

OUTCOME DETAILS

**Supreme Court - Civil
at Supreme Court Sydney
on 5 July 2021**

2019/00193556-001 / Summons: Kerry Michael Quirk v Suncorp Portfolio Services Limited in its capacity as trustee for the Suncorp Master Trust

The questions appearing in the schedule to these orders will, subject to such additions, amendments and subtractions as the trial Judge may otherwise order, go to initial trial as common questions.

Justice D Hammerschlag

Signed

Date

05/07/21

Kerry Michael Quirk v Suncorp Portfolio Services Limited & Ors
Supreme Court of New South Wales proceeding No. 193556 of 2019

Proposed Common Questions – 2 July 2021

In this document:

- **Corporations Act** means the Corporations Act 2001 (Cth).
- **FOFA Reforms** means the reforms known as the "Future of Financial Advice reforms" which came into effect by amendments to the Corporations Act 2001 (Cth) and the Corporations Regulations 2001 (Cth), including under the Corporations Amendment (Future of Financial Advice) Act 2012 (Cth) and the Corporations Amendment (Further Future of Financial Advice Measures) Act 2012 (Cth).
- **Guardian** means Guardian Financial Planning Pty Limited (ACN 000 036 626) and GuardianFP Limited (ACN 003 677 334).
- **Guardian Distribution Agreement** means the "Product Issue and Distribution Agreement" between Suncorp and Guardian entered into on or about 27 June 2013.
- **Products** means the products listed in **Schedule 1** to this Document
- **SIS Act** means the Superannuation Industry (Supervision) Act 1993 (Cth).
- **Suncorp** means the First Defendant.
- **Suncorp Financial** means Suncorp Financial Services Pty Limited (ACN 010 844 621).
- **Suncorp Financial Distribution Agreement** means the "Product Issue and Distribution Agreement" between Suncorp and Suncorp Financial entered into on or about 27 June 2013.
- **Suncorp Life** means Suncorp Life and Superannuation Limited (ACN 073 979 530).
- **Superseded Distribution Agreement** means the distribution agreement between Suncorp and Suncorp Financial entered into prior to June 2013.
- **Standard Pacific** means Standard Pacific Consulting Limited (ACN 003 315 802).

- **Standard Pacific Distribution Agreement** means the "Product Issue and Distribution Agreement" between Suncorp and Standard Pacific entered into on or about 27 June 2013.

Question No.	Proposed Question	Pleading Reference to ACLS unless otherwise stated
	Background	
	Superannuation Funds and Suncorp Products	
1	[Intentionally Blank]	11A-11B and 14A
2	<p>At all material times, was Suncorp's conduct as trustee of the Master Trust established by a trust deed dated 22 June 1979 as amended (Trust Deed) conduct which:</p> <p>a. involved provision of a financial service within the meaning of s 12BAB of the ASIC Act; and</p> <p>b. was in trade or commerce?</p>	14B
	SIS Act	
3	<p>Was Suncorp's covenant to perform the trustee's duties and exercise the trustee's powers in the best interests of members of the Master Trust a duty to do those things in the best interests of existing members of the Master Trust, such that it did not extend to a duty to do those things in the best interests of the Plaintiff and Group Members except to the extent and for the periods during which the Plaintiff and each Group Member was a member of the Master Trust?</p>	18(b) of the ACLR-D1
	Equitable and legal duties	
4	<p>At all material times, including prior to 1 July 2013, where there was a conflict between:</p> <p>i. the duties of Suncorp to the Plaintiff and Group Members or the interests of the Plaintiff and Group Members; and</p> <p>ii. the duties of Suncorp to any other person or the interests of Suncorp or an associate of Suncorp,</p> <p>did Suncorp owe a fiduciary duty to the Plaintiff and the Group Members to:</p> <p>a. give priority to its duties to and the interests of the Plaintiff and Group Members over Suncorp's interests, any duties that Suncorp owed to other persons and the interests of other persons;</p> <p>b. ensure that its duties to the Plaintiff and Group Members were and are met despite any such conflict; and</p>	18C

Question No.	Proposed Question	Pleading Reference to ACLS unless otherwise stated
	c. ensure that the interests of the Plaintiff and Group Members are not adversely affected by any such conflict?	
	FOFA	
5	<p>Could the payment of one or more or all of the:</p> <ul style="list-style-type: none"> a. commissions on contributions, b. ongoing commissions paid on account of balances of member accounts, c. commissions on insurance premiums, and d. amounts paid on the total amount of funds that a financial services licensee or their authorised representative introduced to Suncorp, <p>by Suncorp to financial services licensees or their authorised representatives, or reimbursed by Suncorp to Suncorp Life, Suncorp Financial, Standard Pacific or Guardian for commission payments made by them, from 1 July 2013 onwards be reasonably expected to influence:</p> <ul style="list-style-type: none"> e. the choice of financial product recommended by the licensee or representative to retail clients; or f. the financial product advice given to retail clients by the licensee or representative? 	20A
6	[Intentionally Blank]	21, 23, 24, 24A and 24B
	Payment of Conflicted Remuneration before and after 1 July 2013	
	Conflicted Remuneration prior to 1 July 2013	
7	Did Suncorp enter into the Superseded Distribution Agreement in its capacity as trustee of the Master Trust?	24E of the ALCR-D1
8	[Intentionally Blank]	24E
9	When Suncorp paid commissions, or reimbursed Suncorp Life, Suncorp Financial, Standard Pacific or Guardian for commission payments made by them, on or prior to 30 June 2013 in respect of each of the Products that were offered on or prior to 30 June 2013, did it do so in its capacity as trustee of the Master Trust?	26

Question No.	Proposed Question	Pleading Reference to ACLS unless otherwise stated
10	<p>Were any commissions that were paid to financial services licensees under any of the following documents paid under an arrangement within the meaning of s 1528(1) of the Corporations Act or regulations 7.7A.16-7.7A.16B of the Corporations Regulations:</p> <ul style="list-style-type: none"> (a) the Superseded Distribution Agreement; (b) the Suncorp Financial Distribution Agreement; (c) the Guardian Distribution Agreement; (d) the Standard Pacific Distribution Agreement; (e) any of the following documents: <ul style="list-style-type: none"> (i) the "Terms of Trade" document identified as SUN.001.003.0003; (ii) the "Terms of Trade" document identified as SUN.001.030.0004; (iii) the "Terms of Trade" document identified as SUN.001.030.0006; (iv) the "Terms of Trade" document identified as SUN.001.030.0008; (v) the "Terms of Trade" document identified as SUN.001.030.0010? 	27(a)
11	[Intentionally Blank]	27(b)
12	[Intentionally Blank]	27(c)
13	[Intentionally Blank]	29
14	[Intentionally Blank]	29A
15	[Intentionally Blank]	29B
16	Did Suncorp prepare the three documents titled "Document Approval Process" for the approval of the Suncorp Financial Distribution Agreement, the Standard Pacific Distribution Agreement and the Guardian Distribution Agreement in its capacity as trustee of the Master Trust?	32(a) of the ACLR-D1
17	Prior to Suncorp executing the Suncorp Financial Distribution Agreement, the Standard Pacific Distribution Agreement and the Guardian Distribution Agreement.	33

Question No.	Proposed Question	Pleading Reference to ACLS unless otherwise stated
	<ul style="list-style-type: none"> a. was it in the interests of financial services licensees to receive payments of commission from Suncorp? b. was it in the interests of Suncorp for financial services licensees to receive payments of commission? c. was it in the best interests of the Plaintiff and the Group Members for payments of commission by Suncorp to financial services licensees not to be made from 1 July 2013? d. was it in the best interests of the Plaintiff and the Group Members for the Suncorp to cease charging them fees to fund the payment of commission to financial services licensees? 	
18	Did Suncorp enter into the Suncorp Financial Distribution Agreement, the Standard Pacific Distribution Agreement and the Guardian Distribution Agreement in its capacity as trustee of the Master Trust?	34(b) of ACLR-D1 and 37(d) of ACLR-D1
19	Did Suncorp decide on or about 27 June 2013 to continue making payments of commission (or continue reimbursing Suncorp Life, Suncorp Financial, Standard Pacific, Suncorp for payment of commission made by them), and did it do so in its capacity as trustee of the Master Trust?	34(c)
20	Did Suncorp decide on or about 27 June 2013, or alternatively prior to 1 July 2013, to continue to charge fees to existing members of superannuation funds under the Master Trust as at 30 June 2013 to fund the payment of commission?	34(d)(i)
21	Did Suncorp decide on or about 27 June 2013 to charge fees to persons who became members of superannuation funds under the Master Trust between 1 July 2013 and 30 June 2014 to fund the payment of commission?	34(d)(ii)
22	[Intentionally Blank]	36, 37 and 37A
23	<p>In entering into the Suncorp Financial Distribution Agreement, the Guardian Distribution Agreement and the Standard Pacific Distribution Agreement, did Suncorp seek to ensure that:</p> <ul style="list-style-type: none"> a. commission could, after 1 July 2013, be paid in respect of: (i) persons who were existing members of superannuation funds under the Master Trust as at 30 June 2013; and (ii) persons who became members of superannuation funds under the Master Trust between 1 July 2013 and 30 June 2014; and b. Suncorp could charge persons referred to in (a) above fees to fund the payment of commission, to the extent that Suncorp considered it was not prohibited to do so under the FOFA Reforms? 	37B
24	A. Prior to the entry into the Suncorp Financial Distribution Agreement, the Guardian Distribution Agreement and the Standard Pacific Distribution Agreement, did Suncorp consider whether it was in the	37C

Question No.	Proposed Question	Pleading Reference to ACLS unless otherwise stated
	<p>interests of the Plaintiff and Group Members (who were existing members of superannuation funds under the Master Trust or who became members of superannuation funds under the Master Trust between 1 July 2013 and 30 June 2014), for payment of commissions to be made or that they be charged fees to fund the payment of commissions?</p> <p>B. If not, did Suncorp breach its duties (under the SIS Act, the Trust Deed and at law) by failing to give (or give proper, adequate or reasonable) consideration to the matters set out in 'A' above?</p>	
25	From 1 July 2013, when Suncorp paid commissions to financial services licensees, or reimbursed Suncorp Life, Suncorp Financial, Standard Pacific, or Guardian for payments of commissions made by them, in respect of each of the Products, did it do so in its capacity as trustee of the Master Trust?	39
26	[Intentionally Blank]	39B
27	[Intentionally Blank]	39C
	Conflicted Remuneration prohibited after 1 July 2014	
28	From 1 July 2013, was Suncorp a "platform operator" within the meaning of s 1526 of the Corporations Act?	39D(a)
29	From 1 July 2013, in respect of each of the Products, did Suncorp provide a "custodial arrangement" within the meaning of s 1526 of the Corporations Act?	39D(a)
	Super Simplification Program	
30	<p>Did Suncorp, on or about 24 March 2016, decide:</p> <p>a. not to cease making payments of commission (or reimburse Suncorp Life, Suncorp Financial, Standard Pacific, Suncorp for payments of commission made by them); or</p> <p>b. not to cease charging its members Excess Fees to fund the payment of commission?</p>	41
31	Did the PDS that Suncorp issued in respect of each of the "New Superannuation Products" state that Suncorp would pay to a member's nominated financial services licensee adviser any advice fee that the member agreed to pay to their nominated financial services licensee adviser?	41A

Question No.	Proposed Question	Pleading Reference to ACLS unless otherwise stated
	<p>The "New Superannuation Products" are the products that the Due Diligence Committee of Suncorp recommended to the board of Suncorp that members be transferred to including at least the following 8 new Suncorp products to be issued from the new Division 13:</p> <ol style="list-style-type: none"> 1. Suncorp Everyday Super; 2. Suncorp Everyday Super Pension; 3. Suncorp Brighter Super; 4. Suncorp Brighter Super – Personal Super; 5. Suncorp Employee Superannuation Plan; 6. Suncorp Brighter Super – Employer Super; 7. Suncorp Brighter Super – Pension; and 8. Suncorp Brighter Super – Term Allocated Pension? 	
32	<p>Should each of the PDS' that Suncorp issued in respect of each of the New Superannuation Products have disclosed that, in relation to members who had acquired an interest in a Suncorp superannuation product prior to 1 July 2014:</p> <ol style="list-style-type: none"> a. Suncorp would (directly or through Suncorp Financial, Guardian and/or Standard Pacific) make payments to such member's nominated financial services licensee adviser that would be commission; and b. Suncorp would charge such members fees to fund the payments of the commission referred to in (a) above? 	41A
33	[Intentionally blank]	42(a)
34	[Intentionally blank]	42(b)
35	[Intentionally blank]	45
36	[Intentionally blank]	45B
	Failure to advise	
37	[Intentionally blank]	45C

Question No.	Proposed Question	Pleading Reference to ACLS unless otherwise stated
38	Did Suncorp make a decision that it would not advise the Plaintiff and Group Members that they had the right to request Suncorp to transfer their investment to a product in respect of which members would not be charged fees to fund the payment of commissions or Suncorp would not pay financial services licensees any commissions?	45D
	Contraventions	
	SIS Act Contraventions and breaches of trust	
39	<p>a. Was there an actual conflict between the interests of members of the Master Trust, on the one hand, and Suncorp's own interests and the interests of financial services licensees who were Associates of Suncorp under the SIS Act, on the other hand, in relation to:</p> <p>i. Suncorp continuing to charge fees to the Plaintiff and each of the Group Members to fund the payment of commissions from 1 July 2013 or 1 August 2016;</p> <p>ii. Suncorp continuing to make payments of commissions to such financial services licensees or to reimburse Suncorp Life, Suncorp Financial, Standard Pacific or Guardian for payment of commissions made by them from 1 July 2013 or 1 August 2016?</p> <p>b. If the answer to (i) or (ii) above is 'yes', did Suncorp know (including did it recklessly shut its eyes), or ought it to have known, of the conflict?</p>	46, 47 and 48
40	<p>Did Suncorp:</p> <p>a. contravene the covenant in s 52(2)(b) of the SIS Act to exercise the degree of care, skill and diligence that a prudent superannuation trustee would have exercised if they were the trustee of the superannuation funds under the Master Trust;</p> <p>b. contravene the covenant in s 52(2)(c) of the SIS Act to ensure that its duties and powers are performed and exercised in the best interests of the Plaintiff and each of the Group Members (at all material times up to 30 June 2013), or to perform its duties and exercise its powers in the best interests of the Plaintiff and each of the Group Members (from 1 July 2013);</p> <p>c. contravene the covenant in s 52(2)(d) of the SIS Act to give priority to the interests of the Plaintiff and each of the Group Members over the interests of itself and financial services licensees in circumstances where there was a conflict between the interests of the Plaintiff and each of the Group Members on the one hand and the interests of Suncorp or financial services licensees on the other hand;</p> <p>d. contravene a fiduciary duty to the Plaintiff and the Group Members to, where there is a conflict of interest:</p>	49(a), 50(a), 51(c), 51A, 51B, 51C

Question No.	Proposed Question	Pleading Reference to ACLS unless otherwise stated
	<ul style="list-style-type: none"> i. give priority to its duties to and the interests of the Plaintiff and Group Members over Suncorp's interests, any duties that Suncorp owed to other persons and the interests of other persons; ii. ensure that its duties to the Plaintiff and Group Members were and are met despite any such conflict; iii. ensure that the interests of the Plaintiff and Group Members are not adversely affected by any such conflict; <p>e. contravene s. 55(1) of the SIS Act (prior to 6 April 2019);</p> <p>f. contravene s. 54B(1) of the SIS Act (after 6 April 2019);</p> <p>g. breach the Trust Deed,</p> <p>by:</p> <ul style="list-style-type: none"> h. deciding to execute, and executing, the Suncorp Financial Distribution Agreement, Guardian Distribution Agreement and Standard Pacific Distribution Agreement on or prior to 27 June 2013? i. entering into the Suncorp Financial Distribution Agreement on or about 27 June 2013? j. deciding, on or about 27 June 2013, to continue making payments of commissions or to reimburse Suncorp Life, Suncorp Financial, Standard Pacific or Guardian for payment of commissions made by them? k. deciding, on or about 27 June 2013 or, alternatively, prior to 1 July 2013, to continue to charge fees to fund the payment of commissions to existing members of superannuation funds under the Master Trust as at 30 June 2013 or persons who became members of superannuation funds under the Master Trust between 1 July 2013 and 30 June 2014? l. on and after 1 July 2013, making payments of commissions, or reimbursing Suncorp Life, Suncorp Financial, Standard Pacific or Guardian for payments of commissions made by them? m. from 1 July 2013, setting and charging members of the Master Trust administration costs, fees and charges, which included fees to fund the payment of commissions? n. making a decision that it would not advise the Plaintiff and Group Members that they had the right to request Suncorp to transfer their investment to a product in respect of which members would not be charged fees to fund the payment of commissions or Suncorp would not pay financial services licensees any commissions? 	
41	<p>Did Suncorp:</p> <ul style="list-style-type: none"> a. contravene the covenant in s 52(2)(b) of the SIS Act to exercise the degree of care, skill and diligence that a prudent superannuation trustee would have exercised if they were the trustee of the superannuation funds under the Master Trust; 	49(b), 50(b), 51(d), 51B, 51C

Question No.	Proposed Question	Pleading Reference to ACLS unless otherwise stated
	<ul style="list-style-type: none"> b. contravene the covenant in s 52(2)(c) of the SIS Act to ensure that its duties and powers are performed and exercised in the best interests of the Plaintiff and each of the Group Members (at all material times up to 30 June 2013), or to perform its duties and exercise its powers in the best interests of the Plaintiff and each of the Group Members (from 1 July 2013); c. contravene the covenant in s 52(2)(d) of the SIS Act to give priority to the interests of the Plaintiff and each of the Group Members over the interests of itself and financial services licensees in circumstances where there was a conflict between the interests of the Plaintiff and each of the Group Members on the one hand and the interests of Suncorp or financial services licensees on the other hand; d. contravene a fiduciary duty to the Plaintiff and the Group Members to, where there is a conflict of interest: <ul style="list-style-type: none"> i. give priority to its duties to and the interests of the Plaintiff and Group Members over Suncorp's interests, any duties that Suncorp owed to other persons and the interests of other persons; ii. ensure that its duties to the Plaintiff and Group Members were and are met despite any such conflict; iii. ensure that the interests of the Plaintiff and Group Members are not adversely affected by any such conflict; e. contravene s 55(1) of the SIS Act (prior to 6 April 2019); f. contravene s. 54B(1) of the SIS Act (after 6 April 2019); g. breach the Trust Deed; <p>by</p> <ul style="list-style-type: none"> h. deciding, on or about 24 March 2016, to approve the Suncorp's Super Simplification Proposal? i. deciding, on or about 24 March 2016, not to cease making payments of commissions (or reimbursing Suncorp Life, Suncorp Financial, Standard Pacific or Guardian for payments of commissions made by them)? j. deciding, on or about 24 March 2016, not to cease charging its members fees to fund the payment of commissions? k. on and after 1 August 2016, making payments of commissions (or reimbursing Suncorp Life, Suncorp Financial, Standard Pacific or Guardian for payments of commissions made by them)? l. from 1 August 2016, setting and charging members of the Master Trust administration costs, fees and charges, which included fees, to fund the payment of commissions? 	

Question No.	Proposed Question	Pleading Reference to ACLS unless otherwise stated
	Unconscionable Conduct	
42	<p>Did Suncorp engage in unconscionable conduct within the meaning of s 12CB of the ASIC Act by reason only of one or more or all of the following:</p> <ul style="list-style-type: none"> a. making decisions in June 2013 and March 2016 to continue paying commissions and to continue charging the Plaintiff and Group Members fees to fund the payment of commissions; b. not ceasing to pay commissions to financial services licensees; c. not reducing its fees such that fees were not charged to members to fund the payment of commissions? 	51D(a), 51G and 51H
43	[Intentionally not used]	51D(b)
44	[Intentionally not used]	51E
45	[Intentionally not used]	
	Loss or Damage	
46	[Intentionally blank]	52
47	[Intentionally blank]	55 and 56
48	[Intentionally blank]	56A
	Involvement	
49	[Intentionally Blank]	57
50	[Intentionally Blank]	57(b)
51	<p>Did each of the Directors:</p> <ul style="list-style-type: none"> a. authorise, or participate in authorising, or alternatively approve or participate in the approving of, the making of each of the decisions in June 2013 to continue paying commissions and to charge members fees to fund the payment of commissions from 1 July 2013 onwards; 	59

Question No.	Proposed Question	Pleading Reference to ACLS unless otherwise stated
	<ul style="list-style-type: none"> b. authorise, or participate in authorising, or alternatively approve or participate in the approving of, the making of payments of commissions from 1 July 2013, while they were directors of Suncorp; or c. authorise, or participate in authorising, or alternative approve or participate in the approving of, the charging of fees to fund the payments of commission from 1 July 2013, while they were directors of Suncorp? 	
52	<p>Was each of the Directors, during the time he was a director:</p> <ul style="list-style-type: none"> a. involved within the meaning of s55(3) of the SIS Act in any contraventions of the SIS Act by Suncorp in Suncorp: <ul style="list-style-type: none"> 1. deciding to execute, and executing, the Suncorp Financial Distribution Agreement, Guardian Distribution Agreement and Standard Pacific Distribution Agreement on or prior to 27 June 2013? 2. entering into the Suncorp Financial Distribution Agreement on or about 27 June 2013? 3. deciding, on or about 27 June 2013, to continue making payments of commissions or to reimburse Suncorp Life, Suncorp Financial, Standard Pacific or Guardian for payment of commissions made by them? 4. deciding, on or about 27 June 2013 or, alternatively, prior to 1 July 2013, to continue to charge fees to fund the payment of commissions to existing members of superannuation funds under the Master Trust as at 30 June 2013 or persons who became members of superannuation funds under the Master Trust between 1 July 2013 and 30 June 2014? 5. on and after 1 July 2013, making payments of commissions, or reimbursing Suncorp Life, Suncorp Financial, Standard Pacific or Guardian for payments of commissions made by them? 6. from 1 July 2013, setting and charging members of the Master Trust administration costs, fees and charges, which included fees to fund the payment of commissions? 7. making a decision that it would not advise the Plaintiff and Group Members that they had the right to request Suncorp to transfer their investment to a product in respect of which members would not be charged fees to fund the payment of commissions or Suncorp would not pay financial services licensees any commissions? b. involved within the meaning of the ASIC Act in any contraventions of the ASIC Act by Suncorp by reason only of one or more or all of the following: <ul style="list-style-type: none"> 1. Suncorp making decisions in June 2013 to continue paying commissions and to continue charging the Plaintiff and Group Members fees to fund the payment of commissions; 2. Suncorp not ceasing to pay commissions to financial services licensees; 	61

Question No.	Proposed Question	Pleading Reference to ACLS unless otherwise stated
	3. Suncorp not reducing its fees such that fees were not charged to members to fund the payment of commissions?	
53	[Intentionally blank]	62
54	[Intentionally blank]	78 of the ACLR-D1
55	[Intentionally blank]	71 of the ACLR-D2
56	[Intentionally blank]	77 of ACLR-D3
57	Is the Second Defendant exempt from any liability that might be established against him by virtue of Clause 3.8 the Trust Deed?	64 to 68 of ACLR-D2
58	Is the Second Defendant entitled to be indemnified from the Master Trust in respect of any liability that might be established upon the allegations in the ACLS?	69 to 70 of ACLR-D2

Schedule 1 - Products

- (a) Australian Master Superannuation Fund Complying LifeTime Pension Plan
- (b) Australian Master Superannuation Fund Complying Term Pension Plan
- (c) Connelly Temple Allocated Pension Plan
- (d) Connelly Temple Allocated Pension Plan Investments
- (e) Connelly Temple CPI Pension
- (f) Connelly Temple Employer Plan
- (g) Connelly Temple Lifetime Pension
- (h) Connelly Temple Super Allocated Pension Plan
- (i) Connelly Temple Super Savings Plan
- (j) Connelly Temple Superannuation Plan
- (k) Connelly Temple Workforce Retirement - Employer
- (l) Connelly Temple Workforce Retirement - Personal
- (m) INVESCO Accumulations Plan
- (n) INVESCO Lifestyle Retirement Plan
- (o) Oceanic Deferred Annuity
- (p) Oceanic Endowment Par Super
- (q) Oceanic Personal Super Plan
- (r) Oceanic Savings Plan
- (s) Oceanic WOL - Par Super
- (t) Optimum Corporate Super
- (u) Optimum Personal Super
- (v) Optimum Professional Pension
- (w) Optimum Professional Superannuation Savings
- (x) Partnership Allocated Pension Plan
- (y) Partnership CPI Pension Plan
- (z) Partnership Lifetime Pension Plan
- (aa) Partnership Superannuation Plan
- (bb) Promina Corporate Superannuation Fund
- (cc) Royal & Sun Alliance Endowment - Par Super
- (dd) Royal & Sun Alliance Horizon/Fidelity Super
- (ee) Royal & Sun Alliance IB Life Pack Super
- (ff) Royal & Sun Alliance Investment Fund Super
- (gg) Royal & Sun Alliance Personal Savings Plan Super
- (hh) Royal & Sun Alliance Rollover Super Bond
- (ii) Royal & Sun Alliance Super Bond
- (jj) Royal & Sun Alliance Universal Plan Super
- (kk) Royal & Sun Alliance WOL - Non Par Super

- (ll) Royal & Sun Alliance WOL - Par Super
- (mm) Sun \$UPERBOND
- (nn) Sun Pers Super WOL-1975 Series
- (oo) Sun Personal Super Endowment
- (pp) Sun Personal Super Life\$aver
- (qq) Sun Personal Super WOL
- (rr) Sun Personal Supersaver
- (ss) Sun PersonalSuper Invest Endow
- (tt) SUNCORP Super Life Saver
- (uu) Super Bond
- (vv) Tandem IB Capital Guaranteed
- (ww) Tyndall Endowment Par-Super
- (xx) Tyndall Monitor Money Acc
- (yy) Tyndall Quantum DA
- (zz) Tyndall Quantum Investment
- (aaa) Tyndall Quantum Life
- (bbb) Tyndall Quantum Savings Bond
- (ccc) Tyndall RTL Par Sup
- (ddd) Tyndall WOL NonPar Super
- (eee) Tyndall WOL Par Super
- (fff) Suncorp WealthSmart Business Super
- (ggg) Suncorp WealthSmart Pension
- (hhh) Suncorp WealthSmart Personal Super
- (iii) Suncorp WealthSmart Term Allocated Pension
- (jjj) Workforce Superannuation Corporate
- (kkk) Workforce Superannuation Personal
- (lll) Suncorp Everyday Super
- (mmm) Suncorp Everyday Super Pension
- (nnn) Suncorp Brighter Super
- (ooo) Suncorp Brighter Super – Personal Super
- (ppp) Suncorp Employee Superannuation Plan
- (qqq) Suncorp Brighter Super – Employer Super
- (rrr) Suncorp Brighter Super – Pension
- (sss) Suncorp Brighter Super – Term Allocated Pension