

## 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)	Good	80
Medium Account (250K)	Good	
Large Account (500K)	Good	

### Insurance Covers and Costs

Death Insurance	Average	60
Death & Disablement	Average	
Income Protection	Good	

### Member Servicing

Member Education	Excellent	110
Advice Services	Excellent	

### Administration

Structure & Service	Good	80
Employer Servicing	Excellent	

### Governance

Trustee Structure & Risk	Good	80
--------------------------	------	----

\* Past performance is not a reliable indicator of future performance.

### What We Say

Cbus was founded upon serving members from the building and construction sector, and is now available to members across all industries. Cbus Super was a finalist for both the 2018 Career Fund of the Year and the 2018 Choice Super of the Year awards. The fund was also a finalist for the 2018 Best New Innovation award for the Cbus employer app and continues to be Infinity recognised for their strong commitment to environmental and social principles.

Cbus Industry Super members may select from four diversified portfolios, a cash option as well as gain access to term deposits, ETFs, Direct Shares, Property and Infrastructure through Cbus Self Managed. Cbus Growth (Cbus MySuper) has outperformed the relevant SuperRatings Index over the short and long term.

Fees for Cbus Industry are lower than the industry average across all account balances assessed. No additional fees are charged for switching between standard investment options, although exit fees will apply.

Insurance through Cbus Industry Super offers eligible members to apply up to \$5 million of Death cover and \$2 million of TPD cover. Rates are somewhat difficult to compare so care needs to be taken with the guide shown overleaf. Income Protection is available with a 2 year or 5 year benefit period for Non-Manual or Professional occupational categories only.

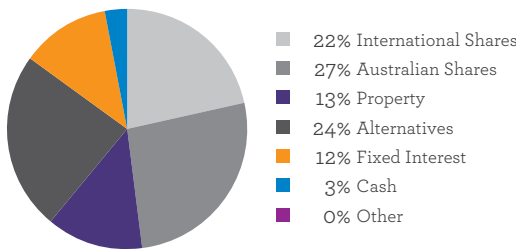
Members are entitled to discounted health insurance and banking products, regular newsletters and education materials. The fund continues to support members by investing in construction projects across Australia.

### What They Say

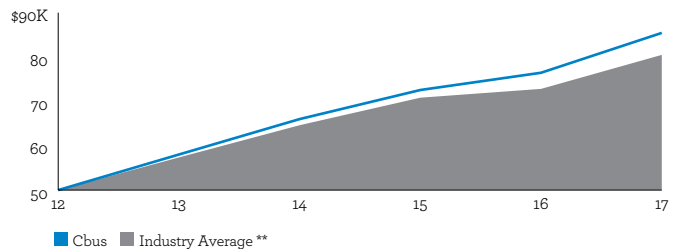
- The major Industry Super fund for people in the building and construction industry.
- Established over 30 years ago, run to benefit members.
- Offer advice services from single issue to referral for full financial plans.
- Cbus directly invests in property through its wholly owned subsidiary, Cbus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

### Investment Allocation

Cbus - Growth (Cbus MySuper)



### 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.

### Core Investment Options Available

Diversified Options	Growth Assets %
Growth (Cbus MySuper)	67%
Conservative	26%
High Growth	92%

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

### Typical Fees on \$50K

Type (Based on primary rated option)	
Admin Fee (\$)	\$78
Admin Fee (%pa)	0.15%
Investment Fee (%pa)	0.58%
ICR (%pa)	0.28%
Switching Fee	\$0
Exit Fee	\$35
Employer Size Discounts	No
Account Size Discounts	No

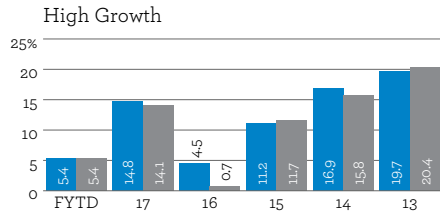
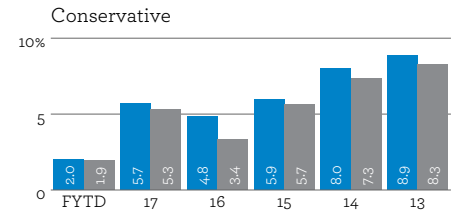
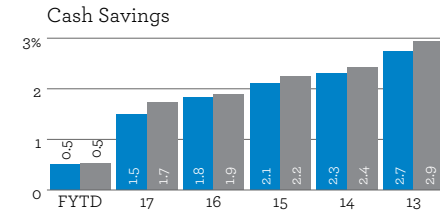
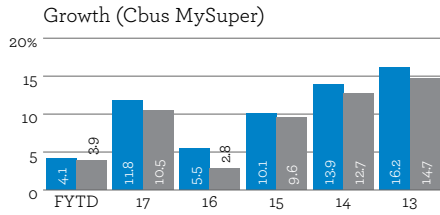
Fee Comparison	\$50K	\$250K	\$500K
This Fund's Basic Fees	\$583	\$2603	\$5128
Average Fees	\$690	\$3063	\$5915
Better than Average	✓	✓	✓

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

**Investment Performance Key Options**

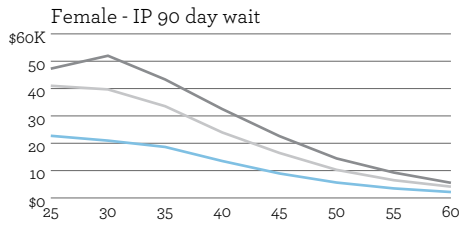
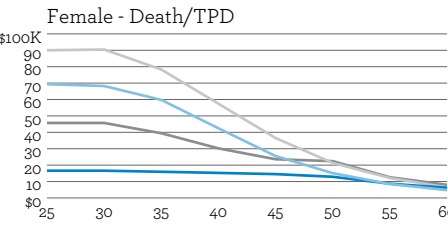
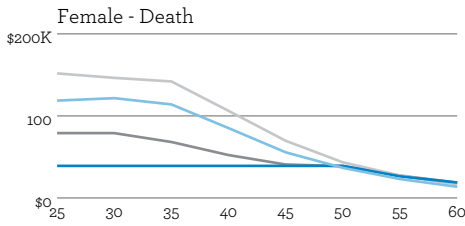
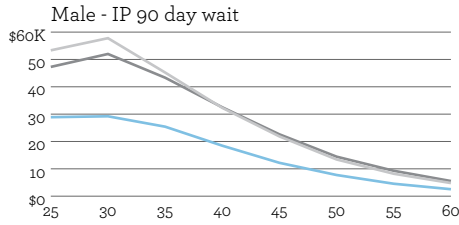
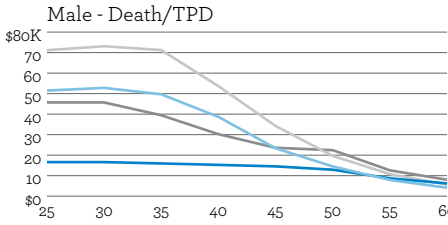
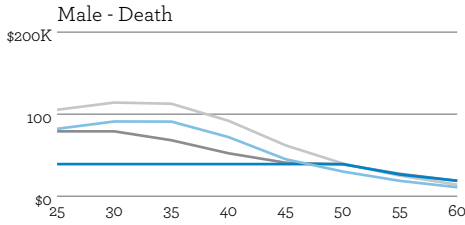
\* 5 year annualised return to 30 June 2017. FYTD to 31 October 2017.

	FYTD	2017	2016	2015	2014	2013	5yr Av.°
Growth (Cbus MySuper)	4.1	11.8	5.5	10.1	13.9	16.2	11.4
<b>Balanced (Industry Average)</b>	<b>3.9</b>	<b>10.5</b>	<b>2.8</b>	<b>9.6</b>	<b>12.7</b>	<b>14.7</b>	<b>10.0</b>
Conservative	2.0	5.7	4.8	5.9	8.0	8.9	6.7
Cash Savings	0.5	1.5	1.8	2.1	2.3	2.7	2.1
High Growth	5.4	14.8	4.5	11.2	16.9	19.7	13.3
<b>CPI</b>	<b>na</b>	<b>1.9</b>	<b>1.0</b>	<b>1.5</b>	<b>3.0</b>	<b>2.4</b>	<b>2.0</b>



■ Cbus ■ SR Median

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



■ Cbus - White Collar ■ Median - White Collar ■ Cbus - Blue Collar ■ Median - Blue Collar

**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
Anti Detriment Payments	Yes
Valuation Process	Weekly
Crediting Rates	

**About This Fund**

Division Assessed	Employer
No. of Members	748,437
Fund Size	\$41,211,000,000
Public Offer	Yes
Fund Type	Industry-Public Offer
Target Market	Construction & Building

**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.

**Paul Touhill** 02 9247 4711

**Excellent** — In the fast lane  
Premium performer in this area  
Well above benchmark **110**

**Good** — Comfortable pace  
Better than most funds  
Above benchmark **80**

**Average** — Cruising  
Placed close to benchmark **60**

**Below Average** — Traffic Congestion  
Not quite up to speed  
Lower than benchmark **40**

**Alert** — Proceed with caution  
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** — Requires maintenance  
Based on the analysis of available  
information there appear to be real  
problems in this area. **X**

This report is issued by SuperRatings Pty Ltd ABN: 95 100 192 283 AFSL 311800 (SuperRatings) which has a commercial relationship with the financial product issuer unrelated to this research. Any express or implied rating or advice in this report is limited to "General Advice" (as defined in the Corporations Act 2001(Cth)) and based solely on consideration of the merits of the financial product(s) alone, without taking into account the objectives, financial situation and particular needs of the reader. Past performance is not a reliable indicator of future performance. SuperRatings does not warrant the accuracy or completeness of the information in this report nor whether it may have material omissions or misstatements and disclaims all liability, to the extent permitted by law and regulation, in respect of this information. The reader should read the Product Disclosure Statement and seek advice from a financial adviser before making a decision on the financial product. Any ratings are the property of SuperRatings and must not be reproduced (in part or whole) without written permission from SuperRatings.