



SUNCORP

Suncorp Easy Super

Annual report for the year ended 30 June 2009

Superannuation

Personal, Pension and Employer Sponsored Super

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Important disclosure

Suncorp Portfolio Services Limited (Trustee) (ABN61 063 427 958, AFSL 237905, RSE Licence No L0002059) and Suncorp Life & Superannuation Limited (SLSL) (ABN 87 073 979 530) are subsidiaries of Suncorp-Metway Limited (Suncorp). The obligations of the Trustee are not guaranteed by any other company within the Suncorp Group. Except as otherwise stated, Suncorp and its subsidiaries do not guarantee the repayment of capital invested in or the investment performance of this product. This product is not a bank deposit or other bank liability and is subject to investment risk including possible delays in repayment and loss of the interest and principal invested.

About this Annual report

This document was prepared on 13 August 2009.

The Trustee is the issuer of this Annual report and takes responsibility for its contents. The information contained in this Annual report is current as at the issue date but may be subject to change. The information is of a general nature only and does not constitute personal financial advice and must not be relied on as such. In preparing this material we have not taken into account your objectives, financial circumstances or needs. Before making a decision based on this information you should consider the appropriateness of the information, having regard to your objectives, financial circumstances and needs. Before deciding to open an account or continuing to hold an interest, you should read the relevant Product Disclosure Statement (PDS) and consider how the information contained in this Annual report relates to your own situation. We recommend that before you make any decisions, you speak to an adviser who will be able to help

you with your investment and insurance decisions. While we believe the information contained in this report to be correct at the date of publication, to the extent that information has been provided by a third party, no warranty of accuracy or reliability is given and no responsibility is accepted for errors or omissions (including negligence).

This Annual report incorporates the following products which are part of Suncorp Easy Super (ABN 66 019 095 121, RSE Fund Registration No R1056655) (Fund):

- Suncorp Easy Super Personal Superannuation (SPIN SUN0128AU)
- Suncorp Easy Super Employer Sponsored Superannuation (SPIN SUN0129AU)
- Suncorp Easy Super Pension (SPIN SUN0130AU).

As an investor in one of these products, you are now a member of the Fund.

SLSL provides administration services to the Fund. This Annual report is to be read in conjunction with your Annual statement.

Throughout this Annual report, unless otherwise specified, references to:

- 'we', 'us', 'our' and 'Trustee' means Suncorp Portfolio Services Limited
- 'adviser' means a qualified financial adviser
- 'Suncorp' means the Suncorp Group and is the group of companies including the Trustee, SLSL and related companies
- 'Fund' means Easy Super
- 'you', 'your' and 'member' means a member of the Fund.

Your 2008/09 Annual report

Dear Member,

Welcome to the Annual report for your Suncorp superannuation fund for the financial year ended 30 June 2009. We're committed to helping people understand their super better, and you'll notice that this year we've made the report simpler and more streamlined than in previous years.

Although at the time of writing Australia was not technically in a recession, it's fair to say that none of us has been untouched by the global financial crisis. Clear evidence of this is its effect on our superannuation balances.

During these tough economic times, it's important to remember that market downturns have always been part of investing. While the current one is particularly severe, history has shown that markets do recover.

For many of us, the tax-effective super environment still has a vital role to play in making sure that our goals for our future financial security remain achievable.

This is why all of us at Suncorp take our responsibility for looking after your funds very seriously, and why we'll do all we can to support you and help you make the most of your super account. I also encourage you to speak to your financial adviser regularly, to make sure your investment plans remain on track.

If you have any questions about this Annual report or your super, please give our Customer Service team a call on 13 11 55. They'll be happy to help.

Thank you for your continued support of Suncorp and for trusting us with your super.

Yours faithfully,

A handwritten signature in black ink, appearing to read 'Geoff Summerhayes', with a stylized initial 'G'.

Geoff Summerhayes
Group Executive
Suncorp

Important changes to super

Access to super for same-sex couples

Legislation defines who can access your super benefits when you die. The definitions of spouse and child have now been extended to cover same-sex couples and their children in the payment and taxation of super benefits upon death.

Relationship breakdown

Your super account may be split with your spouse (legal or de-facto including same-sex couples) as a result of relationship breakdown. This can be done either by court order or by agreement between you and your spouse. The splitting of super benefits as a result of relationship breakdown or divorce may have tax consequences. Please speak to your adviser for more information.

Delay in Government payment of super co-contributions for 2008/09

The Australian Taxation Office (ATO) has advised that for the 2008/09 financial year some Government super co-contribution payments won't be made before the end of the financial year due to problems with their system. If your co-contribution payment has been delayed it won't appear on your Annual statement. The ATO will pay interest on the payments that have been delayed. Further information can be found on the ATO's website www.ato.gov.au

Temporary resident changes

Since 1 April 2009, there have been changes to how super benefits are held, how they can be accessed and the tax treatment of the benefits of temporary residents.

Transfer to the ATO

A super fund may receive notification to transfer a temporary resident's super to the ATO if:

- the temporary resident has left Australia, and
- their temporary visa expired or ceased at least six months ago.

If we receive a request to transfer your benefits to the ATO, we'll transfer your benefits to the ATO and close your account. We're not required to issue an exit statement under these circumstances.

Accessing benefits

If a temporary resident met a condition of release before 1 April 2009, they can access their super benefits on this basis, providing they do so before their super is transferred to the ATO. If a temporary resident didn't meet a condition of release before 1 April 2009, super benefits can only be released as a result of:

- Temporary incapacity
- Permanent incapacity
- Terminal illness
- Death, or
- The temporary resident permanently leaving Australia (known as a Departing Australia Super Payment (DASP)).

Tax treatment of benefits

If a payment is made by the ATO to a temporary resident or their beneficiary, or paid from a super fund as a DASP it will be taxed as follows:

Component	Taxable (taxed)	Taxable (untaxed)	Tax free
Tax rate	35%	45%	nil

Changes to assessable income tests involving salary sacrifice

Prior to 1 July 2009, salary sacrifice contributions weren't included as assessable income for several Centrelink income tests. However, from this date, Centrelink will count salary sacrifice contributions as assessable income. This may mean that you receive a lower benefit, or no longer qualify for the following;

- Government co-contributions
- spouse contributions
- personal (deductible) contributions.

UK pension transfers and tax

There are complex tax laws that may apply when transferring a UK pension to an Australian super fund. If a UK pension is transferred to an Australian super fund and the non-concessional contribution limit is exceeded, a penalty tax will be charged by the ATO. In addition, the tax paid from the super fund may incur additional tax charged by the UK tax authority of up to 55%.

However, if you choose to pay the tax from your Australian super fund and you meet the 'six month rule' no additional tax will be charged by the UK tax authority. The six month rule applies when a UK pension is transferred to an Australian super fund more than six months after you become an Australian tax resident. It's important to note, that the ATO will tax you on the growth of your account during this time.

Changes to the minimum pension requirements

On 13 March 2009 the Government implemented regulations to reduce annual pension minimums by 50%. This meant that if members had already received 50% of the minimum annual pension payment set at 1 July 2008, they didn't have to draw any further pension payments for the remainder of the 2008/09 financial year (if they chose to do so and contacted us). This applies to account-based allocated pensions (including transition to retirement).

Minimum pension payment amounts

You must generally receive at least one pension payment in each financial year^{1,2}. The table below sets out the minimum percentage of your account balance you must withdraw from your pension. There are no maximum amounts, except if you're under age 65 and transitioning to retirement, in which case you can't withdraw more than 10% of your pension balance per year.

Age	Minimum amount to be withdrawn from your pension account each year ^{1,2}
Under 65	4%
65-74	5%
75-79	6%
80-84	7%
85-89	9%
90-94	11%
Over 95	14%

- 1 Pro-rata amounts apply if you start your pension part way through the year.
- 2 For the 2008/09 and 2009/10 financial years, you'll be required to take 50% of your minimum pension amount for those years.

Important changes to super

Ordinary times earnings and super guarantee

Since 1 July 2008 employers must use ordinary times earnings (OTE) as defined in the super guarantee law to calculate the minimum super guarantee (SG) contributions required for employees.

Tightened rules for the SG charge offset

Changes to super rules in 2007 allowed late super guarantee (SG) contributions made to a super fund to offset an SG charge liability. There was no time limit imposed on when the contribution should be made and when the employer could still elect to use the late payment offset. The rules have now been tightened and contributions must now be made within certain timeframes. Please see the table below for the dates by which the contribution needs to be paid into the super fund to be able to use the late payment offset.

Quarter	Period	The last day an employer must have made a late payment to a super fund to receive the late payment offset
1	1 July – 30 September	28 November 2009
2	1 October – 31 December	28 February 2010
3	1 January – 31 March	28 May 2010
4	1 April – 30 June	28 August 2010

2009 Federal Budget Measures

As part of the 2009 Federal Budget, the Government announced the following measures affecting super. You should speak to your adviser or a tax adviser regarding these measures before making any financial decisions.

Government super co-contributions

If you're eligible and make personal contributions to your super fund, the Government will match your personal contribution (dollar for dollar) with a co-contribution up to certain limits. The Government will co-contribute a maximum of \$1000 for 2009/10.

Concessional contributions cap

The Government announced a reduction in the concessional contributions cap. These are maximum contribution amounts that can be made without paying additional tax. For the 2009/10 financial year the concessional contributions cap will be reduced from \$50,000 to \$25,000 per year. The transitional contributions cap (for those age 50 or over) will be reduced from \$100,000 to \$50,000.

Product update

Fee update

For Suncorp Easy Super Employer sponsored members only where the plan commenced after 24 June 2002

From 6 October 2008, there has been a change to the issuer fee. This fee is charge for overseeing the Fund's operation and/or for providing access to the Fund's investment options. The issuer fee payable varies depending on the value of the employer plan as follows:

Issuer fees	
Value of the plan	Rate per annum
\$1 to \$249,999	1.26%
\$250,000 to \$999,999	1.15%
\$1 million to \$1,999,999	0.90%
\$2 million to \$4,999,999	0.80%
\$5 million or more	0.70%

If you have any questions about fees you can speak to your adviser or call us.

Pension payment strategy

For Suncorp Easy Super pension members only

You can choose which investment options you'd like your pension payments drawn from. We'll continue to fund your pension payments from your nominated investment options until they have a nil balance. We'll then choose which investment options to draw the remainder of your pension payments from.

Investments

Investment objective and strategy

Our investment objective and strategy is to provide you with a wide choice of investment options to meet your super savings and retirement planning needs. In particular, the investment options are intended to allow you to choose investments that suit your individual circumstances having regard for risk, return, diversification and liquidity.

The assets of the Fund are invested entirely in a group investment policy with SLSL or directly invested in external investment options.

We don't take labour standards, environmental, social and ethical considerations into account when selecting, retaining or terminating investment options.

Changes to your investment options

From time to time, investment options may be closed, suspended or terminated by an external investment manager or by us. This may happen where:

- the investment option is no longer offered by the investment manager
- the total amount of investor's money in the investment option has grown too large for the investment manager to continue with its current investment strategy
- laws change so that some investment types are no longer permissible
- we determine that it's in the best interests of the members or
- the investment option may no longer be economically viable.

If an investment option is closed, suspended or terminated, this may cause delays in processing withdrawals and transfer requests. This delay may be more than 30 days and the unit price used to process your transaction may differ from the price applicable on the day you lodged your request.

Where an investment option is closed, suspended or terminated, we'll write to you in advance (where possible) to notify you of this change. You'll then be able to review your strategy with your adviser. Where we're unable to tell you in advance, we'll determine a replacement option (one that is comparable to your investment option) in which to invest your money until you've been able to review your investment strategy.

Investment option name changes

The following investment options have had a change of name during the 2008/09 financial year.

Old name	New name	Date of change
Credit Suisse International Shares Fund	Aberdeen Actively Hedged International Equities Fund	1/05/09
Credit Suisse Capital Growth Fund	Aberdeen Capital Growth Fund	1/05/09

Suspended investment options

The below investment options have had changes made to their withdrawal rules by the underlying fund managers, and as a result, withdrawals have been suspended. Suncorp continues to apply for maximum withdrawals on behalf of all members when 'withdrawal windows' become available.

Investment option	Date of freeze	Status of underlying fund	Replacement investment option
Challenger High Yield Fund	16/10/08	redemptions via withdrawal offers	Suncorp Cash
AXA Wholesale Monthly Income Fund	23/10/08	redemptions via withdrawal offers	Suncorp Cash
APN Property for Income Fund No. 2	24/10/08	redemptions suspended until further notice	Suncorp Cash

Other changes to investment options

The following investment options have had a change in investment fee.

Investment option name	Date	Old fee	New fee
Aberdeen Capital Growth Fund	1/12/08	0.67%	0.84%*
RREEF Paladin Property Securities Fund	1/07/09	0.75%	0.92%**

* including estimated reimbursable expenses of 0.04-0.06% pa.

** including the estimated Expense Recovery Fee of 0.17%.

The following investment options have had a change in the buy/sell spread.

Investment option name	Date	Old fee	New fee
Aberdeen Capital Growth Fund	7/10/08	+0.41% / -0.00%	+0.51% / -0.00%
Aberdeen Actively Hedged International Equities Fund	3/10/08	+0.40% / -0.40%	+0.25% / -0.25%
Perpetual's Wholesale Geared Australian Fund	17/12/08	+0.40% / -0.40 %	+0.50% / -0.50%
Zurich Investments Unhedged Global Thematic Share Fund	1/01/09	+0.10% / -0.10%	+0.08% / -0.08%
UBS Australian Share Fund	14/05/09	0.00%	+0.25% / -0.25%
UBS Defensive Investment Fund	14/05/09	0.00%	+0.15% / -0.15%

Investments

The following investment options have had a change in strategy and/or objective.

Date	Investment option name																																	
1/06/09	Aberdeen Actively Hedged International Equities Fund																																	
	<p>New objective</p> <p>To provide investors with high capital growth over the medium to long-term by seeking exposure to companies listed on securities exchanges around the world.</p> <p>New strategy</p> <p>The investment strategy of the Fund is to utilise Aberdeen's proven investment philosophy and approach to invest primarily in a concentrated portfolio of global listed securities that have the potential for capital growth and increased earning potential.</p> <p>Aberdeen downplay benchmarks in portfolio construction since these provide little indication to future performance.</p>																																	
4/03/09	Suncorp Capital Guaranteed																																	
	<table border="1"> <thead> <tr> <th data-bbox="194 647 650 687"></th> <th data-bbox="650 647 844 687">Benchmark**</th> <th data-bbox="844 647 1057 687">Range**</th> </tr> </thead> <tbody> <tr> <td data-bbox="194 687 650 719">Australian Cash</td> <td data-bbox="650 687 844 719">61.00%</td> <td data-bbox="844 687 1057 719">41 – 81%</td> </tr> <tr> <td data-bbox="194 719 650 751">Australian Fixed Interest</td> <td data-bbox="650 719 844 751">7.50%</td> <td data-bbox="844 719 1057 751">0 – 15%</td> </tr> <tr> <td data-bbox="194 751 650 783">International Fixed Interest</td> <td data-bbox="650 751 844 783">5.00%</td> <td data-bbox="844 751 1057 783">0 – 10%</td> </tr> <tr> <td data-bbox="194 783 650 815">Australian Equities</td> <td data-bbox="650 783 844 815">17.00%</td> <td data-bbox="844 783 1057 815">14 – 20%</td> </tr> <tr> <td data-bbox="194 815 650 847">International Equities (hedged*)</td> <td data-bbox="650 815 844 847">7.00%</td> <td data-bbox="844 815 1057 847">4 – 10%</td> </tr> <tr> <td data-bbox="194 847 650 879">Australian Property Securities</td> <td data-bbox="650 847 844 879">0.00%</td> <td data-bbox="844 847 1057 879">–</td> </tr> <tr> <td data-bbox="194 879 650 911">International Property Securities</td> <td data-bbox="650 879 844 911">0.00%</td> <td data-bbox="844 879 1057 911">–</td> </tr> <tr> <td data-bbox="194 911 650 943">Infrastructure</td> <td data-bbox="650 911 844 943">2.50%</td> <td data-bbox="844 911 1057 943">0 - 3.5%</td> </tr> <tr> <td data-bbox="194 943 650 975">Hedge Funds</td> <td data-bbox="650 943 844 975">0.00%</td> <td data-bbox="844 943 1057 975">–</td> </tr> <tr> <td data-bbox="194 975 650 1007">Global Macro</td> <td data-bbox="650 975 844 1007">0.00%</td> <td data-bbox="844 975 1057 1007">–</td> </tr> </tbody> </table>		Benchmark**	Range**	Australian Cash	61.00%	41 – 81%	Australian Fixed Interest	7.50%	0 – 15%	International Fixed Interest	5.00%	0 – 10%	Australian Equities	17.00%	14 – 20%	International Equities (hedged*)	7.00%	4 – 10%	Australian Property Securities	0.00%	–	International Property Securities	0.00%	–	Infrastructure	2.50%	0 - 3.5%	Hedge Funds	0.00%	–	Global Macro	0.00%	–
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* Currency exposure is hedged back to Australian Dollars.

** SLSL may depart from the above allocations and ranges for the purposes of maintaining the financial condition of the Fund given the liabilities of the Fund and the guarantees offered to policy owners.

How investment performance is calculated

Suncorp Capital Guaranteed (No. 1), Suncorp Capital Guaranteed Cash Plus and Suncorp Capital Guaranteed (No. 4)

Suncorp Capital Guaranteed (No. 1) and Suncorp Capital Guaranteed Cash Plus

SLSL declares interest rates in arrears for these investment options at 30 June each year. Interest is calculated on the daily account balance and credited to your account on 30 June each year.

We use an interim interest rate to calculate interest on full withdrawals made before the interest rate is declared (including full switches to another investment option). The interim rate can be changed by SLSL 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 has applied during the past year.

Suncorp Capital Guaranteed (No. 4)

From time to time SLSL will declare the rates for this investment option in advance.

The declared interest rates for all the Capital Guaranteed investment options are determined based on several factors, including:

- the investment income received after an allowance for tax, including both realised and unrealised capital gains and losses
- transfers to and from reserves in order to smooth returns over time and provide for guarantees
- issuer and investment fees (for Suncorp Capital Guaranteed No. 1 and No. 4 investment options)
- expenses such as brokerage, stamp duty, taxes, and
- expenses incurred in managing the assets.

An investment in any of these investment options Suncorp Capital Guaranteed (No. 1, No. 4 and No. 5) provides a participating benefit. This means that the profits arising in respect of these options are allocated 80% to members and 20% to SLSL as shareholder.

What is guaranteed?

For existing members who joined prior to 19 March 2008:

- 100% of the capital value in the Suncorp Capital Guaranteed No. 1 and No. 4 investment options and
- 100% of the capital value in the Suncorp Capital Guaranteed Cash Plus investment option.

New members who joined after 19 March 2008:

- 100% of the capital value in the Suncorp Capital Guaranteed (No. 1 and No. 4) investment options and
- 90% (or such higher percentage as SLSL may decide) of the capital value in the Suncorp Capital Guaranteed Cash Plus investment option.

Application of the 90% guarantee will primarily reflect investment market returns. SLSL reserves the right to apply the reduced guarantee in circumstances where the financial position of the Fund requires this option.

In the event that SLSL exercises its right to invoke the 90% guarantee, members will be notified that the reduced guarantee is effective and that 90% of the capital value* will be payable on all member withdrawals (including partial withdrawals).

* The capital value of your investment is the amount you have invested and earnings that've been credited to your account at the rate declared at 30 June each year. Your capital value can still decrease as a result of benefit payments, transfers out, contribution tax and other fee deductions.

Investments

SLSL reserves the right to limit the amount invested from time to time in all of these investment options. Please ask your adviser or call us prior to investing to confirm whether any limits are in place.

For all other investment options

Investment performance is generally calculated net of the applicable Investment Fee, tax and the maximum Issuer Fee. Please note that if you are eligible for a lower Issuer Fee, the returns applicable to your account will be higher.

However, when calculating investment performance, we generally don't take into account contributions tax, entry fees, deferred entry fees, exit fees and any discretionary ongoing fees such as insurance premiums and adviser service fees. If we calculate the investment performance for an investment option in a different way to that set out above we'll include an explanation of how the investment performance has been calculated for that investment option in the investment performance report which is on our website. If the web is not for you, you can get a copy of the report by calling us.

You should be aware that the investment performance information for the investment options may differ from the performance of the underlying investment managers. This may be due to:

- holding some assets in cash or short-term securities for liquidity purposes
- provisions for tax and distribution of tax credits
- a lag between when the underlying investment managers report their performance and when the value of the underlying investment option is reflected in the unit prices
- the fees and charges that apply.

Investments exceeding 5%

As at 30 June 2009, the following investments exceeded 5% of the total assets of the Easy Super division of the Fund.

Investment	Percentage
Suncorp Capital Guaranteed No. 1 Portfolio	17.9%
Suncorp Balanced Superannuation No. 2 Portfolio	20.5%
Suncorp Cash (Metway) Superannuation No. 6 Trust	8.7%

Use of derivatives

Derivatives are securities that derive their value from another security. Commonly known derivatives include futures and options. We don't currently invest directly in derivatives, however, the underlying investment managers for your investment option(s) may use derivatives. Please note that the investment strategy of each investment option doesn't allow the use of derivatives for speculation or gearing purposes. You can find out more about the investment objectives, strategy or investment style for a particular investment option in the PDS on our website or by calling us.

Investment fee

The investment fee is payable to the investment managers of the investment options you choose. This fee is included in the daily unit price calculation for each investment option. The investment fee depends on the investment option(s) you select. They range from 0% pa to 1.54% pa. You can find the latest investment fees in the investment performance report available on our website or by calling us.

Transaction costs – Buy/sell spreads (for unitised investment options)

You may incur a buy/sell spread when you make contributions, withdraw or change your investment options. This 'spread' is the difference in the buying price and selling price of the investment option, and generally covers the transaction costs of buying and selling the underlying assets of that investment option. It ensures that non-transacting members are not disadvantaged by the activity of transacting members. The spread isn't a fee paid to us, but is a charge by the investment manager which is reflected in the unit price and is retained within the net asset value of the underlying investment option.

Performance based fees

This fee is only charged by some investment managers for certain investment options when they outperform their stated benchmarks. It's an additional amount to the investment fee.

We strongly recommend that you have the updated performance fee information before you make an investment decision.

The investment fees, buy/sell spreads and performance based fees are charged by the investment managers and can change at any time. As they're not charged by us, any variations will be passed onto you without notification.

Investment Earnings and Interest Crediting Rates

All contributions received from 1 July 2008 up to and including 30 June 2009 are credited to your account and are shown on your Annual statement. As at 30 June 2009, there may be employer contributions which haven't been received. We're unable to determine the amount outstanding as the level of employer contributions is often at an employer's discretion. You should check your Annual statement to ensure that all your own contributions and your employer contributions have been allowed for as expected. All investment earnings of the Fund (net of fees and taxes) will be credited to members accounts. The amount of earnings credited to each member will depend on their investment portfolio.

Investments

Investment performance

The following tables show the performance of each investment option as at 30 June. Returns are net of some fees and taxes. For more information on how performance is calculated, please see page 9.

Investment performance reports can be found on our website or by calling us.

Personal – Entry fee

Investment options	Investment returns (%) for the year ended 30 June:					5 year compound average return to 30 June 2009 (% pa)
	2009	2008	2007	2006	2005	
Conservative						
Suncorp Cash	3.2	3.7	5.8	3.7	3.4	4.0
Suncorp Capital Guaranteed No.1 ¹	0.0	2.0	10.6	10.6	9.6	6.5
Suncorp Capital Guaranteed No.4 ¹	2.7	5.5	4.7	-	-	n/a
Suncorp Capital Guaranteed Cash Plus	3.4	3.4	-	-	-	n/a
BlackRock Wholesale International Bond Fund	3.5	4.4	2.3	-1.0	5.6	2.9
Moderately Conservative						
Suncorp Capital Stable	-2.1	-4.9	9.0	8.3	7.5	3.4
Suncorp-Intech Multi-Manager Conservative Selection	-6.4	-3.8	6.4	5.8	7.0	1.6
ING Diversified High Yield Trust – Wholesale units	-13.1	-3.4	-	-	-	n/a
Legg Mason Australian Bond Trust	5.8	1.0	2.3	1.6	5.0	3.1
Principal Global Strategic Income Fund	-23.6	-8.6	-	-	-	n/a
UBS Defensive Investment Fund	-2.5	-5.7	5.3	6.9	7.3	2.1
Balanced						
Suncorp-Intech Multi-Manager Balanced Selection	-10.4	-7.0	9.6	9.0	9.2	1.7
Growth						
Suncorp Balanced	-12.2	-13.2	15.4	16.8	12.8	3.0

Investment options	Investment returns (%) for the year ended 30 June:					5 year compound average return to 30 June 2009 (% pa)
	2009	2008	2007	2006	2005	
Suncorp-Intech Multi-Manager Growth Selection	-15.7	-10.3	12.9	12.7	10.6	1.3
Colonial First State Wholesale Diversified Fund	-10.0	-14.4	12.1	12.8	10.2	1.5
Aberdeen Capital Growth Fund	-11.6	-9.8	12.8	14.5	8.4	2.2
Legg Mason Property Securities Trust	-47.2	-35.2	23.0	13.1	14.5	-11.4
BlackRock Property Securities Fund	-41.7	-34.0	19.7	14.3	13.3	-9.8
Perpetual's Wholesale Balanced Growth Fund	-10.8	-9.4	9.6	14.0	11.3	2.4
RREEF Paladin Property Securities Fund	-41.0	-36.6	24.1	15.9	14.8	-9.2
High Growth						
Suncorp Growth	-13.1	-14.9	14.6	18.4	9.6	1.9
Suncorp Australian Equities	-16.6	-15.3	26.6	25.7	25.3	7.1
Suncorp Global Shares	-14.3	-17.9	6.6	17.8	-2.8	-3.0
Suncorp Imputation Fund	-17.1	-16.2	24.7	27.0	25.7	6.7
Suncorp-Intech Multi-Manager High Growth Selection	-18.2	-13.1	14.5	14.8	11.0	0.7
Suncorp-Intech Multi-Manager Australian Equities	-16.6	-14.8	23.0	20.5	21.3	5.0
Suncorp-Intech Multi-Manager International Equities	-16.9	-22.5	4.9	16.6	-2.3	-5.1
Aberdeen Australian Equities Fund	-14.5	-8.3	22.4	23.5	23.1	7.8
Aberdeen Australian Small Companies Fund	-7.2	-17.0	28.6	-	-	n/a
Advance Australian Smaller Companies Multi-Blend Fund	-26.6	-19.8	48.5	-	-	n/a

Investments

Investment options	Investment returns (%) for the year ended 30 June:					5 year compound average return to 30 June 2009 (% pa)
	2009	2008	2007	2006	2005	
Advance International Sharemarket Fund – Class A Units	-18.3	-22.7	11.1	8.9	-1.5	-5.5
AMP Capital Investors Equity Fund – Class A Fund	-17.5	-9.0	21.6	28.3	23.8	7.7
AXA Wholesale Global Equity – Value Fund	-32.3	-26.5	16.1	20.6	4.6	-6.1
Colonial First State Wholesale Geared Share Fund	-35.2	-29.5	38.7	53.2	56.6	8.7
Aberdeen Actively Hedged International Equities Fund	-16.1	-18.0	5.4	18.1	-3.6	-3.8
Custom Choice Boutique Australian Share Portfolio	-15.7	-11.7	23.3	-	-	n/a
Goldman Sachs JBWere Hedged Global Flex Fund	-31.3	-17.3	-	-	-	n/a
ING Wholesale Australian Share Fund	-23.8	-6.0	25.2	20.8	27.3	6.6
Perpetual's Wholesale Industrial Fund	-8.8	-20.3	27.6	13.7	18.3	4.5
Platinum International Fund	13.7	-13.8	5.2	-	-	n/a
UBS Australian Share Fund	-11.1	-11.4	24.3	21.2	21.1	7.5
Zurich Investments Unhedged Global Thematic Share Fund	-6.2	-10.6	-	-	-	n/a
BT Wholesale Imputation Fund	-16.7	-	-	-	-	n/a
Challenger Wholesale Australian Share Fund	-18.4	-	-	-	-	n/a
Perennial Growth Shares Wholesale Trust	-18.1	-	-	-	-	n/a
Perpetual's Wholesale Geared Australian Fund	-43.1	-	-	-	-	n/a
Tyndall Australian Share Wholesale Portfolio	-13.7	-	-	-	-	n/a

Closed investment options

These investment options are only available to Easy Super members that were invested in them before their closure date (and currently remain so) and wish to invest or switch additional funds into any of these investment options.

Investment options	Investment returns (%) for the year ended 30 June:					5 year compound average return to 30 June 2009 (% pa)
	2009	2008	2007	2006	2005	
AXA Wholesale Australian Monthly Income Fund ²	3.6	5.1	4.4	3.9	3.7	4.1
BT Wholesale Tax Effective Fund	-13.5	-9.7	17.6	15.2	11.9	3.4
Challenger High Yield Fund – Wholesale Units ²	-28.6	-11.0	6.4	-	-	n/a
APN Property for Income Fund No. 2 ²	-41.0	-33.3	-	-	-	n/a
BT Wholesale Property Investment Fund	-36.8	-27.5	22.8	15.1	16.9	-5.4
Investors Mutual Future Leaders Fund	-15.3	-24.8	33.7	11.7	21.5	3.0
MLC Platinum Global Fund	5.5	-18.1	11.0	22.7	-1.9	2.9

1 Members who are eligible to invest into Suncorp Capital Guaranteed No. 1 Fund cannot invest in Suncorp Capital Guaranteed No. 4 Fund and vice versa.

2 This investment option is currently suspended. Please refer to 'Suspended Investment Options' on page 7.

Investment performance notes

- Past performance should not be taken as an indicator of future performance.
- Refer to 'How investment performance is calculated' on page 9.
- When indicated '-' there were no monies invested in this investment option and therefore no investment return is available.

Investments

Personal – Nil entry fee

Investment options	Investment returns (%) for the year ended 30 June:					5 year compound average return to 30 June 2009 (% pa)
	2009	2008	2007	2006	2005	
Conservative						
Suncorp Cash	2.7	3.2	5.4	3.2	2.9	3.5
Suncorp Capital Guaranteed No.1	0.0	1.6	10.2	10.2	9.1	6.1
Suncorp Capital Guaranteed Cash Plus	3.4	3.4	-	-	-	n/a
BlackRock Wholesale International Bond Fund	2.9	3.8	1.8	-1.4	5.2	2.5
Moderately Conservative						
Suncorp Capital Stable	-2.6	-5.4	8.2	7.5	6.9	2.8
Suncorp-Intech Multi-Manager Conservative Selection	-6.9	-4.3	5.9	5.3	6.5	1.2
ING Diversified High Yield Trust – Wholesale units	-13.4	-3.8	-	-	-	n/a
Legg Mason Australian Bond Trust	5.2	0.5	1.9	1.1	4.5	2.6
Principal Global Strategic Income Fund	-23.2	-9.1	-	-	-	n/a
UBS Defensive Investment Fund	-2.9	-6.1	4.8	6.4	6.8	1.6
Balanced						
Suncorp-Intech Multi-Manager Balanced Selection	-10.9	-7.5	9.1	8.5	8.7	1.2
Growth						
Suncorp Balanced	-12.6	-13.7	14.5	15.9	12.2	2.4
Suncorp-Intech Multi-Manager Growth Selection	-16.0	-10.7	12.4	12.1	10.1	0.8
Colonial First State Wholesale Diversified Fund	-10.4	-14.8	11.6	12.3	9.7	1.0
Aberdeen Capital Growth Fund	-12.0	-10.2	12.2	13.9	7.9	1.7

Investment options	Investment returns (%) for the year ended 30 June:					5 year compound average return to 30 June 2009 (% pa)
	2009	2008	2007	2006	2005	
Legg Mason Property Securities Trust	-44.0	-35.4	22.4	12.5	13.9	-10.7
BlackRock Property Securities Fund	-41.9	-34.5	19.0	13.7	12.8	-10.3
Perpetual's Wholesale Balanced Growth Fund	-11.2	-9.9	9.1	13.4	10.7	1.9
RREEF Paladin Property Securities Fund	-38.1	-36.7	23.4	15.3	14.2	-8.6
High Growth						
Suncorp Growth	-13.5	-15.3	14.0	17.7	8.9	1.4
Suncorp Australian Equities	-16.7	-15.6	24.8	25.6	24.2	6.5
Suncorp Global Shares	-14.6	-18.3	6.1	17.4	-3.3	-3.4
Suncorp Imputation Fund	-17.5	-16.7	24.3	26.5	25.2	6.2
Suncorp-Intech Multi-Manager High Growth Selection	-18.5	-13.6	14.0	14.3	10.5	0.3
Suncorp-Intech Multi-Manager Australian Equities	-17.1	-15.3	22.7	19.8	20.7	4.5
Suncorp-Intech Multi-Manager International Equities	-16.8	-22.4	4.5	16.0	-2.7	-5.3
Aberdeen Australian Equities Fund	-14.9	-8.7	21.8	22.9	22.6	7.4
Aberdeen Australian Small Companies Fund	-7.5	-17.5	28.1	-	-	n/a
Advance Australian Smaller Companies Multi-Blend Fund	-26.7	-20.3	47.5	-	-	n/a
Advance International Sharemarket Fund – Class A Units	-18.6	-22.9	10.5	8.3	-2.0	-5.9
AMP Capital Investors Equity Fund – Class A Fund	-18.1	-9.5	20.8	27.1	22.7	6.9
AXA Wholesale Global Equity – Value Fund	-31.8	-26.8	15.5	20.1	4.2	-6.3

Investments

Investment options	Investment returns (%) for the year ended 30 June:					5 year compound average return to 30 June 2009 (% pa)
	2009	2008	2007	2006	2005	
Colonial First State Wholesale Geared Share Fund	-34.8	-29.5	37.7	52.2	56.0	8.5
Aberdeen Actively Hedged International Equities Fund	-16.4	-18.3	4.8	17.6	-4.0	-4.2
Custom Choice Boutique Australian Share Portfolio	-15.8	-12.1	22.7	-	-	n/a
Goldman Sachs JBWere Hedged Global Flex Fund	-30.3	-17.7	-	-	-	n/a
ING Wholesale Australian Share Fund	-24.3	-6.6	24.8	20.4	26.7	6.1
Perpetual's Wholesale Industrial Fund	-9.2	-20.6	26.8	13.1	17.6	4.0
Platinum International Fund	12.8	-14.1	4.7	-	-	n/a
UBS Australian Share Fund	-11.3	-11.9	23.7	20.8	20.4	7.0
Zurich Investments Unhedged Global Thematic Share Fund	-6.6	-11.0	-	-	-	n/a
BT Wholesale Imputation Fund	-16.9	-	-	-	-	n/a
Challenger Wholesale Australian Share Fund	-18.0	-	-	-	-	n/a
Perennial Growth Shares Wholesale Trust	-18.3	-	-	-	-	n/a
Perpetual's Wholesale Geared Australian Fund	-42.5	-	-	-	-	n/a
Tyndall Australian Share Wholesale Portfolio	-14.1	-	-	-	-	n/a

Closed investment options

These investment options are only available to Easy Super members that were invested in them before their closure date (and currently remain so) and wish to invest or switch additional funds into any of these investment options.

Investment options	Investment returns (%) for the year ended 30 June:					5 year compound average return to 30 June 2009 (% pa)
	2009	2008	2007	2006	2005	
AXA Wholesale Australian Monthly Income Fund ¹	3.1	4.6	3.9	3.4	3.2	3.6
BT Wholesale Tax Effective Fund	-14.1	-10.3	17.1	14.7	11.4	2.9
Challenger High Yield Fund – Wholesale Units ¹	-28.3	-11.4	5.9	-	-	n/a
APN Property for Income Fund No. 2 ¹	-39.0	-33.7	-	-	-	n/a
BT Wholesale Property Investment Fund	-38.8	-28.8	22.5	14.9	16.4	-6.5
Investors Mutual Future Leaders Fund	-15.8	-25.4	33.0	11.3	20.9	2.4
MLC Platinum Global Fund	4.4	-17.5	10.2	21.7	-2.3	2.5

¹ This investment option is currently suspended. Please refer to 'Suspended Investment Options' on page 7.

Investment performance notes

- Past performance should not be taken as an indicator of future performance.
- Refer to 'How investment performance is calculated' on page 9.
- When indicated '-' there were no monies invested in this investment option and therefore no investment return is available.

Investments

Employer

Investment options	Investment returns (%) for the year ended 30 June:					5 year compound average return to 30 June 2009 (% pa)
	2009	2008	2007	2006	2005	
Conservative						
Suncorp Cash	3.2	3.7	5.8	3.7	3.4	4.0
Suncorp Capital Guaranteed No. 1 ¹	0.0	2.0	10.6	10.6	9.6	6.5
Suncorp Capital Guaranteed No. 4 ¹	2.7	5.5	4.7	-	-	n/a
Suncorp Capital Guaranteed Cash Plus	3.4	3.4	-	-	-	n/a
BlackRock Wholesale International Bond Fund	3.5	4.4	2.3	-1.0	5.6	2.9
Moderately Conservative						
Suncorp Capital Stable	-2.1	-4.9	9.0	8.3	7.5	3.4
Suncorp-Intech Multi-Manager Conservative Selection	-6.3	-3.7	6.5	6.0	7.2	1.8
ING Diversified High Yield Trust – Wholesale units	-13.1	-3.4	-	-	-	n/a
Legg Mason Australian Bond Trust	5.8	1.0	2.3	1.6	5.0	3.1
Principal Global Strategic Income Fund	-23.6	-8.6	-	-	-	n/a
UBS Defensive Investment Fund	-2.5	-5.7	5.3	6.9	7.3	2.1
Balanced						
Suncorp-Intech Multi-Manager Balanced Selection	-10.3	-6.9	9.7	9.1	9.3	1.8
Growth						
Suncorp Balanced	-12.2	-13.2	15.4	16.8	12.8	3.0
Suncorp-Intech Multi-Manager Growth Selection	-15.7	-10.3	13.0	12.9	10.7	1.3
Colonial First State Wholesale Diversified Fund	-10.0	-14.4	12.1	12.8	10.2	1.5

Investment options	Investment returns (%) for the year ended 30 June:					5 year compound average return to 30 June 2009 (% pa)
	2009	2008	2007	2006	2005	
Aberdeen Capital Growth Fund	-11.6	-9.8	12.8	14.5	8.4	2.2
Legg Mason Property Securities Trust	-47.2	-35.2	23.0	13.1	14.5	-11.4
BlackRock Property Securities Fund	-41.7	-34.0	19.7	14.3	13.3	-9.8
Perpetual's Wholesale Balanced Growth Fund	-10.8	-9.4	9.6	14.0	11.3	2.4
RREEF Paladin Property Securities Fund	-41.0	-36.6	24.1	15.9	14.8	-9.2
High Growth						
Suncorp Growth	-13.1	-14.9	14.6	18.4	9.6	1.9
Suncorp Australian Equities	-16.6	-15.3	26.6	25.7	25.3	7.1
Suncorp Global Shares	-14.3	-17.9	6.6	17.8	-2.8	-3.0
Suncorp Imputation Fund	-17.1	-16.2	24.7	27.0	25.7	6.7
Suncorp-Intech Multi-Manager High Growth Selection	-18.0	-13.1	14.6	14.9	11.2	0.8
Suncorp-Intech Multi-Manager Australian Equities	-16.7	-14.9	23.1	20.4	21.4	5.0
Suncorp-Intech Multi-Manager International Equities	-16.9	-22.5	4.9	16.6	-2.3	-5.1
Aberdeen Australian Equities Fund	-14.5	-8.3	22.4	23.5	23.1	7.8
Aberdeen Australian Small Companies Fund	-7.2	-17.0	28.6	-	-	n/a
Advance Australian Smaller Companies Multi-Blend Fund	-26.6	-19.8	48.5	-	-	n/a
Advance International Sharemarket Fund – Class A Units	-18.3	-22.7	11.1	8.9	-1.5	-5.5
AMP Capital Investors Equity Fund – Class A Fund	-17.5	-9.0	21.6	28.3	23.8	7.7

Investments

Investment options	Investment returns (%) for the year ended 30 June:					5 year compound average return to 30 June 2009 (% pa)
	2009	2008	2007	2006	2005	
AXA Wholesale Global Equity – Value Fund	-32.3	-26.5	16.1	20.6	4.6	-6.1
Colonial First State Wholesale Geared Share Fund	-35.2	-29.5	38.7	53.2	56.6	8.7
Aberdeen Actively Hedged International Equities Fund	-16.1	-18.0	5.4	18.1	-3.6	-3.8
Custom Choice Boutique Australian Share Portfolio	-15.7	-11.7	23.3	-	-	n/a
Goldman Sachs JBWere Hedged Global Flex Fund	-31.3	-17.3	-	-	-	n/a
ING Wholesale Australian Share Fund	-23.8	-6.0	25.2	20.8	27.3	6.6
Perpetual's Wholesale Industrial Fund	-8.8	-20.3	27.6	13.7	18.3	4.5
Platinum International Fund	13.7	-13.8	5.2	-	-	n/a
UBS Australian Share Fund	-11.1	-11.4	24.3	21.2	21.1	7.5
Zurich Investments Unhedged Global Thematic Share Fund	-6.2	-10.6	-	-	-	n/a
BT Wholesale Imputation Fund	-16.7	-	-	-	-	n/a
Challenger Wholesale Australian Share Fund	-18.4	-	-	-	-	n/a
Perennial Growth Shares Wholesale Trust	-18.1	-	-	-	-	n/a
Perpetual's Wholesale Geared Australian Fund	-43.1	-	-	-	-	n/a
Tyndall Australian Share Wholesale Portfolio	-13.7	-	-	-	-	n/a

Closed investment options

These investment options are only available to Easy Super members that were invested in them before their closure date (and currently remain so) and wish to invest or switch additional funds into any of these investment options.

Investment options	Investment returns (%) for the year ended 30 June:					5 year compound average return to 30 June 2009 (% pa)
	2009	2008	2007	2006	2005	
AXA Wholesale Australian Monthly Income Fund ²	3.6	5.1	4.4	3.9	3.7	4.1
BT Wholesale Tax Effective Fund	-13.5	-9.7	17.6	15.2	11.9	3.4
Challenger High Yield Fund – Wholesale Units ²	-28.6	-11.0	6.4	-	-	n/a
APN Property for Income Fund No. 2 ²	-41.0	-33.3	-	-	-	n/a
BT Wholesale Property Investment Fund	-36.8	-27.5	22.8	15.1	16.9	-5.4
Investors Mutual Future Leaders Fund	-15.3	-24.8	33.7	11.7	21.5	3.0
MLC Platinum Global Fund	5.5	-18.1	11.0	22.7	-1.9	2.9

1 Members who are eligible to invest into Suncorp Capital Guaranteed No. 1 Fund cannot invest in Suncorp Capital Guaranteed No. 4 Fund and vice versa.

2 This investment option is currently suspended. Please refer to 'Suspended Investment Options' on page 7.

Investment performance notes

- Past performance should not be taken as an indicator of future performance.
- Refer to 'How investment performance is calculated' on page 9.
- When indicated '-' there were no monies invested in this investment option and therefore no investment return is available.

Investments

Pension – Entry fee

Investment options	Investment returns (%) for the year ended 30 June:					5 year compound average return to 30 June 2009 (% pa)
	2009	2008	2007	2006	2005	
Conservative						
Suncorp Cash	3.9	4.7	6.8	4.4	4.1	4.8
Suncorp Capital Guaranteed No. 1 ¹	0.0	2.3	11.7	11.7	10.6	7.1
Suncorp Capital Guaranteed No. 4 ¹	3.2	6.3	5.4	-	-	n/a
Suncorp Capital Guaranteed Cash Plus	4.0	4.0	-	-	-	n/a
BlackRock Wholesale International Bond Fund	4.7	5.2	2.8	-	-	n/a
Moderately Conservative						
Suncorp Capital Stable	-1.6	-4.2	10.1	8.7	8.5	4.1
Suncorp-Intech Multi-Manager Conservative Selection	-6.6	-3.8	7.3	7.0	8.1	2.2
ING Diversified High Yield Trust – Wholesale units	-11.8	-3.8	-	-	-	n/a
Legg Mason Australian Bond Trust	7.0	1.3	3.0	2.1	6.3	3.9
Principal Global Strategic Income Fund	-22.3	-10.0	-	-	-	n/a
UBS Defensive Investment Fund	-1.5	-6.5	6.1	8.0	8.5	2.7
Balanced						
Suncorp-Intech Multi-Manager Balanced Selection	-10.8	-7.9	10.8	10.5	10.8	2.2
Growth						
Suncorp Balanced	-13.8	-13.7	16.7	17.8	15.1	3.3
Suncorp-Intech Multi-Manager Growth Selection	-15.6	-11.9	14.4	14.5	12.0	1.8
Colonial First State Wholesale Diversified Fund	-11.2	-15.5	13.5	14.3	10.7	1.5
Aberdeen Capital Growth Fund	-12.3	-10.4	14.0	16.0	10.4	2.8

Investment options	Investment returns (%) for the year ended 30 June:					5 year compound average return to 30 June 2009 (% pa)
	2009	2008	2007	2006	2005	
Legg Mason Property Securities Trust	-45.1	-40.9	25.7	14.6	-	n/a
BlackRock Property Securities Fund	-43.5	-37.2	21.6	16.1	-	n/a
Perpetual's Wholesale Balanced Growth Fund	-12.0	-10.2	10.7	15.8	-	n/a
RREEF Paladin Property Securities Fund	-42.9	-41.8	26.4	18.3	15.3	-10.5
High Growth						
Suncorp Growth	-14.5	-16.2	15.6	19.6	11.2	2.0
Suncorp Australian Equities	-18.6	-16.1	27.7	28.4	28.3	7.5
Suncorp Global Shares	-16.1	-19.9	6.9	19.9	-3.4	-3.6
Suncorp Imputation Fund	-19.3	-17.8	27.4	30.5	30.3	7.5
Suncorp-Intech Multi-Manager High Growth Selection	-19.6	-	-	-	-	n/a
Suncorp-Intech Multi-Manager Australian Equities	-18.7	-16.2	25.3	23.4	24.4	5.5
Suncorp-Intech Multi-Manager International Equities	-17.3	-24.5	5.4	18.6	-2.5	-5.3
Aberdeen Australian Equities Fund	-15.9	-9.5	25.2	26.7	26.0	8.7
Aberdeen Australian Small Companies Fund	-6.7	-	-	-	-	n/a
Advance Australian Smaller Companies Multi-Blend Fund	-30.0	-23.6	-	-	-	n/a
Advance International Sharemarket Fund – Class A Units	-22.2	-24.9	12.3	9.9	-2.8	-6.9
AMP Capital Investors Equity Fund – Class A Fund	-18.4	-8.2	23.8	32.2	26.8	9.2
AXA Wholesale Global Equity – Value Fund	-34.0	-29.6	17.3	22.9	-	n/a

Investments

Investment options	Investment returns (%) for the year ended 30 June:					5 year compound average return to 30 June 2009 (% pa)
	2009	2008	2007	2006	2005	
Colonial First State Wholesale Geared Share Fund	-38.6	-29.4	38.8	58.1	64.6	9.4
Aberdeen Actively Hedged International Equities Fund	-18.3	-19.9	5.8	20.2	-3.2	-4.2
Custom Choice Boutique Australian Share Portfolio	-15.7	-13.7	-	-	-	n/a
Goldman Sachs JBWere Hedged Global Flex Fund	-33.9	-19.5	-	-	-	n/a
ING Wholesale Australian Share Fund	-26.2	-	-	-	-	n/a
Perpetual's Wholesale Industrial Fund	-9.4	-22.7	29.9	15.0	20.5	4.8
Platinum International Fund	16.7	-16.8	5.5	-	-	n/a
UBS Australian Share Fund	-12.1	-13.2	27.1	-	-	n/a
Zurich Investments Unhedged Global Thematic Share Fund	-5.8	-12.3	-	-	-	n/a
BT Wholesale Imputation Fund	-18.5	-	-	-	-	n/a
Challenger Wholesale Australian Share Fund	-20.9	-	-	-	-	n/a
Perennial Growth Shares Wholesale Trust	-21.9	-	-	-	-	n/a
Perpetual's Wholesale Geared Australian Fund	-49.0	-	-	-	-	n/a
Tyndall Australian Share Wholesale Portfolio	-18.8	-	-	-	-	n/a

Closed investment options

These investment options are only available to Easy Super members that were invested in them before their closure date (and currently remain so) and wish to invest or switch additional funds into any of these investment options.

Investment options	Investment returns (%) for the year ended 30 June:					5 year compound average return to 30 June 2009 (% pa)
	2009	2008	2007	2006	2005	
AXA Wholesale Australian Monthly Income Fund ²	4.4	6.1	5.2	4.8	4.6	5.0
BT Wholesale Tax Effective Fund	-14.0	-10.3	19.3	16.8	16.8	4.6
Challenger High Yield Fund – Wholesale Units ²	-25.8	-12.5	7.3	-	-	n/a
APN Property for Income Fund No. 2 ²	-39.9	-38.9	-	-	-	n/a
BT Wholesale Property Investment Fund	-35.0	-31.4	24.6	16.0	14.6	-5.9
Investors Mutual Future Leaders Fund	-	-	-	-	-	n/a
MLC Platinum Global Fund	6.1	-18.2	10.7	25.5	-1.9	3.4

1 Members who are eligible to invest into Suncorp Capital Guaranteed No. 1 Fund cannot invest in Suncorp Capital Guaranteed No. 4 Fund and vice versa.

2 This investment option is currently suspended. Please refer to 'Suspended Investment Options' on page 7.

Investment performance notes

- Past performance should not be taken as an indicator of future performance.
- Refer to 'How investment performance is calculated' on page 9.
- When indicated '-' there were no monies invested in this investment option and therefore no investment return is available.

Investments

Pension – Nil entry fee

Investment options	Investment returns (%) for the year ended 30 June:					5 year compound average return to 30 June 2009 (% pa)
	2009	2008	2007	2006	2005	
Conservative						
Suncorp Cash	3.4	4.1	6.6	4.1	3.7	4.4
Suncorp Capital Guaranteed No. 1	0.0	1.9	11.3	11.3	10.1	6.8
Suncorp Capital Guaranteed Cash Plus	4.0	4.0	-	-	-	n/a
BlackRock Wholesale International Bond Fund	4.2	4.7	2.4	-1.3	8.7	3.7
Moderately Conservative						
Suncorp Capital Stable	-2.1	-4.6	9.7	8.3	8.0	3.7
Suncorp-Intech Multi-Manager Conservative Selection	-7.0	-4.2	6.8	6.5	7.6	1.7
ING Diversified High Yield Trust - Wholesale units	-12.2	-4.2	-	-	-	n/a
Legg Mason Australian Bond Trust	6.5	0.8	2.5	1.7	5.7	3.4
Principal Global Strategic Income Fund	-22.7	-10.4	-	-	-	n/a
UBS Defensive Investment Fund	-2.0	-7.0	5.6	7.5	8.0	2.3
Balanced						
Suncorp-Intech Multi-Manager Balanced Selection	-11.2	-8.3	10.4	10.0	10.3	1.7
Growth						
Suncorp Balanced	-14.2	-14.1	16.4	17.4	14.4	2.9
Suncorp-Intech Multi-Manager Growth Selection	-16.0	-12.3	13.9	14.0	11.5	1.3
Colonial First State Wholesale Diversified Fund	-11.6	-15.9	13.0	13.8	10.9	1.2
Aberdeen Capital Growth Fund	-12.7	-10.8	13.5	15.5	9.2	2.2

Investment options	Investment returns (%) for the year ended 30 June:					5 year compound average return to 30 June 2009 (% pa)
	2009	2008	2007	2006	2005	
Legg Mason Property Securities Trust	-45.3	-41.2	25.2	14.1	16.9	-11.7
BlackRock Property Securities Fund	-43.8	-37.5	21.1	15.6	16.1	-10.6
Perpetual's Wholesale Balanced Growth Fund	-12.4	-10.6	10.2	15.3	12.4	2.3
RREEF Paladin Property Securities Fund	-43.2	-42.0	25.9	17.8	16.3	-10.7
High Growth						
Suncorp Growth	-15.0	-16.6	15.7	19.5	10.8	1.7
Suncorp Australian Equities	-18.8	-16.4	27.7	28.2	28.0	7.3
Suncorp Global Shares	-16.7	-20.2	6.5	19.4	-3.8	-4.1
Suncorp Imputation Fund	-19.5	-18.1	27.4	30.3	30.0	7.3
Suncorp-Intech Multi-Manager High Growth Selection	-20.0	-15.3	15.6	16.7	11.5	0.4
Suncorp-Intech Multi-Manager Australian Equities	-19.2	-16.5	24.8	22.9	23.9	5.1
Suncorp-Intech Multi-Manager International Equities	-17.7	-24.8	4.9	18.1	-2.9	-5.7
Aberdeen Australian Equities Fund	-16.4	-9.9	24.6	26.1	25.4	8.2
Aberdeen Australian Small Companies Fund	-7.3	-20.4	32.7	-	-	n/a
Advance Australian Smaller Companies Multi-Blend Fund	-30.2	-23.8	54.2	-	-	n/a
Advance International Sharemarket Fund – Class A Units	-22.6	-25.3	11.8	9.4	-3.2	-7.3
AMP Capital Investors Equity Fund – Class A Fund	-19.0	-8.7	23.4	31.7	26.2	8.7
AXA Wholesale Global Equity – Value Fund	-34.3	-30.0	16.8	22.4	4.9	-7.2

Investments

Investment options	Investment returns (%) for the year ended 30 June:					5 year compound average return to 30 June 2009 (% pa)
	2009	2008	2007	2006	2005	
Colonial First State Wholesale Geared Share Fund	-38.3	-29.7	39.7	57.5	64.2	9.4
Aberdeen Actively Hedged International Equities Fund	-18.7	-20.3	5.3	19.6	-3.7	-4.7
Custom Choice Boutique Australian Share Portfolio	-16.1	-14.1	25.9	-	-	n/a
Goldman Sachs JBWere Hedged Global Flex Fund	-34.2	-19.9	-	-	-	n/a
ING Wholesale Australian Share Fund	-26.4	-6.6	27.3	22.4	29.9	6.9
Perpetual's Wholesale Industrial Fund	-9.8	-22.9	29.4	14.5	20.0	4.3
Platinum International Fund	16.2	-17.2	5.1	-	-	n/a
UBS Australian Share Fund	-12.5	-13.6	26.4	23.2	23.7	7.8
Zurich Investments Unhedged Global Thematic Share Fund	-6.2	-12.8	-	-	-	n/a
BT Wholesale Imputation Fund	-18.9	-	-	-	-	n/a
Challenger Wholesale Australian Share Fund	-	-	-	-	-	n/a
Perennial Growth Shares Wholesale Trust	-22.3	-	-	-	-	n/a
Perpetual's Wholesale Geared Australian Fund	-	-	-	-	-	n/a
Tyndall Australian Share Wholesale Portfolio	-19.2	-	-	-	-	n/a

Closed investment options

These investment options are only available to Easy Super members that were invested in them before their closure date (and currently remain so) and wish to invest or switch additional funds into any of these investment options.

Investment options	Investment returns (%) for the year ended 30 June:					5 year compound average return to 30 June 2009 (% pa)
	2009	2008	2007	2006	2005	
AXA Wholesale Australian Monthly Income Fund ¹	3.9	5.7	4.8	4.3	4.1	4.5
BT Wholesale Tax Effective Fund	-14.5	-10.8	18.7	16.3	16.3	4.1
Challenger High Yield Fund - Wholesale Units ¹	-26.0	-12.9	6.8	-	-	n/a
APN Property for Income Fund No. 2 ¹	-40.2	-39.2	-	-	-	n/a
BT Wholesale Property Investment Fund	-49.1	-31.8	24.1	15.5	14.1	-10.7
Investors Mutual Future Leaders Fund	-15.2	-26.6	36.0	12.7	23.8	3.4
MLC Platinum Global Fund	5.6	-18.6	10.2	24.9	-2.3	2.9

¹ This investment option is currently suspended. Please refer to 'Suspended Investment Options' on page 7.

Investment performance notes

- Past performance should not be taken as an indicator of future performance.
- Refer to 'How investment performance is calculated' on page 9.
- When indicated '-' there were no monies invested in this investment option and therefore no investment return is available.

Investments

Former Metway Super – Personal and Employer

These investment options are applicable to former Metway Super customers only.

Investment options	Investment returns (%) for the year ended 30 June:					5 year compound average return to 30 June 2009 (% pa)
	2009	2008	2007	2006	2005	
Suncorp Cash No. 6	3.0	3.5	5.6	3.5	3.4	3.8
Suncorp Capital Stable No. 7	-2.0	-3.6	8.4	8.2	7.4	3.5
Suncorp Balanced No. 8	-11.7	-11.9	14.3	16.1	12.5	3.0
Suncorp High Equity No. 9	-13.1	-14.9	14.7	18.5	9.8	2.0

Investment performance notes

- Past performance should not be taken as an indicator of future performance.
- Refer to 'How investment performance is calculated' on page 9.
- When indicated '-' there were no monies invested in this investment option and therefore no investment return is available.

Former Metway Super – Allocated Pension

These investment options are applicable to former Metway Super customers only.

Investment options	Investment returns (%) for the year ended 30 June:					5 year compound average return to 30 June 2009 (% pa)
	2009	2008	2007	2006	2005	
Suncorp Cash No. 6	3.4	4.1	6.1	3.9	3.8	4.3
Suncorp Capital Stable No. 7	-1.3	-4.8	9.9	9.0	8.7	4.1
Suncorp Balanced No. 8	-11.9	-13.6	16.5	17.6	14.7	3.7
Suncorp High Equity No. 9	-15.2	-9.2	15.4	19.1	11.3	3.3

Investment performance notes

- Past performance should not be taken as an indicator of future performance.
- Refer to 'How investment performance is calculated' on page 9.
- When indicated '-' there were no monies invested in this investment option and therefore no investment return is available.

Investments

Asset allocation

The following table provides the asset allocation (%) for each investment option for 2008 and 2009 as at 30 June.

Diversified options

Investment option	Cash & Other		Australian Fixed Interest	
	2009	2008	2009	2008
Suncorp Balanced	14.0	18.3	10.6	10.8
Suncorp Capital Guaranteed Cash Plus	11.6	14.8	0.0	0.0
Suncorp Capital Guaranteed No. 1 ¹	58.1	36.4	9.0	25.1
Suncorp Capital Guaranteed No. 4 ¹	54.0	54.2	35.1	36.9
Suncorp Capital Stable	27.6	31.0	25.3	25.1
Suncorp Growth	5.4	6.4	5.0	5.4
Suncorp-Intech Multi-manager Balanced Selection	21.2	27.5	12.0	14.1
Suncorp-Intech Multi-manager Conservative Selection	31.1	38.8	13.4	15.1
Suncorp-Intech Multi-manager Growth Selection	19.3	24.2	6.9	9.7
Suncorp-Intech Multi-manager High Growth Selection	17.2	19.2	3.0	5.2
Colonial First State Wholesale Diversified Fund	6.7	8.3	12.7	13.3
Aberdeen Capital Growth Fund	2.6	8.3	12.8	8.3
Perpetual's Wholesale Balanced Growth Fund	18.3	27.4	18.3	15.5
UBS Defensive Investment Fund	47.1	35.1	20.2	27.3

Closed

These investment options are only available to Easy Super members that were invested in them before their closure date (and currently remain so) and wish to invest or switch additional funds into any of these investment options.

Investment option	Cash & Other		Australian Fixed Interest	
	2009	2008	2009	2008
BT Wholesale Tax Effective Income Fund	21.8	25.9	21.6	20.6

¹ Members who are eligible to invest into Suncorp Capital Guaranteed No. 1 Fund cannot invest in Suncorp Capital Guaranteed No. 4 Fund and vice versa.

International Fixed Interest		Australian Equity		International Equity		Property	
2009	2008	2009	2008	2009	2008	2009	2008
3.9	3.8	41.8	39.7	18.8	18.5	10.9	8.9
69.1	67.2	0.0	1.5	19.3	16.6	0.0	0.0
5.4	5.1	19.5	18.4	7.4	8.5	0.5	6.6
0.0	0.0	5.4	4.8	0.0	0.0	5.5	4.2
15.3	14.6	16.3	14.9	9.9	10.1	5.5	4.3
5.2	5.1	40.7	40.6	38.7	38.7	4.9	3.8
23.1	16.2	19.9	18.4	16.3	16.2	7.5	7.6
28.5	20.1	9.7	9.1	9.6	9.5	7.7	7.4
13.4	7.4	31.1	28.5	22.9	23.5	6.3	6.7
5.2	1.8	33.2	31.8	34.9	35.3	6.5	6.7
12.5	11.4	34.2	33.1	26.5	28.1	7.4	6.0
9.2	12.1	44.9	43.9	29.1	24.6	1.5	2.8
0.0	0.0	36.6	30.4	24.3	23.5	2.5	3.3
0.0	10.2	12.6	8.1	17.4	16.8	2.8	2.6

International Fixed Interest		Australian Equity		International Equity		Property	
2009	2008	2009	2008	2009	2008	2009	2008
0.0	0.0	40.8	38.7	0.0	0.0	15.9	14.8

Investments

Equities

Investment option	Financials & Property		Telecommunications & Information Technology	
	2009 ¹	2008	2009 ²	2008
Suncorp Australian Equities	36.6	33.0	5.0	5.3
Suncorp Global Shares	11.0	17.3	18.2	18.1
Suncorp Imputation	35.2	32.0	5.0	4.9
Suncorp-Intech Multi-manager Australian Equities	40.0	32.9	6.1	5.9
Suncorp-Intech Multi-manager International Equities	21.9	20.0	17.1	17.5
Aberdeen Australian Equities Fund	33.8	22.2	5.2	2.5
Aberdeen Australian Small Companies Fund	33.0	12.5	7.4	11.9
Advance Australian Smaller Companies Multi-Blend Fund	26.2	14.5	7.7	8.0
Advance International Sharemarket Fund – Wholesale Units	21.1	19.7	15.0	15.5
AMP Capital Investors Equity Fund – Class A Units	37.3	28.9	5.9	6.3
AXA Wholesale Global Equity – Value Fund	23.3	25.4	18.9	4.2
Colonial First State Wholesale Geared Share Fund	42.8	31.2	1.7	0.0
Aberdeen Actively Hedged International Equities Fd	10.3	16.2	19.5	20.8
Custom Choice Boutique Australian Share Portfolio	37.2	33.5	5.6	5.5
Goldman Sachs JBWere Hedged Global Flex Fund	1.1	18.3	0.0	16.5
ING Wholesale Australian Shares Fund	33.8	35.6	7.5	0.0
Perpetual's Wholesale Industrial Fund	40.4	38.3	11.8	9.0
Platinum International Fund ⁵	14.3	13.0	20.1	20.0
UBS Australian Share Fund	47.9	34.4	1.8	2.6
Zurich Investments Unhedged Global Thematic Share Fund	19.1	20.4	10.8	8.8
BT Wholesale Imputation Fund	35.3	28.0	8.3	6.9
Challenger Wholesale Australian Share Fund	41.3	30.6	6.8	0.0
Perennial Growth Shares Wholesale Trust	36.5	31.8	6.3	6.0
Perpetual's Wholesale Geared Australian Fund	29.5	44.3	8.2	30.3
Tyndall Australian Share Wholesale Portfolio	34.3	31.1	7.8	5.9

Materials		Rest of Market		Cash & Other	
2009 ³	2008	2009 ⁴	2008	2009	2008
24.3	29.6	32.0	30.9	2.0	1.2
5.9	8.0	62.7	55.1	2.2	1.5
25.5	28.1	33.0	32.0	1.3	3.1
27.7	26.1	24.6	32.4	1.7	2.7
15.3	7.6	43.5	52.0	2.2	2.9
35.0	26.3	25.5	31.8	0.6	17.2
30.1	14.2	29.5	50.2	0.0	11.2
42.7	22.4	23.1	50.1	0.3	5.0
29.2	8.4	33.4	54.5	1.2	2.0
42.5	30.1	12.8	32.5	1.5	2.2
26.6	14.6	30.8	53.5	0.4	2.4
22.1	24.2	24.5	36.3	9.0	8.3
22.4	12.7	47.9	46.5	0.0	3.8
34.8	25.2	17.5	33.8	4.9	2.0
0.0	8.9	97.8	53.7	1.1	2.7
39.8	18.4	18.6	45.5	0.3	0.5
21.7	15.5	23.0	31.7	3.1	5.6
18.1	8.0	27.6	42.0	20.0	17.0
32.8	28.7	15.9	32.4	1.7	1.9
36.2	11.2	20.4	51.3	13.5	8.4
36.3	30.6	16.6	31.0	3.5	3.6
33.0	27.3	15.8	40.7	3.1	1.4
36.8	28.9	13.7	27.3	6.7	6.0
48.2	8.9	14.1	5.6	0.0	11.0
38.9	30.4	16.3	29.7	2.8	2.9

Investments

Closed

These investment options are only available to Easy Super member that were invested in these options before their closure date (and currently remain so) and wish to invest or switch additional funds into these options.

Investment option	Financials & Property		Telecommunications & Information Technology	
	2009 ¹	2008	2009 ²	2008
Investor Mutual Future Leaders Fund	16.4	3.1	0.0	0.3
MLC Investment Trust Platinum Global Fund	14.3	14.0	20.0	21.0

1 Includes: Business Services and Financial Services

2 Includes: Software, Hardware and Telecommunications

3 Includes: Industrial materials, Energy and Utilities

4 Includes: Media, Healthcare Services, Consumer Services and Consumer Goods

5 The asset allocations for this investment option represent the direct holdings in companies by the fund adjusted for any exposure added or reduced through derivative positions.

Property

Investment option	Commercial		Industrials	
	2009	2008	2009	2008
BlackRock Property Securities Fund	20.4	22.5	10.3	13.3
Legg Mason Property Securities Trust	5.9	19.7	0.0	10.7
RREEF Paladin Property Securities Fund	4.6	1.7	1.6	9.5

Closed

These investment options are only available to Easy Super member that were invested in these options before their closure date (and currently remain so) and wish to invest or switch additional funds into these options.

Investment option	Commercial		Industrials	
	2009	2008	2009	2008
APN Property for Income Fund No. 2 ¹	35.8	34.5	15.8	24.2
BT Wholesale Property Investment Fund	8.4	15.7	0.0	1.5

1 This investment option is currently suspended. Please refer to 'Suspended Investment Options' on page 7.

Materials		Rest of Market		Cash & Other	
2009 ³	2008	2009 ⁴	2008	2009	2008
33.5	5.5	36.8	77.2	13.4	13.9
18.1	10.0	27.6	45.0	20.0	10.0

Hotels		Retail		Diversified		Cash & Other	
2009	2008	2009	2008	2009	2008	2009	2008
0.5	1.6	64.9	56.3	0.0	2.2	3.9	4.1
0.0	0.8	56.1	63.5	35.2	1.7	2.8	3.6
0.0	1.0	49.3	41.9	42.3	42.2	2.2	3.8

Hotels		Retail		Diversified		Cash & Other	
2009	2008	2009	2008	2009	2008	2009	2008
0.0	0.0	43.3	37.9	0.0	0.0	5.1	3.4
0.0	0.0	52.6	45.9	33.3	29.4	5.7	7.5

Investments

Mortgage & Income

Investment option	Cash & Other		Australian Fixed Interest	
	2009	2008	2009	2008
ING Diversified High Yield Trust – Wholesale Units	24.8	3.5	72.0	89.1
Principal Global Strategic Income Fund	7.6	10.3	25.2	10.2

Closed

These investment options are only available to Easy Super member that were invested in these options before their closure date (and currently remain so) and wish to invest or switch additional funds into these options.

Investment option	Cash & Other		Australian Fixed Interest	
	2009	2008	2009	2008
AXA Wholesale Australian Monthly Income Fund ¹	22.4	19.6	13.4	15.6

¹ This investment option is currently suspended. Please refer to 'Suspended Investment Options' on page 7.

Cash

Investment option	Cash & Other		Australian Fixed Interest	
	2009	2008	2009	2008
Suncorp Cash	100.0	100.0	0.0	0.0

International Fixed Interest		Australian Mortgage	
2009	2008	2009	2008
3.3	7.4	0.0	0.0
67.2	79.5	0.0	0.0

International Fixed Interest		Australian Mortgage	
2009	2008	2009	2008
0.0	0.0	64.3	64.8

International Fixed Interest		Australian Equity		International Equity		Property	
2009	2008	2009	2008	2009	2008	2009	2008
0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Investments

Bonds

Investment option	Cash		International Bonds		Commonwealth Bonds	
	2009	2008	2009	2008	2009	2008
BlackRock Wholesale International Bond Fund	13.2	0.0	50.0	99.8	0.0	0.2
Legg Mason Australian Bond Trust	2.7	1.4	0.0	0.0	1.0	6.2

Closed

These investment options are only available to Easy Super member that were invested in these options before their closure date (and currently remain so) and wish to invest or switch additional funds into these options.

Investment option	Cash		International Bonds		Commonwealth Bonds	
	2009	2008	2009	2008	2009	2008
Challenger High Yield Fund ¹	11.6	17.2	7.0	0.0	0.0	0.0

¹ This investment option is currently suspended. Please refer to 'Suspended Investment Options' on page 7.

Former Metway investment options

These investment options are applicable to former Metway Super customers only.

Investment option	Cash & Other		Australian Fixed Interest	
	2009	2008	2009	2008
Suncorp Cash No. 6	100.0	100.0	0.0	0.0
Suncorp Capital Stable No. 7	36.4	40.4	24.8	25.1
Suncorp Balanced No. 8	9.0	11.9	15.1	14.9
Suncorp High Equity No. 9	5.4	6.4	5.0	5.4

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Semi-Government Bonds		Mortgage backed		Corporate Bonds		Other - Index Linked		Supranational		Govt Guaranteed bonds	
2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008
1.1	0.0	21.5	0.0	14.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0
29.1	25.4	4.1	3.2	47.1	62.7	1.2	1.1	5.3	0.0	9.5	0.0

Semi-Government Bonds		Mortgage backed		Corporate Bonds		Other - Index Linked		Supranational		Govt Guaranteed bonds	
2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008
0.0	0.0	12.9	12.2	8.2	3.8	60.3	66.8	0.0	0.0	0.0	0.0

International Fixed Interest		Australian Equity		International Equity		Property	
2009	2008	2009	2008	2009	2008	2009	2008
0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
7.1	7.2	16.6	14.6	9.8	9.2	5.4	3.6
5.1	5.2	41.0	39.8	19.3	19.3	10.5	8.9
5.2	5.1	40.7	40.6	38.7	38.7	4.9	3.8

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Investments

Current investment managers

The investment managers offering investment options as at 30 June 2009 are:

- Aberdeen Investment Management Australia Limited
- Advance Asset Management
- AMP Capital Investors
- APN Property Group Limited
- AXA Australia
- BlackRock Investment Management (Australia) Limited
- BT Investment Management Limited
- Challenger Financial Services Group
- Colonial First State Investments Limited
- Credit Suisse Asset Management
- Deutsche Asset Management (Australia) Limited
- Goldman Sachs JBWere Asset Management
- ING Australia Limited (ING Australia)
- Investors Mutual Ltd
- Legg Mason Asset Management
- MLC Investment Trust Limited
- Perpetual Investments
- Perennial Investment Partners Limited
- Platinum Asset Management
- Principal Global Investors (Australia) Limited (PGIA)
- Suncorp Metway Investment Management Limited
- Tyndall Investment Management Limited
- UBS Global Asset Management
- Zurich Investment Management Limited

Other important information

Delays in withdrawing or switching your benefits

The closure, suspension or termination of an investment option by an investment manager may cause delays in processing your withdrawal request. This delay, which may exceed (the maximum) 30 days, may arise where the investment option can't be converted to cash within the period or it can but not without significantly impacting the value of the investment. You should consider this before selecting or changing your investment options.

Other fees and costs

We may, to the extent permitted by law, deduct investment costs either from the assets of the Fund or directly from members' accounts by selling units to cover:

- costs incurred in buying, selling and valuing assets
- federal and state taxes, duties, charges
- costs incurred in obtaining investment advice.

In addition to the fees, the assets of the Fund may be deducted with any expenses which are incurred by the Trustee in managing and administering the Fund (such as investment monitoring, audit and legal fees etc) together with any statutory charges and lodgement fees applicable under Government regulations.

Other costs that we incur, including the cost of member protection, may also be deducted from the assets of the Fund.

To understand all of the fees payable in respect of your investment in an investment option, you should consider both the PDS and the relevant investment manager's PDS.

Requests for information

Your Annual report provides you with financial and investment information to help you understand your super and your membership in the Fund. The Trust Deed, superannuation law and the life insurance policy taken out by the Trustee set out your rights and entitlements. You can request a copy of the following documents by calling us:

- Trust Deed
- Policy documents
- Financial statements.

We may charge a fee to cover the cost of providing copies of some of these documents.

We welcome your feedback

If you have any feedback – we'd like to hear from you. You can find details on how to contact us on the back cover. This also includes any issues or complaints you may have. We make every effort to ensure your complaints are resolved satisfactorily and quickly.

However, if your complaint isn't answered within 90 days, or you're not satisfied with the way it was handled, you may take your complaint to the Superannuation Complaints Tribunal (SCT). The SCT is an independent tribunal set up by the Government to help with the resolution of super complaints.

Mail Superannuation Complaints Tribunal
Locked Bag 3060
GPO Melbourne VIC 3001

Phone 1300 780 808

We're also a member of the Financial Ombudsman Service (FOS). You can generally refer complaints outside the SCT's authority to FOS. Our member number is 11123.

Other important information

Mail Financial Ombudsman Service Limited
GPO Box 3
Melbourne VIC 3001

Phone 1300 780 808

Mail The Plan Administrator
Australian Eligible Rollover Fund
Locked Bag No 5429
Parramatta NSW 2124

Phone 1800 677 424

It's important we don't lose contact with you

We're required to report all 'lost members' to the ATO, which keeps a lost member's register. That's why it's important that you keep us up to date with your current address at all times as you'll be considered a lost member if we receive a piece of returned mail. Any applicable fees and insurance premiums will continue to be deducted from your account and we may transfer the remainder of your account balance to an eligible rollover fund. For more details please see the 'Eligible rollover fund' section.

Unclaimed money

If you're age 65 and over, and we haven't received a contribution for two years, and we're unable to contact you after five years since last contacting you, we'll pay your remaining account balance to the ATO. Any person who has a claim to your benefit will then need to contact the ATO.

Eligible rollover fund

If we lose contact with you or your account balance falls below \$1,200 we may transfer you to an eligible rollover fund (ERF). If your account is transferred to the ERF, you'll no longer be a member of Easy Super and any insurance cover you have will stop. We've selected the Australian Eligible Rollover Fund as our ERF. You can contact them at:

Small account protection

If your account balance is below \$1,000 at the end of the financial year, we'll ensure the fees charged against your account are not greater than your investment returns in that financial year. We'll credit any protected amounts by adding units to your account at the end of the financial year, or at the time of withdrawal. Taxes and insurance premiums will continue to be deducted in full.

Get involved

For employer sponsored members only

Do you want to be part of the decision-making process and management of your plan? A policy committee allows members to provide feedback to us on the operation of the plan. This can involve making decisions about your plan's default investment strategy, and on the performance and operation of the Fund. You can find out more about becoming involved in a policy committee in the guide on our website or by calling us.

Trustee indemnity

Under the Trust Deed, except in the case of fraud, breach of trust or duty, or wilful neglect, the Trustee has the right to be indemnified out of the Fund's assets for all liabilities it may incur.

The Trustee has appropriate professional indemnity insurance.

Bankruptcy and super

The laws relating to bankruptcy have been amended to allow a trustee in bankruptcy to recover certain super contributions made after 28 July 2006 if they are made with the intention to defeat creditors. As a consequence of the changes, if we receive the relevant notification, we may be forced to freeze super benefits. If contributions are recovered by the trustee in bankruptcy under these provisions, we have no obligations to repay fees, charges or taxes applicable to those contributions.

Financial information

Reserves

A reserve is an unallocated sum of money over and above the amount necessary to back the accumulated account balances of members. The Fund holds certain reserves that are referable to your division of the Fund.

Movement in reserves

The following table shows the level of and movement in the reserves of the Fund, over the past three years ending 30 June 2009.

Suncorp Easy Super

Movement in reserves For the year ended 30 June 2009	2009 \$'000	2008 \$'000	2007 \$'000
Balance at beginning of year	1,876	7,692	9,112
Income/(expenses) not allocated to members during the year:			
Interest (net) on tax timing amounts	–	(1)	445
Other	(1,500)	(5,815)	(1,865)
Balance at end of year	<u>376</u>	<u>1,876</u>	<u>7,692</u>

Abridged financial information

The following table shows the unaudited abridged financial information of the Fund for the year ended 30 June 2009. A copy of the audited financial report and the auditor's report will be made available to members on request after 31 October 2009. This information takes into account all the divisions within the Fund.

Suncorp Easy Super

Statement of financial position As at 30 June 2009	2009 \$'000	2008 \$'000
Assets		
Receivables	20,222	58,641
Investments	2,166,280	2,620,654
Deferred tax assets	10,039	3,181
Total assets	2,196,541	2,682,476
Benefits payable	2,878	10,377
Other payables	1,095	1,160
Current tax liabilities	4,374	5,328
Total liabilities	8,347	16,865
Net assets available to pay benefits	2,188,194	2,665,611
Liability for accrued benefits		
Allocated to members' accounts	2,187,818	2,663,735
Amounts not yet allocated	376	1,876
	2,188,194	2,665,611

Financial information

Suncorp Easy Super

Operating Statement For the year ended 30 June 2009	2009 \$'000	2008 \$'000
Investment revenue		
Distributions from unit trusts	31,882	84,050
Changes in net market value of investments	(285,654)	(410,394)
Investment administration fees	(10,678)	(15,926)
Investment administration fee rebates	2,703	1,636
	(261,747)	(340,634)
Contributions revenue		
Employer contributions	80,116	90,432
Member contributions	73,596	199,010
Transfers from other funds	113,367	277,619
Other contributions	3,385	4,391
	270,464	571,452
Other revenue		
Group insurance claims	2,321	2,687
Member protection rebates	747	988
Other	6	–
	3,074	3,675
Total revenue	11,791	234,493
Expenses		
Administration fees	11,209	9,899
Group insurance premiums	4,903	3,925
Superannuation contributions (surcharge) tax	25	88
Total expenses	16,137	13,912
Benefits accrued as a result of operations before income tax	(4,346)	220,581
Income tax expense	3,354	5,565
Benefits accrued as a result of operations	(7,700)	215,016
Liability for accrued benefits		
Benefits accrued as a result of operations	(7,700)	215,016
Benefits paid and payable	(469,717)	(490,485)
Liability for accrued benefits at the end of the year	2,188,194	2,665,611

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