

Cbus super is set up in a unique way to give you benefits other super funds may not have. We deliver...





Construction & Building Industry Super

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Outstanding returns over a 30-year history



"Not-for-profit funds, as a group, have systematically outperformed for-profit funds."

 Australian Government Productivity Commission, Superannuation draft report, April 2018 2

All profits to members

In 2016, super funds drew a total of \$31 billion* in fees, according to a report commissioned by Industry Super Australia.

Guess who collected more fees from their members...

9% was collected by not-for-profit super funds (including **Cbus**)

9%

91%

91% was collected by for-profit super funds (including **bank funds**)

Industry funds only collect fees to pay their administration and operating costs.

*Rainmaker Consulting Superannuation Industry Review May 2017 3

Conflict-free advice



Cbus Advice Services provides information, guidance and advice about a broad range of super or financial planning issues. Cbus Advisers are here to give advice that's in the best interests of our members. A number of professional advice options are available as part of Cbus membership.



Learn more about the benefits of being a Cbus member: www.cbussuper.com.au/super/what-we-offer

The information is about Cbus. It doesn't take into account your specific needs, so you should look at your own financial position, objectives and requirements before making any financial decisions. Read the relevant Cbus Product Disclosure Statement and related documents to decide whether Cbus is right for you. Call **1300 361 784** or visit **www.cbussuper.com.au** for a copy.