



The CSS Member Statement Guide

2010-11

for **deferred** members

Find out exactly how your super benefit is calculated and how you can make the CSS work for you.

This is important

The information in this Member Statement Guide is general information only and has been prepared without taking into account your personal objectives, financial situation or needs. You should consider any advice in this Member Statement Guide in light of your personal objectives, financial situation or needs before acting on it. You may wish to contact a licensed financial planner to do this. If you are looking at acquiring a financial product, you should obtain a product disclosure statement and consider its contents before making any decisions.

This document is part of your periodic statement for your CSS super account and was prepared on 15 July 2011 by ARIA ABN: 48 882 817 243 AFSL: 238069 RSE Licence No: L0001397, Trustee of the CSS ABN: 19 415 776 361 CSS RSE: R1004649. The components of your periodic statement are the Member Statement, Transaction Summary and Member Statement Guide. The Annual Report can be found at www.css.gov.au.

We are required to provide you with any additional information you may reasonably need to understand your investment in the CSS, including your benefit entitlements (such as death and invalidity benefits). Details of investment options that may be available to you are also available on request from ARIA. To access or request this information, please contact us as set out in the Contact us section of this Member Statement Guide.

The guide

Use the guide below to help you navigate the different sections of your Member Statement.

1. Your details (see page 2)

CSS Commonwealth Superannuation Scheme

Deferred Benefit Member Statement

Your details

Name	Your membership commenced on
Date of birth	Do you have a benefit classification certificate (BCC)?
Account (AGS) number	Tax File Number provided
Remember to quote your AGS number when making enquiries about your superannuation.	Your preservation age
Date of exit	Your 50% upper limit
Contributions paid since 30/6/11*	Your preserved benefit at 30/6/11
Ex-provident account member	Your restricted non-preserved benefit at 30/6/11
Investment option	Your unrestricted non-preserved benefit at 30/6/11
Minimum amount on exit	CSS investment return performance: 1 year to 30/6/11, 5 years to 30/6/11, 10 years to 30/6/11
Rate of allotment of net earnings - 1/7/10 to 30/6/11*	Default Fund: 7.6%, 2.4%, 4.9%
	Cash Investment Fund: 4.2%, 4.7%, N/A

* See page 3 of the Member Statement Guide for an explanation of the calculation of this rate.

All returns are calculated on the compound average rate of earnings after fees and taxes. Be aware that long-term performance figures outlined above are for the investment options as a whole and are not your personal investment returns at CSS.

Your super account details

Your value in the Fund is made up of the following components:

Your super account details

Your value in the Fund is made up of the following components:

Benefit component	What you would have been allocated on date on 1/7/10	Contributions/ Amounts received 1/7/10 to 30/6/11	Fund Earnings 1/7/10 to 30/6/11	Benefits withdrawn 1/7/10 to 30/6/11	What you would have been allocated on date on 30/6/11
1. Your member component					
consisting of basic contributions and earnings					
and supplementary contributions and earnings					
2. Your productivity component					
3. Super on-contributions					
4. Transfer amounts					
5. Total equity (1+2+3+4)					

This document is part of your periodic statement for your CSS account and was prepared on 14/06/2011 by ABA, AIN, 48 882 817 241, APL, 238069 83E, License No. 00001307. Please refer to the CSS Act 01 and 02 for details. The information in your periodic statement on the Member Statement, Transfer-to-Beneficiary and Member Statement Guide. The Annual Report can be found at www.css.gov.au. Your Member Statement is an important document; please keep it in a safe place for future reference. If you register your Member Statement, you can be contacted directly via www.css.gov.au and your contact details will be used to provide you with the most up-to-date information. It is your obligation to provide the correct personal identification of individual details, keeping your privacy protected. The information in this Member Statement is general information only, and has been prepared without taking into account your personal objectives, financial situation or needs. You may wish to consult a licensed financial planner to do this.

2. Your super account details (see page 5)

3. Your death and invalidity benefit (see page 7)

Your death and invalidity cover Please refer to your Member Statement Guide for further explanation.

The invalidity and death benefits provided below are the default options provided by the CSS that are payable to either you or your dependents. Please refer to your Member Statement Guide to find if there are any other benefit options available to you. The amounts have been calculated assuming that your benefit would not be reduced because of the application of a BCC.

Your benefit if you are retired on invalidity	What you would have been	Your death benefit	What would have been
Your option if you become an invalid	What you would have been allocated on claim on 30/6/11	Your eligible spouse's option if you die	What would have been allocated on claim on 30/6/11

Your death and invalidity cover Please refer to your Member Statement Guide for further explanation.

The invalidity and death benefits provided below are the default options provided by the CSS that are payable to either you or your dependents. Please refer to your Member Statement Guide to find if there are any other benefit options available to you. The amounts have been calculated assuming that your benefit would not be reduced because of the application of a BCC.

Your benefit if you are retired on an inability	What you would have been allocated on claim on 30/6/11	What you would have been allocated on claim on 30/6/11	What would have been allocated on claim on 30/6/11
Your option if you become an invalid	What you would have been allocated on claim on 30/6/11	Your eligible spouse's option if you die	What would have been allocated on claim on 30/6/11
Maximum pension		Maximum pension	
Plus Lump sum		Plus Lump sum	
		OR	
		Lump sum payable to your estate	

Your surcharge debt Your total surcharge debt from the Australian Taxation Office's (ATO) assessment of your surchargeable contributions.

Surcharge debt at 1/7/10	Surcharge debt incurred 1/7/10 to 30/6/11	Payments 1/7/10 to 30/6/11	Interest 1/7/10 to 30/6/11	Surcharge debt at 30/6/11

Your surcharge debt Your total surcharge debt from the Australian Taxation Office's (ATO) assessment of your surchargeable contributions.

Surcharge debt at 1/7/10	Surcharge debt incurred 1/7/10 to 30/6/11	Payments 1/7/10 to 30/6/11	Interest 1/7/10 to 30/6/11	Surcharge debt at 30/6/11

Please note: If you are approaching age 55 and are considering employment with the Australian Government on an on-going basis there may be an impact on your CSS deferred benefit. Please call us on 1300 600 272 to see how your benefit might be impacted.

4. Superannuation surcharge (see page 10)

Contact us

EMAIL: members@css.gov.au PHONE: 1300 600 272 TTY: 02 8772 9527 POST: CSS, PG Box 22, Belconnen ACT 2616 ADDRESS: Unit 4, Canberra Offices, Chandler Street, Belconnen ACT 2617

WEBSITE: www.css.gov.au OVERSEAS CALLERS: 61 2 8772 9500 FAX: 02 8772 9612

ICSSP2 2011

Four simple steps to guide you through

1. Your details

Your details															
Name	Your membership commenced on														
Date of birth	Do you have a benefit classification certificate (BCC)?														
Account (AGS) number	Tax File Number provided														
Remember to quote your AGS number when making enquiries about your superannuation.	Your preservation age														
Date of exit	Your SIS upper limit														
Contributions paid since 30/6/07	Your preserved benefit at 30/6/11														
Ex-provident account member	Your restricted non-preserved benefit at 30/6/11														
Investment option	Your unrestricted non-preserved benefit at 30/6/11														
Minimum amount on exit	<table border="1"> <thead> <tr> <th>CSS investment option performance</th> <th>1 year to 30 June 2011</th> <th>5 years to 30 June 2011</th> <th>10 years to 30 June 2011</th> </tr> </thead> <tbody> <tr> <td>Default Fund</td> <td>7.5%</td> <td>2.4%</td> <td>4.9%</td> </tr> <tr> <td>Cash Investment Fund</td> <td>4.2%</td> <td>4.7%</td> <td>N/A</td> </tr> </tbody> </table>			CSS investment option performance	1 year to 30 June 2011	5 years to 30 June 2011	10 years to 30 June 2011	Default Fund	7.5%	2.4%	4.9%	Cash Investment Fund	4.2%	4.7%	N/A
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Rate of allotment of net earnings - 1/7/10 to 30/6/11*	<small>All returns are calculated as the compound average rate of earnings after fees and taxes. Be aware that long-term performance figures outlined above are for the investment options as a whole and are not your personalised investment returns in CSS.</small>														

* See page 3 of the Member Statement Guide for an explanation of the calculation of this rate.

All returns are calculated as the compound average rate of earnings after fees and taxes. Be aware that long-term performance figures outlined above are for the investment options as a whole and are not your personalised investment returns in CSS.

Do you have a benefit classification certificate?

This section shows whether or not you have a benefit classification certificate (BCC). A BCC lists any pre-existing medical conditions that might affect your ability to work until retirement age. If you have one, you would have received it following your medical examination when you first joined the CSS.

If you have a BCC and the medical reason for a claim for invalidity or death benefits is related to a condition on your BCC, you or your dependants may not be eligible to receive full invalidity or death benefits. In some cases, the benefit is only a lump sum with no pension options.

The death and invalidity estimates shown on your Member Statement are calculated assuming that BCC restrictions don't apply.

The BCC will not apply if you have 20 or more years of CSS contributory membership.

Your SIS upper limit

The *Superannuation Industry (Supervision) Regulations 1994* (SIS) place certain restrictions on the amount of cash lump sum that can be paid to members who are not permanently leaving the workforce, or have not reached their preservation age.

This means if you're not permanently retiring from the workforce or have not reached your preservation age, any cash lump sum paid to you can't exceed your SIS upper limit. Your SIS upper limit is the cash amount you would have received if you had been involuntarily retired (or retrenched) on 1 July 1999.

Any lump sum amount that exceeds the SIS upper limit must remain preserved in the CSS or, in some cases, can be rolled over to another super fund.

For more information about your preservation age and the SIS upper limit, see the **CSS Product Disclosure Statement** at www.css.gov.au or call 1300 000 277.

Your preservation age

Superannuation law places restrictions on when you can access superannuation benefits, especially lump sums. One of these restrictions is called your 'preservation age' and it applies in addition to the other restrictions on withdrawing your benefit.

Generally, you need to have reached your preservation age before you can access all or part of any lump sum benefit as cash.

Preservation age

Date of birth	Preservation age
Before July 1960	55
1 July 1960 – 30 June 1961	56
1 July 1961 – 30 June 1962	57
1 July 1962 – 30 June 1963	58
1 July 1963 – 30 June 1964	59
After 30 June 1964	60

Rate of allotment of net earnings 1/7/10 to 30/6/11

The calculation of the rate of allotment of net earnings takes into account your fund earnings, your opening balance and other changes to your account balance such as contributions and transfers paid into your account during the reporting period. The net change to your opening account balance is averaged across the year to make this calculation.

Investment option

This section shows the investment option where your super was invested at 30 June 2011. You can choose to invest your super in the Default Fund or Cash Investment Option.

Investment performance

All returns are calculated as the compound average rate of earnings after fees and taxes.

Be aware that long-term performance figures outlined in the Member Statement are for the investment options as a whole and are not your personalised investment returns in CSS. For more information about investments visit www.css.gov.au.

IMPORTANT

The following details are based on the assumption that you have not left the workforce.

Your preserved benefit at 30/6/11

Under Superannuation Industry (Supervision) Regulations 1994 (SIS), these amounts must remain preserved in the superannuation system until you:

- > reach your preservation age and permanently retire from the workforce
- > change employers after reaching the age of 60
- > reach the age of 65
- > die
- > become totally and permanently incapacitated
- > qualify for release on the grounds of severe financial hardship or specified grounds.

CSS rules prevent you from claiming your preserved benefit until you reach your minimum retiring age which is generally 55.

While preservation rules may restrict the lump sum immediately payable, you can still claim your deferred benefit as a pension.

For more information on claiming your benefit see the Preservation of benefits fact sheet at www.css.gov.au.

Your restricted non-preserved benefit at 30 June 2011

Restricted non-preserved benefits are super benefits that can be paid to you when you stop working in Australian Government employment, subject to CSS rules.

When you stopped CSS membership you chose to preserve (defer) your CSS benefit. This means no benefits are payable to you until you make an election to claim your benefit.

Your unrestricted non-preserved benefit at 30 June 2011

Unrestricted non-preserved benefits are benefits that can be paid to you at any time, subject to CSS rules.

When you stopped CSS membership you chose to preserve (defer) your CSS benefit. This means no benefits are payable to you until you make an election to claim your benefit.

2. Your Super details

Your super account details

Your value in the Fund is made up of the following components:

Benefit component	What you would have been allocated on claim on 1/7/10	Contributions/ Amounts received 1/7/10 to 30/6/11	Fund earnings 1/7/10 to 30/6/11	Benefits withdrawn 1/7/10 to 30/6/11	What you would have been allocated on claim on 30/6/11
1. Your member component					
consisting of basic contributions and earnings					
and supplementary contributions and earnings					
2. Your productivity component					
3. Super co-contributions					
4. Transfer amounts					
5. Total equity (1+2+3+4)					

Components of your total benefit

Your member component

Your member component is made up of your personal basic and supplementary contributions and fund earnings (positive or negative) on those contributions.

Your productivity component (if applicable)

Your productivity component is made up of the amount your employer contributed each fortnight while you were a contributing member (less 15% contributions tax on payments made after July 1990) and any accrued fund earnings (positive or negative) on those employer contributions.

Super co-contributions

This section shows any Australian Tax Office (ATO) super co-contributions made and fund earnings (positive or negative) between 1 July 2010 and 30 June 2011.

If you were a contributing member and made personal contributions to your super in 2010/11 to get the super co-contribution, you won't receive the payment until after 30 June 2011 (so it won't be shown in this section). This is because you need to lodge your 2010/11 income tax return before the ATO can assess your eligibility. When they confirm you're eligible, they automatically calculate the amount and deposit it directly into the CSS.

Transfer amounts

This section shows any amounts you've transferred from other super funds. When you take your CSS benefit, any transfer amounts will be paid to you as a lump sum. This is in addition to the benefit you accrued while you were a CSS member.

Total equity

This section shows the total value of your equity at 1 July 2010 and 30 June 2011. It includes your member component, productivity component, super co-contributions and transfer amounts.

What you would have been allocated on claim on 1/7/10

This is the notional amount that would have been paid to you if you chose to take your withdrawal benefit and it was processed on 1 July 2010.

Contributions/amounts received 1/7/10 to 30/6/11

This section shows any personal basic contributions, supplementary contributions, productivity contributions and any super co-contributions and transfer amounts paid into your account between 1 July 2010 and 30 June 2011.

Fund earnings 1/7/10 to 30/6/11 (net)

This column shows the fund earnings for the year, for each component of your benefit (for more information on performance see our **2010/11 Annual Report** at www.css.gov.au).

ARIA determines an earning rate for the Default Fund and Cash Investment Option for every business day. These rates are used to calculate entitlements for members exiting the CSS.

For deferred benefit members, the earnings are allocated to your account on the basis of the rates determined for that month.

Benefits withdrawn 1/7/10 to 30/6/11

If you've taken any part of your benefit during 2010/11, it will be shown here.

What you would have been allocated on claim on 30/6/11

The amount stated in Total equity shows the amount that would have been paid to you if you had taken your withdrawal benefit on 30 June 2011, and is based on amounts that would have been attributable to your account at that time.

Keep in mind that the amounts on which this information is based may change. You should get more information from us about your benefits before making a claim for your CSS entitlement.

3. Your death and invalidity benefit

Your benefit if you are retired on invalidity	
Your options if you become an invalid	What you would have been allocated on claim on 30/6/11
Maximum pension	
Plus Lump sum	

Your death benefit	
Your eligible spouse's option if you die	What would have been allocated on claim on 30/6/11
Maximum pension	
Plus Lump sum	
OR	
Lump sum payable to your estate	

As a CSS deferred benefit member, you or your eligible dependants automatically receive benefits in the event of your permanent invalidity or death. The invalidity and death benefits shown on your Member Statement are the default options provided by the CSS. This is what you (or your dependants) will get if you (or they) don't select an alternative benefit option. Keep in mind, the amounts shown reflect your situation on 30 June 2011 and may change.

These amounts have been calculated assuming that your benefit would not be reduced due to any pre-existing medical conditions on a BCC. If you have a BCC, and would like to know the amount that would be payable on invalidity or death, call **1300 000 277**.

The following sections provide additional information about invalidity and death benefits.

In the event of permanent invalidity

In the event of permanent invalidity you can choose to:

Option 1

Take the maximum pension option – this is the value shown on your Member Statement and provides you with the maximum pension payable. This includes an employer financed (indexed) standard pension and an additional (non-indexed) pension. The additional pension is purchased with your basic contributions and earnings.

Any supplementary contributions and earnings and your productivity component (if administered by ComSuper) will be paid to you as a lump sum.

Option 2

Take an employer financed (indexed) standard pension and a lump sum made up of your member and productivity components (if administered by ComSuper).

Note: If you have less than 15 years of contributory membership, and the medical reason for your invalidity retirement is related to a condition on your BCC, you also have the option of taking your entire benefit as a lump sum.

You can use the **CSS i-Estimator** to estimate your invalidity benefit and other benefit options at various dates. You'll need an access number to use this service. If you don't have an access number or you've misplaced it call **1300 000 277**.

For more information about this option, see www.css.gov.au or call **1300 000 277**.

How is an invalidity pension benefit calculated?

Consumer Price Index (CPI)-indexed pension

Your CPI-indexed pension is based on your basic contributions and accrued CSS fund earnings at the date your invalidity benefit is processed.

This amount is multiplied first by 2.5 and then by a factor that is based on your age on the date from which your invalidity benefit is payable. You can find these factors at www.css.gov.au.

Non-indexed pension

Your non-indexed pension is calculated by multiplying your basic contributions and fund earnings (on the date the invalidity benefit is processed) by a factor based on your age.

You can find these factors at www.css.gov.au.

In the event of your death

If you die before claiming your deferred benefit

If you die while you're a deferred benefit member, the pension your eligible spouse(s) will receive will be a percentage of the invalidity pension you would have received if you'd retired on invalidity grounds. The various percentages are shown in the second column of the table on the following page.

The potential invalidity pension would take into account any reduction in benefits that may apply if you have a BCC. Your eligible spouse has similar benefit choices to those that would have been available to you if you'd retired for invalidity reasons. For example, if they decided to take a standard CPI-indexed pension and a lump sum, they would be paid:

- > pension of 67% of your potential invalidity standard CPI-indexed pension
- > 100% of the lump sum you would have received (that is, a lump sum of your member and productivity components).

If you die while you're receiving a CSS pension, your eligible spouse is entitled to receive a pension that's a percentage of the pension that was being paid to you at the time of death.

The percentage payable will depend on whether you choose the higher dependant pension option when you claimed your deferred benefit. The various pension percentages are shown in the table on the following page. This table shows the percentage of pension payable where there's one eligible spouse and up to three eligible children. These amounts may change if there's more than one eligible spouse.

Calculation of spouse's pension		
Number of dependants	Amount as a percentage of former member's standard rate pension	Amount as a percentage of former member's reduced rate pension*
Spouse only	67%	85%
Spouse and one child	78%	97%
Spouse and two children	89%	108%
Spouse and three or more children	100%	108%

* These percentage rates apply to a member who chooses the higher dependant pension option when they claim their deferred benefit.

Higher dependant pension option

If you claim your deferred benefit on age grounds, you can choose to receive a lower pension at that time in return for your spouse and/or children receiving a higher pension when you die.

You can choose to reduce your pension to 93% of the normal pension rate and, in return, your eligible spouse and/or children will receive a higher pension when you die (see the table above).

This option is not available if you retire on invalidity grounds or if you die while you're a deferred benefit member of the CSS.

If you have no dependants

If you don't have any dependants, a lump sum made up of your member contributions, super guarantee top-up and any productivity component will be paid to your estate.

For more information, see the **Death benefits** fact sheet available at www.css.gov.au or call 1300 000 277.

4. Superannuation surcharge

Your surcharge debt Your total surcharge debt from the Australian Taxation Office's (ATO) assessment of your surchargeable contributions.

Surcharge debt at 1/7/10	Surcharge debt incurred 1/7/10 to 30/6/11	Payments 1/7/10 to 30/6/11	Interest 1/7/10 to 30/6/11	Surcharge debt at 30/6/11

The Australian Government abolished the superannuation surcharge on 1 July 2005. However, you may still have to pay it in certain circumstances. For example, if your adjusted taxable income since 1996 has been higher than the annual thresholds, or you didn't provide your tax file number (TFN) to the CSS, you may have a surcharge debt in relation to certain employer contributions reported to the ATO up to and including the 2004/05 financial year.

The ATO determines whether you've incurred a surcharge debt. If you have, the amount will be shown in the surcharge debt table on your Member Statement.

If you have a surcharge debt, you don't have to pay it now – it will be deducted from your CSS benefit when it's paid to you. 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.

If the amount of surcharge shown in this section varies from the amount you were advised by the ATO, please contact the ATO on **13 10 20**

Transaction Summary

CSS Commonwealth Superannuation Scheme								
<h3>Deferred benefit member Transaction Summary</h3> <p>1 July 2010 — 30 June 2011</p>								
<p>Investor details</p>								
<table border="1"> <thead> <tr> <th>Effective date</th> <th>Source</th> <th>Amount</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> <td> </td> </tr> </tbody> </table>			Effective date	Source	Amount			
Effective date	Source	Amount						
<p><small>Please note that your Transaction Summary reflects the amount of productivity contributions paid to the CSS (if any). The total amount on your Transaction Summary may differ from the total amount shown on your Member Statement. Your Member Statement reflects the amount that is due to be paid, and while these amounts may differ, your CSS benefit will be paid using the amount that is due to be paid, not the actual amount paid.</small></p>								

Your Transaction Summary shows transactions on your account between 1 July 2010 and 30 June 2011 including:

- > any payments (including member and productivity contributions, transfer values and super co-contributions) that were made to your account
- > monthly fund earnings allocated to your account
- > the management costs, fees and any other amount deducted directly from your account.

Other management costs	
<p>This approximate amount has been deducted from your investment, and includes all the other management costs that were not paid directly out of your account.</p>	
<p>Management costs deducted from your investment</p>	<input type="text"/>
<p><small>Although no amount of management costs has been deducted, directly or indirectly, from your account, management costs influence the earning rate that is applied in calculating your benefit on withdrawal from the CSS fund. In that sense, management costs ultimately affect the value of your benefit. The figure below is an amount of management costs representing an estimate of the notional effect of those costs on the value of your benefit. This amount does not represent an actual deduction from your account, nor does it represent the actual effect of management costs on your benefit, as this cannot be determined until you claim your benefit. It is an indicative estimate only.</small></p>	
<p>Proportion of management costs notionally attributable to your investment</p>	<input type="text"/>
<p><small>The above amount has been calculated by applying the CSS fund's indirect cost ratio (ICR) to the average of your account balance over the year. The ICR is the ratio of the CSS fund's management costs to the total average net assets of the CSS fund during 2010/11. CSS fund management costs include fees paid to fund managers, custodian fees and other investment-related expenses.</small></p>	

The **Other management costs** section outlines the approximate amount of management costs deducted from your investment that were not paid directly out of your account. These costs include fees paid to investment managers, custodians and other investment-related expenses.

These costs are calculated by applying the fund's indirect cost ratio (ICR) to your average account balance over the year. The ICR is the ratio of the fund's management costs to the total average net assets of the fund during 2010/11. There can be changes in underlying management costs during the year, so the fund's ICR is likely to change from year to year.

Additional explanation of fees and costs

Any tax deductions are reflected in the investment return and not in the form of reduced fees or costs.

Things you should know

Options for claiming your benefit

Once you reach your minimum retiring age (generally 55), you can take your benefit in one of the following ways:

- > CPI-indexed pension and a lump sum of member and productivity components.
- > CPI-indexed pension and a non-indexed pension purchased with member and productivity components.
- > CPI-indexed pension and a non-indexed pension purchased with your member component only and take your productivity component as a lump sum.
- > A lump sum, if you're an ex-provident account member and you claim your preserved (deferred) benefit on (or after) reaching the age of 60. The final amount is based on three times your basic contributions (including fund earnings), plus any supplementary contributions (including fund earnings) and any productivity component (including fund earnings on those amounts).

The CPI-indexed pension is based on 2.5 times your basic contributions and fund earnings, multiplied by a factor that depends on your age at claim date.

You can use the **CSS i-Estimator** to estimate your retirement benefit. You'll need an access number to use this service. If you don't have an access number or you've misplaced it call **1300 000 277**.

For more information about this option, see www.css.gov.au or call **1300 000 277**.

Minimum amount on exit

Your minimum amount on exit (MAE) is a dollar amount that is guaranteed payable regardless of fund performance. This amount is contributions and earnings (your taxed components) to

30 June 2003 plus contributions (not including earnings) from 1 July 2003 to 30 June 2007. This amount is made up of member and productivity contributions, transfers from other funds and super co-contributions. We developed the MAE to make sure a previous change in our earning allocation policy did not retrospectively affect members' accounts. The taxed component of your benefit is affected by fund earnings and your MAE is the minimum benefit (of your taxed components) payable when you claim your benefit.

See the **Allocation of CSS fund earnings** fact sheet at www.css.gov.au for more information.

Are you contemplating or have you recently returned to eligible employment?

If you're a CSS deferred member and you return to eligible employment, you can return to the CSS as a contributing member, provided your new employer participates in the CSS and you meet the eligibility requirements. Once you re-enter the CSS, you are no longer a deferred member. If your new employer participates in the Public Sector Superannuation Scheme (PSS), you'll have a three-month period in which you can choose to transfer to the PSS. We recommend you seek financial advice and see our CSS product disclosure statement before making any decisions. If you are approaching age 55 or are over 55 we recommend you call **1300 000 277** to find out what effect your returning to work will have on your benefit.

Feedback

If you have a complaint, you can be sure it will be dealt with as quickly as possible.

To register your complaint

We want you to be completely satisfied with our service, but if you feel you need to make a complaint, just call **1300 000 277**.

If you're not satisfied with the response, ask to speak to a supervisor. If you still feel the issue has not been explained or resolved to your satisfaction, contact the Complaints Officer:

Email: complaints@css.gov.au
Phone: 02 6272 9081
Fax: 02 6272 9001
Post: CSS Complaints Officer
PO Box 22
Belconnen ACT 2616

If you're still not satisfied

The Superannuation Complaints Tribunal is an independent dispute resolution body set up by the Australian Government to resolve members' complaints. For information about the tribunal visit **www.sct.gov.au**.

You can lodge a complaint with the tribunal free of charge if you're dissatisfied with our response or if we can't resolve your situation within 90 days. You can contact the tribunal in one of the following ways:

Email: info@sct.gov.au
Phone: 1300 884 114
Fax: 03 8635 5588
Post: Superannuation Complaints Tribunal
Locked Bag 3060
Melbourne VIC 3001

Contact us

If you're making decisions about your super, you can get yourself off to a good start by visiting www.css.gov.au where you'll have easy access to:

- > our CSS Product Disclosure Statement
- > a glossary of terms
- > forms and publications
- > news and information
- > free **At Work for You** workshop dates, locations and booking facility
- > member services online where, with a secure access number, you can:
 - > use the **CSS i-Estimator** (our online calculator) to estimate your benefit
 - > update your address and contact details
 - > register for an online Member Statement
 - > view and download your Member Statement
 - > pay surcharge and leave-without-pay contribution via BPAY.

If you've misplaced or forgotten your secure access number, you can reset it in the member services online login area at www.css.gov.au. If you need help with this, or with any other CSS information call us or send us an email

Email: members@css.gov.au

Phone: 1300 000 277

TTY: 02 6272 9827

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