannuation accumulation plan

Saving for retirement can be tricky—it's hard to know exactly how much you might need, and it can seem so far away.

CSC is here to guide you

We understand how to help you get ready for retirement—even if you're not thinking about it yet! Our members generally benefit from 15.4% contributions, our pursuit of strong returns, and the comfort of knowing that CSC has more than 30 years of superannuation experience.

Ways you can boost your retirement

- Learn how much super you will need in retirement
- Consolidating your super into one fund can save fees and make it easier to track
- Understand your investment risk profile and make the right choice for you
- Contribute extra to your super—just a small amount each fortnight can make a big difference
- Let us guide you with our education and advice services

Ready to get started?

When it comes to super, you need to be proactive and prepared. Using a smart device, you can learn more about maximising your super and/or see where you're headed with our PSSap Retirement Modeller by scanning the QR codes below. Alternatively, you can learn more about the benefit of your PSSap account by visiting **csc.gov.au**

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When it comes to super, you need to be proactive and prepared.

We can help you to maximise your super through strategic contributions and smart retirement planning.

Scan the QR code or visit **csc.gov.au**

See where you are headed with our PSSap Retirement modeller

Our retirement modeller will estimate your super balance at retirement, and shows how long that estimated balance might last depending on your target retirement income.

Scan the QR code or visit **csc.gov.au**

Nyssa, here's a summary of your investments with CSC

CSC — PSSap Public Sector Superannuation accumulation plan

Your investment performance and future strategy

Rate of allotment of net earnings 1 July 2024 to 30 June 2025

Personal rate of return	10.37%

Your investment return for 2024-25 was

$25,239.94

Your personal rate of return is dependent on your investment option and takes into account your opening balance, timing and size of transactions on your personal account and Fund earnings.

How your account is invested

Investment option	Number of units held	Unit price	Value
Aggressive	-	-	-
MySuper Balanced	74,261.386399	3.711319	$275,607.69
Income Focused	-	-	-
Cash	-	-	-
Total			**$275,607.69**

Investment option	Future Contributions Strategy (%)
Aggressive	-
MySuper Balanced	100.00%
Income Focused	-
Cash	-

Did you know...

Two calculations are included in your statement. They're both used to measure performance, but they measure different things.

Learn more about Standard option (time-weighted) rate of return and Individual customer (money-weighted) rate of return.

Life-stage and investment option(s)

General guidelines that may provide insight into how you can tailor your investment strategy.

Cohort	Less than 35	35-49	50-64	65+
Importance of contributions vs investment returns	Contributions matter more because account balance is smaller	Contributions and investment returns are equally important	Investment returns are very important relative to contributions	Investment returns are very important relative to contributions
Objective	Capital growth	Balance between capital growth and preservation	Maintain purchasing power with lower risk	Capital preservation only
Risk/return	Aggressive	Aggressive to Balanced	Balanced to Income Focused	Income Focused to Cash

*Age is a very simple classification – Ideally, it should be combined with individual adequacy ratios and risk profiles to more appropriately match option with life stage, especially for age 'cut-offs'.

How you're invested

Take the time to understand your investment options and how your super is invested in them.

Do you want to learn more about your investment options?

Access online tools and educational content to inform your choice.

Why invest with CSC?

Our investment Philosophy

Attend one of our free webinars

Get Financial Advice* 1300 277 777

*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.

Your investments options

CSC — PSSap Public Sector Superannuation accumulation plan

Your investment performance at work

Different investment options have different levels of risk, and of course, return.
Here's how our different investment options performed up to **30 June 2025**.

	PSSap		
Investment Option	**1 Year**	**5 Years**	**10 Years**
Aggressive	11.47%	10.39%	8.62%
MySuper Balanced	10.63%	8.46%	6.88%
Income Focused	7.25%	4.96%	5.32%
Cash	3.92%	2.06%	1.74%

The figures in this table represent the compound average effective rate of net earnings of each investment option for the periods of 1, 5 and 10 years ending at 30 June 2025. These returns are not the returns of your investment in the investment option(s) as they do not take into account your personal transactions in/out of the option.
Past performance is not an indication of future performance.

Learn more about the latest MySuper Balanced product dashboard at **csc.gov.au/Members/Investment/Investment-options/Product-dashboard**

The objectives of your investment

Investment Option	Investment Return Objective	Est. Number of Negative Years over a 20-Year Period	Investment Horizon
Aggressive	CPI +4% per year after fees and tax, over 10 years	4 years to less than 6 years	15 years
MySuper Balanced	CPI +3.5% per year after fees and tax, over 10 years.	4 years to less than 6 years	10 years
Income Focused	CPI +1.5% per year after fees and tax, over 10 years.	2 years to less than 3 years	5 years
Cash	Bloomberg AusBond bank index rate of return, net of fees	Less than 0.5 year	1 years

Investment risk is determined using the standard risk measure (SRM) as recommended by the Australian Prudential Regulation Authority (APRA), the Australian Securities and Investments Commission (ASIC), Association of Super Funds of Australia (ASFA) and the Financial Services Council (FSC). The SRM is a guide of the likely number of negative annual returns expected over any 20 year period. The purpose of the SRM is to provide customers with a label to assist in comparing investment options. It is not a complete assessment of risk. For example, it does not detail important issues such as the potential size of a negative return or that a positive return could still be less than a customer requires to meet their investment objectives/needs.

The target asset allocation of your investment options



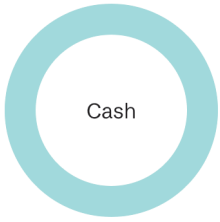
Cash	8.5%
Fixed Interest	4%
Equities	72.5%
Property	4.5%
Infrastructure	7.5%
Alternatives	3%



Cash	13%
Fixed Interest	12.5%
Equities	58%
Property	3.5%
Infrastructure	7.5%
Alternatives	5.5%



Cash	23%
Fixed Interest	32%
Equities	24%
Property	4.5%
Infrastructure	10.5%
Alternatives	6%



Cash	100%

Did you know...

You can invest in any one or more of these investment options. More information on these investment options can be found in the **Investment Options and Risk booklet** attached to the PDS. You can change your investment options via the **CSC Navigator**, or by completing the Investment Choice form available at **csc.gov.au**

Buy-sell spreads apply to investment switches and are subject to change. For current spread values, refer to **csc.gov.au/buysellspread**

Questions about your account? **1300 725 171** (Overseas +61 2 4209 5403) **members@pssap.com.au** **csc.gov.au**

Contact us between 8.30am to 6pm (AEST/AEDT) weekdays.

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Benefit and tax components

Accessing your super

Your withdrawal benefit at **30 June 2025** is made up of the following amounts below.

Preserved The amount that will be available to you upon reaching your preservation age, retiring, or leaving employment after age 60, or attaining age 65.	$275,441.32
Restricted non-preserved benefit The amount available to you after you leave your current employer.	$0.00
Unrestricted non-preserved benefit The amount available to you now.	$166.37

For more information about these benefit components visit **ato.gov.au**

Taxable amount	$275,586.49
Tax-free amount	$21.20

For more information on tax components, refer to the **Tax and your PSSap super** booklet at **csc.gov.au/PDS**

Top up your super with BPAY

Contribute to your super direct from your bank via BPAY

BPAY

Biller Code: 736660
Ref: 170053203957

You can also find details about how to make a contribution by logging into the **CSC Navigator**.
*Registered to BPAY Pty Ltd (ABN 69 079 137 518). Visit bpay.com.au

Boost your super

Earn free contributions to your super when you shop online—a super way to boost your retirement savings!

Once you 'sign up' to Boost Your Super, please link your super account:

- Go to Boost Your Super's website using the QR link and sign up
- Select 'Account'
- Select 'Payment Details'
- Enter your super fund name (ie. PSSap), and
- Enter your BPAY Biller Code and BPAY Reference Number found above

Learn more about Boost Your Super.

Is a job change on the horizon?

Did you know you can take your PSSap super with you, even if you aren't working in the Australian Public Service? All you need to do is advise your new employer that you require payment into your PSSap account.

Nyssa, are you covered?

Having an appropriate level of insurance cover and a binding beneficiary nomination in place can give you peace of mind that you and/or your loved ones are supported should your income no longer be available due to illness, injury, disability or death.

Take a moment to review your insurance at **30 June 2025**.

Your cover with PSSap

Income Protection Based on a salary of $62,492.00 *A benefit amount of up to 90.4% of salary may be payable for the first 2 years, and 65.4% for the remaining 3 years if applicable.	lifePLUS choice	$4,707.73 per month
	Waiting period	90 days
	Benefit period*	2 years
	Monthly premium	$16.87

Need to update your salary? Complete the application and variation form available at csc.gov.au/forms.

Total and Permanent Disablement (TPD) cover	**lifePLUS choice TPD cover** Monthly premium	$274,523.00 $28.14
Death cover	**lifePLUS choice Death cover** Monthly premium	$274,523.00 $16.93

For Death, Terminal Illness and TPD claims, the insurance cover is only part of your overall benefit. Your total benefit may also include the early release of your super account balance.

How to make a claim? If you are considering claiming, get in touch on **1300 725 171** and we'll pair you up with a dedicated case manager who will personally oversee the process. The sooner we know your situation, the sooner we can help. You can read more about how to make a claim at **csc.gov.au**

Your beneficiaries

You have made a binding death benefit nomination.

This will expire on:

23 May 2026

Name	Relationship	Allocation %
Yoakim Pastrikos	Spouse / De-Facto	100.00

On or after your death, we will pay a benefit in accordance with your nomination, if your beneficiary nomination is valid and has not expired, the proportion payable to each of your nominated beneficiaries is clear, and your nominated beneficiaries are either your dependants or legal personal representatives.

It's important to know

Income Protection benefit payments may be reduced by the amount of any income you receive.

Did you know?

Your age and employment status at the date your sickness or injury occurred may change the way your claim will be assessed.

Is this cover amount right for you?

You can increase, decrease or cancel any or all of your cover at anytime, simply login to the **CSC Navigator** and use our LIFEapp tool to change your cover.

Did you know?

There are some situations where no insurance benefits will be paid because of certain events that are excluded from cover. These exclusions and restrictions can be found in our insurance and your PSSap super booklet available at **csc.gov.au**

If you would like to nominate a beneficiary, or confirm, change, or revoke your existing nomination,please complete the Binding beneficiary nomination form available at **csc.gov.au/forms**

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Your mental health matters—every day.

My Psychologist offers timely, confidential support. It's a telehealth service that connects you to registered professionals in a way that's flexible and affordable.

How to get started?

1. **Scan** the QR code below
2. **Book online** to choose from one of the many registered psychologists.
3. Select **Book an appointment** and then select **My Psychologist session** for your preferred date and time.
4. Enter code **AIAGroup** and follow the prompts.

Scan to get started?

What you need to know

Timely: Start therapy in 7 days

Affordable: receive a $60 discount off the Standard Rate pricing per session. (Total price is dependent on type of psychologist and whether you have a Mental Health Care Plan.)

Accessible: available to lifePLUS cover and lifePLUS Protect members and their immediate families

For more information including eligibility visit **csc.gov.au/mypsychologist**

AIA Vitality Starter is coming to you soon!

As an insured CSC member, you will soon get access to AIA Vitality Starter; a personalised, science-backed health and wellbeing program that supports you every day to make healthier lifestyle choices. The program incentivises you to know your health, improve your health and get rewarded with discounts and cashbacks on great partners and more. Plus, as a CSC member, you will have the opportunity to contribute your $5 weekly Active Benefits rewards to your eligible super account - that's up to $260 per membership year. Stay tuned for more information coming soon.

My Psychologist is a third-party service delivered by HealthBright and powered by Online Psychologists Australia, in partnership with our life insurer, AIA Australia Limited. PSSap and ADF Super are issued by Commonwealth Superannuation Corporation (CSC). CSC does not recommend, endorse or accept responsibility for any third-party services provided.

AIA Vitality is a third-party program delivered under the terms and conditions of our life insurer, AIA Australia Limited. PSSap and ADF Super are issued by Commonwealth Superannuation Corporation (CSC). CSC does not recommend, endorse or accept responsibility for any third-party services provided. You should exercise your own judgment when considering the suitability of the products and services offered, taking into account your individual circumstances and objectives

LifePLUS cover and lifePLUS Protect are issued by AIA Australia Limited ABN 79 004 837 861, AFSL 230043. Any financial product advice is general advice only and has been prepared without taking account of your personal objectives, financial situation or needs. Before acting, you should consider the appropriateness of the advice, having regard to your own objectives, financial situation and needs. You can find the PDS and Target Market Determination on our website at **csc.gov.au**

Your transaction summary

It is important to review your employer's contributions to ensure you are receiving what you are entitled to. Check with your employer if you are unsure or have any questions.

Opening balance at 1 July 2024	**$236,205.06**

Date	Description	Amount
	Employer contributions	
03/07/2024	Employer Contribution - DEPARTMENT OF DEFENCE	$11.55
05/07/2024	Employer Contribution - NATIONAL DISABILITY INSURANCE SCHEME LAUNCH TRANSITION AGENCY	$511.66
19/07/2024	Employer Contribution - NATIONAL DISABILITY INSURANCE SCHEME LAUNCH TRANSITION AGENCY	$511.66
02/08/2024	Employer Contribution - NATIONAL DISABILITY INSURANCE SCHEME LAUNCH TRANSITION AGENCY	$511.66
16/08/2024	Employer Contribution - NATIONAL DISABILITY INSURANCE SCHEME LAUNCH TRANSITION AGENCY	$511.66
30/08/2024	Employer Contribution - NATIONAL DISABILITY INSURANCE SCHEME LAUNCH TRANSITION AGENCY	$511.66
13/09/2024	Employer Contribution - NATIONAL DISABILITY INSURANCE SCHEME LAUNCH TRANSITION AGENCY	$511.66
27/09/2024	Employer Contribution - NATIONAL DISABILITY INSURANCE SCHEME LAUNCH TRANSITION AGENCY	$511.66
11/10/2024	Employer Contribution - NATIONAL DISABILITY INSURANCE SCHEME LAUNCH TRANSITION AGENCY	$511.66
25/10/2024	Employer Contribution - NATIONAL DISABILITY INSURANCE SCHEME LAUNCH TRANSITION AGENCY	$2,767.44
08/11/2024	Employer Contribution - NATIONAL DISABILITY INSURANCE SCHEME LAUNCH TRANSITION AGENCY	$618.07
22/11/2024	Employer Contribution - NATIONAL DISABILITY INSURANCE SCHEME LAUNCH TRANSITION AGENCY	$618.07
06/12/2024	Employer Contribution - NATIONAL DISABILITY INSURANCE SCHEME LAUNCH TRANSITION AGENCY	$618.07
20/12/2024	Employer Contribution - NATIONAL DISABILITY INSURANCE SCHEME LAUNCH TRANSITION AGENCY	$618.07
03/01/2025	Employer Contribution - NATIONAL DISABILITY INSURANCE SCHEME LAUNCH TRANSITION AGENCY	$618.07
17/01/2025	Employer Contribution - NATIONAL DISABILITY INSURANCE SCHEME LAUNCH TRANSITION AGENCY	$618.07
31/01/2025	Employer Contribution - NATIONAL DISABILITY INSURANCE SCHEME LAUNCH TRANSITION AGENCY	$618.07

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	Employer contributions	
14/02/2025	Employer Contribution - NATIONAL DISABILITY INSURANCE SCHEME LAUNCH TRANSITION AGENCY	$618.07
28/02/2025	Employer Contribution - NATIONAL DISABILITY INSURANCE SCHEME LAUNCH TRANSITION AGENCY	$618.07
14/03/2025	Employer Contribution - NATIONAL DISABILITY INSURANCE SCHEME LAUNCH TRANSITION AGENCY	$618.07
01/04/2025	Employer Contribution - NATIONAL DISABILITY INSURANCE SCHEME LAUNCH TRANSITION AGENCY	$618.07
11/04/2025	Employer Contribution - NATIONAL DISABILITY INSURANCE SCHEME LAUNCH TRANSITION AGENCY	$618.07
28/04/2025	Employer Contribution - NATIONAL DISABILITY INSURANCE SCHEME LAUNCH TRANSITION AGENCY	$618.07
09/05/2025	Employer Contribution - NATIONAL DISABILITY INSURANCE SCHEME LAUNCH TRANSITION AGENCY	$618.07
21/05/2025	Employer Contribution - DEPARTMENT OF DEFENCE	$229.43
23/05/2025	Employer Contribution - NATIONAL DISABILITY INSURANCE SCHEME LAUNCH TRANSITION AGENCY	$618.07
06/06/2025	Employer Contribution - NATIONAL DISABILITY INSURANCE SCHEME LAUNCH TRANSITION AGENCY	$618.07
20/06/2025	Employer Contribution - NATIONAL DISABILITY INSURANCE SCHEME LAUNCH TRANSITION AGENCY	$618.07
	Total Employer contributions	**$17,608.89**

	Tax / Rebate	
03/07/2024	Income Tax Expense	-$1.73
03/07/2024	Income Tax Rebate	$8.30
05/07/2024	Income Tax Expense	-$76.75
19/07/2024	Income Tax Expense	-$76.75
01/08/2024	Income Tax Rebate	$8.59
02/08/2024	Income Tax Expense	-$76.75
16/08/2024	Income Tax Expense	-$76.75
30/08/2024	Income Tax Expense	-$76.75
02/09/2024	Income Tax Rebate	$8.58
13/09/2024	Income Tax Expense	-$76.75
27/09/2024	Income Tax Expense	-$76.75
01/10/2024	Income Tax Rebate	$8.30
11/10/2024	Income Tax Expense	-$76.75

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	Tax / Rebate	
25/10/2024	Income Tax Expense	-$415.12
01/11/2024	Income Tax Rebate	$9.18
08/11/2024	Income Tax Expense	-$92.71
22/11/2024	Income Tax Expense	-$92.71
02/12/2024	Income Tax Rebate	$9.15
06/12/2024	Income Tax Expense	-$92.71
20/12/2024	Income Tax Expense	-$92.71
02/01/2025	Income Tax Rebate	$9.47
03/01/2025	Income Tax Expense	-$92.71
17/01/2025	Income Tax Expense	-$92.71
31/01/2025	Income Tax Expense	-$92.71
03/02/2025	Income Tax Rebate	$9.47
14/02/2025	Income Tax Expense	-$92.71
28/02/2025	Income Tax Expense	-$92.71
03/03/2025	Income Tax Rebate	$8.55
14/03/2025	Income Tax Expense	-$92.71
01/04/2025	Income Tax Expense	-$92.71
01/04/2025	Income Tax Rebate	$9.47
11/04/2025	Income Tax Expense	-$92.71
28/04/2025	Income Tax Expense	-$92.71
01/05/2025	Income Tax Rebate	$9.15
09/05/2025	Income Tax Expense	-$92.71
21/05/2025	Income Tax Expense	-$34.41
23/05/2025	Income Tax Expense	-$92.71
03/06/2025	Income Tax Rebate	$9.47
06/06/2025	Income Tax Expense	-$92.71
20/06/2025	Income Tax Expense	-$92.71
	Total Tax / Rebate	**-$2,533.65**

	Insurance premiums	
03/07/2024	Death Premiums	-$16.01
03/07/2024	Income Protection Premiums	-$15.01

	Insurance premiums	
03/07/2024	TPD Premiums	-$24.35
01/08/2024	Death Premiums	-$16.54
01/08/2024	Income Protection Premiums	-$15.50
01/08/2024	TPD Premiums	-$25.17
02/09/2024	Death Premiums	-$16.54
02/09/2024	Income Protection Premiums	-$15.50
02/09/2024	TPD Premiums	-$25.16
01/10/2024	Death Premiums	-$16.01
01/10/2024	Income Protection Premiums	-$15.00
01/10/2024	TPD Premiums	-$24.35
01/11/2024	Death Premiums	-$17.02
01/11/2024	Income Protection Premiums	-$16.65
01/11/2024	TPD Premiums	-$27.53
02/12/2024	Death Premiums	-$16.69
02/12/2024	Income Protection Premiums	-$16.63
02/12/2024	TPD Premiums	-$27.74
02/01/2025	Death Premiums	-$17.24
02/01/2025	Income Protection Premiums	-$17.18
02/01/2025	TPD Premiums	-$28.66
03/02/2025	Death Premiums	-$17.24
03/02/2025	Income Protection Premiums	-$17.18
03/02/2025	TPD Premiums	-$28.65
03/03/2025	Death Premiums	-$15.57
03/03/2025	Income Protection Premiums	-$15.52
03/03/2025	TPD Premiums	-$25.89
01/04/2025	Death Premiums	-$17.25
01/04/2025	Income Protection Premiums	-$17.18
01/04/2025	TPD Premiums	-$28.66
01/05/2025	Death Premiums	-$16.68
01/05/2025	Income Protection Premiums	-$16.62
01/05/2025	TPD Premiums	-$27.73

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	Insurance premiums	
03/06/2025	Death Premiums	-$17.24
03/06/2025	Income Protection Premiums	-$17.18
03/06/2025	TPD Premiums	-$28.66
	Total Insurance premiums	**-$717.73**
	Fees and charges	
03/07/2024	Administration Fee	-$13.42
03/07/2024	Insurance Admin Fee	-$1.50
01/08/2024	Administration Fee	-$13.86
01/08/2024	Insurance Admin Fee	-$1.50
02/09/2024	Administration Fee	-$16.73
02/09/2024	Insurance Admin Fee	-$1.50
01/10/2024	Administration Fee	-$14.23
01/10/2024	Insurance Admin Fee	-$1.50
01/11/2024	Administration Fee	-$14.40
01/11/2024	Insurance Admin Fee	-$1.50
02/12/2024	Administration Fee	-$14.57
02/12/2024	Insurance Admin Fee	-$1.50
02/01/2025	Administration Fee	-$14.75
02/01/2025	Insurance Admin Fee	-$1.50
03/02/2025	Administration Fee	-$14.87
03/02/2025	Insurance Admin Fee	-$1.50
03/03/2025	Administration Fee	-$15.00
03/03/2025	Insurance Admin Fee	-$1.50
01/04/2025	Administration Fee	-$14.97
01/04/2025	Insurance Admin Fee	-$1.50
01/05/2025	Administration Fee	-$14.89
01/05/2025	Insurance Admin Fee	-$1.50
03/06/2025	Administration Fee	-$15.13
03/06/2025	Insurance Admin Fee	-$1.50
	Total Fees and charges	**-$194.82**

Net investment earnings	**$25,239.94**
Closing balance at 30 June 2025	**$275,607.69**

Fees and costs summary

A comprehensive breakdown of all fees and costs impacting your investment during the last financial year with CSC.

Fees deducted directly from your account	This amount has been deducted directly from your account (reflected in the transactions listed on this statement).	-$194.82
Fees and costs deducted from your investment	This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs.	-$1,940.14
Total fees and costs you paid	This approximate amount includes all the fees and costs that affected your investment during the period.	**-$2,134.96**

Nyssa, do you need more information?

For more information about fees and costs—including amounts paid directly from your account and amounts deducted from your investment returns - read our Product Disclosure Statement at **csc.gov.au/PDS** or scan the QR code with your mobile phone camera for quick access.

Explanatory notes

CSC — PSSap Public Sector Superannuation accumulation plan

Important information

We are required to provide you with any additional information you may reasonably need to understand your investment in PSSap, including your benefit entitlements. Further information in relation to an interest in PSSap (including details of contribution levels, investment options and insurance that may be available to you) is available on request from CSC. To access or request this information, please contact us.

How your PSSap super is valued

Your PSSap super is valued in units. We use your PSSap contributions and other amounts you transfer in to buy units in the investment option(s) you choose. Unit prices fluctuate in line with investment returns (which may be negative), and the net earnings are reflected in the price of your units. If you are considering withdrawing your benefit, you can view your current account balance online by logging in to the **CSC Navigator** or calling **1300 725 171**.

How we calculate unit prices

To work out the unit price for an investment option, we take the total value of assets in the investment option (less fees not deducted directly from your super account, taxes and costs) and divide it by the number of units issued in the investment option.

Unallocated contributions

From time to time contributions may be payable during the reporting period that have not been allocated to your account by the end of the reporting period (30 June 2025) due to incorrect data or late employer payments.

We follow up outstanding contributions with employers, and when we receive and validate the contribution we allocate them to your account. These contributions will be included in the employer contributions received total on the transaction summary section of this document for the reporting period when the contributions are allocated to your account.

When you send a personal contribution to us, the funds are first receipted to our bank account. This is the date reported to the ATO as being received by your super fund. However, processing and applying the funds into your account will happen the following business day. For example, funds that are received on 30 June 2025, and reported to the ATO on this date, may not be allocated to your account until 1 July 2025. This will be the date it shows on your statement, however, for tax purposes (e.g. claiming deductions for personal super contributions) it will relate to the previous financial year. Please be mindful of this if you have made any personal contributions towards the end of June 2025. Refer to ato.gov.au

If you have made a personal contribution in June 2025 and it does not appear on this statement you may check online via the **CSC Navigator** to confirm it has been allocated in July 2025. If you are unsure of the date the funds were received by us, please call us and we will be able to clarify.

Extra contributions

You may be able to make additional voluntary contributions, including salary sacrifice, after-tax contributions and transfers from other super funds. However, there are limitations on the contributions you can make to your super.

Your opening balance

Your opening account balance is your withdrawal benefit at 1 July 2024. If your PSSap account was opened after 1 July 2024 (see 'Your personal details'):

- Your statement relates to the period commencing on the date your PSSap account was opened and ending on 30 June 2025; and
- References to 1 July 2024 in the statement should be read as references to the date on which your PSSap account was opened.

Your closing balance

Your closing balance at 30 June 2025 is your withdrawal benefit at 30 June 2025. It is based on amounts that would be attributable to your account if you left PSSap on 30 June 2025. Keep in mind that the value of your PSSap account changes daily. You should seek a benefit estimate from CSC prior to withdrawing any part of your benefit.

Additional explanation of fees and costs

Any tax deductions were reflected in the investment return and not in the form of reduced fees and costs. The benefit of any tax return available in relation to fees is returned to you on or about the time the fee is deducted. If your account balance is less than $6,000 at the end of the financial year, the total combined amount of certain fees and costs charged to you in relation to administration and investment for your account are capped at 3% of your account balance (pro-rated for the number of days you held the account in the financial year). Any amount charged in excess of that cap will be refunded. For more information about fees and other costs, including the buy-sell spread, property operating costs and borrowing costs for each investment option, please refer to the Fees and other Costs document available at **csc.gov.au/PDS**

Fees deducted directly from your account is the total of the amounts of fees deducted shown on the 'Transaction list' in the annual statement.

Fees and costs deducted from your investment represent the amounts of fees and other costs that have been deducted from your investment (net of any fee rebates that may apply to you). This is generally done by adjusting the unit price. The amount shown is an approximate amount allocated to you and includes any buy-sell spreads which have been deducted from your investment for affected investments held in your account. This amount does not include any fees deducted directly from your account.

Total fees and costs you paid are the total amount of the 'Fees deducted directly from your account' and 'Fees and costs deducted from your investment' shown above.

Insurance fees if applicable, have been included in the 'Fees deducted directly from your account' and the 'Total fees can costs you paid' figures. Members with insurance cover will pay an insurance fee of $1.50 per month ($18 per year), which is the cost of providing insurance cover to you. This amount is apportioned if you only held cover for part of the month.

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Explanatory notes (cont.)

Privacy Notice
We are committed to protecting your privacy. We collect your personal information for the purposes of providing superannuation services to you, improve our products and to keep you informed. We will only share your personal information where necessary for providing superannuation services to you.

This may include disclosing your personal information to our scheme administrator, service providers or government or regulatory bodies. Your personal information may be accessed overseas by our service providers. Please see our privacy policy for full details. Your personal information will not be otherwise used or disclosed unless required or permitted under law. A full copy of our privacy policy as well as our privacy complaint process is available at **csc.gov.au**

Need to know more?
If you need further information about your super, you can get yourself off to a good start by visiting **csc.gov.au** where you will have easy access to

- Our PSSap PDS
- Forms and publications:
- Facsheets
- News and information
- Authorised Financial Planners
- Free super seminars and webinars (including dates, locations and booking facility)
- **CSC Navigator**

The CSC Navigator is where you can:

- Check your balance and transaction history
- Change your investment options
- View your current insurance cover
- Consolidate your super
- View your nominated beneficiaries
- Review and print your Annual Statement
- Check and update your personal details
- Make personal (after tax) contributions via BPAY

If you have lost or forgotten your secure log in details, you can reset it on the **CSC Navigator** login page at **csc.gov.au**

Complaints
We are committed to handling any complaints from members of PSSap promptly and fairly, within a maximum of 45* days from when the complaint is received.

Complaints relating to PSSap can be made by emailing us at **complaints@pssap.com.au** or addressing written complaints to:

PSSap Complaints Officer
Locked Bag 20117
Melbourne VIC 3001

If your complaint about PSSap or its administration is not resolved to your satisfaction or you do not receive a response within 45* days, you may have the right to refer the matter to the Australian Financial Complaints Authority (AFCA) in one of the following ways:

Email: info@afca.org.au
Phone: 1800 931 678
Post: Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

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

*In some circumstances, such as complaints about the distribution of death benefits, a response is required within 90 days.



Join us at this year's Annual Member Meeting (AMM) to hear directly from the CSC Board of Directors and Executive Team. The AMM is your opportunity to learn more about CSC's recent performance, objectives, strategy and outlook for the future. More information is available at csc.gov.au/amm

If you have any questions about your statement, or you would like to request any other PSSap information, contact us on the below details.

Questions about your account? **1300 725 171** (Overseas +61 2 4209 5403) **members@pssap.com.au** **csc.gov.au**

Contact us between 8.30am to 6pm (AEST/AEDT) weekdays.