



# Suncorp WealthSmart™ Investment Options Performance Report

WealthSmart Pension  
as at 31 July 2009

Entry fee	MER (%) as at 17 April 2009	Buy/Sell Spread (%)	Performance Fee	Redemption Price (\$)	Wealthsmart Inception Date	Performance (%)						
						Financial YTD	1 Month	3 months	6 months	1 year	5 years (pa)	Since Inception
<b>Diversified Options</b>												
<b>Secure</b>												
Suncorp Secure Trust	0.34%	+/- 0.03%	Yes (1)	1.2197	12-May-05	0.61%	0.61%	0.68%	1.22%	3.91%	n/a	4.12%
<b>Conservative</b>												
Suncorp Conservative Portfolio	0.54%	+/-0.13%	Yes (1)	1.0341	17-Apr-09	2.22%	2.22%	2.95%	n/a	n/a	n/a	3.02%
<b>Balanced</b>												
Suncorp Balanced Porfolio	0.56%	+/-0.17%	Yes (1)	1.0540	17-Apr-09	3.25%	3.25%	4.83%	n/a	n/a	n/a	5.00%
<b>Growth</b>												
Suncorp Growth Portfolio	0.56%	+/-0.20%	Yes (1)	1.0704	17-Apr-09	4.34%	4.34%	6.44%	n/a	n/a	n/a	6.64%
<b>High Growth</b>												
Suncorp High Growth Portfolio	0.76%	+/- 0.23%	Yes (1)	1.0991	17-Apr-09	6.27%	6.27%	9.06%	n/a	n/a	n/a	9.50%
<b>Single sector investment options</b>												
<b>Cash</b>												
Tyndall Capital Guaranteed Fund	0.50%	0	No	1.2220	31-May-05	0.10%	0.10%	0.32%	0.69%	3.13%	n/a	4.21%
Suncorp Cash Fund	0.10%	0	No	1.0050	15-May-09	0.09%	0.09%	n/a	n/a	n/a	n/a	0.22%
<b>Australian Fixed Interest</b>												
Tyndall Australian Bond Fund	0.45%	0	No	1.2246	13-Oct-05	0.30%	0.30%	-1.05%	-1.77%	8.74%	n/a	4.69%
Vanguard Australian Fixed Interest Index Fund	0.29%	+/- 0.10%	No	0.9965	17-Apr-09	0.28%	0.28%	-0.91%	n/a	n/a	n/a	-0.73%
<b>International Fixed Interest</b>												
Vanguard Interenation Fixed Interest Index Fund (Hedged)	0.31%	+/- 0.10%	No	1.0154	17-Apr-09	0.57%	0.57%	0.70%	n/a	n/a	n/a	1.16%
<b>Diversified Fixed Interest</b>												
Macquarie Master Diversified Fixed Interest Fund	0.62%	+/- 0.08%	Yes(2)	1.0249	17-Apr-09	1.35%	1.35%	1.61%	n/a	n/a	n/a	2.10%
<b>Diversified Income</b>												
Principal Global Strategic Income Fund - Untaxed	0.80%	+0.10% /-0.50%	No	1.1467	17-Apr-09	4.31%	4.31%	12.96%	n/a	n/a	n/a	14.24%
<b>Australian Property</b>												
RREEF Paladin Property Securities Fund	0.75%	+/- 0.25%	No	1.0617	17-Apr-09	2.17%	2.17%	13.02%	n/a	n/a	n/a	5.77%
Vanguard Property Securities Index Fund	0.34%	+/- 0.20%	No	1.0555	17-Apr-09	2.13%	2.13%	12.18%	n/a	n/a	n/a	5.15%
<b>International Property</b>												
Vanguard International Property Securities Index Fund (Hedged)	0.40%	+/- 0.35%	No	1.1215	17-Apr-09	8.89%	8.89%	14.19%	n/a	n/a	n/a	11.73%
<b>Australian Shares</b>												
Ausbil Aust Active Equities - Untaxed	0.90%	+/- 0.30%	No	1.1556	17-Apr-09	9.18%	9.18%	15.22%	n/a	n/a	n/a	15.13%
BT Wholesale Imputation Fund	0.90%	+/- 0.25%	No	1.1183	17-Apr-09	6.48%	6.48%	10.88%	n/a	n/a	n/a	11.41%
Fidelity Aust Shares	0.85%	+/- 0.25%	No	1.1359	17-Apr-09	8.01%	8.01%	13.31%	n/a	n/a	n/a	13.16%
Intech Australian Shares Active Trust	0.62%	+/- 0.20%	Yes (1)	1.2024	07-Jul-05	7.06%	7.06%	12.72%	25.72%	-4.41%	n/a	3.98%
Perennial Growth Shares Trust (6)	0.92%	+/- 0.30%	No	0.7759	17-Apr-07	7.15%	7.15%	13.36%	29.96%	-10.70%	n/a	-11.60%
Perpetual Wholesale Industrial Fund	0.99%	0.40% / Nil	No	1.1155	17-Apr-09	4.67%	4.67%	12.26%	n/a	n/a	n/a	11.13%
Suncorp Australian Shares Fund	0.25%	0	No	1.1290	17-Apr-09	7.26%	7.26%	12.65%	n/a	n/a	n/a	12.48%
Tyndall Australian Share Income Fund	0.95%	+/- 0.30%	No	1.1371	17-Apr-09	6.39%	6.39%	14.82%	n/a	n/a	n/a	13.28%
Tyndall Australian Share Wholesale Portfolio	0.80%	+/- 0.30%	No	1.3396	03-Dec-04	9.43%	9.43%	15.73%	27.27%	-5.60%	n/a	5.90%
Vanguard Wholesale Australian Shares Index Fund	0.34%	+0.20% / -0.10%	No	0.7617	17-Apr-07	7.15%	7.15%	13.02%	25.21%	-8.85%	n/a	-12.31%
Zurich Equity Income Fund	1.87%	+/-0.35%	No	1.0971	17-Apr-09	4.76%	4.76%	9.29%	n/a	n/a	n/a	9.30%
<b>Australian Shares - specialist</b>												
Ausbil Australian Emerging Leaders Fund	0.85%	+/- 0.30%	Yes(4)	1.2704	17-Apr-09	10.53%	10.53%	22.11%	n/a	n/a	n/a	26.56%
Perpetual Wholesale Geared Australian Share Fund	1.17%	+/- 0.50%	No	0.8021	12-Oct-05	15.05%	15.05%	24.55%	76.44%	-28.42%	n/a	-6.22%
<b>International Shares</b>												
AXA Wholesale Global Equity - Value Fund	0.98%	+/- 0.20%	No	1.0309	17-Apr-09	6.00%	6.00%	1.30%	n/a	n/a	n/a	2.70%
Platinum International Fund	1.54%	+/- 0.25%	No	1.3364	13-Jul-05	5.39%	5.39%	6.76%	8.51%	23.26%	n/a	6.74%
Suncorp International Shares Fund	0.80%	0	No	1.0415	17-Apr-09	3.25%	3.25%	3.97%	n/a	n/a	n/a	3.76%
Vanguard International Shares Index Fund	0.36%	+0.30% /-0.10%	No	1.0328	17-Apr-09	5.30%	5.30%	3.51%	n/a	n/a	n/a	2.89%

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Walter Scott Global Equity Fund	1.28%	+0.25% /-0.20%	No	0.8611	08-May-07	3.28%	3.28%	-0.48%	-6.27%	0.88%	n/a	-7.67%
<b>International Shares - specialist</b>												
BlackRock Global Allocation Fund	0.20%	+/- 0.30%	Yes (3)	0.9405	17-Apr-07	4.36%	4.36%	9.19%	13.00%	-10.00%	n/a	-3.85%
Colonial First State Global Resources Fund	1.16%	+/- 0.30%	No	1.1362	17-Apr-09	8.50%	8.50%	7.71%	n/a	n/a	n/a	13.19%
Lazard Global Small Cap	1.00%	+/- 0.50%	No	1.0635	17-Apr-09	5.68%	5.68%	2.41%	n/a	n/a	n/a	5.95%
<b>Closed investment options</b>												
<b>Diversified investment options</b>												
<b>Conservative</b>												
Suncorp Traditional Capital Stable Fund	0.43%	0	No	n/a	01-Aug-09	n/a	n/a	n/a	n/a	n/a	n/a	n/a
<b>Balanced</b>												
Suncorp Traditional Managed Fund	0.96%	+/-0.35%	No	1.2383	03-Dec-04	2.95%	2.95%	5.19%	5.82%	-2.53%	n/a	4.14%
<b>Growth</b>												
Suncorp Traditional Growth Fund	0.45%	0	No	n/a	01-Aug-09	n/a	n/a	n/a	n/a	n/a	n/a	n/a
<b>High growth</b>												
Suncorp Traditional High Growth Fund	0.45%	0	No	n/a	01-Aug-09	n/a	n/a	n/a	n/a	n/a	n/a	n/a
<b>Single sector investment options</b>												
<b>Australian fixed interest</b>												
AXA Wholesale Australian Monthly Income Fund	0.71%	0	No	n/a	01-Aug-09	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Colonial First State Wholesale Income Fund	0.60%	0	No	1.2246	06-Dec-04	1.13%	1.13%	3.60%	4.17%	1.34%	n/a	3.82%
<b>Diversified fixed interest</b>												
Challenger Wholesale High Yield Fund	0.69%	+/-0.20%	No	n/a	01-Aug-09	n/a	n/a	n/a	n/a	n/a	n/a	n/a
<b>Australian property</b>												
APN Property For Income Fund No 2	0.95%	+/-0.25%	No	n/a	01-Aug-09	n/a	n/a	n/a	n/a	n/a	n/a	n/a

**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 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.

~ 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 Intech 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 Intech 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 Intech charges performance fees in the underlying Intech 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 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. MER for this investment option is effective 1 June 2009.

6. MER for this investment option is effective 1 July 2009 and includes the estimated Expense Recovery Fee of 0.17%.