



## MARKET UPDATE



### BUSS(Q) BUILDING SUPER – THERE FOR YOU

BUSS(Q) is an industry super fund created for and by Queenslanders in the building and construction industry. All profits are returned to members, unlike many other super funds that pay a proportion of their profits to shareholders and commissions to agents. BUSS(Q) exists only for the benefit of members.

### IT PAYS TO TAKE A LONG TERM VIEW

All super funds are being affected by the ongoing volatility in the share market, as a result of the global financial crisis. However, it pays to remember that super is a long-term investment, and **BUSS(Q) has a strong track record of fund performance, and is performing better than most over the long term.**

In the latest *SuperRatings* Fund Survey, BUSS(Q) is **ranked #1** compared to **ALL** other funds over 10 years.

### SuperRatings Fund Survey results – Balanced Investment Option

Fund Name	1 year	3 years	5 years	10 years
<b>BUSS(Q) Balanced Growth</b>	<b>8.09%</b>	<b>-1.30%</b>	<b>5.26%</b>	<b>6.45%</b>
Sunsuper Balanced	7.30%	-1.96%	4.05%	5.65%
Cbus Core Strategy	7.39%	-2.19%	4.49%	5.58%
AustralianSuper Balanced	9.15%	-2.50%	4.51%	6.05%
QSuper Balanced	10.00%	-0.90%	4.06%	5.09%
LG Super	9.05%	0.18%	4.41%	4.72%
Industry Fund Average	8.03%	-2.49%	3.69%	5.25%
Retail Fund Average	7.83%	-3.56%	2.15%	3.40%
<b>All Fund Average</b>	<b>7.97%</b>	<b>-2.92%</b>	<b>3.12%</b>	<b>4.62%</b>

1, 3, 5, and 10 year figures are reported for the 12 month period preceding 31<sup>st</sup> July 2010 by *SuperRatings* Fund Survey.

### BUSS(Q) Investment Returns – All Options

	1 year	3 years	5 years
Cash	4.10%	3.79%	n/a
Defensive	7.96%	1.53%	5.23%
Balanced	8.09%	-1.30%	5.26%
High Growth	8.67%	-2.12%	5.83%
Australian Shares	11.09%	-3.24%	n/a
International Shares	4.22%	-6.81%	n/a
Diversified Fixed Interest	13.35%	7.42%	n/a

### INDUSTRY RECOGNITION AS A TOP PERFORMER

BUSS(Q) was recently named **Best Balanced Super Fund 2010** by *Money* magazine in their Best of the Best awards, reflecting the fund's top performance over a number of years.

Industry body, SuperRatings, has also recognised BUSS(Q)'s performance, naming BUSS(Q) as **Australia's Best Performing Balanced Super Fund Over 5 Years**. BUSS(Q) was also ranked in the Top 5 pension funds in *SuperRatings*' 2009 fund review. In addition, BUSS(Q) has been awarded a prestigious **Platinum Rating** by *SuperRatings*. This is the highest rating available and is only given to a limited number of funds on the basis of strong investment returns, low fees, good customer service and additional benefits to members including financial planning advice at no extra cost.



## FINANCIAL PLANNING ADVICE AT NO EXTRA COST

It's important to us that members get practical advice to assist them make the most of their super. That's why we offer members financial planning advice about their super at no extra cost. The advice is available over the phone or in person at a time that suits them.

The financial adviser will work with members one step at a time to help them assess their situation and advise on how to achieve their goals. **Call us on FREECALL 1800 657 216 and ask to speak to a financial adviser.**

## BUSS(Q) FEATURES AND BENEFITS

RETURNS	<ul style="list-style-type: none"> <li>• BUSS(Q) is one of Australia's top performing funds, currently ranked #1 over 10 years. Refer to table on previous page that shows BUSS(Q)'s returns compared to a range of super funds.</li> </ul>
FEES	<ul style="list-style-type: none"> <li>• BUSS(Q) has low administration fees, no investment switching fees and does not pay agent fees or commissions.</li> <li>• BUSS(Q) is an industry super fund and all profits go to members.</li> </ul>
INSURANCE	<ul style="list-style-type: none"> <li>• BUSS(Q) understands the importance of financial protection, and offers members substantial Total and Temporary Disablement (TTD), Total and Permanent Disablement (TPD) and Death insurance cover.</li> <li>• BUSS(Q) also offers a Budget Under 21 Insurance Package.</li> </ul>
COMMUNICATION	<ul style="list-style-type: none"> <li>• We offer BUSS(Q) members the flexibility of accessing their account information online via MemberAccess at <a href="http://www.bussq.com.au">www.bussq.com.au</a>. Members are also sent regular statements and newsletters, and can access other useful information, retirement calculators, factsheets and annual reports on the BUSS(Q) website.</li> </ul>
PRODUCTS	<ul style="list-style-type: none"> <li>• BUSS(Q) offers Transition to Retirement and Retirement Pensions with no entry fees and low ongoing fees.</li> </ul>
ARREARS PROCESS	<ul style="list-style-type: none"> <li>• BUSS(Q) works hard to ensure that members receive their super guarantee (SG) entitlements. We have a robust process that assists to chase contributions for the benefit of members.</li> </ul>
FINANCIAL PLANNING ADVICE – AT NO EXTRA COST	<ul style="list-style-type: none"> <li>• BUSS(Q) offers members financial planning advice in relation to their super at no extra cost, as it's included in the BUSS(Q) administration fee.</li> </ul>
ACCESS TO LOW COST HOME LOANS	<ul style="list-style-type: none"> <li>• BUSS(Q) has teamed up with Members Equity Bank to offer members low-cost banking products.</li> </ul>

## WHAT TO CONSIDER WHEN COMPARING FUNDS?

When you are comparing super funds, it's important to look at more than just the current investment return. You should also consider:

- Investment returns over the short, medium and long term (ie 1, 3, 5, 7 and 10 years). Remember 1 or 2% difference in returns can mean a huge difference to you over the life of your super investment.
- Total fees payable now and in the future
- Insurance premiums and benefits
- Ease of access to information regarding your account
- Additional services available like access to financial planning advice and the costs, home loans, and pension products.

### Important Information

The advice supplied in this fact sheet is general advice only and does not take into account or consider your personal objectives, financial situation or needs. Before acting on this information, you should consider the appropriateness of the information to your individual needs or seek independent advice from a properly qualified professional. BUSS(Q) has partnered with Money Solutions to offer BUSS(Q) members financial advice in relation to their superannuation at no extra cost to the member, as the cost for this advice is included in the fund's administration fees. Before acquisition of a BUSS(Q) product, a Product Disclosure Statement should be obtained. A copy of BUSS(Q)'s Product Disclosure Statements and Financial Services Guide may be downloaded from the BUSS(Q) website [www.bussq.com.au](http://www.bussq.com.au) or you can request a copy by contacting BUSS(Q) on FREECALL 1800 657 216. Licence and registration numbers for: BUSS(Queensland) Pty Ltd ABN 15 065 081 281; AFS Licence 237860; BUSS(Q) ABN 85 571 332 201. Money Solutions Pty Limited AFS Licence No. 258145.