Cbus investment performance
over the 2018/19 financial year

The Growth (Cbus MySuper) default investment option has achieved a solid financial year return of 6.99%, outperforming the median return of funds with a similar mix by 0.06%.

Financial year 18/19 returns

<table>
<thead>
<tr>
<th>Growth (Cbus MySuper)</th>
<th>Median Fund</th>
<th>Median Industry Fund</th>
<th>Median Retail Fund</th>
</tr>
</thead>
<tbody>
<tr>
<td>6.99%</td>
<td>6.93%</td>
<td>7.07%</td>
<td>6.00%</td>
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</tbody>
</table>

Source: SuperRatings Fund Crediting Rate Survey SR50 Balanced (60-76) Index as at 30 June 2019. Survey data as at 19 July 2019.

Past performance is not a reliable indicator of future performance.

Key drivers of performance over the financial year

- Australian and global shares contributed 1.31% and 1.86%, respectively to the Growth (Cbus MySuper) option’s return of 6.99% over the 2019 financial year.
- Property and infrastructure assets contributed 1.16% and 1.61%, respectively.

Over the long term, the Growth (Cbus MySuper) option has achieved an annual average return of 9.23%* p.a. (since inception in 1984 to June 2019), which has been recognised as a strong result for our members.

* Based on the crediting rate, which is the return minus investment fees, the Trustee Operating Cost and taxes. Excludes account keeping administration fees.
Past performance is not a reliable indicator of future performance.

1 The median fund is from the SuperRatings SR50 Balanced Survey, as at 30 June 2019.
2 Industry Funds are not-for-profit funds and the median of these funds is from the SuperRatings SR50 Balanced Survey, as at 30 June 2019.
3 Retail funds, known as Master Trust are ‘for-profit’ funds, such as bank funds, and the median of these funds is from the SuperRatings SR50 Balanced Survey, as at 30 June 2019.
SuperRatings is a ratings agency that collects information from superannuation funds to enable performance comparisons. The SR50 Balanced Survey includes investment options that are broadly similar to the Growth (Cbus MySuper) option, as these funds are all diversified with an allocation to growth assets of between 60% and 76%.
Cbus delivers strong long-term returns

Over the past 35 years, Cbus’ default investment option, Growth (Cbus MySuper) has achieved an annual average return\(^1\) of 9.23%. Cbus has delivered this solid long term performance, through its innovative and diversified investment strategy.

Financial year returns %
Growth (Cbus MySuper) option

Diversification underpins our performance

Cbus’ investment strategy is to diversify across a range of asset classes such as shares, property, infrastructure, fixed interest and cash which can reduce the impact that any one asset class can have on investment returns. This works because not all asset types perform in the same way at the same time. Over the long term, this strategy has resulted in strong performance for the default option.

The Growth (Cbus MySuper) option has:
- around half of its value invested in Australian and global shares and about 20% invested in property and infrastructure
- major types of property investment through Cbus Property\(^2\) which has delivered strong returns of 15.88%\(^3\) on average each year investments in large, long-term infrastructure assets such as airports, toll roads and seaports that provide services for many years.

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1 Based on the crediting rate, which is the return minus investment fees, the Trustee Operating Cost and taxes. Excludes account keeping administration fees. Past performance is not a reliable indicator of future performance.
2 Cbus Property Pty Ltd is a wholly-owned subsidiary of Cbus and has responsibility for the strategic performance and management of all Cbus’ direct property developments and investments.
3 Since inception in 2006 to 30 June 2018. Cbus Property investments are part of the property asset class in the High Growth, Growth, Conservative Growth and Conservative investment options and these returns are net of fees and form part of the crediting rates allocated to accounts invested in these options.

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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