

Delivering Solutions for your Business

To help you be an Employer of Choice



SKYLIGHT
FINANCIAL SOLUTIONS

Built by
BUSQ
building super

BUSSQ VALUES THE STRONG LONG-TERM RELATIONSHIPS WE HAVE WITH YOUR BUSINESS.

To deliver more for employers and members, BUSSQ built Skylight Financial Solutions, a not-for-profit financial services company to deliver a wider range of products and solutions. We did it because we care, and saw a need to provide a broader and better range of solutions to those working in and around building, construction and civil, to assist you meet your individual and business needs.

SERVICES TO ASSIST YOU TO LOOK AFTER YOUR EMPLOYEES

ACACIA CONNECTION EMPLOYEE ASSISTANCE PROGRAM

To assist your employees with counselling and support



BUSSQ Employers will receive preferred pricing if you want to supply your team with an Employee Assistance Program (EAP). An EAP provides your business with the opportunity to reduce its people risks by providing confidential and effective solution-focused counselling to employees and their families.

Acacia can also provide assistance with:

- **Enhanced performance workshops**
- **Holistic wellbeing workshops**
- **Wellbeing Training**
- **Critical incident response service**

The EAP service is highly confidential and comes highly recommended. Not only do we use it for the BUSSQ team, but we have received recommendations from other employers who found it useful for their business also.

OFFER TO BUSSQ EMPLOYERS - 5% DISCOUNT OFF AN EAP

See the flyer enclosed for more information or call Acacia Connection on 1300 364 273 or visit eapcounselling.com.au

FREE SUPERANNUATION SERVICE

To assist your team get their super sorted



Our team of friendly super experts will come to your workplace or site to help your staff get their super sorted. They can assist with a wide range of items including providing information and assistance on:

- **Things to consider when choosing a super fund**
- **How to grow your super**

» Superannuation contributions including salary sacrifice, spouse contributions and voluntary contributions

» Information on investment options and how to choose the right one for you

- **Insurance options and choosing your cover**
- **Planning for retirement**
- **Super legislation - what you need to know**

This can be done as a group, or one on one - to meet the needs of your team. Our friendly experts can also assist with navigating and filling in paperwork to make the process as easy as possible.

OFFER TO BUSSQ MEMBERS - FREE SUPERANNUATION SERVICE*

Speak to your BUSSQ Account Manager to arrange the team to come to your workplace.

*The FREE Superannuation Service will offer general advice and simple intrafund advice to members about choosing insurance and investments and contributions. Any more complex financial advice about retirement planning will need to be charged on a fee for service basis.

The solutions we have built for employers are based on research insights – to ensure we understood your main challenges, and could assist you to grow your business and look after your team.

Some of these services are offered directly by Skylight Financial Solutions and BUSSQ, whilst others are offered via strategic partnerships we have

developed with like minded, affordable, member focused organisations.

Our goal is to evolve and expand this offering for you over time, based on the needs of the industry. So please feel free to let us know of any other services that would be of value to you.

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TUH HEALTH FUND

To assist your team with great value private health insurance

TUH is a private health insurance provider that's been supporting the health of their members and their families for over 45 years.

TUH Health Fund offer:

- **Private Health Insurance**
- **Extras cover**

Every year, TUH works hard to keep average premium increases as low as possible and last year, 88% of premiums they received were returned to members in the form of benefits and services. It's what they do. And it's what makes them and their members happy.

We have created a partnership with TUH Health Fund to offer you and your family with private health insurance and extras cover, provided by a partner that puts members first.

Like BUSSQ, TUH is a not for profit organisation, run to benefit members.



OFFER TO BUSSQ MEMBERS – \$100 EFTPOS GIFT CARD ON JOINING TUH

See the flyer enclosed for more information or call TUH on 1300 360 701 or go to tuh.com.au/bussq

SKYLIGHT FINANCIAL SOLUTIONS

Providing affordable financial advice

Our subsidiary business Skylight Financial Solutions allows us to provide affordable financial advice to everyone. Whether you are wanting a home loan, some budgeting advice, aiming to get into the stock market or planning for the future of your business. The team at Skylight can help at every stage of life.

Best of all, profits go back into running and building the organisation to deliver for families in the industry, to make their hard work, work even harder for them.

SKYLIGHT
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To find out more about Skylight Financial Solutions or arrange an appointment call 1800 SKYLIGHT (1800 759 544) or go to skylight.com.au

SERVICES TO ASSIST YOU TO MEET YOUR BUSINESS NEEDS

CLEARING HOUSE

Pay all your super in a single payment

BUSSQ's clearing house, SCH Online lets employers make all employee superannuation payments in one place. One of the benefits of having BUSSQ as your default fund means that our clearing house is available to you at no cost.



Using BUSSQ's clearing house is:

- **Secure**
- **Easy to use, and best of all**
- **Will save you time!**

Contact your dedicated BUSSQ Account Manager help you set up a simple process to make your life easier.



IMPORTANT INFORMATION

The advice supplied in this publication is general advice only and does not take into account or consider your personal or business objectives, financial situation or needs. Before acting on this information, you should consider the appropriateness of the information to your individual needs or seek independent advice from a properly qualified professional. BUSSQ owns Skylight Financial Solutions Pty Ltd (ABN 46 076 835 848, AFSL 450139), the company that provides financial advice to BUSSQ members. For more information go to skylight.com.au. A copy of Skylight's Financial Services Guide may be downloaded from skylight.com.au or you can request a copy by calling 1800 SKYLIGHT (1800 759 544). BUSS (Queensland) Pty Ltd (ABN 15 065 081 281, AFSL 237860) as Trustee for BUSSQ (BUSSQ Fund, ABN 85 571 332 201).