The Government co-contribution

Boost your super

Call Cbus on 1300 361 784 or visit cbussuper.com.au for a copy.
A super boost

Adding to your super now can mean you have more money in retirement. To help people add to their super the Government has developed the co-contribution scheme. It applies to both employees and self-employed people.

Up to $500 extra per year

If you qualify, the government will contribute 50¢ to your super for every $1 of personal (after-tax) contributions you make, up to a maximum of $500. If your total income is less than $38,564 you will get the full amount. As shown below, this gradually reduces as your income increases, cutting out completely at $53,564.

### Government co-contribution for $1,000 after-tax contribution

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*Total income is your assessable income, plus reportable employer super contributions and reportable fringe benefits.

Note: The figures above apply for the 2019/20 financial year. For more information visit [ato.gov.au](http://ato.gov.au).

When will I get it?

After you have made a contribution, we will let the ATO know. Then, once you have lodged your tax return for that financial year, the ATO will calculate your contribution using the information provided by us and on your tax return. The co-contribution will then be paid into your super account.

Co-contribution is tax free

The co-contribution will not be subject to contribution tax when received by your super fund, nor will it count against super contribution limits.

To qualify for the co-contribution

- you must make a personal (after-tax) contribution to a super fund and not claim a deduction for it. Employer or salary sacrifice contributions do not count as after-tax contributions.
- your total income must be less than $53,564 for the financial year.
- you must lodge a tax return for the relevant financial year.
- 10% or more of your total income must be from employment related activities (for example, work as an employee, including being deemed to be an employee for Super Guarantee purposes), or from carrying on a business or a combination of both.
- you must have a total super balance of less than $1.6 million^ at the end of the previous financial year.
- you must not have contributed more than your after-tax (non-concessional) contributions cap for the relevant financial year.
- you must be less than 71 years of age at the end of the financial year.
- you must not hold a temporary visa at any time during the financial year.
- you must make a personal (after-tax) contribution to a super fund and not claim a deduction for it. Employer or salary sacrifice contributions do not count as after-tax contributions.

Older workers must pass the work test

The Government places restrictions on making contributions if you’re aged between 65 and 74. To be eligible to make personal contributions you must confirm that either:

- you meet the work test – this means you are employed or self-employed for at least 40 hours within 30 consecutive days in the financial year your contributions are made, or you’re recently retired and are exempt from the work test.
- unpaid work such as volunteering doesn’t count towards the work test. If you’re over 75, we cannot accept a personal contribution from you. Visit [cbussuper.com.au/boostsuper](http://cbussuper.com.au/boostsuper) for more details.

These limits apply for the 2019/20 financial year.

To see how much you could receive, try our Contributions calculator at [cbussuper.com.au/calculators](http://cbussuper.com.au/calculators)

The Budget planner can also help you work out how much you can afford to contribute.

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Four ways to make a contribution

Personal contributions to Cbus can be made by:

- **BPAY®** – get your personal BPAY reference and biller code by logging into your account at [cbussuper.com.au/login](http://cbussuper.com.au/login) or by calling us
- **payroll deduction** – discuss setting up a payroll deduction with your employer (payroll deductions must be made monthly, but some employers only pay every quarter)
- **cheque** – fill out the form on the reverse of this brochure and send it to Cbus.

We cannot accept cash.

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The Government co-contribution

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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 whether Cbus is right for you.

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Cbus’ Trustee: United Super Pty Ltd ABN 46 006 261 623 AFSL 233792
Cbus ABN 75 493 363 262

Please refer to the Cbus Privacy Policy and Personal Information Collection Statement at cbussuper.com.au/privacy for details about how Cbus collects and discloses personal information or contact us on 1300 361 784 for a copy.

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Personal contribution slip

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Cbus member number Date of birth

Aged between 65 and 74? Tick the box that applies to you:

- I worked for at least 40 hours in 30 consecutive calendar days during the current financial year.
- I worked for at least 40 hours in 30 consecutive calendar days during the previous financial year and my total super balance was less than $300,000 at the end of the previous financial year and I’ve not used the work test exemption in a previous financial year.

Full name

I confirm that I am entitled to make a personal contribution to Cbus

Sign here:

Date

AMOUNT OF PERSONAL CONTRIBUTION

Cheques to be payable to ‘Cbus’ $