



# Cbus SelfManaged User Guide

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# Introducing Cbus Self Managed

Cbus Self Managed provides you with greater choice and more control over how your retirement savings are invested.

The Cbus Self Managed online platform allows eligible Cbus members to invest directly in:

- shares in companies in the S&P/ASX 300 Index,
- Exchange Traded Funds (ETFs) covering a diverse range of asset classes,
- Managed Investments including assets such as property and infrastructure, and
- term deposits.

Terms, conditions and costs apply for investing in the Cbus Self Managed investment option. For more information read the *Cbus Self Managed Investment Guide* available at [www.cbussuper.com.au/cbusselfmanaged](http://www.cbussuper.com.au/cbusselfmanaged)

## About this document

This User Guide will show you how to register for Cbus Self Managed and how to perform basic actions on the online platform, such as buying and selling shares.

If you have any queries about how to use Cbus Self Managed, you can email [csm@cbusmail.com.au](mailto:csm@cbusmail.com.au) or call our Service Centre on **1300 361 784**, 8am to 8pm (AEST/AEDT), Monday to Friday.

### General advice warning

This information is about Cbus. It doesn't take into account your specific needs, so you should look at your own financial position, objectives and requirements before making any financial decisions. Read the relevant Cbus Product Disclosure Statement to decide whether Cbus is right for you. For details about how Cbus collects, manages and discloses personal information, please refer to the *Cbus Privacy Policy* and *Personal Information Collection Statement*. For copies of these documents, call Cbus on **1300 361 784** or visit [www.cbussuper.com.au](http://www.cbussuper.com.au)

Cbus' Trustee: United Super Pty Ltd  
ABN 46 006 261 623 AFSL 233792  
Cbus ABN 75 493 363 262

## Register for Cbus Self Managed

You need to register for Cbus Self Managed online as follows:

### For Cbus Super members

#### 1a. Login to Member SuperSite (MSS)

- > Go to [www.cbussuper.com.au/login](http://www.cbussuper.com.au/login) and click **Member SuperSite login** button.
- > Enter your Cbus member number and password.

If you haven't yet registered as a MSS user, you will need your Cbus member number to set up your registration.

If you need assistance logging in to MSS, please call our Service Centre on **1300 361 784**, 8am to 8pm (AEST/AEDT), Monday to Friday.

- > Once you've logged into MSS, click **Cbus Self Managed** in the left navigation menu.

INVESTMENT OPTION	CURRENT ESTIMATE	FUTURE CASH ALLOCATION EFFECTIVE FROM
High Growth	\$50,000	
Growth (Cbus MySuper)		
Conservative		
Cash Savings		
<b>Total</b>	<b>\$50,000</b>	<b>0.00 %</b>

[Switch my Existing Balance only](#)  
[Change my future contributions only](#)  
[Switch my existing balance AND change my future contributions](#)

- > Click **Register for Cbus Self Managed** button to be taken to the registration page.

**Register for Cbus Self Managed**

Cbus Self Managed is an investment option for members who want greater investment choice and more control over how their super is invested. You can invest in:

- shares in the S&P/ASX 300 Index
- Exchange Traded Funds (ETFs), and
- term deposits.

Cbus Self Managed gives you the flexibility to create and implement your own investment strategy for your super in a low-cost environment.

To invest in Cbus Self Managed, you need to:

- have \$40,000 or more in your Cbus account
- keep \$10,000 invested in one or more of Cbus' standard investment options
- be interested in actively managing your super's investment
- have an understanding of diversification and investing
- maintain a balance of at least \$500 in your Cbus Self Managed transaction account at all times.

- > Go to **Step 2**.

# For Cbus Super Income Stream members

## 1b. Login to Income Stream account

- > Go to [www.cbussuper.com.au/login](http://www.cbussuper.com.au/login) and click **Income Stream account login** button.
- > Enter your Cbus member number and password.

If you haven't yet registered as an Income Stream account user, you will need your Cbus member number to set up your registration. If you need assistance logging in to Income Stream account, please call our Service Centre on **1300 361 784**, 8am to 8pm (AEST/AEDT), Monday to Friday.

- > Once you've logged into your Income Stream account, select **Investment details** from the top navigation menu and click **Register for Cbus Self Managed**.

Investment summary  
Investment allocation tool  
Investment history  
Register for Cbus Self Managed

### Your personal details

This page shows a summary of your personal details. If you need to change any of the details on this page, use the menu options above.

You can update many of your personal details which appear below. However, to change some details, such as your name and age, you will need to call our Service Centre on **1300 361 784**.

Last updated: 05/01/15

#### Membership details

Member Number	Date commenced
Title	
Given name	
Surname	
Gender	
Date of birth	

#### Address details

Address	Postal Code
Suburb	Postal Suburb
State	Postal State
Postcode	Postal Postcode
County	

#### Contact details

Home number
Work number
Mobile number
Fax
Email

**Save changes**

\* Indicates a mandatory field

- > Click **Register now** button to be taken to the registration page.

### Register for Cbus Self Managed

Cbus Self Managed is an investment option for members who want greater investment choice and more control over how their retirement savings are invested. You can invest in:

- shares in the S&P/ASX 200 index
- Exchange Traded Funds (ETFs)
- Managed Investments, and
- Term deposits

Cbus Self Managed gives you the flexibility to create and implement your own investment strategy for your super in a licensed environment.

To be eligible for Cbus Self Managed you need to:

- be a Cbus member with \$40,000 or more in your Cbus account
- have access to the internet and a correct email address
- be an Australian resident
- not have an active record of bankruptcy
- have provided your tax file number

When you invest in Cbus Self Managed, you must retain a balance of at least \$100 in your Cbus Self Managed transaction account at all times AND the greater of:

- \$10,000, OR
- 1% equivalent of your minimum annual pension payment amount

in one or a mix of standard Cbus Super Income Stream investment options: Cash Savings, Conservative Growth (Default), Growth and High Growth. This condition is measured when you open your Cbus Self Managed Super Income Stream account and is re-tested annually on 1 July.

Read the Cbus Self Managed Investment Guide available at [www.cbussuper.com.au/CbusSelfManaged](http://www.cbussuper.com.au/CbusSelfManaged) for more information about the terms, conditions and rules that apply.

If you have any questions about Cbus Self Managed, please email [1300@cbussuper.com.au](mailto:1300@cbussuper.com.au) or call our Service Centre on **1300 361 784** Monday - Friday 8am - 8pm (AEST/AEDT).

**Register now**

## 2. Complete your details

- > Enter your details, including your desired username and password for the Cbus Self Managed platform. If the username you request is already in use, you will be prompted to select a different one.

1 Confirm > 2 Transfer cash in > 3 Terms

**Your details**

Please complete all fields and confirm your details below.

Name: TIMOTHY TEST  
Member number: 3229645  
Account Type: ACCUM  
TFN received: Yes  
Email address: timmytest@123.com  
Confirm email address:

The length of your username must be between 8 and 16 characters.  
Desired username:   
Confirm username:

Your password must contain at least seven characters including one upper case and numeric and must not include the following symbols: < > % /  
Password:   
Confirm password:

You may be asked for the following information if you forget your password:  
First secret question: Select One  
Answer:

**Getting started**

Once you have successfully registered, you will need to transfer cash from your other Cbus investment options to your Cbus Self Managed transaction account. When you have sufficient cash in your transaction account you can start investing.

Download the Cbus Self Managed Investment Guide for more information.  
If you need any help, please contact us.

- > Click **Continue** button.

## 3. Nominate your initial investment amount

- > Enter the amount you want to transfer from your existing Cbus investment option/s in whole dollars. You can transfer any amount you like; however you must retain the required minimum balance in standard Cbus investment options:
  - For Cbus Super accounts, you must retain a minimum of \$10,000 in standard Cbus investment options.
  - For Cbus Super Income Stream accounts, you must retain the greater of \$10,000 or the equivalent of your minimum annual income payment amount in standard Cbus investment options.

1 Confirm > 2 Transfer cash in > 3 Terms

You are now able to transfer money into your Cbus Self Managed transaction account. The transaction account provides the money to pay for fees, taxes and charges as well as funding buying and selling investments.

You must have a minimum balance in your transaction account of \$500 at all times.

To get started we recommend transferring enough to satisfy the minimum plus enough to make your first investments.

**Transfer in**

Transfer money from: Investment options  
(Available balance \$364,105.44)

Transfer money to: Transaction account

Amount (\$)

**Transfer in**

**More information**

You can request to transfer funds in or out of your transaction account at any time. Transfers are processed weekly and must be requested online by 11:59pm each Tuesday to be effective Wednesday (or next business day).

The minimum balance in your transaction account of \$500 does not include amounts reserved to pay fees, taxes or investments settlements.

- > Click **Transfer in** button.

### 4. Review and accept the terms and conditions

- > Read **Terms and conditions of use** and check the box to indicate you have read, understood and accept the terms and conditions.

The screenshot shows a registration progress bar at the top with three steps: 1 Confirm, 2 Transfer cash in, and 3 Terms (highlighted in green). The main content area is titled "Terms and conditions of use." and includes a section "About Cbus Self Managed registration". Below this, there is text explaining the importance of reading the terms and conditions, a list of documents to read (Cbus Self Managed Investment Guide, Cbus Investment Guide, and Cbus Product Disclosure Statement), a recommendation to get advice, and a note about arranging an appointment with a financial planner. There is also a section for "Eligibility conditions for Cbus Self Managed" with a list of requirements: being an accumulation member, having \$40,000 in the account, keeping \$10,000 invested, and agreeing to the terms. At the bottom, there is a checkbox labeled "I have read, understood and accept these terms and conditions." which is checked. Below the checkbox are buttons for "Cancel Registration" and "Log in Now".

- > Click **Log in Now** button to proceed with your registration.  
You will receive an email to your nominated email address confirming that you have successfully completed registration.  
You will then be taken to the Cbus Self Managed platform login screen.

The screenshot shows the Cbus logo at the top left. Below it is a blue header with the text "Cbus Self Managed investment option". The main content area is titled "Login to the Cbus Self Managed online platform" and includes a "Need help?" link. There is a form with fields for "Username" and "Password", a "Forgot your password?" link, and a "Login" button. A note at the top of the form says "Please enter your login details below. We suggest you bookmark this page for future reference."

### 5. Access the Cbus Self Managed platform

You can now access the Cbus Self Managed platform, although you won't be able to start investing until your cash transfer has been processed. Your cash will usually be available the Wednesday after you have requested a cash transfer.

To return to the Cbus Self Managed login page:

- > Go to [www.cbussuper.com.au/login](http://www.cbussuper.com.au/login) or go to the **Cbus website > Member login** page.
- > Click on **Cbus Self Managed users login** button.  
You will be taken to the Cbus Self Managed platform login screen.

# Your Cbus Self Managed dashboard

Each time you login to the Cbus Self Managed platform, you will be taken to your dashboard.

The dashboard provides you with an overview of your Cbus Self Managed account.

The screenshot displays the Cbus Self Managed dashboard with the following sections:

- Portfolio summary** (Header)
- Your balances** (Section 1):
  - Superannuation - 4728739
    - Shares & ETFs: \$25,517.16
    - Managed Investments: \$165,437.50
    - Term deposits: \$0.00
    - Transaction account: \$33,282.02
    - Capital gains tax: -\$964.59
    - Other investment options: \$10,904.30
- Your account breakdown** (Section 2):
  - Transaction account 14.15 %
  - Shares & ETF 10.85 %
  - Managed investments 70.36 %
  - Growth 1.88 %
  - High Growth 2.75 %
- Actions & alerts** (Section 3):
  - 23-Mar-2015 Distribution (Info)
  - 23-Mar-2015 Distribution (Info)
  - 23-Mar-2015 Distribution (Info)
- Your recent activity (Last 5)** (Section 4):
  - 26/03/2015 CBUSPROPAU : Sell Superannuation - 4728739 (Placed)
  - 23/03/2015 CBUSINFRAAU : Sell Superannuation - 4728739 (Completed)
  - 07/03/2015 BNO AU: Dividends Superannuation - 4728739 (Received)
  - 05/03/2015 CBUSPROPAU : Buy Superannuation - 4728739 (Completed)
  - 05/03/2015 CBUSINFRAAU : Buy Superannuation - 4728739 (Completed)
- UBS Neo** (Section 5):
  - Manage your portfolio with the latest research, market data and insight from UBS Investment Bank.
  - UBS Neo
- Total:** \$234,176.39

**1 Your account balances** – Displays an expanded view of your Cbus account, including shares & ETFs, Managed Investments, term deposits and transaction account. This section will also display your Capital Gains Tax liability (this will be \$0 for Super Income Stream members).

**2 Your investment breakdown** – This shows the breakdown of your total account balance with Cbus between the different asset classes your investment options are exposed to. You can alternate between the two views using the links provided – view by investment option or asset allocation.

**3 Actions & alerts** – In this section you can view important updates relating to your account. This includes notification of corporate actions you should be aware of, or may be able to participate in.

**4 Your recent activity** – Your most recent transactions will be shown here, including cash transfers, share purchases and other investments.

**5 UBS Neo** – This platform provides you with access to UBS Research tools, as well as a range of features such as video updates and charting.

## Make a cash transfer

After you have made your initial cash transfer to your Cbus Self Managed transaction account, you can transfer cash in and out of your standard Cbus investment options once a week (subject to maintaining minimum balance requirements). Your cash transfer must be made by 11.59pm (AEST/AEDT) on a Tuesday and will be transferred on the next Wednesday.

### 1. Enter details

- > From the main navigation select **Transact > Cash transfer**.
- > Select the type of transfer you would like to make:
  - To transfer money into your transaction account from your standard Cbus investment option/s, go to the **Transfer in** section and enter the amount you would like transfer in the **Amount (\$)** field.
  - Click the **Transfer in** button.

**Transfer in**

Transfer money from: Investment options  
(Available balance \$904.30)

Transfer money to: Transaction account

Amount (\$):

Transfer in

- To transfer money from your transaction account into your standard Cbus investment option/s, go to the **Transfer out** section and enter the amount you would like transfer in the **Amount (\$)** field.
- Click the **Transfer out** button.

**Transfer out**

Transfer money from: Transaction account  
(Available balance \$7,238.84)

Transfer money to: Investment options

Amount (\$):

Transfer out

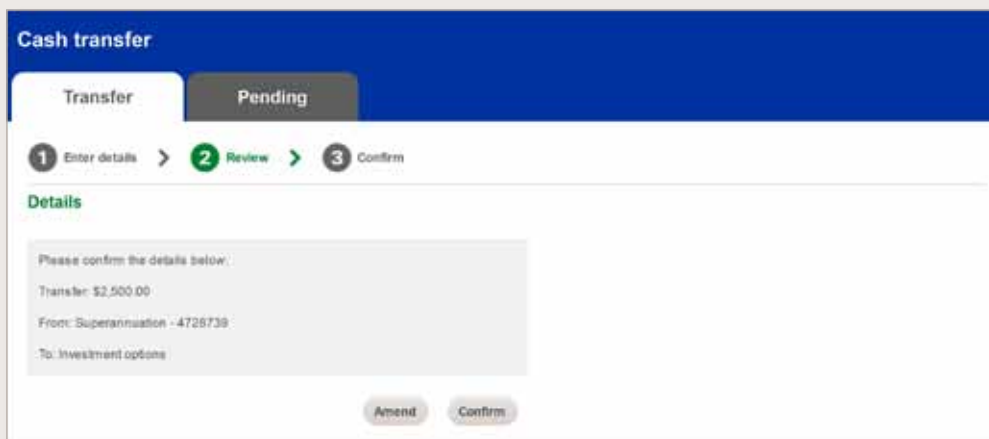




## 2. Review

On this screen you can review the details of the cash transfer you are requesting. You can choose to:

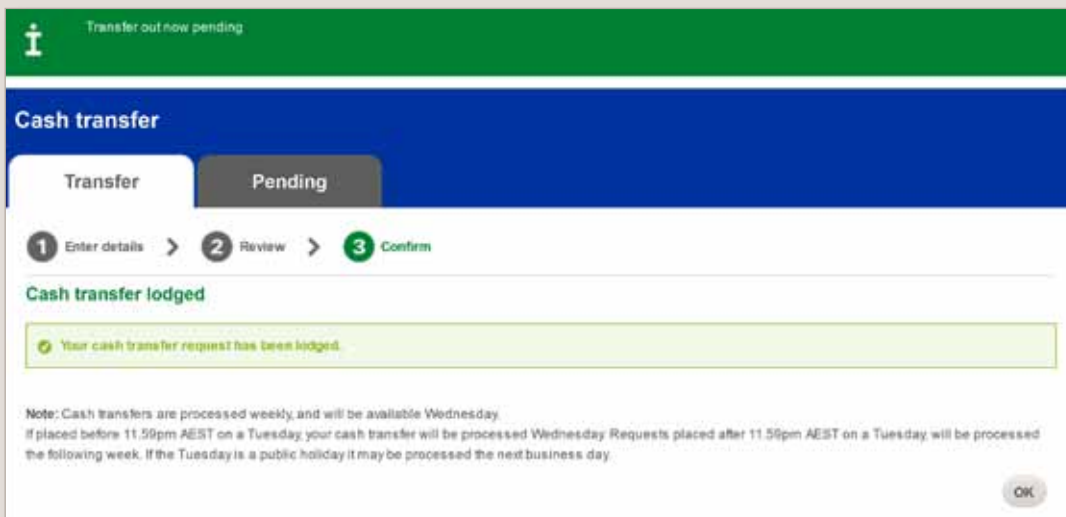
- **Amend** the order you've entered. This will return you to the previous screen and you can amend your cash transfer amount.
- **Confirm** the order you've entered.



## 3. Confirm

This screen confirms your cash transfer. A transaction summary will be sent to your nominated email address.

- > Click **Ok** button to return to homepage.



# Make changes to how you are invested in standard Cbus investment options

Using the Cbus Self Managed platform you can make the following changes to how your Cbus account is invested:

- switch between standard Cbus investment options
- nominate which standard Cbus investment option/s you would like future contributions made into (Cbus Super accounts only)
- nominate which standard Cbus investment option/s you would like your income stream payments to be made from (Cbus Super Income Stream accounts only).

## For Cbus Super accounts

Switch between standard Cbus investment options or make a future contributions nomination

### 1. Enter details

On this screen you can:

- switch how your super is allocated across the standard Cbus investment options, or
- nominate the investment option/s that you would like future contributions into your Cbus account invested into.

Investment options	Superannuation balance			Future contributions	
	Current value (%)	Current value (\$)	Change to (%)	Current value (%)	Change to (%)
High Growth	59.46	6,483.34	<input type="text" value="0"/>	100	<input type="text" value="0"/>
Growth	40.54	4,420.96	<input type="text" value="0"/>	0	<input type="text" value="0"/>
Conservative	0.00	0.00	<input type="text" value="0"/>	0	<input type="text" value="0"/>
Cash Savings	0.00	0.00	<input type="text" value="0"/>	0	<input type="text" value="0"/>
<b>Total</b>	<b>100.00</b>	<b>\$10,904.30</b>	<b>0</b>	<b>100</b>	<b>0</b>

Investment options that are greyed out are not available.

[Continue](#)

#### To switch options:

- > In **Superannuation balance** section > **Change to (%)** column, enter the percentage you would like allocated to each of the four standard Cbus investment options. Your allocation will need to total 100%.

Superannuation balance		
Current value (%)	Current value (\$)	Change to (%)
59.46	6,483.34	<input type="text" value="0"/>
40.54	4,420.96	<input type="text" value="0"/>
0.00	0.00	<input type="text" value="0"/>
0.00	0.00	<input type="text" value="0"/>
<b>100.00</b>	<b>\$10,904.30</b>	<b>0</b>

- > Click **Continue** button.

#### To nominate future contributions:

- > In **Future contributions** section > **Change to (%)** column, enter the percentage of your future contributions to your Cbus account that you would like allocated to each of the standard Cbus investment options. Your allocation will need to total 100%.

Future contributions	
Current value (%)	Change to (%)
100	<input type="text" value="0"/>
0	<input type="text" value="0"/>
0	<input type="text" value="0"/>
0	<input type="text" value="0"/>
<b>100</b>	<b>0</b>

- > Click **Continue** button.

## 2. Review

On this screen you can review the details of your investment option change request. You can choose to:

- **Amend** the investment option change you've requested. This will return you to the previous screen and you can amend your request.
- **Confirm** the investment option change you've entered.

1 Enter details > 2 Review > 3 Confirm

Account Superannuation - 4728739

Investment options	Superannuation balance			Future contributions	
	Current value (%)	Current value (\$)	Change to (%)	Current value (%)	Change to (%)
Conservative	0.00	0.00	10	0	n/a
Growth	40.54	4,420.96	40	0	n/a
High Growth	59.46	6,483.34	50	100	n/a
<b>Total</b>	<b>100.00</b>	<b>\$10,904.30</b>	<b>100</b>	<b>100</b>	<b>n/a</b>

Investment options that are greyed out are not available.

Amend Confirm

### Current Superannuation breakdown

- Transaction account 14.15 %
- Shares & ETF 10.85 %
- Managed investments 70.36 %
- Growth 1.88 %
- High Growth 2.75 %

### New Superannuation breakdown

- Transaction account 14.15 %
- Shares & ETF 10.85 %
- Managed investments 70.36 %
- Conservative 0.46 %
- Growth 1.85 %
- High Growth 2.32 %

Show: [by investment option](#) | [by asset allocation](#)

This pie chart shows how much of your overall superannuation account is invested in each Cbus investment option and Cbus Self Managed option component.

## 3. Confirm

This screen confirms your investment option change request. A transaction summary will be sent to your nominated email address.

- > Click **Ok** button to return to homepage.

Your investment option change request has been lodged.

### Investment options

New Pending

1 Enter details > 2 Review > 3 Confirm

Note: Your investment option change request will be processed next Wednesday. You can view or cancel your investment option change request before 11.59 pm on the Tuesday before your request is processed by clicking on the 'Pending' tab above.

OK

## 02 Manage your Cbus account

### For Cbus Income Stream accounts

Switch between standard Cbus investment options or nominate which standard Cbus investment option/s your income stream payments will be made from

#### 1. Enter details

On this screen you can:

- switch how your super is allocated across the standard Cbus investment options, or
- nominate the investment option/s that you would like your income stream payments made from.

1 Enter details > 2 Review > 3 Confirm

Account: Super income stream - 1111101176

Your current drawdown strategy is: Payment order

Change your drawdown strategy to: Please select

Investment options	Super income stream balance			Drawdown strategy	
	Current value (%)	Current value (\$)	Change to (%)	Current strategy	New strategy
Cash Savings	0.00	0.00	<input type="text" value="0"/>	1	<input type="text" value="-"/>
Conserv Grow	0.00	0.00	<input type="text" value="0"/>	-	<input type="text" value="-"/>
Conservative	29.65	73,345.82	<input type="text" value="0"/>	2	<input type="text" value="-"/>
Growth	70.35	174,004.96	<input type="text" value="0"/>	3	<input type="text" value="-"/>
High Growth	0.00	0.00	<input type="text" value="0"/>	-	<input type="text" value="-"/>
<b>Total</b>	<b>100.00</b>	<b>\$247,350.78</b>	<b>0</b>	<b>-</b>	<b>-</b>

Investment options that are greyed out are not available.

Continue

#### To switch options:

- > In **Superannuation balance** section > **Change to (%)** column, enter the percentage you would like allocated to each of the four standard Cbus investment options. Your allocation will need to total 100%.

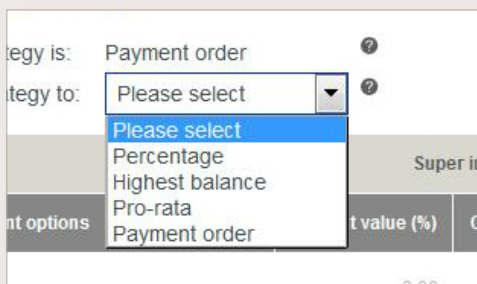
Super income stream balance		
Current value (%)	Current value (\$)	Change to (%)
0.00	0.00	<input type="text" value="0"/>
0.00	0.00	<input type="text" value="0"/>
29.65	73,345.82	<input type="text" value="0"/>
70.35	174,004.96	<input type="text" value="0"/>
0.00	0.00	<input type="text" value="0"/>
100.00	\$247,350.78	0

- > Click **Continue** button.



**To nominate which standard Cbus investment option/s your income stream payments will be made from:**

- > In the **Change your drawdown strategy to:** drop down menu you can choose one of the following options for how you would like you income stream payments withdrawn:
  - **Percentage:** Income will be drawn proportionately from your investment options according to the percentage you nominate for each option. In the **Drawdown strategy > New strategy** section you will then need to enter a percentage figure next to each investment option, ensuring the total adds up to 100%.
  - **Highest balance:** Take payments from the investment option with the highest balance first. There is no need to complete any other fields if you choose this option.
  - **Pro-rata:** Take payments from each investment option in proportion to the balance in each option. There is no need to complete any other fields if you choose this option.
  - **Payment order:** Take payments in the order you choose. In the **Drawdown strategy > New strategy** section you need to enter numbers starting with 1 in the order you would like your payments withdrawn.



- > Click **Continue** button.

## 02 Manage your Cbus account

### 2. Review

On this screen you can review the details of your investment option change request. You can choose to:

- **Amend** the investment option change you've requested. This will return you to the previous screen and you can amend your request.
- **Confirm** the investment option change you've entered.

Investment options	Super income stream balance			Drawdown strategy	
	Current value (%)	Current value (£)	Change to (%)	Current strategy	New strategy
Conservative	29.65	73,345.82	n/a	2	100
Cash Savings	0.00	0.00	n/a	1	0
Growth	70.35	174,004.96	n/a	3	0
<b>Total</b>	<b>100.00</b>	<b>\$247,350.78</b>	<b>n/a</b>	<b>-</b>	<b>100</b>

Investment options that are greyed out are not available.

Amend Confirm

### 3. Confirm

This screen confirms your investment option change request. A transaction summary will be sent to your nominated email address.

- > Click **Ok** button to return to homepage.

Your investment option change request has been lodged.

### Investment options

New Pending

1 Enter details > 2 Review > 3 Confirm

**Note:** Your investment option change request will be processed next Wednesday. You can view or cancel your investment option change request before 11.59 pm on the Tuesday before your request is processed by clicking on the 'Pending' tab above.

OK

A watchlist is a mock portfolio of shares or ETFs that you can create on the Cbus Self Managed platform. You can set up watchlists to monitor companies that you may be currently invested in or want to keep track of.

### Create a new watchlist

- > From the main navigation select **Transact > Shares & ETFs**.
- > Select **Watchlist** tab.

The screenshot shows the 'Shares & ETFs' interface. The 'Watchlist' tab is active. Below the navigation tabs, there is a search bar with the placeholder text 'Search for and add stock to the currently selected watchlist' and an 'Add' button. To the right, there is a 'Select watchlist:' dropdown menu currently showing 'ETFs'. Below the dropdown are links for 'Create a new watchlist' and 'Manage watchlists'.

- > Click on **Create a new watchlist** link.
- > Enter a name for your watchlist and click **Add watchlist** button.

The 'Create watchlist' dialog box is shown. It features a text input field labeled 'Watchlist name:' and an 'Add watchlist' button.

### Add items to watchlist

- > From the main navigation select **Transact > Shares & ETFs**.
- > Select **Watchlist** tab.
- > Under **Select watchlist** select the watchlist you would like to add to from the drop down menu.
- > You can then add stocks to the selected watchlist by entering the ASX code or typing the company name into the field shown below.
- > Once you have found the stock you would like to add, click **Add** button.

The search bar is shown with the placeholder text 'Search for and add stock to the currently selected watchlist' and an 'Add' button.

### Remove item from watchlist

- > From the main navigation select **Transact > Shares & ETFs**.
- > Select **Watchlist** tab.
- > Under **Select watchlist** choose the watchlist you would like to edit from the drop down menu.
- > Check **Remove** box next to any items you would like to remove.
- > Click **Remove selected** button.

Before buying and selling shares, you can generate real-time quotes on prices and other company information.

You can navigate through the list of stocks alphabetically, or search by stock code or name.

## Generate a stock quote

The stock quote menu allows you to view a full list of stocks currently in the S&P/ASX 300 Index (as published by the Australian Securities Exchange).

- > From the main navigation select **Markets & research > Stock quotes**.

The screenshot shows the 'Stock quote' interface. It includes a search bar for investment name/code, dropdown menus for Sector and Industry, and a 'Filter by letter' section with an alphabet grid. Below that is a table of 'Items beginning with' showing 'TIAU' for '360 Capital Industrial Fund'. On the right, there are promotional banners for UBS research and UBS Neo, and a 'Recently viewed companies' table with columns for Company, Last price, and Change.

Company	Last price	Change
WV	\$30.68	0.54 (0.08%)
IOZ	\$25.28	0.03 (0.09%)

- > Search by **Investment name/code** or by **Industry** or **Sector**, or search a list of stocks using **Filter by letter**.
- > Click on company name you wish to view.  
A detailed stock quote page will display.

## Live stock quotes

In line with stock market operations and online trading, generated stock quotes are delayed up to 20 minutes. To view a current value for a company, scroll down the page and click **Live quote** button. The screen will refresh with a live quote.

The screenshot shows a notification box with a yellow warning icon. The text reads: 'Data is delayed at least 20 minutes based on the price received on 06-Aug-2015 at 12:27 AEST'. Below the text is a 'Get Live Quote' button.

## Quick stock quote tool

The **Quick stock quote** tool appears throughout the Cbus Self Managed platform.

To use the tool:

- > Enter company name or stock code in **Quick stock quote** field.
- > Click on company name you wish to view.  
A detailed stock quote page will display.

The screenshot shows a blue button labeled 'Quick stock quote' with a white search input field and a magnifying glass icon on the right.



## Cbus Self Managed members are provided with a standard subscription to Thomson Reuters news.

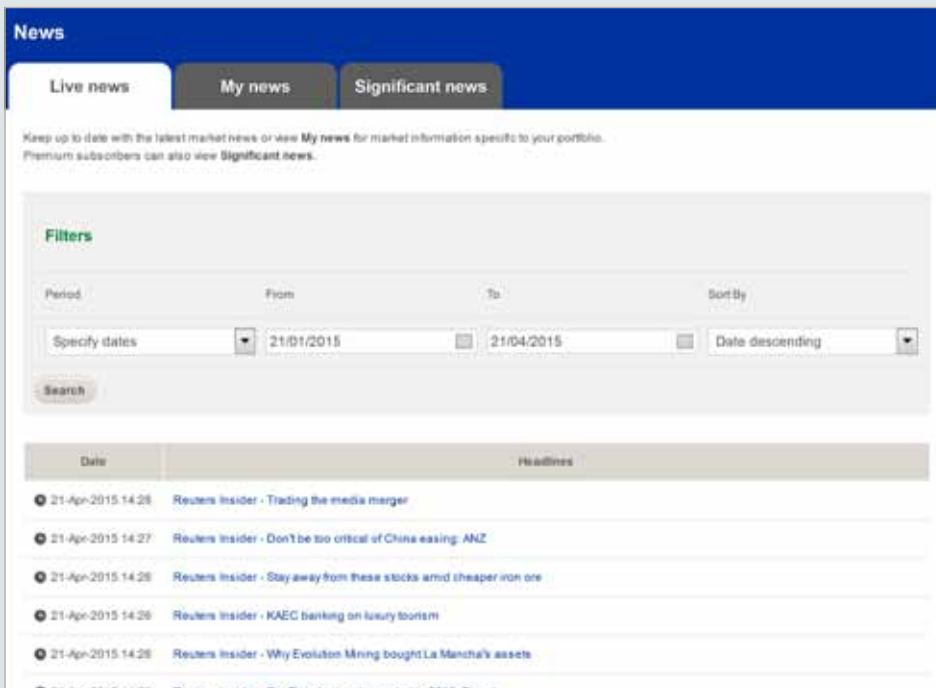
Your Thomson Reuters news subscription provides you with:

- Australian financial markets summary
- Global financial markets summary
- Australian and global news
- Australian and global financial news.

### Thomson Reuters news feed

All members can access the Thomson Reuters news feed. This gives you access to real-time news and the ability to search for past news stories. Headlines are updated when Thomson Reuters publishes a new article on their website.

- > From the main navigation select **Markets & research > News**.



- In **Live news** tab you can view current headlines or choose to filter by date.
- In **My news** tab you can view market news specific to your portfolio.
- In **Significant news\*** tab you can view significant market events and live commentary and market news.

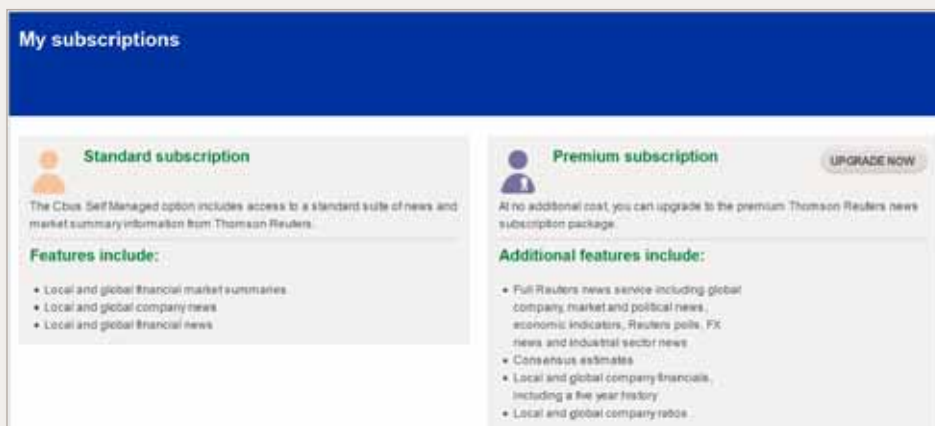
\*Significant news is only available to subscribers of the premium Thomson Reuters news service. See the next page to find out how to become a premium subscriber at no additional cost.

### Upgrade to premium Thomson Reuters news subscription

You can upgrade to the premium Thomson Reuters news subscription at any time at no additional cost.

To upgrade to premium access:

- > From the main navigation select **My account > News subscription**.
- > Click **UPGRADE NOW** button.



The screenshot shows a user interface titled "My subscriptions". It features two columns. The left column is for the "Standard subscription", which includes a description and a list of features: "Local and global financial market summaries", "Local and global company news", and "Local and global financial news". The right column is for the "Premium subscription", which includes a description, a list of additional features: "Full Reuters news service including global company, market and political news, economic indicators, Reuters polls, FX news and industrial sector news", "Consensus estimates", "Local and global company financials, including a five year history", and "Local and global company reports". A prominent "UPGRADE NOW" button is located in the top right corner of the premium subscription section.

- > Click **OK** button to confirm.

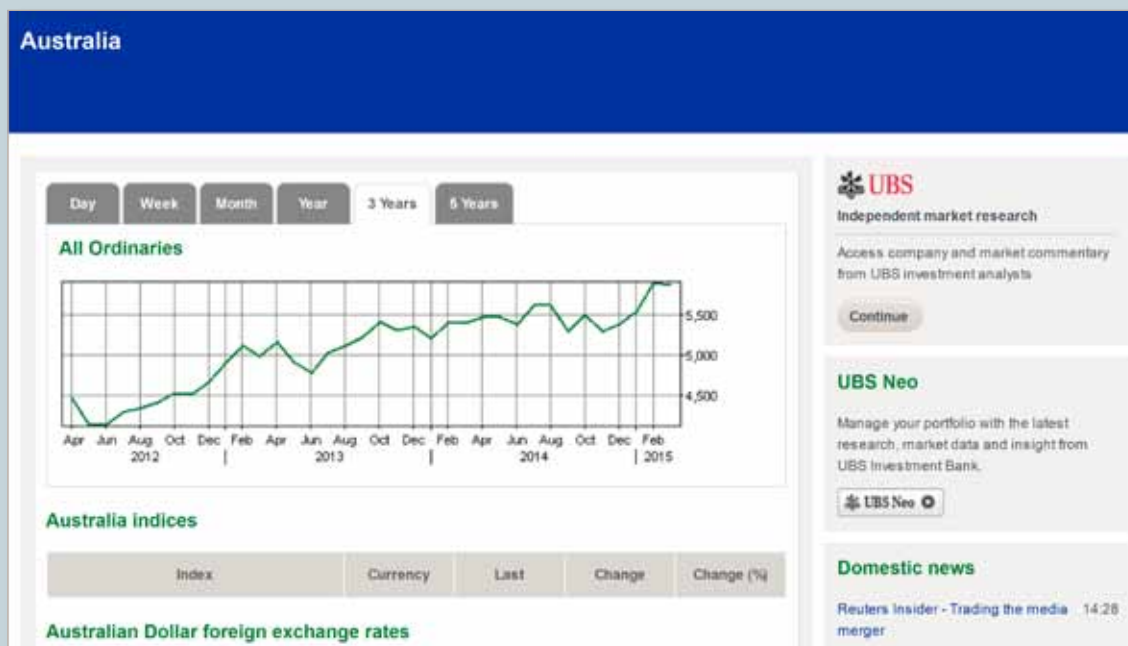


## Research – Australian markets

- > From the main navigation select **Markets & research > Australia**.

This screen displays the performance of the All Ordinaries over a selected time period:

- ASX All Ordinaries
- Australian indices and indexes
- AUD foreign exchange rates.



You can choose from a range of time periods: daily, weekly, monthly, or over one, three and five years.

You can also view the top 20 stocks by three different views:

- Top 20 gainers & losers
- Top 20 by turnover
- Top 20 by volume.

**Stocks**

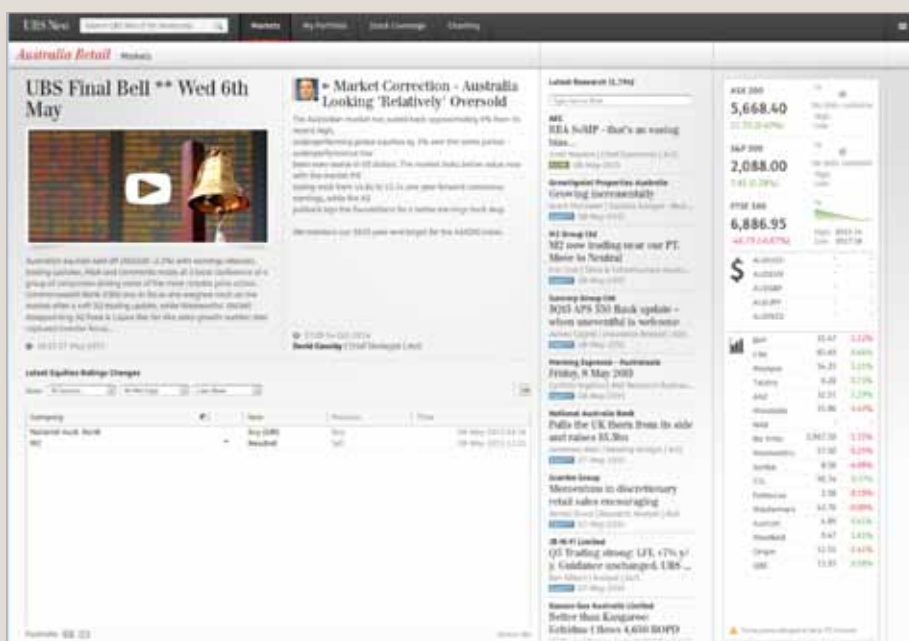
Top 20 gainers & losers Top 20 by turnover Top 20 by volume

Gainers			Losers		
Symbol	Last	Change (%)	Symbol	Last	Change (%)
PNE.AX	0.00	100.00	WFE.AX	0.00	-28.57
PWW.AX	0.01	71.43	NRU.AX	0.00	-33.33
BLZ.AX	0.00	100.00	RMG.AX	0.00	-66.67
DGO.AX	0.00	50.00	AHN.AX	0.04	-28.57
TSV.AX	0.00	33.33	GIP.AX	0.00	-25.00
OIL.AX	0.05	28.57	CCJ.AX	0.04	-22.45

## UBS Neo

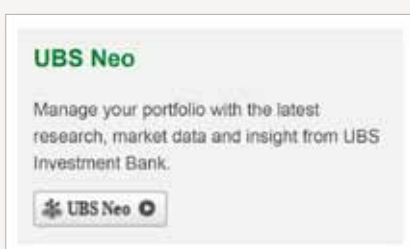
UBS Neo provides you with easier access to UBS Research tools and features such as video updates and charting. UBS Neo has the following features:

- **Markets** – contains comprehensive coverage of markets. UBS Neo provides you with rich content including video updates and the ability to drill down on information.
- **My portfolio** – tailors UBS Neo content to your investments (holdings or watchlists) including research news and value. If you have an active Cbus Self Managed session, you can flick back to place trades on investments you are monitoring.
- **Stock coverage** – lists all ASX 300 shares that UBS provides research recommendations and research for. You are able to search for the latest research by sorting through. UBS research does not cover ETFs.
- **Charting** – a key new feature charting allows you to chart any ASX-listed security against various markets, indexes and listed equities. You are able to tailor your timeframe for charting and select from a range of chart types.



UBS Neo is only available when you access the Cbus Self Managed via your desktop computer or laptop and you will need to have Adobe Flash Player installed.

You can access UBS Neo via the new menu item in the top navigation bar on the Cbus Self Managed platform or throughout the platform where you see the UBS Neo panel in the right hand column.



- UBS Neo launches in a new window so you will need to enable pop ups. Once launched, the UBS Neo window operates independently from the Cbus Self Managed platform. If you are using UBS Neo, the Cbus Self Managed platform may time out after 20 minutes.
- **Please note:** UBS Neo is not compatible with Apple iPad or iPhone devices, and Mac users will not be able to view video content.

## Research – Global markets

> From the main navigation select **Markets & research > Global**.

The Global Indices section displays the performance of the differing global stock indexes and is displayed across three tabs:

- Asia Pacific
- Europe
- Americas.

You can also view foreign exchange rates on this screen.

**Global**

### Global indices

Asia Pacific
Europe
Americas

Index	Country	Last (\$)	Change (\$)	Change (%)
<span style="color: red;">■</span> Hang Seng	Hong Kong	27669.75	574.82	2.12% ▲

Independent market research

Access company and market commentary from UBS investment analysts

Continue

### Foreign exchange rates

	USD	CAD	AUD	NZD	EUR	GBP	JPY	HKD	CHF
USD		1.2281 <span style="color: red;">-0.0037</span>	1.2991 <span style="color: green;">0.0032</span>	1.3073 <span style="color: green;">0.0018</span>	0.9321 <span style="color: red;">-0.0008</span>	0.6716 <span style="color: green;">0.0010</span>	119.4150 <span style="color: red;">-0.2100</span>	7.7502 <span style="color: green;">0.0001</span>	0.9568 <span style="color: red;">-0.0002</span>
CAD	0.8156 <span style="color: green;">0.0030</span>		1.0596 <span style="color: green;">0.0072</span>	1.0682 <span style="color: green;">0.0055</span>	0.7602 <span style="color: red;">-0.0037</span>	0.5477 <span style="color: green;">0.0030</span>	97.3942 <span style="color: green;">0.1504</span>	8.3210 <span style="color: green;">0.0235</span>	0.7804 <span style="color: green;">0.0027</span>
AUD	0.7698 <span style="color: red;">-0.0025</span>	0.9438 <span style="color: red;">-0.0068</span>		1.0063 <span style="color: red;">-0.0017</span>	0.7175 <span style="color: red;">-0.0015</span>	0.5170 <span style="color: red;">-0.0007</span>	91.9187 <span style="color: red;">-0.5085</span>	5.9657 <span style="color: red;">-0.0193</span>	0.7365 <span style="color: red;">-0.0020</span>
NZD	0.7650 <span style="color: red;">-0.0012</span>	0.8379 <span style="color: red;">-0.0052</span>	0.9938 <span style="color: green;">0.0017</span>		0.7130 <span style="color: red;">-0.0003</span>	0.5137 <span style="color: red;">-0.0002</span>	91.3465 <span style="color: red;">-0.3533</span>	5.9285 <span style="color: red;">-0.0092</span>	0.7319 <span style="color: red;">-0.0013</span>
EUR	1.0728 <span style="color: red;">-0.0009</span>	1.3154 <span style="color: red;">-0.0048</span>	1.3937 <span style="color: green;">0.0021</span>	1.4024 <span style="color: green;">0.0004</span>		0.7205 <span style="color: green;">0.0004</span>	128.1084 <span style="color: red;">-0.3175</span>	8.3144 <span style="color: red;">-0.0069</span>	1.0265 <span style="color: red;">-0.0011</span>
GBP	1.4890 <span style="color: red;">-0.0015</span>	1.8257 <span style="color: red;">-0.0055</span>	1.9344 <span style="color: green;">0.0013</span>	1.9465 <span style="color: red;">-0.0004</span>	1.3880 <span style="color: red;">-0.0006</span>		177.8089 <span style="color: red;">-0.3891</span>	11.5400 <span style="color: red;">-0.0115</span>	1.4247 <span style="color: red;">-0.0018</span>
JPY	0.0084 <span style="color: green;">0.0018</span>	0.0103 <span style="color: red;">-0.0015</span>	0.0109 <span style="color: red;">-0.0055</span>	0.0109 <span style="color: green;">0.0039</span>	0.0078 <span style="color: red;">-0.0025</span>	0.0056 <span style="color: green;">0.0022</span>		0.0649 <span style="color: green;">0.0137</span>	0.0080 <span style="color: green;">0.0615</span>
HKD	0.1290 <span style="color: green;">0.0000</span>	0.1582 <span style="color: red;">-0.0037</span>	0.1676 <span style="color: red;">-0.0032</span>	0.1687 <span style="color: green;">0.0016</span>	0.1203 <span style="color: red;">-0.0006</span>	0.0867 <span style="color: green;">0.0016</span>	15.4081 <span style="color: red;">-0.2115</span>		0.1235 <span style="color: red;">-0.0002</span>
CHF	1.0452 <span style="color: green;">0.0002</span>	1.2815 <span style="color: red;">-0.0034</span>	1.3578 <span style="color: green;">0.0035</span>	1.3863 <span style="color: green;">0.0016</span>	0.9742 <span style="color: green;">0.0010</span>	0.7019 <span style="color: green;">0.0011</span>	124.8066 <span style="color: red;">-0.1850</span>	8.1001 <span style="color: green;">0.0017</span>	

ⓘ Data is delayed at least 20 minutes based on the price received on 21/04/2015 at 14:51 AEST.

Manage your portfolio with the latest research, market data and insight from UBS Investment Bank.

UBS Neo

### Global News

- Notice of Valuation of Residual Value of 200,000,000 European Style (Cash Settled) Category R Callable Bull Contracts 2015-2018 relating to the Hang Seng Index (the "CBCBs"... More 68854.HK 14:51
- \*TOP NEWS\* European Companies 14:50
- PDF 1: UNITED OVERSEAS BANK LIMITED (Employee Stock Option/ Share Scheme) UOBH.SI 14:50
- UNITED OVERSEAS BANK LIMITED (Employee Stock Option/ Share Scheme) UOBH.SI 14:50
- Notice of Valuation of Residual Value of 200,000,000 European Style (Cash Settled) Category R Callable Bull Contracts 2015-2018 relating to the Hang Seng Index (the "CBCBs"... More 69168.HK 14:50
- BRIEF-Paul Merchants March-qtr profit rises 14:49
- Outage or limitation/Transmission /Planned limitation grid: BY--LT 14:49
- Reuters Insider - Meet online jobs marketplace Freelancer.com 14:49
- Outage or limitation/Transmission /Planned limitation grid: BY--LT 14:49
- BRIEF-QWA Group announces new group CFO 14:48

⏪ 1 2 4 ⏩

**Note:** Global markets cannot be traded within Cbus Self Managed. This news feed is to be used as research and for information purposes only.

## UBS premium research

- > From the main navigation select **Markets & research > UBS research & commentary**.  
You can search a range of market commentary and reports, company-specific reports and available company research.

**UBS research & commentary**

### Strategy & news

#### Market commentary & reports

- 21/10/14 The Australasian Daily Summary 22-Oct-2014
- 20/10/14 The Australasian Daily Summary 21-Oct-2014
- 17/10/14 The Australasian Daily Summary 20-Oct-2014
- 16/10/14 The Australasian Daily Summary 17-Oct-2014
- 16/10/14 Australian Resources "Iron Ore: Entering a new era of lower prices" Lawcock
- 15/10/14 Australian Resources - Base Metals & Gold "Sector more appealing on lower ..."
- 15/10/14 The Australasian Daily Summary 16-Oct-2014
- 14/10/14 The Australasian Daily Summary 15-Oct-2014
- 14/10/14 The Australasian Daily Summary 14-Oct-2014
- 10/10/14 The Australasian Daily Summary 13-Oct-2014

### Recent company updates

Company	Last price	Status
DXS	7.52	SELL
TGS	0.05	BUY
NEC	2.27	BUY
MOA	3.61	BUY
NCM	14.40	SELL

### UBS Neo

Manage your portfolio with the latest research, market data and insight from UBS Investment Bank.

[UBS Neo](#)

### Search company research

Search for companies

Analyst:

From date:

Recommendation:

To date:

Sector:

Scrolling down the page, you can also view a list of available company research.

### Available company research

	Investment code	Title	Date
More	BHPAU	Aus Super Eq Stock Sec Doc CDE01 "HL Eq Stock Sec ..."	24/07/15
More	CDD.AU	Cardno Limited "Headline of Cardno Limited" (Neutr...	11/07/15
More	BHPAU	Aus Super Eq Stock Sec Doc CDE01 "HL Eq Stock Sec ..."	11/06/15
More	RRLAU	Regis Resources "Falling back to the pack" (Neutra...	23/05/15

## Trading rules and limitations

The following restrictions apply when investing in shares and ETFs through Cbus Self Managed:

- Maximum of 80% of your total Cbus account balance invested in shares and ETFs.
- Maximum of 10% of your total Cbus account balance invested in a single share or ETF.
- Minimum amount per share trade or ETF buy order is \$1,500.
- Maximum amount per share trade or ETF buy order is \$250,000.
- Buying and selling the same share or ETF on the same day is not permitted.
- Once a trade is executed on the Cbus Self Managed platform it can't be cancelled (but can be sold the next day).

For more information read the *Cbus Self Managed Investment Guide* available from [www.cbussuper.com.au/cbusselfmanaged](http://www.cbussuper.com.au/cbusselfmanaged).

## Buy shares & ETFs

- > From the main navigation select **Transact > Shares & ETFs**.
- > Select **Buy & sell** tab.

## 06 Australian shares & Exchange Traded Funds (ETFs)



### 1. Enter order

- > In **Code** field enter the ASX code or name of the company/ETF. If you are unsure of the code, you can also begin typing out the name and a list of options will appear for you to choose from.
- > For **Action**, select **Buy** radio button.
- > Select your **Trade Type**.

- If you select **Quantity**, you will need to enter the **Number of shares** you would like.

Trade type	<input checked="" type="radio"/> Quantity <input type="radio"/> Value
Number of shares	<input type="text"/>

- If you select **Value**, you will need to enter the **Value** (amount of money) you would like to invest.

Trade type	<input type="radio"/> Quantity <input checked="" type="radio"/> Value
Value	<input type="text"/>

- > Select your **Order type**.
  - If you select **Market**, you don't need to complete any other fields and can skip to the bottom of the page.

- If you select **Limit**, you will need to enter your **Limit price** and then select the **Expiration** – either **Good for day** or **Good for 30 days**.

Order type	Limit
Limit price	0.59
Expiration	Good for day
	Good for day
	Good for 30 days

- > Click **Continue** button to review your order.

**Tip:** The **Totals** box displays estimates of your share purchase cost and the number of shares you can purchase based on your entries above. As you alter any of the fields, this information automatically recalculates.

**Please note:** Brokerage fees apply each day you purchase a parcel of securities. Read the *Cbus Self Managed Investment Guide* for more information.



## 2. Review

On this screen you can review the details of the share purchase you are requesting.

You can choose to:

- **Cancel** the order you've entered.
- **Amend** the order you've entered. This will return you to the previous screen and you can amend the amount of shares, the company, etc.
- **Confirm** your order and submit for processing.

The screenshot shows a three-step progress bar at the top: 1 Enter order, 2 Review (highlighted in green), and 3 Confirm. Below the progress bar, the text reads: "You are about to place an order to: Buy 16,949 Australian Pharmaceutical Industries Ltd at \$ 0.590 On Account Superannuation - 243443 Estimated Trade Value is \$9,999.91." A note below states: "Note: Your order will be placed once you press the confirm button. You can change or cancel your order by pressing the buttons below. Press CONFIRM if you wish to proceed." At the bottom, there are three buttons: Cancel, Amend, and Confirm.

## 3. Confirm

This screen confirms your share purchase. A transaction summary will also be sent to your nominated email address.

- > You can enter a **Trade note** and click **Submit note** button to save.
- > Click **New trade** button to make another trade.

The screenshot shows a three-step progress bar at the top: 1 Enter order, 2 Review, and 3 Confirm (highlighted in green). Below the progress bar, a green box contains a success message: "Order (1921811) to Buy 16949 APIAU at 0.590 has been successfully sent to market For Account Superannuation - 243443." A note below states: "Note: If the order has not been executed, you may be able to amend or cancel the order." Below the note, there is a section for "Trade note:" with the text "It's a good idea to keep a note on your trading motivation and objectives" and a text input field labeled "Why did you trade?". At the bottom, there are two buttons: Submit note and New trade.

# Sell shares & ETFs

## 1. Enter order

- > In **Code** field enter the ASX code or name of the company/ETF. If you are unsure of the code, you can also begin typing out the name and a list of options will appear for you to choose from.
- > For **Action**, select **Sell** radio button.
- > Select your **Trade Type**.
  - If you select **Quantity**, you will need to enter the **Number of shares** you would like to sell.
  - If you select **Value**, you will need to enter the **Value** (in whole dollars) you would like to sell.
- > Select your **Order type**.
  - If you select **Market**, you don't need to complete any other fields and can skip to the bottom of the page.
  - If you select **Limit**, you will need to enter your **Limit price** and then select the **Expiration** – either **Good for day** or **Good for 30 days**.

**Tip:** The **Totals** box displays estimates of your share sale value and the number of shares you can sell based on your entries above. As you alter any of the fields, this information automatically recalculates.

**Please note:** Brokerage fees apply each day you sell a parcel of securities. Read the *Cbus Self Managed Investment Guide* for more information.

## 2. Review

On this screen you can review the details of the share sale you are requesting.

You can choose to:

- **Cancel** the order you've entered.
- **Amend** the order you've entered. This will return you to the previous screen and you can amend the amount of shares, the company, etc.
- **Confirm** your order and submit for processing.

## 3. Confirm

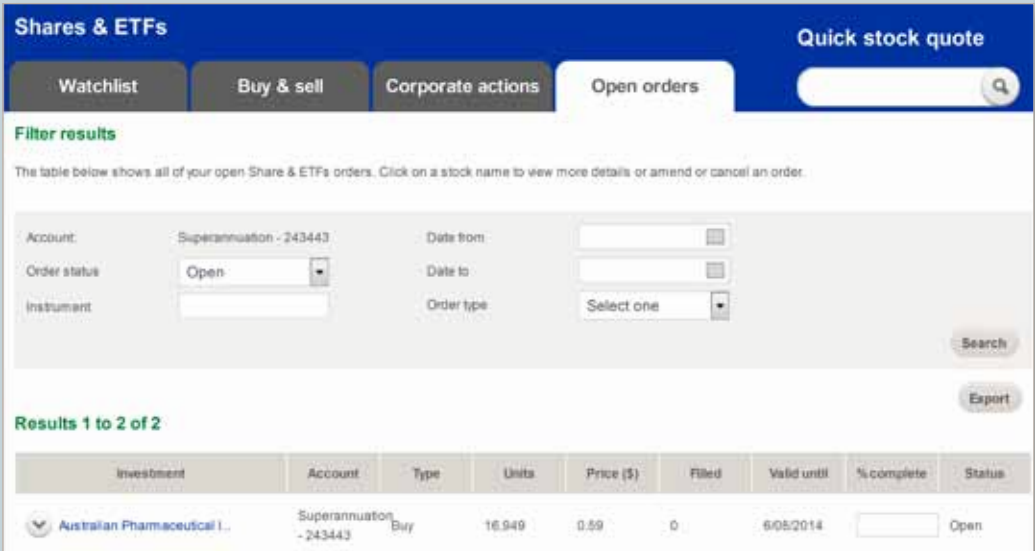
This screen confirms your share sale. A transaction summary will also be sent to your nominated address.

- > Click **Ok** button to exit the screen.

# Manage open share orders

To view and manage your open share orders (those not yet fulfilled):

- > Go to **Transact > Shares & ETFs > Open orders.**



- > Click on a stock name to view additional menu options:
  - More details
  - Amend
  - Cancel order.

## Cancel an open share order

- > Go to **Transact > Shares & ETFs > Open orders.** OR
- > Select **Open** under **Order status.**
- > Choose an investment from the list that appears in the search results.
  - > Type in the investment code in **Instrument** field.
  - > Apply a date filter to your search using **Date from** and **Date to** fields.
  - > Select an **Order type.** You can choose from **Buy** or **Sell.**
  - > Once you've entered the relevant fields, click **Search** button.
  - > From the search results, click on the investment order you wish to cancel.



- > Click **Cancel** button.



- > Click **Confirm** button to proceed with your cancellation.

For a two-week period each quarter (July, October, January and April) you can buy or sell units in Managed Investments with transactions being finalised shortly thereafter.

Once you have purchased units in Managed Investments, your funds are locked in until the next quarterly trading window.

You can view the trading windows for Managed Investments on our website.

## Rules and limitations

- The minimum investment holding in Managed Investments is \$3,000.
- Maximum of 25% of your total Cbus account invested for each Managed Investment option.
- There is no minimum or maximum buy or sell order. However, when you make a partial sale of units in Cbus Self Managed Property and/or Cbus Self Managed Infrastructure, you must maintain a minimum investment holding of the greater of \$3,000 or 10% of your total investment in the option prior to your withdrawal.

For more information, read the *Cbus Self Managed Investment Guide* available at [www.cbussuper.com.au/cbusselfmanaged](http://www.cbussuper.com.au/cbusselfmanaged)

## Buy units in Managed Investments

You can only buy units in Managed Investments during designated trading windows.

- > From the main navigation select **Transact > Managed Investments**.
- > Select **Buy & sell** tab.

**Managed investments**

Buy & sell | Distributions | Open orders

1 Enter order > 2 Review > 3 Confirm

Account: Superannuation - 4728739

Available cash	\$7,238.84
Estimated max investment in this security	n/a

**Enter order details**

Code:

Action:  Buy  Sell  Sell all

Trade type:  Quantity  Value

Value:

**Totals**

Estimated total	\$0.00
-----------------	--------

Continue

Managed Investments are specialised investment options with specific risks and benefits.

You should read investment and product material carefully and consider seeking professional financial advice before deciding to buy or sell units in Managed Investments.

**Cbus Self Managed Property (Property) and Cbus Self Managed Infrastructure (Infrastructure)**

You can only transact quarterly on Property and Infrastructure. Access outside of the designated transaction periods will only be granted in specific circumstances.

Cbus reserves the right to delay or defer transactions.

You should only consider investing in Property and Infrastructure as part of a long-term investment strategy.

Super Income Stream members should ensure that investments required to fund income payments or withdrawals are not invested in Property or Infrastructure.

For more information, visit [www.cbussuper.com.au/cbusselfmanaged](http://www.cbussuper.com.au/cbusselfmanaged)

**Tip:** You need to buy units in Cbus Self Managed Property and Cbus Self Managed Infrastructure in separate transactions.

## 1. Enter order

- > In **Code** field enter one of the following codes:
  - Cbus Self Managed Property – CBUSPROP.AU
  - Cbus Self Managed Infrastructure – CBUSINFRA.AU
- > For **Action**, select **Buy** radio button.
- > Select your **Trade Type**.
  - If you select **Quantity**, you will need to enter the **Number of units** you would like to buy.
  - If you select **Value**, you will need to enter the **Value** (amount of money) you would like to invest.
- > Click **Continue** button to review your order.

## 2. Review

On this screen you can review your purchase details.

You can choose to:

- **Cancel** the order you've entered.
- **Amend** the order you've entered. This will return you to the previous screen.
- **Confirm** your order and submit for processing. You will need to tick the box acknowledging the restrictions and limits that apply when you buy units in Managed Investments.

**Managed investments**

Buy & sell | Distributions | Open orders

1 Enter order > 2 Review > 3 Confirm

You are about to place an order to:

Sell \$20,000.00 CBUS Self Managed Infrastructure  
for Account Superannuation - 4726738

**Note:** Your order will be placed once you press the confirm button. You can change or cancel your order by pressing the buttons below.

Press **CONFIRM** if you wish to proceed.

**Warning:** Managed Investments should only be used as part of a long-term investment strategy.  
Property and Infrastructure may only be transacted upon quarters.

**Warning:** Short gains  
By confirming this order, short gains/losses will be realized.

I acknowledge the restrictions and limits that exist for Managed Investments and Cbus Self Managed Property and Infrastructure.

I understand that once invested, I will be unable to access my investments until the next transaction period.

Cancel Amend Confirm

## 3. Confirm

This screen confirms your purchase of units. A transaction summary will also be sent to your nominated email address.

- > Click **New trade** button to make another trade.

**Managed investments**

Buy & sell | Distributions | Open orders

1 Enter order > 2 Review > 3 Confirm

**Success:** Your order to Sell \$20,000.00 CBUS Self Managed Infrastructure has been successfully submitted for Account Superannuation - 4726738.

**Note:** If the order has not been placed, you may be able to amend or cancel the order.

New trade

# Sell units in Managed Investments

You can only sell units in Managed Investments during designated trading windows. To view the dates for trading windows, visit [www.cbussuper.com.au/cbusselfmanaged](http://www.cbussuper.com.au/cbusselfmanaged)

When you make a partial sale of units in Cbus Self Managed Property and/or Cbus Self Managed Infrastructure, you must maintain a minimum investment holding of the greater of \$3,000 or 10% of your total investment in the option prior to your withdrawal.

- > From the main navigation select **Transact > Managed Investments**.
- > Select **Buy & sell** tab.

### 1. Enter order

- > In **Code** field enter one of the following codes:
  - Cbus Self Managed Property – CBUSPROP.AU
  - Cbus Self Managed Infrastructure – CBUSINFRA.AU
- > For **Action**, select **Sell** radio button.
- > Select your **Trade Type**.
  - If you select **Quantity**, you will need to enter the **Number of units** you would like to sell.
  - If you select **Value**, you will need to enter the **Value** of the units you would like to sell.
- > Click **Continue** button to review your order.

### 2. Review

On this screen you can review your sale details.

You can choose to:

- **Cancel** the order you've entered.
- **Amend** the order you've entered. This will return you to the previous screen.
- **Confirm** your order and submit for processing.

### 3. Confirm

This screen confirms your sale of units in Managed Investments. A transaction summary will also be sent to your nominated email address.

- > Click **New trade** button to make another trade.

When you invest in a term deposit, you nominate the amount you wish to invest and the length of time you wish to invest for. Your funds are then 'locked in' to the term deposit, and released to you on maturity, with the applicable interest minus any tax on earnings.

Current terms and interest rate options are available at [www.cbussuper.com.au/cbusselfmanaged](http://www.cbussuper.com.au/cbusselfmanaged) or via the Cbus Self Managed platform.

### Rules and limitations

You are able to invest in as many term deposits as you wish, however for each term deposit a minimum of \$2,000 and a maximum of \$5 million applies.

You can invest in term deposits once a week.

### Available providers

Cbus Self Managed currently offers term deposits through ME Bank and National Australia Bank.

## Purchase a term deposit

If you submit your term deposit request at any time before 11.59pm (AEST/AEDT) on a Thursday, your term deposit will be purchased on Friday (or the next business day if it's a public holiday). If your request is received after this time it will take effect from the following Friday.

- > From the main navigation select **Transact > Term deposits**.
  - > Select **Buy** tab.
- This page displays all available term deposits, listed by duration and provider.

### 1. Enter order

- > Select the term deposit you would like to invest in by clicking on the relevant interest rate figure.

Provider	60 Days	90 Days	180 Days	365 Days	30 Days
ME Bank	3.10% pa	4.10% pa	5.10% pa	6.10% pa	—
National Australia Bank	3.20% pa	4.20% pa	5.20% pa	6.20% pa	2.20% pa

## 08 Term deposits

A new window will display.

- > Enter **Investment Value** in whole dollars (the amount you want to invest in the term deposit).
- > Choose whether you would like to auto-invest your term deposit:
  - Select **No, auto-reinvestment** OR
  - Select **Yes, automatically reinvest**, and nominate the **Amount, Term** and **Expiration** from the options provided.
- > Click **Continue** button.

**Please enter the amount you wish to invest**

Provider: National Australia Bank  
Term: 60 Days  
Rate: 3.20% pa  
Investment Value (\$)

**Term deposit auto-reinvestment:**  
You can change your auto-reinvestment choice at any time, except on the day before maturity.

No auto-reinvestment  
Principal and net interest will be deposited into your transaction account on maturity.

Yes, automatically reinvest:

**Amount:**

Principal only  
 Principal + net interest

**Term:**

Same term and provider  
 Same term, best rate

**Expiration:**

One new term only  
 Until cancelled

### 2. Review

On this screen you can review the details of the term deposit you are requesting.

You can choose to:

- **Cancel** the term deposit order you've entered.
- **Confirm** your term deposit order and submit for processing.

1 Enter order > 2 Review > 3 Confirm

**Order Details**

You are about to place an order on account Superannuation - 243443 to:

BUY National Australia Bank, 60 Days, 3.20% pa

Total is \$25,000.00 AUD  
Press **CONFIRM** if you wish to proceed.

### 3. Confirm

This screen confirms your term deposit purchase. A transaction summary will also be sent to your nominated address.

1 Enter order > 2 Review > 3 Confirm

Your term deposit order has been lodged.

Note: Your investments will be processed next Friday or on the next business day following Friday if that day is a public holiday. You can view or cancel this request up until 11:59 pm on the Thursday before your trade is processed by clicking the 'Pending' tab above.



## View pending term deposit

- > From the main navigation select **Transact > Term deposits**.
- > Select **Pending** tab.

This page will display any pending term deposit orders you have placed.



The screenshot shows the 'Term deposits' interface with a 'Pending' tab selected. A table displays two pending term deposit orders. The table has columns for Member no, Product Type, Provider, Term, Rate (%), and Invested.

Member no	Product Type	Provider	Term	Rate (%)	Invested
243443	Superannuation	National Australia Bank	90 Days	4.20	\$25000.00
243443	Superannuation	National Australia Bank	180 Days	5.20	\$3000.00

## Monitor an existing term deposit

- > From the main navigation select **Portfolio > Detail**.
- > Select **Term deposits** tab.

The **Current holdings** table will display all active term deposits.

A graph is provided to show the maturity period and profile. You can also apply a date filter to generate time-specific results.

## Cancel a term deposit

Once you invest in a term deposit, you are locked in for a set amount of time. Breaking a term deposit is only allowed in very specific circumstances. For further information, refer to the *Cbus Self Managed Investment Guide* available from [www.cbussuper.com.au/cbusselfmanaged](http://www.cbussuper.com.au/cbusselfmanaged).

## The Cbus Self Managed platform offers the following reports:

- **Portfolio valuation** – The value of any shares held by the member.
- **Cash transaction** – The value of any term deposits held by the member.
- **Fees and expenses** – The value of the cash transactional account held by the member.
- **Dividends** – Real-time values as per your Cbus holdings.
- **Unrealised capital gains and tax** – Details of your unrealised CGT position on existing holdings, as at a specified date.
- **Capital gains disposal and tax** – Details your realised CGT liability/assets over a given period.
- **Corporate actions** – If and when any companies you have invested in through Cbus Self Managed undertake a corporate action that is available to you, you will be notified through the platform in order for you to either acknowledge or participate in the company's corporate action. Not all corporate actions require action from you – some are simply announcements from companies in which you have invested.

You will need a PDF Reader installed on your computer to read the reports. To download Adobe Reader, visit [www.get.adobe.com/reader](http://www.get.adobe.com/reader)

## Generate a report

- > From the main navigation select **Portfolio > Reports**.

**Reports**

**Request report**

Select the date range and type of report you would like to run.

Account: Superannuation - 2194813

From date: 22/05/2015

To date: 22/08/2015

Reports: Select one

Request

- > Select the date range you require using **From date** and **To date** fields.
- > Select from the drop down list of **Reports**.
- > Click **Request** button to process. The report may take up to one minute to generate.
- > Once the report is available, click **Download** button.

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# Contact Cbus



Call our Service Centre on **1300 361 784**  
8am to 8pm AEST/AEDT (within Australia).  
Open Monday to Friday, closed national public holidays



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