



Protecting workers is always our priority

In April we celebrated the fifth anniversary of our dangerous occupation exemption for workers. Learn how this has protected thousands of workers like you.

In 2019 we won an important exemption to laws that would remove automatic insurance cover for young workers and people with low super balances.

We advocated for members to keep their default cover, because having access to automatic insurance cover is vital for members doing dangerous work.

We provide automatic cover when other super funds don't

Because we have a dangerous occupation exemption, we're one of the only super funds in the country that can provide automatic cover to eligible members, regardless of their age or account balance.

We also provide cover for high-risk jobs like working from heights, working underground or in confined spaces, but not all super funds do this.

Don't get caught without insurance

When everything's going well it's hard to imagine having an accident, illness, or something worse. But things happen, and having insurance in your super could make a huge difference during a hard time.

Under our dangerous occupation exemption

240,620 members

have retained or been provided automatic cover, and we've paid claims worth more than

\$134 million

to members and their families, supporting them when they needed it*.

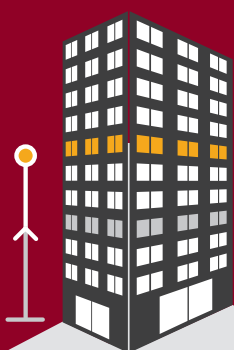
Cbus Super Deputy CEO and Chief Member Officer Marianne Walker acknowledged the exemption's positive impact for young members.

"We've paid more than \$130 million in benefits to Cbus members and their families*, including total and permanent disability and terminal illness claims to teenagers and under 25s. Had these members been with almost any other fund instead of Cbus, they would have received nothing.

"Insurance in super provides financial security in difficult times. Recognising the importance of insurance for workers in hazardous occupations must continue."



Check your insurance in the **Cbus app** or log in to your online account. Call us if you need help.



Our Brisbane front counter is on the move

We're moving upstairs and we'd love to help you at our new location.

Our last day at our current

location: Thursday 5 June 2025 will be our last day at Level 3a, 300 Adelaide Street

We'll be closed:

all day Friday 6 June 2025 while we move upstairs

We'll reopen at our new

location: on Monday 9 June 2025, upstairs at Level 6, 300 Adelaide Street, Brisbane

Please accept our apologies for any inconvenience. And call us if you need help on Friday 6 June.

How to be super smart this EOFY

The end of financial year is a good time to top up your super, and there are a few different ways to go about it. Here's what you need to know.

Step 1. Choose your super strategy

	Add to your super and save on tax	Get a super top-up from the Government	Boost your spouse's super and save on tax
Could work if:	You earn a taxable income and you want to save on tax	You earn less than \$45,400 (to get a full government co-contribution), or up to \$60,400 (to get a partial government co-contribution)	You have a spouse whose income is under \$40,000 a year
Enjoy the benefit:	If you qualify, you could pay less tax while boosting your retirement savings	If you qualify, the Government will contribute 50¢ for every \$1 of after-tax contributions you make, up to a maximum of \$500	Your spouse gets a boost to their super, and if you qualify, you'll receive a tax offset of up to \$540
What to do:	<ul style="list-style-type: none"> Make an after-tax contribution to your super account Send us your <i>Notice of intent to claim a tax deduction for personal contributions to super</i> form, available at cbussuper.com.au/forms Then claim a tax deduction on your tax return 	<ul style="list-style-type: none"> Make an after-tax contribution to your super account and don't claim a tax deduction for it Do your tax return, and the Government will pay a co-contribution into your account 	<ul style="list-style-type: none"> Make an after-tax contribution into your spouse's super account This will count towards their after-tax contributions cap. Don't claim a tax deduction for the contribution.

Eligibility criteria apply to all of these options. You also need be careful you don't go over your contributions cap, or you'll pay extra tax. Head to cbussuper.com.au/boostsuper for more details.

Step 2. Get help if you need it

Tax rules can be complex. Speak to your accountant if you're unsure, or call our Advice team on **1300 361 784** to get a better understanding of your options.

Step 3. Don't miss this year's contributions cut-off date: Friday 20 June

Contributions received after the cut-off date might not be processed in time, and will be counted towards the 2025-26 financial year.

Cut-off date:	4pm on Friday 20 June 2025	Make payments by:	BPAY or Electronic Funds Transfer.
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Your super gets a boost from 1 July

From 1 July 2025, the Super Guarantee will go up from 11.5% to 12%.

If you're eligible, you should start to see your employer contribute more into your super. Check your super's being paid in the Cbus app or in your online account.



Market update

Our default investment option performance returns

Our Growth (MySuper) investment option has returned 5.17%* for the financial year to 31 March 2025. And over the last 10 years we have delivered an average annual return of 7.18%†, remaining one of the top performing super funds over the long term‡.

What is happening in investment markets currently?

Investment options, like our Growth (MySuper) investment option, are invested in share markets both in Australia and overseas. Share price movements both up and down can be unpredictable, especially in the short term.

Recent volatility in share markets can be largely attributed to Donald Trump's policy agenda. Since taking office, President Trump has been busy making significant policy announcements, some of which have taken investment markets by surprise.

Not only have we seen larger than average movements in share prices on a day-to-day basis in response to these announcements, but it has also led to a reassessment of many countries' economic growth expectations. This has subsequently seen a reversal in the prices of some of last year's stronger performing investment trades, especially in shares.

Our investment strategy

We have a portion of our Pre-mixed investment options invested in global shares, which over the long term has contributed strongly to our returns. More importantly, we believe that global shares have an important role to play in our members' portfolios.

Remaining focused on the long term

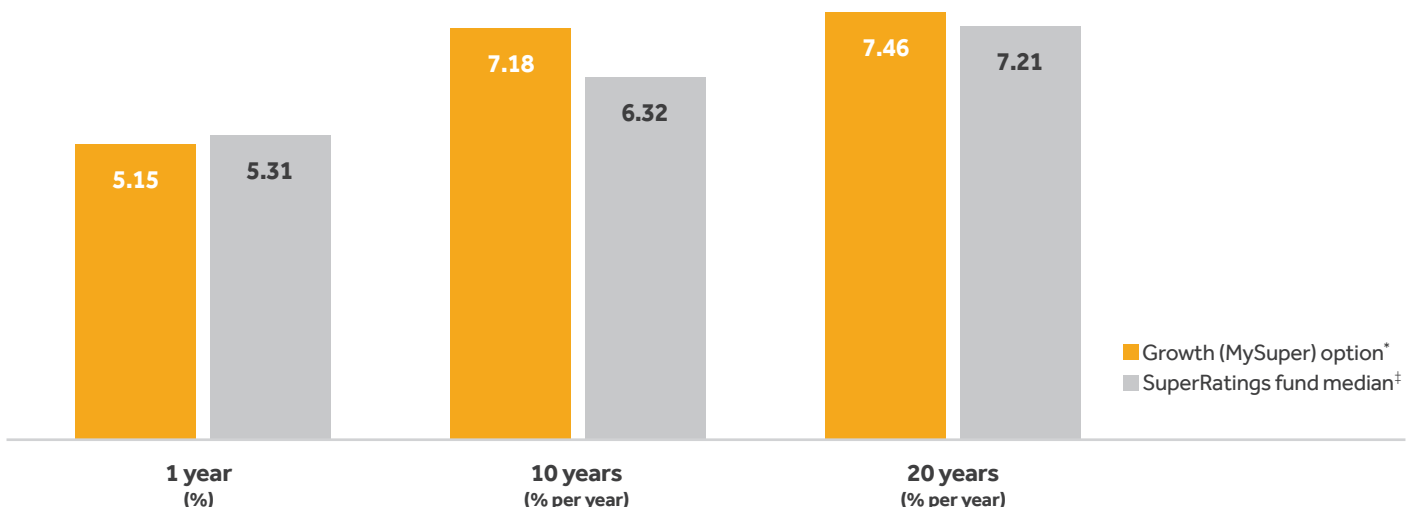
We understand that market ups and downs can be unsettling, but it's important to remember that super is a long term investment. Our portfolios are well diversified and designed to withstand periods of investment market volatility.

Keep in mind that switching or making hasty investment option changes that don't take your long-term goals into account could end up costing you big in retirement.



Scan the QR code or visit cbussuper.com.au/volatility to find out more.

Performance (%) to 31 March 2025



* As at 31 March 2025. The return for the Growth (MySuper) investment option is based on the crediting rate, which is returns minus investment fees, 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.

† The Growth (MySuper) investment option obtained a top quartile performance ranking over the over 10, 15 and 20 years from the SuperRatings FCRS SR50 Balanced (60-76) Index, for the period ending 31 March 2025. SuperRatings is a rating agency that collects information from super funds to enable performance comparisons – visit superratings.com.au for details of its rating criteria.

‡ The median investment option return is taken from the SuperRatings FCRS SR50 Balanced (60-76) Index, for the period ending 31 March 2025.



We're here for Queenslanders

To learn more about our 40-year history of supporting Queensland members and the industries they work in, scan the QR code or visit cbussuper.com.au/qld



Need some help?

Our unique service offering means we provide you with help and guidance when you need it. Speak to your local Coordinator for face-to-face support.



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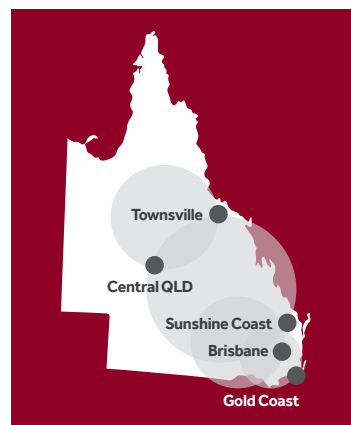
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Visit the Brisbane front counter

No matter how big or small the need, we're here to help you with your super.

Walk in and get help with:

- ✓ Opening your account
- ✓ Online account enquiries
- ✓ Updating your details
- ✓ Setting up your Income Stream
- ✓ Withdrawals
- ✓ Insurance enquiries
- ✓ Beneficiary nominations
- ✓ Proving your identity
- ✓ Contributing to your super



Cbus Super
Locked Bag 5056, PARRAMATTA NSW 2124



1300 361 784 8am to 8pm (AEST/AEDT)
Monday to Friday



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Log in to chat to us online