



## 5. Investment selection

Make your investment choice by selecting from the following investment options. You may select a maximum of 20 investment options at any time. Please note, each Suncorp WealthSmart Term Deposit you hold counts as one investment option. **If your investment selection is incomplete or unclear, your contributions will not be accepted.**

Please refer to the investment information in the Suncorp Employee Superannuation Plan PDS and Product Guide before selecting an investment option. For some investment options, a PDS is issued by the underlying manager, free of charge. You can download copies from our website or ask us for a printed version. Before you make an investment choice you should consider the relevant investment manager's PDS.

Please note: Suncorp WealthSmart Term Deposits cannot be part of your future investment strategy. Is your initial investment selection the same as your future investment strategy?

- Yes, complete column A only  
 No, complete both column A and B

### Important information

You may select a maximum of 20 investment options at any time. Please note, each Suncorp WealthSmart Term Deposit you hold counts as one investment option.

There are restrictions on the minimum (\$1,000) and maximum (70% of your account balance) amount you can invest in Suncorp WealthSmart Term Deposits. More information on term deposit investment restrictions and interest adjustments can be found in the Suncorp Employee Superannuation Plan Product Update issued 3 December 2012.

For more information on the investment options available within Suncorp Employee Superannuation Plan, please refer to the Suncorp Employee Superannuation Plan Product Disclosure Statement (PDS) and Product Guide.

Investment option	A Initial investment selection	B Future investment strategy
<b>Term deposits</b>		
<b>Please note:</b> Suncorp WealthSmart Term Deposits cannot form part of your future investment strategy		
Suncorp WealthSmart Term Deposit – 6 month term.....	%	
Suncorp WealthSmart Term Deposit – 1 year term .....	%	
Suncorp WealthSmart Term Deposit – 3 year term .....	%	
Suncorp WealthSmart Term Deposit – 5 year term .....	%	
<b>Suncorp Lifestage Fund</b>		
<input type="checkbox"/> I want to invest my future contributions in the Suncorp Lifestage Fund based on my date of birth. ....	%	1     0     0    %
or		
<input type="checkbox"/> I want to invest in the following investments (Please fill in the details below)		
<b>Diversified investment options</b>		
<b>Secure</b>		
Suncorp Secure Portfolio .....	%	%
<b>Conservative</b>		
Suncorp Conservative Portfolio.....	%	%
Suncorp Universal Capital Stable Fund .....	%	%
<b>Balanced</b>		
Suncorp Balanced Portfolio .....	%	%
Suncorp Universal Balanced Fund.....	%	%
<b>Growth</b>		
Suncorp Growth Portfolio.....	%	%
Suncorp Universal Growth Fund .....	%	%
<b>High growth</b>		
Suncorp High Growth Portfolio .....	%	%
<b>Single sector investment options</b>		
<b>Cash</b>		
Suncorp Cash Fund.....	%	%
Suncorp Guaranteed Cash Fund.....	%	%
<b>Australian fixed interest</b>		
Nikko AM Australian Bond Fund .....	%	%
Vanguard® Australian Fixed Interest Index Fund .....	%	%
<b>International fixed interest</b>		
Vanguard® International Fixed Interest Index Fund (Hedged) .....	%	%
<b>Diversified fixed interest</b>		
Macquarie Diversified Fixed Interest Fund .....	%	%
<b>Diversified income</b>		
Colonial First State Global Credit Income Fund.....	%	%
<b>Australian property</b>		
Ironbark Paladin Property Securities Fund.....	%	%
Vanguard® Australian Property Securities Index Fund .....	%	%
<b>International property</b>		
Vanguard® International Property Securities Index Fund (Hedged).....	%	%
<b>Australian shares</b>		
Ausbil Australian Active Equity Fund.....	%	%
BT Wholesale Imputation Fund .....	%	%
Fidelity Australian Equities Fund .....	%	%
Hyperion Australian Growth Companies Fund .....	%	%
Ibbotson Australian Shares Active Trust.....	%	%



## 7. Auto-rebalancing

Please refer to the Product Guide for further information about this option. If you're investing in Suncorp WealthSmart Term Deposits, you cannot use the auto-rebalancing facility.

I don't wish to use this service.

I'd like to have my account rebalanced:  Quarterly  Half-yearly  Yearly

Your investments will be rebalanced in line with your future investment strategy. If you are using the auto-rebalancing facility, all investments in your portfolio, excluding Suncorp WealthSmart Term Deposits, will be automatically rebalanced to your nominated future investment strategy. If your future investment strategy is the Suncorp Lifestage Fund, you cannot use the auto-rebalancing facility.

## 8. Regular contribution plan

If you wish to regularly contribute to your account, please complete a Direct Debit Request form and attach it to this application.

## 9. Please tell us how you'd like to receive communication from us

### Annual statements and other important communications (eg confirmations of transactions and changes to your account).

Email me when it's available and I'll get it from your website (Please ensure you have provided your email address in section 2.)

I'd like it sent to me by post

### Annual reports

I'll get it from your website

I'd like it sent to me by post

## 10. Application for insurance cover

If you'd like Death only or Death and TPD insurance cover within your Suncorp Employee Superannuation Plan account, please complete an 'Insurance application form' and attach it to this application.

## 11. Authorised representative's personal details

### Important information

You can give someone (either a person or an entity, like a company) the legal authority to make changes to your account. We call them 'authorised representatives'.

### Things your authorised representative can do

They can do everything you can do with your account to the extent permitted by law (except for the things mentioned below). Eg they can:

- make additional contributions
- request a withdrawal of your benefit (subject to preservation rules)
- request a transfer of your benefits to another superannuation fund
- request information about your account and copies of any documents provided by us in relation to it.

### Things your authorised representative can't do

They can't:

- request a cheque to be paid to someone other than you. This means any withdrawal requests will only be paid to you or to the bank account previously nominated by you. We can only pay to a bank account in your name or a joint bank account of which you're one of the account holders
- change your address
- appoint other authorised representatives
- (where they're your adviser) change any fees or charges or alter bank account details for withdrawals.

### Authorities if your authorised representative is an entity (eg a company)

- If it's a company, this authority extends to any of its directors or authorised officers.
- If it's a partnership, this authority extends to all its partners.

I'd like to appoint the following person as my authorised representative:

If your authorised representative is a person:

Title

Last name

Given name(s)

Date of birth  /  /

If your authorised representative is an entity (eg a company)

Entity name

Contact person

ABN (if a company)

Street address

Suburb/Town

State  Postcode

Daytime phone number  Mobile

Email

## 12. Authorised representative's signature and acceptance

I accept this appointment and agree to all its terms and conditions as set out in this form, disclosure documents (such as the current Suncorp Employee Superannuation Plan PDS and Product Guide), trust deed and other governing rules of the Suncorp Master Trust.

Authorised representative signature

Date  /  /

### 13. Non-lapsing death benefit nomination

Please refer the Product Guide for information on beneficiaries.

I don't wish to nominate a beneficiary or  In the event of my death, I direct you to pay my benefit to my dependants as listed below.

If you wish to nominate more than three dependants, please copy this page and attach to this form. The total of all allocated proportions (both your dependants and estate) must equal 100%.

Last name

Given name(s)

Date of birth / /

Relationship to you  Spouse  Child  Financial dependant  Interdependent relationship

Is a child pension required?  Yes\*  No

%

Last name

Given name(s)

Date of birth / /

Relationship to you  Spouse  Child  Financial dependant  Interdependent relationship

Is a child pension required?  Yes\*  No

%

Last name

Given name(s)

Date of birth / /

Relationship to you  Spouse  Child  Financial dependant  Interdependent relationship

Is a child pension required?  Yes\*  No

%

**And/or**

Please pay my benefit to my estate

%

**Total allocation**

**1 0 0** %

Unless a child pension has been specified, your death benefit will be paid in a form determined by the Trustee after your death and having consulted your beneficiaries.

\* Where one or more child pensions are specified, please also complete a child pension form which you can get from our website

**Member's declaration**

I request that the Trustee accepts my nomination. I understand that:

- On my death, the Trustee must pay my death benefit in accordance with my nomination, provided it's valid, at that time
- For my nomination to be valid, the beneficiaries I've nominated must be dependants at the time of my death, or my estate
- My beneficiaries and I agree to be bound by the Fund's Trust Deed (as amended)
- This nomination applies to my superannuation death benefit in this Suncorp Employee Superannuation Plan account
- If a nomination is invalid at the time of my death, the Trustee has discretion to determine the beneficiaries, including any payment to my estate

Signature

Date / /   
Signed in the presence of the witness below.

**Witness declaration** (The date of witness and member signatures must be the same.)

**First witness signature**

I declare that:

- I'm over 18 years of age and I'm not a nominated beneficiary and
- this nomination was signed by the member in my presence

Signature

Date / /

Please print name

**Second witness signature**

I declare that:

- I'm over 18 years of age and I'm not a nominated beneficiary and
- this nomination was signed by the member in my presence

Signature

Date / /

Please print name

**As we're bound to pay your benefit according to your valid nomination, we recommend you review your nomination if any of your circumstances change. You can change your nomination at any time by completing a new non-lapsing death benefit nomination form.**

## 14. Declaration and signature

By completing and signing this form:

### General

- I've read the Suncorp Employee Superannuation Plan PDS and Product Guide and have received and accepted this offer in Australia. If I've received this offer electronically, I've printed all pages of the document.
- I agree to be bound by the Trust Deed for the Suncorp Master Trust, as amended from time to time.
- I understand the Trustee reserves the right to refuse or reject an application.
- If my application is incomplete or unclear, you may hold my money for up to 30 days. If you don't receive additional information or a completed application form within this timeframe, you'll return the money to whoever paid it to you without any interest.

### Contributions and withdrawals

- I understand that I can't receive a benefit payment from the Suncorp Employee Superannuation Plan unless I've satisfied a condition of release as set out in the Product Guide.
- I've read the eligibility criteria to make a contribution into superannuation and I'm eligible to make or have contributions made on my behalf.

### Investments

- I acknowledge that the performance of any investment option offered by the Suncorp Employee Superannuation Plan isn't guaranteed by the Trustee or any other person, unless otherwise stated.
- I understand for some investment options, one or more PDSs for the financial products underlying that option are available at [suncorp.com.au](http://suncorp.com.au) or by contacting you, and I consent to getting these PDSs by downloading them from this website or asking you for a printed version.
- My investment choices have been made after reading the current Suncorp Employee Superannuation Plan PDS and Product Guide, and the underlying investment manager's PDS for each investment option.
- I acknowledge, when I make any investment decisions or transact on my account, I may not have read the most recent investment manager's PDS for each investment option and may not have been notified about material changes or significant events that adversely affect a matter that should be in the PDS for those investment options.
- I consent to getting notification and an explanation of any material change or significant event that adversely affects a matter in the most recent PDS(s) for the underlying financial product(s) for each investment option by downloading the information from your website.

### Authorised representative

If I've nominated an authorised representative:

- I acknowledge the exercise of any of the powers by a person reasonably believed by the Trustee or its service providers to be my authorised representative or to be acting on behalf of my authorised representative, will be treated as if I had personally exercised those powers.
- I acknowledge this arrangement will continue until I cancel the appointment in writing.
- I agree the Trustee may cancel this facility or vary these conditions after giving me 14 days notice in writing.
- I agree to release, discharge and indemnify the Trustee, other members of the Suncorp Group and its service providers from and against any claims, liabilities and expenses arising out of or in relation to my authorised representative.
- I agree if I appoint an authorised representative I can't later claim that my authorised representative, or any person(s) appointed by me acting on behalf of my authorised representative, was not acting on my behalf.

### Information, authorisation of other persons and privacy

- I authorise my adviser, and any other person who I inform you in writing, to receive and obtain my personal information for the purposes of managing my account and I'll notify you if there is a change to this arrangement.
- Before or at the time I provided any personal information, I read and understood the Trustee's privacy statement available in the current Suncorp Employee Superannuation Plan Product Guide, which is also available at [suncorp.com.au/privacy](http://suncorp.com.au/privacy)
- I consent to the Trustee collecting, using and disclosing my personal information including sensitive information, in accordance with the privacy statement, including for the purpose of opening and administering my Suncorp Employee Superannuation Plan account.
- I agree to be contacted by phone by a Suncorp representative if there is a need to get more information from me.
- The information I've provided on the application form is true and correct.

### Marketing

- Every now and then, we and any related companies that use the Suncorp brand might let you know about news, special offers, products and services that you might be interested in. We will engage in marketing unless you tell us otherwise. You can contact us to update your marketing preferences at any time

### Meanings

- In this section, all references to 'you' are to the Trustee.

Applicant's signature

X

Date | d | d | / | m | m | / | y | y | y | y |

Please send the completed form and any required attachments to:

**Suncorp Employee Superannuation Plan**  
**GPO Box 2585 (IPC: LS004)**  
**Brisbane QLD 4001**