



Join Cbus Sole Trader Super


Product Disclosure Statement: 1 July 2019

Issued by Cbus' Trustee:
United Super Pty Ltd
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Cbus ABN 75 493 363 262
MySuper authorisation
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Super that's built tough

- ☒ low fees
- ☒ insurance for your industry
- ☒ history of strong returns
- ☒ investment in industry jobs

Contents

1. About Cbus	2
2. How super works	3
3. Benefits of investing with Cbus	4
4. Risks of super	5
5. How we invest your money	5
6. Fees and costs	7
7. How super is taxed	8
8. Insurance in your super	10
 9. How to open an account	15

About this guide

This *Product Disclosure Statement (PDS)* is a summary of significant information about Cbus and contains references to important information which also forms part of this *PDS*. You should consider this information before making a decision. If you want a printed copy of this *PDS* or other information referenced, please call or email us.

The content of this *PDS* is general information only and does not take into account your financial situation or needs. You should get financial advice tailored to your own personal circumstances. Past performance is not a reliable indicator of future performance.

Cbus achieves the highest ratings by the experts



SuperRatings does not issue, sell, guarantee or underwrite this product. Go to superratings.com.au for details of its ratings criteria.

1. About Cbus

Cbus is the industry super fund for the Australian building, construction and allied industries.

Founded in 1984 for workers, Cbus has low fees and we're run to benefit our 803,000 members. Now managing more than \$50 billion of members' super, we've achieved strong investment performance over the long term.

Committed to building a better future for our members, we invest in property projects around the country, creating jobs for the building, construction and allied industries.

With more than 142,000 employers signed up, Cbus might just be the last super fund you ever need – if you can choose super when you change jobs, you can choose Cbus.

Who is Cbus Sole Trader Super for?

Cbus Sole Trader Super is for sole traders who are making their own super contributions to Cbus. If you're not currently working, have an employer who'll be contributing to Cbus, or you're nearing retirement, one of our other super products may be more suitable.

You must meet these requirements to become a member of Sole Trader Super:

- you trade in your own right as a sole trader or in an unincorporated partnership in which you and your partners bear full responsibility for all of your business actions and liabilities
- your business doesn't provide services exclusively to one client or organisation
- your business hasn't been established under a company structure in which you're a shareholder, director or employee, and
- you're not eligible to receive compulsory super payments (or comparable contributions) from any employer into any super fund for your main job.



Save time and join online

Instead of completing the forms in this *PDS*, just join online in minutes at cbussuper.com.au/join

Important information to read

Read important information at cbussuper.com.au/fund – including the Trust Deed (and governing rules), *Annual Report*, *Financial Services Guide*, service providers, details of appointment attendance, remuneration of Cbus directors, and remuneration of Cbus executives. You can also visit cbussuper.com.au/dashboard to access our MySuper product dashboard.

2. How super works

You can choose your own super

Super helps you save for retirement. That's why the Government takes less tax from super than other types of investments. If you're a sole trader or in an unincorporated partnership you can choose your own super fund. Cbus Sole Trader Super lets you choose how much and how often you would like to invest into your super.

You can build your account with extra contributions

You can get more super by putting in extra money (see page 9 for limits). There are two ways:

- from your before-tax salary: which may save tax for some people using salary sacrifice
- from your after-tax salary: which the Government may match with a co-contribution of up to \$500 for some people.

Combine your super accounts to save

If you've had more than one job, you may have more than one super account — and you could pay fees on every one of them. We can help you find your other super accounts. Ask us to on the attached form when you fill it out.

Super's usually for your retirement

To access your super savings, you will generally need to reach your preservation age (age 60 if you were born after 1965), or age 65. Early access is possible under severe financial hardship, terminal illness, or on compassionate grounds.

You can also stay with Cbus when you finish work

You can turn your super into a tax-free income that gives you regular payments after age 60 with Cbus. With a Cbus Super Income Stream account, you can stay with Cbus as you transition or after you retire.

Keep track of your super

If we can't contact you for a long time, we may be required to transfer your super to the Australian Taxation Office (ATO). This will close your account, end your insurance cover and all the other benefits.

It could also be transferred out of Cbus (to the ATO or an Eligible Rollover Fund) if you don't have insurance through Cbus, your balance is under \$6,000 and there has been limited activity in your account (e.g. you haven't received a contribution) for 16 months or more.



You should read the important information about *How super works* before making a decision. Go to cbussuper.com.au/superworks. The material relating to *How super works* may change between the time you read the *PDS* and when you acquire the product. Always visit our website for the latest information.

3. Benefits of investing with Cbus



Low fees and no entry fees

We keep costs low so more of your super stays where it belongs: in your account.

9.29%

Strong long-term investment performance

Our Growth (Cbus MySuper) option has returned an average of 9.29% each year for the past 34 years.*



Creating jobs in your industry

Our direct property investment company, Cbus Property Pty Ltd, has created thousands of construction jobs across Australia.†



Insurance built for your industry

We offer flexible death, disability and income protection cover that's built for your industry and covers jobs that other super funds may not.



Financial advice that's in your interests

Call us for help and advice about your account from Cbus Advice Services, that will present the best outcome for you, not Cbus.



Digital services make it easy

Manage your super account your way. Register online at cbussuper.com.au/login or search for Cbus in your app store.



Regular, personalised updates

You'll get two updates a year, along with personalised account videos and retirement income estimates for most members.

* From inception in 1984 to 30 June 2018. Past performance is not a reliable indicator of future performance. See page 6 for details.

† Cbus Property Pty Ltd is a wholly-owned subsidiary of Cbus and has responsibility for the development and management of Cbus' direct property investments.

4. Risks of super

All investing has risk. Understanding risk helps you to make better investment decisions.

Cbus invests your super in different asset classes and each has a different level of risk and expected return. Shares, property and some alternative investments can have high returns, but also more risk of a negative return or loss in the short term. Cash and fixed interest investments generally have more stable but lower long-term returns.

When investing in super (including Cbus) it's important to consider:

- the value of your investment can change as returns aren't guaranteed and you may lose some of your money
- the level of investment returns can vary – future returns can be different to past returns
- contributions and investment returns may not grow your super enough to fully support you when you retire and your savings might not last long enough, and
- super laws may change in the future.

So, when you come to choose investment options, it's important to think about:

- how old you are now and how long you plan to invest – to retirement or longer
- other investments you have outside super, such as savings, property or shares, and
- how much risk you want to take to achieve the return you want.

5. How we invest your money


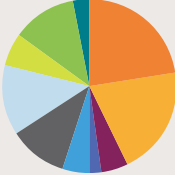
You can choose from a range of investment options with Cbus:

- ☒ Cash Savings
- ☒ Conservative
- ☒ Conservative Growth
- ☒ Growth (Cbus MySuper)
- ☒ High Growth
- ☒ Cbus Self Managed – for even more control, you can choose from a range of Australian shares, exchange traded funds, term deposits, property and infrastructure options (conditions and extra costs apply).

Growth (Cbus MySuper) is designed to suit most members

We'll invest your super in Growth (Cbus MySuper) if you don't make a choice. This option suits people who can live with occasional negative returns but want long-term returns to be well above inflation. It invests in a range of assets including shares, property, infrastructure and cash. We consider environmental, social and corporate governance factors when investing across our whole portfolio.

Growth (Cbus MySuper)

Risk/return																																			
Risk level /(band)*	Medium to High (5)																																		
Objectives	Deliver a return of inflation plus: 3.25% a year over rolling 10-year periods																																		
Likelihood of negative returns	3 in every 20 years																																		
Minimum timeframe	Invested for at least 7 years																																		
Strategic Asset Allocation and range at 1 July 2019		<table> <thead> <tr> <th></th><th>Allocation %</th><th>Range %</th></tr> </thead> <tbody> <tr> <td>■ Australian shares</td><td>22.5</td><td>7.5 – 37.5</td></tr> <tr> <td>■ Global shares</td><td>20.5</td><td>5.5 – 35.5</td></tr> <tr> <td>■ Emerging market shares</td><td>5.0</td><td>0.0 – 15.0</td></tr> <tr> <td>■ Private equity</td><td>2.0</td><td>0.0 – 12.0</td></tr> <tr> <td>■ Absolute return</td><td>5.0</td><td>0.0 – 15.0</td></tr> <tr> <td>■ Infrastructure</td><td>11.0</td><td>0.0 – 26.0</td></tr> <tr> <td>■ Property</td><td>13.0</td><td>0.0 – 28.0</td></tr> <tr> <td>■ Alternative debt</td><td>6.0</td><td>0.0 – 16.0</td></tr> <tr> <td>■ Fixed interest</td><td>12.0</td><td>0.0 – 27.0</td></tr> <tr> <td>■ Cash</td><td>3.0</td><td>1.0 – 18.0</td></tr> </tbody> </table>		Allocation %	Range %	■ Australian shares	22.5	7.5 – 37.5	■ Global shares	20.5	5.5 – 35.5	■ Emerging market shares	5.0	0.0 – 15.0	■ Private equity	2.0	0.0 – 12.0	■ Absolute return	5.0	0.0 – 15.0	■ Infrastructure	11.0	0.0 – 26.0	■ Property	13.0	0.0 – 28.0	■ Alternative debt	6.0	0.0 – 16.0	■ Fixed interest	12.0	0.0 – 27.0	■ Cash	3.0	1.0 – 18.0
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Average annual return (based on annual crediting rates to 30 June 2018)	Over 10 years: 7.23% (inflation + 5.11%) Over 34 years: 9.29% Visit cbussuper.com.au for the latest returns.																																		

* This is an industry standard to group options that are expected to have a similar number of negative returns over 20 years – from 1 (very low risk) to 7 (very high risk). It measures some but not all investment risks.

Investment options may change as our investment strategy changes. We'll contact you or post updates at cbussuper.com.au for significant changes. You can also use our website to change your investment option.



The right investment choice for you will depend on its likely return, the amount of risk you're happy to take to achieve it, and how long until you retire.



You should read the important information about *How we invest your money* before making a decision. Go to cbussuper.com.au/pds and then read the *Investment handbook* and the *Cbus Self Managed investment guide*. You should also read the important information about our responsible investment policy at cbussuper.com.au/esg. The material relating to *How we invest your money* may change between the time you read this *PDS* and the day you acquire the product. Always visit our website for the latest information.

6. Fees and costs

Consumer advisory warning

Did you know?

Small differences in both investment performance and fees and costs can have a substantial impact on your long-term returns. For example, total annual fees and costs of 2% of your account balance rather than 1% could reduce your final return by up to 20% over a 30-year period (for example, reduce it from \$100,000 to \$80,000).

You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs. You may be able to negotiate to pay lower contribution fees and management costs where applicable. Ask the fund or your financial adviser.

To find out more: If you would like to find out more or see the impact of fees based on your own circumstances, the Australian Securities and Investments Commission (ASIC) website moneysmart.gov.au has a superannuation calculator to help you check out different fee options.

Cbus only charges fees to cover costs, not to make a profit. So, you're unable to negotiate these fees. The main fees to set up and invest your account are shown below. These are based on the Growth (Cbus MySuper) option.

Type of fee	Amount	How and when paid
Investment fee ^{*,†}	0.77% a year (\$7.70 for each \$1,000)	Deducted from the returns before the crediting rate is applied to your account.
Administration fee [†]	\$1.50 per week	Deducted from your account at the end of each month or when you close your account.
	Plus Trustee operating cost of 0.15%* per year (\$1.50 for each \$1,000)	Deducted from returns before the crediting rate is applied to your account. Cbus claims a tax deduction for administration costs, which reduces the Trustee operating cost. For the 2017/18 financial year this was 0.21% (gross of tax).
Buy-sell spread	Nil	n/a
Switching fee	Nil	n/a
Advice fees	Nil	n/a
Other fees and costs	Other fees and costs may apply (such as insurance premiums and activity fees), see the <i>Additional explanation of fees and costs</i> at cbussuper.com.au/fees	
Indirect cost ratio [†]	Nil	n/a

* These are estimated fees based on expenses for the previous year and are subject to change. The actual fee will be determined at the end of the financial year and published on your 30 June statement.

† If your account balance for a product is less than \$6,000 at the end of the financial year, the total combined amount of administration fees, investment fees and indirect costs (if any) charged to you is capped at 3% of your account balance. Any amount charged above this cap will be refunded to you.


Example of annual fees and costs for Growth (Cbus MySuper)

Below is an example of how the fees and costs can affect your super over one year. You can use this to compare Cbus with other super funds.


Type of fee	Amount	Balance of \$50,000
Investment fee	0.77% (\$7.70 for each \$1,000 invested)	For every \$50,000 you have in the MySuper product you'll be charged \$385 each year.
PLUS Administration fee	\$78 (\$1.50 a week) 0.15% (\$1.50 for each \$1,000 invested)	And you'll be charged \$78 (\$1.50 per week) in administration fees regardless of your balance. And costs of \$75 each year will be deducted from your investment.
EQUALS Cost of product		If your balance was \$50,000, then for that year you'll be charged fees of \$538* for the Growth (Cbus MySuper) option.

* Additional fees may apply.

Cbus may change fees and costs at any time. You'll get at least 30 days' notice before any increase to administration fees or insurance premiums.



You may also pay to use a financial adviser. Please refer to your planner's Statement of Advice for details of the fees and costs they will charge.



You should read the other important information about *Fees and costs* at **cbussuper.com.au/fees** before you make a decision. The information on fees and costs may change between the time you read this statement and the day you acquire this product.

7. How super is taxed

Super is a more tax-effective way for most people to save for retirement.



Although you don't have to, you should give Cbus your tax file number or you'll pay extra tax and won't be able to make after-tax contributions. See **cbussuper.com.au/tfn** for details.

Tax on money put in

Tax on money put into super is worked out using your age, income, the amount and if it's paid from your before or after-tax income. Tax is usually deducted from your account after the money has gone in. Cbus then pays the tax to the Australian Taxation Office.

Limits on how much you can put into super (for the 2018/19 financial year)

Before-tax (concessional) such as employer and salary sacrifice contributions	15%* tax on amounts up to \$25,000 a year. Amounts above this limit are added to your assessable income and taxed at your marginal rate (plus an interest charge). If your before-tax contributions are less than \$25,000 and you have less than \$500,000 in super at the end of the financial year, you can carry forward any unused amounts in your before-tax contributions caps. Unused amounts carried forward expire after five years.
After-tax (non-concessional) such as personal or voluntary contributions where no tax deduction has been claimed	No tax on amounts up to \$100,000 a year. If under 65, you can contribute \$300,000 in any three-year period. Contributions more than this limit are taxed at 45%.†

* This rate may double if your income and before-tax contributions reach \$250,000.

† Plus the Medicare Levy and other applicable Government levies.

You can apply to claim a tax deduction for after-tax contributions you make. Contributions you claim as a tax deduction are treated as concessional contributions, so they're taxed at 15% and contribute to your before-tax (concessional) contributions cap.

Before you claim a tax deduction, think about what this means for you. For example, this tax treatment may not benefit very low and very high income earners. To be eligible to claim a tax deduction you need to have made a personal contribution during a financial year, meet the age related requirements and notify us of your intention. For more details read the *How super is taxed* fact sheet at cbussuper.com.au/forms.



There are limits on how much you can contribute to your super (contribution caps). If you contribute more than these limits you may pay extra tax.

Tax on withdrawals

Age 60 or over: withdrawals are generally tax-free. Under age 60: tax is deducted from withdrawals before we pay them to you as follows.

Component	Tax if you're under 60
Tax-free	No tax payable.
Taxable	Less than preservation age: taxed at 20%.* Between preservation age and 59: the first \$210,000† is generally tax-free and the balance is taxed at 15%.*

* Plus Medicare Levy.

† Tax-free threshold for 2019/20.

Tax on investment earnings

Investment earnings are taxed at up to 15%, which is deducted from crediting rates before being applied.



You should read the important information about *How super is taxed* before making a decision. Go to cbussuper.com.au/tax or ato.gov.au. The material relating to *How super is taxed* may change between the time you read this PDS and the day you acquire the product. Always visit our website for the latest information.

8. Insurance in your super

Cover you can count on

Why have insurance through Cbus? Here are some of the many benefits:

- Most members get cover automatically, with no health checks and no hassle.
- Everyone's different, so you can change your cover to suit you.
- Our size means we can negotiate a better deal for our members, with premiums paid from your super, not your salary.
- In 2018 we paid benefits to 2,496 members and their families when they needed it most.
- We know your industry and cover jobs that others may not.

Automatic cover when you join

If you're eligible, insurance through Cbus Sole Trader Super can cover you for:

Your life

Death

Lump sum:
to your dependants if you die

Automatic:
if you qualify

Terminal illness

Lump sum:
if you have death cover and are diagnosed as terminally ill*

Automatic:
if you qualify

Your income

Total and permanent disablement (TPD)

Lump sum:
if you're permanently disabled and can't work anymore^

Automatic:
if you qualify

Income protection (IP)

Monthly payment:
if you temporarily can't work due to an accident

Automatic:
if you qualify

* With a life expectancy of 24 months or less from when you were diagnosed. ^ Conditions apply.

The level of automatic cover available when you join is based on your age.

Your age	Cover type	Units	Total weekly cost
15 to 64	Manual Death	1	\$2.68 per week
	Manual TPD	1	
	Manual IP (Accident only, 2-year benefit payment period, 30-day waiting period)	6	Depends on your age and occupation category (see <i>Cost of insurance cover</i> on page 13).
65-69	Manual Death only	1	\$1.33 per week

When cover starts

If you're eligible, you'll get automatic cover as long as:

- we receive your completed *Join Cbus Sole Trader Super* form within 31 days from when you signed and dated it, and
- you have at least \$250 in your Cbus account 31 days from when we accept your application.

Otherwise you'll need to reapply.

Your cover will start from the day we accept your application to join Cbus or the day you have at least \$250 in your account, whichever is later.

10 | Join Cbus Sole Trader Super

Cost-effective cover based on your work

With Cbus, you can choose from four occupation categories to suit the risks of your job. This means you could pay less for your insurance or get more cover for the same cost. You'll be covered under the manual category if you're eligible for cover and don't choose a different category when you join.

On the tools Mainly out on site



Manual

- You do manual or physical work, and
- You don't qualify for any other category.

Examples

Bricklayer, Carpenter, Plasterer,
Plumber

Skilled trades (IP only)

- You do manual work or more than 20% of your work is not in an office, and
- You have any of the following qualifications relating to your work:
 - an apprenticeship
 - an Australian Recognised Trade Certificate (ARTC)
 - an Offshore Technical Skills Record (OTSR), or
 - a university degree

Examples

A fully qualified Carpenter,
Electrician or Plumber

If you choose this category and qualify for cover, you'll get skilled trades IP cover and manual death and TPD cover.

Not on the tools Mainly in the office



Non-manual

- You do only administrative, managerial or professional work (and no manual work)
- At least 80% of your work is in an office, and
- You don't qualify for the professional category.

Examples

Bookkeeper, Insurance broker,
Tax adviser

Professional (Death and TPD only)

- You do only desk-based professional work (and no manual work)
- At least 80% of your work is in an office
- Your annual taxable income is more than \$100,000 (pro rated if part time), and
- You're a senior manager or executive, or have a university degree or higher qualification

Examples

Accountant, Architect,
HR manager, Lawyer




If you choose this category and qualify for cover, you'll get professional death and TPD cover and non-manual IP cover.




Some of the words in this section have specific meanings regarding insurance in your super. Please read the *Insurance guide (Sole Traders)* to learn more.

Most new members are eligible for cover

You must meet some basic conditions to be eligible for cover through Cbus Sole Trader Super. You'll generally qualify for automatic death and TPD cover when you join, subject to the following:

If...	Then...
<div></div> <div>Full cover</div> <div>None of the below apply to you</div>	<ul style="list-style-type: none">You'll get automatic death, TPD and IP cover
<div></div> <div>Some cover</div> <div><div>You're between 65 and 69</div><div>You're off work or on restricted duties because you're sick or injured</div><div>You're working less than 15 hours a week</div><div>You're not an Australian resident</div><div>You work in an excluded occupation</div></div>	<ul style="list-style-type: none">You'll get automatic death cover and can apply for TPD cover, but you can't get any IP coverYou'll get automatic cover, but your TPD cover will be only for injuries or illnesses that first occur after your cover startsYou'll get full TPD cover when you can do your normal job againYou'll get automatic death and TPD cover, but no IP cover
<div></div> <div>No cover</div> <div><div>You're under 15 or over 70</div><div>You've received a total and permanent disablement or terminal illness payment from a super fund or insurance policy, or you're currently applying for or entitled to one</div><div>You have a terminal illness with a life expectancy of 24 months or less from when it was diagnosed</div></div>	<ul style="list-style-type: none">Unfortunately, you can't get any insurance cover through Cbus



Insurance needs calculator

Work out how much you might need to protect you and your family using our *Insurance needs calculator* available at cbussuper.com.au/calculators

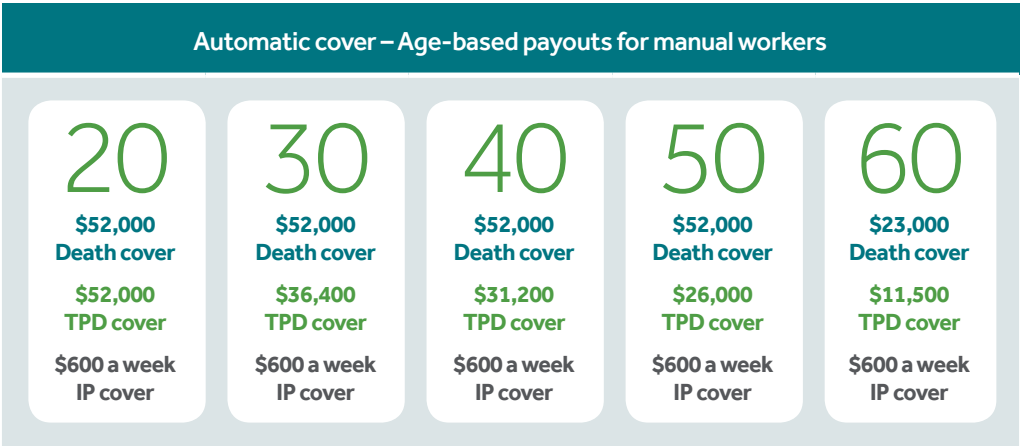
This section summarises your insurance options, but you should read the *Insurance guide (Sole Traders)* for detailed information about insurance including:

- the amount of cover available and how much it costs
- eligibility, exclusions and other terms and conditions
- when cover starts and stops
- how to change your occupation category or amount of cover, and
- cancellation of insurance.

Cost of insurance cover

The cost of your insurance depends on the type of cover you receive, how many units you choose and your occupation category.

Each unit covers you for a certain dollar amount, which also varies according to your age and occupation category. For example, here's what you could get at different ages if you're a manual worker:



Here's how the cost of your automatic cover is worked out:

Total weekly cost = Death and TPD cost + IP cost

Automatic cover – Weekly cost per unit										
Death and TPD cover										
Occupation category	15-64 Death and TPD					65-69 Death only				
Manual	\$2.68					\$1.33				
Non-manual	\$2.68					\$1.55				
Professional	\$2.68					\$1.55				

IP cover (accident only)										
Age	15-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64
Manual	\$2.28	\$2.22	\$2.10	\$2.40	\$2.88	\$3.60	\$4.44	\$5.34	\$6.12	\$6.18
Skilled Trades	\$1.20	\$1.14	\$1.08	\$1.20	\$1.50	\$1.86	\$2.34	\$2.76	\$3.24	\$3.30
Non-manual	\$0.78	\$0.72	\$0.72	\$0.78	\$0.96	\$1.20	\$1.50	\$1.80	\$2.04	\$2.04

Keep your cover, even when life changes

Your insurance cover will stop if your account doesn't receive a contribution or roll in for 16 months (i.e. your account becomes inactive) and you haven't elected to keep cover. Your death and TPD cover could then restart if you get more super in future.

We can keep you covered – even if you stop work or change jobs – if you tell us you want to keep any insurance cover on your application when you join Cbus.

You can change your mind and cancel your cover at any time. Your cover could also stop for other reasons too – see the *Insurance guide (Sole Traders)* for details.

Making changes after you join

To apply for more cover after you join, log into your account at cbussuper.com.au/login or complete an *Application to increase insurance cover for Sole Trader Super members* available online or call us. You can apply for up to \$5 million death cover, \$2 million TPD cover and IP cover of up to 85% of salary (subject to conditions).

Similarly, if you don't want cover or already have insurance elsewhere, you can reduce or cancel some or all of your cover whenever you like. But if you change your mind and want cover later, you'll need to reapply and provide information about your health for our insurer to consider. You can also apply to transfer your existing death and TPD cover from another super fund or insurance policy.

You can decrease your IP cover when you complete your *Join Cbus Sole Trader Super* form if the default level of six units is too much cover for your level of income. All you need to do is mark the number of units you need (between one and six).

Just log into your account at cbussuper.com.au/login or complete the relevant form available online or call us.



The cost of cover will come out of your account unless you cancel it (or it stops for another reason). When deciding what cover is right for you – now and in future – think about the benefits of being covered and the impact of insurance costs on your retirement savings.



You should read the important information about *Insurance in your super* before making a decision, including the amount and costs of cover, when cover stops and starts, changing your cover, making claims, and any other terms and conditions of Cbus' insurance policies. Read the *Insurance guide (Sole Traders)* at cbussuper.com.au/stcover for more information. The material relating to *Insurance in your super* may change between the time you read this PDS and the day you acquire the product. Always visit our website for the latest information.



9. How to open an account



Save time and join online: Instead of completing the forms in this *PDS*, just join online in minutes at cbussuper.com.au/join

If you prefer, you can fill in the attached forms:

- **Join Cbus Sole Trader super:** to open your account and work out if you're eligible for automatic insurance.
- **Adjust your cover when you join:** to receive a different level of IP cover.
- **Rollover your super to Cbus:** to close an existing super account and roll it over to Cbus.

The information in this product disclosure statement may change from time to time, and any updated information that is not material will be updated and published on our website at cbussuper.com.au

Contact us if you're not satisfied

Cbus strives to provide good service for every member. If you're dissatisfied with any aspect of the Fund:

- Write to the Cbus Complaints Officer, Cbus, Level 28, 2 Lonsdale Street, MELBOURNE VIC 3000
- Call **1300 361 784** from 8am to 8pm AEST/AEDT (within Australia)
Open Monday to Friday, closed national public holidays
- Submit your complaint online at cbussuper.com.au/complaint

Complaints must be considered within 90 days, but we'll usually review them well before then. If you're not satisfied with the outcome, your complaint may be considered by the Australian Financial Complaints Authority (AFCA). AFCA is an independent dispute resolution body set up by the Federal Government to provide a free, impartial and binding dispute resolution service for financial services.

- Write to GPO Box 3 Melbourne VIC 3001
- Email info@afca.org.au
- Call **1800 931 678**
- Website afca.org.au



You should read the important information about *How to make a complaint* before making a decision. Go to cbussuper.com.au/complaint to read more. The material relating to *How to make a complaint* may change between the time you read this *PDS* and the day you acquire the product. Always visit our website for the latest information.

Cooling off

If you change your mind about Cbus, by law you can stop your membership within the later of:

- 14 days from when Cbus confirms we have accepted it
- 19 days from the date Cbus receives your membership application.

If you want to cancel your membership, please contact us. Any preserved benefit you have can only be rolled over to another regulated super fund.

Privacy

Cbus collects, stores and discloses the personal information you provide only to administer your account and in accordance with the *Cbus Privacy Policy*. Except where required by law, Cbus will not use your personal information for any other purpose. Please refer to the *Cbus Privacy Policy and Personal Information Collection Statement* for details about how Cbus collects and discloses personal information at cbussuper.com.au/privacy or call **1300 361 784** for a copy.

Step 5: Check if you can get automatic insurance cover

Answer the questions below to see if you're eligible for automatic cover (see page 12 of the PDS for details on the type, amount and cost of automatic cover). Keep answering questions – the instructions will tell you what to do next.

Are you applying for, entitled to or been paid a total and permanent disablement (TPD) or terminal illness payment?

☐

Yes



You can't get cover through Cbus. Go to **step 7**

☐

No



Go to the next question

Have you been diagnosed with a terminal illness with a life expectancy of 24 months or less from when it was diagnosed?

☐

Yes



You can't get cover through Cbus. Go to **step 7**

☐

No



Go to the next question

Are you working at least 15 hours a week?

☐

Yes



Go to the next question

☐

No



You may get death and TPD cover but no IP cover. Go to the next question

Are you an Australian resident?

☐

Yes



Go to the next question

☐

No



You may get death and TPD cover but no IP cover. Go to the next question

A resident is an Australian citizen or permanent resident (within the meaning of section 30 of the *Migration Act 1958*), or someone living in Australia on an approved working visa.

Do you work in an excluded occupation?

☐

Yes



You may get death and TPD cover but no IP cover. Go to the next question

☐

No



Go to the next question

See the *Insurance guide (Sole Traders)* for a list of these occupations.

Are you off work or on restricted duties because you're sick or injured?

☐

Yes



You're eligible for death & new events TPD cover

☐

No



Go to the next question

See page 12 of this PDS for details of cover when you're off work or on restricted duties.

What occupation category currently describes your work:

We'll check your occupation category if you make a claim, so any insurance payment may be reduced if you weren't eligible for the category you selected. Contact us if you're not sure which category applies to you.

☐ Manual

- You do manual or physical work, and
- You don't qualify for any other category.

☐ Non-manual

- You do only administrative, managerial or professional work (and no manual work)
- At least 80% of your work is in an office, and
- You don't qualify for the professional category.

☐ Skilled trades

- You do manual work or more than 20% of your work is not in an office, and
- You have any of the following qualifications relating to your work:
 - an apprenticeship
 - an Australian Recognised Trade Certificate (ARTC)
 - an Offshore Technical Skills Record (OTSR), or
 - a university degree

☐ Professional

- You do only desk-based professional work (and no manual work)
- At least 80% of your work is in an office
- Your annual taxable income is more than \$100,000 (pro rated if part time), and
- You're a senior manager or executive, or have a university degree or higher qualification

Do you want to keep your insurance cover if your account becomes inactive?

☐

Yes

If your account becomes inactive (i.e. it doesn't receive contributions or a roll in for 16 months) any cover – including any future cover – will stop unless you've elected to keep it (see page 14). You can change your mind and cancel cover at any time.



Please consider what insurance is right for your circumstances and the impact insurance premiums can have on your account balance.

Step 6: Choose how much cover you want

Death and TPD: If you qualify for automatic cover, you'll get 1 unit of death and TPD. To apply for more cover, you'll need to complete an *Application to increase cover* and answer some extra health questions.

Income Protection: You can choose up to 6 units of accident only IP cover on this form.

Choose how many units of IP cover you want	<input type="checkbox"/> 6 (default)	<input type="checkbox"/> 5	<input type="checkbox"/> 4	<input type="checkbox"/> 3	<input type="checkbox"/> 2	<input type="checkbox"/> 1
Maximum IP payment per week if you have an accident	\$600	\$500	\$400	\$300	\$200	\$100

If you don't make a choice, you'll receive the automatic amount of 6 units of accident only IP cover. If you'd like more than 6 units of accident only cover, or you'd like accident and illness cover, you'll need to complete an *Application to vary Income Protection cover* and answer some extra health questions.

See the *Insurance guide (Sole Traders)* for more about your insurance options and how to work out how much cover you need.



Your insurance cover won't start unless your account balance is at least \$250 within 31 days of when we accept your accurately completed *Join Cbus Sole Trader Super form*.

Step 7: Make your first super payment

You must make an initial payment of at least \$250 into your Cbus account within 31 days of when we accept this form.

This amount can be a personal contribution or a rollover from another super fund. If you have chosen to upgrade your insurance cover to more than the default level (see section 8 of the PDS), you may need to make a bigger first payment to cover the increased insurance cost. Please make cheques payable to Cbus Superannuation Fund.

My first payment is:

a) A personal contribution (made personally by you).

\$, .

b) A rollover from another super fund. Please fill in the attached *Rollover your super to Cbus* form.

\$, .

Step 8: OPTIONAL: Consider setting up a direct debit to your Cbus super account

i

Read the *Direct debit service agreement* thoroughly

You can find the *Direct debit service agreement* online at cbussuper.com.au/forms or call us for a copy. The agreement is designed to explain what your obligations are when undertaking a direct debit arrangement with us. It also details what our obligations are to you as your direct debit provider. The agreement forms part of the terms and conditions of your direct debit request and should be read in conjunction with your direct debit request. You can only make personal contributions via direct debit - you cannot make salary sacrifice contributions this way.

We can only accept direct debit contributions if you've provided your tax file number (TFN) and confirm you're eligible. If your circumstances change, please contact us immediately. The Government also limits how much you can contribute to super without paying extra tax - visit ato.gov.au.

Have you provided Cbus with your TFN?

☐ Yes ☐ No To provide it visit cbussuper.com.au/tfn or call **1300 361 784**.

Select the statement below that applies to you:

- ☐ I'm under age 65 ☐ I'm age 65 to 74 **and** I've been gainfully employed for at least 40 hours in 30 consecutive calendar days during the current financial year ☐ I'm age 65 to 74 **and** I was gainfully employed for at least 40 hours in 30 consecutive calendar days during the previous financial year **and** my total super balance was less than \$300,000 at the end of the previous financial year **and** I've not used the work test exemption in a previous financial year.

How much do you want to be deducted? \$, .

How often do you want the above amount to be deducted?

☐ On-demand
(This is a one-off instruction)

OR

☐ Twice monthly
☐ Monthly
☐ Quarterly

When do you want to start your first deduction?

☐ 7th
☐ 14th
☐ 21st
☐ 28th

Your payments will be deducted at the first available opportunity, according to the frequency and start date you select. If any of these dates fall on a weekend or public holiday, the payment will be processed the next business day.

Name of your bank, building society or credit union (this must be an account held in Australia)

Financial institution address

Suburb/town

State

Postcode

Name bank account is held in (for example, Fred Smith, or ABC Pty Ltd)

BSB

Account number

☐ I request and authorise Cbus to arrange for the amount selected above to be debited through the Bulk Electronic Clearing System from an account held at the financial institution identified above, subject to the terms and conditions of the *Direct debit request service agreement*.

☐ Where contributions are being deducted from my business account, I acknowledge that these contributions are after-tax personal contributions and have been correctly accounted for and recorded for tax purposes. I acknowledge that I am responsible for any tax liabilities on these contributions.

By signing this direct debit request you acknowledge having read and understood the terms and conditions governing the debit arrangements between you and United Super Pty Ltd ABN 46 006 261 623 at Cbus, as set out in this request and in your *Direct debit request service agreement*.

Visit cbussuper.com.au/forms for a copy or call us on **1300 361 784**.

Your signature



Sign here:

Date

/ / 2 0

Joint account signature (if applicable)



Sign here:

Date

/ / 2 0

Step 9: Choose your non-binding beneficiaries: who gets your super if you die?

A non-binding nomination means we'll consider who you list but we'll also consider others who have a legal right to your super if you die.

Legal Personal Representative

. %

Dependants: Given name and initial(s) (eg Sam R)

Family name

Relationship to you (spouse, child, etc)

<input type="text"/>
<input type="text"/>
<input type="text"/>

<input type="text"/>
<input type="text"/>
<input type="text"/>

<input type="text"/>
<input type="text"/>
<input type="text"/>

. %
 . %
 . %

Attach another page if you have more than three beneficiaries. You can change your nominations at any time online or by calling us.

Must add up to . %

Step 10: Consider choosing how to invest your account

Do you want to choose how to invest your account?

☐ **Yes** ➤ Complete the rest of **step 10**
☐ **No** ➤ Go to **step 11**

	Proportion	
Cash Savings	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	%
Conservative	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	%
Conservative Growth	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	%
Growth (Cbus MySuper)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	%
High Growth	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	%
Total must add up to 100%		100%

Cbus Self Managed

Cbus Self Managed is an investment option that allows eligible Cbus members to invest their super directly in a range of key asset classes. To apply to invest in Cbus Self Managed just register online after joining.

For more information read the *Cbus Self Managed Investment Guide* available from cbussuper.com.au/cbusselfmanaged.

Step 11: Sign and date this form

I want to open a Cbus Sole Trader Super account on the terms and conditions in the Trust Deed and confirm that:

- I have read the *Cbus Sole Trader Super Product Disclosure Statement* dated 1 July 2019 and the additional information incorporated by reference which I needed to make decisions about my application.
- I have read the Trustee's Privacy Statement as contained in the *Privacy Policy and Personal Information Collection Statement* and I consent to the collection, use and disclosure of my personal and sensitive information by the Trustee in the manner described in the *Privacy Statement*.
- I am entitled to only one super membership in Cbus (with the exception of the Cbus Super Income Stream) and Cbus may close a duplicated account.
- I have read and understood the investment options.
- I understand Cbus is responsible for each investment option's strategic asset allocation and objectives, and for choosing the investment managers, but not for my choice of investment option.
- I understand Cbus documents do not contain personal advice. I have considered my own personal circumstances, needs and objectives (with or without the assistance of a financial planner) in deciding to invest in Cbus products or make any other choice set out in this form.
- I have answered all questions truthfully and correctly to the best of my knowledge. I am aware my insurance benefit may be affected if I claim where my responses are later shown to be false or misleading.
- My election to keep insurance cover will apply to the death, total and permanent disablement and income protection cover (where relevant) I have and will continue to remain in place even if my level or type of cover changes in the future (unless it stops for another reason).
- I acknowledge the Insurer has the right to verify my answers.
- I acknowledge that, subject to Cbus accepting my application, if I qualify to get insurance cover when I join, it will start from the later of:
 - the date my account balance is at least \$250, or
 - the date Cbus accepts my *Join Cbus Sole Trader Super* form.



Sign here:

Date

/ / 2

To approve your membership application, we must receive your accurately completed form within 31 days of you signing and dating it.



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



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



Rollover your super to Cbus

Complete this form to transfer money from your other super funds to your Cbus account.
Please use black or blue pen and CAPITAL letters. Use an X in boxes where required.

OPTIONAL

! Did you know you can combine your super online? It's quick and easy – log in at cbussuper.com.au/login

Step 1: Provide your personal details

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																							
Other previous name(s)																							
Home phone												Mobile											
Email address (providing your email means you give permission for Cbus to use it)																							
Tax file number (if you haven't already provided it)																							

! You don't have to give us your tax file number, but there may be tax consequences. Visit cbussuper.com.au/tfn for details.

Residential address

Street number												Street name											
Suburb/town												State			Postcode								

Previous address (if you know that the address held by your FROM fund is different from your current residential address)

Street number												Street name											
Suburb/town												State			Postcode								

Step 2: Provide your fund details

You can provide the details of up to two different funds to transfer your super from. To transfer your super from more than two funds you can attach another form or log into your account and combine your super online.

FROM (transferring)		FROM (transferring)	
Fund name		Fund name	
Membership or account number		Membership or account number	
Fund phone number		Fund phone number	
Australian business number (ABN)		Australian business number (ABN)	
Unique Superannuation Identifier (USI)		Unique Superannuation Identifier (USI)	
Whole or partial balance rollover		Whole or partial balance rollover	
<input type="checkbox"/> Whole – transfer the whole balance of this account, which will close your other super account.		<input type="checkbox"/> Whole – transfer the whole balance of this account, which will close your other super account.	
<input type="checkbox"/> Partial – transfer this amount: \$		<input type="checkbox"/> Partial – transfer this amount: \$	

TO (receiving)	CBUS		
Fund name		Fund phone number	1 3 0 0 3 6 1 7 8 4
Membership or account number		Unique Superannuation Identifier (USI)	CBU0100AU
Australian business number (ABN)	75 493 363 262		

Step 3: Allow us to search for any other super you have

I give Cbus permission to search for any of my lost and other super (including any insurance cover) I may have and notify me of the results.

☐ Yes ☐ No

This permission will be ongoing and can be revoked by me at any time. Any super held by the ATO may be automatically combined into my Cbus account. Any super found with other funds will not be automatically combined into my Cbus account and it will be up to me to request to consolidate it.

Step 4: Sign and date this form

Important: This transfer may close your FROM account and cancel any insurance or any other entitlements associated with that account (you will need to check this with your FROM fund).

By signing this request form I confirm:

- I have fully read this form and the information completed is true and correct.
- I am aware I may ask my other superannuation provider for information about any fees or charges that may apply, or any other information about the effect this transfer may have on my insurance cover and other benefits, and have obtained or do not require any further information.
- If I have provided it I consent to my tax file number being disclosed for the purposes of consolidating my account.
- I discharge the other superannuation provider of all further liability in respect of any benefits paid and transferred to my Cbus account.
- I have read and understand the important information I need to consider when transferring my super.
- I have considered where my future employer contributions will be paid.
- I am aware and confirm that by rolling over from another super fund, any existing insurance with that fund will be cancelled. I therefore do not intend to transfer existing Death and Total and Permanent Disablement insurance to Cbus.
- I request and consent to the transfer of superannuation as described above and authorise the superannuation provider of each fund to give effect to this transfer.

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.



Sign here:

Date

D D / M M / 2 0 Y Y

Things you need to consider when transferring your super

When you transfer your super, your insurance and other entitlements under that fund may cease. You need to consider all relevant information before you make a decision to transfer your super.

- **Fees** – your FROM fund must give you information about any administration, exit or withdrawal fees. Differences in super fees or insurance premiums can have a significant effect on what you will have to retire on. For example, a 1% reduction in fees may significantly increase your final benefit.
- **Insurance cover** – your FROM fund may insure you against death, illness or an accident which leaves you unable to return to work. If you choose to close that account, you may lose any insurance entitlements you have with them, or you may be able to transfer your insurance benefits across to Cbus. If you are going to apply to transfer your cover, **DO NOT** submit this super rollover form until the insurer accepts your application. For information about cost and amount of cover, visit cbussuper.com.au/insurance. To check if you're eligible, go to cbussuper.com.au/forms and search for *Application to transfer existing insurance cover*.

What happens if I don't provide my tax file number (TFN)?

You are not obliged to provide your TFN to Cbus, but if you don't, you may be taxed at a higher rate. Learn more at cbussuper.com.au/tfn.

Under the *Superannuation Industry (Supervision) Act 1993*, Cbus is authorised to collect your TFN, which will only be used for lawful purposes. These purposes may change in the future as a result of legislative change. The TFN may be disclosed to another super provider, when your benefits are being transferred, unless you request in writing that your TFN is not to be disclosed to any other trustee.

What happens to my future employer contributions?

Using this form to transfer your super will not change the fund to which your employer pays your contributions. To change the fund your super is paid into, speak to your employer about your options, and provide them with a completed *I want my super paid into Cbus* form, available at cbussuper.com.au/forms.

Have you changed your name or are you signing on behalf of another person?

If you have changed your name, you'll need a certified copy of your:

- | | | |
|---|-----|--|
| ■ marriage certificate, or | AND | • either a current driver's licence or passport. |
| ■ decree absolute (divorce certificate), or | | |
| ■ deed poll or change of name certificate from the Births, Deaths and Marriages Registration Office | | |

If you're signing on behalf of another person, you'll need a certified copy of either guardianship papers, or a Power of Attorney.

This form can NOT be used to:

- transfer super amounts if you don't know where they are
- change the fund to which your employer pays contributions on your behalf
- open a super account, or
- transfer super amounts under certain conditions or circumstances, for example if there is a super agreement under the *Family Law Act 1975* in place.



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Monday to Friday



cbusenq@cbussuper.com.au
cbussuper.com.au



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

Contact Cbus



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



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

Important information about your account

Your fees are changing

From 1 February 2020 the administration fees you pay for your Cbus account are increasing. For most members, this will mean a rise of less than \$40* a year.

We work hard to keep fees as low as possible and haven't increased the account keeping fee for over ten years. However, changes to Government regulations and improvements to the products and services we provide mean that it now costs more to run Cbus and administer your account.

To help cover these growing costs your:

- account keeping fee will rise by \$26 a year, and
- Trustee operating cost for 2019/20 has risen by 0.04%.

How do your administration fees work?

How much you pay each month in administration fees depends on how much super you have:

		old fee		new fee
Account keeping fee	This covers the costs of administering your account. It's a fixed fee that's paid out of your account every month, regardless of how much money you have in it.	\$1.50 a week	➔	\$2.00 a week
+				
Trustee operating cost	This covers the operational costs of running Cbus and providing you with different products and services (see page 3). It's calculated as a percentage of the money in your account, so the lower your account balance, the less you pay.	2018/19 0.15% a year	➔	2019/20 0.19% a year

In the past, we've deducted your Trustee operating cost from your investment returns before paying them into your account. From 1 February 2020, this fee will be deducted directly from your account at the end of each month (just like your account keeping fee).

As part of the fee changes, we will also be making the names of the fees simpler. From 1 February 2020 both the account keeping fee and Trustee operating cost will simply be referred to as your administration fees.

Fee caps limit how much you pay

There are caps on your fees to help limit the costs if you have a particularly low or high account balance:

- For low account balances (generally less than \$6,000) we cap your investment and administration fees at 3% of your account balance. Any fees charged above this cap are refunded.
- No matter how much you have in your account, the Trustee operating cost will be capped at \$1,000.

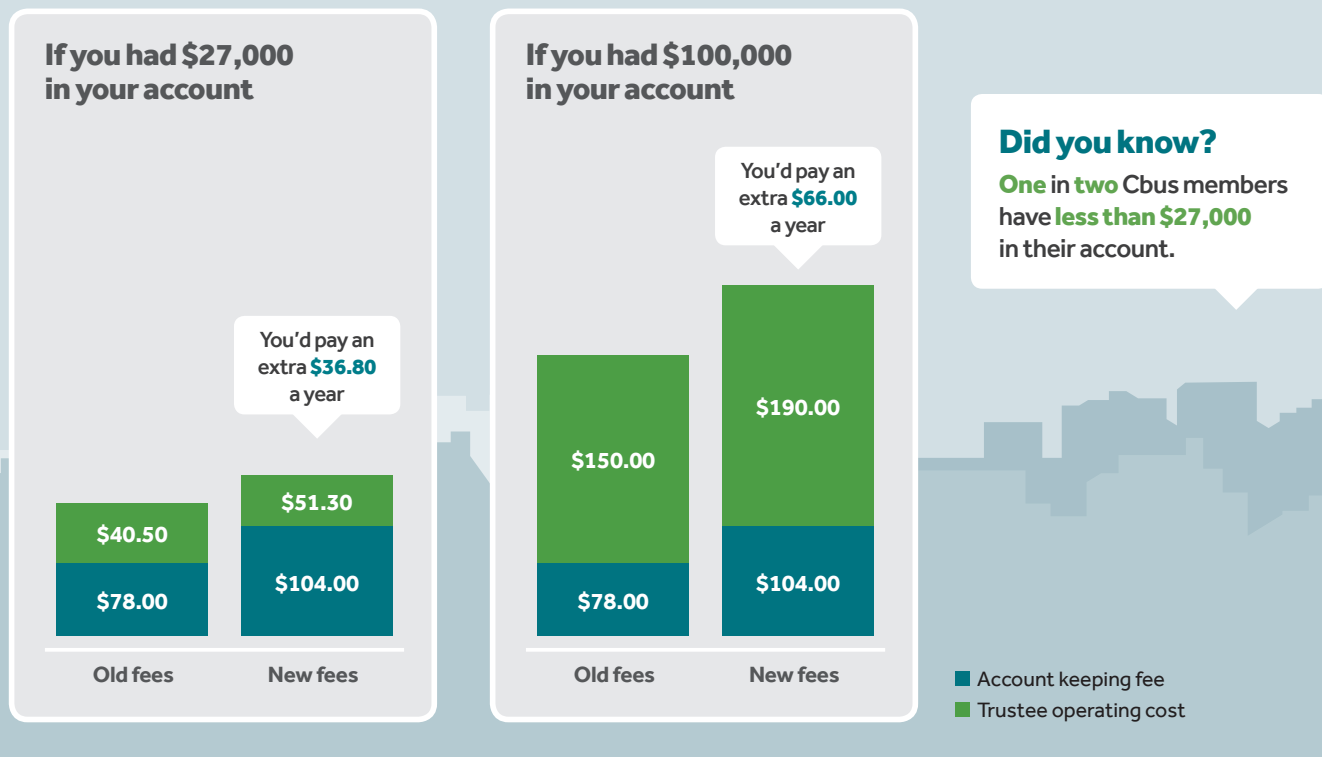


Find out more about the changes, your investment returns and fee caps at cbussuper.com.au/fee-update.

*For anyone with an account balance of less than \$35,000.

What could the changes mean for you?

The charts below show what the changes could mean each year for different account balances:



The indicative fees shown above do not include insurance premiums and other fees that may be payable in addition to the account keeping fee and Trustee operating cost.

You don't need to do anything

The changes are applied to your account automatically. You'll be able to check your fees on your next annual statement or by logging into your account at cbussuper.com.au/login.

Committed to delivering you strong long-term returns

Cbus remains a low-cost super fund that's committed to delivering strong long-term investment returns.

While investment markets can go up and down over the short-term, our default Growth (Cbus MySuper) option has outperformed the industry average*, year after year.

Since it was set up 35 years ago it has returned an average each year of 9.23% (to 30 June 2019)[†].

It was also ranked by SuperRatings as a top 5 performer over the last 10 years[‡], helping to ensure Cbus members are getting some of the highest returns of any Australian super fund.

Top 5
performer

* The Growth (Cbus MySuper) option has outperformed the SuperRatings median (rolling 1 year) in the SR50 Balanced Survey for each financial year since 2014/15.

† Returns to 30 June 2019 are based on the crediting rate, which is the return minus investment fees, the Trustee operating cost and taxes. Excludes account keeping administration fees. Past performance is not a reliable indicator of future performance.

‡ Ranked 4th over a rolling 10 year period in the SuperRatings SR50 Balanced Survey, 30 June 2019.

SuperRatings is a ratings agency that collects information from super funds to enable performance comparisons – visit superratings.com.au.

We only charge fees to cover the costs of running Cbus

As an Industry SuperFund, we only charge fees to cover costs – we don't pay profits to shareholders. This fee change is about making sure we can continue to give you the products and services you need throughout your retirement.

Your administration fees cover the costs of things like:



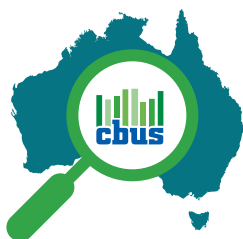
Support and advice
over the phone



Access to front counter
staff in most capital cities



Government changes to
super rules and regulations



Running Cbus offices
across Australia



Online services
(e.g. the website, App and other tools)



Retirement seminars and
pre-retirement tools

We've also directed funding towards:

- security and technology upgrades to protect your account from growing cyber security threats
- extra resources to collect unpaid contributions from employers
- making the insurance claims process faster and simpler
- better retirement income and advice solutions to support you, and
- improved services when you need help from us online, over the phone, or in person.

We're here to help

You can read more about the fee changes at cbussuper.com.au/fee-update.

If you need help or advice about your super, you can speak to one of our qualified financial advisers over the phone – this service is included as part of your Cbus membership.



Visit cbussuper.com.au/getadvice for more details.

Your fees
are changing



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Brisbane, Melbourne, Perth and Sydney.
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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 to decide whether Cbus is right for you. Call us on **1300 361 784** or visit cbussuper.com.au for a copy.