

Suncorp Advice

A rewarding career



Suncorp Advice

Introducing Suncorp Advice

A successful career as a financial planner relies on partnering with a progressive and supportive employer.

Suncorp Financial Services Pty Ltd ABN 50 010 844 621 AFSL 229885 (Suncorp Advice) is part of the Suncorp Group, a top-15 listed ASX company. Suncorp Advice is a network of employed financial planners (Representatives) affiliated with a well-known financial services brand.

Suncorp Advice specialises in providing personal financial advice to Suncorp Group customers and employees. Its talented, dedicated Representatives are focussed on looking after the best interests of their clients and enjoy being part of a dynamic and collaborative team.

Suncorp Advice equips its Representatives with the tools and support they need to effectively service their clients, meet the demands of the industry, and maximise their remuneration potential.

Our commitment to you

As a Representative with Suncorp Advice, you're supported by a professional organisation that's large enough to provide the support network you may need, yet small enough to take a genuine interest in your career.

We provide outstanding support and career opportunities to financial planners who are passionate about giving best practice advice within a positive and rewarding environment.

Who should partner with Suncorp Advice?

Financial planners most suited to partnering with Suncorp Advice are:

- Professional
- Career focussed
- Achieving a high level of compliance, and
- Providing quality advice to their clients.



Benefits to you

The opportunity to specialise in your preferred area of expertise

At Suncorp Advice we understand that some financial planners prefer to focus on retirement planning, while others focus on risk insurance and superannuation. For this reason, Suncorp Advice offers two Representative roles to suit your professional aspirations:

All Suncorp Advice Representatives focus on meeting their clients' risk insurance and wealth accumulation needs, including:

- ✓ Personal insurances
- ✓ Business insurances
- ✓ Superannuation
- ✓ Managed investments.

In addition, Representatives with the appropriate qualifications and experience can provide their clients with advice to help deliver long-term financial solutions, including:

- ✓ Advanced superannuation strategies
- ✓ Investment advice for self managed super funds
- ✓ Geared investments
- ✓ Retirement income streams.

We understand that providing clients with the best outcome often means incorporating multiple advice strategies, and we are well-equipped to provide the support you need to offer a quality service.

A framework to support you

Suncorp Advice has developed a comprehensive support framework incorporating:

- Advice quality assurance via standardised procedures and technology
- Lead and referral generation through Suncorp Bank's branch network, Suncorp Group call centres and website traffic, and marketing campaigns and events
- A proven client engagement process, including the education and sales tools you need to attract and convert new clients
- Business planning and practice management support to help you develop an efficient and effective service and maximise your potential to generate business.



The strength of the Suncorp Group

One Company
Many Brands



Suncorp Advice is backed by the Suncorp Group, a top 15 ASX-listed company with over \$90 billion in assets, more than 15,000 employees and relationships with around 9 million customers.

Suncorp is a unique, diversified financial services group that operates in Australia and New Zealand.

By joining Suncorp Advice, you will also be part of a group that's experienced in issuing superannuation and life insurance products, including the industry-respected 'Suncorp Superannuation' and 'Asteron Life' brands.



Suncorp Advice in a nutshell...

- Affiliated with well known consumer brand Suncorp
- Advice quality and compliance support
- Monthly bonus payments may be offered to eligible Representatives
- COIN software, SoA templates and HelpDesk
- Continuing Professional Development (CPD) including Kaplan access to meet annual training plans
- Professional Development (PD) Days and Annual Conference
- Practice development support and coaching
- Research service and APL with individual product approval
- Para-planning support to ease the administrative burden
- Marketing support and client communications
- Technical Helpdesk and publications
- Online adviser resource centre

Exceptional support

Suncorp Advice works extensively behind the scenes to ensure you have the support and resources you need to perform at your best. Our support extends across three key areas:

1. Growing your client base
2. Business management solutions
3. Adviser support

1. Growing your client base

Practice development

Our qualified, experienced management team can assist with a range of initiatives to grow and retain your client base, including client management solutions, sales tools and marketing to drive leads, and a structured coaching and mentoring program.

Professional development

Suncorp Advice is committed to providing Representatives with the tools and knowledge they need to keep abreast of the ongoing changes within our industry, including:

- Ongoing professional development, including two PD days each year held in Brisbane.
- An annual conference, held in exciting destinations within Queensland.
- An annual training plan and Kaplan Ontrack subscription to help you meet ASIC's requirements for ongoing training.

Marketing support

Our marketing team offer advice and assistance with the development of customised marketing programs, including:

- Lead generation activities
- Local area marketing initiatives
- Sales and conversion tools
- Client communications.

Referral generation

Representatives benefit from customer referrals from Suncorp Bank's retail branch network, call centres and websites. A dedicated Customer Service team is also responsible for contacting customers to highlight key financial planning opportunities and set up appointments.

Our Ambassador Program gives Representatives the tools and support they need to develop effective relationships with their colleagues in Suncorp Bank and other parts of the business, with a view to increasing quality referrals for financial advice.

Suncorp Advice is also the appointed Adviser to Suncorp's staff super fund, the Suncorp Employee Superannuation Plan (a division of the Suncorp Master Trust), with approximately 19,000 members.

2. Business management solutions

Remuneration model

At Suncorp Advice you'll have access to a competitive incentive scheme which, if you're eligible, may pay you a monthly bonus as well as an annual 'Balanced Scorecard' bonus once defined performance criteria have been met.

Simple fee matrix

Suncorp Representatives have access to a range of sales and conversion tools, including a simple fee matrix to help explain the advice fees applicable to each level of service we offer, including fees associated with:

- Standard Advice, including risk insurance advice
- Complex Advice, such as TTR or lump sum investing
- Comprehensive Advice, including highly technical or research-intensive advice for family trusts, SMSFs, etc
- Subsequent Advice and Review.

COIN software and support

Suncorp Advice offers a fully supported COIN software package and our dedicated support staff can help with systems training and help desk functions, including 1300 telephone access.

Access to Suncorp Group staff discounts

As an employee of Suncorp Advice, you and your partner may be able to access the Suncorp Group's employee benefits package, including discounts on products and services from the Suncorp Group and major retailers.

3. Adviser support

Para-planning solutions

Our committed team will work with you to provide an optimum level of para-planning support that will ease the administrative burden of producing Statements of Advice.

Advice templates and documents

We supply all of the relevant advice documents including Financial Services & Credit Guide, client Fact Finds and Statement of Advice templates.

Product research & APL

Suncorp Advice's Research Team constructs and maintains model portfolios for our super and investment products, and provides access to comprehensive research including fund manager reports and market updates.

Individual product approval

Suncorp Advice understands that every client's situation is different and provides a flexible approach, based on strict assessment criteria, to reviewing and approving products that are not on our APL.

Technical support

Our Technical Support service includes:

- Dedicated free-call phone and email support
- Online support including access to the Tech Guide and Super Fast Facts publications
- Access to fact sheets, strategy papers and technical bulletins.

Adviser Resource Centre

The time and effort required to grow your client base, combined with ongoing client service, can sometimes be a challenge. Our online Adviser Resource Centre features simple, useful information that will make it easier for you to manage your workflow and meet your clients' needs.

Compliance support

Our priority is to help you provide quality advice to clients whilst meeting legislative and licensee requirements. At Suncorp Advice you will have:

- Access to an advice coach and team of dedicated compliance experts
- An online compliance manual and guides for various advice strategies
- A full range of advice templates for various strategies
- Dedicated compliance support when you first join the business.

Induction Program

Suncorp Advice's Learning & Development team manages a comprehensive induction program to give you a solid grounding in our systems, policies and procedures. The program is delivered via a combination of one-on-one meetings with key stakeholders, group information sessions and individual learning.

Centralised support services

At Suncorp Advice we understand that a Representative's time is best spent meeting with clients and providing strategic advice that will help them improve their financial position.

We offer a centralised Regional Support Team to help Representatives with administrative and operational tasks including:

- Preparation of client presentation folders and appointment packs
- Research tasks
- Rollover and underwriting follow-up
- Personalised stationery and marketing materials.



Choosing a new advice group

Moving to a new advice group is a big decision, so ask yourself:

Will my employer offer differentiated advice roles in line with my education and experience?

Will my new employer be able to support me and my career aspirations?

Does this group understand my challenges and can they offer practical solutions?

Will I be able to access quality products and advice services?

Does the culture of the network suit me?

Does this group have the resources to provide ongoing personal and professional development?

Will the group support me with quality lead and referral generation?

Will I benefit from a competitive revenue model?

Does this advice group have a sustainable business model with appropriate resources and risk management structures in place?

Will I have access to a variety of longer term career options, whether continuing as a salaried Representative, starting my own practice, or moving to a specialist role such as business development, dealer operations or technical services?

Frequently asked questions

What are my CPD requirements?

Suncorp Advice requires its Representatives to complete CPD training in accordance with our training policy. This equates to a minimum of 30 hours per financial year (more if you provide specialist advice or are a Certified Financial Planner) via a combination of face-to-face and online learning.

What type of support can I expect from Suncorp Advice?

Suncorp Advice offers various levels of support depending on your needs, including business planning tools, referral generation processes and a proven advice framework.

We realise that some Representatives require more support than others, typically in the early stages of their career and when starting with a new employer. Whatever your needs, our team will be able to offer a tailored level of support and practice management services.

What compliance support will I receive when I join?

We understand that changing employers will result in changing advice documents, systems and processes. We'll help you through this process by providing tools, templates and access to the right people to ensure that you are compliant, including:

- A formal pre-vetting program
- An internal audit team to conduct annual reviews
- The support and coaching of your regional Practice Manager

How are bonuses paid?

In addition to your fortnightly salary, you may receive a monthly bonus if eligibility and performance criteria are met. A set percentage of your bonus is withheld to form part of an annual 'Balanced Scorecard Reward'. Contact Suncorp Advice for more information.

Will I need to source my own clients?

You'll need to develop effective working relationships with colleagues in your allocated Suncorp Bank branch(es), including Sales Consultants, Lenders and Business Bankers, to grow a steady stream of quality customer referrals. We'll support your networking efforts with programs including:

- Call Centre and website referrals
- Centralised lead generation activities
- Suncorp Advice's Ambassador Program
- Referral tools and incentives.

What professional development and networking functions are offered?

We hold two Professional Development days and one National Conference each year, as well as Master Class and Future Business Leader conferences. We also encourage attendance at industry and fund manager events and workshops, to help you keep up-to-date with regulatory change and industry trends.

Representatives who pursue relevant further education may qualify for financial assistance, and we may also subsidise your membership of relevant professional associations, such as the Association of Financial Advisers (Australia).



Further information

For more information please contact Suncorp Advice on:

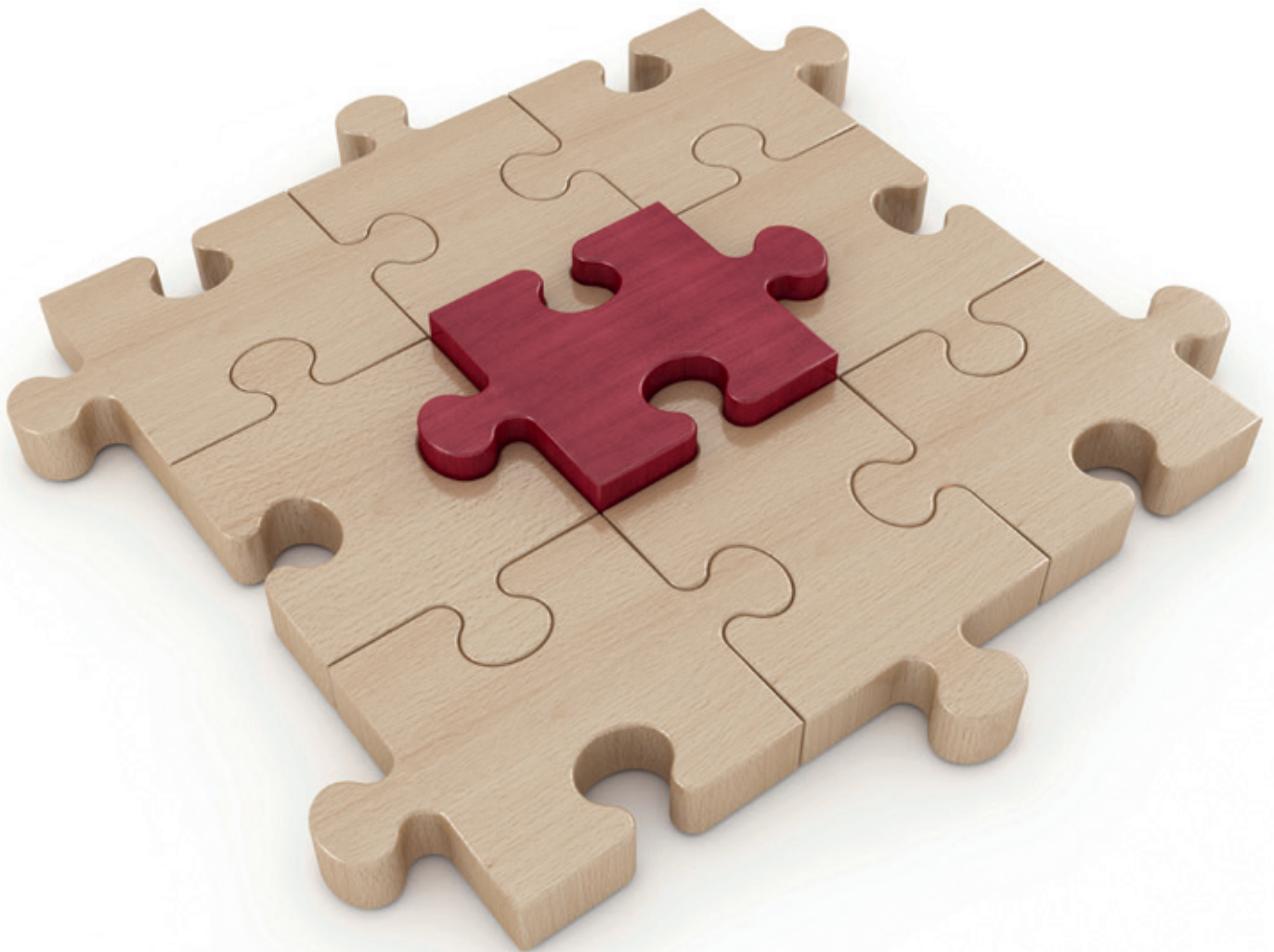


1800 631 118

Or visit:

www

suncorp.com.au/corporate/careers



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