

# Product and legislation update July 2021

## Self Invest

At QSuper, it is important to us that you understand how changes to our products might impact you.

This document provides information about one of our investment options, Self Invest, reducing fees from 1 July 2021.



### What is Self Invest?

Self Invest is a member-directed investment option available to eligible Accumulation account and Retirement Income account members.

Self Invest allows you to tailor your own investment strategy by combining QSuper's investment options with:

- Shares listed in the S&P/ASX 300
- Term Deposits
- Exchange traded funds (ETFs)

Please refer to the *Investment Choice Guide* for Accumulation account members and Part B of the *QSuper Product Disclosure Statement for Income Account and Lifetime Pension (PDS)* for more information on eligibility terms and conditions.

**We are making Self Invest more affordable for our members.**

For more information, see  
[qsuper.qld.gov.au/selfinvest](https://qsuper.qld.gov.au/selfinvest)



## What is changing?

From 1 July 2021, several Self Invest fees<sup>1</sup> have been reduced as follows:

Fee	Prior to 1 July 2021	From 1 July 2021
<b>Investment fee</b>		
Access fee <sup>2</sup>	\$299 p.a.	\$299 p.a.
Cash management fee	0.40% p.a.	Nil
<b>Activity fee</b>		
Brokerage fee <sup>3</sup> (Applicable to ETFs and shares only)		
<b>Order value</b>	<b>Fee per trade<sup>3</sup></b>	
up to \$10,000	\$29.50	\$19.50
\$10,001 to \$27,500	\$46.50	\$29.50
\$27,501 +	\$46.50 plus 0.11% on amounts over \$27,500	\$29.50 plus 0.11% on amounts over \$27,500



**1** These rates exclude GST. GST is applied to the brokerage fee and you will be entitled to a credit of 75% of any GST paid. QSuper can claim tax deductions for certain costs of operating the fund. Depending on the nature of the deduction, the tax benefit associated with these deductions are either directly or indirectly passed back to members through the tax provisioning process, or are retained in the fund for the benefit of all members. **2** The access fee is calculated daily and deducted monthly. **3** A brokerage fee is deducted from your transaction account every time you buy or sell shares and exchange traded funds (ETFs). Brokerage fees are only charged when orders are successfully filled. Where an order requires more than one trade to be filled (including where it takes more than one day to fill an order), only one brokerage fee will apply per day.

This notice and all products are issued by the QSuper Board (ABN 32 125 059 006, AFSL 489650) as trustee for QSuper (ABN 60 905 115 063). This is general information only, and it does not take into account your personal objectives, financial situation, or needs. You should consider whether the product is appropriate for you by reading the product disclosure statement (PDS). You can download the PDS from [qsuper.qld.gov.au](http://qsuper.qld.gov.au) or call us on 1300 360 750 to request a copy.

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