



Australian Government  
Commonwealth Superannuation Corporation

# The Guide

Brand Guidelines



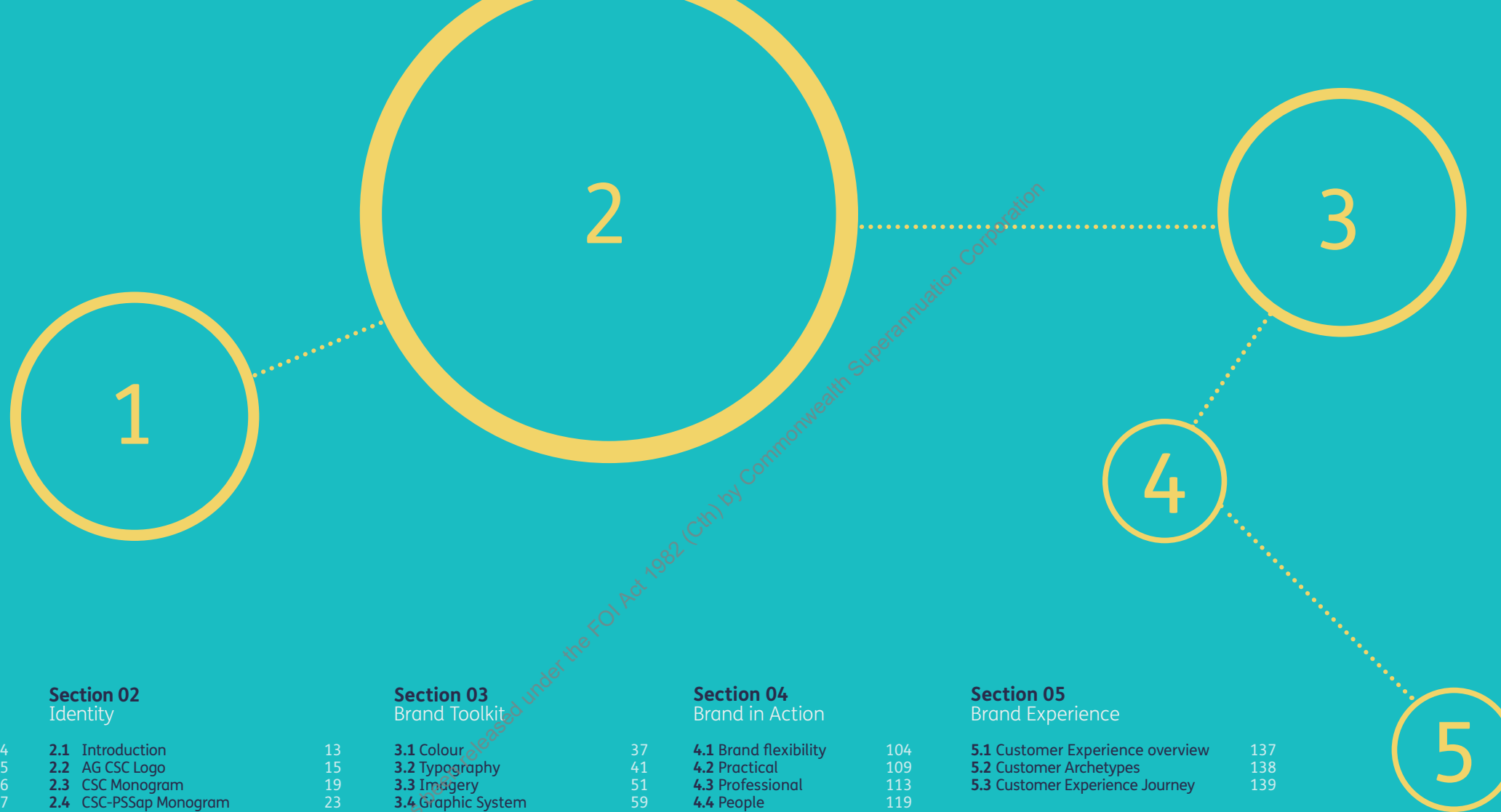
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Commonwealth  
Superannuation  
Corporation



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**Section 01**  
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# Section 01

# Strategy

# Our Brand

Hello, and welcome to a brand-new era for us all at Commonwealth Superannuation Corporation.

The world of super is increasingly complex and confusing: delivering better outcomes for customers is not only reshaping our sector, it's also providing the opportunity for us to strengthen the positive impact we can make.

The CSC brand is one of the most valuable assets we have to guide us on the journey to putting customers at the heart of everything we do. Our brand is more than just a logo or something to keep the marketing team busy – it connects everything we do and represents the difference we can make to our customers' lives.

Our brand not only connects us to our customers, it also connects us to one another. By understanding our brand, upholding our vision, living our values, embracing our customer promise, expressing our personality and, above all, delivering on our brand idea, each and every one of us can bring the CSC brand to life.

We all have our parts to play in building our brand's success, and this handbook will help you deliver on that. It's your go-to guide to ensure that everything we do with our CSC brand is connected to who we are and the experience we want our customers to have.

Keep it handy.

Use it as your guide.



# Our Vision

Our Vision succinctly describes why we're all here at CSC: it's what we strive to achieve as an organisation, and the reason we come to work each day.

Values

**Vision**

To build, support and protect better retirement outcomes for all our customers and their families.

Customer promise

Brand idea

EVP

Personality

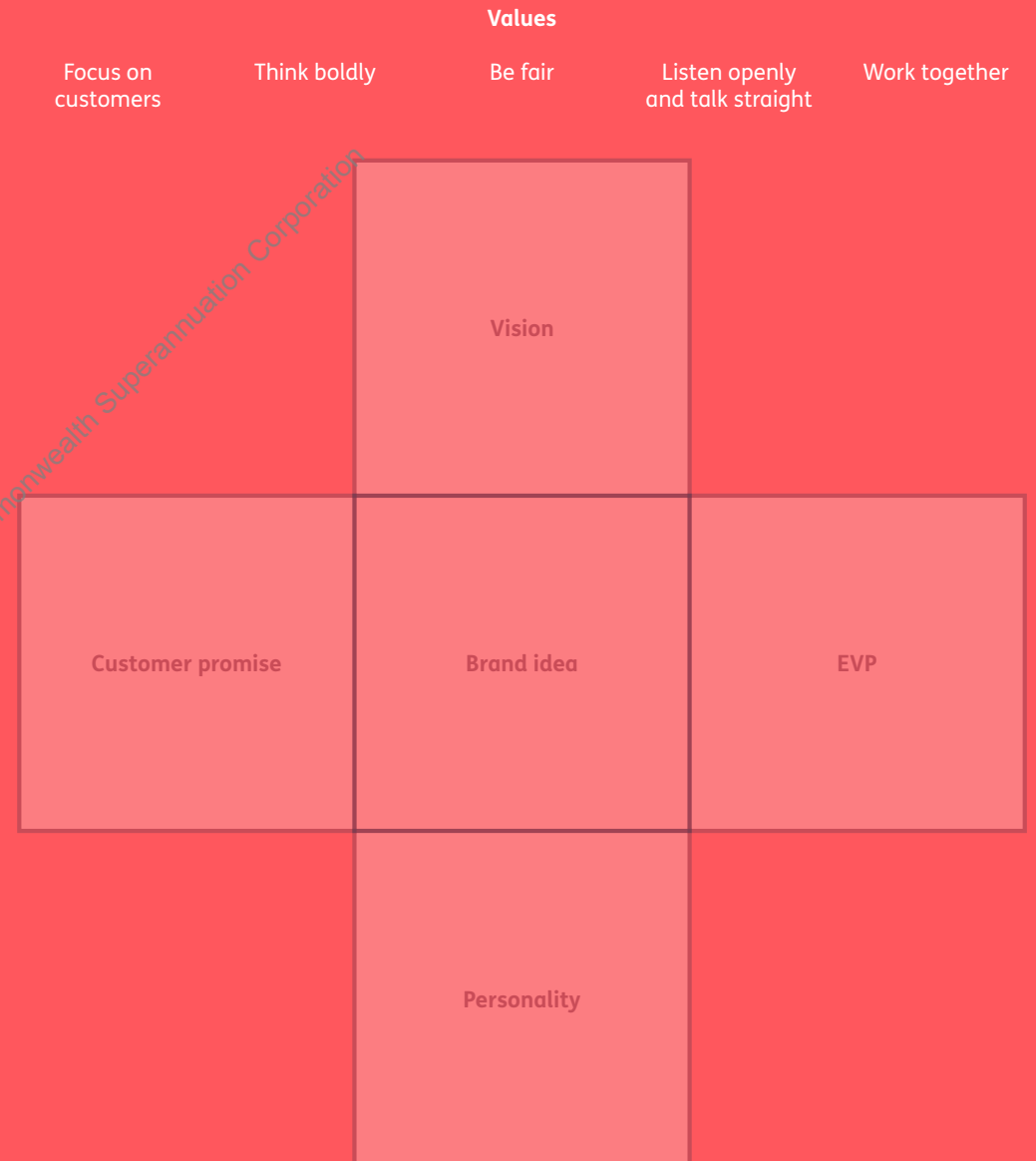
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## 1.3 Our Values

# Our Values

Our Values are something we stand by. They're important to us, and they help us hold ourselves and each other to account.

These shared Values are the foundation for how we do things around here, they're found in our behaviours and actions each and every day.



# Our Brand Idea

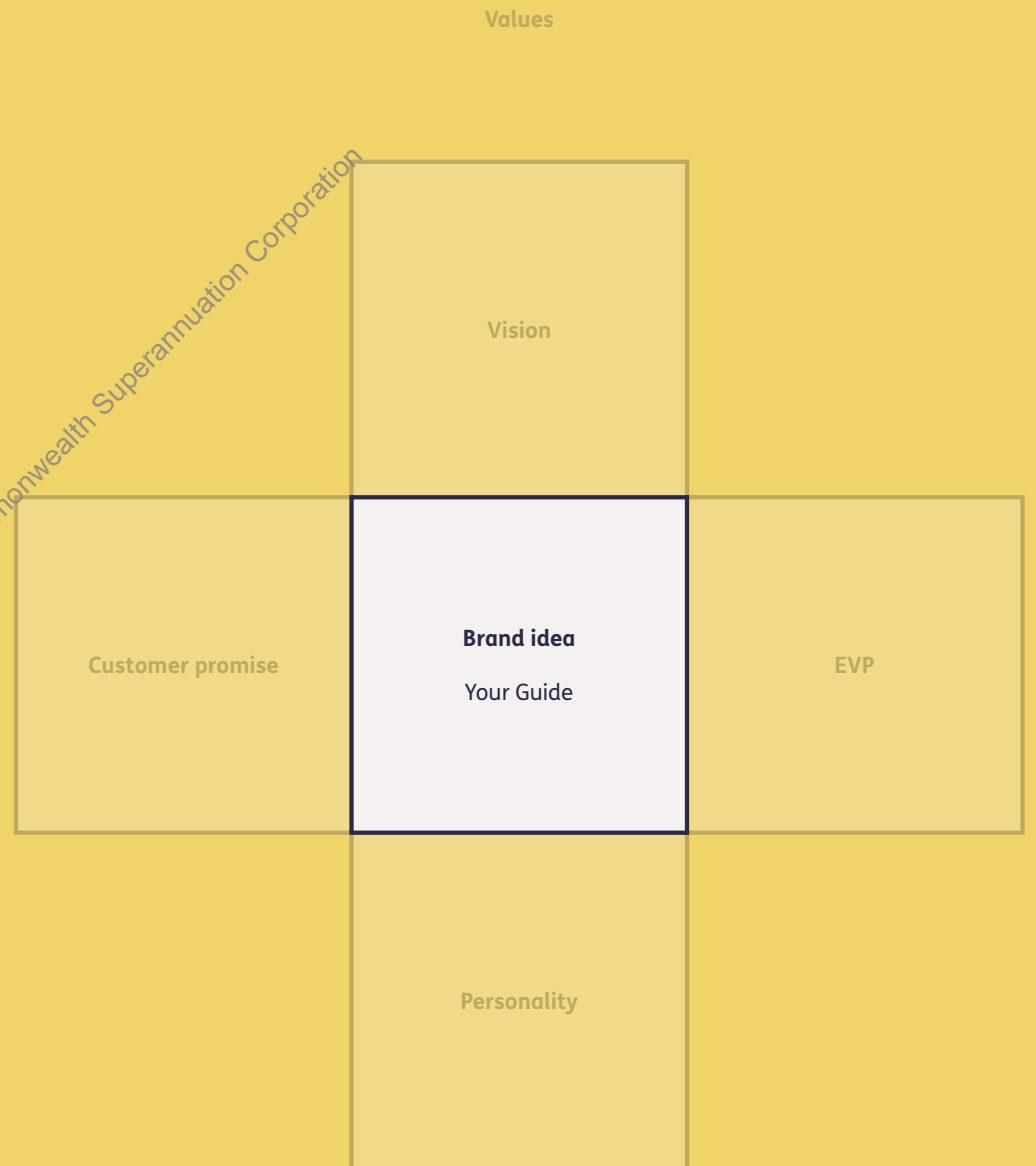
Our Brand Idea is the essence that sits at the heart of everything we do at CSC.

We understand how complex and confusing the world of super can be. We want to change that as we work towards delivering better outcomes for our customers, and so we've strengthened our brand to help put them back in the spotlight. We're here to make the complex simple and support our customers at every step of the way.

Proud to serve those who serve our country, we are committed to guiding the members of the Australian Government and Australian Defence Force to make the most of their future.

Most importantly, we're making sure our customers feel understood and empowered to make the right choices across their life journey. Because we understand their ambitions and circumstances, we can serve them like no one else.

**Brand Idea**  
'Your Guide' is a simple but powerful phrase: putting our customers at the heart and delivering on what they want: to be understood, ease and simplicity, and an expert who knows super inside and out.



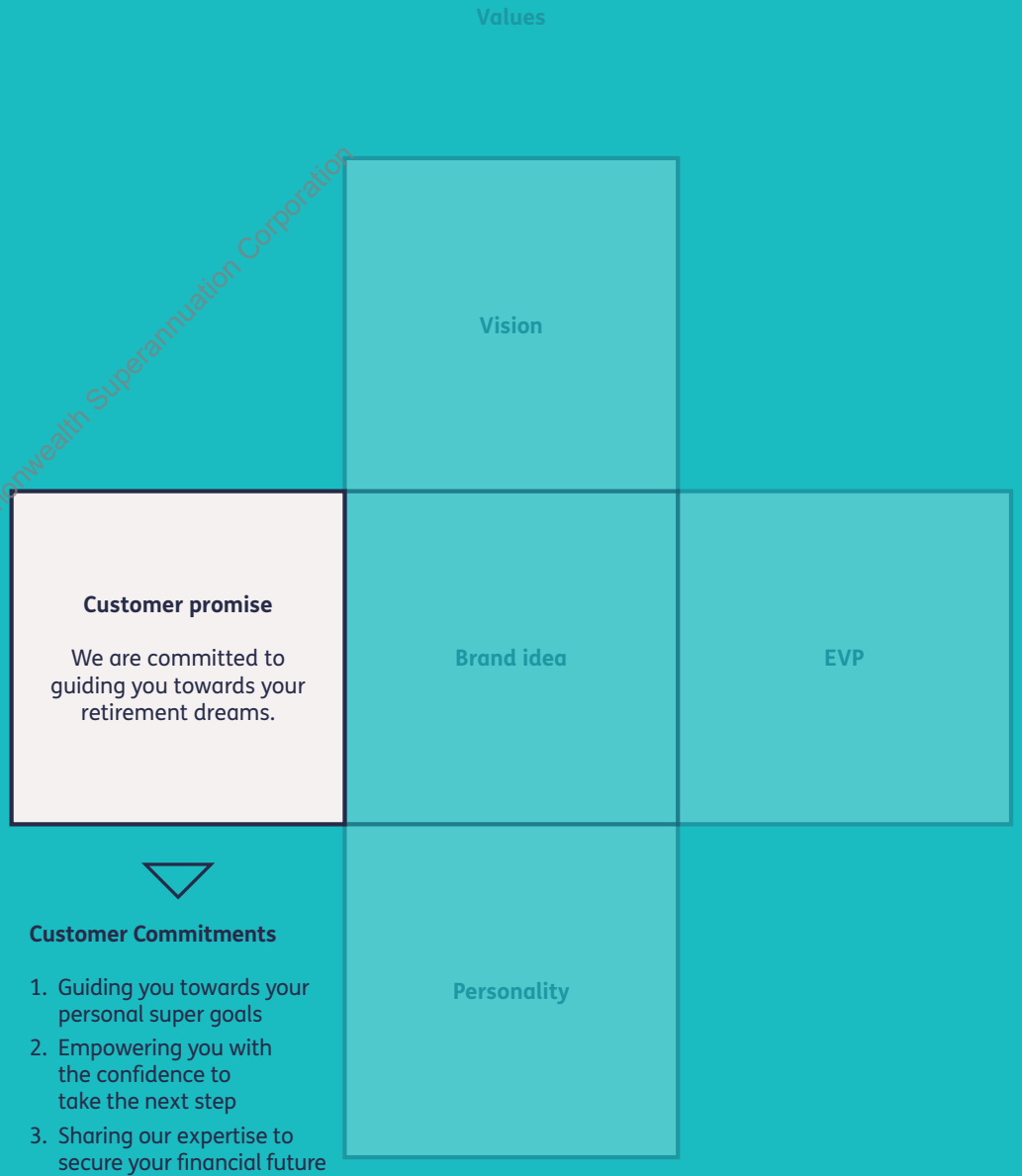
# Our Customer Promise

Our Customer Promise is our commitment to customers: it captures how we think about them and it's what guides our products, services and experiences.

By understanding our customers' needs at every step of the way, we're committed to guiding them to make the decisions that matter, empowering them with confidence to stand on their own two feet, and giving them the freedom to dream about their own big picture.

Deliberately aspirational, our Customer Promise gives us something bold, exciting and meaningful to strive towards.

- **Customer Narrative**
  - We understand that no two people are the same. But whoever you are, and whatever stage of life you're at, we are here to make super personal and guide you to make the right choices to reach your retirement dreams.
  - We search the globe for investment opportunities to grow your savings. And just as life has its ups and downs, so can the market, so we use our world-class governance and innovation to grow your superannuation, sustainably.
  - For us, the most important thing is getting the best outcomes for you. We're proud to wear the Australian government crest, and proud to serve those who serve our country.
  - From starting your first job in government or defence to enjoying your retirement in comfort, we are committed to being your guide and to securing your future.
- We are committed to you.



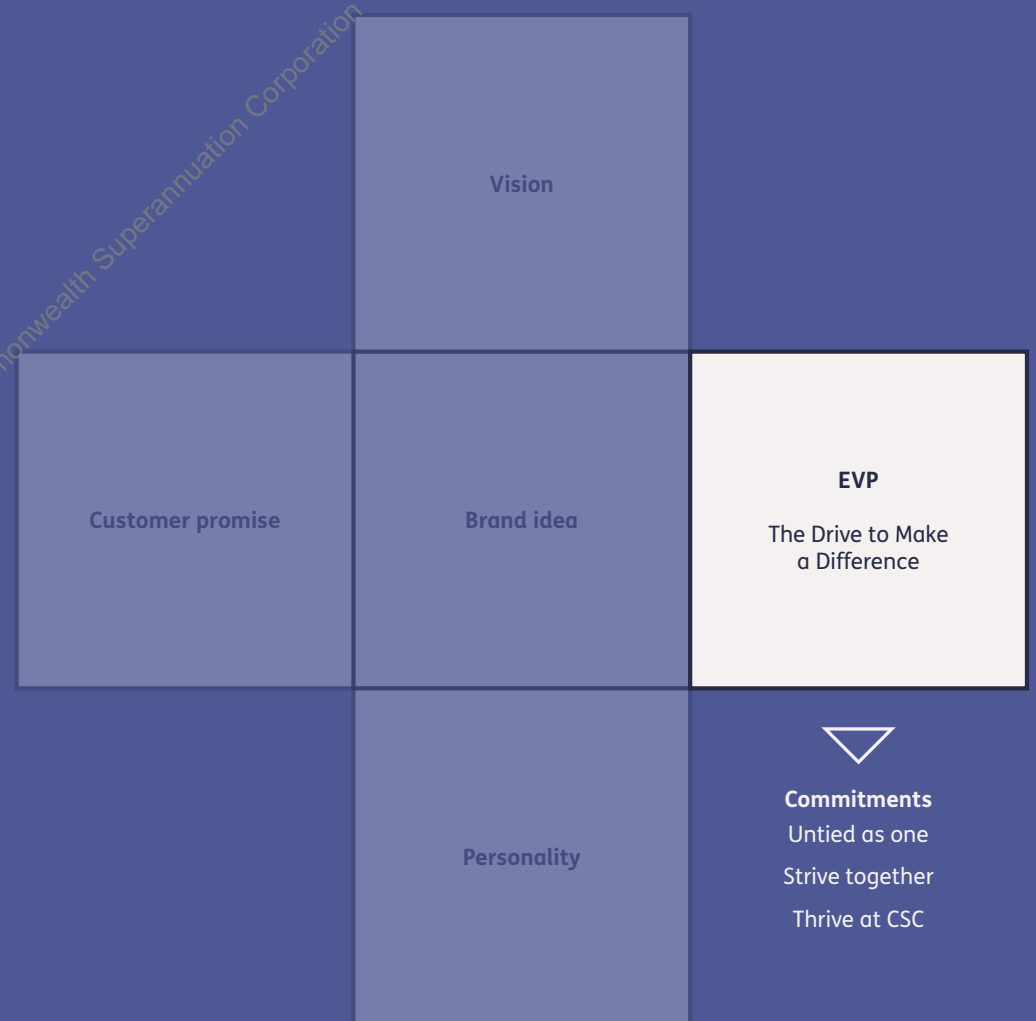
# Our Employee Value Proposition (EVP)

Our brand is for us too: our EVP guides the culture and employee experience at CSC: it balances what we ask of our people, and what we get back in return.

Beyond just words on a page, our EVP should inspire our people – both present and future – and enrich all our everyday experiences with CSC. From how we recruit new employees to the culture that exists within the organisation, our EVP should guide every action and decision we make.

Because if we are to better serve our customers, we know our people need permission, empowerment and trust to make the decisions that matter.

- **Employee Value Proposition**  
At CSC, it takes all of us to get our customers closer to their retirement dreams. We're **united as one**, proud to wear the government crest, and proud to serve those who serve our country.  
  
Every day, CSC makes a real difference by guiding our customers towards the best outcomes for them and their families. Through rich customer insights, focused service delivery and world-leading investment strategies, we are always growing and improving. That means creating an environment where each and every one of us has the opportunity to **strive together** for excellence  
  
And because super is personal, so is our approach to supporting you. We're committed to ensuring our people all **thrive at CSC**, giving you the skills and experience you need to enjoy fulfilling careers built on strong foundations today and development opportunities for tomorrow.
- **We're CSC and we have the drive to make a difference.**

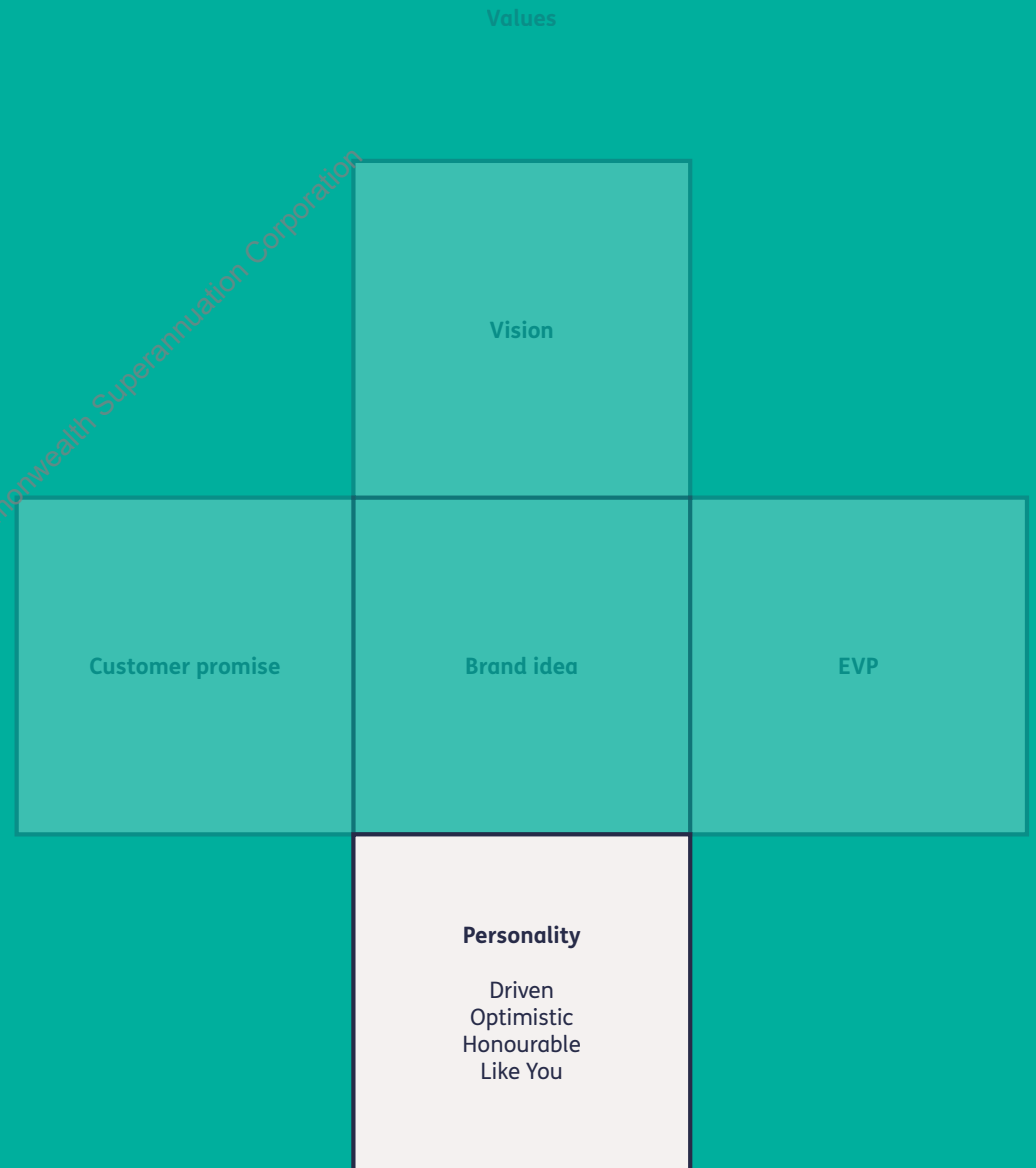


# Our Personality

Our Personality defines who we are and how we express ourselves: the way we talk, act, look and deliver experiences at CSC.

From the words we choose when we email one another to the tone and style of the communications for our customers, these simple traits help ensure that we always feel like CSC.

- **Personality**
  - Driven**  
We're determined, purposeful and steadfast, but not single-minded, stubborn or cold. We're continually pushing ourselves, resetting the bar and setting our standards higher.
  - Optimistic**  
We're positive, progressive and grounded, but not utopian, idealistic or impractical. We're here to guide our customers to reach their retirement dreams.
  - Honourable**  
We're ethical, straightforward and trustworthy, but not righteous, pious and out-of-touch. We're guiding on the decisions that matter most, we're proud to serve those who serve our country.
  - Like You**  
We're driven, optimistic and honourable: just like our customers. As true insiders, we make super personal and relevant at every step of the way.



# Our Brand Plus

Our Brand Plus is the framework that brings all the elements of our brand strategy together, outlining what we're all about in one easy-to-read format.

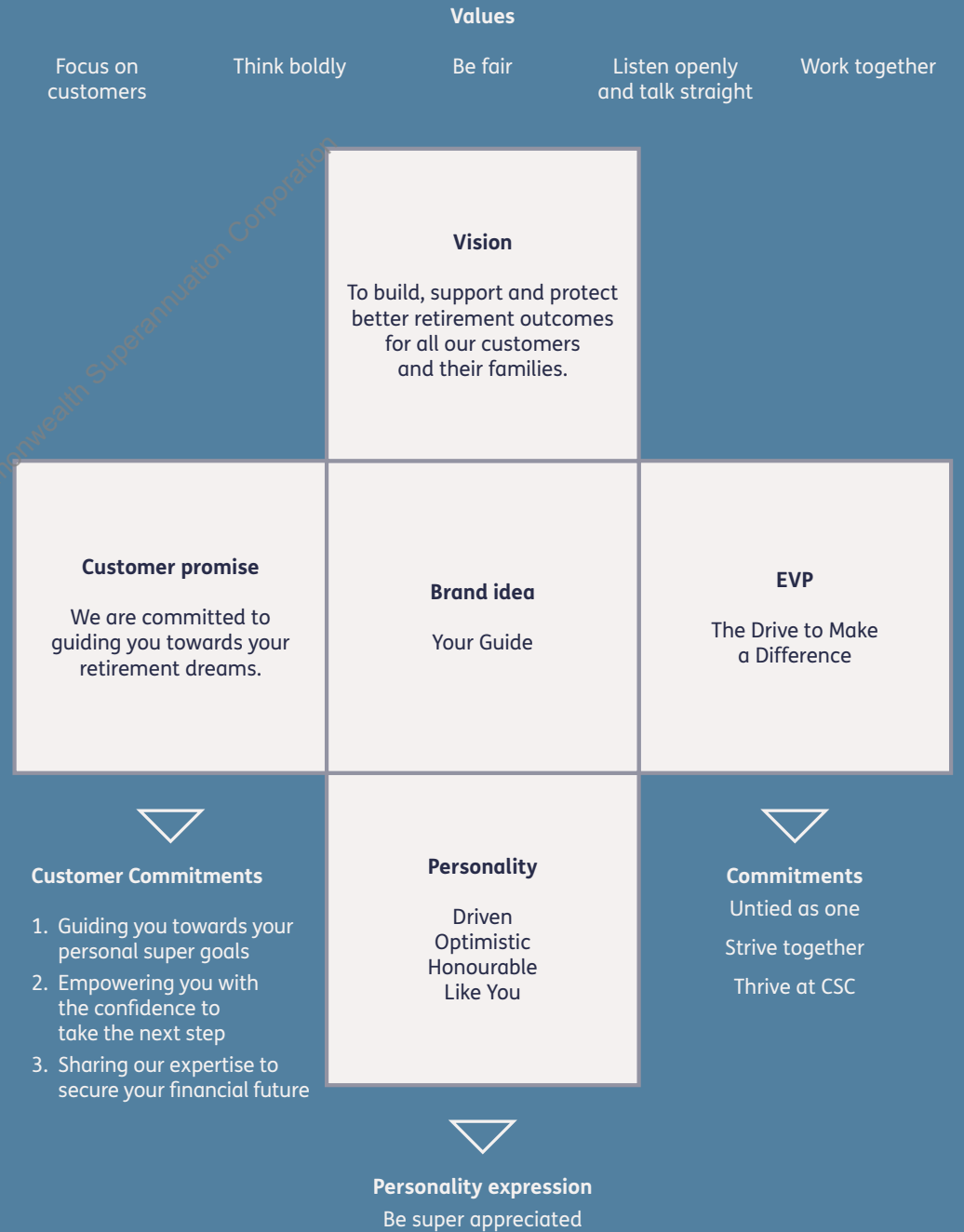
Above all, CSC exists to build, support and protect better retirement outcomes for all customers and their families.

We are your guide, committed to guiding you towards your retirement dreams.

With the drive to make a difference, we are driven, optimistic, honourable – like you.

Underpinning it all, our focus on customers, bold thinking and fair approach, while working together, listening openly and talking straight, means that each and every customer can get the retirement they deserve.

- **Our Vision** succinctly describes why we're all here: it's what we strive to achieve as an organisation, and the reason we come to work each day.
- **Our Values** are something we stand by. They're important to us, and they help us hold ourselves and each other to account.
- **Our Brand Idea** is the essence that sits at the heart of everything that we do, and it connects the four elements surrounding it.
- **Our Customer Promise** is our commitment to customers: it captures how we think about them and is what guides our products, services and experiences.
- **Our EVP** guides our culture and employee experience: it balances what we ask of people, and what we give back in return.
- **Our Personality** defines who we are and how we express ourselves: the way we talk, act, look and deliver experiences.



## Section 02 Identity

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# Section 02 Identity



# Hello.

We're proud to introduce our identity system. It's not just new and exciting, it's also incredibly useful as well.

As you'll see, it aims to capture the values and idea at the heart of our brand. It's meant to be bold and straight-talking but also allow us to position ourselves as a helpful and experienced guide. We're here to help bring our members closer to where they want to be in the simplest, friendliest and most productive way possible and our identity is an important part of bringing this experience to life.

These guidelines are a helpful resource to ensure that everything we do with our CSC identity is connected, and helps connect the experience we provide our members as well. This way, wherever they see, hear or interact with us, they always feel understood.

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## 2.1 Introduction

It's important that Australian government departments and agencies apply common branding, something that was put into policy as far back as 2003. More importantly, our members have said that the government crest enhances their experience – it tells them that they're in safe hands and that CSC is committed to acting in their best interests.

It's also tied to their identities as past and present members of the government and ADF. For these reasons we've decided to keep the Australian Government crest as a strong part of our new identity. That way we can not only be rewarding and easy to deal with, but remain trusted as well.

## 2.2 The Australian Government CSC Logo

The Australian Government CSC logo (AG CSC logo) is a symbol of trust and should be used as our primary logo. Consistency of construction of the logo is critical to the intention of establishing and maintaining a single recognition device for the Australian Government.

When applied to departments and agencies, the AG CSC logo consists of four elements:

- 01 The Commonwealth Coat of Arms (Conventional Version 3A Solid)
- 02 The words 'Australian Government' (Times New Roman Bold)
- 03 An underline, and
- 04 The department's or agency name (Times New Roman Bold).

### Colour

The AG CSC logo can be used in CSC Navy Blue and White only.

### Minimum size

The minimum width of the Commonwealth Coat of Arms on stationery and larger items must be 20mm. However, on items such as name badges and identity cards where it may not be possible to adhere to this, the Coat of Arms may be altered in width, but must remain recognisable.



**Australian Government**

---

**Commonwealth Superannuation Corporation**



**Australian Government**

---

**Commonwealth Superannuation Corporation**

20mm

## 2.2 The Australian Government CSC Logo – Reverse

The logo works well over dark backgrounds and images when it is reversed out in white.



**Australian Government**  
**Commonwealth Superannuation Corporation**



**Australian Government**  
**Commonwealth Superannuation Corporation**

20mm

## 2.2 The Australian Government CSC Logo – Mono

The Australian Government CSC logo exists in Mono form. It is only to be used when it is not possible to use CSC Navy Blue or the Reverse (White out) logo.

The Mono version can be used to create physical versions of the logo, embossing, stitching and three dimensional applications. You must always seek permission from the marketing team before using the Mono version of the logo.

### Minimum size

The minimum width of the Commonwealth Coat of Arms on stationery and larger items must be 20mm. However, on items such as name badges and identity cards where it may not be possible to adhere to this, the Coat of Arms may be altered in width, but must remain recognisable.



**Australian Government**

---

**Commonwealth Superannuation Corporation**



**Australian Government**

---

**Commonwealth Superannuation Corporation**

20mm

## 2.2 The Australian Government CSC Logo – Clear Zone

The distance between the top of the 't' in Government and the line is x.

A minimum space of x should be applied all the way around the Monogram at all times, unless stated otherwise. This ensures that no other graphic elements encroach on its natural space, providing clear visibility in all situations.



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## 2.3 CSC Monogram

This is our Monogram, and we're incredibly proud of it. It's not only our name, but it's a symbol for 'simplicity'. It is designed to be bold but friendly.

### Minimum size

The minimum width of the CSC Monogram on stationery and larger items must be 15mm. However, on items such as name badges and identity cards where it may not be possible to adhere to this, the CSC Monogram may be altered in width, but must remain recognisable.



**Commonwealth  
Superannuation  
Corporation**

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Commonwealth  
Superannuation  
Corporation

10mm

## 2.3 CSC Monogram – Reverse

The Monogram works well over dark backgrounds and images when it is reversed out in white.



**Commonwealth  
Superannuation  
Corporation**



10mm



## 2.3 CSC Monogram – Mono

The Monogram exists in Mono form. It is only to be used when it is not possible to use CSC Navy Blue or the Reverse (White out) logo.

The Mono version can be used to create physical versions of the logo, embossing, stitching and three dimensional applications. You must always seek permission from the marketing team before using the Mono version of the Monogram.

### Minimum size

The minimum width of the CSC Monogram on stationery and larger items must be 15mm. However, on items such as name badges and identity cards where it may not be possible to adhere to this, the CSC Monogram may be altered in width, but must remain recognisable.



**Commonwealth  
Superannuation  
Corporation**



Commonwealth  
Superannuation  
Corporation

10mm

## 2.3 CSC Monogram – Clear Zone

The width of the 'C' in CSC is x.

A minimum space of x should be applied all the way around the Monogram at all times, unless stated otherwise. This ensures that no other graphic elements encroach on its natural space, providing clear visibility in all situations.

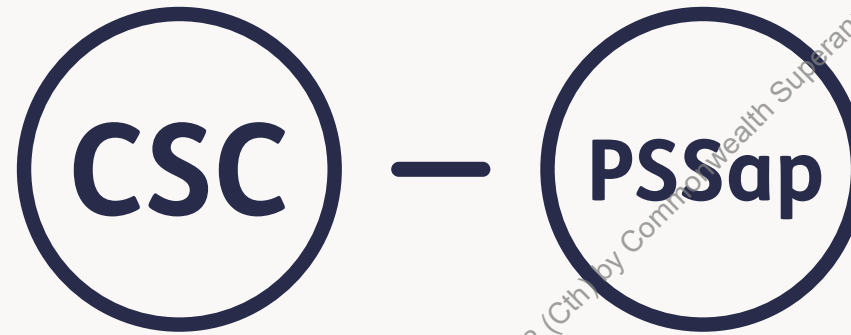
The space between the Monogram and the logotype is 1.5x.

x



## 2.4 CSC–PSSap Monogram

The CSC – PSSap Monogram has been created to work alongside the CSC Monogram. All Monograms created step out to the right of the CSC Monogram. The distance between each monogram is always 3x. Please see Clear Zone page xx for details.



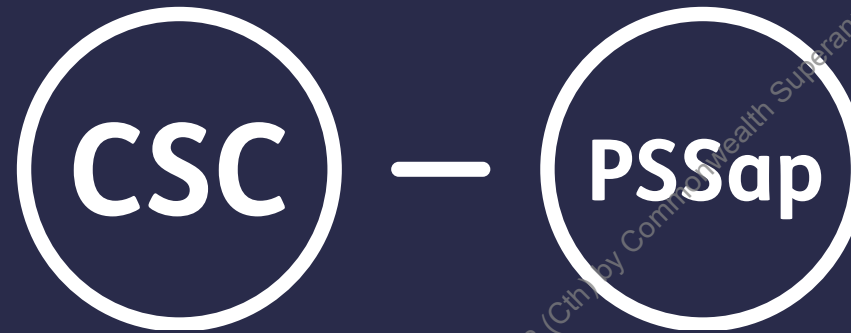
**Public Sector  
Superannuation  
accumulation plan**



10mm

## 2.4 CSC-PSSap Monogram – Reverse

The Monogram works well over dark backgrounds and images when it is reversed out in white.



**Public Sector  
Superannuation  
accumulation plan**



10mm

## 2.4 CSC–PSSap Monogram – Mono

The CSC – PSSap Monogram exists in Mono form. It is only to be used when it is not possible to use CSC Navy Blue or the Reverse (White out) logo.

The Mono version can be used to create physical versions of the logo, embossing, stitching and three dimensional applications. You must always seek permission from the marketing team before using the Mono version of the Monogram.

### Minimum size

The minimum width of the CSC Monogram on stationery and larger items must be 15mm. However, on items such as name badges and identity cards where it may not be possible to adhere to this, the CSC Monogram may be altered in width, but must remain recognisable.



10mm

## 2.4 CSC-PSSap Monogram – Clear Zone

The width of the 'C' in CSC is x.

A minimum space of x should be applied all the way around the Monogram at all times, unless stated otherwise. This ensures that no other graphic elements encroach on its natural space, providing clear visibility in all situations.

The space between the Monogram and the logotype is 1.5x. The distance between each Monogram is always 3x.



## 2.5 CSC–ADF Super Monogram

The CSC – ADF Super Monogram has been created to work alongside the CSC Monogram. All Monograms created step out to the right of the CSC Monogram. The distance between each monogram is always 3x. Please see Clear Zone page xx for details.



**Australian  
Defence Force  
Superannuation**



10mm

## 2.5 CSC-ADF Super Monogram – Reverse

The Monogram works well over dark backgrounds and images when it is reversed out in white.



**Australian  
Defence Force  
Superannuation**



10mm



## 2.5 CSC–ADF Super Monogram – Mono

The CSC – ADF Super Monogram exists in Mono form. It is only to be used when it is not possible to use CSC Navy Blue or the Reverse (White out) logo.

The Mono version can be used to create physical versions of the logo, embossing, stitching and three dimensional applications. You must always seek permission from the marketing team before using the Mono version of the Monogram.

### Minimum size

The minimum width of the CSC Monogram on stationery and larger items must be 15mm. However, on items such as name badges and identity cards where it may not be possible to adhere to this, the CSC Monogram may be altered in width, but must remain recognisable.



10mm

## 2.5 CSC–ADF Super Monogram – Clear Zone

The width of the 'C' in CSC is x.

A minimum space of x should be applied all the way around the Monogram at all times, unless stated otherwise. This ensures that no other graphic elements encroach on its natural space, providing clear visibility in all situations.

The space between the Monogram and the logotype is 1.5x. The distance between each Monogram is always 3x.



## 2.6 AG CSC Logo & CSC Monogram – Minimum Size

### Minimum size AG CSC Logo

The minimum width of the Commonwealth Coat of Arms on stationery and larger items must be 20mm.

### Minimum size CSC Monogram

The minimum width of the CSC Monogram on stationery and larger items must be 15mm.

However, on items such as name badges and identity cards where it may not be possible to adhere to this, the AG CSC Logo and the CSC Monogram may be altered in width, but must remain recognisable.

Australian Government  
CSC Logo



**Australian Government**  
**Commonwealth Superannuation Corporation**

20mm

CSC Monogram



CSC–PSSap Monogram



CSC–ADF Super Monogram



10mm

## 2.7 AG CSC Logo & CSC Monogram – Lock up

The Australian Government CSC logo and the CSC Monogram are usually separated but can be locked up together on special occasions, e.g. Retail.

The Clear Zone rules have been applied to the logo and monogram to create a minimum and safe distance apart, providing clear visibility in all situations.



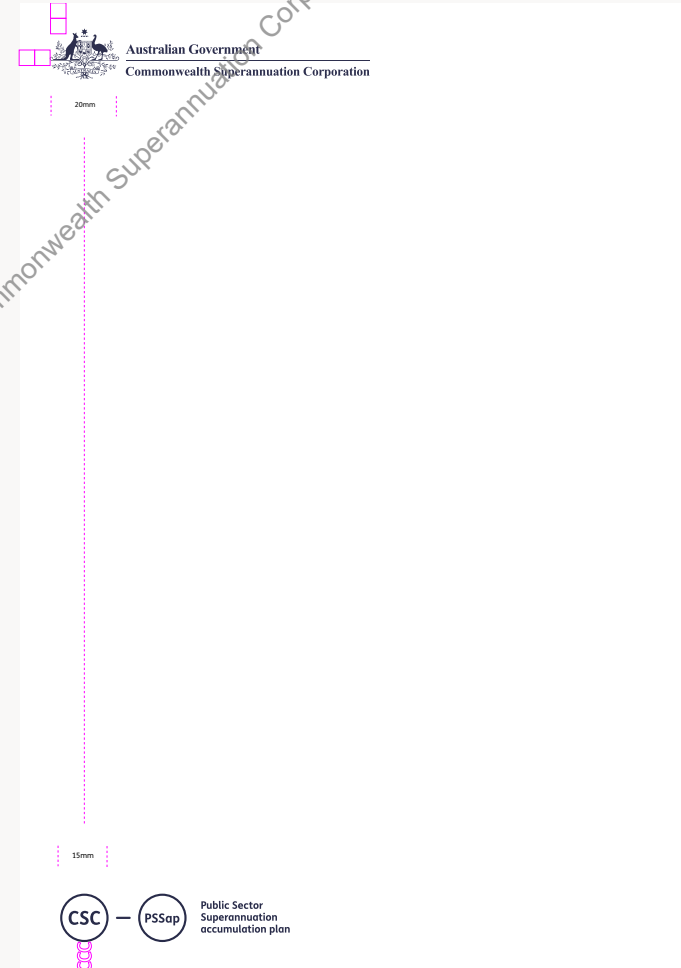
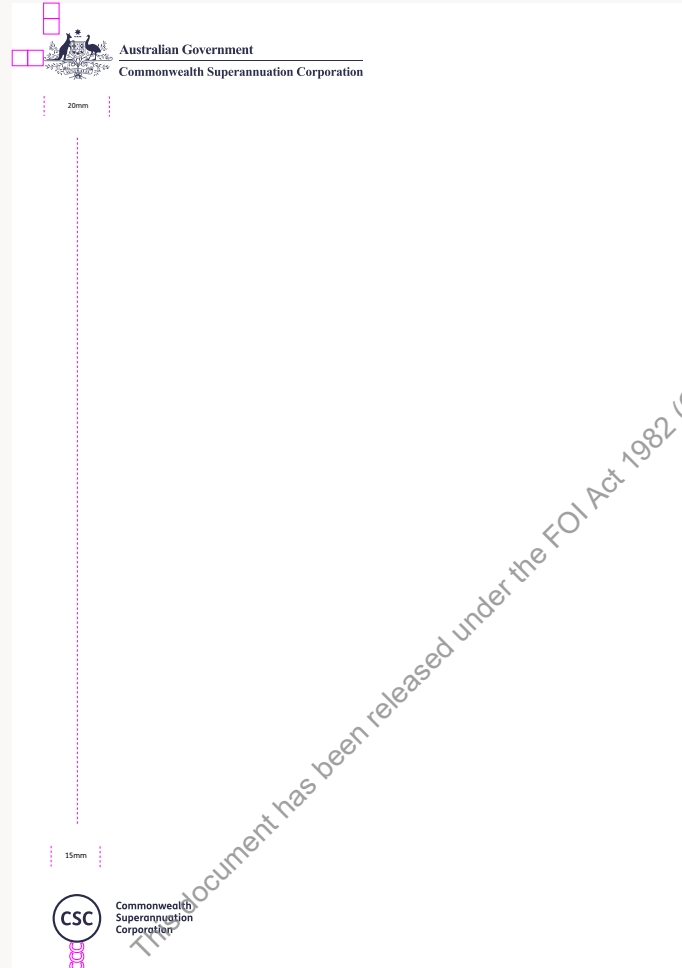
## 2.7 AG CSC Logo & Monogram Lock-ups – A4 Portrait

In most circumstances, the Australian Government CSC logo must have prominence over and above all other logos and monograms.

Where possible, the logo must be placed at the top of the document or item it appears on. Other logos, text or images must not be placed above or to the left of the logo.

An individual AG CSC logo must appear only once in a document. The logo must not be used as decorative or artistic element or as a watermark, and must not be overprinted with text or images.

The CSC Monogram always appears directly below the AG CSC logo and is centred on the crest at 75%.



## 2.7 AG CSC Logo & Monogram Lock-ups – A4 Landscape

In most circumstances, the Australian Government CSC logo must have prominence over and above all other logos and monograms.

Where possible, the logo must be placed at the top of the document or item it appears on and other logos, text or images must not be placed above or to the left of the logo.

An individual AG CSC logo must appear only once in a document. The logo must not be used as decorative or artistic element or as a watermark, and must not be overprinted with text or images.

The CSC Monogram always appears directly below the AG CSC logo and is centred on the crest at 75%.



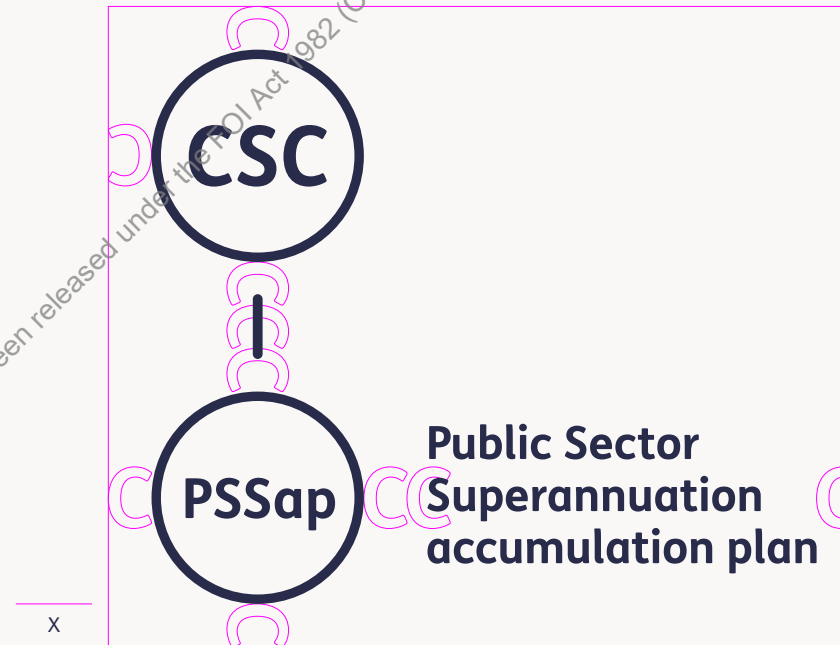
## 2.8 CSC Monogram – Lock up (Stacked)

The CSC Monograms can be stacked to help in situations where space is restricted. The spacing between monograms and Clear Zone rules are identical to the horizontal version.

Horizontal



Vertical



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# Section 03

# Brand Toolkit



## 3.1 Colour

- 3.1.1 Overview
- 3.1.2 Combinations
- 3.1.3 Usage

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Colours that convey  
positivity and guidance.

## 3.11 Colour – Overview

Our masterbrand colour palette consists of 11 colours. It is designed to be positive and vibrant, bright and bold. Please use these colours to keep the brand exciting.

White is used to create space and room to breathe in a document, especially in print, and allow other colours to stand out. CSC Battleship Gray can still be used in print applications, but was created to be used predominantly in digital applications for backgrounds. Generally speaking, there is no black in the brand, however, in exceptional cases it may be used, eg. Forms or in Mono applications.

Please refrain from creating multicolored or gaudy color combinations. Keep the colours bold but stylish.

### CSC Commander Blue

RGB 77 | 88 | 149  
CMYK 80 | 73 | 13 | 3  
PMS 2727  
HEX 4D5895

### CSC Battleship Gray

RGB 244 | 241 | 240  
CMYK 3 | 3 | 3 | 0  
PMS Warm Gray 1  
HEX F4F1F0

### CSC Steel Gray

RGB 146 | 147 | 162  
CMYK 46 | 38 | 27 | 0  
PMS 7660  
HEX 9293A2

### CSC Marine Green

RGB 26 | 188 | 193  
CMYK 71 | 0 | 28 | 0  
PMS 319  
HEX 1ABCC1

### CSC Navy Blue

RGB 40 | 43 | 72  
CMYK 88 | 82 | 44 | 44  
PMS 7687  
HEX 282B48

### CSC Army Green

RGB 189 | 214 | 134  
CMYK 29 | 3 | 62 | 0  
PMS 2289  
HEX BDD686

### CSC Colonel Blue

RGB 82 | 128 | 160  
CMYK 72 | 42 | 24 | 2  
PMS 2171  
HEX 5280A0

### CSC Camouflage Green

RGB 0 | 175 | 157  
CMYK 77 | 5 | 48 | 0  
PMS 326  
HEX 00AF9D

### CSC Submarine Yellow

RGB 240 | 211 | 105  
CMYK 7 | 13 | 71 | 0  
PMS 127  
HEX F0D369

### CSC Code Red

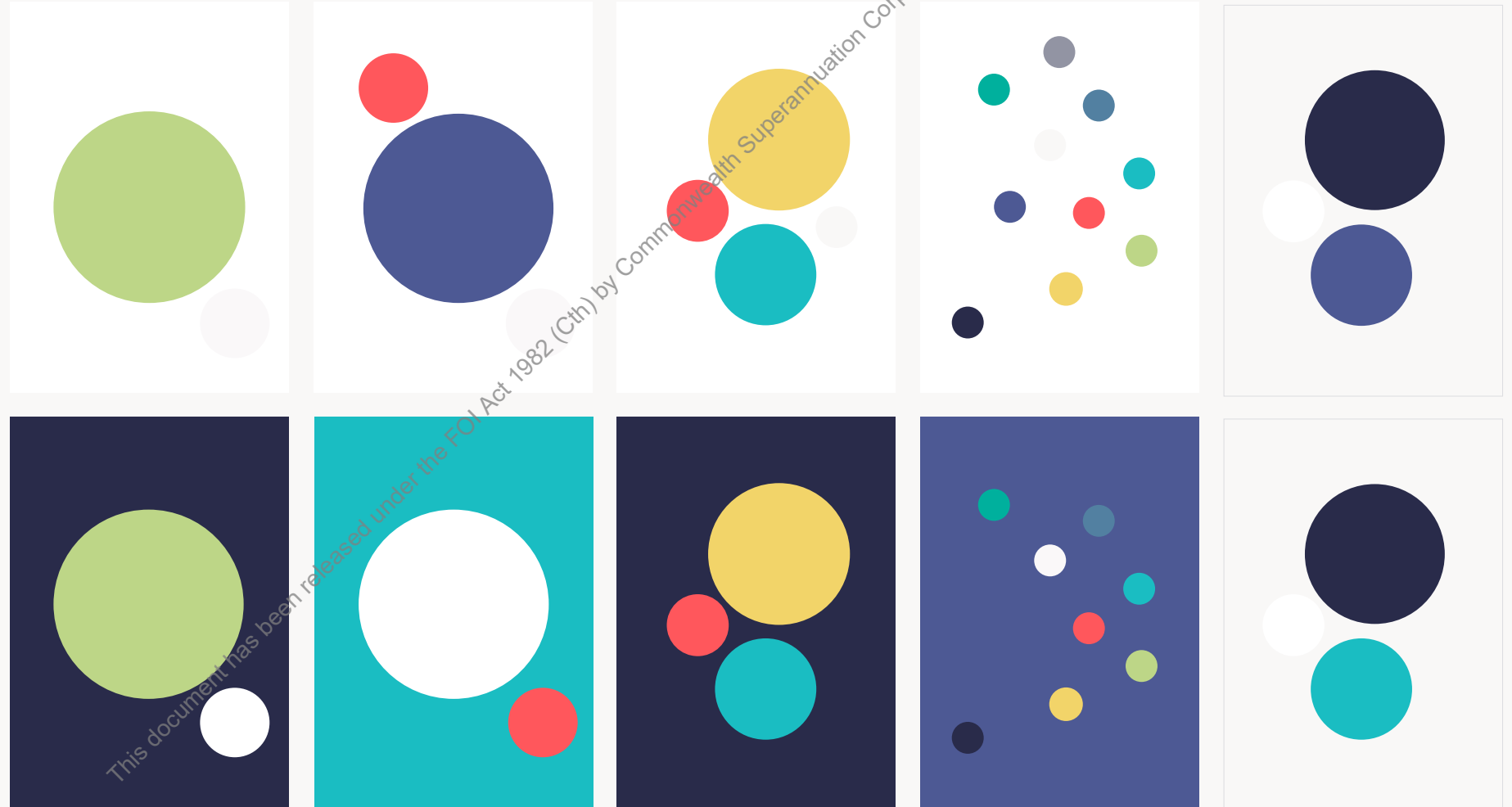
RGB 255 | 87 | 93  
CMYK 0 | 81 | 56 | 0  
PMS 1787  
HEX FF575D

### CSC Uniform White

RGB 255 | 255 | 255  
CMYK 0 | 0 | 0 | 0  
PMS White  
HEX FFFFFFFF

### 3.12 Colour - Combinations

It is important that any colour combinations used are harmonious. Here are a range of complementary colour combinations that you can use. The CSC colour palette is bold and sophisticated, so it's essential that we exercise some restraint and refrain from creating excessively multi-coloured layouts.



CSC Gray backgrounds are used for Digital Applications.

### 3.13 Colour - Usage

The CSC brand is a trusted one that makes people feel supported and at ease. That's why our primary colours are blues and they appear in higher proportions. But our brand also creates excitement about the lives of its members. That's why we have bold secondary colours, applied in smaller doses that create vibrancy and also bring charts and illustrations to life.

Please use the colour palette wisely, ensuring that layouts are not excessively multi-coloured.



The CSC Battleship Gray may be used in print applications but has been specially developed for digital channels e.g. flat backgrounds.



The CSC Steel Gray is used primarily for annotations, charts and text.



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Typography that helps convey everything members need to know.

## 3.21 Typography - Overview

Our brand font is FS Me. It's a benchmark in legibility because of the way its letter shapes are designed. It's also warm, personal and characterful, helping to convey key aspects of the CSC personality.

For headlines we use FS Me Bold. FS Me Light is used for introductory lead in copy. For body copy we use FS Me Regular. Use the three to establish a clear hierarchy of information.

We use tight leading and tracking on big headlines. On body text, leading and tracking should be solid or set to optical to maximise legibility.

We use FS Me as our primary typeface, but Calibri is used for Forms and Statements. Please see pages 44-47 for more information.

# FS Me



FS Me Bold

FS Me Light

Abcdefghijklmnopqrstuvwxyz  
0123456789

FS Me Bold

FS Me Regular

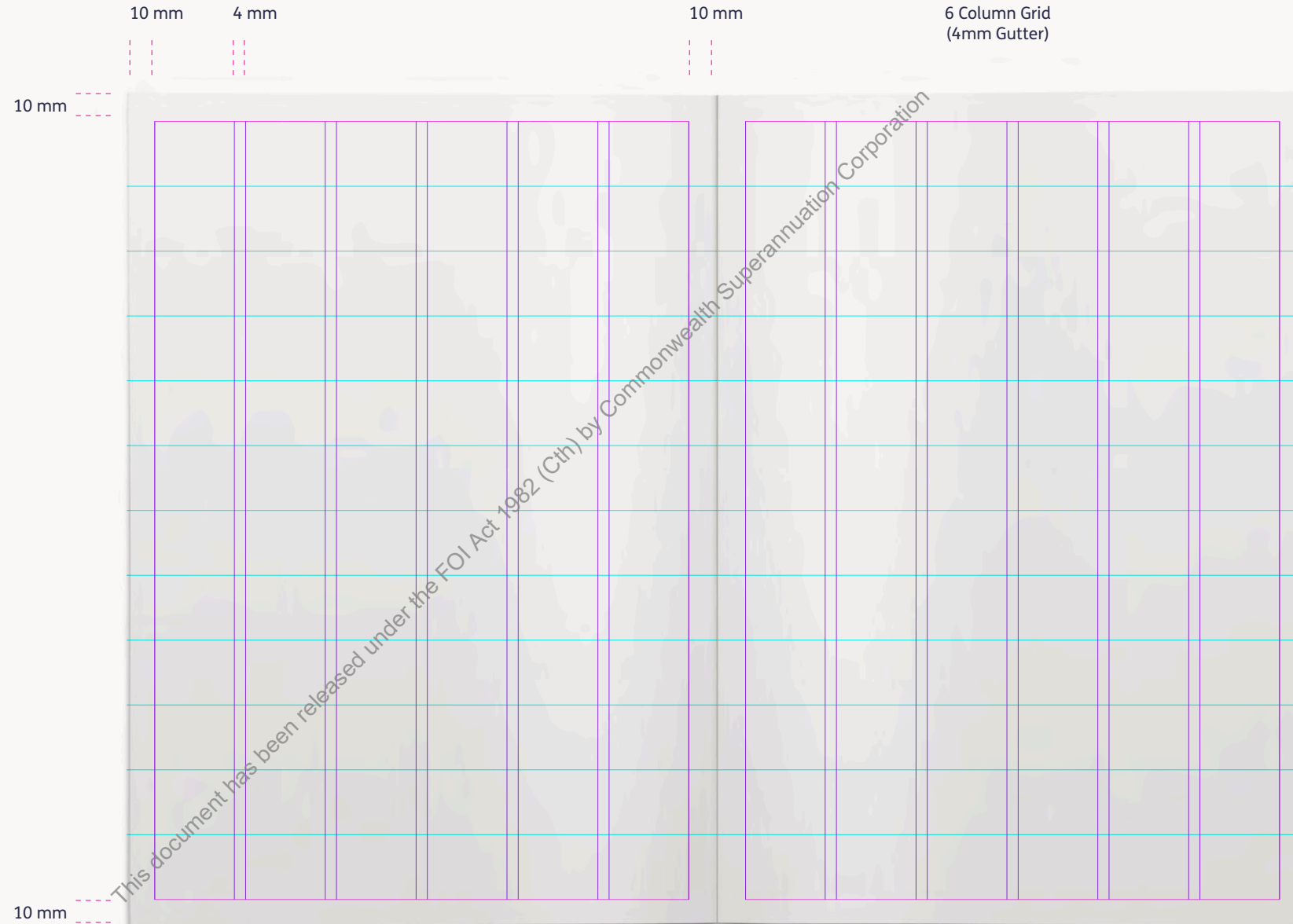
### Sub heading style

Lorem ipsum dolor sit amet, consectetur adipiscing elit sed diam nonummy nibh euismod tincidunt ut laoreet dolore magna aliquam erat volutpat lorem. Ut wisi enim ad minim veniam, quis nostrud exerci tation.

Ullamcorper suscipit lobortis nisl ut aliquip ex ea commodo consequat. Duis autem vel eum iriure dolor in hendrerit and in vulputate velit esse molestie consequat, vel illum dolore eu feugiat nulla facilisis at vero eros et accumsan et iusto.

Lorem ipsum dolor sit amet, consectetur adipiscing elit sed diam nonummy nibh euismod tincidunt ut laoreet dolore magna aliquam erat volutpat. Ut wisi enim ad minim.

### 3.22 Typography - A4 Portrait Grid



Grids bring order to the page; they are the structural foundation for the consistent organisation of all CSC graphic, text and photographic elements.

The CSC grid system allows us to maintain consistency in the CSC brand. It links all the printed material we produce. The column grid is the underlying grid divided into six columns. It creates the ideal framework for all CSC design and marketing literature.

The column grid provides the flexibility for combining text with images in a number of ways, according to the needs of each marketing communication. All elements should be aligned, balanced and proportional, creating strong professional communications.

Please use this grid as a guide for all A4 Literature designs.

## 3.23 Typography - Style Sheets

Good typography is essential in conveying a point of view that is both respected and memorable. The breakdown on the right is a suggestion for how we can create information hierarchy through typography in long form brochures, reports and communications. Keep layout very simple, use a grid of up to three columns per page. Be consistent throughout a single piece of communication.

This document has been released under the FOI Act 1982

**FS Me Bold Headline**

**FS ME Bold is used in all our headlines.**

**FS Me Light Introductory copy**

FS Me Light is used for introduction paragraphs. Lorem ipsum dolor sit amet, consectetur adipiscing elit. Curabitur id sodales augue. Sed tempus pulvinar nunc, ac egestas nulla molestie id.

**FS Me Bold Caption 2**

FS Me Bold, ut interdum neque. Pellentesque posuere ac justo nec tincidunt.

**FS Me Bold Caption 1**

**FS Me Bold. Anissim ac bibend tincidunt et tempor augue felis nec.**

**FS Me Regular Lead-in paragraph**

FS Me Regular is used for lead in paragraphs. Lectus sit amet nisl tempus mattis nec eu orci. In aliquam molestie suscipit. Vestibulum volutpat nunc non ipsum ullamcorper commodo. Cras vel finibus mi, ut interdum neque.

FS Me Regular is used for our body copy. Etiam eu ullamcorper tellus. Fusse lobortis, nisi ac hendrerit vulputate, justo dolor tempor lacus, in venenatis massa sapien nec neque. Mauris ut hendrerit ligula, vitae faucibus justo. Nullam eu convallis ligula.

Donec laoreet nisl et ex porttitor scelerisque. Quisque pharetra tempus molestie. Quisque ut magna eu ante porta consequat non ac dolor. Donec venenatis sagittis egestas. Phasellus eu placerat augue. Praesent consectetur elit sed nisl suscipit accumsan. In molestie, leo vel consectetur lacinia, ligula dui eleifend arcu, eu dignissim dolor ex eu ante. Etiam at ex eget justo dignissim vestibulum. Curabitur viverra consectetur dui, ac bibendum ex tincidunt vitae. Sed in quam finibus, porta purus tempus, hendrerit leo. Aliquam arcu sapien, semper eu porta vel, mollis at sapien. Aenean sed felis pulvinar, varius libero et, porta lacus. Cras bibendum massa eget velit ornare consequat. Maecenas dolor ipsum, venenatis sed velit at, euismod placerat tellus.

Mauris commodo congue quam vel tincidunt. Pellentesque habitant morbi tristique senectus et netus et malesuada fames ac turpis egestas haker lorum egestamy.

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**FS Me Bold – Subhead text**

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Lectus sit amet nisl tempus mattis nec eu orci. In aliquam molestie suscipit. Vestibulum volutpat nunc non ipsum ullamcorper commodo. Cras vel finibus mi, ut interdum neque. Pellentesque posuere ac justo nec tincidunt. Vestibulum quis urna dignissim, ultrices felis non, gravida.

Etiam finibus, diam et tincidunt condimentum, nibh lorem imperdiet turpis, sed feugiat felis augue eu orci. Curabitur auctor posuere magna, sed blandit lacus dapibus and non. Pellentesque eque blandit varius it amet tellus.



You decide the way we invest your money.

With four investment options – Cash, Income Focused, MySuper Balanced and Aggressive – you can choose the balance of potential benefit and risk that suits you.

**FS Me Regular Body copy**

**FS Me Regular Caption 3**



## 3.23 Typography - Style Sheets

Legible typography is a key part of a positive brand experience. The general rule is to keep leading solid and to keep tracking tight. But it's also important to keep in mind that as font sizes get smaller, leading does have to get bigger, and tracking opened up to maintain legibility.

A general rule in typography is to keep leading solid and to keep tracking tight. But as the font size gets smaller the tracking can be opened up slightly, along with the leading for legibility.

**Headings**  
**72/72pt**  
**60/60pt**  
**48/48pt**  
**36/36pt**  
**30/30pt**

18/21pt Introductory copy  
Lorem ipsum dolor sit and amet,  
consectetur adipiscing elit tempus  
pulvinar nunc, ac egestas nulla  
molestie id lorum ipsum.

Introductory copy  
FS Me Light  
18pt/21pt

12/14pt Lead-in paragraph  
Lectus sit amet nisl tempus  
aliquam molestie suscipit.  
Vestibulum volutpat nunc  
commodo cras vel mi ut  
interdum neque.

Lead-in paragraph  
FS Me Regular  
12pt/14pt

10/12pt Subheadline  
Sapien, id congue tortor Nulla  
ut pretium leo, sed rhoncus  
ipsum. Integer auctor a libero a  
consectetur varius. In interdum  
dui sem, ut consequat nibh  
egestas in lorum ipsum.

Subheadline  
FS Me Bold  
Bodycopy FS Me Light  
10pt/12pt

Caption  
Sub Headline FS Me Bold  
Bodycopy FS Me Regular  
7pt/9pt

7/9pt Caption  
Suspendisse in nisl lorem sed eu  
commodo libero, at mattis sem vivamus  
pretium, locus sed luctus faucibu nisl.  
ultrices eros, quis fermentum orci.

Credit  
FS Me Bold  
7pt/9pt

7/9pt Credit  
Vel finibus mi ut interdum neque.  
Pellentesque posuere justo tincidunt.

Pull out  
FS Me Bold

Pull out  
Donec diam ac  
dignissim bibend  
tincidunt felis  
augue nec.

## 3.24 Typography – Digital & Forms Overview

Our secondary font for Word files, PPT, Forms and Statements is Calibri. It is the default typeface in several of Microsoft's applications and a system font with Mac. It is a humanist sans serif typeface, known for its warmth and rounded lines.

For headlines we use Calibri Bold. Calibri Light is used for introductory lead in copy. For body copy we use Calibri Regular. Use the three to establish a clear hierarchy of information.

# Calibri



-----  
Calibri Bold

-----  
Calibri Light

Abcdefghijklmnopqrstuvwxyz  
0123456789

-----  
Calibri Bold

-----  
Calibri Regular

### Sub heading style

Lorem ipsum dolor sit amet, consectetur adipiscing elit sed diam nonummy nibh euismod tincidunt ut laoreet dolore magna aliquam erat volutpat lorem. Ut wisi enim ad minim veniam, quis nostrud exerci tation.

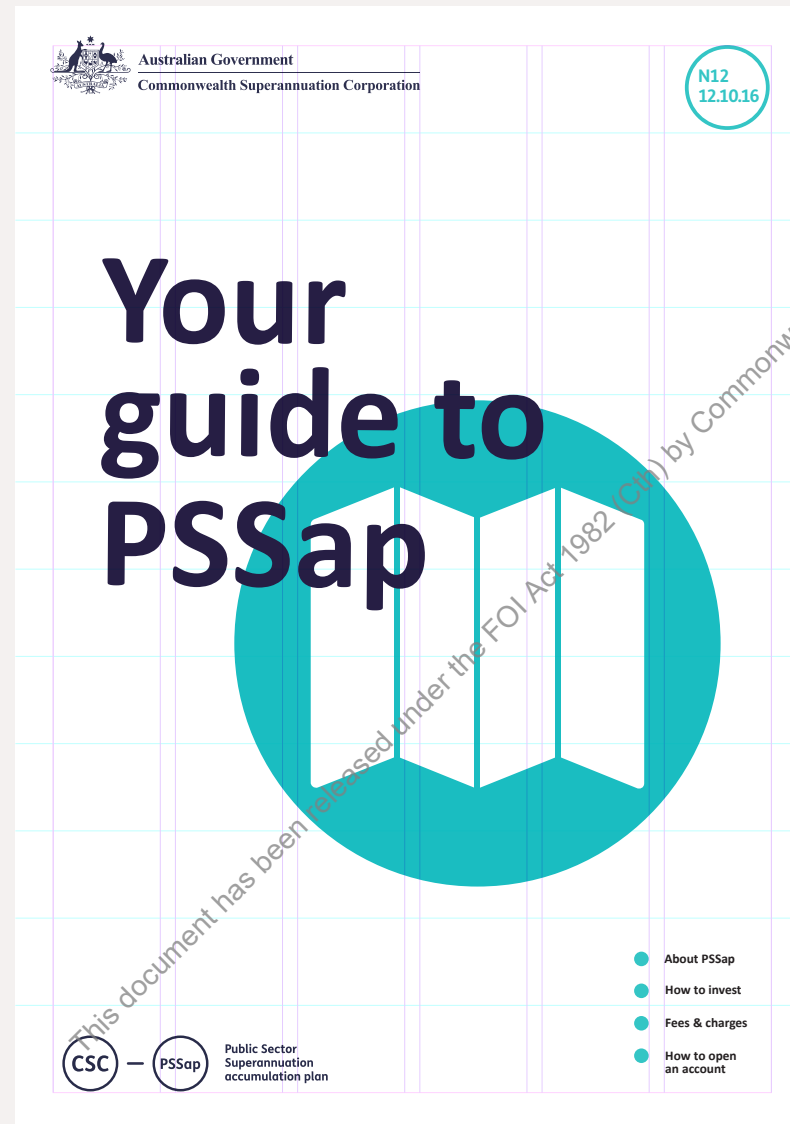
Ullamcorper suscipit lobortis nisl ut aliquip ex ea commodo consequat. Duis autem vel eum iriure dolor in hendrerit and in vulputate velit esse molestie consequat, vel illum dolore eu feugiat nulla facilisis at eros et accumsan et iusto.

Lorem ipsum dolor sit amet, consectetur adipiscing elit sed diam nonummy nibh euismod tincidunt ut laoreet dolore magna aliquam erat volutpat ut wisi enim.

## 3.25 Typography - Forms, Factsheets & Publications

Our secondary font is Calibri and is used for Forms and Statements. For headlines we use Calibri Bold. Calibri Light is used for introductory lead in copy. For body copy we use Calibri Regular. Use the three to establish a clear hierarchy of information.

Please see right for examples of Calibri used on cover and contents page on Product Disclosure Statement.



Product Disclosure Statement



## 3.25 Typography - Forms, Factsheets & Publications

Please see right for examples of Calibri used on inside pages on Product Disclosure Statement.

About the PSSap

# 1

## About us

Public Sector Superannuation Accumulation Plan (PSSap or the Fund) (ABN 65 127 917 725, RSE R1004601) was established by the Superannuation Act 2005 to provide superannuation services and products to employees of the Australian Government and other participating employers. PSSap is a 'profit-for-members' accumulation fund which means that your super accumulates with investment earnings to form your retirement benefit, commissions are not paid and all net investment returns are returned to members – offering you a cost-efficient, long-term way to save for your retirement. PSSap offers a MySuper product as well as choice products. Dashboards for each product can be viewed on the Investments page at [pssap.gov.au](http://pssap.gov.au)

Commonwealth Superannuation Corporation (referred to as CSC, we or us) (ABN 48 882 817 243, AFSL 238069, RSEL L0001397) offers, and is responsible for, all aspects of PSSap including investment strategy, administration and member communications. With over 30 years' experience, CSC understands the employment conditions of Australian Government employees. It is licensed under the Corporations Act 2001 and the Superannuation Industry (Supervision) Act 1993, and is the trustee of five regulated superannuation schemes: PSSap, Commonwealth Superannuation Scheme (CSS), Public Sector Superannuation Scheme (PSS), Australian Defence Force Superannuation Scheme (ADF Super) and Military Superannuation and Benefits Scheme (Military Super). For more information visit [csc.gov.au](http://csc.gov.au) for each product can be viewed on the Investments page at [pssap.gov.au](http://pssap.gov.au)

### An important legal note

This PDS is a summary of significant information and contains a number of references to important information. Information referred to in a coloured box marked with forms part of the PDS. Other information referred to does not form part of this PDS. You should consider that information before making a decision about PSSap.

Any information in this document is general information only and does not take account of your personal financial situation or needs. You should obtain financial advice tailored to your personal circumstances.

Information in this document may change from time to time. Information that is not materially adverse to you may be updated on our website, [pssap.gov.au](http://pssap.gov.au), or contact us for a free paper copy. You can find information about trustee and executive remuneration and other mandated disclosure materials (as required by law) in the About us section of the website.

The offer to which this document relates is available only to persons eligible to become a member of PSSap under the Superannuation Act 2005, receiving this document (electronically or otherwise) in Australia.

Investment


This document is released under the FOI Act 1982 (Cth) by Commonwealth Superannuation Corporation

You are here

Product Disclosure Statement

# 5

## How we invest



**You decide the way we invest your money.**

With four investment options – Cash, Income Focused, MySuper Balanced and Aggressive – you can choose the balance of potential benefit and risk that suits you.

### MySuper Balanced – our default option

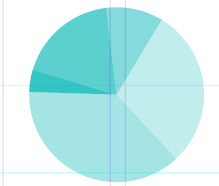
If you do not choose an investment option, we will invest your money in our default option, MySuper Balanced. This investment option invests across a range of asset classes and has a medium-to-high level of risk. The investment objective is to outperform the Consumer Price Index (CPI) by 3.5% per annum over 10 years. The MySuper Balanced option is designed to invest in different types of investments that tend to perform independently of each other.

MySuper Balanced reduces its reliance on equity market returns and aims to provide a smoother pattern of long-term returns. This investment option may be suitable for those investors prepared to take more risk in exchange for potentially higher returns on their investment over the medium-to-long term. The minimum suggested time frame for holding this option is 10 years. With a medium-to-high risk rating, it is estimated that the option will have a negative return (ie will lose value) in three to four years of any 20 year period. The following graph sets out the type of assets that make up the MySuper Balanced option, their target and permitted range of asset allocations.

Investment

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You are here



When choosing an investment option you must consider the: >> amount of time your money will be invested before retirement >> likely investment earnings >> level of risk and fluctuation in the value of your investment that you can tolerate.

Australian Government  
Commonwealth Superannuation Corporation

F6  
09/16

# Withdrawal Form

How to withdraw or transfer your Super.

CSC — PSSap Public Sector Superannuation accumulation plan

If you need assistance, please call us on 1300 725 171.

## A Enter your details

PSSap membership no./ Member Client Identifier

Title  Mr  Mrs  Ms  Miss  Other

Surname

Given name(s)

Date of birth D D M M Y Y Y Y

Address

RESIDENTIAL ADDRESS

SUBURB STATE POSTCODE

POSTAL ADDRESS

BUSINESS HOURS AFTER HOURS

MOBILE NUMBER

Phone

Your Tax File Number (TFN)

I have already provided my TFN to PSSap. You can check this by logging into PSSap Member Online or under the 'Your details' section of your Member Statement

PSSap is authorised to collect and validate your Tax File Number (TFN) under the Superannuation Industry (Supervision) Act 1993. To improve the electronic transfer of funds between superannuation providers, PSSap is required to validate your TFN with the Australian Taxation Office (ATO). In the event that your TFN cannot be validated, or you do not wish to provide your TFN, you will be required to provide identification in accordance with Section E.

## F Sign this form

I declare that:

- The information I have provided on this form is true and correct
- I have read the PSSap PDS, and this application is made subject to the terms and conditions of that information
- I have provided certified proof of identity documents (if applicable) to prove my identity
- I am aware that a \$50 Exit Fee will be charged for this withdrawal

Sign

Date Signed D D M M Y Y Y Y

Please send this form with your certified proof of identity documents (if applicable) to:

PSSap  
Locked Bag 9300  
Wollongong NSW 2500  
Faxed and emailed copies will not be accepted.

Done.

Withdrawal Form

## 3.25 Typography - Forms, Factsheets & Publications

Australian Government  
Commonwealth Superannuation Corporation



# June 2017

## Your statement

CSC — PSSap Public Sector Superannuation accumulation plan

Annual Statement

Australian Government  
Commonwealth Superannuation Corporation



09/16

### Take a look inside your super

Dear <Name>,  
Welcome to your 2016–17 Annual Statement Pack. Here you'll find all the details of how your super has performed this year.

**It's easy to follow.**  
We've broken it down into a number of sections – including your Member Statement and Transaction Summary – to make it easy to find what you need. You'll even notice a quick snapshot on this page – in case you don't want to delve too deep.

**For more information...**  
If you'd like more detail about our investment performance, our operations as a company, or anything else related to your scheme, you'll find it in this year's Annual Report. It will be online at [csc.gov.au](http://csc.gov.au) in the last quarter of the calendar year.

And for any questions, please call us on 1300 000 277, or email [members@csc.gov.au](mailto:members@csc.gov.au)

That's all for now.  
The CSC Team

CSC — PSSap Public Sector Superannuation accumulation plan

Sed ut perspiciatis unde omnis iste natus error sit voluptatem accusantium doloremque laudantium, totam rem aperiam, eaque ipsa quae ab illo inventore veritatis et quasi architecto beatae vitae dicta sunt explicabo. Nemo enim ipsam voluptatem quia voluptas est aspernatur aut odit aut fugit, sed quia consequuntur magni dolores eos qui ratione voluptatem sequi nesciunt. Neque porro quisquam est, qui dolorem ipsum quia dolor et amet, consectetur, adipisci velit, sed quia non numquam eius modi tempora incidunt ut labore et dolore magnam aliquam quaerat voluptatem. Ut enim ad minima veniam, quis nostrum exercitationem ullam corpora suscipit laboriosam, nisi ut aliquid ex ea commodi consequatur? Quis autem vel eum iure reprehenderit qui in ea voluptate velit esse quam nihil molestiae consequatur, vel illum qui dolorem eum fugiat quo voluptas nulla pariatur.

### Your details at 30 June 2017

Name	
Reference number	
Your super salary at 30 June 2017	
Membership commenced	
Your period of contributory membership	
Your contribution rate at 30 June 2017	
Employment status	
Your hours per fortnight	
Benefit Classification Certificate (BCC)	
Tax File Number (TFN) supplied	
Email address	
Mobile number	
<small>Please check your member details, and contact your personnel section if they are incorrect.</small>	

**1 July 2016 to 30 June 2017**

Are you registered for Member Services Online?  
Member Services Online gives you ready access to a range of information and tools to help you understand and manage your super.  
To find out more visit [csc.gov.au](http://csc.gov.au)

You can choose to invest your super in the Default Fund or Cash Investment Option.  
To find out more visit [csc.gov.au](http://csc.gov.au)

### Your benefit details at 30 June 2017

Your preservation age	
Preserved benefit	
Restricted non-preserved benefit	
Unrestricted non-preserved benefit	
Your SIS upper limit	
Investment option	
Super Guarantee (SG) top up	
Ex-provident account member	
Minimum amount on exit	

## 3.3 Imagery

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Imagery that makes our members feel understood.

Imagery is critical to our brand, it's a powerful tool for us to communicate what life is like with CSC.

Using imagery gives us the opportunity to show that we fully understand the world of our members. We can do this by showing them people who live similar lives, portraying the things that give their life meaning and depicting the activities that give them joy.

Our brand is positive and rewarding. It's not unnatural or contrived. It conveys the full wealth of human experience and lives well lived.

We have three types of imagery:

- 1 Members of the Australian Defence Force.
- 2 Government employees.
- 3 Retirees.



## 3.32 Imagery - Military

For images of the Australian Defence Force we use four main styles of photography. Remember that no matter the style you choose, we need to convey a sense of purpose, life experience and positivity.

**1 Close-up portraits in uniform.**

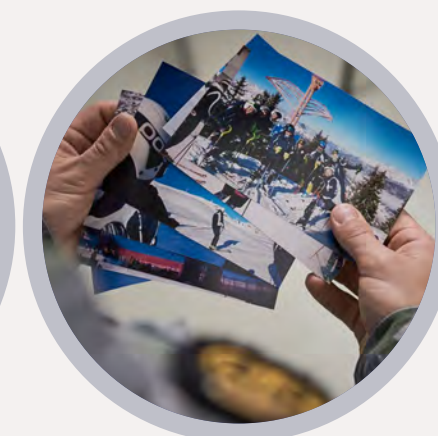
**2 Body portraits in military environment.**

**3 Activity in the work environment, be it in the office or outside.**

**4 Depicting a life beyond work, be it socialising, playing sport or enjoying leisure activities.**

### Note

For the purpose of these guidelines we have depicted all images in circles. However, imagery may be used outside of circles as well.



Any images on this page should not be used for commercial or public use without consent from a CSC Brand Manager, as they may not be owned by CSC.

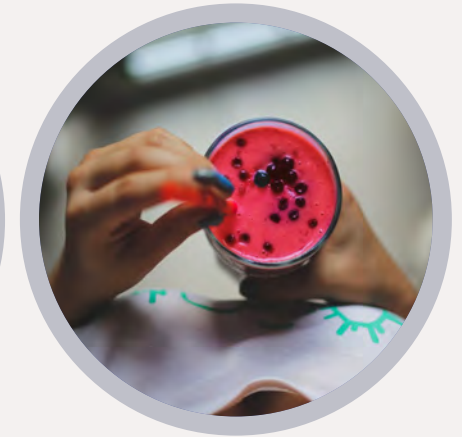
### 3.33 Imagery - Government

In depicting government employees we also have four main styles.

1 Close-up portraits.

2 Government employee lifestyle, inside and outside the office environment.

3 Family life.



#### Note

For the purpose of these guidelines we have depicted all images in circles. However, imagery may be used outside of circles as well.



Any images on this page should not be used for commercial or public use without consent from a CSC Brand Manager, as they may not be owned by CSC.



### 3.34 Imagery - Retirees

In depicting those enjoying the freedom of retirement we have four photography styles.

1 Close-up portraits.

2 Enjoying family interaction.

3 Socialising.

4 More intimate aspects of life, whether it's reading a book, playing music or in deep conversation.

#### Note

For the purpose of these guidelines we have depicted all images in circles. However, imagery may be used outside of circles as well.



Any images on this page should not be used for commercial or public use without consent from a CSC Brand Manager, as they may not be owned by CSC.

### 3.35 Imagery - ID Card Portraits

When photographing our own employees for their ID cards we only show head and shoulders. They should be shot on a plain white background. A strong sense of light should come from one side only. Please look at the camera and smile naturally.



## 3.36 Imagery - What to Avoid

Please avoid:

### 1 Military

- Anything fake or over-acted and unrealistic.
- Fake smiles and forced looks.
- Sterile, bright white 'hospital'-like environments.
- Avoid washed-out images that lack vibrancy.

### 2 Government

- Staring out of windows nonchalantly.
- Forced and dreary areas like stairwells.
- Fake and unreal actions.

### 3 Retirees

- Showing only seniors, super is for everyone at any age.
- The cliché of senior citizens 'acting youthfully'.
- Fake laughing and friendships.
- Shaking hands across a table.
- Money.

### Our photography should:

- Be age appropriate.
- Convey a sense of warmth.
- Have a natural feel.
- Depict real emotions.





### 3.37 Imagery – Objects and Fillers

Objects and fillers are important in the brand to give difficult subjects, dry information and layouts a lift.

The CSC brand fillers should show objects, rooms and spaces with natural light, have neutral tones, good deep shadows and bright highlights. They should have a soft depth of field and the core subject be in sharp focus.

They should not be in circles, as imagery in circles are for people images only.



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## 3.4 Graphic System

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3.44	Circles & Dotted Lines	61
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Circles that make every  
step crystal clear.

As the Guide, we take our members on a journey, guiding them step by step through the world of superannuation. We use circles and dots as our graphic devices, highlighting key information and connecting important steps so that our members always know where to go.

Step by step.





### 3.41 Graphic System – Circle Styles

The circle is the base element for our graphic system.

It can either be filled or outlined.

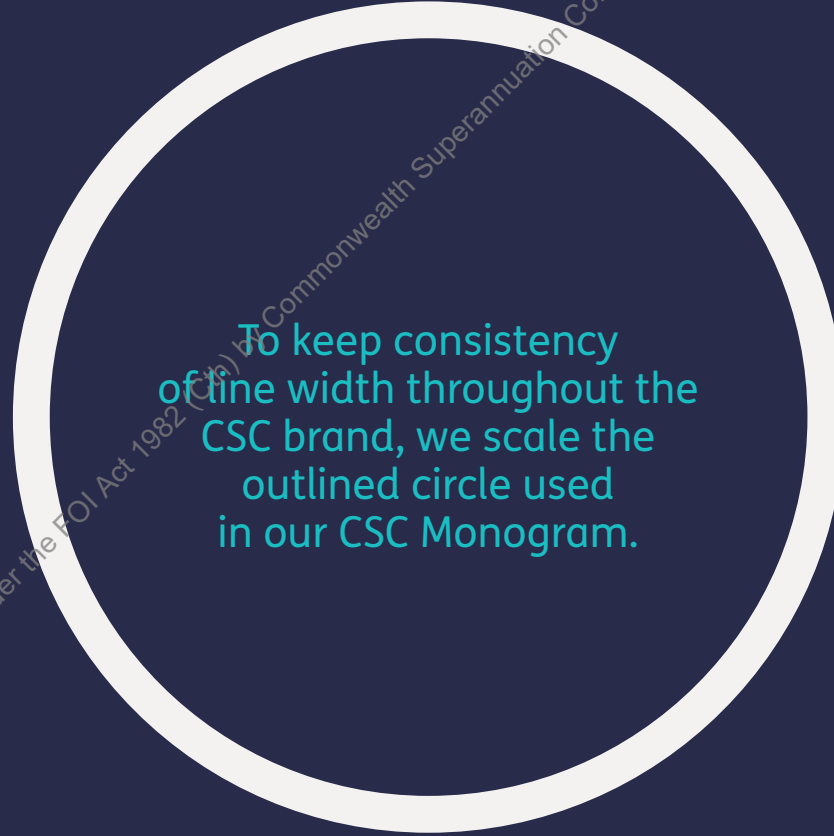
1

2

It is available in the same colourways as our palette and can be used to create layouts, graphics or illustrations.

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### 3.42 Graphic System – Circle Outlines



### 3.43 Graphic System – Circle Sizes & Scaling

We have a simple formula for determining the size of our circles....

Each time you reproduce a circle it must be at **50%** of the previous circle.

Once you have created a number of options of circles, you may choose to use any of the sizes created.

1:1

1:2

1:4

1:8

1:16

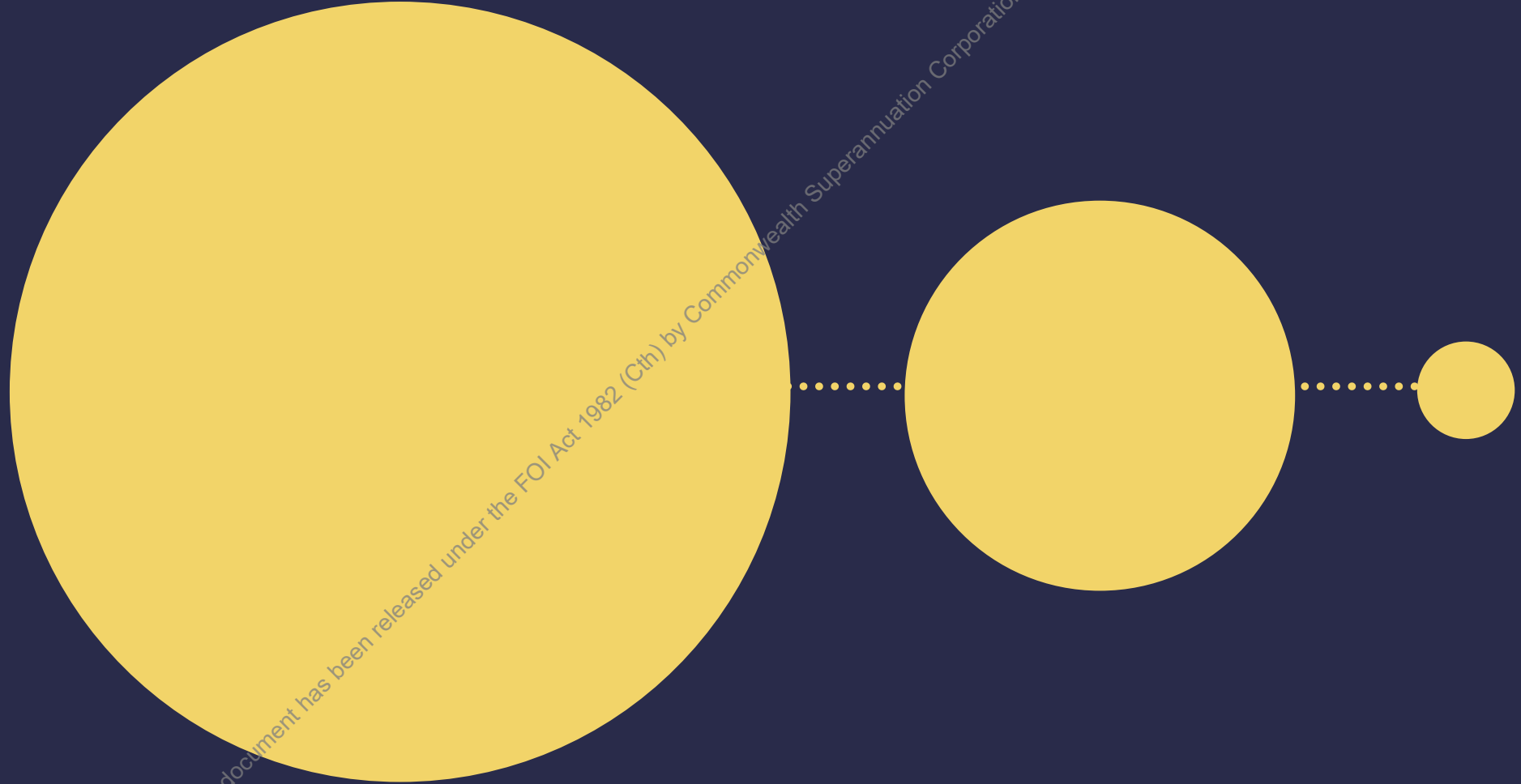
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### 3.44 Graphic System – Circles & Dotted Lines

A key part of our identity is guiding readers by connecting circles with dotted lines.

It's easy to create in InDesign using the Japanese Dots tool.

The dotted line can be any of the CSC brand colours if it starts and finishes on a circle of the same colour. If the circles change colour, then the dotted line must be CSC Navy Blue. Please see examples on Page 65.

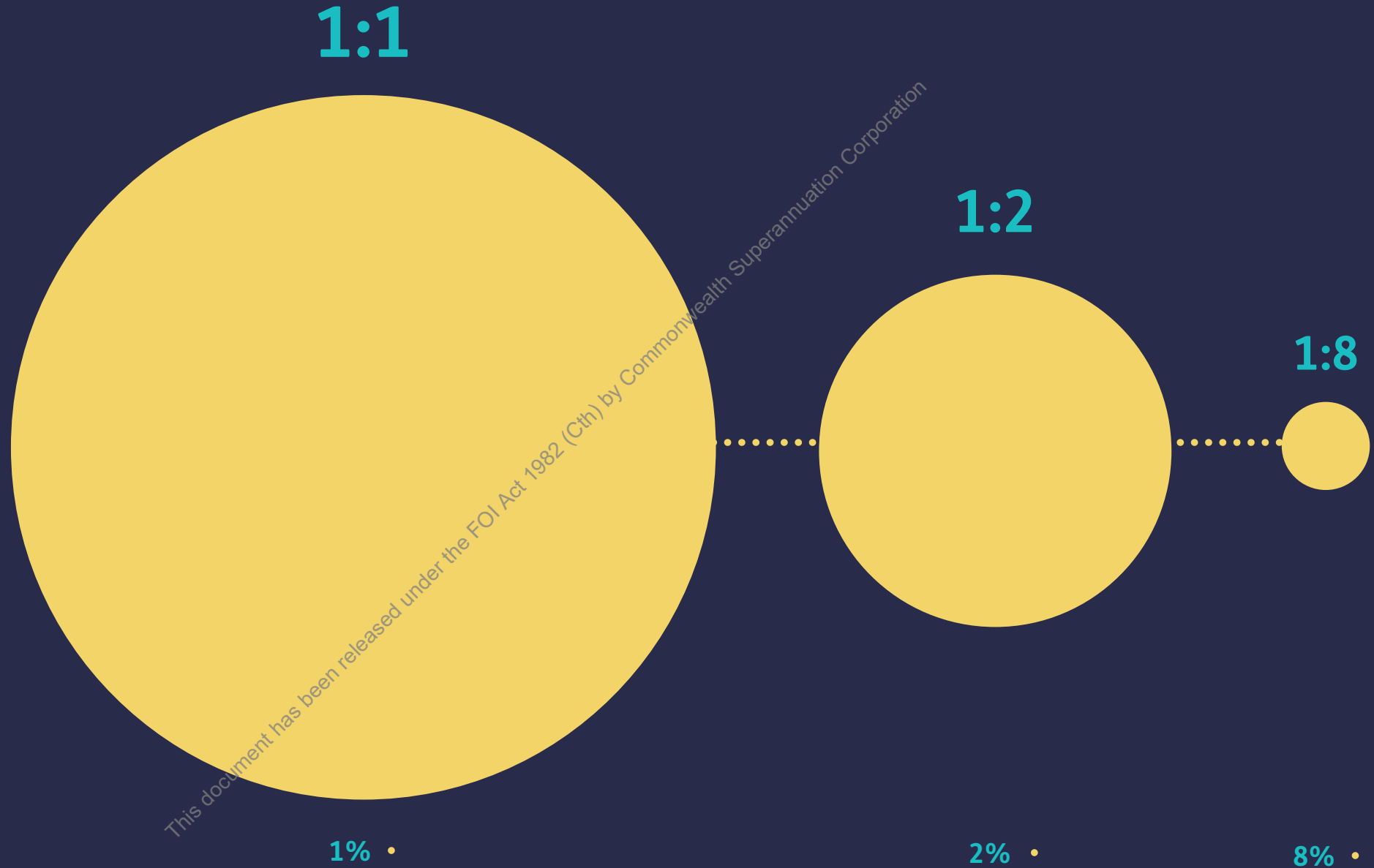


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### 3.45 Graphic System – Circles & Dotted Lines Proportion

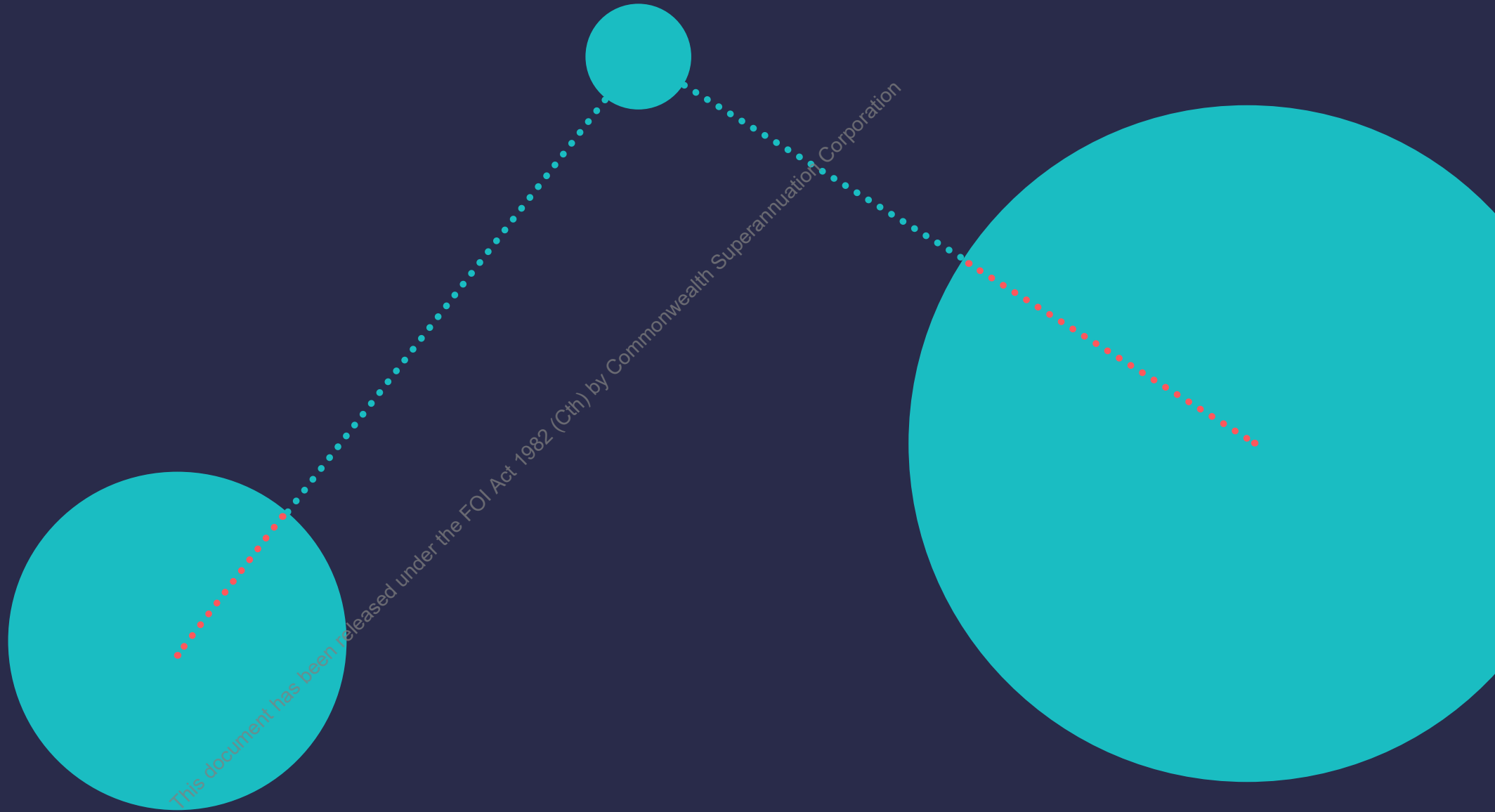
You can connect the circles with dotted lines.

The dotted lines need to be consistent across the brand, so the weight of the stroke can be calculated in proportion to the size of the circles used. It should be approximately 1% the size of the largest circle on the page, 2% if you use medium-sized circles, and 8% if you use small circles.



### 3.46 Graphic System – Circles & Dotted Lines Positioning

It's important to note that dotted lines should line up to the centre of the circle, as indicated in red.



### 3.47 Graphic System – Circles & Type Placement

Key to our identity is the interaction between our graphic elements and text. When our circles and typography interact, there are some things to keep in mind.

- Always use full stops in any copy.
- Ensure that there is no whitespace between any part of a letterform and the circle that it overlaps with.
- Type is centred inside any circle.

**Type can  
go here.**

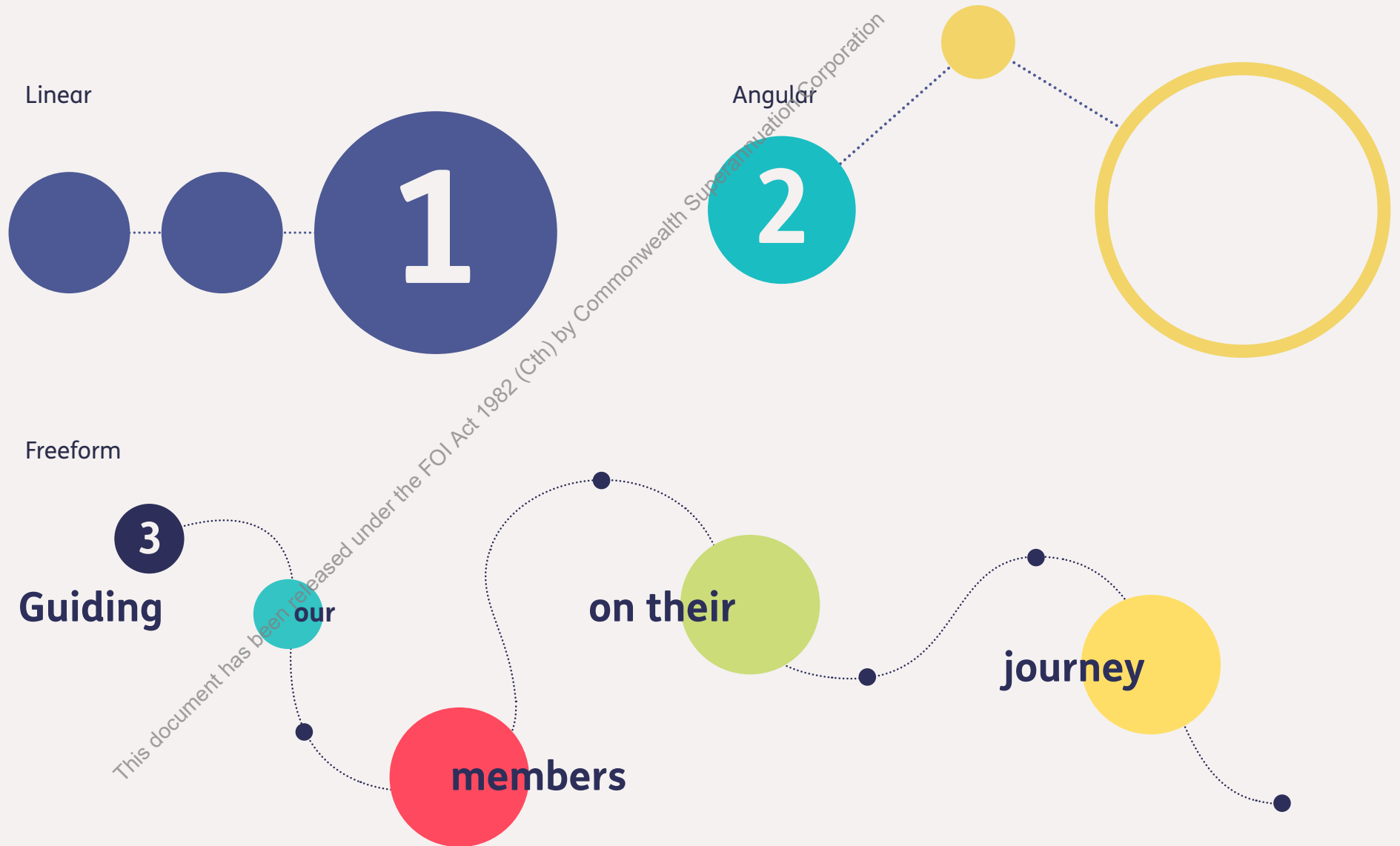
**And  
here.**

Type can  
go here.  
Centred inside  
the circle.

**or here.**

### 3.48 Graphic System – Examples

Our graphic system relies on circles, dots and lines guiding the viewer's eye across our communications. But that doesn't mean it can't have variety as well. We have three main styles in our graphic system.





## 3.48 Graphic System – Illustration Examples

Our illustration style allows us to tell stories in more engaging and energetic ways while staying true to our positioning of the guide.

They can be used in everything from document covers and office graphics to advertising and posters.

There are four styles we can use.

### Style 1: Overlay

Transparency is varied so that the eye can easily follow the illustration even when lines overlap.

### Style 2: Direct

Lines never overlap. Circles and dots are placed on the outer edges of turns.

### Style 3: Freeform

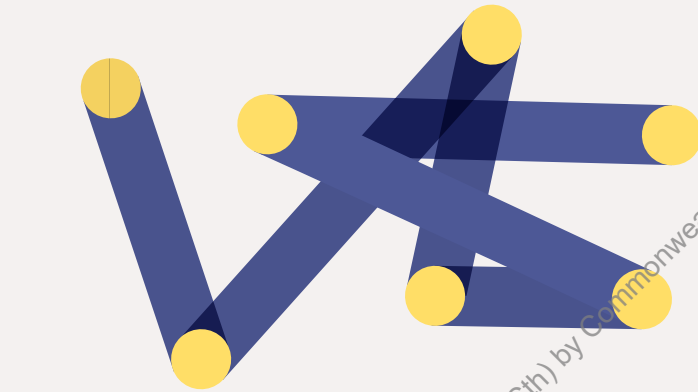
Thinner line weights are used to create more complex curves and pathways.

### Style 4: Expressive

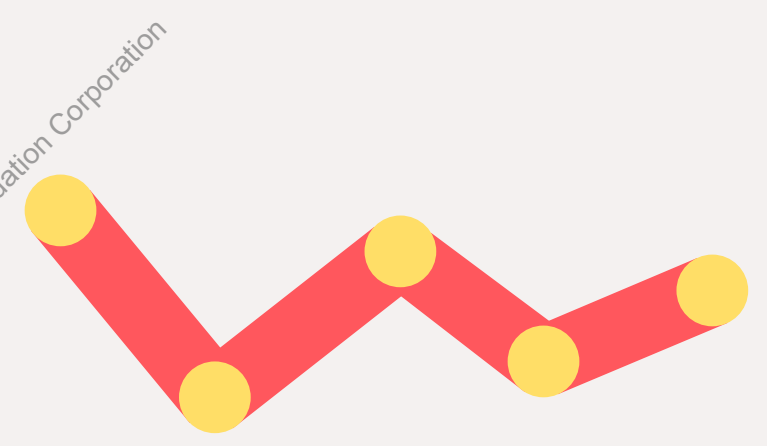
There is greater variation in which elements are connected or left floating and icons can be embedded. This will be used predominantly for advertising.

### Our illustrations should:

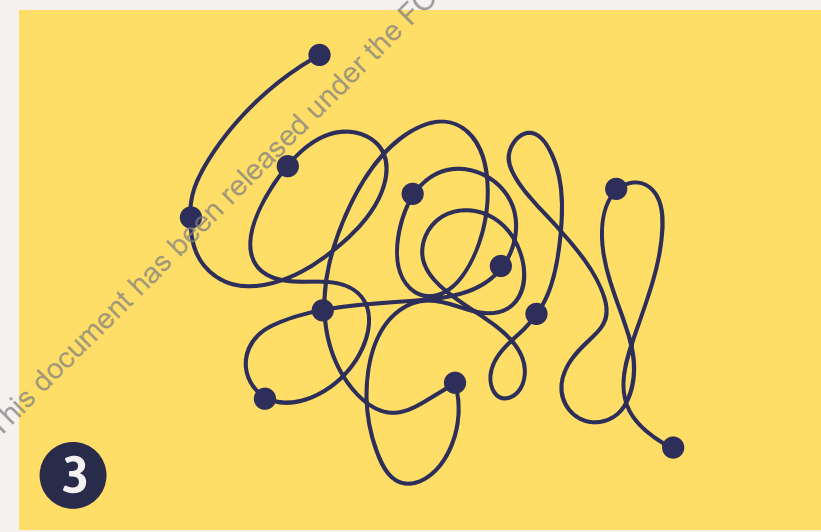
- Be composed of dots, circles and lines.
- Use flat and solid colours.
- Use opacity, never gradients.
- Only use our colour palette.



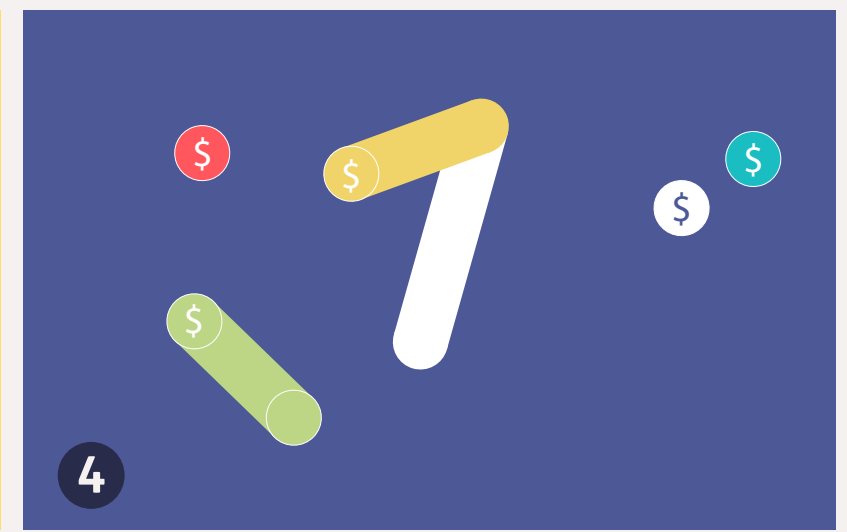
1



2



3



4

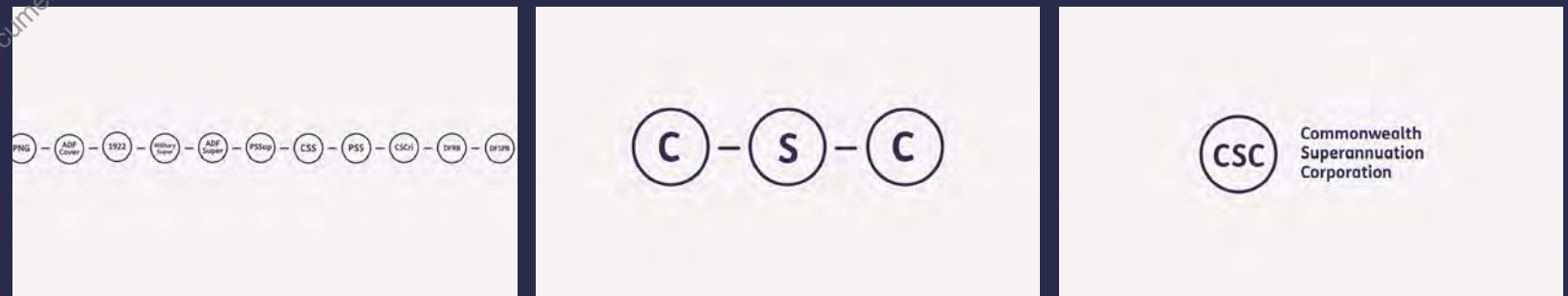
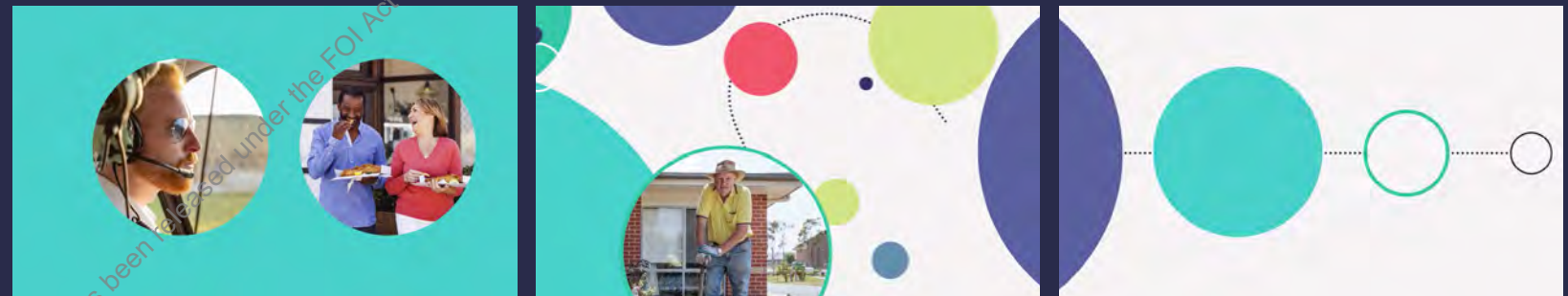
## 3.49 Graphic System – Motion Principles

Our brand shouldn't be static. These motion principles will help you keep us moving.

### Motion principles:

- We might be in motion, but we're never in a rush. Elements should animate in a subtle, understated way - anything that's too over-the-top isn't in-line with our personality.
- Use motion to help convey complex information and guide user interaction.
- Ensure that you use consistent line thicknesses.
- Feel free to use any colour from our colour palette.
- Use flat and solid colours.
- Use opacity, never gradients.
- Momentum should carry across scenes, in terms of both camera movement and animation of the forms.
- Use flat and solid colours.
- Use opacity, never gradients.

To view examples of CSC brand in motion which may help inform and inspire your work, please reach out to the Brand panel team.



## 3.5 Iconography

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# Iconography that points you in the right direction.

### 3.51 Iconography – Brand

Icons help our members navigate their way through our content, but they also convey the personality and positivity of our brand. They can appear on both digital and print applications.

The following icons are influenced by the linear style of our logo. They consist of a bold circle and a clear and minimalist illustration inside it.

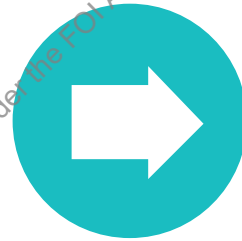
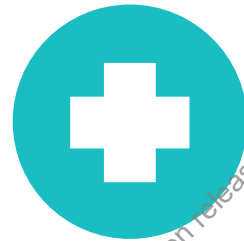
**Icon principles:**

- Use icons to help convey information and guide user interaction.
- Don't use them decoratively. They should only be used with a clear purpose in mind.
- Ensure that you use consistent line thicknesses.
- Feel free to use any colour from our colour palette.
- Icons should be intuitive and easy to understand.



### 3.52 Iconography - Forms

These icons have been designed to stand out on forms, which are predominantly white. They are filled in with colour from our colour palette so they're easier for our members to spot and use and to differentiate forms from other CSC brand applications.



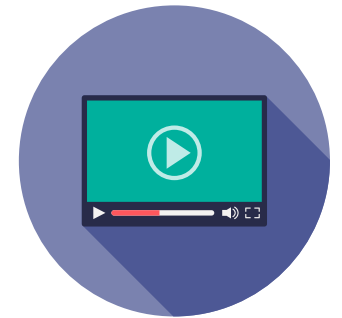
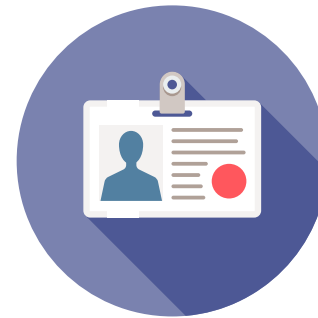
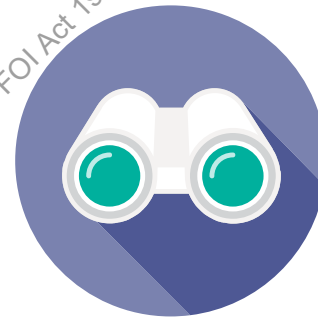
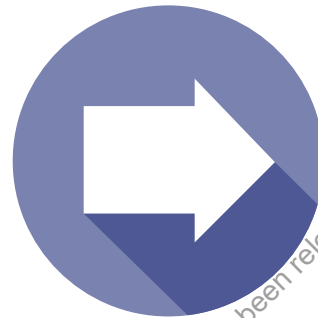
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### 3.53 Iconography - Illustrative

These illustrative icons have been designed to stand out on collateral and the web. They are filled in with colour from our colour palette and extra detail to help bring to life content in an engaging and exciting way.

#### Illustrative icon principles:

- Use icons to help convey a scene and as a handy alternative to imagery.
- Use 1-3 colours per an icon. They shouldn't look too busy.
- Ensure that you use consistent line thicknesses.
- Feel free to use any colour from our colour palette.
- Icons should be simple and clear.
- Use opacity and tints to add definition and shadows.
- The shadow creates a level of dimension, it should always be consistently applied. Please pay attention to the placement shown here.



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## 3.6 Tone of Voice

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Language that lets  
us guide members like  
no one else can.

# Intro

What we say – and how we say it – is a big part of how our members experience what we offer at CSC. It's an opportunity to channel our experience and willingness to help. What we do at CSC relies on us helping our members make clear decisions, and enabling employees in government and the Australian Defence Force to feel understood.

The world of superannuation is often complex, filled with jargon, and at times it seems to put the customer last. Our language allows us to be the complete opposite – simple, supportive and present, every step of the way.

This guide contains information on how we can speak and write in a voice that understands and guides. It's not just about rigid rules of grammar or what words to use, it's about keeping in mind some basic principles on tone and structure, all illustrated with some real-life examples of actual communications we use daily.

***In this guide, we can ensure that our experience changes our members' experience for the better.***



# The Voice of *Understanding*

Our brand believes that experience is everything. Consequently, our language has to channel our experience to create a better one for our members.

We can be a true guide to our members because we've been serving people like them for decades, and we do just that so they can make the most of what their future has to offer. We want them to be able to take control of their super without feeling lost, frustrated and confused. On the contrary, our brand language allows us to make them feel understood, accomplished and in-the-know. Our language uses a tone of voice that uses our depth of experience, to improve theirs.

# Our experience *guides* your experience

<b>Our experience</b>	<b>Your experience</b>
We're government and ADF	→ You're understood
We're experts	→ You don't have to be
We understand the complexity	→ You find it simple
We're real people	→ You get treated like one
We're obsessed with super	→ You don't have to worry about it
We know it's boring	→ You're spared unnecessary detail
We know all the ins and outs	→ You'll be in and out in no time
We value you	→ You feel respected
We're guides	→ You're guided

# Mapping our messages

At times, the wealth and type of information we convey can be intimidating. Not only are there terms that people might not understand, sometimes they don't know what to do next or even what's of importance. Many of our customers don't have the knowledge or time to make sense of the complexity, leaving them struggling and feeling unsupported.

Through our language, we can change this. In everything we write, let's keep in mind three key things every good piece of CSC communication has to do from our members' perspective:

## 1. Tell me where I'm going

This is where we make it clear what the point of the communication is, what they will have to do, and the benefit they'll get from it. This is usually the headline, and the first couple of paragraphs.

## 2. Guide me through it

This is where we lead the reader through a number of steps to their destination. The key to this is explaining upfront how many steps there are, and the desirable destination they lead to. It's also important to keep the steps to a minimum – ideally three – by synthesising the information into categories.

## 3. Be there in support

To finish any longer-form communication, we need to make it clear that they can ask for help. We don't expect them to have all the answers – and that's what we're here for, so we should end all our communications with a means of contacting us, and getting more information.

It's also important to give a sense of closure – that they've reached their destination, if you like. That's where our letter sign-off is useful: 'That's all for now'.

### 3.63 Tone of Voice - Example

A headline that speaks to the purpose of the letter and connotes understanding.

A pull out that emphasises important details.

A clear indication that there's more help available.

**Australian Government**  
Commonwealth Superannuation Corporation

09/16

## Got it.

**Member Number:**  
PSSap

Thank you, <Name>.  
We've received your notice of intent to claim a tax deduction on your personal superannuation contributions.

**Here are the details.**  
Your claim for the tax year ended 2016:  
Total personal contributions made to PSSap:  
Total contributions claimed as tax deduction:

**Now what?**  
Just hold onto this letter and remember to claim the deduction in your income tax return.

If you need anything else, email us at [members@pssap.com.au](mailto:members@pssap.com.au) or calling **1300 725 171**.

Until we can help again,  
**The CSC Team**

**Things to note.**

- 1 A 15% contributions tax applies to the contributions you claim a deduction on. That's because they're now treated as 'taxable contributions' under the Tax Act
- 2 We'll automatically draw that amount from your personal contributions account.
- 3 All contributions made under Section 290-C of the Tax Act are fully preserved.

**CSC** — **PSSap** Public Sector Superannuation accumulation plan

Numbering allows complex information to be conveyed in three clear sentences.

A sign off that puts the brand's experience first, while retaining its personality.

# Planning our Communication

They say that clear language is a symptom of clear thinking. So before we write or speak, it's good to ensure that we know exactly what we want to say, who we're saying it to and how we say it to get the desired response.

## **Who are we addressing?**

How might we show empathy and best apply our expertise to their specific point in their journey?

## **What do we want them to know and/or do?**

Define our single-minded objective.

## **What might be complex for our customers?**

What might we be able to simplify or explain further, and can we point them to other resources that might benefit them?

## **How will we flex our voice?**

Consider how our language can be Straightforward, Efficient and Empathetic, as and when required.

## **Where will this communication appear?**

How do we vary length or tone to suit this channel?



# Helpful Tools to Maximise *Simplicity*

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### **Headlines**

Headlines are the place we can have the most dramatic impact with our voice. They frame everything that follows, so it's vital they embody our brand voice principles in their most vital form.

This is where we can really create a sense of empathy – guiding our members with consideration and candour, in a simple, human tone that makes them feel understood.

Remember, you can support your headline with a secondary (explanatory) line, so there's never a need to waste a headline on simply naming the piece of communication, saying something banal, or repeating what you have in your body copy. Headlines are always an opportunity to make an impact, and create a sense of guidance.

### **Subheads**

Subheads are a useful tool in guiding our readers through complex, lengthy information – it's vital that we employ subheads regularly, but also meaningfully.

The most important thing is to remember that, like our headlines, they are a framing tool. They help our readers navigate longer pieces of communication and dial them back into the benefit of the information to the reader.

A good way to employ subheads in brochures, and other longer pieces, is to number them – as a means of directing our members through a process, or curating complex information into a step-by-step guide.

### **Bullet points**

Bullet points are an important device in breaking up long blocks of text. It not only breaks up the appearance of the text, it cuts things down into their most efficient form and makes it easier for the reader to follow and take in information.

But it's not enough to simply create a long list of bullets. They must be grouped into subjects, and this subject should be made explicit. Consider it a form of information clustering – for any topic, think of how you might introduce it, and then break it down into a number (ideally 3) of bullet points.

### **Pull-out boxes**

Pull-out boxes make complex pieces of communication easy to navigate. Using pull-out boxes allows us to direct the experience of absorbing information – separating out some elements that may not be required as part of the primary narrative. We can block out some elements that stand-alone, so they don't have to be read as part of the primary narrative. These may be definitions of terms that our audiences might not understand or links to further information, for example.

### **Consistent sign-off**

We want to guide our members through all our communications – as per the messaging map. And so instead of wasting our sign-offs with something generic like 'yours sincerely', we should use it to give the sense of a completed task like 'That's all for now' or 'Ask us anything.' It not only resolves the piece of communication, it also reinforces a sense that we are here to guide them, and will be in touch again when we can help more.

### **From CSC, not different individuals**

We believe our members are engaging with CSC on a brand level, rather than (in most cases) particular individuals. And so we should sign off as the brand, rather than the responsible manager. It also creates a sense of consistency throughout our communications.



# ***Tone of Voice Principles***

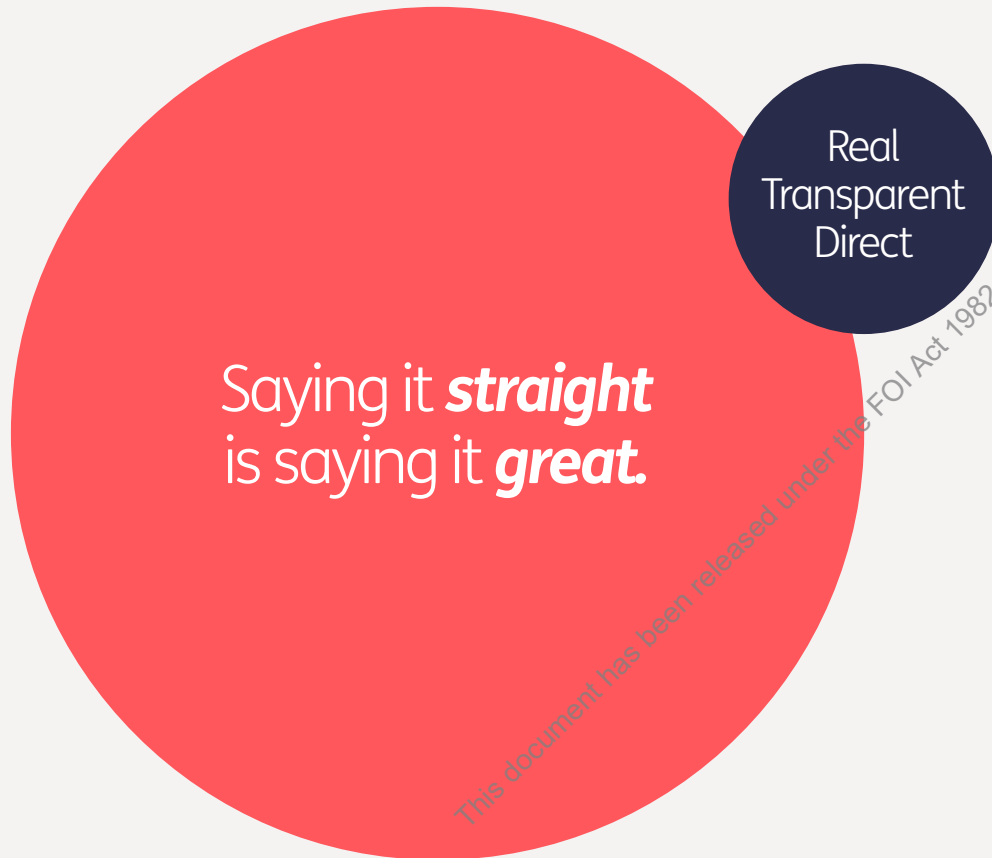
As a result of our experience, we're able to present information in ways that are clear, simple and engaging.

When people encounter super funds or large organisations they can usually expect jargon, walls of text and language that's either too corporate, contrived or condescending.

However, when our customers hear us at CSC, they feel that they're in safe hands and have a grasp of what to do next. They feel accomplished, at ease, or know exactly where to find us if they need more help. Ultimately, they feel understood.

***Here are three principles to keep in mind to channel that voice of understanding.***

# 1. Straightforwardness



We're here to guide people towards future wealth in the easiest, simplest, most productive and least stressful way possible. While other funds might try to be your 'best friend', we recognise that's not our role, nor should it be.

What's more, while it can be tempting to sugarcoat things or to talk around the hard stuff, our members just want the facts – curated in a way that is easy to understand.

Our experience means we can be real and open with our members. We're going to make things simple and easy – even though the subject is complicated and important.

**Less:**

Corporate jargon  
'What'  
Fake niceness

**More:**

Everyday language  
'How' and 'Why'  
Simplicity and candour

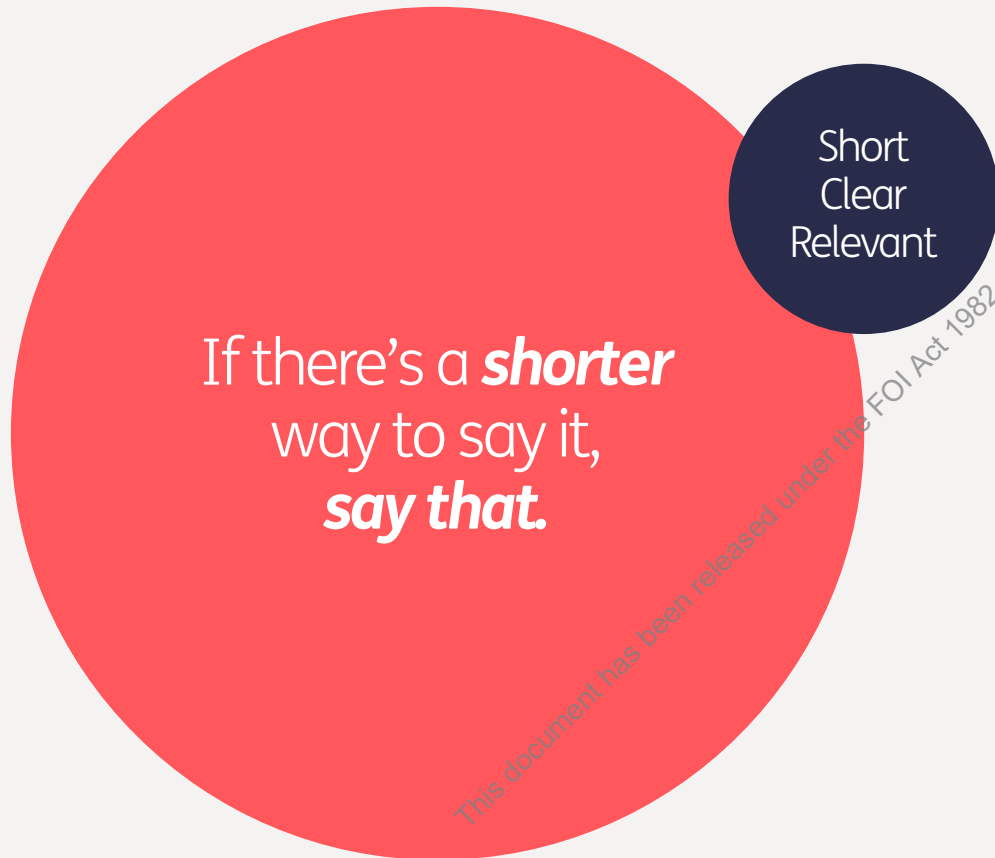
**<From this...>**

The enclosed documents provide you with detailed information about the main features of ADF Super, including:

**<To this...>**

We've broken it down into these four topics:

# 2. Efficiency



We want our members to feel understood – and key to that is respecting their time. That's why efficiency should be the hallmark of all our communication – indeed, of the entire experience of engaging with us.

Superannuation is not something that the majority of our members are keen to engage with – and so we must always get straight to the point, cut out anything superfluous or unnecessary, and use all our expertise and experience to crystallise information into its most efficient form.

**Less:**

Uninterrupted blocks of text  
Extraneous information  
Long, complicated sentences

**More:**

Broken up text  
Curated information  
Short and punchy sentences

**<From this...>**

This is the ADF Super Beneficiary binding nomination form which you must use to legally nominate the dependant(s) and/or legal personal representative you would like your benefit to be paid to if you die.

**<To this...>**

This is the ADF Super Beneficiary binding nomination form. It's where you legally nominate who you'd like your benefit paid to if you die.

# 3. Empathy



Our experience as members of the government means we understand our members just as well as they do – and, when all is said and done, they’re real people just like is who want and need to be addressed in real, human terms. We’re also uniquely placed to synthesise complex information into a form that feels conversational, human, and even warm. And to structure information in a way that’s easy to follow and comprehend.

Being empathetic isn’t about trying to sound sweet or be anyone’s best friend – it’s about talking like a real person, being mindful of our member’s mindset at the time, and making everything we write user-friendly and easy to navigate.

**Less:**

Corporate  
Caring  
Product-focused

**More:**

Conversational  
Considerate  
Member-focused

**<From this...>**

In accordance with your instructions, your lump sum has been paid as indicated below.

**<To this...>**

This is just to say that we’ve paid your lump sum of <\$XXX> into your nominated account.

# Flexing our voice

Straightforward, Efficient and Empathetic are complementary voice principles. But we do have a wide range of communications, meaning that these three may take different forms or weightings depending on the text type.

Here are some examples:

## **Administrative Letters**

In letters that we send on a regular basis, such as when we pay lump sums, being efficient is paramount. That means being able to convey routine information quickly and enabling the reader to know exactly what needs to be done next, if anything. Empathy comes in the form of having respect for their time and getting to the point, as well as being able to point them to further information.

## **Technical documents**

In technical documents like Product Disclosure Statements, keeping it straightforward is of utmost importance – always finding the best way to structure and write to enhance clarity and simplicity. We're able to be empathetic by pinpointing what the reader might not understand at first glance or being able to define key terms that might be seen as jargon.

## **Newsletters**

In newsletters like the Third Act, it's less important that we're efficient, although we do have to recognise that shorter attention spans mean the need for shorter pieces. What's of the greatest importance is empathy. And that comes through in how we curate stories and articles and what we value and emphasise.

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# Before & After *Examples*

In serving our customers, we communicate through a range of channels and convey different types of information. There can be quite a large difference between a Product Disclosure statement and a newsletter highlighting some of our members' recent achievements. But our voice can be used in all these types of communication. In this section are examples of how we can use the CSC voice in some of our most common communications.

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## 3.67 Tone of voice - Before & After Examples

### 1. Complete the paperwork and lodge your claim.

You'll need to complete and submit the forms provided to you in this Claim's Pack and return everything to us in order for your claim to be further assessed.

### 2. PSSap will coordinate your claim

Generally, PSSap will be the contact between you and the insurer. We will check your application and provide all of your documents to the insurer. They may, at times, contact you directly for more information.

### 3. The insurer will assess your claim

The insurer will use the information you provided when making its assessment.

They may also:

- ask for reports from your doctor/s
- ask you to provide more information
- ask your employer for more information
- make an appointment for you to have a medical examination with an independent specialist/s.

### 4. The insurer will make a decision about your claim.

After considering all of the medical evidence and other information, the insurer will decide whether, in its opinion, you meet the relevant definition under the insurance policy.

The insurer will then advise PSSap as to how they have assessed your claim and whether it should be accepted, deferred or declined.

### 5. Trustee reviews the insurer's decision

We have a legal obligation to act in the best interests of all fund members and this means that we need to independently review your claim to assess whether or not we agree with the insurer's decision on your claim. If not then we will ask the insurer to review your claim again. Your dedicated case manager will keep you informed along the way.

If the Trustee and the insurer agree that your insurance claim should be declined, there are avenues available to you to request another review. Your dedicated case manager can discuss the options available to you at that time.

### 6. Superannuation Decision

Where you are making a claim for a TPD or terminal illness benefit, PSSap will also make a decision about whether your account balance can be released under superannuation law. If your insurance claim is approved, your account balance will also include your insurance benefit.

A lot of the information provided for an insurance claim can be used to make a decision on your ability to access your superannuation, however we may seek additional information if necessary, to ensure your superannuation benefit can be released under superannuation law.

At any time you can speak with your case manager if you have any questions about the process. We are here to support you, so if you have any questions or issues with your claim, please contact your case manager or call our Claims Service Team on **1300 205 512**

## The Claims Process

### 1. Lodging

Fill out the forms in this pack, and get it back to us. We'll check it out, get in touch if we need to, and deal with the insurer on your behalf.

### 2. Assessing

The insurer will look at your information and make a call.

They might ask for more info too – from you, your doctor, or your employer. They might even set up a medical exam for you with an independent specialist.

When they've checked it all out, they'll tell us if your claim's been accepted, deferred or declined.

### 3. Reviewing

We don't leave it at that though. We will independently review your claim to decide whether or not we agree with the insurer's decision. If not, we'll ask them to review your claim again.

Even if we both agree that your claim should be denied, you can still request another review. And we'll talk you through the options there.

### Accessing your TPD or terminal illness benefit

....

### Ask us anything.

You have a dedicated case manager, and their whole job is to help you. Any questions, any issues, anything at all – you can chat to them any time. Get them direct, or just call us at **1300 205 512**.

Using subheads to distill the claims process into three key activities.

Conversational language that connotes the capability and willingness to help.

Well considered paragraph breaks when a new piece of information is conveyed.

A sign off that shows our support.

## 3.67 Tone of voice - Before & After Examples

### **Beneficiary nomination** **The binding nomination form**

This is the **ADF Super Beneficiary binding nomination form** which you must use to legally nominate the dependant(s) and/or legal personal representative you would like your benefit to be paid to if you die.

If a person you nominate is no longer dependent on you at the time of your death, we are not required to pay your benefits according to your nomination.

You can nominate one or more dependants and/or your legal personal representative as your beneficiaries. Before making any decisions, please read the **ADF Super Product Disclosure Statement (PDS)**.

If you need assistance, please call **1300 203 439**. Note: You must complete **Sections A and B**. Then complete **Sections C, D or E** as directed in **Section B**.

### **Who will receive your benefit?**

This is the **ADF Super Beneficiary** binding nomination form. It's where you legally nominate who you'd like your benefit paid to if you die.

You can select one or more dependants (and/or your legal personal representative) as beneficiaries.

#### **Get it right. Keep it right.**

Who you nominate is important, because if a nominated person is no longer dependent on you at the time of your death, we're not required to pay your benefits to them.

#### **Here are the steps.**

- 1.** Before you do anything, read the ADF Super Product Disclosure Statement (PDS).
- 2.** Fill out **Sections A and B**. Then complete **Sections C, D or E**, as directed in **Section B**.
- 3.** Call us if you need help: **1300 203 439**.

Headline conveys purpose of the document and addresses reader directly in the second person.

Straightforward and economical use of language, without precludes.

Numbering enables us to convey three clear steps that can be ticked off.

Beneficiary nomination form, ADF Super – Military



### 3.67 Tone of voice - Before & After Examples

Dear <Salutation><Surname>

**Commonwealth Superannuation Corporation retirement income (CSCri)**  
**Member Number:** <Member number>

In accordance with your instructions, your lump sum has been paid as indicated below.

**Your cash benefit**  
The cash portion of your benefit is <Payment amount>. As per your instructions, we have deposited this amount into your nominated bank/ building society account. If you have reached age 60, no tax is payable on this amount and it does not need to be included in an income tax return.

Please find enclosed your exit Statement and Explanatory notes relating to the above account.

**Exit Statement and Explanatory Notes**  
The Trustee is required to provide you with any information that you reasonably require for the purpose of understanding the benefit entitlements. The enclosed Exit Statement and Explanatory Notes show how the benefit has been calculated and explain the components of the benefit.

For further information please contact a Customer Service Officer on **1300 736 096** between 8.30 am and 6.00 pm Monday to Friday (AEST) or email us at **members@cscri.com.au**

Yours sincerely

(Name)  
(Role Title)

**Member Number:**

**All paid.**

Dear \_\_\_\_\_,

This is just to say that we've paid your lump sum of <\$XXX> into your nominated account.

**Things to note.**

- 1.** If you're 60 or over, you don't have to pay tax on this, or even include it in your income tax return. It's all yours.
- 2.** We've included some info (an Exit Statement and Explanatory Notes) that will give you a full understanding of your benefit – including how we calculated it, and what it's made up of. We recommend reading them.
- 3.** We're here. For any questions at all, call us on **1300 736 096** between 8.30 am and 6.00 pm Monday to Friday (AEST). Or email us at <CSC address>.

That's all for now,

**The CSC Team**

Headline that speaks directly to a task completed – exactly what the member wants to hear.

Colloquial use of language that diffuses the intimidating nature of this type of letter.

Numbering enables us to break up otherwise complex information.

A sign off that tells the audience that there's no further action required.

Signing off as CSC enhances brand visibility.

Full Commutation to Member Letter, CSCri

## 3.67 Tone of voice - Before & After Examples

### 1. About PSSap

Public Sector Superannuation Accumulation Plan (PSSap or the Fund) (ABN 65 127 917 725, RSE R1004601) was established by the Superannuation Act 2005 to provide superannuation services and products to employees of the Australian Government and other participating employers. PSSap is a 'profit-for-members' accumulation fund which means that your super accumulates with investment earnings to form your retirement benefit, commissions are not paid and all net investment returns are returned to members – offering you a cost-efficient, long-term way to save for your retirement. PSSap offers a MySuper product as well as choice products. Dashboards for each product can be viewed on the Investments page at [pssap.gov.au](http://pssap.gov.au)

Commonwealth Superannuation Corporation (referred to as CSC, we or us) (ABN 48 882 817 243, AFSL 238069, RSEL L0001397) offers, and is responsible for, all aspects of PSSap including investment strategy, administration and member communications. With over 30 years' experience, CSC understands the employment conditions of Australian Government employees. It is licensed under the Corporations Act 2001 and the Superannuation Industry (Supervision) Act 1993, and is the trustee of five regulated superannuation schemes: PSSap, Commonwealth Superannuation Scheme (CSS), Public Sector Superannuation Scheme (PSS), Australian Defence Force Superannuation Scheme (ADF Super) and Military Superannuation and Benefits Scheme (Military Super), and administers six unregulated/exempt public sector schemes. For more information visit [csc.gov.au](http://csc.gov.au)

### Privacy

We're committed to protecting your privacy. We collect personal information from you only for the purposes of providing superannuation products and information to members, including the administration of superannuation legislation and rules, and for any other directly related purposes. Your personal information will be disclosed to Superannuation Administration Corporation trading as Pillar Administration (Pillar) ABN 80 976 223 967, AFSL 245591, for the purposes of establishing, administering and releasing your account. Your personal information will not be otherwise used or disclosed unless required or permitted under law. A full copy of our privacy policy is available at [pssap.gov.au](http://pssap.gov.au) or call us on **1300 725 171**.

### What's PSSap?

The Public Sector Superannuation Accumulation Plan is designed to provide superannuation to government employees and products to employees in the public sector as well as some other employers.

#### 1. How it works.

It's what we call a 'profit-for-members' accumulation fund. This means that your super is invested so that when you do retire, you get what you've accumulated plus any earnings from those investments. There are no commissions.

#### 2. About us.

Commonwealth Superannuation Corporation, or CSC, has 30 years experience in serving Australian Government employees. We cover everything PSSap related, from investment to administration.

We administer five regulated schemes:

- PSSap Commonwealth Superannuation Scheme (CSS)
- Public Sector Superannuation Scheme (PSS)
- Australian Defence Force Superannuation Scheme (ADF Super)
- Military Superannuation and Benefits Scheme (Military Super)

We also administer six other unregulated/exempt schemes.

(CALL OUT BOX)

[CSC is licensed under...](#)

#### 3. How we're protecting your privacy

Your personal information will only be used to provide you with services and information relating to your account. It will be disclosed to our administrative body – Pillar Administration to manage your account and no one else, unless required or permitted by law.

(CALL OUT BOX)

[You can view our full privacy policy...](#)

Headlines that showcase empathy rather than simply being labels.

Brief explanations provided so that the reader never feels lost.

Information that may break the flow of information is placed in call out boxes.

Product Disclosure Statement, 'About PSSap'

## 3.67 Tone of voice - Before & After Examples

### 5. How we invest your money

We pool your super contributions with those of other members and invest it according to the investment options you choose.

#### Your investment options

You can invest in one or more of four investment options – Cash, Income Focused, MySuper Balanced and Aggressive. You can change your investment options online by completing the Investment choice form available on our website.

#### MySuper Balanced – our default option

If you do not choose an investment option, we will invest your money in our default option, MySuper Balanced. This investment option invests across a range of asset classes and has a medium-to-high level of risk. The investment objective is to outperform the Consumer Price Index (CPI) by 3.5% per annum over 10 years.

The MySuper Balanced option is designed to invest in different types of investments that tend to perform independently of each other. By diversifying in this way, MySuper Balanced reduces its reliance on equity market returns and aims to provide a smoother pattern of long-term returns.

This investment option may be suitable for those investors prepared to take more risk in exchange for potentially higher returns on their investment over the medium-to-long term. The minimum suggested time frame for holding this option is 10 years. With a medium-to-high risk rating, it is estimated that the option will have a negative return (ie will lose value) in three to four years of any 20 year period.

Ancillary Members do not have a default investment option and must nominate an investment option when completing the Apply to join PSSap as an Ancillary Member form. We will contact Ancillary Members where an investment option has not been nominated. Ancillary Members can choose to invest in one or more of four investment options – Cash, Income Focused, Balanced and Aggressive.

### How we invest in the future you want.

#### 1. You choose.

You can choose the investment option that's right for you based on how long you'll be investing and how you weight up risk and return. There are four options:

- Cash
- Income Focused
- MySuper Balanced
- Aggressive

(CALL OUT BOX)

There's more information on these options at...

#### 2. We choose.

If you don't choose an option we invest your money in MySuper Balanced.

- Why we do it

This option provides smoother long-term returns because it invests in different types of investments across different asset classes.

(CALL OUT BOX)

When you invest in different asset classes it generally means that...

- Who it's for

This option has medium to high levels of risk and is generally for those who want to take on a bit more risk for potentially greater rewards over the medium to long term. We suggest you stay on for 10 years minimum to make the most of this option.

(CALL OUT BOX)

There's more risk because....

- What you get

This fund aims to out perform the Consumer Price Index by 3.5% each year over the 10 years you're on it. It loses value 3-4 years out of 20.

If this isn't what you want you can switch over to any of our other options.

#### 3. Are you an Ancillary Member?

If you're an Ancillary member we can't put you in our default option if you don't choose. You usually choose between the same four options when you apply to join as an Ancillary Member, but we'll get in touch if you haven't.

(CALL OUT BOX)

An Ancillary member is...

Ask us anything.

Headline that clearly articulates the value of the information provided for the reader.

We're not afraid to write short statements and be definite when we have to be.

Explaining jargon for our customers and ensuring that they always feel in the know.

## 3.67 Tone of voice - Before & After Examples

Dear <SalTitle> <SalSurname>

### IMPORTANT TAXATION CHANGES TO YOUR SUPERANNUATION PENSION

A number of changes announced in the 2016-17 Federal Budget come into effect on 1 July 2017. The purpose of this letter is to advise that one of these measures impacts your <scheme> pension in the future.

The introduction of a Transfer Balance Cap will restrict the concessional tax treatment applied to your pension when you turn 60 and impact your ability to hold superannuation money in account based income streams from 1 July 2017. A factsheet explaining the overall impact of the Transfer Balance Cap is enclosed with this letter.

#### How will the taxation of my pension change?

For pensioners aged 60 and over, concessional tax treatment will be restricted for defined benefit pensions of more than \$100,000 per annum from 1 July 2017.

As you are under age 60 there are no immediate changes to the tax treatment of your <scheme> pension, however you should make yourself aware of the changes that apply from age 60. Details of these changes can be found in the enclosed fact sheet.

#### What if I also have an account based income stream?

As you have exceeded the \$100,000 p.a. threshold with your defined benefit pension, you have also exceeded the \$1.6 million Transfer Balance Cap for retirement income streams. If you also hold an account based income stream, you will need to take action on this account before 1 July 2017 or you may be subject to penalties for exceeding the Transfer Balance Cap.

#### Are there other budget changes that impact me?

From 1 July 2017 your total superannuation balance will also affect your non-concessional (after tax) contributions cap. As you have exceeded your Transfer Balance Cap, as at 30 June 2017 you are also likely to exceed the new \$1.6 million total superannuation balance threshold. This means that your non concessional contribution cap will be reduced to \$0 from 1 July 2017.

If you make non-concessional contributions after 1 July 2017, you may be liable to pay extra tax.

#### Where can I get more information?

You can learn more about the changes and how they impact you by visiting the <scheme> website. We have a series of frequently asked questions available and you can register for a webinar to help you understand the changes.

Depending on your situation, the impacts of the 2016-17 Federal Budget changes can be complex and may affect any other superannuation products you hold. You may wish to seek financial advice from a qualified professional who understands your scheme and situation. CSC has partnered with experienced financial planners from Industry Fund Services to assist members in obtaining personal financial advice. Details for IFS can be found within the enclosed factsheet or by visiting [csc.gov.au/advice](http://csc.gov.au/advice), or you can contact them on **1300 277 777**.

Yours sincerely

(Name)  
(Role Title)

Dear George,

The new Federal Budget has just come into effect and we just wanted to let you know of some changes that might affect you.

#### The changes

The change that will most affect you is the introduction of a 'Transfer Balance Cap'.

#### Here are the key points:

**1.** If you're 60 & over and have a defined benefit pension of more than 100,000 per annum the concessional tax treatment will cease. You're not 60 yet so this won't affect you immediately, but it's good to know for later.

(CALL OUT BOX)

The concessional tax treatment is...

**2.** The Transfer Balance Cap puts in place a \$1.6m limit for retirement income streams.

We can see that you've exceeded this because you receive more than \$100,000 per annum with your defined benefit pension. If you hold an account based income stream you'll need to do something about it before 1 July 2017 or you might get penalised. We're here to help so get in touch if you need it.

(CALL OUT BOX)

If you have an account based income stream here are your options....

**3.** Your non-concessional contributions cap will now depend on your total superannuation balance.

In your case it's likely that you'll exceed the new \$1.6million total superannuation balance threshold, meaning that your non-concessional cap will be \$0 from 1 July 2017. If you make further non-concessional contributions you might have to pay more tax.

(CALL OUT BOX)

A non-concessional contributions cap is...

We're here to help.

Taxation changes can be really complex and might affect other super products you have. We're here to make it as simple as it can be so don't hesitate to get in touch with us, register for webinars on our site or talk to a financial planner. We partner with planners from Industry Fund Services so we can put you in touch with one. You can also contact them directly on **1300 277 777**.

**That's all for now.**

Subhead tells our readers what we're going to tell them before we actually do. It's crucial in guiding them every step of the way.

Telling them when they have to action certain pieces of information.

Positioning ourselves as having visibility and having their best interests at heart.

Showing our commitment.

Ensuring that our customers never feel inadequate and that we respect their experience thus far.

Letter Advising Taxation Changes

## 3.67 Tone of voice - Before & After Examples

### Hello to our 3rd Act community

In this final edition for 2016, we start with a warm welcome to our new '3rd Act' seminar presenter, Jeff Kendall, who understands the possibilities and potential challenges of retiring. Jeff will be presenting the seminar throughout Australia in 2017, dates and registration are on the '3rd Act' website.

If travel is a high priority for you in retirement, you may enjoy reading Gabrielle Leahy's article about why travel is actually an investment in healthy ageing. Gabrielle shares insights from a Flinders University study and ideas from Alain de Botton's book, *The Art of Travel*. Ideas you won't find in a guide book!

With the festive season in full swing, it's a good time to consider your health age, which is not necessarily your biological age. Molecular biologist Helen Hudson will have you calculating your health age and learning how to slow ageing by eating differently.

We all deserve to flourish in retirement but don't assume this will just happen, it has to be created. And according to psychology professor, Barbara Fredrickson, we either flourish or languish and there's no half way point. Gabrielle Leahy shares some interesting scientific research, insights and resources that can help you to create a life in retirement where you are truly flourishing.

Are you considering taking some of your super as a lump sum? We are running a free webinar to help you make the most of a lump sum super payment

### On Flourishing

Retirement is the ultimate opportunity to flourish. But the fact is, it doesn't happen automatically. You have to choose it. And this month's edition is devoted to helping you do that.

1. Gabrielle Leahy shares some interesting scientific research, insights and resources in her piece on creating a rewarding post-work lifestyle. And molecular biologist Helen Hudson shows you how to slow your ageing by changing your eating.
2. You can also find out how travel can be an investment in healthy ageing – thanks to Gabrielle Leahy's article exploring insights from Alain de Botton's book, *The Art of Travel*.
3. Another question is how best to receive and use your retirement income – as a lump sum or income stream. If you'd like to know what might be best for you, join our free webinar, 'How to Make the Most of a Lump Sum Super Payment'.
4. And finally, we'd like to welcome our new '3rd Act' seminar presenter, Jeff Kendall – a man who knows all about flourishing in retirement. He'll be presenting across the country, across the year – so take a look at our website for dates and registration details.

This example illustrates how we can still be engaging, inspiring and empathetic even when we're trying to keep things short and simple. The example retains its personality even after removing the exclamations and rhetorical questions in it.

The Third Act Newsletter

## 3.67 Tone of voice - Before & After Examples

### Welcome to your 2016–17 Annual Statement Pack

With this letter you'll find your **Annual Statement Pack** (which includes this letter, your **Member Statement**, your **Transaction Summary**) and the **Member Statement Guide (MSG)** that will give you more information about your super during the year.

You'll find more information about CSS's operations, investment performance and other scheme related matters in the **2016–17 Annual Report**, which will be available online at [css.gov.au](http://css.gov.au) in the last quarter of the calendar year.

If you have any questions about your Annual Statement Pack, please contact us on **1300 000 277** or email us at [members@css.gov.au](mailto:members@css.gov.au)

You can visit our website at any time for information on CSS's benefits and services.

Yours sincerely,

Peter Carrigy-Ryan  
Chief Executive Officer

### Take a look inside your super

Dear <Name>,

Welcome to your 2016–17 Annual Statement Pack. Here you'll find all [the details about your super for the year](#).

#### It's easy to follow.

We've broken it down into a number of sections – including your Member Statement and Transaction Summary – to make it easy to find what you need. You'll even notice a quick snapshot on this page – in case you don't want to delve too deep.

#### For more information...

If you'd like more detail about our investment performance, our operations as a company, or anything else related to your scheme, you'll find it in this year's Annual Report. It will be online at [csc.gov.au](http://csc.gov.au) in the last quarter of the calendar year.

And for any questions, please call us on **1300 000 277**, or email [members@csc.gov.au](mailto:members@csc.gov.au)

That's all for now,

**The CSC Team**

A headline that positions super as something worth delving into – something not just important, but also interesting.

Use of subheadings encourages increased engagement with the text.

Acknowledgment of difference, but also a display of empathy.

Annual Statement Letter

# A handy checklist

After writing, it's always good to check if what you've written sounds distinctly CSC. Here are some questions that you can use to make sure that our customers feel guided and understood.

- Are you empathetic to our members' perspective? Do you put their needs at the heart of the communication?
- Do you guide our members through the communication by making it real, clear and simple from start to finish?
- Have you used your expertise to simplify and/or structure complex information so that it can be easy-to-understand for our members?
- Do you sound warm and understanding in both your tone and content?
- Do you use active language and the first person, avoiding corporate jargon and clichés?

# Summary

Writing simply is not writing simplistically. To convey complex and important information in a way that's intuitively understood and quickly actionable is something that only true experts can do. Guides who truly understand, experts like us. That means for us, it doesn't take long to turn a good piece of communication into a truly great experience for our customers. Before you start writing, consider:

1

*Who we're writing for and our single-minded objective.*

2

*How we flex our voice accordingly between Straightforward, Efficient and Empathetic.*

3

*What pieces of information we can simplify or explain further.*

4

*How we can tell our members where they're going through headlines and subheads.*

5

*How we can guide members through detailed information by breaking it into manageable steps.*

6

*Be there in support with a sign off that makes it all feel personal.*



# Communication Principles

These communication principles have been developed to guide all of the communication we prepare for our customers.

They accompany our brand vision and mission: we want to be trusted and valued and guide our customers to make informed decisions, so it is imperative the information they receive makes sense, and we do all we can to provide that piece of mind for them.

To make sure the principles resonated with our customers, we asked them to tell us what they thought. Through the Voice of Customer program, we received feedback from 285 customers. We considered the insights, made changes, and have a final set of seven.

## The Principles

- 1** *We use language that is straightforward, efficient and empathetic.*
- 2** *We speak with one voice — we are one team and one CSC—so every customer of every scheme gets the same CSC experience.*
- 3** *We are accountable and personal, and all communication is signed off by an individual.*
- 4** *We offer guidance and support with information that's easy to understand and has a clear call to action when necessary.*
- 5** *We encourage our customers to seek advice, especially at a milestone or in times of change.*
- 6** *We make super make sense by translating legislation, not repeating it.*
- 7** *We get information to customers when they need it, and how they want to receive it.*

### 3.70 What did our customers say about our principles?

“I like the change in language, the personal touch, and making sense of legislation.”

“I believe CSC is genuine in their desire to communicate effectively.”

“If you make super easy to understand, more customers will benefit and seek further assistance...”

“They appear reasonable, but there’s always room for improvement!”

“Long overdue. Plain language to assist non-specialists understand Super. Thanks.”

“These are excellent communication principles to aspire to, given super can be such a confusing subject.”

“The ideals are great, putting them into practice will be your challenge!”

“It’s ok to have principles, the important part is how this change is introduced, and how it assists me as a customer.”

“I would expect CSC to be proactive with their customers.”

## Section 04

### Brand in Action

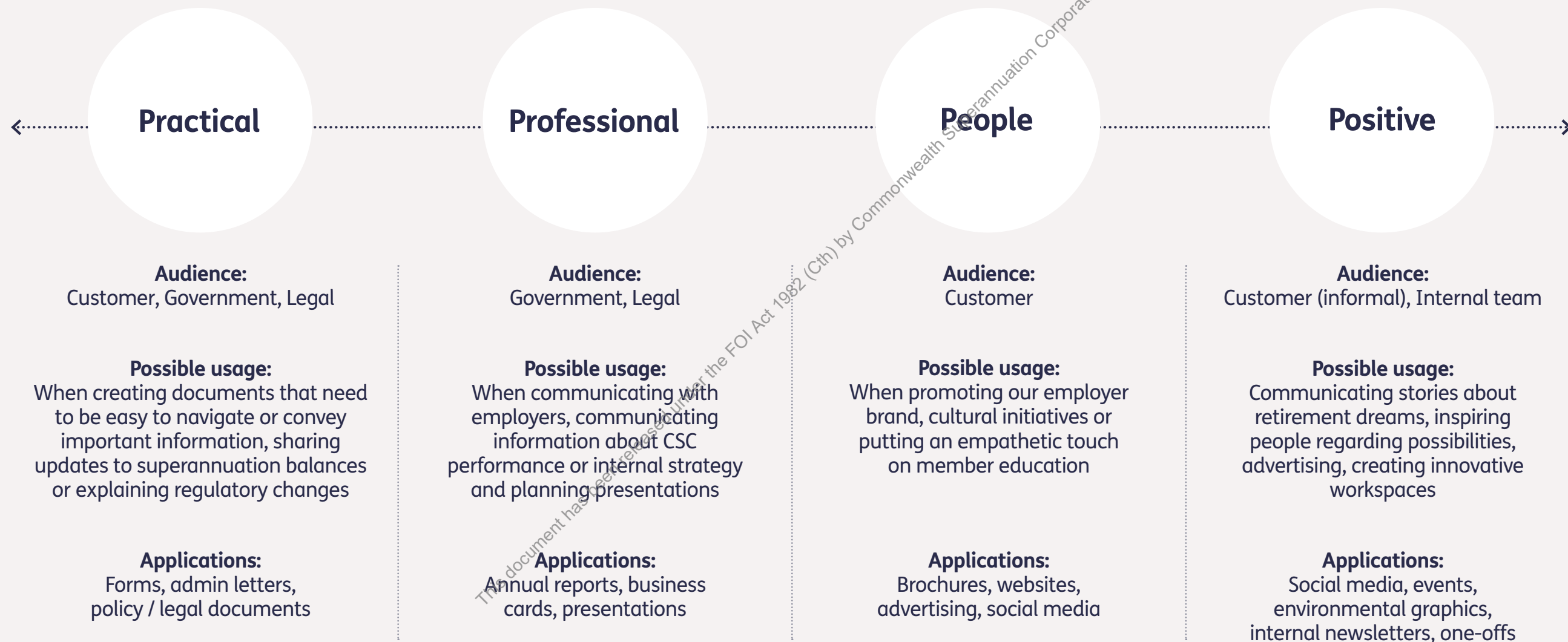
<b>4.1 Brand flexibility</b>	104
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# Section 04 Brand in Action

# Flexing our brand

To ensure the brand can flex to accommodate for different needs throughout the organisation, we have created the following principles to help implement the brand and ultimately deliver on CSC's Customer Strategy.

# Sliding Scale



# How The Guide acts:

## Practical

**The (Practical) Guide**  
'A step-by-step process'

'...guide you to make the right choices'

- Simplicity in a complex world
- Support every step of the way
- Members to feel confident and well-informed

## Professional

**The (Professional) Guide**  
'A linear process'

'...we use our world class governance and innovation to grow your superannuation'

- Experience
- Know where you are and what to do next
- Members to feel a sense of trust, and importance

## People

**The (Approachable) Guide**  
'A guided journey'

'...But whoever you are, and whatever stage of life you're at, we are here to make super personal'

- Empathy
- Creating a personalised experience
- Members to feel in control of their personal goals
- Supported and protected

## Positive

**The (Informal) Guide**  
'A positive insight'

'...reach your retirement dreams.'

- Openness
- Future planning - stress-free
- Creating a positive experience
- Information that is user-friendly and easy to comprehend
- Inspired and understood

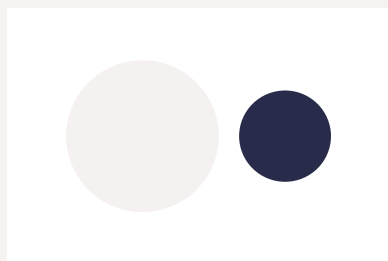
# Visual Tools

## Practical

**Visual style:**  
Text heavy (with highlighted dot points), refined circle graphics

**Colour usage:**

Primary colour usage



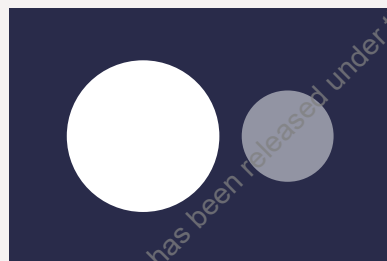
Highlight colours only  
One highlight colour per document

## Professional

**Visual style:**  
Minimal circle graphics, emphasis on type, use of white space

**Colour usage:**

Primary colour usage



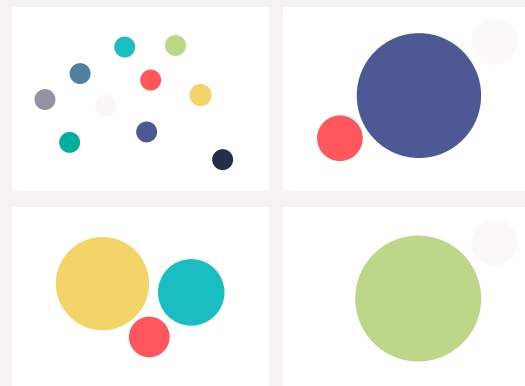
Highlight colours only  
One highlight colour per document

## People

**Visual style:**  
People-centric photography, iconography, secondary colours more apparent

**Colour usage:**

Secondary colours can be more dominant in design

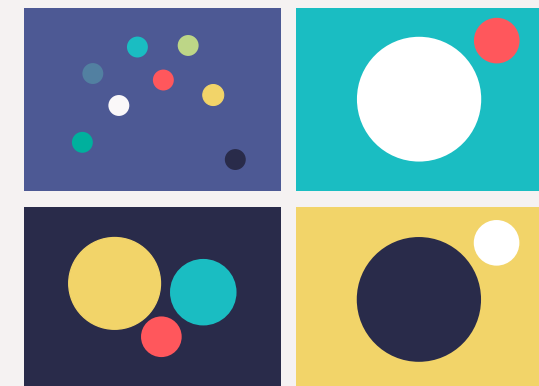


## Positive

**Visual style:**  
Freeform graphic illustrations and animations, secondary colours more apparent

**Colour usage:**

Secondary colours can be more dominant in design



# Visual Tools

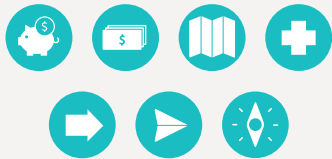
## Practical

### Graphic assets:

Linework - represents a step by step action, to highlight information



Iconography



Example:



## Professional

### Graphic assets:

Linework - represents a linear process



Photography - professional imagery only



Example:



## People

### Graphic assets:

Linework - represents a journey



Photography - customers



Iconography



Example:



## Positive

### Graphic assets:

Linework - represents joy and fun



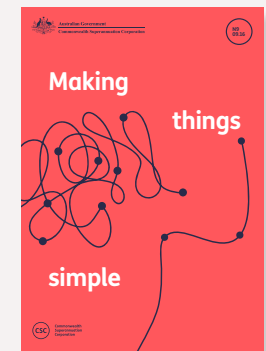
Illustration / Angular & Playful



Iconography



Example:





# Practical


**Implement with the following brand applications:**

- Forms
- Administration letters
- Technical documents
- Policy / legal documents
- Infographics

## 4.2 Brand Flexibility - Practical



**Commonwealth  
Superannuation  
Corporation**

**A**  **Enter your details**

PFSA member ID / Member Client Identifier

Title  Mr  Mrs  Ms  Miss  Other

Surname

Given name(s)

Date of birth  /  /

Address

Street name

Street number

Suburb

State

Postcode

Phone

Home

Mobile


Work

Other

Email

Your Tax File Number (TFN)

I have already provided my TFN to PFSA. No need to check this.  
By logging into PFSA Member Centre or under my 'Your details' section of your Member Statement



PFSA is authorised to collect and utilise your Tax File Number (TFN) under the Superannuation (Including Superannuation Act 1990). To improve the accuracy of health of funds between superannuation providers, please regularly update your TFN with the Australian Taxation Office (ATO). We warrant that your TFN cannot be retrieved, or used, and will be provided after TFN, you will be required to provide identification in accordance with section 11.

Australian Government  
Commonwealth Superannuation Corporation

CSF22  
11/17

# CSS Age retirement benefit

**Who should read this factsheet?**

Any member who would like information about the benefits available on age retirement. This does not apply to members who have a preserved benefit.

**What is in this factsheet?**

- What you should know upfront
- When am I eligible to receive a benefit?
- What are my benefit options?
- Do I have to permanently retire to access my benefit?
- What is my preservation age?
- What is my SIS upper limit?
- Benefits in detail
- How do I calculate my pension?
- Benefit options in detail
- Higher dependant pension option
- Can I rollover my age retirement benefit?
- What happens if I have a surcharge debt?
- How do I estimate the value of my age retirement benefit?
- How much time do I have to make an election?
- What forms do I need to complete?
- How do you pay me?
- What about tax?
- Free super workshops
- How do I get more information?

**Financial advice for your needs and goals**

Obtaining professional advice from an experienced financial planner can help you reach your financial goals.

CSC's authorised financial planners provide 'fee for service' advice, which means you receive a fixed quote upfront. There are no obligations, commissions or hidden fees.

To arrange an initial advice appointment please call 1300 277 777 during business hours.

**What you should know upfront**

It is important that you read the disclaimer at the beginning of this factsheet. Before making any decisions, please read the CSS Product Disclosure Statement (PDS) and consider seeking advice from a licensed professional such as a financial planner, accountant or solicitor.

**CSF22**  
**11/17**

**CSC** Commonwealth Superannuation Corporation

Any financial product advice in this document is general advice only and has been prepared without taking account of your personal objectives, financial situation or needs. Before acting on any such general advice, you should consider the appropriateness of the advice, having regard to your own objectives, financial situation and needs. You may wish to consult a licensed financial adviser. You should obtain a copy of the PDS Product Disclosure Statement (PDS) and consider its contents before making any decision regarding your super. Commonwealth Superannuation Corporation (CSC) ABN: 48 882 817 243 AFSL: 23 8069 FOSLL: 10001897 Trustee of the Commonwealth Superannuation Scheme (CSS) ABN: 20 413 776 361 RSE: 81300449

1 of 9

Note: Please minimise use of circles on text heavy documents

Australian Government  
Commonwealth Superannuation Corporation

CSF22  
11/17

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CSC Commonwealth Superannuation Corporation

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Commonwealth Superannuation Corporation (CSC) ABN: 48 882 817 243 AFSL: 218088 PDS: 10001297 Trustee of the CSS Trustee and Superannuation Scheme (CSS) ABN: 19 415 776 961 RUC: 8020646

1 of 9

Australian Government  
Commonwealth Superannuation Corporation

CSF22  
11/17

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CSC Commonwealth Superannuation Corporation

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Commonwealth Superannuation Corporation (CSC) ABN: 48 882 817 243 AFSL: 218088 PDS: 10001297 Trustee of the CSS Trustee and Superannuation Scheme (CSS) ABN: 19 415 776 961 RUC: 8020646

1 of 9

Australian Government  
Commonwealth Superannuation Corporation

CSF22  
11/17

# CSS Age retirement benefit

**Who should read this factsheet?**  
Any member who would like information about the benefits available on age retirement. This does not apply to members who have a preserved benefit.

**What is in this factsheet?**

- What you should know upfront
- When am I eligible to receive a benefit?
- What are my benefit options?
- Do I have to permanently retire to access my benefit?
- What is my preservation age?
- What is my SIS upper limit?
- Benefits in detail
- How do I calculate my pension?
- Benefit options in detail
- Higher dependant pension option
- Can I rollover my age retirement benefit?
- What happens if I have a surcharge debt?
- How do I estimate the value of my age retirement benefit?
- How much time do I have to make an election?
- What forms do I need to complete?
- How do you pay me?
- What about tax?
- Free super workshops
- How do I get more information?

**Financial advice for your needs and goals**

Obtaining professional advice from an experienced financial planner can help you reach your financial goals.

CSC's authorised financial planners provide 'fee for service' advice, which means you receive a fixed quote upfront. There are no obligations, commissions or hidden fees.

To arrange an initial advice appointment please call 1300 277 777 during business hours.

**What you should know upfront**

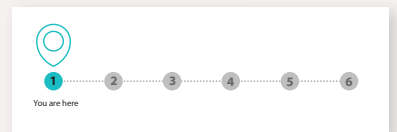
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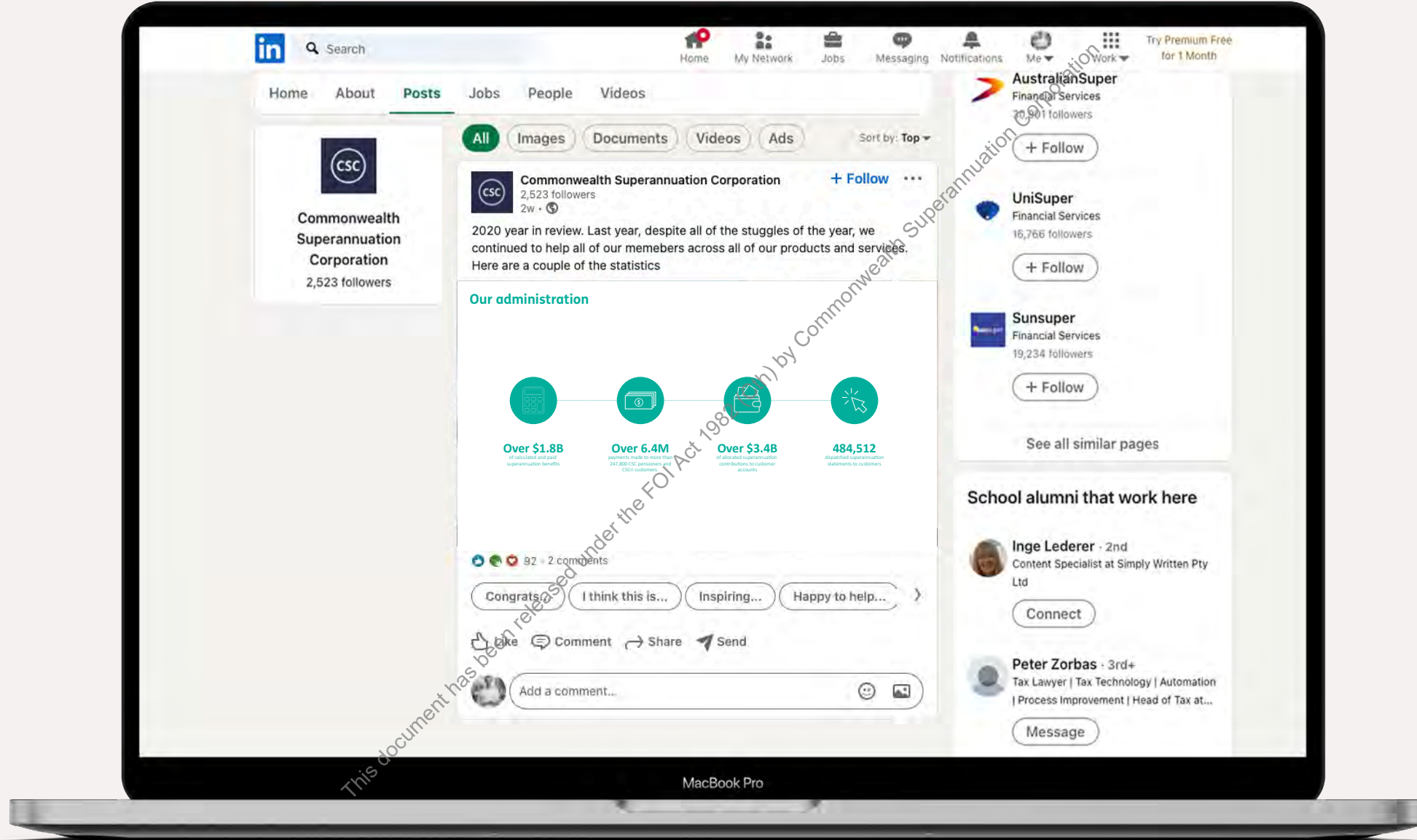
1 of 9

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## 4.2 Brand Flexibility - Practical

Infographics - LinkedIn



# Professional

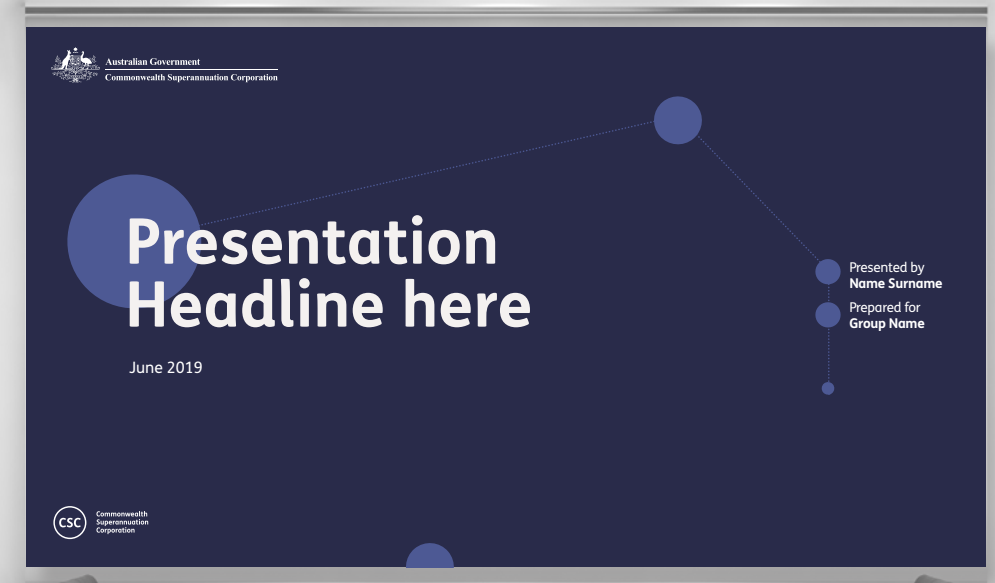
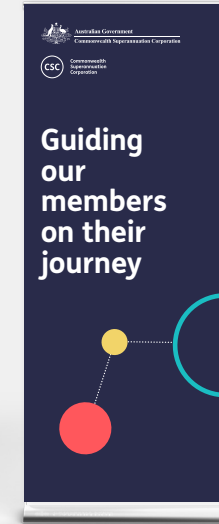
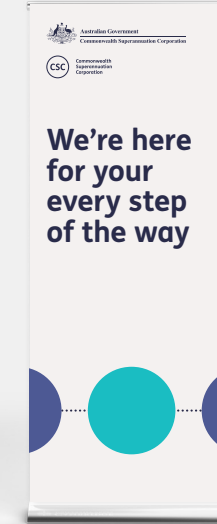
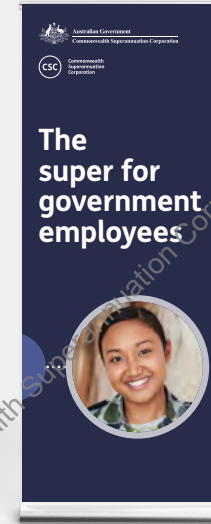
**Implement with the following brand applications:**

- Presentations / Powerpoints
- Business cards (executive level)
- Annual Reports
- Word templates
- Pull up banners
- Infographics

## 4.3 Brand Flexibility - Professional

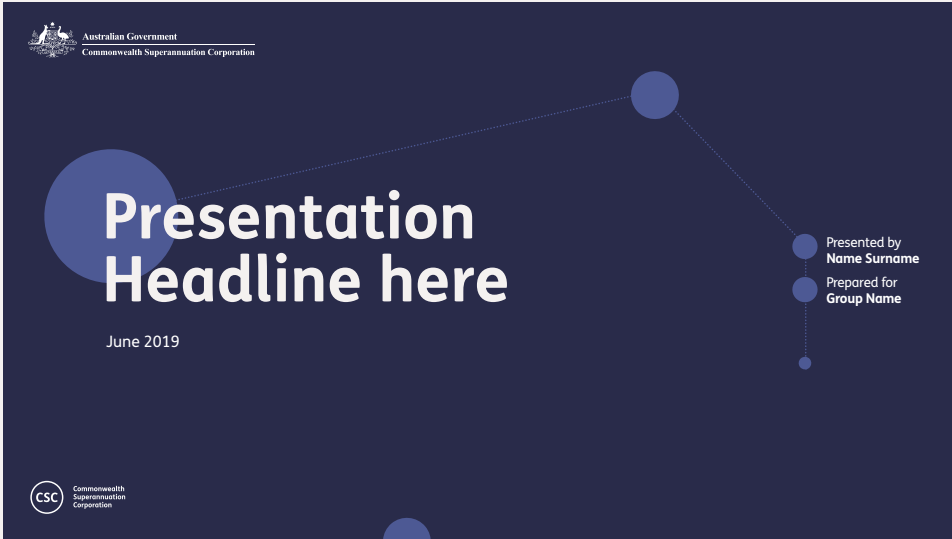


Commonwealth  
Superannuation  
Corporation



## 4.3 Brand Flexibility - Professional

Presentation



Australian Government  
Commonwealth Superannuation Corporation

# Presentation Headline here

Presented by  
Name Surname  
Prepared for  
Group Name

June 2019

CSC Commonwealth Superannuation Corporation



## Section Heading to be here

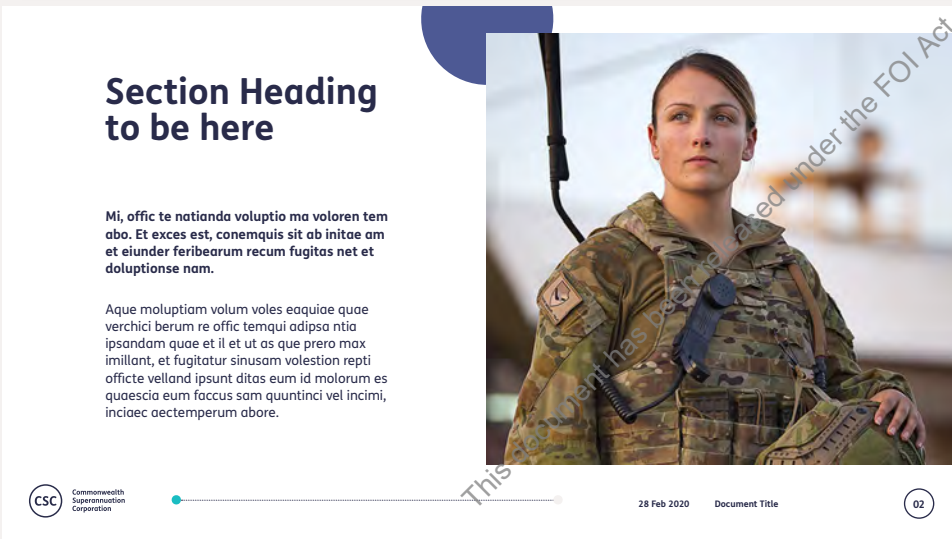
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CSC Commonwealth Superannuation Corporation

28 Feb 2020 Document Title

02



## Section Heading to be here

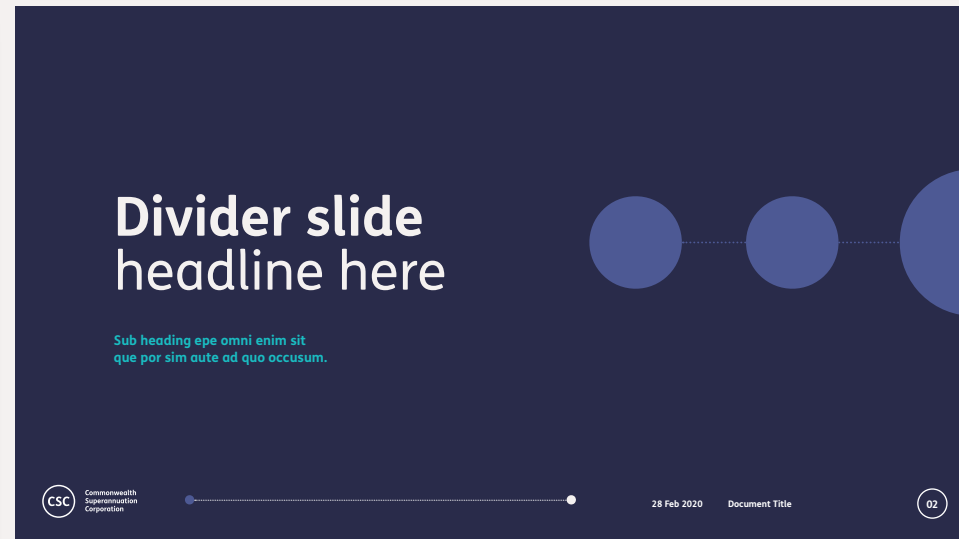
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CSC Commonwealth Superannuation Corporation

28 Feb 2020 Document Title

02



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CSC Commonwealth Superannuation Corporation

28 Feb 2020 Document Title

02

## 4.3 Brand Flexibility - Professional

### Business Cards

Option 01 Card



#### POTENTIAL FINISHES



Option:  
Embossed  
CSC logo

Option 02 Card



Option:  
Duplex of navy  
and white stocks



Option:  
Triplex with  
coloured stock  
in centre



Secondary colour to  
accentuate information

Secondary colour to  
accentuate information



## 4.3 Brand Flexibility - Professional

Revised letterhead

 **Australian Government**  
**Commonwealth Superannuation Corporation**

Dear <Name>,

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Elit sed diam nonummy nibh euismod tincidunt ut laoreet dolore magna aliquam erat volutpat. Ut wisi enim ad minim veniam, quis nostrud exercitatio ullamcorper suscipit lobortis nisl ut aliquip ex ea commodo consequat.

Kind regards,  
**The CSC Team**

  **Public Sector Superannuation accumulation plan**

**csc.gov.au**  
E members@pssap.com.au

**P** 1300 725 171  
**F** 1300 364 144  
**OS Callers** +61 2 4298 6030

**Post to PSSap**  
Locked Bag 9300  
Wollongong BC NSW 2500

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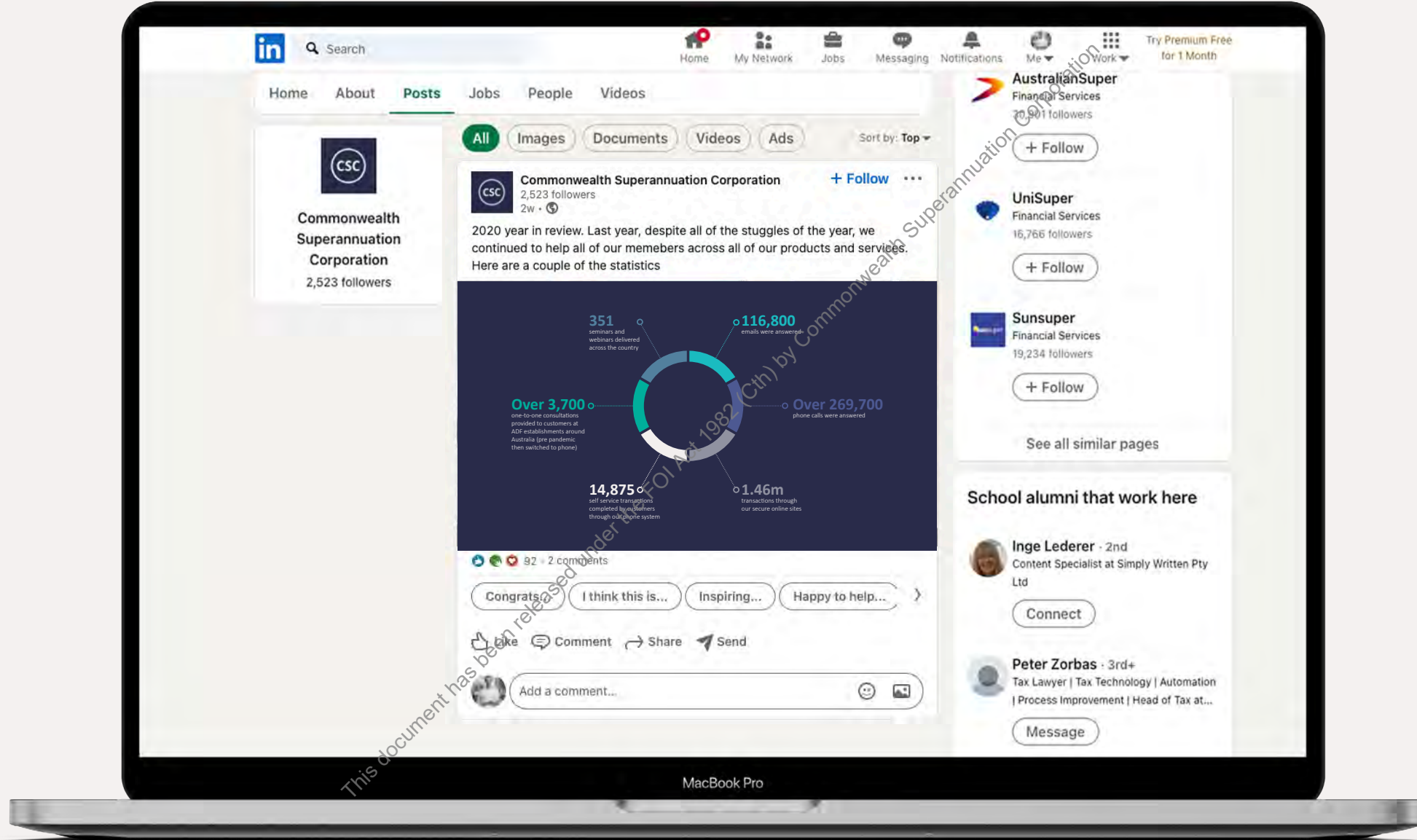
Adjusted spacing

Refined address panel

Refined footer

## 4.2 Brand Flexibility - Practical

Infographics - LinkedIn



# People

**Implement with the following brand applications:**

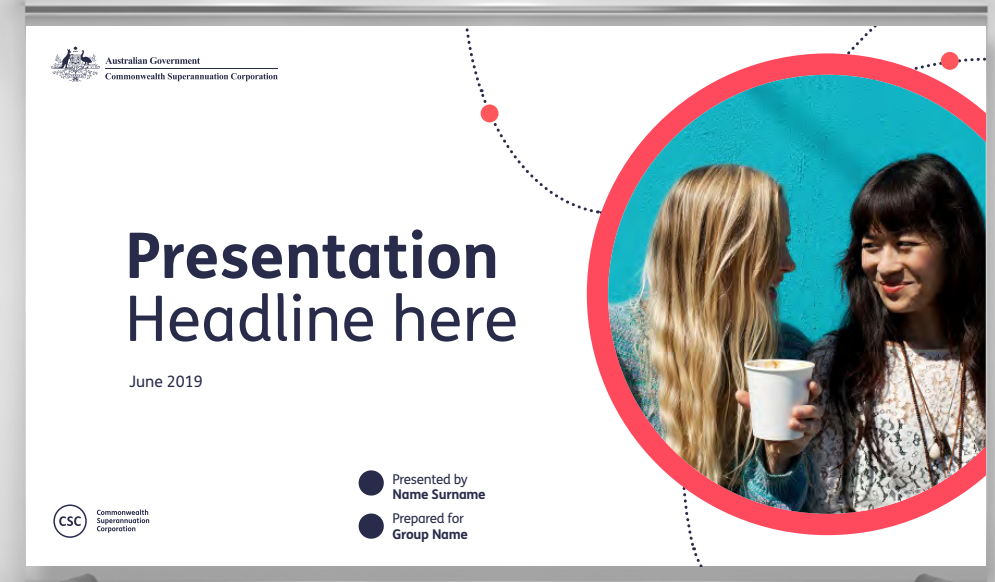
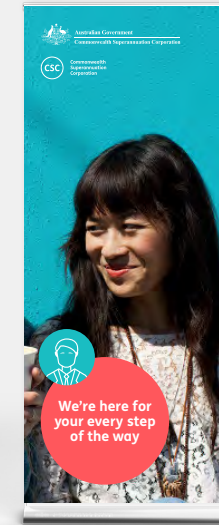
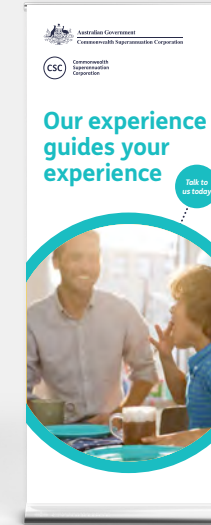
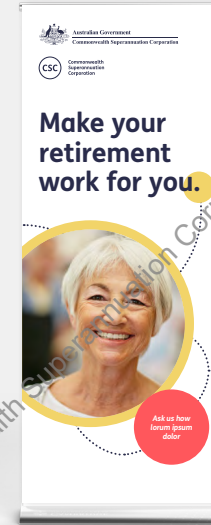
- Step-by-step brochures / guides
- Websites
- Pull up banners
- Advertisements - print & digital
- Social media
- Infographics

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## 4.4 Brand Flexibility - People



**Commonwealth  
Superannuation  
Corporation**



## 4.4 Brand Flexibility - People

Presentation template

Australian Government  
Commonwealth Superannuation Corporation



# Presentation Headline here

June 2019

Presented by  
Name Surname

Prepared for  
Group Name

CSC Commonwealth Superannuation Corporation

## Section Heading to be here

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28 Feb 2020 Document Title 02

CSC Commonwealth Superannuation Corporation



## Section Heading to be here

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28 Feb 2020 Document Title 02

CSC Commonwealth Superannuation Corporation

## Divider slide Headline here

28 Feb 2020 Document Title 02

CSC Commonwealth Superannuation Corporation



## 4.4 Brand Flexibility - People

Advertising - Print

**Australian Government**  
Commonwealth Superannuation Corporation

# It's time to take control of your future

>Lorem ipsum dolor sit amet, consectetur adipisc ing elit. Curabitur id sodales augue. Sed terna pulvinar nunc, accege stas nulla molestie id. Nistius et hilitium eum lanti dolorem aditeca borepudae none cto reicto commit, nos vent qu.

**We're committed to you.**

**Will you act now or react later?**

**CSC** Commonwealth Superannuation Corporation

[csc.gov.au](http://csc.gov.au)

Commonwealth Superannuation Corporation (CSC)  
ABN: 48 882 817 243 AFSL: 238069  
RSEL: L0001397

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## 4.4 Brand Flexibility - People / Graduate Program

Graduate Facebook  
Post Options

 **Commonwealth Superannuation Corporation**  
16 June 2019 · 🌐

We value people who'll:

- focus on better outcomes for our customers,
- think boldly,
- treat others how they wish to be treated,
- listen openly & talk straight, and... [See more](#)

**Join our Graduate Program**



13 1 comment 2 shares

Like Comment Share

 **Commonwealth Superannuation Corporation**  
16 June 2019 · 🌐

We value people who'll:

- focus on better outcomes for our customers,
- think boldly,
- treat others how they wish to be treated,
- listen openly & talk straight, and... [See more](#)

**CSC Graduate Program**

Join us for **2021**



13 1 comment 2 shares

Like Comment Share

 **Commonwealth Superannuation Corporation**  
16 June 2019 · 🌐

We value people who'll:

- focus on better outcomes for our customers,
- think boldly,
- treat others how they wish to be treated,
- listen openly & talk straight, and... [See more](#)

**CSC Graduate Program**

Join us in 2021 to kick-start your successful career

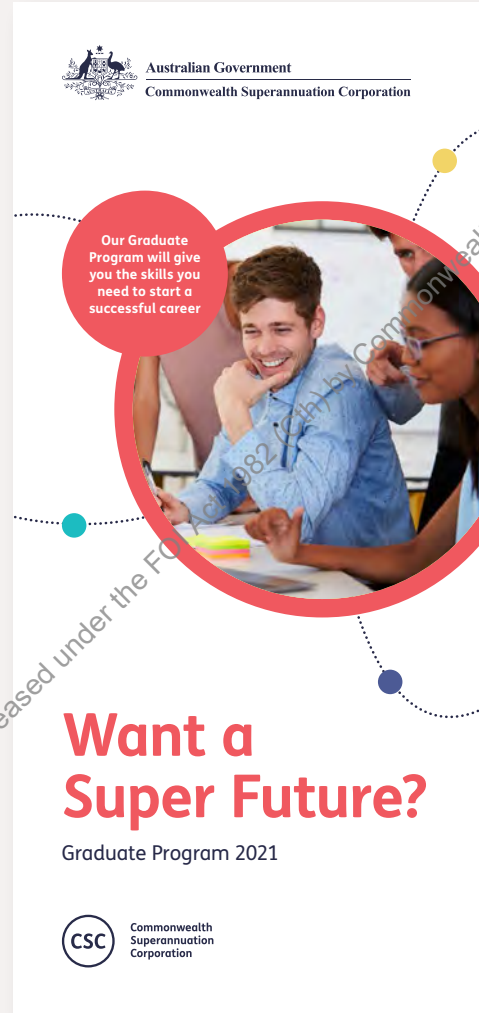
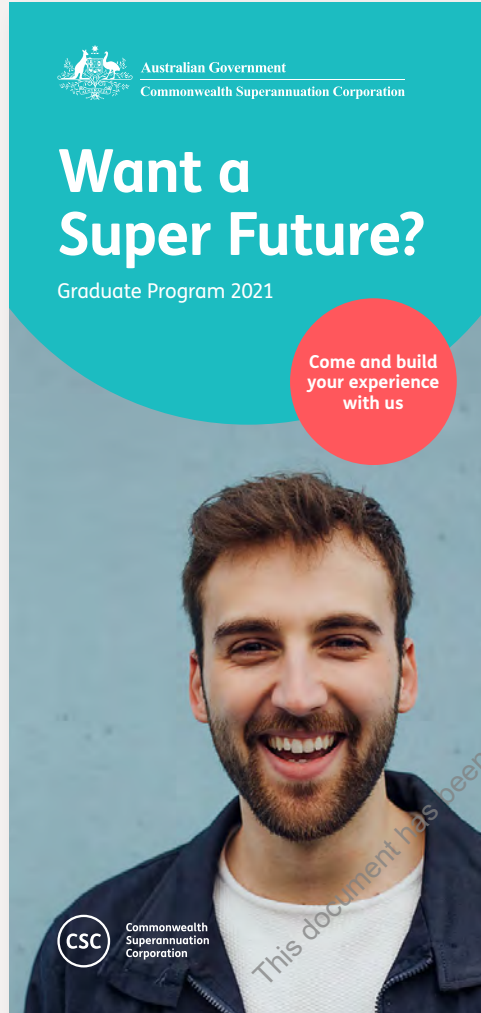


13 1 comment 2 shares

Like Comment Share

## 4.4 Brand Flexibility - People / Graduate Program

Graduate DL Cover  
Options





# Graduate Program 2021

## What does the program look like?

The program starts in February and runs for 17 months. However, if you find your fit you can move into a permanent role after 12 months.

We offer meaningful and challenging work that is aligned to our strategic milestones so you can make an impact. You will complete a minimum of three rotations to give you the best experience of our customer, corporate and investment areas. We'll take your individual interests and goals into account when coordinating these opportunities.

Before you go into rotations you'll benefit from a month long program that includes formal and informal training, professional development, team building activities, and on-the-job learning opportunities.

You'll work with the other graduates on a group project that contributes to better outcomes for our members and get the chance to collaborate with people from different business areas and in a variety of roles. There's structure, but we're flexible about what will best help you.

Check out on our graduate program website at: [csc.gov.au/Members/About-CSC/Careers/Graduate-program/](https://csc.gov.au/Members/About-CSC/Careers/Graduate-program/) or contact our Graduate Program Advisor at [SuperFuturx@xxx.xxv.au](mailto:SuperFuturx@xxx.xxv.au)

## Applying for the program

### We are looking for people who:

Are passionate about making a difference, have a broad range of skills and life experience, don't know exactly what their dream job looks like, and want a tailored experience to help find where they fit.

You don't need any prior knowledge of superannuation or finance. We're here to provide all the training and support you need.

**Students across all disciplines are encouraged to apply.** It doesn't matter what you have studied, we are excited to see how you apply your knowledge across our business.

### To be eligible, you will need to:

have completed a university degree in 2018, 2019 or 2020, and be able to provide a visa showing you have the right to work in Australia from 1 Feb 2021 - 30 June 2022.

You don't need citizenship or permanent residency.

### Who's there to help me?

You will have plenty of support during the program, great people to learn from, a buddy to help you settle in and show you how we work, and opportunities to participate in coaching and mentor sessions.



### Will I be guaranteed a job at the end of the program?

On successful completion of the program you will be offered a permanent role at CSC.

### Where will I work?

**7 London Circuit, Canberra.** It's our recently outfitted office in the heart of Canberra city.

### What's the salary?

The salary for those who are accepted into the Graduate Program is \$70,000 including superannuation. If you live interstate you may also be eligible to be reimbursed for relocation expenses, up to \$2000 per person.

If you've applied in previous years you are welcome to apply again, as long as you are eligible.

## 4.4 Brand Flexibility - People / Graduate Program

Graduate DL Spread Option

Graduate Program 2021

**Giving you the skills you need to start a successful career**

### About the program

**What does the program look like?**


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If you've applied in previous years you are welcome to apply again, as long as you are eligible.

**Come and build your experience with us**

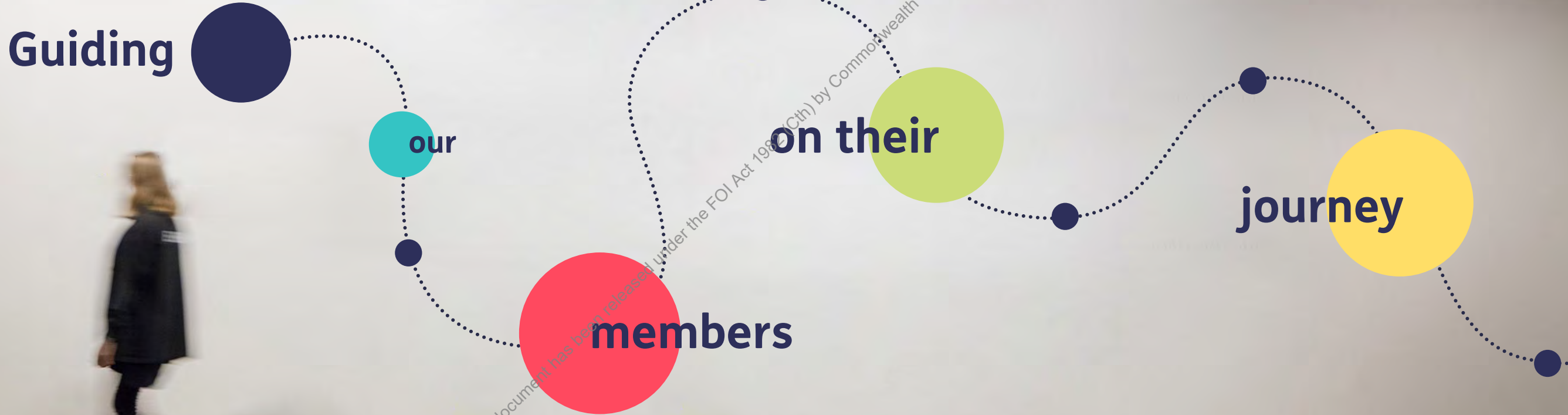
**Check out on our graduate program website:**  
[csc.gov.au/Members/About-CSC/Careers/Graduate-program/](https://csc.gov.au/Members/About-CSC/Careers/Graduate-program/) or contact our Graduate Program Advisor at [SuperFuturx@xxx.xxv.au](mailto:SuperFuturx@xxx.xxv.au)

## 4.4 Brand Flexibility - People / Graduate Program

### Graduate Banner Options



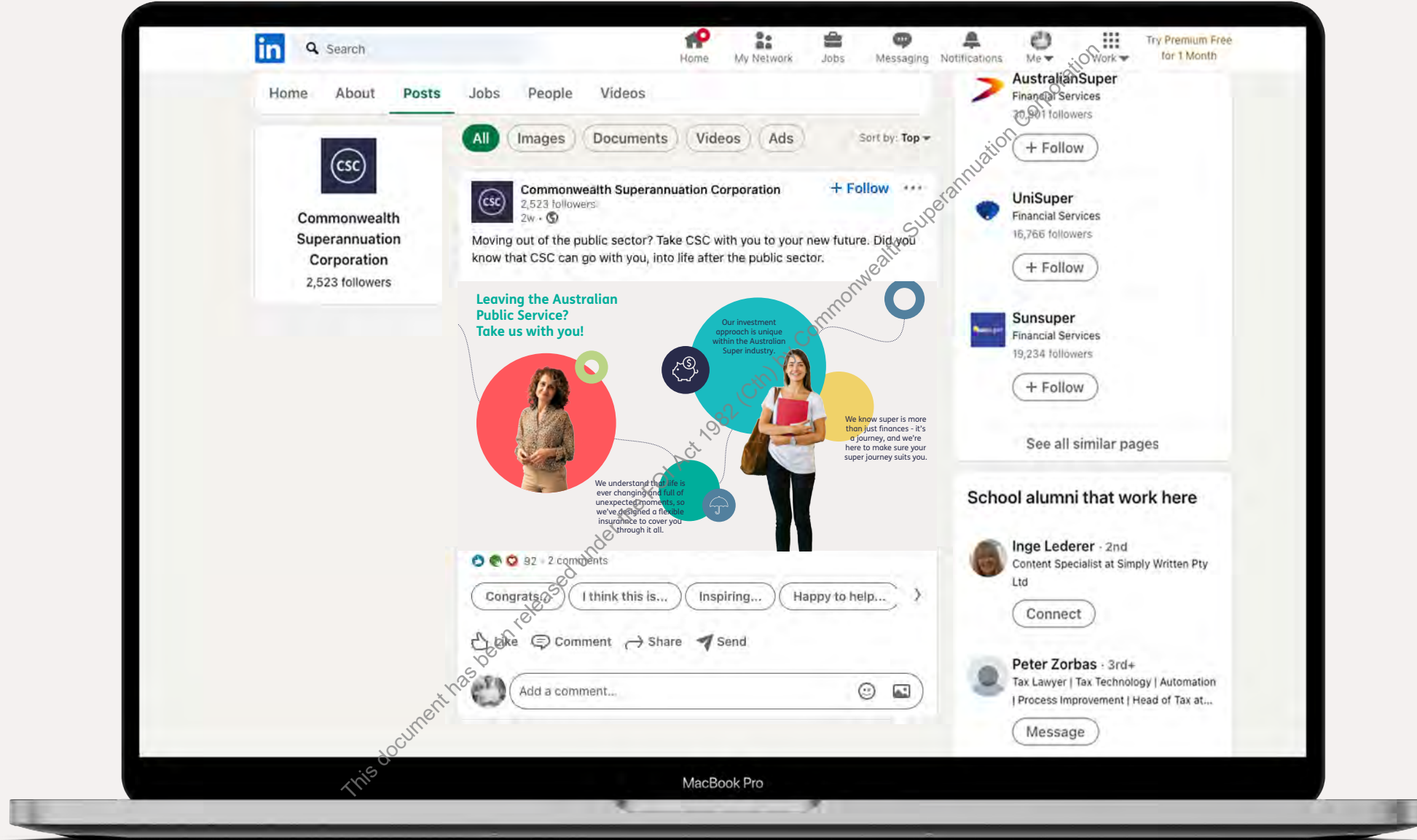




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## 4.2 Brand Flexibility - Practical

Infographics - LinkedIn



# Positive

**Implement with the following brand applications:**

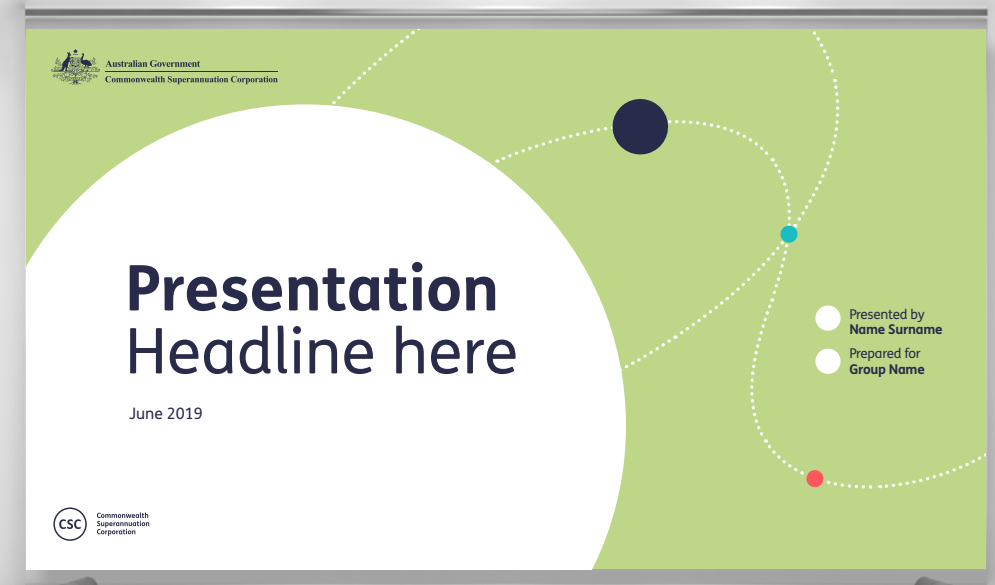
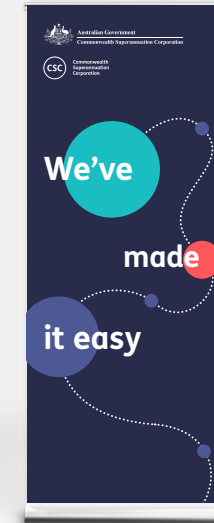
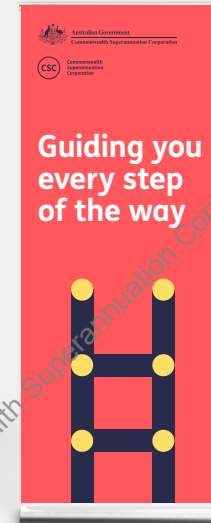
- Social media
- Environmental graphics
- Pull-up banners
- Internal presentations
- Internal newsletters / eDMs
- Infographics

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## 4.5 Brand Flexibility - Positive

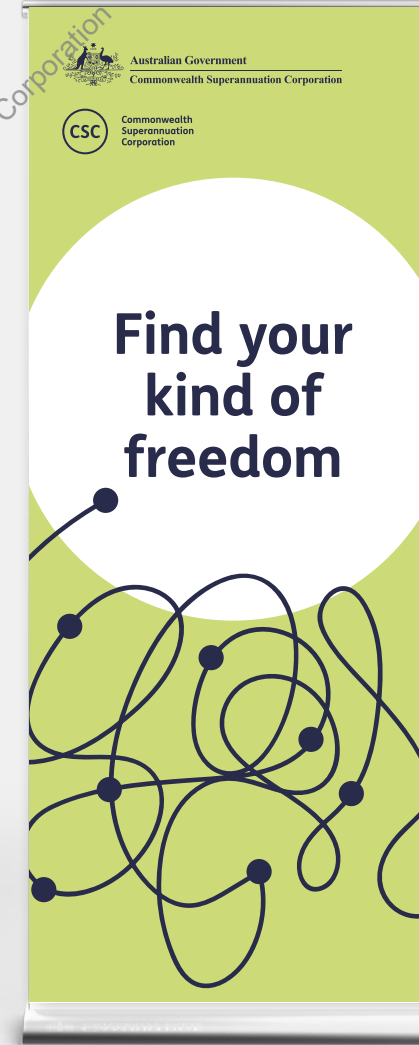
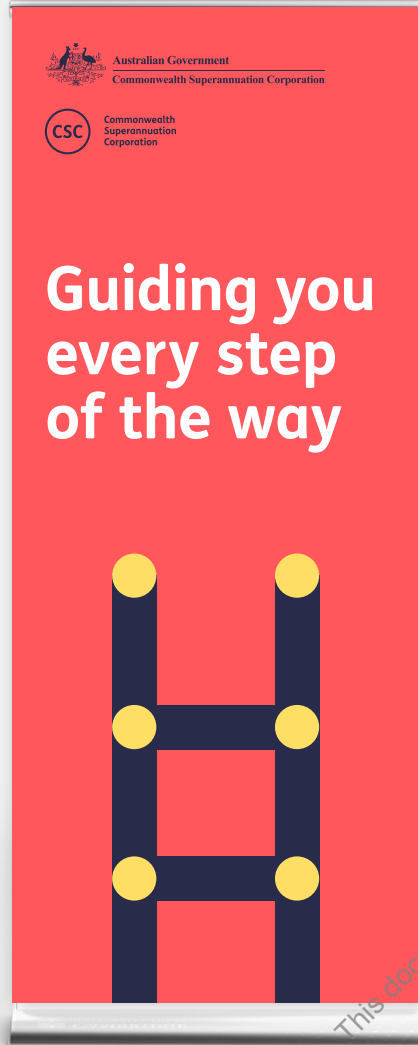


Commonwealth  
Superannuation  
Corporation



## 4.5 Brand Flexibility - Positive

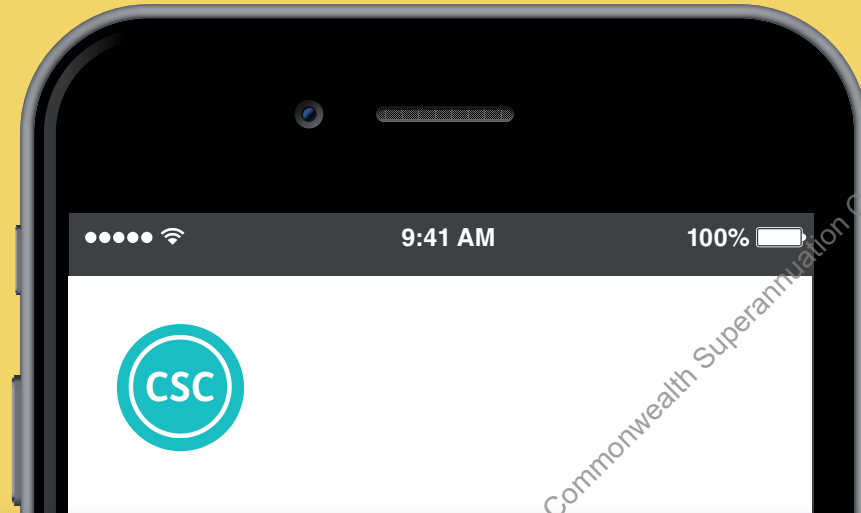
Additional Positive  
Banner Options





## 4.5 Brand Flexibility - Positive

Social media - Instagram



**5 steps to financial fitness**

①

### Take charge of your money

Know what you earn and what you spend

②

### Keep a budget

...and review it regularly

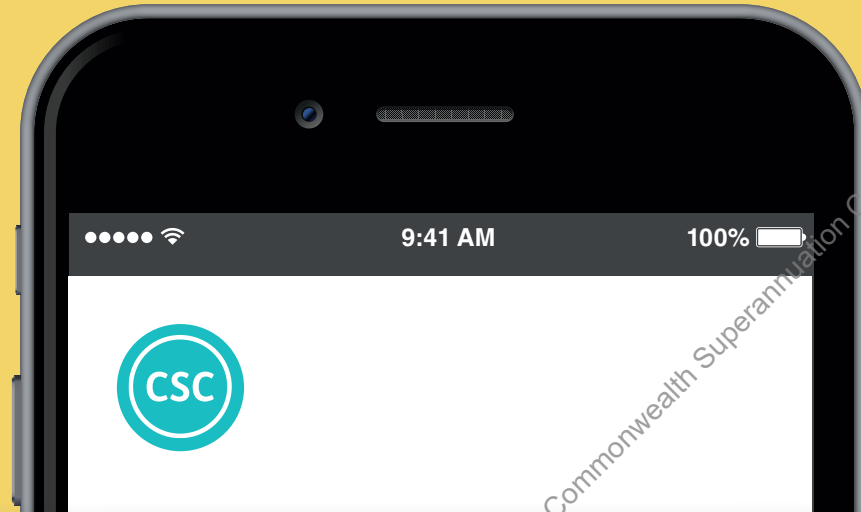
③

### Check financial statements

...including your statement from

## 4.5 Brand Flexibility - Positive

Social media - Instagram



3

### Check your financial statements

...including your annual statement from us

4

### Know the ins + outs of your investments

...including where your super is invested

5

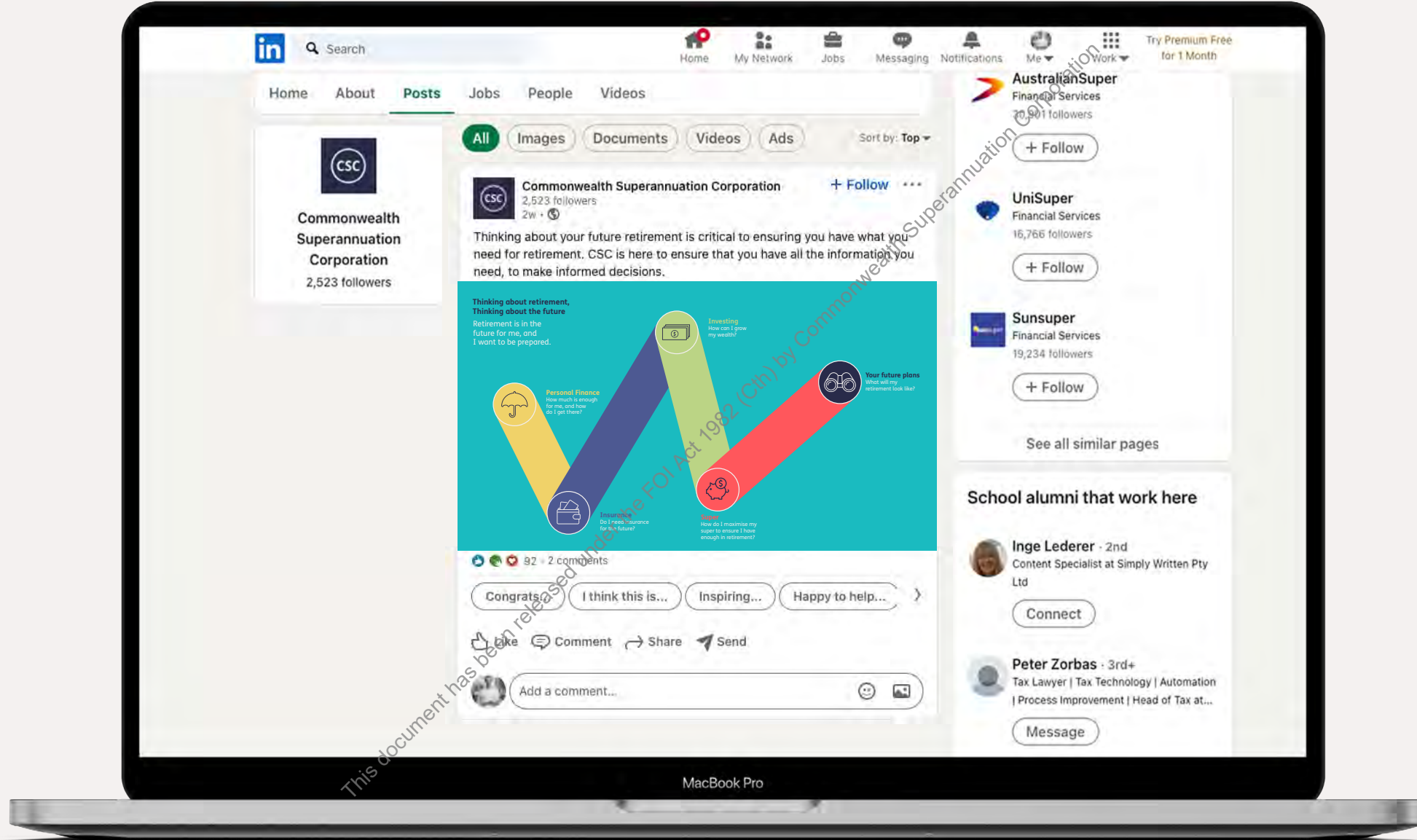
### Consider a financial adviser

...before making any big decisions



## 4.2 Brand Flexibility - Practical

Infographics - LinkedIn



**Section 05**  
Brand Experience

5.1 Customer Experience overview	136
5.2 Customer Archetypes	137
5.3 Customer Experience Journey	138

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# Section 05

# Brand Experience

### What is CX?

Customer experience is the outcome of what happens when a person interacts with a brand over a period of time. For CSC, this means all of the interactions that new customers AND existing members have with the company, on all channels and touchpoints.

# Why is it so important?

***It drives acquisition\* - people love to recommend a great experience to others***

The peak end rule leads people to remember either the high or low point of an experience, plus their most recent experience point in their journey?

\* <https://experiencematters.blog/category/roi-of-customer-experience/>

***It drives choice - think back to when you had a bad customer experience?***

Better loyalty: 89 percent\* of customers switch brands due to a bad customer experience

\* <https://www.slideshare.net/RightNow/2011-customer-experience-impact-report>

***It drives growth - from existing and new customers***

“Experience-driven businesses grew revenue 1.4x faster and increased customer lifetime value 1.6x more than other companies in the past year.”

Forrester 2018: ‘The Business Impact Of Investing In Experience’

***It drives job satisfaction - both individual and team satisfaction***

“Experience-driven businesses have happier employees and superior performance through the customer lifecycle.”

Forrester 2018: ‘The Business Impact Of Investing In Experience’

## 5.2 Customer Archetypes

### Our Customer Archetype mix

We recruited interviewees across this mix of customers, and have created archetypes to represent each one.

#### What are they?

We use archetypes to represent the behaviours and actions of our customers, as they interact with the brand on all its touchpoints. They are intended to help us empathise with our customers' needs and wants as we design future customer experiences and ensure that we don't forget to place the customer at the centre of our brand experiences. They help us design without bias by applying a customer focus rather than personal opinion.

#### How we use them

- In thinking about specific Experience Journeys, we use archetypes to represent the customer, and how they interact with the brand
- We use them to design specific experiences - digital or physical - to ensure we're making something that's intuitive and usable for its audience
- We use them to ensure we create something that's emotional, connected to peoples' needs and desires, and resonates with its audience bias by applying a customer focus rather than personal opinion.



## 5.3 Customer Experience journey

### High Level Experience Journey\*

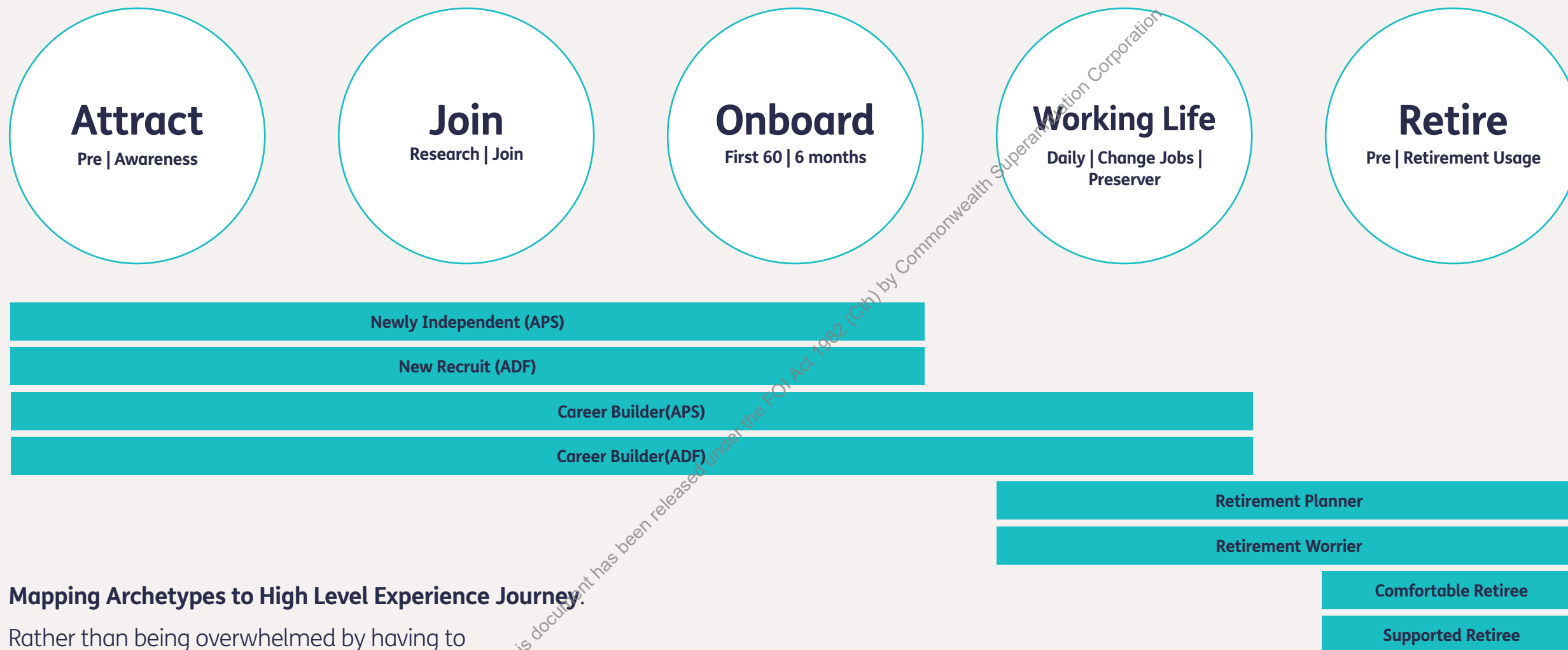
This archetypal journey distinguishes eleven key moments in a customer's interaction with CSC, and this helps us to think about where in the journey the brand is working well, or has to work harder to mitigate any potential customer issues.



\* Based on LifeStages document on Compass



## 5.3 Customer Experience journey



### Mapping Archetypes to High Level Experience Journey.

Rather than being overwhelmed by having to think of each of our archetypes at every stage of the journey, we can use a subset at each stage to think of potential opportunities for improvement.





Any questions about the application of the Australian Government logo or the CSC Monogram as advised in these guidelines, including about possible exemptions or co-branding, should be directed to:

**Brand and Marketing**

Commonwealth Superannuation Corporation

GPO Box 2252, Canberra City ACT 2601  
[www.csc.gov.au](http://www.csc.gov.au)

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