Financial Services Guide: Personal Advice

Effective: 2 November 2026

United Super Pty Ltd

Trustee of Construction and Building Unions Superannuation Fund and issuer of CBUS Super and Media Super products.

This Financial Services Guide has been prepared and issued by United Super Pty Ltd ABN 46 006 261 623 AFSL 233792 as Trustee for the Construction and Building Unions Superannuation Fund ABN 75 493 363 262 offering CBUS Super and Media Super products (CBUS, CBUS Super and/or Media Super)

United Super Pty Ltd issues CBUS Super and Media Super products. Use of `us', `we', `our' or `the Trustee' is a reference to United Super Pty Ltd.

Purpose of this Financial Services Guide

This *Financial Services Guide – Personal Advice* (FSG) provides you with important information about the advice services we offer to help you decide whether to use them.

It covers:

- what financial services and types of financial advice you can receive
- documents you may receive from us during the financial advice process
- any fees, charges, remuneration or benefits that may be paid to CBUS
- our employees, representatives, related bodies and associates in relation to the services described in this FSG
- details of our associations and relationships that may influence our advice
- how you can contact us
- how your personal information is managed
- how we handle complaints about our services.

More information on the FSG or any CBUS Super or Media Super publication can be provided at any time free of charge.

Not independent

Our advisers are not independent, impartial or unbiased as they provide personal advice on CBUS Super and Media Super products only. Our advisers are employed and paid by the Trustee (who is also the product issuer).

Product information

If you receive advice about obtaining a CBUS Super or Media Super product, you should read the relevant product disclosure statement (PDS) before making any decisions to acquire it. The PDS provides details of the terms and conditions of our products and will usually be provided before you join and when we recommend a product to you. If you haven't received a copy, you can call to request a copy or download one from our website:

CBUS Super products

- Call **1300 361 784**
- Visit **cbussuper.com.au/forms**

Media Super products

- Call **1800 640 886**
- Visit **mediasuper.com.au/forms**

Before you get our advice

Who provides financial services and products to me?

United Super Pty Ltd is the provider, through its representatives, of the financial services set out below. We hold an Australian Financial Services Licence (AFSL) under the *Corporations Act 2001*, and are responsible for services provided by our representatives.

What financial services are available to me?

We provide the following financial services:

- General financial advice and personal financial advice that is strategic or non-product specific to members and their spouse/partner (where eligible) and personal financial advice to members about CBUS Super and Media Super superannuation products.
- General financial advice about life insurance and income protection products issued under a group policy with our insurer, TAL Life Ltd ABN 70 050 109 450 AFSL 237848.
- Superannuation trustee services, including issuing financial products in respect of CBUS Super and Media Super.

The different types of information and advice are explained below:

- **Factual information** is objectively obtainable information.
- **General financial advice** refers to information in relation to general features of the products and services but does not consider your personal circumstances, financial situation or objectives.
- **Personal financial advice** takes into account your personal circumstances, financial situation or objectives.

When contacting us, the type of advice or information provided will depend upon your needs, the services you access and the authority of the staff member you deal with in the areas outlined on the next page. In all circumstances, the person you deal with will let you know if the advice provided has taken into account your personal circumstances.

If you decide to act on the advice you've received, you may be required to instruct your super fund to make changes to your account. For certain transactions, you'll be able to make these changes through your online account or over the phone.

Our Advice Services

Our Advice team

We have a range of experienced advisers, supported by other specialists, servicing our members across Australia. Our financial advisers are authorised to provide general advice on a wide range of topics and limited personal advice as follows:

Our advice

	Advice Essentials	Advice Essentials Plus
	This is simple personal advice about your options with your existing CBUS Super or Media Super account with us.	This includes everything available to the member under Advice Essentials ***plus***:
	We can offer recommendations about: • Choosing the right investment option • Which type of contribution to make • Starting a Super Income Stream • Transition to Retirement	We can offer recommendations to improve your retirement outcomes by providing: • Strategic advice to the member's spouse/ partner • Strategic advice for the member about matters that extend beyond super
Cost of advice	No additional cost	$990 inc GST

External Advisers
Where you require financial advice beyond the scope of **Advice Essentials** or **Advice Essentials Plus**, we will refer you to an external accredited financial adviser who meets strict professional qualifications and service criteria, as set by us and the Financial Advice Association of Australia (FAAA).

We will let you know which advice offer is right for you and aim to connect you with the most suitable adviser from the beginning. While we do our best to match you with the right adviser from the outset, there may be times when another adviser is better suited to your needs. If so, we will discuss this with you and make the necessary arrangements.

We will only charge a fee with your consent.

How you can pay for your advice fees

Where advice fees are payable, you will have various payment method options, including EFT (bank transfer) and credit card.

Where you receive advice from an external adviser, they can offer you advice on a fee-for-service basis under their own Australian Financial Services Licence.

Statement of Advice

When we provide you with personal advice, our recommendations will be presented to you in a tailored financial plan, called a Statement of Advice (SOA).

A Statement of Advice is a document that provides information on the advice given to you. This includes:

- the basis for advice
- information about any fees or commissions that apply
- how to implement the advice.

You can request a copy of your SOA (within seven years from the date the advice was provided to you) by contacting the Advice team.

What commissions or fees do staff receive?

Our advisers are salaried employees who don't receive any extra remuneration, commissions or bonus payments for the advice they provide to you.

Similarly, no fees are payable to or by CBUS for referrals to external advisers or the Financial Advice Association of Australia (FAAA).

Details of the fees charged for CBUS Super and Media Super products can be found in the relevant PDS.

Do any relationships or associations exist that may influence any advice or financial service given to me?

CBUS Property Pty Ltd ABN 48 115 826 741 is a wholly-owned entity of United Super Pty Ltd and is responsible for the development and management of our direct property investments.

Important information

If you have a complaint

If I am unhappy with the service I receive, what can I do?

If you have a complaint, you can make a complaint as follows:

	CBUS Super	Media Super
	Submit your complaint online at:	
	cbussuper.com.au/complaints	**mediasuper.com.au/complaints**
	1300 361 784	**1800 640 886**
	8am to 8pm AEST/AEDT (within Australia) Open Monday to Friday, closed national public holidays	
	Complaints Officer	
	CBUS Super, PO Box 24231 MELBOURNE 3001	Media Super, PO Box 24231 MELBOURNE 3001

The Complaints Officer will investigate your complaint promptly, fairly and in the strictest confidence, and will provide a written response (if applicable).

If you're not satisfied with our service, you can lodge a complaint with 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. If AFCA agrees to investigate your complaint, they'll work with you and us to help resolve your complaint as quickly as possible.

For more information about the types of complaints that AFCA can deal with and the information you'll need to provide, contact AFCA:

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

Your privacy

The privacy and security of your personal information is important to us. Your information will be collected and handled in accordance with our privacy policy and privacy laws.

	CBUS Super	Media Super
	For advice provided by our representatives, please refer to the *Privacy Policy* and *Personal Information Collection Statement:*	
	cbussuper.com.au/privacy	**mediasuper.com.au/privacy**

Other information

United Super Pty Ltd is covered by professional indemnity insurance which complies with s912B of the *Corporations Act 2001 (Cth)*. This insurance provides cover for work performed by our current and former representatives and employees.

How to contact us

	CBUS Super	Media Super
	1300 361 784	**1800 640 886**
	8am to 8pm AEST/AEDT (within Australia) Open Monday to Friday, closed national public holidays	
	cbussuper.com.au/message **cbussuper.com.au**	**mediasuper.com.au/message** **mediasuper.com.au**
	CBUS Super Locked Bag 5056 PARRAMATTA NSW 2124	**Media Super** Locked Bag 5056 PARRAMATTA NSW 2124
	Visit us in person in Adelaide, Brisbane, Melbourne, Perth and Sydney. Details:	
	cbussuper.com.au/contact	**mediasuper.com.au/contact**

This information is about CBUS Super. It doesn't account for your financial position, objectives and specific needs. You should consider your own position, objectives and needs before making financial decisions. Read the relevant Product Disclosure Statement (PDS) and Target Market Determination available by calling **1300 361 784** or visiting **cbussuper.com.au**, to decide what's right for you.

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