Switch to Sole Trader Super

July 2026

Use this form to switch from CBUS Industry Super or Personal Super to Sole Trader Super

If we accept your application, you'll be transferred to Sole Trader Super and keep your same member number.

Before you apply, take some time to read the latest *Insurance guide (Sole Trader Super)*. This will help you understand your options and how cover works. Find it at **cbussuper.com.au/stcover** or call us on **1300 361 784** for a copy.

What insurance will you get?

Automatic cover

Sole Trader Super members generally receive automatic cover when their account balance reaches $6,000 (and they turn 25). If you're transferring to Sole Trader Super you'll only receive automatic cover if you've had insurance cover on your Industry Super account. However, you can elect to receive automatic cover regardless of your account balance or age if you want. Simply make your election in step 4 of this form or anytime at **cbussuper.com.au/want-cover**.

If you elect when you join, you can get full cover if you are in active employment for 10 days in a row when your cover starts. But if you elect after you join, for 24 months you'll only be covered for injuries or illnesses that first occur after your cover starts. You'll get full cover after that, if you've been in active employment for ten days in a row. For details, see the *Insurance guide (Sole Trader Super)* at **cbussuper.com.au/stcover**.

If you made this election as an Industry Super member, you don't need to do it again. We'll carry your preference over from your previous membership.

If you already have insurance

If your application is accepted, your current level of death, total and permanent disablement (TPD) and income protection (IP) cover will be transferred to your CBUS Sole Trader Super account.

If you're an Industry Super member without income protection cover, you won't receive automatic income protection (IP) cover under your new membership. To apply for cover, log into your account at **cbussuper.com.au/login** or complete a *Change my insurance: Sole Trader Super* form from **cbussuper.com.au/forms**.

If you don't have insurance

If you don't currently have insurance, you won't be eligible to receive any automatic cover under Sole Trader Super, but you can apply for cover if you decide you want it. Log into your account at **cbussuper.com.au/login** and follow the prompts, or complete the *Change my insurance: Sole Trader Super* form at **cbussuper.com.au/forms**.

In the Manual occupation category? Your insurance may be impacted

If you're an Industry Super member in the Manual occupation category, your insurance cover won't automatically transfer if your account balance is less than $6,000 (and you're under 25). You need to tell us you want to keep your cover.

To keep your cover, simply make your election in step 4 of this form or at **cbussuper.com.au/want-cover**. If you've already done this, you don't need to do it again. We'll carry your preference over from your previous membership.

This information is about CBUS Super. It doesn't account for your specific needs. Please consider your financial position, objectives and requirements before making financial decisions. Read the relevant Product Disclosure Statement (PDS) and Target Market Determination to decide if CBUS is right for you. Call **1300 361 784** or visit **cbussuper.com.au**.

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) MySuper authorisation 75 493 363 262 473.

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

1251.4 07-26 ISS12

Your occupation category

On this form, we ask you to confirm the occupation category that best suits your work, so we can give you the most cost-effective cover you're eligible for. If you choose a different occupation category to the one you're in now, we'll process your application under your new category.

If your new category gives you more cover than you had before, and you're off work or on restricted duties because you're sick or injured when you apply, your extra cover will be limited. This means you'll be covered only for injuries and illnesses that first occur after your new cover starts, until you're in active employment again.

How is your cover converted to a new occupation category for death and TPD?

If you're eligible for a new occupation category, the value of your cover when you apply will be matched and rounded up (if necessary) to the next whole unit of the occupation category you're changing to.

Example – Changing from Manual to Non-manual

If you have 4 units of death cover and 4 units of TPD cover and you're 30 when you apply to change your category, here's how your cover would change:

Category	Current Manual cover		New Non-manual cover	
Death cover	4 units	$208,000	2 units	$238,800
TPD cover	4 units	$145,600	2 units	$238,800
Weekly cost	**$16.48**		**$3.98**	

No Electech category for Sole Trader Super

If you're currently an Industry Super member with an Electech occupation category for death or TPD cover, you should know there's no equivalent category in Sole Trader Super. Any death or TPD cover that you're entitled to will be under the Manual occupation category unless you qualify for a different category when you apply. This means you'll no longer be eligible for Electech premium rates or cover amounts.

What if you're in the Professional occupation category?

If you are transferring from Industry Super and you are in a Professional occupation category, any death and TPD cover will continue under the Professional occupation category. Any IP cover you have will be provided under the Non-manual occupation category.

When will your cover start?

Unless you've elected to receive automatic insurance, your cover won't start until your account reaches $6,000 (and you've turned 25). Other conditions will apply, such as when you make a contribution.

If your application is approved and you've elected to receive automatic cover (regardless of your balance or age), your new cover will start from the later of:

- the date we accept your application and
- the date you have at least $250 in your CBUS account, as long as it's within 31 days of when we received your accurately completed application. If you don't meet this condition, you won't be eligible for automatic cover.

If your account is $6,000 or more (and you've turned 25) when your application is received, your cover will start immediately.

See the *Insurance guide (Sole Trader Super) at* **cbussuper.com.au/stcover** for more information, including when your cover may start later or be limited.

Application to switch to Sole Trader Super

Please use black or blue pen and CAPITAL letters. Use an X in boxes where required.

The duty to take reasonable care

Before you sign an insurance contract, you must tell us honestly and completely anything you know that could affect the decision to insure you. If you don't, you may get less cover or none at all if you need to make a claim. Read the important information about your duty to take reasonable care at the end of this form, and take a moment to review your answers before you sign and submit your application.

Read your insurance guide to understand your cover

Some words used in this application (such as **senior manager or executive, annual taxable income** and **active employment**) have specific meanings. To understand them, check your insurance guide at **cbussuper.com.au/stcover**.

Step 1: Check if you're eligible to join CBUS Sole Trader Super

Do you trade in your own right as a sole trader or in an unincorporated partnership in which you and your partners bear full responsibility for all of your business actions and liabilities?	☐ Yes ☐ No >	If you answered **no** to this question you're not eligible to join Sole Trader Super
Has your business been established under a company structure in which you're a shareholder, director or employee?	☐ Yes > ☐ No	If you answered **yes** to any of these questions you're not eligible to join Sole Trader Super
For your main job, are you eligible to receive compulsory contributions (or comparable contributions) from any employer into any super fund?	☐ Yes >> ☐ No	

Step 2: Provide your personal details

Member number

Title ☐ Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Date of birth D D / M M / Y Y Y Y

Gender ☐ Male ☐ Female

Given name(s)

Family name

Home phone ( )

Mobile

Email address (providing your email means you give us permission to use it)

Residential address

Suburb/town State Postcode

Postal address (complete if different from your residential address)

Suburb/town State Postcode

Your employment status

☐ Full-time ☐ Part-time ☐ Casual ☐ Self employed/contractor

Step 3: Choose your occupation category

Choose the occupation category below that best describes your current work. We'll check your occupation category if you make a claim, so contact us if you're not sure which category applies to you.

☐ **Manual**	• You do manual or physical work, and • You don't qualify for any other category.
☐ **Skilled trades**	• You do manual work or more than 20% of your work is not in an office, and • You have any of the following qualifications relating to your work: – an apprenticeship – an Australian Recognised Trade Certificate (ARTC) – an Offshore Technical Skills Record (OTSR), or – a university degree.
☐ **Non-manual**	• You do only administrative, managerial or professional work (and no manual work) • At least 80% of your work is in an office, and • You don't qualify for the Professional category.
☐ **Professional**	• You do only administrative, managerial or professional work (and no manual work) • At least 80% of your work is in an office • Your annual taxable income from your primary occupation is over $100,000 (pro-rated if part time), and • You're a senior manager or executive, or have a university degree or higher qualification.

Step 4: Elect to receive automatic cover

If you want access to automatic insurance cover, regardless of your account balance or age, you need to let us know. If you don't tick this box, you won't be able to access automatic insurance until your account balance reaches $6,000 (and you've turned age 25). Other conditions apply.

☐ **I want automatic insurance cover**

⚠ Your cover may be limited depending on when you tell us you want it and if you can't do your active employment because you're sick or injured. For details, see the *Insurance guide (Sole Trader Super)* at **cbussuper.com.au/stcover**. If you made this election as an Industry Super member, you don't need to do it again. We'll carry your preference over from your previous membership.

Step 5: Sign and date this form

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

The duty to take reasonable care

When you apply for insurance, you are treated as if you are applying for cover under an individual consumer insurance contract. A person who applies for cover under a consumer insurance contract has a legal duty to take reasonable care not to make a misrepresentation to the Insurer before the contract of insurance is entered into.

A misrepresentation is a false answer, an answer that is only partially true, or an answer which does not fairly reflect the truth.

This duty also applies when extending or making changes to existing insurance, and reinstating insurance.

If you do not meet your duty

If you do not meet your legal duty, this can have serious impacts on your insurance. Under the *Insurance Contracts Act 1984 (Cth)* there are a number of different remedies that may be available to the Insurer. They are intended to put the Insurer in the position it would have been in if the duty had been met. For example, the Insurer may:

- avoid the cover (treat it as if it never existed);
- vary the amount of the cover; or
- vary the terms of the cover.

Whether the Insurer can exercise one of these remedies depends on a number of factors, including:

- whether reasonable care was taken not to make a misrepresentation. This depends on all of the relevant circumstances.
- what the Insurer would have done if the duty had been met – for example, whether it would have offered cover, and if so, on what terms
- whether the misrepresentation was fraudulent; and
- in some cases, how long it has been since the cover started.

Before any of these remedies are exercised, the Insurer will explain the reasons for its decision, how to respond and provide further information, and what you can do if you disagree.

Guidance for answering the questions in this form

You are responsible for the information provided to the Insurer. When answering questions, please:

- Think carefully about each question before you answer. If you are unsure of the meaning of any question, please ask us before you respond.
- Answer every question.
- Answer truthfully, accurately and completely. If you are unsure about whether you should include information, please include it.
- Review your application carefully before it is submitted. If someone else helped prepare your application (for example, your adviser), please check every answer (and if necessary, make any corrections) before the application is submitted.

Please note that there may be circumstances where the Insurer later investigates whether the information given to it was true. For example, it may do this when a claim is made.

Changes before your cover starts

Before your cover starts, the Insurer may ask you whether the information that has been given as part of your application for insurance remains accurate or whether there has been a change to any of your circumstances. As any changes that occur between when you complete this application and when your cover starts might require further assessment or investigation, it could save time if you let us or the Insurer know about any changes when they happen.

If you need help

It's important that you understand your obligations and the questions that are being asked. Please contact us for help if you have difficulty understanding the process of obtaining insurance or answering any questions.

Please also let us know if you're having difficulty due to a disability, understanding English or for any other reason – we're here to help and can provide additional support.

Your privacy is important

CBUS must comply with the Australian Privacy Principles when collecting, using, disclosing, storing, and securing personal information.

We will only share the information collected on this form with our insurer, administrator and others mentioned in the declaration section below to allow us to assess and process your application or any insurance claim you make (or someone else makes for you). We won't pass your personal information on to anyone else without your permission, unless required by law.

For full details of how we collect and disclose your personal information (and how you can access it) see the *Privacy Policy* and *Personal Information Collection Statement* at **cbussuper.com.au/privacy** or call us on **1300 361 784** for a copy.

If you need information on how our insurer collects, handles, secures and discloses information, the TAL *Privacy Policy* is available at **tal.com.au/privacy-policy** or on request to TAL.

Step 5: Sign and date this form

Declaration

I've completed this application truthfully and correctly to the best of my knowledge and I confirm and understand that:

- I have read the product disclosure statement and insurance guide for Sole Trader Super and the additional information incorporated by reference I need to make decisions about my application.
- I have read and understood the basis on which my insurance cover under my existing membership will be transferred to Sole Trader Super.
- I have read and understood the basis on which I may be eligible for IP cover under Sole Trader Super.
- CBUS and its insurer will review the information on this application to assess if I'm eligible to transfer to Sole Trader Super and receive any insurance cover, and may carry out appropriate checks to verify my answers.
- If my application to change membership is accepted, my future entitlements will be based on those applying to Sole Trader Super, and not those that apply to my existing membership.
- My application will be reviewed by the insurer and CBUS will write to me to confirm if it's approved, when my new cover starts and any exclusions or other restrictions that apply.
- My insurance may be affected and I may not be entitled to claim an insurance payment if my answers on this application are shown to be inaccurate or false.
- CBUS and its insurer may need more information about me to assess this application or any insurance claim I make (or someone else makes for me). To allow them to do this, I consent to CBUS or the insurer obtaining information about me from legal practitioners, tribunals, courts, investigators, consultants, other insurance or reinsurance companies, and my past and present employers and interpreters (if any). I may also be asked to provide medical consent.
- By signing this application, I also consent to CBUS or the insurer disclosing information about me to any of the people or organisations mentioned above if it's required to assess my application or insurance claim or to perform any of their functions.
- I've read the duty to take reasonable care and understand that if this duty is not met, this can have serious impacts on my insurance.
- I understand that I won't receive automatic cover until my account reaches $6,000 and I turn 25, unless I make an election or have made an election, and that my cover may be limited depending on when I make this election.
- **If I return this form electronically,** I acknowledge and declare that I have read and accepted the terms and conditions of this *Application to switch to Sole Trader Super* form and I acknowledge that if I have not applied my physical or electronic signature:
  - If CBUS is satisfied that this is a genuine application, CBUS will process the request, including making a payment from my account if I have requested one.
  - In some cases, CBUS may request more information to be satisfied this is a genuine application.

Sign here:

Date D D / M M / 2 0 Y Y

Upload your completed form at **cbussuper.com.au/message** or send it to **CBUS, Locked Bag 5056, PARRAMATTA NSW 2124.** We must receive it within 31 days of the date you signed it.

Need a hand?

CBUS
Locked Bag 5056
PARRAMATTA NSW 2124
cbussuper.com.au/message

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

Chat in person in Adelaide, Brisbane, Melbourne, Perth and Sydney. Locations: **cbussuper.com.au/contact**
Log in to chat to us online: **cbussuper.com.au/login**