



PSS 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 PSS.

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 personal section know.
Name	Your employment status at 30 June 2009*	
Date of birth [†]	Your hours per fortnight at 30 June 2009*	
Account (AGS) number	Your maximum benefit limit at 30 June 2009*	
Remember to quote your AGS number when making enquiries about your superannuation.		
Your superannuation salary at 30 June 2009*	Were you a limited benefits member at 30 June 2009?	
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 contribution rate at 30 June 2009*	Your preserved benefit multiple	
Your membership commenced on [†]	Tax File Number provided [†]	

Your super details

Your Total Benefit Accrual Your total benefit accrual is calculated by multiplying your average salary by your accrued benefit multiple.

	At 1/7/08	1/7/08 to 30/6/09	At 30/6/09
Your average superannuation salary			
Your accrued benefit multiple			
Your total benefit accrual			

Components of your Total Benefit

	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				
2. Your productivity component				
3. Super co-contributions				
4. Transfer values				
	What you would have been allocated on exit on 1/7/08	Accrual 1/7/08 to 30/6/09		What you would have been allocated on exit on 30/6/09
5. Your employer component				
6. Total equity (1+2+3+4+5)				

This document is part of your periodic statement for your PSS account and was prepared on 7 September 2009 by ARIA, ABN: 48 882 817 241 AFSL: 238609 FSI Licence No: 10001397. Trustee of the PSS, ABN: 74 172 177 893 BSE: B1004595. The components of your periodic statement are the Member Statement, Transaction Summary and Member Statement Guide. The Annual Report can be found at www.pss.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.pss.gov.au using your access number. PSS 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 this statement 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 options if you resign	What you would have been allocated on exit on 30/6/09
1. Preserve total benefit in the PSS	
OR 2. Lump sum	
Plus Preserve the balance in the PSS	

Your age retirement benefit	
Your options if you retire	What you would have been allocated on exit on 30/6/09
1. Preserve total benefit in the PSS	
OR 2. CPI-indexed pension* (per year)	
OR 3. Lump sum	
OR 4. 50% CPI-indexed pension** (per year)	
Plus 50% Lump sum †	

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

† These figures are based on taking 50% of your total benefit as a pension and 50% as a lump sum. Other combinations are allowed, provided that at least 50% of your total benefit is taken as a pension.

The invalidity and death benefits reported below are the default benefits that would be payable to either you or your dependants. Please refer to your Member Statement Guide to see if there are any other benefits options available to you. Pension values are calculated assuming that your benefit would not be reduced because you are a limited benefits member (LBM).

Your benefit if you are retired on invalidity	
Your options if you become an invalid	What you would have been allocated on exit on 30/6/09
CPI-indexed pension	
Lump sum (LBM applies)	

Your death benefit	
Your eligible spouse's option if you die	What would have been allocated on exit on 30/6/09
CPI-indexed pension	
Lump sum (LBM applies)	
OR	
Lump sum payable to your estate	

Additional death and invalidity cover

Other important information

Contributions paid since 30/6/07	Your SIS upper limit
Contribution due days	Your preserved benefit at 30/6/09
Minimum amount on exit	Your restricted non-preserved benefit at 30/6/09
Your preservation age	Your unrestricted non-preserved benefit at 30/6/09
Superannuation salary at 30/6/07	Superannuation salary at 30/6/09

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

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1. Your details

Your maximum benefit limit at 30 June 2009

Under the PSS rules, there's a limit on the amount of benefits you can accrue, called a maximum benefit limit (MBL). This limit varies according to your average salary, and generally only affects long-serving members.

When you reach this maximum limit, your personnel section will stop PSS member contributions and your productivity contributions will also stop. The table below shows MBLs that apply from 1 July 2009.

Average salary	Maximum benefit
Less than \$55,000	\$550,000
\$55,000 and over	10 times average salary

MBL amounts change each year on 1 July.

Were you a limited benefits member at 30 June 2009?

If you're classified as a limited benefits member (LBM), your death and invalidity benefits are restricted to a lump sum payment of the total benefit you've accrued (at the date of your invalidity retirement or death as a contributing member).

You are considered an LBM if:

- > You've been a PSS member for less than three years and you haven't given us a **Confidential medical and personal statement (CMAPS)** form. If this is your situation, please contact your personnel section to get a **CMAPS** form.
- > You did complete a **CMAPS** form and ARIA assessed you as an LBM because you have a pre-existing medical condition that it considers may mean you will need to take excessive sick leave in the first three years of membership.

If your medical situation changes, you can ask ARIA to reconsider your status. If you submit your **CMAPS** form and are assessed to be in good health, you'll become a full benefits member straight away. It's important for you to fully disclose any medical conditions you're aware of, otherwise you may be reassessed as an LBM at a later date.

If you have not completed a **CMAPS** form for your most recent period of service, please see your personnel section as soon as possible. LBM starts with each new period of service.

After three continuous years of PSS membership, you're entitled to full membership benefits regardless of your medical situation.

2. Your super details

Your total benefit accrual

Your average superannuation salary (or final average salary)

Your final average salary (FAS) is based on your average superannuation salary, which is calculated using your superannuation salary on each of your last three birthdays. Your superannuation salary includes basic salary and recognised allowances.

Your accrued benefit multiple

Your total benefit accrual is calculated using your accrued benefit multiple (ABM). Your ABM is worked out based upon the length of PSS membership and your percentage contribution rate. Generally, the higher your percentage contribution rate and the longer you contribute, the higher your ABM. For more information see our **2008/09 Annual Report and Contributing to the PSS** fact sheet at www.pss.gov.au.

Your total benefit accrual

This amount is calculated by multiplying your FAS by your ABM. If you've reached your MBL your final benefit is capped to a maximum level.

Components of your total benefit

Your member component

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

Your productivity component

Your productivity component is made up of your employer's fortnightly contributions (less 15% contributions tax on payments made after July 1990), and accrued fund earnings (positive or negative) on those contributions.

Super co-contributions

This section shows any Australian Tax Office (ATO) super co-contributions made and 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 PSS.

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

- > have a total income less than \$61,920 in 2009/10
- > make personal contributions to the PSS between 1 July 2009 and 30 June 2010
- > meet the ATO eligibility criteria (see the **Super co-contribution** fact sheet at www.pss.gov.au).

Transfer values

This section shows any amounts you've transferred from other super funds and may include both pre-1996 and post-1996 transfer values.

Pre-1996 transfer values

Any transfers you made before 1996 will have been reported as an accumulation lump sum on your Member Statement.

This can be claimed as either:

1. an accumulation lump sum (as reported in this statement)
2. a multiple of your FAS.

The benefit resulting from this transfer value will depend on the type of benefit paid to you and the benefit option you choose. In certain circumstances, the benefit resulting from the transfer value will be a multiple of your FAS rather than an accumulated amount. For more information, see the **PSS super book** at www.pss.gov.au or call **1300 000 377**.

Post-1996 transfer values

If you have a post-1996 transfer value, the amount shown is the amount paid to the PSS and accrued fund earnings up to 30 June 2009. When you take your PSS benefit, your transfer value amount will be paid as a lump sum in addition to the benefit you accrued while you were a PSS member.

Your employer component

This is a defined amount financed by your employer and is based on several factors, including your FAS (see **page 4**), your contribution rate and length of membership. Your employer pays the difference between your total benefit

accrual and the total of your member component (due to be paid) and productivity component.

Total equity

This section shows the total value of your equity at 1 July 2008 and 30 June 2009. It includes your member component, productivity component, super co-contributions, transfer values and your employer component.

Keep in mind that your total equity may differ from your total benefit accrual. This is because your total benefit accrual does not include super co-contributions, transfer values and earnings on those amounts. There may also be a difference due to under or overpaid member contributions and fund earnings. While member contributions can be rectified over time, there may still be some variation in the accrual of fund earnings. Fund earnings only accrue from the time a payment has been received.

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 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 contributions, productivity contributions, employer component along with any co-contributions or transfers, 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.pss.gov.au).

ARIA determines an earning rate for the Default Fund every business day. These rates are used to calculate entitlements for members exiting the PSS.

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

Be aware that your total equity is largely unaffected by fund earnings, because the total benefit accrual is 'defined' by your FAS and a factor called an ABM (see **page 4**). Your ABM is determined by how many years you contribute and your rate of contribution. However, any money you have transferred from another fund and any super co-contributions you have received will be affected by fund earnings. See our **PSS product disclosure statement** and **Allocation of fund earnings** fact sheet at www.pss.gov.au for more details.

Investment 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	-14.2	-1.3	4.3

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 visit www.pss.gov.au.

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

The amount stated in **Total equity** is 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 attributable to your account at that time.

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

3. Your benefit options

Your resignation benefit

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

1. Preserve your entire benefit in the PSS. You can claim your preserved benefit when you permanently leave the workforce, after reaching age 55 or if you change employers after you reach age 60. You can take it as a lump sum, a Consumer Price Index (CPI)-indexed pension or a combination of both.
2. Take your member component as a lump sum up to your SIS upper limit (see **page 11**) and preserve the balance in the PSS. Be aware that if you claim any part of your member component, you lose the option of taking a CPI-indexed pension when you stop working. You can claim your preserved benefit when you permanently leave the workforce, after reaching age 55, or if you change employers after you turn 60. The amounts shown in this section reflect your benefit at 30 June 2009 and may change.

You can use the PSS **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 000 377**.

For more information about your resignation benefit options, visit www.pss.gov.au and see **Preservation of benefits** fact sheet or call **1300 000 377**.

Your age retirement benefit

When you're ready to leave the workforce you have a range of different options:

1. Preserve your entire benefit in the PSS and when you permanently leave the workforce (or change employers after you turn 60), you can take your benefit as a lump sum, a CPI-indexed pension or a combination of both.
2. Convert your entire benefit to a pension that's indexed twice a year in line with movements in the CPI.
3. Take all of your benefit as a lump sum (upon reaching preservation age).
4. Convert at least 50% of your benefit into a CPI-indexed pension and take the balance as a lump sum.
5. Take some of your benefit as a lump sum and preserve the balance in the PSS.

Options 2, 3, 4 and 5 are only available if you retire and you're permanently leaving the workforce or if you've reached age 60 and change employers. If this is not the case, you can either leave your entire benefit preserved in the PSS or take a lump sum of your member component (up to your SIS upper limit – see **page 11**) and leave the balance preserved in the PSS, or roll over the balance to another complying fund.

The amounts shown in this section reflect your benefit at 30 June 2009 and may change. You can use the PSS **i-Estimator** to estimate your age retirement 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 000 377**.

For more information about your retirement benefit options, see the **Preservation of benefits** fact sheet at www.pss.gov.au or call 1300 000 377.

Your death and invalidity cover

Additional death and invalidity cover

Some members may have the option to increase their death and invalidity cover. Your employer will pay half the costs of the standard premium for the additional insurance.

For more information about additional cover, see the **Additional death and invalidity cover** fact sheet at www.pss.gov.au or call 1300 000 377.

Death and invalidity cover

As a PSS contributing member, you automatically get permanent invalidity or death cover at no extra cost to you. You're covered for a benefit based on the entitlement you would have received if you had worked until you were 60. LBMs accrue benefits only up to the date of retirement or death. For more information on LBMs see **page 3**.

Keep in mind that the invalidity and death benefit shown on your Member Statement is the default option that would be payable to either you or your dependants if you (or your dependants) don't select an alternative benefit option. The invalidity and death benefits shown reflect your situation on 30 June 2009 and might change.

These values are calculated assuming that your benefit would not be reduced because you're a LBM. If you haven't returned a completed **CMAPS** form, or if that form is still

under assessment, you may still be a LBM. Please see your personnel section if you have not received a **CMAPS** form.

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

In the event of permanent invalidity

If ARIA determines you have a permanent medical condition that's likely to stop you from working again, you'll be paid an invalidity benefit based on the benefits you would have accrued if you had worked until you were 60. If you're a LBM (see **page 3**), you won't be entitled to any prospective multiple. So your benefit will be based on your ABM to 30 June 2009.

You can take your invalidity benefit as:

- > a CPI-indexed pension (displayed on your Member Statement, unless LBM restrictions apply)
or
- > a reduced CPI-indexed pension and a lump sum up to your member component.

If you're terminally ill or your retirement is due to a condition that will require you to have daily personal or nursing care within the next two years, you may be able to access a one-off lump sum of your accrued benefit up to the date of your invalidity retirement.

You can use the **PSS 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 000 377**.

For more information about invalidity benefits, visit www.pss.gov.au or call **1300 000 377**.

How is an invalidity benefit calculated?

Your invalidity benefit will be based on the total benefit you would have accrued if you had worked until you were 60 (unless you are a LBM). This will be your FAS (see **page 4**) on the date your invalidity benefit becomes payable, multiplied by the sum of your ABM on that date, plus the multiple you would have accrued had you continued contributing until you turned 60. This multiple is the greater of the accrual at the 5% contribution rate or the accrual at the average percentage rate at which you contributed over the 78 pay days before you started long-term sick leave (or retired).

The lump sum value is subject to the MBL (see **page 3**) and the 10-year rule. If you're a LBM, your invalidity benefit is payable as a lump sum based on the total benefit you've accrued at the time you stop working.

If you retire on medical grounds after you turn 60, you will receive invalidity retirement benefits. However, the benefit payable would be equal to that of your age retirement benefit, which would be calculated based on your age at exit.

Calculating invalidity pension benefits

Most invalidity benefits are based on the benefit you would have accrued if you had worked until you turned 60. Invalidation benefits are primarily paid as an indexed pension. The rate of pension is calculated by dividing the amount of the accrued benefit you're converting to a pension by 11 (if you're under the age of 60) or, if you're over 60, by the age factor applicable to your age in years and days.

These factors are available in the **PSS super book** at www.pss.gov.au or call 1300 000 377.

If you're under the age of 60 and choose to take a pension and a lump sum, the productivity and employer component is converted to a pension and the member component is paid as a lump sum. If you're over 60, you may also choose to preserve your benefit in the PSS for payment at a later date. Invalidation pensions can't be voluntarily reduced to provide for higher pensions for eligible dependants following your death (see **Higher dependant pension option** on the following page).

Invalidation pensions are subject to earnings reviews, and they stop if you become a contributing member again before you reach the age of 60.

In the event of your death

If you die while a contributing member

If you die while you're a contributing member, the benefit your eligible spouse will receive will be a percentage of the pension you would have received if you had retired on invalidity grounds.

Recent same-sex legislation changed the definition of an eligible spouse – see the **2008/09 Annual Report** at www.pss.gov.au.

The pension is increased for any eligible children, and the various percentages are shown in the second column of the table on the following page. An eligible spouse may choose to take their benefit as a pension, a lump sum or a combination of both (as long as they convert at least 50% of the benefit to a pension). However, if you're a LBM at the

time of your death, no pension benefit is payable, only a lump sum.

If you have no eligible dependants, the benefit will be paid as a lump sum to your estate.

If you die while receiving a pension

If you die while receiving a PSS pension, your eligible spouse is entitled to receive a percentage of the pension you were receiving at the time of death. The percentage payable will depend on whether you choose the higher dependant pension option when you retire.

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.

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 preserved benefit member.

For more information, see our **PSS product disclosure statement** or **PSS super book** at www.pss.gov.au or call 1300 000 377.

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 members who choose the higher dependant pension option when they retire.

4. Other important information

Your minimum amount on exit

Your minimum amount on exit (MAE) is a guaranteed dollar amount 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.

As a contributing member, your benefit is fully defined and fund earnings don't affect your benefit (except for transfers to the PSS and any super co-contributions). However, if you stop work and preserve your PSS benefit, the taxed component of your benefit is affected by fund earnings.

Your MAE is the minimum benefit (of your taxed components) payable when you claim your benefit.

See the **Allocation of PSS fund earnings** fact sheet at www.pss.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 your entire benefit as a 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 after finishing employment.

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 involuntarily retired (or been retrenched) on 1 July 1999.

Any lump sum amount that exceeds the SIS upper limit must remain preserved in the PSS or, in some cases, can be rolled over to another super 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 working in Australian Government employment. In the PSS, 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 to you at any time, subject to PSS rules.

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

Superannuation surcharge

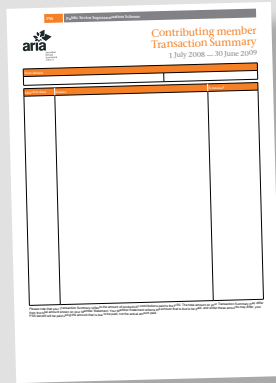
The Australian Government abolished the superannuation surcharge on 1 July 2005. However, you may still have to pay it in certain circumstances. For example, if your adjusted taxable income since 1996 has been higher than the annual thresholds, or if you didn't provide your tax file number (TFN) to the PSS, 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 PSS 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 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 super co-contributions) that were made to your account
- > monthly fund earnings allocated to your account
- > the management costs, fees and any other amounts deducted directly from your account
- > productivity tax deducted from your account
- > additional death and invalidity cover premiums 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 PSS 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 benefit is largely unaffected by fund earnings (and therefore management costs).

However, fund earnings (and the management costs that are reflected in those earnings) do affect your 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

Involuntary retirement

If you're retired on involuntary retirement (retrenchment) grounds, see our **PSS product disclosure statement** or the **Retrenchment benefits** fact sheet at www.pss.gov.au or call 1300 000 377.

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 PSS.

Feedback

If you have a complaint, you can be sure we'll deal with it 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 000 377**.

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@pss.gov.au

Phone: 02 6272 9081

Fax: 02 6272 9001

Post: The PSS 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, go to **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 780 808

Fax: 03 8635 5588

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

For more information on the standards you can expect in dealing with the PSS, refer to our administrator's service charter at **www.pss.gov.au** or call **1300 000 377** and ask for a copy to be posted to 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 PSS 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 PSS ABN: 74 172 177 893 RSE: R1004595. The components of your periodic statement are the Member Statement, Transaction Summary and Member Statement Guide. The Annual Report can be found at www.pss.gov.au.

We are required to provide you with any additional information you may reasonably need to understand your investment in the PSS, including any benefit entitlements (such as your death and invalidity benefits). Details of other contribution levels 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.pss.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 **PSS i-Estimator** (our online calculator) to estimate your benefit
 - update your address and contact details
 - view and download your Member Statement
 - pay surcharge via BPAY.

If you've misplaced or forgotten your secure access number, you can answer some personal questions online to reset it. If you need help to do this, call us or send us an email.

Email: members@pss.gov.au
Phone: 1300 000 377
TTY: 02 6272 9827
Fax: 02 6272 9613
Post: PSS Member Services
PO Box 22
Belconnen ACT 2616

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

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