

Suncorp WealthSmart™ Business Super

Product Disclosure Statement – Employer

Issued 30 November 2010



SUNCORP



About this Product Disclosure Statement (PDS)

Suncorp Portfolio Services Limited (Trustee) (ABN 61 063 427 958, AFSL 237905, RSE Licence No L0002059), Asteron Life Limited (insurer) (ABN 64 001 698 228, AFSL 237903) 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, AFSL 229882). The obligations of the Trustee, the insurer and SLSL 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. This product 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.

The Trustee is the issuer of this PDS and takes responsibility for its contents. Investment option information is provided by the investment managers which includes their objectives, strategies, asset allocations, fees and buy/sell spreads. The investment managers have consented to the publication of this information in this PDS and haven't withdrawn their consent at the time of its preparation. They take no responsibility for any other information in this PDS.

The information contained in this PDS is of a general nature only and doesn't constitute financial advice. We haven't taken into consideration the personal objectives, circumstances or financial needs of any individual. Before deciding to open an account or continuing to hold an interest, you should consider how the information contained in this PDS relates to your own situation. We recommend that you speak to an adviser who'll be able to help you with your investment and insurance decisions.

Suncorp WealthSmart Business Super (SPIN RSA0003AU) is part of the Suncorp Master Trust (Fund) (ABN 98 350 952 022, RSE Fund Registration No. R1056655). Applications can only be accepted from persons receiving this PDS (including electronically) within Australia. If you print an electronic copy, please ensure you print all pages of this PDS.

We reserve the right to refuse or reject an application for membership or insurance. Insurance cover offered through Suncorp WealthSmart is provided by the insurer in a policy issued to us. This policy is a non-participating policy. As a result you and your employees do not have any right to any surplus in the statutory fund.

Throughout this PDS, unless otherwise specified, references to:

- 'we', 'us', 'our' and 'Trustee' mean Suncorp Portfolio Services Limited
- 'insurer' and 'Asteron Life' mean Asteron Life Limited
- 'bank account' means an Australian bank, building society or credit union account
- 'business day' means a Sydney business day other than a Saturday, Sunday or public holiday in Sydney
- 'licensee' means an organisation that has obtained an Australian Financial Services Licence (AFSL) for the provision of financial services
- 'plan' means your employer super plan
- 'adviser' means a qualified financial adviser for your plan
- 'Suncorp WealthSmart' means Suncorp WealthSmart Business Super
- 'clearing house' means Suncorp Portfolio Services Limited as holder of the Australian Financial Services Licence 237905 which offers a (non-cash payment) clearing house service to employers for the collection and distribution of contributions to multiple superannuation funds.
- 'member' means a member of Suncorp WealthSmart
- 'payment agent' means the person or persons appointed by us from time to time to administer the distribution of contributions to external funds through the clearing house.
- 'you' means a Suncorp WealthSmart employer

Award modernisation – impacts on superannuation

As part of its industrial relations reform, the government replaced over 1,000 Federal and State Awards with 122 Modern Awards. These Modern Awards came into effect on 1 January 2010.

As well as covering wages and conditions of employment, each Modern Award specifies the super funds which an employer in that industry can use as its default fund, where the employer plan was established after 12 September 2008. For those employees who have not exercised choice of fund, the default fund allows:

- an employer to make compulsory employer (SG and Award) contributions, and employer additional/salary sacrifice contributions, and
- an employee to make personal (after tax) contributions.

The fund out of which Suncorp WealthSmart is issued is not named in most Modern Awards. If you are considering using Suncorp WealthSmart as your default fund, you should consider obtaining advice on whether you are able to select it as your default fund under the relevant Modern Award applying to your industry. The Fair Work Act 2009 imposes penalties on employers who breach a Modern Award.

The Suncorp Group, including Suncorp Portfolio Services Limited, does not warrant or take any responsibility for the appropriateness of any product in meeting your or any employer's obligations under the Modern Awards or other industrial awards or arrangements.

Welcome to Suncorp WealthSmart



Congratulations on taking an important step to securing the financial future of your employees.

You've chosen Suncorp WealthSmart Business Super for your employees. So first of all, we'd like to welcome you and invite you to get to know your super fund.

What you can expect from us

We take the responsibility for your employees' investment very seriously. That's why we'll do all we can to support and help you and your employees make the most of Suncorp WealthSmart.

How will we do this?

- We'll keep things simple.
- If your employees are unsure about where their super should be invested, we'll help them with information about how to match their attitude to risk with their **investment choice**. Turn to page 7 to learn more.
- We'll help them protect what's important with **insurance** within their super. There's more information about this on page 12.
- If they like doing things **online**, we'll make it easy for them to manage their account themselves. It's all explained on page 25. Of course, if they prefer they can talk to us on the phone or write to us by email, fax or post.
- Instead of having to rely on paper forms and confirmations you can also manage your super plan online including submitting new members, contributions and updating your employees' details. For more information please refer to the 'Suncorp WealthSmart online' section starting on page 26.

With Suncorp WealthSmart and your adviser, your employees are on the way to a better future for them and their family.

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Additional information

You and your employees can find additional information on this product in the Suncorp WealthSmart Member Booklet issued 30 November 2010 (Member Booklet), which is referred to in this PDS. It's a good idea to read both this PDS and the Member Booklet before making any investment decisions.

You and your employees can get a copy of this PDS and the Member Booklet from our website at suncorp.com.au or for a printed version, free of charge, just call us on 13 11 55 and ask for 'Super'.

Changes to the PDS

The information in this PDS and its underlying Trust Deed may change. Where the change isn't materially adverse, we may update the information on our website at suncorp.com.au

We'll give you and your employees a printed version of the updated information, free of charge, on request.

Product summary

The following sets out the key features of Suncorp WealthSmart. Take a few moments to get to know your super fund.

Features	
Investment minimums	
Initial investment	No minimum
Ongoing account balance	\$1,200 per employee
Regular contributions	No minimum for employers. \$100 per month for employee contributions.
Investment choice	
Diversified investment options	5
Single sector investment options	32
Maximum number of investment options	You and your employees can select up to 20 investment options.
General features	
Suncorp WealthSmart online	Suncorp WealthSmart's online facility, incorporating Suncorp EASE™ (Employer Administration Super Exchange), offers you a quick, secure and convenient way to administer your employer superannuation obligations. You can add new members, submit contributions to your default fund and any choice fund, update your members' details, provide exit information and access online reporting. Your employees can also access their own accounts online.
Contribution methods	Making contributions to Suncorp WealthSmart is easy. You and your employees can choose from the following methods: <ul style="list-style-type: none"> • direct debit • direct credit • BPAY® (from savings and credit card)* • deposits at a Suncorp branch.*
Investment switching	Your employees have the flexibility to switch between investment options at any time.
Auto-rebalancing	Your employees can choose to keep their investments in line with their investment strategy by rebalancing quarterly, half-yearly or yearly.
Family accounts	Your employees' family members can enjoy most of the benefits associated with your plan, which may include discounted fees, by setting up their own Suncorp WealthSmart account.
Super consolidation service	We can help your employees transfer all their super balances into the one account. This could reduce the amount of fees they pay and the amount of paperwork they receive.
Lost super service	We can help your employees find their missing super benefits by conducting searches on the Australian Taxation Office (ATO) databases on their behalf.
Non-lapsing death benefit nomination	Your employees can have certainty over who'll receive their death benefit without the hassle of updating their nomination.
Child pension	Your employees can provide their children under age 18 with a tax-effective income stream if they die.
Anti-detriment benefit	Your employees' beneficiaries may receive a refund of contributions tax on death benefit payments.

* Not available to employers remitting contributions via the Suncorp WealthSmart online facility.

Product summary (continued)

Features	
Insurance options	<p>Your employees may be eligible for automatic insurance under your plan. For more protection or a different type of cover than what you've selected, they can choose to apply for:</p> <ul style="list-style-type: none"> • Death only • Death and Total and Permanent Disablement (TPD) • Income Protection.
Associated employer linking	Your plan may be eligible for a greater admin fee discount or higher automatic insurance cover by linking it with an associated employer's Suncorp WealthSmart plan.
Employer transfer service	By providing us with the details of your previous super fund we can help to organise the transfer of any existing plan arrangements to Suncorp WealthSmart. To take advantage of this service, please complete section 14 of the employer application.
Email communications	By providing us with your email address, you can opt to receive many of the more important communications, such as transaction confirmations and confirmations of changes to your plan via email.
Fees and costs ¹	
Contribution fee	Up to 4% of each contribution or transfer.
Admin fee	Up to 1.31% pa based on your plan's balance.
Admin fee discount based on your plan's balance	<p>0.26% pa for amounts between \$250,000 and \$1,000,000.</p> <p>0.61% pa for amounts in excess of \$1,000,000.</p>
Investment fee ^{2,3}	Depends on the investment option(s) you or your employees select. Ranges from 0.00% to 1.87% pa.
Investment switching fee	Nil
Withdrawal fee	\$60 if an employee withdraws their entire account balance.
Member fee	\$5 per month.

¹ Other fees and costs may apply. Please see the 'Fees and other costs' section on page 20.

² This is subject to change. Please see 'Changes to fees and costs' on page 24 for more information.

³ An investment fee does not apply to the Suncorp Bank Deposit Fund or the Suncorp Term Deposit Fund.

Suncorp WealthSmart Business Super



Get off to a super start

Super is key to a life of financial independence. But it's easy to forget about super – your employees probably don't see the money going in, and for most people there's no way of getting it out. Until they retire that is.

The fact is that super is likely to be the second largest asset your employees build in their lifetime, after the family home. Suncorp WealthSmart Business Super can help your employees reach their financial goals and achieve the retirement lifestyle they want. By taking advantage of the tax-effective nature of the superannuation environment and investing regularly in Suncorp WealthSmart Business Super now, your employees can make saving for their retirement easier.

How much are you contributing?

Did you know that unless your employees are exempt, you must make superannuation guarantee (SG) contributions to their accounts on a quarterly basis? For most employees, the SG amount is equal to 9% of salary, however you may have an agreement in place where your employees receive more.

It's easy to contribute

Suncorp WealthSmart Business Super allows employer contributions to be remitted via our online service with payment by direct debit or direct credit.

For more information on how to make contributions for your employees who've exercised choice, please refer to the 'Suncorp WealthSmart online' section starting on page 26.

Anti-detriment benefit

Suncorp WealthSmart Business Super provides an anti-detriment benefit if an employee dies. This means their beneficiaries may get a refund from the amount of contributions tax they paid. This benefit is limited to their spouse (legal or de facto) and children and is only payable on lump sum benefits.

Get involved

A policy committee allows employers and members to provide feedback to us on the operation of the plan. This can involve making decisions about your plan's default investment strategy, and on the performance and operation of Suncorp WealthSmart in general.

You should set up a policy committee if there are 50 or more members in your plan. For smaller plans, you can still set up a policy committee if five or more members request it in writing.

Keeping in touch

We'll keep your employees informed of any matters that may impact their superannuation, including changes to Suncorp WealthSmart, legislative updates and other news we think they'd be interested in.

In addition, we've created an interactive risk profiler tool and a series of short videos to help demystify your employees' superannuation. These tools and videos are available on the suncorp.com.au site.

Suncorp WealthSmart Business Super (continued)



Going part-time?

Have any of your employees reached the age when they can retire but aren't quite ready to leave the workforce? The transition to retirement feature within Suncorp WealthSmart Pension allows them to access their super benefits as a retirement income stream while still continuing to work. It's particularly beneficial for those aged 60 or over. For more information on Suncorp WealthSmart Pension, please see the Suncorp WealthSmart Personal & Pension PDS which is available from our website.

And when they're ready to retire

Your employees can feel confident knowing that the change will be simple and hassle-free. They can transfer to a Suncorp WealthSmart Pension without altering their investments at all. Suncorp WealthSmart Pension provides regular income to fund their retirement needs, while continuing to grow their savings in a tax-effective way. For more information on Suncorp WealthSmart Pension, please see the Suncorp WealthSmart Personal & Pension PDS which is available from our website.

Family ties

Keep it in the family with Suncorp WealthSmart. Your employees' family members can choose to open their own Suncorp WealthSmart accounts which are linked to their account. By linking accounts, not only can they access the same features within Suncorp WealthSmart, it could also save them on fees. That's because family members will pay the same low admin fee your employees do, which is calculated based on the size of your plan. Please see 'Family values' on page 22 for more information on how the admin fee discount works.

Investment choice

Make the right investment choice. A few small decisions now could make a big difference to where your employees end up.

The choice is theirs

As members of Suncorp WealthSmart, your employees have a choice of 37 investment options. And these options can vary greatly.

That's because Suncorp WealthSmart is designed to cater for a wide range of investors.

It's up to your employees to make a choice. For the full list of investment options available, please see the 'Suncorp WealthSmart investment menu' on page 9.

Default investment strategy

Until your employees select an investment strategy they'll be invested in your default investment strategy. This can be made up of one or more investment options from the Suncorp WealthSmart investment menu.

If you don't choose a default investment strategy for your plan, (or a member is an employee's family account member) funds will be placed in the Suncorp Balanced Portfolio.

This could be a perfectly reasonable investment option for your employees. But no single investment option suits everyone. And the risk they take is that the default investment option won't deliver what they want, or need, from their investments.

Matching investments to their risk profile and to their long-term lifestyle goals, is a good start for an employee to achieve their retirement goals.

With so much choice there's sure to be an investment option, or a combination of investment options, to suit. It's just a matter of finding out what they are and discussing this with your adviser.

Check out the 'Suncorp WealthSmart investment menu' starting on page 16 of the Member Booklet for details of each investment option.

For more information on choosing a default investment strategy for your plan, please refer to the Suncorp WealthSmart default investment strategy guide which is available on our website at suncorp.com.au or you can call us on 13 11 55 and ask for 'Super'.

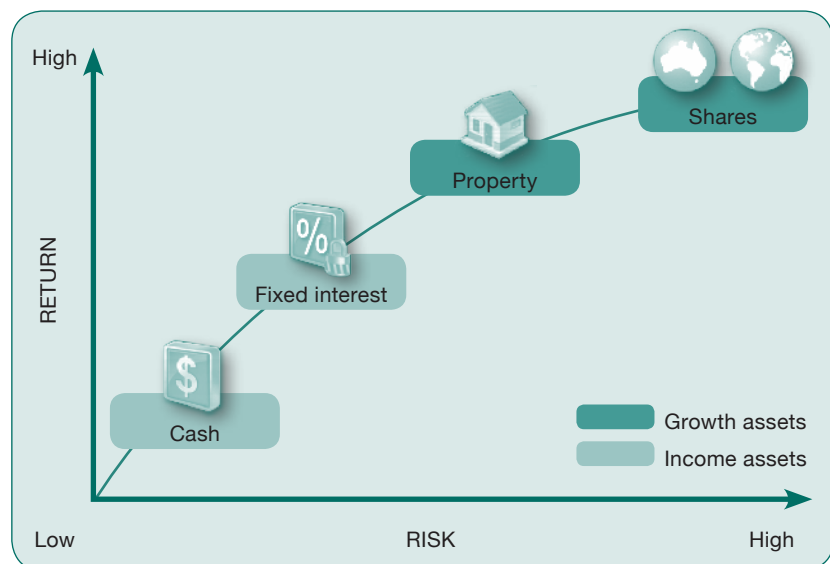
Investment risks

As with all investment products, there are risks associated with investing in Suncorp WealthSmart. For more information on some of the risks and how to reduce risks, please see 'What are the risks?' and 'Reduce risk via diversification' on pages 11 and 12 of the Member Booklet.

It's a good idea to talk to your adviser about the risks.

The relationship between risk and return

As a general rule, investments with a higher level of risk will provide a higher potential return. In other words, you can't have one without the other. By the same token, the smaller the risk an investment poses, the smaller the potential return it will provide. This is shown below:



Balancing this relationship can be tricky. That's why it's important you and your employees speak to your adviser before making any investment decisions. Your adviser can recommend an investment option or a combination of investment options that suits. For more information on the asset classes above, please see 'Understanding the asset classes' on page 12 of the Member Booklet.

Investment choice (continued)

Can your employees change their investment options?

Because your employees' financial needs may change, they have the flexibility to switch between investment options at any time. And the good news is we won't charge them a switching fee. However, they may incur a buy/sell spread, which is charged by the investment manager, depending on the options they select. For more information, please see 'Buy/sell spreads' on page 23.

Auto-rebalancing

Keeping track of movements in investment options can be a time-consuming task. By selecting the auto-rebalancing feature, your employees can ensure that their investments are automatically adjusted in line with their future investment strategy at quarterly, half-yearly or yearly intervals. For more information on how this feature works, please see 'Auto-rebalancing' on page 8 of the Member Booklet.

Employees can choose to add this feature to their account. You can't select this feature at your plan level.

Who manages Suncorp WealthSmart's investment options?

- Tyndall Investment Management Limited
- Suncorp Metway Investment Management Limited
- Ibbotson Associates (Ibbotson)
- Other external investment managers.

For more information, please see 'Information about the investment managers' on page 37 of the Member Booklet.

About the investment options

For some investment options, a PDS is issued by the underlying investment manager, free of charge. You can download copies from our website or ask us for a printed version.

Before you select or change your default investment strategy to a new investment strategy, you should consider the relevant investment manager's PDS.

In general, if there's a conflict between the terms and conditions shown in an investment manager's PDS and this PDS, you should refer to this PDS to understand the terms and conditions applying to the investment option.

If you'd like to find out what the differences are in investing into an investment option through Suncorp WealthSmart as opposed to investing directly with the underlying investment manager, please see 'Investing through Suncorp WealthSmart and investing directly' on page 14 of the Member Booklet.

Please note that we don't take labour standards, environmental, social and ethical considerations into account when selecting, retaining or terminating investment options.

Multi-manager investment options

A multi-manager approach to investing uses the skills of more than one investment manager. It's based on the view that no single investment manager consistently outperforms the market in all conditions. Over any given timeframe, it's difficult to predict which investment managers or which investment style will outperform the market and its peers. Some investment styles will perform well in one stage of the market cycle, while others may perform poorly in the same conditions.

Suncorp WealthSmart's multi-manager investment options blend a combination of quality investment management styles to create investment options aimed at reducing investment risk and the volatility of returns.

Suncorp WealthSmart offers your employees access to a range of multi-manager investment options via the Suncorp portfolios.

For more information on these options, please see pages 10 and 11.

Suncorp bank deposit options

If your employees are looking for secure, simple and easy to understand investment options, Suncorp WealthSmart now offers the Suncorp Bank Deposit Fund and the Suncorp Term Deposit Fund.

Both investment options offer competitive interest rates. The Suncorp Bank Deposit Fund pays monthly interest in the form of additional units into employees' Suncorp WealthSmart accounts. The Suncorp Term Deposit Fund is unit priced and investment performance is shown in the movement of the daily unit price.

So if they're looking for the benefits of a bank account within Suncorp WealthSmart, more information can be found on page 20 of the Member Booklet.

Changes to investment options

Suncorp WealthSmart's investment menu may change from time to time, including the fees and charges relating to the investment options. It's important to check our website regularly for any changes to the investment options in your default investment strategy. For information on 'What happens if an investment option is closed, suspended or terminated', please see page 15 of the Member Booklet.

Suncorp WealthSmart investment menu

For straightforward investing, you and your employees can pick any of the Suncorp diversified portfolios shown in the box on the right.

These portfolios were designed in conjunction with Ibbotson, with the aim of achieving diversification in one portfolio.

More information about the Suncorp diversified portfolios can be found on pages 10 and 11.

Other investment options

Alternatively, for a more customised solution, there are many single sector investment options to choose from. For more information on these options, please see the 'Single sector investment options' section starting on page 20 of the Member Booklet.

Cash

- Suncorp Bank Deposit Fund
- Suncorp Term Deposit Fund
- Tyndall Capital Guarantee Fund

Australian fixed interest

- Tyndall Australian Bond Fund
- Vanguard® Australian Fixed Interest Index Fund

International fixed interest

- Vanguard® International Fixed Interest Index Fund (Hedged)

Diversified fixed interest

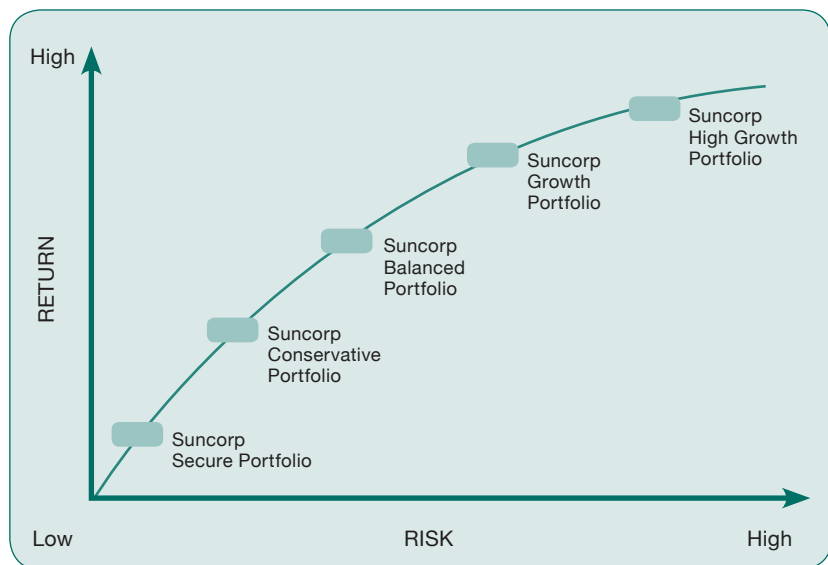
- Macquarie Master Diversified Fixed Interest Fund

Diversified income

- Principal Global Strategic Income Fund

Australian property

- RREEF Paladin Property Securities Fund
- Vanguard® Property Securities



Index Fund

International property

- Vanguard® International Property Securities Index Fund (Hedged)

Australian shares

- Ausbil Australian Active Equity Fund
- BT Wholesale Imputation Fund
- Fidelity Australian Equities Fund
- Ibbotson Australian Shares Active Trust
- Perennial Growth Shares Wholesale Trust
- Perpetual Wholesale Industrial Fund
- Suncorp Australian Shares Fund
- Tyndall Australian Share Wholesale Portfolio
- Vanguard® Australian Shares Index Fund

Australian shares – specialist

- Ausbil Australian Emerging Leaders Fund
- Perpetual Wholesale Geared Australian Fund
- Tyndall Australian Share Income Fund
- Zurich Investments Equity Income Fund

International shares

- AXA Wholesale Global Equity – Value Fund
- Platinum International Fund
- Suncorp Global Shares Fund
- Vanguard® International Shares Index Fund
- Walter Scott Global Equity Fund

International shares – specialist

- BlackRock Global Allocation Fund
- Colonial First State Global Resources Fund
- Lazard Global Small Cap Fund

Investment choice (continued)

Suncorp Secure Portfolio

Secure

Managed by Ibbotson Associates

Objectives:

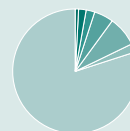
Stable returns with minimal volatility and a reasonable level of income.

Strategy:

Predominantly defensive assets, largely cash with a small diversified exposure to growth assets to provide some capital growth.

Risk profile:	Low
Style:	Multi-manager
Timeframe:	1 year plus
Investment fee:	0.34% pa
Performance fee:	Yes. Refer to Member Booklet.
Buy/sell spread as at 31 May 2010:	+/-0.03%

	Strategic Allocation	Ranges
Australian shares	3.0%	0-13%
International shares (unhedged)	1.0%	0-12%
International shares (hedged)	1.0%	0-12%
Australian property securities	1.0%	0-11%
International property securities	0.0%	0-12%
Australian bonds	7.0%	0-17%
International bonds (hedged)	5.0%	0-18%
Global inflation-linked securities	3.0%	0-13%
Cash	79.0%	69-90%
Alternative investment strategies	0.0%	0-10%



Suncorp Conservative Portfolio

Conservative

Managed by Ibbotson Associates

Objectives:

Relatively stable returns with some potential for capital growth.

Strategy:

Predominantly defensive assets and strategies with a mix of both Australian and international investments.

Risk profile:	Low-medium
Style:	Multi-manager
Timeframe:	3 years plus
Investment fee:	0.54% pa
Performance fee:	Yes. Refer to Member Booklet.
Buy/sell spread as at 31 May 2010:	+/-0.13%

	Strategic Allocation	Ranges
Australian shares	17.0%	0-27%
International shares (unhedged)	5.0%	0-20%
International shares (hedged)	5.0%	0-20%
Australian property securities	3.0%	0-14%
International property securities	1.0%	0-14%
Australian bonds	17.0%	0-27%
International bonds (hedged)	11.0%	0-30%
Global inflation-linked securities	6.0%	0-16%
Cash	28.0%	12-38%
Alternative investment strategies	7.0%	0-25%



Suncorp Balanced Portfolio

Balanced

Managed by Ibbotson Associates

Objectives:

Balanced returns from capital growth and income.

Strategy:

A balance between return seeking and defensive assets and strategies with a mix of both Australian and international investments.

Risk profile:	Medium
Style:	Multi-manager
Timeframe:	5 years plus
Investment fee:	0.56% pa
Performance fee:	Yes. Refer to Member Booklet.
Buy/sell spread as at 31 May 2010:	+/-0.17%

	Strategic Allocation	Ranges
Australian shares	26.0%	10-36%
International shares (unhedged)	7.0%	0-22%
International shares (hedged)	7.0%	0-22%
Australian property securities	5.0%	0-15%
International property securities	2.0%	0-14%
Australian bonds	15.0%	0-25%
International bonds (hedged)	9.0%	0-28%
Global inflation-linked securities	6.0%	0-16%
Cash	13.0%	0-23%
Alternative investment strategies	10.0%	0-25%



Suncorp Growth Portfolio

Growth

Managed by Ibbotson Associates

Objectives:

Returns mainly from capital growth.

Strategy:

Predominantly return seeking assets and strategies with a mix of both Australian and international investments.

Risk profile:	Medium-high
Style:	Multi-manager
Timeframe:	7 years plus
Investment fee:	0.56% pa
Performance fee:	Yes. Refer to Member Booklet.
Buy/sell spread as at 31 May 2010:	+/-0.20%

	Strategic Allocation	Ranges
Australian shares	36.0%	21-46%
International shares (unhedged)	10.0%	0-26%
International shares (hedged)	10.0%	0-26%
Australian property securities	7.0%	0-17%
International property securities	3.0%	0-14%
Australian bonds	8.0%	0-18%
International bonds (hedged)	5.0%	0-19%
Global inflation-linked securities	3.0%	0-13%
Cash	5.0%	0-15%
Alternative investment strategies	13.0%	0-25%



Suncorp High Growth Portfolio

High growth

Managed by Ibbotson Associates

Objectives:

Significant capital growth over the longer term.

Strategy:

Return seeking assets and strategies with a mix of both Australian and international investments.

Risk profile:	High
Style:	Multi-manager
Timeframe:	10 years plus
Investment fee:	0.76% pa
Performance fee:	Yes. Refer to Member Booklet.
Buy/sell spread as at 31 May 2010:	+/-0.23%

	Strategic Allocation	Ranges
Australian shares	50.0%	30-60%
International shares (unhedged)	14.0%	0-34%
International shares (hedged)	14.0%	0-34%
Australian property securities	10.0%	0-20%
International property securities	4.0%	0-19%
Australian bonds	0.0%	0-10%
International bonds (hedged)	0.0%	0-10%
Global inflation-linked securities	0.0%	0-10%
Cash	1.0%	0-11%
Alternative investment strategies	7.0%	0-25%



ibbotson.

About Ibbotson Associates

Intech Investments, provider of Suncorp WealthSmart's multi-manager investment options, has recently been renamed Ibbotson Associates.

Founded in 1989 as Intech, the company was acquired by Morningstar in 2009. It now forms part of Ibbotson Associates, Inc., a company acquired by Morningstar in 2006. Morningstar is a leading provider of independent research. Ibbotson associates, Inc., is a highly respected leader in the asset allocation, portfolio consultation and retirement advice provision in the United States and in international markets.

Through the Ibbotson trusts, Ibbotson manages a range of single sector, alternative strategy and diversified portfolios.

The combination of Ibbotson's global links and research from a leading global hedge fund adviser enhances Ibbotson's investment research capabilities and access to quality managers around the world.

Insurance options

With a range of insurance options, Suncorp WealthSmart Business Super provides tailored insurance cover to suit everyone's needs.



Why is insurance important?

Insurance can't prevent the unfortunate things happening – but it could mean the financial security of your employees and their families is kept intact. It's a way of knowing they've taken care of the most important people in their life if the unexpected happens. So while insurance cover is optional, it can give your employees financial peace of mind.

What are the advantages of having insurance through super?

By attaching insurance to a Suncorp WealthSmart account, your employees can have insurance premiums conveniently and tax-effectively deducted from it. Which means it can potentially be cheaper than buying insurance outside super. And in the event of their death, there's also the added benefit that their valid nominated beneficiary may be able to choose to receive the death benefit in the form of a Suncorp WealthSmart Pension.

Your employees' insurance premiums can be tax-effectively deducted from their super account.

What insurance options are available?

Employer selected cover

You can choose from the following options for your employees:

Type of cover	Options
Death only	<ul style="list-style-type: none"> • Fixed benefit amount¹ • Multiple of salary¹
Death and TPD	<ul style="list-style-type: none"> • Percentage of salary multiplied by the future years of service to age 65 • Fixed premium (eg \$1 per week) • Choice of fund minimum Death cover
Income Protection	<ul style="list-style-type: none"> • Up to 75% of salary • Plus optional super contributions of up to 10% of salary • Two year or five year benefit period or until age 65 • 30, 60 or 90 day waiting period

¹ These options can be in addition to an employee's account balance or less their account balance.

The added bonus of being a member of your plan is that your employees may be eligible for automatic cover which means they may be granted cover without the need to apply. For more information, please see 'Automatic cover' on page 14.

For specific information regarding the insurance cover chosen by you, your employees should refer to their welcome pack. Employer selected cover doesn't apply to family account members.

If you've arranged non-Suncorp WealthSmart insurance cover for your employees as agreed by the Trustee, the terms and conditions of insurance set out in this PDS will not apply to that cover. Your employees' welcome packs will state if their insurance cover is provided by an insurer other than Asteron Life, and will contain the insurance policy and any relevant endorsements that apply to them.

Member selected cover

For a different type of cover or a higher benefit amount to what you've selected, your employees can choose from the options below. Family account members can also apply for any of these options. Member selected cover isn't automatic and will require underwriting by the insurer.

Type of cover	Options
Death only	<ul style="list-style-type: none"> • Fixed benefit amount less account balance
Death and TPD	<ul style="list-style-type: none"> • Fixed benefit amount in addition to account balance
Income Protection	<ul style="list-style-type: none"> • Up to 75% of salary • Plus optional super contributions of up to 10% of salary • Two year or five year benefit period or until age 65 • 30, 60 or 90 day waiting period

Insurance options (continued)

Cover basics

	Death	TPD ¹	Income Protection
Benefit	A lump sum benefit is paid in the event of an employee's death, or earlier if an employee becomes terminally ill.	A lump sum benefit is paid upon an employee becoming totally and permanently disabled.	A monthly benefit is paid upon an employee becoming totally disabled or partially disabled.
Maximum cover	\$5,000,000 for Death cover and \$3,000,000 for terminal illness cover.	\$3,000,000	\$25,000 per month

¹ TPD cover can only be taken out with Death cover and it can't exceed the level of Death cover.

Are they eligible?

Anyone can apply for cover, as long as they're:

- age 15 and over, but less than age 65
- an Australian resident or a non-Australian resident holding a valid visa and
- meet the minimum hours of work requirement below.

Type of cover	Minimum hours of work required
Death	Nil
TPD	Must be gainfully employed on a permanent basis for at least 15 hours per week to apply for cover.
Income Protection	Must be gainfully employed on a permanent basis for at least 15 hours per week to apply for and retain cover.

Automatic cover

If your plan has an Automatic Acceptance Limit (AAL), your employees will be covered up to the AAL from the date they're first eligible for insurance, without the need to apply, provided:

- they're at work on that day
- the insurer is willing to provide cover for their occupation
- we receive their personal details and sufficient contributions to cover the premiums within 130 days of when they're first eligible for insurance.

The personal details we need are:

- Title
- Last name
- Given name(s)
- Residential address
- Tax File Number
- Date of birth
- Gender
- Date commenced employment
- Occupation
- Basis of employment (permanent, casual or contract)
- Salary
- Hours worked per week and
- Membership category.

The date an employee is first eligible for insurance and when their cover will begin is the day they start employment with you or another date agreed by us. If they're not at work on this day, we'll provide them with new events cover only. Your employee then must be at work for 60 consecutive days before we can provide them with all events cover.

If we don't receive their personal details and sufficient contributions to cover the premiums within 130 days of the date they're first eligible for insurance, all cover will be deemed to have never commenced.

If you've selected cover for an employee that's above the AAL, they'll need to apply and be underwritten for any excess cover.

New events cover

This is cover provided for death or a disability arising from an illness which first becomes apparent or an injury which first occurred on or after the commencement date.

All events cover

This is cover provided for death or a disability arising from an illness or injury regardless of the date the illness first became apparent or the date the injury occurred.

How to apply for member selected cover

Your employees can apply for cover, simply by filling out a Suncorp WealthSmart insurance application form available from our website.

Acceptance of cover isn't automatic and is subject to an underwriting assessment by the insurer. We'll advise the employee in writing if their application has been accepted and the date their cover starts.

While the application is being assessed, they may be eligible for interim accident cover for up to 90 days from the time we receive the completed insurance application form. The maximum amount of interim accident cover is the lesser of the amount of cover requested and:

- \$1,000,000 for Death cover
- \$500,000 for TPD cover
- \$13,000 per month for Income Protection.

Interim accident cover may stop before 90 days in a number of circumstances. These are set out in Suncorp WealthSmart's Group Life and Income Protection insurance policies.

Insurance options (continued)

Automatic Acceptance Limits (AALs)

The AAL is the maximum amount of cover a member is able to receive without having to apply. AALs are awarded by the insurer. When making its decision on the size of the AAL, the insurer will consider the number of eligible members with each type of benefit. Members who all have Income Protection insurance, but with different benefit periods, will be treated as having different types of cover for AAL/pricing purposes.

Maximum AAL

Number of insured members	Death only	Death and TPD	Income Protection two or five year or to age 65 benefit
0-5	\$0.50 per week cover	\$0.50 per week cover	Nil
6-9	\$1.50 per week cover	\$1.50 per week cover	Nil
10-19	\$300,000	\$300,000	\$5,000 per month
20-49	\$400,000	\$400,000	\$6,500 per month
50-99	\$500,000	\$500,000	\$8,000 per month
100-199	\$600,000	\$600,000	\$9,000 per month
200-499	\$750,000	\$750,000	\$10,000 per month
500-999	\$900,000	\$900,000	\$12,000 per month
1,000+	\$900,000	\$900,000	\$14,000 per month

As the number of insured members in your plan changes, the AAL may be adjusted in line with the table above.

The AAL for your plan may also be reduced or withdrawn if the number of insured members is less than 75% of your plan's membership.

Any change to the AAL won't affect an employee's accepted cover.

Associated employer linking

You can also link your Suncorp WealthSmart plan with an associated employer's Suncorp WealthSmart plan for insurance purposes which means your plan may be able to get a higher maximum AAL than it would get on its own. For the purposes of associated employer linking, 'associated employer' means any subsidiary or associated company or business.

Automatic increases in cover

If an employee's employer selected cover goes above your plan's AAL, they'll need to apply and be underwritten for any excess cover. If the application is accepted, and the employer selected cover is based on salary, we may give them a forward underwriting limit (FUL). This means they may avoid the need for underwriting each time their salary increases in the future.

We'll automatically increase the employee's salary based cover up to the AAL or any FUL they've been provided at the time of the annual review, generally 1 October, if their salary has increased. The automatic increases in cover are limited to 30% each year.

When does insurance cover stop?

Cover will stop at the earliest of any one of the following:

Scenario	Death	TPD	Income Protection
An employee:			
Reaches age 65	–	✓	✓
Reaches age 70 ¹	✓	–	–
Receives a payment for TPD	✓	✓	–
Receives a payment for terminal illness ²	–	✓	–
Dies	✓	✓	✓
Hasn't paid outstanding premium amounts 30 days after sending them a notice	✓	✓	✓
Joins any armed forces. Effective the day before joining. This excludes routine activities of reservists. ³	✓	✓	✓
Works overseas for a period that hasn't been agreed with the insurer	✓	✓	✓
Takes leave without pay for a period that hasn't been agreed with the insurer	✓	✓	✓
Requests in writing to cancel cover	✓	✓	✓
No longer holds a valid Australian visa	✓	✓	✓
Leaves Suncorp WealthSmart	✓	✓	✓
Works less than 15 hours per week on a permanent basis ⁴	–	–	✓
Reaches the end of the benefit period and does not return to work with you or their employer if a family account member	–	–	✓
Moves permanently overseas	✓	✓	✓
Leaves your employment and we're notified. This applies to employer selected cover only	–	–	✓

1 If employer selected cover is based on a percentage of future years of service to age 65, cover will stop at age 65.

2 Death benefits will be reduced by any terminal illness benefit paid.

3 Reservists no longer on active duty may have their cover reinstated.

4 Other than because of total or partial disability.

Insurance options (continued)

Leave without pay

If an employee takes leave without pay approved by you, insurance cover will continue for up to 12 months without the need to obtain confirmation, as long as premiums continue to be paid. For longer periods, the employee will need to get written confirmation from us for cover to continue.

Their waiting period for Income Protection cover won't start until the return to work date you agreed with your employee before they started leave without pay.

Change of role

If an employee's role at work changes significantly (for example by promotion), any employer selected cover may be revised up or down on the day of that change. Any existing member selected cover will be unaffected.

How much does it cost?

The cost of insurance varies depending on several factors including:

- the type of cover
- the amount of cover
- age
- gender
- occupation
- smoking status.

Insurance premiums will be charged at either group rates or individual rates. The table below shows when either will be charged. For the rates and examples on how premiums are calculated, please see the 'Suncorp WealthSmart insurance premium rates guide', which you can get from our website or by calling us.

Premiums for	What rates are charged?
Employer selected cover (including above the AAL)	Group rates
Higher benefit amount than what you've selected	Group rates
Different type of cover than what you've selected	Individual rates
Income Protection with a longer benefit period or a shorter waiting period than you have selected	Individual rates
Cover for family account members	Individual rates
When employees leave your employment	Individual rates

Leaving employment

For details on what happens to insurance cover when an employee leaves your employment, please see page 30.

Minimum insurance cover

Suncorp WealthSmart offers the minimum death insurance option to employers to meet choice of fund requirements. If you choose this option, you can select from one of the following:

- Death only cover offered at a premium of at least \$0.50 per week or
- Death only cover of at least a minimum level based on their age below.

Age range	Minimum level of insurance cover
0-19	Nil
20-34	\$50,000
35-39	\$35,000
40-44	\$20,000
45-49	\$14,000
50-55	\$7,000
56 and over	Nil

Cover under either of these options is subject to automatic acceptance requirements and we don't have to provide cover if the insurer considers an occupation is too high of a risk.

More about insurance

For more information on insurance features and benefits, a summary of the key definitions and how to make a claim, please see the 'Insurance features' section on page 44 of the Member Booklet.

Suncorp WealthSmart's insurance policy

The Suncorp WealthSmart Group Life policy and the Suncorp WealthSmart Income Protection policy contain the full terms and conditions of insurance, including all definitions. In the event of any inconsistency between this PDS and the insurance policies, the insurance policies will prevail. You can get a copy of the insurance policies, free of charge, by contacting us.

A summary of the key definitions, including totally and permanently disabled, partially disabled, totally disabled and terminally ill are included in the 'Summary of the key definitions and concepts' section on page 47 of the Member Booklet.

When can your employees access insurance benefits?

Your employees can access their benefits when they've met a condition of release. For more information, please see the 'Accessing your insurance benefits' section on page 46 of the Member Booklet and 'Accessing your benefits' section on page 9 of the Member Booklet.

Fees and other costs

This section shows fees and other costs that your employees may be charged.

These fees and costs may be deducted from your employees' investment, from the returns on their investment or from the Fund assets as a whole.

Taxes are set out in the Member Booklet and insurance costs are in the Suncorp WealthSmart insurance premium rates guide available from our website at suncorp.com.au

You should read all the information about fees and costs because it's important to understand their impact on your employees' investment. Fees and costs for particular investment options are set out in the 'Suncorp WealthSmart investment menu' section starting on page 16 of the Member Booklet.

You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs. You may negotiate to pay lower contribution fees and management costs where applicable. Ask us or your financial adviser.

To find out more

If you'd like to find out more, the Australian Securities and Investments Commission (ASIC) website (www.fido.asic.gov.au) has a superannuation fee calculator to help you check out different fee options.

Did you know?

Small differences in both investment performance and fees and costs can have a substantial impact on long-term returns. For example, total annual fees and costs of 2% of your fund balance rather than 1% could reduce the final return by up to 20% over a 30-year period (for example, reduce it from \$100,000 to \$80,000).

The table below sets out the fees and costs for investing through Suncorp WealthSmart.

Type of fee or cost	Amount	How and when paid
Fees when money moves in or out of Suncorp WealthSmart		
Establishment fee The fee to open a Suncorp WealthSmart account.	Nil	Not applicable
Contribution fee¹ The fee on each amount contributed to your employees' investments – either by your employee, their spouse or you. This fee is agreed between you and your adviser. You can agree on different amounts for contributions and transfers. A contribution fee does not apply to Government co-contributions. The transfer fee is called the rollover fee on your employees' member statement.	Up to 4% of each contribution and transfer.	This fee is deducted from an employee's account by withdrawing units when a contribution or transfer is made into their account.
Withdrawal fee The fee on each amount taken out of a Suncorp WealthSmart account.	\$60 for withdrawing the entire account balance. Nil if withdrawing part of the account balance.	This fee is deducted from an employee's account by withdrawing units at the time of withdrawal.
Termination fee The fee to close a Suncorp WealthSmart account.	Nil	Not applicable

Type of fee or cost	Amount	How and when paid
Management costs (the fees and costs for managing your employees' investments)		
Admin fee¹ The fee for managing an employee's account. This is called 'administration fee' on member statements.	Up to 1.31% pa of an employee's account balance. A discount may apply depending on the size of your total plan balance.	This fee is calculated monthly on the value of their account balance, and is deducted from an employee's account by withdrawing units on or around the 16th of each month or when interest on the Suncorp Traditional Capital Guaranteed Fund is applied.
Investment fees The fee payable to the investment managers of the investment options chosen.	Depends on the investment option(s) selected. They range from 0.00% to 1.87% pa.	This fee is included in the daily unit price calculation for each investment option or when interest on the Suncorp Traditional Capital Guaranteed Fund is applied.
Performance fees	Depends on the investment option(s) selected. They range from 0% to 30% pa of the performance over the specified benchmark.	This fee only applies when performance exceeds the specified benchmark for certain investment options. This fee is included in the daily unit price calculation for each investment option.
Member fee The fee for keeping an employee's account.	\$5 per month	This fee is deducted monthly from an employee's account by withdrawing units on or around the 28th of each month.
Service fees		
Investment switching fee The fee for changing investment options.	Nil Buy/sell spreads may apply. Please see 'Buy/sell spreads' on page 23.	Not applicable
Optional adviser service fee¹ The fee paid to your adviser for service or advice. This fee is agreed between you and your adviser.	A percentage of their account balance deducted monthly or a fixed monthly dollar amount. Your employees can also agree a one-off fee for services provided by your adviser.	This fee is deducted from an employee's account by withdrawing units on or around the 16th of each month.

¹ This fee includes an amount paid to your adviser's Licensee. Please see 'What's paid to your adviser' on page 23.

Fees and other costs (continued)

Example of annual fees and costs for a balanced investment option

This table gives an example of how the fees and costs in the Balanced investment option for Suncorp WealthSmart can affect an employee's superannuation investment over a one-year period. You can use this table to compare Suncorp WealthSmart with other superannuation products.

Example – Suncorp Balanced Portfolio		
Balance of \$50,000 with total contributions of \$5,000 during the year		
Contribution fee	Up to 4%	For every \$5,000 contributed, they'll be charged between \$0 and \$200.
PLUS managements costs	1.87% ^{1,2} + \$60	And, for every \$50,000 ² they have in Suncorp WealthSmart, they'll be charged \$935 each year, plus \$60 member fee. ²
EQUALS cost of Suncorp WealthSmart		If an employee put in \$5,000 during a year and their balance was \$50,000, then for that year they'll be charged fees from: \$995 to \$1,195 What it costs will depend on the investment options chosen and the fees negotiated with your adviser.

1 This amount includes the admin fee of 1.31% and investment fee of 0.56% for the Suncorp Balanced Portfolio.

2 They'll receive a discount if your plan's balance is \$250,000 or more. Please see 'Admin fee discounts' below.

Additional explanation of fees and other costs

Admin fee discounts

We reward your employees as your plan balance grows by discounting the admin fee on your employees' Suncorp WealthSmart accounts. The greater the balance, the bigger the discount they get.

For employer plan amounts	Discount on admin fee	How and when?
Over \$250,000 to \$1,000,000	0.26% pa	This discount is calculated monthly on the combined value of your employees' account balances and is credited back into their accounts by adding units on or around the 16th of each month.
Over \$1,000,000	0.61% pa	

Family values

By linking family members' accounts to theirs, your employees' family members can benefit from the discounted fees associated with your plan. The discount received will be calculated based on the total account balances within your plan instead of individual account balances – allowing them to reach the discount hurdles faster.

For the purposes of family account linking, 'family member' means a spouse (including legal, de facto and interdependency relationship), children, parents and siblings.

Associated employer linking

Start receiving discounts sooner by linking your Suncorp WealthSmart plan with an associated employer's Suncorp WealthSmart plan. The admin fee is then calculated on the combined value of your linked employer plans. Any applicable discount is then shared among the linked plans proportionately on account balances.

For the purposes of associated employer linking, 'associated employer' means any subsidiary or associated company or business.

What's paid to your adviser?

The following fees may include an amount paid to your adviser. The actual amounts your adviser receives from their Licensee will be disclosed in your Statement of Advice (SoA). You can negotiate the following fees with your adviser.

Contribution fee

We pay up to 4.4% (including GST) of each contribution and transfer to your adviser's Licensee as upfront commission. Any applicable GST is not payable by your employees.

Ongoing service fee

This fee is part of the admin fee and is not an additional cost to your employees. We pay up to 0.44% pa (including GST) of their account balance to your adviser's Licensee as ongoing commission. Any applicable GST is not payable by your employees.

Optional adviser service fee

We pay the full amount to your adviser's Licensee, including GST.

Insurance premiums

We pay up to 27.5% (including GST) of annual insurance premiums to your adviser's Licensee as ongoing commission. Any applicable GST is not payable by your employees.

Fees relating to investment options

You can get the latest investment fees, performance fees and buy/sell spreads from the monthly Suncorp WealthSmart investment performance report available on our website or by calling us.

Investment fees

The investment fee is charged by the investment manager of the underlying investment option. This fee generally includes the investment manager's fee, audit, custody and other general costs incurred in the administration of the underlying investment option.

To understand all of the fees payable in respect of an investment, you should consider both this PDS and the relevant investment manager's PDS.

Performance fees

This fee is only charged by some investment managers for certain investment options when they outperform

their stated benchmarks. It's an additional amount to the investment fee. To find out which investment options have a performance fee, please see the 'Suncorp WealthSmart investment menu' section starting on page 16 of the Member Booklet.

Buy/sell spreads

A buy/sell spread may be incurred when an employee makes contributions, withdraws or changes their investment options. This 'spread' is the difference in the buying price and selling price of the investment option, and generally covers the transaction costs of buying and selling the underlying assets of that investment option. It ensures that non-transacting members are not disadvantaged by the activity of transacting members. The spread isn't a fee paid to us, but is a charge by the investment manager which is reflected in the unit price and is retained within the net asset value of the underlying investment option.

Fees and other costs (continued)

Suncorp Traditional Capital Guaranteed Fund

If your employees are invested in the Suncorp Traditional Capital Guaranteed Fund, the amount paid will ultimately reflect the actual expenses of the option.

Insurance premiums

If an employee has insurance cover, their premiums will be deducted monthly in advance on or around the 1st of each month by withdrawing units from their account. For more information on the costs of insurance, please see 'How much does it cost?' on page 18.

Expense recovery and reserves

We can recover any expenses and costs incurred in the administration and management of the Fund.

The Fund holds a tax reserve and a general expense reserve which may be used to meet the expenses associated with the administration, management and operation of the Fund. Any excess amounts are retained within the reserve to meet future costs.

Small account protection

If an employee's account balance is below \$1,000 at the end of the financial year, we'll ensure the fees charged against that account are not greater than the investment returns in that financial year. We'll credit any protected amounts by adding units to their account at the end of the financial year, or at the time of withdrawal. Taxes and insurance premiums will continue to be deducted in full.

Dishonour fees

Any bank fees and charges we incur as a result of a cheque being dishonoured or direct debit amounts from a nominated account being rejected may be required to be paid by you or your employees.

Changes to fees and costs

We can introduce certain new fees or change the level of current fees that are paid at any time. If we do this, we'll notify you and your employees in writing at least 30 days in advance of any adverse change.

The investment fees, performance fees and buy/sell spreads are charged by the investment managers and can change at any time. As they're not charged by us, any variations will be passed onto your employees without notification.

Payments to and from other parties

Any payments (or benefits) we make to or receive from other parties are not an additional cost to your employees unless otherwise stated in this PDS.

We may pay additional amounts to your adviser or their Licensee or other benefits on the total amount of funds they introduce to Suncorp WealthSmart, or for its promotion. These payments won't exceed 0.50% pa of these funds and will be disclosed in your SoA.

We may receive payments from investment managers or other parties for certain investment options of up to 0.25% of the total amount of funds invested.

These payments are not an additional charge to you or your employees.

Any alternative forms of remuneration we may also pay or receive will be in accordance with the Financial Services Council Industry Code of Practice. We keep a register of these payments which you can view by contacting us.

Suncorp WealthSmart online

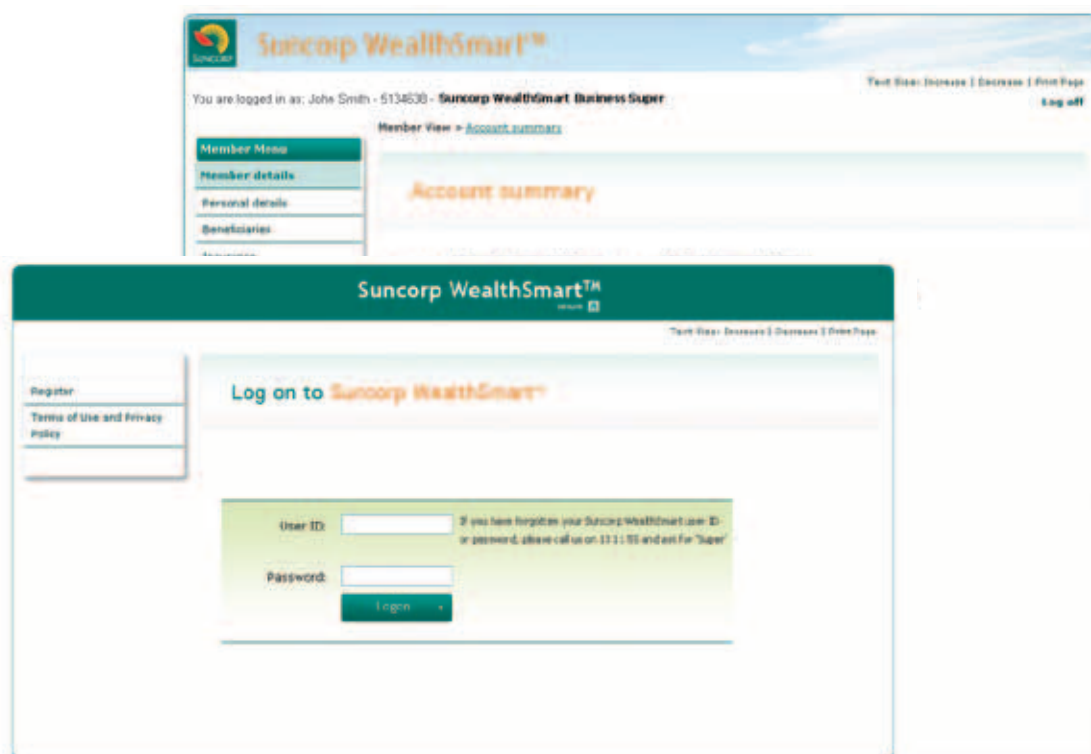


Member access

We make it easy for your employees to keep in touch with us and their super. On joining Suncorp WealthSmart, they will be given 24/7 access to Suncorp WealthSmart online which is available through our secure site at suncorp.com.au.

Suncorp WealthSmart online will allow your employees to:

- view all their Suncorp WealthSmart accounts with the one log-in
- view and update their details
- check their account balance and investment holdings
- view their super contributions
- view transaction and correspondence history
- update their future investment strategy
- switch between investment options
- view their nominated beneficiaries
- view their bank account details
- view their insurance details
- generate and print a report on their account
- choose to receive correspondence from us by email instead of post
- submit their tax file number
- send us a question!



Suncorp WealthSmart online (continued)

Employer access

Suncorp WealthSmart online is an easy to use, end to end online solution which incorporates our clearing house facility, Suncorp EASE™ (Employer Administration Super Exchange).

What are the benefits of using Suncorp EASE™?

By choosing to use Suncorp EASE™, you can experience greater efficiency and reduced effort to administer your superannuation guarantee obligations for your employees. This system removes complexity and will simplify your business through:

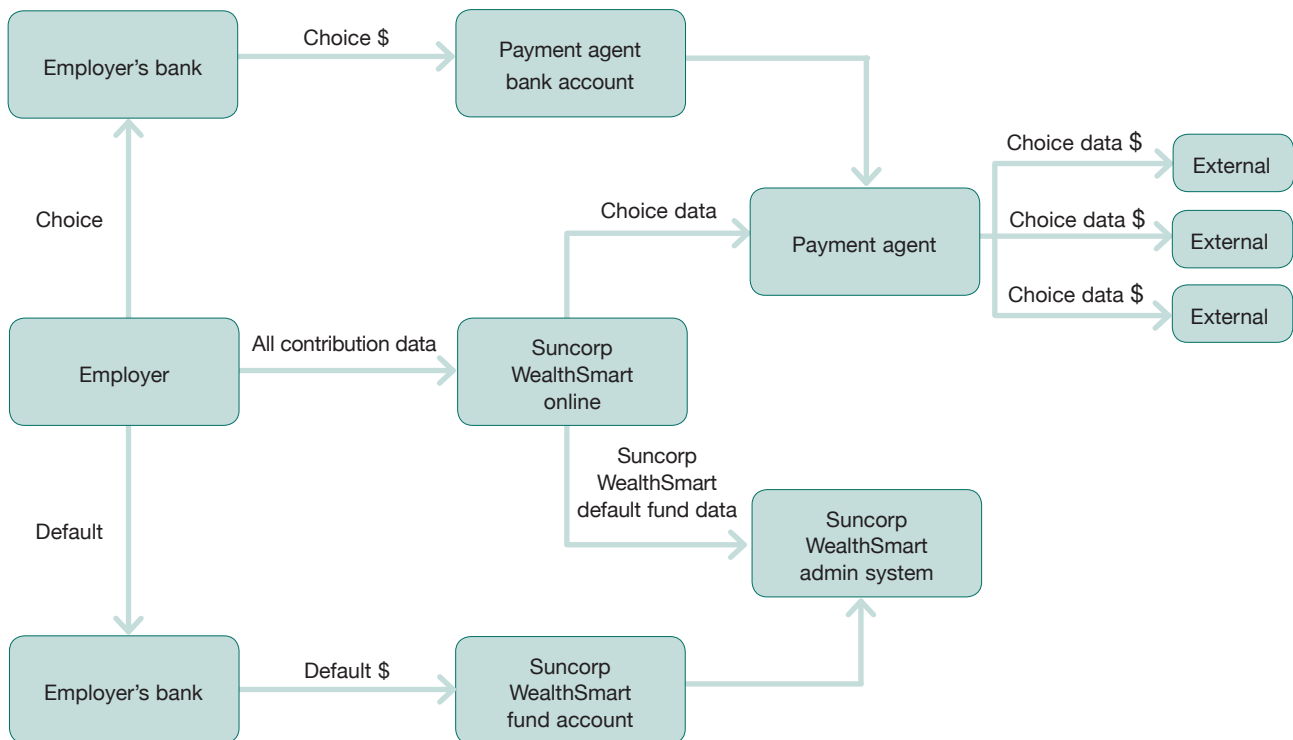
- **Simplicity** – one easy to use interface to add new members, submit contributions, change member details and submit exit information
- **Control** – gives you control over your payment options and information, within your members' accounts
- **Flexibility** – you can choose to enter details on screen (suitable for small to medium plans) or upload a payroll file (larger plans with many members)
- **Saves you time** – you can use the solution to submit both default and choice contributions.

What functionality does it include?

Suncorp EASE™ will enable you to:

- pay super contributions for members in your default fund
- pay super contributions to other funds chosen by your employees
- set up new employees when they join your company
- remove employees who leave your company
- update employee details such as salaries, addresses and Tax File Numbers
- access online reporting for both default fund and choice of fund members – a record of all your superannuation contributions in the one location.

The chart below illustrates how contributions are submitted through Suncorp EASE™.



How to contribute through the clearing house

1. Set up your employees

Before you submit choice contributions for the first time, you'll need to set up any employees who've exercised choice. You'll also need to set up their nominated super fund. To add a new choice fund, select 'Choice of Fund' then 'Link to Choice Fund' from the main menu. If any existing employees have exercised choice since your previous contribution, you'll need to change their fund details. These details will be retained in the system for the next time you make choice contributions. Please refer to the Employer online user guide which is available on our website at suncorp.com.au for more information on this process.

2. Upload your payroll

You can choose to upload your payroll file or complete the online contribution schedule. Either way, your information is stored on the system and you can generally view this at any time either on the contribution screen, or by downloading a report.

3. Make the payment

Once you've submitted your contribution information, simply select how you want to pay your contributions. You can elect to pay your choice contributions by direct debit or direct credit.

Direct debit

Using direct debit can simplify this process even more, as we'll separately debit your nominated account for the contribution amounts for your Suncorp WealthSmart default fund and the external funds.

You can arrange a direct debit by completing the Direct Debit Request section of the application form at the back of this PDS.

Contribution payments to external funds will be withdrawn from your nominated account and will be paid into the payment agent bank account. Contribution payments will then be withdrawn from the payment agent bank account and paid via direct credit to the external trustees' nominated account(s) or via cheque.

If we receive your contribution information before 12pm (Sydney time) on a business day, the contribution payments will be deducted from your nominated account that night. Where we receive your contribution information after that time, contribution payments may not be deducted until the end of the following business day.

Direct credit

If you're using direct credit, you'll need to log on to your bank's website to make the payment. You'll need to check that your bank offers these facilities.

Please note that if you're making choice contribution payments to an external super fund, the payment agent bank account details will differ from the Suncorp WealthSmart fund account details.

When using direct credit, you must make at least two separate payments for each contribution period to:

- Suncorp WealthSmart's nominated bank account for the payment of contributions to the Suncorp WealthSmart default fund and
- the payment agent bank account for choice contributions to external funds.

Provided monies are paid to us before 12pm (Sydney time) on a business day, the monies will normally be received by the payment agent bank account that night. Where contributions are paid on or after that time, the monies will normally be received by the payment agent bank account at the end of the following business day.

Important information:

You'll need to make the direct credit contribution payments immediately after providing us with contribution information and ensure that you quote the correct reference on your payment. If not, we won't be able to pass these contributions on to the other funds on your behalf.

Cancelling contributions

Once we've received your contributions along with your instructions, and they've been forwarded to the clearing house, you won't be able to cancel them. We will, unless your instructions are unclear, send the contributions to the nominated external fund.

Suncorp WealthSmart online (continued)

Contribution information

We'll use reasonable efforts to provide the clearing house services within 10 business days of receiving contribution information.

If contribution information is received on a non-business day, it'll be taken to have been received on the following business day.

Accordingly, the contribution information (and, if paying by direct credit, contribution payments) should be submitted to us by at least 12pm (Sydney time) on a cut-off day (14th of January, April, July or October, or the last business day before these dates if they fall on a non-business day), to allow sufficient time for payments to be distributed to, and processed by, each external fund.

Important information:

If you provide contribution information or, if relevant, contribution payments to us after 12pm (Sydney time) on a cut-off day, contributions may not be received by the external fund until after the due date for super guarantee (SG) contributions and you may become liable to pay the SG charge (SGC).

Errors in contribution information

If the contribution information you've provided is incomplete or contains errors, you may receive an error message that prevents you from submitting it to us, and/or we may be unable to progress some or all of your contribution information and payments through the clearing house. We are not liable for any loss you or any other person incurs as a result of us being unable to progress your contribution information and payments.

Changes to information

Information you've previously provided to us will change from time to time. For example, an employee may exercise choice, change their external super fund, or the name or contact details of the external fund may change.

It's important that you tell us about any changes to previously provided information at least three business days before you provide the contribution information for a contribution period.

Important information:

There may be a delay in processing contribution payments if you don't give us at least three business days notice of any change to information.

What are the risks?

All superannuation clearing houses involve some risk. The main risk is that choice contributions may not be paid to an external fund by the due date for SG contributions, so that you incur a liability to pay the SGC.

This could occur where:

- you provide your contribution information late (refer to the cut-off dates on page 27)
- there are errors or inadequate information in the contribution information provided
- there are insufficient monies in your nominated account at the time of withdrawal to pay contributions
- a contribution is rejected by an external fund.

Also, under the law, you're only considered to have made choice contributions to an external fund when the external fund accepts the contribution.

Your obligations

You're responsible for the accuracy, completeness and timing of the contribution information.

Neither we nor any payment agent will ensure that you've provided contribution information before any given day or tell you that contribution information hasn't been provided by you. A payment agent is the person or persons appointed by us from time to time to administer the distribution of contributions to external funds through the clearing house. Neither we nor any payment agent will verify the accuracy or validity of the information and all contribution information will be relied upon without further enquiry.

Before providing the clearing house with information about an external fund, both you and your employees must have complied with the application requirements (if any) of the external fund.

The clearing house services will only be provided for a contribution period once the contribution information for that period and all necessary information about your employees and external funds (including any new external funds) are received.

Fees and costs

We won't charge you a fee to use the clearing house facility as long as you:

- have nominated Suncorp WealthSmart as your default fund and make contributions to this fund for all employees who haven't selected an external fund, and
- you contribute to the Suncorp WealthSmart default fund for at least 80% of your employees.

The 80% rule will be based on the total number of your employees you make contributions for at the time you provide the contribution information.

If the above conditions aren't met, we have the right to charge reasonable fees. In any event, we can introduce new fees or change the current fees at any time. We'll provide you with at least 30 days written notice of our intention to increase our current fees or other costs.

Rejection by the external fund

If a choice contribution processed by the clearing house isn't accepted by the trustee of an external fund, our payment agent will refund the contribution payments into your bank account and advise you of this, to the extent that they can, based on the information they receive from the external fund. For this reason, it's important that we have your bank details.

It's your responsibility to settle the issue with the trustee of the external fund. After you've resolved the issue, you should re-send the contribution payment and supporting information directly to the external fund.

Problems with contribution payments

Where you make contribution payments to the clearing house by direct credit and there's a difference between the total contribution payments to external funds as set out in the contribution information, and the amount you've paid to the clearing house:

- all clearing house services will stop, and
- you'll bear all costs in resolving the issue.

If the issue can't be resolved, the contribution payment will be refunded to you.

If you use direct debit and you receive notice that a payment to an external fund has been dishonoured:

- you'll bear all costs in relation to the dishonour, and
- we'll advise you of the dishonour.

You may deposit amounts into your nominated account and re-send the contribution information to us. No interest or earnings will be paid to you on any amounts received by us.

Terminating your participation in the clearing house

We may terminate your participation in the clearing house by telling you at least 14 days beforehand.

You may stop using the clearing house at any time without the need to notify us.

Terms and Conditions

The terms and conditions that relate to the Suncorp WealthSmart online and clearing house facilities are available on our website at suncorp.com.au. It is important that you read these carefully. The terms and conditions may change. Where the change is not materially adverse, we may communicate the change via our website suncorp.com.au. A paper copy of the updated information will be available free of charge on request.

Need help?

There's no special training to start using the clearing house. However, to assist you, we've developed a step-by-step employer online user guide which is available on our website at suncorp.com.au or by calling us.

What happens when we're told an employee has left your employment?

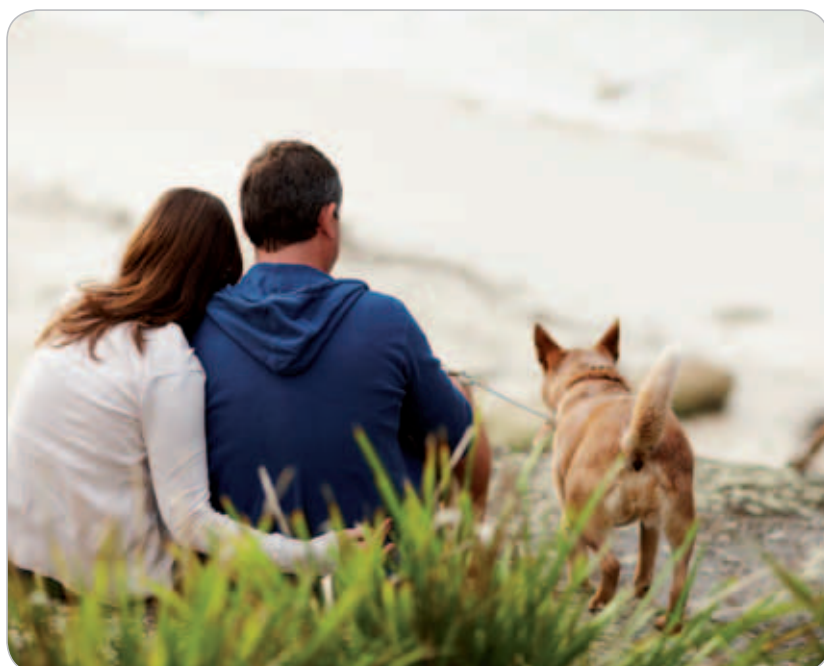
Just because they're changing their job doesn't mean your employees need to change their super, making it one less thing they need to worry about. When they leave your employment, they'll automatically remain a member of Suncorp WealthSmart – allowing them to keep the valuable benefits in the table below.

What happens to my employees' ...	
Investment options	They continue to be invested in the same investment options, unless they tell us otherwise. They can choose from our extensive investment menu of 37 options.
Insurance cover	<p>Their Death and TPD cover will continue automatically without any underwriting. Their cover will become a fixed amount after they leave your employment.</p> <p>Their employer selected Income Protection cover will stop after they leave your employment. They can apply to reinstate it with the benefit of limited underwriting (no medical evidence), within six months of the date they leave.</p> <p>Their member selected Income Protection cover will continue automatically.</p> <p>Premiums for Death, TPD and Income Protection will be based on individual rates instead of any group rates that may have applied. Any loadings or exclusions will continue to apply. Please see the 'Suncorp WealthSmart insurance premium rates guide', which is available from our website.</p> <p>To ensure they're paying the correct premium amount, we need their smoker status and current occupation. If we don't receive this information, we'll assume that their occupation hasn't changed and that they're a smoker.</p> <p>Insurance arrangements for family account members will remain the same.</p>
Fees	<p>All the fees in this PDS continue to apply to them and any family accounts, except for the following:</p> <p>Admin fee discount</p> <ul style="list-style-type: none"> • 0.10% pa for amounts over \$100,000 to \$250,000 • 0.50% pa for amounts over \$250,000. <p>The discount will be calculated based on an individual account balance instead of your plan's balance.</p> <p>Member fee</p> <p>We'll waive the monthly member fee if their account balance is over \$20,000 on the day the fee is deducted.</p>

Choice of fund

Did you know that your employees may be eligible to exercise 'choice'? Choice of fund is legislation that allows an employee to choose where they want their SG contributions paid. To have SG contributions from their new employer directed to their existing Suncorp WealthSmart account, they need to fill out a standard choice form which they can get from their new employer or our website.

Other things your employees need to know



What about tax?

There are various tax implications of investing with Suncorp WealthSmart, including when a member makes contributions and withdrawals or from investment earnings on their account. For more information on the current tax rules, please see 'The facts on tax' section on page 51 of the Member Booklet.

Your employees' tax file number (TFN)

You must provide us with your employees' TFNs, unless they instruct you not to. While it's not compulsory for them to provide us with their TFN, they should be aware there are disadvantages in not doing so. They may be taxed more and we may not be able to accept certain contributions. For more information on why providing a TFN is important, please see 'Tax File Numbers (TFNs)' on page 52 of the Member Booklet.

Consolidating their super

We can help an employee transfer all their existing super accounts into the one account. By filling out a transfer authority form and consolidating their super, they stop paying multiple sets of fees and receiving multiple sets of paperwork. And by having one larger balance, keeping track of their retirement savings is easy.

Reclaiming missing super

If they've had more than one job in their lifetime, there's a chance they've left some of their super behind. Suncorp WealthSmart offers a lost super service to help members match their missing super by searching ATO databases. We may conduct this search on an employee's behalf. If we find their lost super, we'll advise them and ask if they want us to consolidate the funds into their Suncorp WealthSmart account. If they don't want us to undertake this free service on their behalf, they can let us know by writing to us or calling us.

When can they access their benefits?

Generally they can access their super benefits when they have met a condition of release. For more information, please see the 'Accessing your benefits' section on page 9 of the Member Booklet.

What happens if they die?

If they die we'll pay their benefit (including any insurance benefits) to their dependant(s) and/or their estate. To provide certainty as to who'll receive their benefit, Suncorp WealthSmart gives them the following options:

- non-lapsing death benefit nomination
- child pension nomination.

For their nomination to be valid, a beneficiary must be a dependant. For further information on who can be a dependant and how to make a death benefit nomination, please see 'Nominating your beneficiaries' on page 8 of the Member Booklet. If they don't nominate a beneficiary or their nomination is invalid, we can use our discretion to pay any death benefit, generally to their dependant(s) and/or their estate. If we can't find their dependants or their estate, and we haven't received a contribution for them for at least two years, their benefit will be considered 'unclaimed money'.

Other things your employees need to know (continued)

It's important we don't lose contact with your employees

We're required to report all 'lost members' to the ATO, which keeps a lost member's register. That's why it's important that you keep us up to date with your employees' current addresses at all times as they'll be considered a lost member if we receive a piece of returned mail. Any applicable fees and insurance premiums will continue to be deducted from their account and we may transfer the remainder of their account balance to an eligible rollover fund (ERF). For more details refer to the 'Eligible rollover fund' section below.

Unclaimed money

If an employee is age 65 and over, and we haven't received a contribution for two years, and we're unable to contact them within five years since last contacting them or their account balance is less than \$200, we'll pay their remaining account balance to the ATO. Any person who has a claim to their benefit will then need to contact the ATO.

Eligible rollover fund

If we lose contact with them or their super balance falls below \$1,200 we may transfer an employee's super to an eligible rollover fund (ERF). If their super is transferred to the ERF, they'll no longer be a member of Suncorp WealthSmart and any insurance cover they have will stop.

We've selected the SMF Eligible Rollover Fund as our ERF. You can contact them at:

Fund Administrator
SMF Eligible Rollover Fund
GPO Box 529
Hobart TAS 7001
Phone 1800 677 306

Transfer of benefit for temporary residents

The ATO may instruct us to transfer the benefits of temporary residents to the ATO if:

- a temporary resident has left Australia, and
- their temporary visa expired/ceased more than six months prior.

If we're instructed to transfer benefits to the ATO, the employee's account will be closed. We're not required to issue an exit statement under these circumstances.

Once a benefit is transferred to the ATO, it can only be accessed if a condition of release is met.

Relationship breakdown

A Suncorp WealthSmart account may be split with a spouse as a result of relationship breakdown. This can be done either by court order or by agreement between an employee and their spouse. The splitting of super benefits as a result of relationship breakdown or divorce may have tax consequences. For further information on family law issues, an employee should speak to a legal adviser. We won't charge a fee for family law enquiries or to split an account.

Trust Deed, governing rules and provisions

Suncorp WealthSmart is governed by the Trust Deed which you can get free of charge, by contacting us.

The Trust Deed, combined with this PDS, the Member Booklet, relevant laws and certain information and communications sent to you and your employees by us set out the governing rules and provisions by which we must operate and your employees' rights as a Suncorp WealthSmart member.

We respect your privacy

Keeping you and your employees' information private is important to us. We mainly collect information about you so we can provide super and insurance services, including opening and managing your plan. As one of a number of companies that form the Suncorp Group, we may also provide information about you to any of our related companies within this group. We don't disclose personal information to any outside third party organisation, unless it's contracted to Suncorp to provide administration services or activities on our behalf, or if we're required by law.

You can get a copy of our privacy policy from our website or by contacting us.

We welcome feedback

If you or your employees have any feedback – we'd like to hear it. You can find details on how to contact us on the back cover. This also includes any issues or complaints you may have. We make every effort to ensure your complaints are resolved satisfactorily and quickly.

However, if your complaint isn't answered within 90 days, or you're not satisfied with the way it was handled, you may take your complaint to the Superannuation Complaints Tribunal (SCT). The SCT is an independent tribunal set up by the Government to help with the resolution of super complaints.

Mail **Superannuation Complaints Tribunal**
Locked Bag 3060
Melbourne VIC 3001

Phone 1300 884 114

We're also a member of the Financial Ombudsman Service (FOS). You can generally refer complaints outside the SCT's authority to FOS. Our member number is 11123.

Mail **Financial Ombudsman Service**
GPO Box 3
Melbourne VIC 3001

Phone 1300 780 808

Anti-Money Laundering and Counter-Terrorism Financing

The Anti-Money Laundering and Counter-Terrorism Financing legislation has changed the way that super providers, like us, deal with our customers. This includes how we now identify new and existing customers, and monitor transactions on accounts held with us.

Cooling-off period

When you join Suncorp WealthSmart, you get a 14-day cooling-off period in case you change your mind. The cooling-off period will start on the earlier of the time we confirm an account has been established for one of your employees or five days after their account has been set up. During this period, you can cancel your membership simply by writing to us, if you feel that Suncorp WealthSmart doesn't meet your needs.

Depending on legal requirements, we'll pay the balance of your account either to them or another super fund. You must provide us with the name of the super fund you'd like the amount to be paid to within one month of requesting cancellation. The amount returned may be less than the original amount invested in Suncorp WealthSmart due to any applicable fees charged, tax payable and fluctuations in unit prices.

What happens if an application is incomplete?

If your application is incomplete or unclear, we may hold your money for up to 30 days. If we don't receive additional information or a completed application form within this timeframe, we'll return the money to whoever paid it to us without any interest.

A member's money will only be invested once a properly completed application form is received. The value they receive will be based on the relevant unit price at that time.

Suncorp WealthSmart™ Business Super Employer application form



Suncorp Portfolio Services Limited (Trustee)
ABN 61 063 427 958 AFSL 237905 RSE L0002059

Issued 30 November 2010

Adviser ID

Please use this form to set up a Suncorp WealthSmart Business Super employer plan.

Tips to help you complete this form

- Use blue or black pen and BLOCK letters
- Use a cross (X) to mark answer boxes
- Complete all sections of the form and sign and date page 9

Any questions? If you'd like help completing this form, or if you have any questions, just call us on 13 11 55 and ask for 'Super'

1. Employer details

Company name	<input type="text"/>
Trading name	<input type="text"/>
ABN	<input type="text"/>

2. Employer address details

Office address (Sorry – we can't accept PO Boxes)

Street address	<input type="text"/>		
Suburb/Town	<input type="text"/>		
State	<input type="text"/>	Postcode	<input type="text"/>

Postal address (if different from above)

Street address/ PO Box	<input type="text"/>		
Suburb/Town	<input type="text"/>		
State	<input type="text"/>	Postcode	<input type="text"/>

3. Employer contact details

Title	<input type="text"/>		
Last name	<input type="text"/>		
Given name(s)	<input type="text"/>		
Position	<input type="text"/>		
Daytime phone number	<input type="text"/>	Mobile	<input type="text"/>
Email	<input type="text"/>		

4. Default investment strategy

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

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
Diversified investment options	
Secure	
Suncorp Secure Portfolio	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
Conservative	
Suncorp Conservative Portfolio.....	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
Balanced	
Suncorp Balanced Portfolio	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
Growth	
Suncorp Growth Portfolio.....	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
High growth	
Suncorp High Growth Portfolio	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
Single sector investment options	
Cash	
Suncorp Bank Deposit Fund	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
Suncorp Term Deposit Fund.....	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
Tyndall Capital Guaranteed Fund	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
Australian fixed interest	
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"/> %
International fixed interest	
Vanguard® International Fixed Interest Index Fund (Hedged)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
Diversified fixed interest	
Macquarie Master Diversified Fixed Interest Fund.....	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
Diversified income	
Principal Global Strategic Income Fund.....	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
Australian property	
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"/> %
International property	
Vanguard® International Property Securities Index Fund (Hedged).....	<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"/> %
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"/> %
Australian shares – specialist	
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"/> %
International shares	
AXA Wholesale Global Equity - Value 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"/> %
International shares – specialist	
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"/> %
Total	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %

ii) Would you like Income Protection cover for your employees?..... Yes No

If 'yes', please choose from the following options:

	Category 1	Category 2
A waiting period of (choose one):	<input type="checkbox"/> 30 days <input type="checkbox"/> 60 days <input type="checkbox"/> 90 days	<input type="checkbox"/> 30 days <input type="checkbox"/> 60 days <input type="checkbox"/> 90 days
A benefit period of (choose one):	<input type="checkbox"/> Two years <input type="checkbox"/> Five years <input type="checkbox"/> Until age 65	<input type="checkbox"/> Two years <input type="checkbox"/> Five years <input type="checkbox"/> Until age 65
Percentage of salary (up to 75%)	<input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> %
Do you want additional insurance to cover superannuation contributions?	<input type="checkbox"/> No <input type="checkbox"/> Yes, please nominate amount	<input type="checkbox"/> No <input type="checkbox"/> Yes, please nominate amount
Note: This option won't be available if salary to be insured includes SG contributions.	<input type="text"/> <input type="text"/> % (up to 10%)	<input type="text"/> <input type="text"/> % (up to 10%)

* For options 2 and 3 on the previous page and for Income Protection please complete the following:

Salary for insurance purposes. If other than base salary, please specify components that are included eg SG contributions, car, bonuses or commissions. Please note the definition of salary applies to Death, TPD and IP insurance (if selected). (Please refer to the Suncorp WealthSmart Member Booklet for the definition of 'salary' and bonus/commissions averaging).	<input type="checkbox"/> Base salary or <input type="checkbox"/> Salary components _____ _____	<input type="checkbox"/> Base salary or <input type="checkbox"/> Salary components _____ _____
---	--	--

6. Employee details

Employee details can be provided online at suncorp.com.au

Important. An employee can only be provided with insurance cover up to your plan's AAL, if the following personal details (together with sufficient contributions to cover premiums) are provided within 130 days of when they first became eligible for cover, which is generally the day they started employment.

All employees

- Title
- Last name
- Given name(s)
- Date of Birth
- Gender
- Tax File Number
- Occupation
- Date commenced employment
- Residential address (sorry – we can't accept PO Boxes)

Employees with insurance

- Basis of employment (ie permanent, casual or contract)
- Membership category
- Salary (if included in insurance calculations)
- Hours worked per week

7. Authorised signatories and online access details

By completing these details, you're authorising us to accept on your behalf the signature of any of the person(s) nominated for the purpose of any request for payment of monies from your plan or making any communication required to facilitate the administration of your plan. In addition, you can also authorise them to have online access to your plan details via our website at suncorp.com.au. These details may include personal information about your employees. The terms and conditions that relate to the Suncorp WealthSmart online and clearing house facilities are available on our website at suncorp.com.au. It is important that you read these carefully.

Title

Last name

Given name(s)

Position

Business phone

Email

Access level* (please cross) A B Office use only

Title

Last name

Given name(s)

Position

Business phone

Email

Access level* (please cross) A B Office use only

Title

Last name

Given name(s)

Position

Business phone

Email

Access level* (please cross) A B Office use only

* Access level codes for authorised users:

- A** Employer authorised – full access: These users can create/upload contribution schedules, create/modify/terminate members, submit/authorise contribution schedules and change employer details (ie all functions currently available).
- B** Employer authorised – restricted access: These users can do everything that a user with full access can do, except submit/authorise contribution schedules.

8. Payroll file upload facility

Do you want to use the payroll file upload facility? Cross if yes

Suncorp WealthSmart can accept a file generated by your payroll program and automatically enter the details into the contribution schedule. If you want to use this facility, we need to get a copy of your payroll file. This is to ensure that we're able to interpret the data in your payroll file and match it to our system's requirements.

Please provide a copy of your payroll file and include the name and version of the software you use (eg. MYOB version 2.1).

You can send a copy of your payroll file by:

- email to suncorpeace@suncorp.com.au
- CD
- USB memory key.

The payroll file must be in either a 'delimited' or 'fixed length' format. A quick way to see if it's in one of these formats is to try and open it in Notepad. If you can correctly see all the details, then it is in one of the above formats. If you can't correctly see the information, try and save it in a different format in your payroll program (eg. CSV, Tab Delimited). If your payroll program automatically saves a file in Excel or another spreadsheet program format, try and save the file in a CSV or Tab delimited format.

9. Payment method

If you wish to use the payroll file upload facility, please select your payment method below.

- A** Direct debit. You'll automatically debit funds from our account each time we make a contribution.
- B** Direct credit. We'll transfer funds to your account each time we make a contribution.

10. Bank account details

Please provide your bank account details below. We will only use your bank account details to:

- Return any overpaid or rejected contributions
- Debit contribution amounts if you've nominated direct debit as your payment method.

Account name

Name of Australian financial institution

Branch name or address

Branch BSB -

Account number

11. Direct Debit Request authorisation

- I/We authorise the parties until further notice in writing to arrange for funds to be debited from the account nominated in Section 10 of this form.
- I/We confirm that I/we have read the DDR Service Agreement and understand that my/our authorisation will remain in force in accordance with the details set out in the agreement.

Account signatories must complete and sign the sections relating to **both** default contributions and choice contributions.

Contribution type and entity	Account holder (Print full name)	Position (Mandatory)	Signature
Default contributions Suncorp Portfolio Services Limited (User ID 252606)	A: _____	A: _____	<input type="text"/>
	B: _____	B: _____	<input type="text"/>
Choice contributions Payment Agent or PayClear Services Pty Limited (User ID 358639)	A: _____	A: _____	<input type="text"/>
	B: _____	B: _____	<input type="text"/>

In the case of a company, two authorised signatories must sign unless a Sole Director and Sole Secretary or Sole Trader

Date

Direct Debit Request (DDR) Service Agreement

This DDR Service Agreement forms part of the terms of the Direct Debit Request (DDR) and should be read in conjunction with the above Direct Debit Request authorisation.

DDR – Suncorp WealthSmart

You can arrange to pay your superannuation by DDR.

We'll process a direct debit to the account nominated on the DDR for the amount of the superannuation contribution (plus any applicable Government charges, GST and processing fees) on the date that it's due.

Changing your DDR Authority

We'll give you 14 days notice if we change any of the terms of the DDR.

Deferring, stopping or cancelling your DDR

You may defer, alter, stop or cancel your DDR at any time by providing at least five business days notification in writing to:

Suncorp WealthSmart™
 GPO Box 2585,
 Brisbane QLD 4001

Or contact our Customer Service team on 13 11 55 and ask for 'Super'.

Requests to vary the details of the account to be debited must be in

writing and in the terms of the operating authority from the account. Alternatively, you may stop or cancel your DDR at any time by contacting the financial institution where your account to be debited is held.

DDR dispute resolution

If you wish to dispute a DDR transaction, you can contact the financial institution where your account to be debited is held, or contact us as follows and we'll arrange for your disputed transaction to be investigated and where appropriate, for a correction to be made.

Suncorp WealthSmart™
 GPO Box 2585,
 Brisbane QLD 4001
 suncorpwealthsmart@suncorp.com.au

Or contact our Customer Service team on 13 11 55 and ask for 'Super'.

If we're unable to resolve the dispute to your satisfaction, you should contact the financial institution where the account to be debited is held to complete and lodge a DDR Customer Claim Form.

Non-business days

If your DDR falls due on a weekend or public holiday in Sydney, we'll process it on the next business day.

If you're uncertain of the date your DDR will be processed, you should contact your financial institution.

Returned or dishonoured DDRs

If your DDR is dishonoured or returned unpaid by your financial institution for any reason, we reserve the right to recover the funds from you and charge any additional fee that may apply.

Clear funds

You should ensure that you have sufficient clear funds in your account to enable the DDR to be paid by your financial institution.

Your records

We won't disclose any details of your DDR to any person or corporation unless requested to do so by law, or unless the information is required in relation to a disputed transaction.

Your account

You should be aware that some financial institutions may not allow a DDR to be processed to certain types of accounts.

You should check your account details against a recent statement from your financial institution, or check with your financial institution to ensure that a DDR can be processed to your account.

If you wish to make enquiries about your DDR you can contact us by writing to:

Suncorp WealthSmart™
 GPO Box 2585,
 Brisbane QLD 4001
 suncorpwealthsmart@suncorp.com.au

Or contact our Customer Service team on 13 11 55 and ask for 'Super'.

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*

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 employees' accounts. GST is then added to the remuneration paid to your adviser, which is not an additional cost to your employees. If the above fees are either left blank or you don't have an adviser, then the maximum fees will apply.

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.

13. Adviser details (your adviser to complete)

Suncorp WealthSmart adviser ID OR

Last name

Given name(s)

Company name

Licensee name

Address

Suburb/Town

State Postcode

Daytime phone number Mobile

Email

14. Existing super fund details

Would you like us to help arrange the transfer of any existing plan arrangements into Suncorp WealthSmart? Yes No

If 'yes' please advise.

Super fund name

Contact name

Daytime phone number

Estimated plan balance \$, , .

15. Declaration and signature

By completing and signing this form:

General

- We apply to become a participating employer of Suncorp WealthSmart Business Super.
- We agree to be bound by the Trust Deed for the Suncorp Master Trust, as amended from time to time.
- We've read the Suncorp WealthSmart Business Super PDS and the Suncorp WealthSmart Member Booklet and have received and accepted this offer in Australia. If we've received this offer electronically, we've printed all pages of this document.
- We agree to the fees shown in section 12.
- We understand you reserve the right to refuse or reject an application.
- We're aware of our obligations under the Modern Awards requirements and confirm we're eligible to make contributions to Suncorp WealthSmart for our employees.
- If our application is incomplete or unclear, you may hold our money for up to 30 days. If you don't receive additional information or a completed application form within this timeframe, you'll return the money to whoever paid it to you without any interest.
- Where we're applying for online access, we confirm that we've read and agree to the terms and conditions of the Suncorp WealthSmart online and clearing house facilities.

Investments

- We acknowledge that the performance of any investment option offered by Suncorp WealthSmart isn't guaranteed by you or any other person, unless otherwise stated.
- We understand for some investment options, one or more PDSs for the financial products underlying that option are available from your website at suncorp.com.au or by contacting you, and we consent to getting these PDSs by downloading them from this website or asking you for a printed version.
- Our investment choices have been made after reading the current Suncorp WealthSmart Business Super PDS and the Suncorp WealthSmart Member Booklet, and the underlying investment manager's PDS for each investment option.
- We acknowledge, when we make any investment decisions or transact on our plan, we may have not read the most recent investment manager's PDS for each investment option and may not have been notified about material changes or significant events that adversely affect a matter that should be in the PDS for those investment options.
- We consent to getting notification and an explanation of any material change or significant event that adversely affects a matter in the most recent PDS(s) for the underlying financial product(s) for each investment option by downloading the information from your website at suncorp.com.au

Insurance

- If we've requested insurance benefits, we've provided all insurance information requested in sections 5 and 6. We note that insurance cover up to the AAL will only be provided if sufficient contributions have been paid and an employee's details have been received by you within 130 days of them first being eligible for insurance.
- We acknowledge Income Protection has a specific exclusion for disability caused directly or indirectly by war.
- We acknowledge if you're applying for insurance cover on our behalf that we and our employees must comply with the duty of disclosure under the Insurance Contracts Act 1984 (Cth) explained on page 30 of the Suncorp WealthSmart Member Booklet as if we or they were you. This enables you to comply with your obligations under the Insurance Contracts Act.

Information, authorisation of other persons and privacy

- We agree to supply accurate and up to date information for our employees, as required for the administration of Suncorp WealthSmart.
- You're authorised to accept the signature of any of our authorised persons, whose names appear in section 7, to act for us and may authorise them to have online access to our plan's details from your website at suncorp.com.au
- We acknowledge you may use our or our employees' personal information so that you and other members of the Suncorp Group may inform us or them of your or their products and services, unless we check the box on page 9 or we or our employees later notify you in writing that we or they don't wish to receive this information.
- We authorise our adviser, and any other person who we inform you in writing, to receive and obtain our and our employees' personal information for the purposes of managing our account and we'll notify you if there is a change to this arrangement.
- If we've disclosed personal information about any other person (eg our employees), we confirm we're authorised to:
 - a. disclose this information to you and to consent to its use for the purposes shown in the Suncorp privacy policy which is available from your website at suncorp.com.au and
 - b. consent to disclosure to, and the obtaining of other personal information about that person from, other parties including those shown in the Suncorp privacy policy, for any of these purposes.
- We agree to be contacted by phone by a Suncorp representative if there is a need to get more information from us.
- The information we've provided on the application form is true and correct.

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Suncorp WealthSmart™ Business Super Employee details form



Issued 30 November 2010

Suncorp Portfolio Services Limited (Trustee)
ABN 61 063 427 968 AFSL 237905 RSE L0002059

Please use this form to provide us with the details of your employees, so that they may have accounts set up under your plan.

You can also submit your employees' information online via Suncorp WealthSmart's secure site at suncorp.com.au which will save you time.

Tips to help you complete this form

- Use blue or black pen and BLOCK letters
- Use a cross (X) to mark answer boxes
- Complete all sections of the form and sign and date on the last page.

Any questions? If you'd like help completing this form, or if you have any questions, just call us on 13 11 55 and ask for 'Super'

1. Employer details

Employer account number

Employer name

Daytime phone number

Contact name

Employer selected insurance cover

If your plan has an Automatic Acceptance Limit, an employee will receive automatic cover provided we receive the following within 130 days of them first being eligible for insurance, which is generally the day they started employment:

- the employee's details and
- an initial contribution sufficient to pay any due premiums.

If we don't receive these employee details and sufficient contributions to cover the premiums within 130 days of them first being eligible, all insurance will be cancelled from that date. An employee can still get cover, but will need to complete an insurance application form, be underwritten and accepted for cover. This form is available at suncorp.com.au

3. Left employment advice

Please ensure you've paid the final contribution with this advice by completing details in section 2.

Employee details	Date employee left
Account no. _____ Last name _____ Given name(s) _____ Address _____ _____ _____ State _____ Postcode _____ Date of birth [d][d]/[m][m]/[y][y][y][y]	[d][d]/[m][m]/[y][y][y][y]
Account no. _____ Last name _____ Given name(s) _____ Address _____ _____ _____ State _____ Postcode _____ Date of birth [d][d]/[m][m]/[y][y][y][y]	[d][d]/[m][m]/[y][y][y][y]

4. Declaration and signature

Signed on behalf of the employer by its authorised representative:

_____ Date [d][d]/[m][m]/[y][y][y][y]

Print full name _____

Position _____

Note: Please ensure that ALL employee details are completed as processing delays may occur if this isn't the case. For further information, please call us on 13 11 55 and ask for 'Super'.

Please send the completed form to:
Suncorp WealthSmart™
GPO Box 2585
Brisbane QLD 4001

OR fax to: 1300 172 693

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Issuer:

Suncorp Portfolio Services Limited

ABN 61 063 427 958 AFSL No. 237905

RSE Licence No. L0002059

How to contact us:



Suncorp WealthSmart™
GPO Box 2585
Brisbane QLD 4001



1300 172 693



suncorpwealthsmart@suncorp.com.au



Customers – 13 11 55 and ask for ‘Super’
Suncorp Financial Planners, Authorised Representatives
and Independent Financial Advisers – 1800 066 745

www suncorp.com.au

