

# Product update Lifetime Pension

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. Money-back protection will continue to be offered to members on the same terms.