

Product update



Suncorp WealthSmart® Personal Super Suncorp WealthSmart® Business Super Suncorp WealthSmart® Pension and Term Allocated Pension

Issued 8 October 2012

Improving interest rates on the Suncorp Bank Deposit Fund and Suncorp Term Deposit Fund

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

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

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

How to use this new feature

New customers

Simply complete the relevant 'Adviser remuneration details' section on the next page and send it in with your completed Suncorp WealthSmart application form to us at the address on the application form.

If you don't want to use this feature, you only need to fill out the Suncorp WealthSmart application form. There's no need to send us the remuneration details section overleaf.

Existing customers

Please complete and return a 'Change of adviser fees' form which you'll find on our website at www.suncorp.com.au

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. They'll be happy to help.

Important disclosure

Suncorp Portfolio Services Limited (Trustee) (ABN 61 063 427 958, AFSL 237905, RSE Licence No L0002059) and Suncorp Life & Superannuation Limited (SLSL) (ABN 87 073 979 530, AFSL 229880) are related bodies corporate of Suncorp-Metway Limited (Suncorp) (ABN 66 010 831 722). The obligations of the Trustee and SLSL are not guaranteed by any other company within the Suncorp Group. Except as otherwise stated, Suncorp and its subsidiaries do not guarantee the repayment of capital invested in or the investment performance of this product.

This product is not a bank deposit or other bank liability and is subject to investment risk including possible delays in repayment and loss of the interest and principal invested.

This Product Update is issued by the Trustee and updates: Suncorp WealthSmart Personal Super, Suncorp WealthSmart Business Super, Suncorp WealthSmart Pension, and Suncorp WealthSmart Term Allocated Pension.

Suncorp WealthSmart Personal Super

12a. Adviser remuneration details

Please specify the fees that apply to your account

Contribution fee*

Max or . % pa (0% pa – 4.0% pa max)**

Transfer fee*

Max or . % pa (0% pa – 4.0% pa max)**

Ongoing service fee* – Suncorp Bank Deposit Fund and Suncorp Term Deposit Fund

Max or . % pa (0% pa – 0.545% pa max)

Ongoing service fee* – All other investment options

Max or . % pa (0% pa – 0.545% pa max)

Insurance premium commission*

Max or . % pa (0% pa – 25.0% pa max)

* These are the GST exclusive fees which will be deducted from your account. GST is then added to the remuneration paid to your adviser, which is not an additional cost to you. If the above fees are either left blank or you don't have an adviser, then the maximum fees will apply. In some circumstances, the 0.545% pa max quoted for the ongoing service fee includes a portion of the admin fee.

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

Optional adviser service fee

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

Percentage

. % pa or

Fixed monthly dollar amount

\$, .

Or it can be a one-off dollar amount.

Upfront dollar amount \$, .

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

Suncorp WealthSmart Pension

13a. Adviser remuneration details

Please specify the fees that apply to your account

Contribution fee*

Max or . % pa (0% pa – 4.0% pa max)**

Transfer fee*

Max or . % pa (0% pa – 4.0% pa max)**

Ongoing service fee* – Suncorp Bank Deposit Fund and Suncorp Term Deposit Fund

Max or . % pa (0% pa – 0.545% pa max)

Ongoing service fee* – All other investment options

Max or . % pa (0% pa – 0.545% pa max)

* These are the GST exclusive fees which will be deducted from your account. GST is then added to the remuneration paid to your adviser, which is not an additional cost to you. If the above fees are either left blank or you don't have an adviser, then the maximum fees will apply. In some circumstances, the 0.545% pa max quoted for the ongoing service fee includes a portion of the admin fee.

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

Optional adviser service fee

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

Percentage

. % pa or

Fixed monthly dollar amount

\$, .

Or it can be a one-off dollar amount.

Upfront dollar amount \$, .

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

Suncorp WealthSmart Business Super – Employers only

12. Adviser remuneration details

Please specify the fees that apply to your plan

Contribution fee*

Max or . % pa (0% pa – 4.0% pa max)

Transfer fee*

Max or . % pa (0% pa – 4.0% pa max)

Ongoing service fee* – Suncorp Bank Deposit Fund and Suncorp Term Deposit Fund

Max or . % pa (0% pa – 0.40% pa max)

Ongoing service fee* – All other investment options

Max or . % pa (0% pa – 0.40% pa max)

Insurance premium commission*

Max or . % pa (0% pa – 25.0% pa max)

* These are the GST exclusive fees which will be deducted from your 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.