



# Suncorp WealthSmart® Investment Options Performance Report

Suncorp WealthSmart Pension  
as at 31 August 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)	1.4129	12-May-05	0.78%	0.42%	0.98%	1.79%	3.69%	3.43%	3.43%	3.66%	3.87%
<b>Conservative</b>														
Suncorp Conservative Portfolio	0.54%	+/-0.13%	Yes (1)	1.2643	17-Apr-09	1.86%	1.05%	2.22%	2.78%	5.70%	4.27%	4.61%	n/a	5.80%
<b>Balanced</b>														
Suncorp Balanced Portfolio	0.56%	+/-0.17%	Yes (1)	1.2940	17-Apr-09	2.33%	1.43%	2.87%	2.95%	6.43%	4.39%	4.46%	n/a	6.53%
<b>Growth</b>														
Suncorp Growth Portfolio	0.56%	+/-0.20%	Yes (1)	1.3089	17-Apr-09	2.73%	1.76%	3.42%	2.98%	6.91%	4.28%	4.09%	n/a	6.90%
<b>High growth</b>														
Suncorp High Growth Portfolio	0.76%	+/- 0.23%	Yes (1)	1.3128	17-Apr-09	3.09%	2.10%	3.97%	3.16%	7.32%	3.77%	2.97%	n/a	6.99%
<b>Single sector investment options</b>														
<b>Cash</b>														
Suncorp Bank Deposit Fund	0.00%	Nil	No	1.0000	14-Dec-10	0.58%	0.29%	0.88%	1.85%	3.95%	n/a	n/a	n/a	4.16%
Suncorp Term Deposit Fund	0.00%	Nil	No	1.1755	15-May-09	0.59%	0.29%	0.88%	1.83%	3.92%	4.18%	3.89%	n/a	3.66%
Suncorp Guaranteed Cash Fund (7)	0.50%	Nil	No	1.3790	31-May-05	0.32%	0.18%	0.48%	1.16%	2.58%	2.87%	2.68%	3.30%	3.54%
<b>Australian fixed interest</b>														
Tyndall Australian Bond Fund	0.45%	Nil	No	1.5620	13-Oct-05	0.89%	0.60%	0.72%	5.34%	7.38%	6.55%	6.77%	6.62%	5.63%
Vanguard® Australian Fixed Interest Index Fund	0.24%	+/- 0.10%	No	1.2828	17-Apr-09	0.75%	0.51%	0.46%	5.75%	7.81%	6.77%	7.10%	n/a	6.26%
<b>International fixed interest</b>														
Vanguard® International Fixed Interest Index Fund (Hedged)	0.26%	+/- 0.15%	No	1.3174	17-Apr-09	1.52%	0.28%	1.37%	3.76%	7.98%	6.21%	7.19%	n/a	7.10%
<b>Diversified fixed interest</b>														
Macquarie Diversified Fixed Interest Fund	0.62%	+/- 0.08%	Yes(2)	1.3508	17-Apr-09	1.09%	0.67%	0.93%	6.31%	8.07%	6.92%	7.82%	n/a	7.90%
<b>Diversified income</b>														
Colonial First State Global Credit Income Fund	0.60%	+/- 0.25%	No	1.6674	07-May-12	2.00%	0.88%	2.75%	n/a	n/a	n/a	n/a	n/a	1.47%
<b>Australian property</b>														
RREEF Paladin Property Securities Fund	0.86%	+/- 0.25%	No	1.5484	17-Apr-09	5.20%	-0.11%	9.33%	12.72%	19.13%	7.44%	6.27%	n/a	12.36%
Vanguard® Australian Property Securities Index Fund	0.24%	+/- 0.20%	No	1.5122	17-Apr-09	5.12%	-0.16%	9.55%	13.00%	19.59%	7.04%	5.92%	n/a	11.57%
<b>International property</b>														
Vanguard® International Property Securities Index Fund (Hedged)	0.43%	+/- 0.35%	No	2.1733	17-Apr-09	3.35%	0.44%	8.58%	11.17%	15.57%	16.49%	18.33%	n/a	24.24%
<b>Australian shares</b>														
Ausbil Australian Active Equity Fund	0.90%	+/- 0.30%	No	1.3350	17-Apr-09	6.77%	2.65%	7.29%	2.20%	4.74%	2.61%	1.50%	n/a	7.52%
BT Wholesale Imputation Fund	0.90%	+/- 0.25%	No	1.3180	17-Apr-09	6.73%	2.59%	7.17%	2.57%	5.82%	4.07%	2.12%	n/a	7.12%
Fidelity Australian Equities Fund	0.85%	+/- 0.25%	No	1.4576	17-Apr-09	7.63%	3.58%	9.03%	5.70%	8.40%	5.41%	4.75%	n/a	10.36%
Ibbotson Australian Shares Active Trust (6)	0.62%	+/- 0.20%	Yes (1)	1.4719	07-Jul-05	5.44%	2.27%	5.64%	2.55%	3.96%	4.07%	3.18%	-2.32%	4.59%
Perennial Growth Shares Wholesale Trust (5)	0.92%	+/- 0.30%	No	0.8672	17-Apr-07	6.25%	3.05%	6.60%	-0.07%	1.50%	1.96%	0.47%	-4.64%	-3.86%
Perpetual Wholesale Industrial Fund	0.99%	0.30% / Nil	No	1.5212	17-Apr-09	8.17%	4.79%	10.45%	11.49%	18.37%	10.11%	6.52%	n/a	11.77%
Suncorp Australian Shares Fund	0.25%	Nil	No	1.3527	17-Apr-09	5.38%	2.20%	5.76%	2.34%	4.61%	3.32%	2.75%	n/a	7.94%
Tyndall Australian Share Wholesale Portfolio	0.80%	+/- 0.30%	No	1.5946	03-Dec-04	5.97%	2.41%	6.01%	0.92%	5.15%	4.37%	2.40%	-1.66%	5.31%
Vanguard® Australian Shares Index Fund	0.18%	+0.20% / -0.10%	No	0.9089	17-Apr-07	6.29%	2.29%	6.74%	2.52%	4.70%	3.14%	2.57%	-3.45%	-3.01%
<b>Australian shares - specialist</b>														
Ausbil Australian Emerging Leaders Fund	0.85%	+/- 0.30%	Yes(4)	1.4077	17-Apr-09	4.02%	3.80%	-0.97%	-9.09%	-8.24%	-0.14%	-0.01%	n/a	9.23%
Perpetual Wholesale Geared Australian Share Fund	2.51%	+/- 0.375%	No	1.1716	12-Oct-05	13.94%	6.76%	16.40%	6.13%	11.57%	9.79%	7.40%	-9.69%	1.38%
Tyndall Australian Share Income Fund	0.95%	+/- 0.30%	No	1.3699	17-Apr-09	6.89%	2.65%	7.26%	4.48%	9.89%	3.19%	3.18%	n/a	8.35%
Zurich Investments Equity Income Fund	1.87%	+/-0.15%	No	1.3582	17-Apr-09	4.83%	1.48%	5.57%	3.39%	5.87%	5.78%	4.44%	n/a	8.07%

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</b>														
AXA Wholesale Global Equity - Value Fund	0.98%	+/- 0.10%	No	0.9050	17-Apr-09	0.54%	4.82%	-0.53%	-3.36%	2.35%	-6.04%	-6.93%	n/a	-4.18%
Platinum International Fund	1.54%	+/- 0.25%	No	1.2371	13-Jul-05	0.54%	3.18%	-0.79%	-3.78%	-0.58%	-5.67%	-4.70%	-2.15%	2.07%
Suncorp Global Shares Fund	0.80%	Nil	No	1.1173	17-Apr-09	1.72%	3.09%	0.58%	2.23%	9.56%	1.93%	0.62%	n/a	2.00%
Vanguard* International Shares Index Fund	0.18%	0.30% /-0.10%	No	1.0800	17-Apr-09	2.48%	4.25%	1.90%	3.75%	10.57%	1.87%	-0.60%	n/a	0.97%
Walter Scott Global Equity Fund	1.28%	0.23% /-0.18%	No	0.9235	08-May-07	2.08%	3.45%	0.72%	3.25%	11.45%	2.85%	0.96%	-3.34%	-2.75%
<b>International shares - specialist</b>														
BlackRock Global Allocation Fund	0.20%	+/- 0.30%	Yes (3)	1.2529	17-Apr-07	2.88%	1.41%	5.43%	0.13%	6.68%	7.69%	7.90%	2.67%	2.96%
Colonial First State Global Resources Fund	1.17%	+/- 0.30%	No	1.0220	17-Apr-09	1.20%	4.17%	-2.00%	-18.08%	-24.08%	-12.06%	-3.99%	n/a	-0.66%
Lazard Global Small Cap Fund	0.97%	+/- 0.50%	No	1.2060	17-Apr-09	2.77%	6.47%	-0.05%	3.86%	9.10%	3.16%	2.02%	n/a	4.33%
<b>Closed investment options</b>														
<b>Diversified investment options</b>														
<b>Secure</b>														
Suncorp Traditional Capital Guaranteed Fund	0.40%	Nil	No	n/a	01-Aug-09	0.47%	0.23%	0.86%	2.05%	4.46%	4.96%	4.95%	n/a	4.95%
<b>Conservative</b>														
Suncorp Traditional Capital Stable Fund	0.43%	Nil	No	1.2423	01-Aug-09	2.01%	1.15%	1.99%	3.33%	6.86%	5.00%	5.19%	n/a	5.89%
<b>Balanced</b>														
Suncorp Traditional Balanced Fund (7)	0.96%	Nil	No	1.4888	03-Dec-04	2.57%	1.59%	2.45%	3.08%	7.03%	4.99%	4.10%	0.72%	4.39%
<b>Growth</b>														
Suncorp Traditional Growth Fund	0.45%	Nil	No	1.2438	01-Aug-09	3.16%	2.02%	3.14%	3.23%	7.80%	4.85%	4.55%	n/a	5.93%
<b>High growth</b>														
Suncorp Traditional High Growth Fund	0.45%	Nil	No	1.1917	01-Aug-09	3.54%	2.27%	3.53%	3.42%	8.50%	3.85%	3.30%	n/a	4.47%
<b>Single sector investment options</b>														
<b>Australian fixed interest</b>														
AXA Wholesale Australian Monthly Income Fund	0.72%	Nil	No	1.1514	01-Aug-09	0.60%	0.41%	0.85%	1.82%	3.60%	3.64%	3.35%	n/a	3.32%
Colonial First State Wholesale Income Fund	0.61%	+/-0.15%	No	1.4048	06-Dec-04	0.17%	-0.01%	0.28%	1.25%	2.71%	3.29%	3.26%	3.01%	3.57%
<b>Australian property</b>														
APN Property For Income Fund No. 2	0.95%	+/-0.25%	No	1.3660	01-Aug-09	3.07%	-0.55%	5.62%	9.82%	14.47%	7.61%	6.83%	n/a	9.20%

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>Diversified investment options</b>														
<b>Secure</b>														
Suncorp Secure Portfolio	0.34%	+/- 0.03%	Yes (1)	1.4129	01-Aug-09	0.70%	0.38%	0.87%	1.57%	3.24%	2.98%	2.97%	n/a	3.06%
<b>Conservative</b>														
Suncorp Conservative Portfolio	0.54%	+/-0.13%	Yes (1)	1.2643	01-Aug-09	1.78%	1.01%	2.10%	2.55%	5.23%	3.81%	4.15%	n/a	4.88%
<b>Balanced</b>														
Suncorp Balanced Portfolio	0.56%	+/-0.17%	Yes (1)	1.2940	01-Aug-09	2.26%	1.40%	2.75%	2.72%	5.96%	3.93%	4.00%	n/a	5.02%
<b>Growth</b>														
Suncorp Growth Portfolio	0.56%	+/-0.20%	Yes (1)	1.3089	01-Aug-09	2.65%	1.72%	3.30%	2.75%	6.44%	3.82%	3.64%	n/a	4.89%
<b>High growth</b>														
Suncorp High Growth Portfolio	0.76%	+/- 0.23%	Yes (1)	1.3128	01-Aug-09	3.01%	2.06%	3.86%	2.93%	6.85%	3.31%	2.52%	n/a	4.09%
<b>Single sector investment options</b>														
<b>Cash</b>														
Suncorp Bank Deposit Fund	0.00%	Nil	No	1.0000	14-Dec-10	0.51%	0.25%	0.77%	1.62%	3.50%	n/a	n/a	n/a	3.70%
Suncorp Term Deposit Fund	0.00%	Nil	No	1.1755	01-Aug-09	0.52%	0.25%	0.77%	1.60%	3.46%	3.72%	3.43%	n/a	3.39%
Suncorp Guaranteed Cash Fund (7)	0.50%	Nil	No	1.3790	01-Aug-09	0.25%	0.14%	0.37%	0.94%	2.13%	2.42%	2.23%	n/a	2.19%
<b>Australian fixed interest</b>														
Tyndall Australian Bond Fund	0.45%	Nil	No	1.5620	01-Aug-09	0.81%	0.57%	0.61%	5.10%	6.91%	6.09%	6.30%	n/a	6.33%
Vanguard® Australian Fixed Interest Index Fund	0.24%	+/- 0.10%	No	1.2828	01-Aug-09	0.68%	0.47%	0.35%	5.51%	7.34%	6.30%	6.63%	n/a	6.65%
<b>International fixed interest</b>														
Vanguard® International Fixed Interest Index Fund (Hedged)	0.26%	+/- 0.15%	No	1.3174	01-Aug-09	1.44%	0.25%	1.26%	3.53%	7.50%	5.75%	6.72%	n/a	6.92%
<b>Diversified fixed interest</b>														
Macquarie Diversified Fixed Interest Fund	0.62%	+/- 0.08%	Yes(2)	1.3508	01-Aug-09	1.01%	0.63%	0.82%	6.07%	7.59%	6.45%	7.35%	n/a	7.47%
<b>Diversified income</b>														
Colonial First State Global Credit Income Fund	0.60%	+/- 0.25%	No	1.6674	07-May-12	1.93%	0.84%	2.63%	n/a	n/a	n/a	n/a	n/a	1.33%
<b>Australian property</b>														
RREEF Paladin Property Securities Fund	0.86%	+/- 0.25%	No	1.5484	01-Aug-09	5.12%	-0.15%	9.21%	12.47%	18.60%	6.96%	5.80%	n/a	11.06%
Vanguard® Australian Property Securities Index Fund	0.24%	+/- 0.20%	No	1.5122	01-Aug-09	5.04%	-0.20%	9.43%	12.75%	19.06%	6.57%	5.45%	n/a	10.42%
<b>International property</b>														
Vanguard® International Property Securities Index Fund (Hedged)	0.43%	+/- 0.35%	No	2.1733	01-Aug-09	3.28%	0.41%	8.46%	10.93%	15.06%	15.98%	17.81%	n/a	21.78%
<b>Australian shares</b>														
Ausbil Australian Active Equity Fund	0.90%	+/- 0.30%	No	1.3350	01-Aug-09	6.69%	2.61%	7.17%	1.98%	4.27%	2.16%	1.05%	n/a	2.97%
BT Wholesale Imputation Fund	0.90%	+/- 0.25%	No	1.3180	01-Aug-09	6.65%	2.55%	7.05%	2.34%	5.36%	3.61%	1.67%	n/a	3.64%
Fidelity Australian Equities Fund	0.85%	+/- 0.25%	No	1.4576	01-Aug-09	7.55%	3.54%	8.91%	5.47%	7.92%	4.95%	4.29%	n/a	6.54%
lbbotson Australian Shares Active Trust (6)	0.62%	+/- 0.20%	Yes (1)	1.4719	01-Aug-09	5.37%	2.23%	5.52%	2.32%	3.50%	3.62%	2.73%	n/a	4.93%
Perennial Growth Shares Wholesale Trust (5)	0.92%	+/- 0.30%	No	0.8672	01-Aug-09	6.17%	3.01%	6.49%	-0.29%	1.06%	1.51%	0.02%	n/a	1.87%
Perpetual Wholesale Industrial Fund	0.99%	0.30% / Nil	No	1.5212	01-Aug-09	8.09%	4.75%	10.33%	11.24%	17.85%	9.62%	6.06%	n/a	8.66%
Suncorp Australian Shares Fund	0.25%	Nil	No	1.3527	01-Aug-09	5.30%	2.16%	5.64%	2.11%	4.15%	2.87%	2.30%	n/a	4.20%
Tyndall Australian Share Wholesale Portfolio	0.80%	+/- 0.30%	No	1.5946	01-Aug-09	5.89%	2.37%	5.89%	0.69%	4.69%	3.92%	1.95%	n/a	3.98%
Vanguard® Australian Shares Index Fund	0.18%	0.20% / -0.10%	No	0.9089	01-Aug-09	6.21%	2.25%	6.62%	2.29%	4.23%	2.68%	2.12%	n/a	4.06%
<b>Australian shares - specialist</b>														
Ausbil Australian Emerging Leaders Fund	0.85%	+/- 0.30%	Yes(4)	1.4077	01-Aug-09	3.94%	3.76%	-1.08%	-9.29%	-8.64%	-0.58%	-0.45%	n/a	1.59%
Perpetual Wholesale Geared Australian Share Fund	2.51%	+/- 0.375%	No	1.1716	01-Aug-09	13.85%	6.72%	16.27%	5.89%	11.08%	9.31%	6.93%	n/a	11.11%
Tyndall Australian Share Income Fund	0.95%	+/- 0.30%	No	1.3699	01-Aug-09	6.81%	2.61%	7.14%	4.25%	9.41%	2.74%	2.73%	n/a	4.38%
Zurich Investments Equity Income Fund	1.87%	+/-0.15%	No	1.3582	01-Aug-09	4.75%	1.44%	5.45%	3.16%	5.41%	5.32%	3.98%	n/a	5.31%
<b>International shares</b>														
AXA Wholesale Global Equity - Value Fund	0.98%	+/- 0.10%	No	0.9050	01-Aug-09	0.47%	4.78%	-0.64%	-3.57%	1.90%	-6.46%	-7.34%	n/a	-5.80%
Platinum International Fund	1.54%	+/- 0.25%	No	1.2371	01-Aug-09	0.47%	3.14%	-0.90%	-3.99%	-1.02%	-6.09%	-5.12%	n/a	-4.17%
Suncorp Global Shares Fund	0.80%	Nil	No	1.1173	01-Aug-09	1.64%	3.05%	0.47%	2.01%	9.08%	1.48%	0.18%	n/a	0.53%
Vanguard® International Shares Index Fund	0.18%	0.30% /-0.10%	No	1.0800	01-Aug-09	2.41%	4.21%	1.78%	3.52%	10.08%	1.42%	-1.03%	n/a	-0.30%
Walter Scott Global Equity Fund	1.28%	0.23% /-0.18%	No	0.9235	01-Aug-09	2.00%	3.41%	0.61%	3.03%	10.96%	2.40%	0.52%	n/a	0.52%
<b>International shares - specialist</b>														
BlackRock Global Allocation Fund	0.20%	+/- 0.30%	Yes (3)	1.2529	01-Aug-09	2.80%	1.37%	5.32%	-0.09%	6.21%	7.22%	7.42%	n/a	7.84%
Colonial First State Global Resources Fund	1.17%	+/- 0.30%	No	1.0220	01-Aug-09	1.13%	4.13%	-2.11%	-18.27%	-24.41%	-12.44%	-4.41%	n/a	-5.06%
Lazard Global Small Cap Fund	0.97%	+/- 0.50%	No	1.2060	01-Aug-09	2.69%	6.43%	-0.16%	3.63%	8.62%	2.71%	1.58%	n/a	2.35%

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>Closed investment options</b>															
<b>Diversified investment options</b>															
<b>Conservative</b>															
Suncorp Traditional Capital Guaranteed Fund	0.40%	Nil	No	n/a	01-Aug-09	0.40%	0.20%	0.75%	1.83%	4.02%	4.52%	4.51%	n/a	4.50%	
<b>Conservative</b>															
Suncorp Traditional Capital Stable Fund	0.43%	Nil	No	1.2423	01-Aug-09	1.93%	1.11%	1.88%	3.10%	6.39%	4.54%	4.73%	n/a	5.43%	
<b>Balanced</b>															
Suncorp Traditional Balanced Fund (7)	0.96%	Nil	No	1.4888	01-Aug-09	2.50%	1.56%	2.34%	2.85%	6.56%	4.53%	3.64%	n/a	4.31%	
<b>Growth</b>															
Suncorp Traditional Growth Fund	0.45%	Nil	No	1.2438	01-Aug-09	3.08%	1.98%	3.03%	3.00%	7.33%	4.39%	4.09%	n/a	5.47%	
<b>High growth</b>															
Suncorp Traditional High Growth Fund	0.45%	Nil	No	1.1917	01-Aug-09	3.46%	2.24%	3.41%	3.19%	8.02%	3.40%	2.85%	n/a	4.02%	
<b>Single sector investment options</b>															
<b>Australian fixed interest</b>															
AXA Wholesale Australian Monthly Income Fund	0.72%	Nil	No	1.1514	01-Aug-09	0.52%	0.37%	0.74%	1.59%	3.14%	3.19%	2.89%	n/a	2.86%	
Colonial First State Wholesale Income Fund	0.61%	+/-0.15%	No	1.4048	01-Aug-09	0.09%	-0.05%	0.17%	1.03%	2.26%	2.84%	2.80%	n/a	2.74%	
<b>Australian property</b>															
APN Property For Income Fund No. 2	0.95%	+/-0.25%	No	1.3660	01-Aug-09	2.99%	-0.59%	5.51%	9.57%	13.97%	7.13%	6.36%	n/a	8.72%	

<b>Suncorp Bank Deposit Fund declared rates<sup>1</sup></b>	<b>Entry fee</b>	<b>Nil entry fee</b>
Suncorp WealthSmart Personal Super	2.05%	1.60%
Suncorp WealthSmart Pension	3.47%	3.01%
Suncorp WealthSmart Business Super	2.05%	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 .