



# Growing the future

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# Online supplements



We have provided more detailed information about Cbus and our investments in our online supplements. This report and the supplements meet the core requirements of the Global Reporting Initiative's Sustainability Reporting Standards (GRI Standards). Our Responsible Investment Supplement reports in accordance with the Task Force on Climate-Related Financial Disclosure (TCFD) recommendations.

## Responsible Investment

Provides information about our approach to responsible investment, including our active involvement in **Environmental, Social and Governance (ESG)** issues, contributing to sustainable development and transitioning to a climate resilient economy. Prepared using the **GRI Standards** and **TCFD** recommendations.



[cbussuper.com.au/cs/responsible-investment-2022](https://cbussuper.com.au/cs/responsible-investment-2022)

## Cbus Property Sustainability Report

Provides information on Cbus Property's approach to sustainability performance.



[cbusproperty.com.au/sustainability-strategy](https://cbusproperty.com.au/sustainability-strategy)

## Annual Financial Statements

Sets out the financial statements for our regulators and other stakeholders. Prepared in line with the **Australian Accounting Standards; Superannuation Industry (Supervision) Act 1993 and Superannuation Industry (Supervision) Regulations 1994, the Corporations Act 2011 and Corporations Regulations 2011.**



[cbussuper.com.au/cs/annual-financial-statements-2022](https://cbussuper.com.au/cs/annual-financial-statements-2022)

## Online Supplements

Our reports address the needs of our diverse stakeholders. The information we have provided reflects our commitment to operating with integrity and transparency. You can access the reports on our website.



[cbussuper.com.au/aboutus/annualreport](https://cbussuper.com.au/aboutus/annualreport)

## Stakeholder Engagement and Materiality

Provides detail on our approach to engagement and how we determine what matters most to Cbus stakeholders. The result of this engagement informs our value creation and assists in identifying Cbus' material issues. Prepared using the **GRI Standards** and in line with the **International Integrated Reporting <IR> Framework**.



[cbussuper.com.au/cs/engagement-materiality-2022](https://cbussuper.com.au/cs/engagement-materiality-2022)

## Governance

Provides additional information about the governance framework at Cbus and Cbus Property. Prepared using the **GRI Standards**.



[cbussuper.com.au/cs/governance-framework-2022](https://cbussuper.com.au/cs/governance-framework-2022)

## GRI Standards Content Index

Provides the location of information linked to the **GRI Standards** within the Annual Integrated Report, Cbus Property Sustainability Report, supplements and the Cbus website.



[cbussuper.com.au/cs/gri-standards-2022](https://cbussuper.com.au/cs/gri-standards-2022)

## KPMG

KPMG were engaged to provide limited assurance over the Cbus Annual Integrated Report pages 3 to 70 in accordance with the **International Integrated Reporting <IR> Framework**. The assurance report is presented on pages 76 to 77.



# GRI Standards content index

This table contains the GRI Standards 2016 Cbus on which has reported and where to locate the information linked to the standard within the 2022 Annual Integrated Report, the supplements, the Cbus Property Sustainability Report 2022 and both the Cbus and Cbus Property website.

GRI Standards & Disclosure	Cbus Report / Supplement / URL
GRI 102 – General Disclosures 2016	
Organisational profile	
102-1 Name of the organisation	Cbus Super Fund. The Trustee of the Fund is United Super Pty Ltd. Media Super products are offered under United Super Pty Ltd as Trustee. This report also includes Cbus Property Pty Ltd, which is wholly owned by Cbus.
102-2 Activities, brands, products, and services	<a href="https://cbussuper.com.au/about-us/who-we-are">cbussuper.com.au/about-us/who-we-are</a> <a href="https://cbussuper.com.au/super/what-we-offer">cbussuper.com.au/super/what-we-offer</a> <a href="https://cbussuper.com.au/retirement/my-retirement-investment-options">cbussuper.com.au/retirement/my-retirement-investment-options</a> <a href="https://cbussuper.com.au/super/my-investment-options">cbussuper.com.au/super/my-investment-options</a> <a href="https://cbusproperty.com.au/our-business/">cbusproperty.com.au/our-business/</a>
102-3 Location of headquarters	Wesley Place Level 19, 130 Lonsdale Street, Melbourne 3000.
102-4 Location of operations	<p>Cbus operates in one country, Australia, with headquarters at Wesley Place.</p> <p>Cbus' front counters are located in WA, QLD, NSW and SA, as detailed on the website: <a href="https://www.cbussuper.com.au/support/">www.cbussuper.com.au/support/</a></p> <p>Cbus Property operates in one country, Australia, with headquarters at Level 17, 447 Collins Street Melbourne 3000.</p>
102-5 Ownership and legal form	<p>Cbus is an open offer, all profit-to-members superannuation fund, with a focus on construction, building and allied workers.</p> <p>Cbus Property is a wholly owned subsidiary of Cbus that directly invests in commercial and residential property development across Australia, creating strong returns, jobs and sustainable buildings.</p>
102-6 Markets served	<p>Cbus offers superannuation and insurance products and services across Australia.</p> <p>As an open offer fund, Cbus' products and services are available to all eligible Australian superannuation investors. Cbus has traditionally focused on the building and construction industries and allied workers.</p> <p>Cbus Property develops and manages buildings throughout Australia in the residential and commercial office and retail sectors.</p>

GRI Standards & Disclosure	Cbus Report / Supplement / URL
<b>GRI 102 – General Disclosures 2016</b>	
<b>Organisational profile (continued)</b>	
<b>102-7 Scale of the organisation</b>	2022 Annual Integrated Report, page 6. 2022 Cbus Property Sustainability Report, pages 5-13 (About Us, Investments, Developments).
<b>102-8 Information on employees and other workers</b>	2022 Governance Supplement, pages 19-24.
<b>102-9 Supply chain</b>	2022 Governance Supplement, pages 16-18. <a href="https://cbussuper.com.au/about-us/key-service-providers">cbussuper.com.au/about-us/key-service-providers</a>
<b>102-10 Significant changes to the organisation and its supply chain</b>	2022 Governance Supplement, pages 16-18.
<b>102-11 Precautionary Principle or approach</b>	Cbus and Cbus Property do not address the precautionary principle in the sustainability disclosures.
<b>102-12 External initiatives</b>	These are disclosed on the Sustainability section of the Cbus and Cbus Property websites. <a href="https://cbussuper.com.au/about-us/sustainability">cbussuper.com.au/about-us/sustainability</a> <a href="https://cbusproperty.com.au/sustainability/">cbusproperty.com.au/sustainability/</a>
<b>102-13 Membership of associations</b>	These are disclosed on the Sustainability section of the Cbus and Cbus Property websites. <a href="https://cbussuper.com.au/about-us/sustainability">cbussuper.com.au/about-us/sustainability</a> <a href="https://cbusproperty.com.au/sustainability/">cbusproperty.com.au/sustainability/</a>
<b>Strategy</b>	
<b>102-14 Statement from senior decision-maker</b>	2022 Annual Integrated Report, page 11.
<b>102-15 Key impacts, risks and opportunities</b>	2022 Annual Integrated Report, pages 20, 24-25. 2022 Engagement and Materiality Supplement, page 5, 7-11 and Responsible Investment Supplement, pages 36-39. 2022 Cbus Property Sustainability Report page 15.
<b>Ethics &amp; integrity</b>	
<b>102-16 Values, principles, standards, and norms of behaviour</b>	2022 Annual Integrated Report, page 8. FY2022 Compliance Report: AIST Governance Code 1.1 and 2.2 <a href="https://cbussuper.com.au/cs/compliance-report">cbussuper.com.au/cs/compliance-report</a> See the Fund Governance policy: <a href="https://cbussuper.com.au/cs/fund-governance-policy">cbussuper.com.au/cs/fund-governance-policy</a> 2022 Cbus Property Sustainability Report, page 6.

GRI Standards & Disclosure	Cbus Report / Supplement / URL
<b>GRI 102 – General Disclosures 2016</b>	
<b>Ethics &amp; integrity (continued)</b>	
<b>102-17 Mechanisms for advice and concerns about ethics</b>	<p>2022 Annual Integrated Report, pages 59-61.</p> <p>FY2022 Compliance Report: AIST Governance Code 1.1 and 2.2  <a href="https://cbussuper.com.au/cs/compliance-report">cbussuper.com.au/cs/compliance-report</a></p> <p>See the Fund Governance policy:  <a href="https://cbussuper.com.au/cs/fund-governance-policy">cbussuper.com.au/cs/fund-governance-policy</a></p> <p>2022 Governance Supplement:  <a href="https://cbussuper.com.au/cs/governance-framework-2022">cbussuper.com.au/cs/governance-framework-2022</a></p>
<b>Governance</b>	
<b>102-18 Governance structure</b>	<p><a href="https://cbussuper.com.au/about-us/how-were-run/governance">cbussuper.com.au/about-us/how-were-run/governance</a></p> <p>See the Fund Governance policy:  <a href="https://cbussuper.com.au/cs/fund-governance-policy">cbussuper.com.au/cs/fund-governance-policy</a></p> <p>2022 Governance Supplement, pages 7-15.</p>
<b>102-19 Delegating authority</b>	<p>2022 Annual Integrated Report, page 59.</p> <p>2022 Governance Supplement, page 14.</p>
<b>102-20 Executive-level responsibility for economic, environmental and social topics</b>	<p><a href="https://cbussuper.com.au/about-us/sustainability/board-governance-framework">cbussuper.com.au/about-us/sustainability/board-governance-framework</a></p> <p>2022 Governance supplement, page 18.</p>
<b>102-21 Consulting stakeholders on economics, environmental, and social topics</b>	<p>2022 Engagement and Materiality Supplement.</p>
<b>102-22 Composition of the highest governance body and its committees</b>	<p><a href="https://cbussuper.com.au/about-us/how-were-run/board">cbussuper.com.au/about-us/how-were-run/board</a></p> <p>2022 Annual Integrated Report, pages 57-59.</p> <p>2022 Governance supplement, pages 6-15.</p>
<b>102-23 Chair of the highest governance body</b>	<p>The Chair is Wayne Swan and he is not an executive officer.</p> <p>The Chair of Cbus Property is Georgina Lynch.</p>
<b>102-24 Nominating and selecting the highest governance body</b>	<p>See the Fund Governance Policy:  <a href="https://cbussuper.com.au/cs/fund-governance-policy">cbussuper.com.au/cs/fund-governance-policy</a></p>
<b>102-25 Conflicts of interest</b>	<p>2022 Governance Supplement, page 15.</p> <p>See the Conflicts Management Policy:  <a href="https://cbussuper.com.au/cs/conflicts-management-policy-summary">cbussuper.com.au/cs/conflicts-management-policy-summary</a></p>

GRI Standards & Disclosure	Cbus Report / Supplement / URL
<b>GRI 102 – General Disclosures 2016</b>	
<b>Governance (continued)</b>	
<b>102-26</b> Role of highest governance body in setting purpose, values and strategy	2022 Annual Integrated Report, page 60.
<b>102-27</b> Collective knowledge of highest governance body	2022 Governance Supplement, page 4. FY2022 Compliance Report: AIST Governance Code 1.1 and 2.2 <a href="https://cbussuper.com.au/cs/compliance-report">cbussuper.com.au/cs/compliance-report</a>
<b>102-31</b> Review of economic, environmental, and social topics	<a href="https://cbussuper.com.au/about-us/sustainability/board-governance-framework">cbussuper.com.au/about-us/sustainability/board-governance-framework</a>
<b>102-32</b> Highest governance body's role in sustainability reporting	Our sustainability reporting is across our Annual Integrated Report and it's supplements, which is signed off by Directors. We also report on sustainability on our website. The Cbus Property Sustainability Report is signed off by the Cbus Property CEO.
<b>102-36</b> Process for determining remuneration	2022 Governance Supplement, page 8. 2022 Annual Integrated Report, page 59.
<b>102-38</b> Annual total compensation ratio	2022 Governance Supplement, page 19.
<b>Stakeholder engagement</b>	
<b>102-40</b> List of stakeholder groups	2022 Annual Integrated Report, page 18. 2022 Engagement and Materiality Supplement, page 6.
<b>102-41</b> Collective bargaining agreements	2022 Annual Integrated Report, page 60. 2022 Governance Supplement, page 10.
<b>102-42</b> Identifying and selecting stakeholders	2022 Engagement and Materiality Supplement, page 4.
<b>102-43</b> Approach to stakeholder engagement	2022 Engagement and Materiality Supplement, page 5.
<b>102-44</b> Key topics and concerns raised	2022 Annual Integrated Report, page 19. 2022 Engagement and Materiality Supplement, pages 7-11.

GRI Standards & Disclosure	Cbus Report / Supplement / URL
<b>GRI 102 – General Disclosures 2016</b>	
<b>Reporting practice</b>	
<b>102-45 Entities included in the consolidated financial statements</b>	Cbus Property is included in the consolidated financial statements and included in the boundaries of our GRI Standards reporting.
<b>102-46 Defining report content and topic Boundaries</b>	2022 Engagement and Materiality Supplement, page 12.
<b>102-47 List of material topics</b>	2022 Annual Integrated Report, page 19. 2022 Engagement and Materiality Supplement, page 5. 2022 Cbus Property Sustainability Report, page 15.
<b>102-48 Restatements of information</b>	N/A
<b>102-49 Changes in reporting</b>	N/A
<b>102-50 Reporting period</b>	Annual
<b>102-51 Date of most recent report</b>	30/06/2022
<b>102-52 Reporting cycle</b>	Financial year ending 30/06/2022
<b>102-53 Contact point for questions regarding this report</b>	Cbus National Office: Level 19, 130 Lonsdale Street, Melbourne VIC 3000  For more information: Write to: Locked Bag 5056, Parramatta, NSW 2124 cbussustainability@cbussuper.com.au reception@cbusproperty.com.au for Cbus Property.
<b>102-54 Claims of reporting in accordance with the GRI Standards</b>	This report has been prepared in accordance with the GRI Standards: Core option.
<b>102-55 GRI Content index</b>	Met
<b>102-56 External assurance</b>	KPMG has provided independent limited assurance on some metrics as detailed in its report to the Directors of Cbus and published on page 70 of the 2022 Annual Integrated Report. KPMG has also provided limited assurance on the 2022 Cbus Property Sustainability Report, and can be found at <a href="https://cbusproperty.com.au/sustainability/">cbusproperty.com.au/sustainability/</a>
<b>GRI 103 – Management Approach</b>	
<b>103-1 Explanation of the material topic and its Boundary</b>	2022 Annual Integrated Report and supplements.
<b>103-2 The management approach and its components</b>	2022 Annual Integrated Report and supplements.
<b>103-3 Evaluation of the management approach</b>	2022 Annual Integrated Report and supplements.



GRI Standards & Disclosure	Cbus Report / Supplement / URL
<b>GRI 103 – Management Approach</b>	
<b>Material topic – GRI 201: Economic Performance 2016</b>	
<b>201-1 Direct economic value generated and distributed</b>	2022 Annual Integrated Report, pages 16-17.
<b>201-2 Financial implications and other risks and opportunities due to climate change</b>	2022 Annual Integrated Report, pages 38-41, 60-61. 2022 Responsible Investment Supplement, pages 36-39.
<b>Material topic – Environmental: GRI 302: Energy; GRI 303: Water; GRI 305: Emissions; GRI 306 Effluents and waste</b>	
<b>302-1 Energy consumption within the organization; Part c of 302-1, 302-3 Energy Intensity, 302-4 reduction of energy consumption</b>	2022 Cbus Property Sustainability Report, page 28. <a href="https://cbusproperty.com.au/sustainability/">cbusproperty.com.au/sustainability/</a>
<b>303-5 Water consumption</b>	2022 Cbus Property Sustainability Report, page 28. <a href="https://cbusproperty.com.au/sustainability/">cbusproperty.com.au/sustainability/</a>
<b>305-1 &amp; 305-2 Scope 1 and 2 emissions, Disclosure 305-4 GHG emissions intensity, 305-5 Reduction of GHG emissions</b>	2022 Cbus Property Sustainability Report, page 28. <a href="https://cbusproperty.com.au/sustainability/">cbusproperty.com.au/sustainability/</a> 2022 Responsible Investment Supplement, page 28.
<b>306-2 Waste by type and disposal method</b>	2022 Cbus Property Sustainability Report, page 28. <a href="https://cbusproperty.com.au/sustainability/">cbusproperty.com.au/sustainability/</a>
<b>Material topic – Social: GRI 401: Employment</b>	
<b>401-1 New employee hires and employee turnover</b>	2022 Governance Supplement, page 19.
<b>401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees</b>	<a href="https://cbussuper.com.au/about-us/careers/working-at-cbus">cbussuper.com.au/about-us/careers/working-at-cbus</a>
<b>401-3 Parental leave</b>	2022 Governance Supplement, page 24. <a href="https://cbussuper.com.au/cs/wgea-questionnaire-report-2022">cbussuper.com.au/cs/wgea-questionnaire-report-2022</a>
<b>Material topic – Social: GRI 403: Occupational health and safety (OH&amp;S)</b>	
<b>403-7 Prevention and mitigation of OH&amp;S impacts directly linked by business relationships</b>	2022 Governance Supplement, page 10.
<b>403-8 Workers covered by OH&amp;S management system</b>	2022 Governance Supplement, page 10.
<b>403-9 Work related injuries</b>	2022 Governance Supplement, page 10.

GRI Standards & Disclosure	Cbus Report / Supplement / URL
<b>GRI 103 – Management Approach</b>	
<b>Material topic – Social: GRI 404: Training and Education</b>	
404.1 Average hours of training per year per employee	2022 Governance Supplement, page 6.
404.2 Programs for upgrading employee skills and employee transition programs	2022 Annual Integrated Report, page 54.
404.3 Percentage of employees receiving regular performance and career development	2022 Annual Integrated Report, page 54
<b>Material topic – Social: GRI 405: Diversity and equal opportunity; GRI 406: Non-discrimination</b>	
405.1 Diversity of governance bodies and employees	2022 Governance Supplement, page 20.
405.2 Ratio of basic salary and remuneration of women to men	2022 Governance Supplement, page 20.
406.1 Incidents of discrimination and corrective action	2022 Governance Supplement, page 22.
<b>Material topic – Other material aspects</b>	
Retirement Readiness Index	2022 Annual Integrated Report, page 6.
Arrears	2022 Annual Integrated Report, (unpaid super), page 31.
<b>Material Aspects: Financial Services Sector</b>	
FS10: % and number of organisations held in the portfolio with which the organisation has interacted with on environmental or social issues	2022 Responsible Investment Supplement, pages 16-25.
FS11: Percentage of assets subject to positive or negative environmental or social screening	<a href="https://cbussuper.com.au/about-us/sustainability">cbussuper.com.au/about-us/sustainability</a>
FS12: Company voting policies applied to environmental or social issues	<a href="https://cbussuper.com.au/cs/key-voting-positions">cbussuper.com.au/cs/key-voting-positions</a>
FS14: Initiatives to improve access to financial services for disadvantaged people	2022 Annual Integrated Report, page 20.
FS16: Initiatives to improve financial literacy by type of beneficiary	2022 Annual Integrated Report, page 28-31.