

Suncorp WealthSmart® Personal Super Application Form



Suncorp Portfolio Services Limited (Trustee)
ABN 61 063 427 958 AFSL 237905 RSE L0002059

Issued 1 December 2014

Adviser ID

Use this form if you're opening a Suncorp WealthSmart Personal Super account.

Tips to help you complete this form

- Use blue or black pen and BLOCK letters
- Use a cross (X) to mark answer boxes
- Complete all of the form and sign and date on the last page

Any questions? If you'd like help completing this form, or if you have any questions, just call us on 13 11 55 between 8am and 6pm (Eastern Standard Time) Monday to Friday.

Financial advisers can email completed and signed application forms to adviser_wealthsmartapps@suncorp.com.au

1. Personal details

Title	<input type="text"/>
Last name	<input type="text"/>
Given name(s)	<input type="text"/>
Date of birth	<input type="text"/> / <input type="text"/> / <input type="text"/>
Occupation	<input type="text"/>

Gender: Male Female

2. Contact details

Please transfer the information from my existing Suncorp WealthSmart account:

I'm a new customer or some of my details have changed, I've provided the updated information below.

Residential address (sorry – we can't accept PO Boxes)

Street address	<input type="text"/>
Suburb/Town	<input type="text"/>
State	<input type="text"/>
Postcode	<input type="text"/>
Daytime phone number	<input type="text"/>
Mobile	<input type="text"/>
Email	<input type="text"/>

Postal address (if different from above)

Street address/ PO Box	<input type="text"/>
Suburb/Town	<input type="text"/>
State	<input type="text"/>
Postcode	<input type="text"/>

3. Tax File Number (TFN) notification

Please read the section 'Tax File Numbers (TFN)' in the Product Guide for further information on providing your TFN.

TFN	<input type="text"/>	or	<input type="text"/>
Reason for exemption	<input type="text"/>		

4. 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.

If your investment selection is incomplete or unclear, your contributions will not be accepted.

Please refer to the investment information in the Suncorp WealthSmart Personal Super and Pension Product Disclosures Statement (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.

Is your initial investment selection the same as your future investment strategy?

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

Investment option

Suncorp WealthSmart Term Deposits

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.....

Diversified investment options

Suncorp Lifestage Fund.....

Secure

Suncorp Secure Portfolio.....

Conservative

Suncorp Conservative Portfolio.....

Suncorp Universal Capital Stable Fund.....

Balanced

Suncorp Balanced Portfolio.....

Suncorp Universal Balanced Fund.....

Growth

Suncorp Growth Portfolio.....

Suncorp Universal Growth Fund.....

High growth

Suncorp High Growth Portfolio.....

Single sector investment options

Cash

Suncorp Cash Fund.....

Suncorp Guaranteed Cash Fund.....

Australian fixed interest

Nikko AM Australian Bond Fund.....

Vanguard® Australian Fixed Interest Index Fund.....

International fixed interest

Vanguard® International Fixed Interest Index Fund (Hedged).....

Diversified fixed interest

Macquarie Diversified Fixed Interest Fund.....

Diversified income

Colonial First State Global Credit Income Fund.....

Australian property

Ironbark Paladin Property Securities Fund.....

Vanguard® Australian Securities Index Fund.....

International property

Vanguard® International Property Securities Index Fund (Hedged).....

Australian shares

Ausbil Australian Active Equity Fund.....

BT Wholesale Imputation Fund.....

Fidelity Australian Equities Fund.....

Hyperion Australian Growth Companies Fund.....

Ibbotson Australian Shares Active Trust.....

Investors Mutual Industrial Share Fund.....

Ironbark Karara Australian Share Fund.....

Nikko AM-Tyndall Australian Share Wholesale Portfolio.....

Perennial Growth Shares Wholesale Trust.....

Perpetual Wholesale Industrial Fund.....

Perpetual Wholesale SHARE-PLUS Long-Short Fund.....

Suncorp Australian Shares Fund.....

Vanguard® Australian Shares Index Fund.....

Australian shares – specialist

Ausbil Australian Emerging Leaders Fund.....

Nikko AM-Tyndall Australian Share Income Fund.....

Perpetual Wholesale Ethical SRI Fund.....

Perpetual Wholesale Geared Australian Fund.....

Zurich Investments Equity Income Fund.....

International shares

Grant Samuel Epoch Global Equity Shareholder Yield (Unhedged) Fund.....

Platinum International Fund.....

Suncorp Global Shares Fund.....

Vanguard® International Shares Index Fund.....

Walter Scott Global Equity Fund.....

International shares – specialist

BlackRock Global Allocation Fund.....

Colonial First State Global Resources Fund.....

Lazard Global Small Cap Fund.....

Infrastructure

Lazard Global Infrastructure Securities Fund.....

Closed investment options*

Diversified investment options

Secure

Suncorp Traditional Capital Guaranteed Fund.....

A
Initial Investment Selection

B
Future Investment Strategy

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Conservative Suncorp Traditional Capital Stable Fund	_____ %	_____ %
Balanced Suncorp Traditional Balanced Fund	_____ %	_____ %
Growth Suncorp Traditional Growth Fund	_____ %	_____ %
High growth Suncorp Traditional High Growth Fund	_____ %	_____ %
* Only available to members currently invested in these options. Total	1 0 0 %	1 0 0 %

5. Initial contribution details

My initial contribution is:

by cheque
Please make cheques payable to 'Suncorp Portfolio Services Limited' with your account name and number on the back of the cheque

My contribution is made up of:

Personal contribution \$ _____, _____, _____ . [C][C] (refer to **Important information** below)
 Employer contribution \$ _____, _____, _____ . [C][C]
 Spouse contribution \$ _____, _____, _____ . [C][C]
Total by cheque contribution \$ _____, _____, _____ . [C][C]

and/or

I would like to transfer my super fund into my Suncorp WealthSmart account. Please complete the section below for each fund including a transfer from an existing Suncorp WealthSmart account. If neither a Full or Partial transfer is selected, a Full transfer will be processed.

You can find detail to complete this section on a previous fund statement.

Fund 1

Fund name* _____
 Your account or member number* _____ Full or Partial \$ _____, _____, _____
 Unique superannuation identifier (USI)^ _____

Fund 2

Fund name* _____
 Your account or member number* _____ Full or Partial \$ _____, _____, _____
 Unique superannuation identifier (USI)^ _____

Fund 3

Fund name* _____
 Your account or member number* _____ Full or Partial \$ _____, _____, _____
 Unique superannuation identifier (USI)^ _____

Fund 4

Fund name* _____
 Your account or member number* _____ Full or Partial \$ _____, _____, _____
 Unique superannuation identifier (USI)^ _____

Fund 5

Fund name* _____
 Your account or member number* _____ Full or Partial \$ _____, _____, _____
 Unique superannuation identifier (USI)^ _____

*mandatory field

^A USI is a form of unique identification for a superannuation fund's products. You may be able to locate the USI on a previous fund statement. If you'd like assistance in consolidating more than five funds, please copy this page and attach to this form.

Your duty of disclosure

To be read by the Insured Person before completing the application.

Before you enter into a contract of life insurance with an insurer, you have a duty, under the Insurance Contracts Act 1984, to disclose to the insurer every matter that you know, or could reasonably be expected to know, is relevant to the insurer's decision whether to accept the risk of the insurance and, if so, on what terms.

Your duty, however, doesn't require disclosure of a matter

- that diminishes the risk to be undertaken by the insurer
- that is of common knowledge
- that your insurer knows, or in the ordinary course of their business, ought to know
- as to which compliance with your duty is waived by the insurer.

Non-disclosure – If you fail to comply with your duty of disclosure and the insurer would not have entered into the contract on any terms if the failure had not occurred, the insurer may avoid the contract within three years of entering into it. If your non-disclosure is fraudulent, the insurer may avoid the contract at any time.

An insurer who is entitled to avoid a contract of life insurance may, within three years of entering into it, elect not to avoid it but to reduce the sum that you have been insured for in accordance with a formula that takes into account the insurance fee that would have been payable if you had disclosed all relevant matters to the insurer.

This duty continues to apply until the insurer notifies you that the risk has been accepted. It also applies when you extend, vary or reinstate a contract of life insurance.

Occupation details

Industry in which you're employed

Occupation category (your adviser can assist with this)

- Professional
 White Collar
 Light Blue/Grey Collar
 Skilled Blue Collar
 Heavy Blue Collar
 Hazardous

Hours worked per week

Basis of employment: Permanent Casual Contract

Self-employed

What has been your insurable income over the past 12 months? Insurable income is the income earned by your own personal exertion (less expenses incurred in earning that income) before tax, which will cease if you're unable to work. \$

Employees

What has been your annual salary over the past 12 months? \$

All applicants

Have you or any business with which you have been associated ever been made bankrupt or placed in receivership, involuntary liquidation or under administration?

If 'yes', please provide details.

Date declared bankrupt / / Date of Discharge / /

Original amount owed \$

Short personal health statement

Please provide the following details:

Height _____ cm or _____ feet/inches

Weight _____ kg or _____ stone/pounds

Have you smoked tobacco or any other substance in the last 12 months? Yes No

Important information

If you answer "Yes" to any of the questions in the short personal health statement below, please DO NOT continue completing this section. Instead, please download and complete the insurance application form, sign and attach with this application. This form is available from our website at suncorp.com.au Your adviser can assist you with these details.

1. Do you engage in any hazardous activities, pursuits or occupational duties, such as but not limited to motorised sports, scuba diving below 40 metres or aviation (other than as a fare paying passenger on a licensed public service (eg Qantas))? Yes No
2. Do you have any definite plans to travel or reside overseas in the future? (Holidays less than 4 weeks don't need to be disclosed) Yes No
3. Have you ever suffered symptoms of, or had, or been told you have, or received or are contemplating any advice or treatment for:
 - i) Muscular skeletal disorders (eg back, joint), arthritis, loss of limb or paralysis Yes No
 - ii) Impairment of sight or hearing (not including long or short sightedness) Yes No
 - iii) Mental or nervous disorder including stress, anxiety, depression or neurological condition Yes No
 - iv) Cancer or tumour of any type Yes No
 - v) Diabetes or liver disease including hepatitis Yes No
 - vi) High blood pressure, high cholesterol, chest pain, heart complaint or stroke Yes No
 - vii) Disorders and or disease of the kidney, bladder, bowel or stomach? Yes No
4. Have you ever:
 - i) Suffered from AIDS or been infected with the HIV virus, or Yes No
 - ii) Used intravenous drugs or had sexual activity with someone you know or suspect to be HIV positive, or Yes No
 - iii) Engaged in male to male anal sexual activity? Yes No
5. To the best of your knowledge, have two or more members of your immediate family, i.e. parents, brothers or sisters (living or deceased) suffered from any hereditary disease before age 60? Yes No
6. Does your alcohol consumption exceed more than 20 standard drinks per week? Yes No

11. Non-lapsing death benefit nomination

Please refer to the Product Guide for more 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 <input style="width: 100%;" type="text"/> Given name(s) <input style="width: 100%;" type="text"/> Date of birth <input style="width: 100%;" type="text"/> Relationship to you <input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Financial dependant <input type="checkbox"/> Interdependent relationship Is a child pension required? <input type="checkbox"/> Yes* <input type="checkbox"/> No	_____ _____ %
Last name <input style="width: 100%;" type="text"/> Given name(s) <input style="width: 100%;" type="text"/> Date of birth <input style="width: 100%;" type="text"/> Relationship to you <input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Financial dependant <input type="checkbox"/> Interdependent relationship Is a child pension required? <input type="checkbox"/> Yes* <input type="checkbox"/> No	_____ _____ %
Last name <input style="width: 100%;" type="text"/> Given name(s) <input style="width: 100%;" type="text"/> Date of birth <input style="width: 100%;" type="text"/> Relationship to you <input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Financial dependant <input type="checkbox"/> Interdependent relationship Is a child pension required? <input type="checkbox"/> Yes* <input type="checkbox"/> No	_____ _____ %
And/or <input type="checkbox"/> 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 at suncorp.com.au

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 WealthSmart 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.

16. Authorised third-party'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 third-parties'.

Things your authorised third-party 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 third-party 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 third-parties
- (where they're your adviser) change any fees or charges or alter bank account details for withdrawals.

Authorities if your authorised third-party 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 third-party:

If your authorised third-party is a person:

Title

Last name

Given name(s)

Date of birth / /

If your authorised third-party 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

17. Authorised third-party'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 Suncorp WealthSmart's current Product Disclosure Statement), trust deed and other governing rules of the Suncorp Master Trust.

Authorised third-party signature

Date

/ /

18. Declaration and signature

By completing and signing this form:

General

- I've read the Suncorp WealthSmart Personal Super & Pension 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 agree to the fees shown in section 12.
- 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 Suncorp WealthSmart Personal Super 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 Suncorp WealthSmart 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 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 WealthSmart Personal Super & Pension 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 at suncorp.com.au

Authorised third-party

If I've nominated an authorised third-party:

- 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 third-party or to be acting on behalf of my authorised third-party, 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 third-party.
- I agree if I appoint an authorised third-party I can't later claim that my authorised third-party, or any person(s) appointed by me acting on behalf of my authorised third-party, 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 have read and understood your privacy statement in the current Suncorp WealthSmart Product Guide, which is also available at suncorp.com.au/privacy
- I consent to you collecting, using and disclosing my personal information including sensitive information, in accordance with the privacy statement, including for the purposes of opening and administering my Suncorp WealthSmart Personal Super 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.

Meanings

- In this section 18, all references to 'you' are to the Trustee.

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

- All references to 'we' are to the Trustee.

Applicant's signature

X

Date / /

Please send the completed form and any required attachments to:

Suncorp WealthSmart®
GPO Box 2585
Brisbane QLD 4001

Medical history authorisation by the Person to be Insured

(Must be completed)

To Doctor

I authorise any doctor, hospital, clinic and other medical or related facility, or any other person who has attended me, to provide Suncorp Life & Superannuation with any information with respect to any sickness, injury, consultation, tests (including genetic test(s)), prescriptions or treatment and copies of all hospital records.

I authorise the Medicare Australia to release to Suncorp Life & Superannuation Limited, at their request, a copy of my medical history records.

I agree that a photocopy or facsimile of this authority should be considered as effective and valid as the original.

Name of Person(s) to be insured

Maiden name (if applicable)

Signature

Date

Signature of Person to be Insured