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

Fees and Charges
Small Account (5K)
Good

Medium Account (50K)
Excellent

Large Account (100K)
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

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 MySuper of the Year, the 2020 Net Benefit and the 2020 Smooth Ride awards.

The Growth (Cbus MySuper) investment option is the fund’s default option, whilst choice members may also select from a range of other investment options. The Growth (Cbus MySuper) option outperformed the relevant SuperRatings Index over the 5 years to 30 June 2019.

Fees for the MySuper product 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

<table>
<thead>
<tr>
<th>Type (Based on primary rated option)</th>
<th>$5K</th>
<th>$50K</th>
<th>$100K</th>
</tr>
</thead>
<tbody>
<tr>
<td>Admin Fee ($/p.a)</td>
<td>0.10%</td>
<td>0.19%</td>
<td>0.38%</td>
</tr>
<tr>
<td>Investment Fee ($/p.a)</td>
<td>0.65%</td>
<td>1.30%</td>
<td>2.60%</td>
</tr>
<tr>
<td>Indirect Cost Ratio ($/p.a)</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Switching Fee</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Employer Size Discounts</td>
<td>No</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Account Size Discounts</td>
<td>No</td>
<td>No</td>
<td>No</td>
</tr>
</tbody>
</table>

Fee Comparison
| This Fund’s Basic Fees | $142 | $524 | $944 |
| Average Fees           | $162 | $623 | $1204 |

Better than Average

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.

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

Fund Features
- Financial Planning: Yes
- Health Insurance: Yes
- Home Loans: No
- Credit Cards: No
- 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: 769,285
  - Fund Size: $50,266,388,572
  - Public Offer: Yes
  - Fund Type: Industry - MySuper
  - Target Market: Building & Construction

Investment Performance Key Options
*Performance as at 31 May 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>-0.8</td>
<td>1.9</td>
<td>5.6</td>
<td>8.3</td>
<td>8.3</td>
<td></td>
</tr>
<tr>
<td>SR50 Balanced (60-76) Index</td>
<td>-1.5</td>
<td>0.8</td>
<td>4.9</td>
<td>5.2</td>
<td>7.0</td>
<td>7.1</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>

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