



Transfer Guide

Effective from 1 November 2014

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At a glance

Here are the key differences as a result of the transfer of your defined benefit entitlements in Australian Post Superannuation Scheme (APSS) to Qantas Super.

Qantas Super Division 15 – What's changed	
How your defined benefit is calculated	<p>No change to the formula. Your normal defined benefit will continue to be calculated in accordance with a formula. For example: Your Defined Benefit Multiple x Final Average Salary (FAS) x years of full-time service.</p> <p>Note: If a death benefit is payable, the returns for the Cash option will be applied to your total benefit, including your voluntary accumulation accounts, from the day following the date of death to the date of payment. When you cease employment, if you have any voluntary accumulation accounts, the returns for your chosen investment option (or Growth option, where no investment choice has been made) will be applied to your total benefit from the date the defined benefit is calculated to the date your benefit is actually paid. Refer to page 15 for more information.</p>
Superannuation Salary	<p>No change. AaE has committed to continuing the procedures previously adopted that ensure, should your salary decrease, your Superannuation Salary (and, therefore, FAS used to calculate your defined benefit) will not decrease.</p>
Insurance	<p>Your insurance cover continues. When you join Division 15, you are automatically provided with the same level of insurance cover, which will be subject to the same definitions, terms and conditions (with exceptions noted below) that applied to you as a member within APSS.</p> <p>What are the new terms that apply?</p> <ol style="list-style-type: none"> Maximum insurance benefits – Your Standard ('additional') Insurance Benefits will be subject to a maximum of: <ol style="list-style-type: none"> For former APSS 14.3% members – \$1 million of death cover and \$1 million of Total and Permanent Disablement (TPD) cover. For former APSS SG members – \$50,000 for death cover. No TPD cover applies. When insurance cover stops – In addition to the terms that applied in APSS, your insurance benefits will now cease on the day before you commence service in the armed forces of any country (excluding Australian Defence Force Reservists not deployed overseas). Pre-existing Conditions exclusion – Previously, the APSS Trustee reserved the right to reduce your benefit if your death or TPD was a result of a pre-existing illness or injury at the time your employment commenced. As a member of Division 15 in Qantas Super, this exclusion will no longer apply to you. Self-inflicted injury exclusion – In APSS, a TPD benefit was not payable if the disablement was as a result of illness or injury had been inflicted, incurred or aggravated for the purposes of obtaining a benefit. As a member of Division 15, this exclusion will no longer apply to you.
Indexation of early release offset accounts	<p>No change. Offset accounts established and maintained in connection with the early release of benefits (including amounts released on compassionate grounds, for severe financial hardship or to start a Pre-Retirement Pension Account) will be adjusted by applying the investment rate of return applicable to the Qantas Super defined benefit division.</p>
Indexation of Family Law offset accounts	<p>No change. Family Law offset accounts will continue to be adjusted by applying an interest rate of AWOTE plus 2.5% per annum.</p>
Indexation of surcharge tax offset accounts	<p>Change to indexation. Surcharge tax offset accounts will be adjusted by applying the investment rate of return applicable to the Qantas Super defined benefit division. In APSS, the surcharge tax amounts were adjusted by applying interest at the 10-Year Commonwealth Government Bond rate.</p>

Topics		Qantas Super Division 15 – What's changed
Ability to make 'catch up' contributions	No change. 'Catch up' arrangements (applicable to 14.3% defined benefit members of APSS) will continue to be made available to you as a member of Division 15 in Qantas Super.	
Member savings account	<p>We offer a range of investment options for your voluntary accumulation account (known as member savings accounts in APSS). You have the option to choose the solution that you think best meets your investment needs. There are five MIC options to choose from – Cash, Conservative, Balanced, Growth and Aggressive. Investment fees will apply. Refer to pages 12-20.</p> <p>! IMPORTANT: If you don't make a choice your voluntary accumulation account will be invested in the Growth option.</p>	
Choice of Fund	<p>No change. If you exercise choice of fund by selecting another super fund to receive your employer contributions, you will continue to be a defined benefit member in Division 15 until you cease employment with AaE. However, from the time you exercise choice of fund, your accrued defined benefit fund will only grow in line with FAS increases, that is, it will not take into account any future years of service with AaE. Any insurance cover you have in Division 15 will also cease. If you choose to 'opt out' of Division 15 by exercising choice of fund, you will not be able to 'opt back in' to the AaE defined benefit arrangements in the future.</p>	
Leaving your employer	<p>Transfer to Division 8. When you leave employment with the Qantas Group, your super will be automatically transferred to Division 8. Refer to page 11.</p> <p>Note: Exit fees may apply once transferred to Division 8.</p>	
Access to new features	<p>Binding nominations. Division 15 offers both a non-binding death benefit nomination and a binding death benefit nomination option. Refer to page 10. Note: Any non-binding nomination you made as a member of APSS will transfer across to your membership in Division 15.</p> <p>Access to Best Doctors through our insurer, MLC Limited. Best Doctors is a free medical advice service provided by leading medical specialists around the world.</p> <p>Solutions for your spouse. Your spouse can join Qantas Super Gateway and take advantage of many of the features and benefits we provide in the Gateway division.</p> <p>Financial advice. Through Qantas Super, you have access to a range of financial advice services. This advice will be provided by licenced Mercer financial advisers, either over the phone or face-to-face. Refer to our website for further details.</p> <p>Enjoy the benefits of Qantas Super over your whole life. When retirement approaches you can invest your super in one of our income stream solutions – a Division 14 Transition to Retirement account (easing into retirement) or Division 9 Flexible Income account (when you retire).</p>	
Staying in touch	<p>Keeping you informed. To help you understand your benefits and make informed decisions, we provide a member website, regular communications and education seminars.</p> <p>Contacting us Postal address: Qantas Superannuation Plan, GPO Box 4303, Melbourne VIC 3001 Qantas Super Helpline: 1300 362 967 (within Australia), +61 3 8687 1866 (outside Australia) Monday to Friday 8am to 7pm AEST/AEDT Website and online enquiries: www.qantassuper.com.au Fax number: +61 3 9245 5827 (outside Australia)</p>	

Qantas Super Division 15 (Division 15) is a division of the Qantas Superannuation Plan ABN 41 272 198 829, RSE R1005486 (Qantas Super). The trustee of Qantas Super is Qantas Superannuation Limited ABN 47 003 806 960, AFSL 288330, RSE licence L0002257 (QSL, we, us, our or Trustee). Insurance in Division 15 is provided through a group policy with an external insurer, MLC Limited ABN 90 000 000 402, AFSL 230694 (MLC or Insurer).

Qantas Super is the default super fund for eligible employees of Qantas Airways Limited ABN 16 009 661 901 and associated employers (Qantas Group).


ABOUT THIS DOCUMENT

This Transfer Guide is designed to provide you with details about your benefits and entitlements and to describe the features of the division including the options available to you. Please read it carefully and keep it with your personal financial documents.

Each year you will receive an annual statement, which will show details of your transactions and current benefit entitlements. In addition, the Trustee also publishes an annual report on our website to supplement the information provided on your annual statement.

The information in this document is of a general nature and is not intended to constitute personal financial product advice as it has not been prepared taking account of your objectives, financial situation or needs. The Trustee recommends that before acting on any information contained in this document, you consider its appropriateness and seek financial advice tailored to your personal circumstances from a licensed financial adviser.

Some terms used in this document have a specific meaning which is set out under 'Definitions' in the 'Other information' section.

 **Note:** We may update the Transfer Guide from time to time. For the latest version, please check our website. You can request a paper copy of updated information at any time free of charge by calling the Qantas Super Helpline on 1300 362 967.

ABOUT QANTAS SUPER

Qantas Super has been looking after members' retirement savings since 1939, and has evolved to accommodate their distinct needs as aviation employees. With more than 33,000 members and more than \$6 billion in assets, Qantas Super is now one of Australia's largest corporate super funds.

Qantas Super is run entirely for the benefit of members and we do not profit from members. The trustee of Qantas Super has five directors who are nominated and elected by members, and five directors who are nominated by Qantas Airways Limited. The Trustee must act in the interests of the members of Qantas Super as a whole.

Division 15 is a closed division.

Division 15 is the Qantas Super division for Australian Air Express employees whose superannuation benefits were transferred to Qantas Super on 1 November 2014. Division 15 is a 'defined benefit' division. This means each member of Division 15 is entitled to a benefit, which is generally calculated by reference to the member's salary and length of service, as well as the amount of additional contributions and transfers they have made, and earnings on these amounts.

Qantas Super also has other divisions, such as:

- for when you leave the Qantas Group (Division 8 Retained Benefits) and you want to leave your super in our fund;
- for the payment of a regular income stream while you are still working (Division 14 Transition to Retirement) or have retired (Division 9 Flexible Income); and
- for you (while you remained employed with the Qantas Group) or your spouse (Qantas Super Gateway (Gateway)). Gateway offers two investment solutions for your super – Growth Essentials and Choice options.

“ Qantas Super – looking after members' retirement savings since 1939 ”



ADDING MONEY TO VOLUNTARY ACCUMULATION ACCOUNTS IN DIVISION 15

Regular payroll deduction

If you want to make additional voluntary contributions, you may (if approved by Qantas Airways Limited) ask your employer to make regular deductions from your pay (before-tax and/or after-tax) into your Division 15 account.

You can commence, change or cancel your regular voluntary contributions at any time. Changes will generally take effect from your next available pay. Simply complete the superannuation contribution authority form available from payroll or on our website.

➤ Note: Generally, regular contributions deducted from your salary are suspended during periods of leave without pay (including during periods of maternity and parental leave).

Contributions with BPAY®

With BPAY you can make additional after-tax (non-concessional) contributions to your super whenever it suits you – seven days a week using your bank's or financial institution's internet or phone banking services, regardless of where you are in the world.

All you need is Qantas Super's BPAY biller code and your individual BPAY reference number which can be found by:

- logging into your super account online using your PIN; or
- contacting us.

® Registered to BPAY Pty Ltd ABN 69 079 137 518

One-off contributions by cheque

You may also make additional after-tax (non-concessional) contributions by completing a Voluntary contribution advice form – lump sum and returning it to us (at the address on the form) with a cheque made payable to 'Qantas Superannuation Limited'.

Rollover to consolidate your super

You may roll over super balances from other super funds into your Division 15 account at any time on or after 1 December 2014. Simply complete the Rollover form available on our website or use the online rollover tool.

You may also be able to transfer any UK pension benefits you have into your account. Qantas Super has been accepted by the UK authorities as a Qualifying Recognised Overseas Pensions Scheme (QROPS).

For more information about this, please contact us.

Making contribution decisions

The level of any contributions you may wish to make will depend on your personal circumstances and tax position. The Trustee recommends you seek financial advice tailored to your personal circumstances from a licensed financial adviser to assist you in making your decisions.

You should also consider the effect of contribution caps and limitations that apply if your Tax File Number has not been provided to the Trustee.

WITHDRAWING MONEY FROM DIVISION 15

Cash withdrawal

If you have satisfied the preservation rules (see 'Learn about super' section on our website for more information), you have the option of cashing out a portion of your benefit at any time. To request a withdrawal, complete the Withdrawal form available on our website or by contacting us, and provide us with a certified copy of your proof of identity (as detailed on the form).

Choice of fund

Under legislation governing the ability of employees to choose their super fund, you may be eligible to select another fund to which your employer contributions may be made (this is called 'Choice of fund'). Your employer will inform you if you are eligible to choose your fund.

In addition, you may request that the Trustee pay some or all of your existing account balance in Division 15 to another super fund that you nominate (this is called 'Portability').

If you choose another super fund to receive employer contributions made in respect of you, but you do not transfer your existing account balance (if any) in Division 15 to another super fund, you will continue to be a defined benefit member in Division 15 until you cease employment with AaE. However, from the time you exercise choice of fund, your accrued defined benefit fund will only grow in line with FAS increases, that is, it will not take into account any future years of service with AaE. Any insurance cover you have in Division 15 will also cease.

If you subsequently elect to have your super contributions recommence in Qantas Super, the accrual of your defined benefit **will not** recommence.

Portability

Portability allows you to move your existing benefit from one super fund to another. If you want to transfer all or part of your existing benefit, you need to complete the Portability transfer request form setting out details of the super fund to which you wish to transfer, and return it to us. A copy of the form is available on our website.

You are not able to transfer funds if:

- the Trustee has effected a similar request for you in the previous 12 months; or
- you apply for a partial transfer and your total account balance remaining in Division 15, after the transfer, would be less than \$5,000.

Transfers will normally be made within 3 business days (if you haven't provided the Trustee with an investment direction), or otherwise within 30 days of your transfer request being received by the Trustee.

Family law

Family law legislation allows some couples living together on a genuine domestic basis, who are separating or divorcing, to 'split' their super entitlements. This applies to married couples and some de facto (including same sex) couples depending on which State or Territory they live in.

To meet the requirements of the Family Law Act, the Trust Deed allows the Trustee to pay part or all of a member's account in accordance with the 'split' to a non-member spouse or to another super arrangement of their choice. The preservation requirements apply to the amount paid to, or for, the non-member spouse.

This means the Trustee can pay out the separation entitlement to (or for) the non-member spouse shortly after separation or divorce. The amount paid will be debited to a member's account in accordance with the separation agreement or order, and consistent with the Family Law Act.

Withdrawing money from Division 15 CONTINUED

If this applies to you, either:

- we will deduct the amount from your account; or
- an offset account will be maintained for you, which will be credited or debited with an interest rate of AWOTE plus 2.5% per annum. The value of the offset account will be deducted from your benefit. To reduce the impact of this when you leave, you can make voluntary after-tax (non-concessional) contributions to your account to reduce or eliminate the value of any offset account. Any non-concessional contributions made count towards your non-concessional contributions cap.

Under the Family Law Act, the Trustee may be required to provide certain information about a member's super to a non-member spouse or other person.

Refer to the 'Fees and Costs' section for information about fees that apply when the Trustee provides information pursuant to family law legislation.

Contribution splitting

The following applies with regards to concessional contributions received by Qantas Super from 1 November 2014.

Post 1 November 2014 contributions – Contribution splitting allows you to transfer any member voluntary concessional contributions (after the deduction of any applicable contributions tax), up to the concessional contribution cap, to an account established for your spouse. Certain criteria must be met. Rollovers into Division 15, mandatory concessional contributions and non-concessional contributions cannot be split. For information on concessional contribution caps refer to 'Learn about super' section on our website for more information.

The transfers to your spouse's super may be made to their account in Qantas Super or another approved super fund. If your spouse is not a member of Qantas Super, an account within Qantas Super Gateway may be established for this purpose.

All split contributions transferred to your spouse are subject to the preservation rules.

Criteria that must be met for contribution splitting to occur include:

- your spouse must satisfy the definition of 'Spouse' under 'Definitions' in the 'Other information' section of this document and be
 - under their preservation age; or
 - between their preservation age and 64 years and either not retired from the workforce or have never been gainfully employed;
- applications for transfer may only be made for concessional contributions in the prior financial year, unless you are exiting Division 15;
- if you are exiting Division 15, a transfer may be made at exit for concessional contributions in the current financial year; and
- you must complete the Split transfer request form which is available on our website.

Transition to retirement income streams

If you are eligible to establish a transition to retirement income stream, you may do so to access up to 50% of your accrued defined benefit (net of any existing offset accounts such as surcharge) before you stop working. Division 14 of Qantas Super provides a transition to retirement solution for eligible members.

Information about our transition to retirement solution, including eligibility requirements, is contained in the Division 14 Transition to Retirement Product Disclosure Statement which is available on our website.

Transfers to KiwiSaver

If you permanently emigrate to New Zealand, you may be able to transfer your super to a complying New Zealand Kiwi Saver Scheme (conditions apply). For more information, please contact us.

Temporary residents

A temporary resident is a holder of a temporary visa under the Migration Act 1958. The Australian Government requires Qantas Super to pay temporary residents' unclaimed super to the Australian Tax Office (ATO) after at least six months have passed since the later of:

- the date a temporary resident's visa ceased to be in effect; and
- the date a temporary resident permanently left Australia.

The ATO identifies and informs Qantas Super of the impacted members on a twice yearly basis. Once your benefit has been transferred to the ATO, you will need to claim it directly from the ATO. As the Trustee relies on Australian Securities and Investments Commission (ASIC) relief, you may not be issued a notice about the transfer or an exit statement in this circumstance.

If your benefit has not yet been transferred to the ATO, you can claim it from Qantas Super under the Departing Australia Superannuation Payment (DASP) regime. Information regarding DASP procedures and current taxation rates can be found at www.ato.gov.au.

Unclaimed money and lost members

In some circumstances, if an amount is payable to you and the Trustee is unable to ensure that you will receive it, the Trustee may be obliged to pay the amount to the ATO on your behalf. The Trustee is also required to transfer to the ATO a lost member's account:

- with a balance of less than \$2,000; or
- which has been inactive for a period of twelve months and the Trustee is satisfied that it will never be possible to pay an amount to the member.

If your account balance is transferred, you will be able to reclaim it from the ATO. Interest will be paid from 1 July 2013 on all unclaimed and lost super accounts reclaimed from the ATO. The Government has announced that it will increase the threshold for small accounts to be transferred to the ATO to \$4,000 (on 31 December 2015) and to \$6,000 (on 31 December 2016).

Anti-detriment payments

Where a lump-sum benefit is to be paid to certain eligible Dependant(s), either directly or through your estate, the Trustee may pay an additional amount known as an 'anti-detriment payment'. This payment is intended to increase the death benefit to what it would have been if contributions tax (of up to 15%) had not been paid on the taxable contributions.

An anti-detriment payment can only be made where a death benefit is paid to an eligible dependant, which includes:

- your spouse (as defined under 'Dependant' in 'Definitions' in the 'Other Information' section);
- your former spouse (subject to being eligible under superannuation legislation to receive a death benefit from Qantas Super);
- your child, of any age (as defined under 'Dependant' in 'Definitions' in the 'Other Information' section); or
- your estate (provided the ultimate beneficiaries are your spouse, former spouse, or child of any age).

NOMINATING YOUR BENEFICIARIES

A beneficiary nomination allows you to nominate the person or people you wish to receive your benefit in the event of your death. Division 15 offers a non-binding death benefit nomination or a binding death benefit nomination. You can select the type of nomination you wish to provide on the Nomination of beneficiaries form, available on our website, or make a non-binding nomination online.

If you don't make a nomination, you revoke your nomination or you do not have a valid binding or non-binding nomination in place, the Trustee will decide, subject to Qantas Super's Trust Deed and Rules and the relevant legislative requirements, who should receive the death benefit and in what proportions.

Non-binding death benefit nomination

A non-binding death benefit nomination enables you to indicate your preference for the distribution of your death benefit between your dependants and/or your legal personal representative. This nomination doesn't bind the Trustee to pay your death benefit to these individuals, but it will be an important consideration.

The Trustee has the obligation to decide, subject to Qantas Super's Trust Deed and Rules and the relevant legislative requirements, who should receive the benefits and in what proportion.

Binding death benefit nomination

If you provide Qantas Super with a valid binding death benefit nomination that is valid and in effect at the date of your death, the Trustee in accordance with superannuation legislation must pay your benefit to the beneficiaries you have nominated in the proportions set out in your nomination.

For a binding death benefit nomination to be valid, the following requirements must all be met:

- any person nominated to receive all or part of your death benefit must either be one of your dependants, and/or your legal personal representative as at the date of your nomination and the date of your death;
- the allocation of your death benefit between each of the nominated beneficiaries must be clear and add up to exactly 100%;
- the binding death benefit nomination must be made on Qantas Super's Nomination of beneficiaries form and be signed and dated by you in the presence of two witnesses who are at least 18 years of age, neither of whom are nominated in the Nomination of beneficiaries form;
- the binding death benefit nomination must be given to the Trustee before the date of your death; and
- the binding death benefit nomination must have been made or last confirmed within the past 3 years and must not have been revoked.

Except where a nominated person is not eligible to receive all or part of the death benefit at the date of your death (see below), if the Nomination of beneficiaries form does not satisfy any of these requirements, the nomination will be invalid. An invalid binding death benefit nomination will be treated as a non-binding death benefit nomination by the Trustee.

If, during the period of the binding nomination, a nominated person is not eligible to receive part of the death benefit at the date of your death and the nomination is otherwise valid, that portion of the death benefit will be paid to the remaining eligible nominated beneficiaries. The death benefit will be allocated to each of the remaining eligible beneficiaries in the same proportion that their benefit bears to the total benefit payable to all remaining eligible beneficiaries. If there are no remaining eligible nominated beneficiaries, your death benefit will be paid to your legal personal representative.

A valid binding death benefit nomination remains in effect for three years from the date it was signed, unless it is revoked by you.

Details of your binding death benefit nomination will appear on your annual statement each year along with its expiry date and you can also view these details after logging in to your account on our website.

It is your responsibility to ensure your nomination is up to date and confirmed before it expires.

For more information on who qualifies as a dependant, refer to 'Dependant' under 'Definitions' in the 'Other Information' section.

SPOUSE SOLUTIONS

As a Division 15 member, you can apply to establish an account for your spouse in our Qantas Super Gateway (Gateway) division.

To be eligible, your spouse must not already be a member of Qantas Super, and must satisfy the definition of a spouse dependant (as set out under 'Dependant' in 'Definitions' in the 'Other Information'

section). An initial contribution of a minimum of \$1,500 is required to establish an account in Gateway for your spouse. For more information on establishing an account for your spouse within Gateway, refer to the Qantas Super Gateway Member Guide – Product Disclosure Statement, available on our website.

DIVISION 8

Becoming a retained member

To join Division 8, you must already be a member of another division of Qantas Super (other than Gateway). When you leave employment with the Qantas Group, your super will be automatically transferred to Division 8 after final employer contributions have been received and processed by Qantas Super (unless you provide alternative instructions prior to leaving employment).

Division 8 has an eligibility requirement to have a minimum balance of \$5,000. This requirement will generally be tested no sooner than 45 days after you become a member of Division 8. If your account balance is below \$5,000, we will transfer your benefit out of Division 8 and into Qantas Super's nominated Eligible Rollover Fund (ERF). We may also do so if your account balance falls below \$5,000 at any subsequent time. Refer to 'Eligible Rollover Fund' in the 'Other information' section for details of our nominated ERF.

You can transfer your benefit from Division 8 to another super fund at any time subject to completing the relevant forms and providing Qantas Super with a certified copy of proof of identity.

Upon transfer to Division 8:

- your account balance in Division 8 will be invested in the same MIC option that applied to your voluntary accumulation accounts in Division 15 at the time of transfer. If you have not previously made an investment choice for your voluntary accumulation accounts, or you do not have any voluntary accumulation accounts, your account balance will be invested in the **Growth option**; and
- your insurance cover will cease.

Refer to the Division 8 Member Guide – Product Disclosure Statement on our website for more information.

INVESTMENT SOLUTIONS FOR VOLUNTARY ACCUMULATION ACCOUNTS

How we invest your money

Member Investment Choice (MIC) options

You can actively manage the investment of any voluntary accumulation account you establish in Qantas Super with our range of MIC options:

- Cash option
- Conservative option
- Balanced option
- Growth option
- Aggressive option

If you don't make a choice your voluntary accumulation accounts will be invested automatically in the Growth option.

ALERT: You must consider the likely investment return, the risk, and your investment timeframe when choosing an option in which to invest.

Choosing or changing your investment option

As a member of Division 15 you can choose to have your voluntary accumulation accounts and future contributions invested in any MIC option.

You can only choose one MIC option. You may choose to vary your MIC option at any time, in which case your existing account balance and future contributions will also be invested in that MIC option. A MIC option notification form, which can be used to change your MIC option, is available on our website. You can also change your MIC option by logging into your super account online.

Switches are made weekly. All investment switches are processed effective the first **Wednesday following** the date your request is received. The Trustee may also suspend processing of investment switches during times of investment market volatility or illiquidity.

Understanding your investment options

Asset classes

The investment options are invested in different asset classes. Generally asset classes are divided into two types.

1. Return seeking assets

Return seeking assets are aimed at growth investments expected to deliver higher returns over time, but whose return may be more variable from year to year. Return seeking assets include Australian and international shares and private equity.

- **Equities or shares** - Shares or equities represent a share of the ownership of companies. Their return is derived from dividends paid to shareholders from company profits, and from changes to the share price.
- **Return seeking alternatives** - There are a range of other return seeking assets used by Qantas Super, including unlisted infrastructure, hedge funds, unlisted property and credit (return seeking). These are specialist asset classes. Their returns are derived from a combination of dividends, distributions and interest, plus changes in the capital values.

2. Risk controlling assets

Risk controlling assets are those which are expected to provide lower and more stable investment returns, and diversification benefits when combined with return seeking assets.

- **Risk diversifying alternatives** - These may include credit (lower risk) and diversified hedge funds.
- **Fixed interest** - Fixed interest investments or bonds are issued by public organisations and companies. Each bond will normally have a fixed rate (and dates) of interest payment and the original capital is repaid at the end of the

bond term. Because bonds can be traded, their market value will vary throughout the term of the bond. Bonds are available in Australia and overseas.

- **Cash** – Some cash investments may be placed with financial institutions, who pay interest on these amounts. Cash investments are generally ‘on-call’ which means they can be accessed at any time.

Each of the investment options has its assets invested in different proportions. Refer to the ‘Your investment options in detail’ in this section for more information.

Who do we invest your super with?

We appoint professional investment managers to invest the majority of Qantas Super’s assets. We regularly review their performance and can remove managers and add new ones. Details of our investment managers are included in the Qantas Super annual report each year which is available on our website.

Managing currency exposure

Investments in international assets introduce an exposure to the currencies in which those assets are traded. The impact of currency movements can be removed from the investment performance of international assets by ‘hedging’ those investments to the Australian dollar.

To ensure that Qantas Super’s exposure to currency movements is maintained at appropriate levels, a portion of the international assets is hedged.

Emerging Markets	Nil hedging
Developed Market International Shares (equities)	50%
All other international assets (including fixed interest)	100%

Changes to the investment options

We may change our investment options, investment return objectives and/or strategic asset allocations when required. We may do this without prior notice in some cases. When required, members will be advised, either online or in our next communication, of any changes which represent a significant material change to an investment option.

Labour standards, or environmental, social or ethical considerations

The Trustee does not take into account labour standards, or environmental, social or ethical considerations when it decides how the assets of Qantas Super are invested. In addition, the Trustee’s current policy is not to impose any specific requirements on its investment managers about the extent to which they take these considerations into account when selecting, retaining or realising investments. Accordingly, if an investment manager, as agent of the Trustee, takes these considerations into account it will do so on behalf of the Trustee. The Trustee may also agree with the issuer of the underlying investments, terms on which withdrawals may be permitted in other situations.

Summary of investment risks

All investments, including super, involve a degree of investment risk. There are a number of risks such as:

- **Market risk.** The value of your investments may rise or fall depending on investment returns earned by Qantas Super.
- **Inflation risk.** The risk on the rate of return on investments.
- **Interest rate risk.** The risk on the value of different asset classes.
- **Liquidity risk.** This is the risk that an investment may not be easily converted into cash with little or no loss of capital and minimum delay. This may be due to there being not enough buyers in the market for the particular investment or due to disruptions in investment markets. Securities for small companies may from time to time become less liquid, particularly when investment markets are falling. There may also be restrictions about when the investment can be converted into cash because of the terms of the investment.
- **Currency risk.** If an investment is held in international assets, a rise in the Australian dollar relative to other currencies may negatively impact investment values or returns.
- **Gearing and derivatives risk.** Underlying funds may use derivatives and gearing (borrowing). The value of derivatives is linked to the value of the underlying assets and can be highly volatile.
- **Credit risk.** There is a risk of loss arising from a borrower defaulting on debt and/or a decline in the perception of credit quality within the market. This has the potential to arise with various investments including derivatives and fixed interest and mortgage securities.
- **Counterparty risk.** There is a risk that the issuer of an investment that Qantas Super holds or the other party to a contract with the Trustee may fail to meet its legal obligations. This risk can arise in relation to arrangements such as derivative contracts, brokerage agreements, as well as repurchase and foreign exchange contracts.

Things you should consider

When considering how you want your voluntary accumulation accounts invested, it is important to consider the following:

Diversification

Spreading assets over a large number of investments reduces the reliance on a small number of investments. Spreading investments is known as diversification.

For the MIC options, the Trustee spreads assets across different investment classes and across a number of investment managers. This reduces the reliance on a small number of asset classes and managers, and also reduces the potential volatility of overall returns.

It is important to recognise that although the Trustee is seeking to minimise investment risk, this risk cannot be eliminated. Every investment carries some investment risk, and each investment option has the possibility of negative returns.

Investment timeframe

Your investment timeframe reflects how long you anticipate your super monies will be invested. For some members this may be a short period, for example, if they are planning to retire shortly and draw down some of their super monies. For others this may be a much longer period, for example, members who have just commenced their career may have a very long investment timeframe.

Your investment timeframe will be an important factor in your choice of investment option. The longer your investment timeframe, the more time you have to ride out the volatility of higher risk investments. Importantly, your investment timeframe reflects the length of time you expect your funds to be invested until you need to draw them as cash. In Division 15, your funds may remain invested for many years before they are taken as cash or income.

Risk tolerance

Most members will have a different tolerance to risk and the potential of low or negative returns. For example:

- some may be happy to target high returns over the long term, by investing in growth assets and accepting the risk of receiving a negative return in some years;
- some may take a more balanced approach, not seeking the higher possible returns and, at the same time, reducing the risk of a negative return; or
- some may be more conservative, and be most concerned to avoid a loss in any year rather than seeking higher long-term returns.

Importantly there is no 'right answer'. Ultimately, your investment decision will require you to make a judgement about which option will best help you achieve your financial goals.

It is possible that, over time, your investment timeframe will change and/or your risk tolerance may also change. It is therefore worthwhile to review your investment choice from time to time and make changes if appropriate.

Standard risk measure

The level of risk of each investment option is set out in the 'Your investment options in detail' section on pages 16-18. The level of risk of each investment option has been determined using the Standard Risk Measure, which is based on industry guidance to allow you to compare investment options that are expected to deliver a similar number of negative annual returns over any 20 year period.

The Standard Risk Measure is not a complete assessment of all forms of investment risk, for instance it does not detail what the size of a negative return could be or the potential for a positive return to be less than you may require to meet your objectives. Further, it does not take into account the impact of administration fees and tax on the likelihood of a negative return.

You should ensure you are comfortable with the risks and potential losses associated with the investment option you select.

How investment returns are calculated

Investment returns for each MIC option are applied using Credited Interest Rates (CIRs).

The CIR represents, as far as practicable, the net investment returns (net of investment tax) on Qantas Super's assets for each MIC option, after the Trustee has deducted the investment fees incurred by Qantas Super. CIRs can be positive or negative. The CIR for each of the investment options is currently determined weekly and published on our website.

The actual investment earnings applied to your accumulation accounts are based on the CIR for the MIC option you are invested in, the period of time that you were invested in the MIC option and the timing of cash flows into and out of your account. For application purposes, the CIRs are first annualised and then an adjustment is made to take into account the actual number of days in each CIR period.

Where CIRs are not available, interim CIRs (ICIRs) determined by the Trustee are used to calculate account balances. ICIRs may be positive or negative. ICIRs for a period will then be replaced by the final declared CIR for that period once the CIR for an investment option has been calculated. The Trustee reviews the ICIRs on a regular basis and may increase or decrease the ICIR that is applied to your account balance at any time. The ICIRs are also used to determine your final payment from Qantas Super, should you cease to be a member before a CIR is determined for the period.

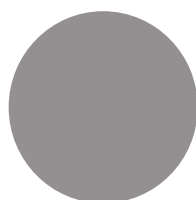
If a death benefit is payable, the CIR/ICIRs for the Cash option will be applied to your total benefit, including your accumulation accounts, from the day following the date of death to the date of payment.

A history of the CIRs and investment returns is available from the 'Investments' section of our website.

ALERT: Investment returns and CIRs can be positive or negative. Past performance is not a reliable indicator of future performance.

Your investment options in detail

Cash option



Target asset allocation*

100% Risk controlling assets

- 100% Cash

Overview

For investors who want exposure to cash and short-term money market returns. The risk of negative returns is very low. The returns are stable but usually low.

Investment objective

By investing in cash and the short-term money market, the **Cash option** provides access to stable, but usually low, returns.

The investment option aims to:

- achieve a return equal to the UBSA Bank Bill Index, after tax and investment expenses, over a rolling one year period; and
- never achieve a negative annual return.

Minimum suggested time to invest

No minimum time applicable.

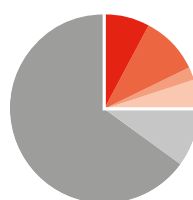
Risk level

The investments have a very low degree of risk.

The estimated number of negative annual returns (net of tax) over any 20 year period is 0 years.



Conservative option



Target asset allocation*

25% Return seeking assets

- 8% Australian shares
- 10% International shares
- 2% Private equity
- 5% Return seeking alternatives

75% Risk controlling assets

- 10% Risk diversifying alternatives
- 65% Fixed interest and Cash

Overview

For investors who want stable, modest returns, with a relatively low-to-medium likelihood of negative returns.

Investment objective

A large proportion of the **Conservative option** is invested in risk controlling assets, resulting in stable, modest returns, with a relatively low likelihood of negative returns. The small allocation to return seeking assets provides some growth opportunities.

The investment option aims to:

- achieve a return that exceeds CPI by at least 3% pa over a three year period, after tax and investment fees;
- outperform the notional return on the benchmark portfolio; and
- limit the likelihood of a negative annual return to one in 20 years (or 5%).

Minimum suggested time to invest

3 years.

Risk level

The investments have a low to medium degree of risk.

The estimated number of negative annual returns (net of tax) over any 20 year period is 1.2 years.



* The target asset allocation is an indication of the proportion of the investment option assets that are allocated to each asset class. The actual asset allocation to each of the asset classes may vary from time to time.

Balanced option



Target asset allocation*

50% Return seeking assets

- 16% Australian shares
- 20% International shares
- 4% Private equity
- 10% Return seeking alternatives

50% Risk controlling assets

- 10% Risk diversifying alternatives
- 40% Fixed interest and Cash

Overview

For investors who want a return above CPI over a five year period, who are comfortable with a medium degree of risk.

Investment objective

The **Balanced option** provides a mix of asset classes, combining the growth features of the return seeking assets with the stability of the risk controlling assets.

The investment option aims to:

- achieve a return that exceeds CPI by at least 3.5% pa over a five year period, after tax and investment fees;
- outperform the notional return on the benchmark portfolio; and
- limit the likelihood of a negative annual return to three in 20 years (or 15%).

Minimum suggested time to invest

5 years.

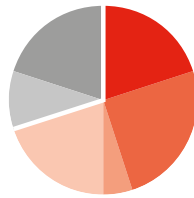
Risk level

There may be short-term to medium-term volatility in these asset classes, as the investments have a medium degree of risk.

The estimated number of negative annual returns (net of tax) over any 20 year period is 2.8 years.



Growth option



Target asset allocation*

70% Return seeking assets

- 20% Australian shares
- 25% International shares
- 5% Private equity
- 20% Return seeking alternatives

30% Risk controlling assets

- 10% Risk diversifying alternatives
- 20% Fixed interest and Cash

Overview

For investors who want a high return above CPI over a five year period, with a medium to high degree of risk.

Investment objective

The **Growth option** is dominated by return seeking assets, although a moderate proportion of risk controlling assets are held.

The investment option aims to:

- achieve a return that exceeds CPI by at least 4% pa over a five year period, after tax and investment fees;
- outperform the notional return on the benchmark portfolio; and
- limit the likelihood of a negative annual return to four in 20 years (or 20%).

Minimum suggested time to invest

5 years.

Risk level

There may be short-term to medium-term volatility in these asset classes, as the investment has a medium to high degree of risk.

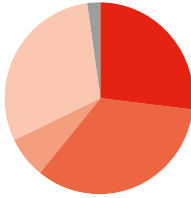
The estimated number of negative annual returns (net of tax) over any 20 year period is 3.5 years.



* The target asset allocation is an indication of the proportion of the investment option assets that are allocated to each asset class. The actual asset allocation to each of the asset classes may vary from time to time.

Your investment options in detail CONTINUED

Aggressive option



Target asset allocation*

98% Return seeking assets

- 27% Australian shares
- 34% International shares
- 7% Private equity
- 30% Return seeking alternatives

2% Risk controlling assets

- 2% Cash

Overview

For investors who want a very high return above CPI over a seven year period, with a high degree of risk.

Investment objective

With all of the assets invested in return seeking assets, the **Aggressive option** is expected to provide the highest level of returns in the long term. However this portfolio has the highest level of volatility and the likelihood of negative returns in any year is the highest.

The investment option aims to:

- achieve a return that exceeds CPI by at least 4.5% pa over a seven year period, after tax and investment fees;
- outperform the notional return on the benchmark portfolio; and
- limit the likelihood of a negative annual return to five in 20 years (or 25%).

Minimum suggested time to invest

7 years.

Risk level

There may be short-term to medium-term volatility in these asset classes, as the investment has a high degree of risk.

The estimated number of negative annual returns (net of tax) over any 20 year period is 4.2 years.



“ Your investment timeframe will be an important factor in your choice of investment option ”



* The target asset allocation is an indication of the proportion of the investment option assets that are allocated to each asset class. The actual asset allocation to each of the asset classes may vary from time to time.

FEES AND COSTS

The table below shows fees and other costs that you may be charged. These fees and other costs may be deducted from your money, from the returns on your investment or from the assets of Qantas Super as a whole.

Type of fee	Amount	How and when paid
Investment fee ¹	MIC options (% pa of the balance of your voluntary accumulation accounts)	
	Investment option	Base fee Performance based fee
	Cash	0.18 0.00
	Conservative	0.35 0.00 – 0.07
	Balanced	0.42 0.00 – 0.11
	Growth	0.46 0.00 – 0.12
	Aggressive	0.50 0.00 – 0.15
	Estimated for 2014/2015.	
Administration fee	Nil	Not applicable
Buy-sell spread	Nil	Not applicable
Switching fee	Nil	Not applicable
Exit fee	Nil	Not applicable
Advice fees relating to all members investing in a particular investment option	Nil	Not applicable
Other fees and costs ²	\$150 for family law information requests	Paid by the eligible person requesting the information at the time of the request.
Indirect cost ratio ³	Nil	Not applicable

¹ Includes all investment costs incurred by the Trustee that relate to each investment option.

² Refer to 'Additional explanation of fees and costs' in this section for more information and details of other fees.

³ The indirect cost ratio is based on the indirect costs of the investment option.

Additional explanation of fees and costs

Tax

The fees and costs are inclusive of any applicable GST. Information about tax, including the impact of adjustments and offsets on the tax payable on earnings, is provided in the 'How super is taxed' section.

Family law fees

The Family Law Act allows Qantas Super to charge fees for certain activities relating to family law. In Division 15, a family law fee of \$150 applies for a request for information.

Fees and costs CONTINUED

Investment fees

You do not bear the cost of investment fees charged in relation to your defined benefit entitlement while it is accruing.

Investment fees represent the direct costs of investing and managing Qantas Super's investments. They do not include transactional and other costs incurred in respect of underlying investments that are not charged directly to Qantas Super.

Investment fees are not deducted directly from your accumulation accounts but are reflected in the CIR applied to your accumulation accounts, including offset accounts. A different percentage applies for each investment option. The investment fees stated in the 'Fees and costs' table on the previous page are an estimate based on the current internal and external costs of managing investments in each of the investment options. The exact cost of managing your investments will vary from time to time.

Trustees of super funds are required to establish and maintain adequate financial resources to cover any losses incurred as a result of specific operational risk events. An operational risk event may occur as a result of inadequate or failed internal processes, people and systems, or from external events. To meet this requirement, Qantas Super is establishing a reserve of approximately 0.25% of invested assets over three years from 1 July 2013. To fund the reserve, deductions will be made from the investment returns on the assets of Qantas Super over the period from 1 July 2013 to 30 June 2016. This is a cost to you that will be reflected in the CIR applied to your accumulation accounts. We estimate that this will result in an increase of 0.084% pa in investment fees that will apply from 1 July 2013 until 30 June 2016. This estimate has been included in the investment fees disclosed in the table on the previous page (rounded to two decimal places).

We will let you know what the actual investment fees for each investment option have been for the relevant financial year in the Qantas Super annual report.

MIC options

Investment fees for the MIC options include base investment fees and performance-based fees.

Base investment fees

Base investment fees include the direct costs charged by the external investment managers we use, the fees paid to our custodian and the Trustee's internal investment related costs.

Performance-based fees

Some of Qantas Super's investment managers also receive performance-based fees which are calculated as a percentage of any investment performance that is achieved above an agreed threshold.

Performance-based fees are difficult to predict because the level of any outperformance by investment managers is not known in advance. The actual performance-based fees incurred by Qantas Super will depend on investment performance and will differ for each investment option.

The estimated performance-based fees for each investment option are included in the table at the beginning of this section.

In addition to base investment fees and performance-based fees, there may be additional costs associated with underlying investment funds. These costs include management and performance-based fees to underlying investment managers as well as a range of transaction costs, such as brokerage, stamp duty and costs incurred when buying and selling units. These costs are not deducted directly or indirectly from your account or the return received by the Trustee as they are reflected in the investment returns from the underlying investment that are applied to the relevant investment option.

These costs are not indirect costs of the investment option that form part of the indirect cost ratio.

Change in fees

The Trustee has the right to amend the level of fees charged in the future without your consent. Any increase in fees will be communicated to you at least 30 days before it is applicable. Any difference between the estimated investment fees and the actual investment fees is not a change in fees. If you cease employment, and you decide to leave your benefit in Division 8 of Qantas Super, different fees and charges will apply.

OTHER INFORMATION

Eligible Rollover Fund

An Eligible Rollover Fund (ERF) is a super fund specifically designed to hold unpaid super benefits. Qantas Super's nominated ERF is AUSfund. The Product Disclosure Statement for AUSfund is available at www.unclaimedsuper.com.au.

If your benefit is transferred to the ERF, you will no longer be a member of Qantas Super and you will need to contact the ERF about your benefit. Please note that the conditions, fees and investment strategy of the ERF will be different from those of Qantas Super.

Contact details for Qantas Super's nominated ERF are:

The AUSfund Administrator
PO Box 2468
Kent Town SA 5071
Phone: 1300 361 798
Fax: 1300 366 233
www.unclaimedsuper.com.au.

Member Dissatisfaction Procedures (Complaints)

The Trustee has established a Member Dissatisfaction Policy to ensure member inquiries and complaints are resolved promptly and regulatory obligations are met.

In addition, the Trustee is obliged to provide you with any information you reasonably require to understand your benefits.

How do I lodge a complaint?

1. Call the Qantas Super Helpline on 1300 362 967 to discuss your complaint.
2. If you'd prefer not to discuss the complaint with our Helpline, or your concern is not satisfactorily resolved, please direct your written complaint to:

Superannuation Inquiries Officer
Qantas Superannuation Plan
GPO Box 4303
Melbourne VIC 3001

The Superannuation Inquiries Officer will ensure that your complaint is investigated appropriately and will provide you with a response.

3. If you do not receive a response to your complaint within 90 days or are not satisfied with the response provided after going through Qantas Super's internal complaints process, you may be eligible to take your complaint to the Superannuation Complaints Tribunal (SCT).

The SCT is an independent body set up by the Federal Government to assist members or beneficiaries to resolve certain types of complaints. This is a free service to you. More information is available at the SCT website www.sct.gov.au or on 1300 884 114. The SCT mailing address is Superannuation Complaints Tribunal, Locked Bag 3060, Melbourne VIC 3001.

If your complaint is outside the jurisdiction of the SCT, you may also have the right to take your complaint to the Financial Ombudsman Service (FOS). More information is available at the FOS website www.fos.org.au. The FOS mailing address is Financial Ombudsman Service, GPO Box 3, Melbourne VIC 3001.

Privacy Policy

The Trustee respects the privacy of your personal information and is committed to complying with the Australian Privacy Principles in the Privacy Act 1988 (Cth).

Collection of personal information: We collect personal information about you so that we can admit you as a member of Qantas Super and provide you with services and benefits in connection with your membership of Qantas Super. We also collect personal information about you from your employer.

Consequences if the information is not collected:

If we do not collect your personal information, or if that information is incomplete or inaccurate, we may be unable to admit you as a member of Qantas Super or provide you with these services and benefits. It may also prevent us from being able to contact you.

If you do not provide your tax file number (TFN), additional tax will be payable on employer or salary sacrifice contributions, you will be unable to make personal after-tax contributions and you will not qualify for the government co-contributions scheme (if eligible).

Other information CONTINUED

Disclosure of your personal information: We may disclose your personal information to third parties, such as your employer, Qantas Super's administrator, insurer, professional advisers, and organisations who provide services to us in relation to your membership of Qantas Super. The administrator of Qantas Super may disclose personal information to service providers in India and other countries outside of Australia. Any such disclosure will only be made for the purposes of the management and administration of Qantas Super, and the use of personal information is strictly controlled. We may also disclose your personal information to regulatory bodies such as the Australian Taxation Office, where this is required by law.

Our Privacy Policy: Our Privacy Policy sets out our approach to the management of personal information. Subject to the Privacy Act 1998 (Cth), you can have access to and seek correction of your personal information. Our Privacy Policy contains information about how you can do this. Our Privacy Policy also contains information about how you can make a complaint about a breach of privacy. The Privacy Policy is available on Qantas Super's website, www.qantassuper.com.au.

Marketing: We may use your personal information to let you know about products and services and seminars that we think may be of interest to you. However, you may opt out of receiving marketing information at any time by using the contact details of the Trustee or Qantas Super's administrator provided below. More information is in our Privacy Policy which is available on Qantas Super's website, www.qantassuper.com.au.

Trustee contact details:
The Privacy Officer
Qantas Superannuation Limited
GPO Box 4303
Melbourne VIC 3001
Phone: 1300 362 967

Administrator contact details:
The Privacy Officer
Mercer Outsourcing (Australia) Limited
GPO Box 4303
Melbourne VIC 3001
Phone: 1300 362 967

Governing Qantas Super

The Trust Deed and Rules

The Trust Deed and Rules is a legal document governing Qantas Super, and sets out the rights and obligations of members, the Qantas Group and the Trustee. A copy of the Trust Deed and Rules is available on our website.

The Trustee has discretion to amend the Trust Deed and Rules, however Qantas Airways Limited must approve amendments to the Trust Deed and Rules.

Qantas Super is a complying, regulated superannuation fund under the Superannuation Industry (Supervision) Act 1993 (SIS). As a complying fund, Qantas Super is eligible to receive concessional tax treatment while it maintains its complying status.

The Trustee

Qantas Super's trustee is Qantas Superannuation Limited. The Board of Qantas Superannuation Limited comprises Directors who are either appointed by Qantas Airways Limited or elected by the members of Qantas Super. The Directors must ensure that Qantas Super is properly administered in accordance with the terms of the Trust Deed and Rules and complies with all legislation. For example, Qantas Super and its assets are kept entirely separate from the Qantas Group's assets.

The Trustee must also operate within the limits of current applicable legislation.

Directors appointed by Qantas Airways Limited may be removed at any time at the discretion of Qantas Airways Limited.

Employee Members elect Member-elected Directors. Member-elected Directors must be members of Qantas Super and employed by the Qantas Group to be eligible for election. Once elected, they serve for a maximum period of four years, or longer if re-elected.

A Member-elected Director may be removed from office under the provisions of the Trustee's Constitution, Qantas Super's Trust Deed and Rules or the Superannuation Industry (Supervision) Act ('SIS') in the event of the following:

- death;
- mental or physical incapacity;
- retirement;
- termination of employment;
- in the opinion of the Trustee, no longer meeting one or more of the criteria for fitness and propriety relevant to the Member-elected Director set out in the APRA Prudential Standards;
- becoming a disqualified person within the meaning of Part 15 of SIS or disqualified from managing corporations under Part 2D.6 of the Corporations Act;
- suspension or removal of the Trustee under Part 17 of SIS;
- resigning from the position of Director;
- tenure of the position expiring;
- ceasing to be a member of Qantas Super;
- ceasing to satisfy any condition required to be eligible for appointment;
- ceasing to be eligible to continue to act as a Director under the Board Renewal and Performance Assessment Policy; or
- on the written request to the Trustee by a simple majority of the members of the relevant group of Qantas Super.

The Trustee Directors are listed in Qantas Super's annual report each year and on our website.

Definition

In explaining how Qantas Super works, it is necessary to use certain terms which have a very specific meaning. These are defined below (or earlier in this document).

Dependant means the following:

- your spouse, which includes:
 - your husband, wife, widower or widow;
 - a person who, although not legally married to you, lives with you on a genuine domestic basis in a relationship as a couple regardless of whether you are of the same sex or opposite sex; or
 - any other person (whether of the same or opposite sex) with whom you are in a relationship registered under a law of certain States or Territories (currently Queensland, Victoria, Tasmania, the ACT and NSW);
- your children which includes:
 - an adopted child, a stepchild or an ex-nuptial child;
 - a child of your spouse; and
 - someone who is your child under the Family Law Act 1975 (Cth);
- any person who, in the opinion of the Trustee, was wholly or partially financially dependent on you at the time of your death;
- any person with whom you had an interdependency relationship¹ at the time of your death; and
- any other person who is a dependant under SIS.

¹ An 'interdependency relationship' exists where you and another person satisfy the following four requirements at the time of your death:

- you had a close personal relationship;
- you lived together;
- one or each provided financial support to the other; and
- one or each provided domestic support and personal care to the other of a type and quality normally provided in a close personal relationship (other than by a friend or flatmate).

If a close personal relationship existed but the other requirements of an interdependency relationship were not satisfied because one or both of you suffered from a physical, intellectual or psychiatric disability, or if you are temporarily living apart, then an interdependency relationship may still exist.

Contacting us



**Postal
address**

Qantas Superannuation Plan
GPO Box 4303
Melbourne VIC 3001



**Qantas Super
Helpline**

1300 362 967 (within Australia)
+61 3 8687 1866 (outside Australia)
Monday to Friday 8am to 7pm AEST/AEDT



**Website and
online enquiries**

www.qantassuper.com.au



Fax Number

+61 3 9245 5827