



Insurance

Watch your step – your automatic insurance cover is at risk.

The Australian Government is proposing new Federal laws which means some workers won't automatically get insurance cover with their super.

Cbus provides insurance cover for eligible members as part of their super. Our insurance covers all occupations in the building and construction industry including hazardous working environments, this might mean when you're on the tools or working in risky conditions.

Over the last 5 years our insurer has accepted more than 90% of insurance claims – because we know that working in construction is different.

What does this mean for members?

Anyone under 25, anyone with a superannuation balance of \$6,000 or below, or anyone who hasn't received super contributions in 13 months will have to opt-in for insurance.

The proposed law is only complicating insurance cover for those who need it most. It's creating more risk for workers who need immediate cover from day one on the job.

Opting in for your insurance



If the laws pass and you don't get insurance automatically when you join Cbus, you might:

- need to opt-in or apply for insurance cover;
- be denied insurance cover even if you apply; and
- be limited with the type of cover made available compared to your current cover, excluding old injuries or certain situations.

Opting in for your insurance means that insurance premiums are likely to rise because there will be fewer insured people.

It's clear that the building and construction industry shouldn't be overlooked if the Government is trying to make things fairer for people who don't need insurance.

Let's work together to keep our cover

To find out more, visit www.cbussuper.com.au or click on the link below.

Your insurance is under threat

Recent Government proposals could impact low cost insurance cover for thousands of Aussie workers.

[Find out more >](#)

Investments

Another year of double-digit returns

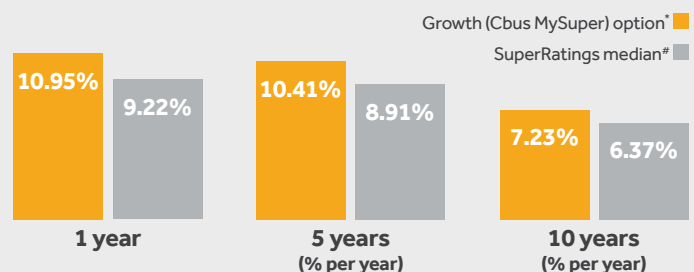
The Growth (Cbus MySuper) default option has delivered a 10.95% return¹ over the financial year to 30 June 2018, outperforming the average balanced super fund by 1.7%².

Australian and international shares were the strongest contributors to the return followed by property and infrastructure.

Longer term performance remains strong for Cbus members with the default option returning an average of 10.41% pa over 5 years and the 7.23% pa over the past 10 years.

Performance to 30 June 2018

Cbus vs SuperRatings median



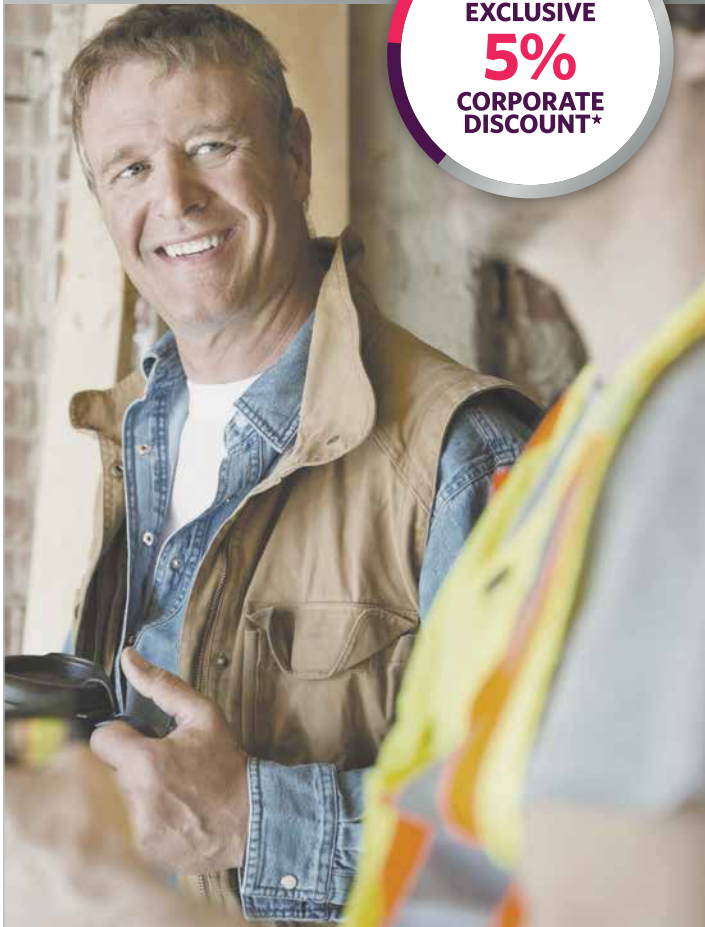
¹ Based on the crediting rate, which is the return minus investment fees, the Trustee Operating Cost and taxes. Excludes account keeping administration fees. Past performance is not a reliable indicator of future performance.

² This is based on the median return from the SuperRatings Fund Crediting Rate Survey SR50 Balanced (60-76) Index for June 2018 reported for 18 July 2018. SuperRatings is a ratings agency that collects information from superannuation funds to enable performance comparisons. The SR 50 Balanced Survey (survey data as at 18th July 2018) includes investment options that are broadly similar to the Growth (Cbus MySuper) option, as these funds are all diversified with an allocation to growth assets of between 60% and 76%.



DISCOVER THE BENEFITS OF YOUR CORPORATE HEALTH PLAN

ENJOY YOUR EXCLUSIVE **5%** CORPORATE DISCOUNT*



* When compared with equivalent levels of cover in the HCF retail range.



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Savings

Keep your finances in check

Knowing how to make the most of what you have can sometimes be challenging. Here are some tips that could help.

Set a budget

Using our online Budget planner, you can set up and manage your household budget in just minutes. This means you can see where your money goes and whether you can afford to save a little extra cash each month.



Visit www.cbussuper.com.au/calculators for more information.

Check how much insurance you need

If something unexpectedly stops you from working, it pays to have a backup plan. Insurance cover could help provide you and your family with vital financial support. But how much cover is enough? Work out how much cover you might need from your super with our Insurance needs calculator.



Visit www.cbussuper.com.au/calculators for more information.

Get financial advice through your super

Whether you need to get your finances under control, manage debt or are worried about your super, you can access commission free, professional advice through Cbus.



As a Cbus member, you're not alone. Find out more about our advice service at www.cbussuper.com.au/advice

Build your super today

The best way to put more money into super depends on a range of things such as your age and income.

The good news is, we'll do the hard work for you. Simply visit www.cbussuper.com.au/calculators and try our *Contributions calculator* to see the difference you could make to your savings.



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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