

Leave the hard work to us

Starting a new job is an exciting time – and we're here to help make the super side of your new role as easy as possible. We are profit-for-members, which means everything we do is for the benefit of our members.

Where your super should be paid is your choice. From 1 November 2021, if you start a new job and you do not advise your employer of your choice of super fund, they will need to check with the ATO if you have an existing super account to pay your super into. This is called your 'stapled fund'.

If you do not have a 'stapled' fund and do not make an active choice, your employer's default is QSuper and this is where your super contributions will go.

If you already have a QSuper account, please provide your employer with your account details for your super to be paid to QSuper.

Most permanent and temporary employees have the option to contribute between 2% and 5% of their salary into super. Your employer performs a calculation to ensure at least 10% of ordinary time earnings (OTE) is paid as an employer contribution, and will make an additional top-up contribution if required. Your employer will also contribute up to 12.75% of your salary depending on your percentage of personal contribution. Your employer may have special arrangements outside of this. If you're unsure what your employer offers, check with your payroll office.

You pay ¹	Your employer pays ² (Minimum 10% of OTE)
2%	9.75%
3%	10.75%
4%	11.75%
5%	12.75%



Part of Australian Retirement Trust

What now?



To nominate QSuper, or if QSuper is your stapled account, we'll work with your employer to set up or update your QSuper account.



You'll receive details about the contribution received, life insurance³ and investment strategy from QSuper.



Once you have these details, and if you haven't already, you can register for Member Online.



You can then combine your super and personalise your QSuper account.

With a QSuper account you automatically benefit from:



A focus on delivering strong long-term returns

We strive to deliver returns with smoother ups and downs along the way.⁴



Low fees

Our administration fees are among the lowest in Australia.⁵



15 year platinum performance

Since 2007, QSuper's Accumulation account has received the SuperRatings Platinum performance rating.⁶

We're here to help

We want our members to get the most out of their superannuation. So if you have any questions, we're ready to help you. Get in touch with us on **1300 360 750**.



qsuper.qld.gov.au/welcome

1 Your pay based on your salary for superannuation purposes. **2** Your employer pays an employer contribution of up to 12.75% of your superannuable salary subject to at least SG rate (10% for 2021/2022) of ordinary time earnings (OTE). OTE is generally what your employer pays you for your ordinary hours of work, including commissions, shift loadings and allowances, but not overtime payments. **3** The insurance cover provided will vary depending upon your circumstances. Eligibility and conditions apply. Refer to the *Accumulation Account Insurance Guide* for more information. **4** To see how QSuper's investment options have performed, visit qsuper.qld.gov.au/performance. **5** Chant West Super Fund Fee Survey, March 2021. The Chant West data is based on information provided by third parties that is believed to be accurate. Chant West does not issue, sell, guarantee, or underwrite this product. The findings are based on account balances of \$25,000 and \$50,000. Only administration and investment fees and costs are covered. Fees are gross of income tax. Go to chantwest.com.au for further information about the methodology used and Chant West's Financial Services Guide. For the QSuper Investment options: Lifetime option Focus 1, Aggressive, Balanced and Moderate. The report considers the relevant QSuper product before QSuper merged with Sunsuper to become Australian Retirement Trust on 28 February 2022. The fee for QSuper product[s] continue to be calculated in the same way post-merger. This survey was run before QSuper merged with Sunsuper to become Australian Retirement Trust on 28 February 2022. This QSuper product has kept the same fees post-merger. **6** QSuper's Accumulation account (Balanced option) received the SuperRatings 15-year Platinum Performance rating 2007-2022 for providing value for money to members. This rating was received before QSuper merged with Sunsuper to become Australian Retirement Trust on 28 February 2022. This QSuper product has kept the same relevant features post merger. Past performance is not a reliable indicator of future performance. Ratings and awards are subject to change, and are only one factor to consider when deciding how to invest your super. Visit qsuper.qld.gov.au/awards for details.

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