

# MySuper Information Guide





**This Guide provides a comprehensive overview of changes to your Suncorp super account. Please review it carefully to make sure you understand the changes and how they'll affect your super with us.**

To help, we've broken this information down into some key areas:

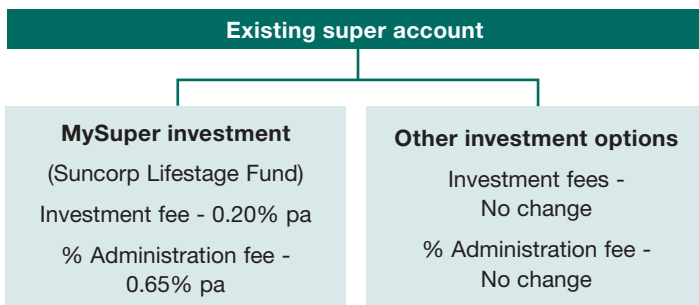
- Your super account is changing
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- How we will invest your money
- Putting money into your super account
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- Other important information
- What do you need to do?
- Need more information?

We have also created a dedicated section on our website at [www.suncorp.com.au/mysuper](http://www.suncorp.com.au/mysuper) with additional information for you, or you can call us on 13 11 55 and ask for 'Super' between 8am and 6pm (Eastern Standard Time) Monday to Friday. We'll be happy to help.

## Your super account is changing

On 1 January 2014, some important changes will be made to your account. In response to the Government's MySuper reforms, Suncorp will be providing you with a MySuper investment that will be simple, easy to understand, with competitive fees and no commissions which is designed to assist you to meet your retirement goals.

We've designed our MySuper investment so that it fits inside your existing super account.



Some of the important changes you'll see are:

- **New default investment option** – new low cost, diversified Suncorp Lifestage Fund managed by our investment partner Ibbotson Associates Australia, a world leader in investing
- **Fees of 0.85% pa on amounts invested in the new default investment option** – includes 0.20% pa investment fee and 0.65% pa administration fee
- **Dollar administration fee of \$6.50 per month (\$78 pa) replaces any existing membership fee**
- **Some fees removed** – no contribution fees on amounts invested in the Suncorp Lifestage Fund, no switching fees and no exit fees.

You can find more detailed information about these changes in the relevant Product Disclosure Statement (PDS) and Product Guide to be issued before 1 January 2014 on our website at [www.suncorp.com.au/super](http://www.suncorp.com.au/super).

### Why has the Government created MySuper?

A new simple low cost superannuation offer to replace existing default investment options aimed at making super simpler and easier to understand and compare.

## What is MySuper?

MySuper is one of a range of reforms being introduced as a result of a government review of the way superannuation works in Australia.

From 1 January 2014, super funds receiving contributions will need to offer a new type of simple, low cost investment called MySuper.

The benefits of MySuper include:

- Standard fee types to make comparing super funds easy
- No hidden fees or commissions
- A simple to understand investment strategy such as lifestage investing – an investment that changes with you.

You can find more information about MySuper on our website at [www.suncorp.com.au/mysuper](http://www.suncorp.com.au/mysuper).

## How does MySuper affect me?

**If you haven't previously told us how you'd like your super invested**, from 1 January 2014 your contributions must be invested in a MySuper investment option. At Suncorp, our MySuper investment option is the Suncorp Lifestage Fund.

If this change affects you, the letter accompanying this Guide provides more information about the specific Suncorp Lifestage Fund your contributions received after 1 January 2014 will be invested in. You should read that letter together with this Guide so that you understand the changes and how they might affect you.

If we receive written instructions from you before **20 December 2013** informing us how you'd like your super invested, we will invest your future contributions in accordance with your instructions.

**If you have previously told us how you'd like your super invested**, there will be no change to how your future contributions are invested. However, you may at any time choose to invest in the Suncorp Lifestage Fund. Please speak to your financial adviser to discuss the investment strategy that's right for you.

### Superannuation Guarantee

Your Superannuation Guarantee (sometimes referred to as SG) is the regular contribution your employer is required to make to your super account.

## How we will invest your money

### Suncorp Lifestage Fund is the new default investment option

The default investment option is designed for people who haven't provided instructions on how they'd like their super invested i.e. their money is invested in an option selected by the Trustee (or their employer) by 'default'.

From 1 January 2014, our default investment option will be the Suncorp Lifestage Fund.

### What will happen to your future contributions?

**If you haven't previously told us how you'd like your super invested**, from 1 January 2014 we'll invest your contributions in the Suncorp Lifestage Fund. This includes your employer's Superannuation Guarantee (SG) contributions, any money you salary sacrifice into super, or any after-tax personal contributions.

There won't be any change to the way your existing account balance as at 31 December 2013 is invested. It won't be invested in the Suncorp Lifestage Fund unless you tell us to.

When you log in to your online super account or receive a statement of your account after 1 January 2014, you'll see your new Suncorp Lifestage Fund alongside your other investment options.

We refer to how your future contributions will be invested as your 'future investment strategy'. You can change your future investment strategy at any time by completing an Investment Change Form which is available on our website at [www.suncorp.com.au/super](http://www.suncorp.com.au/super), and returning it to us.

Your future investment strategy must be either 100% allocated to your Suncorp Lifestage Fund or 100% allocated to one or more (up to 20) of our other investment options.

**If you have previously told us how you'd like your super invested**, your future contributions will be invested according to your nominated future investment strategy.

### What is the obligation on employers from 1 January 2014?

Most employers are required by law to ensure Superannuation Guarantee (SG) contributions are made to a MySuper investment if an employee hasn't chosen their own investment option.

## Hassle-free investing with the Suncorp Lifestage Fund

We got together with our investment partner Ibbotson Associates Australia Limited, a worldwide leader in investing, and created the diversified multi-manager Suncorp Lifestage Fund. They bring together the skill and expertise from a number of quality investment managers from Australia and around the world. They make super investing super easy.

First we allocate you a diversified mix of investments determined by your age so you don't have all your eggs in the one basket. And as you get older, we'll automatically change it to better suit your changing needs and risk profile over time. So when you're younger, we'll put more of your money in growth investments (such

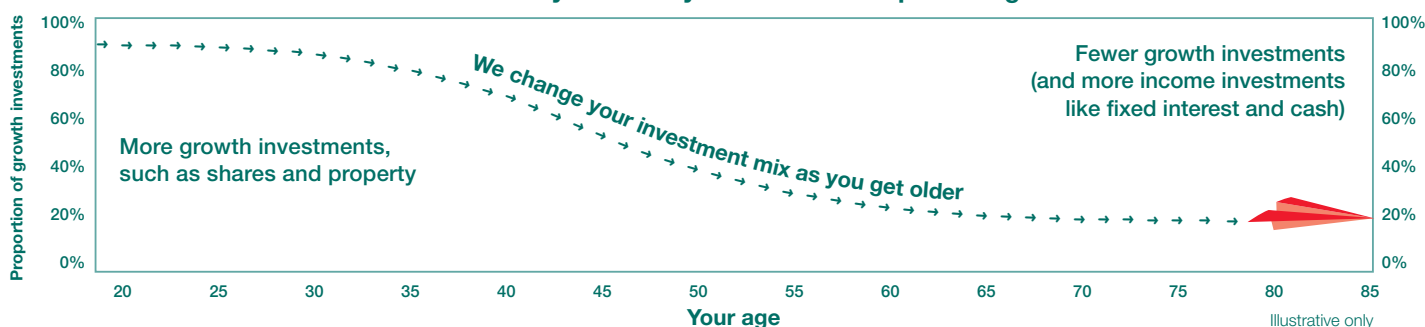
as shares and property) because you have a long time before retirement to ride the ups and downs of investment markets. And as you get older, we'll put more of your money in income investments (such as fixed income, infrastructure and cash) better suited to investors with shorter time horizons.

Investing with the Suncorp Lifestage Fund means we get on with managing your money so you can get on with other things.

When investing in the Suncorp Lifestage Fund, you'll automatically be invested in the Suncorp Lifestage Fund for your year of birth. For example, if you were born in 1982, you'll be invested in the Suncorp Lifestage Fund 1980-1984.

The illustration below shows how this works:

### How we invest your money with the Suncorp Lifestage Fund



## Investment strategy

The Suncorp Lifestage Fund holds a diversified mix of growth and income investments, with an increased allocation to income investments as you get older. Each Suncorp Lifestage Fund is tailored to suit the investment needs and risk profile of investors within the specified age group.

The table below shows the investment mix of your Suncorp Lifestage Fund:

### Suncorp Lifestage Fund

	1934 or earlier	1935-1939	1940-1944	1945-1949	1950-1954
<b>Investment objective</b>	Primarily capital preservation with a return objective of CPI + 1.5% over 10 years (net of fees)	Primarily capital preservation with a return objective of CPI + 1.5% over 10 years (net of fees)	Primarily capital preservation with a return objective of CPI + 2.0% over 10 years (net of fees)	Primarily capital preservation with a return objective of CPI + 2.0% over 10 years (net of fees)	Tilted toward capital preservation with a return objective of CPI + 2.0% over 10 years (net of fees)
<b>Ranges (%) for the different investments</b>					
Cash	10-100	10-100	10-100	8-100	8-100
Australian fixed interest	0-70	0-70	0-70	0-70	0-70
International fixed interest	0-70	0-70	0-70	0-70	0-70
Infrastructure	0-30	0-30	0-30	0-30	0-30
Property	0-20	0-20	0-20	0-20	0-30
Australian shares	0-30	0-30	0-30	0-30	0-40
International shares	0-20	0-20	0-20	0-20	0-30
<b>Strategic asset allocation (%) for the different investments<sup>†</sup></b>					
Cash	27	27	24	24	22
Australian fixed interest	37	37	37	36	34
International fixed interest	12	12	14	15	15
Infrastructure	4	4	4	4	4
Property	8	8	8	8	9
Australian shares	11	11	11	11	13
International shares	1	1	2	2	3
<b>Standard Risk Measure</b>	3 – Low to medium	3 – Low to medium	3 – Low to medium	3 – Low to medium	3 – Low to medium
<b>Recommended minimum time to keep the investment</b>	5 years+	5 years+	5 years+	5 years+	7 years+



## Suncorp Lifestage Fund

	1955-1959	1960-1964	1965-1969	1970-1974	1975-1979
<b>Investment objective</b>	Tilted toward capital preservation with a return objective of CPI + 2.5% over 10 years (net of fees)	Tilted toward capital preservation with a return objective of CPI + 3.0% over 10 years (net of fees)	Tilted toward wealth generation with a return objective of CPI + 3.0% over 10 years (net of fees)	Tilted toward wealth generation with a return objective of CPI + 3.5% over 10 years (net of fees)	Primarily wealth generation with a return objective of CPI + 3.5% over 10 years (net of fees)
<b>Ranges (%) for the different investments</b>					
Cash	5-100	0-100	0-100	0-100	0-100
Australian fixed interest	0-70	0-60	0-60	0-50	0-40
International fixed interest	0-70	0-60	0-60	0-50	0-40
Infrastructure	0-30	0-20	0-20	0-20	0-20
Property	0-30	0-40	0-50	0-50	0-60
Australian shares	0-40	0-50	0-60	0-60	0-70
International shares	0-30	0-40	0-50	0-50	0-60
<b>Strategic asset allocation (%) for the different investments<sup>†</sup></b>					
Cash	19	15	10	6	4
Australian fixed interest	31	26	20	13	9
International fixed interest	15	14	12	9	6
Infrastructure	3	3	2	2	1
Property	11	13	17	20	21
Australian shares	16	21	27	33	37
International shares	5	8	12	17	22
<b>Standard Risk Measure</b>	4 – Medium	4 – Medium	5 – Medium to high	5 – Medium to high	6 – High
<b>Recommended minimum time to keep the investment</b>	10 years+	10 years+	10 years+	10 years+	10 years+

## Suncorp Lifestage Fund

	1980-1984	1985-1989	1990-1994	1995-1999	2000-2004
<b>Investment objective</b>	Primarily wealth generation with a return objective of CPI + 4.0% over 10 years (net of fees)	Primarily wealth generation with a return objective of CPI + 4.0% over 10 years (net of fees)	Primarily wealth generation with a return objective of CPI + 4.5% over 10 years (net of fees)	Primarily wealth generation with a return objective of CPI + 4.5% over 10 years (net of fees)	Primarily wealth generation with a return objective of CPI + 4.5% over 10 years (net of fees)
<b>Ranges (%) for the different investments</b>					
Cash	0-100	0-100	0-100	0-100	0-100
Australian fixed interest	0-30	0-30	0-30	0-30	0-30
International fixed interest	0-30	0-30	0-30	0-30	0-30
Infrastructure	0-20	0-20	0-20	0-20	0-20
Property	0-60	0-60	0-60	0-60	0-60
Australian shares	0-70	0-70	0-70	0-70	0-70
International shares	0-60	0-60	0-60	0-60	0-60
<b>Strategic asset allocation (%) for the different investments<sup>†</sup></b>					
Cash	2	3	2	1	1
Australian fixed interest	6	5	5	4	4
International fixed interest	5	4	4	4	4
Infrastructure	1	1	1	1	1
Property	21	20	19	18	18
Australian shares	39	38	37	36	36
International shares	26	29	32	36	36
<b>Standard Risk Measure</b>	6 – High	6 – High	6 – High	6 – High	6 – High
<b>Recommended minimum time to keep the investment</b>	10 years+	10 years+	10 years+	10 years+	10 years+

<sup>†</sup> This shows the percentage of your money we put into each type of investment. These percentages can vary within the ranges above to allow our investment manager to maintain the long-term objective of each Suncorp Lifestage Fund. To keep things simple, we've rounded these numbers up or down to the nearest full one per cent, and where the resulting totals haven't added up to 100 per cent, we've adjusted cash.

## Consumer Price Index (CPI)

Is a key measure of inflation. A performance objective including CPI means it aims to preserve the real value of your investment (i.e. to keep in line with inflation).

## Where can I get more information about the Suncorp Lifestage Fund?

The information in this Guide provides a high level summary of the key features of the Suncorp Lifestage Fund. For more information, you can refer to our website at [www.suncorp.com.au/mysuper](http://www.suncorp.com.au/mysuper).

If the Suncorp Lifestage Fund isn't right for you, you can change your investment strategy at any time by completing an Investment Change Form available at [www.suncorp.com.au/super](http://www.suncorp.com.au/super) and returning it to us.

Please speak to your financial adviser or read your PDS for further information about the other investment options.

## APRA Standard Risk Measure

The Standard Risk Measure (SRM) is a calculation we do to help make it easier for you to compare the riskiness of investment options. Technically it tells you how many negative annual returns an investment option can be expected to deliver over any 20 year period.

The SRM is not a complete assessment of all forms of investment risk. For instance, it doesn't detail what the size of a negative return could be or the potential for a positive return to be less than you may require to meet your objectives. Further, it doesn't take into account the impact of the administration fee or any part of the management fee that is not paid to an investment manager, and tax on the likelihood of a negative return.

You should still ensure you are comfortable with the risks and potential losses associated with your chosen investment option(s).

You can find more information on the methodology we use to calculate the SRM on our website at [www.suncorp.com.au](http://www.suncorp.com.au).

The SRM's are shown below:

Risk band	Risk label	Estimated number of negative annual returns over any 20 year period
1	Very low	Less than 0.5
2	Low	0.5 to less than 1
3	Low to medium	1 to less than 2
4	Medium	2 to less than 3
5	Medium to high	3 to less than 4
6	High	4 to less than 6
7	Very high	6 or greater

The actual measure for each investment option can change at any time, for example because of market conditions, so you should always check the most-up-to-date information before you make a decision.

## Putting money into your super account

Remember that super is simply a way of saving for your retirement. All you're doing with super is growing a pot of money you can live off when you stop working.

Putting money into your super account is easy.

### Contribution methods

Direct debit	You, your spouse and your employer can make regular contributions into your account by setting up a direct debit facility. There's a minimum \$100 per month for you or your spouse per contribution, but no minimum for direct debit contributions made by your employer.												
BPay	BPAY® allows you to contribute from your savings or credit card account by phone or internet. You'll need your Customer Reference Number (CRN) and the BPAY® code for the type of contribution you want to make. Your CRN is included in the welcome letter you received after we opened your account, or you can find it anytime by logging into your online account, or on your annual statement. <table border="1"><thead><tr><th>Contribution type</th><th>Biller code</th></tr></thead><tbody><tr><td>Personal contribution</td><td>787275</td></tr><tr><td>Spouse contribution</td><td>787283</td></tr><tr><td>Employer SG/Award contribution</td><td>787309</td></tr><tr><td>Employer salary sacrifice contribution</td><td>787317</td></tr><tr><td>Employer voluntary contribution</td><td>787291</td></tr></tbody></table>	Contribution type	Biller code	Personal contribution	787275	Spouse contribution	787283	Employer SG/Award contribution	787309	Employer salary sacrifice contribution	787317	Employer voluntary contribution	787291
Contribution type	Biller code												
Personal contribution	787275												
Spouse contribution	787283												
Employer SG/Award contribution	787309												
Employer salary sacrifice contribution	787317												
Employer voluntary contribution	787291												
Cheque	Please make cheques payable to 'Suncorp Portfolio Services Limited' with your name and member number on the back of the cheque, and send it with an Additional Investment Form (available on our website) to us at: Suncorp WealthSmart GPO Box 2585 Brisbane QLD 4001												
Visit a Suncorp Branch	Simply fill out a deposit slip (available on our website) and then pop into a Suncorp Bank branch, where we accept cheques, cash deposits or transfers from your other Suncorp accounts.												

## Boosting your super savings in your account

There are different ways of contributing to your account, including:

**Salary sacrifice.** It sounds painful but it's probably the easiest way of growing your super. You can ask your employer to divert some of your pre-tax salary into your super account every time you get paid.

**One-off contributions from your take-home pay.** If you do this and are on a lower income, you might also benefit from the Government's co-contribution scheme.

You should also note that there are limits (sometimes called 'contribution caps') on the amounts you can contribute to super in any one financial year (from 1 July to 30 June).

### Super search

We can undertake a super search on your behalf and help find other super accounts you may have. Call us for more information.

## Insurance

Insurance fees (previously referred to as insurance premiums) for Death, Permanent Incapacity (previously referred to as Total and Permanent Disablement) and Income Protection will be deducted proportionally across your non-Suncorp Lifestage investment options.

Once you no longer have sufficient funds available in your non-Suncorp Lifestage investments, your insurance fees will be paid directly from your Suncorp Lifestage investment option.

As per the MySuper reforms, adviser commission can't be paid on any insurance fee deducted from the Suncorp Lifestage Fund.

If you currently have insurance, you won't see any change to the design of your cover or the type of insurance you have. Your cover amount and annual insurance fee may change as a result of any changes to your personal circumstances since your last annual insurance review.

Refer to 'Other things you should know' for more information on insurance.

## Fees and costs

### What fees do we charge on our MySuper investment?

As part of the MySuper reforms, we're required by law to change the way we charge and describe our fees. One of the objectives of MySuper is to offer a standard fee structure which applies to all members with a MySuper investment. Please refer to the letter you received with this Guide for details on the fee changes specific to your account.

The following table shows the fees and costs associated with investments in the Suncorp Lifestage Fund:

Type of fee	Amount	How and when paid
Investment fee	0.20% pa	This fee is included in the daily unit price calculation for the Suncorp Lifestage Fund.
Administration fee	\$6.50 per month (\$78 pa)	This fee applies to all of your account, not just the Suncorp Lifestage Fund. We'll deduct this fee each month by withdrawing units from your account on or around the 28th of each month. This fee will be deducted monthly from an investment in the Suncorp Lifestage Fund providing there is sufficient balance to cover the amount. If there isn't a sufficient balance, it will be deducted in full from your other investment options.
	0.65% pa	This fee is included in the daily unit price calculation for the Suncorp Lifestage Fund.
Buy-sell spread	Nil	Not applicable
Switching fee	Nil	Not applicable
Exit fee	Nil	Not applicable
Performance fees	Nil	Not applicable
Advice fees	Nil	There are no ongoing advice fees. See the section above for more information on advice fees, including Personal advice fees.
Insurance fee	Depends on your own personal circumstances.	This fee will be deducted proportionally across all of your non-Suncorp Lifestage investment options on a monthly basis.

<sup>1</sup>The Indirect Cost Ratio (total fees charged through the Suncorp Lifestage Fund unit price) is 0.85% pa. This is made up of the 0.20% pa investment fee and 0.65% pa administration fee.

We're required by law to keep the fees charged to any MySuper investment you may have separate from your other investment options. You'll find fees associated with each of these separated on your online account and on any account statements issued, including your annual statement.

It's important that you refer to the PDS for more information on the fees relevant to your account.

### Advice fees

The following advice fees may apply on any MySuper investment you may have.

#### Personal advice fees

You can authorise us to pay a fee for personal advice to your financial adviser (agreed by us) and have the fee charged to a MySuper investment. It can only be a one-off fee and may be either a dollar or percentage amount. You can also direct us to deduct this fee from your other investment options. You should refer to your adviser's 'Statement of Advice' for details of this fee.

Financial advice fees that don't relate to your super can't be deducted from your super account.

#### Advice fees paid for the administration of your investments

One feature of the MySuper investment will be that amounts invested in the Suncorp Lifestage Fund will be free from advice fees. However, you may continue to pay an advice fee for the administration of your other investment options if they have previously been agreed with your adviser.



## Other things you should know

### Accrued default amount

Part or all of your balance as at 31 December 2013 will be known as an 'accrued default amount'. This amount will be shown on any statements you receive and will fluctuate with the performance of your non-Suncorp Lifestage Fund investment options, fees, withdrawals and amounts you switch to the Suncorp Lifestage Fund.

### Continue to benefit from investment choice

Suncorp offers a range of investment options. Please refer to your PDS for more information on the investment options available to you.

### Can I switch between the Suncorp Lifestage Fund and other investment options?

You can move money between the Suncorp Lifestage Fund and other investment options at any time by completing an Investment Change Form which is available on our website.

We don't charge any switch fees to change your investments, but you may incur a buy-sell spread to cover transaction costs. This is charged by the investment manager and isn't a fee retained by us. There is no buy-sell spread for the Suncorp Lifestage Fund.

You can also find more information about buy-sell spreads in the monthly investment options performance report and the PDS.

### What happens to any insurance I have?

If you currently have any insurance cover, this will continue and your insurance fees (previously called insurance premiums) will be deducted proportionally across your non-Suncorp Lifestage investment options. Once you no longer have sufficient funds available in your non-Suncorp Lifestage investments, your insurance fees will be paid directly from your Suncorp Lifestage investment option.

As per the MySuper reforms, adviser commission, can't be paid on any insurance fee deducted from the Suncorp Lifestage Fund.

Because of the required legislative changes, we'll be doing an additional out of cycle insurance review. If you currently have insurance attached to your super account, we'll be reviewing your sums insured and insurance fees on 1 January 2014. Your sum insured amount won't take into account any changes in your salary since your last annual insurance review. We'll send you an additional review letter detailing your new insurance information.

### What if I don't currently have insurance?

If you currently don't have any insurance within your super account you may be eligible to apply for cover. Normal underwriting rules will apply. Please refer to our website for more information at [www.suncorp.com.au/super](http://www.suncorp.com.au/super).

### What happens to any administration fee discounts or negotiated administration fees?

Any amount invested in the Suncorp Lifestage Fund won't be included in your employer plan's total balance for administration fee discount purposes. Any administration fee discount will only apply to your other investment options.

If your employer or your plan's adviser has negotiated a special percentage based administration fee for your plan, this fee will not apply to your investment in the Suncorp Lifestage Fund. It will still apply to your other investment options.

Please speak with your financial adviser or read the PDS for further information about the fees and costs on your account.

### Pension accounts and MySuper?

The Government has decided that MySuper reforms will only cover the pre-retirement phase of a member's superannuation. If you are receiving a Suncorp pension, the MySuper changes will not impact you. If you do have a pension account, you'll see the same new fee names as those in your super account.

### Consolidate your super accounts

Remember, you may benefit from combining any super you have invested in other super funds in to your Suncorp account – speak to your financial adviser or feel free to call us for more information.

## Other important information

### Future legislative changes

It is proposed that further government initiatives, known as the Future of Financial Advice reforms, will change the way commissions payable to financial advisers are deducted from your super account. We'll let you know what these changes are in the future.

### Where can I go for more information?

You can find more information about these changes on our website at [www.suncorp.com.au/mysuper](http://www.suncorp.com.au/mysuper).

If you have any questions, please call your financial adviser or 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.

### A simple transition

We're committed to providing you with a leading MySuper solution and making the transition to the Suncorp Lifestage Fund easy. We'll take care of the transition for you.

So that we can implement these changes, we'll be introducing a freeze period on all transactions from 31 December 2013 until 4 January 2014. Any transactions received during this period will be processed later.

## What do you need to do?

Your super is your money and you can control how it's invested.

**If you haven't previously told us how you'd like your super invested**, you can choose from the following options:

### Option 1

If you are happy for your contributions received from 1 January 2014 to be invested in the Suncorp Lifestage Fund

**No action required**  
**We'll take care of this for you**

### Option 2

If you don't want us to invest your future contributions in the Suncorp Lifestage Fund

**Action required**  
**Complete the Investment Choice Form attached to your letter (also available on our website) and return it to us by 20 December 2013**

You can also change your investments at any time by completing an Investment Change Form which is available on our website and returning it to us. **Please note that changing your investment strategy may alter the services provided by your adviser.**

Each person's financial circumstances are different. If you have a financial adviser, you should speak with them about the best option for you.

From 1 January 2014 we'll invest your future contributions in the Suncorp Lifestage Fund, as required by law. We've provided you with this notice so that you can consider these changes and the impact on your personal circumstances.

Our MySuper investment provides a range of great features and benefits to you. If, however, after reading this Guide you don't want to have your future contributions invested in the Suncorp Lifestage Fund, please refer to the options available to you in this Guide.


**If you have previously told us how you'd like your super invested**, you don't need to do anything.

## Need more information?

More information about these changes can be found on our website at [www.suncorp.com.au/mysuper](http://www.suncorp.com.au/mysuper).

If you need to change anything or if you have any questions, please call your financial adviser or 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.

### How to contact us

 GPO Box 2585,  
Brisbane QLD 4001

 13 11 55 and ask for 'Super'

 [mysuper@suncorp.com.au](mailto:mysuper@suncorp.com.au)

 [www.suncorp.com.au/super](http://www.suncorp.com.au/super)

### Trustee and super fund details

This notice is issued by Suncorp Portfolio Services Limited (we, our) (ABN 61 063 427 958, AFSL 237905, RSE Licence No: L0002059), which is the trustee of the Suncorp Master Trust (ABN 98 350 952 022, RSE Fund Registration No: R1056655). Suncorp WealthSmart@ Business Super and Suncorp Employee Superannuation Plan (SPIN RSA0003AU) and Suncorp Everyday Super (SPIN RSA0682AU) are part of the Suncorp Master Trust. This information is current as at 23 October 2013. This information is general advice and doesn't take into account a person's objectives, financial situation or needs.



The Suncorp Group purchases Voluntary Carbon Units to help offset emissions associated with the paper manufacture and printing of this product.