

This is a Product Update for the following products:

- Suncorp Brighter Super for Business
- Suncorp Brighter Super Personal
- Suncorp Brighter Super Pension
- Suncorp Employee Superannuation Plan

The purpose of the Product Update is to amend information in existing disclosure for these products. The updated information should be read in conjunction with the relevant Product Disclosure Statement (PDS) and material incorporated by reference including the Product Guide and any other Product Update.

## APRA levy

The APRA levy will not be recouped from your underlying investments or directly from your account on a monthly basis. It is covered by the administration fee you pay.

All references and any information relating to the APRA levy on the pages indicated in the following documents are removed:

- Suncorp Brighter Super Personal and Pension PDS (page 12)
- Suncorp Brighter Super for Business PDS (page 11)
- Suncorp Brighter Super Product Guide (page 61)
- Suncorp Employee Superannuation Plan PDS (page 11)
- Suncorp Employee Superannuation Plan Product Guide (page 61)

## Responsible investing

The following information on responsible investing applies to the Suncorp Multi-Manager Diversified Funds – Suncorp Multi-Manager Conservative, Suncorp Multi-Manager Balanced, Suncorp Multi-Manager Growth and Suncorp Multi-Manager High Growth – investment options available in Suncorp Brighter Super and Suncorp Employee Superannuation Plan.

It is added to, and should be read in conjunction with, the ‘How we invest your money’ section of the Suncorp Brighter Super Product Guide (page 19) and the Suncorp Employee Superannuation Plan Product Guide (page 18).

The Suncorp Multi-Manager Diversified Funds are guided by the Suncorp Group’s responsible investment policy and the Trustee’s Environmental, Social and Governance (ESG) risk management policy. A responsible investment policy sets a framework for which industries, sectors or companies can or cannot be invested in from an ESG perspective.

These investment options have responsible investment principles integrated across investment managers for every asset class, excluding ‘International listed property’ and ‘Infrastructure’ due to the nature of the underlying investments in these asset classes.

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Issued 18 December 2020

These principles and the Suncorp Group's responsible investment policy set the framework to exclude investment in companies that are deemed inconsistent with these principles, including companies:

- that cause human harm or rights violations
- that manufacture controversial weapons
- that produce tobacco or that have ownership in tobacco products or services, and any companies included in Global Industry Classification Standard (GICS) 30203010 (Consumer staples > Food beverage and tobacco > Tobacco)
- that produce products that are detrimental to human health with no safe level of human use or consumption, for example recreational cannabis
- involved in thermal coal production and companies planning new projects, or significant expansion of existing projects, for fossil fuel extraction or thermal coal electricity generation

This is achieved using negative and controversy screens, which include:

**Human rights** - abuses and labour rights violations, modern slavery

**Armaments** - controversial weapons manufacturing and sales (chemical weapons, cluster munitions & landmines)

**Tobacco** – Global Industry Classification Standard (GICS) sector 30203010 (Tobacco) and any company whose principal business (>50% revenues) is the sale or transport of tobacco or tobacco products

**Recreational Cannabis** - production and distribution

**Fossil fuels** - companies planning new or significant expansion of extraction projects for fossil fuels, or new thermal coal electricity generation

## **We're always happy to help**

If you have questions about any of the above changes, please call our Customer Service team on 13 11 55 between 9am and 5pm (Australian Eastern Standard Time) Monday to Friday.

This information is current as at 18 December 2020 and may be subject to change. This Product Update and Suncorp super products are issued by Suncorp Portfolio Services Limited ABN 61 063 427 958 AFSL 237905 RSE licence no L0002059 (SPSL/Trustee), trustee for Suncorp Master Trust R1056655 ABN 98 350 952 022, of level 28 266 George Street Brisbane 4000.

This is general information only and does not take into account your personal objectives, financial situation or needs. Before making a decision about whether to continue with your Suncorp super product, you should consider whether the information is appropriate for you and read the current Suncorp super Product Disclosure Statement for your account available at [suncorp.com.au/super](http://suncorp.com.au/super), and speak to your financial adviser.

The different entities of the Suncorp Group 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.