

ENGLISH

As at 31 March 2020

Early Access to Superannuation and its future impacts to you

The COVID-19 crisis and its flow-on effects have many of us reassessing our financial positions.

The Federal Government recently announced temporary changes to the early release conditions for individuals. The Government is allowing affected individuals to access up to \$10,000 of their superannuation before July and a further \$10,000 between July and September this year.

The scheme is administered by the Australian Taxation Office (ATO) through the [my.gov.au](https://www.my.gov.au) website. The scheme comes into effect on 20 April 2020. Details can be accessed at the following page:

<https://www.ato.gov.au/Individuals/Super/Withdrawing-and-using-your-super/Early-access-to-your-super/>

This payment will be helpful for some, however, members should consider all the facts. Something to consider is that investment markets are at relatively low levels due to volatility created by the COVID-19 pandemic. By taking money out now members will be selling their superannuation assets at the bottom of the market, it's like selling your house during a property price slump, you lock in your losses.

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截至2020年3月31日

提前提取退休公积金及这样做对您的未来影响

新冠肺炎(COVID-19)疫情及波及效应迫使许多人不得不重新评估自己的财务状况。

联邦政府最近出台了政策,对个人提前提取退休公积金的条件做出暂时修订。政府现允许受疫情影响的个人在7月之前可领取不超过10,000澳元的退休公积金,并在今年7月至9月期间可再领取10,000澳元的退休公积金。

该计划由澳大利亚税务局(ATO)通过[my.gov.au](https://www.my.gov.au)网站管理实施。该计划于2020年4月20日生效。详细信息可在以下页面访问:

<https://www.ato.gov.au/Individuals/Super/Withdrawing-and-using-your-super/Early-access-to-your-super/>

虽然可以提前获得该资金,可能对某些人是有帮助的,但应考虑全局及其未来影响。需要考虑的是,由于新冠肺炎疫情造成的波动,投资市场价值处于相对较低的水平。现在将钱取出,则意味着在市场走低见底时抛售退休公积金资产,就像在房地产价格下跌期间出售房子,损失可能是永久性的。

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Taking \$20,000 from your super now can have a **significant effect** on your balance come retirement. To illustrate:

! The cost to your balance at retirement (Age 67)

Age: 25 years | Salary: \$50,000
Current Super balance: \$22,000

Withdrawal 1
\$10,000
Pre July 1 2020



Withdrawal 2
\$10,000
July to Sept 2020

= -\$189,000

Age: 35 years | Salary: \$70,000
Current Super balance: \$60,000

Withdrawal 1
\$10,000
Pre July 1 2020



Withdrawal 2
\$10,000
July to Sept 2020

= -\$110,000

Age: 45 years | Salary: \$90,000
Current Super balance: \$85,000

Withdrawal 1
\$10,000
Pre July 1 2020



Withdrawal 2
\$10,000
July to Sept 2020

= -\$64,000

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The calculation is provided for illustration purpose and is based on certain assumptions including, but not limited to, the following:

1. Assumes default Growth (Cbus MySuper) option during the accumulation phase.
2. Default insurance cover of 4 units for Manual members.
3. Assumes long-term CPI at 2.5% and rise in living standard at 1% p.a.

Past performance is not a reliable indicator of future performance. You should look at your own financial position, objectives and requirements before making any financial decisions.

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现在从您的退休公积金取出2万澳元会对您的最终退休金总额产生**重大影响**。举个例子：

! 退休时的退休金的减损（67岁）

年龄：25岁 | 工资：50,000澳元
当前退休公积金余额：22,000澳元

第一次取出
\$10,000
2020年7月1日前



第二次取出
\$10,000
2020年7月至9月

= -\$189,000

年龄：35岁 | 工资：70,000澳元
当前退休公积金余额：60,000澳元

第一次取出
\$10,000
2020年7月1日前



第二次取出
\$10,000
2020年7月至9月

= -\$110,000

年龄：45岁 | 工资：90,000澳元
当前退休公积金余额：85,000澳元

第一次取出
\$10,000
2020年7月1日前



第二次取出
\$10,000
2020年7月至9月

= -\$64,000

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计算是为了举例的目的，并且基于某些假设，包括但不限于：

1. 积累阶段假设默认增长(Cbus MySuper)选项。
 2. 手册会员有4个单位的违约保险。
 3. 假设长期消费物价指数为2.5%，生活水平为年1%。
- 过去的业绩并不是衡量未来业绩的可靠指标。在做出任何财务决策之前，请务必考虑您自己的财务状况、目标 and 需求。

Consider your Insurance Cover

The insurance most members get through Cbus provides ongoing financial protection and security for you and your family. If you withdraw your super and your balance gets too low, you may not be able to cover the costs of your insurance and this cover will stop.

Other Potential Financial Sources and Financial Relief

There are a number of sources of financial assistance as industry and governments respond to the crisis. Some of these maybe a better short-term solution with less long-term impacts on your financial future.

Federal Government COVID-19 Support Schemes

The Federal Government is progressively releasing financial support packages. Follow this link to find eligibility criteria and links to apply:

<https://www.servicesaustralia.gov.au/individuals/subjects/affected-coronavirus-covid-19>

Supplement payments of \$750

All eligible Centrelink payment recipients will receive a \$750 payment in April 2020 and another \$750 payment in June/July 2020, payment from 13 July 2020 is subject to the member getting an eligible payment or have an eligible concession card on 10 July 2020.

Jobkeeper Payment

The federal government announced a new scheme on 30 March. Legislation is to be finalised. Click here to find out more:

https://treasury.gov.au/sites/default/files/2020-03/Fact_sheet_Info_for_Employees_0.pdf

Loan Holidays

It may be possible to request a temporary pause on your mortgage. Each bank will have different approaches and it may vary according to the loan product you have.

Rental Assistance

You might be eligible for rental assistance through the Federal Government's COVID response packages:

<https://www.servicesaustralia.gov.au/individuals/services/centrelink/rent-assistance>

Managing Debt

If your income is disrupted, debt can become an issue that you need to manage. The National Debt helpline has easy to use resources and a counseling service.

<https://ndh.org.au/debt-problems/covid19/>

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考虑您的保险保障

大多数会员通过Cbus获得的保险为您和您的家人提供持续的财务保护 and 安全保障。如果您提取退休公积金，且导致余额过低，您可能无法支付保险费用，此保险将停止。

其他潜在资金来源和财务救济

企业和政府正积极应对危机，目前有许多经济援助措施。其中一些可能是更好的短期解决方案，对您的未来财务影响较小。

联邦政府新冠肺炎(COVID-19)支持计划

联邦政府正在逐步实施一揽子财政支持计划。按照此链接，查找申请资格标准和申请链接：

<https://www.servicesaustralia.gov.au/individuals/subjects/affected-coronavirus-covid-19>

750澳元的补助金

所有符合条件的Centrelink福利接收人将在2020年4月收到750澳元的补助，在2020年6月/7月又将收到750澳元的补助，从2020年7月13日起的补助取决于会员是否在2020年7月10日获得符合条件的补助或是否拥有符合条件的优惠卡。

留职补贴(Jobkeeper Payment)

联邦政府于3月30日宣布了一项新的举措。立法有待最后确定。点击此处了解更多信息：

https://treasury.gov.au/sites/default/files/2020-03/Fact_sheet_Info_for_Employees_0.pdf

贷款假期

您可能可以要求暂停偿还抵押贷款。每家银行可能会有不同的做法，且可能因贷款产品的不同而有所不同。

房租补助

您可能有资格通过联邦政府的新冠肺炎救助响应一揽子方案获得房租补助：

<https://www.servicesaustralia.gov.au/individuals/services/centrelink/rent-assistance>

债务应对

如果收入中断，债务可能成为您不得不应对的问题。国家债务求助热线提供方便使用的资源和咨询服务。

<https://ndh.org.au/debt-problems/covid19/>

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Industry Schemes

You may also have entitlements through your membership of various industry schemes. Please use the following websites to get the latest information. If you are a member of a Union, they can also assist with further relevant information.

Redundancy Schemes	
Queensland and NT	
ACIRT	https://www.acirt.com.au/
BERT	https://www.bert.com.au/
CIRT	https://www.cirt.com.au/
MERT	https://www.mert.com.au/Home/
Western Australia	
Reddifund	https://www.reddifund.com.au/
ACIRT	https://www.acirt.com.au/
Protect	https://www.protect.net.au/
Victoria	
ACIRT	https://www.acirt.com.au/
Incolink	https://www.incolink.org.au/
Protect	https://www.protect.net.au/
Australian Capital Territory	
ACIRT	https://www.acirt.com.au/
New South Wales	
ACIRT	https://www.acirt.com.au/
MERT	https://www.mert.com.au/Home/
South Australia	
ACIRT	https://www.acirt.com.au/
Birst	https://www.birst.com.au/
Protect	https://www.protect.net.au/
Tasmania	
Incolink	https://www.incolink.org.au/
Long Service Leave	
Queensland	
QLeave	https://www.qleave.qld.gov.au/
Western Australia	
My leave	https://www.myleave.wa.gov.au/
Victoria	
Co Invest	https://www.coinvest.com.au/
South Australia	
Portable leave	https://www.portableleave.org.au/
Tasmania	
Tasbuild	https://tasbuild.com.au/
Northern Territory	
NTbuild	http://www.ntbuild.com.au/
New South Wales	
Long Service Leave Corporation	https://www.longservice.nsw.gov.au/
Australian Capital Territory	
ACT Leave	https://actleave.act.gov.au/construction/workers/claims

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行业举措

您可能通过所加入的各行业协会而享有权利。请使用以下网站获取最新信息。如果您是工会成员，可向工会咨询进一步相关信息。

裁员计划	
昆士兰州和北领地	
ACIRT	https://www.acirt.com.au/
BERT	https://www.bert.com.au/
CIRT	https://www.cirt.com.au/
MERT	https://www.mert.com.au/Home/
西澳大利亚州	
Reddifund	https://www.reddifund.com.au/
ACIRT	https://www.acirt.com.au/
Protect	https://www.protect.net.au/
维多利亚州	
ACIRT	https://www.acirt.com.au/
Incolink	https://www.incolink.org.au/
Protect	https://www.protect.net.au/
澳大利亚首都领地	
ACIRT	https://www.acirt.com.au/
新南威尔士州	
ACIRT	https://www.acirt.com.au/
MERT	https://www.mert.com.au/Home/
南澳大利亚州	
ACIRT	https://www.acirt.com.au/
Birst	https://www.birst.com.au/
Protect	https://www.protect.net.au/
塔斯马尼亚州	
Incolink	https://www.incolink.org.au/
长期服务假	
昆士兰州	
QLeave	https://www.qleave.qld.gov.au/
西澳大利亚州	
My leave	https://www.myleave.wa.gov.au/
维多利亚州	
Co Invest	https://www.coinvest.com.au/
南澳大利亚州	
灵活假期安排	https://www.portableleave.org.au/
塔斯马尼亚州	
Tasbuild	https://tasbuild.com.au/
北领地	
NTbuild	http://www.ntbuild.com.au/
新南威尔士州	
Long Service Leave Corporation	https://www.longservice.nsw.gov.au/
澳大利亚首都领地	
ACT Leave	https://actleave.act.gov.au/construction/workers/claims

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Helping members find the right information

It's important that our members can access information about their account and entitlements at any given time. We're now providing the right tools to assist members that come from a non-english speaking background.

Accessing the Interpreter service is easy through Cbus

- Step 1** – Call our service centre on **1300 361 784**
- Step 2** – Ask to speak to an interpreter, and have the member details handy.
- Step 3** – It may take some time but the Cbus consultant will get the interpreter on the phone.
- Step 4** – Once the security questions checks are complete, the member and/or their representative can ask any question about their account and the answers will be translated.

Contact Cbus

-  **1300 361 784** 8am to 8pm (AEST/AEDT)
Monday to Friday, closed on national public holidays
-  **cbusenq@cbussuper.com.au**
cbussuper.com.au
-  Cbus, Locked Bag 5056
PARRAMATTA NSW 2124
-  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.

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帮助会员找到正确的信息

会员随时都可访问有关其帐户和应享权利的信息，这对会员有重要意义。我们现在可提供合适的工具，帮助不会英文的会员使用服务。

通过Cbus使用口译服务，方便快捷

- 第 1 步** – 致电我们的服务中心**1300 361 784**
- 第 2 步** – 要求中文口译员，并将会员信息准备好。
- 第 3 步** – 可能需要等待一段时间，但Cbus顾问会跟您配上电话口译员。
- 第 4 步** – 身份验证完成后，会员和/或其代表可以询问有关其帐户的任何问题，口译员会协助您与客服沟通。

联系我们

-  **1300 361 784**早8点至晚8点 (AEST/AEDT)
周一至周五，国家公共假日休息
-  **cbusenq@cbussuper.com.au**
cbussuper.com.au
-  Cbus, Locked Bag 5056
PARRAMATTA NSW 2124
-  在阿德莱德、布里斯班、墨尔本、珀斯和悉尼亲临Cbus办事处。
详细信息: **cbussuper.com.au/contact**

Cbus的受托人是United Super Pty Ltd. ABN 46 006 261 623 AFSL 233792 Cbus ABN 75 493 363 262

本内容介绍Cbus有关的信息。其并未考虑您的具体需求，因此在做出任何财务决策之前，请务必考虑您自己的财务状况、目标 and 需求。阅读相关的Cbus产品披露声明书，以确定Cbus是否适合您。该声明书可通过拨打**1300 361 784**或访问**cbussuper.com.au**获取。