Early interest has sparked a great career  
> Page 4

Help during a hard time  
> Page 5

Sun, wind, and a bright future  
> Page 6

Three ways Cbus nails it  
> Page 3
Get the latest news. Fast.

Here’s a snapshot of things you might need to know.

Credititing rates are now calculated daily
From 5 October 2018, Cbus will declare crediting rates every day, instead of once a week.

Why does this matter? This means you’ll have a more up-to-date view of your account balance, plus investment switches will be processed more quickly. So when you check your account balance using the Cbus member app from your phone, log into your online account or call us, you’ll have a much clearer view of your account balance.

Visits www.cbussuper.com.au

Changes to review of complaints
Cbus works hard to give our members the best service we can and resolve issues as quickly as possible. From 1 November 2018, a new body called the Australian Financial Complaints Authority (AFCA) will be able to review how Cbus has handled complaints made to us by our members.
The Superannuation Complaints Tribunal and the Financial Ombudsman Service will continue to receive complaints about super and financial advice until 31 October 2018. After this date, all new complaints will need to be made to the AFCA.

Visit www.cbussuper.com.au/complaint for more details about our complaints resolution services or go to www.afca.org.au for more information about the types of disputes that AFCA can deal with, and their contact details.

Change to asset allocation framework
From 1 October 2018, Cbus is replacing the Long-Term Strategic Asset Allocation (LTSSA) for each investment option with a Reference Portfolio that will enable more dynamic portfolio design. The Reference Portfolio is based on a 10-plus year investment horizon that includes longer-term risks and opportunities (such as stronger growth from emerging market economies). One change members will see straightaway is a higher allocation to international and emerging market shares in the Growth (Cbus MySuper) investment option. We expect this change will improve our investment approach and enable us to deliver on returns for members.

For more information visit: www.cbussuper.com.au/investments

Trust your gut and look out for your mates
Most of us do a great job of looking out for our mates when we see something dangerous in the workplace like damaged equipment or a spill. But what if they might be a danger to themselves? For construction workers, suicides are six times more common than workplace accident deaths1.
The reality is, if you feel like your workmate isn’t doing so well, you’re probably right. If you see changes in their habits, their attitudes, their personality – trust your gut instinct. Ask them if they are OK, and what you can do to help. Sometimes people just need someone to listen.

Specialists who know our industry are available 24/7:
- Oz Help 1300 694 357
- Incolink 1300 000 129
- Mates in Construction 1300 MIC 111 (1300 642 111)
- For general help and advice, call:
  - Lifeline 13 11 14
  - Beyondblue 1300 22 46 36

1 www.matesinconstruction.org.au/about/why-mic-exists/
Three ways Cbus nails it

Cbus super is set up in a unique way to give you benefits other super funds may not have. We deliver...

1. Outstanding returns over a 30-year history

   "Not-for-profit funds, as a group, have systematically outperformed for-profit funds."
   – Australian Government Productivity Commission, Superannuation draft report, April 2018

2. All profits to members

   In 2016, super funds drew a total of $31 billion* in fees, according to a report commissioned by Industry Super Australia. Guess who collected more fees from their members...

   9% was collected by not-for-profit super funds (including Cbus)

   91% was collected by for-profit super funds (including bank funds)

3. Conflict-free advice

   Cbus Advice Services provides information, guidance and advice about a broad range of super or financial planning issues. Cbus Advisers are here to give advice that’s in the best interests of our members. A number of professional advice options are available as part of Cbus membership.

Learn more about the benefits of being a Cbus member: www.cbussuper.com.au/super/what-we-offer
Early interest has sparked a great career
Following passions from a very young age.

Alice Jasper can trace her passion for electrical work straight back to her father, who spent his career as a lighthouse keeper. “I’ve always wanted to be an electrician, ever since I was in primary school. Dad told me that every job is important, and encouraged me to consider jobs that most people wouldn’t necessarily pick.”

Alice has had good and bad experiences working with mostly male co-workers. “My first job was brilliant – you were just accepted, and once they realised I was actually really keen and could put up with a little swearing, I had a really good time there. But I’ve also had some pretty serious issues at work, and some places have been a lot harder than I expected.”

“...Cbus is quite active in the electrical community, and really supportive of women in the industry.”

Alice is now in the process of setting up a salary sacrifice to continue to make the most of investment returns and tax benefits. “I know that with compounding interest, that’s going to really pay off when I retire.”

While she’s devoted her career to electricity, Alice likes to go off the grid during her free time. “My husband and I go camping up in the Victorian high country during the warmer months, and we like to get outdoors as much as we can.” But when the weather turns cold, Alice can be found indoors making patchwork blankets from cloth badges. She collects them travelling and visiting famous landmarks. “I have several hundred badges, and I’m already onto my second blanket.”

For more on making salary sacrifice contributions to your super, Cbus Advice Services can help you decide what’s right for you. Call us on 1300 361 784 option 4.

Thinking about managing your own super?

Cbus Self Managed (CSM) is designed for members who have the skill, time and desire to take an active role in managing their super investment portfolio.

If you’ve thought about switching to have greater control of your investments, but aren’t sure if you want to commit, you can give CSM a try for a short period. Sign up for our “Try Cbus Self Managed” option to access the tools and resources that are available to CSM members, learn about the investment option, and see if it’s right for you.

For information about eligibility, visit www.cbussuper.com.au/cbusselfmanaged
Cbus has been working to improve the insurance process by establishing a Claims Assist team to support members during what is already a difficult time. It certainly helped Frank Morabito recently, when he had to submit a claim for a TPD (total and permanent disablement) benefit.

“For many, knowing there’s someone who can answer their questions, take time to listen to them and guide them through the process is a real comfort.”

Frank had been a painter for 30 years, but when he had an injury first to one shoulder, and then the other, his doctors told him there was little chance for recovery.

**A ray of hope**

When a friend told Frank he was likely to have insurance through Cbus, he didn’t believe it. “I thought Cbus was just for my super.”

Rebecca in the Claims Assist team confirmed that he did have insurance, and she suggested that Ian Marris, Cbus Coordinator, could go to Frank’s home to help him make a claim. “It’s not something every member needs,” said Ian, “but I went to make sure Frank understood what the forms were asking so he could get it done right the first time.”

“From the minute I talked to Rebecca I felt better,” said Frank. “The patience and compassion she and Ian showed me was a blessing.”

**A brighter future**

Frank’s claim was approved and Cbus Advice Services has helped him manage the lump sum. Part of it will stay in his super for the years ahead, and now that Frank has some relief from financial worries, he can concentrate on his health.

“I’m waiting for an operation in December that will help with the pain. I’m hoping that will help me sleep easier, and do some of the day-to-day things better.”

“We speak to members during very stressful and difficult times,” said Rebecca. “For many, knowing there’s someone who can answer their questions, take time to listen to them and guide them through the process is a real comfort.”

Call 1300 361 784 to make an insurance claim.
For more about Cbus insurance, visit www.cbussuper.com.au/insurance

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**Nobody likes to be excluded**

Make sure you’re covered for the work you do.

The Federal Government has proposed changes that would exclude some of our members from automatically getting insurance cover:

- Members under 25 years of age
- Members who have an account balance below $6,000
- Members who have an inactive account (no deposit for more than 13 months).

If it goes through, more than 250,000 Cbus members will lose insurance cover; unless they formally ask for it. In our hazardous industry, this is a dangerous proposal that will impact our members and their families. Cbus has a strong history of providing insurance payments for members’ families when they need it most. Over the past five years:

- Cbus has paid on average one death claim every 1.5 weeks for a member aged 21-25.
- There have been 2.6 claims a week for members with balances under $6,000 and 3.5 claims a week for inactive members.
- Cbus has paid out more than $1.1 billion to members or beneficiaries.

Many Cbus members have asked us what they can do to protect their insurance cover prior to these changes being made. One way is to take a few minutes and call your local Federal Member of Parliament and let them know why you don’t support these changes.

Call 1300 361 784 to find out about your insurance cover. For more about Cbus insurance, visit www.cbussuper.com.au/insurance

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Cbus News | September 2018 | 5
Sun, wind, and a bright future

Cbus makes its first direct investment in infrastructure.

Cbus is proud to now own a 40.05% share in Bright Energy Investments, a portfolio of renewable energy assets in Western Australia.

Bright Energy not only has existing wind and solar farms, it also has a project development pipeline that includes expanding an existing solar farm, refurbishing an existing wind farm and developing a new wind farm. Our investment partners are the Dutch Infrastructure Fund (40.05%) and the Western Australian Government owned electricity generator and retailer Synergy (19.9%).

Why did Cbus choose this investment?
We’re confident this investment will deliver in a few areas:
- Delivering strong, sustainable long-term returns for Cbus members
- Making a meaningful contribution to the Western Australian economy through contributions to renewable energy targets
- Creating jobs through the future development pipeline
- Developing sustainable power for the communities our members live in.

The solar farm expansion and the new wind farm are likely to create around 200 new construction jobs in Western Australia’s mid-west region over the next two years.

What makes a good infrastructure investment?
- Strong and sustainable, risk-adjusted returns
- Assets with a strong, dominant market position
- Scale and future potential
- Long-term investment horizon

Visit our website to learn more about our investment strategy and responsible investing. www.cbussuper.com.au/investments

Another good year of returns

The good news for Cbus members is the Growth (Cbus MySuper) option has delivered a 10.95% return over the 2017/18 financial year.

This return has been achieved despite rising US interest rates, international elections and the threat of a US-China trade war.

Strong returns from global and Australian share markets along with a solid contribution from infrastructure and property, including Cbus Property, have seen another year of double-digit returns for members.

We’re well underway with our new strategy of managing more funds for our members in-house, and reducing our use of external fund managers. Our Cbus team has seen success with an international share portfolio and our first direct infrastructure transaction and will soon take on more Australian and international shares. Members will benefit from lower overall investment costs.

Performance to 30 June 2018

Growth (Cbus MySuper) option* ■ SuperRatings fund average#

<table>
<thead>
<tr>
<th></th>
<th>1 year</th>
<th>5 years (per year)</th>
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<tbody>
<tr>
<td>10.95%</td>
<td>9.22%</td>
<td>10.41%</td>
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<tr>
<td>7.29%</td>
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Past performance is not a reliable indicator of future performance.

*Investment performance for the Growth (Cbus MySuper) option is based on the crediting rates, which is the return minus investment costs and taxes, the Trustee Operating Cost and reserves. Excludes account keeping administration fees.


SuperRatings is a ratings agency that collects information from super funds to enable performance comparisons – visit www.superratings.com.au

Want to get the latest in-depth investment news and performance figures? Read our monthly investment updates at www.cbussuper.com.au/cbusnews
"They’re off and racing" at Cbus Property’s Newmarket Randwick development.

The site has been associated with horse racing in NSW for more than 150 years, and the home of the Inglis family’s livestock business for more than 110 years. Four top Australian architectural firms have collaborated to create a new sustainable and sensitive community on this historically significant location.

While retaining many of the heritage aspects of the site, a master planned community will provide a mix of 643 townhouses and generous-sized apartments across 13 low-rise buildings. A commercial precinct that includes retail, dining and wellbeing facilities along with significant public open spaces will complement the development.

The existing lawns, hedges and significant trees provide a parkland backdrop, with the Figtree Pocket precinct named for the majestic 100-year old fig trees that feature across the site. The sales ring will be reborn as an interactive children’s playground, and the historic Newmarket Big Stables is being passed by the Inglis family to the local council as a community facility for public use. The centrally located homestead Newmarket House is also being renovated as part of the development.

Newmarket is six kilometres from the Sydney CBD, close to Royal Randwick Racecourse and Randwick’s education and health precincts. The project is due for completion around 2021, creating thousands of jobs over the next few years.
Your coordinators

Local Cbus Coordinators give you personal, face-to-face support. Get in contact today if you need help or to organise a workplace information session.

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