



SuperLink

Autumn 2016

Business
solutions for
Government
employers

Inside this issue...

- P3** An update on
Employer Direct
- P5** Navigating the
insurance claims
process
- P8** New workplace
seminars

Welcome to the Autumn edition of SuperLink

Well here we are back again with the first edition of SuperLink for 2016. If the past few months are anything to go by, we're in for a very busy and exciting year ahead.

In this issue we cover off some recent SuperRatings and Connexus award wins. I won't spoil it for you, but let's just say QSuper came away from both Awards with lots to smile about. Not that we're resting on our laurels of course – we'll continue to improve what we do each and every day, regardless of the shiny awards we collect along the way.

Money Map was also recognised at the SuperRatings Awards and is going from strength to strength. If you haven't tried it yet, register for Money Map through Member Online today. It's a great way to see where your money is going and to get all your financial information together in one place.

We've been working closely with employers over the past few months to deliver more services in the workplace. The feedback from this has been very positive and we share some of these experiences in this edition.

Also this year we're looking forward to the full implementation of SuperStream, making it even easier for you to pay into your employees' QSuper accounts. More information about this can be found on page 3.

I hope you enjoy reading this edition of SuperLink and, as always, if you have any ideas on the sorts of topics you'd like to see featured, just let us know.



Stuart Clements
Head of Business
Development
and Distribution
QSuper



We've been named Fund of the Year

We're delighted to announce that we've won the SuperRatings Fund of the Year award¹ and Connexus Financial's Pension Fund and Large Fund of the Year². This achievement is a great acknowledgement of the work we're doing in supporting and taking care of both our members' and employers' needs as we continue to make dealing with us as simple and efficient as possible.

Additionally, we've won SuperRatings' Best New Product¹ award for our online tool Money Map³ and MySuper of the Year¹ award for our Lifetime investment option. While all these wins make us extremely proud, we ultimately hope they will provide you with the added confidence that you're working with Australia's best fund.



¹ SuperRatings does not issue, sell, guarantee or underwrite this product. Go to www.superratings.com.au for details of its ratings criteria. Past performance is not a reliable indicator of future performance. ² The Connexus Financial Superannuation Awards are determined using proprietary methodologies. Awards were issued 20 March 2016, and are solely statements of opinion and do not represent recommendations to purchase, hold or sell any securities, or make any other investment decisions. Ratings are subject to change. Past performance is not a reliable indicator of future performance. ³ This product is issued by the QSuper Board (ABN 32 125 059 006) as trustee for the QSuper Fund (ABN 60 905 115 063) so please consider how appropriate it is for you. You can do this by downloading a copy of the PDS from our website or calling us on 1300 360 750.

All the latest on Employer Direct

Employer Direct is our new SuperStream compliant solution and has been up and running since August last year. As more employers transition to our new system, we'd like to share some of the success stories, learnings and achievements as well as update you on some added functionality available in the portal.

Since launching, we've had 76 employers move across from EDC with 111 still to transition. We've also listened to feedback provided by those who are already using the system and have:

- made changes to the layout of the homepage to make it easier to find what you need faster, and
- added functionality that allows you to manage the details of employees who have SMSFs – so no more forms!

And if you've got any questions our dedicated employer team will continue to provide support and guidance.

Help us improve!

We're committed to making your job easier and want to make the super contribution process for you as efficient as possible. The only way we can do that is with your feedback, so let us know what works well and what doesn't. You can do this by talking to your Relationship Manager or calling our Employer Services team on **1300 367 845**.



We're always pleased to hear about positive stories our employers are sharing as they transition to Employer Direct. If you'd like to share your story, get in touch.



**Barbara Stevens,
Finance Manager at
Screen Queensland**

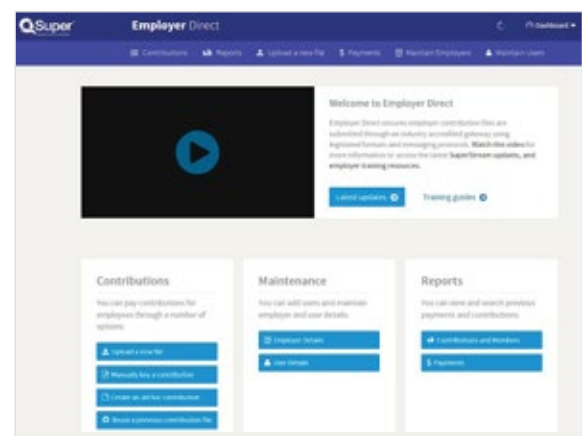
Screen Queensland is the Queensland Government's screen agency based in Brisbane and the Gold Coast. Barbara has worked with her QSuper Relationship Manager, Brent Caldow, since 2014 to make sure they were ready for SuperStream. In September, Screen Queensland was the first employer to submit contributions through Employer Direct.

For Barbara, the biggest benefit in using Employer Direct is that it's so easy and simple to use.

"When I'm using the system, it's clear what I need to do. I'd completed the training earlier in the year and everything seemed quite straightforward, so when it came time to work in the live environment, it wasn't difficult at all."

Barbara and her team are also planning to make choice contributions through Employer Direct shortly. This will further streamline their processes and allow them to take advantage of the functionality provided through the new portal.

Screen Queensland is also one of many businesses that are making payments through the new direct debit channel. "It's a simple change, but it's so much easier," says Barbara. "Especially now that we have to send both the data and money on the same day – it just happens automatically."



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

Delivering advice in the workplace



Since October 2015 our Business Development and Distribution and Advice teams have been working together to deliver advice to our members in their workplace. While providing a convenient way for members to get advice about their super, the initiative also aims to enhance our relationship with employers like you, by improving the financial wellbeing of your staff. Tristan and Caroline are two of our employees who are helping to deliver these sessions.

Staff profile

Tristan Balderson,
QInvest Financial Adviser (Workplace Advice)



- Q How many workplace visits have you done since this initiative started?** I've now had a total of 50 days out at employers. With up to seven appointments each day, it's a lot of members to speak to!
- Q What's been the response to QSuper and QInvest providing advice to members in their workplace?** Members are finding this a really convenient channel to access advice – especially when they aren't sure of the questions they need to ask.
- Q Why do you think it's important to offer advice to our members through a variety of channels?** For members, having a variety of channels allows them to access the advice they need when they want it. I'm also finding that younger members are attracted to workplace appointments.

Staff profile

Caroline Cullen,
Relationship Manager



- Q How many workplace visits have you done since this initiative started?** Since the initiative has started I have booked in 90 workplace advice appointments held at six different employers.
- Q What's been the response to QSuper and QInvest providing advice to members in their workplace?** The uptake has been excellent. Employers are delighted to have QInvest on site as they see the value in providing the service to employees. All of the days have been fully booked and in some instances we have had to book a second day.
- Q Why do you think it's important to offer advice to our members through a variety of channels?** It is excellent that this service is available to people while at work. Being flexible allows us to reach more members and offer a service that they may never have known of.



Supporting
you and your
employees
through the
process

Insurance claims management

QSuper provides Queensland Government employees with automatic death and total and permanent disability (TPD) cover as soon as they start their job, and in many cases they'll also get automatic income protection cover. As an employer, it's likely that one of your employees will need to make an insurance claim at some stage.

Your relationship with QSuper during a claim

If one of your employees needs to make a claim, it's important to understand the steps involved so that the claim can be processed, reviewed and resolved as efficiently as possible.

Once a claim is initiated, it will be assigned a QSuper Claims Manager who will collect the required information, coordinate the process and communicate the result. They will be your key contact throughout the process and will keep you informed along the way. They are also the person to speak with if you have any concerns or require additional support.

Quick stats

- In 2015, we received over 5,600 claims.
- We far outperform other funds in terms of insurance claims service.¹
- Our return to work rate is approximately 38%.²
- We have over 40 Claims Managers and Senior Claims Managers.
- We have two specialised Injury Management Advisers to assist with return to work strategies.

¹ Source: DC Superannuation Administration Benchmarking analysis 2013. ² Based on QSuper data as at December 2015.



We strongly believe in the health benefits of work and that returning to work is an important part of the recovery process.



We believe in a multidisciplinary approach to case management.



By working together with all stakeholders we will achieve the best outcome for our members.



**Need more information?
We can help.**

We have a factsheet available for employers that outlines the insurance cover we provide and the process for employees to make a claim. You can download this from our website on the Forms and publications page in the employer section, or get in touch and we'll send you a copy.

If you need more support, speak with your Relationship Manager or call our Employer Services team today.

Let's talk home loans

With QInvest LoanFinder, QSuper members, their family and friends can get access to some great home loan deals. Not only could members cut thousands of dollars off their loans – it can also save them a lot of time and hassle, with the LoanFinder team doing all of the legwork for them.

We recognise that for many members, it's difficult to find the time to meet with a mortgage broker, which is why we're partnering with employers to give you and your employees the opportunity to meet with LoanFinder staff in your workplace during business hours with our 'cake and conversation' sessions and one-on-one appointments.

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.

Here's what two of our team members have reported following their experiences with these new workplace sessions.

"I feel that members really appreciate meeting us face-to-face. The workplace is a convenient location for them and it's a great way to engage with more members and give them access to our services. It's more informal than a seminar and gives members a chance to ask plenty of questions."

Nicole Forbes-Hood, LoanFinder team member

"Employers find that these sessions are very engaging, with their staff able to receive a lot of knowledge in a short space of time. We're able to show members that being a member of QSuper is not just about superannuation – there are many other services available to them. Members are impressed by the honest approach of LoanFinder – the advice that we provide is always in the client's best interests."

Sandra Ramsay, LoanFinder team member

If you'd like to arrange a 'cake and conversations' session or one-on-one appointments in your workplace, get in touch with your Relationship Manager.



Employer profile

The Electoral Commission of Queensland

Responsible for the impartial conduct of Queensland elections, the Electoral Commission of Queensland (ECQ) is an independent, statutory authority with between 50 and 60 staff members.

Challenges faced

Hiring new casual employees during peak periods can have a huge administration and payroll impact. ECQ receives lots of enquiries around new workers' eligibility for super and their arrangements. This in turn can result in

additional enquiries around employees' QSuper membership.

A new approach

We've recently been working with ECQ to develop a new member factsheet that provides an overview of their new arrangements and covers questions that are commonly asked of the ECQ payroll team.

This is another great example of QSuper working together with employers to provide them and their employees' with better, more streamlined solutions.



Connect
with us
online



So you can get regular updates on what we're working on and thinking about, and for videos and other useful content to help you and your business, why not connect with us through one of our social media channels? You'll find us on LinkedIn, Facebook, Twitter and YouTube.



Staff profile

**Brad Webb,
Relationship Specialist,
Business Development
and Distribution**

Can you tell us what you do?

I look after the South West Queensland, Darling Downs and Sunshine Coast areas and build relationships with employers to help wherever I can with their super wants and needs. I also try and help their employees with financial literacy and in turn improve the retirement outcomes for our members.

What do you enjoy about your job?

I love making super real for people. Super is sometimes put on the back burner as it's something they don't think about until close to retirement. I enjoy interacting with employers and members and helping them realise the power of super in achieving retirement goals. I love super and am a bit of a super nerd, so helping people see the benefit to themselves from being engaged in their super is great.

Can you tell us about a time where you provided service or support to an employer that had a positive outcome?

My previous job with QSuper involved me going to workplaces to talk to members who may not be able to easily communicate with us due to work commitments. One employer I worked with was the Escort and Security Branch of Queensland Corrective Services. The staff there transport inmates on a daily basis, moving them within the different correctional facilities. As you can imagine, traditional methods of delivering information, such as workplace seminars were not possible. Working with the employer I secured an opportunity to set up a pop-up stall where I could have face-to-face talks with these employees about their super. It's just making sure we're fitting in with what works best for each employer and their staff.

In 2016, what will you be doing or focusing on to help employers?

I started this job in early January so my goal for the year is to meet and talk to as many employers as possible in my area to understand their business and see how QSuper can help them. I have a strong focus on information being the key to success, so I'm committed to providing employers with information in regards to their business needs and information to help their employees maintain financial wellbeing.

Helping teachers create a brighter future

Throughout the school year Queensland's hard-working teachers spend so much time and effort supporting their students, they often don't leave enough time to think about themselves. So, as the 2015/2016 summer holidays were approaching and teachers were starting to wind down for the year, we thought we'd get them thinking more about their finances.

Based around the very popular 'adult colouring in' phenomenon, which promotes relaxation and mindfulness through using pens and pencils to complete often quite detailed multi-coloured pictures, we developed an initiative that firstly put teachers in a great state of mind. Once they were

nice and calm from a good bout of colouring in, we then encouraged them to take a number of steps – including consolidating, using Money Map and accessing advice – to help them improve their financial position.

We sent out colouring books via mail and created a version that could be downloaded from our website. To incentivise our members to get colourful, we made a competition out of it, with the best entry winning a great prize.

Importantly, we saw a lift in the number of teachers who took more time out to think about their own financial situation, and ultimately take the actions needed to create a better future for themselves.



Colouring in competition winning entry.

SuperLink Bulletin board



Have you checked out our investment blog yet?



The lump sum challenge

Identifying unforeseen costs over an undefined time period is not a simple task. But that's what we face as retirement savers. What value do you put on predictability of income over flexibility?

1. Introduction 2. Lump Sum 3. Comments

Last year we launched our new investment blog, called 'Investment views'. It's designed

to give you and your employees a unique view on super investing, with dozens of articles from the people who manage your retirement savings.

In their posts, our Investment team discuss our investment philosophy and step you through a variety of topics covering the broader super industry as well as current economic and financial market developments. You can join in the conversation too, with the ability to leave comments and questions.

So if you haven't already, be sure to take a look at 'Investment views' today, and encourage your staff to do the same. It's accessible by clicking on the 'blog' link at the top of our website.



New workplace seminars now available

Keeping our members informed is important to us, which is why we're constantly developing new education sessions on how they can better manage their money and ultimately their super. It's why we've recently developed two new sessions – Manage Your Money and Questions & Answers.

Manage Your Money

Employees will learn more about the different ways they can manage their money through a variety of financial topics such as loans, financial advice, boosting their super and personal insurance.

Questions & Answers

We give control to your staff. Our Member Education officers will be on hand to answer all those burning questions they have about their super. If you'd like to register for a workplace seminar, speak to your Relationship Manager.



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Recognising outstanding effort

In January, hundreds of everyday heroes were acknowledged at Australia Day award ceremonies, shining a spotlight on their outstanding contribution made to their communities.

The Queensland Fire and Emergency Services (QFES) recognised the great efforts of their staff and volunteers through official ceremonies held across the state.

More than 80 medallions and certificates were awarded to staff and volunteers for their distinguished service across a variety of areas. While many recipients were called out for their visible duties on the frontline, many were also nominated for their behind-the-scenes work.

We were proud to support the awards and to be on hand at each award ceremony, congratulating recipients and thanking them for their vital role in keeping Queenslanders safe.

Well done and congratulations to all our Queensland Fire and Emergency Services Australia Day Achievement Award recipients!



Proudly supporting the Premier's Awards

Since 2006, we've been a sponsor of the Premier's Awards for Excellence. These awards recognise the outstanding achievements of initiatives, teams and individuals across the Queensland public service, all of whom are our members.

At the most recent awards ceremony, held in November last year, we were there to honour all winners and finalists – in particular the Queensland Police Service's G20 Group Media Communications and External Engagement Team. This outstanding group not only won the QSuper 'Customer Focus' category, but also took out the Excellence in Performance and Excellence in Leadership categories, and the overall Premier's Award.



Speak to your Relationship Manager

1300 367 845

Monday – Friday 8.30am to 5.00pm

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