

QIEC Super Pension Supplementary Product Disclosure Statement

Date of Issue: 3 June 2009



This Supplementary Pension Product Disclosure Statement (SPDS) replaces both the QIEC Super Pension SPDS issued on 22 December 2008 and 5 March 2009 and supplements information contained on the following pages of the QIEC Super Pension Handbook 2008 and must be read in conjunction with the QIEC Super Pension Handbook 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 AFS Licence No. 238507.

1. When can I start taking my superannuation?

This section replaces the 'When can I start taking my superannuation?' section on page 3 of the QIEC Super Pension Handbook 2008.

To be eligible to commence an Account Based Pension with QIEC Super in Pre-Retirement you must:

- Be aged between 55 and 65;
- Have a minimum Account Balance of \$10,000.

To be eligible to commence an Account Based Pension with QIEC Super in Post-Retirement you must:

- Have reached age 55 and permanently retired from the workforce; or
- Have reached age 60 and left your employer; or
- Have reached age 65; or
- Have been assessed as Totally and Permanently Disabled (TPD); and
- Have a minimum Account Balance of \$10,000.

Effective from 18 December 2008, if you are a temporary resident, you are not eligible to commence a pension.

Changes to legislation prevent a temporary resident member from having an Account Based Pension. If the ATO identifies an existing pension member to have temporary residency status, the Trustee will receive notification from the ATO to commute the member's pension and is required to pay the benefit to the ATO as an unclaimed benefit.

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.

Unclaimed benefits can be claimed later from:

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

If you are a temporary resident, QIEC Super has prepared a 'Claiming a Benefit' Fact Sheet, which explains other options available to you. Please call 1300 360 507 for a copy or visit www.qiec.com.au.

2. How do I calculate my minimum annual payment?

This section replaces the section on page 4 of the QIEC Super Pension Handbook 2008.

At commencement of the Pension and each subsequent 1 July, your minimum annual payment is calculated based on your age and Account Balance at the time. You have the choice as to the level of income you receive as long as it is equal to or above the minimum annual payment requirement and in the case of the Pre-Retirement option, no more than the maximum annual payment allowed.

Pensions commenced on a day other than 1 July are calculated on a pro-rata basis.

New pensioners

You are able to elect for the 2008/09 and 2009/10 financial years only, your minimum annual payment amount to be reduced by 50% (for example, a member aged under 65 could receive a minimum annual payment of 2% of their account balance, instead of 4%). If you would like to receive only 50% of the minimum pension, please write "50% of minimum" in the "Income Details" section of the Pension Application Form. Please note that if you do not write "50% of minimum" in the "Income Details" section of the Pension Application Form, your pension will be calculated on the standard rules (i.e. 4% for members under age 65, see table below).

Existing pensioners

If you are an existing QIEC Super pensioner and you would like your 2008/09 and/or 2009/10 pension payments reduced by 50% of the minimum annual payment amount, please contact QIEC Super on 1300 360 507. QIEC Super will be writing to you in October and advising you of your options for the payment of your pension in 2009/10.

3. What is my account balance?

This section replaces the section on page 4 of the QIEC Super Pension Handbook 2008.

Your Account Balance is the total value of your Pension account at the time it is commenced and at 1 July each year.

QIEC Super will advise you of your new minimum (and maximum if Pre-Retirement) annual payment as soon as possible after the annual crediting rates for each investment option have been determined (usually in October). Until this time, your Pension payments will continue unaltered from the previous financial year. The following table shows the minimum annual payment percentage for each age group.

Age	Minimum annual payment %
Under 65	4%
65-74	5%
75-79	6%
80-84	7%
85-89	9%
90-94	11%
95 or more	14%

The following is an example of how to calculate your minimum annual payment using the percentage table above.

EXAMPLE: George is 60 years old and commences his Account Based Pension on 1 April 2009[#] with \$200,000.

To determine George's minimum annual payment we multiply his \$200,000 account balance by the minimum annual payment percentage for a 60 year old, then multiply it by the number of days from 1 April 2009 to 30 June 2009 and divide by the number of days in that financial year (i.e. pro-rata). $\$200,000 * 4% * 91/365 = \$1,994.52$. However, for 2008/09, George may elect to receive only 50% of the minimum payment. $50% * \$1,994.52 = \997.26 .[^]

[^]The payment amount is then rounded to the nearest \$10. Where the amount ends in an exact \$5 then it is rounded up to the next whole \$10.

[#]If you commence your Pension at any date other than 1 July, your minimum annual payment for the year will be pro-rata based on the number of days in that year. Except if you commence your Pension in June, in which case the first payment can be deferred until after 1 July.

EXAMPLE: If George was to commence his Account Based Pension with an account balance of \$200,000 on 1 July 2010, no pro-rata calculation is performed and the option does not exist to receive only 50% of the minimum annual pension payment. Therefore, again assuming George is 60 years of age, his minimum annual pension will be as follows. $\$200,000 * 4% = \$8,000$.

In the case of a pre-retirement pension, a maximum annual payment is calculated by multiplying your account balance by 10%.

4. Nominating a Beneficiary

This section replaces the 'Nominating a Beneficiary' section on pages 6 & 7 of the QIEC Super Pension Handbook 2008.

You will be asked to nominate a beneficiary when you join QIEC Super - to provide the Fund with details as to who you wish to receive your superannuation benefits in the event of your death. Death benefits can generally only be paid to your Dependants or Legal Personal Representative.

Definition of Dependant

For superannuation purposes, the following definition applies:

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 (see explanation below for a child reversionary beneficiary*).

*If you nominate a child as a reversionary beneficiary, the child must be less than 18, or financially dependent and less than 25, or disabled); 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.

You can choose from three types of beneficiary

- A. Reversionary beneficiary**
- B. Binding Nomination of beneficiary**
- C. Preferred Nomination of beneficiary**

If you elect not to nominate a beneficiary, the Trustee of the Fund will exercise their discretion as to who will receive your benefits in the event of your death.

A. Reversionary beneficiary

A reversionary beneficiary will continue to receive your pension payments after your death or they can commute their pension and be paid a lump sum benefit. A reversionary beneficiary must be a dependant (see Definition of Dependant).

You can only nominate a reversionary beneficiary when you commence your QIEC Super Account Based Pension. If you want to change your reversionary beneficiary at a later date you will need to cancel this pension and purchase a new pension. However, your nomination will lapse on divorce or death of the reversionary beneficiary.

How do I nominate a Reversionary beneficiary?

Complete the beneficiary details on the Member Application Form provided in this SPDS.

B. Binding Nomination of beneficiary

A Binding Nomination of beneficiary will receive your remaining account balance as a lump sum after your death.

Where a Binding Nomination of beneficiary has been made, the Trustee of the Fund has no discretion in the event of your death and your benefits will be paid to the person nominated by you, provided the nomination is valid.

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

- Dependant (includes your spouse, de facto, same-sex partner, children of any age, financial dependents and interdependent persons); or
- Legal personal representative (can include the executor of your estate or the administrator of your estate).

For a Binding Nomination to be valid, the beneficiary must be a dependant or legal personal representative, your nomination must be signed by 2 witnesses (aged at least 18) who are not beneficiaries, and your nomination must have been made or affirmed within the 3 years prior to your death. You can choose to make, affirm, amend or cancel a binding nomination of beneficiaries at any time.

How do I nominate a Binding Nomination of beneficiary?

Cross the 'Binding Nomination' box in the beneficiaries section of the Pension Application Form. However, do not complete the beneficiary details on the Pension Application Form provided in this SPDS. Instead, complete the separate Binding Nomination of Beneficiary Form contained at the back of the Pension Handbook or at www.qiec.com.au.

C. Preferred Nomination of beneficiary

Where a Preferred Nomination of beneficiary has been made, the Trustee of the Fund will consider your nomination of preferred beneficiaries, your Will, and other factors relevant at the time of your death in deciding how to distribute your benefits.

You can change your Preferred Nomination of beneficiaries at any time.

If you are having difficulties in deciding on a beneficiary you should speak to a financial adviser who can help you to make an informed choice.

How do I nominate a Preferred beneficiary?

Complete the beneficiary details in the Pension Application Form provided in this SPDS.

What happens if I die?

In the event of your death, there are two options as to how your Pension benefits are treated.

Option 1:

Pension payments continue to be made to a Reversionary beneficiary after your death. Your Reversionary beneficiary will have the choice to continue receiving Pension payments or to withdraw the account balance as a lump sum.

Option 2:

A lump sum payment is made to your Nominated beneficiaries - Binding or Preferred - after your death.

5. Tax on lump sum death benefit

This section replaces the 'Tax on lump sum death benefit' section on page 8 of the QIEC Super Pension Handbook 2008.

A lump sum death benefit will be tax free if paid to a person who is a dependant. A dependant for tax purposes is:

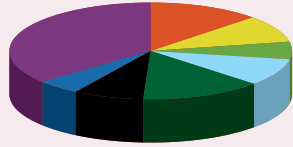
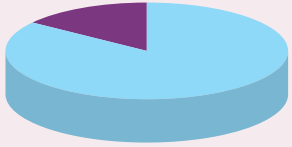
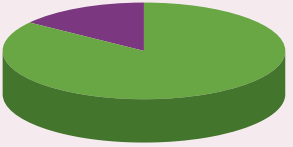
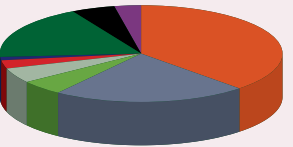
- A spouse or former spouse (including a defacto spouse and same-sex partner);
- A child less than 18 years of age;
- A person with whom you had an interdependency relationship just before you died (see page 7 of the QIEC Super Pension Handbook 2008); or
- Any other person who was financially dependent on you just before you died.

If the lump sum is paid to a non-dependant, the taxable component will be taxed at 15% plus Medicare Levy, except where the beneficiary has not supplied their TFN in which case the taxable component will be taxed at the top marginal rate plus Medicare Levy.

6. Member Investment Choice

The table below replaces the information for the Conservative Growth, Socially Responsible Investment, Infrastructure and Property investment options on pages 10, 11 and 12 of the QIEC Super Pension Handbook 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	Infrastructure	Property	Socially Responsible Investment
Crediting rates	Annual returns at 30 June			
30 June 2008	-0.40%	This option was introduced from 1 January 2009, therefore no prior period returns are available.	This option was introduced from 1 January 2009, therefore no prior period returns are available.	This option was introduced 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 allocate members with the earnings from the underlying investment, net of taxes and investment expenses.	The Trustee will allocate members with the earnings from the underlying investment, net of taxes and investment expenses.	The Trustee will allocate members with the earnings from the underlying investment, net of taxes and investment expenses.	The Trustee will allocate members with the earnings from the underlying investment, 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. Crediting rates can be positive or negative.

7. Pension Application Form

The Pension application form on the next page replaces the Pension Application Form in the QIEC Super Pension Handbook 2008.

This page has been left blank intentionally.

Pension Application Form



ALL SECTIONS MUST BE COMPLETED

PLEASE NOT

PLEASE USE BLOCK LETTERS

Please complete this form if you wish to commence a QIEC Super Account Based Pension. Please note you will require a minimum deposit of \$10,000 to commence this Pension.

I wish to commence a Post-Retirement Account Based Pension

QIEC Super MEMBER NUMBER

I wish to commence a Pre-Retirement Account Based Pension

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I am not a temporary resident (From 18 December 2008 temporary residents are not eligible to commence a pension)

Note: if you have changed your name since first becoming a member please attach a Certified copy of your Marriage Certificate, Deed Poll or a Statutory Declaration as proof.

PERSONAL DETAILS

DATE OF BIRTH

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TITLE

<input type="checkbox"/>	MR	<input type="checkbox"/>	MS	<input type="checkbox"/>	MRS	<input type="checkbox"/>	MISS
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GENDER

<input type="checkbox"/>	MALE	<input type="checkbox"/>	FEMALE
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FIRST NAME

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MIDDLE NAME

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FAMILY NAME

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RESIDENTIAL ADDRESS

STREET NUMBER

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STREET NAME

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SUBURB/TOWN

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STATE

--	--	--	--

POSTCODE

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POSTAL ADDRESS (If same as above, write "as above")

PO NUMBER

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SUBURB/TOWN

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STATE

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POSTCODE

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EMAIL AND PHONE NUMBER

EMAIL ADDRESS

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YOUR TELEPHONE NUMBER

()																	
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MOBILE NUMBER

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PROOF OF IDENTITY (See page 4 of this form for details)

I have attached a certified copy of my driver's licence or passport or 18+ card

OR

Birth Certificate Certified or Centrelink Pension Card

AND

Centrelink payment letter (<12 months old) or Government or local council notice (<3 months old) with name and address

TAX FILE NUMBER (TFN)

I have read the Taxation section of the Handbook and understand that I have the choice of supplying my TFN, and the consequences of not supplying it. I further understand that the Fund will only use my TFN for the correct purposes as stated.

MY TAX FILE NUMBER IS

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ROLLOVER DETAILS

You can elect to use benefits in other superannuation funds to commence your QIEC Super Pension. If you wish to do this please complete the 'Member Rollover Authorisation' form attached to this Handbook, prior to commencing your pension.

PLEASE COMPLETE DETAILS ON REVERSE SIDE

1

Pension Application Form



ALL SECTIONS MUST BE COMPLETED

PLEASE NOT

PLEASE USE BLOCK LETTERS

PREFERRED BENEFICIARIES

You can nominate a beneficiary to receive your benefit in the event of your death. A reversionary beneficiary will continue to receive the Pension payments from your account, whereas a preferred or binding nomination of beneficiary will receive your remaining account balance as a lump sum. Please note: If you wish to make a binding nomination of beneficiary, please cross the 'Binding Nomination' box below. Do not fill out the other fields in this section. You will need to complete the "Binding Death Nomination of Beneficiaries" form, which is attached to this Handbook.

Please select the type of nomination you wish to make: Reversionary beneficiary Preferred beneficiary Binding Nomination

Please provide details of your beneficiary/ies below. Please note: Only one person can be nominated as a reversionary beneficiary and that nomination cannot be changed.

Surname	Given Name	Date of Birth	Relationship	% Allocation

If more space is required please attach an additional sheet. Please note: This nomination is not binding on the Trustee of the Fund.

TOTAL MUST =

1	0	0
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MEMBER INVESTMENT CHOICE

Existing options	
Conservative Growth	<input type="text"/> <input type="text"/> <input type="text"/> %
Balanced Growth	<input type="text"/> <input type="text"/> <input type="text"/> %
High Growth	<input type="text"/> <input type="text"/> <input type="text"/> %
New options (from 1 January 2009)	
Australian Equities	<input type="text"/> <input type="text"/> <input type="text"/> %
International Equities	<input type="text"/> <input type="text"/> <input type="text"/> %
SRI	<input type="text"/> <input type="text"/> <input type="text"/> %
Infrastructure	<input type="text"/> <input type="text"/> <input type="text"/> %
Property	<input type="text"/> <input type="text"/> <input type="text"/> %
Fixed Interest	<input type="text"/> <input type="text"/> <input type="text"/> %
Cash	<input type="text"/> <input type="text"/> <input type="text"/> %
Must be whole numbers and add up to TOTAL	100%

Effective from 1 January 2009, you are able to choose one or more investment options in which your account balance will be invested (in multiples of 5%). Please nominate below your chosen combination of investment options. Refer to the Investment choice section of the Handbook for further information.

You can switch your nominated investment options up to 4 times per financial year at no cost effective 1 July, 1 October, 1 January and 1 April, with each switch to be effective from the first day of the following quarter. Please invest my current superannuation account balance in the investment option(s) outlined. I understand that if I do not complete this section, my current account balance will be invested in the default Balanced Growth option, unless I select otherwise.

If you choose more than one investment option, your nominated percentage for each option must be in multiples of 5% and must total 100%.

For example:	Conservative Growth	40%
	Balanced Growth	25%
	Australian Equities	35%
	Total	100%

PLEASE COMPLETE ALL RELEVANT SECTIONS

2

To ensure we can commence your QIEC Super Account Based Pension in a timely manner, please complete the checklist below.

Checklist

- Have you completed, signed and dated the form?
- Have you attached your certified identification?
- Have you supplied your Tax File Number?

Identification requirements

We are required by law to obtain proof of your identity before paying any benefit. We must obtain certified copies of the following to prove your identity. If you have international identification documents or are unable to provide the documents sought, please contact us.

Completing proof of identity

You will need to provide documentation with this transfer request to prove you are the person to whom the superannuation entitlements belong.

The following documents may be used:

EITHER:

One of the following documents:

- Current Driver's licence issued under State or Territory law
- Current Passport (or expired within the last 2 years)
- 18+ Card (must be current)

OR

Two of the following documents (one from each column)

One of the following documents:

- Birth certificate or birth extract, or
- Citizenship certificate issued by the Commonwealth, or
- Pension card issued by Centrelink that entitles the person to financial benefits.

and

One of the following documents:

Notice that contains your name & residential address that was issued by:

- Commonwealth, State or Territory Government within the past 12 months that records the provision of a financial benefit, for example: Letter from Centrelink regarding a Government assistance payment, or
- Australian Taxation Office within the past 12 months that records a debt or refund payable, for example: Tax Office notice of Assessment, or
- Notice issued by Local Council or Utilities Provider within the past 3 months that records the provision of services for example: Rates Notice, Electricity or Phone Bill.

- A permanent employee of Australia Post with 2 or more years of continuous service;
- An agent of Australia Post who is in charge of an office supplying postal services to the public;
- An officer with 2 or more continuous years of service with one or more financial institutions;
- A finance company officer with 2 or more years of continuous service (with one or more finance companies);
- An officer with, or authorised representative of, a holder of an Australian Financial Services Licence (AFSL), having 2 or more years of continuous service with one or more licensees;
- A member of the Institute of Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants with 2 or more years of continuous membership;
- A notary public officer;
- A registrar or deputy registrar of a court;
- A police officer;
- A Justice of the Peace or Commissioner for Declarations;
- A person enrolled on the roll of a State or Territory Supreme Court or the High Court of Australia, as a legal practitioner;
- An Australian consular officer or an Australian diplomatic officer;
- A judge of a court;
- A magistrate; or
- A Chief Executive Officer of a Commonwealth court.

Tax File Number (TFN)

You are not obligated to provide your TFN to your superannuation fund. However, if you do not provide your TFN, your fund may be taxed at the highest marginal tax rate plus the Medicare levy on employer and salary sacrifice contributions made to your superannuation account in the year, compared to the concessional tax rate of 15%. Your fund may deduct this additional tax from your account.

If your superannuation fund does not have your TFN, you will not be able to make personal contributions to your superannuation account. Choosing to quote your TFN will also make it easier to keep track of your superannuation in the future.

Under the Superannuation Industry (Supervision) Act 1993, your superannuation fund is authorised to collect your TFN, which will only be used for lawful purposes. These purposes may change in the future as a result of legislative change. The TFN may be disclosed to another superannuation provider, when your benefits are being transferred, unless you request in writing that your TFN is not to be disclosed to any other trustee.

This information is of a general nature and does not take account of your individual financial situation, objectives 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 obtain a Product Disclosure Statement (PDS) and consider the PDS before making any decision.

If you require specific advice, you should contact a licensed financial adviser. 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 and is authorised to provide general financial product advice in relation to superannuation.

Have you changed your name?

If you have changed your name, you will need to provide a certified copy of: Marriage Certificate from the Births, Deaths & Marriages Registration Office, Decree Nisi, Deed Poll or change of name certificate from the Births, Deaths & Marriages Registration Office.

Certification of Documents

All copied pages of ORIGINAL proof of identity documents must be certified as true copies by any individual approved to do so (see below). The person who is authorised to certify documents must sight the original and the copy and make sure both documents are identical, then make sure all pages have been certified as true copies by writing or stamping "Certified true copy" followed by their signature, printed name, qualification (eg Justice of the Peace, Australia Post employee, etc) and date. The following can certify copies of the originals as true and correct copies:

Send the completed form and relevant documents to:

QIEC Super PO Box 2130 Milton Qld 4064 Phone: 1300 360 507

