

Cbus makes getting advice easy

We don't expect you to have all of the answers - that's our job! If you have a question about your super or would like detailed advice about your own financial situation, Cbus can help. We offer a broad range of financial advice services to members of all ages.

There are three easy ways to get the expert help you need:



Speak with
a Cbus
Superannuation
Adviser

Cbus has a dedicated team of advisers who can provide information and advice over the phone on a number of topics, including:

- Choosing an investment option
- Building your superannuation
- Salary sacrifice
- Government Co-contributions
- Transition to Retirement
- Super income streams
- Insurance cover

Advisers are available from 8am to 8pm (AEST) Monday to Friday by calling **1300 361 784**. There is no charge for this service. They can also arrange for you to meet with a Cbus Financial Planner.



Meet with
a Cbus
Financial
Planner

Cbus Financial Planners can provide comprehensive personal advice, including recommendations, on a broad range of matters, such as:

- Superannuation (including consolidation of super accounts)
- Transition to Retirement (TTR)
- Retirement planning (including Centrelink and super income streams)
- Investment options (including other assets)
- Redundancy
- Tax planning
- Personal insurance needs

As a member, you have access to a free initial meeting to assess your financial situation. If you require personal advice, you will be charged on a fee-for-service basis. What you pay is agreed to in advance, so you'll know up-front how much the service will cost.

Financial planners are available in all States and Territories. Call **1300 361 784** to arrange a meeting.



Attend a Cbus
retirement
planning
seminar

Cbus conducts free seminars throughout Australia to help members plan for a financially secure retirement. During the seminar, you'll hear the Cbus Financial Planner explain how to:

- Make your money work harder for you, now and in the future
- Set up salary sacrifice and TTR strategies
- Maximise Centrelink benefits and what you need to do to qualify
- Create an income stream after you stop working
- Benefit from the Government Co-contribution

For more information or to attend a seminar near you, call **1800 655 748**.



Get a fact sheet

Learn more about super and investing with a Cbus fact sheet. Other topics include:

- Consolidation (combining super accounts)
- Making extra contributions
- Investment choice
- Investment choice – Cbus Super Income Stream
- Insurance
- Binding death benefit nominations
- Transition to Retirement
- Super income streams
- Employer services

To obtain a copy, call **1300 361 784** or visit **www.cbussuper.com.au**

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