



Australian Government
Defence

Defence & CSC MoU 2024

Military Superannuation Schemes



A Memorandum of Understanding (MoU) between Defence and CSC relating to the operation of the Military Superannuation Schemes.



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Statement of Intent

Purpose (Why/Who)

1. The Department of Defence (Defence) and Commonwealth Superannuation Corporation (CSC) have a mutual interest to support Australian Defence Force (ADF) members, veterans and their families to access the right support and information for them during various stages of their lives.
2. Defence and CSC commit to work collaboratively to put the experience of ADF members and veterans at the centre of what we do. Defence and CSC agree on the importance of providing quality, empathetic and consistent support to ADF members, veterans and their families; and to foster a culture of continuous improvement.

Method (What/How)

3. Defence and CSC recognise that ADF members and veterans will require various support throughout their different life and career stages. Financial wellbeing is imperative throughout a person's entire career and should begin as soon as they enter the workforce. There will be a focus on education and financial wellbeing throughout all phases of an ADF member's career to ensure they understand their superannuation benefits and options as they approach different life and career stages.
4. ADF members and their families may experience greater vulnerability throughout the transition process, and in the instance of a member or veteran's death. Extra care and management is required in these higher risk stages.

End state (Where/When)

5. The objective of the Service Standard Agreement attached to this Memorandum of Understanding (MoU), is to ensure that the support and services provided to ADF members, veterans and their families are agreed and are of a specified standard in order to meet mutual and individual agency member outcome expectations.
6. Both parties need to be held to account and measured consistently against the services and supports which they provide. Reasonable, clear and acceptable standards will be mutually agreed to by both Defence and CSC to achieve the end goal.

Purpose of this Agreement

7. CSC is responsible for the operation of Commonwealth superannuation schemes under the Governance of Australian Government Superannuation Schemes Act 2011 (GAGSS Act). The GAGSS Act details the relevant Acts and schemes for which CSC is responsible and sets out the functions of CSC and the CSC Board. Under the GAGSS Act, CSC provides superannuation services and products to current and former serving members of the Australian Defence Force through the Schemes.
8. The Defence organisation (comprising the Department of Defence and the Australian Defence Force) has policy responsibility for the Schemes and, as an employer, has superannuation responsibilities to its employees which it meets through interactions with the Schemes (i.e. the payment of superannuation contributions).

9. This MoU is between Defence and CSC in relation to the Schemes.
10. The purpose of this MoU is to:
- describe the role of CSC and Defence in the operation of the Schemes;
 - describe the services that CSC will deliver to members of the Schemes;
 - specify reporting on the Schemes that will be provided by CSC to Defence;
 - specify performance standards (quantitative and qualitative) that are indicators of effective Scheme administration;
 - specify ongoing and specific funding arrangements for the Schemes; and
 - describe the framework between CSC and Defence for consultation, incident escalation and incident management.
11. CSC and Defence agree this MoU is not legally binding on either Party. However, it is the intent of both Parties to give effect to the provisions of this MoU.

Definitions and Interpretations

12. For the purposes of the MoU between CSC and Defence relating to the administration of the Schemes, the following definitions are provided:

Term or Acronym	Definition
Acts	means <i>Military Superannuation and Benefits Act 1991, Defence Forces Retirement Benefits Act 1948, Defence Act 1903, Defence Force Retirement and Death Benefits Act 1973, Australian Defence Force Superannuation Act 2015 and Australian Defence Force Cover Act 2015</i>
ADF	Australian Defence Force
ADF Cover Scheme (ADF Cover)	the scheme established under the <i>Australian Defence Force Cover Act 2015</i>
ADF Super	the scheme established under the <i>Australian Defence Force Superannuation Act 2015</i>
AFSL	Australian Financial Services Licence
Business Day	Any reference to a business day in this agreement is a day in which normal banking operations occur and excludes public holidays observed in the Australian Capital Territory
CSC	Commonwealth Superannuation Corporation
Days	means business days, unless contrary to the prevailing legislation

Defence	the Department of Defence and the Australian Defence Force
Defined Benefit Schemes	Means the DFRB, DFRDB, DFSPB, MSBS and ADF Cover Schemes
DFRB Act	the <i>Defence Forces Retirement Benefits Act 1948</i> , including regulations
DFRB or DFRB Scheme	the superannuation scheme established under the <i>Defence Forces Retirement Benefits Act 1948</i>
DFRDB Act	the <i>Defence Force Retirement and Death Benefits Act 1973</i> , including regulations
DFRDB or DFRDB Scheme	the superannuation scheme established under the <i>Defence Force Retirement and Death Benefits Act 1973</i>
DFSPB	The Defence Force (Superannuation)(Productivity Benefit) schemes established by determinations made under Part IIIA of the <i>Defence Act 1903</i>
JTA	Joint Transition Authority, a Defence branch established to work with partner agencies, the Department of Veterans' Affairs (DVA) and CSC towards its mission: to better prepare and support ADF personnel and their families as they transition to a predominately civilian life
Member	Includes a member of the ADF or relevant superannuation scheme, (where relevant) includes associate members of the military superannuation schemes and ancillary benefit members of the MSB Scheme
Memorandum of Understanding (also referred to as 'Agreement')	this agreement, including any Schedules or appendices or attachments thereto
Minister	the Minister for Defence, the Minister for Defence Industry, the Minister for Defence Personnel and Veterans' Affairs, the Assistant Minister for Defence or the Minister for Finance as relevant
MSB Act	the <i>Military Superannuation and Benefits Act 1991</i>
MSB Fund (the Fund)	The Fund established under the <i>Military Superannuation and Benefits Act 1991</i>
MSB Fund Account	the relevant bank account maintained by CSC

MSB Scheme or MSBS or MilitarySuper	the superannuation scheme established under the <i>Military Superannuation and Benefits Act 1991</i>
Regulator	the Australian Prudential Regulation Authority (APRA), the Australian Investments and Securities Commission (ASIC), the Australian Taxation Office (ATO) and the Australian Transaction Reports and Analysis Centre (AUSTRAC)
Relevant Law	means any relevant requirement of the DFRB Act, the DFRDB Act, the MSB Act, the Defence Act 1903, <i>Superannuation Industry (Supervision) Act 1993</i> , the <i>Corporations Act 2001</i> , the <i>Australian Securities and Investments Commission Act 2001</i> , <i>Freedom of Information Act 1982</i> , <i>Privacy Act 1988</i> and any other present or future law of the Commonwealth of Australia or any State or Territory with which a Party must comply
Regulatory Guide 271	A regulation guide set out by the Australian Securities and Investments Commission (ASIC) outlining how financial institutions should deal with complaints under their internal dispute resolution procedures. The standards and requirements within the guide are enforceable.
Roles	means the role of CSC or Defence as set out in this Agreement
RSE	Registerable Superannuation Entity
Schemes	the MSB Scheme, the DFRDB Scheme, the DFRB Scheme, the DFSPB Scheme, the ADF Super Scheme and the ADF Cover Scheme or any successor schemes
Schedule	means a schedule (so named) to this Agreement
Services	means the services and tasks described in the Agreement
Veteran	refers to a current serving or ex-serving member of the Australian Defence Force

Operation and Fee Structure for MoU

13. Once signed by each party, this MoU will supersede all previous Agreements and will remain in force until jointly reviewed or replaced.
14. This MoU and the associated Schedules constitute the terms of the arrangements between CSC and Defence.
15. Funding agreed between Defence and CSC is set out at Schedule A. Funding is set on an annual, financial year basis and Schedule A will be agreed and updated accordingly.
16. The MoU and the related Schedules may be varied when needed as agreed by CSC and Defence, but will only take effect after signed agreement by both Parties.
17. Both Parties are committed to reviewing these agreements annually to ensure they are relevant and remain a true reflection the service expected by and delivered to ADF members, veterans and their families.
18. Where minor amendments are required, they may be made, agreed and signed off at a more operational level. Once every three years, a full review and formal sign off at appropriate levels is required.

Fee structure

19. CSC and Defence acknowledge that expenses relating to the administration of the Military Defined Benefit (DB) Schemes, ADF Cover and the subsidisation of the ADF Superannuation Scheme for certain operating expenses are met from monies appropriated by Defence. Funding for specific administration services will be negotiated between CSC and Defence and take into account the lead time of budget funded agencies.
20. The Service Standards and the associated reporting agreed to in this MoU will align directly into the funding provided to CSC each year by Defence. Where it is identified that Service Standards have not been met, with no reasonable explanation, Defence may determine that any request for additional funds in excess of previous years is found not to be suitable.
21. CSC will arrange the resources required to meet its legislative obligations to administer the schemes commensurate with the available funding agreed.
22. Defence provides funding for the agreed per member costs for the administration of the Schemes to CSC including the provision of information and education and education services for service ADF members.
23. Each year, CSC will provide Defence with a fee proposal for the Military DB schemes and ADF Cover, outlining their request for funds along with the detailed justification for additional items driving an increase in funding. As part of the justification for any additional items, the proposal should outline where funds are allocated to in respect of the administration of the schemes as a whole.
24. It is understood that the fee per member may increase year on year despite not requesting funding for additional items as a result of declining member numbers or CPI adjustments to existing costs. In this scenario, CSC will provide relevant information and data to enable Defence to undertake assurance processes.

- In the instance an increase in funds is being requested for consecutive years, detail will be required to substantiate the expenditure of the funds from the previous year prior to any additional increase being approved.
- Where additional funding is requested to engage additional resources, information should be provided which clearly articulates current staffing numbers and where additional resources will be utilised. Historical information for the preceding year should also be included.

25. The annual fee proposal will also include a request to subsidise certain ADF Super expenses with the aim to ensure that the impact to ADF Super's performance remains consistent with the Public Sector Superannuation accumulation plan (PSSap) resulting from these expenses. It is expected that the expense accrual and tax accrual will decrease over time, as the scheme has the ability to absorb expenses as fund under management (FUM) increases.

26. APRA Prudential Standard SPS 114 – Operational Risk Financial Requirement (ORFR) (SPS 114) establishes requirements for an RSE licensee to maintain adequate financial resources to address losses arising from operational risks that may affect registrable superannuation entities within its business operations. Until such time that ADF super can support the requirement to fund the ORFR without impacting member performance relative to PSSap, Defence will provide the shortfall. It is expected that the amount required will continue to increase for some time before ADF Super is able to self-fund this requirement.

27. Defence may from time to time seek additional appropriations from the Government under the New Policy Proposal (NPP) process. Where the new policy initiative requires CSC resources, Defence will work alongside CSC to capture any additional resourcing in Defence's NPP submission as CSC as a Corporate Commonwealth entity is unable to be directly appropriated.

28. CSC will aim to provide the initial fee proposal to Defence as soon as possible after 31 March and not later than 30 April each year, to allow enough time for consideration, negotiations and finalisation of the administration process.

29. Once agreed upon, Defence is required to sign the schedule of agreed fees by 30 June of each year. Following this, Defence shall provide funding to CSC as detailed in Schedule A, following receipt of a correctly rendered invoice.

Roles of CSC and Defence

30. CSC and Defence agree to act in good faith to support the successful operation of the schemes. They will perform their roles and provide their respective services with the highest integrity. They agree to participate in open communication and consultation, in a respectful and inclusive manner.

31. It is agreed by Defence that CSC:

- owns Scheme data, including, without limitation, Scheme member data; and
- owns or licenses any intellectual property rights in the computer systems, procedures and processes (including any internally developed knowledge base) used by CSC to administer the Schemes.

CSC

32. In the interest of this MoU, CSC shall:

- Administer the Schemes for current and former serving ADF members as per the relevant legislation;
- Work to ensure current and former serving ADF members' and their families wellbeing are the driving force for outcomes whilst maintaining the integrity of the schemes legislation;
- Provide education to current and former serving ADF members and their families in relation to CSC administered superannuation products, where it is appropriate;
- Handle media enquiries about the Schemes in accordance with CSC's media policy;
- Provide quality services to members through online service websites and portals;
- As appropriate, respond to requests from the Minister in relation to superannuation policy issues impacting administration of the schemes;
- Work with Defence where appropriate to consider any changes to scheme legislation and regulation;
- Promptly send to Defence, for Defence response, those complaints from Scheme members that involve policy issues; and
- Assist Defence with information for Ministerial correspondence, complaints and Ombudsman requests where requested to do so by Defence.

33. CSC acknowledges that where it has access to Defence systems, including confidential and personal information, that CSC will:

- take all steps to ensure that the system is only accessed by staff on the basis of written consent;
- take all reasonable steps to ensure that information accessed is protected against loss, and against unauthorised access, use, modification, disclosure or other misuse;
- not disseminate any information released from Defence systems in a manner that is likely to enable the identification of a particular person;
- ensure that access to Defence information is in accordance with relevant Commonwealth security requirements;
- ensure that Defence information is stored and managed within a system appropriate for Commonwealth entities;
- notify Defence of all unauthorised access, use, modification or disclosure of Defence information in accordance with appropriate legislation and policy arrangements. This notice must be in writing, and provided to Defence within 24 hours, so that administrative actions can be instigated to manage the situation; and
- Notify Defence if they become aware of incorrect information within files received e.g. Member medical information in another member file.

34. CSC must ensure that they comply with all required security measures when dealing with and accessing Defence data, including the use of cloud storage and access. CSC must ensure that they

provide Defence with the required information to maintain Cyber Security Assessment and Authorisation and any associated endorsement or accreditation. Failure to comply with Defence protocols with such access may result in access being denied to the relevant Defence systems.

35. As part of this agreement, CSC agrees to conduct periodic audits of the access to and use of Defence provided information, and make such audit findings available to Defence. Should Defence wish to conduct its own audit, or request that CSC conducts a particular audit, CSC's reasonable costs of such an audit will be payable by Defence.

Defence

36. Defence is the employer sponsor of the Schemes, and has policy responsibility for the Schemes.

Defence – policy responsibilities

37. Defence shall:

- Provide superannuation policy advice to CSC and to the Minister in respect of the Schemes;
- Develop superannuation policy for the Schemes in consultation with CSC and arrange for amendments to the relevant legislation;
- Work with CSC to ensure effective implementation of Scheme policy changes;
- Be responsible for implementing Scheme rule changes but must seek CSC's agreement (except in limited circumstances set on in the MSB Act) on the resulting impacts to Scheme administration;
- Help members to understand their superannuation obligations and entitlements by communicating with them through service newspapers, Departmental circulars, the Defence intranet and other equivalent material;
- Be responsible for productivity determinations under the *Defence Act 1903*;
- Assist in the management and oversight of CSC Board and Committee appointments where appropriate;
- Support CSC in the development of Scheme communication strategies and plans; and
- Deal with any media enquiry that directly impacts Defence.

Defence – employer responsibilities

38. Defence shall:

- Report new enlistments required to contribute to the Schemes to CSC via the Defence Pay System or through other agreed mechanisms on the first available payday, but no later than the second payday following enlistment;
- Obtain and report Tax File Numbers (TFN) for all members of the Schemes;
- Pay superannuation contributions as required under the Schemes;
- Remit employer contributions, under the accrual based superannuation arrangements, to the nominated bank accounts on the payday to which they relate;

- Provide data files showing details of all Scheme contributor variations and other member data on or before the payday to which they relate;
- Investigate and respond within ten business days to any data enquiries from CSC concerning a member's productivity contributions and other superannuation contribution data;
- Engage in early communication with CSC where data or monetary adjustments have been made in relation to salary or contribution information;
- Report the separation or transfer from full time service and cessation of contributions via the Defence Pay Systems to CSC on the first available payday following the separation or transfer date; and
- Provide service details required to calculate and complete the processing of Scheme benefits.

Joint Transition Authority (JTA)

39. The Joint Transition Authority (JTA) was created in October 2020 as a result of a recommendation by the Productivity Commission report, A Better Way to Support Veterans. The JTA works with partner agencies (DVA and CSC) towards its mission: to better prepare and support ADF personnel and their families as they transition to a predominately civilian life.

40. Through this agreement it is understood that the JTA and CSC (along with DVA) will work in partnership to help support veterans and their families.

41. CSC will work with the JTA to establish an understanding of processes, data sharing, communication and education.

42. The JTA in partnership with DVA and CSC have developed the Veteran Transition Strategy, which details a shared vision for the veterans' experience and sets priorities for the next three years. The Strategy details six key priorities that support the JTA's mission and provide a framework for evolving transition policy and practice across whole-of-government.

43. Each party will contribute to transition initiatives and forums to ensure that a holistic approach is undertaken when looking to improve services. Throughout interactions with transitioning ADF members, the JTA will capture feedback on the services provided, which will assist in continuous improvement.

44. Working in conjunction with the JTA, CSC is expected to actively participate in the following forums (subject to change over time):

- Joint Transition Oversight Panel;
- JTA Steering Group;
- JTA Transition Sync;
- ADF Transition Stakeholder Forums;
- ADF Transition Seminars; and
- Joint Workshops.

45. The JTA will work in collaboration with the Directorate of Superannuation Policy to develop content for veterans' and their families on matters relating to superannuation, transition and claims.

46. Veterans transitioning on grounds other than that of invalidity will have support from both JTA and CSC to ensure as smooth a transition from the permanent forces as possible. In relation to superannuation, JTA will collaborate with CSC to make sure appropriate data is shared in advance of the separation or transfer from full time service.

47. The JTA will collaborate with CSC to ensure the timely and efficient processing of invalidity claims for members of the relevant schemes in line with this agreement and the associated service standards. This may include data sharing for upcoming separations or transfer from full time service and relevant medical documentation. In addition, the parties should look to establish a triage system for supporting veterans to be provided the correct information at the most appropriate time in relation to their superannuation, utilising the resources of CSC educators in the most efficient way possible.

48. CSC will report to JTA any high-risk interactions with veterans who are within 24 months of separation or transfer from full time service. These interactions may include, but not be limited to, situations of self-harm and threats to others, including those that require a welfare check.

Single Access Mechanism (SAM) team

49. Defence Single Access Mechanism (DSAM) is a business unit within the Joint Transition Authority Branch that functions as the gateway for providing Defence-held records and information to the Commonwealth Superannuation Corporation. This exchange of information takes place through system-to-system integration. DSAM only offers Defence-held records and information that cannot be self-sourced by CSC through the Veterans Electronic Information Exchange (VEIE) and Defence eHealth System (DeHS).

50. CSC has access to DeHS and therefore can self-source these records. If they require medical information pre 2015, a request will be sent to DSAM to action as these records are located at Defence Archives. The available information that CSC is able to self-source through VEIE from PMKeyS, WHS/STARS is:

- Biographic and Service information.
- Pay information (permanent members post August 2017 and reserve members post February 2012).
- Leave information.
- Vocational information.
- WHS – Incident information.

51. There is also an expectation that CSC will obtain medical information from DVA to ensure that all efforts are made to ease the burden on the transitioning member to provide information that either agency already holds.

Support to Families

52. Defence and CSC will liaise on matters relating to veterans and their families where possible and relevant to both parties.

53. Where there are deaths which occur in service, CSC will assist with the provision of support and guidance to ADF family members in a considerate and timely manner, regarding superannuation entitlements. In these circumstances, Defence Member and Family Support (DMFS) will provide available information to assist in this process, which may include but not be limited to next of kin and/or spouse information as well as any available appropriate contact information.

54. CSC will work with the DMFS bereavement team to ensure contact with families is appropriately timed and is approached in the most optimal way for each individual family.

55. Where it is appropriate and relevant DMFS may assist CSC when it comes to matters relating to the death of former members and reserves.

Joint Health Command

56. Joint Health Command (JHC) provides a joint health effect to enable ADF capability and care for our people. Through the delivery of reliable, resilient, affordable and best practice health services, JHC enables a healthy, ready and supported Force from enlistment through to transition. In addition, JHC partners with the Navy, Army and Air Force to ensure that the ADF's deployable health force is equipped and skilled to provide health care in the deployed setting. As part of Defence People Group, JHC makes a direct contribution to the ADF's operational capability.

57. In relation to superannuation benefits, there is an avenue for some veterans to apply to be retrospectively treated as if they were medically separated, when they weren't originally.

Legislative requirements

58. When a veteran seeks to have a retrospective invalidity claim accepted, whether Defence has a role to play will depend on the scheme that they belong to.

59. DFRB / DFRDB. For members of the DFRB and DFRDB scheme, an opinion on whether someone should be treated as if they had been medically separated is required to be provided by Defence. The relevant Act stipulates that the Chief of the Defence Force (CDF) or a person authorised in writing by the CDF is required to inform CSC of their opinion on the matter.

60. There is a specific direction by the CDF that delegates the power of making opinions under the relevant DFRB and DFRDB Act, in their name, to Commander Joint Health Command. It should be noted that an opinion provided by the authorised appointee of the CDF, is not binding on CSC.

61. MSBS / ADF Cover. There is no formal requirement for an opinion from the authorised appointee of the CDF JHC on the matter of retrospective medical transitions of veterans who are covered under the Military Superannuation and Benefits Scheme or ADF Cover Act.

62. CSC have the delegated power to make a retrospective decision under the Defence Forces Retirement Benefits Act 1948, sub section 51(6); the Defence Force Retirement and Death Benefits Act 1973, section 37; the Military Superannuation and Benefits Trust Deed, rule 30 and the ADF Cover Act 2015, section 31A. The criteria for the decision is outlined in the respective legislative instruments and is a legal test, not a medical one.

Non-legislated medical opinions

63. If CSC are seeking a medical opinion from JHC, on matters which are not legislated and it is agreed between Defence and CSC that an opinion will be provided by JHC, there will be costs associated with such opinions.

64. Fees will not be associated with opinions sought by CSC about veterans in the DFRB and DFRDB superannuation schemes, as there is a legislative requirement for Defence to provide an opinion. Defence may impose a fee where CSC seeks guidance on additional opinions (including appeals) on matters of invalidity which are outside the scope of retrospective medical transition, regardless of the scheme they belong to, such as opinions on retiring impairments.

Education

65. Both Defence and CSC have a joint responsibility to educate members in relation to their superannuation entitlements.

66. Since the closure of the defined benefit schemes (to new members) and the introduction of the Your Future, Your Super legislation in 2021, Defence must ensure the education provided to members is general in nature and broad enough to ensure that members understand their choice when it comes to superannuation. As the employer to ADF members, Defence is unable to influence choice of fund and therefore narrow choice or direction to specific CSC schemes/products will not be permitted.

67. Due to the complex and specific nature of the defined benefit products relevant to ADF members, factual information is required to ensure that members are informed about their super. Therefore, education material in relation to the individual nature of the products and insurance like cover (Death and Invalidity benefits and ADF Cover) is appropriate.

68. The ADF Financial Services Consumer Centre (ADFFSCC) within Department of Defence is responsible for providing financial and consumer education for ADF members. The ADFFSCC provides both online and face to face information for ADF members.

69. Transition and Resettlement Seminars are run by Defence for the benefit of educating ADF members and veterans with what they need to know when considering their exit from the ADF. Defence is required to facilitate and support members' access to these via a variety of methods. The ADFFSCC and CSC participate in providing information relating to superannuation at these Seminars by way of group presentations and presence at the Seminar stalls.

70. CSC and Defence will work together to develop a proactive strategy to approach early education of ADF members relating to their superannuation entitlements through a variety of mediums including but not limited to:

- On base information sessions;
- Virtual information sessions or videos;
- Relevant and up to date website content;
- Pop up stalls at various locations; and
- Ad-hoc requests for specific information and/or sessions.

71. Defence will facilitate access to Defence bases and locations for required CSC personnel where possible. Adhoc /on-occurrence access to Defence Bases and facilities should be coordinated through the individual Base/Facility Security, utilising the Senior ADF Officer (SADFO) network, and will be in accordance with local arrangements.

72. If there is a persistent, ongoing and established need for unescorted base access, Defence may find it appropriate to sponsor a DCAC for limited CSC staff. In this instance, a DCAC may only be issued to baseline security cleared staff. The process will require a Defence Sponsor and nominated Defence Security Officer to complete the application, likely to be facilitated through the JTA.

73. Control of Security Access Passes. The Parties agree to comply with each Departments security management requirements for Access Passes. Pass holders who no longer have an identified need to access and/or who change appointments for which a Pass has been issued, are required to immediately return that Pass on change in circumstance.

74. DCACs are to be returned to the nominated Defence Sponsor or the nearest Defence Pass Office. Where a Pass is returned to a Defence Pass Office, the owning entity is to also immediately report the return of the Pass to the Defence Sponsor.

75. The ADFSCC will work in conjunction with the Directorate of Superannuation Policy to develop content for veterans and their families on matters relating to superannuation.

76. The Directorate of Superannuation Policy will be the key central point for content and approvals relating to education material within Defence. The Directorate of Superannuation Policy will oversee material for different key areas of Defence, such as Defence Force Recruiting, PACMAN, the JTA and each of the Services including the different training establishments.

Compliance framework

77. CSC and Defence will exercise due care and diligence to ensure that they will not prejudice the status of:

- relevant Schemes as “complying superannuation funds”;
- CSC as an RSE or AFSL Licensee.

78. CSC and Defence will comply with relevant Law and associated policies.

79. Should CSC or Defence become aware of a significant adverse incident, breach or material circumstance which affects the administration of the Schemes, they will advise the other party of the issue as soon as practical after becoming aware.

80. The Directorate of Superannuation Policy will be the central coordination point on policy issues, including incidents and breaches, where other areas of Defence have identified an issue.

Communication Structure - Roles and Responsibilities

81. CSC and Defence recognise that for the Agreement to operate, an appropriate communication and reporting structure must be established to review and discuss service outcomes and issues. CSC and Defence will identify specific roles in each organisation that will be responsible for regular dialogue and discussion on the operation of the Agreement.
82. The Directorate of Superannuation Policy will be the central liaison point for communication and review of this agreement and matters relating to its content.
83. CSC's General Counsel Parliamentary Team is the primary contact for comments on Policy, Legislation, Ministerial matters, and any contributions sought from CSC as they may relate to these topics.
84. CSC's Defence and Veterans Liaison will be the central point of contact for discussions and reviews concerning this Agreement.
85. CSC and Defence through this agreement will ensure to share information on matters that are relevant to both parties. Information to be discussed should include, but not be limited to matters such as, relevant external reviews and disputes, including court case outcomes; as well as relevant Freedom of Information, Ombudsman and Ministerial matters.
86. General communication and education should occur between Defence and CSC where process or function changes impact the services provided.

General Enquiries, Issues Management and Escalation

87. Should a significant issue arise in relation to the administration of the Schemes, such as material systemic problems or material human errors, a member of CSC's senior management and Defence's Director of Superannuation Policy will arrange to meet to discuss the issue and its resolution.
88. CSC should direct general issues and questions relating to policy through the Directorate of Superannuation Policy. Where Defence requires confirmation or assistance with matters raised through the Ministerial function, they will contact CSC via their Parliamentary function. Information and feedback provided on actions taken should be timely and considerate to the possible sensitive nature of the matter raised. Defence will ensure to articulate any required timeframe for the information based on ministerial clearance dates. CSC will acknowledge such dates and inform DSP early if those dates are not achievable.
89. Should CSC or Defence identify a sensitive or a high risk situation that needs additional support, they should notify the other party (where privacy rules allow and consent is provided by the member to do so). Support and/or escalation should be provided to ensure the safety and welfare of the ADF member or veteran where appropriate.

90. Each quarter, CSC will identify and report to Defence, matters relating to identified systemic issues or breaches and any concerns that carry reputational or operational risk. These may include formal compliance incidents, incorrect payments and/or breaches or informal matters raised as a concern. In addition to the compliance data, confirmation is required of risk management strategies that have been implemented to prevent future occurrence.

Reporting

91. CSC will provide reporting to Defence on the performance of their functions in both quantitative and qualitative measures. The aim of this reporting is to keep transparency between parties in relation to the services provided by CSC and Defence. It must demonstrate an accurate reflection of the experience of ADF members and veterans as they access particular services throughout the life of their superannuation. Contextual information should be provided to Defence which covers the effectiveness of engagement with Defence, including Defence's responsiveness to CSC's requests. This information should support improvements to processes between Defence and CSC and ultimately, the wellbeing of the veteran and their family.

92. Reporting will focus on a variety of different formats to give a holistic view of ADF members' and veterans' experience including, but not limited to, performance data, quality sampling and customer feedback. The reporting should provide a clear picture of the current state of the schemes, through scheme statistics, service delivery targets and outcomes as well as compliance reporting. Summaries are required where Service Standards have not been met, to better understand the experience and assist in process improvement. CSC will be required to highlight any identified risks as well as mitigation strategies associated with these risks.

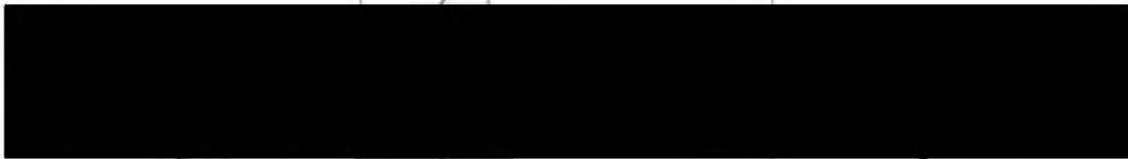
93. Defence, via the Joint Transition Authority, will generate reporting through the Post Transition Survey and the Transition System Performance Report to better inform all relevant stakeholders of the transition process and experience of the veterans. Defence will require data from CSC in order to be able to generate components of these reports. Defence may also request CSC to provide ad hoc reporting to support information gathering for specific purposes. E.g. Invalidity retirement statistics for the Inquiry into Veteran Suicide or Long Term Cost Report.

94. Each Quarter, CSC shall provide reporting to Defence in relation to standards outlined in Schedule B and the parameters below. These quarterly reports should be prepared and provided to the First Assistant Secretary of People, Policy and Development by no later than the end of the month following each quarter. Specifics of the reporting may include, but not be limited to the following:

Quarterly Reporting	
Overarching Scheme Reporting	<ul style="list-style-type: none">• Membership summary (incl. scheme numbers and financial information including funds under management);• Military invalidity, death and early release claims and benefit processing;• Military member benefit processing; and• Key Service Standard statistics and summaries for all customer interactions including but not limited to call and emails. Reporting to include information concerning repeat unresolved queries.

Qualitative measures	<ul style="list-style-type: none"> • Quality sampled data from across different areas of CSC military Schemes administration including but not limited to; <ul style="list-style-type: none"> - Contact centre quality; - Payment processing quality; - Claim management quality; and - Any other areas of customer interaction. • This data should provide a broad reflection of the experience by current and former ADF members including service quality as well as adherence to process and policy. • CSC will work to develop and make available client satisfaction surveys for customers to provide their feedback on various services provided throughout their journey with CSC. Once established, CSC will work with Defence to outline what data requirements should be provided in a quarterly report.
Complaints and dissatisfaction reporting in relation to the military Schemes	<ul style="list-style-type: none"> • Total number of complaints received per month. • A summary of the most commonly occurring root causes to complaints as well as contextual information about how the most common complaints are occurring and what is being done about these, including future mitigation strategies. • Data and contextual information relating to Regulatory Guide RG271, concerning matters of dissatisfaction received by CSC, including: <ul style="list-style-type: none"> - Dissatisfactions received and acknowledged; - Dissatisfactions resolved within five days; - Dissatisfactions which cannot be resolved within five days, and have been escalated requiring a formal response.
Other	<ul style="list-style-type: none"> • In preparation for the CSC Annual report to Parliament, which is to be completed by 30 September each year, CSC will engage with Defence in the preceding months for consultation on the report.
The data included in all reports will be subject to discussion and review between the Directorate of Superannuation Policy and Commonwealth Superannuation Corporation.	

Signatures

Signed for and on behalf of the Department of Defence	Signed for and on behalf of the Department of Defence	Signed for and on behalf of Commonwealth Superannuation Corporation
		
Ms Justine Greig PSM Deputy Secretary Defence People	Natasha Fox AO, CSC Lieutenant General Chief of Personnel	Damian Hill Chief Executive Officer Commonwealth Superannuation Corporation
21 June 2024	25 June 2024	27 June 2024



Australian Government
Defence

Key Service Standards

Defence and Commonwealth Superannuation Corporation
Schedule B



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Purpose

For the purposes of the Memorandum of Understanding between CSC and Defence relating to the operation of the Military Superannuation Schemes, CSC shall monitor and report quarterly upon the following key service standards.

S1 - Claims management

CSC will manage all claims in relation to invalidity (incl. retrospective), early release (incl. financial and medical) and death benefits tailored to each member, veteran or family member with a focus on engaging with them early in the process and identifying other areas of support required.

	Process and services provided to veterans	Key Measures
Invalidity Claims	<ul style="list-style-type: none">Once CSC is made aware of the transitioning member, by Defence or the member themselves, contact should be made by a case manager within four days. This initial contact allows CSC to establish a relationship with the member and identifies any third party or advocate. The objective of this initial contact is to introduce Case Manager, schedule a consultation and agree to preferred contact method.<ul style="list-style-type: none">ADF members may initiate contact at a separate time throughout the transition processAppointment is to be set with transitioning member a week post their final health exam (DM042 completed) where they will have a detailed discussion around the decision making process, impairments and employment history.CSC will aim to provide the option for an estimation of benefits payable under invalidity classifications in the initial stages of the claim process.A case manager is responsible for remaining in contact with the transitioning member and will do so at each milestone of their claim to ensure the veteran is	<ul style="list-style-type: none">95% contact (includes attempted contact) within four business days.95% of decisions made prior to separation or transfer to ensure continuity of financial security of veterans.Contact made each milestone of the claim process.90% of DM042 documents provided to CSC no later than six weeks prior to a member's planned

	<p>aware of the status of their claim. Communication can be more or less frequent upon the request or needs of the member and this expectation should be set within the initial contact discussion.</p> <ul style="list-style-type: none"> Where a case is identified as high risk by Defence or CSC, the matter should be escalated through the appropriate channels to ensure the safest possible outcome for the member and family. Defence is to provide CSC with the required DM042 document no later than six weeks prior to a member's planned separation or transfer from full time service. Where CSC identifies a requirement or need for transition extension, CSC are to contact Defence so appropriate action can occur. Defence are to have an escalation process when transition extension is required. Once all required information is received, the case manager should provide the transitioning member a draft decision for consideration within 10 business days. Claims may be prioritised based on date of separation or transfer rather than last evidence received to focus on decisions prior to the final day of full time service. Where appropriate and medical processes are complete and ready, determinations may be made prior to the date of separation or transfer only after final medical appointment and DM042 is available from Defence. Where medical appointments/assessments through the transition process are not complete, a decision should not be made. 	<p>separation or transfer from full time service.</p>
Review Classifications	<ul style="list-style-type: none"> Review of Classifications of Invalidity Pensioners can be CSC initiated or member initiated. CSC will complete all member initiated reclassification requests. CSC will periodically review other invalidity pensioners where appropriate. <p>ADF Cover members with a classification of either Class A or B are required to be reviewed, in accordance with the ADF Cover Act, between 12-36 months of their</p>	<ul style="list-style-type: none"> 70% of review decisions completed each quarter (numbers proportionate to that received). 90% of draft decisions made within 10 days upon receipt of all required



	<p>initial decision. Failure to complete these reviews are a breach of the legislation. CSC will continue to explore and implement strategies to enable them to complete more reviews per annum with member initiated reviews and mandatory ADF Cover reviews being the priority.</p> <ul style="list-style-type: none"> • If initial contact is made by the veteran for a classification review, contact should be attempted within seven business days to acknowledge receipt of application and provide information on any timeframes and/or delays. Once engaged in the process, a CSC case manager should establish a relationship with the veteran, set expectations, explain any key milestones and agree on a preferred method of contact. • If CSC is initiating the classification review of a veteran, their initial engagement should establish a relationship with the veteran and identify any third party or advocate. Throughout this process, key milestones will be explained and preferred method of contact agreed to. • A case manager is responsible for remaining in contact with the member and will do so at each milestone of their claim to ensure the veteran is aware of the status of their claim. Communication can be more or less frequent upon the request or needs of the member and this expectation should be set within the initial contact discussion. • As part of the reclassification process, veterans may be required to attend a medical examination/s. • Where a veteran does not engage in the medical examination process, CSC must ensure they attempt to contact the veteran by all reasonable means before any suspension occurs. Suspending a pension is at the discretion of CSC, factoring in the specifics of the case and whether it is reasonable to do so. • Where a case is identified as high risk the matter should be escalated through the appropriate channels to ensure the safest possible outcome for the member. 	<p>evidence, finalised within three business days following acceptance of draft through procedural fairness.</p> <ul style="list-style-type: none"> • Contact made each milestone of the claim process. • 100% of ADF Cover reviews completed within the legislated timeframe. • ADF Cover reviews overdue for completion are to be reported to Defence.
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	<ul style="list-style-type: none"> Once all required information is received, the case manager should give the veteran a draft decision for discussion, within 10 days, to establish if any information is missing prior to making a formalised decision. Once discussions are finalised, a formal decision should be provided to the member within three business days. 	
Retrospective Claims	<ul style="list-style-type: none"> After contact is made by a veteran in relation to a retrospective invalidity claim, a CSC case manager will engage with the member within four days. This initial engagement allows CSC to establish a relationship with the member and identifies any third party or advocate. Throughout this process, key milestones will be explained and preferred method of contact agreed to. Prior to commencement of the retrospective claim being fully investigated and processed, CSC is to disclose the risks associated with this process. Information should be provided to veterans concerning possible financial implications. This should include, but not be limited to: <ul style="list-style-type: none"> A thorough understanding of the stepped approach and possible outcomes (including resulting in no financial outcome i.e. Class C for MSBS and ADF Cover) Estimated details of financial outcome for various classifications (if found eligible) Information concerning possible overpayment with DVA which may or may not result in a debt, and encouragement to speak with DVA prior to engaging Information concerning the possible tax and other implication i.e. family tax benefit, child support etc. if benefits are retrospectively adjusted Encouragement to seek financial advice before proceeding. Once engaged in the process, a case manager is responsible for remaining in contact with the member and will do so at each milestone of their claim to ensure the veteran is aware of the status. 	<ul style="list-style-type: none"> 90% contact (includes attempted contact) within four business days. 90% of draft decisions made within 10 business days upon receipt of all required evidence. Decisions finalised within three days following acceptance of draft through procedural fairness. Contact made each milestone of the claim process. 80% of retrospective invalidity cases completed within 18 months.



	<ul style="list-style-type: none"> Once all required information is received and the case is assigned to a case manager, CSC should give the member a draft decision for discussion, within 10 days, to establish if any information is missing prior to making a formalised decision. If it is determined that more evidence is required and the draft decision needs to be re-written, the 10-day timeframe for a new draft decision will recommence once new information is provided. Once discussions are finalised, a formal decision should be provided to the member within three business days. Where appropriate, an approved retrospective decision should be written in conjunction with the initial classification decision and presented to the veteran together. In some circumstances CSC may deem it appropriate to consider a reclassification decision, which would be written in conjunction with the retrospective and initial classification. 	
Deceased Member Benefit Claims	<p>Death of Preserved Members and/or Pensioners</p> <ul style="list-style-type: none"> Once initial notification of death has been provided to CSC, the case will be identified, triaged and where appropriate, the pension suspended. Once assigned, a case manager will establish contact with the next of kin/family/notifier within two business days and determine the most appropriate method and frequency for communication. Information concerning the process will be provided and where appropriate, an application may be submitted over the phone. Other means of submitting notifications and applications are via website and email/written channels. A case manager is responsible for remaining in contact with the applicant or relevant person at least once every 20 days when appropriate. Communication can be more or less frequent upon the request or needs of the applicant. 	<ul style="list-style-type: none"> All decisions made within 10 business days, upon receipt of all required evidence. All payments set up within five business days. Notification of payment within three business days.

	<ul style="list-style-type: none"> Once all required information is received, the case manager aims to finalise the decisions within 10 business days. In order to comply with claim staking rules, payment should not be made within 28 days from the notification of the decision, where there are competing parties. The claim staking period can be waived if there are no known competing parties, and no objections to the decision. Once the application has been processed, and relevant claim staking periods have passed (where applicable), the payment will be processed within five business days and notification of payment sent to the claimant within three business days. Different complexities in cases may cause a variation to the standard process and may require additional steps involved in collating and examining evidence. <p>Death of Current Serving ADF member</p> <ul style="list-style-type: none"> Defence Member and Family Services (DMFS) will report deaths in service to CSC via a formal Minute as soon as practical after knowledge of the deceased circumstances. DMFS is to liaise with the CSC case manager and support them by providing relevant contact and any known information regarding sensitivities where appropriate. Privacy and security concerns must be accounted for in all circumstances. Once the case manager has established contact with the next of kin/family or applicant the same process is followed as per the death of a preserved member/pensioner. CSC will remain vigilant and take additional care relating to cases that are particularly sensitive due to the circumstances of the death or media presence. CSC Managers are flagged if and when deemed appropriate. 	
Early Release Claims	<ul style="list-style-type: none"> Once CSC receives an early release application, a case manager will determine the need for initial contact based on whether the claim can be processed or if further 	<ul style="list-style-type: none"> All early release applications to be determined within five



	<p>information is required. Given the sensitive nature of these payments this initial check and contact should be performed within 24-48 hours.</p> <ul style="list-style-type: none">• As these claims often involve higher risks, proactive engagement and management is required to expedite these applications. If additional information is required, it should be obtained as soon as practically possible and regular contact should be made with the applicant along the whole process.• Early release claims are to be assessed and determined within five days of receipt of all required information.• Where a claim will be declined, opportunity should be provided to the claimant prior to a final decision being determined, giving chance for additional evidence to be provided.• Payment of approved claims to be processed within five days of determination.	<p>business days, upon receipt of all required information.</p>
<p>Reporting should be provided on both timeliness of above criteria as well as engagement with member, veteran or family member throughout the process. Qualitative assessments should be provided to highlight the overall experience of the member, veteran or family member.</p>		

S2 - Accurate and timely payment of benefits

CSC will assess, action and process all benefit payments including rollovers, lump sums and pension commencements, aiming to provide a positive and seamless experience for all veterans and their families during any interaction relating to a payment or application process. Veterans and their families should expect to be well-informed and supported throughout their journey with CSC.

	Process and services provided to veterans	Key Measures
Administration of standard benefit application forms and payment requests	<ul style="list-style-type: none"> • Upon receipt of a benefit application CSC will acknowledge the applicant with a text message. A payment officer will assess the application within three business days to determine what may be needed. A confirmation will then be sent which sets out clear expectations and payment timeframes. • If additional information is required, prolonging the application process, the CSC payment officer will attempt to gather this information from the applicant. If no response is received after five days, contact is attempted again and should this fail CSC will undertake one more contact to confirm member wishes to proceed with the request. If contact attempt fails, the payment officer should ensure they attempt various methods of contact available. • Every reasonable effort should be made to obtain additional required information as soon as practical, by both CSC and Defence. <i>Note: additional information required may be from the applicant but may also be required from a third party such as Defence for a Date of Exit (DOE) or a unit price for processing.</i> • Once all required information is received and the trigger point for payment has passed, the payment process should commence and be processed within five business days. • A trigger point for payment may include, but not be limited to: <ul style="list-style-type: none"> – An elected payment date; – A separation or transfer (retirement) date; 	<ul style="list-style-type: none"> • 95% of benefit application documentation is to be assessed and appropriately actioned within three business days of receipt. • 95% of standard benefit payments (including rollovers out) to be processed within five business days of receipt of all required documentation and information. • 90% of retirement benefits to be paid on the first pay cycle following the transition date.



	<ul style="list-style-type: none"> — A birthday, where payment is related to the age of the veteran. • In circumstances where all required information has been received, but a trigger event is being waited upon, clear expectations should be provided to the applicant as to when they should be contacted again regarding their payment. • On completion of the payment process, information regarding timeframes and specific details of payment is to be provided to the applicant in their desired communication format i.e. email, SMS, phone call. • CSC must have risk processes in place to avoid incorrect benefit payments being processed 	
Administration of benefit applications and payment requests that require manual intervention	<ul style="list-style-type: none"> • Engagement with the applicant and expectations of service in terms of the process outlined in the standard benefit application process will remain the same. • As manual benefit processing can be more complex and require different methods of calculation and system processing, extended timeframes may be required. • Alternative processes may be in place where manual intervention is required in order to process a benefit payment. These circumstances may include but not be limited to: <ul style="list-style-type: none"> — Requiring a manual (not automated) calculation in order to accurately determine the benefit payable; — System manipulation required in order for the benefit payment to be processed inside the administration system; — Payment required to be paid external to the administration system, directly to Finance. 	<ul style="list-style-type: none"> • 75% of manual benefit payments to be processed within 15 days of the receipt of all required documentation and information.
Early Release Payments	<ul style="list-style-type: none"> • Applications relating to the early release of a member's superannuation will first be managed by a case manager to determine eligibility. This may be under financial, medical or compassionate grounds. 	<ul style="list-style-type: none"> • All early release payments made within

	<ul style="list-style-type: none">• All information required in order to process a benefit for early release should requested and received prior to the determination being finalised, with the exception of getting the required unit price for payment.• Once all required information has been received and the determination has been made to approve release of benefits, payment should be made within five days.• On completion of the payment process, information regarding timeframes and specific details of payment is to be provided to the applicant in their desired communication format i.e. email, SMS, phone call.	five business days of determination.
Reporting should be provided on both timeliness of above criteria as well as engagement with member, veteran or family member. This should include overall experience of the member and the ease in which they have interacted throughout the process.		



S3 - Member enquiries and online services

CSC will provide members (contributors, preserved and pensioners) with phone, email, SMS, web, written and in-person services. Enquiries may encompass general, complex, estimate and investment.

	Process and Services provided to veterans	Key Measures
General Correspondence (Telephone, email, written correspondence)	<ul style="list-style-type: none"> The overarching approach should be for first contact resolution. Where a member is provided with not only the information that they ask for, but also what they need to know in the least amount of enquiries as possible. Once contact is made by a member, CSC will endeavour to assess the best method of answering the inquiry, keeping first contact resolution practice in mind. CSC will aim to educate their members within these contacts, focussing on a quality driven approach. This education and assistance for the members in understanding the information provided should aim to reduce unnecessary repeat enquiries in the long term. Where more complicated enquiries are unable to be answered in the first instance, CSC staff should identify the appropriate business area to assist and provide clear expectations to the member regarding the next steps of communication. CSC should discuss and note the member's preference of communication and aim to adhere to this method where possible. 	<ul style="list-style-type: none"> Average speed of answer 240 seconds (defined benefit members). Less than 5% of all calls abandoned. 95% of written member enquiries resolved within five business days.
Estimate requests of benefits payable	<ul style="list-style-type: none"> Where an estimation of benefits is requested CSC may where appropriate, provide this verbally. Where an estimate is requested to be provided in writing, CSC should complete this action within two business days. 	<ul style="list-style-type: none"> 95% of automatically generated benefit estimates to be provided within two business days of request.

	<ul style="list-style-type: none"> • All estimates should be provided along with relevant financial disclaimers and any associated scheme information required for members to be educated about their super. • Where an estimate cannot be provided automatically, CSC should arrange the appropriate calculation to be conducted and provided to the member within 10 business days. 	<ul style="list-style-type: none"> • 90% of manual calculation benefit estimates to be provided within 10 business days.
Complaints	<ul style="list-style-type: none"> • Where members are dissatisfied with products or services, CSC will manage those dissatisfactions in accordance with the policy and guidance provided by Regulatory Guide RG271. • CSC should attempt to resolve the majority of dissatisfactions prior to them resulting in a formal (<i>Level 2</i>) complaint. <ul style="list-style-type: none"> – <i>Level 1</i> complaints are those resolved within five business days without the need for a formal written response. – <i>Level 2</i> complaints are more complex and require a written response with the appropriate appeal rights. – <i>Level 2</i> complaints are required to be resolved within 45 calendar days. 	<ul style="list-style-type: none"> • Monitor the percentage of dissatisfactions resolved at stage one. • Monitor number of complaints received and trends.
Reporting to include qualitative assessments on member experience and service provided. Particular attention on repeat enquiries and first contact resolution to be provided to Defence on a quarterly basis.		

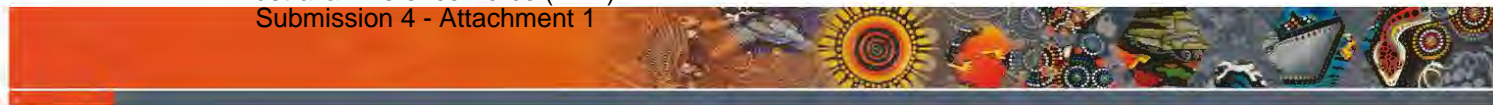


S4 – Education Services

Educational services and financial literacy will be provided to members by CSC and Defence in various formats and through different life stages.

	Process and Services provided to veterans	Key Measures
Early, Through Career and Transition Education	<ul style="list-style-type: none"> Defence and CSC will work together on a broader strategy to implement earlier education to ADF members. CSC will attend bases around Australia, with the support of Defence, to provide information sessions in relation to superannuation for ADF members. Defence will assist CSC in coordinating a schedule of base visits to best utilise CSC education resources and target ADF members appropriately. Group education seminars, pop up stalls, or other agreed activities, for predominantly non-transition related superannuation topics will be run each year, this will comprise of: <ul style="list-style-type: none"> Up to 300 in-person, either on base or at agreed off-base locations (up to three agreed activities per day); and Up to 30 virtual seminars. Defence will aim to ensure CSC representatives have access to appropriate equipment and services on base where possible. CSC will provide up to 3,000 one-on-one consultations per annum. CSC and Defence have a joint responsibility to encourage the most appropriate channel for ADF members to get assistance. This will ensure that the one-on-one consultations are reserved for those in need of personalised education. This will comprise of: <ul style="list-style-type: none"> 2060 in-person consultations; and 940 virtual consultations. ADF members transitioning on medical grounds gain access to a case manager who will guide them through the process leading up to their transition, therefore 	<ul style="list-style-type: none"> Defence and CSC will convene quarterly meetings to plan and agree future activities, locations and priorities. Defence and CSC will examine the feasibility of establishing surveys for ADF members to implement a continuous improvement feedback loop from education services provided. Direct feedback provided from the veterans through their one-on-one consultations. CSC and Defence will establish a two directional feedback process in relation to the transition process and the education

	<p>their need for an education led one-on-one appointment will be redirected through the appropriate medical transition process.</p> <ul style="list-style-type: none"> • Alternative options to one-on-one appointments for ADF members may include: <ul style="list-style-type: none"> – iEstimator tool through Navigator – Webinars or other virtual services provided through the CSC website – CSC contact centre representatives • CSC will support up to 35 transition seminars nationally per annum. This will comprise of: <ul style="list-style-type: none"> – 24 x 1 day in-person seminars – 11 x 1 day virtual seminars • Defence and CSC will work towards developing a triage system for ADF members transitioning to ensure that each member receives the most appropriate support for their circumstances. • The Directorate of Superannuation Policy will support early education of ADF members by keeping website content relevant, up to date and supporting transition services. DSP will also support administrative and policy areas adjacent to super, where changes or initiatives might result in flow on impacts. • CSC will continue to work closely with the ADF Financial Services Consumer Centre to provide overall financial literacy to ADF members. 	<p>provided to Veterans through this time.</p>
Data Transfer	<ul style="list-style-type: none"> • Defence will work towards establishing with CSC (where available and appropriate considering privacy) broader data sharing arrangements to support the spectrum of early, through career and transition education. This may include, but not be limited to Strategic workforce planning data and Transition specific data. 	



S5 - Account maintenance - money in and investment choice

CSC will collect, record and maintain member information in addition to managing member contributions and investment switches.

	Process and Services provided to veterans	Key Measures
Contributions	<ul style="list-style-type: none"> • CSC will maintain appropriate banking arrangement for the payment of contributions/remittances into the MSB Fund Account; • Lodge monies with CSC's investment custodian for investment managers to the extent that monies held in the MSB Fund Account are not required for the purpose of the payment of benefits and other expenses; • Maintain appropriate accounting systems for the recording of contributions/remittances received; • CSC will monitor the collection of contributions and pursue any late remittance of contributions by Defence, within three business days of the payday. • Routine services/functions to include: <ul style="list-style-type: none"> — Contributions/remittances to be deposited in the MSB Fund Account on the same day as received — Daily reconciliations to be undertaken to ensure all monies received are banked — All surcharge monies to be processed and debit reduction or clearance to be reported to the member within five days of receipt. 	<ul style="list-style-type: none"> • 95% of all unallocated contributions to be resolved within five business days of the payday. • 95% of contributions are to be allocated to members' accounts within four business days of acceptance as valid contributions. • 95% of transfers or rollovers in to be allocated to the relevant membership within four business days of receipt.
Investment Switches	<ul style="list-style-type: none"> • Investment switch applications will be processed and confirmation of the switch provided to members within three business days, via SMS, email or other written format where required. 	<ul style="list-style-type: none"> • 100% within three business days.

Contribution and member data reporting	<ul style="list-style-type: none">• Defence and CSC will work together to proactively share data across different mechanisms in order to create a more seamless experience for veterans and their families. This will look to minimise data errors and increase the quality of the data shared.• Defence and CSC agree to seek continuous improvement in data reporting and sharing.• Defence and CSC agree to continue participating in shared communications with an aim to clearly articulate and understand what each party needs in order to improve the data sharing needs.• Defence agrees to provide CSC with accurate contribution data to correctly allocate contributions to members' accounts and provide member contact information to engage and communicate with members about their accounts. Consistency with the Superannuation Industry (Supervision) regulations 1994 around responsibility of employer and funds where relevant. Report data to CSC as per specifications e.g. ADF cover file salary information. Data sharing, e.g. provide updates to rank as soon as possible to avoid allocation delays	
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S6 – Provision of member statements

CSC will provide annual statements to all relevant members whether preserved or contributing

	Process and Services provided to veterans	Key Measures
Automatic Member Statements	<ul style="list-style-type: none"> • CSC will produce an annual statement with explanatory information each year, as at 30 June, containing relevant financial year information for each member. • CSC will make these statements available to members via their online portal. • CSC will send email notifications to all members who have elected electronic notification. This email will direct members to the secure CSC online portal to view their annual statement. • All members who have elected postal communication will receive a hard copy annual statement, printed by CSC's elected printing provider and distributed by Australia post. • With a focus on customer outcomes, avenues for member feedback will be available, which include: <ul style="list-style-type: none"> – online forms; – surveys; and – over the phone. • CSC will make available, at minimum the last seven years of annual statements, for members to view/download via the online portal. 	<ul style="list-style-type: none"> • 95% of annual member statements are available for members by 30 September. • Replacements: 95% within five business days.
Manual Member Statements	<ul style="list-style-type: none"> • Where the system is unable to automatically generate a Member Statement, it may require some manual intervention. • CSC will make these manual statements available to members via their online portal once completed. 	<ul style="list-style-type: none"> • All Manual statements are available for members by 1 December of each year.

	<ul style="list-style-type: none">• All members that have elected electronic notification will receive an email notification once the statement is corrected. All posted manual statements will be sent in the second printer extraction.	
Reporting to include performance against key measures.		



S7 – Pension services and enquiries

CSC will provide pensioners with phone, email, SMS, web, written and in-person services. CSC will process and make pension payments including variations, increases and suspensions.

	Process and Services provided to veterans	Key Measures
General Correspondence (Telephone, email, written correspondence)	<ul style="list-style-type: none"> CSC will aim to provide overarching service to pension recipients focussing on a quality driven approach and desire to achieve first contact resolution where possible. CSC should discuss and note the member's preference of communication and aim to adhere to this method where possible. CSC should aim to reduce repeat enquiries where possible. When an external agency like DVA or Centrelink requires a schedule of details concerning a pension recipient, CSC will respond within the agency's legislative timeframe. 	<ul style="list-style-type: none"> Average speed of answer 300 seconds (pensioners). Less than 5% of all calls abandoned. 95% of written member enquiries resolved within five days. External agencies CSC will respond within the agency's legislative timeframe.
Pension payments	<ul style="list-style-type: none"> Pension payments will be made on a fortnightly basis in line with relevant legislation. Where payments are unable to be made in this fashion (e.g. Closedown and public holidays) they will be made on the preceding day. <ul style="list-style-type: none"> If a significant issue occurs which prevents a successful payment to a majority of the recipients, CSC will notify Defence as early as possible but within 24 hours. 	
Pensioner records	<ul style="list-style-type: none"> Changes to pensioner records will be made within the first available fortnightly pay cycle following receipt of a request. 	

Pension indexation	<ul style="list-style-type: none">• Pension increases are applied in accordance with the relevant legislation. Any relevant increase identified will be applied and processed for the first payday in January and July each year.	
Reporting to include qualitative assessments on pensioner experience and service provided. Particular attention on repeat enquiries and first contact resolution to be provided to Defence on a quarterly basis.		



S8 – Family Law matters

CSC will create separate interests as required and issue payment split notices

	Process and Services provided to veterans	Key Measures
Family Law	<ul style="list-style-type: none"> • CSC will provide information and services to members who require it in relation to matters of Family Law. These may include, but not be limited to; <ul style="list-style-type: none"> – Information requests (general or complex in nature); – <i>Form 6</i> requests; – Draft court orders / superannuation agreements; – Manual calculations, estimates and payments; and – Payment Split Notices. 	<ul style="list-style-type: none"> • 90% of valid <i>Form 6</i> requests to be actioned and response provided within 28 calendar days of receipt (non-legislative). • Review and respond to 90% draft court orders and superannuation agreements within 28 days of receipt of all necessary information (<i>Draft order timeframes are legislated. Draft agreements are not</i>). • 100% Payment Split notices to be issued within the legislated timeframe. • 95% of Complex family law enquiries to be issued with at least an interim response within 28 days.

S9 – Internal Review

CSC will offer and administer an internal review process for delegated decisions

	Process and Services provided to veterans	Key Measures
Reconsideration cases	<ul style="list-style-type: none"> • Upon receipt of a reconsideration application CSC will acknowledge the applicant and establish a relationship to begin the process within five business days. Initial contact should clearly set out set out expectations and explain the process. • CSC will remain in contact as appropriate with all relevant parties to the internal review as the matter progresses. For example, at least once in every 20 days unless agreed otherwise by the member/applicant. • Once CSC has been provided with all of the information it requires to prepare a reconsideration case for the relevant review committee, CSC will prepare and present the case to the Committee at the next available Committee meeting (noting that no more than 16 cases can be presented to each meeting due to volume and complexity). • After a formal decision has been agreed by the Committee, notification of the outcome should be provided to the member/applicant within five business days. 	<ul style="list-style-type: none"> • 90% of cases acknowledged within five business days. • 90% of cases presented to Committee within 60 business days of all required information being provided. • 95% of decisions provided to relevant parties within five business days.
Reporting to include trends on case numbers, types and outcomes. Reporting to also include number of reconsideration decisions appealed under new evidence or through external appeal body, such as AFCA or AAT.		