

Suncorp WealthSmart™ Personal Super Application form



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

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Adviser ID

Use this form if you're opening a Suncorp WealthSmart Personal Super account.

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 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. Personal details

| | |
|---------------|---|
| Title | <input type="text"/> |
| Last name | <input type="text"/> |
| Given name(s) | <input type="text"/> |
| Date of birth | <input type="text"/> / <input type="text"/> / <input type="text"/> |
| Occupation | <input type="text"/> |
| | Gender: Male <input type="checkbox"/> Female <input type="checkbox"/> |

2. Contact details

Please transfer the information from my existing Suncorp WealthSmart account:

I'm a new customer or some of my details have changed, I've provided the updated information below.

Residential 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"/> |
| Daytime phone number | <input type="text"/> |
| Mobile | <input type="text"/> |
| Email | <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. Tax File Number (TFN) notification

Please read the section 'Tax File Numbers (TFN)' in the Product Guide for further information on providing your TFN.

| | | | |
|----------------------|----------------------|----|----------------------|
| TFN | <input type="text"/> | or | <input type="text"/> |
| Reason for exemption | <input type="text"/> | | |

4. Investment selection

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

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

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

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

| Investment option | A Initial Investment Selection | B Future Investment Selection |
|--|-----------------------------------|----------------------------------|
| Diversified investment options | | |
| Secure | | |
| Suncorp Secure Portfolio | _ _ _ % | _ _ _ % |
| Conservative | | |
| Suncorp Conservative Portfolio | _ _ _ % | _ _ _ % |
| Suncorp Universal Capital Stable Fund | _ _ _ % | _ _ _ % |
| Balanced | | |
| Suncorp Balanced Portfolio | _ _ _ % | _ _ _ % |
| Suncorp Universal Balanced Fund | _ _ _ % | _ _ _ % |
| Growth | | |
| Suncorp Growth Portfolio | _ _ _ % | _ _ _ % |
| Suncorp Universal Growth Fund | _ _ _ % | _ _ _ % |
| High growth | | |
| Suncorp High Growth Portfolio | _ _ _ % | _ _ _ % |
| Single sector investment options | | |
| Cash | | |
| Suncorp Cash Fund | _ _ _ % | _ _ _ % |
| Suncorp Guaranteed Cash 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 Diversified Fixed Interest Fund | _ _ _ % | _ _ _ % |
| Diversified income | | |
| Colonial First State Global Credit 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 | | |
| Grant Samuel Epoch Global Equity Shareholder Yield (Unhedged) 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 | _ _ _ % | _ _ _ % |
| Closed investment options* | | |
| Diversified investment options | | |
| Secure | | |
| Suncorp Traditional Capital Guaranteed Fund | _ _ _ % | _ _ _ % |
| Conservative | | |
| Suncorp Traditional Capital Stable Fund | _ _ _ % | _ _ _ % |
| Balanced | | |
| Suncorp Traditional Balanced Fund | _ _ _ % | _ _ _ % |
| Growth | | |
| Suncorp Traditional Growth Fund | _ _ _ % | _ _ _ % |
| High growth | | |
| Suncorp Traditional High Growth Fund | _ _ _ % | _ _ _ % |
| Total | 1 0 0 % | 1 0 0 % |

* Only available to members currently invested in these options.

9. Please tell us how you'd like to receive communication from us

Annual statements and other important communications (eg confirmations of transactions and changes to your account).

- Email me when it's available and I'll get it from your website at suncorp.com.au (Please ensure you have provided your email address in section 2.)
- I'd like it sent to me by post

Annual reports

- I'll get it from your website at suncorp.com.au
- I'd like it sent to me by post

10. Application for insurance cover

Please complete this section if you're below age 55 and would like a sum insured up to \$1,000,000 (including any existing cover) for Death only or Death and TPD. If you're age 55 or over or you're applying for Income Protection and/or total cover greater than \$1,000,000 for Death only or Death and TPD (including any existing cover), please DO NOT complete this section. Instead, download and complete the insurance application form which is available from our website at suncorp.com.au, sign and attach with this application. Your adviser can assist you with these details.

Death only

Amount of cover
(in addition to any existing cover) \$

Cover in addition to your account balance or

Cover less your account balance

or

Death and TPD

Amount of Death cover
(in addition to any existing cover) \$

Amount of TPD cover
(in addition to any existing cover) \$

Cover in addition to your account balance or

Cover less your account balance

Note: When applying for Death and TPD, the TPD cover amount cannot exceed the Death cover amount.

Your duty of disclosure

To be read by the Insured Person before completing the application.

Before you enter into a contract of life insurance with an insurer, you have a duty, under the Insurance Contracts Act 1984, to disclose to the insurer every matter that you know, or could reasonably be expected to know, is relevant to the insurer's decision whether to accept the risk of the insurance and, if so, on what terms.

Your duty, however, doesn't require disclosure of a matter

- that diminishes the risk to be undertaken by the insurer
- that is of common knowledge
- that your insurer knows, or in the ordinary course of their business, ought to know
- as to which compliance with your duty is waived by the insurer.

Non-disclosure – If you fail to comply with your duty of disclosure and the insurer would not have entered into the contract on any terms if the failure had not occurred, the insurer may avoid the contract within three years of entering into it. If your non-disclosure is fraudulent, the insurer may avoid the contract at any time.

An insurer who is entitled to avoid a contract of life insurance may, within three years of entering into it, elect not to avoid it but to reduce the sum that you have been insured for in accordance with a formula that takes into account the premium that would have been payable if you had disclosed all relevant matters to the insurer.

This duty continues to apply until the insurer notifies you that the risk has been accepted. It also applies when you extend, vary or reinstate a contract of life insurance.

Occupation details

Industry in which you're employed

Occupation category (your adviser can assist with this)

- Professional
- White Collar
- Light Blue/Grey Collar
- Skilled Blue Collar
- Heavy Blue Collar
- Hazardous

Hours worked per week

Basis of employment: Permanent Casual Contract

Self-employed

What has been your insurable income over the past 12 months? Insurable income is the income earned by your own personal exertion (less expenses incurred in earning that income) before tax, which will cease if you're unable to work. \$

Employees

What has been your annual salary over the past 12 months? \$

Short personal health statement

Please provide the following details:

Height cm or feet/inches

Weight kg or stone/pounds

Have you smoked tobacco or any other substance in the last 12 months? Yes No

Important information

If you answer "Yes" to any of the questions in the short personal health statement below, please DO NOT continue completing this section. Instead, please download and complete the insurance application form, sign and attach with this application. This form is available from our website at suncorp.com.au Your adviser can assist you with these details.

1. Do you engage in any hazardous activities, pursuits or occupational duties, such as but not limited to motorised sports, scuba diving below 40 metres or aviation (other than as a fare paying passenger on a licensed public service (eg Qantas))? Yes No
2. Do you have any definite plans to travel or reside overseas in the future? (Holidays less than 4 weeks don't need to be disclosed) Yes No
3. Have you ever suffered symptoms of, or had, or been told you have, or received or are contemplating any advice or treatment for:
 - i) Muscular skeletal disorders (eg back, joint), arthritis, loss of limb or paralysis Yes No
 - ii) Impairment of sight or hearing (not including long or short sightedness) Yes No
 - iii) Mental or nervous disorder including stress, anxiety, depression or neurological condition Yes No
 - iv) Cancer or tumour of any type Yes No
 - v) Diabetes or liver disease including hepatitis Yes No
 - vi) High blood pressure, high cholesterol, chest pain, heart complaint or stroke Yes No
 - vii) Disorders and or disease of the kidney, bladder, bowel or stomach? Yes No
4. Have you ever:
 - i) Suffered from AIDS or been infected with the HIV virus, or Yes No
 - ii) Used intravenous drugs or had sexual activity with someone you know or suspect to be HIV positive, or Yes No
 - iii) Engaged in male to male anal sexual activity? Yes No
5. To the best of your knowledge, have two or more members of your immediate family, i.e. parents, brothers or sisters (living or deceased) suffered from any hereditary disease before age 60? Yes No
6. Does your alcohol consumption exceed more than 20 standard drinks per week? Yes No

11. Non-lapsing death benefit nomination

Please refer to the Product Guide for more information on beneficiaries.

I don't wish to nominate a beneficiary or In the event of my death, I direct you to pay my benefit to my dependants as listed below.

If you wish to nominate more than three dependants, please copy this page and attach to this form. The total of all allocated proportions (both your dependants and estate) must equal 100%.

Last name

Given name(s)

Date of birth / /

Relationship to you Spouse Child Financial dependant Interdependent relationship

Is a child pension required? Yes* No

%

Last name

Given name(s)

Date of birth / /

Relationship to you Spouse Child Financial dependant Interdependent relationship

Is a child pension required? Yes* No

%

Last name

Given name(s)

Date of birth / /

Relationship to you Spouse Child Financial dependant Interdependent relationship

Is a child pension required? Yes* No

%

And/or

Please pay my benefit to my estate

%

Total allocation

1 0 0 %

Unless a child pension has been specified, your death benefit will be paid in a form determined by the Trustee after your death and having consulted your beneficiaries.

* Where one or more child pensions are specified, please also complete a child pension form which you can get from our website at suncorp.com.au

Member's declaration

I request that the Trustee accepts my nomination. I understand that:

- On my death, the Trustee must pay my death benefit in accordance with my nomination, provided it's valid at that time.
- For my nomination to be valid, the beneficiaries I've nominated must be dependants at the time of my death, or my estate.
- My beneficiaries and I agree to be bound by the Fund's Trust Deed (as amended).
- This nomination applies to my superannuation death benefit in this Suncorp WealthSmart account.
- If a nomination is invalid at the time of my death, the Trustee has discretion to determine the beneficiaries, including any payment to my estate.

Signature

Date / /

Signed in the presence of the witness below.

Witness declaration (The date of witness and member signatures must be the same.)

First witness signature

I declare that:

- I'm over 18 years of age and I'm not a nominated beneficiary and
- this nomination was signed by the member in my presence.

Signature

Date / /

Please print name

Second witness signature

I declare that:

- I'm over 18 years of age and I'm not a nominated beneficiary and
- this nomination was signed by the member in my presence.

Signature

Date / /

Please print name

As we're bound to pay your benefit according to your valid nomination, we recommend you review your nomination if any of your circumstances change. You can change your nomination at any time by completing a new non-lapsing death benefit nomination form.

12a. Adviser remuneration details

Please specify the fees that apply to your account

Contribution fee*

Max or . % pa (0% pa – 4.0% pa max)**

Transfer fee*

Max or . % pa (0% pa – 4.0% pa max)**

Ongoing service fee*

Max or . % pa (0% pa – 0.545% pa max)

Insurance premium commission*

Max or . % pa (0% pa – 25.0% pa max)

* These are the GST exclusive fees which will be deducted from your account. GST is then added to the remuneration paid to your adviser, which is not an additional cost to you. If the above fees are either left blank or you don't have an adviser, then the maximum fees will apply.

** Leave blank if continuing nil entry fee arrangements – see 12(c) below.

Optional adviser service fee

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

Percentage

. % pa or

Fixed monthly dollar amount

\$, .

Or it can be a one-off dollar amount.

Upfront dollar amount \$, .

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

12b. Current deferred entry fee members only

If you currently have deferred entry fee arrangements in another Suncorp WealthSmart account, and are transferring monies from this account to your new account, please let us know how you'd like us to process any outstanding deferred entry fee payments from that existing account.

Option 1 I'd like to pay any outstanding deferred entry fee payments from my existing Suncorp WealthSmart account before I transfer.

Option 2 I'd like to carry over any outstanding deferred entry fee payments to my new Suncorp WealthSmart account.

If left blank, we'll action option 1.

Please note, you can't choose deferred entry fees for new or transferred monies in your new account. This means the fees set out in section 12(a) will be applied to your new account on both transferring funds and new contributions/transfers. The above nomination only applies to any outstanding deferred entry fee payments.

12c. Current nil entry fee members only

Please complete this section if you'd like to continue nil entry fee arrangements in your new account.

Option 1 I don't want to have nil entry fee arrangements in my new account. This means you'll deduct any outstanding withdrawal fee payments from my existing Suncorp WealthSmart account before I transfer to my new account.

Option 2 I'd like to continue nil entry fee arrangements in my new Suncorp WealthSmart account.

If left blank, we'll action option 1.

13. Adviser details (your adviser to complete)

| | | |
|--------------------------------|----------------------|----|
| Suncorp WealthSmart adviser ID | <input type="text"/> | OR |
| Last name | <input type="text"/> | |
| Given name(s) | <input type="text"/> | |
| Company name | <input type="text"/> | |
| Licensee name | <input type="text"/> | |
| Address | <input type="text"/> | |
| | <input type="text"/> | |
| Suburb/Town | <input type="text"/> | |

State Postcode

Daytime phone number Mobile

Email

14. Authorised representative's personal details

Important information

You can give someone (either a person or an entity, like a company) the legal authority to make changes to your account. We call them 'authorised representatives'.

Things your authorised representative can do

They can do everything you can do with your account to the extent permitted by law (except for the things mentioned below). Eg they can:

- make additional contributions
- request a withdrawal of your benefit (subject to preservation rules)
- request a transfer of your benefits to another superannuation fund
- request information about your account and copies of any documents provided by us in relation to it.

Things your authorised representative can't do

They can't:

- request a cheque to be paid to someone other than you. This means any withdrawal requests will only be paid to you or to the bank account previously nominated by you. We can only pay to a bank account in your name or a joint bank account of which you're one of the account holders
- change your address
- appoint other authorised representatives
- (where they're your adviser) change any fees or charges or alter bank account details for withdrawals.

Authorities if your authorised representative is an entity (eg a company).

- If it's a company, this authority extends to any of its directors or authorised officers
- If it's a partnership, this authority extends to all its partners.

I'd like to appoint the following person as my authorised representative:

If your authorised representative is a person:

Title

Last name

Given name(s)

Date of birth / /

If your authorised representative is an entity (eg a company)

Entity name

Contact person

ABN (if a company)

Street address

Suburb/Town

State Postcode

Daytime phone number Mobile

Email

15. Authorised representative's signature and acceptance

I accept this appointment and agree to all its terms and conditions as set out in this form, disclosure documents (such as Suncorp WealthSmart's current Product Disclosure Statement), trust deed and other governing rules of the Suncorp Master Trust.

Authorised representative signature

X

Date

/ /

16. Declaration and signature

By completing and signing this form:

General

- I've read the Suncorp WealthSmart Personal Super & Pension PDS and the Suncorp WealthSmart Product Guide and have received and accepted this offer in Australia. If I've received this offer electronically, I've printed all pages of the document.
- I agree to be bound by the Trust Deed for the Suncorp Master Trust, as amended from time to time.
- I agree to the fees shown in section 12.
- I understand the Trustee reserves the right to refuse or reject an application.
- If my application is incomplete or unclear, you may hold my 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.

Contributions and withdrawals

- I understand that I can't receive a benefit payment from Suncorp WealthSmart Personal Super unless I've satisfied a condition of release as set out in the Product Guide.
- I've read the eligibility criteria to make a contribution into superannuation and I'm eligible to make or have contributions made on my behalf.

Investments

- I acknowledge that the performance of any investment option offered by Suncorp WealthSmart isn't guaranteed by the Trustee or any other person, unless otherwise stated.
- I 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 I consent to getting these PDSs by downloading them from this website or asking you for a printed version.
- My investment choices have been made after reading the current Suncorp WealthSmart Personal Super & Pension PDS and the Suncorp WealthSmart Product Guide, and the underlying investment manager's PDS for each investment option.
- I acknowledge, when I make any investment decisions or transact on my account, I 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.
- I 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

Authorised representative

If I've nominated an authorised representative:

- I acknowledge the exercise of any of the powers by a person reasonably believed by the Trustee or its service providers to be my authorised representative or to be acting on behalf of my authorised representative, will be treated as if I had personally exercised those powers.
- I acknowledge this arrangement will continue until I cancel the appointment in writing.
- I agree the Trustee may cancel this facility or vary these conditions after giving me 14 days notice in writing.
- I agree to release, discharge and indemnify the Trustee, other members of the Suncorp Group and its service providers from and against any claims, liabilities and expenses arising out of or in relation to my authorised representative.
- I agree if I appoint an authorised representative I can't later claim that my authorised representative, or any person(s) appointed by me acting on behalf of my authorised representative, was not acting on my behalf.

Information, authorisation of other persons and privacy

- I authorise my adviser, and any other person who I inform you in writing, to receive and obtain my personal information for the purposes of managing my account and I'll notify you if there is a change to this arrangement.
- I consent to the collection and use of my personal information for the purposes of opening and administering my Suncorp WealthSmart account as disclosed in the Suncorp privacy policy which is available from your website at suncorp.com.au
- I acknowledge you may use my personal information so that you and other members of the Suncorp Group may inform me of your or their products and services, unless I check the box below or later notify you in writing that I don't wish to receive this information.
- I agree to be contacted by phone by a Suncorp representative if there is a need to get more information from me.
- The information I've provided on the application form is true and correct.

Meanings

- In this section 16, all references to 'you' are to the Trustee.

I don't want to receive information on other products and services.

Applicant's signature



Date / /

Please send the completed form and any required attachments to:

Suncorp WealthSmart™
GPO Box 2585
Brisbane QLD 4001