SuperRatings Fundamentals - 31 August 2026

Cbus

Super Income Stream

1300 361 784 www.cbussuper.com.au

SUPERRATINGS PLATINUM 2026 PENSION

15 YR PLATINUM PERFORMANCE 2011 – 2026

SUSTAINABLE RECOGNISED 2026

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 Sustainable Fund of the Year award. Cbus Super Income Stream has no required minimum balance to commence an account.

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 option outperformed the relevant SuperRatings Index over the 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 Income Stream offers excellent pension flexibility, with members able to select from fortnightly through to yearly payment frequencies. Members can also select from both binding and non-binding nominations, as well as reversionary pensions.

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.

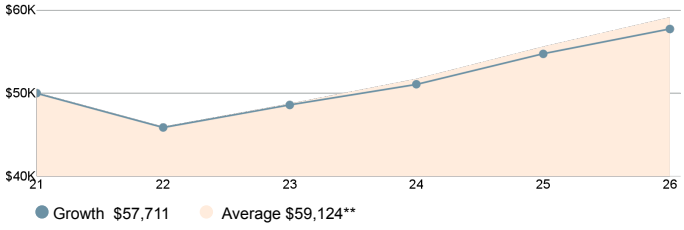
A "best value for money" superannuation fund. Well balanced across all key assessment criteria in a robust, secure and proven risk framework. The fund provides features that should assist most individuals to meet their retirement savings goals.

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

Investments		
Performance*	●●●○	110 (75-100%)
Process	●●●●	
Fees and Charges		
Small Account (50K)	●●●○	80 (51-74%)
Medium Account (250K)	●●○○	
Large Account (750K)	●●○○	
Help and Guidance		
Member Education	●●●○	110 (75-100%)
Internally Provided Advice	●●●○	
Externally Provided Advice	●●●●	
Digital and Service		
Digital	●●●●	110 (75-100%)
Service	●●●●	
Retirement		
Product and Service	●●●○	80 (51-74%)
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.

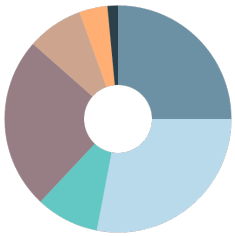
Typical Fees on $50K

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	$750K
This Fund's Basic Fees	$462	$2,102	$5,777
Average Fees	$556	$2,313	$6,310
Better than Average	✓	✓	✓

Investment Allocation

Growth



Australian Shares	25.0%
International Shares	28.0%
Property	9.0%
Alternatives	24.5%
Fixed Interest	8.0%
Cash	4.0%
Other	1.5%

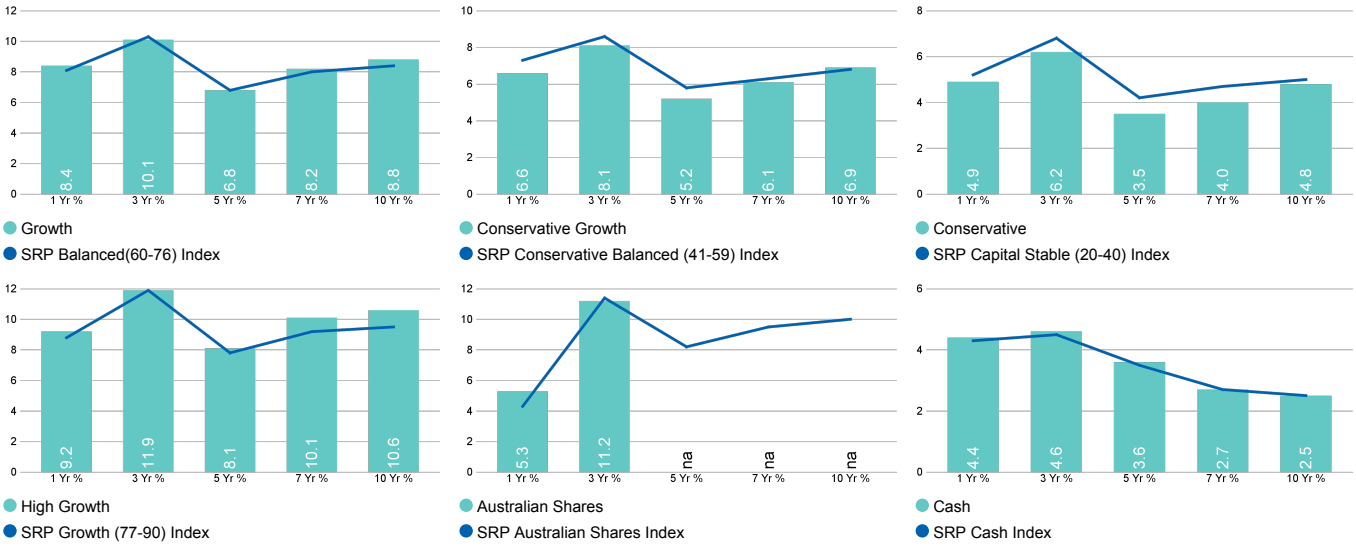
Core Investment Options Available

Diversified Options	Growth Assets
Growth	72%
Conservative	29%
High Growth	88%
Conservative Growth	49%

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.

Pension Flexibility

- Fortnightly, monthly, quarterly, half-yearly and annual payment frequencies available
- Automatically increase pension payments by a nominated percentage or by CPI annually
- Ability for pension payments to be paid from investments in a specific order, specific percentage or pro-rata
- Transition to retirement pension available

Minimum Pension Payment Limits ' 26/27

Age	Drawdown %
Under 65	4.00%
65-74	5.00%
75-79	6.00%
80-84	7.00%
85-89	9.00%
90-94	11.00%
95 or more	14.00%

Pension Features	
Retirement / Pension Transfer Bonus	Yes
Pension Account Join Online	No
Online Withdrawals	Yes
Automatic Annual Pension Increases	Yes

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

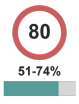
About This Fund	
No. of Members	935,155
Fund Size	$112,336,519,000
Product Start Date	2007
Fund Type	Industry - Allocated Pension

SuperRatings Assessment Scores Explained

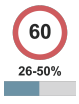
SuperRatings' overall rating of a product is provided by our Platinum, Gold, Silver and Other ratings. The product's assessment across individual components such as investments, insurance and fees is split across quartiles represented by road signs. For instance, "110" denotes the best 25% of performers.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



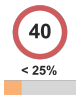
Excellent: Score 75% - 100%
Well Above Benchmark



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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