



# cbus

making **superannuation**  
**easy** for **your business**

Cbus is the national industry super fund for the construction, building and allied industries. We are focused on maximising retirement outcomes for members, while providing an excellent super service for you and your business.

## How we make super simple



### Easy administration

- SuperStream approved payment systems available at no cost to Cbus employers, including:
  - Cbus Employer SuperSite
  - Cbus Employer App
  - Cbus Clearing House<sup>1</sup>



### Reliable service and support

- service centre open weekdays from 8am - 8pm AEST/AEDT
- local presence in every state and territory
- help where and when you need it, including over the phone, face to face or online at [www.cbussuper.com.au](http://www.cbussuper.com.au)



### Communications and updates

- regular newsletters
- annual contributions statement
- industry updates



### Additional benefits for you and your employees

- special offers from QuickBooks and Square to help you manage your business
- workplace information sessions
- wellbeing programs provided by SuperFriend
- discounted health insurance from HCF
- access to ME's financial wellness program and other special offers

**34 years on**  
and going strong

**9.29%**  
average annual  
return<sup>3</sup>  
**Growth**

(Cbus MySuper) 1/7/84 to 30/6/18



**\$46 bn**  
in members' funds



**136,000**  
employers



**778,000**  
members

Information is as at 30 June 2018



It's easy to join Cbus as an employer

Join online at [cbussuper.com.au/employerjoin](http://cbussuper.com.au/employerjoin) and we will let you know the next steps, including how to set up SuperStream approved payments.

Contact **Martha** for your business super needs



**Martha Coro, SA**

Business Superannuation Consultant  
**0429 166 785**  
[martha.coro@cbussuper.com.au](mailto:martha.coro@cbussuper.com.au)



**1300 361 784**

8am-8pm Monday-Friday AEST/AEDT



[cbussuper.com.au](http://cbussuper.com.au)

[cbusenq@cbussuper.com.au](mailto:cbusenq@cbussuper.com.au)



Locked Bag 5056  
PARRAMATTA NSW 2124

## ✓ Key benefits for Cbus members

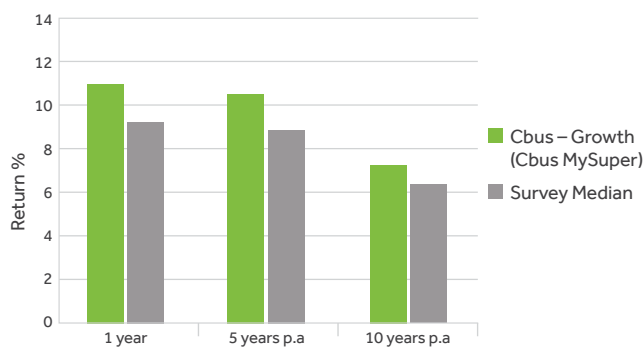
As a strong and growing industry super fund, Cbus offers great benefits to members across Australia.

<b>Investment in the construction industry</b>	Creating local jobs and delivering returns through Cbus Property <sup>4</sup> .
<b>Strong long-term investment performance</b>	Growth (Cbus MySuper) delivered an average return <sup>3</sup> of 9.29% p.a. from 1984 to 30 June 2018.
<b>Low fees</b>	As an industry super fund Cbus is run only to benefit members, offering value for money.
<b>Default insurance cover</b>	Death and total and permanent disablement (TPD) cover gives members and their families financial protection, with premiums deducted from their super instead of their take-home pay. <sup>5</sup>
<b>Service and support</b>	Help when and where you need it; over the phone, face to face, online, or via the Cbus member app.

## ✓ Strong investment performance and low fees

### Investment performance comparison

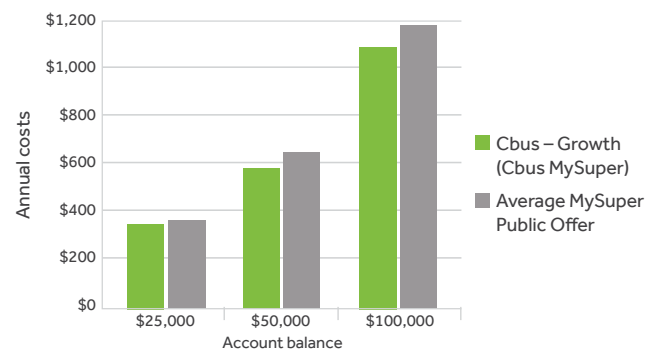
SuperRatings Fund Crediting Rate Survey SR50 Balanced (60-76) Index for June 2018 reported as at 18 July 2018



This performance comparison shows the performance of Cbus' default option compared to the Survey Median return.

Source: SuperRatings. SR50 Balanced Survey includes investment options that are broadly similar to the Growth (Cbus MySuper) option, as these funds are all diversified with an allocation to growth assets of between 60% and 76%.

### Fee comparison



This graph compares the fees (includes ongoing administration and investment costs) of Growth (Cbus MySuper) option compared to the Average Public Offer MySuper at various account balances.

Source: SuperRatings as at 30/06/2018

## Cbus is rated highly by independent organisations

- **SuperRatings<sup>6</sup>**: Cbus 10 years of Platinum Performance and a 'best value for money' superannuation fund
- **Chant West<sup>6</sup>**: 5 apples as 'a highest quality fund' in 2018
- **Rainmaker<sup>6</sup>**: AAA rating as 'an exceptional quality super fund' 2018



### References

<sup>1</sup> The Cbus Clearing House is provided by Westpac Banking Corporation ACN 007 457 141 AFSL 233714 for Cbus employers. <sup>2</sup> Terms and conditions apply. Visit [www.cbussuper.com.au/employer-benefits](http://www.cbussuper.com.au/employer-benefits) for more information. <sup>3</sup> Based on the crediting rate, which is the return minus investment fees, the Trustee Operating Cost and taxes. Excludes account keeping administration fees. Past performance is not a reliable indicator of future performance. <sup>4</sup> Cbus Property Pty Ltd is a wholly-owned subsidiary of Cbus and has responsibility for the strategic performance and management of Cbus' direct property investments. <sup>5</sup> Eligibility criteria may apply. <sup>6</sup> SuperRatings does not issue, sell, guarantee or underwrite this product. Go to [www.superratings.com.au](http://www.superratings.com.au) for details of its ratings criteria. For details of other ratings refer to Chant West Pty Limited ([www.chantwest.com.au](http://www.chantwest.com.au)) and Rainmaker ([www.rainmaker.com.au](http://www.rainmaker.com.au)). The information is about Cbus. It does not take into account your specific needs or circumstances. You should look at your own objectives and business requirements before making any financial decisions. You should read the relevant Cbus Product Disclosure Statement (PDS) and other related documents to decide whether Cbus is right for you. Call 1300 361 784 or visit [www.cbussuper.com.au](http://www.cbussuper.com.au) for a copy.