



**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 nominated as a finalist for the 2024 Career Fund of the Year award. Cbus Super Income Stream was established in 2007, with a minimum initial investment of \$10,000 required to commence membership.

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 option outperformed the relevant SuperRatings Index over each time period assessed to 30 June 2023.

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 Super Income Stream offers excellent pension flexibility, with members able to select from fortnightly through to annual payment frequencies. Members can also select from both binding and non-binding nominations, as well as reversionary pensions.

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.*

**Investment**

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

**Fees and Charges**

Small Account (50K)	●●●●●	110
Medium Account (250K)	●●●●●	75-100%
Large Account (500K)	●●●●●	

**Member Servicing**

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

**Administration**

Structure & Service	●●●●●	110
		75-100%

**Product Flexibility**

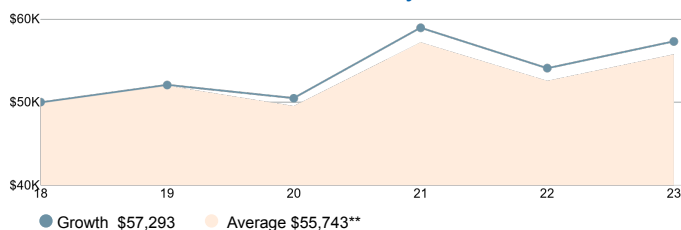
Flexibility & Choice	●●●●●	110
		75-100%

**Governance**

Trustee Structure & Risk	●●●●●	110
		75-100%

\* Past performance is not a reliable indicator of future performance

**Net Benefit on \$50,000 over 5 years**

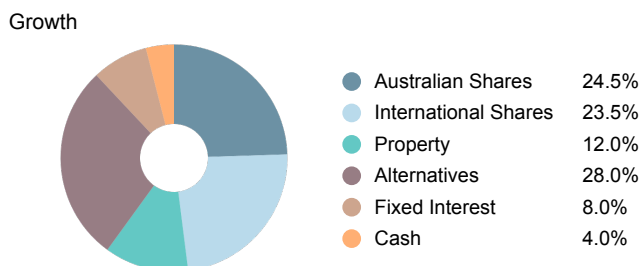


\*\* The Industry Average measures \$50K invested in the primary rated investment option using actual net returns and fees as per the current PDS. Excludes the cost of insurance.

**Typical Fees on \$50K**

Type (Based on primary rated option)	
Admin Fee (\$)*	\$78
Admin Fee (%pa)*	0.22%
Investment Fee (%pa)	0.41%
Indirect Cost Ratio (%pa)	-
Transaction Cost (%pa)	0.08%
Switching Fee	-
Fee Comparison	
	\$50K    \$250K    \$500K
This Fund's Basic Fees	\$433    \$1,853    \$3,628
Average Fees	\$633    \$2,613    \$4,971
Better than Average	✓    ✓    ✓

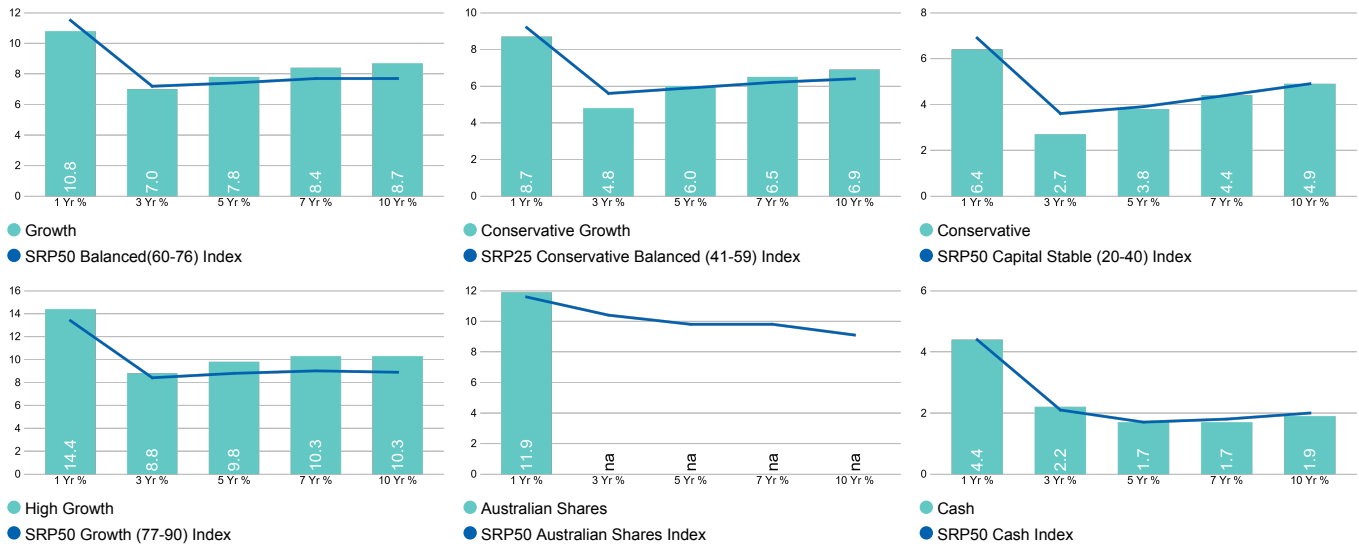
**Investment Allocation**



**Core Investment Options Available**

Diversified Options	Growth Assets
Growth	72%
Conservative	31%
High Growth	90%
Conservative Growth	52%
Single Sector Options	
Australian Shares	
Overseas Shares	
Diversified Fixed Interest	
Cash	
Individual Shares	Term Deposits
Yes	Yes

## Investment Performance - Key Options



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

## Pension Flexibility

- Fortnightly, Monthly, Quarterly, Half yearly, Annual
- Ability to elect pension payment date
- Ability to nominate a specific drawdown order for pension payments or pro-rata across investments
- Transition to retirement pension available
- Ability to automatically increase pension payments by a nominated percentage or by CPI annually.

## Minimum Pension Payment Limits ' 23/24

Age	Drawdown %
Under 65	4.00%
65-74	5.00%
75-79	6.00%
80-84	7.00%
85-89	9.00%
90-94	11.00%
95 or more	14.00%

### Pension Features

Retirement / Pension Transfer Bonus	Yes
Pension Account Join Online	No
Online Withdrawals	Yes
Automatic Annual Pension Increases	Yes

### Fund Features

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

### About This Fund

No. of Members	919,254
Fund Size	\$87,080,473,000
Product Start Date	2007
Fund Type	Industry - Allocated Pension

## 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

75-100%

**Excellent: Score 75% - 100%**  
Well Above Benchmark

80

51-74%

**Good: Score 51% - 74%**  
Above Benchmark.

60

26-50%

**Average: Score 26% - 50%**  
Benchmark.

40

< 25%

**Below Average: Score below 25%**  
Below Benchmark.

?

UNDER REVIEW

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

!

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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