



SuperLink

Spring 2015

Business solutions for Government employers

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Welcome to the Spring edition of SuperLink

Well it's time again to update you on what we've been busy working on at QSuper since our last edition.

I'm pleased to report that Employer Direct is up and running! We're very proud to bring this purpose-built portal to employers and the launch means we're delivering a solution that's officially SuperStream compliant.

In other exciting news, QSuper was named Pension Fund of the Year for the third time at the 2015 Chant West Awards held in May. Shortly after, we picked up the Pension Fund of the Year award at the Conexus Financial Superannuation Awards, further recognising our commitment to providing our members with the best possible solutions for their super in retirement.

And since then we've been busy rolling out Money Map. It's our new, smart online tool that's available exclusively to members and makes it easy to manage finances together in a single online dashboard. We've also launched an online advice tool through Member Online that provides members with personal advice to maximise their super.

Before I sign off, you'll notice we look a bit different at QSuper these days. We first introduced you to our new brand in our last edition of SuperLink and since then you might have noticed some of your employees featuring in the new photographs we've taken as part of our new brand. We'd like to thank you for your support in making this possible.

I hope you enjoy reading this edition of SuperLink. Don't forget it's for you, our employers, so if you have any hot topics you'd like to see covered in future editions just let us know by emailing employer@qsuper.qld.gov.au.



Stuart Clements
Head of Business Development and Distribution
QSuper



Recognising those who look after our community

You might have noticed that we recently launched a new look and feel for our iconic brand. One of the ways we brought it to life was by working with some of our key employers to capture images of real members and employers in the workplace.

Working together, we held a number of photo shoots in various locations around Brisbane. So if you see some familiar faces in the pages of QSuper documents, on our website and in advertising, it's thanks to the support of many of our employers who helped us organise the sessions. And we can't forget the talent that featured in front of the camera so a big thank you to the employees that volunteered to be a part of our new brand imagery.



Thank
you

Thank you to the Queensland Police Service, Queensland Ambulance Service, Queensland Fire and Emergency Services, Stretton State College and the Royal Brisbane and Women's Hospital for teaming up with us.

Introducing

Employer Direct

Our new SuperStream compliant solution, Employer Direct is up and running!



We're very proud to bring this purpose-built portal to employers. It represents our commitment to working with you and improving the employer experience.

What is Employer Direct?

Employer Direct replaces our Employer Data Collection channel. It brings us in line with new legislative requirements and represents a great opportunity to streamline your super contributions processes. We're pleased to report that since going live, many of our key government employers have transitioned to the new portal.

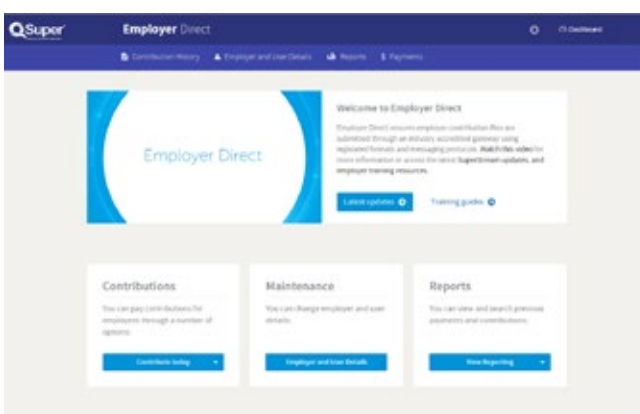
What you can expect

Employer Direct is designed to improve efficiency for employers making contributions. Some of the great features are that it provides increased reporting functionality, along with direct debit as a payment option.

What's next?

We're looking forward to maximising the use of this portal in the future to deliver targeted employer messaging.

Our dedicated employer team will continue to provide support and guidance throughout the transition process. If you've got any questions about the new system, get in touch with your Relationship Manager or call Employer Services on **1300 367 845** or email employer@qsuper.qld.gov.au.



The screenshot shows you the layout and functionality of Employer Direct and is provided for illustrative purposes.

Give us your feedback!

We welcome your feedback about the transition process – what worked well and what didn't – so that we can refine our approach. If you've got any comments on the continued operation of this system, please let us know by talking to your Relationship Manager or emailing superstream.contributions@qsuper.qld.gov.au.

Supporting your employees



An engaged workforce is a happy workforce, and one of the ways to achieve this is to support your employees in achieving their financial goals.

If your employees are worrying about their finances at work, they're less likely to be focused on the job at hand. For this reason, supporting your employees in understanding and better managing their finances can give them peace of mind. This leads to greater productivity and engagement while at work.

One of the ways we do this as a super fund is to offer our employers access to a range of seminars that can be delivered in the workplace, and are focused on improving the financial literacy of your employees.

The seminars are run as bite-size sessions and are offered at no cost. Each session runs for approximately 20 minutes, meaning they can easily be incorporated into team meetings or existing training days. It's all about helping our members (your employees) take control of their finances today, so they can invest for their future.

We come to you!

Our friendly Member Education team can visit your workplace and deliver each session face-to-face with your employees. They can tailor the length from 15 minutes to an hour, depending on your requirements. They also cover a range of topics that not only include super, but a whole host of other financial issues.

Booking a session

We can deliver sessions to our Brisbane-based employers just about any time of the year, and if you're based in regional Queensland, we can visit your workplace on one of our twice-yearly visits. To get in touch about a seminar at your workplace, talk to your Relationship Manager or call **1300 367 845**.

Access more resources

Our website is jam packed with a number of handy tools and resources for your employees including videos, calculators, factsheets and FAQs. We can also supply content in the form of articles that can be used for newsletters or put on your intranet. Visit qsuper.qld.gov.au to find out more.



The topics we cover:

- Dealing with debt
- Credit cards
- Debt basics
- Building good money habits
- Financial planning
- Establishing money goals
- Financing your home
- Teaching kids about money
- Returning to earning after time off



Want a visit from our Wellbeing Zone?

To further support our members we've created a Wellbeing Zone – a QSuper staffed stand that can easily be set up in a smaller environment such as a staff room or in a bigger area like a staff expo. This new initiative lets QSuper staff engage directly with members to answer any questions about super and provide general financial advice.

Making super easier to understand for your employees

Last year our members told us that what they wanted from their annual statement was to get a clearer picture of where their super is at.

So this year, we made lots of improvements so our members can get all their vital super info upfront – things like their account balance, investment performance, retirement estimate and insurance details. They can also sign up to go paperless and receive your statement online by logging in to Member Online and updating your preferences. It's quick. It's easy and secure. And it'll mean fewer pieces of paper to worry about.

It's important to us that our members understand their super and how they're tracking which is why many of your employees with an Accumulation account are also likely to have received a separate retirement estimate booklet. The booklet includes their estimated lump sum and retirement income stream and shows how it compares to current ASFA Retirement Standard¹, along with some handy hints on how they can boost their balance.

New booklet

Your 2015 Retirement estimate

Inside you'll find

- Page 1 How to work out what income you need in retirement.
- Page 2 Where to go to get a more personalised estimate.
- Page 3 What you can do to give your super a helping hand.
- Page 4 How we worked out your estimate.

Your 2015 Super Statement

Inside this statement you'll find

- Your investment report
- The QSuper investment report
- Your benefits and insurances
- Your 2015 super transactions

New in 2015

Your Retirement estimate booklet

John James Citizen
Statement period: 1 July 2014 – 30 June 2015

Your personal details	Your account balance
Client number: 123456789	Opening balance at 1 July 2014: \$157,148.12
Super access age (preservation age): 55	Closing balance at 30 June 2015: \$179,324.37
Eligible Service Date (ESD): 01/01/2001	
Tax file number: 123456789	
Member Online: Registered	
Email: john@citizen.com	
Postal address: Apartment 32, 1 Street Road, Brisbane QLD 4000	

Your account history

Year	Balance
2011	\$94,659
2012	\$112,148
2013	\$134,628
2014	\$157,148
2015	\$179,324

Retirement estimate

Your annual income stream: \$508,000

\$29,400

See Your Retirement estimate booklet for more details.

¹ The ASFA Retirement Standard benchmarks the annual budget needed by Australians to fund either a comfortable or modest standard of living in the post-work years. It is updated quarterly to reflect inflation. The figures quoted are from December 2014 for a comfortable standard of living for a retiree who owns their own home. Visit superannuation.asn.au for more information.



Staff profile

**Karole Halicos,
Team Leader
Group Life Insurance**

In your own words, can you tell us what you do?

I manage a team of claims managers who assess and investigate entitlements for income protection, death and total and permanent disability (TPD) claims.

Do you look after a specific industry, segment or group of employers?

I am the Group Life Insurance key employer contact for Queensland Health and the Queensland Police Service, however I engage with all public service employers regarding claim matters.

How does this provide value to employers?

QSuper's communication and engagement with employers enables a more proactive, collaborative and seamless approach. This leads to a better understanding of QSuper's processes and expectations, leading to better outcomes for all stakeholders.

What do you enjoy about your job?

I enjoy working in a united team environment and serving our QSuper members. I pride myself on the job we do at QSuper – providing financial assistance, support and dignity to members on benefit who are experiencing a difficult and challenging time in their life. It's lovely to hear back from members when they have fully recovered, often providing complimentary feedback and thanks for the way we helped them.

In 2015, what will you be doing or focusing on to help employers?

My team and I will be working closely with all employers to promote the health benefits of work. We will be looking for opportunities to engage with employers to develop and understand better ways to facilitate a safe and timely return to work for all employees.

Any messages that you'd like to pass on to our employers?

At QSuper we value a collaborative and open relationship with all employers that lead to better outcomes and help employees back to work. I am driven by the progress we make in this space and welcome feedback from employers to ensure we make the necessary improvements and changes to deliver the best possible service.

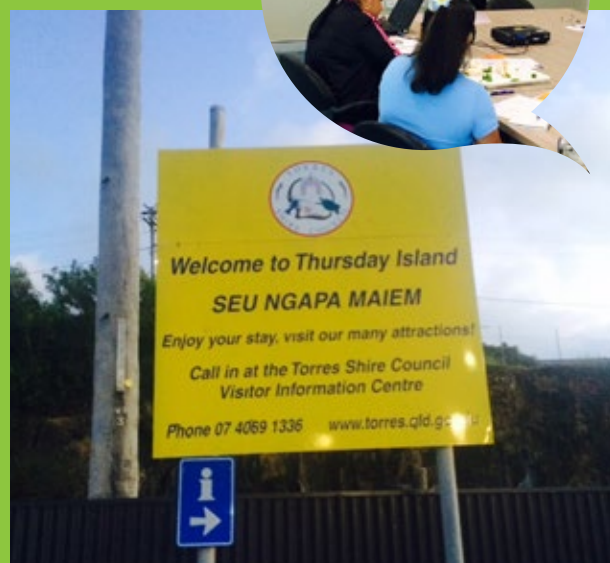
QSuper takes super seminars to Thursday Island

As part of our commitment to keeping our members informed, some of our staff recently visited Thursday Island (or TI as it's called by the locals) and ran a series of super seminars.

Member Education officer Dan Robb and QInvest financial adviser Mark Malone from the Cairns QInvest branch were invited to the island to present the seminars as part of the bi-annual Tagai College conference.

Attendees from all 17 campuses in the Torres Strait gathered to hear Dan and Mark present the education sessions. The duo also visited a number of workplaces on the island, like the hospital, public works building and the police station. As a result, they were able to provide general advice to close to 200 members, providing referrals to QInvest and QInvest LoanFinder.

Feedback from members was overwhelmingly positive and the trip provided a fantastic opportunity for us to talk and engage with our members in some of our most remote areas.



Have you and your staff given Money Map a go yet?

We're always looking for ways to offer your employees great new products and services, and the recent launch of Money Map is just one of the ways we're doing this.

Money Map is available to your employees who are QSuper members through Member Online and offers an easy way to manage money quickly and simply. It links together bank accounts, investments, loans, credit cards and super in a secure online dashboard, so it's easy to see a complete financial picture.

Money Map at a glance

Understand your spending

Money Map automatically labels your expenses in categories such as groceries, clothing and entertainment, then charts your spending.

Streamline your budget

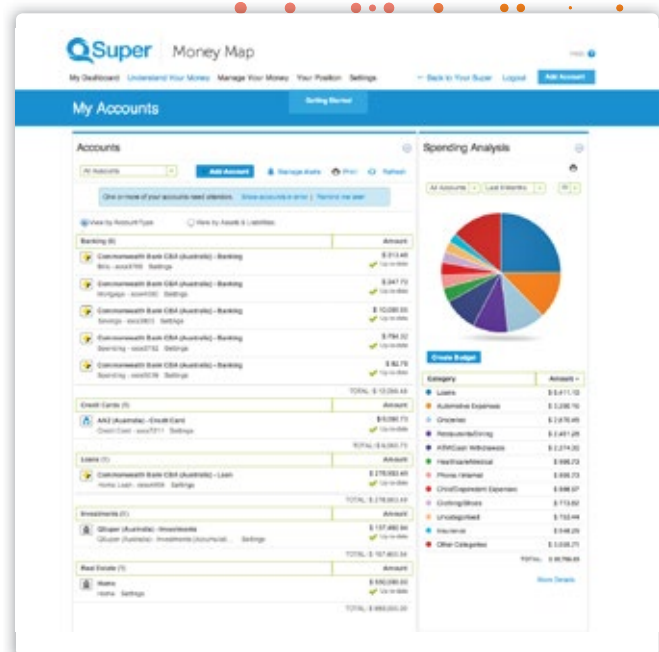
Our simple tool helps you set goals for saving and spending, so you can see how you're tracking.

Control your bills

Money Map can help keep you organised by reminding you when bills are due.

Simplify tax time

With Money Map you can quickly flag all your tax expenses and simplify your tax return each year.



We've made managing your money easy

Money Map is simple to use and features state-of-the-art security so you can be confident your personal information is fully protected. It's been created purely to help you take control of your finances today, so you can invest more for tomorrow.

To try Money Map log in to Member Online or find out more at qsuper.qld.gov.au/moneymap.

From conversation comes growth

Whether it's over-the-phone or face-to-face advice, we'll talk you through your options and provide a plan to help get your finances growing towards the lifestyle you're looking for in the future.

See what a good financial plan could do for you.

Start the conversation today.

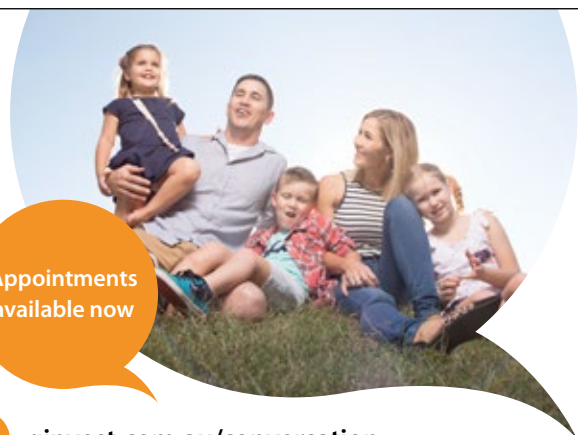


1800 643 893



qinvest.com.au/conversation

Appointments
available now



SuperLink Bulletin board



We want to hear from you!

We value your feedback, which is why we regularly conduct research to find out how we're performing. This lets us know how we can improve the services we provide you and your employees. Surveys are sent out in May and November each year and take less than 10 minutes to complete. You may receive an invitation to take part in the survey soon so if you could spare the time to complete it, it'll help us ensure we're doing all we can to give you the best possible QSuper experience.



2015 Annual Report is coming

Our 2015 Annual Report will be available in October. It includes information about our performance, achievements, financial position and management.

If you need a copy of the report, simply visit our website at qsuper.qld.gov.au where you can easily download it, or give us a call and we'll send you one.



Do your employees have lost super?

Did you know there's \$2.7 billion in lost super just waiting to be claimed? A simple search for lost super could unearth thousands of dollars and make a real difference to the retirement lifestyle of your affected employees. With their permission, we can search for any lost super they might have and if we find anything we'll let them know.

To get started, they just need to log in to Member Online, click on the 'Add to my super' tab and choose the 'Consolidate with QSuper' option, or give our Member Services team a call on **1300 360 750**.



Healthy, Wealthy and Wise Expo Series

We're supporting the upcoming Healthy, Wealthy and Wise Expo Series in partnership with the Public Safety Business Agency. The expos will be held in locations across the State from 20 October to 19 November. Make sure you tell your employees to go along and check out the presentations and trade stands from various organisations including a range of seminars from QSuper. You can find out more at hwwexpo.com.



Bulletin board

See how QInvest LoanFinder can make a difference

Did you know the QInvest LoanFinder¹ team can visit your workplace and talk to your employees about how they've already helped so many other QSuper members secure a better deal on a mortgage? If this sounds like something you'd like to arrange, talk to your Relationship Manager or email us at employer@qsuper.qld.gov.au.



2016

Your 2016 calendar is enclosed

You'll notice we've marked all the important dates for you so you can easily keep track of things. If you'd like more calendars sent out for your employees, simply give us a call on **1300 367 845** or email us at employer@qsuper.qld.gov.au.

Get in touch

1300 367 845

Monday – Friday 8.30am to 5.00pm

employer@qsuper.qld.gov.au

qsuper.qld.gov.au/employer

¹ We need to let you know that the credit services advertised are provided by QInvest Limited. QSuper doesn't receive any direct payments or commissions from QInvest Limited as a result of members using the LoanFinder service. You should make your own decision about how suitable this service is for your individual needs.

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, the MoneyMap software is provided for use, and 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, 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.** © QSuper Board of Trustees 2015. 8762 09/15