



SUNCORP

# Suncorp Service Advantage Plus





## Why Suncorp Service Advantage Plus?

By seeing a Suncorp Financial Planner you have taken the first critical step to securing your financial future.

Your Suncorp Financial Planner will take the time to assess your personal situation in light of your goals for the future and design your personalised financial plan.

Keeping in touch with your financial planner is important because any changes to your personal circumstances or economic changes may have an impact on your financial future. Should a change in circumstances impact your investment portfolio or financial plan, Suncorp Service Advantage Plus provides you with personalised and ongoing care.

## So much change

Here are just some of the changes that may affect your financial plan, and why it's important to review your financial plan at least once a year.

Impacts on your Financial Plan		
Personal	Economic	Political
Job change/ salary change	Interest rate changes	Electoral changes
New investments eg property purchase	Market changes	Taxation changes
Large expenses eg holidays	Natural disasters that result in economic change	Legislative changes
Change in family situation eg marriage/children	Inflation	
Inheritance/ redundancy/ windfall		
Starting or closing your own business		
Nearing retirement		

## What does Suncorp Service Advantage Plus offer you?

Suncorp Service Advantage Plus offers you:

- **A full annual review of your financial plan** – this will involve re-evaluating your circumstances in light of any relevant legislative, economic or personal changes to ensure your plan is still on track to meeting your goals. Your financial planner will contact you to organise your annual financial check-up.
- **A quarterly newsletter** that will keep you up to date on legislative or tax changes that may affect you, as well as product updates and other useful tips.
- **An end of financial year letter** which will inform you of relevant budget changes and tax changes to prepare you for the new year.
- **Your financial planner will make contact with you at least twice per year** to check on how your financial plan is working for you and provide any additional information you require.
- **You can call your financial planner direct** when you would like to discuss your investment portfolio or market conditions.

In addition, as a Suncorp customer you will receive:

- quarterly product investment reports
- investor communications
- access to your Easy Super and Easy Invest portfolio online
- access to our Wealth Management Call Centre on 13 11 55 during business hours.

Of course, if you don't want to be part of Suncorp Service Advantage Plus your financial planner is still available to you but may charge you an hourly Subsequent Advice Fee for any plan reviews or changes you wish to make. Our call centre staff are also available to help with general enquiries.

## Who is Suncorp Service Advantage Plus for?

All Suncorp Easy Invest and Suncorp Easy Super Personal, Allocated Pension and Term Allocated Pension customers are eligible for Suncorp Service Advantage Plus.

You should consider purchasing Suncorp Service Advantage Plus if:

- you are an inexperienced investor and would feel more comfortable with a higher level of ongoing support from your financial planner
- your investment portfolio is relatively complex
- you are expecting changes in your circumstances throughout the year
- you are looking for peace of mind or reassurance
- you are likely to require ongoing advice. You may find Suncorp Service Advantage Plus more cost effective than paying an hourly rate.

## What will I pay for Suncorp Service Advantage Plus?

The fee for Suncorp Service Advantage Plus (Optional Adviser Service Fee) may be negotiated between you and your Suncorp Financial Planner. The fee payable is up to 1.1% per annum (including GST) of your portfolio balance in either Easy Super or Easy Invest.

The fee will be deducted from your Suncorp Easy Super and/or Suncorp Easy Invest account on a monthly basis. The fee is calculated daily as a percentage of your account balance and is paid monthly in arrears from your account. Please note that, for Easy Invest customers, this amount is deducted from your cash account.

## Frequently asked questions

### **What happens if my financial planner leaves Suncorp?**

Should your planner leave their current role, Suncorp will appoint you another suitably qualified financial planner.

### **What do I do if I wish to cancel Suncorp Service Advantage Plus?**

To cancel, you must notify us in writing at Suncorp Wealth Management Operations, LS035, GPO Box 1453, Brisbane Qld 4001. Please refer to the Suncorp Service Advantage Plus Application Form for full details of the cancellation policy.

If you have any questions, please contact your Suncorp Financial Planner. Alternatively, for general enquiries call 13 11 55.

## Important information

The information in this brochure is current as at 1 July 2006. Fees and charges apply to all products mentioned. Suncorp reserves the right to vary the qualifying criteria and benefits outlined in this brochure at its discretion.

Any advice contained in this brochure has been prepared without taking into account your particular objectives, financial situation or needs. For that reason before acting on the advice you should consider the appropriateness of the advice having regard to your own objectives, financial situation and needs. Where advice relates to the acquisition or possible acquisition of a particular financial product, you should consider the relevant Product Disclosure Statement (PDS) before making any decision regarding this product.







Call 13 11 55

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Your Financial Planner or Authorised Representative