



Proud to be Australia's leading specialist fund

A message from our CEO, Kristian Fok

Investment returns have always been our number one focus and I'm pleased to report our Growth (MySuper) option has delivered an **average annual return of 8.87%*** over the last 40 years.

Throughout the year of our 40th anniversary we're celebrating achievements we've delivered for members, including a history of strong long-term returns.

Your annual statement is on the way and shows our Growth (MySuper) option achieved a **positive return of 8.35%*** for the 2023-24 financial year.

Your weekly administration fee is decreasing

We work hard to provide you with the best value possible and our growth allows us to give back to members. From 28 September 2024 you'll benefit from a reduction in our weekly administration fee, from \$1.50 to \$1 a week.

This change will save you \$26 a year, which means more money for your future. To check your fees, log into your account.

Why we're a winning super fund

In May we were recognised with three Chant West awards, including Best Fund: Member Services, Best Fund: Responsible Investment and Specialist Fund of the Year, which we've received five years in a row.

One of our founders' key innovations was creating an affordable insurance scheme tailored to our members' work. The insurance we offer for members in hazardous work has had a real impact: over 40 years we've paid claims to **more than 46,000 members** and **paid nearly \$4 billion in insurance benefits** to members and their families[†].

But the value of our insurance is best told through the stories of our members. Jerome, a Cbus Super member for more than 20 years shares his story on page 2.

As I reflect on our anniversary and the growth and success of our fund I extend my thanks to the workers who fought to deliver super to the building and construction industries. And to all our members over the past 40 years.



Chant West

Best Fund: Member Services 2024
(awarded for two consecutive years 2023-2024)



Chant West

Specialist Fund of the Year 2024
(awarded for five consecutive years 2020-2024)



Chant West

Best Fund: Responsible Investment 2024

* Since inception in 1984 to 30 June 2024. The Growth (MySuper) investment performance 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.

† As at 31 May 2024.

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

The Zenith CW Pty Ltd ABN 20 639 121 403 AFSL 226872/AFS Rep No. 1280401 Chant West Awards issued 22 May 2024 are solely statements of opinion and not a recommendation in relation to making any investment decisions. Awards are current for 12 months and subject to change at any time. Awards for previous years are for historical purposes only. Full details on Chant West Awards at chantwest.com.au/fund-awards/about-the-awards/.

Cover you can count on

Jerome was working as a steel fixer at the Gold Coast casino when an accident out of the blue changed his life.

Jerome Komene was closing an aluminium framed window at his home when the frame broke, the glass fell down and guillotined his thumb.

"It was a completely random accident, but it's meant I can't use my favoured right hand, and I've had multiple surgeries over the past couple of years" Jerome explained.

Jerome can no longer work in his trade, but fortunately the Total and Permanent Disablement insurance through his super has made a huge difference.

"It's helped with some of my medical bills and helped me get out of the debt I was in" he said.

With 14-year-old twin sons, Jerome has high living expenses.

"The food bill is huge," he laughed.

Support when you need it most

Jerome says the support of Coordinators Tracie Wilson and Mick Huddy made all the difference in putting together his insurance claim.

"If I hadn't had the help of Tracie and Mick I don't know how I would have got through the process, especially as I couldn't write. They helped me fill in forms and get information for my claim. I'm very grateful for the help they've given me".



QLD Coordinator Tracie Wilson and Jerome Komene

Jerome's doctors have suggested further surgery for his thumb.

"I won't be able to get full movement back in my thumb but I hope one day I'll be able to get back to my line of work".

Jerome's experience is not unique, and his story is a reminder that accidents can happen anywhere.

"I stay in touch with the boys at work and we talk about how lucky we are to be in an industry with good super and good insurance through Cbus".

If you need to make a claim, call us on **1300 722 152** and we'll guide and support you through the process.

Having the right insurance can give you peace of mind



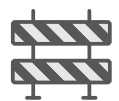
Big life change?

Has your relationship status changed, have you bought a home or had kids? Check your cover is right for you.



Got a new job?

Well done! If your work's changed, you might be able to get more or cheaper cover by changing your occupation category.



Stopped work?

Due to super laws your cover will stop if your account hasn't had a contribution or roll over in 16 months, but you can opt in to keep your cover.



Changed your lifestyle or your plans?

It's a good idea to review your insurance every 12 months or so. You can apply to increase, cancel or reduce your cover any time.



Log into your account to view or change your cover, try our insurance needs calculator at cbussuper.com.au/calculators or call us if you need help.



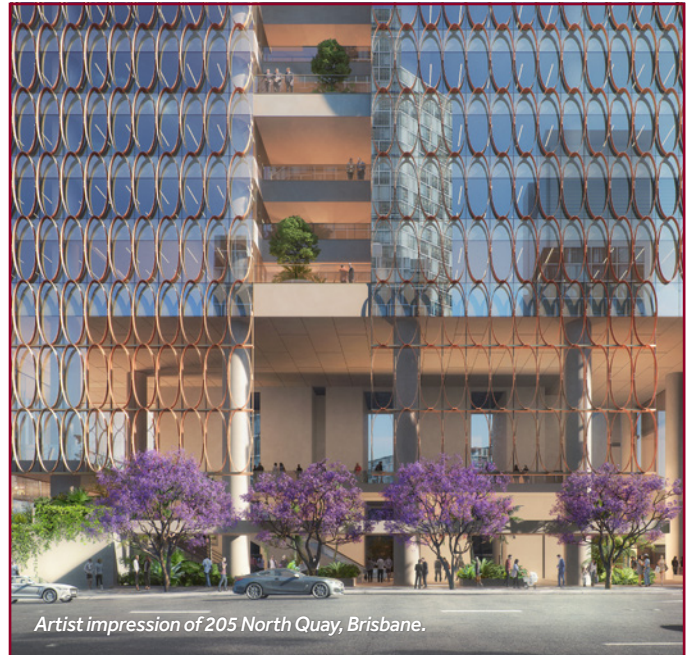
Building Queensland's future

Investing in Queensland via its infrastructure

Cbus has exposure to Brisbane Airport via our investment in the Australian Infrastructure Fund, managed by industry super fund-owned IFM Investors.

The airport has two runways and serves both domestic and international travellers. It's the key international airport for the state, and the third largest in Australia by passenger numbers. Over 17 million people travelled through it in 2022 alone.

Many Queenslanders work at the airport via its direct operations and in the hundreds of businesses located there. In fact, more than 24,000 people are currently employed there, with this number expected to more than double by 2050*. Brisbane Airport also contributes \$4.7 billion to Queensland's annual GDP, with this figure set to reach \$5.3 billion by 2040-41*.



Artist impression of 205 North Quay, Brisbane.

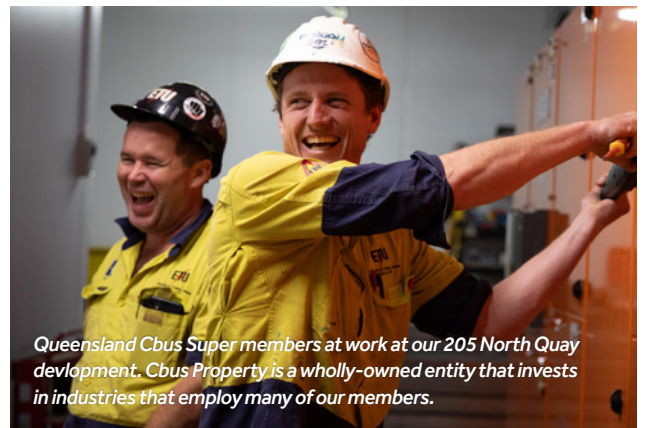
An exciting development for Brisbane's North Quay

205 North Quay, Brisbane, is Cbus Property's circa \$600 million commercial office development planned to become one of the first commercial office buildings in Australia to offer tenants a holistic work-life approach.

Designed by Brisbane-based architecture firms Richards & Spence and Hassell, along with New York-based REX, 205 North Quay will offer world-class amenity, including a whole-floor wellness facility, 25-metre lap pool, 210-seat public realm auditorium, outdoor terraces on every level, and rooftop collaboration and celebration facilities.

205 North Quay is targeting a 6 Green Star rating and 5.5 star NABERS Energy rating. As part of this goal, Hassell, REX and Richards & Spence's contemporary design for the tower will efficiently reduce energy, waste and water usage, control midday, afternoon and early evening sun through a highly articulated facade, incorporate LED lights and sensors and use regenerative lifts.

Construction is well advanced, with completion anticipated for mid-2025.



Queensland Cbus Super members at work at our 205 North Quay development. Cbus Property is a wholly-owned entity that invests in industries that employ many of our members.

* BNE Quick Facts, Brisbane Airport Corporation, bne.com.au/corporate/about/quick-facts

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



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



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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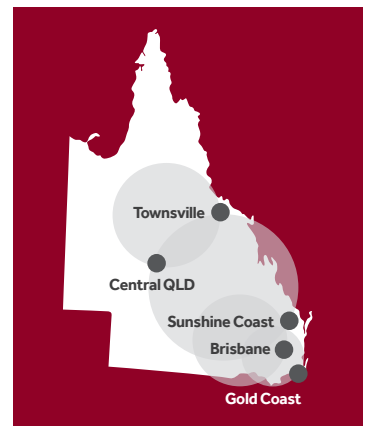
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