Investment choice form – income stream accounts

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

Important

How you invest your income stream can make a big difference to how long your savings last. To change your investment choice, use this form or log into your account at **cbussuper.com.au/login**.

Changes are subject to the conditions outlined in the relevant *Cbus Super Income Stream Product Disclosure Statement*.

We recommend you speak to a financial adviser before making any investment decisions.

Ditch the paperwork! Change your investment choice online at **cbussuper.com.au/login**

Step 1: Personal details

Cbus Super member number

Title

☐ Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Date of birth

D D / M M / Y Y Y Y

Gender

X Male X Female

Given name(s)

Family name

Home phone

( )

Mobile

Residential address (compulsory)

Suburb/town

State

Postcode

Postal address (if different to your residential address)

Suburb/town

State

Postcode

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

Step 2: Choose how to invest your account

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

Pre-mixed options	Proportion	DIY 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 options must add up to 100% 1 0 0 %

Cbus Self Managed

To invest in Cbus Self Managed you need to register online by logging into your account. You also need to meet certain eligibility criteria (e.g. you cannot be in the Transition to Retirement option).

Visit cbussuper.com.au/cbusselfmanaged to read the Cbus Self Managed Investment Guide.

Step 3: Choose how your payments will be drawn from your account

Your payments can only be drawn from Pre-mixed and DIY investment options (not from the Cbus Self Managed option).

☐ **Pro-rata (default)**
Payments drawn down in proportion to the balance in each investment option.
If you don't make a selection or your nomination is invalid this pro-rata method will be used.

OR

☐ **Proportional**
Payments will be drawn down based on the proportions you list below. (Make sure this matches the investments you selected in Step 2.)

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

OR

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

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

OR

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

Step 4: Member declaration

- I understand that I am responsible for my choice of investment option.
- I understand Cbus is responsible for the strategic asset allocation and objectives for each investment option, and for choosing the investment manager.
- I have read the relevant *Cbus Super Income Stream Product Disclosure Statement* and understand I can switch all, or part, of my account balance to another option free of charge.
- I understand that past performance is not a reliable indicator of future performance and investments may rise or fall.
- I understand the information on this form will be used by Cbus to process my investment choice.
- **If I return this form by email**, I acknowledge and declare that I have read and accepted the terms and conditions of the *Investment choice form – income stream accounts* 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

Investment changes are processed on a daily basis. All requests must be received before 4.00pm (AEST/AEDT) for the change to be effective from the start of the next national business day. You'll see this reflected in your account two national business days later. If we receive your request after 4.00pm (or on a weekend or public holiday) your change will be processed and effective 2 business days after your request is received.

Privacy

Please refer to the *Cbus Privacy Policy* and *Personal Information Collection Statement* at **cbussuper.com.au/privacy** for details about how Cbus collects and discloses personal information or contact us on **1300 361 784** for a copy.

Step 5: Return this form to Cbus

The completed form needs to be sent to Cbus by post or email:

By Post: Cbus Super, Locked Bag 5056, PARRAMATTA NSW 2124
By email: cbusenq@cbussuper.com.au

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

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 Super is right for you. Call **1300 361 784** or visit **cbussuper.com.au**.