

QSuper tips for super success.

2012



Make extra contributions.

By contributing as little as \$20 extra per week you can increase your super significantly through compounding¹. Compounding works when the returns earned on your savings are re-invested.



Find out if salary sacrifice works for you.

If you earn over \$37,000 you could benefit from sacrificing your super². Taking super contributions out of your pay before tax is applied, reduces your taxable income and can increase your take-home pay. This extra money can then be put into your super and you still receive the same original take-home pay.



See if you can get the co-contribution.

If you earn less than \$61,920 and make after-tax contributions to your super, the Government could help boost your super by co-contributing up to \$1,000 into your super each year².



Find and consolidate my lost super.

Do you have any unclaimed super? Consider rolling other super into your QSuper account to save fees and make it easier to keep track of.



Make an active investment choice.

When you join QSuper your super is automatically invested in the QSuper Balanced (Default) option, but it doesn't have to be that way. There are nine investment options, so you can choose the option that's right for you.

Talk to QSuper today.

We're here to work with you, to help your superannuation reach its full potential. Visit our website at qsuper.qld.gov.au or give us a call on 1300 360 750.

| January | | | | | | |
|---------|----|----|----|----|----|----|
| s | m | t | w | t | f | s |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 8 | 9 | 10 | 11 | 12 | 13 | 14 |
| 15 | 16 | 17 | 18 | 19 | 20 | 21 |
| 22 | 23 | 24 | 25 | 26 | 27 | 28 |
| 29 | 30 | 31 | | | | |

| February | | | | | | |
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| s | m | t | w | t | f | s |
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| 19 | 20 | 21 | 22 | 23 | 24 | 25 |
| 26 | 27 | 28 | 29 | | | |

| March | | | | | | |
|-------|----|----|----|----|----|----|
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| 18 | 19 | 20 | 21 | 22 | 23 | 24 |
| 25 | 26 | 27 | 28 | 29 | 30 | 31 |

| April | | | | | | |
|-------|----|----|----|----|----|----|
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| 15 | 16 | 17 | 18 | 19 | 20 | 21 |
| 22 | 23 | 24 | 25 | 26 | 27 | 28 |
| 29 | 30 | | | | | |

| May | | | | | | |
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| | | | 1 | 2 | 3 | 4 |
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| 12 | 13 | 14 | 15 | 16 | 17 | 18 |
| 19 | 20 | 21 | 22 | 23 | 24 | 25 |
| 26 | 27 | 28 | 29 | 30 | 31 | |

| June | | | | | | |
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| 10 | 11 | 12 | 13 | 14 | 15 | 16 |
| 17 | 18 | 19 | 20 | 21 | 22 | 23 |
| 24 | 25 | 26 | 27 | 28 | 29 | 30 |

| July | | | | | | |
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| 15 | 16 | 17 | 18 | 19 | 20 | 21 |
| 22 | 23 | 24 | 25 | 26 | 27 | 28 |
| 29 | 30 | 31 | | | | |

| August | | | | | | |
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| 18 | 19 | 20 | 21 | 22 | 23 | 24 |
| 25 | 26 | 27 | 28 | 29 | 30 | 31 |

| September | | | | | | |
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| 16 | 17 | 18 | 19 | 20 | 21 | 22 |
| 23 | 24 | 25 | 26 | 27 | 28 | 29 |

| October | | | | | | |
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| 14 | 15 | 16 | 17 | 18 | 19 | 20 |
| 21 | 22 | 23 | 24 | 25 | 26 | 27 |
| 28 | 29 | 30 | 31 | | | |

| November | | | | | | |
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| 18 | 19 | 20 | 21 | 22 | 23 | 24 |
| 25 | 26 | 27 | 28 | 29 | 30 | |

| December | | | | | | |
|----------|----|----|----|----|----|----|
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| 30 | 31 | | | | | 1 |
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| 9 | 10 | 11 | 12 | 13 | 14 | 15 |
| 16 | 17 | 18 | 19 | 20 | 21 | 22 |
| 23 | 24 | 25 | 26 | 27 | 28 | 29 |

 Government pay day
 School-free day for state schools
 Public holiday
 28 Superannuation guarantee payment cut-off date

The information in this calendar was correct at the time of publication (November 2011) but may be subject to change.

¹ There are restrictions regarding how much money you can contribute to super and when this money can be accessed. ² This information is current for the 2011/2012 financial year. This product is issued by the QSuper Board of Trustees (ABN 32 125 059 006) of the QSuper Fund (ABN 60 905 115 063). This information has been prepared for general purposes only, without taking into account your objectives, financial situation, or needs so it may not be appropriate for your circumstances. As a result, you should, before acting on the information, consider the appropriateness of the information to you, having regard to your objectives, financial situation and needs. Further, you should consider whether the product is appropriate for you, and obtain and read the product disclosure statement (PDS) before making a decision, including as to whether to acquire, or to continue to hold, the product. You can download the PDS from our website at qsuper.qld.gov.au, or call us on 1300 360 750 and we'll send you a copy. ©QSuper Board of Trustees 2011. 5170 10/11.