cbus super

An Industry SuperFund

Working for a better future with Cbus Super



Cbus Super was the first super fund for all building and construction workers in Australia.

Today we support over 925,000 members from many industries to achieve the retirement they've worked hard for.

Here's what sets us apart

Returns that add up over time

We invest your super to help it grow so you'll have more to spend in retirement. With strong long-term investment returns, our Growth (MySuper) investment option has delivered an **annual average investment return of 8.91% over the past 41 years**[1].

8.91% p.a.

Proudly building Australia

We take a direct interest in the industries in which our members work. Through Cbus Property[2], we've created over 100,000 direct jobs[3] nationally since 2006. Cbus Property is invested in projects like **185 Wharf Street (Brisbane), Nine the Esplanade (Perth), 435 Bourke Street (Melbourne)**, and **111 & 121 Castlereagh (Sydney).**

Insurance that's fit for your job

Our insurance is tailored to the job you do. We also cover high-risk jobs that other super funds may not. And if you're under 25 or have less than $6,000 in your account and work in a manual job, you'll be covered under our dangerous occupation exemption[4].

Over the past three years[5], we've accepted **99.3% of all death claims** and **94.5% of all total and permanent disablement (TPD) claims.**

It's easy to join Cbus Super. Scan the code to join now.

All figures as at 30 June 2025 unless otherwise stated.

[1] Since inception from 1 July 1984 to 30 June 2025. The average annual investment return is based on the crediting rate. The crediting rate is the 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 a member's account. Past performance is not a reliable indicator of future performance.

[2] 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.

[3] Estimated jobs created through Cbus Property since 2006 to June 2024 based on inductions for completed and committed developments.

[4] The dangerous occupation exemption applies to eligible members in the manual occupation category of our Cbus Industry Super product. Eligible members will receive automatic insurance cover under a dangerous occupation exemption if they're under age 25 or have an account balance of less than $6,000. For further information, including when cover may start, see our *Insurance Guide (Industry Super)* at **cbussuper.com.au**.

[5] For the three-year period to 30 June 2025.

Personalised service to suit your life

At Cbus Super, we don't expect you to be a super expert – that's our job. So we have the boots on the ground to help you get answers when and where you need them.



Get help in your workplace

Our national team of coordinators can provide information or general advice about super. Organise a group session at your workplace or toolbox meeting or have an individual onsite meeting.

Visit **cbussuper.com.au/coordinators** to contact a local Cbus Coordinator in your state.

Advice you need, when you need it

Our Advice team is here to help you understand your options and offer different levels of guidance depending on your needs.

Visit **cbussuper.com.au/advice** for more information.

Visit our front counter

Our front counter service can provide you with face-to-face general advice or practical support with your super - no appointment necessary.

Visit **cbussuper.com.au/coordinators** to find your closest front counter team.

Book an education session

Build your financial literacy or learn about specific super and retirement topics with our regular online webinars and face-to-face sessions.

Scan the code to book your session now.

Manage your super on the go

The Cbus Super app allows you to manage your super easily and at any time.

Search *Cbus Super* in your app store to download.



Cbus Super
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Monday to Friday

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cbussuper.com.au

Visit us in person in Adelaide, Brisbane, Melbourne, Perth and Sydney.
Details: **cbussuper.com.au/contact**

Insurance is issued under a group policy with our insurer TAL Life Limited ABN 70 050 109 450 AFSL 237848.
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**.
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).

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