

## 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	<b>110</b>
Variety of Options	Excellent	
Process	Excellent	

### Fees and Charges

Small Account (50K)	Good	<b>80</b>
Medium Account (250K)	Good	
Large Account (500K)	Good	

### Insurance Covers and Costs

Death Insurance	Below Average	<b>60</b>
Death & Disablement	Average	
Income Protection	Good	

### Member Servicing

Member Education	Excellent	<b>110</b>
Advice Services	Excellent	

### Administration

Structure & Service	Good	<b>80</b>
Employer Servicing	Excellent	

### Governance

Trustee Structure & Risk	Good	<b>80</b>
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\* Past performance is not a reliable indicator of future performance.

### What We Say

Cbus is a public offer fund with origins in the building and construction industry. The fund was established in 1984 and continues to support members by investing in construction projects across Australia. The Cbus Industry Super fund is a 2017 Choice Fund of the Year Finalist.

The fund offers members a selection of 3 diversified options and a Cash option. Choice members have access to Term deposits, ETFs, S&P/ASX 300 Shares, Property and Infrastructure through Cbus Self Managed. The Growth (Cbus MySuper) option has outperformed the SuperRatings Index over the short and long term. All other investment options have provided generally strong returns to members.

Cbus's fees and charges are below the rated average and are clearly defined with transparent disclosure. No additional fees are charged for switching between standard investment options and full portability is available should members change employers.

The fund offers very reasonable Death & TPD insurance. 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.

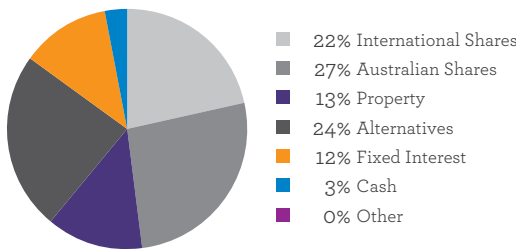
Cbus offers members low cost retirement and financial planning services, health insurance and a free mobile app. The fund has taken an industry leading position in transparency and corporate governance disclosures to members. Cbus continues to demonstrate excellent environmental and social principles and is Infinity Recognised.

### What They Say

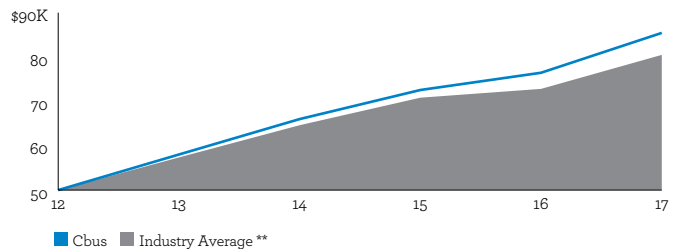
- The major Industry Super fund for people in the building and construction industry.
- Established over 30 years ago, run to benefit members.
- Offer advice services from single issue to referral for full financial plans.
- Cbus directly invests in property through its wholly owned subsidiary, Cbus 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)	0.14%
Investment Fee (%pa)	0.70%
Switching Fee	\$0
Exit Fee	\$35
Employer Size Discounts	No
Account Size Discounts	No

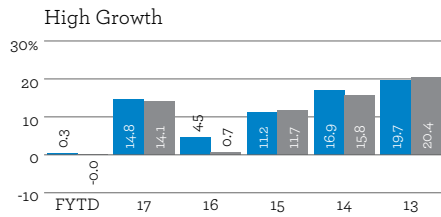
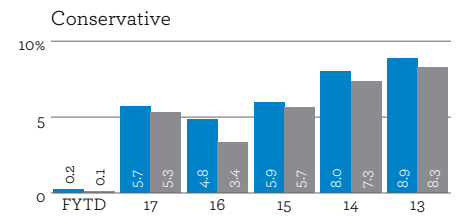
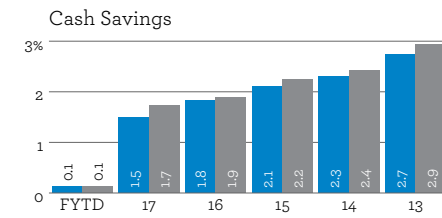
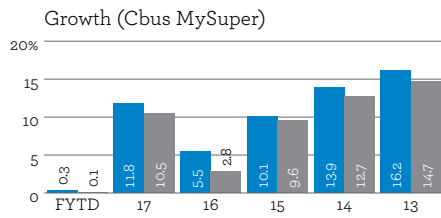
Fee Comparison	\$50K	\$250K	\$500K
This Fund's Basic Fees	\$498	\$2178	\$4278
Average Fees	\$613	\$2676	\$5136
Better than Average	✓	✓	✓

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

## Investment Performance Key Options

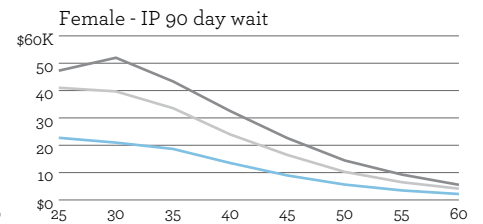
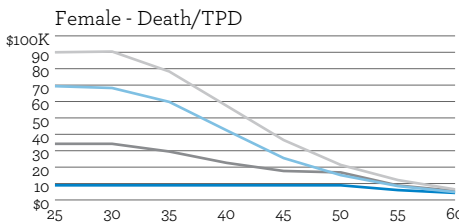
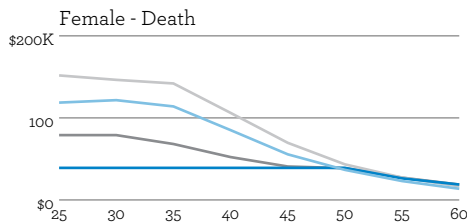
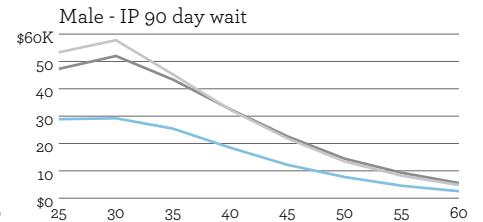
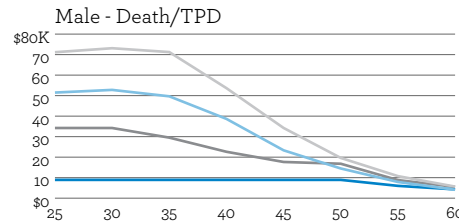
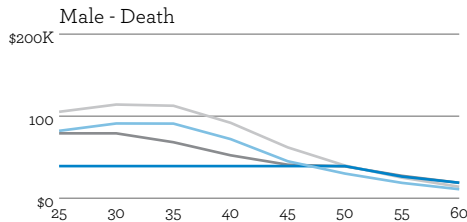
\* 5 year annualised return to 30 June 2017. FYTD to 31 July 2017.

	FYTD	2017	2016	2015	2014	2013	5yr Av.°
Growth (Cbus MySuper)	0.3	11.8	5.5	10.1	13.9	16.2	11.4
<b>Balanced (Industry Average)</b>	<b>0.1</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	0.2	5.7	4.8	5.9	8.0	8.9	6.7
Cash Savings	0.1	1.5	1.8	2.1	2.3	2.7	2.1
High Growth	0.3	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	742,507
Fund Size	\$39,781,000,000
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.



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