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.

**Growth (Cbus MySuper) option**

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<th>Performance to 31 March 2018</th>
<th>Cbus vs SuperRatings median</th>
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<td>Past performance is not a reliable indicator of future performance.</td>
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| *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.

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


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