



# Suncorp WealthSmart® Investment Options Performance Report

Suncorp WealthSmart Personal Super  
as at 31 July 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
<b>Diversified investment options</b>														
<b>Secure</b>														
Suncorp Secure Portfolio	0.34%	+/-0.03%	Yes (1)	1.3496	26-Nov-04	0.13%	0.13%	0.24%	1.20%	2.05%	2.13%	2.48%	2.71%	2.81%
<b>Conservative</b>														
Suncorp Conservative Portfolio	0.54%	+/-0.13%	Yes (1)	1.2251	17-Apr-09	0.36%	0.36%	-0.06%	2.45%	2.68%	2.55%	3.78%	n/a	4.36%
<b>Balanced</b>														
Suncorp Balanced Portfolio	0.56%	+/-0.17%	Yes (1)	1.2551	17-Apr-09	0.49%	0.49%	-0.45%	2.73%	2.79%	2.42%	3.96%	n/a	5.13%
<b>Growth</b>														
Suncorp Growth Portfolio	0.56%	+/-0.20%	Yes (1)	1.2714	17-Apr-09	0.50%	0.50%	-1.19%	2.74%	1.98%	1.77%	3.81%	n/a	5.55%
<b>High growth</b>														
Suncorp High Growth Portfolio	0.76%	+/- 0.23%	Yes (1)	1.2624	17-Apr-09	0.52%	0.52%	-1.69%	3.37%	1.99%	1.10%	2.64%	n/a	5.32%
<b>Single sector investment options</b>														
<b>Cash</b>														
Suncorp Bank Deposit Fund	0.00%	Nil	No	1.0000	30-Nov-10	0.17%	0.17%	0.55%	1.17%	2.62%	n/a	n/a	n/a	2.80%
Suncorp Term Deposit Fund	0.00%	Nil	No	1.1453	13-May-09	0.18%	0.18%	0.55%	1.17%	2.65%	2.85%	2.49%	n/a	2.34%
Suncorp Guaranteed Cash Fund (7)	0.50%	Nil	No	1.3229	14-Dec-04	0.04%	0.04%	0.22%	0.57%	1.38%	1.63%	1.39%	2.23%	2.56%
<b>Australian fixed interest</b>														
Tyndall Australian Bond Fund	0.45%	Nil	No	1.4612	22-Dec-04	-0.34%	-0.34%	1.81%	3.60%	6.00%	5.02%	4.99%	5.02%	3.91%
Vanguard® Australian Fixed Interest Index Fund	0.29%	+/- 0.10%	No	1.2428	17-Apr-09	0.10%	0.10%	2.40%	3.92%	7.54%	5.76%	5.65%	n/a	4.82%
<b>International fixed interest</b>														
Vanguard® International Fixed Interest Index Fund (Hedged)	0.34%	+/- 0.15%	No	1.2644	17-Apr-09	1.18%	1.18%	2.68%	3.80%	9.44%	5.20%	5.63%	n/a	5.37%
<b>Diversified fixed interest</b>														
Macquarie Diversified Fixed Interest Fund	0.62%	+/- 0.08%	Yes(2)	1.3110	17-Apr-09	0.28%	0.28%	2.72%	4.28%	6.34%	5.71%	6.43%	n/a	6.53%
<b>Diversified income</b>														
Colonial First State Global Credit Income Fund	0.60%	+/- 0.25%	No	1.5576	07-May-12	0.86%	0.86%	n/a	n/a	n/a	n/a	n/a	n/a	0.38%
<b>Australian property</b>														
RREEF Paladin Property Securities Fund	0.86%	+/- 0.25%	No	1.5710	17-Apr-09	5.07%	5.07%	7.34%	14.07%	19.69%	7.39%	11.62%	n/a	12.56%
Vanguard® Australian Property Securities Index Fund	0.34%	+/- 0.20%	No	1.5455	17-Apr-09	5.08%	5.08%	8.10%	15.18%	21.26%	8.32%	11.32%	n/a	12.00%
<b>International property</b>														
Vanguard® International Property Securities Index Fund (Hedged)	0.43%	+/- 0.35%	No	2.0851	17-Apr-09	2.55%	2.55%	2.93%	10.50%	7.41%	13.55%	20.22%	n/a	22.68%
<b>Australian shares</b>														
Ausbil Australian Active Equity Fund	0.90%	+/- 0.30%	No	1.2696	17-Apr-09	3.72%	3.72%	-3.45%	0.76%	-2.25%	-1.48%	1.23%	n/a	5.50%
BT Wholesale Imputation Fund	0.90%	+/- 0.25%	No	1.2251	17-Apr-09	3.84%	3.84%	-2.81%	1.23%	-1.18%	0.15%	1.91%	n/a	4.36%
Fidelity Australian Equities Fund	0.85%	+/- 0.25%	No	1.3728	17-Apr-09	3.38%	3.38%	-1.92%	2.72%	2.12%	1.95%	5.15%	n/a	8.04%
Ibbotson Australian Shares Active Trust (6)	0.62%	+/- 0.20%	Yes (1)	1.4853	29-Oct-04	2.97%	2.97%	-3.70%	1.39%	-2.21%	0.58%	2.53%	-3.44%	4.10%
Perennial Growth Shares Wholesale Trust (5)	0.92%	+/- 0.30%	No	0.9736	17-Nov-06	2.94%	2.94%	-6.04%	-1.32%	-6.63%	-2.49%	-0.15%	-4.91%	-1.98%
Perpetual Wholesale Industrial Fund	0.99%	0.30% / Nil	No	1.3614	17-Apr-09	2.81%	2.81%	-0.14%	8.08%	9.37%	3.29%	5.42%	n/a	7.76%
Suncorp Australian Shares Fund	0.25%	Nil	No	1.2769	17-Apr-09	3.07%	3.07%	-3.28%	1.03%	-0.45%	0.32%	2.74%	n/a	5.68%
Tyndall Australian Share Wholesale Portfolio	0.80%	+/- 0.30%	No	1.4767	10-Nov-04	3.00%	3.00%	-4.68%	-0.31%	-3.25%	-0.90%	1.48%	-2.33%	4.04%
Vanguard® Australian Shares Index Fund	0.34%	0.20% / -0.10%	No	1.3820	13-Jan-05	3.46%	3.46%	-2.56%	1.48%	-0.46%	0.42%	2.87%	-3.25%	3.19%

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
<b>Australian shares - specialist</b>														
Ausbil Australian Emerging Leaders Fund	0.85%	+/- 0.30%	Yes(4)	1.3439	17-Apr-09	-0.06%	-0.06%	-12.65%	-7.74%	-16.66%	-3.62%	-0.06%	n/a	7.34%
Perpetual Wholesale Geared Australian Share Fund	2.51%	+/- 0.375%	No	1.4914	19-Oct-04	6.34%	6.34%	-8.05%	3.46%	-3.69%	-0.30%	7.37%	-10.91%	4.16%
Tyndall Australian Share Income Fund	0.95%	+/- 0.30%	No	1.3058	17-Apr-09	3.87%	3.87%	-1.50%	3.60%	3.72%	0.00%	2.70%	n/a	6.41%
Zurich Investments Equity Income Fund	1.87%	+/-0.15%	No	1.2884	17-Apr-09	3.18%	3.18%	-1.40%	1.95%	3.47%	2.32%	4.07%	n/a	5.97%
<b>International shares</b>														
AXA Wholesale Global Equity - Value Fund	0.98%	+/- 0.10%	No	0.8468	17-Apr-09	-4.12%	-4.12%	-8.25%	-5.84%	-12.00%	-10.97%	-8.01%	n/a	-6.73%
Platinum International Fund	1.54%	+/- 0.25%	No	1.1670	19-Oct-04	-2.94%	-2.94%	-7.15%	-2.97%	-9.11%	-9.42%	-5.94%	-3.24%	0.90%
Suncorp Global Shares Fund	0.80%	Nil	No	1.0648	17-Apr-09	-1.55%	-1.55%	-4.30%	1.95%	0.11%	-1.79%	-0.99%	n/a	0.00%
Vanguard® International Shares Index Fund	0.36%	0.30% /-0.10%	No	1.0518	17-Apr-09	-1.61%	-1.61%	-3.81%	1.91%	0.64%	-1.61%	-1.24%	n/a	-0.37%
Walter Scott Global Equity Fund	1.28%	0.23% /-0.18%	No	0.9194	16-Nov-06	-1.45%	-1.45%	-3.81%	2.81%	2.75%	-0.71%	-0.61%	-2.59%	-2.96%
<b>International shares - specialist</b>														
BlackRock Global Allocation Fund	0.20%	+/- 0.30%	Yes (3)	1.2406	13-Dec-06	1.17%	1.17%	-0.74%	1.49%	0.22%	4.80%	6.69%	1.73%	2.30%
Colonial First State Global Resources Fund	1.17%	+/- 0.30%	No	0.9705	17-Apr-09	-3.14%	-3.14%	-17.46%	-20.92%	-30.76%	-12.99%	-6.17%	n/a	-2.78%
Lazard Global Small Cap Fund	1.00%	+/- 0.50%	No	1.1368	17-Apr-09	-3.55%	-3.55%	-7.76%	-0.56%	-4.35%	-2.70%	0.38%	n/a	2.01%
<b>Closed investment options</b>														
<b>Diversified investment options</b>														
<b>Secure</b>														
Suncorp Traditional Capital Guaranteed Fund	0.40%	Nil	No	n/a	31-Jan-10	0.15%	0.15%	0.74%	1.61%	3.43%	3.77%	n/a	n/a	3.75%
<b>Conservative</b>														
Suncorp Traditional Capital Stable Fund	0.43%	Nil	No	1.1815	01-Aug-09	0.58%	0.58%	-0.12%	2.35%	4.05%	3.04%	n/a	n/a	3.72%
<b>Balanced</b>														
Suncorp Traditional Balanced Fund (7)	0.96%	Nil	No	1.3895	01-Dec-04	0.70%	0.70%	-1.09%	2.19%	2.13%	2.27%	3.07%	-0.21%	3.25%
<b>Growth</b>														
Suncorp Traditional Growth Fund	0.45%	Nil	No	1.1785	01-Aug-09	0.79%	0.79%	-1.93%	2.17%	2.58%	2.10%	n/a	n/a	3.63%
<b>High growth</b>														
Suncorp Traditional High Growth Fund	0.45%	Nil	No	1.0683	31-Jan-10	0.98%	0.98%	-2.28%	2.36%	2.03%	0.74%	n/a	n/a	0.74%
<b>Single sector investment options</b>														
<b>Australian fixed interest</b>														
AXA Wholesale Australian Monthly Income Fund	0.72%	Nil	No	1.0930	31-Jan-10	0.09%	0.09%	0.33%	0.85%	1.46%	1.90%	n/a	n/a	1.66%
Colonial First State Wholesale Income Fund	0.61%	+/-0.15%	No	1.3249	10-Nov-04	0.01%	0.01%	0.03%	0.78%	0.35%	1.93%	2.20%	2.01%	2.55%
<b>Australian property</b>														
APN Property For Income Fund No. 2	0.95%	+/-0.25%	No	1.1879	31-Jan-10	3.35%	3.35%	5.17%	10.70%	14.05%	6.32%	n/a	n/a	5.11%

Nil Entry fee	MER (%) as at 30 June 2011	Buy/Sell Spread (%)	Performance Fee	Redemption Price (\$)	Fund Inception Date	Performance (%)									Since Inception
						Financial YTD	1 month	3 months	6 months	1 year	2 years (pa)	3 years (pa)	5 years (pa)		
<b>Diversified investment options</b>															
<b>Secure</b>															
Suncorp Secure Portfolio	0.34%	+/-0.03%	Yes (1)	1.3496	31-Jan-10	0.09%	0.09%	0.13%	0.97%	1.60%	1.68%	n/a	n/a	1.94%	
<b>Conservative</b>															
Suncorp Conservative Portfolio	0.54%	+/-0.13%	Yes (1)	1.2251	31-Jan-10	0.33%	0.33%	-0.17%	2.22%	2.23%	2.09%	n/a	n/a	2.25%	
<b>Balanced</b>															
Suncorp Balanced Portfolio	0.56%	+/-0.17%	Yes (1)	1.2551	31-Jan-10	0.45%	0.45%	-0.56%	2.50%	2.33%	1.97%	n/a	n/a	1.97%	
<b>Growth</b>															
Suncorp Growth Portfolio	0.56%	+/-0.20%	Yes (1)	1.2714	31-Jan-10	0.47%	0.47%	-1.30%	2.52%	1.53%	1.32%	n/a	n/a	1.32%	
<b>High growth</b>															
Suncorp High Growth Portfolio	0.76%	+/- 0.23%	Yes (1)	1.2624	31-Jan-10	0.49%	0.49%	-1.80%	3.14%	1.54%	0.66%	n/a	n/a	-0.03%	
<b>Single sector investment options</b>															
<b>Cash</b>															
Suncorp Bank Deposit Fund	0.00%	Nil	No	1.0000	30-Nov-10	0.14%	0.14%	0.44%	0.95%	2.17%	n/a	n/a	n/a	2.35%	
Suncorp Term Deposit Fund	0.00%	Nil	No	1.1453	31-Jan-10	0.14%	0.14%	0.44%	0.95%	2.19%	2.40%	n/a	n/a	2.34%	
Suncorp Guaranteed Cash Fund (7)	0.50%	Nil	No	1.3229	31-Jan-10	0.00%	0.00%	0.11%	0.35%	0.94%	1.18%	n/a	n/a	1.14%	
<b>Australian fixed interest</b>															
Tyndall Australian Bond Fund	0.45%	Nil	No	1.4612	31-Jan-10	-0.38%	-0.38%	1.69%	3.38%	5.54%	4.56%	n/a	n/a	4.51%	
Vanguard® Australian Fixed Interest Index Fund	0.29%	+/- 0.10%	No	1.2428	31-Jan-10	0.07%	0.07%	2.29%	3.69%	7.07%	5.30%	n/a	n/a	5.35%	
<b>International fixed interest</b>															
Vanguard® International Fixed Interest Index Fund (Hedged)	0.31%	+/- 0.15%	No	1.2644	31-Jan-10	1.15%	1.15%	2.57%	3.57%	8.96%	4.74%	n/a	n/a	5.54%	
<b>Diversified fixed interest</b>															
Macquarie Diversified Fixed Interest Fund	0.62%	+/- 0.08%	Yes(2)	1.3110	31-Jan-10	0.24%	0.24%	2.60%	4.06%	5.88%	5.25%	n/a	n/a	5.36%	
<b>Diversified income</b>															
Colonial First State Global Credit Income Fund	0.60%	+/- 0.25%	No	1.5576	07-May-12	0.82%	0.82%	n/a	n/a	n/a	n/a	n/a	n/a	0.28%	
<b>Australian property</b>															
RREEF Paladin Property Securities Fund	0.86%	+/- 0.25%	No	1.5710	31-Jan-10	5.03%	5.03%	7.23%	13.82%	19.16%	6.92%	n/a	n/a	6.28%	
Vanguard® Australian Property Securities Index Fund	0.34%	+/- 0.20%	No	1.5455	31-Jan-10	5.04%	5.04%	7.98%	14.92%	20.72%	7.84%	n/a	n/a	6.21%	
<b>International property</b>															
Vanguard® International Property Securities Index Fund (Hedged)	0.43%	+/- 0.35%	No	2.0851	31-Jan-10	2.52%	2.52%	2.81%	10.25%	6.93%	13.05%	n/a	n/a	15.13%	
<b>Australian shares</b>															
Ausbil Australian Active Equity Fund	0.90%	+/- 0.30%	No	1.2696	31-Jan-10	3.68%	3.68%	-3.56%	0.54%	-2.68%	-1.91%	n/a	n/a	-2.58%	
BT Wholesale Imputation Fund	0.90%	+/- 0.25%	No	1.2251	31-Jan-10	3.80%	3.80%	-2.92%	1.01%	-1.61%	-0.29%	n/a	n/a	-0.76%	
Fidelity Australian Equities Fund	0.85%	+/- 0.25%	No	1.3728	31-Jan-10	3.34%	3.34%	-2.02%	2.49%	1.67%	1.50%	n/a	n/a	2.00%	
Ibbotson Australian Shares Active Trust (6)	0.62%	+/- 0.20%	Yes (1)	1.4853	31-Jan-10	2.93%	2.93%	-3.81%	1.17%	-2.64%	0.14%	n/a	n/a	-0.79%	
Perennial Growth Shares Wholesale Trust (5)	0.92%	+/- 0.30%	No	0.9736	31-Jan-10	2.90%	2.90%	-6.14%	-1.54%	-7.04%	-2.92%	n/a	n/a	-3.52%	
Perpetual Wholesale Industrial Fund	0.99%	0.30% / Nil	No	1.3614	31-Jan-10	2.78%	2.78%	-0.25%	7.84%	8.89%	2.83%	n/a	n/a	2.40%	
Suncorp Australian Shares Fund	0.25%	Nil	No	1.2769	31-Jan-10	3.03%	3.03%	-3.39%	0.81%	-0.89%	-0.12%	n/a	n/a	-0.20%	
Tyndall Australian Share Wholesale Portfolio	0.80%	+/- 0.30%	No	1.4767	31-Jan-10	2.96%	2.96%	-4.79%	-0.53%	-3.68%	-1.33%	n/a	n/a	-2.35%	
Vanguard® Australian Shares Index Fund	0.34%	0.20% / -0.10%	No	1.3820	31-Jan-10	3.42%	3.42%	-2.67%	1.26%	-0.90%	-0.02%	n/a	n/a	-0.20%	
<b>Australian shares - specialist</b>															
Ausbil Australian Emerging Leaders Fund	0.85%	+/- 0.30%	Yes(4)	1.3439	31-Jan-10	-0.09%	-0.09%	-12.74%	-7.94%	-17.02%	-4.04%	n/a	n/a	-3.98%	
Perpetual Wholesale Geared Australian Share Fund	2.51%	+/- 0.375%	No	1.4914	31-Jan-10	6.30%	6.30%	-8.15%	3.24%	-4.11%	-0.74%	n/a	n/a	0.51%	
Tyndall Australian Share Income Fund	0.95%	+/- 0.30%	No	1.3058	31-Jan-10	3.83%	3.83%	-1.61%	3.38%	3.26%	-0.44%	n/a	n/a	-0.42%	
Zurich Investments Equity Income Fund	1.87%	+/-0.15%	No	1.2884	31-Jan-10	3.14%	3.14%	-1.51%	1.72%	3.01%	1.87%	n/a	n/a	1.77%	
<b>International shares</b>															
AXA Wholesale Global Equity - Value Fund	0.98%	+/- 0.10%	No	0.8468	31-Jan-10	-4.16%	-4.16%	-8.35%	-6.05%	-12.39%	-11.37%	n/a	n/a	-10.56%	
Platinum International Fund	1.54%	+/- 0.25%	No	1.1670	31-Jan-10	-2.98%	-2.98%	-7.25%	-3.18%	-9.51%	-9.82%	n/a	n/a	-8.66%	
Suncorp Global Shares Fund	0.80%	Nil	No	1.0648	31-Jan-10	-1.59%	-1.59%	-4.41%	1.73%	-0.34%	-2.22%	n/a	n/a	-1.92%	
Vanguard® International Shares Index Fund	0.36%	0.30% / -0.10%	No	1.0518	31-Jan-10	-1.65%	-1.65%	-3.92%	1.69%	0.19%	-2.05%	n/a	n/a	-1.91%	
Walter Scott Global Equity Fund	1.28%	0.23% / -0.18%	No	0.9194	31-Jan-10	-1.48%	-1.48%	-3.91%	2.58%	2.30%	-1.15%	n/a	n/a	-1.49%	

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
<b>International shares - specialist</b>														
BlackRock Global Allocation Fund	0.20%	+/- 0.30%	Yes (3)	1.2406	31-Jan-10	1.13%	1.13%	-0.85%	1.27%	-0.22%	4.34%	n/a	n/a	4.55%
Colonial First State Global Resources Fund	1.17%	+/- 0.30%	No	0.9705	31-Jan-10	-3.17%	-3.17%	-17.55%	-21.09%	-31.06%	-13.38%	n/a	n/a	-9.41%
Lazard Global Small Cap Fund	1.00%	+/- 0.50%	No	1.1368	31-Jan-10	-3.58%	-3.58%	-7.86%	-0.77%	-4.77%	-3.13%	n/a	n/a	-1.47%
<b>Closed investment options</b>														
<b>Diversified investment options</b>														
<b>Secure</b>														
Suncorp Traditional Capital Guaranteed Fund	0.40%	Nil	No	n/a	31-Jan-10	0.11%	0.11%	0.63%	1.40%	2.99%	3.33%	n/a	n/a	3.31%
<b>Conservative</b>														
Suncorp Traditional Capital Stable Fund	0.43%	Nil	No	1.1815	31-Jan-10	0.54%	0.54%	-0.24%	2.13%	3.59%	2.59%	n/a	n/a	2.57%
<b>Balanced</b>														
Suncorp Traditional Balanced Fund (7)	0.96%	Nil	No	1.3895	31-Jan-10	0.66%	0.66%	-1.20%	1.97%	1.68%	1.82%	n/a	n/a	1.51%
<b>Growth</b>														
Suncorp Traditional Growth Fund	0.45%	Nil	No	1.1785	31-Jan-10	0.75%	0.75%	-2.04%	1.95%	2.12%	1.65%	n/a	n/a	1.57%
<b>High growth</b>														
Suncorp Traditional High Growth Fund	0.45%	Nil	No	1.0683	31-Jan-10	0.94%	0.94%	-2.39%	2.13%	1.58%	0.30%	n/a	n/a	0.29%
<b>Single sector investment options</b>														
<b>Australian fixed interest</b>														
AXA Wholesale Australian Monthly Income Fund	0.71%	Nil	No	1.0930	31-Jan-10	0.05%	0.05%	0.22%	0.63%	1.02%	1.45%	n/a	n/a	1.21%
Colonial First State Wholesale Income Fund	0.60%	Nil	No	1.3249	31-Jan-10	-0.03%	-0.03%	-0.08%	0.56%	-0.09%	1.48%	n/a	n/a	1.93%
<b>Australian property</b>														
APN Property For Income Fund No. 2	0.95%	Nil	No	1.1879	31-Jan-10	3.32%	3.32%	5.05%	10.46%	13.55%	5.85%	n/a	n/a	4.65%

<b>Suncorp Bank Deposit Fund declared rates<sup>1</sup></b>	<b>Entry fee</b>	<b>Nil entry fee</b>
Suncorp WealthSmart Personal Super	2.07%	1.62%
Suncorp WealthSmart Pension	3.48%	3.02%
Suncorp WealthSmart Business Super	2.07%	na
<b>Suncorp Traditional Capital Guaranteed Fund declared rates for 2011/12</b>	<b>Entry fee</b>	<b>Nil entry fee</b>
Suncorp WealthSmart Personal Super	3.56%	3.12%
Suncorp WealthSmart Pension & Term Allocated Pension	4.79%	4.35%
Suncorp WealthSmart Business Super	3.56%	na
<b>Suncorp Traditional Capital Guaranteed Fund interim rates<sup>2</sup></b>	<b>Entry fee</b>	<b>Nil entry fee</b>
Suncorp WealthSmart Personal Super	1.79%	1.35%
Suncorp WealthSmart Pension & Term Allocated Pension	2.79%	2.35%
Suncorp WealthSmart Business Super	1.79%	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](http://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 .