

# Suncorp Everyday Super™

## Application form for personal super (adviser use only)



Issued 1 July 2015

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](http://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

Postal address (if different from above)

Street name and number  
or PO Box number

\_\_\_\_\_

Suburb/Town

\_\_\_\_\_

State

\_\_\_\_\_

Postcode

\_\_\_\_\_

Country (if not Australia)

\_\_\_\_\_

## Tax File Number (TFN) notification

It's important we have your TFN. But don't stress, if you don't have it now, you can give it to us online after you've set up your Everyday Super account.

For security reasons we can't transfer your TFN between any existing accounts you might have with Suncorp and your new Everyday Super account. Providing your TFN will ensure we can accept any after-tax contributions from you and you don't pay more tax on pre-tax (concessional) contributions than you would otherwise.

For more information, please refer to the current Suncorp Everyday Super Product Disclosure Statement (PDS).

TFN

\_\_\_\_\_

If you've changed jobs, changed your name or moved house you may have lost super or multiple accounts. If you provide your TFN, we'll do the hard work in finding any lost super and combining it into your new account.

Would you like us to track down any lost super you may have?  Yes  No

TFN is required for us to complete a super search

By consenting, you authorise SPSL to act on your behalf and use your TFN to search for super accounts using the ATO SuperMatch database, and you accounts held by other super funds. If SPSL finds any lost super held with the ATO, you authorise SPSL to transfer the amount to your Suncorp Everyday Super account. We'll let you know the result of our search in 4-6 weeks.

## Initial contribution details

Please let us know the type of contribution(s) you would like to make to open your Everyday Super account.

Please tick all that apply.

Cheque contribution

Transfer of other super funds

**Total initial contribution** \$ \_\_\_\_\_

Cheque contribution – Please make your cheque payable to 'Suncorp Portfolio Services Limited – <customer name>'

Personal contribution \$ \_\_\_\_\_

Employer contribution \$ \_\_\_\_\_

Spouse contribution \$ \_\_\_\_\_

**Total contribution by cheque** \$ \_\_\_\_\_

Transfer of other super funds

Name of super fund \_\_\_\_\_

Approx. amount \$ \_\_\_\_\_

Name of super fund \_\_\_\_\_

Approx. amount \$ \_\_\_\_\_

Name of super fund \_\_\_\_\_

Approx. amount \$ \_\_\_\_\_

Name of super fund \_\_\_\_\_

Approx. amount \$ \_\_\_\_\_

Name of super fund \_\_\_\_\_

Approx. amount \$ \_\_\_\_\_

**Total super funds to be transferred** \$ \_\_\_\_\_

If you'd like assistance transferring your other super funds to your Everyday Super account, please visit our Super Rollover Wizard at [suncorpsuperrollover.com.au](http://suncorpsuperrollover.com.au) or complete a separate Super rollover form for each fund, which you can get from the back of this application form, or from our website at [everydaysuper.com.au](http://everydaysuper.com.au).

## 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	
<b>Total amount (must equal 100% or total amount of initial investment)</b>	<b>100</b> %	<b>Percent to be invested</b>	

## 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	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Life and TPD cover	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Life cover
	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 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, thalassemia, 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

# 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

Given name(s)

Date of birth / /

Relationship to you  Spouse  Child  Financial dependant  Interdependent relationship  %

Last name

Given name(s)

Date of birth / /

Relationship to you  Spouse  Child  Financial dependant  Interdependent relationship  %

Last name

Given name(s)

Date of birth / /

Relationship to you  Spouse  Child  Financial dependant  Interdependent relationship  %

**And/or**

Please pay my benefit to my estate  %

**Total allocation**  **1**  **0**  **0** %

## 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 Everyday Super 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  X  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  X  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  X  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.**

## Duty of disclosure

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, that is relevant to the insurer's decision whether to accept the risk of the insurance and, if so, on what terms.

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 the insurer. 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**.

### Non-disclosure

If you fail to comply with your duty of disclosure and the insurer would not have entered into the contract if the failure had not occurred, the insurer may avoid the contract within 3 years of entering into it.

If your non-disclosure is fraudulent, the insurer may avoid the contract at any time.

The insurer may elect not to avoid your contract but to vary it by:

- reducing the sum insured in accordance with a formula that takes into account the premium that would have been payable if you had complied with your duty of disclosure; or
- placing the insurer in the position in which the insurer would have been in if you had complied with your duty of disclosure.

The options to vary the contract are available to the insurer while the contract remains in force.

Where your contract provides death cover, the insurer may only apply (i) above and must do so within 3 years of you entering into the contract with them.

Your duty of disclosure continues to apply until the contract is entered into. It also applies when you extend, vary or reinstate a contract of life insurance.

## 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"/>
Referrer Name	<input type="text"/>
Referrer Branch ID	<input type="text"/>
Branch Name	<input type="text"/>

## Advice fee (Personal advice)

Suncorp Lifestage Fund		Other investment options	
Upfront dollar amount	Percentage	Upfront dollar amount	Percentage
\$ <input type="text"/> , <input type="text"/> <input type="text"/> or <input type="text"/> % of account balance		\$ <input type="text"/> , <input type="text"/> <input type="text"/> or <input type="text"/> % 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](http://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](http://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](mailto:Everydaysuper@suncorp.com.au)  
(Note: please mail the original copy to the above address).