



Building super futures in your industry

Cbus is the national industry super fund for the Australian building, construction and allied industries. Established in 1984, the fund helps more than 157,000[^] businesses stay on top of their super obligations today.

With Cbus, you can expect simple administration, superannuation expertise and reliable service when and where you need it.

Cbus is also unique in that we invest back through Cbus Property[#], creating thousands of jobs and business opportunities in your industry.

The super environment is ever-changing making it complex to navigate at times, which is why we are here to support and keep you informed about legislative or other industry changes so you can focus on what you do best – building your business.

Choosing a 'default' super fund for your business

All businesses need to choose a default super fund in order to make SG super contributions to employees who haven't chosen to go with their own preferred super fund.

When a new employee begins working for your business, you're required to provide them with a 'choice form' within 28 days from their start date. If they don't choose their own preferred super fund, you'll need to pay their super contributions to your nominated 'default' fund.

The super fund you nominate must be:

- a complying fund
- registered by the Australian Prudential Regulation Authority (APRA) to offer a MySuper product.

As a super fund that meets both requirements, Cbus can help make it easy for you to manage your employee super contributions through our online payment system.

For more information, contact your [local Cbus representative](#) or visit www.cbussuper.com.au

[^]As at 30 June 2020

[#]Cbus Property Pty Ltd is a wholly-owned subsidiary of United Super Pty Ltd and has responsibility for the strategic performance and management of Cbus' direct property developments and investments.

This information has been prepared by United Super Pty Ltd (ABN46 006 261 623 AFSL 233792) about Cbus (ABN 75 493 363 262). It doesn't take into account your specific business 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 if Cbus is right for you. Contact **1300 361 784** or visit www.cbussuper.com.au for a copy.