

Market Update.



September 2020

The returns table below shows BUSSQ has delivered its super members a return of 2.72% on its Balanced Growth option over a 1-year period.

In the 10-year returns, BUSSQ also delivered its super members a solid return of 7.92% for its Balanced Growth option.

The recovery of global equity markets showed signs of slowing in September, following a long period of steady gains since late March. A resurgence of COVID-19 cases across developed markets, the continued uncertainty around virus containment and a vaccine weighed on investor sentiment. In equities, emerging market and global small caps outperformed developed markets for the month.

In the US, the upcoming presidential election, political deadlock on further economic stimulus and ongoing high rates of COVID-19 infections continue to drive economic uncertainty. In Europe, COVID-19 cases continued to spike in several countries including France, Spain and the UK prompting some governments to reintroduce restrictions.

Australia has begun to recover from its earlier contraction although the rate of recovery will be uneven due to Victoria's second-wave outbreak.

9.50%

**AVERAGE RETURN
SINCE INCEPTION***

Super – BUSSQ investment returns for the period ending 30 September 2020

	FYTD	1 year	3 years†	7 years†	10 years†
Balanced Growth	2.49%	2.72%	5.89%	7.54%	7.92%
Cash	0.16%	0.91%	1.45%	1.76%	2.46%
Defensive	1.38%	1.15%	3.90%	5.16%	5.71%
High Growth	2.74%	2.80%	6.70%	8.36%	8.89%
Australian Shares	2.77%	-1.85%	7.13%	7.48%	8.31%
International Shares	3.78%	3.66%	7.03%	10.54%	11.50%
Diversified Fixed Interest	1.40%	2.93%	2.75%	2.88%	3.68%
All Shares~	3.25%	1.50%	7.41%	9.24%	n/a
Australian Small Company Shares~	6.12%	2.74%	8.45%	8.70%	n/a
Emerging Markets Shares~	3.77%	3.08%	2.90%	6.19%	n/a

Income account – BUSSQ investment returns for the period ending 30 September 2020

	FYTD	1 year	3 years†	7 years†	10 years†
Balanced Growth	2.08%	1.68%	5.70%	7.92%	8.69%
Cash	0.20%	1.12%	1.73%	2.17%	2.97%
Defensive	1.27%	0.77%	4.14%	5.73%	6.40%
High Growth	2.40%	0.82%	6.49%	8.80%	9.65%
Australian Shares	3.11%	-2.03%	8.11%	8.56%	9.53%
International Shares	4.20%	4.09%	7.81%	11.78%	12.87%
Diversified Fixed Interest	1.65%	3.44%	3.25%	3.48%	4.40%
All Shares~	3.64%	1.70%	8.30%	10.39%	n/a
Australian Small Company Shares~	6.65%	4.44%	10.49%	10.27%	n/a
Emerging Markets Shares~	4.25%	3.47%	3.31%	7.20%	n/a

†3, 7- and 10-year figures are average compound annual returns for the period preceding 30 September 2020.

~ These investment options commenced 1 March 2011, so 10-year figures are not yet available.

Call today 1800 692 877 or visit bussq.com.au.

**BE YOU
WITH BUSSQ.**

BUSSQ investing in our industry

As a BUSSQ member some of your super is invested in a wide range of infrastructure and property throughout Queensland, Australia and the world.

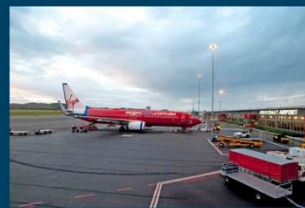
We invest in airports throughout Australia such as Cairns International, Gold Coast International, Mackay Domestic, Mt Isa Domestic, Perth International and Townsville International. We also have a stake in hospitals, toll roads, ports and cattle and sheep stations.

You may have even visited one of your investments as BUSSQ invests in several shopping centres nationally including Robina Town Centre, Logan Hyperdome, Toowoomba Grand Central and Pacific Fair in Queensland, the Macquarie Centre and Warringah Mall in Sydney, Eastland in Melbourne and Garden City in Perth.

Over the past couple of years most of these shopping centres have gone through expansions and our investment in these shopping centres has helped create jobs for workers in the building and construction industries.



Robina Town Centre, Gold Coast



Gold Coast Airport



Grand Central, Toowoomba

How BUSSQ benefits you

National Industry Super Fund



BUSSQ is a national industry super fund created for workers in the building, construction and civil industries and their families. Our members always come first. Profits are returned to members, unlike many other super funds that pay a portion of their profits to shareholders and commissions to agents. This means more money for members.

Strong Investment Returns



BUSSQ is one of Australia's leading super funds consistently delivering strong long term returns for members. BUSSQ's MySuper, Premium Choice and Income Account products have also been awarded SuperRatings Platinum Rating for providing the greatest potential to maximise members' retirement savings in a well serviced environment.

Competitive Fees



BUSSQ keeps its fees competitive to ensure more money goes to members. There are NO establishment or contribution fees and our direct administration fee is only \$2.25 per week.

Financial Planning



Financial Planners from Skylight, built by BUSSQ, offer financial advice ranging from simple, straightforward advice at no cost to BUSSQ members*, to more complex advice on a competitive fee for service basis.

Call today **1800 692 877** or visit **bussq.com.au**



*Based on the performance since inception in 1985 calculated at 30 September 2020. The information supplied in this document is general advice only and does not take into account or consider your personal objectives, financial situation or needs. Before acting, you should consider the appropriateness of the information to your needs or seek independent advice from a properly qualified professional. Prepared by BUSS (Queensland) Pty Ltd (ABN 15 065 081 281, AFSL 237860) as Trustee for BUSSQ (BUSSQ Fund, ABN 85 571 332 201). Registered Superannuation Entity (RSE) number I0002158. BUSSQ also owns Skylight Financial Solutions Pty Ltd (ABN 46 076 835 848, AFSL 450139), the company that provides financial advice to our members. What we say about current or proposed superannuation legislation is based on our best interpretation of the legislation at the time of preparing this document. Past performance is not a reliable indicator of future performance. Our website has more information about our rewards.