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 Average
Death & Disablement Average
Income Protection Average

Member Servicing

Member Education Excellent
Advice Services Excellent

Administration

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

Governance

Trustee Structure & Risk Good

* 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 2020 Momentum award and was also nominated as a finalist for the 2020 Career Fund of the Year, the 2020 MyChoice Super of the Year, the 2020 Net Benefit and the 2020 Smooth Ride awards.

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 2019.

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 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) 75%
Conservative Growth 52%
High Growth 52%
Conservative 31%

Single Sector Options
Cash Savings Not Available
Individual Shares Yes

Typical Fees on $50K

Type (Based on primary rated option)
Admin Fee ($) 0.20%
Investment Fee (spa) 0.63%
Switching Fee -
Employer Size Discounts No
Account Size Discounts No

Fee Comparison $50K $250K $500K
This Fund's Basic Fees $524 $2204 $4304
Average Fees $653 $2856 $5497
Better than Average ✔ ✔ ✔

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.

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

Excellent: Score 75% - 100% Well Above Benchmark
Good: Score 51% - 74% Above Benchmark
Average: Score 26% - 50% Benchmark
Below Average: Score below 25% Below Benchmark

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.

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

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

Investment Performance
Key Options
*Performance as at 31 May 2020. 1, 3, 5, 7 and 10 Year figures are rolling annualized returns.

<table>
<thead>
<tr>
<th>Investment</th>
<th>FYTD</th>
<th>1 Year</th>
<th>3 Year</th>
<th>5 Year</th>
<th>7 Year</th>
<th>10 Year</th>
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<tbody>
<tr>
<td>Growth (Cbus MySuper)</td>
<td>-0.8</td>
<td>1.9</td>
<td>5.4</td>
<td>6.4</td>
<td>8.3</td>
<td>8.3</td>
</tr>
<tr>
<td>SR50 Balanced (60-76) Index</td>
<td>-1.5</td>
<td>0.6</td>
<td>4.9</td>
<td>5.2</td>
<td>7.0</td>
<td>7.1</td>
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<tr>
<td>Conservative Growth</td>
<td>0.8</td>
<td>3.0</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>na</td>
</tr>
<tr>
<td>Cash Savings</td>
<td>0.7</td>
<td>0.8</td>
<td>1.4</td>
<td>1.5</td>
<td>1.7</td>
<td>2.3</td>
</tr>
<tr>
<td>Conservative</td>
<td>2.0</td>
<td>3.5</td>
<td>4.8</td>
<td>4.7</td>
<td>5.5</td>
<td>6.0</td>
</tr>
<tr>
<td>High Growth</td>
<td>-1.5</td>
<td>2.0</td>
<td>6.2</td>
<td>6.9</td>
<td>9.4</td>
<td>9.0</td>
</tr>
<tr>
<td>CPI</td>
<td>-</td>
<td>2.2</td>
<td>1.8</td>
<td>1.8</td>
<td>1.9</td>
<td>2.0</td>
</tr>
</tbody>
</table>

About This Fund
- Division Assessed: Employer
- No. of Members: 769,285
- Fund Size: $50,266,388,572
- Public Offer: Yes
- Fund Type: Industry - Public Offer
- Target Market: Building & Construction
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