Do you need information, guidance or advice about your super or other financial issues? Whether you’re still working or have reached retirement, Cbus Advice Services can help.

Our team of qualified and experienced Advisers can help you over the phone with a broad range of financial queries and professional advice service options. This service is provided as part of your Cbus membership – so there’s no extra cost to access this support.

Advice may include:

- choosing your investment option
- reviewing your insurance
- contributing to super
- planning for your retirement
- starting an income stream.

If you would like to arrange a meeting with a financial planner for more comprehensive personal financial advice, the Cbus Adviser can refer you to an accredited FPA Professional Practice – CERTIFIED FINANCIAL PLANNER® that meets strict professional qualification and service criteria as set by Cbus and the Financial Planning Association (FPA) of Australia.

The financial planner can offer you advice on a fee-for-service basis. Your first meeting is to gather information only and is at no cost. All service fee quotes must be provided in writing and require your signed approval to proceed.

Eligible Cbus members can have fees for personal financial advice services deducted from their Cbus account. For details, speak to Cbus Advice Services on 1300 361 784 or visit www.cbussuper.com.au/advice

Robert, a Cbus member for more than 15 years, talks about receiving advice over the phone from a Cbus Adviser.

“I’m transitioning to retirement, but wanted to replace my existing strategy because it was outdated. I rang Cbus to ask for assistance and was put through to a Cbus Adviser, who was very helpful. He put together a couple of plans for what may be the most efficient way to achieve the best outcome for me.

“He sent them to me and then rang up to check whether I understood them. I had a few queries around why he’d suggested some of the things he had, like the break up of investment options my super should go into. He was able to give a solid reason and clear explanation for all of them.

“I’m really happy with the advice. It’s one of those things where you know you’ve got to deal with it, but it’s hard to get started.

“That’s why I was so happy to get someone who knew what he was talking about. It was much better value than other services I’ve used.

“It’s the first time I’ve got [advice] this way. I’d always thought I’d need to go in and have a meeting. It saved a bit of time too: if I was tied up at work, the Cbus Adviser would make a time to ring back (and he always would).

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When you need advice, Cbus is just a phone call away

1 Speak to a qualified Adviser over the phone

- 1300 361 784 (press 4 to be connected to Cbus Advice Services)
- 8am - 8pm (AEST/AEDT) Monday - Friday

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2 Meet with a Certified Financial Planner (CFP®)

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3 Attend a free retirement planning seminar

Preparing to retire (or keen to start planning early)?

Our retirement planning seminars provide an easy way to understand your options. The seminars help you explore how to:

- make your money work harder, now and into the future
- set up salary sacrifice and transition to retirement strategies
- maximise Centrelink entitlements
- replace your income when you stop working full time.

Can advice make a difference?

Ask a Cbus member...
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Call Cbus on 1300 361 784 or visit www.cbussuper.com.au for a copy.

Cbus’ Trustee: United Super Pty Ltd ABN 46 006 261 623 AFSL 233792
Cbus ABN 754 933 632 62.
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