1 July 2019

This guide is part of the Product Disclosure Statement for Cbus Personal Super dated 1 July 2019.

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

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Insurance that’s built for you

- Suits the risks of your industry
- Easy to access
- 24/7 cover, at work or home
- Paid from your super, not your pocket
Super simple cover

Insurance doesn’t have to be complicated – and we know you’ve got better things to do than spend ages reading about it. So we’ve tried to keep it simple.

This guide outlines the main features of death and disability cover through Cbus Personal Super. It will tell you what you need to know to get the right cover for you and your loved ones, wherever you are in life.

Make sure you consider your own personal circumstances and needs when deciding on what’s right for you.

We’re here to help you make the best insurance choices for you and your family.

Need some help? Talk to us

1300 361 784

cbusenq@cbussuper.com.au

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Protect what really matters

Not to get too deep and meaningful, but why do you work?

Sure, you might enjoy your job. But when you get down to it, it’s about building the life you want for you and those you care about – right?

Having the right insurance means you can rest easier. Because you know that if something happens and you can’t work, your plans won’t all go up in smoke.

You and those closest to you will be looked after.

And at the end of the day, that’s what really matters.

Peace of mind, 24/7. It’s a good feeling.
Your cover options

Cover you can count on

Why have insurance through Cbus? Here are some of the many benefits:

- **Easy**: Apply online anytime or fill out a form – it’s your choice
- **Flexible**: Everyone’s different, so you can change your cover to suit you
- **Affordable**: Our size means cheaper cover for you, paid from your super, not your salary
- **Reliable**: In 2017/18 we paid 2,372 members and their families when they needed it most
- **Purpose-built**: We know your industry and cover jobs that others may not

What can you be covered for?

If you apply for cover and are eligible, insurance through Cbus Personal Super can cover you for:

**Your life**

- **Death**
- **Terminal illness**

**Your income**

- **Total and permanent disablement (TPD)**

**Lump sum**

- to your dependants if you die
- if you have death cover and are diagnosed as terminally ill
- if you’re permanently disabled and can’t work anymore

See page 20

Insurance terms used in this guide

Some terms used in this guide have specific meanings. So read the definitions on pages 25 and 26 to make sure you understand how they’re used and what’s covered.
Cost-effective cover based on your work

With Cbus, you can choose from three occupation categories to suit the risks of your job. This means you could pay less for your insurance or get more cover for the same cost. You’ll be covered under the manual category if you’re eligible for cover and don’t choose a different category when you apply.

### On the tools
**Mainly out on site**

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

**Examples**
- Bricklayer
- Carpenter
- Plasterer
- Plumber

### Not on the tools
**Mainly in the office**

**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.

**Examples**
- Bookkeeper
- Payroll administrator
- Quantity surveyor

**Professional**
- You do only desk-based professional work (and no manual work)
- At least 80% of your work 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.

**Examples**
- Accountant
- Architect
- HR manager
- Lawyer

### Can you get cover?

You must meet some basic conditions to be eligible for cover through Cbus Personal Super. The insurer can only consider your application if:

- you’re aged 15 or over and under 70
- you haven’t received a total and permanent disablement or terminal illness payment from a super fund or insurance policy, and you’re not currently applying for or entitled to one
- you don’t have a terminal illness with a life expectancy of 24 months or less from when it was diagnosed, and
- you apply online, or we receive your completed application form within 31 days from when you signed and dated it.

See the next section for how to apply and choose the right cover for you.
Choose your cover

Apply for the cover you want
You can choose how much cover you’d like to suit you and your family.

How much can you get?

As a Cbus Personal Super member, you can apply for cover up to these limits:

- **Death cover**: $5 million
- **TPD cover**: $2 million

You can’t have more TPD cover than death cover (dollar amount, not units)

*Non-manual or professional:
Your TPD cover can’t be more than 7 times your annual taxable income

*Including cover with any other super fund or insurance policy, not just Cbus

How to apply

To apply for cover, log into your account at cbussuper.com.au/login or complete an Application to increase insurance cover for Industry and Personal Super members, available from cbussuper.com.au/forms.

You’ll need to tell us about your health when you apply, and the insurer may ask you for more information or medical tests to help them assess your application. You may also need to provide some financial details.

If you don’t apply online, we need to receive your completed form within 31 days of you signing it.

If your application is approved, we’ll let you know when your new cover will start and the occupation category you’ll be covered under.

When will it start?

Your cover will start from the day the insurer accepts your application, as long as you have at least $250 in your Cbus account within 31 days from that date.

What does it cost?

The cost of your cover will depend on how much cover you choose and your occupation category.

It’s paid out of your super, so you should weigh up the benefits and cost of your insurance to work out what’s right for you. Your cover may stop if your balance gets too low or for other reasons (see page 23 for details).

See the following pages to work out what’s right for you and see how much your cover will cost.

What happens with pre-existing conditions?

If you have a pre-existing condition, you may still be able to get cover through Cbus. The insurer may apply exclusions to your cover instead of declining your application.
It’s easy to work out what you need

Just follow the steps to sort your cover.

1. Choose your cover amount

What financial support could you or your family need if something happened to you?

Think about your:

- **Income**: How much do you earn now and what could you earn in future?
- **Savings**: How much do you have in the bank? Could you make ends meet if you couldn’t work?
- **Debts**: Do you have a mortgage, loans or other financial commitments?
- **Assets**: Do you own any property or investments?

2. Work out your cover units

Once you know how much cover you’d like, you can work out how many units you need.

To work it out:

- Find the table for your occupation category (manual, electech, non-manual or professional).
- Look up your age in the table.
- See how many units you need for the cover amount you want.

The more units of cover you have, the more money you could get if you have a claim approved. But that amount will reduce as you get older.

3. See how much it will cost

The table will also show you how much your cover will cost each week.

Remember:

- This comes out of your super, so you don’t need to budget for it from your take-home pay.
- You should consider the impact that higher levels of cover may have on your retirement savings.
- You need to have enough money in your account to pay for your cover or it may stop. See page 23 for details.

Not sure what’s right for you? We can help.

- **Get a quick snapshot**
  Use our simple insurance calculator to see how much you might need. Get started at cbussuper.com.au/calculators.

- **Talk it over**
  Give us a call on 1300 361 784 and we’ll help you sort it.
You do manual or physical work, and
You don’t qualify for any other category.

<table>
<thead>
<tr>
<th>Age</th>
<th>1 unit $2.68 a week</th>
<th>2 units $5.36 a week</th>
<th>3 units $8.04 a week</th>
<th>4 units $10.72 a week</th>
<th>5 units $13.40 a week</th>
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</thead>
<tbody>
<tr>
<td></td>
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<tr>
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<td>TPD $260,000</td>
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<table>
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<th>7 units $16.16 a week</th>
<th>8 units $21.44 a week</th>
<th>9 units $24.12 a week</th>
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<td>$21.44</td>
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<td>$26.80</td>
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</tbody>
</table>

* You need to apply for TPD cover from ages 65 to 69, or else cover stops at age 65. See page 16 for details.
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.

### Weekly cost per unit

<table>
<thead>
<tr>
<th>Age</th>
<th>1 unit</th>
<th>2 units</th>
<th>3 units</th>
<th>4 units</th>
<th>5 units</th>
</tr>
</thead>
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<tr>
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<td>$5.36 a week</td>
<td>$8.04 a week</td>
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<td>$13.40 a week</td>
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<tr>
<td>Death</td>
<td>$122,500</td>
<td>$245,000</td>
<td>$367,500</td>
<td>$490,000</td>
<td>$612,500</td>
</tr>
<tr>
<td>TPD</td>
<td>$122,500</td>
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<td>$367,500</td>
<td>$490,000</td>
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</tr>
<tr>
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<td>$490,000</td>
<td>$735,000</td>
<td>$980,000</td>
<td>$1225,000</td>
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</tbody>
</table>

See page 7 for how much you can apply for.

* You need to apply for TPD cover from ages 65 to 69, or else cover stops at age 65. See page 16 for details.
**Choose your cover**

**Age** | **6 units** | **7 units** | **8 units** | **9 units** | **10 units**
---|---|---|---|---|---
| **Death a week** | **TPD a week** | **Death a week** | **TPD a week** | **Death a week** | **TPD a week** | **Death a week** | **TPD a week** |
---|---|---|---|---|---|---|---|
15-29 | $16.08 | $18.76 | $21.44 | $24.12 | $26.80 |
---|---|---|---|---|---|---|---|
30 | $15,000 | $15,000 | $15,000 | $15,000 | $15,000 | $15,000 | $15,000 | $15,000 |
---|---|---|---|---|---|---|---|
31 | $16,080 | $18.76 | $21.44 | $24.12 | $26.80 |
---|---|---|---|---|---|---|---|
32 | $17,040 | $19.72 | $22.56 | $25.32 | $28.08 |
---|---|---|---|---|---|---|---|
33 | $18,000 | $20.60 | $23.44 | $26.20 | $28.96 |
---|---|---|---|---|---|---|---|
34 | $18,960 | $21.48 | $24.32 | $27.08 | $30.84 |
---|---|---|---|---|---|---|---|
35 | $19,920 | $22.36 | $25.20 | $28.06 | $31.72 |
---|---|---|---|---|---|---|---|
36 | $20,880 | $23.24 | $26.08 | $28.94 | $32.60 |
---|---|---|---|---|---|---|---|
37 | $21,840 | $24.12 | $26.96 | $30.12 | $34.56 |
---|---|---|---|---|---|---|---|
38 | $22,800 | $25.00 | $27.88 | $32.32 | $36.00 |
---|---|---|---|---|---|---|---|
39 | $23,760 | $25.88 | $28.80 | $33.28 | $37.52 |
---|---|---|---|---|---|---|---|
40 | $24,720 | $26.76 | $29.72 | $34.24 | $39.00 |
---|---|---|---|---|---|---|---|
41 | $25,680 | $27.64 | $30.64 | $35.20 | $40.56 |
---|---|---|---|---|---|---|---|
42 | $26,640 | $28.52 | $31.56 | $36.16 | $42.12 |
---|---|---|---|---|---|---|---|
43 | $27,600 | $29.40 | $32.48 | $37.12 | $43.68 |
---|---|---|---|---|---|---|---|
44 | $28,560 | $30.28 | $33.40 | $38.08 | $45.24 |
---|---|---|---|---|---|---|---|
45 | $29,520 | $31.16 | $34.32 | $39.04 | $46.80 |
---|---|---|---|---|---|---|---|
46 | $30,480 | $32.04 | $35.24 | $40.00 | $48.36 |
---|---|---|---|---|---|---|---|
47 | $31,440 | $32.92 | $36.16 | $41.00 | $50.92 |
---|---|---|---|---|---|---|---|
48 | $32,400 | $33.80 | $37.08 | $42.00 | $52.48 |
---|---|---|---|---|---|---|---|
49 | $33,360 | $34.68 | $38.00 | $43.00 | $54.04 |
---|---|---|---|---|---|---|---|
50 | $35,880 | $39.40 | $44.80 | $50.00 | $62.00 |
---|---|---|---|---|---|---|---|
51 | $33,120 | $39.00 | $43.60 | $48.80 | $58.80 |
---|---|---|---|---|---|---|---|
52 | $34,080 | $37.80 | $42.40 | $47.60 | $56.60 |
---|---|---|---|---|---|---|---|
53 | $34,920 | $36.60 | $41.20 | $46.40 | $54.40 |
---|---|---|---|---|---|---|---|
54 | $35,760 | $35.40 | $40.00 | $45.20 | $52.20 |
---|---|---|---|---|---|---|---|
55 | $36,600 | $34.20 | $38.80 | $44.00 | $50.00 |
---|---|---|---|---|---|---|---|
56 | $37,440 | $33.00 | $37.60 | $42.80 | $47.80 |
---|---|---|---|---|---|---|---|
57 | $38,280 | $31.80 | $36.40 | $41.60 | $45.60 |
---|---|---|---|---|---|---|---|
58 | $39,120 | $30.60 | $35.20 | $40.40 | $43.40 |
---|---|---|---|---|---|---|---|
59 | $40,080 | $29.40 | $34.00 | $39.20 | $41.20 |
---|---|---|---|---|---|---|---|
60 | $41,040 | $28.20 | $32.80 | $38.00 | $39.00 |
---|---|---|---|---|---|---|---|
61 | $42,000 | $27.00 | $31.60 | $36.80 | $36.80 |
---|---|---|---|---|---|---|---|
62 | $42,960 | $25.80 | $30.40 | $35.60 | $34.60 |
---|---|---|---|---|---|---|---|
63 | $43,920 | $24.60 | $29.20 | $34.40 | $32.40 |
---|---|---|---|---|---|---|---|
64 | $44,880 | $23.40 | $28.00 | $33.20 | $30.20 |
---|---|---|---|---|---|---|---|
65* | $46,800 | $22.20 | $26.80 | $32.00 | $28.00 |
---|---|---|---|---|---|---|---|
66* | $48,720 | $21.00 | $25.60 | $30.80 | $26.00 |
---|---|---|---|---|---|---|---|
67* | $50,640 | $20.00 | $24.40 | $29.60 | $24.00 |
---|---|---|---|---|---|---|---|
68-69* | $52,480 | $19.00 | $23.20 | $28.40 | $22.00 |

* You need to apply for TPD cover from ages 65 to 69, or else cover stops at age 65. See page 16 for details.
### Professional
- You do only desk-based professional work (and no manual work)
- At least 80% of your work 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.

### Weekly cost per unit

<table>
<thead>
<tr>
<th>Age</th>
<th>1 unit $2.68 a week</th>
<th>2 units $5.36 a week</th>
<th>3 units $8.04 a week</th>
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</thead>
<tbody>
<tr>
<td>Death</td>
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</tr>
</tbody>
</table>

* You need to apply for TPD cover from ages 65 to 69, or else cover stops at age 65. See page 16 for details.

See page 7 for how much you can apply for.

Death TPD Death TPD Death TPD
$1.55 $1.13 $2.68
### Age Group and Premiums

<table>
<thead>
<tr>
<th>Age</th>
<th>6 units</th>
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<td>$51,250</td>
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</tbody>
</table>

* You need to apply for TPD cover from ages 65 to 69, or else cover stops at age 65. See page 16 for details.
Update your cover as your life changes
Feel ready for the road ahead
When you think about it, life doesn’t stay the same for very long, so why should your cover? You can apply to change your cover anytime, to ensure you always have the right protection for you and your family.

**Outgrown your cover?**

If you’ve had the same cover for a while, chances are some things may have changed – including your insurance needs. So if you haven’t thought about your cover recently, it may be high time. Use this checklist to help you work out if you may need to update your cover:

**What to review when**

<table>
<thead>
<tr>
<th>What’s happening?</th>
<th>What to think about</th>
<th>Learn more on page</th>
</tr>
</thead>
<tbody>
<tr>
<td>☑ New job</td>
<td>Review your occupation category</td>
<td>16</td>
</tr>
<tr>
<td></td>
<td>Get the right cover</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Transfer other cover</td>
<td></td>
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<tr>
<td>☑ New partner or having kids</td>
<td>Get the right cover</td>
<td>16</td>
</tr>
<tr>
<td></td>
<td>Decide where your money goes</td>
<td>17</td>
</tr>
<tr>
<td>☑ Buying a house or increasing your mortgage</td>
<td>Get the right cover</td>
<td>16</td>
</tr>
<tr>
<td>☑ Starting a business or increasing your business loan</td>
<td>Get the right cover</td>
<td>16</td>
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<tr>
<td></td>
<td>Review your occupation category</td>
<td></td>
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<tr>
<td>☑ Working as an employee</td>
<td>Review your occupation category</td>
<td>16</td>
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<tr>
<td></td>
<td>If you get employer super payments</td>
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</tr>
<tr>
<td>☑ Separation or divorce</td>
<td>Get the right cover</td>
<td>16</td>
</tr>
<tr>
<td></td>
<td>Decide where your money goes</td>
<td>17</td>
</tr>
<tr>
<td>☑ Paid off your mortgage, or the kids have moved out</td>
<td>Get the right cover</td>
<td>16</td>
</tr>
<tr>
<td>☑ Turning 64</td>
<td>Do you still want TPD cover?</td>
<td>16</td>
</tr>
<tr>
<td>☑ Three years since last review</td>
<td>Renew a binding nomination</td>
<td>17</td>
</tr>
</tbody>
</table>

**Change your cover online anytime**

1. Log in at cbussuper.com.au/login
2. Go to Insurance details
3. Click on Change insurance or track existing application
Get the right cover

Need more cover?
If you’d like more cover, simply apply for the cover you want within the limits on page 7, and our insurer will review your application.

To be able to increase your cover, you need to meet the conditions set out in Can you get cover? on page 5.

If your application is approved, we’ll let you know the details of your new cover and when it will start.

Apply online or complete an Application to increase insurance cover for Industry and Personal Super members, available from cbussuper.com.au/forms.

Got cover elsewhere?
You may be able to transfer it to Cbus
We’re sure you didn’t go out of your way to collect insurance policies, but chances are you might have a couple.

Did you know you may be able to transfer your other insurance to your Cbus account, so it’s easier to manage and you can keep track of all your cover in one place?

To find out more and check if you’re eligible, download an Application to transfer existing insurance cover from cbussuper.com.au/forms or give us a call. You can also apply to transfer your cover online – log in at cbussuper.com.au/login.

Changed jobs or the work you do?
You may need to update your occupation category
If you’ve started a new job or you’re doing different work, you might qualify for more or cheaper cover just by changing your occupation category.

How much cover you get depends on which category you switch to.
In most cases, your cover amount will be matched (and rounded up if necessary) to the next whole unit of cover in your new occupation category.

Want TPD cover past 65?
Your TPD cover will stop when you turn 65, unless you’ve applied to extend it. This could be particularly important if you’re still working, are paying off your house, or have other debts or significant financial responsibilities.

To extend your TPD cover until age 70, complete an Application to extend TPD cover, available from cbussuper.com.au/forms.

You can apply once you’ve turned 64, and we must receive your application before you turn 65 for you to get continuous cover.
If you apply after you’ve turned 65 and your TPD cover has stopped, it will restart when your application is approved.

How to change your occupation category
To change your occupation category, log into your account or complete an Application to change occupation category – Death and TPD, available at cbussuper.com.au/forms.

If your new category gives you more cover than you had before, and you’re off work or on restricted duties because you’re sick or injured when you apply, your extra cover will be limited until you can do your normal job again. See the application for details, including conditions you need to meet and when your new cover will start.

Example – Changing from manual to non-manual

<table>
<thead>
<tr>
<th>Category</th>
<th>Current manual cover</th>
<th>New non-manual cover</th>
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<tr>
<td>TPD</td>
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<td><strong>Total weekly cost</strong></td>
<td><strong>$10.72</strong></td>
<td><strong>$5.36</strong></td>
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</table>

To check which category you’re in, see your latest statement, log into your account at cbussuper.com.au/login, or give us a call.

See page 5 to check which category you may fit into if your job has changed. If you start getting regular super payments from an employer, your Cbus membership and insurance may change. See page 24 for details.
**Decide where your money goes**

It’s not a nice thing to think about, but you should tell us who you’d like your super and any insurance payout to go to if the worst happens to you.

**Choose your beneficiaries**

You have two ways to choose beneficiaries, depending on how much certainty you want over what happens to your money when you die:

<table>
<thead>
<tr>
<th><strong>Binding nomination</strong></th>
<th><strong>Non-binding nomination</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>You decide</td>
<td>We decide</td>
</tr>
<tr>
<td>— We’ll pay the people you name, in the percentages you choose</td>
<td>— You tell us who you’d prefer the money to go to, but we make the final decision</td>
</tr>
<tr>
<td>— Must be renewed every three years to stay valid</td>
<td>— We’ll consider the people you’ve named but may pay someone else based on your circumstances and your dependants when you die</td>
</tr>
<tr>
<td>— We must follow a valid binding nomination, so it’s important that you update it if things change</td>
<td></td>
</tr>
</tbody>
</table>

**Who can you nominate?**

- **Spouse**
  - Married or de facto (of same or different sex)
- **Children**
  - Including adopted and step-children
- **Financial dependants**
  - A person who regularly relies on you to help pay living expenses
- **Interdependants**
  - Someone in a close personal relationship with you, which means you live together and one or both of you gives the other financial and domestic support and personal care
- **Legal personal representative**
  - The executor of your will or the person who administers your estate if you don’t have a will

If you haven’t named any beneficiaries, we’ll pay the money to your dependants or legal personal representative in line with super laws and our trust deed. Payments can be taxed differently depending on who receives them. So give us a call or get some legal or financial advice if you’d like to know more about this before deciding who to nominate.

**Keep your nomination up to date**

We’ll confirm your beneficiaries in your statements, but you can check them online anytime at cbussuper.com.au/login.

Make sure you update your nomination if your circumstances change (for example, if you get married, get divorced or have children). This is especially important if you’ve made a binding nomination. Remember, a binding nomination is only valid for three years, so you’ll need to renew it even if nothing’s changed, or else it will expire. We’ll write to you to remind you before this happens.

**Binding:** To update, complete a Binding death benefit nomination form, available at cbussuper.com.au/binding. Rules apply to make a nomination binding – see the form for details.

**Non-binding:** Update through your online account or by completing a Change of details form, available at cbussuper.com.au/forms.
Support when you need it

Help if life doesn’t go to plan
All of us who have insurance hope we never have to use it. But it’s good to know that you and your family will be taken care of if things do go wrong.

**Got you covered**

Construction can be a tough industry. So we’re proud to offer insurance options suited to the risks our members face every day, and of our track record of supporting them when they need it most.

**We pay claims**

Most claims by Cbus members are accepted:

- **94%+** All claims
- **90%** TPD claims

Average claims acceptance rates in the 5 years to 31 December 2018.

**Claims by age**

Accepted by our insurer in 2018:

- Up to 35: 17%
- 36-45: 22%
- 46-55: 31%
- 56-65: 27%
- Over 65: 3%

**Why our members claim**

Of all the claims we pay, these are the main things our members claim for:

- **17%** Cancer
  - mostly smoking related lung and mouth cancers, and bowel and kidney cancers
- **18%** Accidents
  - and other external causes
- **26%** Back injuries
  - and other musculoskeletal and degenerative conditions
- **9%** Heart attack or stroke
  - and other circulatory diseases
With you every step

We understand that if you need to make a claim you’re already going through a lot. The good news is that you don’t have to go it alone – we’re here to help in any way we can.

Our Claims Assist team will get to know your situation, talk you through the process and tell you what you need to do. We’ll also assign a dedicated case manager to help with your claim, give you regular updates and answer any questions you may have along the way.

In some cases, we may be able to fast-track your claim for you – and can even help complete your claim form over the phone, so you don’t need to fill out extra paperwork.

Our goal is to always to make the claims process as easy for you as we can and get you and your family any money you’re entitled to as quickly as possible.

To receive a payment, the insurer and Cbus must agree that you meet the conditions in the insurance policy and super laws.

See below for more on the payments you or your family may be able to claim.

Money if you can’t work again

If something happened to you and you couldn’t work anymore, how would it affect you and those who depend on you?

With TPD cover, you could get a lump sum to help pay for medical bills, aids, changes to your home or any extra care or support you or your family might need if you become totally and permanently disabled.

Generally speaking, this means:

- you’re unlikely to work again in any job you’re reasonably suited for, based on your education, training and experience when your claim is assessed, or
- you can’t do certain everyday work activities anymore, which covers home duties for spouse members.

See page 26 for more details.

You’ll need to apply, and our insurer will decide if you qualify for a TPD payment under the insurance policy. If you do, your payment will be made up of:

- your super, and
- the value of your TPD cover.

See our Applying for a TPD payment factsheet at cbussuper.com.au/insurance or call us for more information.

Options if you can’t get insurance

If you don’t have cover or your claim isn’t approved, you may be able to access your super if you:

- have a terminal medical condition, or
- are permanently incapacitated because of an illness or injury and can no longer work.

Conditions apply and you need to meet definitions set out in super laws, so call us for more information and help.

What’s paid if you die?

If you die, your dependants (such as your spouse or children) or your legal personal representative can receive:

- your super, and
- an insurance payment, if you had death cover.

This can give your family money to live on, and help pay the mortgage, school fees and other financial commitments.

See page 17 on how to choose who you’d like your super and insurance to go to.

What if you’re terminally ill?

If you’re diagnosed with a terminal illness, you and your family will be doing it tough. To help reduce some of the stress, you may be able to get a terminal illness payment.

You may qualify for a payment if:

- two doctors approved by our insurer believe your illness is likely to lead to your death within 24 months from when it was diagnosed
- one of the doctors specialises in your condition, and
- you had death cover when your illness was diagnosed.

The payment will be the lower of:

- the value of your death cover, or
- $3 million.

If you have death cover for more than $3 million, the rest can be paid to your beneficiaries as a residual death payment, as long as you’re still a member when you die and premiums are paid until then.

All your insurance cover will stop once you receive a terminal illness payment, unless a residual death benefit applies.

If your application for a terminal illness payment is not approved, you may still qualify for a TPD or permanent incapacity payment. See Options if you can’t get insurance opposite.

Need to claim?

Contact our claims line.

We’ll check if you might qualify, explain the process and send you any forms you need to complete.

1300 722 152
8.30am to 5.30pm Monday to Thursday,
8.30am to 5.00pm Friday
AEST/AEDT within Australia, except national public holidays.

claims@cbussuper.com.au
TPD cover helped Susan cope with serious illness

As a mum of three boys, Susan is used to being busy. Between school and sport runs, taking care of the house and helping a friend with her flower delivery business, she is always on the go.

So when she started feeling more tired than usual, she didn’t think anything of it. It was only when she began having some problems with her legs that she thought there may be something more serious going on.

The diagnosis of motor neurone disease (MND) came as a huge shock and took a while to sink in. Over time, Susan learned more about the disease and what it might mean for her and her family.

As her physical capacity deteriorated, her Cbus payout helped a lot, allowing her to buy mobility aids, get some help around the house and have more financial security.

She’s been living with MND for a few years now and has good days and bad days. She’s not sure what the future holds, but she’s thankful for her devoted boys, who help her stay positive every day.

Susan’s cover
Age 40, non-manual occupation category

TPD cover
4 units = $302,000
Understand your cover

Some details you should know
We’ve done our best to keep it simple but there are a few more things you should know to understand any cover you have with us.

This guide is a summary
While this guide outlines the main features of death and TPD cover available through Cbus Personal Super, it’s a summary of the policy with our insurer, TAL Life Limited ABN 70 050 109 450, AFSL 237848.

This means that the terms and conditions in that policy take priority over this guide in decisions about insurance cover and claim payments.

Contact us if you’d like a copy of the policy with full terms and conditions.

Your cover may change
As you get older, the amount provided by each unit of death and TPD cover decreases (see the tables on pages 9 to 13).

That’s why it’s important to check your cover regularly so there are no surprises if you or your family need to claim.

Also, we review our insurance regularly to ensure we’re giving our members the best-value cover we can. As a result, the cost of your insurance may go up or down, or the terms of your cover may change.

We’ll let you know of any changes that could significantly impact your cover at least 30 days before they happen. Depending on the change, we may write to you directly or include details in our member newsletter, Cbus News, which we send you twice a year.

Get the latest version of this guide at cbussuper.com.au/pcover.

Insurance costs come out of your super
We work with our insurer to keep insurance costs low for our members. But as the cost of your cover is paid out of your super each month, it’s important to consider the impact these costs could have on your retirement savings.

If your account balance is getting low, keep in mind that your cover will stop at the end of the month when you run out of super to pay for it.

When does your cover stop?
Your cover stops when any of the following happen:
- you stop being a Cbus member
- you cancel your cover
- our insurer approves your application for a TPD or terminal illness payment
- you turn 65 and haven’t extended your TPD cover (TPD only)
- you turn 70 (all cover)
- you join the armed forces of any country (except the Australian Defence Force Reserves, as long as you’re not on active duty outside Australia)
- you don’t have enough super in your account to pay for your cover
- you don’t receive an amount (such as an employer super payment or roll in) for 16 months and you haven’t elected to keep your cover – see opposite, or
- you die.

Keep your cover, even if you’re not receiving payments
There could be times in your career when you’re out of the workforce or not receiving super payments into your account. Unless you tell us you want to keep your cover, it will stop once your account hasn’t received a super payment or roll in for 16 months (that is, your account becomes inactive).

We can keep you covered if you tell us you want to keep your insurance:
- **When you apply for cover:** Tell us when you apply for cover online or using Application to increase insurance cover for Industry and Personal members.
- **In future:** It only takes a minute to tell us to keep your cover at cbussuper.com.au/opt-in. Or simply complete the Keep my insurance cover form available from cbussuper.com.au/forms or by calling us.

It’s important to keep the right level of cover for you and your family, at a cost you can afford. Asking Cbus to keep your insurance doesn’t lock you into a specific level of cover. It simply prevents any current and future cover stopping after 16 months of not receiving a super payment or roll in. You can change your mind and cancel your cover at any time.

If you haven’t elected to keep your cover, it will stop at the end of the day once it has been 16 months since your last super payment or roll in (unless it has already stopped for another reason listed on this page).

Restarting your cover
If your cover stopped because your account ran out of money to pay your premiums or it became inactive, your Cbus membership may change. The next payment into your account will determine your membership type and if you’ll get cover:

<table>
<thead>
<tr>
<th>If your next super payment is…</th>
<th>Then…</th>
</tr>
</thead>
<tbody>
<tr>
<td>A compulsory super payment from your employer</td>
<td>You’ll be transferred to Cbus Industry Super. See If you get employer super payments on the next page for details.</td>
</tr>
<tr>
<td>Paid by you (not your employer)</td>
<td>You’ll stay in Cbus Personal Super and your cover won’t restart, but you can reapply for cover if you still qualify.</td>
</tr>
</tbody>
</table>

If you cancelled your cover
To get cover again after you’ve cancelled it, you’ll need to reapply and give us some information about your health.

Apply online or complete an Application to increase insurance cover for Industry and Personal members, available from cbussuper.com.au/forms.
If you get employer super payments and...

You have insurance

If you receive on-time compulsory super payments from your employer for six months in a row, you’ll be transferred to Cbus Industry Super. Your cover will transfer with you, as long as you’re eligible for cover under your new membership.

In most cases:
- your new cover will start straight after the end of the period to which those compulsory super payments relate
- you’ll only receive the same type of cover as you had before (that is, death only or death and TPD) and the level will be the higher of:
  - the level of cover you had under Cbus Personal Super
  - automatic cover under Cbus Industry Super, which is:
    - one unit of death or death and TPD cover if you’re under 21
    - four units of death or death and TPD cover if you’re between 21 and 65, or
    - four units of death cover only if you’re 65 or older.

If...

Then...
- The transfer gives you more cover than you had before and you’re off work or on restricted duties because you’re sick or injured when your new cover starts,
- Your employer contributions start more than six months from when you joined the Cbus employer.
- For 24 months any extra cover you receive will only cover you for injuries or illnesses that first occur after your cover starts.
- You’ll get full cover after that (death or death and TPD depending on your entitlements), once you can do your normal job without being restricted by injury or illness for ten days in a row.

You never had insurance or you cancelled it

If you start receiving compulsory super from your employer into your Cbus Personal Super account:
- you’ll be transferred to Cbus Industry Super and you’ll receive automatic cover under Industry Super, which is:
  - one unit of death and TPD cover if you’re under 21
  - four units of death and TPD cover if you’re between 21 and 65, or
  - four units of death only cover if you’re 65 or older
- you won’t receive any insurance cover under Cbus Industry Super unless you apply for it and the insurer approves your application.

You’re a spouse member

If you’re a spouse member and you start working as an employee, your employer can pay compulsory super into your Cbus Personal Super account for up to six months in a row without affecting your membership or insurance.

But you can apply to switch to Cbus Industry Super if you’d like – simply complete an Application to change existing membership to Cbus Industry Super, available from cbussuper.com.au/forms.

If your application is approved, in most cases any death or TPD cover you have will transfer with you.

Where there is an increase and you’re off work or on restricted duties because you’re sick or injured when your new cover starts, your extra cover may be limited. This means it will only cover you for injuries or illnesses that first occur after your cover starts under Cbus Industry Super until you can do your normal job again.

If you’re engaged solely in home duties and you can’t do these duties because you’re sick or injured when your new cover starts, your new cover will also be limited in this way until you can do these duties without restriction due to illness or injury.

Find out more


If you’ve applied for or been paid a TPD or terminal illness payment, different rules will apply.
Some words have specific meanings

Read this section to understand what they mean and what's covered

**Annual taxable income:** Your gross annual salary for the last financial year, as shown on your PAYG payment summary.

**Cbus employer:** An employer who pays or agrees to pay super for you into your Cbus account (called your **participating employer** in the insurance policy).

**Compulsory super:** Super paid by your Cbus employer in line with superannuation and tax laws (called a **superannuation guarantee contribution** in the insurance policy).

For a compulsory super payment to be on time, it must be received within six months of the end of the month that the payment is for. For example, if your employer owes you super for work done in May, the payment will be on time if it’s received by 30 November.

**Doctor:** A qualified medical practitioner registered to practise in Australia, New Zealand, the UK, the USA or Canada, or as agreed between Cbus and the insurer. That person can’t be you, your employer, your business partner or a member of your immediate family.

**Election:** Your written instruction to keep any insurance cover if your account becomes inactive.

**Home duties:** All the duties of running a family home full time, including:
- cleaning (such as using a vacuum cleaner, sweeping with a broom, using a mop, washing dishes manually or using a dishwasher)
- cooking (such as preparing fresh or frozen food, using an oven, stove or microwave)
- washing (such as loading and unloading a washing machine, hanging out clothes, using a dryer, folding clothes and ironing)
- shopping (such as going to the shops or using the phone or internet to buy food or household items), and
- taking care of any dependent children under 16 or in full-time secondary education, or taking full-time care of an invalid family member (such as supervising, lifting, transporting, feeding and bathing).

**Illness:** A sickness, disease or disorder.

**Inactive:** Your account is inactive if it hasn’t received an amount (e.g. a super payment or roll in) for 16 months in a row. Super payments include any type of contribution such as payments from you, an employer or the Government.

**Injury:** Injury to your body caused by violent, external and visible means.
Normal job: You’re doing your normal job if you’re:
- at work and doing your normal duties without being restricted by illness or injury, or
- on employer-approved leave but could do your normal duties without being restricted by illness or injury.

If you don’t meet this definition but you’ve returned to work and have been doing the same modified duties for 12 months in a row, then these modified duties become your new normal duties. You’re considered to be in your normal job at the end of that 12-month period.

This is called active employment in the insurance policy.

Senior manager or executive: You’re a senior manager or executive if at least three of the following apply in your main job:
- you’re responsible for the work of other supervisory, managerial or professional employees, or you manage a key business function in your organisation
- you make decisions or recommendations about staff employment, such as hiring, firing, promotions and authorising leave
- you manage a profit centre or budget and are authorised to approve significant expenses
- you’re a senior specialist and give expert advice to other professional employees or executives in your organisation.

Spouse member: To be a spouse member, you must be a member of Cbus Personal Super and:
- have a spouse as defined in the Superannuation Industry (Supervision) Act 1993 (Cth), who is not your employer but is paying super into your Cbus account, and
- earn less than $13,800 a year through paid work, or you’re not working.

Terminal illness: You meet the definition of terminal illness if:
- two doctors approved by our insurer believe you have a condition that’s likely to lead to your death within 24 months from when it was diagnosed, and
- one of the doctors specialises in your condition.

Total and permanent disablement (TPD): The definition is in two parts. The part that applies to you depends on your circumstances at your date of disablement, which means:
- for part 1: the date you were diagnosed with a specified medical condition or the date you first couldn’t do your usual occupation for three months in a row, or
- for part 2: the date you were diagnosed with a specified medical condition or the date you first couldn’t do at least two everyday work activities for 12 months in a row.

To be eligible for a TPD payment, you must be insured under the policy on your date of disablement. You’ll be considered totally and permanently disabled if one of the following applies to you:

Part 1 – Unlikely to return to work: This applies if immediately before your date of disablement you were in full-time, part-time or casual employment (or on employer-approved leave), self-employed, or unemployed for less than 12 months in a row and:
- you can’t do your usual occupation because of injury or illness for three months in a row (but this waiting period won’t apply if you have a specified medical condition), and
- in the insurer’s opinion you’re unlikely ever to be able to engage in any regular remuneration work for which you’re reasonably suited, taking into account your education, training and experience up to when your claim is assessed.

Part 2 – Can’t do everyday work activities: This applies if part 1 doesn’t apply and:
- an injury or illness stops you from being able to do at least two of the five activities without help from another adult (even if using appropriate aids) for at least 12 months in a row (but this waiting period won’t apply if you have a specified medical condition):
  1. Mobility – you can’t do one of the following:
     - walk more than 200m on a level surface without stopping due to breathlessness, or
     - bend, kneel or squat to pick something up from the floor and straighten up again and get in and out of a standard sedan car
  2. Communicating – you can’t do one of the following:
     - speak in your first language so that you’re understood in a quiet room and hear an instruction in your first language said in a normal voice in a quiet room (even with a hearing aid), or
     - understand a simple message in your first language, and relay that message to another person
  3. Vision – you can’t read ordinary newsprint and pass the standard eye test for a car licence (even with glasses or contact lenses)
  4. Lifting – you can’t lift, carry or move a 5kg object with your hands
  5. Manual dexterity – you can’t manipulate small objects with precision using your hands or fingers (such as pick up a coin, tie shoelaces, button a shirt, use cutlery or write a short note with a pen or keyboard)
- you’ve been getting regular care from a doctor for your injury or illness
- in the insurer’s opinion you’re likely to need someone else’s help for the rest of your life to do at least two of the everyday work activities listed above, and
- in the insurer’s opinion you’re unlikely to ever again work in any regular remuneration work for which you’re reasonably suited, taking into account your education, training and experience up to when your claim is assessed.

Specified medical conditions are blindness, cardiomyopathy, chronic lung disease, dementia and Alzheimer’s disease, hearing loss, major head trauma, motor neurone disease, multiple sclerosis, muscular dystrophy, paraplegia, Parkinson’s disease, primary pulmonary hypertension, quadriplegia, sight loss, severe burns, severe rheumatoid arthritis or tetraplegia.

The insurer may review and change these conditions from time to time, but you won’t be disadvantaged by this. To find out more, see our Applying for a TPD payment factsheet at cbussuper.com.au/insurance or call us.
Need some help?

If you need advice on how to choose the right cover for you, we can help.

Give us a call and speak to Cbus Advice Services.

Get in touch

1300 361 784

cbussuper.com.au/advice
This guide contains general information only and doesn’t take into account your specific needs. So you should look at your own financial position, objectives and requirements before making any changes to your insurance. Case studies in this guide are for illustration purposes only. The information in this guide is current at 1 July 2019, but may change later. For the latest information, visit our website or call us.