



# Suncorp WealthSmart® Investment Options Performance Report

Suncorp WealthSmart Personal Super  
as at 31 December 2015

Super 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	2 years (pa)	3 years (pa)	5 years (pa)	10 years (pa)	Since Inception <sup>†</sup>
<b>Diversified investment options</b>															
<b>Lifestage Funds</b>															
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	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	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	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	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	n/a
Suncorp Lifestage Fund 1955-59	0.20%	Nil	No	1.0977	4-Jun-14	0.92%	0.18%	0.76%	0.92%	2.80%	n/a	n/a	n/a	n/a	4.44%
Suncorp Lifestage Fund 1960-64	0.20%	Nil	No	1.1264	22-Apr-14	1.14%	0.19%	1.01%	1.14%	3.56%	n/a	n/a	n/a	n/a	5.26%
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	n/a	n/a
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	n/a	n/a
Suncorp Lifestage Fund 1975-79	0.20%	Nil	No	1.0160	18-Jun-15	1.46%	0.15%	1.84%	1.46%	n/a	n/a	n/a	n/a	n/a	0.71%
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	n/a	n/a
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	n/a	n/a
Suncorp Lifestage Fund 1990-94	0.20%	Nil	No	1.0215	16-Sep-15	n/a	0.11%	1.91%	n/a	n/a	n/a	n/a	n/a	n/a	1.66%
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	n/a	n/a
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	n/a	n/a
<b>Conservative</b>															
Suncorp Conservative Portfolio (18)	0.34%	+/-0.10% (20)	Yes (1)	1.4760	26-Nov-04	0.16%	0.01%	0.95%	0.16%	0.25%	0.38%	0.59%	1.17%	2.10%	2.20%
Suncorp Universal Conservative Fund (17)	0.30%	+/-0.06%	Yes (1)	1.1285	31-Jul-13	0.84%	0.15%	0.45%	0.84%	2.00%	3.56%	n/a	n/a	n/a	3.33%
<b>Moderate</b>															
Suncorp Moderate Portfolio (18)	0.54%	+/-0.11% (20)	Yes (1)	1.5207	17-Apr-09	0.01%	-0.04%	1.77%	0.01%	2.60%	3.13%	4.01%	3.78%	n/a	4.51%
<b>Balanced</b>															
Suncorp Balanced Portfolio	0.56%	+/-0.14%	Yes (1)	1.6716	17-Apr-09	-0.18%	-0.18%	1.90%	-0.18%	4.21%	4.44%	6.09%	5.08%	n/a	6.00%
Suncorp Universal Balanced Fund	0.30%	+/-0.09%	Yes (1)	1.1829	23-Jul-13	1.11%	0.16%	0.97%	1.11%	3.49%	5.29%	n/a	n/a	n/a	5.28%
<b>Growth</b>															
Suncorp Growth Portfolio	0.56%	+/-0.16%	Yes (1)	1.8248	17-Apr-09	0.01%	-0.16%	2.67%	0.01%	5.50%	5.59%	8.07%	6.24%	n/a	7.39%
Suncorp Universal Growth Fund	0.30%	+/-0.14%	Yes (1)	1.2559	19-Jul-13	1.42%	0.15%	1.78%	1.42%	5.65%	7.49%	n/a	n/a	n/a	7.85%
<b>High growth</b>															
Suncorp High Growth Portfolio	0.76%	+/- 0.17%	Yes (1)	1.9348	17-Apr-09	0.44%	-0.29%	3.29%	0.44%	7.48%	6.93%	9.97%	7.18%	n/a	8.33%
<b>Single sector investment options</b>															
<b>Cash</b>															
Suncorp Cash Fund	0.00%	Nil	No	1.2687	13-May-09	0.48%	0.09%	0.23%	0.48%	1.01%	1.09%	1.14%	1.72%	n/a	1.76%
Suncorp Guaranteed Cash Fund (7)	0.50%	Nil	No	1.4100	14-Dec-04	-0.17%	0.02%	-0.01%	-0.17%	-0.05%	0.00%	0.00%	0.56%	1.66%	1.79%
<b>Australian fixed interest</b>															
Nikko AM Australian Bond Fund (10)	0.45%	+/- 0.05%	No	1.6742	22-Dec-04	0.71%	0.12%	-0.63%	0.71%	0.06%	3.30%	2.07%	3.43%	3.47%	3.39%
Vanguard® Australian Fixed Interest Index Fund	0.24%	+/- 0.10%	No	1.4164	17-Apr-09	0.82%	0.15%	-0.68%	0.82%	0.45%	3.45%	2.11%	3.71%	n/a	3.41%
<b>International fixed interest</b>															
Vanguard® International Fixed Interest Index Fund (Hedged)	0.26%	+/- 0.10%	No	1.4880	17-Apr-09	1.75%	-0.16%	0.10%	1.75%	1.47%	4.61%	2.96%	4.08%	n/a	4.17%
<b>Diversified fixed interest</b>															
Macquarie Diversified Fixed Interest Fund	0.62%	+/- 0.08%	Yes(2)	1.4574	17-Apr-09	-0.27%	-0.05%	-0.91%	-0.27%	-1.07%	1.89%	1.03%	2.84%	n/a	3.85%
<b>Diversified income</b>															
Colonial First State Global Credit Income Fund	0.63%	+/- 0.25%	No	1.8149	7-May-12	-1.71%	-0.15%	-0.06%	-1.71%	-0.58%	0.58%	1.76%	n/a	n/a	2.66%
<b>Australian property</b>															
Ironbark Paladin Property Securities Fund (13)	0.89% (21)	+/- 0.25%	No	2.5281	17-Apr-09	5.56%	3.75%	4.62%	5.56%	10.72%	16.04%	12.12%	11.69%	n/a	12.74%
Vanguard® Australian Property Securities Index Fund	0.24%	+/- 0.10%	No	2.4886	17-Apr-09	5.93%	3.54%	5.02%	5.93%	11.53%	16.32%	12.29%	11.94%	n/a	12.48%

uper Entry fee	Buy/Sell Spread (%)	Performance Fee	Redemption Price (\$)	Fund Inception Date	Performance (%)										
					Financial YTD	1 month	3 months	6 months	1 year	2 years (pa)	3 years (pa)	5 years (pa)	10 years (pa)	Since Inception	
Investment fee (%) as at 30 June 2013															
<b>International property</b>															
Vanguard® International Property Securities Index Fund (Hedged)	0.43%	+/- 0.18%	No	3.0870	17-Apr-09	6.63%	0.64%	5.06%	6.63%	4.20%	13.13%	10.10%	9.97%	n/a	16.15%
<b>Australian shares</b>															
Ausbil Australian Active Equity Fund	0.90%	+/- 0.30%	No	1.9577	17-Apr-09	0.12%	2.24%	5.98%	0.12%	1.76%	2.51%	9.42%	5.94%	n/a	8.52%
BT Wholesale Imputation Fund	0.90%	+0.50/Nil	No	1.7939	17-Apr-09	-0.27%	2.21%	5.43%	-0.27%	3.66%	3.49%	7.78%	5.67%	n/a	7.12%
Fidelity Australian Equities Fund	0.85%	+/- 0.25%	No	2.1705	17-Apr-09	2.37%	2.40%	7.13%	2.37%	5.44%	5.55%	10.21%	8.00%	n/a	10.21%
Hyperion Australian Growth Companies Fund	0.85%	+/- 0.30%	No	1.2087	15-Dec-14	13.24%	5.10%	14.70%	13.24%	13.68%	n/a	n/a	n/a	n/a	18.50%
Ibbotson Australian Shares Active Trust (6)	0.62%	+/- 0.15%	Yes (1)	2.1954	29-Oct-04	1.02%	2.58%	5.16%	1.02%	4.85%	4.46%	8.01%	5.25%	4.30%	5.91%
Investors Mutual Industrial Share Fund	0.80%	+/- 0.25%	No	1.1112	12-Dec-14	3.15%	2.53%	7.57%	3.15%	5.99%	n/a	n/a	n/a	n/a	9.07%
Ironbark Karara Australian Share Fund	0.60%	+/- 0.25%	No	1.0556	12-Dec-14	-3.45%	1.07%	3.89%	-3.45%	-0.35%	n/a	n/a	n/a	n/a	3.88%
Nikko AM-Tyndall Australian Share Wholesale Fund (11)	0.80%	+/- 0.30%	No	2.2821	10-Nov-04	-0.76%	2.08%	4.59%	-0.76%	1.55%	3.15%	8.76%	6.33%	4.89%	6.30%
Henderson Australian Equity Fund (5)	0.92%	+/- 0.30%	No	1.5171	17-Nov-06	6.84%	3.59%	10.10%	6.84%	10.95%	6.06%	9.27%	5.22%	n/a	2.99%
Perpetual Wholesale Industrial Fund	0.99%	0.30% / Nil	No	2.2990	17-Apr-09	3.66%	3.00%	6.43%	3.66%	7.88%	6.40%	11.94%	11.00%	n/a	11.15%
Perpetual Wholesale SHARE-PLUS Long-Short Fund	0.99%	+/- 0.20%	Yes (14)	1.1094	12-Dec-14	3.87%	2.26%	5.91%	3.87%	5.15%	n/a	n/a	n/a	n/a	8.85%
Suncorp Australian Shares Fund	0.25%	+/- 0.23% (16)	No	1.8362	17-Apr-09	-0.55%	2.36%	5.87%	-0.55%	1.47%	2.80%	7.08%	5.09%	n/a	7.49%
Vanguard® Australian Shares Index Fund	0.18%	+/- 0.10%	No	1.9831	13-Jan-05	-0.46%	2.27%	5.68%	-0.46%	2.61%	2.87%	7.05%	5.02%	3.93%	5.03%
<b>Australian shares - specialist</b>															
Ausbil Australian Emerging Leaders Fund	0.56%	+/- 0.30%	Yes(4)	2.2312	17-Apr-09	9.61%	2.13%	8.52%	9.61%	11.66%	5.66%	12.04%	4.71%	n/a	10.66%
Perpetual Wholesale Ethical SRI Fund	1.13%	+/- 0.15%	No	1.1799	12-Dec-14	7.50%	3.11%	11.66%	7.50%	11.93%	n/a	n/a	n/a	n/a	15.37%
Perpetual Wholesale Geared Australian Share Fund	2.57% (9)	+/- 0.375%	No	3.1734	19-Oct-04	0.88%	3.29%	13.67%	0.88%	3.63%	0.53%	15.29%	12.19%	5.69%	9.46%
Nikko AM-Tyndall Australian Share Income Fund (12)	0.95%	+/- 0.30%	No	1.9845	17-Apr-09	1.80%	3.10%	7.30%	1.80%	5.36%	6.55%	9.29%	7.04%	n/a	8.74%
Zurich Investments Equity Income Fund	1.87%	+/-0.10%	No	1.6233	17-Apr-09	-2.91%	1.26%	3.21%	-2.91%	-0.86%	-0.45%	3.41%	3.61%	n/a	5.53%
<b>International shares</b>															
Grant Samuel Epoch Global Equity Shareholder Yield (Unhedged) Fu	1.25%	+/-0.20%	No	1.7760	3-Dec-12	1.67%	-2.50%	-1.83%	1.67%	5.20%	8.86%	18.42%	n/a	n/a	18.43%
Platinum International Fund	1.54%	+/- 0.25%	No	2.2568	19-Oct-04	-1.25%	-1.67%	1.20%	-1.25%	7.87%	6.32%	17.34%	8.75%	5.11%	6.15%
Suncorp Global Shares Fund	0.80%	+/- 0.20% (16)	No	2.0715	17-Apr-09	3.18%	-2.29%	1.25%	3.18%	14.15%	13.01%	19.43%	11.93%	n/a	9.44%
Vanguard® International Shares Index Fund	0.18%	+/- 0.10%	No	2.0806	17-Apr-09	1.82%	-2.14%	1.29%	1.82%	9.68%	10.85%	20.00%	12.46%	n/a	9.51%
Walter Scott Global Equity Fund	1.28%	+0.16%/-0.11%	No	1.6707	16-Nov-06	2.63%	-1.61%	0.90%	2.63%	10.59%	9.85%	16.74%	11.18%	n/a	4.08%
<b>International shares - specialist</b>															
BlackRock Global Allocation Fund	0.20%	+/- 0.30%	Yes (3)	1.6701	13-Dec-06	-2.12%	-1.44%	3.44%	-2.12%	1.31%	3.37%	6.58%	5.25%	n/a	4.11%
Colonial First State Global Resources Fund	1.18%	+/- 0.30%	No	0.8133	17-Apr-09	-20.15%	-4.77%	-0.41%	-20.15%	-21.22%	-14.70%	-10.41%	-12.94%	n/a	-4.80%
Lazard Global Small Cap Fund	1.00%	+/- 0.50%	No	2.7266	17-Apr-09	-0.69%	-2.72%	-0.58%	-0.69%	12.22%	13.49%	25.05%	14.78%	n/a	14.02%
<b>Alternatives</b>															
Lazard Global Infrastructure Securities Fund	0.98%	+/- 0.30%	No	1.1147	9-Dec-14	4.70%	-1.38%	3.46%	4.70%	9.26%	n/a	n/a	n/a	n/a	9.37%
<b>Closed investment options</b>															
<b>Diversified investment options</b>															
<b>Secure</b>															
Suncorp Traditional Capital Guaranteed Fund	0.40%	Nil	No	n/a	31-Jan-10	1.25%	0.21%	0.62%	1.25%	3.54%	4.84%	5.06%	4.47%	n/a	4.38%
<b>Conservative</b>															
Suncorp Traditional Conservative Fund (15)	0.43%	+/- 0.10% (19)	No	1.5550	1-Aug-09	0.97%	0.13%	1.27%	0.97%	3.14%	4.80%	6.05%	5.30%	n/a	5.17%
<b>Balanced</b>															
Suncorp Traditional Balanced Fund (7)	0.75%	+/- 0.14% (19)	No	1.9882	1-Dec-04	1.55%	0.28%	2.30%	1.55%	4.91%	6.25%	8.60%	6.57%	4.19%	5.02%
<b>Growth</b>															
Suncorp Traditional Growth Fund	0.45%	+/- 0.17% (19)	No	1.8343	1-Aug-09	2.21%	0.21%	3.06%	2.21%	6.73%	7.72%	11.21%	8.07%	n/a	7.91%
<b>High growth</b>															
Suncorp Traditional High Growth Fund	0.45%	+/- 0.19% (19)	No	1.7214	31-Jan-10	2.25%	0.18%	3.22%	2.25%	7.35%	8.24%	12.24%	8.37%	n/a	7.63%
<b>Single sector investment options</b>															
<b>Australian fixed interest</b>															
AMP Capital Wholesale Australian Monthly Income Fund (8)	0.60%	Nil	No	1.3243	31-Jan-10	8.27%	-0.02%	6.18%	8.27%	9.29%	5.72%	4.21%	3.23%	n/a	2.96%
<b>Australian property</b>															
APN Unlisted Property Fund	1.08%	Nil	No	1.6914	4-Sep-12	17.26%	2.41%	12.23%	17.26%	25.89%	14.52%	9.96%	n/a	n/a	9.02%

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	2 years (pa)	3 years (pa)	5 years (pa)	10 years (pa)	Since Inception <sup>†</sup>
<b>Lifestage Funds</b>															
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	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	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	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	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	n/a	n/a
Suncorp Lifestage Fund 1955-59	0.20%	Nil	No	1.0977	4-Jun-14	0.70%	0.14%	0.65%	0.70%	2.36%	n/a	n/a	n/a	n/a	3.97%
Suncorp Lifestage Fund 1960-64	0.20%	Nil	No	1.1264	22-Apr-14	0.92%	0.15%	0.90%	0.92%	3.11%	n/a	n/a	n/a	n/a	5.09%
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	n/a	n/a	n/a
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	n/a	n/a	n/a
Suncorp Lifestage Fund 1975-79	0.20%	Nil	No	1.0160	18-Jun-15	1.24%	0.11%	1.73%	1.24%	n/a	n/a	n/a	n/a	n/a	0.47%
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	n/a	n/a	n/a
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	n/a	n/a	n/a
Suncorp Lifestage Fund 1990-94	0.20%	Nil	No	1.0215	16-Sep-15	n/a	0.07%	1.80%	n/a	n/a	n/a	n/a	n/a	n/a	1.53%
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	n/a	n/a	n/a
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	n/a	n/a	n/a
<b>Diversified investment options</b>															
<b>Conservative</b>															
Suncorp Conservative Portfolio (18)	0.34%	+/-0.03%	Yes (1)	1.4760	31-Jan-10	-0.06%	-0.02%	0.84%	-0.06%	-0.19%	-0.05%	0.15%	0.73%	n/a	1.05%
Suncorp Universal Conservative Fund (17)	0.30%	+/-0.06%	Yes (1)	1.1285	31-Jul-13	0.61%	0.11%	0.34%	0.61%	1.56%	3.11%	n/a	n/a	n/a	2.86%
<b>Moderate</b>															
Suncorp Moderate Portfolio (18)	0.54%	+/-0.11% (20)	Yes (1)	1.5207	31-Jan-10	-0.21%	-0.07%	1.66%	-0.21%	2.15%	2.68%	3.56%	3.33%	n/a	3.37%
<b>Balanced</b>															
Suncorp Balanced Portfolio	0.56%	+/-0.14%	Yes (1)	1.6716	31-Jan-10	-0.40%	-0.22%	1.79%	-0.40%	3.76%	3.99%	5.62%	4.62%	n/a	4.49%
Suncorp Universal Balanced Fund	0.30%	+/-0.09%	Yes (1)	1.1829	23-Jul-13	0.89%	0.12%	0.86%	0.89%	3.04%	4.83%	n/a	n/a	n/a	4.82%
<b>Growth</b>															
Suncorp Growth Portfolio	0.56%	+/-0.16%	Yes (1)	1.8248	31-Jan-10	-0.21%	-0.19%	2.56%	-0.21%	5.04%	5.13%	7.60%	5.78%	n/a	5.53%
Suncorp Universal Growth Fund	0.30%	+/-0.14%	Yes (1)	1.2559	19-Jul-13	1.19%	0.11%	1.67%	1.19%	5.19%	7.02%	n/a	n/a	n/a	7.38%
<b>High growth</b>															
Suncorp High Growth Portfolio	0.76%	+/- 0.17%	Yes (1)	1.9348	31-Jan-10	0.22%	-0.33%	3.18%	0.22%	7.01%	6.46%	9.49%	6.71%	n/a	6.11%
<b>Single sector investment options</b>															
<b>Cash</b>															
Suncorp Cash Fund	0.00%	Nil	No	1.2687	31-Jan-10	0.26%	0.05%	0.12%	0.26%	0.57%	0.65%	0.70%	1.28%	n/a	1.44%
Suncorp Guaranteed Cash Fund (7)	0.50%	Nil	No	1.4100	31-Jan-10	-0.39%	-0.02%	-0.12%	-0.39%	-0.49%	-0.43%	-0.44%	0.12%	n/a	0.27%
<b>Australian fixed interest</b>															
Nikko AM Australian Bond Fund (10)	0.45%	+/- 0.05%	No	1.6742	31-Jan-10	0.49%	0.08%	-0.74%	0.49%	-0.38%	2.84%	1.62%	2.98%	n/a	2.93%
Vanguard® Australian Fixed Interest Index Fund	0.24%	+/- 0.10%	No	1.4164	31-Jan-10	0.60%	0.11%	-0.79%	0.60%	0.02%	3.00%	1.66%	3.26%	n/a	3.18%
<b>International fixed interest</b>															
Vanguard® International Fixed Interest Index Fund (Hedged)	0.26%	+/- 0.10%	No	1.4880	31-Jan-10	1.53%	-0.19%	-0.01%	1.53%	1.03%	4.16%	2.51%	3.62%	n/a	3.82%
<b>Diversified fixed interest</b>															
Macquarie Diversified Fixed Interest Fund	0.62%	+/- 0.08%	Yes(2)	1.4574	31-Jan-10	-0.49%	-0.09%	-1.02%	-0.49%	-1.50%	1.44%	0.59%	2.39%	n/a	2.75%
<b>Diversified income</b>															
Colonial First State Global Credit Income Fund	0.63%	+/- 0.25%	No	1.8149	7-May-12	-1.93%	-0.18%	-0.17%	-1.93%	-1.01%	0.14%	1.32%	n/a	n/a	2.21%
<b>Australian property</b>															
Ironbark Paladin Property Securities Fund (13)	0.89% (21)	+/- 0.25%	No	2.5281	31-Jan-10	5.33%	3.71%	4.51%	5.33%	10.23%	15.53%	11.63%	11.20%	n/a	9.79%
Vanguard® Australian Property Securities Index Fund	0.24%	+/- 0.10%	No	2.4886	31-Jan-10	5.70%	3.50%	4.90%	5.70%	11.05%	15.81%	11.80%	11.45%	n/a	9.77%
<b>International property</b>															
Vanguard® International Property Securities Index Fund (Hedged)	0.43%	+/- 0.18%	No	3.0870	31-Jan-10	6.39%	0.61%	4.95%	6.39%	3.75%	12.63%	9.62%	9.49%	n/a	11.97%
<b>Australian shares</b>															
Ausbil Australian Active Equity Fund	0.90%	+/- 0.30%	No	1.9577	31-Jan-10	-0.10%	2.20%	5.87%	-0.10%	1.31%	2.06%	8.94%	5.47%	n/a	5.06%
BT Wholesale Imputation Fund	0.90%	+0.50/Nil	No	1.7939	31-Jan-10	-0.49%	2.17%	5.31%	-0.49%	3.21%	3.03%	7.31%	5.20%	n/a	4.97%
Fidelity Australian Equities Fund	0.85%	+/- 0.25%	No	2.1705	31-Jan-10	2.15%	2.37%	7.01%	2.15%	4.98%	5.09%	9.72%	7.52%	n/a	7.57%
Hyperion Australian Growth Companies Fund	0.85%	+/- 0.30%	No	1.2087	15-Dec-14	12.99%	5.07%	14.58%	12.99%	13.19%	n/a	n/a	n/a	n/a	17.99%
Ibbotson Australian Shares Active Trust (6)	0.62%	+/- 0.15%	Yes (1)	2.1954	31-Jan-10	0.80%	2.54%	5.04%	0.80%	4.39%	4.00%	7.54%	4.79%	n/a	5.12%
Investors Mutual Industrial Share Fund	0.80%	+/- 0.25%	No	1.1112	12-Dec-14	2.93%	2.49%	7.45%	2.93%	5.53%	n/a	n/a	n/a	n/a	8.65%
Ironbark Karara Australian Share Fund	0.60%	+/- 0.25%	No	1.0556	12-Dec-14	-3.66%	1.03%	3.78%	-3.66%	-0.79%	n/a	n/a	n/a	n/a	3.42%
Nikko AM-Tyndall Australian Share Wholesale Fund (11)	0.80%	+/- 0.30%	No	2.2821	31-Jan-10	-0.98%	2.04%	4.48%	-0.98%	1.11%	2.70%	8.28%	5.87%	n/a	5.21%
Henderson Australian Equity Fund (5)	0.92%	+/- 0.30%	No	1.5171	31-Jan-10	6.61%	3.55%	9.98%	6.61%	10.47%	5.60%	8.79%	4.75%	n/a	4.82%
Perpetual Wholesale Industrial Fund	0.99%	0.30% / Nil	No	2.2990	31-Jan-10	3.44%	2.96%	6.32%	3.44%	7.41%	5.93%	11.45%	10.51%	n/a	8.96%
Perpetual Wholesale SHARE-PLUS Long-Short Fund	0.99%	+/- 0.20%	Yes (14)	1.1094	12-Dec-14	3.64%	2.22%	5.80%	3.64%	4.69%	n/a	n/a	n/a	n/a	8.38%
Suncorp Australian Shares Fund	0.25%	+/- 0.23% (19)	No	1.8362	31-Jan-10	-0.76%	2.32%	5.76%	-0.76%	1.03%	2.35%	6.61%	4.63%	n/a	4.89%
Vanguard® Australian Shares Index Fund	0.18%	+/- 0.10%	No	1.9831	31-Jan-10	-0.68%	2.24%	5.57%	-0.68%	2.16%	2.42%	6.58%	4.56%	n/a	4.86%

Fund Name	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	2 years (pa)	3 years (pa)	5 years (pa)	10 years (pa)	Since Inception
<b>Australian shares - specialist</b>															
Ausbil Australian Emerging Leaders Fund	0.56%	+/- 0.30%	Yes(4)	2.2312	31-Jan-10	9.37%	2.09%	8.40%	9.37%	11.18%	5.20%	11.55%	4.26%	n/a	5.74%
Nikko AM-Tyndall Australian Share Income Fund (12)	0.95%	+/- 0.30%	No	1.9845	31-Jan-10	1.57%	3.06%	7.18%	1.57%	4.90%	6.08%	8.81%	6.57%	n/a	5.78%
Perpetual Wholesale Ethical SRI Fund	1.13%	+/- 0.15%	No	1.1799	12-Dec-14	7.26%	3.07%	11.54%	7.26%	11.44%	n/a	n/a	n/a	n/a	14.87%
Perpetual Wholesale Geared Australian Share Fund	2.57% (9)	+/- 0.375%	No	3.1734	31-Jan-10	0.66%	3.25%	13.55%	0.66%	3.18%	0.09%	14.79%	11.70%	n/a	12.41%
Zurich Investments Equity Income Fund	1.87%	+/-0.10%	No	1.6233	31-Jan-10	-3.13%	1.22%	3.10%	-3.13%	-1.29%	-0.89%	2.96%	3.15%	n/a	3.42%
<b>International shares</b>															
Grant Samuel Epoch Global Equity Shareholder Yield (Unhedged) Fu	1.25%	+/-0.20%	No	1.7760	3-Dec-12	1.44%	-2.53%	-1.94%	1.44%	4.74%	8.39%	17.90%	n/a	n/a	17.91%
Platinum International Fund	1.54%	+/- 0.25%	No	2.2568	31-Jan-10	-1.47%	-1.70%	1.09%	-1.47%	7.40%	5.86%	16.82%	8.27%	n/a	6.23%
Suncorp Global Shares Fund	0.80%	+/- 0.20% (16)	No	2.0715	31-Jan-10	2.96%	-2.33%	1.14%	2.96%	13.65%	12.51%	18.91%	11.44%	n/a	9.58%
Vanguard® International Shares Index Fund	0.18%	+/- 0.10%	No	2.0806	31-Jan-10	1.59%	-2.17%	1.18%	1.59%	9.21%	10.36%	19.48%	11.97%	n/a	9.90%
Walter Scott Global Equity Fund	1.28%	+0.16%/-0.11%	No	1.6707	31-Jan-10	2.40%	-1.64%	0.79%	2.40%	10.11%	9.37%	16.23%	10.69%	n/a	8.53%
<b>International shares - specialist</b>															
BlackRock Global Allocation Fund	0.20%	+/- 0.30%	Yes (3)	1.6701	31-Jan-10	-2.33%	-1.48%	3.33%	-2.33%	0.87%	2.92%	6.11%	4.79%	n/a	5.79%
Colonial First State Global Resources Fund	1.17%	+/- 0.30%	No	0.8133	31-Jan-10	-20.33%	-4.80%	-0.52%	-20.33%	-21.56%	-15.07%	-10.81%	-13.32%	n/a	-8.09%
Lazard Global Small Cap Fund	0.97%	+/- 0.50%	No	2.7266	31-Jan-10	-0.90%	-2.75%	-0.69%	-0.90%	11.73%	12.99%	24.50%	14.27%	n/a	13.75%
<b>Alternatives</b>															
Lazard Global Infrastructure Securities Fund	0.98%	+/- 0.30%	No	1.1147	9-Dec-14	4.47%	-1.41%	3.34%	4.47%	8.78%	n/a	n/a	n/a	n/a	8.89%
<b>Closed investment options</b>															
<b>Diversified investment options</b>															
<b>Secure</b>															
Suncorp Traditional Capital Guaranteed Fund	0.40%	Nil	No	n/a	31-Jan-10	1.03%	0.17%	0.51%	1.03%	3.10%	4.40%	4.62%	4.03%	n/a	3.94%
<b>Conservative</b>															
Suncorp Traditional Conservative Fund (15)	0.43%	+/- 0.10% (19)	No	1.5550	31-Jan-10	0.75%	0.10%	1.16%	0.75%	2.69%	4.35%	5.58%	4.84%	n/a	4.54%
<b>Balanced</b>															
Suncorp Traditional Balanced Fund (7)	0.75%	+/- 0.14% (19)	No	1.9882	31-Jan-10	1.32%	0.24%	2.19%	1.32%	4.45%	5.79%	8.12%	6.11%	n/a	5.56%
<b>Growth</b>															
Suncorp Traditional Growth Fund	0.45%	+/- 0.17% (19)	No	1.8343	31-Jan-10	1.98%	0.17%	2.94%	1.98%	6.27%	7.25%	10.72%	7.60%	n/a	7.10%
<b>High growth</b>															
Suncorp Traditional High Growth Fund	0.45%	+/- 0.19% (19)	No	1.7214	31-Jan-10	2.03%	0.14%	3.11%	2.03%	6.89%	7.77%	11.75%	7.90%	n/a	7.15%
<b>Single sector investment options</b>															
<b>Australian fixed interest</b>															
AMP Capital Wholesale Australian Monthly Income Fund (8)	0.60%	Nil	No	1.3243	31-Jan-10	8.03%	-0.06%	6.06%	8.03%	8.81%	5.25%	3.75%	2.78%	n/a	2.51%
<b>Australian property</b>															
APN Unlisted Property Fund	1.08%	Nil	No	1.6914	4-Sep-12	17.00%	2.38%	12.10%	17.00%	25.34%	14.02%	9.48%	n/a	n/a	8.55%

<b>Suncorp Traditional Capital Guaranteed Fund declared rates including Special Bonus rate for 2014/15</b>	<b>Entry fee</b>	<b>Nil entry fee</b>
Suncorp WealthSmart Personal Super	4.62%	4.17%
Suncorp WealthSmart Pension & Term Allocated Pension	6.24%	5.79%
Suncorp WealthSmart Business Super	4.62%	na
<b>Suncorp Traditional Capital Guaranteed Fund interim rates2</b>	<b>Entry fee</b>	<b>Nil entry fee</b>
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 2015.

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 10.25% and 30.75% 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](http://www.suncorp.com.au)) if performance fee arrangements change and result in the estimated performance fees exceeding the range disclosed.

2. The fund does not charge a performance fee but may invest in underlying funds (including other funds managed by Macquarie) that charge performance fees. Such performance fees will be borne by the fund and reflected in the fund's unit price. Performance fees for the fund will generally not exceed 25% of the outperformance of the underlying fund over its benchmark.

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. A performance fee may be payable by the fund. This fee is only payable where the fund outperforms the relevant performance hurdle. The performance fee is set at 15.375% of the gross (inclusive of management fees) amount of outperformance. The performance hurdle is the return of the benchmark, which is 70% S&P/ASX Midcap 50 Accumulation Index and 30% S&P/ASX Small Ordinaries Accumulation Index, plus 0.85%.

5. On 2 November 2015 the Perennial Growth Shares Wholesale Trust was renamed Henderson Australian Equity Fund.

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.

18. Effective 1 November 2015 the Suncorp Secure Portfolio was renamed Suncorp Conservative Portfolio and the Suncorp Conservative Portfolio was renamed Suncorp Moderate Portfolio.

19. Buy/Sell spreads effective 1/09/2015.

20. Buy/Sell spreads effective 1/11/2015.