

Financial Services Guide

7 April 2025

Your Financial Adviser

Name Elise Marcus
Adviser Number 1269281
Contact Details Ground Floor, 299 Coronation Drive
Milton QLD 4064
07 3835 0922

Licensee

Your Financial Adviser is employed by BUSS (Queensland) Pty Ltd, and is licensed by, and an authorised representative of, Industry Fund Services (IFS).

Not Independent

Because your Financial Adviser is employed by BUSS (Queensland) Pty Ltd, they are not classed as independent, impartial or unbiased (which are restricted terms under law).

Whilst this relationship exists, your Financial Adviser is still required to act in your best interest at all times.

Fund

Fund Building Unions Superannuation Scheme (Queensland) (BUSSQ)
Trustee BUSS (Queensland) Pty Ltd
ABN 15 065 081 281

Services Your Financial Adviser Can Provide

Your Financial Adviser and IFS can give you general and personal financial advice about, and deal in:

- Your investments inside of superannuation
- Making contributions into superannuation
- Insurance held through superannuation
- Pensions from superannuation
- Retirement adequacy projections and modelling

About this Financial Services Guide

This Financial Services Guide (FSG) helps you decide whether you want to use the services of the Financial Adviser named above.

It sets out:

- The services your Financial Adviser and IFS can provide;
- The fees and benefits your Financial Adviser, IFS and BUSS (Queensland) Pty Ltd receive;
- The associations your Financial Adviser, IFS and BUSS (Queensland) Pty Ltd have;
- Other documents you may receive;
- How IFS manages and uses your personal information;
- How you can make a complaint.

Other Documents You Might Receive

In addition to this FSG, if you choose to receive personal financial advice from your Financial Adviser, you will be given a Statement of Advice that sets out that advice.

If that advice recommends a financial product to you, you may also receive a Product Disclosure Statement, that sets out the features, fees and terms of that product.

How Your Financial Adviser is Paid

Your Financial Adviser is paid a salary by BUSS (Queensland) Pty Ltd. Their salary is not linked to the advice they give you or products they recommend to you.

No Commissions

IFS Financial Advisers do not receive any commissions whatsoever.

In the past, it wasn't possible to turn off commissions on some products that IFS Financial Advisers recommended and continues not to be possible. This most commonly occurred with legacy life insurance products. Where this is the case, those product providers pay commissions to IFS. IFS does not keep any commissions whatsoever. Where IFS receives a commission, 100% of the commission is donated to charity.

Associations of IFS and Your Financial Adviser

IFS is owned by Industry Super Holdings Pty Ltd (ISH), which is owned by a group of industry super funds. IFS provides financial advice and licensing services to some of those super funds.

IFS and BUSS (Queensland) Pty Ltd have entered into an agreement for IFS to provide financial advice and licensing services to BUSS (Queensland) Pty Ltd.

Your Financial Adviser is employed by BUSS (Queensland) Pty Ltd, who offers superannuation products that may be recommended to you if appropriate.

Fees that IFS and BUSS (Queensland) Pty Ltd Receive

IFS is paid fees by BUSS (Queensland) Pty Ltd for the financial advice and licensing services it provides to BUSS (Queensland) Pty Ltd. These fees may be wholly or partially paid from the fees you pay for your advice, but are not linked to the products recommended to you by your Financial Adviser.

If you are a member or become a member of Building Unions Superannuation Scheme (Queensland) (BUSSQ), BUSS (Queensland) Pty Ltd receives the fees that are set out in the Product Disclosure Statement.

Fees You Will Pay

Your Financial Adviser will let you know any fees you need to pay for services they provide to you, before those services are provided.

If you're a member of Building Unions Superannuation Scheme (Queensland) (BUSSQ), you may be able to receive limited services from Building Unions Superannuation Scheme (Queensland) (BUSSQ), at no additional cost to you, as the cost is already included in the administration fees you pay to BUSS (Queensland) Pty Ltd.

Compensation Arrangements

IFS has in place professional indemnity insurance which satisfies the requirements for compensation arrangements under s 912B of the Corporations Act 2001.

Unhappy with your advice or service?

IFS has a process to help you if you're unhappy with the advice or service you've received.

You can let us know and make a complaint by:

- Speaking to your Financial Adviser;
- Mail:
Complaints Manager
Industry Fund Services
Level 27, 360 Elizabeth Street,
Melbourne, VIC 3000;
- Phone: 1300 680 821
- Email: riskandcompliance@ifs.net.au

We'll do our best to contact you within 1 business day of receiving your complaint to let you know we're working on it, and to get any additional information we need to help you. We'll try to resolve your complaint as quickly as possible and, in any case, within 30 days.

If you're unhappy with our response to your complaint, you can make a complaint with the Australian Financial Complaints Authority (AFCA) - an external body that works with you and IFS together, to resolve your complaint. This service is free to consumers. You can make a complaint to AFCA via:

- Online: www.afca.org.au
- Email: info@afca.org.au
- Phone: 1800 931 678
- Mail:
AFCA
GPO Box 3
Melbourne VIC 3001

Please note that before making a complaint to AFCA - you must first make a complaint to us.

Your Personal Information & Privacy

IFS takes your privacy seriously. IFS and your Financial Adviser collect and use your personal information to provide you with the services set out in this FSG. We also disclose your information to third parties where we need to in order to provide you with the services set out in this FSG. You're not required to provide any information to us or consent to the disclosure of your information, but if you don't, we may not be able to provide you with those services.

We maintain a record of your personal information to provide you with services now and in the future to which the Trustee has access. You can look at your file at any time by asking us in writing. We may charge you a fee to cover the cost of locating, retrieving, reviewing and copying your file, but we'll let you know about any fees in advance.

IFS or the Trustee may contact you in the future to let you know about financial information relevant to you, to explore your advice needs or to offer you services. If you do not want to be contacted, please let your Financial Adviser know.

For more information about how IFS collects, manages and uses your personal information, please visit ifs.net.au/privacy-disclaimer.

For more information about how Building Unions Superannuation Scheme (Queensland) (BUSSQ) collects, manages and uses your personal information, please speak with Building Unions Superannuation Scheme (Queensland) (BUSSQ).

You can also see information about your privacy rights at the Office of the Australian Information Commissioner at oaic.gov.au