

# Product Update

Suncorp WealthSmart<sup>®</sup> Personal Super  
Suncorp WealthSmart<sup>®</sup> Business Super  
Suncorp WealthSmart<sup>®</sup> Pension  
Suncorp WealthSmart<sup>®</sup> Term Allocated Pension



Issued 3 December 2012

## What does this product update cover?

This product update covers:

<b>Introducing Suncorp WealthSmart Term Deposits</b>	2
<b>Suncorp Term Deposit Fund renamed Suncorp Cash Fund</b>	5
<b>Improving interest rates on the Suncorp Bank Deposit Fund and Suncorp Cash Fund</b>	5
<b>Introducing the Grant Samuel Epoch Global Equity Shareholder Yield (Unhedged) Fund</b>	6
<b>Introducing the Colonial First State Global Credit Income Fund</b>	8
<b>Changes to the investment objective for the Suncorp Global Shares Fund</b>	9
<b>Sale of Tyndall Investments to Nikko Asset Management</b>	10
<b>Other changes</b>	11
<b>Forms for new Suncorp WealthSmart members</b>	15

This product update replaces the previous Suncorp WealthSmart product updates issued since March 2011.

## Need more information?

If there's anything else you need to know, please call our Customer Service team on 13 11 55 and ask for 'Super', between 8am and 6pm (Australian Eastern Standard Time) Monday to Friday. We'll be happy to help.

# Introducing Suncorp WealthSmart Term Deposits

We're pleased to introduce Suncorp WealthSmart Term Deposits to the Suncorp WealthSmart investment menu, available from 3 December 2012.

If you're looking for income certainty for your super or pension, you can invest as little as \$1,000 in a Suncorp WealthSmart Term Deposit and receive a fixed interest rate for your chosen investment term.

With Suncorp WealthSmart Term Deposits:

- You have the choice of 6 month, 1, 3 and 5 year investment terms
- You can invest in as many term deposits as you like\*, provided there is at least \$1,000 in each term deposit and you don't invest more than 70% of your account balance in term deposits
- You won't pay any admin fee (including the ongoing service fee) or investment management fees for the balance of your account invested in Suncorp WealthSmart Term Deposits. (Additional admin fee for nil entry fee members continues to apply.)
- Income (interest) earned will be paid annually and on maturity (interest is calculated using simple interest)
- Interest will be paid to the Suncorp Cash Fund
- You won't get a Suncorp Bank Term Deposit directly, because under superannuation law we're required to hold term deposits and other fund assets on behalf of members.

You can get the latest Suncorp WealthSmart Term Deposit rates from [suncorp.com.au](http://suncorp.com.au) or by calling us on 13 11 55 and asking for 'super'.

\* You may select a maximum of 20 investment options at any time. Please note, each Suncorp WealthSmart Term Deposit you hold counts as one investment option.

## How Suncorp WealthSmart Term Deposits work

The table below shows the investment profile for Suncorp WealthSmart Term Deposits.

Suncorp WealthSmart Term Deposits					
<b>Type of asset</b>	Term deposits are bank deposit securities where money is invested for a fixed term at a fixed interest rate.				
<b>Investment objective</b>	To provide a stable, cash based investment delivering a fixed return over the nominated investment term.				
<b>Investment strategy</b>	Invests in fixed term deposits issued by Suncorp Bank.				
<b>Strategic asset allocation</b>	<table border="1"> <thead> <tr> <th>Asset type</th> <th>Strategic asset allocation (%)</th> </tr> </thead> <tbody> <tr> <td>Cash (bank term deposits)</td> <td>100</td> </tr> </tbody> </table>	Asset type	Strategic asset allocation (%)	Cash (bank term deposits)	100
	Asset type	Strategic asset allocation (%)			
Cash (bank term deposits)	100				
<b>Range</b>	<table border="1"> <thead> <tr> <th>Asset type</th> <th>Range (%)</th> </tr> </thead> <tbody> <tr> <td>Cash (bank term deposits)</td> <td>100</td> </tr> </tbody> </table>	Asset type	Range (%)	Cash (bank term deposits)	100
	Asset type	Range (%)			
Cash (bank term deposits)	100				
<b>Investment timeframe</b>	6 months plus				

## How you can invest in Suncorp WealthSmart Term Deposits

### New members

If you're applying for a new account and would like to invest in Suncorp WealthSmart Term Deposits, please complete the updated **Investment selection form** in addition to the Suncorp WealthSmart application form. This form replaces 'Section 4 – Investment selection' on the Suncorp WealthSmart application form. Please attach the updated **Investment selection form** to your Suncorp WealthSmart application form and return both forms to us.

Please see **Forms for new Suncorp WealthSmart members** later in this Product Update for a copy of the updated **Investment selection form**.

### Existing members

If you're an existing member, simply switch at least \$1,000 from your other investment options into the term deposit and choose your preferred term by completing the **Term deposit investment change form** or make an additional investment into your Suncorp WealthSmart Personal Super or Business Super account by completing the **Term deposit additional investment form**.

You can't invest more than 70% of your account balance in term deposits. The next section provides information on what happens if your investment in term deposits exceeds this amount.

### New and existing employers

Sorry but you can't choose Suncorp WealthSmart Term Deposits as part of your plan's default investment strategy.

## Breaking your Suncorp WealthSmart Term Deposit before it matures

With a Suncorp WealthSmart Term Deposit, your money is generally 'locked' in for your chosen investment term. However there are some circumstances when we can 'break' your term deposit early:

Breaking a term deposit	
<b>When can you break your term deposit?</b>	<ul style="list-style-type: none"><li>• If you ask to switch out of a term deposit before it matures</li><li>• If you request a partial withdrawal and there's not enough money in your other investment options to pay out your requested amount</li><li>• If you ask to withdraw, rollover in full or close your Suncorp WealthSmart account.</li></ul>
<b>When can we break your term deposit?</b>	<ul style="list-style-type: none"><li>• If the balance of your account invested in Suncorp WealthSmart Term Deposits exceeds 85% of your account balance at any time</li><li>• You'll need to make sure you maintain at least 15% of your account balance in other investment options (not in term deposits)</li><li>• If there's not enough money left in your other investment options to pay for fees, costs, insurance premiums, contributions tax, pension payments or any other amount we need to deduct.</li></ul> <p>If we need to break your term deposit for one of the reasons shown above, we will break the term deposit which is closest to maturity.</p>

If your term deposit is broken for any reason, it will be broken in full – in other words it can't be partially broken. If your term deposit is broken before the end of your chosen investment term, any interest earned will be adjusted, as shown below:

Term completed	Interest adjustment (% of interest earned reduced by the percentage shown below)
0 - 25% (eg within the first three months of a 12-month term)	80%
26% - 50%	60%
51% - 75%	40%
76% - 100%	20%

Interest earned is calculated by adding together interest that has been accrued (but not yet paid) plus any interest that has been paid. This means that if the interest adjustment is greater than what has been accrued to your account, the difference will be taken from the principal (ie the amount you originally invested into the term deposit).

### What happens on maturity or when your term deposit is broken

When your Suncorp WealthSmart Term Deposit matures or is broken (including if you switch out from it), we'll invest the proceeds in the Suncorp Cash Fund (for a switch, this is temporary until your money is invested in your chosen replacement option). The amount we'll pay is your principal invested, **plus** interest accrued, **less** any applicable interest adjustment (which may include some of your principal).

### Other important information about Suncorp WealthSmart Term Deposits

#### How we apply earnings tax on Suncorp WealthSmart Personal & Business Super

For all investment options other than Suncorp WealthSmart Term Deposits and the Suncorp Traditional Capital Guaranteed Fund, any earnings tax liability is included when calculating the unit price. For Suncorp WealthSmart Term Deposits, any earnings tax will be deducted proportionately from your other investment options.

For information on how we apply earnings tax to the Suncorp Traditional Capital Guaranteed Fund, please see page 14 of the Member Booklet.

Earnings tax does not apply to transition to retirement, pension or term allocated pension accounts.

#### You can't have auto-rebalancing on your account if you have Suncorp WealthSmart Term Deposits

If you have Suncorp WealthSmart Term Deposits you can't use the auto-rebalancing feature on your account. If you already use this feature, we'll turn it off on the effective date of your investment in term deposits.

#### Fees and costs on Suncorp WealthSmart Term Deposits

Suncorp WealthSmart Term Deposits do not charge an investment management fee. In addition, you won't pay an admin fee on the balance of your account invested in Suncorp WealthSmart Term Deposits.

Please note, because you don't pay an admin fee on the balance of your account invested in Suncorp WealthSmart Term Deposits, it's not counted towards any admin fee rebates (for all members except employed members of Suncorp WealthSmart Business Super where it will still count towards your employer plan's overall balance).

Any other relevant fees (such as contribution or member fees), costs, insurance premiums or taxes will be deducted from your other investment options.

For nil entry fee members only, the additional admin fee you pay will continue to apply and will also be deducted from your other investment options.

## Suncorp Term Deposit Fund renamed Suncorp Cash Fund

The existing Suncorp Term Deposit Fund has been renamed the Suncorp Cash Fund, effective 3 December 2012.

All references to the Suncorp Term Deposit Fund in the Suncorp WealthSmart Product Disclosure Statement (**PDS**) and Member Booklet should be replaced with the Suncorp Cash Fund.

## Improving interest rates on the Suncorp Bank Deposit Fund and Suncorp Cash Fund

If you're looking for secure, simple and easy to understand investment options, Suncorp WealthSmart offers the Suncorp Bank Deposit Fund and the Suncorp Cash Fund (deposit options).

You and your adviser can now agree a different ongoing service fee for the deposit options than for other investment options. By reducing the ongoing service fee on these options you'll effectively receive additional returns.

For more information on the deposit options and how they can give you the benefits of a bank account within your Suncorp WealthSmart account, please see the relevant Suncorp WealthSmart PDS and Member Booklet.

### How to use this feature

#### New members and employers

Please go to **Forms for new Suncorp WealthSmart members and employers** later in this Product Update and complete the **Adviser remuneration details form** and send it to us with your completed Suncorp WealthSmart application form, available in the PDS.

If you don't want to use this feature, you only need to fill out the Suncorp WealthSmart application form available in the PDS. There's no need to send us a separate **Adviser remuneration details form**.

#### Existing members

Please complete and return a **Change of adviser fees form** which you'll find on our website at [suncorp.com.au](http://suncorp.com.au)

# Introducing the Grant Samuel Epoch Global Equity Shareholder Yield (Unhedged) Fund

Effective 21 November 2012, the Grant Samuel Epoch Global Equity Shareholder Yield (Unhedged) Fund (**Grant Samuel Fund**) has been added to the Suncorp WealthSmart investment menu.

Grant Samuel Epoch Global Equity Shareholder Yield (Unhedged) Fund			
<b>Objective</b>	The fund's goal is to generate superior risk adjusted returns with a dividend yield that exceeds the dividend yield of the benchmark.		
<b>Strategy</b>	<p>The fund pursues attractive total returns with an above average level of income by investing in a diversified portfolio of global companies with strong and growing free cash flow. Companies in the portfolio possess management that focus on creating value for shareholders through consistent and rational capital allocation policies with an emphasis on cash dividends, share repurchases and debt reduction – the key components of shareholder yield. The portfolio generally holds between 90 and 120 stocks from equity markets worldwide, with risk controls to diversify the sources of shareholder yield and minimise volatility. Epoch's chief risk officer is a co-portfolio manager on all its strategies which highlights the importance of risk management in Epoch's investment process.</p> <p>In addition, while the portfolio is constructed from the bottom up, decisions are made with consideration of the macro context. Epoch's Investment Policy Group, composed of senior members of its different strategy groups, provides insight and guidance on the global market environment and macroeconomic and industry trends.</p> <p>Epoch invests with the expectation that not only will the company meet their current shareholder yield targets but that it will also grow and meet these targets again next year. Sales, or reductions in securities, in this buy and hold philosophy occur when managements do not maintain a capital allocation philosophy consistent with Epoch's shareholder yield philosophy eg they do not use capital to buy back shares, pay dividends or reduce debt as promised. Additional position adjustments may occur if industry or company specific changes negatively impact the company's ability to either generate or pay shareholder yield.</p>		
<b>Risk profile</b>	High		
<b>Style</b>	Value		
<b>Timeframe</b>	3 years		
<b>Investment fee</b>	1.25% pa		
<b>Performance fee</b>	No		
<b>Buy/sell spread as at 30 November 2011</b>	+/- 0.20%		
<b>Asset allocation</b>		<b>Strategic asset allocation</b>	<b>Ranges</b>
	<b>Cash</b>	n/a	0-10%
	<b>Equities</b>	n/a	90-100%

## Information about the investment manager

### Epoch Investment Partners, Inc.

Epoch Investment Partners, Inc. is a global asset management firm that provides institutional investors with a variety of U.S. and global equity strategies. Epoch is registered with the U.S. Securities and Exchange Commission as an investment adviser, and has been continuously registered with the SEC since May 2004.

At the cornerstone of Epoch's investment philosophy and process is its belief that the growth and application of free cash flow represents the best predictor of long term shareholder return. As a result, Epoch's security selection process is focused on free cash flow metrics and capital allocation as opposed to traditional accounting based metrics such as price-to-book and price-to-earnings. In Epoch's view, the key to producing superior risk adjusted equity returns is the identification of companies with a consistent ability to both generate free cash flow and to properly allocate it among internal reinvestment opportunities, acquisitions, dividends, share repurchases and debt repayments.

## How to invest in the Grant Samuel Fund

### New members and employers

If you're applying for a new Suncorp WealthSmart account and would like to invest in the Grant Samuel Fund, please complete the **Investment selection form** in addition to the Suncorp WealthSmart application form. This form replaces 'Section 4 – Investment selection' on the Suncorp WealthSmart application form. Please attach the updated **Investment selection form** to your Suncorp WealthSmart application form and return both forms to us.

Please see **Forms for new Suncorp WealthSmart members** later in this Product Update for a copy of the updated **Investment selection form**.

### Existing members

If you're an existing member of Suncorp WealthSmart and would like to invest in the Grant Samuel Fund, please complete the Suncorp WealthSmart **Investment change form** or Suncorp WealthSmart **Additional investment form** available on [suncorp.com.au](http://suncorp.com.au)

### Existing employers

If you're interested in choosing this investment option as part of your default investment strategy, please see the Suncorp WealthSmart Default Investment Strategy Guide available on [suncorp.com.au](http://suncorp.com.au).

# Introducing the Colonial First State Global Credit Income Fund

Effective 7 May 2012, the Colonial First State Wholesale Global Credit Income Fund (**CFS Fund**) replaces the Principal Global Strategic Income Fund as the diversified income investment option on Suncorp WealthSmart. The table below shows the investment profile for the CFS Fund:

Colonial First State Wholesale Global Credit Income Fund			
<b>Objective</b>	To provide income-based returns which exceed, over the medium term and before fees, the return available from cash by investing in a diversified portfolio of higher yielding Australian and international fixed interest investments.		
<b>Strategy</b>	The option invests in a portfolio of predominantly global corporate debt investments. The option's strategy is to earn an income return from its investments, controlling risk through careful selection and monitoring, combined with broad diversification. The increased credit risk of corporate debt means that these investments have the potential to deliver higher returns over the medium term compared to cash. The option uses derivatives to manage interest rate sensitivity and credit risk, and to hedge currency risk.		
<b>Risk profile</b>	Medium		
<b>Style</b>	Active		
<b>Timeframe</b>	3 years		
<b>Investment fee</b>	0.60% pa		
<b>Performance fee</b>	No		
<b>Buy/sell spread as at 30 November 2011</b>	+/- 0.25%		
<b>Asset allocation</b>		<b>Strategic asset allocation</b>	<b>Ranges</b>
	<b>Cash and fixed interest</b>	100%	100%

## How you can invest in the Colonial First State Global Credit Income Fund

### New members and employers

If you're applying for a new Suncorp WealthSmart account and would like to invest in the CFS Fund, please complete the **Investment selection form** in addition to the Suncorp WealthSmart application form. This form replaces 'Section 4 – Investment selection' on the Suncorp WealthSmart application form. Please attach the updated **Investment selection form** to your Suncorp WealthSmart application form and return both forms to us.

Please see **Forms for new Suncorp WealthSmart members** later in this Product Update for a copy of the updated **Investment selection form**.

### Existing members

If you're an existing member of Suncorp WealthSmart and would like to invest in the CFS Fund, please complete the Suncorp WealthSmart **Investment change form** or Suncorp WealthSmart **Additional investment form** available on [suncorp.com.au](http://suncorp.com.au)

### Existing employers

If you're interested in choosing this investment option as part of your default investment strategy, please see the Suncorp WealthSmart Default Investment Strategy Guide available on [suncorp.com.au](http://suncorp.com.au).

# Changes to the investment objective for the Suncorp Global Shares Fund

From 1 May 2012, the performance benchmark for the Suncorp Global Shares Fund changed.

## Changes to the performance benchmark

<b>Old benchmark</b>	Morgan Stanley Capital International World ex Australia Index (with net dividends re-invested) expressed in AUD (unhedged)
<b>New benchmark</b>	Morgan Stanley Capital International All Countries World ex Australia Index (with net dividends re-invested) expressed in AUD (unhedged)

# Sale of Tyndall Investments to Nikko Asset Management

On 16 November 2010, Suncorp announced the sale of the Tyndall Investments business (including Tasman Asset Management Limited and Tyndall Investment Management Limited) and SIM Funds Management (formerly Suncorp Metway Investment Management Limited) to Nikko Asset Management Co., Ltd (Nikko AM). The sale was completed on 1 March 2011.

The sale doesn't impact the day-to-day activities of the Tyndall investment management team. The team remains focused on managing members' portfolios and continues to be highly rated by the research community for its approach, process and performance track record.

## **There's no change to the management of your Tyndall/Suncorp investment options**

The following investment options will continue to be managed by the Tyndall investment management team:

- Tyndall Australian Share Wholesale Portfolio
- Tyndall Australian Share Income Fund
- Tyndall Australian Bond Fund
- Tyndall Capital Guaranteed Fund (renamed Suncorp Guaranteed Cash Fund)
- Suncorp Traditional Managed Fund (renamed Suncorp Traditional Balanced Fund)

The following investment options will continue to be managed by the SIM Funds Management (formerly known as Suncorp Metway Investment Management Limited) team:

- Suncorp Australian Shares Fund
- Suncorp Global Shares Fund
- Suncorp Traditional Capital Guaranteed Fund
- Suncorp Traditional Capital Stable Fund
- Suncorp Traditional Growth Fund
- Suncorp Traditional High Growth Fund

Partnering with an asset management company of Nikko AM's scale means you'll have access to enhanced capability with genuine international reach, global best practice and specialist investment expertise.

## Other changes

### Changes to the Suncorp Traditional Balanced Fund

Effective 1 September 2011, the strategic asset allocation (SAA) and ranges for the Suncorp Traditional Balanced Fund have been updated. These changes will streamline the management of this investment option and increase its diversification. Please note that there will be no changes to the fees for this investment option.

Asset class	Strategic asset allocation <sup>1</sup>	Range <sup>1</sup>
Australian shares	26.5%	20-40%
International shares (unhedged)	26.5%	20-40%
Australian listed property	3.0%	0-15%
International listed property	3.0%	0-5%
Infrastructure	3.0%	0-5%
Australian fixed interest	11.0%	5-30%
International fixed interest	12.0%	5-25%
Cash	15.0%	5-25%

<sup>1</sup> SLSL may depart from the strategic asset allocation and ranges.

## Changes to Suncorp diversified portfolio asset allocations

Effective 1 June 2011, changes have been made to the asset allocations, SAAs and ranges to the Suncorp diversified portfolios. The new SAAs and ranges for each of the Suncorp diversified portfolios are set out below.

Asset class	Suncorp Secure Portfolio		Suncorp Conservative Portfolio	
	SAA (%)	Range (%)	SAA (%)	Range (%)
Australian shares	3	0-10	14	0-30
International shares	3	0-10	10	0-25
Australian property securities	1	0-10	3	0-15
International property securities	-	0-10	1	0-15
Global infrastructure	-	0-10	2	0-10
Australian bonds	6	0-20	16	0-30
International bonds (hedged)	5	0-20	14	0-30
Global inflation-linked securities (hedged)	3	0-15	6	0-20
Cash	79	65-90	28	10-40
Alternative strategies	-	0-10	6	0-25

Asset class	Suncorp Balanced Portfolio		Suncorp Growth Portfolio	
	SAA (%)	Range (%)	SAA (%)	Range (%)
Australian shares	23	10-40	32	15-45
International shares	17	0-30	24	0-45
Australian property securities	5	0-20	7	0-20
International property securities	2	0-20	3	0-20
Global infrastructure	3	0-10	3	0-15
Australian bonds	13	0-30	7	0-20
International bonds (hedged)	11	0-30	6	0-20
Global inflation-linked securities (hedged)	6	0-15	3	0-15
Cash	12	0-30	4	0-25
Alternative strategies	8	0-25	11	0-25

<b>Suncorp High Growth Portfolio</b>		
<b>Asset class</b>	<b>SAA (%)</b>	<b>Range (%)</b>
<b>Australian shares</b>	44	20-70
<b>International shares</b>	33	0-60
<b>Australian property securities</b>	10	0-30
<b>International property securities</b>	4	0-30
<b>Global infrastructure</b>	4	0-20
<b>Australian bonds</b>	-	0-10
<b>International bonds (hedged)</b>	-	0-10
<b>Global inflation-linked securities (hedged)</b>	-	0-10
<b>Cash</b>	1	0-20
<b>Alternative strategies</b>	4	0-25

## Changes to the Suncorp Guaranteed Cash Fund

SLSL is the issuer of the Suncorp Guaranteed Cash Fund and has made changes to the strategy of this investment option, effective 1 June 2011. Its new strategy is:

### Strategy

The fund is restricted to investing in debt securities issued or guaranteed by Australian government and semi-government authorities, fixed interest instruments, floating rate instruments and short-term deposits or loans, bills of exchange, promissory notes or other negotiable instruments with the average duration of the fund not exceeding 12 months. Derivatives are permitted. Suncorp Life & Superannuation Limited guarantees that the unit price of the Suncorp Guaranteed Cash Fund will not fall.

## Payments to and from other parties

The equivalent paragraph in the relevant PDS is updated as follows:

We may receive payments from investment managers or other parties (including Suncorp Bank) for certain investment options of up to 0.60% pa of the total amount of funds invested. These payments are not an additional charge to you.

## Optional adviser service fee

The following text replaces the wording in the green box under 'Optional adviser service fee' in the 'Additional explanation of fees and costs' section of the PDS.

You can authorise us to pay an adviser service fee to your financial adviser (agreed by us) and have the fee charged to your Suncorp WealthSmart account.\* We pay the full amount to your adviser's Licensee, including GST. The Fund may be able to pass on the benefit of reduced input tax credits (if available) in respect of this fee, so the amount deducted from your account may be less than the amount paid to your adviser.

\* Or an employees' account, if you're a Suncorp WealthSmart employer in Suncorp WealthSmart Business Super.

## Refund of excess contribution tax

The equivalent paragraph in the relevant PDS is updated as follows:

If you made a contribution and were charged additional tax on it because we didn't have your TFN, we may be able to refund the additional tax paid if you provide us with your TFN within three years of the end of the income year in which the contributions were made. Any refund will not be payable until the Fund recovers the amount from the ATO.

## Contributions tax changes for members earning \$300,000 or more

Currently all super members pay 15% on pre-tax (concessional) contributions. The Government has proposed to increase this to 30% if you earn \$300,000 or more, backdated to 1 July 2012.

## Unclaimed money

Your account balance will be paid to the ATO if:

- you're age 65 and over and we haven't received a contribution or rollover for two years and we're unable to contact you within five years since last contacting you, or
- you're a 'lost member', your account balance is less than \$2,000<sup>†</sup> and we haven't received a contribution or rollover for 12 months<sup>†</sup>.

Any person who has a claim to your benefit will then need to contact the ATO.

<sup>†</sup> The time period and amount are currently five years and \$200 but are proposed to change to 12 months and \$2,000 from 31 December 2012.

## Forms for new Suncorp WealthSmart members

If you're applying for a new Suncorp WealthSmart Personal Super, Pension or Business account, please see below to ensure you're using the correct form(s):

### If you'd like to invest in Suncorp WealthSmart Term Deposits, the Grant Samuel Epoch Global Equity Shareholder Yield (Unhedged) Fund or the Colonial First State Global Credit Income Fund

If you're applying for a new Suncorp WealthSmart account and would like to invest in one of the above investment options, please complete the below form for your product **in addition** to the Suncorp WealthSmart application form.

- Business Super employers – Investment selection form for employers (please note you can't choose Suncorp WealthSmart Term Deposits as part of your plan's default investment strategy)
- Personal Super, Pension and Business Super family account members – Investment selection form for members

If you don't want to invest in any of the above investment options, you can simply complete the application form attached to the Suncorp WealthSmart PDS.

### If you'd like to pay your adviser a different ongoing service fee for the Suncorp Bank Deposit Fund and Suncorp Cash Fund

If you're applying for a new Suncorp WealthSmart account and would like to pay your adviser a different ongoing service fee for the Suncorp Bank Deposit Fund and Suncorp Cash Fund, please complete the applicable section of the Adviser remuneration details form for your product **in addition** to the relevant Suncorp WealthSmart application form.

If you don't want to pay a different ongoing service fee, you can simply complete the application form attached to the Suncorp WealthSmart PDS.

**Please ignore the forms in this Product Update and just use the existing application forms at the back of the relevant Product Disclosure Statement if you don't want to:**

- **Invest in one of the new investment options or**
- **Agree a different ongoing service fee for the Suncorp Bank Deposit Fund and Suncorp Cash Fund**

**Important information**

Suncorp Portfolio Services Limited (Trustee) (ABN 61 063 427 958, AFSL 237905, RSE Licence No L0002059) and Suncorp Life & Superannuation Limited (SLSL), (ABN 87 073 979 530, AFSL 229880) are related bodies corporate of Suncorp-Metway Limited (Suncorp) (ABN 66 010 831 722).

The obligations of the Trustee and SLSL are not guaranteed by any other company within the Suncorp Group. Except as otherwise stated, Suncorp and its subsidiaries do not guarantee the repayment of capital invested in or the investment performance of this product.

Various products and services are provided by different entities of the Suncorp Group. The different entities of the Suncorp Group are not responsible for, or liable in respect of, products or services provided by other entities of the Suncorp Group. The obligations of the Trustee and the Insurer aren't guaranteed by any other company within the Suncorp Group. Except as otherwise stated, Suncorp and its subsidiaries don't guarantee the repayment of capital invested in or the investment performance of this product. Suncorp WealthSmart is not a bank deposit or other liability and is subject to investment risk including possible delays in repayment and loss of the interest and principal invested.

This Product Update is issued by the Trustee, has been prepared on 27 November 2012 and updates: Suncorp WealthSmart Personal Super, Suncorp WealthSmart Business Super, Suncorp WealthSmart Pension and Suncorp WealthSmart Term Allocated Pension which are part of the Suncorp Master Trust (Fund).

Suncorp WealthSmart Term Deposits invest in term deposits issued by Suncorp Bank.

Investment option information is provided by the investment managers, which includes their objectives, strategies and asset allocations. They've consented to the publication of this information in the product update and PDS and haven't withdrawn their consent at the time of its preparation.

## Default investment strategy form

Please complete this form if you wish to invest in the Colonial First State Global Credit Income Fund or the Grant Samuel Epoch Global Equity Shareholder Yield (Unhedged) Fund and are applying for a Suncorp WealthSmart Business Super employer account. This form replaces and overrides the default investment strategy section of the application form.

You may select a maximum of 20 investment options from the following list. If your investment selection is incomplete or unclear, funds will be placed into Suncorp WealthSmart's default investment option, the Suncorp Balanced Portfolio.

Before selecting your default investment strategy below, please ensure you first read the Suncorp WealthSmart default investment strategy guide which sets out important guidelines to help you in your decision. You can get a copy of this from our website at [suncorp.com.au](http://suncorp.com.au). Please note, Suncorp WealthSmart Term Deposits cannot be selected as part of your employer plan's default investment strategy.

You should refer to the investment information in the Suncorp WealthSmart Business Super PDS and the Suncorp WealthSmart Member Booklet before selecting the default investment strategy for your plan. For some investment options, a PDS is issued by the underlying manager, free of charge. You can download copies from our website or ask us for a printed version. Before you make an investment choice you should consider the relevant investment manager's PDS.

Investment option	Percentage
<b>Diversified investment options</b>	
<b>Secure</b>	
Suncorp Secure Portfolio .....	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
<b>Conservative</b>	
Suncorp Conservative Portfolio .....	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
<b>Balanced</b>	
Suncorp Balanced Portfolio .....	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
<b>Growth</b>	
Suncorp Growth Portfolio .....	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
<b>High growth</b>	
Suncorp High Growth Portfolio .....	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
<b>Single sector investment options</b>	
<b>Cash</b>	
Suncorp Bank Deposit Fund .....	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
Suncorp Cash Fund .....	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
Suncorp Guaranteed Cash Fund .....	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
<b>Australian fixed interest</b>	
Tyndall Australian Bond Fund .....	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
Vanguard® Australian Fixed Interest Index Fund .....	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
<b>International fixed interest</b>	
Vanguard® International Fixed Interest Index Fund (Hedged) .....	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
<b>Diversified fixed interest</b>	
Macquarie Diversified Fixed Interest Fund .....	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
<b>Diversified income</b>	
Colonial First State Global Credit Income Fund .....	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
<b>Australian property</b>	
RREEF Paladin Property Securities Fund .....	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
Vanguard® Property Securities Index Fund .....	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
<b>International property</b>	
Vanguard® International Property Securities Index Fund (Hedged) .....	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
<b>Australian shares</b>	
Ausbil Australian Active Equity Fund .....	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
BT Wholesale Imputation Fund .....	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
Fidelity Australian Equities Fund .....	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
Ibbotson Australian Shares Active Trust .....	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
Perennial Growth Shares Wholesale Trust .....	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
Perpetual Wholesale Industrial Fund .....	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
Suncorp Australian Shares Fund .....	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
Tyndall Australian Share Wholesale Portfolio .....	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
Vanguard® Australian Shares Index Fund .....	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
<b>Australian shares – specialist</b>	
Ausbil Australian Emerging Leaders Fund .....	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
Perpetual Wholesale Geared Australian Fund .....	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
Tyndall Australian Share Income Fund .....	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
Zurich Investments Equity Income Fund .....	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
<b>International shares</b>	
Grant Samuel Epoch Global Equity Shareholder Yield (Unhedged) Fund .....	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
Platinum International Fund .....	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
Suncorp Global Shares Fund .....	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
Vanguard® International Shares Index Fund .....	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
Walter Scott Global Equity Fund .....	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
<b>International shares – specialist</b>	
BlackRock Global Allocation Fund .....	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
Colonial First State Global Resources Fund .....	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
Lazard Global Small Cap Fund .....	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
<b>Total</b>	<b><input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %</b>

## Investment selection form

Please complete this form if you wish to invest in Suncorp WealthSmart Term Deposits, the Colonial First State Global Credit Income Fund or the Grant Samuel Epoch Global Equity Shareholder Yield (Unhedged) Fund and are applying for a Suncorp WealthSmart Personal Super account, Suncorp WealthSmart Business Super Family account or Suncorp WealthSmart Pension account. This form replaces and overrides the investment selection section of the application form.

Make your investment choice by selecting from the following investment options. You may select a maximum of 20 investment options at any time. Please note, each Suncorp WealthSmart Term Deposit you hold counts as one investment option. **If your investment selection is incomplete or unclear, your funds will be placed into Suncorp WealthSmart's default investment option, the Suncorp Balanced Portfolio.**

Please refer to the investment information in the Suncorp WealthSmart PDS and the Suncorp WealthSmart Member Booklet before selecting an investment option. For some investment options, a PDS is issued by the underlying manager, free of charge. You can download copies from our website or ask us for a printed version. Before you make an investment choice you should consider the relevant investment manager's PDS.

Please note: Suncorp WealthSmart Term Deposits cannot be part of your future investment strategy (super only) or pension payment strategy.

### Super members:

Is your initial investment selection the same as your future investment strategy?

- Yes, complete column A only  
 No, complete both column A and B

### Pension members:

Is your initial investment selection the same as your pension payment strategy?

- Yes, complete column A only  
 No, complete both column A and C

### Important information

There are restrictions on the minimum (\$1,000) and maximum (70% of your account balance) amount you can invest in Suncorp WealthSmart Term Deposits. More information on term deposit investment restrictions and interest adjustments can be found in the Suncorp WealthSmart Product Update issued 3 December 2012.

Investment option	A Initial investment selection	B Future investment strategy (super only)	C Pension payment strategy (pension only)
<b>Term deposits</b>			
<b>Please note:</b> Suncorp WealthSmart Term Deposits cannot form part of your future investment strategy			
Suncorp WealthSmart Term Deposit – 6 month term .....	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %		
Suncorp WealthSmart Term Deposit – 1 year term .....	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %		
Suncorp WealthSmart Term Deposit – 3 year term .....	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %		
Suncorp WealthSmart Term Deposit – 5 year term .....	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %		
<b>Diversified investment options</b>			
<b>Secure</b>			
Suncorp Secure Portfolio .....	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
<b>Conservative</b>			
Suncorp Conservative Portfolio.....	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
<b>Balanced</b>			
Suncorp Balanced Portfolio .....	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
<b>Growth</b>			
Suncorp Growth Portfolio.....	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
<b>High growth</b>			
Suncorp High Growth Portfolio .....	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
<b>Single sector investment options</b>			
<b>Cash</b>			
Suncorp Bank Deposit Fund .....	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
Suncorp Cash Fund.....	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
Suncorp Guaranteed Cash Fund.....	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
<b>Australian fixed interest</b>			
Tyndall Australian Bond Fund.....	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
Vanguard® Australian Fixed Interest Index Fund .....	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
<b>International fixed interest</b>			
Vanguard® International Fixed Interest Index Fund (Hedged) .....	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
<b>Diversified fixed interest</b>			
Macquarie Diversified Fixed Interest Fund .....	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
<b>Diversified income</b>			
Colonial First State Global Credit Income Fund.....	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
<b>Australian property</b>			
RREEF Paladin Property Securities Fund.....	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
Vanguard® Property Securities Index Fund .....	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
<b>International property</b>			
Vanguard® International Property Securities Index Fund (Hedged).....	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %

**Australian shares**

Ausbil Australian Active Equity Fund.....	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
BT Wholesale Imputation Fund .....	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Fidelity Australian Equities Fund .....	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Ibbotson Australian Shares Active Trust.....	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Perennial Growth Shares Wholesale Trust.....	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Perpetual Wholesale Industrial Fund.....	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Suncorp Australian Shares Fund.....	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Tyndall Australian Share Wholesale Portfolio .....	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Vanguard® Australian Shares Index Fund.....	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %

**Australian shares – specialist**

Ausbil Australian Emerging Leaders Fund.....	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Perpetual Wholesale Geared Australian Fund.....	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Tyndall Australian Share Income Fund .....	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Zurich Investments Equity Income Fund.....	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %

**International shares**

Grant Samuel Epoch Global Equity Shareholder Yield (Unhedged) Fund.....	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Platinum International Fund.....	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Suncorp Global Shares Fund .....	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Vanguard® International Shares Index Fund.....	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Walter Scott Global Equity Fund .....	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %

**International shares – specialist**

BlackRock Global Allocation Fund.....	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Colonial First State Global Resources Fund.....	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Lazard Global Small Cap Fund.....	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %

<b>Total</b>	<input type="text"/> <b>1</b> <input type="text"/> <b>0</b> <input type="text"/> <b>0</b> %	<input type="text"/> <b>1</b> <input type="text"/> <b>0</b> <input type="text"/> <b>0</b> %	<input type="text"/> <b>1</b> <input type="text"/> <b>0</b> <input type="text"/> <b>0</b> %
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## Suncorp WealthSmart Personal Super

### 12a. Adviser remuneration details

Please specify the fees that apply to your account

#### Contribution fee\*

Max or .  % pa (0% pa – 4.0% pa max)\*\*

#### Transfer fee\*

Max or .  % pa (0% pa – 4.0% pa max)\*\*

#### Ongoing service fee\* – Suncorp Bank Deposit Fund and Suncorp Cash Fund

Max or .  % pa (0% pa – 0.545% pa max)

#### Ongoing service fee\* – All other investment options

Max or .  % pa (0% pa – 0.545% pa max)

#### Insurance premium commission\*

Max or .  % pa (0% pa – 25.0% pa max)

\* These are the GST exclusive fees which will be deducted from your account. GST is then added to the remuneration paid to your adviser, which is not an additional cost to you. If the above fees are either left blank or you don't have an adviser, then the maximum fees will apply. In some circumstances, the 0.545% pa max quoted for the ongoing service fee includes a portion of the admin fee. No ongoing service fee is payable on balances invested in Suncorp WealthSmart Term Deposits (other fees and premiums will be deducted proportionately from your other options).

\*\* Leave blank if continuing nil entry fee arrangements - see 12(c) of the original application form.

### Optional adviser service fee

This can either be a fixed monthly dollar amount or a percentage of your account balance.

#### Percentage

.  % pa or

#### Fixed monthly dollar amount

\$ , .

Or it can be a one-off dollar amount.

Upfront dollar amount \$ , .

GST on the optional adviser service fee is included in the amounts stated above.

Any optional adviser service fee will be deducted proportionately across all your investment options, excluding Suncorp WealthSmart Term Deposits.

## Suncorp WealthSmart Pension

### 13a. Adviser remuneration details

Please specify the fees that apply to your account

#### Contribution fee\*

Max or .  % pa (0% pa – 4.0% pa max)\*\*

#### Transfer fee\*

Max or .  % pa (0% pa – 4.0% pa max)\*\*

#### Ongoing service fee\* – Suncorp Bank Deposit Fund and Suncorp Cash Fund

Max or .  % pa (0% pa – 0.545% pa max)

#### Ongoing service fee\* – All other investment options

Max or .  % pa (0% pa – 0.545% pa max)

\* These are the GST exclusive fees which will be deducted from your account. GST is then added to the remuneration paid to your adviser, which is not an additional cost to you. If the above fees are either left blank or you don't have an adviser, then the maximum fees will apply. In some circumstances, the 0.545% pa max quoted for the ongoing service fee includes a portion of the admin fee. No ongoing service fee is payable on balances invested in Suncorp WealthSmart Term Deposits (other fees will be deducted proportionately from your other options).

\*\* Leave blank if continuing nil entry fee arrangements – see 13(c) of the original application form.

### Optional adviser service fee

This can either be a fixed monthly dollar amount or a percentage of your account balance.

#### Percentage

.  % pa or

#### Fixed monthly dollar amount

\$ , .

Or it can be a one-off dollar amount.

Upfront dollar amount \$ , .

GST on the optional adviser service fee is included in the amounts stated above.

Any optional adviser service fee will be deducted proportionately across all your investment options, excluding Suncorp WealthSmart Term Deposits.

## Suncorp WealthSmart Business Super – Employers only

### 12. Adviser remuneration details

Please specify the fees that apply to your plan

#### Contribution fee\*

Max or .    % pa (0% pa – 4.0% pa max)

#### Transfer fee\*

Max or .    % pa (0% pa – 4.0% pa max)

#### Ongoing service fee\* – Suncorp Bank Deposit Fund and Suncorp Cash Fund

Max or .    % pa (0% pa – 0.40% pa max)

#### Ongoing service fee\* – All other investment options

Max or .    % pa (0% pa – 0.40% pa max)

#### Insurance premium commission\*

Max or .    % pa (0% pa – 25.0% pa max)

\* These are the GST exclusive fees which will be deducted from your account. GST is then added to the remuneration paid to your adviser, which is not an additional cost to you. If the above fees are either left blank or you don't have an adviser, then the maximum fees will apply. No ongoing service fee is payable on balances invested in Suncorp WealthSmart Term Deposits (other fees and premiums will be deducted proportionately from your other options).

### Optional adviser service fee

This can either be a fixed monthly dollar amount per employee or a percentage of your employees' account balance.

#### Percentage

.   % pa

or

#### Fixed monthly dollar amount

\$  ,    .

GST on the optional adviser service fee is included in the amounts stated above.

Any optional adviser service fee will be deducted proportionately across all your investment options, excluding Suncorp WealthSmart Term Deposits.