

Working with QSuper

Your questions answered



For financial advice teams

 QSuper



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Welcome

We've listened to
your questions
and this resource
is designed to give
you shortcuts to
the answers.





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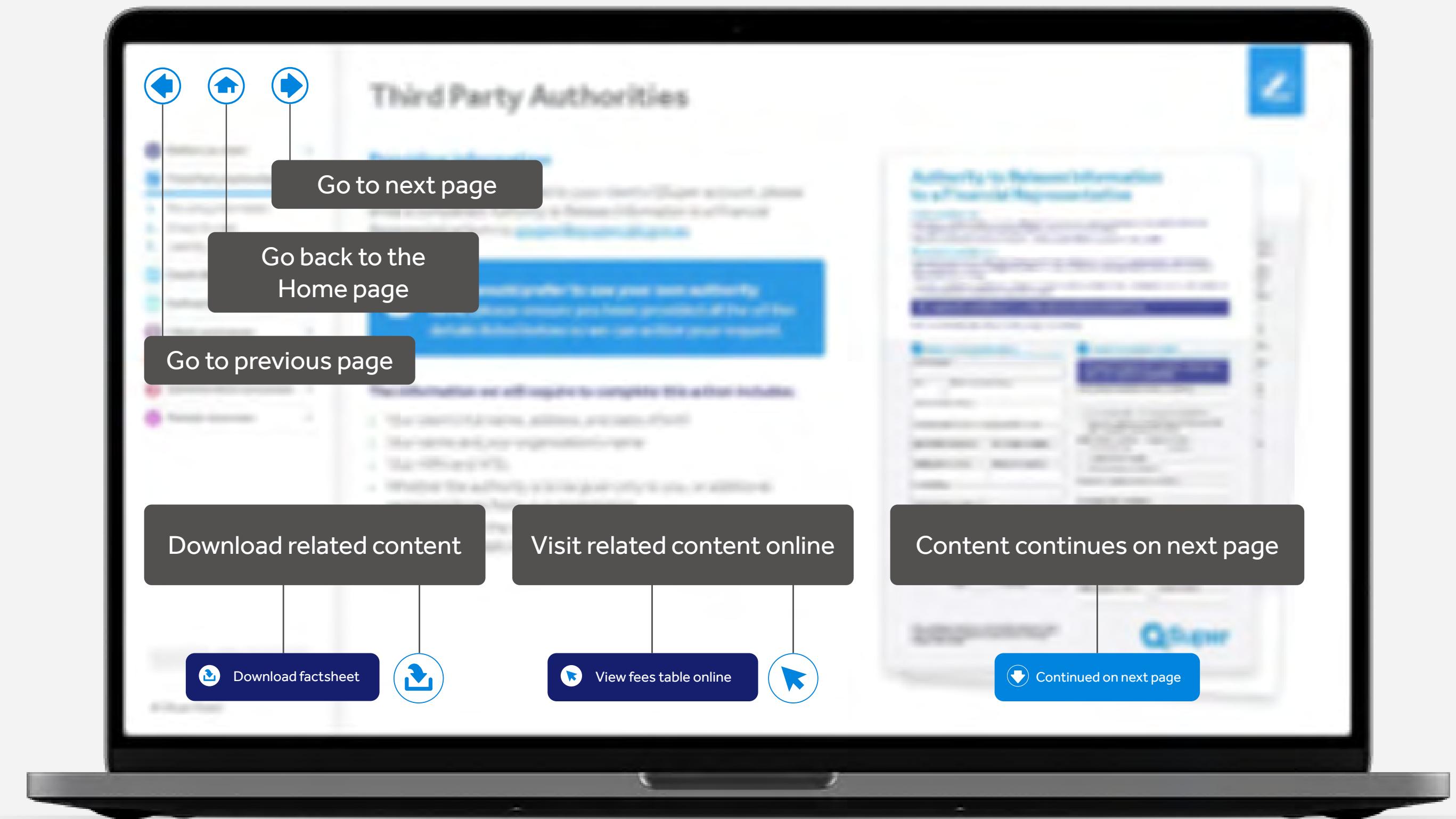
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The content contained in this module is intended to assist you as a financial advice team member to easily find the practical information you need, when you need it.

All topics follow a logical order, so if you're the type of learner who likes to read everything in a learning module, then you'll be able to scroll through the topics in order or using the navigation buttons.

Or, you might also like to use this module as a quick reference guide. To find answers you can use the navigation to jump to the sections that will help you find practical advice while you are working.

The information in this module is accurate at the date of issue and is provided as a user guide only, using sources that we believe are reliable and accurate at the date of issue but may be subject to change.



This module and QSuper product/s are prepared and issued by the QSuper Board (ABN 32 125 059 006, AFSL 489650) as trustee for QSuper (ABN 60 905 115 063). The information provided in this module is general information only and does not take into account your client's personal objectives, financial situation, or needs. Please consider whether any of the products referenced in this module are right for your client by reading the relevant product disclosure statement (PDS) available from our website at qsuper.qld.gov.au/PDS or by calling us on 1300 360 750 to request a copy.



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Like you, QSuper helps our members achieve their retirement goals.

Over **100 years'** looking after
Australians' retirement savings

**A range of investment
options to choose from**

**Access to seminars for
financial advisers**

**A bonus at retirement, thanks to
our unique retirement bonus¹**

No fees to switch
investment options

Flexibility and peace of mind with
our range of retirement solutions



¹ 1. Eligibility criteria apply. Refer to the *Accumulation Account Guide* for more information. Note, the retirement bonus was previously known as the Income account transfer bonus.



Your key tools for accessing client information

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QSuper's client summary documents

Your QSuper Client Summary:
Working together to build a better financial future

At QSuper, everything we do is designed to help our members achieve a better financial future. As John James Citizen's Financial Adviser, you're an important part of that. We're here to work with you to help achieve the best financial outcomes for John now and into the future.

This summary report has been prepared on 00/00/2021 specifically for ABC Financial Planning Firm, in respect to our joint client.

Member name	Client number		
John James Citizen	123456789		
Tax file number	Eligible service date	Third party authority expiry	
Supplied	00/00/2021	00/00/2023	
Account type	UST:	SPIN:	Fund ABN:
Accumulation	60905115063001	QSU 0101AU	60 905 115 063

Investment details:

Account @ 00 Month 2021: Total Account Balance \$000,000.00		
Tax Free Component:	Restricted Non Preserved:	Preserved:
\$000,000.00	\$000,000.00	\$000,000.00
Taxable Component:	Unrestricted Non Preserved:	
\$000,000.00		
Potential Income Account Transfer Bonus* @ 00 Month 2021 \$00.00		

Investment mix	Allocation	Units held	Value
Lifetime	xx%	00,000,000.00	\$000,000.00
Moderate	xx%	00,000,000.00	\$000,000.00
Balanced	xx%	00,000,000.00	\$000,000.00
Socially Responsible	xx%	00,000,000.00	\$000,000.00
Aggressive	xx%	00,000,000.00	\$000,000.00
Cash	xx%	00,000,000.00	\$000,000.00
Diversified bonds	xx%	00,000,000.00	\$000,000.00
International Shares	xx%	00,000,000.00	\$000,000.00
Australian Shares	xx%	00,000,000.00	\$000,000.00

We note that an investment switch request is currently pending for this member.

Future contributions:

Investment mix	Allocation
Lifetime	xx%
Moderate	xx%
Balanced	xx%
Socially Responsible	xx%
Aggressive	xx%
Cash	xx%
Diversified bonds	xx%
International Shares	xx%
Australian Shares	xx%

Is your client nearing retirement?
If so, they could be eligible for a bonus to their super – it's all thanks to our industry-leading **Income account Transfer Bonus.**

QSuper

John James Citizen 123456789 00 Month 2021

Adviser pages on QSuper's website

Personal Employers Advisers Calculators & forms News Hub Contact us

QSuper Products Super Retirement Investments Insurance Advice

Information for financial advisers

Advise with confidence

NEW! [QSuper's Lifetime Pension product details.](#)

Just like you, we have your clients' best interests at heart – so we're committed to partnering with you to ensure our combined expertise results in the best possible outcomes for your clients.

Why QSuper?

We work hard to deliver financial security for more than 594,000 Australians and have been proudly doing it for over 100 years.

- Why QSuper
- Strong, long-term performance
- Award-winning products
- Why QSuper for your client?
- Annual Investment Update for advisers

Investments

Our unique investment strategy aims to smooth the ups and downs of the market, while providing consistent returns.

- Chant West investment ratings report (pdf)
- QSuper investment strategy and philosophy
- Compare our investment options
- View performance and unit prices
- Fee breakdown

Forms, PDSs, & calculators

Forms to help you manage your client's account, and publications and calculators to make sure you are fully informed when speaking with them.

- Authority to Release Information form (pdf)
- Request a QSuper Client Summary
- All forms
- Product disclosure statements (PDSs)
- Calculators



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Third party authorities





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Providing information

To have your authority added to your client's QSuper account, please email a completed *Authority to Release Information to a Financial Representative* form to qsuper@qsuper.qld.gov.au



If you would prefer to use your own authority form, please ensure you have provided all the of the details listed below so we can action your request.

We will need to know:

- Your client's full name, address, and date of birth
- Your name and your organisation's name
- Your ARN and AFSL
- Whether the authority is to be given only to you, or additional representatives from your organisation
- Whether or not your client requires the authority to have an expiry date, as we do not automatically apply expiry dates to adviser authorities.

Authority to Release Information to a Financial Representative

How to use this form

Use this form to give us the authority to release information about your superannuation account/s to a financial representative such as a financial adviser, solicitor, accountant, or tax adviser. Please fill in all relevant sections of the form, making sure all details are correct and up-to-date.

When not to use this form

If you want to give us the authority to release information about your account to your personal representative, such as your partner, do not complete this form. You need to fill out an *Authority to Release Information – Personal Representative* form instead.

If you want to give us the authority to release information about your health, do not complete this form. You need to fill out a *Medical and Non-Medical Authority* form instead.

Visit qsuper.qld.gov.au/advisers for more information about partnering with QSuper.

Please complete this form in block letters, using blue or black ink.

1 QSuper member's personal details

Client number

Title First name (mandatory)

Last name (mandatory)

Previous name (if we know you by another name)¹

Date of birth (mandatory) Home phone number

Mobile phone number Work phone number

Email address

Postal address (mandatory)

State Postcode

Residential address As above

State Postcode

2 Financial representative's details

Complete this section if you want your information given to a financial representative.

Financial representative name (mandatory)

Limit access solely to the person named above (Leave this check box blank if you want to allow other practice staff to assist your adviser.)

Relationship (mandatory – please tick one)

- Financial adviser
- Solicitor
- Accountant/tax agent
- Other (please give details)

Practice / Business name (mandatory)

Company ABN (mandatory)

Postal address (mandatory)

State Postcode

Email address

Office phone number Mobile number

¹ If your name has changed and you work for the Queensland Government, let your payroll office know and they will then let us know. Otherwise, please send us a certified copy of either a marriage certificate or other legal change of name document.





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Check it's valid

A simple way to check if your authority is valid is to order a client summary on our website.



Active authority

If your authority is active, you'll receive a rundown on your client. A client summary will generally be issued within 24 hours of the request being received.



Inactive authority

If your authority is no longer valid/has lapsed you will receive a notification to let you know.

Lapsing

There are 4 reasons why a third party authority will lapse:

1. An expiry date was nominated (and has been reached)
2. An authority from a different financial adviser has been lodged after yours
3. The client asked us to cancel your authority
4. Your AFSL or business details have changed and do not match the original authority.



In all of these situations, you will need to lodge a new third party authority nomination.



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Binding death benefit nominations





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What's valid?

This nomination must be renewed every three years from the date your client signed, renewed, or changed it, to remain valid (QSuper does not offer non-lapsing binding death benefit nominations).

Your client can nominate a number of people as beneficiaries:

- Their legal personal representative
- Their spouse
- Their child
- Someone who has an interdependency relationship with them
- A person who financially dependent on them.

The beneficiary must satisfy the relevant definition at the time of nomination and at the date of death of your client, to be eligible to receive the benefit.

Members with a Lifetime Pension

The spouse protection option of QSuper's Lifetime Pension supersedes a binding death benefit nomination (if the spouse is still alive and eligible).



We cannot accept your client's nomination if any changes are made to the form.
(e.g. crossing out any details to make a correction or alteration.) If you have made a mistake or your client has changed their mind, please complete a new form.

Make a Binding Death Benefit Nomination

How to use this form

Use this form if you want to nominate who receives your super when you pass away, or to change or cancel your existing nomination.



We cannot accept your nomination if you make any changes to your form

(e.g. crossing out a percentage figure and writing a new percentage for a beneficiary's portion of your benefit). If you have made a mistake or changed your mind and need to make changes, please complete a new form.

Where to send this form

Please send this form to us at:

Post: QSuper
GPO Box 200
Brisbane QLD 4001
Email: qsuper@qsuper.qld.gov.au

To renew your existing nomination with no changes, visit Member Online at memberonline.qsuper.qld.gov.au under 'Profile' then 'Beneficiaries', or you can use this form.

Please complete this form in BLOCK letters, using black or blue ink.

1 Your personal details

Client number on your account	Title	Date of Birth (dd/mm/yyyy)
First name ¹ (mandatory)		
Last name ¹ (mandatory)		
Home phone number	Work phone number	Mobile phone number
Email address		
Residential address		
State and Postcode Country		
Postal address	<input type="checkbox"/> Same as residential	
State and Postcode Country		

¹ If your name has changed and you work for the Queensland Government, let your payroll office know and they will let us know. Otherwise, please send us a certified copy of either a marriage certificate or other legal change of name document.

QSuper



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What are some of the extra things to consider if my client has a Defined Benefit account?

Click the icons below to learn about each topic

Defined Benefit accounts provide a range of unique opportunities for members who have this type of account. The Defined Benefit account is closed to new members.

Dedicated pages on our website provide an overview of QSuper's Defined Benefit account. Read the *Defined Benefit Guide* for more information.



The average Defined Benefit account member retires with a balance around 3 times the Australian average.¹

1. APRA reports the average balance of a person aged between 60-64 years old as \$183,313 as at 30 June 2020, in the *Annual Superannuation Bulletin* issued 29 January 2021. QSuper's Defined Benefit members aged between 60-64 years old have an average QSuper total balance of \$544,187 as at 30 June 2020. Please note, QSuper's Defined Benefit members tend to be working in long-serving positions and may have experienced more time in employment than the average Australian. Also, the figures reported by APRA may be lower because Australians can have super in more than one super fund and the APRA figures show an average from each fund, whereas Defined Benefit members are more likely to have more of their super with us due to the long-standing nature of working for the Queensland Government and additional amounts in Accumulation accounts. These figures are provided for illustrative purposes only.





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Our *Defined Benefit Guide* provides information about this type of account.

You can read more about:

- A Deferred Retirement Benefit
- The insurance that may apply for members with a Defined Benefit account.

Resigning and changing employer

You can keep your Defined Benefit employer, you move to another Q withdrawal from your Defined Benefit account, and this account. As you are no longer eligible to keep this account, we will notify us when this happens. If your employer notifies us you have moved, and will include a completed form, you will automatically be transferred to this account directly, to have any questions you have about your new employer's defined benefit account.

What you can choose to do

If you are over age 55 when you leave
Your defined benefit will be transferred to an Accumulation account. Your funds will be invested, in our default investment option, Lifetime.

If you are under age 55 when you leave
We will calculate your benefit and transfer value to the Accumulation account. You can choose this option when you're leaving your employer's defined benefit account, or at any point while in the account. The remaining amount, represents the difference between the balance you accrued at the time of the transfer and the value of the DRB. The table below shows how much the transfer value will be discounted by. You can also find this information in the quotes and statements we send you.

1 AWOTE is a measure of wage levels.

Deferred Retirement Benefit
Your employer's part of your Defined Benefit account will increase with average weekly ordinary time earnings. This increase is intended to reflect the salary you have earned if you had stayed a member of the Defined Benefit account.

Insurance
As a Defined Benefit account member, you automatically receive insurance that you do not pay premiums for, and this cover can not be cancelled.

Types of insurance and benefits included with the account

- Income protection**
Receive up to 75% of your salary for up to two years.
- Permanent and partial disability**
Potential access to some of your super if you are permanently but not totally disabled.
- Total and permanent disability**
Receive what your defined benefit would have been if you had worked to age 55.
- Defined pension**
Option to receive up to 75% of your salary for life if under age 55.

Death
Your loved ones receive what your defined benefit would have been if you had worked to age 55.

Terminal medical condition
If you have a terminal medical condition, you may also be able to access an equivalent benefit.

Child's pension
Fortnightly payments to your young children if you die.

Death and total and permanent disability insured benefit represents the difference between the balance you accrued at the time of the incident you are claiming for and the projection of what you would have accrued if you had worked to age 55 and contributed at the default rate of 5% (6% for police officers).

Your Defined Benefit account insured benefit ends:

- When you turn 55 years old (income protection continues until age 75) – although you may get some tax benefits when receiving total and permanent disability, terminal medical condition, or death benefits
- On the date that the QSuper Board determines that you are totally and permanently disabled
- When you finish working for the Queensland Government
- If you stop being a Defined Benefit account member
- When you pass away.



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How can I request a client summary?



How long will I wait for a client summary?



How do I find what I need in a client summary?



What if my client has a Defined Benefit account?

A QSuper client summary provides you with the essential account details you need in one document.

A client summary can be provided for Accumulation accounts, Income accounts, and Lifetime Pensions.

When we receive a valid [Authority to Release Information](#) form, we'll automatically send you a client summary. After that, you can request updated copies as often as you need.



A client summary will provide you with the most up-to-date details for your client's changing account.

We are not able to send a client summary for a Defined Benefit account.

However if you do submit a request for a client summary on a Defined Benefit account, we will send you a Defined Benefit account balance quote within five business days. If you require any extra information about your client's Defined Benefit account, we can provide this information.



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Where do I find:

1

What is my client's eligible service date?

2

What is my client's current balance?

For QSuper Accumulation accounts, this balance will be the total of all Accumulation accounts held by your client.

3

What retirement bonus may be available to my client?

If eligible, an estimate will be included on the client summary.

4

How is my client currently invested?

A client summary will show investment allocation for the day they are requested so they may provide confirmation that a switch has been actioned.

Your QSuper Client Summary:

Working together to build a better financial future

At QSuper, everything we do is designed to help our members achieve a better financial future. As John James Citizen's Financial Adviser, you're an important part of that. We're here to work with you to help achieve the best financial outcomes for John now and into the future.

This summary report has been prepared on 00/00/2021 specifically for ABC Financial Planning Firm, in respect to our joint client.

Member name	John James Citizen	Client number	123456789
Tax file number	Supplied	Eligible service date	Third party authority expiry
		00/00/2021	00/00/2023
Account type	USI: 60905115063001	SPIN: QSU 0101AU	Fund ABN: 60 905 115 063
Accumulation			

Investment details:

Account @ 00 Month 2021: Total Account Balance \$000,000.00		
Tax Free Component: \$000,000.00	Restricted Non Preserved: \$000,000.00	Preserved: \$000,000.00
Taxable Component: \$000,000.00	Unrestricted Non Preserved: \$000,000.00	

Potential Income Account Transfer Bonus² @ 00 Month 2021 \$00.00

Investment mix	Allocation	Units held	Value
Lifetime	xx%	00,000,0000	\$000,000.00
Moderate	xx%	00,000,0000	\$000,000.00
Balanced	xx%	00,000,0000	\$000,000.00
Socially Responsible	xx%	00,000,0000	\$000,000.00
Aggressive	xx%	00,000,0000	\$000,000.00
Cash	xx%	00,000,0000	\$000,000.00
Diversified bonds	xx%	00,000,0000	\$000,000.00
International Shares	xx%	00,000,0000	\$000,000.00
Australian Shares	xx%	00,000,0000	\$000,000.00

We note that an investment switch request is currently pending for this member.

Future contributions:

Investment mix	Allocation
Lifetime	xx%
Moderate	xx%
Balanced	xx%
Socially Responsible	xx%
Aggressive	xx%
Cash	xx%
Diversified bonds	xx%
International Shares	xx%
Australian Shares	xx%

John James Citizen 123456789

00 Month 2021



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Where do I find:

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What are the fees payable?

[View all fees](#) via our website.

6

Is there any insurance on this account?

If your client has insurance, it will be shown on this section of the client summary.

7

What are the current insurance premiums?

If your client is paying insurance premiums they will be shown in the insurance cover section and the transactions section.

8

Are there any insurance exclusions?

Read about pre-existing conditions, and when and how they apply in different scenarios in our guides.

5

[🔗 Links to Investment information available on our website:](#)

Latest Investment Performance	Investment Fees	Unit Prices
Asset Allocations & Top Shareholdings		
Moderate	Socially Responsible	Cash
Balanced	Aggressive	Diversified Bonds
Lifetime Options:		
Outlook	Aspire 2	Focus 2
Aspire 1	Focus 1	Focus 3
Self Invest Options:		
S&P/ASX 300 Australian Shares	Term Deposits	Exchange Traded Funds (ETFs)

IMPORTANT: Investment Performance is reported after deduction of all fees and taxes (i.e. The net performance reported already has deducted the administration fee of 16 basis points, relevant investment management fees and allowance for tax).

6

Death and TPD Insurance cover details:

Insurance Type	No of Units/Fixed cover	Sum Insured @ 00 Month 2021	Last Monthly Premium deducted
Death	0 units/Fixed	\$00,000	\$000.00
TPD	0 units/Fixed	\$00,000	\$000.00

Occupation rating submitted by member: Cover personalised (e.g. cover type or value or occupation rating and may include cancelled/lapsed cover if applicable):	Yes: White Collar Yes
Additional underwriting exclusions apply to personalised cover:	Death: No TPD: No
Pre-existing condition exclusion period applies to default/personalised cover: ³	Death: Yes until underwritten Expiry date: 00/00/2021 TPD: Yes until underwritten Expiry date: 00/00/2021
NB: Most members don't have pre-existing condition exclusion periods applied to their default Death/TPD cover. Please contact us for further details on this member.	

[🔗 Link to Insurance Premium Estimator](#)

Death & TPD Personalised Options Available:

- Increased cover (up to \$3 million) or \$1 million for casuals/unemployed with underwriting
- Increased cover (up to the Automatic Acceptance Limit⁴) without full medical underwriting – pre-existing condition exclusions applied above default level of cover
- Reduced/Nil cover
- Separate levels of Fixed Death cover and TPD cover
- TPD cover only or Death cover only
- Partial rollover to pay insurance premiums within another superfund
- Ability to transfer across existing Death and TPD cover from another insurance company

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Where do I find:

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Who is my client's nominated beneficiary?

The client summary will also show the details of your client's nominated beneficiary, if they have one in place. Binding death benefit nominations apply membership wide, while reversionary beneficiary nominations apply only to individual Income accounts.

If your client has both a binding death benefit nomination and a reversionary beneficiary in place, the reversionary beneficiary takes precedence.

Income Protection Insurance cover details:

Insurance Type	Waiting period	Benefit period	Monthly Benefit @ 00 Month 2021	Last Monthly Premium deducted
Income Protection	x	x years	Up to 87.75% of your Insured Salary (includes 12.75% Contribution Replacement Benefit)	\$000.00
Insurance Type	No of Units	Waiting period	Benefit period	Monthly Benefit @ 00 Month 2021
Income Protection	x	x	x years	\$00,000.00 or up to 87.75% of your income – whichever is lower (includes 12.75% Contribution Replacement Benefit)
Occupation rating submitted by member:				No/Yes: Standard/High Risk/White Collar/Professional
Cover personalised (e.g. cover level/benefit period or waiting period/occupation rating and may include cancelled/lapsed cover if applicable):				No/Yes
Additional underwriting exclusions apply to personalised cover:				Income Protection: N/A/No/Yes
Pre-existing condition exclusion period applies to default/personalised cover. ³				Income Protection: N/A/No/Yes until underwritten Expiry date: 00/00/2021
NB: Most members don't have pre-existing condition exclusion periods applied to their default Income Protection cover. Contact us for further details on this member.				
Pre-existing condition exclusion period applies to default/personalised cover. ³				Income Protection: N/A/No/Yes until underwritten Expiry date: 00/00/2021

Income Protection Tailoring Options available:

- Increased cover up to 5 year benefit or to age 65 benefit with underwriting
- Increased cover up to 5 year benefit or to age 65 benefit (up to Automatic Acceptance Limit⁵) without full medical underwriting with pre-existing condition exclusion applied above default level of cover
- Vary waiting period, including the options of "the greater of accrued sick leave or 30/60/90 days"
- Ability to transfer across existing Income Protection cover from another insurance company.

Binding death benefit nomination details:

Name	Allocation	Relationship to member	Start date	Expiry date
Joanne Jane Citizen	100%	Spouse	00/00/2021	00/00/2023

For Accumulation accounts, QSuper accepts only lapsing binding death benefit nominations, which expire after 3 years.

Fees ⁶	Amount	Comment
Member Fee	Nil	
Contribution Fee	Nil	
Administration Fee ⁷	0.16% (up to an administration fee cap of \$900)	Deducted daily before the unit price is declared
Investment Fee (includes base fee and investment performance fee)	Select this link for full details	Deducted daily before the unit price is declared
Buy-sell spread	Nil	
Investment Switching Fee	Nil	Unlimited switches p.a.
Benefit Payment Fee	Nil	
Exit Fee	Nil	
Family Splitting Fee	Nil	
Partial Rollover Fee	Nil	

John James Citizen 123456789

00 Month 2021



Finding key details in a client summary

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Where do I find:

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Where can I get details of my client's contributions?

A client summary will provide details for (up to) the past 3 years of contributions, including detail of contribution types (eg, super guarantee, salary sacrificed, voluntary or spouse contributions).

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Can I access my client's transaction details?

A client summary will list your client's transactions for the current financial year.

This section will provide you with details of:

- Deposits received
- Withdrawals actioned
- Any funds rolled over.

Links to additional information available on our website:

Product related	Forms
Product Disclosure Statements	Investment Forms
Income Account Transfer Bonus Summary	Insurance Forms
Adviser FAQ's	Binding Death Benefit Nomination Form

Self Invest Information – including Shares, Exchange Traded Funds and Term Deposits

Self Invest Fees	Value
Access fee	\$299 per annum (pro rata), calculated daily and deducted monthly.
Cash management fee	0.40% p.a. calculated based on your daily transaction account balance and deducted before your return is declared.
Brokerage fee	Order value Fee per trade^{8,9}
	up to \$10,000 \$29.50
	\$10,001 - \$27,500 \$46.50
	\$27,501 - \$250,000 \$46.50 plus 0.11% for amounts over \$27,500
ETF management fees	ETF management fees are deducted by the ETF manager before the return of the underlying ETF investment is declared. Select this link for full details. ¹⁰

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Contribution History – Financial Year Totals				
	2017/2018 year to date	2016/2017	2015/2016	
Concessional	Employer \$00,000.00	\$00,000.00	\$00,000.00	
	Employer Voluntary \$00,000.00	\$00,000.00	\$00,000.00	
	Salary Sacrifice Standard Member \$00,000.00	\$00,000.00	\$00,000.00	
	Salary Sacrifice Voluntary Member \$00,000.00	\$00,000.00	\$00,000.00	
	Late Superannuation Guarantee \$00,000.00	\$00,000.00	\$00,000.00	
Non-concessional	Standard Member (after tax) \$00,000.00	\$00,000.00	\$00,000.00	
	Voluntary Member (after tax) \$00,000.00	\$00,000.00	\$00,000.00	
	Spouse \$00,000.00	\$00,000.00	\$00,000.00	
Other	Australian Government Co-contribution \$00,000.00	\$00,000.00	\$00,000.00	
	Low Income Superannuation Contribution \$00,000.00	\$00,000.00	\$00,000.00	

Note: If your client has lodged a Notice of Intent to claim a tax deduction this may not be reflected in the Contribution History. If you believe your client has lodged a Notice of Intent to claim a tax deduction please contact QSuper on **1300 360 750**

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Transaction listing – Financial year to date (as at 00 Month 2021)				
Date	Transaction type	Gross amount	Tax deducted	Net amount
00/00/2021		\$00,000.00	\$00,000.00	\$00,000.00
00/00/2021		\$00,000.00	\$00,000.00	\$00,000.00
00/00/2021		\$00,000.00	\$00,000.00	\$00,000.00
00/00/2021		\$00,000.00	\$00,000.00	\$00,000.00
00/00/2021		\$00,000.00	\$00,000.00	\$00,000.00
00/00/2021		\$00,000.00	\$00,000.00	\$00,000.00
00/00/2021		\$00,000.00	\$00,000.00	\$00,000.00
00/00/2021		\$00,000.00	\$00,000.00	\$00,000.00
00/00/2021		\$00,000.00	\$00,000.00	\$00,000.00
00/00/2021		\$00,000.00	\$00,000.00	\$00,000.00
00/00/2021		\$00,000.00	\$00,000.00	\$00,000.00
00/00/2021		\$00,000.00	\$00,000.00	\$00,000.00

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Where do I find:



Unsure if your client's investment switch has been actioned?

Investment switches generally take 2 business days to complete.

You can [request a client summary](#) to confirm how your client's super is invested.



About QSuper's insurance

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Where do I find:

Insurance guide

Insurance product information for the QSuper Accumulation Account



**Please ensure
you read the PDS
before making any
recommendations
to your clients.**

Calculators



About QSuper's products

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Where do I find:

See our [product disclosure statements](#) (PDS) for more information about fees and costs you may be charged.

1. This page does not provide the fees for QSuper's Lifetime Pension.





Administration and process resources

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Forms

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 - Forms**
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Here are some of the more commonly used forms.

Click the icon to download forms.

For all forms for claims, withdrawals, and transfers out, visit the forms page of our website.



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Site map

This site map acts a quick reference for all topics.

Click on the topic to go to the relevant section in this module.

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Site map

Adviser support

About this module

The content contained in this module is intended to assist you as a financial adviser to provide the information you need, when you need it. All topics follow a logical order, so if you're not sure where to start, simply click on the first topic. If anything is a learning module, then you'll be able to scroll through the topics in order or click on the first topic to start. You might also like to use this module as a quick reference guide. To find answers you need, simply click on the sections that will help you for advice while you're working.

The information in this module is accurate at the time of publication. It is not a legal guide only, using sources that we believe are reliable at the time of publication. It may be subject to change.

Site map

This site map acts as a quick reference for all topics.

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 - 2. Your role
 - 3. Your clients
 - 4. Your resources
 - 5. Third party authorities
 - 6. Death benefit nominations
 - 7. Defined Benefit accounts
 - 8. Client summaries
 - 9. Online adviser resources
 - 10. Administration processes
 - 11. Module resources
- Client summaries
- Online adviser resources
- Administration processes

Using this module

The [How to navigate this module](#) page provides information to help you get around this learning module and topics.

Information for financial advisers

Advise with confidence

Just like you, we have your clients' best interests at heart – so we're committed to partnering with you to ensure our combined expertise results in the best possible outcomes for your clients.

Why QSuper?

We work hard to deliver financial security for more than 150,000 Aussies and their loved ones, using a low-cost, low-risk investment strategy to make sure you are fully prepared for the future.

Investments

Our unique investment strategy aims to smooth the ups and downs of the market, while providing consistent returns.

Forms, PDSSs, & calculators

Forms to help you manage your client's account, and publications and calculators to make sure you are fully prepared for the future.

Quick navigation

The [site map](#) contains an overview of all topics for quick reference.



QSuper website

The adviser section of the QSuper website has FAQs, resources, and forms to help make your job easier visit qsuper.qld.gov.au/advisers

Dedicated adviser support

We also offer dedicated adviser support on **1300 360 750** (option 3) to provide information about your client's QSuper account.



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No matter your role, you may benefit from receiving our industry insights, product updates, and upcoming events.

If you're not currently getting our updates, subscribe by [emailing us](#) your full name, job title and the company you work for.