



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 we 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 get me out of the debt that 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



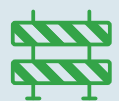
Big life change?

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.

Our continued investment into the energy transition

We've invested more than \$750 million* in several wind and solar energy opportunities in Australia and overseas.

Changfang and Xidao wind farms, Taiwan.
(Owned by Copenhagen Infrastructure Partners who is developing Star of the South.)

We're also currently working with governments and our industry partners to identify further opportunities to invest in Australia's energy transition. And we have approximately \$1.2 billion* invested in energy transmission and distribution assets locally that will play an integral role in Australia meeting its net zero emission targets.

Star of the South

An example of this is our investments in Star of the South, Australia's most advanced offshore wind project.

Star of the South is a 2.2 GW project located at least 10 kilometres off the Gippsland coast, between Port Albert and Woodside Beach. In 2022, we partnered with Copenhagen Infrastructure Partners by acquiring a 10% stake in the project.

In May this year, we welcomed the announcement from the Australian Government that Star of the South had secured one of the first feasibility licences in the country for offshore wind. This was an important step in the development of the project with a feasibility licence needed to start investigating and planning an offshore wind farm.

This project will play a critical role in our country's energy transition and will deliver thousands of jobs over the life of the project and it's yet another example of how we proudly invest in the industries where our members work.

The bigger picture

Globally, we also invest alongside a range of partners in wind, solar and battery projects both operating, and in development, including Terra-Gen, a multi-asset renewable developer and Centinella and Arlington Valley solar farms in the USA.

We continue to work with governments at federal, state and local levels both on the funding and policy models that will attract greater super investment into the transition. This is because we want to do more, and our members and stakeholders want us to do more. As always, these investments must meet our risk and return objectives.

How to spot and avoid investment scams

Australians lose more money to investment scams than any other type of scam.

Be alert and spot the warning signs:

- ⚠ Fake news stories or ads where a celebrity recommends a scheme to make big money
- ⚠ People and companies who rush you and pressure you to act so you don't 'miss out'
- ⚠ An online friend (or romantic interest) that you've never met in person starts talking to you about investing
- ⚠ The 'adviser' who's helping you says they don't need an Australian financial services (AFS) license
- ⚠ Emails, websites or ads with over-the-top promises of big returns
- ⚠ You've been asked to promote the scheme to friends and family to earn more money.



Still unsure if what you're seeing is legit? If something seems too good to be true, it usually is. Pause and check thoroughly before acting. Call us if you have any concerns about the safety of your super. You can also read the 'Check before you invest' tips at moneysmart.gov.au.

*As at 31 March 2024.

Your coordinators

Local Cbus Super Coordinators provide face-to-face support when you or your worksite need it. Get in contact today if you need help or would like to organise a workplace information session.



Nationwide

Rick Orterga: Senior Manager – Coordinators
0447 889 451 | rick.orterga@cbussuper.com.au

Victoria



Graeme Barlow
0400 045 448
graeme.barlow@cbussuper.com.au



Peter Muldeary
0419 594 794
peter.muldeary@cbussuper.com.au



Luke Petersen
0448 895 199
luke.petersen@cbussuper.com.au



Eamonn Wolfe
0429 801 553
eamonn.wolfe@cbussuper.com.au



Gerard Benstead
0437 942 826
gerard.benstead@cbussuper.com.au



Nathan Stott
0419 500 465
nathan.stott@cbussuper.com.au



Tim Jovic
0437 467 840
tim.jovic@cbussuper.com.au



Glenn Musgrove
0401 990 024
glenn.musgrove@cbussuper.com.au

Australian Capital Territory



Adrien Baldwin
0437 014 529
adrien.baldwin@cbussuper.com.au



Josh Nichol
0427 427 605
josh.nichol@cbussuper.com.au

New South Wales



Mansour Razaghi
0439 658 017
mansour.razaghi@cbussuper.com.au



Michael Hopper
0439 073 265
michael.hopper@cbussuper.com.au



David Curtain
0437 069 733
david.curtain@cbussuper.com.au



Richard Dietmann
0429 449 078
richard.dietmann@cbussuper.com.au



Mark Greenfield
0409 798 686
mark.greenfield@cbussuper.com.au



Darren Taylor
0492 133 143
darren.taylor@cbussuper.com.au



Robert (Bob) Byrne
0448 215 598
robert.byrne@cbussuper.com.au



Ray Wynne
0448 726 305
ray.wynne@cbussuper.com.au



Troy Davis
0484 282 962
troy.davis@cbussuper.com.au

South Australia



Paul Scudds
0447 011 328
paul.scudds@cbussuper.com.au

Queensland



Mick Huddy
0419 555 261
mick.huddy@cbussuper.com.au



Tracie Wilson
0448 950 708
tracie.wilson@cbussuper.com.au



Johnny Lomax
0437 954 187
johnny.lomax@cbussuper.com.au



Ricky Luke
0498 456 574
ricky.luke@cbussuper.com.au



Andrew Clark (North QLD)
0419 142 761
andrew.clark@cbussuper.com.au



Wal Giordani (North QLD)
0419 721 045
wal.giordani@cbussuper.com.au

Western Australia



Philip Milne
0412 406 348
philip.milne@cbussuper.com.au



Don Fowlie
0417 971 593
don.fowlie@cbussuper.com.au

Northern Territory



Luigi Andreoli
0422 575 555
luigi.andreoli@cbussuper.com.au



Cbus Super
Locked Bag 5056
PARRAMATTA NSW 2124



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



cbusenq@cbussuper.com.au
cbussuper.com.au
Log in to chat to us online



Visit us in person in Adelaide, Brisbane, Melbourne, Perth and Sydney.
Details: **cbussuper.com.au/contact**