

# Important update

## QSuper Investment Guide

The below updates apply to the QSuper Investment Guide issued on 8 July 2024 (Investment Guide).

Please read this Important update with the Investment Guide.

### Financial Advisers

On page 6 of the Investment Guide, we include the following information:

We make it easy to manage your super through:

- access to financial advice about your super account with us from a qualified financial adviser

The qualified financial advisers referred to above are representatives of QInvest Limited (ABN 35 063 511 580, AFSL 238274), wholly owned by Australian Retirement Trust. QInvest is a separate legal entity responsible for the financial services it provides. Refer to the Financial Services Guide at [qsuper.qld.gov.au/guides](https://qsuper.qld.gov.au/guides) for more information.

### How we invest your money

The Cash Pool and Cash investment option invest in interest bearing accounts with authorised deposit-taking institutions. In connection with a merger involving Members Equity Bank Limited ABN 56 070 887 679 and Bank of Queensland Limited ABN 32 009 656 740, deposits previously held by Members Equity Bank Limited were transferred to Bank of Queensland Limited.

For the Investment Guide, references to ME Bank Limited (ABN 56 070 887 679) on page 51 are replaced by **ME Bank (a division of Bank of Queensland Limited ABN 32 009 656 740)**.

### Investment fees and costs and transaction costs

The investment costs component of investment fees and costs, and the transaction costs, are generally calculated based on actual costs incurred in the previous financial year. Performance fees are generally calculated based on an average of the previous 5 financial years of performance fees.<sup>1</sup> Where actual amounts are not available, reasonable estimates are used.

For the Investment Guide, we calculated investment fees and costs and transaction costs for the 2023–24 financial year before the end of the financial year, using the investment cost, transaction cost and performance fee information that was available at the time it was prepared.

Following the end of the 2023-24 financial year, we recalculated these amounts, using updated investment cost, transaction cost and performance fee information and relying less on reasonable estimates.

As a result, the investment fees and costs and transaction costs for several of our investment options have been updated.

<sup>1</sup> With the exception of the High Growth Index option, which started on 1 July 2024. Investment costs, transaction costs and performance fees for this option are calculated based on reasonable estimates for the 2024-25 financial year.

### QSuper Investment Guide

The below updates apply to pages 34 to 39, 44 and 49 of the Investment Guide.

We have highlighted the updated information in red, so that you can easily see what's changed. This Important update should be read in conjunction with the Investment Guide.

## Diversified options – choose a mix we’ve designed and manage

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### High Growth

**0.66% p.a.** Investment fees  
and costs<sup>2</sup>

**0.06% p.a.** Transaction costs<sup>2</sup>

<sup>2</sup> These amounts are estimates only. Administration fees and costs and member activity related fees and costs will also apply. For more information about fees and costs, please see our Accumulation Guide.

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### Balanced

**0.59% p.a.** Investment fees  
and costs<sup>2</sup>

**0.07% p.a.** Transaction costs<sup>2</sup>

<sup>2</sup> These amounts are estimates only. Administration fees and costs and member activity related fees and costs will also apply. For more information on fees and costs, please see our Accumulation Guide.

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### Conservative-Balanced

**0.59% p.a.** Investment fees  
and costs<sup>2</sup>

**0.07% p.a.** Transaction costs<sup>2</sup>

<sup>2</sup> These amounts are estimates only. Administration fees and costs and member activity related fees and costs will also apply. For more information on fees and costs, please see our Accumulation Guide.

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### Conservative

**0.55% p.a.** Investment fees  
and costs<sup>2</sup>

**0.07% p.a.** Transaction costs<sup>2</sup>

<sup>2</sup> These amounts are estimates only. Administration fees and costs and member activity related fees and costs will also apply. For more information on fees and costs, please see our Accumulation Guide.

## Diversified options – choose a mix we’ve designed and manage

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### ● **Balanced Risk-Adjusted**

**0.46% p.a.** Investment fees  
and costs<sup>2</sup>

**0.04% p.a.** Transaction costs<sup>2</sup>

<sup>2</sup> These amounts are estimates only. Administration fees and costs and member activity related fees and costs will also apply. For more information on fees and costs, please see our Accumulation Guide.

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### ● **Socially Conscious Balanced**

**0.65% p.a.** Investment fees  
and costs<sup>2</sup>

**0.05% p.a.** Transaction costs<sup>2</sup>

<sup>2</sup> These amounts are estimates only. Administration fees and costs and member activity related fees and costs will also apply. For more information on fees and costs, please see our Accumulation Guide.

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### ● **Balanced Index**

**0.08% p.a.** Investment fees  
and costs<sup>2</sup>

**0.00% p.a.** Transaction costs<sup>2</sup>

<sup>2</sup> These amounts are estimates only. Administration fees and costs and member activity related fees and costs will also apply. For more information on fees and costs, please see our Accumulation Guide.

## Asset class options – mix and manage your portfolio

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### ● **Unlisted Assets**

**1.67% p.a.** Investment fees  
and costs<sup>2</sup>

**0.06% p.a.** Transaction costs<sup>2</sup>

<sup>2</sup> These amounts are estimates only. Administration fees and costs and member activity related fees and costs will also apply. For more information on fees and costs, please see our Accumulation Guide.