



Cbus online



Get set for a better online experience

Want a better online experience for your Cbus super account? We're about to launch a cleaner design with more tools to put you in the driver's seat.



Check your mobile phone number now

As part of improved security, your mobile number will become key to unlocking the new service. So before the change in the coming months, go to www.cbussuper.com.au/login and check we have your mobile phone number. You can also call us to check.



Keep an eye on your inbox

– when the new experience is ready, we'll email full instructions to all members who have registered online.

Investments

Investment Update

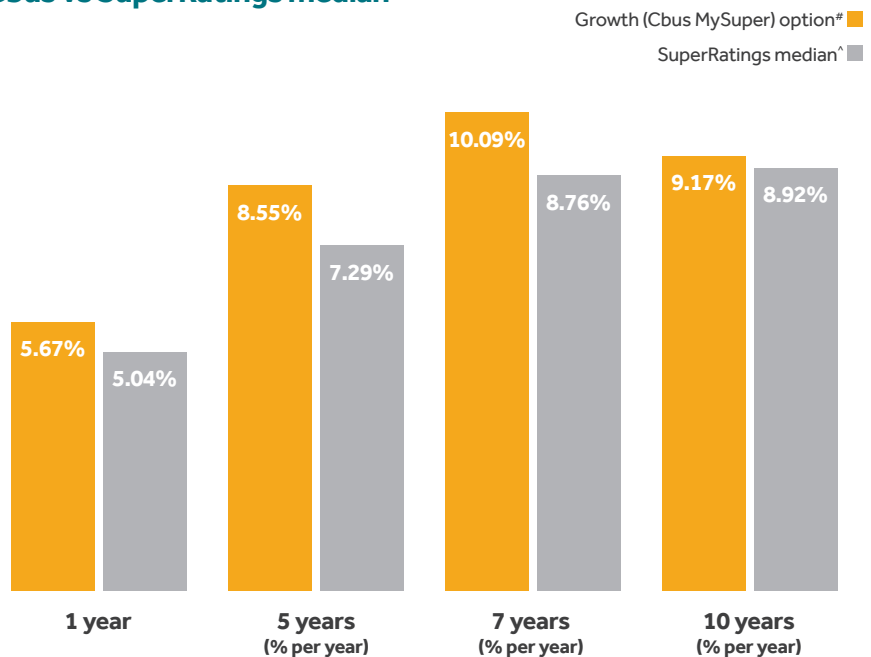
In the last few months of 2018, global share markets experienced some big daily falls. While share markets have recovered in 2019, these ups and downs have impacted the shorter term returns for the Growth (Cbus MySuper) option and other Cbus investment options that have a greater investment in shares.

The weaker returns from share markets in 2018 follow a couple of years of strong returns and these are reflected in Cbus's longer-term results. Periods of negative returns will occur from time to time and Cbus' investment options are designed with this in mind. Cbus's investment options include a range of asset classes such as property and infrastructure which provide more stable returns than investing in just shares.

While share markets may experience ups and downs over the short term, it's important to maintain a longer-term focus when considering superannuation.

Performance to 28 February 2019

Cbus vs SuperRatings median



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.

^ The average balanced fund return (median) is from the SuperRatings Fund Crediting Rate Survey SR50 Balanced (60-76) Index for February 2019 reported on 19 March 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%.

Front counter offices

If you have questions about your super, why not visit our Cbus front counters?

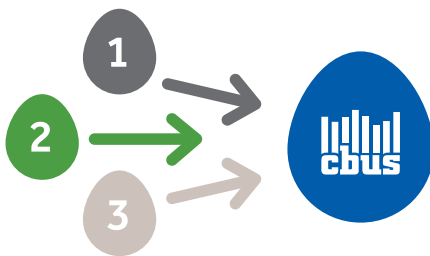
You'll get the opportunity to speak face-to-face with our staff, who can provide general advice relating to super, for both member and employer accounts.

Front counter services are now available in the following states:

NSW	Level 25, 44 Market Street, Sydney	8.30am to 4.30pm
QLD	Level 3A, 300 Adelaide Street, Brisbane	8am to 4pm
SA	Ground floor, 50 Flinders St, Adelaide	9am to 5pm
VIC	Level 26, 2 Lonsdale Street, Melbourne	9am to 5pm (bring ID for building entry)
WA	Level 1, 82 Royal Street, East Perth	8am to 4pm



Consolidation



Is your super all over the place?

Are you one of the 25% of Australians* that have more than one super account?

Moving all your super into one account means less hassle for you. You'll save on fees, and the time it takes to manage multiple accounts.

Recently, more and more Australians are switching to a super fund they can really trust, that's run to benefit them, and only them, that invests back into their own industry.



Combine your super into one Cbus account online at

www.cbussuper.com.au/login or call us on **1300 361 784**. You will need to read and consider the important information prior to consolidation visit www.cbussuper.com.au/super/consolidate-or-find-my-super

*www.ato.gov.au/About-ATO/Research-and-statistics/In-detail/Super-statistics/Super-accounts-data/Multiple-super-accounts-data



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

03-19