Another year of double-digit returns
Growth (Cbus MySuper) has delivered a successful 10.95% return for the 2017/18 financial year.

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Exclusive benefits for your business
We’ve partnered with leading organisations to help manage your business.

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Insurance cover at risk?
Your employees’ default insurance cover could be at risk if Government changes go through.

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There is a lot happening in the financial services and superannuation industry at present with various Government inquiries and proposed legislative changes.

At Cbus, we remain focused on members’ best interest. That focus means that we recognise the importance of young people in the building and construction industry maintaining default insurance cover through their superannuation. While everything should be done to ensure employees’ health and safety, the fact remains that building and construction can be a hazardous industry. Feedback from employers in our industry is that you understand the importance of your employees having insurance cover.

Cbus’s default investment option Growth (Cbus MySuper) has delivered a successful 10.95% return for the 2017/18 financial year continuing double digit growth for retirement savings. Contributing to this continued top quartile performance is our direct investment back into the industry through Cbus Property.

Cbus Property again enjoyed a stellar year, returning 18.6%* to fund members while creating projects and work across the sector.

*We are also continuing to deliver better services to employers through our partnerships with Quickbooks and Square, helping employers administer their business.

We look forward to continuing to do business with you and to providing you and your employees with superior superannuation outcomes.

David Atkin
CEO, Cbus

*Cbus Property investments are part of the property asset class in the High Growth, Growth, Conservative Growth and Conservative investment options and these returns are net of fees and form part of the crediting rates allocated to accounts invested in these options.

Get to know: Heyday Group

As a contracting and service enterprise, Heyday provides expertise in designing, supplying, installing and maintaining a wide range of building utility services. These building services cover a comprehensive range of electrical infrastructure, building controls, energy management systems, security, communications networking and structured cabling systems.

“We are very satisfied with Cbus and the service they provide. Their website is well designed and easy to use, they provide informative newsletters and we have always had prompt responses to enquiries. Their all-round customer service shows experience and professionalism expected of an industry super fund that is dedicated to its members.” – Angela Minahan, Payroll Manager
The Growth (Cbus MySuper) option has returned 10.95% for the 2017-18 financial year. Australian and international shares were the strongest contributors to the return followed by property and infrastructure, with another solid return from Cbus Property.

Relative to peers, the Growth (Cbus MySuper) option has outperformed the average balanced super fund by 1.7%. Longer term performance remains strong with the default option returning 10.41% p.a. and 7.23% p.a. over the past five and ten years, respectively.

Although global share markets, including Australia, have been a strong driver of returns it’s not been without a few bumps along the way. After a strong start to the financial year, share markets retreated in late January amid rising US inflation fears and heightened global trade tensions, particularly between the US and China. Despite these concerns, share markets finished the year on a positive note.

In other news, Cbus’s new investment strategy to manage a portion of assets in-house is well underway. In October 2017, we successfully launched our first internal equities strategy in the form of a global quality equities portfolio. More recently in April 2018, we executed our first direct infrastructure transaction as part of our new hybrid infrastructure strategy. Over the next few years, we plan on growing the percentage of assets managed internally to over 30% which will help us to deliver cost savings benefits to members.

Cbus closes landmark renewable energy deal

Cbus recently made a significant investment into renewable energy that is expected to deliver strong, long-term returns to members and sustainable power to Western Australia.

Cbus and the Dutch Infrastructure Fund hold an equal share of the 80.1% equity stake in Bright Energy Investments alongside Synergy, the Western Australian Government owned electricity generator and retailer. Synergy holds the remaining 19.9%.

As well as delivering strong, sustainable long-term returns, Cbus’ first direct infrastructure investment will make a meaningful contribution to the Western Australian economy, creating local jobs and supporting the development of sustainable power for the communities in which our members live.
In addition to helping keep super simple, we have partnered with leading organisations to help manage your business. Our partnerships are created to provide you with smarter tools, giving you more time to focus on growing your business.

As a Cbus employer you get a special discount of 70% off for the first 12 months of your QuickBooks subscription with no lock in contracts.*

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– Jennifer Thurgood, Artic Air conditioning

Accept payments anywhere with a free Square Reader

We’ve joined forces with Square to offer you a free Square Reader* so that you can easily accept payments anywhere – never miss a sale again. Plus receive fee-free processing on your first $500 of sales processed.

Interested in this offer?

Is your employees’ insurance cover at risk?

The Government is proposing to alter default insurance cover* from July 2019 by:

- Requiring new members under 25 to opt in for insurance cover with their super fund.
- Requiring new members of any age to opt in for insurance cover where their account balance is less than $6,000.
- Removing insurance cover from inactive accounts.

The Government claims young people are less likely to need cover and shouldn’t have insurance premiums deducted from their super. We disagree with what is proposed. Many of our employers operate in industries that score among the highest for incidence of injury and workplace accidents, according to data from Safe Work Australia.

If these changes go through as currently drafted, it will mean massive numbers of employees not having a financial safety net provided by our default insurance should tragedy strike. Your employees who fall within the proposed categories would not be provided default insurance cover.

As an employer, we know that you take comfort in the fact that Cbus provides your employees with important and valuable insurance cover that they may not otherwise be able to obtain.

Cbus wants to ensure we can continue to provide default insurance cover for our members, which is why we are engaging with our membership, industry bodies, key stakeholders and decision makers and making submissions to the Government.


*Changes to default insurance cover were being debated at time of printing.*
Cbus Property recently announced its new development project, The Langston in Epping, NSW. The Langston is a mixed-use precinct comprising three towers containing 463 premium apartments, 1,681sqm of retail space and 1,921sqm of communal open space. A laneway and pedestrian links will connect The Langston with the existing public library, recreational facilities and the broader Epping Town Centre.

Designed by award-winning architectural firm Architectus, with landscaping by world-class landscape architects, Arcadia, the development is situated on the highest land point in the suburb, enabling stunning panoramic views to the Sydney CBD to the south-east, and Blue Mountains views to the west.

The Langston, which is located approximately 100 metres from the Epping train station, is due for completion in 2021. For more information visit www.thelangstonepping.com

“Apartment living will play an increasingly significant role in our way of life over the next 20-30 years, and we’re committed to delivering superior apartments for our next generation of homeowners.”

– Adrian Pozzo, CEO, Cbus Property.
Cbus makes super fund top 10 list

Experts assembled by the Herald Sun have selected Cbus as one of the top 10 ‘best in show funds’.

The selection was based on a number of factors including strong long-term returns, competitive fees, governance, and a history of meeting the needs of members.

Each of the funds listed met the broad criteria proposed by the recent productivity commission.

Experts included Chant West’s Head of Research Ian Fryer, Morning-star’s Research Strategy Head, Anthony Serhan, Dixon Advisory’s Managing Director, Nerida Cole and Super Ratings CEO, Kirby Rappell.

Cbus made the unofficial list for its highly capable team and strong long-term results.

Cbus Property’s office building achieves WELL rating

Melbourne’s landmark 720 Bourke Street office building, developed and managed by Cbus Property is the first Australian (existing) property to receive a Gold WELL rating for Core & Shell Certification.

The prestigious international rating is the first to go beyond sustainable building features with a focus on the health and well-being of the actual occupants of buildings.

Cbus Property Pty Ltd is a wholly-owned subsidiary of Cbus and has responsibility for the strategic performance and management of Cbus direct property developments and investments.
Did you know?

Financial stress could be costing your business $

Did you know that the level of financial literacy of your staff could be having a negative impact on your bottom line?

How Cbus can help?

Cbus offers businesses with 20+ employees an opportunity to run Financial Fitness Sessions at your workplace.

Sessions are designed to inform, educate and empower your staff, to help build their financial literacy and drive down their financial stress.

We provide staff information on:

- what could your retirement look like and how to finish work with enough super
- ways to boost your super and reach your goals
- the difference between a modest versus comfortable lifestyle in retirement
- how to access financial advice at no additional cost
- ensuring that you have adequate insurance cover.

Next step – support your staff and contact Cbus to organise a Financial Fitness Session at your workplace

For more information email employerrelationships@cbussuper.com.au

1. CoreData/ Financial Mindfulness, Personal financial stress devastating Australian lives, September 2017
2. PwC, Special Report: Financial stress and the bottom line – April 2017
3. TNS and beyondblue, State of Workplace Mental Health in Australia – 2014