

30 July 2019

Mr Karl Morris AO
QSuper Chairman
GPO Box 200

BRISBANE QLD 4001

Dear Mr Morris AO

Together delegates at our Branch Conference meeting yesterday received a report from Mr Phil Fraser (Chief of QInsure) and Mr Glen Quinn (QSuper Insurance Product Manager).

The delegates appreciated the opportunity to hear directly from the fund and insurer.

Mr Fraser and Mr Quinn reported that fund members had all received extensive communication and advice in the "Significant Event Notice" (SEN) about the changes in the income protection product.

Delegates noted, however, that there were many examples where members had not received the letter or email described. This was an experience shared by many of the 200 delegates present, who each represent many hundred more union members.

This lack of appropriate and effective communication from QSuper meant that a significant number of members did not have the opportunity to review or change their cover prior to the changes being implemented on 1 July and are therefore now subject to additional waiting periods.

Delegates moved a resolution that I write to you and seek that you urgently review the timeframes that were associated with this process and note the feedback from the Together union that a majority of members are very disappointed about the change. Members have asked for information about options from other funds as a result of these changes to the income protection insurance. This is particularly relevant for members who work in roles classified as 'high risk'.

Delegates also asked about the impact these changes will have on women. As women disproportionately take sick or carer's leave, this means that their ability to survive for the 90-day period without an income when they have very limited sick leave is reduced. Delegates noted this will mean that these changes will disproportionately affect women workers and create a greater risk to these women.

Together delegates also asked about the current lack of coverage for workers over the age of 65. Mr Fraser indicated that QInsure was looking into providing a product that extended to workers over the age of 65 and delegates are eager to seek assurances about when this will occur. It is noted that

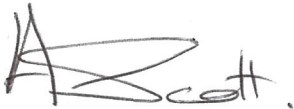
other industry funds do provide income protection insurance to at least age 67, if not age 70. As many of our members are working longer and feel that they must now work longer in order to afford a decent life and a dignified retirement, this type of cover is more and more necessary. Delegates requested that I ask you to act on this as a matter of urgency.

Overall it was clear that the Together delegates reflect a broad dissatisfaction with the changes, the lack of consultation and the implementation process that occurred.

I am seeking a reply in relation to the issues raised above.

I am happy to meet and discuss this further please contact the office Executive assistant on (07) 3017 6154 or email, secretary@together.org.au.

Yours sincerely

A handwritten signature in black ink that reads "Alex Scott". The signature is written in a cursive style with a large, stylized 'A' and 'S'.

Alex Scott
Branch Secretary