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## Cbus mysuper performance

The return from previous years is the time-weighted rate of return on investments for the Growth option (Cbus MySuper), less investment, weekly administration, and administrative fees, percentage-based costs and taxes for a representative member. The figure is given as an annual percentage earned over the course of 1 year and as a rotating average of 10 years. This return calculation is different from the credit rate used to allocate earnings to your account. The credit rate is not reduced by the weekly administrative fee, as this fee is deducted directly from your account. As of February 1, 2020, the percentage-based administrative fee will no longer be included in the credit rate and will instead be deducted directly from your account. Below are data on our 1-year returns net of fees and taxes: year-end net return (%) 30 June 2020 0.49 30 June 2019 6.83 30 June 2018 10.79 30 June 2017 11.69 30 June 2016 5.31 30 June 2015 9.8 2 9 June 30, 2014 1:74 pm June 30, 2013 3:99 pm June 30, 2012 1:44 pm June 30, 2011 8:54 Am Representative Member This is a member with a balance of \$50,000 at the end of each financial year. Performance target The yield target is the average (average) estimate of the above-growth return of the Consumer Price Index (CPI). It is calculated as an annual average of 10 years. Since this figure is based on the average, we expect to achieve or exceed the 10-year rotating performance target about 50% of the time. Statistically, this means that about 50% of all consecutive 10-year periods can perform below the very long-term return target. Obtaining a return equal to the return destination is not guaranteed. The return goal is an estimate. We do not guarantee that this will be achieved. The method of calculating a performance target is prescribed by MySuper legislation and is intended as a way to compare different MySuper funds. This is not the investment goal of

the Growth option (Cbus MySuper). The Consumer Price Index (CPI) CPI is a measure of inflation reported by the Australian Bureau of Statistics. Commission and other costs statement This is the sum of the administrative fee (which consists of the administrative fee based on the 0.19% per year percentage of your account balance - up to a maximum of \$1,000 per year, plus the \$2.00 per week account holding fee) and the investment fee (of 0.56% that is deducted from investment profits) for a member with a balance of \$50,000. General Advice Notice This information is about Cbus. It doesn't take into account your specific needs, so you should review your financial position, goals, and requirements before make any financial decision. To decide if Cbus is right for you, read the cbus product policy in forms and publications. You can also request a copy by calling Cbus on 1300 361 784. Past performance is not a reliable indicator of future performance -- Fund Report | Report generated 01 December 2020 | Read analyst research report 31 Oct 2020 Fund growth \$10,000: CBUS Super Growth Index: Morningstar Aus Msec Aggressive TR AUD Category: Multisector Aggressive -- -- -- Fund -- -- -- +/- Cat -- -- -- +/- Index -- -- -- Trailing Total Returns as of October 31, 2020 Total Return +/- Cat +/- Index Cat Rank 1 Month 0.51 -- 0.39 -- 0.39 3 Month 2.09 -- 0.54 -- 1 Year 1.39 -- 3.55 -- 3 Year 5.85 -- -0.61 -- 5 Year 7.44 -- 0.21 -- Risk Analysis as of October 31, 2020 3-Year Risk Measures Fund Category Index Standard Deviation 7.5 -- 11.92 Sharpe Ratio 0.63 -- 0.48 R-Squared 92.78 -- -- Beta 0.61 -- -- Alpha 1.24 -- -- Fund Inception 01 Jul 1984 Entity Manager United Super Pty Ltd Fund Manager CBUS Super Base Currency \$A Net Assets \$Mil (as of October 31, 2020) 45,267.40 Minimum investment \$0 Regular savings plan (Yes/No) - Cash distributions - Investors are enjoying an explosion in the range of sustainable investment options on the market. Between 2016 and 2017 there was a 340% increase in funds shielding assets for their sustainability characteristics, or lack thereof. Super SUPER Cbus My investment options Making an informed choice now can make a big difference to how much pension you'll retire. With the right planning, you'll get your super work towards the retirement lifestyle you want. Use the dashboard to better understand the fees, risks, and performance of our default investment option. View the Investment Warning dashboard: Investment returns can rise and fall. Past performance is not a reliable indicator of future performance. The performance of the investments is based on the credit rate, which is the return minus the investment fees, taxes and until January 31, 2020, the percentage-based administrative fee. Fees and costs deducted directly from members' accounts are excluded. Investment target Provide a post-tax return on inflation plus 3.25% annually over consecutive 10-year periods Probability of negative annual returns from 3 to 4 over 20 years Risk level Medium to high SAA growth vs 72.5% Defensive 27.5% Defensive Note: Growth assets include Australian equities, global equities, emerging market shares, private equity, alternative growth, 50% infrastructure, 50% real estate and 50% of medium-risk alternatives. Defensive assets include liquidity, fixed interest, 50% of ownership, 50% of infrastructure, and 50% of medium-risk alternatives. Asset Allocation Range % Australian equities 5.5 - 35.5 Global equities 9.0 - 39.0 Emerging market equities 0.0 - 16.5 Private equity 0.0 - 12.0 Alternative growth 0.0 - 13.0 Infrastructure 0.0 - 28.0 Property 0.0 - 28.0 Medium risk alternatives 0.0 - 17.0 Fixed interest 0.0 - 23.0 Cash 1.0 - 18.0 Historical returns % (credit rate) at 30 2020 1 year 0.75% 5 years p.a. to 7.13% 10 years p.a. to 8.54% From the beginning p.a. to 8.98% (01/007/1984) Target of investment Providing a tax return at the end of the RBA cash rate index over consecutive 10-year periods Probability of negative annual returns Negligible over 20 years Very low SAA growth vs Defensive allocation growth 0.0% Defensive 100.0% Note: Growth Growth Growth they include Australian equities, global equities, emerging market shares, private equity, alternative growth, 50 per cent infrastructure, 50 per cent ownership and 50 per cent of medium-risk alternatives. Defensive assets include liquidity, fixed interest, 50% of ownership, 50% of infrastructure, and 50% of medium-risk alternatives. Asset Allocation Range % azioni australiane - Azioni globali - Azioni dei mercati emergenti - Private equity - Crescita alternativa - Infrastrutture - Proprietà - Alternative a rischio medio - Interessi fissi - Cassa 100,0 Rendimenti storici % (tasso di accredito) al 30 giugno 2020 1 anno 0,73% 5 anni p.a 1,46% 10 anni p.a 2,24% Dall'inizio p.a. 2,33% (01/04/2009) Obiettivo di investimento Fornire una dichiarazione dei redditi post-dichiarazione dei redditi dell'inflazione più 1,25% annuo su periodi di 10 anni consecutivi Probabilità di rendimenti annuali negativi da 1 a 2 in 20 anni Livello di rischio Crescita SAA da bassa a media rispetto alla crescita dell'allocazione difensiva 31,0% Difensiva 69,0% Nota: gli asset di crescita includono azioni australiane, azioni globali, quote dei mercati emergenti, private equity, crescita alternativa, il 50% delle infrastrutture, 50% di real estate and 50% of medium-risk alternatives. Defensive assets include liquidity, fixed interest, 50% of ownership, 50% of infrastructure, and 50% of medium-risk alternatives. Asset Allocation Range % Australian shares 0.0 - 17.0 Global shares 0.0 - 18.5 Emerging market shares 0.0 - 9.5 Private equity 0.0 - 7.5 Alternative growth 0.0 - 9.5 Infrastructure 0.0 - 17.0 Property 0.0 - 17.0 Mid-risk alternatives 0.5 - 16.5 Fixed interest 0.0 - 58.5 Cash 0.0 - 59.0 Historical returns % (crediting rate) to 30 June 2020 1 year 2.50% 5 years p.a 4.96% 10 years p.a 5.91% Since inception p.a 5.94% (01/10/1999) Investment objective Deliver an after tax return of inflation plus 2.25% p.a over rolling 10 year periods Likelihood of negative annual returns 2 to 3 in 20 years Risk level Medium SAA Growth vs Defensive Allocation Growth 52.0% Defensive 48.0% Note: Growth assets include Australian shares, global shares, emerging market shares, private equity, alternative growth, 50% of infrastructure, 50% of ownership and 50% of medium-risk alternatives. Defensive assets include liquidity, fixed interest, 50% of ownership, 50% of infrastructure, and 50% of medium-risk alternatives. Asset Allocation Range % Australian shares 1.0 - 29.5 Global shares Emerging market shares 0.0 - 14.0 Private equity 0.0 - 10.0 Alternative growth 0.0 - 1 2.5 Infrastructure 0.0 - 25.0 Property 0.0 - 25.0 Mid-risk alternatives 0.0 - 18.0 Fixed interest 0.0 - 47.0 Cash 0.0 - 47.0 Historical returns % (crediting rate) to 30 June 2020 1 year 1.93% 5 years p.a n/a 10 years p.a n/a Since inception p.a. 5.43% (6/7/2017) Investment objective Deliver an after tax return of inflation plus 3.75% p.a over rolling 10 year periods of negative annual returns 5 to 6 in 20 years Risk level High SAA Growth vs Defensive Allocation Growth 92.0% Defensive 8.0% Note: Growth assets include Australian shares, global shares, emerging market shares, private equity, alternative growth, 50% of of 50% of properties and 50% of medium-risk alternatives. Defensive assets include liquidity, fixed interest, 50% of ownership, 50% of infrastructure, and 50% of medium-risk alternatives. Asset Allocation Range % Australian equities 15.0 - 45.0 Global equities 20.0 - 50.0 Emerging market equities 0.0 - 19.0 Private equity 0.0 - 13.0 Alternative growth 0.0 - 17.0 Infrastructure 0.00.0 - 23.0 Property 0.0 - 23.0 Medium risk alternatives 0.0 - 10.0 Fixed interest 0.0 - 10.0 Cash 0.0 - 10.0 Historical returns % (credit rate) at 30 June 2020 1 year 0.63% 5 years p.a. to 7.98% 10 years p.a. to 9.44% From the beginning p.a 7.30% (01/01/01/1998) Investment objective Providing a statement The probability of negative annual returns varies by member based on investment selection The probability of negative annual returns depending on the selection of investments The level of risk varies by member based on the selection of available investments Investments a number of Australian Exchange traded funds (ETFs) Term deposits Managed investments including property and infrastructure. Refer to Cbus Self Managed for more information See Cbus Self Managed performance 1 month (%) From 30 June (%) 1 year (%) 3 years per year (%) 5 years per year (%) 10 years per year (%) Growth (Cbus MySuper) 0.51 3.22 1.39 5.85 7.43 8.42 Cash savings 0.02 0.03 0.43 1.17 1.34 2.10 Conservative 0.11 1.44 2.22 4.56 4.94 5.81 Conservative growth^ 0.32 2.23 1.98 5.27 n/n/a High growth 0.69 4.24 1.63 6.58 8.54 9.28 \*Past results are not a reliable indicator of future performance. The performance of the investments is based on the credit rate, which is the return minus the investment fees, taxes and until January 31, 2020, the percentage-based administrative fee. Fees and costs deducted directly from members' accounts are excluded. ^The conservative growth accumulation option began on July 11, 2017. Cbus has declared credit rates daily since October 4, 2018. Before this, rates were declared weekly. Current daily credit rates FY19/20 performance and crediting rates (PDF) Cbus Performance Self Managed Crediting rates (PDF) are the investment earnings for each investment option. Cbus calculates the credit rates and declares them on a daily basis. Credit rates fell and fell throughout the year, reflecting changes in investment markets. Learn about credit rates (PDF) In times of increased stock market volatility, it might be tempting to invest your super in lower risk options to try to minimize losses in the short term. However, reacting to short-term changes can reduce the super balance for a long time Read our Q & A fact sheet for more information. Therefore, while monitoring investment performance is important, frequent switching from one option to another may not benefit you in the long run. Read about changing options in response to short-term stock market movements or watch our video to learn more about stock market volatility and how Cbus invests. Before changing the way you invest your super, it's important to understand the range of available options, investment time and the impact of changing investment options. We're here to help you overcome your options and answer your investment questions. Call Cbus consulting services on 1300 361 784. You can change the investment options for your account in two ways. One is to change the options in which the entire account is invested, another is to change the way contributions are directed. Investment switches are processed daily. All switch requests must be received before 4:00 p.m. (AEST/AEDT). The change will be effective from the start of the next national working day. You will see this reflection in your account two national business days later. If we receive your request after 4pm (either on a weekend or on a public holiday) it takes an extra national business day to apply. Sign in to your online account to change your investment options. If you haven't signed in before, it's easy to sign up now. Alternatively, complete the investment choice form (PDF) Or call us on 1300 361 784 and we will publish a form to you. Form.

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