



## 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 2025 Sustainable 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, managed investments and term deposits through Cbus Self Managed.

The Growth option outperformed the relevant SuperRatings Index over the 5, 7, 10- and 15-year periods to 30 June 2024.

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 yearly 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 and calculators. The Cbus mobile app allows members to view their account balance and transactions, change investment options, as well as update their insurance coverage.

*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.*

### Investments

Performance*	●●●●	110
Process	●●●●	75-100%

### Fees and Charges

Small Account (50K)	●●●●	110
Medium Account (250K)	●●●●	75-100%
Large Account (750K)	●●●●	

### Help and Guidance

Member Education	●●●●	110
Internally Provided Advice	●●●●	75-100%
Externally Provided Advice	●●●●	

### Digital and Service

Digital	●●●●	110
Service	●●●●	75-100%

### Retirement

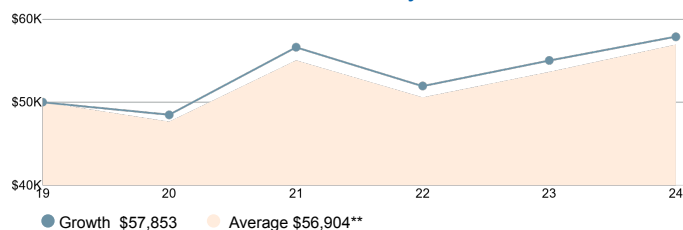
Product and Service	●●●●	110
		75-100%

### Governance

Trustee Structure & Risk	●●●●	60
		26-50%

\* 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

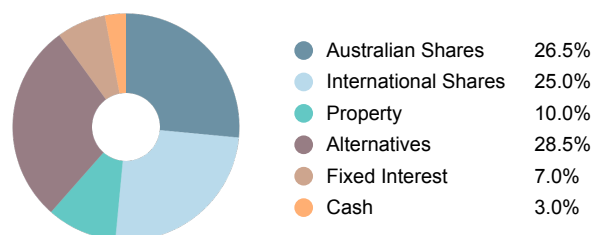
Type (Based on primary rated option)

Admin Fee (\$)*	\$52
Admin Fee (%pa)*	0.21%
Investment Fee (%pa)	0.42%
Indirect Cost Ratio (%pa)	-
Transaction Cost (%pa)	0.09%
Switching Fee	-

Fee Comparison	\$50K	\$250K	\$750K
This Fund's Basic Fees	\$412	\$1,852	\$5,027
Average Fees	\$614	\$2,493	\$6,720
Better than Average	✓	✓	✓

## Investment Allocation

Growth



## Core Investment Options Available

Diversified Options	Growth Assets
Growth	75%
Conservative	31%
High Growth	90%
Conservative Growth	52%

### Single Sector Options

Australian Shares
Overseas Shares
Diversified Fixed Interest
Cash

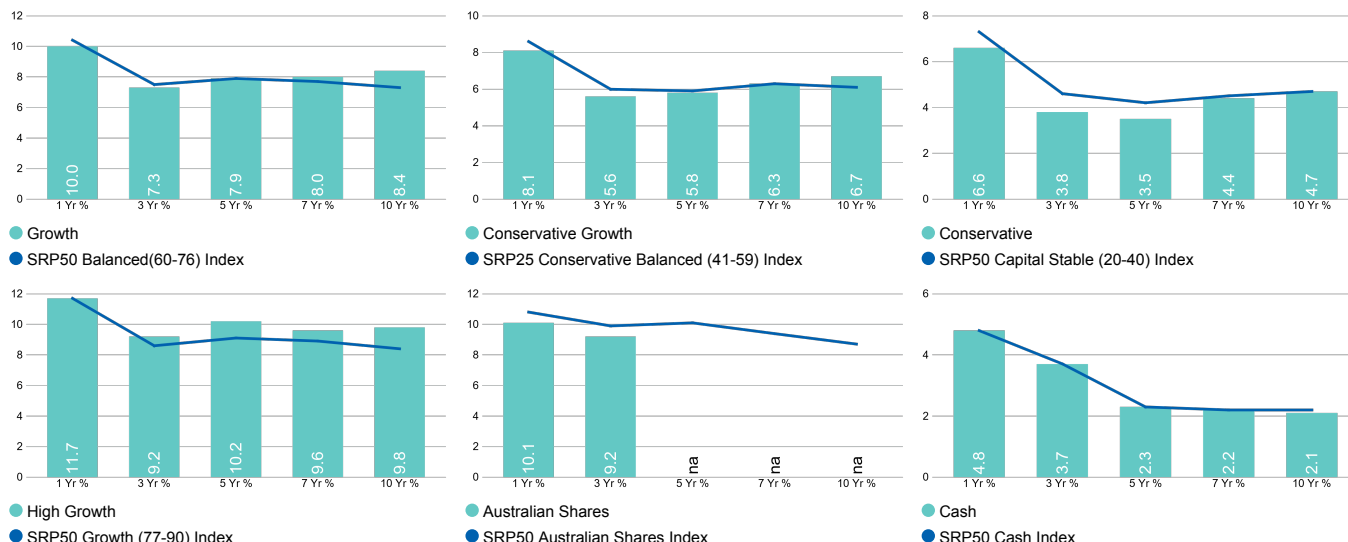
### Individual Shares

Yes

### Term Deposits

Yes

## Investment Performance - Key Options



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

## Pension Flexibility

- Fortnightly, Monthly, Quarterly, Half yearly, Annual
- Ability to elect pension payment date from set dates
- Transition to retirement pension available
- Ability to automatically increase pension payments by a nominated percentage or by CPI annually.

## Minimum Pension Payment Limits \* 24/25

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	No
Mobile App	Yes
Binding Nominations	Yes
Valuation Process	Daily Crediting Rates

### About This Fund

No. of Members	923,381
Fund Size	\$97,783,577,000
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.

Issued by SuperRatings Pty Ltd ABN: 95 100 192 283 a Corporate Authorised Representative (CAR) No. 1309956 of Lonsec Research Pty Ltd ABN 11 151 658 561, AFSL No. 421445 (Lonsec Research) which has a commercial relationship with the financial product issuer related to this research. Any expressed or implied rating or advice is limited to General Advice and based solely on consideration of the merits of the financial product(s), without considering any person's particular circumstances. 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. Read the Product Disclosure Statement and seek personal advice before making a decision on the financial product. Any ratings are the property of SuperRatings and must not be reproduced without written permission. © SuperRatings Pty Ltd. All rights reserved.