

## MEDIA RELEASE

### Building and Construction industry super fund BUSSQ launches new Foundation + Flex investment approach

BUSSQ'S new offering serves up flexibility and control to members in times of uncertainty.

BUSSQ CEO, Damian Wills, who has headed up the fund since 2021, says that the new Foundation + Flex investment approach allows members to build with us or build their own investment strategy. It's aimed at providing flexibility and control to members, as not every member is in the same financial position or has the same investment timeframe, and people think about risk differently.

"Younger generations are also increasingly financially aware and with time on their side, they can afford to take more risk with their superannuation. The advent of Payday Super will also potentially help even more people see super in the same light as they see their pay – as something to be regularly managed," says Wills.

"This coupled with the increase in housing prices, potentially putting home ownership out of reach, means super is likely to become the biggest asset at retirement for some people, so it's natural that they would be seeking more control over where it's invested. There is a realisation that this is their money and taking control today can make a real difference to the outcome at retirement," says Wills.

BUSSQ's Foundation + Flex investment approach is BUSSQ's version of the widely used 'Core and Satellite' approach to investing. Members can choose their Foundation investment option and add Flex options such as more growth assets or defensive assets to personalise their portfolio and their comfort with risk

The introduction of the Foundation + Flex investment approach is the latest step in a multi-year strategy to simplify the fund's product offering.

"Last year we made it easier for members to choose investment options that aligned with their risk profile by adding investment choices to our MySuper product. Streamlining the two products, and now offering this core and satellite investment model, simply means our members have more choice and control should they want it. It's about reframing super as something to engage with today, rather than waiting until they're almost at the finish line. And because we're a small fund, we'll be right there helping our members if they need support to make these decisions" says Wills.

Mr. Wills also notes that members who don't wish to make an investment choice can have confidence that the fund's Balanced Growth investment option, managed by BUSSQ's team

of investment experts, provides broad diversification across different types of assets and is a great standalone option.

The new Foundation + Flex investment approach will be available to members from 1 June 2026.

BUSSQ is an industry superannuation fund that has been looking after the retirement savings of Queensland's building and construction and civil industries for more than 40 years. We understand the unique challenges of the industry and everything we do, from developing products to providing services, is focused on delivering solutions tailored to our members. Our goal is to help our members' finances to work as hard as they do.

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