



Join Cbus Industry Super

Product Disclosure Statement: 30 September 2022

Issued by United Super Pty Ltd ABN 46 006 261 623 AFSL 233792 as Trustee for Cbus Super Fund ABN 75 493 363 262 offering Cbus and Media Super products.

MySuper authorisation 75 493 363 262 473

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Making hard work pay off

- ✓ low fees
- ✓ insurance for your industry
- ✓ history of strong returns
- ✓ investment in industry jobs

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About this guide

This Product Disclosure Statement (PDS) contains general information only and is designed to provide a summary of significant information about Cbus. It contains references to important information which also forms part of this PDS. You should consider this information together with your own personal objectives, financial situation and needs before making a decision. A financial adviser can help you decide if this is the right product for you. Also read the relevant Target Market Determination at cbussuper.com.au/tmd. If you want a printed copy of this PDS or other information referenced, please call or email us.

Unless we've said otherwise, information in this PDS is current at the date of publication, but may change from time to time. Any updates that aren't materially adverse will be available at cbussuper.com.au/pds or contact us for details of any changes. Always check our website for the most up to date information.

Any statement made by a third party or based on a statement made by a third party in this PDS has been included in the form and context in which it appears with the consent of the third party, which has not been withdrawn as at the date of this document. Use of 'us', 'we', 'our' or 'the Trustee' is a reference to United Super Pty Ltd. Use of 'Fund' refers to Cbus Super Fund, which offers Cbus and Media Super products.

Insurance is issued under a group policy with our insurer, TAL Life Limited ABN 70 050 109 450 AFSL 237848.

1. About Cbus

Cbus is one of Australia's largest industry super funds, created by workers for workers.

Established in 1984, Cbus looks after more than 850,000 members and manages over \$70 billion of their money. We keep all fees and costs as low as possible, and any profits go to our members, not shareholders.

We deliver strong results over the long term and invest back into the sectors our members work in. Our advice services are designed to help you make the right decisions about your super.

Everything we do is to benefit our members, so they can eventually enjoy the retirement they've worked hard for.

Who is Cbus Industry Super for?

Cbus Industry Super is for people joining with an employer. If you don't have an employer who will contribute for you, you can join Cbus through:

- **Sole Trader Super:** for self-employed people
- **Personal Super:** for people not receiving employer contributions
- **Super Income Stream:** for people nearing or in retirement.



Save time and join online

Visit cbussuper.com.au/join and join Cbus Industry Super in four easy steps.

Important information to read

Visit cbussuper.com.au/fund for information including:

- Trust Deed (and governing rules)
- significant event notices (including fee/product updates)
- *Annual Report*
- *Financial Services Guide*
- details of service providers, appointment attendance, remuneration of our directors, and remuneration of our executives.

You can also visit cbussuper.com.au/dashboard to access our MySuper product dashboard.

All figures stated are as at 30 June 2022 unless otherwise noted.

2. How super works

Most people get employer super contributions

Super helps you save for retirement. That's why the Government takes less tax from super than other types of investments. Most people receive super contributions from their employer and can choose the super fund these payments are made to. The amount your employer must contribute is usually at least 10.5% of your regular pay (which doesn't include overtime or some allowances).

You can build your account with extra contributions

You can get more super by putting in extra money (see page 9 for limits). There are two ways:

1. **From your before-tax salary:** This could save you tax.
2. **From your after-tax salary:** The Government could match money paid in with a co-contribution of up to \$500 if you're a low to middle income earner.

Combine your super accounts to save

Moving jobs may mean you have several super accounts, paying fees on each of them. You can easily search for and combine your super through your online account. Or complete the attached *Combine your super into Cbus* form. To learn more about finding and combining your super visit cbussuper.com.au/consolidate.

Super's usually for your retirement

By law, you will generally need to reach your preservation age (age 60 if you were born from 1 July 1964), or age 65 to access your super savings. Early access is possible under severe financial hardship, terminal illness, permanent incapacity or on compassionate grounds.

You can stay with Cbus when you change jobs

If you don't choose a fund when starting a new job, your boss may pay your super into a different fund (such as one you had with another job), which may not be right for you. To stick with Cbus, complete the *I want my super paid into Cbus* form at cbussuper.com.au/cs/choose-cbus and give it to your new boss.

You can also stay with Cbus when you finish work

After age 60 you can turn your super into regular, tax-free payments with a Cbus Super Income Stream account. This means you can stay with Cbus as you transition into retirement and after you retire.

Keep track of your super

Your account will move to the Australian Taxation Office (ATO) and any Cbus insurance and other benefits will stop if:

- we can't contact you for a while (so be sure to keep your details up to date)
- there's limited activity on your account (such as no contributions) for 16 months or more, you don't have insurance through us and your account balance is less than \$6,000.



You should read the important information about how super works before making a decision. Go to cbussuper.com.au/superworks. The material relating to how super works may change between the time when you read this statement and the day when you acquire the product.

3. Benefits of investing with Cbus



Low fees and no entry fees

We keep costs low so more of your super stays where it belongs: in your account.

8.88%

Strong long-term investment performance

Our Growth (MySuper) option has returned an average of 8.88% each year for the past 38 years.*



Insurance for your industry

We offer tailored insurance options to suit your job, including high-risk work that other super funds may not cover.



Financial advice that's in your interests

Our Advice Services team can help you understand your options and provide a personal recommendation – at no extra cost.



We invest in your industries

By investing in sustainable, long-term projects like Cbus Property[†] developments and major renewable energy projects like Star of the South, we actively invest in the industries that are important to our members.



Digital services make it easy

Manage your super account your way. Register online at cbussuper.com.au/login or search for Cbus in your app store.



Regular, personalised updates

You'll get two updates a year, along with personalised account videos and retirement income estimates for most members.

* From inception in 1984 to 30 June 2022. The average annual return is based on the crediting rate, which is returns minus investment fees, taxes and until 31 January 2020, the percentage-based administration fee. Excludes administration fees and insurance costs. Past performance is not a reliable indicator of future performance. See page 6 for details.

[†] Cbus Property Pty Ltd is a wholly owned subsidiary of United Super Pty Ltd and has responsibility for the development and management of Cbus' direct property investments.

4. Risks of super

All investing has risk. Understanding risk helps you to make better investment decisions.

We invest your super in different asset classes and each has a different level of risk and expected return. Shares and some alternative investments can have high returns, but also more risk of a negative return or loss in the short term. Cash and fixed interest investments generally have more stable but lower long-term returns.

When investing in super (including Cbus) it's important to consider:

- the value of your investment can change as returns aren't guaranteed and you may lose some of your money
- the level of investment returns can vary – future returns can be different to past returns
- contributions and investment returns may not grow your super enough to fully support you when you retire and your savings might not last long enough, and
- super laws may change in the future.

So, when you come to choose investment options, it's important to think about:

- how old you are now and how long you plan to invest – to retirement or longer
- other investments you have outside super, such as savings, property or shares, and
- how much risk you want to take to achieve the return you want.

5. How we invest your money

You can choose from a range of investment options:



Pre-mixed options:

- High Growth
- Growth Plus
- Growth (MySuper)*
- Indexed Diversified
- Conservative Growth
- Conservative



DIY options:

- Overseas Shares
- Australian Shares
- Property
- Diversified Fixed Interest
- Cash*



Cbus Self Managed

For even more control, you can choose from a range of Australian shares, exchange traded funds, term deposits, property and infrastructure options (conditions and extra costs apply).


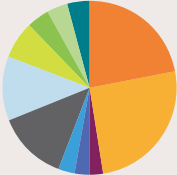
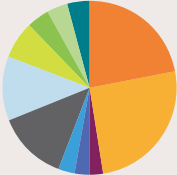
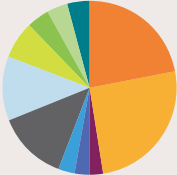
We consider environmental, social and governance (ESG) factors when investing across our whole portfolio. For more information on responsible investment visit cbussuper.com.au/esg.

Growth (MySuper) is designed to suit most members

We'll invest your super in Growth (MySuper)* until you make a choice. This option suits people who can live with occasional negative returns but want long-term returns to be higher than inflation. It invests in a range of assets including shares, property, infrastructure and cash.

* Until 14 February 2022, Growth (MySuper) was called Growth (Cbus MySuper) and Cash was called Cash Savings.

Growth (MySuper)

Risk/return																																								
Risk level/(band)*	Medium to High (5)																																							
Objectives	Deliver a return of inflation plus: 3.25% a year over rolling 10-year periods																																							
Likelihood of negative returns	3 to 4 in every 20 years																																							
Minimum timeframe	Invested for at least 7 years																																							
Strategic Asset Allocation and range	<table border="1"> <thead> <tr> <th></th> <th>Allocation %</th> <th>Range %</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> </tr> <tr> <td>Australian shares</td> <td>22.0</td> <td>5.0 – 38.0</td> </tr> <tr> <td>Global shares</td> <td>25.5</td> <td>7.0 – 39.0</td> </tr> <tr> <td>Emerging market shares</td> <td>2.5</td> <td>0.0 – 16.5</td> </tr> <tr> <td>Private equity</td> <td>3.0</td> <td>0.0 – 12.0</td> </tr> <tr> <td>Alternative growth</td> <td>3.0</td> <td>0.0 – 13.0</td> </tr> <tr> <td>Infrastructure</td> <td>13.0</td> <td>0.0 – 28.0</td> </tr> <tr> <td>Property†</td> <td>12.0</td> <td>0.0 – 28.0</td> </tr> <tr> <td>Global credit</td> <td>7.0</td> <td>0.0 – 17.0</td> </tr> <tr> <td>Australian fixed interest</td> <td>4.0</td> <td>0.0 – 23.0</td> </tr> <tr> <td>International fixed interest</td> <td>4.0</td> <td>0.0 – 23.0</td> </tr> <tr> <td>Cash</td> <td>4.0</td> <td>1.0 – 18.0</td> </tr> </tbody> </table>		Allocation %	Range %				Australian shares	22.0	5.0 – 38.0	Global shares	25.5	7.0 – 39.0	Emerging market shares	2.5	0.0 – 16.5	Private equity	3.0	0.0 – 12.0	Alternative growth	3.0	0.0 – 13.0	Infrastructure	13.0	0.0 – 28.0	Property†	12.0	0.0 – 28.0	Global credit	7.0	0.0 – 17.0	Australian fixed interest	4.0	0.0 – 23.0	International fixed interest	4.0	0.0 – 23.0	Cash	4.0	1.0 – 18.0
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Average annual return (based on annual crediting rates to 30 June 2022)	Over 10 years: 8.96% (inflation + 6.65%) Over 38 years: 8.88% Visit cbussuper.com.au/investments for the latest returns. Past performance is not a reliable indicator of future performance.																																							

* This is an industry standard to group options that are expected to have a similar number of negative returns over 20 years – from 1 (very low risk) to 7 (very high risk). It measures some but not all investment risks.

† Made up of 85% unlisted property and 15% Global Real Estate Investment Trusts (GREITs).

Investment options may change as our investment strategy changes. We'll contact you or post updates at cbussuper.com.au about any significant changes.



You can change investments through your online account or by completing an *Investment choice* form. The right investment choice for you will depend on its likely return, the amount of risk you're happy to take to achieve it, and how long until you retire.



You should read the important information about our investment options and how we invest your money before making a decision. Go to cbussuper.com.au/pds to read the *Investment handbook* and the *Cbus Self Managed investment guide*. The material relating to our investment options may change between the time when you read this statement and the day when you acquire the product. Always visit our website for the latest information.

6. Fees and costs

Did you know? Small differences in both investment performance and fees and costs can have a substantial impact on your long-term returns. For example, total annual fees and costs of 2% of your account balance rather than 1% could reduce your final return by up to 20% over a 30-year period (for example, reduce it from \$100,000 to \$80,000).

You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs. You or your employer, as applicable, may be able to negotiate to pay lower fees.* Ask the fund or your financial adviser.

To find out more: If you would like to find out more, or see the impact of fees based on your own circumstances, the Australian Securities and Investments Commission (ASIC) Moneysmart website (moneysmart.gov.au) has a superannuation calculator to help you check out different fee options.

* This text is legally required, but as Cbus only charges fees to cover costs and not to make a profit our fees can't be negotiated.

Fees and costs summary

This table shows fees and costs for the Growth (MySuper) option and can be used to compare costs between different superannuation products. Fees may be deducted directly from your account or from investment returns.

Type of fee or cost	Amount	How and when paid
Ongoing annual fees and costs[†]		
Administration fees and costs	\$1.50 a week (\$78 a year) plus 0.19% of your account balance up to \$1,000 a year	Deducted from your account at the end of each month or when you close your account.
	plus 0.04% a year [‡]	Deducted from fund reserves (not from your account).
Investment fees and costs[‡]	0.43% a year [‡] (\$4.30 for each \$1,000)	Deducted from returns before the crediting rate is applied to your account.
Transaction costs	0.22% a year [‡]	Deducted from returns before the crediting rate is applied to your account.
Member activity related fees and costs		
Buy-sell spread	Nil	Not applicable
Switching fee	Nil	Not applicable
Other fees and costs	Other fees and costs may apply, such as insurance premiums. See the <i>Additional explanation of fees and costs</i> at cbussuper.com.au/fees .	

[†] If your account balance for a product offered by Cbus is less than \$6,000 at the end of the Cbus income year, certain fees and costs charged to you in relation to administration and investment are capped at 3% of the account balance. Any amount charged in excess of that cap must be refunded.

[‡] Investment fees and costs include an amount of 0.06% for performance fees based on the average performance fees for the five years to 30 June 2022.

[§] These figures are estimates based on costs for the previous financial year and may change. The calculation basis for these amounts is set out in the *Additional explanation of fees and costs* at cbussuper.com.au/fees.

Example of annual fees and costs for Growth (MySuper)

This table gives an example of how the ongoing annual fees and costs for the Growth (MySuper) option can affect your superannuation investment over a one-year period. You should use this table to compare this superannuation product with other superannuation products.

Example – Growth (MySuper)		Balance of \$50,000
Administration fees and costs	\$1.50 a week (\$78 a year) plus 0.19% of your account balance a year plus 0.04% a year paid from fund reserves (not your account)	For every \$50,000 you have in Growth (MySuper) you will be charged or have deducted from your investment \$115* in administration fees and costs, plus \$78 regardless of your balance.
PLUS Investment fees and costs	0.43%	And you will be charged or have deducted from your investment \$215 in investment fees and costs.
PLUS Transaction costs	0.22%	And you will be charged or have deducted from your investment \$110 in transaction costs.
EQUALS Cost of product		If your balance was \$50,000 at the beginning of the year, then for that year you will be charged fees and costs of \$518† for the Growth (MySuper) option.

*This includes \$20 paid from fund reserves and not your account. †Additional fees may apply.

We may change fees and costs at any time. You'll get at least 30 days' notice before any increase to administration fees or insurance premiums.



Under the Financial Planner Payment Program, you may be eligible to have your advice fees deducted from your Cbus account. The Financial Planner Payment is only payable for personal financial advice that relates to your interest in Cbus and the advice must be provided by a CERTIFIED FINANCIAL PLANNER (CFP®) who is part of the FPA Member Referral Program.



You should read the important information about fees and costs before making a decision. Go to cbussuper.com.au/fees. The information on fees and costs may change between the time when you read this statement and the day when you acquire the product.

7. How super is taxed

Super is a more tax-effective way for most people to save for retirement.



Although you don't have to, you should give us your tax file number or you'll pay extra tax and won't be able to make after-tax contributions. We're authorised to collect, use and disclose your TFN under the *Superannuation Industry (Supervision) Act 1993*. Your TFN may be shared with another super provider when your benefits are being transferred unless you request in writing not to. See cbussuper.com.au/tfn for details.

Tax on money put in

Tax on money put into super is worked out using your age, income, the amount and if it's paid from your before or after-tax income. Tax is usually deducted from your account after the money has gone in. We then pay the tax to the Australian Taxation Office.



There are limits on how much you can contribute to your super (contribution caps). If you contribute more than these limits you may pay extra tax.

Limits on how much you can put into super (for the 2022/23 financial year)

<p>Before-tax (concessional) such as employer and salary sacrifice contributions</p>	<p>15%* tax on amounts up to \$27,500 a year. Amounts above this limit are added to your assessable income and taxed at your marginal rate. Additional taxes may also apply.</p> <p>If your total super balance across all accounts is under \$500,000 at the end of the previous financial year, you can use any unused concessional contribution cap amounts on a rolling five-year basis.</p>
<p>After-tax (non-concessional) such as personal or voluntary contributions where no tax deduction has been claimed</p>	<p>No tax on amounts up to \$110,000 a year.</p> <p>If you're under age 75, you may be able to contribute \$330,000 in any three-year period. Contributions more than this limit may be taxed at 45%.†</p> <p>Your total super balance may affect these after-tax limits.</p>

* This rate may double if your income and before-tax contributions reach \$250,000.

† Plus the Medicare levy and other applicable Government levies.

You can apply to claim a tax deduction for after-tax contributions you make. Contributions you claim as a tax deduction are treated as concessional contributions, so they're taxed at 15% and contribute to your before-tax (concessional) contributions cap. Think about what this tax treatment could mean for you.

Before you apply to claim the tax deduction you need to make sure you meet the eligibility criteria and notify us of your intent to claim using our *Claim a tax deduction for personal contributions to super* form. From age 67 you'll also need to meet the work test (or exemption criteria) and your ability to claim stops around a month after your 75th birthday. For details read the *How super is taxed* fact sheet at cbussuper.com.au/tax.

Tax on withdrawals

Age 60 or over: withdrawals are generally tax free. Under age 60: tax is deducted from withdrawals before we pay them to you as follows.

Component	Tax if you're under 60
Tax free	No tax payable.
Taxable	<p>Under preservation age: taxed at 20%.‡</p> <p>Between preservation age and 59: the first \$230,000§ is generally tax free and the balance is taxed at 15%.‡</p>

‡ Plus Medicare levy.

§ Low rate cap for 2022/23.

Tax on investment earnings

Investment earnings are taxed at up to 15%, which is deducted from crediting rates before being applied.



You should read the important information about how super is taxed before making a decision. Go to cbussuper.com.au/tax or ato.gov.au. The material relating to how super is taxed may change between the time when you read this statement and the day when you acquire the product.

8. Insurance in your super

Cover you can count on

At Cbus, our size means we can get a better deal for our members, with insurance built for your industry and premiums paid from your super, not your salary. Most members get cover automatically, with no health checks and no hassle. Plus you can change your cover to suit your needs.



Some words in this section such as **compulsory super**, **normal job** and **senior manager or executive** have specific meanings that you need to understand. Please read the *Death and disability insurance guide (Industry Super)* to learn more.

You can get cover automatically

We offer automatic death and disability cover to eligible Cbus members. The automatic insurance cover available is based on your age and occupation category and, in some cases, your account balance.

Your life

Death

Automatic
if you qualify

Lump sum to
your dependants
if you die.

Terminal illness

Automatic
if you qualify

Lump sum if you
have death cover
and are diagnosed
as terminally ill.*

Your income

Total and permanent disablement (TPD)

Automatic
if you qualify

Lump sum if
you're permanently
disabled by injury or
illness and unlikely
to ever work again.†

Income protection

Not automatic
You'll need to
apply if you qualify

**Monthly
payments** if you
temporarily
can't work.†

* With a life expectancy of 24 months or less from when you were diagnosed. † Conditions apply.

When automatic cover starts

By law, members who are under age 25 or have an account balance of less than \$6,000 aren't usually eligible for automatic cover. However, Cbus has been able to provide automatic insurance cover to members in the manual occupation category using a dangerous occupation exemption.

If you're in a manual occupation, your cover will generally start when we receive an on-time compulsory super payment from your employer.

Electech, non-manual and professional members

Your automatic cover won't start until your account balance reaches \$6,000 (and you've turned 25), unless you tell us you want cover earlier. Select this option when you join Cbus or anytime at cbussuper.com.au/want-cover. Your cover may be limited depending on when you tell us you want it.

Once your account balance reaches \$6,000 (and you've turned 25), your cover will generally start when we receive an on-time compulsory super payment from your employer. But your cover may be limited depending on when this payment is received or if you can't do your normal job due to injury or illness when your cover starts.

See our *Death and disability insurance guide (Industry Super)* for more information on insurance, including when cover may be limited.



If you're changing super funds and want your cover to start from a certain date, make sure you let your employer know. Otherwise there may be a gap in your cover when you move from another fund to Cbus.

Cover for the work you do

Your occupation category affects how much you pay for your cover, so it's important you're in the right category for the work you do. You'll be covered under the manual category if you're eligible for cover and don't choose a different category when you join.

We'll check your category if you make a claim, and any insurance payment may be reduced if you weren't eligible for the category you selected. So contact us if you're not sure which category applies to you.

Mainly physical work

Manual

- You do manual or physical work, and
- You don't qualify for any other category.

Typical jobs

Bricklayer, Truck driver,
Mechanic, Plumber

Electech

- You're an electrical worker in a classification set out in schedule A of either the *Electrical, Electronic & Communications Contracting Award 2020* or *Electrical Power Industry Award 2020*.

Typical jobs

Electrician, Linesperson,
Electronics tradesperson

Mainly desk-based work

Non-manual

- You do only administrative, managerial or professional work (and no manual work)
- At least 80% of your work is in an office, and
- You don't qualify for the professional category.

Typical jobs

Bookkeeper, Quantity surveyor,
Payroll administrator

Professional

- You do only administrative, managerial or professional work (and no manual work)
- At least 80% of your time is in an office
- Your annual taxable income is more than \$100,000 (pro-rated if part time), and
- You're a senior manager or executive, or have a university degree or higher qualification.

Typical jobs

Accountant, Architect,
HR manager, Lawyer

How much cover will you get?

The automatic cover available is based on your age and occupation category. Cover for members in a manual occupation is outlined in the table below:

Your age	Automatic cover – Manual	
	Death	TPD
15 to 20*	\$52,000 (1 unit)	\$52,000 (1 unit)
21 to 29	\$208,000 (4 units)	\$156,000 (4 units)
30 to 34		\$145,600 (4 units)
35 to 39		\$135,200 (4 units)
40 to 44		\$124,800 (4 units)
45 to 50		\$104,000 (4 units)
51 to 64	Starts at \$192,000 (4 units), decreases each year to \$100,000	Starts at \$100,000 (4 units), decreases each year to \$30,000
65 to 69	Starts at \$50,000 (4 units), decreases each year to \$24,000	No cover (0 units)

* Automatic cover will increase to 4 units when you turn 21 (unless you've made a change). We'll write to you before this happens and you can let us know if you'd like something else.

If you work in an electech, non-manual or professional occupation, you'll generally receive the units of cover outlined below if you choose automatic cover on joining or when your account reaches \$6,000 (and you've turned 25).

Your age	Automatic cover – Electech, non-manual and professional			
	Non-manual and professional		Electech	
	Death	TPD	Death	TPD
15 to 20	1 unit	1 unit	2 units	2 units
21 to 64	4 units	4 units		
65 to 69		0 units		

See the toolkit in our *Death and disability insurance guide (Industry Super)* at cbussuper.com.au/icover to check how much cover each unit gives you.

A special offer for new members

If you're a new Cbus member and you qualify for automatic insurance cover, you can apply to increase your cover or obtain income protection cover by answering a few simple questions.

How much cover you can get depends on your age and occupation category. You must apply within six months of joining your first Cbus employer and can only take up this special offer once.




To increase your automatic death and TPD cover, complete the *Special offer: Change cover when you join* form attached.

To apply for income protection cover, complete the *Application for income protection cover* at cbussuper.com.au/forms.

Check if you already have income protection cover with your employer, union or a Cbus Coordinator before applying.

Can you get cover?

You must meet some basic conditions to be eligible for cover through Cbus Industry Super. You'll generally qualify for automatic death and TPD cover, subject to the following.

You'll get...	If...	Then...
 Full cover	You work in a manual occupation and none of the below apply to you	<ul style="list-style-type: none"> You can get automatic death and TPD cover
	You work in an electech, non-manual or professional occupation and none of the below apply to you	<ul style="list-style-type: none"> You can get automatic death and TPD cover: <ul style="list-style-type: none"> – if you tell us you want cover when you join, or – when your account balance reaches \$6,000 (and you've turned 25)
 Some cover	You're between 65 and 69	<ul style="list-style-type: none"> Manual, non-manual or professional: you can get automatic death cover and can apply for TPD cover Electech: you can get automatic death and TPD cover
	You're off work or on restricted duties because you're sick or injured when cover starts	<ul style="list-style-type: none"> You can get automatic death cover While you're off work or on restricted duties, you'll get TPD cover only for injuries or illnesses that first occur after your cover starts You'll get full TPD cover when you can do your normal job again without restriction for ten days in a row
	You tell us you want automatic cover more than six months from when you joined your first Cbus employer <hr/> You don't receive an on-time compulsory super payment within six months from when your account balance reached \$6,000 (and you turned 25), and you didn't tell us you wanted automatic cover earlier	<ul style="list-style-type: none"> For 24 months, you'll have death and TPD cover only for injuries or illnesses that first occur after your cover starts You'll get full death and TPD cover after that, if you can do your normal job without being restricted by injury or illness for ten days in a row
 No cover	You're under 15 or over 70	
	You've received a total and permanent disablement or terminal illness payment from a super fund or insurance policy, or you're currently applying for or entitled to one <hr/> You have a terminal illness with a life expectancy of 24 months or less from when it was diagnosed	<ul style="list-style-type: none"> Unfortunately you can't get any insurance through Cbus



Work out how much cover you may need to protect you and your family using our *Insurance needs calculator*, available at cbussuper.com.au/calculators.

What cover will cost

The cost of your insurance depends on the type of cover you receive, how many units you have, your age and your occupation.

Your age	Weekly cost per unit of cover					
	Manual		Non-manual and professional		Electech	
	Death	TPD	Death	TPD	Death	TPD
15 - 24	\$1.24	\$1.88	\$0.96	\$0.88	\$0.93	\$1.29
25 - 34	\$1.38	\$2.15	\$1.11	\$1.04	\$1.02	\$1.47
35 - 49	\$1.53	\$2.35	\$1.48	\$1.37	\$1.40	\$1.94
50+	\$1.89	\$2.57	\$1.75	\$1.55	\$1.62	\$2.16



The cost of cover will come out of your account unless you cancel it (or it stops for another reason). When deciding what cover is right for you – now and in the future – think about the benefits of being covered and the impact of insurance costs on your retirement savings.

Keep your cover, even when life changes

Your death and TPD cover will stop if your account doesn't receive a contribution or a roll in for 16 months. It could restart if you receive an on-time compulsory super payment from your employer in future.

We can keep you covered – even if you stop work or change jobs – if you tell us you want to keep your cover when you join Cbus or anytime at cbussuper.com.au/opt-in.

You can change your mind or choose to reduce or cancel your cover at any time. Be aware your cover could stop for other reasons too, such as when you reach a certain age or don't have enough money in your account to pay for it. Different rules apply to IP cover. See the *Death and disability insurance guide (Industry Super)* and *Income protection guide (Industry Super)* for details.

Changing your cover

You can make changes to your insurance whenever you like. Apply to increase, reduce or cancel your cover by logging into your account at cbussuper.com.au/login or completing the relevant form on our website. To simply cancel your cover, you can call us on **1300 361 784**.

You can also apply to transfer your existing cover from another super fund or insurance policy or apply for more cover when certain life events happen, like you get married, have children or take out a mortgage.



If you cancel your cover and want cover again later, you'll need to reapply and provide health and other information for our insurer to consider – but be aware, you may not be eligible.

Income protection cover

Many Cbus members already have income protection cover as part of their employment arrangements. You can check this with your employer, union or a Cbus coordinator. Income protection cover can give you a monthly income if you can't work because of an accident or illness. Visit cbussuper.com.au/industry-ip to explore your options and find out how to apply.



You should read the important information about insurance in your super before making a decision, including the amount and cost of cover, when cover stops and starts, changing your cover, making a claim, and any other terms and conditions of Cbus' insurance policies. Read the *Death and disability insurance guide (Industry Super)*, *Income protection guide (Industry Super)* and *Industry Super insurance – key facts* at cbussuper.com.au/insurance for more information.

The material relating to insurance in your super may change between the time when you read this statement and the day when you acquire the product. Always visit our website for the latest information.

9. How to open an account

There are two ways you can open a Cbus Industry Super account:



1. Join online

- Visit cbussuper.com.au/join to join in four easy steps



2. Complete the attached forms

- *Join Cbus Industry Super*
- *Special offer: Change cover when you join*
- *Combine your super into Cbus (optional)*
- *I want my super paid into Cbus (optional)*

Need help? Call us on **1300 361 784** 8.30am to 6pm AEST/AEDT, Monday to Friday.

Contact us if you're not satisfied

We strive to provide great service for every member. If you're dissatisfied with any aspect of the Fund:

- Write to the Complaints Officer, Cbus, PO Box 24231, Melbourne 3001.
- Call **1300 361 784** (8am to 8pm AEST/AEDT, Monday to Friday) within Australia. Closed on national public holidays.
- Submit your complaint online at cbussuper.com.au/complaint.

If you're not satisfied with the outcome of our investigation, your complaint may be considered by the Australian Financial Complaints Authority (AFCA). AFCA is an independent dispute resolution body set up by the Federal Government to provide a free, impartial and binding dispute resolution service for financial services.

- Write to GPO Box 3, Melbourne VIC 3001
- Email info@afca.org.au
- Call **1800 931 678**
- Website afca.org.au



To learn more about how to make a complaint, read the fact sheet available at cbussuper.com.au/complaint.

Privacy

We collect, store and disclose the personal information you provide only to administer your account and in accordance with our *Privacy Policy*. Except where required by law, your personal information will not be used for any other purpose. For more details, please refer to our *Privacy Policy* and *Personal Information Collection Statement* at cbussuper.com.au/privacy or call **1300 361 784** for a copy.

This card does not confirm active membership of Cbus or acceptance by the insurer of your application for cover.

Call us on **1300 361 784** to confirm this.

Complete and detach this temporary card.

You'll receive a permanent member card after your first payment.

Cbus' Trustee: United Super Pty Ltd. ABN 46 006 261 623 AFSL 233792
Cbus ABN 75 493 363 262 cbussuper.com.au

Set up your account



Get set up in just a few minutes

I want my super paid into Cbus*	<p>Complete this form to make sure your employer pays super to your Cbus account</p> <ul style="list-style-type: none">▪ If you don't complete this form, your employer may pay your super to another super account.▪ All you need to do is fill in your personal and employer details, sign and date the form, and give it to your employer.	<p>➤ Give this form to your employer – don't send it to Cbus</p>
Join Cbus Industry Super	<p>Complete this form to open your super account</p> <ul style="list-style-type: none">▪ Confirm you're eligible for insurance cover to start.▪ Provide your tax file number so you don't pay more tax than you need to.▪ Choose beneficiaries and communication options.	<p>➤ Send this form to Cbus</p>
Special offer: Change cover when you join	<p>Complete this form if you want to make changes to insurance</p> <ul style="list-style-type: none">▪ Consider the special offer for more death and disability insurance to protect you at home and on the job.▪ You can only use this form when you join and not at a later date.	<p>➤ Send this form to Cbus</p>
Combine your super into Cbus	<p>Complete this form to combine your super into Cbus and find any lost super</p> <ul style="list-style-type: none">▪ Know the details of your other funds? Combine up to two accounts on this form. Get more forms at cbussuper.com.au/forms or call us.▪ Want to search for lost super? You can verify your identification electronically at Step 4 and avoid certifying documents.	<p>➤ Send this form to Cbus, along with any other documents required</p>

* You may also receive an Australian Taxation Office Standard Choice form from your employer. You can use this to choose the super fund you want, including Cbus.

Expert help and support

Local Cbus Coordinators are here to give face-to-face support when you and your worksite need it. Get in contact today if you need help, or to organise a workplace information session. Or you can visit your nearest Cbus front counter for assistance with your super.

Go to cbussuper.com.au/contact for details.



Hand back to your employer



1300 361 784
8am to 8pm (AEST/AEDT)
Monday to Friday



cbusenq@cbussuper.com.au
cbussuper.com.au
Log in to chat to us online



Visit Cbus in person in Adelaide, Brisbane, Melbourne, Perth and Sydney. Details: cbussuper.com.au/contact



I want my super paid into Cbus

OPTIONAL

Please use black or blue pen and CAPITAL letters. Use an X in boxes where required.

- If you would like to have your super paid into Cbus, complete this form and hand it back to your employer.
- Don't send it to Cbus or the Australian Taxation Office.

Step 1: Provide your personal details

Title
 Mr Mrs Miss Ms Other

Given name(s)

Family name

Cbus member number[†] Tax file number (TFN)*

[†] Skip this if you don't have a member number yet.

* Cbus is authorised under legislation to collect your TFN. Where provided it will be confidential and used only for lawful purposes (which may change in the future).

! If you quote your TFN to your employer for super purposes, they must provide it to the super fund.

Step 2: Provide your employer details

Employer name

ABN Employer ID number (if applicable)

Step 3: Cbus fund details

Fund name	Unique Super Identifier (USI)	MySuper authorisation number	ABN
<input type="text" value="CBUS"/>	<input type="text" value="CBU0100AU"/>	<input type="text" value="75 493 363 262 473"/>	<input type="text" value="75 493 363 262"/>

For a copy of the Cbus Product Disclosure Statement call **1300 361 784** or visit **cbussuper.com.au**.

Step 4: Sign this form

I would like my super paid into Cbus.

! Sign here:

Date
 / /

Step 5: Give this form to your employer

EMPLOYER USE ONLY:

Date choice is accepted: / / Date you act on choice: / /

When the employee has chosen a fund other than your default fund, contributions in the two months after receiving the form can be made to either your employer default fund or your employee's chosen fund. Contributions after the two months must be paid to the employee's chosen fund.

Compliance information

Dear employer,

Cbus is:

- a complying resident regulated super fund
- not currently or ever has been under direction not to accept any contributions from an employer sponsor (under s.63 of SIS)
- able to accept super contributions from employers on behalf of their employees
- an authorised MySuper provider and meets the insurance requirements to be chosen as a default fund by employers.

If you are not an existing Cbus participating employer, go to our website to find out how to register and pay your employee super to Cbus.

SIGN and DATE this form and hand it back to your employer

This information is about Cbus. It doesn't take into account your specific needs, so you should look at your own financial position, objectives and requirements before making any financial decisions. Read the relevant Product Disclosure Statement to decide if Cbus is right for you. Call **1300 361 784** or visit **cbussuper.com.au** for a copy. Also read the relevant Target Market Determination at **cbussuper.com.au/tmd**.



Join Cbus Industry Super

This application form is part of the *Join Cbus Industry Super Product Disclosure Statement (PDS)* dated 30 September 2022. Please read the PDS before you complete this form.

Please use black or blue pen and CAPITAL letters. Use an X in boxes where required.

Join online – visit cbussuper.com.au to join in four easy steps.

Step 1: Provide your personal details

Title Mr Mrs Miss Ms Other Date of birth DD / MM / YY YY Gender Male Female

Given name(s)

Family name

Home phone () Mobile

Email address (providing your email means you give us permission to use it)

Residential address (compulsory)

Street number Street name

Suburb/town State Postcode

Postal address (complete if different from your residential address)

Step 2: Consider providing your tax file number

Providing your tax file number (TFN) is voluntary but can result in paying less tax. It also allows you to top up your super with your take-home pay. (See section 7 of the PDS for details.) My TFN is:

Step 3: Tell us about your work

Your employer

Cbus employer number (if known) Phone Date you started with this employer DD / MM / YY YY

What's your job?

Step 4: Choose your occupation category for insurance cover (see pages 11 & 12 for details)

Select the option below that describes your current work (**one only**). If you don't choose an option and are eligible for cover, you'll be covered under manual until you tell us otherwise. You must receive an on-time compulsory super payment from your employer for cover to start. Other conditions apply.

PART 4A: Manual occupation – you receive automatic cover

I'm in a manual occupation **You'll receive automatic insurance cover now as the work you do is classified as a dangerous occupation category.**
How much cover do you get?
 Age 15-20: 1 unit (death & TPD) Age 21-64: 4 units (death & TPD) Age 65-69: 4 units (death only)

I want automatic insurance cover now **How much cover do you get?**
 Age 15-69: 2 units (death & TPD)

I don't want cover until I have \$6,000 in my account and have turned 25

PART 4B: Electtech occupation – elect to receive automatic cover

I want automatic insurance cover now **How much cover do you get?**
 Age 15-20: 1 unit (death & TPD)

I don't want cover until I have \$6,000 in my account and have turned 25

PART 4C: Non-manual and professional occupations – elect to receive automatic cover

Non-manual I want automatic insurance cover now **How much cover do you get?**
 Age 21-64: 4 units (death & TPD)

I don't want cover until I have \$6,000 in my account and have turned 25

Professional I want automatic insurance cover now **How much cover do you get?**
 Age 65-69: 4 units (death only)

I don't want cover until I have \$6,000 in my account and have turned 25

Want a different level of cover? To change your insurance, complete the *Special offer: Change cover when you join* form attached to this PDS.

Step 5: Check if you can get automatic cover

Answer the following questions to see if you're eligible for automatic cover.

Have you ever received a payment for total and permanent disablement (TPD) or terminal illness from any super fund or insurance policy, or are you currently applying for or entitled to one?

- Yes You can't get automatic cover. Go to **step 7**.
 No

Do you have a terminal illness with a life expectancy of 24 months or less from when it was diagnosed?

- Yes You can't get automatic cover. Go to **step 7**.
 No

Answer the following questions to see what sort of cover you may be able to get.

Are you off work or on restricted duties because you're sick or injured?

- Yes You may get death cover and new events TPD cover.
 No You may get death and TPD cover.

Did you start working with your first Cbus employer in the past six months?

- Yes You may get full automatic cover.
 No You may get new events cover for 24 months.



Please consider what insurance is right for your circumstances and the impact insurance premiums can have on your account balance.

Step 6: Elect to keep your cover, even when life changes

If your account doesn't receive a contribution or a roll in for 16 months, any death and TPD cover (including any future cover) will stop unless you've elected to keep it. You can change your mind and cancel cover at any time – see page 14.

I want to keep my insurance cover even if my account becomes inactive.

Step 7: Choose who gets your super if you die

Complete this section to make a non-binding beneficiary nomination. The minimum you can allocate to a single beneficiary is 1%. See page 17 of the *Death and disability insurance guide (Industry Super)*.

Legal personal representative

Dependants: Given name and initial(s) (e.g. Sam R)	Family name	Relationship to you (spouse, child, etc)	%
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> . <input type="text"/> %
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> . <input type="text"/> %
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> . <input type="text"/> %

Attach another page if you have more than two beneficiaries. You can change your nominations at any time online or by calling us. **Must add up to** 1 0 0 . 0 0 %



Making a binding nomination will give you more certainty. Check your beneficiary options at cbussuper.com.au/beneficiaries.

Step 8: How should we communicate with you?

You can change your preferences at any time via your online account.

Do you want to receive your statements online only? Yes No

Do you want to receive information about Cbus products and services by email or SMS? Yes No

Do you want to receive information from Cbus about special offers, discounts and other marketing materials outside of your Cbus membership? Yes No

Do you want to receive **The New Daily (TND)**? TND is a free online newspaper providing general and financial content. To get started, your name and email address will be provided to TND. Yes No

Step 9: Sign and date this form

I am eligible for Cbus Industry Super membership and agree to the terms and conditions in the Trust Deed and I confirm that:

- I've read and understood the *Join Cbus Industry Super PDS* and additional information incorporated by reference before making the decision to join.
- I understand Cbus may send product disclosure statements, significant event notices and other regulatory items to me digitally (such as a link in an email) using the email address provided on this form. I can opt out of receiving these materials electronically through my online account or by contacting Cbus.
- I've read the Trustee's Privacy Statement as contained in the *Privacy Policy* and *Personal Information Collection Statement* and I consent to the collection, use and disclosure of my personal and sensitive information by the Trustee in the manner described in the Privacy Statement.
- I'm entitled to one Cbus super account (except for Super Income Stream) and one insured benefit, and I accept duplicate accounts maybe closed.
- I've considered my own personal circumstances, needs and objectives (with or without the assistance of a financial planner) in deciding to invest in Cbus products or make any other choice set out in this form.
- I've answered all questions truthfully and correctly to the best of my knowledge. I'm aware my insurance benefit may be affected if I claim and my responses are later shown to be false and misleading. I acknowledge the insurer has the right to verify my answers.
- I acknowledge that, any automatic insurance cover I'm eligible for and elected to receive, will start from the first day of the period for which Cbus receives an on-time compulsory super payment and will stop for the reasons set out in the *Death and disability insurance guide (Industry super)*. If I've applied to change my occupation category, this won't take effect until the later of:
 - the first day of the period that the on-time compulsory super payment relates to, or
 - the day Cbus receives my application to join.
- If I'm in an electech, non-manual or professional occupation, I understand that I won't receive cover automatically on joining, unless I make an election. If I don't, I understand that I won't receive default cover until my account reaches \$6,000 and I turn 25 or I make an election to receive cover at some other time. If I make an election to receive cover more than six months after joining my first Cbus employer, I understand that I may receive limited cover.
- My election to keep insurance cover will apply to the death and TPD cover I have and will continue to remain in place even if my level or type of cover changes in the future (unless it stops for another reason).



Sign here:

Date

/ / 2 0



Want to choose investments? Once you receive your member number, register your account online to choose investment options or you can call us on **1300 361 784**.



Send this form to: Cbus, Locked Bag 5056 PARRAMATTA NSW 2124 or via email – visit cbussuper.com.au/cs/id to learn how.



Got a query? Call us on: **1300 361 784** 8am to 8pm (AEST/AEDT) Monday to Friday



Special offer: Change cover when you join

OPTIONAL

You can use this form to change your automatic cover when you join Cbus. You must return it to us with your *Join Cbus Industry Super* form.

Please use black or blue pen and write in CAPITAL letters. Use an X in boxes where required.

Join online – visit cbussuper.com.au to join in four easy steps.

Step 1: Provide your personal details

Title Mr Mrs Miss Ms Other Date of birth / / Gender Male Female

Given name(s)

Family name

Step 2: Change your cover

If you receive or elect to receive automatic cover on joining (subject to eligibility), complete this form to:

- Apply for more cover Go to step 3
- Reduce your cover Go to step 4
- Reduce your cover (Electech only) Go to step 5

To cancel your insurance, you can call or email us, log into your Cbus account at cbussuper.com.au/login, or complete a *Change my insurance: Industry Super* form available from cbussuper.com.au/forms.

Step 3: Increasing cover? Check your eligibility

Answer the following questions to see if you're eligible for this special offer. If you qualify, you'll need to submit this form within six months of joining your first Cbus employer.

Are you:

- unemployed Yes You're not eligible for this offer.
- off work because you're sick or injured, or No
- unable to do all the duties of your normal job for at least 30 hours a week without limitation, regardless of whether you're working full-time, part-time or casually?

Have you:

- in the last 12 months been hospitalised for more than 5 days in a row (other than for pregnancy) Yes You're not eligible for this offer.
- in the last 12 months been away from work for 15 or more days in total because of illness or injury, or No
- in the last 2 years seen a medical specialist or been advised by a doctor that you'll need to have surgery or see a specialist, or
- in the last 5 years undergone any employment related health screening, or been advised to do so? (For example, screening for asbestosis or silicosis.)

Have you ever been declined death, total and permanent disablement (TPD) or income protection cover from any insurance company, or in the last 12 months have you had cover accepted with a loading or exclusion? Yes You're not eligible for this offer. No Go to Step 4 or Step 5 (Electech only).

! This form allows you to apply for specific amounts of cover in limited scenarios. If you're ineligible for this special offer and still want additional cover, you'll need to log into your account at cbussuper.com.au/login or complete our *Change my insurance: Industry Super* form.

Step 4: Increase or reduce your cover (Manual, non-manual or professional only)

Choose how much death and TPD cover you want, up to the maximum limit for your age – including the automatic cover applicable to you.

See the *Death and disability insurance guide (Industry Super)* for how much cover each unit provides under your occupation category. To completely cancel your cover, log in to your account at cbussuper.com.au/login or complete the *Change my insurance: Industry Super* form available from our website.

! Are you in a non-manual or professional occupation? You need to tell us that you want automatic cover before you can take up this offer. Simply make your election when you join or anytime at cbussuper.com.au/want-cover.

Option 1: If you work in a manual occupation

Death units: 1 2 3 4 5 6

Cost of 1 unit per week

Age 15-24: \$1.24 Age 25-34: \$1.38
Age 35-49: \$1.53 Age 50+: \$1.89

TPD units: 1 2 3 4 5 6 7 8 9 10 11 12

Cost of 1 unit per week

Age 15-24: \$1.88 Age 25-34: \$2.15
Age 35-49: \$2.35 Age 50+: \$2.57

Limits for age: 15-20 21-34 35-39 40-44 Over 45

Your TPD cover can't exceed the limits for your age. If it does, we'll process your application based on the maximum allowed for your age.

Option 2: If you work in a non-manual or professional occupation

Death units: 1 2 3 4 5 6

Cost of 1 unit per week

Age 15-24: \$0.96 Age 25-34: \$1.11
Age 35-49: \$1.48 Age 50+: \$1.75

TPD units: 1 2 3 4 5 6

Cost of 1 unit per week

Age 15-24: \$0.88 Age 25-34: \$1.04
Age 35-49: \$1.37 Age 50+: \$1.55

The maximum TPD benefit is limited to seven times your annual taxable income.

Step 5: Reduce your cover (Electech only)

Choose to decrease your Death and TPD cover below.

See the *Death and disability insurance guide (Industry Super)* for how much cover each unit provides for your occupation category.

You can choose to increase your cover via your online account at cbussuper.com.au/login or complete the *Change my insurance: Industry Super* form available from our website.

Death units: 1 **Cost of 1 unit per week**
Age 15-24: \$0.93 Age 25-34: \$1.02 Age 35-49: \$1.40 Age 50+: \$1.62

TPD units: 1 **Cost of 1 unit per week**
Age 15-24: \$1.29 Age 25-34: \$1.47 Age 35-49: \$1.94 Age 50+: \$2.16

Step 6: Sign and date this form

Declaration

I'm eligible for Cbus Industry Super membership, agree to the terms and conditions in the Trust Deed and I confirm that:

- I understand that to apply for an increase in cover above the automatic insurance amount, this form must be provided with my *Join Cbus Industry Super* form when I join my first Cbus employer. Subject to Cbus' insurer accepting my application, the insurance cover I've applied for above the default level of cover will start from the later of:
 - the first day of the period for which Cbus receives an on-time compulsory super payment, or
 - the date I sign this form.
- Any extra cover I select may be restricted if my employer doesn't pay my super on time. And if my employer pays my super more than six months after I joined my first Cbus employer, I may be asked for more information to work out if I can get cover.
- My election to keep insurance cover (step 6 of the *Join Cbus Industry Super* form) will apply to the death and TPD cover I have and will continue even if my level or type of cover changes in the future (unless it stops for any other reason).
- I've read the *Trustee's Privacy Policy and Personal Information Collection Statement* at cbussuper.com.au/privacy and I consent to the collection, use and disclosure of my personal and sensitive information as described in that statement.
- I've answered all questions truthfully and correctly to the best of my knowledge. I understand that my insurance may be affected and I may not be entitled to claim an insurance payment if my answers on this form are shown to be inaccurate or false. I acknowledge the insurer has the right to verify my answers.

! Sign here:

Date

D D / M M / 2 0 Y Y



Cbus
Locked Bag 5056
PARRAMATTA NSW 2124



1300 361 784
8am to 8pm (AEST/AEDT)
Monday to Friday



cbusenq@cbussuper.com.au
cbussuper.com.au
Log in to chat to us online



Visit Cbus in person in Adelaide,
Brisbane, Melbourne, Perth and Sydney.
Details: cbussuper.com.au/contact




Combine your super into Cbus

OPTIONAL

If you've had more than one job, you could have more than one super account. And this means you're probably paying more fees than you need to.

Combining your super into Cbus is easy – we can also help you find your lost super.

Why combine into Cbus?




Save on fees

You pay fees for every super account you own, which can really eat into your savings. We keep costs low, so more of your super stays where it belongs: in your account.




Insurance for your industry

With more than one super fund, you could be paying for more than one insurance policy. And other super funds may not cover high-risk working conditions such as working from heights, underground or in confined spaces.



Keep track of your super

By combining all your super into one account, it's much easier to manage and keep track of.



Benefit from strong long-term returns

Our default investment option Growth (MySuper) has delivered strong annual returns for our members, returning an average of 8.88% for the past 38 years.*



We invest in your industries

By investing in sustainable long-term projects like Cbus Property developments¹ and Star of the South, we create jobs for our members across a range of industries.

It's easy to combine online

The quickest way to combine your super is through your online account. Log in at cbussuper.com.au/login to search for your other super using your tax file number. You'll need to verify your identity, so have your ID ready.

Or you can complete the attached form if you prefer.

If you need help finding your super or completing the form, call us on **1300 361 784** and we can help you over the phone. You can also visit your nearest Cbus front counter or arrange for a Cbus Coordinator to meet with you. Go to cbussuper.com.au/contact for details.



* From inception in 1984 to 30 June 2022. The average annual return is based on the crediting rate, which is returns minus investment fees, taxes and until 31 January 2020, the percentage-based administration fee. Excludes administration fees and insurance costs. Past performance is not a reliable indicator of future performance.

¹ Cbus Property Pty Ltd is a wholly owned subsidiary of United Super Pty Ltd and has responsibility for the development and management of Cbus' direct property investments.

Important information about combining your super

Things to consider when combining your super

Combining your super can save you money and hassle, but there are a few important things to check first:

- **Fees** – Will the fund you're transferring from charge any fees? How do fees and insurance premiums compare? This can make a big difference to how much you have when you retire.
- **Insurance cover** – Will you lose any insurance cover or other benefits? And are you eligible for enough insurance cover and other benefits with your chosen fund? You may be able to transfer your insurance to Cbus before you close that account (see below).
- **Contributions** – Can your employer contribute to your chosen fund?
- **Performance** – How have both funds performed over the medium to longer term? (But remember, past performance is not an indicator of future performance.)
- **Advice** – Will access to financial advice about your account be available as part of your membership?

Transfer your insurance cover first

If you're going to apply to transfer your insurance cover to Cbus, don't submit this form until the insurer accepts your application.

Visit cbussuper.com.au/insurance for more information about insurance through Cbus. To check if you're eligible to transfer cover to Cbus, use the *Transfer my other insurance* form at cbussuper.com.au/forms.

Providing your TFN

You don't have to give us your TFN, but if you don't, you may be taxed at a higher rate and we won't be able to search for other super you might have. Learn more at cbussuper.com.au/tfn.

Under the *Superannuation Industry (Supervision) Act 1993*, we're authorised to collect your TFN, which will only be used for lawful purposes. These purposes may change in the future as a result of legislative change. Your TFN may be shared with another super provider, when your benefits are being transferred, unless you request in writing that your TFN is not shared.

Providing your SMSF details

If you're combining your SMSF super balance into your Cbus account, you will need to provide us with the SMSF name, ABN and Electronic Service Address (ESA) of your SMSF.

If you need an ESA, you can obtain this from:

- your SMSF Administrator, tax agent, accountant or bank; or
- a dedicated SMSF messaging provider – go to ato.gov.au for registered providers.

This form won't change where your employer pays your super into

Using this form won't change the fund your employer pays your super contributions into. To do that, speak to your employer and provide them with a completed *I want my super paid into Cbus* form, available at cbussuper.com.au/forms.

Has your name changed or are you signing on behalf of another person?

If you've changed your name, you'll need to provide a certified copy of:

- either a current driver's licence or passport. **AND**
- marriage certificate, or
- decree absolute (divorce certificate), or
- deed poll or change of name certificate from the Births, Deaths and Marriages Registration Office.

If you're signing on behalf of another person, you'll need to provide a certified copy of either guardianship papers, or a Power of Attorney, alongside certified or electronic ID for both you and the member.

Providing certified ID to search for other super

If you don't want us to use the details on this form to verify your identity electronically, you'll need to provide certified copies of:

- either a current driver's licence or passport. **AND**
- one from each of the following lists:
 - birth certificate/extract*, citizenship certificate or government issued concession card
 - council rates, utility bill or bank statement that includes your name and address (from the past 3 months), or Australian Taxation Office notice (from the past 12 months).

* The name on your birth certificate/extract needs to match the name on your Cbus account. If your name doesn't match, you will also need to supply documents to support your change of name.

Your documents cannot be expired (other than an Australian passport which can be used if it expired within the past two years).

For help with your ID, read the *Identification requirements* brochure available from cbussuper.com.au/cs/id or give us a call. Want to submit your ID electronically? Visit cbussuper.com.au/cs/id to learn how.



This form cannot be used to:

- transfer benefits if you don't know where your super is (but you can use this form to search for it)
- change the fund your employer pays your super contributions into
- open a super account, or
- transfer benefits under certain conditions or circumstances (e.g. if a super agreement under the *Family Law Act 1975* is in place).



Cbus
Locked Bag 5056
PARRAMATTA NSW 2124



1300 361 784
8am to 8pm (AEST/AEDT)
Monday to Friday



cbusenq@cbussuper.com.au
cbussuper.com.au
Log in to chat to us online



Visit Cbus in person in Adelaide, Brisbane, Melbourne, Perth and Sydney.
Details: cbussuper.com.au/contact

This information is about Cbus. It doesn't take into account your specific needs, so you should look at your own financial position, objectives and requirements before making any financial decisions. Read the relevant Cbus Product Disclosure Statement to decide if Cbus is right for you. Call **1300 361 784** or visit cbussuper.com.au for a copy. Also read the relevant Target Market Determination at cbussuper.com.au/tmd.

United Super Pty Ltd ABN 46 006 261 623 AFSL 233792 as Trustee for Cbus Super Fund ABN 75 493 363 262 offering Cbus and Media Super products.

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Step 4: Search for other super accounts (continued)

Part 1: Medicare details

Full name including middle name as shown on card

Medicare number

Valid to

Your reference number on this card is

Part 2: Either Australian driver's licence or Australian passport – you don't need to supply both

Australian driver's licence number

Full name including middle name as shown on licence

State of issue

Expiry date

Card number (if shown on your licence)

Australian passport number

Full name including middle name as shown on passport

Place of birth as shown on your passport

Country of birth (this isn't shown on your passport)

Family name at birth (this isn't shown on your passport)

Step 5: Other super account details

To transfer your super from more funds you can attach another form or log into your account and combine your super online.



This transfer may close your account and cancel any insurance cover or any other entitlements associated with that account (you need to check this with your FROM fund).

For SMSFs only (see details on page 2 of this form)

FROM (transferring)

Fund name

Membership or account number

Fund phone number

Australian business number (ABN)

Electronic Service Address (ESA)

Whole or partial balance rollover

Whole balance – this will close your other super account.

Partial – transfer this amount: \$, , .

All other funds

FROM (transferring)

Fund name

Membership or account number

Fund phone number

Australian business number (ABN)

Unique Superannuation Identifier (USI)

Whole or partial balance rollover

Whole balance – this will close your other super account.

Partial – transfer this amount: \$, , .

TO (receiving)

Fund name

CBUS

Membership or account number

Australian business number (ABN)

75 493 363 262

Fund phone number

1 3 0 0 3 6 1 7 8 4

Unique Superannuation Identifier (USI)

CBU0100AU

Step 6: Sign and date this form

By signing this request form I confirm:

- I have fully read this form and the information completed is true and correct.
- I have read and understand the important information I need to consider when transferring my super (see page 2).
- I have considered where my future employer contributions will be paid.
- If I have provided it, I consent to my tax file number being disclosed for the purposes of consolidating my account.
- If I have provided the details of other super accounts I want to transfer into Cbus:
 - I'm aware I can ask my other super fund/s for information about any fees or charges that may apply, or any other information about the impact this transfer may have on my benefits, and I've obtained or do not require any further information.
 - I understand that the other super fund will no longer have any liability for my account once it's transferred to Cbus.
 - I understand that any insurance I have with my other super fund will stop and if I have applied to transfer this insurance cover to Cbus, I have waited

for the insurer to accept my application before submitting this form.

- I request a transfer of super as described above and authorise the provider of each fund to action this transfer.
- If I return this form by email**, I acknowledge and declare that I have read and accepted the terms and conditions of the *Combine your super into Cbus* form and I acknowledge that if I have not applied my physical or electronic signature:
 - If Cbus is satisfied that this is a genuine application, Cbus will process the request, including making a payment from my account if I have requested one.
 - In some cases, Cbus may request more information to be satisfied this is a genuine application.

Privacy

Refer to our [Privacy Policy](#) and [Personal Information Collection Statement](#) at [cbussuper.com.au/privacy](#) for details about how we collect and disclose personal information or call **1300 361 784** for a copy.



Sign here:

Date

Contact Cbus

 **1300 361 784** 8am to 8pm (AEST/AEDT)
Monday to Friday, closed on national public holidays

 **cbusenq@cbussuper.com.au**
cbussuper.com.au
Log in to chat to us online

 Cbus, Locked Bag 5056
PARRAMATTA NSW 2124

 Visit Cbus in person in Adelaide, Brisbane, Melbourne, Perth and Sydney.
Details: **cbussuper.com.au/contact**

Cbus achieves the highest ratings by the experts



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Temporary card (at 30 Sept. 2022)

Member number

Given name(s)

Family name

Signature Date