Super Health Check

Make your super work for you

CBUS

Boost your super

- [ ] **Are you making additional contributions?**

Super can be a tax-effective way to save for retirement. Salary-sacrificed contributions are generally taxed at 15%, which may be lower than your marginal tax rate. Contribution caps apply. Find out more at **cbussuper.com.au/boostsuper**.

Combine your super

- [ ] **Do you have more than one super fund?**

Consider combining your super in one place. You'll save on multiple admin fees and keep track of your super easily. We can help you find lost super too. Log into your account at **cbussuper.com.au/login** and select 'Consolidate my Super'.

Investments

- [ ] **Do you know how your super is invested and does it meet your needs?**

We offer a range of investment options so you can choose what best suits your needs. For more information, visit **cbussuper.com.au/investments**.

Consider your insurance

- [ ] **Does your insurance cover suit your needs?**

Eligible members are automatically covered for death and total and permanent disability (TPD). You can change your cover at any time and/or apply for income protection cover. For more information, visit **cbussuper.com.au/insurance**.

Choose who gets your super when you die

- [ ] **Have you set up a binding death benefit nomination and is it up to date?**

A valid binding beneficiary nomination ensures your super goes to the people you nominate, in the percentages you choose.

- Make a binding nomination online in minutes. No signatures, no witnesses and no expiry.
- Review beneficiary details when your family circumstances change, such as marriage, divorce or having children.

Log into your account to get started.

Check-in

- [ ] **Have you reviewed your super in the past six months?**

If there have been changes to your personal circumstances (i.e. children, family, job, etc.) or external factors (i.e. legislation, investment markets etc.), check-in with your super to make sure it still suits your needs.

CBUS
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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**

Insurance is issued under a group policy with our insurer TAL Life Limited ABN 70 050 109 450 AFSL 237848.
This information is about CBUS. It doesn't take into account your specific needs, so you should look at your own financial position, objectives and requirements before making any financial decisions. Read the relevant CBUS Product Disclosure Statement and related documents to decide whether CBUS is right for you. Also read the Target Market Determination at **cbussuper.com.au/tmd**. Call **1300 361 784** or visit **cbussuper.com.au** for a copy.
CBUS' Trustee: United Super Pty Ltd ABN 46 006 261 623 AFSL 233792 CBUS ABN 75 493 363 262

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