



Optimum

Corporate Super, Corporate Super for
Standard Pacific, Professional and
Personal Super



Annual Report for the year ended 30 June 2016

Part of the
Suncorp Group

Important information

Suncorp Portfolio Services Limited (Trustee) (ABN 61 063 427 958, AFSL 237905, RSE Licence No L0002059) and Suncorp Life & Superannuation Limited (Suncorp Life) (ABN 64 001 698 228, AFSL 237903) are related bodies corporate of Suncorp Group Limited (Suncorp) (ABN 66 145 290 124). The obligations of the Trustee and Suncorp Life 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 Annual Report was prepared on 9 December 2016.

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 date of preparation 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 the Suncorp Master Trust (Fund) (ABN 98 350 022, RSE Fund Registration No R1056655):

- Optimum Corporate Super (SPIN RSA0111AU) (including the Promina Corporate Superannuation Fund product)
- Optimum Corporate Super for Standard Pacific (SPIN RSA0111AU)
- Optimum Professional Superannuation Savings (SPIN RSA0108AU)
- Optimum Professional Allocated Pension (SPIN RSA0109AU)
- Optimum Personal Super (SPIN RSA0112AU).

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

Suncorp Life provides administration and insurance services to the Fund under an administration agreement and life insurance policies issued to the Trustee. These policies are non-participating policies. As a result you do not have any right to any surplus in the statutory 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 or your plan's adviser for employer-sponsored members
- 'Suncorp Life' means Suncorp Life & Superannuation Limited
- 'Suncorp Group' means Suncorp and is the group of companies including the Trustee, Suncorp Life and related companies
- 'Optimum' means Optimum Corporate Super, Optimum Corporate Super for Standard Pacific, Optimum Professional (including Allocated Pension) and Optimum Personal Super collectively
- 'Fund' means Suncorp Master Trust
- 'you', 'your' and 'member' means a member of the Fund
- 'business day' means a Sydney business day other than a Saturday, Sunday or public holiday in Sydney.

Important information

All sections in this Annual Report are relevant to Optimum Corporate Super, Optimum Corporate Super for Standard Pacific, Optimum Professional and Optimum Personal Super members unless otherwise specified in the section.

Some information in the Investments section relates to investment options that are not available on all products. You should refer to the relevant PDS to see which options are available to you, and to your Annual Statement to see how your superannuation is invested.

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Your 2015/16 Annual Report

Dear Member,

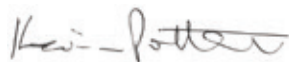
The past 12 months have been an exciting time for Suncorp as we welcomed a new CEO and saw Suncorp's superannuation business become part of a new Banking & Wealth division. Alongside these changes we've been working hard behind the scenes to simplify and improve our products and systems so that we can focus on providing superannuation products designed to be flexible and fuss-free, for our members.

The government's reforms to superannuation announced in the 2016/17 federal budget and now legislated aim to ensure that tax concessions reach the right people. The more significant changes include lowering the concessional and non-concessional contribution caps but adding the flexibility to carry forward unused concessional contribution caps for up to five years, and introducing a cap on the amount of money that can be transferred to pension. Most of these changes are effective from 1 July 2017. They're outlined in detail in this Annual Report.

Around half of all Australians worry about not having enough money when they retire.* I encourage you to take a bit of time to read this annual report and your annual statement to better understand how your retirement savings are tracking. If necessary, speak to your financial adviser for specific advice – or for more general information, you can speak to us. We're always happy to help.

Thank you for letting Asteron Life look after your super.

Yours faithfully,



Kevin Potter
Executive General Manager, Portfolio & Product
Suncorp Banking & Wealth

* Suncorp Life Attitudes to Superannuation survey, November 2015



Important changes to super

Changes to the duty of disclosure

On 28 June 2014 the Insurance Contracts Act (ICA) was amended updating an insurer's rights relating to misrepresentation or non-disclosure under section 29 of the ICA, if a member fails to meet their duty of disclosure.

On 1 July 2015, new rights were made available to the insurer for misrepresentation or non-disclosure by a member.

Further changes to the ICA became effective from 28 December 2015 which allow an insurer to treat a member's failure to comply with the duty of disclosure as a failure by the Trustee to comply with the duty.

Access to super upon terminal illness

Since 1 July 2015, members with a terminal medical condition can access their super if two medical practitioners (including a specialist) certify that they are likely to die within two years.

Please note that this change does not automatically apply to the insurance cover you may have in your super fund. You should check the terms and conditions of the cover which applies to you.

In the event that you are able to access your super balance in the circumstances outlined above, but a benefit under your insurance cover is not yet payable, you should ensure that you keep a sufficient balance in your super fund to pay insurance fees to maintain cover. For more information we recommend that you speak to your adviser.

Superannuation pension cap

From 1 July 2017, a lifetime \$1.6m indexed cap (called the 'transfer balance cap') will be introduced on the total amount of super an individual can transfer to start pensions.

Earnings on pensions will continue to be untaxed (other than transition to retirement pensions – see page 6). The \$1.6m can grow with earnings without restriction.

Existing pension balances above the \$1.6m cap at 1 July 2017 can be withdrawn or transferred to an accumulation account to avoid penalties. Amounts accumulated above \$1.6m can be maintained in an accumulation account where earnings continue to be concessional tax at 15%.

The cap will increase in line with the rate of inflation, in increments of \$100,000.

Important changes to super

Concessional contributions cap

There are limits (also called 'contribution caps') on the amounts you can contribute to super in any one financial year. Where these caps are exceeded, penalties will apply.

Concessional contributions are contributions made before-tax and generally include those made by your employer or through salary-sacrifice and personal contributions for which a tax deduction is claimed.

Under current legislation, for the 2016/17 financial year, a concessional contribution cap of \$35,000 applies to individuals aged 49 or over on 30 June 2016, and \$30,000 for those aged under 49 years.

From 1 July 2017, the annual concessional contributions cap will reduce to \$25,000, regardless of age. The cap will be indexed to the Average Weekly Ordinary Time Earnings (AWOTE), increasing in \$2,500 increments.

Catch-up concessional contributions

From 1 July 2018, individuals with total superannuation balances under \$500,000, who have not fully used their concessional contributions cap in previous years, may carry forward their unused concessional contributions cap on a 5-year rolling basis.

Only unused amounts accrued from 1 July 2018 can be carried forward. Amounts carried forward that have not been used after 5 years expire.

Personal super contributions

From 1 July 2017, individuals under the age of 65 (and those aged 65 to 74 who meet the work test) will be able to make personal deductible (concessional) contributions up to the concessional contributions cap (currently this is limited to self-employed individuals and those who earn less than 10% of their income from employment).

Non-concessional contributions cap

For the 2016/17 financial year, the non-concessional contribution (NCC) cap is \$180,000 per annum (or \$540,000 over 3 years for individuals under age 65).

Individuals who do not fully use their forward cap of \$540,000 will have their remaining bring forward amount reassessed on 1 July in accordance with the reduced annual contribution cap as follows:

- if bring forward triggered in 2015/16, the available bring forward amount is \$460,000.
- if bring forward triggered in 2016/17, the available bring forward amount is \$380,000.

From 1 July 2017, the non-concessional caps will be reduced to \$100,000 per annum (or \$300,000 over 3 years for individuals under age 65). Individuals with a total super balance of \$1.6 million or over will be unable to make non-concessional contributions.

Higher tax on contributions for high income earners

From 1 July 2017, individuals earning more than \$250,000 pa will pay an additional 15% tax (total of 30%) on concessional contributions.

Currently the additional tax only applies to those earning more than \$300,000 pa.

Low-income superannuation tax offset (LISTO)

A low income superannuation tax offset (LISTO) will refund tax paid (up to \$500) on concessional contributions made by individuals with income up to \$37,000 pa from 1 July 2017. It will automatically be paid into the member's superannuation account as a tax offset.

This will replace the low income super contribution (LISC) when it is removed from 1 July 2017.

Spouse superannuation tax offset

An individual can make superannuation contributions on behalf of their low-income/non-working spouse and claim a tax offset for the contributions. The offset is available if the receiving spouse has income up to \$13,800. This threshold will be increased to \$40,000 from 1 July 2017.

Government co-contributions

If you make a personal contribution from 'after-tax' money (that's money you've paid income tax on i.e. your take-home pay), you may be eligible to receive an additional contribution into your account from the Government. This is known as the Government co-contribution. If you earn less than \$36,021 (in the 2016/17 financial year) and you make \$1,000 in after-tax contributions, the Government will automatically contribute the maximum \$500 to your retirement savings.

The Government's co-contribution amount decreases for those on higher incomes, but you can still benefit from the co-contribution scheme if you earn less than \$51,021 in the 2016/17 financial year.

Important changes to super

Lost and unclaimed super

From 1 July 2016, the Government is implementing a package of measures that will reduce red tape for super funds and individuals by removing redundant reporting obligations and by streamlining lost and unclaimed super administrative arrangements. If the changes go ahead in part or in full, they will make it easier for individuals to be reunited with their lost and unclaimed super.

Unclaimed money

The lost member small account threshold is being increased in two stages, from \$2,000 to \$4,000 on 31 December 2015 and then to \$6,000 on 31 December 2016 (this is legislated). This means account balances for members meeting the definition of a 'lost member' or unclaimed money will be transferred to the ATO. The intent of this policy is to protect the balances of small accounts from erosion by fees. You can find more information on unclaimed money in the 'Other important information section' of this Annual Report.

Anti detriment payments

An anti-detriment payment is a refund of tax on contributions paid by the deceased member. It may be included in death benefits paid to certain eligible beneficiaries (e.g. spouse or child).

From 1 July 2017, the ability to make an anti-detriment payment will be removed.

TTR earnings taxed

From 1 July 2017, earnings on investments held in transition to retirement (TTR) pension accounts will be taxed at 15% (currently 0%).

A TTR pension is available to commence with superannuation money once an individual reaches their preservation age (55-60 depending on date of birth), but have not fully retired. Once fully retired (or upon meeting another condition of release), it is expected that earnings on investments will then be taxed at 0%.

Other important information about your super

Superannuation guarantee contribution rate

The Superannuation Guarantee (SG) rate was increased to 9.5% from 1 July 2014, at which rate it currently remains. The SG rate will gradually increase to 12% of your ordinary earnings.

The rate of increase to the SG rate is shown in the table below.

Financial year commencing	SG rate
1 July 2014 – 30 June 2021	9.50%
1 July 2021 – 30 June 2022	10.00%
1 July 2022 – 30 June 2023	10.50%
1 July 2023 – 30 June 2024	11.00%
1 July 2024 – 30 June 2025	11.50%
1 July 2025 and later	12.00%

Generally, you're entitled to SG contributions from your employer if you're aged 18 or older and paid \$450 or more (before tax) in a month. It doesn't matter whether you're working full time, part time or casual, and it doesn't matter if you're a temporary resident of Australia.

Stronger Super

The Federal Government has introduced a package of super reforms known as 'Stronger Super', aimed at strengthening the governance, integrity and regulation of the superannuation system.

SuperStream

SuperStream, a key aspect of the Stronger Super reforms, is a package of measures designed to enhance the 'back office' of superannuation. When fully implemented, these measures are designed to improve the productivity of the superannuation system and make the system easier to use.

The SuperStream reforms include measures to implement new data and e-commerce standards for superannuation transactions, which will allow for more automated and timely processing of transactions.

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.

Your contributions are either invested directly or via a group insurance policy with Suncorp Life, which then invests in the underlying investment options and listed securities. Suncorp invests in trusts issued by Suncorp Funds Pty Ltd (ABN 96 153 008 354) (SFPL). SFPL currently invests in bank deposits issued by Suncorp-Metway Limited (ABN 66 010 831 722, AFSL 229882).

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

You can find out more about the investment options, including their respective investment objectives and strategies in the relevant PDS available from our website.

Default investment strategy for Optimum Corporate Super and Optimum Corporate Super for Standard Pacific

If you don't choose your own investment strategy, you'll be invested in the MySuper compliant, Suncorp Lifestage Fund. This means you will be invested in the Suncorp Lifestage Fund for your year of birth. For example if you were born in 1982, you will be invested in the Suncorp Lifestage Fund 1980-1984. You can find more information about the Suncorp Lifestage Fund by reviewing the Product Dashboards.

Product Dashboards

The Product Dashboard is intended to provide you with key information about the investment option, including:

- the net return target,
- net returns for previous financial years,
- a comparison between the return target and the returns for previous financial years,
- the level of investment risk, and
- a statement of fees and other costs.

As at 30 June 2016, only Product Dashboards for MySuper investment options are required. You'll find the Product Dashboard for the Suncorp Lifestage Fund by visiting www.asteronlife.com.au/superannuation/performance/unit_prices.

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 investors' 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.

Related companies

We, Suncorp-Metway Limited, SFPL, Suncorp Corporate Services Pty Ltd (ABN 69 074 966 466) and Suncorp Life are part of the Suncorp Group.

We don't deal with our related companies more favourably than we would with any other service provider.

Standard Risk Measure

The Standard Risk Measure (SRM) is a calculation we do to help make it easier for you to compare the riskiness of investment options. Technically, it tells you how many negative annual returns an investment option can be expected to deliver over any 20 year period.

The SRM is not a complete assessment of all forms of investment risk. For instance, it doesn't detail what the size of a negative return could be or the potential for a positive return to be less than you may require to meet your objectives. Further, it doesn't take into account the impact of the administration fee or any part of the management fee that is not paid to an investment manager, and tax on the likelihood of a negative return.

Investments

You should still ensure you are comfortable with the risks and potential losses associated with your chosen investment option(s).

You can find more information on the methodology we use to calculate the SRM, and a SRM for all of our investment options, in the Understanding Investment Risk Flyer on our website.

The actual measure for each investment option can change at any time, for example because of market conditions, so you should always check the most up-to-date information before you make a decision.

Changes to investment options

Investment option name changes

The following investment options have had a change of name.

Date	Old name	New name
01-Nov-15	Ibbotson WS Secure Trust	Ibbotson WS Conservative Trust
01-Nov-15	Ibbotson WS Conservative Trust	Ibbotson WS Moderate Trust
01-Nov-15	Suncorp Secure Portfolio	Suncorp Conservative Portfolio
01-Nov-15	Suncorp Conservative Portfolio	Suncorp Moderate Portfolio
01-Nov-15	Ibbotson Conservative Plus Trust	Ibbotson WS Moderate Trust
01-Nov-15	Ibbotson Balanced Plus Trust	Ibbotson WS Balanced Trust
01-Nov-15	Ibbotson Growth Plus Trust	Ibbotson WS Growth Trust
30-May-16	Ibbotson WS Conservative Fund	Morningstar Conservative Fund
30-May-16	Ibbotson WS Moderate Fund	Morningstar Moderate Fund
30-May-16	Ibbotson WS Balanced Fund	Morningstar Balanced Fund
30-May-16	Ibbotson WS High Growth Fund	Morningstar High Growth Fund
30-May-16	Ibbotson Conservative Growth Trust	Morningstar Conservative Real Return Fund
30-May-16	Ibbotson Balanced Growth Trust	Morningstar Balanced Real Return Fund
30-May-16	Ibbotson Growth Trust	Morningstar Growth Real Return Fund
30-May-16	Ibbotson High Growth Trust	Morningstar High Growth Real Return Fund
30-May-16	Ibbotson High Growth Plus Trust	Morningstar Aggressive Real Return Fund
30-May-16	Ibbotson Cash Trust	Morningstar Cash Fund
30-May-16	Ibbotson Australian Shares Active Trust	Morningstar Australian Shares Fund

Suspended investment options

The investment options below have had changes made to their withdrawal rules by the underlying investment managers, and as a result, withdrawals have been suspended. The investment managers have announced the termination of these investment options with monies to be returned to investors when possible.

Date of freeze	Investment option	Products	Status of underlying fund	Replacement investment (Suncorp)	Replacement investment (Asteron Life)
23-Oct-08	AMP Capital Wholesale Monthly Income Fund	Optimum Personal and Corporate Super	Terminating with quarterly capital repayments	Suncorp Cash Fund	Suncorp Cash Fund

Terminated investment options

The following investment options have been removed from the investment menu. Existing funds have been moved to the replacement investment option. At the time of the termination, members had the choice to select their own replacement investment option or agree with the Trustee selected replacement investment option. The Trustee selected replacement investment option is provided in the table below.

Date	Terminated Investment Option Name	Products	Replacement Investment Option	Asset Class
23-Sep-15	INVECO Wholesale Diversified Growth Fund	Optimum Professional	n/a	Diversified
23-Sep-15	INVECO Wholesale Protected Growth Fund	Optimum Professional	n/a	Diversified
6-Oct-15	INVECO Wholesale Diversified Growth Fund	Optimum Personal and Corporate Super	Suncorp Growth Portfolio	Diversified
20-Apr-16	Acorn Capital Microcap Fund	Optimum Personal and Corporate Super	Ausbil Australian Emerging Leaders Fund	Australian Shares – specialist
27-May-16	Standard Pacific Small Caps Fund	Optimum Corporate Super for Standard Pacific	n/a	Australian Shares – specialist

Investments

The following investment options have had a change in investment fee effective from the dates indicated.

Date	Investment option	Old fee	New fee
1-Jul-15	Zurich Investments Equity Income Fund	1.87%	1.39%
25-Feb-16	Morningstar Balanced	0.58%	0.56%
25-Feb-16	Morningstar Australian Shares Fund	0.80%	0.62%
1-Jul-16	Nikko AM-Tyndall Australian Share Income Fund	0.95%	0.85%

Change in asset allocation

The following investment options have had a change in asset allocation.

Date: 31 October 2015

Suncorp Lifestage Fund										
Your year of birth	1934 and earlier		1935-1939		1940-1944		1945-1949		1950-1954	
Strategic Asset Allocation (SAA)*	Old (%)	New (%)	Old (%)	New (%)	Old (%)	New (%)	Old (%)	New (%)	Old (%)	New (%)
Australian shares	11	12	11	12	11	12	11	13	13	14
International shares	1	8	1	8	2	8	2	9	3	10
Property	8	9	8	8	8	8	8	8	9	9
Infrastructure	4	5	4	5	4	5	4	5	4	5
Total growth	24	34	24	33	25	33	25	35	29	38
Australian fixed interest	37	31	37	31	37	31	36	30	34	28
International fixed interest	12	10	12	10	14	10	15	11	15	12
Cash	27	25	27	26	24	26	24	24	22	22
Total income	76	66	76	67	75	67	75	65	71	62
Standard Risk Measure	Old	New	Old	New	Old	New	Old	New	Old	New
	3 – Low to medium	No change	3 – Low to medium	No change	3 – Low to medium	No change	3 – Low to medium	No change	3 – Low to medium	4 – Medium

* These percentages can vary to allow the investment manager to maintain the long-term objective of each Suncorp Lifestage Fund. To keep things simple, we've rounded these numbers up or down to the nearest full one per cent, and where the resulting totals haven't added up to 100 per cent, we've adjusted cash.

Investments

Suncorp Lifestage Fund										
Your year of birth	1955-1959		1960-1964		1965-1969		1970-1974		1975-1979	
Strategic Asset Allocation (SAA)*	Old (%)	New (%)	Old (%)	New (%)	Old (%)	New (%)	Old (%)	New (%)	Old (%)	New (%)
Australian shares	16	17	21	21	27	24	33	28	37	31
International shares	5	13	8	16	12	19	17	23	22	26
Property	11	10	13	12	17	13	20	15	21	15
Infrastructure	3	6	3	6	2	7	2	7	1	7
Total growth	35	46	45	55	58	63	72	73	81	79
Australian fixed interest	31	25	26	21	20	16	13	12	9	9
International fixed interest	15	11	14	10	12	9	9	7	6	6
Cash	19	18	15	14	10	12	6	8	4	6
Total income	65	54	55	45	42	37	28	27	19	21
Standard Risk Measure	Old	New	Old	New	Old	New	Old	New	Old	New
	4 – Medium	No change	4 – Medium	5 – Medium to high	5 – Medium to high	No change	6 – High	5 – Medium to high	6 – High	No change

Suncorp Lifestage Fund										
Your year of birth	1980-1984		1985-1989		1990-1994		1995-1999		2000-2004	
Strategic Asset Allocation (SAA)*	Old (%)	New (%)	Old (%)	New (%)	Old (%)	New (%)	Old (%)	New (%)	Old (%)	New (%)
Australian shares	39	33	38	34	37	35	36	36	36	36
International shares	26	29	29	31	32	33	36	35	36	36
Property	21	15	20	15	19	15	18	14	18	14
Infrastructure	1	7	1	7	1	6	1	5	1	5
Total growth	87	84	88	87	89	89	91	90	91	91
Australian fixed interest	6	7	5	6	5	4	4	4	4	4
International fixed interest	5	5	4	4	4	4	4	4	4	4
Cash	2	4	3	3	2	3	1	2	1	1
Total income	13	16	12	13	11	11	9	10	9	9
Standard Risk Measure	Old	New	Old	New	Old	New	Old	New	Old	New
	6 – High	No change	6 – High	No change	6 – High	No change	6 – High	No change	6 – High	No change

* These percentages can vary to allow the investment manager to maintain the long-term objective of each Suncorp Lifestage Fund. To keep things simple, we've rounded these numbers up or down to the nearest full one per cent, and where the resulting totals haven't added up to 100 per cent, we've adjusted cash.

Investments

Date: 30 May 2016

For members in Optimum Corporate Super for Standard Pacific

	Standard Pacific Conservative Fund				Standard Pacific Moderate Fund			
	Strategic asset allocation		Range		Strategic asset allocation		Range	
	Old (%)	New (%)	Old (%)	New (%)	Old (%)	New (%)	Old (%)	New (%)
Australian shares	9.9	13.0	6-15	5-20	18.0	22.0	12-26	10-30
Australian Small Caps	1.6	-	0-5	-	2.8	-	0-8	-
International shares	5.5	8.0	3-13	3-13	10.2	14.0	6-19	5-20
Property & Infrastructure	5.0	5.0	2-8	2-8	8.0	8.0	4-13	4-13
Alternatives	8.0	4.0	0-18	0-18	11.0	6.0	0-26	0-26
Fixed interest	40.0	40.0	30-63	30-63	30.0	30.0	19-50	19-50
Cash	30.0	30.0	10-40	10-40	20.0	20.0	5-30	5-30

	Standard Pacific Growth Fund				Standard Pacific High Growth Fund			
	Strategic asset allocation		Range		Strategic asset allocation		Range	
	Old (%)	New (%)	Old (%)	New (%)	Old (%)	New (%)	Old (%)	New (%)
Australian shares	22.5	30.0	17-33	20-40	28.8	37.0	23-39	20-50
Australian Small Caps	3.5	-	0-11	-	4.5	-	0-14	-
International shares	14.0	20.0	9-25	10-30	18.7	25.0	11-32	10-40
Property & Infrastructure	10.0	10.0	5-17	5-17	13.0	13.0	5-22	5-22
Alternatives	20.0	10.0	0-37	0-37	20.0	10.0	0-37	0-37
Fixed interest	20.0	20.0	10-35	10-35	10.0	10.0	5-20	5-20
Cash	10.0	10.0	2-15	2-15	5.0	5.0	0-10	0-10

¹- no asset allocation to this sector.

	Standard Pacific Aggressive Fund			
	Strategic asset allocation		Range	
	Old (%)	New (%)	Old (%)	New (%)
Australian shares	36.0	45.0	29-58	30-60
Australian Small Caps	4.0	-	0-16	-
International shares	25.0	30.0	15-45	15-45
Property & Infrastructure	15.0	15.0	5-28	5-28
Alternatives	20.0	10.0	0-35	0-37
Fixed interest	0.0	0.0	0	0
Cash	0.0	-	0-10	0-10

How investment performance is calculated

Investment performance is generally calculated net of taxes, levies and ongoing fees such as the administration fee, performance fee, investment fee and expense recovery fee. This is in accordance with industry standards.

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 fees and adviser service fees. If we calculate investment performance for an investment option in a different way from that set out above, we'll include an explanation of how investment performance is calculated for that investment option in the monthly investment options performance report which is available on our website or 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, or
- the fees and charges that apply.

Prior to 1 July 2007, we calculated performance using the withdrawal unit price of each investment option. The unit price takes into account investment fees, expenses and applicable taxes. We didn't take into account any fees and taxes which may have been charged directly to your account.

Investments

Investment earnings on your account

The net investment earnings of an investment option are allocated to your account based on the number of units held in that option. Each investment option's unit price reflects the movement in the underlying value of the assets of the option(s) and takes into account appropriate expenses, current and deferred taxes.

It's important to understand that the actual investment earnings allocated to your account, as shown on your Annual Statement, may differ from the annual investment returns shown in this report. This may be due to the fact that:

- your investment earnings reflect the change in the unit price that you received when you transacted on your account during the year (including deduction of units to cover fees and charges), and the unit price at the end of the year, and
- the effective unit price that we're required to use when calculating investment earnings on your account is different from the effective unit price that we're required to use when calculating investment performance (see 'How investment performance is calculated').

Investments exceeding 5%

As at 30 June 2016, the following investments exceeded 5% of your division of the Fund¹.

Optimum Corporate Super, Optimum Corporate Super for Standard Pacific and Optimum Personal Super members

Investment	Percentage
Suncorp Lifestage Fund	10%
Colonial First State Wholesale Diversified Fund	7%
Morningstar Balanced Fund	7%
Morningstar Growth Real Return Fund	8%

¹ The Fund is made up of divisions, so assets are shown as a percentage of the relevant division.

Optimum Professional members

Investment	Percentage
Vanguard Australian Shares Index Fund	7%
Morningstar Conservative Fund	6%
Perpetual WS Industrial Fund	6%
Morningstar Balanced Fund	6%

¹ The Fund is made up of divisions, so assets are shown as a percentage of the relevant division.

Use of derivatives

Derivatives are securities that derive their value from another security. Commonly known derivatives include futures and options. We and 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 or Product Guide on our website or by calling us.

From time to time we may use cash proceeds from terminating investment options to purchase derivatives, such as futures, for transition management purposes if permitted by law and it is consistent with the Fund's investment strategy. However, we won't use derivatives for gearing or speculative purposes. We may, for instance, purchase derivatives where we undertake the termination of an investment option, with the proceeds deposited into cash temporarily. The aim of using derivatives in these circumstances would be to help reduce the risk of members' money in the Fund missing out on market returns during the period in which their funds are held in cash. Markets go up and down, so there is a risk the value of your investment may decrease.

Indirect Cost Ratio (ICR)

This ratio is the total of the indirect costs of an investment option to the total average net assets of the Fund attributed to the investment option. Indirect costs are any amount that will reduce the return on an investment option that is not charged to you as a fee. It is an additional cost to you.

Investments

Investment fee

The investment fee is payable to the investment managers of the investment options you choose. This fee generally includes the investment manager's fee, audit, custody and other general costs incurred in the administration of the underlying investment option. This fee is included in the daily unit price calculation for each investment option and depends on the investment option(s) you select. They range from:

Product	Investment Fee (%)	
	Min	Max
Optimum Personal and Corporate Super	0.00%	1.54%
Optimum Corporate Super for Standard Pacific	0.00%	0.68%
Optimum Professional Superannuation Savings	0.00%	1.88%
Optimum Professional Allocated Pension	0.00%	1.54%

You can get the latest investment fees in the monthly investment options performance report available on our website or by calling us.

Buy-sell spreads

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 aren't disadvantaged by the activity of transacting members. The spread isn't a fee paid to us or the investment manager. It is retained within the underlying investment option to cover these transaction costs.

The investment manager (including us) may vary the buy-sell spread costs from time to time including increasing these costs without notice when it is necessary to protect the interests of existing investors and if permitted by law. The updated information will be disclosed in our monthly investment options performance reports available on our website.

Performance 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. As this is an expense of the Fund, any performance fee payable will be passed onto you without notice. Performance fees range from 0% to 31% of the performance over the benchmark. Performance fees are not charged on any investment in the SunCorp Lifestage Fund. You can find the latest performance fees in the monthly investment options performance report on our website or by calling us.

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

Investment performance

The following tables show the performance of each investment option for the last five years as at 30 June. Returns are net of some fees and taxes. For more information on how performance is calculated, please see page 17.

Monthly investment options performance reports can be found on our website or by calling us.

Investments

Optimum Corporate Super

Investment options	Investment option inception date	Investment returns (%) for the year ended 30 June:					5 year compound average return or *since inception return to 30 June 2016 (% pa)
		2016	2015	2014	2013	2012	

Diversified investment options

Lifestage Funds (Optimum Corporate Super only)

Suncorp Lifestage Fund 1934 or prior	Dec-13	4.4	4.9	n/a	n/a	n/a	4.7*
Suncorp Lifestage Fund 1935-39	Dec-13	4.3	4.6	n/a	n/a	n/a	4.5*
Suncorp Lifestage Fund 1940-44	Dec-13	4.2	4.5	n/a	n/a	n/a	4.4*
Suncorp Lifestage Fund 1945-49	Dec-13	4.2	4.8	n/a	n/a	n/a	4.6*
Suncorp Lifestage Fund 1950-54	Dec-13	4.3	5.2	n/a	n/a	n/a	4.9*
Suncorp Lifestage Fund 1955-59	Dec-13	4.6	6.0	n/a	n/a	n/a	5.4*
Suncorp Lifestage Fund 1960-64	Dec-13	4.8	7.1	n/a	n/a	n/a	6.0*
Suncorp Lifestage Fund 1965-69	Dec-13	5.1	8.6	n/a	n/a	n/a	6.8*
Suncorp Lifestage Fund 1970-74	Dec-13	5.3	10.0	n/a	n/a	n/a	7.5*
Suncorp Lifestage Fund 1975-79	Dec-13	5.4	11.2	n/a	n/a	n/a	8.1*
Suncorp Lifestage Fund 1980-84	Dec-13	5.3	11.6	n/a	n/a	n/a	8.3*
Suncorp Lifestage Fund 1985-89	Dec-13	5.3	11.8	n/a	n/a	n/a	8.4*
Suncorp Lifestage Fund 1990-94	Dec-13	5.4	11.9	n/a	n/a	n/a	8.5*
Suncorp Lifestage Fund 1995-99	Dec-13	5.4	12.0	n/a	n/a	n/a	8.5*
Suncorp Lifestage Fund 2000-04	Mar-15	5.2	n/a	n/a	n/a	n/a	2.7*

Investment options	Investment option inception date	Investment returns (%) for the year ended 30 June:					5 year compound average return or *since inception return to 30 June 2016 (% pa)
		2016	2015	2014	2013	2012	

Conservative

Perpetual Wholesale Conservative Growth Fund	Apr-05	0.7	2.8	5.4	8.6	3.2	4.1
Suncorp Conservative Portfolio	Dec-14	1.8	n/a	n/a	n/a	n/a	1.2*
Suncorp Universal Conservative Portfolio	May-15	3.4	n/a	n/a	n/a	n/a	2.1*

Moderate

Suncorp Moderate Portfolio	May-12	1.5	4.6	4.2	6.7	n/a	4.3*
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Balanced

Perpetual Wholesale Diversified Growth Fund	Jan-05	0.0	4.0	8.2	12.9	1.3	5.2
Suncorp Balanced Portfolio	May-12	1.9	7.2	5.7	11.1	n/a	6.8*
Suncorp Universal Balanced Fund	Feb-15	4.5	n/a	n/a	n/a	n/a	1.9*

Growth

BlackRock Wholesale Balanced Fund	Jun-94	-0.5	4.0	8.2	12.9	1.3	6.0
Suncorp Growth Portfolio	Mar-13	2.0	9.0	7.3	n/a	n/a	6.2*
Suncorp Universal Growth Fund	Mar-15	4.9	n/a	n/a	n/a	n/a	2.6*

High Growth

Suncorp High Growth Portfolio	Dec-14	2.6	n/a	n/a	n/a	n/a	5.4*
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Single sector investment options

Cash

Suncorp Cash Fund	Dec-14	0.3	n/a	n/a	n/a	n/a	0.3*
Suncorp Guaranteed Cash Fund	Jun-92	-0.4	0.1	-0.4	0.2	1.3	0.2

Investments

Investment options	Investment option inception date	Investment returns (%) for the year ended 30 June:					5 year compound average return or *since inception return to 30 June 2016 (% pa)
		2016	2015	2014	2013	2012	
Australian fixed interest							
Nikko AM Australian Bond Fund	Dec-04	3.8	2.6	3.4	0.6	7.1	3.5
Vanguard® Australian Fixed Interest Index Fund	Sep-98	4.1	2.8	2.8	-0.1	8.3	3.6
International Fixed Interest							
Vanguard® International Fixed Interest Index Fund (Hedged)	Dec-04	7.3	3.5	3.7	1.5	7.7	4.7
Diversified Fixed Interest							
Macquarie Diversified Fixed Interest Fund	Dec-04	2.9	1.8	2.2	0.2	6.2	2.7
Schroder Fixed Income Fund	Aug-07	2.5	1.4	2.7	1.4	7.0	3.0
Diversified Credit							
CFS Wholesale Global Credit Income Fund	Jan-15	-0.8	n/a	n/a	n/a	n/a	0.5*
Australian property							
Ironbark Paladin Property Securities Fund	Aug-96	26.3	15.4	8.3	22.0	6.9	15.5
Vanguard® Australian Property Securities Index Fund	Dec-04	19.7	15.6	7.2	21.3	7.5	14.1
International property							
Vanguard® International Property Securities Index Fund (Hedged)	Dec-06	14.0	5.4	12.9	15.6	1.3	9.7
Australian shares							
Ausbil Australian Active Equity Fund	Dec-06	1.6	2.8	18.6	23.5	-8.8	6.9
BT Wholesale Imputation Fund	Dec-14	-2.8	n/a	n/a	n/a	n/a	-1.5*
Fidelity Australian Equities Fund	Feb-14	1.9	4.7	n/a	n/a	n/a	3.9*

Investment options	Investment option inception date	Investment returns (%) for the year ended 30 June:					5 year compound average return or *since inception return to 30 June 2016 (% pa)
		2016	2015	2014	2013	2012	
Henderson Australian Equity Fund	Apr-07	3.1	0.6	18.7	16.3	-11.3	4.9
Hyperion Australian Growth Companies Fund	Dec-14	12.0	n/a	n/a	n/a	n/a	7.5*
Investors Mutual Industrial Share Fund	Aug-15	n/a	n/a	n/a	n/a	n/a	1.1*
Investors Mutual Wholesale Australian Share Fund	Nov-02	3.7	7.2	12.1	23.6	0.1	9.0
Ironbark Karara Australian Share Fund	Jun-15	-6.9	n/a	n/a	n/a	n/a	-7.1*
Morningstar Australian Shares Fund	May-13	5.8	5.4	13.1	n/a	n/a	5.7*
Nikko AM-Tyndall Australian Share Wholesale Fund	Dec-04	-2.5	6.6	14.0	21.9	-8.7	5.7
Perpetual Wholesale Industrial Fund	Sep-98	-2.4	5.9	14.8	26.1	3.7	9.2
Perpetual Wholesale SHARE-PLUS Long-Short Fund	Feb-15	-1.8	n/a	n/a	n/a	n/a	-5.3*
Schroder Wholesale Australian Equity Fund	Nov-02	-6.9	1.0	13.3	23.2	-5.6	4.4
Suncorp Australian Shares Fund	Dec-14	-1.3	n/a	n/a	n/a	n/a	0.5*
Vanguard® Australian Shares Index Fund	Nov-98	-0.7	4.2	13.9	18.3	-6.0	5.5
Australian shares – specialist							
Ausbil Australian Emerging Leaders Fund	Dec-06	12.7	1.0	25.8	14.8	-13.3	7.4
BT Wholesale Smaller Companies Fund	Oct-98	10.1	3.9	13.4	16.1	-4.6	7.5
Colonial First State Wholesale Geared Fund	Dec-06	-2.4	9.8	29.1	69.5	-28.3	10.9

Investments

Investment options	Investment option inception date	Investment returns (%) for the year ended 30 June:					5 year compound average return or *since inception return to 30 June 2016 (% pa)
		2016	2015	2014	2013	2012	
Nikko AM-Tyndall Australian Share Income Fund	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Perpetual Wholesale Ethical SRI Fund	Feb-05	3.5	8.8	15.0	31.0	4.0	12.1
Perpetual Wholesale Geared Australian Fund	Dec-04	-8.2	-0.6	34.5	61.0	-15.7	10.7
Zurich Investments Equity Income Fund	Mar-15	-5.5	n/a	n/a	n/a	n/a	-6.2*

International shares

Aberdeen Actively Hedged International Equities Fund	Sep-98	-4.3	9.4	13.9	20.4	0.2	7.5
Grant Samuel Epoch Global Equity Yield (Unhedged) Fund	Dec-12	4.5	13.3	16.7	n/a	n/a	16.2*
MFS Global Equity Trust	Dec-04	-0.7	21.5	15.5	34.1	-2.6	12.7
Platinum International Fund	Nov-04	-7.4	17.1	14.9	30.0	-8.6	8.1
Suncorp Global Shares Fund	Apr-13	-1.2	23.3	15.0	n/a	n/a	13.9*
Vanguard® International Shares Index Fund	Sep-98	-1.5	20.8	15.8	28.4	-3.1	11.4
Walter Scott Global Equity Fund	Dec-06	2.4	19.5	11.8	23.9	1.6	11.5

International shares – specialist

BlackRock Global Allocation Fund	Dec-06	-4.1	6.3	10.1	12.3	-2.3	4.3
Colonial First State Global Resources Fund	Dec-06	-0.2	-14.6	25.2	-10.5	-31.0	-8.0
Lazard Global Small Cap Fund	Oct-98	-7.9	28.4	27.1	35.3	-7.4	13.5

Investment options	Investment option inception date	Investment returns (%) for the year ended 30 June:					5 year compound average return or *since inception return to 30 June 2016 (% pa)
		2016	2015	2014	2013	2012	

Regional shares

Platinum Asia Fund	Dec-04	-11.9	24.9	16.0	20.2	-7.5	7.3
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Alternative assets

Lazard Global Infrastructure Securities Fund	Dec-14	1.1	n/a	n/a	n/a	n/a	5.6*
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Past performance should not be taken as an indicator of future performance.

'n/a' this investment option was not available for the period shown.

Closed investment options – Optimum Corporate Super

These investment options are only available to Optimum Corporate 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 options.

Investment options	Investment option inception date	Investment returns (%) for the year ended 30 June:					5 year compound average return or *since inception return to 30 June 2016 (% pa)
		2016	2015	2014	2013	2012	

Diversified investment options

Conservative

BlackRock Scientific Diversified Stable Fund	Jun-94	1.4	3.1	6.6	6.7	2.5	4.1
Colonial First State Wholesale Conservative Fund	Jan-05	0.2	4.3	5.0	6.2	-0.2	3.1
Morningstar Conservative Fund	May-01	1.9	4.6	4.1	6.8	1.3	1.1
Morningstar Conservative Real Return Fund	Dec-04	1.0	0.3	0.3	1.6	1.6	3.4

Moderate

Morningstar Moderate Fund	May-01	1.5	4.6	4.1	6.8	1.3	3.6
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Investments

Investment options	Investment option inception date	Investment returns (%) for the year ended 30 June:					5 year compound average return or *since inception return to 30 June 2016 (% pa)
		2016	2015	2014	2013	2012	
Balanced							
Morningstar Balanced Fund	May-01	1.9	7.3	5.6	10.4	0.2	5.0
Morningstar Balanced Real Return Fund	Dec-04	0.9	6.7	6.2	10.9	-0.1	4.9
Schroder Wholesale Balanced Fund	May-05	-1.2	5.4	9.2	14.0	-0.8	5.2
Suncorp Traditional Balanced Fund	Jun-92	2.0	8.7	9.1	12.0	-0.1	6.2
UBS Balanced Investment Fund	Dec-04	-5.9	6.8	11.3	18.3	-3.8	5.0
Growth							
BlackRock Scientific Diversified Growth Fund	Jun-94	0.6	6.0	11.8	17.4	-2.2	6.5
Colonial First State Wholesale Diversified Fund	Apr-96	1.3	6.7	10.3	14.5	-2.2	6.0
Macquarie Master Balanced Fund	Jun-94	-1.2	6.3	9.8	11.2	-1.9	4.7
Morningstar Growth Real Return Fund	May-01	1.7	8.5	7.4	15.2	-1.9	6.0
Perpetual Wholesale Balanced Growth Fund	Sep-00	-0.3	5.2	10.5	16.0	0.8	6.3
Zurich Wholesale Superannuation Managed Growth Investment Portfolio	Sep-98	-1.4	8.2	11.2	15.2	-1.8	6.1
High Growth							
MLC Wholesale Horizon 7 Accelerated Growth Portfolio	Jan-05	-4.9	12.1	21.4	27.8	-9.4	8.4
Morningstar Aggressive Real Return Fund	May-01	2.5	10.9	8.9	19.2	-3.1	7.4

Investment options	Investment option inception date	Investment returns (%) for the year ended 30 June:					5 year compound average return or *since inception return to 30 June 2016 (% pa)
		2016	2015	2014	2013	2012	
Morningstar High Growth Real Return Fund	May-01	2.5	9.8	9.1	17.3	-2.8	7.0
Cash							
Morningstar Cash Fund	Feb-07	-0.4	0.1	-0.2	0.5	1.6	0.4
Australian fixed interest							
AMP Capital Wholesale Australian Monthly Income Fund	May-05	3.0	1.9	1.4	1.3	2.1	1.9
Macquarie Australian Fixed Interest Fund	Jun-94	4.1	2.3	3.0	2.4	7.6	3.9
Suncorp Australian Fixed Interest Fund	Jun-92	3.5	2.8	3.0	0.9	6.9	3.4
UBS Australian Bond Fund	Jun-94	4.1	2.1	3.2	0.8	7.8	3.6
UBS Diversified Credit Fund	Dec-04	-0.7	1.4	4.1	5.4	3.0	2.6
Diversified fixed interest							
BlackRock Monthly Income Fund	Feb-07	-0.4	1.0	7.5	15.7	-2.8	4.0
Australian property							
Colonial First State Wholesale Property Securities Fund	Sep-02	23.4	17.1	7.1	22.3	6.6	15.1
Australian shares							
Alphinity Wholesale Australian Share Fund	Dec-04	0.7	3.5	16.2	25.6	-6.9	7.2
Antares Australian Equities Fund	Feb-05	-0.5	5.0	12.1	19.4	-7.7	5.3
BlackRock Scientific Australian Equity Fund	Jan-05	3.3	2.6	14.2	24.8	-7.3	6.9
BT Wholesale Australian Share Fund	Sep-00	-2.7	6.7	14.5	19.4	-6.3	5.9

Investments

Investment options	Investment option inception date	Investment returns (%) for the year ended 30 June:					5 year compound average return or *since inception return to 30 June 2016 (% pa)
		2016	2015	2014	2013	2012	
Colonial First State Wholesale Australian Share Fund	Apr-96	0.6	6.3	14.6	25.2	-9.6	6.7
Colonial First State Wholesale Imputation Fund	Sep-98	-1.0	4.5	13.2	23.1	-8.3	5.8
Lazard Australian Equity Fund	Jan-05	-1.8	5.5	11.0	31.8	-3.9	7.8
Macquarie Australian Equities Fund	Jan-05	12.6	7.9	18.7	16.9	-9.8	8.7
Macquarie Master Australian Enhanced Equities Fund	Jun-94	3.3	3.3	14.4	20.0	-8.1	6.1
MBA Imputation Fund	Sep-98	-7.4	5.3	14.7	25.6	-7.6	5.3
MLC Wholesale IncomeBuilder™	Jan-05	-4.8	8.6	12.8	26.5	-0.9	7.9
Suncorp Australian Shares Value Fund	Jun-92	-2.4	5.5	13.7	21.4	-8.1	5.5

Australian shares – specialist

Alphinity Wholesale Socially Responsible Share Fund	Jun-96	-1.0	4.4	14.0	23.7	-7.2	6.2
Antares High Growth Shares Fund	Dec-04	-0.1	5.8	11.0	20.3	-9.8	5.0
Investors Mutual Future Leaders Fund	Dec-02	10.9	18.3	12.3	19.7	-6.6	10.5
Pengana Emerging Companies Fund	Jan-07	13.5	10.3	14.3	22.5	-5.1	10.7

International shares

Acadian Global Equity Fund	Jan-07	-4.3	17.9	20.6	21.9	0.7	10.8
BlackRock Scientific International Equity Fund	Dec-04	-6.3	23.9	17.4	30.8	-2.3	11.7
BT Wholesale International Share Fund	Sep-00	-4.6	20.6	15.2	31.7	-3.3	11.1

Investment options	Investment option inception date	Investment returns (%) for the year ended 30 June:					5 year compound average return or *since inception return to 30 June 2016 (% pa)
		2016	2015	2014	2013	2012	
GMO Global Equity Trust	Dec-04	-5.1	17.5	20.4	30.7	-4.3	10.9
Goldman Sachs International Wholesale Fund	Dec-04	-6.6	23.8	15.0	32.5	-2.3	11.5
Legg Mason Global Equity Trust	Sep-98	-1.6	28.2	19.6	32.0	-3.1	14.0
UBS International Share Fund	Jun-94	-9.2	17.7	19.5	29.2	-5.3	9.4

International shares – specialist

BT Wholesale European Share Fund	Sep-00	-7.5	17.2	15.2	33.0	-11.0	8.1
Platinum European Fund	Mar-07	-9.5	14.0	15.4	25.6	-4.8	7.3
Platinum Japan Fund	Mar-07	-5.8	37.2	13.4	45.6	-4.8	15.2

Alternative assets

Macquarie International Infrastructure Securities Fund	Jan-07	1.2	6.1	18.7	17.2	1.3	8.6
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Past performance should not be taken as an indicator of future performance.

Old “Elect” Funds

This investment option is only available to Elect Plans established before May 1994.

Investment options	Investment option inception date	Investment returns (%) for the year ended 30 June:					5 year compound average return or *since inception return to 30 June 2016 (% pa)
		2016	2015	2014	2013	2012	
Zurich Investment Unit Linked Fund	Jun-92	-1.4	8.1	11.1	15.2	-1.6	6.1

Past performance should not be taken as an indicator of future performance.

Investments

Optimum Personal Super

Investment options	Investment option inception date	Investment returns (%) for the year ended 30 June:					5 year compound average return or *since inception return to 30 June 2016 (% pa)
		2016	2015	2014	2013	2012	
Diversified Investment Options							
Conservative							
Perpetual Wholesale Conservative Growth Fund	Apr-05	0.2	2.2	5.4	8.6	3.2	3.9
Suncorp Conservative Portfolio	Dec-14	1.8	n/a	n/a	n/a	n/a	1.2*
Suncorp Universal Conservative Portfolio	May-15	3.4	n/a	n/a	n/a	n/a	2.2*
Moderate							
Suncorp Moderate Portfolio	May-12	0.9	4.0	4.2	6.7	n/a	4.0*
Balanced							
Perpetual Wholesale Diversified Growth Fund	Jan-05	-0.6	3.5	8.2	12.9	1.3	4.9
Suncorp Balanced Portfolio	May-12	1.4	6.6	5.7	11.1	n/a	6.5*
Suncorp Universal Balanced Fund	Feb-15	4.5	n/a	n/a	n/a	n/a	1.9*
Growth							
BlackRock Wholesale Balanced Fund	Jun-94	-1.1	6.0	9.9	14.0	0.5	5.7
Suncorp Growth Portfolio	Mar-13	1.4	8.4	7.3	n/a	n/a	5.9*
Suncorp Universal Growth Fund	Mar-15	4.9	n/a	n/a	n/a	n/a	3.2*
High Growth							
Suncorp High Growth Portfolio	Dec-14	2.6	n/a	n/a	n/a	n/a	5.4*
Single sector investment options							
Cash							
Suncorp Cash Fund	Dec-14	0.3	n/a	n/a	n/a	n/a	0.3*
Suncorp Guaranteed Cash Fund	Jun-92	-0.9	-0.5	-0.4	0.2	1.3	-0.1

Investment options	Investment option inception date	Investment returns (%) for the year ended 30 June:					5 year compound average return or *since inception return to 30 June 2016 (% pa)
		2016	2015	2014	2013	2012	
Australian fixed interest							
Nikko AM Australian Bond Fund	Dec-04	3.2	2.0	3.4	0.6	7.1	3.2
Vanguard® Australian Fixed Interest Index Fund	Sep-98	3.5	2.2	2.8	-0.1	8.3	3.3
International Fixed Interest							
Vanguard® International Fixed Interest Index Fund (Hedged)	Dec-04	6.7	2.9	3.7	1.5	7.7	4.5
Diversified Fixed Interest							
Macquarie Diversified Fixed Interest Fund	Dec-04	2.3	1.3	2.2	0.2	6.2	2.4
Schroder Fixed Income Fund	Aug-07	1.9	0.9	2.7	1.4	7.0	2.7
Diversified Credit							
CFS Wholesale Global Credit Income Fund	Jan-15	-0.8	n/a	n/a	n/a	n/a	0.4*
Australian property							
Ironbark Paladin Property Securities Fund	Aug-96	25.6	14.8	8.3	22.0	6.9	15.3
Vanguard® Australian Property Securities Index Fund	Dec-04	19.0	15.0	7.2	21.3	7.5	13.9
International property							
Vanguard® International Property Securities Index Fund (Hedged)	Dec-06	13.4	4.9	12.9	15.6	1.3	9.5
Australian shares							
Ausbil Australian Active Equity Fund	Dec-06	1.1	2.2	18.6	23.5	-8.8	6.6
BT Wholesale Imputation Fund	Dec-14	-2.8	n/a	n/a	n/a	n/a	-1.5*
Fidelity Australian Equities Fund	Feb-14	1.4	4.2	n/a	n/a	n/a	3.4*

Investments

Investment options	Investment option inception date	Investment returns (%) for the year ended 30 June:					5 year compound average return or *since inception return to 30 June 2016 (% pa)
		2016	2015	2014	2013	2012	
Henderson Australian Equity Fund	Apr-07	2.6	0.1	18.7	16.3	-11.3	4.7
Hyperion Australian Growth Companies Fund	Dec-14	12.0	n/a	n/a	n/a	n/a	7.5*
Investors Mutual Industrial Share Fund	Aug-15	n/a	n/a	n/a	n/a	n/a	-0.3*
Investors Mutual Wholesale Australian Share Fund	Nov-02	3.1	6.6	12.1	23.6	0.1	8.8
Ironbark Karara Australian Share Fund	Jun-15	-6.9	n/a	n/a	n/a	n/a	-7.1*
Morningstar Australian Shares Fund	May-13	5.2	4.8	13.1	n/a	n/a	5.4*
Nikko AM-Tyndall Australian Share Wholesale Fund	Dec-04	-3.0	6.0	14.0	21.9	-8.7	5.5
Perpetual Wholesale Industrial Fund	Sep-98	-3.0	5.3	14.8	26.1	3.7	8.9
Perpetual Wholesale SHARE-PLUS Long-Short Fund	Feb-15	-1.8	n/a	n/a	n/a	n/a	-5.3*
Schroder Wholesale Australian Equity Fund	Nov-02	-7.4	0.4	13.3	23.2	-5.6	4.2
Suncorp Australian Shares Fund	Dec-14	-1.9	n/a	n/a	n/a	n/a	-0.1*
Vanguard® Australian Shares Index Fund	Nov-98	-1.3	3.6	13.9	18.3	-6.0	5.3
Australian shares – specialist							
Ausbil Australian Emerging Leaders Fund	Dec-06	12.0	0.5	25.8	14.8	-13.3	7.1
BT Wholesale Smaller Companies Fund	Oct-98	9.5	3.3	13.4	16.1	-4.6	7.3
Colonial First State Wholesale Geared Fund	Dec-06	-3.0	9.2	29.1	69.5	-28.3	10.7

Investment options	Investment option inception date	Investment returns (%) for the year ended 30 June:					5 year compound average return or *since inception return to 30 June 2016 (% pa)
		2016	2015	2014	2013	2012	
Nikko AM-Tyndall Australian Share Income Fund	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Perpetual Wholesale Ethical SRI Fund	Feb-05	3.0	8.2	15.0	31.0	4.0	11.8
Perpetual Wholesale Geared Australian Fund	Dec-04	-8.7	-1.1	34.5	61.0	-15.7	10.5
Zurich Investments Equity Income Fund	Mar-15	-5.5	n/a	n/a	n/a	n/a	-7.7*
International shares							
Aberdeen Actively Hedged International Equities Fund	Sep-98	-4.8	8.8	13.9	20.4	0.2	7.3
Grant Samuel Epoch Global Equity Yield (Unhedged) Fund	Dec-12	3.9	12.7	16.7	n/a	n/a	15.8*
MFS Global Equity Trust	Dec-04	-1.2	20.8	15.5	34.1	-2.6	12.5
Platinum International Fund	Nov-04	-7.9	16.4	14.9	30.0	-8.6	7.9
Suncorp Global Shares Fund	Apr-13	-1.8	22.6	15.0	n/a	n/a	13.5*
Vanguard® International Shares Index Fund	Sep-98	-2.0	20.1	15.8	28.4	-3.1	11.1
Walter Scott Global Equity Fund	Dec-06	1.8	18.9	11.8	23.9	1.6	11.3
International shares – specialist							
BlackRock Global Allocation Fund	Dec-06	-4.6	5.7	10.1	12.3	-2.3	4.0
Colonial First State Global Resources Fund	Dec-06	-0.7	15.1	25.2	-10.5	-31.0	-8.2
Lazard Global Small Cap Fund	Oct-98	-8.4	27.7	27.1	35.3	-7.4	13.3

Investments

Investment options	Investment option inception date	Investment returns (%) for the year ended 30 June:					5 year compound average return or *since inception return to 30 June 2016 (% pa)
		2016	2015	2014	2013	2012	
Regional shares							
Platinum Asia Fund	Dec-04	-12.4	24.2	16.0	20.2	-7.5	7.0
Alternative assets							
Lazard Global Infrastructure Securities Fund	Dec-14	1.1	n/a	n/a	n/a	n/a	5.8*

Past performance should not be taken as an indicator of future performance.

*n/a' this investment option was not available for the period shown.

Closed investment options – Optimum Personal Super

These investment options are only available to Optimum Personal 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 options.

Investment options	Investment option inception date	Investment returns (%) for the year ended 30 June:					5 year compound average return or *since inception return to 30 June 2016 (% pa)
		2016	2015	2014	2013	2012	
Diversified investment options							
Conservative							
BlackRock Scientific Diversified Stable Fund	Jun-94	1.2	2.6	6.6	6.7	2.5	3.9
Colonial First State Wholesale Conservative Fund	Jan-05	-0.2	3.7	5.0	6.2	-0.2	2.9
Morningstar Conservative Fund	May-01	1.4	-0.3	0.3	1.6	1.6	0.9
Morningstar Conservative Real Return Fund	Dec-04	0.2	3.6	4.2	6.7	1.1	3.1
Moderate							
Morningstar Moderate Fund	May-01	1.0	4.0	4.1	6.8	1.3	3.4

Investment options	Investment option inception date	Investment returns (%) for the year ended 30 June:					5 year compound average return or *since inception return to 30 June 2016 (% pa)
		2016	2015	2014	2013	2012	
Balanced							
Morningstar Balanced Fund	May-01	1.4	6.7	5.6	10.4	0.2	4.8
Morningstar Balanced Real Return Fund	Dec-04	0.4	6.1	6.2	10.9	-0.1	4.6
Schroder Wholesale Balanced Fund	May-05	-1.8	4.8	9.2	14.0	-0.8	4.9
Suncorp Traditional Balanced Fund	Jun-92	1.4	8.1	9.1	12.0	-0.1	6.0
UBS Balanced Investment Fund	Dec-04	-6.4	6.3	11.3	18.3	-3.8	4.7
Growth							
BlackRock Scientific Diversified Growth Fund	Jun-94	0.1	5.4	11.8	17.4	-2.2	6.3
Colonial First State Wholesale Diversified Fund	Apr-96	0.7	6.2	10.3	14.5	-2.2	5.7
Macquarie Master Balanced Fund	Jun-94	-1.8	5.8	9.8	11.2	-1.9	4.5
Morningstar Growth Real Return Fund	May-01	1.1	7.9	7.4	15.2	-1.9	5.8
Perpetual Wholesale Balanced Growth Fund	Sep-00	-0.8	4.6	10.5	16.0	0.8	6.0
Zurich Wholesale Superannuation Managed Growth Investment Portfolio	Sep-98	-1.9	7.6	11.2	15.2	-1.8	5.8
High Growth							
MLC Wholesale Horizon 7 Accelerated Growth Portfolio	Jan-05	-5.4	11.5	21.4	27.8	-9.4	8.2
Morningstar Aggressive Real Return Fund	May-01	2.0	10.3	8.9	19.2	-3.1	7.2

Investments

Investment options	Investment option inception date	Investment returns (%) for the year ended 30 June:					5 year compound average return or *since inception return to 30 June 2016 (% pa)
		2016	2015	2014	2013	2012	
Morningstar High Growth Real Return Fund	May-01	1.9	9.2	9.1	17.3	-2.8	6.7
Cash							
Morningstar Cash Fund	Nov-02	-0.7	-0.5	-0.2	0.5	1.6	0.1
Australian fixed interest							
AMP Capital Wholesale Australian Monthly Income Fund	May-05	2.4	1.4	1.4	1.3	2.1	1.7
Macquarie Australian Fixed Interest Fund	Jun-94	3.5	1.7	3.0	2.4	7.6	3.6
Suncorp Australian Fixed Interest Fund	Jun-92	2.9	2.3	3.0	0.9	6.9	3.2
UBS Australian Bond Fund	Jun-94	3.5	1.5	3.2	0.8	7.8	3.3
UBS Diversified Credit Fund	Dec-04	-1.2	0.8	4.1	5.4	3.0	2.4
Diversified fixed interest							
BlackRock Monthly Income Fund	Feb-07	-1.0	0.4	7.5	15.7	-2.8	3.8
Colonial First State Wholesale Property Securities Fund	Sep-02	22.7	16.4	7.1	22.3	6.6	14.8
Australian shares							
Alphinity Wholesale Australian Share Fund	Dec-04	0.1	2.9	16.2	25.6	-6.9	7.0
Antares Australian Equities Fund	Feb-05	-1.0	4.4	12.1	19.4	-7.7	5.0
BlackRock Scientific Australian Equity Fund	Jan-05	2.7	2.0	14.2	24.8	-7.3	6.7
BT Wholesale Australian Share Fund	Sep-00	-3.2	6.2	14.5	19.4	-6.3	5.7
Colonial First State Wholesale Australian Share Fund	Apr-96	0.1	5.7	14.6	25.2	-9.6	6.5

Investment options	Investment option inception date	Investment returns (%) for the year ended 30 June:					5 year compound average return or *since inception return to 30 June 2016 (% pa)
		2016	2015	2014	2013	2012	
Colonial First State Wholesale Imputation Fund	Sep-98	-1.6	3.9	13.2	23.1	-8.3	5.5
Lazard Australian Equity Fund	Jan-05	-2.4	4.9	11.0	31.8	-3.9	7.6
Macquarie Australian Equities Fund	Jan-05	12.0	2.7	14.4	20.0	-8.1	8.5
Macquarie Master Enhanced Australian Equity Fund	Jun-94	2.7	2.7	14.4	20.0	-8.1	5.9
MBA Imputation Fund	Sep-98	-7.9	4.7	14.7	25.6	-7.6	5.1
MLC Wholesale IncomeBuilder™	Jan-05	-5.3	8.0	12.8	26.5	-0.9	7.6
Suncorp Australian Shares Value Fund	Jun-92	-3.0	4.9	13.7	21.4	-8.1	5.3
Australian shares – specialist							
Alphinity Wholesale Socially Responsible Share Fund	Jun-96	-1.6	3.9	14.0	23.7	-7.2	6.0
Antares High Growth Shares Fund	Dec-04	-0.7	5.3	11.0	20.3	-9.8	4.7
Investors Mutual Future Leaders Fund	Dec-02	10.3	17.7	12.3	19.7	-6.6	10.2
Pengana Emerging Companies Fund	Jan-07	12.9	9.7	14.3	22.5	-5.1	10.5
International shares							
Acadian Global Equity Fund	Jan-07	-4.8	17.3	20.6	21.9	0.7	10.6
BlackRock Scientific International Equity Fund	Dec-04	-6.8	23.2	17.4	30.8	-2.3	11.5
BT Wholesale International Share Fund	Sep-00	-5.1	19.9	15.2	31.7	-3.3	10.8
GMO Global Equity Trust	Dec-04	-5.7	16.9	20.4	30.7	-4.3	10.7

Investments

Investment options	Investment option inception date	Investment returns (%) for the year ended 30 June:					5 year compound average return or *since inception return to 30 June 2016 (% pa)
		2016	2015	2014	2013	2012	
Goldman Sachs International Wholesale Fund	Dec-04	-7.1	23.1	15.0	32.5	-2.3	11.2
Legg Mason Global Equity Trust	Sep-98	-2.1	27.5	19.6	32.0	-3.1	13.8
UBS International Share Fund	Jun-94	-9.7	17.0	19.5	29.2	-5.3	9.1

International shares – specialist

BT Wholesale European Share Fund	Sep-00	-8.0	16.6	15.2	33.0	-11.0	7.9
Platinum European Fund	Mar-07	-10.0	13.4	15.4	25.6	-4.8	7.1
Platinum Japan Fund	Mar-07	-6.3	36.5	13.4	45.6	-4.8	15.0

Alternative assets

Macquarie International Infrastructure Securities Fund	Jan-07	0.6	5.5	18.7	17.2	1.3	8.4
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Past performance should not be taken as an indicator of future performance.

Old “Elect” Funds

This investment option is only available to Elect Plans established before May 1994.

Investment options	Investment option inception date	Investment returns (%) for the year ended 30 June:					5 year compound average return or *since inception return to 30 June 2016 (% pa)
		2016	2015	2014	2013	2012	
Zurich Investment Unit Linked Fund	Jun-92	-1.9	7.5	11.1	15.2	-1.6	5.9

Past performance should not be taken as an indicator of future performance.

Optimum Professional Super Plan

Investment options	Investment option inception date	Investment returns (%) for the year ended 30 June:					5 year compound average return or *since inception return to 30 June 2016 (% pa)
		2016	2015	2014	2013	2012	

Diversified Investment Options

Conservative

Morningstar Conservative	May-01	2.8	1.0	1.5	2.8	2.7	2.2
Perpetual Wholesale Conservative Growth Fund	n/a	n/a	n/a	n/a	n/a	n/a	n/a

Moderate

Morningstar Moderate Fund	May-01	2.3	5.4	5.0	4.0	8.0	4.7
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Balanced

Morningstar Balanced Fund	May-01	2.8	8.1	6.9	11.8	1.3	6.1
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Growth

BlackRock Wholesale Balanced Fund	Jun-95	0.2	7.8	11.6	16.0	1.6	7.3
Suncorp Growth Portfolio	Sep-15	n/a	n/a	n/a	n/a	n/a	5.5*

High Growth

Morningstar Aggressive Real Return Fund	May-01	3.4	11.7	10.2	20.7	-2.2	8.5
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Single sector investment options

Cash

Morningstar Cash Fund	Oct-02	0.7	0.8	1.0	1.6	2.7	1.4
Suncorp Guaranteed Cash Fund	Apr-96	0.5	0.9	0.8	1.3	2.5	1.2

Australian fixed interest

Nikko AM Australian Bond Fund	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Vanguard® Australian Fixed Interest Index Fund	Dec-99	5.0	3.5	4.0	1.0	9.4	4.6

International Fixed Interest

Vanguard® International Fixed Interest Index Fund (Hedged)	May-13	7.9	4.2	4.8	n/a	n/a	5.2*
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Investments

Investment options	Investment option inception date	Investment returns (%) for the year ended 30 June:					5 year compound average return or *since inception return to 30 June 2016 (% pa)
		2016	2015	2014	2013	2012	
Australian property							
Ironbark Paladin Property Securities Fund	Aug-96	27.3	15.8	10.1	22.6	8.0	16.5
Australian shares							
Ausbil Australian Active Equity Fund	May-12	0.8	3.7	18.1	23.3	n/a	10.9*
BT Wholesale Imputation Fund	Apr-06	n/a	n/a	n/a	n/a	n/a	n/a
Henderson Australian Equity Fund	Sep-12	4.6	1.6	19.4	n/a	n/a	9.0*
Investors Mutual Industrial Share Fund	Jan-06	-0.9	12.0	14.4	30.0	4.5	11.5
Investors Mutual Wholesale Australian Share Fund	Sep-02	4.5	8.4	13.8	27.1	1.5	10.7
Ironbark Karara Australian Share Fund	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Morningstar Australian Shares Fund	May-13	6.6	6.0	15.6	n/a	n/a	6.2*
Perpetual Wholesale Industrial Fund	Jun-95	-1.5	7.1	17.0	30.2	5.4	11.1
Schroder Wholesale Australian Equity Fund	Jul-04	-5.7	1.6	15.6	26.6	-5.6	5.8
Vanguard® Australian Shares Index Fund	May-99	0.0	5.3	15.4	19.5	-4.9	6.7
Australian shares – specialist							
Ausbil Australian Emerging Leaders Fund	n/a	n/a	n/a	n/a	n/a	n/a	n/a
BT Wholesale Smaller Companies Fund	Jun-95	11.3	4.9	15.1	18.4	-3.3	9.0
Perpetual Wholesale Ethical SRI Fund	Apr-15	3.7	n/a	n/a	n/a	n/a	-1.4*

Investment options	Investment option inception date	Investment returns (%) for the year ended 30 June:					5 year compound average return or *since inception return to 30 June 2016 (% pa)
		2016	2015	2014	2013	2012	
International shares							
Grant Samuel Epoch Global Equity Yield (Unhedged) Fund	Apr-15	5.2	n/a	n/a	n/a	n/a	1.6*
Suncorp Global Shares Fund	Sep-13	-0.4	24.3	n/a	n/a	n/a	11.5*
Vanguard® International Shares Index Fund	Mar-99	0.0	20.9	17.3	32.5	-2.6	12.9
International shares – specialist							
Colonial First State Global Resources Fund	Jan-06	0.6	-12.5	28.1	-8.9	-30.6	-6.6
Lazard Global Small Cap Fund	Feb-00	1.6	35.4	33.2	38.9	-6.3	19.0
Platinum International Fund	Nov-04	-3.7	18.6	17.8	33.9	-9.1	10.4
Regional shares							
Platinum Asia Fund	May-12	-10.73	25.4	17.2	22.4	n/a	9.7*

Past performance should not be taken as an indicator of future performance.

'n/a' this investment option was not available for the period shown.

Closed investment options – Optimum Professional Superannuation Savings

These investment options are only available to Optimum Professional Superannuation Savings 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 options.

Investment options	Investment option inception date	Investment returns (%) for the year ended 30 June:					5 year compound average return or *since inception return to 30 June 2016 (% pa)
		2016	2015	2014	2013	2012	
Diversified investment options							
Conservative							
BlackRock Scientific Diversified Stable Fund	Jun-95	5.5	3.9	8.7	8.4	2.5	5.8

Investments

Investment options	Investment option inception date	Investment returns (%) for the year ended 30 June:					5 year compound average return or *since inception return to 30 June 2016 (% pa)
		2016	2015	2014	2013	2012	
Colonial First State Wholesale Conservative Fund	Jan-06	5.1	5.1	7.2	8.4	-0.1	5.1
Macquarie Master Cash Plus Fund	Aug-98	-1.6	4.8	6.2	7.9	2.0	3.8
Balanced							
BlackRock Scientific Diversified Growth Fund	Jun-95	1.4	6.6	14.4	18.7	-1.1	7.8
Suncorp Traditional Balanced Fund	Apr-96	3.0	9.7	10.4	13.1	0.8	7.3
Macquarie Master Balanced Fund	May-04	-0.3	8.0	11.1	13.1	-1.4	5.9
Perpetual Wholesale Balanced Growth Fund	May-00	0.7	6.3	12.1	18.5	2.5	7.8
Growth							
Colonial First State Wholesale Diversified Fund	Apr-96	2.0	8.0	11.9	16.0	-1.7	7.1
Morningstar Growth Real Return Fund	May-01	2.5	9.4	8.7	16.2	-0.7	7.1
High Growth							
Morningstar High Growth Real Return Fund	May-01	3.3	10.7	10.4	18.6	-1.8	8.0
Australian fixed interest							
Macquarie Australian Fixed Interest Fund	Jun-95	5.0	3.2	4.2	3.6	8.8	5.0
Suncorp Australian Fixed Interest Fund	Apr-96	4.4	3.6	4.5	2.0	7.9	4.5
UBS Australian Bond Fund	Jul-98	5.1	2.8	4.4	1.8	8.9	4.6
Australian property							
Colonial First State Wholesale Property Securities Fund	Apr-03	20.6	17.7	9.3	22.5	7.8	15.4

Investment options	Investment option inception date	Investment returns (%) for the year ended 30 June:					5 year compound average return or *since inception return to 30 June 2016 (% pa)
		2016	2015	2014	2013	2012	
Australian shares							
BT Wholesale Australian Share Fund	Jun-95	-2.0	7.8	15.7	20.7	-5.2	6.9
Colonial First State Wholesale Australian Share Fund	Apr-96	1.4	8.2	16.7	24.2	-6.4	8.3
Colonial First State Wholesale Imputation Fund	Dec-96	-1.0	6.7	15.0	22.2	-5.4	7.0
Macquarie Master Australian Enhanced Equities Fund	Jun-95	0.8	4.1	14.6	20.6	-5.0	6.6
MBA Imputation Fund	Dec-98	-2.5	6.2	16.3	27.2	-4.2	7.5
Schroder Wholesale Australian Equity Fund	Jul-04	-5.7	1.6	15.6	26.6	-5.6	6.5
Suncorp Australian Shares Value Fund	Apr-96	-1.5	6.3	15.1	22.8	-7.4	6.5
Australian shares – specialist							
Alphinity Wholesale Socially Responsible Share Fund	Jun-95	7.8	5.2	17.7	25.7	-6.1	9.5
Investors Mutual Future Leaders Fund	Sep-02	20.7	21.1	14.7	21.5	-3.6	14.5
International shares							
Aberdeen Actively Hedged International Equities Fund	Mar-99	-3.4	10.3	15.5	20.7	2.2	8.7
BT Wholesale International Share Fund	Jun-95	-3.7	22.1	19.1	33.5	-2.4	12.8
Legg Mason Global Equity Trust	May-96	5.0	32.0	21.8	33.6	-2.4	17.1
UBS International Share Fund	Mar-02	-8.0	19.2	23.4	30.6	-4.1	11.1
International shares – specialist							
Platinum International Brands Fund	Dec-05	-6.4	15.3	10.9	27.5	-5.1	7.7

Investments

Investment options	Investment option inception date	Investment returns (%) for the year ended 30 June:					5 year compound average return or *since inception return to 30 June 2016 (% pa)
		2016	2015	2014	2013	2012	
Regional shares							
BT Asian Share Fund	Jun-95	-6.6	22.9	9.1	13.9	-8.6	5.5

Past performance should not be taken as an indicator of future performance.

Optimum Professional Allocation Pension

Investment options	Investment option inception date	Investment returns (%) for the year ended 30 June:					5 year compound average return or *since inception return to 30 June 2016 (% pa)
		2016	2015	2014	2013	2012	

Diversified Investment Options

Conservative

Morningstar Conservative	May-01	3.4	1.4	2.0	3.4	3.3	2.7
Perpetual Wholesale Conservative Growth Fund	n/a	n/a	n/a	n/a	n/a	n/a	n/a

Moderate

Morningstar Moderate Fund	May-01	2.8	6.2	6.2	9.1	3.3	5.5
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Balanced

Morningstar Balanced Fund	May-01	3.3	9.2	8.0	13.5	1.7	7.0
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Growth

BlackRock Wholesale Balanced Fund	Jun-95	0.9	8.4	12.9	17.2	2.1	8.1
Suncorp Growth Portfolio	Sep-15	n/a	n/a	n/a	n/a	n/a	6.6*

High Growth

Morningstar Aggressive Real Return Fund	May-01	n/a	n/a	n/a	n/a	n/a	n/a
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Investment options	Investment option inception date	Investment returns (%) for the year ended 30 June:					5 year compound average return or *since inception return to 30 June 2016 (% pa)
		2016	2015	2014	2013	2012	

Single sector investment options

Cash

Morningstar Cash Fund	Feb-03	0.9	1.2	1.4	2.1	3.4	1.8
Suncorp Guaranteed Cash Fund	Apr-96	0.9	1.1	1.2	1.7	3.2	1.6

Australian fixed interest

Nikko AM Australian Bond Fund	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Vanguard® Australian Fixed Interest Index Fund	Nov-04	5.8	4.2	4.9	1.5	11.0	5.4

International Fixed Interest

Vanguard® International Fixed Interest Index Fund (Hedged)	May-13	9.4	4.9	5.9	n/a	n/a	6.2*
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Australian property

Ironbark Paladin Property Securities Fund	Aug-96	23.2	17.2	9.5	23.0	10.1	16.4
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Australian shares

Ausbil Australian Active Equity Fund	May-12	2.1	4.4	20.2	25.8	n/a	12.4*
BT Wholesale Imputation Fund	May-06	-0.7	8.6	14.8	21.5	-3.6	7.7
Henderson Australian Equity Fund	Sep-12	5.4	2.2	22.0	n/a	n/a	9.7*
Investors Mutual Industrial Share Fund	Jan-06	4.7	11.2	16.2	32.0	6.4	13.7
Investors Mutual Wholesale Australian Share Fund	Sep-02	6.0	9.1	14.8	28.4	1.5	11.6
Ironbark Karara Australian Share Fund	n/a	n/a	n/a	n/a	n/a	n/a	n/a
MBA Imputation Fund	Dec-00	-7.4	7.6	17.7	28.1	-4.2	7.6

Investments

Investment options	Investment option inception date	Investment returns (%) for the year ended 30 June:					5 year compound average return or *since inception return to 30 June 2016 (% pa)
		2016	2015	2014	2013	2012	
Perpetual Wholesale Industrial Fund	Jun-95	-0.8	8.1	18.0	31.2	5.8	11.9
Vanguard® Australian Shares Index Fund	Nov-99	1.0	6.3	17.5	22.4	-1.5	8.8

Australian shares – specialist

Ausbil Australian Emerging Leaders Fund	n/a	n/a	n/a	n/a	n/a	n/a	n/a
BT Wholesale Smaller Companies Fund	Jun-95	13.2	5.2	16.2	20.1	-3.9	9.8
Perpetual Wholesale Ethical SRI Fund	n/a	n/a	n/a	n/a	n/a	n/a	n/a

International shares

Suncorp Global Shares Fund	Apr-15	-0.2	n/a	n/a	n/a	n/a	-1.0*
Vanguard® International Shares Index Fund	Apr-99	-0.3	23.8	19.2	32.4	-0.8	14.1

International shares – specialist

Colonial First State Global Resources Fund	Feb-06	-5.6	-13.4	26.9	-8.9	-30.6	-8.1
Lazard Global Small Cap Fund	Jun-00	-7.4	31.2	31.7	38.8	-5.7	16.0
Platinum International Fund	Nov-04	-6.9	19.1	18.3	34.1	-7.8	10.2

Regional shares

Platinum Asia Fund	May-12	n/a	n/a	n/a	n/a	n/a	n/a
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Past performance should not be taken as an indicator of future performance.

'n/a' this investment option was not available for the period shown.

Closed Funds – Optimum Professional Allocated Pension

These investment options are only available to Optimum Professional Allocated Pension 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 options.

Investment options	Investment option inception date	Investment returns (%) for the year ended 30 June:					5 year compound average return or *since inception return to 30 June 2016 (% pa)
		2016	2015	2014	2013	2012	

Diversified investment options

Conservative

BlackRock Scientific Diversified Stable Fund	Jun-95	3.2	4.6	9.1	9.1	4.6	6.1
Colonial First State Wholesale Conservative Fund	Jan-06	1.8	5.9	7.4	8.8	1.2	5.0

Growth

Colonial First State Wholesale Diversified Fund	Apr-96	2.9	8.6	13.3	18.0	-0.9	8.2
Morningstar Growth Real Return Fund	May-01	3.0	10.4	9.9	17.2	0.5	8.0
Macquarie Master Balanced Fund	Apr-99	0.1	8.1	12.8	13.9	-0.3	6.8
Perpetual Wholesale Balanced Growth Fund	May-00	1.0	6.5	13.0	19.8	2.3	8.3

Single sector investment options

Australian fixed interest

Macquarie Australian Fixed Interest Fund	Jun-95	6.0	4.1	5.1	4.3	10.4	6.0
UBS Australian Bond Fund	Jul-98	5.8	3.6	5.3	2.5	10.5	5.5

Australian property

Colonial First State Wholesale Property Securities Fund	Jun-05	23.0	18.6	8.9	22.7	8.8	16.2
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Australian shares

BT Wholesale Australian Share Fund	Jun-95	-1.4	8.7	17.8	23.9	-5.8	8.1
Colonial First State Wholesale Australian Share Fund	Apr-96	2.6	9.8	18.4	27.3	-6.7	9.6

Investments

Investment options	Investment option inception date	Investment returns (%) for the year ended 30 June:					5 year compound average return or *since inception return to 30 June 2016 (% pa)
		2016	2015	2014	2013	2012	
Colonial First State Wholesale Imputation Fund	Dec-96	0.1	7.8	16.7	25.1	-5.4	8.3
Schroder Wholesale Australian Equity Fund	Oct-06	-5.3	2.2	16.0	27.1	-4.3	6.4
Suncorp Australian Shares Value Fund	Apr-96	-0.4	7.2	17.4	24.8	-6.4	7.9
Australian shares – specialist							
Alphinity Wholesale Socially Responsible Share Fund	Jun-05	1.2	6.2	17.6	26.2	-4.5	8.8
Investors Mutual Future Leaders Fund	Jun-03	14.3	20.5	14.6	22.0	-3.4	13.2
Perpetual Smaller Companies Fund	May-02	8.1	7.7	24.4	23.8	-10.2	10.0
International shares							
Aberdeen Actively Hedged International Equities Fund	Nov-99	-3.5	11.3	17.1	23.4	2.7	9.8
BT Wholesale International Share Fund	Jun-95	-3.6	24.2	19.2	33.9	-1.3	13.5
Legg Mason Global Equity Trust	May-96	-0.8	31.6	21.6	33.4	-1.0	16.0
UBS International Share Fund	Mar-02	-8.8	20.4	22.8	30.5	-3.5	11.2
International shares – specialist							
Platinum International Brands Fund	Jan-06	-6.6	16.6	11.7	30.2	-6.6	8.1

Past performance should not be taken as an indicator of future performance.

Corporate Super for Standard Pacific

Investment options	Investment option inception date	Investment returns (%) for the year ended 30 June:					5 year compound average return or *since inception return to 30 June 2016 (% pa)
		2016	2015	2014	2013	2012	
Diversified Investment Options							
Lifestage Funds (Optimum corporate Super only)							
Suncorp Lifestage Fund 1934 or prior	Dec-13	4.4	4.9	n/a	n/a	n/a	4.7*
Suncorp Lifestage Fund 1935-39	Dec-13	4.3	4.6	n/a	n/a	n/a	4.5*
Suncorp Lifestage Fund 1940-44	Dec-13	4.2	4.5	n/a	n/a	n/a	4.4*
Suncorp Lifestage Fund 1945-49	Dec-13	4.2	4.8	n/a	n/a	n/a	4.6*
Suncorp Lifestage Fund 1950-54	Dec-13	4.3	5.2	n/a	n/a	n/a	4.9*
Suncorp Lifestage Fund 1955-59	Dec-13	4.6	6.0	n/a	n/a	n/a	5.4*
Suncorp Lifestage Fund 1960-64	Dec-13	4.8	7.1	n/a	n/a	n/a	6.0*
Suncorp Lifestage Fund 1965-69	Dec-13	5.1	8.6	n/a	n/a	n/a	6.8*
Suncorp Lifestage Fund 1970-74	Dec-13	5.3	10.0	n/a	n/a	n/a	7.5*
Suncorp Lifestage Fund 1975-79	Dec-13	5.4	11.2	n/a	n/a	n/a	8.1*
Suncorp Lifestage Fund 1980-84	Dec-13	5.3	11.6	n/a	n/a	n/a	8.3*
Suncorp Lifestage Fund 1985-89	Dec-13	5.3	11.8	n/a	n/a	n/a	8.4*
Suncorp Lifestage Fund 1990-94	Dec-13	5.4	11.9	n/a	n/a	n/a	8.5*
Suncorp Lifestage Fund 1995-99	Dec-13	5.4	12.0	n/a	n/a	n/a	8.5*
Suncorp Lifestage Fund 2000-04	Mar-15	5.2	n/a	n/a	n/a	n/a	2.7*

Investments

Investment options	Investment option inception date	Investment returns (%) for the year ended 30 June:					5 year compound average return or *since inception return to 30 June 2016 (% pa)
		2016	2015	2014	2013	2012	
Standard Pacific Conservative fund	May-99	1.1	3.0	4.6	4.8	1.7	3.0
Standard Pacific Moderate	May-99	1.0	4.6	6.9	7.7	-0.2	3.9
Standard Pacific Growth Fund	Feb-99	0.6	5.6	8.2	9.7	-2.0	4.3
Standard Pacific High Growth Fund	Nov-09	0.5	7.1	9.9	11.3	-3.8	4.9
Standard Pacific Aggressive Fund	May-99	0.3	8.5	12.2	15.6	-4.7	6.1

Single sector investment options

Standard Pacific Cash Fund	Nov-09	-0.3	0.1	-0.2	0.3	1.4	0.3
Standard Pacific Fixed Interest Fund	Nov-09	2.7	1.6	2.7	1.6	5.8	2.9
Standard Pacific Property and Infrastructure Fund	Nov-09	6.6	12.4	18.7	17.2	2.5	11.3
Standard Pacific Australian Shares Fund	Nov-09	-1.3	4.5	12.9	20.8	-7.8	5.3
Standard Pacific International Shares Fund	Nov-09	-2.1	17.5	15	26.4	-5.2	9.7

Past performance should not be taken as an indicator of future performance.

'n/a' this investment option was not available for the period shown.

Closed investment options – Corporate Super for Standard Pacific

These investment options are only available to Optimum Corporate Super for Standard Pacific 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 options.

Investment options	Investment option inception date	Investment returns (%) for the year ended 30 June:					5 year compound average return or *since inception return to 30 June 2016 (% pa)
		2016	2015	2014	2013	2012	
Standard Pacific Single Manager Capital Stable Fund	Mar-03	1.6	5.9	6.1	7.5	2.8	4.8
Standard Pacific Single Manager Growth Fund	Mar-03	1.6	10.5	11.1	15.2	-0.7	7.4

Past performance should not be taken as an indicator of future performance.

Investments

Optimum Personal & Corporate Super

	Cash		Australian Fixed Interest		International Fixed Interest		Mortgages		Australian Listed Property		International Listed Property		Australian Shares		International Shares		Other	
	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015
Diversified Investment Options																		
Lifestage Funds (Optimum corporate Super only)																		
Suncorp Lifestage Fund 1934 or prior	28.4	42.8	26.7	24.5	14.7	8.9	-	-	9.3	9.7	0.7	-	5.2	4.0	15.0	9.9	0.1	0.1
Suncorp Lifestage Fund 1935-39	29.0	43.9	27.5	25.3	15.0	9.2	-	-	8.8	9.0	0.6	-	4.9	3.6	14.1	8.9	0.1	0.1
Suncorp Lifestage Fund 1940-44	27.7	43.1	28.4	26.1	15.4	9.4	-	-	8.3	8.5	0.6	-	5.0	3.7	14.5	9.1	0.1	0.1
Suncorp Lifestage Fund 1945-49	27.2	41.5	28.5	25.9	14.3	9.4	-	-	8.8	8.9	0.7	-	5.3	4.1	15.2	10.1	0.1	0.1
Suncorp Lifestage Fund 1950-54	24.0	39.7	27.5	25.4	14.0	9.2	-	-	9.3	9.2	0.8	-	6.2	4.7	18.0	11.6	0.1	0.2
Suncorp Lifestage Fund 1955-59	21.2	37.3	25.2	23.5	13.2	8.5	-	-	10.4	10.5	1.0	-	7.4	5.8	21.4	14.3	0.1	0.2
Suncorp Lifestage Fund 1960-64	20.1	33.8	21.6	20.3	11.4	7.4	-	-	11.2	12.2	1.1	-	8.9	7.5	25.6	18.5	0.2	0.2
Suncorp Lifestage Fund 1965-69	18.8	30.0	16.7	15.6	8.9	5.7	-	-	11.9	14.4	1.4	-	10.8	9.8	31.2	24.2	0.2	0.3
Suncorp Lifestage Fund 1970-74	17.6	26.6	11.8	10.7	6.4	3.9	-	-	12.6	16.3	1.6	-	12.8	12.2	36.9	30.0	0.3	0.4
Suncorp Lifestage Fund 1975-79	17.3	23.9	8.2	7.1	4.6	2.6	-	-	12.9	17.8	1.8	-	14.1	13.9	40.7	34.3	0.3	0.5
Suncorp Lifestage Fund 1980-84	16.0	22.1	7.1	6.4	3.9	2.3	-	-	12.0	17.3	1.9	-	15.1	14.8	43.7	36.6	0.3	0.5
Suncorp Lifestage Fund 1985-89	15.6	21.6	6.1	5.7	3.5	2.1	-	-	11.8	17.7	2.0	-	15.6	15.1	45.1	37.3	0.3	0.5
Suncorp Lifestage Fund 1990-94	15.5	21.5	5.3	5.2	3.2	1.9	-	-	11.8	17.9	2.0	-	15.9	15.3	45.8	37.7	0.3	0.5
Suncorp Lifestage Fund 1995-99	15.4	21.4	4.7	4.9	3.3	1.8	-	-	12.6	18.0	2.0	-	15.9	15.4	45.7	38.1	0.3	0.5
Suncorp Lifestage Fund 2000-04	15.4	21.4	4.6	5.0	3.6	1.8	-	-	11.9	18.0	2.0	-	16.0	15.4	46.1	38.0	0.3	0.5
Conservative																		
Perpetual Wholesale Conservative Growth Fund	28.7	34.3	40.6	35.1	4.3	5.2	-	-	3.6	5.7	-	-	12.6	12.6	9.1	6.5	1.1	0.7
Suncorp Conservative Portfolio	32.1	73.7	21.3	5.6	22.8	4.8	-	-	2.3	0.9	-	-	8.6	8.4	12.4	4.2	0.6	2.4
Suncorp Universal Conservative Portfolio	35.1	43.1	28.8	26.4	13.9	9.5	-	-	6.9	8.1	0.5	-	3.8	3.7	10.9	9.0	0.1	0.1
Moderate																		
Suncorp Moderate Portfolio	13.8	26.2	20.3	19.7	21.7	16.8	-	-	3.3	3.6	-	-	12.8	6.2	18.3	16.9	9.8	10.7
Balanced																		
Perpetual Wholesale Diversified Growth Fund	22.0	26.1	30.8	22.5	3.3	4.1	-	-	3.6	5.5	-	-	19.5	19.5	19.8	21.5	1.1	0.8
Suncorp Balanced Portfolio	10.8	24.2	14.6	11.4	15.7	9.7	-	-	4.7	5.9	-	-	18.2	10.2	26.0	27.6	10.0	11.2
Suncorp Universal Balanced Fund	21.9	30.0	25.1	23.1	12.1	8.4	-	-	9.4	12.3	1.0	-	7.8	7.5	22.6	18.6	0.2	0.3
Growth																		
BlackRock Wholesale Balanced Fund	7.0	7.0	14.0	14.0	7.0	7.0	-	-	8.0	8.0	-	-	35.0	35.0	29.0	29.0	-	-
Suncorp Growth Portfolio	8.9	19.5	8.3	4.4	8.9	3.7	-	-	6.1	7.7	-	-	23.5	13.4	33.6	36.4	10.7	14.9
Suncorp Universal Growth Fund	18.1	23.9	8.6	7.8	4.1	2.8	-	-	12.6	17.9	1.8	-	14.0	13.6	40.5	33.5	0.3	0.5

	Cash		Australian Fixed Interest		International Fixed Interest		Mortgages		Australian Listed Property		International Listed Property		Australian Shares		International Shares		Other			
	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015		
High Growth																				
Suncorp High Growth Portfolio	6.6	12.8	-	1.4	-	-	-	-	-	-	8.6	10.4	-	-	33.2	16.9	47.4	50.4	4.2	8.2
Single sector investment options																				
Cash																				
Suncorp Cash Fund	100.0	100.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Suncorp Guaranteed Cash Fund	100.0	100.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Australian fixed interest																				
Nikko AM Australian Bond Fund	12.1	-	79.2	-	8.7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Vanguard® Australian Fixed Interest Index Fund	-	-	100.0	100.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
International Fixed Interest																				
Vanguard® International Fixed Interest Index Fund (Hedged)	-	-	1.4	2.1	98.7	97.9	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Diversified Fixed Interest																				
Macquarie Diversified Fixed Interest Fund	-	-	53.5	78.6	46.5	21.4	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Schroder Fixed Income Fund	23.6	14.1	76.4	70.9	-	15.1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Diversified Credit																				
CFS Wholesale Global Credit Income Fund	3.4	1.1	12.2	25.0	84.4	73.9	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Australian property																				
Ironbark Paladin Property Securities Fund	1.8	1.7	-	-	-	-	-	-	-	-	98.2	98.3	-	-	-	-	-	-	-	-
Vanguard® Australian Property Securities Index Fund	-	-	-	-	-	-	-	-	-	-	100.0	100.0	-	-	-	-	-	-	-	-
International property																				
Vanguard® International Property Securities Index Fund (Hedged)	-	-	-	-	-	-	-	-	-	-	-	-	100.0	100.0	-	-	-	-	-	-
Australian shares																				
Ausbil Australian Active Equity Fund	2.0	0.9	-	-	-	-	-	-	-	-	-	-	-	-	98.0	99.1	-	-	-	-
BT Wholesale Imputation Fund	1.2	3.0	-	-	-	-	-	-	-	-	-	-	-	-	98.8	97.0	-	-	-	-
Fidelity Australian Equities Fund	5.6	4.4	-	-	-	-	-	-	-	-	-	-	-	-	94.4	95.6	-	-	-	-
Hyperion Australian Growth Companies Fund	3.5	3.3	-	-	-	-	-	-	-	-	-	-	-	-	96.5	96.8	-	-	-	-
Investors Mutual Industrial Share Fund	9.5	8.5	-	-	-	-	-	-	-	-	5.7	4.4	-	-	84.9	87.1	-	-	-	-
Investors Mutual Wholesale Australian Share Fund	7.6	7.8	-	-	-	-	-	-	-	-	5.8	3.6	-	-	86.6	88.6	-	-	-	-
Ironbark Karara Australian Share Fund	3.5	3.7	-	-	-	-	-	-	-	-	-	-	-	-	96.5	96.3	-	-	-	-
Henderson Australian Equity Fund	4.4	5.3	-	-	-	-	-	-	-	-	-	4.3	-	-	95.6	90.4	-	-	-	-
Morningstar Australian Shares Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0	100.0	-	-	-	-

Investments

	Cash		Australian Fixed Interest		International Fixed Interest		Mortgages		Australian Listed Property		International Listed Property		Australian Shares		International Shares		Other		
	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	
Nikko AM-Tyndall Australian Share Wholesale Fund	1.2	2.7	-	-	-	-	-	-	1.7	1.7	-	-	94.8	91.9	2.2	3.7	-	-	
Perpetual Wholesale Industrial Fund	8.1	9.0	-	-	-	-	-	-	0.4	0.8	-	-	90.4	90.2	1.0	-	-	-	
Perpetual Wholesale SHARE-PLUS Long-Short Fund	25.1	29.8	-	-	-	-	-	-	6.0	9.7	-	-	66.8	60.5	2.0	-	-	-	
Schroder Wholesale Australian Equity Fund	3.6	2.8	-	-	-	-	-	-	-	-	-	-	96.4	97.2	-	-	-	-	
Suncorp Australian Shares Fund	0.4	0.4	-	-	-	-	-	-	-	-	-	-	99.6	99.6	-	-	-	-	
Vanguard® Australian Shares Index Fund	-	-	-	-	-	-	-	-	8.9	7.2	-	-	91.1	92.8	-	-	-	-	
Australian shares – specialist																			
Ausbil Australian Emerging Leaders Fund	1.5	0.4	-	-	-	-	-	-	-	1.8	-	-	98.5	97.8	-	-	-	-	
BT Wholesale Smaller Companies Fund	5.3	4.0	-	-	-	-	-	-	-	-	-	-	94.7	96.0	-	-	-	-	
Colonial First State Wholesale Geared Fund	10.0	8.9	-	-	-	-	-	-	-	-	-	-	90.0	91.1	-	-	-	-	
Nikko AM-Tyndall Australian Share Income Fund	-0.3	3.2	-	-	-	-	-	-	7.2	10.8	-	-	93.1	86.0	-	-	-	-	
Perpetual Wholesale Ethical SRI Fund	5.9	9.2	-	-	-	-	-	-	3.1	3.8	-	-	91.1	87.0	-	-	-	-	
Perpetual Wholesale Geared Australian Fund	-119.2	-109.5	-	-	-	-	-	-	-	1.2	-	-	217.3	208.3	1.9	-	-	-	
Zurich Investments Equity Income Fund	5.7	22.9	-	-	-	-	-	-	6.7	4.6	-	-	86.2	71.5	1.4	0.9	-	-	
International shares																			
Aberdeen Actively Hedged International Equities Fund	3.2	2.6	-	-	-	-	-	-	-	-	-	-	-	-	96.8	97.4	-	-	
GS Epoch Global Equity Yield (Unhedged) Fund	0.5	2.5	-	-	-	-	-	-	-	-	-	-	3.4	3.4	96.1	94.1	-	-	
MFS Global Equity Trust	2.0	1.3	-	-	-	-	-	-	-	-	-	-	-	-	98.0	98.7	-	-	
Platinum International Fund	11.8	6.7	-	-	-	-	-	-	-	-	-	-	1.0	0.8	87.2	92.5	-	-	
Suncorp Global Shares Fund	-	0.5	-	-	-	-	-	-	-	-	-	-	-	-	100.0	99.5	-	-	
Vanguard® International Shares Index Fund	-	-	-	-	-	-	-	-	3.5	2.9	-	-	-	-	96.5	97.1	-	-	
Walter Scott Global Equity Fund	1.9	2.3	-	-	-	-	-	-	-	-	-	-	-	-	98.1	97.7	-	-	
International shares – specialist																			
BlackRock Global Allocation Fund	9.2	19.4	1.4	1.0	32.9	24.4	-	-	-	-	-	-	0.5	0.7	56.1	54.4	-	-	
Colonial First State Global Resources Fund	2.2	2.2	-	-	-	-	-	-	-	-	-	-	21.2	20.4	76.6	77.4	-	-	
Lazard Global Small Cap Fund	2.4	2.0	-	-	-	-	-	-	-	-	-	-	-	-	97.6	98.0	-	-	
Regional shares																			
Platinum Asia Fund	13.8	8.1	-	-	-	-	-	-	-	-	-	-	-	-	86.2	91.9	-	-	
Alternative assets																			
Lazard Global Infrastructure Securities Fund	1.7	-0.5	-	-	-	-	-	-	-	-	-	-	11.4	14.4	86.9	86.2	-	-	

'-' there was no allocation to this sector.

Investments

Closed investment options – Optimum Personal Super and Optimum Corporate Super

These investment options are only available to Optimum Personal Super and Optimum Corporate 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 options.

Investment options	Cash		Australian Fixed Interest		International Fixed Interest		Mortgages		Australian Listed Property		International Listed Property		Australian Shares		International Shares		Other	
	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015
Diversified investment options																		
Conservative																		
BlackRock Scientific Diversified Stable Fund	25.9	27.9	22.1	22.1	17.4	17.4	-	-	2.1	1.9	-	-	19.7	18.8	9.5	9.1	3.3	2.8
Colonial First State Wholesale Conservative Fund	33.2	30.0	27.9	29.5	9.1	10.1	-	-	5.4	5.4	-	-	14.6	14.8	9.8	10.2	-	-
INVESCO Wholesale Protected Growth Fund	0.4	0.3	-	-	99.6	99.8	-	-	-	-	-	-	-	-	-	-	-	-
Morningstar Conservative Fund	32.1	73.7	21.3	5.6	22.8	4.8	-	-	2.3	0.9	-	-	8.6	8.4	12.4	4.2	0.6	2.4
Morningstar Conservative Real Return Fund	39.3	26.2	14.1	19.7	18.2	16.8	-	-	2.4	3.6	-	-	3.4	6.2	13.8	16.9	8.7	10.7
Moderate																		
Morningstar Moderate Fund	13.8	44.0	20.3	13.6	21.7	16.2	-	-	3.3	2.7	-	-	12.8	2.7	18.3	10.9	9.8	9.8
Balanced																		
Morningstar Balanced Fund	10.8	33.9	14.6	9.2	15.7	13.1	-	-	4.7	5.5	-	-	18.2	5.5	26.0	22.0	10.0	10.8
Morningstar Balanced Real Return Fund	35.5	24.2	6.9	11.4	11.1	9.7	-	-	4.4	5.9	-	-	6.3	10.2	25.3	27.6	10.7	11.2
Schroder Wholesale Balanced Fund	17.2	12.6	15.2	16.1	9.8	10.0	-	-	-	-	-	-	33.6	31.3	24.2	30.2	-	-0.2
Suncorp Traditional Balanced Fund	17.0	18.6	11.3	11.1	7.2	7.1	-	-	9.5	8.9	-	-	25.1	25.8	24.7	25.5	5.2	2.9
UBS Balanced Investment Fund	10.2	14.6	8.6	6.9	12.2	0.2	-	-	5.0	5.6	-	-	29.7	29.8	25.1	33.2	9.3	9.7
Growth																		
BlackRock Scientific Diversified Growth Fund	6.7	8.0	11.1	11.0	7.1	6.9	-	-	5.4	4.9	-	-	41.5	40.7	23.2	23.4	5.2	5.0
Colonial First State Wholesale Diversified Fund	7.1	5.3	17.5	20.3	5.7	4.6	-	-	5.3	5.3	-	-	32.0	32.9	32.5	31.7	-	-
INVESCO Wholesale Diversified Growth Fund	3.7	0.8	-	-	23.9	24.1	-	-	8.4	8.0	-	-	38.5	38.7	25.4	28.3	-	-
Macquarie Master Balanced Fund	21.6	20.7	8.0	9.8	11.2	9.4	-	-	2.2	0.8	-	-	26.1	28.2	31.0	31.1	-	-
Morningstar Growth Real Return Fund	24.5	22.4	4.0	4.4	8.8	9.4	-	-	5.9	7.8	-	-	8.6	7.9	36.5	31.4	11.8	16.8
Perpetual Wholesale Balanced Growth Fund	14.6	18.5	16.3	10.8	2.3	3.9	-	-	4.4	6.4	-	-	28.0	26.5	26.6	28.3	7.8	5.6
Zurich Wholesale Superannuation Managed Growth Investment Portfolio	9.3	6.4	11.0	13.7	11.6	10.9	-	-	4.9	5.3	-	-	29.8	28.8	33.3	34.7	0.1	0.3
High Growth																		
MLC Wholesale Horizon 7 Accelerated Growth Portfolio	5.2	4.6	0.9	0.4	2.5	2.0	-	-	2.9	2.9	-	-	42.0	46.1	72.1	70.7	-25.6	-26.8

Investments

Investment options	Cash		Australian Fixed Interest		International Fixed Interest		Mortgages		Australian Listed Property		International Listed Property		Australian Shares		International Shares		Other	
	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015
Morningstar Aggressive Real Return Fund	6.6	12.8	-	1.4	-	-	-	-	8.6	10.4	-	-	33.2	16.9	47.4	50.4	4.2	8.2
Morningstar High Growth Real Return Fund	9.8	17.9	-	1.5	8.7	7.2	-	-	8.9	9.4	-	-	12.9	9.4	51.8	37.6	7.9	16.9
Cash																		
Morningstar Cash Fund	100.0	100.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Australian fixed interest																		
AMP Capital Wholesale Australian Monthly Income Fund	43.6	43.5	56.5	56.5	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Howard Wholesale Mortgage Trust	48.8	48.8	51.2	51.2	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Macquarie Australian Fixed Interest Fund	-	3.8	99.5	93.3	0.5	2.9	-	-	-	-	-	-	-	-	-	-	-	-
Perpetual Wholesale Monthly Income Fund	21.0	3.5	79.0	96.5	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Suncorp Australian Fixed Interest Fund	-	-	100.0	100.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
UBS Australian Bond Fund	2.3	4.7	97.7	95.4	-	-	-	-	-	-	-	-	-	-	-	-	-	-
UBS Diversified Credit Fund	9.2	18.0	80.5	68.8	10.3	13.3	-	-	-	-	-	-	-	-	-	-	-	-
Diversified fixed interest																		
BlackRock Monthly Income Fund	4.2	5.9	18.3	19.5	77.5	74.7	-	-	-	-	-	-	-	-	-	-	-	-
Australian shares																		
Alphinity Wholesale Australian Share Fund	5.1	2.5	-	-	-	-	-	-	-	-	-	-	94.9	97.5	-	-	-	-
Antares Australian Equities Fund	1.5	3.3	-	-	-	-	-	-	-	-	-	-	98.5	96.7	-	-	-	-
BlackRock Scientific Australian Equity Fund	-	-	-	-	-	-	-	-	-	-	-	-	100.0	100.0	-	-	-	-
BT Wholesale Australian Share Fund	4.7	2.3	-	-	-	-	-	-	-	-	-	-	95.3	97.7	-	-	-	-
Colonial First State Wholesale Australian Share Fund	3.0	2.2	-	-	-	-	-	-	-	-	-	-	97.0	97.8	-	-	-	-
Colonial First State Wholesale Imputation Fund	3.4	2.3	-	-	-	-	-	-	-	-	-	-	96.6	97.7	-	-	-	-
Lazard Australian Equity Fund	1.1	2.6	-	-	-	-	-	-	-	-	-	-	98.9	97.5	-	-	-	-
Macquarie Australian Equities Fund	-	0.2	-	-	-	-	-	-	9.5	4.1	-	-	90.5	95.7	-	-	-	-
Macquarie Master Australian Enhanced Equities Fund	0.5	0.1	-	-	-	-	-	-	9.1	7.7	-	-	90.5	92.2	-	-	-	-
MBA Imputation Fund	3.5	11.1	-	-	-	-	-	-	-	-	-	-	96.5	88.9	-	-	-	-
MLC Wholesale IncomeBuilder™	2.2	1.9	2.0	1.8	-	-	-	-	3.0	5.3	-	-	91.2	88.9	0.9	2.0	0.7	0.2
Suncorp Australian Shares Value Fund	0.4	0.5	-	-	-	-	-	-	-	-	-	-	99.6	99.5	-	-	-	-
Australian shares – specialist																		
Alphinity Wholesale Socially Responsible Share Fund	5.7	1.7	-	-	-	-	-	-	-	-	-	-	94.3	98.3	-	-	-	-
Antares High Growth Shares Fund	3.9	1.0	-	-	-	-	-	-	-	-	-	-	96.1	99.0	-	-	-	-

Investments

Investment options	Cash		Australian Fixed Interest		International Fixed Interest		Mortgages		Australian Listed Property		International Listed Property		Australian Shares		International Shares		Other	
	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015
Investors Mutual Future Leaders Fund	9.6	14.6	-	-	-	-	-	-	7.7	8.2	-	-	82.7	77.3	-	-	-	-
Pengana Emerging Companies Fund	4.7	4.4	-	-	-	-	-	-	-	-	-	-	89.4	89.5	5.9	6.1	-	-
International shares																		
Acadian Global Equity Fund	1.6	3.6	-	-	-	-	-	-	-	-	-	-	-	-	98.4	96.4	-	-
BlackRock Scientific International Equity Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0	100.0	-	-
BT Wholesale International Share Fund	1.1	1.2	-	-	-	-	-	-	-	-	-	-	-	-	98.9	98.8	-	-
GMO Global Equity Trust	1.9	1.9	-	-	-	-	-	-	-	-	-	-	-	-	98.1	98.1	-	-
Goldman Sachs International Wholesale Fund	5.8	3.7	-	-	-	-	-	-	-	-	-	-	-	-	94.2	96.3	-	-
Legg Mason Global Equity Trust	1.2	0.9	-	-	-	-	-	-	-	-	-	-	-	-	98.8	99.1	-	-
UBS International Share Fund	-	2.1	-	-	-	-	-	-	-	-	-	-	-	-	100.0	97.9	-	-
International shares – specialist																		
BT Wholesale European Share Fund	2.9	3.5	-	-	-	-	-	-	-	-	-	-	-	-	97.1	96.5	-	-
Platinum European Fund	22.4	21.7	-	-	-	-	-	-	-	-	-	-	-	-	77.6	78.3	-	-
Platinum Japan Fund	12.0	6.0	-	-	-	-	-	-	-	-	-	-	-	-	88.0	94.0	-	-
Alternative assets																		
Macquarie International Infrastructure Securities Fund	-	4.9	-	-	-	-	-	-	5.1	4.9	-	-	6.8	6.7	88.2	83.6	-	-

'-' there was no allocation to this sector.

Old “Elect” Funds

This investment option is only available to Elect Plans established before May 1994.

Investment options	Cash		Australian Fixed Interest		International Fixed Interest		Mortgages		Australian Listed Property		International Listed Property		Australian Shares		International Shares		Other	
	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015
Zurich Investment Unit Linked Fund	9.3	6.4	11.0	13.7	11.6	10.9	-	-	4.9	5.3	-	-	29.8	28.8	33.3	34.7	0.2	0.3

'-' there was no allocation to this sector.

Investments

Optimum Professional

Investment options	Cash		Australian Fixed Interest		International Fixed Interest		Mortgages		Australian Listed Property		International Listed Property		Australian Shares		International Shares		Other	
	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015
Diversified Investment Options																		
Conservative																		
Morningstar Conservative	32.1	73.7	21.3	5.6	22.8	4.8	-	-	2.3	0.9	-	-	8.6	8.4	12.4	4.2	0.6	2.4
Perpetual Wholesale Conservative Growth Fund	28.7	34.3	40.6	35.1	4.3	5.2	-	-	3.6	5.7	-	-	12.6	12.6	9.1	6.5	1.1	0.7
Moderate																		
Morningstar Moderate Fund	13.8	26.2	20.3	19.7	21.7	16.8	-	-	3.3	3.6	-	-	12.8	6.2	18.3	16.9	9.8	10.7
Balanced																		
Morningstar Balanced Fund	10.8	24.2	14.6	11.4	15.7	9.7	-	-	4.7	5.9	-	-	18.2	10.2	26.0	27.6	10.0	11.2
Growth																		
BlackRock Wholesale Balanced Fund	7.0	7.0	14.0	14.0	7.0	7.0	-	-	8.0	8.0	-	-	35.0	35.0	29.0	29.0	-	-
Suncorp Growth Portfolio	8.9	19.5	8.3	4.4	8.9	3.7	-	-	6.1	7.7	-	-	23.5	13.4	33.6	36.4	10.7	14.9
High Growth																		
Morningstar Aggressive Real Return Fund	8.6	16.2	-	2.0	6.7	6.6	-	-	9.7	11.1	-	-	14.0	11.1	56.2	44.2	4.9	8.8
Single sector investment options																		
Cash																		
Morningstar Cash Fund	100.0	100.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Suncorp Guaranteed Cash Fund	100.0	100.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Australian fixed interest																		
Nikko AM Australian Bond Fund	12.1	-15.9	79.2	107.6	8.7	8.3	-	-	-	-	-	-	-	-	-	-	-	-
Vanguard® Australian Fixed Interest Index Fund	-	-	100.0	100.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
International Fixed Interest																		
Vanguard® International Fixed Interest Index Fund (Hedged)	-	-	1.4	2.1	98.7	97.9	-	-	-	-	-	-	-	-	-	-	-	-
Australian property																		
Ironbark Paladin Property Securities Fund	1.8	1.7	-	-	-	-	-	-	98.2	98.3	-	-	-	-	-	-	-	-
Australian shares																		
Ausbil Australian Active Equity Fund	2.0	0.9	-	-	-	-	-	-	-	-	-	-	98.0	99.1	-	-	-	-
BT Wholesale Imputation Fund	1.2	3.0	-	-	-	-	-	-	-	-	-	-	98.8	97.0	-	-	-	-
Investors Mutual Industrial Share Fund	3.4	8.5	-	-	-	-	-	-	-	4.4	-	-	96.6	87.1	-	-	-	-
Investors Mutual Wholesale Australian Share Fund	3.0	7.8	-	-	-	-	-	-	-	3.6	-	-	97.0	88.6	-	-	-	-
Ironbark Karara Australian Share Fund	3.5	3.7	-	-	-	-	-	-	-	-	-	-	96.5	96.3	-	-	-	-
Henderson Australian Equity Fund	4.4	5.3	-	-	-	-	-	-	-	4.3	-	-	95.6	90.4	-	-	-	-
Morningstar Australian Shares Fund	-	-	-	-	-	-	-	-	-	-	-	-	100.0	100.0	-	-	-	-
Perpetual Wholesale Industrial Fund	8.1	9.0	-	-	-	-	-	-	0.4	0.8	-	-	90.4	90.2	1.0	-	-	-

Investments

Investment options	Cash		Australian Fixed Interest		International Fixed Interest		Mortgages		Australian Listed Property		International Listed Property		Australian Shares		International Shares		Other	
	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015
Schroder Wholesale Australian Equity Fund	3.6	2.8	-	-	-	-	-	-	-	-	-	-	96.4	97.2	-	-	-	-
Vanguard® Australian Shares Index Fund	-	-	-	-	-	-	-	-	8.9	7.2	-	-	91.1	92.8	-	-	-	-
Australian shares – specialist																		
Ausbil Australian Emerging Leaders Fund	1.5	0.4	-	-	-	-	-	-	-	1.8	-	-	98.5	97.8	-	-	-	-
BT Wholesale Smaller Companies Fund	5.3	4.0	-	-	-	-	-	-	-	-	-	-	94.7	96.0	-	-	-	-
Perpetual Wholesale Ethical SRI Fund	5.9	9.2	-	-	-	-	-	-	3.1	3.8	-	-	91.1	87.0	-	-	-	-
International shares																		
Grant Samuel Epoch Global Equity Yield (Unhedged) Fund	0.5	2.5	-	-	-	-	-	-	-	-	-	-	3.4	3.4	96.1	94.1	-	-
Suncorp Global Shares Fund	-	0.5	-	-	-	-	-	-	-	-	-	-	-	-	100.0	99.5	-	-
Vanguard® International Shares Index Fund	-	-	-	-	-	-	-	-	-	-	3.5	2.9	-	-	96.5	97.1	-	-
International shares – specialist																		
Colonial First State Global Resources Fund	2.2	2.2	-	-	-	-	-	-	-	-	-	-	21.2	20.4	76.6	77.4	-	-
Lazard Global Small Cap Fund	2.5	2.0	-	-	-	-	-	-	-	-	-	-	-	-	97.6	98.0	-	-
Platinum International Fund	17.0	6.7	-	-	-	-	-	-	-	-	-	-	-	0.8	83.0	92.5	-	-
Regional shares																		
Platinum Asia Fund	13.8	8.1	-	-	-	-	-	-	-	-	-	-	-	-	86.2	91.9	-	-

‘-’ there was no allocation to this sector.

Closed investment options – Optimum Professional

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

Investment options	Cash		Australian Fixed Interest		International Fixed Interest		Mortgages		Australian Listed Property		International Listed Property		Australian Shares		International Shares		Other	
	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015
Diversified investment options																		
Conservative																		
BlackRock Scientific Diversified Stable Fund	25.9	27.9	22.1	22.1	17.4	17.4	-	-	2.1	1.9	-	-	19.7	18.8	9.5	9.1	3.3	2.8
Colonial First State Wholesale Conservative Fund	33.2	30.0	27.9	29.5	9.1	10.1	-	-	5.4	5.4	-	-	14.6	14.8	9.8	10.2	-	-
Macquarie Master Cash Plus Fund	100.0	100.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balanced																		
BlackRock Scientific Diversified Growth Fund	6.7	8.0	11.1	11.0	7.1	6.9	-	-	5.4	4.9	-	-	41.5	40.7	23.2	23.4	5.2	5.0
Suncorp Traditional Balanced Fund	17.0	18.6	11.3	11.1	7.2	7.1	-	-	9.5	8.9	-	-	25.1	25.8	24.7	25.5	5.2	2.9

Investments

Investment options	Cash		Australian Fixed Interest		International Fixed Interest		Mortgages		Australian Listed Property		International Listed Property		Australian Shares		International Shares		Other	
	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015
Macquarie Master Balanced Fund	21.6	20.7	8.0	9.8	11.2	9.4	-	-	2.2	0.8	-	-	26.1	28.2	31.0	31.1	-	-
Perpetual Wholesale Balanced Growth Fund	14.6	18.5	16.3	10.8	2.3	3.9	-	-	4.4	6.4	-	-	28.0	26.5	26.6	28.3	7.8	5.6
Growth																		
Colonial First State Wholesale Diversified Fund	7.1	5.3	17.5	20.3	5.7	4.6	-	-	5.3	5.3	-	-	32.0	32.9	32.5	31.7	-	-
Morningstar Growth Real Return Fund	24.5	22.4	4.0	4.4	8.8	9.4	-	-	5.9	7.8	-	-	8.6	7.9	36.5	31.4	11.8	16.8
High Growth																		
Morningstar High Growth Real Return Fund	9.8	17.9	-	1.5	8.7	7.2	-	-	8.9	9.4	-	-	12.9	9.4	51.8	37.6	7.9	16.9
Australian fixed interest																		
Macquarie Australian Fixed Interest Fund	-	3.8	99.5	93.3	0.6	2.9	-	-	-	-	-	-	-	-	-	-	-	-
Suncorp Australian Fixed Interest Fund	-	-	100.0	100.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
UBS Australian Bond Fund	2.3	4.7	97.7	95.4	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Australian property																		
Colonial First State Wholesale Property Securities Fund	3.3	1.0	-	-	-	-	-	-	-	99.0	-	-	96.7	-	-	-	-	-
Australian shares																		
BT Wholesale Australian Share Fund	4.7	2.3	-	-	-	-	-	-	-	-	-	-	95.3	97.8	-	-	-	-
Colonial First State Wholesale Australian Share Fund	3.0	2.2	-	-	-	-	-	-	-	-	-	-	97.0	97.8	-	-	-	-
Colonial First State Wholesale Imputation Fund	3.4	2.3	-	-	-	-	-	-	-	-	-	-	96.6	97.7	-	-	-	-
Macquarie Master Australian Enhanced Equities Fund	0.5	0.1	-	-	-	-	-	-	9.1	7.7	-	-	90.5	92.2	-	-	-	-
MBA Imputation Fund	3.5	11.1	-	-	-	-	-	-	-	-	-	-	96.6	88.9	-	-	-	-
Suncorp Australian Shares Value Fund	0.4	0.5	-	-	-	-	-	-	-	-	-	-	99.6	99.5	-	-	-	-
Australian shares – specialist																		
Alphinity Wholesale Socially Responsible Share Fund	5.7	1.7	-	-	-	-	-	-	-	-	-	-	94.3	98.3	-	-	-	-
Investors Mutual Future Leaders Fund	9.6	14.6	-	-	-	-	-	-	7.7	8.2	-	-	82.7	77.3	-	-	-	-
International shares																		
Aberdeen Actively Hedged International Equities Fund	3.2	2.6	-	-	-	-	-	-	-	-	-	-	-	-	96.8	97.4	-	-
BT Wholesale International Share Fund	1.1	1.2	-	-	-	-	-	-	-	-	-	-	-	-	98.9	98.8	-	-
Legg Mason Global Equity Trust	1.2	0.9	-	-	-	-	-	-	-	-	-	-	-	-	98.8	99.1	-	-
UBS International Share Fund	-	2.1	-	-	-	-	-	-	-	-	-	-	-	-	100.0	97.9	-	-
International shares – specialist																		
Platinum International Brands Fund	17.0	11.8	-	-	-	-	-	-	-	-	-	-	-	88.2	83.0	-	-	-
Regional shares																		
BT Asian Share Fund	0.3	8.1	-	-	-	-	-	-	-	-	-	-	-	-	99.7	91.9	-	-

'-' there was no allocation to this sector.

Investments

Optimum Corporate Super for Standard Pacific

Investment options	Cash		Australian Fixed Interest		International Fixed Interest		Mortgages		Australian Listed Property		International Listed Property		Australian Shares		International Shares		Other	
	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015
Diversified Investment Options																		
Standard Pacific Conservative fund	36.5	35.3	22.4	20.6	12.9	13.2	-	-	2.3	3.0	0.9	-	10.0	11.7	7.8	8.3	7.0	7.9
Standard Pacific Moderate	25.8	24.0	16.9	15.3	9.7	9.8	-	-	4.0	4.9	1.6	-	17.6	20.6	14.7	14.5	9.7	10.8
Standard Pacific Growth Fund	15.5	12.7	11.4	10.1	6.6	6.5	-	-	4.9	6.1	1.9	-	23.0	25.7	18.8	19.4	17.8	19.4
Standard Pacific High Growth Fund	9.3	6.6	5.7	5.0	3.3	3.2	-	-	6.5	7.8	2.6	-	28.9	32.5	26.2	25.3	17.5	19.4
Standard Pacific Aggressive Fund	3.0	0.5	-	-	-	-	-	-	7.7	9.2	3.1	-	36.3	40.2	32.4	30.9	17.4	19.2
Single sector investment options																		
Standard Pacific Cash Fund	100.0	100.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Standard Pacific Fixed Interest Fund	13.6	14.0	54.8	52.4	31.6	33.6	-	-	-	-	-	-	-	-	-	-	-	-
Standard Pacific Property and Infrastructure Fund	2.1	0.1	-	-	-	-	-	-	29.3	42.4	14.1	-	6.3	8.0	48.1	49.5	-	-
Standard Pacific Australian Shares Fund	0.8	0.9	-	-	-	-	-	-	6.9	5.6	-	-	92.1	93.2	0.2	-	-	-
Standard Pacific International Shares Fund	2.3	0.2	-	-	-	-	-	-	-	-	2.6	2.7	-	-	95.1	97.1	-	-

'-' there was no allocation to this sector.

Closed investment options – Optimum Corporate Super for Standard Pacific

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

Investment options	Cash		Australian Fixed Interest		International Fixed Interest		Mortgages		Australian Listed Property		International Listed Property		Australian Shares		International Shares		Other	
	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015
Standard Pacific Single Manager Capital Stable Fund	28.0	28.2	16.6	16.3	16.8	17.3	-	-	4.0	4.0	-	-	17.3	16.8	17.3	17.4	-	-
Standard Pacific Single Manager Growth Fund	9.9	10.0	3.1	3.0	4.2	4.1	-	-	5.0	8.9	4.2	-	32.8	32.0	35.6	37.1	5.3	4.9

'-' there was no allocation to this sector.

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If applicable, investors should obtain the relevant product disclosure statement and consider it before making any decision to invest. Please refer to our Financial Services Guide (FSG) for more information at www.morningstar.com.au/s/fsg.pdf

Investments

Current investment managers

The investment managers offering investment options as at 30 June 2016 are:

- Aberdeen Asset Management Limited Australia
- Alphinity Investment Management Limited
- AMP Capital Investors
- Antares Capital Partners Limited
- Ausbil Investment Management Limited
- BlackRock Investment Management (Australia Limited)
- BT Investment Management (Institutional) Limited
- Challenger Financial Services Group
- Colonial First State Investments Limited
- Epoch Investment Partners, Inc.
- Fidelity International
- GMO Australia Limited
- Goldman Sachs JBWere Asset Managementg
- Henderson Global Investors Limited
- Hyperion Asset Management
- Ironbark Asset Management (Fund Services) Limited
- INVESCO Limited
- Investors Mutual Limited
- Karara Capital
- Lazard Asset Management Pacific Co.
- Legg Mason Asset Management
- Macquarie Investment Management Global Limited
- Maple-Brown Abbott Ltd
- MFS Investment Management
- MLC Investment Trust Limited
- Morningstar Investment Management Australia Limited
- Nikko AM Limited (Nikko AM Australia)
- Pengana Capital Ltd
- Perpetual Investment Management Limited
- Platinum Asset Management
- Schroder Investment Management Australia Limited
- UBS Global Asset Management
- Vanguard Investments Australia Ltd
- Walter Scott & Partners Limited
- Zurich Investment Management Limited

Other important information

Tax and Government charges

Taxes, duties and levies incurred by us are recovered directly from the assets of the investment options (where the expenses are investment costs) before determining unit prices, or from your account.

We deduct amounts from your account for contributions tax. The total amount of contributions tax payable by the Fund is calculated at the end of the financial year and is reduced by deductions allowable to the Fund. Therefore the total amount of contributions tax paid to the ATO may be less than the total amount which has been deducted from members' accounts.

The Fund retains any excess amount deducted for contributions tax and may use this amount to cover expenses incurred in the administration, management or maintenance of the Fund.

Contributions tax surcharge

Contributions tax surcharge has been abolished for contributions made on or after 1 July 2005 but outstanding liabilities may still be payable. The contributions tax surcharge is deducted from members' accounts within 30 days of receipt of a tax assessment from the ATO. Your Annual Statement will show any contributions tax surcharge deducted from your account.

Delays in withdrawing or switching your benefits

The termination, closure or suspension 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 within which a withdrawal request should be processed, 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.

Please note that 30 days notice should be provided to us if you wish to switch or withdraw more than \$250,000.

Unit pricing delays

We may suspend unit pricing where in our opinion:

- a significant event or incident occurs that has the potential to affect investment markets,
- an event occurs that has the potential to affect unit prices,
- an external investment manager closes the underlying investment to applications and withdrawals, or

- the unit prices calculated have the potential to prejudice specific investors.

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, levies, and
- costs incurred in obtaining investment advice.

In addition to the fees, 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 legislation, may be deducted from the assets of the Fund.

Other costs that we incur 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.

Payable compensation amounts

In the event that compensation is payable in certain circumstances for a member who has exited the fund or is deceased, and that amount is less than \$20, it will be returned to the Fund unless otherwise requested from the Trustee. When such amounts are payable, we will put a notice in the relevant annual report and on our website.

Payments to and from other parties

Any payments (or benefits) we make to or receive from other parties are not an additional cost to members, unless otherwise disclosed in the PDS. We may receive payments of up to 0.45% pa from certain investment managers, based on the total funds we have invested with them.

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.

Other important information

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 it 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
Melbourne VIC 3001

Phone 1300 884 114

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

Mail Financial Ombudsman Service Limited
GPO Box 3
Melbourne VIC 3001

Phone 1300 780 808

It's important we don't lose contact with you – lost members

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.

You'll be considered a lost member if:

- we receive one piece of returned mail from your last known address, we haven't had any contact with you, and we haven't received a contribution or rollover from you for 12 months, or
- you are an inactive member - you must have joined the fund for more than two years and we have not received any contributions or rollover amounts from you for the last five years, or

- you transferred from another super fund as a lost member.

Any applicable fees and insurance fees will continue to be deducted from your account whilst we have lost contact with you, and we may transfer the remainder of your account balance to an eligible rollover fund. For more details please see 'Eligible rollover fund' below.

Unclaimed amounts transferred to the ATO

An account balance will be paid to the ATO as unclaimed monies if:

- you're aged 65 or over, we haven't received any amounts for two years and we've been unable to contact you again (after making reasonable efforts) after five years since our last contact, or
- following a relationship breakdown, we are unable to ensure that a non-member spouse receives their entitlement after making reasonable efforts to contact them and after a reasonable time has passed.

An account balance will also be paid to the ATO if:

- you're a 'lost member', and
 - your account balance is less than \$4,000 (to be increased to \$6,000 from 31 December 2016), or
 - we haven't received any amounts for 12 months (and it is not possible to pay an amount to you).

The ATO may instruct us to transfer the benefits of temporary residents to the ATO if:

- a temporary resident has left Australia, and
- their temporary visa expired/ceased more than six months prior.

If we're instructed to transfer your benefits to the ATO, your account will be closed. We're not required to issue an exit statement under these circumstances, as it's unlikely to reach you. We rely on relief from the Australian Securities and Investment Commission (ASIC) not to provide exit statements or notify you in these circumstances. Once your benefit is transferred to the ATO, it can only be accessed if you meet a 'condition of release'.

Any person (including a former temporary resident) who has a claim to a benefit will then need to contact the ATO.

Other important information

Accounts without balances

Your account may be closed by us, by the end of a financial year, if you have not made any transactions on your account for that year and either of the following has occurred in the prior financial year:

- you opened an account with a zero account balance with us in the previous financial year and never transacted on it, or
- your account balance is exhausted due to ongoing fees in a previous financial year.

We may not provide a periodic statement in this situation as your account will not have any transactions to report on over this period and your account would have been closed. Should you still wish to hold an account after that point, you will need to open a new account with us.

If you have insurance cover attached to your super account, you will not be impacted by this change. You will continue to receive a lapse notice in sufficient time to contribute to your account and continue your insurance cover.

Eligible rollover fund

If we lose contact with you or your account balance falls below \$1,000 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 the Fund and any insurance cover you have will stop.

We've selected the SMF Eligible Rollover Fund as our ERF. You can contact them at:

Mail Fund Administrator
SMF Eligible Rollover Fund
GPO Box 529
Hobart TAS 7001

Phone 1800 677 306

Get involved

Optimum Corporate Super and Optimum Corporate Super for Standard Pacific 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. You can find out more about becoming involved in a policy committee in the PDS available on our website or by calling us. You can find out whether your employer plan has a policy committee and its details 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

A trustee in bankruptcy can recover certain super contributions if they are made with the intention to defeat creditors. Therefore, 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.

Trans-Tasman portability

Under the Trans-Tasman portability scheme arrangement, we are able to transfer your entire* super account balance from Australia to a New Zealand KiwiSaver scheme provided certain pre-conditions are met. For example, we have to be satisfied that you have emigrated permanently to New Zealand, you already have a KiwiSaver scheme account and that scheme is willing to accept the transfer. Other conditions also apply. Please note that we don't currently accept transfers from KiwiSaver scheme accounts. Please see our website www.asteronlife.com.au for more information.

* Partial transfers are not permitted

Privacy

We appreciate that privacy is important to you, our Privacy Statement is available at www.asteronlife.com.au/privacy. Please also refer to the Suncorp Group Privacy Policy at www.asteronlife.com.au/privacy.

Superannuation Prudential Standards

As part of the Government's Stronger Super Reforms superannuation prudential standards have been introduced by APRA for the purpose of strengthening the governance, integrity and regulatory settings of the superannuation system for APRA-regulated superannuation funds. The Trustee has implemented these standards.

Australian Prudential Regulation Authority (APRA) Levy

APRA imposes a levy on the Trustee, a proportion of which will be recouped from your underlying investments on a monthly basis. The levy is set by APRA and may change each year, for the year ending 30 June 2016 this levy was 0.013%. For the year ending 30 June 2017 this levy should be no more than 0.012%. As the APRA levy is an expense of the Fund any variation to the APRA levy will be passed onto you without notice. Please see our website www.asteronlife.com.au for more information.

Other important information

Intra-fund Consolidation

By law, each year we are required to identify any members with multiple accounts and assess whether it's in their best interest to consolidate their accounts. For example, we may consolidate accounts where it would result in a member paying lower fees.

As part of this process, we'll consider a number of factors and write to any members who are impacted before we consolidate any accounts. You can find more information on our Intra-fund consolidation process by visiting www.asteronlife.com.au/superannuation/employers/superstream.

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 certain divisions of the Fund.

Movement in reserves

The following table shows the level of and movement in the reserves of the Fund as at 30 June 2016.

Suncorp Master Trust

Movement in Reserves for the year ended 30 June	2016 \$'000	2015 \$'000	2014 \$'000
Balance at beginning of year	1,193	2,024	3,251
Income/(expenses) not allocated to members during the year:			
Income tax surplus	5,447	6,350	6,086
Bank interest	609	606	290
Other Income	1,030	927	145
Bank charges	(107)	(158)	(70)
Trustee reimbursements	(751)	(1,810)	(2,242)
Administration fees	(6,466)	(6,746)	(5,436)
Balance at end of year	955	1,193	2,024

Management of reserves

The Trustee has discretionary powers in the management and use of reserves. Reserves may be used to meet costs reasonably and properly incurred in the administration, development or winding up of your division and which are not inherently included in administration fees already charged by the Trustee. At the present time, the Trustee is of the view that, after making sufficient provision for these costs, any surplus may be allocated to members' accounts in an equitable manner.

As at 30 June 2016, reserves were invested in cash.

Financial information

Abridged financial information

The following table shows the unaudited abridged financial information of the Fund for the year ended 30 June 2016. A copy of the audited financial report and the auditor's report will be made available to members on request after 31 October 2016. This information takes into account all the divisions within the Fund.

Suncorp Master Trust

Abridged Statement of Financial Position as at 30 June	2016 \$'000	2015 \$'000
Assets		
Cash and cash equivalents	59,547	40,682
Investment securities	6,772,918	6,682,436
Receivables	22,326	29,923
Deferred tax assets	-	31
Total assets	6,854,791	6,753,072
Liabilities		
Benefits payable	6,932	14,460
Other payables	33,157	29,106
Current tax liabilities	13,771	5,068
Deferred tax liabilities	6,252	-
Total liabilities	60,112	48,634
Net assets available to pay benefits	6,794,679	6,704,438
Liability for accrued benefits		
Vested benefits	6,793,724	6,703,245
Amounts not yet allocated	955	1,193
Total accrued benefits	6,794,679	6,704,438

Suncorp Master Trust

Abridged Operating Statement for the year ended 30 June	2016 \$'000	2015 \$'000
Investment income		
Interest	2,542	3,097
Distributions from unit trusts	150,484	12,824
Movements in net market value of investment securities	119,656	577,503
Total investment income	272,682	593,424
Contributions revenue		
Employer contributions	349,073	352,200
Members' contributions	120,182	140,720
Transfers from other funds	311,320	297,560
Other contributions	4,299	3,955
Total contribution revenue	784,874	794,435
Other revenue		
Group insurance proceeds	47,455	37,034
Other rebates	514	4,129
Total other revenue	47,969	41,163
Total revenue	1,105,525	1,429,022

Financial information

Abridged Operating Statement for the year ended 30 June	2016 \$'000	2015 \$'000
Expenses		
General administration expenses	(81,617)	(77,460)
Group life expenses	(138,735)	(131,559)
Other expenses	(4,596)	(5,196)
Total expenses	(224,948)	(214,215)
Benefits accrued as a result of operations before income tax	880,577	1,214,807
Income tax expense	(43,528)	(27,709)
Benefits accrued as a result of operations	837,049	1,187,098
Liability for accrued benefits		
Liability for accrued benefits at the beginning of the financial year	6,704,438	6,369,081
Benefits accrued as a result of operations	837,049	1,187,098
Benefits paid or payable	(746,808)	(851,741)
Liability for accrued benefits at the end of the year	6,794,679	6,704,438

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How to contact us

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Phone	1800 819 499



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