

What to expect

1. Establish your financial situation & identify your goals

During the first obligation FREE appointment you will gain an accurate picture of your income, expenses, assets and debts, and consider the direction you could take to achieve your short and long term goals and financial wellbeing.



2. Customise a plan that best suits you

When you choose to proceed, your Suncorp Financial Planner will prepare a personalised financial plan, also called a Statement of Advice, with recommendations and strategies to help you meet your financial goals.



3. Review your insurance cover

Any financial plan should be complemented by adequate insurance protection. This will help to protect you and your family's financial future.



4. Implement your financial plan

Once you're satisfied with your customised plan, your Suncorp Financial Planner will manage the implementation of the plan, keeping you informed of the process along the way.



5. Review your financial plan

Implementing your financial plan is just the beginning of your relationship with a Suncorp Financial Planner. Keeping in touch with your planner is essential because addressing changes to your personal circumstances, the economy or legislation will help you remain in control of your financial situation. At Suncorp we recommend that people review their financial plan every 12 months. Suncorp Service Advantage Plus allows you to keep your financial plan on track by providing annual reviews and personalised, ongoing service. Ask your Suncorp Financial Planner for more details.

Obligation FREE appointment – Book Now!

Your first appointment with a Suncorp Financial Planner will go for approximately one hour and is FREE of cost and obligation.

During this appointment you will gain an understanding of the benefits of having a financial plan. If you choose to proceed your Financial Planner will explain any fees and charges applicable[^].

Contact your local Suncorp Financial Planner for details of upcoming Financial Planning Seminars.

To arrange a convenient time to meet with a Suncorp Financial Planner, simply speak with a Suncorp team member at your local branch or call **13 11 55** and ask for 'Financial Planner' at the prompt.

Your appointment confirmation

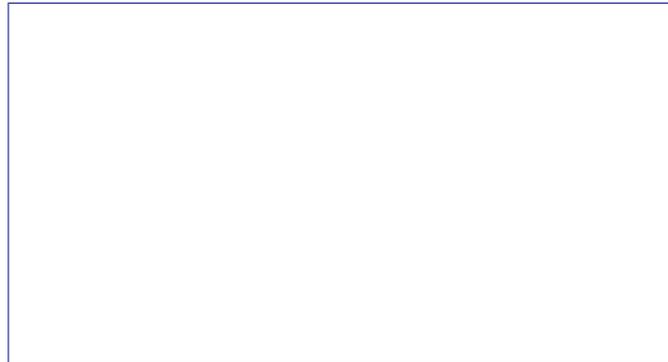
Date: / / Time: _____

Location: _____

What to bring to your first meeting

Items generally include:

- a list of current investments, debts and income
- superannuation statements
- insurance policies and bank statements
- an outline of your short and long term goals
- any questions you wish to ask.



How to contact us

- Call us on 13 11 55.
- Visit one of our branches or agencies.
- Find us on the web at suncorp.com.au.

Financial Planning

Take control and
secure your lifestyle

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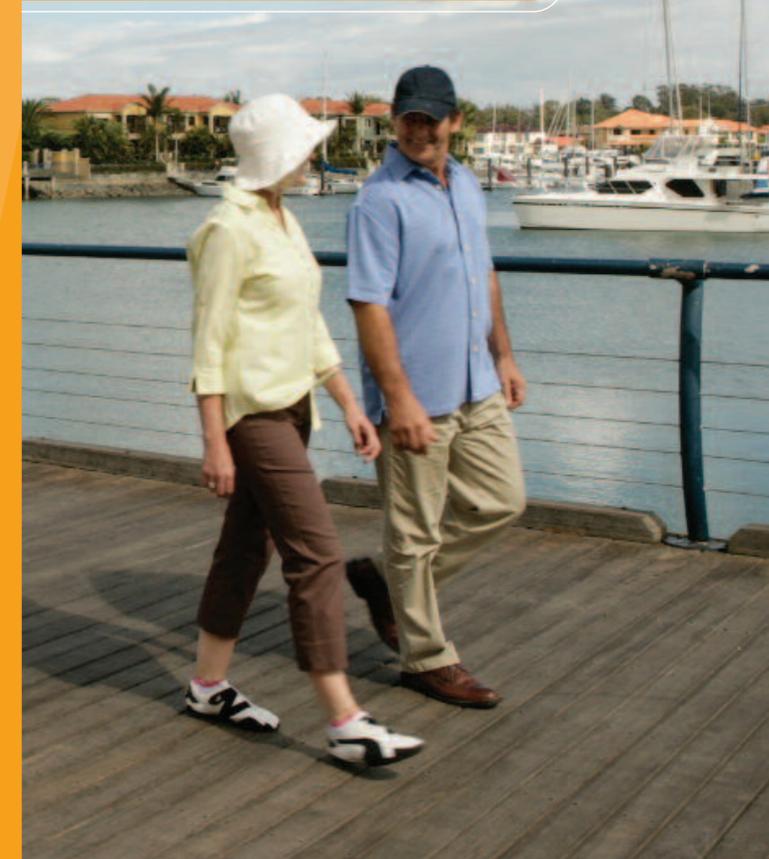
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[^] A fee may be payable if a financial plan is prepared.

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When to see a Financial Planner

Very few of us consider our financial long-term future and whether it will fund our lives, hopes, and dreams, although we all know we should.

No matter your age, income, experience or goals, a Suncorp Financial Planner may be able to help you increase your wealth, save on tax and secure the lifestyle you want.

If you:

- are single, married, or divorced
- have started your first job or received a promotion
- have your first mortgage or own a house
- have a family or are planning children
- need to fund the kids' education
- have sold a property or business
- have received an inheritance, redundancy or insurance payout
- are self employed
- want to retire early or are preparing for retirement

...make an appointment with a Suncorp Financial Planner today. Suncorp Financial Planners are dedicated to helping you prepare financially for life's most important milestones, so you can achieve your financial goals.



You don't need to have a lot of money to see a Financial Planner. Your financial wellbeing is dependent on your ability to not only meet current financial challenges, but to maximise your financial situation today so you can achieve the lifestyle you want for the future. As in life, sport, career and relationships, even finance is born from the same equation...

goal setting + planning + commitment = success



Making the decision to see a Financial Planner and preparing a financial plan puts you in the driver's seat. You are deciding to pursue financial security, which ultimately provides freedom and choice.

How can a Financial Planner help me?

Your Financial Planner can assist you during every stage of life from starting out, settling down, having a family, right through to retirement.

They provide an honest assessment of your financial situation, help identify your goals and customise a plan that best suits you.

They can help build and protect your wealth by assisting you to:

- invest for your future
- use the equity in your home to invest
- reduce the tax you pay
- take advantage of economic and legislative changes
- make the most of your superannuation
- provide you with advice on a selection of investment options (managed by Suncorp and other leading Australian and international fund managers)
- secure your family's financial future with affordable insurance options
- plan for your children's education
- make your money last in retirement
- maximise your Centrelink entitlements
- make the most of redundancies, inheritance and insurance claim payouts.

A Suncorp Financial Planner will help you keep on the path to financial success by providing you with the advice and support you need.

Seeing a Financial Planner is a simple and affordable way to take the hard work out of managing your finances while still leaving you in control.

Why choose a Suncorp Financial Planner?

Suncorp Financial Planners are qualified and experienced and **will take the time to listen, explain things clearly and keep you informed.** They are committed to understanding your needs and identifying the best ways to achieve your goals.

Suncorp is a principal member of the Financial Planning Association (FPA) in Australia. The FPA is the peak industry body representing the Financial Planning industry in Australia. Our Financial Planners are committed to the FPA's rules of conduct and ethical and professional standards.

Suncorp Financial Planners are required to undertake ongoing industry training every year in order to retain their accreditation to represent Suncorp.

Suncorp is currently Australia's sixth largest bank and fourth largest general insurance group, with assets of more than \$57 billion and \$13 billion in funds under management.

You can be confident in the knowledge that Suncorp has experience in banking, insurance, financial planning and superannuation dating back to 1902. Today, Suncorp has the greatest reach of any bank into regional Queensland, and a rapidly growing presence across the country.

