

## Fact sheet

# Which Glidepath investment stage am I invested in?

This fact sheet contains detailed information about Qantas Super's investment options.

The information in this document forms part of the *Qantas Super Gateway Member Guide Product Disclosure Statement (PDS)* issued on 1 October 2018.

You should read the PDS and this document together with the *Qantas Super Gateway Member Guide Supplement*, the *Investment Guide* and the *Voluntary Cover Insurance Guide*, which are available on our website at [www.qantassuper.com.au](http://www.qantassuper.com.au).

In addition to the *Investment Guide*, this fact sheet is also relevant for members in Qantas Super's divisions that are closed to new members – Divisions 1, 2, 3, 3A, 4, 5, 6, 7, 10, 12 and 15.

Please read these documents carefully and keep them with your personal financial documents. We may update this fact sheet from time to time. For the latest version, please check our website.

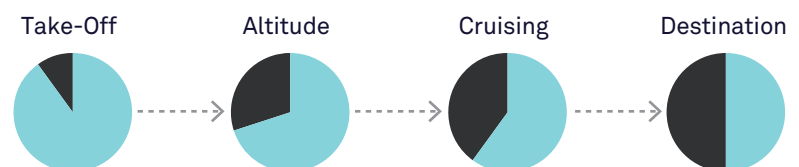
## Which Glidepath investment stage am I invested in?

Glidepath has four investment stages: Take-Off, Altitude, Cruising and Destination. When you first invest in Glidepath, you will be allocated to an age group based on your year of birth.

You and all members in your age group are invested in the investment stage which has been determined by the Trustee as shown in the table below.

Your age group (this is based on year of birth)	Investment stage your age group invests in
2000 – 2004 1995 – 1999 1990 – 1994 1985 – 1989 1980 – 1984 1975 – 1979	Take-Off
1970 – 1974 1965 – 1969	Altitude
1960 – 1964 1955 – 1959	Cruising
Pre-1954	Destination

### Automatic investment in each investment stage



- Growth assets
- Defensive assets

Please see 'The Glidepath option – investment stages in detail' in the *Investment Guide* for details about each investment stage.



When considering whether Glidepath is appropriate for you, you should consider which investment stage in Glidepath you would be invested in based on your age group and the relevant time horizon of that stage.

Glidepath doesn't take into consideration personal needs and circumstances, but has been developed based on our assessment of the investment needs of a typical Qantas Super accumulation member aiming to provide a comfortable<sup>1</sup> level of income in retirement.

<sup>1</sup> The Association of Superannuation Funds of Australia Ltd (ASFA) Retirement Standard benchmarks the annual budget needed by Australians to fund either a comfortable or modest standard of living in the post-work years. Learn more at [www.superannuation.asn.au](http://www.superannuation.asn.au).

## When does my investment stage change?

Your account will automatically be invested in the next Glidepath investment stage as soon as practicable when the Trustee determines that the average age of the members in your age group has reached the age listed in the table below:

If you're invested in...	You move to the next investment stage when the average age of your age group is...
Take-Off	age 45
Altitude	age 55
Cruising	age 64
Destination	Not applicable

The Trustee may defer transitioning an age group to the next investment stage if there is a major market event that creates extreme investment market volatility or potential illiquidity (eg a significant banking failure or an economic depression). We will communicate to you when your investment stage changes.

### Example – How it all works

Jack was born in 1990 and has chosen Glidepath as his investment option. Jack will join the 1990 – 1994 age group. His account is automatically invested in the Take-Off investment stage in Glidepath. He will stay invested in Take-Off until the average age of his age group reaches age 45. At that point, Jack's super will be automatically invested in the next investment stage, Altitude.

## Need advice?



To speak directly with a licensed financial adviser who understands Qantas Super, call us on **1300 362 967**, 8am to 7pm AEST/AEDT, Monday to Friday.

## 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. In addition, the information contained in this document is generic and may not be applicable to members across all divisions. We recommend 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.

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