cbus super

An Industry SuperFund

Advice through Cbus Super

Another great benefit of your membership

When you need advice, we're just a phone call away

1. Speak to our team over the phone



Call us on **1300 361 784**
8.30am - 6.00pm (AEST/AEDT) Monday - Friday

Do you need information, guidance or advice about your super or other financial issues? Whether you're still working or have reached retirement, our Advice Services team can help.

Our team can help you over the phone with a broad range of financial queries and professional advice service options.

We can talk to you about:

- retirement and commencing an income from your super
- choosing an investment option that's right for you
- contribution strategies including salary sacrifice and personal contributions
- nominating beneficiaries
- planning the best ways to maximise your super for retirement
- more information and assistance about the insurances available through Cbus Super.

For eligible members this service is provided as part of your Cbus Super membership, so there's no extra cost.

2. Meet with an accredited financial planner

If you need more comprehensive personal financial advice, our team will refer you to an accredited financial planner who meets strict professional qualification and service criteria as set by Cbus Super and the Financial Advice Association Australia (FAAA).

A financial planner can offer you advice on a fee-for-service basis. Any fees will depend on the complexity of your situation and will be agreed with you in advance.

You'll receive a written quote from the financial planner, which you'll need to sign before you can proceed with the service. You may be eligible to have your advice fees deducted directly from your Cbus Super account.

For details, speak to our Advice Services team on **1300 361 784** or visit **cbussuper.com.au/advice**.

3. Attend a retirement planning webinar

Preparing to retire (or keen to start planning early)?

Our retirement planning webinars are provided at no extra cost to you and help you understand your options.

The webinars help you explore how to:

- make your money work harder, now and into the future
- set up salary sacrifice and transition to retirement strategies
- maximise Centrelink entitlements
- replace your income when you stop working full time.



You can register for a webinar here:
cbussuper.com.au/webinars

Can advice make a difference? Ask a Cbus Super member...

Robert, a Cbus Super member for more than 15 years, talks about receiving advice over the phone from a Cbus adviser.

"I'm transitioning to retirement, but wanted to replace my existing strategy because it was outdated. I rang Cbus to ask for assistance and was put through to a Cbus adviser, who was very helpful. He put together a couple of plans for what may be the most efficient way to achieve the best outcome for me.

"He sent them to me and then rang up to check whether I understood them. I had a few queries around why he'd suggested some of the things he had, like the break up of investment options my super should go into. He was able to give a solid reason and clear explanation for all of them.

"I'm really happy with the advice. It's one of those things where you know you've got to deal with it, but it's hard to get started.

"That's why I was so happy to get someone who knew what he was talking about. It was much better value than other services I've used.

"It's the first time I've got [advice] this way. I'd always thought I'd need to go in and have a meeting. It saved a bit of time too: if I was tied up at work, the Cbus adviser would make a time to ring back (and he always would).

"Overall I'm really rapt in my dealings with the Cbus adviser. I had real confidence in what he was saying, and if he didn't know something he'd find out and come back to me to fill in the gaps."

Our Advice Services team



our advisers and consultants

ready to take your call – wherever you are

More than



20,000

advice conversations with members

in the 2022-23 financial year



82

Retirement webinars

in the 2022-23 financial year

9/10



Average member webinar rating

in the 2022-23 financial year

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advice@cbussuper.com.au
cbussuper.com.au/advice



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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).

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

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