

# Declaration of Income for Ill Health Pensioners

If you receive an ill-health pension from us, we need to know about any income you receive from other sources.

This is because there are conditions that apply to your pension under the *Trust Deed for Australian Retirement Trust*. One of those conditions relates to members who are involved in a business, or are employed while receiving their ill-health or income protection pension.

It is important to remember that if you do receive additional income from any of these kinds of sources it may affect your pension. Put simply, if you earn too much, we can reduce or suspend your pension.

## How often will you ask me about my income?

We will get in touch twice a year to ask whether you are employed or involved in a business and if so, how much income you have received.

If you have previously let us know about any additional income, we may ask you for information on a more frequent basis.

We will only ask you for this information until you are reached your retirement age.

## What income should I declare?

You will need to let us know if you earn income from being employed or involved in a business. Income includes:

- Personal earnings from work performed including wages, salaries, bonuses, penalty rates, overtime, commission or allowances, and salary packaged items
- Monies (i.e. legal tender, cash)
- Goods, services, or some other benefit in exchange for some item, action, or promise
- Profits (the amount of earnings in excess of expenses, whether of a capital nature or not).

Income doesn't include investment or rental income (unless it's related to operating a business venture). There must be a connection between an activity and income before your pension can be reduced.

## What happens to my pension if I have earned additional income?

When you let us know about any additional income, we will assess whether your pension needs to be reduced and if it does, by how much.

We do this by calculating whether the combined income from your pension and other sources exceeds the salary you would have been earning in your previous job (less the applicable super contribution).

If it does exceed what you would have been earning, we will reduce your pension on a dollar for dollar basis.

## Do I have to declare my additional income?

Yes, it is important that you let us know about income from other sources. We will send you a *Details of Employment, Business, or Occupation* form every six months. Please make sure you complete this form and return it to us, otherwise we may suspend your pension.

## What can I do if I think my pension has been unfairly reduced?

We understand not everyone will be happy with the decisions made about their pensions. If you wish to lodge an appeal for review by QSuper, contact us:

### Mail:

Quality and Compliance, Operations  
QSuper  
GPO Box 200  
Brisbane QLD 4001

**Phone:** 1300 360 370

**Email:** [qsuper@qsuper.qld.gov.au](mailto:qsuper@qsuper.qld.gov.au)

### In person:

70 Eagle Street  
Brisbane

63 George Street  
Brisbane

Sunshine Coast University Hospital  
Ground Floor  
Main Hospital Building  
6 Doherty Street  
Birtinya



You will need to cover any costs to obtain medical reports to support your appeal.

If you are still not satisfied with the review decision, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA imposes time limits within which to lodge a complaint with them. Please contact AFCA directly on **1800 931 678** to ascertain your eligibility to lodge a complaint. You can visit the AFCA website at **afca.org.au** for further information.

### More information

To find new ways to get more out of your super, use the tools and calculators on our website at **qsuper.qld.gov.au**. You can experiment with as many different inputs and scenarios as you like.

We are always here to help on the phone too. Call us on **1300 360 750**.

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#### Member Centres

**70 Eagle Street, Brisbane**  
**63 George Street, Brisbane**  
**Sunshine Coast University Hospital**, Ground Floor,  
Main Hospital Building, 6 Doherty Street, Birtinya

#### Member Services team

**Phone** 1300 360 750  
**Overseas** +61 7 3239 1004  
Monday to Friday 8.00am – 6.00pm (AEST)

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**Email** [qsuper@qsuper.qld.gov.au](mailto:qsuper@qsuper.qld.gov.au)  
**Fax** 1300 242 070  
**Website** [qsuper.qld.gov.au](http://qsuper.qld.gov.au)

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