

When you take leave without pay

What's this about?

- Taking leave without pay? Super and insurance arrangements may change
- How they change depends on where you'll be working and the division you're in
- Call us to find out more

Sometimes life throws us exciting opportunities that are hard to turn down, like an internal transfer overseas or further study. Or perhaps you need to take some time away from work to care for a child or a parent, or just need a break from your career.

If you decide to take leave without pay, the arrangements with your super may change.

What this means for your future super contributions

What you're doing	Location	Where your new employer's super contributions will be paid
Taking up another role internally	Australia-based	<ul style="list-style-type: none"> — New account in Qantas Super's Gateway division. Your new employer will pay your contributions to this account. — New pin to log into your account. — You may be able to choose to combine your accounts in Qantas Super. Call us.
	Overseas	<ul style="list-style-type: none"> — Your new employer will give you this information. — When you're back, call us.
Taking up another opportunity outside the Qantas Group	Australia-based	<ul style="list-style-type: none"> — Your new employer can pay your superannuation contributions into your Qantas Super account. This saves you having more than one super fund. Call us for the form.
	Overseas	<ul style="list-style-type: none"> — Your new employer will give you this information. — When you're back, call us.
Taking a break from work		<ul style="list-style-type: none"> — Although you won't be receiving contributions from your employer, you can still choose to top up your super. — To top up your super while you're away from your job, you can do this via BPay. Call on us 1300 362 967 and we'll help you.

What happens to your existing super?

Your Qantas Super account will remain in place and your super will continue to remain invested. When you return to your original job, your employer will start contributing to your original Qantas Super account again.

What happens to your super account

Divisions 1, 3A, 5, 6, 7, 10, and Gateway	Your current employer will stop paying contributions into your Qantas Super account.
Divisions 2, 3, 15	<p>Your defined benefit component is put on hold, or frozen.</p> <p>Your super includes a defined benefit component. This is based on a formula that uses two major elements:</p> <ol style="list-style-type: none"> Your years of service. While you're on leave without pay, your years of service freeze – the time you're on leave without pay will not count in the formula. Your superannuation salary. The super salary used to calculate your benefits will be your super salary just before you went on leave. <p>This means the defined benefit component of your super will largely stay the same while you are on leave without pay.</p>
Division 2	You also have an accumulation component. Your current employer will stop paying contributions into your Qantas Super account

What happens to your contributions

Divisions 1, 2, 3	<p>Compulsory contributions will stop while you're on leave without pay.</p> <p>Division 3 and on maternity leave? You may have the option to keep making compulsory contributions, so that the period you are on leave without pay will be included in the formula for the defined benefit component. Call People Services on 1300 303 411.</p>
All divisions	You can continue to make voluntary contributions via BPay, or through your new employer if you are working in Australia.

Your insurance

We use your salary to calculate your insurance cover.

Since your super account is technically "on hold", your cover will be calculated using your:

- Superannuation Salary – for Divisions 1, 2, 3, and 15
- Salary for Insurance Purposes – for other divisions

before you went on leave.

Death and total and permanent disablement (TPD) cover

You'll continue to be covered for the period of time set out below. If you're still on leave without pay when it's close to expiring, we'll send you a reminder, and you'll be able to apply for an extension.

Divisions 3A, 5, 6, 7, 10, Gateway	2 years
Divisions 1, 2, 3 – secondment	5 years
Divisions 1, 2, 3 – other types of leave	2 years
Division 15	1 year

Income protection

Divisions 1, 2, 3	<p>Ceases while you're on LWOP.</p> <p>If you return to work within two years of being on leave (or within five years if you're on secondment), then your cover will be automatically reinstated on your return.</p> <p>Otherwise you will need to apply for your cover to be reinstated and may need to supply medical evidence.</p>
Divisions 5, 6, 7, 10, and Gateway	<p>Your income protection cover will continue for up to two years and (except for Division 5) your premiums will continue to be paid from your super.</p> <p>When your cover is close to expiring, we'll send you a reminder and you'll be able to apply for an extension.</p> <p>However, if you make a successful claim for temporary disability while on leave with pay, your benefits will not be paid until you return to work and have gone through the waiting period.</p>

Your Voluntary Cover

This won't change.

Need advice about the impact to your super of taking leave without pay?

This fact sheet gives a general overview. To find out what it could mean for you, call us to have a chat.

Contact us

Phone
1300 362 967 (within Australia)
+61 3 8687 1866 (outside Australia)

Fax
+61 3 9245 5827

Postal address
Qantas Superannuation Plan
GPO Box 4303, Melbourne VIC 3001
www.qantassuper.com.au

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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