

Suncorp Everyday Super™

Application form for personal super (adviser use only)



Issued 1 July 2014

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



Use this form if you're applying to open a Suncorp Everyday Super personal super account through your financial adviser. If you don't have a financial adviser, you can apply for Suncorp Everyday Super by visiting our website, everydaysuper.com.au.

Tips to help you complete this form

- Use a blue or black pen and write in CAPITAL letters
- Use an 'x' to mark answer boxes

Have any questions?

If you'd like help completing this form, or if you have any questions, just call us on 1800 191 517. We'll be happy to help.

About you

Title

Given name(s)

Last name

Gender Male Female

Date of birth / /

Please provide details of your current occupation.

Occupation (job title)

Industry you work in

Are you a current Suncorp Banking customer? Yes No

Are you currently registered for Suncorp Bank's Internet Banking Service? Yes No

If you're not currently registered for Suncorp Bank's Internet Banking service, we will arrange for Suncorp Bank to send you a Telephone Access Code (TAC) by SMS to your mobile phone so you can then register for its Internet Banking service. You will need to accept the terms and conditions applying to Internet Banking when registering for the service.

Contact details (must be your residential address – sorry, we can't accept PO Boxes)

Street name and number

Suburb/Town

State Postcode

Email address

Mobile phone number

Home number Work number

Investment selection

Choose where you want your super money to be invested by selecting from the following options.

Please note –

- If your investment selection is incomplete or unclear, your funds will be invested into the Suncorp Lifestage Fund based on your date of birth, for example – if you were born in 1982, your super will be invested into the **Suncorp Lifestage Fund 1980-1984** fund.
- You cannot set your future investment strategy using this application form – if you want to set a different future investment strategy to your initial investment selection, you can do so by logging into your online account. Everyday Super Term Deposits cannot be part of your future investment strategy.

I want Suncorp to manage my super and invest it in the default Suncorp Lifestage Fund based on my date of birth

I want to choose where my super is invested (Please fill in the details below)

Investment option

Amount (please use whole numbers only)

Important!

There are restrictions on the minimum (\$1,000) and maximum (70% of your account balance) amount you can invest in Everyday Super Term Deposits. For more information on these restrictions, please see the PDS and Product Guide.

Suncorp Australian Shares Fund	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	Percent to be invested	
Suncorp International Shares Fund	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	Percent to be invested	
Suncorp Property Fund	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	Percent to be invested	
Suncorp Australian Fixed Interest Fund	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	Percent to be invested	
Suncorp Cash Fund	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	Percent to be invested	
Everyday Super Term Deposit – 6 month term	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	Percent to be invested	
Everyday Super Term Deposit – 1 year term	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	Percent to be invested	
Everyday Super Term Deposit – 3 year term	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	Percent to be invested	
Everyday Super Term Deposit – 5 year term	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	Percent to be invested	
Total amount (must equal 100% or total amount of initial investment)	100 %	Percent to be invested	

Insurance cover

As Everyday Super is designed to be MySuper compliant, we offer you Life and Total & Permanent Disability (TPD) insurance cover as part of your Everyday Super account. We call this Suncorp Lifestages insurance cover.

Please note –

- Not everyone is eligible for insurance cover – if you're in a hazardous occupation, under 15 or over age 69, you're not eligible for insurance cover with Everyday Super (If you're aged 64 or over, you'll only receive Life cover).
- If you're eligible, you'll automatically receive Suncorp Lifestages cover when you open your Everyday Super account. If you've chosen to change your insured amount or cancel your cover, we'll process this immediately and you won't be debited any insurance fees for the Suncorp Lifestages cover.
- Your Suncorp Lifestages cover won't commence until we receive your first contribution.
- Your Suncorp Lifestages cover is subject to a 'pre-existing condition' exclusion' and a 'self-inflicted act' exclusion.

In summary, under your Suncorp Lifestages cover, we won't pay any claims related to an injury, sickness, illness or symptom experienced in the last two years or a self-inflicted act (including suicide) within the first 13 months of your cover commencing, being increased or if it was reinstated after being cancelled. Please refer to the PDS and Product Guide for full details on the exclusions that apply to your insurance cover.

Don't want insurance?

That's fine – you can cancel it below. If you decide you want insurance at a later date, just log into your online account to reapply for cover and answer a simple questionnaire – no signatures or medical tests required.

Please confirm what you'd like to do with your Everyday Super insurance cover

I want Suncorp to manage my Life and TPD insurance cover and keep the automatic, age-based Suncorp Lifestages cover

I want to choose my own insurance cover amount (please fill in the details below)

I don't want insurance cover

Choose your own cover

Total amount of cover (maximum \$850,000)

Life only cover \$,

Life and TPD cover \$, Life cover

\$, TPD cover (this can't be higher than your Life cover)

Questionnaire for increasing insurance cover

Must be completed if you are choosing a level of cover higher than the default provided by Suncorp Lifestages cover.

Please answer the following questions to help our Insurer determine whether you're eligible to increase your insurance cover.

Please note –

If you've applied to increase your cover and are accepted for the higher amount, we'll update your insurance cover to your selected amount and we'll call it 'customised cover'. Your cover amount will no longer change with your age and the 'pre-existing conditions' exclusion will no longer apply. The 'self-inflicted act' exclusion will still apply and participation in selected 'hazardous pursuits' won't be covered by your insurance. For more information on how customised cover works and how we apply exclusions to your cover, check out the PDS and Product Guide.

What is your current height and weight?

If your Body Mass Index (BMI) is below 17 or 35 and above, you are not eligible to increase your insurance under Everyday Super.

Weight (kg)

Height (cm)

Have you been paid (or are you eligible to be paid) or lodged (or intend to lodge) a claim for a Total & Permanent Disability, Income, Trauma Insurance or Terminal Illness benefit?

If your answer to the above question is 'yes', you are not eligible to increase your insurance under Everyday Super.

Yes No

Do you smoke more than 40 cigarettes per day?

If your answer to the above question is 'yes', you are not eligible to increase your insurance under Everyday Super.

Yes No

Have you ever had, received treatment for, had symptoms of or contemplating any advice or treatment for:

- Heart or cardiovascular complaint or chest pains, stroke, high blood pressure or cholesterol
- Diabetes or abnormal blood sugar
- Mental health/nervous disorder (including stress, anxiety or depression)
- Epilepsy or fits of any kind, multiple sclerosis, paralysis or other neurological disorder
- Cancer/leukaemia or tumour of any type
- Hearing or sight impairment (excluding long or short sightedness)
- Disorders of the kidney, bladder, bowel, stomach, prostate or liver (including hepatitis B or C) or gynaecological conditions
- Muscular skeletal disorders (eg back, joint), arthritis, loss of limb or chronic fatigue syndrome
- Lung complaint (eg asthma, sleep apnoea, emphysema)
- Blood disorders (eg haemochromatosis, haemophilia, iron deficiency anaemia, thalassaemia, immune disorders)

If your answer to the above question is 'yes', you are not eligible to increase your insurance under Everyday Super.

Yes No

Other than already disclosed in this application, do you presently suffer from any conditions, injury or illness which you suspect may require medical investigation or treatment in the future?

If your answer to the above question is 'yes', you are not eligible to increase your insurance under Everyday Super.

Yes No

Have you ever suffered from Acquired Immune Syndrome (AIDS) or been infected with, or ever tested positive for AIDS or Human Immunodeficiency Virus (HIV) or any other AIDS related condition?

If your answer to the above question is 'yes', you are not eligible to increase your insurance under Everyday Super.

Yes No

Does your alcohol consumption exceed more than 30 standard drinks per week?

If your answer to the above question is 'yes', you are not eligible to increase your insurance under Everyday Super.

Yes No

Duty of disclosure

We have a duty, under the Insurance Contracts Act 1984 (Cth) to disclose to the Insurer (Suncorp Life & Superannuation Limited ABN 87 073 979 530, AFSL 229880) every matter that we know, or could reasonably be expected to know, that is relevant to the Insurer's decision whether to accept the risk of the insurance, and, if so, on what terms. We have the same duty to disclose those matters to the Insurer before it renews, extends, varies or reinstates a contract of life insurance.

This duty, however, doesn't require disclosure of a matter:

- That diminishes the risk to be undertaken by the Insurer
- That's of common knowledge
- That the insurer knows, or in the ordinary course of their business, ought to know, and
- As to which compliance with your duty is waived by the Insurer.

It's a condition of your membership (ie by holding an Everyday Super account) in Suncorp Everyday Super that you discharge the same duty of disclosure to us. This duty continues to apply until the Insurer notifies you that the risk has been accepted.

If you don't disclose something to us when you apply to:

- Increase your insurance cover, or
 - Fix your cover after your Suncorp Lifestages age-based insurance scale falls below your insured amount, or
 - Reinstate your cancelled insurance cover,
- an adjustment will be made to your cover.

Your insurance cover will revert to the terms and conditions of Suncorp Lifestages cover. This means the amount of your insurance cover and TPD definition will be the one relevant to your age band and insurance fees.

The 'pre-existing condition' exclusion would apply and your claim would be assessed against this and all other exclusions. For more information about the 'pre-existing condition' and other exclusions, please refer to **Are there times when we won't pay** in the Everyday Super **Product Guide**.

If you don't disclose something to us, and the Insurer wouldn't have entered into the contract on any terms if you had, 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. If the Insurer avoids the contract this will mean, it will be treated as having never existed.

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

Adviser details

Adviser ID	<input type="text"/>	
Last name	<input type="text"/>	
Given name(s)	<input type="text"/>	
Company name	<input type="text"/>	
Licensee name	<input type="text"/>	
Street name and number or PO Box number	<input type="text"/>	
Suburb/Town	<input type="text"/>	
State	<input type="text"/>	Postcode <input type="text"/>
Daytime phone number	<input type="text"/>	Alternative phone number <input type="text"/>
Email address	<input type="text"/>	

You must complete this section if this customer was referred to you by a Suncorp Bank branch representative.

Referrer ID (U Number)	<input type="text"/>	<input type="text"/>
Referrer Name	<input type="text"/>	
Referrer Branch ID	<input type="text"/>	Branch Name <input type="text"/>

Advice fee (Personal advice)

Suncorp Lifestage Fund

Upfront dollar amount Percentage
\$, or . % of account balance

Other investment options

Upfront dollar amount Percentage
\$, or . % of account balance

The personal advice fee for all other investment options will only be charged as a one-off payment.

GST on the personal advice fee is included in the amounts stated above. Any personal advice fee will be deducted from your Suncorp Lifestage Fund or proportionately across all your investment options, excluding Suncorp Everyday Super Term Deposits.

The member has the right to request the trustee to cease deducting all or part of an advice fee from the Suncorp Lifestage Fund. The trustee may at its absolute discretion refuse to deduct and/or pay an adviser service fee, personal advice fee or any other fee.

Personal advice fees will appear as an advice fee on transaction statements and annual statements

^Effective 1 January 2014 personal advice fee replaces Adviser Service fee on Suncorp Everyday Super accounts.

Declaration and signature

By completing and signing this form, I'm agreeing that I have read, understood and agreed to the Terms and Conditions in relation to my application for a Suncorp Everyday Super account:

General

- I've read the Suncorp Everyday Super Product Disclosure Statement (PDS), Product Guide and the Understanding Investment Risk flyer (including any materials incorporated by reference) and have received and accepted this offer in Australia and I agree to be bound by Suncorp Everyday Super's Trust Deed (this is a legal document that sets out the rules within which you have to operate and our rights as a Suncorp Everyday Super account holder), as amended from time to time.
- I agree to the fees shown in the PDS and Product Guide and 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 that time, you'll return the money (without adding any interest) to whoever paid it to you.
- I understand this product is not a bank deposit or other liability of Suncorp Bank (Suncorp-Metway Limited ABN 66 010 831 722, AFSL 229882) and is subject to investment risk including possible delays in repayment and loss of the interest and principal invested. I also understand SML is not liable or responsible for, and does not guarantee or otherwise support, Suncorp Everyday Super Accounts.
- I understand Suncorp Bank is not liable or responsible for, and does not guarantee or otherwise support, Suncorp Everyday Super accounts. Internet Banking is provided by Suncorp Bank. I also understand Suncorp Bank does not guarantee the availability of the Internet Banking Service and can terminate access to that service at any time without reason or notice and I that I must agree to Suncorp Bank's Internet Banking Terms and Conditions before I can access Internet Banking.

Contributions and withdrawals

- I understand that I can't access my super money until I've reached retirement age or I've met what's called a 'condition of release' – we talk about these 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 Everyday Super isn't guaranteed by the Trustee or any other person.
- My investment choices have been made after reading the current PDS and Product Guide (including any materials incorporated by reference).
- I acknowledge, when I make any investment decisions or transact on my account, I 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 by downloading the information at everydaysuper.com.au.

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 Everyday Super 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 Everyday Super account.
- I agree to receive communications from Suncorp electronically (where allowed under legislation), including my annual statement, transaction confirmations, annual report and any significant product updates.
- 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, 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

Your signature Date

Full name

Adviser signature

Adviser's full name

Thank you for applying for a Suncorp Everyday Super account!

Once we've processed your application, you'll receive a welcome email with details on how you can access your Everyday Super account through Suncorp Bank's Internet Banking Service.

Once you're online, you can customise your Everyday Super account by:

- Setting up your future investment strategy.
- Setting up regular contributions to your Everyday Super account by direct debit.
- Nominating your beneficiaries (ie the person or people you've chosen to receive your super benefit (including any insurance benefit) should the worst come to pass).
- Nominating an authorised representative (someone with legal authority to view, make changes or transact on your Suncorp Everyday Super account).
- Learning more about super and investing by accessing a range of online advice and education tools at no additional cost.

Where to send the form

Please send the completed form and any required attachments to

Suncorp Group
IPC: 4LS004
Reply Paid 1453
Brisbane QLD 4001

Or email it to Everydaysuper@suncorp.com.au
(Note: please mail the original copy to the above address).