



Are you getting the most out of your Defined Benefit account?

There are small changes you can make to your Defined Benefit account today that could see a difference in how much you'll have when you retire.

With a Defined Benefit account, your retirement benefit is calculated by multiplying your 'multiple' (which reflects both your years of service and your contribution rate) with your final salary.



Catch-up contributions

A feature of the Defined Benefit account is that you might be able to make additional catch-up contributions if there has been a shortfall in standard member contributions in the financial years you have worked. Catch-up contributions can be made over future pay periods or as lump sum contributions.

You may be missing out on more in retirement

It's important to do all you can to make sure your retirement savings are growing as quickly as possible. If you're eligible to make catch-up contributions to your Defined Benefit account and haven't done so yet, it's not too late.

Call **1300 360 750** to find out if you're eligible to make catch-up contributions.

If you are eligible, we'll give you a quote showing how much extra you'll need to contribute to receive the full multiple possible based on your working history.

We'll also let you know about your options to make the catch-up payments. It's a good idea to discuss catch-up contributions with your employer as well.

Need help?

Find out more about how the Defined Benefit account works at qsuper.qld.gov.au/definedbenefit or call us on **1300 360 750** and we'll send you a Defined Benefit Account guide

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