



Suncorp WealthSmart™ Investment Options Performance Report

Suncorp WealthSmart Pension
as at 30 April 2012

Entry fee	MER (%) as at 30 June 2011	Buy/Sell Spread (%)	Performance Fee	Redemption Price (\$)	Fund Inception Date	Performance (%)								
						Financial YTD	1 Month	3 months	6 months	1 year	2 years (pa)	3 years (pa)	5 years (pa)	Since Inception
Diversified investment options														
Secure														
Suncorp Secure Portfolio	0.34%	+/- 0.03%	Yes (1)	1.3923	12-May-05	2.82%	0.29%	1.26%	2.04%	3.20%	3.51%	3.49%	3.67%	3.90%
Conservative														
Suncorp Conservative Portfolio	0.54%	+/-0.13%	Yes (1)	1.2400	17-Apr-09	3.17%	0.26%	2.59%	3.45%	2.93%	3.93%	5.99%	n/a	5.94%
Balanced														
Suncorp Balanced Portfolio	0.56%	+/-0.17%	Yes (1)	1.2712	17-Apr-09	2.67%	0.27%	3.42%	4.29%	1.93%	3.26%	6.84%	n/a	6.81%
Growth														
Suncorp Growth Portfolio	0.56%	+/-0.20%	Yes (1)	1.2892	17-Apr-09	1.96%	0.27%	4.21%	5.02%	0.65%	2.23%	7.34%	n/a	7.31%
High growth														
Suncorp High Growth Portfolio	0.76%	+/- 0.23%	Yes (1)	1.2959	17-Apr-09	0.97%	0.36%	5.02%	5.62%	-1.06%	0.29%	7.44%	n/a	7.49%
Single sector investment options														
Cash														
Suncorp Bank Deposit Fund	0.00%	Nil	No	1.0000	14-Dec-10	3.50%	0.31%	0.95%	1.99%	4.25%	n/a	n/a	n/a	4.30%
Suncorp Term Deposit Fund	0.00%	Nil	No	1.1576	15-May-09	3.49%	0.32%	0.94%	1.98%	4.26%	4.42%	n/a	n/a	3.70%
Suncorp Guaranteed Cash Fund (7)	0.50%	Nil	No	1.3635	31-May-05	2.42%	0.25%	0.65%	1.36%	2.94%	3.00%	2.59%	3.45%	3.61%
Australian fixed interest														
Tyndall Australian Bond Fund	0.45%	Nil	No	1.5077	13-Oct-05	6.88%	1.31%	1.89%	3.72%	8.46%	7.06%	5.53%	6.04%	5.43%
Vanguard® Australian Fixed Interest Index Fund	0.29%	+/- 0.10%	No	1.2348	17-Apr-09	7.85%	1.45%	1.87%	4.17%	9.74%	7.50%	5.80%	n/a	5.80%
International fixed interest														
Vanguard® International Fixed Interest Index Fund (Hedged)	0.34%	+/- 0.15%	No	1.2713	17-Apr-09	8.31%	0.73%	1.08%	3.84%	9.91%	7.59%	6.74%	n/a	6.82%
Diversified fixed interest														
Macquarie Master Diversified Fixed Interest Fund	0.62%	+/- 0.08%	Yes(2)	1.2940	17-Apr-09	6.56%	1.37%	1.89%	4.61%	7.15%	6.63%	7.36%	n/a	7.44%
Australian property														
RREEF Paladin Property Securities Fund	0.85%	+/- 0.25%	No	1.4333	17-Apr-09	6.07%	5.41%	6.70%	12.09%	5.01%	1.99%	13.75%	n/a	11.12%
Vanguard® Australian Property Securities Index Fund	0.34%	+/- 0.20%	No	1.3926	17-Apr-09	6.19%	5.34%	6.85%	11.92%	5.04%	2.17%	12.60%	n/a	10.07%
International property														
Vanguard® International Property Securities Index Fund (Hedged)	0.43%	+/- 0.35%	No	2.0888	17-Apr-09	5.27%	2.32%	8.41%	13.25%	4.49%	13.35%	27.06%	n/a	25.79%
Australian shares														
Ausbil Australian Active Equity Fund	0.90%	+/- 0.30%	No	1.3376	17-Apr-09	-0.92%	2.14%	4.87%	3.92%	-4.91%	-1.59%	8.76%	n/a	8.62%
BT Wholesale Imputation Fund	0.90%	+/- 0.25%	No	1.3138	17-Apr-09	0.15%	1.98%	4.52%	4.29%	-2.65%	-0.49%	7.91%	n/a	7.98%
Fidelity Australian Equities Fund	0.85%	+/- 0.25%	No	1.4290	17-Apr-09	1.77%	2.31%	5.67%	6.06%	-1.02%	0.80%	11.20%	n/a	11.01%
Ibbotson Australian Shares Active Trust (6)	0.62%	+/- 0.20%	Yes (1)	1.4829	07-Jul-05	-0.27%	2.12%	5.82%	3.99%	-4.39%	0.42%	10.27%	-1.66%	5.00%
Perennial Growth Shares Wholesale Trust (5)	0.92%	+/- 0.30%	No	0.8880	17-Apr-07	-2.41%	1.41%	5.34%	3.89%	-7.02%	-2.13%	7.76%	-3.30%	-3.57%
Perpetual Wholesale Industrial Fund	0.99%	0.30% / Nil	No	1.4397	17-Apr-09	7.34%	3.19%	8.55%	8.60%	3.89%	2.44%	11.80%	n/a	11.28%
Suncorp Australian Shares Fund	0.25%	Nil	No	1.3594	17-Apr-09	-1.08%	1.32%	5.02%	4.49%	-3.77%	-0.03%	9.37%	n/a	9.20%
Tyndall Australian Share Wholesale Portfolio	0.80%	+/- 0.30%	No	1.6168	03-Dec-04	0.79%	1.25%	4.70%	4.77%	-2.22%	0.35%	10.45%	-1.00%	5.82%
Vanguard® Australian Shares Index Fund	0.34%	+0.20% / -0.10%	No	0.9088	17-Apr-07	-0.79%	1.89%	4.87%	4.40%	-4.73%	-0.55%	9.16%	-2.88%	-3.13%
Australian shares - specialist														
Ausbil Australian Emerging Leaders Fund	0.85%	+/- 0.30%	Yes(4)	1.5398	17-Apr-09	-4.48%	-0.48%	5.95%	3.89%	-8.37%	-0.89%	12.60%	n/a	13.77%
Perpetual Wholesale Geared Australian Share Fund	2.51%	+/- 0.375%	No	1.1812	12-Oct-05	-0.07%	5.72%	12.96%	11.04%	-7.69%	-0.10%	20.94%	-9.16%	1.65%
Tyndall Australian Share Income Fund	0.95%	+/- 0.30%	No	1.3473	17-Apr-09	2.22%	0.79%	5.43%	6.43%	-0.81%	-0.27%	9.48%	n/a	8.88%
Zurich Investments Equity Income Fund	1.87%	+/-0.15%	No	1.3534	17-Apr-09	2.93%	2.09%	4.30%	4.45%	0.31%	2.84%	9.15%	n/a	9.04%

Entry fee	MER (%) as at 30 June 2011	Buy/Sell Spread (%)	Performance Fee	Redemption Price (\$)	Fund Inception Date	Performance (%)								
						Financial YTD	1 Month	3 months	6 months	1 year	2 years (pa)	3 years (pa)	5 years (pa)	Since Inception
International shares														
AXA Wholesale Global Equity - Value Fund	0.98%	+/- 0.10%	No	0.9369	17-Apr-09	-8.66%	-3.74%	2.87%	4.10%	-11.83%	-8.37%	-3.88%	n/a	-3.40%
Platinum International Fund	1.54%	+/- 0.25%	No	1.2795	13-Jul-05	-3.61%	-3.13%	4.25%	4.86%	-5.54%	-6.20%	-0.47%	-0.82%	2.75%
Suncorp Global Shares Fund	0.80%	Nil	No	1.1245	17-Apr-09	2.83%	-0.93%	6.61%	7.42%	1.00%	0.15%	2.69%	n/a	2.59%
Vanguard® International Shares Index Fund	0.36%	0.30% /-0.10%	No	1.0751	17-Apr-09	0.72%	-1.78%	6.86%	8.81%	-0.86%	-0.70%	1.29%	n/a	1.08%
Walter Scott Global Equity Fund	1.28%	0.25% /-0.20%	No	0.9245	08-May-07	5.36%	-1.49%	7.91%	7.92%	6.00%	0.16%	1.01%	n/a	-2.83%
International shares - specialist														
BlackRock Global Allocation Fund	0.20%	+/- 0.30%	Yes (3)	1.2376	17-Apr-07	1.85%	-1.15%	2.65%	5.65%	-0.16%	5.35%	11.49%	3.09%	3.00%
Colonial First State Global Resources Fund	1.20%	+/- 0.30%	No	1.1788	17-Apr-09	-18.40%	-1.01%	-4.39%	-4.33%	-23.75%	-5.79%	2.53%	n/a	4.19%
Lazard Global Small Cap Fund	1.00%	+/- 0.50%	No	1.2209	17-Apr-09	-1.10%	-1.14%	8.13%	9.55%	-2.67%	0.82%	4.28%	n/a	5.40%
Closed investment options														
Diversified investment options														
Secure														
Suncorp Traditional Capital Guaranteed Fund	0.40%	Nil	No	n/a	01-Aug-09	2.33%	0.23%	0.68%	1.38%	3.26%	4.35%	n/a	n/a	4.47%
Conservative														
Suncorp Traditional Capital Stable Fund	0.43%	Nil	No	1.2204	01-Aug-09	4.74%	0.68%	2.99%	4.26%	4.84%	4.61%	n/a	n/a	6.12%
Balanced														
Suncorp Traditional Balanced Fund (7)	0.96%	Nil	No	1.4735	03-Dec-04	3.24%	0.58%	3.96%	4.79%	3.37%	3.84%	6.48%	0.67%	4.51%
Growth														
Suncorp Traditional Growth Fund	0.45%	Nil	No	1.2355	01-Aug-09	3.43%	0.62%	4.94%	5.76%	1.89%	2.94%	n/a	n/a	6.60%
High growth														
Suncorp Traditional High Growth Fund	0.45%	Nil	No	1.1841	01-Aug-09	2.52%	0.57%	5.33%	5.86%	0.55%	1.60%	n/a	n/a	4.96%
Single sector investment options														
Australian fixed interest														
AXA Wholesale Australian Monthly Income Fund	0.72%	Nil	No	1.1324	01-Aug-09	3.03%	0.27%	0.88%	1.70%	3.66%	3.58%	n/a	n/a	3.27%
Colonial First State Wholesale Income Fund	0.61%	+/-0.15%	No	1.3943	06-Dec-04	2.30%	0.27%	1.30%	1.76%	2.68%	3.83%	4.40%	3.19%	3.69%
Diversified income														
Principal Global Strategic Income Fund	0.80%	+/-0.10%	No	1.6267	17-Apr-09	4.66%	1.63%	4.37%	7.23%	4.16%	7.97%	15.62%	n/a	15.85%
Australian property														
APN Property For Income Fund No. 2	0.95%	+/-0.25%	No	1.2919	01-Aug-09	5.67%	3.58%	6.01%	9.22%	6.08%	4.16%	n/a	n/a	8.34%

Nil Entry fee	MER (%) as at 30 June 2011	Buy/Sell Spread (%)	Performance Fee	Redemption Price (\$)	Fund Inception Date	Performance (%)								
						Financial YTD	1 Month	3 months	6 months	1 year	2 years (pa)	3 years (pa)	5 years (pa)	Since Inception
Diversified investment options														
Secure														
Suncorp Secure Portfolio	0.34%	+/- 0.03%	Yes (1)	1.3923	01-Aug-09	2.44%	0.25%	1.15%	1.81%	2.75%	3.05%	n/a	n/a	3.11%
Conservative														
Suncorp Conservative Portfolio	0.54%	+/-0.13%	Yes (1)	1.2400	01-Aug-09	2.79%	0.22%	2.48%	3.23%	2.47%	3.47%	n/a	n/a	4.98%
Balanced														
Suncorp Balanced Portfolio	0.56%	+/-0.17%	Yes (1)	1.2712	01-Aug-09	2.30%	0.23%	3.31%	4.06%	1.48%	2.80%	n/a	n/a	5.20%
Growth														
Suncorp Growth Portfolio	0.56%	+/-0.20%	Yes (1)	1.2892	01-Aug-09	1.59%	0.24%	4.10%	4.79%	0.21%	1.78%	n/a	n/a	5.15%
High growth														
Suncorp High Growth Portfolio	0.76%	+/- 0.23%	Yes (1)	1.2959	01-Aug-09	0.60%	0.32%	4.90%	5.39%	-1.50%	-0.15%	n/a	n/a	4.34%
Single sector investment options														
Cash														
Suncorp Bank Deposit Fund	0.00%	Nil	No	1.0000	14-Dec-10	3.12%	0.27%	0.84%	1.76%	3.79%	n/a	n/a	n/a	3.84%
Suncorp Term Deposit Fund	0.00%	Nil	No	1.1576	01-Aug-09	3.11%	0.29%	0.83%	1.76%	3.80%	3.96%	n/a	n/a	3.45%
Suncorp Guaranteed Cash Fund (7)	0.50%	Nil	No	1.3635	01-Aug-09	2.04%	0.21%	0.54%	1.13%	2.48%	2.55%	n/a	n/a	2.26%
Australian fixed interest														
Tyndall Australian Bond Fund	0.45%	Nil	No	1.5077	01-Aug-09	6.49%	1.27%	1.78%	3.49%	7.99%	6.59%	n/a	n/a	5.99%
Vanguard® Australian Fixed Interest Index Fund	0.29%	+/- 0.10%	No	1.2348	01-Aug-09	7.45%	1.42%	1.76%	3.94%	9.26%	7.03%	n/a	n/a	6.24%
International fixed interest														
Vanguard® International Fixed Interest Index Fund (Hedged)	0.34%	+/- 0.15%	No	1.2713	01-Aug-09	7.91%	0.70%	0.97%	3.61%	9.42%	7.11%	n/a	n/a	6.64%
Diversified fixed interest														
Macquarie Master Diversified Fixed Interest Fund	0.62%	+/- 0.08%	Yes(2)	1.2940	01-Aug-09	6.17%	1.34%	1.78%	4.38%	6.68%	6.16%	n/a	n/a	6.97%
Australian property														
RREEF Paladin Property Securities Fund	0.85%	+/- 0.25%	No	1.4333	01-Aug-09	5.68%	5.37%	6.58%	11.84%	4.55%	1.54%	n/a	n/a	9.61%
Vanguard® Australian Property Securities Index Fund	0.34%	+/- 0.20%	No	1.3926	01-Aug-09	5.80%	5.30%	6.74%	11.67%	4.57%	1.72%	n/a	n/a	8.70%
International property														
Vanguard® International Property Securities Index Fund (Hedged)	0.43%	+/- 0.35%	No	2.0888	01-Aug-09	4.88%	2.28%	8.29%	13.00%	4.03%	12.86%	n/a	n/a	23.24%
Australian shares														
Ausbil Australian Active Equity Fund	0.90%	+/- 0.30%	No	1.3376	01-Aug-09	-1.28%	2.10%	4.75%	3.70%	-5.33%	-2.03%	n/a	n/a	3.64%
BT Wholesale Imputation Fund	0.90%	+/- 0.25%	No	1.3138	01-Aug-09	-0.22%	1.94%	4.41%	4.06%	-3.08%	-0.93%	n/a	n/a	4.20%
Fidelity Australian Equities Fund	0.85%	+/- 0.25%	No	1.4290	01-Aug-09	1.39%	2.28%	5.55%	5.83%	-1.46%	0.35%	n/a	n/a	6.83%
Ibbotson Australian Shares Active Trust (6)	0.62%	+/- 0.20%	Yes (1)	1.4829	01-Aug-09	-0.64%	2.08%	5.71%	3.76%	-4.81%	-0.02%	n/a	n/a	6.06%
Perennial Growth Shares Wholesale Trust (5)	0.92%	+/- 0.30%	No	0.8880	01-Aug-09	-2.77%	1.37%	5.22%	3.66%	-7.43%	-2.56%	n/a	n/a	3.21%
Perpetual Wholesale Industrial Fund	0.99%	0.30% / Nil	No	1.4397	01-Aug-09	6.94%	3.15%	8.43%	8.37%	3.43%	1.99%	n/a	n/a	7.83%
Suncorp Australian Shares Fund	0.25%	Nil	No	1.3594	01-Aug-09	-1.45%	1.29%	4.90%	4.26%	-4.19%	-0.47%	n/a	n/a	5.14%
Tyndall Australian Share Wholesale Portfolio	0.80%	+/- 0.30%	No	1.6168	01-Aug-09	0.42%	1.21%	4.58%	4.54%	-2.66%	-0.09%	n/a	n/a	5.23%
Vanguard® Australian Shares Index Fund	0.34%	0.20% / -0.10%	No	0.9088	01-Aug-09	-1.16%	1.85%	4.76%	4.17%	-5.15%	-0.98%	n/a	n/a	4.79%
Australian shares - specialist														
Ausbil Australian Emerging Leaders Fund	0.85%	+/- 0.30%	Yes(4)	1.5398	01-Aug-09	-4.83%	-0.51%	5.83%	3.66%	-8.77%	-1.33%	n/a	n/a	5.39%
Perpetual Wholesale Geared Australian Share Fund	2.51%	+/- 0.375%	No	1.1812	01-Aug-09	-0.43%	5.68%	12.84%	10.80%	-8.10%	-0.54%	n/a	n/a	13.14%
Tyndall Australian Share Income Fund	0.95%	+/- 0.30%	No	1.3473	01-Aug-09	1.84%	0.75%	5.31%	6.19%	-1.25%	-0.71%	n/a	n/a	4.52%
Zurich Investments Equity Income Fund	1.87%	+/-0.15%	No	1.3534	01-Aug-09	2.55%	2.05%	4.19%	4.22%	-0.13%	2.38%	n/a	n/a	6.07%
International shares														
AXA Wholesale Global Equity - Value Fund	0.98%	+/- 0.10%	No	0.9369	01-Aug-09	-8.99%	-3.78%	2.76%	3.88%	-12.22%	-8.77%	n/a	n/a	-5.10%
Platinum International Fund	1.54%	+/- 0.25%	No	1.2795	01-Aug-09	-3.96%	-3.16%	4.13%	4.63%	-5.95%	-6.61%	n/a	n/a	-3.28%
Suncorp Global Shares Fund	0.80%	Nil	No	1.1245	01-Aug-09	2.46%	-0.96%	6.49%	7.18%	0.56%	-0.29%	n/a	n/a	1.05%
Vanguard® International Shares Index Fund	0.36%	0.30% / -0.10%	No	1.0751	01-Aug-09	0.35%	-1.82%	6.75%	8.57%	-1.30%	-1.14%	n/a	n/a	-0.29%
Walter Scott Global Equity Fund	1.28%	0.25% / -0.20%	No	0.9245	01-Aug-09	4.97%	-1.53%	7.79%	7.68%	5.53%	-0.28%	n/a	n/a	0.84%
International shares - specialist														
BlackRock Global Allocation Fund	0.20%	+/- 0.30%	Yes (3)	1.2376	01-Aug-09	1.47%	-1.19%	2.54%	5.42%	-0.60%	4.89%	n/a	n/a	8.59%
Colonial First State Global Resources Fund	1.20%	+/- 0.30%	No	1.1788	01-Aug-09	-18.70%	-1.05%	-4.49%	-4.54%	-24.09%	-6.20%	n/a	n/a	-0.41%
Lazard Global Small Cap Fund	1.00%	+/- 0.50%	No	1.2209	01-Aug-09	-1.46%	-1.18%	8.01%	9.31%	-3.10%	0.37%	n/a	n/a	3.33%

Nil Entry fee	MER (%) as at 30 June 2011	Buy/Sell Spread (%)	Performance Fee	Redemption Price (\$)	Fund Inception Date	Performance (%)								
						Financial YTD	1 Month	3 months	6 months	1 year	2 years (pa)	3 years (pa)	5 years (pa)	Since Inception
Closed investment options														
Diversified investment options														
Conservative														
Suncorp Traditional Capital Guaranteed Fund	0.40%	Nil	No	n/a	01-Aug-09	1.96%	0.19%	0.57%	1.16%	2.82%	3.91%	n/a	n/a	4.03%
Conservative														
Suncorp Traditional Capital Stable Fund	0.43%	Nil	No	1.2204	01-Aug-09	4.35%	0.65%	2.88%	4.03%	4.37%	4.15%	n/a	n/a	5.65%
Balanced														
Suncorp Traditional Balanced Fund (7)	0.96%	Nil	No	1.4735	01-Aug-09	2.86%	0.55%	3.85%	4.56%	2.92%	3.38%	n/a	n/a	4.69%
Growth														
Suncorp Traditional Growth Fund	0.45%	Nil	No	1.2355	01-Aug-09	3.05%	0.58%	4.83%	5.53%	1.44%	2.48%	n/a	n/a	6.13%
High growth														
Suncorp Traditional High Growth Fund	0.45%	Nil	No	1.1841	01-Aug-09	2.14%	0.54%	5.21%	5.62%	0.11%	1.15%	n/a	n/a	4.50%
Single sector investment options														
Australian fixed interest														
AXA Wholesale Australian Monthly Income Fund	0.72%	Nil	No	1.1324	01-Aug-09	2.65%	0.24%	0.77%	1.48%	3.20%	3.12%	n/a	n/a	2.81%
Colonial First State Wholesale Income Fund	0.61%	+/-0.15%	No	1.3943	01-Aug-09	1.92%	0.24%	1.19%	1.53%	2.23%	3.37%	n/a	n/a	3.02%
Diversified income														
Principal Global Strategic Income Fund	0.80%	+/-0.10%	No	1.6267	01-Aug-09	4.28%	1.59%	4.26%	7.00%	3.70%	7.50%	n/a	n/a	11.61%
Australian property														
APN Property For Income Fund No. 2	0.95%	+/-0.25%	No	1.2919	01-Aug-09	5.28%	3.54%	5.90%	8.98%	5.61%	3.70%	n/a	n/a	7.87%

Suncorp Bank Deposit Fund declared rates¹	Entry fee	Nil entry fee
Suncorp WealthSmart Personal Super	2.54%	2.09%
Suncorp WealthSmart Pension	3.84%	3.38%
Suncorp WealthSmart Business Super	2.54%	na
Suncorp Traditional Capital Guaranteed Fund declared rates for 2010/11	Entry fee	Nil entry fee
Suncorp WealthSmart Personal Super	4.19%	3.75%
Suncorp WealthSmart Pension & Term Allocated Pension	5.59%	5.15%
Suncorp WealthSmart Business Super	4.19%	na
Suncorp Traditional Capital Guaranteed Fund interim rates²	Entry fee	Nil entry fee
Suncorp WealthSmart Personal Super	1.77%	1.33%
Suncorp WealthSmart Pension & Term Allocated Pension	2.79%	2.35%
Suncorp WealthSmart Business Super	1.77%	na

1. Suncorp Life & Superannuation Limited declares interest rates in arrears for this investment option on the 15th of each month for the preceeding month.
2. 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 and fees such as the investment fee, the investment performance fee, the administration fee, member fee (Suncorp WealthSmart Personal Super and Suncorp WealthSmart Business Super only) and the expense recovery fee. However when calculating investment performance we do not take into account contributions taxes, the contribution fee, deferred contribution fee, withdrawal fee and any discretionary ongoing fees such as insurance premiums and adviser service fees.

Important note for Suncorp WealthSmart Personal Super members only: The \$60 pa member fee is only applicable if your account balance less than \$20,000. As per industry standards, performance is calculated on a \$10,000 account balance. Therefore, the \$60 pa member fee ($\$60/\$10,000 = 0.60\%$ pa) is deducted from the reported gross performance of each investment option. If your account balance is greater than \$20,000 this fee doesn't apply and the performance for your investment will be 0.60% pa greater than what appears in the Suncorp WealthSmart Personal Super investment options performance report.

~ 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% and 30% 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 Suncorp WealthSmart Performance Report (available via www.suncorp.com.au) if performance fee arrangements change and result in the estimated performance fees exceeding the range disclosed.
2. A performance fee may be payable if the Fund has exposure to the credit opportunities sector. The Fund may obtain exposure to this sector indirectly, through the Macquarie Debt Market Opportunity No. 1 Fund (DMO Fund). The Fund can generally have a maximum exposure to this sector of 10% of its net asset value.
3. 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.
4. Ausbil charges a performance fee of 15% (exclusive of GST and RITC) of the gross (exclusive of management fees) benchmark outperformance. The benchmark is 70% S&P/ASX Mid-cap 50 Accumulation Index and 30% S&P/ASX Small Ordinaries Accumulation Index.
5. Includes the estimated Expense Recovery Fee of 0.17%.
6. Intech Fiduciaries Limited name changed to Ibbotson Associates (Australia) Limited on 15 February 2010.
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 .