

2021

QSuper Modern Slavery Statement

1 July 2020 – 30 June 2021

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Introduction

This statement has been prepared by the QSuper Board on behalf of the QSuper Group¹ to comply with the *Modern Slavery Act 2018* (Cth). This is the QSuper Group's second modern slavery statement. It sets out our actions to identify and address modern slavery risks in our business and supply chains over the financial year 1 July 2020 to 30 June 2021.

QSuper Group approach

The QSuper Group is committed to taking action to address modern slavery risk. We acknowledge that modern slavery and human rights issues are highly complex, and can often be concealed in the deeper layers of organisations' supply chains and operations, outside of their direct control and visibility. In response to this, in 2020-21 the QSuper Group sought to continue to refine processes established during the previous year. This work focused on increasing awareness across our workforce and improving capability to identify modern slavery risk in our business and supply chains.

QSuper's cross divisional and multi-disciplinary Modern Slavery Working Group (Working Group), which was established in 2019, continued to coordinate the roll out of our approach in 2020-21.

The Working Group designs and implements foundational activities to address modern slavery risks, and adheres to the following governance framework:



¹ When we say 'we', 'us', 'our', 'QSuper', or the 'QSuper Group' we are referring to the QSuper Board, and the entities (which are ultimately owned by the QSuper Board as trustee for QSuper) consisting of QSuper Limited (ABN 50 125 248 286), QInvest Limited (ABN 35 063 511 580), One QSuper Pty Limited (ABN 90 601 938 774), QInsure Limited (ABN 79 607 345 853), and QSuper Asset Management Pty Ltd (ABN 67 608 694 471), unless the context we are using it in suggests otherwise.

Background and structure

About the QSuper Board and QSuper

For more than 100 years, QSuper has been putting members' interests first. Today, QSuper is one of the largest profit-for-members superannuation funds in Australia, responsible for managing more than \$132 billion in funds under administration for over 620,000 members.²

The QSuper Board is the trustee entity responsible for administering the QSuper Fund. The QSuper Board was established in accordance with the *Superannuation (State Public Sector) Act 1990* (Qld) and holds a Registrable Superannuation Entity (RSE) Licence.³

On 15 March 2021, the QSuper and Sunsuper Boards executed a Heads of Agreement to confirm an intention to merge the QSuper and Sunsuper funds to create a \$200 billion superannuation fund open to all Australians.

The proposed merger is subject to a number of conditions, including final Board approvals and will only take place if it is considered by both the QSuper and Sunsuper Boards to be in their members' best interests. Under the Heads of Agreement, the two funds will work together with a view to complete a merger in 2022.

Until the time of a merger, modern slavery activities for both funds remain separate. However, as part of integration planning activities, QSuper and Sunsuper have started to consider a post-merger modern slavery approach.

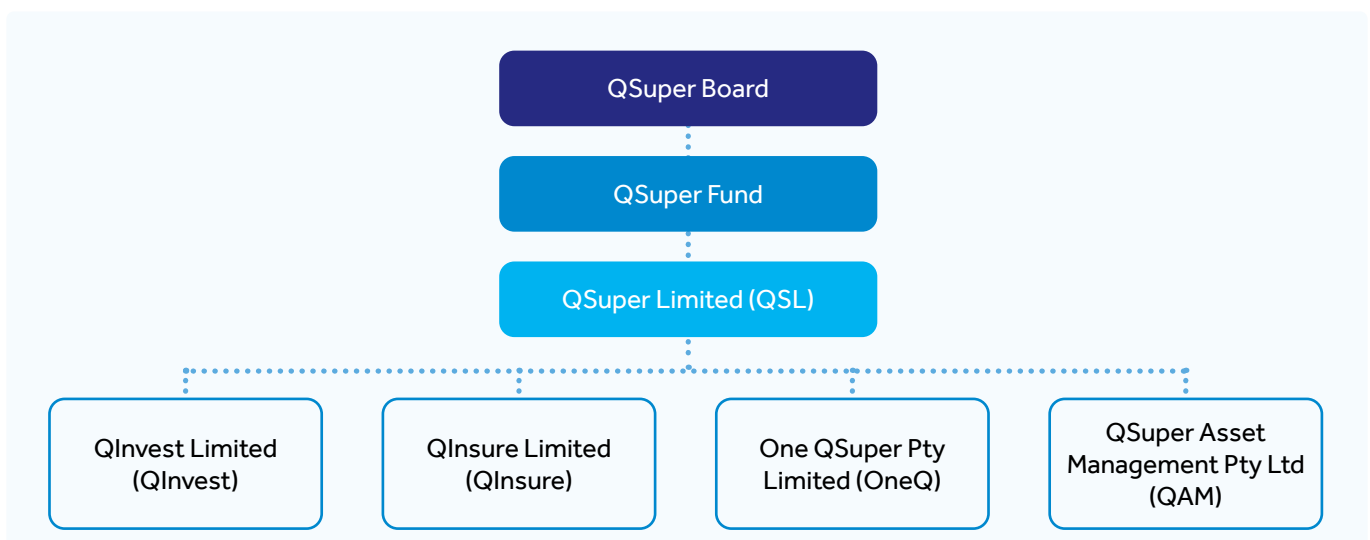
Reporting entities and structure

The QSuper Board has invested in a number of wholly-owned entities which provide and/or procure goods and services, human resources, advice, insurance and investment services, as shown below.

The QSuper Board (as trustee) owns QSuper Limited (**QSL**), which provides procurement and investment services to the QSuper Board and holds the QSuper Board's interest in other wholly-owned investments.

QSL owns:

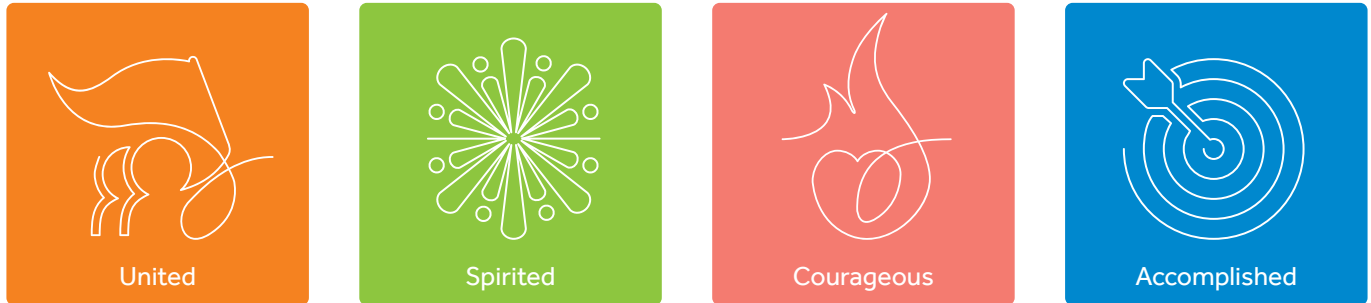
- **QInvest Limited (QInvest)**, which provides financial planning services.
- **QInsure Limited (QInsure)**, which provides death and total permanent disability (TPD) and income protection cover under a group life insurance policy to the QSuper Board.
- **One QSuper Pty Limited (OneQ)**, which provides labour-hire services to the other QSuper Group entities.
- **QSuper Asset Management Pty Ltd (QAM)**, which provides investment services to the QSuper Board.



² Funds under administration as at 30 June 2021. Net assets include the retirement funds managed by QSuper and employer-sponsor receivables for Defined Benefit members managed and held by Queensland Treasury. ³ The QSuper Board's RSE Licence number is L0003391.

Our values

Our members are at the heart of everything we do, and our values are at the heart of our organisation. Our values help define us, underpin the way we behave, and differentiate us to drive performance, reputation and build on our heritage and position for the future. Our values are embedded and integrated in all of our processes and practices.



Governance and policies

The QSuper Group is committed to a high standard in corporate governance, compliance and ethical behaviour. It has established a governance structure that ensures there is a clearly defined and transparent framework guiding the management and operation of the QSuper Group. As part of this, the QSuper Group has established principles, policies, and procedures which enable management and staff to meet high standards of professionalism, accountability and integrity, and lay the foundation for QSuper’s response to address modern slavery. An overview of some of the policies in our framework is shown below:

Code of Conduct	Recruitment and Selection Policy
Diversity and Inclusion Policy	Risk Management Frameworks
External Manager Appointment and Due Diligence Process	Whistleblower Protection Policy
Incident and Breach Reporting Policies	Workplace Behaviour Policy
Modern Slavery Procedure	Workplace Complaints Procedure
Procurement Policy	Work Health and Safety Policy



As part of QSuper’s ongoing commitment to continually improving our modern slavery approach, we established a Modern Slavery Procedure in 2020-21.

Operations and supply chain

Services provided by the QSuper Group

QSuper is one of Australia's largest and oldest superannuation funds, and was established in Queensland to help Australians save for retirement.

The core services provided by the QSuper Group include:

- Superannuation and investments
- Insurance
- Financial advice.

Superannuation

QSuper is a profit-for-members fund that offers superannuation accounts to meet members' needs through life. QSuper began in 1913 as the superannuation fund for Queensland Government employees and, after becoming open to all Australians in 2017, today offers eligible members the following products:

- Accumulation account
- Income account
- Defined Benefit accounts (closed to new members)
- Lifetime Pension.

Accumulation account

QSuper's Accumulation account is designed to grow members' super while working. With an Accumulation account, members can take an active role in how their superannuation is invested by choosing from a broad range of investment options. If members do not make a choice, they are placed into QSuper's default investment option, QSuper Lifetime.

Income account

QSuper's Retirement Income account is an account-based pension product that allows members to turn their superannuation into a regular income when they stop working.

QSuper also offers a Transition to Retirement Income account option which allows eligible members to draw an income while still working.

Defined Benefit account

The Defined Benefit account was closed to new members on 12 November 2008.

Current members with a Defined Benefit account are able to maintain their existing benefits until they decide to retire, transfer to an Accumulation account or leave their current employment.

Lifetime Pension

QSuper's Lifetime Pension product was launched in March 2021, as a retirement product designed to provide tax-free fortnightly payments for life.

When a member purchases a Lifetime Pension, their purchase amount is combined with the money of other Lifetime Pension members and managed by QSuper. They then receive payments from this pool for the rest of their life, even after their initial purchase price has been exhausted.

Insurance

QInsure is a registered life insurance company and wholly-owned subsidiary of QSL that provides death and TPD, and income protection insurance under group policies to the QSuper Board. The QSuper Board provides insurance cover to eligible QSuper members through their superannuation.

Financial advice

QInvest is a wholly-owned subsidiary of QSL which provides general and personal financial advice to QSuper members. QInvest offers intra-fund advice, which is simple, one-off advice in relation to an existing QSuper account/s and QSuper products, covering:

- Contributions
- Investment choice options
- QSuper insurance
- Establishing a retirement income stream with QSuper.

This advice is usually charged to the Fund as part of the administration fee and provided to eligible members at no additional cost.

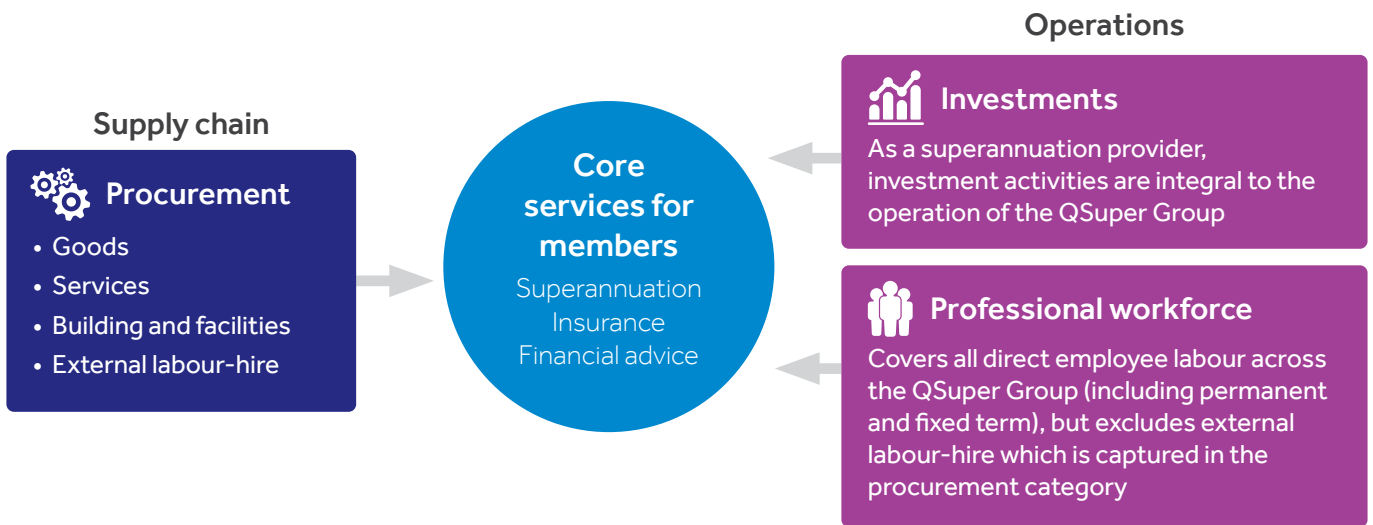
How we deliver our services

The QSuper Board self-administers the QSuper Fund, by procuring its business assets, human resources, and services from its wholly-owned entities listed on page 3. By adopting an intragroup model of self-administration, the QSuper Board retains clear oversight of the activities undertaken in administering QSuper.

The QSuper Group has three internal support functions which enable us to deliver our core services (superannuation, insurance, and financial advice):

- Procurement
- Investments
- Professional workforce.

These three support functions underpin all business activities carried out by the QSuper Group, and represent our operations and supply chains.



Procurement (supply chains)

The QSuper Group procures the following types of goods, services, and facilities from third parties:

Category	Description
Technology	<ul style="list-style-type: none"> • Hardware – laptops, printers, phones • Software
Workspace	<ul style="list-style-type: none"> • Commercial office leases and building services – cleaning, maintenance, security • Furniture – desks, chairs
Professional services	<ul style="list-style-type: none"> • Professional advisor – legal, accounting, actuarial, audit, paraplanning • Consulting – project advisory • Data subscriptions • Professional development and training • Custody services
Marketing and public relations	<ul style="list-style-type: none"> • Media and advertising • Sponsorships • Merchandise • Seminar venue hire
External labour hire	<ul style="list-style-type: none"> • Employee backfill • Project support
Logistics	<ul style="list-style-type: none"> • Corporate travel • Corporate cars
Other	<ul style="list-style-type: none"> • Catering • Stationery and office supplies • Uniforms

Investments (operations)

The QSuper Board’s key objective is to help our members achieve their retirement goals. To do this, the QSuper Board offers a number of investment options, each with its own return objective, risk profile, and investment strategy.

QSuper investments are managed by selected investment managers, QSL, QAM, and QSuper’s in-house Investments team on behalf of the QSuper Board, with the long-term goal of achieving the best possible outcomes to help meet members’ retirement goals. The QSuper Board determines the overall investment objectives and strategy.

QSuper contracts investment managers in various asset classes, sectors, management styles, strategies and geographies under investment mandates. QSuper’s expectations of its managers are documented in the mandates and agreed to by both parties. Specific reporting and valuation requirements are included to ensure sufficient information and transparency for ongoing monitoring.

Sustainable investment

Sustainable investment considers environmental, social, and governance (ESG) factors (both risks and opportunities) that can influence QSuper meeting its long-term investment objectives. The QSuper Board considers ESG within a framework focused on providing competitive returns for members, and has an established set of principles to guide ethical investment decision making. QSuper has integrated sustainable investment practices across its broader investment management framework to manage ESG risk.

The sustainable investment approach seeks to ensure QSuper effectively manages ESG issues in its global investment portfolios in a way that meets member expectations, its fiduciary duty and regulatory direction.

Our Socially Responsible investment (SRI) option

QSuper provides a Socially Responsible investment option which is invested across a wide range of asset classes designed to address certain environmental and social issues. It also incorporates the ESG factors that support many of our investment options.

To facilitate this, we’ve adopted the following high-level principles to guide how we invest money in this option:

- We seek assets that can make a positive impact on environmental and social issues, while avoiding investments that make negative environmental and social impacts.
- We report at least annually about the positive impacts achieved by this investment option.

What our SRI option invests in

This investment option seeks assets that can demonstrate a positive impact on environment and social issues, such as:

	Clean energy
	Conservation and the environment
	Waste reduction and recycling
	Food and water scarcity
	Medical and technological innovation
	Education
	Health care
	Green building

It may also invest in other assets that help the total portfolio deliver a positive impact, such as sustainable development bonds/other green bonds, specialised listed global equities, real estate, infrastructure, private equity assets, and other funds.

What our SRI options avoids

In addition to the ethical principles that apply to many of our investment options, this option will have minimal exposure (if any) to issues that have negative environmental or social impacts, so it will avoid investing in:

	Fossil fuels
	Gambling
	Adult entertainment
	Tobacco products
	Landmines
	Cluster munitions

Professional workforce (operations)

The QSuper Group operates within the financial services industry, and uses its professional workforce to deliver its core services to members. For the purposes of this statement, 'professional workforce' is used to refer to staff who are directly employed by the Group. As at 30 June 2021, the QSuper Group employed a professional workforce of more than 1,400 people in roles across various disciplines including (but not limited to):

	Accounting, actuarial, and finance
	Financial advice
	Human resources
	Insurance, underwriting, and claims management
	Investments and investment governance
	Information technology and business intelligence
	Legal and secretariat
	Marketing, product, business development, strategy and growth
	Member support, operations, and Contact Centre
	Project delivery
	Procurement, facilities and corporate services
	Risk, compliance, audit, and assurance.

Labour-hire contractors may be engaged through external suppliers to supplement our professional workforce on an as-needed basis. These are captured in the procurement category.

Where we worked

During the reporting period, the QSuper Group operated from offices based in Brisbane, Cairns, Gold Coast, Rockhampton, Sunshine Coast, Toowoomba and Townsville.

The Group supports flexible work practices for its professional workforce, with the majority of staff working remotely from their homes across Australia on a regular basis.

Identification and assessment of risk

QSuper's modern slavery risk assessment focuses on the following three key internal support functions:

- Procurement
- Investments
- Professional workforce.

These three categories cover all areas of business for the Group, and represent our operations and supply chains for assessing modern slavery risk. The modern slavery risk was considered in relation to each of these areas.

Procurement – supply chain risk

The QSuper Group has conducted a desktop review of our suite of procurement suppliers to identify high level modern slavery risks based on industry and geography.

We identified that we engage suppliers who provide goods and services in industries typically considered to be at higher risk of modern slavery, due to the prevalence of human rights issues within these sectors. These sectors include:

- Technology (hardware and software)
- Logistics (transport and accommodation)
- Property and building services (such as facilities management, utilities, cleaning, waste management and security)
- Print and promotional goods (such as clothing and stationery).

During the reporting period, our direct suppliers were located in:

- Australia
- USA
- UK
- Canada
- Europe.

Based on the Global Slavery Index,⁴ these locations are typically considered to have lower prevalence of modern slavery. However, QSuper is aware that suppliers may use offshore operations, and is continuing to gain greater visibility of where broader supplier operations may be located. Accordingly, a conservative approach was taken, and the jurisdictional risk for all suppliers was considered medium.

Given QSuper has an extensive number of suppliers, it was not practicable to engage with all suppliers. QSuper instead focused its efforts on engaging with suppliers initially assessed as being at higher risk of modern slavery (as determined through the desktop review based on industry and geographic location), and issued modern slavery attestations to those suppliers as part of our

regular due diligence activities. We also undertook further investigation where potential modern slavery concerns were raised outside of this process in relation to other suppliers.

Investments – operations risk

The QSuper Group invests in a diverse range of asset classes including:

- Cash
- Fixed interest (bonds)
- Real estate
- Equities
- Infrastructure
- Commodities
- Alternative assets.

QSuper applied a risk-based approach to assess modern slavery risk across the investment portfolio. A desktop assessment focused on unlisted asset classes on the basis that QSuper has greater access, visibility, and influence compared to listed markets.

This exercise identified some unlisted infrastructure assets that operate in industries likely to have higher exposure to modern slavery risk due to the fact these industries often involve:

- A workforce that may include a large number of migrant workers
- Regular use of third-party employment agencies for unskilled work
- Potentially poor working conditions of workers
- Assets located in regions that have a heightened presence of human rights issues.

This investigation revealed a subset of assets requiring further detailed analysis. As a result, the investment managers for these assets were asked to provide further detailed information regarding their practices.

⁴ Global Slavery Index 2018, Walk Free, available at [globalslaveryindex.org](https://www.globalslaveryindex.org)

Professional workforce – operations risk

QSuper has clear visibility and direct control over recruitment processes and working environments for employees and internal recruitment activities.

When it comes to directly employing staff, QSuper complies with Australian employment and industrial relations laws, which puts QSuper at very low risk of modern slavery in this area. Accordingly, no specific additional modern slavery tasks apply to direct employment activities. However, QSuper Group employees, contractors, and consultants must continue to comply with all Group recruitment, employment, and workplace-related policies and procedures, including (but not limited to):

- Code of Conduct
- Work Health and Safety Policy
- Recruitment and Selection Policy
- Workplace Behaviour Policy
- Diversity and Inclusion Policy.

During the reporting period, the QSuper Group did not identify any direct instances of modern slavery within its operations and supply chains.

However, we did identify areas within our Group activities requiring ongoing monitoring and investigation.

A number of potential concerns were raised in relation to specific third parties engaged by our Group. These concerns were recorded, investigated, and addressed, and ultimately considered not actual instances of modern slavery. Refer to the case study on page 12.

Actions to address risk

During the second reporting period, the QSuper Group continued to adopt a flexible continuous improvement approach, and sought to build on its capability established during the previous year. QSuper is committed to taking action to address modern slavery risk, and continued to introduce, test and refine its modern slavery activities on an ongoing basis.

Working Group

In its second year of operation, the cross-divisional Working Group continued to meet monthly in 2020-21. Comprising stakeholders from Risk, Compliance, Legal, Investments, Procurement, Member Services and Operations, and Human Resources, the Working Group is responsible for creating and implementing activities to identify, manage, and address modern slavery risk within the QSuper Group.

Policies and procedures

During the previous reporting period, the Working Group had updated a number of QSuper's existing policies (including the QSuper Risk Management Strategy and Procurement Policy) to include information about employee responsibilities to mitigate modern slavery in our supply chains and operations. To further uplift the awareness and profile of modern slavery risk across QSuper, the Working Group established a standalone Modern Slavery Procedure in 2020-21. This Procedure provides an overview of modern slavery, and sets out detailed roles, responsibilities, and actions across the QSuper Group in respect of modern slavery, including in relation to:

- Risk mapping and assessment approach
- Supplier and external investment manager due diligence
- Contractual clauses
- Training delivery
- Incident reporting, remediation, and escalation pathways
- Reporting and monitoring of activities
- Preparation and approval of Modern Slavery Statement
- Risk management and controls.

Training and awareness

The Working Group continued to develop and deliver training to relevant employees and contractors across QSuper to raise awareness of modern slavery and internal responsibilities. Existing training collateral was expanded to include additional slide packs, a training video and recording, and online questionnaires, to provide consistent and time-efficient training resources. Training was delivered across a variety of internal business areas, including:

- The Contact Centre
- Investments
- Human resources
- Information Technology
- Investment Operations
- Procurement
- Project delivery.

Third party due diligence

Procurement

After completing the desktop review of QSuper's suppliers, we engaged with the suppliers who were considered to be at a higher risk of modern slavery, and issued them with modern slavery attestations as part of their annual due diligence. We continued to refine the attestation templates, as feedback was received from internal stakeholders and suppliers. As part of issuing attestations, QSuper also included general information and resources on modern slavery to help improve suppliers' own knowledge.

In addition, we conducted further investigations and engagement with other suppliers, where internal QSuper stakeholders had identified and escalated potential modern slavery concerns.

Investments

QSuper uses a combination of in-house and external investment managers to manage assets across its diverse range of asset classes. During the reporting period, QSuper (excluding QInsure) had contracts with 23 external investment managers. QSuper issued a modern slavery questionnaire to each of these investment managers to obtain information on how they manage modern slavery risk. This questionnaire will form part of the broader rigorous due diligence, which QSuper undertakes in relation to all its investment managers on an annual basis.

QSuper identified that a number of unlisted infrastructure assets were assessed as having a higher likelihood of exposure to modern slavery risk, due to the industry in which they operate. QSuper requested additional detailed information from the relevant external investment managers (in addition to the modern slavery questionnaire), to understand their modern slavery risk identification and management processes in relation to these specific assets.

Third party contractual commitments

Procurement

Since the previous reporting period, a modern slavery clause has been developed and incorporated in the QSuper Group's standard procurement contract templates. The QSuper Group has now embedded this clause as part of negotiations with suppliers, and actively seeks its inclusion for new procurement engagements and at contract renewal time. The clause holds the supplier accountable to:

- Comply with laws relating to modern slavery and not engage in modern slavery
- Implement practices to mitigate modern slavery risk
- Notify QSuper if they become aware of modern slavery in their supply chains or operations
- Comply with reasonable requests from QSuper for information regarding the supplier's practices to manage modern slavery risk.

Investments

QSuper's Investments team will include the pro-forma modern slavery clause in future contract renegotiations with investment managers.

Incident management

During 2020–21, QSuper reported all modern slavery concerns in the incident management system, in accordance with the Group Incident and Breach Reporting Policy.

During the reporting period, internal QSuper staff and external parties had the option of using the externally-managed QSuper Group Whistleblower Hotline to raise modern slavery concerns. No modern slavery concerns were reported through this avenue during the 2020–21 financial year.

Remediation

All concerns reported through QSuper's incident management system were referred to the Working Group to investigate and consider appropriate remediation actions. The relevant internal Committee is then briefed for visibility.

Case study

During the reporting year, potential modern slavery risk indicators were identified in relation to several suppliers who provided labour-hire services. Specifically, we became aware that the identified suppliers had adopted employment practices that appeared to prevent certain workers from freely leaving their employment. It was observed that the suppliers imposed extended post-employment conditions to restrict their workers from seeking other employment in another role.

These did not appear to be commensurate with the nature of work and role performed by the worker. As soon as we became aware of this activity, QSuper recorded each of these occurrences into QSuper's incident management system for further escalation and investigation. All occurrences were handled and responded to individually, using a combination of the following actions:

- Issuing a modern slavery attestation to the supplier, and requesting further information regarding their workplace practices
- Providing the supplier with information and resources in relation to modern slavery
- Engaging with the supplier and reminding them of their obligations in relation to modern slavery, and workplace-related obligations
- Conducting interviews with impacted workers
- Prioritising delivery of training for QSuper team members that work in areas more likely to be exposed to modern slavery risk. This training equips them with the knowledge to identify and escalate potential concerns in future
- Considering whether to continue to use the supplier.

Outcomes and learnings

- There was insufficient evidence to conclude these suppliers were engaging in modern slavery practices, though it was considered that some of these suppliers' work practices may be inconsistent with generally accepted working conditions in Australia.
- The relevant QSuper stakeholders successfully identified the risk indicators as a result of their modern slavery training.
- There is no 'one size fits all' approach to respond to modern slavery concerns – an appropriate response is to be determined on a case-by-case basis.

Assessing effectiveness of actions

The QSuper Group continues to consider the effectiveness of its activities on an ongoing basis, adjusting our approach as required in an agile manner. The Working Group retains responsibility for monitoring the suitability of actions, and utilises its monthly meetings to discuss progress against:

- Performance measures
- Status of implementation activities
- Suitability of implemented actions
- Any reported concerns and their remediation.

The following activities are embedded into our processes, and are designed to measure the effectiveness of our approach:

- Provide submissions (information papers) to key QSuper governance bodies as well as the QSuper Board on the modern slavery activities. In 2020-21 these papers were submitted to the QSuper Board, Audit & Risk Committee, Investments Committee and QInsure Board.
- Monthly reporting to the Working Group (through a standing meeting agenda item) to consider escalated modern slavery matters.
- Monitor key performance indicators to measure the effectiveness of QSuper's approach. These indicators include metrics related to:
 - QSuper's engagement with suppliers and investment managers
 - QSuper's internal training and awareness activities
 - Identification, investigation, and remediation of modern slavery concerns through QSuper's incident management framework.

- Implement updates to QSuper's supplier portal to embed modern slavery considerations into supplier due diligence processes, and enable streamlined reporting on supplier engagement metrics. In 2020-21, system updates included:
 - Automated workflow to indicate when a modern slavery attestation is required from a supplier
 - New fields to record whether supplier attestation had been issued and received, and if supplier contract contains a modern slavery clause
 - Document storage capability to retain completed attestations and other supplier documentation.

Towards the future

The QSuper Group takes a continuous improvement approach to its modern slavery risk mitigation activities, and anticipates measures will continue to evolve as our modern slavery understanding and capability matures. In the upcoming reporting periods, QSuper intends to:

- Review and update the Modern Slavery Procedure, at a minimum annually
- Consider implementation of a digital solution to assess modern slavery risk relating to procurement suppliers and investment assets
- Continue to engage suppliers and investment managers, including to obtain and review attestations and due diligence questionnaires
- Continue to deliver internal modern slavery training to increase knowledge and awareness across the QSuper Group
- Develop a modern slavery intranet site, to enable staff to easily access relevant procedures, training materials, tools, and other resources
- Continue to engage with Sunsuper regarding a proposed post-merger modern slavery approach.

Approval of statement and consultation with reporting entities

This statement has been approved by the QSuper Board. The QSuper Board is a constitutional corporation established under the *Superannuation (State Public Sector) Act 1990* (Qld). The QSuper Board's nine individual trustees are appointed as directors of both QSL and QInvest, which negated the need for separate consultation. The individual directors of OneQ and QAM hold senior management roles within the QSuper Group, and have visibility of modern slavery risks across the QSuper Group.

QInsure is a registered life insurer under the *Life Insurance Act 1995* (Cth) and has a separate Board comprising independent directors. During the reporting period, QSuper engaged with QInsure on the QSuper Group's approach to address the risks of modern slavery in its operations and supply chains. QSuper also provided this statement to the QInsure Board prior to its submission to the Australian Border Force.

Signed

This statement has been prepared for the period 1 July 2020 to 30 June 2021 to comply with the requirements of the *Modern Slavery Act 2018* (Cth).



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Chair of the QSuper Board



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