Build your something with CBUS

With over 40 years in your corner, we back you to win on the job, in daily life and into the good life.

Today, with over 935,000* members – you'd be in good company.



Here's what sets us apart

Strong long term returns[1]

As at 30 June 2026, our Growth (MySuper) investment option returned 9.25% over 1 year.

Our Growth (MySuper) option is a strong performer over the long term too. It has also delivered **average annual returns** of **6.48%** over 5 years, **8.13%** over 10 years and **8.52%** over 15 years[2].

9.25% p.a.

Building Australia

We invest in the industries that matter to you. And through Cbus Property[3], we've created over 100,000 direct jobs[4] nationally since 2006. Cbus Property is invested in projects like **185 Wharf Street (Brisbane), Nine the Esplanade (Perth), 435 Bourke Street (Melbourne),** and **111 & 121 Castlereagh (Sydney).**

Cover for high risk jobs

Our insurance is tailored to the job you do. We're built to cover high-risk work because we extend automatic cover to younger workers under 25 or with balances under $6,000 that other funds may not cover[5].

Over the past 3 years (to 30 June 2025), we've paid out **$1.1 billion in insurance benefits**[6].

Our 5 year claims acceptance rate ending 30 June 2025 is **99.6%** for Death, **95.8%** for Total and Permanent Disablement[7].

Advice for your goals

Our advice team is on call to talk about your goals for your super as your life changes.

*All figures as at 30 June 2026 unless otherwise stated.

1 The Growth (MySuper) investment option obtained a top quartile performance ranking over 10, 15 and 20 year year periods from the SuperRatings FCRS SR50 Balanced (60-76) Index, for the period ending 30 June 2026. SuperRatings is a rating agency that collects information from super funds to enable performance comparisons – visit superratings.com.au for details of its rating criteria. Past performance is not a reliable indicator of future performance.

2 As at 30 June 2026. 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 member's account. Past performance is not a reliable indicator of future performance.

3 Cbus Property Pty Ltd is a wholly-owned entity of United Super Pty Ltd, and is responsible for the development and management of a portfolio of CBUS Super's property investments.

4 Estimated jobs created through Cbus Property since 2006 to June 2025 based on inductions for completed and committed developments.

5 The dangerous occupation exemption applies to eligible members in the manual occupation category of our CBUS Industry Super product. Eligible members will receive automatic insurance cover under a dangerous occupation exemption if they're under age 25 or have an account balance of less than $6,000. For further information, including when cover may start, see our *Insurance guide (Industry Super)* at cbussuper.com.au.

6 Insurance is issued under a group policy with our insurer TAL Life Limited ABN 70 050 109 450 AFSL 237848. The information in this insurance section provides a brief overview of the insurance types available through CBUS. It does not include all eligibility conditions for acceptance or payment of insurance benefits. For more information, we recommend you read the relevant Insurance guide for your membership.

7 Source: https://www.apra.gov.au/news-and-publications/annual-fund-level-superannuation-statistics

Support that shows up

We don't expect you to be a super expert – that's our job. Which is why we offer personalised service to suit your life.

Book a CBUS Coordinator visit

Our local Coordinators are here to talk about super one-on-one or in a group.

Book a visit to your workplace
cbussuper.com.au/coordinators

Get answers

Our Advice team can help you understand your options. We offer different levels of guidance, based on what you need.

Learn more at **cbussuper.com.au/advice**

Drop in

Walk-in and chat to our front counter team about your super – no appointment needed.

Find your closest front counter team in Adelaide, Brisbane, Melbourne, Perth and Sydney
cbussuper.com.au/contact

Learn more

Book one of our online or face-to-face education sessions.

Scan the code to see what's on offer.

Start building up your super.

Join CBUS today.
cbussuper.com.au/join

CBUS
Locked Bag 5056
PARRAMATTA NSW 2124
cbussuper.com.au/message

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

Chat in person in Adelaide, Brisbane, Melbourne, Perth and Sydney. Locations: **cbussuper.com.au/contact**
Log in to chat to us online: **cbussuper.com.au/login**

Insurance is issued under a group policy with our insurer TAL Life Limited ABN 70 050 109 450 AFSL 237848.
This information is about CBUS Super. It doesn't account for your specific needs. Please consider your financial position, objectives and requirements before making financial decisions. Read the relevant Product Disclosure Statement (PDS) and Target Market Determination to decide if CBUS Super is right for you. Call 1300 361 784 or visit cbussuper.com.au. 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).

1582.9 07-26 ISS2