

AUST(Q) Supplementary Employer Handbook

Date of issue 16 March 2009

Issued by A.U.S.T.(Queensland) Pty Ltd ABN 65 010 677 013

Trustee of Allied Unions Superannuation Trust (Queensland) ABN 87 769 828 838



This Supplementary Employer Handbook supplements the AUST(Q) Employer Handbook issue date 1 March 2008 and must be read together.

The benefits of being an AUST(Q) Member

- AUST(Q) has achieved sound, consistent investment returns over the history of the Fund.*
- All profits are returned to members, which means their money works harder for them.
- A low cost administration fee of just \$1.35 per week with no commissions or fees paid to sales staff. Please refer to the AUST(Q) Product Disclosure Statement (PDS) for further details on fees and costs associated with membership.
- Death and Income Protection insurance cover is automatic when members join AUST(Q). AUST(Q) also offers Total and Permanent Disablement Cover as an optional benefit. Please refer to the PDS for further details about insurance.
- Provides for Spouse Contributions.
- No minimum contributions are required.
- Access to reliable and professional financial advice at low cost through Industry Fund Financial Planning.
- Access to additional benefits and services including low cost home loans and competitive banking services through Members Equity Bank.
- Access to special premium rates for members through Manchester Unity.
- Portable superannuation across Australia.

*Note: past performance is not an indicator of future performance

Fees and charges

Members are charged a small fee each week to meet the running costs of the Fund. The fees and costs, as at March 2009, are set out below.

Type of Fee or cost	Amount	How and when paid
Fees when your money moves in or out of the fund:		
Establishment fee: The fee to open your investment.	NIL	Not Applicable
Contribution fee: Fee on each amount contributed to your investment, either by you or your employer.	NIL	Not Applicable
Withdrawal fee: The fee on each amount you take out of your Investment.	\$50.00	Deducted from your member account when a benefit is paid.
Termination fee: The fee when you close your account with the Fund.	NIL	Not Applicable
Management costs:		
The fees and costs for managing your investment.	\$70.20 p.a (\$1.35 per week) Plus	Weekly and allocated to the Fund's Administration Reserve Account. The number of weeks is calculated as the number of Thursdays in a given period.
The amount you pay for your investment.	0.62% p.a. Plus	This is the ongoing investment management cost which is deducted from investment earnings before determining the rate of earnings allocated to your account.
Operational asset cost.	0.24% p.a.	The costs for administration, operational and compliance costs of the Fund which is deducted from investment earnings before determining the rate of earnings allocated to your account.
Service fees:¹		
Investment switching fee: The fee for changing your investment options	NIL	Not Applicable

¹ Please see 'Additional Explanation of Fees and Costs' section in the PDS for other fees that may be applicable.

AUST(Q)

www.austq.com.au

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FUND ADMINISTRATOR

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