

Have you given Cbus your tax file number?

You don't have to give Cbus your tax file number (TFN), but here are a few reasons you might want to –

We can search for your other super accounts

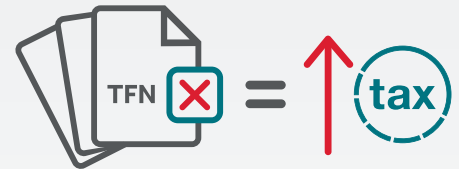
We want to make sure that the money you've saved for retirement is not eaten away by unnecessary fees. If you have more than one super account, you'll be paying fees on each of them. As long as we have your permission we can use your TFN to help you find any 'lost' super, which you can then combine using your online account. So more of your money will go to you, where it belongs – not on duplicate fees.

You won't pay more tax than you have to

If we don't have your TFN, you could be paying up to 47% tax on your super contributions! By updating your TFN with Cbus, your tax rate could be as low as 15%. That could save you an extra \$320 for every \$1,000 paid into your account. Visit ato.gov.au for more details.

You can put a little extra into your super

A little goes a long way, especially with your super savings. By giving your TFN to Cbus, you will be able to start making personal contributions to your super. Even an extra \$20 a week can help make the retirement you're hoping for a reality!



All you need to do is give us a ring, and we can add your TFN to your account straightaway.

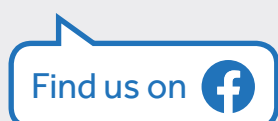
Want to talk through your options?

Call **1300 361 784** or visit cbussuper.com.au/contact to speak to one of our advisers.

Congratulations Hayden!

As the leading Industry Super Fund for the building, construction and allied industries, we strongly believe in supporting workers and investing in the tradies of tomorrow.

Cbus was a proud sponsor of carpentry apprentice Hayden Dillon at the 45th WorldSkills International Championships in Kazan, Russia where he put his outstanding skills to good use, helping the Australian team secure 8th place overall! Visit our LinkedIn and Facebook pages to find out more.



worldskills
Australia



Make the most of your super statement

How's your super travelling?

We want to make sure our members understand how their super works, and how they can get the most out of their retirement benefits.

Your Cbus 2019 super statement was sent to you in September; it has important information you need to see how your super is tracking, along with some hints and tips about how to keep your balance growing.

With the new financial year underway, and Christmas still a couple of months off, why not use this time to review your statement and make sure you are making the most of your super?

You can access your statement anytime by logging into to your Cbus account, then select the 'Super' menu, and go to the 'Statements' tab.



Investment update

Strong long-term returns

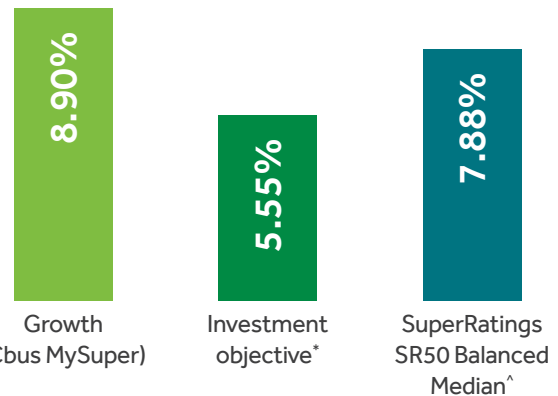
Investors continue to assess the potential impact of the ongoing trade war between China and the United States on global economic growth.

We've already seen a number of market ups and downs but despite the uncertainty, share markets globally have continued to trend upwards since the start of 2019.

In Australia, the economy grew 1.4% over the year to 30 June, the slowest pace the economy has grown at since the Global Financial Crisis. To boost growth, the Reserve Bank of Australia has cut rates on two occasions, bringing the cash rate down from 1.5% to 1.0%. These rate cuts gave investors confidence that the RBA would take action to support a slowing economy and helped to push the All Ordinaries Index (the 500 largest listed Australian companies) to a new all-time high for the first time in over 11 years.

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 typical market movements. Over the 10 years to 31 August 2019, the Growth (Cbus MySuper) option had an average annual return of 8.90%¹. Outperforming both the Investment Objective of CPI + 3.25% (which was 5.55%^{*}) and the SuperRatings SR50 Balanced Median of 7.88%[^] as shown in the chart opposite.

Average annual crediting rate 10 years to August 2019



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.

* This estimate is based on inflation data for the 10 years to 30 June 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 August 2019 reported on 20 September 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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