

HOUSE OF REPRESENTATIVES STANDING COMMITTEE ON ECONOMICS

**REVIEW OF THE FOUR MAJOR BANKS AND OTHER FINANCIAL INSTITUTIONS
SUPERANNUATION SECTOR**

CBUS

CBUS11QW: Details of sponsorship or sponsorship-like arrangements, marketing or marketing-like or in-kind arrangements for the past five years.

Answer:

Table 1 sets of the amounts spent by Cbus in connection with sponsorship, including marketing arrangements, during the period FY15 to FY19.

Table 1: Summary of sponsorship and marketing arrangements

Category	FY2015	FY2016	FY2017	FY 2018	FY 2019
Employer	\$806,984.00	\$444,400.00	\$891,930.61	\$1,040,968.29	\$818,879.46
Member	\$273,145.00	\$1,221,073.00	\$852,773.91	\$2,242,373.01	\$1,408,707.81
Other	\$81,249.00	\$33,479.00	\$141,776.00	\$101,404.19	\$123,439.00
Member Health	\$32,775.00	\$627.00	\$621,389.91	\$269,332.26	\$ 186,825.00
Apprentice	\$9,614.00	\$18,402.00	\$13,777.00	-	\$33,350.00
Marketing	\$100,791.00	\$295,386.12	\$929,632.23	\$626,724.37	\$445,860.00
Total	\$1,304,558.00	\$2,013,367.12	\$3,451,279.66	\$4,280,802.11	\$3,017,061.27

Partnerships

Cbus has partnership agreements with many organisations, including its shareholders who comprise both trade unions and employer organisations. Cbus' partnership arrangements with trade unions and employer associations assist its strategies for attracting and retaining members by providing promotional opportunities. These include:

- allowing Cbus to deliver assistance, brand awareness, educational sessions and marketing to workplace representatives, members or prospective members, and employers or prospective employers;
- participation by Cbus in industry events such as conferences, trade shows and award ceremonies;
- distribution of Cbus' print and digital content on partners' websites and other publications;
- promoting the Cbus brand and the products and services offered;
- promoting awareness and understanding of superannuation.

Engaging current and prospective members enables us to improve members' retirement outcomes, meet our growth objectives and build scale, which benefits all members. We also have partnerships to improve health and wellbeing outcomes for our members – for example, around mental health and suicide prevention.

A list of the partnerships for the period FY15 to FY19 is set out in Table 2 below.

Table 2: List of partnerships

FY2015	FY2016	FY2017	FY 2018	FY 2019
ACT REGIONAL BLDG & CONSTRUCTION INDUSTRY TRAINING COUNCIL	ACTU	ACT REGIONAL BLDG & CONSTRUCTION INDUSTRY TRAINING COUNCIL	ACIF	ACIF
ACTU	ADVERT MEDIA	ACTU	ACTU	ACSI
AIR CONDITIONING & MECHANICAL CONTRACTORS ASSOC OF AUST LTD	ALLIED EARTHMOVERS ASSOCIATION	ADFA NSW	ADFA	ACTU
AMCA	APPRENTICESHIP & TRAINEESHIP EMPLOYMENT PARTNERS	AGA VIC - Gippsland Training Group	ADSS	AGA

APPRENTICESHIP & TRAINEESHIP EMPLOYMENT PARTNERS	Aust Construction Association (ACA)	AIR CONDITIONING & MECHANICAL CONTRACTORS' ASSOCIATION OF VICTORIA LIMITED	AGA	AHURI
ASBESTOS DISEASES FOUNDATION	AUST CONSTRUCTION ACHIEVEMENT AWARD	Allied Earthmovers Association NSW	AHURI	AIST
Aust Construction Association (ACA)	AMWU	AMCA AUSTRALIA LIMITED	AMCA	Allied Earthmovers Association
AUST CONSTRUCTION ACHIEVEMENT AWARD	B.E.R.T. FUND NO 2	APPRENTICESHIP & TRAINEESHIP EMPLOYMENT PARTNERS	AMWU	AMCA
AUSTRALIAN CONSTRUCTION INDUSTRY FORUM	BRANCH MEDIA	Around the bay NAT	Asbestos Diseases Support Society	Amici bakery
AWU	BUILDING INDUSTRY 2000 PLUS LIMITED	ASBESTOS DISEASE SUPPORT SOCIETY	Asbestos Safety and Eradication Agency	AMWU
BRANCH MEDIA	CEPU	Asbestos Diseases Support Society Qld	Association of consulting architects	Asbestos Diseases Support Society
BUILDING INDUSTRY 2000 PLUS LIMITED	CFMEU	ASBESTOS SAFETY AND ERADICATION AGENCY	ATEP	Asbestos Safety and Eradication Agency
CANBERRA TRADEMEN'S UNION CLUB LTD	CHAMBER OF COMMERCE AND INDUSTRY	ASSOCIATION OF CONSULTING ARCHITECTS AUSTRALIA	Aust Construction Association (ACA)	Aust Construction Association (ACA)
CEPU	CONSULT AUSTRALIA	AUST CONSTRUCTION ACHIEVEMENT AWARD	AWU	AWU
CFMEU	DOWD PUBLICATIONS PTY LTD	AUSTRALIAN CONSTRUCTION INDUSTRY FORUM	Building industry 2000	Berth - restaurant bar events
CHAMBER OF COMMERCE AND INDUSTRY	EDUCATION IMAGE PTY LTD TRADING AS EDUNITY	AUSTRALIAN MANUFACTURING WORKERS - UNION	CCF	Blue Gum
CONSTRUCTION CHARITABLE WORKS	EXECUTIVE MEDIA P/L	AWU	CCIWA	Branch Media

DOWD PUBLICATIONS PTY LTD	FUTURE ENERGY SKILLS LTD	BRANCH MEDIA	CEPU	Building industry 2000
EXECUTIVE MEDIA P/L	GIPPSLAND TRADES & LABOUR COUNCIL INC	BUILDING INDUSTRY 2000 PLUS LIMITED	CFMEU	CCF
FPA	HGT AUSTRALIA LTD T/A NOVASKILL	CEPU	Chamber of Commerce and Industry	CCIWA
GEEELONG TRADES HALL COUNCIL GENERAL ACCOUNT	LANDSCAPE QUEENSLAND INDUSTRIES ASSOCIATION	CFMEU	CITC	CEPU
GOLDEN BUCKET ALLIED EARTHMOVERS ASSOCIATION	LANDSCAPING VICTORIA	COMMITTEE FOR SUSTAINABLE RETIREMENT INC	Consult Australia	CFMEU
GTES	MARKETING MEDIA PTY LTD	CONSTRUCTION INCOME PROTECTION LTD / BERT PTY LTD	Engineers Australia	Consult Australia
LANDSCAPING VICTORIA	MBA	Construction of Charitable Works ACT	ETU	Dowd Publishing / Marketing Media
MARKETINGMEDIA PTY LTD	MASTER CONCRETTERS AUSTRALIA INC	DOWD PUBLICATIONS PTY LTD	Foundation House	ETU
MASTER PAINTERS AUSTRALIA	MASTER PAINTERS AUSTRALIA	Engineers Australia Nat	FPA	First Nations Foundation
MASTER PLUMBERS ASSOCIATION	MASTER PLUMBERS	ETU Nat	Future Energy Skills (formerly EPIC)	Foundation House
MATES IN CONSTRUCTION WA LIMITED	MG MY GATEWAY	FIRST NATIONS FOUNDATION	Gippsland TLC	GBCA
MBA	MOTION PUBLISHING PTY LTD	Foundation House NSW	Gold Coast TAFE	Gippsland Trade and Labor Council
MG MY GATEWAY	NECA - SA CHAPTER	FPA	Incolink	Gold Coast TAFE
MOTHERS DAY CLASSIC	NORTH EAST AND BORDER TRADES AND LABOUR COUNCIL	GIPPSLAND GROUP TRAINING LTD T/A APPRENTICESHIPS GROUP AUSTRALIA	Industry event	IGCC

NATIONAL ELECTRICAL & COMMUNICATIONS ASSOCIATION	NT TRADES & LABOR COUNCIL	GIPPSLAND TRADES & LABOUR COUNCIL INC	Landscape Queensland	Incolink
NECA - SA CHAPTER	PEER TRAINING	GIPPSLANDTRADES & LABOUR COUNCIL INC	Landscaping Victoria	Konqa
PEER TRAINING	PLUMBING INDUSTRYCLIMATE ACTION CENTRE	GTES	Likeminded Painters Australia	Landscape Queensland
PLUMBING INDUSTRY CLIMATE ACTION CENTRE	QUEENSLAND COUNCIL OF UNIONS	HGT AUSTRALIA LTD T/A NOVASKILL	Master Concreters	Landscaping Victoria
QUEENSLAND COUNCIL OF UNIONS	SUMMIT ADVERTISING PTY LTD	HOUSING INDUSTRY ASSOCIATION LIMITED	Master Painters	Master Concreters
SUMMIT ADVERTISING PTY LTD	THE AUSTRALIAN WORKERS' UNION	Incolink Nat	Master Plumbers	Master Painters
TASMANIAN TRADES AND LABOUR COUNCIL	ETU	Ipsos Business Consulting Nat	Master Plumbers, PICAC, Plumbers Union, Hydraulic Association, National Fire Industry Assoc.	Master Plumbers
THE AUSTRALIAN INST. OF BUILDING	THE TRUSTEE FOR MOTHER'SDAY CLASSIC FOUNDATION	LANDSCAPING VICTORIA	Mates in Construction	Master Plumbers, PICAC, Plumbers Union, Hydraulic Association, National Fire Industry Assoc.
	TRADES AND LABOUR COUNCIL OF BALLARAT	MASTER CONCRETTERS AUSTRALIA INC	MBA	Mates in Construction
	VICTORIAN TRADES HALL COUNCIL	MASTER CONCRETTERS AUSTRALIA INC	MBA, Consult, AIA, AIB, Engineers WA	Mates in Construction
	WOMEN IN SUPER NATIONAL	MASTER PAINTERS	Mothers Day Classic	MatesMonitor
		MASTER PLUMBERS	My Gateway	MBA
		MATES IN CONSTRUCTION	NAWIC	Mothers Day Classic
		MatesMonitor National	NECA	MPA Skills

		MBA	NFIA	MyGateway
		MBA GROUP TRAINING LIMITED	Novaskill (Ballina and Newcastle)	NECA
		MG MY GATEWAY	OzHelp (Tas)	Novaskill (Ballina)
		MOTHER'S DAY CLASSIC	PEER VEET	PTEU
		NATIONAL ELECTRICAL & COMMUNICATIONS ASSOCIATION	PICAC	QCU
		NATIONAL ELECTRICAL AND COMMUNICATIONS ASSOCIATION	Plumbers Union	QMCA
		NECA - SA CHAPTER	Procore	Qualitops Pty Ltd
		NT TRADES & LABOR COUNCIL	PTEU	RIAA
		OzHelp	PTEU - CEPU PLUMBING DIVISION	Services Trade College Australia
		PEER TRAINING	QCU	SkillTech TAFE QLD
		PLUMBING INDUSTRY CLIMATE ACTION CENTRE	SkillTech	SPASA
		QUEENSLAND COUNCIL OF UNIONS	Unions NT	T-Shirts Oz
		THE AUSTRALIAN INST. OF BUILDING	Victorian Trades Hall	Unions NT
		THE CONSTRUCTION INDUSTRY DRUG AND ALCOHOL FOUNDATION	Wesbuilders	United Nations Association Australia
		Incolink	WIMDOI	Victorian Trades Hall
		UNITED NATIONS ASSOCIATION OF AUSTRALIA	Worldskills	

Industry Super Australia's Joint Marketing Campaign

Cbus contributes annually to Industry Super Australia (**ISA**). Part of those contributions are in respect of ISA's Joint Marketing Campaign (**JMC**), which is one of the collective projects undertaken by ISA on behalf of a number of entities in respect of their common interests, including 15 Industry Superannuation Funds (**ISFs**), IFM Investors Pty Ltd, and Members Equity Bank Limited (ME Bank), with the objective of maximising the retirement savings of industry super fund members. Cbus views the JMC as a cost-efficient and highly effective marketing program which has generated significant value, beyond what any individual fund, including Cbus, could have achieved by acting alone.

The remainder of Cbus' contributions are in respect of research, policy development and government relations work conducted by ISA. Cbus makes these contributions for the purpose of preserving and advancing members' retirement outcomes by positively advocating policy reforms in the best interests of members of Cbus and by responding to proposals for structural changes which, if implemented, would adversely impact upon Cbus' performance and upon the interests of members.

ISA's programs have helped participating funds, including Cbus, grow by retaining existing members and attracting new members in a competitive market, by promoting the benefits of the not-for-profit industry super model. ISA's marketing campaigns have also helped achieve public policy objectives including raising awareness of unpaid superannuation, an area of special focus at Cbus due to the higher incidence of under and non-payment of the superannuation guarantee in the building and construction industries.

The contributions made by all involved funds to ISA are determined based on several factors, including funds under management and the number of accounts held by the fund. The following table sets out Cbus' contribution to ISA over the past five years:

FY 2019	\$ 3,844,268.00
FY 2018	\$ 3,537,991.00
FY 2017	\$ 3,495,226.00
FY 2016	\$ 3,447,771.00
FY 2015	\$ 3,187,255.00