

FINANCIAL SERVICES GUIDE

NOVEMBER 2010

WHAT YOU SHOULD KNOW ABOUT THIS GUIDE

This Financial Services Guide (FSG) provides you with information about BUSS(Queensland) Pty Ltd, BUSS(Queensland) and its representatives, so that you can decide whether to use the financial services we provide.

The financial services provided by BUSS(Queensland) may include personal or general advice on:

- Rolling over superannuation benefits
- Salary sacrifice
- Voluntary contributions
- Member investment choice
- Insurance benefits
- Account based pension
- Spouse contributions
- Superannuation legislation
- Tax on superannuation, and
- Other superannuation issues.

Before making any decisions to acquire a BUSS(Queensland) product, you should read the 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. You should assess your own financial

needs and/or obtain advice from a properly qualified professional before acting on general advice.

WHAT IS PERSONAL ADVICE?

Personal advice is advice that does take into account your individual objectives, financial situation and future needs. We will provide you with a Statement of Advice (SOA), also known as a financial plan.

We will always tell you about:

- Any fees that will be paid in dollar amounts, in relation to a product we recommend.
- Any limitations on the advice we give you.

When we recommend a particular financial product, we will always provide a PDS to allow you to make an informed decision.

WHAT IS THE COST?

The cost of providing general or personal advice is included in the BUSS(Queensland) administration fees. There are no additional fees or charges. As BUSS(Queensland) is an industry super fund, all profits go to the members and not to shareholders.

Our representatives are salaried employees and are not paid any commissions for providing services to you. This means that we are able to maintain low fees. BUSS(Queensland) directors and our representatives do not

receive hard or soft dollar bonuses as a direct result of providing advice to you.

BUSS(Queensland) directors 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 are retained by the Fund to be used for the benefit of members.

BUSS(Queensland) does not pay any commissions to any third party who may refer you to BUSS(Queensland).

MEMBER COMPENSATION ARRANGEMENTS

BUSS(Queensland) has in place adequate arrangements, including professional indemnity (PI) insurance, to compensate fund members or their beneficiaries for loss or damage suffered because of breaches of any relevant legislative obligations by BUSS(Queensland) or its representatives.

HOW IS MY INFORMATION PROTECTED?

The Fund respects the privacy of its members. BUSS(Queensland) only collects information that is necessary to manage your account, meet any legislative requirements and to provide you with opportunities available to you as a member. The BUSS(Queensland) Privacy Policy is available at www.bussq.com.au.

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WHAT RELATIONSHIPS OR ASSOCIATIONS MAY INFLUENCE THE ADVICE GIVEN TO ME?

BUSS(Queensland) directors and representatives may be members of the BUSS(Queensland) Fund. The BUSS(Queensland) Fund is an investor in Members Equity.

Master Builders Queensland Insurance Services, which is owned by Master Builders Queensland, arrange certain insurances on behalf of BUSS(Queensland).

BUSS(Queensland) uses OnePath (a company of ANZ) for the provision of Group Life Cover.

BUSS(Queensland) has no association or relationship with any other product issuer and receives no benefit from any relationship that could influence the providing of advice.

BUSS(Queensland) Directors may hold Directorships in funds in which BUSS(Queensland) invests.

WHAT IF I AM NOT HAPPY WITH THE ADVICE GIVEN?

Should you have a complaint about BUSS(Queensland) or one of its representatives, please contact the BUSS(Q) complaints office in writing.

If you are not satisfied with our response, you can contact the Superannuation Complaints Tribunal on 1300 884 114 or write to:

Superannuation Complaints Tribunal
Locked Bag 3060
Melbourne VIC 3001

Email info@sct.gov.au, or
Website www.sct.gov.au

WHO IS BUSS (QUEENSLAND)?

BUSS(Queensland) is a profit for members industry superannuation 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.

The Fund holds an Australian Financial Services License which allows the Fund to provide superannuation advice to retail clients.

BUSS(Queensland) offers these products:

- A superannuation accumulation fund for employees
- A superannuation accumulation fund for the self employed.
- A Transition to Retirement pension
- An account based pension for retirees, and
- A Term Allocated pension.

WHO IS RESPONSIBLE FOR THE ADVICE GIVEN TO ME?

BUSS(Queensland) Pty Ltd is responsible for the advice given to you. The representative assisting you is a salaried employee who is authorised to give you general or personal advice regarding BUSS(Queensland) and superannuation in general. The representative will inform you under which category they operate in terms of their advice status.

WHO CAN JOIN BUSS(QUEENSLAND)?

Anyone can join BUSS(Queensland). This includes on site and off site workers, clerical workers, apprentices, professionals, spouses and working directors. You don't have to be connected to the building industry to join the fund.

WHAT IF I NEED MORE INFORMATION?

Should you require information that takes into account your personal circumstances, contact the BUSS(Queensland) office. If personal advice is given, you will receive an updated Financial Services Guide, together with a Statement of Advice (SOA) setting out that advice and the reasons leading to that advice.

Before or on joining the Fund you will be provided with a Product Disclosure Statement (PDS) which will outline the product and the relevant fees.

HOW DO I CONTACT BUSS(Q)?

Web www.bussq.com.au, or
Phone 1800 MY BUSSQ
(1800 692 877)

Email super@bussq.com.au
Fax (07) 3217 5212
Mail BUSS(Q)
PO Box 902
Spring Hill QLD 4004

Visit BUSS(Q)
Ground Floor
52 McDougall Street
Milton QLD 4064

BUSS(Queensland) Pty Ltd ABN 15 065 081 281; BUSS(Q) ABN 85 571 332 201; AFS Licence 237860
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WWW.BUSSQ.COM.AU

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