

Some of the information in the Suncorp Everyday Super Product Disclosure Statement and Product Guide issued by Suncorp Portfolio Services Limited (ABN 61 063 427 958, AFSL 237905, RSE Licence No L0002059) on 13 February 2018 has changed, and we wanted to let you know about it.

The following changes are all effective 3 **October 2018**.

1. Strategic asset allocation, investment objective and asset class ranges for the **Suncorp Lifestage Funds**.
2. **Buy-sell spreads** for some investment options has changed.

Please read on for more information.

The table under the heading How we invest your money in the Suncorp Lifestage Fund on pages 8 and 9 of the Suncorp Everyday Super Product Disclosure Statements is deleted and replaced with the following

Suncorp Lifestage Funds - Strategic Asset Allocation - Accumulation

Your year of birth	Standard Risk Measure	Recommened minimum time to keep the investment	Strategic Asset Allocation								
			Income Investments (%)				Growth Investments (%)				
			Cash	Australian Fixed Interest	International Fixed Interest	Total Income	Infrastructure	Property	Australian Shares	International Shares	Total Growth
2000-2004	High	10 years +	2	5	3	10	6	9	33	42	90
1995-1999	High	10 years +	2	5	3	10	6	9	33	42	90
1990-1994	High	10 years +	2	5	3	10	6	9	33	42	90
1985-1989	High	10 years +	2	5	3	10	6	9	33	42	90
1980-1984	High	10 years +	2	5	3	10	6	9	33	42	90
1975-1979	High	10 years +	3	6	4	13	6	9	32	40	87
1970-1974	Medium to high	10 years +	5	8	6	19	5	9	30	37	81
1965-1969	Medium to high	10 years +	8	12	7	27	5	8	27	33	73
1960-1964	Medium to high	10 years +	11	16	10	37	4	8	23	28	63
1955-1959	Medium	10 years +	16	20	11	47	4	6	19	24	53
1950-1954	Medium	10 years +	20	22	12	54	3	6	17	20	46
1945-1949	Medium	5 years +	21	24	13	58	3	6	15	18	42
1940-1944	Medium	5 years +	23	25	13	61	3	5	14	17	39
1935-1939	Medium	5 years +	23	26	13	62	3	5	14	16	38
1934 or earlier	Medium	5 years +	23	26	13	62	3	5	14	16	38

Suncorp Lifestage Funds - Strategic Asset Allocation - Pension

The following is inserted as a new heading and table immediately below the table headed How we invest your money in the Suncorp Lifestage Fund on pages 8 and 9 of the Suncorp Everyday Super Product Disclosure Statement:

Your year of birth	Standard Risk Measure	Recommened minimum time to keep the investment	Strategic Asset Allocation								
			Income Investments (%)				Growth Investments (%)				
			Cash	Australian Fixed Interest	International Fixed Interest	Total Income	Infrastructure	Property	Australian Shares	International Shares	Total Growth
1960-1964	Medium to high	10 years +	11	16	10	37	4	8	24	27	63
1955-1959	Medium	10 years +	16	20	11	47	4	6	20	23	53
1950-1954	Medium	10 years +	20	22	12	54	3	6	18	19	46
1945-1949	Medium	5 years +	21	24	13	58	3	6	16	17	42
1940-1944	Medium	5 years +	23	25	13	61	3	5	15	16	39
1935-1939	Medium	5 years +	23	26	13	62	3	5	15	15	38
1934 or earlier	Medium	5 years +	23	26	13	62	3	5	15	15	38

Suncorp Lifestage Funds – Investment Objective and asset class ranges

The following information replaces the table on page 19 of the Product Guide.

Suncorp Lifestage Fund	Investment objective	Ranges (%) for the different investments						
		Cash	Australian Fixed Interest	International Fixed Interest	Infrastructure	Property	Australian Shares	International Shares
1934 or earlier	Primarily capital preservation with a return objective of CPI + 1.5% over 10 years	10-100	0-70	0-70	0-20	0-20	0-30	0-30
1935-1939	Primarily capital preservation with a return objective of CPI + 1.5% over 10 years	10-100	0-70	0-70	0-20	0-20	0-30	0-30
1940-1944	Primarily capital preservation with a return objective of CPI + 2.0% over 10 years	10-100	0-70	0-70	0-20	0-20	0-30	0-30
1945-1949	Primarily capital preservation with a return objective of CPI + 2.0% over 10 years	8-100	0-70	0-70	0-20	0-20	0-30	0-30
1950-1954	Tilted towards capital preservation with a return objective of CPI + 2.0% over 10 years	8-100	0-70	0-70	0-20	0-30	0-40	0-40
1955-1959	Tilted towards capital preservation with a return objective of CPI + 2.5% over 10 years	5-100	0-70	0-70	0-20	0-30	0-40	0-40
1960-1964	Tilted towards capital preservation with a return objective of CPI + 3.0% over 10 years	0-100	0-60	0-60	0-20	0-40	0-50	0-50
1965-1969	Tilted towards wealth generation with a return objective of CPI + 3.0% over 10 years	0-100	0-60	0-60	0-20	0-40	0-60	0-60
1970-1974	Tilted towards wealth generation with a return objective of CPI + 3.5% over 10 years	0-100	0-50	0-50	0-20	0-40	0-60	0-60
1975-1979	Primarily wealth generation with a return objective of CPI + 3.5% over 10 years	0-100	0-40	0-40	0-20	0-50	0-70	0-70
1980-1984	Primarily wealth generation with a return objective of CPI + 4.0% over 10 years	0-100	0-30	0-30	0-20	0-50	0-70	0-70
1985-1989	Primarily wealth generation with a return objective of CPI + 4.0% over 10 years	0-100	0-30	0-30	0-20	0-50	0-70	0-70
1990-1994	Primarily wealth generation with a return objective of CPI + 4.0% over 10 years	0-100	0-30	0-30	0-20	0-50	0-70	0-70
1995-1999	Primarily wealth generation with a return objective of CPI + 4.0% over 10 years	0-100	0-30	0-30	0-20	0-50	0-70	0-70
2000-2004	Primarily wealth generation with a return objective of CPI + 4.0% over 10 years	0-100	0-30	0-30	0-20	0-50	0-70	0-70

Buy-Sell spread changes

In relation to the investment funds listed below, delete their respective buy-sell spreads set out in the table under the heading “Buy-sell Spread” on page 27 of the Product Guide and under the heading **Existing** below, and replace them with the buy-sell spreads listed under the heading **New** below:

Investment Option	Existing	New
Suncorp Lifestage Fund 1934 or earlier - Super	+/- 0.11%	+/- 0.10%
Suncorp Lifestage Fund 1935-39 - Super	+/- 0.11%	+/- 0.10%
Suncorp Lifestage Fund 1940-44 - Super	+/- 0.11%	+/- 0.10%
Suncorp Lifestage Fund 1945-49 - Super	+/- 0.11%	+/- 0.10%
Suncorp Lifestage Fund 1950-54 - Super	+/- 0.11%	+/- 0.10%
Suncorp Lifestage Fund 1955-59 - Super	+/- 0.11%	+/- 0.10%
Suncorp Lifestage Fund 1960-64 - Super	+/- 0.11%	+/- 0.10%
Suncorp Lifestage Fund 1965-69 - Super	+/- 0.11%	+/- 0.10%
Suncorp Lifestage Fund 1970-74 - Super	+/- 0.11%	+/- 0.10%
Suncorp Lifestage Fund 1975-79 - Super	+/- 0.11%	+/- 0.10%
Suncorp Lifestage Fund 1980-84 - Super	+/- 0.11%	+/- 0.10%
Suncorp Lifestage Fund 1985-89 - Super	+/- 0.11%	+/- 0.10%
Suncorp Lifestage Fund 1990-94 - Super	+/- 0.11%	+/- 0.10%
Suncorp Lifestage Fund 1995-99 - Super	+/- 0.11%	+/- 0.10%
Suncorp Lifestage Fund 2000-04 - Super	+/- 0.11%	+/- 0.10%

No other changes

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. We'll be happy to help.

Need more information?

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Important disclosure

This information is current as at 3 October 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.

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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 Everyday Super accounts.

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

- Suncorp Everday Super
- Suncorp Everyday Super pension