

Last chance to boost your super this financial year



If you're able to, topping up your super before 30 June could help boost your retirement savings.

Step 1. Choose what's right for you

Add to your super and save on tax

Could work if: if you earn income and want to save on tax.

What to do:

- Make an after-tax contribution to your super account
- Send us your *Notice of intent to claim a tax deduction for personal contributions to super* form, available at cbussuper.com.au/forms
- Claim a tax deduction on your tax return.

Boost your partner's super and save on tax

Could work if: your spouse's income is under \$40,000 a year.

What to do:

- Make sure we have your TFN
- Make an after-tax contribution to your spouse's super account
- Don't claim a tax deduction for the contribution.

Eligibility criteria and contributions caps apply to you and your spouse. Head to cbussuper.com.au/boostsuper for more details, and how to pay. Call us if you need help.

Step 2. Don't miss the cut-off date: 4pm on Thursday 25 June 2026

Contributions received after this might not be processed in time, and will be counted towards the 2026-27 financial year.

Payday super is coming

From 1 July 2026, your employer must pay your super on payday.



Log into your account to check super's being paid.

The impact of recent global events

With ongoing developments in the Middle East contributing to market ups and downs, it's important to remember that super is a long-term investment and our portfolios are well-diversified and built to withstand them.

If you're thinking about making a change, taking a **quick 3-step reset** before making a big decision can make all the difference.

Stop



Don't make snap decisions

Markets movements are a normal part of investing.

Taking a moment to consider your options can help you feel more confident about your decisions.

Pause



Take some time to get the full picture

It's ok to pause for a moment.

Acting too quickly could risk locking in losses while markets are down.

Seek

Get guidance from a trusted source



Call our Advice team on **1300 361 784** Monday to Friday, 8.30am to 6pm AEST



Join us for a webinar. Head to cbussuper.com.au/webinars for details.

Warning signs of high-risk super schemes

Your super savings shouldn't be influenced by pressure or offers that sound too good to be true. Don't risk one click undoing years of your hard work.

Super and personal information are being targeted by high-risk schemes. CBUS is urging members to look out for red flags including social media 'free surveys', urgency and claims of very high returns before making decisions about your super.

If you see these tactics, it's time to pause and protect your super:



Too good to be true



Pressure to act fast



Requests for personal details



Claims your fund is underperforming



Unlicensed advisers



Understanding how guidance, support and advice work – as well as knowing the questions to ask before you act – can help you make informed decisions about your super.

Head to cbussuper.com.au/redflags to find out more.

Federal Budget 2026–27

The Federal Labor Government delivered its Budget on Tuesday 12 May 2026. There were no new announcements affecting super.

The Budget focuses on easing cost-of-living pressures, boosting jobs and strengthening compliance. Proposals include:

- further tax cuts
- cheaper medicines
- changes to Capital Gains Tax discounts and negative gearing
- investment in infrastructure and jobs
- support for trades through a modernised skills assessment system.

Keep in mind that all measures are what the Government plans to do. No changes are law until passed by Parliament.



For full details head to cbussuper.com.au/budget

Your retirement game plan



We can't predict the future. But this episode of our podcast could help you navigate the changes that come with retirement.

- How to prepare for life changes, not just income changes
- Understanding there's no single 'right' retirement lifestyle
- Staying curious and taking small, informed steps over time.

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Our investment performance and market update



It's been a wild few months with everything going on in the Middle East and the March 2026 quarter was a great reminder to remain focused on the long term when it comes to your super.

Iran closing the Strait of Hormuz really shook things up. Oil spiked to \$120 a barrel right after the war kicked off on 28 February. Share markets took a hit initially but they've bounced back impressively. Once again, a major geopolitical crisis hasn't left a lasting mark on share markets.

In the March quarter the Growth (MySuper) investment option returned -1.92% and the High Growth investment option returned -2.84% however at the time of writing this, we are back to positive levels¹.

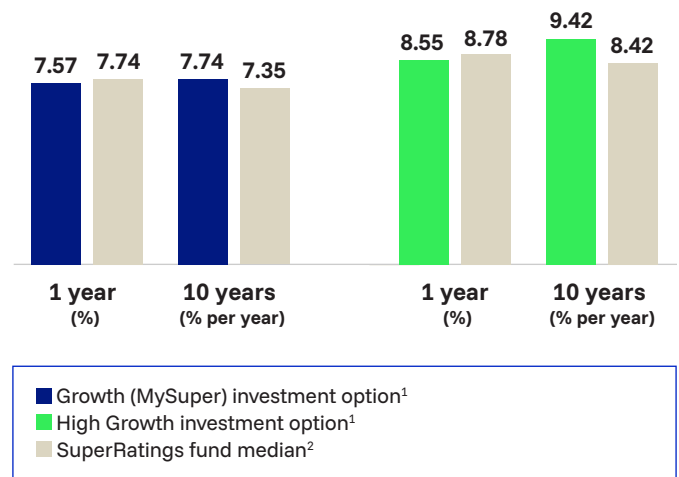
While markets were more volatile during the quarter, our diversification across shares, property and infrastructure helped manage the ups and downs for our members.

Our experts in the investment team are keeping a close eye on the conflict, as well as broader economic and market trends. Over the past ten years, the Growth (MySuper) and High Growth investment options have achieved strong average annual investment returns of 7.74% and 9.42%, respectively¹.

Thanks to our size and scale, we're well placed to keep investing through market ups and downs, which is important for supporting your retirement outcomes over the long term.

As we've said on page 1, taking a quick 3-step reset: Stop, Pause and Seek before making a big decision can make all the difference.

Performance to 31 March 2026



Celebrating a major construction milestone at Cbus Property's 435 Bourke Street

There's nothing better than seeing CBUS members hard at work on Cbus Property³ projects like 435 Bourke Street in Melbourne. The project officially topped out in April and simultaneously achieved practical completion of the first stage.

The \$1.1 billion, 48-level tower will deliver 62,000 square metres (sqm) of premium office space, 1,300 sqm of retail and a dramatic three-level sky garden.

The building will be completed late 2026 and approximately 3,500 jobs have been created on site across the build, with an average of 300 workers each day and up to 490 workers on site during peak construction periods⁴.

The building is redefining the future of office in Australia with a next-generation design featuring one of the world's first solar skin facades, generating up to 20 per cent of the base building's electricity needs on site. This new addition to Melbourne's skyline will continue to benefit CBUS members for decades to come.



Photo credit: Kit Photography

¹ As at 31 March 2026. The crediting rate is based on investment returns 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 investment return is taken from the comparable SuperRatings Index Survey for the period ending 31 March 2026: Growth (MySuper) investment option: FCRS SR Balanced (60-76) Index and High Growth investment option: FCRS SR Growth (77-90) Index. 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.

³ Cbus Property Pty Ltd is a wholly-owned entity of United Super Pty Ltd and is responsible for the development and management of a portfolio of CBUS Super's property investments.

⁴ As at 22 April 2026.

Your coordinators

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



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Monday to Friday



Chat in person in Adelaide, Brisbane, Melbourne, Perth and Sydney. Locations: cbussuper.com.au/contact
Log in to chat to us online: cbussuper.com.au/login

Our Perth fronter counter has recently moved.
You'll find our new address on our website.



This information is about CBUS Super. It doesn't account for your specific needs. Please consider your financial position, objectives and requirements before making financial decisions. Read the relevant Product Disclosure Statement (PDS) and Target Market Determination to decide if CBUS Super is right for you. Call **1300 361 784** or visit cbussuper.com.au. Case studies or examples are provided for illustration purposes only. This information was current at May 2026 unless stated otherwise. For up-to-date information, please go to our website. United Super Pty Ltd ABN 46 006 261 623 AFSL 233792 as Trustee for the Construction and Building Unions Superannuation Fund ABN 75 493 363 262 (CBUS and/or CBUS Super).