

Significant Event Notice

EISS Pension: 27 March 2023

EISS Super is merging with Cbus Super

This Significant Event Notice (SEN) provides you with important information about changes to your EISS Pension account from 12 May 2023.

Please note, this notice only applies to members with an EISS Pension account. If you have an EISS Super, Retirement Scheme, Defined Benefit Scheme or lifetime, spouse or child pension account, you should read the relevant SEN for specific changes related to that account.

EISS Super's merger with the Construction and Building Unions Superannuation Fund (Cbus Super) is driven by our objective to improve retirement outcomes for our members. The merger is planned for 12 May 2023, at which time your EISS Pension account will automatically be transferred to a new Cbus Super Income Stream account.

As a result of the merger, there will be changes to your account, fees, investments and pension payment dates. There may also be some adjustments made to ensure your annual payments stay within the legislated minimum (and maximum if you are a transition to retirement (TTR) member) levels for the year ending 30 June 2023. These changes are outlined in this SEN.

Please ensure you read this notice carefully to understand how these changes could impact you and call us if you have any questions.

Limited service period from 2 May 2023 to 31 May 2023

Some services and transactions will be limited between Tuesday 2 May 2023 and Wednesday 31 May 2023. We call this a 'limited service period' and it allows us to prepare to transfer your account, and for Cbus Super to ensure your new account is set up correctly.

If you need to make any changes to your account or make any withdrawals or other transactions before the merger, please check the key transfer dates included on page 4 of this notice to ensure you do not miss the cut-off.

We recognise that a limited service period may affect your ability to manage your pension which may cause frustration, however, it is necessary in order for us to complete the merger. We would like to thank all members for their patience during this time.

Changes to pension payment dates

As a result of the limited service period, we need to make changes to some pension payment dates. If you are scheduled to receive a pension payment in May 2023, there will be a change to your pension payment schedule. Payment days and dates will also change after the merger. Please read the 'Your pension payments' section on page 8 for more information.



Merger changes at a glance

Below is a high-level summary of how your account is changing from 12 May 2023. It is important that you read all the details provided in this notice so that you fully understand the changes that are occurring and how they apply to you.

	Changes	More information
1.	We've found a like-minded merger partner Find out why we've chosen to merge with Cbus Super and what the merged fund will look like.	Why we're merging Page 3
2.	Your EISS Pension account will be closed and transferred to a new Cbus Super Income Stream account <ul style="list-style-type: none">There'll be a period where transactions and services are limited while we complete the transfer. This runs from 2 May 2023 to 31 May 2023.Please be aware of the cut-off dates if you wish to make any transactions, withdrawals or other changes to your account.Trustee responsibilities will transfer from EISS Super to Cbus Super.	Merger overview Pages 4-5
3.	There will be changes to your account When your pension account transfers to the Cbus Super Income Stream, there will be some changes to: <ul style="list-style-type: none">How your account is set upYour pension payment datesFees and costsInvestment options	What's changing? Pages 6-12
4.	You will be sent new account details after the merger Cbus Super will send you a welcome letter after the merger which will include your new member number and pension payment details. These are expected to start arriving from June 2023.	Your account with Cbus Super after the merger Page 13
5.	Contacting us during the merger EISS Super and Cbus Super are working together to help make this transition as easy as possible for you. <ul style="list-style-type: none">Contact EISS Super up until 8:00pm (AEST/AEDT) on Thursday 11 May 2023.From 8:00am (AEST/AEDT) on Friday 12 May 2023 contact Cbus Super.	We're here to help Page 14

Why we're merging

EISS Super was established in 1997 as an industry super fund for energy and electrical workers in New South Wales. We've seen many changes over the years as we have worked to help members build their retirement savings and turn those savings into an income stream at retirement. Our upcoming merger with Cbus Super marks another important change that ensures our members are put first and that we continue to act in your best financial interest.

We've found the right partner with Cbus Super

The super industry has undergone significant regulatory change over the past few years and further changes are expected to occur that will make scale (the number of members in a fund and the value of assets managed by a fund), a critical factor in being able to operate in the long term in a manner that is in the best financial interests of members.

Several years ago, we identified that the increasing complexities of super and rising costs meant it was in our members' best interest for us to find the right merger partner, and this has been a strategic initiative of the EISS Super Board ever since. This initiative became more important as a result of the EISS MySuper product not meeting the APRA performance test requirements in 2021 and 2022, the closure of the MySuper product to new members, and the requirement by APRA that EISS Super implement a merger strategy.

The merger with Cbus Super gives members the opportunity to benefit from shared knowledge, expertise, technology and processes, while also delivering tailored products and services that meet the needs of our members.

Increased scale and future growth will benefit members by providing access to more investment opportunities, a greater ability to manage fees effectively and access to products and services, including products for those approaching or currently in retirement.

Who is Cbus Super?

Cbus Super was established in 1984 and has grown to be one of Australia's largest and top performing funds¹. They support more than 850,000 members and manage over \$70 billion of their retirement savings².

Like EISS Super, Cbus Super is an industry super fund that's run only to benefit members. Cbus Super also has a long history of serving over 36,000 members in electrical occupations including those in the energy industry. Through strong returns, competitive fees and investing back into the sectors that their members work in, they help their members' hard work pay off in retirement.

What the merged fund will look like



¹ Cbus Super's default Conservative Growth option obtained a top quartile performance ranking over 7 years from the SuperRatings SRP25 Conservative Balanced Index Survey, for the period ending 30 June 2022. Past performance is not a reliable indicator of future performance.

² As at 30 June 2022.

Merger overview

Your EISS Pension account will be closed after 5:00pm on Thursday 11 May 2023 and transferred to a new Cbus Super Income Stream account on Friday 12 May 2023.

The process of transferring your account is complex, with many checks and balances, so will take several weeks to complete. This means we will require a limited service period before and after the merger to first prepare to transfer your account to Cbus Super, and then for Cbus

Super to ensure your new Cbus Super Income Stream account is set up correctly.

We recognise that a limited service period may affect your ability to manage your pension which may cause frustration, however, it is necessary in order for us to complete the merger. We would like to thank all members for their patience during this time.

Key transfer dates

Events	Key date
Limited service period starts	5:00pm on Tuesday 2 May 2023.
Paper-based transactions	Paperwork must be received by us before 5:00pm on Tuesday 2 May 2023. Please allow at least 5 business days for postage. If an EISS Super form is received after the cut-off date above, it will be processed from Monday 15 May 2023. However, you may need to fill out a new Cbus Super form. If this is the case, Cbus Super will contact you directly, but this may not occur until after the limited service period ends. Any new forms received will be processed as at the date the new form is received. We apologise in advance for any inconvenience caused by this.
Electronic transactions	Changes to your pension payment amount or frequency (made via your online account) must be made before 5:00pm on Tuesday 2 May 2023. All other transactions via your online account must also be made before 5:00pm on Tuesday 2 May 2023.
Online account closes	Your EISS Pension online account will be closed from 5:00pm on Tuesday 2 May 2023.
Final pension payment from EISS Super	Your final pension payment from EISS Super will be received on or around Tuesday 9 May 2023 and will include any payments due during the limited service period. See page 8 for more details. You may also receive an additional payment on or around 9 May 2023 if an adjustment is required to ensure your annual payments stay within the legislated minimum levels.
Transfer of members	You will become a member of Cbus Super on Friday 12 May 2023. The limited service period continues while Cbus Super ensures your account is set up correctly.
Non-financial transactions commence at Cbus Super	From Monday 15 May 2023 Cbus Super will begin to process non-financial transactions such as address changes.
Financial transactions commence at Cbus Super	From Monday 22 May 2023 Cbus Super will begin to process financial transactions such as investment switches.
Limited service period ends – online account access available	Your Cbus Super online account is expected to be available by Wednesday 31 May 2023. You'll get login details in your welcome letter from Cbus Super or you can call them on 1300 361 784 from 31 May 2023 to arrange access.
EISS Super sends you an exit statement	In May 2023, EISS Super will send you an exit statement showing your final account balance (which will have been transferred to your new Cbus Super Income Stream account) and any transactions or withdrawals made from 1 July 2022 up until the merger date.
Cbus Super sends you a welcome letter	Cbus Super will send you a welcome letter which will include your new member number, transferred account balance and confirmation of both your regular payments and legislated minimum (and maximum if you are a TTR member) amounts. It will also include instructions for accessing your account online. These are expected to start arriving from June 2023.

Please note, where a specific time is provided within this notice, it refers to AEST/AEDT.

Changes to key services

There will be some changes to the services you receive that we'd like you to note.

Call centres

The EISS Super call centre will remain available up until 8:00pm (AEST/AEDT) on Thursday 11 May 2023. From 8:00am (AEST/AEDT) on Friday 12 May 2023, you will be able to contact the Cbus Super call centre for assistance, however they will only have access to non-financial information until Monday 22 May 2023.

Please note, the limited service period cut-off dates provided above also apply to over the phone transaction services for the period from Tuesday 2 May 2023 to Monday 22 May 2023.

Advice before and after the merger

Before the merger, you can continue to contact EISS Super to ask questions and receive general information or advice about your account.

After the merger, you will be able to access financial advice about your super and related topics through Cbus Super's Advice Services team. Visit cbussuper.com.au/advice for more information.

Changes to our offices

EISS Super's offices in Sydney, Newcastle, Port Macquarie and Wollongong will close on Thursday 11 May 2023.

After the merger you'll have access to Cbus Super front counters (offices) in Sydney, Adelaide, Brisbane, Melbourne and Perth. Cbus Super front counter staff can help you with questions about your pension account and are available five days a week. Visit cbussuper.com.au/contact for more information.

Trustee and fund detail changes

As part of the merger, your account will be transferred to a new Cbus Super Income Stream account, which will be managed by the Cbus Super Trustee. Following the merger, EISS Super will no longer exist and the current EISS Super Trustee office will be closed.

A Successor Fund Transfer (SFT) will be used to complete the merger. A SFT is a type of super fund merger in which all members and their benefits are transferred from one super fund to another (the successor fund) at the same time. The consent of individual members is not required, however, the trustees of both funds need to agree, before the merger occurs, that the successor fund will provide members with 'equivalent rights' in respect of their benefits. If you do not wish to transfer to Cbus Super as part of the SFT you can choose to withdraw your account balance (if you have met a condition of release) or roll it over to another complying superannuation fund.

The table below shows the changes to Trustee and fund details.

Information	Current details	Details from 12 May 2023
Product Name	EISS Pension	Cbus Super Income Stream
Trustee Name and ABN	Energy Industries Superannuation Scheme Pty Limited 72 077 947 285	United Super Pty Ltd 46 006 261 623
Fund Name and ABN	Energy Industries Superannuation Scheme Pool A 22 277 243 559	Construction and Building Unions Superannuation Fund 75 493 363 262
Unique Superannuation Identifier (USI)	EIS0103AU	75493363262001

Service providers

From Friday 12 May 2023, the administrator for your new Cbus Super Income Stream account will be Australian Administration Services Pty Limited (ABN 62 003 429 114) and the custodian will be JP Morgan Chase Bank NA (Sydney branch) (ABN 43 074 112 001). Other service providers, such as investment managers, will also change to Cbus Super's service providers.

What's changing?

There will be changes to your account when it transfers to Cbus Super. These include:

- How your account is set up
- Your pension payment arrangements
- The fees and costs you pay
- Your investment options







The following sections look at these important changes in detail.

Learn more about your new account

Read the *Cbus Super Income Stream Product Disclosure Statement* available at cbussuper.com.au/sispds.

Your account set-up

Your EISS Pension account will be closed after 5:00pm on Thursday 11 May 2023 and transferred to a new Cbus Super Income Stream account on Friday 12 May 2023. The tables below set out the aspects of your account that will remain the same and those that will change.

Some things will stay the same	What you need to do
 <p>Beneficiary arrangements will transfer If you have a current reversionary, binding, or preferred (non-binding) beneficiary nomination in place on Thursday 11 May 2023, this will transfer to your new Cbus Super Income Stream account.</p> <p>A binding beneficiary nomination that is transferred to Cbus Super will expire three years from the date your current nomination was made, not three years from the date of the merger.</p>	<p>You don't need to do anything, but you might like to review your nomination to ensure it still aligns with your wishes.</p> <p>To change your reversionary nomination at Cbus Super you'll need to set up a new account after the merger and this nomination can only be to your spouse.</p>
 <p>Your power of attorney will transfer If you have a power of attorney appointed on Thursday 11 May 2023 (which gives the person you've appointed the ability to make changes to your account) this appointment will transfer to your new Cbus Super Income Stream account.</p>	<p>You don't need to do anything, but you might like to review who you have appointed.</p>
 <p>Elections to claim the tax-free threshold will transfer If you're under 60 and have made an election to claim the tax-free threshold, we'll transfer this to Cbus Super.</p> <p>If you're over 60 your payments are tax-free, so this isn't relevant for you.</p>	<p>You don't need to do anything as your election will transfer.</p>
Some things will change	What you need to do
 <p>Your member number will change and you'll use a new website to log into your online account</p>	<p>Look out for these details in your welcome letter from Cbus Super.</p>
 <p>You'll need to set up a new third party authority with Cbus Super If you've given someone access to your account (e.g. a relative or financial adviser) through a third party authority, this won't transfer to Cbus Super.</p>	<p>To set up a new third party authority, fill out the form available at cbussuper.com.au/tpa and send it to Cbus Super after the merger.</p>
 <p>Your communications preferences Your contact details (including your email address) will transfer to Cbus Super. However, your communication preferences (e.g. whether you like to receive things like statements, important updates and marketing by email or post) won't transfer across.</p>	<p>At Cbus Super your preference will generally be set to electronic if we have your email address on record and to print if we do not.</p> <p>You can update your communications preferences any time after the merger by logging into your online account.</p>

Your pension payments

Once your EISS Pension account transfers to a Cbus Super Income Stream account and the limited service period ends, your pension payments will be made by Cbus Super.

If you are due to receive a payment during the limited service period, this payment will be made in advance by EISS Super.

Most of your pension payment arrangements, including what bank account your pension is paid to will transfer across to Cbus Super. There will however be some changes which are outlined below.

Your annual payment limits will be re-set

Legislation requires you to drawdown a minimum pension each year, and also sets a maximum if you have a transition to retirement (TTR) pension. Your minimum and maximum amount will re-set after the merger and as a result, you may see two adjustments to your payments:

1. A pro-rata payment from EISS Super to your nominated bank account to ensure we've paid your minimum amount for the period from 1 July 2022 to 11 May 2023.
2. An adjustment to your payments from Cbus Super to ensure they'll pay your minimum amount for the period from 12 May 2023 to 30 June 2023.

If you've nominated a specific pension amount that's within the legislated limits after the merger there'll be no change to your pension payment amount.

Your revised minimum payment amount (and maximum if you're a TTR member) will be confirmed in your Cbus Super welcome letter.

Your final pension payment from EISS Super

If you're due to receive a pension payment in May 2023, your pension payment dates will change as a result of the merger with Cbus Super. You may also receive an additional payment on or around 9 May 2023 if an adjustment is required to ensure your annual payments stay within the legislated minimum levels.

Fortnightly pension payments

Normal fortnightly pension payment date		Revised fortnightly pension payment date
Tuesday 9 May 2023	➔	Received as usual on or around Tuesday 9 May 2023.
Tuesday 23 May 2023	➔	Payment will be received early on or around Tuesday 9 May 2023.
Tuesday 6 June 2023	➔	Payment will be made by Cbus Super on or around Friday 2 June 2023. Future fortnightly pension payments will be made by Cbus Super every second Friday.

Monthly, quarterly, half yearly and yearly pension payments

If your pension payments are made monthly, quarterly, half yearly or yearly and you have a payment due on Tuesday 16 May 2023, you will receive your payment early on or around Tuesday 9 May 2023.

Pension payments from Cbus Super

Payments from Cbus Super will start in June 2023. Your chosen payment frequency will transfer across from EISS Super, but your payment day or date will change.

Fortnightly payments	Your first payment will be on Friday 2 June 2023 and you'll be paid every second Friday thereafter.
Monthly payments	Your first payment will be on 15 June 2023 and you'll be paid on the 15th of the month thereafter.
Quarterly, half yearly and yearly payments	Your payment cycle will continue, but you'll be paid on the 15th of the month your payment is due (starting from June 2023 onwards). Cbus Super doesn't make annual payments on 15 July, so if you have an annual payment due in July it will be paid on 28 July.


Please note, weekends, public holidays and your bank's processing times will also impact when your payments are available in your account.

Your payment drawdown options

With EISS Super you can choose to have your payments drawn proportionally from your investments or according to your nominated investment choice. Your current selection will transfer to your new Cbus Super Income Stream account.


After the merger you'll have two additional drawdown options:

- **Priority:** You can select the order in which your payments are to be drawn down from each of your investment options.
- **Highest balance first:** Payments will be drawn from the investment option with the highest balance.

 You don't need to do anything but if you want to change to one of the new options, log into your Cbus Super online account after the merger.

You can select an automatic annual pension increase

You can choose to have your payments automatically increased each year in line with the Consumer Price Index (CPI) or a nominated percentage (between 1% and 5%). Payments must always stay within the legislated minimum and maximum drawdown limits.

 To take up this option, log into your Cbus Super online account after the merger.

Lump sum withdrawals after the merger

Cbus Super's minimum lump sum withdrawal is \$1,000 (unless you're withdrawing your entire balance). Please note, if your balance falls below \$2,000 Cbus Super will notify you, then close your account and transfer the balance to your nominated back account. Keep these points in mind if you're planning a lump sum withdrawal.

Fees and costs

Like EISS Super, Cbus Super is run only to benefit its members. This means they keep fees and costs as low as possible, and any profits go to members, not shareholders.

There will be changes to fees and costs after the merger

Most members will pay lower fees when they move to Cbus Super. However, because Cbus Super has a fixed administration fee, a small number of members with a low balance may pay a little more.

The table below shows the current fees and costs that apply to the Conservative Balanced investment option at EISS Super and the Conservative Growth (default) option at Cbus Super. There is also a comparison of the total annual cost

to a member with a \$50,000 balance invested in the two options. The comparison of the two options is an example only. The fees and costs you pay will vary depending on the investment option(s) you've chosen, and the transfer arrangements outlined in the 'Your investments' section over the page.



For full details about the fees and costs for all investment options (including how and when they're charged) please refer to the *EISS Pension PDS* available at eisuper.com.au/pds and cbussuper.com.au/retirement-fees for Cbus Super Income Stream details.

Ongoing annual fees and costs ¹	EISS Super Conservative Balanced		Cbus Super Conservative Growth
	Account Based Pension	TTR	Account Based Pension & TTR
Administration fees and costs	0.47% a year	0.39% a year	\$1.50 a week (\$78 a year) plus 0.19% a year (up to a maximum of \$1,000 a year) plus 0.04% a year ² (paid from fund reserves, not your account)
Investment fees and costs	0.45% a year ³		0.32% a year ^{2,4}
Transaction costs	0.10% a year		0.17% a year ²
Total annual cost to a member			
\$50,000 balance	\$510 ⁵	\$470 ⁵	\$418 ^{5,6}

1 If your account balance for a product offered by the superannuation entity is less than \$6,000 at the end of the entity's income year, certain fees and costs charged to you in relation to administration and investment are capped at 3% of the account balance. Any amount charged in excess of that cap must be refunded.

2 These figures are estimates based on costs, including performance fees for the previous financial year and may change. The calculation basis for these amounts is set out in the *Cbus Super Income Stream PDS* available at cbussuper.com.au/sispds.

3 Investment fees and costs for the EISS Pension Conservative Balanced option includes an amount of 0.02% for performance fees. The calculation basis for this amount is set out under 'Additional explanation of fees and costs' on page 18 of the *EISS Pension PDS* available at eisuper.com.au/pds.

4 Investment fees and costs for the Cbus Super Conservative Growth option include an amount of 0.03% for performance fees based on the average performance fees for the five years to 30 June 2022.

5 Additional fees may apply.

6 This does not include the 0.04% of a member's account balance paid from fund reserves each year instead of member accounts.

Your investments

The EISS Pension and Cbus Super Income Stream investment options are not identical. As such, when your account balance is transferred to Cbus Super it will be invested in the investment option or options that most closely match your current investment choice.

The table below provides details about how your EISS Pension investment options will be transferred to Cbus Super Income Stream investment options. These new options will also be where your pension payments are drawn from.

Please note: If you are currently invested in the EISS Pension Conservative or Conservative Balanced option, your investment will be transferred into two different Cbus Super Income Stream investment options as shown in the table below. This is because the Cbus Super Income Stream does not have an investment option that matches these EISS Pension options closely enough.



Information on the strategic asset allocations of current and post-merger investment options is available at eisuper.com.au/saa.

For details about the fees and costs for all investment options please visit eisuper.com.au/feesandcosts and cbussuper.com.au/retirement-fees.

Current and post-merger investment options

EISS Pension option on 11 May 2023		Cbus Super Income Stream option(s) from 12 May 2023	Want to move to a different investment option? You can change how your pension is invested either before or after the merger without incurring a fee as neither fund charges an investment switch fee. If you want to change before the merger, check the limited service period cut-off dates on page 4. If you want to change after the merger, please note Cbus Super's processes will apply. For details refer to the <i>Cbus Super Income Stream PDS</i> available at cbussuper.com.au/sispds .
Cash	➔	Cash	
Conservative	➔	Conservative (60% of your investment option balance)	
		Conservative Growth (40% of your investment option balance)	
Conservative Balanced	➔	Conservative Growth (60% of your investment option balance)	
		Growth (40% of your investment option balance)	
Balanced	➔	Growth	
High Growth	➔	High Growth	

More investment options to choose from after we merge

After the merger, you will have access to a greater number of investment options in which you can invest your new Cbus Super Income Stream account.

Cbus Super Income Stream options

Pre-mixed options

- High Growth
- Growth Plus
- Growth
- Indexed Diversified
- Conservative Growth
- Conservative

DIY options

- Overseas Shares
- Australian Shares
- Property
- Diversified Fixed Interest
- Cash

Cbus Self Managed (not available to TTR members)

For even more control you can choose from a range of Australian shares, exchange traded funds, term deposits, and managed investments including property and infrastructure (conditions and extra costs apply).

Allocating investment earnings

At EISS Super we use unit prices to allocate investment earnings to your account while Cbus Super use crediting rates. This difference in methodology does not affect the amount of the return that is allocated; it's just a different way of applying returns.

Cbus Super calculates crediting rates daily which are used to determine earnings after investment fees and taxes. Crediting rates are calculated the following business day and applied to account balances overnight.

Investment earnings are only applied to your account at the earliest of declaring the final annual crediting rates for the financial year, when you change investment options, or if you make a partial withdrawal or full exit.

After the limited service period ends, investment switches will be accepted daily (except on weekends, national public holidays and the Victorian King's Birthday holiday) before a 4:00pm cut-off time and processed effective from the start of the next national business day.



For full details of the investment options available after the merger, please visit cbussuper.com.au/sisinvestments.

Your account with Cbus Super after the merger

Following the merger, Cbus Super will send you a welcome letter with:

- Your new member number
- Confirmation of your new pension payments
- Instructions for logging into your new online account
- Other important information about your account.

Welcome letters are expected to start arriving from June 2023.

Once you receive your welcome letter, make sure your account is set up the way you want at Cbus Super.



What happens if you have a Cbus Super Income Stream and EISS Pension account?

Cbus Super will write to you after the merger to discuss your options if you already have a Cbus Super Income stream account.

Here's a quick checklist of things to do after the merger

- Look out for your welcome letter and review the content
- Register for your new online account
- Review your communication preferences
- Set up a new third party authority (if you want to nominate someone)
- Consider whether your new account options are right for you. For example, check whether you need to make any changes to your:
 - Investment options
 - Beneficiary nominations
 - Pension payments
- Contact Cbus Super if you have any questions or concerns about your welcome letter

We're here to help

If you have any questions about this notice or your account, please contact us.

As your current EISS Pension account will close and your new Cbus Super Income Stream account will open, the contact details will be different depending on when you contact us.

Before the merger, up until 8:00pm on Thursday 11 May 2023

Contact EISS Super for any questions about your account or the merger.

Call

1300 369 901 Monday to Friday from 8:00am to 8:00pm (AEST/AEDT).

Visit

eisuper.com.au/cbus-merger for up-to-date information on the merger.

Meet

If you would like to speak to a Customer Relationship Manager or Financial Planner about your EISS Pension account, or how the changes impact you, please visit eisuper.com.au/appointment to make an appointment.

Mail

EISS Super, GPO Box 7039,
Sydney NSW 2001.

After the merger, from 8:00am on Friday 12 May 2023

Contact Cbus Super for any questions about your new Cbus Super Income Stream account.

Call

1300 361 784 Monday to Friday from 8:00am to 8:00pm (AEST/AEDT).

Visit

cbussuper.com.au.

Visit in person

Attend an office in Sydney, Adelaide, Brisbane, Melbourne or Perth. You can find Cbus Super locations at cbussuper.com.au/contact.

Meet

If you would like personal advice about your new Cbus Super Income Stream account please visit cbussuper.com.au/getadvice to make an appointment with the Cbus Advice Services team.

Mail

Cbus, Locked Bag 5056,
Parramatta NSW 2124.

Notes



