

Cbus

Industry Super

1300 361 784 www.cbussuper.com.au



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	110
Variety of Options	Excellent	
Process	Excellent	

Fees and Charges

Small Account (50K)	Excellent	110
Medium Account (250K)	Excellent	
Large Account (500K)	Excellent	

Insurance Covers and Costs

Death Insurance	Average	60
Death & Disablement	Average	
Income Protection	Average	

Member Servicing

Member Education	Excellent	110
Advice Services	Excellent	

Administration

Structure & Service	Good	80
Employer Servicing	Excellent	
Third Party Adviser Servicing	Good	

Governance

Trustee Structure & Risk	Good	80
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* Past performance is not a reliable indicator of future performance

What We Say

Cbus Industry 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 a finalist for both the 2019 Career Fund of the Year and the 2019 MyChoice Super of the Year awards. The fund continues to be Infinity Recognised for its strong commitment to environmental and social principles.

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 has outperformed the relevant SuperRatings Index over each time period assessed to 30 June 2018.

Fees are lower than the industry average across all account balances assessed. The fund does not charge a buy-sell spread, although an exit fee will apply when transferring funds from the account.

Cbus Super's insurance offering allows eligible members to apply for up to \$5 million of Death cover and up to \$2 million of TPD cover. Members can also apply to increase cover following the occurrence of a prescribed Life Event without additional underwriting. Income Protection of up to 85% of salary, following a 30 or 90 day waiting period is available for professional and non-manual occupational categories only.

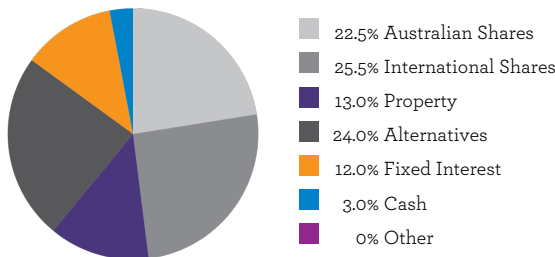
Cbus provides members with financial advice services and a comprehensive suite of educational tools. The Cbus mobile app also caters for construction workers, with access to contribution transactions, account details, as well as building site tickets, RDO schedule and weather details.

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.

Investment Allocation

Cbus - Growth (Cbus MySuper)



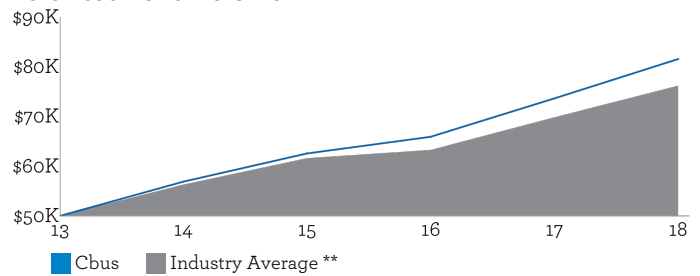
Core Investment Options Available

Diversified Options	Growth Assets %
Growth (Cbus MySuper)	70%
Conservative	30%
High Growth	92%

Single Sector Options	Single Manager Options	Term Deposits
Cash Savings	Not Available	Yes

Individual Shares
Yes

Balanced Fund Returns



** The Industry Average measures \$50K invested in the primary rated investment option using actual net returns and fees as per the current PDS. Excludes the cost of insurance.

Typical Fees on \$50K

Type (Based on primary rated option)	
Admin Fee (\$)	\$78
Admin Fee (%pa)	0.15%
Investment Fee (%pa)	0.77%
Indirect Cost Ratio (%pa)	0.00%
Switching Fee	\$0
Exit Fee	\$35
Employer Size Discounts	No
Account Size Discounts	No

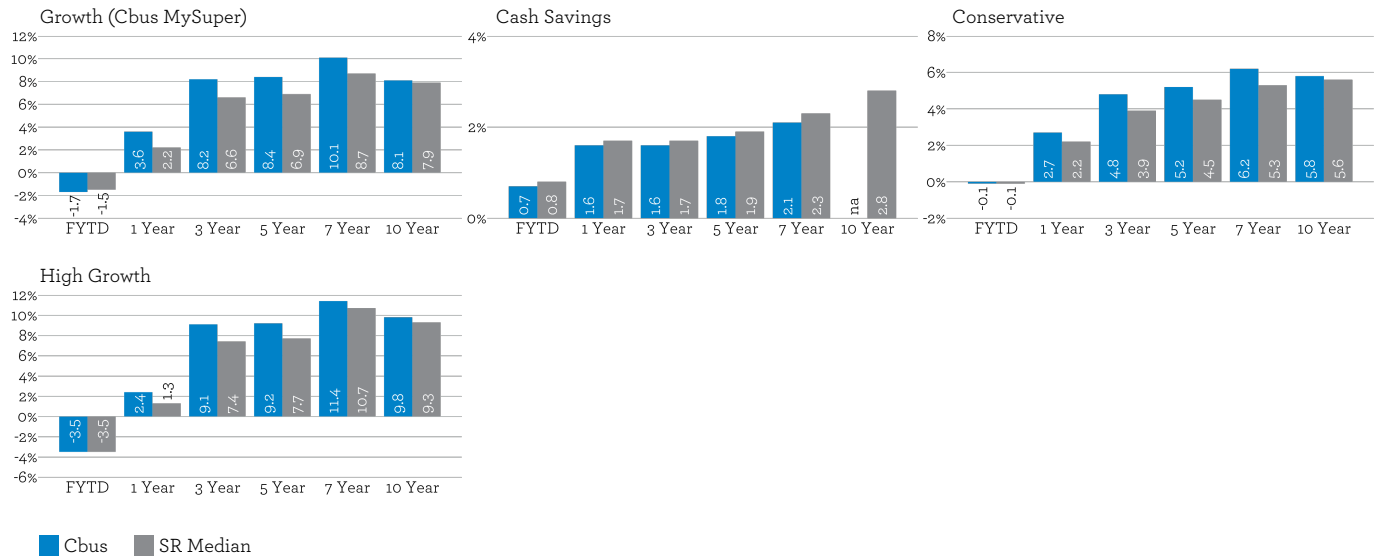
Fee Comparison	\$50K	\$250K	\$500K
This Fund's Basic Fees	\$ 538	\$ 2378	\$ 4678
Average Fees	\$ 693	\$ 3049	\$ 5890
Better than Average	✓	✓	✓

Modelled on a small (\$50K) employer size. Discounts for larger employers may be obtainable.

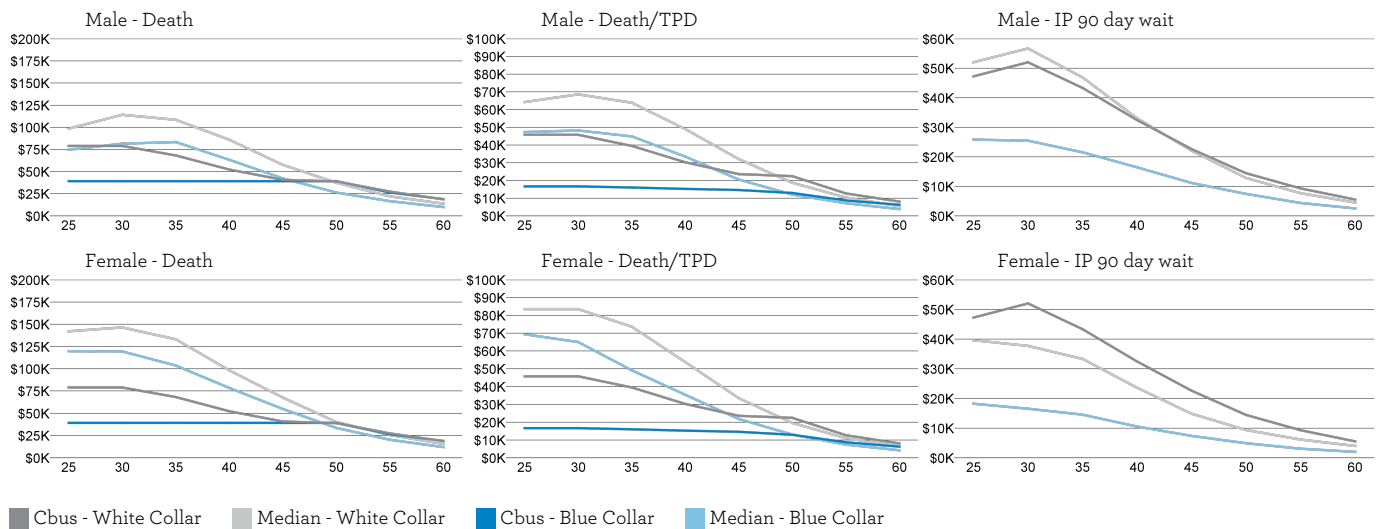
Investment Performance Key Options

*Performance as at 30 November 2018. 1, 3, 5, 7 and 10 Year figures are rolling annualised returns.

	FYTD	1 Year	3 Year	5 Year	7 Year	10 Year
Growth (Cbus MySuper)	-1.7	3.6	8.2	8.4	10.1	8.1
SR50 Balanced (60-76) Index	-1.5	2.2	6.6	6.9	8.7	7.9
Cash Savings	0.7	1.6	1.6	1.8	2.1	na
Conservative	-0.1	2.7	4.8	5.2	6.2	5.8
High Growth	-3.5	2.4	9.1	9.2	11.4	9.8
CPI	-	1.9	1.7	1.8	1.9	2.0



Insurance - Cover for \$1 per week Based on age next birthday, indicative cover only.



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	Employer
No. of Members	780,785
Fund Size	\$47,925,645,381
Public Offer	Yes
Fund Type	Industry-Public Offer
Target Market	Building & Construction

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.

Lance Huang 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.



Concern

Based on the analysis of available information there appear to be real problems in this area.



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