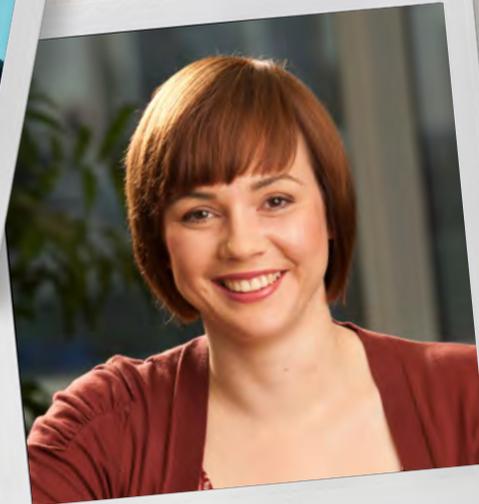


Rewards and benefits



*Damian Lillcrap,
Investment Services*



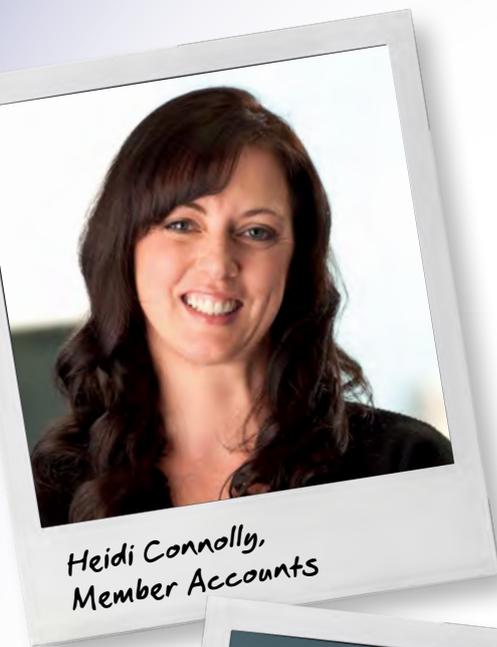
*Meg Hooper,
Business Change Management*



*Gary Wilson,
Insurance Management*

A guide to your
employee rewards
and benefits





Heidi Connolly,
Member Accounts



David St George,
Marketing, Communications
and Distribution

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Important note: QSuper Limited is the administrator of the QSuper Fund, and is wholly owned by the Board of Trustees of the State Public Sector Superannuation Scheme (QSuper Board). Where the term 'QSuper' is used in this document, it represents the QSuper Board, the QSuper Fund and QSuper Limited, unless expressly indicated otherwise.

Disclaimer: This summary of benefits is for eligible full and part time QSuper Limited (QSL) employees. Part time employees may receive the benefits on a pro-rata basis. While QSL is committed to continue to provide attractive benefits for its staff, the benefits described in this document are the benefits currently provided, and may be reviewed as circumstances change. We reserve the right to amend or discontinue benefits referred to in this brochure at any time without prior notice. This document should not be viewed as a contract, warranty or guarantee of employment benefits. Where there is a conflict between this document and your employment contract with QSL, and/or QSL policies, your agreement and our policies will prevail.



We want to ensure our people are happy, so in turn, they can deliver quality services to our members

Total rewards and benefits

QSuper's total rewards package is about more than competitive pay and an attractive superannuation offer. It's an opportunity to be part of one of Australia's leading superannuation funds. QSuper is a great place to work as we have a strong member focused culture. We employ over 600 staff across more than 20 business units, and we encourage our people to develop and grow within the business.

We understand that to recruit and retain great people we need to offer a compelling package of benefits. That's why QSuper offers a range of benefits linked to your personal and career growth, work/life balance, health and wellbeing, and finances.

QSuper embraces a diverse workforce as a source of strength and to enable us to benefit from a wide variety of capabilities, ideas and insights.

Overall, we want to ensure our people are happy, so in turn, they can deliver quality services to our members and their colleagues.



We like to provide challenging and meaningful work and will support you to achieve your full potential

Your personal growth and career

Onboarding

As we welcome you to QSuper, we endeavour to provide a smooth transition by offering a comprehensive onboarding and induction experience:

- Welcome onboarding package
- Face to face corporate induction training
- Business unit orientation
- Leaders induction
- Online training
- Coaching programs
- Communication and ongoing support

Learning and development

We are committed to giving you access to flexible learning solutions that suit your needs and help you reach your performance goals:

- Hundreds of online learning programs covering topics such as project management, leadership, management, and customer service
- Personal development programs
- Desktop skills training
- Technical training
- Stretch assignments and experiences to develop new skills
- Industry journals and literature
- Your personal development and career plan
- Ongoing coaching from peers and business leaders



Cristal Dyer,
Strategy and Product Development

I've been able to develop new skills and try different roles, which has helped me work out what I want from my career

Leadership programs

At QSuper we want to develop your skills and help you achieve your career goals. If your goal is to progress in a leadership capacity we understand the importance of providing you with the necessary training to achieve this. QSuper's Leadership model outlines appropriate learning and development opportunities at relevant transition points to help you learn new skills, enhance your leadership capabilities and develop your leadership networks.

Access to study assistance and leave

We encourage you to develop your knowledge, skills and abilities through further education and academic achievements, which is why QSuper offers a generous study assistance scheme. This provides financial assistance and leave for employees participating in courses or research projects that help develop the skills needed to fulfill organisational and individual needs within QSuper.

Professional and corporate memberships

We may pay membership fees and costs associated with joining relevant professional associations for eligible employees. In addition, QSuper has corporate memberships with relevant industry bodies to take advantage of training, events and networking activities.

Internal mobility

QSuper is committed to providing opportunities to transfer across the business for temporary assignments, secondments or to perform at a higher level. These diverse experiences will help you to:

- increase your skills and knowledge by working in different areas of QSuper
- provide challenging opportunities to accelerate your personal and professional development
- give you greater access to a wide variety of people and networks
- enhance your career opportunities



Our employees tell us that one of the greatest benefits of working at QSuper is the work/life balance

Work/Life balance

Flexibility

QSuper provides a range of flexible working options to help you balance your lifestyle:

- Flexible working hours (including access to additional time off)
- Job share, part-time work and transition to retirement arrangements
- Telecommuting or working from home
- Onsite carers room

Social club

We have an inhouse social club that organises regular events including golf days, outings at the races, family fun days, trivia nights and social networking events.

Annual leave

- 20 days of paid leave annually
- Part-time employees receive the relevant pro-rated amount
- An additional paid leave day during Christmas/New Year
- A leave loading of 17.5% of your salary is also paid annually to eligible employees
- Options to take leave at half or full pay

Personal/carers leave

- Ten days of paid personal/carers leave are accrued annually for sickness or to care for a family or household member
- Part-time employees also receive the relevant pro-rated amount



*Sandra Chalk,
Member Accounts*

The flexible working conditions allow me to manage priorities at home and achieve a work/life balance

Family leave

Generous parental leave arrangements for maternal, spousal and adoption leave are available for eligible employees:

- Pre-natal or pre-adoption leave to attend appointments (for both primary and secondary care givers)
- Sixteen weeks paid maternity or adoption leave for a primary care giver
- Two weeks paid spousal leave or adoption leave for a secondary care giver
- Options to take leave at half or full pay
- Options to take a combination of both paid and unpaid leave
- The Australian Government Paid Parental Leave Scheme is offered in addition to QSuper's paid family leave

Long service leave

- Entitled to 13 weeks leave in recognition of completing ten years of continuous service
- Pro-rated leave can be accessed after seven years of service
- Additional benefits are available for longer serving staff
- Options to receive these benefits at half or full pay

Purchased leave

QSuper also offers options to purchase additional leave of up to six weeks in addition to your annual four weeks leave.

Bereavement leave

- Two days of paid bereavement leave per occasion is available if there is a death in your immediate family or household
- Casual employees have access to two days unpaid leave per occasion

Special leave

In addition to the above leave options, additional paid or unpaid special leave is available for a wide range of reasons, such as emergency situations, emergency management courses or voluntary emergency attendance, for sporting competitions, seminars and conferences, or on compassionate grounds, etc.



QSuper encourages a culture of reward and recognition so we can celebrate your successes and recognise outstanding achievements

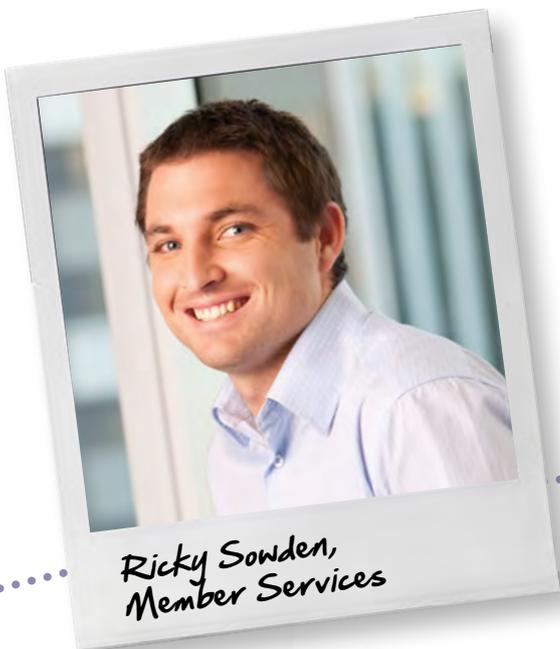
Recognising your contribution

Variable pay

In addition to a competitive salary package, QSuper also conducts an annual salary review which may result in salary increases that recognise your individual contribution to the success of QSuper. In some cases, performance incentive schemes and bonuses are also on offer.

Recognition

- QSuper encourages a culture of regular and ongoing feedback to both enhance performance and recognise outstanding effort.
- QSuper recognises the difference its employees make and acknowledges their talents and contribution through workforce planning and talent management. In addition, succession planning identifies higher performers with the potential and desire to progress their careers.



I am praised for my efforts and achievements, and I appreciate the recognition.

Reward and Recognition Program

To recognise and reward your contribution to QSuper, we also offer the following benefits:

- Spontaneous recognition and performance recognition in the form of gifts or vouchers
- Recognition of service, with celebratory events and gifts
- Corporate event celebrations and team building activities
- Gifts to recognise and celebrate your life milestones and support you outside of your working life
- Major awards and prizes that recognise employees who live the QSuper values

Employee Referral Program

We believe every employee can make a difference not only in what they do day-to-day, but by becoming a talent spotter for QSuper. This program rewards employees with a bonus for any referral that leads to the sign-on of a successful candidate.

Salary sacrifice

Salary sacrificing is another way that QSuper recognises and rewards your hard work. We offer a variety of salary sacrifice options that can help you maximise your tax effectiveness. By paying less tax, you could have more money left over for other things. Options available for salary sacrifice include:

- Superannuation
- Motor vehicle novated leases
- Professional memberships and subscriptions
- Self education expenses
- Portable electronic devices
- Financial adviser fees
- Airport lounge memberships
- Tools of trade, briefcases, calculators
- Home office expenses
- Work related travel expenses
- Disability/income protection



QSuper cares about your health and well-being, and provides a supportive workplace, along with a range of personal benefits for you through the Corporate Health Program

Health and wellbeing

Discounted health insurance

QSuper offers discounted private health insurance at corporate rates with noticeable savings through MBF or Medibank Private.

Influenza vaccination

QSuper schedules free flu vaccinations to help you avoid catching the flu.

Gym membership

To help you maintain a healthy lifestyle and get in shape, QSuper offers discounted gym membership at Goodlife Health Clubs located throughout Brisbane and in the CBD.

Global Corporate Challenge

Each year, we co-fund entry into one of the world's largest and most exciting corporate health initiatives – the Global Corporate Challenge. QSuper teams can have fun, get fit and even lose weight on a virtual walk around the world in this pedometer based walking challenge.

Bridge to Brisbane fun run

QSuper offers free registration and encourages participation in the annual Bridge to Brisbane fun run.



*Amy Lok,
Member Accounts*

*The culture and
work environment
at QSuper
is great*

Massage

Periodically, QSuper provides you the opportunity to relax and enjoy a seated massage, delivered in a private room on-site at QSuper, at a subsidised cost.

The Fruit Box

To promote healthy eating and a healthy lifestyle, QSuper provides fresh seasonal fruit boxes on a regular basis for you to snack on.

Health seminars

QSuper provides a range of free onsite seminars featuring different topics related to physical and emotional wellbeing to motivate you to lead a more healthy and active life.

Group fitness

Periodically, QSuper offers a range of after hours group fitness activities that you can participate in:

- Okido Yoga
- Running Club
- Boxing for fitness
- Pilates

Employee Assistance Program

Your emotional wellbeing is important to us, so QSuper ensures you and your immediate family have access to professional, confidential counselling that supports you in times of need through an employee assistance program.

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and benefits

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and career

Work/
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Recognising
your
contribution

Health
and
wellbeing

Your
financial
security



We are committed to helping you make the most of your super to achieve financial security

Your financial security

As a QSuper employee, you are also a QSuper member. Here are some of the great financial benefits, QSuper offers its members:

Superannuation

- We have a generous superannuation offer with above minimum contribution rates for eligible employees
- Option to make additional contributions to boost your superannuation savings
- Option to open an account for your spouse and make contributions into it
- Option to split your contributions into your spouse's account
- Access to a range of online tools, calculators and post-retirement solutions

Seminars

QSuper is committed to informing and educating members about their super, this includes you. So for more than 30 years, QSuper has offered free entry to a range of seminars which are designed to help members achieve better retirement outcomes.



Renee Gardem,
Insurance Management

I find it personally rewarding to work for an organisation with such a great reputation in the industry

Insurance cover

To ensure peace of mind and financial security in the event of illness or death QSuper offers competitive insurance cover:

- Death and total and permanent disability (TPD) insurance for as little as \$1.25 per unit per week for most employees
- Income protection insurance for temporary disablement which pays a benefit of 75% of the relevant salary plus member and employer contributions of 17.75% for eligible employees
- Options to purchase additional death and TPD insurance cover of up to \$2 million for permanent and temporary employees
- Cover provided 24 hours a day, 7 days a week

Personal financial planning advice

As a QSuper member, you have access to subsidised financial advice from professional financial planners Q Invest¹. Q Invest can provide you with a full range of advice services and discuss how you can maximise your money, save tax and have greater peace of mind.

1 Q Invest Limited (ABN 35 063 511 580, AFSL 238274) Q Invest is ultimately owned by the QSuper Board (as trustee for the QSuper Fund), and is a separate legal entity which takes full responsibility for the financial services and products it provides.



Contacting QSuper

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