

Financial Hardship

Cbus understands that this is a time of uncertainty and financial difficulty for some of our valued members. However, despite recent global events, Cbus is obliged to abide by relevant legislation, including restrictions on fund members accessing their super.

You're able to access your super once you have reached your minimum retirement age (your preservation age) and have permanently retired, or when you're age 65 and over regardless of whether you have retired.

Date of birth	Preservation age
Before 1 July 1960	55
1 July 1960 – 30 June 1961	56
1 July 1961 – 30 June 1962	57
1 July 1962 – 30 June 1963	58
1 July 1963 – 30 June 1964	59
From 1 July 1964	60

But you may be able to access your super earlier due to financial hardship or on compassionate grounds.

Financial hardship

- If you've been on eligible Commonwealth Government income support payments for 26 weeks continuously; and
- You're unable to meet reasonable and immediate family living expenses. For example, you have current bills in arrears and/or outstanding loan repayments and credit card debt. Financial Hardship claims are approved and processed by Cbus.

Compassionate grounds

- To help to pay for medical treatment and/or transport for you or your dependant/s.
- To make a payment on a loan to prevent foreclosure on a mortgage for your principal place of residence.
- To modify a principal place of residence or vehicle to accommodate special needs for you or your dependant/s.
- To pay for palliative care for you or your dependant/s.
- To pay for a funeral of a dependant.

Compassionate grounds claims are approved by the Australian Taxation Office (ATO) and then processed by Cbus.

For more information call the ATO on 13 10 20 for more information or visit their website www.ato.gov.au

Here to help

As part of your Cbus membership, you have access to our team of qualified financial advisers over the phone, at no extra cost. Our advisers are available to speak with you from 8am to 8pm (AEST) weekdays.

For more information, call us on **1300 361 784** and **press 4** to be connected to Advice Services, email advice@cbussuper.com.au, or go to cbussuper.com.au/getadvice to book an appointment.

More information: If you have any questions, please call us on **1300 361 784** (8am to 8pm AEST/AEDT weekdays), reply to this email, or visit us online at cbussuper.com.au



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1300 361 784
8am to 8pm (AEST/AEDT)
Monday to Friday



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

Cbus' Trustee is United Super Pty Ltd. ABN 46 006 261 623 AFSL 233792 Cbus ABN 75 493 363 262

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. Call **1300 361 784** or visit cbussuper.com.au for a copy.