

Important changes to your super

Changing the way we keep in touch

We like to communicate with our members electronically – it's a much quicker way of keeping in touch with you.

Information we must tell you

From 1 October 2016, we'll be electronically delivering important information that we must tell you whenever we can. This includes sending information direct to your email address or mobile number, and making important information available to you on our website or in other electronic ways (such as delivering your annual statements online and letting you know about significant events and material changes to your super on our website).

When this important information is made available on our website or in another electronic way, we'll use your email address or mobile number to let you know where and how to find it. If we don't have your email address or mobile number, we'll notify you by post.

Prefer to receive paper? If you prefer to receive this type of communication from us in the post, log into your Qantas Super account online on our website to change your communication preferences, or call us on 1300 362 967 to let us know and we'll continue to send you printed copies of these communications in the future.

Other information that may be relevant to you and your super

We may also use your email address and mobile number to send or notify you about information that we think may be relevant to you and your membership of the Qantas Super, unless you let us know (or have previously advised us) that you do not want us to use your email address or mobile number for this purpose. You can opt out of receiving emails or text messages relating to this type of information by unsubscribing from email and text messages we send you, logging into your Qantas Super account online and changing your communication preferences or calling us on 1300 362 967. If you unsubscribe from email and text messages, we may still send you this type of information by post.

Other offers

From time to time, we may also use your email and mobile number to send or notify you of marketing information about other products or services that are available to you because of your membership of Qantas Super (eg travel offers), and to send you invitations to participate in member surveys and research. We will use your email and mobile number in this way unless you let us know (or have previously advised us) not to use them for this purpose. You can opt out of receiving email and text messages relating to this type of information by unsubscribing from email and text messages we send you. If you unsubscribe from email and text messages, we may still send you this type of information by post unless you opt out (or have previously opted out) as described below.

You can opt out of receiving marketing information and survey/research invitations via email and post by logging into your account online and changing your communication preferences, calling us on 1300 362 967 or writing to us at: The Privacy Officer, Qantas Superannuation Limited, GPO Box 4303 Melbourne VIC 3001. You can also write to Qantas Super's administrator at: The Privacy Officer, Mercer Outsourcing (Australia) Limited, GPO Box 4303, Melbourne VIC 3001. More information is in our Privacy Policy which is available on our website, www.qantassuper.com.au.

Have we got the right email for you?

Update your email at any time by logging into your account online or calling us on 1300 362 967.



Changes to rules for automatic transfer out of Qantas Super

On 30 August 2016, we made a change to the rules for when a member's account is automatically transferred out of Qantas Super into our nominated eligible rollover fund. This change only applies to members with more than one account in Qantas Super.

Under the previous rule, if you were a retained member in Gateway* with another account in Qantas Super and you had less than the \$5,000 minimum in your retained account, then we would have automatically transferred this account to the eligible rollover fund.

The change means we'll now first provide you with the opportunity to top up your account, or combine it with your other Qantas Super account. If we do not hear from you, we will automatically transfer it to the other super account you hold in Qantas Super. Depending on your circumstances, this may have implications on your benefits in Qantas Super (including insurance) and the fees that you pay.

If your other account is an Income Account in Gateway, then we will provide you with the same opportunity to top up your super account or combine it with your Gateway Income account. But if we don't hear from you we will transfer your super balance to the eligible rollover fund. This is because we are unable to automatically combine super and Income accounts.

* You are a retained member if you left some or all of your super in Qantas Super after leaving employment with Qantas.

Aligning waiting periods for income protection cover

Currently some members have to use up their sick and annual leave before being able to access their income protection cover. From 1 October 2016, the waiting period will be 90 days for all members with income protection cover, regardless of your sick and annual leave balance.

If you have a combined sick and annual leave balance of more than 90 days, you will have a one-off option at the time you claim to extend the waiting period (in other words, to further delay the start of your income protection payments) by nominating how much sick or annual leave you wish to use before the income protection payments start.

Change to terminal illness definition

In 2015, the Federal Government changed superannuation legislation to allow people to access their superannuation if they have a terminal medical condition and have 24 months or less to live.

Qantas Super's insurer, MLC, has aligned its policies with the legislation effective 1 October 2016. This means you can receive an advance payment of your death benefit, including any insurance cover for death, if you are assessed as having 24 months or less to live. Limits and conditions apply. You'll need to satisfy certain conditions, including providing documentation from two treating doctors (at least one must be a specialist) stating you have 24 months or less to live.

Contact us



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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.

Issued by Qantas Superannuation Limited (ABN 47 003 806 960 AFSL 288330) as trustee for the Qantas Superannuation Plan (ABN 41 272 198 829) (Qantas Super).