Cbus Self Managed

Setting your investment strategy

With Cbus Self Managed you can invest directly in a range of Australian shares, Exchange Traded Funds (ETFs), Managed Investments and term deposits. Before you get started, it's important to put in place an investment strategy that will help you meet your long-term goals for your retirement savings.

Getting started

Investing is similar to a lot of other major decisions in life – that is, better results usually follow after you have worked out what goal you want to achieve and have done some research and planning on how to get there.

Given that your super is a long-term investment over many years and even decades, it's important to regularly review your goals, supporting research, plan and investments.



Establish your goals

It's important to keep in mind that superannuation is a long-term investment and savings vehicle for your retirement.

Some goals to consider may be:

- Establishing your desired level of annual retirement income, and working towards building the capital needed to generate that income.
- Maximising the lump sum you have available at retirement.
- Protecting your investments from the impacts of inflation.
- Protecting your investments from the volatility of investment markets

You may select just one goal or a number of goals that are important to you.

Cbus online calculators may help in setting your retirement goals, and can be found at **cbussuper.com.au/calculators**

General advice warning

This information is about Cbus. It doesn't take into account your specific needs, so you should look at your own financial position, objectives and requirements before making any financial decisions. Read the relevant Cbus Product Disclosure Statement to decide whether Cbus is right for you. For details about how Cbus collects, manages and discloses personal information, please refer to the *Cbus Privacy Policy* and *Personal Information Collection Statement*. For copies of these documents, call Cbus on **1300 361 784** or visit **cbussuper.com.au**. Also read the relevant Target Market Determination at **cbussuper.com.au/tmd**.

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Do your research

Before you start investing, it's important to have an understanding of the investment options available and their key characteristics, including risk and expected return. All investment types have a level of risk, which can change over time. Generally, the higher the expected investment return, the higher the risk of losing capital or experiencing a high level of volatility. Investments with higher volatility are more likely to experience periods of high returns and low returns (including negative returns).

Make sure you understand how different risks can impact your retirement savings over different investment timeframes. For more information on some of the risks to consider, read the *Cbus Self Managed Investment Guide*.

Cbus Self Managed provides you with the tools and resources that may assist in researching, selecting and monitoring your investments. This includes access to:

- Data and commentary related to Australian and international markets, as well as local industries and companies.
- Live quotes and 20-minute delayed share prices.
- Watchlists that allow you to keep an eye on the stocks you're considering and those already in your portfolio.
- Alerts to let you know of any corporate actions, dividend announcements or other important information.
- Buy, sell and hold recommendations.

Make a plan

A professional financial adviser can help you decide which strategy is right for you and assist you in preparing an investment plan.

Making the right investment choices in Cbus Self Managed and deciding how long to keep investments depends on your own situation and objectives. Conservative investments such as term deposits and cash (e.g. transaction account) may be an attractive option for shorter term investment, while higher risk investments such as shares, Managed Investments and ETFs may be seen as longer term investments.

Some things to consider are:

- What contributions you and your employer will be making to your super.
- Your current super balance.
- The return you need from your investments in order to reach your goals.
- The level of market fluctuations you're comfortable with.
- What you will do if you don't achieve your expected returns.
- How your Cbus Self Managed investments will work with your standard Cbus investment options.
- For Super Income Stream members, you will need to ensure you have enough in your standard Cbus options to make your income stream payments from.

A plan is only useful if you stick to it!

Following your plan will generally provide you with a better outcome than making short-term decisions in response to market conditions. This is because short-term decisions often rely on market timing, which is notoriously difficult to get right and can end up costing more than you expect in fees and lost earnings opportunities.

Purchase your investments

Once you have successfully registered for Cbus Self Managed, you will need to transfer money from your standard Cbus investment option/s into your Cbus Self Managed transaction account. From this account you can purchase a selection of Australian shares, Exchange Traded Funds, Managed Investments and term deposits via the Cbus Self Managed online portal. Eligibility terms and conditions apply to invest in the Cbus Self Managed investment option. Before you invest you should read the terms and conditions published in the *Cbus Self Managed Investment Guide*.

Review your strategy

Over time your financial circumstances may change. You need to actively monitor and review your investments and investment strategy to ensure that you are on track to meet your goals.

The importance of diversification

Not all investment types perform in the same way at the same time, as they respond in different ways to market and economic influences such as interest rates, inflation and economic growth. By investing in different types of assets, sectors and securities within sectors, you can lower your overall risk of poor performance, as you will not be as exposed to any one security, sector or asset class. Investing this way may reduce the potential for high returns, but it can also help to limit the extent of lows, and provide more consistent returns over time.

Other useful information

You can find information and investment tips in the Investing basics section of the MoneySmart website at **moneysmart.gov.au/investing/investing-basics**

For more information on Cbus Self Managed, read the *Cbus Self Managed Investment Guide* available at **cbussuper.com.au/cbusselfmanaged**