



Suncorp WealthSmart® Investment Options Performance Report

Suncorp WealthSmart Pension
as at 31 August 2014 (Suncorp Traditional Capital Guaranteed Fund revised 17/03/2015)

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													
Secure													
Suncorp Secure Portfolio	0.34%	+/- 0.03%	Yes (1)	1.5109	12-May-05	0.30%	0.13%	0.42%	0.76%	1.55%	2.64%	2.90%	3.49%
Conservative													
Suncorp Conservative Portfolio	0.54%	+/-0.10%	Yes (1)	1.4841	17-Apr-09	1.03%	0.33%	1.61%	2.24%	5.67%	6.55%	5.55%	6.24%
Suncorp Universal Capital Stable Fund	0.30%	+/-0.07%	Yes (1)	1.0917	26-Aug-13	1.59%	0.70%	2.40%	3.59%	7.98%	n/a	n/a	7.72%
Balanced													
Suncorp Balanced Portfolio	0.56%	+/-0.14%	Yes (1)	1.5993	17-Apr-09	1.33%	0.28%	2.03%	2.44%	7.08%	8.65%	6.56%	7.73%
Suncorp Universal Balanced Fund	0.30%	+/-0.11%	Yes (1)	1.0582	15-Nov-13	1.54%	0.95%	2.16%	3.31%	n/a	n/a	n/a	4.82%
Growth													
Suncorp Growth Portfolio	0.56%	+/-0.16%	Yes (1)	1.7046	17-Apr-09	1.61%	0.23%	2.46%	2.64%	8.52%	10.73%	7.45%	9.02%
Suncorp Universal Growth Fund	0.30%	+/-0.21%	Yes (1)	1.1206	15-Oct-13	2.57%	1.23%	3.64%	4.72%	n/a	n/a	n/a	10.89%
High growth													
Suncorp High Growth Portfolio	0.76%	+/- 0.17%	Yes (1)	1.7853	17-Apr-09	1.97%	0.22%	2.81%	2.80%	9.71%	12.48%	7.68%	9.96%
Single sector investment options													
Cash													
Suncorp Cash Fund	0.00%	Nil	No	1.2657	15-May-09	0.45%	0.22%	0.65%	1.17%	2.26%	2.95%	3.32%	3.21%
Suncorp Guaranteed Cash Fund (7)	0.50%	Nil	No	1.4453	31-May-05	0.24%	0.10%	0.31%	0.48%	0.87%	1.58%	2.04%	3.01%
Australian fixed interest													
Tyndall Australian Bond Fund	0.45%	+/- 0.03%	No	1.7161	13-Oct-05	0.87%	0.70%	1.60%	3.58%	5.54%	4.78%	5.45%	5.15%
Vanguard® Australian Fixed Interest Index Fund	0.24%	+/- 0.10%	No	1.3961	17-Apr-09	1.02%	0.90%	1.72%	3.62%	5.32%	4.59%	5.45%	5.04%
International fixed interest													
Vanguard® International Fixed Interest Index Fund (Hedged)	0.26%	+/- 0.10%	No	1.4686	17-Apr-09	1.82%	1.36%	2.26%	4.02%	7.10%	5.48%	6.01%	6.04%
Diversified fixed interest													
Macquarie Diversified Fixed Interest Fund	0.62%	+/- 0.08%	Yes(2)	1.4533	17-Apr-09	0.90%	0.73%	1.83%	2.87%	4.43%	4.27%	5.63%	5.83%
Diversified income													
Colonial First State Global Credit Income Fund	0.62%	+/- 0.25%	No	1.9331	7-May-12	0.55%	0.28%	1.17%	2.43%	5.98%	n/a	n/a	6.10%
Australian property													
Ironbark RREEF Paladin Property Securities Fund	0.85%	+/- 0.25%	No	2.1591	17-Apr-09	6.69%	1.86%	10.48%	14.49%	18.11%	17.44%	10.29%	13.92%
Vanguard® Australian Property Securities Index Fund	0.24%	+/- 0.15%	No	2.0968	17-Apr-09	6.35%	1.61%	9.77%	13.73%	17.65%	17.37%	9.95%	13.30%
International property													
Vanguard® International Property Securities Index Fund (Hedged)	0.43%	+/- 0.30%	No	2.9020	17-Apr-09	3.02%	2.76%	3.87%	10.55%	23.95%	14.59%	16.62%	20.37%
Australian shares													
Ausbil Australian Active Equity Fund	0.90%	+/- 0.25%	No	2.0040	17-Apr-09	3.93%	0.12%	1.76%	4.83%	15.54%	15.30%	8.88%	12.35%
BT Wholesale Imputation Fund	0.90%	+0.50/Nil	No	1.8450	17-Apr-09	4.40%	0.80%	2.62%	5.95%	11.79%	13.04%	7.76%	10.64%
Fidelity Australian Equities Fund	0.85%	+/- 0.25%	No	2.1766	17-Apr-09	4.63%	1.35%	2.98%	5.67%	16.04%	16.43%	10.85%	14.09%
Ibbotson Australian Shares Active Trust (6)	0.62%	+/- 0.15%	Yes (1)	2.0820	7-Jul-05	5.00%	0.82%	3.39%	5.36%	12.60%	12.76%	8.67%	7.27%
Perennial Growth Shares Wholesale Trust (5)	0.92%	+/- 0.30%	No	1.2536	17-Apr-07	3.79%	-0.30%	3.18%	7.52%	15.59%	12.68%	7.40%	1.80%
Perpetual Wholesale Industrial Fund	0.99%	0.30% / Nil	No	2.3452	17-Apr-09	4.79%	1.38%	4.14%	7.78%	15.79%	21.18%	12.69%	15.69%
Suncorp Australian Shares Fund	0.25%	Nil	No	1.9422	17-Apr-09	4.89%	0.42%	3.15%	5.52%	13.77%	13.56%	8.72%	11.70%
Tyndall Australian Share Wholesale Portfolio	0.80%	+/- 0.30%	No	2.3814	3-Dec-04	5.87%	0.84%	3.50%	6.53%	14.08%	15.26%	9.35%	8.30%
Vanguard® Australian Shares Index Fund	0.18%	+0.15% / -0.10%	No	1.3012	17-Apr-07	4.70%	0.57%	3.10%	5.59%	13.54%	13.48%	8.54%	2.32%
Australian shares - specialist													
Ausbil Australian Emerging Leaders Fund	0.85%	+/- 0.30%	Yes(4)	2.1354	17-Apr-09	5.08%	0.85%	1.50%	1.50%	19.58%	10.72%	8.14%	13.69%
Perpetual Wholesale Geared Australian Share Fund	2.58% (9)	+/- 0.375%	No	2.5959	12-Oct-05	10.23%	-0.99%	6.32%	9.38%	27.90%	34.08%	21.76%	10.22%
Tyndall Australian Share Income Fund	0.95%	+/- 0.30%	No	1.9895	17-Apr-09	6.04%	1.07%	4.37%	8.60%	15.97%	15.88%	9.24%	12.20%
Zurich Investments Equity Income Fund	1.87%	+/-0.15%	No	1.7907	17-Apr-09	3.25%	0.00%	1.86%	4.00%	9.56%	10.82%	7.93%	10.02%

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 ¹
International shares													
Grant Samuel Epoch Global Equity Shareholder Yield (Unhedged) Fund	1.25%	+/-0.20%	No	1.4960	11-Dec-12	0.00%	1.58%	-0.44%	1.08%	12.64%	n/a	n/a	24.82%
Platinum International Fund	1.54%	+/- 0.25%	No	1.9907	13-Jul-05	0.51%	-0.72%	1.64%	-2.31%	11.14%	15.97%	6.31%	6.75%
Suncorp Global Shares Fund	0.80%	Nil	No	1.7027	17-Apr-09	1.44%	2.07%	1.76%	1.19%	14.02%	17.64%	8.64%	9.00%
Vanguard® International Shares Index Fund	0.18%	+0.15% / -0.10%	No	1.7066	17-Apr-09	1.10%	1.55%	1.46%	0.27%	13.91%	19.43%	8.64%	9.04%
Walter Scott Global Equity Fund	1.28%	0.20% / -0.14%	No	1.3402	8-May-07	1.17%	1.43%	1.29%	-0.16%	9.00%	16.40%	7.81%	2.75%
International shares - specialist													
BlackRock Global Allocation Fund	0.20%	+/- 0.30%	Yes (3)	1.6250	17-Apr-07	2.04%	2.04%	3.09%	4.65%	13.16%	10.50%	9.70%	5.45%
Colonial First State Global Resources Fund	1.18%	+/- 0.30%	No	1.1774	17-Apr-09	0.57%	-2.81%	4.05%	2.15%	9.53%	-5.17%	-0.12%	1.76%
Lazard Global Small Cap Fund	0.97%	+/- 0.50%	No	2.1651	17-Apr-09	0.34%	2.81%	3.85%	0.36%	17.03%	24.07%	13.20%	13.98%
Closed investment options													
Diversified investment options													
Secure													
Suncorp Traditional Capital Guaranteed Fund	0.40%	Nil	No	n/a	1-Aug-09	0.63%	0.32%	1.41%	3.82%	8.73%	6.20%	5.79%	5.78%
Conservative													
Suncorp Traditional Capital Stable Fund	0.43%	Nil	No	1.5243	1-Aug-09	1.91%	0.90%	2.01%	3.29%	8.30%	8.53%	6.84%	7.25%
Balanced													
Suncorp Traditional Balanced Fund (7)	0.75%	Nil	No	1.9437	3-Dec-04	2.55%	0.98%	2.46%	3.74%	10.49%	10.86%	7.51%	6.07%
Growth													
Suncorp Traditional Growth Fund	0.45%	Nil	No	1.7359	1-Aug-09	3.17%	1.06%	2.90%	4.14%	12.75%	13.63%	9.23%	10.03%
High growth													
Suncorp Traditional High Growth Fund	0.45%	Nil	No	1.7106	1-Aug-09	3.41%	1.15%	3.07%	4.31%	13.74%	14.94%	9.06%	9.71%
Single sector investment options													
Australian fixed interest													
AMP Capital Wholesale Australian Monthly Income Fund (8)	0.60%	Nil	No	1.2455	1-Aug-09	0.43%	0.13%	0.59%	1.40%	2.90%	3.00%	3.09%	3.07%
Colonial First State Wholesale Income Fund	0.60%	Nil	No	1.7957	6-Dec-04	-0.05%	0.09%	-1.90%	-2.18%	13.80%	8.58%	6.53%	5.18%
Australian property													
APN Unlisted Property Fund	1.08%	Nil	No	1.4832	4-Sep-12	2.82%	0.59%	3.30%	4.17%	4.23%	n/a	n/a	2.91%

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 [†]
Diversified investment options													
Secure													
Suncorp Secure Portfolio	0.34%	+/- 0.03%	Yes (1)	1.5109	1-Aug-09	0.23%	0.10%	0.31%	0.54%	1.11%	2.18%	2.45%	2.51%
Conservative													
Suncorp Conservative Portfolio	0.54%	+/-0.10%	Yes (1)	1.4841	1-Aug-09	0.96%	0.29%	1.50%	2.02%	5.20%	6.09%	5.09%	5.52%
Suncorp Universal Capital Stable Fund	0.30%	+/-0.07%	Yes (1)	1.0917	26-Aug-13	1.52%	0.66%	2.29%	3.36%	7.50%	n/a	n/a	7.25%
Balanced													
Suncorp Balanced Portfolio	0.56%	+/-0.14%	Yes (1)	1.5993	1-Aug-09	1.26%	0.24%	1.92%	2.22%	6.61%	8.17%	6.09%	6.69%
Suncorp Universal Balanced Fund	0.30%	+/-0.11%	Yes (1)	1.0582	15-Nov-13	1.46%	0.91%	2.04%	3.08%	n/a	n/a	n/a	4.46%
Growth													
Suncorp Growth Portfolio	0.56%	+/-0.16%	Yes (1)	1.7046	1-Aug-09	1.54%	0.20%	2.35%	2.41%	8.05%	10.24%	6.98%	7.71%
Suncorp Universal Growth Fund	0.30%	+/-0.21%	Yes (1)	1.1206	15-Oct-13	2.49%	1.19%	3.52%	4.49%	n/a	n/a	n/a	10.46%
High growth													
Suncorp High Growth Portfolio	0.76%	+/- 0.17%	Yes (1)	1.7853	1-Aug-09	1.89%	0.18%	2.70%	2.57%	9.23%	11.98%	7.20%	8.13%
Single sector investment options													
Cash													
Suncorp Cash Fund	0.00%	Nil	No	1.2657	1-Aug-09	0.38%	0.18%	0.53%	0.94%	1.81%	2.49%	2.86%	2.84%
Suncorp Guaranteed Cash Fund (7)	0.50%	Nil	No	1.4453	1-Aug-09	0.16%	0.06%	0.20%	0.25%	0.43%	1.14%	1.59%	1.58%
Australian fixed interest													
Tyndall Australian Bond Fund	0.45%	+/- 0.03%	No	1.7161	1-Aug-09	0.79%	0.66%	1.49%	3.35%	5.07%	4.32%	4.99%	5.03%
Vanguard® Australian Fixed Interest Index Fund	0.24%	+/- 0.10%	No	1.3961	1-Aug-09	0.95%	0.86%	1.60%	3.39%	4.86%	4.13%	4.98%	5.02%
International fixed interest													
Vanguard® International Fixed Interest Index Fund (Hedged)	0.26%	+/- 0.10%	No	1.4686	1-Aug-09	1.74%	1.32%	2.15%	3.79%	6.63%	5.02%	5.54%	5.68%
Diversified fixed interest													
Macquarie Diversified Fixed Interest Fund	0.62%	+/- 0.08%	Yes(2)	1.4533	1-Aug-09	0.82%	0.69%	1.72%	2.64%	3.97%	3.81%	5.16%	5.27%
Diversified income													
Colonial First State Global Credit Income Fund	0.62%	+/- 0.25%	No	1.9331	7-May-12	0.48%	0.25%	1.06%	2.20%	5.52%	n/a	n/a	5.63%
Australian property													
Ironbark RREEF Paladin Property Securities Fund	0.85%	+/- 0.25%	No	2.1591	1-Aug-09	6.61%	1.82%	10.36%	14.23%	17.59%	16.92%	9.80%	13.01%
Vanguard® Australian Property Securities Index Fund	0.24%	+/- 0.15%	No	2.0968	1-Aug-09	6.27%	1.57%	9.65%	13.47%	17.14%	16.85%	9.46%	12.49%
International property													
Vanguard® International Property Securities Index Fund (Hedged)	0.43%	+/- 0.30%	No	2.9020	1-Aug-09	2.94%	2.72%	3.75%	10.31%	23.40%	14.09%	16.11%	18.50%
Australian shares													
Ausbil Australian Active Equity Fund	0.90%	+/- 0.25%	No	2.0040	1-Aug-09	3.85%	0.08%	1.65%	4.60%	15.03%	14.80%	8.41%	9.53%
BT Wholesale Imputation Fund	0.90%	+0.50/Nil	No	1.8450	1-Aug-09	4.32%	0.76%	2.51%	5.72%	11.30%	12.54%	7.29%	8.46%
Fidelity Australian Equities Fund	0.85%	+/- 0.25%	No	2.1766	1-Aug-09	4.55%	1.31%	2.87%	5.44%	15.53%	15.92%	10.36%	11.70%
Ibbotson Australian Shares Active Trust (6)	0.62%	+/- 0.15%	Yes (1)	2.0820	1-Aug-09	4.92%	0.78%	3.27%	5.13%	12.11%	12.26%	8.19%	9.49%
Perennial Growth Shares Wholesale Trust (5)	0.92%	+/- 0.30%	No	1.2536	1-Aug-09	3.71%	-0.34%	3.06%	7.28%	15.08%	12.18%	6.93%	8.01%
Perpetual Wholesale Industrial Fund	0.99%	0.30% / Nil	No	2.3452	1-Aug-09	4.71%	1.35%	4.02%	7.54%	15.29%	20.64%	12.19%	13.76%
Suncorp Australian Shares Fund	0.25%	Nil	No	1.9422	1-Aug-09	4.82%	0.38%	3.04%	5.29%	13.27%	13.06%	8.24%	9.35%
Tyndall Australian Share Wholesale Portfolio	0.80%	+/- 0.30%	No	2.3814	1-Aug-09	5.79%	0.80%	3.38%	6.29%	13.57%	14.75%	8.87%	10.06%
Vanguard® Australian Shares Index Fund	0.18%	0.15% / -0.10%	No	1.3012	1-Aug-09	4.62%	0.53%	2.98%	5.36%	13.04%	12.98%	8.06%	9.20%
Australian shares - specialist													
Ausbil Australian Emerging Leaders Fund	0.85%	+/- 0.30%	Yes(4)	2.1354	1-Aug-09	5.00%	0.81%	1.39%	1.27%	19.05%	10.23%	7.66%	8.86%
Perpetual Wholesale Geared Australian Share Fund	2.58% (9)	+/- 0.375%	No	2.5959	1-Aug-09	10.15%	-1.02%	6.20%	9.14%	27.34%	33.49%	21.23%	23.84%
Tyndall Australian Share Income Fund	0.95%	+/- 0.30%	No	1.9895	1-Aug-09	5.96%	1.04%	4.25%	8.36%	15.47%	15.37%	8.76%	9.72%
Zurich Investments Equity Income Fund	1.87%	+/-0.15%	No	1.7907	1-Aug-09	3.18%	-0.04%	1.74%	3.77%	9.08%	10.33%	7.46%	8.23%
International shares													
Grant Samuel Epoch Global Equity Shareholder Yield (Unhedged) Fund	1.25%	+/-0.20%	No	1.4960	11-Dec-12	-0.08%	1.54%	-0.55%	0.86%	12.14%	n/a	n/a	24.27%
Platinum International Fund	1.54%	+/- 0.25%	No	1.9907	1-Aug-09	0.43%	-0.76%	1.52%	-2.53%	10.65%	15.46%	5.84%	6.30%
Suncorp Global Shares Fund	0.80%	Nil	No	1.7027	1-Aug-09	1.36%	2.03%	1.65%	0.97%	13.52%	17.12%	8.17%	8.26%
Vanguard® International Shares Index Fund	0.18%	+0.15% / -0.10%	No	1.7066	1-Aug-09	1.03%	1.51%	1.35%	0.05%	13.41%	18.91%	8.16%	8.49%
Walter Scott Global Equity Fund	1.28%	0.20% /-0.14%	No	1.3402	1-Aug-09	1.09%	1.39%	1.18%	-0.38%	8.52%	15.89%	7.33%	7.22%
International shares - specialist													
BlackRock Global Allocation Fund	0.20%	+/- 0.30%	Yes (3)	1.6250	1-Aug-09	1.97%	2.00%	2.97%	4.42%	12.67%	10.01%	9.21%	9.45%
Colonial First State Global Resources Fund	1.18%	+/- 0.30%	No	1.1774	1-Aug-09	0.50%	-2.84%	3.93%	1.92%	9.05%	-5.58%	-0.55%	-1.03%
Lazard Global Small Cap Fund	0.97%	+/- 0.50%	No	2.1651	1-Aug-09	0.26%	2.77%	3.73%	0.13%	16.51%	23.52%	12.70%	13.04%

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	0.56%	0.28%	1.30%	3.60%	8.27%	5.75%	5.35%	5.34%
Conservative													
Suncorp Traditional Capital Stable Fund	0.43%	Nil	No	1.5243	1-Aug-09	1.83%	0.86%	1.90%	3.06%	7.83%	8.05%	6.37%	6.78%
Balanced													
Suncorp Traditional Balanced Fund (7)	0.75%	Nil	No	1.9437	1-Aug-09	2.47%	0.95%	2.35%	3.51%	10.01%	10.37%	7.03%	7.40%
Growth													
Suncorp Traditional Growth Fund	0.45%	Nil	No	1.7359	1-Aug-09	3.09%	1.03%	2.79%	3.91%	12.26%	13.13%	8.75%	9.55%
High growth													
Suncorp Traditional High Growth Fund	0.45%	Nil	No	1.7106	1-Aug-09	3.33%	1.12%	2.96%	4.08%	13.24%	14.44%	8.58%	9.23%
Single sector investment options													
Australian fixed interest													
AMP Capital Wholesale Australian Monthly Income Fund (8)	0.60%	Nil	No	1.2455	1-Aug-09	0.35%	0.09%	0.48%	1.18%	2.45%	2.55%	2.64%	2.62%
Colonial First State Wholesale Income Fund	0.60%	Nil	No	1.7957	1-Aug-09	-0.13%	0.05%	-2.01%	-2.40%	13.30%	8.10%	6.06%	5.97%
Australian property													
APN Unlisted Property Fund	1.08%	Nil	No	1.4832	4-Sep-12	2.74%	0.56%	3.19%	3.94%	3.77%	n/a	n/a	2.46%

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.