



# Suncorp WealthSmart® Investment Options Performance Report

Suncorp WealthSmart Pension  
as at 30 September 2016

Entry fee	Investment fee (%) as at 30 June 2016	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)	10 years (pa)	Since Inception™
<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
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	1.0735	12-Feb-15	0.68%	-0.45%	0.68%	3.49%	5.86%	n/a	n/a	n/a	3.60%
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
Suncorp Lifestage Fund 1960-64	0.20%	Nil	No	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)	0.35%	+/-0.10% (20)	Yes (1)	1.6414	12-May-05	1.82%	-0.19%	1.82%	3.76%	6.10%	2.72%	2.94%	3.35%	3.45%
Suncorp Universal Conservative Fund (17)	0.30%	+/-0.06%	Yes (1)	1.2284	26-Aug-13	0.63%	-0.40%	0.63%	3.16%	5.35%	5.93%	n/a	n/a	5.90%
<b>Moderate</b>														
Suncorp Moderate Portfolio (18)	0.52%	+/-0.11% (20)	Yes (1)	1.6773	17-Apr-09	2.55%	-0.22%	2.55%	5.08%	7.36%	5.31%	6.27%	n/a	5.96%
<b>Balanced</b>														
Suncorp Balanced Portfolio	0.57%	+/-0.14%	Yes (1)	1.8663	17-Apr-09	2.73%	-0.14%	2.73%	5.93%	8.44%	6.81%	8.34%	n/a	7.49%
Suncorp Universal Balanced Fund	0.30%	+/-0.09%	Yes (1)	1.2328	15-Nov-13	0.96%	-0.56%	0.96%	4.33%	6.97%	n/a	n/a	n/a	6.61%
<b>Growth</b>														
Suncorp Growth Portfolio	0.57%	+/-0.16%	Yes (1)	2.0416	17-Apr-09	3.16%	-0.12%	3.16%	6.95%	10.03%	8.12%	10.27%	n/a	8.79%
Suncorp Universal Growth Fund	0.30%	+/-0.14%	Yes (1)	1.3603	15-Oct-13	1.42%	-0.74%	1.42%	5.63%	8.66%	n/a	n/a	n/a	9.97%
<b>High growth</b>														
Suncorp High Growth Portfolio	0.78%	+/- 0.17%	Yes (1)	2.2261	17-Apr-09	4.18%	-0.14%	4.18%	8.76%	12.46%	9.89%	12.39%	n/a	10.06%
<b>Single sector investment options</b>														
<b>Cash</b>														
Suncorp Cash Fund	0.00%	Nil	No	1.3479	15-May-09	0.50%	0.15%	0.50%	1.06%	2.11%	2.27%	2.65%	n/a	2.94%
Suncorp Guaranteed Cash Fund (7)	0.50%	Nil	No	1.5042	31-May-05	0.21%	0.05%	0.21%	0.50%	1.04%	1.08%	1.38%	2.52%	2.66%
<b>Australian fixed interest</b>														
Nikko AM Australian Bond Fund (10)	0.45%	+/- 0.05%	No	1.9276	13-Oct-05	0.97%	-0.20%	0.97%	3.75%	4.89%	5.12%	4.78%	5.26%	5.11%
Vanguard® Australian Fixed Interest Index Fund	0.24%	+/- 0.10%	No	1.5656	17-Apr-09	0.70%	-0.29%	0.70%	3.31%	4.66%	5.01%	4.62%	n/a	4.99%
<b>International fixed interest</b>														
Vanguard® International Fixed Interest Index Fund (Hedged)	0.26%	+/- 0.10%	No	1.6872	17-Apr-09	-0.03%	-0.05%	-0.03%	2.78%	7.22%	6.35%	5.56%	n/a	6.05%
<b>Diversified fixed interest</b>														
Macquarie Diversified Fixed Interest Fund	0.62%	+/- 0.08%	Yes(2)	1.6174	17-Apr-09	2.01%	-0.52%	2.01%	4.86%	5.78%	4.42%	4.33%	n/a	5.45%
<b>Diversified income</b>														
Colonial First State Global Credit Income Fund	0.63%	+/- 0.25%	No	2.0409	7-May-12	2.37%	0.25%	2.37%	3.66%	4.45%	3.20%	n/a	n/a	4.07%
<b>Australian property</b>														
Ironbark Paladin Property Securities Fund (13)	0.89% (21)	+/- 0.25%	No	2.9622	17-Apr-09	-0.43%	-4.18%	-0.43%	8.05%	21.36%	16.52%	18.08%	n/a	14.36%
Vanguard® Australian Property Securities Index Fund	0.24%	+/- 0.10%	No	2.8841	17-Apr-09	-2.03%	-4.45%	-2.03%	6.70%	19.72%	16.47%	18.09%	n/a	13.95%
<b>International property</b>														
Vanguard® International Property Securities Index Fund (Hedged)	0.43%	+/- 0.18%	No	3.6143	17-Apr-09	0.31%	-1.55%	0.31%	4.77%	15.69%	13.34%	15.54%	n/a	17.46%



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as at 30 September 2016

Entry fee	Investment fee (%) as at 30 June 2016	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)	10 years (pa)	Since Inception™
<b>Australian shares</b>														
Ausbil Australian Active Equity Fund	0.90%	+/- 0.30%	No	2.2010	17-Apr-09	5.01%	-0.13%	5.01%	8.45%	13.26%	6.58%	12.04%	n/a	9.90%
BT Wholesale Imputation Fund	0.90%	+0.50/Nil	No	2.0317	17-Apr-09	5.27%	1.83%	5.27%	8.15%	10.45%	5.93%	10.75%	n/a	8.72%
Fidelity Australian Equities Fund	0.85%	+/- 0.25%	No	2.4982	17-Apr-09	5.58%	0.23%	5.58%	10.25%	15.57%	8.58%	13.91%	n/a	11.78%
Hyperion Australian Growth Companies Fund	0.85%	+/- 0.30%	No	1.2026	30-Jan-15	5.26%	-1.44%	5.26%	9.09%	23.94%	n/a	n/a	n/a	10.97%
Investors Mutual Industrial Share Fund	0.80%	+/- 0.25%	No	1.1185	29-Jun-15	5.32%	0.54%	5.32%	8.23%	15.63%	n/a	n/a	n/a	8.68%
Ironbark Karara Australian Share Fund	0.60%	+/- 0.25%	No	1.0765	12-Dec-14	-0.19%	-0.06%	-0.19%	3.16%	5.70%	n/a	n/a	n/a	3.52%
Morningstar Australian Share Fund (6) (22)	0.64%	+/- 0.15%	Yes (1)	2.5285	7-Jul-05	7.91%	-0.03%	7.91%	12.42%	21.74%	9.59%	12.66%	6.24%	7.58%
Nikko AM-Tyndall Australian Share Wholesale Fund (11)	0.80%	+/- 0.30%	No	2.6320	3-Dec-04	6.86%	0.87%	6.86%	8.31%	11.60%	6.43%	12.01%	6.05%	7.55%
Henderson Australian Equity Fund (5)	0.92%	+/- 0.30%	No	1.3962	17-Apr-07	5.50%	0.87%	5.50%	9.19%	14.47%	6.99%	10.87%	n/a	2.39%
Perpetual Wholesale Industrial Fund	0.99%	0.30% / Nil	No	2.5862	17-Apr-09	6.29%	-0.22%	6.29%	6.09%	8.48%	6.79%	14.49%	n/a	12.30%
Perpetual Wholesale SHARE-PLUS Long-Short Fund	0.99%	+/- 0.20%	Yes (14)	1.0570	30-Jan-15	7.24%	0.47%	7.24%	4.75%	7.97%	n/a	n/a	n/a	2.71%
Suncorp Australian Shares Fund	0.25%	+/- 0.23% (19)	No	2.1146	17-Apr-09	4.90%	0.32%	4.90%	9.07%	12.85%	6.02%	10.51%	n/a	9.31%
Vanguard® Australian Shares Index Fund	0.18%	+/- 0.10%	No	1.4270	17-Apr-07	5.24%	0.56%	5.24%	9.40%	14.03%	6.29%	10.96%	n/a	2.63%
<b>Australian shares - specialist</b>														
Ausbil Australian Emerging Leaders Fund	0.56%	+/- 0.30%	Yes(4)	2.6239	17-Apr-09	7.37%	-1.13%	7.37%	12.41%	23.11%	10.96%	13.40%	n/a	12.52%
Nikko AM-Tyndall Australian Share Income Fund (12)	0.85% (24)	+/- 0.30%	No	2.3140	17-Apr-09	7.36%	0.58%	7.36%	9.37%	16.54%	8.67%	13.18%	n/a	10.64%
Perpetual Wholesale Ethical SRI Fund	1.13%	+/- 0.15%	No	1.1383	19-Jun-15	9.16%	-0.39%	9.16%	8.58%	18.66%	n/a	n/a	n/a	9.87%
Perpetual Wholesale Geared Australian Share Fund	2.57% (9)	+/- 0.375%	No	2.6606	12-Oct-05	17.95%	0.96%	17.95%	16.13%	24.44%	6.78%	21.68%	6.59%	8.29%
Zurich Investments Equity Income Fund	1.87%	+/- 0.10%	No	1.8305	17-Apr-09	3.99%	1.02%	3.99%	6.84%	7.38%	2.80%	7.39%	n/a	7.21%
Entry fee	Investment fee (%) as at 30 June 2014	Buy/Sell Spread (%)	Performance Fee	Redemption Price (\$)	Fund Inception Date	Performance (%)								
<b>International shares</b>														
Grant Samuel Epoch Global Equity Shareholder Yield (Unhedged) Fund	1.25%	+/-0.20%	No	1.8339	11-Dec-12	-2.44%	-1.57%	-2.44%	2.07%	0.30%	11.03%	n/a	n/a	16.14%
Platinum International Fund	1.54%	+/- 0.25%	No	2.3800	13-Jul-05	6.81%	0.19%	6.81%	6.34%	1.96%	9.04%	12.94%	5.54%	7.01%
Suncorp Global Shares Fund	0.80%	+/-0.20% (16)	No	2.2558	17-Apr-09	3.99%	-0.89%	3.99%	8.04%	2.09%	13.92%	15.82%	n/a	10.26%
Vanguard® International Shares Index Fund	0.18%	+/- 0.10%	No	2.1578	17-Apr-09	1.76%	-1.38%	1.76%	6.04%	1.32%	12.38%	16.01%	n/a	9.60%
Walter Scott Global Equity Fund	1.28%	+0.16%/-0.11%	No	1.7389	8-May-07	0.15%	-1.83%	0.15%	5.35%	2.35%	11.34%	14.31%	n/a	4.83%
<b>International shares - specialist</b>														
BlackRock Global Allocation Fund	0.20%	+/- 0.30%	Yes (3)	1.7635	17-Apr-07	4.73%	0.28%	4.73%	5.03%	7.35%	5.79%	8.90%	n/a	4.95%
Colonial First State Global Resources Fund	1.17%	+/- 0.30%	No	1.0431	17-Apr-09	6.63%	3.86%	6.63%	22.77%	25.61%	-0.92%	-2.76%	n/a	-0.58%
Lazard Global Small Cap Fund	0.97%	+/- 0.50%	No	2.7212	17-Apr-09	2.19%	-1.04%	2.19%	0.89%	-4.76%	12.27%	18.94%	n/a	13.07%
<b>Alternatives</b>														
Lazard Global Infrastructure Securities Fund	0.98%	+/- 0.30%	No	1.1578	16-Jan-15	5.84%	0.24%	5.84%	1.47%	10.88%	n/a	n/a	n/a	8.33%
<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	0.32%	0.11%	0.32%	1.36%	3.48%	6.00%	5.66%	n/a	5.51%
<b>Conservative</b>														
Suncorp Traditional Conservative Fund (15)	0.43%	+/- 0.10% (19)	No	1.7459	1-Aug-09	1.68%	-0.30%	1.68%	4.60%	5.78%	6.58%	7.64%	n/a	6.86%
<b>Balanced</b>														
Suncorp Traditional Balanced Fund (7)	0.75%	+/- 0.14% (19)	No	2.2783	3-Dec-04	2.26%	-0.45%	2.26%	5.69%	7.14%	8.04%	9.73%	5.28%	6.25%
<b>Growth</b>														
Suncorp Traditional Growth Fund	0.45%	+/- 0.17% (19)	No	2.0808	1-Aug-09	3.11%	-0.46%	3.11%	6.87%	7.87%	9.52%	11.87%	n/a	9.51%
<b>High growth</b>														
Suncorp Traditional High Growth Fund	0.45%	+/- 0.19% (19)	No	2.0630	1-Aug-09	3.38%	-0.49%	3.38%	7.42%	8.15%	10.02%	12.78%	n/a	9.38%
<b>Single sector investment options</b>														
<b>Australian fixed interest</b>														
AMP Capital Wholesale Australian Monthly Income Fund (8)	0.60%	Nil	No	1.3232	1-Aug-09	0.32%	0.08%	0.32%	0.71%	1.76%	2.40%	2.64%	n/a	2.81%
<b>Australian property</b>														
APN Unlisted Property Fund	1.08%	Nil	No	1.8618	4-Sep-12	0.49%	0.24%	0.49%	-0.50%	11.64%	8.45%	n/a	n/a	6.82%



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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)	10 years (pa)	Since Inception™
<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
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	1.0735	12-Feb-15	0.57%	-0.49%	0.57%	3.27%	5.40%	n/a	n/a	n/a	3.14%
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
Suncorp Lifestage Fund 1960-64	0.20%	Nil	No	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)	0.35%	+/-0.10% (20)	Yes (1)	1.6414	1-Aug-09	1.71%	-0.23%	1.71%	3.53%	5.64%	2.27%	2.49%	n/a	2.60%
Suncorp Universal Conservative Fund (17)	0.30%	+/-0.06%	Yes (1)	1.2284	26-Aug-13	0.52%	-0.44%	0.52%	2.94%	4.89%	5.46%	n/a	n/a	5.43%
<b>Moderate</b>														
Suncorp Moderate Portfolio (18)	0.52%	+/-0.11% (20)	Yes (1)	1.6773	1-Aug-09	2.44%	-0.26%	2.44%	4.85%	6.89%	4.85%	5.81%	n/a	5.31%
<b>Balanced</b>														
Suncorp Balanced Portfolio	0.57%	+/-0.14%	Yes (1)	1.8663	1-Aug-09	2.62%	-0.18%	2.62%	5.70%	7.97%	6.34%	7.86%	n/a	6.60%
Suncorp Universal Balanced Fund	0.30%	+/-0.09%	Yes (1)	1.2328	15-Nov-13	0.85%	-0.60%	0.85%	4.10%	6.50%	n/a	n/a	n/a	6.14%
<b>Growth</b>														
Suncorp Growth Portfolio	0.57%	+/-0.16%	Yes (1)	2.0416	1-Aug-09	3.04%	-0.16%	3.04%	6.72%	9.55%	7.65%	9.79%	n/a	7.72%
Suncorp Universal Growth Fund	0.30%	+/-0.14%	Yes (1)	1.3603	15-Oct-13	1.31%	-0.78%	1.31%	5.40%	8.19%	n/a	n/a	n/a	9.49%
<b>High growth</b>														
Suncorp High Growth Portfolio	0.78%	+/- 0.17%	Yes (1)	2.2261	1-Aug-09	4.06%	-0.18%	4.06%	8.52%	11.97%	9.41%	11.90%	n/a	8.62%
<b>Single sector investment options</b>														
<b>Cash</b>														
Suncorp Cash Fund	0.00%	Nil	No	1.3479	1-Aug-09	0.39%	0.11%	0.39%	0.84%	1.67%	1.82%	2.20%	n/a	2.55%
Suncorp Guaranteed Cash Fund (7)	0.50%	Nil	No	1.5042	1-Aug-09	0.10%	0.01%	0.10%	0.28%	0.60%	0.63%	0.94%	n/a	1.33%
<b>Australian fixed interest</b>														
Nikko AM Australian Bond Fund (10)	0.45%	+/- 0.05%	No	1.9276	1-Aug-09	0.86%	-0.23%	0.86%	3.52%	4.43%	4.66%	4.32%	n/a	4.87%
Vanguard® Australian Fixed Interest Index Fund	0.24%	+/- 0.10%	No	1.5656	1-Aug-09	0.59%	-0.33%	0.59%	3.09%	4.20%	4.55%	4.16%	n/a	4.84%
<b>International fixed interest</b>														
Vanguard® International Fixed Interest Index Fund (Hedged)	0.26%	+/- 0.10%	No	1.6872	1-Aug-09	-0.14%	-0.08%	-0.14%	2.55%	6.76%	5.88%	5.10%	n/a	5.66%
<b>Diversified fixed interest</b>														
Macquarie Diversified Fixed Interest Fund	0.63%	+/- 0.08%	Yes(2)	1.6174	1-Aug-09	1.90%	-0.55%	1.90%	4.63%	5.31%	3.96%	3.87%	n/a	4.90%
<b>Diversified income</b>														
Colonial First State Global Credit Income Fund	0.62%	+/- 0.25%	No	2.0409	7-May-12	2.25%	0.21%	2.25%	3.43%	3.99%	2.75%	n/a	n/a	3.61%
<b>Australian property</b>														
Ironbark Paladin Property Securities Fund (13)	0.89% (21)	+/- 0.25%	No	2.9622	1-Aug-09	-0.54%	-4.21%	-0.54%	7.81%	20.84%	16.01%	17.57%	n/a	13.59%
Vanguard® Australian Property Securities Index Fund	0.24%	+/- 0.10%	No	2.8841	1-Aug-09	-2.14%	-4.48%	-2.14%	6.47%	19.19%	15.96%	17.57%	n/a	13.26%
<b>International property</b>														
Vanguard® International Property Securities Index Fund (Hedged)	0.43%	+/- 0.18%	No	3.6143	1-Aug-09	0.20%	-1.59%	0.20%	4.55%	15.18%	12.84%	15.03%	n/a	15.90%
<b>Australian shares</b>														
Ausbil Australian Active Equity Fund	0.90%	+/- 0.30%	No	2.2010	1-Aug-09	4.89%	-0.17%	4.89%	8.22%	12.76%	6.12%	11.55%	n/a	7.69%
BT Wholesale Imputation Fund	0.90%	+0.50/Nil	No	2.0317	1-Aug-09	5.15%	1.79%	5.15%	7.91%	9.97%	5.46%	10.26%	n/a	6.99%
Fidelity Australian Equities Fund	0.85%	+/- 0.25%	No	2.4982	1-Aug-09	5.47%	0.20%	5.47%	10.01%	15.07%	8.10%	13.41%	n/a	9.88%
Hyperion Australian Growth Companies Fund	0.85%	+/- 0.30%	No	1.2026	30-Jan-15	5.14%	-1.47%	5.14%	8.85%	23.40%	n/a	n/a	n/a	10.49%
Investors Mutual Industrial Share Fund	0.80%	+/- 0.25%	No	1.1185	29-Jun-15	5.20%	0.50%	5.20%	7.99%	15.13%	n/a	n/a	n/a	8.21%
Ironbark Karara Australian Share Fund	0.60%	+/- 0.25%	No	1.0765	12-Dec-14	-0.30%	-0.10%	-0.30%	2.94%	5.24%	n/a	n/a	n/a	3.07%
Morningstar Australian Share Fund (6) (22)	0.64%	+/- 0.15%	Yes (1)	2.5285	1-Aug-09	7.79%	-0.06%	7.79%	12.17%	21.21%	9.11%	12.16%	n/a	9.19%
Nikko AM-Tyndall Australian Share Wholesale Fund (11)	0.80%	+/- 0.30%	No	2.6320	1-Aug-09	6.74%	0.83%	6.74%	8.07%	11.11%	5.97%	11.52%	n/a	8.16%
Henderson Australian Equity Fund (5)	0.92%	+/- 0.30%	No	1.3962	1-Aug-09	5.38%	0.83%	5.38%	8.95%	13.97%	6.53%	10.38%	n/a	6.84%
Perpetual Wholesale Industrial Fund	0.99%	0.30% / Nil	No	2.5862	1-Aug-09	6.17%	-0.25%	6.17%	5.86%	8.00%	6.33%	13.99%	n/a	10.69%
Perpetual Wholesale SHARE-PLUS Long-Short Fund	0.99%	+/- 0.20%	Yes (14)	1.0570	30-Jan-15	7.13%	0.43%	7.13%	4.52%	7.50%	n/a	n/a	n/a	2.26%
Suncorp Australian Shares Fund	0.25%	+/- 0.23% (19)	No	2.1146	1-Aug-09	4.78%	0.29%	4.78%	8.83%	12.36%	5.56%	10.03%	n/a	7.44%
Vanguard® Australian Shares Index Fund	0.18%	+/- 0.10%	No	1.4270	1-Aug-09	5.13%	0.52%	5.13%	9.16%	13.53%	5.83%	10.48%	n/a	7.45%





# Suncorp WealthSmart® Investment Options Performance Report

Suncorp WealthSmart Pension  
as at 30 September 2016

Entry fee	Investment fee (%) as at 30 June 2016	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)	10 years (pa)	Since Inception™
<b>Australian shares - specialist</b>														
Ausbil Australian Emerging Leaders Fund	0.56%	+/- 0.30%	Yes(4)	2.6239	1-Aug-09	7.25%	-1.16%	7.25%	12.16%	22.58%	10.48%	12.90%	n/a	8.92%
Nikko AM-Tyndall Australian Share Income Fund (12)	0.85% (23)	+/- 0.30%	No	2.3140	1-Aug-09	7.24%	0.54%	7.24%	9.13%	16.03%	8.20%	12.69%	n/a	8.69%
Perpetual Wholesale Ethical SRI Fund	1.13%	+/- 0.15%	No	1.1383	19-Jun-15	9.04%	-0.42%	9.04%	8.35%	18.14%	n/a	n/a	n/a	9.42%
Perpetual Wholesale Geared Australian Share Fund	2.57% (9)	+/- 0.375%	No	2.6606	1-Aug-09	17.82%	0.93%	17.82%	15.88%	23.89%	6.31%	21.15%	n/a	16.36%
Zurich Investments Equity Income Fund	1.87%	+/-0.10%	No	1.8305	1-Aug-09	3.87%	0.99%	3.87%	6.61%	6.92%	2.35%	6.92%	n/a	5.72%
<b>International shares</b>														
Grant Samuel Epoch Global Equity Shareholder Yield (Unhedged) Fund	1.25%	+/-0.20%	No	1.8339	11-Dec-12	-2.55%	-1.60%	-2.55%	1.85%	-0.14%	10.55%	n/a	n/a	15.63%
Platinum International Fund	1.54%	+/- 0.25%	No	2.3800	1-Aug-09	6.69%	0.15%	6.69%	6.10%	1.52%	8.56%	12.45%	n/a	6.69%
Suncorp Global Shares Fund	0.80%	+/-0.20% (16)	No	2.2558	1-Aug-09	3.87%	-0.92%	3.87%	7.80%	1.65%	13.43%	15.31%	n/a	9.64%
Vanguard® International Shares Index Fund	0.18%	+/- 0.10%	No	2.1578	1-Aug-09	1.64%	-1.41%	1.64%	5.81%	0.87%	11.89%	15.50%	n/a	9.09%
Walter Scott Global Equity Fund	1.28%	+0.16%/-0.11%	No	1.7389	1-Aug-09	0.04%	-1.87%	0.04%	5.12%	1.90%	10.86%	13.81%	n/a	8.58%
<b>International shares - specialist</b>														
BlackRock Global Allocation Fund	0.20%	+/- 0.30%	Yes (3)	1.7635	1-Aug-09	4.62%	0.24%	4.62%	4.80%	6.88%	5.33%	8.42%	n/a	7.46%
Colonial First State Global Resources Fund	1.18%	+/- 0.30%	No	1.0431	1-Aug-09	6.51%	3.82%	6.51%	22.50%	25.06%	-1.35%	-3.18%	n/a	-2.73%
Lazard Global Small Cap Fund	0.97%	+/- 0.50%	No	2.7212	1-Aug-09	2.08%	-1.08%	2.08%	0.67%	-5.18%	11.78%	18.42%	n/a	12.22%
<b>Alternatives</b>														
Lazard Global Infrastructure Securities Fund	0.98%	+/- 0.30%	No	1.1578	16-Jan-15	5.52%	0.14%	5.52%	0.85%	9.54%	n/a	n/a	n/a	7.00%
<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	0.21%	0.07%	0.21%	1.14%	3.03%	5.55%	5.22%	n/a	5.07%
<b>Conservative</b>														
Suncorp Traditional Conservative Fund (15)	0.43%	+/- 0.10% (19)	No	1.7459	1-Aug-09	1.57%	-0.33%	1.57%	4.37%	5.32%	6.12%	7.17%	n/a	6.39%
<b>Balanced</b>														
Suncorp Traditional Balanced Fund (7)	0.75%	+/- 0.14% (19)	No	2.2783	1-Aug-09	2.15%	-0.49%	2.15%	5.46%	6.67%	7.57%	9.25%	n/a	7.18%
<b>Growth</b>														
Suncorp Traditional Growth Fund	0.45%	+/- 0.17% (19)	No	2.0808	1-Aug-09	3.00%	-0.49%	3.00%	6.64%	7.40%	9.04%	11.38%	n/a	9.03%
<b>High growth</b>														
Suncorp Traditional High Growth Fund	0.45%	+/- 0.19% (19)	No	2.0630	1-Aug-09	3.27%	-0.52%	3.27%	7.19%	7.68%	9.54%	12.29%	n/a	8.90%
<b>Single sector investment options</b>														
<b>Australian fixed interest</b>														
AMP Capital Wholesale Australian Monthly Income Fund (8)	0.60%	Nil	No	1.3232	1-Aug-09	0.21%	0.05%	0.21%	0.49%	1.31%	1.96%	2.19%	n/a	2.36%
<b>Australian property</b>														
APN Unlisted Property Fund	1.08%	Nil	No	1.8618	4-Sep-12	0.38%	0.20%	0.38%	-0.72%	11.15%	7.98%	n/a	n/a	6.35%

<b>Suncorp Traditional Capital Guaranteed Fund declared rates including Special Bonus rate for 2015/16</b>	<b>Declared rate<sup>1</sup> Entry fee</b>	<b>Nil entry fee</b>	<b>Special bonus<sup>3</sup> Entry fee</b>	<b>Nil entry fee</b>
Suncorp WealthSmart Personal Super	2.79%	2.35%		0.81%
Suncorp WealthSmart Pension & Term Allocated Pension	3.29%	2.85%		0.90%
Suncorp WealthSmart Business Super	2.79%	na	na	na
<b>Suncorp Traditional Capital Guaranteed Fund interim rates<sup>2</sup></b>	<b>Entry fee</b>	<b>Nil entry fee</b>		
Suncorp WealthSmart Personal Super	2.79%	2.36%		
Suncorp WealthSmart Pension & Term Allocated Pension	3.79%	3.35%		
Suncorp WealthSmart Business Super	2.79%	na		

**Notes**

1. Rates are net of the percentage administration fee and investment fee.
2. The interim rate applies from 1 July 2016. 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.
3. Special bonus is net of tax.

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 Morningstar 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 Morningstar 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 Morningstar charges performance fees in the underlying Morningstar 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. Sunch 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. Ibbotson trusts changed its name to Morningstar Investment Management Australia Limited) on 01 July 2016.

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.

21. The investment fee constitutes 0.75% pa (Management Fee) + 0.1399% pa (Estimated Expense Recovery at 30 June 2015) of the net asset value of the fund. This information will be updated quarterly and will be available at [www.ironbarkam.com](http://www.ironbarkam.com). Please note the Expense Recovery is capped at 0.225% pa.

22. On 1 July 2016, Ibbotson Australian Shares Active Trust was renamed Morningstar Australian Shares Fund.

23. Investment fee effective from 1 July 2016.

24. Until 9 October 2016, a Management Fee of 0.46125% pa will be charged by the Responsible Entity. The management cost for the period until 9 October 2016 is estimated to be 0.56375% pa which includes an estimate of expenses of 0.1025% pa. From 10 October 2016, a Management Fee of 0.85% pa will be charged by the Responsible Entity and from that date the Management Fee will cover ordinary fund expenses.