

Your guide to superannuation

Super is money saved while you work for when you retire. This guide explains super, investment, insurance, retirement and CBUS.

Factsheet: English

July 2026

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).

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

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What is superannuation?

Superannuation, commonly known as 'super', is money saved while you work that you can live on after you retire. For most Australian workers, their super is one of their biggest assets.

In addition to salary or wages, employers are legally required to pay money into a super account for most of their employees.

The government sets the minimum amount that an employer must pay in to your super account. This minimum is 12% of your pay.

The money in your super account is invested to help it grow while you are working, and help you save for your retirement.

In most cases you can access your super after you retire from work. Go to page 7 for more information.

Get help in your language

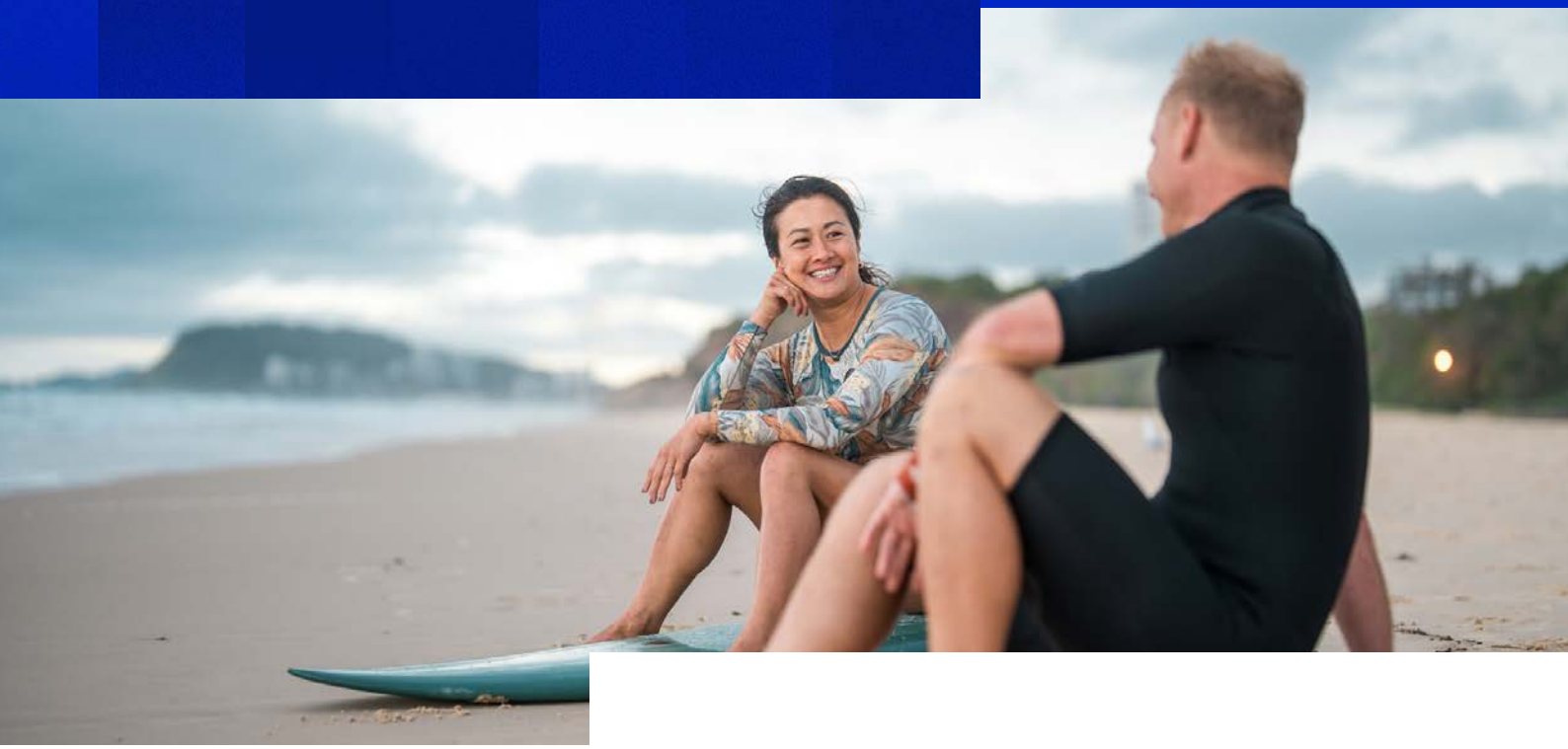
We work with the Translating and Interpreting Service (TIS National) so you can speak to us in your language and access the information you need.

How to speak to an interpreter

If you have any questions about anything in this document, you can speak to us through an interpreter at no extra cost.

1. Call TIS National on **131 450** (or +61 3 9268 8332 if you are calling from overseas).
2. Select your language and provide the operator your name.
3. Tell them that you need to contact CBUS on **1300 361 784**. (We are available, 8am-8pm AEST/AEDT, Monday to Friday.)

You can ask us any questions and the answers will be translated for you.



Choosing a super fund

Most people can choose which super fund their employer pays their super into. If you can choose your super fund, you can choose CBUS.

When you start a new job, your employer will pay your super into the fund you tell them to.

If you don't let your boss know which fund you want your super paid into, they may pay it into a different fund (likely one you had with another job). This fund may not be the right one for you, though.

The fund you choose could be the most important decision you make about your super. That's because it could impact how much money you have when you retire and whether you're covered by insurance if something happens to you.

CBUS works for you

CBUS has a history of strong long-term performance[1], and all profits go straight back to our members, helping them build a secure future and comfortable retirement.

Our insurance is designed with building and construction workers in mind. Whether you're working on a work site or in an office, CBUS has you covered. Not every super fund does that.

How to choose CBUS

Once you've joined CBUS (see page 4), fill in the *I want my super paid into CBUS* form and give it to your boss.

You can access the form at **cbussuper.com.au/choose-cbus** or scan the QR code.

[1] Since inception on 1 July 1984 to 30 June 2025, the Growth (MySuper) investment option has delivered an average annual investment return of 8.91%. The crediting rate is based on investment returns minus investment fees and costs, transaction costs and investment-related taxes and until 31 January 2020, the percentage-based administration fee. Excludes fees and costs that are deducted directly from members' accounts. Past performance is not a reliable indicator of future performance.

How to join CBUS

The easiest way to join CBUS is to complete an online application.

Visit **cbussuper.com.au/join** to complete your application online.

If you prefer to complete a paper application, please call us on **1300 361 784** and we will send you one.

You can also find an application form at **cbussuper.com.au/forms** and the back of our Product Disclosure Statements.

You can speak to a CBUS Coordinator for help joining. Visit **cbussuper.com.au/coordinators** to find your local coordinator.

Keep track of your super

Once you have joined CBUS, you can keep track of your account from anywhere and at any time.

As a CBUS member, you have access to your account online where you can do simple tasks like:

- check your transaction history
- see your current account balance
- update your personal details

Visit **cbussuper.com.au/register** to register for an online account.

CBUS also has a mobile app that lets you manage everything about your super. Visit the Apple App Store[1] or Google Play[2] on your mobile device to download the app. You will need to have registered for an online account before using the app.



Tax and super

Contributions to super may be subject to tax. The amount of tax you pay is usually lower than the tax on your regular income.

One way to make sure you don't pay more tax than you need to, is by giving us your tax file number (TFN). You can get a TFN through the Australian Taxation Office (ATO).

Your super may also be subject to tax when you withdraw it. The amount of tax you pay will depend on your age and the reason for the withdrawal.

Super for temporary residents

If you've worked in Australia on a temporary resident visa, you may be able to claim any super you were paid if:

- you worked in Australia on a temporary visa (except subclass 405 or 410 temporary visas),
- your visa has expired or been cancelled,
- you've left Australia and don't hold an active visa,
- you're not a citizen or permanent resident of Australia, and
- you're not a citizen of New Zealand.

To check if you're eligible to receive your super benefit, read more in the *Departing Australia Super Payment fact sheet* at **cbussuper.com.au/forms** or contact us on **1300 361 784** (within Australia) or **+61 2 8571 6550** (from outside Australia).

[1] Apple and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc.
[2] Google Play is a trademark of Google Inc.



Insurance through your super

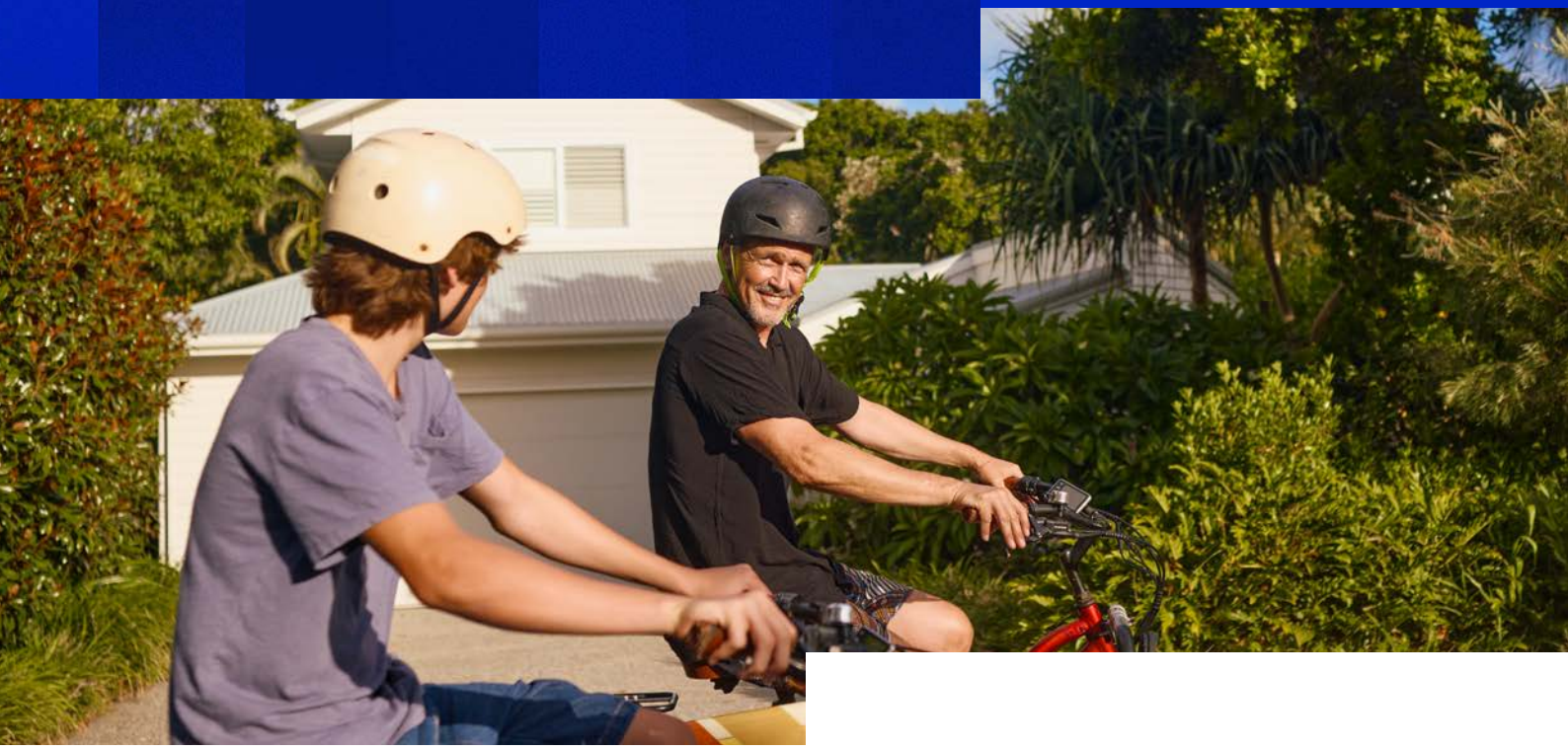
Insurance cover is essential in helping to provide financial protection and security to you and your family.

When joining CBUS, most members qualify for an automatic level of death (including terminal illness) and total and permanent disablement cover.

You can change this level of cover to better suit your circumstances and needs. You also have the option to apply for income protection cover (subject to assessment).

Death (including terminal illness)	Total and permanent disablement (TPD)	Income protection
Lump sum (on top of any super you have) paid to: • your dependants or legal personal representative if you die, or • you if you're diagnosed with a terminal illness, with less than 24 months to live.	**Lump sum** (on top of any super you have) if you're permanently disabled, unlikely to ever work in your usual occupation again and meet the TPD definition in the CBUS Insurance Policy.	**Monthly payments** if you temporarily can't work due to an accident or illness.

The cost of insurance is paid directly from your super account, so you won't need to set aside any extra money. Call us on **1300 361 784** or visit **cbussuper.com.au/insurance** to learn more.



Growing your super

Your super balance is designed to grow over the years through investment returns and employer contributions, but you might like to help it grow by making extra contributions. You could even save on tax while you save more for your future.

Make extra payments

You can add more money to your super account in addition to what your employer contributes. Even small amounts can make a big difference to the amount of money you have when you retire. Go to **cbussuper.com.au/boostsuper** for more information on super contributions.

Visit **cbussuper.com.au/calculators** to work out how much money you could have in your account before and after you add extra money.

Personal contributions

Personal contributions are extra money you put into your super account after you get paid. You can do this by cheque, direct debit from your bank account, or BPAY®. You may also be able to claim a tax deduction for these amounts.

Salary sacrifice

Each pay cycle you can ask your employer to put some of the money you earn into your super account before you pay tax on it. Doing this can reduce the amount of tax you pay on your income.

To set this up you'll need to speak to your employer. You should also check that it doesn't impact any salary-based entitlements you may have.

Other ways to help your super grow

If you can't make extra contributions now, there are other things you can do to help grow your super.

Combine other accounts into one super fund

If you've been working for a while, you may have super with other funds that were opened by your former employers. By combining these into one account, you can reduce the amount of fees you pay, which means more money in your account for your retirement.

If you decide to combine your super into CBUS, it's important to make sure your insurance cover with CBUS is approved first before closing your old super account. That way, you can avoid any gap in cover, as any insurance linked to your old account will stop as soon as that account is closed.

Choose CBUS when you change jobs

When you change jobs, you can let your new employer know that you want your super paid into your CBUS account. This means you can keep all your retirement savings in one place, and you won't pay fees on multiple super accounts.

It's easy to choose CBUS – just complete the *I want my super paid to CBUS* form at **cbussuper.com.au/choose-cbus** and give it to your new employer.

Make sure your super has been paid

Under Payday Super, **employers must pay super at the same time as wages/salary**. To check if your employer has been paying your super contributions into your account, you can go online, call us or ask your employer, union delegate or CBUS Coordinator.

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Retirement

Retirement might seem a long way off, but some preparation and planning now will go a long way to ensuring you're ready for the next phase of your life.

When can you access your super?

If you have stopped working, you can access your super after you reach age 60.

You can withdraw your super when you meet any of these conditions of release:

- You're aged 65 or over (even if you haven't retired).
- You've reached age 60 and have permanently retired.
- You've reached age 60 and have ended an employment arrangement since turning 60 (even if you haven't permanently retired).
- You've reached age 60 and have started a Transition to Retirement (TTR) income stream (additional restrictions apply).

There are some circumstances under which you can apply to access your super before age 60. Generally, it is only allowed for compassionate reasons or if you are experiencing significant financial difficulty.

When you're approaching retirement, CBUS can keep working for you

You can use your super to open a CBUS Super Income Stream. This would give you a tax-effective income during your final years of work and into retirement. It can also work with the Government Age Pension, and your money stays invested and working for you in retirement.

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

Investing your super

CBUS invests the money in your super account to help your balance grow.

We offer a range of different investment options that cater to a variety of investment goals. Making an informed choice now can make a big difference to how much superannuation you'll have in retirement.

You don't have to make a choice

Most members are automatically invested in the default Growth (MySuper) investment option. This option invests in a range of asset classes including shares, property, infrastructure, fixed interest and cash.

But if you'd like to make your own investment choice, we offer a range of options that you can mix and match, depending on how hands-on you want to be with your super.

Strong performance through the years

We aim to deliver strong long-term returns for our members. However, it's normal for investment markets to rise and fall over time. While no one likes to see their account balance decrease, your super is invested for a long time and is designed to grow over your whole working life and beyond.

Visit **cbussuper.com.au/investments** to read more about our investment options and their performance.

Changing how your money is invested

The right choice for you will depend on your own financial situation, goals and appetite for risk. Remember that super is a long-term investment, and you should carefully consider your own situation before changing how your money is invested.

We recommend you seek financial advice before you change investment options. See page 9 for information on our Advice team.



Your super and beneficiaries

Your super may be one of your most valuable assets, but it won't automatically become part of your estate when you die.

Super funds have to follow super laws and the rules in their Trust Deed to decide who receives your death benefit (made up of super and any insurance you may have).

A binding death benefit nomination gives your loved ones certainty

The way to make sure your death benefit goes to the right people is to make a binding death benefit nomination – and keep it up to date.

Your binding death benefit nomination must be renewed every three years, but you might want to update it sooner, if you marry, divorce, or welcome a new child into your family.

You can make, change or cancel a binding death benefit nomination at any time. Download the form at **cbussuper.com.au/binding** or call us and we'll post it to you.

If you don't nominate a beneficiary

If you don't make a binding or non-binding nomination and we're notified on or after 1 December 2025 that you've died, your death benefit will be paid in this order of priority:

- If you have a current spouse – we'll pay the entire benefit to your surviving current spouse.
- If there is no surviving current spouse – the death benefit will be divided equally among your surviving children of any age (including adopted and those born outside of marriage).
- If you have no spouse or children – the death benefit will be paid to your estate.
- In special circumstances, where we're not able to pay your death benefit to your estate, your death benefit may be transferred to the ATO.

We're here to help

Get help in your workplace

Our national team of coordinators can provide information or general advice about super. Organise a group session at your workplace or toolbox meeting or have an individual onsite meeting.

Visit **cbussuper.com.au/coordinators** to contact a local CBUS Coordinator in your state.

Visit our front counter

Our front counter service can provide you with face-to-face general advice or practical support with your super – no appointment necessary.

Visit **cbussuper.com.au/contact** to find your closest front counter team.

Our Advice team can help you understand your options and offer different levels of guidance depending on what you need.

For help with your advice needs and any questions you have about the process, call our Advice team on **1300 361 784** from 8.30am to 6pm (AEST/AEDT) Monday to Friday.

If you require an interpreter, please call TIS National on **131 450** and provide them with the above details. The cost of this interpreting service is also provided at no extra cost.

To discuss any possible impact to any of your government benefits, you can also speak to a Centrelink adviser via their multilingual phone service on **131 202**.

How to make a complaint

Our aim is to provide you with the very best service, but if you're not happy, we want to know.

We treat all complaints seriously and investigate them fairly and thoroughly.

You can lodge a complaint by phone, online, post or in person. Please visit **cbussuper.com.au/complaints** for more details.

Escalating your complaint

If you're not satisfied with how we handled your issue, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA).

AFCA is a free, fair and independent dispute resolution service.

Please speak to AFCA directly for more information about the types of complaints AFCA investigate and the information you'll need to provide.

Mail: GPO Box 3 Melbourne VIC 3001

Phone: 1800 931 678

Email: info@afca.org.au

Web: afca.org.au

AFCA has also developed resources for people who want to make a complaint, but speak a language other than English: **afca.org.au/make-a-complaint/do-you-speak-another-language**

Need a hand?

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**