

What you should know about this guide

This Joint Financial Services Guide (FSG) has been prepared, authorised and issued by BUSSQ (Queensland) Pty Ltd (ABN 15 065 081 281, AFSL 237860) as Trustee for BUSSQ (ABN 85 571 332 201) (the Trustee) and by Link Advice Pty Ltd (ABN 36 105 811 836, AFSL 258145)(Link Advice). The distribution of this FSG by the Trustee and Link Advice has been authorised by all parties.

The Trustee has contracted with Australian Administration Services Pty Limited (ABN 62 003 429 114) (AAS) to provide administration and financial product advice services to members and employers of BUSSQ. Link Advice is a wholly owned subsidiary of AAS and authorises certain AAS employees to provide general and personal advice to BUSSQ members.

Not Independent

Link Advice is authorised under the Link Advice AFSL for the provision of financial product advice services to BUSSQ members. Link Advice is not independent, impartial or unbiased as AAS is paid a fee by the Trustee for these financial advice services.

The purpose of this FSG is to help you decide whether to use the services offered by the Trustee and/or Link Advice. This FSG will provide you with information about the services provided by the Trustee and Link Advice, and how their respective representatives are remunerated in relation to the financial services offered and how complaints against BUSSQ and Link Advice are dealt with.

The Trustee is authorised to:

1. Provide financial product advice for the following classes of financial products:
 - i Superannuation, and
2. Deal in a financial product by:
 - i Issuing, applying for, acquiring, varying or disposing of a financial product in respect of the following classes of financial products:
 - a) deposit and payment products limited to non-cash payments products, and
 - b) superannuation.
3. Provide a superannuation trustee service to retail and wholesale clients.

Link Advice and its representatives are authorised (among other things) to deal in and to provide general and personal advice in relation to superannuation products.

Before making any decisions to acquire a BUSSQ or other financial product, you should read the relevant Product Disclosure Statement (PDS) and/or obtain professional financial advice. The PDS provides information about the benefits, including fees and risks, associated with that product.

What is general advice?

General advice is advice that does not take into account your individual objectives, financial situation or needs and as such the advice may not be appropriate for your circumstances. You should assess your own financial needs and/or obtain advice from a qualified professional before acting on general advice. General advice

is provided by the Trustee and Link Advice. General advice regarding your BUSSQ account and BUSSQ financial products is included as part of your BUSSQ Trustee related costs. There is no additional cost to you for this service.

What is personal advice?

Personal advice is advice that does take into account your individual objectives, financial situation or needs. Link Advice provides personal advice to BUSSQ members on behalf of the Trustee. The advice services are commonly provided through the following channels:

- over the phone
- digital (online) advice.

Whenever Link Advice provides you with personal advice, a Statement of Advice (SOA), also known as a financial plan, will be provided.

When Link Advice recommends a particular financial product, a PDS will always be provided to allow you to make an informed decision.

What personal advice services are provided and what are the costs?

Link Advice provides BUSSQ members with personal advice in relation to:

- insurance
- investment choice
- contributions, and
- retirement.

This advice is limited to BUSSQ products, and the cost of this advice is included in the BUSSQ Trustee related costs. There are no additional fees for this service.

Link Advice also provides BUSSQ members with personal advice in relation to:

- Retirement income streams (Simple Retirement Advice), and
- Transition to retirement (Transition to Retirement Advice).

Simple Retirement Advice and Transition to Retirement Advice extends to financial matters beyond a member's BUSSQ superannuation account, such as other assets and income, and eligibility for Centrelink benefits. Link Advice charges the member a fee, on a fee-for-service basis for that part of the advice that extends beyond consideration of the member's BUSSQ superannuation account. Fees start at \$220 per hour including GST. Link Advice will agree the exact fee with you prior to proceeding with advice so you feel comfortable and confident that the service is right for you. The fee for this personal advice will be invoiced to you by Link Advice for payment. The fee cannot be debited directly from your BUSSQ superannuation account.

Other than that personal advice for which Link Advice charges BUSSQ members a fee, Link Advice does not receive specific remuneration relating to the general and personal advice services offered on behalf of the Trustee that have been outlined in this guide.

AAS is remunerated by the Trustee for the contracted administration, general and personal

advice services (other than personal advice for which Link Advice charges BUSSQ members a fee) that it provides to the BUSSQ fund, as a whole.

The Trustee levies fees and charges on individual members to cover the operating costs of the fund (including Trustee related costs). For information relating to the fees and charges levied on members, please refer to the relevant Product Disclosure Statement (PDS).

Neither the Trustee or its representatives receive hard or soft dollar bonuses as a direct result of providing advice to you. Directors and representatives of the Trustee do not receive commissions or bonuses as a result of the services offered to you by our representatives. Any surplus generated from fees or charges is retained to be used for the benefit of BUSSQ members. The Trustee does not pay any commissions to any third party who may refer you to BUSSQ.

Representatives of Link Advice are salaried employees. As salaried representatives of Link Advice, they may be entitled to receive an annual bonus based on the performance measures of the Link Group and its subsidiaries. This bonus is discretionary and not related to product sales. Representatives of Link Advice do not accept or receive any other form of remuneration or commissions in regard to the provision of personal advice.

What compensation arrangements are in place?

The Trustee and Link Advice each have in place adequate arrangements, including Professional Indemnity insurance, to compensate clients, fund members or their beneficiaries for loss or damage suffered as a result of breaches of any relevant legislative obligations by the Trustee, Link Advice, or their respective representatives/employees including claims in relation to the conduct of representatives/employees who no longer work for the licensees (but who did at the time of the relevant conduct). These arrangements satisfy the requirements of section 912B of the Corporations Act 2001 (Cth).

How is my information protected?

BUSSQ respects the privacy of its members. The Trustee only collects information that is necessary to manage your account, provide financial advice, meet any legislative requirements and provide you with opportunities available to you as a member or client, or as otherwise permitted by law. We may share this information between the Trustee, AAS and Link Advice. The BUSSQ Privacy Statement is available at bussq.com.au.

Link Advice and AAS are subject to the Link Group Privacy Policy, a copy of which is available at linkgroup.com/docs/Link_Group_Privacy_Policy.pdf

What relationships or associations may influence the advice given to me?

Link Advice representatives may be members of BUSSQ. BUSSQ Directors and representatives may be members of the BUSSQ Fund. BUSSQ Directors may hold directorships in funds in which BUSSQ invests.

Master Builders Queensland Insurance Services, which is owned by Master Builders Queensland, arrange certain insurances on behalf of the Trustee. BUSSQ uses OnePath (a company of ANZ) for the provision of Group Life Cover.

BUSSQ makes available a Clearing House to its employers and utilises SCH Online. SCH Online is a non-cash payment product issued by Pacific Custodians Pty Limited (ABN 66 009 682 866, AFSL 295142)(Pacific Custodians) and operated by The Superannuation Clearing House Pty Limited (ABN 15 086 576 721)(TSCH).

Pacific Custodians, TSCH, Link Advice and AAS are all related bodies corporate and members of the Link Group of companies. For more information about the Link Group, please visit: linkgroup.com. BUSSQ has no association or relationship with any other product issuer and does not receive any benefit from any relationship that could influence the providing of advice.

What if I am not happy with the financial services provided?

If you are not happy with any aspect of your contact with BUSSQ and wish to make a complaint, you should contact the Complaints Officer:

The Complaints Officer contact details are:

PHONE 1800 692 877
MAIL Complaints Officer, BUSSQ, GPO Box 2775, Brisbane QLD 4001
EMAIL super@bussq.com.au

Alternatively, you can make a complaint in person to a BUSSQ representative, or online at bussq.com.au or via BUSSQ-owned or controlled social media.

The Complaints Officer will investigate your complaint on your behalf and write to inform you of the results of that investigation no later than 30 calendar days after receiving a financial advice complaint or 45 calendar days after receiving a superannuation trustee complaint (unless the complaint relates to a death benefit distribution, in which case the Complaints Officer will respond no later than 90 calendar days after the expiry of the 28 calendar day period for objecting to a proposed death benefit distribution).*

If your complaint relates to insurance, the Complaints Officer will provide you with updates at least every 20 business days (unless we agree a different timetable with you).

Our formal response will include:

- The reasons for our decision;
- Your ability to request documents relied on to decide your complaint; and
- Your right to take your complaint to the Australian Financial Complaints Authority (AFCA).

*Sometimes we will need more time to investigate and respond to your complaint. In such a situation, before the relevant response timeframe expires, we will provide you with an Internal Dispute Resolution (IDR) delay notification which provides reasons for the delay and your right to take your complaint to AFCA.

If you are not satisfied with our response or you have not received a response within the required timeframe, you may take your complaint to AFCA.

Complaints about Link Advice

If you have a complaint about financial product advice provided by representatives of Link Advice, you can direct your complaint to "The Complaints Officer" at our address listed in 'Our Contact Details' at the end of this guide. We will try to acknowledge and respond to your complaint fairly and within the required timeframes.

If you do not receive a response to your complaint within 30 calendar days, or are not satisfied with the response after going through the internal complaints process, you can take your complaint to AFCA.

About AFCA

AFCA provides a fair and independent financial services complaint resolution service that is free to consumers. AFCA may be able to help resolve your complaint, but only after you have made a complaint to BUSSQ.

AFCA contact details are:

WEB www.afca.org.au
EMAIL info@afca.org.au
PHONE 1800 931 678 (free call)
MAIL Australian Financial Complaints Authority
GPO Box 3 Melbourne VIC 3001

Who is responsible for the advice given to me?

Link Advice is responsible for advice given to you by Link Advice representatives and BUSS (Queensland) Pty Ltd is responsible for the advice given to you by BUSSQ representatives. You may be provided with written material or communications including emails, which may contain general advice and the entity that prepared that written material is responsible for that advice. All contact with the BUSSQ telephone contact centre will be with a Link Advice representative. If you are referred for personal advice on that call this will be provided by a Link Advice representative. The representative assisting you is a salaried employee who is authorised to give you general or personal advice. The representative will inform you under which category they operate in terms of their advice status.

Who is BUSSQ?

BUSSQ is a profit for members' industry superannuation fund. BUSS (Queensland) Pty Ltd is the Trustee of the Fund. The Fund is a regulated fund under Commonwealth legislation. As a result, the Fund is able to obtain taxation advantages and can accept Superannuation Guarantee (SG) Contributions.

BUSS(Queensland) offers these products:

- An authorised MySuper product
- A superannuation accumulation fund for choice members
- A Child Income account
- A Transition to Retirement Income account

- An Account Based Income account
- A Term Allocated Pension.

Who can join BUSSQ?

Anyone can join BUSSQ. This includes on site and off site workers, clerical workers, apprentices, professionals, spouses, family and friends, and working directors. You don't have to be connected to the building industry to join the Fund.

How do I contact BUSSQ?

WEB bussq.com.au
EMAIL super@bussq.com.au
PHONE 1800 692 877
MAIL BUSSQ PO Box 1526
Milton QLD 4064
VISIT BUSSQ 299 Coronation Drive,
Milton QLD 4064

How do I contact AAS?

WEB linkgroup.com
EMAIL info@linkgroup.com
PHONE 02 8571 6000

How do I contact Link Advice?

WEB linkadvice.com.au
EMAIL advice@linkadvice.com.au
PHONE 1300 734 007
MAIL PO Box 240 Parramatta NSW 2124