

Saving m\$oney makes a lot of cents



This year we're making significant improvements to your insurance options. From 30 September, most members will see their insurance premiums decrease and you could even be getting more cover for less money.

Your cover is now even more affordable

We review our insurance regularly to ensure you're getting comprehensive cover at the best possible price. Following our latest review, we've dropped our Total and Permanent Disablement (TPD) premiums by:

  **40%**

for Manual workers

and

  **44%**

for Non-Manual and Professional workers

This brings the combined death and TPD cover cost per unit down by 25% from \$3.58 per week to just \$2.68 per week.

If you're a Sole Trader Super member, we've also reduced the cost of accident only Income Protection cover by 44%. This means you'll get the same level of cover for less.

More ways we've got you covered

We know that our members work in some tough conditions, so if you're under age 45 and in a Manual occupation category, you'll now be getting more TPD cover for each unit you choose.

To help you protect the income you've worked hard for, earlier this year we also introduced Income Protection cover for Industry Super members in Non-Manual and Professional occupation categories.

It's simple to update your cover as your needs change

Did you know you can now manage your insurance online? You can apply to increase or decrease your cover, change your occupation category, and transfer or cancel your insurance in minutes. Simply log into your account at www.cbussuper.com.au/login or use the Cbus app.

If you're not sure how much insurance you need – or want to check you're getting the most out of your cover – check out our *Insurance needs calculator* at www.cbussuper.com.au/calculators. It lets you see how much cover you could need to support your family, pay off any loans and pay for day-to-day expenses if you can no longer work.

There isn't a one-size-fits-all approach to insurance, so these tools can help you choose what's right for you. And you don't need to work things out alone – if you need advice, call us.



Want to know more?

New insurance handbooks will be available from 30 September 2017. You can find details of the insurance changes at www.cbussuper.com.au/insurance-changes or give us a call on **1300 361 784**.

لدى سياس صحائف حقائق بلغتك لمساعدتك على فهم ادخارك التقاعدي. بإمكانك زيارة موقع www.cbussuper.com.au لتنزيل نسخة.

Cbus提供中文说明书，帮您了解退休金。您可以访问 www.cbussuper.com.au 下载说明书。

Cbus ima prospekte na vašem jeziku kako biste mogli lakše razumjeti sve sve što je vezano za vašu mirovinsku štednju (superannuation). Primjerak ovog prospekta možete učitati na internetskoj stranici www.cbussuper.com.au

Η Cbus έχει ενημερωτικά φυλλάδια στη γλώσσα σας για να σας βοηθήσει να καταλάβετε τα πάντα για τη συνταξιοδότησή σας. Μπορείτε να βρείτε και να κατεβάσετε ένα αντίγραφο στη διεύθυνση www.cbussuper.com.au

Cbus ha a disposizione delle schede informative nella vostra lingua per aiutarvi a comprendere tutto quello che riguarda il vostro pensionamento. Potete scaricare una copia sul sito www.cbussuper.com.au

Cbus는 연금에 대한 이해를 돕고자 한국어로 된 안내서를 마련했습니다. www.cbussuper.com.au로 가서 안내서를 다운로드 받으실 수 있습니다.

Cbus raspolaga со брошури на вашиот јазик за да ви помогне да разберете сè околу вашите пензиски влогови. Доколку сакате да преземете копии од овие брошури, посетете ro.www.cbussuper.com.au

Cbus нуди информативне листове на вашем језику који вам помажу да разумете све што се тиче вашег пензијског фонда. Примерак можете преузети на интернет презентацији www.cbussuper.com.au

Cbus tiene hojas de datos en su idioma que le permitirán comprender su super. Usted puede descargar una copia en www.cbussuper.com.au

Cbus có các tờ thông tin bằng ngôn ngữ của quý vị để giúp quý vị hiểu về hưu bổng của mình. Quý vị có thể truy cập trang web www.cbussuper.com.au để tải về bản sao.