



# 40 years of impact

A message from our CEO, Kristian Fok

In another milestone during this 40th anniversary year for the Fund, Cbus is rapidly approaching **\$100 billion in funds under management (FUM)\***. It's an achievement that has been built together with our members, employers and sponsoring organisations.

Reaching \$100 billion in FUM cements Cbus' position as one of Australia's largest specialist fund. And we are one of the fastest growing – building on a FUM of \$20 billion just a decade ago.

The benefit of this size is that we have economies of scale which allow us to not only take advantage of opportunities and make large investments, but it also helps us reduce overall investment costs.

Together, we've created a resilient fund that continues to deliver strong long-term returns<sup>†</sup> so that our members' hard work pays off in retirement.

## Benefits for members

Following the recent cut in our weekly administration fee – dropping from \$1.50 to \$1<sup>‡</sup>, we have introduced two further initiatives to improve members' retirement outcomes.

We are now offering long-term members of ten years plus with a loyalty rebate<sup>§</sup> on their future insurance premiums.

And we have enhanced our advice offering.

It is clear that many are looking for financial advice on a household basis, as retirement income needs and importantly Centrelink entitlements are assessed at a household level.

Under our new Advice Essentials Plus service, Cbus members aged 60 or over and their spouse/partner can access strategic financial advice through our internal financial experts, even if their partner is not a member of the Fund – at a cost of \$990 including GST – which has been welcomed by many Cbus members and their families.

I look forward to connecting with you again in early 2025.

## All Cbus offices and front counters will be closed from 12pm on 24 December 2024 and will reopen at 9am on 2 January 2025.

If you have any questions over this period, you can call **1300 361 784**. The contact centre will be open as usual (8am-8pm AEST/AEDT, Monday to Friday), except for the following dates:

- **24 December:** open 8.00am to 5.00pm
- **25 December:** CLOSED
- **26 December:** CLOSED
- **27 December:** open 8.00am to 12.00pm
- **30 December:** open 8.00am to 5.00pm
- **31 December:** open 8.00am to 5.00pm
- **1 January:** CLOSED

\* Source: [cbussuper.com.au/about-us/cbus-fund-information](https://cbussuper.com.au/about-us/cbus-fund-information).

† Past performance is not a reliable indicator of future performance.

‡ Effective 28 September 2024, the weekly administration fee has reduced from \$1.50 to \$1 for all divisions of Cbus Super, including accumulation, Retirement Scheme defined benefit members, and account-based pension members, and to all divisions of Media Super. This reduction will save members \$26 a year. The total administration fees are now a weekly and percentage fee. The percentage fee is 0.19% of an account balance each year – up to a maximum of \$1,000 a year.

§ The insurance loyalty rebate applies to all insurance cover types – death, TPD and Income protection cover for cover first activated more than 10 years ago and if you've held insurance for any period of time. Eligibility criteria varies for Cbus members, former EISS Super accumulation members and Media Super. For more information see on the eligibility see

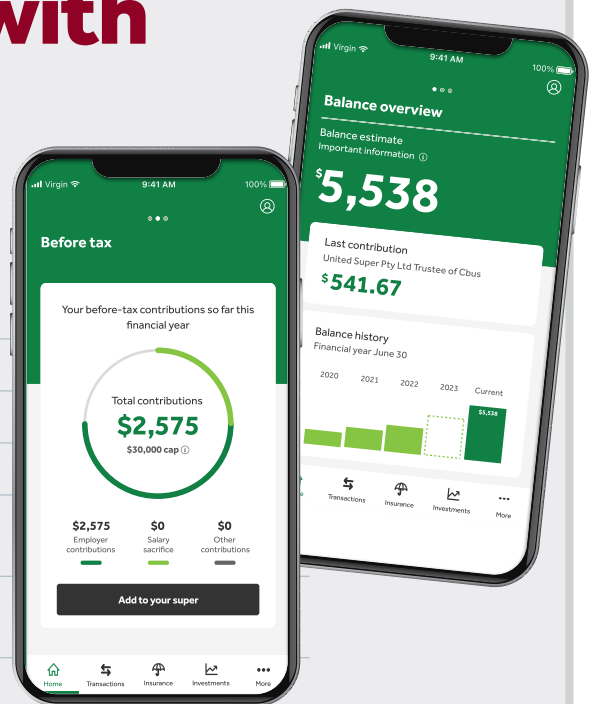
[cbussuper.com.au/supervalue](https://cbussuper.com.au/supervalue) and [mediasuper.com.au/supervalue](https://mediasuper.com.au/supervalue)

Insurance is issued under a group policy with our insurer, TAL Life Limited ABN 70 050 109 450 AFSL 237848.

# Manage your super with the right tools

You can easily organise your super on the go with the Cbus member app. This handy tool allows you to:

- Notify your employer you're with Cbus Super
- Check your employer is contributing the right amount for you
- Check your balance
- Search for lost super and consolidate it into one account
- Update your contact details if you've changed address, email or phone number
- Keep track of before and after-tax contributions and the remaining amounts on your contribution caps
- Find your unique biller code when making extra contributions by BPAY®
- Check your insurance cover and update it if your needs have changed



**Scan to learn how to download the app and explore the benefits.**

## Your loyalty pays off with our new insurance rebate



We now have an insurance loyalty rebate for long-term members. This means more money for you to put aside for your retirement.



To learn more and check if you're eligible visit [cbussuper.com.au/insurance](https://cbussuper.com.au/insurance)

## Keep your super safe

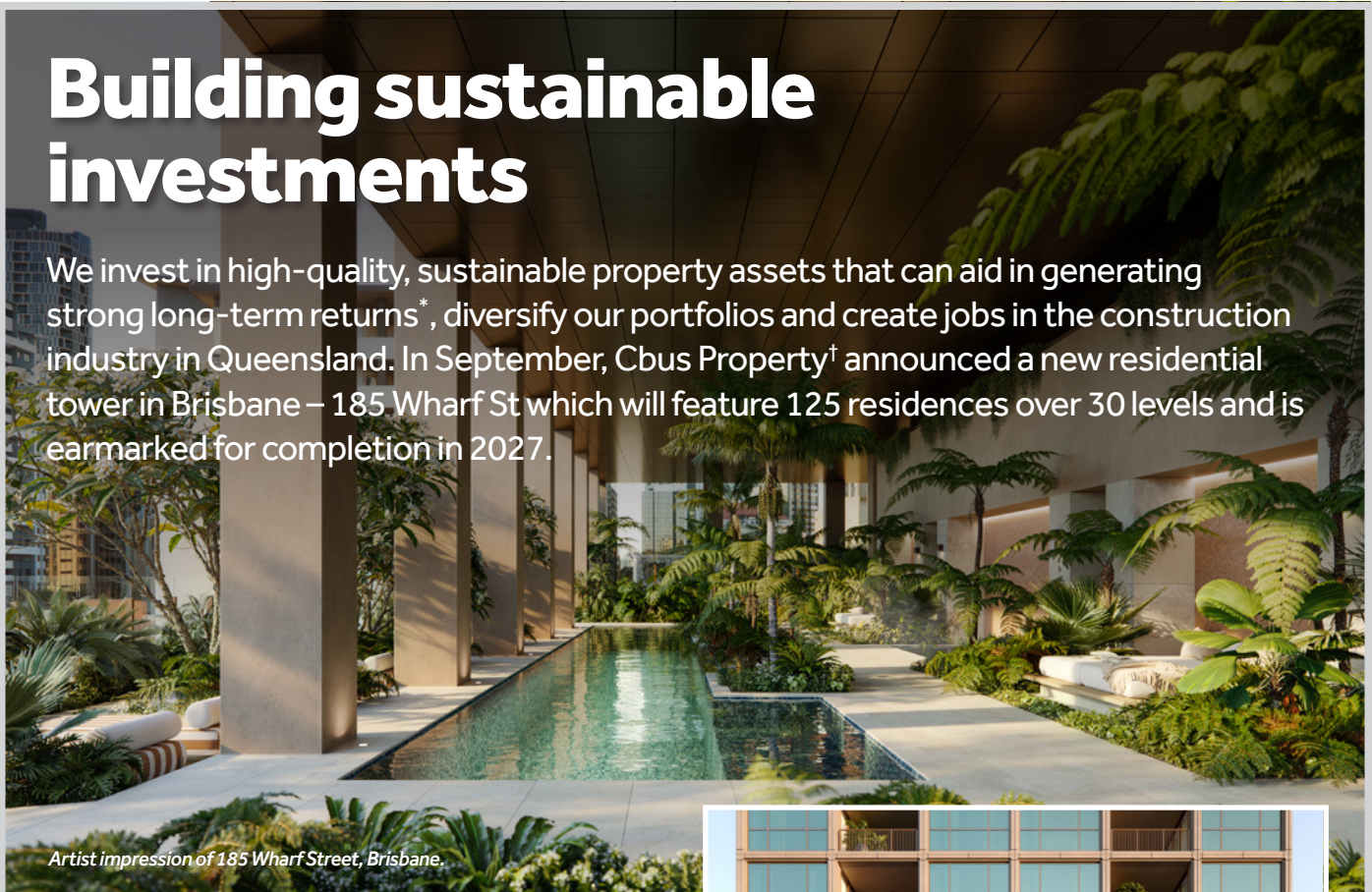
Protect your super from scammers this holiday season.



Learn more about what to look out for and our latest security tips at [cbussuper.com.au/supersafe](https://cbussuper.com.au/supersafe)

# Building sustainable investments

We invest in high-quality, sustainable property assets that can aid in generating strong long-term returns\*, diversify our portfolios and create jobs in the construction industry in Queensland. In September, Cbus Property† announced a new residential tower in Brisbane – 185 Wharf St which will feature 125 residences over 30 levels and is earmarked for completion in 2027.



Artist impression of 185 Wharf Street, Brisbane.

Located in the vibrant inner-city pocket of Spring Hill, 185 Wharf St is targeting a 5 Star Green Star rating under Green Star Buildings – the Green Building Council of Australia’s (GBCA’s) most rigorous rating tool to date. The Green Star Apartments Pathway aims to set new standards for energy efficiency, air quality, access to natural daylight, and thermal and acoustic comfort, while also enhancing urban resilience. And, by purchasing an apartment in a future Green Star building, potential residents are eligible to access green home loans, providing financial incentives for sustainable living.

As a supporting partner of the GBCA Future Homes program, Cbus Property is helping to shape the future of sustainable residential development, integrating advanced green building principles into the design of 185 Wharf St, Cbus Property has also collaborated with the GBCA to develop a tailored Green Star Buildings certification process for apartments.

185 Wharf St’s design prioritises natural light and fresh air, focusing on indoor-outdoor living and abundant natural ventilation to reduce energy consumption and create a comfortable and healthy environment. The building’s common areas will be powered by renewable energy from rooftop solar panels. All apartments will feature induction cooktops to reduce indoor air pollutants and eliminate greenhouse gas emissions as part of Cbus Property’s fully electric, net-zero operational strategy.



The project’s holistic approach to sustainability extends beyond environmental impact, offering a range of communal amenities – including private dining spaces, landscaped gardens, a swimming pool, spa, gymnasium, shared workspaces and dedicated bike storage – all designed to foster community engagement and promote healthy, active living.

Although the first residents of 185 Wharf St won’t move in until 2027, the display suite is now open, presales have commenced, and we’re proud to showcase another exemplary Cbus Property that’s testing and refining best practice benchmarks as it works continually to build a sustainable tomorrow by creating buildings of the future today.

\* Since inception to 30 June 2024. The Growth (MySuper) investment option has delivered an average annual return of 8.87%. The return is based on the crediting rate, which is the return minus investment fees, taxes, and until 31 January 2020, the percentage-based administration fee. Excludes fees and costs that are deducted directly from members’ accounts. Past performance is not a reliable indicator of future performance.

† 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. Cbus Property investments are part of the property asset class in the High Growth, Growth Plus, Growth, Conservative Growth, Conservative and Property investment options and these returns form part of the crediting rates allocated to accounts invested in these options.



## We're here for Queenslanders

To learn more about our 40-year history of supporting Queensland members and the industries they work in, scan the QR code or visit [cbussuper.com.au/QLD](https://cbussuper.com.au/QLD)



## Need some help?

Our unique service offering means we provide you with help and guidance when you need it. Speak to your local Coordinator for face-to-face support.



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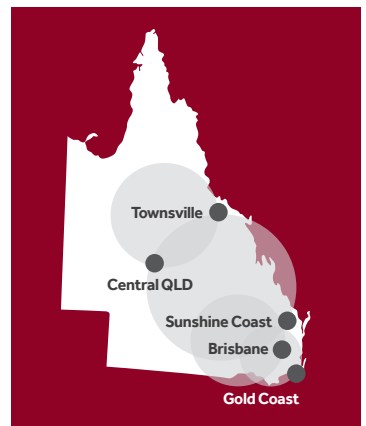
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## Visit the Brisbane front counter

We're located at  
Level 3A, 300 Adelaide Street.  
Open 8am-4pm, local time, Mon to Fri.

No matter how big or small the need,  
we're here to help you with your super.

Walk in and get help with:

- ✓ Opening your account
- ✓ Online account enquiries
- ✓ Updating your details
- ✓ Setting up your Income Stream
- ✓ Withdrawals
- ✓ Insurance enquiries
- ✓ Beneficiary nominations
- ✓ Proving your identity
- ✓ Contributing to your super



Cbus Super  
Locked Bag 5056, PARRAMATTA NSW 2124



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



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Log in to chat to us online