

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

Annual Report for the year ended
30 June 2018

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).¹ 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 12 December 2018.

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 preparation, 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).

¹ Suncorp Life Holdings Limited ABN (87 073 979 530), a related body corporate of Suncorp, has entered into a share sale deed with TAL Dai-ichi Life Australia Pty Ltd ABN (97 150 070 483) (TAL) to sell its shareholding in Suncorp Life. The transaction is expected to complete around 28 February 2019 although that may change. If the sale does proceed, Suncorp Life will cease to be part of the Suncorp Group of companies and a related body corporate of SPSP or of any other Suncorp Group entity at the date of completion.

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 (SPIN RSA0868AU)
- 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 (SPSL)
- ‘insurer’ and ‘Suncorp Life’ mean Suncorp Life & Superannuation Limited (SLSL)
- ‘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 2017/18 Annual Report

Dear member,

Financial year 2017/18 has been a busy time for many Australians and I trust this report finds you healthy and fulfilled.

We recognise investment returns are an important element to building your retirement savings. During the past 12 months, Suncorp has recorded positive returns for all asset classes. Suncorp Lifestage Funds which are defensively positioned have performed in line with expectations and delivered a relatively solid performance comparable to the wider marketplace. Equity markets continued to provide growth against a backdrop of heightened geopolitical issues and the withdrawal of central bank stimulus. Globally, low interest rates contributed to economic expansion and enabled access to cheap funding. Developed markets have outperformed emerging market economies with the latter experiencing a downturn late in the year. Cash and Fixed Interest performance remains subdued and this could hold true for some years to follow.

We identified some fee issues resulting from our recently completed superannuation simplification program and have been working to resolve these issues for members as a matter of priority. We have been contacting anyone affected by these issues and will continue to do so as we work through items.

We have also contributed submissions to the Royal Commission into Misconduct in the Banking, Superannuation and Financial Services Industry. Suncorp supports the Royal Commission and any measures which will improve outcomes for you, because we believe our members deserve an honest and transparent superannuation system. We don't always get things right, there is room to improve, and we remain focussed on evolving in line with the changing environment to meet the expectations of our superannuation members and regulators.

Thank you for trusting us with your superannuation.

Yours sincerely,



Kathryn Eisenreich
Head of Wealth

Important changes to super during the year

The following changes became effective during the 12 months to 30 June 2018.

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 contributions you make which are included in the assessable income of the fund and taxed at a concessional rate of 15%.

The concessional contributions cap was reduced to \$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 between the ages of 18 to 65, (and those aged under 18, and 65 to 74 who meet the '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 pa 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 triggered the bring forward cap in 2015/16 or 2016/17 (by making a non-concessional contribution greater than \$180,000), and did not fully use your bring forward amount before 1 July 2017 (ie you did not contribute \$540,000 before 30 June 2017), the remaining bring forward amount available is reduced.

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

Low-income superannuation tax offset (or LISTO)

A low-income superannuation tax offset (also referred to as LISTO) refunds tax paid (up to \$500) on concessional contributions made if your income is under \$37,000 pa. 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 pa.

Government co-contributions

If you make a personal contribution from 'after-tax' money (that's money you've paid income tax on ie 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

Currently under superannuation law, all super account balances under \$6,000 for members that fall under 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 lost members and 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 eg 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.

* For the 2017/18 financial year.

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.

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 taxed at 15%.

Federal Budget proposals

The Government announced a number of changes to superannuation in the Federal Budget handed down in May 2018. While many of the announcements have not been legislated, below is an overview of the proposals. If you have any questions about these proposals, and how they might impact you, we recommend you speak to your financial adviser.

Inactive super accounts

From 1 July 2019, it is proposed that all inactive super accounts with a balance below \$6,000 will automatically be transferred to the ATO. An inactive account is an account which hasn't received a contribution for 13 months.

The ATO will use data matching to identify an active account and where possible, the ATO will transfer these inactive balances into an individual's active super account.

You can search for lost super using our Search & Combine tool, or MyGov.

Restrictions on fees

The Government has proposed a new 3% pa cap on total fees payable for super accounts with a balance below \$6,000. In addition, a ban on exit fees has been proposed for all withdrawals from super accounts.

We do not charge any withdrawal or exit fees for accounts within Suncorp Brighter Super, Suncorp Employee Superannuation Plan or Suncorp Everyday Super.

Insurance in superannuation

It has been proposed that from 1 July 2019, members with insurance inside their super account will need to 'opt-in' to receive insurance cover where they:

- are under age 25, or
- have a superannuation balance below \$6,000, or
- their super account is inactive.

Under this proposal, members will need to actively choose (or opt-in) to keep insurance cover within their super account. Members will have 14 months to opt-in to retain their insurance cover before it is switched off.

High income earners with multiple employers

The Government has proposed that individuals with multiple employers and a taxable income exceeding \$263,157 pa, will be able to nominate wages from certain employers are not subject to the Superannuation Guarantee. It is proposed that this measure applies to contributions made from 1 July 2018.

Work test exemption for over 65s

Under current superannuation law, super members over the age of 65 can only make voluntary contributions to their super account if they worked at least 40 hours within 30 consecutive days in the financial year the contribution was made to their account. This is known as the 'work test'.

From 1 July 2019, it is proposed that individuals aged 65-74 who have a total super balance of less than \$300,000 and are transitioning out of the workforce will be exempt from the 'work test' for voluntary contributions made to their super account. This exemption only applies to the first year in which the work test is not met.

Other important updates

[We owe some members some money for charging incorrect fees](#)

Following an upgrade to our systems and a change to our product suite, we have identified some fee issues that have impacted some member accounts.

We are working to resolve these as a matter of priority and will, if we have not already done so, notify you if your account has been affected.

If your account has been impacted, we will refund the money to your account, as well as any interest you might have missed out on.

Most of these issues were fixed by 30 June 2018, however we will continue to work through any remaining issues and will provide impacted members with further updates.

We apologise for the inconvenience caused by these issues. If you have any questions or would like more information, please contact your financial adviser or our Customer Service team.

[Insurance in Super Voluntary Code of Practice](#)

The Insurance in Superannuation Voluntary Code of Practice (the Code) has been developed by an Insurance in Superannuation Working Group, comprising Australia's superannuation industry bodies.

The overarching objective of the Code is to improve the insurance in superannuation offered to members of super funds, and the processes by which insurance benefits are provided to members. Recognising the significant changes outlined under the Code, the Code provides a transition period until 30 June 2021 for trustees to comply with the standards of the Code.

We intend to adopt the Code, and will publish a transition plan at www.suncorp.com.au/super by 31 December 2018, to comply with the standards of the Code. A copy of the Code is also available at <https://www.superannuation.asn.au/policy/insurance-in-superannuation-voluntary-code-of-practice>.

Enhanced Fee disclosure

We need to disclose fees (such as the Administration fee) and costs in your annual statement in accordance with the enhanced fees and costs disclosure regime prescribed in legislation. This means, for instance, if a tax benefit, like a tax deduction, was passed on to you, we are expected to show two separate amounts, one being the full fee charged before the tax benefit is applied (ie gross fee) and another amount for the tax benefit passed on to you in relation to the fee.

You need to remember that the gross fee shown may have been greater than what you ultimately paid.

Your annual statement now displays total fees and costs (as applicable) in the “Your Fees Summary” section.

Additionally, it also confirms what you paid after any tax benefit was passed on to you (ie net fee), which represents the actual total you paid. Displaying the fees and costs you incurred this way does not impact the overall amount of fees and costs you ultimately paid during the year.

We know this might be a bit confusing, but we are required by law to show fees and costs in your statement in this way. If you have any questions about this or any other matter in relation to your annual statement, speak to your adviser or give us a call.

Other information about fees

If you have transferred to your current super account with us from a previous Suncorp or Asteron product, you may still be getting used to the way the fees work on your account.

Don't forget:

- Administration fee rebates and Insurance fee rebates have been replaced with reduced upfront Administration and Insurance fees.
- Administration fees and Investment fees may have been bundled in the past, but they are now shown as separate figures on your annual statement.

Corrections to your super documents

We are proud of our commitment to deliver great customer experiences, but we know we don't always get things right. We've identified some errors in some of the documentation you may have received in the past in relation to your account, and we wanted to let you know:

- Some of the long-term investment performance information contained in our 30 June 2017 annual statements for for Suncorp Brighter Super, Suncorp Employee Superannuation Plan, and Suncorp Everyday Super was inaccurate due to a rounding error. This meant long-term investment performance returns were either under, or overstated. Importantly, you received the correct investment return(s). The personalised "Net Investment Rate of Return" and all other information contained in your annual statement was correct.
- The Product Disclosure Statement (PDS) issued 30 September 2017 for Suncorp Brighter Super and Suncorp Employee Superannuation Plan was updated to reflect new legislation relating to the display of fee and investment information. There was no change to the fees you pay in relation to your account, but the PDS contained inconsistencies:
 - Investment fees for some investment options were displayed net of tax (the amount charged) instead of on a gross of tax basis as required by the new law.
 - the Suncorp Brighter Super PDS also contained a rounding error (0.01% pa) in the percentage Administration fee for investments in the Suncorp Lifestage Fund. This PDS referred to the fee as being 0.77% pa rather than the correct fee of 0.76% pa.

A new PDS was issued on 3 April 2018 to correct this information.

We're sorry for these errors, and apologise for any confusion they may have caused. Importantly, there has been no financial impact to your account because of these errors, and there have been no changes to the fees you pay or the investment return you received. You can find the updated PDS and investment performance information on our website at suncorp.com.au/super.

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.

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.

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).

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 2018, 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.

Investment fees for Suncorp Funds

From 30 September 2017, we must disclose fees on a gross of income tax and net of Goods & Services Tax (GST) basis. In the Suncorp Brighter Super PDSs and Product Guide, the investment fees for the investment options below were disclosed on a net of income tax and net of GST basis.

The following table updates the investment fees for the superannuation versions of the investment options shown in the Suncorp Brighter Super PDS and Product Guide. There is no change to the investment fees for pension members.

Investment option	Investment fee, gross of income tax, net of GST (% pa)
Multi-sector investment options	
Suncorp Lifestage Fund	0.24
Suncorp Growth Multi-Manager Fund	0.53
Suncorp High Growth Multi-Manager Fund	0.53
Suncorp Universal Conservative Fund	0.35
Suncorp Universal Balanced Fund	0.35
Suncorp Universal Growth Fund	0.35
Single sector investment options	
Suncorp Cash Fund	0.71
Suncorp Australian Fixed Interest Fund	0.24
Suncorp Australian Listed Property Index Fund	0.19
Suncorp International Listed Property Index Fund (Hedged)	0.40
Suncorp Global Property Index Fund	0.24
Suncorp Australian Shares Index Fund	0.19
Suncorp Australian Shares Multi-Manager Fund	0.29
Suncorp Australian Shares Value Fund	0.53
Suncorp International Shares Index Fund	0.21
Suncorp International Shares Multi-Manager Fund	0.94
Closed investment options	
Suncorp Conservative Multi-Manager Fund	0.51
Suncorp Balanced Multi-Manager Fund	0.88
Suncorp Guaranteed Cash Fund	0.59

Change of investment strategy and investment mix

The following investments have had a change in name, style, objective and strategy:

Feature	Current	New
Name	Macquarie Diversified Fixed Interest Fund	Macquarie Dynamic Bond Fund
Style	Multi-Manager	Single Manager
Investment objective	The fund aims to outperform the Bloomberg AusBond Composite 0+ Yr Index over the medium term (before fees) while providing a level of risk similar to that of an Australian fixed interest fund. It aims to provide a consistent level of income with some capital growth by using a diversified investment strategy.	The fund aims to outperform the Bloomberg AusBond Composite 0+ Yr Index over the medium term (before fees) while providing a level of risk similar to that of an Australian fixed interest fund. It aims to provide a consistent level of income with some capital growth by using a diversified investment strategy.
Investment strategy	The fund provides exposure to an actively managed diversified portfolio of Australian fixed interest securities. The fund may also provide exposure to international fixed interest, such as global sovereign bonds, as well as an exposure to global investment grade credit securities, global high yield credit securities, emerging market debt and a range of other credit opportunities when they are expected to outperform and reduce exposure to these sectors when they are expected to underperform.	The fund provides exposure to an actively managed diversified portfolio of Australian and International fixed interest securities such as sovereign bonds and investment grade credit. The Fund may also provide exposure to high yield credit securities and emerging market debt when these sectors are expected to outperform.
	Generally, exposure will be to fixed rate notes. The duration profile of the fund is actively managed through the use of derivatives such as swaps and futures. The investment process aims to reduce the risk of the fund being adversely affected by unexpected events or downgrades in the credit rating of the fund's investments. A disciplined framework is used to analyse each sector and proposed investment to assess its risk.	Generally, exposure will be to fixed rate notes. The duration profile of the fund is actively managed through the use of derivatives such as swaps and futures. The investment process aims to reduce the risk of the fund being adversely affected by unexpected events or downgrades in the credit rating of the fund's investments. A disciplined framework is used to analyse each sector and proposed investment to assess its risk.

Feature	Current	New
Investment strategy (cont.)	The fund gains exposure to securities either directly or through funds managed by a member of the Macquarie Group and external managers, giving investors access to leading fixed interest managers around the world. The investment manager selects and continually reviews managers using a rigorous process that draws upon the resources and skills of all aspects of the investment manager's operations.	The fund gains exposure to securities either directly or through funds managed by a member of the Macquarie Group.
	The fund may be exposed to derivatives to implement its investment strategy. For example, protection may be purchased on issuers that are believed to be over-valued or at risk of downgrade. These positions increase in value when the underlying instrument falls in value and decrease in value when the underlying instrument rises in value.	The fund may be exposed to derivatives to implement its investment strategy. For example, protection may be purchased on issuers that are believed to be over-valued or at risk of downgrade. These positions increase in value when the underlying instrument falls in value and decrease in value when the underlying instrument rises in value.
	The portfolio is generally hedged to Australian dollars. Small active currency positions may be taken when the investment manager believes that there are opportunities to add value.	The portfolio is generally hedged to Australian dollars. Small active currency positions may be taken when the investment manager believes that there are opportunities to add value.

Macquarie Dynamic Bond Fund

Asset class	Old Ranges (%)		New Ranges (%)	
	Min	Max	Min	Max
Sovereign bonds	0	100	0	100
Investment grade credit	0	70	0	70
High yield credit	0	20	0	20
Emerging market debt	0	20	0	20
Credit opportunities	0	20	N/A	N/A

BlackRock Tactical Growth Fund		
	Old investment mix (%)	New investment mix (%)
Australian shares	32	30
International shares		
Hedged	7.7	11
Unhedged	21.05	18
Emerging market shares	0	3
Australian Real Estate Investment Trusts (REITs)	5.5	0
International REITs		
Hedged	2	0
Unhedged	0	6
Global listed infrastructure	0	3
Australian fixed income	14	15
Global fixed income	8	6
Emerging market bonds	0	3
Cash	9.75	5

Other investment changes

The following investment options changed their name during the year:

Date	Old Name	New Name
31-Aug-17	Blackrock Wholesale Balanced Fund	BlackRock Tactical Growth Fund
30-Sep-17	Suncorp Traditional Conservative Fund	Suncorp Multi-Manager Conservative Fund
30-Sep-17	Suncorp Traditional Balanced Fund	Suncorp Multi-Manager Balanced Fund
30-Sep-17	Suncorp Traditional Growth Fund	Suncorp Multi-Manager Growth Fund
30-Sep-17	Suncorp Traditional High Growth Fund	Suncorp Multi-Manager High Growth Fund
31-Oct-17	Macquarie Diversified Fixed Interest Fund	Macquarie Dynamic Bond Fund
07-May-18	BT Wholesale Imputation Fund	Pendal Imputation Fund

The following investment option was closed during the year:

Date	Name	Replacement investment option
1-Dec-17	CFS Wholesale Global Resources Fund	Suncorp International Shares Multi-Manager Fund

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

Date	Investment option	Old fee	New fee
03-Jul-17	Platinum International Fund	1.54%	1.35%
30-Sep-17	Suncorp Cash Fund*	0.00%	0.60%
31-Aug-17	BlackRock Tactical Growth Fund	0.95%	0.85%
17-Oct-17	Lazard Global Listed Infrastructure Fund	0.88%	0.98%

* The Administration fee for the Suncorp Cash Fund - 0% pa.

The following investment options changed their buy-sell spread during the year:

Date	Investment option	Old Buy-Sell Spread	New Buy-Sell Spread
10-Aug-17	Walter Scott Global Equity	+0.14% / -0.11%	+0.14% / -0.09%
29-Sep-17	Lazard Global Small Cap Fund	+/- 0.50%	+/- 0.40%
29-Sep-17	Lazard Global Listed Infrastructure	+/- 0.30%	+/- 0.25%
30-Sep-17	Suncorp Lifestage Fund 1934 or prior	+/- 0.00%	+/- 0.07%
30-Sep-17	Suncorp Lifestage Fund 1935-1939	+/- 0.00%	+/- 0.08%
30-Sep-17	Suncorp Lifestage Fund 1940-1944	+/- 0.00%	+/- 0.08%
30-Sep-17	Suncorp Lifestage Fund 1945-1949	+/- 0.00%	+/- 0.08%
30-Sep-17	Suncorp Lifestage Fund 1950-1954	+/- 0.00%	+/- 0.08%
30-Sep-17	Suncorp Lifestage Fund 1955-1959	+/- 0.00%	+/- 0.09%
30-Sep-17	Suncorp Lifestage Fund 1960-1964	+/- 0.00%	+/- 0.10%
30-Sep-17	Suncorp Lifestage Fund (after 1960-1964)	+/- 0.00%	+/- 0.11%

Related companies

We, Suncorp-Metway Limited, Suncorp Funds Pty Ltd (SFPL), Suncorp Corporate Services Pty Ltd (ABN 69 074 966 466) and Suncorp Life are part of the Suncorp Group.¹

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

¹ Suncorp Life Holdings Limited ABN (87 073 979 530), a related body corporate of Suncorp, has entered into a share sale deed with TAL Dai-ichi Life Australia Pty Ltd ABN (97 150 070 483) (TAL) to sell its shareholding in Suncorp Life. The transaction is expected to complete around 28 February 2019 although that may change. If the sale does proceed, Suncorp Life will cease to be part of the Suncorp Group of companies and a related body corporate of SPSL or of any other Suncorp Group entity at the date of completion.

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 27 to 53. 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 2018, the following investments exceeded 5% of the total assets of Brighter Super.

Investment	Percentage of total assets
Suncorp Lifestage Fund	25%
Suncorp Traditional Capital Guaranteed Fund	7%
Morningstar Growth Fund	7%
Suncorp Multi-Manager Growth Fund	7%
Suncorp Cash Trust	5%
Morningstar Balanced Fund	5%

Everyday Super

As at 30 June 2018, the following investments exceeded 5% of the total assets of Everyday Super.

Investment	Percentage of total assets
Suncorp Lifestage Fund	83%

Suncorp Employee Superannuation Plan

As at 30 June 2018, the following investments exceeded 5% of the total assets of SESP.

Investment	Percentage of total assets
Traditional Capital Guaranteed Fund	33%
Suncorp Lifestage Fund	21%
Suncorp Multi-Manager 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 0.16% pa to 1.39% 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 22. 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 2018 (% pa)
		2018	2017	2016	2015	2014	
Lifestage Funds - Super							
Suncorp Lifestage Fund 1934 or prior	09-Apr-13	4.31	1.61	4.45	4.92	4.65	4.51
Suncorp Lifestage Fund 1935-39	15-Aug-13	4.16	1.42	4.31	4.64	n/a	4.19
Suncorp Lifestage Fund 1940-44	04-Feb-13	4.28	1.38	4.17	4.55	4.33	4.26
Suncorp Lifestage Fund 1945-49	16-Jan-13	4.43	1.49	4.23	4.83	4.37	4.39
Suncorp Lifestage Fund 1950-54	31-Dec-12	4.80	1.91	4.34	5.27	4.78	4.74
Suncorp Lifestage Fund 1955-59	11-Dec-12	5.30	2.40	4.57	6.02	5.67	5.32
Suncorp Lifestage Fund 1960-64	16-Jan-13	5.97	3.05	4.83	7.14	6.72	6.07
Suncorp Lifestage Fund 1965-69	24-Dec-12	6.72	3.91	5.05	8.64	8.02	7.00
Suncorp Lifestage Fund 1970-74	08-Jan-13	7.41	4.70	5.27	10.12	9.32	7.89
Suncorp Lifestage Fund 1975-79	21-Jan-13	7.90	5.27	5.42	11.24	10.24	8.54
Suncorp Lifestage Fund 1980-84	18-Dec-12	8.22	5.67	5.35	11.69	10.70	8.85
Suncorp Lifestage Fund 1985-89	21-Dec-12	8.44	5.93	5.35	11.90	10.90	9.03
Suncorp Lifestage Fund 1990-94	09-Jan-13	8.54	6.14	5.37	12.01	11.03	9.14
Suncorp Lifestage Fund 1995-99	18-Dec-12	8.49	6.07	5.43	12.13	11.00	9.15
Suncorp Lifestage Fund 2000-04	10-Feb-14	8.44	6.02	5.37	-	n/a	8.71
Cash							
Suncorp Cash Fund	27-May-17	1.46	n/a	n/a	n/a	n/a	1.53

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 2018 (% pa)
		2018	2017	2016	2015	2014	
Australian fixed interest							
Suncorp Australian Fixed Interest Fund	27-May-17	1.79	n/a	n/a	n/a	n/a	1.10
Global listed property							
Suncorp Global Property Index Fund	27-May-17	6.31	n/a	n/a	n/a	n/a	4.48
Australian shares							
Suncorp Australian Shares Index Fund	27-May-17	11.74	n/a	n/a	n/a	n/a	9.87
International shares							
Suncorp International Shares Index Fund	27-May-17	12.41	n/a	n/a	n/a	n/a	9.27

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 2018 (% pa)
		2018	2017	2016	2015	2014	
Lifestage Funds - Pension							
Suncorp Lifestage Fund 1934 or prior	27-May-17	n/a	n/a	n/a	n/a	n/a	-0.81
Suncorp Lifestage Fund 1935-39	27-May-17	4.86	n/a	n/a	n/a	n/a	3.84
Suncorp Lifestage Fund 1940-44	27-May-17	4.69	n/a	n/a	n/a	n/a	3.63
Suncorp Lifestage Fund 1945-49	27-May-17	4.39	n/a	n/a	n/a	n/a	3.58
Suncorp Lifestage Fund 1950-54	27-May-17	4.67	n/a	n/a	n/a	n/a	3.80

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 2018 (% pa)
		2018	2017	2016	2015	2014	
Suncorp Lifestage Fund 1955-59	27-May-17	5.70	n/a	n/a	n/a	n/a	4.60
Suncorp Lifestage Fund 1960-64	27-May-17	6.45	n/a	n/a	n/a	n/a	5.22
Cash							
Suncorp Cash Fund	27-May-17	1.71	n/a	n/a	n/a	n/a	1.75
Australian fixed interest							
Suncorp Australian Fixed Interest Fund	27-May-17	2.27	n/a	n/a	n/a	n/a	1.46
Global listed property							
Suncorp Global Property Index Fund	27-May-17	7.45	n/a	n/a	n/a	n/a	5.39
Australian shares							
Suncorp Australian Shares Index Fund	27-May-17	13.36	n/a	n/a	n/a	n/a	11.16
International shares							
Suncorp International Shares Index Fund	27-May-17	13.90	n/a	n/a	n/a	n/a	10.16

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

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 2018 (% pa)
		2018	2017	2016	2015	2014	
Lifestage Funds - Super							
Suncorp Lifestage Fund 1934 or prior	01-Dec-16	4.48	n/a	n/a	n/a	n/a	5.11
Suncorp Lifestage Fund 1935-39	01-Dec-16	4.32	n/a	n/a	n/a	n/a	4.95
Suncorp Lifestage Fund 1940-44	01-Dec-16	4.44	n/a	n/a	n/a	n/a	5.20
Suncorp Lifestage Fund 1945-49	01-Dec-16	4.60	n/a	n/a	n/a	n/a	5.26
Suncorp Lifestage Fund 1950-54	01-Dec-16	4.96	n/a	n/a	n/a	n/a	5.70
Suncorp Lifestage Fund 1955-59	30-May-16	5.47	3.24	n/a	n/a	n/a	4.32
Suncorp Lifestage Fund 1960-64	30-May-16	6.14	3.89	n/a	n/a	n/a	4.86
Suncorp Lifestage Fund 1965-69	30-May-16	6.89	4.69	n/a	n/a	n/a	5.46
Suncorp Lifestage Fund 1970-74	30-May-16	7.59	5.53	n/a	n/a	n/a	6.13
Suncorp Lifestage Fund 1975-79	30-May-16	8.08	6.09	n/a	n/a	n/a	6.55
Suncorp Lifestage Fund 1980-84	01-Dec-16	8.40	n/a	n/a	n/a	n/a	9.77
Suncorp Lifestage Fund 1985-89	01-Dec-16	8.62	n/a	n/a	n/a	n/a	10.06
Suncorp Lifestage Fund 1990-94	30-May-16	8.72	7.06	n/a	n/a	n/a	7.21
Suncorp Lifestage Fund 1995-99	01-Dec-16	8.67	n/a	n/a	n/a	n/a	10.13
Suncorp Lifestage Fund 2000-04	01-Dec-16	8.61	n/a	n/a	n/a	n/a	10.10
Conservative							
Morningstar Conservative Fund	30-May-16	2.53	3.42	n/a	n/a	n/a	2.79

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 2018 (% pa)
		2018	2017	2016	2015	2014	
Perpetual Wholesale Conservative Growth Fund	19-Jan-17	3.47	n/a	n/a	n/a	n/a	4.18
Suncorp Universal Conservative Fund	30-May-16	3.68	1.78	n/a	n/a	n/a	2.86
Moderate							
Morningstar Moderate Fund	30-May-16	3.88	4.57	n/a	n/a	n/a	3.84
Balanced							
Morningstar Balanced Fund	30-May-16	5.34	6.64	n/a	n/a	n/a	5.49
Perpetual Wholesale Diversified Growth Fund	28-Dec-16	4.83	n/a	n/a	n/a	n/a	4.23
Suncorp Universal Balanced Fund	30-May-16	5.45	3.40	n/a	n/a	n/a	4.33
Growth							
BlackRock Tactical Growth Fund	16-Jan-17	7.84	n/a	n/a	n/a	n/a	8.16
Morningstar Growth Fund	30-May-16	6.83	8.30	n/a	n/a	n/a	6.88
Suncorp Multi-Manager Growth Fund	30-May-16	11.46	8.84	n/a	n/a	n/a	8.49
Suncorp Universal Growth Fund	30-May-16	8.25	6.05	n/a	n/a	n/a	6.60
High growth							
Morningstar High Growth Fund	30-May-16	8.15	10.46	n/a	n/a	n/a	8.23
Suncorp Multi-Manager High Growth Fund	30-May-16	12.51	9.69	n/a	n/a	n/a	9.22
Multi-sector specialist							
BlackRock Global Allocation Fund	30-May-16	2.78	12.44	n/a	n/a	n/a	6.70

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 2018 (% pa)
		2018	2017	2016	2015	2014	
Single sector investment options							
Cash							
Suncorp Cash Fund	30-May-16	1.62	1.30	n/a	n/a	n/a	1.77
Australian fixed interest							
Suncorp Australian Fixed Interest Fund	30-May-16	2.05	-0.10	n/a	n/a	n/a	1.41
Vanguard Australian Fixed Interest Index Fund	30-May-16	1.99	-0.58	n/a	n/a	n/a	1.13
International fixed interest							
Suncorp Global Fixed Interest Fund	03-Apr-18	0.08	n/a	n/a	n/a	n/a	-0.05
Vanguard International Fixed Interest Index Fund (Hedged)	30-May-16	1.29	-1.77	n/a	n/a	n/a	0.72
Diversified fixed interest							
Macquarie Dynamic Bond Fund (4)	30-May-16	1.52	1.29	n/a	n/a	n/a	1.62
Global credit							
CFS Wholesale Global Credit Income Fund	30-May-16	1.71	5.66	n/a	n/a	n/a	3.44
Australian listed property							
Ironbark Paladin Property Securities Fund	30-May-16	12.93	-4.22	n/a	n/a	n/a	5.27
Suncorp Australian Listed Property Index Fund	30-May-16	10.69	-6.07	n/a	n/a	n/a	3.04
International listed property							
Suncorp International Property Securities Index Fund (Hedged)	28-Jul-16	6.39	n/a	n/a	n/a	n/a	1.45

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 2018 (% pa)
		2018	2017	2016	2015	2014	
Global listed property							
Suncorp Global Property Index Fund	06-Feb-17	6.58	n/a	n/a	n/a	n/a	7.08
Australian shares							
Ausbil Australian Active Equity Fund	30-May-16	14.98	14.33	n/a	n/a	n/a	11.91
Fidelity Australian Equities Fund	30-May-16	14.03	9.55	n/a	n/a	n/a	9.64
Hyperion Australian Growth Companies Fund	30-May-16	13.40	4.02	n/a	n/a	n/a	6.22
Ironbark Karara Australian Shares Fund	30-May-16	11.46	12.48	n/a	n/a	n/a	9.70
Investors Mutual All Industrials Share Fund	30-May-16	3.96	12.79	n/a	n/a	n/a	6.36
Pendal Wholesale Imputation Fund	30-May-16	11.59	14.69	n/a	n/a	n/a	10.77
Perpetual Wholesale All Industrials Fund	30-May-16	6.59	13.03	n/a	n/a	n/a	6.75
Perpetual Wholesale SHARE-PLUS Long-Short Fund	30-May-16	10.17	14.76	n/a	n/a	n/a	9.08
Suncorp Australian Shares Index Fund	27-Jun-16	12.03	12.95	n/a	n/a	n/a	13.46
Suncorp Australian Shares Multi-Manager Fund	30-May-16	12.47	12.96	n/a	n/a	n/a	10.55
Suncorp Australian Shares Value Fund	01-Dec-16	11.07	n/a	n/a	n/a	n/a	14.31
Australian shares - specialist							
Ausbil Australian Emerging Leaders Fund	30-May-16	19.05	10.33	n/a	n/a	n/a	12.38

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 2018 (% pa)
		2018	2017	2016	2015	2014	
Nikko AM Australian Share Income Fund	30-May-16	7.47	18.07	n/a	n/a	n/a	10.07
Perpetual Wholesale Ethical SRI Fund	30-May-16	6.05	13.11	n/a	n/a	n/a	6.67
Perpetual Wholesale Geared Australian Share Fund	30-May-16	19.01	22.95	n/a	n/a	n/a	13.60
Zurich Investments Equity Income Fund	30-May-16	5.10	10.15	n/a	n/a	n/a	6.16
International shares							
Grant Samuel Epoch Global Equity Shareholder Yield (Unhedged) Fund	30-May-16	4.51	4.49	n/a	n/a	n/a	2.89
Platinum International Fund	30-May-16	11.20	19.37	n/a	n/a	n/a	11.96
Suncorp International Shares Index Fund	30-May-16	12.70	8.34	n/a	n/a	n/a	11.84
Suncorp International Shares Multi-Manager Fund	30-May-16	18.23	13.72	n/a	n/a	n/a	12.46
Walter Scott Global Equity Fund	30-May-16	15.23	9.66	n/a	n/a	n/a	10.36
International shares - specialist							
Lazard Global Small Cap Fund	30-May-16	17.61	10.18	n/a	n/a	n/a	9.61
Global infrastructure							
Lazard Global Infrastructure Securities Fund	30-May-16	3.28	26.97	n/a	n/a	n/a	12.96

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

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.

Closed Investment options (only open to members who are currently invested in these 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 2018 (% pa)
		2018	2017	2016	2015	2014	
Secure							
Suncorp Traditional Capital Guaranteed Fund	04-Dec-16	3.67	n/a	n/a	n/a	n/a	4.21
Conservative							
Suncorp Multi-Manager Conservative Fund	30-May-16	6.22	4.29	n/a	n/a	n/a	4.69
Balanced							
Suncorp Multi-Manager Balanced Fund	30-May-16	8.55	6.32	n/a	n/a	n/a	6.39
Growth							
CFS Wholesale Diversified Fund	27-May-17	9.53	n/a	n/a	n/a	n/a	7.84
Cash							
CFS Wholesale Australian Shares Fund	27-May-17	20.50	n/a	n/a	n/a	n/a	17.57

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 2018 (% pa)
		2018	2017	2016	2015	2014	
Lifestage Funds - Super							
Suncorp Lifestage Fund 1934 or prior	09-Apr-13	4.32	1.61	4.45	4.92	4.65	4.52
Suncorp Lifestage Fund 1935-39	15-Aug-13	4.16	1.45	4.31	4.64	n/a	4.19
Suncorp Lifestage Fund 1940-44	04-Feb-13	4.28	1.52	4.17	4.55	4.33	4.26
Suncorp Lifestage Fund 1945-49	16-Jan-13	4.44	1.49	4.23	4.83	4.37	4.39
Suncorp Lifestage Fund 1950-54	31-Dec-12	4.80	1.89	4.34	5.27	4.78	4.74
Suncorp Lifestage Fund 1955-59	11-Dec-12	5.31	2.44	4.57	6.02	5.67	5.32
Suncorp Lifestage Fund 1960-64	16-Jan-13	5.97	3.08	4.83	7.14	6.72	6.07
Suncorp Lifestage Fund 1965-69	24-Dec-12	6.72	3.87	5.05	8.64	8.02	7.00
Suncorp Lifestage Fund 1970-74	08-Jan-13	7.42	4.71	5.27	10.12	9.32	7.89
Suncorp Lifestage Fund 1975-79	21-Jan-13	7.91	5.27	5.42	11.24	10.24	8.54
Suncorp Lifestage Fund 1980-84	18-Dec-12	8.23	5.66	5.35	11.69	10.70	8.85
Suncorp Lifestage Fund 1985-89	21-Dec-12	8.45	5.92	5.35	11.90	10.90	9.03
Suncorp Lifestage Fund 1990-94	09-Jan-13	8.55	6.23	5.37	12.01	11.03	9.14
Suncorp Lifestage Fund 1995-99	18-Dec-12	8.50	6.06	5.43	12.13	11.00	9.15
Suncorp Lifestage Fund 2000-04	10-Feb-14	8.45	6.06	5.37	-	n/a	8.71
Conservative							
Morningstar Conservative Fund	30-May-16	2.48	2.57	n/a	n/a	n/a	2.74

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 2018 (% pa)
		2018	2017	2016	2015	2014	
Perpetual Wholesale Conservative Growth Fund	19-Jan-17	3.42	n/a	n/a	n/a	n/a	4.12
Suncorp Universal Conservative Fund	30-May-16	3.63	0.94	n/a	n/a	n/a	2.80
Moderate							
Morningstar Moderate Fund	30-May-16	3.82	3.70	n/a	n/a	n/a	3.79
Balanced							
Morningstar Balanced Fund	30-May-16	5.28	5.76	n/a	n/a	n/a	5.44
Perpetual Wholesale Diversified Growth Fund	28-Dec-16	4.77	n/a	n/a	n/a	n/a	4.18
Suncorp Universal Balanced Fund	30-May-16	5.39	2.54	n/a	n/a	n/a	4.28
Growth							
BlackRock Tactical Growth Fund	16-Jan-17	7.79	n/a	n/a	n/a	n/a	8.10
Morningstar Growth Fund	30-May-16	6.78	7.41	n/a	n/a	n/a	6.83
Suncorp Multi-Manager Growth Fund	30-May-16	11.40	7.94	n/a	n/a	n/a	8.43
Suncorp Universal Growth Fund	30-May-16	8.20	5.17	n/a	n/a	n/a	6.55
High growth							
Morningstar High Growth Fund	30-May-16	8.10	9.55	n/a	n/a	n/a	8.18
Suncorp Multi-Manager High Growth Fund	30-May-16	12.46	8.78	n/a	n/a	n/a	9.16
Multi-sector specialist							
BlackRock Global Allocation Fund	30-May-16	2.73	11.51	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 2018 (% pa)
		2018	2017	2016	2015	2014	
Single sector investment options							
Cash							
Suncorp Cash Fund	30-May-16	1.62	0.47	n/a	n/a	n/a	1.77
Australian fixed interest							
Suncorp Australian Fixed Interest Fund	30-May-16	2.00	-0.92	n/a	n/a	n/a	1.36
Vanguard Australian Fixed Interest Index Fund	30-May-16	1.93	-1.40	n/a	n/a	n/a	1.08
International fixed interest							
Suncorp Global Fixed Interest Fund	03-Apr-18	0.08	n/a	n/a	n/a	n/a	-0.06
Vanguard International Fixed Interest Index Fund (Hedged)	30-May-16	1.24	-2.58	n/a	n/a	n/a	0.67
Diversified fixed interest							
Macquarie Diversified Fixed Interest Fund	30-May-16	1.47	0.45	n/a	n/a	n/a	1.57
Global credit							
CFS Wholesale Global Credit Income Fund	30-May-16	1.66	4.79	n/a	n/a	n/a	3.39
Australian listed property							
Ironbark Paladin Property Securities Fund	30-May-16	12.88	-5.01	n/a	n/a	n/a	5.21
Suncorp Australian Listed Property Index Fund	30-May-16	10.63	-6.85	n/a	n/a	n/a	2.99
International listed property							
Suncorp International Property Securities Index Fund (Hedged)	28-Jul-16	6.34	n/a	n/a	n/a	n/a	1.40

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 2018 (% pa)
		2018	2017	2016	2015	2014	
Global listed property							
Suncorp Global Property Index Fund	06-Feb-17	6.53	n/a	n/a	n/a	n/a	7.03
Australian shares							
Ausbil Australian Active Equity Fund	30-May-16	14.92	13.39	n/a	n/a	n/a	11.86
Fidelity Australian Equities Fund	30-May-16	13.97	8.64	n/a	n/a	n/a	9.58
Hyperion Australian Growth Companies Fund	30-May-16	13.34	3.16	n/a	n/a	n/a	6.17
Ironbark Karara Australian Shares Fund	30-May-16	11.40	11.55	n/a	n/a	n/a	9.64
Investors Mutual All Industrials Share Fund	30-May-16	3.91	11.86	n/a	n/a	n/a	6.31
Pendal Imputation Fund	30-May-16	11.53	13.74	n/a	n/a	n/a	10.71
Perpetual Wholesale Industrial Fund	30-May-16	6.54	12.10	n/a	n/a	n/a	6.69
Perpetual Wholesale SHARE-PLUS Long-Short Fund	30-May-16	10.12	13.81	n/a	n/a	n/a	9.03
Suncorp Australian Shares Index Fund	27-Jun-16	11.97	12.01	n/a	n/a	n/a	13.41
Suncorp Australian Shares Multi-Manager Fund	30-May-16	12.41	12.03	n/a	n/a	n/a	10.50
Suncorp Australian Shares Value Fund	01-Dec-16	11.01	n/a	n/a	n/a	n/a	14.26
Australian shares - specialist							
Ausbil Australian Emerging Leaders Fund	30-May-16	18.99	9.42	n/a	n/a	n/a	12.33

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 2018 (% pa)
		2018	2017	2016	2015	2014	
Nikko AM Australian Share Income Fund	30-May-16	7.41	17.09	n/a	n/a	n/a	10.02
Perpetual Wholesale Ethical SRI Fund	30-May-16	6.00	12.18	n/a	n/a	n/a	6.62
Perpetual Wholesale Geared Australian Share Fund	30-May-16	18.95	21.94	n/a	n/a	n/a	13.54
Zurich Investments Equity Income Fund	30-May-16	5.04	9.24	n/a	n/a	n/a	6.10
International shares							
Grant Samuel Epoch Global Equity Shareholder Yield (Unhedged) Fund	30-May-16	4.46	3.62	n/a	n/a	n/a	2.83
Platinum International Fund	30-May-16	11.14	18.38	n/a	n/a	n/a	11.90
Suncorp International Shares Index Fund	27-Jun-16	12.65	7.44	n/a	n/a	n/a	12.26
Suncorp International Shares Multi-Manager Fund	30-May-16	18.18	12.78	n/a	n/a	n/a	12.40
Walter Scott Global Equity Fund	30-May-16	15.17	8.75	n/a	n/a	n/a	10.31
International shares - specialist							
Lazard Global Small Cap Fund	30-May-16	17.55	9.26	n/a	n/a	n/a	9.55
Global infrastructure							
Lazard Global Infrastructure Securities Fund	30-May-16	3.23	25.92	n/a	n/a	n/a	12.90

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 for business 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.

Closed investment options (only open to members who are currently invested in these 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 2018 (% pa)
		2018	2017	2016	2015	2014	
Secure							
Suncorp Traditional Capital Guaranteed Fund	04-Dec-16	3.62	n/a	n/a	n/a	n/a	4.16
Conservative							
Suncorp Traditional Conservative Fund	30-May-16	6.17	3.43	n/a	n/a	n/a	4.64
Balanced							
Suncorp Traditional Balanced Fund	30-May-16	8.50	5.44	n/a	n/a	n/a	6.34
Growth							
CFS Wholesale Diversified Fund	27-May-17	9.48	n/a	n/a	n/a	n/a	7.79
Cash							
Suncorp Guaranteed Cash Fund	30-May-16	0.80	-0.23	n/a	n/a	n/a	0.68

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 2018 (% pa)
		2018	2017	2016	2015	2014	
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	5.03	n/a	n/a	n/a	n/a	4.01
Suncorp Lifestage Fund 1940-44	27-May-17	4.85	n/a	n/a	n/a	n/a	3.80
Suncorp Lifestage Fund 1945-49	03-Feb-17	4.56	n/a	n/a	n/a	n/a	5.32
Suncorp Lifestage Fund 1950-54	30-May-16	4.84	2.54	n/a	n/a	n/a	3.82
Suncorp Lifestage Fund 1955-59	30-May-16	5.87	4.49	n/a	n/a	n/a	5.17
Suncorp Lifestage Fund 1960-64	03-Feb-17	6.62	n/a	n/a	n/a	n/a	7.76
Conservative							
Morningstar Conservative Fund	30-May-16	2.75	3.75	n/a	n/a	n/a	3.06
Perpetual Wholesale Conservative Growth Fund	30-Dec-16	4.08	n/a	n/a	n/a	n/a	3.92
Suncorp Universal Conservative Fund	30-May-16	4.46	2.00	n/a	n/a	n/a	3.37
Moderate							
Morningstar Moderate Fund	30-May-16	3.96	5.34	n/a	n/a	n/a	4.24
Balanced							
Morningstar Balanced Fund	30-May-16	5.76	7.32	n/a	n/a	n/a	6.04
Perpetual Wholesale Diversified Growth Fund	30-Jan-17	5.25	n/a	n/a	n/a	n/a	5.92

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 2018 (% pa)
		2018	2017	2016	2015	2014	
Suncorp Universal Balanced Fund	30-May-16	6.37	3.99	n/a	n/a	n/a	5.07
Growth							
BlackRock Tactical Growth Fund	13-Apr-17	9.16	n/a	n/a	n/a	n/a	7.90
Morningstar Growth Fund	30-May-16	7.46	9.11	n/a	n/a	n/a	7.61
Suncorp Multi-Manager Growth Fund	30-May-16	12.99	9.77	n/a	n/a	n/a	9.58
Suncorp Universal Growth Fund	30-May-16	9.25	7.53	n/a	n/a	n/a	7.78
High growth							
Morningstar High Growth Fund	30-May-16	8.94	11.64	n/a	n/a	n/a	9.18
Suncorp Multi-Manager High Growth Fund	30-May-16	14.17	10.67	n/a	n/a	n/a	10.35
Multi-sector specialist							
BlackRock Global Allocation Fund	30-May-16	3.34	13.47	n/a	n/a	n/a	7.46
Single sector investment options							
Cash							
Suncorp Cash Fund	30-May-16	1.87	1.63	n/a	n/a	n/a	2.05
Australian fixed interest							
Suncorp Australian Fixed Interest Fund	11-Jul-16	2.53	n/a	n/a	n/a	n/a	1.11
Vanguard Australian Fixed Interest Index Fund	30-May-16	2.36	-0.45	n/a	n/a	n/a	1.43
International fixed interest							
Suncorp Global Fixed Interest Fund	03-Apr-18	0.22	n/a	n/a	n/a	n/a	0.09
Vanguard International Fixed Interest Index Fund (Hedged)	30-May-16	1.69	-1.77	n/a	n/a	n/a	1.04

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 2018 (% pa)
		2018	2017	2016	2015	2014	
Diversified fixed interest							
Macquarie Dynamic Bond Fund	30-May-16	1.91	1.61	n/a	n/a	n/a	2.08
Global credit							
CFS Wholesale Global Credit Income Fund	30-May-16	2.35	6.43	n/a	n/a	n/a	4.12
Australian listed property							
Ironbark Paladin Property Securities Fund	30-May-16	14.63	-5.07	n/a	n/a	n/a	5.78
Suncorp Australian Listed Property Index Fund	11-Jul-16	12.19	n/a	n/a	n/a	n/a	0.44
International listed property							
Suncorp International Property Securities Index Fund (Hedged)	31-Aug-16	7.16	n/a	n/a	n/a	n/a	2.17
Global listed property							
Suncorp Global Property Index Fund	29-Dec-16	7.73	n/a	n/a	n/a	n/a	6.26
Australian shares							
Ausbil Australian Active Equity Fund	30-May-16	16.97	15.33	n/a	n/a	n/a	13.21
Fidelity Australian Equities Fund	30-May-16	16.11	10.27	n/a	n/a	n/a	10.90
Hyperion Australian Growth Companies Fund	30-May-16	15.68	4.80	n/a	n/a	n/a	7.52
Ironbark Karara Australian Shares Fund	n/a	1.28	n/a	n/a	n/a	n/a	0.33
Investors Mutual All Industrials Share Fund	30-May-16	4.38	14.76	n/a	n/a	n/a	7.37

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 2018 (% pa)
		2018	2017	2016	2015	2014	
Pendal Wholesale Imputation Fund	30-May-16	14.66	17.93	n/a	n/a	n/a	13.70
Perpetual Wholesale All Industrials Fund	30-May-16	8.14	13.71	n/a	n/a	n/a	7.62
Perpetual Wholesale SHARE-PLUS Long-Short Fund	30-May-16	12.44	16.42	n/a	n/a	n/a	10.63
Suncorp Australian Shares Index Fund	13-Jul-16	13.66	n/a	n/a	n/a	n/a	12.84
Suncorp Australian Shares Multi-Manager Fund	30-May-16	14.09	14.50	n/a	n/a	n/a	12.00
Suncorp Australian Shares Value Fund	01-Dec-16	12.59	n/a	n/a	n/a	n/a	15.76
Australian shares - specialist							
Ausbil Australian Emerging Leaders Fund	30-May-16	20.97	10.87	n/a	n/a	n/a	13.51
Nikko AM Australian Share Income Fund	30-May-16	8.94	19.88	n/a	n/a	n/a	11.54
Perpetual Wholesale Ethical SRI Fund	30-May-16	6.96	14.34	n/a	n/a	n/a	7.56
Perpetual Wholesale Geared Australian Share Fund	30-May-16	22.14	24.24	n/a	n/a	n/a	15.11
Zurich Investments Equity Income Fund	30-May-16	5.46	11.48	n/a	n/a	n/a	6.94
International shares							
Grant Samuel Epoch Global Equity Shareholder Yield (Unhedged) Fund	30-May-16	4.74	4.16	n/a	n/a	n/a	2.87
Platinum International Fund	30-May-16	12.55	21.24	n/a	n/a	n/a	13.27

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 2018 (% pa)
		2018	2017	2016	2015	2014	
Suncorp International Shares Index Fund	12-Jul-16	14.20	n/a	n/a	n/a	n/a	11.79
Suncorp International Shares Multi-Manager Fund	30-May-16	20.40	14.76	n/a	n/a	n/a	13.83
Walter Scott Global Equity Fund	30-May-16	17.03	10.15	n/a	n/a	n/a	11.42
International shares - specialist							
Lazard Global Small Cap Fund	30-May-16	19.34	10.74	n/a	n/a	n/a	10.38
Global infrastructure							
Lazard Global Infrastructure Securities Fund	30-May-16	3.40	30.22	n/a	n/a	n/a	14.14

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 Pension

These investment options are only available to Suncorp Brighter Super Pension 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.

Closed 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 2018 (% pa)
		2018	2017	2016	2015	2014	
Secure							
Suncorp Traditional Capital Guaranteed Fund	04-Dec-16	4.16	n/a	n/a	n/a	n/a	4.75
Conservative							
Suncorp Multi-Manager Conservative Fund	30-May-16	7.20	4.88	n/a	n/a	n/a	5.44
Balanced							
Suncorp Multi-Manager Balanced Fund	30-May-16	9.78	6.73	n/a	n/a	n/a	7.13
Australian listed property							
CFS Wholesale Property Securities Fund	27-May-17	9.90	n/a	n/a	n/a	n/a	4.90
Australian shares							
CFS Wholesale Australian Shares Fund	27-May-17	23.18	n/a	n/a	n/a	n/a	19.43

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 2018 (% pa)
		2018	2017	2016	2015	2014	
Lifestage Funds - Super							
Suncorp Lifestage Fund 1934 or prior	09-Apr-13	4.94	3.07	4.45	4.92	4.65	4.64
Suncorp Lifestage Fund 1935-39	15-Aug-13	4.78	2.91	4.31	4.64	n/a	4.32
Suncorp Lifestage Fund 1940-44	04-Feb-13	4.90	2.98	4.17	4.55	4.33	4.39
Suncorp Lifestage Fund 1945-49	16-Jan-13	5.06	2.96	4.23	4.83	4.37	4.52
Suncorp Lifestage Fund 1950-54	31-Dec-12	5.43	3.36	4.34	5.27	4.78	4.87
Suncorp Lifestage Fund 1955-59	11-Dec-12	5.94	3.91	4.57	6.02	5.67	5.44
Suncorp Lifestage Fund 1960-64	16-Jan-13	6.61	4.57	4.83	7.14	6.72	6.19
Suncorp Lifestage Fund 1965-69	24-Dec-12	7.36	5.37	5.05	8.64	8.02	7.13
Suncorp Lifestage Fund 1970-74	08-Jan-13	8.06	6.22	5.27	10.12	9.32	8.02
Suncorp Lifestage Fund 1975-79	21-Jan-13	8.56	6.79	5.42	11.24	10.24	8.67
Suncorp Lifestage Fund 1980-84	18-Dec-12	8.88	7.18	5.35	11.69	10.70	8.98
Suncorp Lifestage Fund 1985-89	21-Dec-12	9.10	7.44	5.35	11.90	10.90	9.16
Suncorp Lifestage Fund 1990-94	09-Jan-13	9.20	7.76	5.37	12.01	11.03	9.27
Suncorp Lifestage Fund 1995-99	18-Dec-12	9.15	7.58	5.43	12.13	11.00	9.28
Suncorp Lifestage Fund 2000-04	10-Feb-14	9.09	7.59	5.37	n/a	n/a	8.86
Conservative							
Morningstar Conservative Fund	30-May-16	2.88	3.99	n/a	n/a	n/a	3.14

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 2018 (% pa)
		2018	2017	2016	2015	2014	
Perpetual Wholesale Conservative Growth Fund	19-Jan-17	3.83	n/a	n/a	n/a	n/a	4.55
Suncorp Universal Conservative Fund	30-May-16	4.03	2.34	n/a	n/a	n/a	3.21
Moderate							
Morningstar Moderate Fund	30-May-16	4.23	5.14	n/a	n/a	n/a	4.20
Balanced							
Morningstar Balanced Fund	30-May-16	5.70	7.23	n/a	n/a	n/a	5.85
Perpetual Wholesale Diversified Growth Fund	28-Dec-16	5.19	n/a	n/a	n/a	n/a	4.58
Suncorp Universal Balanced Fund	30-May-16	5.81	3.97	n/a	n/a	n/a	4.69
Growth							
BlackRock Tactical Growth Fund	16-Jan-17	8.21	n/a	n/a	n/a	n/a	8.41
Morningstar Growth Fund	30-May-16	7.20	8.90	n/a	n/a	n/a	7.25
Suncorp Traditional Growth Fund	30-May-16	11.84	9.44	n/a	n/a	n/a	8.86
Suncorp Universal Growth Fund	30-May-16	8.62	6.64	n/a	n/a	n/a	6.97
High growth							
Morningstar High Growth Fund	30-May-16	8.52	11.07	n/a	n/a	n/a	8.60
Suncorp Multi-Manager High Growth Fund	30-May-16	12.90	10.29	n/a	n/a	n/a	9.59
Multi-sector specialist							
BlackRock Global Allocation Fund	30-May-16	3.13	13.06	n/a	n/a	n/a	7.06

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 2018 (% pa)
		2018	2017	2016	2015	2014	
Single sector investment options							
Cash							
Suncorp Cash Fund	30-May-16	1.46	1.86	n/a	n/a	n/a	1.61
Australian fixed interest							
Suncorp Australian Fixed Interest Fund	30-May-16	2.40	0.45	n/a	n/a	n/a	1.76
Vanguard Australian Fixed Interest Index Fund	30-May-16	2.34	-0.03	n/a	n/a	n/a	1.48
International fixed interest							
Suncorp Global Fixed Interest Fund	03-Apr-18	0.10	n/a	n/a	n/a	n/a	0.02
Vanguard International Fixed Interest Index Fund (Hedged)	30-May-16	1.64	-1.22	n/a	n/a	n/a	1.07
Diversified fixed interest							
Macquarie Dynamic Bond Fund (4)	30-May-16	1.87	1.84	n/a	n/a	n/a	1.97
Global credit							
CFS Wholesale Global Credit Income Fund	30-May-16	2.06	6.24	n/a	n/a	n/a	3.80
Australian listed property							
Ironbark Paladin Property Securities Fund	30-May-16	13.32	-3.69	n/a	n/a	n/a	5.63
Suncorp Australian Listed Property Index Fund	30-May-16	11.07	-5.55	n/a	n/a	n/a	3.40
International listed property							
Suncorp International Property Securities Index Fund (Hedged)	28-Jul-16	6.76	n/a	n/a	n/a	n/a	1.80

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 2018 (% pa)
		2018	2017	2016	2015	2014	
Global listed property							
Suncorp Global Property Index Fund	06-Feb-17	6.95	n/a	n/a	n/a	n/a	7.45
Australian shares							
Ausbil Australian Active Equity Fund	30-May-16	15.37	14.97	n/a	n/a	n/a	12.29
Fidelity Australian Equities Fund	30-May-16	14.42	10.15	n/a	n/a	n/a	10.01
Hyperion Australian Growth Companies Fund	30-May-16	13.78	4.60	n/a	n/a	n/a	6.59
Ironbark Karara Australian Shares Fund	30-May-16	11.84	13.10	n/a	n/a	n/a	10.07
Investors Mutual All Industrials Share Fund	30-May-16	4.31	13.42	n/a	n/a	n/a	6.72
Pendal Wholesale Imputation Fund	30-May-16	11.97	15.32	n/a	n/a	n/a	11.15
Perpetual Wholesale All Industrials Fund	30-May-16	6.95	13.66	n/a	n/a	n/a	7.11
Perpetual Wholesale SHARE-PLUS Long-Short Fund	30-May-16	10.55	15.40	n/a	n/a	n/a	9.46
Suncorp Australian Shares Index Fund	27-Jun-16	12.41	13.57	n/a	n/a	n/a	13.87
Suncorp Australian Shares Multi-Manager Fund	30-May-16	12.85	13.59	n/a	n/a	n/a	10.93
Suncorp Australian Shares Value Fund	01-Dec-16	11.44	n/a	n/a	n/a	n/a	14.70
Australian shares - specialist							
Ausbil Australian Emerging Leaders Fund	30-May-16	19.45	10.94	n/a	n/a	n/a	12.77

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 2018 (% pa)
		2018	2017	2016	2015	2014	
Nikko AM Australian Share Income Fund	30-May-16	7.83	18.72	n/a	n/a	n/a	10.45
Perpetual Wholesale Ethical SRI Fund	30-May-16	6.42	13.73	n/a	n/a	n/a	7.04
Perpetual Wholesale Geared Australian Share Fund	30-May-16	19.41	23.63	n/a	n/a	n/a	13.99
Zurich Investments Equity Income Fund	30-May-16	5.46	10.75	n/a	n/a	n/a	6.52
International shares							
Grant Samuel Epoch Global Equity Shareholder Yield (Unhedged) Fund	30-May-16	4.87	5.07	n/a	n/a	n/a	3.24
Platinum International Fund	30-May-16	11.58	20.02	n/a	n/a	n/a	12.34
Suncorp International Shares Index Fund	27-Jun-16	13.09	8.94	n/a	n/a	n/a	12.72
Suncorp International Shares Multi-Manager Fund	30-May-16	18.64	14.35	n/a	n/a	n/a	12.84
Walter Scott Global Equity Fund	30-May-16	15.62	10.26	n/a	n/a	n/a	10.74
International shares - specialist							
Lazard Global Small Cap Fund	30-May-16	18.01	10.78	n/a	n/a	n/a	9.98
Global infrastructure							
Lazard Global Infrastructure Securities Fund	30-May-16	3.64	27.67	n/a	n/a	n/a	13.34

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.

Closed investment options (only open to members who are currently invested in these 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 2018 (% pa)
		2018	2017	2016	2015	2014	
Secure							
Suncorp Traditional Capital Guaranteed Fund	04-Dec-16	4.03	n/a	n/a	n/a	n/a	4.57
Conservative							
Suncorp Traditional Conservative Fund	30-May-16	6.58	4.87	n/a	n/a	n/a	5.05
Balanced							
Suncorp Traditional Balanced Fund	30-May-16	8.93	6.90	n/a	n/a	n/a	6.75
Growth							
CFS Wholesale Diversified Fund	27-May-17	9.91	n/a	n/a	n/a	n/a	8.48
Cash							
CFS Wholesale Australian Shares Fund	27-May-17	20.91	n/a	n/a	n/a	n/a	18.79

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.

Asset allocation

The following tables provide the asset allocation (%) for each investment option for 2017 and 2018 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 (%)	
	2018	2017	2018	2017	2018	2017
Lifestage Funds Super						
Suncorp Lifestage Fund 1934 or prior	22.57	29.89	28.13	22.03	14.43	15.97
Suncorp Lifestage Fund 1935-39	22.44	30.37	29.36	22.53	14.99	16.28
Suncorp Lifestage Fund 1940-44	18.13	27.18	31.46	23.64	16.11	17.13
Suncorp Lifestage Fund 1945-49	17.95	27.31	30.52	22.92	14.98	16.31
Suncorp Lifestage Fund 1950-54	16.77	25.24	29.17	21.55	14.25	15.39
Suncorp Lifestage Fund 1955-59	13.51	21.92	27.37	19.87	13.38	14.34
Suncorp Lifestage Fund 1960-64	11.75	20.01	23.57	16.52	11.14	11.94
Suncorp Lifestage Fund 1965-69	10.11	17.64	19.11	12.67	8.56	9.21
Suncorp Lifestage Fund 1970-74	8.21	15.38	15.11	9.19	6.18	6.71
Suncorp Lifestage Fund 1975-79	7.27	14.01	12.34	6.57	4.61	4.86
Suncorp Lifestage Fund 1980-84	5.68	12.21	10.77	5.39	3.65	3.97
Suncorp Lifestage Fund 1985-89	5.24	11.48	9.46	4.21	2.96	3.15
Suncorp Lifestage Fund 1990-94	4.92	10.94	8.93	3.74	2.78	2.86
Suncorp Lifestage Fund 1995-99	4.94	10.95	9.16	3.80	3.01	2.99
Suncorp Lifestage Fund 2000-04	4.29	9.89	9.44	4.10	3.29	3.29
Lifestage Funds Pension						
Suncorp Lifestage Fund 1934 or prior	-	29.88	-	22.03	-	15.97
Suncorp Lifestage Fund 1935-39	12.28	41.39	34.41	17.95	19.50	8.82
Suncorp Lifestage Fund 1940-44	12.42	35.64	35.40	22.01	20.11	10.76
Suncorp Lifestage Fund 1945-49	12.71	38.92	38.05	22.40	19.79	11.21
Suncorp Lifestage Fund 1950-54	12.20	36.68	35.50	21.71	19.33	11.00
Suncorp Lifestage Fund 1955-59	10.83	29.11	28.13	19.94	16.84	10.29
Suncorp Lifestage Fund 1960-64	11.75	19.99	23.57	16.52	11.14	11.94
Single sector investment options						
Cash						
Suncorp Cash Fund	100	100	-	-	-	-
Australian fixed interest						
Suncorp Australian Fixed Interest Fund - Super	-	3.45	100	96.47	-	0.08
Suncorp Australian Fixed Interest Fund - Pension	-	2.22	100	97.70	-	0.08

Australian Property (%)		International Property (%)		Australian shares (%)		International shares (%)		Infrastructure (%)	
2018	2017	2018	2017	2018	2017	2018	2017	2018	2017
1.27	1.33	3.51	3.03	12.63	11.41	16.13	15.20	1.32	1.15
1.27	1.30	3.30	2.89	12.24	11.03	15.15	14.48	1.24	1.10
1.47	1.46	3.28	2.91	13.28	11.95	15.05	14.62	1.23	1.11
1.56	1.49	3.50	3.07	14.12	12.36	16.06	15.39	1.31	1.17
1.54	1.56	3.94	3.58	14.75	13.37	18.10	17.94	1.48	1.36
1.64	1.72	4.63	4.23	16.46	15.11	21.27	21.20	1.74	1.61
1.76	1.89	5.56	5.08	18.63	17.17	25.50	25.48	2.08	1.93
1.82	2.02	6.64	6.13	20.76	19.28	30.50	30.72	2.49	2.33
1.89	2.14	7.67	7.10	22.85	21.18	35.22	35.61	2.88	2.70
1.86	2.19	8.39	7.81	23.89	22.41	38.50	39.18	3.14	2.97
1.74	2.12	9.03	8.38	24.31	22.72	41.43	42.02	3.38	3.19
1.67	2.09	9.41	8.76	24.56	23.04	43.18	43.94	3.53	3.33
1.49	1.94	9.69	9.05	24.07	22.61	44.48	45.40	3.63	3.45
1.66	2.09	9.49	8.90	24.63	23.25	43.56	44.63	3.56	3.39
1.48	1.95	9.65	9.08	23.96	22.68	44.28	45.55	3.62	3.46
-	1.33	-	3.03	-	11.41	-	15.20	-	1.15
2.16	2.41	3.26	3.50	13.26	9.84	13.62	14.96	1.52	1.13
2.03	2.35	3.09	3.49	12.56	9.73	12.93	14.89	1.44	1.13
1.65	1.83	2.93	3.10	11.25	8.30	12.25	13.24	1.37	1.00
1.66	1.75	3.36	3.54	12.36	9.03	14.03	15.14	1.57	1.15
1.99	2.35	4.59	4.70	16.27	12.02	19.20	20.08	2.14	1.52
1.76	1.89	5.56	5.08	18.63	17.17	25.50	25.48	2.08	1.93
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-

Investment options	Cash (%)		Australian fixed interest (%)		International fixed interest (%)	
	2018	2017	2018	2017	2018	2017
Property						
Suncorp Global Property Index Fund - Super	2.20	1.68	-	-	-	-
Suncorp Global Property Index Fund - Pension	2.60	2.64	-	-	-	-
Australian shares						
Suncorp Australian Shares Index Fund - Super	-	0.67	-	-	-	-
Suncorp Australian Shares Index Fund - Pension	-	0.67	-	-	-	-
International shares						
Suncorp International Shares Index Fund - Super	-	-	-	-	-	-
Suncorp International Shares Index Fund - Pension	-	-	-	-	-	-

Suncorp Brighter Super and Suncorp Employee Superannuation Plan

Investment options	Cash (%)		Australian fixed interest (%)		International fixed interest (%)	
	2018	2017	2018	2017	2018	2017
Lifestage Funds - Super						
Suncorp Lifestage Fund 1934 or earlier	22.58	29.88	28.13	22.03	14.43	15.97
Suncorp Lifestage Fund 1935 - 1939	22.45	30.39	29.36	22.53	14.99	16.28
Suncorp Lifestage Fund 1940 - 1944	18.12	27.18	31.46	23.64	16.11	17.13
Suncorp Lifestage Fund 1945 - 1949	17.95	27.29	30.52	22.92	14.98	16.31
Suncorp Lifestage Fund 1950 - 1954	16.77	25.25	29.17	21.55	14.25	15.39
Suncorp Lifestage Fund 1955 - 1959	13.51	21.92	27.37	19.87	13.38	14.34
Suncorp Lifestage Fund 1960 - 1964	11.76	19.99	23.57	16.52	11.14	11.94
Suncorp Lifestage Fund 1965 - 1969	10.12	17.64	19.11	12.67	8.56	9.21
Suncorp Lifestage Fund 1970 - 1974	8.20	15.37	15.11	9.19	6.18	6.71
Suncorp Lifestage Fund 1975 - 1979	7.27	14.01	12.34	6.57	4.61	4.86
Suncorp Lifestage Fund 1980 - 1984	5.69	12.21	10.77	5.39	3.65	3.97
Suncorp Lifestage Fund 1985 - 1989	5.23	11.48	9.46	4.21	2.96	3.15
Suncorp Lifestage Fund 1990 - 1994	4.93	10.95	8.93	3.74	2.78	2.86

Australian Property (%)		International Property (%)		Australian shares (%)		International shares (%)		Infrastructure (%)	
2018	2017	2018	2017	2018	2017	2018	2017	2018	2017
12.90	18.68	84.90	79.64	-	-	-	-	-	-
14.2	17.90	83.20	79.46	-	-	-	-	-	-
-	5.13	-	-	100.00	94.20	-	-	-	-
-	5.13	-	-	100.00	94.20	-	-	-	-
-	-	-	-	-	-	100.00	100	-	-
-	-	-	-	-	-	100.00	100	-	-

Australian Property (%)		International Property (%)		Australian shares (%)		International shares (%)		Infrastructure (%)		Other (%)	
2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017
1.27	1.33	3.51	3.03	12.63	11.41	16.13	15.20	1.32	1.15	-	-
1.27	1.30	3.30	2.89	12.24	11.03	15.15	14.48	1.24	1.10	-	-
1.47	1.46	3.28	2.91	13.28	11.95	15.05	14.62	1.23	1.11	-	-
1.56	1.49	3.50	3.07	14.12	12.36	16.06	15.39	1.31	1.17	-	-
1.54	1.56	3.94	3.58	14.75	13.37	18.10	17.94	1.48	1.36	-	-
1.64	1.72	4.63	4.23	16.46	15.11	21.27	21.20	1.74	1.61	-	-
1.76	1.89	5.56	5.08	18.63	17.17	25.50	25.48	2.08	1.93	-	-
1.82	2.02	6.64	6.13	20.76	19.28	30.50	30.72	2.49	2.33	-	-
1.89	2.14	7.67	7.10	22.85	21.18	35.22	35.61	2.88	2.70	-	-
1.86	2.19	8.39	7.81	23.89	22.41	38.50	39.18	3.14	2.97	-	-
1.74	2.12	9.03	8.38	24.31	22.72	41.43	42.02	3.38	3.19	-	-
1.67	2.09	9.41	8.76	24.56	23.04	43.18	43.94	3.53	3.33	-	-
1.49	1.94	9.69	9.05	24.07	22.61	44.48	45.40	3.63	3.45	-	-

Investment options	Cash (%)		Australian fixed interest (%)		International fixed interest (%)	
	2018	2017	2018	2017	2018	2017
Suncorp Lifestage Fund 1995 - 1999	4.93	10.95	9.16	3.80	3.01	2.99
Suncorp Lifestage Fund 2000 - 2004	4.28	9.89	9.44	4.10	3.29	3.29
Lifestage Funds - Pension						
Suncorp Lifestage Fund 1934 or earlier	22.58	29.88	28.13	22.03	14.43	15.97
Suncorp Lifestage Fund 1935 - 1939	12.27	41.39	34.41	17.95	19.50	8.82
Suncorp Lifestage Fund 1940 - 1944	12.44	35.64	35.40	22.01	20.11	10.76
Suncorp Lifestage Fund 1945 - 1949	12.71	38.92	38.05	22.40	19.79	11.21
Suncorp Lifestage Fund 1950 - 1954	12.19	36.68	35.50	21.71	19.33	11.00
Suncorp Lifestage Fund 1955 - 1959	10.84	29.11	28.13	19.94	16.84	10.29
Suncorp Lifestage Fund 1960 - 1964	11.76	19.99	23.57	16.52	11.14	11.94
Conservative						
Morningstar Conservative Fund	40.18	39.63	22.89	23.74	23.32	22.79
Perpetual Wholesale Conservative Growth Fund	30.24	24.13	39.14	44.11	2.80	4.59
Suncorp Universal Conservative Fund - Super	12.75	37.51	47.52	23.27	15.87	16.47
Suncorp Universal Conservative Fund - Pension	13.34	43.72	40.46	22.06	18.78	10.52
Moderate						
Morningstar Moderate Fund	29.42	26.99	19.56	21.02	19.92	19.99
Balanced						
Morningstar Balanced Fund	15.50	18.85	16.11	15.19	16.41	14.58
Perpetual Wholesale Diversified Growth Fund	29.03	20.33	25.05	32.04	1.10	3.23
Suncorp Universal Balanced Fund - Super	9.51	22.66	32.98	20.49	13.90	14.50
Suncorp Universal Balanced Fund - Pension	10.57	27.74	26.56	19.17	16.57	9.15
Growth						
BlackRock Tactical Growth Fund	7.00	7.00	14.00	14.00	7.00	7.00
Morningstar Growth Fund	9.44	9.34	9.44	10.44	9.61	10.02
Suncorp Multi-Manager Growth Fund - Super	9.72	10.54	5.94	5.73	3.82	3.32
Suncorp Multi-Manager Growth Fund - Pension	11.38	13.78	2.83	18.31	3.42	6.40
Suncorp Universal Growth Fund - Super	6.01	14.87	14.32	6.74	4.45	4.77
Suncorp Universal Growth Fund - Pension	7.80	15.60	11.49	6.05	6.44	2.89
High growth						
Morningstar High Growth Fund	9.34	8.19	-	-	1.90	1.82
Suncorp Multi-Manager High Growth Fund - Super	8.83	8.94	3.39	3.11	-	-

Australian Property (%)		International Property (%)		Australian shares (%)		International shares (%)		Infrastructure (%)		Other (%)	
2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017
1.66	2.09	9.49	8.90	24.63	23.25	43.56	44.63	3.56	3.39	-	-
1.48	1.95	9.65	9.08	23.96	22.68	44.28	45.55	3.62	3.46	-	-
1.27	1.33	3.51	3.03	12.63	11.41	16.13	15.20	1.32	1.15	-	-
2.16	2.41	3.26	3.50	13.26	9.84	13.62	14.96	1.52	1.13	-	-
2.03	2.35	3.09	3.49	12.56	9.73	12.93	14.89	1.44	1.13	-	-
1.65	1.83	2.93	3.10	11.25	8.30	12.25	13.24	1.37	1.00	-	-
1.66	1.75	3.36	3.54	12.36	9.03	14.03	15.14	1.57	1.15	-	-
1.99	2.35	4.59	4.70	16.27	12.02	19.20	20.08	2.14	1.52	-	-
1.76	1.89	5.56	5.08	18.63	17.17	25.50	25.48	2.08	1.93	-	-
0.11	-	0.86	0.83	4.40	4.52	7.76	7.99	0.48	0.50	-	-
1.23	2.57	0.28	0.20	9.19	9.43	11.11	10.51	-	-	2.12	4.46
0.90	0.94	2.38	2.15	8.75	8.04	10.94	10.80	0.89	0.82	-	-
1.49	1.51	2.75	2.70	10.42	7.11	11.48	11.51	1.28	0.87	-	-
0.22	-	1.71	1.05	8.74	8.92	15.44	17.27	0.96	0.72	-	4.04
0.39	-	2.95	2.77	15.09	15.00	26.65	26.50	1.66	1.64	-	5.47
1.41	2.81	0.47	0.37	17.73	16.19	19.74	20.79	-	-	2.08	4.24
1.18	1.34	4.74	4.35	14.17	13.17	21.74	21.83	1.78	1.66	-	-
1.70	1.71	4.97	5.34	16.55	12.36	20.76	22.80	2.32	1.73	-	-
6.00	6.00	2.00	2.00	35.00	35.00	29.00	29.00	-	-	-	-
0.55	-	4.19	3.87	21.41	20.94	37.81	37.00	2.36	2.29	-	6.10
2.76	3.63	3.06	3.79	31.19	31.42	35.46	34.52	-	-	-	7.05
2.70	3.42	2.73	5.45	31.61	23.62	36.98	22.46	-	-	-	6.56
1.59	1.95	8.54	7.90	22.70	21.15	39.19	39.61	3.20	3.01	-	-
2.08	1.94	8.23	9.48	25.72	20.47	34.40	40.50	3.84	3.07	-	-
0.71	-	5.40	5.12	27.63	27.72	48.80	48.98	3.05	3.04	-	5.13
2.88	3.86	3.91	4.78	34.36	34.11	38.97	39.70	-	-	-	5.50

Investment options	Cash (%)		Australian fixed interest (%)		International fixed interest (%)	
	2018	2017	2018	2017	2018	2017
Suncorp Multi-Manager High Growth Fund - Pension	5.79	7.30	2.84	3.73	-	-
Multi-sector specialist						
BlackRock Global Allocation Fund	12.82	12.83	0.43	1.60	27.12	29.39
Single sector investment options						
Cash						
Suncorp Cash Fund	100.00	100.00	-	-	-	-
Australian fixed interest						
Suncorp Australian Fixed Interest Fund - Super	2.77	3.45	97.23	96.47	-	0.08
Suncorp Australian Fixed Interest Fund - Pension	2.98	2.22	97.02	97.70	-	0.08
Vanguard Australian Fixed Interest Index Fund	-	-	100.00	100.00	-	-
International fixed interest						
Suncorp Global Fixed Interest Fund	12.55	-	0.67	-	86.78	-
Vanguard International Fixed Interest Index Fund (Hedged)	-	-	1.23	1.38	98.77	98.62
Diversified fixed interest						
Macquarie Dynamic Bond Fund	-	-	45.10	52.90	54.90	47.10
Global credit						
CFS Wholesale Global Credit Income Fund	11.92	5.72	11.18	13.29	76.90	80.99
Australian listed property						
Ironbark Paladin Property Securities Fund	0.96	1.02	-	-	-	-
Suncorp Australian Listed Property Index Fund - Super	0.24	0.94	-	-	-	-
Suncorp Australian Listed Property Index Fund - Pension	0.92	0.94	-	-	-	-
International listed property						
Suncorp International Property Securities Index Fund (Hedged)	0.73	-	-	-	-	-
Global listed property						
Suncorp Global Property Index Fund - Super	2.24	1.68	-	-	-	-
Suncorp Global Property Index Fund - Pension	2.60	2.64	-	-	-	-
Australian shares						
Ausbil Australian Active Equity Fund	0.77	1.14	-	-	-	-
Fidelity Australian Equities Fund	2.43	3.00	-	-	-	-
Hyperion Australian Growth Companies Fund	5.95	5.01	-	-	-	-

Australian Property (%)		International Property (%)		Australian shares (%)		International shares (%)		Infrastructure (%)		Other (%)	
2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017
3.42	4.28	3.47	4.43	35.73	33.91	40.61	39.88	-	-	-	6.47
-	-	-	-	-	0.02	59.63	56.16	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
99.04	98.98	-	-	-	-	-	-	-	-	-	-
99.76	99.06	-	-	-	-	-	-	-	-	-	-
99.08	99.06	-	-	-	-	-	-	-	-	-	-
11.56	-	87.71	100.00	-	-	-	-	-	-	-	-
12.91	18.68	84.85	79.64	-	-	-	-	-	-	-	-
14.17	17.90	83.23	79.46	-	-	-	-	-	-	-	-
-	-	-	-	99.23	98.86	-	-	-	-	-	-
-	-	-	-	97.57	97.00	-	-	-	-	-	-
-	-	-	-	94.05	94.99	-	-	-	-	-	-

Investment options	Cash (%)		Australian fixed interest (%)		International fixed interest (%)	
	2018	2017	2018	2017	2018	2017
Ironbark Karara Australian Shares Fund	3.19	4.69	-	-	-	-
Investors Mutual Industrial Share Fund	12.62	8.79	-	-	-	-
Pendal Wholesale Imputation Fund	2.32	2.32	-	-	-	-
Perpetual Wholesale Industrial Fund	5.81	5.68	-	-	-	-
Perpetual Wholesale SHARE-PLUS Long-Short Fund	12.97	19.07	-	-	-	-
Suncorp Australian Shares Multi-Manager Fund - Super	0.08	1.35	-	-	-	-
Suncorp Australian Shares Multi-Manager Fund - Pension	0.56	1.22	-	-	-	-
Suncorp Australian Shares Index Fund - Super	0.66	0.67	-	-	-	-
Suncorp Australian Shares Index Fund - Pension	0.16	0.67	-	-	-	-
Suncorp Australian Shares Value Fund - Super	2.91	4.81	-	-	-	-
Suncorp Australian Shares Value Fund - Pension	0.50	4.40	-	-	-	-
Australian shares - specialist						
Ausbil Australian Emerging Leaders Fund	3.55	1.90	-	-	-	-
Nikko AM Australian Share Income Fund	4.47	3.03	-	-	-	-
Perpetual Wholesale Ethical SRI Fund	9.72	8.66	-	-	-	-
Perpetual Wholesale Geared Australian Share Fund	-	-	-	-	-	-
Zurich Investments Equity Income Fund	14.99	5.60	-	-	-	-
International shares						
Grant Samuel Epoch Global Equity Shareholder Yield (Unhedged) Fund	-	2.89	-	-	-	-
Platinum International Fund	13.33	9.30	-	-	-	-
Suncorp International Shares Index Fund - Super	-	-	-	-	-	-
Suncorp International Shares Index Fund - Pension	-	-	-	-	-	-
Suncorp International Shares Multi-Manager Fund - Super	4.37	2.84	-	-	-	-
Suncorp International Shares Multi-Manager Fund - Pension	0.50	2.70	-	-	-	-
Walter Scott Global Equity Fund	2.04	1.85	-	-	-	-
International shares - specialist						
Lazard Global Small Cap Fund	1.95	3.56	-	-	-	-
CFS Global Resources Fund	2.80	2.03	-	-	-	-
Global infrastructure						
Lazard Global Infrastructure Securities Fund	1.75	-	-	-	-	-

Australian Property (%)		International Property (%)		Australian shares (%)		International shares (%)		Infrastructure (%)		Other (%)	
2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017
0.43	-	-	-	94.13	95.31	2.25	-	-	-	-	-
3.98	-	-	-	83.40	91.21	-	-	-	-	-	-
-	-	-	-	-	97.68	-	-	-	-	-	-
2.98	4.08	-	-	83.14	86.11	8.07	4.13	-	-	-	-
4.21	6.45	0.38	0.49	68.23	66.19	14.21	7.80	-	-	-	-
-	4.61	-	-	99.92	94.04	-	-	-	-	-	-
2.31	4.62	-	-	97.13	94.16	-	-	-	-	-	-
5.74	5.13	-	-	93.60	94.20	-	-	-	-	-	-
-	5.13	-	-	99.84	94.20	-	-	-	-	-	-
1.60	3.95	-	-	95.49	91.24	-	-	-	-	-	-
-	3.97	-	-	99.50	91.63	-	-	-	-	-	-
-	-	-	-	96.45	98.10	-	-	-	-	-	-
2.03	5.34	-	-	93.50	91.63	-	-	-	-	-	-
2.49	5.46	-	-	82.30	85.88	5.49	-	-	-	-	-
1.64	2.12	-	-	92.47	95.31	5.89	2.57	-	-	-	-
7.60	8.58	-	-	75.05	84.30	2.36	1.52	-	-	-	-
-	-	-	-	2.79	2.38	97.21	94.73	-	-	-	-
-	-	-	-	0.40	0.03	86.27	90.67	-	-	-	-
-	-	-	-	-	-	100.00	100.00	-	-	-	-
-	-	-	-	-	-	100.00	100.00	-	-	-	-
-	-	-	-	-	-	95.63	97.16	-	-	-	-
-	-	-	-	-	-	99.50	97.30	-	-	-	-
-	-	-	-	-	-	97.96	98.15	-	-	-	-
-	-	-	-	3.95	3.14	94.10	93.30	-	-	-	-
-	-	-	-	19.91	18.44	77.29	79.53	-	-	-	-
-	-	-	-	9.42	-	-	-	88.83	100.00	-	-

Closed investment options

Investment options (only open to members who are currently invested in these options)	Cash (%)		Australian fixed interest (%)		International fixed interest (%)		Australian listed property (%)
	2018	2017	2018	2017	2018	2017	2018
Secure							
Suncorp Traditional Capital Guaranteed Fund - Super	59.20	64.99	10.08	9.96	6.53	-	3.65
Suncorp Traditional Capital Guaranteed Fund - Pension	59.57	63.87	9.88	9.97	4.45	-	5.21
Conservative							
Suncorp Multi-Manager Conservative Fund - Super	14.58	14.77	31.01	33.92	16.66	14.14	3.03
Suncorp Multi-Manager Conservative Fund - Pension	29.69	14.99	15.34	33.89	16.58	13.99	3.52
Balanced							
Suncorp Multi-Manager Balanced Fund - Super	18.40	18.66	12.49	12.39	6.46	5.49	1.63
Suncorp Multi-Manager Balanced Fund - Pension	19.41	12.24	10.61	4.01	6.52	3.10	0.20
Growth							
CFS Wholesale Diversified Fund	7.46	5.38	16.72	19.83	12.28	5.53	0.33
Cash							
Suncorp Guaranteed Cash Fund	100.00	100.00	-	-	-	-	-
Australian listed property							
CFS Wholesale Property Securities Fund	2.64	0.92	-	-	-	-	93.17
Australian shares							
CFS Wholesale Australian Shares Fund	2.44	1.96	-	-	-	-	-

-/- there was no allocation to this sector.

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n Property (%)	International Property (%)		Australian shares (%)		International shares (%)		Infrastructure (%)		Other (%)	
	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017
3.15	-	-	3.09	4.06	3.39	5.05	-	6.94	-	5.85
3.50	-	-	0.09	4.95	0.09	4.82	-	6.78	-	6.11
2.88	-	-	16.98	17.50	17.74	16.45	-	-	-	0.34
2.84	-	-	16.65	16.99	18.22	16.97	-	-	-	0.33
1.41	2.76	2.21	24.20	20.79	25.14	23.94	-	14.98	-	0.13
3.75	4.66	3.95	24.39	31.23	26.13	35.84	-	5.81	-	0.07
0.43	4.66	4.77	32.42	31.72	26.13	32.34	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
99.08	4.19	-	-	-	-	-	-	-	-	-
-	-	-	97.56	98.04	-	-	-	-	-	-

Current investment managers

Brighter Super and Suncorp Employee Superannuation Plan (SESP)

The investment managers as at 30 June 2018 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 2018 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.

For example, the cost of maintaining the Fund fluctuates on an annual basis due to the need to update systems, policies and processes to reflect changes to legislation or industry best practice. Properly incurred implementation costs for these types of projects may be paid from this excess. The total amount paid in the year ended 30 June 2018 was \$8.6m.

SPSL has entered into a services agreement with Suncorp Life, under which Suncorp Life, as a Fund administrator, may apply to SPSL for reimbursement of expenses SPSL has properly incurred in providing additional services to the Fund for the benefit of certain members. If SPSL approves the application, the reimbursement may be paid from the excess. The Trustee may consider applications for FY 17/18 additional services by 30 June 2019.

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.

In FY17/18 2,105 exited members were owed less than \$20. In line with SPSL's compensation policy, an amount of \$13,733 was moved to the Fund reserves.

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.

If you do need to make a complaint, we will try and resolve it to your satisfaction as quickly as possible.

However, if you are not satisfied with how it has been handled, or if we don't respond within the required time, you can take your complaint to the Australian Financial Complaints Authority (AFCA):

- Online: www.afca.org.au
- Email: info@afca.org.au
- Phone: 1800 931 678 (free call)
- Mail: Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001

AFCA provides fair and independent financial services complaint resolution that is free to Fund members.

Time limits may apply to complain to AFCA, so you should act quickly. Please consult the AFCA website, or call them, to find out if or when the time limit relevant to your circumstances expires and whether they can hear your complaint. AFCA can also let you know how long we have to respond to your complaint.

[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 74.

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 receive a lapse notice in sufficient time to contribute to your account and continue your insurance cover. If you don't pay by the date we specify, your insurance cover will be cancelled and your super account will be closed.

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 264
Melbourne VIC 3001

Phone: 1800 677 306

[Get involved \(Suncorp Brighter Super for business, Everyday Super for business and Suncorp Employee Superannuation Plan employee members only\)](#)

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 Suncorp policy committee guide on our website or by calling us. You can find out whether your employer plan has a policy committee and its details by logging into your online account, or 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. APRA may update or introduce new standards from time to time. If it does, the Trustee will implement any changes to the new standards as required.

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. For the year ending 30 June 2018, this levy was 0.009%. For the year ending 30 June 2019, this levy should be no more than 0.007%. As the APRA levy is an expense of the Fund any variation to the APRA levy may 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 may be 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 'Employers' 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 2018.

	2018 \$'000	2017 \$'000	2016 \$'000
Balance at beginning of the financial year	2,482	955	1,193
Profit/(loss) for the financial year	20,861	1,527	(238)
Balance at end of the financial year	23,343	2,482	955

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 2018, 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 2018. 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

Statement of Financial Position as at 30 June	2018 \$'000	2017 \$'000
Assets		
Cash and cash equivalents	73,607	74,451
Investment securities	6,883,759	6,760,495
Investments receivables	6,575	7,258
Trust distribution receivables	96,222	69,716
Other income receivables	1,411	2,626
Current tax receivables	-	7,844
Deferred tax assets	-	6,297
Total assets	7,061,574	6,928,687
Liabilities		
Benefits payable	9,026	1,215
Investments payable	6,314	4,423
Administration fees payable	32,922	32,904
Other payables	2,557	4,510
Current tax liabilities	2,290	-
Deferred tax liabilities	7,963	-
Total liabilities excluding member benefits	61,072	43,052
Net assets available for member benefits	7,000,502	6,885,635
Member liabilities		
Allocated to members	6,975,470	6,878,487
Unallocated to members	1,689	4,666
Total member liabilities	6,977,159	6,883,153
Total net assets	23,343	2,482
Equity		
General expense and tax reserve	23,343	2,482
Total equity	23,343	2,482

Suncorp Master Trust

Income Statement for the year ended 30 June	2018 \$'000	2017 \$'000
Revenue		
Interest income on:		
- financial assets not at fair value through profit or loss	1,826	1,940
Trust distributions and dividend income	367,217	375,938
Net gains on financial assets at fair value through profit or loss	208,412	146,515
Total investment income	577,455	524,393
Other income	3,386	1,165
Total revenue	580,841	525,558
Expenses		
Investment expenses	(16,919)	(22,534)
Administration expenses	(50,669)	(69,582)
Trustee fee and reimbursements	(8,648)	-
Other operating expenses	(672)	(677)
Total expenses	(76,908)	(92,793)
Profit before tax and allocation to members	503,933	432,765
Net benefits allocated to defined contribution member accounts	(460,963)	(430,438)
Profit before tax	42,970	2,327
Income tax expense	(22,109)	(800)
Profit for the financial year	20,861	1,527

Statement of changes in member benefits for the financial year ended 30 June	2018 \$'000	2017 \$'000
Balance at the beginning of the financial year	6,883,153	6,793,724
Employer contributions	338,391	340,436
Members' contributions	83,957	116,614
Transfer from other funds	276,646	341,882
Other contributions	4,843	2,853
Total contributions before contributions tax	<u>703,837</u>	<u>801,785</u>
Contributions tax	<u>(53,283)</u>	<u>(52,607)</u>
Total contributions net of contributions tax	<u>650,554</u>	<u>749,178</u>
Benefits paid or payable	(957,774)	(1,026,921)
Group life insurance expenses	(149,529)	(153,559)
Income tax on group life insurance expenses	22,429	23,034
Group life insurance benefits	67,363	67,259
Net benefits allocated to defined contribution member accounts, comprising:		
– investment income and other revenue	578,349	524,772
– administration and other expenses	<u>(117,386)</u>	<u>(94,334)</u>
Net benefits allocated to defined contribution member accounts	<u>460,963</u>	<u>430,438</u>
Balance at the end of the financial year	<u>6,977,159</u>	<u>6,883,153</u>

How to contact us

Suncorp Everyday Super members



Suncorp Everyday Super

GPO Box 2585
Brisbane QLD 4001



1800 191 517



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suncorp.com.au**



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