

Some of the information in the Suncorp Brighter Super for business Product Disclosure Statement (PDS) issued on 30 September 2017 and the Suncorp Brighter Super Personal Super and Pension PDS issued on 5 October 2017 by Suncorp Portfolio Services Limited (ABN 61 063 427 958, AFSL 237905, RSE Licence No L0002059) has changed, and we wanted to let you know about it. Read on for more information.

Investment fees for Suncorp Funds

From 30 September 2017, we're required to disclose fees on a gross of income tax and net of Goods & Services Tax (GST) basis. In the Suncorp Brighter Super PDSs and Product Guide, the investment fees for the investment options below were on a net of income tax and net of GST basis.

The following table updates the investment fees for the superannuation versions of the investment options shown in the Suncorp Brighter Super PDSs and Product Guide. There is no change to the investment fees for pension members.

Investment option	Gross of income tax, net of GST (% pa)
Multi-sector investment options	
Suncorp Lifestage Fund	0.24
Suncorp Growth Multi-Manager Fund	0.53
Suncorp High Growth Multi-Manager Fund	0.53
Suncorp Universal Conservative Fund	0.35
Suncorp Universal Balanced Fund	0.35
Suncorp Universal Growth Fund	0.35
Single sector investment options	
Suncorp Cash Fund	0.71
Suncorp Australian Fixed Interest Fund	0.24
Suncorp Australian Listed Property Index Fund	0.19
Suncorp International Listed Property Index Fund (Hedged)	0.40
Suncorp Global Property Index Fund	0.24
Suncorp Australian Shares Index Fund	0.19
Suncorp Australian Shares Multi-Manager Fund	0.29
Suncorp Australian Shares Value Fund	0.53
Suncorp International Shares Index Fund	0.21

Suncorp International Shares Multi-Manager Fund	0.94
Closed investment options	
Suncorp Conservative Multi-Manager Fund	0.51
Suncorp Balanced Multi-Manager Fund	0.88
Suncorp Guaranteed Cash Fund	0.59

You can also find the current investment fees in the monthly Suncorp Brighter Super Investment Options Performance Reports available on our website at www.suncorp.com.au/super

We're always happy to help

If you have questions about any of the above, please call our Customer Service team on 13 11 55 between 8am and 6pm (Eastern Standard Time) Monday to Friday.

Important disclosure

This information is current as at 19 January 2018 and may be subject to change. This document provides an overview or summary only of the matters referred to in it, and it should not be considered a comprehensive statement on any matter or relied upon as such.

Suncorp Brighter Super is 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). Insurance cover within Suncorp Brighter Super is issued by Suncorp Life & Superannuation Limited (ABN 87 073 979 530, AFSL 229880) (SLSL). SPSL and SLSL are part of the Suncorp Group of entities. 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. Information provided is general advice only and does not take into account any person's objectives, financial situation or needs. Before making a decision to acquire Suncorp Brighter Super, please read the Suncorp Brighter Super Personal Super and Pension Product Disclosure Statement and Product Guide or the Suncorp Brighter Super for business Product Disclosure Statement and Product Guide, and other associated documents including the Financial Services Guide (FSG), Understanding Investment Risk Flyer and the Insurance Premium Rates Guide, and speak to your financial adviser. Suncorp Brighter Super is not a bank deposit or other liability and is subject to investment risk including possible delays in repayment and loss of the interest and principal invested.

SPSL and SLSL are related bodies corporate of Suncorp-Metway Limited (ABN 66 010 831 722) (Suncorp Bank). Suncorp Bank is not liable nor responsible for, and does not guarantee or otherwise support, Suncorp Brighter Super accounts.

This Product Update is issued by the Trustee and updates the following product:

- Suncorp Brighter Super
- Suncorp Brighter Super pension
- Suncorp Brighter Super for business