



SuperLink

Autumn 2016

Employer
business
solutions

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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.

If you're a business with 19 or fewer employees, it's important that you're aware of the approaching deadline around SuperStream compliance – more details about this can be found on page 3. I encourage all employers to take the time to understand their obligations and reach out if they need assistance.

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 Product³ 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.

SuperStream update

By 30 June 2016 all employers with 19 or fewer employees must meet the standard and be making SuperStream compliant super contributions. To ensure you're compliant you must:

1 Choose an option

You need to pay super and send employee information electronically. If you're already doing this, you may only need to refine your system to send the contribution data in the standard format. You can use:

- a payroll system that meets the SuperStream standard
- your super fund's online system
- a super clearing house, and
- a messaging portal.

2 Collect information and update your records

You'll need to collect some new information from your employees, in addition to what you already currently use. Once you have this data, enter it into your system along with other details you use to pay super, and you're ready to use SuperStream.

You only need to collect this information for current employees. New employees who choose their super fund will fill out a standard choice form, which will have all the information you need. Information you may need to collect includes:

- employee tax file number
- fund ABN – employees can find this on their latest super statement or by calling their fund, and
- fund unique superannuation identifier (USI).

For employees that have a self-managed super fund (SMSF), they need to give you slightly different information, including:

- employee tax file number
- fund ABN
- fund bank account details
- fund electronic service address (ESA), and
- their email address.

If you don't have this information, you won't be able to process their super contributions!



3 Use SuperStream

Start using SuperStream as soon as possible. It may take time to collect the information and get used to the new system. If any information is incomplete or incorrect, the super payment is likely to be rejected.

Remember: it is still up to you as the employer to meet your super obligations by the due dates.

Top tip: don't forget that from 1 July 2016 you won't be able to pay via BPAY, as this is not a SuperStream compliant option.

Want more information?

If you've got questions about SuperStream give us a call on **1300 472 282** or email **employer_help@qsuper.qld.gov.au**



We make
super simple
for employers

Save time with clearing houses

While many employers still pay super contributions via BPAY, we're starting to see more and more using clearing houses to make their payments, with the introduction of SuperStream legislation.

A clearing house is effectively a one-stop-shop that lets employers make super payments to multiple funds in a single transaction. They're simple to use and provide employers with plenty of benefits, including:

- many of the payment steps are automated, so there are generally fewer errors
- your accounts are reconciled and your payment history is summarised for you, so you can easily keep track of everything, and
- simplified admin and back-office processes, which makes things less expensive and faster. In fact, the Cameron Research Group has found that for 78 per cent of businesses, using a clearing house saves a significant amount of time¹.

As a result of QSuper members being able to keep their membership when they no longer work for the government, we're now working with more than 40,000 non-government employers who make contributions to QSuper on their employees' behalf. We recognise that for these employers, QSuper may be only one of many funds they make payments to.

The good news is, most clearing houses can pay into QSuper and are SuperStream compliant. This means we can accept contributions that you make on behalf of your employees who are QSuper members.

We're committed to making the payment process through clearing houses as simple and efficient as possible. That's why we've got a dedicated team in place to support you, and can help with:

- what payments you're required to make
- how to make payments, and
- what the deadlines are for making these payments.

If you'd like to learn more about how QSuper can help, or understand how a clearing house might work for your business, contact the Employer Services team today by either phoning us on 1300 472 282 or emailing us at employer_help@qsuper.gov.au.



¹ Cameron Research Group, 2015, The Australian Medium Sized Business Market for Superannuation: 2015.

We're great for business – and for members!



As QSuper members, your employees have access to some great benefits, including:

- one of the lowest management fees in Australia
- award-winning retirement solutions
- a progressive, professional investment strategy
- a comprehensive member education program
- automatic insurance cover for most members, and
- personal financial advice through QInvest.



Need to make a super contribution to QSuper?

Here's some of the information you might need:

ABN 60 905 115 063

SPIN QSU0101AU

USI 60905115063001

Your quarterly contribution deadlines

To help you stay on track and ensure your business meets its legislative requirements, QSuper supports employers in the lead-up to the quarterly contribution deadlines, allocating additional resources to answer any questions and guide you through this process – especially if you don't pay to QSuper regularly.

As an employer, you have to pay super guarantee contributions for each eligible employee. Payments are due by the following quarterly cut-off dates:

Quarter	Period	Payment cut-off date
1	1 July – 30 September	28 October
2	1 October – 31 December	28 January
3	1 January – 31 March	28 April
4	1 April – 30 June	28 July

The QSuper website provides information on how to calculate these payments, which can be found on the 'what to pay' page in the employer section of the website.

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?

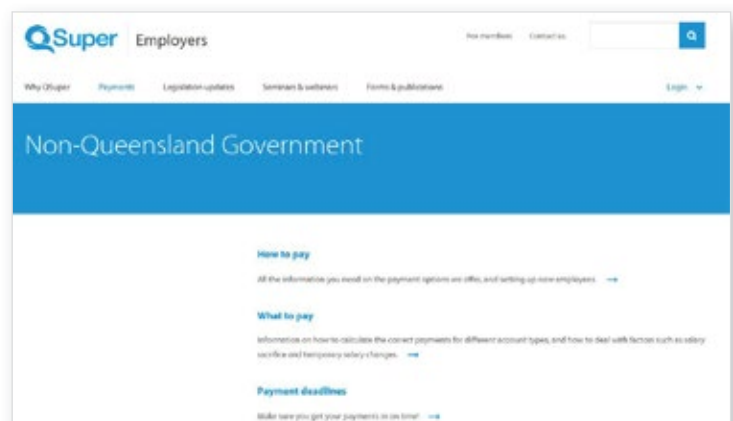
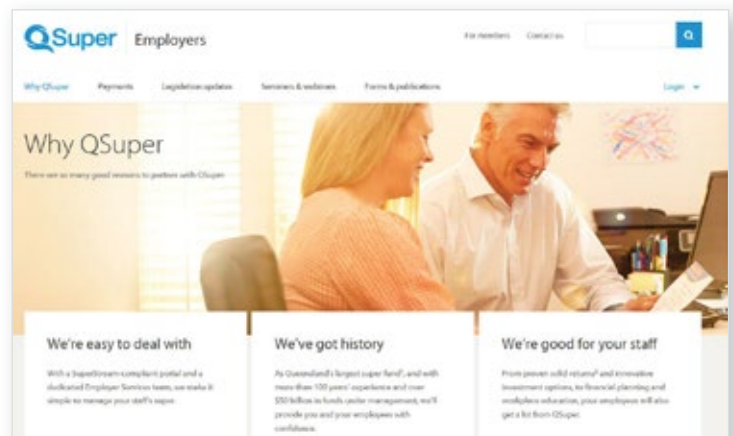
I started this job in early January so my goal for the year is to meet and talk to as many employers as possible in my area to understand their business and see how QSuper can help them. I have a strong focus on information being the key to success, so I'm committed to providing employers with information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

Employer resources available online

If you're looking for assistance from QSuper, make sure you check out the employer section of our website at qsuper.qld.gov.au/employer. Here you'll find lots of information about how you can make contribution payments, guidance on how to calculate these and an overview of your obligations as an employer.

If you need to access a form or would like to download a calendar or previous editions of SuperLink, you'll find this information in the Forms and publications section of the website.

We also update the website content regularly to make sure you've got access to the latest legislative information, including what you need to know about SuperStream. In addition, you'll find details of our education program and contact details if you'd like to have a conversation with a member of our Employer Services team.



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. What value do you put on predictability of income over flexibility?

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 472 282

Monday – Friday 8.30am to 5.00pm

employer_help@qsuper.qld.gov.au
qsuper.qld.gov.au/employer