May 2025

⚠ Important information about your account

The cost of insurance is changing

For over 40 years Cbus Super has delivered strong, long-term returns to our members, and we work hard to provide you with the best value possible.

This update will help you understand important changes to your insurance cover that will take effect on **5 July 2025** and **1 September 2025**.

How much you pay for cover depends on your age, occupation category and the type of cover you have. Each year we negotiate carefully with our insurer to get you the best value cover we can.

Weekly cost per unit of cover from 5 July 2025

The table below shows how much one unit of death cover and one unit of total and permanent disablement (TPD) cover will cost, and how much it will change:

Age band	Manual		Non-manual and professional		Electech (Cbus Industry Super only)	
	Death	TPD	Death	TPD	Death	TPD
15-24	$1.03 (-)	$0.69 (-)	$0.59 (-)	$0.28 (-)	$0.63 (-)	$0.36 (-)
25-34	$1.11 (∧$0.05)	$1.73 (∧$0.08)	$0.63 (∧$0.03)	$0.75 (∧$0.04)	$0.70 (-)	$0.94 (-)
35-49	$1.52 (∧$0.07)	$2.51 (∧$0.12)	$1.09 (∧$0.05)	$1.53 (∧$0.07)	$1.14 (-)	$1.73 (-)
50+	$2.20 (∧$0.10)	$3.04 (∧$0.15)	$1.82 (∧$0.09)	$1.91 (∧$0.09)	$1.81 (-)	$2.14 (-)

There are no changes to the cost of income protection (IP) cover for Cbus Industry Super and Cbus Personal Super members.

The table below shows how much one unit of IP cover will cost, and how much it will change for Cbus Sole Trader Super members:

30-day waiting period						
Age band	2-year payment period			5-year payment period		
	Manual	Skilled trades	Non-manual	Manual	Skilled trades	Non-manual
15-19	$0.70 (∨$0.08)	$0.38 (∨$0.04)	$0.24 (∨$0.03)	$0.93 (∨$0.10)	$0.48 (∨$0.05)	$0.31 (∨$0.03)
20-24	$0.70 (∨$0.08)	$0.38 (∨$0.04)	$0.24 (∨$0.03)	$0.95 (∨$0.10)	$0.49 (∨$0.05)	$0.32 (∨$0.03)
25-29	$0.70 (∨$0.08)	$0.38 (∨$0.04)	$0.24 (∨$0.03)	$0.98 (∨$0.11)	$0.50 (∨$0.06)	$0.32 (∨$0.04)
30-34	$0.86 (∨$0.10)	$0.46 (∨$0.05)	$0.31 (∨$0.03)	$1.25 (∨$0.14)	$0.63 (∨$0.07)	$0.41 (∨$0.05)
35-39	$1.13 (∨$0.12)	$0.61 (∨$0.07)	$0.40 (∨$0.04)	$1.67 (∨$0.18)	$0.86 (∨$0.09)	$0.56 (∨$0.06)
40-44	$1.52 (∨$0.17)	$0.82 (∨$0.09)	$0.53 (∨$0.06)	$2.33 (∨$0.26)	$1.20 (∨$0.13)	$0.77 (∨$0.09)
45-49	$2.03 (∨$0.22)	$1.11 (∨$0.12)	$0.71 (∨$0.08)	$3.20 (∨$0.35)	$1.66 (∨$0.18)	$1.07 (∨$0.12)
50-54	$2.84 (∨$0.32)	$1.57 (∨$0.17)	$1.00 (∨$0.11)	$4.61 (∨$0.51)	$2.40 (∨$0.27)	$1.54 (∨$0.17)
55-59	$4.11 (∨$0.46)	$2.30 (∨$0.26)	$1.44 (∨$0.16)	$6.83 (∨$0.76)	$3.64 (∨$0.40)	$2.28 (∨$0.25)
60-64	$5.15 (∨$0.57)	$2.48 (∨$0.27)	$1.81 (∨$0.20)	$8.77 (∨$0.97)	$4.00 (∨$0.44)	$2.93 (∨$0.32)

table continued over >

90-day waiting period						
Age band	2-year payment period			5-year payment period		
	Manual	Skilled trades	Non-manual	Manual	Skilled trades	Non-manual
15-19	$0.32 (▼$0.03)	$0.19 (▼$0.02)	$0.11 (▼$0.01)	$0.42 (▼$0.05)	$0.25 (▼$0.03)	$0.14 (▼$0.02)
20-24	$0.31 (▼$0.03)	$0.18 (▼$0.02)	$0.10 (▼$0.01)	$0.41 (▼$0.05)	$0.24 (▼$0.03)	$0.14 (▼$0.01)
25-29	$0.29 (▼$0.03)	$0.17 (▼$0.02)	$0.09 (▼$0.01)	$0.41 (▼$0.04)	$0.23 (▼$0.03)	$0.14 (▼$0.01)
30-34	$0.32 (▼$0.04)	$0.19 (▼$0.02)	$0.11 (▼$0.01)	$0.48 (▼$0.05)	$0.28 (▼$0.03)	$0.16 (▼$0.02)
35-39	$0.44 (▼$0.05)	$0.26 (▼$0.03)	$0.14 (▼$0.02)	$0.67 (▼$0.07)	$0.40 (▼$0.04)	$0.23 (▼$0.02)
40-44	$0.61 (▼$0.07)	$0.39 (▼$0.04)	$0.21 (▼$0.02)	$0.95 (▼$0.11)	$0.59 (▼$0.07)	$0.32 (▼$0.03)
45-49	$0.96 (▼$0.11)	$0.56 (▼$0.06)	$0.32 (▼$0.04)	$1.53 (▼$0.17)	$0.89 (▼$0.10)	$0.51 (▼$0.06)
50-54	$1.51 (▼$0.17)	$0.88 (▼$0.10)	$0.50 (▼$0.06)	$2.48 (▼$0.27)	$1.45 (▼$0.16)	$0.83 (▼$0.09)
55-59	$2.55 (▼$0.28)	$1.56 (▼$0.17)	$0.85 (▼$0.09)	$4.26 (▼$0.47)	$2.59 (▼$0.29)	$1.42 (▼$0.16)
60-64	$3.11 (▼$0.34)	$1.92 (▼$0.21)	$1.04 (▼$0.11)	$5.27 (▼$0.58)	$3.25 (▼$0.36)	$1.76 (▼$0.19)

These changes will apply automatically so you don't need to do anything. A new product disclosure statement (PDS) and other information that forms part of the PDS, including the insurance guides, will be available from 5 July 2025 at **cbussuper.com.au/pds**.

To find out more, and to check the cost of your insurance cover, log into your online account at **cbussuper.com.au/login** after 5 July 2025, or give us a call.

Changes to IP cover from 1 September 2025

IP cover provides a regular monthly income if you're unable to work due to accident or illness. The amount you may receive depends on the amount of cover you choose, and the amount of your pre-injury salary.

We're pleased to let you know that following increases to the rate of Superannuation Guarantee (SG), we're increasing the maximum amount you can claim:

From

The lower of:

Up to $30,000 a month

OR

85% of your salary

75% goes to you
10% goes to your super

To

The lower of:

Up to $30,000 a month

OR

87% of your salary

75% goes to you
12% goes to your super

This change will help make sure that your super savings continue to grow, even while you're unable to work.

You don't need to do anything, this update will apply automatically on 1 September 2025.

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 5056
PARRAMATTA NSW 2124

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

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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**. Past performance is not a reliable indicator of future performance.

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)