

Suncorp Brighter Super[®]
Suncorp Everyday Super[®]
Suncorp Employee
Superannuation Plan

Annual Report for the year ended
30 June 2017

Important disclosure

Suncorp Portfolio Services Limited (Trustee) (ABN 61 063 427 958, AFSL 237905, RSE Licence No L0002059) and Suncorp Life & Superannuation Limited (insurer) (ABN 87 073 979 530, AFSL 229880) are related bodies corporate of Suncorp Group Limited (Suncorp) (ABN 66 145 290 124). The obligations of the Trustee and the insurer 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 19 December 2017.

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 98 350 952 022, RSE Fund Registration No R1056655):

- Suncorp Brighter Super personal (SPIN RSA0867AU)
- Suncorp Brighter Super pension (SPIN RSA0868AU)
- Suncorp Brighter Super for business (SPIN RSA0869AU)
- Suncorp Brighter Super term allocated pension
- Suncorp Everyday Super (SPIN RSA0682AU)
- Suncorp Everyday Super Pension (SPIN RSA0681AU)
- Suncorp Employee Superannuation Plan (SESP) (SPIN RSA0869AU)

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

Insurance cover offered through the products listed above is provided by the insurer in the relevant policy issued to the Trustee. Each policy is a non-participating policy. 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' mean Suncorp Portfolio Services Limited
- 'insurer' and 'Suncorp Life' mean Suncorp Life & Superannuation Limited
- 'adviser' means a qualified financial adviser or your plan's adviser for employer-sponsored members
- 'Fund' means Suncorp Master Trust
- 'you', 'your' and 'member' mean a member of one of the Suncorp super funds listed above.
- 'business day' means a business day other than a Saturday, Sunday or public holiday in Sydney.

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Your 2016/17 Annual Report

Dear Member,

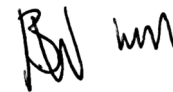
The past twelve months have been an extremely busy and exciting time for Suncorp. We completed our superannuation product simplification project, streamlining our business and simplifying our product range. Along this journey we have been able to provide members with simpler, more competitive and efficient products.

Government reforms to superannuation first announced in the 2016/17 federal budget have now been implemented – more detail of these measures can be found in this Annual Report. Importantly, transitional rules apply if you made non-concessional contributions of more than \$180,000 in 2015/2016 or 2016/2017.

I encourage you to take some time to read this Annual Report and your annual statement to better understand how your retirement savings are tracking. 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 trusting Suncorp with your retirement savings.

Yours sincerely,



Bruce Rush
Executive General Manager, Deposits & Investments
Suncorp Group

Important changes to super during the year

[Concessional contributions cap](#)

There are limits (also called 'contribution caps') on the amounts you can contribute to super in any one financial year. The concessional contributions cap is the limit on concessional superannuation (or pre-tax) contributions you make without paying income tax on them.

The concessional contributions cap is \$25,000 from 1 July 2017.

Concessional contributions are superannuation contributions made before-tax and generally include those made by your employer (such as Super Guarantee and contributions made under a salary sacrifice arrangement) and personal contributions for which a tax deduction is claimed.

[Catch-up concessional contributions](#)

From 1 July 2018, if you have not fully used your concessional contributions cap in previous years, you may carry forward these unused amounts for up to 5 years.

From 1 July 2019, you can make additional concessional contributions on top of the standard annual cap using these unused amounts, provided your total superannuation balance is under \$500,000.

Amounts carried forward that have not been used after 5 years expire.

[Personal super contributions](#)

Individuals under the age of 65 (and those aged 65 to 74 who meet a work test) can claim a tax deduction for their personal superannuation contributions up to the concessional contributions cap of \$25,000.

[Higher tax on contributions for high income earners](#)

If you earn more than \$250,000 p.a. you will pay an additional 15% tax (total of 30%) on concessional contributions.

[Non-concessional contributions cap](#)

The annual non-concessional contributions (NCC) cap is \$100,000. If you are under age 65 for at least one day in the current financial year, and your total superannuation balance is under \$1.6 million, you may be able to bring forward up to two years' worth of annual NCCs.

If you have a total superannuation balance of more than \$1.6 million, you will be unable to make non-concessional contributions.

[Transitional bring forward cap](#)

If you have triggered the bring forward cap in 2015/16 or 2016/17 (by making a non-concessional contribution greater than \$180,000), and have not fully used your bring forward amount before 1 July 2017 (i.e. did not contribute \$540,000 by 30 June 2017), the remaining bring forward amount available is reduced.

[Bring forward triggered in 2016/17](#)

The transitional bring forward cap is \$380,000 (i.e. the annual cap of \$180,000 for 2016/17 and \$100,000 cap for each of 2017/18 and 2018/19).

[Bring forward triggered in 2015/16](#)

The transitional bring forward cap is \$460,000 (i.e. the annual cap of \$180,000 for each of 2015/16 and 2016/17 and the \$100,000 cap for 2017/18).

Note:

Non-concessional contributions can only be made if your total super balance at 30 June of the previous financial year is less than \$1.6 million.

If aged between 65-74, you must satisfy a work test to be able to make personal super contributions.

An example:

Jo (age 58) made non-concessional contributions of \$200,000 in October 2016 (she had not previously made any non-concessional contributions).

Jo could have contributed a further \$340,000 (up to the full \$540,000 bring forward cap) before 30 June 2017.

However, if Jo waited until after 1 July 2017 to make further NCCs, the maximum amount of NCCs she can make is \$180,000 (\$380,000 less \$200,000).

If Jo had triggered the bring forward in 2015/16 by making NCCs of \$200,000 and waited until after 1 July 2017 to make a further contribution, the maximum NCC she can make is \$260,000 (\$460,000 – \$200,000).

[Low-income superannuation tax offset \(or LISTO\)](#)

A low-income superannuation tax offset (LISTO) refunds tax paid (up to \$500) on concessional contributions made if your income is under \$37,000 p.a. It will automatically be paid into your superannuation account as a tax offset.

[Spouse super tax offset](#)

You can make superannuation contributions on behalf of your 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 \$40,000 p.a.

[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 \$36,813, 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 \$51,813.

[Lost members and unclaimed super money](#)

Account balances under \$6,000 for members meeting the definition of a 'lost member' and '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.

[Transition to retirement \(or TTR\) earnings tax](#)

Earnings on investments held in transition to retirement (TTR) pension accounts are taxed at 15%. A TTR pension is available to commence with superannuation money once you reach preservation age (depending on date of birth), but have not fully retired. Once fully retired (or upon meeting another condition of release e.g. attaining age 65), earnings on investments will then be taxed at 0%.

[First home super saver scheme](#)

From 1 July 2018, first-home buyers will be allowed to withdraw voluntary contributions made to super since 1 July 2017 for a home deposit. Up to \$15,000 of voluntary contributions made each year will count towards the amount that can be withdrawn, which will be limited to \$30,000 plus an earnings amount per person.

[Over age 65 downsizers non-concessional contributions](#)

From 1 July 2018, those over the age of 65 who downsize will be able to make a non-concessional superannuation contribution of up to \$300,000 on the sale of their principal home. A person is only eligible if they have owned their main place of residence for a minimum of 10 years.

[Accrued default amount \(or ADA\) transfer \(Brighter Super and SESP members only\)](#)

Members who had all or some of their balance invested in a default option since before 2014 had what is known as an Accrued Default Amount or ADA. Earlier this year, we wrote to these members to let them know that if we didn't hear back from them we would be transferring their ADA balance into the MySuper compliant Suncorp Lifestage Fund by 30 June 2017 as the final part of the Government's MySuper reforms.

[Superannuation pension cap](#)

There is a lifetime cap (called the 'transfer balance cap') on the total amount of superannuation that can be transferred to start pensions. The transfer balance cap is \$1.6 million in 2017/18. The cap does not apply to investment earnings on pensions so your savings can grow without restriction. The cap will increase in line with the rate of inflation, in \$100,000 increments.

Amounts accumulated above the cap can be maintained in an accumulation account where earnings continue to be concessional tax at 15%.

[Fee disclosure](#)

Since 30 September 2017, super funds have been required to change the way some fees are disclosed in Product Disclosure Statements (PDS). When we apply an administration fee to your account, and if we are eligible for an income tax deduction, then we pass that on by reducing the fee before it hits your account. Previously, we have disclosed the net fee in the PDS, however, we now must disclose the gross fee. There's also been changes to the way investment fees are disclosed with new requirements to specify the indirect costs of underlying investments. These changes will also apply to your superannuation statements in future.

Investments

[Investment objective and strategy](#)

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

The Fund invests in a variety of ways including via a group investment policy with Suncorp Life and 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).

If you are a member of Suncorp Brighter Super or the Suncorp Employee Superannuation Plan, you have a choice of 49 investment options. Members of Suncorp Everyday Super have a simplified choice of six investment options.

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 in the PDSs which are on our website.

[Default investment strategy \(business super and SESP members only\)](#)

If you haven't chosen your own investment strategy, you'll be invested in the MySuper compliant, Suncorp Lifestage Fund. In the Suncorp Lifestage Fund, your super is invested in a diversified investment mix based on your age. We automatically change your investment mix over time to suit the changing needs and risk appetite of a typical investor your age.

[Product Dashboard](#)

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 2017, only Product Dashboards for MySuper investment options are required. You'll find the Product Dashboard for the Suncorp Lifestage Fund under 'Performance & fees' at suncorp.com.au/super. If you are a personal super or pension member, or have chosen to invest in the Suncorp Lifestage Fund, you are not a MySuper member and these product dashboards don't apply to you.

[Changes to your investment options](#)

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

- the investment option is no longer offered by the investment manager,
- the total amount of investor 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.

[Change of investment strategy and strategic asset allocation](#)

The following investment asset allocations have had a change as follows:

BlackRock Wholesale Balanced Fund			
Asset Class	Strategic Asset Allocation (%)	Range (%)	
		Min	Max
Australian shares	32.00	n/a	n/a
International shares	28.75	n/a	n/a
Australian property	5.50	n/a	n/a
International property	2.00	n/a	n/a
Australian fixed income	14.00	n/a	n/a
International fixed income	8.00	n/a	n/a
Cash	9.75	n/a	n/a

Morningstar High Growth Fund			
Asset Class	Strategic Asset Allocation (%)	Range (%)	
		Min	Max
Australian shares	29	0	75
International shares	44	0	75
Global property securities & infrastructure	14	0	45
Alternative investments	6	0	25
Australian bonds	2	0	20
International bonds (hedged)	2	0	20
Cash	3	0	20

Morningstar Growth Fund			
Asset Class	Strategic Asset Allocation (%)	Range (%)	
		Min	Max
Australian shares	22	0	60
International shares	33	0	60
Global property securities & infrastructure	11	0	40
Alternative investments	8	0	25
Australian bonds	12	0	30
International bonds (hedged)	8	0	30
Cash	6	0	40

Morningstar Balanced Fund			
Asset Class	Strategic Asset Allocation (%)	Range (%)	
		Min	Max
Australian shares	16	0	45
International shares	23	0	45
Global property securities & infrastructure	8	0	35
Alternative investments	6	0	25
Australian bonds	20	0	40
International bonds (hedged)	14	0	40
Cash	13	0	55

Morningstar Moderate Fund			
Asset Class	Strategic Asset Allocation (%)	Range (%)	
		Min	Max
Australian shares	9	0	30
International shares	13	0	30
Global property securities & infrastructure	5	0	25
Alternative investments	6	0	25
Australian bonds	23	0	50
International bonds (hedged)	17	0	50
Cash	27	0	70

Morningstar Conservative Fund			
Asset Class	Strategic Asset Allocation (%)	Range (%)	
		Min	Max
Australian shares	5	0	15
International shares	7	0	15
Global property securities & infrastructure	2	0	15
Alternative investments	2	0	20
Australian bonds	28	0	70
International bonds (hedged)	20	0	70
Cash	36	0	90

Suncorp Australian Shares Multi-Manager Fund			
Asset Class	Strategic Asset Allocation (%)	Range (%)	
		Min	Max
Australian shares	100	85	100
Cash	0	0	15

Suncorp International Shares Index Fund			
Asset Class	Strategic Asset Allocation (%)	Range (%)	
		Min	Max
International shares	100	90	100
Cash	0	0	10

Suncorp Traditional Capital Guaranteed Fund			
Asset Class	Strategic Asset Allocation (%)	Range (%)	
		Min	Max
Australian shares	6.0	25-35	
International shares (hedged)	6.5		
Unlisted infrastructure	5.0		
Unlisted property	2.5		
Global convertible bonds	5.0		
Alternatives	5.0	65-75	
Australian fixed interest	10.0		
Cash	60.0		

The following investment options have had a change of strategy as follows:

Date	Investment option
01-Feb-17	<p>Morningstar High Growth Fund</p> <p>An actively managed diversified fund with a long term average exposure of around 90% to growth assets such as shares, property and infrastructure, and around 10% exposure to defensive assets such as cash and fixed interest. The fund will be invested across managed funds, direct securities, exchange traded funds, foreign exchange contracts and/or derivatives. The fund aims to deliver real returns whilst preserving capital over the targeted investment horizon.</p>
01-Feb-17	<p>Morningstar Growth Fund</p> <p>An actively managed diversified fund with a long term average exposure of around 70% to growth assets such as shares, property and infrastructure, and around 30% exposure to defensive assets such as cash and fixed interest. The fund will be invested across managed funds, direct securities, exchange traded funds, foreign exchange contracts and/or derivatives. The fund aims to deliver real returns whilst preserving capital over the targeted investment horizon.</p>
01-Feb-17	<p>Morningstar Balanced Fund</p> <p>An actively managed diversified fund with a long term average exposure of around 50% to growth assets such as shares, property and infrastructure, and around 50% exposure to defensive assets such as cash and fixed interest. The fund will be invested across managed funds, direct securities, exchange traded funds, foreign exchange contracts and/or derivatives. The fund aims to deliver real returns whilst preserving capital over the targeted investment horizon.</p>
01-Feb-17	<p>Morningstar Moderate Fund</p> <p>An actively managed diversified fund with a long term average exposure of around 30% to growth assets such as shares, property and infrastructure, and around 70% exposure to defensive assets such as cash and fixed interest. The fund will be invested across managed funds, direct securities, exchange traded funds, foreign exchange contracts and/or derivatives. The fund aims to deliver real returns whilst preserving capital over the targeted investment horizon.</p>
01-Feb-17	<p>Morningstar Conservative Fund</p> <p>An actively managed diversified fund with a long term average exposure of around 85% to defensive assets such as fixed interest and cash, and around 15% exposure to growth assets such as shares and property. The fund will be invested across managed funds, direct securities, exchange traded funds, foreign exchange contracts and/or derivatives. The fund aims to deliver real returns whilst preserving capital over the targeted investment horizon.</p>

The following investment options have had a change of objective as follows:

Date	Investment option
31-Aug-16	<p>BlackRock Global Allocation Fund</p> <p>The fund aims to provide high total investment returns through a fully managed investment policy utilising international equity securities, debt and money market securities, the combination of which will be varied from time to time both with respect to types of securities and markets in response to changing market and economic trends. Currency is actively managed in the fund around a fully hedged Australian Dollar benchmark.</p>

Other investment changes (Brighter Super and SESP members only)

The following investment options changed their name during the year:

Date	Old Name	New Name
15-Sep-16	Investors Mutual Industrial Share Fund	Investors Mutual All Industrials Share Fund
31-Jan-17	Nikko AM-Tyndall Australian Share Fund	Nikko AM Australian Share Fund

The following investment options were terminated during the year:

Date	Name	Replacement investment option
30-Mar-17	APN Unlisted Property Fund	Suncorp Cash Fund
20-May-17	CFS Wholesale Imputation Fund	BT Wholesale Imputation Fund

The following investment option altered its investment benchmark during the year:

Date	Investment option	Old benchmark	New benchmark
20-Sep-16	Suncorp Australian Listed Property Index Fund	S&P/ASX 300 A-REIT Accumulation Index	S&P/ASX 200 A-REIT Accumulation Index

The following investment options changed their investment fee during the year:

Date	Investment option	Old fee	New fee
01-Jul-16	Nikko AM Australian Share Income Fund	0.95%	0.85%
10-Oct-16	Ausbil Emerging Leaders Fund	0.56%	0.85%
31-Dec-16	Ironbark Paladin Property Securities Fund	0.8952%	0.8727%

The following investment option changed its buy-sell spread during the year:

Date	Investment option	Old fee	New fee
24-Jan-17	Fidelity Australian Share Fund	+/- 0.25%	+/- 0.20%

[Other investment changes \(Everyday Super members only\)](#)

The following investment options changed their name during the year:

Date	Old name	New name
27-May-17	Suncorp Australian Shares Fund	Suncorp Australian Shares Index Fund
27-May-17	Suncorp International Shares Fund	Suncorp International Shares Index Fund
27-May-17	Suncorp Property Fund	Suncorp Global Property Index Fund

The following investment options changed their investment fee during the year:

Date	Investment option	Old fee	New fee
27-May-17	Suncorp Australian Shares Index Fund	0.20%	0.16%
27-May-17	Suncorp International Shares Index Fund	0.20%	0.18%

The following investment option was terminated during the year:

Date	Investment option	Replacement investment option
8-May-17	Everyday Super Term Deposits	Suncorp Cash Fund

[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.

[How investment performance is calculated](#)

Investment performance is generally calculated net of taxes, levies and ongoing fees such as the administration fee and investment fee. This is in accordance with industry standards. However, when calculating investment performance, we generally don't take into account contributions tax and any discretionary ongoing fees such as insurance fees and advice 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 performance report, which is available on our website or by calling us.

[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.

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 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.

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, will differ from the annual investment returns shown on pages 24 to 44. 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%

Brighter Super

As at 30 June 2017, the following investments exceeded 5% of the total assets of Brighter Super.

Investment	Percentage
Suncorp Lifestage Fund	25%
Suncorp Traditional Growth Fund	9%
Suncorp Traditional Capital Guaranteed Fund	8%
Morningstar Growth Fund	7%
Suncorp Cash Fund	5%
Morningstar Balanced Fund	5%

Everyday Super

As at 30 June 2017, the following investments exceeded 5% of the total assets of Everyday Super.

Investment	Percentage
Suncorp Lifestage Fund	80%
Suncorp Cash Fund	6%

Suncorp Employee Superannuation Plan

As at 30 June 2017, the following investments exceeded 5% of the total assets of SESP.

Investment	Percentage
Suncorp Traditional Capital Guaranteed Fund	36%
Suncorp Lifestage Fund	19%
Suncorp Traditional Growth Fund	10%
Suncorp Australian Shares Multi-Manager Fund	6%

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 of a particular investment option in the relevant PDS and 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.

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 or when the rate is declared for the SunCorp Traditional Capital Guaranteed Fund. The investment fee depends on which product you are in and the investment option(s) you select. They range from 0.00% pa to 1.54% pa. You can find the latest investment fees in the monthly performance report available on our website or by calling us.

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.

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.

Either the investment manager or 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 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 get the latest performance fees from the monthly 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 as at 30 June. Returns are net of some fees and taxes. For more information on how performance is calculated, please see page 19. Monthly investment performance reports can be found on our website or by calling us.

Suncorp Everyday 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 2017 (% pa)
		2017	2016	2015	2014	2013	
Lifestage Funds - Super (MySuper)							
Suncorp Lifestage Fund 1934 or prior	09-Apr-13	1.61	4.45	4.92	4.65	n/a	3.98
Suncorp Lifestage Fund 1935-39	15-Aug-13	1.42	4.31	4.64	n/a	n/a	3.54
Suncorp Lifestage Fund 1940-44	04-Feb-13	1.38	4.17	4.55	4.33	n/a	3.75
Suncorp Lifestage Fund 1945-49	16-Jan-13	1.49	4.23	4.83	4.37	n/a	3.91
Suncorp Lifestage Fund 1950-54	31-Dec-12	1.91	4.34	5.27	4.78	n/a	4.36
Suncorp Lifestage Fund 1955-59	11-Dec-12	2.40	4.57	6.02	5.67	n/a	5.10
Suncorp Lifestage Fund 1960-64	16-Jan-13	3.05	4.83	7.14	6.72	n/a	5.80
Suncorp Lifestage Fund 1965-69	24-Dec-12	3.91	5.05	8.64	8.02	n/a	6.99
Suncorp Lifestage Fund 1970-74	08-Jan-13	4.70	5.27	10.12	9.32	n/a	8.04
Suncorp Lifestage Fund 1975-79	21-Jan-13	5.27	5.42	11.24	10.24	n/a	8.66
Suncorp Lifestage Fund 1980-84	18-Dec-12	5.67	5.35	11.69	10.70	n/a	9.38
Suncorp Lifestage Fund 1985-89	21-Dec-12	5.93	5.35	11.90	10.90	n/a	9.45
Suncorp Lifestage Fund 1990-94	09-Jan-13	6.14	5.37	12.01	11.03	n/a	9.61
Suncorp Lifestage Fund 1995-99	18-Dec-12	6.07	5.43	12.13	11.00	n/a	9.74
Suncorp Lifestage Fund 2000-04	10-Feb-14	6.02	5.37	n/a	n/a	n/a	8.09

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 2017 (% pa)
		2017	2016	2015	2014	2013	
Cash							
Suncorp Cash Fund	27-May-17	-	n/a	n/a	n/a	n/a	0.14
Australian fixed interest							
Suncorp Australian Fixed Interest Fund	27-May-17	-	n/a	n/a	n/a	n/a	-0.63
Global listed property							
Suncorp Global Property Index Fund	27-May-17	-	n/a	n/a	n/a	n/a	-1.38
Australian shares							
Suncorp Australian Shares Index Fund	27-May-17	-	n/a	n/a	n/a	n/a	-0.86
International shares							
Suncorp International Shares Index Fund	27-May-17	-	n/a	n/a	n/a	n/a	-2.04

Past performance should not be taken as an indicator of future performance. Where indicated 'n/a' this investment option was not available for the period shown. Where indicated '-' there were no monies invested in this investment option for the full financial year. Therefore, no investment returns are available.

Suncorp Everyday Super - 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 2017 (% pa)
		2017	2016	2015	2014	2013	
Lifestage Funds - Pension							
Suncorp Lifestage Fund 1934 or prior	n/a	n/a	n/a	n/a	n/a	n/a	-0.13
Suncorp Lifestage Fund 1935-39	27-May-17	-	n/a	n/a	n/a	n/a	-0.68
Suncorp Lifestage Fund 1940-44	27-May-17	-	n/a	n/a	n/a	n/a	-0.73

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 2017 (% pa)
		2017	2016	2015	2014	2013	
Suncorp Lifestage Fund 1945-49	27-May-17	-	n/a	n/a	n/a	n/a	-0.51
Suncorp Lifestage Fund 1950-54	27-May-17	-	n/a	n/a	n/a	n/a	-0.54
Suncorp Lifestage Fund 1955-59	27-May-17	-	n/a	n/a	n/a	n/a	-0.68
Suncorp Lifestage Fund 1960-64	27-May-17	-	n/a	n/a	n/a	n/a	-0.74
Cash							
Suncorp Cash Fund	27-May-17	-	n/a	n/a	n/a	n/a	0.14
Australian fixed interest							
Suncorp Australian Fixed Interest Fund	27-May-17	-	n/a	n/a	n/a	n/a	-0.71
Global listed property							
Suncorp Global Property Index Fund	27-May-17	-	n/a	n/a	n/a	n/a	-1.50
Australian shares							
Suncorp Australian Shares Index Fund	27-May-17	-	n/a	n/a	n/a	n/a	-1.04
International shares							
Suncorp International Shares Index Fund	27-May-17	-	n/a	n/a	n/a	n/a	-2.47

Past performance should not be taken as an indicator of future performance. Where indicated 'n/a' this investment option was not available for the period shown. Where indicated '-' there were no monies invested in this investment option for the full financial year. Therefore, no investment returns are available.

Suncorp Brighter Super Personal

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 2017 (% pa)
		2017	2016	2015	2014	2013	
Lifestage Funds - Super							
Suncorp Lifestage Fund 1934 or prior	01-Dec-16	-	n/a	n/a	n/a	n/a	3.54
Suncorp Lifestage Fund 1935-39	01-Dec-16	-	n/a	n/a	n/a	n/a	3.44
Suncorp Lifestage Fund 1940-44	01-Dec-16	-	n/a	n/a	n/a	n/a	3.72
Suncorp Lifestage Fund 1945-49	01-Dec-16	-	n/a	n/a	n/a	n/a	3.65
Suncorp Lifestage Fund 1950-54	01-Dec-16	-	n/a	n/a	n/a	n/a	3.97
Suncorp Lifestage Fund 1955-59	30-May-16	3.24	n/a	n/a	n/a	n/a	3.26
Suncorp Lifestage Fund 1960-64	30-May-16	3.89	n/a	n/a	n/a	n/a	3.69
Suncorp Lifestage Fund 1965-69	30-May-16	4.69	n/a	n/a	n/a	n/a	4.15
Suncorp Lifestage Fund 1970-74	30-May-16	5.53	n/a	n/a	n/a	n/a	4.79
Suncorp Lifestage Fund 1975-79	30-May-16	6.09	n/a	n/a	n/a	n/a	5.14
Suncorp Lifestage Fund 1980-84	01-Dec-16	-	n/a	n/a	n/a	n/a	6.87
Suncorp Lifestage Fund 1985-89	01-Dec-16	-	n/a	n/a	n/a	n/a	7.08
Suncorp Lifestage Fund 1990-94	30-May-16	7.06	n/a	n/a	n/a	n/a	5.84
Suncorp Lifestage Fund 1995-99	01-Dec-16	-	n/a	n/a	n/a	n/a	7.13
Suncorp Lifestage Fund 2000-04	01-Dec-16	-	n/a	n/a	n/a	n/a	7.14
Conservative							
Morningstar Conservative Fund	30-May-16	3.42	n/a	n/a	n/a	n/a	3.03

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 2017 (% pa)
		2017	2016	2015	2014	2013	
Perpetual Wholesale Conservative Growth Fund	19-Jan-17	-	n/a	n/a	n/a	n/a	2.52
Suncorp Universal Conservative Fund	30-May-16	1.78	n/a	n/a	n/a	n/a	2.10
Moderate							
Morningstar Moderate Fund	30-May-16	4.57	n/a	n/a	n/a	n/a	3.80
Balanced							
Morningstar Balanced Fund	30-May-16	6.64	n/a	n/a	n/a	n/a	5.63
Perpetual Wholesale Diversified Growth Fund	28-Dec-16	-	n/a	n/a	n/a	n/a	1.52
Suncorp Universal Balanced Fund	30-May-16	3.40	n/a	n/a	n/a	n/a	3.31
Growth							
BlackRock Wholesale Balanced Fund	16-Jan-17	-	n/a	n/a	n/a	n/a	3.90
Morningstar Growth Fund	30-May-16	8.30	n/a	n/a	n/a	n/a	6.92
Suncorp Traditional Growth Fund	30-May-16	8.84	n/a	n/a	n/a	n/a	5.81
Suncorp Universal Growth Fund	30-May-16	6.05	n/a	n/a	n/a	n/a	5.09
High growth							
Morningstar High Growth Fund	30-May-16	10.46	n/a	n/a	n/a	n/a	8.30
Suncorp Traditional High Growth Fund	30-May-16	9.69	n/a	n/a	n/a	n/a	6.25
Multi-sector specialist							
BlackRock Global Allocation Fund	30-May-16	12.44	n/a	n/a	n/a	n/a	10.34

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 2017 (% pa)
		2017	2016	2015	2014	2013	
Single sector investment options							
Cash							
Suncorp Cash Fund	30-May-16	1.30	n/a	n/a	n/a	n/a	1.34
Australian fixed interest							
Suncorp Australian Fixed Interest Fund	30-May-16	-0.10	n/a	n/a	n/a	n/a	0.82
Vanguard Australian Fixed Interest Index Fund	30-May-16	-0.58	n/a	n/a	n/a	n/a	0.35
International fixed interest							
Vanguard International Fixed Interest Index Fund (Hedged)	30-May-16	-1.77	n/a	n/a	n/a	n/a	0.19
Diversified fixed interest							
Macquarie Diversified Fixed Interest Fund	30-May-16	1.29	n/a	n/a	n/a	n/a	1.72
Global credit							
CFS Wholesale Global Credit Income Fund	30-May-16	5.66	n/a	n/a	n/a	n/a	5.06
Australian listed property							
Ironbark Paladin Property Securities Fund	30-May-16	-4.22	n/a	n/a	n/a	n/a	-1.35
Suncorp Australian Listed Property Index Fund	30-May-16	-6.07	n/a	n/a	n/a	n/a	-3.54
International listed property							
Suncorp International Property Securities Index Fund (Hedged)	28-Jul-16	-	n/a	n/a	n/a	n/a	-3.37

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 2017 (% pa)
		2017	2016	2015	2014	2013	
Global listed property							
Suncorp Global Property Index Fund	06-Feb-17	-	n/a	n/a	n/a	n/a	3.21
Australian shares							
Ausbil Australian Active Equity Fund	30-May-16	14.33	n/a	n/a	n/a	n/a	9.15
BT Wholesale Imputation Fund	30-May-16	14.69	n/a	n/a	n/a	n/a	10.00
Fidelity Australian Equities Fund	30-May-16	9.55	n/a	n/a	n/a	n/a	5.73
Hyperion Australian Growth Companies Fund	30-May-16	4.02	n/a	n/a	n/a	n/a	0.01
Ironbark Karara Australian Shares Fund	30-May-16	12.48	n/a	n/a	n/a	n/a	8.09
Investors Mutual All Industrials Share Fund	30-May-16	12.79	n/a	n/a	n/a	n/a	8.61
Perpetual Wholesale Industrial Share Fund	30-May-16	13.03	n/a	n/a	n/a	n/a	6.88
Perpetual Wholesale SHARE-PLUS Long-Short Fund	30-May-16	14.76	n/a	n/a	n/a	n/a	8.08
Suncorp Australian Shares Index Fund	27-Jun-16	12.95	n/a	n/a	n/a	n/a	14.89
Suncorp Australian Shares Multi-Manager Fund	30-May-16	12.96	n/a	n/a	n/a	n/a	8.80
Suncorp Australian Shares Value Fund	01-Dec-16	-	n/a	n/a	n/a	n/a	11.18
Australian shares - specialist							
Ausbil Australian Emerging Leaders Fund	30-May-16	10.33	n/a	n/a	n/a	n/a	6.56

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 2017 (% pa)
		2017	2016	2015	2014	2013	
Nikko AM Australian Share Income Fund	30-May-16	18.07	n/a	n/a	n/a	n/a	12.52
Perpetual Wholesale Ethical SRI Fund	30-May-16	13.11	n/a	n/a	n/a	n/a	7.24
Perpetual Wholesale Geared Australian Share Fund	30-May-16	22.95	n/a	n/a	n/a	n/a	8.81
Zurich Investments Equity Income Fund	30-May-16	10.15	n/a	n/a	n/a	n/a	7.14
International shares							
Grant Samuel Epoch Global Equity Shareholder Yield (Unhedged) Fund	30-May-16	4.49	n/a	n/a	n/a	n/a	1.40
Platinum International Fund	30-May-16	19.37	n/a	n/a	n/a	n/a	12.65
Suncorp International Shares Index Fund	30-May-16	8.34	n/a	n/a	n/a	n/a	11.04
Suncorp International Shares Multi-Manager Fund	30-May-16	13.72	n/a	n/a	n/a	n/a	7.36
Walter Scott Global Equity Fund	30-May-16	9.66	n/a	n/a	n/a	n/a	6.05
International shares - specialist							
CFS Wholesale Global Resources Fund	30-May-16	5.29	n/a	n/a	n/a	n/a	7.70
Lazard Global Small Cap Fund	30-May-16	10.18	n/a	n/a	n/a	n/a	2.71

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 2017 (% pa)
		2017	2016	2015	2014	2013	
Global infrastructure							
Lazard Global Infrastructure Securities Fund	30-May-16	26.97	n/a	n/a	n/a	n/a	22.66

Past performance should not be taken as an indicator of future performance. Where indicated 'n/a' this investment option was not available for the period shown. Where indicated '-' there were no monies invested in this investment option for the full financial year. Therefore, no investment returns are available.

Closed investment options – Suncorp Brighter Super Personal

These investment options are only available to Suncorp Brighter Super members that were invested in them before their closure date (and currently remain so) and wish to invest or switch additional funds into these investment 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 2017 (% pa)
		2017	2016	2015	2014	2013	
Secure							
Suncorp Traditional Capital Guaranteed Fund	04-Dec-16	-	n/a	n/a	n/a	n/a	2.91
Conservative							
Suncorp Traditional Conservative Fund	30-May-16	4.29	n/a	n/a	n/a	n/a	3.30
Balanced							
Suncorp Traditional Balanced Fund	30-May-16	6.32	n/a	n/a	n/a	n/a	4.42
Growth							
CFS Wholesale Diversified Fund	27-May-17	-	n/a	n/a	n/a	n/a	-0.85

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 2017 (% pa)
		2017	2016	2015	2014	2013	
Cash							
Suncorp Guaranteed Cash Fund	30-May-16	0.60	n/a	n/a	n/a	n/a	0.63
Australian listed property							
CFS Wholesale Property Securities Fund	27-May-17	-	n/a	n/a	n/a	n/a	-3.74
Australian shares							
CFS Wholesale Australian Shares Fund	27-May-17	-	n/a	n/a	n/a	n/a	n/a

Past performance should not be taken as an indicator of future performance. Where indicated 'n/a' this investment option was not available for the period shown. Where indicated '-' there were no monies invested in this investment option for the full financial year. Therefore, no investment returns are available.

Suncorp Brighter Super for business

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 2017 (% pa)
		2017	2016	2015	2014	2013	
Lifestage Funds - Super (MySuper)							
Suncorp Lifestage Fund 1934 or prior	09-Apr-13	1.61	4.45	4.92	4.65	n/a	3.98
Suncorp Lifestage Fund 1935-39	15-Aug-13	1.45	4.31	4.64	n/a	n/a	3.54
Suncorp Lifestage Fund 1940-44	04-Feb-13	1.52	4.17	4.55	4.33	n/a	3.78
Suncorp Lifestage Fund 1945-49	16-Jan-13	1.49	4.23	4.83	4.37	n/a	3.91
Suncorp Lifestage Fund 1950-54	31-Dec-12	1.89	4.34	5.27	4.78	n/a	4.36

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 2017 (% pa)
		2017	2016	2015	2014	2013	
Suncorp Lifestage Fund 1955-59	11-Dec-12	2.44	4.57	6.02	5.67	n/a	5.12
Suncorp Lifestage Fund 1960-64	16-Jan-13	3.08	4.83	7.14	6.72	n/a	5.81
Suncorp Lifestage Fund 1965-69	24-Dec-12	3.87	5.05	8.64	8.02	n/a	6.96
Suncorp Lifestage Fund 1970-74	08-Jan-13	4.71	5.27	10.12	9.32	n/a	8.04
Suncorp Lifestage Fund 1975-79	21-Jan-13	5.27	5.42	11.24	10.24	n/a	8.65
Suncorp Lifestage Fund 1980-84	18-Dec-12	5.66	5.35	11.69	10.70	n/a	9.38
Suncorp Lifestage Fund 1985-89	21-Dec-12	5.92	5.35	11.90	10.90	n/a	9.44
Suncorp Lifestage Fund 1990-94	09-Jan-13	6.23	5.37	12.01	11.03	n/a	9.63
Suncorp Lifestage Fund 1995-99	18-Dec-12	6.06	5.43	12.13	11.00	n/a	9.74
Suncorp Lifestage Fund 2000-04	10-Feb-14	6.06	5.37	n/a	n/a	n/a	8.10
Conservative							
Morningstar Conservative Fund	30-May-16	2.57	n/a	n/a	n/a	n/a	2.17
Perpetual Wholesale Conservative Growth Fund	19-Jan-17	-	n/a	n/a	n/a	n/a	2.10
Suncorp Universal Conservative Fund	30-May-16	0.94	n/a	n/a	n/a	n/a	1.26
Moderate							
Morningstar Moderate Fund	30-May-16	3.70	n/a	n/a	n/a	n/a	2.94
Balanced							
Morningstar Balanced Fund	30-May-16	5.76	n/a	n/a	n/a	n/a	4.75

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 2017 (% pa)
		2017	2016	2015	2014	2013	
Perpetual Wholesale Diversified Growth Fund	28-Dec-16	-	n/a	n/a	n/a	n/a	1.10
Suncorp Universal Balanced Fund	30-May-16	2.54	n/a	n/a	n/a	n/a	2.46
Growth							
BlackRock Wholesale Balanced Fund	16-Jan-17	-	n/a	n/a	n/a	n/a	3.47
Morningstar Growth Fund	30-May-16	7.41	n/a	n/a	n/a	n/a	6.04
Suncorp Traditional Growth Fund	30-May-16	7.94	n/a	n/a	n/a	n/a	4.93
Suncorp Universal Growth Fund	30-May-16	5.17	n/a	n/a	n/a	n/a	4.22
High growth							
Morningstar High Growth Fund	30-May-16	9.55	n/a	n/a	n/a	n/a	7.40
Suncorp Traditional High Growth Fund	30-May-16	8.78	n/a	n/a	n/a	n/a	5.37
Multi-sector specialist							
BlackRock Global Allocation Fund	30-May-16	11.51	n/a	n/a	n/a	n/a	9.51
Single sector investment options							
Cash							
Suncorp Cash Fund	30-May-16	0.47	n/a	n/a	n/a	n/a	0.50
Australian fixed interest							
Suncorp Australian Fixed Interest Fund	30-May-16	-0.92	n/a	n/a	n/a	n/a	-0.02
Vanguard Australian Fixed Interest Index Fund	30-May-16	-1.40	n/a	n/a	n/a	n/a	-0.48

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 2017 (% pa)
		2017	2016	2015	2014	2013	
International fixed interest							
Vanguard International Fixed Interest Index Fund (Hedged)	30-May-16	-2.58	n/a	n/a	n/a	n/a	-0.64
Diversified fixed interest							
Macquarie Diversified Fixed Interest Fund	30-May-16	0.45	n/a	n/a	n/a	n/a	0.87
Global credit							
CFS Wholesale Global Credit Income Fund	30-May-16	4.79	n/a	n/a	n/a	n/a	4.19
Australian listed property							
Ironbark Paladin Property Securities Fund	30-May-16	-5.01	n/a	n/a	n/a	n/a	-2.16
Suncorp Australian Listed Property Index Fund	30-May-16	-6.85	n/a	n/a	n/a	n/a	-4.34
International listed property							
Suncorp International Property Securities Index Fund (Hedged)	28-Jul-16	-	n/a	n/a	n/a	n/a	-4.12
Global listed property							
Suncorp Global Property Index Fund	06-Feb-17	-	n/a	n/a	n/a	n/a	2.86
Australian shares							
Ausbil Australian Active Equity Fund	30-May-16	13.39	n/a	n/a	n/a	n/a	8.24
BT Wholesale Imputation Fund	30-May-16	13.74	n/a	n/a	n/a	n/a	9.09
Fidelity Australian Equities Fund	30-May-16	8.64	n/a	n/a	n/a	n/a	4.85

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 2017 (% pa)
		2017	2016	2015	2014	2013	
Hyperion Australian Growth Companies Fund	30-May-16	3.16	n/a	n/a	n/a	n/a	-0.82
Ironbark Karara Australian Shares Fund	30-May-16	11.55	n/a	n/a	n/a	n/a	7.20
Investors Mutual All Industrials Share Fund	30-May-16	11.86	n/a	n/a	n/a	n/a	7.71
Perpetual Wholesale Industrial Share Fund	30-May-16	12.10	n/a	n/a	n/a	n/a	6.00
Perpetual Wholesale SHARE-PLUS Long-Short Fund	30-May-16	13.81	n/a	n/a	n/a	n/a	7.18
Suncorp Australian Shares Index Fund	27-Jun-16	12.01	n/a	n/a	n/a	n/a	13.87
Suncorp Australian Shares Multi-Manager Fund	30-May-16	12.03	n/a	n/a	n/a	n/a	7.90
Suncorp Australian Shares Value Fund	01-Dec-16	-	n/a	n/a	n/a	n/a	10.64
Australian shares - specialist							
Ausbil Australian Emerging Leaders Fund	30-May-16	9.42	n/a	n/a	n/a	n/a	5.68
Nikko AM Australian Share Income Fund	30-May-16	17.09	n/a	n/a	n/a	n/a	11.59
Perpetual Wholesale Ethical SRI Fund	30-May-16	12.18	n/a	n/a	n/a	n/a	6.35
Perpetual Wholesale Geared Australian Share Fund	30-May-16	21.94	n/a	n/a	n/a	n/a	7.91

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 2017 (% pa)
		2017	2016	2015	2014	2013	
Zurich Investments Equity Income Fund	30-May-16	9.24	n/a	n/a	n/a	n/a	6.25
International shares							
Grant Samuel Epoch Global Equity Shareholder Yield (Unhedged) Fund	30-May-16	3.62	n/a	n/a	n/a	n/a	0.56
Platinum International Fund	30-May-16	18.38	n/a	n/a	n/a	n/a	11.71
Suncorp International Shares Index Fund	27-Jun-16	7.44	n/a	n/a	n/a	n/a	10.93
Suncorp International Shares Multi-Manager Fund	30-May-16	12.78	n/a	n/a	n/a	n/a	6.48
Walter Scott Global Equity Fund	30-May-16	8.75	n/a	n/a	n/a	n/a	5.17
International shares - specialist							
CFS Wholesale Global Resources Fund	30-May-16	4.42	n/a	n/a	n/a	n/a	6.81
Lazard Global Small Cap Fund	30-May-16	9.26	n/a	n/a	n/a	n/a	1.86
Global infrastructure							
Lazard Global Infrastructure Securities Fund	30-May-16	25.92	n/a	n/a	n/a	n/a	21.65

Past performance should not be taken as an indicator of future performance. Where indicated 'n/a' this investment option was not available for the period shown. Where indicated '-' there were no monies invested in this investment option for the full financial year. Therefore, no investment returns are available.

Closed investment options – Suncorp Brighter Super for business

These investment options are only available to Suncorp Brighter Super members that were invested in them before their closure date (and currently remain so) and wish to invest or switch additional funds into these investment 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 2017 (% pa)
		2017	2016	2015	2014	2013	
Secure							
Suncorp Traditional Capital Guaranteed Fund	04-Dec-16	-	n/a	n/a	n/a	n/a	2.42
Conservative							
Suncorp Traditional Conservative Fund	30-May-16	3.43	n/a	n/a	n/a	n/a	2.44
Balanced							
Suncorp Traditional Balanced Fund	30-May-16	5.44	n/a	n/a	n/a	n/a	3.56
Growth							
CFS Wholesale Diversified Fund	27-May-17	-	n/a	n/a	n/a	n/a	-0.98
Cash							
Suncorp Guaranteed Cash Fund	30-May-16	-0.23	n/a	n/a	n/a	n/a	-0.21
Australian listed property							
CFS Wholesale Property Securities Fund	27-May-17	-	n/a	n/a	n/a	n/a	-3.87
Australian shares							
CFS Wholesale Australian Shares Fund	27-May-17	-	n/a	n/a	n/a	n/a	-1.09

Past performance should not be taken as an indicator of future performance. Where indicated 'n/a' this investment option was not available for the period

shown. Where indicated '-' there were no monies invested in this investment option for the full financial year. Therefore, no investment returns are available.

Suncorp Brighter Super 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 2017 (% pa)
		2017	2016	2015	2014	2013	
Lifestage Funds - Pension							
Suncorp Lifestage Fund 1934 or prior	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Suncorp Lifestage Fund 1935-39	27-May-17	-	n/a	n/a	n/a	n/a	-0.61
Suncorp Lifestage Fund 1940-44	27-May-17	-	n/a	n/a	n/a	n/a	-0.66
Suncorp Lifestage Fund 1945-49	03-Feb-17	-	n/a	n/a	n/a	n/a	2.85
Suncorp Lifestage Fund 1950-54	30-May-16	2.54	n/a	n/a	n/a	n/a	2.88
Suncorp Lifestage Fund 1955-59	30-May-16	4.49	n/a	n/a	n/a	n/a	4.51
Suncorp Lifestage Fund 1960-64	03-Feb-17	-	n/a	n/a	n/a	n/a	4.14
Conservative							
Morningstar Conservative Fund	30-May-16	3.75	n/a	n/a	n/a	n/a	3.35
Perpetual Wholesale Conservative Growth Fund	30-Dec-16	-	n/a	n/a	n/a	n/a	1.77
Suncorp Universal Conservative Fund	30-May-16	2.00	n/a	n/a	n/a	n/a	2.36
Moderate							
Morningstar Moderate Fund	30-May-16	5.34	n/a	n/a	n/a	n/a	4.50
Balanced							
Morningstar Balanced Fund	30-May-16	7.32	n/a	n/a	n/a	n/a	6.29

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 2017 (% pa)
		2017	2016	2015	2014	2013	
Perpetual Wholesale Diversified Growth Fund	30-Jan-17	-	n/a	n/a	n/a	n/a	3.05
Suncorp Universal Balanced Fund	30-May-16	3.99	n/a	n/a	n/a	n/a	3.89
Growth							
BlackRock Wholesale Balanced Fund	13-Apr-17	-	n/a	n/a	n/a	n/a	0.46
Morningstar Growth Fund	30-May-16	9.11	n/a	n/a	n/a	n/a	7.73
Suncorp Traditional Growth Fund	30-May-16	9.77	n/a	n/a	n/a	n/a	6.52
Suncorp Universal Growth Fund	30-May-16	7.53	n/a	n/a	n/a	n/a	6.44
High growth							
Morningstar High Growth Fund	30-May-16	11.64	n/a	n/a	n/a	n/a	9.39
Suncorp Traditional High Growth Fund	30-May-16	10.67	n/a	n/a	n/a	n/a	6.93
Multi-sector specialist							
BlackRock Global Allocation Fund	30-May-16	13.47	n/a	n/a	n/a	n/a	11.40
Single sector investment options							
Cash							
Suncorp Cash Fund	30-May-16	1.63	n/a	n/a	n/a	n/a	1.65
Australian fixed interest							
Suncorp Australian Fixed Interest Fund	11-Jul-16	-	n/a	n/a	n/a	n/a	-0.33
Vanguard Australian Fixed Interest Index Fund	30-May-16	-0.45	n/a	n/a	n/a	n/a	0.58

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 2017 (% pa)
		2017	2016	2015	2014	2013	
International fixed interest							
Vanguard International Fixed Interest Index Fund (Hedged)	30-May-16	-1.77	n/a	n/a	n/a	n/a	0.44
Diversified fixed interest							
Macquarie Diversified Fixed Interest Fund	30-May-16	1.61	n/a	n/a	n/a	n/a	2.24
Global credit							
CFS Wholesale Global Credit Income Fund	30-May-16	6.43	n/a	n/a	n/a	n/a	5.77
Australian listed property							
Ironbark Paladin Property Securities Fund	30-May-16	-5.07	n/a	n/a	n/a	n/a	-1.78
Suncorp Australian Listed Property Index Fund	11-Jul-16	-	n/a	n/a	n/a	n/a	-10.09
International listed property							
Suncorp International Property Securities Index Fund (Hedged)	31-Aug-16	-	n/a	n/a	n/a	n/a	-2.95
Global listed property							
Suncorp Global Property Index Fund	29-Dec-16	-	n/a	n/a	n/a	n/a	1.68
Australian shares							
Ausbil Australian Active Equity Fund	30-May-16	15.33	n/a	n/a	n/a	n/a	9.83
BT Wholesale Imputation Fund	30-May-16	17.93	n/a	n/a	n/a	n/a	12.81
Fidelity Australian Equities Fund	30-May-16	10.27	n/a	n/a	n/a	n/a	6.30

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 2017 (% pa)
		2017	2016	2015	2014	2013	
Hyperion Australian Growth Companies Fund	30-May-16	4.80	n/a	n/a	n/a	n/a	0.50
Ironbark Karara Australian Shares Fund	n/a	-	n/a	n/a	n/a	n/a	n/a
Investors Mutual All Industrials Share Fund	30-May-16	14.76	n/a	n/a	n/a	n/a	10.20
Perpetual Wholesale Industrial Share Fund	30-May-16	13.71	n/a	n/a	n/a	n/a	7.13
Perpetual Wholesale SHARE-PLUS Long-Short Fund	30-May-16	16.42	n/a	n/a	n/a	n/a	8.98
Suncorp Australian Shares Index Fund	13-Jul-16	-	n/a	n/a	n/a	n/a	11.53
Suncorp Australian Shares Multi-Manager Fund	30-May-16	14.50	n/a	n/a	n/a	n/a	10.09
Suncorp Australian Shares Value Fund	01-Dec-16	-	n/a	n/a	n/a	n/a	11.87
Australian shares - specialist							
Ausbil Australian Emerging Leaders Fund	30-May-16	10.87	n/a	n/a	n/a	n/a	7.02
Nikko AM Australian Share Income Fund	30-May-16	19.88	n/a	n/a	n/a	n/a	13.98
Perpetual Wholesale Ethical SRI Fund	30-May-16	14.34	n/a	n/a	n/a	n/a	8.11
Perpetual Wholesale Geared Australian Share Fund	30-May-16	24.24	n/a	n/a	n/a	n/a	8.98

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 2017 (% pa)
		2017	2016	2015	2014	2013	
Zurich Investments Equity Income Fund	30-May-16	11.48	n/a	n/a	n/a	n/a	8.31
International shares							
Grant Samuel Epoch Global Equity Shareholder Yield (Unhedged) Fund	30-May-16	4.16	n/a	n/a	n/a	n/a	1.17
Platinum International Fund	30-May-16	21.24	n/a	n/a	n/a	n/a	13.91
Suncorp International Shares Index Fund	12-Jul-16	-	n/a	n/a	n/a	n/a	9.02
Suncorp International Shares Multi-Manager Fund	30-May-16	14.76	n/a	n/a	n/a	n/a	8.08
Walter Scott Global Equity Fund	30-May-16	10.15	n/a	n/a	n/a	n/a	6.48
International shares - specialist							
CFS Wholesale Global Resources Fund	30-May-16	5.09	n/a	n/a	n/a	n/a	7.28
Lazard Global Small Cap Fund	30-May-16	10.74	n/a	n/a	n/a	n/a	2.71
Global infrastructure							
Lazard Global Infrastructure Securities Fund	30-May-16	30.22	n/a	n/a	n/a	n/a	25.00

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Closed investment options – Suncorp Brighter Super Pension

These investment options are only available to Suncorp Brighter Super members that were invested in them before their closure date (and currently remain so), and wish to invest or switch additional funds into these investment 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 2017 (% pa)
		2017	2016	2015	2014	2013	
Secure							
Suncorp Traditional Capital Guaranteed Fund	04-Dec-16	-	n/a	n/a	n/a	n/a	3.26
Conservative							
Suncorp Traditional Conservative Fund	30-May-16	4.88	n/a	n/a	n/a	n/a	3.83
Balanced							
Suncorp Traditional Balanced Fund	30-May-16	6.73	n/a	n/a	n/a	n/a	4.74
Growth							
CFS Wholesale Diversified Fund	27-May-17	-	n/a	n/a	n/a	n/a	-1.20
Cash							
Suncorp Guaranteed Cash Fund	30-May-16	0.99	n/a	n/a	n/a	n/a	1.00
Australian listed property							
CFS Wholesale Property Securities Fund	27-May-17	-	n/a	n/a	n/a	n/a	-4.12
Australian shares							
CFS Wholesale Australian Shares Fund	27-May-17	-	n/a	n/a	n/a	n/a	-1.44

Past performance should not be taken as an indicator of future performance. Where indicated 'n/a' this investment option was not available for the period

shown. Where indicated '-' there were no monies invested in this investment option for the full financial year. Therefore, no investment returns are available.

Suncorp Employee Superannuation 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 2017 (% pa)
		2017	2016	2015	2014	2013	
Lifestage Funds - Super (MySuper)							
Suncorp Lifestage Fund 1934 or prior	09-Apr-13	3.07	4.45	4.92	4.65	n/a	5.48
Suncorp Lifestage Fund 1935-39	15-Aug-13	2.91	4.31	4.64	n/a	n/a	5.04
Suncorp Lifestage Fund 1940-44	04-Feb-13	2.98	4.17	4.55	4.33	n/a	5.28
Suncorp Lifestage Fund 1945-49	16-Jan-13	2.96	4.23	4.83	4.37	n/a	5.41
Suncorp Lifestage Fund 1950-54	31-Dec-12	3.36	4.34	5.27	4.78	n/a	5.86
Suncorp Lifestage Fund 1955-59	11-Dec-12	3.91	4.57	6.02	5.67	n/a	6.62
Suncorp Lifestage Fund 1960-64	16-Jan-13	4.57	4.83	7.14	6.72	n/a	7.32
Suncorp Lifestage Fund 1965-69	24-Dec-12	5.37	5.05	8.64	8.02	n/a	8.49
Suncorp Lifestage Fund 1970-74	08-Jan-13	6.22	5.27	10.12	9.32	n/a	9.58
Suncorp Lifestage Fund 1975-79	21-Jan-13	6.79	5.42	11.24	10.24	n/a	10.20
Suncorp Lifestage Fund 1980-84	18-Dec-12	7.18	5.35	11.69	10.70	n/a	10.95
Suncorp Lifestage Fund 1985-89	21-Dec-12	7.44	5.35	11.90	10.90	n/a	11.02
Suncorp Lifestage Fund 1990-94	09-Jan-13	7.76	5.37	12.01	11.03	n/a	11.20
Suncorp Lifestage Fund 1995-99	18-Dec-12	7.58	5.43	12.13	11.00	n/a	11.32
Suncorp Lifestage Fund 2000-04	10-Feb-14	7.59	5.37	n/a	n/a	n/a	8.81

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 2017 (% pa)
		2017	2016	2015	2014	2013	
Conservative							
Morningstar Conservative Fund	30-May-16	3.99	n/a	n/a	n/a	n/a	3.60
Perpetual Wholesale Conservative Growth Fund	19-Jan-17	-	n/a	n/a	n/a	n/a	2.80
Suncorp Universal Conservative Fund	30-May-16	2.34	n/a	n/a	n/a	n/a	2.67
Moderate							
Morningstar Moderate Fund	30-May-16	5.14	n/a	n/a	n/a	n/a	4.38
Balanced							
Morningstar Balanced Fund	30-May-16	7.23	n/a	n/a	n/a	n/a	6.21
Perpetual Wholesale Diversified Growth Fund	28-Dec-16	-	n/a	n/a	n/a	n/a	1.81
Suncorp Universal Balanced Fund	30-May-16	3.97	n/a	n/a	n/a	n/a	3.88
Growth							
BlackRock Wholesale Balanced Fund	16-Jan-17	-	n/a	n/a	n/a	n/a	4.01
Morningstar Growth Fund	30-May-16	8.90	n/a	n/a	n/a	n/a	7.51
Suncorp Traditional Growth Fund	30-May-16	9.44	n/a	n/a	n/a	n/a	6.39
Suncorp Universal Growth Fund	30-May-16	6.64	n/a	n/a	n/a	n/a	5.67
High growth							
Morningstar High Growth Fund	30-May-16	11.07	n/a	n/a	n/a	n/a	8.90
Suncorp Traditional High Growth Fund	30-May-16	10.29	n/a	n/a	n/a	n/a	6.84

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 2017 (% pa)
		2017	2016	2015	2014	2013	
Multi-sector specialist							
BlackRock Global Allocation Fund	30-May-16	13.06	n/a	n/a	n/a	n/a	11.04
Single sector investment options							
Cash							
Suncorp Cash Fund	30-May-16	1.86	n/a	n/a	n/a	n/a	1.90
Australian fixed interest							
Suncorp Australian Fixed Interest Fund	30-May-16	0.45	n/a	n/a	n/a	n/a	1.38
Vanguard Australian Fixed Interest Index Fund	30-May-16	-0.03	n/a	n/a	n/a	n/a	0.90
International fixed interest							
Vanguard International Fixed Interest Index Fund (Hedged)	30-May-16	-1.22	n/a	n/a	n/a	n/a	0.74
Diversified fixed interest							
Macquarie Diversified Fixed Interest Fund	30-May-16	1.84	n/a	n/a	n/a	n/a	2.28
Global credit							
CFS Wholesale Global Credit Income Fund	30-May-16	6.24	n/a	n/a	n/a	n/a	5.64
Australian listed property							
Ironbark Paladin Property Securities Fund	30-May-16	-3.69	n/a	n/a	n/a	n/a	-0.80
Suncorp Australian Listed Property Index Fund	30-May-16	-5.55	n/a	n/a	n/a	n/a	-3.01

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 2017 (% pa)
		2017	2016	2015	2014	2013	
International listed property							
Suncorp International Property Securities Index Fund (Hedged)	28-Jul-16	-	n/a	n/a	n/a	n/a	-2.87
Global listed property							
Suncorp Global Property Index Fund	06-Feb-17	-	n/a	n/a	n/a	n/a	3.44
Australian shares							
Ausbil Australian Active Equity Fund	30-May-16	14.97	n/a	n/a	n/a	n/a	9.75
BT Wholesale Imputation Fund	30-May-16	15.32	n/a	n/a	n/a	n/a	10.61
Fidelity Australian Equities Fund	30-May-16	10.15	n/a	n/a	n/a	n/a	6.31
Hyperion Australian Growth Companies Fund	30-May-16	4.60	n/a	n/a	n/a	n/a	0.56
Ironbark Karara Australian Shares Fund	30-May-16	13.10	n/a	n/a	n/a	n/a	8.69
Investors Mutual All Industrials Share Fund	30-May-16	13.42	n/a	n/a	n/a	n/a	9.21
Perpetual Wholesale Industrial Share Fund	30-May-16	13.66	n/a	n/a	n/a	n/a	7.47
Perpetual Wholesale SHARE-PLUS Long-Short Fund	30-May-16	15.40	n/a	n/a	n/a	n/a	8.68
Suncorp Australian Shares Index Fund	27-Jun-16	13.57	n/a	n/a	n/a	n/a	15.57
Suncorp Australian Shares Multi-Manager Fund	30-May-16	13.59	n/a	n/a	n/a	n/a	9.40

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 2017 (% pa)
		2017	2016	2015	2014	2013	
Suncorp Australian Shares Value Fund	01-Dec-16	-	n/a	n/a	n/a	n/a	11.53
Australian shares - specialist							
Ausbil Australian Emerging Leaders Fund	30-May-16	10.94	n/a	n/a	n/a	n/a	7.15
Nikko AM Australian Share Income Fund	30-May-16	18.72	n/a	n/a	n/a	n/a	13.14
Perpetual Wholesale Ethical SRI Fund	30-May-16	13.73	n/a	n/a	n/a	n/a	7.83
Perpetual Wholesale Geared Australian Share Fund	30-May-16	23.63	n/a	n/a	n/a	n/a	9.41
Zurich Investments Equity Income Fund	30-May-16	10.75	n/a	n/a	n/a	n/a	7.73
International shares							
Grant Samuel Epoch Global Equity Shareholder Yield (Unhedged) Fund	30-May-16	5.07	n/a	n/a	n/a	n/a	1.96
Platinum International Fund	30-May-16	20.02	n/a	n/a	n/a	n/a	13.27
Suncorp International Shares Index Fund	27-Jun-16	8.94	n/a	n/a	n/a	n/a	12.59
Suncorp International Shares Multi-Manager Fund	30-May-16	14.35	n/a	n/a	n/a	n/a	7.96
Walter Scott Global Equity Fund	30-May-16	10.26	n/a	n/a	n/a	n/a	6.64

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 2017 (% pa)
		2017	2016	2015	2014	2013	
International shares - specialist							
CFS Wholesale Global Resources Fund	30-May-16	5.87	n/a	n/a	n/a	n/a	8.30
Lazard Global Small Cap Fund	30-May-16	10.78	n/a	n/a	n/a	n/a	3.28
Global infrastructure							
Lazard Global Infrastructure Securities Fund	30-May-16	27.67	n/a	n/a	n/a	n/a	23.34

Past performance should not be taken as an indicator of future performance. Where indicated 'n/a' this investment option was not available for the period shown. Where indicated '-' there were no monies invested in this investment option for the full financial year. Therefore, no investment returns are available.

Closed investment options – Suncorp Employee Superannuation Plan

These investment options are only available to Suncorp Employee Superannuation Plan members that were invested in them before their closure date (and currently remain so) and wish to invest or switch additional funds into these investment 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 2017 (% pa)
		2017	2016	2015	2014	2013	
Secure							
Suncorp Traditional Capital Guaranteed Fund	04-Dec-16	-	n/a	n/a	n/a	n/a	3.24
Conservative							
Suncorp Traditional Conservative Fund	30-May-16	4.87	n/a	n/a	n/a	n/a	3.87

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 2017 (% pa)
		2017	2016	2015	2014	2013	
Balanced							
Suncorp Traditional Balanced Fund	30-May-16	6.90	n/a	n/a	n/a	n/a	5.00
Growth							
CFS Wholesale Diversified Fund	27-May-17	-	n/a	n/a	n/a	n/a	-0.52
Cash							
Suncorp Guaranteed Cash Fund	30-May-16	1.15	n/a	n/a	n/a	n/a	1.18
Australian listed property							
CFS Wholesale Property Securities Fund	27-May-17	-	n/a	n/a	n/a	n/a	-3.69
Australian shares							
CFS Wholesale Australian Shares Fund	27-May-17	-	n/a	n/a	n/a	n/a	-0.14

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Asset allocation

The following tables provide the asset allocation (%) for each investment option for 2016 and 2017 as at 30 June. Monthly investment asset allocation reports can be found on our website or by calling us. Amounts may not add up to 100% due to rounding.

Suncorp Everyday Super

Investment options	Cash		Australian fixed interest		International fixed interest		Australian Property		International Property		Australian shares		International shares		Infrastructure	
	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016
Lifestage Funds Super																
Suncorp Lifestage Fund 1934 or prior	29.89	28.38	22.03	26.68	15.97	14.68	1.33	9.27	3.03	0.67	11.41	5.21	15.20	15.01	1.15	0.10
Suncorp Lifestage Fund 1935-39	30.37	28.99	22.53	27.48	16.28	14.97	1.30	8.80	2.89	0.63	11.03	4.90	14.48	14.14	1.10	0.10
Suncorp Lifestage Fund 1940-44	27.18	27.74	23.64	28.36	17.13	15.38	1.46	8.31	2.91	0.64	11.95	5.01	14.62	14.46	1.11	0.10
Suncorp Lifestage Fund 1945-49	27.31	27.21	22.92	28.45	16.31	14.32	1.49	8.79	3.07	0.67	12.36	5.26	15.39	15.18	1.17	0.10
Suncorp Lifestage Fund 1950-54	25.24	24.02	21.55	27.52	15.39	14.04	1.56	9.26	3.58	0.80	13.37	6.24	17.94	18.00	1.36	0.12
Suncorp Lifestage Fund 1955-59	21.92	21.21	19.87	25.25	14.34	13.20	1.72	10.37	4.23	0.95	15.11	7.43	21.20	21.44	1.61	0.15
Suncorp Lifestage Fund 1960-64	20.01	20.05	16.52	21.57	11.94	11.36	1.89	11.19	5.08	1.14	17.17	8.88	25.48	25.62	1.93	0.18
Suncorp Lifestage Fund 1965-69	17.64	18.83	12.67	16.70	9.21	8.87	2.02	11.95	6.13	1.38	19.28	10.83	30.72	31.23	2.33	0.21
Suncorp Lifestage Fund 1970-74	15.38	17.60	9.19	11.79	6.71	6.37	2.14	12.63	7.10	1.64	21.18	12.80	35.61	36.92	2.70	0.25
Suncorp Lifestage Fund 1975-79	14.01	17.33	6.57	8.24	4.86	4.61	2.19	12.87	7.81	1.81	22.41	14.12	39.18	40.74	2.97	0.28
Suncorp Lifestage Fund 1980-84	12.21	15.96	5.39	7.05	3.97	3.90	2.12	12.05	8.38	1.94	22.72	15.14	42.02	43.66	3.19	0.30
Suncorp Lifestage Fund 1985-89	11.48	15.63	4.21	6.09	3.15	3.50	2.09	11.79	8.76	2.00	23.04	15.62	43.94	45.06	3.33	0.31
Suncorp Lifestage Fund 1990-94	10.94	15.55	3.74	5.31	2.86	3.24	1.94	11.85	9.05	2.03	22.61	15.89	45.40	45.82	3.45	0.32
Suncorp Lifestage Fund 1995-99	10.95	15.38	3.80	4.75	2.99	3.33	2.09	12.60	8.90	2.03	23.25	15.86	44.63	45.74	3.39	0.31
Suncorp Lifestage Fund 2000-04	9.89	15.37	4.10	4.59	3.29	3.64	1.95	11.93	9.08	2.04	22.68	15.99	45.55	46.12	3.46	0.32
Lifestage Funds Pension																
Suncorp Lifestage Fund 1934 or prior	29.88	28.38	22.03	26.68	15.97	14.68	1.33	9.27	3.03	0.67	11.41	5.21	15.20	15.01	1.15	0.10
Suncorp Lifestage Fund 1935-39	41.39	34.83	17.95	22.67	8.82	12.63	2.41	9.64	3.50	0.61	9.84	4.79	14.96	14.74	1.13	0.10
Suncorp Lifestage Fund 1940-44	35.64	28.13	22.01	27.34	10.76	15.02	2.35	9.43	3.49	0.61	9.73	4.75	14.89	14.63	1.13	0.09
Suncorp Lifestage Fund 1945-49	38.92	33.31	22.40	26.72	11.21	15.72	1.83	7.09	3.10	0.52	8.30	4.06	13.24	12.51	1.00	0.08
Suncorp Lifestage Fund 1950-54	36.68	30.31	21.71	26.24	11.00	15.97	1.75	7.21	3.54	0.61	9.03	4.79	15.14	14.76	1.15	0.10
Suncorp Lifestage Fund 1955-59	29.11	23.18	19.94	23.82	10.29	15.22	2.35	9.96	4.70	0.84	12.02	6.58	20.08	20.26	1.52	0.13
Suncorp Lifestage Fund 1960-64	19.99	20.06	16.52	21.57	11.94	11.36	1.89	11.19	5.08	1.14	17.17	8.88	25.48	25.62	1.93	0.18
Single sector investment options																
Cash																
Suncorp Cash Fund	100.00	100.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Australian fixed interest																
Suncorp Australian Fixed Interest Fund - Super	3.45	0.85	96.47	99.15	0.08	-	-	-	-	-	-	-	-	-	-	-
Suncorp Australian Fixed Interest Fund - Pension	2.22	-	97.70	100.00	0.08	-	-	-	-	-	-	-	-	-	-	-
Property																
Suncorp Global Property Index Fund - Super	1.68	2.46	-	-	-	-	18.68	61.33	79.64	36.21	-	-	-	-	-	-

Investment options	Cash		Australian fixed interest		International fixed interest		Australian Property		International Property		Australian shares		International shares		Infrastructure		
	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	
Suncorp Global Property Index Fund - Pension	2.64	1.15	-	-	-	-	17.90	62.21	79.46	36.64	-	-	-	-	-	-	
Australian shares																	
Suncorp Australian Shares Index Fund - Super	0.67	1.01	-	-	-	-	5.13	-	-	-	94.20	98.99	-	-	-	-	
Suncorp Australian Shares Index Fund - Pension	0.67	0.26	-	-	-	-	5.13	-	-	-	94.20	99.74	-	-	-	-	
International shares																	
Suncorp International Shares Index Fund - Super	-	-	-	-	-	-	-	-	-	-	-	-	-	100.00	100.00	-	-
Suncorp International Shares Index Fund - Pension	-	-	-	-	-	-	-	-	-	-	-	-	-	100.00	100.00	-	-

Suncorp Brighter Super and Suncorp Employee Superannuation Plan

Investment options	Cash		Australian fixed interest		International fixed interest		Australian Property		International Property		Australian shares		International shares		Infrastructure		Other	
	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016
Lifestage Funds - Super																		
Suncorp Lifestage Fund 1934 or prior	29.89	28.38	22.03	26.68	15.97	14.68	1.33	9.27	3.03	0.67	11.41	5.21	15.20	15.01	1.15	0.10	-	-
Suncorp Lifestage Fund 1935-39	30.37	28.99	22.53	27.48	16.28	14.97	1.30	8.80	2.89	0.63	11.03	4.90	14.48	14.14	1.10	0.10	-	-
Suncorp Lifestage Fund 1940-44	27.18	27.74	23.64	28.36	17.13	15.38	1.46	8.31	2.91	0.64	11.95	5.01	14.62	14.46	1.11	0.10	-	-
Suncorp Lifestage Fund 1945-49	27.31	27.21	22.92	28.45	16.31	14.32	1.49	8.79	3.07	0.67	12.36	5.26	15.39	15.18	1.17	0.10	-	-
Suncorp Lifestage Fund 1950-54	25.24	24.02	21.55	27.52	15.39	14.04	1.56	9.26	3.58	0.80	13.37	6.24	17.94	18.00	1.36	0.12	-	-
Suncorp Lifestage Fund 1955-59	21.92	21.21	19.87	25.25	14.34	13.20	1.72	10.37	4.23	0.95	15.11	7.43	21.20	21.44	1.61	0.15	-	-
Suncorp Lifestage Fund 1960-64	20.01	20.05	16.52	21.57	11.94	11.36	1.89	11.19	5.08	1.14	17.17	8.88	25.48	25.62	1.93	0.18	-	-
Suncorp Lifestage Fund 1965-69	17.64	18.83	12.67	16.70	9.21	8.87	2.02	11.95	6.13	1.38	19.28	10.83	30.72	31.23	2.33	0.21	-	-
Suncorp Lifestage Fund 1970-74	15.38	17.60	9.19	11.79	6.71	6.37	2.14	12.63	7.10	1.64	21.18	12.80	35.61	36.92	2.70	0.25	-	-
Suncorp Lifestage Fund 1975-79	14.01	17.33	6.57	8.24	4.86	4.61	2.19	12.87	7.81	1.81	22.41	14.12	39.18	40.74	2.97	0.28	-	-
Suncorp Lifestage Fund 1980-84	12.21	15.96	5.39	7.05	3.97	3.90	2.12	12.05	8.38	1.94	22.72	15.14	42.02	43.66	3.19	0.30	-	-
Suncorp Lifestage Fund 1985-89	11.48	15.63	4.21	6.09	3.15	3.50	2.09	11.79	8.76	2.00	23.04	15.62	43.94	45.06	3.33	0.31	-	-
Suncorp Lifestage Fund 1990-94	10.94	15.55	3.74	5.31	2.86	3.24	1.94	11.85	9.05	2.03	22.61	15.89	45.40	45.82	3.45	0.32	-	-
Suncorp Lifestage Fund 1995-99	10.95	15.38	3.80	4.75	2.99	3.33	2.09	12.60	8.90	2.03	23.25	15.86	44.63	45.74	3.39	0.31	-	-
Suncorp Lifestage Fund 2000-04	9.89	15.37	4.10	4.59	3.29	3.64	1.95	11.93	9.08	2.04	22.68	15.99	45.55	46.12	3.46	0.32	-	-
Lifestage Funds - Pension																		
Suncorp Lifestage Fund 1934 or prior	29.88	28.38	22.03	26.68	15.97	14.68	1.33	9.27	3.03	0.67	11.41	5.21	15.20	15.01	1.15	0.10	-	-
Suncorp Lifestage Fund 1935-39	41.39	34.83	17.95	22.67	8.82	12.63	2.41	9.64	3.50	0.61	9.84	4.79	14.96	14.74	1.13	0.10	-	-
Suncorp Lifestage Fund 1940-44	35.64	28.13	22.01	27.34	10.76	15.02	2.35	9.43	3.49	0.61	9.73	4.75	14.89	14.63	1.13	0.09	-	-
Suncorp Lifestage Fund 1945-49	38.92	33.31	22.40	26.72	11.21	15.72	1.83	7.09	3.10	0.52	8.30	4.06	13.24	12.51	1.00	0.08	-	-

Investment options	Cash		Australian fixed interest		International fixed interest		Australian Property		International Property		Australian shares		International shares		Infrastructure		Other	
	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016
Suncorp Lifestage Fund 1950-54	36.68	30.31	21.71	26.24	11.00	15.97	1.75	7.21	3.54	0.61	9.03	4.79	15.14	14.76	1.15	0.10	-	-
Suncorp Lifestage Fund 1955-59	29.11	23.18	19.94	23.82	10.29	15.22	2.35	9.96	4.70	0.84	12.02	6.58	20.08	20.26	1.52	0.13	-	-
Suncorp Lifestage Fund 1960-64	19.99	20.06	16.52	21.57	11.94	11.36	1.89	11.19	5.08	1.14	17.17	8.88	25.48	25.62	1.93	0.18	-	-
Conservative																		
Morningstar Conservative Fund	39.63	32.12	23.74	21.28	22.79	22.77	-	0.96	0.83	1.29	4.52	8.64	7.99	12.35	0.50	0.59	-	-
Perpetual Wholesale Conservative Growth Fund	24.13	28.66	44.11	40.56	4.59	4.32	2.57	0.10	0.20	3.53	9.43	12.62	10.51	9.14	-	-	4.46	1.07
Suncorp Universal Conservative Fund - Super	37.51	35.13	23.27	28.85	16.47	13.90	0.94	6.85	2.15	0.48	8.04	3.79	10.80	10.92	0.82	0.08	-	-
Suncorp Universal Conservative Fund - Pension	43.72	36.71	22.06	27.63	10.52	14.17	1.51	6.18	2.70	0.46	7.11	3.62	11.51	11.16	0.87	0.07	-	-
Moderate																		
Morningstar Moderate Fund	26.99	13.82	21.02	20.28	19.99	21.71	-	1.42	1.05	1.91	8.92	12.79	17.27	18.29	0.72	0.87	4.04	8.91
Balanced																		
Morningstar Balanced Fund	18.85	10.79	15.19	14.63	14.58	15.65	-	2.03	2.77	2.71	15.00	18.19	26.50	26.01	1.64	1.24	5.47	8.75
Perpetual Wholesale Diversified Growth Fund	20.33	21.97	32.04	30.83	3.23	3.31	2.81	0.12	0.37	3.44	16.19	19.45	20.79	19.77	-	-	4.24	1.11
Suncorp Universal Balanced Fund - Super	22.66	21.91	20.49	25.05	14.50	12.07	1.34	9.43	4.35	1.00	13.17	7.82	21.83	22.56	1.66	0.16	-	-
Suncorp Universal Balanced Fund - Pension	27.74	23.14	19.17	23.91	9.15	12.26	1.71	8.68	5.34	0.97	12.36	7.57	22.80	23.32	1.73	0.15	-	-
Growth																		
BlackRock Wholesale Balanced Fund	7.00	7.00	14.00	14.00	7.00	7.00	6.00	6.00	2.00	2.00	35.00	35.00	29.00	29.00	-	-	-	-
Morningstar Growth Fund	9.34	8.93	10.44	8.27	10.02	8.85	-	2.62	3.87	3.50	20.94	23.50	37.00	33.61	2.29	1.60	6.10	9.12
Suncorp Traditional Growth Fund - Super	10.54	11.31	5.73	3.08	3.32	4.19	3.63	4.99	3.79	4.23	31.42	31.77	34.52	35.10	-	5.33	7.05	-
Suncorp Traditional Growth Fund - Pension	13.78	17.60	18.31	11.52	6.40	7.59	3.42	5.34	5.45	4.88	23.62	23.97	22.46	23.56	-	5.54	6.56	-
Suncorp Universal Growth Fund - Super	14.87	18.06	6.74	8.56	4.77	4.12	1.95	12.63	7.90	1.80	21.15	14.04	39.61	40.51	3.01	0.28	-	-
Suncorp Universal Growth Fund - Pension	15.60	18.52	6.05	8.11	2.89	4.16	1.94	11.68	9.48	1.74	20.47	13.61	40.50	41.91	3.07	0.27	-	-
High growth																		
Morningstar High Growth Fund	8.19	6.64	-	-	1.82	-	-	3.69	5.12	4.94	27.72	33.16	48.98	47.42	3.04	2.26	5.13	1.89
Suncorp Traditional High Growth Fund - Super	8.94	7.09	3.11	2.06	-	-	3.86	5.40	4.78	5.25	34.11	35.18	39.70	39.57	-	5.45	5.50	-

Investment options	Cash		Australian fixed interest		International fixed interest		Australian Property		International Property		Australian shares		International shares		Infrastructure		Other	
	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016
Suncorp Traditional High Growth Fund - Pension	7.30	8.14	3.73	2.38	-	-	4.28	5.36	4.43	4.95	33.91	34.67	39.88	38.93	-	5.57	6.47	-
Multi-sector specialist																		
BlackRock Global Allocation Fund	12.83	9.22	1.60	1.38	29.39	32.87	-	-	-	-	0.02	0.46	56.16	56.07	-	-	-	-
Single sector investment options																		
Cash																		
Suncorp Cash Fund	100.00	100.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Australian fixed interest																		
Suncorp Australian Fixed Interest Fund - Super	3.45	0.85	96.47	99.15	0.08	-	-	-	-	-	-	-	-	-	-	-	-	-
Suncorp Australian Fixed Interest Fund - Pension	2.22	-	97.70	100.00	0.08	-	-	-	-	-	-	-	-	-	-	-	-	-
Vanguard Australian Fixed Interest Index Fund	-	-	100.00	100.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
International fixed interest																		
Vanguard International Fixed Interest Index Fund (Hedged)	-	-	1.38	1.35	98.62	98.65	-	-	-	-	-	-	-	-	-	-	-	-
Diversified fixed interest																		
Macquarie Diversified Fixed Interest Fund	-	-	52.90	53.50	47.10	46.50	-	-	-	-	-	-	-	-	-	-	-	-
Global credit																		
CFS Wholesale Global Credit Income Fund	5.72	3.36	13.29	12.24	80.99	84.40	-	-	-	-	-	-	-	-	-	-	-	-
Australian listed property																		
Ironbark Paladin Property Securities Fund	1.02	1.84	-	-	-	-	98.98	98.16	-	-	-	-	-	-	-	-	-	-
Suncorp Australian Listed Property Index Fund - Super	0.94	0.62	-	-	-	-	99.06	99.38	-	-	-	-	-	-	-	-	-	-
Suncorp Australian Listed Property Index Fund - Pension	0.94	0.62	-	-	-	-	99.06	99.38	-	-	-	-	-	-	-	-	-	-
International listed property																		
Suncorp International Property Securities Index Fund (Hedged)	-	-	-	-	-	-	-	-	100.00	100.00	-	-	-	-	-	-	-	-
Global listed property																		
Suncorp Global Property Index Fund - Super	1.68	2.46	-	-	-	-	18.68	61.33	79.64	36.21	-	-	-	-	-	-	-	-

Investment options	Cash		Australian fixed interest		International fixed interest		Australian Property		International Property		Australian shares		International shares		Infrastructure		Other	
	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016
Suncorp Global Property Index Fund - Pension	2.64	1.15	-	-	-	-	17.90	62.21	79.46	36.64	-	-	-	-	-	-	-	-
Australian shares																		
Ausbil Australian Active Equity Fund	1.14	2.04	-	-	-	-	-	-	-	-	98.86	97.96	-	-	-	-	-	-
BT Wholesale Imputation Fund	2.84	1.23	-	-	-	-	-	-	-	-	97.16	98.77	-	-	-	-	-	-
Fidelity Australian Equities Fund	3.00	5.60	-	-	-	-	-	-	-	-	97.00	94.40	-	-	-	-	-	-
Hyperion Australian Growth Companies Fund	5.01	3.49	-	-	-	-	-	-	-	-	94.99	96.51	-	-	-	-	-	-
Ironbark Karara Australian Shares Fund	4.69	3.49	-	-	-	-	-	-	-	-	95.31	96.51	-	-	-	-	-	-
Investors Mutual All Industrials Share Fund	8.79	9.48	-	-	-	-	-	5.65	-	-	91.21	84.87	-	-	-	-	-	-
Perpetual Wholesale Industrial Share Fund	5.68	8.13	-	-	-	-	4.08	0.44	-	-	86.11	90.40	4.13	1.03	-	-	-	-
Perpetual Wholesale SHARE-PLUS Long-Short Fund	19.07	25.14	-	-	-	-	6.45	5.42	0.49	0.62	66.19	66.78	7.80	2.04	-	-	-	-
Suncorp Australian Shares Multi-Manager Fund - Super	1.35	0.42	-	-	-	-	4.61	-	-	-	94.04	99.58	-	-	-	-	-	-
Suncorp Australian Shares Multi-Manager Fund - Pension	1.22	0.46	-	-	-	-	4.62	-	-	-	94.16	99.54	-	-	-	-	-	-
Suncorp Australian Shares Index Fund - Super	0.67	1.01	-	-	-	-	5.13	-	-	-	94.20	98.99	-	-	-	-	-	-
Suncorp Australian Shares Index Fund - Pension	0.67	0.26	-	-	-	-	5.13	-	-	-	94.20	99.74	-	-	-	-	-	-
Suncorp Australian Shares Value Fund - Super	4.81	0.42	-	-	-	-	3.95	-	-	-	91.24	99.58	-	-	-	-	-	-
Suncorp Australian Shares Value Fund - Pension	4.40	0.33	-	-	-	-	3.97	-	-	-	91.63	99.67	-	-	-	-	-	-
Australian shares - specialist																		
Ausbil Australian Emerging Leaders Fund	1.90	1.50	-	-	-	-	-	-	-	-	98.10	98.50	-	-	-	-	-	-
Nikko AM Australian Share Income Fund	3.03	-	-	-	-	-	5.34	7.18	-	-	91.63	92.82	-	-	-	-	-	-
Perpetual Wholesale Ethical SRI Fund	8.66	5.87	-	-	-	-	5.46	3.06	-	-	85.88	91.07	-	-	-	-	-	-
Perpetual Wholesale Geared Australian Share Fund	-	-	-	-	-	-	2.12	-	-	-	95.31	98.10	2.57	1.90	-	-	-	-

Investment options	Cash		Australian fixed interest		International fixed interest		Australian Property		International Property		Australian shares		International shares		Infrastructure		Other	
	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016
Zurich Investments Equity Income Fund	5.60	5.74	-	-	-	-	8.58	6.70	-	-	84.30	86.16	1.52	1.40		-	-	-
International shares																		
Grant Samuel Epoch Global Equity Shareholder Yield (Unhedged) Fund	2.89	0.46	-	-	-	-	-	-	-	-	2.38	3.42	94.73	96.12	-	-	-	-
Platinum International Fund	9.30	11.78	-	-	-	-	-	-	-	-	0.03	1.03	90.67	87.19	-	-	-	-
Suncorp International Shares Index Fund - Super	-	-	-	-	-	-	-	-	-	-	-	-	100.00	100.00	-	-	-	-
Suncorp International Shares Index Fund - Pension	-	-	-	-	-	-	-	-	-	-	-	-	100.00	100.00	-	-	-	-
Suncorp International Shares Multi-Manager Fund - Super	2.84	0.46	-	-	-	-	-	-	-	-	-	-	97.16	99.54	-	-	-	-
Suncorp International Shares Multi-Manager Fund - Pension	2.70	0.25	-	-	-	-	-	-	-	-	-	-	97.30	99.75	-	-	-	-
Walter Scott Global Equity Fund	1.85	1.95	-	-	-	-	-	-	-	-	-	-	98.15	98.05	-	-	-	-
International shares - specialist																		
CFS Wholesale Global Resources Fund	2.03	2.25	-	-	-	-	-	-	-	-	18.44	21.16	79.53	76.59	-	-	-	-
Lazard Global Small Cap Fund	3.56	2.45	-	-	-	-	-	-	-	-	3.14	-	93.30	97.55	-	-	-	-
Global infrastructure																		
Lazard Global Infrastructure Securities Fund	-	1.69	-	-	-	-	-	-	-	-	-	-	-	-	100.00	100.00	-	-

Closed investment options (only open to members who are currently invested in these options)

Investment options	Cash		Australian fixed interest		International fixed interest		Australian Property		International Property		Australian shares		International shares		Infrastructure		Other	
	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016
Secure																		
Suncorp Traditional Capital Guaranteed Fund - Super	64.99	60.00	9.96	10.14	-	-	3.15	2.17	-	-	4.06	7.97	5.05	8.02	6.94	6.27	5.85	5.43
Suncorp Traditional Capital Guaranteed Fund - Pension	63.87	60.91	9.97	9.41	-	-	3.50	2.17	-	-	4.95	7.71	4.82	7.85	6.78	6.24	6.11	5.71
Conservative																		
Suncorp Traditional Conservative Fund - Super	14.77	28.83	33.92	16.62	14.14	17.67	2.88	4.01	-	-	17.50	16.49	16.45	16.38	-	-	0.34	-
Suncorp Traditional Conservative Fund - Pension	14.99	28.99	33.89	16.28	13.99	17.71	2.84	4.07	-	-	16.99	16.57	16.97	16.38	-	-	0.33	-
Balanced																		
Suncorp Traditional Balanced Fund - Super	18.66	18.36	12.39	11.18	5.49	7.09	1.41	5.26	2.21	4.29	20.79	24.51	23.94	24.16	14.98	5.15	0.13	-
Suncorp Traditional Balanced Fund - Pension	12.24	10.16	4.01	3.07	3.10	4.53	3.75	4.91	3.95	4.68	31.23	31.91	35.84	35.41	5.81	5.33	0.07	-
Growth																		
CFS Wholesale Diversified Fund	5.38	7.11	19.83	17.45	5.53	5.67	0.43	0.31	4.77	4.97	31.72	32.00	32.34	32.49	-	-	-	-
Cash																		
Suncorp Guaranteed Cash Fund	100.00	100.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Australian listed property																		
CFS Wholesale Property Securities Fund	0.92	3.30	-	-	-	-	99.08	96.70	-	-	-	-	-	-	-	-	-	-
Australian shares																		
CFS Wholesale Australian Shares Fund	1.96	3.00	-	-	-	-	-	-	-	-	98.04	97.00	-	-	-	-	-	-

“-” there was no allocation to this sector.

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Current investment managers

Brighter Super and Suncorp Employee Superannuation Plan (SESP)

The investment managers as at 30 June 2017 are:

- Ausbil Investment Management Limited
- BlackRock Investment Management (Australia) Limited
- BT Investment Management (Institutional) Limited
- Colonial First State Investments Limited
- Deutsche Asset Management
- Epoch Investment Partners, Inc.
- Fidelity International
- Hyperion Asset Management
- Investors Mutual Limited
- Karara Capital Limited
- Lazard Asset Management Pacific Co.
- Macquarie Investment Management Global Limited
- Morningstar Investment Management Australia Limited
- Nikko AM Limited (Nikko AM Australia)
- Perpetual Investment Management Limited
- Platinum Investment Management Limited
- Suncorp Corporate Services Pty Ltd
- Vanguard® Investments Australia Ltd
- Walter Scott & Partners Limited
- Zurich Investment Management Limited

Everyday Super

The investment managers as at 30 June 2017 are:

- Morningstar Investment Management Australia Limited
- Suncorp Corporate Services Pty Ltd

Other important information

[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 time 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.

[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 any tax on contributions. The total amount of tax payable by the Fund is calculated at the end of the financial year. Tax is calculated on assessable income and is reduced by deductions allowable to the Fund. Therefore, the total amount of tax paid to the ATO may be less than the total amount deducted from members' accounts.

The Fund retains the benefit of this excess 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 closure, suspension or termination of an investment option by an investment manager may cause delays in processing your withdrawal request. This delay, which may exceed (the maximum) 30 days within which a withdrawal request must 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, or
- an event occurs that has the potential to affect unit prices, or
- 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 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 you unless otherwise stated in the PDS.

We may pay additional amounts to your adviser or their Licensee or other benefits on the total amount of funds they introduce to the Fund, or for its promotion. These payments won't exceed 0.50% pa of these funds and will be disclosed in your Statement of Advice.

We may receive payments from investment managers or other parties for certain investment options of up to 0.45% pa of the total amount of funds invested. These payments are not an additional charge to you.

Any alternative forms of remuneration we may also pay or receive will be in accordance with the Financial Services Council Industry Code of Practice. We keep a register of these payments which you can view by contacting us.

Requests for information

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

- Trust Deed
- Policy documents
- Financial statements.

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

We welcome your feedback

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

However, if your complaint isn't answered within 90 days, or you're not satisfied with the way it was handled, you may take 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 **1800 367 287**

[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 members register. That's why it's important that you keep us up to date with your current address.

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 been a member of 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' on page 76.

[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 \$6,000, 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.

[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 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 \$1,200 we may transfer you to an eligible rollover fund (ERF). If your account is transferred to the ERF, you'll no longer be a member of 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 \(Suncorp Brighter Super for business, Everyday Super for business and Suncorp Employee Superannuation Plan members only\)](#)

Do you want to be part of the decision-making process and management of your employer plan? A policy committee allows members to provide feedback to us on the operation of the employer plan. You can find out more about becoming involved in a policy committee in the guide 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 obligation to repay fees, charges or taxes applicable to those contributions.

[Trans-Tasman portability](#)

Under the Trans-Tasman portability scheme arrangement, we can transfer your entire* super account balance from Australia to a New Zealand KiwiSaver scheme provided certain pre-conditions are met. For example, we must 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 suncorp.com.au/super for more information.

* Partial transfers are not permitted.

[Privacy](#)

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

[Superannuation Prudential Standards](#)

As part of the Government's Stronger Super Reforms superannuation prudential standards have been introduced by APRA for 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 monthly. The levy is set by APRA and may change each year. For the year ending 30 June 2017, this levy was 0.013%. For the year ending 30 June 2018, 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 suncorp.com.au/super for more 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 several 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 suncorp.com.au/super and following the links to 'employer' and 'your responsibilities'.

Financial information

[Reserves](#)

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

[Movement in reserves](#)

The following table shows the level of and movement in the reserves of the Fund as at 30 June 2017.

	2017 \$'000	2016 \$'000	2015 \$'000
Balance at beginning of year	955	1,193	2,024
Profit/(loss) for the financial year	1,527	(238)	(831)
Balance at end of year	2,482	955	1,193

[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 2017, reserves were invested in cash.

[Abridged financial information](#)

The following tables show the abridged financial information of the Fund for the year ended 30 June 2017. A copy of the audited financial report and the auditor's report will be made available to members on request. This information takes into account all the divisions within the Fund.

Suncorp Master Trust

Abridged Statement of Financial Position as at 30 June	2017 \$'000	2016 \$'000
Assets		
Cash and cash equivalents	74,451	59,547
Investment securities	6,760,495	6,620,238
Contributions receivables	-	16,551
Investments receivables	7,258	3,103
Trust distribution receivables	69,716	152,680
Other receivables	2,626	2,672
Current tax receivables	7,844	-
Deferred tax assets	6,297	12,679
Total assets	6,928,687	6,867,470
Liabilities		
Benefits payables	1,215	6,932
Investments payables	4,423	13,692
Administration fees payables	32,904	18,615
Other payables	4,510	850
Current tax liabilities	-	32,702
Total liabilities excluding member benefits	43,052	72,791
Net assets available for member benefits	6,885,635	6,794,679
Member liabilities		
Allocated to members	6,878,487	6,793,722
Unallocated to members	4,666	2
Total member liabilities	6,883,153	6,793,724
Total net assets	2,482	955
Equity		
General expense and tax reserve	2,482	955
Total equity	2,482	955

Suncorp Master Trust

Abridged Operating Statement for the year ended 30 June	2017 \$'000	2016 \$'000
Revenue		
Interest income on financial assets not at fair value through profit or loss	1,940	2,003
Trust distributions and dividend income	375,938	303,164
Net gains (losses) on financial assets at fair value through profit or loss	146,515	(33,024)
Total investment income	524,393	272,143
Other income	1,165	1,053
Total revenue	525,558	273,196
Expenses		
Investment expenses	(22,534)	(11,266)
Administration expenses	(68,163)	(70,351)
Trustee fee and reimbursements	(1,419)	(3,614)
Other operating expenses	(677)	(982)
Total expenses	(92,793)	(86,213)
Profit before tax and allocation to members	432,765	186,983
Net benefits allocated to defined contribution member accounts	(430,438)	(176,768)
Profit before tax	2,327	10,215
Income tax expense	(800)	(10,453)
Profit (loss) for the financial year	1,527	(238)

Benefits allocated to members for the year ended 30 June	2017 \$'000	2016 \$'000
Balance at the beginning of the financial year	6,793,724	6,703,245
Employer contributions	340,436	349,073
Member contributions	116,614	120,182
Transfer from other funds	341,882	311,320
Other contributions	2,853	4,299
Total contributions before contributions tax	801,785	784,874
Contributions tax	(52,607)	(53,885)
Total contributions net of contributions tax	749,178	730,989
Benefits paid or payable	(1,026,921)	(746,808)
Group life insurance expenses	(153,559)	(138,735)
Income tax on group life insurance expenses	23,034	20,810
Group life insurance benefits	67,259	47,455
Net benefits allocated to defined contribution member accounts, comprising:		
– investment income and other revenue	524,772	266,110
– administration and other expenses	(94,334)	(89,342)
Net benefits allocated to defined contribution member accounts	430,438	176,768
Balance at the end of the financial year	6,883,153	6,793,724

How to contact us

Suncorp Everyday Super members



Suncorp Everyday Super

GPO Box 2585
Brisbane QLD 4001



1800 191 517



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