



# Suncorp WealthSmart™ Investment Options Performance Report

WealthSmart Personal Super  
as at 31 December 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	3 years (pa)	5 years (pa)	Since Inception
<b>Diversified Options</b>													
<b>Secure</b>													
Suncorp Secure Portfolio	0.34%	+/-0.03%	Yes (1)	1.2100	26-Nov-04	1.47%	0.18%	0.50%	1.47%	1.98%	2.92%	3.16%	3.13%
<b>Conservative</b>													
Suncorp Conservative Portfolio	0.54%	+/-0.13%	Yes (1)	1.0965	17-Apr-09	7.24%	0.71%	0.92%	7.24%	n/a	n/a	n/a	8.64%
<b>Balanced</b>													
Suncorp Balanced Portfolio	0.56%	+/-0.17%	Yes (1)	1.1398	17-Apr-09	10.55%	1.25%	1.28%	10.55%	n/a	n/a	n/a	12.93%
<b>Growth</b>													
Suncorp Growth Portfolio	0.56%	+/-0.20%	Yes (1)	1.1850	17-Apr-09	14.24%	2.33%	2.09%	14.24%	n/a	n/a	n/a	17.41%
<b>High Growth</b>													
Suncorp High Growth Portfolio	0.76%	+/- 0.23%	Yes (1)	1.2358	17-Apr-09	18.28%	3.34%	2.53%	18.28%	n/a	n/a	n/a	22.44%
<b>Single sector investment options</b>													
<b>Cash</b>													
Tyndall Capital Guaranteed Fund	0.50%	0	No	1.2100	14-Dec-04	0.55%	0.13%	0.32%	0.55%	1.13%	3.22%	3.16%	3.15%
Suncorp Cash Fund	0.10%	0	No	1.0173	13-May-09	0.80%	0.15%	0.43%	0.80%	n/a	n/a	n/a	0.88%
<b>Australian Fixed Interest</b>													
Tyndall Australian Bond Fund	0.45%	0	No	1.2214	22-Dec-04	2.04%	-0.28%	0.69%	2.04%	1.17%	4.32%	3.41%	3.36%
Vanguard Australian Fixed Interest Index Fund	0.29%	+/- 0.10%	No	1.0162	17-Apr-09	1.80%	-0.62%	0.30%	1.80%	n/a	n/a	n/a	0.68%
<b>International Fixed Interest</b>													
Vanguard International Fixed Interest Index Fund (Hedged)	0.31%	+/- 0.10%	No	1.0337	17-Apr-09	2.02%	-0.74%	0.09%	2.02%	n/a	n/a	n/a	2.42%
<b>Diversified Fixed Interest</b>													
Macquarie Master Diversified Fixed Interest Fund	0.62%	+/- 0.08%	Yes(2)	1.0786	17-Apr-09	6.08%	0.99%	1.82%	6.08%	n/a	n/a	n/a	6.87%
<b>Diversified income</b>													
Principal Global Strategic Income Fund	0.80%	+0.10% /-0.50%	No	1.2399	17-Apr-09	13.68%	1.72%	3.88%	13.68%	n/a	n/a	n/a	22.85%
<b>Australian property</b>													
RREEF Paladin Property Securities Fund	0.75%	+/- 0.25%	No	1.3163	17-Apr-09	25.32%	3.42%	-4.90%	25.32%	n/a	n/a	n/a	30.42%
Vanguard Property Securities Index Fund	0.34%	+/- 0.20%	No	1.2843	17-Apr-09	23.25%	3.06%	-5.50%	23.25%	n/a	n/a	n/a	27.25%
<b>International property</b>													
Vanguard International Property Securities Index Fund (Hedged)	0.40%	+/- 0.35%	No	1.4298	17-Apr-09	37.77%	5.15%	5.51%	37.77%	n/a	n/a	n/a	41.66%
<b>Australian Shares</b>													
Ausbil Australian Active Equity Fund	0.90%	+/- 0.30%	No	1.3552	17-Apr-09	27.14%	3.59%	3.03%	27.14%	n/a	n/a	n/a	34.27%
BT Wholesale Imputation Fund	0.90%	+/- 0.25%	No	1.2481	17-Apr-09	19.67%	3.73%	3.00%	19.67%	n/a	n/a	n/a	23.66%
Fidelity Australian Equities Fund	0.85%	+/- 0.25%	No	1.3012	17-Apr-09	23.85%	3.58%	3.52%	23.85%	n/a	n/a	n/a	28.92%
Intech Australian Shares Active Trust	0.62%	+/- 0.20%	Yes (1)	1.5124	29-Oct-04	23.30%	3.58%	1.37%	23.30%	40.53%	-1.13%	6.61%	7.68%
Perennial Growth Shares Trust (6)	0.92%	+/- 0.30%	No	1.0485	17-Nov-06	19.88%	3.42%	2.70%	19.88%	53.42%	-0.85%	n/a	0.43%
Perpetual Wholesale Industrial Fund	0.99%	0.40% / Nil	No	1.2544	17-Apr-09	18.65%	2.29%	-0.16%	18.65%	n/a	n/a	n/a	24.28%
Suncorp Australian Shares Fund	0.25%	0	No	1.2774	17-Apr-09	21.13%	3.25%	3.22%	21.13%	n/a	n/a	n/a	26.56%
Tyndall Australian Share Income Fund	0.95%	+/- 0.30%	No	1.2940	17-Apr-09	19.67%	3.23%	2.17%	19.67%	n/a	n/a	n/a	28.21%
Tyndall Australian Share Wholesale Portfolio	0.80%	+/- 0.30%	No	1.5606	10-Nov-04	26.75%	4.39%	3.98%	26.75%	45.38%	2.08%	7.50%	8.39%
Vanguard Australian Shares Index Fund	0.34%	+0.20% / -0.10%	No	1.3761	13-Jan-05	21.09%	3.11%	2.54%	21.09%	39.05%	-1.21%	n/a	5.94%
Zurich Investments Equity Income Fund	1.87%	+/-0.35%	No	1.2010	17-Apr-09	14.99%	2.33%	2.94%	14.99%	n/a	n/a	n/a	18.99%

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<b>Australian Shares - specialist</b>													
Ausbil Australian Emerging Leaders Fund	0.85%	+/- 0.30%	Yes(4)	1.4889	17-Apr-09	28.85%	4.55%	4.04%	28.85%	n/a	n/a	n/a	47.52%
Perpetual Wholesale Geared Australian Share Fund	1.17%	+/- 0.50%	No	1.5378	19-Oct-04	55.11%	5.98%	4.37%	55.11%	116.14%	-11.36%	3.99%	8.03%
<b>International Shares</b>													
AXA Wholesale Global Equity - Value Fund	0.98%	+/- 0.20%	No	1.0881	17-Apr-09	10.84%	3.84%	1.57%	10.84%	n/a	n/a	n/a	7.81%
Platinum International Fund	1.54%	+/- 0.25%	No	1.3978	19-Oct-04	9.05%	4.64%	1.58%	9.05%	18.47%	2.97%	5.61%	6.01%
Suncorp Global Shares Fund	0.80%	0	No	1.0887	17-Apr-09	7.25%	3.96%	3.25%	7.25%	n/a	n/a	n/a	7.87%
Vanguard International Shares Index Fund	0.36%	+0.30% /-0.10%	No	1.0648	17-Apr-09	7.42%	2.93%	1.50%	7.42%	n/a	n/a	n/a	5.50%
Walter Scott Global Equity Fund	1.28%	+0.25% /-0.20%	No	0.9103	16-Nov-06	5.27%	3.49%	2.33%	5.27%	4.12%	-4.47%	n/a	-4.01%
<b>International Shares - specialist</b>													
BlackRock Global Allocation Fund	0.20%	+/- 0.30%	Yes (3)	1.0640	13-Dec-06	14.78%	1.98%	4.07%	14.78%	24.43%	0.83%	n/a	0.93%
Colonial First State Global Resources Fund	1.16%	+/- 0.30%	No	1.2634	17-Apr-09	21.76%	3.51%	12.65%	21.76%	n/a	n/a	n/a	25.17%
Lazard Global Small Cap Fund	1.00%	+/- 0.50%	No	1.1472	17-Apr-09	13.34%	6.30%	2.23%	13.34%	n/a	n/a	n/a	13.66%
<b>Closed investment options</b>													
<b>Secure</b>													
Suncorp Traditional Capital Guaranteed Fund	0.40%	0	No	n/a	01-Aug-09	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
<b>Conservative</b>													
Suncorp Traditional Capital Stable Fund	0.43%	0	No	1.0562	01-Aug-09	n/a	1.03%	1.21%	n/a	n/a	n/a	n/a	5.05%
<b>Balanced</b>													
Suncorp Traditional Managed Fund	0.96%	+/-0.35%	No	1.2847	01-Dec-04	9.79%	1.82%	2.12%	9.79%	10.98%	-0.23%	3.95%	4.43%
<b>Growth</b>													
Suncorp Traditional Growth Fund	0.45%	0	No	1.1020	01-Aug-09	n/a	2.66%	2.02%	n/a	n/a	n/a	n/a	9.60%
<b>High growth</b>													
Suncorp Traditional High Growth Fund	0.45%	0	No	#N/A	-	n/a	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>													
Colonial First State Wholesale Income Fund	0.60%	0	No	1.1940	10-Nov-04	2.36%	0.61%	0.58%	2.36%	5.65%	2.41%	2.85%	2.84%

**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 out performance. 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%.