



Making sense of your statement



Your annual statement

Your annual statement provides you details of your super account as at 30 June 2017. If you recently migrated from a different Suncorp super product, your statement will cover the period from your migration date to 30 June 2017.

If you have any questions or would like to see up-to-date information, simply login to your online account. From there you can check your super balance, transact and make changes to your account anytime, update your contact details, access reporting and much more.

If you haven't done so already, setting up your online account is easy. Simply visit suncorp.com.au/register and complete the online registration — it only takes a few seconds! You'll receive a confirmation email with prompts to log into your account.

Suncorp Brighter Super Annual Statement



Sam Sample
Sample St
Brisbane QLD 4000

Date: 28 November 2017

Super Snapshot

Your account summary (3 December 2016 to 30 June 2017)

Opening account balance	Credits (in)	Debits (out)	Closing account balance
\$0.00	\$55,854.23	\$219.66	\$55,634.57

eg. contributions, rollovers and earnings eg. withdrawals, taxes, fees and charges

Your investment earnings

\$2,511.63 **OR** **4.47%**
Total Net return (less fees & taxes)

How your super has changed over time
Check our online calculator to see if you are on track.

Your asset allocation as at 30 June 2017

The pie chart shows the percentage of your account balance invested in each asset class. Asset allocations use the latest available data provided to Suncorp.

Australian Shares	40.48%	Australian Property	10.56%
Listed Infrastructure	7.58%	Australian Fixed Interest	6.98%
International Shares	26.89%	Cash	5.11%
International Fixed Interest	2.41%		
Total			100.00%

Will you have enough super to retire?

A couple aged around 65 looking to achieve a comfortable retirement would generally need to spend \$59,619* a year. To find out if your retirement savings are on track, use our online calculators or give us a call on 13 11 55.

* Refer to ASFA Retirement Standard, September 2016.

We can find and combine your super in 4 easy steps.
suncorp.com.au/lostsuper

How to contact us

Customer Service
13 11 55 8am - 6pm (Eastern Standard Time) Monday to Friday
@ super@suncorp.com.au
suncorp.com.au/super/brighter-super
GPO Box 2585 Brisbane QLD 4001

Account details

Your insurance cover as at 30 June 2017

Life	\$402,930
Total and Permanent Disablement	\$402,930
Income Protection (monthly)	\$5,000

Your beneficiaries
Please refer to 'Your benefit details' for more information about your nominated beneficiaries

You can update your beneficiaries via your online account

Your details

Account number: 123456789
Date of birth: 1 January 1980
Date joined plan: 1 January 2006
Eligible service date: 1 January 2005
Tax file number: Supplied
Smoker Status: Non Smoker

Log in to update your details

Your adviser details
Name: Adam Adviser
Phone: (02) 1234 1234

Fund: Suncorp Master Trust
ABN: 98 350 952 022
Issuer: Suncorp Portfolio Services Limited
ABN: 61 063 427 958
AFS License No: 237905
RSE License No: L0002059
RSE Registration No: R1056655
USI: 98350952022123

Take your existing super account with you when you change jobs. Your super contributions could be an important factor in ensuring your super grows. So make sure you don't forget your super when you move somewhere new!



Units held	Unit price	Value
1,537,5401	\$2.5653	\$3,944.25
4,855.4338	\$1.2623	\$6,129.02
5,177.3394	\$1.2052	\$6,239.73
1,224.2810	\$1.4330	\$4,620.40
828.2835	\$1.5461	\$2,826.71
435.0179	\$2.5618	\$8,799.83
120.6924	\$20.2746	\$2,446.99
59.2983	\$21.6439	\$5,612.23
91.3031	\$1.1120	\$6,884.73
10.1020	\$1.1097	\$732.52
2.9516	\$1.8608	\$7,002.10

Take control

Our **online tools and calculators** are easy to use. They're designed to help you get the most out of your super by providing you with helpful hints and tips.

BPAY®

Member contributions
Bill code: 256602
Ref: 123456789

Spouse contributions
Bill code: 256628
Ref: 123456789

Employer SG contributions
Bill code: 256594
Ref: 123456789

Salary sacrifice contributions
Bill code: 256610
Ref: 123456789

*Registered to BPAY Pty Ltd
ABN 69 079 137 519

	Percentage
	7.13%
	11.10%
	11.30%
	8.36%
	5.12%
	15.93%
	4.43%
	10.16%
	12.46%
	1.33%
	12.68%
	100.00%

Portfolio is presently split between



of the expressions and terms which may be used in your statement.

invested across different asset classes. The sum of the percentages may not equal 100% due to rounding.

unit price after fees and charges have been deducted from the value of your super.

Non-concessional contributions are taxed and may include contributions, and personal contributions that are tax deductible.

APRA imposes a levy on the Trustee, a monthly basis.

any fees and charges (less any rebates), and different components as described in the Product Disclosure Statement for the same date on your statement. The interim rate can change at any time.

from that shown in this statement if: your super contributions (including the benefit amount applicable), and Permanent Disablement and Income Protection contributions have changed since the date of your last statement. Insurance fees and government stamp duty. Insurance fees and government stamp duty. Insurance fees and government stamp duty.

your Fund is credited upon declaration of your super. If you fully switch your investment, the interim rate can change at any time.

Non-concessional contributions
These are contributions made into your account from 'after-tax' income (ie: from your 'take home pay'). Non-concessional contributions are not taxed, and may include personal contributions and spouse contributions.



What has changed since last year?

Our brand

You might notice a few changes to the branding on your annual statement. If you used to see Asteron Life branding, you will now see the Suncorp brand (complete with a new Suncorp logo) on everything we send you about your super. Asteron Life is part of the Suncorp Group and has been for several years now. While there's no change to the way we'll service your account, we think it makes sense for us to embrace the strength of the Suncorp brand.

Our new logo represents Suncorp's history and looks forward to creating a better today for all Australians. At Suncorp we're committed to supporting our customers and their communities across Australia into the future, just as we have done for the last 100 years.

Transparent fees

Our super products are designed to be as transparent as possible. Because of this, you might notice some changes to your statement. These changes are outlined below:

- We no longer group all of your fees into a single amount on your statement. You'll be able to see each type of payment that has been deducted from your account as a separate transaction.
- The fees for administration and investments are shown separately rather than bundled together, as they might have been in the past for some customers.
- Previously we may have provided you with a rebate of the Administration fee. Rebates are no longer applied to your Administration fees as these are now discounted at the time of deduction and are not captured as a separate amount.

Electronic communications

In the spirit of creating a brighter future, we communicate with our super customers electronically. Most communications (including annual statements) will be sent via your online account, where you can access them at any time.

Here's a snapshot of some of the important information in your statement and what it means

This section includes a description of the key information contained within your super statement. The letters shown to the left of each sub-heading corresponds with the relevant section of the statement (shown over the page).

A Credits in and debits out:

The 'credits in' amount on your statement includes any contributions, rollovers or other payments into your super.

The 'debits out' amount includes any fees, taxes, or withdrawals. Note – your investment earnings could appear as either credits or debits depending on investment performance.

B Investment earnings:

This amount reflects the change in the unit price value of the investments that make up your account balance. It also includes interest credited to your account from any investment in the Suncorp Traditional Capital Guaranteed Fund if you're invested in that option (see 'Unit prices' on page 8).

C Asset allocation:

Different investment options may be invested across different asset classes. This pie chart shows you how your total account balance is invested across different types of assets. You may sometimes find your asset allocation doesn't equal exactly 100% as these amounts are rounded to two decimal places.

D Insurance cover:

The insurance information on this page of your statement shows the total amount of Life, Total and Permanent Disablement and Income Protection cover you have.

If you have multiple levels of cover you will see these combined into one single amount on this page.

E Beneficiaries:

You can find more information about any beneficiaries you have nominated later in the statement.

F Your details:

Your statement reflects the information we have recorded for you. It's very important that you keep us up to date with your current email address, mobile phone number and home address, as this is the way we communicate with you and send you important information.

You can update your details at any time by logging into your online account or by giving us a call.

Suncorp Brighter Super Annual Statement



Mr Sam Sample
5 Sample St
Brisbane QLD 4000

Date: 28 November 2017

Super Snapshot

Your account summary A (1 November 2016 to 30 June 2017)

Opening account balance	+	Credits (in) eg. contributions, rollovers and earnings	-	Debits (out) eg. withdrawals, taxes, fees and charges	=	Closing account balance
\$0.00		\$55,854.23		\$219.66		\$55,634.57

Your investment earnings B

\$2,511.63

or

4.47%

Total Net return (less fees & taxes)

How your super has changed over time
Check our online calculator to see if you are on track.

Your asset allocation as at 30 June 2017 C

The pie chart shows the percentage of your account balance invested in each asset class. Asset allocations use the latest available data provided to Suncorp.

	Australian Shares	40.48%	Australian Property	10.56%
	Listed Infrastructure	7.58%	Australian Fixed Interest	6.98%
	International Shares	26.89%	Cash	5.11%
	International Fixed Interest	2.41%		
	Total			100.00%

How to contact us

Customer Service

📞 13 11 55 8am - 6pm
(Eastern Standard Time)
Monday to Friday

@ super@suncorp.com.au

🌐 suncorp.com.au/super/brighter-super

📮 GPO Box 2585 Brisbane QLD 4001

Account details D

Your insurance cover as at 30 June 2017 ✓

Life	\$402,930
Total and Permanent Disablement	\$402,930
Income Protection (monthly)	\$5,000

Your beneficiaries ✓ E

Please refer to 'Your benefit details' for more information about your nominated beneficiaries

🔒 You can update your beneficiaries via your online account

Your details F

Account number:	123456789
Date of birth:	1 January 1980
Date joined plan:	1 January 2006
Eligible service date:	1 January 2005
Tax file number:	Supplied ✓
Smoker Status:	Non Smoker

🔒 Log in to update your details

Your adviser details

Name: Adam Adviser
Phone: (02) 1234 1234

G Historical Investment Manager:

You might notice an investment option called 'Historical Investment Manager' on your statement if your account was transferred into a new product during the financial year. It will show \$0 as it was used to facilitate the transfer and is not a reflection of how your money was invested.

H Investment strategy:

Your current investment strategy will show how your account balance is split across different investment options. Your future investment strategy shows how future contributions will be invested. The percentage amounts are rounded to two decimal places (as unit prices are to four decimal places).

I Unit prices:

When you invest in super, units in your chosen investment option are allocated to you. The number of units you receive will depend on the investment option's entry price at that time and the amount you invest. For all investment options (except the Suncorp Traditional Capital Guaranteed Fund), your balance in that investment option is calculated by multiplying the number of units you hold by the investment option's exit price. The exit price is the amount shown on your statement and is generally less than the entry price. The difference between the entry and exit price is known as the buy-sell spread.

For example, if you invest \$5,000 into an investment option and the unit entry price is \$1, you would receive 5,000 units in the investment option. If, on the same day, you tried to sell 5,000 units from the same investment option and it had a buy-sell spread of 0.50%, the unit exit price would be \$0.995 and you would receive \$4,975

You can find the latest buy-sell spreads in the monthly investment options performance reports on our website, suncorp.com.au/super.

Auto-rebalancing:

In the past, details of any auto-rebalancing would have also been in this section of your annual statement. But you can now find, and amend your auto-rebalancing details via the investments tab in your online account.

Your investment details

YOUR CURRENT INVESTMENTS

Investment option	Units held	Unit price	Value
Ausbil Australian Emerging Leaders Fund	1,537.5401	\$2.5653	\$3,944.25
Hyperion Australian Growth Companies Fund	4,855.4338	\$1.2623	\$6,129.02
Ironbark Karara Australian Shares Fund	5,177.3394	\$1.2052	\$6,239.73
Lazard Global Infrastructure Securities Fund	3,224.2810	\$1.4330	\$4,620.40
Macquarie Diversified Fixed Interest Fund	1,828.2835	\$1.5461	\$2,826.71
Platinum International Fund	3,435.0179	\$2.5618	\$8,799.83
Suncorp Australian Fixed Interest Fund	120.6924	\$20.2746	\$2,446.99
Suncorp Australian Listed Property Index Fund	259.2983	\$21.6439	\$5,612.23
Suncorp Australian Shares Value Fund	6,191.3031	\$1.1120	\$6,884.73
Suncorp Cash Fund	660.1020	\$1.1097	\$732.52
Walter Scott Global Equity Fund	3,762.9516	\$1.8608	\$7,002.10

YOUR CURRENT INVESTMENT STRATEGY

Investment option	Percentage
Ausbil Australian Emerging Leaders Fund	7.13%
Hyperion Australian Growth Companies Fund	11.10%
Ironbark Karara Australian Shares Fund	11.30%
Lazard Global Infrastructure Securities Fund	8.36%
Macquarie Diversified Fixed Interest Fund	5.12%
Platinum International Fund	15.93%
Suncorp Australian Fixed Interest Fund	4.43%
Suncorp Australian Listed Property Index Fund	10.16%
Suncorp Australian Shares Value Fund	12.46%
Suncorp Cash Fund	1.33%
Walter Scott Global Equity Fund	12.68%
Total	100.00%

Take control

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Member contributions

Bill code: 256602
Ref: 123456789

Spouse contributions

Bill code: 256628
Ref: 123456789

Employer SG contributions

Bill code: 256594
Ref: 123456789

Salary sacrifice contributions

Bill code: 256610
Ref: 123456789

®Registered to BPAY Pty Ltd
ABN 69 079 137 519

J Investment performance:

This shows how your chosen investment options have performed over time. If you transferred from a different Suncorp superannuation product you may only be able to see performance since it's inception in your current product.

If you switched investments during the year, the performance of your previous investments will not be shown here. Please visit our website, suncorp.com.au/super if you would like to review the performance of any other investment options.

K Preserved benefits:

Within your super account balance, different sums of money may be categorised into different types of benefits, which may determine how accessible that money is. Your super benefit may be comprised of what's known in super jargon as preserved, restricted non-preserved, and unrestricted non-preserved amounts:

- Your preserved benefit is the amount of your account balance that you cannot withdraw until you meet a condition of release.
- Any restricted non-preserved benefit relates to specific employment contributions made before 1 July 1999 and you usually cannot withdraw this.
- You can withdraw any superannuation which is unrestricted non-preserved at any time.

L Withdrawal benefit:

This is the amount you would receive if you were to exit the fund. This may differ from your closing account balance because of contributions received, changes to the value of underlying investments, withdrawals, and the deduction of taxes, fees and charges.

M Beneficiaries:

Your beneficiary is the person or people you've chosen to receive your super (including any insurance benefit) if you die. If your percentage allocations do not equal 100% this may indicate your beneficiary nominations are no longer up to date. It's a good idea to keep your beneficiary nominations up to date so they remain current and clearly reflect your wishes.

N Binding non-lapsing beneficiaries:

Normally, you'd need to update your super beneficiary every three years, but making a binding 'non-lapsing' nomination avoids this hassle. This means you never have to update your nominated beneficiaries, unless you want to. If you do, you can do it easily in your online account.

Your investment details

J

INVESTMENT PERFORMANCE

Figures shown are % per annum

Investment option	Inception date	1 Year	5 Years	10 Years
Ausbil Australian Emerging Leaders Fund	30/05/2016	9.42	5.68*	-
Hyperion Australian Growth Companies Fund	30/05/2016	3.16	-0.82*	-
Ironbark Karara Australian Shares Fund	30/05/2016	11.55	7.20*	-
Lazard Global Infrastructure Securities Fund	30/05/2016	25.92	21.65*	-
Macquarie Diversified Fixed Interest Fund	30/05/2016	0.45	0.87*	-
Platinum International Fund	30/05/2016	18.38	11.71*	-
Suncorp Australian Fixed Interest Fund	30/05/2016	-0.92	-0.02*	-
Suncorp Australian Listed Property Index Fund	30/05/2016	-6.85	-4.34*	-
Suncorp Australian Shares Value Fund	01/12/2016	10.64*	-	-

Your benefit details

K

YOUR BENEFITS

Preservation amounts	Amount
Non-preserved benefits	\$0.00
Restricted non-preserved benefits	\$0.00
Preserved benefit	\$55,634.57

L

WITHDRAWAL BENEFIT

	Amount
Closing account balance as at 30 June 2017	\$55,634.57
Withdrawal benefit as at 30 June 2017	\$55,634.57
(Withdrawal benefit as at 3 December 2016 \$0.00)	

+ This withdrawal benefit will change over time. Please refer to the Explanation of your benefits section for more details.

M

YOUR BENEFICIARIES

Name	Nature of Relationship	Nomination Type	% of Benefit
Samantha Sample	Spouse	Binding Non Lapsing	100%

+ It's a good idea to regularly review the beneficiaries you have chosen, to make sure your choice is up to date and properly reflect your wishes. You can easily do this via your online account.

N

O Fees:

Your statement sets out all the fees and charges that apply to your account. If you transferred from a different Suncorp or Asteron super product recently, the fees on your statement may appear different to those you saw on your previous account.

P Insurance fees:

Depending on the type of insurance cover, your insurance fee may consist of multiple components, including government stamp duty, that are applicable to the state where you live. If you have any questions please refer to the applicable insurance premium rates guide that you can find on our website suncorp.com.au/super.

Q Contribution caps:

There are contribution limits (called 'contribution caps') on how much you can contribute to super in any one financial year without being charged additional tax. It's important you know these limits, as sometimes the additional tax for exceeding them can be substantial.

You can find more information on our website suncorp.com.au/super.

R Administration fee:

Your Administration fee may consist of multiple components that are all included in the single Administration fee amount you see on your statement. You may also see separate amounts deducted for percentage based Administration fees and dollar based Administration fees. If you have any questions please refer to the Product Disclosure Statement on our website suncorp.com.au/super.

S One set payment:

While most customers who transferred from a different super product have benefited from additional features and reduced Insurance fees, some customers may have experienced some additional costs due to changes to either the buy-sell spreads payable on transfer, the change in Administration or Insurance fees or the changes to tax arrangements. If this applies to you, you may see a one-off 'one set payment' applied to your account.

Family linking:

Family linked accounts have previously been shown in this section of the annual statement, but from now on, this information is available via your online account.

Your account details

Your transaction details

Opening account balance as at 3 December 2016 **\$0.00**

Date	Description	Debits	Credits
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OTHER CONTRIBUTIONS

03/12/16	Rollover		\$53,307.45
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FEES

31/12/16	Administration Fee	\$22.33	
31/01/17	Administration Fee	\$22.51	
28/02/17	Administration Fee	\$22.81	
31/03/17	Administration Fee	\$23.07	
30/04/17	Administration Fee	\$23.18	
31/05/17	Administration Fee	\$23.71	
30/06/17	Administration Fee	\$23.92	

INSURANCE FEES AND CHARGES

30/06/17	Insurance fee - Life cover	\$25.51	
30/06/17	Insurance fee - TPD cover	\$20.47	
30/06/17	Insurance fee - IP cover	\$12.15	

OTHER TRANSACTIONS

30/06/17	Investment earnings		\$2,511.63
30/06/17	Offset Payment		\$35.15

Closing account balance as at 30 June 2017 **\$55,634.57**

- + Amount contributing to the concessional contribution cap = \$0.00
- + Amount contributing to the non-concessional contribution cap = \$0.00
- + If your insurance costs have been met by your employer, these costs (covering the full financial year) have been included in the amount that counts towards your concessional contributions cap.

How to contact us

Suncorp Brighter Super

GPO Box 2585

Brisbane QLD 4001



suncorp.com.au/super

super@suncorp.com.au



13 11 55 – Suncorp Brighter Super

1800 191 517 – Suncorp Everyday Super

1800 652 489 – Suncorp Employee Superannuation Plan

IMPORTANT INFORMATION

This information and our superannuation products are issued by Suncorp Portfolio Services Limited ABN 61 063 427 958 AFSL 237905 RSE licence no L0002059 (SPSL) as trustee for Suncorp Master Trust R1056655 ABN 98 30 952 022 (SMT). Insurance through SMT is provided by Suncorp Life & Superannuation Limited ABN 87 073 979 530, AFSL 229880 (SLSL), unless otherwise advised. SPSL and SLSL are part of the Suncorp Group of entities. Before making any decision about your super product please consider the relevant Product Disclosure Statement and Product Guide, available at suncorp.com.au/super. The different entities of the Suncorp Group are not responsible for, or liable in respect of products and services provided by other Suncorp Group entities. Suncorp Superannuation products are not bank deposits or other liabilities, and are subject to investment risk including possible delays in repayment and loss of the interest and principal invested. If you have any questions please speak to your adviser or contact us.



