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: Good

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 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.

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
- Admin Fee: 0.19%
- Investment Fee: 0.56%
- Indirect Cost Ratio: 0.00%
- Switching Fee: -
- Employer Size Discounts: No
- Account Size Discounts: No

This Fund’s Basic Fees
- Admin Fee: $479
- Investment Fee: $279
- Indirect Cost Ratio: $354

Average Fees
- Better than Average: Yes

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

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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 | 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 | 765,222
Fund Size | na
Public Offer | Yes
Fund Type | Industry - Public Offer
Target Market | Building & Construction

Investment Performance Key Options
*Performance as at 31 January 2021, 1, 3, 5, 7 and 10 Year figures are rolling annualised returns.

<table>
<thead>
<tr>
<th>Growth (Cbus MySuper)</th>
<th>Conservative Growth</th>
<th>Cash Savings</th>
</tr>
</thead>
<tbody>
<tr>
<td>FYTD</td>
<td>1 Year</td>
<td>3 Year</td>
</tr>
<tr>
<td>10.2</td>
<td>3.9</td>
<td>7.0</td>
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<tr>
<td>SR50 Balanced (60-76)</td>
<td>Index</td>
<td></td>
</tr>
<tr>
<td>8.9</td>
<td>1.7</td>
<td>5.9</td>
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<tr>
<td>Conservative Growth</td>
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<td></td>
</tr>
<tr>
<td>6.8</td>
<td>3.2</td>
<td>6.0</td>
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<tr>
<td>Cash Savings</td>
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</tr>
<tr>
<td>0.1</td>
<td>0.0</td>
<td>1.0</td>
</tr>
<tr>
<td>Conservative</td>
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<td></td>
</tr>
<tr>
<td>3.7</td>
<td>2.3</td>
<td>4.9</td>
</tr>
<tr>
<td>High Growth</td>
<td></td>
<td></td>
</tr>
<tr>
<td>13.8</td>
<td>5.4</td>
<td>8.2</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Male - Death</th>
<th>Male - Death/TPD</th>
<th>Male - IP 90 day wait</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cbus</td>
<td>SR Median</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Female - Death</th>
<th>Female - Death/TPD</th>
<th>Female - IP 90 day wait</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cbus - White Collar</td>
<td>Median - White Collar</td>
<td></td>
</tr>
<tr>
<td>Cbus - Blue Collar</td>
<td>Median - Blue Collar</td>
<td></td>
</tr>
</tbody>
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