

## Cbus

### Sole Trader

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	<b>110</b>
Variety of Options	Excellent	
Process	Excellent	

#### Fees and Charges

Small Account (50K)	Excellent	<b>110</b>
Medium Account (250K)	Excellent	
Large Account (500K)	Excellent	

#### Insurance Covers and Costs

Death Insurance	Average	<b>60</b>
Death & Disablement	Average	
Income Protection	Average	

#### Member Servicing

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

#### Administration

Structure & Service	Good	<b>80</b>
Employer Servicing	Excellent	
Third Party Adviser Servicing	Good	

#### 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

Cbus Sole Trader was established in 2009 to service the retirement needs of self employed members within the building and construction industries. Cbus Super was a finalist for both the 2019 Career Fund of the Year and the 2019 MyChoice Super of the Year awards. The fund continues to be Infinity Recognised for its strong commitment to environmental and social principles.

Cbus Sole Trader offers an investment menu of 4 diversified portfolios, a cash option, as well as access to term deposits, ETFs and Direct Shares through Cbus Self Managed. The Growth (Cbus MySuper) option has outperformed the relevant SuperRatings Index over each time period assessed to 30 June 2018.

Fees are lower than the industry average across all account balances assessed. The fund does not charge a buy-sell spread, although an exit fee will apply when transferring funds from the account.

Cbus Sole Trader's insurance offering allows eligible members to apply for up to \$5 million of Death cover and up to \$2 million of TPD cover. Income Protection covering up to 85% of salary with a 2 year or 5 year benefit period following a 30 or 90 day waiting period is available.

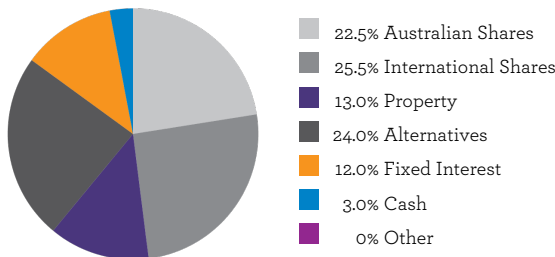
Cbus provides members with financial advice services and a comprehensive suite of educational tools. The Cbus mobile app also caters for construction workers, with access to contribution transactions, account details, as well as building site tickets, RDO schedule and weather details.

#### 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 (Cbus MySuper)



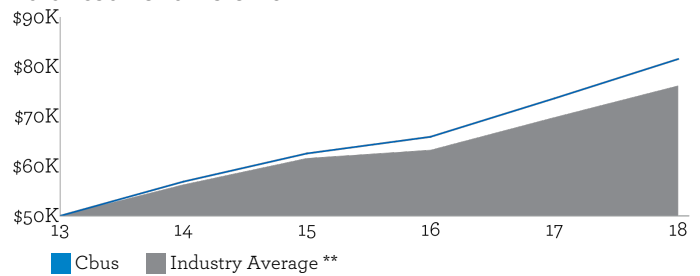
#### Core Investment Options Available

Diversified Options	Growth Assets %
Growth (Cbus MySuper)	70%
High Growth	92%
Conservative	30%

Single Sector Options	Single Manager Options	Term Deposits
Cash Savings	Not Available	Yes

**Individual Shares**  
Yes

#### Balanced Fund Returns



\*\* 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)	Fee
Admin Fee (\$)	\$78
Admin Fee (%pa)	0.15%
Investment Fee (%pa)	0.77%
Indirect Cost Ratio (%pa)	0.00%
Switching Fee	\$0
Exit Fee	\$35
Employer Size Discounts	No
Account Size Discounts	No

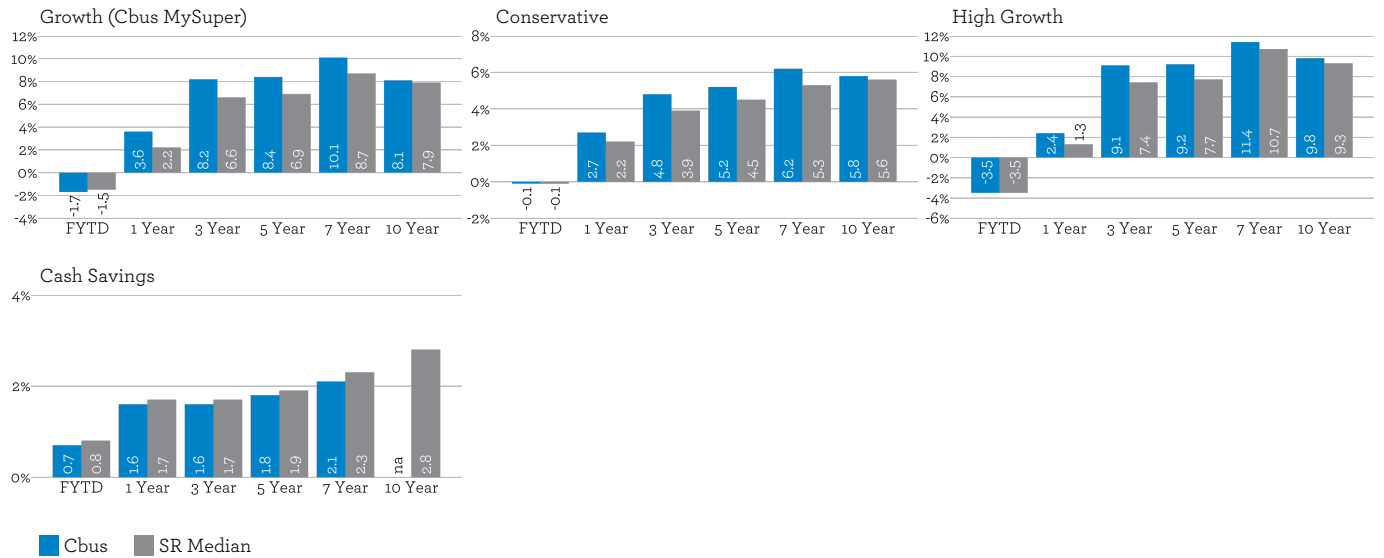
Fee Comparison	\$50K	\$250K	\$500K
This Fund's Basic Fees	\$ 538	\$ 2378	\$ 4878
Average Fees	\$ 693	\$ 3049	\$ 5890
Better than Average	✓	✓	✓

Modelled on a small (\$50K) employer size. Discounts for larger employers may be obtainable.

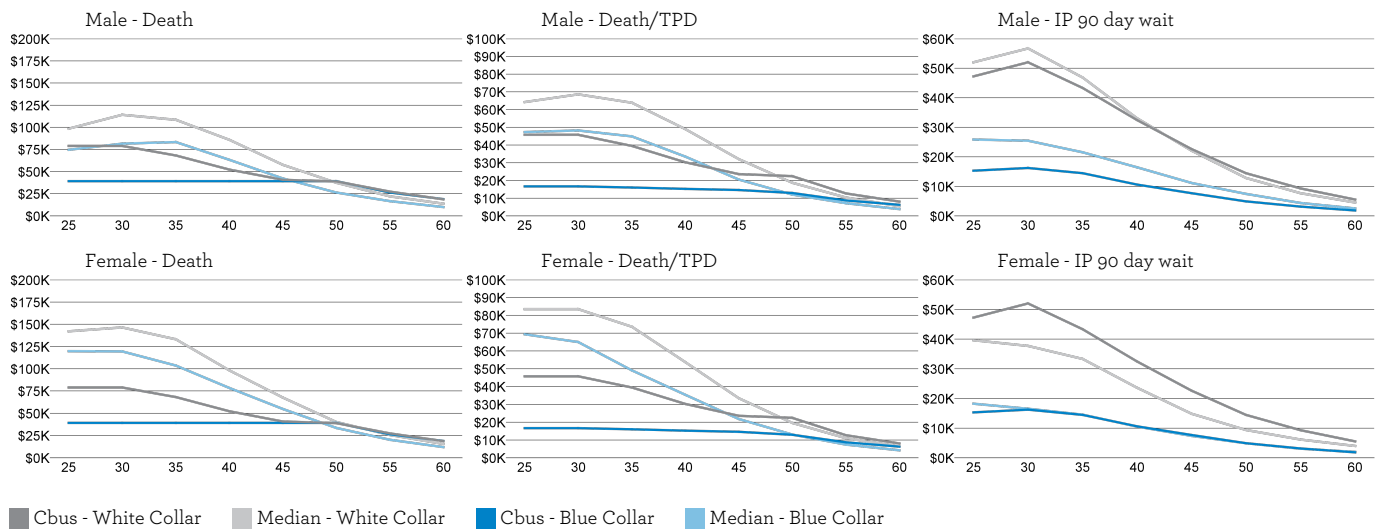
**Investment Performance Key Options**

\*Performance as at 30 November 2018. 1, 3, 5, 7 and 10 Year figures are rolling annualised returns.

	FYTD	1 Year	3 Year	5 Year	7 Year	10 Year
Growth (Cbus MySuper)	-1.7	3.6	8.2	8.4	10.1	8.1
<b>SR50 Balanced (60-76) Index</b>	<b>-1.5</b>	<b>2.2</b>	<b>6.6</b>	<b>6.9</b>	<b>8.7</b>	<b>7.9</b>
Conservative	-0.1	2.7	4.8	5.2	6.2	5.8
High Growth	-3.5	2.4	9.1	9.2	11.4	9.8
Cash Savings	0.7	1.6	1.6	1.8	2.1	na
<b>CPI</b>	<b>-</b>	<b>1.9</b>	<b>1.7</b>	<b>1.8</b>	<b>1.9</b>	<b>2.0</b>



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



**Fund Features**

Financial Planning	Yes
Health Insurance	Yes
Home Loans	Yes
Credit Cards	Yes
Binding Nominations	Yes
Non Lapsing Binding Nominations	No
Insurance Life Event Increases	Yes
Long Term Income Protection	No
Valuation Process	Daily Crediting Rates

**About This Fund**

Division Assessed	Personal
No. of Members	780,785
Fund Size	\$47,925,645,381
Public Offer	Yes
Fund Type	Industry-Personal
Target Market	Building & Construction

**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.

**Lance Huang** 1300 826 395

**Excellent: Score 75% - 100%**

Well Above Benchmark

110

**Good: Score 51% - 74%**

Above Benchmark

80

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

Benchmark

60

**Below Average: Score below 25%**

Below Benchmark

40

**Alert**

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**

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



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