



Making sense of your statement

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Your annual statement

Your annual statement provides you details of your super account as at 30 June each year.

If you have any questions or would like to see up-to-date information, simply login to your online account. From there you can check your super balance, transact and make changes to your account anytime, update your contact details, access reporting and much more.

If you haven't done so already, setting up your online account is easy. Simply visit suncorp.com.au/register and complete the online registration — it only takes a few seconds! You'll receive a confirmation email with prompts to log into your account.

Suncorp Brighter Super for business[®] Annual Statement



Title **FirstName LastName**
Address Line 1
SUBURB STATE POSTCODE

How to contact us

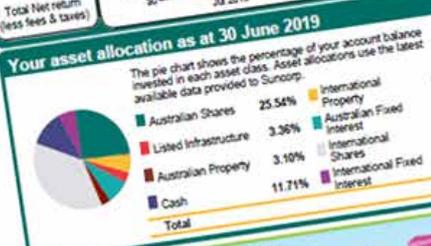
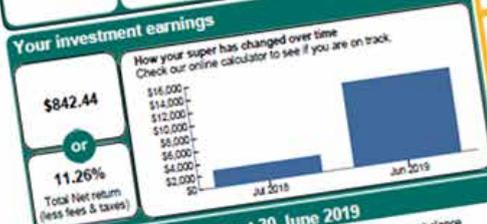
Customer Service
 ☎ 13 11 55 Bam - 6pm
 (Australian Eastern Standard Time)
 Monday to Friday
 ✉ super@suncorp.com.au
 🌐 suncorp.com.au/superbrighter-super
 📍 GPO Box 2588 Brisbane QLD 4001

Date: 13 September 2019

Super Snapshot 1 July 2018 to 30 June 2019

Your account summary

Opening account balance	Credits (in)	Debits (out)	Closing account balance
\$2,602.68	\$11,526.49	\$917.01	\$13,212.16
eg. contributions, rollovers and earnings			
eg. withdrawals, loans, fees and charges			



Will you have enough super to retire?

A couple aged around 65 looking to achieve a comfortable retirement would generally need to spend \$91,061* a year. To find out if your retirement savings are on track, use our online calculators or give us a call on 13 11 55.

* Refer to ASFA Retirement Standard, March quarter 2019

Account details

Your insurance cover as at 30 June 2019

Life Cover	\$33,260
Total and Permanent Disability Cover	\$2,500
Income Protection (monthly)	\$0

Your beneficiaries

Be prepared! By nominating beneficiaries you can make sure the right people will receive your benefit should the worst come to pass.

You can update your beneficiaries via your online account

Your details

Account number: 12345678
 Date of birth: 1 January 1980
 Date joined plan: 1 January 2000
 Eligible service date: 1 January 2000
 Tax file number: Supplied
 Smoker Status: Non Smoker

Log in to update your details

Your adviser details

Name: Adviser Name
 Phone: (02) 1234 1234

Fund: Suncorp Master Trust
 ABN: 98 350 952 022
 Issuer: Suncorp Portfolio Services Limited
 ABN: 61 003 427 956
 AFS License No: 237905
 RSE License No: L0002059
 RSE Registration No: R1056655
 USE: 98350952022123



Continue contributing even when you change jobs. Your super contributions could be an important factor in ensuring your super grows. So make sure you don't forget your super when you move somewhere new!



Percentage	Value
100.00%	\$13,212.16
100.00%	\$2,602.68
100.00%	\$10,678.05
100.00%	\$0.00
100.00%	\$911.01
100.00%	\$0.00
100.00%	\$842.44
100.00%	\$12,112.16

BPAY[®] PAY

Member contributions
 Biller code: 256002
 Ref: 123457689

Spouse contributions
 Biller code: 256028
 Ref: 123457689

Employer SG contributions
 Biller code: 25604
 Ref: 123457689

Salary sacrifice contributions
 Biller code: 25610
 Ref: 123457689

*Registered to BPAY Pty Ltd
 ABN 69 079 137 516



...ions and terms which may be used in your

...require to understand your entitlements. If you require additional assistance.

...ross different asset classes. The sum of the

...er fees and charges have been deducted

...ember's pre-tax income and include tax deductible, salary sacrifice and Rollover Guarantee minimum amount.

...ber each financial year. A member may contribute during the year

...when your benefit is paid.

...charges (less any rebates). Components as described in the table for the same date on your

...educted from your account. There is a levy on the Trustee, a

...relation to services provided by

...st of any Life, Total and includes insurance fees, adviser agent components as described in table on your statement.

...g overcharging of fees, tax and throughout the year.

...in this statement if:

...ave changed since the date of (the benefit amount applicable).



What has changed since last year?

Enhanced Fee disclosure

We need to disclose fees (such as the Administration fee) and costs in your annual statement in accordance with the enhanced fees and costs disclosure regime prescribed in legislation. This means, for instance, if a tax benefit, like a tax deduction, was passed on to you, we are expected to show two separate amounts, one being the full fee charged before the tax benefit is applied (ie gross fee) and another amount for the tax benefit passed on to you in relation to the fee.

You need to remember that the gross fee shown may have been greater than what you ultimately paid.

Your annual statement now displays total fees and costs (as applicable) in the "Your Fees Summary" section. Additionally, it also confirms what you paid after any tax benefit was passed on to you (ie net fee), which represents the actual total you paid. Displaying the fees and costs you incurred this way does not impact the overall amount of fees and costs you ultimately paid during the year.

We know this might be a bit confusing, but we are required by law to show fees and costs in your statement in this way. If you have any questions about this or any other matter in relation to your annual statement, speak to your adviser or give us a call.

Other information about fees

If you have transferred to your current Suncorp super account from a previous Suncorp or Asteron product, you may still be getting used to the way the fees work on your account. Don't forget:

- Administration fee rebates and Insurance fee rebates have been replaced with reduced upfront Administration and Insurance fees.
- Administration fees and Investment fees may have been bundled in the past, but they are now shown as separate figures on your annual statement.

Electronic communications

In the spirit of creating a brighter future for everyone, we communicate with our super customers electronically. Most communications (including annual statements) will be sent via your online account, where you can access them at any time.

Here's a snapshot of some of the important information in your statement and what it means

A Credits in and debits out:

The 'credits in' amount on your statement includes any contributions, rollovers or other payments into your super.

The 'debits out' amount includes any fees, taxes, or withdrawals. Note – your investment earnings could appear as either credits or debits depending on investment performance.

B Investment earnings:

This amount reflects the change in balance from the beginning to the end of the statement period, taking into account contributions, fees and taxes that apply throughout this timeframe. It also includes interest credited to your account from any investment in the Asteron Traditional Capital Guaranteed Fund if you're invested in that option (see 'Unit prices' on page 8).

C Asset allocation:

Different investment options may be invested across different asset classes. This pie chart shows you how your total account balance is invested across different types of assets. You may sometimes find your asset allocation doesn't equal exactly 100% as these amounts are rounded to two decimal places.

D Insurance cover:

The insurance information on this page of your statement shows the total amount of Life, Total and Permanent Disablement and Income Protection cover you have.

If you have multiple levels of cover you will see these combined into one single amount on this page.

E Beneficiaries:

You can find more information about any beneficiaries you have nominated later in the statement.

F Family Linking

More information about family member accounts that you have requested to be linked to your account are outlined later in the statement.

G Your details:

Your statement reflects the information we have recorded for you. It's very important that you 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 your details at any time by logging into your online account or by giving us a call.

Suncorp Brighter Super for business[®] Annual Statement



Title FirstName LastName
Address Line 1
SUBURB STATE POSTCODE

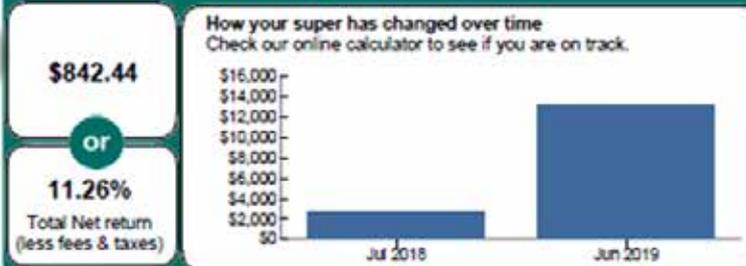
Date: 13 September 2019

Super Snapshot 1 July 2018 to 30 June 2019

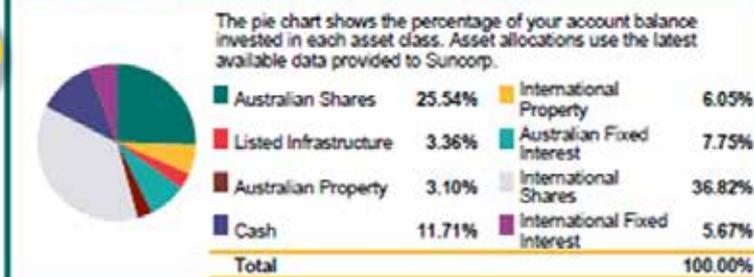
Your account summary

Opening account balance	Credits (in) <small>eg. contributions, rollovers and earnings</small>	Debits (out) <small>eg. withdrawals, taxes, fees and charges</small>	Closing account balance
\$2,602.68	\$11,526.49	\$917.01	\$13,212.16

Your investment earnings



Your asset allocation as at 30 June 2019



Will you have enough super to retire?

A couple aged around 65 looking to achieve a comfortable retirement would generally need to spend \$61,061* a year. To find out if your retirement savings are on track, use our online calculators or give us a call on 13 11 55.

* Refer to ASFA Retirement Standard, March quarter 2019.

How to contact us

Customer Service

☎ 13 11 55 8am - 6pm
(Australian Eastern Standard Time)
Monday to Friday

✉ super@suncorp.com.au

🌐 suncorp.com.au/super/brighter-super

📍 GPO Box 2585 Brisbane QLD 4001

Account details

Your insurance cover as at 30 June 2019

Life Cover	\$33,250
Total and Permanent Disability Cover	\$2,500
Income Protection (monthly)	\$0

Your beneficiaries

Be prepared!
By nominating beneficiaries you can make sure the right people will receive your benefit should the worst come to pass.

🔒 You can update your beneficiaries via your online account

Family linking

Name	Account No
Family Linking1	98765432

▶ See 'Family Linking' section for a complete list

Your details

Account number:	12345678
Date of birth:	1 January 1950
Date joined plan:	1 January 1990
Eligible service date:	1 January 1990
Tax file number:	Supplied
Smoker Status:	Non Smoker

🔒 Log in to update your details

Your adviser details

Name: Adviser Name
Phone: (02) 1234 1234

H Investment strategy:

Your current investment strategy will show how your account balance is split across different investment options. Your future investment strategy shows how future contributions will be invested. The percentage amounts are rounded to two decimal places (as unit prices are to four decimal places).

I Unit prices:

When you invest in super, 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. For all investment options (except the Asteron Traditional Capital Guaranteed Fund), your balance in that investment option is calculated by multiplying the number of units you hold by the investment option's exit price. The exit price is the amount shown on your statement and is generally less than the entry price. The difference between the entry and exit price is known as the buy-sell spread.

For example, if you invest \$5,000 into an investment option and the unit entry price is \$1, you would receive 5,000 units in the investment option. If, on the same day, you tried to sell 5,000 units from the same investment option and it had a buy-sell spread of 0.50%, the unit exit price would be \$0.995 and you would receive \$4,975

You can find the latest buy-sell spreads in the monthly investment options performance reports on our website, suncorp.com.au/super.

Auto-rebalancing:

In the past, details of any auto-rebalancing would have appeared in this section of your annual statement but you can now manage your auto-rebalancing via the investments tab in your online account.

Your investment details

YOUR CURRENT INVESTMENTS

Investment option	Units held	Unit price	Value
Suncorp Lifestage Fund 1980 - 1984	10,101.0421	\$1.3080	\$13,212.16

YOUR CURRENT INVESTMENT STRATEGY

Investment option	Percentage
Suncorp Lifestage Fund 1980 - 1984	100.00%
Total	100.00%

+ The current investment mix indicates the way your portfolio is presently split between investment options.

YOUR FUTURE INVESTMENT STRATEGY

Investment option	Percentage
Suncorp Lifestage Fund 1970 - 1974	100.00%
Total	100.00%

+ The future investment strategy indicates the way in which future contributions and rollovers will be split between investment options.

INVESTMENT OPTION DETAILS

Transaction	Units held	Unit price	Value
Suncorp Lifestage Fund 1980 - 1984 1 July 2018	2,138.2489	\$1.2172	\$2,602.68
New Money Invested			\$10,678.05
Withdrawals			\$0.00
Tax, Fees, Rebates			-\$911.01
Switch			\$0.00
Investment Earnings			\$842.44
30 June 2019	10,101.0421	\$1.3080	\$13,212.16

BPAY®



Member contributions

Bill code: 256602
Ref: 123457689

Spouse contributions

Bill code: 256628
Ref: 123457689

Employer SG contributions

Bill code: 256594
Ref: 123457689

Salary sacrifice contributions

Bill code: 256610
Ref: 123457689

*Registered to BPAY Pty Ltd
ABN 69 079 137 518

J Investment performance:

This shows how your chosen investment options have performed over time. If you transferred from a different Suncorp superannuation product you may only be able to see performance since it's inception in your current product.

If you switched investments during the year, the performance of your previous investments will not be shown here. Please visit our website, suncorp.com.au/super if you would like to review the performance of any other investment options.

K Preserved benefits:

Within your super account balance, different sums of money may be categorised into different types of benefits, which may determine how accessible that money is. Your super benefit may be comprised of what's known in super jargon as preserved, restricted non-preserved, and unrestricted non-preserved amounts:

- Your preserved benefit is the amount of your account balance that you cannot withdraw until you meet a condition of release.
- Any restricted non-preserved benefit relates to specific employment contributions made before 1 July 1999 and you usually cannot withdraw this.
- You can withdraw any superannuation which is unrestricted non-preserved at any time.

L Withdrawal benefit:

This is the amount you would receive if you were to exit the fund. This may differ from your closing account balance because of contributions received, changes to the value of underlying investments, withdrawals, and the deduction of taxes, fees and charges.

M Beneficiaries:

Your beneficiary is the person or people you've chosen to receive your super (including any insurance benefit) if you die. If your percentage allocations do not equal 100% this may indicate your beneficiary nominations are no longer up to date. It's a good idea to keep your beneficiary nominations up to date so they remain current and clearly reflect your wishes.

N Binding non-lapsing beneficiaries:

Normally, you'd need to update your super beneficiary every three years, but making a binding 'non-lapsing' nomination avoids this hassle. This means you never have to update your nominated beneficiaries, unless you want to. If you do, you can do it easily in your online account.

Your investment details

J

INVESTMENT PERFORMANCE

Figures shown are % per annum

Investment option	Inception date	1 Year	5 Years	10 Years
Morningstar High Growth Fund Sup	30/05/2016	8.10	8.18*	-

*since inception

Your benefit details

K

YOUR BENEFITS

Preservation amounts	Amount
Non-preserved benefits	\$0.00
Restricted non-preserved benefits	\$53,995.70
Preserved benefit	\$669,925.68

L

WITHDRAWAL BENEFIT

	Amount
Closing account balance as at 30 June 2019	\$723,921.38
Withdrawal benefit as at 30 June 2019	\$723,921.38

(Withdrawal benefit as at 1 July 2018 \$648,768.05)

+ This withdrawal benefit will change over time. Please refer to the Explanation of your benefits section for more details.

SUPERANNUATION LUMP SUM

This information may be used by your adviser to check important details which may impact your tax liability.

Superannuation Components	Amount
Taxable component - taxed element	\$651,947.64
Taxable component - untaxed element	\$0.00
Tax-free component	\$71,973.74
Gross amount of Superannuation payment	\$723,921.38

M

YOUR BENEFICIARIES

Name	Nature of Relationship	Nomination Type	% of Benefit
First LastName	Spouse	Binding Non Lapsing	100%

+ It's a good idea to regularly review the beneficiaries you have chosen, to make sure your choice is up to date and properly reflect your wishes. You can easily do this via your online account.

N

FAMILY LINKING

Name	Account number
Family Linking1	987654321

O Fees:

Your statement sets out all the fees and charges that apply to your account. If you transferred from a different Suncorp or Asteron super product within the last few years, the fees on your statement may appear different to those you saw on your previous account.

P Insurance fees:

Depending on the type of insurance cover, your insurance fee may consist of multiple components, including government stamp duty, that are applicable to the state where you live. If you have any questions please refer to the applicable insurance premium rates guide that you can find on our website suncorp.com.au/super.

Q Contribution caps:

There are contribution limits (called 'contribution caps') on how much you can contribute to super in any one financial year without being charged additional tax. It's important you know these limits, as sometimes the additional tax for exceeding them can be substantial.

You can find more information on our website suncorp.com.au/super.

R Administration fee:

Your Administration fee may consist of multiple components that are all included in the single Administration fee amount you see on your statement. You may also see separate amounts deducted for percentage based Administration fees and dollar based Administration fees. A breakdown of the tax adjustments made to your Administration fee is shown later in your statement. If you have any questions please refer to the Product Disclosure Statement on our website suncorp.com.au/super.

S Offset payment:

Following an upgrade to our systems and change to our product suite, we've identified some fee issues that impacted some member accounts. We are working to resolve these as a matter of priority and will, if we have not already done so, notify you if your account has been affected.

If your account has been impacted, we will refund the money to your account, and any interest you might have missed out on. If this applies to you, you may see a one-off 'offset payment' applied to your account.

Your account details

Your transaction details

Opening account balance as at 3 December 2018 **\$0.00**

Date	Description	Debits	Credits
OTHER CONTRIBUTIONS			
03/12/18	Rollover		\$53,307.45
FEES			
31/12/18	Administration Fee	\$22.33	
31/01/19	Administration Fee	\$22.51	
28/02/19	Administration Fee	\$22.81	
31/03/19	Administration Fee	\$23.07	
30/04/19	Administration Fee	\$23.18	
31/05/19	Administration Fee	\$23.71	
30/06/19	Administration Fee	\$23.92	
INSURANCE FEES AND CHARGES			
30/06/19	Insurance fee - Life cover	\$25.51	
30/06/19	Insurance fee - TPD cover	\$20.47	
30/06/19	Insurance fee - IP cover	\$12.15	
OTHER TRANSACTIONS			
30/06/19	Investment earnings		\$2,511.63
30/06/19	Offset Payment		\$35.15

Closing account balance as at 30 June 2019 **\$55,634.57**

- + Amount contributing to the concessional contribution cap = \$0.00
- + Amount contributing to the non-concessional contribution cap = \$0.00
- + If your insurance costs have been met by your employer, these costs (covering the full financial year) have been included in the amount that counts towards your concessional contributions cap.

T Direct fees

This section is a summary of the direct fees shown in the “Your fees summary” section of your statement. It includes details of applicable fees which have been deducted directly from your account, such as Administration fees, Insurance fees and the APRA levy.

We know it might be a bit confusing, but we are expected to show these direct fees both gross and net of tax. Just remember that we do receive a tax deduction of up to 15% for expenses relating to the Administration fee which is passed on to you, so the amount you actually paid will be the amount shown in the column titled “Amount (net of tax)” and the “Your transaction details” section earlier in your statement.

U Indirect costs of your investment

Indirect costs of your investment are amounts which have reduced the return on your investment, but are not charged as a fee. Typically, these costs are paid to investment managers, but exclude Investment fees.

V Other fees of your investment

Other fees of your investment are costs which are charged through the unit price, or crediting rate but are not classified as Indirect costs. This may include investment fees or other fees which are not treated as indirect costs.

W Total fees you paid

The total fees you paid is an approximate amount which includes all of the fees and costs which affected your investment during the period. It excludes any buy-sell spread which you may have incurred, as it not reasonably practicable for us to include this information. Buy-sell spread information can be found in the relevant Product Disclosure Statement and Product Guide for your superannuation product.

YOUR FEES SUMMARY

This section summarises all fees related to your account.

We are required by law to set out fee information this way. If you have trouble understanding this section, please refer to the 'Make sense of your statement' guide available online, or call us.

T

Direct fees

This shows the total of all fees deducted directly from your account such as administration fees, which we charge for keeping and managing your account. It includes fees paid to your adviser (if applicable), as well as any levies charged directly to your account.

	Amount (gross of tax)	Tax adjustment	Amount (net of tax)
Administration fee	\$150.31	\$22.55	\$127.76
APRA levy	\$0.68	\$0.00	\$0.68
Insurance fees and charges	\$40.03	\$6.00	\$34.03
Total – direct fees	\$191.02	\$28.55	\$162.47

 We receive a tax deduction of up to 15% for expenses relating to your administration. As a result, the actual administration fees you paid are net of tax and shown above in the Amount net of tax column.

U

Indirect costs of your investment

This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment but are not charged as a fee.

	Amount (gross of tax)
Total – indirect costs of your investment	\$0.00

V

Other fees of your investment

This approximate amount or amounts have been deducted from your investment and covers fees that are not reflected as transactions on this statement.

Note: Other fees may be reported by the type of fees charged.

	Amount (gross of tax)
Investment fee	\$15.66
Total – other fees of your investment	\$15.66

W

Total fees you paid

This approximate amount includes all the fees and costs which affected your investment during the period.

	Amount (gross of tax)
Total fees you paid	\$206.68

How to contact us

Suncorp Super

GPO Box 2585

Brisbane QLD 4001



suncorp.com.au/super

super@suncorp.com.au



13 11 55 – Suncorp Brighter Super

1800 191 517 – Suncorp Everyday Super

1800 652 489 – Suncorp Employee Superannuation Plan

IMPORTANT INFORMATION

This information is current as at 1 October 2019 and may be subject to change.

This document provides an overview or summary only of the matters referred to in it, and it should not be considered a comprehensive statement on any matter or relied upon as such. The information and Suncorp Super products are issued by Suncorp Portfolio Services Limited ABN 61 063 427 958 AFSL 237905 RSE licence no L0002059 (SPSL) as trustee for Suncorp Master Trust ABN 98 350 952 022 RSE Fund Registration No. R1056655. Insurance cover for Suncorp Super products is primarily provided by Asteron Life & Superannuation Limited (ABN 87 073 979 530, AFSL 229880) (Asteron/Insurer). Asteron is part of the TAL Dai-ichi Life Australia Pty Limited (ABN 97 150 070 483) (TAL) group of companies and not part of the Suncorp Group of companies. The obligations of the different TAL group of companies and Suncorp Group of companies are not guaranteed by each other. Depending upon the arrangements established by the Trustee, your insurance cover may be provided by another insurer. This is general information only and does not take into account your personal objectives, financial situation or needs. Before making a decision whether to acquire or continue to hold a Suncorp super product account, you should read the relevant Suncorp super disclosure documents, including the product disclosure statement and product guide, available at suncorp.com.au/super, and speak to your financial adviser. The different entities of the Suncorp Group included SPSL are not responsible for, or liable in respect of, products and services provided by other Suncorp Group entities. Suncorp super products are not bank deposits or other bank liabilities and are subject to investment risk including possible delays in repayment and loss of the interest and principal invested.



