

Suncorp WealthSmart® Investment Options Performance Report

Suncorp WealthSmart Personal Super
as at 31 January 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														
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	1.0722	4-Jun-14	5.81%	1.85%	3.57%	5.01%	n/a	n/a	n/a	n/a	6.08%
Suncorp Lifestage Fund 1960-64	0.20%	Nil	No	1.0950	22-Apr-14	6.72%	2.11%	4.12%	5.78%	n/a	n/a	n/a	n/a	7.53%
Suncorp Lifestage Fund 1965-69	0.20%	Nil	No	n/a	-	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	-100.00%
Suncorp Lifestage Fund 1970-74	0.20%	Nil	No	n/a	-	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	-100.00%
Suncorp Lifestage Fund 1975-79	0.20%	Nil	No	n/a	-	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	-100.00%
Suncorp Lifestage Fund 1980-84	0.20%	Nil	No	n/a	-	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	-100.00%
Suncorp Lifestage Fund 1985-89	0.20%	Nil	No	n/a	-	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	-100.00%
Suncorp Lifestage Fund 1990-94	0.20%	Nil	No	n/a	-	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	-100.00%
Suncorp Lifestage Fund 1995-99	0.20%	Nil	No	n/a	-	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	-100.00%
Suncorp Lifestage Fund 2000-2004	0.20%	Nil	No	n/a	-	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	-100.00%
Secure														
Suncorp Secure Portfolio	0.34%	+/-0.03%	Yes (1)	1.4545	26-Nov-04	0.61%	0.19%	0.46%	0.58%	0.70%	1.35%	1.76%	2.40%	
Conservative														
Suncorp Conservative Portfolio	0.54%	+/-0.10%	Yes (1)	1.4847	17-Apr-09	3.83%	1.59%	2.92%	3.47%	5.23%	5.82%	4.34%	5.06%	
Suncorp Universal Conservative Fund (17)	0.30%	+/-0.06%	Yes (1)	1.1076	31-Jul-13	4.77%	1.47%	3.04%	4.17%	6.67%	n/a	n/a	5.10%	
Balanced														
Suncorp Balanced Portfolio	0.56%	+/-0.14%	Yes (1)	1.6213	17-Apr-09	5.66%	2.52%	4.19%	5.01%	7.33%	8.20%	5.53%	6.67%	
Suncorp Universal Balanced Fund	0.30%	+/-0.09%	Yes (1)	1.1527	23-Jul-13	7.10%	2.18%	4.42%	6.14%	9.85%	n/a	n/a	7.75%	
Growth														
Suncorp Growth Portfolio	0.56%	+/-0.16%	Yes (1)	1.7599	17-Apr-09	7.30%	3.19%	5.09%	6.11%	9.18%	10.72%	6.66%	8.19%	
Suncorp Universal Growth Fund	0.30%	+/-0.14%	Yes (1)	1.2088	19-Jul-13	9.80%	2.99%	5.81%	8.32%	13.68%	n/a	n/a	11.07%	
High growth														
Suncorp High Growth Portfolio	0.76%	+/- 0.17%	Yes (1)	1.8399	17-Apr-09	8.49%	3.66%	6.08%	7.34%	10.60%	12.87%	7.05%	9.03%	
Single sector investment options														
Cash														
Suncorp Cash Fund	0.00%	Nil	No	1.2398	13-May-09	0.88%	0.12%	0.35%	0.74%	1.20%	1.49%	2.05%	1.89%	
Suncorp Guaranteed Cash Fund (7)	0.50%	Nil	No	1.3917	14-Dec-04	0.24%	0.06%	0.12%	0.21%	0.13%	0.33%	0.87%	1.96%	
Australian fixed interest														
Nikko AM Australian Bond Fund (10)	0.45%	+/- 0.03%	No	1.6707	22-Dec-04	4.57%	1.27%	3.87%	5.03%	7.39%	4.18%	4.26%	3.82%	
Vanguard® Australian Fixed Interest Index Fund	0.24%	+/- 0.10%	No	1.4082	17-Apr-09	4.80%	1.29%	3.73%	4.82%	7.08%	3.97%	4.49%	4.11%	
International fixed interest														
Vanguard® International Fixed Interest Index Fund (Hedged)	0.26%	+/- 0.10%	No	1.4741	17-Apr-09	6.07%	1.96%	3.91%	5.71%	8.21%	4.92%	5.18%	4.93%	
Diversified fixed interest														
Macquarie Diversified Fixed Interest Fund	0.62%	+/- 0.08%	Yes(2)	1.4676	17-Apr-09	3.88%	1.04%	3.42%	3.90%	5.51%	3.67%	4.24%	4.85%	
Diversified income														
Colonial First State Global Credit Income Fund	0.62%	+/- 0.25%	No	1.7946	7-May-12	-0.72%	-0.29%	-0.77%	-0.93%	1.25%	n/a	n/a	3.68%	
Australian property														
Ironbark Paladin Property Securities Fund (13)	0.85%	+/- 0.25%	No	2.3973	17-Apr-09	15.76%	6.48%	8.99%	11.36%	29.14%	18.44%	11.39%	14.13%	
Vanguard® Australian Property Securities Index Fund	0.24%	+/- 0.15%	No	2.3446	17-Apr-09	17.59%	6.57%	10.65%	13.00%	29.00%	18.59%	11.22%	13.69%	

Entry fee	Investment fee (%) as at 30 June 2013	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 property													
Vanguard® International Property Securities Index Fund (Hedged)	0.43%	+/- 0.30%	No	3.1145	17-Apr-09	15.77%	6.63%	10.68%	15.63%	28.22%	16.36%	15.43%	19.40%
Australian shares													
Ausbil Australian Active Equity Fund	0.90%	+/- 0.25%	No	1.9190	17-Apr-09	2.73%	1.17%	0.69%	-0.51%	9.43%	13.28%	6.44%	9.82%
BT Wholesale Imputation Fund	0.90%	+0.50/Nil	No	1.7485	17-Apr-09	5.04%	2.48%	2.17%	1.91%	9.48%	11.31%	6.21%	8.07%
Fidelity Australian Equities Fund	0.85%	+/- 0.25%	No	2.0860	17-Apr-09	5.51%	2.78%	2.56%	2.53%	12.04%	14.21%	9.03%	11.42%
Hyperion Australian Growth Companies Fund	0.85%	+/- 0.30%	No	1.0740	15-Dec-14	n/a	2.59%	n/a	n/a	n/a	n/a	n/a	2.59%
Ibbotson Australian Shares Active Trust (6)	0.62%	+/- 0.15%	Yes (1)	2.1122	29-Oct-04	4.09%	2.31%	1.32%	0.52%	9.18%	11.23%	6.11%	6.20%
Investors Mutual Industrial Share Fund	0.80%	+/- 0.25%	No	1.0685	12-Dec-14	n/a	n/a	n/a	n/a	n/a	n/a	n/a	-100.00%
Ironbark Karara Australian Share Fund	0.60%	+/- 0.25%	No	1.0586	12-Dec-14	n/a	1.35%	n/a	n/a	n/a	n/a	n/a	5.61%
Nikko AM-Tyndall Australian Share Wholesale Fund (11)	0.80%	+/- 0.30%	No	2.2672	10-Nov-04	6.69%	2.33%	3.40%	2.32%	11.15%	13.47%	6.90%	6.96%
Perennial Growth Shares Wholesale Trust (5)	0.92%	+/- 0.30%	No	1.3827	17-Nov-06	-0.64%	2.56%	-0.71%	-4.36%	7.58%	10.18%	4.62%	2.34%
Perpetual Wholesale Industrial Fund	0.99%	0.30% / Nil	No	2.1722	17-Apr-09	5.38%	3.38%	3.50%	3.96%	11.62%	18.07%	10.32%	12.20%
Perpetual Wholesale SHARE-PLUS Long-Short Fund	0.99%	+/- 0.20%	Yes (14)	1.0577	12-Dec-14	n/a	1.81%	n/a	n/a	n/a	n/a	n/a	1.81%
Suncorp Australian Shares Fund	0.25%	+/- 0.25% (16)	No	1.8342	17-Apr-09	5.29%	2.80%	1.58%	1.29%	10.04%	11.47%	6.64%	8.97%
Vanguard® Australian Shares Index Fund	0.18%	+0.15% / -0.10%	No	1.9580	13-Jan-05	4.03%	2.76%	1.35%	0.41%	8.69%	11.13%	6.35%	5.51%
Australian shares - specialist													
Ausbil Australian Emerging Leaders Fund	0.85%	+/- 0.30%	Yes(4)	2.0055	17-Apr-09	0.90%	1.80%	-1.23%	-2.64%	5.78%	9.53%	5.41%	10.66%
Perpetual Wholesale Ethical SRI Fund	1.13%	+/- 0.15%	No	1.0639	12-Dec-14	n/a	n/a	n/a	n/a	n/a	n/a	n/a	-100.00%
Perpetual Wholesale Geared Australian Share Fund	2.58% (9)	+/- 0.375%	No	3.1970	19-Oct-04	3.86%	5.89%	0.23%	-5.75%	10.12%	28.40%	15.94%	10.57%
Nikko AM-Tyndall Australian Share Income Fund (12)	0.95%	+/- 0.30%	No	1.9061	17-Apr-09	6.88%	2.64%	2.19%	2.65%	12.99%	13.02%	6.87%	9.70%
Zurich Investments Equity Income Fund	1.87%	+/-0.15%	No	1.6413	17-Apr-09	-0.08%	1.67%	-0.85%	-2.82%	3.31%	7.42%	5.13%	6.90%
International shares													
Grant Samuel Epoch Global Equity Shareholder Yield (Unhedged) Fund	1.25%	+/-0.20%	No	1.7506	3-Dec-12	16.17%	5.17%	12.37%	19.01%	19.56%	n/a	n/a	27.21%
Platinum International Fund	1.54%	+/- 0.25%	No	2.1469	19-Oct-04	11.26%	4.08%	11.43%	10.43%	10.00%	19.44%	7.20%	6.35%
Suncorp Global Shares Fund	0.80%	+/-0.20% (16)	No	1.8475	17-Apr-09	15.40%	3.26%	9.93%	16.16%	17.33%	19.08%	9.79%	9.11%
Vanguard® International Shares Index Fund	0.18%	+0.15% / -0.10%	No	1.9226	17-Apr-09	15.21%	2.80%	10.09%	15.80%	16.43%	21.15%	10.95%	9.86%
Walter Scott Global Equity Fund	1.28%	0.20% /-0.14%	No	1.5322	16-Nov-06	15.23%	2.87%	9.72%	15.63%	15.31%	17.82%	9.15%	3.63%
International shares - specialist													
BlackRock Global Allocation Fund	0.20%	+/- 0.30%	Yes (3)	1.6475	13-Dec-06	4.38%	1.37%	2.88%	4.56%	8.60%	8.76%	7.45%	4.59%
Colonial First State Global Resources Fund	1.18%	+/- 0.30%	No	0.9855	17-Apr-09	-15.08%	-3.18%	-5.07%	-17.74%	-9.85%	-8.48%	-5.20%	-2.12%
Lazard Global Small Cap Fund	1.00%	+/- 0.50%	No	2.4106	17-Apr-09	13.29%	0.63%	9.37%	15.75%	15.26%	26.26%	14.55%	14.23%
Alternatives													
Lazard Global Infrastructure Securities Fund	0.98%	+/- 0.30%	No	1.0532	9-Dec-14	n/a	4.73%	n/a	n/a	n/a	n/a	n/a	4.73%
Closed investment options													
Diversified investment options													
Secure													
Suncorp Traditional Capital Guaranteed Fund	0.40%	Nil	No	n/a	31-Jan-10	1.46%	0.21%	0.62%	1.25%	4.62%	4.60%	4.30%	4.30%
Conservative													
Suncorp Traditional Conservative Fund (15)	0.43%	+/- 0.11% (16)	No	1.5166	1-Aug-09	6.55%	2.02%	4.00%	5.65%	8.96%	7.84%	5.71%	5.85%
Balanced													
Suncorp Traditional Balanced Fund (7)	0.75%	+/- 0.15% (16)	No	1.9163	1-Dec-04	8.16%	2.56%	4.83%	6.76%	11.32%	10.39%	6.68%	5.25%
Growth													
Suncorp Traditional Growth Fund	0.45%	+/- 0.19% (16)	No	1.7449	1-Aug-09	9.75%	2.98%	5.48%	7.78%	13.45%	13.03%	8.24%	8.58%
High growth													
Suncorp Traditional High Growth Fund	0.45%	+/- 0.21% (16)	No	1.6309	31-Jan-10	10.44%	3.16%	5.79%	8.37%	14.43%	14.25%	8.22%	8.22%
Single sector investment options													
Australian fixed interest													
AMP Capital Wholesale Australian Monthly Income Fund (8)	0.60%	Nil	No	1.1978	31-Jan-10	1.42%	0.26%	0.75%	1.24%	2.25%	1.80%	1.74%	1.74%
Australian property													
APN Unlisted Property Fund	1.08%	Nil	No	1.3347	4-Sep-12	4.43%	0.75%	1.69%	2.54%	5.42%	n/a	n/a	2.71%

	Investment fee (%) as at 30 June 2013	Buy/Sell Spread (%)	Performance Fee	Redemption Price (\$)	Fund Inception Date	Financial YTD	1 month	3 months	6 months	1 year	3 years (pa)	5 years (pa)	Since Inception [~]
Suncorp Australian Shares Fund	0.25%	+/- 0.25% (16)	No	1.8342	31-Jan-10	5.02%	2.76%	1.47%	1.06%	9.56%	10.98%	6.18%	6.18%
Vanguard® Australian Shares Index Fund	0.18%	+0.15% / -0.10%	No	1.9580	31-Jan-10	3.76%	2.72%	1.24%	0.19%	8.22%	10.64%	5.88%	5.88%
Nil Entry fee													
Australian shares - specialist													
Ausbil Australian Emerging Leaders Fund	0.85%	+/- 0.30%	Yes(4)	2.0055	31-Jan-10	0.64%	1.76%	-1.34%	-2.85%	5.32%	9.05%	4.95%	4.95%
Nikko AM-Tyndall Australian Share Income Fund (12)	0.95%	+/- 0.30%	No	1.9061	31-Jan-10	6.60%	2.61%	2.07%	2.42%	12.49%	12.52%	6.40%	6.40%
Perpetual Wholesale Ethical SRI Fund	1.13%	+/- 0.15%	No	1.0639	12-Dec-14	n/a	2.32%	n/a	n/a	n/a	n/a	n/a	6.07%
Perpetual Wholesale Geared Australian Share Fund	2.58% (9)	+/- 0.375%	No	3.1970	31-Jan-10	3.59%	5.85%	0.12%	-5.96%	9.64%	27.84%	15.43%	15.44%
Zurich Investments Equity Income Fund	1.87%	+/-0.15%	No	1.6413	31-Jan-10	-0.34%	1.64%	-0.96%	-3.03%	2.85%	6.95%	4.67%	4.67%
International shares													
Grant Samuel Epoch Global Equity Shareholder Yield (Unhedged) Fund	1.25%	+/-0.20%	No	1.7506	3-Dec-12	15.87%	5.13%	12.25%	18.75%	19.04%	n/a	n/a	26.65%
Platinum International Fund	1.54%	+/- 0.25%	No	2.1469	31-Jan-10	10.98%	4.04%	11.31%	10.19%	9.52%	18.91%	6.73%	6.73%
Suncorp Global Shares Fund	0.80%	+/-0.20% (16)	No	1.8475	31-Jan-10	15.11%	3.22%	9.81%	15.90%	16.82%	18.55%	9.31%	9.31%
Vanguard® International Shares Index Fund	0.18%	+0.15% / -0.10%	No	1.9226	31-Jan-10	14.91%	2.76%	9.97%	15.55%	15.92%	20.61%	10.46%	10.46%
Walter Scott Global Equity Fund	1.28%	0.20% /-0.14%	No	1.5322	31-Jan-10	14.93%	2.83%	9.60%	15.37%	14.80%	17.30%	8.67%	8.67%
International shares - specialist													
BlackRock Global Allocation Fund	0.20%	+/- 0.30%	Yes (3)	1.6475	31-Jan-10	4.11%	1.33%	2.77%	4.33%	8.13%	8.28%	6.98%	6.98%
Colonial First State Global Resources Fund	1.18%	+/- 0.30%	No	0.9855	31-Jan-10	-15.30%	-3.21%	-5.17%	-17.92%	-10.24%	-8.89%	-5.62%	-5.62%
Lazard Global Small Cap Fund	0.97%	+/- 0.50%	No	2.4106	31-Jan-10	13.00%	0.59%	9.25%	15.50%	14.76%	25.70%	14.04%	14.05%
Alternatives													
Lazard Global Infrastructure Securities Fund	0.98%	+/- 0.30%	No	1.0532	9-Dec-14	n/a	4.66%	n/a	n/a	n/a	n/a	n/a	5.00%
Closed investment options													
Diversified investment options													
Secure													
Suncorp Traditional Capital Guaranteed Fund	0.40%	Nil	No	n/a	31-Jan-10	1.21%	0.17%	0.51%	1.03%	4.18%	4.15%	3.86%	3.86%
Conservative													
Suncorp Traditional Conservative Fund (15)	0.43%	+/- 0.11% (16)	No	1.5166	31-Jan-10	6.28%	1.98%	3.89%	5.42%	8.48%	7.36%	5.24%	5.24%
Balanced													
Suncorp Traditional Balanced Fund (7)	0.75%	+/- 0.15% (16)	No	1.9163	31-Jan-10	7.88%	2.52%	4.71%	6.52%	10.83%	9.91%	6.21%	6.21%
Growth													
Suncorp Traditional Growth Fund	0.45%	+/- 0.19% (16)	No	1.7449	31-Jan-10	9.46%	2.94%	5.36%	7.55%	12.96%	12.53%	7.76%	7.77%
High growth													
Suncorp Traditional High Growth Fund	0.45%	+/- 0.21% (16)	No	1.6309	31-Jan-10	10.16%	3.12%	5.68%	8.13%	13.93%	13.75%	7.74%	7.74%
Single sector investment options													
Australian fixed interest													
AMP Capital Wholesale Australian Monthly Income Fund (8)	0.60%	Nil	No	1.1978	31-Jan-10	1.16%	0.22%	0.64%	1.02%	1.80%	1.35%	1.29%	1.29%
Australian property													
APN Unlisted Property Fund	1.08%	Nil	No	1.3347	4-Sep-12	4.17%	0.72%	1.58%	2.31%	4.96%	n/a	n/a	2.25%

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, levies and fees such as the investment fee, the investment performance fee, the administration 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 fees and personal advice fees.

Important note for Suncorp WealthSmart Personal Super members only: The \$78 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 \$78 pa member fee ($\$78/\$10,000 = 0.78\%$ 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 0.78% 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.

10. Tyndall Australian Bond Fund name changed to Nikko AM Australian Bond Fund on 15 September 2014.

11. Tyndall Australian Share Wholesale Portfolio name changed to Nikko AM-Tyndall Australian Share Wholesale Fund on 15 September 2014.

12. Tyndall Australian Share Income Fund name changed to Nikko AM-Tyndall Australian Share Income Fund on 15 September 2014.

13. Ironbark RREEF Paladin Property Securities Fund name changed to Ironbark Paladin Property Securities Fund on 1 July 2014.

14. Perpetual charges the fund a performance fee if its investment performance (as a whole) exceeds its performance hurdle and other conditions are met. The performance hurdle for this fund is the S&P/ASX 300 Accumulation Index plus 2% per annum. The daily performance fee is equal to 13.98% of the difference between the fund's daily return and its performance hurdle multiplied by the fund's adjusted net asset value (that is, net asset value inclusive of management fee accruals but excluding accrued performance fees).

15. Effective 16th February 2015, the Suncorp Traditional Capital Stable Fund changed name to Suncorp Traditional Conservative Fund.

16. Buy/Sell spreads effective 12/02/2015.

17. Effective 16th February 2015, the Suncorp Universal Capital Stable Fund changed name to Suncorp Universal Conservative Fund.