

Suncorp Employee Superannuation Plan

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Product Guide

Issued 30 September 2017



About us

The Suncorp Employee Superannuation Plan (SPIN RSA0867AU, Unique Superannuation Identifier 98 350 952 022 123), is part of the Suncorp Master Trust (Fund) (ABN 98 350 952 022, RSE Fund Registration No. R1056655). Suncorp Portfolio Services Limited (ABN 61 063 427 958, AFSL 237905, RSE Licence No L0002059) (the Trustee), Suncorp Life & Superannuation Limited (SLSL) (ABN 87 073 979 530, AFSL 229880) and Suncorp-Metway Limited (ABN 66 010 831 722, AFSL 229882) (Suncorp Bank), are related bodies corporate of Suncorp Group Limited (ABN 66 145 290 124). Insurance cover offered through the Suncorp Employee Superannuation Plan is provided by SLSL in a non-participating policy issued to the Trustee.

Various products and services are provided by different entities of the Suncorp Group. The different entities of the Suncorp Group are not responsible for, or liable in respect of, products or services provided by other entities of the Suncorp Group. The obligations of the Trustee and the Insurer aren't guaranteed by any other company within the Suncorp Group. Suncorp and its subsidiaries don't guarantee the repayment of capital invested in or the investment performance of this product. The Suncorp Employee Superannuation Plan is not a bank deposit or other liability and is subject to investment risk including possible delays in repayment and loss of the interest and principal invested. The Trustee reserves the right to refuse or reject an application for membership or insurance. Insurance cover offered through the Suncorp Employee Superannuation Plan is provided by the Insurer in a policy issued to the Trustee. This policy is a non-participating policy which means you don't have any right to any surplus in the statutory fund.

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Administration services are provided to the Suncorp Employee Superannuation Plan by Suncorp Portfolio Services Limited (SPSL) (ABN 61 063 427 958), a wholly owned subsidiary of the Suncorp Group.

The Trustee is authorised by the Australian Prudential Regulatory Authority to offer a MySuper product under section 29T of the SIS Act in relation to the Suncorp Master Trust, Suncorp Lifestage Fund. Unique identifier 98 350 952 022 938.

Investment option information is provided by the relevant investment manager, which includes their objectives, strategies and asset allocations. The relevant investment managers have consented to the publication of this information in the PDS (and any material incorporated by reference) and haven't withdrawn their consent at the time of its preparation. They take no responsibility for any other information in the PDS (and any material incorporated by reference).

The Fund is a resident regulated superannuation fund within the meaning of the Superannuation Industry (Supervision) Act 1993 (Cth) and is not subject to a direction under section 63 of the Superannuation Industry (Supervision) Act 1993 (Cth).

About this Product Guide

The information in this Product Guide forms part of the Suncorp Employee Superannuation Plan Product Disclosure Statement issued 30 September 2017. The Product Disclosure Statement (PDS), the Product Guide, and any other material incorporated by reference, were prepared on 29 September 2017. The Trustee is the issuer of the PDS (and any material incorporated by reference) and takes responsibility for its contents. If you print an electronic copy of this document, please ensure you print all pages.

The information contained in this Product Guide is of a general nature only and doesn't constitute financial advice. We haven't taken into consideration the personal objectives, circumstances or financial needs of any individual. Before deciding to open an account or continuing to hold an interest, you should consider how the information contained in this Product Guide relates to your own situation. We recommend that you speak to a financial adviser who will be able to help you with your investment and insurance decisions.

This Product Guide will be updated from time to time. Please make sure you read the latest version of this Product Guide, with the PDS, before deciding to invest into the Suncorp Employee Superannuation Plan. Visit our website, suncorp.com.au/super, to check you have the current version. The information in the PDS and this Product Guide and its underlying Trust Deed may change. Where the change isn't materially adverse, we may update the information on our website at suncorp.com.au/super.

You can get a copy of the PDS and this Product Guide from our website at suncorp.com.au/super or for a printed version, free of charge, just call us on 1800 652 489.

The PDS (and any material incorporated by reference) can only be used by people receiving it (electronically or otherwise) in Australia. We can't accept applications from outside Australia. We reserve the right to refuse or reject an application to open an account or for insurance cover.

[Definitions of terms used in the Suncorp Employee Superannuation Plan PDS and in this Product Guide](#)

Throughout the PDS (**and any material incorporated by reference, including this Product Guide**), unless otherwise specified, references to:

- 'we', 'us', 'our' and 'Trustee' mean Suncorp Portfolio Services Limited
- 'Insurer' and 'Suncorp Life' mean SLSL
- 'Suncorp Advice' means Suncorp Financial Services Pty Limited, ABN 50 010 844 621, AFSL 229885
- 'bank account' means an Australian bank, building society or credit union account
- 'business day' means a Sydney business day other than a Saturday, Sunday or public holiday in Sydney
- 'licensee' means an organisation that has obtained an Australian Financial Services Licence (AFSL) for the provision of financial services
- the 'Plan' means the Suncorp Employee Superannuation Plan
- 'employer' means the Suncorp Group
- 'employee' means an employee of the Suncorp Group
- 'you' and 'member' mean a member of the Suncorp Employee Superannuation Plan.

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How to use this Product Guide

If you're reading this, we hope you've already seen the Product Disclosure Statement (PDS) for the Suncorp Employee Superannuation Plan, because the two documents work together. Here's how:

- The PDS is a summary of all the best things about the Suncorp Employee Superannuation Plan, and some easy to digest information about super generally. It also includes some bits that we're required to tell you about by law, such as how super is taxed.
- This Product Guide picks up where the PDS left off. If you want more detail about the Suncorp Employee Superannuation Plan and how it works, this is the first place you should look.

This Product Guide contains material that we referred to in the PDS. We have to describe this by the legal expression 'material incorporated by reference'. (If you've read the PDS, you'll remember there are lots of legal rules around PDSs. And while we're on the subject, you'll see some things written in this Product Guide in a grey box. As in the PDS, this means we have to include this text by law.)

Having said that, it is very important that before making any investment or insurance decisions, you read the PDS including this Product Guide and any other material incorporated by reference.

If you've got any questions, or would like a free paper copy of the PDS, this Product Guide or any material incorporated by reference, email us at staff.super@suncorp.com.au or call us on **1800 652 489**. We'll be happy to help.

Throughout this Product Guide, as in the PDS, we mostly refer to the Suncorp Employee Superannuation Plan as 'the Plan'.

Changes to the PDS

In the world of superannuation, as in the real world, things change from time to time. So the information in the Suncorp Employee Superannuation Plan PDS and any material incorporated by reference, such as (but not limited to) this Product Guide and its underlying Trust Deed or Insurance premium rates guide, may change at any time. (The Trust Deed is a legal document that sets out the rules within which we have to operate and your rights as an account holder within the Plan.)

If the change isn't likely to have a major impact on customers, we'll update the information on our website or by sending you a message when you log into your online account. If you'd like a free printed copy of the updated information, just ask us and we'll send you one in the post.

1. About the Suncorp Employee Superannuation Plan

Many of us often find it hard to pay much attention to our super. For some, it even seems so complicated and frustrating that they simply prefer to ignore it. We understand this, and we're here to help.

The Suncorp Employee Superannuation Plan (the Plan) is designed especially for Suncorp Group employees. It's full of bright ideas and great features, to help you understand, and keep on top of your super. It even provides you with access to a transition to retirement option and a pension account for when you're getting ready to retire. (More on this later.)

We'd like to welcome you to the Plan and invite you to get to know your super account. After all, your super's going to play a big role in your family's financial security, and even small decisions now could make a big difference later.

With Suncorp, you're on the way to a brighter future for you and your family.

[About us](#)

The Plan is provided by Suncorp Portfolio Services Limited (SPSL), a wholly owned subsidiary of the Suncorp Group.

SPSL is the Trustee of the Plan. (A 'Trustee' is an independent body that makes sure our super fund is run in the best interests of all our members and as per superannuation law.)

[Let's take a closer look at the Plan's main features and benefits.](#)

Low fees

Because of our unique relationship, and the size of the Plan, you'll get access to low fees. And if you're an eligible employee of the Suncorp Group, your employer currently pays for your administration fees.

Extensive investment choice

You can choose from 49 Australian and international investments across a broad range of asset classes.

Existing members with an investment in the Suncorp Traditional Capital Guaranteed Fund can also continue to access it.

Hands-on investing – or leave it all to us

If you want to be hands-on, you can choose your own investment options, with the flexibility to switch between investment options at any time. Or, if you prefer we can do it all for you, matching your investment strategy to your age with our 'Suncorp Lifestage Fund'. And we change your investments as you get older. You don't have to do a thing.

Protection when you need it

There can be some big advantages in taking out life insurance inside your super. You can protect yourself and your loved ones with the Plan's comprehensive insurance:

- Life cover (sometimes also known as 'death cover') to a maximum of \$1 million
- Total and Permanent Disablement (TPD) cover to a maximum of \$1 million
- Income Protection cover up to a maximum of \$10,000 per month.

Under the current arrangements, if you're an eligible employee of the Suncorp Group, you'll be provided with what's called Standard (Default) Cover when you join the Plan, which your employer currently pays for. The type of cover you receive depends on how you're employed by the Suncorp Group. We'll explain everything in the Insurance section of this guide.

With you for life

When you're ready to retire you can easily transition from super to pension, and there's even access to a transition to retirement option to help you reduce your working hours and start accessing your super when you're almost ready to retire.

1. About the Suncorp Employee Superannuation Plan (cont.)

More online self-service, less paperwork

Our website, **suncorp.com.au/super**, lets you really take control of your super. You can transact and make changes online anytime, as well as check your balance, update your account or any of your details, access statements, and reporting and much more.

Super as easy as online banking

Keep up to date with your super on your mobile device and even link your super to your Suncorp Internet Bank account (if you have one).

Interactive tools and information to help you grow your super

At **suncorp.com.au/super** you'll find lots of useful information and educational support tools and resources. We'll show you how taking steps to boost your super needn't be time-consuming or difficult with:

- regular email updates with links to online articles, news and investment market updates
- online updates on financial markets and investing
- an interactive online retirement simulator to help you see if your savings are on track
- an online risk profiler to help you learn which types of investments might best suit you
- a tool to easily combine multiple super accounts into the Plan
- resources and education modules in our online learning centre
- an online lost super search tool that provides you with fast results.

Some of the tools outlined above are still under construction but should all be available by early 2017. We'll keep you posted via your online account.

Family value

Your family members can't actually join the Plan, but they can enjoy most of the benefits you receive by setting up a Suncorp Brighter Super® account. They can even link their account to yours which may give them access to fee discounts as your combined account balance grows. More information about Brighter Super can be found in the Suncorp Brighter Super Personal Super and Pension PDS available on our website, **suncorp.com.au/super**.

Continued flexibility, even when you leave employment with the Suncorp Group

If you leave the Suncorp Group, you can still keep your super account in the Plan, giving you one less thing to worry about. We'll provide you with all the information you need so that your new employer can start contributing to the Plan on your behalf. You can find out more about this in the What happens when you leave the Suncorp Group? section in this guide.

Certainty for your loved ones

Your 'beneficiary' is the person or people you've chosen to receive your super (including any insurance benefit) if you die. Choosing your beneficiary is important. After all, your super could be a lot of money – so you'd want it to go to the right person.

Normally, you'd need to update your super beneficiary every three years. But the Plan avoids this hassle by letting you make a binding 'non-lapsing' nomination. This means you never have to update your nominated beneficiaries, unless you want to. You can do this quickly and easily in your online account.

1. About the Suncorp Employee Superannuation Plan (cont.)

Lost super service

If you ever moved house or changed jobs, you might have some lost super. We can help you find it by conducting searches on the Australian Taxation Office databases on your behalf.

Super consolidation service

Consolidating your super accounts could reduce the amount of fees you pay and the amount of paperwork you receive. It's definitely worth thinking about. We can help you transfer all your super balances into the one account, or, if you'd prefer to do it yourself, we also have an online rollover tool.

MySuper

MySuper is a simple, cost-effective superannuation investment. When you join the Plan you'll automatically become a 'MySuper' customer. We'll then invest your super in the 'default' MySuper option, the Suncorp Lifestage Fund.

If you choose your own investment options, you'll no longer be a MySuper customer.

The PDS and this Product Guide provide all the information you need to know about the Suncorp Lifestage Fund.

2. Putting money into your account

Your super account will grow via a combination of investment returns and the money (referred to as 'contributions') that you and/or your employer put into it.

It's easy to pay money into your super account

There are a range of flexible methods for making contributions into your Plan account. These are summarised in the table below and described in more detail underneath.

Types of contributions that can be made into your account	
Pre-tax ('concessional') contributions	<ul style="list-style-type: none"> – Compulsory employer contributions (known as Super Guarantee (SG) or Award) – Personal contributions that may be tax deductible – Salary sacrifice – Voluntary employer (contributions above the compulsory Award/SG minimum amount).
After-tax ('non-concessional') contributions	<ul style="list-style-type: none"> – Personal contributions made from after-tax dollars (your 'take home pay') – Spouse contributions.

Compulsory employer contributions

Your employer must make Award or Super Guarantee (SG) contributions to your account at least every quarter, unless you're an exempt employee. The SG amount is currently 9.5 per cent of your salary but will gradually increase to 12 per cent by 2025.

To find out how much is being contributed to your super account on your behalf, check your payslip or call HR Central on 1800 188 833.

The contributions your employer makes for you may not be enough to give you the kind of lifestyle you want in retirement. On this page we've outlined some of the ways you can boost your super account yourself and give yourself a brighter future. If you'd like more information on any of these, please call us, or ask your adviser.

Salary sacrifice contributions

Salary sacrificing part of your pre-tax salary into your super is one of the easiest and most tax-effective ways of boosting your super account balance. Because the money paid into your super through salary sacrifice isn't subject to income tax, you can potentially save up to 32 per cent* on tax (based on the highest marginal tax rate of 47 per cent, including the Medicare Levy). And because these contributions aren't counted as part of your salary for income tax purposes, salary sacrificing into super may reduce your overall taxable income. So the drop in your take-home pay is less than the amount of money going into your super account.

* A 30% contributions tax will apply to pre-tax contributions for individuals earnings over \$250,000 pa (for the 2017/18 financial year).

Personal, after-tax contributions and government co-contributions

If you make a personal contribution from 'after-tax' money (that's money you've paid income tax on, ie your 'take-home pay'), you may be eligible to receive an additional contribution into your account from the government. This is known as the 'Government co-contribution scheme'.

If you earn \$36,813 a year or less (in the 2017/18 financial year) and make a personal, after-tax contribution of \$1,000 into your super account, the government will pay \$500 (the maximum co-contribution) into your super account. The co-contribution amount decreases for those on higher incomes, but you can still benefit from the scheme if you earn less than \$51,813 pa (for the 2017/18 financial year). To be eligible for the government co-contribution, your total super balance must be less than the general transfer balance cap for the year. Please refer to www.ato.gov.au for more information.

Individuals with adjusted taxable income* up to \$37,000 will receive a Low Income Super Tax Offset (LISTO) contribution to their superannuation fund. The LISTO contribution is 15% of total concessional (pre-tax) contributions for a financial year, capped at \$500. It will be paid automatically into the member's super account.

* Taxable income, adjusted fringe benefits, target foreign income, total net investment loss, tax-free pension or benefit, reportable superannuation contributions less any deductible child maintenance expenditure for that year.

2. Putting money into your account (cont.)

Combine your super accounts

If you have several super accounts, consolidating into one account is a great way to simplify your super and save on multiple fees which can erode your retirement savings over time.

Our Combine Your Super tool makes combining your super easy. Visit suncorp.com.au/combineyoursuper to get started.

Personal Deductible Contributions

From 1 July 2017, all persons regardless of employment status, (although subject to a work test if aged between 65 and 74), may be able to claim a tax deduction for personal contributions into superannuation. To claim the deduction, you must provide to the Fund a valid notice of your intent to claim a deduction, in the approved form.

If you've made personal contributions into your account and haven't withdrawn them before submitting your notice of intent to claim a tax deduction (an ATO Section 290-170 form), you may be able to claim a tax deduction (unless the contribution was rolled to a pension). If you have made personal contributions and have not withdrawn them before 30 June in any financial year, we'll send you a notice at the end of that financial year which you need to complete and send back to us.

Spouse contributions

By making a contribution on your behalf, your spouse may be entitled to a tax offset of up to \$540 which they can claim through their personal income tax return. The offset is available if your spouse has income below \$40,000 pa. Refer to the ATO website for a full list of eligibility criteria.

Contribution Limits

There are contribution limits (sometimes called 'contribution caps') on how much you can contribute to super in any one financial year (from 1 July to 30 June), without being charged additional tax. It's important you know these limits, as sometimes the additional tax for exceeding them can be substantial. You should also be aware that any fees or charges your employer pays on your behalf are also counted towards the caps.

Contribution limits on how much you can contribute to super*	
Pre-tax ('concessional') contributions	– \$25,000 pa* The cap is subject to a work test if aged between 65 and 74 and will be indexed to Average Weekly Ordinary Time Earnings (AWOTE) increasing in \$2,500 increments.
After-tax ('non-concessional') contributions	– \$100,000 pa or \$300,000 over 3 years for individuals under age 65.

* For the 2017/18 financial year.

2. Putting money into your account (cont.)

Methods of contributing to your account

Contribution methods													
Direct debit	<p>If you want to make a regular contribution to your super account, it's easy to set up a direct debit from your nominated financial institution. You can contribute monthly, quarterly, half-yearly or yearly.</p> <p>We'll debit your nominated financial institution account on or around the 15th day of the relevant month. And if you want to change or cancel this arrangement, it's easy – just update your details online. Your request must be submitted on or before the 9th of the month to ensure it's effective for the next scheduled direct debit date.</p>												
BPAY®	<p>BPAY® lets you contribute from your own bank account over the phone or internet. To make a BPAY payment, you'll need your Customer Reference Number (CRN), which you'll find in your online account.</p> <p>® Registered to BPAY Pty Ltd ABN 69 079 137 519.</p> <p>The biller code you'll need to use will depend on the contribution type you, your spouse, or your employer wants to make.</p> <p>BPAY codes</p> <table border="1"> <tr> <td></td> <td><i>Use the right Biller Code for the contribution you're making</i></td> </tr> <tr> <td>Personal contribution</td> <td>256602</td> </tr> <tr> <td>Spouse contribution</td> <td>256628</td> </tr> <tr> <td>Employer SG and Award contributions</td> <td>256594</td> </tr> <tr> <td>Employer salary sacrifice contribution</td> <td>256610</td> </tr> <tr> <td>Employer voluntary contribution</td> <td>256636</td> </tr> </table> <p>Telephone & Internet Banking - BPay®</p> <p>Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account.</p> <p>More info: www.bpay.com.au</p> <p>Payments via BPAY are limited to \$10,000 for credit card payments and \$100,000 for debit card payments.</p>		<i>Use the right Biller Code for the contribution you're making</i>	Personal contribution	256602	Spouse contribution	256628	Employer SG and Award contributions	256594	Employer salary sacrifice contribution	256610	Employer voluntary contribution	256636
	<i>Use the right Biller Code for the contribution you're making</i>												
Personal contribution	256602												
Spouse contribution	256628												
Employer SG and Award contributions	256594												
Employer salary sacrifice contribution	256610												
Employer voluntary contribution	256636												
At any Suncorp store	<p>Pop into any Suncorp store and make your contribution by cash deposit or transfer from your other Suncorp accounts. Simply fill in a deposit slip form available online.</p>												

2. Putting money into your account (cont.)

Who can make contributions to a super account?

Whether you can open an account and contribute to super depends on your personal circumstances, such as your age and employment status:

Who can make contributions into super*	
You're eligible for a Plan account if you're	<ul style="list-style-type: none">- Employed by the Suncorp Group, and- receiving SG or certain Award contributions, whatever your age.
You can make contributions into your account in the Plan if you're	<ul style="list-style-type: none">- under age 65, or- between age 65-74 and have worked at least 40 hours in an uninterrupted 30 day period within the current financial year.

* For the 2017/18 financial year.

For transition to retirement (TTR) options and pension accounts

If you'd like to make a personal contribution when opening your TTR option or pension account, you must meet the eligibility criteria outlined above.

You generally can't make additional contributions to your existing transition to retirement option or pension account once it's been opened. If you have additional funds you would like to add to the balance of your transition to retirement or pension account, you'll need to open a new account or refresh your existing pension. Speak to your financial adviser or give us a call to find out what you need to do.

There is a \$1.6 million transfer balance cap on the total amount of super an individual can transfer to start pensions. The \$1.6 million cap does not apply to investment earnings so your savings can grow without restriction. The cap will increase in line with the rate of inflation, in \$100,000 increments.

3. Taking money out of your account

The purpose of super is to help you save money to fund your lifestyle in retirement, so it's logical that restrictions apply to when you can get access to your money. To give your super time to grow, it's 'preserved' throughout your working life, and access is generally restricted until you reach preservation age or meet what's called a 'condition of release'. However, you can transfer (rollover) your account balance to another complying super fund at any time.

Preserved and non-preserved benefits

Within your super account balance, different sums of money may be categorised into different types of benefits (shown below), which may determine how accessible that money is.

Type of benefit	When you can get access to these benefits
Preserved benefits	You can only get access to money in this category once you've met a condition of release (see the table below).
Restricted non-preserved benefits	Generally, this is money accrued from personal contributions made to an employer fund from 1 July 1983 to 30 June 1999 that you couldn't claim a tax deduction for. Like preserved benefits, you can get access to this money once you've met a condition of release (see the table below), or when you leave the employer who originally made the contributions for you.
Unrestricted non-preserved benefits	You can get access to this money at any time.

Conditions of release

You can access your preserved and restricted non-preserved super benefits if you satisfy one of the 'conditions of release', as shown on this page:

Condition of release	What types of super benefits you can get access to
Retirement - permanently retiring after reaching your 'preservation age' (see the table on the next page)	All
Retirement - leaving your employer after turning age 60	All
Reaching age 65	All
Permanent incapacity	All

Condition of release	What types of super benefits you can get access to
Severe financial hardship	The benefit you receive is limited to one lump sum payment between \$1,000 and \$10,000 within a 12-month period, depending on your circumstances.
Compassionate grounds	You'll need to make an application to the Department of Human Services (DHS) to have your benefits released. The amount you receive is determined by DHS.
Temporary residents departing Australia	All
Termination of your employment with the employer who contributed for you	You can access all your restricted non-preserved benefits. You can only access your preserved benefits as a non-commutable life pension or non-commutable life annuity.
Termination of your employment with the employer who contributed for you (where your preserved benefits are less than \$200)	All
'Lost member' with whom contact is restored and has an account balance of less than \$200	All
Reaching preservation age	All (through income streams which cannot be converted into lump sums). This includes using funds to start a non-commutable (transition to retirement) allocated pension.
Terminal illness	All
Temporary incapacity	You can access your super benefits as long as the withdrawal amount isn't greater than your income before becoming temporarily incapacitated. You can only receive the payments as a non-commutable income stream.
Death	All
Former resident of Australia that has moved permanently to New Zealand and nominated a provider of a KiwiSaver Scheme	All

3. Taking money out of your account (cont.)

Your 'preservation age'

Your preservation age depends on when you were born. It determines when you can access some of your benefits. Once you have reached age 60 and retired, your super benefits can be withdrawn tax-free as a pension or a lump sum.

Your date of birth	Your preservation age
Before July 1960	55
1 July 1960 – 30 June 1961	56
1 July 1961 – 30 June 1962	57
1 July 1962 – 30 June 1963	58
1 July 1963 – 30 June 1964	59
1 July 1964 onwards	60

Pension accounts

One of the great features of the Plan is that you have access to a pension account through Suncorp Brighter Super®.

If you're ready to retire, Suncorp Brighter Super makes the change simple and hassle-free. Our pension accounts provide regular income to fund your retirement needs, while continuing to let your savings grow at a tax-effective rate.

Opening a pension account

You can open a pension account if you:

- have reached your preservation age and want to access your preserved benefits through the transition to retirement option. Refer to Your 'preservation age' above
- have reached your preservation age and have ceased gainful employment and intend never again to work 10 hours or more in a week
- are aged 60 to 64 and have retired, or since turning 60 have resigned from or changed your employment
- are aged 65 and over
- are permanently incapacitated
- have a super lump sum consisting entirely of unrestricted non- preserved benefits
- are still able to contribute to super but meet an immediate 'condition of release'.

Transition to retirement

If you've reached retirement age, but aren't yet ready to stop working, a Suncorp Brighter Super transition to retirement (TTR) option allows you to access your super benefits as a retirement income stream while continuing to work.

There are some limits on your pension payment amounts, and because they're designed to give limited access to your super benefits, TTR options are 'non-commutable', which means you can't make a lump sum cash withdrawal until you reach 65 or meet another condition of release.

More information about Suncorp Brighter Super pension accounts and transition to retirement options can be found in the Suncorp Brighter Super Personal Super and Pension PDS and the Suncorp Brighter Super Product Guide available on our website, suncorp.com.au/super.

What happens to your super if you die?

Your super account will be paid to your beneficiary. Your 'beneficiary' is the person or people you've chosen to receive your super benefit (including any applicable insurance benefit) if you die.

There are rules around who you can nominate to receive your super benefits on your death – but it must be paid to your estate or one or more of your dependants. A dependant includes a:

- spouse (legal and de facto – including same-sex partners)
- child of any age
- person in an interdependency relationship with you, and
- financial dependant.

3. Taking money out of your account (cont.)

Make sure your beneficiary nomination is valid

Under super law and the terms of the Trust Deed we're obliged to pay your super benefits if you die to the beneficiary you've validly nominated. (We provide more information about the Trust Deed later in this Product Guide.)

For your nomination to be valid:

- each beneficiary must be a dependant and/or your Legal Personal Representative (ie the person who administers your estate on your death) at the time of your death, and
- if there is more than one beneficiary, the way you want the total distribution of your super benefits to be made between them must be clearly stated in percentages, and the total must add up to 100 per cent.

Even though your beneficiary nominations won't expire it's still a good idea to keep them up to date so they remain current and clearly reflect your wishes – especially after your circumstances change with things like marriage, divorce, birth of a child or when a beneficiary stops being dependent on you.

How to nominate a beneficiary

You can update your beneficiaries any time in your online account. If you'd like more information about beneficiaries, speak to your financial adviser or give us a call.

4. Risks of super

Even though the government makes it partly compulsory, investing in super carries certain financial risks. One of the biggest is that you won't end up with enough money to meet your retirement needs. This could happen when:

- an investment decreases in value
- money is invested conservatively in assets which provide more stable but lower long-term returns.

It's a good idea for you to consider what these risks might mean for you. If you're not sure how you feel about risk, log into your account and check out our range of tools and calculators on super and investing. Or give us or your adviser a call.

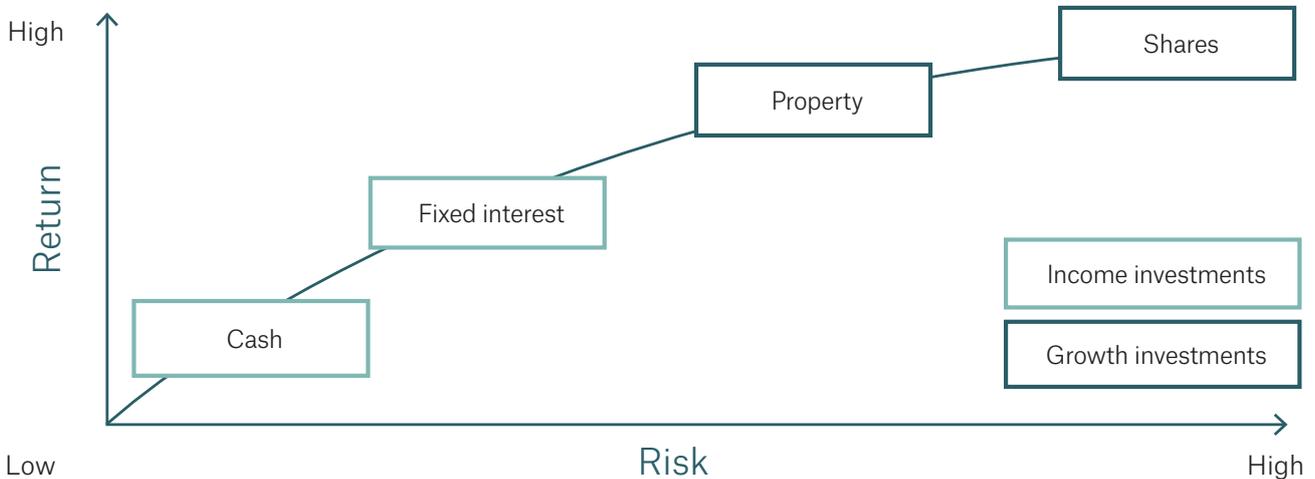
General risks that could affect your account

Some of the risks that could affect your investments in your super account are shown below. We regularly monitor these risks for their impact on the investment menu as a whole, but it's a good idea for you to consider what they might mean for you.

Risk type	What is it?
Market risk	This can arise due to changes in government or economic policy, interest rates and exchange rates, market sentiment, global events, technological change, environmental conditions or changes in legislation. All these things can adversely affect the financial markets in which your super may be invested. This type of risk is also known as systemic risk.
Security specific risk	Individual securities, like company shares and fixed income securities, can be affected by risks specific to that security such as the company's management and business environment. This type of risk is also known as unsystematic risk or diversifiable risk.
Investment options risk	Investment managers and the strategies they adopt may change, which may not be in line with your expectations when you first invested. They may also fail to meet their stated investment objectives. It's also possible an investment option may be terminated.
Liquidity risk	This arises where an investment can't be easily converted into cash or sold at fair value, at a time when you need it.
Credit risk	This is where someone doesn't meet their obligations in, or relating to, an investment option. For example, it includes the risk that we or an underlying investment manager are unable to make payments.
Interest rate risk	The value of fixed interest investments such as bonds will fall when interest rates rise, and vice versa.
Inflation risk	If inflation exceeds an investment's return, it will reduce the investment's purchasing power. Inflation risk is more common in low-risk investments such as cash, which generally fluctuate less but potentially provide lower long-term returns.
Foreign exchange risk	The value of international investments will change with the rise and fall of the Australian dollar. Generally, if the Australian dollar's value rises, the value of unhedged investments (those not linked to the Australian dollar) held in other countries will fall, and vice versa. An investment manager can manage foreign exchange risk via a strategy referred to as 'currency hedging'.
Derivatives risk	Derivatives are securities that derive their value from another security. Commonly known derivatives include futures and options. Investment managers may use derivatives to manage risks in a portfolio or to leverage a portfolio in the hope of generating additional returns. The risks of using derivatives include that they may be costly or difficult to reverse and their value may not move in line with that of the underlying security.
Gearing risk	Gearing involves borrowing money to invest in an asset. Geared investment options are internally geared, meaning the investment option borrows the money, rather than you. The cost of borrowing, including interest rates, and the level of gearing influence returns on a geared investment. Gearing magnifies both the gains and losses of an investment option.
Changes in law	Super and tax legislation changes frequently. These changes could affect when you can access your benefits and how they'll be treated upon withdrawal. We'll tell you about any changes we think are likely to affect your investment. Generally, we'll do this through the Plan's annual report, which is issued around September each year.

The relationship between risk and return

As a general rule, investment options with a higher level of risk will provide a higher potential return. By the same token, the smaller the risk the investment option poses, the smaller the potential return it will provide. This has been illustrated below:



Reducing investment risk

The most common way to reduce your risk is by diversification, or ‘not putting all your eggs in one basket’. The Suncorp Employee Superannuation Plan can help you diversify your super investment.

How we can help you diversify your super investment	
Multi-sector investment options	We'll invest your super across a range of asset classes within the one investment option.
Across our single-sector investment options	You can invest in a range of investments, including cash, Australian fixed interest, property and Australian and international shares.
Within an asset class	You can invest in different markets, different industries or different investment styles within one asset class.
Across investment managers	With a choice of quality investment managers to select from, you can invest with different investment managers of differing investment styles.

Standard Risk Measure

The Standard Risk Measure (SRM) is a calculation based on industry guidance that will let you compare investment options that are expected to deliver a similar number of negative annual returns over any 20-year period.

The SRM is not a complete assessment of all forms of investment risk. For instance it doesn't detail what the size of a negative return could be or the potential for a positive return to be less than you may need to meet your objectives. Further, it doesn't take into account the impact of the administration fee or any part of the management fee that is not paid to an investment manager, and tax on the likelihood of a negative return.

You should still ensure you are comfortable with the risks and potential losses associated with your chosen investment option(s).

4. Risks of super (cont.)

You can find more information on the methodology we use to calculate the SRM on our website. The standard risk measures provided in the PDS are outlined in the next table:

Risk band	Risk label	Estimated number of negative annual returns over any 20-year period
1	Very low	Less than 0.5
2	Low	0.5 to less than 1
3	Low to medium	1 to less than 2
4	Medium	2 to less than 3
5	Medium to high	3 to less than 4
6	High	4 to less than 6
7	Very high	6 or greater

You'll find a SRM for all of our investment options either in the PDS or later in this Product Guide. The actual measure for each option can change at any time, for example because of market conditions, so you should always check the most up-to-date information before you make a decision – you can find any updates in the 'Understanding Investment Risk flyer' on our website.

5. How we invest your money

When it comes to investing with the Suncorp Employee Superannuation Plan, you've got three broad choices:

1. You and your financial adviser can choose your own investment mix, or
2. You can let us do the work by investing with the Suncorp Lifestage Fund (see below), or
3. You can have the best of both worlds by putting some of your money in the Suncorp Lifestage Fund and choosing your own investment mix with the rest.

Where your money is invested

Matching your investments to your risk profile, and to your long-term lifestyle goals, is a good start to achieving your retirement goals. With so much choice there's sure to be an investment option, or a combination of investment options, to suit you. It's just a matter of finding out what they are and discussing with your financial adviser the investment strategy that's right for you.

Details of your investments are shown in your online account.

Understanding the asset classes

Each investment option is invested into what are called 'underlying assets'. These underlying assets have different characteristics and may be either income assets or growth assets or a combination of both.

- Income assets include such things as cash and fixed interest, which provide income returns in the form of interest.
- Growth assets include property, shares and alternative assets, which provide for investment returns comprising both capital growth (increase in value of the investment) and income.

Asset class	What is it?
Cash	Cash generally refers to short-term liquid investments and may include bank deposit securities, such as term deposits.
Fixed interest	Fixed interest generally refers to debt instruments issued by governments and companies. Investments may include bonds, debentures and other hybrid securities. The value of fixed interest assets may go up or down.
Property	Property generally refers to direct or indirect property investments in Australian and international property via listed and unlisted real estate trusts (REITs), exchange traded funds (ETFs) and companies.
Infrastructure	Infrastructure refers to the structures, systems, and facilities serving a country, city, or area including the services and facilities necessary for its economy to function. Infrastructure generally refers to direct or indirect infrastructure investments in Australia and overseas via ETFs and companies.
Shares	Shares represent a part ownership in a company (ie a share). Returns from the ownership of shares combine both the income received (dividends) and growth (capital gains) through the increase in the share price. The value of international shares may also be affected by fluctuations in the exchange rate.
Alternative assets	Alternative assets are investments that are not classified or may not be correlated to the traditional asset classes of cash, fixed interest, property or shares. Typically they may involve investments in asset classes (eg commodities such as gold, infrastructure or private equity) or investment strategies (eg financial instruments such as exchange traded or Over The Counter (OTC) derivatives, or trading techniques) that aren't liquid and require specialised skills to manage.

Default investment option for Suncorp Employee Superannuation Plan

Our default investment option for the Plan is the Suncorp Lifestage Fund.

- When you join the Plan, you'll automatically be invested in our simple, cost effective and MySuper compliant Suncorp Lifestage Fund. You can then choose your own investment options.
- It's a multi-sector investment option that automatically changes its investment mix as you grow older.

Unless you tell us otherwise, you'll automatically be invested in the Suncorp Lifestage Fund for your year of birth. For example, if you were born in 1982, you'll be invested in the Suncorp Lifestage Fund 1980-1984. This could be a perfectly reasonable investment option for you. However, no single investment option suits everyone and the risk you take is that the default investment option won't deliver what you want, or need, from your investments.

Check out How we invest your money in the PDS for more information about the specific Suncorp Lifestage Fund you'll be invested in.

Hassle-free investing with the Suncorp Lifestage Fund

We got together with our investment partner Morningstar Investment Management Australia Limited (referred to from now on as just 'Morningstar'), a worldwide leader in investing, and created the diversified multi-manager Suncorp Lifestage Fund. The Suncorp Lifestage Fund brings together the skill and expertise from a number of quality investment managers from Australia and around the world. They make super investing super easy.

How does the Suncorp Lifestage Fund work?

First we allocate you a diversified investment mix determined by your age so you don't have all your eggs in the one basket. And as you get older, we'll automatically change it to better suit the typical changing needs and risk profile of someone your age. So when you're younger, we'll put more of your money in growth investments (such as shares, property and infrastructure) because you have a long time before retirement to ride the ups and downs of investment markets. And as you get older we'll put more of your money in income investments (such as fixed income, and cash) better suited to investors with shorter time horizons.

Investing in the Suncorp Lifestage Fund means we get on with managing your money so you can get on with other things. The illustration below shows how this works.

A lot of what you need to know about the Suncorp Lifestage Fund is in the PDS. Here's the rest of the detail.



5. How we invest your money (cont.)

Suncorp Lifestage Fund – investment strategy

The Suncorp Lifestage Fund holds a diversified mix of growth and income investments, with an increased allocation to income investments as you get older. Each Suncorp Lifestage Fund is tailored to suit the investment needs and risk profile of investors within the specified age group.

Investment fee – 0.20% pa

Buy-sell spread – as at 31 July 2017 - Super +/- 0.11%, Pension +/- 0.07% to +/- 0.10%

Investment objective – The Suncorp Lifestage Fund aims to maximise capital growth, real capital preservation and income returns from a diversified mix of investments. The emphasis changes from capital growth to capital preservation and income as you get older. In the PDS we showed you what the SRM and the strategic asset allocation was for each Suncorp Lifestage Fund. The following table shows what the investment objectives and ranges are for each Suncorp Lifestage Fund.

Suncorp Lifestage Fund	Investment objective	Ranges (%) for the different investments						
		Cash	Aus fixed interest	Intl fixed interest	Infrastructure	Property	Aus shares	Intl shares
1934 or earlier	Primarily capital preservation with a return objective of CPI + 1.5% over 10 years	10-100	0-70	0-70	0-30	0-20	0-30	0-20
1935-1939	Primarily capital preservation with a return objective of CPI + 1.5% over 10 years	10-100	0-70	0-70	0-30	0-20	0-30	0-20
1940-1944	Primarily capital preservation with a return objective of CPI + 2.0% over 10 years	10-100	0-70	0-70	0-30	0-20	0-30	0-20
1945-1949	Primarily capital preservation with a return objective of CPI + 2.0% over 10 years	8-100	0-70	0-70	0-30	0-20	0-30	0-20
1950-1954	Tilted towards capital preservation with a return objective of CPI + 2.0% over 10 years	8-100	0-70	0-70	0-30	0-30	0-40	0-30
1955-1959	Tilted towards capital preservation with a return objective of CPI + 2.5% over 10 years	5-100	0-70	0-70	0-30	0-30	0-40	0-30
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	0-40
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	0-50	0-60	0-50
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	0-50	0-60	0-50
1975-1979	Primarily wealth generation with a return objective of CPI + 3.5% over 10 years	0-100	0-40	0-40	0-20	0-60	0-70	0-60
1980-1984	Primarily wealth generation with a return objective of CPI + 4.0% over 10 years	0-100	0-30	0-30	0-20	0-60	0-70	0-60
1985-1989	Primarily wealth generation with a return objective of CPI + 4.0% over 10 years	0-100	0-30	0-30	0-20	0-60	0-70	0-60
1990-1994	Primarily wealth generation with a return objective of CPI + 4.5% over 10 years	0-100	0-30	0-30	0-20	0-60	0-70	0-60
1995-1999	Primarily wealth generation with a return objective of CPI + 4.5% over 10 years	0-100	0-30	0-30	0-20	0-60	0-70	0-60
2000-2004	Primarily wealth generation with a return objective of CPI + 4.5% over 10 years	0-100	0-30	0-30	0-20	0-60	0-70	0-60

The Consumer Price Index (CPI) is a key measure of inflation. An investment objective including CPI means it aims to preserve the real value of your investment.

5. How we invest your money (cont.)

Choose your own investment mix

If you prefer to manage your own investments, you can do so by building your own investment portfolio from our multi-sector and single-sector investment options, from a variety of expert investment managers, including Morningstar. They're designed to suit a broad range of investors.

The following section provides an investment profile for each of our investment options. We've also illustrated how the investment profiles work.

Estimated net transaction costs (pa) of the Suncorp Lifestage Fund

Suncorp Lifestage Fund	Super	Pension
1934 or earlier	0.07%	0.00%
1935-1939	0.08%	0.02%
1940-1944	0.09%	0.00%
1945-1949	0.09%	0.00%
1950-1954	0.08%	0.00%
1955-1959	0.07%	0.00%
1960-1964	0.05%	0.00%
1965-1969	0.02%	0.00%
1970-1974	0.00%	-
1975-1979	0.00%	-
1980-1984	0.00%	-
1985-1989	0.00%	-
1990-1994	0.00%	-
1995-1999	0.00%	-
2000-2004	0.00%	-

Suncorp Australian Shares Index Fund

Investment manager	Suncorp Corporate Services		
Style	Index		
Investment objective	Aims to match the return of the ASX 200 Accumulation Index.		
Investment strategy	Invests in a range of securities listed on the ASX Stock Exchange.		
Standard risk measure	6 - High		
Investment Mix	Asset type	Strategic asset allocation (%)	Range (%)
	Australian shares	100	95 - 100
		0	0 - 5
Investment timeframe	5 years plus		
Investment fee	0.16% pa		
Buy-sell spread as at 31 Mar 2019	+/- 0.18%		
Performance fee	No		

Suncorp Australian Shares Index Fund

This describes the target investment return and risk. Sometimes an objective refers to an index which measures the value of a group of investments. Indices such as the S&P/ASX 200 Accumulation Index are used by investment managers in Australia and around the world to benchmark their performance against

This is a general description of the investment

There are different approaches to investing money, including 'index' where the investment option has the same exposure to a group of securities as an index (eg S&P/ASX 200 Accumulation Index) or 'active' where the investment manager makes decisions to invest or not in a particular security based on their own research and valuation

This helps you compare the different investment options' level of risk

This shows the long-term target asset allocation (or investment mix)

This is how the investment option invests to achieve its objective

This is the recommended minimum length of time to hold this investment option

This shows the minimum and maximum investment limits of each asset class. Within these ranges the investment manager may move away from the strategic asset allocation if it believes it can achieve additional return or reduce risk

5. How we invest your money (cont.)

Multi-sector investment options	Type	Page
Conservative		
Morningstar Conservative Fund	Multi-manager	23
Perpetual Wholesale Conservative Growth Fund	Single manager	23
Suncorp Universal Conservative Fund	Multi-manager	24
Moderate		
Morningstar Moderate Fund	Multi-manager	24
Balanced		
Morningstar Balanced Fund	Multi-manager	25
Perpetual Wholesale Diversified Growth Fund	Single manager	25
Suncorp Universal Balanced Fund	Multi-manager	26
Growth		
BlackRock Tactical Growth Fund	Single manager	26
Morningstar Growth Fund	Multi-manager	27
Suncorp Traditional Multi-Manager Fund	Multi-manager	27
Suncorp Universal Growth Fund	Multi-manager	28
High growth		
Morningstar High Growth Fund	Multi-manager	28
Suncorp Multi-Manager High Growth Fund	Multi-manager	29
Multi-sector specialist		
BlackRock Global Allocation Fund	Single manager	29
Single sector investment options		
Cash		
Suncorp Cash Fund	Single manager	30
Australian fixed interest		
Suncorp Australian Fixed Interest Fund	Single manager	30
Vanguard Australian Fixed Interest Index Fund	Single manager	31
International fixed interest		
Vanguard International Fixed Interest Index Fund (Hedged)	Single manager	32
Diversified fixed interest		
Macquarie Diversified Fixed Interest Fund	Multi-manager	33
Global credit		
Colonial First State Wholesale Global Credit Income Fund	Single manager	34
Australian listed property		
Ironbark Paladin Property Securities Fund	Single manager	34
Suncorp Australian Listed Property Index Fund	Single manager	35
International listed property		
Suncorp Global Property Index Fund	Single manager	35
Suncorp International Property Securities Index Fund (Hedged)	Single manager	36

Single sector investment options	Type	Page
Australian shares		
Ausbil Australian Active Equity Fund	Single manager	36
Ausbil Australian Emerging Leaders Fund	Single manager	37
BT Wholesale Imputation Fund	Single manager	37
Fidelity Australian Equities Fund	Single manager	38
Hyperion Australian Growth Companies Fund	Single manager	38
Investors Mutual All Industrials Share Fund	Single manager	39
Ironbark Karara Australian Share Fund	Single manager	39
Nikko AM Australian Share Income Fund	Single manager	40
Perpetual Wholesale Ethical SRI Fund	Single manager	40
Perpetual Wholesale Geared Australian Share Fund	Single manager	41
Perpetual Wholesale Industrial Share Fund	Single manager	41
Perpetual Wholesale SHARE-PLUS Long-Short Fund	Single manager	42
Suncorp Australian Shares Index Fund	Single manager	42
Suncorp Australian Shares Multi-Manager Fund	Multi-manager	43
Suncorp Australian Shares Value Fund	Single manager	43
Zurich Investments Equity Income Fund	Single manager	44
International shares		
Colonial First State Wholesale Global Resources Fund	Single manager	44
Grant Samuel Epoch Global Equity Shareholder Yield (Unhedged) Fund	Single manager	45
Lazard Global Small Cap Fund	Single manager	45
Platinum International Fund	Single manager	46
Suncorp International Shares Index Fund	Single manager	46
Suncorp International Shares Multi-Manager Fund	Multi-manager	47
Walter Scott Global Equity Fund	Single manager	47
Infrastructure		
Lazard Global Listed Infrastructure Fund	Single manager	48

Closed investment options

(only for member who currently have an investment in these options)

Multi-sector investment options	Type	Page
Secure		
Suncorp Traditional Capital Guaranteed Fund	Multi-manager	49

Diversified investment options

Morningstar Conservative Fund			
Investment manager	Morningstar Investment Management Australia Limited		
Style	Multi-manager		
Investment objective¹	Aims to outperform the investment benchmark (strategic asset allocation weighted composite return of the sector benchmarks) over 2 to 4 years.		
Investment strategy	<p>An actively managed diversified fund with a long-term average exposure of around 85% to defensive assets such as fixed interest and cash and around 15% exposure to growth assets such as shares and property.</p> <p>The fund will be invested across managed funds, direct securities, exchange traded funds, foreign exchange contracts and/or derivatives. The fund aims to deliver real returns whilst preserving capital over the targeted investment horizon.</p>		
Standard Risk Measure	2 - Low [^]		
Investment mix	Asset type	Strategic asset allocation (%)	Range (%)
	Australian shares	5.0	0 - 15
	International shares	7.0	0 - 15
	Global property securities & infrastructure	2.0	0 - 15
	Alternative investments	2.0	0 - 20
	Australian bonds	28.0	0 - 70
	International bonds (hedged)	20.0	0 - 70
	Cash	36.0	10 - 90
Investment timeframe	2 years		
Management Costs			
Investment fee (% pa)²	0.40%		
Indirect costs (% pa)	0.00%		
Performance fee³	Yes		
Transaction Costs			
Estimated net transaction costs affecting returns (% pa)	0.00%		
Buy-sell spread as at 31 July 2017	+/- 0.10%		

Perpetual Wholesale Conservative Growth Fund			
Investment manager	Perpetual Investment Management Limited		
Style	Active		
Investment objective⁴	The fund aims to provide moderate growth over the medium-term and income through investment in a diversified portfolio with an emphasis on cash, enhanced cash and fixed income securities. The fund aims to outperform a composite benchmark (before fees and taxes) reflecting its allocation to the various asset types over rolling 3-year periods.		
Investment strategy	<p>The fund invests in a diverse mix of growth, defensive and other assets, with a focus on cash, enhanced cash and fixed income securities.</p> <p>Tactical asset allocation strategies may be applied, which involves the fund adjusting its exposure to asset classes on a regular basis within investment guidelines. Currency hedges may be used from time to time. Derivatives and exchange traded funds may be used in managing each asset class.</p>		
Standard Risk Measure	5 - Medium to high [^]		
Investment mix	Asset type	Strategic asset allocation (%)	Range (%)
	Australian shares ⁵	13.0	0 - 25
	International shares ⁵	9.0	0 - 20
	Property	5.5	0 - 10
	Fixed income	40.0	15 - 55
	Other assets ⁶	11.5	0 - 30
	Cash and enhanced cash ⁷	21.0	15 - 55
	Investment timeframe	3 years plus	
Management Costs			
Investment fee (% pa)	0.70%		
Indirect costs (% pa)	0.00%		
Performance fee	No		
Transaction Costs			
Estimated net transaction costs affecting returns (% pa)	+0.00%		
Buy-sell spread as at 31 July 2017	+0.26% / Nil		

Suncorp Universal Conservative Fund			
Investment manager	Morningstar Investment Management Australia Limited		
Style	Multi-manager		
Investment objective	CPI + 1.0% over 10 years.		
Investment strategy	Holds a diversified mix of growth and income investments, with a tilt towards fixed income and cash.		
Standard Risk Measure	3 – Low to medium		
Investment mix	Asset type	Strategic asset allocation (%)	Range (%)
	Australian shares	15.0	0 – 40
	International Shares	10.5	0 – 30
	Property securities	4.5	0 – 30
	Infrastructure	2.0	0 – 30
	Australian fixed interest	20.0	0 – 70
	International fixed interest	18.0	0 – 70
	Cash	30.0	0 – 100
Investment timeframe	3 years plus		
Management Costs			
Investment fee (% pa)	0.30%		
Indirect costs (% pa)	0.00%		
Performance fee	No		
Transaction Costs			
Estimated net transaction costs affecting returns (% pa)	0.12%		
Buy-sell spread as at 31 July 2017	+/- 0.06%		

Morningstar Moderate Fund			
Investment manager	Morningstar Investment Management Australia Limited		
Style	Multi-manager		
Investment objective¹	Aims to outperform the investment benchmark (strategic asset allocation weighted composite return of the sector benchmarks) over 3 to 5 years.		
Investment strategy	An actively managed diversified fund with a long-term average exposure of around 30% to growth assets such as shares, property and infrastructure and around 70% exposure to defensive assets such as cash and fixed interest. The fund will be invested across managed funds, direct securities, exchange traded funds, foreign exchange contracts and/or derivatives. The fund aims to deliver real returns whilst preserving capital over the targeted investment horizon.		
Standard Risk Measure	3 – Low to medium [^]		
Investment mix	Asset type	Strategic asset allocation (%)	Range (%)
	Australian shares	9.0	0 – 30
	International shares	13.0	0 – 30
	Global property securities & infrastructure	5.0	0 – 25
	Alternative investments	6.0	0 – 25
	Australian bonds	23.0	0 – 50
	International bonds (hedged)	17.0	0 – 50
	Cash	27.0	0 – 70
Investment timeframe	3 Years		
Management Costs			
Investment Fee (% pa)²	0.67%		
Indirect costs (% pa)	0.00%		
Performance fee³	Yes		
Transaction Costs			
Estimated net transaction costs affecting returns (% pa)	0.00%		
Buy-sell spread as at 31 July 2017	+/- 0.11%		

Morningstar Balanced Fund			
Investment manager	Morningstar Investment Management Australia Limited		
Style	Multi-manager		
Investment objective¹	Aims to outperform the investment benchmark (strategic asset allocation weighted composite return of the sector benchmarks) over 5 to 7 years.		
Investment strategy	An actively managed diversified fund with a long-term average exposure of around 50% to growth assets such as shares, property and infrastructure and around 50% exposure to defensive assets such as cash and fixed interest. The fund will be invested across managed funds, direct securities, exchange traded funds, foreign exchange contracts and/or derivatives. The fund aims to deliver real returns whilst preserving capital over the targeted investment horizon.		
Standard Risk Measure	4 - Medium [^]		
Investment mix	Asset type	Strategic asset allocation (%)	Range (%)
	Australian shares	16.0	0 - 45
	International shares	23.0	0 - 45
	Global property securities & infrastructure	8.0	0 - 35
	Alternative investments	6.0	0 - 25
	Australian bonds	20.0	0 - 40
	International bonds (hedged)	14.0	0 - 40
	Cash	13.0	0 - 55
Investment timeframe	5 years		
Management Costs			
Investment fee (% pa)²	0.72%		
Indirect costs (% pa)	0.00%		
Performance fee³	Yes		
Transaction Costs			
Estimated net transaction costs affecting returns (% pa)	0.00%		
Buy-sell spread as at 31 July 2017	+/- 0.14%		

Perpetual Wholesale Diversified Growth Fund			
Investment manager	Perpetual Investment Management Limited		
Style	Active		
Investment objective⁴	The fund aims to provide long-term capital growth and income through investment in a diversified portfolio of growth and income assets. The fund aims to outperform a composite benchmark (before fees and taxes) reflecting its allocation to the various asset types over rolling 3-year periods.		
Investment strategy	The fund invests in a diverse mix of growth, defensive and other assets. Tactical asset allocation strategies may be applied, which involves the fund adjusting its exposure to asset classes on a regular basis within investment guidelines. Currency hedges may be used from time to time. Derivatives and exchange traded funds may be used in managing each asset class.		
Standard Risk Measure	6 - High [^]		
Investment mix	Asset type	Strategic asset allocation (%)	Range (%)
	Australian shares ⁵	21.0	10 - 35
	International shares ⁵	20.0	10 - 30
	Property	5.5	0 - 15
	Fixed income	30.0	10 - 45
	Other assets ⁶	13.5	0 - 30
	Cash and enhanced cash ⁷	10.0	0 - 30
Investment timeframe	3 years plus		
Management Costs			
Investment fee (% pa)	0.92%		
Indirect costs (% pa)	0.00%		
Performance fee	No		
Transaction Costs			
Estimated net transaction costs affecting returns (% pa)	0.04%		
Buy-sell spread as at 31 July 2017	+ 0.27% / Nil		

Suncorp Universal Balanced Fund			
Investment manager	Morningstar Investment Management Australia Limited		
Style	Multi-manager		
Investment objective	CPI + 2.5% over 10 years.		
Investment strategy	Holds a balanced diversified mix of growth and income investments.		
Standard Risk Measure	5 – Medium to high [^]		
Investment mix	Asset type	Strategic asset allocation (%)	Range (%)
	Australian shares	25.0	0 – 60
	International shares	18.5	0 – 50
	Property securities	7.5	0 – 50
	Infrastructure	3.0	0 – 20
	Australian fixed interest	17.5	0 – 60
	International fixed interest	15.5	0 – 60
	Cash	13.0	0 – 100
	Investment timeframe	5 years plus	
Management Costs			
Investment fee (% pa)	0.30%		
Indirect costs (% pa)	0.00%		
Performance fee	No		
Transaction Costs			
Estimated net transaction costs affecting returns (% pa)	0.07%		
Performance fee	+/- 0.09%		

BlackRock Tactical Growth Fund		
Investment manager	BlackRock Investment Management (Australia) Limited	
Style	Active	
Investment objective	<p>The fund aims to outperform peer performance consistent with a “growth” orientated investment strategy encompassing: a broadly diversified exposure to Australian and international assets; active asset allocation, security selection and risk management; and flexibility to deviate meaningfully from the strategic asset allocation to help manage total portfolio risk.</p> <p>The fund aims to outperform its benchmark indices over a 5-year rolling period before fees.</p>	
Investment strategy	<p>The investment strategy of the fund is to provide investors with a diversified exposure to the best investment teams and strategies that the BlackRock Group has globally within the context of an Australian based ‘growth’ investment portfolio.</p> <p>The strategy is built around two steps: establishing the most appropriate strategic benchmark subject to the growth/income splits and market risk exposures of the range of Australian balanced funds; and enhancing the returns of the fund relative to the strategic benchmark to the maximum extent possible by utilising investment teams, strategies and techniques from the BlackRock Group’s resources around the globe, subject to a risk budgeting framework.</p>	
Standard Risk Measure	5 – Medium to high [^]	
Investment mix	Asset type	Strategic asset allocation (%)
	Australian shares	30.0
	International shares	
	Hedged	18.0
	Unhedged	11.0
	Emerging market shares	3.0
	Global listed infrastructure	3.0
	International property	6.0
	Australian fixed income	15.0
	International fixed income	6.0
	Emerging market debt (USD Hedged)	3.0
	Cash	5.0
	Investment timeframe	5 years plus
Management Costs		
Investment fee (% pa)	0.95%	
Indirect costs (% pa)	0.00%	
Performance fee	No	
Transaction Costs		
Estimated net transaction costs affecting returns (% pa)	0.66%	
Buy-sell spread as at 31 July 2017	+/- 0.175%	

Morningstar Growth Fund			
Investment manager	Morningstar Investment Management Australia Limited		
Style	Multi-manager		
Investment objective¹	Aims to outperform the investment benchmark (strategic asset allocation weighted composite return of the sector benchmarks) over 5 to 10 years.		
Investment strategy	An actively managed diversified fund with a long-term average exposure of around 70% to growth assets such as shares, property and infrastructure and around 30% exposure to defensive assets such as cash and fixed interest. The fund will be invested across managed funds, direct securities, exchange traded funds, foreign exchange contracts and/or derivatives. The fund aims to deliver real returns whilst preserving capital over the targeted investment horizon.		
Standard Risk Measure	5 - Medium to high [^]		
Investment mix	Asset type	Strategic asset allocation (%)	Range (%)
	Australian shares	22.0	0 - 60
	International shares	33.0	0 - 60
	Global property securities & infrastructure	11.0	0 - 40
	Alternative investments	8.0	0 - 25
	Australian bonds	12.0	0 - 30
	International bonds (hedged)	8.0	0 - 30
	Cash	6.0	0 - 40
Investment timeframe	7 years		
Management Costs			
Investment fee (% pa)²	0.72%		
Indirect costs (% pa)	0.00%		
Performance fee³	Yes		
Transaction Costs			
Estimated net transaction costs affecting returns (% pa)	0.00%		
Buy-sell spread as at 31 July 2017	+/- 0.16%		

Suncorp Multi-Manager Growth Fund			
Investment manager	Morningstar Investment Management Australia Limited		
Style	Multi-manager		
Investment objective⁸	The fund aims to earn a rate of return that exceeds the strategic asset allocation weighted composite return of the sector benchmarks over a rolling 7-year period.		
Investment strategy	Holds a diversified mix of growth and income investments, with a tilt towards shares, property and infrastructure.		
Standard Risk Measure	6 - High		
Investment mix	Asset type	Strategic asset allocation (%)	Range (%)
	Australian shares	32.0	20 - 50
	International shares	36.0	20 - 50
	Australian listed property	5.0	0 - 15
	International listed property	4.0	0 - 15
	Infrastructure	5.0	0 - 20
	Unlisted property	0.0	
	Australian fixed interest	3.0	0 - 20
	International fixed interest	4.0	0 - 20
	Cash	11.0	5 - 20
Investment timeframe	7 years		
Management Costs			
Investment fee	0.45%		
Indirect costs (% pa)	0.00%		
Performance fee	No		
Transaction Costs			
Estimated net transaction costs affecting returns (% pa)	0.00%		
Buy-sell spread as at 31 July 2017	+/- 0.17%		

Suncorp Universal Growth Fund			
Investment manager	Morningstar Investment Management Australia Limited		
Style	Multi-manager		
Investment objective	CPI + 3.5% over 10 years.		
Investment strategy	Holds a diversified mix of growth and income investments, with a tilt towards shares, property and infrastructure.		
Standard Risk Measure	6 - High		
Investment mix	Asset type	Strategic asset allocation (%)	Range (%)
	Australian shares	36.0	0 - 70
	International shares	27.0	0 - 60
	Property securities	11.0	0 - 60
	Infrastructure	3.5	0 - 20
	Australian fixed interest	9.5	0 - 40
	International fixed interest	8.5	0 - 40
	Cash	4.5	0 - 100
Investment timeframe	7 years plus		
Management Costs			
Investment fee (% pa)	0.30%		
Indirect costs (% pa)	0.00%		
Performance fee	No		
Transaction Costs			
Estimated net transaction costs affecting returns (% pa)	0.00%		
Buy-sell spread as at 31 July 2017	+/- 0.14%		

Morningstar High Growth Fund			
Investment manager	Morningstar Investment Management Australia Limited		
Style	Multi-manager		
Investment objective¹	Aims to outperform the investment benchmark (strategic asset allocation weighted composite return of the sector benchmarks) over 5 to 10 years.		
Investment strategy	An actively managed diversified fund with a long-term average exposure of around 90% to growth assets such as shares, property and infrastructure and around 10% exposure to defensive assets such as cash and fixed interest. The fund will be invested across managed funds, direct securities, exchange traded funds, foreign exchange contracts and/or derivatives. The fund aims to deliver real returns whilst preserving capital over the targeted investment horizon.		
Standard Risk Measure	6 - High [^]		
Investment mix	Asset type	Strategic asset allocation (%)	Range (%)
	Australian shares	29.0	0 - 75
	International shares	44.0	0 - 75
	Global property securities & infrastructure	14.0	0 - 45
	Alternative investments	6.0	0 - 25
	Australian bonds	2.0	0 - 20
	International bonds (hedged)	2.0	0 - 20
	Cash	3.0	0 - 20
Investment timeframe	9 years		
Management Costs			
Investment fee (% pa)²	0.86%		
Indirect costs (% pa)	0.00%		
Performance fee³	Yes		
Transaction Costs			
Estimated net transaction costs affecting returns (% pa)	0.00%		
Buy-sell spread as at 31 July 2017	+/- 0.17%		

Suncorp Multi-Manager High Growth Fund			
Investment manager	Morningstar Investment Management Australia Limited		
Style	Multi-manager		
Investment objective⁸	The fund aims to earn a rate of return that exceeds the strategic asset allocation weighted composite return of the sector benchmarks over a rolling 10-year period.		
Investment strategy	Holds a diversified mix of growth and income investments, with a tilt towards shares, property and infrastructure.		
Standard Risk Measure	6 – High		
Investment mix	Asset type	Strategic asset allocation (%)	Range (%)
	Australian shares	35.0	20 – 50
	International shares	40.0	20 – 50
	Australian listed property	5.0	0 – 15
	International listed property	5.0	0 – 15
	Infrastructure	5.0	0 – 20
	Unlisted property	0.0	
	Australian fixed interest	2.0	0 – 20
	International fixed interest	0.0	0 – 20
	Cash	8.0	5 – 20
Investment timeframe	10 years		
Management Costs			
Investment fee (% pa)	0.45%		
Indirect costs (% pa)	0.00%		
Performance fee	No		
Transaction Costs			
Estimated net transaction costs affecting returns (% pa)	0.00%		
Buy-sell spread as at 31 July 2017	+/- 0.19%		

BlackRock Global Allocation Fund			
Investment manager	BlackRock Investment Management (Australia) Limited		
Style	Total return		
Investment objective	The fund aims to provide high total investment returns through a fully managed investment policy utilising international equity securities, debt and money market securities, the combination of which will be varied from time to time both with respect to types of securities and markets in response to changing market and economic trends. Currency is actively managed in the fund around a fully hedged Australian Dollar benchmark.		
Investment strategy	<p>The fund seeks to achieve its objective by investing in both equity and debt securities, including money market securities and other short-term securities or instruments, of issuers located around the world. There is no limit on the percentage of assets the fund can invest in a particular type of security.</p> <p>Generally, the fund seeks diversification across markets, industries and issuers as one of its strategies to reduce volatility. This flexibility allows the fund to look for investments in markets around the world that the investment manager believes will provide the best relative asset allocation to meet the fund's investment objective.</p>		
Standard Risk Measure	6 – High [^]		
Investment mix	Asset type	Strategic asset allocation (%)	Range (%)
	Shares	60.0	0 – 100
	Fixed income	40.0	0 – 100
	Cash	0.0	0 – 100
Investment timeframe	5 years plus		
Management Costs			
Investment fee (% pa)	0.20%		
Indirect costs (% pa)	0.97%		
Performance fee⁹	Yes		
Transaction Costs			
Estimated net transaction costs affecting returns (% pa)	0.00%		
Buy-sell spread as at 31 July 2017	+/- 0.30%		

Single sector investment options

Suncorp Cash Fund			
Investment manager	Suncorp Corporate Services Pty Ltd		
Style	Active		
Investment objective	Aims to provide a stable, cash based investment delivering a higher return than the RBA cash rate over the full interest rate cycle.		
Investment strategy	Invests in bank deposits issued by Suncorp-Metway Limited across a range of terms to deliver secure interest income with capital stability and minimal risk.		
Standard Risk Measure	1 – Very low		
Investment mix	Asset type	Strategic asset allocation (%)	Range (%)
	Cash (bank deposits)	100.0	100
Investment timeframe	1 year plus		
Management Costs			
Investment fee (% pa)	0.60%		
Indirect costs (% pa)	0.00%		
Performance fee	No		
Transaction Costs			
Estimated net transaction costs affecting returns (% pa)	0.00%		
Buy-sell spread as at 31 July 2017	Nil		

Suncorp Australian Fixed Interest Fund			
Investment manager	Suncorp Corporate Services Pty Ltd		
Style	Multi-manager		
Investment objective	Aims to outperform the Bloomberg AusBond Composite (All Maturities) Index over any rolling 3-year period.		
Investment strategy	Invests predominantly in cash, term deposits, floating rate notes, Australian government and semi-government securities, and money market financial instruments including bank accepted bills, promissory notes and certificates of deposit and credit securities with a minimum S&P credit rating of BBB-. The fund is permitted to invest in derivatives but not for gearing purposes		
Standard Risk Measure	5 - Medium to high		
Investment mix	Asset type	Strategic asset allocation (%)	Range (%)
	Australian fixed interest	100.0	50 – 100
	Cash	0.0	0 – 50
Investment timeframe	3 years		
Management Costs			
Investment fee (% pa)	0.20%		
Indirect costs (% pa)	0.00%		
Performance fee	No		
Transaction Costs			
Estimated net transaction costs affecting returns (% pa)	0.19%		
Buy-sell spread as at 31 July 2017	+/- 0.05%		

Vanguard Australian Fixed Interest Index Fund			
Investment manager	Vanguard		
Style	Index		
Investment objective	The Fund seeks to track the return of the Bloomberg AusBond Composite 0+ Yr Index before taking into account fees, expenses, and tax. The Bloomberg AusBond Composite 0+ Yr Index is a value-weighted index of securities (bonds) issued by the Commonwealth Government of Australia, Australian State Government financing authorities and treasury corporations, as well as investment-grade corporate issuers.		
Investment strategy	<p>Bond indices change far more quickly than share indices because bonds have a finite life (maturity). Index eligibility criteria such as time to maturity and credit rating may cause bonds to enter or fall out of the index at month end when the index is rebalanced. Every time a security is either added to or removed from the index, its composition changes and may require Vanguard to modify the portfolio.</p> <p>The Fund aims to hold all of the securities in the index, where practical, or otherwise a representative sample of the securities included in the index. Vanguard selects the securities it holds based on liquidity, access to markets, portfolio cash-flow and minimum trade quantities with the aim of tracking the return of the index. Security weightings in the Fund may vary from the index weightings. The Fund may exclude certain securities that are included in the index or may invest in securities that have been or are expected to be included in the index.</p> <p>Futures traded on a licensed exchange may be used in the Fund to gain market exposure without investing directly in securities. This allows Vanguard to maintain the Funds' liquidity without being under-invested. The Fund may utilise over-the-counter derivatives generally to manage the overall interest rate and credit risk exposure of the portfolio.</p> <p>The use of over-the-counter derivatives will not be used to a material extent – that is, use will generally not exceed 5% of the net asset value of the Fund, other than temporarily and in exceptional circumstances. Importantly, derivatives will not be used to leverage the assets of the Fund.</p>		
Standard Risk Measure	4 – Medium [^]		
Investment mix	Asset type	Strategic asset allocation (%)	Range (%)
	Australian fixed interest	100.0	100
Investment timeframe	3 years plus		
Management Costs			
Investment fee (% pa)	0.24%		
Indirect costs (% pa)	0.00%		
Performance fee	No		
Transaction Costs			
Estimated net transaction costs affecting returns (% pa)	0.00%		
Buy-sell spread as at 31 July 2017	+/- 0.10%		

Vanguard International Fixed Interest Index Fund (Hedged)			
Investment manager	Vanguard		
Style	Index		
Investment objective	The Fund seeks to track the return of the Bloomberg Barclays Global Treasury Index hedged into Australian dollars before taking into account fees, expenses and tax. The Bloomberg Barclays Global Treasury Index is a value-weighted index of securities (bonds) issued by the governments of countries that hold an investment grade credit rating.		
Investment strategy	<p>Bond indices change far more quickly than share indices because bonds have a finite life (maturity). Index eligibility criteria such as time to maturity and investment grading may cause bonds to enter or fall out of the index at month end when the index is rebalanced. Every time a security is either added to or removed from the benchmark, its composition changes and requires Vanguard to modify the portfolio.</p> <p>The Fund aims to hold an appropriate number of securities so as to produce a portfolio risk exposure profile consistent with that of the index. This is generally achieved by holding a representative sample of the securities included in the index. Security weightings in the Fund may vary from the index weightings. The Fund may exclude certain securities that are included in the index or may invest in securities that have been or are expected to be included in the index. The Fund may utilise futures traded on a licensed exchange to manage the overall interest rate risk exposure of the portfolio where it is unable to invest directly in physical securities.</p> <p>Vanguard will seek to hedge the Fund's currency exposure back to the Australian dollar in line with the Index, using forward foreign exchange contracts.</p> <p>To help manage counterparty risk, Vanguard may employ collateralisation of the contracts as part of its currency hedging program. As part of the currency hedging and collateralisation program the Fund may utilise derivatives (including over-the-counter derivatives) to effectively manage the cash held for collateral requirements. These derivatives are used solely to support the hedging of currency risk on assets held by the Fund. The Fund may also use over-the-counter derivatives generally to manage the overall interest rate and credit risk exposure of the portfolio.</p> <p>The use of over-the-counter derivatives, other than forward foreign exchange contracts, will not be used to a material extent – that is, use will generally not exceed 5% of the net asset value of the Fund, other than temporarily and in exceptional circumstances. Importantly, derivatives will not be used to leverage the assets of the Fund.</p>		
Standard Risk Measure	6 – High		
Investment mix	Asset type	Strategic asset allocation (%)	Range (%)
	International fixed interest	100.0	100
Investment timeframe	5 years plus		
Management Costs			
Investment fee (% pa)	0.26%		
Indirect costs (% pa)	0.00%		
Performance fee	No		
Transaction Costs			
Estimated net transaction costs affecting returns (% pa)	0.04%		
Buy-sell spread as at 31 July 2017	+/- 0.10%		

Macquarie Diversified Fixed Interest Fund													
Investment manager	Macquarie Investment Management Global Limited												
Style	Multi-manager												
Investment Objective	The fund aims to outperform the Bloomberg AusBond Composite 0+ Yr Index over the medium-term (before fees) while providing a level of risk similar to that of an Australian fixed interest fund. It aims to provide a consistent level of income with some capital growth by using a diversified investment strategy.												
Investment strategy	<p>The fund provides exposure to an actively managed diversified portfolio of Australian fixed interest securities. The fund may also provide exposure to international fixed interest, such as global sovereign bonds, as well as an exposure to global investment grade credit securities, global high yield credit securities, emerging market debt and a range of other credit opportunities when they are expected to outperform and reduce exposure to these sectors when they are expected to underperform.</p> <p>Generally, exposure will be to fixed rate notes. The duration profile of the fund is actively managed through the use of derivatives such as swaps and futures. The investment process aims to reduce the risk of the fund being adversely affected by unexpected events or downgrades in the credit rating of the fund's investments. A disciplined framework is used to analyse each sector and proposed investment to assess its risk.</p> <p>The fund gains exposure to securities either directly or through funds managed by a member of the Macquarie Group and external managers, giving investors access to leading fixed interest managers around the world. The investment manager selects and continually reviews managers using a rigorous process that draws upon the resources and skills of all aspects of the investment manager's operations.</p> <p>The fund may be exposed to derivatives to implement its investment strategy. For example, protection may be purchased on issuers that are believed to be over-valued or at risk of downgrade. These positions increase in value when the underlying instrument falls in value and decrease in value when the underlying instrument rises in value.</p> <p>The portfolio is generally hedged to Australian dollars. Small active currency positions may be taken when the investment manager believes that there are opportunities to add value.</p>												
Standard Risk Measure	4 – Medium [^]												
Investment mix	<table border="1"> <thead> <tr> <th>Asset type</th> <th>Range (%)</th> </tr> </thead> <tbody> <tr> <td>Sovereign bonds*</td> <td>0 – 100</td> </tr> <tr> <td>Investment grade[#]</td> <td>0 – 70</td> </tr> <tr> <td>Global high yield</td> <td>0 – 20</td> </tr> <tr> <td>Emerging market debt</td> <td>0 – 20</td> </tr> <tr> <td>Credit opportunities[†]</td> <td>0 – 20</td> </tr> </tbody> </table> <p>* Includes Australian government, Australian semi government, supranational, global sovereign and cash.</p> <p># Includes Australian and global investment grade credit.</p> <p>† For example: Australian RMBS, offshore ABS, bank loans and other credit related securities.</p>	Asset type	Range (%)	Sovereign bonds*	0 – 100	Investment grade [#]	0 – 70	Global high yield	0 – 20	Emerging market debt	0 – 20	Credit opportunities [†]	0 – 20
Asset type	Range (%)												
Sovereign bonds*	0 – 100												
Investment grade [#]	0 – 70												
Global high yield	0 – 20												
Emerging market debt	0 – 20												
Credit opportunities [†]	0 – 20												
Management Costs													
Investment fee (% pa)	0.61%												
Indirect costs (% pa)	0.00%												
Performance fee¹⁰	No												
Transaction Costs													
Estimated net transaction costs affecting returns (% pa)	0.00%												
Buy-sell spread as at 31 July 2017	+/- 0.08%												

Colonial First State Wholesale Global Credit Income Fund			
Investment manager	Colonial First State Investments Limited		
Style	Active – High Yield		
Investment objective	To provide income-based returns and to outperform the Bloomberg AusBond Bank Bill Index over rolling 3-year periods before fees and taxes by investing in a diversified portfolio of higher yielding Australian and international fixed interest investments.		
Investment strategy	The fund invests in a portfolio of predominantly global corporate debt investments. The fund's strategy is to earn an income return from its investments, controlling risk through careful selection and monitoring, combined with broad diversification. The increased credit risk of corporate debt means that these investments have the potential to deliver higher returns over the medium term compared to cash. The fund uses derivatives to manage interest rate sensitivity and credit risk, and to hedge currency risk.		
Standard Risk Measure	4 – Medium [^]		
Investment mix	Asset type	Strategic asset allocation (%)	Range (%)
	Cash and fixed interest	100.0	100
Investment timeframe	3 years plus		
Management Costs			
Investment fee (% pa)	0.63%		
Indirect costs (% pa)	0.00%		
Performance fee	No		
Transaction Costs			
Estimated net transaction costs affecting returns (% pa)	0.00%		
Buy-sell spread as at 31 July 2017	+/- 0.25%		

Ironbark Paladin Property Securities Fund			
Investment manager	Deutsche Asset Management		
Style	Active		
Investment objective	The investment objective of the fund is to outperform its benchmark, the S&P/ASX 300 Australian Real Estate Investment Trust (A-REIT) Accumulation Index, after fees, over rolling 3-year periods.		
Investment strategy	<p>The fund invests predominately in Australian property trusts and property related securities with some exposure to cash investments. The fund may also invest in unlisted Initial Public Offering ('IPO') securities, provided those securities are expected to be listed within three months of issue.</p> <p>The fund may have exposure to derivatives, for investment and currency management purposes. In particular, derivatives may be used by the Investment Manager for hedging to protect an asset in the fund against market value fluctuations; to reduce volatility in the fund; as a substitute for a physical security; or when adjusting asset exposures within the investment parameters of the fund.</p>		
Standard Risk Measure	6 – High [^]		
Investment mix	Asset type	Strategic asset allocation (%)	Range (%)
	Property related securities	95.0	90 – 100
	Cash	5.0	0 – 10
Investment timeframe	5 years plus		
Management Costs			
Investment fee (% pa)¹¹	0.86%		
Indirect costs (% pa)	0.00%		
Performance fee	No		
Transaction Costs			
Estimated net transaction costs affecting returns (% pa)	0.00%		
Buy-sell spread as at 31 July 2017	+/- 0.25%		

Single sector investment options (cont.)

Suncorp Australian Listed Property Index Fund			
Investment manager	Suncorp Corporate Services Pty Ltd		
Style	Index – Market Capitalisation		
Investment objective	Aims to match the return and risk profile of the S&P/ASX 200 A-REIT Accumulation Index on a rolling 12-month basis.		
Investment strategy	Invests in a range of securities on the Australian Stock Exchange. The fund is permitted to invest in derivatives but not for gearing purposes.		
Standard Risk Measure	7 – Very high		
Investment mix	Asset type	Strategic asset allocation (%)	Range (%)
	Property related securities	100.0	95 – 100
	Cash	0.0	0 – 5
Investment timeframe	5 years plus		
Management Costs			
Investment fee (% pa)	0.16%		
Indirect costs (% pa)	0.00%		
Performance fee	No		
Transaction Costs			
Estimated net transaction costs affecting returns (% pa)	0.00%		
Buy-sell spread as at 31 July 2017	+/- 0.21%		

Suncorp Global Property Index Fund			
Investment manager	Morningstar Investment Management Australia Limited		
Style	Index – market capitalisation (Australian) and fundamental (global)		
Investment objective	Aims to deliver a similar or superior risk-return profile to the FTSE/ NAREIT Developed Markets Real Estate Index (\$A net dividends reinvested) over rolling 5-year periods.		
Investment strategy	Invests predominantly in global listed REITs across developed and emerging markets via investment in unlisted unit trusts, ETFs, direct securities, and foreign exchange contracts for currency hedging purposes.		
Standard Risk Measure	7 – Very high		
Investment mix	Asset type	Strategic asset allocation (%)	Range (%)
	Property related securities	100.0	90 – 100
	Cash	0.0	0 – 10
Investment timeframe	5 years plus		
Management Costs			
Investment fee (% pa)	0.20%		
Indirect costs (% pa)	0.00%		
Performance fee	No		
Transaction Costs			
Estimated net transaction costs affecting returns (% pa)	0.00%		
Buy-sell spread as at 31 July 2017	+/- 0.21%		

Suncorp International Property Securities Index Fund (Hedged)			
Investment manager	Morningstar Investment Management Australia Limited		
Style	Index – Fundamental		
Investment objective	Aims to deliver a superior risk-return profile to the FTSE/NAREIT Developed Market Real Estate Index (\$A hedged) over rolling 5 year periods by investing predominantly in listed REITs, particularly those that generate high levels of rental income from commercial property.		
Investment strategy	The fund predominantly invests in international real estate investment trusts that generate high levels of rental income hedged back to Australian dollars. To implement this strategy, Morningstar may design portfolios and/or appoint managers to manage the assets of the fund, supplemented by a passive currency overlay.		
Standard Risk Measure	7 – Very high		
Investment mix	Asset type	Strategic asset allocation (%)	Range (%)
	Property related securities	100.0	90 – 100
	Cash	0.0	0 – 10
Investment timeframe	5 years plus		
Management Costs			
Investment fee (% pa)	0.34%		
Indirect costs (% pa)	0.00%		
Performance fee	No		
Transaction Costs			
Estimated net transaction costs affecting returns (% pa)	0.00%		
Buy-sell spread as at 31 July 2017	+/- 0.10%		

Ausbil Australian Active Equity Fund			
Investment manager	Ausbil Investment Management Limited		
Style	Core		
Investment objective	The aim of the fund is to achieve returns (before fees and taxes) in excess of the benchmark over the medium to long-term with moderate tax effective income. The performance benchmark for the fund is the S&P/ASX 300 Accumulation Index.		
Investment strategy	The fund predominantly invests in a portfolio of listed large cap Australian equities which are primarily chosen from the S&P/ASX 300 Index. The fund is designed for investors who wish to benefit from the long-term capital gains available from share investments and who are comfortable with fluctuations in capital value in the short to medium term.		
Standard Risk Measure	7 – Very High [^]		
Investment mix	Asset type	Strategic asset allocation (%)	Range (%)
	Australian shares	100.0	90 – 100
	Cash	0.0	0 – 10
Investment timeframe	5 years plus		
Management Costs			
Investment fee (% pa)	0.90%		
Indirect costs (% pa)	0.00%		
Performance fee	No		
Transaction Costs			
Estimated net transaction costs affecting returns (% pa)	0.00%		
Buy-sell spread as at 31 July 2017	+/- 0.30%		

Ausbil Australian Emerging Leaders Fund			
Investment manager	Ausbil Investment Management Limited		
Style	Core		
Investment objective	The aim of the fund is to achieve returns (before fees and taxes) in excess of the benchmark over the medium to long-term. The performance benchmark for the fund consists of 70% S&P/ASX Midcap 50 Accumulation Index and 30% S&P/ASX Small Ordinaries Accumulation Index.		
Investment strategy	The fund predominantly invests in a portfolio of listed mid and small cap Australian equities which are primarily chosen from the S&P/ASX 300 Index, but generally excludes securities from the S&P/ASX 50 Index. The fund is designed for investors who wish to benefit from the long-term capital gains and income available from share investments and who are comfortable with fluctuations in capital value in the short to medium-term.		
Standard Risk Measure	7 - Very high [^]		
Investment mix	Asset type	Strategic asset allocation (%)	Range (%)
	Australian shares	100.0	90 - 100
	Cash	0.0	0 - 10
Investment timeframe	5 years plus		
Management Costs			
Investment fee (% pa)	0.85%		
Indirect costs (% pa)	0.00%		
Performance fee ¹²	Yes		
Transaction Costs			
Estimated net transaction costs affecting returns (% pa)	0.05%		
Buy-sell spread as at 31 July 2017	+/- 0.30%		

BT Wholesale Imputation Fund			
Investment manager	BT Investment Management (Institutional) Limited		
Style	Core		
Investment objective	The fund aims to provide a return (before fees, costs and taxes) that exceeds the S&P/ASX 300 Accumulation Index over the medium to long term.		
Investment strategy	<p>This fund is designed for investors who want the potential for long-term capital growth and tax effective income, diversification across a broad range of Australian companies and industries and are prepared to accept higher variability of returns.</p> <p>The fund is an actively managed portfolio of Australian shares, including Australian property and convertible preference shares, that offer above average income returns. The fund may also hold cash and may use derivatives.</p> <p>BTIM's investment process for Australian shares is based on their core investment style and aims to add value through active stock selection and fundamental company research. BTIM's core investment style is to select stocks based on our assessment of their long term worth and ability to outperform the market, without being restricted by a growth or value bias. BTIM's fundamental company research focuses on four key factors: valuation, financial risk, franchise and management quality.</p>		
Standard Risk Measure	7 - Very high		
Investment mix	Asset type	Strategic asset allocation (%)	Range (%)
	Australian shares	100.0	60 - 100
	Australian property	0.0	0 - 15
	Convertible preference shares	0.0	0 - 15
	Cash	0.0	0 - 15
Investment timeframe	5 years plus		
Management Costs			
Investment fee (% pa)	0.90%		
Indirect costs (% pa)	0.00%		
Performance fee	No		
Transaction Costs			
Estimated net transaction costs affecting returns (% pa)	0.00%		
Buy-sell spread as at 31 July 2017	+ 0.50% / Nil		

Fidelity Australian Equities Fund			
Investment manager	Fidelity International		
Style	Growth		
Investment objective	To achieve a return (before fees, costs and taxes) that exceeds the S&P/ASX 200 Accumulation Index over a period of 5 to 7 years.		
Investment strategy	<p>Fidelity believes that markets are semi-efficient and share prices don't always reflect inherent value. Through in-house, bottom-up company research, Fidelity aims to uncover the opportunities which they believe offer the greatest scope for outperformance.</p> <p>Based on this research approach, the portfolio manager seeks out stocks that they believe are undervalued and likely to generate growth. The companies selected for the portfolio must demonstrate good management, strong competitive advantages and favourable industry dynamics.</p>		
Standard Risk Measure	6 - High [^]		
Investment mix	Asset type	Strategic asset allocation (%)	Range (%)
	Australian shares	100.0	90 - 100
	Cash	0.0	0 - 10
Investment timeframe	5 years plus		
Management Costs			
Investment fee (% pa)	0.85%		
Indirect costs (% pa)	0.00%		
Performance fee	No		
Transaction Costs			
Estimated net transaction costs affecting returns (% pa)	0.00%		
Buy-sell spread as at 31 July 2017	+/- 0.20%		

Hyperion Australian Growth Companies Fund		
Investment manager	Hyperion Asset Management	
Style	Growth	
Investment objective	Aims to achieve medium to long-term capital growth and income by investing primarily in high calibre Australian companies listed within the S&P/ASX 300 Index, at the time of investment.	
Investment strategy	<p>Hyperion actively manages its portfolio of companies using proprietary quantitative analytical models, as well as qualitative bottom-up research. Hyperion's rigorous research process creates high-conviction, benchmark insensitive portfolios with excellent after-tax efficiency.</p> <p>Hyperion are proud of their track record of index-beating long-term performance over multiple business cycles. Any investments that do not pass Hyperion's stringent requirements are not held. Hyperion regularly review their portfolio holdings and rebalance as necessary to maintain quality standards.</p>	
Standard Risk Measure	6 - High [^]	
Investment mix	Asset type	Range (%)
	Australian shares	80 - 100
	Cash	0 - 20
Investment timeframe	5 years plus	
Management Costs		
Investment fee (% pa)	0.85%	
Indirect costs (% pa)	0.00%	
Performance fee	No	
Transaction Costs		
Estimated net transaction costs affecting returns (% pa)	0.00%	
Buy-sell spread as at 31 July 2017	+/- 0.30%	

Investors Mutual All Industrials Share Fund		
Investment manager	Investors Mutual Limited	
Style	Value	
Investment objective	To provide a rate of return (after fees and expenses and before taxes) which exceeds the return of the relevant S&P/ASX 300 Industrial Accumulation Index on a rolling 4-year basis.	
Investment strategy	The fund will invest in a diversified portfolio of quality ASX listed Australian and New Zealand industrial shares, where these shares are identified by their investment team as being undervalued.	
Standard Risk Measure	6 - High [^]	
Investment mix	Asset type	Range (%)
	Australian shares	80 - 100
	Cash	0 - 20
Investment timeframe	5 years plus	
Management Costs		
Investment fee (% pa)	0.84%	
Indirect costs (% pa)	0.00%	
Performance fee	No	
Transaction Costs		
Estimated net transaction costs affecting returns (% pa)	0.00%	
Buy-sell spread as at 31 July 2017	+/- 0.25%	

Ironbark Karara Australian Share Fund			
Investment manager	Karara Capital Pty Limited		
Style	Core		
Investment objective	The investment objective of the fund is to outperform its benchmark, the S&P/ASX 300 Accumulation Index, before fees, over rolling 4-year periods.		
Investment strategy	<p>Karara Capital is an active investment manager whose approach to Australian equities is built on the belief that original, forward looking research can identify underappreciated companies. Karara Capital's approach emphasises the development of insights into a company's longer term prospects. They look to consider all factors which they believe are relevant and carefully assess whether this view is reflected in the market place.</p> <p>Portfolios are built from a diverse range of insights and close attention is paid to understanding the interplay between the holdings. The fund will primarily invest in 25-35 companies included in the S&P/ASX 100 Index plus an allocation to smaller companies. The allocation to smaller companies is generally between 0 - 20% of the portfolio, however this can vary over time. Investments of the fund may also include derivatives such as index futures which would be used for risk management purposes or as substitutes for physical securities.</p>		
Standard Risk Measure	6 - High [^]		
Investment mix	Asset type	Strategic asset allocation (%)	Range (%)
	Australian shares	95.0	90 - 100
	Cash	5.0	0 - 10
Investment timeframe	5 years plus		
Management Costs			
Investment fee (% pa)	0.67%		
Indirect costs (% pa)	0.00%		
Performance fee	No		
Transaction Costs			
Estimated net transaction costs affecting returns (% pa)	0.00%		
Buy-sell spread as at 31 July 2017	+/- 0.25%		

Nikko AM Australian Share Income Fund							
Investment manager	Nikko AM Limited (NAML)						
Style	Value						
Investment objective	The fund aims to provide a tax-effective income stream that exceeds the dividend yield of the S&P/ASX 200 Accumulation Index (grossed up for franking credits) by 2% pa over rolling 5-year periods, before fees, expenses and tax, plus the potential for capital growth over the long term.						
Investment strategy	<p>The fund is a managed investment scheme that invests predominantly in a selection of listed Australian shares, with a strong preference for readily marketable securities that deliver tax-effective income.</p> <p>The fund is designed for investors looking for a tax-effective income stream and the potential for long-term capital growth from a portfolio of shares which is actively managed by an investment team that seeks to identify shares that represent good value. Derivatives may be used to gain or reduce market exposures, however the fund's investment strategy does not permit derivatives to be used for speculative or gearing purposes.</p>						
Standard Risk Measure	6 – High [^]						
Investment mix	<table border="1"> <thead> <tr> <th>Asset type</th> <th>Range (%)</th> </tr> </thead> <tbody> <tr> <td>Australian shares*</td> <td>80 – 100</td> </tr> <tr> <td>Cash</td> <td>0 – 20</td> </tr> </tbody> </table> <p>* May include shares that are expected to be listed on the ASX within six months or cease to be listed on the ASX, but are listed on any international exchange. Investments may be made directly or indirectly through investments in other managed investment schemes.</p>	Asset type	Range (%)	Australian shares*	80 – 100	Cash	0 – 20
Asset type	Range (%)						
Australian shares*	80 – 100						
Cash	0 – 20						
Investment timeframe	5 years plus						
Management Costs							
Investment fee (% pa)	0.85%						
Indirect costs (% pa)	0.00%						
Performance fee	No						
Transaction Costs							
Estimated net transaction costs affecting returns (% pa)	0.00%						
Buy-sell spread as at 31 July 2017	+/- 0.30%						

Perpetual Wholesale Ethical SRI Fund							
Investment manager	Perpetual Investment Management Limited						
Style	Value						
Investment objective	Aims to provide long-term capital growth and regular income through investment in quality shares of socially responsible companies. The fund aims to outperform the S&P/ASX 300 Accumulation Index (before fees and taxes) over rolling 3-year periods.						
Investment strategy	<p>Perpetual researches companies of all sizes using consistent share selection criteria. Perpetual's priority is to select those companies that represent the best investment quality and are appropriately priced. In determining investment quality, investments are carefully selected on the basis of four key investment criteria:</p> <ul style="list-style-type: none"> – conservative debt levels – sound management – quality business, and – recurring earnings. <p>In addition to the above investment approach, Perpetual utilises a strategy for screening ethical and socially responsible investments. Derivatives may be used in managing the fund.</p>						
Standard Risk Measure	7 – Very high [^]						
Investment mix	<table border="1"> <thead> <tr> <th>Asset type</th> <th>Range (%)</th> </tr> </thead> <tbody> <tr> <td>Australian shares¹³</td> <td>90 – 100</td> </tr> <tr> <td>Cash</td> <td>0 – 10</td> </tr> </tbody> </table>	Asset type	Range (%)	Australian shares ¹³	90 – 100	Cash	0 – 10
Asset type	Range (%)						
Australian shares ¹³	90 – 100						
Cash	0 – 10						
Investment timeframe	5 years plus						
Management Costs							
Investment fee (% pa)	1.13%						
Indirect costs (% pa)	0.00%						
Performance fee	No						
Transaction Costs							
Estimated net transaction costs affecting returns (% pa)	0.00%						
Buy-sell spread as at 31 July 2017	+/- 0.15%						

Perpetual Wholesale Geared Australian Share Fund									
Investment manager	Perpetual Investment Management Limited								
Style	Value								
Investment objective	Aims to enhance long-term capital growth through borrowing (gearing) to invest in quality industrial and resource shares. The fund aims to outperform the S&P/ASX 300 Accumulation Index (before fees and taxes) over rolling 3-year periods.								
Investment strategy	<p>Perpetual researches companies of all sizes using consistent share selection criteria. Perpetual's priority is to select those companies that represent the best investment quality and are appropriately priced. In determining investment quality, investments are carefully selected on the basis of four key investment criteria:</p> <ul style="list-style-type: none"> - conservative debt levels - sound management - quality business, and - recurring earnings. <p>The gearing level of the fund must be kept within predetermined guidelines. Within these, Perpetual aims to ensure that the gearing level is maximised, subject to the cost of borrowing being adequately covered by net income.</p> <p>Derivatives may be used in managing the fund, including for gearing purposes.</p>								
Standard Risk Measure	7 - Very high [^]								
Investment mix	<table border="1"> <thead> <tr> <th>Asset type</th> <th>Range (%)</th> </tr> </thead> <tbody> <tr> <td>Australian shares¹³</td> <td>90 - 100</td> </tr> <tr> <td>Cash</td> <td>0 - 10</td> </tr> <tr> <td>Gearing level¹⁴</td> <td>0 - 60</td> </tr> </tbody> </table>	Asset type	Range (%)	Australian shares ¹³	90 - 100	Cash	0 - 10	Gearing level ¹⁴	0 - 60
Asset type	Range (%)								
Australian shares ¹³	90 - 100								
Cash	0 - 10								
Gearing level ¹⁴	0 - 60								
Investment timeframe	7 years plus								
Management Costs									
Investment fee (% pa)¹⁵	1.17%								
Indirect costs (% pa)	0.00%								
Performance fee	No								
Transaction Costs									
Estimated net transaction costs affecting returns (% pa)	0.00%								
Buy-sell spread as at 31 July 2017	+/- 0.375%								

Perpetual Wholesale Industrial Share Fund							
Investment manager	Perpetual Investment Management Limited						
Style	Value						
Investment objective	Aims to provide long-term capital growth and regular income through investment in quality industrial shares. The fund aims to outperform the S&P/ASX 300 Industrial Accumulation Index (before fees and taxes) over rolling 3-year periods.						
Investment strategy	<p>Perpetual researches companies of all sizes using consistent share selection criteria. Perpetual's priority is to select those companies that represent the best investment quality and are appropriately priced. In determining investment quality, investments are carefully selected on the basis of four key investment criteria:</p> <ul style="list-style-type: none"> - conservative debt levels - sound management - quality business, and - recurring earnings. <p>Derivatives may be used in managing the fund.</p>						
Standard Risk Measure	7 - Very high [^]						
Investment mix	<table border="1"> <thead> <tr> <th>Asset type</th> <th>Range (%)</th> </tr> </thead> <tbody> <tr> <td>Australian shares¹⁶</td> <td>90 - 100</td> </tr> <tr> <td>Cash</td> <td>0 - 10</td> </tr> </tbody> </table>	Asset type	Range (%)	Australian shares ¹⁶	90 - 100	Cash	0 - 10
Asset type	Range (%)						
Australian shares ¹⁶	90 - 100						
Cash	0 - 10						
Investment timeframe	5 years plus						
Management Costs							
Investment fee (% pa)	1.03% pa						
Indirect costs (% pa)	0.00%						
Performance fee	No						
Transaction Costs							
Estimated net transaction costs affecting returns (% pa)	0.00%						
Buy-sell spread as at 31 July 2017	+ 0.30% / Nil						

Perpetual Wholesale SHARE-PLUS Long-Short Fund											
Investment manager	Perpetual Investment Management Limited										
Style	Value										
Investment objective	Aims to provide long-term capital growth and income through investment in quality shares and taking short positions in selected Australian shares. The fund aims to outperform the S&P/ASX 300 Accumulation Index (before fees and taxes) over rolling 3-year periods.										
Investment strategy	<p>Perpetual researches companies of all sizes using consistent share selection criteria. Perpetual's priority is to select those companies that represent the best investment quality and are appropriately priced. In determining investment quality, investments are carefully selected on the basis of four key investment criteria:</p> <ul style="list-style-type: none"> – conservative debt levels – sound management – quality business, and – recurring earnings. <p>In addition, Perpetual aims to take short positions in Australian shares that it believes will fall in value. The short positions are determined based on each stock's expected returns and the investment constraints (designed to reduce the risks associated with taking short positions). Derivatives may be used in managing the fund.</p>										
Standard Risk Measure	6 – High [^]										
Investment mix	<table border="1"> <thead> <tr> <th>Asset type</th> <th>Range (%)</th> </tr> </thead> <tbody> <tr> <td>Australian shares¹³</td> <td>90 – 125</td> </tr> <tr> <td>Short positions in Australian shares</td> <td>0 – 25</td> </tr> <tr> <td>Australian shares¹³ (net)¹⁷</td> <td>65 – 100</td> </tr> <tr> <td>Cash</td> <td>0 – 35</td> </tr> </tbody> </table>	Asset type	Range (%)	Australian shares ¹³	90 – 125	Short positions in Australian shares	0 – 25	Australian shares ¹³ (net) ¹⁷	65 – 100	Cash	0 – 35
Asset type	Range (%)										
Australian shares ¹³	90 – 125										
Short positions in Australian shares	0 – 25										
Australian shares ¹³ (net) ¹⁷	65 – 100										
Cash	0 – 35										
Investment timeframe	5 years plus										
Management Costs											
Investment fee (% pa)	0.99%										
Indirect costs (% pa)	0.00%										
Performance fee	Yes ¹⁸										
Transaction Costs											
Estimated net transaction costs affecting returns (% pa)	0.00%										
Buy-sell spread as at 31 July 2017	+/- 0.20%										

Suncorp Australian Shares Index Fund			
Investment manager	Suncorp Corporate Services Pty Ltd		
Style	Index - Market Capitalisation		
Investment objective	Aims to match the return and risk profile of the S&P/ASX 200 Accumulation Index.		
Investment strategy	Invests in a range of securities listed on the Australian Stock Exchange. The fund is permitted to invest in derivatives but not for gearing purposes.		
Standard risk measure	7 – Very high		
Investment Mix	Asset type	Strategic asset allocation (%)	Range (%)
	Australian shares	100.0	95 – 100
	Cash	0.0	0 – 5
Investment timeframe	5 years plus		
Management Costs			
Investment fee (% pa)	0.16%		
Indirect costs (% pa)	0.00%		
Performance fee	No		
Transaction Costs			
Estimated net transaction costs affecting returns (% pa)	0.00%		
Buy-sell spread as at 31 July 2017	+/- 0.18%		

Suncorp Australian Shares Multi-Manager Fund			
Investment manager	Suncorp Corporate Services Pty Ltd		
Style	Multi-manager		
Investment objective	Aims to outperform the S&P/ASX 200 Accumulation Index over rolling 3-year periods.		
Investment strategy	Invests in a diverse range of securities listed on the Australian Stock Exchange. The fund is permitted to invest in derivatives but not for gearing purposes.		
Standard Risk Measure	7 - Very high		
Investment mix	Asset type	Strategic asset allocation (%)	Range (%)
	Australian shares	100.0	85 - 100
	Cash	0.0	0 - 15
Investment timeframe	5 - 7 years		
Management Costs			
Investment fee (% pa)	0.25%		
Indirect costs (% pa)	0.00%		
Performance fee	No		
Transaction Costs			
Estimated net transaction costs affecting returns (% pa)	0.00%		
Buy-sell spread as at 31 July 2017	+/- 0.23%		

Suncorp Australian Shares Value Fund			
Investment manager	Suncorp Corporate Services Pty Ltd		
Style	Value		
Investment objective	Aims to achieve a return in excess of S&P/ASX 200 Accumulation Index over rolling 3-year periods.		
Investment strategy	Invests in securities listed on the Australian Stock Exchange. The fund can participate in the underwriting and sub-underwriting of shares or units in which the manager is permitted to a maximum of 10% of the market value of the portfolio and 5% of any one issue. The fund will hold a minimum of 20 securities.		
Standard Risk Measure	7 - Very high		
Investment mix	Asset type	Strategic asset allocation (%)	Range (%)
	Australian shares	100.0	80 - 100
	Cash	0.0	0 - 20
Investment timeframe	5 years plus		
Management Costs			
Investment fee (% pa)	0.45%		
Indirect costs (% pa)	0.00%		
Performance fee	No		
Transaction Costs			
Estimated net transaction costs affecting returns (% pa)	0.00%		
Buy-sell spread as at 31 July 2017	+/- 0.30%		

Zurich Investments Equity Income Fund			
Investment manager	Zurich Investment Management Limited		
Style	Income focus – option overlay		
Investment objective	To provide investors with regular income and some capital growth from the Australian share market (ASX 50). The fund aims to provide 7-9% gross running yield pa over rolling 3-year periods before fees and taxes.		
Investment strategy	The fund invests in a range of securities listed on the Australian Stock Exchange that are expected to deliver a regular income stream. The fund maintains a portfolio of bought and sold options over shares and equity index futures in order to deliver additional income and reduce investment risk.		
Standard Risk Measure	6 – High [^]		
Investment mix	Asset type	Strategic asset allocation (%)	Range (%)
	Australian shares ¹⁹	100.0	60 – 100
	Cash	0.0	0 – 40
Investment timeframe	5 years plus		
Management Costs			
Investment fee (% pa)	1.39%		
Indirect costs (% pa)	0.00%		
Performance fee	No		
Transaction Costs			
Estimated net transaction costs affecting returns (% pa)	0.00%		
Buy-sell spread as at 31 July 2017	+/- 0.10%		

Colonial First State Wholesale Global Resources Fund			
Investment manager	Colonial First State Investments Limited		
Style	Core		
Investment objective	To provide long-term capital growth by predominantly investing in resource companies from around the world. The option aims to outperform the Euromoney Global Mining Accumulation Index (75%) and the MSCI All Country World Energy Net Index (25%) over rolling 5-year periods before fees and taxes.		
Investment strategy	The option's strategy is to add value over the medium-to-long-term by investing in quality global resource companies. Rather than attempting to predict commodity price movements, they choose to focus on quality resource companies around the world. These companies typically have strong balance sheets, quality management, high quality assets and a low cost of production. The option does not hedge currency risk.		
Standard Risk Measure	7 – Very High [^]		
Investment mix	Asset type	Strategic asset allocation (%)	Range (%)
	Australian & Global shares	100.0	90 – 100
	Cash	0.0	0 – 10
Investment timeframe	7 years plus		
Management Costs			
Investment fee (% pa)	1.17%		
Indirect costs (% pa)	0.00%		
Performance fee	No		
Transaction Costs			
Estimated net transaction costs affecting returns (% pa)	0.00%		
Buy-sell spread as at 31 July 2017	+/- 0.25%		

Grant Samuel Epoch Global Equity Shareholder Yield (Unhedged) Fund		
Investment manager	Epoch Investment Partners, Inc.	
Style	Value	
Investment objective	The fund's goal is to generate superior risk adjusted returns with a dividend yield that exceeds the dividend yield of the benchmark (MSCI World ex-Australia Index in A\$, Net dividends reinvested) over a period of 5-7 years.	
Investment strategy	The fund pursues attractive total returns with an above average level of income by investing in a diversified portfolio of global companies with strong and growing free cash flow. Companies in the portfolio possess managements that focus on creating value for shareholders through consistent and rational capital allocation policies with an emphasis on cash dividends, share repurchases and debt reduction – the key components of shareholder yield. The portfolio generally holds between 90 and 120 stocks from equity markets worldwide, with risk controls to diversify the sources of shareholder yield and minimise volatility.	
Standard Risk Measure	6 – High [^]	
Investment mix	Asset type	Range (%)
	International shares	90 – 100
	Cash	0 – 10
Investment timeframe	5 – 7 years plus	
Management Costs		
Investment fee (% pa)	1.25%	
Indirect costs (% pa)	0.00%	
Performance fee	No	
Transaction Costs		
Estimated net transaction costs affecting returns (% pa)	0.00%	
Buy-sell spread as at 31 July 2017	+/- 0.20%	

Lazard Global Small Cap Fund			
Investment manager	Lazard Asset Management Pacific Co.		
Style	Value		
Investment objective	The fund seeks to achieve total returns (including income and capital appreciation and before the deduction of fees and taxes) that exceed those of the MSCI World Small Cap Accumulation Index ('the benchmark') by 3% pa over rolling 3-year periods.		
Investment strategy	<p>The investment strategy of the fund is to provide investors with access to investments in global small companies in any geographical location. Lazard Asset Management (LAM) considers global small cap equity securities to have market capitalisations generally between US\$300 million and US\$5 billion and to be domiciled in countries in the benchmark. The number of securities will generally range from 60 to 90 which means LAM makes active decisions as to which securities the fund holds.</p> <p>The fund cannot invest:</p> <ul style="list-style-type: none"> – more than 5% of its assets in the equity securities (including equity like and securities convertible into equity securities) of any one issuer at the time of purchase; – more than 10% of the outstanding equity securities (including equity like and securities convertible into equity securities) of any one issuer, and – more than 25% of its assets in the equity securities (including equity like and securities convertible into equity securities) of issuers located in emerging market countries. Emerging market countries will be determined by LAM but are generally considered to be countries not included in the benchmark. <p>The funds may also invest in initial public offerings which are expected to be listed within 3 months from the date of purchase.</p>		
Standard Risk Measure	6 – High [^]		
Investment mix	Asset type	Strategic asset allocation (%)	Range (%)
	International shares	100.0	95 – 100
	Cash	0.0	0 – 5
Investment timeframe	5 years plus		
Management Costs			
Investment fee (% pa)	1.12%		
Indirect costs (% pa)	0.00%		
Performance fee	No		
Transaction Costs			
Estimated net transaction costs affecting returns (% pa)	0.00%		
Buy-sell spread as at 31 July 2017	+/- 0.50%		

Platinum International Fund							
Investment manager	Platinum Investment Management Limited						
Style	Core						
Investment objective	The fund aims to provide absolute capital growth, where measured over at least 5 years, by investing in undervalued companies from around the world.						
Investment strategy	<p>The fund primarily invests in listed securities. The fund will ideally consist of 70 to 140 securities that Platinum believes to be undervalued by the market. Cash may be held when undervalued securities cannot be found. Platinum may short sell securities that it considers overvalued.</p> <p>The fund will typically have 50% or more net equity exposure.</p> <p>Platinum may use derivatives for risk management purposes and to take opportunities to increase returns.</p> <p>Platinum has set the following investment restrictions in respect of the fund:</p> <ul style="list-style-type: none"> – the underlying value of derivatives may not exceed 100% of the Net Asset Value (“NAV”) of the fund; and – the underlying value of long stock positions and derivatives will not exceed 150% of the NAV of the fund. <p>Platinum manages risk associated with currency exposure through the use of hedging devices (eg foreign exchange forwards, swaps, non-deliverable forwards and currency options) and cash foreign exchange trades.</p>						
Standard Risk Measure	7 – Very High						
Investment mix²⁰	<table border="1"> <thead> <tr> <th>Asset type</th> <th>Range (%)</th> </tr> </thead> <tbody> <tr> <td>International equities</td> <td>0 – 100</td> </tr> <tr> <td>Cash & cash equivalents</td> <td>0 – 100</td> </tr> </tbody> </table>	Asset type	Range (%)	International equities	0 – 100	Cash & cash equivalents	0 – 100
Asset type	Range (%)						
International equities	0 – 100						
Cash & cash equivalents	0 – 100						
Investment timeframe	5 years plus						
Management Costs							
Investment fee (% pa)	1.35%						
Indirect costs (% pa)	0.00%						
Performance fee	No						
Transaction Costs							
Estimated net transaction costs affecting returns (% pa)	0.00%						
Buy-sell spread as at 31 July 2017	+/- 0.25%						

Suncorp International Shares Index Fund			
Investment manager	Morningstar Investment Management Australia Limited		
Style	Fundamental Quality & Value		
Investment objective	Aims to deliver a similar or superior risk-return profile to the MSCI All Country World ex-Australia Index (with net dividends reinvested) over rolling 7 year periods by investing predominantly in listed international shares.		
Investment strategy	The fund invests in listed international shares across developed and emerging markets and aims to deliver a superior risk-return profile to that of the performance benchmark. To achieve this aim, the fund invests in Morningstar’s Fundamental Markets global equity strategy that is non-market cap weighted, incurs low turnover, and targets companies that exhibit desirable fundamental quality, value, and liquidity characteristics. Morningstar may design superior portfolios to the performance benchmark and/or appoint specialist investment manager/s to manage the assets of the fund.		
Standard Risk Measure	6 – High		
Investment mix	Asset type	Strategic asset allocation (%)	Range (%)
	International shares	100.0	90 – 100
	Cash	0.0	0 – 10
Investment timeframe	7 years		
Management Costs			
Investment fee (% pa)	0.18%		
Indirect costs (% pa)	0.00%		
Performance fee	No		
Transaction Costs			
Estimated net transaction costs affecting returns (% pa)	0.00%		
Buy-sell spread as at 31 July 2017	+/- 0.10%		

Suncorp International Shares Multi-Manager Fund			
Investment manager	Suncorp Corporate Services Pty Ltd		
Style	Multi-manager		
Investment objective	Aims to outperform the MSCI All Countries World Index ex Australia (with net dividends re-invested) in Australian Dollars (unhedged) over rolling 5-year periods.		
Investment strategy	Primarily invests in securities listed on recognised global securities exchanges. The fund is permitted to invest in derivatives but not for gearing purposes.		
Standard Risk Measure	7 - Very high		
Investment mix	Asset type	Strategic asset allocation (%)	Range (%)
	International shares	100.0	90 - 100
	Cash	0.0	0 - 10
Investment timeframe	5 years plus		
Management Costs			
Investment fee (% pa)	0.80%		
Indirect costs (% pa)	0.00%		
Performance fee	No		
Transaction Costs			
Estimated net transaction costs affecting returns (% pa)	0.00%		
Buy-sell spread as at 31 July 2017	+/- 0.20%		

Walter Scott Global Equity Fund		
Investment manager	Walter Scott & Partners Limited	
Style	Growth	
Investment objective	The fund aims to achieve a long-term total return (before fees and expenses) that exceeds the MSCI World ex Australia Index, in \$A unhedged with net dividends reinvested.	
Investment strategy	<p>The fund provides exposure to a concentrated portfolio of global equities by investing in securities which, in Walter Scott's opinion, offer strong and sustained earnings growth. The fund is actively managed using a benchmark unaware, fundamental, bottom-up and research-driven approach to build a portfolio of strong growth companies capable of generating wealth over long periods of time. The investment approach combines detailed financial analysis with business and management analysis. The portfolio is constructed with a primary focus on stock-based analysis and a bias towards strong growth companies which Walter Scott believes are capable of generating high earnings growth.</p> <p>The fund may be exposed to derivatives to either obtain or reduce market exposures.</p> <p>The fund may use foreign exchange spot contracts to facilitate settlement of stock purchases. The fund's exposure to international assets is unhedged.</p>	
Standard Risk Measure	5 - Medium to high [^]	
Investment mix	Asset type	Range (%)
	International shares	90 - 100
	Cash	0 - 10
Investment timeframe	7 years	
Management Costs		
Investment fee (% pa)	1.28%	
Indirect costs (% pa)	0.00%	
Performance fee	No	
Transaction Costs		
Estimated net transaction costs affecting returns (% pa)	0.00%	
Buy-sell spread as at 31 July 2017	+0.16% / -0.11%	

Lazard Global Listed Infrastructure Fund			
Investment manager	Lazard Asset Management Pacific Co.		
Style	Value		
Investment objective	The fund seeks to achieve total returns (including income and capital appreciation and before the deduction of fees and taxes) that outperform inflation, as measured by the Australian Consumer Price Index, by 5% pa over rolling 5-year periods.		
Investment strategy	<p>The fund will invest in listed companies that own physical infrastructure (including concessions or long-term contracts to this effect); have assets predominantly invested in member countries of the Organisation for Economic Cooperation and Development and meet a minimum market capitalisation hurdle at the time of purchase. The number of securities will generally range from 25-50 which means Lazard makes active investment decisions as to which securities the fund holds.</p> <p>Lazard will substantially hedge the foreign currency exposures back to the Australian dollar.</p> <p>The fund will also diversify its assets between countries and sectors.</p>		
Standard Risk Measure	6 - High [^]		
Investment mix	Asset type	Strategic asset allocation (%)	Range (%)
	International shares	100.0	95 - 100
	Fixed income & cash	0.0	0 - 5
Investment timeframe	5 years plus		
Management Costs			
Investment fee (% pa)	0.88%		
Indirect costs (% pa)	0.00%		
Performance fee	No		
Transaction Costs			
Estimated net transaction costs affecting returns (% pa)	0.00%		
Buy-sell spread as at 31 July 2017	+/- 0.30%		

Closed investment options

Suncorp Traditional Capital Guaranteed Fund			
Investment manager	Suncorp Corporate Services Pty Ltd		
Style	Multi-manager		
Investment objective	To provide a capital guarantee and maximise returns from a mix of shares, property, alternative growth assets, fixed interest securities and cash. The fund aims to earn a rate of return that exceeds Consumer Price Index increases by at least 1% pa over a rolling 10-year period.		
Investment strategy	Invests in a diversified mix of growth and income investments, with a tilt towards cash and fixed interest assets.		
Standard Risk Measure	1 - Very Low		
Investment mix²¹	Asset type	Strategic asset allocation (%)	Range (%)
	Australian shares	6.0	25 - 35
	International shares (hedged)	6.5	
	Unlisted infrastructure	5.0	
	Unlisted Property	2.5	
	Global convertible bonds	5.0	
	Alternatives	5.0	
	Australian fixed interest	10.0	65 - 75
Cash	60.0		
Investment timeframe	Up to 3 years		
Management Costs			
Investment fee (% pa)	0.42%		
Indirect costs (% pa)	0.00%		
Performance fee	No		
Transaction Costs			
Estimated net transaction costs affecting returns (% pa)	0.41%		
Buy-sell spread as at 31 July 2017	Nil		

Important notes

^ The Standard Risk Measure for this investment option has been provided by the investment manager.

1. [Morningstar Funds](#)

Benchmark indices for the diversified Morningstar Funds.

Asset class	Asset class benchmark	Benchmark allocation
Australian shares	S&P/ASX 300 Accumulation Index	100%
International shares	- MSCI All Country World ex-Australia Index with Net Dividends Reinvested (Unhedged)	50%
	- MSCI All Country World ex-Australia Index with Net Dividends Reinvested (A\$ Hedged)	50%
Global property securities & infrastructure	- S&P/ASX 300 A-REIT Accumulation Index	20%
	- S&P Global Infrastructure Net Return (A\$ Hedged)	33%
	- FTSE/NAREIT Developed Markets Real Estate Index (A\$ Hedged)	47%
Alternative investments	Bloomberg AusBond Bank Bill Index	100%
Australian bonds	- Bloomberg AusBond Composite Index	85%
	- Bloomberg AusBond Inflation Government Index	15%
International bonds (hedged)	- Barclays World Government Inflation-Linked Bonds 1-15 Years Index (A\$ Hedged)	15%
	- Bloomberg Barclays Global Aggregate A\$ Hedged Index	85%
Cash	Bloomberg AusBond Bank Bill Index	100%

2. [Morningstar Funds](#)

We receive a tax deduction for investment fees payable on the Morningstar Funds. This tax deduction is passed back to the Morningstar Fund (Superannuation only), effectively reducing the investment fee you pay.

3. [Morningstar Funds](#)

Certain underlying investment managers may charge performance fees. These fees are payable if the relevant investment manager meets specific investment performance targets. Performance fees are structured so that an investment manager's remuneration is linked to the investment return achieved over an appropriate benchmark index. Underlying investment managers' performance fees are typically between 10.25% and 20.50% pa of performance in excess of the relevant benchmark index, although they can be higher or lower. Any performance fees payable will be an additional cost to you. The method of charging performance fees (including the performance amount of the performance fee) may change in the future. Members will be notified via the monthly Suncorp Brighter Super Investment Performance Report (available via www.suncorp.com.au/super) if performance fee arrangements change and result in the estimated performance fees exceeding the range disclosed.

4. [Perpetual Wholesale Conservative Growth Fund and Perpetual Wholesale Diversified Growth Fund](#)

Benchmark indices for the diversified Perpetual Funds.

Asset class	Asset class benchmark
Cash & enhanced cash	Bloomberg AusBond Bank Bill Index
Fixed income	Bloomberg AusBond Composite Index
Australian equities	S&P/ASX 300 Accumulation Index
International equities	<ul style="list-style-type: none"> - MSCI World ex Aust Accumulation Index (A\$) Net Return; - MSCI Emerging Markets Index (\$A) Net Return (emerging markets component) - MSCI World ex Australia Accumulation Index (Hedged to \$A) Net Return (developed component) - Perpetual Wholesale Diversified Growth Only
Listed property	FTSE EPRA/NAREIT Developed Rental Index AUD hedged Net Total Return
Unlisted property	Mercer/IPD Australia Monthly Property Fund Index
Other Investments	S&P/ASX 300 Accumulation Index MSCI World ex Aus Total Return Index Hedged Bloomberg AusBond Composite 0+ Yr Index Bloomberg Ausbond Bank Bill Index

5. [Perpetual Wholesale Conservative Growth Fund and Perpetual Wholesale Diversified Growth Fund](#)

The fund may gain its exposure to Australian shares by investing in one or more underlying Australian share funds. Where the fund invests in the Perpetual Australian Share Fund, that underlying fund invests primarily in shares listed on or proposed to be listed on any recognised Australian exchange but may have up to 20% exposure to shares listed on or proposed to be listed on any recognised global exchange. The investment guidelines showing the fund's maximum investment in international shares do not include this potential additional exposure. Underlying Australian share funds may use short positions as part of their investment strategy. Currency hedges may be used from time to time.

6. [Perpetual Wholesale Conservative Growth Fund and Perpetual Wholesale Diversified Growth Fund](#)

Perpetual may allocate up to 30% of the portfolio to other assets which may include, but is not limited to, infrastructure, mortgages (including mezzanine mortgages), private equity, opportunistic property, absolute return funds, commodities and real return strategies. Exposure to other assets aims to enhance the fund's diversification and may help reduce volatility.

7. [Perpetual Wholesale Conservative Growth Fund and Perpetual Wholesale Diversified Growth Fund](#)

This fund may invest in enhanced cash funds that allow gearing.

8. [Suncorp Multi-Manager Funds](#)

Benchmark indices for the Suncorp Multi-Manager Funds.

Asset sector	Asset class benchmark
Australian shares	S&P/ASX 200 Accumulation Index
International shares	MSCI ACWI (All Countries World Index) ex-Australia (with net dividends reinvested)
International shares (hedged)	MSCI ACWI (All Countries World Index) ex-Australia (with net dividends reinvested) hedged into Australian dollar
Australian listed property	S&P/ASX 200 A-REIT Accumulation Index
International listed property	FTSE EPRA/NAREIT Developed ex Australia Rental Index, in Australian Dollars (and Australian Dollar Hedged)
Infrastructure	Absolute return of 8.75% pa after fees and expenses
Unlisted property	Absolute return of 8.0% pa
Australian fixed interest	Bloomberg AusBond Composite Index
International fixed interest (hedged)	Bloomberg Barclays Global Aggregate A\$ Hedged Index
Cash	Bloomberg AusBond Bank Bill Index

9. [BlackRock Global Allocation Fund](#)

BlackRock Investment Management (Australia) Limited is currently entitled to a performance fee of 12.5% pa of any out-performance of the fund above a defined High Water Mark level. The fee is accrued daily and paid monthly out of the fund's assets.

10. [Macquarie Diversified Fixed Interest Fund](#)

The fund does not charge a performance fee but may invest in underlying funds (including other Macquarie funds) that charge performance fees. Such performance fees will be borne by the fund and reflected in the fund's unit price. Performance fees for underlying funds will generally not

- exceed 25% of the outperformance of the underlying fund over its benchmark. It is not possible to reliably estimate what the performance fee of an underlying fund will be for the following reasons:
- the underlying funds and the amount invested in those underlying funds may vary
- the methodology employed by each underlying fund or manager in calculating the performance fee may differ, and
- we cannot accurately forecast what the performance of the underlying fund will be in any given period or provide a forecast of what the performance fee will be.

11. [Ironbark Paladin Property Securities Fund](#)

The investment fee constitutes 0.75% pa (Management Fee) + 0.1114% pa (Estimated expense recovery as at 30 June 2017) of the net asset value of the fund. This information will be updated annually and will be available at www.ironbarkam.com. Please note that Expense Recovery is capped at 0.225% pa.

12. [Ausbil Australian Emerging Leaders Fund](#)

A performance fee may be payable by the fund. This fee is only payable where the fund outperforms the relevant performance hurdle. The performance fee is set at 15.375% pa of the gross (inclusive of management fees) amount of outperformance. The performance hurdle is the return of the benchmark, which is 70% S&P/ASX Midcap 50 Accumulation Index and 30% S&P/ ASX Small Ordinaries Accumulation Index, plus 0.85%.

13. [Perpetual Wholesale Ethical SRI Fund, Perpetual Wholesale Geared Australian Share Fund and Perpetual Wholesale SHARE-PLUS Long-Short Fund](#)

The fund invests primarily in shares listed or proposed to be listed on any recognised Australian exchange but may have up to 20% exposure to shares listed on or proposed to be listed on any recognised global exchange. Currency hedges may be used from time to time.

14. [Perpetual Wholesale Geared Australian Share Fund](#)

The gearing level is the fund's borrowing divided by the total gross value of assets. It will depend on the present levels and future expectation of the fund's net income (income after fees and expenses and excluding franking credits) and the cost of borrowings. If the fund's gearing level exceeds 60% (due to withdrawals or negative market movements), Perpetual will reduce the gearing level to 60% (or lower) within a reasonable period of time by repaying part of the borrowings through inflows or selling some of the fund's assets.

15. [Perpetual Wholesale Geared Australian Share Fund](#)

The percentage quoted is based on the fund's gross asset value. If the average gearing level is 50%, the management fee will be 2.34% pa of net asset value. If the average gearing level over the year is higher than 50%, the management fee will be higher than 2.34% pa. The maximum management fee under the constitution is 5% pa of the gross asset value of the fund.

16. [Perpetual Wholesale Industrial Share Fund](#)

The fund invests primarily in shares listed on or proposed to be listed on any recognised Australian exchange but may have up to 10% exposure to shares listed on or proposed to be listed on any recognised global exchange. Currency hedges may be used from time to time.

17. [Perpetual Wholesale SHARE-PLUS Long-Short Fund](#)

The net market exposure is the value of the fund's long positions minus the value of the fund's short positions.

18. [Perpetual Wholesale SHARE-PLUS Long-Short Fund](#)

The investment fee percentage quoted is based on the sum of the fund's long and short positions. The performance hurdle for the fund is the S&P/ASX 300 Accumulation Index plus 2% pa. The daily performance fee is equal to 13.98% of the difference between the fund's daily return and its performance hurdle multiplied by the fund's adjusted net asset value (that is, net asset value inclusive of management fee accruals but excluding accrued performance fees).

19. [Zurich Investments Equity Income Fund](#)

The fund can have up to 100% in physical holdings of Australian shares (range 60-100%). The fund then uses exchange traded options and index futures to create a lower effective exposure of between 25-80% (since inception, the average effective exposure has been 72%). The fund maintains a portfolio of bought and sold options over shares and index futures to reduce and control equity exposure, to increase the income stream of the fund via option premiums and to lower the volatility of the portfolio.

20. [Platinum International Fund](#)

The principal investments in the fund are international equities.

Cash and cash equivalents typically represents less than 40% of the fund's NAV. The fund may invest in bullion and other physical commodities, but the total value of such investments at the time of acquisition will not exceed 20% of the NAV of the fund.

21. [Suncorp Traditional Capital Guaranteed Fund](#)

SLSL may depart from the allocations and ranges.

Other important information about how we invest your money

[Changing your investment strategy](#)

The Plan gives you the flexibility to switch between your investment options and change your investment strategy at any time via your online account. You can even have your current account balance invested differently from how your future contributions are invested, if you want.

Changing your future investment strategy (or switching your investment) from the Suncorp Lifestage Fund to other investment options may mean a change to your investment risks and the fees and costs you pay, including investment and administration fees.

For some investment options a PDS is issued by the underlying investment manager. You can download copies from our website or ask us for a printed version.

Before you select or change your investments to a new investment option, you should consider the relevant investment manager's PDS or speak to a financial adviser.

In general, if there's a conflict between the terms and conditions shown in an investment manager's PDS and the Suncorp Employee Superannuation Plan PDS and this Product Guide, you should refer to the Suncorp Employee Superannuation Plan PDS and this Product Guide to understand the terms and conditions applying to your investment.

[Auto-rebalancing](#)

Keeping track of movements in the value of your investment options can be a time-consuming task. Over time, variances in investment performance may result in your investment options moving away from the percentages nominated in your original investment selection.

By using the auto-rebalancing service you can choose to have your investment options regularly rebalanced in line with your future investment strategy without having to constantly monitor your account.

For example, you invest 50% in Option A and 50% in Option B and you want to maintain this investment strategy. Over time, your actual investment allocation may change to 40% in Option A and 60% in Option B as a result of movements in the unit price. Your account will then be automatically rebalanced to your future investment strategy (50% in Option A and 50% in Option B) at the frequency you select.

You can choose to have your account rebalanced:

- Quarterly (March, June, September, and December)
- Half-yearly (June and December), or
- Yearly (June).

Rebalancing takes effect on or around the 22nd of the month.

[Changes to investment options](#)

The Plan's investment menu may change so it's important to check our website regularly.

From time to time, investment options may be closed, suspended or terminated by an external investment manager or by us. This may happen where:

- the investment option is no longer offered by the investment manager, or
- the total amount of investors' money in the investment option has grown too large for the investment manager to continue with its current investment strategy, or
- laws change so that some investment types become no longer permissible, or
- we determine that it's in the best interests of customers, or
- the investment option becomes illiquid, or
- the investment option may no longer be economically viable.

If an investment option is closed, suspended or terminated, there may be delays in processing withdrawals and transfer requests. Such a delay may exceed 30 days. The unit price used to process your transaction may therefore differ from the price applicable on the day you lodged your request.

Management of investment options

We may use proceeds from terminating investment options to purchase derivatives (such as futures). This aims to reduce the risk of your money missing out on market returns during asset transfer periods.

Where an investment option is closed, suspended or terminated, we'll contact you in advance (where possible) to tell you. You'll then be able to review your strategy.

If we can't tell you in advance we'll choose a replacement investment option (one that is comparable to your investment option) in which to invest your money until you've been able to review your investment strategy.

We don't take labour standards, environmental, social and ethical considerations into account when selecting, retaining or terminating investment options.

Our Suncorp Lifestage Fund, Suncorp Universal Funds, Suncorp Multi-Manager Diversified Funds and Suncorp Global Property Index Fund are managed by Morningstar, a world-class investment manager.

Morningstar is a leading provider of Australian investment portfolio solutions, backed by capital markets and investment manager research. Morningstar advises and manages funds for superannuation funds, institutions, platform distributors, financial advisers and individuals.

Morningstar delivers innovative investment solutions to help investors reach their financial goals, as well as providing independent investment thought leadership. Morningstar forms part of Morningstar Investment Management LLC which was founded in 1977 and is a Morningstar Inc company. Morningstar is a leading provider of investment research. Morningstar is a highly respected thought leader in the areas of asset allocation, portfolio construction and retirement advice provision in the United States and other international markets.

Our other investment options are professionally managed by a number of expert investment managers, including Morningstar. For more information, please see Information about the investment managers later in this section of the Product Guide.

[Multi-manager investment options](#)

A multi-manager approach to investing uses the skills of more than one investment manager. It's based on the view that no single investment manager consistently outperforms the market in all conditions. Over any given timeframe, it's difficult to predict which investment managers or which investment style will outperform the market and its peers. Some investment styles will perform well in one stage of the market cycle, while others may perform poorly in the same conditions.

The Suncorp Employee Superannuation Plan's multi-manager investment options blend a combination of quality investment management styles to create investment options aimed at reducing investment risk and the volatility of returns.

The Suncorp Employee Superannuation Plan offers you access to a range of multi-manager investment options. For more information on these options, please refer to the investment profiles earlier in this Product Guide.

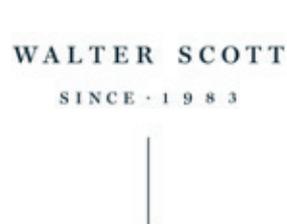
Information about the investment managers

References to 'we', 'us' and 'our' in this section refer to the investment manager.

	<p>Ausbil Investment Management Limited</p> <p>Ausbil Investment Management Limited is an Australian equities specialist with approximately \$9.75 billion in funds under management as at 30 June 2017. Established in April 1997, Ausbil's core business is the management of Australian equities and emerging leader investment portfolios for major superannuation funds, institutional investors and master trust clients. During the past twenty years Ausbil has been one of Australia's highest performing equity specialist boutique managers and has demonstrated an impressive consistency in delivering superior returns through its core investment process. Ausbil is a strategic partnership between senior members of the investment/management team of Ausbil and New York Life Investment Management ('NYLIM'). Ausbil offers clients the focus and specialisation of an employee owned boutique. NYLIM is a wholly-owned subsidiary of New York Life Insurance Company.</p>
	<p>BlackRock Investment Management (Australia) Limited</p> <p>BlackRock is a global leader in investment management, risk management and advisory services for institutional and retail clients. At March 31, 2017, BlackRock's AUM was US\$5.4 trillion. BlackRock helps clients around the world meet their goals and overcome challenges with a range of products that include separate accounts, mutual funds, iShares® (exchange-traded funds), and other pooled investment vehicles. BlackRock also offers risk management, advisory and enterprise investment system services to a broad base of institutional investors through BlackRock Solutions®. As of March 31, 2017, the firm had approximately 13,000 employees in more than 30 countries and a major presence in global markets, including North and South America, Europe, Asia, Australia and the Middle East and Africa. For additional information, please visit the Company's website at www.blackrock.com.</p>
	<p>BT Investment Management (Institutional) Limited</p> <p>BT Investment Management (Institutional) Limited (BTIM) combines a strong institutional platform with an investment-led culture to achieve strong risk-adjusted returns for its investors. BTIM follows a 'multi-boutique' business model, where teams of investment professionals focus exclusively on asset management, while distribution, compliance, business and general management functions are delivered centrally. Boutiques also share information, giving each the benefit of expert views from other asset classes. The model is designed to provide the best of both worlds. Fund managers operate in a boutique environment where they maintain full autonomy over their investment approaches and share in the economic value that they create for clients, combined with the strength of a significant institution with a strong operational platform (brand, distribution, compliance, sales and marketing, back office). BT Investment Management is one of the largest ASX-listed pure investment managers (ASX:BTT), with a market capitalisation of around \$3.6 billion and funds under management of \$94.4 billion* as at 30 June 2017.</p> <p><small>* includes J O Hambro Capital Management assets under management.</small></p>
	<p>Colonial First State Investments Limited</p> <p>Colonial First State is one of Australia's leading wealth management groups. We provide investment, superannuation and retirement products to individuals as well as to corporate and superannuation fund investors. Our wide range of platform solutions and investment management expertise spans Australian and global shares, property, fixed interest, credit, infrastructure, alternatives and multi-asset strategies. Colonial First State brings together a range of leading Investment Specialists across a range of different investment styles and risk profiles. In addition to our in-house managed funds, we have established strategic alliances with highly regarded specialist global and Australian investment managers. These alliances complement our range of funds by providing access to a diverse group of investment management styles.</p>
	<p>Deutsche Asset Management</p> <p>RREEF America LLC has been appointed by Ironbark as the investment manager of the Fund. RREEF America LLC is a wholly-owned subsidiary of Deutsche Bank AG, and is part of the Deutsche Asset Management division. With €723 billion of assets under management (as at 31 December 2016), Deutsche Asset Management is one of the world's leading investment organisations.</p> <p>Deutsche Asset Management offers individuals and institutions traditional and alternative investments across all major asset classes. It also provides tailored wealth management solutions and private banking services to high-net-worth individuals and family offices.</p>

 <p>EPOCH Epoch Investment Partners, Inc.</p>	<p>Epoch Investment Partners, Inc.</p> <p>Epoch Investment Partners, Inc. (Epoch), a New York-based global asset management firm, was formed in 2004 and provides a variety of U.S. and global equity investment strategies to clients worldwide. Three of the founders, Bill Priest, David Pearl and Tim Taussig, continue to lead the firm today. In March 2013 Epoch became a wholly owned subsidiary of The Toronto Dominion Bank. Epoch is registered with the U.S. Securities and Exchange Commission as an investment adviser. At the cornerstone of Epoch’s investment philosophy and process is its belief that the growth and application of free cash flow represents the best predictor of long-term shareholder return. As a result, Epoch’s security selection process is focused on free-cash-flow metrics and capital allocation as opposed to traditional accounting based valuation metrics such as price-to-book and price-to-earnings. In Epoch’s view, the key to producing superior risk-adjusted equity returns is the identification of companies with a consistent ability to both generate free cash flow and to properly allocate it either: to internal reinvestment opportunities and acquisitions; or return to shareholders as dividends, share repurchases and debt repayments which Epoch define as ‘shareholder yield’.</p>
 <p>Fidelity INTERNATIONAL</p>	<p>Fidelity International</p> <p>Fidelity International offers world class investment solutions and retirement expertise. We are a privately owned, independent company, with the commitment and resources to provide the investment expertise, technology and service innovation needed to help our clients achieve their financial goals. We invest AU\$394.6 billion* globally on behalf of clients in Asia Pacific, Europe, the Middle East, and South America. Our clients range from pension funds, central banks, sovereign wealth funds, large corporates, financial institutions, insurers and wealth managers, to private individuals. For institutional clients, we offer tailored investment solutions design and full- service asset management outsourcing. In addition to asset management, we provide investment administration and guidance services for workplace benefit schemes, advisers and individuals in several countries, with AU\$122.3 billion* in assets under administration.</p> <p><small>*As at 30 June 2017</small></p>
 <p>HYPERION ASSET MANAGEMENT</p>	<p>Hyperion Asset Management</p> <p>Founded in 1996, Hyperion Asset Management Limited (‘Hyperion’) is a high conviction growth style manager that specialises in identifying and investing in quality Australian and global equities. Hyperion’s proprietary investment process produces a relatively concentrated portfolio of high quality companies with predictable earnings and superior growth potential. Hyperion invests in only the highest quality companies without reference to a benchmark and take an active, high conviction investment approach. Hyperion currently manages in excess of \$5 billion in funds under management as at 31 March 2017. Hyperion’s key investment personnel remain the same today as when they started and they have added depth to the team along the way. Hyperion’s investment team has substantial capital invested in the business and Hyperion products, demonstrating Hyperion’s commitment to the long-term and to aligning the goals of Hyperion’s investment team to those of clients.</p>
 <p>IML INVESTORS MUTUAL LTD</p>	<p>Investors Mutual Limited</p> <p>Investors Mutual Limited (IML) is a specialist Australian equities fund manager established in May 1998 by Anton Tagliaferro with over \$7 billion in funds under management as at 31 December 2016. IML has a conservative investment style with a long-term focus, and aims to deliver consistent returns for clients. The IML investment team aims to achieve this through the disciplined application of a fundamental approach to investing based on quality and value.</p>
 <p>Ironbark ASSET MANAGEMENT</p>	<p>Ironbark Asset Management (Fund Services) Limited</p> <p>As an independent provider of best in class asset management solutions, Ironbark Asset Management (‘Ironbark’) seeks to build investment solutions that are relevant and meet the needs of its distributors and investors. To achieve this, Ironbark invests in quality people to deliver the highest service standards. Through our strategic partnerships with international and Australian fund managers, we provide investment solutions across a diverse range of asset classes including Australian and international securities, alternative investments, domestic and global property securities, and fixed income securities.</p>

	<p>Karara Capital Limited</p> <p>Karara Capital has been appointed by Ironbark as the investment manager of the Fund. Karara Capital is a specialist investment management company focusing on the active management of funds which invest in Australian equities. At the core of Karara Capital's team are its three Executive Directors and majority shareholders: David Slack, Rohan Walsh and Luke Sinclair, who between them have built a successful track record managing Australian equities spanning over 25 years. Supporting them is a team of experienced investment professionals.</p> <p>Karara Capital is wholly owned by its employees, which assists in strongly aligning their interests and those of their investors. As an independent, privately owned business, Karara Capital is free to make investment decisions in a purely objective fashion.</p>
	<p>Lazard Asset Management Pacific Co.</p> <p>Lazard Asset Management Pacific Co. (Lazard) is a subsidiary of Lazard Asset Management (LAM). LAM provides investment management services to Lazard for Australian-based clients for specified products. Lazard is responsible for managing assets for its clients across domestic equities, global equities, fixed income and alternative assets. At 31 March 2017, LAM managed more than A\$254 billion in assets worldwide, of which Lazard managed approximately A\$28 billion on behalf of its clients. LAM has research analysts in the USA, Australia, Japan, Korea, the UK, Singapore, Dubai and Germany.</p>
	<p>Macquarie Investment Management Global Limited</p> <p>Macquarie Investment Management Global Limited forms part of Macquarie Group's investment management business, Macquarie Investment Management. Macquarie Investment Management delivers a full-service offering across a range of asset classes including fixed interest, listed equities (domestic and international) and infrastructure securities to both institutional and retail clients in Australia and the US, with selective offerings in other regions.</p>
	<p>Morningstar Investment Management Australia Limited</p> <p>Morningstar Investment Management Australia Limited (ABN 54 071 808 501; AFSL 228986) ('Morningstar') is a leading provider of asset allocation, portfolio construction and investment research services with over 35 years' experience in the United States, Australia and other international markets. Morningstar advises and manages funds for superannuation funds, institutions, platform distributors, financial advisers and individuals. Morningstar's disciplined investment approach delivers objective, cost effective and holistic solutions for our clients – helping them reach their financial goals. This long-term, valuation driven approach is underpinned by an emphasis on preserving capital and undertaking comprehensive fundamental analysis of global asset classes and securities.</p>
	<p>Nikko AM Limited (Nikko AM Australia)</p> <p>With AUD 240 billion under management as at 30 June 2017, Nikko Asset Management is one of Asia's largest asset managers, providing high-conviction, active fund management across a range of Equity, Fixed Income and Multi-Asset strategies. In addition, our complementary range of passive strategies covers more than 20 indices and includes some of Asia's largest exchange-traded funds (ETFs). Nikko Asset Management Australia offers investors the benefits of extensive global resources combined with the local expertise and long-standing experience of our Sydney based investment teams, with a history dating back to 1989. Today the company manages approximately AUD 10 billion in assets for retail and institutional clients across Australia as at 31 May 2017. With a track record of over twenty years in Australian equities and fifteen years' experience in managing fixed income assets for insurance clients, Nikko AM Australia prides itself on its many years of accumulated market intelligence. Nikko AM Australia believes in active management and high conviction investing backed by intensive research conducted by experienced, cohesive investment teams. Our investment teams strive to achieve superior investment performance for our clients.</p>

	<p>Perpetual Investment Management Limited</p> <p>Perpetual Investments is one of Australia's leading investment managers, with \$32.9 billion in funds under management (as at 31 March 2017). Perpetual Investments is part of the Perpetual Group, which has been in operation for over 130 years. By employing some of the industry's best investment specialists and applying a proven investment philosophy, Perpetual Investments has been able to help generations of Australians manage their wealth.</p>
	<p>Platinum Investment Management Limited</p> <p>Platinum Investment Management Limited trading as Platinum Asset Management (Platinum) is an Australian-based investment manager specialising in international equities. Platinum manages approximately \$23 billion (as at 30 June 2017) with approximately 7% of funds from foreign investors. Platinum's investment strategy is applied with the aim of achieving absolute returns for investors. Platinum is a fully owned subsidiary of Platinum Asset Management Limited ABN 13 050 064 287, a company listed on the Australian Securities Exchange. Platinum staff have relevant interests in the majority of Platinum Asset Management Limited's issued shares.</p>
	<p>Suncorp Corporate Services Pty Ltd</p> <p>We have entered into an Investment Management Agreement with a related party, Suncorp Corporate Services Pty Ltd (SCS). SCS is made up of investment professionals from within the Suncorp Group. As at 31 May 2017, SCS looks after \$18.2bn on behalf of Suncorp Group entities.</p>
	<p>Vanguard Investments Australia Ltd</p> <p>With more than AUD \$5.7 trillion in assets under management as of 30 June 2017, including more than AUD \$1 trillion in ETFs, Vanguard is one of the world's largest global investment management companies. In Australia, Vanguard has been serving financial advisers, retail clients and institutional investors for more than 20 years.</p>
	<p>Walter Scott & Partners Limited</p> <p>Walter Scott & Partners Limited is an independent global investment manager established in 1983, in Edinburgh, Scotland. Walter Scott has a wealth of experience in global equity investment with a global client base. Walter Scott is a classical, fundamental and long-term growth manager.</p>
	<p>Zurich Investment Management Limited</p> <p>Zurich Investment Management Limited (Zurich Investments) is the responsible entity of the Fund. Zurich Investments is a subsidiary of Zurich Financial Services Australia Limited (ZFSA), which is part of the worldwide Zurich Insurance Group based in Switzerland. In Australia, ZFSA's core lines of business are general insurance, life risk, investments and superannuation solutions. As responsible entity of the Fund, Zurich Investments is responsible for ensuring that the Fund is managed in accordance with its Constitution and in accordance with relevant laws. Zurich Investments provides exclusive access to specialist investments by combining the expertise of specialist fund managers with our distribution and customer service strength. This Fund is one of several funds issued by Zurich Investments, known as the Zurich Investments Funds.</p>

Suncorp Traditional Capital Guaranteed Fund

(Closed to new members)

SLSL declares interest rates in arrears for this investment option at 30 June each year. Interest is calculated on the daily account balance and credited to your account on 30 June each year. An investment in the Suncorp Traditional Capital Guaranteed Fund provides a participating benefit. This means that the profits arising in respect of this option are allocated 80 per cent to members and 20 per cent to SLSL as shareholder.

SLSL guarantees that the interest credited to your account at 30 June each year won't be negative. We use an interim interest rate to calculate interest on full withdrawals made before the interest rate is declared (including full switches to another investment option and if you move from super to pension, and vice versa, before 30 June). The interim rate can be changed by SLSL at any time and will apply from the previous 1 July. The final declared rate on 30 June may be less than the interim rate that has applied during the past year.

The declared interest rates are determined based on several factors, including:

- the investment income received after an allowance for tax, including both realised and unrealised capital gains and losses
- transfers to and from reserves in order to smooth returns over time and provide for guarantees
- investment fees, and
- expenses such as brokerage, stamp duty, taxes, and other expenses incurred in managing the assets.

This investment option is closed to new members. Members who currently have an investment in this investment option may continue to invest in it.

Administration fees are payable on investments in the Suncorp Traditional Capital Guaranteed Fund and are charged directly to your account, so the net performance on your investment in the Suncorp Traditional Capital Guaranteed Fund may be negative after the deduction of administration fees.

Other important information about how we invest your money

Unit prices

For all investment options (except the Suncorp Traditional Capital Guaranteed Fund which is closed to new members), your balance in that investment option is calculated by multiplying the number of units you hold by the investment option's exit price. Your unit balance represents a partial holding in an investment option and moves up or down over time.

Calculation of unit prices

Unit prices are usually calculated daily and reflect the value of the underlying assets of the investment option. This takes into account income entitlements, investment fees, taxes, transaction costs, other expenses and liabilities. The underlying asset value is divided by the number of units on issue to arrive at the price per unit.

Like the values of the underlying investments, the price of units can move up and down.

The daily unit prices for each investment option and the Suncorp Traditional Capital Guaranteed Fund interest rates are quoted on our website.

Unit pricing delays

We may suspend unit pricing where in our opinion:

- A significant event or incident occurs that has the potential to affect investment markets
- An event occurs that has the potential to affect unit prices
- An external investment manager closes the underlying investment to applications and withdrawals
- The unit prices calculated have the potential to prejudice specific investors.

Buying units

When you invest or switch into an investment option, units in your chosen investment option are allocated to you. The number of units you receive will depend on the investment option's entry price at that time and the amount you invest.

Selling units

When we sell units in an investment option, the amount you receive will depend on the exit price of the investment option's units at that time and the number of units sold.

We can sell units from your investment options to pay for taxes, insurance fees (if applicable) and certain fees or charges. We also sell units when you switch to another investment option, request a withdrawal or transfer to another super fund.

Switching between investment options

If you request a switch, we'll sell units from one investment option and use the proceeds to buy units in the other investment option. The buy-sell spread is applied to cover transaction costs associated with processing the switch.

Earnings tax on your investments

For all investment options any earnings tax liability is included when calculating the unit price excluding the Suncorp Traditional Capital Guaranteed Fund, which is deducted proportionately from your other investment options or included in the interest rate.

How investment performance is calculated

Investment performance lets you see how your investment is going. It's important to remember that your super balance can go up and down and that past performance is not an indicator of future performance.

In accordance with industry standards, investment performance is generally calculated net of taxes, levies and ongoing fees such as the administration fee, performance fee, and investment fee. However, when calculating investment performance, we generally don't take into account contributions tax or any discretionary ongoing fees such as insurance fees and financial adviser service fees. If we calculate the investment performance for an investment option in a way different from that set out above, we'll explain this in the monthly Investment Performance Report which is available from our website.

Please note that the investment performance information for the investment options may differ from the performance of the underlying investment managers. This may be due to:

- holding some assets in cash or short-term securities, for liquidity purposes, or
- provisions for tax, levies and distribution of tax credits, or
- the fees and charges that apply, or
- a lag between when the underlying investment managers report their performance and when the value of the underlying investment option is reflected in the unit prices.

Investing through the Suncorp Employee Superannuation Plan and investing directly

When you invest with Brighter Super, we hold the investment on your behalf, instead of you holding it directly. There are differences in investing into an investment option through Brighter Super as opposed to investing directly with the underlying investment manager. These include:

Timing of information	An investment manager's PDS may have a different preparation date from this PDS and may include investment information effective as at different dates.
Differing returns	Investment returns based on unit prices as calculated for the Plan are likely to differ from any returns in an investment manager's PDS or reports. This could be due to differences in investment fees, costs, taxes, and the timing impact of differences in transactions for the investment options offered within the Plan relative to those for the investment manager's financial product.
Differing fees	The fees incurred when investing through the Plan are likely to differ from the fees charged by the investment manager as a result of fees levied to administer the Plan.
Minimum and maximum transaction amounts	An investment manager's PDS may set out minimum and maximum investment amounts. These don't apply to you when investing through the Plan.
Tax implications	The Plan is liable to pay tax for each investment option. The unit prices of investment options in the Plan will reflect any applicable tax liability.

Receipt of reports	You won't receive reports directly from investment managers when you invest in the Plan.
The rights to attend and vote at unit holder meetings	When you invest in the Plan, you won't hold any rights to attend and vote at meetings of unit holders of the underlying financial product.

Before you make any investment decisions, you should consider the relevant investment manager's PDS. You can download copies from our website or you can ask us for a printed version, free of charge.

The information in an investment manager's PDS may change from time to time. This means that when you make a contribution into an investment option, you may not have referred to the most recent PDS for that investment option. You may not therefore be aware of material changes or significant events that would be in the most recent PDS.

However, you can download from our website information about material changes or significant events that affect a matter in the underlying PDS. We'll provide this information as soon as practicable after the change or event takes place. You should therefore check our website each time you make an additional contribution to see whether any matter in the PDS has been affected by a materially adverse change or significant event.

[Related companies](#)

We, Suncorp-Metway Limited (ABN 66 010 831 722, AFSL 229882), Suncorp Funds Pty Ltd (ACN 153 008 354), Suncorp Corporate Services Pty Ltd (ABN 69 074 966 466), and SLSL are part of the Suncorp Group.

We don't deal with our related companies more favourably than we would with any other independent service provider.

We invest your money in a variety of ways including in trusts issued by Suncorp Funds Pty Ltd.

6. Fees and Costs

Did you know?

Small differences in both investment performance and fees and costs can have a substantial impact on your long-term returns. For example, total annual fees and costs of 2% of your account balance rather than 1% could reduce your final return by up to 20% over a 30-year period (for example, reduce it from \$100,000 to \$80,000).

You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs.

To find out more

If you'd like to find out more, or see the impact of the fees based on your own circumstances, the **Australian Securities and Investments Commission (ASIC)** website (moneysmart.gov.au) has a superannuation fee calculator to help you check out the different fee options.

This section of the Product Guide shows the fees and costs that you may be charged.

The fees and costs you may be charged are deducted from your account balance, the returns on your investment or from the assets of the superannuation entity as a whole. Other fees, such as activity fees, advice fees for personal advice and insurance fees, may also be charged, but these will depend on the nature of the activity, advice or insurance chosen by you or your employer.

Taxes and costs relating to insurance are set out later in this Product Guide. You should read all the information about fees and costs because it's important to understand their impact on your investment. Except where otherwise stated, all fees deducted from your account are in arrears.

In some instances, in the PDS and in this Product Guide, fees have been rounded to two decimal places.

You can find more information on fee definitions in the 'Suncorp Superannuation Fee Definitions flyer' available on our website, suncorp.com.au/super.

6. Fees and costs (cont.)

Fees for eligible employees of the Suncorp Group

The fees and costs below apply to current eligible employees of the Suncorp Group. If you are not an eligible employee of the Suncorp Group, you are an individual member and different fees apply (see the next page).

Type of fee or cost	Amount – Suncorp Lifestage Fund	How and when paid
Investment fee	0.20% pa for amounts in the Suncorp Lifestage Fund. Other investment options range from 0.16% pa to 1.43% pa depending on the investment option(s) you choose.	This fee is included in the daily unit price calculation for each investment option.
Administration fee	0.06% pa of your account balance. Eligible employees receive a contribution from Suncorp to cover the cost of this amount. ¹ 0% for investments in the Suncorp Cash Fund. \$1.76 per week (charged as a monthly fee of \$7.65) Eligible employees receive a contribution from Suncorp to cover this amount. ¹	The percentage administration fee is calculated on the average value of your account balance for the month. It's deducted by withdrawing units from your account effective on or around the last day of the month (or earlier, if you leave the Plan part way through a month). The income tax deduction benefit with respect to Administration fees reduces the gross amount actually deducted from members' accounts.
Buy-sell spread	Ranges from 0.00% to +/- 0.50%	Reflected in the buy and sell unit price of each investment option.
Switching fee	Nil	
Exit fee	Nil	
Advice fees relating to all members investing in a particular MySuper product or investment option	Nil	We don't charge any Advice fees. However, if you wish, you can have amounts deducted from your account to pay fees to your financial adviser.
Other fees and costs	See the Additional explanation of fees and costs section for more information.	
Indirect cost ratio	Nil to 0.97%	These costs are deducted from the underlying assets of the option and are reflected in the daily unit price for that option. Depending on the cost, they may be deducted daily, monthly or at some other time.

¹If you're an eligible employee of the Suncorp Group, your employer currently pays for your administration fees in the Suncorp Employee Superannuation Plan. You will see this as an additional contribution into your super account, which is subject to contributions tax and will count towards your concessional contributions cap. This contribution is made to your account on or around the last day of the month and you must be an eligible employee on this day to receive it.

6. Fees and costs (cont.)

Fees for individual members of the Plan (non-employees of the Suncorp Group)

If you're not employed by the Suncorp Group, the fees and costs we charge you will be different and are shown below:

Type of fee or cost	Amount – Suncorp Lifestage Fund	Amount – Other investment options	How and when paid
Investment fee	0.20% pa	Ranges from 0.16% pa to 1.43% pa depending on the investment option(s) you've chosen.	This fee is included in the daily unit price calculation for each investment option.
Administration fee	0.76% pa of your account balance \$1.76 per week (Charged as a monthly fee of \$7.65)	0.53% pa of your account balance 0% pa for investments in the Suncorp Cash Fund.	The percentage administration fee is calculated on the average value of your account balance for the month. It's deducted by withdrawing units from your account effective on or around the last day of the month (or earlier, if you leave the Plan part way through a month). The income tax deduction benefit with respect to Administration fees reduces the gross amount actually deducted from members' accounts.
Buy-sell spread	Nil	Ranges from 0.00% to +/-0.50%	Reflected in the buy and sell unit price of each investment option.
Switching fee	Nil		
Exit fee	Nil		
Advice fees relating to all members investing in a particular MySuper product or investment option	Nil		We don't charge any Advice fees. However, if you wish, you can have amounts deducted from your account to pay fees to your financial adviser.
Other fees and costs	See the Additional explanation of fees and costs section for more information.		
Indirect cost ratio	Nil to 0.97%		These costs are deducted from the underlying assets of the option and are reflected in the daily unit price for that option. Depending on the cost, they may be deducted daily, monthly or at some other time.

Additional explanation of fees and costs

How do taxes impact the fees I pay?

Unless noted otherwise, all fees in this PDS are quoted on a gross of income tax basis and include GST and stamp duty (where applicable). The fees are also quoted less any available reduced input tax credits, and are not reduced by any income tax benefit that the Trustee may be able to claim or any income deduction available to the Trustee through an interposed vehicle.

The Trustee receives the benefit of income tax deductions related to administration fees charged to Suncorp Brighter Super personal members and this benefit is passed on to members via a reduction of the gross administration fee applied to members' accounts. For example, the monthly administration fee of \$7.65 noted in the PDS is reduced by the deduction the trustee receives, and we charge the net amount of \$6.50 to members' accounts.

For more information on tax, please see 'Tax' in this Product Guide.

Insurance fees

If you have insurance cover, your insurance fees will be deducted monthly in arrears by deducting units from your account effective on or around the last day of the month (or earlier, if you leave the Plan part way through a month). Insurance fees will be pro-rated across your investments.

For more information on the costs of insurance, please see Insurance in your super later in this Product Guide.

Payment of the administration fee and insurance fees for eligible employees

If you're an eligible employee of the Suncorp Group, your employer currently pays for your administration fees and Standard (Default) Cover insurance fees in the Suncorp Employee Superannuation Plan.

Please note, payment of the administration fee and the insurance fee are considered employer contributions for tax purposes. This means that they count towards the concessional contributions cap, and may lead to you exceeding the concessional contributions cap. These contributions can change or be removed at any time, and as the Plan does not provide these directly to members, any variations or removal will be passed onto you without notification.

What's paid to your financial adviser?

You won't pay any fees to a financial adviser out of your account unless you request to have a personal advice fee paid to your financial adviser for the provision of personal financial advice. See below for more information on personal advice fees.

As a member of the Plan, you are entitled to discounted financial advice provided by Suncorp Advice. For more information and details on how to contact Suncorp Advice, please see the 'Other important information' section of this Product Guide.

All fee arrangements and any applicable discounts for financial advice are charged by Suncorp Advice and can change at any time. As they're not charged by us, any variations will be passed onto you without notification from us.

Personal advice fee

You can authorise us to pay a personal advice fee to your financial adviser (agreed by us) and have the fee charged to your account. Personal advice fees can be payable as:

- A one-off fixed dollar fee.
- An ongoing fixed monthly dollar fee, or percentage of your account balance up to a maximum of 2% pa, deducted from your account effective on or around the last day of the month (or earlier, if you leave the Plan part way through a month).

Any personal advice fees that relate to other investment options cannot be deducted from the Suncorp Lifestage Fund.

This fee may include GST. You should refer to your financial adviser's 'Statement of Advice' for details. The Trustee may at its discretion refuse to deduct a personal advice fee or any other fee. You can cancel an ongoing personal advice fee at any time.

Expense recovery and reserves

We can recover any expenses and costs incurred in the administration and management of the Fund. The Fund holds a tax reserve and a general expense reserve which may be used to meet the expenses associated with the administration, management and operation of the Fund. Any excess amounts are retained within the reserve to meet future costs.

No expenses or costs incurred are recovered from any investment in the Suncorp Lifestage Fund.

APRA levy

APRA (the government's prudential regulator of super funds) imposes a levy on the Trustee, a proportion of which will be recouped from your underlying investments or directly from your account on a monthly basis. For the year ending 30 June 2018 this levy should be no more than approximately 0.02% pa of the value of your investments but may change each year based on the levy set by APRA.

As the APRA levy is an expense of the Fund any variation to the APRA levy will be passed onto you without notice. Please see our website suncorp.com.au/super for more information.

Changes to fees and costs

We can introduce certain new fees or change the level of current fees you pay at any time. We can do this without your consent, but if we need to do this, we'll notify you at least 30 days before any adverse change.

Payments to and from other parties

We may receive payments from investment managers or other parties for certain investment options of up to 0.45% pa of the total amount of funds invested. We may also make payments to, or receive payments from Suncorp Financial Services Pty Ltd (ABN 50 010 844 621, AFSL 229885) for certain services.

Any payments (or benefits) we make to, or receive from, other parties won't be an additional cost to you (unless otherwise stated in the PDS or any material incorporated by reference, including this Product Guide).

Fees and costs for the Suncorp Lifestage Fund in Brighter Super for business

By law we are required to offer Plan members invested in the Suncorp Lifestage Fund (our MySuper product) a standard set of fees and costs. Fees and costs associated with any investment in the Suncorp Lifestage Fund will be shown separately from your other investment options on your online account and any statements.

Fees relating to investment options

You can get the latest investment fees, performance fees and buy-sell spreads from the monthly investment performance report available on our website, or by calling us.

Investment fees

The investment fee is charged by the investment manager of the underlying investment option. This fee generally includes the investment manager's fee, audit, custody and other general costs incurred in the administration of the underlying investment option. These fees and expenses may be varied by the investment manager and are equal to the management costs of the underlying investment option. As this is an expense of the Fund, for investment options not issued by Suncorp, these variations will be passed on to you without notice. To understand all of the fees payable in respect of your investment, you should consider both this PDS and the relevant investment manager's **PDS**.

The latest investment fees are provided in the monthly investment performance report available on our website or by calling us.

[Indirect cost ratio](#)

This ratio is the total of the indirect costs for an investment option to the total average net assets of the Fund attributed to the investment option. Indirect costs are any amount that will reduce the return on an investment option that is not charged to you as a fee. It is an additional cost to you.

The latest indirect cost ratios are provided in the monthly Suncorp Employee Superannuation Plan investment performance report available on our website or by calling us.

[Performance fees](#)

This fee is only charged by some investment managers for certain investment options when they outperform their stated benchmarks. It's an additional amount to the investment fee. As this is an expense of the Fund, any performance fee payable will be passed onto you without notice. Performance fees are not charged for any investment in the Suncorp Lifestage Fund. To find out which investment options have a performance fee, please see How we invest your money earlier in this **Product Guide**.

[Buy-sell spreads](#)

You may incur a buy-sell spread when you make contributions, withdraw or change your investment options. This 'spread' is the difference in the buying price and selling price of the investment option, and generally covers the transaction costs of buying and selling the underlying assets of that investment option. It ensures that non-transacting members are not disadvantaged by the activity of transacting members. The spread isn't a fee paid to us or the investment manager. It is retained within the underlying investment option to cover the transaction costs.

The investment manager (including us) may vary the buy-sell spread costs from time to time including increasing these costs without notice when it is necessary to protect the interests of existing investors and if permitted by law. The updated information will be disclosed in the monthly investment performance report available on our website or by calling us.

[Suncorp Traditional Capital Guaranteed Fund](#)

If you're invested in the Suncorp Traditional Capital Guaranteed Fund, the amount you'll pay will ultimately reflect the actual expenses of the option.

[Borrowing costs](#)

Borrowing costs are costs that arise when an underlying fund manager borrows money to fund the purchase of an asset. Borrowing costs are recovered from the assets of the underlying investment option and are an additional cost to you. The latest borrowing costs are provided in the monthly 'Suncorp Employee Superannuation Plan investment performance report' available on our website or by calling us.

7. Tax

How super is taxed

The table below summarises the ways super can be taxed:

How your super is taxed	
Contributions When you or your employer put money ('contributions') into your account, or if you transfer money from another super account (a 'rollover')	<ul style="list-style-type: none"> – 0% on after-tax (non-concessional) contributions – 15% on pre-tax (concessional) contributions¹ – 45%² on excess amounts over the non-concessional contributions cap³ – Your marginal tax rate plus an excess concessional contributions charge on excess amounts over the concessional contribution cap – 45%² on concessional contributions where a TFN is not held by the super fund – 15% if your transfer contains any untaxed components⁵
On your investment earnings	<ul style="list-style-type: none"> – Up to 15% on investment earnings – 15% on your transition to retirement investment earnings – 0% on your pension account
Withdrawals When you take money out of your account (remember, you generally have to be over a certain age to do this – at least 55)	For lump sum withdrawals: <ul style="list-style-type: none"> – 0% if you're age 60 or over – 15%² on taxable components over \$200,000⁴ if received when you're at or above your preservation age and under 60 years – 20%² on taxable components if you're under your preservation age For death benefits paid as a lump sum withdrawal <ul style="list-style-type: none"> – 0% if paid to a tax dependant – 15%² on taxable (taxed) component paid to a non-tax dependant – 30%² on taxable (untaxed) component paid to a non-tax dependant

1. If income exceeds \$250,000 pa, contributions tax of 30% will apply for the 2017/18 financial year.

2. Plus Medicare Levy of 2%.

3. If your non-concessional contribution exceeds the non-concessional contribution cap, you can withdraw the excess contributions and 85% of associated earnings (a time restriction applies). The excess non concessional contributions will be released tax free. The full amount of associated earnings will be taxed at your marginal tax rate and a 15% non refundable tax offset will apply on the associated earnings reflecting the tax already paid on earnings by the superannuation fund. However, if you leave your excess non-concessional contributions in your super, you will be taxed on these at the top marginal tax rate plus Medicare Levy.

4. For the 2017/18 financial year.

5. Any excess over your untaxed plan cap amount (which is up to \$1,445,000 for the 2017/18 financial year) is taxed at 45% plus Medicare levy.

As tax can be complex, we recommend that you seek professional tax advice in respect of your own individual circumstances. The information above is based on our interpretation of tax legislation at the preparation date of the PDS (and any material incorporated by reference) and assumes you are an Australian tax resident.

Tax File Numbers (TFN)

It's important we have your TFN. It's up to you whether you give it to us, but if you don't:

- we can't accept any after-tax contributions from you
- it might be difficult to find super funds you may have forgotten about, and to combine your super in one account
- you may pay more tax on concessional contributions (from pre-tax money – eg salary sacrifice) than you would otherwise.

We're legally authorised to collect your TFN. And of course we'll keep it confidential and only use it for lawful purposes, including:

- finding or identifying your super funds
- calculating tax on any superannuation lump sums
- providing your TFN and other information to the Australian Taxation Office (ATO)
- providing your TFN to your future super fund trustee or retirement savings account provider if you're transferring your account. These lawful purposes may change in the future, as a result of legislative changes.

We won't pass on your TFN to another super fund if you write and tell us not to, and we won't disclose your TFN to anyone else.

Refund of excess contributions tax

If you made a contribution and were charged additional tax on it because we didn't have your TFN, we may be able to refund the additional tax paid if you provide us with your TFN within three years of the financial year in which the contribution was made.

Other important information about tax

Goods and Services Tax (GST)

Any expenses we incur from administering the Fund may be subject to GST. If we can claim a credit for the GST paid, we may pass the benefit on to you.

Tax and government charges

Taxes, duties and levies we incur are recovered from your account or directly from the assets of the investment options (where the expenses are investment or administration costs) before unit prices are set, or from your account.

We deduct an amount from your account for contributions tax at the applicable rate. The total amount of contributions tax for the Fund is calculated at the end of the financial year. The amount is reduced by deductions allowable to the Fund. Therefore, the total amount of contributions tax which is remitted to the ATO may be less than the aggregate amount which has been deducted from relevant members' (ie Suncorp Employee Superannuation Plan account holders) accounts.

We retain any excess amount deducted for contributions tax within the Fund and may use this amount for authorised purposes including covering expenses we incur in the proper administration, management or maintenance of the Fund.

8. Insurance in your super

Why insurance is important

Today we take out insurance for all our assets, including the car, boat, house and personal valuables such as jewellery. However, many people neglect to insure their most important asset – themselves, and their ability to earn an income.

Fortunately, the Suncorp Employee Superannuation Plan offers a range of insurance options tailored to help protect you and your family from life's uncertainties.

Insurance offered through the Plan is provided by Suncorp Life & Superannuation Limited (SLSL) (referred to in the PDS as 'the Insurer'). SLSL is part of the Suncorp Group and is an insurer with a proud heritage of protecting Australians that stretches back for more than 180 years.

Why have insurance through super?

By having insurance in your super account, you can have your insurance fees (also referred to as insurance premiums) conveniently and tax-effectively deducted from it. This could be cheaper than buying insurance outside super. And there is also the added advantage that your beneficiaries may be able to choose to receive your Life cover payment as a lump sum or a pension should you die.

Under current arrangements, if you're an eligible employee of the Suncorp Group, you have the added benefit of having your insurance fees for your Standard (Default) Cover paid for by your employer.

Your insurance in the Suncorp Employee Superannuation Plan

What insurance cover are you provided with as a current employee of the Suncorp Group?

If you're an eligible employee of the Suncorp Group, you'll be provided with what we call Standard (Default) Cover when you join the Plan, which your employer currently pays for. The type of cover you receive depends on how you're employed by the Suncorp Group:

Type of member	Standard (Default) Cover ^{1,2,3}
For casual employees	Life cover only, calculated as: – Fixed amount based on your age
For permanent employees	Life cover, calculated as: – 7.5% of your 'salary' multiplied by years and complete days of future service to age 70
For permanent employees working at least 15 hours a week	Total and Permanent Disablement cover, calculated as: – 7.5% of your 'salary' multiplied by years and complete days of future service to age 70 Income Protection cover, calculated as: – Up to 75% of your 'salary' paid monthly with a 60 day 'waiting period', limited to a maximum of 24 monthly payments in total for the life of the policy.

1. Some members may have different levels of cover, or benefit periods (for Income Protection cover). The cover that applies to you will be shown in your online account.

2. The amount of your insurance cover is subject to maximum benefit limits. For more information, see 'What is the maximum amount of insurance cover that you can apply for?' later in this section of the Product Guide.

3. Members cannot have Income Protection only.

You will need to be underwritten if the amount of your Standard (Default) Cover is higher than the Plan's Automatic Acceptance Limit (AAL). See Automatic Acceptance Limits later in this Product Guide for more information.

8. Insurance in your super (cont.)

If you wish to apply for cover above the AAL, you'll have to let us know by filling in and sending us the Suncorp Employee Superannuation Plan Insurance application form, available on the Suncorp website.

If your employer has arranged insurance cover under another insurance policy agreed by the Trustee, the terms and conditions of insurance in the PDS and this Product Guide will not apply to you. Your online account will include details of your insurance, the insurance policy and any relevant endorsements that apply to you.

What if you leave the Suncorp Group?

If you leave Suncorp and become an individual member, your insurance options are outlined in the table below:

Current insurance arrangement	Insurance options
If you have no insurance	Insurance is not available within your super account
If you have existing insurance	<p>When we are notified you have left your employer, your Life and TPD cover will continue automatically. Your insurance cover will be fixed at the sum insured that applied at the time we were notified that you left your employer and the applicable rates will be the personal rates.</p> <p>Any employer selected Income Protection cover will cease. However, you have six months from the date you left your employer to apply to have your cover reinstated with limited underwriting. For more information, see What happens when you leave the Suncorp Group? later in this section of the Product Guide.</p>

How do you apply for member selected cover?

If you'd like to apply for member selected cover, simply fill out a Suncorp Employee Superannuation Plan Insurance application form, available from our website.

Acceptance of cover isn't automatic and is subject to an 'underwriting' assessment by our underwriters. We'll advise you in writing if your application has been accepted and the date your cover starts.

While your application is being assessed, you may be eligible for interim accident cover for up to 60 days from the time we receive your completed application form. The maximum amount of interim accident cover is the lesser of the amount of cover you requested and \$1,000,000 for Life and 'TPD' cover.

Interim accident cover may stop before 60 days in a number of circumstances. These are set out in the Suncorp Employee Superannuation Plan's Group Life Insurance Policy Document.

There is no interim accident cover for Income Protection cover.

How do you know if you're eligible?

Anyone can apply for member selected cover, as long as you:

- are age 15 and over, but less than age 70 (for Life cover only or Life and 'TPD' cover) or age 69 (for Income Protection cover), and
- are an Australian resident or a non-Australian resident holding a valid 'visa'.

If you have Income Protection cover, you have to remain employed on a 'permanent basis' for at least 15 hours per week to retain it.

Your member selected cover does not start until the date the Insurer advises you that your cover has been underwritten and that you have been accepted for insurance cover.

If for any reason you have more than one account under the Plan, you can have an insured benefit under only one account. This may include instances where you are employed under different entities of the Suncorp Group and you have received insurance cover for each account or where you have left employment and rejoined with the Suncorp Group.

8. Insurance in your super (cont.)

What is the maximum amount of insurance cover that you can apply for?

This table shows the maximum levels of cover available, by insurance type:

	Life	TPD ^{1, 2}	Income Protection ^{3, 4}
Maximum amount of insurance cover you can apply for	\$1 million	\$1 million	\$10,000 per month

1. You can only obtain 'TPD' cover with Life cover and it can't exceed the level of your Life cover.

2. If we pay you a 'TPD' or 'terminal illness' benefit, and you remain a member of the Plan, you can keep any Life cover you have above the amount of your 'TPD' or 'terminal illness' benefit paid to you – provided you keep paying your insurance fees.

3. The maximum amount of Income Protection cover you can apply for is 75% of your 'salary', up to a maximum of \$10,000 per month.

4. Members cannot have Income Protection only.

Automatic Acceptance Limits

An Automatic Acceptance Limit (AAL) is the maximum amount of insurance cover you will be able to receive without having to be underwritten.

Type of cover	Automatic Acceptance Limit
Life only	\$750,000
Life and TPD	
Income Protection	\$10,000 per month

The Insurer may change the AAL at any time. If there is any change to the AAL, it won't affect any previously accepted insurance cover.

Automatic insurance cover for Suncorp Group employees

You'll be covered up to the AAL from the date you start employment with the Suncorp Group, without needing to apply, provided you're 'at work' in active employment on that day and subject to you meeting the eligible person criteria within the meaning of the Insurance Policy.

If you're not 'at work' in active employment on that day, we'll provide you with New Events Cover only.

You must then be 'at work' for 60 consecutive days before we can provide you with All Events Cover.

New Events Cover

This is cover provided for Life, Total and Permanent Disablement, total disability or partial disability arising from an illness which first becomes apparent or an injury which first occurred on or after the commencement date.

All Events Cover

This is cover provided for Life, Total and Permanent Disablement, total disability or partial disability arising from an illness or injury regardless of the date the illness first became apparent or the date the injury occurred.

Automatic increases in cover

You'll need to apply and be underwritten for any excess cover above the AAL. If your application is accepted, and your cover is based on your 'salary', we may give you a forward underwriting limit (FUL). This means you may be able to avoid the need for 'underwriting' each time your 'salary' increases in the future.

We'll automatically increase your 'salary' based cover up to the AAL or any FUL you've been provided with at the time of your 'salary' increase. These automatic increases in cover are limited to 30% each year.

8. Insurance in your super (cont.)

When does insurance cover stop?

Cover will stop at the earlier of any of the following:

When insurance cover stops			
Scenario	Life	TPD	Income Protection
You reach age 65 (individual members)	✓	✓	-
You reach age 70	✓	✓	✓
You receive a payment for 'TPD' ¹	-	✓	-
You receive a payment for 'terminal illness' ¹	-	✓	-
You die	✓	✓	✓
You haven't paid outstanding insurance fee amounts 30 days after sending you a notice	✓	✓	✓
You take leave without pay for a period that hasn't been agreed with the Insurer	✓	✓	✓
You request in writing to cancel your cover	✓	✓	✓
You no longer hold a valid Australian visa	✓	✓	✓
You leave the Suncorp Employee Superannuation Plan	✓	✓	✓
You work less than 15 hours per week on a permanent basis ²	-	-	✓
You reach the end of the benefit period	-	-	✓
You move permanently overseas	✓	✓	✓
You join any armed forces (other than the Australian Armed Forces Reserve)	✓	✓	✓
You leave the Suncorp Group and we're notified	-	-	✓

1. Your Life cover will be reduced by any 'TPD' or 'terminal illness' benefit paid.

2. Unless due to total or partial disability.

Your insurance benefits in detail

The following table provides a summary of what you are entitled to depending on your type of insurance:

	Life	TPD	Income Protection
Benefit	A lump sum benefit is paid if you die, or earlier if you become 'terminally ill'	A lump sum benefit is paid if you become 'totally and permanently disabled'	A monthly benefit is paid if you become 'totally disabled' or 'partially disabled'

8. Insurance in your super (cont.)

Life cover

We will pay a benefit to your beneficiaries in the event of your death. Having the right amount of Life cover means that your family can afford the lifestyle you want for them.

The amount of your Life cover (and the subsequent benefit paid), is based on your insured amount at the time of your death. For more information please see *When cover may be reduced* later in this section of the Product Guide.

Terminal Illness benefit

If you're covered and become 'terminally ill', we'll pay you an early payment of your Life cover – ensuring you and your family have the maximum amount of support during this difficult time.

Your 'terminal illness' benefit will be the lesser of:

- your Life cover, or
- \$1 million.

Your Life cover will continue if the 'terminal illness' benefit paid to you is less than your Life cover amount. We will reduce your Life cover by the amount of the 'terminal illness' benefit paid. If you're covered for Life and 'TPD', your 'TPD' cover will stop when we pay you the 'terminal illness' benefit.

TPD cover

If your family relies on your income, your 'TPD' cover can help alleviate some of the financial stress in the event that you are unlikely to work again due to becoming 'totally and permanently disabled', by providing money for living, care and medical expenses.

We will pay a benefit to you if you are unlikely to work again due to becoming 'totally and permanently disabled', as defined in the Plan's Insurance Policy. A summary of these definitions can be found later in this section of the Product Guide.

The amount of your 'TPD' cover (and the subsequent benefit paid) is based on your insured amount at the time you become 'totally and permanently disabled'. For more information please see *When cover may be reduced* later in this section of the Product Guide.

Income Protection cover

Your Income Protection cover provides you with replacement income (up to a certain percentage) in the event that you are unable to work due to illness or injury. You can continue to pay your bills and expenses while you're recuperating.

We will pay a benefit to you if you have been considered 'totally disabled' or 'partially disabled' after the end of the 60 day 'waiting period', as defined in the Plan's Insurance Policy. A summary of these definitions can be found later in this section of the Product Guide.

The amount of your Income Protection cover (and the subsequent benefit paid) is based on your insured amount and 'salary' we were last advised before the 'date of disablement', and may be reduced in certain circumstances. For more information see *When your cover may be reduced*, later in this Product Guide.

Partial disability

If you have Income Protection cover and are 'partially disabled' after the end of the 'waiting period', we will pay you a partial disability benefit if you are able to return to work in a reduced capacity due to injury or illness.

The benefit paid can compensate your partial loss of earnings if you are only able to return to work gradually.

We'll pay this monthly benefit until you can return to work at full capacity (or you are medically certified to do so), or until the end of the 'benefit period'.

Your monthly benefit will be reduced in line with any amount you earn while 'partially disabled'.

Maximum benefit limit

The maximum benefit payable under Income Protection cover is a total of 2 years regardless of the number of claims. For example, if you are paid an Income Protection benefit for a period of 18 months, any subsequent claim will be limited to a benefit of 6 months.

Rehabilitation benefit

We want you to get back on your feet as soon as possible. So if you've been 'totally disabled' or 'partially disabled', we may pay some or all of the expenses of a return to work program, or some sort of rehabilitation treatment, if we believe that this may assist in your recovery and return to work and the Insurer has approved such expenses before they are incurred.

There are maximum amounts payable in respect of any one disability. For more information see the Suncorp Employee Superannuation Plan Group Policy Documents.

Recurring disability

If we've paid you an Income Protection benefit and you become disabled again from the same or a related injury or illness within six months of receiving the last benefit payment, we'll consider it a continuation from the previous claim, and the 'waiting period' won't apply – provided you're still covered.

We will take into account any previous benefit payments already made to you as part of your 'benefit period' and the total benefit payment period will be limited to 2 years.

If you were provided with Income Protection cover under Standard (Default) Cover, you will still need to be employed by the Suncorp Group (or have applied and been accepted for a continuation of your Income Protection cover when you left the Suncorp Group) at the date of your recurring disability to continue to be covered.

How much does it cost?

How are your insurance fees calculated?

Your insurance fees are calculated based on a number of factors, which include:

- the type of insurance cover
- the amount of insurance cover
- your age, and
- your gender.

You'll be charged at either standard rates or personal rates. The table below shows you when you'll be charged standard or personal rates. For a copy of the insurance fee rates and examples on how insurance fees are calculated, please see the 'Suncorp Employee Superannuation Plan Insurance premium rates guide', available from our website, or by calling us.

Insurance fees for Life, TPD and Income Protection cover	What rates are charged
Standard Cover (including if it's above the AAL)	Standard rates
Member Selected Cover	Personal rates

Who pays for your insurance fees?

For Suncorp Group employees

If you're an eligible employee, your employer currently pays for all your insurance fees relating to your Standard (Default) Cover. You will see this as an additional contribution into your super account, which is subject to contributions tax and will count towards your concessional contributions cap. This contribution is made to your account on or around the last day of the month and you must be an eligible employee on this day to receive it.

For all other members including casual Suncorp Group employees

Your insurance fees will be deducted from your super account at the end of each month in arrears. If your account balance is insufficient to pay for your monthly insurance fee when it falls due, we'll write to you to let you know.

8. Insurance in your super (cont.)

You'll then have 30 days to pay the outstanding insurance fee and an additional one month's insurance fee. If these insurance fees remain outstanding at the end of the 30 day period, we'll cancel the cover and close your super account.

Will you still have to pay insurance fees when making a claim?

If you're receiving an Income Protection benefit, your monthly Income Protection insurance fees will be waived during the period that you're receiving a 'total disability' or 'partial disability' benefit.

Once you stop receiving benefit payments, we'll begin deducting insurance fees from your super account in the end of the month that you stopped receiving payments.

Stamp duty on insurance fees

Depending on the state that you live in, we may also need to deduct stamp duty from your account (if applicable). The rate of stamp duty can vary from state to state and is dependent on the type of insurance cover you have attached to your account. We will deduct the applicable stamp duty from your account at the time we deduct the insurance fees.

How to make a claim

If you need to make a claim, we'll make sure the process is as quick and easy as possible, during what's often a difficult time.

Making a claim is easy. Just contact us as soon as you can reasonably do so, but no later than:

Current insurance	When to make a claim arrangement
For a Life or TPD claim	No later than 12 months from the date of death or disablement
For an Income Protection	No later than 28 days after the end of the 'waiting period'

We'll pay your benefit if you meet one of the definitions for the type of cover you're claiming under. A summary of these definitions can be found later in this section of the Product Guide.

When can you access your insurance benefits?

Life cover

If you die while covered, any Life benefit payable will be paid into your Suncorp Employee Superannuation Plan account and be invested in the Suncorp Cash Fund. Subject to any valid nomination, we'll then pay the benefit to one or more of your dependants and/or your estate.

If you've made a valid beneficiary nomination, we'll pay this benefit in accordance with your nomination. Your dependants can choose to receive this benefit as a lump sum, or in some circumstances, a pension or a combination of both.

TPD

If you are eligible to receive a 'TPD' benefit, we'll pay the benefit to your Suncorp Employee Superannuation Plan account, and invest it in the Suncorp Cash Fund. To access any 'TPD' benefits, you must satisfy a condition of release. If you satisfy a condition of release, we will pay the benefit to you, less any applicable tax. For more information about when you have met a condition of release, please see the Conditions of release section of this Product Guide.

Income Protection

You must meet the definition of 'totally disabled' or 'partially disabled' to be entitled to any Income Protection benefits.

Income tax is payable on any benefits you receive. Income Protection benefits are paid monthly in arrears.

When cover may be reduced

Your monthly Income Protection benefits will be reduced if you receive:

- any amounts payable under legislation such as workers' compensation or motor accident compensation
- sick leave payments
- income replacement benefits from any other policies of insurance (including a policy of insurance issued through superannuation funds)

8. Insurance in your super (cont.)

- d. income earned from personal exertion while disabled, including any income earned from your employer, and
- e. any income which in the Insurer's opinion, you could reasonably be expected to earn in your occupation whilst disabled.

If any of the payments listed above (other than income earned in point (e)) are received as a lump sum instead of as a monthly amount, the Insurer will convert that amount to monthly income on the basis of 1/60th of the lump sum over a period of 60 months.

The amount paid for any claim may be reduced or not paid at all if you make a claim later than the period allowed and the delay is detrimental to the Insurer.

When we won't pay

There are some instances when we won't pay out an insurance benefit. You won't receive benefits if the event bringing about the claim is caused directly or indirectly by:

Type of cover	When we won't pay
Life cover only or Life & TPD cover (Standard (Default) Cover)	– 'War'
Life cover only or Life & TPD cover (Member selected cover)	– 'War' – If the claim was caused by an intentional self-inflicted act within the first 13 months (applies to both current, increases and reinstated cover)
Income Protection cover	– 'War' – If the claim was caused by an intentional self-inflicted act (applies to both current, increases and reinstated cover) – Normal and uncomplicated pregnancy or childbirth

Other things you need to know about your Insurance cover

Going overseas?

Full coverage is available for any country, 24 hours a day, 7 days a week for members of the Plan, providing insurance fees continue to be paid and the Insurer is notified prior to your departure from Australia. The Insurer may require you to return to Australia at your expense for assessment of your claim.

If you leave Australia permanently, all cover ceases from the date you permanently leave Australia.

Leave without pay for current employees of the Suncorp Group

If you take leave without pay, your insurance cover can continue for up to 12 months without the need to obtain confirmation, provided the following conditions are satisfied:

- you are taking leave for reasons other than illness or injury
- you are employed on a 'permanent basis'
- your salary used to calculate your insurance cover is the same as your last working day prior to going on leave without pay
- your employer approves the period of leave in writing before going on leave, and
- your insurance fees continue to be paid.

If you are taking parental leave, your Life and 'TPD' cover will continue for up to 24 months, however, your Income Protection cover will stop after 12 months leave. You will need to reapply and be underwritten for Income Protection cover when you return to work.

8. Insurance in your super (cont.)

Change of role

If your role at work changes significantly (for example you're promoted), your Standard (Default) Cover may be revised up or down on the day we are notified of that change. Any existing member selected cover you have will be unaffected.

If your working hours increase due to a change in employment status to a 'permanent basis' for at least the 'minimum hours', while continuing to be employed by Suncorp, you will be eligible to apply for member selected cover, which will need to be underwritten.

Voluntary redundancy

The acceptance by you of any voluntary redundancy of your employment will not be considered by the Insurer in determining whether you are 'totally and permanently disabled', within the meaning of the Policy.

Cancelling your cover

If you don't want insurance cover, you can cancel it at any time by writing to us. We recommend you get advice before cancelling your insurance cover as it may affect your future eligibility to obtain insurance cover under the Plan.

Key definitions and concepts

Definitions are important – they set out the test we’ll apply when considering a claim, so it’s important you take the time to understand what they mean. We want to help you with that, so we’ve created the following table, which contains a summary of some of the key definitions – simplified, to help you get a clearer understanding of what they mean.

Where you see these terms throughout the PDS and this Product Guide, you should also refer to the policies for the definitions. The Suncorp Employee Superannuation Plan’s Group Life and Group Income Protection policies contain the exact wording of all definitions.

Life and TPD cover			
Date of disablement	<p>The later of:</p> <ul style="list-style-type: none"> a. the date that a ‘medical practitioner’ certifies that you’re suffering from an illness or injury causing total and permanent disablement, and b. the date you cease all employment due to illness or injury. <p>If you participate in a rehabilitation program, and are still unable to return to work after 12 months of ceasing employment due to illness or injury, your date of disablement is the date that would have applied had you not participated in the rehabilitation program.</p>		
Terminally ill or terminal illness	<p>Two medical practitioners certify that your life expectancy is, due to illness or injury, likely to result in your death within twelve months of the date of certification and:</p> <ul style="list-style-type: none"> – at least one of the medical practitioners is a specialist in an area related to the illness regardless of whether or not you have been referred to a specialist, and – the period of certification for each of the certificates has not ended. 		
Totally and Permanently Disabled (TPD)	<table border="0" style="width: 100%;"> <tr> <td style="vertical-align: top; width: 50%;"> <p>TPD means one of the following:</p> <p>a. TPD (Occupational)</p> <p>You were aged less than 65 and employed on a ‘permanent basis’ for at least the ‘minimum hours’ immediately prior to the ‘date of disablement’, and</p> <ul style="list-style-type: none"> i. have been absent from your occupation solely through injury or illness for a period of 6 consecutive months, and ii. have been attending a ‘medical practitioner’ as frequently as required and undertaking medical treatment reasonably recommended by the ‘medical practitioner’, and iii. in the Insurer’s opinion after consideration of medical and other relevant evidence, at the end of the initial period of 6 consecutive months absence, you are unable ever to engage in or work in any occupation on a full-time or part-time basis, for which you’re reasonably suited by education, training or experience. <p>For the purpose of this definition ‘medical and other relevant evidence’ includes, but is not limited to:</p> <ul style="list-style-type: none"> – the prospect of improvement in your capacity after treatment and rehabilitation that could reasonably be expected to be undertaken by you. <p>b. TPD (Specific loss)</p> <p>You suffer total and permanent loss of use of:</p> <ul style="list-style-type: none"> i. two limbs or ii. sight of both eyes or iii. one limb and sight of one eye. <p>where:</p> <ul style="list-style-type: none"> – Limb means the whole hand below the wrist or whole foot below the ankle, and – Blindness means the permanent loss of sight where visual acuity is 6/60 or less, or the visual field is reduced to 20 degrees or less of arc. </td> <td style="vertical-align: top; width: 50%;"> <p>c. TPD (Activities of daily living)</p> <p>You were employed on a ‘permanent basis’ for less than the ‘minimum hours’ or on a casual basis, and as a result of illness or injury, for 6 consecutive months from the ‘date of disablement’ have not been able to perform without the physical assistance of another person any 2 of the following activities of daily living:</p> <ul style="list-style-type: none"> – dressing – the ability to put on and take off clothing, – toileting – the ability to use the toilet, including getting on and off, – mobility – the ability to get in and out of bed and a chair, – continence – the ability to control bowel and bladder function, – feeding – the ability to get food from a plate into the mouth, and you are permanently and irreversibly unable to do so for life. <p>In addition to satisfying (a) (b) or (c) (whichever applies), the Insurer must also have determined that, after consideration of medical and any other evidence, it is reasonably satisfied that your ill health (whether physical or mental) makes it unlikely that you will engage in gainful employment for which you are reasonably qualified by education, training or experience.</p> </td> </tr> </table>	<p>TPD means one of the following:</p> <p>a. TPD (Occupational)</p> <p>You were aged less than 65 and employed on a ‘permanent basis’ for at least the ‘minimum hours’ immediately prior to the ‘date of disablement’, and</p> <ul style="list-style-type: none"> i. have been absent from your occupation solely through injury or illness for a period of 6 consecutive months, and ii. have been attending a ‘medical practitioner’ as frequently as required and undertaking medical treatment reasonably recommended by the ‘medical practitioner’, and iii. in the Insurer’s opinion after consideration of medical and other relevant evidence, at the end of the initial period of 6 consecutive months absence, you are unable ever to engage in or work in any occupation on a full-time or part-time basis, for which you’re reasonably suited by education, training or experience. <p>For the purpose of this definition ‘medical and other relevant evidence’ includes, but is not limited to:</p> <ul style="list-style-type: none"> – the prospect of improvement in your capacity after treatment and rehabilitation that could reasonably be expected to be undertaken by you. <p>b. TPD (Specific loss)</p> <p>You suffer total and permanent loss of use of:</p> <ul style="list-style-type: none"> i. two limbs or ii. sight of both eyes or iii. one limb and sight of one eye. <p>where:</p> <ul style="list-style-type: none"> – Limb means the whole hand below the wrist or whole foot below the ankle, and – Blindness means the permanent loss of sight where visual acuity is 6/60 or less, or the visual field is reduced to 20 degrees or less of arc. 	<p>c. TPD (Activities of daily living)</p> <p>You were employed on a ‘permanent basis’ for less than the ‘minimum hours’ or on a casual basis, and as a result of illness or injury, for 6 consecutive months from the ‘date of disablement’ have not been able to perform without the physical assistance of another person any 2 of the following activities of daily living:</p> <ul style="list-style-type: none"> – dressing – the ability to put on and take off clothing, – toileting – the ability to use the toilet, including getting on and off, – mobility – the ability to get in and out of bed and a chair, – continence – the ability to control bowel and bladder function, – feeding – the ability to get food from a plate into the mouth, and you are permanently and irreversibly unable to do so for life. <p>In addition to satisfying (a) (b) or (c) (whichever applies), the Insurer must also have determined that, after consideration of medical and any other evidence, it is reasonably satisfied that your ill health (whether physical or mental) makes it unlikely that you will engage in gainful employment for which you are reasonably qualified by education, training or experience.</p>
<p>TPD means one of the following:</p> <p>a. TPD (Occupational)</p> <p>You were aged less than 65 and employed on a ‘permanent basis’ for at least the ‘minimum hours’ immediately prior to the ‘date of disablement’, and</p> <ul style="list-style-type: none"> i. have been absent from your occupation solely through injury or illness for a period of 6 consecutive months, and ii. have been attending a ‘medical practitioner’ as frequently as required and undertaking medical treatment reasonably recommended by the ‘medical practitioner’, and iii. in the Insurer’s opinion after consideration of medical and other relevant evidence, at the end of the initial period of 6 consecutive months absence, you are unable ever to engage in or work in any occupation on a full-time or part-time basis, for which you’re reasonably suited by education, training or experience. <p>For the purpose of this definition ‘medical and other relevant evidence’ includes, but is not limited to:</p> <ul style="list-style-type: none"> – the prospect of improvement in your capacity after treatment and rehabilitation that could reasonably be expected to be undertaken by you. <p>b. TPD (Specific loss)</p> <p>You suffer total and permanent loss of use of:</p> <ul style="list-style-type: none"> i. two limbs or ii. sight of both eyes or iii. one limb and sight of one eye. <p>where:</p> <ul style="list-style-type: none"> – Limb means the whole hand below the wrist or whole foot below the ankle, and – Blindness means the permanent loss of sight where visual acuity is 6/60 or less, or the visual field is reduced to 20 degrees or less of arc. 	<p>c. TPD (Activities of daily living)</p> <p>You were employed on a ‘permanent basis’ for less than the ‘minimum hours’ or on a casual basis, and as a result of illness or injury, for 6 consecutive months from the ‘date of disablement’ have not been able to perform without the physical assistance of another person any 2 of the following activities of daily living:</p> <ul style="list-style-type: none"> – dressing – the ability to put on and take off clothing, – toileting – the ability to use the toilet, including getting on and off, – mobility – the ability to get in and out of bed and a chair, – continence – the ability to control bowel and bladder function, – feeding – the ability to get food from a plate into the mouth, and you are permanently and irreversibly unable to do so for life. <p>In addition to satisfying (a) (b) or (c) (whichever applies), the Insurer must also have determined that, after consideration of medical and any other evidence, it is reasonably satisfied that your ill health (whether physical or mental) makes it unlikely that you will engage in gainful employment for which you are reasonably qualified by education, training or experience.</p>		

8. Insurance in your super (cont.)

Income Protection cover	
Benefit period	The maximum period for which an Income Protection benefit will be paid.
Partially disabled and partial disablement	<p>You are considered 'partially disabled' if you are not 'totally disabled', but because of illness or injury you:</p> <ol style="list-style-type: none"> have been 'totally disabled' for 14 days are unable to work in your own occupation at full capacity immediately after you became 'totally disabled' because of the illness or injury that caused your 'total disability' are working in your own occupation in a reduced capacity, or working in another occupation earn a monthly income that is less than your pre-disability income or could reasonably be expected to earn based on medical evidence/certification, and are under the regular care of, and following the advice of, a 'medical practitioner' or a specialist where you have been referred to a specialist by a 'medical practitioner'. <p>During the period of incapacity, you may undertake retraining and/or rehabilitation (other than an excluded rehabilitation program) as allowed by your illness or injury. Subject to the policy terms the Insurer will fund this retraining and/or rehabilitation to the maximum value of 6 times the monthly benefit.</p>
Totally disabled and total disability	<p>You are totally disabled if the Insurer is satisfied that you are unable due to illness or injury, to perform the 'material or substantial duties' of:</p> <ol style="list-style-type: none"> your occupation, and any gainful equivalent occupation with the employer for which you are reasonably suited and can derive a salary <p>You must be under the care of a 'medical practitioner', and relevant specialist, where you have been referred to a specialist by a 'medical practitioner'. 'Material or substantial duties' are defined as the duties that you are normally required to do to perform your normal occupation or an equivalent gainful occupation and which cannot reasonably be omitted or modified by your employer. The duties refer to the tasks you are required to perform, and whether those tasks could be carried out for the employer, or any other employer. Journey to and from your normal residence to your normal place of work is not regarded as part of the normal material or substantial duties.</p> <p>During the period of incapacity, you may undertake retraining and/or rehabilitation (other than an excluded rehabilitation program) as allowed by your illness or injury. Subject to the policy terms, the Insurer will fund this retraining and/or rehabilitation to the maximum value of 6 times the monthly benefit.</p> <p>Insured Person must also satisfy either the Temporary Incapacity or Permanent Incapacity condition of release under superannuation law.</p>
Waiting period	<p>The waiting period is 60 days and starts on the later of the date a 'medical practitioner' examines you and certifies that you are disabled, or the date you ceased work as a result of your disability. It determines the earliest day you'll be eligible to receive benefit payments.</p> <p>You may return to work for a one-off period of up to maximum five consecutive days without having to restart the waiting period. Any days you worked will be added to the waiting period.</p>

8. Insurance in your super (cont.)

Common to Life, TPD and Income Protection cover	
At work	You're considered at work if you were: <ol style="list-style-type: none"> employed by the employer to carry out identifiable duties, and actually performing those duties, and in the Insurer's opinion, are not restricted, by illness or injury, from being capable of performing those duties on a full-time basis for at least 35 hours per week. Should you be employed on a part-time basis (less than 35 hours per week) you must be capable of performing these duties for 35 hours per week.
Medical practitioner	A medical practitioner who is legally qualified and registered to the equivalent Australian standards (and includes an appropriate specialist where you have been referred to a specialist by a medical practitioner) who is not you, is not employed by you, is not your spouse, a relative or a business associate.
Permanent basis	Permanent basis means you're engaged and performing all of the 'income producing duties' of your usual 'occupation' for a minimum of 15 hours each week and satisfies one of the following conditions: <ol style="list-style-type: none"> is for at least 12 months requires you to perform identifiable duties requires you to work a regular number of hours each week, and provides you with paid annual, sick and long service leave.
Minimum	15 hours per week
Salary	Salary will be the salary we were last advised before the date of death or disablement, unless otherwise specified by us. Your salary includes any packaged element not directly received by you, but excludes: <ol style="list-style-type: none"> Director's fees Bonuses (except for Financial Planners) Overtime Commission Investment income Profit distribution, and Compulsory Super Guarantee (employer) contributions.
Underwriting	Underwriting is the assessment conducted by the Insurer when you're applying for insurance cover before they make a decision on your application.
Visa	This is a current and valid visa issued in accordance with the Migration Act 1958 (Cth) or any amending or replacing act. It can be a: <ol style="list-style-type: none"> Subclass 457 working visa (with or without a 8107 condition), or Spouse visa (spouse of a permanent Australian resident on a two year temporary stay visa) without a 'no work' condition.
War	War means any act of war (whether declared or not), revolution, invasion, rebellion or civil unrest.

8. Insurance in your super (cont.)

Your duty of disclosure

We have a duty, under the Insurance Contracts Act 1984, to disclose to the Insurer 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.

This duty of disclosure continues to apply until the contract is entered into. It also applies when the Insurer extends, varies or reinstates a contract of life insurance.

This duty, however, does not require disclosure of a matter:

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

As the insured person, you have the same duty of disclosure and it is a condition of your membership to discharge the duty.

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 the contract but to vary it by:

- i. 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
- ii. placing the Insurer in the position in which it 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 cover under the contract remains in force.

Where the contract provides death cover, the Insurer may only apply i) above and must do so within 3 years of entering into the contract.

When making an application for insurance cover which requires underwriting, this duty applies to that application and continues until the Insurer's formal notification of acceptance of the application.

As the contract is for insurance of your life, any failure by you to provide information about a matter that you know, or could reasonably be expected to know, is relevant to the Insurer's decision whether to give you insurance and, if so, on what terms, may be treated as a failure by us to comply with our duty of disclosure.

Where can you get more information?

The Suncorp Employee Superannuation Plan Group Life policy and the Suncorp Employee Superannuation Plan Group Income Protection policy contain the full terms and conditions of insurance, including all definitions.

In the event of any inconsistency between the PDS, this Product Guide and the Insurance Policies, the Insurance Policies will prevail.

You can get a copy of the Insurance Policies, free of charge, by contacting us.

9. What happens when you leave the Suncorp Group

Just because you've left the Suncorp Group doesn't mean you need to change your super, making it one less thing you need to worry about. Provided your account balance isn't zero, your super will automatically remain invested in the Suncorp Employee Superannuation Plan – allowing you to keep your valuable benefits. You'll then be referred to as being an individual member and having an individual account.

We'll also provide you with the information you need so that your new employer can contribute to your Suncorp Employee Superannuation Plan account on your behalf within the Plan.

What happens to your...	
Investment Options	You continue to be invested in the same investment options, unless you tell us otherwise.
Insurance Cover	<p>Life and TPD cover Your Life and TPD cover will continue automatically at a fixed amount without any underwriting. If your Life and TPD cover is less than \$200,000, you can apply to have your cover increased to \$200,000 without any underwriting. Any application exceeding \$200,000 in cover will be underwritten. The increased Life and TPD cover will be provided as New Events Cover only, and any exclusions or loadings will still continue to apply.</p> <p>Income Protection cover Your employer selected Income Protection cover will stop after you leave your employer. You can apply to reinstate it with the benefit of limited underwriting (no medical evidence) within 6 months of the date you left your employer. Any exclusions or loadings on your Income Protection cover will continue to apply.</p> <p>Insurance fees Insurance fees for your Life and TPD cover will be based on the personal rates, which are detailed in the Suncorp Employee Superannuation Plan Insurance premium rates guide. If you apply to have your Income Protection cover reinstated, and your application is accepted, insurance fees for your Income Protection cover will be based on personal rates.</p>
Fees	Your fees will change, and the Suncorp Group will no longer make contributions to cover the cost of your administration and insurance fees. You will be charged fees as outlined in the Fees and costs section of this Product Guide.

10. Other important information

Our service standards for investment transactions

Our service standards apply from when we receive your complete instructions. If we receive a complete investment transaction request from you by 12pm (noon) (Sydney time) on a business day, you'll receive the unit price effective for the investment option for that day.

If we receive a completed investment transaction request after 12pm on a business day, we'll process the request using the investment option unit prices for the following business day.

The 12pm cut-off applies to all contributions, investment changes and withdrawal requests. Generally, we aim to process requests within four business days.

Although we try to always meet our service standards, the unit price used to process your transactions could differ from the effective unit price for that day or processing your transactions may be delayed in some circumstances including if:

- You've provided incomplete or incorrect information
- There is a delay in receipt of confirmation or payment from an external investment manager
- Carrying out the transaction may materially impact other account holders
- We receive a direction from a lawful authority to suspend or amend the transaction
- The investment manager suspends redemptions from your underlying investment
- It is close to the end of the financial year, or
- There are any other delays in redeeming assets.

Please note that 30 days' notice should be provided to us if you wish to switch or withdraw more than \$250,000.

We may from time to time review our service standards. Please also refer to Unit pricing delays in the How we invest your money section of this Product Guide.

How we keep you updated

The information in the PDS and any material incorporated by reference, including this Product Guide, may change or be updated by us from time to time. Where it is allowed under legislation, we will provide you with all the information about your account or the Plan generally that is required and allowed to be given to you, including the PDS (and any material incorporated by reference), your annual statement, transaction confirmations, annual report and any significant product updates electronically. 'Electronically' could mean any of the following:

- by email or SMS (including emails containing a hyperlink)
- by providing an update on our public and member only (accessible by Plan account holders only) websites
- by providing an update on your account, accessible by logging into your online account.

By becoming a member of the Plan on or after the date of the PDS (which includes any material incorporated by reference), you agree to receiving information about the Plan in any of these ways.

If we update the information in the PDS (and any material incorporated by reference), you can view it by logging into your online account. If you'd like a free paper copy of the updated information just give us a call.

Terms and conditions for accepting faxes

We'll accept faxed instructions on our relevant forms. Before using this option, there are a few things you need to know, such as:

- we're not responsible to you for any loss resulting from any fraudulently completed request
- we're not responsible to you for any loss suffered by you because we process a fax that has been corrupted during transmission
- we won't compensate you for any losses arising from the use of this facility, and
- we'll be released and indemnified by you against any liabilities as a result of acting on any faxed communication received in relation to your account.

10. Other important information (cont.)

Please keep us updated

It's very important that you always keep us up to date with your current email address, mobile phone number and home address, as this is the way we communicate with you and send you important information. You can update them at any time by logging into your online account or by giving us a call.

Lost members

Super customers with whom we've lost contact are known as 'lost members'. We're required to report all lost members to the Australian Tax Office (ATO), who keep a register. That's why it's important you keep us up to date with your current details including email address, mobile phone number and home address at all times.

You'll be considered a 'lost member' in the following circumstances:

- we have never received an address (electronic or other) for you.
- we receive a piece of returned mail or email and we can't contact you to obtain new contact details, and
 - a. you have not made contact with us or logged into your online account within the last 12 months, and
 - b. we haven't received a contribution or rollover from you in the last 12 months.
- you are considered an 'inactive member' meaning you have joined the fund for more than two years, and
 - a. your employer set up your super account for you, and
 - b. you haven't logged into your online account, and we haven't received any contributions or rollover amounts from you in the last five years.

Any applicable fees including insurance fees will continue to be deducted from your account whilst you are a 'lost member' and we may transfer the remainder of your account balance to an eligible rollover fund (ERF). For more details please see Unclaimed super money and Our Eligible Rollover Fund on this page below.

If you're a 'lost member' and your account is less than \$6,000, we may also be required to transfer your account to the ATO. Any person who has a claim to your benefit will then need to contact the ATO.

Reclaim your missing super

If you've had more than one job, there's a chance you've left some of your super behind. The ATO offers a free search service, where you can search for any super you may have lost. We can help you find missing super on your behalf by searching ATO databases. Complete the online search tool at suncorp.com.au/super or give us a call for more information.

Unclaimed super money

Your account balance will be paid to the ATO if you have reached your preservation age and:

- We haven't received a contribution or rollover from you for two years, and
- We're unable to contact you within five years since last contacting you.

Any person who has a claim to your benefit will then need to contact the ATO.

Our Eligible Rollover Fund (ERF)

If we lose contact with you, or your super balance falls below \$1,200 we may transfer your super to an eligible rollover fund (ERF). If your super is transferred to the ERF, you'll no longer have a Brighter Super account and any insurance cover you have will be cancelled.

10. Other important information (cont.)

We've chosen SMF Eligible Rollover Fund as our ERF. You can contact them by:

Post SMF Eligible Rollover Fund GPO Box 529
Hobart TAS 7001

Phone 1800 677 306

Fax 03 6215 5933

Email email@ioof.com.au

For investment options, features and details of what is available to you under the SMF Eligible Rollover Fund please refer to their **PDS**.

[Transfer of benefits for temporary residents](#)

The ATO may instruct us to transfer the benefits of temporary residents to the ATO if:

- A temporary resident has left Australia, and
- Their temporary visa expired or was cancelled more than six months before they left.

If we're instructed to transfer your benefits to the ATO, your account will be closed. We rely on ASIC's relief under Class Order CO 09/437 to not be required to issue an exit statement under these circumstances, as it's unlikely to reach you.

Once your benefit is transferred to the ATO, it can only be accessed if you meet a condition of release.

[Trans-Tasman portability](#)

Under the Trans-Tasman portability scheme arrangement, we are able to transfer your entire super account balance from Australia to a New Zealand KiwiSaver scheme provided certain pre-conditions are met. (We don't currently accept transfers from KiwiSaver accounts.) Please see our website suncorp.com.au/super for more information.

[Intra-fund Consolidation](#)

We are required to undertake a process called Intra-fund Consolidation on an annual basis, which means we will identify members who have more than one Brighter Super account with us and determine if it is in the member's 'best-interest' to consolidate accounts into a single Brighter Super account. We will provide advance notice of any change to a member's super accounts. Please see our website suncorp.com.au/super for more information.

[Relationship breakdown](#)

Your superannuation account may be split with your spouse if you separate or divorce. This can be done either by court order or by agreement between you and your spouse. The splitting of super benefits as a result of relationship breakdown or divorce may have tax consequences. We won't charge you a fee to split your account.

For further information on family law matters, please speak to your legal adviser.

[Trust Deed, governing rules and provisions](#)

The Suncorp Employee Superannuation Plan is part of the Suncorp Master Trust and is governed by the Trust Deed, which you can get free of charge, by contacting us. (The Trust Deed, combined with the PDS and any material incorporated by reference (including this Product Guide), relevant laws and certain information and communications we send you set out the governing rules and provisions by which we must operate, and set out your rights as a Plan account holder.)

[Other Suncorp products and services](#)

Every now and then, we and any related companies that use the Suncorp brand might let you know – including via mail, SMS, email, telephone or online – 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.

10. Other important information (cont.)

Need financial advice?

Suncorp Advice has partnered with us to provide you with guidance relating to your super at no cost. Suncorp Advice can also provide you with discounted financial advice to suit your needs – whether it's simple, general advice or personal advice that is tailored to suit your individual needs.

You can contact Suncorp Advice by calling 1800 104 818, or in writing using one of the following methods:

By post Suncorp Employee Superannuation Plan
GPO Box 2585
Brisbane QLD 4001

By email staff.super@suncorp.com.au
By fax 07 3002 3259

We value your feedback

If you have any feedback, including problems or complaints, we'd like to hear from you. We make every effort to resolve things quickly. However, if you aren't satisfied with our response, or haven't received one in 90 days, you may contact the Superannuation Complaints Tribunal (SCT) by calling 1300 884 114, writing to Locked Bag 3060, Melbourne VIC 3001 or visiting sct.gov.au. The SCT is an independent body established by the Government to help members of super funds resolve complaints.

Anti-Money Laundering and Counter-Terrorism Financing

Anti-Money Laundering and Counter-Terrorism Financing legislation requires us to collect and verify information about your identity and monitor transactions on accounts held with us.

If we request personal information about you and you do not provide it, we may not be able to provide you with the financial product or service that you request, or provide you with the full range of services we offer.

Superannuation Privacy Statement

Your privacy is important

We are a member of the Suncorp Group, which we'll refer to simply as 'the Group'.

Why do we collect personal information?

Personal information is information or an opinion about an identified individual or an individual who is reasonably identifiable. We collect personal information so that we can:

- identify you and conduct appropriate checks;
- understand your requirements and provide you with a product or service;
- set up, administer and manage our products and services;
- assess and investigate a right exercised by you under one or more of our products;
- determine eligibility for family discounts where applicable;
- manage complaints and disputes and report to dispute resolution bodies;
- manage, train and develop our employees and representatives; and
- get a better understanding of you, your needs, your behaviours and how you interact with us, so we can engage in product and service research and development including managing the delivery of our services and products via the ways we communicate with you.

What happens if you don't give us your personal information?

If we ask for your personal information and you don't give it to us, we may not be able to provide you with any, some, or all of the features of our products or services.

10. Other important information (cont.)

How we handle your personal information

We collect your personal information directly from you and, in some cases, from other people or organisations. We also provide your personal information to other related companies in the Group, and they may disclose or use your personal information for the purposes described in 'Why do we collect personal information?' in relation to products and services they may provide to you. They may also use your personal information to help them provide products and services to other customers, but they'll never disclose your personal information to another customer without your consent.

Under various laws we will or may be authorised or required to collect your personal information. These laws include the: Australian Securities and Investments Commission Act 2001, Superannuation Industry (Supervision) Act 1993, Corporations Act 2001, Anti- Money Laundering and Counter-Terrorism Financing Act 2006, Anti-Money Laundering and Counter- Terrorism Financing Rules Instrument 2007 (No. 1), Income Tax Assessment Act 1997, Taxation Administration Act 1953, Superannuation Guarantee (Administration) Act 1992, Small Superannuation Accounts Act 1995, Superannuation (Unclaimed Money and Lost Members) Act 1999, Superannuation (Resolution of Complaints) Act 1993, Superannuation (Government Co-contribution for Low Income Earners) Act 2003 and Family Law Act 1975 (Part VIII B), as those acts are amended and any associated regulations. From time to time other acts, may require, or authorise us to collect your personal information.

We will use and disclose your personal information for the purposes we collected it as well as purposes that are related, where you would reasonably expect us to. We may disclose your personal information to and/or collect your personal information from:

- other companies within the Group and other trading divisions or departments within the same company (please see our Suncorp Group Privacy Policy for a list of the companies);
- any of our Group joint ventures where authorised or required;
- customer, product, business or strategic research and development organisations;
- data warehouse, strategic learning organisations, data partners, analytic consultants;

- social media and other virtual communities and networks where people create, share or exchange information;
- a third party that we've contracted to provide financial, legal or professional services, financial products or administrative services – for example:
 - information technology providers;
 - administration or business management services, consultancy firms, auditors and business management consultants;
 - marketing agencies and other marketing service providers, claims management service providers;
 - print/mail/digital service providers, and
 - imaging and document management services;
- any intermediaries, including your agent, adviser or other representative or person acting on your behalf, other Australian Financial Services Licensee or our authorised representatives, advisers, and our agents;
- a third party claimant or witnesses in a claim;
- the Superannuation Complaints Tribunal or any other external dispute resolution body;
- an employer, trustee or custodian associated with membership of a superannuation fund, investment/ managed fund or life insurance policy;
- government, statutory or regulatory bodies and enforcement bodies;
- policy or product holders or others who are authorised or noted on the policy as having a legal interest, including where you are an insured person but not the policy or product holder;
- other insurers, reinsurers, insurance investigators and claims or insurance reference services, financiers; and
- hospitals and medical, health or wellbeing professionals.

10. Other important information (cont.)

We'll use a variety of methods to collect your personal information from, and disclose your personal information to, these persons and organisations, including written forms, telephone calls and via electronic delivery. We may collect and disclose your personal information to these persons and organisations during the information life cycle, regularly, or on an ad hoc basis, depending on the purpose of collection.

Overseas Disclosure

Sometimes, we need to provide your personal information to – or get personal information about you from – persons located overseas, for the same purposes as in 'Why do we collect personal information?' The countries we usually disclose your personal information to have been outlined on our website suncorpgroup.com.au/privacy or you can give us a call and we will provide a copy. From time to time, we may need to disclose your personal information to, and collect your personal information from, other countries not on this list. Nevertheless, we will always disclose and collect your personal information in accordance with privacy laws.

Your personal information and our marketing practices

Every now and then, we and any related companies that use the Suncorp brand might let you know – including via mail, SMS, email, telephone or online – 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.

In order to carry out our direct marketing we collect your personal information from and disclose it to others that provide us with specialised data matching, trending or analytical services, as well as general marketing services (you can see the full list of persons and organisations under 'How we handle your personal information'). We may also collect your personal information for marketing through competitions.

We, and other people who provide us with services, may combine the personal information collected from you or others, with the information we, or companies in our Group, or our service providers already hold about you. We may also use online targeted marketing, data and audience matching and market segmentation to improve advertising relevance to you.

How to access and correct your personal information or make a complaint

You have the right to access and correct your personal information held by us and you can find information about how to do this in the Suncorp Group Privacy Policy. The Policy also includes information about how you can complain about a breach of the Australian Privacy Principles and how we'll deal with such a complaint. You can get a copy of the Suncorp Group Privacy Policy. Please use the contact details in 'Contact Us'.

Contact us

For more information about our privacy practices including overseas disclosure or to tell us about your marketing preferences visit our website suncorp.com.au/privacy or give us a call on 1800 652 489.

11. How to contact us

Suncorp Employee Superannuation Plan
GPO Box 2585 (IPC: 4LS004)
Brisbane QLD 4001

Email : staff.super@suncorp.com.au

Web : suncorp.com.au/super

Phone : 1800 652 489

Contact us



Call **1800 652 489**



Email
staff.super@suncorp.com.au



Online
suncorp.com.au/super/sesp



Suncorp Employee Superannuation Plan
GPO Box 2585
Brisbane QLD 4001