SuperRatings Assessment
A “best value for money” superannuation fund. Well balanced across all key assessment criteria in a robust, secure and proven risk framework. The fund provides features that should assist most individuals to meet their retirement savings goals.

You should contact your financial adviser or this fund before making an investment decision.

Investment
- Performance *: Excellent
- Variety of Options: Excellent
- Process: Excellent

Fees and Charges
- Small Account (50K): Excellent
- Medium Account (250K): Excellent
- Large Account (500K): Excellent

Insurance Covers and Costs
- Death Insurance: Excellent
- Death & Disability: Good
- Income Protection: Excellent

Member Servicing
- Member Education: Excellent
- Advice Services: Excellent

Administration
- Structure & Service: Good
- Employer Servicing: Excellent
- Third Party Adviser Servicing: Good

Governance
- Trustee Structure & Risk: Excellent

* Past performance is not a reliable indicator of future performance

What We Say
Cbus Super was established in 1984 to service members employed within the building and construction industries, and now allows members from all industries to apply for membership. Cbus Super was the winner of the 2021 Career Fund of the Year award and was also nominated as a finalist for the 2021 MySuper of the Year, the 2021 Momentum, the 2021 Net Benefit and the 2021 Smooth Ride awards. The fund demonstrates a strong commitment to environmental and social principles and is Infinity Recognised.

The fund offers an investment menu of 4 diversified portfolios, a cash option, as well as access to term deposits, ETFs and Direct Shares through Cbus Self Managed. The Growth (Cbus MySuper) option outperformed the relevant SuperRatings Index over each time period assessed to 30 June 2020.

Fees are lower than the industry average across all account balances assessed. The fund does not charge a buy-sell spread or an investment switching fee.

Cbus Corporate Super offers flexible insurance options, with employers able to choose from three insurance designs to meet the needs of their employees. Eligible members are able to apply for up to $5 million of Death cover and up to $2 million of TPD cover. Income Protection of up to 85% of salary, with a 2- or 5-year benefit payment period and a 30 or 90 day waiting period is also available. Insurance premiums displayed are based on a medium employer risk rating. Actual premiums may vary.

Cbus provides members with financial advice services and a comprehensive suite of educational tools. The Cbus mobile app also caters for construction workers, with access to contribution transactions, account details, as well as building site tickets, RDO schedule and weather details.

What They Say
- The major Industry Super fund for people in the building and construction industry.
- Established over 30 years ago, run to benefit members.
- Offer advice services from single issue to referral for full financial plans.
- Cbus directly invests in property through its wholly owned subsidiary, Cbus Property Pty Ltd.

Core Investment Options Available
- Diversified Options
  - Growth (Cbus MySuper): 73%
  - Conservative: 31%
  - Conservative Growth: 54%
  - High Growth: 52%
- Single Sector Options
  - Cash Savings: Not Available
  - Individual Shares: Yes
- Single Manager Options
  - Not Available
- Term Deposits: Yes

Balanced Fund Returns
- Modelled on a small ($500K) employer size. Discounts for larger employers may be obtainable.

Typical Fees on $50K
- Type (Based on primary rated option): $100
- Admin Fee (p/oa): 0.19%
- Investment Fee (p/oa): 0.56%
- Indirect Cost Ratio (p/oa): 0.00%
- Switching Fee: -
- Employer Size Discounts: No
- Account Size Discounts: No

Fee Comparison
<table>
<thead>
<tr>
<th>$50K</th>
<th>$250K</th>
<th>$500K</th>
</tr>
</thead>
<tbody>
<tr>
<td>This Fund's Basic Fees</td>
<td>$ 479</td>
<td>$ 1979</td>
</tr>
<tr>
<td>Average Fees</td>
<td>$ 626</td>
<td>$ 2734</td>
</tr>
</tbody>
</table>
| Better than Average | ✔ | ✔ | ✔

SUPERRATINGS.COM.AU
SuperRatings Assessment
SuperRatings' overall rating of a product is provided by our Platinum, Gold, Silver and Other ratings. The product’s assessment across individual components such as investments, insurance and fees is split across quartiles represented by road signs. For instance, “110” denotes the best 25% of performers.

**SuperRatings** 1300 826 395

**Excellent:** Score 75% - 100%
Well Above Benchmark 110

**Good:** Score 51% - 74%
Above Benchmark 80

**Average:** Score 26% - 50%
Benchmark 60

**Below Average:** Score below 25%
Below Benchmark 40

Alert
For governance, advice & education, administration & investment process, analysis is qualitative and the available information has been insufficient to provide a rating, hence the ALERT symbol.

Under Review
Due to recent significant changes, this area is currently under review.

Investment Performance

<table>
<thead>
<tr>
<th>Key Options</th>
<th>FYTD</th>
<th>1 Year</th>
<th>3 Year</th>
<th>5 Year</th>
<th>7 Year</th>
<th>10 Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Growth (Cbus MySuper)</td>
<td>8.2</td>
<td>4.4</td>
<td>7.1</td>
<td>8.5</td>
<td>8.6</td>
<td>9.0</td>
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<tr>
<td>SR50 Balanced (60-76) Index</td>
<td>7.5</td>
<td>2.1</td>
<td>5.8</td>
<td>7.0</td>
<td>7.2</td>
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<td>Conservative</td>
<td>3.2</td>
<td>3.3</td>
<td>4.3</td>
<td>5.2</td>
<td>5.4</td>
<td>6.0</td>
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<tr>
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<td>4.0</td>
<td>6.1</td>
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<td>na</td>
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<tr>
<td>High Growth</td>
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<td>8.4</td>
<td>10.1</td>
<td>9.9</td>
<td>10.1</td>
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<tr>
<td>Cash Savings</td>
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<td>0.4</td>
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<td>1.3</td>
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<td>2.1</td>
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Insurance - Cover for $1 per week
Based on age next birthday, indicative cover only.

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Fund Features
- Financial Planning: Yes
- Health Insurance: Yes
- Home Loans: Yes
- Credit Cards: Yes
- Binding Nominations: Yes
- Non Lapsing Binding Nominations: No
- Insurance Life Event Increases: Yes
- Long Term Income Protection: No
- Valuation Process: Daily Crediting Rates

About This Fund
- Division Assessed: Corporate
- No. of Members: 775,867
- Public Offer: na
- Fund Type: Corporate
- Target Market: Building & Construction

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