



Suncorp Employee Superannuation Plan
as at 30 June 2016

	Investment fee (%) as at 30 June 2013	Buy/Sell Spread (%)	Performance Fee	Redemption Price (\$)	Fund Inception Date	Performance (%)						
						Financial YTD	1 month	3 months	6 months	1 year	5 years (pa)	Since Inception [~]
Diversified investment options												
Suncorp Lifestage Fund 1934 or prior	0.20%	Nil	No	1.1900	31-Dec-13	5.14%	0.66%	2.51%	3.74%	5.14%	n/a	5.24%
Suncorp Lifestage Fund 1935-39	0.20%	Nil	No	1.1537	31-Dec-13	5.00%	0.66%	2.42%	3.63%	5.00%	n/a	5.05%
Suncorp Lifestage Fund 1940-44	0.20%	Nil	No	1.1911	31-Dec-13	4.85%	0.65%	2.40%	3.61%	4.85%	n/a	4.99%
Suncorp Lifestage Fund 1945-49	0.20%	Nil	No	1.2008	31-Dec-13	4.91%	0.63%	2.34%	3.57%	4.91%	n/a	5.19%
Suncorp Lifestage Fund 1950-54	0.20%	Nil	No	1.2218	31-Dec-13	5.02%	0.59%	2.44%	3.67%	5.02%	n/a	5.46%
Suncorp Lifestage Fund 1955-59	0.20%	Nil	No	1.2593	31-Dec-13	5.25%	0.53%	2.64%	3.83%	5.25%	n/a	5.90%
Suncorp Lifestage Fund 1960-64	0.20%	Nil	No	1.2815	31-Dec-13	5.51%	0.42%	2.86%	3.93%	5.51%	n/a	6.53%
Suncorp Lifestage Fund 1965-69	0.20%	Nil	No	1.3420	31-Dec-13	5.74%	0.26%	3.13%	4.02%	5.74%	n/a	7.28%
Suncorp Lifestage Fund 1970-74	0.20%	Nil	No	1.3868	31-Dec-13	5.96%	0.12%	3.40%	4.12%	5.96%	n/a	8.01%
Suncorp Lifestage Fund 1975-79	0.20%	Nil	No	1.4104	31-Dec-13	6.11%	0.00%	3.60%	4.18%	6.11%	n/a	8.54%
Suncorp Lifestage Fund 1980-84	0.20%	Nil	No	1.4603	31-Dec-13	6.04%	-0.09%	3.67%	4.11%	6.04%	n/a	8.67%
Suncorp Lifestage Fund 1985-89	0.20%	Nil	No	1.4596	31-Dec-13	6.04%	-0.14%	3.68%	4.10%	6.04%	n/a	8.76%
Suncorp Lifestage Fund 1990-94	0.20%	Nil	No	1.4590	31-Dec-13	6.06%	-0.16%	3.71%	4.10%	6.06%	n/a	8.84%
Suncorp Lifestage Fund 1995-99	0.20%	Nil	No	1.4767	31-Dec-13	6.12%	-0.13%	3.75%	4.16%	6.12%	n/a	8.89%
Suncorp Lifestage Fund 2000-2004	0.20%	Nil	No	1.2504	10-Feb-14	6.06%	-0.16%	3.72%	4.11%	6.06%	n/a	9.68%
Conservative												
Suncorp Conservative Portfolio (18)	0.30%	+/-0.10% (17)	Yes (1)	1.5177	7-Nov-11	2.99%	-0.16%	1.55%	2.42%	2.99%	n/a	2.51%
Suncorp Universal Conservative Fund (14)	0.30%	+/-0.6%	Yes (1)	1.1711	31-Jul-13	4.64%	0.65%	2.19%	3.37%	4.64%	n/a	4.77%
Moderate												
Suncorp Moderate Portfolio (18)	0.45%	+/-0.11% (17)	Yes (1)	1.5594	29-Oct-11	2.55%	-0.47%	2.04%	2.15%	2.55%	n/a	5.57%
Suncorp Universal Conservative Fund (14)	0.30%	+/-0.6%	Yes (1)	1.1711	31-Jul-13	4.64%	0.65%	2.19%	3.37%	4.64%	n/a	4.77%
Balanced												
Suncorp Balanced Portfolio	0.50%	+/-0.14%	Yes (1)	1.7235	29-Oct-11	2.91%	-0.27%	2.55%	2.70%	2.91%	n/a	7.29%
Suncorp Universal Balanced Fund	0.30%	+/-0.09%	Yes (1)	1.2341	23-Jul-13	5.48%	0.47%	2.86%	3.92%	5.48%	n/a	6.60%
Growth												
Suncorp Growth Portfolio	0.50%	+/-0.16%	Yes (1)	1.8827	29-Oct-11	3.18%	-0.44%	2.95%	2.77%	3.18%	n/a	8.96%
Suncorp Universal Growth Fund	0.30%	+/-0.14%	Yes (1)	1.3125	19-Jul-13	5.98%	-0.02%	3.54%	4.10%	5.98%	n/a	8.83%
High growth												
Suncorp High Growth Portfolio	0.67%	+/- 0.17%	Yes (1)	2.0070	29-Oct-11	4.19%	-0.91%	3.53%	3.33%	4.19%	n/a	10.68%
Single sector investment options												
Cash												
Suncorp Cash Fund	0.00%	Nil	No	1.2846	7-Nov-11	1.73%	0.15%	0.44%	0.86%	1.73%	n/a	2.49%
Suncorp Guaranteed Cash Fund (7)	0.50%	Nil	No	1.4213	7-Nov-11	0.62%	0.05%	0.20%	0.41%	0.62%	n/a	1.36%
Australian fixed interest												
Nikko AM Australian Bond Fund (7)	0.45%	+/- 0.05%	No	1.7463	7-Nov-11	5.04%	1.07%	2.40%	3.90%	5.04%	n/a	4.39%
Vanguard® Australian Fixed Interest Index Fund	0.24%	+/- 0.10%	No	1.4767	7-Nov-11	5.11%	1.09%	2.25%	3.85%	5.11%	n/a	4.45%
International fixed interest												
Vanguard® International Fixed Interest Index Fund (Hedged)	0.26%	+/- 0.10%	No	1.5846	7-Nov-11	8.35%	1.96%	2.44%	6.08%	8.35%	n/a	5.90%
Diversified fixed interest												
Macquarie Diversified Fixed Interest Fund	0.62%	+/-0.08%	Yes (2)	1.5181	7-Nov-11	3.88%	0.64%	2.37%	3.76%	3.88%	n/a	4.04%
Diversified income												
Colonial First State Global Credit Income Fund	0.63%	+/- 0.25%	No	1.8485	7-May-12	0.11%	-0.17%	0.98%	1.45%	0.11%	n/a	3.69%
Australian property												

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Ironbark Paladin Property Securities Fund (10)	0.89% (3)	+/-0.25%	No	2.8864	7-Nov-11	20.51%	3.51%	7.28%	13.73%	20.51%	n/a	18.09%
Vanguard® Australian Property Securities Index Fund	0.24%	+/- 0.10%	No	2.8301	7-Nov-11	20.46%	2.94%	7.67%	13.28%	20.46%	n/a	18.18%
International property												
Vanguard® International Property Securities Index Fund (Hedged)	0.43%	+/- 0.18%	No	3.3354	7-Nov-11	15.20%	3.48%	3.53%	7.63%	15.20%	n/a	13.75%
Australian shares												
Ausbil Australian Active Equity Fund	0.90%	+/- 0.30%	No	1.9785	7-Nov-11	1.18%	-3.35%	2.35%	0.67%	1.18%	n/a	9.66%
BT Wholesale Imputation Fund	0.90%	+0.50/Nil	No	1.7670	7-Nov-11	-1.77%	-2.90%	1.91%	-1.88%	-1.77%	n/a	7.94%
Fidelity Australian Equities Fund	0.85%	+/-0.25%	No	2.1832	7-Nov-11	2.97%	-2.59%	3.44%	0.19%	2.97%	n/a	10.77%
Hyperion Australian Growth Companies Fund	0.85%	+/- 0.30%	No	1.2068	15-Dec-14	13.06%	-3.99%	3.07%	-0.55%	13.06%	n/a	12.36%
Investors Mutual Industrial Share Fund	0.80%	+/- 0.25%	No	1.1195	12-Dec-14	3.92%	-2.71%	1.96%	0.35%	3.92%	n/a	6.87%
Ironbark Karara Australian Share Fund	0.60%	+/- 0.25%	No	1.0656	12-Dec-14	-2.54%	-2.74%	3.08%	0.55%	-2.54%	n/a	3.52%
Morningstar Australian Shares Fund (6) (22)	0.55%	+/- 0.15%	Yes (1)	2.3188	29-Oct-11	6.70%	-0.33%	3.19%	5.21%	6.70%	n/a	9.13%
Nikko AM-Tyndall Australian Share Wholesale Fund (9)	0.80%	+/-0.30%	No	2.2597	7-Nov-11	-1.74%	-4.02%	0.68%	-1.37%	-1.74%	n/a	9.00%
Henderson Australian Equity Fund (5)	0.92%	+/-0.30%	No	1.4981	7-Nov-11	5.50%	-3.73%	2.48%	-1.64%	5.50%	n/a	8.76%
Perpetual Wholesale Industrial Fund	0.99%	0.30%/Nil	No	2.1928	7-Nov-11	-1.13%	-4.58%	-0.63%	-4.99%	-1.13%	n/a	12.20%
Perpetual Wholesale SHARE-PLUS Long-Short Fund	0.99%	+/- 0.20%	Yes (12)	1.0529	12-Dec-14	-1.42%	-5.26%	-2.35%	-5.46%	-1.42%	n/a	2.69%
Suncorp Australian Shares Fund	0.25%	+/- 0.23% (16)	No	1.8415	29-Oct-11	-0.26%	-2.60%	2.98%	-0.10%	-0.26%	n/a	7.52%
Vanguard® Australian Shares Index Fund	0.18%	+/- 0.10%	No	2.0043	7-Nov-11	0.60%	-2.46%	3.01%	0.68%	0.60%	n/a	8.21%
Australian shares - specialist												
Ausbil Australian Emerging Leaders Fund	0.56%	+/-0.30%	Yes (4)	2.3124	7-Nov-11	13.59%	-2.96%	3.68%	3.24%	13.59%	n/a	9.86%
Nikko AM-Tyndall Australian Share Income Fund (10)	0.85% (21)	+/-0.30%	No	1.9922	7-Nov-11	2.19%	-3.41%	1.24%	0.00%	2.19%	n/a	10.09%
Perpetual Wholesale Ethical SRI Fund	1.13%	+/- 0.15%	No	1.1358	12-Dec-14	3.48%	-4.49%	-0.98%	-4.11%	3.48%	n/a	7.80%
Perpetual Wholesale Geared Australian Share Fund	2.57% (5)	+/-0.375%	No	2.9258	7-Nov-11	-6.99%	-10.22%	-2.29%	-8.16%	-6.99%	n/a	15.46%
Zurich Investments Equity Income Fund	1.87%	+/-0.10%	No	1.6188	7-Nov-11	-3.19%	-1.81%	1.93%	-0.67%	-3.19%	n/a	5.23%
International shares												
Grant Samuel Epoch Global Equity Shareholder Yield (Unhedged) Fund	1.25%	+/-0.20%	No	1.8518	21-Nov-12	6.00%	-2.05%	3.86%	3.86%	6.00%	n/a	17.96%
Platinum International Fund	1.54%	+/-0.25%	No	2.1344	7-Nov-11	-6.61%	-4.21%	-0.72%	-5.79%	-6.61%	n/a	12.77%
Suncorp Global Shares Fund	0.80%	+/-0.20% (14)	No	2.0046	29-Oct-11	-0.15%	-4.40%	3.08%	-3.61%	-0.15%	n/a	14.66%
Vanguard® International Shares Index Fund	0.18%	+/- 0.10%	No	2.0462	7-Nov-11	0.13%	-3.73%	3.42%	-2.04%	0.13%	n/a	15.45%
Walter Scott Global Equity Fund	1.28%	+0.16%/-0.11%	No	1.6876	7-Nov-11	3.66%	-2.04%	4.43%	0.62%	3.66%	n/a	13.90%
International shares - specialist												
BlackRock Global Allocation Fund	0.20%	+/-0.30%	Yes (6)	1.6517	7-Nov-11	-3.20%	-1.13%	0.00%	-1.49%	-3.20%	n/a	6.74%
Colonial First State Global Resources Fund	1.17%	+/-0.30%	No	0.9983	7-Nov-11	-1.99%	3.32%	12.82%	22.27%	-1.99%	n/a	-5.39%
Lazard Global Small Cap Fund	0.97%	+/-0.50%	No	2.5697	7-Nov-11	-6.40%	-6.82%	-1.38%	-6.12%	-6.40%	n/a	18.25%
Alternatives												
Lazard Global Infrastructure Securities Fund	0.98%	+/- 0.30%	No	1.1224	9-Dec-14	5.42%	-1.98%	-3.75%	0.30%	5.42%	n/a	7.04%
Closed investment options												
Diversified investment options												
Conservative												
Suncorp Traditional Conservative Fund (12)	0.43%	+/- 0.10% (16)	No	1.5900	29-Oct-11	3.24%	-0.49%	2.47%	1.85%	3.24%	n/a	6.86%
Growth												
Suncorp Traditional Growth Fund	0.45%	+/- 0.17% (16)	No	1.8498	29-Oct-11	3.07%	-1.94%	3.21%	0.45%	3.07%	n/a	10.24%
High growth												
Suncorp Traditional High Growth Fund	0.45%	+/- 0.19% (16)	No	1.7307	29-Oct-11	2.80%	-2.21%	3.42%	0.15%	2.80%	n/a	10.95%
Single sector investment options												
Australian fixed interest												
Suncorp Australian Fixed Interest Fund	0.50%	+/- 0.05% (14)	No	20.1828	29-Oct-11	4.52%	1.06%	2.37%	3.79%	4.52%	n/a	4.56%
Australian property												
Suncorp Listed Property Fund	0.80%	+/- 0.21% (15)	No	22.9161	29-Oct-11	19.38%	2.99%	7.52%	13.08%	19.38%	n/a	16.76%
Secure												
Suncorp Traditional Capital Guaranteed Fund	0.40%	Nil	No	n/a	29-Oct-11	4.97%	0.40%	1.21%	2.44%	4.97%	n/a	5.92%

Suncorp Traditional Capital Guaranteed Fund declared rates for 2014/15	
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Suncorp Employee Superannuation Plan	4.94% ²
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Suncorp Traditional Capital Guaranteed Fund interim rates²	
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Suncorp Employee Superannuation Plan	2.30%
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1. Rates are net of percentage administration fee, investment fee and tax.
2. Includes a declared rate of 4.10% and special bonus of 0.81% (rates are multiplicative)
3. The interim rate applies from 1 July 2016. The interim rate can be changed by Suncorp Life & Superannuation Limited at any time and will apply from the previous 1 July. The final declared rate on 30 June may be less than the interim rate that applied during the past year.

NOTES:

Past performance should not be taken as an indication of future performance.

We calculate investment performance using the withdrawal unit price for each investment option in accordance with industry standards. Investment performance is calculated net of taxes, levies and fees such as the investment fee, the investment performance fee, the administration fee and the expense recovery fee. However when calculating investment performance we do not take into account contributions taxes, withdrawal fee and any discretionary ongoing fees such as insurance fees and personal advice fees.

~ Where an investment option has less than one year of performance data, the 'since inception' performance figure reported is the actual return the fund has achieved to date (therefore, short-term performance).

1. Certain underlying investment managers and underlying Ibbotson trusts may charge performance fees. These fees are payable if the relevant investment manager meets specific investment performance targets. Performance fees are structured so that an investment manager's remuneration is linked to the investment return achieved over an appropriate benchmark index. Underlying investment managers' performance fees are typically between 10.25% and 30.75% pa of performance in excess of the relevant benchmark index, although they can be higher or lower. For trusts managed by Ibbotson which charge a performance based fee, the performance fee is currently 10.25% pa of performance in excess of the relevant benchmark and can be changed so long as it is within the maximum of 25% pa permitted by the relevant trust constitution. Where Ibbotson charges performance fees in the underlying Ibbotson trusts a sufficient number of units are redeemed in the trusts to fund payment of the performance fee. Any performance fees payable that are not covered by the management fee will be an additional cost to you. The method of charging performance fees (including the performance amount of the performance fee) may change in the future. Members will be notified via the monthly investment performance report (available via SuncorpSuperPlace) if performance fee arrangements change and result in the estimated performance fees exceeding the range disclosed.
2. The fund does not charge a performance fee but may invest in underlying funds (including other funds managed by Macquarie) that charge performance fees. Such performance fees will be borne by the fund and reflected in the fund's unit price. Performance fees for the fund will generally not exceed 25% of the outperformance of the underlying fund over its benchmark.
3. The investment fee constitutes 0.75% pa (Management Fee) + 0.1399% pa (Estimated Expense Recovery at 30 June 2015) of the net asset value of the fund. This information will be updated quarterly and will be available at www.ironbarkam.com. Please note the Expense Recovery is capped at 0.225% pa.
4. A performance fee may be payable by the fund. This fee is only payable where the fund outperforms the relevant performance hurdle. The performance fee is set at 15.375% of the gross (inclusive of management fees) amount of outperformance. The performance hurdle is the return of the benchmark, which is 70% S&P/ASX Midcap 50 Accumulation Index and 30% S&P/ASX Small Ordinaries Accumulation Index, plus 0.85%.
5. The percentage quoted is based on the fund's net asset value. The fund's investment fee based on gross asset value is 1.17%pa. If the average gearing level is 50%, the management cost will be 2.340% of net asset value. If the average gearing level over the year is higher than 50%, the management cost will be higher than 2.340%.
6. BlackRock Investment Management (Australia) Limited is currently entitled to a performance fee of 12.5% of any out-performance of the fund above a defined High Water Mark level. The fee is accrued daily and paid monthly out of the fund's assets.
7. On 1 September 2011, Tyndall Capital Guaranteed Fund name changed to Suncorp Guaranteed Cash Fund and Suncorp Traditional Managed Fund name changed to Suncorp Traditional Balanced Fund.
8. Tyndall Australian Bond Fund name changed to Nikko AM Australian Bond Fund on 15 September 2014.
9. Tyndall Australian Share Wholesale Portfolio name changed to Nikko AM-Tyndall Australian Share Wholesale Fund on 15 September 2014.
10. Tyndall Australian Share Income Fund name changed to Nikko AM-Tyndall Australian Share Income Fund on 15 September 2014.
11. Ironbark RREEF Paladin Property Securities Fund name changed to Ironbark Paladin Property Securities Fund on 1 July 2014.
12. Perpetual charges the fund a performance fee if its investment performance (as a whole) exceeds its performance hurdle and other conditions are met. The performance hurdle for this fund is the S&P/ASX 300 Accumulation Index plus 2% per annum. The daily performance fee is equal to 13.98% of the difference between the fund's daily return and its performance hurdle multiplied by the fund's adjusted net asset value (that is, net asset value inclusive of management fee accruals but excluding accrued performance fees).
13. Effective 16th February 2015, the Suncorp Traditional Capital Stable Fund changed name to Suncorp Traditional Conservative Fund
14. Effective 16th February 2015, the Suncorp Universal Capital Stable Fund changed name to Suncorp Universal Conservative Fund
15. Buy/Sell spreads effective 12/02/2015.
16. Buy/Sell spreads effective 1/09/2015.
17. Buy/Sell spreads effective 1/11/2015.
18. On 2 November 2015 the Perennial Growth Shares Wholesale Trust was renamed Henderson Australian Equity Fund.
19. Effective 1 November 2015 the Suncorp Secure Portfolio was renamed Suncorp Conservative Portfolio and the Suncorp Conservative Portfolio was renamed Suncorp Moderate Portfolio.
20. On 1 July 2016, Ibbotson Associates Australia Limited changed its name to Morningstar Investment Management Australia Limited.
21. Investment fee effective 1 July 2016.