

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	110
Variety of Options	Excellent	
Process	Excellent	

Fees and Charges

Small Account (50K)	Good	80
Medium Account (250K)	Good	
Large Account (500K)	Good	

Insurance Covers and Costs

Death Insurance	Below Average	60
Death & Disablement	Average	
Income Protection	Alert	

Member Servicing

Member Education	Excellent	110
Advice Services	Excellent	

Administration

Structure & Service	Good	80
Employer Servicing	n/ap	

Governance

Trustee Structure & Risk	Good	80
--------------------------	------	-----------

* 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 Personal Super fund is a 2017 Choice Fund of the Year Finalist.

Cbus offers an investment menu consisting of 3 diversified options and a Cash option. Members also 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.

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.

Cbus offers reasonable Death & TPD insurance to members based on manual, non-manual or professional occupation categories. The rates are somewhat difficult to compare so care needs to be taken with the guide shown overleaf. Income Protection cover is not directly available, however, members may apply through an external arrangement with the Cbus Income Continuance Portfolio.

Cbus offers members low cost retirement and financial planning services, health insurance and 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.

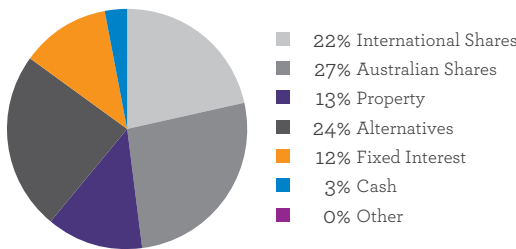
— Established over 30 years ago, run to benefit members.

— Offer advice services from single issue to referral for full financial plans.

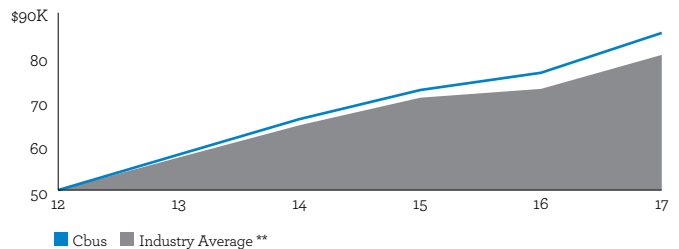
— Cbus directly invests in property through its wholly owned subsidiary, Cbus Property Pty Ltd.

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

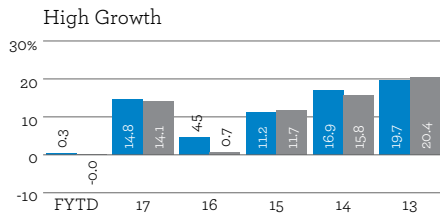
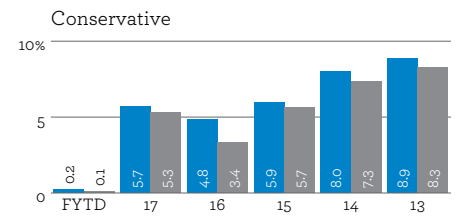
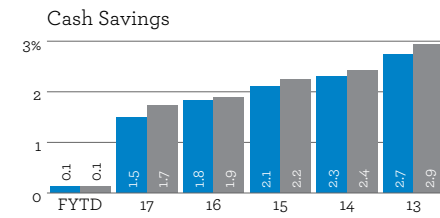
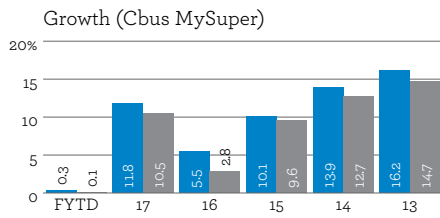
Fee Comparison	\$50K	\$250K	\$500K
This Fund's Basic Fees	\$498	\$2178	\$4278
Average Fees	\$613	\$2676	\$5136
Better than Average	✓	✓	✓

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

Investment Performance Key Options

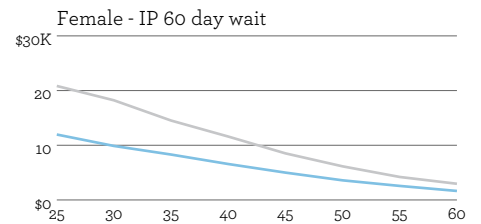
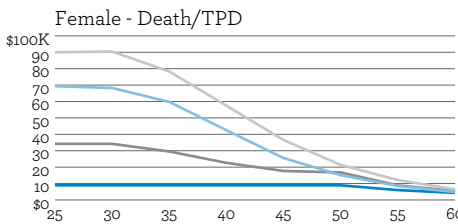
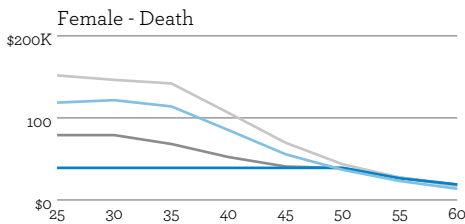
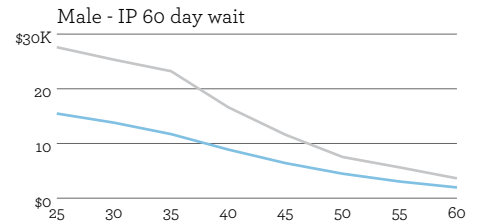
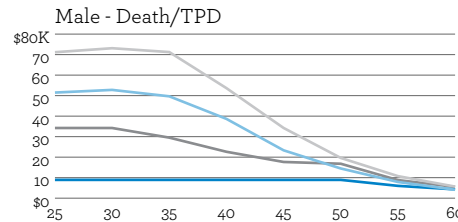
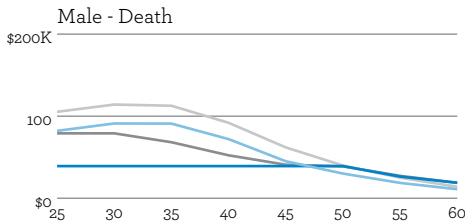
* 5 year annualised return to 30 June 2017. FYTD to 31 July 2017.

	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
Balanced (Industry Average)	0.1	10.5	2.8	9.6	12.7	14.7	10.0
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
CPI	na	1.9	1.0	1.5	3.0	2.4	2.0



■ 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	Personal
No. of Members	742,507
Fund Size	\$39,781,000,000
Public Offer	Yes
Fund Type	Industry-Personal
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. **X**

This report is issued by SuperRatings Pty Ltd ABN: 95 100 192 283 AFSL 311800 (SuperRatings) which has a commercial relationship with the financial product issuer unrelated to this research. Any express or implied rating or advice in this report is limited to "General Advice" (as defined in the Corporations Act 2001(Cth)) and based solely on consideration of the merits of the financial product(s) alone, without taking into account the objectives, financial situation and particular needs of the reader. Past performance is not a reliable indicator of future performance. SuperRatings does not warrant the accuracy or completeness of the information in this report nor whether it may have material omissions or misstatements and disclaims all liability, to the extent permitted by law and regulation, in respect of this information. The reader should read the Product Disclosure Statement and seek advice from a financial adviser before making a decision on the financial product. Any ratings are the property of SuperRatings and must not be reproduced (in part or whole) without written permission from SuperRatings.