

QIEC Super Supplementary Product Disclosure Statement

Date of Issue: 3 June 2009



This Supplementary Product Disclosure Statement (SPDS) replaces the QIEC Super SPDS dated 22 December 2008 and supplements information contained on the following pages of the QIEC Super Combined Product Disclosure Statement and Financial Services Guide 2008 and must be read in conjunction with the QIEC Super Combined Product Disclosure Statement and Financial Services Guide 2008:

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This SPDS dated 3 June 2009 is issued by QIEC Super Pty Ltd (ABN 81 010 897 480), the Trustee of QIEC Super (ABN 15 549 636 673), is Corporate Authorised Representative No. 268804 under Australian Financial Services Licence No. 238507.

1. Government co-contribution and Contributing limits

The following section replaces the existing content on page 4 of the QIEC Super Combined Product Disclosure Statement and Financial Services Guide 2008.

Government co-contribution

Making personal contributions from your after-tax pay may also entitle you to the Government co-contribution incentive. In the May 2009 Federal Budget, the government proposed temporary reductions to the co-contribution. From 1 July 2009, the maximum co-contribution will be reduced from \$1.50 for every \$1 of contributions, to \$1 for every \$1 of contributions. The reduced rate will remain for three financial years, before being increased to \$1.25 for \$1 in 2012/13 and 2013/14, and then will return to \$1.50 for \$1 from 2014/15.

The co-contribution will now be as follows:

Financial year	Member contribution	Maximum Government co-contribution	Maximum rate of Government co-contribution
2008/09	\$1,000	\$1,500	\$1.50 for a \$1
2009/10	\$1,000	\$1,000	\$1 for a \$1

To receive the full benefit of this scheme, you must contribute \$1,000 and earn less than \$30,342 in the 2008/09 Financial Year. If you earn between \$30,342 and \$60,342 in the 2008/09 Financial Year, and make after-tax personal contributions, you may still be eligible for a co-contribution. The co-contribution will be adjusted based on your income and how much you contribute. The co-contribution does not apply to people earning \$60,342 or higher. Income is defined as assessable income plus reportable fringe benefits plus, from 1/07/2009, reportable employer superannuation contributions (RESC). RESC is generally superannuation contributions which you have asked your employer to make as salary sacrifice (before tax) or additional employer contributions (in addition to Superannuation Guarantee or award contributions) paid on your behalf as part of a remuneration package. Consult your employer to identify the likely RESC for the financial year. To find out more about co-contributions contact QIEC Super on 1300 360 507 or go to our website at www.qiec.com.au.

Contribution limits

The following content replaces the 'What are concessional contributions?', 'What are non-concessional contributions?', 'What contribution limits apply?' and 'What if the contribution limits are exceeded?' section on page 4 of the QIEC Super Combined Product Disclosure Statement and Financial Services Guide 2008

What are concessional contributions?

- Employer contributions;
- Salary sacrifice contributions;
- Self employed contributions for which a tax deduction is claimed.

What are non-concessional contributions?

- Personal (after tax) contributions;
- Spouse contributions.

What contribution limits apply?

Concessional Contributions limit

In the 2009 Federal Budget, it was proposed that from 1 July 2009 for members under age 50, the concessional contributions limit will be halved from \$50,000 to \$25,000 p.a. (and will be subject to indexation in future years). For the years 2009/10 to 2011/12 for members aged 50 & over, their transitional concessional contributions limit will be halved from \$100,000 to \$50,000 p.a. (and will not be indexed). From 1 July 2012, the concessional contribution limit will be set at \$25,000 p.a., irrespective of age.

The concessional contributions limits will then be as follows:

Financial year	Members under age 50	Members ages 50 & over
2008/09	\$50,000	\$100,000
2009/10	\$25,000	\$50,000

Non-concessional contributions limit

The amount of the non-concessional contributions limit for 2009/10 remains the same, however from 2010/11, the non-concessional contributions limit will be indexed at six (6) times the concessional contributions limit, so will only increase when the concessional contributions limit is indexed.

The non-concessional contributions limits are as follows:

Financial year	Members under age 65 (single year contribution)	Members under age 65 (3-year bring forward)*	Members under age 65 & over (single year contribution only - no bring forward)*
2008/09	\$150,000	\$450,000	\$150,000
2009/10	\$150,000	\$450,000	\$150,000

* Members under the age of 65 are able to 'bring forward' 2 years of contributions and make a larger contribution in one financial year and none in the next two financial years. The amount that can be contributed in the 2009/10 financial year is \$450,000.

What if the contribution limits are exceeded?

- Any concessional contributions in excess of the limit will be taxed at an additional 31.5% on top of the current 15% tax on these contributions.
- Any non-concessional contributions in excess of the limit will be taxed at 46.5%. This tax must be taken from your superannuation account.

2. Investment Options and fees

Different investment choice percentages for your existing balance / future contributions

The following supplements the information contained on page 7 of the QIEC Super Combined Annual Report, Member Handbook and Financial Services Guide 2008 under the heading "Member Investment Choice."

From 1 January 2009, you can nominate one investment option, or a mix of different options, separately for your Existing Account Balance and for your Future Account Balance (ie. future contributions and roll-ins), if you wish. Any such nomination will be effective from the start of the following quarter as per investment switching arrangements. For example, you may elect as follows:

- Existing Account Balance 50% Balanced Growth/ 50% High Growth
- Future account balance 100% Cash

If you make no election in relation to your Future Account Balance, your nominated investment choice percentage for your Existing Account Balance will also apply to your Future Account Balance.

The ability to nominate a different mix of investment options for your Existing Account Balance and your Future Account Balance will provide additional flexibility, and will allow you to diversify your account.

Transfer Future Account Balance back to Existing Account Balance

Once you have money accumulated in your Future Account Balance, you then also have the option of transferring the money in your Future Account Balance back to your Existing Account Balance. In doing so, you may (or may not) choose to change the investment options applying to your Existing Account Balance and Future Account Balance. If no investment option changes are advised to QIEC Super on the Member Investment Choice form, future contributions will continue to be invested according to your nominated investment options for your Future Account Balance.

What choices do I have for changing my investment options?

If you don't nominate investment options for your Future Account Balance, your entire account balance will continue to be invested according to your previous investment option nomination (or in the Balanced option if no nomination has ever been made). If you wish to have your Future Account Balance invested differently, you will need to complete the Member Investment Choice form and nominate one or more investment options for your Future Account Balance (column B on the form).

You can switch your investment options for your Existing Account Balance and your Future Account Balance at the same time, or independently, and it is important to understand how this works.

If you have previously nominated certain investment options for your Future Account Balance, then if you later elect to change the investment options applying to that account, all monies accrued in that account will then be invested according to your new nomination, **not** just future contributions from that point. The monies in your Existing Account Balance will continue to be invested according to your previous nomination, unless you also decide to change the investment options applying to that account (in which case you would complete columns A & B on the Member Investment Choice form).

The same rules will apply if you have previously nominated certain investment options for your Existing Account Balance, then if you later elect to change the investment options applying to that account, all monies accrued in that account will then be invested according to your new nomination.

If you had previously nominated different investment option(s) for your Future Account Balance, the monies in that account will continue to be invested in the investment options you previously selected, unless you request a switch to both your Existing Account Balance and Future Account Balance.

There are a range of other scenarios which may apply, as outlined below.

- If you have never nominated any investment options, your entire account balance will be invested in the Balanced option. Or, if you have previously nominated one or more options for your Existing Account Balance, that will apply to your entire account unless you complete the relevant form to advise QIEC Super of your intention to have your Future Account Balance invested differently;
- You may then elect to create a different combination of investment options for your Existing Account Balance and/or Future Account Balance. You may choose to change your nomination for only one account, and leave the other account invested as per current arrangements, or you may change your investment options for both accounts.

Examples

1. John has previously nominated for his Existing Account Balance to be invested in 80% Balanced Growth / 20% Cash and has not nominated a different combination of investment options for his Future Account Balance. John completes the Member Investment Choice form (column B) advising that he now wants his Future Account Balance invested differently (70% Australian Equities / 30% Conservative Growth). His Future Account Balance will then be invested according to this nomination, and his Existing Account Balance will continue to be invested in 80% Balanced Growth / 20% Cash.
2. David has never previously nominated any investment options to QIEC Super, so his entire account balance is invested in the default Balanced Growth option. David now wants his Existing Account Balance to be invested in 100% High Growth and wants his Future Account Balance to be invested in 50% International Equities / 50% Property. David completes the Member Investment Choice form (columns A & B), reflecting the above selections.
3. Craig has previously nominated for his Existing Account Balance to be invested in 40% Balanced Growth / 40% High Growth / 20% Cash and for his Future Account Balance to be invested 100% Cash. Craig now wants his Future Account Balance to be invested in 70% Conservative Growth / 30% Balanced Growth and so completes the Member Investment Choice form (column B), reflecting the above selections. His Future Account Balance (including all monies previously accrued in that account) will then be invested 70% Conservative Growth / 30% Balanced Growth and his Existing Account Balance will be unchanged and continue to be invested 40% Balanced Growth / 40% High Growth / 20% Cash.
4. Brian had previously nominated that he wanted his Existing Account Balance invested in 60% Cash / 40% Conservative Growth and his Future Account Balance invested 100% Balanced Growth. Brian now decides to transfer his Future Account Balance to his Existing Account Balance by crossing the relevant box on the Member Investment Choice form. Brian's entire account balance at that point will then be invested 60% Cash / 40% Conservative Growth. However, as Brian did not select to change his investment options for his Future Account Balance, any future contributions / rollins will be invested in the Future Account Balance according to his previous nomination (100% Balanced Growth).

How is interest applied?

If you nominate a different combination of investment options for your Existing Account Balance and your Future Account Balance, you will effectively have two accounts within your membership. The Trustee declares a quarterly crediting rate for each investment option. Separately, for each of these accounts, the crediting rates are combined for the options and percentages you have selected, and a single interest amount is applied to each account. For example, if your Existing Account Balance is invested 50% Balanced Growth / 50% High Growth, and these options declare crediting rates of 2% and 1% respectively for the quarter ended March 2009, the interest credited to your Existing Account Balance for that quarter will be $(50\% \times 2\%) + (50\% \times 1\%) = 1.5\%$. Please note that separate accounts are not maintained for each investment option you choose.

Deduction of fees and costs

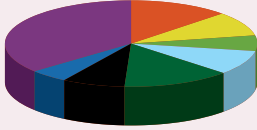
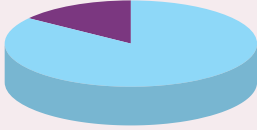
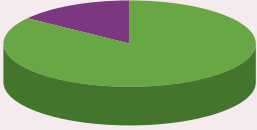
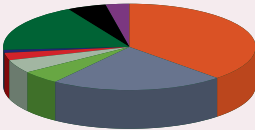
The fees and costs applying to your account are set out on page 19 and 20 of the 2008 QIEC Super Combined Annual Report, Member Handbook and Financial Services Guide. Fees will generally be deducted from the Existing Account Balance, however as contributions are directed to the Future Account Balance, any contribution related costs such as income protection insurance premium and contributions tax (e.g. on employer contributions) will be deducted from the Future Account Balance.

How do I change my investment choice?

To nominate a different mix of investment options for your Existing Account Balance and/or your Future Account Balance, please complete the Member Investment Choice form, available at www.qiec.com.au. Please read the form carefully as you may need to complete column A or B or both, depending on what you are intending to do. Any nomination you make is regarded as a switch, and switches are processed at the start of the following quarter after they are received. For example, any election you make in May 2009, will be effective from 1 July 2009. You may make up to four free switches per financial year.

Member Investment Choice

The table below replaces information on pages 9, 10 and 11 of the QIEC Super Combined Product Disclosure Statement and Financial Services Guide 2008. These four investment options have all had a change in strategic asset allocation. The information in relation to all other investment options remains unchanged.

	Conservative Growth (New option from 1 February 2004)	Infrastructure	Property	Socially Responsible Investment
Crediting rates	Annual returns at 30 June			
30 June 2008	-0.40%	This option is available from 1 January 2009, therefore no prior period returns are available.	This option is available from 1 January 2009, therefore no prior period returns are available.	This option is available from 1 January 2009, therefore no prior period returns are available.
30 June 2007	9.90%			
30 June 2006	9.80%			
30 June 2005	9.55%			
30 June 2004	10.00%*			
5 year average**	7.69%			
Investment objectives	To provide consistent returns with a reduced level of risk. Earnings should exceed inflation by 2% p.a. in three out of four rolling three-year periods.	To achieve a crediting rate equivalent to inflation plus 3.5% per annum in three out of five rolling five year periods.	To achieve a crediting rate equivalent to inflation plus 3.5% per annum in seven out of ten rolling five year periods.	To achieve a crediting rate equivalent to inflation plus 3.5% per annum in three out of five rolling five year periods.
Investment Strategy	This option has a balanced asset allocation, with a relatively high exposure to defensive assets.	This option is only invested in infrastructure and is therefore highly exposed to any movements in this sector.	This option is only invested in property and is therefore highly exposed to any movements in this sector.	This option is invested across a number of asset classes with a bias toward sustainable growth assets.
Strategic asset allocation	<p>Growth 29.5% Defensive 70.5%</p> <ul style="list-style-type: none"> ■ Australian Equities..... 13.0% ■ International Equities..... 9.0% ■ Direct Property..... 6.0% ■ Infrastructure..... 9.0% ■ Australian Fixed Interest .. 14.0% ■ International Fixed Interest ... 8.0% ■ Absolute Return Strategies (Defensive)..... 4.0% ■ Cash..... 37.0% 	<p>Growth 42.5% Defensive 57.5%</p> <ul style="list-style-type: none"> ■ Infrastructure..... 85.0% ■ Cash..... 15.0% 	<p>Growth 42.5% Defensive 57.5%</p> <ul style="list-style-type: none"> ■ Direct Property..... 85.0% ■ Cash..... 15.0% 	<p>Growth 70.5% Defensive 29.5%</p> <ul style="list-style-type: none"> ■ Australian Equities..... 38.0% ■ International Equities 22.0% ■ Direct Property 5.0% ■ Australian Listed Property... 5.0% ■ International Listed Property (REITS) 3.0% ■ Absolute Return Strategies... 1.0% ■ Australian Fixed Interest .. 18.0% ■ International Fixed Interest (Hedged) 5.0% ■ Cash..... 3.0% 
Type of investor this would suit	Investors with a time horizon of at least three years, and those whose aim is to achieve consistent returns with reduced levels of risk.	Investors with a medium to long term investment horizon who are looking for exposure to the general economy but with lower volatility requirements.	Investors with a medium to long term investment horizon who are looking for exposure to the general economy but with lower volatility requirements.	Investors with an investment horizon of at least 5 to 7 years who are interested in sustainable responsible investing.
Suggested investment period	At least 3 years	At least 7-10 years	At least 7-10 years	At least 5-7 years
Risk of negative return	1 in 58 years	1 in 6 years	1 in 12 years	1 in 7 years
Investment reserve	Nil	Nil	Nil	Nil
How is the crediting rate calculated	The Trustee will credit members with the earnings from the underlying investment, net of taxes and investment expenses.	The Trustee will credit members with the earnings from the underlying investment, net of taxes and investment expenses.	The Trustee will credit members with the earnings from the underlying investment, net of taxes and investment expenses.	The Trustee will credit members with the earnings from the underlying investments, net of taxes and investment expenses.

* Returns are for the period from 1 February 2004 to 30 June 2004. **"Average" is the compound average of the Annual returns since inception for Conservative Growth. C.P.I. over the same 5 year period averaged 3.12% p.a. Past performance is not necessarily an indication of future performance.

3. Insurance Benefits

The following section is in addition to existing content and appears after 'Worldwide Cover' on page 14 of the QIEC Super Combined Product Disclosure Statement and Financial Services Guide 2008.

What happens to any insurance benefit if I die?

Effective from 26 March 2009, the Trustee of QIEC Super has determined that any death insurance benefit payable will be invested in the Cash option until the Trustee determines to whom the benefit is to be paid. In this way, the value of the insurance component will be invested in a secure environment and protected from fluctuations in the investment market. Your Existing Account Balance and Future Account Balance (if any) (excluding the insurance component) will remain invested in the investment option(s) nominated by you prior to your death.

4. Spouse Membership, Nominate a Beneficiary & definition of dependant

The following section replaces the 'Spouse Membership', 'Nominate a Beneficiary' and 'definition of dependant' sections on page 21 of the QIEC Super Combined Product Disclosure Statement and Financial Services Guide 2008.

From 1 July 2008 the definition of a spouse has been broadened to include de facto partners and same-sex partners. Consideration should be given to this broadened definition when making spouse contributions and contribution splitting.

If you are existing member of QIEC Super living with your spouse on a bona fide domestic basis in a relationship as a couple, your spouse is eligible to apply for spouse membership. A spouse includes de facto couples and same-sex partners.

Spouse contributions

You are able to make contributions on behalf of your spouse if your spouse is:

- under age 65 (your spouse does not have to be working); or
- aged between 65 and 69 years and has worked at least 40 hours in a period of 30 consecutive days in the financial year.

You are not able to make spouse contributions if your spouse is:

- aged 70 or more; or
- employed by you.

For your spouse to apply for membership, both you and your spouse simply complete the QIEC Super Spouse Member Application. You will also need to complete a Spouse Contribution form. You can download a copy of the forms from the Fund's website www.qiec.com.au or call 1300 360 507 for more information.

Tax Rebates for Contributing Spouse Contributions[^]

You may be entitled to a rebate of up to \$540 per annum for any superannuation contributions made on behalf of your spouse, if your spouse is a low-income or non-working spouse. The rebate is calculated as 18% of contributions, up to a maximum contribution of \$3,000. The \$3,000 limit reduces by \$1 for every \$1 that your spouse's income* (plus reportable fringe benefits) exceeds \$10,800. Thus, the rebate phases out when your spouse's income (plus reportable fringe benefits) is \$13,800 or more. Here is an example of how this rebate operates:

Receiving spouse's annual assessable income	Contribution paid by contributing spouse	Maximum contribution eligible for rebate	Tax rebate available to contributing spouse
\$9,000	\$5,000	\$3,000	\$540
\$10,800	\$5,000	\$3,000	\$540
\$10,800	\$2,000	\$2,000	\$360
\$12,000	\$5,000	\$1,800	\$324
\$12,000	\$2,000	\$1,800	\$324
\$13,000	\$5,000	\$,800	\$144
\$13,000	\$2,000	\$,800	\$144
\$13,800	\$5,000	Nil	Nil

Please refer to page 4 of the 2008 QIEC Super PDS for details of the limits that apply to spouse contributions.

[^] Spouse contributions made on behalf of same-sex partners in the 2008/2009 financial year do not qualify for a tax rebate. Tax rebates will apply to spouse contribution made in the 2009/2010 financial year onwards.

* Note: From 1 July 2009, Income includes "reportable employer superannuation contributions" for the purposes of certain Government entitlements.

RESC is generally superannuation contributions which you have asked your employer to make as salary sacrifice (before tax) or additional employer contributions (in addition to Superannuation Guarantee or award contributions) paid on your behalf as part of a remuneration package. Consult your employer to identify the likely RESC for the financial year.

Nominate a Beneficiary and definition of dependant

The following section replaces the 'Nominate a Beneficiary' section on page 21 of the QIEC Super Combined Product Disclosure Statement and Financial Services Guide 2008.

In November 2008, the Same-Sex Relationships (Equal treatment in Commonwealth Laws – Superannuation) Act 2008 was passed by Parliament. This Act, effective from 1 July 2008, gives same-sex partners equal status with marital or de facto partners from opposite sex relationships, in relation to superannuation benefits, by including same-sex partners in the definition of spouse for death benefits (refer to the definition of spouse below). Children who are the product of a same-sex relationship are now considered as dependants for both partners. QIEC Super has incorporated the changes to the definitions and the implications to spouse accounts and death benefit nominations.

It is important that you consider who you would like to nominate as a beneficiary of your superannuation in the event of your death. Death benefits can generally only be paid to your Dependants or Legal Personal Representative.

QIEC Super allows you to either:

- 1. Nominate a “preferred beneficiary”.** This nomination of beneficiary is NOT BINDING upon the Trustee of the Fund, however, the Trustee will refer to your nomination of beneficiary and your will in determining to whom your benefits will be paid in the event of your death. You may change your preferred beneficiary at any time by completing the Change of Personal Details Form at the back of this Handbook or available from the website www.qiec.com.au.
- 2. Make a BINDING nomination of beneficiary.** A binding nomination of beneficiary is binding upon the Trustee of the Fund (i.e. the Trustee has no discretion as to whom your benefit is paid) providing the binding nomination is valid.

For a binding nomination to be valid the beneficiary must be:

- (a) Your legal personal representative (the executor or administrator of your estate) or a Dependant (*refer to the definition of dependant below); and
- (b) Witnessed and current.

Your Binding Death Nomination must be signed by 2 witnesses who are not beneficiaries. The witnesses must be at least 18 years of age and your nomination must have been made or affirmed within the past 3 years.

If you wish to make a binding nomination of beneficiary, please contact QIEC Super or download a copy of the form available from the Fund's website www.qiec.com.au.

***Dependant is defined as:**

- A Spouse of the member (legal, de facto or same-sex partner – see explanation below); or
- A Child of the member (including an adopted child, step-child, ex-nuptial child, a child of the person's spouse, or someone who is a child of the person within the meaning of the Family Law Act 1975); or
- A person in an interdependency relationship with you; or
- Any other person the Trustee considers dependent on you for maintenance and support at the time of your death.

Spouse of a person includes:

- (a) another person (whether of the same or a different sex) with whom the person is in a relationship that is registered under a law of a State or Territory; and
- (b) another person who, although not legally married to the person, lives with the person on a genuine domestic basis in a relationship as a couple.

An **interdependency relationship** is one in which two people:

- Have a close personal relationship; and
- Live together; and
- One or each of them provides the other with financial support; and
- One or each of them provides the other with domestic support and personal care

Interdependency can also arise between two people if they have a close personal relationship but are unable to satisfy the other requirements because either or both of them suffer from a physical, intellectual or psychiatric disability.

5. Temporary resident changes

The following section is in addition to the existing content and appears after 'Claiming a Benefit' on page 21 of the QIEC Super Combined Product Disclosure Statement and Financial Services Guide 2008.

If you have worked in Australia as a temporary resident you may be eligible to claim your superannuation money.

You can do this if:

- you visited on an eligible temporary resident visa; and
- your visa has ceased to be in effect (that is, it has expired or been cancelled); and
- you have departed Australia.

This payment is called the Departing Australia Superannuation Payment (DASP). Please note that from 1 April 2009 a tax rate of 35% applies to DASP claims. QIEC Super has prepared a Claiming a Benefit Fact Sheet which provides more information. Please call 1300 360 507 for a copy or visit www.qiec.com.au.

Effective from 18 December 2008, if you are a temporary resident and do not claim your DASP benefit within six months of leaving Australia and your visa has ceased to be in effect, QIEC Super may be required to transfer your benefit to the Australian Taxation Office (ATO) as unclaimed superannuation. In that case, you will have to claim your DASP benefit from the ATO. Eligibility and procedures for lodging a claim for superannuation benefits as an unclaimed superannuation payment are available from the ATO website www.ato.gov.au.

6. Lost Super and Unclaimed Benefits

The following section replaces the 'Lost Super' and 'Unclaimed Benefits' section on page 27 of the QIEC Super Combined Annual Report, Member Handbook and Financial Services Guide 2008.

Lost Super

In the 2009 Federal Budget, it was proposed that from 1 July 2010, superannuation providers will be required to transfer to the Australian Taxation Office (ATO):

- Lost accounts with balances of less than \$200; and
- Lost accounts which have been inactive for a period of 5 years and have insufficient records to identify the owner of the account.

Lost members whose accounts have been transferred to the ATO will be able to claim their superannuation back from the ATO at any time.

You can make enquiries at the ATO on 13 10 20 or by logging on to <https://superseeker.super.ato.gov.au> if you have lost contact with a Fund and are entitled to a benefit.

Unclaimed Benefits

A superannuation benefit is unclaimed if:

- the member has reached eligibility age (currently 65 for both male and female), and
- the superannuation provider has not received an amount in respect of the member for at least two years, and
- after the end of a period of five years since the superannuation provider last had contact with the member, the provider has been unable to contact the member again after making reasonable efforts.

Effective from 18 December 2008, if the member is a temporary resident, a superannuation benefit is unclaimed if the member has not claimed a DASP within six months since the visa ceased to be in effect and they have left Australia.

If your account balance is transferred to the ATO, you will cease to be a member of QIEC Super and you will no longer have any rights against the Trustee of QIEC Super. Any insurance cover you have with the Fund will cease.

In the event that a member has died, an amount is payable as unclaimed superannuation benefits if:

- it is determined that, under the governing rules of the Fund or by operation of law, a benefit (other than a pension or annuity) is immediately payable in respect of the member, and
- the Fund has not received an amount in respect of the member for at least two years, and
- after making reasonable efforts and after a reasonable period has passed, the Fund is unable to ensure that the benefit is received by the person who is entitled to receive the benefit.

Unclaimed monies are transferred to the ATO. If you believe you have unclaimed superannuation money, you can write to:

*Unclaimed Super Money
Australian Taxation Office
PO Box 1417
ALBURY NSW 2640*

This information is of a general nature only; it does not take into account your individual financial situation, objectives or needs. You should consider your own financial position and requirements before making a decision. You may like to consult with a licensed financial adviser in order to assist you with this. You should also refer to the Product Disclosure Statement and our Financial Services Guide before making a decision.

Pick of the bunch

QIEC Super is the Queensland industry super fund for independent education and care.

We operate only to benefit members.

We pay no commissions.

We have low fees.

Contact QIEC Super for more information.

Ph: 1300 360 507

Email: info@qiec.com.au

Web: www.qiec.com.au



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This information is of a general nature only and has been prepared without taking account of your objectives, financial situation or needs. Before acting on this advice, you should consider the appropriateness of the advice, having regard to your objectives, financial situation and needs. You should also refer to the Combined Annual Report, Member Handbook and Financial Services Guide (Product Disclosure Statement) before making a decision. To obtain a copy of the PDS, contact QIEC Super or visit the website.

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