

Suncorp WealthSmart® Business Super Employer application form



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

Issued 1 January 2014

Adviser ID

Please use this form to set up a Suncorp WealthSmart Business Super employer plan.

Tips to help you complete this form

- Use blue or black pen and BLOCK letters
- Use a cross (X) to mark answer boxes
- Complete all sections of the form and sign and date page 9

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

1. Employer details

Company name

Trading name

ABN

2. Employer address details

Office address (Sorry – we can't accept PO Boxes)

Street address

Suburb/Town

State Postcode

Postal address (if different from above)

Street address/
PO Box

Suburb/Town

State Postcode

3. Employer contact details

Title

Last name

Given name(s)

Position

Daytime phone number Mobile

Email

4. Default investment strategy

Your default investment option is the Suncorp Lifestage Fund, our authorised MySuper product. If your employees wish to nominate their preferred future investment strategy, they will need to complete the Suncorp WealthSmart Business Super investment change form.

5. Insurance details

To ensure your employees are covered at all times, it's essential your new Suncorp WealthSmart insurance arrangements are approved and in place before any other existing cover is cancelled. Your adviser can arrange this and the transfer of any existing group insurance cover to Suncorp WealthSmart.

At least 75% of your plan's membership must have insurance for automatic cover to apply. If insurance is selected, we recommend contributions be made monthly **as insurance fees are deducted on a monthly basis from your employees' accounts**. And if you're establishing more than two categories, please copy pages 3 and 4 of this form, fill out the information for these extra categories and attach to this form.

Nature of business

| | Category 1 | Category 2 |
|---|----------------------|----------------------|
| Category description (eg directors, management, all staff, etc) | <input type="text"/> | <input type="text"/> |
| Number of eligible employees at time of application | <input type="text"/> | <input type="text"/> |

Nominated insurance cover

As WealthSmart is designed to be MySuper compliant, members must be provided Life and Total & Permanent Disability (TPD) insurance as part of their WealthSmart account that meets the minimum required insured amount under the MySuper legislation. Employers can choose nominated insurance cover from the following Life and TPD benefit designs below or elect to provide the Trustee Minimum, which provides the minimum required levels of insurance. Please note that some exclusions apply to insurance cover and please refer to the PDS and Product Guide for full details.

Note: Cover will be subject to the Automatic Acceptance Limit (AAL) applicable to your plan. For cover above the AAL, employees will need to download and complete an insurance application form and receive written acceptance from us before cover above the AAL is accepted. This form is available from our website at suncorp.com.au Your adviser can assist you with these details.

i) Are any of your employees working in a hazardous occupation? Yes No

If 'yes', please choose from the following options:

| | Category 1 | Category 2 |
|--|--|--|
| <input type="checkbox"/> 1. Fixed benefit amount (eg \$100,000) Fixed benefit must be greater or equal to \$50,000 | \$ <input type="text"/> , <input type="text"/> <input type="checkbox"/> Death and TPD | \$ <input type="text"/> , <input type="text"/> <input type="checkbox"/> Death and TPD |
| <input type="checkbox"/> 2. Multiple of salary* (eg 2 multiplied by salary) Multiple must be a whole number greater than 2 up to a maximum of 5 unless otherwise agreed with us. | <input type="text"/> x Salary <input type="checkbox"/> Death and TPD | <input type="text"/> x Salary <input type="checkbox"/> Death and TPD |
| <input type="checkbox"/> 3. Percentage of salary multiplied by future years of service to age 65* Percentage choices are 5.5%, 10%, 15%, 20% or 25% | <input type="text"/> % <input type="checkbox"/> Death and TPD | <input type="text"/> % <input type="checkbox"/> Death and TPD |
| <input type="checkbox"/> 4. Fixed premium per week (eg \$1 per week) Minimum fixed premium per week for Death and TPD is \$1.00 per week for white collar and \$1.50 per week for blue collar | \$ <input type="text"/> per week or <input type="checkbox"/> Death and TPD | \$ <input type="text"/> per week or <input type="checkbox"/> Death and TPD |
| <input type="checkbox"/> 5. Trustee minimum cover | <input type="checkbox"/> Trustee Minimum Cover | <input type="checkbox"/> Trustee Minimum Cover |

ii) Would you like Income Protection cover for your employees?..... Yes No

If 'yes', please choose from the following options:

| | Category 1 | Category 2 |
|---|--|--|
| A waiting period of (choose one): | <input type="checkbox"/> 30 days <input type="checkbox"/> 60 days <input type="checkbox"/> 90 days | <input type="checkbox"/> 30 days <input type="checkbox"/> 60 days <input type="checkbox"/> 90 days |
| A benefit period of (choose one): | <input type="checkbox"/> Two years <input type="checkbox"/> Five years <input type="checkbox"/> Until age 65 | <input type="checkbox"/> Two years <input type="checkbox"/> Five years <input type="checkbox"/> Until age 65 |
| Percentage of salary (up to 75%) | _____% | _____% |
| Do you want additional insurance to cover superannuation contributions? | <input type="checkbox"/> No <input type="checkbox"/> Yes, please nominate amount | <input type="checkbox"/> No <input type="checkbox"/> Yes, please nominate amount |
| Note: This option won't be available if salary to be insured includes SG contributions. | _____% (up to 10%) | _____% (up to 10%) |

* For options 2 and 3 on the previous page and for Income Protection please complete the following:

| | Category 1 | Category 2 |
|--|--|--|
| Salary for insurance purposes. If other than base salary, please specify components that are included eg SG contributions, car, bonuses or commissions. Please note the definition of salary applies to Death, TPD and IP insurance (if selected). (Please refer to the Suncorp WealthSmart Product Guide for the definition of 'salary' and bonus/commissions averaging). | <input type="checkbox"/> Base salary or <input type="checkbox"/> Salary components _____ _____ | <input type="checkbox"/> Base salary or <input type="checkbox"/> Salary components _____ _____ |

6. Employee details

Employee details can be provided online at suncorp.com.au

Important. An employee can only be provided with insurance cover up to your plan's AAL, if the following personal details (together with sufficient contributions to cover insurance fees) are provided within 130 days of when they first became eligible for cover, which is generally the day they started employment.

All employees

- Title
- Last name
- Given name(s)
- Date of Birth
- Gender
- Tax File Number
- Occupation
- Date commenced employment
- Residential address (sorry – we can't accept PO Boxes)

Employees with insurance

- Basis of employment (ie permanent, casual or contract)
- Membership category
- Salary (if included in insurance calculations)
- Hours worked per week

7. Authorised signatories and online access details

By completing these details, you're authorising us to accept on your behalf the signature of any of the person(s) nominated for the purpose of any request for payment of monies from your plan or making any communication required to facilitate the administration of your plan. In addition, you can also authorise them to have online access to your plan details via our website at suncorp.com.au. These details may include personal information about your employees. The terms and conditions that relate to the Suncorp WealthSmart online and clearing house facilities are available in the Product Guide and on our website at suncorp.com.au. It is important that you read these carefully.

Title

Last name

Given name(s)

Position

Business phone

Email

Access level* (please cross) A B Office use only

Title

Last name

Given name(s)

Position

Business phone

Email

Access level* (please cross) A B Office use only

Title

Last name

Given name(s)

Position

Business phone

Email

Access level* (please cross) A B Office use only

* Access level codes for authorised users:

- A Employer authorised** – full access: These users can create/upload contribution schedules, create/modify/terminate members, submit/authorise contribution schedules and change employer details (ie all functions currently available).
- B Employer authorised** – restricted access: These users can do everything that a user with full access can do, except submit/authorise contribution schedules.

8. Payroll file upload facility

Do you want to use the payroll file upload facility? Cross if yes

Suncorp WealthSmart can accept a file generated by your payroll program and automatically enter the details into the contribution schedule. If you want to use this facility, we need to get a copy of your payroll file. This is to ensure that we're able to interpret the data in your payroll file and match it to our system's requirements.

Please provide a copy of your payroll file and include the name and version of the software you use (eg. MYOB version 2.1).

You can send a copy of your payroll file by:

- email to suncorpeace@suncorp.com.au
- CD
- USB memory key.

The payroll file must be in either a 'delimited' or 'fixed length' format. A quick way to see if it's in one of these formats is to try and open it in Notepad. If you can correctly see all the details, then it is in one of the above formats. If you can't correctly see the information, try and save it in a different format in your payroll program (eg. CSV, Tab Delimited). If your payroll program automatically saves a file in Excel or another spreadsheet program format, try and save the file in a CSV or Tab delimited format.

9. Payment method

If you wish to use the payroll file upload facility, please select your payment method below.

- A Direct debit.** You'll automatically debit funds from our account each time we make a contribution.
- B Direct credit.** We'll transfer funds to your account each time we make a contribution.

10. Bank account details

Please provide your bank account details below. We will only use your bank account details to:

- Return any overpaid or rejected contributions
- Debit contribution amounts if you've nominated direct debit as your payment method.

Account name

Name of Australian financial institution

Branch name or address

Branch BSB -

Account number

11. Direct Debit Request authorisation

- I/We authorise the parties until further notice in writing to arrange for funds to be debited from the account nominated in Section 10 of this form.
- I/We confirm that I/we have read the DDR Service Agreement and understand that my/our authorisation will remain in force in accordance with the details set out in the agreement.

Account signatories must complete and sign the sections relating to **both** default contributions and choice contributions.

| Contribution type and entity | Account holder (Print full name) | Position (Mandatory) | Signature |
|---|----------------------------------|----------------------|----------------------|
| Default contributions Suncorp Portfolio Services Limited (User ID 252606) | A: _____ | A: _____ | <input type="text"/> |
| | B: _____ | B: _____ | <input type="text"/> |
| Choice contributions Payment Agent or PayClear Services Pty Limited (User ID 358639) | A: _____ | A: _____ | <input type="text"/> |
| | B: _____ | B: _____ | <input type="text"/> |

In the case of a company, two authorised signatories must sign unless a Sole Director and Sole Secretary or Sole Trader

Date / /

Direct Debit Request (DDR) Service Agreement

This DDR Service Agreement forms part of the terms of the Direct Debit Request (DDR) and should be read in conjunction with the above Direct Debit Request authorisation.

DDR – Suncorp WealthSmart

You can arrange to pay your superannuation by DDR.

We'll process a direct debit to the account nominated on the DDR for the amount of the superannuation contribution (plus any applicable Government charges, GST and processing fees) on the date that it's due.

Changing your DDR Authority

We'll give you 14 days notice if we change any of the terms of the DDR.

Deferring, stopping or cancelling your DDR

You may defer, alter, stop or cancel your DDR at any time by providing at least five business days notification in writing to:

Suncorp WealthSmart®
GPO Box 2585,
Brisbane QLD 4001

Or contact our Customer Service team on 13 11 55 and ask for 'Super'.

Requests to vary the details of the account to be debited must be in

writing and in the terms of the operating authority from the account. Alternatively, you may stop or cancel your DDR at any time by contacting the financial institution where your account to be debited is held.

DDR dispute resolution

If you wish to dispute a DDR transaction, you can contact the financial institution where your account to be debited is held, or contact us as follows and we'll arrange for your disputed transaction to be investigated and where appropriate, for a correction to be made.

Suncorp WealthSmart®
GPO Box 2585,
Brisbane QLD 4001
suncorpwealthsmart@suncorp.com.au

Or contact our Customer Service team on 13 11 55 and ask for 'Super'.

If we're unable to resolve the dispute to your satisfaction, you should contact the financial institution where the account to be debited is held to complete and lodge a DDR Customer Claim Form.

Non-business days

If your DDR falls due on a weekend or public holiday in Sydney, we'll process it on the next business day.

14. Existing super fund details

Would you like us to help arrange the transfer of any existing plan arrangements into Suncorp WealthSmart? Yes No
If 'yes' please advise.

Super fund name

Contact name

Daytime phone number

Estimated plan balance \$, , .

15. Declaration and signature

By completing and signing this form:

General

- We apply to become a participating employer of Suncorp WealthSmart Business Super.
- We agree to be bound by the Trust Deed for the Suncorp Master Trust, as amended from time to time.
- We've read the Suncorp WealthSmart Business Super PDS and Product Guide and have received and accepted this offer in Australia. If we've received this offer electronically, we've printed all pages of this document.
- We agree to the fees shown in section 12.
- We understand you reserve the right to refuse or reject an application.
- We're aware of our obligations under the Modern Awards requirements and confirm we're eligible to make contributions to Suncorp WealthSmart for our employees.
- If our application is incomplete or unclear, you may hold our money for up to 30 days. If you don't receive additional information or a completed application form within this timeframe, you'll return the money to whoever paid it to you without any interest.
- Where we're applying for online access, we confirm that we've read and agree to the terms and conditions of the Suncorp WealthSmart online and clearing house facilities.

Investments

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

Insurance

- If we've requested insurance benefits, we've provided all insurance information requested in sections 5 and 6. We note that insurance cover up to the AAL will only be provided if sufficient contributions have been paid and an employee's details have been received by you within 130 days of them first being eligible for insurance.
- We acknowledge Income Protection has a specific exclusion for disability caused directly or indirectly by war.
- We acknowledge if you're applying for insurance cover on our behalf that we and our employees must comply with the duty of disclosure under the Insurance Contracts Act 1984 (Cth) explained in the Product Guide as if we or they were you. This enables you to comply with your obligations under the Insurance Contracts Act.

Information, authorisation of other persons and privacy

- We agree to supply accurate and up to date information for our employees, as required for the administration of Suncorp WealthSmart.
- You're authorised to accept the signature of any of our authorised persons, whose names appear in section 7, to act for us and may authorise them to have online access to our plan's details at suncorp.com.au
- We acknowledge you may use our or our employees' personal information so that you and other members of the Suncorp Group may inform us or them of your or their products and services, unless we check the box on page 9 or we or our employees later notify you in writing that we or they don't wish to receive this information.
- We authorise our adviser, and any other person who we inform you in writing, to receive and obtain our and our employees' personal information for the purposes of managing our account and we'll notify you if there is a change to this arrangement.
- If we've disclosed personal information about any other person (eg our employees), we confirm we're authorised to:
 - a. disclose this information to you and to consent to its use for the purposes shown in the Suncorp privacy policy which is available from your website at suncorp.com.au and
 - b. consent to disclosure to, and the obtaining of other personal information about that person from, other parties including those shown in the Suncorp privacy policy, for any of these purposes.
- We agree to be contacted by phone by a Suncorp representative if there is a need to get more information from us.
- The information we've provided on the application form is true and correct.

