SuperRatings Fundamentals

Cbus
Personal 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
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 na

Member Servicing
Member Education Excellent
Advice Services Excellent

Administration
Structure & Service Good
Employer Servicing n/ap
Third Party Adviser Servicing Good

Governance
Trustee Structure & Risk Good

* 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 2020 Momentum award and was also nominated as a finalist for the 2020 Career Fund of the Year, the 2020 MyChoice Super of the Year, the 2020 Net Benefit and the 2020 Smooth Ride awards. Cbus Personal Super was established for people not currently working or receiving employer payments.

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 2019.

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 Personal 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. Income Protection is not available within the Cbus Personal Super product.

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

Typical Fees on $50K

<table>
<thead>
<tr>
<th>Type (Based on primary rated option)</th>
<th>Admin Fee ($)</th>
<th>Admin Fee (bps)</th>
<th>Investment Fee (bps)</th>
<th>Indirect Cost Ratio (bps)</th>
<th>Switching Fee</th>
<th>Employer Size Discounts</th>
<th>Account Size Discounts</th>
</tr>
</thead>
<tbody>
<tr>
<td>This Fund's Basic Fees</td>
<td>$524</td>
<td>0.19%</td>
<td>0.65%</td>
<td>0.00%</td>
<td></td>
<td>No</td>
<td>No</td>
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<tr>
<td>Average Fees</td>
<td>$653</td>
<td>0.19%</td>
<td>0.65%</td>
<td>0.00%</td>
<td></td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Better than Average</td>
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<td>✔</td>
<td>✔</td>
<td>✔</td>
<td></td>
<td>Yes</td>
<td>Yes</td>
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</tbody>
</table>

$50K, $250K, $500K

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

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

** 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.
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.

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