

BUSSQ

Foundation

+ Flex

Investment

Approach

BUSSQ's Foundation + Flex investment approach

Your super. Built on solid ground and ready to flex when you need it.

Taking an active interest in how your super is invested can make a real difference to how much money you have when you retire. The investment choices you make today, and how you adjust them over time, can significantly affect your balance. That's why it's worth taking the time to understand your options now.

BUSSQ's default Balanced Growth investment option works as a standalone choice for the majority of members. It's diversified, carefully constructed, and managed by our team of investment experts. If you want to keep your super investing simple, and not make any investment choices, this is where your super will be invested.*

But if you're a member who wants more control and flexibility with how your super's invested, BUSSQ's Foundation + Flex investment approach may suit you better. Read on to get a feel for how it works, and what your options are.

This approach is one of the ways you can invest your super. You can remain in your current investment strategy, switch to the Foundation + Flex approach, or choose from any of our investment options.

What is the Foundation + Flex investment approach?

Foundation + Flex is BUSSQ's version of the widely used 'Core and Satellite' approach to investing. The idea is simple. You start with a solid base, then decide how you'd like to build on it.

The strategy has two parts:

Part 1: Your foundation investment, which provides broad diversification across different types of assets. It can do the job entirely on its own.

Part 2: Your flex options, which are single asset class options you can add alongside your foundation if you want to shift the balance of your investments. For example, you might want more bonds, cash or shares in your super. Flex options let you do that.

Why Foundation + Flex makes sense for BUSSQ members

Not every member is in the same financial position or has the same investment timeframe, and people think about risk differently. Foundation + Flex is an approach built around these realities. It gives you a way to take more of an interest in how your super's invested, without making things more complicated than they need to be.

There are two considerations to have in mind before you make any decisions:

Your comfort with risk

Investments that carry more risk generally have the potential for higher growth and returns over time. But they can also be more volatile, meaning the value of your super can move up and down more along the way. The goal is to land on a level of risk you can sit with comfortably, through the good periods and during downturns.

How long your money has to grow

If retirement is still years away, you likely have more time to stay focused on long term growth and benefit from your investments over time. If you're closer to using your super, protecting what you have may matter more to you. There's no right answer that fits everyone. It really does come down to your own situation.

Foundation + Flex lets you take into account both of these considerations and put together a mix that reflects where you are right now. And if things change down the track, you can always revisit it.



Defensive assets are generally steadier with lower long term growth potential, while growth assets typically have higher long term growth potential with more short term ups and downs.

*For BUSSQ Super and Child Income accounts 100% is invested in Balanced Growth, and for Retirement and Transition to Retirement Income accounts 85% is invested in Balanced Growth and 15% in Cash.

Our investment options

Diversified investment option

Balanced Growth is BUSSQ's diversified option and is the foundation option.

It spreads investments across a mix of growth and defensive assets including shares, property, infrastructure, private equity and fixed interest, providing broad diversification in a single option.

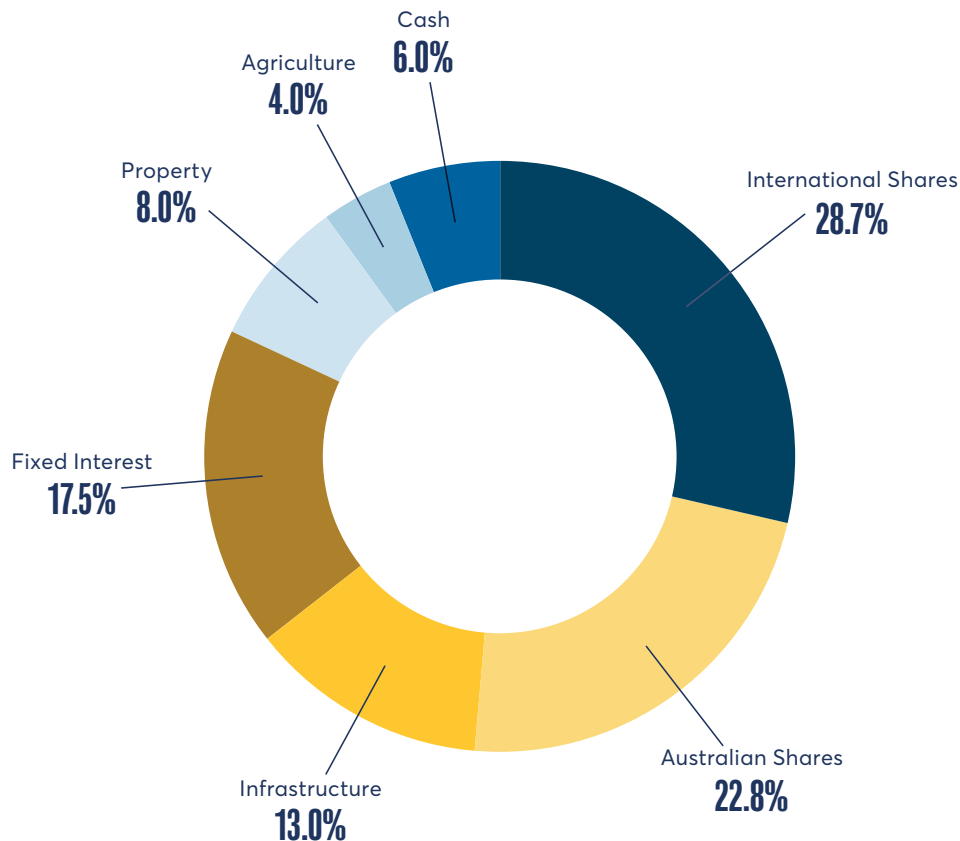
Single asset class investment options

Each of these options focuses on one type of investment. You can use them to adjust the balance of your overall mix, whether that's more exposure to growth assets, or a more defensive position.

Your choices are:

- Cash
- Bonds
- Australian Shares
- Australian (Small Companies) Shares
- International Shares
- International (Emerging Markets) Shares

You can select one single asset class option or a combination. There's no obligation to use any of them at all. The right mix depends entirely on your own circumstances, risk tolerance and what you're trying to achieve.



For further information on Balance Growth's strategic asset allocation ranges please refer to the relevant PDS available at bussq.com.au/pds.

How the Foundation + Flex approach may work for you

To give you a sense of how Foundation + Flex might look in practice, here are three examples based on different risk preferences.

LOWER RISK PROFILE

This example may suit someone with a short to medium term investment timeframe of at least three years. They prefer smaller changes in the value of their investments.

Investment mix: Balanced Growth is used as the foundation to provide diversification. Cash and Bonds are added as flex options to create a more stable investment mix.



MEDIUM TO HIGH RISK PROFILE

This example may suit someone with a medium to long term investment timeframe of at least five years. They are looking for a balance between growth and stability.

Investment mix: Balanced Growth is used as the stand alone diversified foundation.



HIGHER RISK PROFILE

This example may suit someone with a longer investment timeframe of at least ten years. They are comfortable with short term changes in the value of their investments.

Investment mix: Balanced Growth is used as the foundation to provide diversification. Australian Shares and International Shares are added as flex options to place more emphasis on return seeking investments over time.



These examples are provided as illustrations only and are intended to demonstrate different ways investment options can be structured. The right approach will depend on your own investment timeframe, risk comfort and circumstances.

Applying BUSSQ's Foundation + Flex approach

Step 1: Choose your foundation investment option

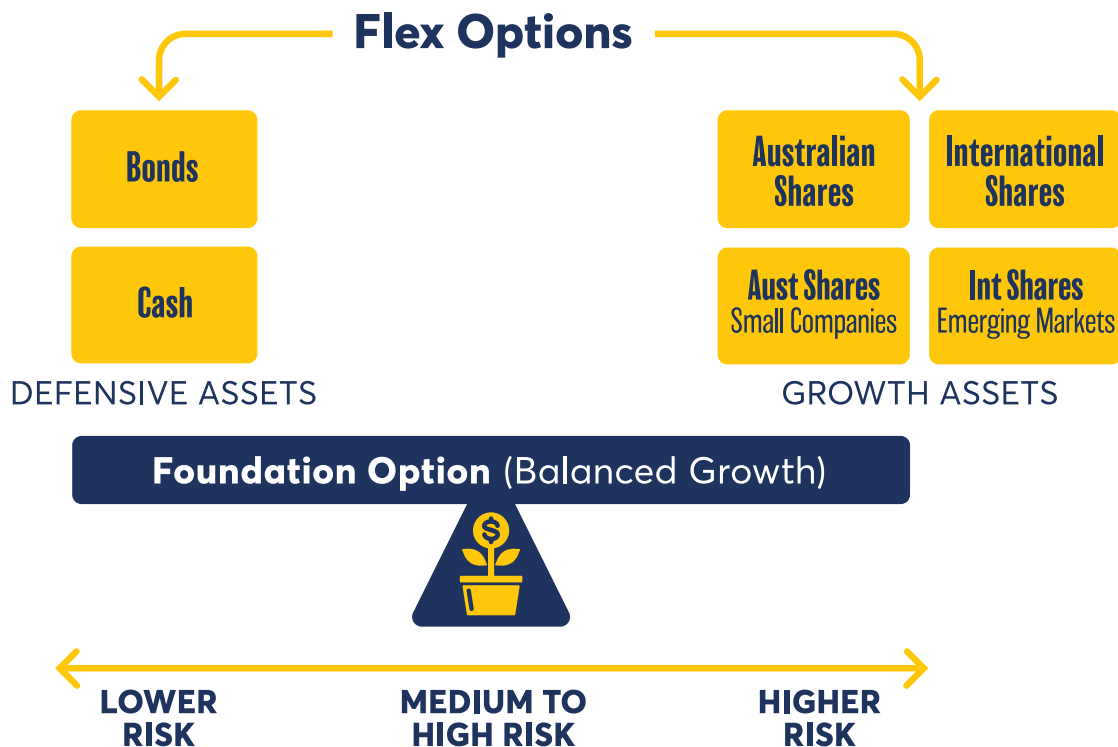
Balanced Growth is the foundation investment option. For some members, it's how all of their super is already invested. If you're happy with your foundation investment on its own, you don't need to do anything else.

Step 2: Decide whether to add flex options

Adding flex options is entirely optional. If you want to personalise your investment mix, flex options give you a way to invest more or less in a particular asset class. Flex also lets you adjust the level of risk in your overall investment mix to have a more defensive or growth focus depending on your comfort with risk. The right choice will depend on your own circumstances and what you're looking to achieve.

Step 3: Make changes down the track

No decision you make today is set in concrete. Circumstances change, and your investment mix can change with the market. You should review and update your choices regularly, so your risk comfort remains appropriate for you.



Need help with your investment choices?

You don't have to figure this out on your own. BUSSQ has a few ways to help.

Personal financial advice

As a BUSSQ member, you can access personal financial advice related to your investment choices at no extra cost.[^] One of our in-house financial planners can work through the options with you and help you find an approach that suits your situation.

General information

Got a question but not sure you need advice? Just call us. Our team can help you get a better understanding of your options before you make any decisions. More information is also available in the relevant PDS available on our website.

Online tools and resources

If you'd prefer to explore things in your own time, we have a range of calculators and tools available online, including an investment risk calculator that can help you understand your risk profile before you commit to anything. Visit our website to take a closer look.

HOW TO MAKE INVESTMENT CHANGES

You can easily change your investments in your online account, by calling us or use the form available on our website.

Life changes. And when it does, it's worth checking in on your super to make sure it still fits your situation.

Help is available for you at BUSSQ



Talk to us

Call **1800 692 877**

Visit us at 299 Coronation Dr,
Milton QLD 4064

Email super@bussq.com.au



Learn more

Go to: bussq.com.au

- Try our online calculators
- Register for a seminar
- Check out our other resources



Get advice

We're here to help you understand your options and decide what's best for you. You can get personal advice on your BUSSQ super at no extra cost.[^] Call us to book an appointment or discuss your options.

[^]Personal advice is limited to BUSSQ products and is advice on insurance, investment choice, contributions, and retirement. The cost of this advice is included in the administration fees and costs. Personal advice is provided by our financial planners who are Authorised Representatives of Industry Fund Services Limited (IFS) (ABN 54 007 016 195 AFSL 232514). IFS is responsible for any advice given by its representatives.

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