

Boost your super

with co-contributions

A super boost

Putting more into your super today can help grow your savings faster. You may also be able to boost your balance with government super co-contributions.

Up to $500 extra per year

If you qualify, the government will contribute 50¢ to your super for every $1 of personal (after-tax) contributions you make, up to a maximum of $500. If your total income is less than $49,293 you will get the full amount. As shown below, this gradually reduces as your income increases, cutting out completely at $64,293.

Your total income[1]		$1,000 after-tax contribution to super		Co-contribution amount
$49,293	→		→	$500
$52,293	→		→	$400
$55,293	→		→	$300
$58,293	→		→	$200
$61,293	→		→	$100
$64,293	→		→	$0

[1] Total income is generally your assessable income, plus reportable employer super contributions and reportable fringe benefits, and less any business deductions.

All figures refer to the financial year ending 30 June 2027 unless stated otherwise. Visit ato.gov.au for more information.

Try our tools

Try our *Contributions calculator* to see how much you could receive at **cbussuper.com.au/calculators**.

The *Budget planner* can also help you work out how much you can afford to contribute. Visit **cbussuper.com.au/budget-planner**.

When will I get it?

After you make a contribution, we'll let the ATO know. Once you've lodged your tax return for that financial year, the ATO will work out your co-contribution using information from us and your tax return.

The ATO will then pay the co-contribution into your super.

Co-contribution is tax free

The co-contribution isn't taxed and doesn't count towards your super contribution limits.

To qualify for the co-contribution

- You must make a personal (after-tax) contribution to your super fund and not claim a deduction for it. Employer or salary sacrifice contributions do not count as after-tax contributions.
- Your total income must be less than $64,293 for the financial year.
- You must lodge a tax return for the relevant financial year.
- 10% or more of your total income must be from employment-related activities (work as an employee or from running a business, or a combination of both).
- Your total super balance must be less than $2.1 million at 30 June 2026.
- You must not have exceeded after-tax (non-concessional) contributions cap for the financial year.
- You must be less than 71 years of age at the end of the financial year.
- You must not hold a temporary visa at any time during the financial year (unless you are a New Zealand citizen or it was a prescribed visa).

Tax file number (TFN) is required

If we don't have your TFN, we won't be able to accept any personal contributions from you. You can provide your TFN by logging into your account at **cbussuper.com.au/login** or by calling us on **1300 361 784**.

Ways to make a contribution

Personal contributions to your CBUS account can be made by:

- BPAY® – get your personal BPAY reference and biller code by logging into your account at **cbussuper.com.au/login** or by calling us
- direct debit – download and fill out the direct debit application from **cbussuper.com.au/forms**
- cheque – fill out the form attached to this brochure and send it to us.

We cannot accept cash.

Consider regular or one-off payments

You can choose to make a single bulk contribution or spread payments over the financial year.

For more information on the co-contribution, please call us on **1300 361 784**, visit **cbussuper.com.au/boostsuper** or contact your CBUS Coordinator.

The Government limits the amount you can contribute to super. If you go over the limits, you may pay extra tax. Visit **cbussuper.com.au/super/making-super-contributions** to find out more about super rules and limits.

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Need a hand?

cbussuper.com.au/message
cbussuper.com.au
Log in to chat to us online

1300 361 784 8am to 8pm (AEST/AEDT)
Monday to Friday, closed on national public holidays

Locked Bag 5056
PARRAMATTA NSW 2124

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

Arrange for a CBUS Coordinator to visit your workplace.
Details: **cbussuper.com.au/contact**

This information is about CBUS. 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).

1256.1 07-26 ISS12

Personal contribution slip

Please use black or blue pen and CAPITAL letters.

We can only accept personal contributions if you've provided your Tax File Number (TFN).
To provide it, login at **cbussuper.com.au/login** or call us.

CBUS

CBUS member number

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

Full name

I confirm that I am entitled to make a personal contribution to my CBUS account.



Sign here:

Date
D D / M M / 2 0 Y Y

AMOUNT OF PERSONAL CONTRIBUTION
Cheque to be payable to 'CBUS Super'

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Please refer to our *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.

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