

# Product Update

## Suncorp WealthSmart<sup>®</sup> Term Allocated Pension

Issued 1 July 2013

New investment options now available and changes to Suncorp diversified portfolio objectives

Effective 1 July 2013, the following investment options have been added to the Suncorp WealthSmart Term Allocated Pension:

- Suncorp Universal Capital Stable Fund
- Suncorp Universal Balanced Fund
- Suncorp Universal Growth Fund

<b>Suncorp Universal Capital Stable Fund</b>			
<b>Objective</b> CPI + 1.0% over 10 years			
<b>Strategy</b> Holds a diversified mix of growth and income investments, with a tilt towards fixed income and cash.			
<b>Standard Risk Measure</b>	3 – Low to medium		
<b>Style</b>	Multi-manager		
<b>Timeframe</b>	10 years plus		
<b>Investment fee</b>	0.30% pa		
<b>Performance fee</b>	Yes*		
<b>Buy/sell spread as at 30 June 2013</b>	+/- 0.11%		
<b>Asset allocation</b>		<b>Strategic asset allocation</b>	<b>Ranges</b>
	Australian shares	15.0%	0-40%
	International shares	10.5%	0-30%
	Property	4.5%	0-30%
	Infrastructure	2.0%	0-30%
	Australian fixed interest	20.0%	0-70%
	International fixed interest	18.0%	0-70%
	Cash	30.0%	0-100%

<b>Suncorp Universal Balanced Fund</b>			
<b>Objective</b>			
CPI + 2.5% over 10 years			
<b>Strategy</b>			
Holds a balanced diversified mix of growth and income investments.			
<b>Standard Risk Measure</b>	4 - Medium		
<b>Style</b>	Multi-manager		
<b>Timeframe</b>	10 years plus		
<b>Investment fee</b>	0.30% pa		
<b>Performance fee</b>	Yes*		
<b>Buy/sell spread as at 30 June 2013</b>	+/- 0.16%		
<b>Asset allocation</b>		Strategic asset allocation	Ranges
	Australian shares	25.0%	0-60%
	International shares	18.5%	0-50%
	Property	7.5%	0-50%
	Infrastructure	3.0%	0-20%
	Australian fixed interest	17.5%	0-60%
	International fixed interest	15.5%	0-60%
	Cash	13.0%	0-100%

<b>Suncorp Universal Growth Fund</b>			
<b>Objective</b>			
CPI + 3.5% over 10 years			
<b>Strategy</b>			
Holds a diversified mix of growth and income investments, with a tilt towards shares, property and infrastructure.			
<b>Standard Risk Measure</b>	5 – Medium to high		
<b>Style</b>	Multi-manager		
<b>Timeframe</b>	10 years plus		
<b>Investment fee</b>	0.30% pa		
<b>Performance fee</b>	Yes*		
<b>Buy/sell spread as at 30 June 2013</b>	+/- 0.21%		
<b>Asset allocation</b>		Strategic asset allocation	Ranges
	Australian shares	36.0%	0-70%
	International shares	27.0%	0-60%
	Property	11.0%	0-60%
	Infrastructure	3.5%	0-20%
	Australian fixed interest	9.5%	0-40%
	International fixed interest	8.5%	0-40%
	Cash	4.5%	0-100%

Note: CPI is Consumer Price Index

Effective 1 July 2013, changes have been made to the objectives of the Suncorp diversified portfolios:

<b>Suncorp Secure Portfolio</b>	
Old objective	Stable returns with minimal volatility and a reasonable level of income.
New objective	Aims to earn a rate of return that exceeds Consumer Price Index increases by at least 0.5% pa over a rolling 1 year period.

<b>Suncorp Conservative Portfolio</b>	
Old objective	Relatively stable returns with some potential for capital growth.
New objective	Aims to earn a rate of return that exceeds Consumer Price Index increases by at least 1.0% pa over rolling 3 year periods.

<b>Suncorp Balanced Portfolio</b>	
Old objective	Balanced returns from capital growth and income.
New objective	Aims to earn a rate of return that exceeds Consumer Price Index increases by at least 2.5% pa over rolling 5 year periods.

<b>Suncorp Growth Portfolio</b>	
Old objective	Returns mainly from capital growth.
New objective	Aims to earn a rate of return that exceeds Consumer Price Index increases by at least 3.5% pa over rolling 7 year periods.

<b>Suncorp High Growth Portfolio</b>	
Old objective	Significant capital growth over the longer term.
New objective	Aims to earn a rate of return that exceeds Consumer Price Index increases by at least 5.0% pa over rolling 10 year periods.

### Need more information?

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

### Important disclosure

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This Product Update is issued by the Trustee and updates the following products:

- Suncorp WealthSmart Term Allocated Pension.