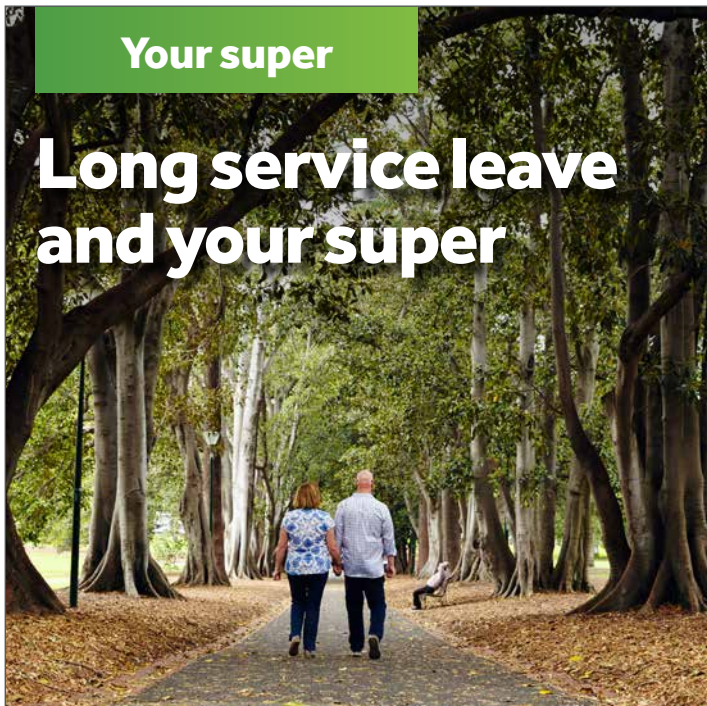




Merry Christmas

Wishing you a very merry Christmas and a happy new year – from all of us at Cbus.



Your super

Long service leave and your super

If you're thinking about taking a break from work, it's important to keep your super in check while you're gone.

Your employer is required by law to contribute 9.5% of your Ordinary Time Earnings into your super account, in addition to your long service leave entitlement. This means you can continue to save for retirement, even if you're on holidays.

If you believe your employer isn't paying your super entitlements, we suggest you get in touch with your employer immediately.

Extra support for you

- Speak to your Union Delegate or a Cbus Coordinator, who can check on your behalf.
- The Australian Tax Office (ATO) can also offer assistance when it comes to unpaid super. For more information, visit www.ato.gov.au



For more information, visit www.cbussuper.com.au/unpaysuper

Investments

Longer term returns still strong

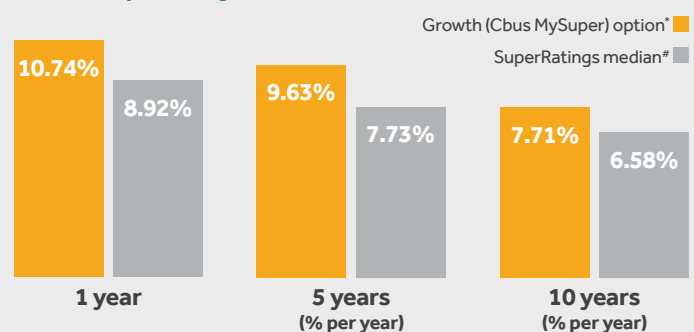
The default Growth (Cbus MySuper) option has delivered a return of 10.74%¹ for the 12 months ending 30 September 2018.

A fall in Australian share markets saw a negative return for the month of September. Despite some short-term ups and downs, Australian and international share markets have been the largest driver of the 12-month return.

Over a longer timeframe negative returns are not unusual. The Growth (Cbus MySuper) option is invested based on the medium to longer term outlook. This option's average annual return for 10 years was 7.71%, outperforming the its benchmark of CPI + 3.25% (which was 5.47%) and the average balanced super fund² as shown in the chart opposite.

Performance to 30 September 2018

Cbus vs SuperRatings median



¹ Based on the crediting rate, which is the return minus investment fees, the Trustee Operating Cost and taxes. Excludes account keeping administration fees. Past performance is not a reliable indicator of future performance.

² This is based on the median return from the SuperRatings Fund Crediting Rate Survey SR50 Balanced (60-76) Index for September 2018 reported for 19 October 2018. SuperRatings is a ratings agency that collects information from superannuation funds to enable performance comparisons. The SR 50 Balanced Survey (survey data as at 19 October 2018) includes investment options that are broadly similar to the Growth (Cbus MySuper) option, as these funds are all diversified with an allocation to growth assets of between 60% and 76%.

Savings



Silly season saving tips

December – a time of battling endless crowds at shopping centres and spending more money than sense. Why not simplify things this year?

Here are some basic money saving tips to help you enjoy the holiday break:

1. Have a pre-Christmas clean up

Kick start your Christmas savings by collecting old items from around the house and selling them online, at a garage sale or even at a local buy-swap-sell.

2. Make a list and keep your spending on track

Keep a list of all the items you need to buy over the holiday break. This might include presents, entertainment or any holiday/travel plans. You'll be able to track your spending and prepare for any unexpected expenses.

3. Avoid Christmas credit or buy now pay later service

If you don't have the cash to pay for your Christmas gifts upfront, it might be tempting to use credit, or a buy now pay later service. This means you may find yourself still saddled with Christmas debt well into 2019.

4. Think about Christmas gift hacks

Some alternative options to expensive presents might be:

- Kids only gifts
- Second hand bargains
- Kris Kringle/Secret Santa agreement

5. Work out your shopping hours

If you're choosing to shop in-store, it's always a good idea to plan ahead. This will avoid feeling overwhelmed and limit the temptation to over spend.

- Shop at odd hours when it's less crowded
- Buy the less expensive stuff first
- Pre-pay
- Limit your shopping locations

6. Lastly, lighten the load on Christmas day

Entertaining can be costly and tiring. With some simple planning you can enjoy the festivities just as much as your family and friends:

- Share the catering
- Buy only what you need
- Find the most cost-effective supermarket/market
- Use points or loyalty credit

Source: <https://www.moneysmart.gov.au>

Super

Protect your super from seasonal scams

The upcoming festive season is a time to enjoy the company of family and friends – not fraudsters. Be alert and make sure you safeguard your super from scammers this Christmas.

Below are some tips to keep your Cbus account safe:

- Keep your member online password safe and don't give it to anyone over the phone or in an email.
- Before logging into your member online account, ensure you're logging in from www.cbussuper.com.au or www.cbussuper.com.au/login
- Don't sign or agree to anything via email or post before completely reading the document(s).
- Review your annual statement to monitor your account balance and any movement in your savings.
- Always let us know if your passport or drivers licence are lost or stolen.
- Collect your mail daily and make sure mail box is secure.
- Discard hardcopy documents safely by shredding anything that contains personal information.



If you receive a suspicious email about your account or a request that is unsolicited about personal information, you should call us on **1300 361 784** (8am to 8pm AEST/AEDT weekdays) to authenticate the email before responding.

We're taking a break

Our offices will be closing over the Christmas and New Year period – from 12pm Friday 21 December until Wednesday 2 January 2019, where normal business hours will resume.

The Cbus contact centre will be operating during the festive season but with limited hours:

- ★ 24 Dec: CLOSED
- ★ 27 Dec: 8am – 8pm
- ★ 28 Dec: 8am – 8pm
- ★ 31 Dec: 8am – 12pm

Wishing you a safe and happy holiday break.



Like the Cbus Super page on Facebook



Contact Cbus



Contact our Service Centre 8am to 8pm AEST/AEDT, Mon to Fri on **1300 361 784**



You can also contact your local coordinator. For further details, visit www.cbussuper.com.au/coordinators

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 Product Disclosure Statement to decide whether Cbus is right for you. Contact **1300 361 784** or visit www.cbussuper.com.au for a copy.

Cbus' Trustee: United Super Pty Ltd ABN 46 006 261 623 AFSL 233792 Cbus ABN 75 493 363 262

12/18