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

Investment Allocation
Cbus - Growth (Cbus MySuper)

- 20.5% Australian Shares
- 24.0% International Shares
- 13.0% Property
- 31.5% Alternatives
- 8.0% Fixed Interest
- 3.0% Cash

Balanced Fund Returns

Typical Fees on $50K

Type (Based on primary rated option)
- Admin Fee ($pa): $100
- Investment Fee ($pa): 0.56%
- Indirect Cost Ratio ($pa): 0.00%
- Switching Fee: -
- Employer Size Discounts: No
- Account Size Discounts: No

Fee Comparison

<table>
<thead>
<tr>
<th>$50K</th>
<th>$250K</th>
<th>$500K</th>
</tr>
</thead>
<tbody>
<tr>
<td>This Fund’s Basic Fees</td>
<td>$479</td>
<td>$1979</td>
</tr>
<tr>
<td>Average Fees</td>
<td>$636</td>
<td>$2734</td>
</tr>
<tr>
<td>Better than Average</td>
<td>✔️</td>
<td>✔️</td>
</tr>
</tbody>
</table>

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.

SuperRatings
1300 826 395

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  775,867
Fund Size  na
Public Offer  Yes
Fund Type  Industry - Public Offer
Target Market  Building & Construction

Investment Performance
*Performance as at 30 November 2020. 1, 3, 5, 7 and 10 Year figures are rolling annualised returns.

<table>
<thead>
<tr>
<th></th>
<th>FYTD</th>
<th>1 Year</th>
<th>3 Year</th>
<th>5 Year</th>
<th>7 Year</th>
<th>10 Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Growth (Cbus MySuper)</td>
<td>8.2</td>
<td>4.4</td>
<td>7.1</td>
<td>8.5</td>
<td>8.6</td>
<td>9.0</td>
</tr>
<tr>
<td>SR50 Balanced (50-76) Index</td>
<td>7.5</td>
<td>2.1</td>
<td>5.8</td>
<td>7.0</td>
<td>7.2</td>
<td>7.6</td>
</tr>
<tr>
<td>Conservative Growth</td>
<td>5.6</td>
<td>4.0</td>
<td>6.1</td>
<td>na</td>
<td>na</td>
<td>na</td>
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<tr>
<td>Cash Savings</td>
<td>0.0</td>
<td>0.4</td>
<td>1.1</td>
<td>1.3</td>
<td>1.5</td>
<td>2.1</td>
</tr>
<tr>
<td>Conservative</td>
<td>3.2</td>
<td>3.3</td>
<td>4.9</td>
<td>5.3</td>
<td>5.4</td>
<td>6.0</td>
</tr>
<tr>
<td>High Growth</td>
<td>11.6</td>
<td>6.0</td>
<td>8.4</td>
<td>10.1</td>
<td>9.9</td>
<td>10.1</td>
</tr>
<tr>
<td>CPI</td>
<td>-</td>
<td>-0.3</td>
<td>1.1</td>
<td>1.3</td>
<td>1.5</td>
<td>1.8</td>
</tr>
</tbody>
</table>

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

SuperRatings 1300 826 395

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