

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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KOREAN

2020년 3월 31일 현재

# Superannuation에 대한 조기 액세스 및 향후 귀하에게 미치는 영향

COVID-19 위기와 그 흐름에 따른 영향으로 많은 사람들이 재정적 지위를 재평가하고 있습니다.

연방 정부는 최근 개인을 위한 조기 석방 조건의 일시적 변경을 발표했습니다. 정부는 피해를 입은 개인이 7월 이전에 초기 연금의 최대 \$10,000 및 올해 7월에서 9월 사이에 추가 \$10,000에 액세스할 수 있도록 허용하고 있습니다.

이 제도는 [my.gov.au](https://www.my.gov.au) 웹사이트를 통해 Australian Taxation Office (ATO)에 의해 관리됩니다. 이 제도는 2020년 4월 20일부터 시행된다. 자세한 내용은 다음 페이지에서 확인할 수 있습니다.

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

이 결제는 일부 회원에게 도움이 되지만, 모든 사실을 고려해야 합니다. COVID-19 유행에 의해 만들어진 변동성으로 인해 투자 시장은 비교적 낮은 수준에 있다는 것을 고려해야 합니다. 지금 돈을 꺼내면 회원들은 시장의 하단에 슈퍼애너레이션 자산을 팔게 됩니다. 마치 부동산 가격 부진 속에서 집을 팔아버리는 것과 마찬가지로 손실을 감당하게 됩니다.

페이지를 통해 계속 >

## ENGLISH

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.

## KOREAN

슈퍼에서 2만 달러를 가져가면 은퇴 후 잔액에 **상당한** 영향을 미칠 수 있습니다. 설명하려면:

### ! 은퇴시 잔액에 대한 비용 (67세)

연령: 25세 | 급여: \$50,000  
현재 슈퍼 잔액: \$22,000

인출 1  
\$10,000  
2020년 7월 1일 이전



인출 2  
\$10,000  
2020년 7월 ~ 9월

= **-\$189,000**

연령: 35세 | 급여: \$70,000  
현재 슈퍼 잔액: \$60,000

인출 1  
\$10,000  
2020년 7월 1일 이전



인출 2  
\$10,000  
2020년 7월 ~ 9월

= **-\$110,000**

연령: 45세 | 급여: \$90,000  
현재 슈퍼 잔액: \$85,000

인출 1  
\$10,000  
2020년 7월 1일 이전



인출 2  
\$10,000  
2020년 7월 ~ 9월

= **-\$64,000**

페이지를 통해 계속 >

계산은 예시 목적을 위해 제공되며, 다음을 포함하지만, 이들로 제한되지 않는 특정 가정에 기초한다:

1. 축적 단계 동안 기본 성장 (Cbus MySuper) 옵션을 가정합니다.
2. 매뉴얼 회원용 4단위의 기본 보험 적용.
3. 장기 CPI를 2.5%로 가정하고 1% p.a.로 생활 표준 상승.

과거의 성과는 미래의 성과를 신뢰할 수 있는 지표가 아닙니다. 재무 결정을 내리기 전에 자신의 재무 상태, 목표 및 요건을 살펴야 합니다.

## 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](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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## 귀하의 보험 보장을 고려하십시오

Cbus를 통해 얻는 대부분의 보험은 귀하와 귀하의 가족에게 지속적인 재정적 보호와 보안을 제공합니다. 슈퍼를 인출하고 잔액이 너무 낮아지면 보험 비용을 충당할 수 없을 수도 있으며 이 보상은 중지됩니다.

## 기타 잠재적 재정 출처 및 재정 완화

업계와 정부가 위기에 대응함에 따라 여러 가지 재정적 지원이 제공됩니다. 이 중 일부는 귀하의 재정적 미래에 덜 장기적인 영향을 미치는 더 나은 단기 솔루션일 수 있습니다.

### 연방 정부 COVID-19 지원 제도

연방 정부는 점진적으로 금융 지원 패키지를 공개하고 있습니다. 신청 자격 기준과 링크를 찾으려면 다음 링크를 따르세요.

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

#### 보충 지불 \$ 750

적격한 Centrelink 결제 수취인은 모두 2020년 4월에 \$ 750의 결제대금을 받고 2020년 6월/7월에 \$ 750의 결제대금을 더 받게 되며, 2020년 7월 13일부터 결제대금은 적격한 결제대금을 받거나 2020년 7월 10일에 적격한 양보 카드를 갖게 됩니다.

#### 직업지기 지급

연방 정부는 3월 30일 새로운 계획을 발표했다. 법안이 최종 확정될 예정입니다. 자세한 내용은 여기를 클릭하세요.

[https://treasury.gov.au/sites/default/files/2020-03/Fact\\_sheet\\_Info\\_for\\_Employees\\_0.pdf](https://treasury.gov.au/sites/default/files/2020-03/Fact_sheet_Info_for_Employees_0.pdf)

#### 대출연휴

주택담보대출에 대한 일시적인 일시정지를 요청할 수 있습니다. 은행마다 접근 방식이 다를 수 있으며 대출 상품에 따라 다를 수 있습니다.

#### 레지던스 지원

연방 정부의 COVID 대응 패키지를 통해 대여 지원을 받을 수 있습니다.

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

#### 채무 관리

귀하의 수입이 중단되면, 부채는 귀하가 관리해야 하는 문제가 될 수 있습니다. National Debt 헬프라인에는 사용하기 쉬운 리소스와 상담 서비스가 마련되어 있습니다.

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

페이지를 통해 계속 >

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

## KOREAN

### 업계 제도

또한 다양한 업계 제도의 멤버십을 통해 자격을 가질 수 있습니다. 최신 정보를 얻으려면 다음 웹사이트를 이용해 주십시오. 귀하가 유럽연합 회원인 경우, 유럽연합은 추가 관련 정보를 지원할 수도 있습니다.

중복 제도	
<b>Queensland 과NT</b>	
ACIRT	<a href="https://www.acirt.com.au/">https://www.acirt.com.au/</a>
BERT	<a href="https://www.bert.com.au/">https://www.bert.com.au/</a>
CIRT	<a href="https://www.cirt.com.au/">https://www.cirt.com.au/</a>
MERT	<a href="https://www.mert.com.au/Home/">https://www.mert.com.au/Home/</a>
<b>Western Australia</b>	
Reddifund	<a href="https://www.reddifund.com.au/">https://www.reddifund.com.au/</a>
ACIRT	<a href="https://www.acirt.com.au/">https://www.acirt.com.au/</a>
Protect	<a href="https://www.protect.net.au/">https://www.protect.net.au/</a>
<b>Victoria</b>	
ACIRT	<a href="https://www.acirt.com.au/">https://www.acirt.com.au/</a>
Incolink	<a href="https://www.incolink.org.au/">https://www.incolink.org.au/</a>
Protect	<a href="https://www.protect.net.au/">https://www.protect.net.au/</a>
<b>Australian Capital Territory</b>	
ACIRT	<a href="https://www.acirt.com.au/">https://www.acirt.com.au/</a>
<b>New South Wales</b>	
ACIRT	<a href="https://www.acirt.com.au/">https://www.acirt.com.au/</a>
MERT	<a href="https://www.mert.com.au/Home/">https://www.mert.com.au/Home/</a>
<b>South Australia</b>	
ACIRT	<a href="https://www.acirt.com.au/">https://www.acirt.com.au/</a>
Birst	<a href="https://www.birst.com.au/">https://www.birst.com.au/</a>
Protect	<a href="https://www.protect.net.au/">https://www.protect.net.au/</a>
<b>Tasmania</b>	
Incolink	<a href="https://www.incolink.org.au/">https://www.incolink.org.au/</a>
<b>장기 서비스 휴가</b>	
<b>Queensland</b>	
QLLeave	<a href="https://www.qleave.qld.gov.au/">https://www.qleave.qld.gov.au/</a>
<b>Western Australia</b>	
My leave	<a href="https://www.myleave.wa.gov.au/">https://www.myleave.wa.gov.au/</a>
<b>Victoria</b>	
Co Invest	<a href="https://www.coinvest.com.au/">https://www.coinvest.com.au/</a>
<b>South Australia</b>	
Portable leave	<a href="https://www.portableleave.org.au/">https://www.portableleave.org.au/</a>
<b>Tasmania</b>	
Tasbuild	<a href="https://tasbuild.com.au/">https://tasbuild.com.au/</a>
<b>Northern Territory</b>	
NTbuild	<a href="http://www.ntbuild.com.au/">http://www.ntbuild.com.au/</a>
<b>New South Wales</b>	
Long Service Leave Corporation	<a href="https://www.longservice.nsw.gov.au/">https://www.longservice.nsw.gov.au/</a>
<b>Australian Capital Territory</b>	
ACT Leave	<a href="https://actleave.act.gov.au/construction/workers/claims">https://actleave.act.gov.au/construction/workers/claims</a>

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페이지를 통해 계속 >

## ENGLISH

### 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](mailto:cbusenq@cbussuper.com.au)  
[cbussuper.com.au](http://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](http://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](http://cbussuper.com.au) for a copy.

## KOREAN

### 회원이 올바른 정보를 찾을 수 있도록 지원

에어비앤비 회원은 언제든지 자신의 계정과 자격에 대한 정보에 액세스할 수 있습니다. 에어비앤비는 이제 비영어권 지역의 회원들을 돕기 위한 올바른 도구를 제공하고 있습니다.

### Cbus를 통해 통역 서비스에 쉽게 액세스할 수 있습니다

- 1단계** – **1300 361 784**의 서비스 센터에 전화하기.
- 2단계** – 통역관에게 통역을 요청하고, 구성원 세부정보를 편리하게 사용할 수 있습니다.
- 3단계** – 시간이 조금 걸릴 수 있지만 Cbus 컨설턴트가 통역관에게 전화를 걸게 됩니다.
- 4단계** – 보안 질문이 완료되면, 회원 및/또는 담당자가 자신의 계정에 대한 질문을 할 수 있으며 답변이 번역됩니다.

### 연락처 Cbus



**1300 361 784** 오전 8시 ~ 오후 8시 (AEST/AEDT)  
월요일 ~ 금요일, 국경일 및 공휴일 휴무



[cbusenq@cbussuper.com.au](mailto:cbusenq@cbussuper.com.au)  
[cbussuper.com.au](http://cbussuper.com.au)



Cbus, Locked Bag 5056  
PARRAMATTA NSW 2124



Adelaide, Brisbane, Melbourne, Perth, Sydney에서 Cbus를 직접 방문하세요.  
자세한 내용: [cbussuper.com.au/contact](http://cbussuper.com.au/contact)

Cbus' 수탁자는 (주) 유나이티드 슈퍼피티 ABN 46 006 261 623 AFSL 233792 cbus ABN 75 493 363 262

Cbus에 대한 정보입니다. 특정 니즈를 고려하지 않으므로 재무 결정을 내리기 전에 자신의 재무 상태, 목표 및 요건을 살펴야 합니다. Cbus가 귀하에게 적합한지 여부를 결정하려면 관련 Cbus 제품 공개 설명서와 관련 문서를 읽으십시오. **1300 361 784**에 전화하거나 [cbussuper.com.au](http://cbussuper.com.au)를 방문하여 복사본을 받으십시오.