Suncorp Staff Superannuation Plan
New member application form

SUNCORP

Issued 15 December 2009

SIS Super Pty Ltd (Trustee)
ABN 19 064 490 820 AFSL 229851 RSE L0001649

Please complete this form in a blue or black pen, using BLOCK letters and cross (✗) to mark answer boxes.

Any questions? If you have any questions about this form, just call the Staff Plan Administrator on 07 3167 9511 or 1800 652 489.

1. Member details

Title

Payroll No.

Last name

Given name(s)

Date of birth d d / m m / y y y y

Email*

Occupation

Street address

Suburb/Town

State

Postcode

Daytime phone number

Mobile

Salary:

Company:

Start Date: d d / m m / y y y y

Benefit Class:

Were you in attendance on your first day at work? ☐ Yes ☐ No

*If No, please note the reason below. (Please answer this question accurately as your insurance cover is dependent upon your response).

I was not in attendance on my first day of work because:

2. Tax file number (TFN) notification

It's important we have your TFN. While providing your TFN is voluntary, you should know that if you don't provide us your TFN, then:

- we can't accept any non-concessional contributions
- you may pay more tax on concessional contributions than would otherwise be payable and
- it may be difficult to find and consolidate your super in the future.

For more information, please refer to the Suncorp Staff Superannuation Plan (Staff Plan) PDS.

TFN

3. Membership options

Investment choice

Make your investment selection from the following investment options. You can select from 14 investment options. If your investment selection is incomplete or unclear your funds will be placed in the Staff Plan's default investment option, the Suncorp Capital Guaranteed investment option.

Please refer to the investment information in the Staff Plan PDS before selecting an investment option. For the Intech investment option, a PDS is issued by the underlying manager, free of charge. You can download a copy from our website, or call us for a printed copy. Before you make an investment choice you should consider the investment managers PDS.

Investment option	Future investment strategy
Conservative	
Suncorp Capital Guaranteed	%
Moderately Conservative	
Suncorp Capital Stable	%
Intech Conservative Selection	%
Suncorp Australian Fixed Interest	%
Balanced	
Intech Balanced Selection	%
Suncorp Listed Property Trust	%
Growth	
Suncorp Balanced	%
Suncorp Growth	%
Intech Growth	%
High Growth	
Suncorp Australian Equities	%
Suncorp International Equities	%
Intech Australian Equities	%
Intech International Equities	%
Intech High Growth Selection	%
Total	1 0 0 %

* All percentages must add to 100%

Notes:

1. Please allow 3 working days for your switch to show on your records. Your switch will be effective the date it is received by the Staff Plan Administrator.

4. Contribution Options

Employer Contributions

Your employer as a participating employer of the Plan will make employer contributions on your behalf in accordance with Superannuation Guarantee legislation guidelines. The Staff Plan cannot accept contributions from employers who are not participating employers of the Plan.

Member Contributions

All members can make voluntary contributions through payroll deductions on an after tax or before tax basis. If you would like to cease, commence or alter your member contributions please contact Employee Services via e-mail esc@suncorp.com.au. If you are non-Suncorp staff please contact your employer's nominated payroll officer.

Spouse Contributions

Members can contribute to the Plan on behalf of their spouse. The spouse will become a member of the Plan in his or her own right (refer to page 9 of the PDS). There is no maximum limit to the amount that can be contributed by or on behalf of a spouse member.

I would like to contribute on behalf of my spouse please forward me out the relevant information application form ☐

Nomination of Beneficiary Options

The Plan allows you to nominate the person/s you wish the Trustee to pay your benefit to in the event of your death. You may do this as a non-binding or binding death nomination to the Trustee. Any beneficiary you nominate must be either a dependant for superannuation purposes or your legal personal representative.

Non-binding Nomination

You may make a non-binding nomination to give the Trustee direction on whom you would like your benefit to be paid in the event of your death. The Trustee will take your nomination into consideration but will have final discretion as to whom, and in what proportion, your death benefit will be paid. The Trustee may override your nomination after it has satisfied itself that it has considered all appropriate beneficiaries. To make a non-binding nomination please complete the below table.

Full Name: _____ Relationship: _____ %: ____

Full Name: _____ Relationship: _____ %: ____

Full Name: _____ Relationship: _____ %: ____

Binding Nomination

You may make a binding nomination, to make a binding nomination you need to complete the Death Benefit Nomination Form which can be found on our website www.suncorp.com.au

5. Insurance Options

All new members who work at least 15 hours per week, receive the default level of death and total and permanent disablement (TPD) cover (i.e. 17.5% x salary or benefits base x years to age 70) and total and temporary disablement (TTD) cover to age 65. Premiums in accordance with the eligible insurance cover will be deducted from the initial contribution received to join the Plan.

Death and TPD

You may select a different level of Death and TPD cover to suit your needs, as per below.

Tick Box	Insurance Type	Description
☐	Higher Limit	25% x superannuation salary x period of service to age 70
☐	Default Limit	17.5% x superannuation salary x period of service to age 70
☐	Lower Limit	7.5% x superannuation salary x period of service to age 70
☐	Fixed	$600,000
☐	Additional Cover*	$ _____ Nominate the additional amount of Death/TPD benefit you require. The maximum limit that applies for additional cover is $5million for Death and $2million for TPD.

*Note that any increases in cover will require you to be underwritten.

Note the Higher Limit and Fixed Cover options above apply to members who started after 1 July 2008 only. Members who are in the Deferred Category have separate options for cover. Please contact the Plan Administrator for further information.

Insurance Opt Out

Members of the Plan may choose to opt out of all insurance cover (i.e. Death and TPD and TTD cover inclusive with the Plan). To opt out of all cover with the Plan an Insurance Opt Out form needs to be completed. The Trustee recommends you seek professional financial advice when considering whether to opt out of insurance cover.

I do not wish to retain insurance cover with the Plan please forward me an Insurance Opt Out form ☐

6. Annual reports

Please tell us how you'd like to receive your annual report.

☐ I'll get it from your website at www.suncorp.com.au

☐ I'd like it sent to me by email (please ensure you have provided your email address in section 2)

☐ I'd like it sent to me by post

Acknowledgement

I understand that for each investment option, other than the 8 Suncorp investment options, a PDS for the financial products underlying that option are available from the website www.suncorp.com.au or by contacting the Plan Administrator, and I consent to obtaining a copy of this PDS by downloading it from the website or by contacting the Plan Administrator to obtain a printed version.

The investment choices directed above have been made after reading the current Staff Plan PDS and the PDS for the underlying financial products for each of the Intech investment options.

I acknowledge that, when contributions are paid for me into one or more investment options, I may not have obtained the most recent PDS for the underlying financial products for the Intech investment options and may not have been notified about material changes or significant events that adversely affect a matter that should be in the PDS for that financial product.

I consent to obtaining notification and an explanation of any material change or significant event that adversely affects a matter in the most recent PDS for the underlying financial product for each investment option by downloading the information from the Staff Plan Intranet site or contacting the Plan Administrator.

I acknowledge membership of the Plan and agree to be bound by the Plan's Trust Deed and Rules. I have read and understand the Tax File Number note and the investments section of the Plan's current Annual Report.

Please return this form to:

Suncorp Staff Plan (IPC: LS004)
Phone: 1800 652 489 Fax: 07 3002 3259
Email: staff.super@suncorp.com.au

Member's signature ✗ Date d d / m m / y y y y