

Cbus

Super Income Stream

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	

Member Servicing

Member Education	Excellent	110
Advice Services	Excellent	

Administration

Structure & Service	Good	80
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Product Flexibility

Flexibility & Choice	Good	80
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Governance

Trustee Structure & Risk	Good	80
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* Past performance is not a reliable indicator of future performance.

What We Say

Cbus Super Income Stream was established in 2007. Founded upon serving members in the building and construction sector, the fund is now available to members across all industries. Cbus Super was a finalist for both the 2018 Career Fund of the Year and 2018 Best New Innovation of the Year awards. The fund continues to be Infinity recognised for their strong commitment to environmental and social principles.

Cbus Super Income Stream members may select from four diversified portfolios, a cash option as well as gain access to term deposits, ETFs, Direct Shares, Property and Infrastructure through Cbus Self Managed. Cbus Growth (Cbus MySuper) has outperformed the relevant SuperRatings Index over the short and long term.

Fees for Cbus Super Income Stream are lower than the industry average across all account balances assessed. No additional fees are charged for switching between standard investment options, although exit fees will apply.

Cbus Super Income Stream offers a range of features and provides good flexibility in terms of payment options and choice of frequency. The fund allows payments to automatically increase with CPI and offers estate planning features such as binding nomination and reversionary pension.

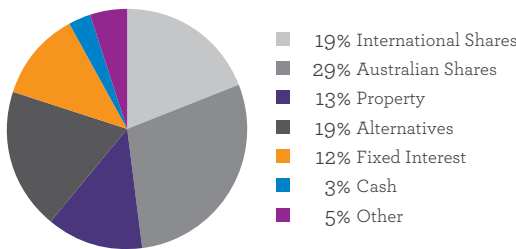
Members are entitled to discounted health insurance and banking products, regular newsletters and a wide range education materials.

What They Say

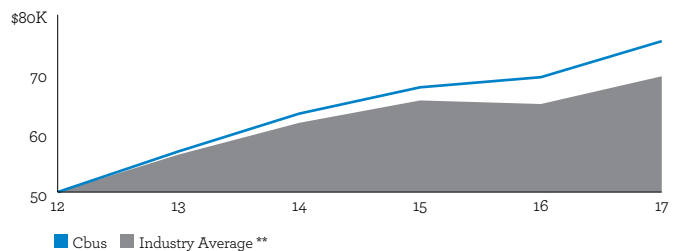
- The major Industry Super fund for people in the building and construction industry.
- Established over 30 years ago, run to benefit members.
- Offer advice services from single issue to referral for full financial plans.
- Cbus directly invests in property through its wholly owned subsidiary, Cbus Property Pty Ltd.

Investment Allocation

Cbus - Growth



Balanced Fund Returns



** The Industry Average measures \$50K invested using the actual net returns and fees over the last 5 years as per the current PDS, less 4.00% minimum pension payments.

Core Investment Options Available

Diversified Options	Growth Assets %
Growth	67%
Conservative	26%
High Growth	92%
Conservative Growth	45%

Single Sector Options

Cash Savings

Single Manager Options

Not Available

Term Deposits

Yes

Individual Shares

Yes

Typical Fees on \$50K

Type (Based on primary rated option)

Admin Fee (\$)	\$104
Admin Fee (%pa)	0.16%
Investment Fee (%pa)	0.58%
ICR (%pa)	0.28%
Switching Fee	\$0
Exit Fee	\$35
Account Size Discounts	Yes

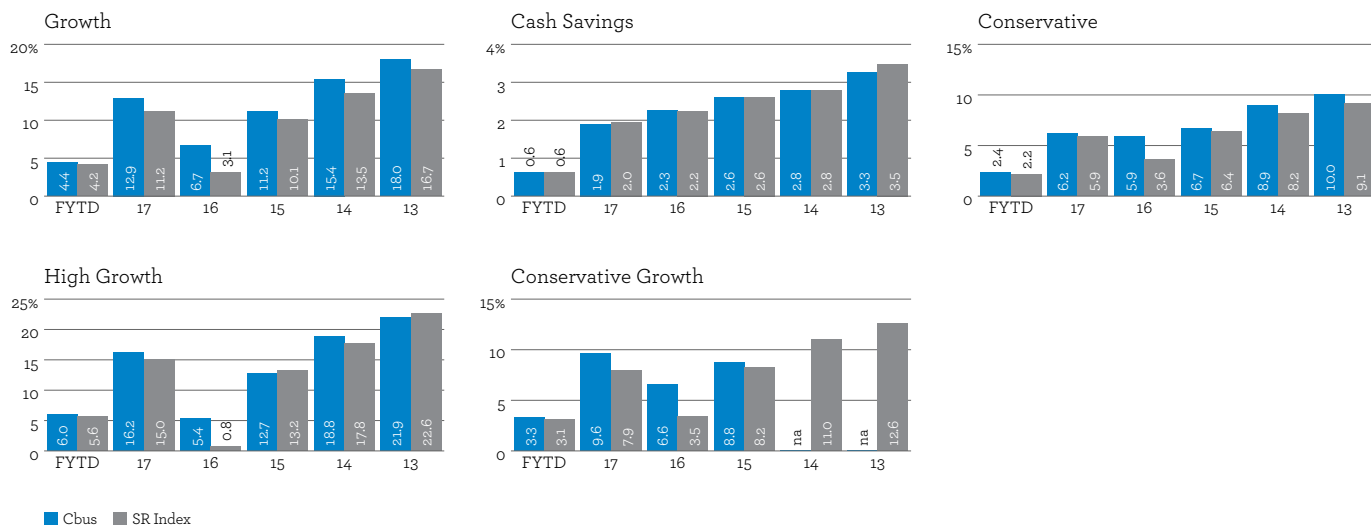
Fee Comparison

	\$50K	\$250K	\$500K
This Fund's Basic Fees	\$614	\$2654	\$5204
Average Fees	\$738	\$3191	\$6083
Better than Average	✓	✓	✓

Investment Performance Key Options

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

	FYTD	2017	2016	2015	2014	2013	5yr Av.*
Growth	4.4	12.9	6.7	11.2	15.4	18.0	12.8
Balanced (Industry Average)	4.2	11.2	3.1	10.1	13.5	16.7	10.9
Conservative	2.4	6.2	5.9	6.7	8.9	10.0	7.5
Cash Savings	0.6	1.9	2.3	2.6	2.8	3.3	2.6
High Growth	6.0	16.2	5.4	12.7	18.8	21.9	14.9
Conservative Growth	3.3	9.6	6.6	8.8	na	na	na
CPI	na	1.9	1.0	1.5	3.0	2.4	2.0



■ Cbus ■ SR Index

Pension Flexibility

- Fortnightly, monthly, quarterly, half yearly & annual payment frequencies available.
- Pension payment date set by the fund.
- Pension payments made via EFT.
- Ability to nominate a specific drawdown order for pension payments or pro-rata across investments.
- Pension payment details can be altered at anytime.
- Transition to retirement facility also available.

Minimum Pension Payment Limits '16/17

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%

Fund Features

Financial Planning	Yes
Health Insurance	Yes
Minimum Investment	\$10,000
Credit Cards	Yes
Binding Nominations	Yes
Non Lapsing Binding Nominations	No
Anti Detriment Payments	Yes
Valuation Process	Weekly
Crediting Rates	

About This Fund

Fund Membership	748,437
Fund Size	\$41,211,000,000
Product Start Date	2007
Fund Type	Industry-Allocated Pension

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.

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Concern — Requires maintenance
Based on the analysis of available
information there appear to be real
problems in this area.

X

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