

GRI G4 DISCLOSURES		
GENERAL STANDARD DISCLOSURES		
General Standard Disclosures	Indicator	Location of disclosure
G4-1	Strategy and Analysis – relevance of sustainability, strategy for addressing sustainability from Cbus CEO	An introduction to Cbus’ sustainability disclosures from David Atkin, Cbus’ CEO; Cbus 2016 Annual Integrated Report page 8, back inside cover.
Organizational Profile		
G4-3	Name of the organisation	The fund is Cbus, the Trustee of the Fund is United Super Pty Ltd. This report also includes Cbus Property Pty Ltd, Cbus Property is wholly owned by Cbus.
G4-4	Primary products, brands and services	Super and retirement products: Cbus 2016 Annual Integrated Report (pps. 42-43), Cbus Self Managed (pps, 43, 21), Advice (p. 28-29) Insurance: (p. 30) Material outsource providers: https://www.cbussuper.com.au/content/dam/cbus/files/governance/reporting/Key-Service-Providers.pdf Cbus Property is a property investor and developer.
G4-5	Location of headquarters	Cbus – Level 28, 2 Lonsdale Street, Melbourne 3000 Cbus Property Pty Ltd - Level 7, 550 Bourke Street Melbourne 3000
G4-6	Where Cbus operates	Cbus operates in Australia. See also Annual Integrated Report page 3.
G4-7	Nature of ownership and legal form	Cbus Additional Sustainability Disclosures 2016 page 25 Cbus 2016 Annual Integrated Report page 38
G4-8	Markets served	Cbus 2016 Annual Integrated Report page 3 Cbus Property – Australian direct property
G4-9	Scale of the organisation	Cbus - Scale of funds under management: Annual Integrated Report page 3; Employees: Cbus 2016 Annual Integrated Report page 8 & Cbus Additional Sustainability Disclosures 2016 pages 10-12 Assets, Liabilities & Revenue: Annual Integrated Report page 49-50; Products: see G4-4. Cbus Property – Cbus 2016 Annual Integrated Report page 27
G4-10	Workforce data by type, gender, region	Cbus Additional Sustainability Disclosures 2016 pages 10-12 Cbus : www.cbussuper.com.au/content/dam/cbus/files/governance/reporting/Cbus-WGEA-Report-2015-2016.pdf Cbus Property: www.cbusproperty.com.au/Portals/0/Documents/Cbus%20Property%20WGEA%20Report%202015-2016.pdf
G4-11	% of employees covered by bargaining agreements	Cbus: Cbus 2016 Annual Integrated Report page 36; Cbus Property: Cbus 2016 Additional Sustainability Disclosures, page 12
G4-12	Description of the supply chain	Cbus 2016 Additional Sustainability Disclosures, page 25
G4-13	Significant changes during the period (size, structure, supply chain)	Cbus 2016 Annual Integrated Report – pages 8, 9, 19-20, 30, 31, 32-33, 35 Expansion of the Sydney office. Cbus 2016 Additional Sustainability Disclosures, page 25
G4-14	Precautionary principle	Cbus does not address the precautionary principle in its sustainability disclosures.
G4-15	External charters or principles (Environment, Social, economic) to which the organisation subscribes or endorses	Cbus 2016 Annual Integrated Report page 23; Cbus Additional Sustainability Disclosures 2016 page 15
G4-16	Memberships of associations and advocacy organisations in which the organisations holds a position or participates in working groups or views membership as strategic	Cbus: Cbus 2016 Annual Integrated Report page 23 Cbus Additional Sustainability Disclosures 2016, page 15 Cbus Property: Cbus Additional Sustainability Disclosures 2016 page 18
Identified material aspects and boundaries		
G4-17	Entities included in the consolidated financial statements and whether covered by the report	Cbus Property is included in the consolidated financial statements and included in the boundaries of our GRI G4 reporting.
G4-18	Process for defining report content, boundaries and implementing reporting principles	Cbus 2016 Additional Sustainability Disclosures, page 23
G4-19	List of identified material aspects	Cbus 2016 Additional Sustainability Disclosures, page 24

G4-20	Aspect boundaries and limitations (within the organisation)	Cbus Additional Sustainability Disclosures 2016, page 23-24
G4-21	Aspect materiality and limitations (outside the organisation)	Cbus Additional Sustainability Disclosures 2016, pages 23-24
G4-22	Effect of any restatements and reasons	Cbus Additional Sustainability Disclosures 2016; page 24
G4-23	Significant changes in scope and boundaries	Cbus Additional Sustainability Disclosures 2016, page 23
Stakeholder engagement		
G4-24	List of stakeholder groups engaged by the organisation	Cbus 2016 Annual Integrated Report page 10; Cbus Additional Sustainability Disclosures 2016, page 3
G4-25	Basis of identification and selection of stakeholders with whom to engage	Cbus Additional Sustainability Disclosures 2016, page 3
G4-26	Approach to stakeholder engagement	Cbus Additional Sustainability Disclosures 2016, pages 4-5
G4-27	Stakeholder key topics and concerns and organisations response	Cbus 2016 Annual Integrated Report page 10; Cbus Additional Sustainability Disclosures 2016, pages 6-7
Report Profile		
G4-28	Reporting period	Cbus 2016 Annual Integrated Report Cover page; page 43; Cbus Additional Sustainability Disclosures 2016, page 24
G4-29	Date of most recent previous report	For the period ending 30 June 2015
G4-30	Reporting cycle	Annual
G4-31	Contact point for questions	Cbus National Office: Level 28, 2 Lonsdale Street, Melbourne VIC 3000 For more information: Phone our Service Centre on 1300 361 784 from 8.00am to 8.00pm Monday to Friday (EST) Write to: Locked Bag 5056, Parramatta, NSW 2124 Visit: www.cbussuper.com.au
G4-32	In accordance option and external assurance	Cbus has reported using the "Core" In accordance option and Cbus has not externally assured its GRI G4 disclosures.
G4-33	External assurance	Cbus has not externally assured its GRI G4 disclosures.
Governance		
G4-34	Governance structure of the organisation	Cbus 2016 Annual Integrated Report pages 38-39; https://www.cbussuper.com.au/about-us/how-were-run/governance Cbus Additional Sustainability Disclosures 2016, page 25
G4-38	Composition of the Board of Trustees	https://www.cbussuper.com.au/about-us/how-were-run
G4-39	Whether the Chair is an Executive Officer	The Chair is not an Executive Officer
G4-40	Nomination and selection processes for the Board of Trustees	Cbus Additional Sustainability Disclosures 2016, page 25
G4-41	Conflicts of interest – how avoided and disclosed	Cbus 2016 Annual Integrated Report page 39 https://www.cbussuper.com.au/content/dam/cbus/files/governance/policies/Conflicts-Management-Policy-Summary.pdf
G4-51	Remuneration policies for the Board of Trustees and for senior executive	Cbus 2016 Annual Integrated Report: Executive page 34-35, Board page 39 Remuneration policy: https://www.cbussuper.com.au/about-us/how-were-run/governance
G4-52	Process for determining remuneration	Remuneration policy: https://www.cbussuper.com.au/about-us/how-were-run/governance
Ethics and Integrity		
G4-56	The organisations values, principles, standards and norms of behaviour	Cbus 2016 Annual Integrated Report page 39; www.cbussuper.com.au/content/dam/cbus/files/governance/policies/Fund-Governance-Policy.pdf
SPECIFIC STANDARD DISCLOSURES		
DMA and Indicators	Indicator description	Location of disclosure
CATEGORY ECONOMIC		
Material Aspect: Economic Performance		
G4-DMA	Disclosure of Management Approach	Cbus 2016 Additional Sustainability Disclosures, p8
G4-EC1	Direct economic value generated and distributed	Cbus 2016 Annual Integrated Report pages 6-7, 42-43, 50-51 Cbus 2016 Annual Financial Report: www.cbussuper.com.au/about-cbus/annualreport ; Cbus 2016 Additional Sustainability Disclosures, page 8
G4-EC2	Financial implications and other risks and opportunities for the organisation's activities due to climate change	Cbus 2016 Annual Integrated Report pages 23, 24; www.cbussuper.com.au/sustainability
Material Aspect: Indirect Economic Impacts		
G4-DMA	Disclosure of Management Approach	Cbus 2016 Additional Sustainability Disclosures, pages 8-9

G4-EC7	Development and impact of infrastructure investments and services supported	Cbus 2016 Annual Integrated Report pages, 20-21; Cbus 2016 Additional Sustainability Disclosures, page 8
G4-EC8	Significant indirect economic impacts	Cbus 2016 Annual Integrated Report pages 3, 5, 20-21, 26-27 Cbus 2016 Additional Sustainability Disclosures, pages 8-9
CATEGORY ENVIRONMENTAL		
Material Aspect: Energy		
G4-DMA	Disclosure of Management Approach	Cbus Property: Cbus 2016 Additional Sustainability Disclosures, page 19
EN4	Energy Consumption outside of the organisation	Cbus Property: Cbus 2016 Additional Sustainability Disclosures, page 19
Material Aspect: Effluents and Waste		
G4-DMA	Disclosure of Management Approach	Cbus Property: Cbus 2016 Additional Sustainability Disclosures, page 19
EN23	Total weight of waste by type and disposal method	Cbus Property: Cbus 2016 Additional Sustainability Disclosures, page 19
CATEGORY SOCIAL		
SUB CATEGORY: LABOUR PRACTICES AND DECENT WORK		
Material Aspect: Employment		
G4-DMA	Disclosure of Management Approach	Cbus 2016 Annual Integrated Report page 8; 35-37
G4-LA1	Number and rates of new employee hires and employee turnover by age, gender, type of employment	Cbus 2016 Additional Sustainability Disclosures, pages 10-12 Cbus - https://www.cbussuper.com.au/content/dam/cbus/files/governance/reporting/Cbus-WGEA-Report-2015-2016.pdf Cbus Property - http://cbusproperty.com.au/Portals/0/Documents/Cbus%20Property%20WGEA%20Report%202015-2016.pdf
G4-LA2	Benefits to full time employees that are not provided to temporary or part time employees	Cbus 2016 Additional Sustainability Disclosures, page 11
G4-LA3	Return to work and retention rate after parental leave by gender	Cbus 2016 Additional Sustainability Disclosures, page 11 https://www.cbussuper.com.au/content/dam/cbus/files/governance/reporting/Cbus-WGEA-Report-2015-2016.pdf Cbus Property - http://cbusproperty.com.au/Portals/0/Documents/Cbus%20Property%20WGEA%20Report%202015-2016.pdf
Material Aspect: Training and education		
G4-DMA	Disclosure of Management Approach	Cbus 2016 Annual Integrated Report page 36
G4-LA9	Average hours of training per year per employee by gender and employee category	Cbus 2016 Annual Integrated Report page 36; Cbus 2016 Additional Sustainability Disclosures, pages 11, 12
G4-LA10	Programs for skills management and lifelong learning	Cbus 2016 Annual Integrated Report page 36.
G4-LA11	% of employees receiving regular performance and career development reviews, by gender and employee category	Cbus 2016 Annual Integrated Report page 36 (Cbus) Cbus 2016 Additional Sustainability Disclosures, page 12 (Cbus Property) https://www.cbussuper.com.au/about-us/careers
Material Aspect: Diversity and equal opportunity		
G4-DMA	Disclosure of Management Approach	Cbus 2016 Annual Integrated Report page 35
G4-LA12	Composition of governance bodies and employees with respect to diversity	Cbus 2016 Annual Integrated Report page 35 and Cbus 2016 Additional Sustainability Disclosures, page 12 https://www.cbussuper.com.au/about-us/careers
Material Aspect: Supplier Assessment for Labour Practices		
G4-DMA	Disclosure of Management Approach	Cbus Additional Sustainability Disclosures 2016 pages 17, 20 (Cbus Property)
SUB CATEGORY: SOCIETY		
Material Aspect: Public policy		
G4-DMA	Disclosure of Management Approach	Cbus 2016 Annual Integrated Report page 8; Cbus Additional Sustainability Disclosures 2016, pages 21-22
G4-SO6	Contributions to political parties	Cbus does not make contributions to political parties.
SUB CATEGORY: PRODUCT RESPONSIBILITY		
Material Aspect: Product and service labelling		
G4-DMA	Disclosure of Management Approach	Cbus 2016 Additional Sustainability Disclosures, page 13 Fund Governance Policy: www.cbussuper.com.au/content/dam/cbus/files/governance/policies/Fund-Governance-Policy.pdf
G4-PR4	Incidents of non-compliance with regulatory and voluntary codes concerning product and servicing information and labelling.	Cbus Additional Sustainability Disclosures 2016, page 13
G4-PR5	Results of surveys measuring customer satisfaction	Cbus 2016 Annual Integrated Report pages 7, 28

FS 15	Policies for the fair design and sale of financial products	Fund Governance Policy: www.cbussuper.com.au/content/dam/cbus/files/governance/policies/Fund-Governance-Policy.pdf
Material Aspect: Marketing communications		
G4-DMA	Disclosure of Management Approach	Cbus Additional Sustainability Disclosures 2016, page 13
G4-PR7	Incidents of non-compliance with regulatory and voluntary codes concerning marketing communications	Cbus Additional Sustainability Disclosures 2016, page 13
Material Aspect: Customer privacy		
G4-DMA	Disclosure of Management Approach	Cbus 2016 Annual Integrated Report pages 9, 15, 41 Cbus Additional Sustainability Disclosures 2016, page 13-14 https://www.cbussuper.com.au/about-us/privacy-statement
G4-PR8	Number of substantiated complaints regarding breaches of customer privacy and losses of customer data	Cbus Additional Sustainability Disclosures 2016, page 13
Material Aspect: Compliance		
G4-DMA	Disclosure of Management Approach	Cbus Additional Sustainability Disclosures 2016, page 13
G4-PR9	Monetary value of significant fines for non-compliance with laws and regulations concerning the provision and use of products and services.	Cbus Additional Sustainability Disclosures 2016, page 13
Material Aspect: Product portfolio (Financial Services Sector Supplement)		
FS 1	Policies with specific environmental and social components applied to business lines	ESG Policy: https://www.cbussuper.com.au/content/dam/cbus/files/governance/policies/ESG-Policy.pdf
FS 2	Processes for assessing and screening environmental and social risks in business lines	Cbus 2016 Annual Integrated Report p. 22; ESG Policy: https://www.cbussuper.com.au/content/dam/cbus/files/governance/policies/ESG-Policy.pdf
FS 5	Interactions with clients, investees, business partners regarding environmental and social risks and opportunities	https://www.cbussuper.com.au/content/dam/cbus/files/governance/policies/ESG-Policy.pdf https://www.cbussuper.com.au/content/dam/cbus/files/governance/reporting/Corporate-Engagement-Report-Dec-2015.pdf
Material Aspect: Active ownership (Financial Services Sector Supplement)		
FS 10	% and number of organisations held in the portfolio with which the organisation has interacted with on environmental or social issues	Cbus Additional Sustainability Disclosures 2016 page 16
FS 11	Percentage of assets subject to positive or negative environmental or social screening	We screen 100% of our Australian shares. We screen 83% of our international shares, as the remainder is held in trusts.
FS 12	Company voting policies applied to environmental or social issues	Proxy voting report: www.cbussuper.com.au/about-us/sustainability ; ESG Policy: www.cbussuper.com.au/about-us/how-were-run/investment-policies
Material Aspect: Local communities (Financial Services Sector Supplement)		
FS 14	Initiatives to improve access to financial services for disadvantaged people	Cbus Additional Sustainability Disclosures 2016 page 21-22
Material Aspect: Initiatives to enhance financial literacy (Financial Services Sector Supplement)		
FS 16	Initiatives to improve financial literacy by type of beneficiary	Cbus 2016 Annual Integrated Report pages 28-29

Cbus Annual Integrated Report: <https://www.cbussuper.com.au/about-us/annual-report>

Cbus Additional Sustainability Disclosures 2016: <https://www.cbussuper.com.au/about-us/sustainability>