

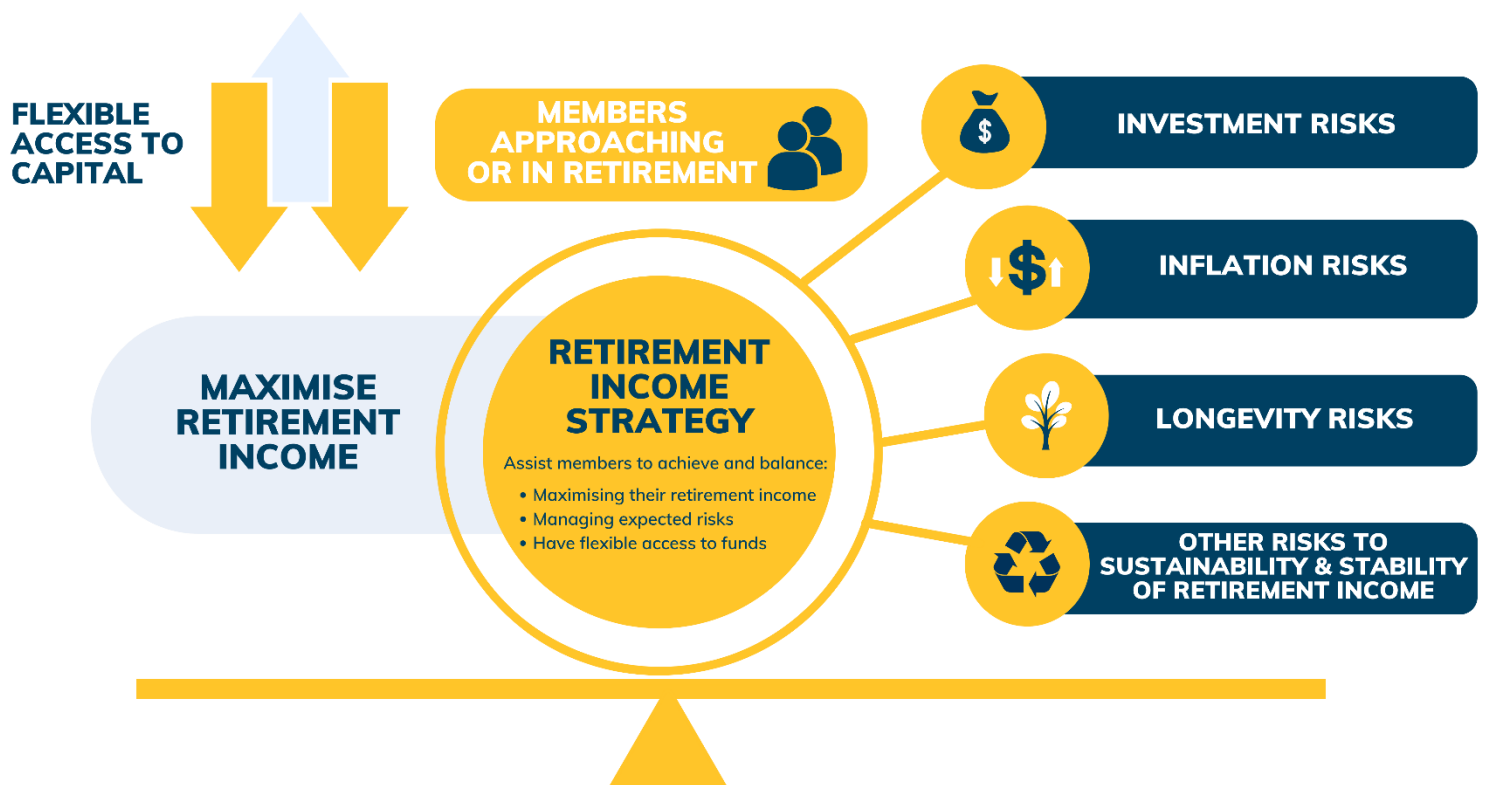
# Retirement Income Strategy Summary

1 July 2025



BUSSQ's retirement income strategy aims to assist members approaching or in retirement to achieve and balance the following three objectives:

- Maximising their expected retirement income
- Managing expected risks to the sustainability and stability of their expected retirement income
- Having flexible access to expected funds during retirement.



# Assistance provided to members

BUSSQ offers a range of assistance\* to help members improve their retirement outcomes.



We assist members to understand their likely income needs in retirement and to grow their savings during the accumulation phase to help meet those retirement income needs. BUSSQ will regularly review the outcomes of the strategy and will consider enhancements to its retirement products and service model to continuously improve member outcomes in retirement.

*\*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. Tailored retirement advice is advice on retirement income streams and transition to retirement. If the advice given extends beyond a member's BUSSQ super account it is billed on a per hour basis. Advice is provided by one of our financial planners who are Authorised Representatives of Industry Fund Services Limited (IFS) (ABN 54 007 016 195 AFSL 232514). IFS is responsible for advice given to you by its representatives. This document provides general information only and does not take into account your personal financial situation or needs. Before acting, you should review the Product Disclosure Statement (PDS) to ensure you have all the information about the relevant BUSSQ product and how it works and consider the appropriateness of the information to your needs or obtain financial advice tailored for your personal circumstances. You can download BUSSQ's PDSs and Target Market Determinations or call us to request a copy. Prepared by BUSS(Queensland) Pty Ltd (ABN 15 065 081 281, AFSL 237860) as Trustee for BUSSQ (BUSSQ Fund, ABN 85 571 332 201).*