



Suncorp WealthSmart™ Investment Options Performance Report

WealthSmart Pension
as at 31 October 2009

Entry fee	MER (%) as at 17 April 2009	Buy/Sell Spread (%)	Performance Fee	Redemption Price (\$)	WealthSmart Inception Date	Performance (%)								
						Financial YTD	Interim rate*	1 Month	3 months	6 months	1 year	3 years (pa)	5 years (pa)	Since Inception
Diversified Options														
Secure														
Suncorp Secure Trust	0.34%	+/- 0.03%	Yes (1)	1.2347	12-May-05	1.52%		-0.18%	0.90%	1.58%	3.35%	4.02%	n/a	4.09%
Conservative														
Suncorp Conservative Portfolio	0.54%	+/-0.13%	Yes (1)	1.0723	17-Apr-09	5.65%		-0.95%	3.35%	6.40%	n/a	n/a	n/a	6.47%
Balanced														
Suncorp Balanced Portfolio	0.56%	+/-0.17%	Yes (1)	1.1041	17-Apr-09	7.80%		-1.39%	4.41%	9.45%	n/a	n/a	n/a	9.63%
Growth														
Suncorp Growth Portfolio	0.56%	+/-0.20%	Yes (1)	1.1307	17-Apr-09	9.86%		-1.77%	5.28%	12.07%	n/a	n/a	n/a	12.27%
High Growth														
Suncorp High Growth Portfolio	0.76%	+/- 0.23%	Yes (1)	1.1681	17-Apr-09	12.57%		-2.46%	5.93%	15.52%	n/a	n/a	n/a	15.99%
Single sector investment options														
Cash														
Tyndall Capital Guaranteed Fund	0.50%	0	No	1.2300	31-May-05	0.42%		0.11%	0.32%	0.64%	1.90%	4.15%	n/a	4.05%
Suncorp Cash Fund	0.10%	0	No	1.0138	15-May-09	0.63%		0.18%	0.54%	n/a	n/a	n/a	n/a	0.76%
Australian Fixed Interest														
Tyndall Australian Bond Fund	0.45%	0	No	1.2434	13-Oct-05	1.50%		-0.15%	1.20%	0.14%	4.49%	5.34%	n/a	4.70%
Vanguard Australian Fixed Interest Index Fund	0.29%	+/- 0.10%	No	1.0095	17-Apr-09	1.25%		-0.33%	0.97%	0.06%	n/a	n/a	n/a	0.24%
International Fixed Interest														
Vanguard International Fixed Interest Index Fund (Hedged)	0.31%	+/- 0.10%	No	1.0360	17-Apr-09	2.27%		0.04%	1.69%	2.41%	n/a	n/a	n/a	2.87%
Diversified Fixed Interest														
Macquarie Master Diversified Fixed Interest Fund	0.62%	+/- 0.08%	Yes(2)	1.0534	17-Apr-09	3.83%		0.08%	2.44%	4.09%	n/a	n/a	n/a	4.60%
Diversified Income														
Principal Global Strategic Income Fund - Untaxed	0.80%	+0.10% / -0.50%	No	1.2396	17-Apr-09	12.39%		1.44%	7.74%	21.71%	n/a	n/a	n/a	23.09%
Australian Property														
RREEF Paladin Property Securities Fund	0.75%	+/- 0.25%	No	1.2456	17-Apr-09	19.47%		-9.12%	16.93%	32.16%	n/a	n/a	n/a	23.68%
Vanguard Property Securities Index Fund	0.34%	+/- 0.20%	No	1.2178	17-Apr-09	17.45%		-9.08%	15.00%	29.00%	n/a	n/a	n/a	20.92%
International Property														
Vanguard International Property Securities Index Fund (Hedged)	0.40%	+/- 0.35%	No	1.2970	17-Apr-09	25.51%		-2.51%	15.27%	31.62%	n/a	n/a	n/a	28.79%
Australian Shares														
Ausbil Aust Active Equities - Untaxed	0.90%	+/- 0.30%	No	1.2740	17-Apr-09	19.96%		-2.39%	9.88%	26.61%	n/a	n/a	n/a	26.50%
BT Wholesale Imputation Fund	0.90%	+/- 0.25%	No	1.2343	17-Apr-09	17.13%		-1.84%	10.01%	21.98%	n/a	n/a	n/a	22.56%
Fidelity Aust Shares	0.85%	+/- 0.25%	No	1.2782	17-Apr-09	21.14%		-1.60%	12.16%	27.08%	n/a	n/a	n/a	26.92%
Intech Australian Shares Active Trust	0.62%	+/- 0.20%	Yes (1)	1.3431	07-Jul-05	19.19%		-2.23%	11.33%	25.49%	24.87%	0.10%	n/a	6.36%
Perennial Growth Shares Trust (6)	0.92%	+/- 0.30%	No	0.8457	17-Apr-07	16.41%		-2.26%	8.64%	23.15%	21.66%	n/a	n/a	-7.55%
Perpetual Wholesale Industrial Fund	0.99%	0.40% / Nil	No	1.2785	17-Apr-09	19.57%		-1.35%	14.23%	28.24%	n/a	n/a	n/a	26.95%
Suncorp Australian Shares Fund	0.25%	0	No	1.2488	17-Apr-09	18.25%		-1.98%	10.25%	24.19%	n/a	n/a	n/a	24.00%
Tyndall Australian Share Income Fund	0.95%	+/- 0.30%	No	1.2549	17-Apr-09	17.03%		-1.59%	10.00%	26.29%	n/a	n/a	n/a	24.61%
Tyndall Australian Share Wholesale Portfolio	0.80%	+/- 0.30%	No	1.4795	03-Dec-04	20.46%		-2.66%	10.08%	27.40%	23.30%	0.97%	n/a	7.67%
Vanguard Wholesale Australian Shares Index Fund	0.34%	+0.20% / -0.10%	No	0.8424	17-Apr-07	18.11%		-2.17%	10.23%	24.59%	22.89%	n/a	n/a	-7.69%
Zurich Equity Income Fund	1.87%	+/-0.35%	No	1.1829	17-Apr-09	12.58%		-0.90%	7.46%	17.45%	n/a	n/a	n/a	17.46%
Australian Shares - specialist														
Ausbil Australian Emerging Leaders Fund	0.85%	+/- 0.30%	Yes(4)	1.4075	17-Apr-09	22.05%		-2.02%	10.43%	34.85%	n/a	n/a	n/a	39.76%
Perpetual Wholesale Geared Australian Share Fund	1.17%	+/- 0.50%	No	1.0059	12-Oct-05	43.81%		-2.19%	24.99%	55.67%	52.46%	-12.96%	n/a	-0.51%

Nil Entry fee	MER (%) as at 17 April 2009	Buy/Sell Spread (%)	Performance Fee	Redemption Price (\$)	WealthSmart Inception Date	Performance (%)								
						Financial YTD	Interim rate*	1 Month	3 months	6 months	1 year	3 years (pa)	5 years (pa)	Since Inception
Closed investment options														
Diversified investment options														
Conservative														
Suncorp Traditional Capital Guaranteed Fund	0.40%	0	No	n/a	01-Aug-09	n/a	3.35%	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Conservative														
Suncorp Traditional Capital Stable Fund	0.43%	0	No	1.0381	01-Aug-09	n/a		-1.30%	n/a	n/a	n/a	n/a	n/a	3.36%
Balanced														
Suncorp Traditional Managed Fund	0.96%	+/-0.35%	No	1.2787	01-Aug-09	n/a		-1.44%	n/a	n/a	n/a	n/a	n/a	2.81%
Growth														
Suncorp Traditional Growth Fund	0.45%	0	No	1.0666	01-Aug-09	n/a		-2.33%	n/a	n/a	n/a	n/a	n/a	6.20%
High growth														
Suncorp Traditional High Growth Fund	0.45%	0	No	1.0489	01-Aug-09	n/a		-2.56%	n/a	n/a	n/a	n/a	n/a	4.43%
Single sector investment options														
Australian fixed interest														
AXA Wholesale Australian Monthly Income Fund	0.71%	0	No	1.0087	01-Aug-09	n/a		0.12%	n/a	n/a	n/a	n/a	n/a	0.43%
Colonial First State Wholesale Income Fund	0.60%	0	No	1.2446	01-Aug-09	n/a		0.47%	n/a	n/a	n/a	n/a	n/a	1.19%
Diversified fixed interest														
Challenger Wholesale High Yield Fund	0.69%	+/-0.20%	No	1.0207	01-Aug-09	n/a		-0.30%	n/a	n/a	n/a	n/a	n/a	1.63%
Australian property														
APN Property For Income Fund No 2	0.95%	+/-0.25%	No	1.0967	01-Aug-09	n/a		-4.77%	n/a	n/a	n/a	n/a	n/a	9.19%

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).

* The investment performance shown above for Suncorp Traditional Capital Guaranteed Fund is calculated based on the Interim Rate shown above at 1 July 2009. Please note that the interim rate can change at any time.

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) 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%.