

Investment guide

16 October 2026

The information in this guide forms part of the following Product Disclosure Statements (PDS):

- *CBUS Industry Super PDS* dated 16 October 2026
- *CBUS Sole Trader Super PDS* dated 16 October 2026
- *CBUS Personal Super PDS* dated 16 October 2026
- *CBUS Corporate Super PDS* dated 16 October 2026

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1208.3 10-26 ISS22

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About this guide

This information is about CBUS. It doesn't account for your financial position, objectives and specific needs. You should consider your own position, objectives and needs before making financial decisions. Read the relevant Product Disclosure Statement (PDS) and Target Market Determination (TMD) available by calling **1300 361 784** or visiting **cbussuper.com.au**, to decide what's right for you.

This information was current at 16 October 2026 unless stated otherwise. For up-to-date information, please refer to **cbussuper.com.au**.

This *Investment guide* is about standard investment options for superannuation members. Information about CBUS super income stream investment options is available in the *Fully Retired super income stream* PDS and the *Transition To Retirement super income stream* PDS. Information about investing in the CBUS Self Managed investment option is available in the *CBUS Self Managed investment guide*.For a copy of these publications call us on **1300 361 784** or download a copy from **cbussuper.com.au/pds**.

Investment performance

Past performance is not a reliable indicator of future performance. The investment return objectives in this document are not guaranteed. The value of your investment can rise or fall.

Issued by 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). Use of 'us', 'we', 'our' or 'the Trustee' is a reference to United Super Pty Ltd. Use of 'Fund' refers to the Construction and Building Unions Superannuation Fund.

Setting your retirement goals

Retirement may seem a long way off, but planning for it now can help change how you'll live then. Before you make your investment choice, think about what you really need from your super.

How much super will you need in retirement?

When you're choosing your investments, it helps to think about the income you want in retirement and how you plan to make that happen.

Consider your life right now

- How much income do you earn?
- How many years until you retire?
- What other investments or assets do you have?
- Can you afford to make extra contributions into your super account?

Consider your life when you retire

- Will you own your home and have paid off your mortgage?
- Will you have a spouse or family to support?
- Do you plan to travel or make any big purchases?
- Whether you'll have other ways to provide income, like:
  - an investment property
  - bank savings or term deposits
  - shares or other investments.

You can use our *Retirement income calculator* to help you work out how much you may need, and check if the Age Pension plus your super will give you enough income in retirement.
Use our *Retirement spending planner* to work out how long you'll be able to sustain your current way of life, while still enjoying those little extras in retirement. Find these tools at **cbussuper.com.au/calculators**.

Will you be able to live comfortably?

While your spending in retirement is likely to be less than you spend now, it can be hard to know exactly how much you'll need. The Association of Superannuation Funds of Australia (ASFA) Retirement Standard measures how much the average person needs to live in retirement (in today's dollars) based on a comfortable or more modest lifestyle:[1]

Comfortable retirement

To enjoy a comfortable lifestyle once you retire, these are the amounts you may need to enjoy things like regular holidays, dining out, and recreational activities:

	Age 65 - 84	Age 85
Couples:	**$78,998** a year	**$74,484** a year
Singles:	**$56,166** a year	**$53,964** a year

Modest retirement

To enjoy a modest lifestyle once you retire, these are the amounts you may need to cover your basic needs, plus limited extras like occasional trips to the cinema or a weekend away:

	Age 65 - 84	Age 85
Couples:	**$52,690** a year	**$49,611** a year
Singles:	**$36,548** a year	**$34,619** a year

[1] Source: ASFA Retirement Standard figures June quarter 2026 - visit **superannuation.asn.au/retirement-standard** for more details.

Life gets more expensive over time

The things you buy today could cost more by the time you retire. This includes everyday expenses and the activities you enjoy. This is called inflation.

That's why it's important for your super to grow faster than inflation over time. In simple terms, that means targeting investment returns that are above inflation.

Each investment option has its own investment objective. Our Pre-mixed options include return targets linked to inflation (for example, inflation plus a set percentage over time). This gives you an idea of the long-term return each option aims to deliver above inflation.

Keep in mind that inflation is measured on a mix of everyday items and can change from year to year.

This is why it's worth checking in on your investment strategy as your retirement goals and timeframe change.

The Age Pension could provide extra income

If you're eligible for the Age Pension when you retire, some of your spending needs will be covered by the income it provides. To see the current Age Pension payment rates visit **cbussuper.com.au/age-pension**.

It's your decision

Everyone has different financial needs when considering investment options and time frames. The information in this guide contains general information only. We haven't taken into consideration any of your personal objectives, financial situation or needs.

Before taking any action, you should consider whether the general advice contained in this guide is appropriate for you having regard to your circumstances and needs, and seek appropriate professional advice if you think you need it.

Reaching your target

The amount of super you have at retirement depends on three key things:

1	How much you contribute
	Pay more into super and you could save on tax and save more for your future.
	There are a range of ways you can contribute to your super, and you might even qualify for an extra boost from the government.
	Find the best approach for you at **cbussuper.com.au/boostsuper**.

2	Your investment returns
	The higher your returns, the more your super can grow over time.
	All investments come with risk. Generally, higher returns go hand in hand with bigger ups and downs. It's also worth keeping in mind one of the biggest risks, not having enough for retirement.
	See page 8 for details.

3	How many years you have until retirement
	The more time you have, the more your super can grow.
	You receive investment returns on both your contributions and the returns you've already earned. This helps your super account grow faster as those returns continue to build on each other.
	See page 8 for details.

Investment basics

The decisions you make today can shape how much super you retire with. Learning the basics of investing can help you feel more confident about your decisions, now and into the future.

Understanding investment risk

All investments come with risk. Different investment options come with different levels of risks. That risk depends on the assets that make up each investment option. How each of these risks will impact you will depend on what investment option(s) you're invested in and how long you stay invested.

Generally, higher-risk investments can offer higher long-term returns, but they also come with bigger ups and downs. Generally, lower-risk investments tend to have steadier returns, but usually lower long-term growth.

There are different types of investment risk, and they can affect your super in different ways. We manage these risks on your behalf. Want to dig deeper? You can read the *Understanding Risk* fact sheet at **cbussuper.com.au/risk-factsheet**.

Some common investment risks are listed below:

Market volatility risk

The potential uncertainty or risk associated with an investment market's future performance. An investment that is very volatile can change in value (both up and down) over a short period of time.

Market risk

Includes factors that affect investment markets, such as local and international economic conditions, interest rates, exchange rates, inflation, government policy, current valuation levels and market outlook.

Inflation risk

The risk that the return generated by investments doesn't keep up with increases in the cost of living. This risk can be managed by investing in assets that are expected to generate investment returns higher than inflation over the long term.

Interest rate risk

Unexpected changes in interest rates negatively affect the value of an investment. This risk is particularly important for fixed income investments, but company share prices can also be affected by interest rate changes that may reduce profitability.

Environmental, social and governance risk

The risk that companies do not manage Material[1] environmental, social and governance (ESG) risks and opportunities in their operations and supply chains such as those that impact employees, suppliers, customers, communities and the environment.

Liquidity risk

The risk that a particular asset can't be converted easily or quickly to cash. This can lead to a delay in receiving the cash and/or an asset being sold at a loss when cash is required quickly.

Currency risk

The risk that changes in exchange rates may negatively affect the value of investments held outside Australia in other currencies.

Credit risk

The risk that a lender loses money because the borrower fails to pay back the loan and/or the required interest payments. This is a risk associated with fixed interest investments.

Diversification: spreading the load

One way we help manage risk during market ups and downs is through diversification. That means spreading investments across different asset classes, so you're not relying on just one area of the market.

For instance, not all asset types perform in the same way at the same time. When one investment is performing poorly another may be performing well. Basically, diversification helps to smooth overall performance.

[1] Material ESG risks and opportunities are those that are likely to affect business or investment performance.

Asset classes

Asset classes are the building blocks of our investment options. How much we invest in each asset class depends on the option's investment objective. Every option has a mix of asset classes, with different amounts invested in each one. This also shapes its level of risk and potential returns.

Australian shares

Australian shares are investments in companies listed on the Australian Securities Exchange. You may also hear shares called equities, securities or stocks.

Investment returns from Australian shares come from a combination of dividend income and movements in share prices, also known as capital gains (or losses).

There may be some circumstances where an investment manager may be permitted to invest a component of their portfolio into global shares.

Examples of listed Australian companies that we can invest in, include Woolworths, the big four banks, SEEK, JB Hi-Fi and Telstra.

Global shares

Global shares are investments in companies listed on a range of stock exchanges around the world. These companies operate across many countries, including developed and emerging markets.

Investment returns from global shares come from a combination of dividend income and capital gains (or losses). Returns can also be affected by changes in the Australian dollar.

Examples include Amazon, Apple and Microsoft.

Emerging market shares

Emerging market shares are investments in companies in up-and-coming economies across Asia, Africa, the Middle East, South America and Europe. This may include stocks in developed markets that are exposed to emerging economies.

Emerging market shares can have bigger ups and downs than developed markets. Over the long term, they may offer strong returns, partly driven by the improving living standards in these economies.

Examples include Samsung Electronics and Alibaba.

Private equity

Private equity are investments in companies that are generally not listed on a stock exchange.

While some investments are large, they are typically investments in small to medium sized companies that are well established and generally already generating a profit. We invest across a range of businesses in the economy. Private equity investments are bought with the aim of increasing in value before being sold.

We also have investments in pooled investment funds that invest in both Australian and global private equity, as well as exposure to investments in agribusiness assets.

Property

Our unlisted property investments primarily comprise existing buildings and developments. Investment returns from unlisted property are primarily derived from rental income and any increase in value.

We invest in unlisted property predominantly through our wholly owned entity Cbus Property (see page 16), and via unlisted property funds.

These investments cover a range of property types including office, retail, industrial, residential and alternative assets (e.g. multi family, storage, education and healthcare). Most of our unlisted property investments are in Australia. Examples of Cbus Property investments include office assets such as 435 Bourke Street in Melbourne and 1 William Street in Brisbane, as well as shopping centres including Pacific Fair in Broadbeach Waters, Queensland, and Macquarie Centre in North Ryde, New South Wales.

We may also invest in property via other investment structures, which can include investments in Global Listed Real Estate Investment Trusts (GREITs), where investment returns comprise both dividend income and changes in share prices.

GREITs are typically well diversified across different geographies and property types and can be bought and sold via an exchange, just like shares. Some GREITs also undertake property development and manage property funds, in addition to owning buildings.

Our Property investment option specifically includes an allocation to unlisted property and GREITs.

Growth opportunities

Growth opportunities are investments in a range of liquid and illiquid growth orientated assets from different markets and securities, such as shares, credit and fixed interest, currency and commodities. Derivative-based strategies and securities lending strategies may also be used to generate additional investment returns.

Alternative defensive

Alternative defensive are investments in a range of different liquid and illiquid markets and securities, such as credit and fixed interest, shares, insurance linked securities and real assets. This asset class is focused on income orientated investments and/or investments that provide diversification benefits. Investment returns are expected to have a lower sensitivity to share markets and interest rate risks.

Infrastructure

Infrastructure investments include assets that typically provide essential services to society and can include sectors such as airports, seaports, toll roads, energy generation and transmission, water utilities, telecommunications and digital assets. We predominantly invest in harder to access unlisted infrastructure assets which can generate investment returns from a combination of cash distributions and capital growth.

Unlisted infrastructure assets typically exhibit less ups and downs than shares. However, we can also invest in global listed infrastructure shares where investment returns come from a combination of dividends and movements in share prices.

We invest both in Australia and overseas. Examples include Melbourne Airport, NSW Ports, Indiana Toll Road and Forth Ports in the UK.

Global credit

Global credit investments include investment grade and sub investment grade credit within Australia and overseas. This asset class can include a range of liquid and illiquid instruments such as bonds, loans, structured credit, and other debt instruments. Loans can be to private and public companies as well as for property construction. Diversified exposure to global credit markets provides sources of investment returns that are complementary to other asset classes.

Global credit is expected to provide moderate investment returns over the long term, with less ups and downs than shares.

Australian fixed interest

Australian fixed interest investments typically involve lending money to either Australian governments or government-related organisations. Investments can include fixed rate bonds and inflation-linked bonds.

In general, investment returns from fixed interest mainly reflect interest income over the term of the loan.

This asset class is expected to provide a long-term modest investment return above cash and may provide some protection when share markets fall.

Global fixed interest

Global fixed interest investments typically involve lending money to governments in developed countries. Investments can include fixed rate bonds and inflation-linked bonds.

In general, investment returns from fixed interest mainly reflect interest income over the term of the loan.

This asset class is expected to provide a long-term modest investment return above cash and may provide some protection when share markets fall.

Enhanced income

Enhanced income includes investments in Australian and global investment grade credit securities, such as corporate bonds and securitised assets.

This asset class has a more defensive profile with a focus on liquidity. This is expected to result in smaller ups and downs and lower investment returns over the long term when compared to other asset classes.

Cash

Cash investments typically include bank deposits, money market investments, term deposits, and short-term debt securities.

The Cash investment option includes a 50% allocation with the Australia and New Zealand Banking Group Limited (ANZ). The balance of the investment option includes allocations to the four major Australian banks as well as other highly liquid deposits and short-term investments issued by highly-rated banks.



Investments in these asset classes are managed by our Investment team and external investment managers. Visit **cbussuper.com.au/investments** for more information on asset classes and our investment managers.

Finding the right balance

Before selecting an investment option, it's important to think about how much risk you're comfortable to take on. To help you with this, each of our asset classes are assigned as growth, defensive or a mix of both:

Growth assets	Defensive assets	A mix of defensive and growth assets
Asset classes that are classified as growth are expected to deliver higher investment returns over the long term, with larger ups and downs along the way.	Asset classes that are considered defensive are generally lower risk and aim to provide steadier investment returns.	Some asset classes are a mix of growth and defensive.
Example: Australian shares go up and down based on how companies perform and how the market moves. Many Australian companies also pay dividends.	**Example**: A government bond pays interest payments over an agreed period of time.	**Example**: Infrastructure, property and global credit asset classes are a 50/50 split between growth and defensive.

Understanding your investment timeframe

It's worth thinking about how long you have to invest and how this could influence your investment choices.

You should consider your personal circumstances, along with likely investment returns, the risk you're willing to take on and the investment time frame. Even in retirement, you may need to consider taking some risk to help your savings continue to grow over time and keep up with rising living costs.

10+ years to retirement	5 to 10 years to retirement	Less than 5 years to retirement
Maximise growth	Steady growth	Cautious growth
You have time to ride out any ups and downs in investment performance. A longer investment timeframe may give your super more opportunity for growth and more time to recover from short-term market movements.	You're getting closer to retirement, with less time to recover from investment market drops. You might want to think about adding some more defensive assets to your mix.	You're about to retire, and may need access to your super. Now's the time to balance the need for growth with the need to protect your income in the short-term.

To find out more about your investment options and how to get the help you need, visit **cbussuper.com.au/investments**.

Investment returns are calculated using crediting rates

What are crediting rates?

Crediting rates are used to calculate the earnings generated by investments in our Pre-mixed and DIY investment options after investment fees and costs, transaction costs and investment-related taxes are deducted.[2]

The most up-to-date crediting rates are available at **cbussuper.com.au/investments**.

Crediting rates will go up and down depending on investment market performance and changes in asset values. Crediting rates are calculated each business day[3] and your investment accrues over time through compounding daily returns. The latest crediting rate is used to estimate investment returns and account balances on our online member portal (or in your member app) and is shown with a two business day lag.

Your estimated account balance will change daily, subject to crediting rate returns.

Your balance will also go up and down based on any transactional inflows/outflows that occur, e.g. contributions, withdrawals, and fees (including admin and insurance fees). Daily changes to your account balance, both up and down, are completely normal and aren't unique to CBUS.

When are actual crediting rates applied to your account?

At the end of each financial year, we calculate a final crediting rate for the financial year to 30 June. This usually happens in the first week of July.

It's shown in your online account as a one off 'interest' transaction in your transaction history. It can be positive or negative depending on investment markets and asset value changes that impact the crediting rate return.

Please note that this 'interest' transaction isn't a separate payment into or out of your account. Your investment earnings compound throughout the year and are already reflected in your estimated account balance. So when the final crediting rate is applied, your balance shouldn't look significantly different from what you've already seen.

Crediting rates are applied to your contributions and transfers in from the day of receipt. If we can't allocate monies when received, the monies will remain in a trust account until they're able to be allocated or refunded, without interest.

Any interest earned on the unallocated monies held in a trust account will be allocated to Fund reserves for the benefit of members.

For detailed information on crediting rates, read the *Understanding crediting rates* fact sheet and check daily crediting rates at **cbussuper.com.au/investments**.

The annual crediting rate for each Pre-mixed and DIY investment option is also shown in the *Annual Integrated Report*. You can find a copy of the report at **cbussuper.com.au/annualreport**.

[2] Until 31 January 2020, crediting rates included the percentage-based administration fee. Crediting rates also exclude fees and costs that are deducted directly from members' accounts.

[3] A business day is a weekday that isn't a national public holiday or the King's Birthday public holiday (does not include dates observed in QLD and WA). Remember to allow for daylight savings time in your location, where applicable.

Compare investment options

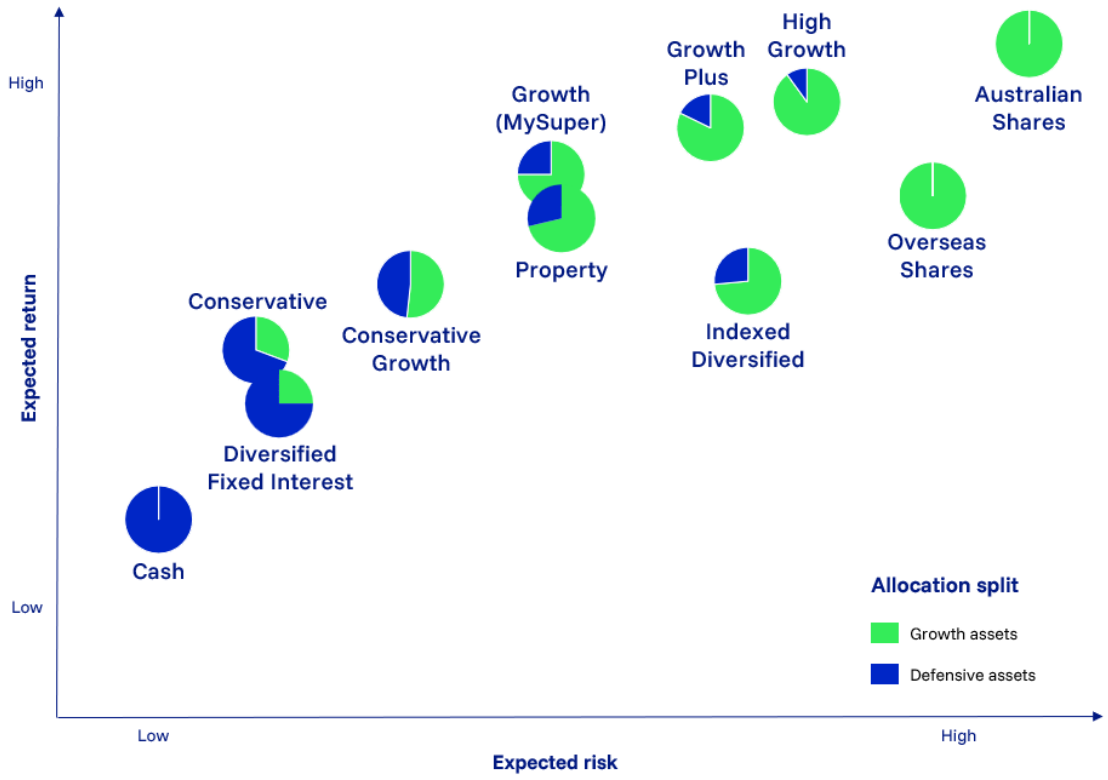
We offer a range of different investment options to suit different investment goals.

Your investment options

Most members are invested in the default Growth (MySuper) investment option. But if you'd like to make your own investment choice, you can. We offer a range of investment options that you can mix and match, depending on how hands-on you want to be with your super.

Pre-mixed investment options	DIY investment options	CBUS Self Managed investment option
Suggested effort: Review your choices at least once a year	Suggested effort: Take at least several afternoons a year to review your choices	Suggested effort: Take at least an afternoon a month to review your choices
Our Pre-mixed options are diversified and managed by our Investment team, so you can leave the day-to-day decisions to us. You choose which of our six Pre-mixed options suits your risk appetite and retirement goals. We actively manage these options. That means we adjust how your super is invested across different asset classes as markets change. These options don't need much hands-on effort. But it's worth checking in when your goals or life stage change.	With our DIY options, you can be more involved in choosing and managing your investments. If you want more exposure to specific single sectors, like Australian shares or property, you can invest directly through one of our DIY options. Keep in mind, when you invest in a single asset type, you won't get the same level of diversification as an investment in one of our Pre-mixed options (see page 5).	CBUS Self Managed gives you more choice and control over how your super is invested. If you're eligible, you can build a full investment portfolio or invest part of your super in: – the largest 300 Australian companies on the ASX, – exchange traded funds (ETFs), – term deposits from NAB and ME, – Property and infrastructure managed investments. Want to learn more? Check out the *CBUS Self Managed Investment* guide at **cbussuper.com.au/cbusselfmanaged**.

Expected risk and investment return



The level of expected risk and investment return is for illustration purposes only and is based on our long-term (10+ years) risk and investment return expectations for each investment option. Past performance is not a reliable indicator of future performance.

Comparing investment options

Understanding each investment option helps you see if it suits your timeframe, risk and return goals. Here's how to read the investment option tables.

Investment option name

The name of the investment option, with a short summary.

Risk level

Shows how risky the option is, on a scale from very low (1) to very high (7). This is an industry wide Standard Risk Measure (SRM).

The SRM allows you to compare this investment option with other investment options. The SRM is based on the number of years each investment option is expected to deliver negative annual investment returns over a 20-year period. The SRM isn't a complete assessment of all forms of risk. For instance, it doesn't capture the size of a negative investment return. It also doesn't take into account the impact of administration fees and tax on the likelihood of a negative return. You should still ensure you're comfortable with the risks and potential losses associated with your chosen investment option(s).

Investment return objective

What the expected investment return of the investment option is over a 10-year period. Some investment options take into account inflation.

Future investment returns are not guaranteed.

Growth/defensive asset class split

How the investment option is invested between growth assets (higher risk/higher investment return, like shares) and defensive assets (lower risk/lower investment returns, like cash).

Likelihood of negative annual investment returns

Over a 20-year period, how likely and how often this investment option could experience a negative annual investment return.

Strategic asset allocation (SAA) and range

The asset classes that the investment option invests in, and how much CBUS invests in each asset class. The asset classes are described on pages 6 and 7. The range is the minimum and maximum for each asset class.

Our Investment team can change actual allocations at any time to reflect what's happening in investment markets with the aim of maximising investment returns for members.

Current as at the date of publication but subject to change from time to time.

For more information about our SAA, see page 16.

Historical investment returns to 30 June

How the option has performed in the past. Returns are to the end of the last financial year.

Visit **cbussuper.com.au/investments** for the latest investment returns.

Estimated investment fees and costs (including transaction costs)

The investment fees and costs and transaction costs for the option. The figures shown are estimates based on expenses for the previous financial year and may change. The actual fees will be determined at the end of the financial year and published in your 30 June statement.

Read the *Fees and costs* guide at **cbussuper.com.au/fees** to understand all the fees and costs you may be charged.

Investment fees and costs are deducted from returns before they're credited to member accounts, and are calculated each year in arrears.

Minimum suggested investment timeframe

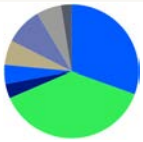
The suggested minimum period that this investment option should be invested in for.

Investment warning

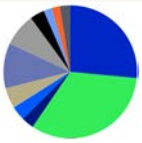
Investment returns can go up and down. Past performance is not a reliable indicator of future performance. Visit **cbussuper.com.au/investments** to see the latest investment returns for our investment options.

Pre-mixed investment options

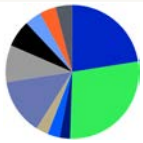
High Growth	Growth Plus	Default investment option Growth (MySuper)
May suit members seeking the highest long-term return from our diversified options and who can accept more negative years.	May suit members seeking strong long-term returns and who can accept some negative years.	May suit members seeking returns well above inflation over the long term and can accept some negative years.
Risk Level		
High (6)	High (6)	Medium to High (5)
Investment return objective[1]		
To deliver an after-tax and fee return of inflation plus 3.75% p.a. over rolling 10-year periods	To deliver an after-tax and fee return of inflation plus 3.50% p.a. over rolling 10-year periods	To deliver an after-tax and fee return of inflation plus 3.25% p.a. over rolling 10-year periods
Growth / defensive asset class split		
90.00% / 10.00%	82.25% / 17.75%	73.50% / 26.50%
Likelihood of negative annual investment returns		
5 to 6 in every 20 years	4 to 5 in every 20 years	3 to 4 in every 20 years
Strategic asset allocation (SAA) and range[1]		



	SAA %	Range %
Australian shares	29.0	15.0 - 48.5
Global shares	39.0	17.0 - 50.0
Emerging market shares	4.0	0.0 - 19.0
Private equity	4.5	0.0 - 13.0
Growth opportunities	4.0	0.0 - 17.0
Alternative defensive	2.0	0.0 - 17.0
Infrastructure	9.0	0.0 - 23.0
Property	6.0	0.0 - 23.0
Global credit	0.0	0.0 - 10.0
Australian fixed interest	0.0	0.0 - 10.0
Global fixed interest	0.0	0.0 - 10.0
Cash	2.5	0.0 - 10.0



	SAA %	Range %
Australian shares	25.5	10.0 - 45.0
Global shares	33.5	10.0 - 45.0
Emerging market shares	3.5	0.0 - 19.0
Private equity	3.5	0.0 - 13.0
Growth opportunities	3.0	0.0 - 13.0
Alternative defensive	2.0	0.0 - 13.0
Infrastructure	11.0	0.0 - 28.0
Property	8.0	0.0 - 28.0
Global credit	3.5	0.0 - 17.0
Australian fixed interest	2.0	0.0 - 15.0
Global fixed interest	2.0	0.0 - 15.0
Cash	2.5	0.0 - 15.0



	SAA %	Range %
Australian shares	21.5	5.0 - 38.0
Global shares	28.5	7.0 - 39.0
Emerging market shares	3.0	0.0 - 16.5
Private equity	3.0	0.0 - 12.0
Growth opportunities	1.5	0.0 - 13.0
Alternative defensive	1.5	0.0 - 13.0
Infrastructure	13.5	0.0 - 28.0
Property	9.0	0.0 - 28.0
Global credit	6.5	0.0 - 17.0
Australian fixed interest	4.0	0.0 - 23.0
Global fixed interest	4.0	0.0 - 23.0
Cash	4.0	1.0 - 18.0

Historical investment returns to 30 June 2026[1]					
1 year	10.06%	1 year	9.75%	1 year	9.25%
5 years p.a.	7.65%	5 years p.a.	n/a	5 years p.a.	6.48%
10 years p.a.	9.85%	10 years p.a.	n/a	10 years p.a.	8.13%
Since inception p.a. (01/01/1998)	7.96%	Since inception p.a. (14/02/2022)	7.86%	Since inception p.a. (01/07/1984)	8.92%
Estimated investment fees and costs (including transaction costs)[2]					
0.53% ($53 p.a. if $10,000 was invested)		0.51% ($51 p.a. if $10,000 was invested)		0.50% ($50 p.a. if $10,000 was invested)	
Minimum suggested investment timeframe					
10+ years		10+ years		7+ years	

[1] 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 your account. Past performance is not a reliable indicator of future performance. Visit **cbussuper.com.au/investments** for the latest investment returns. The SAAs are current as at the date of publication but subject to change from time to time.

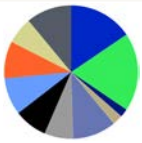
[2] Investment fees and costs (including transaction costs) are deducted from investment returns before the crediting rate is applied to your account. The figures above are estimates based on expenses for the period ending 30 June 2026, calculated each year in arrears. They include an amount for performance fees based on the average performance fees for the five years to 30 June 2026. The calculation basis for these amounts is set out in the *Fees and costs* guide.

Pre-mixed investment options

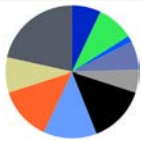
Indexed Diversified	Conservative Growth	Conservative
May suit members looking for a mix of assets that aims to track index returns, with a focus on keeping costs low.[1]	May suit members seeking long-term returns above inflation and who can accept occasional negative years.	May suit members seeking more limited negative years, while accepting lower long-term returns.
Risk Level		
High (6)	Medium (4)	Low to Medium (3)
Investment return objective[2]		
To deliver an after-tax and fee return of inflation plus 2.25% p.a. over rolling 10-year periods	To deliver an after-tax and fee return of inflation plus 2.25% p.a. over rolling 10-year periods	To deliver an after-tax and fee return of inflation plus 1.00% p.a. over rolling 10-year periods
Growth / defensive asset class split		
75.00% / 25.00%	51.75% / 48.25%	30.75% / 69.25%
Likelihood of negative annual investment returns		
5 to 6 in every 20 years	2 to 3 in every 20 years	1 to 2 in every 20 years
Strategic asset allocation (SAA) and range[2]		



	SAA %	Range %
Australian shares	31.0	15.0 - 55.0
Global shares	44.0	20.0 - 60.0
Emerging market shares	0.0	0.0 - 10.0
Australian fixed interest	10.0	0.0 - 40.0
Global fixed interest	10.0	0.0 - 40.0
Cash	5.0	1.0 - 40.0



	SAA %	Range %
Australian shares	15.0	1.0 - 31.0
Global shares	19.5	0.5 - 32.0
Emerging market shares	2.0	0.0 - 14.0
Private equity	0.0	0.0 - 10.0
Growth opportunities	0.0	0.0 - 12.5
Alternative defensive	2.5	0.0 - 12.5
Infrastructure	10.5	0.0 - 25.0
Property	7.0	0.0 - 25.0
Global credit	8.0	0.0 - 18.0
Australian fixed interest	9.0	0.0 - 48.0
Global fixed interest	9.0	0.0 - 48.0
Enhanced income	6.5	0.0 - 47.0
Cash	11.0	0.0 - 47.0

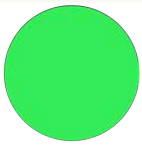
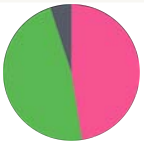


	SAA %	Range %
Australian shares	6.5	0.0 - 18.0
Global shares	9.5	0.0 - 18.5
Emerging market shares	0.0	0.0 - 9.5
Private equity	0.0	0.0 - 7.5
Growth opportunities	0.0	0.0 - 9.5
Alternative defensive	1.5	0.0 - 9.5
Infrastructure	7.0	0.0 - 17.0
Property	5.5	0.0 - 17.0
Global credit	14.0	0.0 - 21.5
Australian fixed interest	13.0	0.0 - 60.0
Global fixed interest	13.0	0.0 - 60.0
Enhanced income	8.5	0.0 - 59.0
Cash	21.5	0.0 - 59.0

Historical investment returns to 30 June 2026[2]					
1 year	9.21%	1 year	7.12%	1 year	5.03%
5 years p.a.	n/a	5 years p.a.	4.88%	5 years p.a.	3.44%
10 years p.a.	n/a	10 years p.a.	n/a	10 years p.a.	4.39%
Since inception p.a. (14/02/2022)	7.81%	Since inception p.a. (06/07/2017)	5.90%	Since inception p.a. (01/10/1999)	5.50%
Estimated investment fees and costs (including transaction costs)[3]					
0.11% ($11 p.a. if $10,000 was invested)		0.39% ($39 p.a. if $10,000 was invested)		0.30% ($30 p.a. if $10,000 was invested)	
Minimum suggested investment timeframe					
10+ years		4+ years		3+ years	

[1] Shares include Australian and developed market global shares. Fixed interest includes Australian and global government bonds and corporate credit.
[2] 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 your account. Past performance is not a reliable indicator of future performance. Visit **cbussuper.com.au/investments** for the latest investment returns. The SAAs are current as at the date of publication but subject to change from time to time.
[3] Investment fees and costs (including transaction costs) are deducted from investment returns before the crediting rate is applied to your account. The figures above are estimates based on expenses for the period ending 30 June 2026, calculated each year in arrears. They include an amount for performance fees based on the average performance fees for the five years to 30 June 2026. The calculation basis for these amounts is set out in the *Fees and costs* guide.

DIY investment options

Overseas Shares	Australian Shares	Property
May suit members seeking strong long-term growth from a range of overseas shares and can accept a higher chance of negative years.	May suit members seeking strong long-term growth from a range of Australian shares and can accept a higher chance of negative years.	May suit members looking to invest in property assets. It invests in unlisted property and listed Global Real Estate Investment Trusts (GREITs).
Risk Level		
Very High (7)	Very High (7)	High (6)
Investment return objective[1]		
To deliver a return which meets the MSCI All Country World ex-Australia Index (unhedged) after fees and taxes over rolling 10-year periods	To deliver a return which meets the S&P/ASX 300 Accumulation Index after fees and taxes over rolling 10-year periods	To deliver an after-tax and fee return of inflation plus 2.50% p.a. over rolling 10-year periods
Growth / defensive asset class split		
100.00% / 0.00%	100.00% / 0.00%	71.25% / 28.75%
Likelihood of negative annual investment returns		
6 to 7 in every 20 years	6 to 7 in every 20 years	4 to 5 in every 20 years
Strategic asset allocation (SAA) and range[1]		
		
SAA % / Range % Global shares 100.0 / 90.0-100.0 Cash 0.0 / 0.0 - 10.0	SAA % / Range % Australian shares 100.0 / 90.0-100.0 Cash 0.0 / 0.0 - 10.0	SAA % / Range % Unlisted property 47.5 / 0.0 - 85.0 GREITs 47.5 / 15.0-100.0 Cash 5.0 / 2.0 - 30.0
Historical investment returns to 30 June 2026[1]		
1 year 10.87% 5 years p.a. n/a 10 years p.a. n/a Since inception p.a. (14/02/2022) 10.87%	1 year 5.59% 5 years p.a. n/a 10 years p.a. n/a Since inception p.a. (14/02/2022) 7.74%	1 year 11.55% 5 years p.a. n/a 10 years p.a. n/a Since inception p.a. (14/02/2022) 2.51%
Estimated investment fees and costs (including transaction costs)[2]		
0.37% ($37 p.a. if $10,000 was invested)	0.46% ($46 p.a. if $10,000 was invested)	0.63% ($63 p.a. if $10,000 was invested)
Minimum suggested investment timeframe		
10+ years	10+ years	10+ years

[1] 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 your account. Past performance is not a reliable indicator of future performance. Visit **cbussuper.com.au/investments** for the latest investment returns. The SAAs are current as at the date of publication but subject to change from time to time.

[2] Investment fees and costs (including transaction costs) are deducted from investment returns before the crediting rate is applied to your account. The figures above are estimates based on expenses for the period ending 30 June 2026, calculated each year in arrears. They include an amount for performance fees based on the average performance fees for the five years to 30 June 2026. The calculation basis for these amounts is set out in the *Fees and costs* guide.

DIY investment options

Diversified Fixed Interest	Cash
May suit members looking to invest in Australian and global fixed interest and global credit.	May suit members seeking to minimise negative returns but accept that long-term returns are expected to be lower than our other investment options.
Risk Level	
Low to Medium (3)	Very Low (1)
Investment return objective[1]	
To deliver an after-tax and fee return of inflation plus 0.50% p.a. over rolling 10-year periods	To deliver a return which meets the RBA Cash Rate after fees and taxes over rolling 10-year periods
Growth / defensive asset class split	
25.00% / 75.00%	0.00% / 100.00%
Likelihood of negative annual investment returns	
1 to 2 in every 20 years	Negligible in every 20 years
Strategic asset allocation (SAA) and range[1]	
	

	SAA %	Range %
Global credit	50.0	20.0 - 80.0
Australian fixed interest	25.0	0.0 - 50.0
Global fixed interest	25.0	0.0 - 50.0

	SAA %	Range %
Cash[2]	100.0	n/a

Historical investment returns to 30 June 2026[1]			
1 year	3.56%	1 year	3.67%
5 years p.a.	n/a	5 years p.a.	2.98%
10 years p.a.	n/a	10 years p.a.	2.04%
Since inception p.a. (14/02/2022)	2.35%	Since inception p.a. (01/04/2009)	2.39%
Estimated investment fees and costs (including transaction costs)[3]			
0.21% ($21 p.a. if $10,000 was invested)		0.04% ($4 p.a. if $10,000 was invested)	
Minimum suggested investment timeframe			
3+ years		1+ years	

[1] 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 your account. Past performance is not a reliable indicator of future performance. Visit **cbussuper.com.au/investments** for the latest investment returns. The SAAs are current as at the date of publication but subject to change from time to time.

[2] The Cash investment option includes a 50% allocation with the Australia and New Zealand Banking Group Limited (ANZ). The balance of the investment option includes allocations to the four major Australian banks as well as other highly-liquid deposits and short-term investments issued by highly-rated banks.

[3] Investment fees and costs (including transaction costs) are deducted from investment returns before the crediting rate is applied to your account. The figures above are estimates based on expenses for the period ending 30 June 2026, calculated each year in arrears. They include an amount for performance fees based on the average performance fees for the five years to 30 June 2026. The calculation basis for these amounts is set out in the *Fees and costs* guide.

How we invest your super

Our team of experts manages your super with your best financial interests in mind.

Investment objective and asset allocation

We set a different investment objective for each investment option. This gives you a range of choices, from lower risk and return to higher risk and return options.

The Strategic Asset Allocation (SAA) is an important element of our long-term investment strategy. It is designed to align each option with its objectives and guides how we allocate your super across different asset classes based on expected risk and return outcomes.

The SAA is determined over the medium to long-term (10+ years) and we review it each year.

We may adjust the SAAs and ranges from time to time without prior notice. Check **cbussuper.com.au/investments** for any updates.

We set target portfolios for each option. These consider the SAA, as well as current and expected market conditions. We aim to improve performance over time compared to the SAA. Target portfolios are managed within approved ranges for each asset class and reviewed regularly to reflect changing market conditions.

Actual allocations can change due to market movements, cash flows and other factors. Actual asset allocations are regularly monitored and rebalanced back towards target, or in line with our views on opportunities and risks.

Cbus Property

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

Cbus Property develops major projects across Australia in the commercial office, retail and residential sectors, allowing us to invest in the construction, building and allied industries where many of our members work.

Cbus Property invests and manages its portfolio in accordance with an Investment Management Agreement (IMA) with CBUS, which includes parameters around risk and investment return objectives.

Cbus Property investments are part of the property asset class in the High Growth, Growth Plus, Growth, Conservative Growth, Conservative and Property investment options. Investment returns from these investments form part of the crediting rates allocated to accounts invested in these investment options. For more information visit **cbusproperty.com.au**.

Our Investment team

We currently manage around 37% of our assets in-house, including hybrid[1] strategies. Our internalisation strategy has helped reduce investment fees and costs for members. Our internal capabilities support us to make informed investment decisions and to deliver strong long-term investment returns[2] for members.

We currently manage in-house strategies across a range of asset classes, such as Australian, global and emerging market shares, infrastructure, debt and cash.

External investment managers

As well as using our internal investment expertise, we use Australian and international investment managers. Each investment manager is responsible for managing the investment of a set amount of our assets. They are managed in accordance with a mandate agreed between the investment manager and the Trustee or in accordance with the Fund's governing documents. We regularly monitor the performance of each investment manager.

Investment consultants

We will use external investment consultants as required to complement our internal research and analysis. We engage with a range of investment consultants, including Frontier Advisors and JANA Investment Advisers. The Fund is a part-owner of Frontier Advisors Pty Ltd (ABN 21 074 287 406) who are licensed by the Australian Securities and Investments Commission, (AFSL 241266).

Derivatives

CBUS and some of our external investment managers can use derivatives to access certain investments or help manage risk when appropriate.

There are strict rules around how super funds can use derivatives, and we monitor our compliance with those requirements.

Over the long term, derivatives can help improve investment outcomes and provide an efficient way to manage risk.

Like any investment, derivatives carry risk. For example, the value of a derivative may not move in line with the underlying investment or the other party to the contract may not meet their obligations.

1 Hybrid strategies are strategies where CBUS partners with an external investment manager, but is actively involved in the investment decision-making process and/or has significant economic benefits.

2 Past performance is not a reliable indicator of future performance.

Our responsible investment approach

Consistent with our duty to act in our members' best financial interests, our responsible investment practices support sustainable long-term returns.

At CBUS, responsible investment means considering Material[3] environmental, social and governance (ESG) risks and opportunities as one input in the investment decision-making process (integration), using active stewardship (voting and engagement) to protect and preserve value for our members, and playing a role in shaping the systems we operate in through public policy and regulatory advocacy.

This section summarises our approach to responsible investment as relevant to the investment options outlined in this document.

How we invest responsibly

Our *Responsible Investment Policy* applies across most of the Fund's investment portfolio; it doesn't apply to certain investments, including cash and cash-like investments, derivatives, securities lending and any similar financing arrangements, and overlays.[4]

How we apply this approach varies by investment strategy, asset class and whether investments are managed internally or externally through a mandate or pooled vehicle.

Our approach is designed to evolve over time as risks, markets and regulatory expectations change.

Through integration

ESG integration is the inclusion of Material ESG risks and opportunities into investment analysis as one input into investment decision-making. Material ESG risks and opportunities can affect business activities, sectors, and asset types in different ways. Our integration approach is iterative and underpinned by continuous improvement.

We support integration through investment manager selection and monitoring, investment manager ratings and investment monitoring with third-party data support.

While integration is preferred, there are circumstances where we may consider exclusion of a sector or a specific asset type or company from the Fund's investment portfolio, having regard to members' best financial interests.

Visit **cbussuper.com.au/integration** for more information about our approach to exclusions and integration.

We share our approach with members

We report on our responsible investment activities and approach to our members annually. We share this information in our *Annual Integrated Report* and via our website.

Through stewardship

Our Stewardship Framework aims to deploy our resources and influence as an investor with the goal of protecting and preserving value for members' retirement savings.

Levers available include advocacy and the suite of rights attached to our shareholdings. These include the right to vote at companies' general meetings and may include a right to nominate or vote with respect to the nomination of directors we believe best represent our members' financial interests. Other opportunities for influence also flow from these rights – for example, direct communication with boards via engagement.

Visit **cbussuper.com.au/stewardship** to learn about our stewardship process, to read our *Stewardship Statement* and access our voting records.

We partner

We recognise that partnership and collaboration help us share knowledge and respond to systemic risks that may affect our portfolio.

Go to **cbussuper.com.au/stewardship-partners** to learn more about our partners.

Want to learn more?

Our *Responsible Investment Policy* sets out our general approach to responsible investment. Our approach to implementing this policy, including specific processes applied to the Fund's investments and/or investment options, is guided by our Investment and Board Governance frameworks.
For more information on responsible investing visit **cbussuper.com.au/sustainability**.

[3] Material ESG risks and opportunities are those that are likely to affect business or investment performance.

[4] For details on what these terms mean, see section 1.1 of our *Responsible Investment Policy* at **cbussuper.com.au/ri-policy**.

Changing investment options

You can stay in the Growth (MySuper) option or make your own investment choice.

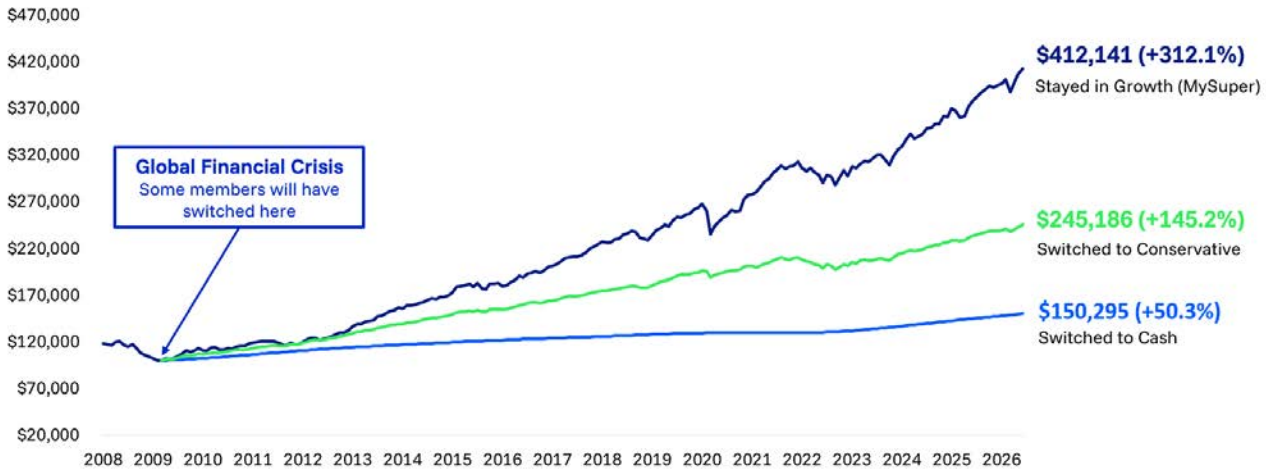
If you're thinking about changing investments, we recommend speaking to a financial adviser first. Our Advice team can help you work through your options at no extra cost.
Visit **cbussuper.com.au/advice-services** or call us on **1300 361 784**.

What to check before you change investment options

- **Will your investments keep up with the rising costs of living?** Prices rise over time (this is called inflation). Your super needs to grow faster than inflation otherwise you could be losing money without realising it.
- **Are your investments spread across different asset types?** Diversification can help reduce the impact of any one asset performing poorly, as different assets can perform differently over time.
- **Do you have time to ride out short-term ups and downs?** Markets go up and down in the short term. Most members have time to ride this out. Think about your timeframe and how changing options could affect you over time. Frequent changes may not benefit you over the long term.
- **Are you approaching retirement?** If you're approaching retirement, lower risk may feel more comfortable. Remember, your super could be invested for another 20+ years so you still have the potential to benefit from a lot of growth, even once you've stopped working.
- **Could this change affect your income stream tax refund?** If you use your CBUS super account to start a CBUS Fully Retired super income stream account you could be eligible for a tax refund into your new account. If you make any investment changes in the 12 months before you open a Fully Retired account, it could affect the amount of the refund you may receive. Check with us before you switch. For more details read the *Income Stream Tax Refund* fact sheet, available at **cbussuper.com.au/forms**.
- **Is this the right time to change investment options?** Investment markets ups and downs can be unsettling, but timing these movements is difficult. Switching to a more conservative option during a downturn may mean missing part of the recovery, which can affect long-term outcomes. It helps to keep in mind that super is a long-term investment and our portfolios are well diversified and designed to manage these ups and downs.

The example below shows what can happen over the longer term if you switch when markets fall.

Amanda's super was invested in the Growth (MySuper) investment option in 2008. Here's what would have happened if she'd switched to the Cash or Conservative option during the Global Financial Crisis. Amanda would have been better off sticking with the Growth (MySuper) option instead of the Cash option[1]. That's despite the market turbulence from the pandemic and the conflict in Iran.



[1] These figures are for illustration purposes only. Calculations are based on historical crediting rates from 30 June 2008 to 30 June 2026, switching on 31 March 2009 with a super account balance of $100,000, assuming no additional contributions and excluding the impact of inflation. 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. The Cash return reflects the historical crediting rates of the Cash investment option from 1 April 2009. Prior to this date, the historical performance of the Capital Guaranteed Option has been used for illustration purposes. Past performance is not a reliable indicator of future performance.

How to change your investment options

You can switch your super between Pre-mixed and DIY options at any time.

You may want to consider chatting to our Advice team before you change your investment options to make sure you're aware of how it could affect your super.

Once you're comfortable with your decision follow these easy steps

Step 1: Work out how much you want to put into your choice of investment options



Choose one investment option

Put your total account balance **plus** all future contributions into one investment option.

OR



Choose multiple investment options

Put a proportion of your total account balance **plus** future contributions into two or more investment options.

OR



Choose different investment options for your current and future balance

Put your current account balance in one investment option and either:

- direct all future contributions into a different investment option, or
- put a proportion of future contributions to two or more investment options.

The minimum amount you can change in each investment option is $1,000 unless you're changing your entire balance.

Step 2: Submit your instructions

Online

Log into your account at **cbussuper.com.au/login** or through the CBUS app.
(If you're not registered you can do that there too or call **1300 361 784**).

OR

Use the form

Fill in the *Investment choice* form at the back of this guide and post or email it to us.

How to choose the CBUS Self Managed investment option

To invest in the CBUS Self Managed investment option you need to register online and meet certain eligibility criteria. Read the *CBUS Self Managed investment guide* available from **cbussuper.com.au/cbusselfmanaged** for more information. For members who have a CBUS Self Managed account, both account balance switches and future contribution switches must be made through the online platform.

FAQs about changing investment options

Where can I find the balance of my investment option/s?

You can log into your online account or the CBUS app to find your estimated account balance. Your account balance is shown with an approximate two-business day lag time. So, if you log into your account on Thursday, you will likely see your account balance based on Tuesday's crediting rate.

For more information on crediting rates and how we calculate your estimated account balance, please read page 9.

How quickly does it take for the switch to complete?

You can change investment options once a day (except on weekends or public holidays).

If we receive your request before 4pm (Melbourne time) on a weekday, your change will be processed and effective from the start of the next business day.[2] You'll see this change reflected in your account up to two business days later.

If we receive your request at or after 4pm (or on a weekend or public holiday) it will take an extra business day to process.

What happens once I submit my request?

Once you've submitted your request, we'll let you know we've received it and process it. You can also log into your account to check it has been processed.

How much will it cost?

There is no extra cost to change investment options. The fees and costs to manage each investment option are explained in the tables in the *Fees and costs* section of the relevant PDS and on the *My investment options* section of our website. Visit **cbussuper.com.au/fees** for more information on fees and costs.

Can I change lump sum contributions?

Members who transfer their balance from another super fund, or make a personal contribution, can choose which investment option they invest these funds into.

For more information about directing lump sums straight into the investment option of your choice, call us on **1300 361 784**.

What happens if I make more than one switch in a day?

If you make more than one switch request in the same switching period (e.g. after 4pm one day and before 4pm the next) only the last valid switch request will be actioned.

How is my account valued when I change investment options?

We invest in many types of assets on behalf of our members. These assets operate in different time zones which means that changes in overseas asset valuations can be overnight in Australia.

To ensure that changes in overseas valuations can be factored into daily crediting rates as they're received, the balance available via the online member portal and through the CBUS app isn't a real time balance.

This means that there's likely to be two more days of positive or negative crediting rates before your instruction is effective. This means you shouldn't rely on the exact dollar amount you see in your account on the day you make the switch, as this isn't a real time account balance.

Important information

- **If you change your investment option(s) during the year, investment earnings (either positive or negative) on the portion of investment options you change (full or part) are calculated on the investment options they're moving from and added to the investment options they're moving to.**
- **When you claim part of your benefit during the year, investment earnings (either positive or negative) are calculated and allocated to you on the amount of the claim.**
- **Otherwise investment earnings (either positive or negative) are applied at the end of the financial year based on the investment option(s) you're invested in and the length of time you were invested.**
- **If you're planning to start a Fully Retired super income stream account through CBUS, investment switches may impact the calculation of your income stream tax refund.**

Visit **cbussuper.com.au/investments** to find out:

- How crediting rates work in our *Crediting rates* fact sheet.
- The performance of all investment options, including the latest daily crediting rates.

The annual crediting rates for each investment option are shown in the *Annual Integrated Report*.

[2] A business day is a weekday that is not a national public holiday or the King's Birthday public holiday (does not include dates observed in QLD and WA). Remember to allow for daylight savings time in your location, where applicable.

Investment choice form

This form is part of the *Investment guide* dated 16 October 2026.

Please use black or blue pen and CAPITAL letters. Use an X in boxes where required.

Important

How you invest your super is one of the most important investment decisions you will make. Please read the *Investment guide* thoroughly. If you have any queries, call us on **1300 361 784** or visit **cbussuper.com.au**.

We recommend you seek an up-to-date account balance estimate before you make any changes to your investment choice.

Step 1: Provide your personal details

CBUS member number

We need this to process your investment choice.
You can find this on your annual statement or membership card.

Title

☐ Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Date of birth

D D / M M / Y Y Y Y

Gender

☐ Male ☐ Female

Given name(s)

Family name

Home phone

( )

Work phone

( )

Mobile

Email address (providing your email means you give permission for us to use it)

Residential address

Suburb/town

State

Postcode

Postal address (if different from your residential address)

Suburb/town

State

Postcode

Step 2: How would you like to invest your super?

Choose how much you want to invest in each investment option. Enter each amount in whole percentages (no decimal places). The minimum you can allocate is 1%.

	Existing balance Choose how to invest your existing account balance	**Future contributions** Choose how to invest any future contributions paid into your account
Pre-mixed investment options		
High Growth	%	%
Growth Plus	%	%
Growth (MySuper)	%	%
Indexed Diversified	%	%
Conservative Growth	%	%
Conservative	%	%
DIY investment options		
Overseas Shares	%	%
Australian Shares	%	%
Property	%	%
Diversified Fixed Interest	%	%
Cash	%	%
Each column total must add up to 100%	1 0 0 %	1 0 0 %

CBUS Self Managed

CBUS Self Managed is an investment option that allows eligible CBUS members to invest their super directly in a range of key asset classes.

To invest in CBUS Self Managed you need to register online and meet certain eligibility criteria. For more information read the *CBUS Self Managed Investment Guide* available from **cbussuper.com.au/cbusselfmanaged**.

Step 3: Member declaration

- I understand that I am responsible for my choice of investment option.
- I understand CBUS is responsible for the strategic asset allocation and investment objectives for each investment option, and for choosing the investment managers.
- I have read the *Investment guide*, and understand I can switch all, or part, of my account balance to another investment option free of charge.
- I understand that I can switch future contributions at any time.
- I understand the information on this form will be used by CBUS to process my investment choice.
- If I return this form by email, I acknowledge and declare that I have read and accepted the terms and conditions of the *Investment choice* form and I acknowledge that if I have not applied my physical or electronic signature:
  - If CBUS is satisfied that this is a genuine application, CBUS will process the request, including making a payment from my account if I have requested one.
  - In some cases, CBUS may request more information to be satisfied this is a genuine application.

Member signature

Sign here:

Date
D D / M M / 2 0 Y Y

You can change investment options once a day (except on weekends or public holidays).

If we receive your request before 4pm (Melbourne time) on a weekday, your change will be processed and effective from the start of the next business day[1].

You'll see this change reflected in your account up to two business days later.

If we receive your request at or after 4pm (or on a weekend or public holiday) it will take an extra business day to process.

[1] A business day is a week day that is not a national public holiday or the King's Birthday public holiday (does not include dates observed in QLD and WA). Remember to allow for daylight savings time in your location, where applicable.

Privacy
Please refer to our *Privacy Policy* and *Personal Information Collection Statement* at **cbussuper.com.au/privacy** for details about how we collect and disclose personal information or call **1300 361 784** for a copy.

Detach and upload this completed form at **cbussuper.com.au/message**, send it to us at CBUS, Locked Bag 5056, Parramatta NSW 2124 or email it to **cbusenq@cbussuper.com.au**.

Need a hand?

cbusenq@cbussuper.com.au
cbussuper.com.au
Log in to chat to us online

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

CBUS
Locked Bag 5056
PARRAMATTA NSW 2124

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

Keeping track of your investment

Once you've chosen your investment options, you may want to review them periodically to make sure they continue to meet your needs.

The Australian Tax Office suggests checking your super balance once a year. This helps you track how much you have and confirm your employer contributions. Remember, super is a long-term investment. When you check your super, focus on:

1. **Tracking performance:** Check that returns and ups and downs are in line with what you expected. It's normal for your super to move up or down over the short term.
2. **Staying on target:** If your investments match your future needs, check they're still on track to meet your goals.
3. **Adjusting when things change:** If your personal or financial situation changes, check your investment choices still suit you.



If you need help changing or choosing an investment option, you can contact our Advice team on **1300 361 784** for assistance.

How to stay up to date

Manage your super and your investments on the go

The easiest way to manage your investment is through your online account. You can:

- access your account details 24/7
- check and change your investment options
- get an estimated account balance, and much more.

Register for your online account at **cbussuper.com.au/register** or download the app at **cbussuper.com.au/app**.

Find the latest investment and performance details

You'll find information on performance including our crediting rates and other essential investment information at **cbussuper.com.au/investments**.

Get regular updates

You'll receive regular updates from us including:

- Your *annual statement* – detailing your investment choices and investment performance.
- *Annual Integrated Report* – a yearly fund update which includes investment performance.

Need help with your super?

Talk to your CBUS Coordinator: Our Coordinators are in every state and territory, ready to answer your super questions. They also hold regular workplace 'toolbox' sessions to help with your super.

Visit **cbussuper.com.au/contact** or call **1300 361 784** for the details of your local CBUS Coordinator.

Visit us in person: Our Front Counter team is available to answer questions, complete forms, and provide general information.

Visit **cbussuper.com.au/contact** or call **1300 361 784** for a list of locations across Australia.

Talk to our Advice team: Our Advice team can give you simple advice about your account at no additional cost. Or you have the option of receiving limited personal and strategic advice, with your partner for a set fee. Call us on **1300 361 784**, 8.30am to 6pm (Melbourne time) Monday to Friday.

Meet with an external financial adviser: If you need comprehensive financial advice about additional financial matters, our Advice team can refer you to an external accredited financial adviser who meets strict professional qualification and service criteria set by us and the Financial Advice Association Australia (FAAA).

An external financial adviser can offer comprehensive advice on a fee-for-service basis and any fees for advice will be agreed with you in advance. You may also be eligible to have the fee deducted directly from your CBUS account. Call us on **1300 361 784**.

Contact us

1300 361 784
8am to 8pm (Melbourne time)
Monday to Friday

CBUS,
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PARRAMATTA NSW 2124

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