



# Important changes to your super account

**We're pleased that Australian Retirement Trust (ART) has been selected as the merger partner for the Qantas Superannuation Plan (Qantas Super).**

ART is one of Australia's largest super funds. Close to 2.4 million Australians trust us to take care of over \$300 billion of their retirement savings. We're here to help our members retire well with confidence, focused on strong long-term investment returns, lower fees and the information and access to advice our members need to manage their super and retirement. We're focused on:



**Lower  
fees**



**Strong long-term  
investment returns<sup>1</sup>**



**Outstanding  
services**

## **Transfer Guide for Defined Benefit members of Qantas Super.**

If you're currently a Division 1, 2, 3 or 15 Defined Benefit member of Qantas Super, this guide is for you.

<sup>1</sup>For investment performance and returns, visit [art.com.au/performance](https://art.com.au/performance)



## Your defined benefit provider is changing

Your account will move from the Qantas Superannuation Plan (Qantas Super) to the new Qantas Group Super Plan with ART, and we will open a Super Savings Corporate account for you. Your current Qantas Super Defined Benefit account will close following the transfer to us. This is planned to occur on **29 March 2025** via a Successor Fund Transfer (SFT).

An SFT is a transfer of member benefits from one super fund to another. Under superannuation regulations, it's a key requirement that we provide you with at least equivalent rights (although not necessarily identical) to those currently provided to you in Qantas Super.

### Your defined benefit entitlement calculation will remain unchanged

You'll continue to be provided with the same defined benefit entitlement you currently have in Qantas Super.

Your transition email/letter from ART will confirm your defined benefit division and you'll be able to review the benefit applicable in the Super Savings – Corporate Product Disclosure Statement for Defined Benefit Account Qantas Group Super Plan and the Super Savings – Corporate Defined Benefit Handbook Qantas Group Super Plan (applicable to your division),<sup>1</sup> at [art.com.au/qgsp](https://art.com.au/qgsp)

<sup>1</sup>The Super Savings – Corporate Product Disclosure Statement for Defined Benefit Account Qantas Group Super Plan and the Super Savings – Corporate Defined Benefit Handbook Qantas Group Super Plan (applicable to your division) will be available on 29 March 2025 at [art.com.au/qgsp](https://art.com.au/qgsp) or by calling 1800 319 489.

## Your accumulation account

As part of your defined benefit entitlements, you may have accumulation accounts as part of your Qantas Super benefit, which may contain the following:

- any additional voluntary contributions you’ve made, including contributions made by your spouse or the government,
- any amounts you’ve previously rolled into Qantas Super from other superannuation funds, and
- the investment earnings you’ve accrued on your accumulation accounts.

Your accumulation accounts (referred to as an **Additional Accumulation account** in ART) will transfer to ART, as part of your Defined Benefit account, which is planned to occur on 29 March 2025.

## Do you have any offset accounts?

Any offset account or debt accounts you currently have in Qantas Super will continue to form part of your Defined Benefit at ART.

If applicable, your offset account/s will accrue interest based on the rate or Investment option in the following table:

| Account                             | How Interest accrues                 |
|-------------------------------------|--------------------------------------|
| Offset                              | Qantas Group DB Reserve earning rate |
| AWOTE Offset                        | AWOTE + 2.5%                         |
| Cash Offset                         | ART Cash Investment option           |
| Stand Down Contribution Debt        | Qantas Group DB Reserve earning rate |
| Compulsory Member Contribution Debt | Not applicable                       |

If your Offset or Stand Down Contribution Debt was invested in the Cash or Conservative options with Qantas Super prior to transfer, these will be invested in the ART Cash Investment option instead of the Qantas Group DB Reserve (Balanced) option. You can't change how this is invested.



## What if I leave employment or choose another super fund before the transfer?

If you're in Qantas Super and decide to re-direct your employer contributions to another fund (excluding Division 15 members) or leave Qantas Group prior to 29 March 2025, you may not be eligible to join the Qantas Group Super Plan with ART. If you're a Retained member of Qantas Super when the transfer happens, it will transfer to the Former Qantas Group Super Plan that has different fees and insurance arrangements.



### **Do you currently have another account in Qantas Super?**

In addition to your Defined Benefit account, under certain conditions you may also have a Transition to Retirement or Retirement Income account in Qantas Super. These accounts will also transfer to ART on 29 March 2025. If this applies to you, you'll receive a separate communication and link to the Transfer Guide relevant to your other account.



### Key things to know:

- When your account is transferred to us, your Qantas Super account will be closed.
- There are no forms or paperwork required to make this transfer happen.
- You'll be provided with insurance cover equal to the amount you currently have within Qantas Super (some differences will apply to the terms and conditions, more information on page 16).
- Your existing accumulation account balance and future contribution allocation in Qantas Super will be transferred to our Super Savings investment option/s that the trustees have determined are appropriate based on the Qantas Super investment option/s which your account was invested in, as described later in this guide.
- Any contribution arrangements you have in place with Qantas Group's payroll will be carried across.
- If you're currently making additional contributions to your Qantas Super account (other than through payroll deductions, which will continue automatically), you'll need to redirect these to ART after 29 March 2025. For more details refer to the **What actions you need to take** section, under **Redirect your additional contributions**.
- For someone holding a Power of Attorney (POA) to be able to act on a member's behalf regarding their account, in most cases this will automatically come across to ART, after 29 March 2025. We'll contact you if this is not the case and we require further documentation.
- It's important to note that ART will rely on membership data supplied by Qantas Super, as applicable, to establish your account with ART at the transfer date.
- As part of the transition, if you have any negative balances in investments, these will be proportionally redistributed across your other investments.



## More information

- Keep reading this guide to see what actions you may need to take with your investments for your Additional Accumulation account and beneficiaries.
- Read the Super Savings – Corporate Product Disclosure Statement for Defined Benefit Account Qantas Group Super Plan (PDS) and the Super Savings – Corporate Defined Benefit Handbook Qantas Group Super Plan (applicable to your division)<sup>1</sup> at [art.com.au/qgsp](https://art.com.au/qgsp)
- Visit [art.com.au/qgsp](https://art.com.au/qgsp) for dedicated plan information and resources to help you sort your super.

## What happens to your existing Qantas Super accumulation account(s)?

On the transfer date, the Trustee of Qantas Super will determine your **final closing balance** of your accumulation account (if you have one) based on the applicable crediting rate and will write to you to confirm your final balance. This amount will be your opening Additional Accumulation account balance in ART, and we'll apply our unit prices effective at close of business on 28 March 2025 to ensure that your Additional Accumulation account isn't out of market as a result of the transition.

We'll write to you in late April confirming your **defined benefit** and **opening balance** of your Additional Accumulation account and the Trustee of Qantas Super will provide an exit statement with your closing account balance in due course.

Following the transfer, Qantas Super will be wound up once all the final expenses and provisions of the fund are accounted for and financial statements, final tax return, and fund audits are completed.

<sup>1</sup>The Super Savings – Corporate Product Disclosure Statement for Defined Benefit Account Qantas Group Super Plan and the Super Savings – Corporate Defined Benefit Handbook Qantas Group Super Plan (applicable to your division) will be available on 29 March 2025 at [art.com.au/qgsp](https://art.com.au/qgsp) or by calling 1800 319 489.

# Some temporary interruptions to services

You'll experience some service and processing interruptions to your account prior to, and after, the transfer date. This is called a 'limited-service period'.

The below timeline outlines what services will be affected and when to expect interruptions.

| Date                 | Service  |
|----------------------|--|
| 5pm on 18 March 2025 | Limited-service period commences (a period when processing of limited transactions will occur).<br><br>Online, phone or paper-based transactions must be received by Qantas Super by this date. Your online account will become read- only. This means you won't be able to modify or update your details or make online transactions. You'll be able to view your account details and download copies of your statements that are online. |
| 5pm on 18 March 2025 | Cut-off date for any investment switches in Qantas Super for your accumulation account prior to the transfer date.   |
| 29 March 2025        | Transfer date.   |
| Early April 2025     | You'll receive your Welcome email from ART which contains your new member number and instructions on how to access your account online via Member Online.  |
| Late April 2025      | You'll receive your Welcome letter, plus a separate communication confirming your opening balance, which you'll be able to access via your Member Online account.  |
| Early May 2025       | Full processing of transactions re-commences.  |

# Your fees

Fees and costs of providing your **Defined benefit** are paid for by Qantas Group and do not impact your benefit.

The table below sets out the administration fees and costs for an **Additional Accumulation account** deducted in the Qantas Group Super Plan and costs which will be deducted from the ART's general reserve:

## Division 1

| Fee Type                      | Amount   | How and when paid   |
|-------------------------------|--|---|
| Administration fees and costs | \$1.00 per week.   | We generally deduct it each week in arrears from your account. We don't pro-rata for partial weeks. |
|                               | <b>plus</b> 0.05% p.a. of the first \$500,000 of your account balance only.  | We generally deduct it each week in arrears from your account. It is pro-rated for partial weeks.   |
|                               | <b>plus</b> 0.07% p.a. not deducted from your account balance <sup>1</sup> . | We estimated this amount as 0.07% for the year ending 30 June 2024.                                 |

<sup>1</sup>When the administration costs exceed member administration fees collected these costs are met from our general reserve, not from your account balance or investment returns.



Division 2, 3 and 15

| Fee Type                      | Amount   | How and when paid   |
|-------------------------------|--|---|
| Administration fees and costs | \$1.00 per week.   | Paid for by Qantas Group.<br>Deducted from your account balance each week and reimbursed to your account by the Qantas Group. |
|                               | <b>plus</b> 0.05% p.a. of the first \$500,000 of your account balance only.  | Paid for by Qantas Group.<br>Deducted from your account balance each week and reimbursed to your account by the Qantas Group. |
|                               | <b>plus</b> 0.07% p.a. not deducted from your account balance <sup>1</sup> . | We estimated this amount as 0.07% for the year ending 30 June 2024.   |

Investment fees and costs

The investment fees and transaction costs that apply to your Additional Accumulation account depend on the option/s you're invested in. They are calculated as a percentage of your investment balance and reduce your investment return. Investment fees and costs are calculated on a daily basis and deducted from investment returns before we declare the unit price on business days. Other fees and costs may be deducted from your account, such as advice fees for personal advice and insurance fees. See 'Additional explanation of fees and costs' in the Super Savings Accumulation Guide available at [art.com.au/qgsp](https://art.com.au/qgsp)

<sup>1</sup>When the administration costs exceed member administration fees collected these costs are met from our general reserve, not from your account balance or investment returns.



## Your investments

### How your Defined Benefit account will be invested

When your account moves from Qantas Super to the Qantas Group Super Plan with ART on 29 March 2025, the assets backing your defined benefit will be invested in a bespoke Qantas DB option.

Your employer bears most of the investment risk on the assets supporting the defined benefit portion of your benefit. The Trustee, in consultation with Qantas Group and the Plan Actuary decides on the investment of the assets that support your defined benefit entitlements. Investment returns don't generally affect the amount of the defined benefit you're entitled to receive.

Your Defined Benefit account currently uses a crediting rate to calculate investment returns. ART will express these investment returns as a daily unit price of the bespoke Qantas DB Reserve earning rate. This daily unit price will be used to calculate the value of these benefits or accounts used in calculating your defined benefit.

For more information, please refer to the Super Savings – Corporate Product Disclosure Statement for Defined Benefit Account Qantas Group Super Plan and the Super Savings – Corporate Defined Benefit Handbook Qantas Group Super Plan applicable to your division<sup>1</sup> at [art.com.au/qgsp](https://art.com.au/qgsp)

### How your Additional Accumulation account will be invested

Your accumulation account balance and investment choice for future contributions in Qantas Super will be transferred to the Super Savings account investment option/s that the trustees have determined are appropriate based on the Qantas Super investment option/s which your account was invested in, as at close of business on **28 March 2025** and advised to ART by Qantas Super.

<sup>1</sup>The Super Savings – Corporate Product Disclosure Statement for Defined Benefit Account Qantas Group Super Plan and the Super Savings – Corporate Defined Benefit Handbook Qantas Group Super Plan (applicable to your division) will be on 29 March 2025 at [art.com.au/qgsp](https://art.com.au/qgsp) or by calling 1800 319 489.

Your Super Savings – Corporate Additional Accumulation account balance will be invested as follows:

- **opening balance** will be invested in the same proportion as your current Qantas Super balance.
- **future contributions** will be invested in the same percentages as your future contribution investment options in Qantas Super.

It’s important to note that while they may be similar, Qantas Super and equivalent Super Savings investment options are not the same.

The following table shows Qantas Super’s investment options, mapped to the equivalent Super Savings investment options with ART:

| Qantas Super | ART                           |
|--------------|-------------------------------|
| Glidepath    | Lifecycle Investment Strategy |
| Aggressive   | High Growth                   |
| Growth       | Balanced                      |
| Balanced     | Conservative-Balanced         |
| Conservative | Conservative <sup>1</sup>     |
| Thrifty      | Balanced Index                |
| Cash         | Cash                          |

<sup>1</sup>While the Australian Retirement Trust Conservative option has the same name as the Qantas Super Conservative option, it has an asset allocation that lies between the Qantas Super Conservative and Qantas Super Balanced options.



## Automatic rebalancing

ART offers an automatic rebalancing service for Accumulation accounts, that reweights your investment options back into line with your original selection (by moving money from one option to another). You can choose an automatic rebalance frequency of every 6 months or 12 months. For more information refer to the Investment Guide, available at [art.com.au/qgsp](https://art.com.au/qgsp)

## How does the Lifecycle Investment Strategy work for Additional Accumulation accounts?

The Lifecycle Investment Strategy is our MySuper investment option and is where we automatically put your super if you don't make a choice. It personalises your investment strategy based on your age.

Your age can play a big part in how you might invest your super, which is one of the benefits of our Lifecycle Investment Strategy. When you're younger and trying to grow your balance, we'll automatically aim for growth. When you're nearing retirement, we gradually switch you to a more stable strategy that helps protect your hard-earned savings.

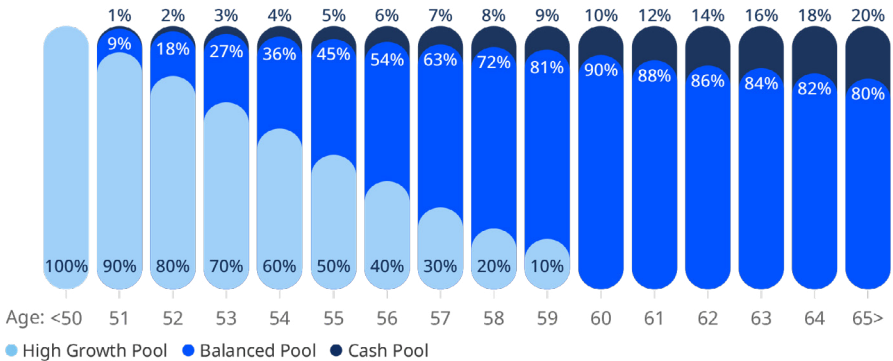
In ART's Super Savings Lifecycle Investment Strategy, we'll invest 100% of your account balance in the High Growth Pool until you turn 50.

Following your 50th birthday, your balance will move gradually out of the High Growth Pool into the Balanced and Cash Pools, as shown in the graph below.

By your 60th birthday, your balance will be invested in a combination of the Balanced and Cash Pools. The proportion allocated to the Cash Pool will then gradually increase as you approach age 65. This strategy reduces investment risk as you approach retirement.



Lifecycle investment strategy



Indicative image only. Read the Super Savings Investment Guide available at [art.com.au/qgsp](http://art.com.au/qgsp) for full details of how the Lifecycle Investment Strategy works.



## How have investments performed?

The following table compares the performance of the of the current Qantas Super Glidepath – Take-Off (MySuper) option with ART’s Super Savings Lifecycle Investment Strategy High Growth Pool, after investment fees, costs and taxes, over 1 year, 3 year, 5 years and 7 years to 31 December 2024.



As shown in the table, the returns have been higher for the Super Savings Lifecycle Investment Strategy High Growth Pool over these timeframes to 31 December 2024.

**Warning:** Past performance is not a reliable indication of future performance.

| Investment option   | Investment returns to 31 December 2024<br>(net of investment fees, costs and taxes) |                  |                  |                  |
|---|---|------------------|------------------|------------------|
|   | 1 year<br>% p.a.  | 3 year<br>% p.a. | 5 year<br>% p.a. | 7 year<br>% p.a. |
| ART Lifecycle Investment Strategy – High Growth Pool <sup>1</sup> | 13.61%  | 7.47%            | 9.17%            | 9.20%            |
| Qantas Super Glidepath - Take-Off (MySuper) <sup>2</sup>          | 13.50%  | 6.40%            | 9.00%            | 8.98%            |

**Warning:** Past performance is not a reliable indication of future performance.

<sup>1</sup>Source: [art.com.au/performance](https://art.com.au/performance). The High Growth Pool commenced on 1 July 2024 and has identical investments to the High Growth option. To show the returns for the High Growth Pool at 31 December 2024, we have combined the returns of the High Growth option to 30 June 2024 and the returns of the High Growth Pool from 1 July 2024. Refer to the Super Savings Investment Guide for more information about the Lifecycle option.

<sup>2</sup>Source: Super Ratings Fund Crediting Rate Survey 31 December 2024



### More information

- Read the Super Savings Investment Guide, available at [art.com.au/qgsp](https://art.com.au/qgsp) for full details of our investment options.
- Review the investment performance of our investment options and pools at [art.com.au/performance](https://art.com.au/performance)
- When you receive your Welcome email, register for Member Online to review and update your investment choice.

If you need help with choosing an appropriate investment strategy once you become a member with us, call **13 11 84**.





## Your insurance

In addition to your current defined benefits continuing unchanged in ART, any existing **Voluntary insurance cover** (called **Additional cover** in ART)<sup>1</sup> you hold will also transition to ART and be provided on the same basis as it currently is with Qantas Super.

Where any individual exclusions, restrictions or loadings apply to your existing cover in Qantas Super, these will continue to apply when your account is carried over to your Qantas Group Super Plan with ART.

The option to apply for Additional cover will continue to be available in ART.

For more information on how to apply, refer to the Super Savings - Corporate Insurance Guide Qantas Group Super Plan<sup>2</sup>, available at [art.com.au/qgsp](https://art.com.au/qgsp)



### More information

- Use the insurance calculator available at [art.com.au/qgsp](https://art.com.au/qgsp) and enter your cover details for a more detailed insurance quote.
- Read the Super Savings - Corporate Insurance Guide Qantas Group Super Plan<sup>2</sup>, available at [art.com.au/qgsp](https://art.com.au/qgsp) to compare the terms and conditions in your current plan with those in ART, including the premiums and details of your cover.
- Check your insurance cover in your Welcome letter which will be sent late April 2025.

<sup>1</sup>Insurance cover in Australian Retirement Trust will be provided via group life policies for Death and Total & Permanent Disability and Income Protection cover issued by MetLife Insurance Limited (ABN 75 004 274 882, AFSL 238096) to the Trustee of the Australian Retirement Trust. <sup>2</sup>The Super Savings - Corporate Insurance Guide Qantas Group Super Plan will be available from late February (for information only purposes until the Plan starts on 29 March 2025) at [art.com.au/qgsp](https://art.com.au/qgsp)



# Are you already an ART member?

## What happens if you have a Qantas Super account and already have an ART Super Savings account?

The following will generally occur depending on the insurance cover you held on the transfer date in your existing ART Super Savings account.

| If you HAVE a Qantas Super account AND.....   |   |
|---|---|
| You also HAVE insurance in ART Super Savings  | You have NO insurance in ART Super Savings  |
| <p>Your accounts <u>will not</u> be combined.</p> <p>Your ART Super Savings account will remain unchanged.</p> <p>We will still open a new Qantas Group Super Plan account for you, and your Qantas Group SG contributions will be paid into this account.</p> <p>Your Additional Accumulation account balance and investment choice for future contributions in Qantas Super will be mapped into the Super Savings investment option/s as already described in this guide.</p> <p>Your beneficiary nominations in Qantas Super will transfer across to your new Qantas Group Super Plan account.</p> <p>ART may contact you in the future to discuss consolidating these accounts (if eligible).</p> | <p>Your accounts <u>will</u> be combined.</p> <p>We'll automatically transfer your existing Super Savings Accumulation account to the new Qantas Group Super Plan. Your ART member number will stay the same.</p> <p>Your Qantas Super balance will be mapped into the Super Savings investment option/s as already described in this guide. There will be no change to the way your previous Super Savings balance is invested. Any future contributions will be invested according to your investment choice transitioned from your Qantas Super account.</p> <p>The insurance cover you held at Qantas Super will transfer across to your new Qantas Group Super Plan account.</p> <p>If you don't want us to combine your accounts, you will need to opt out by 29 March 2025, by emailing <a href="mailto:qgsp_transition@art.com.au">qgsp_transition@art.com.au</a></p> |



It's important to note that the treatment described earlier doesn't apply if you have a Super Savings – Business, Super Savings - Corporate or QSuper account.

In these cases, we will not combine your accounts. You will hold multiple accounts unless you choose to consolidate them.

We strongly encourage you to speak with your financial adviser before making any decision about whether consolidating these accounts is right for your circumstances.

## What happens to your beneficiary nominations?

The following will occur to any transferring beneficiary nominations depending on the type of nomination you held in your Qantas Super and your existing ART Super Savings account (excluding QSuper accounts):

- If you have an existing binding nomination on your ART Super Savings account, **the ART binding nomination (including expiry date) will continue to apply** and any Qantas Super nomination will not transfer (other than reversionary nominations on a Super Savings Income account); otherwise
- If you have an existing binding nomination on your Qantas Super account, **the Qantas Super binding nomination (including expiry date) will be carried across to your ART membership** (subject to ART review at transfer and may result in the nomination reverting to preferred), other than reversionary nominations on a Super Savings Income account.

It's important to check your nominations after the transfer to ensure they're correct. All binding nominations will be reviewed at claim time for completeness and accuracy.



## What actions you need to take

There are a few important actions you may need to take because of this change.

### Before the transfer

#### ✓ Are your details up to date?

Check and update your details with Qantas Super by **5pm on 18 March 2025**. Log in at **qantassuper.com.au** or call **1300 362 967** between 8am and 7pm (AEST/AEDT) Monday to Friday, or **+61 3 8306 0957** if you are calling from overseas. It's important that you provide your email address and mobile number to ensure ART can contact you about the transition and for future correspondence.

#### ✓ Elect a choice of fund and make a withdrawal request if you don't wish to transition to ART

Following the completion of the transition to ART, Qantas Super will close. All defined benefit members of Qantas Super will transition to the Qantas Group Super Plan with ART. To retain your ongoing defined benefits, you must remain in the Qantas Group Super Plan, with ART.

If you don't wish to transition any accumulation accounts you hold in Qantas Super to ART, you'll need to complete the *Qantas Super Withdrawal – for super accounts form* available at **qantassuper.com.au/forms** and return it to Qantas Super, GPO Box 4303, Melbourne, VIC 3001 by **5pm on 18 March 2025**.

The decision to join another fund is up to you. However, we encourage you to review the information contained in this guide, so you can make an informed comparison before making a decision.

Your Qantas Super accumulation accounts will need to be closed before the transfer date or you'll automatically transfer to ART.

After the transfer

✓ Redirect your additional contributions

If you’re currently making additional contributions to your Qantas Super Accumulation accounts (other than through payroll deductions, which will continue automatically), you’ll need to redirect these to ART after 29 March 2025. This can be done via BPAY® or direct debit once you have received your member number.

✓ Review your beneficiaries

Your beneficiaries will be carried across as follows:

| Qantas Super | ART                    |
|--------------|------------------------|
| Binding      | Binding <sup>1</sup>   |
| Non-Binding  | Preferred <sup>2</sup> |

After the 29 March 2025 (and once you receive your member number in the Welcome email), if you’d like to change your Preferred beneficiary nomination, you can do this via Member Online or our Mobile App. You can also use the Change of Details form. You can make a binding beneficiary nomination (you have control over who the Trustee will pay your death benefit to) by completing the Binding Death Benefit Nomination form. Both forms are available at [art.com.au/forms](https://art.com.au/forms)

✓ Renew your third-party authority

If you’ve previously authorised another person (e.g. your spouse, financial planner or solicitor) to act on your behalf in relation to your benefits in Qantas Super, this will lapse from the transfer date. To continue this arrangement, you’ll need to complete the Third Party Authorisation form in Member Online once you receive your member number in the Welcome email.

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<sup>1</sup>You have control over who the Trustee will pay your death benefits to. <sup>2</sup>Will only be used as a guide and ultimately the Trustee of ART will decide how to pay your death benefits.



### ✓ **Provide your email address and mobile number**

It's important that you provide us with your email address and mobile number, if you haven't already. You can do this via Member Online. Your mobile number will allow us to identify you and contact you to discuss your membership and any questions you may have. We recommend you use your personal email (not a work email address), so we can still get in touch with you if you change jobs. In order to access Member Online, the email address linked to your account needs to be unique and not shared with another person.

### ✓ **Consider your communication preferences**

If you've elected to receive communication from Qantas Super via post, this preference won't carry across to ART. We provide most of your important documents digitally, unless you request otherwise. You can change your preferences (to print) and contact details in Member Online, and request hardcopies at no additional cost by contacting us.



## We're here to help

If you have any questions about the transition, please email [qgsp\\_transition@art.com.au](mailto:qgsp_transition@art.com.au) or give us a call on **1800 319 489**, between 7:00am to 7:30pm AEST, Monday to Friday.





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[art.com.au](https://art.com.au)

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