Product update Lifetime Pension



1300 360 750 | qsuper.qld.gov.au

This Product update applies to QSuper account holders who hold an ART Lifetime Pension from 1 July 2025. The purpose of this update is to communicate changes to the ART Lifetime Pension product from 1 July 2025.

Changes to Starting Payment Rates

We've reviewed our Lifetime Pension product and the starting payment rates for new Lifetime Pensions from 1 July 2025 have been revised and are in most cases higher.

The table below shows the comparison between current starting payment rates and those that are effective from 1 July 2025.

Starting annual payment rates per \$100,000

Starting age	Single			Spouse Protection		
	Current	From 1 July 2025	% Change	Current	From 1 July 2025	% Change
60	\$6,164	\$6,485	5.2%	\$5,707	\$6,075	6.5%
61	\$6,259	\$6,582	5.2%	\$5,776	\$6,151	6.5%
62	\$6,361	\$6,686	5.1%	\$5,850	\$6,233	6.5%
63	\$6,471	\$6,797	5.0%	\$5,930	\$6,321	6.6%
64	\$6,589	\$6,914	4.9%	\$6,015	\$6,416	6.7%
65	\$6,716	\$7,041	4.8%	\$6,107	\$6,518	6.7%
66	\$6,854	\$7,176	4.7%	\$6,206	\$6,627	6.8%
67	\$7,003	\$7,320	4.5%	\$6,312	\$6,745	6.9%
68	\$7,164	\$7,474	4.3%	\$6,427	\$6,872	6.9%
69	\$7,339	\$7,640	4.1%	\$6,550	\$7,009	7.0%
70	\$7,529	\$7,817	3.8%	\$6,684	\$7,156	7.1%
71	\$7,736	\$8,006	3.5%	\$6,830	\$7,315	7.1%
72	\$7,962	\$8,211	3.1%	\$6,987	\$7,486	7.1%
73	\$8,208	\$8,430	2.7%	\$7,159	\$7,673	7.2%
74	\$8,479	\$8,664	2.2%	\$7,346	\$7,872	7.2%
75	\$8,777	\$8,917	1.6%	\$7,551	\$8,088	7.1%
76	\$9,107	\$9,189	0.9%	\$7,775	\$8,323	7.1%
77	\$9,472	\$9,479	0.1%	\$8,021	\$8,574	6.9%
78	\$9,878	\$9,793	-0.9%	\$8,291	\$8,846	6.7%
79	\$10,330	\$10,131	-1.9%	\$8,590	\$9,142	6.4%
80	\$10,834	\$10,489	-3.2%	\$8,920	\$9,456	6.0%

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Money-back protection update

Money-back protection was previously offered to members through an insurance policy issued by ART Life Insurance Limited. From 1 July 2025, the Trustee will cease this arrangement with ART Life Insurance Limited. The product has now grown to a size and scale that the money-back protection benefit can be funded from the Lifetime Pension pool directly, saving on insurance costs going forward and without creating unnecessary risk or volatility for our pensioners. Moneyback protection will continue to be offered to members on the same terms.

This is general information only. It's not based on your personal objectives, financial situation or needs. So, think about those things and read the relevant Product Disclosure Statement and Target Market Determination at **art.com.au/pds** before you make any decision about our products. And if you're still not sure, talk with a financial adviser.

We issue this update and all Australian Retirement Trust products. When we say 'we', 'us' or 'the Trustee', we mean Australian Retirement Trust Pty Ltd (ABN 88 010 720 840, AFSL 228975), trustee of Australian Retirement Trust (ABN 60 905 115 063) ('the Fund' or 'ART'). 252507. 06/25.