Join CBUS super income stream

This application form is part of the *Transition to Retirement (TTR) super income stream Product Disclosure Statement* and the *Fully Retired super income stream Product Disclosure Statement* dated 16 October 2026. Please read the relevant product disclosure statement (PDS) and Target Market Determination (TMD) at **cbussuper.com.au/tmd** before you complete this form.

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

Your privacy is important

CBUS handles personal information in accordance with the *Privacy Act 1988 (Cth)*, including the Australian Privacy Principles. We collect the information requested in this form to establish and administer your superannuation account, provide insurance cover where applicable, communicate with you, and meet our legal and regulatory obligations. We may disclose your personal information to our administrator, insurer, service providers and other recipients described in our *Privacy Policy* to administer your account, assess insurance eligibility, manage claims and provide related services. We may also disclose information where required or authorised by law.

For more information about how we collect, use, disclose and protect your personal information, including any overseas disclosures, how to access or correct your information, and how to make a privacy complaint, see our *Privacy Policy* and *Personal Information Collection Statement* at **cbussuper.com.au/privacy** or call us on **1300 361 784** for a copy.

Step 1: Provide your personal details — REQUIRED

CBUS or Media Super member number, (if you have an existing CBUS or Media Super accumulation account)

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 permission for us to use it)

Residential address (compulsory)

Suburb/town State Postcode

Postal address (if different from your residential address)

Suburb/town State Postcode

How should we communicate with you?

You can change your preference at any time in your online account.

Do you want to receive your statements online only? ☐ Yes ☐ No

Do you want to receive information about CBUS products and services by email or SMS? ☐ Yes ☐ No

Step 2: Provide your bank account details (for your regular income and any additional payments) — REQUIRED

Name of your bank

Name of bank account holder (must be an Australian account held solely or jointly in your name to receive payments)

BSB - Account number

Step 3: Check your tax situation — REQUIRED

3a. Are you under age 60?

☐ Yes > Complete the *Tax file number declaration* form (or we can't process this form)

☐ No > Go to **question 3b.**

3b. Do you intend to claim a tax deduction for personal contributions to super?

☐ Yes > **STOP!** You must claim these deductions before you open an income stream account (see page 5 of the relevant PDS). Call us for help.

☐ No > Go to **step 4.**

Step 4: Choose your account type — REQUIRED

Tell us what income stream account you want to open (select one option only):

☐ **Transition to Retirement account**
I'm eligible to open this account because I'm aged 60 to 64 and haven't retired.

OR

☐ **Fully Retired account**
I'm eligible to open this account because (choose one option only):

- ☐ I'm aged 65 or over.
- ☐ I'm aged 60 or over, and since turning 60 I have ceased working with an employer.
- ☐ I'm aged 60 or over, retired, and don't plan to work more than 10 hours a week in the future.
- ☐ I have been declared permanently and totally disabled/incapacitated or have a terminal medical illness and have provided the Trustee with two medical certificates to that effect. (The Trustee may require further evidence).
- ☐ I'm commencing a death benefit income stream.

Step 5: Tell us how much money you want to transfer into your new income stream

You can transfer funds from CBUS, Media Super and/or another super fund. Provide the details below (you can complete more than one section).

⚠ **The government limits the amount you can transfer (in total) to tax-free retirement accounts like the Fully Retired account. Additional tax may apply – see the *Tax* section of the relevant PDS for details.**

☐ **Transfer from a CBUS super account**

☐ **Transfer from a Media Super account**

CBUS or Media Super member number

How much? Choose one option only.

- ☐ **My whole account balance:** Closes your super account and ends any insurance cover included with it.
- ☐ **Most of my account balance:** We'll leave $5,000 to keep your account open.
- ☐ **Some of my account balance:** We'll leave at least $5,000 in your account – provide the amount you'd like to transfer below:

$, , .

☐ **Transfer from other super funds**

How many accounts do you want to transfer?

Fill in a *Request to transfer* form for each account you want to transfer. And don't forget to provide your TFN on that form.

What's the approximate account balance of these accounts combined?

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☐ **Transfer from an existing CBUS income stream account**

This will close your income stream account.

CBUS income stream member number

☐ **If you're applying to open a Fully Retired account: Transfer CBUS Self Managed investments**

If you've invested in CBUS Self Managed (CSM) those assets will be transferred via an in specie transfer. Your whole CSM investment will be transferred (except for term deposits). Once transferred, that CSM account will close. See **cbussuper.com.au/csm-transfers** to learn more about in specie transfers.

Step 6: How to choose who gets your super if you die — OPTIONAL

Beneficiaries are who you nominate to receive your super (or 'death benefit') if you die. If you haven't made a valid death benefit nomination, your death benefit will be paid to your surviving current spouse. If you don't have a surviving current spouse it will be paid equally to your surviving children. If you don't have any surviving children it will be paid to your estate. In circumstances where we can't pay your death benefit to your estate, we may pay it to another person (as permitted by law), or otherwise transfer it to the ATO as unclaimed money.

6a: Nominate a reversionary beneficiary

If you would like your spouse to receive your super as an income stream if you die, you can make a reversionary beneficiary nomination (or nominate them as a binding beneficiary). **You can only make a reversionary nomination once, at the same time as opening your super income stream account.** See the *Nominating your beneficiaries* section of the relevant PDS for details.

Reversionary beneficiary (they must be your spouse)

Your spouse's given name(s)

Your spouse's family name

Your spouse's date of birth

D D / M M / Y Y Y Y

6b: Make a binding death benefit nomination

You can make a binding death benefit nomination instead. This means we must pay your death benefit to the people you nominate, in the percentages you choose.

You can make or cancel a binding nomination at any time.

You can make a binding death benefit nomination in minutes through the CBUS member portal. Once you've received your Fully Retired or TTR member number, go to **cbussuper.com.au/register** to set up your online member account.

If you prefer, you can complete the *Binding death benefit nomination* form, available at **cbussuper.com.au/binding**, or call us and we'll post it to you.

Step 7: Choose how you want to set up your account — REQUIRED

Choose one of the set up options below:

☐ **Simple set up option**

Your account will be set up using these default options:

- Your savings will be invested in the Conservative Growth (default) investment option, with your payment drawdown set as pro-rata.
- You'll receive fortnightly payments of the minimum annual amount set by the government (between 4% and 14% of your account balance depending on your age – see the *Income payments and withdrawals* section of the relevant PDS).
- Your payments will start on the next available payment date.

> Now go to **step 10**.

☐ **Customise set up option**

Your account will be set up in line with your choices in **steps 8 and 9** on the following page.

Changed your mind?
You can always update your choices after you join

> **Log into your account at cbussuper.com.au/login**

> **Complete the relevant form at cbussuper.com.au/forms**

You can change investments, update your payments and much more!

Step 8: Choose how to invest your account — OPTIONAL

Skip this step if you chose the *Simple set up option* in step 7.

If you've made an investment choice you can choose where your super is withdrawn from. Otherwise it will be in proportion to the balance in each investment option.

8a. Do you want to choose how to invest your income stream account?

☐ No > Your account will be invested in Conservative Growth, with the payment drawdown method set to pro-rata. Go to **step 9**.

☐ Yes > Provide your details below:

Choose how much you want to invest in each investment option. Enter each amount in whole percentages (no decimal places). The minimum you can allocate is 1%.

Pre-mixed investment options	Proportion	DIY investment options	Proportion
High Growth	%	Overseas Shares	%
Growth Plus	%	Australian Shares	%
Growth	%	Property	%
Indexed Diversified	%	Diversified Fixed Interest	%
Conservative Growth (default)	%	Cash	%
Conservative	%		
Your total across all 11 investment options must add up to 100%			1 0 0 %

Looking for CBUS Self Managed?

Fully Retired account only

To invest in CBUS Self Managed, log into your online member account, then navigate to *invest in options* on the left and then *transfer funds to CBUS Self Managed.*

For full details read the *CBUS Self Managed investment guide* available at **cbussuper.com.au/cbusselfmanaged.**

8b. Choose one of the payment drawdown methods listed below. (See the *Income payments and withdrawals* section of the relevant PDS for details.)

☐ **Pro-rata (default)**

Payments drawn down in proportion to the balance in each investment option.

If you don't make your selection or your nomination is invalid this pro-rata method will be used.

☐ **Proportional**

Payments will be drawn down based on the proportions you list below:

Pre-mixed investment options	
High Growth	%
Growth Plus	%
Growth	%
Indexed Diversified	%
Conservative Growth (default)	%
Conservative	%
DIY investment options	
Overseas Shares	%
Australian Shares	%
Property	%
Diversified Fixed Interest	%
Cash	%
Total must add up to 100%	1 0 0 %

☐ **Priority**

Payments will be drawn down in the order you list below.

1.
2.
3.
4.
5.
6.
7.
8.
9.
10.
11.

☐ **Highest balance first**

Payments will be drawn from the investment option with the highest balance first.

Step 9: Choose your regular payments — OPTIONAL

Skip this step if you chose the *Simple set up option* in step 7.

9a. Do you want to choose the amount and frequency of your payment?

☐ No > You'll receive the minimum payment each fortnight, from the next available date. Go to **step 10**.

☐ Yes > Provide your details below:

9b. Choose how much income you want to be paid. (See the *Income payments and withdrawals* section of the relevant PDS for details.)

☐ **Minimum payment (default)**
Minimum annual amount set by the government, based on your age.

OR

☐ **Maximum payment (available for Transition to Retirement accounts only)**
Do you want to adjust your payment for the first year based on when you joined?

☐ No – full annual maximum

☐ Yes – reduced annual maximum (i.e. pro rata – this is the default)

OR

☐ **Specific amount**

Enter the gross amount per payment:

$

(Choose the frequency of these payments in **question 9c**)

How much do you want this amount to increase by each year?

☐ None ☐ 1% ☐ 2% ☐ 3% ☐ 4% ☐ 5% ☐ CPI

Step 9: Choose your regular payments (continued) OPTIONAL

9c. Choose how often you want to get paid (See the *Income payments and withdrawals* section of the relevant PDS for details.)

Fortnightly (default)	Monthly	Quarterly	Half-yearly	Annually
	Paid on:	Paid on:	Paid on:	Paid on:
	15th	15th	15th	15th
	28th	28th	28th	28th
	First available	First available	First available	First available

⚠ Annual payments are unavailable on 15 July and will be changed to 28 July.

> Fortnightly and monthly payments will begin on the next available payment date.

> **When do you want to receive your first payment? (Quarterly, half-yearly and annual payments only)**

- Next available payment date (default)
- A future date: M M / 2 0 Y Y

9d. If you open your account in June, do you want your payments to start this financial year?

- Yes
- No, start in the next financial year

Step 10: Provide others access to your account information OPTIONAL

Do you want to give another person or practice access to your account?
Access will remain in place for up to two years or until you advise otherwise in writing. It will give the nominated person(s) or company access to information about your CBUS super income stream account as long as they pass a security check. The nomination doesn't grant access to your tax file number or login details for your online account and doesn't authorise them to change or transact on your account in any way.

- No > Go to **step 11**.
- Yes > Provide your details below:

Personal relationship access

Given name(s)

Family name

How is this person related to you? (choose one option only)

Partner Parent Guardian Sibling Other family Friend

Address

Street number/PO Box Street name

Suburb/town State Postcode

Email address

Professional relationship access

Company or practice name

Name of the person you deal with the most at this company/practice

What services do they provide you with? Financial advice Legal advice Other:

Is this a participating practice in the CBUS and Financial Advice Association Australia (FAAA) Member Referral Program?

Yes No Don't know

Do you want to nominate all staff from this company/practice? Yes No

Address

Street number/PO Box Street name

Suburb/town State Postcode

Phone Mobile ABN/AFSL (ask them for this)

( )

Email address

Step 11: Provide proof of your identity to guard against fraud and other criminal activity — REQUIRED

Choose how you'd like to verify your identity – see the *How to open an account* section of the relevant PDS for details.

- ☐ Electronic ID — > Provide your ID details in **part 1 and 2** below, and then go to **step 12**. We'll use this and other information on the form to verify you electronically using independent data sources.
- ☐ Via email (Selfie ID) — > Go to **step 12**, and remember to provide photos.
- ☐ By post (certified ID) — > Go to **step 12**, and remember to provide certified copies.

Part 1: Medicare details

Full name including middle name as shown on card

Medicare number ____ ____ ____ ____ - ____ ____ ____ ____ ____ - ____

Valid to M M / Y Y Y Y

Your reference number on this card is ____

Part 2: Either Australian driver's licence or passport – you don't need to supply both

Australian driver's licence number

Full name including middle name as shown on licence

State of issue ____ ____ ____ Expiry date D D / M M / Y Y Y Y

Card number (see **cbussuper.com.au/id**)

Passport number ____ ____ ____ ____ ____ ____ ____ ____ ____ Expiry date D D / M M / Y Y Y Y

Issuing country/authority

Full name including middle name as shown on passport

Place of birth as shown on your passport

Country of birth (this isn't shown on your passport)

Family name at birth (this isn't shown on your passport)

Step 12: Sign and date this declaration — REQUIRED

I want to open a CBUS super income stream account on the terms and conditions in the trust deed and confirm that:

- I've read and understood the relevant super income stream Product Disclosure Statement (PDS) and agree to be bound by the provisions of the CBUS Trust Deed (as amended).
- I acknowledge that CBUS uses digital channels where possible to communicate with members. This includes sending PDSs and significant event notices by email and notification by email when annual statements are published in my online member account. I understand that if I don't want to receive regulatory disclosures through digital channels, I can 'opt out' using the link in my online account or by contacting CBUS.
- I've considered my own personal circumstances, needs and objectives (with or without the assistance of a financial planner) in deciding to invest in CBUS products or make any other choice set out in this form.
- I've read and understood the *Privacy Policy* and *Personal Information Collection Statement* and I consent to the collection, use and disclosure of my personal and sensitive information by the Trustee to establish and run my super income stream account.
- If signing under Power of Attorney, the Attorney declares that no notice of revocation of that Power of Attorney has been received (submit a certified copy of the Power of Attorney with this form).
- If I return this form digitally (such as by email or through the CBUS website), I understand that in order for CBUS to process my application:
  - I must add my physical or electronic signature, otherwise my application won't be accepted.
  - CBUS has the right to request more information to be satisfied that this is a genuine application.

Sign here:

Date D D / M M / 2 0 Y Y

Detach and upload this completed form (and any supporting documents) at **cbussuper.com.au/message**, send it to us at **CBUS, Locked Bag 5056, Parramatta NSW 2124** or email it to **cbusenq@cbussuper.com.au**. We must receive your accurately completed form within 90 days of when you signed and dated it.

Next steps

- > **Complete a *Tax file number declaration* form** – Only required if you're under age 60.
- > **Complete one or more *Request to transfer* forms** – Only required if you're transferring super from another fund.
- > **Complete a *Binding death benefit nomination* form** – Only required if you want to make one and haven't nominated a reversionary beneficiary.
- > **Provide the required identification documents** – Depending on which option you choose to verify your identity. See the *How to open an account* section of the relevant PDS for details.

CBUS
Locked Bag 5056
PARRAMATTA NSW 2124

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

cbusenq@cbussuper.com.au
cbussuper.com.au
Log in to chat to us online

Visit us in person in Adelaide, Brisbane, Melbourne, Perth and Sydney.
Details: **cbussuper.com.au/contact**