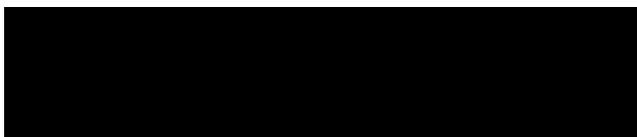


12 September 2016



Your member number:



**Exciting news - We're upgrading you to Brighter Super™  
(This is really important, so please read this letter.)**

Dear Mr Sample,

We're writing to let you know about some big changes happening to your **Product Name** account, including changes to some fees, investments and insurance that you definitely need to know about.

Our customers told us that super is too confusing and difficult to keep track of. That's why we created Suncorp Brighter Super (Brighter Super) - our simple, fuss-free super and pension product.

The great news is that we're upgrading your account and moving you to Brighter Super so you too can experience the brilliant new features that Brighter Super has to offer.

We'll upgrade you to your new account and close your current account on or around **19<sup>th</sup> November 2016**.

**You'll love Brighter Super because it's:**

- ✓ **Super simple** - easy to understand and more flexible for managing your super or pension or both
- ✓ **Easier to keep track of** - a personalised dashboard in your new online account will help you see if you're on track and even lets you see your super alongside your Suncorp Bank accounts (if you have them)
- ✓ **Paperless** - our new technology lets you do most transactions online, and you'll have a dedicated mailbox in your online account to keep track of anything we send you
- ✓ **Helpful** - we've got your back, with loads of bright ideas to help you make the most of your super, and we are always here to help!

### Checklist

#### Do Now

- Read this letter – it's important (and it's referred to as a Significant Event Notice in super jargon).
- Visit the website at [brightersuper.com.au/sampleurl](http://brightersuper.com.au/sampleurl) to keep up to date.
- Update your mobile number and email address online.

#### After The Transition

- Login to the member portal and check all of your account details are correct.
- Start benefiting from the member rewards.



Suncorp Portfolio Services Limited ABN 61 063 427 958 AFSL 237905 RSE licence no: L0002059 Trustee for Suncorp Master Trust R1056655  
ABN 98 350 952 022 Level 28, 266 George Street, Brisbane 4000 Ph: 13 11 55

Information provided is general advice only and does not take into account any person's objectives, financial situation or needs. Before making any decisions about whether to acquire or continue to hold a financial product, please read the relevant Product Disclosure Statement and Product Guide at [suncorp.com.au/brightersuper](http://suncorp.com.au/brightersuper)

- ✓ **Trusted** - you know you're safe with one of Australia's largest financial services organisations. But did you know that you can invest with a range of some of the biggest investment managers, and that any insurance cover you have today will continue tomorrow at competitive rates?
- ✓ **Rewarding** - you can access a huge range of exclusive online rewards and discounts simply by being a Brighter Super customer.

Some of the tools outlined above are still under construction but should all be available by early 2017. We'll keep you posted via your online account.

## What's the catch?

To upgrade your account, we've had to change a few things, like investments, insurance, fees and charges. Don't panic though, we think all these changes will really benefit you and we're even reducing some of your fees! You still need to be aware of what all these changes are though, so we've summarised them on a simple, easy to use website and put all your important information on there, so you don't have to worry about any filing and you can access this anytime, anywhere. Don't forget, we also offer discounts for large account balances and let you 'link' accounts with your family members who also have a Brighter Super account so you can access these discounts sooner.

There are other important changes and impacts to your account relating to your insurance and investments which you should also know about, including:

- A refreshed investment menu, with some options closing – you'll have access to 49 investment options, and we think there's something in there for everyone
- Potential tax implications resulting from investment changes
- Changes to some insurance terms and conditions, but there's no change to how we determine your sum insured
- Buy-sell spreads - these are the fees charged by the underlying investment managers which apply to all investment transactions, including on transfer to your new Brighter Super account.

There will also be a freeze on transactions between **29<sup>th</sup> October 2016** and **20<sup>th</sup> November 2016** which will enable us to transfer your account. We'll process any transaction requests you make between these dates after your money is transferred to your new Brighter Super account, effective the first business day after the freeze has lifted. To minimise impact to pension customers, we're going to process pension payments early, in the first week of November.

We recommend you speak to your financial adviser if you have questions.

## What do I need to do?

We think Brighter Super is a step in the right direction towards a brighter future. But it's really important you understand and consider how the changes will impact you. You'll find more detailed information on our special website which you can access with your personalised link:

[brightersuper.com.au/sampleurl](http://brightersuper.com.au/sampleurl)

You can access the Brighter Super Product Disclosure Statement and other useful information on this website, and it's been created especially to guide you through this change. You should read this information carefully and discuss with your financial adviser - of course, if you have any questions, we're always happy to help.

Because we'll communicate with you electronically in future, you'll be asked to update your email address and mobile phone details when you visit the website. As a thank you, you'll have the opportunity to win one of forty \$100 eftpos gift cards!

## What happens next?

Once your new account is ready, we'll write to you with details about how you can access it online. We'll then send you everything you need to know via your Brighter Super online account, including information about the closure of your **Product Name** account.

## More information

You'll find everything you need to know at [brightersuper.com.au/sampleurl](https://brightersuper.com.au/sampleurl)

This link is specific to you and includes Frequently Asked Questions, the Product Disclosure Statement and much more.

If you have any other questions, feel free to contact your financial adviser or the Customer Service team on 1800 839 710 between 8am and 6pm (Australian Eastern Standard Time) Monday to Friday. If you need help finding an adviser, just let us know.

We're always happy to help.

Yours sincerely

A handwritten signature in black ink that reads "Kevin Potter". The signature is written in a cursive style with a horizontal line underlining the name.

Kevin Potter  
Executive General Manager, Banking and Wealth Portfolio & Product  
For and on behalf of Suncorp Portfolio Services Limited