

## Cbus

### Super Income Stream

1300 361 784 www.cbussuper.com.au



#### SuperRatings Assessment

A "best value for money" 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	<b>110</b>
Variety of Options	Average	
Process	Excellent	

#### Fees and Charges

Small Account (50K)	Good	<b>80</b>
Medium Account (250K)	Good	
Large Account (500K)	Good	

#### Member Servicing

Member Education	Excellent	<b>110</b>
Advice Services	Excellent	

#### Administration

Structure & Service	Good	<b>80</b>
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#### Product Flexibility

Flexibility & Choice	Good	<b>80</b>
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#### Governance

Trustee Structure & Risk	Good	<b>80</b>
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\* Past performance is not a reliable indicator of future performance.

#### What We Say

The Cbus Super Income Stream is the pension product available from Cbus Super, a public offer super fund with origins in the construction, building and allied industries. Cbus continues to demonstrate excellent environmental and social principles and is Infinity Recognised.

Members have access to an investment menu of 3 Diversified options, a Cash option, S&P ASX300 Shares, Term deposits, Property and Infrastructure via Cbus Self Managed. The default Conservative Growth option aims to deliver an after tax return of inflation plus 3% a year over rolling 10 years. The Growth option has outperformed the SuperRatings Index over the short and long term.

The fee structure for the fund is competitive across all account balances assessed. No transaction fees are charged for standard switching investments, establishing or terminating an account, although an exit fee applies to both full and partial withdrawals.

The Cbus Income Stream offers a range of features and provides good flexibility in terms of payment options and choice of frequency. Members have the convenience of being able to nominate pension payments to automatically increase by CPI or a specified percentage annually. Additionally, members have the choice between binding lump-sum, non-binding or reversionary death benefit payments.

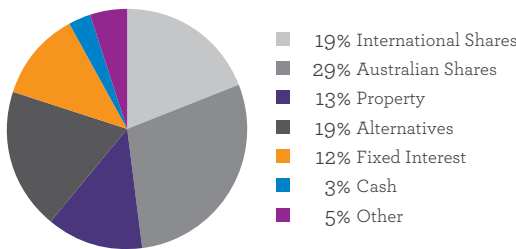
Members are entitled to a free initial consultation with a financial planner, discounted health insurance and banking products as well as online access, regular newsletters and education materials through the fund.

#### What They Say

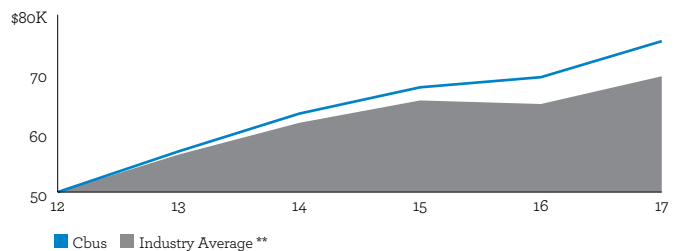
- The major Industry Super fund for people currently employed in or retired from the building and construction industry.
- Established over 30 years ago, run to benefit members
- Offer advice services from single issue to referral for full financial plans.
- Flexible payments frequency, as well as a transition to retirement facility.

#### 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)	0.23%
Investment Fee (%pa)	0.63%
Switching Fee	\$0
Exit Fee	\$35
Account Size Discounts	Yes

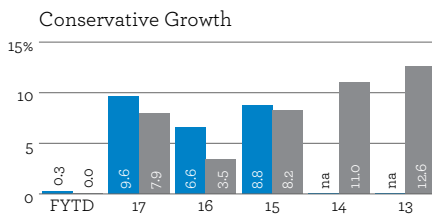
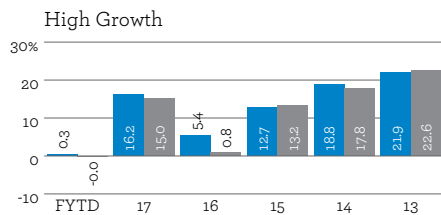
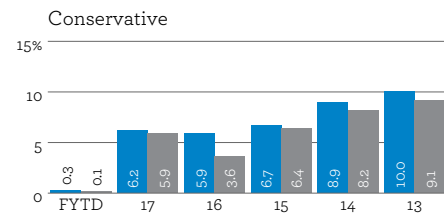
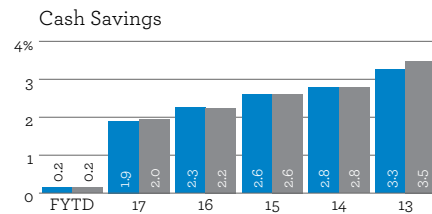
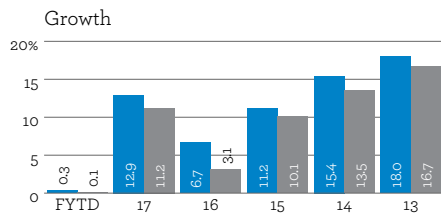
#### Fee Comparison

	\$50K	\$250K	\$500K
This Fund's Basic Fees	\$534	\$2254	\$4404
Average Fees	\$676	\$2888	\$5478
Better than Average	✓	✓	✓

## 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	0.3	12.9	6.7	11.2	15.4	18.0	12.8
<b>Balanced (Industry Average)</b>	<b>0.1</b>	<b>11.2</b>	<b>3.1</b>	<b>10.1</b>	<b>13.5</b>	<b>16.7</b>	<b>10.9</b>
Conservative	0.3	6.2	5.9	6.7	8.9	10.0	7.5
Cash Savings	0.2	1.9	2.3	2.6	2.8	3.3	2.6
High Growth	0.3	16.2	5.4	12.7	18.8	21.9	14.9
Conservative Growth	0.3	9.6	6.6	8.8	na	na	na
<b>CPI</b>	<b>na</b>	<b>1.9</b>	<b>1.0</b>	<b>1.5</b>	<b>3.0</b>	<b>2.4</b>	<b>2.0</b>



■ 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	742,507
Fund Size	\$39,781,000,000
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.



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



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