Join CBUS Sole Trader Super

This membership application is part of the *CBUS Sole Trader Super Product Disclosure Statement (PDS)* dated 16 October 2026. Please read the PDS and the relevant Target Market Determination (TMD) at **cbussuper.com.au/tmd** before you complete this form.

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

Did you know you can join online? Visit cbussuper.com.au/join — it's quick and easy.

Check you're eligible to join CBUS Sole Trader Super

1. 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

2. Has your business been established under a company structure in which you're a shareholder, director or employee? ☐ Yes ☐ No

3. For your main job, are you eligible to receive compulsory super payments into CBUS or any other super fund? ☐ Yes ☐ No

If you answered **NO** to question 1 or **YES** to question 2 or 3, you're not eligible to join CBUS Sole Trader Super. Consider joining CBUS Industry or Personal Super instead. To check the right super plan for you, please visit **cbussuper.com.au**.

Step 1: Provide your personal details

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 (compulsory)

Suburb/town State Postcode

Business or Postal address (if different from your residential address)

Suburb/town State Postcode

Step 2: Consider providing your tax file number (see section 7 of the PDS for details)

You should provide your tax file number (TFN) as you may pay extra tax if you don't. It also allows you to top up your super with your take-home pay. If you do give us your TFN we'll use it to help identify and administer your super account.

My TFN is:

Step 3: Choose your occupation category for insurance cover (see section 8 of the PDS for details)

Select the option below that describes your current work (one only). Your occupation category affects both how much cover you may receive and how much you pay for cover, so it's important you select the right category for the work you do. If you don't choose an option and are eligible for cover, you'll be covered under Manual until you tell us otherwise. You must have at least $250 in your super account within 31 days of joining for cover to start. Other conditions apply.

☐ **Manual** (default) ☐ **Non-manual** ☐ **Skilled Trades** ☐ **Professional**

Step 4: Let us know when you want to receive automatic cover

If you want to receive automatic insurance cover as soon as you join, you need to let us know. Otherwise you won't be eligible for automatic cover unless you're aged 25 or over, and have at least $6,000 in your super account.

You can let us know if you want to receive automatic cover straightaway by ticking the box below:

☐ **I elect to receive automatic insurance cover regardless of my account balance or age.**

⚠ **If you don't check this box you'll need to wait until your account balance reaches $6,000 (and you've reached age 25) to receive automatic cover. Other conditions apply.**

Step 5: Check if you can get automatic insurance cover

Let's be honest...

Before you start to answer our questions, we need to remind you of the importance of being honest. Please consider each question carefully, then tell us the truth, to make sure the cover we provide works for you and for us.

When you apply for insurance (including when you make changes to existing cover), you have a legal duty under the *Insurance Contracts Act 1984 (Cth)* to take reasonable care not to make a misrepresentation to the insurer. If you don't meet this legal duty, it can have serious impacts on your insurance. For example, if you leave out something relevant or give a partly untrue answer, your cover could be changed, cancelled, or treated as if it never existed, and a claim may be denied or reduced.

You should read the *Duty to take reasonable care* at **cbussuper.com.au/duty** for more information. If you're unsure of whether to mention something, please check with us on **1300 361 784**.

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

Answer the following questions to see if you're eligible for automatic cover.

Have you ever received a payment for a total and permanent disablement or terminal illness from any super fund or insurance policy, or are you currently applying for or entitled to one?	☐ **Yes** ☐ **No**	> You're not eligible for automatic cover. Go to **step 8**.
Do you have a terminal illness with a life expectancy of 24 months or less?	☐ **Yes** ☐ **No**	> You're not eligible for automatic cover. Go to **step 8**.

Answer the following questions to see what sort of cover you may be able to get.

Are you working at least 15 hours a week?	☐ **Yes** ☐ **No**	> You may get death and TPD cover but no IP cover.
Are you an Australian resident? (A resident is an Australian citizen or permanent resident (under section 30 of the *Migration Act 1958*), or someone living in Australia on an approved working visa.)	☐ **Yes** ☐ **No**	> You may get death and TPD cover but no IP cover.
Do you work in an excluded occupation? (See the *Insurance guide (Sole Trader Super)* for a list of these occupations.)	☐ **Yes** ☐ **No**	> You may get death and TPD cover but no IP cover.
Are you off work or on restricted duties because you're sick or injured? (See section 8 of the PDS for details of cover in this situation.)	☐ **Yes** ☐ **No**	> You're eligible for death and new events TPD cover.

⚠ **Please consider what insurance is right for your circumstances and the impact insurance premiums can have on your account balance.**

Step 6: Choose how much cover you want

Death and total and permanent disablement (TPD): If you qualify for automatic cover, you'll get 1 unit of death cover and 1 unit of TPD cover. To apply for more cover, you'll need to complete a *Change my insurance: Sole Trader Super* form, available at **cbussuper.com.au/forms**, and answer some extra health questions.

Income protection (IP): You can choose up to 6 units of IP cover on this form.

Choose how many units of IP cover you want	☐ 6 (default)	☐ 5	☐ 4	☐ 3	☐ 2	☐ 1
Maximum IP payment per week if you have an accident	$600	$500	$400	$300	$200	$100

If you don't make a choice, you'll receive the automatic amount of 6 units of IP cover. If you'd like more than 6 units of cover, you'll need to complete a *Change my insurance: Sole Trader Super* form and answer some extra health questions.

See the *Insurance guide (Sole Trader Super)* for more information about your insurance options and how to work out how much cover you need.

⚠ **Your insurance cover won't start unless your account balance is at least $250 within 31 days of when we accept your accurately completed *Join CBUS Sole Trader Super* form.**

Step 7: Elect to keep your cover, even when life changes

If your account doesn't receive a contribution or a roll in for 16 months in a row, any insurance cover you have (including any future cover) will stop unless you've elected to keep it. You can let us know that you want to keep your insurance cover if this happens by ticking the box below:

☐ **I want to keep my insurance cover even if my super account doesn't receive a contribution or roll in for 16 months.**

You can change your mind and cancel cover at any time – see section 8 of the PDS for details.

⚠ **There are other reasons your cover may stop. Read the *Insurance guide (Sole Trader Super)* for more details.**

Step 8: How to choose who gets your super if you die

Beneficiaries are who you nominate to receive your death benefit (made up of your super and any insurance benefit you may have) if you die.

If you make a valid binding death benefit nomination, it makes things simple. 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 CBUS 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.

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.

Step 9: Making contributions to your CBUS account

You must have at least $250 in your CBUS account within 31 days of when we accept this form.

This amount can be a personal contribution or a rollover from another super fund. If you have chosen to upgrade your insurance cover to more than the default level, you may need to have more than $250 in your account to cover the increased insurance cost.

There are three ways you can make your first payment and any ongoing payments to your CBUS account:

- Direct debit – complete the details below (check that your financial institution offers this option first).
- Cheque – Please make your cheque payable to 'CBUS' and return it with this form, or send it with a deposit slip available at **cbussuper.com.au/deposit** or by calling us.
- BPAY® – You can use BPAY after your account is set up. Call us or register online to see your BPAY details.

® Registered to BPAY Pty Ltd ABN 69 079 137 518

Read the *Direct debit service agreement* thoroughly. You can find the *Direct debit service agreement* online at **cbussuper.com.au/forms** or call us for a copy. The agreement is designed to explain what your obligations are when undertaking a direct debit arrangement with us. It also details what our obligations are to you as your direct debit provider. The agreement forms part of the terms and conditions of your direct debit request and should be read in conjunction with your direct debit request. You can only make personal contributions via direct debit – you cannot make salary sacrifice contributions this way.

Planning to claim a tax deduction for contributions you make? From age 67 you'll also need to meet the work test (or exemption criteria) and your ability to claim stops around a month after your 75th birthday.

We can only accept direct debit contributions if you've provided your tax file number (TFN). The government also limits how much you can contribute to super without paying extra tax – visit **ato.gov.au**.

Have you provided CBUS with your TFN?

☐ Yes ☐ No > To provide it complete step 2 on the first page or call **1300 361 784**.

How much do you want to be deducted? $ _ _ _ , _ _ _ . _ _

How often do you want the above amount to be deducted?

☐ On-demand
(This is a one-off instruction)

OR

☐ Twice monthly
☐ Monthly
☐ Quarterly

> When do you want to start your first deduction? >

☐ 7th
☐ 14th
☐ 21st
☐ 28th

Your payments will be deducted at the first available opportunity, according to the frequency and start date you select. If any of these dates fall on a weekend or public holiday, the payment will be processed the next business day.

Name of your bank, building society or credit union (this must be an account held in Australia)

Financial institution address

Suburb/town | State | Postcode

Name bank account is held in (for example, Fred Smith, or ABC Pty Ltd)

BSB _ _ _ - _ _ _ | Account number

☐ I request and authorise CBUS to arrange for the amount selected above to be debited through the Bulk Electronic Clearing System from an account held at the financial institution identified above, subject to the terms and conditions of the *Direct debit request service agreement*.

☐ Where contributions are being deducted from my business account, I acknowledge that these contributions are after-tax personal contributions and have been correctly accounted for and recorded for tax purposes. I acknowledge that I am responsible for any tax liabilities on these contributions.

By signing this direct debit request you acknowledge having read and understood the terms and conditions governing the debit arrangements between you and United Super Pty Ltd ABN 46 006 261 623 as Trustee for CBUS, as set out in this request and in your *Direct debit request service agreement*. Visit **cbussuper.com.au/forms** for a copy or call us on **1300 361 784**.

Your signature

Sign here:

Date
D D / M M / 2 0 Y Y

Joint account signature (if applicable)

Sign here:

Date
D D / M M / 2 0 Y Y

Step 10: Choose how to invest your account

If you don't make a choice, your super will be invested in the Growth (MySuper) investment option. Before choosing, we strongly recommend you read the *Investment guide* at **cbussuper.com.au/investments** and you may wish to seek advice. You can also call the CBUS Advice team on **1300 361 784**.

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

CBUS Self Managed: CBUS Self Managed is an investment option that allows eligible members to invest their super directly in a range of asset classes. To invest in CBUS Self Managed just register online after joining.

Visit **cbussuper.com.au/cbusselfmanaged** to learn more.

Step 11: 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
Do you want to receive information from CBUS about special offers, discounts and other marketing materials outside of your CBUS membership?	☐ Yes	☐ No

Step 12: Sign and date this form

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.

I want to open a CBUS Sole Trader Super account on the terms and conditions in the trust deed and confirm that:

- I've read and understood the *CBUS Sole Trader Super Product Disclosure Statement* (PDS) and other documents that form part of the PDS.
- 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 account.
- I acknowledge that CBUS uses digital channels where possible to communicate with members. This includes sending PDSs and significant event notices by email and sending 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 understand that I'm entitled to one CBUS accumulation account, and I accept that any duplicate CBUS accumulation accounts I have may be closed. This restriction doesn't include CBUS super income stream accounts.
- I understand that I'm entitled to hold insurance cover under one accumulation account through either CBUS or Media Super.
- I've read and understood the investment options.
- I understand CBUS is responsible for each investment option's strategic asset allocation and investment objectives, and for choosing the investment managers, but not for my choice of investment option.
- 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 to make any other choice set out in this form.
- I've read the *Duty to take reasonable care* at **cbussuper.com.au/duty** and answered all questions truthfully, accurately and completely to the best of my knowledge. I'm aware my insurance benefit may be affected if I claim and my responses are later shown to be false or misleading. I acknowledge the insurer has the right to verify my answers.
- I acknowledge that any automatic insurance cover I'm eligible for and elected to receive, will start as set out in the *CBUS Insurance guide (Sole Trader Super).*
- 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

Upload your completed form at **cbussuper.com.au/message**, send it to us at **CBUS, Locked Bag 5056, Parramatta NSW 2124**, or email it to us at **cbusenq@cbussuper.com.au**. We must receive your accurately completed form within 31 days of when you signed and dated 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**