



Super

Being super smart before the end of financial year

Maximise your contributions

It's important to review the amount of contributions you're making to your super and consider the value of adding more. On top of concessional tax rates within super, you may be able to reduce tax liabilities, receive tax rebates and/or co-contribution from the government.

Split your super

Have you thought about transferring part of super benefits to your spouse? This may offer potential tax advantages, flexibility and benefits for age pension maximisation when assets and income are assessed for entitlements.

Self-employed small business owners

If you're self-employed, contributions made to your super may be eligible for a tax deduction. This gives you an opportunity to reduce tax liabilities now whilst adding to your savings for the future. There may also be some tax exemptions available upon the sale of business assets when contributing the proceeds to super.*

Assess your financial position

As we approach 30 June, make sure you maximise any end of financial year opportunities that are available.

For more information, head to www.cbussuper.com.au or call Cbus Advice Services on **1300 361 784**.

Insurance

Hatched, matched or otherwise

Apply for a "Living Events" increase to your insurance cover when you have a child, get married, start a business or buy a home. When your responsibility increases, make sure your cover does too.

Births and marriages are also a good time to make it clear who you want to receive your super and insurance benefits when you die. Make a binding nomination to be certain.



Visit www.cbussuper.com.au/forms to apply for a *Living Events* increase or complete a *Binding Death Benefit Nomination*.

Investments

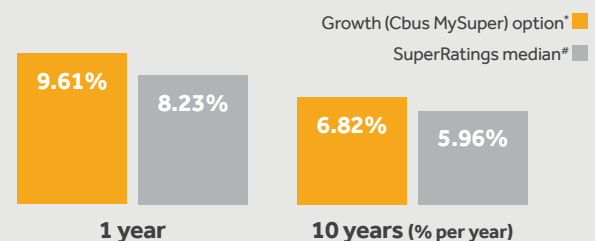
Performance update

Most Cbus members are invested in our highly ranked Growth (Cbus MySuper) option, and we're pleased to let you know it's been a good 12 months for returns. Over the last 10 years members' in this option received an average return of 6.82% a year (see below).

While short-term returns can go down as well as up, getting a good average return over your working life can make a significant difference to your retirement savings.

Performance to 31 March 2018

Cbus vs SuperRatings median



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.

*(Median) SuperRatings SR50 Balanced Survey, 31 March 2018. SuperRatings is a ratings agency that collects information from super funds to enable performance comparisons – visit www.superratings.com.au.

Savings

Will your savings go the distance?

It's important to think about your savings and where you want to be once you're ready to retire. When you stop working, your spending habits could change and this means you'll need to make sure your savings last as long as you do.

The *Retirement spending planner* can help you understand how to achieve your spending goals in retirement for your current lifestyle as well as any additional spending you may want to include, such as more travel or leisure activities.

1 Think about how long you want your savings to last



2 Adjust your strategy



3 Review your approach regularly



 Work out what your future looks like with our Retirement spending planner – www.cbussuper.com.au/calculators

Member story

Be part of a change you want to see in the world – every little bit helps.

Cbus member Reggie Sillince recently travelled to Thailand to visit family. Fortunately, he was lucky enough to combine his getaway with some great charity work.

As Reggie has travelled to Thailand in the past, he knew of a nearby orphanage, the Hand to Hand Foundation and asked if Cbus could donate something for the children. Cbus Coordinator, John Treble provided Reggie with sunglasses, hats and frisbees that we had stored in one of our offices.

A small contribution has gone a long way – Margaret, the founder of the Hand to hand Foundation was absolutely thrilled to see her recently formed soccer team sporting the donated Cbus merchandise.

A humbling experience for Cbus member Reggie Sillince and a great opportunity for Cbus make a small change to a community.



Annual Member Briefing (AMB) Melbourne, 2018

The Cbus Annual Member Briefing (AMB) will be held later this year in Melbourne. Come along, meet the Cbus Chairman and CEO and have your questions answered. For upcoming registration details, head to www.cbussuper.com.au



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

Like the Cbus Super page on Facebook



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

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