



# QSuper Group Strategy

FOR INTERNAL DISTRIBUTION ONLY

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# OUR DIRECTION

For over 100 years, QSuper has been looking after members. Today, we're responsible for managing more than \$85 billion in retirement savings for over 585,000\* members, making us one of the largest superannuation funds in Australia.

We strive to help each of our members make the most of today, while planning to achieve their retirement goals. We do this through our financial education, personal service, unique investment philosophy, and award-winning products across our integrated superannuation, advice and insurance offering.

Supporting our members is not just the job of one, but many. All of our QSuper Group colleagues work diligently for the benefit of our members. We are united by our values and driven to support our members' financial wellbeing through to retirement and beyond.

This is our spirit. It's what defines us. It's what makes us uniquely QSuper.

As we look to our future in an industry that's ever-changing, we will grow our business, continue to drive value and improve the financial wellbeing of all our members.

Our QSuper Group Strategy will guide us on this journey though our purpose, objectives, ambitions, and our culture and values.

# QSuper Group Strategy

SUPERANNUATION | ADVICE | INSURANCE

## OUR PURPOSE

To make every member confident that, with QSuper, they can look forward to their best years.

## OUR CULTURE

Our members are at the heart of everything we do and our values are at the heart of our organisation.

## OUR VALUES



### OUR OBJECTIVES



#### FINANCIAL WELLBEING

We will significantly improve members' financial wellbeing to support improved outcomes to and through retirement.



#### SUSTAINABLE GROWTH

With a profit-for-purpose ethos, we will make business decisions that grow and improve our business for the benefit of our members.

### OUR AMBITIONS



**Every member has a personalised financial plan.**



**Market leading member and employer satisfaction.**



**1 million members and \$200 billion in funds under management by 2028.**



**Lowest quartile cost per member and competitive total fees.**

### OUR DIFFERIATORS



#### Members' Financial Partner

We provide every member with proactive and personalised financial assistance over their lifetime, leveraging our integrated advice, superannuation and insurance businesses.



#### Competitive Product and Service Propositions

We provide market leading superannuation, advice and insurance products and services that are known for being personalised, value for money and support our members at each life stage.



#### Targeted Growth and Distribution

We will continue to be the core Queensland Government default fund and retain our members; and develop new distribution channels and partnerships to become a national choice fund.



#### Efficiency and Productivity

We deliver value to members through a continuous focus on improving business efficiency and performance.

# OUR PURPOSE

A photograph showing two women in what appears to be an office or professional setting. One woman, with long blonde hair, is smiling and looking towards the camera. She is wearing a dark blazer over a light blue shirt. The other woman's back is to the viewer, showing her blonde hair and glasses. In the background, there are some papers pinned to a wall and a framed picture on a shelf.

To make every member confident  
that with QSuper, they can look  
forward to their best years.

Everything within our strategy contributes to this purpose.  
Everything we do in our roles day-to-day needs to support this.

# OUR CULTURE & VALUES

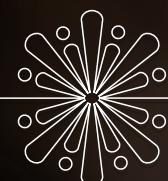
Our members are at the heart of everything we do and our values are at the heart of our organisation.

Our culture and values represent the way we do things around here. They help guide our behaviours and underpin everything we do.

We have four values;



United



Spirited



Courageous



Accomplished



# OUR OBJECTIVES

To fulfil our purpose and guide our direction, we have two strategic objectives.



## FINANCIAL WELLBEING

We will significantly improve members' financial wellbeing to support improved outcomes to and through retirement.

At QSuper, we partner with our members, providing them with the right products and services when and how they need them. This could be a student in their first job, a teacher with a growing family or a couple in retirement. We recognise our members are diverse and we provide the support they need to enjoy a financially secure lifestyle while they are working and into retirement.



## SUSTAINABLE GROWTH

With a profit-for-purpose ethos, we will make business decisions that grow and improve our business for the benefit of our members.

At QSuper, we don't have shareholders. Everything we do is to benefit our members. Because we're a profit-for-purpose fund, we will continue to grow to ensure we remain relevant and competitive, and in a way that stays true to our members' best interests.

# OUR AMBITIONS

We have set ambitions for each of our strategic objectives.

## FINANCIAL WELLBEING



Every member has a personalised financial plan.

We provide every member with financial guidance to meet their needs at different life stages.



Market leading employer and member satisfaction.

We lead the industry in member and employer experience. Our members are satisfied and advocate for QSuper.

## SUSTAINABLE GROWTH



1 million members and \$200 billion in funds under management by 2028.

We have one million members around Australia, managing over \$200 billion in savings for their retirement.



Lowest quartile cost per member and competitive total fees.

We are in the lowest quartile cost per member in the industry. We also have highly competitive fees for the products and services we provide.

# OUR DIFFERENTIATORS

To achieve our objectives and ambitions, we will focus on the things that set us apart from our competitors, the things that make QSuper unique.



## OUR DIFFERENTIATORS

# MEMBERS' FINANCIAL PARTNER

### How we support this

#### HOLISTIC FINANCIAL WELLBEING PHILOSOPHY

Our Group-wide retirement income philosophy aligns all products, services and member conversations to financial wellbeing and retirement income.

#### LIVING FINANCIAL PLAN

We provide all members with guidance that supports their retirement outcomes and keeps them on track.



#### ADVICE DELIVERY

Every member receives financial advice at key moments of truth over their lifetime.

#### PERSONALISED ENGAGEMENT

Every interaction provides a consistent and integrated assistance experience that improves the members' financial wellbeing.

## OUR DIFFERENTIATORS

# COMPETITIVE PRODUCT AND SERVICE PROPOSITIONS

### How we support this

#### SMART DEFAULTS

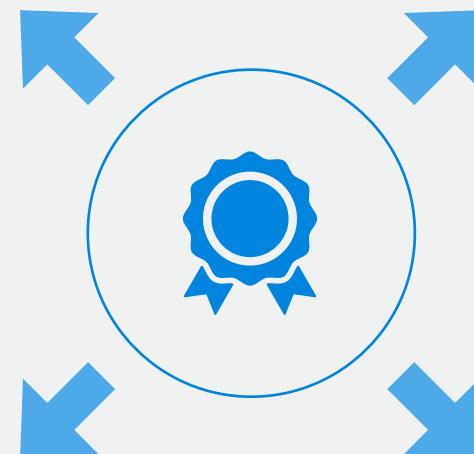
Personalised default superannuation products utilising individual member data with the ultimate aim to provide a default combination of products and services to and through retirement to meet the unique income needs of each member.

#### INNOVATIVE CHOICE SOLUTIONS

Members have greater flexibility and control delivered via continued enhancements to product features and solutions.

#### GROUP LIFE INSURANCE

Market competitive, customisable life insurance solutions tailored to member and employer needs.



#### CUSTOMISED CHANNEL SOLUTION

Product solutions meet the requirements for new channels and partners.

## OUR DIFFERENTIATORS

# TARGETED GROWTH AND DISTRIBUTION

How we support this

### FOLLOW THE MEMBER

Maximise retention of members through seamless employer to employer transition for existing members while ensuring active member status is maintained.

### EFA FRIENDLY

Positive external financial adviser (EFA) relationships to retain members and expand our distribution reach.



### CHOICE DISTRIBUTION AND PARTNERSHIPS

Established and/or participating in choice distribution channels and partnerships.

### EMPLOYER AS CUSTOMER

An 'employer as customer' philosophy to support employer acquisition and retention.

Grow our brands as assets, lifting awareness and consideration across all customers, stakeholders and influencers.

## OUR DIFFERENTIATORS

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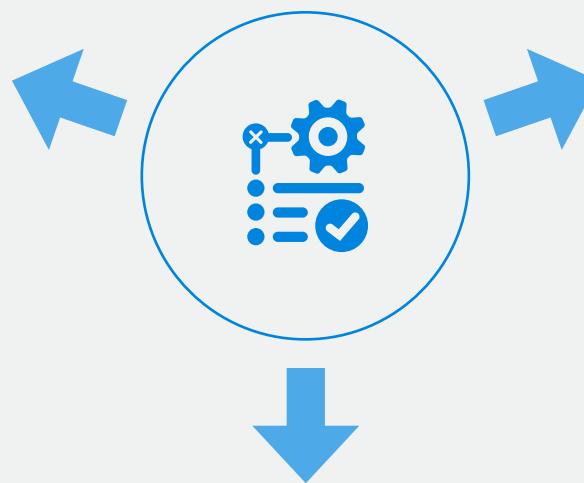
# EFFICIENCY AND PRODUCTIVITY

How we support this

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### PEOPLE AND CULTURE

Unlock value through improved productivity and greater collaboration – enhancing culture for members while supporting our competitive environment.



### OPERATING MODEL

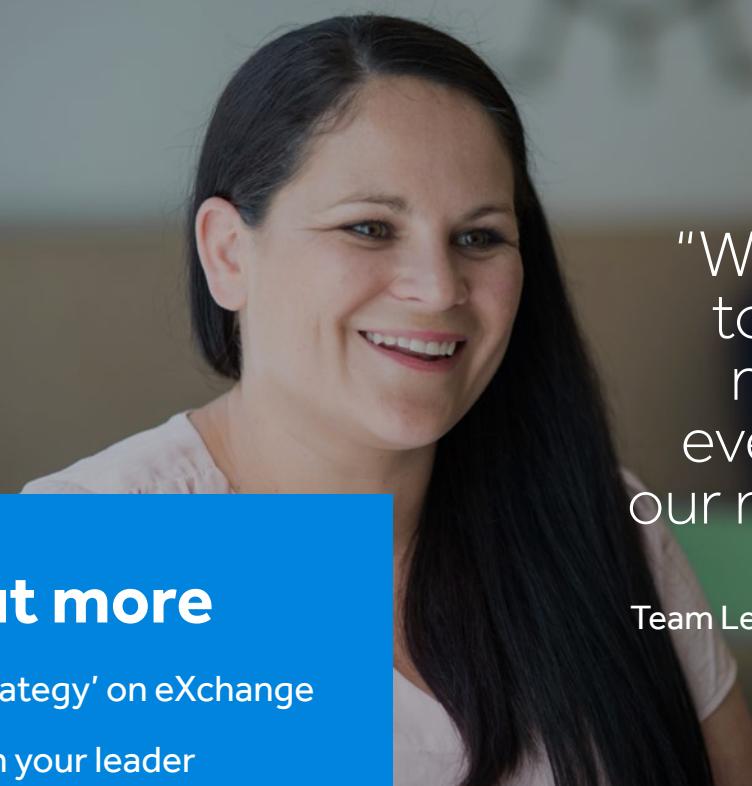
A ways of working and operating model fit for purpose that meets member experience expectations and delivers efficiency.

### PROCESS AND TECHNOLOGY

Automation of processes and operations for efficiency and experience.

"We like to focus on the member outcome"

**Josh**  
Member Solutions Officer



"What we do today really matters to every one of our members"

**Jayne**  
Team Leader - Operations

## Find out more

- > Search 'Group Strategy' on eXchange
- > Speak with your leader

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**QSuper**  
Group Strategy

"It's all about how to make someone's life better"

**Erin**  
Financial Adviser



"It's a good feeling knowing that you're actually helping people and having a positive impact on their lives"

**Tom**  
Senior Claims Manager

