SuperRatings Fundamentals

Growth (Cbussuper MySuper)
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
Variety of Options  Single Default
Process  Excellent

Fees and Charges
Small Account (5K)  Average
Medium Account (50K)  Excellent
Large Account (100K)  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
Cbussuper 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 SuperRatings 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 Growth (Cbussuper MySuper) investment option is the fund’s default option, whilst choice members may also select from a range of other investment options. The Growth (Cbussuper MySuper) option outperformed the relevant SuperRatings Index over each time period assessed to 30 June 2020.

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.

Cbussuper’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.

Cbussuper 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.

Investment Allocation
Cbussuper - Growth (Cbussuper MySuper)

<table>
<thead>
<tr>
<th>Asset Class</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Australian Shares</td>
<td>20.5%</td>
</tr>
<tr>
<td>International Shares</td>
<td>24.0%</td>
</tr>
<tr>
<td>Property</td>
<td>13.0%</td>
</tr>
<tr>
<td>Alternatives</td>
<td>31.5%</td>
</tr>
<tr>
<td>Fixed Interest</td>
<td>8.0%</td>
</tr>
<tr>
<td>Cash</td>
<td>3.0%</td>
</tr>
</tbody>
</table>

Investment Menu Available
Diversified Options
Growth (Cbussuper MySuper)

Balanced Fund Returns

Typical Fees on $50K
Type (Based on primary rated option)
Admin Fee ($)  0.10%
Investment Fee (%)  0.56%
Switching Fee -
Employer Size Discounts No
Account Size Discounts No

Fee Comparison
<table>
<thead>
<tr>
<th>Size</th>
<th>This Fund’s Basic Fees</th>
<th>Average Fees</th>
<th>Better than Average</th>
</tr>
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<tbody>
<tr>
<td>$5K</td>
<td>$142</td>
<td>$155</td>
<td>✔️</td>
</tr>
<tr>
<td>$50K</td>
<td>$479</td>
<td>$664</td>
<td>✔️</td>
</tr>
<tr>
<td>$100K</td>
<td>$854</td>
<td>$1150</td>
<td>✔️</td>
</tr>
</tbody>
</table>

** 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.

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.

### 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 - MySuper
- Target Market: Building & Construction

### Investment Performance

<table>
<thead>
<tr>
<th>Key Options</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>10.2</td>
<td>3.9</td>
<td>7.0</td>
<td>9.1</td>
<td>8.7</td>
<td>8.9</td>
</tr>
<tr>
<td>SR50 Balanced (60-76) Index</td>
<td>8.9</td>
<td>1.7</td>
<td>5.9</td>
<td>7.7</td>
<td>7.3</td>
<td>7.4</td>
</tr>
<tr>
<td>CPI</td>
<td>-</td>
<td>0.9</td>
<td>1.5</td>
<td>1.6</td>
<td>1.6</td>
<td>1.9</td>
</tr>
</tbody>
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### SuperRatings

**SuperRatings**

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**SuperRatings Ratings**

- 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.

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