

# Suncorp WealthSmart® Investment Options Performance Report

Suncorp WealthSmart Pension  
as at 30 November 2014 (Revised 29 July 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
<b>Diversified investment options</b>													
<b>Secure</b>													
Suncorp Secure Portfolio	0.34%	+/- 0.03%	Yes (1)	1.5194	12-May-05	0.67%	0.13%	0.37%	0.79%	1.50%	2.57%	2.79%	3.43%
<b>Conservative</b>													
Suncorp Conservative Portfolio	0.54%	+/- 0.10%	Yes (1)	1.5037	17-Apr-09	2.17%	0.62%	1.13%	2.76%	5.02%	6.95%	5.37%	6.17%
Suncorp Universal Conservative Fund (17)	0.30%	+/- 0.06%	Yes (1)	1.1091	26-Aug-13	3.01%	0.65%	1.40%	3.83%	7.24%	n/a	n/a	7.33%
<b>Balanced</b>													
Suncorp Balanced Portfolio	0.56%	+/- 0.14%	Yes (1)	1.6262	17-Apr-09	2.84%	0.65%	1.49%	3.55%	6.00%	9.26%	6.37%	7.66%
Suncorp Universal Balanced Fund	0.30%	+/- 0.09%	Yes (1)	1.0811	15-Nov-13	3.54%	0.85%	1.97%	4.17%	7.02%	n/a	n/a	6.61%
<b>Growth</b>													
Suncorp Growth Portfolio	0.56%	+/- 0.16%	Yes (1)	1.7379	17-Apr-09	3.40%	0.68%	1.76%	4.26%	6.87%	11.54%	7.25%	8.94%
Suncorp Universal Growth Fund	0.30%	+/- 0.14%	Yes (1)	1.1529	15-Oct-13	5.33%	1.04%	2.69%	6.42%	10.72%	n/a	n/a	12.23%
<b>High growth</b>													
Suncorp High Growth Portfolio	0.76%	+/- 0.17%	Yes (1)	1.8294	17-Apr-09	4.29%	0.93%	2.27%	5.15%	8.00%	13.63%	7.59%	9.94%
<b>Single sector investment options</b>													
<b>Cash</b>													
Suncorp Cash Fund	0.00%	Nil	No	1.2764	15-May-09	1.11%	0.20%	0.65%	1.30%	2.36%	2.81%	3.33%	3.18%
Suncorp Guaranteed Cash Fund (7)	0.50%	Nil	No	1.4530	31-May-05	0.58%	0.11%	0.34%	0.65%	1.02%	1.45%	2.03%	2.96%
<b>Australian fixed interest</b>													
Nikko AM Australian Bond Fund (10)	0.45%	+/- 0.03%	No	1.7475	13-Oct-05	2.52%	1.04%	1.64%	3.27%	7.11%	4.78%	5.41%	5.19%
Vanguard® Australian Fixed Interest Index Fund	0.24%	+/- 0.10%	No	1.4216	17-Apr-09	2.67%	1.16%	1.63%	3.38%	7.00%	4.58%	5.42%	5.11%
<b>International fixed interest</b>													
Vanguard® International Fixed Interest Index Fund (Hedged)	0.26%	+/- 0.10%	No	1.5017	17-Apr-09	3.91%	1.26%	2.06%	4.37%	7.66%	5.87%	6.13%	6.14%
<b>Diversified fixed interest</b>													
Macquarie Diversified Fixed Interest Fund	0.62%	+/- 0.08%	Yes(2)	1.4723	17-Apr-09	2.02%	1.07%	1.11%	2.96%	5.86%	4.00%	5.37%	5.77%
<b>Diversified income</b>													
Colonial First State Global Credit Income Fund	0.62%	+/- 0.25%	No	1.9267	7-May-12	0.03%	-0.20%	-0.52%	0.64%	3.88%	n/a	n/a	5.28%
<b>Australian property</b>													
Ironbark Paladin Property Securities Fund (13)	0.85%	+/- 0.25%	No	2.1579	17-Apr-09	6.43%	-1.03%	-0.25%	10.21%	17.84%	16.92%	9.95%	13.22%
Vanguard® Australian Property Securities Index Fund	0.24%	+/- 0.15%	No	2.1185	17-Apr-09	7.24%	-0.07%	0.84%	10.69%	18.12%	17.24%	10.06%	12.85%
<b>International property</b>													
Vanguard® International Property Securities Index Fund (Hedged)	0.43%	+/- 0.30%	No	3.0536	17-Apr-09	8.19%	2.74%	5.02%	9.09%	24.64%	18.64%	16.53%	20.43%
<b>Australian shares</b>													
Ausbil Australian Active Equity Fund	0.90%	+/- 0.25%	No	1.9204	17-Apr-09	-0.59%	-3.14%	-4.35%	-2.67%	2.84%	14.92%	6.79%	10.89%
BT Wholesale Imputation Fund	0.90%	+0.50/Nil	No	1.7898	17-Apr-09	1.08%	-2.32%	-3.18%	-0.64%	3.14%	12.46%	6.09%	9.51%
Fidelity Australian Equities Fund	0.85%	+/- 0.25%	No	2.1143	17-Apr-09	1.44%	-1.84%	-3.05%	-0.15%	6.58%	16.54%	8.83%	12.81%
Ibbotson Australian Shares Active Trust (6)	0.62%	+/- 0.15%	Yes (1)	1.9956	7-Jul-05	0.45%	-2.85%	-4.33%	-1.09%	4.31%	12.28%	6.71%	6.57%
Nikko AM-Tyndall Australian Share Wholesale Fund (11)	0.80%	+/- 0.30%	No	2.2960	3-Dec-04	1.88%	-2.11%	-3.77%	-0.41%	4.57%	14.27%	7.29%	7.67%
Perennial Growth Shares Wholesale Trust (5)	0.92%	+/- 0.30%	No	1.1749	17-Apr-07	-2.91%	-3.43%	-6.46%	-3.48%	2.46%	11.69%	5.06%	0.86%
Perpetual Wholesale Industrial Fund	0.99%	0.30% / Nil	No	2.2966	17-Apr-09	2.42%	-1.55%	-2.26%	1.78%	6.47%	19.93%	11.25%	14.48%
Suncorp Australian Shares Fund	0.25%	+/- 0.25% (16)	No	1.8775	17-Apr-09	1.21%	-3.08%	-3.52%	-0.48%	5.73%	13.16%	6.74%	10.45%
Vanguard® Australian Shares Index Fund	0.18%	+0.15% / -0.10%	No	1.2429	17-Apr-07	-0.18%	-3.25%	-4.66%	-1.71%	3.26%	12.76%	6.33%	1.60%
<b>Australian shares - specialist</b>													
Ausbil Australian Emerging Leaders Fund	0.85%	+/- 0.30%	Yes(4)	2.0287	17-Apr-09	-0.36%	-2.88%	-5.18%	-3.76%	3.63%	11.11%	5.91%	11.98%
Nikko AM-Tyndall Australian Share Income Fund (12)	0.95%	+/- 0.30%	No	1.9293	17-Apr-09	2.64%	-2.75%	-3.21%	1.02%	6.68%	14.73%	7.42%	10.98%
Perpetual Wholesale Geared Australian Share Fund	2.58% (9)	+/- 0.375%	No	2.2983	12-Oct-05	-2.59%	-6.54%	-11.63%	-6.05%	-0.30%	31.01%	16.25%	8.45%
Zurich Investments Equity Income Fund	1.87%	+/- 0.15%	No	1.7024	17-Apr-09	-2.02%	-3.21%	-5.11%	-3.35%	0.24%	9.38%	5.88%	8.54%

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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 <sup>~</sup>	
<b>International shares</b>														
Grant Samuel Epoch Global Equity Shareholder Yield (Unhedged) Fund	1.25%	+/- 0.20%	No	1,6412	11-Dec-12	9.49%	4.90%	9.50%	9.02%	16.25%	n/a	n/a	27.09%	
Platinum International Fund	1.54%	+/- 0.25%	No	2,0953	13-Jul-05	5.59%	5.13%	5.05%	6.77%	8.46%	19.15%	7.86%	7.13%	
Suncorp Global Shares Fund	0.80%	+/- 0.20% (16)	No	1,8630	17-Apr-09	10.78%	4.90%	9.21%	11.13%	15.55%	20.33%	10.66%	10.29%	
Vanguard® International Shares Index Fund	0.18%	+0.15% / -0.10%	No	1,8745	17-Apr-09	10.84%	5.24%	9.63%	11.23%	15.66%	22.15%	11.24%	10.42%	
Walter Scott Global Equity Fund	1.28%	0.20% / -0.14%	No	1,4673	8-May-07	10.55%	4.51%	9.28%	10.68%	11.34%	18.35%	10.03%	3.87%	
<b>International shares - specialist</b>														
BlackRock Global Allocation Fund	0.20%	+/- 0.30%	Yes (3)	1,6634	17-Apr-07	4.26%	2.27%	2.17%	5.32%	8.97%	11.67%	9.10%	5.56%	
Colonial First State Global Resources Fund	1.18%	+/- 0.30%	No	1,0685	17-Apr-09	-8.91%	1.52%	-9.42%	-5.75%	0.16%	-5.40%	-4.42%	-0.09%	
Lazard Global Small Cap Fund	0.97%	+/- 0.50%	No	2,3472	17-Apr-09	8.57%	4.36%	8.20%	12.37%	15.47%	26.38%	15.50%	14.92%	
<b>Alternatives</b>														
<b>Closed investment options</b>														
<b>Diversified investment options</b>														
<b>Secure</b>														
Suncorp Traditional Capital Guaranteed Fund	0.40%	Nil	No	n/a	1-Aug-09	1.57%	0.31%	0.93%	2.35%	7.22%	6.12%	5.74%	5.69%	
<b>Conservative</b>														
Suncorp Traditional Conservative Fund (15)	0.43%	+/- 0.11% (16)	No	1,5542	1-Aug-09	3.71%	0.82%	1.77%	3.81%	7.49%	8.95%	6.74%	7.25%	
<b>Balanced</b>														
Suncorp Traditional Balanced Fund (7)	0.75%	+/- 0.15% (16)	No	1,9883	3-Dec-04	4.70%	0.83%	2.10%	4.61%	9.12%	11.59%	7.49%	6.13%	
<b>Growth</b>														
Suncorp Traditional Growth Fund	0.45%	+/- 0.19% (16)	No	1,7791	1-Aug-09	5.53%	0.79%	2.29%	5.26%	10.54%	14.52%	9.01%	10.01%	
<b>High growth</b>														
Suncorp Traditional High Growth Fund	0.45%	+/- 0.21% (16)	No	1,7559	1-Aug-09	5.94%	0.83%	2.45%	5.60%	11.16%	15.79%	8.97%	9.74%	
<b>Single sector investment options</b>														
<b>Australian fixed interest</b>														
AMP Capital Wholesale Australian Monthly Income Fund (8)	0.60%	Nil	No	1,2577	1-Aug-09	1.22%	0.29%	0.79%	1.39%	3.09%	2.95%	3.14%	3.08%	
<b>Australian property</b>														
APN Unlisted Property Fund	1.08%	Nil	No	1,4969	4-Sep-12	3.57%	0.08%	0.73%	4.06%	4.12%	n/a	n/a	2.92%	

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
<b>Diversified investment options</b>													
<b>Secure</b>													
Suncorp Secure Portfolio	0.34%	+/- 0.03%	Yes (1)	1.5194	1-Aug-09	0.49%	0.09%	0.26%	0.57%	1.06%	2.12%	2.34%	2.44%
<b>Conservative</b>													
Suncorp Conservative Portfolio	0.54%	+/- 0.10%	Yes (1)	1.5037	1-Aug-09	1.99%	0.58%	1.02%	2.53%	4.56%	6.48%	4.91%	5.46%
Suncorp Universal Conservative Fund (17)	0.30%	+/- 0.06%	Yes (1)	1.1091	26-Aug-13	2.83%	0.62%	1.29%	3.61%	6.77%	n/a	n/a	6.86%
<b>Balanced</b>													
Suncorp Balanced Portfolio	0.56%	+/- 0.14%	Yes (1)	1.6262	1-Aug-09	2.65%	0.61%	1.38%	3.33%	5.54%	8.78%	5.90%	6.64%
Suncorp Universal Balanced Fund	0.30%	+/- 0.09%	Yes (1)	1.0811	15-Nov-13	3.35%	0.82%	1.86%	3.94%	6.55%	n/a	n/a	6.15%
<b>Growth</b>													
Suncorp Growth Portfolio	0.56%	+/- 0.16%	Yes (1)	1.7379	1-Aug-09	3.21%	0.64%	1.65%	4.04%	6.40%	11.05%	6.78%	7.66%
Suncorp Universal Growth Fund	0.30%	+/- 0.14%	Yes (1)	1.1529	15-Oct-13	5.13%	1.01%	2.57%	6.19%	10.23%	n/a	n/a	11.74%
<b>High growth</b>													
Suncorp High Growth Portfolio	0.76%	+/- 0.17%	Yes (1)	1.8294	1-Aug-09	4.10%	0.89%	2.16%	4.92%	7.53%	13.13%	7.12%	8.17%
<b>Single sector investment options</b>													
<b>Cash</b>													
Suncorp Cash Fund	0.00%	Nil	No	1.2764	1-Aug-09	0.92%	0.16%	0.54%	1.08%	1.91%	2.36%	2.88%	2.81%
Suncorp Guaranteed Cash Fund (7)	0.50%	Nil	No	1.4530	1-Aug-09	0.40%	0.07%	0.23%	0.43%	0.58%	1.00%	1.59%	1.55%
<b>Australian fixed interest</b>													
Nikko AM Australian Bond Fund (10)	0.45%	+/- 0.03%	No	1.7475	1-Aug-09	2.33%	1.01%	1.53%	3.04%	6.64%	4.32%	4.95%	5.09%
Vanguard* Australian Fixed Interest Index Fund	0.24%	+/- 0.10%	No	1.4216	1-Aug-09	2.48%	1.12%	1.52%	3.15%	6.53%	4.12%	4.96%	5.08%
<b>International fixed interest</b>													
Vanguard* International Fixed Interest Index Fund (Hedged)	0.26%	+/- 0.10%	No	1.5017	1-Aug-09	3.73%	1.22%	1.95%	4.14%	7.19%	5.41%	5.67%	5.79%
<b>Diversified fixed interest</b>													
Macquarie Diversified Fixed Interest Fund	0.62%	+/- 0.08%	Yes(2)	1.4723	1-Aug-09	1.84%	1.03%	1.00%	2.74%	5.40%	3.54%	4.90%	5.22%
<b>Diversified income</b>													
Colonial First State Global Credit Income Fund	0.62%	+/- 0.25%	No	1.9267	7-May-12	-0.15%	-0.23%	-0.63%	0.42%	3.42%	n/a	n/a	4.82%
<b>Australian property</b>													
Ironbark Paladin Property Securities Fund (13)	0.85%	+/- 0.25%	No	2.1579	1-Aug-09	6.23%	-1.07%	-0.35%	9.96%	17.32%	16.41%	9.46%	12.30%
Vanguard* Australian Property Securities Index Fund	0.24%	+/- 0.15%	No	2.1185	1-Aug-09	7.05%	-0.10%	0.73%	10.45%	17.60%	16.72%	9.57%	12.03%
<b>International property</b>													
Vanguard* International Property Securities Index Fund (Hedged)	0.43%	+/- 0.30%	No	3.0536	1-Aug-09	7.99%	2.70%	4.91%	8.85%	24.09%	18.12%	16.01%	18.63%
<b>Australian shares</b>													
Ausbil Australian Active Equity Fund	0.90%	+/- 0.25%	No	1.9204	1-Aug-09	-0.78%	-3.18%	-4.46%	-2.88%	2.39%	14.42%	6.32%	8.13%
BT Wholesale Imputation Fund	0.90%	+0.50/Nil	No	1.7898	1-Aug-09	0.90%	-2.35%	-3.28%	-0.86%	2.69%	11.97%	5.63%	7.37%
Fidelity Australian Equities Fund	0.85%	+/- 0.25%	No	2.1143	1-Aug-09	1.26%	-1.88%	-3.15%	-0.37%	6.11%	16.03%	8.36%	10.46%
Ibbotson Australian Shares Active Trust (6)	0.62%	+/- 0.15%	Yes (1)	1.9956	1-Aug-09	0.27%	-2.89%	-4.44%	-1.31%	3.86%	11.78%	6.24%	8.11%
Nikko AM-Tyndall Australian Share Wholesale Fund (11)	0.80%	+/- 0.30%	No	2.2960	1-Aug-09	1.69%	-2.15%	-3.87%	-0.62%	4.11%	13.77%	6.82%	8.76%
Perennial Growth Shares Wholesale Trust (5)	0.92%	+/- 0.30%	No	1.1749	1-Aug-09	-3.09%	-3.47%	-6.56%	-3.69%	2.02%	11.20%	4.60%	6.26%
Perpetual Wholesale Industrial Fund	0.99%	0.30% / Nil	No	2.2966	1-Aug-09	2.24%	-1.59%	-2.37%	1.56%	6.00%	19.40%	10.76%	12.57%
Suncorp Australian Shares Fund	0.25%	+/- 0.25% (16)	No	1.8775	1-Aug-09	1.02%	-3.12%	-3.62%	-0.69%	5.26%	12.67%	6.27%	8.15%
Vanguard* Australian Shares Index Fund	0.18%	0.15% / -0.10%	No	1.2429	1-Aug-09	-0.37%	-3.28%	-4.77%	-1.92%	2.81%	12.26%	5.86%	7.76%
<b>Australian shares - specialist</b>													
Ausbil Australian Emerging Leaders Fund	0.85%	+/- 0.30%	Yes(4)	2.0287	1-Aug-09	-0.54%	-2.92%	-5.28%	-3.97%	3.18%	10.62%	5.44%	7.33%
Nikko AM-Tyndall Australian Share Income Fund (12)	0.95%	+/- 0.30%	No	1.9293	1-Aug-09	2.45%	-2.78%	-3.32%	0.80%	6.21%	14.23%	6.95%	8.55%
Perpetual Wholesale Geared Australian Share Fund	2.58% (9)	+/- 0.375%	No	2.2983	1-Aug-09	-2.77%	-6.58%	-11.73%	-6.26%	-0.74%	30.43%	15.74%	19.77%
Zurich Investments Equity Income Fund	1.87%	+/- 0.15%	No	1.7024	1-Aug-09	-2.20%	-3.24%	-5.22%	-3.56%	8.90%	5.41%	6.75%	
<b>International shares</b>													
Grant Samuel Epoch Global Equity Shareholder Yield (Unhedged) Fund	1.25%	+/- 0.20%	No	1.6412	11-Dec-12	9.29%	4.87%	9.38%	8.78%	15.74%	n/a	n/a	26.53%
Platinum International Fund	1.54%	+/- 0.25%	No	2.0953	1-Aug-09	5.39%	5.09%	4.94%	6.54%	7.98%	18.63%	7.38%	6.96%
Suncorp Global Shares Fund	0.80%	+/- 0.20% (16)	No	1.8630	1-Aug-09	10.57%	4.86%	9.09%	10.88%	15.05%	19.80%	10.17%	9.64%
Vanguard* International Shares Index Fund	0.18%	+0.15% / -0.10%	No	1.8745	1-Aug-09	10.64%	5.20%	9.51%	10.99%	15.16%	21.61%	10.76%	9.94%
Walter Scott Global Equity Fund	1.28%	0.20% / -0.14%	No	1.4673	1-Aug-09	10.35%	4.47%	9.16%	10.44%	10.85%	17.83%	9.55%	8.64%
<b>International shares - specialist</b>													
BlackRock Global Allocation Fund	0.20%	+/- 0.30%	Yes (3)	1.6634	1-Aug-09	4.06%	2.23%	2.06%	5.09%	8.49%	11.18%	8.62%	9.40%
Colonial First State Global Resources Fund	1.18%	+/- 0.30%	No	1.0685	1-Aug-09	-9.07%	1.49%	-9.52%	-5.96%	-0.28%	-5.82%	-4.84%	-2.82%
Lazard Global Small Cap Fund	0.97%	+/- 0.50%	No	2.3472	1-Aug-09	8.37%	4.32%	8.09%	12.12%	14.97%	25.83%	14.99%	14.04%
<b>Closed investment options</b>													
<b>Diversified investment options</b>													
<b>Conservative</b>													
Suncorp Traditional Capital Guaranteed Fund	0.40%	Nil	No	n/a	1-Aug-09	1.39%	0.27%	0.82%	2.14%	6.77%	5.67%	5.30%	5.24%
<b>Conservative</b>													
Suncorp Traditional Conservative Fund (15)	0.43%	+/- 0.11% (16)	No	1.5542	1-Aug-09	3.52%	0.78%	1.66%	3.59%	7.02%	8.47%	6.27%	6.78%
<b>Balanced</b>													
Suncorp Traditional Balanced Fund (7)	0.75%	+/- 0.15% (16)	No	1.9883	1-Aug-09	4.51%	0.80%	1.99%	4.38%	8.64%	11.10%	7.02%	7.44%
<b>Growth</b>													
Suncorp Traditional Growth Fund	0.45%	+/- 0.19% (16)	No	1.7791	1-Aug-09	5.34%	0.75%	2.18%	5.03%	10.06%	14.02%	8.53%	9.53%
<b>High growth</b>													
Suncorp Traditional High Growth Fund	0.45%	+/- 0.21% (16)	No	1.7559	1-Aug-09	5.75%	0.79%	2.34%	5.37%	10.67%	15.28%	8.49%	9.26%
<b>Single sector investment options</b>													
<b>Australian fixed interest</b>													
AMP Capital Wholesale Australian Monthly Income Fund (8)	0.60%	Nil	No	1.2577	1-Aug-09	1.03%	0.25%	0.68%	1.16%	2.64%	2.49%	2.68%	2.63%
<b>Australian property</b>													
APN Unlisted Property Fund	1.08%	Nil	No	1.4969	4-Sep-12	3.38%	0.05%	0.62%	3.83%	3.66%	n/a	n/a	2.46%