



Suncorp WealthSmart® Investment Options Performance Report

Suncorp WealthSmart Pension
as at 31 July 2014

Entry fee	Investment fee (%) as at 30 June 2014	Buy/Sell Spread (%)	Performance Fee	Redemption Price (\$)	Fund Inception Date	Performance (%)								
						Financial YTD	1 Month	3 months	6 months	1 year	3 years (pa)	5 years (pa)	Since Inception	
Diversified investment options														
Lifestage Funds														
Suncorp Lifestage Fund 1934 or prior	0.20%	Nil	No	n/a	-	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Suncorp Lifestage Fund 1935-39	0.20%	Nil	No	n/a	-	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Suncorp Lifestage Fund 1940-44	0.20%	Nil	No	n/a	-	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Suncorp Lifestage Fund 1945-49	0.20%	Nil	No	n/a	-	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Suncorp Lifestage Fund 1950-54	0.20%	Nil	No	n/a	-	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Suncorp Lifestage Fund 1955-59	0.20%	Nil	No	n/a	-	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Secure														
Suncorp Secure Portfolio	0.34%	+/- 0.03%	Yes (1)	1.5079	12-May-05	0.17%	0.17%	0.40%	0.71%	1.48%	2.65%	2.98%	3.50%	
Conservative														
Suncorp Conservative Portfolio	0.54%	+/-0.10%	Yes (1)	1.4783	17-Apr-09	0.70%	0.70%	1.85%	2.64%	5.30%	6.37%	6.02%	6.28%	
Suncorp Universal Capital Stable Fund	0.30%	+/-0.07%	Yes (1)	1.0834	26-Aug-13	0.88%	0.88%	2.38%	4.49%	n/a	n/a	n/a	7.08%	
Balanced														
Suncorp Balanced Portfolio	0.56%	+/-0.14%	Yes (1)	1.5938	17-Apr-09	1.05%	1.05%	2.37%	3.20%	6.83%	8.35%	7.22%	7.80%	
Suncorp Universal Balanced Fund	0.30%	+/-0.11%	Yes (1)	1.0476	15-Nov-13	0.59%	0.59%	1.77%	3.32%	n/a	n/a	n/a	3.84%	
Growth														
Suncorp Growth Portfolio	0.56%	+/-0.16%	Yes (1)	1.6995	17-Apr-09	1.37%	1.37%	2.88%	3.75%	8.45%	10.31%	8.27%	9.12%	
Suncorp Universal Growth Fund	0.30%	+/-0.21%	Yes (1)	1.1063	15-Oct-13	1.33%	1.33%	3.18%	6.08%	n/a	n/a	n/a	9.54%	
High growth														
Suncorp High Growth Portfolio	0.76%	+/- 0.17%	Yes (1)	1.7802	17-Apr-09	1.74%	1.74%	3.35%	4.32%	9.57%	11.97%	8.70%	10.08%	
Single sector investment options														
Cash														
Suncorp Cash Fund	0.00%	Nil	No	1.2621	15-May-09	0.23%	0.23%	0.59%	1.10%	2.22%	3.01%	3.31%	3.21%	
Suncorp Guaranteed Cash Fund (7)	0.50%	Nil	No	1.4429	31-May-05	0.14%	0.14%	0.24%	0.44%	0.86%	1.64%	2.04%	3.02%	
Australian fixed interest														
Tyndall Australian Bond Fund	0.45%	+/- 0.03%	No	1.7031	13-Oct-05	0.17%	0.17%	2.02%	3.15%	4.36%	5.04%	5.44%	5.12%	
Vanguard® Australian Fixed Interest Index Fund	0.24%	+/- 0.10%	No	1.3828	17-Apr-09	0.12%	0.12%	2.03%	2.97%	3.87%	4.93%	5.39%	4.95%	
International fixed interest														
Vanguard® International Fixed Interest Index Fund (Hedged)	0.26%	+/- 0.10%	No	1.4480	17-Apr-09	0.46%	0.46%	1.75%	3.07%	5.50%	5.91%	5.97%	5.86%	
Diversified fixed interest														
Macquarie Diversified Fixed Interest Fund	0.62%	+/- 0.08%	Yes(2)	1.4418	17-Apr-09	0.16%	0.16%	1.81%	2.34%	3.34%	4.27%	5.68%	5.78%	
Diversified income														
Colonial First State Global Credit Income Fund	0.62%	+/- 0.25%	No	1.9264	7-May-12	0.27%	0.27%	1.22%	2.91%	5.72%	n/a	n/a	6.21%	
Australian property														
Ironbark RREEF Paladin Property Securities Fund	0.85%	+/- 0.25%	No	2.1183	17-Apr-09	4.74%	4.74%	8.61%	17.27%	15.44%	17.65%	13.33%	13.76%	
Vanguard® Australian Property Securities Index Fund	0.24%	+/- 0.15%	No	2.0622	17-Apr-09	4.66%	4.66%	8.05%	16.54%	15.53%	17.80%	12.85%	13.19%	
International property														
Vanguard® International Property Securities Index Fund (Hedged)	0.43%	+/- 0.30%	No	2.8223	17-Apr-09	0.25%	0.25%	4.16%	12.43%	13.86%	11.31%	18.71%	20.11%	
Australian shares														
Ausbil Australian Active Equity Fund	0.90%	+/- 0.25%	No	2.0003	17-Apr-09	3.81%	3.81%	2.02%	11.13%	18.49%	14.71%	10.15%	12.54%	
BT Wholesale Imputation Fund	0.90%	+0.50/Nil	No	1.8292	17-Apr-09	3.57%	3.57%	2.63%	8.93%	13.41%	11.99%	8.91%	10.65%	
Fidelity Australian Equities Fund	0.85%	+/- 0.25%	No	2.1462	17-Apr-09	3.23%	3.23%	3.15%	10.67%	18.25%	15.44%	12.10%	14.05%	
Ibbotson Australian Shares Active Trust (6)	0.62%	+/- 0.15%	Yes (1)	2.0637	7-Jul-05	4.14%	4.14%	2.91%	9.92%	15.64%	12.11%	9.97%	7.24%	
Perennial Growth Shares Wholesale Trust (5)	0.92%	+/- 0.30%	No	1.2566	17-Apr-07	4.10%	4.10%	4.38%	13.11%	19.55%	11.75%	8.70%	1.87%	
Perpetual Wholesale Industrial Fund	0.99%	0.30% / Nil	No	2.3117	17-Apr-09	3.36%	3.36%	3.15%	10.69%	17.44%	20.47%	14.19%	15.66%	
Suncorp Australian Shares Fund	0.25%	Nil	No	1.9328	17-Apr-09	4.45%	4.45%	3.24%	10.18%	16.25%	12.63%	9.91%	11.81%	
Tyndall Australian Share Wholesale Portfolio	0.80%	+/- 0.30%	No	2.3601	3-Dec-04	4.99%	4.99%	3.83%	10.16%	16.88%	13.57%	10.54%	8.28%	
Vanguard® Australian Shares Index Fund	0.18%	+0.15% / -0.10%	No	1.2930	17-Apr-07	4.11%	4.11%	3.07%	9.74%	15.72%	12.62%	9.73%	2.27%	
Australian shares - specialist														
Ausbil Australian Emerging Leaders Fund	0.85%	+/- 0.30%	Yes(4)	2.1161	17-Apr-09	4.20%	4.20%	-0.93%	10.30%	24.95%	8.58%	9.31%	13.74%	
Perpetual Wholesale Geared Australian Share Fund	2.58% (9)	+/- 0.375%	No	2.6201	12-Oct-05	11.33%	11.33%	5.86%	19.27%	39.94%	32.19%	25.07%	10.45%	
Tyndall Australian Share Income Fund	0.95%	+/- 0.30%	No	1.9671	17-Apr-09	4.92%	4.92%	3.82%	12.03%	17.64%	14.72%	10.14%	12.18%	
Zurich Investments Equity Income Fund	1.87%	+/-0.15%	No	1.7896	17-Apr-09	3.26%	3.26%	2.02%	7.70%	12.45%	11.33%	8.85%	10.19%	

Entry fee	Investment fee (%) as at 30 June 2014	Buy/Sell Spread (%)	Performance Fee	Redemption Price (\$)	Fund Inception Date	Performance (%)							
						Financial YTD	1 Month	3 months	6 months	1 year	3 years (pa)	5 years (pa)	Since Inception
International shares													
Grant Samuel Epoch Global Equity Shareholder Yield (Unhedged) Fund	1.25%	+/-0.20%	No	1.4718	11-Dec-12	-1.56%	-1.56%	-1.12%	1.64%	8.81%	n/a	n/a	25.06%
Platinum International Fund	1.54%	+/- 0.25%	No	2.0038	13-Jul-05	1.23%	1.23%	4.49%	0.41%	12.42%	14.67%	7.04%	6.90%
Suncorp Global Shares Fund	0.80%	Nil	No	1.6671	17-Apr-09	-0.62%	-0.62%	1.99%	1.67%	10.03%	15.05%	8.44%	8.72%
Vanguard® International Shares Index Fund	0.18%	+0.15% / -0.10%	No	1.6795	17-Apr-09	-0.44%	-0.44%	1.35%	0.94%	10.50%	16.93%	8.79%	8.88%
Walter Scott Global Equity Fund	1.28%	0.20% /-0.14%	No	1.3205	8-May-07	-0.25%	-0.25%	1.32%	0.26%	6.77%	14.48%	7.52%	2.58%
International shares - specialist													
BlackRock Global Allocation Fund	0.20%	+/- 0.30%	Yes (3)	1.5915	17-Apr-07	0.00%	0.00%	2.66%	4.92%	9.34%	8.27%	9.66%	5.22%
Colonial First State Global Resources Fund	1.18%	+/- 0.30%	No	1.2106	17-Apr-09	3.47%	3.47%	6.73%	10.27%	17.62%	-6.35%	-0.03%	2.34%
Lazard Global Small Cap Fund	0.97%	+/- 0.50%	No	2.1045	17-Apr-09	-2.41%	-2.41%	2.65%	-0.14%	13.56%	20.78%	13.14%	13.62%
Closed investment options													
Diversified investment options													
Secure													
Suncorp Traditional Capital Guaranteed Fund	0.40%	Nil	No	n/a	1-Aug-09	0.32%	0.32%	1.86%	4.14%	9.04%	6.16%	n/a	5.77%
Conservative													
Suncorp Traditional Capital Stable Fund	0.43%	Nil	No	1.5097	1-Aug-09	1.00%	1.00%	2.01%	4.01%	7.41%	8.24%	n/a	7.19%
Balanced													
Suncorp Traditional Balanced Fund (7)	0.75%	Nil	No	1.9235	3-Dec-04	1.55%	1.55%	2.56%	5.26%	9.53%	9.91%	7.79%	6.02%
Growth													
Suncorp Traditional Growth Fund	0.45%	Nil	No	1.7165	1-Aug-09	2.08%	2.08%	2.98%	6.36%	11.94%	12.69%	n/a	9.98%
High growth													
Suncorp Traditional High Growth Fund	0.45%	Nil	No	1.6900	1-Aug-09	2.23%	2.23%	3.17%	6.81%	12.85%	13.64%	n/a	9.64%
Single sector investment options													
Australian fixed interest													
AMP Capital Wholesale Australian Monthly Income Fund (8)	0.60%	Nil	No	1.2431	1-Aug-09	0.30%	0.30%	0.73%	1.56%	2.96%	3.07%	n/a	3.10%
Colonial First State Wholesale Income Fund	0.60%	Nil	No	1.7929	6-Dec-04	-0.14%	-0.14%	-1.97%	2.12%	15.27%	8.39%	6.53%	5.22%
Australian property													
APN Unlisted Property Fund	1.08%	Nil	No	1.4735	4-Sep-12	2.21%	2.21%	3.20%	2.62%	3.96%	n/a	n/a	2.72%

Fund Name	Investment fee (%) as at 30 June 2014	Buy/Sell Spread (%)	Performance Fee	Redemption Price (\$)	Fund Inception Date	Performance (%)								
						Financial YTD	1 Month	3 months	6 months	1 year	3 years (pa)	5 years (pa)	Since Inception	
Diversified investment options														
Lifestage Funds														
Suncorp Lifestage Fund 1934 or prior	0.20%	Nil	No	n/a	-	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Suncorp Lifestage Fund 1935-39	0.20%	Nil	No	n/a	-	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Suncorp Lifestage Fund 1940-44	0.20%	Nil	No	n/a	-	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Suncorp Lifestage Fund 1945-49	0.20%	Nil	No	n/a	-	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Suncorp Lifestage Fund 1950-54	0.20%	Nil	No	n/a	-	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Suncorp Lifestage Fund 1955-59	0.20%	Nil	No	n/a	-	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Secure														
Suncorp Secure Portfolio	0.34%	+/- 0.03%	Yes (1)	1.5079	1-Aug-09	0.13%	0.13%	0.28%	0.49%	1.03%	2.20%	n/a	2.53%	
Conservative														
Suncorp Conservative Portfolio	0.54%	+/-0.10%	Yes (1)	1.4783	1-Aug-09	0.67%	0.67%	1.73%	2.42%	4.84%	5.90%	n/a	5.56%	
Suncorp Universal Capital Stable Fund	0.30%	+/-0.07%	Yes (1)	1.0834	26-Aug-13	0.85%	0.85%	2.27%	4.26%	n/a	n/a	n/a	6.64%	
Balanced														
Suncorp Balanced Portfolio	0.56%	+/-0.14%	Yes (1)	1.5938	1-Aug-09	1.01%	1.01%	2.26%	2.97%	6.37%	7.87%	n/a	6.75%	
Suncorp Universal Balanced Fund	0.30%	+/-0.11%	Yes (1)	1.0476	15-Nov-13	0.55%	0.55%	1.65%	3.10%	n/a	n/a	n/a	3.52%	
Growth														
Suncorp Growth Portfolio	0.56%	+/-0.16%	Yes (1)	1.6995	1-Aug-09	1.34%	1.34%	2.77%	3.52%	7.97%	9.83%	n/a	7.80%	
Suncorp Universal Growth Fund	0.30%	+/-0.21%	Yes (1)	1.1063	15-Oct-13	1.29%	1.29%	3.06%	5.85%	n/a	n/a	n/a	9.16%	
High growth														
Suncorp High Growth Portfolio	0.76%	+/- 0.17%	Yes (1)	1.7802	1-Aug-09	1.70%	1.70%	3.24%	4.09%	9.09%	11.47%	n/a	8.23%	
Single sector investment options														
Cash														
Suncorp Cash Fund	0.00%	Nil	No	1.2621	1-Aug-09	0.19%	0.19%	0.48%	0.88%	1.77%	2.55%	n/a	2.86%	
Suncorp Guaranteed Cash Fund (7)	0.50%	Nil	No	1.4429	1-Aug-09	0.10%	0.10%	0.13%	0.22%	0.42%	1.19%	n/a	1.60%	
Australian fixed interest														
Tyndall Australian Bond Fund	0.45%	+/- 0.03%	No	1.7031	1-Aug-09	0.13%	0.13%	1.90%	2.93%	3.90%	4.58%	n/a	4.98%	
Vanguard® Australian Fixed Interest Index Fund	0.24%	+/- 0.10%	No	1.3828	1-Aug-09	0.09%	0.09%	1.92%	2.75%	3.41%	4.47%	n/a	4.93%	
International fixed interest														
Vanguard® International Fixed Interest Index Fund (Hedged)	0.26%	+/- 0.10%	No	1.4480	1-Aug-09	0.42%	0.42%	1.64%	2.85%	5.03%	5.44%	n/a	5.51%	
Diversified fixed interest														
Macquarie Diversified Fixed Interest Fund	0.62%	+/- 0.08%	Yes(2)	1.4418	1-Aug-09	0.13%	0.13%	1.70%	2.12%	2.88%	3.81%	n/a	5.22%	
Diversified income														
Colonial First State Global Credit Income Fund	0.62%	+/- 0.25%	No	1.9264	7-May-12	0.23%	0.23%	1.11%	2.68%	5.25%	n/a	n/a	5.74%	
Australian property														
Ironbark RREEF Paladin Property Securities Fund	0.85%	+/- 0.25%	No	2.1183	1-Aug-09	4.70%	4.70%	8.49%	17.01%	14.93%	17.13%	n/a	12.84%	
Vanguard® Australian Property Securities Index Fund	0.24%	+/- 0.15%	No	2.0622	1-Aug-09	4.62%	4.62%	7.93%	16.28%	15.02%	17.28%	n/a	12.37%	
International property														
Vanguard® International Property Securities Index Fund (Hedged)	0.43%	+/- 0.30%	No	2.8223	1-Aug-09	0.21%	0.21%	4.04%	12.18%	13.36%	10.82%	n/a	18.21%	
Australian shares														
Ausbil Australian Active Equity Fund	0.90%	+/- 0.25%	No	2.0003	1-Aug-09	3.77%	3.77%	1.91%	10.88%	17.97%	14.20%	n/a	9.68%	
BT Wholesale Imputation Fund	0.90%	+0.50/Nil	No	1.8292	1-Aug-09	3.53%	3.53%	2.51%	8.69%	12.92%	11.50%	n/a	8.44%	
Fidelity Australian Equities Fund	0.85%	+/- 0.25%	No	2.1462	1-Aug-09	3.20%	3.20%	3.04%	10.43%	17.73%	14.93%	n/a	11.62%	
Ibbotson Australian Shares Active Trust (6)	0.62%	+/- 0.15%	Yes (1)	2.0637	1-Aug-09	4.11%	4.11%	2.80%	9.68%	15.13%	11.61%	n/a	9.49%	
Perennial Growth Shares Wholesale Trust (5)	0.92%	+/- 0.30%	No	1.2566	1-Aug-09	4.06%	4.06%	4.26%	12.86%	19.03%	11.26%	n/a	8.23%	
Perpetual Wholesale Industrial Fund	0.99%	0.30% / Nil	No	2.3117	1-Aug-09	3.32%	3.32%	3.03%	10.45%	16.93%	19.94%	n/a	13.70%	
Suncorp Australian Shares Fund	0.25%	Nil	No	1.9328	1-Aug-09	4.41%	4.41%	3.12%	9.94%	15.73%	12.13%	n/a	9.44%	
Tyndall Australian Share Wholesale Portfolio	0.80%	+/- 0.30%	No	2.3601	1-Aug-09	4.95%	4.95%	3.72%	9.92%	16.37%	13.07%	n/a	10.07%	
Vanguard® Australian Shares Index Fund	0.18%	0.15% / -0.10%	No	1.2930	1-Aug-09	4.07%	4.07%	2.96%	9.51%	15.21%	12.13%	n/a	9.25%	
Australian shares - specialist														
Ausbil Australian Emerging Leaders Fund	0.85%	+/- 0.30%	Yes(4)	2.1161	1-Aug-09	4.16%	4.16%	-1.03%	10.06%	24.40%	8.10%	n/a	8.84%	
Perpetual Wholesale Geared Australian Share Fund	2.58% (9)	+/- 0.375%	No	2.6201	1-Aug-09	11.29%	11.29%	5.74%	19.01%	39.32%	31.61%	n/a	24.54%	
Tyndall Australian Share Income Fund	0.95%	+/- 0.30%	No	1.9671	1-Aug-09	4.88%	4.88%	3.70%	11.79%	17.13%	14.22%	n/a	9.66%	
Zurich Investments Equity Income Fund	1.87%	+/-0.15%	No	1.7896	1-Aug-09	3.22%	3.22%	1.91%	7.46%	11.96%	10.84%	n/a	8.38%	
International shares														
Grant Samuel Epoch Global Equity Shareholder Yield (Unhedged) Fund	1.25%	+/-0.20%	No	1.4718	11-Dec-12	-1.59%	-1.59%	-1.23%	1.42%	8.34%	n/a	n/a	24.51%	
Platinum International Fund	1.54%	+/- 0.25%	No	2.0038	1-Aug-09	1.20%	1.20%	4.38%	0.19%	11.92%	14.16%	n/a	6.57%	
Suncorp Global Shares Fund	0.80%	Nil	No	1.6671	1-Aug-09	-0.66%	-0.66%	1.88%	1.45%	9.55%	14.55%	n/a	7.97%	
Vanguard® International Shares Index Fund	0.18%	+0.15% / -0.10%	No	1.6795	1-Aug-09	-0.48%	-0.48%	1.23%	0.72%	10.02%	16.42%	n/a	8.32%	
Walter Scott Global Equity Fund	1.28%	0.20% / -0.14%	No	1.3205	1-Aug-09	-0.29%	-0.29%	1.21%	0.04%	6.30%	13.97%	n/a	7.05%	
International shares - specialist														
BlackRock Global Allocation Fund	0.20%	+/- 0.30%	Yes (3)	1.5915	1-Aug-09	-0.03%	-0.03%	2.55%	4.69%	8.86%	7.79%	n/a	9.18%	
Colonial First State Global Resources Fund	1.18%	+/- 0.30%	No	1.2106	1-Aug-09	3.44%	3.44%	6.62%	10.03%	17.11%	-6.76%	n/a	-0.47%	
Lazard Global Small Cap Fund	0.97%	+/- 0.50%	No	2.1045	1-Aug-09	-2.44%	-2.44%	2.53%	-0.35%	13.06%	20.24%	n/a	12.66%	

Nil Entry fee	Investment fee (%) as at 30 June 2014	Buy/Sell Spread (%)	Performance Fee	Redemption Price (\$)	Fund Inception Date	Performance (%)							
						Financial YTD	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%	Nil	No	n/a	1-Aug-09	0.28%	0.28%	1.75%	3.93%	8.60%	5.72%	n/a	5.33%
Conservative													
Suncorp Traditional Capital Stable Fund	0.43%	Nil	No	1.5097	1-Aug-09	0.96%	0.96%	1.89%	3.79%	6.94%	7.76%	n/a	6.72%
Balanced													
Suncorp Traditional Balanced Fund (7)	0.75%	Nil	No	1.9235	1-Aug-09	1.51%	1.51%	2.44%	5.03%	9.05%	9.43%	n/a	7.33%
Growth													
Suncorp Traditional Growth Fund	0.45%	Nil	No	1.7165	1-Aug-09	2.04%	2.04%	2.87%	6.12%	11.45%	12.20%	n/a	9.49%
High growth													
Suncorp Traditional High Growth Fund	0.45%	Nil	No	1.6900	1-Aug-09	2.19%	2.19%	3.05%	6.57%	12.36%	13.14%	n/a	9.15%
Single sector investment options													
Australian fixed interest													
AMP Capital Wholesale Australian Monthly Income Fund (8)	0.60%	Nil	No	1.2431	1-Aug-09	0.26%	0.26%	0.62%	1.34%	2.51%	2.62%	n/a	2.65%
Colonial First State Wholesale Income Fund	0.60%	Nil	No	1.7929	1-Aug-09	-0.18%	-0.18%	-2.08%	1.90%	14.77%	7.91%	n/a	6.06%
Australian property													
APN Unlisted Property Fund	1.08%	Nil	No	1.4735	4-Sep-12	2.17%	2.17%	3.08%	2.40%	3.51%	n/a	n/a	2.27%

Suncorp Traditional Capital Guaranteed Fund declared rates including Special Bonus rate for 2013/14	Entry fee	Nil entry fee
Suncorp WealthSmart Personal Super	7.67%	7.24%
Suncorp WealthSmart Pension & Term Allocated Pension	9.54%	9.10%
Suncorp WealthSmart Business Super	7.67%	na
Suncorp Traditional Capital Guaranteed Fund interim rates²	Entry fee	Nil entry fee
Suncorp WealthSmart Personal Super	2.50%	2.07%
Suncorp WealthSmart Pension & Term Allocated Pension	3.79%	3.35%
Suncorp WealthSmart Business Super	2.50%	na

1. 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.

2. The interim rate applies from 1 July 2014.

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) 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 .
8. On 12 November 2012, AXA Wholesale Monthly Income Fund name changed to AMP Capital Wholesale Monthly Income Fund.
9. The percentage quoted is based on the Fund's net asset value. The fund's investment fee based on gross asset is 1.17%pa. If the average gearing level is 50%, the management cost will be 2.340% of net asset value. If the average gearing level over the year is higher than 50%, the management cost will be higher than 2.340%.The maximum cost under the Fund's constitution is 5% of the gross asset value of the Fund.