



Make it a super new financial year

Learn about changes that will help boost your super, and how the new financial year can be a good time to reset and put plans in place.

The new financial year brings positive changes for super

And you don't need to do anything to benefit from them.

➔ The employer super contribution rate is the best it's ever been

On 1 July 2025, the Super Guarantee (SG) went up to 12% (from 11.5%). This is the minimum amount your employer must pay in to your super account. If you're eligible, you should see more money going into your super for retirement.

➔ We're increasing maximum payments under income protection cover

Income protection cover provides a regular monthly income if you're unable to work due to accident or illness. From 1 September 2025, the maximum amount you can claim is:

- up to \$30,000 a month, or
- 87% of your salary (up from 85%), whichever is lower.

12% of this amount goes straight to your super, which means your super savings will continue to grow at the new SG rate of 12%.

➔ Super on government Parental Leave Pay is here

From 1 July 2025, the Australian Taxation Office will pay 12% super on government funded Parental Leave Pay. This means you or your partner's super will continue to grow, even during a break to focus on family.

How you can kick-start the financial year

Take the time to reflect, reset and work towards your goals, and it could change your life in retirement.

➔ Get to know your annual statement

Your annual statement will land in your inbox (or post box) in the coming months. You'll see:

- how much is set aside for your retirement
- how much has been paid into your super (make sure it's correct)
- how your investment option/s have performed over the year
- your insurance cover, fees and costs, plus helpful information, hints and tips.

➔ Take time to reset and plan

Your annual statement will have suggestions on what to do next. Check out our calculators at cbussuper.com.au/calculators if you're thinking about:

- how much you want to retire with
- how much insurance you need
- what would happen if you put in extra super.

➔ Talk to us

Sometimes it's good to call for back-up. Call our Advice team on **1300 361 784**, 8.30am to 6pm Monday to Friday (AEDT/AEST).

Our Growth (MySuper) investment option has delivered a **strong financial year return of 10.29%¹**.

Find out more on page 3.

¹ As at 30 June 2025. The investment return for the Growth (MySuper) investment option is based on the crediting rate, which is the investment return minus investment fees and costs, transaction costs and investment-related taxes and until 31 January 2020, the percentage-based administration fee. Excludes fees and costs that are deducted directly from members' accounts. Past performance is not a reliable indicator of future performance.

Six tips from the Cbus cyber security team

Learn how to protect your super savings and personal information from scammers.



ScamWatch says reports of scam losses fell by 25% to \$2 billion in 2024¹. But the numbers are still too big: investment scams (including super) represented almost half of these losses at **\$945 million**.

Here are six practical tips to protect yourself:

1. Keep your personal information private

- Don't share personal information by email or SMS unless you know who's reading it
- Secure your physical mail and shred important documents when you need to
- Don't access your super account on public or unsecured Wi-Fi networks



2. Keep your super account details up to date

Your phone number, post and email address are used for notifications, and other important security alerts. Make sure we can reach you if we need to.



3. Be smart with your devices

- Regularly update passwords. Make them strong and unique passwords that only you know
- Install anti-virus and security software and run a full device scan
- Keep your device updated. Software updates don't just bring new features – they often include important security fixes that protect you from the latest threats
- Protect your privacy online by regularly clearing your browsing history and cookies
- Use FACE ID or touch ID if it's available



4. When speaking to financial advisers, make sure they're qualified to act in your best interests

Check the *Financial advisers register* at moneysmart.gov.au to see if they're authorised to give advice on investments, super and insurance.



5. Check your bank and super statements regularly

Look for unusual transactions and read your credit report too. If you suspect fraud, freeze your bank cards and online banking immediately. Contact us and we can guide you on how to protect your super.



6. If you spot a scam, always report it

By reporting scams, you're adding to the intelligence bank used by government and other organisations. It's a big part of keeping all Australians safe.



Call us as soon as possible if you have any concerns about the safety of your super. Head to cbussuper.com.au/supersafe for more ways to spot scams and protect yourself.

¹ Targeting scams: report of the National Anti-Scam Centre on scams data and activity 2024, ScamWatch, scamwatch.gov.au/research-and-resources/targeting-scams-report/targeting-scams-report-of-the-national-anti-scam-centre-on-scams-data-and-activity-2024

Our investment performance results for 2024/25

Delivering strong investment returns in an unpredictable market.

Our investment returns for the 2024/25 financial year

Our Growth (MySuper) investment option has delivered a strong one-year investment return of 10.29% for our hard-working members¹.

Our diversified investment options (Pre-mixed) also performed strongly with an 11.80% investment return for our High Growth investment option and an 11.68% investment return for our Indexed Diversified investment option¹.

Global events created some unpredictability in markets

The financial year started off strongly but the scale of the United States tariff announcements in April led to significant investment market volatility. While this impacted all super funds' returns for a period, pleasingly investment returns have rebounded strongly since.

What drove our investment returns

Both global and Australian shares finished the financial year as the largest contributors to our investment returns. This shows why they continue to play an important part of our highly diversified portfolios over all time periods, despite the occasional ups and downs.

More defensive asset classes, such as infrastructure and property helped deliver a smoother ride, while global credit and private equity also contributed meaningfully to our 1-year investment performance.

Investment outlook going forward

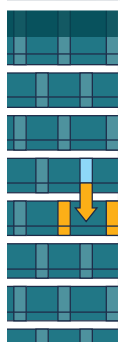
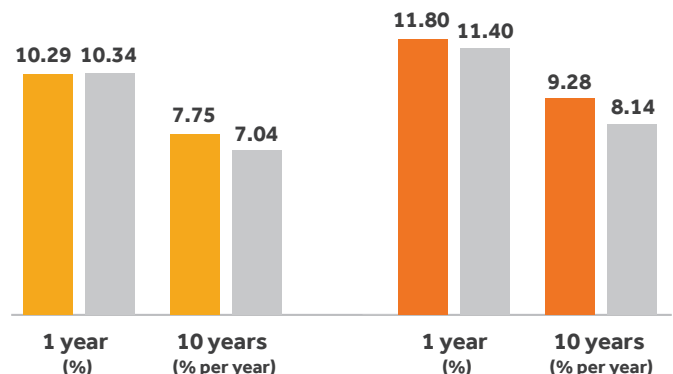
Share markets bounced back strongly, which indicates that there is optimism, but market volatility challenges remain.

While we remain cautiously optimistic about the upcoming financial year and our ability to deliver strong long-term investment returns for our members, we may see more ups and downs in the short term. No matter what happens in the coming months, it is important to stay the course.

Our diversified portfolios are built to weather short-term market shifts, helping you stay focused on growing your retirement savings.

Performance (%) to 30 June 2025

- Growth (MySuper) investment option¹
- High Growth investment option¹
- SuperRatings fund median²



Our Sydney front counter is moving

Our last day at our current location: Thursday 4 September 2025 will be our last day at Level 25, 44 Market Street, Sydney

We'll be closed: all day Friday 5 September 2025 while we move downstairs

We'll reopen at our new location: on Monday 8 September 2025, downstairs at Level 24, 44 Market Street, Sydney

¹ As at 30 June 2025. Investment performance is based on investment return minus investment fees and costs, transaction costs and investment-related taxes and until 31 January 2020, the percentage-based administration fee. Excludes fees and costs that are deducted directly from members' accounts. Past performance is not a reliable indicator of future performance.

² The median has been taken from the median balanced investment options investment return in the SuperRatings FCRS SR50 Balanced (60-76) Index, for the period ending 30 June 2025. SuperRatings is a ratings agency that collects information from super funds to enable performance comparisons – visit superratings.com.au for details of its rating criteria.

Your coordinators

Local Cbus Super Coordinators provide face-to-face support when you or your worksite need it. Get in contact today if you need help or would like to organise a workplace information session.



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Visit us in person in Adelaide, Brisbane, Melbourne, Perth and Sydney.
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