

Product Disclosure Statement for Accumulation Account

Issued 1 July 2023

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Application forms enclosed:

Open an Accumulation Account

Open an Accumulation Account for Lifetime Pension applicants

1. About QSuper accounts

About this Product Disclosure Statement

This Product Disclosure Statement for Accumulation Account (PDS) is a summary of significant information about our QSuper Accumulation account.

This PDS refers to important information in the guides that are available at qsuper.qld.gov.au/pds. These guides and the web address listed each form part of this PDS:

- QSuper Accumulation Guide
- QSuper Investment Guide
- QSuper Insurance Guide
- australianretirementtrust.com.au/fee-definitions

Before making a decision to acquire or continue to hold a QSuper Accumulation account, please read the important information in this PDS and the guides.

This PDS and all QSuper products are issued by Australian Retirement Trust Pty Ltd (ABN 88 010 720 840, AFSL No. 228975) (Trustee) as trustee for Australian Retirement Trust (ABN 60 905 115 063) (Fund). QSuper is part of Australian Retirement Trust. Any reference to 'we', 'us', or 'our' in this PDS is a reference to the Trustee. You can call us to request a copy of this document, free of charge.

Other important information

This PDS is intended only for people receiving it in Australia. Applications from outside Australia may not be accepted.

Product dashboards and additional information about QSuper products are available at qsuper.qld.gov.au/dashboards

Information about Australian Retirement Trust's executive remuneration and other prescribed information is at

australianretirementtrust.com.au/prescribed-information

Target market determinations that describe who we design our financial products for are available at qsuper.qld.gov.au/tmd

The Trust Deed that contains the governing rules of the Fund and your membership is available at australianretirementtrust.com.au/prescribed-information. Super Savings accounts are products in the Public Offer Division of the Fund. QSuper accounts and the Lifetime Pension are products in the Government Division of the Fund.

Links to third party websites are provided for your convenience only. We do not endorse, and are not responsible for, any third party website content.

Financial Services Guide

Our Financial Services Guide contains information about the financial services we provide. It's designed to help you decide whether to use any of our financial services and is available at qsuper.qld.gov.au/guides or you can contact us for a copy.

General advice warning

This document contains general information only and doesn't take into account your personal objectives, financial situation or needs. You should seek professional financial advice tailored to your personal circumstances.

QSuper Defined Benefit

The Trustee also administers Defined Benefit products, which are now closed to new members. These Defined Benefit products are funded separately. You will not be acquiring an interest in a Defined Benefit product. In relation to your Accumulation account, Income account, or Lifetime Pension, the Trustee will comply with the *Superannuation Industry (Supervision) Act 1993 (Cth)* and APRA Prudential Standards in a manner consistent with other public offer superannuation funds. More information is available at qsuper.qld.gov.au/definedbenefit

Important: There may be changes from time to time to information in the PDS, including any of the guides. Where those changes are not materially adverse, we will publish the updated information on our website qsuper.qld.gov.au/pds or you can call us on **1300 360 750**. We will also send you a paper or electronic copy of the updated information on request, free of charge.

Australian Retirement Trust is one of Australia's largest super funds.

Over 2 million Super Savings and QSuper account holders trust us to take care of their retirement savings. We're here to help our members retire well with confidence.

QSuper is part of Australian Retirement Trust.

Australian Retirement Trust offers QSuper and Super Savings Accumulation accounts:

If you are	You can open	Document
A Queensland Government employee, an existing QSuper account holder, the spouse or child (under 25 years old) of an existing QSuper account holder, or starting a Lifetime Pension	A QSuper Accumulation account	This is the document for you
Everyone else	A Super Savings Accumulation account	Find what you need at australianretirementtrust.com.au/pds

Find more information on the eligibility rules to apply for a QSuper account at qsuper.qld.gov.au/our-products/can-i-join-qsuper. If you're not eligible to join QSuper, you can still join Australian Retirement Trust by opening a Super Savings account. All Australians can apply to join Australian Retirement Trust.

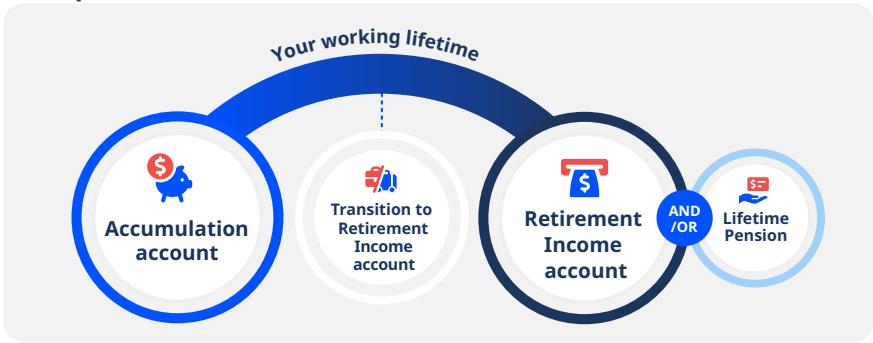
We can help manage your super for your lifetime

This PDS covers our QSuper Accumulation account. For information about our retirement solutions and before making a decision to acquire or continue to hold a QSuper retirement product, please see our Product Disclosure Statement for Income Account and Lifetime Pension available at qsuper.qld.gov.au/pds and Target Market Determinations at qsuper.qld.gov.au/tmd

When you open an Accumulation account and don't make an investment choice, we'll invest your super in our MySuper investment option, QSuper Lifetime.

If you want to take more active control over your investments, you can choose from our range of investment options including diversified (multi-asset class) and single asset class options and a variety of investment styles to suit your needs.

How QSuper accounts work



2. How super works

Note: You should read the important information about how super works before making a decision. Go to qsuper.qld.gov.au/pds to see our Accumulation Guide. The material relating to how super works may change between the time when you read this Statement and the day when you acquire the product.

Superannuation

Super is designed to help you save money during your working life to spend when you retire. Some of the savings are compulsory. The Australian Government also provides tax savings to make super a tax-effective way to save for your retirement. Earning long-term returns by investing those savings can help you grow your money.

Put money into your super

While you are working as an employee, your employer pays a compulsory amount to your super, known as Superannuation Guarantee (SG) contributions.

Most people can choose which super fund their employer pays their super into. Find out more by checking with your employer.

As well as SG contributions by your employer, you can choose to make extra contributions to help grow your super. This can include:

- Salary sacrifice (before-tax contribution)
- Voluntary after-tax contributions
- Spouse contributions
- The Australian Government's co-contribution

We explain these contributions in our Accumulation Guide.

There are limits, or caps, on how much you can contribute to your super.

Then, turn your super into income

There are limitations on withdrawing your super. You can generally access your super when you stop working and reach your preservation age. If you were born on or before 30 June 1964, you have already reached your preservation age. If you were born after that date, your preservation age is 60. You may be able to make withdrawals or start an Income account sooner in some circumstances.

Once you can access your super, you can use this money to apply for a Lifetime Pension and/or a Retirement Income account. Or, if you're between your preservation age and 65 and want to ease into retirement, you can use a Transition to Retirement Income account. Please see our Product Disclosure Statement for Income Account and Lifetime Pension.

Alternatively, you can request your superannuation be paid as a lump sum.

3. Benefits of investing with a QSuper account

Your QSuper accounts can provide for your super needs across your lifetime.

When you have an account with us you can enjoy our focus on:

- low fees
- strong long-term investment returns
- outstanding services.

With your Accumulation account, you have access to insurance through your super for when life doesn't go to plan.

You can choose from our range of investment options to suit your needs.

And we make it easy to manage your super through:

- 24/7 access to your account via our member portal and app
- access to financial advice from a qualified financial adviser about your super account
- tools and calculators on our website
- newsletters, seminars, webcasts and podcasts.

Plus a bonus when you retire

You could be eligible for the Retirement Bonus we currently pay when you open a Retirement Income account and/or Lifetime Pension if you've been a member for a year or more and have all or part of your super invested with us. Find out about our Retirement Bonus, including eligibility, in our Product Disclosure Statement for Income Account and Lifetime Pension at qsuper.qld.gov.au/pds

Note: You should read the important information about benefits and features (including privacy) before making a decision. Go to qsuper.qld.gov.au/pds to see our Accumulation Guide. The material relating to benefits and features may change between the time when you read this Statement and the day when you acquire the product.

4. Risks of super

There's risk to all investments. Different strategies may carry different levels of risk, depending on the assets that make up the strategy. The risk may also depend on how long you invest for. Assets with the highest long-term returns may also carry the highest level of short-term risk.

Some risks of investing in super:

- The value of your investments will vary over time.
- Your investment returns will vary, and future returns may be different to past returns.
- Returns on your investments are not guaranteed and you may lose some money.
- The laws affecting your super may change in the future.
- The amount of your super savings (including contributions and returns) may not be enough to adequately provide for the retirement you want or be enough to last your remaining lifetime.

These general super risks apply to your Accumulation account. There are also risks associated with insurance in your account. More details about these and other risks of investing in our Accumulation account are described in our Accumulation Guide. Your level of risk will depend on factors such as your age, investment timeframe, the value and form of other investments you have outside of super. It also depends on your tolerance for risk.

We show you investment risk for our investment options by using the standard risk measure (SRM). The SRM is a guide to the likely number of negative annual returns you can expect over any 20-year period. We show you the SRM for our MySuper investment option in Section 5. Please see our Investment Guide for more information on the SRM and the SRM for each of our other investment options.

Note: You should read the important information about the significant risks of super before making a decision. Go to qsuper.qld.gov.au/pds to see our Accumulation Guide. The material relating to the significant risks of super may change between the time when you read this Statement and the day when you acquire the product.

5. How we invest your money

If you don't make an investment choice

When you open a QSuper Accumulation account, if you don't make a choice about where to invest your money, we'll invest your super in our MySuper investment option, QSuper Lifetime.

QSuper Lifetime

This is our default investment option for the QSuper Accumulation account. The Lifetime option is suitable for you if you prefer we automatically adjust your investment strategy based on your age and your QSuper Lifetime account balance. This table shows a summary of each QSuper Lifetime group.

QSuper Accumulation account - Lifetime groups

Outlook Aged under 40	Aspire Aged 40-49	Focus Aged 50-57	Sustain Aged 58 or over
Outlook focuses on growth and aims to maximise your returns while you're still in a life stage where you can take on extra risk.	Aspire focuses on growth, but depending on your Lifetime account balance, will have a more aggressive or conservative investment strategy.	Focus changes your investment strategy away from growth and aims more towards protecting your superannuation savings, based on your Lifetime account balance.	Sustain aims to protect your savings as you near retirement. If you have a low Lifetime account balance our aim is to give your super a chance to grow.



Outlook

Balance:

Any

Objective:

CPI +4.0% p.a.

Timeframe:

10+ years

Risk label: High

SRM: 4-6

Risk band: 6



Aspire 1

Balance:

Less than \$50,000

Objective:

CPI +4.0% p.a.

Timeframe:

10+ years

Risk label: High

SRM: 4-6

Risk band: 6



Focus 1

Balance:

Less than \$100,000

Objective:

CPI +3.5% p.a.

Timeframe:

5+ years

Risk label: Medium to high

SRM: 3-4

Risk band: 5



Sustain 1

Balance:

Less than \$300,000

Objective:

CPI +2.5% p.a.

Timeframe:

2+ years

Risk label: Medium

SRM: 2-3

Risk band: 4



Aspire 2

Balance:

\$50,000 or more

Objective:

CPI +3.5% p.a.

Timeframe:

10+ years

Risk label: Medium to high

SRM: 3-4

Risk band: 5



Focus 2

Balance:

\$100,000 to less than \$250,000

Objective:

CPI +3.25% p.a.

Timeframe: 5+ years

Risk label: Medium

SRM: 2-3

Risk band: 4



Sustain 2

Balance:

\$300,000 or more

Objective:

CPI +2.0% p.a.

Timeframe:

2+ years

Risk label: Low to medium

SRM: 1-2

Risk band: 3



Focus 3

Balance:

\$250,000 or more

Objective:

CPI +3.0% p.a.

Timeframe: 5+ years

Risk label: Medium

SRM: 2-3

Risk band: 4

Objective is the targeted investment return objective after investment fees and costs, transaction costs, and investment taxes, measured over rolling 10-year periods.

Timeframe is the minimum suggested investment timeframe.

Standard risk measure (SRM) is a guide to the likely number of negative annual returns you can expect over any 20-year period.

QSuper Lifetime asset allocation ranges

We publish the latest asset allocations for each option quarterly at qsuper.qld.gov.au/investments

	Outlook Aspire 1	Aspire 2 Focus 1	Focus 2	Focus 3	Sustain 1	Sustain 2
Cash	0-20%	0-20%	0-25%	0-30%	15-75%	25-90%
Fixed interest	0-45%	5-60%	15-70%	25-75%	0-35%	0-35%
Real estate	0-30%	0-30%	0-25%	0-25%	0-25%	0-20%
Equities	5-75%	5-70%	0-65%	0-55%	0-55%	0-50%
Infrastructure	0-30%	0-30%	0-25%	0-25%	0-25%	0-20%
Commodities	0-25%	0-25%	0-25%	0-20%	0-20%	0-20%
Alternatives	0-30%	0-30%	0-25%	0-25%	0-25%	0-25%

Or, if you want to make an investment choice

For more active control over your investments, select from our range of diversified (multi-asset) and single asset class options.

Our range of investment options

Diversified options

- Moderate
- Socially Responsible
- Balanced
- Aggressive

Single Sector options

- Cash
- International Shares
- Diversified Bonds
- Australian Shares

If you want to change your investments

You can easily change your investment option/s. Go to [Member Online](#). You can also complete our Switch Investments form available at qsuper.qld.gov.au/forms

Important: When choosing how to invest your super, you must consider the likely investment returns, the risk and your investment timeframe.

Changes to the investment options we offer

We may add to, close, or change our investment options from time to time. We will notify you of any significant change.

Sustainable investments

We believe integrating environmental, social, and governance (ESG) factors into our investment processes helps us make better long-term decisions for our members' retirement outcomes. We invest and manage our investments according to our Sustainable Investment and Climate Change policies. This includes a target of a net zero carbon emissions investment portfolio by 2050. Find out more about our approach in our Investment Guide at qsuper.qld.gov.au/pds

Note: You should read the important information about investments before making a decision. Go to qsuper.qld.gov.au/pds to see our Investment Guide. The material relating to investments may change between the time when you read this Statement and the day when you acquire the product.

6. Fees and costs

DID YOU KNOW?

Small differences in both investment performance and fees and costs can have a substantial impact on your long-term returns. For example, total annual fees and costs of 2% of your account balance rather than 1% could reduce your final return by up to 20% over a 30-year period (for example, reduce it from \$100,000 to \$80,000). You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs. You or your employer, as applicable, may be able to negotiate to pay lower fees. Ask the fund or your financial adviser.

TO FIND OUT MORE

If you would like to find out more or see the impact of the fees based on your own circumstances, the **Australian Securities and Investments Commission (ASIC)** Moneysmart website (www.moneysmart.gov.au) has a superannuation calculator to help you check out different fee options.

Note: Please note that we do not negotiate fees and costs with members. You can use the superannuation calculator to calculate the effect of fees and costs on account balances.

Fees and other costs

The following table shows the fees and costs that apply to the default investment option for the QSuper Accumulation account. You can use this fees and costs information to compare costs between different superannuation products. Fees and other costs may be deducted from your account, from the returns on your investment, or from assets of Australian Retirement Trust as a whole.

You can find fees and other costs for each QSuper Accumulation account investment option in our Accumulation Guide.

Fees and costs summary

QSuper Accumulation account – Lifetime		
Type of fee or cost	Amount	How and when paid
Ongoing annual fees and costs ¹		
Administration fees and costs	0.15% p.a. capped at \$875 p.a.	We deduct a percentage fee of 0.15% p.a from your investment returns. Percentage fees are calculated on a daily basis and deducted before we declare the unit price on working days. We apply an administration fee cap of \$875 p.a. in a financial year to the 0.15% p.a. fee you pay.
	Plus 0.07% p.a.	When the administration costs exceed member administration fees collected these costs are met from our general reserve, not from your account balance or investment returns. We estimated this amount as 0.07% for the year ending 30 June 2023.

Investment fees and costs ^{2,3}	Outlook	0.60% p.a.	Focus 2	0.45% p.a.	Percentage fees are calculated on a daily basis and are deducted from investment returns before we declare the unit price on working days.
	Aspire 1	0.57% p.a.	Focus 3	0.41% p.a.	
	Aspire 2	0.51% p.a.	Sustain 1	0.35% p.a.	
	Focus 1	0.48% p.a.	Sustain 2	0.30% p.a.	
Transaction costs ³	Outlook	0.11% p.a.	Focus 2	0.08% p.a.	
	Aspire 1	0.11% p.a.	Focus 3	0.07% p.a.	
	Aspire 2	0.10% p.a.	Sustain 1	0.07% p.a.	
	Focus 1	0.10% p.a.	Sustain 2	0.05% p.a.	
Member activity related fees and costs					
Buy-sell spread	Nil				
Switching fee	Nil				
Other fees and costs ⁴	Other fees and costs may be deducted from your account, such as advice fees for personal advice and insurance fees. See 'Additional explanation of fees and costs' in our Accumulation Guide for details.				

1 If your account balance for a product offered by the superannuation entity is less than \$6,000 at the end of the entity's income year, certain fees and costs charged to you in relation to administration and investment are capped at 3% of the account balance. Any amount charged in excess of that cap must be refunded. 2 Investment fees and costs includes an amount of 0.12% to 0.29% p.a. for performance fees. The calculation basis for this amount is set out under 'Additional explanation of fees and costs'. 3 The investment fees and costs and transaction costs are estimates only. We explain the calculation basis for investment fees and costs and transaction costs in the Fees and costs section of our Accumulation Guide. 4 Refer to 'Additional explanation of fees and costs' in our Accumulation Guide.

Example of annual fees and costs for superannuation products

This table gives an example of how the ongoing annual fees and costs for QSuper Lifetime – Outlook for this superannuation product can affect your superannuation investment over a 1-year period. You should use this table to compare this superannuation product with other superannuation products.

EXAMPLE - Lifetime Outlook		Balance of \$50,000
Administration fees and costs	0.22% p.a. ¹	For every \$50,000 you have in the superannuation product you will be charged or have deducted from your investment \$110 in administration fees and costs.
PLUS Investment fees and costs	0.60% p.a.	And , you will be charged or have deducted from your investment \$300 in investment fees and costs.
PLUS Transaction costs	0.11% p.a.	And , you will be charged or have deducted from your investment \$55 in transaction costs.
EQUALS Cost of product		If your balance was \$50,000 at the beginning of the year, then for that year you will be charged fees and costs of \$465 for the superannuation product.

Note: *Additional fees may apply. If you have insurance, premiums will apply. The above table showing an example of annual fees and costs for our MySuper option is illustrative only and based on the assumptions listed. The actual amount of fees and costs can vary depending on your investment option and other factors.

1 A portion of the administration fees and costs are paid from the Fund's reserves, being 0.07%, which for a \$50,000 balance is \$35 of fees that will therefore not be deducted from your account. Please see 'Additional explanation of fees and costs' in our Accumulation Guide for more information.

Additional explanation of fees and costs

Changes to fees and costs: The Trustee can change the fees and costs that you may be charged without your consent. We'll inform you at least 30 days before we increase (or introduce new) fees that we charge directly. Prior notice is not required where an increase reflects an increase in costs.

Low balance fee cap: If your account balance at the end of a financial year is less than \$6,000, certain administration and investment fees and costs are capped at 3% of the account balance and you'll be refunded any amount you pay over this cap.

Intra-fund advice fees: We provide access to simple phone-based advice about your QSuper account. The administration fees and costs include the costs of providing this advice. For more information about advice, go to qsuper.qld.gov.au/advice

Important: We will not deduct advice fees for personal financial product advice provided by your financial adviser about your Australian Retirement Trust account unless you've consented for advice fees to be paid to your financial adviser and our requirements are satisfied. Your financial adviser will explain their advice fee structure to you in their statement of advice.

Estimated fees and costs: The investment fees and costs and transaction costs shown in the fees and costs table on page 8 are based on actuals and estimates for those fees and costs for the year ended 30 June 2023, including a five-year average for investment performance fees. The actual amount you'll be charged in the financial year will depend on the actual fees and costs incurred by the Trustee in managing the investment option.

Note: You should read the important information about fees and costs before making a decision. Go to qsuper.qld.gov.au/pds to see our Accumulation Guide and australianretirementtrust.com.au/fee-definitions to see our Fees and costs definitions web page. The material relating to fees and costs may change between the time when you read this Statement and the day when you acquire the product.

7. How super is taxed

Note: You should read the important information about how super is taxed before making a decision. Go to qsuper.qld.gov.au/pds to see our Accumulation Guide. The material relating to how super is taxed may change between the time when you read this Statement and the day when you acquire the product.

Super can be a tax-effective way of saving for your retirement as it's generally taxed at a lower rate than most other investments. The tax you pay depends on your age, your account type, account balance and the amount and type of contributions you make to your account.

How tax is paid

Tax on contributions (money in) and withdrawals (money out) is paid directly from your account or from the withdrawal itself.

Important: You should provide your Tax File Number (TFN) when you open an account with us. You do not have to provide your TFN, but if you don't, you may not be able to make some types of contributions. In some cases, you may have to pay additional tax.

Tax on contributions: If we have your TFN, the following tax rules apply (subject to satisfying the relevant contribution caps):

- Employer contributions, salary sacrifice and personal contributions you're claiming a tax deduction for are generally taxed at up to 15% of the contribution. If your income plus concessional contributions is more than \$250,000 per year, additional tax may apply.
- Contributions from after-tax sources are generally tax-free.

Important: Contribution caps apply to your super. It is important to be aware that there are tax consequences if you exceed the caps.

Tax on investment earnings: Tax on investment earnings in a QSuper Accumulation account is generally up to 15%.

Tax on withdrawals and income payments: If you're aged 60 or older, lump sum withdrawals and income payments are usually tax-free. If you're under age 60, you may need to pay tax on the taxable component of your super. But, if you have reached your preservation age, you may be eligible for a tax offset. This means tax doesn't apply on lump sums up to the low rate cap. The low rate cap is \$235,000 for the 2023-24 financial year. A 15% tax offset may apply to income payments.

8. Insurance in your super

Note: You should read the important information about insurance in your super before making a decision. Go to qsuper.qld.gov.au/pds to see our Insurance Guide. The material relating to insurance in your super may change between the time when you read this Statement and the day when you acquire the product.

When a QSuper Accumulation account is opened, you will automatically receive default insurance cover, if you are eligible. You may receive:

- **Death cover** that pays a benefit if you die. If you are diagnosed with a 'terminal illness', you may be able to receive your death cover as a terminal illness benefit.
- **Total and permanent disability (TPD) cover** that pays a lump sum if you suffer a 'total and permanent disablement' due to an illness or injury, and
- **Income protection cover** pays you a regular income if you are temporarily unable to work due to illness or injury, subject to eligibility.

Important information

- There are costs associated with insurance cover. You should read the Insurance Guide at qsuper.qld.gov.au/pds and consider the impact the cost of insurance has on your account balance before deciding whether the insurance is appropriate for you.
- If you are eligible to receive default insurance cover, we'll deduct the cost of this cover from your account when cover starts. We will continue to deduct premiums unless you cancel the cover, there is not enough money in your account to pay your premiums, or we haven't received any money into your account for 13 months.¹
- If you want default insurance before you meet the requirements on page 13, you can apply for cover. Any application will be subject to eligibility, a 'pre-existing exclusion period' may apply, and you will need to permanently opt in to cover when you apply.²
- In some circumstances, you might not be eligible for cover, and/or be excluded from receiving a benefit. Please make sure you meet our eligibility criteria and cancel your cover to stop paying premiums for cover that you are not eligible for. Please see our Insurance Guide for details.
- Some cover comes with a 'pre-existing exclusion period'. This is the period during which we will not pay an insurance benefit if the illness or injury you are claiming for relates to a 'pre-existing condition'.
- You can personalise your insurance cover, including by having an 'occupational rating' applied to your cover. This will affect the premiums you pay.
- If you apply for insurance (including default insurance) or additional units of cover within 120 days of starting your job with the Queensland Government or a 'default employer', you may not need to provide health and other information.
- Cover is subject to terms and conditions, including limitations and exclusions. You should read the additional information in the Insurance Guide which may be relevant in determining your entitlement to cover, when a benefit may be declined and when cover ends.
- Key insurance terms in this section are defined in our Insurance Guide.

¹ There are various other circumstances when cover will end. Please see our Insurance Guide. ² You may need to supply health and other information when you apply. Your cover will start on the day it's accepted. Your cover will be subject to the terms and conditions applying at that time. Please see our Insurance Guide for details.

Our default insurance

The default cover you can receive is based on how you opened a QSuper account, your employment situation, and your age. Please see our Insurance Guide for more information.

In addition to other eligibility requirements, you will automatically receive insurance when:

- you're aged 25 or older and your Accumulation account balance has been \$6,000 or more, and we have received money into your account in the last 13 months, or
- you work for Queensland emergency services, being Queensland Police Service (QPS), Queensland Ambulance Service (QAS), or Queensland Fire and Emergency Service (QFES).

Default cover

The following tables outline the number of units of default cover that you will either automatically receive or can apply for, if you're eligible. Please see Appendix 2 of our Insurance Guide for the values of units for each age. To see how much your default cover may cost, try our Insurance Premium Estimator at qsuper.qld.gov.au/calculators

Employment arrangements when cover starts	Death cover and TPD cover		Income protection cover
	Age	Units	
You work for the Queensland Government or a 'default employer' on a 'permanent full-time or part-time' basis.	16-20 ¹	Death TPD	1 Age 16-64: 87.75% ² of your 'insured salary'. ³ 2
	21-64	Death TPD	2 Waiting period: 90 days or accrued sick leave, whichever is greater. 2
	65-69	Death TPD	2 Benefit period: Two years. Nil Members of the Legislative Assembly, Judicial Registrars, and Magistrates are not eligible for income protection cover.
You work for the Queensland Government or a 'default employer' on a casual basis.	16-20 ¹	Death TPD	1 None, but, if you are eligible, you can apply 2 for units of income protection cover. ⁵
	21-64	Death TPD	2 2
	65-69	Death TPD	2 Nil
You work as a police officer for the Queensland Police Service.	16-20 ¹	Death TPD	1 Age 16-59: 87.75% ² of your 'insured salary'. ³ 2
	21-59	Death TPD	2 Waiting period: 180 days or accrued sick 2 leave, plus approved Queensland Police Service sick leave bank, whichever is greater. Benefit period: Two years.
You previously worked for the Queensland Government or 'default employer' and your cover starts after employment ends. ⁴	16-20 ¹	Death TPD	1 None, but, if you are eligible, you can apply 2 for units of income protection cover. ⁵
	21-64	Death TPD	2 2
	65-69	Death TPD	2 Nil

¹ If you hold default death cover (meaning you do not have personalised cover), we will increase your cover to two units when you turn 21. ² Inclusive of a 12.75% 'contribution replacement benefit', which is paid to your Accumulation account while you are receiving an income protection benefit. ³ 'Insured salary' means, in summary the salary notified to us by your Queensland Government or 'default employer' for your permanent full-time or part-time employment. Please see our Insurance Guide for the full definition of 'insured salary'. The cap on your default cover is \$20,000 per month. You'll need to provide health and other information to apply for cover above this limit. ⁴ Subject to how you opened this Accumulation account. ⁵ Subject to the maximum monthly cover of \$5,000 per month if you are employed on a casual basis.

Other situations	Death cover and TPD cover			Income protection cover
	Age	Units		
<p>Your account is opened after a family law split^{1,2}</p> <p>OR</p> <p>You opened an account to transfer funds from your QSuper Income account, and you said yes to insurance⁴</p> <p>OR</p> <p>You opened an account to transfer funds from another super fund, or to make a personal contribution, and you said yes to insurance.⁴</p>	16-20²	Death TPD	1 2	None, but, if you are eligible, you can apply for units of income protection cover. ³
	21-64	Death TPD	2 2	
	65-69	Death TPD	2 Nil	
<p>You do not have an Accumulation account and one is opened when you move from a Defined Benefit account.</p>	The cover you will receive will depend on your employment situation. Refer to our Insurance Guide for more information.			
<p>You opened your QSuper account directly and you said yes to insurance.⁴</p> <p>If you started working for a Queensland Government or 'default employer' before your account was opened, the cover you may automatically receive depends on your employment arrangements. For more information, see the tables on page 13.</p>	16-20	Death TPD	1 2	None, but if you are eligible, you can apply for units of income protection cover. ³
	21-64	Death TPD	2 2	
	65-69	Death TPD	2 Nil	

¹ Premiums will be calculated and deducted at the 'default rate' unless you've already applied an 'occupational rating' to your cover. ² If you hold default death cover (meaning you do not have personalised cover), we will increase your default death cover to two units when you turn 21. ³ Subject to the maximum monthly cover of \$5,000 per month if you are employed on a casual basis. ⁴ If you applied directly to open a QSuper Accumulation account, your cover will be considered personalised and premiums payable at the 'occupational rating'. If you were under age 16 when you applied to join, and weren't asked any 'occupational rating' questions, your premiums will be payable at the 'standard rate'.

Apply, change, or cancel your insurance

Apply for insurance, change, or cancel any or all your insurance at any time, subject to eligibility and limits. Please see our Insurance Guide for details. You can log in to [Member Online](#), call us, or complete the Change of Insurance form, Application to change insured salary form, or Application to Cancel Insurance form available at qsuper.qld.gov.au/forms

How much you pay

We deduct insurance premiums from your QSuper Accumulation account monthly in arrears. It is important to understand that this may mean you'll have less for retirement. The cost of your cover depends on a number of factors, including your age, the type and amount of cover you hold and any ways in which you have personalised your cover. The premiums deducted are different to the total cost of your insurance cover, referred to as the gross premium. We show you examples of the current cost of your gross premium here and the current detailed premiums are included within Appendix 3 of our Insurance Guide. The gross premiums include an additional 15% tax component paid by us from reserves direct to the insurer. We then reclaim the tax and return it to the reserves. The tax component is not included in the premium you

pay. Your premium rates are in Appendix 2 of our Insurance Guide. All premium rates include stamp duty, which is calculated and paid by the Insurer and any premium calculations may be subject to rounding.

Default insurance premiums	'Default rate' ¹		Police officers	
	Minimum	Maximum	Minimum	Maximum
Death cover (per unit per week)	\$0.56	\$1.65	\$0.89	\$2.63
TPD cover (per unit per week)	\$0.06	\$6.27	\$0.10	\$10.02
Income protection (Percentage of 'salary IP cover amount') ²	0.324%	3.215%	0.060%	0.607%

1 'Default rate' premiums apply to all employment arrangements and other situations outlined in the previous two tables. This does not include if you apply to open a QSuper account directly as your premium will be occupationally rated. 2 Please see our Insurance Guide for more information on your 'salary IP cover amount'.

Insurance cover is provided through group life policies issued by QInsure Limited (ABN 79 607 345 853, AFSL No. 483057) (Insurer) to us.

9. How to open an account

Opening an Accumulation account is easy

Apply directly: Complete the Open an Accumulation Account form at the end of this PDS and send it to us or join online at qsuper.qld.gov.au. You become a QSuper account holder when we credit a contribution or rollover to your Accumulation account.

Employees of Queensland Government or default employer: You do not need to apply to join. A QSuper Accumulation account is automatically opened for you when you are enrolled by your employer or your employer makes their first contribution for you, whichever comes first.

Through a family law split: If you are entitled to any super from your spouse and they are a QSuper account holder, we may open a QSuper Accumulation account to process the split.

Cooling-off period

You (or your employer if you became an account holder through your employer) have a cooling-off period of 30 calendar days from when your account is opened to decide if the account is right for you.

If you choose to exercise your cooling-off rights

Any contributions will be adjusted for tax (if payable), for changes to investment values during this period, and for reasonable administration costs. Contributions will be rolled over to a complying fund. A nomination of an alternative fund must be made within one month of requesting cancellation.

Open an Accumulation Account

When to use this form

Complete this form if:

- You're not a QSuper account holder but meet the eligibility criteria to open a QSuper Accumulation account.
- You hold an existing QSuper Income account or Defined Benefit account and would like to open a QSuper Accumulation account.

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

Visit qsuper.qld.gov.au/join to complete this form digitally.

Before you start:

- You do not need to use this form if you are employed by either
 - 1) the Queensland Government or
 - 2) a QSuper default employer (unless you have an existing stapled super account), as your employer will provide us with this information.Check with your payroll team or call us on **1300 360 750**.

1 Personal details

Title

First name/s (mandatory)

Middle name

Last Name (mandatory)

Gender

☐ Male

☐ Female

Date of birth (dd/mm/yyyy) (mandatory)

 / /

Home phone number

Mobile phone number¹

Work phone number

Email Address¹

This is the email address we will send your confirmation and important information to. We may need to use your mailing address from time to time.

Residential address (mandatory)

State

Postcode

Postal address

☐ Same as Residential address

State

Postcode

Employment status

☐ Full-time

☐ Self-employed

☐ Unemployed

☐ Part-time

☐ Casual

☐ Retired

2 Eligibility

- ☐ I have an existing QSuper Income account or QSuper Defined Benefit account and would like to open a QSuper Accumulation account.

Client Number

OR

- ☐ I do not have an existing QSuper account and I have met one of the following eligibility criteria² to open a QSuper Accumulation Account as:
- The spouse of an existing QSuper account holder
 - A child of an existing QSuper account holder that is currently under the age of 25
 - I have received Fund approval as an exception to the general eligibility rules.

¹ You must provide at least one of either your mobile phone number or email address.

² See page 5 of the Accumulation Guide for further details.

3 Providing your tax file number

If we already have your TFN, you do not need to give it to us again. Under the *Superannuation Industry (Supervision) Act 1993*, your super fund is authorised to collect your tax file number (TFN), which will only be used for lawful purposes.

These purposes may change in the future as a result of legislative change. If you transfer your super to another fund we may disclose your TFN to the other super provider unless you tell us not to in writing. It isn't an offence not to quote your TFN. However, providing your TFN to your super fund will have the following advantages (which may not otherwise apply):

- Your super fund will be able to accept all types of contributions to your account(s)
- The tax on employer contributions to your super account(s) will not increase
- Other than the tax that may ordinarily apply, no additional tax will be deducted when you start drawing down your super benefits
- It will make it much easier to trace different super accounts in your name so that you receive all your super benefits when you retire.

Your TFN

4 Financial representative

- ☐ I would like to give the Trustee the authority to release information about my superannuation account/s to a financial representative (including financial adviser, solicitor, accountant, or tax adviser), and have attached a completed Authority to Release Information to a Financial Representative form available at qsuper.qld.gov.au/forms

5 Your investment choice

Your QSuper Accumulation account balance will be invested in the Lifetime investment option. This option uses your age and Lifetime account balance to set an investment strategy that suits your life stage.

If you would like more control over your investments, we offer a range of investment options to choose from. For more information, read the Investment Guide available online at qsuper.qld.gov.au/pds, or call us to request a copy. You can change your investment choice at anytime via **Member Online**.

6 Your insurance options

As part of opening a QSuper Accumulation account, you may receive death cover and total and permanent disability cover.

If eligible, you will receive this cover when you are aged 25 or over, and your Accumulation account balance has been \$6,000 or more. At that time, you will also need to have received money into your account in the last 13 months.

If you have a Defined Benefit account, or if you are under age 16, do not complete this section of the form – go to section 9.

Important information

This cover is subject to a five-year pre-existing exclusion period. This means that, within the first-five years of your cover commencing, you will not be able to claim for any illness or injury where the signs or symptoms existed before the date your insurance cover starts.

Tick this box if you want insurance cover:

- ☐ **Yes** I want insurance cover, please **complete section 7**.

- ☐ Tick this box if you **do not** want insurance cover and **go to section 9**.

If you don't take insurance now, we will not automatically provide you with cover in the future, as you have advised us you don't want insurance cover. You can apply for cover later on, but you may be required to provide health and other information (subject to eligibility).

7 Occupational rating questions (mandatory to receive default insurance cover)

These questions refer to the role you spend the most time performing, and will help us determine your insurance premium.

Occupation

Q1. Are you:

- A registered or enrolled nurse or assistant in nursing who is qualified and currently practicing, or
- Working in the retail sector, or food and beverage service?

☐ Yes ☐ No

Q2. Are you:

- A qualified tradesperson currently working within your area of expertise (e.g. hairdresser, chef, plumber, electrician, plasterer, carpenter or concreter), or
- A skilled worker with light manual duties (e.g. jeweller, building inspector, laboratory technician, foreman or office equipment technician)?

☐ Yes ☐ No

Q3. Are you:

- A police officer, firefighter, paramedic, or other emergency or protective services worker, including security guard or corrections officer, or
- A professional sportsperson, or
- Working in a manual occupation which does not require trade qualifications and may be subject to accident or environment hazards (e.g. earthmover, driver, cleaner, labourer, factory worker or agricultural worker)?

☐ Yes ☐ No

Q4. Are the usual work activities of your job considered office-based or school teaching (meaning you spend at least 80% of your work time doing clerical, call centre, administrative, or other office or classroom-based activities)?

OR

Are you a medical practitioner, lawyer, or engineer who spends at least 80% of your work hours in an office or clinical environment?

☐ Yes ☐ No

Q5. Do you currently perform or intend to work in a job within the next three months that includes any of the following risky activities:

- Handling firearms (other than as a police officer, correctional officer, or licensed security guard), dangerous chemicals, or explosives, or
- Offshore work – oil and gas platforms or ships at sea, or
- Being underground (in construction and mining environments) or underwater for more than 20% of total at work time, or
- Working at heights over 20m in any environment requiring hard hat and harness for safety by law, or
- Crop dusting, aerial mustering, or any low level flying activity (defined as below 150m or 500ft), or
- Flying more than 200 hours per annum as a passenger other than on a commercial airline, or as a pilot (fixed wing or helicopter)?

☐ Yes ☐ No

Q6. Are you earning more than \$120,000 a year, (before tax and employer paid superannuation), from your job?

☐ Yes ☐ No

Q7. Do you have a university qualification that you are using or that is required in your current role?

☐ Yes ☐ No

Q8. Do you have a senior/executive level management role in your company (your direct reports would be mid-level managers or skilled specialists in a sedentary setting), or

Is your role considered professional (e.g. doctor, solicitor, accountant – requiring membership of a professional or government body to practise in your occupation)?

☐ Yes ☐ No

8 The duty to take reasonable care

When applying for insurance, you have a legal duty to take **reasonable care not to make a misrepresentation** to us or the insurer before your application for insurance is accepted by the insurer. A misrepresentation is a false answer, an answer that is only partially true, or an answer that does not fairly reflect the truth.

This duty also applies when extending or making changes to existing insurance, and reinstating insurance.

If you do not meet your legal duty

If you do not meet your legal duty, this can have serious impacts on your insurance. Your cover could be avoided (treated as if it never existed), or its terms may be changed. This may also result in a claim being declined or a benefit being reduced. Please note that there may be circumstances where the insurer may later investigate whether the information you provided to us was true. For example, the insurer may do this when a claim is made. As part of these investigations, the insurer may require you to supply health and other information and require you to attend medical examinations.

Guidance for answering our questions

When we ask you questions, we do so on behalf of the insurer. You are responsible for the information provided to us and the insurer. When answering our questions, please:

- Think carefully about each question before you answer. If you are unsure of the meaning of any question, please ask us before you respond.
- Answer every question that we ask you.
- Do not assume that we will contact your doctor for any medical information.
- Answer truthfully, accurately and completely. If you are unsure about whether you should include information, please include it.
- Review your application carefully before it is submitted. If someone else helped prepare your application (for example, your adviser), please check every answer (and if necessary, make any corrections) before the application is submitted.

Changes before your cover starts

Before your cover starts, please tell us about any changes that mean you and each person that answered our questions would now answer differently. As any changes might require further assessment or investigation, it could save time if you let us know about any changes when they happen.

If you need help

It's important that you understand this information and the questions we ask. Ask us or your adviser for help if you have difficulty understanding the process of applying for insurance or answering our questions.

If you're having difficulty due to a disability, understanding English or for any other reason, please let us know so we can discuss any additional support you may need. If you want, you can have a support person you trust with you or receive assistance from the Australian Government's Translating and Interpreting Service (TIS National) on 131 450. It's available to anyone, 24/7 (all day, every day).

About this application

When you apply for insurance, we conduct a process called underwriting. It's how the insurer decides whether it can cover you, and if so on what terms and at what cost.

You will be asked questions that the insurer needs to know the answers to. These will be about your personal circumstances, such as your health and medical history, occupation, income, lifestyle, pastimes, and current and past insurance. The information you give in response to these questions is vital to the insurer's decision.

Notifying the insurer

After your cover starts, please tell us immediately if you think you may not have met your duty and we'll let you know whether it has any impact on the cover.

What can we do if the duty is not met

If you do not take reasonable care not to make a misrepresentation, there are different remedies that may be available to the insurer. These are set out in the *Insurance Contracts Act 1984 (Cth)*. These are intended to put the insurer in the position they would have been in if the duty had been met.

For example the insurer may:

- Avoid the cover (treat it as if it never existed);
- Vary the amount of the cover; or
- Vary the terms of the cover.

Whether the insurer can exercise one of these remedies depends on a number of factors, including:

- Whether, when you answered our questions, you took reasonable care not to make a misrepresentation. This depends on all of the relevant circumstances. This includes how clear and specific our questions were and how clear the information we provided on the duty was.
- What the insurer would have done if the duty had been met – for example, whether the insurer would have offered cover, and if so, on what terms
- Whether the misrepresentation was fraudulent.

Our insurer can only avoid, vary or reduce a contract for death cover within three years from the time the cover starts.

Before the insurer exercises any of these remedies, the insurer will explain its reasons, how to respond and provide further information, and what you can do if you disagree.

9 Declaration and authorisation

Please confirm that you understand the product you have applied for by signing and dating this form below.

- I have read and understood the QSuper Product Disclosure Statement for Accumulation Account (PDS) provided with this form,
- I declare that I am eligible to open a QSuper Accumulation account under the eligibility rules outlined at qsuper.qld.gov.au/join
- I have read and understood the Financial Services Guide.
- Once I have a QSuper Accumulation account, I can apply for, cancel, or change my insurance cover at any time, subject to eligibility conditions. Premiums are calculated in accordance with the PDS.
- I also agree to be bound by the Trust Deed and the Fund's governing rules in relation to the operation of my account.
- I confirm the information I have given is true and correct.
- .
- I confirm that I am the person identified as the applicant in this form, or have a power of attorney (POA) to act on the applicant's behalf.¹
- I have read and understood the privacy information in the QSuper Accumulation Guide set out under the heading, Personal information collection. I acknowledge that the Trustee is collecting my personal information to assess my application, and to establish and administer my account.

If I said yes to insurance in **section 6**:

- I understand any insurance cover that I may have as a result of this application, won't start until I meet the eligibility criteria, outlined in section 6 of this form and explained in detail in the QSuper Insurance Guide.
- I have read and understand my legal duty to take reasonable care not to make a misrepresentation to the Trustee and its insurer. I understand that if I do not meet my legal duty, my cover could be avoided (treated as if it never existed) or its terms may be unfavourably changed. In addition, if I make a claim, it may be declined or the applicable benefit reduced.
- I agree to assist the insurer to investigate any claim or representation I make by: (a) providing all information and third party consents reasonably required by the insurer; and/or (b) attending all medical examinations reasonably required by the insurer.

☐ I have read and accepted the above declarations, as applicable.

Name

Signature (Please sign in blue or black pen – **Electronic signatures are not accepted** on this form).

Date signed (dd/mm/yyyy)

 / /

If you are under age 14, your parent or guardian needs to sign here:

Name

Signature

(Please sign in blue or black pen - we do not accept electronic signatures on this form).

Date signed (dd/mm/yyyy)

 / /

Relationship to applicant

If you would like to give us the authority to release information about your account to your parent or guardian, please attach a completed Authority to Release Information to a Personal Representative form, available at qsuper.qld.gov.au/forms

Send your completed form to us by:

Post: QSuper
GPO Box 200
Brisbane Qld 4001

Email: qsuper@qsuper.qld.gov.au

Member Services Team**Phone** 1300 360 750**Overseas** +61 7 3239 1004

Monday to Friday 8.00am – 6.00pm (AEST)

Postal address GPO Box 200, Brisbane QLD 4001**Email** qsuper@qsuper.qld.gov.au**Fax** 1300 242 070**Website** qsuper.qld.gov.au**Member Centres**Visit qsuper.qld.gov.au/membercentres for locations

This form and all QSuper products are issued by Australian Retirement Trust Pty Ltd (ABN 88 010 720 840, AFSL 228975 (Trustee) as trustee for Australian Retirement Trust (ABN 60 905 115 063) (Fund). Any reference to "QSuper" is a reference to the Government Division of the Fund. When we say, 'we', 'us', or 'our' in this form, we mean the Trustee.

This is general information only, so it does not take into account your personal objectives, financial situation, or needs. Before acquiring or continuing to hold any financial product, you should consider whether the product is right for you by reading the relevant product disclosure statement (PDS). The PDS and Target Market Determination (TMD) for QSuper products are available at qsuper.qld.gov.au/pds or call us on 1300 360 750 to request a copy. Where necessary, consider seeking professional advice tailored to your individual circumstances. We take protecting the privacy of personal information seriously. We are collecting your personal information to set up and/or to administer your superannuation account. We may also disclose this information to third parties if we need to, if you have given consent to the disclosure, or if we are required to by law. If you want to know more about our privacy policy, including how we collect, hold, use and disclose personal information, or how individuals can access or correct their information, visit qsuper.qld.gov.au/privacy or call us to request a copy.

CMSO-1420.07/23.

Open an Accumulation Account for Lifetime Pension applicants

For non-QSuper account holders only

When to use this form

Complete this form if:

- You would like to purchase a Lifetime Pension, but do not have an existing QSuper account and do not meet the eligibility criteria to open a QSuper Accumulation account. Find more information on the eligibility rules to apply for a QSuper account at qsuper.qld.gov.au/join
- You're between your 60th birthday and your 80th birthday at the time of purchase and have met the eligibility conditions to open a Lifetime Pension.

This QSuper Accumulation account will be used for the purpose of us receiving the money you want to use to start your Lifetime Pension. After we receive your money, it will be transferred out to purchase your Lifetime Pension. This Accumulation account will then be closed.

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

Before you start:

- A Lifetime Pension is not available for purchase after your 80th birthday.
- If you already hold a QSuper account or meet the eligibility criteria to open a QSuper Accumulation account, do not use this form. Refer instead to the Open a Retirement Income Account and/or Lifetime Pension application form. You will need to complete the Open an Accumulation Account form first, if you are not yet a QSuper account holder.
- Consolidate all funds you wish to open your Lifetime Pension within your current super fund before submitting this application.
- Consider seeking financial advice to find out if these products are right for you.
- Remember to also complete and send us the Open a Lifetime Pension – For non-QSuper members only form at the back of the QSuper Product Disclosure Statement for Income Account and Lifetime Pension (PDS).

1 Personal details

Title

First name/s (mandatory)

Middle name

Last Name (mandatory)

Gender

☐

Male

☐

Female

Date of birth (dd/mm/yyyy) (mandatory)

 / /

Home phone number

Mobile phone number¹

Work phone number

Email Address¹

This is the email address we will send your confirmation and important information to. We may need to use your mailing address from time to time.

Residential address (mandatory)

State

Postcode

Postal address

☐

Same as Residential address

State

Postcode



¹ You must provide at least one of either your mobile phone number or email address.

2 Providing your tax file number

Under the *Superannuation Industry (Supervision) Act 1993*, your super fund is authorised to collect your tax file number (TFN), which will only be used for lawful purposes.

These purposes may change in the future as a result of legislative change. If you transfer your super to another fund we may disclose your TFN to the other super provider unless you tell us not to in writing. It isn't an offence not to quote your TFN. However, providing your TFN to your super fund will have the following advantages (which may not otherwise apply):

- Your super fund will be able to accept all types of contributions to your account(s)
- The tax on employer contributions to your super account(s) will not increase
- Other than the tax that may ordinarily apply, no additional tax will be deducted when you start drawing down your super benefits
- It will make it much easier to trace different super accounts in your name so that you receive all your super benefits when you retire.

Your TFN

3 Funding source

Fill in the details of your other super fund (SMSFs included) and the amount that you want to transfer from it to your QSuper Accumulation account to purchase your Lifetime Pension.

Name of other fund

ABN of other fund¹

Unique Superannuation Identifier (USI of other fund)¹ (N/A for SMSF)

Electronic service address (ESA)² (mandatory for SMSF)

Your membership account number with other fund

☐ **Transfer your full balance**
(dollars and cents - do not round up or down)

..... \$

OR

☐ **Partial amount you want to transfer**
(dollars and cents - do not round up or down)

\$

Please note:

- We can only accept one rollover request per Lifetime Pension.
- You will not be able to add additional funds to this Accumulation account after it is opened.
- If you select to transfer the full balance from your other super fund, your account will be closed once payment is made.
- Before you consider closing your other super account, you should check if this will mean you lose important benefits like insurance.

4 Investing your super

How do you want your money to be invested?

Investment option	Allocation	Investment option	Allocation
Moderate	<input type="text"/> %	Cash	<input type="text"/> %
Balanced	<input type="text"/> %	Diversified Bonds	<input type="text"/> %
Socially Responsible	<input type="text"/> %	International Shares	<input type="text"/> %
Aggressive	<input type="text"/> %	Australian Shares	<input type="text"/> %
Total (must add up to 100%)			<input type="text"/> %

¹ Please check your other super fund's website or contact them to find out their ABN and Unique Superannuation Identifier (USI). ² You need an electronic service address (ESA) for your SMSF provider to send us your data. Please contact your SMSF provider for the ESA. This is only required for an SMSF.

5 Declaration and authorisation

Please confirm that you understand the product you have applied for by signing and dating this form below.

- I have read and understood the QSuper Product Disclosure Statement for Accumulation Account (PDS) provided with this form, and want to apply to open an Accumulation account for the purpose of purchasing a Lifetime Pension.
- I want the Trustee to arrange the transfer of my super balance from my other super fund (as detailed in section 3) to my QSuper Accumulation account which will then be used to purchase my Lifetime Pension.
- I understand that the money I use to open this account will be invested in accordance with my investment instructions.
- I understand that I cannot make any transactions on this Accumulation account when it is open, and its balance will be transferred out to purchase your Lifetime Pension. Once this is done, I understand this Accumulation account will then be closed.
- I understand that I will not receive any insurance cover with this Accumulation account when it is opened.
- I also agree to be bound by the Trust Deed and the Fund's governing rules in relation to the operation of my account.
- I confirm the information I have given is true and correct.
- I have also completed and provided, an Open a Lifetime Pension - for Non-QSuper members only form..
- I have read and understood the privacy information in the QSuper Accumulation Guide set out under the heading, Personal information collection. I acknowledge that the Trustee is collecting my personal information to assess my application, and to establish and administer my account.

☐ I have read and accepted the above declarations, as applicable.

Name

Signature (Please sign in blue or black pen – **Electronic signatures are not accepted** on this form).

Date signed (dd/mm/yyyy)

 / /

Send your completed form to us by:

Post: QSuper
GPO Box 200
Brisbane Qld 4001

Email: qsuper@qsuper.qld.gov.au

Member Services Team

Phone 1300 360 750
Overseas +61 7 3239 1004
Monday to Friday 8.00am – 6.00pm (AEST)

Postal address GPO Box 200, Brisbane QLD 4001
Email qsuper@qsuper.qld.gov.au
Fax 1300 242 070
Website qsuper.qld.gov.au

Member Centres

Visit qsuper.qld.gov.au/membercentres for locations

This form and all QSuper products are issued by Australian Retirement Trust Pty Ltd (ABN 88 010 720 840, AFSL 228975 (Trustee) as trustee for Australian Retirement Trust (ABN 60 905 115 063) (Fund). Any reference to "QSuper" is a reference to the Government Division of the Fund. When we say, 'we', 'us', or 'our' in this form, we mean the Trustee.

This is general information only, so it does not take into account your personal objectives, financial situation, or needs. Before acquiring or continuing to hold any financial product, you should consider whether the product is right for you by reading the relevant product disclosure statement (PDS). The PDS and Target Market Determination (TMD) for QSuper products are available at qsuper.qld.gov.au/pds or call us on 1300 360 750 to request a copy. Where necessary, consider seeking professional advice tailored to your individual circumstances. We take protecting the privacy of personal information seriously. We are collecting your personal information to set up and/or to administer your superannuation account. We may also disclose this information to third parties if we need to, if you have given consent to the disclosure, or if we are required to by law. If you want to know more about our privacy policy, including how we collect, hold, use and disclose personal information, or how individuals can access or correct their information, visit qsuper.qld.gov.au/privacy or call us to request a copy.

Concerns and complaints

If you have a complaint in relation to any Australian Retirement Trust entity, including about any financial products or services we've provided, we want to know about it as soon as possible.

Contact us

Here's how you can lodge a complaint about a product with us. Please mark letters or emails 'Notice of enquiry' or 'Complaint'.

Phone: 1300 360 750

Mail:

QSuper
The Complaints Manager
GPO Box 200
Brisbane QLD 4001

Email: qsuper.qld.gov.au/contact-us
qsuper@qsuper.qld.gov.au
info@qinvest.com.au

In person: Please see our address in our Complaints Handling Guide at qsuper.qld.gov.au/contact-us/formal-enquiries-and-complaints

Contact the Australian Financial Complaints Authority

If you're unhappy about the outcome of your complaint or believe an issue has not been resolved, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA).

AFCA provides fair and independent complaint resolution for financial services. Their service is free to use. Here's how you can contact AFCA.

Phone: 1800 931 678 (free call)

Post: Australian Financial Complaints Authority
GPO Box 3 Melbourne VIC 3001

Email: info@afca.org.au

Website: afca.org.au



Part of Australian Retirement Trust

Phone

1300 360 750 (+61 7 3239 1004 if overseas)
Monday to Friday: 8.00am – 6.00pm (AEST)

Email

qsuper@qsuper.qld.gov.au

Postal address

GPO Box 200, Brisbane QLD 4001

Fax

1300 241 602 (+61 7 3239 1111 if overseas)

Member Centres

Visit qsuper.qld.gov.au/membercentres for locations

qsuper.qld.gov.au

Need assistance? Call our translation service on **13 14 50** and say one of the following languages at the prompt: **Italian, Chinese, Vietnamese, Korean, or Arabic.**

We do not guarantee the investment performance of the QSuper Accumulation account or the repayment of capital. QSuper Unique Super Identifier (USI) 609 05 115 063 001.

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