November 2025

⚠ Important information about your account

Death benefit distributions are changing

Your super doesn't automatically become part of your estate when you die. Super funds must follow super laws and their Trust Deed to decide who receives your death benefit payment (made up of your super and any insurance benefit you might have).

We're making changes to our Trust Deed to simplify how your death benefit will be paid if you die and haven't nominated any beneficiaries. The Trust Deed is a legal document that sets out the rules for how a super fund must operate, including what we do with your super and any insurance you may have if you die.

What happens if you haven't made any death benefit nomination?

Until 30 November 2025
If you have not made any kind of death benefit nomination and we are notified on or before 30 November 2025 that you have died, then we must consider all eligible potential beneficiaries and decide who to pay and in what proportions.

On or after 1 December 2025
If you have not made any kind of death benefit nomination and we are notified on or after 1 December 2025 that you have died, your death benefit will be paid to either your spouse, your children or your estate in the following order of priority:

- **If you have a surviving current spouse** – we'll pay your entire benefit to your surviving current spouse (including same-sex, married or de facto).
- **If you don't have a surviving current spouse** – your benefit will be divided equally among your surviving children (including adopted and outside of marriage).
- **If you don't have a surviving current spouse or any surviving children** – your benefit will be paid to your estate.

In special circumstances, where we're not able to pay your death benefit to your estate, your death benefit may be transferred to the ATO.

What happens if you make a death benefit nomination?

We currently offer you the choice of making a ***binding*** death benefit nomination that lasts for three years or a ***non-binding*** death benefit nomination.

If you make a valid ***binding*** death benefit nomination (that has not expired), when you die, we'll pay your death benefit to the person or people you've nominated (provided they're eligible) in the proportions that you nominated.

If you make a ***non-binding*** death benefit nomination, then we may take your preference into account but must still consider all eligible potential beneficiaries and we may decide to pay different people or pay in different proportions. This may mean it takes longer to pay out your super, which could be more stressful for your loved ones.

We are not changing how we treat either type of death benefit nomination. Find out more about both types of death benefit nominations at **cbussuper.com.au/beneficiary**.

Make things simple with a three-year binding death benefit nomination

To make sure your death benefit goes to the people you want it to go to, you should make a binding death benefit nomination – and keep it up to date.

Your binding death benefit nomination has to be renewed every three years, but you might want to update it sooner, like if you marry, divorce, or welcome a new child into your family.

You can make, change or cancel a binding death benefit nomination at any time. Download the *Binding death benefit nomination* form at **cbussuper.com.au/binding** or call us on **1300 361 784** and we'll post it to you.

Where to find out more

These changes will apply automatically from 1 December 2025. From 1 December 2025, you can read more about nominating beneficiaries, who you can nominate, frequently asked questions and case studies at **cbussuper.com.au/beneficiary**.

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)

2511.05 SEN_DBD_1584.4 11-25 ISS1