Australian Government
Commonwealth Superannuation Corporation

Reference number: N141857

Sean GOFF
144 Trower Road
JINGILI NT 0810

Hi Sean

Take a look at your super

$1,117,524.21
Your total equity on 1 July 2024

Your balance has **gone down by**
-$809,061.56

$308,462.65
Your total equity on 30 June 2025

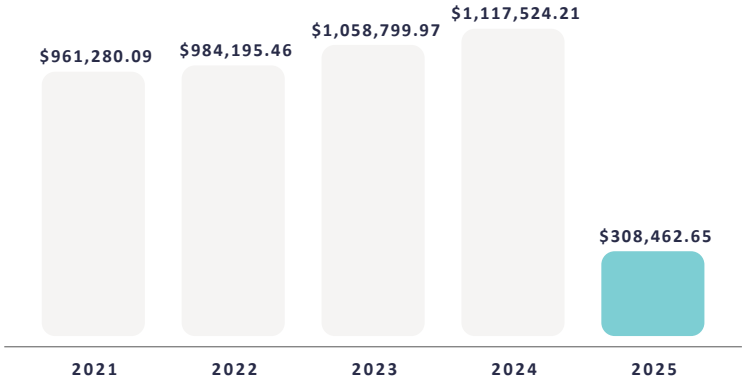
Total equity

ADD

Employer benefit This is your defined benefit.	$0.00
Member benefit Compulsory member contributions, plus earnings.	$237,730.61
Ancillary benefit Additional contributions or transfers, plus earnings.	$70,732.04
Your total equity	**$308,462.65**

Your MilitarySuper benefit history

A five year snapshot



The balances shown in the MilitarySuper benefit history graph are extracted from your previous statements and may not reflect retrospective updates made to your account.

Find out more

Log into CSC Navigator and hop on to the I-Estimator to find out how much you may have when you retire csc.gov.au/Members/Log-in

CSC — Military Super
Military Superannuation & Benefits Scheme

This document is your periodic statement for your MilitarySuper account and was prepared on 2 August 2025 by Commonwealth Superannuation Corporation (CSC), Trustee of MilitarySuper. 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 **MilitarySuper Product Disclosure Statement (PDS)** and Target Market Determination (TMD) and consider its contents before making any decision regarding your super. CSC Financial Planners are authorised to provide financial 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 personalised financial advice, and strategies.
Commonwealth Superannuation Corporation (CSC) ABN: 48 882 817 243 AFSL: 238069 RSEL: L0001397
Trustee of the Military Superannuation and Benefits Scheme (MilitarySuper) ABN: 50 925 523 120 RSE: R1000306

Your retirement milestones

Pension claim age (55)

If you're no longer serving in the ADF, you can take your whole employer benefit as a pension, a lump sum, or (subject to some limitations) a combination of both. Any lump sum amounts will generally need to be paid to another super fund until you meet a condition of release. Your member and ancillary benefits must typically remain in the super system for now. If you choose to do nothing, your benefit will remain preserved with MilitarySuper.

Preservation age

Once you have met your preservation age, if you've retired from the workforce you can claim your whole benefit. Depending on your circumstances, you may take this as a pension, a lump sum, combination of both or roll this to another super fund. You should get in touch with us to request a benefit estimate.

Age 60

You can claim your member, employer and ancillary benefits if you stop working or change your employer on or after age 60. There are also changes to the way your benefit is taxed from age 60, no matter when you claim. Remember: If you haven't claimed your employer benefit yet, as long as you've left the ADF, you can claim this as a pension, a lump sum or a combination of both.*

64th birthday

Time to think seriously about your benefit options. If you claim before age 65 and three months, you may be able to take your preserved benefit as a pension, a lump sum, or a combination of both.*

65th birthday

Your preserved super benefit is ready for you to claim, and you have three months to make a decision about your benefit options.

65th birthday + three months

Your benefit can now only be taken as a lump sum. If you haven't claimed your benefit, it may be transferred out of the fund.

* as long as you meet a relevant condition of release.

Your benefit entitlements at 30 June 2025

Your retirement benefit options

Lump sum*		CPI-indexed pension (pa)
$308,462.65	+	N/A

* Unless you have satisfied a condition of release permitting you to take a larger lump sum under superannuation law, any cash lump sum value will be restricted to your pre-99 member component (value as at 30 June 1999).

In case of death

Option 1

Lump sum		Spouse CPI-indexed pension (pa)
N/A	+	N/A

Option 2

Lump sum
$308,462.65

Who gets my benefit?

If a MilitarySuper member or pensioner dies, any benefit will be paid to eligible dependants, or to their estate if there are no eligible dependants.

Find out more

We have financial advisor's who are here to help you if you are considering retiring in the near future. To book an appointment visit csc.gov.au/Members/Advice-and-resources/Financial-planning

Did you know

According to the Association of Superannuation Funds of Australia (ASFA) a single person at the age of 65 will need a yearly benefit of $51,805 while a couple will need $73,077 for a comfortable lifestyle. To find out more visit superannuation.asn.au

Did you know

You can estimate your benefits at various dates into the future using the I-Estimator. Login to CSC Navigator at csc.gov.au/Members/Log-in

For more information about your retirement benefit options visit csc.gov.au or contact us on **1300 006 727**.

Your investment options

Personal rate of return	10.4%

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.

	Balance at 1 July 2024			Balance at 30 June 2025		
Type	**No. of units**	**Unit price**	**Balance**	**No. of units**	**Unit price**	**Balance**
Employer productivity						
Balanced (default)	30,588.281	3.836151	$117,341.26	0.000	4.237432	$0.00
Member/ancillary						
Cash	0.000	1.863215	$0.00	0.000	1.936584	$0.00
Income focused	0.000	2.821699	$0.00	0.000	3.022515	$0.00
Balanced (default)	72,794.714	3.836151	$279,251.52	72,794.714	4.237432	$308,462.65
Aggressive	0.000	4.685509	$0.00	0.000	5.212942	$0.00

Your investment option performance

Option	1 year to 30 June 2025	5 years to 30 June 2025	10 years to 30 June 2025
Cash	3.93%	2.07%	1.75%
Income focused	7.21%	4.89%	5.33%
Balanced (default)	10.69%	8.51%	6.93%
Aggressive	11.49%	10.38%	8.62%

All long-term returns outlined in the table are calculated as the compound average rate of earnings after fees and taxes. They reflect long-term returns at the investment option level in which funded benefit components are invested, and do not reflect your personal rate of return credited to your account. Your personal rate of return is dependent on your chosen investment option.

Find out more

Find out more about how the market performed this year go to csc.gov.au/Members/Superannuation/How-do-we-perform or scan the QR code above.

Find out more

To find more about how your money is invested and how we compare to other funds go to csc.gov.au/Members/Superannuation/Investment/Our-investment-philosophy or scan the QR code above.

Fees and Costs Summary

Fees deducted directly from your account
$0.00 No amount has been deducted directly from your account.
Fees and costs deducted from your investment
$3,156.12 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 fees table below.
Total fees and costs you paid
$3,156.12 This approximate amount includes all the fees and costs that affected your investment during the period.

Additional Fees

These are fees that you paid out of pocket during the reporting period- they were not deducted from your super account or from your investment. The sum of these fees is included in the amount of 'Total fees and costs you paid' in the table above.

Activity fees	$0.00

Your benefit summary

Your benefit components	Opening at 1 July 2024	+ What goes IN	Net earnings/ interest accrued	- What goes OUT*	Closing at 30 June 2025
Employer share	$720,931.43		$17,014.60	$737,946.03	$0.00
Productivity	$117,341.26	$0.00	$11,934.97	$129,276.23	$0.00
Member	$215,217.74	$0.00	$22,512.87	$0.00	$237,730.61
Ancillary					
Additional personal contributions	$0.00	$0.00	$0.00	$0.00	$0.00
Salary sacrifice	$0.00	$0.00	$0.00	$0.00	$0.00
Spouse contributions	$0.00	$0.00	$0.00	$0.00	$0.00
Co-contributions	$2,870.55	$0.00	$300.27	$0.00	$3,170.82
Low income contribution	$0.00	$0.00	$0.00	$0.00	$0.00
Transfers in	$14,070.13	$0.00	$1,471.81	$0.00	$15,541.94
Superannuation Guarantee contributions	$47,093.10	$0.00	$4,926.18	$0.00	$52,019.28
Your total benefit	**$1,117,524.21**				**$308,462.65**

Important information

Your total benefit at 1 July 2024 is your withdrawal benefit as at 1 July 2024. If your membership started after 1 July 2024:

- this periodic statement relates to the period commencing on the date you re-joined MilitarySuper (see **Your personal details**) and ending on 30 June 2025
- references to 1 July 2024 in the statement should be read as references to the date you joined MilitarySuper.

Your total benefit 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 MilitarySuper on 30 June 2025. Keep in mind that the value of your MilitarySuper account changes daily. You should seek a benefit estimate from CSC prior to withdrawing any part of your benefit.

*This includes any family law reduction, benefit payments and rollovers to another fund during the reporting period.

Your benefit details

Accumulation Phase Value	$308,462.65
Defined Benefit Contributions (DBC)/concessional contributions counting towards your cap in 2025	$0.00
Non-concessional contributions counting towards your cap in 2025	$0.00

Surcharge debt information

Opening at 1 July 2024	$0.00
Debt added	$0.00
Payments made	$0.00
Interest added	$0.00
Closing at 30 June 2025	$0.00

Your benefit components

Preserved	$308,462.65
Restricted non-preserved benefit	$0.00
Unrestricted non-preserved benefit	$0.00

You may only access preserved and restricted non-preserved benefits if you are entitled to do so under scheme rules and you have satisfied a relevant condition of release under superannuation law. Unrestricted non-preserved benefits can be withdrawn without satisfying a condition of release, provided that you are entitled to under scheme rules.

Your personal details

Please check your personal details, and contact us if they are incorrect.

Reference number:	N141857
Membership commenced:	18/01/1994
Date of last exit:	29/01/2021

Your profile is 100% complete

- Email address
- Tax File Number supplied
- Mobile number XXXX XXX 232

Your next steps

- Update your personal details
  Go to CSC Navigator or call **1300 006 727**
  csc.gov.au/Members/Log-in
- Learn more about super
  Webinars, member education, and financial advice
  csc.gov.au/Members/Advice-and-resources/Super-Learning-Hub

To note
Due to CSC Navigator's Multi Factor Authentication (MFA) requirements, mobile phone numbers can only be updated by calling 1300 006 727.



Your transaction summary

Effective date	Contribution type	Transaction type	Investment	No. of units	Unit price	Amount
25/06/2025	Productivity	Benefit Payment	Balanced	-30,588.281	$4.226332	-$129,276.23

Explanatory notes

Important information

Your benefit entitlements disclosed in this statement (including your death and invalidity benefits) reflect your situation as at 30 June 2025. The benefits shown are based on your current records and may be subject to change. You should seek a benefit estimate from CSC prior to withdrawing any part of your benefit.

We are required to provide you with any additional information you may reasonably need to understand your investment in MilitarySuper, including any benefit entitlements. If you would like more personal information about your MilitarySuper account (including details of contribution levels and investment options that may be available to you), please **contact us**.

Accumulation Phase Value (APV)

The Accumulation Phase Value (APV) is the total value of any superannuation benefits in the growth or accumulation phase, and counts towards your Total Super Balance (TSB). We will report the APV for your MilitarySuper interest as the total of the following (as at 30 June 2025):

- member benefit and
- ancillary benefit, if any and
- productivity component and employer share less
- any outstanding surcharge debt.

For more information, please contact the ATO on **13 28 65** or ato.gov.au

Activity Fee

An activity fee of $150 ($165 for non-members) is payable for the preparation of information requested in accordance with family law legislation. The fee covers the cost of the administration work required to respond to a request. Not reflected are any advice fees for services provided by CSC's authorised financial planners.

Advice fee

You may also have paid fees out of pocket for services provided to you by CSC's authorised financial planners. This is paid directly by you as we don't deduct fees from your CSC account.

Ancillary benefit

Your ancillary benefit includes a range of contributions and transfers that you can make to your account, your serving spouse can make on your behalf, or can otherwise be made on your behalf by Defence or the government. The types of contributions that can be paid into MilitarySuper are: additional personal contributions, salary sacrifice, spouse contributions, co-contributions, low income contribution, transfers in, and Super Guarantee (SG) contributions. However, there are limitations on the amount of contributions you can make to your super.

Your ancillary benefit may be paid as a lump sum when permitted under scheme rules and you satisfy a relevant condition of release under superannuation law, such as permanently retiring from the workforce on or after preservation age. Alternatively, it can be rolled over at any time to another regulated superannuation fund.

Co-contributions and low income contributions

These are co-contributions or low income contributions to your MilitarySuper account made by the Australian Tax Office (ATO) during the reporting period. Low income contributions are a combination of any Low Income Superannuation Contributions and any Low Income Superannuation Tax Offset. For more information please contact the ATO on **13 28 65** or ato.gov.au

Concessional contributions

Concessional contributions are contributions made into your super fund before tax. They are taxed at a rate of 15% in your super fund. Types of concessional contributions in MilitarySuper may include productivity contributions, notional contributions (or your Defined Benefit Contributions), Super Guarantee, or salary sacrifice.

The concessional contributions cap is $30,000 for the 2024–25 financial year. Your cap may be higher if you did not use the full amount of your cap in earlier years. This is known as the carry-forward of unused concessional contributions.

Differences to your personal contribution cap may be in place depending on your TSB.

You can use CSC Navigator to obtain an estimate of your concessional contributions cap space, this will also include a projection of your DBC.

If you have **more than one fund**, the total of all concessional contributions made to all your funds during a financial year count towards your concessional contributions cap. For more information about the concessional contribution cap, please contact the ATO on **13 28 65** or ato.gov.au

Find out more

For more information about any of the topics discussed in these **Explanatory notes** go to csc.gov.au/statements

Please note

Accumulation Phase Value (APV) is the total amount of super benefits in the growth or accumulation phase on 30 June each year. Your APV as well as any pension products in the retirement phase, are counted towards your Total Super Balance (TSB).

Find out more

Ancillary contributions can only be made while you are a contributing member.

Death benefit

The death benefits shown on your statement are two of the options that would have been available at 30 June 2025 if your spouse was your only eligible dependant.

If you die after leaving the Australian Defence Force (ADF) and before claiming your preserved benefit, your eligible dependants (or your Estate, if you have no eligible dependants) are entitled to a lump sum of your member benefit, ancillary benefit, plus your employer benefit. A minimum of 50% of your employer benefit can be converted to a spouse pension. The amount of spouse pension received will depend on the percentage converted to a pension, and the number of eligible children.

The amount paid to each eligible dependant is based on the type of eligible dependant, e.g. spouse, child, or orphan, and the number of eligible dependants.

Family law split

If your benefit is subject to a family law split within the reporting period, you will notice the **– What goes out** column displays the reduction amounts at the date of your split, known as operative time. This is due to your family law court order or superannuation agreement. Your transaction summary will also show the reduction amount to your benefit components at the operative time, in addition to your contributions made and any variation in your investment option, and ancillary transactions.

Investment options

The value of your employer productivity and member/ancillary benefits are determined by multiplying your total number of units that you hold in each investment option by the applicable unit price. You can look up the latest unit prices on csc.gov.au/Members/Superannuation/How-do-we-perform

Your employer productivity is invested in the balanced (default) investment option, and it cannot be changed. You can choose how to invest your member benefit and ancillary benefit by selecting one or a combination of the following four investment options at any time:

- Cash
- Income Focused
- Balanced (default)
- Aggressive.

If you have not made a choice, your member and ancillary benefit, will be invested in the balanced (default) investment option. Changes in your investment option automatically include your ancillary contributions, other than spouse contributions.

If you wish to change your investment option, please read the **MilitarySuper Investment Options and Risk Booklet**. You can change your investment option online in your secure online account area of our website. You can check and update your communication preferences in CSC Navigator.

Non-concessional contributions

Non-concessional contributions are contributions made into your super fund after-tax, which you have not claimed a tax deduction for. These are not taxed by your super fund when the contributions are received. **Please note:** any contributions your spouse makes on your behalf into your account will also count towards your limit.

The non-concessional contributions cap for the 2024–25 financial year is $120,000.

Differences to your personal contribution cap may be in place depending on your TSB.

In certain circumstances you may be able to increase your cap in a year by using future cap space – this is known as the bring-forward rule. If you contribute more than your limit you may have to pay extra tax.

If you have **more than one fund**, the total of all non-concessional contributions made to all your funds during a financial year count towards your non-concessional contributions cap.

For more information about the non-concessional contributions cap, please contact the ATO on **13 28 65** or ato.gov.au

Find out more

For more information on investment options, please refer to the **Investment options and risk booklet** available at csc.gov.au/Members/Advice-and-resources/Product-Disclosure-Statement or contact us.

Preservation age

Superannuation law places restrictions on when you can access superannuation benefits, especially lump sums as cash. One of these restrictions is called your **preservation age**.

You generally need to have reached your preservation age before you can access your benefit as a cash lump sum on retirement. From 1 July 2024 the preservation age is 60 for everyone.

If you claim before age 65 and three months, you may be able to take your preserved employer benefit as:

- a CPI-indexed pension paid fortnightly or
- a part pension with the balance paid as a lump sum or
- a one off lump sum.

Access to a lump sum is subject to satisfying a relevant condition of release under superannuation law.

You have three months from your 65th birthday to elect to receive a pension and/or lump sum from your employer benefit. After this time you must claim your benefit as a lump sum only.

Preserved employer benefit

Your preserved employer benefit consists of two parts:

• A funded component – which represents the 3% productivity contributions paid into the fund by the Department of Defence, plus investment returns.

• An unfunded component – which represents the remaining employer share paid by the Commonwealth. This is not directly impacted by investment earnings.

The funded amount will accrue in accordance with the fund's balanced investment performance, and the unfunded amount will accrue in line with increases in Consumer Price Index (CPI) while it is preserved.

Surcharge debt

If you have a surcharge debt, you do not have to pay it now – it will be deducted from your MilitarySuper benefit when it's paid. If you want to you can reduce your surcharge debt by making payments. Interest calculated at the 10-year Treasury bond rate will be applied to any outstanding balance of your surcharge debt account as at 30 June each year. The 10-year Treasury bond rate for 2024–25 financial year is 4.16%.

If you have any questions about your surcharge assessment, please contact the ATO on **13 10 20**.

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 and 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 the privacy complaint process is available at csc.gov.au/Members/Privacy-policy

Contact us

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 **MilitarySuper Product Disclosure Statement**
- forms and publications
- factsheets
- news and information
- authorised Financial Planners
- free super seminars and consultations (including dates, locations and booking facility)
- webinars (from the convenience of your home or work computer)
- CSC Navigator where you can:
  - view and print your statement
  - project your final benefit using I-Estimator
  - view and update your contact details
  - change investment options for your current benefit and/or future member and ancillary contributions
  - view your reported values and caps.

If you have an enquiry regarding this statement, or your MilitarySuper account, please call **1300 006 727**.

Complaints

We are committed to handling any complaints from members of MilitarySuper promptly and fairly. Complaints relating to MilitarySuper (including complaints about the conduct of CSC) can be made by contacting us on the contact details below:

MilitarySuper Customer Care
Via our online form here: csc.gov.au/militarysuper-feedback
Ph: 1300 033 732
Overseas: +612 6214 4904
Email: customer.care@csc.gov.au

Mail:
MilitarySuper Customer Care
GPO Box 2252
Canberra ACT 2601

If your complaint about MilitarySuper or its administration is not resolved to your satisfaction, or if 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 may apply to complaints to AFCA. You should act promptly, or otherwise consult the AFCA website to find out when the time limit relevant to your circumstances expires.

So, are we on the right track?

Let us know what you think via the QR code or at csc.gov.au/feedback

Please note

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

Find out more

If you have any questions about your statement, or you would like to request any other MilitarySuper information visit csc.gov.au.

