

CERTIFYING DOCUMENTS

Identification requirements

Proof of your identity is necessary before your rollover can be processed.

You will need to supply certified identification documents. To do this, take the original identification documents and a photocopy of both sides of the original document to an authorised person (see list at right).

Faxed copies do not comply with our identification requirements, and are not acceptable.

Example:

'This is a true and correct copy of the original'

Name: John R. Smith

Qualification: Justice of the Peace
(eg Justice of the peace, Police Officer etc.)

Registration Number: 46879 (if applicable)

Date: 02/07/2008

Signature: [Signature]

EXAMPLE

How a document is certified

The authorised person will need to:

- write or stamp in English on the photocopies, words to the effect of: 'This is a true and correct copy of the original', and
- write their name, qualification (eg Justice of the Peace, Police Officer etc.) and registration number (if applicable); and sign and date.

Authorised Persons

Identification papers must be certified by an authorised person.

- A police officer
- A finance company officer with five or more years continuous service (with one or more finance companies)
- An officer with, or authorised representative of, a holder of an Australian Financial Services Licence (AFSL), having five or more years continuous service with one or more licensees
- A notary public officer
- A registrar or deputy registrar of a court
- Justice of the Peace
- A permanent employee of Australia Post with five or more years continuous service
- A person enrolled on the roll of the State or Territory Supreme Court, or the High Court of Australia, as a legal practitioner
- An Australian consular officer or an Australian diplomatic officer
- A judge of a court
- A magistrate, or
- A Chief Executive Officer of a Commonwealth court

Identification documents required

If you cannot supply a document from list 1 below, you must supply one document from list 2 and one from list 3.

One document from list 1

- 1**
- a certified copy of a current driver's licence; or
 - a certified copy of a current passport;

OR

One document from list 2

- 2**
- a certified copy of birth certificate or birth extract; or
 - a certified copy of citizenship certificate issued by the Commonwealth of Australia; or
 - a certified copy of pension card issued by Centrelink that entitles the person to financial benefits;

AND one document from list 3

- 3**
- a certified copy of letter from Centrelink regarding a Government Assistance payment; or
 - a certified copy of Notice issued by Commonwealth, State or Territory Government or local council within the last 12 months that contains your name and residential address eg. Australian Tax Office Notice of Assessment or rates notice from local council.

Certified Linking Document

Copies of 'certified linking documents' will be required in the case of a name change, or if the applicant is signing on behalf of another person.

Change of name – Marriage Certificate, deed poll or Change of Name Certificate from Births, Deaths and Marriages Registration Office.

Signing on behalf of applicant – Guardianship papers, or Power of Attorney.

Contact us

If you need more information, please call the Cbus Service Centre on **1300 361 784**.

All completed rollover forms and certified documents should be sent to:

Cbus
Locked Bag 999
CARLTON SOUTH VIC 3053

When you rollover your super, your entitlements under your old fund may cease. For example your death and disability cover may no longer apply. Make sure you assess any benefits and costs before you decide to rollover.



To whom it may concern

Cbus Super (SPIN CBU0100AU) (the Fund) is a complying resident regulated superannuation fund within the meaning of the Superannuation Industry (Supervision) Act 1993 (SIS).

The Trustee of the Fund is United Super Pty Ltd (ABN 46 006 461 623, AFSL 233792, Cbus ABN 75 493 363 262)

The Trustee confirms the following statements on behalf of Cbus Super.

It is the Trustee's intention to manage the Fund in compliance with SIS, the Corporations Act and guidelines issued by both the Australian Securities and Investments Commission and the Australian Prudential Regulation Authority.

The Trustee certifies that the Fund is not subject to a direction under section 63 of SIS. The Trustee certifies that the Fund accepts superannuation guarantee contributions as well as other additional employer contributions.

The Trust Deed governing the Fund also allows benefits to be transferred or rolled, from other resident regulated superannuation funds or superannuation products and allows benefits to be transferred or rolled over to other resident regulated superannuation funds.



David Atkin
CEO Cbus

How to make superannuation payments to Cbus



Making superannuation payments to Cbus on behalf of your employee is simple. We have straightforward processes, an easy to understand on-line facility and 12 hour-a-day support from our dedicated Employer Service Centre. If you like, we can also come and visit you onsite to show you the processes, on-line systems and ensure that any questions you may have are answered.

How you make superannuation payments to Cbus will differ depending on whether you have already registered with Cbus as a 'participating Employer'. The following information will assist you in determining how you can make payments to Cbus.

If you are already registered as a participating employer with Cbus, and...

You are currently making superannuation contributions to Cbus Super:

- ▶ Simply add your employee's details (name, membership number and contribution amount) to the contribution form you receive from Cbus on a monthly basis.
- ▶ Include the employee's contribution amount in the payment you remit to Cbus Super.

You are not currently making superannuation contributions to Cbus Super:

- ▶ Contact the Cbus Service Centre on **1300 361 784** and we will send you all the forms you need to make contributions to Cbus on behalf of your employee.

If you are not a registered participating employer with Cbus Super

- ▶ Contact Cbus on **1300 361 784** and we will send you all the forms you need to register as a participating employer with Cbus. Alternatively, you can download the Employer Handbook and Application Form from **www.cbussuper.com.au**
- ▶ We can also arrange for a Cbus representative to come and talk you through the forms and processes.

If you have any questions, contact our Employer Service Centre on **1300 361 784**, weekdays between 8am and 8pm Eastern Standard Time or email us on **cbusenq@cbusmail.com.au**

For more information call our Service Centre on
1300 361 784 (Monday – Friday 8am – 8pm EST)
or visit www.cbussuper.com.au

General Advice Warning

Cbus and its representatives are licensed to provide general financial advice only. The advice contained in this document is of a general nature and has been prepared without taking your particular financial needs, circumstances or financial objectives into account.

You should read the Cbus Product Disclosure Statement to see if Cbus is right for you.

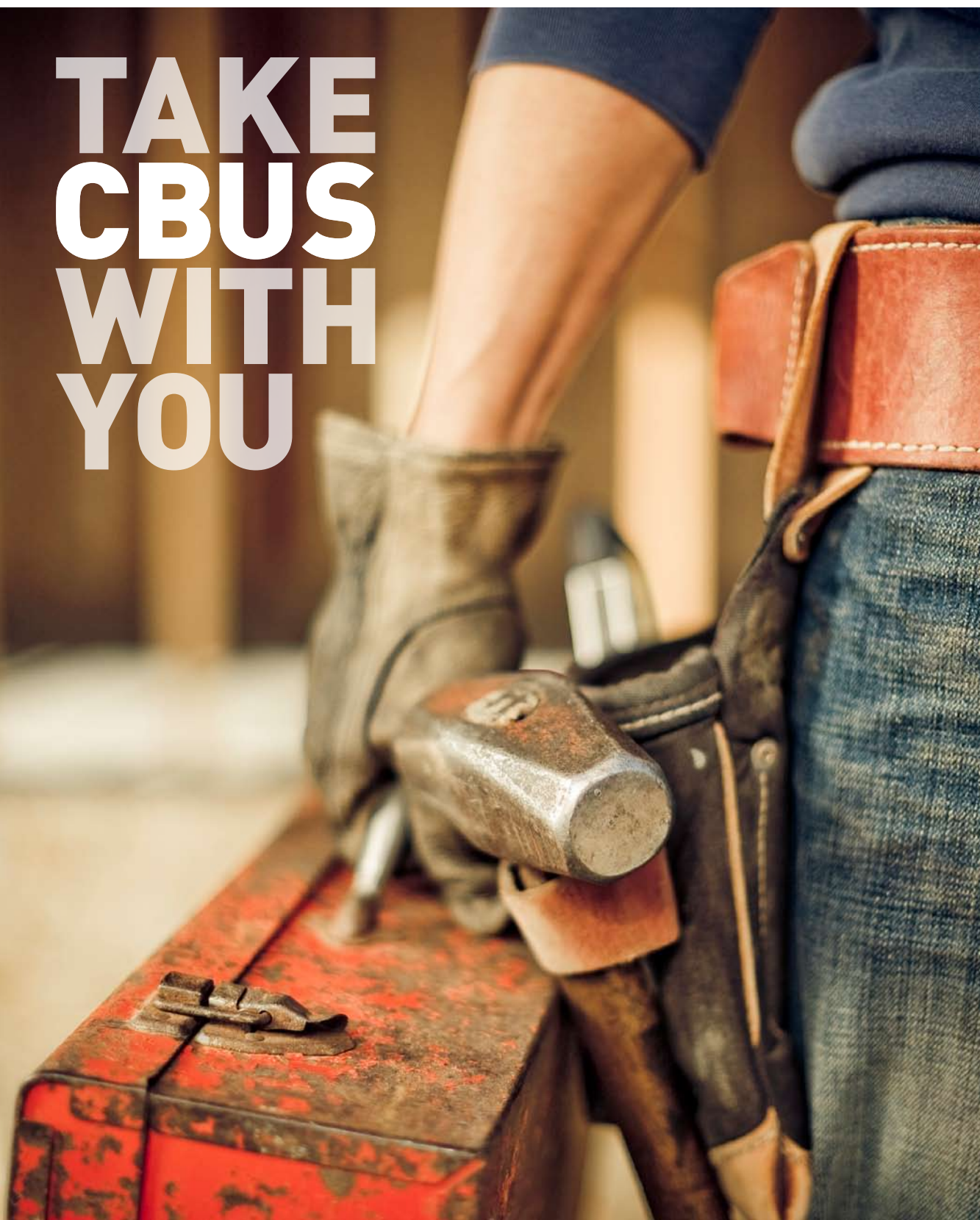
Assess your own financial situation before making a decision based on this advice. You may want to consult a financial adviser. If you require referral to a licensed financial adviser who does not charge commissions, please call **1300 365 973**.

Use this brochure to;

- Keep Cbus as your super fund when you change jobs, or
- Switch back to Cbus from another super fund.



**TAKE
CBUS
WITH
YOU**



TAKE **CBUS** WITH YOU

If you change jobs, you don't have to change your super

In July 2005, the Australian Government introduced a new rule that allows 'choice' for most employees. This means that you may be able to choose which fund your Superannuation Guarantee contributions are paid into. Check with your employer to see if the 'choice' rules apply to you*.

So if you are starting a new job, you don't have to open a new account or change super funds, you can take Cbus with you.

If you've changed jobs in the past, and opened a non-Cbus superannuation account, you can now transfer that super into your existing Cbus account. Use the 'Rollover Form' in this brochure.

* Please note that not everyone is entitled to fund choice. For example, if your super is paid under a state award or industrial agreement, or under certain workplace agreements you may not be eligible.



Have you changed industry?

If you have moved away from the building and construction industry, you can still keep your super with Cbus. Although Cbus focuses on the building and construction industry, we still look after members who are working in any other industry.

Staying with Cbus is easy for you and your employer – just follow these simple steps.



1

COMPLETE THE **BLUE** FUND NOMINATION FORM ATTACHED.



2

HAND IT TO YOUR EMPLOYER.



3

YOUR EMPLOYER WILL CONTACT CBUS TO PROCESS YOUR REQUEST.



4

YOU CAN ROLLOVER YOUR OTHER SUPERANNUATION ACCOUNTS INTO YOUR EXISTING CBUS ACCOUNT, BY COMPLETING THE **RED** ROLLOVER FORM AND SENDING IT BACK TO CBUS.

Why stick with Cbus

When comparing super funds, you should consider the following features:

Strength of fund – Cbus is a strong, member-focused industry superannuation fund that manages around \$12 billion in assets for more than 550,000 members. We operate on an ‘all benefits to members’ basis, meaning we’re focused on maximising member benefits, not profits for shareholders.

Low fees – The size of the fund gives us considerable buying power and means we can keep fees low - our fees are among the lowest in the industry.

Investment performance – We have nearly 25 years of long-term strong investment performance, delivering an average crediting rate of 10.2 per cent* each year (after tax and charges) to members in the Cbus Core Strategy investment option since its inception on 1 July 1984.

Flexible options – Cbus offers six investment options to choose from. If no one option suits you, you can also mix options. With Cbus you also have extensive death and disability options, which allow you to choose the level of cover that suits your personal circumstances.

Service – Cbus offers excellent member service, with a dedicated service centre available to help answer your queries. With our internet facility, SuperSite, you can keep track of your account balance, make investment switches and update details, all at the touch of a button.

Cbus also supports the building and construction industry, creating jobs and boosting the industry by investing in property developments across Australia.

The benefits of having only one fund



Keeping your super well organised makes monitoring your investment simpler.

Pay less fees

If you have more than one super fund you’re probably paying more fees than you need to. By rolling over all your super funds to Cbus you’ll only be paying one set of fees – and you’ll have the comfort of knowing that they are some of the lowest fees around.

Don’t pay multiple insurance premiums

If you have more than one fund, you’re probably paying more in insurance premiums than you need to. With Cbus you can access low cost insurance that covers you 24 hours a day, 7 days a week.

Make life less complicated for yourself

Why have several sets of statements, member numbers, log-ins and phone numbers to keep track of when you don’t need to? Organising your super now means you really only have to have one fund for the rest of your life.

Keep track of your investment with ease

With all your money in one place you can easily manage and monitor your superannuation investment – seeing how your investment is performing at a glance puts you in a better position to make decisions such as whether to switch investment options or make some additional contributions.

Remember, before you rollover or transfer your benefit from another fund, check if there are any exit or withdrawal fees that apply. You should also assess your insurance cover in the other fund as this insurance may cease when you leave. Take the opportunity to look at the benefits available through both funds when making your decision.

CHOICE OF SUPERANNUATION FUND NOMINATION FORM



USE BLACK OR BLUE PEN
AND CAPITAL LETTERS

To be completed by employee, and given to employer

Dear Employer

I wish to nominate Cbus Super as my choice of fund for future superannuation contributions. Choice of Superannuation Fund legislation provides that this form, including the letter of compliance (on the reverse side of this form) is an acceptable means of nominating my choice of fund to you.

MY NOMINATED FUND DETAILS ARE

FUND NAME:	CBUS SUPER
MY CURRENT CBUS MEMBER NUMBER IS:	
MY CURRENT CBUS ACCOUNT NAME IS:	
FUND ADDRESS:	Cbus, Locked Bag 999, Carlton South, Vic, 3053
CBUS AUSTRALIAN BUSINESS NUMBER (ABN):	75 493 363 262
SUPERANNUATION PRODUCT IDENTIFICATION NUMBER (SPIN):	CBU0100AU
PHONE:	1300 361 784
WEBSITE:	www.cbussuper.com.au

I HAVE ATTACHED

- A letter from the Trustee stating that the Fund is a complying fund
- Written evidence from the Fund that they will accept contributions from you
- Details about how you can make contributions to the fund on my behalf

All of the above information can be found on the reverse of this form.

EMPLOYEE DETAILS:

EMPLOYEE NAME:	<input type="text"/>
EMPLOYEE PAYROLL NUMBER:	<input type="text"/>

EMPLOYEE SIGNATURE:

DATE ACCEPTED:

DATE PROCESSED:

MEMBER'S AUTHORISATION TO ROLLOVER SUPERANNUATION INTO CBUS SUPER



USE BLACK OR BLUE PEN AND CAPITAL LETTERS

Complete this application using capital letters, and post the original to Cbus. If you have more than one account to roll in contact Cbus for additional forms, or simply photocopy this one. Each application must have your original signature on it.

SECTION 1 PERSONAL DETAILS

Cbus membership number (if known)

Title Mr Mrs Miss Ms Other (please specify)

Given name(s)

Family name

Other/previous names

Gender Male Female Date of birth

Telephone (home) () Telephone (mobile)

Telephone (work) ()

Tax file number / /

Under the *Superannuation Industry (Supervision) Act 1993*, you are not obliged to disclose your tax file number, but there may be tax consequences.

SECTION 2 RESIDENTIAL DETAILS

Current address

Address

Suburb State/Territory Postcode

Previous address - If you know that the address held by your FROM fund is different to your current residential address, please give details below.

Address

Suburb State/Territory Postcode

SECTION 3 FROM FUND DETAILS

This is the fund you are moving out of. If you have multiple account numbers with this fund, you must complete a separate form for each account you wish to transfer.

Fund name

Fund member number

Fund address

Suburb State/Territory Postcode

Fund phone number ()

Australian Business Number (ABN)

Superannuation Product Identification Number (SPIN)

SECTION 4 CBUS FUND DETAILS

Fund name **CBUS**
 Fund phone number **1300 361 784**
 Fund address **LOCKED BAG 999 CARLTON SOUTH VIC 3053**
 Australian Business Number (ABN) **75 493 363 262**
 SPIN **CBU0100AU**
 Administrator **SUPERPARTNERS**

SECTION 5 PROOF OF IDENTITY

I have attached a certified copy of documents as detailed on the back of this form.

SECTION 6 AUTHORISATION

By signing this request form I am making the following statements:

- I declare I have fully read this form and the information completed is true and correct.
- I am aware I may ask my superannuation provider for information about any fees or charges that may apply, or any other information about the effect this transfer may have on my benefits, and do not require any further information.
- I discharge the superannuation provider of my FROM fund of all further liability in respect of the benefits paid and transferred to Cbus.
- I authorise my old superannuation fund to release information relating to this rollover to Cbus.

I request and consent to the transfer of superannuation as described above and authorise the superannuation provider of each fund to give effect to this transfer.

Name



Date

Cbus Super SPIN: CBU0100AU