



SuperRatings Assessment

Cbus 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. In 2022, the fund merged with Media Super to create a national industry super fund with enhanced scale and capabilities. Cbus was the winner of the 2023 Career Fund of the Year and was nominated as a finalist for the 2023 MyChoice Super of the Year and 2023 Net Benefit awards. The fund is also Generations Recognised, which is a result of its strong commitment to addressing the challenges faced by current and future generations. Cbus Personal Super was established for people not currently working or receiving employer payments.

Cbus provides members with access to 6 pre-mixed and 5 DIY options, as well as direct shares, ETFs and term deposits through Cbus Self Managed. The Growth (MySuper) option underperformed the relevant SuperRatings Index over the 1-year period to 30 June 2022; however, delivered strong performance over other assessed time periods.

Fees are lower than the industry average across all account balances assessed, with the asset-based administration fee capped at \$1,000 per annum. The fund does not charge a switching fee or a buy-sell spread.

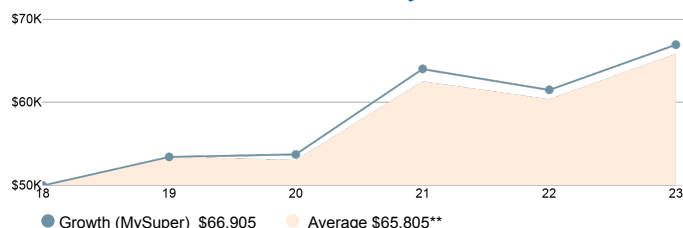
Cbus Personal Super's insurance offering allows eligible members to apply for up to \$5 million of Death cover and up to \$3 million of Total & Permanent Disablement (TPD) cover. Income Protection is not available within the Cbus Personal Super product. Insurance offered by Cbus Super is tailored to members who may work in high-risk occupations, as such, premium comparisons may not be aligned with industry medians.

Cbus provides members with financial advice services and a comprehensive suite of educational tools. The Cbus mobile app offers access to contribution transactions and super consolidation.

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.

Net Benefit on \$50,000 over 5 years



** 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

Type (Based on primary rated option)

Admin Fee (\$)*	\$78
Admin Fee (%pa)*	0.22%
Investment Fee (%pa)	0.42%
Indirect Cost Ratio (%pa)	-
Transaction Cost (%pa)	0.08%
Switching Fee	-

Fee Comparison	\$50K	\$250K	\$500K
This Fund's Basic Fees	\$438	\$1,878	\$3,678
Average Fees	\$578	\$2,531	\$4,898
Better than Average	✓	✓	✓

*Includes costs paid from reserves. ~Modelled on a small (\$500K) employer size. Discounts for larger employers may be obtainable.

Investment

Performance*	●●●●●	110
Variety of Options	●●●●●	75-100%
Process	●●●●●	

Fees and Charges

Small Account (50K)	●●●●●	80
Medium Account (250K)	●●●●●	51-74%
Large Account (500K)	●●●●●	

Insurance Covers and Costs

Death Insurance	●●●●●	60
Death & Disablement	●●●●●	26-50%
Income Protection	na	

Member Servicing

Member Education	●●●●●	110
Advice Services	●●●●●	75-100%
External Adviser Servicing	●●●●●	

Administration

Structure & Service	●●●●●	80
Employer Servicing	●●●●●	51-74%

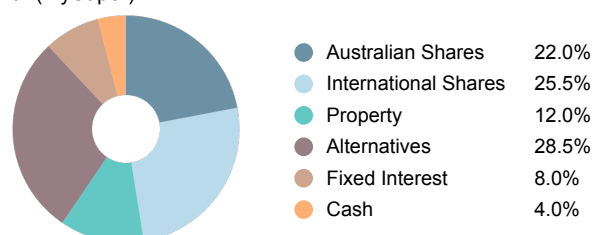
Governance

Trustee Structure & Risk	●●●●●	110
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* Past performance is not a reliable indicator of future performance

Investment Allocation

Growth (MySuper)



Core Investment Options Available

Diversified Options	Growth Assets
Growth (MySuper)	72%
High Growth	90%
Conservative Growth	52%
Conservative	31%

Single Sector Options

Australian Shares
Overseas Shares
Diversified Fixed Interest
Cash

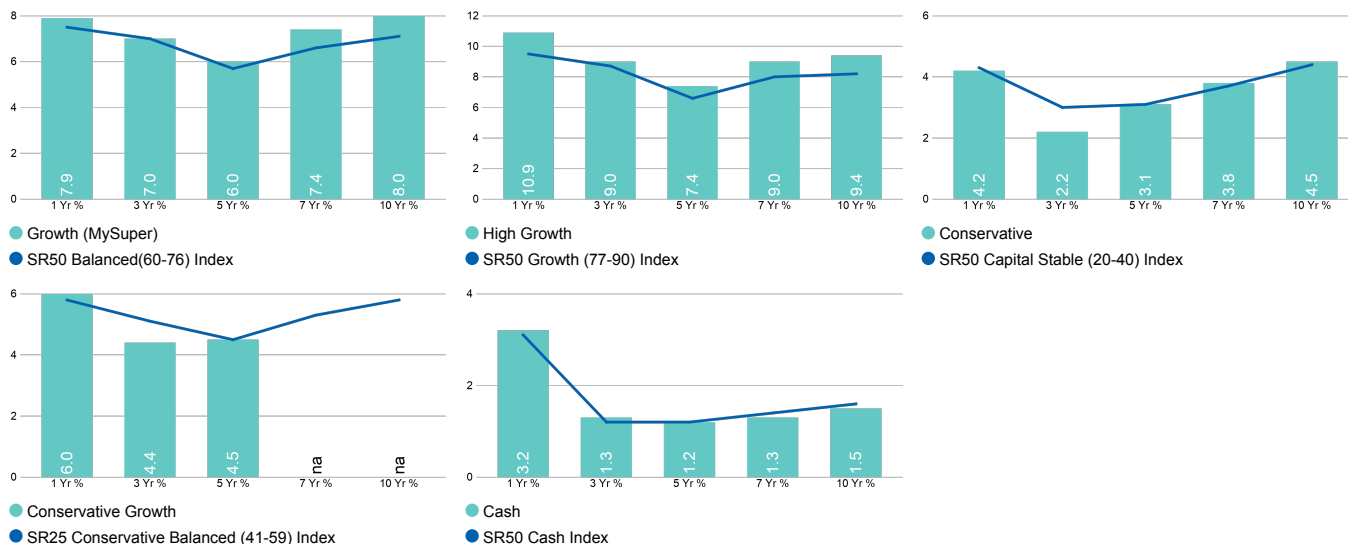
Individual Shares

Yes

Term Deposits

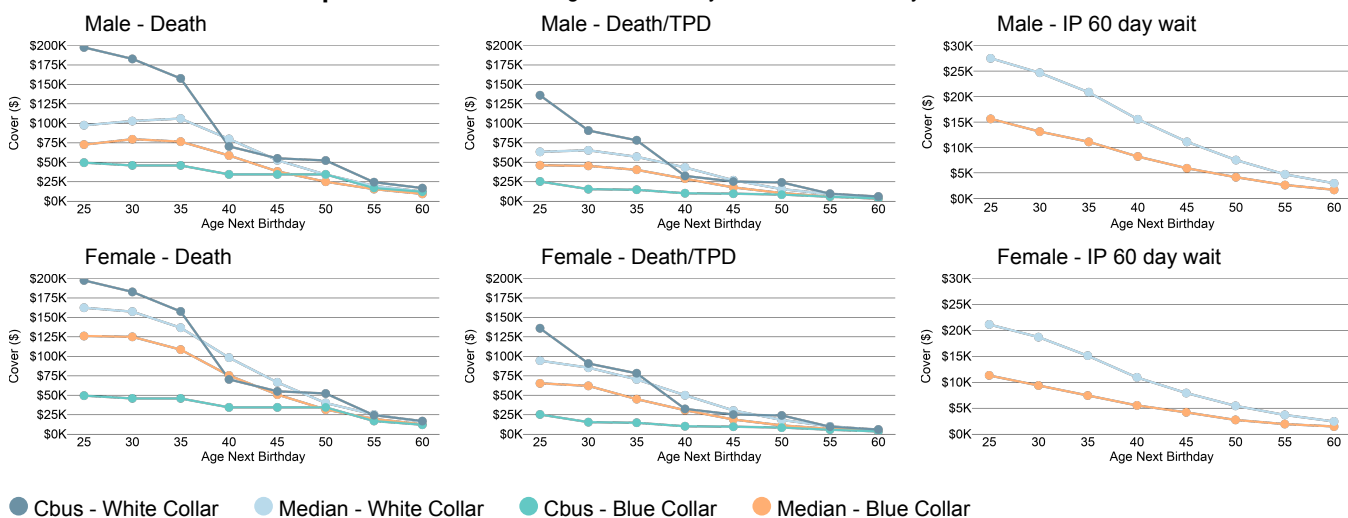
Yes

Investment Performance - Key Options



Performance data is annualised for any period greater than one year.

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



Insurance Features

Online Underwriting	Yes
Online Claims Management	No
Insurance Life Event Increases	Yes
Long Term Income Protection	No

Fund Features

Financial Planning	Yes
Mobile App	Yes
Binding Nominations	Yes
Valuation Process	Daily Crediting Rates

About This Fund

No. of Members	914,256
Fund Size	\$85,205,582,152
Public Offer	Yes
Fund Type	Industry - Personal

SuperRatings Assessment Scores Explained

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 **Research Analyst:** Kiefer Guy-Lindlar

110

Excellent: Score 75% - 100%
Well Above Benchmark

75-100%

80

Good: Score 51% - 74%
Above Benchmark.

51-74%

60

Average: Score 26% - 50%
Benchmark.

26-50%

40

Below Average: Score below 25%
Below Benchmark.

< 25%

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UNDER REVIEW

Under Review
Due to recent significant changes, this area is currently under review.

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ALERT

Alert
In the areas of governance, member servicing, administration, and investment process, the analysis is a qualitative one and the available information has been insufficient to provide a rating. Hence the ALERT symbol.

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