September 2025

⚠ Important information about your account

Your insurance is changing

As an AME Systems (AME) employee, you were offered and currently have super with Cbus Corporate Super.

As per the agreement between AME, Cbus Super and the insurer, TAL, due to membership falling below the required threshold, Cbus Corporate Super through AME will no longer be provided and your super will automatically transfer to Cbus Industry Super on **1 September 2025.**

Insurance through Cbus Super protects you and your family when you need it most.

What isn't changing?

- Your member number, login details for the member portal and the fees and costs for your super as well as your investment options will stay the same.

How your insurance is changing

- In moving to Cbus Industry Super, on 1 September 2025 any insurance cover you may have will be converted from a multiple of your salary to a number of units (units represent a specific dollar amount of cover based on your age) and the amount of cover will be rounded up to the next whole unit of cover, based on the amount of cover you hold in Cbus Corporate Super on 31 August 2025. This means you will receive at least the same amount of cover.
- If you have Income Protection cover within Cbus Corporate Super, the cover provided within Cbus Industry Super will have the same benefit and waiting period as your current cover.
- In line with the terms of the policy of insurance Cbus has with our insurer, TAL Life Limited, any increased portion of cover caused by the rounding up of units will be New Events Cover only until Active Employment[1] is met for 10 consecutive days.
- The cost of insurance will increase as the significant discount that Cbus Corporate Super members receive will no longer apply. You can find details of pricing in the Insurance Guide (Industry Super).
- The automatic cover limits that apply in Cbus Corporate Super will no longer apply. The overall maximum cover limits for Cbus Industry Super will apply to your transferred cover.
- Your occupation category from your current Cbus Corporate Super will be transferred to Cbus Industry Super unless you are currently in the Light Manual occupation category. If you are currently in the Light Manual occupation category, you will be transferred to the Manual occupation category and if your cover is not yet active due to your super balance or age, it will start automatically.
- Any waiting periods or exclusions that applied to your cover under Cbus Corporate Super will continue to apply under Cbus Industry Super.
- Any conditions, exclusions or limits that applied to your cover under the Cbus Corporate Super policy will continue on the cover that transfers to the Cbus Industry Super policy. Those conditions, exclusions and limits continue until they expire in line with the terms of the Industry Super policy.
- If you cancelled your cover within Cbus Corporate Super and change your mind, you will need to apply for cover, and you'll need to answer questions and provide detailed information about your health for our insurer to consider.

[1]Active employment means you're gainfully employed and:
- 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 active employment at the end of that 12-month period.

Where to find out more

You can read more about Cbus Industry Super in the Product Disclosure Statement (PDS) or find out more about insurance in the Insurance Guide (Industry Super) on our website at **cbussuper.com.au/pds** or you can call us to request a copy.

We're here to help

Don't feel you have to make decisions about your super alone. If you need help or advice, give us a call on **1300 361 784**.

Cbus Super
Locked Bag
PARRAMATTA NSW 2124

1300 361 784
8am to 8pm (AEST/AEDT)
Monday to Friday

cbusenq@cbussuper.com.au
cbussuper.com.au

Visit us in person in Adelaide, Brisbane, Melbourne, Perth and Sydney.
Details: **cbussuper.com.au/contact**

This information is about the Construction and Building Unions Superannuation Fund (Cbus Super). 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 Product Disclosure Statement and Target Market Determination to decide if Cbus Super is right for you. Call 1300 361 784 or visit cbussuper.com.au.

Insurance is issued under a group policy with our insurer, TAL Life Limited ABN 70 050 109 450, AFSL 237848

United Super Pty Ltd ABN 46 006 261 623 AFSL 233792 as Trustee for the Construction and Building Unions Superannuation Fund ABN 75 493 363 262 (Cbus and/or Cbus Super)

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