



CSS contributing member

Find out what the different components of your Member Statement are, how your benefit is calculated and how you can focus on getting the most out of the CSS.

Your  
Member Statement  
in **focus**



# Contributing Member Statement

1 July 2008 — 30 June 2009

Amounts on this Statement are based on information supplied by employers and may be subject to adjustment. Further information explaining parts of this Member Statement can be found in your Member Statement Guide provided in this pack.

Your details		*Are your details incorrect? If so, please let your personnel section know.	
Name*	Your contribution rate at 30 June 2009*		
Date of birth*	Your employment status at 30 June 2009*		
Account (AGS) number	Your hours per fortnight at 30 June 2009*		
Remember to quote your AGS number when making enquiries about your superannuation.			
Your superannuation salary at 30 June 2009*	Tax File Number provided*		
Based on your salary and recognised allowances at your most recent birthday. For members working part time, the salary shown is the amount you would receive if you were working full-time.			
Your membership commenced on*	Your period of contributory membership		

## Your super details

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

Benefit component	What you would have been allocated on exit on 1/7/08	Contributions/ Amounts received 1/7/08 to 30/6/09	Fund earnings 1/7/08 to 30/6/09	What you would have been allocated on exit on 30/6/09
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)				

This document is part of your periodic statement for your CSS account and was prepared on 7 September 2009 by ABIA ABN: 48 882 817 243 AFSL: 238649 ESE Licence No: L00001397. Trustee of the CSS ABN: 19 415 776 361 ESE: 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](http://www.css.gov.au). Your Member Statement is an important document, please keep it in a safe place for future reference. If you misplace your Member Statement, you can download further copies from [www.css.gov.au](http://www.css.gov.au) using your access number. CSS data is provided to the government's actuary to calculate fund liabilities. It is provided in a format that prevents identification of individual records, 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 should consider any information in light of your own personal objectives, financial situation or needs. You may wish to consult a licensed financial planner to do this.

## Your benefit options Please refer to your Member Statement Guide for further explanation.

Your resignation benefit		Your age retirement benefit	
What you would have been allocated on exit on 30/6/09		What you would have been allocated on exit on 30/6/09	
1. Preserve total benefit in the CSS		1. CPI indexed pension* (per year)	
Plus Deferred employer benefit (generally a deferred CPI-indexed pension entitlement)		Plus Lump sum †	
OR 2. Lump sum now †		OR 2. CPI indexed pension* (per year)	
Plus Lump sum paid into a rollover fund		Plus Non-indexed pension (per year)	
		Plus Lump sum †	
		OR 3. Lump sum ** (ex-provident account members only)	

† If you have not reached your preservation age at claim date, payment of your lump sum will be limited to the amount of your SIS upper limit. The remainder will remain preserved in a rollover institution until you reach your preservation age.

\* A pension adjusted twice-yearly, based on increases in the Consumer Price Index (CPI).

† Includes productivity if administered by ComSuper, any super co-contributions and transfer amounts.

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

Your benefit if you are retired on invalidity		Your death benefit	
What you would have been allocated on exit on 30/6/09		What you would have been allocated on exit on 30/6/09	
Maximum pension		Your eligible spouse's option if you die	
Plus Lump sum		Maximum pension	
		Plus Lump sum	
		OR	
		Lump sum payable to your estate	

Other important information	
Benefit classification certificate (BCC)	Superannuation guarantee top up
Contributions paid since 30/9/2007	Your preservation age
Minimum amount on exit	Your SIS upper limit
Ex-provident account member	Your preserved benefit at 30/6/09
Restricted units	Your restricted non-preserved benefit at 30/6/09
Rejected units	Your unrestricted non-preserved benefit at 30/6/09
Age 60 units	Investment option

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

Surcharge debt at 1/7/08	Surcharge debt incurred 1/7/08 to 30/6/09	Payments 1/7/08 to 30/6/09	Interest 1/7/08 to 30/6/09	Surcharge debt at 30/6/09

### Contact us



EMAIL  
members@css.gov.au



PHONE  
1300 000 277



TTY  
02 6272 8827



POST  
CSS  
PO Box 22  
Belconnen ACT 2618



ADDRESS  
Unit 4, Cameron Offices  
Chandler Street  
Belconnen ACT 2617



WEB  
[www.css.gov.au](http://www.css.gov.au)



OVERSEAS CALLERS  
61 2 6272 9000



FAX  
02 6272 9612

# 1. Your super details

## Components of your total benefit

### **Your member component**

Your member component is made up of your personal basic and supplementary contributions and accrued fund earnings on those contributions.

### **Your productivity component (if applicable)**

Your productivity component is made up of the amount your employer contributes each fortnight (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 2008 and 30 June 2009.

If you made personal contributions to your super in 2008/09 to get the super co-contribution, you won't receive the payment until after 30 June 2009 (so it won't be shown in this section). This is because you need to lodge your 2008/09 income tax return before the ATO can confirm you're eligible. When they confirm you're eligible, they automatically calculate the amount and deposit it directly into the CSS.

If you would like to get the 2009/10 super co-contribution you'll need to:

- > have a total income of less than \$61,920 in 2009/10
- > make a personal contributions to the CSS between 1 July 2009 and 30 June 2010
- > meet the ATO eligibility criteria (see the **Co-contribution** fact sheet at [www.css.gov.au](http://www.css.gov.au)).

When you stop working and take your CSS benefit, any super co-contributions you have received will be paid to you as a lump sum. This will be in addition to the benefit you accrued while you were a CSS member.

### **Transfer amounts**

This section shows any amounts you've transferred from other super funds. When you stop working and 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 amounts at 1 July 2008 and 30 June 2009. It includes your member component, productivity component, super co-contributions and transfer amounts.

### **What you would have been allocated on exit on 1/7/08**

This section shows the withdrawal benefit that would have been paid to you if you had ended your membership and your benefit was processed on 1 July 2008.

## Contributions/amounts received 1/7/08 to 30/6/09

This section shows your personal basic, supplementary and productivity contributions, along with any co-contributions or transfer amounts, paid into your account during the financial year.

### Fund earnings 1/7/08 to 30/6/09 (net)

This column shows the fund earnings for the year, for each component of your benefit (for more information on performance see our **2008/09 Annual Report** at [www.css.gov.au](http://www.css.gov.au)).

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

For contributing members, the earnings are allocated monthly on the basis of the rates determined during that month.

Keep in mind that if you leave as an age retiree, your Consumer Price Index (CPI)-indexed pension (generally the largest part of your benefit) isn't affected by investment performance, because it's determined by your final salary (for super purposes), length of membership and age at exit.

The member and productivity components of your benefit, and any super co-contributions or money you've transferred from other funds, are affected by fund earnings. See our **CSS product disclosure statement** at [www.css.gov.au](http://www.css.gov.au) for more details.

## CSS performance for 2008/09

	1 year performance to 30/6/09	3 year performance to 30/6/09	5 year performance to 30/6/09
Default Fund total return	-14.3%	-1.4%	4.3%
Cash Investment Option total return	4.6%	5.2%	N/A

The rate of allotment of net earnings is calculated as the aggregate of the earning rate calculated for each day in the period.

All performance information is after fees and taxes.

For more information about investments and investment options, visit [www.css.gov.au](http://www.css.gov.au).

### What you would have been allocated on exit on 30/6/09

The amount stated in the **Total equity** row of this section shows the amount that would have been paid to you if you ended your membership and your benefit was processed on 30 June 2009. It 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.

# 2. Your benefit options

## Your resignation benefit

If you resign, you can choose one of the following options, depending on your circumstances:

1. Preserve all your benefits in the CSS until you reach your minimum retirement age (generally 55). This will become a deferred benefit which you can take in 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. If you're under the age of 60, and not permanently leaving the workforce, your productivity component must be paid into a rollover fund.
  - > 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.
2. You can take your member component as a lump sum up to your SIS upper limit. If your member component is higher than your SIS upper limit, the excess must be paid

into a rollover fund along with your superannuation guarantee top-up and productivity component (if any). If you choose this option, you will forego most of your employer-financed component, which could be the largest component of your benefit. We recommend you seek professional financial advice before selecting this option.

3. You may have the option to pay your CSS benefit, also known as a transfer value, into another eligible superannuation scheme. For a list of eligible super funds, visit [www.css.gov.au](http://www.css.gov.au).

Any amounts shown on your Member Statement reflect your situation on the date shown and may change. You can use the CSS **i-Estimator** to estimate your resignation 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 your resignation benefit options, see our **Preservation of benefits** fact sheet at [www.css.gov.au](http://www.css.gov.au) or call **1300 000 277**.

## Your age retirement benefit

If you retire, you can choose one of the following options:

1. CPI-indexed pension and a lump sum of member and productivity components.
2. CPI-indexed pension and a non-indexed pension purchased with member and productivity components.
3. CPI-indexed pension and a non-indexed pension purchased with your member component only and take

your productivity component as a lump sum. However, if you're under the age of 60, and not permanently leaving the workforce, your productivity component must be paid into a rollover fund.

4. If you're an ex-provident account member and you retire at the age of 60 or later, you can take your total benefit as a lump sum.

If you're not permanently leaving the workforce, you can postpone the payment of all, or some, of your age retirement benefit.

The amounts shown in this section reflect your benefit at 30 June 2009 and may change. You can use the **CSS i-Estimator** to estimate your retirement benefits 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 your retirement benefit options, refer to our website at **www.css.gov.au** or call us on **1300 000 277**.

## Your death and invalidity cover

As a CSS contributing member you automatically receive permanent invalidity and death cover at no extra cost. You're covered for a benefit based on the entitlement you would have received if you'd worked to age 65.

The invalidity and death benefit shown on your Member Statement is the default option provided by the CSS that is payable to either you or your dependants, if you (or your dependants) don't select an alternative benefit option.

Any amounts shown in this section reflect your situation at 30 June 2009 and may change. They have been calculated assuming that your benefit would not be reduced because of the application of a benefit classification certificate (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 amount and productivity component (if administered by ComSuper).

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 invalidity benefits, visit [www.css.gov.au](http://www.css.gov.au) or call **1300 000 277**.

## How is an invalidity benefit calculated?

Generally speaking, invalidity benefits are based on your prospective membership. This is the number of years you would have been a member if you'd continued working until you were 65 (younger in some occupations).

If you joined the 1922 pension scheme or provident account before 1 July 1976, you'll generally receive full invalidity benefits if you have 20 or more years of prospective membership.

If you joined on or after 1 July 1976, you'll generally receive full invalidity benefits if you have 30 or more years of prospective membership.

However, if your invalidity retirement is related to a condition on your BCC, your benefit will generally be based only on your contributory membership. This means your prospective membership is not included when calculating your benefit. 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 may

have the option to take your benefit as a lump sum. The basis for the calculation of invalidity benefits is explained below.

### **If you were a member of the 1922 pension scheme or provident account before 1 July 1976**

#### **CPI-indexed pension**

If you have 20 or more years of prospective membership, and your invalidity retirement is not related to a condition on your BCC, your CPI-indexed pension will be 50% of your final salary for superannuation purposes.

This percentage increases if you have more than 30 years of contributory membership, up to a maximum of 52.5% for 40 or more years of contributory membership. This pension may be reduced if you have restricted units or rejected units (these are shown in your Member Statement).

#### **Non-indexed pension**

If you have 20 or more years of prospective membership, your non-indexed pension will be 20% of your final salary for superannuation purposes.

### **If you became a member on or after 1 July 1976**

#### **CPI-indexed pension**

If you have 30 or more years of prospective membership, and your invalidity retirement is not related to a condition on your BCC, your CPI-indexed pension will be 50% of your final salary. This percentage increases if you have more than 30 years of contributory membership, up to a maximum of 52.5% for 40 or more years of contributory membership.

The CPI-indexed pension percentage decreases by 1% for each year less than 30 years of prospective membership (down to 40% for 20 years of prospective membership) and then by a further 2% for each year less than 20 years of prospective membership.

### Non-indexed pension

If you have 30 or more years of prospective membership, your non-indexed pension will be 20% of your final salary. The non-indexed pension percentage decreases by 0.4% for each year less than 30 years of prospective membership (to 16% for 20 years of prospective membership) and then by a further 0.8% for each year less than 20 years of prospective membership.

### If your invalidity retirement is related to a condition on your BCC

#### CPI-indexed pension

If your invalidity retirement is related to a condition on your BCC, your benefits are based on a combination of both contributory and prospective membership. For example, if you have less than 20 years of contributory membership, but you have 30 or more years of prospective membership, your CPI-indexed pension of 50% of your final salary is decreased by 2.5% for each year less than 20 years of contributory membership (for example, 47.5% for 19 years of contributory membership).

#### Non-indexed pension

This pension is also based on a combination of both contributory and prospective membership. For example,

if you have less than 20 years of contributory membership, but you have 30 or more years of prospective membership, your non-indexed pension of 20% of final salary is decreased by 1.0% for each year less than 20 years of contributory membership (for example, 19% for 19 years of contributory membership).

### In the event of your death

#### If you die while you're a contributing member

If you die while you're a contributing member, the maximum pension your eligible spouse receives is a percentage of the invalidity pension you would have received if you'd retired on invalidity grounds (see **How is an invalidity benefit calculated?** on page 7).

Recent same-sex legislation changed the definition of an eligible spouse – see the **2008/09 Annual Report** at [www.css.gov.au](http://www.css.gov.au).

The various percentages are shown in the second column of the table on **page 9**. The potential invalidity pension would take into account any reduction in benefits that may apply due to a BCC.

Your eligible spouse can choose any of the benefit options that would have been available to you if you'd retired for invalidity reasons. For example, if they decided to take a CPI-indexed pension and a lump sum, they would be paid:

- > a pension of 67% of your potential invalidity CPI-indexed pension

- > 100% of the lump sum that you would have received (that is, a lump sum of your member and productivity components).

Other CPI-indexed and non-indexed pension percentages apply if your invalidity retirement is related to a condition on your BCC and you have less than 30 years of prospective membership. For more information about these pension percentages, visit [www.css.gov.au](http://www.css.gov.au) or call 1300 000 277.

### If you die while you're receiving a pension

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 being paid to you at the time of your death. The percentage payable will depend on whether you choose the higher dependant pension option when you stop working. The various pension percentages are shown in the table on the right.

#### Higher dependant pension option

If you retire on the grounds of age or involuntary retirement, or claim your preserved 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 (see the table on the right).

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 on the right).

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

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 elects for the higher dependant pension option when they retire.

#### If you have no dependants

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

For more information, see our **Death benefits** fact sheet at [www.css.gov.au](http://www.css.gov.au) or call 1300 000 277.

# 3. Other important information

## **Benefit classification certificate (BCC)**

If you have a BCC, it will be shown here.

## **Are you entitled to full cover benefits?**

A BCC lists any pre-existing medical conditions that might affect your ability to work to retirement age. If this applies to you, you would have received a BCC 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 a lump sum only, with no pension options. The BCC will no longer apply if you have 20 years or more of CSS contributory membership.

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

## **Revoking your BCC**

If you have medical proof that you're in good health, you can ask ARIA to consider revoking your BCC or reconsider the decision to issue the certificate. If you'd like to discuss this, please call **1300 000 277**.

## **Non-disclosure of a medical condition**

If ARIA believes that you didn't properly disclose a pre-existing condition at the time of your medical examination, you or your dependants may not receive full invalidity or death benefits. The pre-existing condition will be subject to the same considerations as if it had been specified on your BCC.

## **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 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](http://www.css.gov.au) for more information.

## **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 is in addition to the other restrictions on withdrawing your benefit.

Generally, you need to have reached your preservation age before you can access any cash lump sum.

### 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

### Your SIS upper limit

The Superannuation Industry (Supervision) Regulations (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'd been involuntarily retired (or retrenched) on 1 July 1999.

Any CSS lump sum amount that's higher than the SIS upper limit must be rolled over to a rollover fund.

**IMPORTANT – the following details are based on the assumption that you have NOT left the workforce.**

### Your preserved benefit at 30 June 2009

Under SIS, these amounts must remain preserved in the superannuation system until you:

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

### Your restricted non-preserved benefit at 30 June 2009

Restricted non-preserved benefits are benefits that can be paid when you stop Australian Government employment, subject to CSS rules. In the CSS, this amount is your member component up to your SIS upper limit.

### Your unrestricted non-preserved benefit at 30 June 2009

Under SIS, unrestricted non-preserved benefits are benefits that can be paid out of a superannuation scheme at any time, subject to CSS rules.

In the CSS, no benefits are payable until you stop working in Australian Government employment or choose to claim your preserved benefit. This means your unrestricted, non-preserved benefit in the CSS will always be nil while you're a contributing member.

### **Investment option**

This section shows the investment option where your super was invested at 30 June 2009. You can choose to invest your super in the Default Fund or Cash Investment Option.

For more information about investments and investment options, visit [www.css.gov.au](http://www.css.gov.au).

### **Superannuation surcharge**

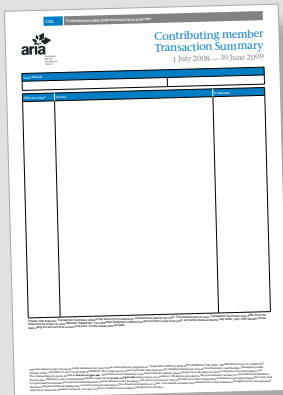
The Australian Government abolished the superannuation surcharge on 1 July 2005. However, you may still have to pay it in certain circumstances. For example, if your adjusted taxable income since 1996 has been higher than the annual thresholds, or you didn't provide your tax file number (TFN) to the 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 on 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

Your Transaction Summary shows transactions on your account between 1 July 2008 and 30 June 2009 including:



- > any payments (including member and productivity contributions, transfer values and 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
- > productivity tax deducted from your account.

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 CSS fund during 2008/09.

There can be changes in underlying management costs during the year, so the fund's ICR is likely to change from year to year.

## How do management costs affect your benefit?

Management costs are not deducted from your account, but are reflected in the rate of fund earnings. As a contributing member, your CPI-indexed pension, upon leaving as an age retiree, is unaffected by fund earnings (and therefore management costs). However, fund earnings (and the management costs that are reflected in those earnings) will affect your member and/or productivity contributions, super co-contributions and amounts that you have transferred from other superannuation funds.

## 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

## Long-term performance

Be aware that the long-term performance figures outlined in the enclosed insert are for the investment options as a whole and are not your personalised investment returns in CSS.

## 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, ask to be transferred to the Complaints Officer, or contact them direct in one of the following ways:

**Email:** [complaints@css.gov.au](mailto: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 arbitrator set up by the Australian Government to resolve members' complaints. For information about the tribunal, visit [www.sct.gov.au](http://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](mailto:info@sct.gov.au)

**Phone:** 1300 780 808

**Fax:** 03 8635 5588

**Post:** Superannuation Complaints Tribunal  
Locked Bag 3060, GPO Melbourne VIC 3001

### **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 7 September 2009 by ARIA ABN: 48 882 817 243 AFSL: 238069 RSE Licence No: L0001397, Trustee of the CSS ABN: 19 415 776 361 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](http://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 at the details set out in the **Contact us** section of this Member Statement Guide.

# 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](http://www.css.gov.au) where you'll have easy access to:

- > our **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
  - view and download your Member Statement
  - pay surcharge and leave-without-pay contributions via BPAY.

If you've lost or forgotten your secure access number, you can re-set it in the **member services online** login area at [www.css.gov.au](http://www.css.gov.au). If you need help to do this, call us or send us an email.

**Email:** [members@css.gov.au](mailto:members@css.gov.au)

**Phone:** 1300 000 277

**TTY:** 02 6272 9827

**Fax:** 02 6272 9613

**Post:** CSS Member Services  
PO Box 22, Belconnen ACT 2616

For information about your investment and CSS governance, contact ARIA in one of the following ways:

**Email:** [secretary@aria.gov.au](mailto:secretary@aria.gov.au)

**Phone:** 02 6263 6999

**Fax:** 02 6263 6900

**Post:** ARIA  
GPO Box 1907  
Canberra ACT 2601