

# Working with QSuper

Your questions answered

For financial advice teams







# Welcome

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

## Before you start

### Welcome

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- About QSuper
- Your key tools

- Third party authorities
- Death benefit nominations
- Defined Benefit accounts
- Client summaries
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# About this module

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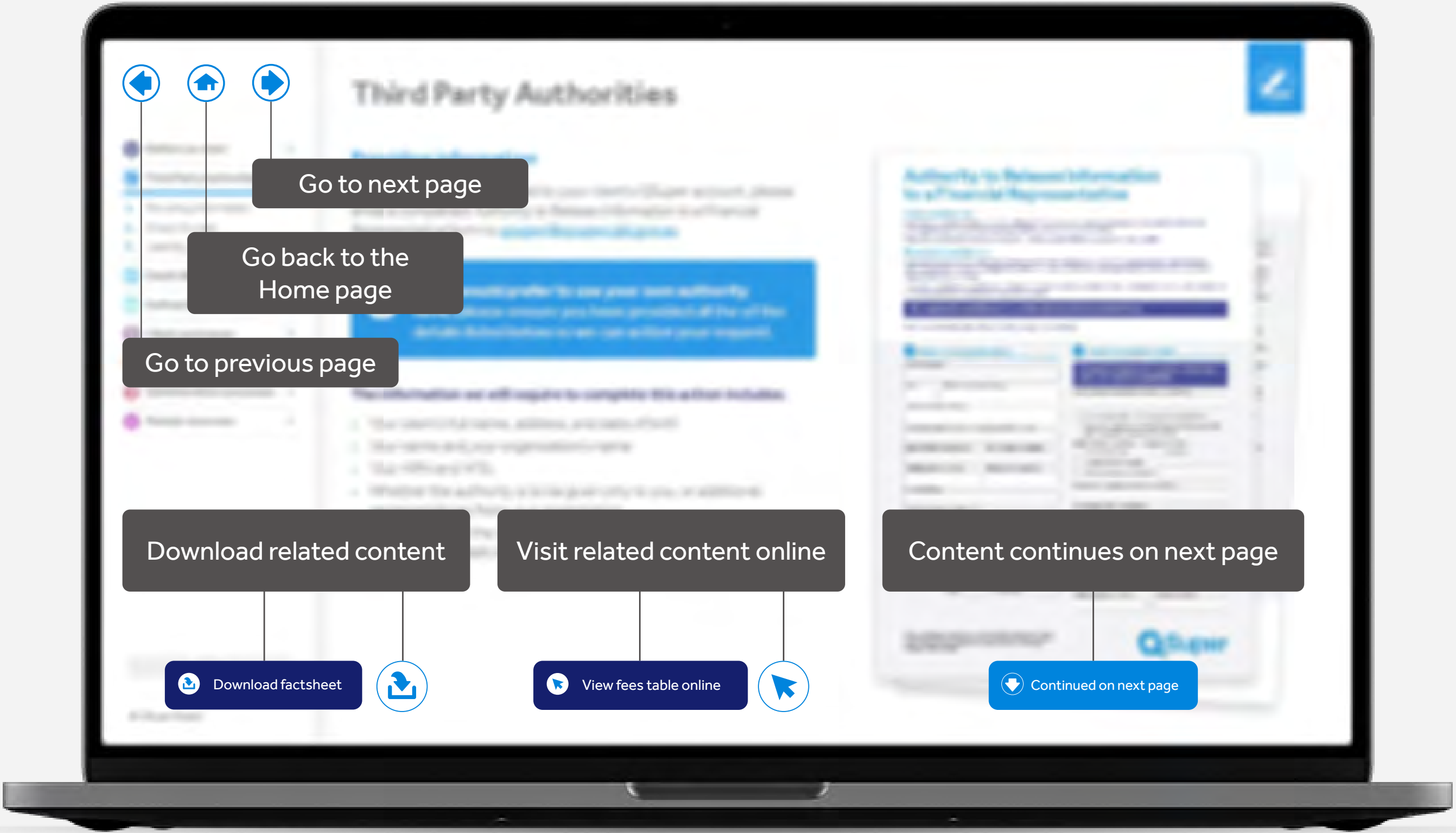
Module resources

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](https://qsuper.qld.gov.au/PDS) or by calling us on 1300 360 750 to request a copy.

# About QSuper



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

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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	USI:	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: \$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 Bonus<sup>2</sup> @ 00 Month 2021 \$00.00

Investment mix	Allocation	Units held	Value
Lifetime	xx%	00,000.00000	\$000,000.00
Moderate	xx%	00,000.00000	\$000,000.00
Balanced	xx%	00,000.00000	\$000,000.00
Socially Responsible	xx%	00,000.00000	\$000,000.00
Aggressive	xx%	00,000.00000	\$000,000.00
Cash	xx%	00,000.00000	\$000,000.00
Diversified bonds	xx%	00,000.00000	\$000,000.00
International Shares	xx%	00,000.00000	\$000,000.00
Australian Shares	xx%	00,000.00000	\$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%

**Dedicated Adviser support**  
Our team are on hand to give you information about your client's QSuper account through a dedicated line for Adviser enquiries. Let's talk today on 1300 360 750 (select option 3 for Advisers).

**Extra flexibility and features**  
You have the ability to pay other superfund insurance premiums for income protection or death and total and permanent disability cover via partial rollout from your client's QSuper account.

**The information you need**  
Our Adviser section of the QSuper website is the place to find: Adviser FAQs, information, resources, and forms to help make your job easier. [qsuper.qld.gov.au/advisers](#)

**Need more detailed explanations?**  
Look for this symbol for interactive links within Your QSuper Client Summary to give you quick access to detailed resources to assist you in understanding our product features, terms and conditions.

**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.

John James Citizen 123456789

00 Month 2021

## Adviser pages on QSuper’s website

PersonalEmployersAdvisers

Calculators & formsNews HubContact us

ProductsSuperRetirementInvestmentsInsuranceAdvice

Q SearchJoinLog In

## Information for financial advisers

Advise with confidence

**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

© QSuper Board.





# Third party authorities

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# Third party authorities

## 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](mailto: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](https://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)<sup>1</sup>

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

<sup>1</sup> 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.







# Third Party Authorities

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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.**





# Binding death benefit nominations

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# Death benefit nominations

## 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](mailto:qsuper@qsuper.qld.gov.au)

To renew your existing nomination with no changes, visit Member Online at [memberonline.qsuper.qld.gov.au](http://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 (mandatory)

Last name<sup>1</sup> (mandatory)

Home phone number

Work phone number

Mobile phone number

Email address

Residential address

State and Postcode

Country

Postal address

☐ Same as residential

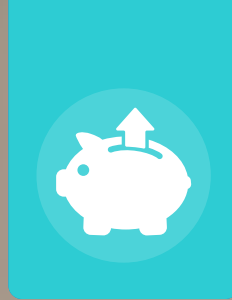
State and Postcode

Country

<sup>1</sup> 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.







# Defined Benefit accounts

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### What's different?

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# Defined Benefit accounts

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

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.

Click the icons below to learn about each topic



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

**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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What's different?

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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 c

You can keep your Defined Benefit if you leave your employer, you move to another QSuper Defined Benefit account, or you withdraw from your Defined Benefit account. If you do not have a Defined Benefit account, you will need to open one.

As you are no longer eligible to keep your Defined Benefit, we will transfer your funds to an Accumulation account. We will contact you to let you know when this happens.

If your employer notifies us you have left, we will include a completed form, you will automatically transfer your funds directly, to have any questions you can contact us on 1300 360 360.

### 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, for you.

#### If you are under age 55 when you leave

We will calculate your benefit and transfer it to an Accumulation account (your part), into an Accumulation account, or at any point while in the Accumulation account, please see the Disclosure Statement for Accumulation Accounts.

The remaining amount, representing your employer's part, will be transferred to an Accumulation account, or at any point while in the Accumulation account, please see the Disclosure Statement for Accumulation Accounts.

### Deferred Retirement Benefit

Your employer's part of your Defined Benefit (DRB) is transferred to an Accumulation account. When you turn 55, we will transfer your DRB to an Accumulation account. We will contact you to let you know when this happens. You may be eligible to receive insurance cover for your DRB and open an Accumulation account. For more information see the Accumulation Accounts Guide.

### Opting out of the DRB and transferring to an Accumulation account

Instead of the DRB, you can choose to transfer your value to the Accumulation account. You may choose this option when you're leaving your employer, or at any point while in the Accumulation account, please see the Disclosure Statement for Accumulation Accounts.

### How much is the discounted amount?

The table below shows how much your DRB will be discounted by. You can also find more information in the Disclosure Statement for Accumulation Accounts and the statements we send you.

Age at calculation	Transfer value	Discounted amount
27	45.16%	45.16%
28	46.46%	46.46%
29	47.80%	47.80%
30	49.17%	49.17%
31	50.59%	50.59%
32	52.05%	52.05%
33	53.55%	53.55%
34	55.09%	55.09%
35	56.67%	56.67%
36	58.31%	58.31%
37	59.99%	59.99%
38	61.71%	61.71%
39	63.49%	63.49%
40	65.32%	65.32%

<sup>1</sup> AWOTE is a measure of wage levels.

### 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.





# Client summaries

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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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# Finding key details in a client summary

## 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.

1

2

3

4

### 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	USI:	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: \$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 Bonus<sup>2</sup> @ 00 Month 2021 \$00.00

Investment mix	Allocation	Units held	Value
Lifetime	xx%	00,000.00000	\$000,000.00
Moderate	xx%	00,000.00000	\$000,000.00
Balanced	xx%	00,000.00000	\$000,000.00
Socially Responsible	xx%	00,000.00000	\$000,000.00
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International Shares	xx%	00,000.00000	\$000,000.00
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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%

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**Extra flexibility and features**  
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**The information you need**  
Our **Adviser section** of the QSuper website is the place to find: Adviser FAQs, information, resources, and forms to help make your job easier.  
[qsuper.qld.gov.au/advisers](#)

**Need more detailed explanations?**  
Look for this symbol for interactive links within Your QSuper Client Summary to give you quick access to detailed resources to assist you in understanding our product features, terms and conditions.

**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**.

John James Citizen 123456789

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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.

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#### 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	Last Monthly Premium deducted
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)	\$000.00

Occupation rating submitted by member:

Cover personalised (e.g. cover level/ benefit period or waiting period/ occupation rating and may include cancelled/lapsed cover if applicable):

Additional underwriting exclusions apply to personalised cover:

Pre-existing condition exclusion period applies to default/personalised cover:<sup>3</sup>

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:<sup>3</sup>

No/Yes: Standard/High Risk/White Collar/ Professional

No/Yes

Income Protection: N/A/No/Yes

Income Protection: N/A/No/Yes until underwritten  
Expiry date: 00/00/2021

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 <sup>6</sup>	Amount	Comment
Member Fee	Nil	
Contribution Fee	Nil	
Administration Fee <sup>7</sup>	0.16% (up to an administration fee cap of \$900)	Deducted daily <b>before</b> the unit price is declared
Investment Fee (includes base fee and investment performance fee)	Select this <a href="#">link</a> for full details	Deducted daily <b>before</b> 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

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# Finding key details in a client summary

## Where do I find:

### 10 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).

### 11 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
<a href="#">Product Disclosure Statements</a>	<a href="#">Investment Forms</a>
<a href="#">Income Account Transfer Bonus Summary</a>	<a href="#">Insurance Forms</a>
<a href="#">Adviser FAQs</a>	<a href="#">Binding Death Benefit Nomination Form</a>
	<a href="#">All Forms</a>
<a href="#">Self Invest Information – including Shares, Exchange Traded Funds and Term Deposits</a>	

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	<table><thead><tr><th>Order value</th><th>Fee per trade<sup>8,9</sup></th></tr></thead><tbody><tr><td>up to \$10,000</td><td>\$29.50</td></tr><tr><td>\$10,001 - \$27,500</td><td>\$46.50</td></tr><tr><td>\$27,501 - \$250,000</td><td>\$46.50 plus 0.11% for amounts over \$27,500</td></tr></tbody></table>	Order value	Fee per trade <sup>8,9</sup>	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
Order value	Fee per trade <sup>8,9</sup>								
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. <a href="#">Select this link for full details.</a> <sup>10</sup>								

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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

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# Online adviser resources

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# About QSuper’s investments

## Where do I find:

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### 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.





- Before you start >
- Third party authorities >
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# About QSuper’s insurance

## Where do I find: Insurance guide

- Investments
- Insurance
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- Module resources >

## Calculators

## Insurance product information for the QSuper Accumulation Account



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





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# About QSuper’s products

Where do I find:  
Publications

Product features on a page





# About QSuper's fees

## Where do I find:

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- 💰 Defined Benefit accounts ▶
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  - Investments
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- 🔧 Administration processes ▶
- ➕ Module resources ▶

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

- ▶ Before you start ▶
- ▶ Third party authorities ▶
- ▶ Death benefit nominations ▶
- ▶ Defined Benefit accounts ▶
- ▶ Client summaries ▶
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- Forms
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# Forms

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.







# Module resources

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- ▶ Third party authorities >
- ▶ Death benefit nominations >
- ▶ Defined Benefit accounts >
- ▶ Client summaries >
- ▶ Online adviser resources >
- ▶ Administration processes >
- ▶ **Module resources** ✓

Site map  
Adviser support





This site map acts  
a quick reference  
for all topics.

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

# Site map

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# Adviser support

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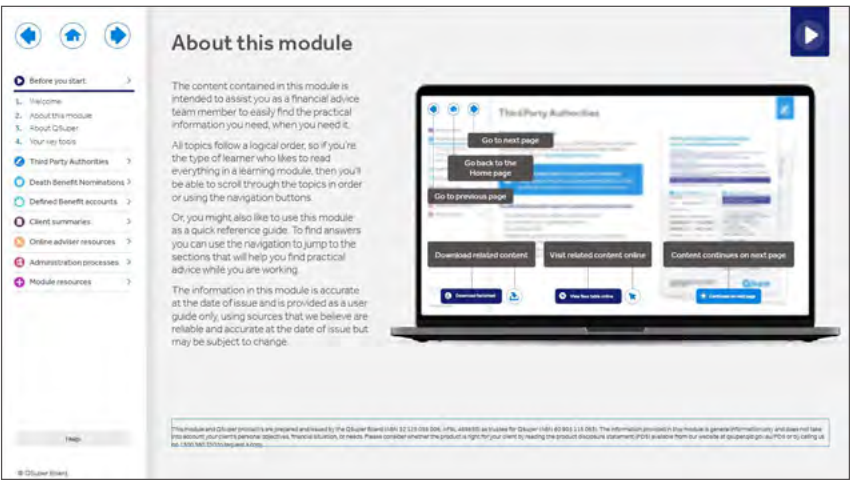
Client summaries >

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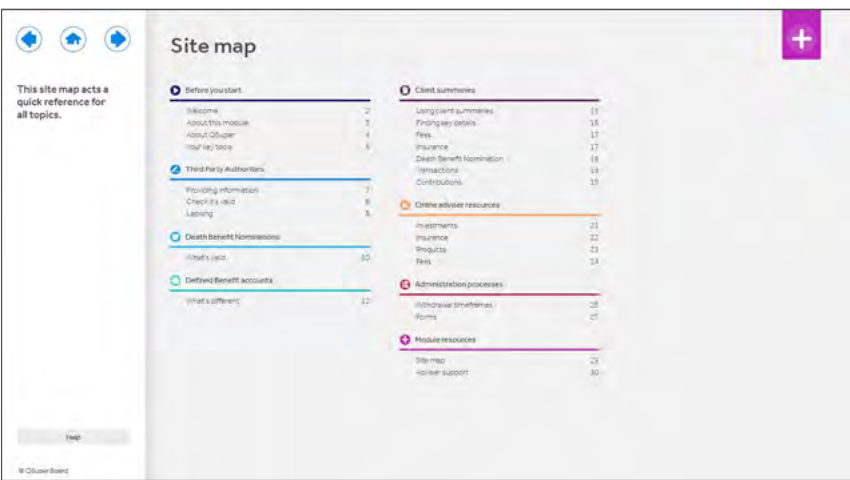
Module resources ✓

Site map  
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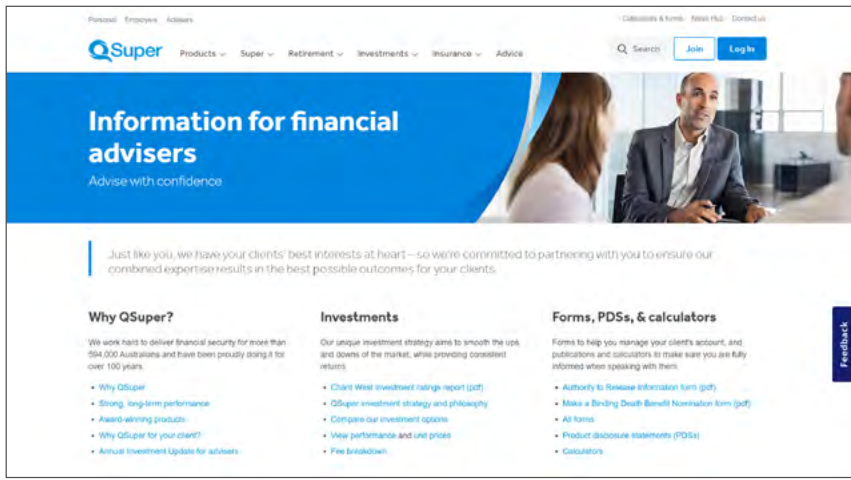
## Using this module

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



## 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](https://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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