

Important updates



There's been some important changes at Cbus recently including:

- More investment choice to suit your needs
- Changes to the Cbus Trust Deed

Read this update to find out what's changed and what it means for you.

More investment choice

You invest your super to help it grow. Most members prefer to leave the heavy lifting to the experts in our investment team and are invested in the default option – Growth (MySuper) if you have a super account, and Conservative Growth if you have an income stream account.

If you're looking for more choice

We've got six new investment options across our Pre-mixed and DIY (sector based) options, plus Cbus Self Managed.

Pre-mixed options

- High Growth
- Growth Plus ★
- Growth (MySuper)
- Indexed Diversified ★
- Conservative Growth
- Conservative

DIY options

- Overseas Shares ★
- Australian Shares ★
- Property ★
- Diversified Fixed Interest ★
- Cash

★ New investment option

Until 14 February 2022, Growth (MySuper) was called Growth (Cbus MySuper) and Cash was called Cash Savings. If you have an income stream account, Growth (MySuper) is called simply Growth.

Changes to Cbus' Trust Deed

Since Cbus was established, there have been significant changes to the way super funds are regulated, including more obligations and much higher penalties for non-compliance.

From 1 January 2022 a fund trustee cannot pay for certain costs, like trustee penalties, out of the assets of a super fund. We have a strong track record of complying with superannuation laws, but this new law presents a unique challenge for trustees of profit-for-member super funds like Cbus who – unlike trustees of for-profit super funds – don't have access to separate funding to meet costs like these.

To help us follow the new rules, Cbus had to change its Trust Deed to allow the Cbus trustee to take a trustee services fee (subject to certain restrictions) from the fund. This fee will be used by the trustee to help meet any costs that can no longer be paid directly from the assets of the fund.

The Supreme Court of New South Wales confirmed that these Trust Deed amendments were appropriate on 20 December 2021 and the amendments became effective on 24 December 2021.

Cbus doesn't expect the trustee services fee to have any impact on the fees you pay nor on your investment returns.



Visit cbussuper.com.au/trust-deed-update for full details.

We're here to help

If you need help or advice about your account, you can speak to one of our financial advisers over the phone – this service is included as part of your Cbus membership. Visit cbussuper.com.au/getadvice or give us a call to find out more.



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Brisbane, Melbourne, Perth and Sydney.
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This information is about Cbus. It doesn't take into account your specific needs, so you should look at your own financial position, objectives and requirements before making any financial decisions. Read the relevant Cbus Product Disclosure Statement to decide whether Cbus is right for you. Call us on **1300 361 784** or visit cbussuper.com.au for a copy. Also read the relevant Target Market Determination at cbussuper.com.au/tmd.