SuperRatings Fundamentals - 31 August 2026

# Cbus

## *Industry Super*

1300 361 784 www.cbussuper.com.au

## SuperRatings Assessment

Cbus was established in 1984 to service members employed within the building and construction industries, and now allows members from all industries to apply for membership. In 2022, the fund merged with Media Super to create a national industry super fund with enhanced scale and capabilities. Cbus was nominated as a finalist for the 2026 MyChoice Super of the Year and the 2026 Sustainable Fund of the Year awards.

Cbus provides members with access to 6 pre-mixed and 5 DIY options, as well as direct shares, ETFs, managed investments and term deposits through Cbus Self Managed. The Growth (MySuper) option outperformed the relevant SuperRatings Index over the 5, 7, 10- and 15-year periods to 30 June 2025.

Fees are lower than the industry average across all account balances assessed, with the asset-based administration fee capped at $1,000 per annum. The fund does not charge a switching fee or a buy-sell spread.

Cbus Super's insurance offering allows eligible members to apply for up to $5 million of Death cover and up to $3 million of Total & Permanent Disablement (TPD) cover. Income Protection (IP) with a benefit period of 2 years or 5 years, covering up to 87% of salary, is available following a 30- or 90-day waiting period. Insurance offered by the fund is tailored to members who may work in high-risk occupations, as such, premium comparisons may not be aligned with industry medians.

Cbus provides members with financial advice services and a comprehensive suite of educational tools and calculators. The Cbus mobile app allows members to view their account balance and transactions, change investment options, as well as update their insurance coverage.

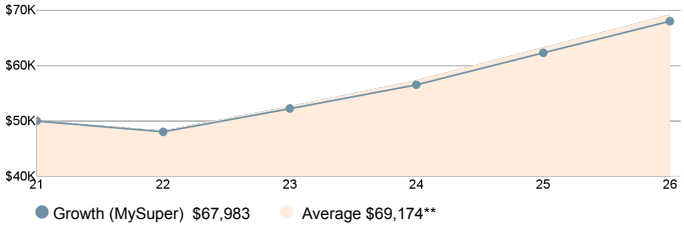
*A "best value for money" superannuation fund. Well balanced across all key assessment criteria in a robust, secure and proven risk framework. The fund provides features that should assist most individuals to meet their retirement savings goals.*

*You should contact your financial adviser or this fund before making an investment decision.*

| | | |
|---|---|---|
| **Investments** | | |
| Performance* | ●●●○ | 80 (51-74%) |
| Process | ●●●● | |
| **Fees and Charges** | | |
| Small Account (50K) | ●●●○ | 80 (51-74%) |
| Medium Account (250K) | ●●○○ | |
| Large Account (500K) | ●●○○ | |
| **Insurance** | | |
| Death Insurance | ●●○○ | 60 (26-50%) |
| Death & Disablement | ●●○○ | |
| Income Protection | ●●○○ | |
| **Help and Guidance** | | |
| Member Education | ●●●○ | 110 (75-100%) |
| Internally Provided Advice | ●●●○ | |
| Externally Provided Advice | ●●●● | |
| **Digital and Service** | | |
| Digital | ●●●● | 110 (75-100%) |
| Service | ●●●● | |
| **Governance** | | |
| Trustee Structure & Risk | ●●●○ | 80 (51-74%) |

** Past performance is not a reliable indicator of future performance*

## Net Benefit on $50,000 over 5 years




** The Industry Average measures $50K invested in the primary rated investment option using actual net returns and fees as per the current PDS. Excludes the cost of insurance.

## Typical Fees on $50K

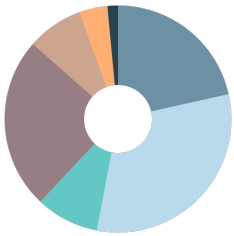
| Type (Based on primary rated option) | |
|---|---|
| Admin Fee ($)* | $52 |
| Admin Fee (%pa)* | 0.26% |
| Investment Fee (%pa) | 0.44% |
| Indirect Cost Ratio (%pa) | - |
| Transaction Cost (%pa) | 0.12% |
| Switching Fee | - |

| Fee Comparison | $50K | $250K | $500K |
|---|---|---|---|
| This Fund's Basic Fees | $462 | $2,102 | $4,152 |
| Average Fees | $517 | $2,226 | $4,302 |
| Better than Average | ✓ | ✓ | ✓ |

*Includes costs paid from reserves. ~Modelled on a small ($500K) employer size. Discounts for larger employers may be obtainable.

## Investment Allocation

Growth (MySuper)



| | |
|---|---|
| Australian Shares | 21.5% |
| International Shares | 31.5% |
| Property | 9.0% |
| Alternatives | 24.5% |
| Fixed Interest | 8.0% |
| Cash | 4.0% |
| Other | 1.5% |

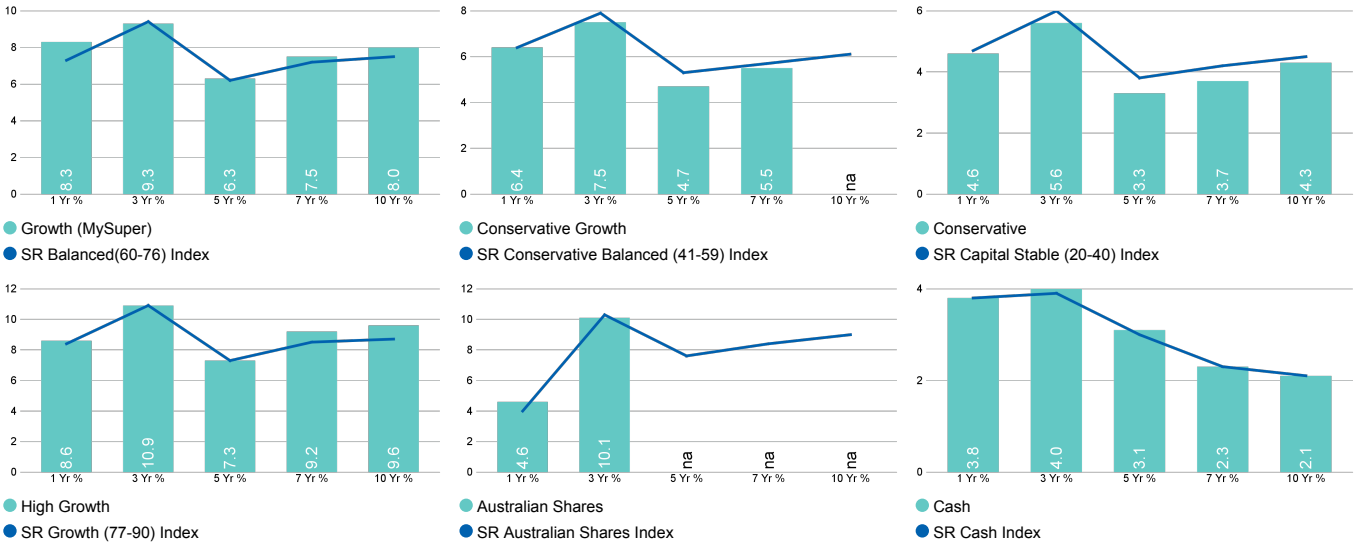
## Core Investment Options Available

| Diversified Options | Growth Assets |
|---|---|
| Growth (MySuper) | 72% |
| Conservative Growth | 49% |
| High Growth | 88% |
| Conservative | 29% |

| Single Sector Options |
|---|
| Australian Shares |
| Overseas Shares |
| Diversified Fixed Interest |
| Cash |

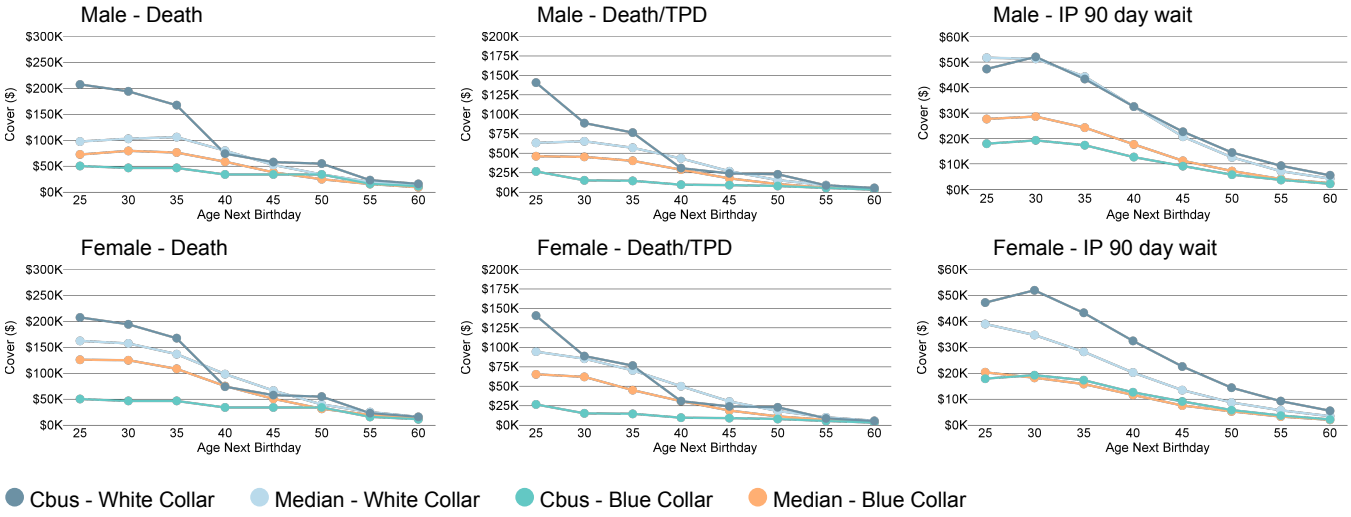
| Individual Shares | Term Deposits |
|---|---|
| Yes | Yes |

## Investment Performance - Key Options




Performance data is annualised for any period greater than one year.

## Insurance - Cover for $1 per week - Based on age next birthday, indicative cover only.




| Insurance Features | |
|---|---|
| Online Underwriting | Yes |
| Online Claims Management | No |
| Insurance Life Event Increases | Yes |
| Long Term Income Protection | No |

| Fund Features | |
|---|---|
| Financial Planning | No |
| Mobile App | Yes |
| Binding Nominations | Yes |
| Valuation Process | Daily Crediting Rates |

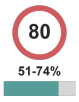
| About This Fund | |
|---|---|
| No. of Members | 935,155 |
| Fund Size | $112,336,519,000 |
| Public Offer | Yes |
| Fund Type | Industry - Public Offer |

## SuperRatings Assessment Scores Explained

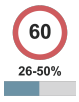
SuperRatings' overall rating of a product is provided by our Platinum, Gold, Silver and Other ratings. The product's assessment across individual components such as investments, insurance and fees is split across quartiles represented by road signs. For instance, "110" denotes the best 25% of performers. **SuperRatings:** 1300 826 395 **Research Analyst:** Jackson Barrett



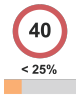

**Excellent: Score 75% - 100%**
Well Above Benchmark




**Good: Score 51% - 74%**
Above Benchmark.




**Average: Score 26% - 50%**
Benchmark.




**Below Average: Score below 25%**
Below Benchmark.




**Under Review**
Due to recent significant changes, this area is currently under review.




**Alert**
In the areas of governance, member servicing, administration, and investment process, the analysis is a qualitative one and the available information has been insufficient to provide a rating. Hence the ALERT symbol.

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