

# Protecting Your Super changes

The 2019/20 financial year also brings the start of the Protecting Your Super package of reforms – we've been working hard to make sure our members are ready for these changes.

## Insurance

From 1 July, if your account hasn't received any contributions (or you haven't received a rollover and combined another account with your Cbus account) in the last 16 months, you'll need to opt in to retain your insurance cover by visiting [cbussuper.com.au/opt-in](http://cbussuper.com.au/opt-in)

Cbus insurance is specially designed for workers in the building and construction industry, including those working in hazardous environments.

You should consider what insurance is right for you and the impact insurance premiums can have on your account balance. Your existing insurance cover may be cancelled if your account is inactive, and you don't opt in to keep your insurance.

## No exit fees

A key part of the Protecting Your Super changes is the removal of exit fees – with no exit fees to pay, now could be the perfect time to consider bringing your extra super accounts to Cbus, a super fund that's run to benefit our members.

Visit [cbussuper.com.au/super](http://cbussuper.com.au/super) for more details.

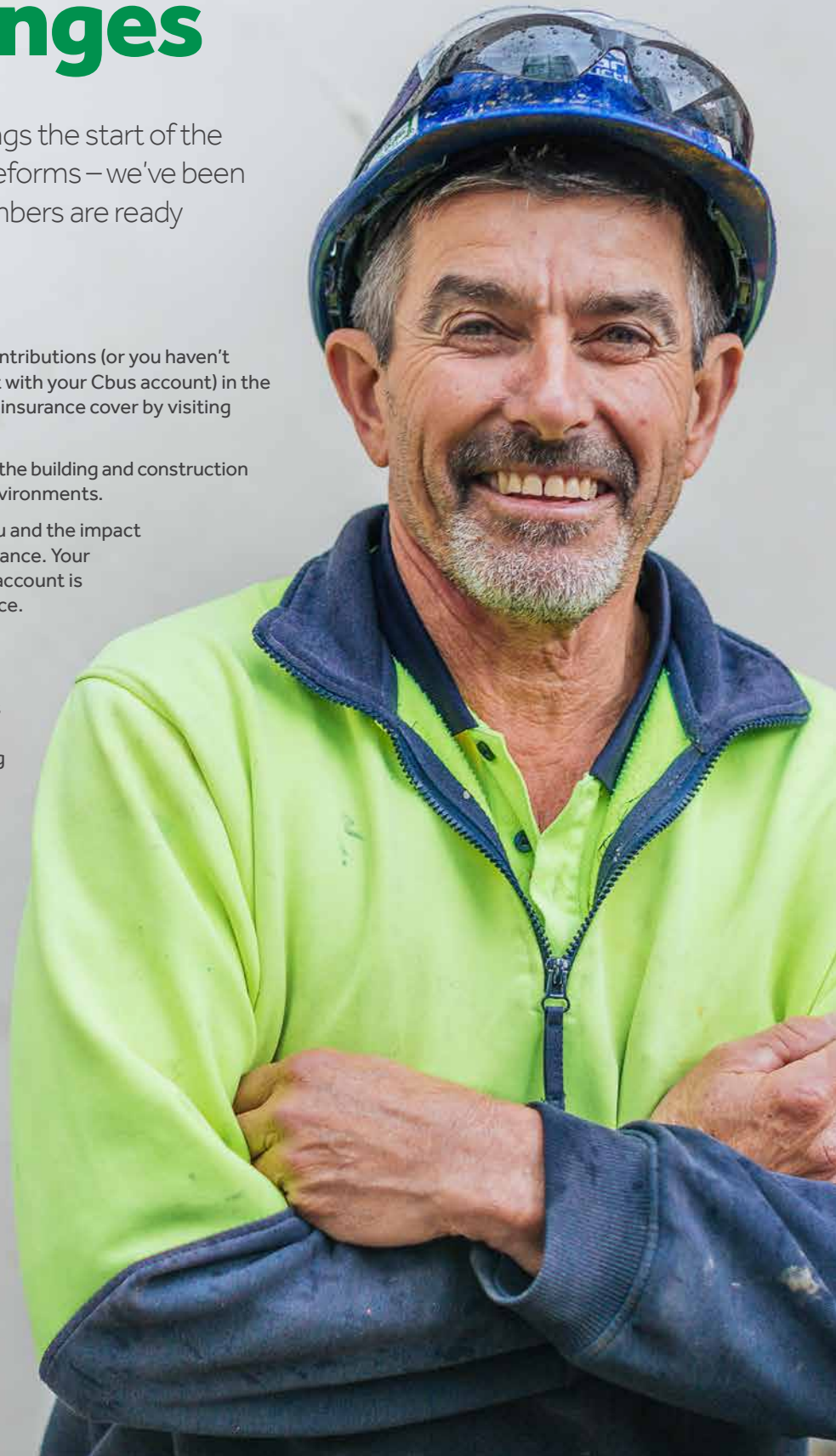
**Need help understanding how Protecting Your Super changes affect you?**

Call **1300 361 784** or visit [cbussuper.com.au/contact](http://cbussuper.com.au/contact) to speak to one of our advisors.

Join our **community**



@cbussuperfund



# Improved Cbus online experience

Cbus members can now enjoy an improved online experience when they log in to their Cbus account online or on the mobile, with enhanced security and a new, easy-to-use design.

To access the new features, make sure you've registered your mobile number with Cbus – we'll need this to help you access the new site.

We'll send you an automatically generated single-use passcode so you can log in and access the new site.

If you've already registered your mobile number, you'll automatically be prompted to change your password when you next log in.



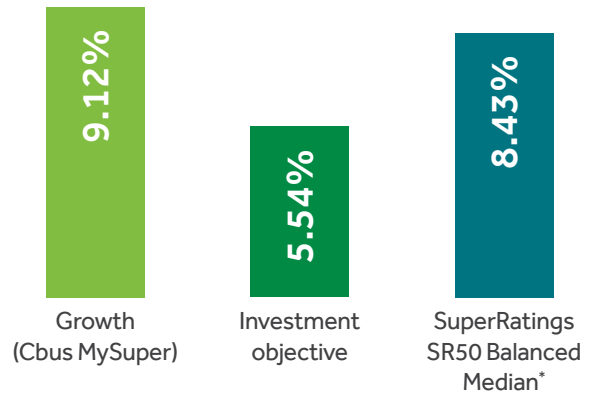
# Investment update

Share markets globally experienced a challenging start to the 2018/19 financial year as a result of concerns over the impact of higher US interest rates on economic growth, and uncertainty over the US-China trade dispute.

Since then, share markets globally have bounced sharply from the end of 2018 with the US Federal Reserve changing their views from further interest rate rises; to potentially cutting them. The Australian share market also received a boost from a surprise Federal election win by the Coalition Government in May, gaining 1.7 per cent as a result and reaching a new 10 year high.

Over the course of a longer term investment such as superannuation, periods of negative short-term returns are to be expected from time-to-time and are a part of normal market movements. Over the 10 years to 31 May 2019, the Growth (Cbus MySuper) option had an average annual return of 9.12%<sup>1</sup>. Outperforming its benchmark of CPI + 3.25% (which was 5.54%<sup>2</sup>) as shown in the chart opposite.

## Average annual crediting rate 10 years to May 2019



<sup>1</sup> 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.

<sup>2</sup> This estimate is based on inflation data for the 10 years to 31 March 2019 as inflation data is only available quarterly. It is based on a weighted average of the investment performance objective over the past 10 years.

\* The average balanced fund return (median) is from the SuperRatings Fund Crediting Rate Survey SR50 Balanced (60-76) Index for May 2019 reported on 20 June 2019. SuperRatings is a ratings agency that collects information from superannuation funds to enable performance comparisons. The SR50 Balanced Survey includes investment options that are broadly similar to the Growth (Cbus MySuper) option, as these funds are all diversified to growth assets of between 60% and 76%.



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Visit Cbus in person in Adelaide,  
Brisbane, Melbourne, Perth and Sydney.  
Details: **cbussuper.com.au/contact**

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 **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

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