Simple ways to boost your balance.

Your super, your way.
Understanding the choices we offer you.

Learn more, earn more.
How our seminars can help you grow your super.
A message from the CEO

Welcome
Retirement probably seems like a very distant event – and I know that planning for it is rarely at the top of any twenty-something’s priority list. That’s totally understandable – you probably have so many other things going on – but the truth is that completely ignoring your super now may be something you come to regret in the future.

And super doesn’t need to be a big commitment. In fact just a small few actions could make such a big difference, especially as time is on your side. You might even be surprised to know that the Association of Superannuation Funds of Australia recently calculated that every dollar you contribute before the age of 30 could equal seven dollars to spend in retirement. That’s certainly worth considering.

There’s an article on page 4 that gives you some more information on making contributions, but if you want to know more on this, or anything to do with your super, just give us a call. A simple five minute conversation could lead to so much more for your future.

Making super simple
I do understand that for many people super can just seem all too hard. But at QSuper we believe super shouldn’t be difficult, which is why we’re dedicated to providing as many resources as we can to make super as simple and straightforward as possible.

We’ve also made it so much easier to take control of your super online with our ongoing enhancements to Member Online. You can check your balance, update your details, change your investment strategy, tailor your insurance cover and consolidate your super, so if you haven’t already why not register today?

Join us on the journey
While it’s important you take some action on your super yourself, I also strongly believe that both at QSuper and as an industry we need to do so much more to make sure you (and every other Australian) can feel financially secure in retirement. That’s my focus, and the focus that will drive QSuper going forward.

We’re always looking at ways we can evolve and enhance our products and services, and the recent launch of both our innovative default investment option Lifetime and our direct investment option Self Invest are just two key milestones that I’m really proud of.

But this is just the start of the journey. There is so much more to come, and I look forward to sharing many exciting new developments with you over the coming months and years, all designed to better ensure you can face your future with confidence.

Rosemary Vilgan
Chief Executive Officer, QSuper
Learn more
earn more

We all have super busy lives. Our days are jam packed juggling our career, social life, travel plans and maybe even family. But let’s stop for one minute – take a breath. What is your super doing?

No, don’t switch off. Do you know how you’re tracking for retirement? Seems like retirement is a long way off, and at this stage of your life it really is! But let’s take a minute to get your head around super.

Turn the muddle into a super plan

At QSuper, we make it easy for you to get all the info you need by packaging it up and presenting it to you in simple, easy-to-understand seminars and webinars. Basically, we remove the confusion, and give you the tools you need to get your super (and your future) sorted.

Our program will get you thinking about your future and what you need to do to make sure you have the funds to enjoy it in style. Our goal is for you to understand the simple actions you need to take to start your unique super journey. And then make it as easy as possible to actually take them.

Start now and reap the rewards

We've thought so for a while, but our seminar program is now officially the best in Australia. But what does that mean for you? Well we cover a range of topics, from super basics and investment choice to insurance and the unique challenges facing women, so you're sure to find something to suit.

We also let you choose how you get the information. You can come along to one of our scheduled seminars (and we have a lot of those all over Queensland), or you can invite us to come to your workplace (although we find it’s best to get the boss’ permission first). Alternatively you can learn from the comfort of your sofa by registering for a webinar. So what are you waiting for? If super is the question, the answer is just a click away.

What session is best for me?

Of all our seminars and webinars, we think these three (or two, if you’re not a woman!) would make a great starting point.

Head to qsuper.qld.gov.au/seminars to find out more.

1 The 2014/2015 Superannuation Recommendations and Loyalty Study.

Grow Your Super

Make a real difference to your super by learning about some simple steps anyone can take.

Women and Super

Discover simple strategies to overcome the unique challenges faced by women when it comes to building super.

Protect Yourself and Your Wealth – insurance cover through QSuper

Are you and your wealth adequately protected? Insurance is an important part of your financial plan – this webinar explores how your stage of life may guide your insurance decisions.

Take action

Jump online at qsuper.qld.gov.au/seminars to find a session that suits you and book in to secure your spot today.
Simple ways to boost your balance

Take some positive action for a better future.
Small effort, big reward

A great way to top up your super is through voluntary contributions, where you choose to put some of your own money into your QSuper account. Even small contributions like $20 a week could make a massive difference when you get to retirement. And the best part is, with compounding, your voluntary contributions can turn into so much more over time.

Take a look at the following graph to see the potential benefits of compound earnings.

As little as $20 a week can make a real difference

Free money!

If you’re on a low income or working part time, it can be tough to find extra money to put into your super. But if you’re able to make a few extra after-tax contributions, you could be up for a nice little bonus – through the Australian Government super co-contribution.

If your total income is less than $49,488 in 2014/2015, the Government will contribute 50 cents for each $1 you contribute, up to a maximum of $500 per year. As your income increases, the co-contribution reduces.

You can find all the figures and info about eligibility at qsuper.qld.gov.au/cocontribution.

More super and less tax

Sounds pretty good, doesn’t it? Well that’s exactly what salary sacrificing could offer you, depending on your salary and circumstances.

And ‘sacrificing’ your salary isn’t as scary as it sounds. It essentially means having your super payments taken out of your pay before tax, rather than after – as outlined in the diagram below. Doing this and recontributing any tax saving could provide a simple way to boost your super without necessarily affecting your take-home pay.

Visit the QSuper website to find out more, and work out how much you could benefit with our Salary Sacrifice Calculator.

There you have it – boosting your balance could be easier than you think. So whatever happens to employer contributions, you’ve still got options available that can make a big difference to your future.

Super’s no different to lots of other things in life: the more you put in, the more you get out. So why not have a chat with us and see how easy it is to get started. Give us a call on 1300 360 750.

---

1 This graph and these figures are illustrative only and were calculated using the MoneySmart calculator www.moneysmart.gov.au (accessed 10 December 2014). Assumptions: 1. The calculation assumes savings of $20 per week for a time period of 30 years. 2. The calculation assumes the interest compounds monthly. 3. The interest rate assumed is 6% and is net of fees and taxes. 4. The calculation assumes that earnings are reinvested and fully credited at the end of each month. 5. The information should not be used as a guide to future performance of any investment. 6. Investment returns can be positive or negative and this does not guarantee a future outcome. 7. The total saved does not take inflation into account. 8. Check with your chosen savings product provider in regard to actual interest calculations. 9. These figures are provided only to demonstrate the principle of compounding. They are not intended to represent projected returns in a QSuper Accumulation account. 2 Total income is assessable income, reportable fringe benefits and reportable employer superannuation contributions.
With retirement being so far in the future, you probably don’t give it too much thought. Fair enough. That’s why we’re here.

At QSuper, we’re completely focused (you might say obsessed) with providing you and our 530,000 other members with everything needed to create and enjoy a great retirement, even when you’re just getting your career established.

Obviously no two members are the same. What you want for your future and how you get there is completely unique. And it’s for this reason that we offer choices wherever possible, providing members with different ways to personalise their experience.

Options across the board

From how you interact with us and view your account, to your investment options and the tools and advice channels available, we offer something for everyone.

So whether you take advantage of the choices available or prefer to leave the decision-making to us, you can be confident that QSuper has your best interests in mind, both now and into the future.
Information access

If you ever want to know more about super, just take five minutes to check out our website at qsuper.qld.gov.au. And in the coming months, it’s going to get even better. After working with members to find out what’s important to them, the website will be simpler and more user-friendly, making it easier for you to find the information you’re searching for.

If you’re looking to gain access to your QSuper account information, Member Online is your best bet. This award-winning portal can be accessed via our website and provides personalised, real-time information whenever and wherever it suits you. Update your details, review and switch investment options and insurances – it’s all available through Member Online.

Sometimes a five-minute chat about your situation can provide you with the details and steps you need to take to make a big difference to your future. So give us a call on 1300 360 750 and talk to one of our friendly and knowledgeable Information Officers. Or, if you’re in Brisbane city, drop into one of our Member Centres at 70 Eagle Street or 63 George Street to see us in person.

Investment options

Depending on how much involvement and control you want over how your Accumulation account is invested, there are plenty of options for you to choose from.

Our default option, Lifetime, changes as you move through life. It contains eight groups, each with its own unique investment strategy to suit the lifestage you’re in. We use your age and Lifetime account balance to determine which of the eight groups you should be placed into, and if you should be moved to another group. Being under 40 years old, your default investment option is Outlook.

If you’d prefer more involvement with your investments you can choose from the pre-mixed bundles of assets within the Ready Made options, or mix-and-match the single asset classes with the Your Choice options. Both of these allow you to gain a bit more control over your investments by choosing from a range of options managed by QSuper.

Alternatively, our recently-launched Self Invest option offers the chance for you to get hands on and invest your super directly into shares, exchange traded funds and term deposits.

So why not take five minutes to visit qsuper.qld.gov.au/investments and learn more about the options available.

Tools and advice

To help you gain an even better understanding of your financial situation, and how you can set yourself up for later in life, we offer a range of resources.

Keeping track of how your super’s going and crunching the numbers is made much easier with our budget planner, various savings calculators and debt reduction tools, as well as salary sacrifice and co-contribution calculators. Visit qsuper.qld.gov.au/calculators to view the full range.

Plus our education program, consisting of seminars and webinars covering a range of different topics, is available to help you learn more about your super and general money matters. See the Learn more, earn more article in this edition of Super Scoop for more information.

QInvest

As a QSuper member, you also get access to financial planning and advice through QInvest. They offer various levels of advice, starting with their phone advice service from just $55. This offers simple straightforward advice in easy steps, great for when you don’t have a lot of spare time.

To find out more or book an appointment, visit qinvest.com.au or call 1800 643 893.

We’re leading the way

However you choose to manage your super, you can be confident we’re doing everything possible to provide you with a happy and comfortable life in the years to come. And we’re always looking at how we can do that better.

The launch of our industry leading investment option QSuper Lifetime is just the start, but one that is recognised across the industry as a game changer, with our CEO Rosemary Vilgan recently accepting an Innovation Award at the International Pensions and Investment Innovator Awards. These awards recognise people who are ahead of the pack and making changes that will improve the retirement outcomes of members, and that’s what we’re all about at QSuper!
Preparing for the unexpected

Okay, let’s get this out of the way upfront. You’re not too young to think about insurance. While you hopefully have many happy and healthy years ahead of you, what if something was to happen – tomorrow, next week or next year? What then?

We’ve got you covered

Luckily, as a QSuper member, you don’t need to worry, as you’re more than likely to be automatically insured. If you work for the Queensland Government you have death and total and permanent disability (TPD) insurance, and often income protection, included as part of your membership. If you don’t work for the Queensland Government, you automatically receive death and TPD insurance and, if you’re eligible, can apply for income protection cover.

A vital salary substitute

One in three people will suffer an accident or illness that will leave them unable to work for three months or more. That’s a higher proportion than most people think. And it highlights just how important it is to have insurance, because have you thought about how you’d survive without a salary? And if you’ve got a family, how would they cope if you could no longer work or weren’t around? What would they have to miss out on? How would they pay the bills?

Getting injured is never good news. But having an income to pay the bills while you’re off work will mean you have one less thing to worry about.

So this is where income protection cover comes into its own, because as the name suggests, it covers you for loss of income. Some conditions do apply around our income protection cover, so visit qsuper.qld.gov.au/insurance for more details.

A lifetime of security

Again, the name says it all really, but our automatic death and TPD insurance is designed to provide you or your family with a vital financial boost in the event of your death or permanent disability. And even if you don’t have a family that depends on you (and your income), if you couldn’t work again, you still need to consider how you’d pay the bills – most people would probably agree that a lifetime living off a Centrelink disability pension isn’t an appealing thought.

Because different members have different needs, we’ve made it possible for you to specify your amount of death and TPD insurance through QSuper, so you can design your cover for your situation. Just take five minutes to visit qsuper.qld.gov.au to find out more.

As well as being practical – by providing financial support if anything ever happened to you – having insurance provides peace of mind both for you and your loved ones, which means you don’t have to stress about the future and can get on with enjoying life.

So on top of our focus of growing your super to help you make the most of the good times, we’re committed to providing you with the protection to get you and your family through the tough times too.

Review your cover today!

You can log into Member Online any time via qsuper.qld.gov.au to see what cover you currently have. While you’re there you can also change your cover to ensure it’s tailored to your situation.

Need more info about the cover we offer? Head to qsuper.qld.gov.au/insurance to find out more.
Well the unfortunate truth is that online fraud is big business. In fact half of the Australian victims of identity theft are targeted through the internet. That’s a lot of people, and we’re pretty sure you don’t want to be one of them.

The problem is that online scammers are getting more and more sophisticated, and the weapon of choice for many is social media. And with so many of us spending so much time on sites such as Twitter, Facebook, and LinkedIn, we’re all potential targets.

(YouTube cat videos are, to the best of our knowledge, still safe, so that’s good news.)

Ok, so for most of us, going offline just isn’t an option, so don’t panic – we aren’t recommending that as a course of action. It’s just a case of being a bit smarter in your behaviour. The following are just a few things to look out for. And yes, some of them may seem a little obvious, but others made even us stop and think.

**It’s all in a name (and address, and date of birth…)**

Be smart about the type of information you share. Even a friendly happy birthday message could reveal your date of birth, and links to your family could reveal your mother’s maiden name or other answers used in secret questions. One simple way to minimise this risk is to set your privacy to the highest possible settings so you can have more control over who sees your info.

**Go Phish**

Watch out for emails that link to a page that looks like your login page. Once you enter your login and password, the criminal that sent the fake email and set up the phony login page now has access to your account. This is called phishing, and from your account they may be able to gather enough info to start stealing your cash. And it might not just be you who gets conned. Another popular trick is to take control of your account and send messages to friends and family claiming that you’re in trouble and need money sent to you.

**Watch where you’re going**

Some sites, such as Twitter, are full of shortened URLs. (With only 140 characters, something’s gotta give). Most are perfectly innocent (or not, but who are we to judge). Others however are downright malicious, and will install all kinds of nasty malware on your device. This leaves you vulnerable to fraud. Bottom line – if you don’t trust it 100%, don’t click on it. Oh, and get some good spyware protection for all your devices, not just your PC.

---

1 Attorney General, Identity theft concerns and experiences study 2011.
Freeze on superannuation guarantee (SG) rate rise

The Government has now passed legislation confirming the super guarantee rate will remain at 9.5% until 30 June 2021 instead of increasing by 0.5% annually. The next increase will be to 10% on 1 July 2021, with annual increases of 0.5% until it reaches 12%.

Low income superannuation contribution abolished

The low income superannuation contribution (LISC) is a government super contribution of up to $500 paid directly into the super accounts of people earning $37,000 or less. An Act to abolish LISC has now been passed in Parliament which means that if you earn under the threshold, from 1 July 2017 you’ll no longer receive this contribution.

Changes to US tax law

If you have to file a tax return in the United States (US) you may be aware of recent changes to US tax law. There is now increased scrutiny over accounts held with some non-US financial institutions. Under the terms of an intergovernmental agreement between the US and Australia, QSuper doesn’t have to identify and report information about US members to the ATO. Keep in mind this doesn’t exempt individuals who must file a tax return in the US. QSuper isn’t licenced to provide taxation advice, so you may want to chat to a US tax adviser to see if you are likely to be affected.

Our contact centre’s one of the best

When you call our contact centre, you’re talking to an award-winning team. That’s because the QSuper Limited Member Services team was recently named the 2014 Auscontact Association’s Contact Centre of the Year in the 81-150 full-time employees category. The awards recognise excellence in customer service and celebrate our team’s dedication to providing you with a high level of customer service.

Important information from the QSuper Board

Changes to asset allocation ranges

The QSuper Board has reviewed the asset allocation ranges for the QSuper Lifetime option and has revised the ranges of six of the eight groups to better reflect the investment risk profile being applied across different member groups. The changes (in bold) are mainly to the cash weightings of the groups listed in the table opposite, which gives QSuper more flexibility to adjust investment strategies as member profiles change over time. The updated ranges are outlined in the table.

The new asset allocation ranges were applied from 1 January 2015. Complete asset allocation ranges for the Lifetime option can be found in the Investment Choice Guide available on our website at qsuper.qld.gov.au/pds or under the Lifetime tab on the investment options page on our website.

<table>
<thead>
<tr>
<th>Lifetime group</th>
<th>New ranges (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sustain 2</td>
<td>Cash 50-90 Fixed interest 0-35 Property 0-20 Australian equities 0-20 International equities 0-25 Alternative assets 0-25 Infrastructure 0-20</td>
</tr>
<tr>
<td>Sustain 1</td>
<td>Cash 40-75 Fixed interest 0-35 Property 0-20 Australian equities 0-20 International equities 0-30 Alternative assets 0-25 Infrastructure 0-20</td>
</tr>
<tr>
<td>Focus 3</td>
<td>Cash 0-30 Fixed interest 30-75 Property 0-20 Australian equities 0-20 International equities 5-35 Alternative assets 0-25 Infrastructure 0-20</td>
</tr>
<tr>
<td>Focus 2</td>
<td>Cash 0-25 Fixed interest 20-70 Property 0-20 Australian equities 5-25 International equities 5-40 Alternative assets 0-25 Infrastructure 0-20</td>
</tr>
<tr>
<td>Focus 1</td>
<td>Cash 0-20 Fixed interest 10-60 Property 0-25 Australian equities 5-30 International equities 5-45 Alternative assets 0-30 Infrastructure 0-25</td>
</tr>
<tr>
<td>Aspire 2</td>
<td>Cash 0-20 Fixed interest 10-60 Property 0-25 Australian equities 5-30 International equities 5-45 Alternative assets 0-30 Infrastructure 0-25</td>
</tr>
</tbody>
</table>

Change to QSuper’s Socially Responsible Investment policy

The QSuper Board has made the decision to no longer invest in tobacco and by 30 June 2015 QSuper will not own any shares in companies involved in manufacturing cigarettes and other tobacco products (Global Industry Classification Code 302030).

All our investment options invested in international shares will be affected by this decision. The only exception is QSuper Self Invest, where all socially responsible investment decisions are up to you.
Focus on: Diversified Bonds Option

The Diversified Bonds option contains shorter-term bonds than those held in the other options, so these bonds experience smaller price movements – but typically in the same direction. This option is relatively low risk, targeting a moderate amount of growth over the medium term.

The Diversified Bonds option invests around 40 per cent in Australian bonds and 60 per cent internationally. This means the strength of both local and global economies has the potential to affect returns. This option also includes bonds issued by corporations that are generally looking to provide higher returns than bonds issued by Governments.

For the last few years, the returns for Diversified Bonds option have been relatively strong when compared to the historical average returns for bonds as an asset class. However, as previously discussed, changes in global economies can impact on returns, so when making a decision to invest you should always remember that old adage ‘past performance is not a reliable indicator of future returns’.

What you may not be aware of is that different portfolios of bonds can be structured to target different objectives. So different QSuper investment options include different types of bonds.

Lifetime and Ready Made Options

Bonds within the Lifetime option and Ready Made options aim to diversify returns for these options. Our objective here is to build these options so that most asset classes have similar risk and return expectations. The bond component of these options is mostly made up of long term government bonds. These bonds generally (but not always) do well when equities do badly, and vice versa, so these bonds can help balance returns during periods of volatility. Some bonds that pay interest at a given rate above inflation and protect capital against inflation are also held in these options.

Risk Outlook

Through QSuper’s range of investment options, your money can be invested in various asset classes, which all have different risk profiles. In this edition we look at bonds.

QSuper includes bonds within a range of investment options, so what are bonds and how do they contribute to different objectives?

Put simply, a bond is a security that pays a given rate of interest and a lump sum at a maturity date. Bonds are generally considered relatively lower risk because in a scenario where a government, bank or corporation that issues the bond goes bankrupt, the bond holders receive money back before shareholders.

But that doesn’t mean bonds are risk free, and they can in fact produce negative returns. Essentially, if market interest rates fall, the market value of existing bonds will rise and if market interest rates rise, the market value of existing bonds will fall. We saw an example of this in 2014 when the market interest rate for Australian Government 10 year bonds fell from 4.2% to 2.7%, significantly increasing the market value of existing bonds.

Looking to the future, many market commentators expect the US Federal Reserve to raise their cash rate in 2015 which may reduce the market price of existing bonds around the globe. However you should note that the price of long term bonds is more sensitive to changes in market interest rates and speculation about such changes than short term bonds.

We offer a range of investment options to suit the differing needs of our members. But if you’re looking to create your own portfolio, we’d always encourage you to diversify across a range of assets, so you’re not putting all your ‘eggs in one basket’. See qsuper.qld.gov.au/investmentoptions for more information on the options you can choose from.
I’m super sorted.

Go paperless
Did you know you can now get your benefit statement delivered to your inbox, rather than your mailbox? Simply login to Member Online to make the switch. And when you receive your copy, you may notice it’s undergone a bit of a makeover. That’s because your super is likely to be one of your biggest investments in life, so we want you to really understand how your future’s tracking.

Join the investment conversation
If understanding the ins and outs of investing takes your interest, then keep an eye out on our website for the upcoming ‘Investment news’ blog. This is where our Investment team will share its professional opinions on the industry and discuss what is shaping their investment philosophy, influencing their thinking and ultimately explaining how they invest. So why not get involved!

Get in touch
P 1300 360 750
Monday to Friday
8:30am to 5:00pm AEST
qsuper.qld.gov.au

You can also find us on:

Report card as at 31 January 2015

A word about short-term returns
When looking at investment returns, it’s important to remember how limited the information in a one-year or year-to-date return is. Markets can be volatile, meaning returns can fluctuate wildly from one year to the next. That’s why we focus on delivering you consistent and stable returns over the long-term, and encourage you to look at longer-term performance as the most meaningful measure of success.

<table>
<thead>
<tr>
<th>QSuper investment options</th>
<th>Year to date</th>
<th>5 year % p.a</th>
<th>10 year % p.a</th>
</tr>
</thead>
<tbody>
<tr>
<td>QSuper Lifetime</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lifetime Outlook</td>
<td>10.54%</td>
<td>n/a</td>
<td>n/a</td>
</tr>
<tr>
<td>This option was introduced 26 May 2014</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

For information on all the Lifetime groups head to qsuper.qld.gov.au/lifetime

Ready Made options

<table>
<thead>
<tr>
<th></th>
<th>Year to date</th>
<th>5 year % p.a</th>
<th>10 year % p.a</th>
</tr>
</thead>
<tbody>
<tr>
<td>Moderate</td>
<td>5.26%</td>
<td>6.59%</td>
<td>5.80%</td>
</tr>
<tr>
<td>Balanced</td>
<td>9.42%</td>
<td>9.51%</td>
<td>7.28%</td>
</tr>
<tr>
<td>Socially Responsible</td>
<td>6.77%</td>
<td>8.13%</td>
<td>6.30%</td>
</tr>
<tr>
<td>Aggressive</td>
<td>9.05%</td>
<td>10.90%</td>
<td>7.23%</td>
</tr>
</tbody>
</table>

Your Choice options

<table>
<thead>
<tr>
<th></th>
<th>Year to date</th>
<th>5 year % p.a</th>
<th>10 year % p.a</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
<td>1.24%</td>
<td>3.01%</td>
<td>3.73%</td>
</tr>
<tr>
<td>Diversified Bonds</td>
<td>4.64%</td>
<td>6.75%</td>
<td>6.66%</td>
</tr>
<tr>
<td>International Shares</td>
<td>5.95%</td>
<td>13.08%</td>
<td>6.50%</td>
</tr>
<tr>
<td>Australian Shares</td>
<td>5.15%</td>
<td>8.44%</td>
<td>7.80%</td>
</tr>
</tbody>
</table>

QSuper fees
QSuper is committed to keeping the fees for our investment options among the lowest in Australia. For information on the fees for all our investment options, see qsuper.qld.gov.au/fees

Past performance is not a reliable indicator of future performance. Returns may vary considerably over time. Each of the options has a different objective, risk profile and asset allocation. Visit the Investment options page on the website for more detailed information. Changes to inflation, fees, asset allocations, option objectives and risk play a significant part in the return of any investment option.

Chant West has given its consent to the inclusion in this edition of Super Scoop of the references to Chant West and the inclusion of the logos and ratings or awards provided by Chant West Pty Limited and used under licence. It is only current at the date awarded by Chant West. The rating and associated material is only intended for use by Australian residents within the jurisdiction of Australia and is not permitted to be considered or used by a party outside of Australia.

SuperRatings does not issue, sell, guarantee or underwrite this product.

Just quickly, we need to let you know that this information is provided by QInvest Limited (ABN 35 063 511 580, AFSL and Australian Credit Licence Number 238274) which is ultimately owned by the QSuper Board (ABN 32 125 059 006) as trustee for the QSuper Fund (ABN 60 905 115 063). Unless we tell you otherwise, all products are issued by the QSuper Board as trustee for the QSuper Fund. When we say QSuper, we’re talking about the QSuper Board, the QSuper Fund, QSuper Limited or (QInvest Limited), unless the context we’re using it in suggests otherwise.

We've put this information together as general information only so keep in mind that it doesn’t take into account your personal objectives, financial situation, or needs, shouldn’t be relied on as legal or taxation advice, and doesn’t take the place of this type of advice. What we say about law or proposals is based on our interpretation of the law or proposals at the time we printed this document. You should consider whether the product is appropriate for you by reading a copy of the product disclosure statement before making a decision – you can do this by downloading a copy from our website at qsuper.qld.gov.au or call us on 1300 360 750.

If you don’t want to hear from us, except when we’re required by legislation to get in touch, please call us. You can also let us know how you’d like us to contact you by logging into Member Online. © QSuper Board of Trustees 2015. 7933 U36. 03/15.

Investment returns (Accumulation account)