SuperRatings Fundamentals - 31 August 2026

Cbus

Personal 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 Personal Super was established for people not currently working or receiving employer payments.

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 Personal 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 is not available within the Cbus Personal Super product. 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.

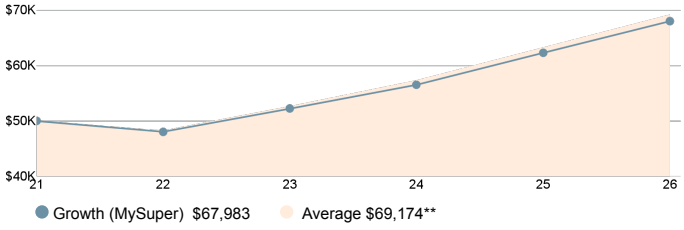
A "best value for money" superannuation fund. Well balanced across all key assessment criteria in a robust, secure and proven risk framework. The fund provides features that should assist most individuals to meet their retirement savings goals.

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	n/ap	
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

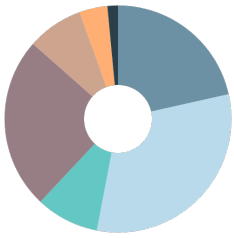
Type (Based on primary rated option)	
Admin Fee ($)*	$52
Admin Fee (%pa)*	0.26%
Investment Fee (%pa)	0.44%
Indirect Cost Ratio (%pa)	-
Transaction Cost (%pa)	0.12%
Switching Fee	-

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%
High Growth	88%
Conservative Growth	49%
Conservative	29%

Single Sector Options
Australian Shares
Overseas Shares
Diversified Fixed Interest
Cash

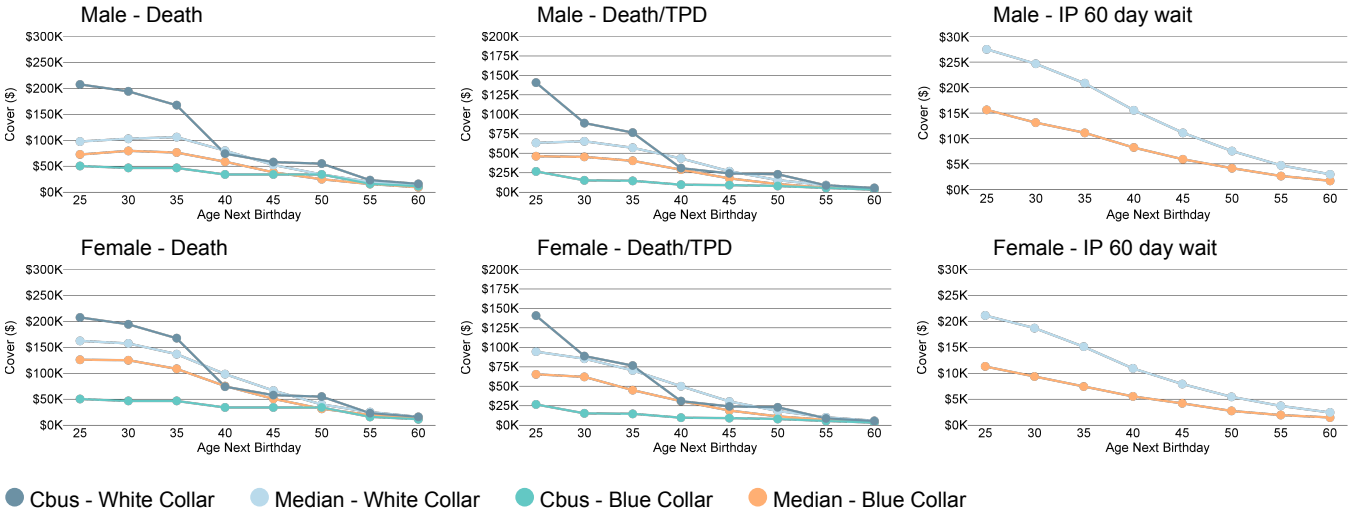
Individual Shares	Term Deposits
Yes	Yes

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

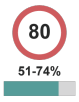
About This Fund	
No. of Members	935,155
Fund Size	$112,336,519,000
Public Offer	Yes
Fund Type	Industry - Personal

SuperRatings Assessment Scores Explained

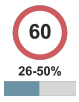
SuperRatings' overall rating of a product is provided by our Platinum, Gold, Silver and Other ratings. The product's assessment across individual components such as investments, insurance and fees is split across quartiles represented by road signs. For instance, "110" denotes the best 25% of performers.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



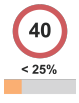
Excellent: Score 75% - 100%
Well Above Benchmark



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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