



# Merry Christmas

Wishing you and your family a very merry Christmas and a happy new year.

## STOP THE BANKS GETTING THEIR HANDS ON YOUR SUPER

THE FOX AND HENHOUSE CAMPAIGN



Australia's banking industry has been represented as a fox waiting to get into the henhouse – a new campaign led by Industry Superfunds – aimed at preventing changes to super regulations by the Turnbull Government. The ad is designed to raise awareness of possible policy changes, which could affect you and your retirement savings.

The campaign focuses on how the major banks are pushing to redesign superannuation to best suit their business needs, and a bid for our Federal politicians to turn down the proposed change.

### So, how does this impact you as a Cbus member?

Industry SuperFunds are acting in the best interests of their members to help give all Australians the opportunity to have a decent living standard in retirement. The proposed changes to the current laws mean that member returns could diminish, or see people placed into funds that would leave them worse off in retirement.

If the banks have their way with changing super laws, it could mean the not-for-profit industry super model is dismantled, causing chaos for Australians.\*

This means:

- Diminishing the voice of industry super members
- Investing savings in bank owned super which may lead to poor retirement outcomes
- Removing protection for workers who have their super in a default fund through their workplace

# Travel for a cause

If you're lucky enough to be planning a break – why not combine it with some fundraising?

Cbus Coordinator, Steve Gaske, recently completed the Kokoda trail to raise money for MATES in Construction.



It's no secret that Cbus members work in some of the toughest conditions out there, but did you know we lose a construction worker every second day in Australia to suicide?

Our member health partner, MATES in Construction, deliver suicide prevention programs and promote mental health in the workplace. And last year we were proud to participate in one of their fundraisers by sending our very own Steve Gaske to join 20 others to trek the Kokoda trail.

*"Our group raised an impressive \$130,000 for this great cause," said Steve.*

*"It was an extremely testing climb – I hadn't imagined would be so tough. I couldn't begin to imagine what it would have been like to be there in 1942 wearing hob nail boots, carrying 30kg pack and a rifle."*

*"When you combine the history of Kokoda with this vital cause for people in our industry – it was a very humbling trip. The words on the monument at Isurava Ridge said it all: Endurance, Mateship, Courage, Sacrifice."*

To learn more about MATES in Construction visit [www.matesinconstruction.org.au](http://www.matesinconstruction.org.au).

# Safeguard your super from scammers this festive season



The upcoming festive season is a time to enjoy the company of family and friends – not fraudsters. It's important to make sure you don't become the victim of a seasonal scam by knowing how to protect your super.

We've put together some useful tips to help keep your Cbus account secure:

- Keep your member online password safe and don't give it to anyone over the phone or in an email
- Before logging into your member online account, ensure you are logging in from [www.cbussuper.com.au](http://www.cbussuper.com.au) or [www.cbussuper.com.au/login](http://www.cbussuper.com.au/login)
- Don't sign or agree to anything via email or post before completely reading the document(s)
- Review your annual statement to monitor your account balance and any movement in your savings
- If you receive a suspicious email about your account or a request that is unsolicited about personal information, you should call us on **1300 361 784** (8am to 8pm AEST/AEDT weekdays) to authenticate the email before responding
- Always let us know if your passport or drivers licence are lost or stolen
- Collect your mail daily and make sure mail box is secure
- Discard hardcopy documents safely by shredding anything that contains your personal information

## Round up your super and save

At 30 June 2017, over 14.8 million Australians had a super fund account. Approximately 40% of these people have more than one super account.\*

Now is a good time to consolidate your super, start the new year with only one account and pay less fees.

Cbus can use your Tax File Number (TFN) to search the ATO and other super funds to find any lost or other super money in your name, but first we need your consent.

So, let's do a Super Search for you. Get in touch on **1300 361 784** or [www.cbussuper.com.au/tfn](http://www.cbussuper.com.au/tfn) and let's get started.



\* [www.ato.gov.au](http://www.ato.gov.au)



### Contact Cbus



Contact our Service Centre AEST/AEDT 8am to 8pm, Mon to Fri on **1300 361 784**



You can also contact your local coordinator. For further details, visit [www.cbussuper.com.au/coordinators](http://www.cbussuper.com.au/coordinators)

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