

Suncorp Brighter Super<sup>®</sup>  
Suncorp Everyday Super<sup>®</sup>  
Suncorp Employee  
Superannuation Plan

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Annual Report for the year ended  
30 June 2020

## Important disclosure

Suncorp Portfolio Services Limited (Trustee) (ABN 61 063 427 958, AFSL 237905, RSE Licence No L0002059) is a related body corporate of Suncorp Group Limited (Suncorp) (ABN 66 145 290 124) and trustee of the Suncorp Master Trust (the Fund). The obligations of the Trustee are not guaranteed by any other company within the Suncorp Group. Except as otherwise stated, Suncorp and its subsidiaries do not guarantee the repayment of capital invested in or the investment performance of this product. Your Suncorp super 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 30 October 2020.

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).

This Annual Report incorporates the following products which are part of the Suncorp Master Trust (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 primarily provided by the insurer under 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 ‘Asteron’ mean Asteron Life & Superannuation Limited (ALSL)
- ‘adviser’ means a qualified financial adviser or your plan’s adviser for employer-sponsored members
- ‘Fund’ means Suncorp Master Trust
- ‘Suncorp Group’ means Suncorp and its related companies
- ‘you’, ‘your’ and ‘member’ mean a member of one of the Suncorp super products listed above.
- ‘business day’ means a business day other than a Saturday, Sunday or public holiday in Sydney.

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# Your 2019/20 Annual Report

Dear members,

Welcome to the Annual Report for the 2019/20 financial year.

What a year it's been. From trade wars and Brexit, to the summer bushfires and the global COVID-19 pandemic, the challenges to our way of life, our communities and our economy have never been greater.

During this unprecedented year we have remained focused on helping our members navigate these hardships while aiming to provide good value and strong support.

In a year of heightened sharemarket volatility, the Suncorp Multi-Manager Growth Fund ended 2019/20 as a top performing investment option as ranked by SuperRatings, delivering a 3.8% annualised return over the 12 months to 30 June 2020<sup>1</sup>. This was a sound outcome in such uncertain times for our members invested in the option.

In a year when over 2.4 million<sup>2</sup> Australians applied for early release of their super on compassionate grounds, we processed nearly 13,000 requests and paid 92% of claims in 5 days. This was a welcome relief for many struggling to make ends meet.

Finally, in a year where some are feeling concerned about their future and their retirement savings, we implemented significant regulatory reforms to help protect smaller account balances from erosion by fees. This outcome will greatly support the many new members starting their retirement journey with us.

As we turn our minds to the year ahead, it's important to remember that super could be your most tax-effective long-term investment and main source of income for when you stop working full time. And, even if you had to draw on it, or you saw it grow less than you would have hoped in these unprecedented times, it could be built again. For our part, we are here to help you do that through our continued aim to provide sound long-term returns, transparent fees and caring service.

Thank you for trusting us with your super. We look forward to growing with you in the year ahead.

Yours sincerely,



Jennifer McSpadden  
Executive Manager  
Member Proposition and Innovation

1. Based on SuperRatings Fund Crediting Rate Survey SR50 results for Balanced Index (60 -76) super investment fund annualised returns over 1 year to 30 June 2020. Past performance is not a reliable indicator of future performance. The return is calculated net of taxes and fees such as the investment fee, investment performance fee and applicable indirect costs and gross of administration fees. This has been done for comparative purposes with the SuperRatings indices. When calculating investment performance, contributions taxes, withdrawal fee and any discretionary ongoing fees such as insurance fees and personal advice fees or other arrangements you may have in place with your adviser are not taken into account.

The Growth Fund is an investment option available in Brighter Super and SESP. It is high growth and has a high risk of negative annual returns over any 20-year period. The recommended minimum length of time to invest in it is 10 years. Before making any decision to invest or switch into any investment option including the Growth Fund, please read the PDS and Product Guide and consider other product or option features eg fees and insurance.

2. [www.apra.gov.au/covid-19-early-release-scheme-issue-10](http://www.apra.gov.au/covid-19-early-release-scheme-issue-10)

## Coronavirus (COVID-19)

The COVID-19 pandemic has had a huge impact during 2020 and is causing a great deal of social and economic uncertainty. The situation is extremely dynamic, changing seemingly daily and the long-term impacts are still unknown.

Global equity markets fell significantly at the outset of COVID-19 and have since suffered considerable volatility, but quick action by central banks and policy easing and other fiscal measures by governments eased the overall tension within the markets and have to some degree cushioned their fall. It is universally agreed that the second stage of economic recovery will depend largely on the availability of a sustainable medical solution and a return to pre-pandemic levels may not be seen until 2021 or beyond.

Throughout this difficult time we have enhanced our already strong member focus to support members to the highest levels possible and we will maintain this focus into the future. We have continued our active monitoring of the Fund's investment options to ensure that appropriate measures have been taken to minimise potential losses whilst at the same time continuing to explore avenues and opportunities for growth. We have endeavoured to maintain our service levels for the processing of transactions and prioritised the payment of early release and other cash payments to members to assist them during this pandemic.

It is important to remember that super is a long-term investment and that volatility in the markets, such as that which we are currently experiencing, generally takes place in the short term.

Each of our individual investment options is assigned an investment risk rating and is outlined in our guide for understanding investment risk and within the Product Guide relevant to your product. This guide also provides an expectation of the number of negative annual returns over any 20-year period. This can be used to consider the level of risk you're comfortable with. We recommend seeking professional financial advice before making any investment decisions.

You can monitor and manage your investment strategy anytime in your online account, which can be accessed here.

## Important changes to super

There were several key changes to super that occurred during the year and these are outlined below.

Further information can be found in the Product Disclosure Statement (PDS) and Product Guide relevant to your product, which can be found here for Everyday Super and Brighter Super members and here for SESP members.

### Protecting Your Super

From 1 July 2019, the Federal Government introduced new laws called Protecting Your Super (PYS), designed to protect your superannuation savings from unnecessary erosion by insurance and administration fees.

Under PYS rules, trustees are required to cancel your existing insurance cover if your account has not received any contributions or rollovers for a continuous period of 16 months, unless you elect to retain your insurance cover. If your account has not received any contributions or rollovers for 9, 12, and 15 continuous months, we will write to you at each of these intervals to provide advance warning of the pending insurance cancellation, and provide information on how you can retain your cover if you want. You can check the status of your insurance at any time via your online account.

The PYS rules also require us to identify and transfer inactive member account balances less than \$6,000 to the Australian Taxation Office (ATO) twice annually by 30 April (for the six months ended 31 December) and by 31 October (for the six months ended 30 June). The ATO will then use its data matching functionality to identify active super accounts that you hold and transfer your low balance amount into one of these accounts. You also have the ability to nominate to retain your low balance amount within the Fund should you wish to do so.

Caps on fees for low balance member accounts were also introduced under PYS. If your account balance is less than \$6,000 at the end of each financial year, or if you leave during the year, the total combined amount of administration fees, investment fees and indirect costs charged to you is capped at 3% of the account balance. Any amount charged in excess of that cap must be refunded.



The final measure introduced under PYS was the abolishment of exit fees, allowing you to transfer from super funds without incurring any penalty or exit fee. Suncorp Brighter Super, Suncorp Everyday Super and SESP did not charge exit fees, so there is no impact from this particular measure.

### Putting Members' Interests First

From 1 April 2020, the Federal Government introduced new laws called Putting Members' Interests First (PMIF), designed to further protect your superannuation savings from unnecessary erosion by insurance fees.

Under PMIF rules, we were required to cancel your existing automatic insurance cover if your account balance remained below \$6,000 from 1 November 2019 through to 31 March 2020 (i.e. your balance never reached \$6,000 at any time in this period), unless you elected to retain your insurance cover. If you were impacted by these new rules, and joined prior to 1 April 2020, we wrote to you to warn of the potential insurance cancellation, and provide information on how you could avoid this cancellation. We also wrote to you to confirm if your insurance cover had been cancelled under these rules.

Also under PMIF rules, if you are a new member joining on or after 1 April 2020, we are required to apply additional eligibility criteria so as to restrict provision of automatic insurance cover to you until you reach 25 years of age and have a superannuation account balance of \$6,000 or more, unless you elect to opt in to receive insurance cover before both of these new criteria are satisfied.

Further information can be found in our PMIF fact sheet which can be found [here](#).

### Superannuation Guarantee (SG) Amnesty

In 2020 the federal government introduced an amnesty for employers which allowed them the ability to remediate any earlier non-compliance in remitting SG contributions. The amnesty ran for six months and ended on 7 September 2020.

Under the terms of the amnesty, employers were able to remit unpaid contributions for their employees for the period 1 July 1992 to 31 March 2018 without the normal penalties being applied, and with the ability to claim a tax deduction for the payments they contributed by 7 September 2020.

## Removal of the ability to use salary sacrifice contributions to meet SG obligations

With effect from 1 January 2020, salary sacrifice contributions could no longer be used to reduce employers' SG obligations, irrespective of the amount of salary sacrifice contributions an employer was contributing. This means that, from this date, the amount of any salary sacrifice contributions made do not count towards your employer meeting their SG obligations in respect of you.

## Work Test applies from age 67

The superannuation work test requires you to have been gainfully employed before a super fund will be able to accept your personal non-concessional or non-mandated super contributions. Gainfully employed is defined as working at least 40 hours in a period of 30 consecutive days during the financial year in which you wish to make your personal non-concessional or non-mandated super contributions.

Up until 30 June 2020, if you were aged 65 or older the work test applied to you. With effect from 1 July 2020 the work test now applies to members aged 67 or over.

The work test does not apply to Downsizer or mandated super contributions such as Superannuation Guarantee and Award contributions.

## Work Test exemption

As part of the measures introduced by the Federal Government on 1 July 2019, a work test exemption was also introduced. The work test exemption allows those aged 67-74 to make personal non-concessional and non-mandated super contributions in the first financial year after they last met the work test without having to meet the work test again. To meet the work test exemption:

- you must have met the work test in the financial year preceding the year in which you wish to utilise the exemption to contribute,
- your balance as at the end of the preceding financial year must have been less than \$300,000; and
- you must have not previously used the work test exemption.

## Spouse contributions can now be made for receiving spouses aged 74 or younger

Spouse contributions are non-concessional contributions you make into your spouse's super account.

Prior to 1 July 2020, you could make these contributions if your spouse was aged under 70. With effect from 1 July 2020, this age limit has now been increased to under age 75.

Apart from meeting this age criteria, to make a spouse contribution, your spouse must:

- not have exceeded their non-concessional contribution cap in the financial year you contribute to their account,
- have a total super balance of less than \$1.6 million on the 30 June immediately prior to you making the contribution; and
- have met the work test or work test exemption in the financial year you contribute to their account.

## Temporary halving of minimum pension drawdown rates for account based pensions for 2019/20 and 2020/21

Given the financial impacts of COVID-19 and the significant reduction in member balances, the Federal Government announced in March 2020 that it would halve the minimum pension drawdown rates for account based pensions for 2019/20 and 2020/21. The usual and temporary minimum rates for these years are shown below:

Age	Default minimum drawdown rates (%)	Reduced rates by 50 percent for the 2019-2020 and 2020-2021 income years (%)
Under 65	4	2
65-74	5	2.5
75-79	6	3
80-84	7	3.5
85-89	9	4.5
90-94	11	5.5
95 or more	14	7

If you had previously asked to be paid the minimum drawdown rate, for 2020/21 you will automatically receive the temporarily halved minimum rate.

### Cessation of anti-detriment payments

An anti-detriment payment was an additional lump sum payment made to a dependant of a deceased member and represents the refund of the 15% contributions tax paid by the member during their lifetime.

The payment of anti-detriment benefits was banned for any members who died after 30 June 2017, but funds could still pay them to the dependants of deceased members up until 30 June 2019 for members who died prior to 30 June 2017. As of 1 July 2019, no further anti-detriment payments can be made.

## Other important aspects

### [Suncorp Employee Superannuation Plan members insurance cover after leaving employment](#)

SESP members who have left the employment of the Suncorp Group, and who did not previously hold insurance cover, can now apply for voluntary insurance cover after they leave employment with Suncorp Group.

Members who wish to exercise this option will be required to be underwritten and subject to acceptance by the insurer as part of the application process.

### [Retirement Simulator update](#)

During the year we updated our retirement simulator which you can find online here.

The simulator allows you to estimate how much money you may have in retirement and how much you may need.

We encourage you to explore the simulator and contact us if you require any assistance or have any queries.

### [Search & Combine](#)

If you've had more than one job, there's a chance you may have left some of your super behind. You can find lost or unclaimed super by doing an online search through your MyGov account at my.gov.au, as follows:

- log into MyGov
- go to the ATO tab
- go to the 'Super' tab

Alternatively, you can download and complete our Rollover form which can be found here.

## 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 have adopted the Code and published our transition plan to comply with the standards of the Code on our website. A copy of our transition plan and the Code is available at [suncorp.com.au/isvcptp](http://suncorp.com.au/isvcptp).

# 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 around 33 investment options. Members of Suncorp Everyday Super have a simplified choice of six investment options.

The Fund invests in a variety of ways including via a group investment policy through trusts issued by Suncorp Funds Pty Ltd (ABN 96 153 008 354) (SFPL).

You can find out more about the investment options in the PDSs and Product Guides which are on our website.

## Default investment strategy (Brighter Super for business, Everyday Super and SESP members only)

If you haven't chosen your own investment strategy, you are 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 2020, 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](http://suncorp.com.au/super). If you are a personal super or pension member, 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.



## Other investment changes

Date	Investment option	Old buy-sell spread	New buy-sell spread
3/6/2020	Vanguard Australian Fixed Interest Index Fund	+0.10% / -0.10%	+0.08% / -0.24%
3/6/2020	Macquarie Dynamic Bond Fund	+0.08% / -0.08%	+0.08% / -0.43%
3/6/2020	Colonial First State Wholesale Global Credit Income Fund	+0.15% / -0.15%	+0.15% / -0.30%

## Changes to the investment menu

On the 30 June 2020, the following investment options were closed to new investors:

- Ausbil Australian Active Equity Fund
- Ausbil Australian Emerging Leaders Fund
- Blackrock Tactical Growth Fund
- Fidelity Australian Equities Fund
- Hyperion Australian Growth Companies Fund
- Ironbark Karara Australian Shares Fund
- Investors Mutual All Industrials Share Fund
- Nikko AM Australian Share Income Fund
- Pandal Imputation Fund
- Perpetual Wholesale Conservative Growth Fund
- Perpetual Wholesale Ethical SRI Fund
- Perpetual Wholesale Geared Australian Share Fund
- Perpetual Wholesale Industrial Fund
- Perpetual Wholesale SHARE-PLUS Long-Short Fund

## [Related companies](#)

We, Suncorp-Metway Limited, SFPL and Suncorp Corporate Services Pty Ltd (ABN 69 074 966 466) are part of the Suncorp Group. We don't deal with our related companies more favourably than we would with any other service provider.

## [How investment performance is calculated](#)

Investment performance is generally calculated net of taxes, levies and ongoing fees such as the administration fee and investment fee. This is in accordance with industry standards. However, when calculating investment performance, we generally don't take into account contributions tax and any discretionary ongoing fees such as insurance fees and advice fees. If we calculate investment performance for an investment option in a different way from that set out above, we'll include an explanation of how investment performance is calculated for that investment option in the monthly performance report, which is available on our website or by calling us.

## [Standard Risk Measure](#)

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

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

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

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

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

### Investment earnings on your account

The net investment earnings of an investment option are allocated to your account based on the number of units held in that option. Each investment option's unit price reflects the movement in the underlying value of the assets of the option(s) and takes into account appropriate expenses, current and deferred taxes. It's important to understand that the actual investment earnings allocated to your account, as shown on your Annual Statement, will differ from the annual investment returns shown on pages 22 to 48. 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 on page 18').

### Investments exceeding 5%

#### *Brighter Super*

As at 30 June 2020, the following investments exceeded 5% of the total assets of Brighter Super.

Investment	Percentage of total assets
Suncorp Lifestage Fund	26.99%
Suncorp Multi-Manager Growth Fund	8.63%
Asteron Traditional Capital Guaranteed Fund	7.38%
Morningstar Growth Fund	6.39%

## Everyday Super

As at 30 June 2020, the following investments exceeded 5% of the total assets of Everyday Super.

Investment	Percentage of total assets
Suncorp Lifestage Fund	87.44%

## Suncorp Employee Superannuation Plan

As at 30 June 2020, the following investments exceeded 5% of the total assets of SESP.

Investment	Percentage of total assets
Asteron Traditional Capital Guaranteed Fund	29.80%
Suncorp Lifestage Fund	25.83%
Suncorp Multi-Manager Growth Fund	9.53%

## 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 Asteron 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 1.35% 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 18. 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 2020 (% pa)
		2020	2019	2018	2017	2016	
<b>Lifestage Funds - Super</b>							
Suncorp Lifestage Fund 1949 or earlier	16-Jan-13	-0.01	5.60	4.43	1.49	4.23	4.06
Suncorp Lifestage Fund 1950-54	31-Dec-12	-0.22	5.64	4.80	1.91	4.34	4.36
Suncorp Lifestage Fund 1955-59	11-Dec-12	-0.54	5.86	5.30	2.40	4.57	4.86
Suncorp Lifestage Fund 1960-64	16-Jan-13	-0.95	6.15	5.97	3.05	4.83	5.34
Suncorp Lifestage Fund 1965-69	24-Dec-12	-1.24	6.40	6.72	3.91	5.05	6.15
Suncorp Lifestage Fund 1970-74	08-Jan-13	-1.65	6.60	7.41	4.70	5.27	6.82

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 2020 (% pa)
		2020	2019	2018	2017	2016	
Suncorp Lifestage Fund 1975-79	21-Jan-13	-1.63	6.75	7.90	5.27	5.42	7.26
Suncorp Lifestage Fund 1980-84	18-Dec-12	-1.79	6.84	8.22	5.67	5.35	7.75
Suncorp Lifestage Fund 1985-89	21-Dec-12	-1.74	6.86	8.44	5.93	5.35	7.83
Suncorp Lifestage Fund 1990-94	09-Jan-13	-1.73	6.84	8.54	6.14	5.37	7.92
Suncorp Lifestage Fund 1995-99	18-Dec-12	-1.72	6.85	8.49	6.07	5.43	8.01
Suncorp Lifestage Fund 2000-09	10-Feb-14	-1.88	6.81	8.44	6.02	5.37	6.68
<b>Cash</b>							
Suncorp Cash Fund	27-May-17	0.80	1.33	1.46	n/a	n/a	1.23
<b>Australian fixed interest</b>							
Suncorp Australian Fixed Interest Fund	27-May-17	2.93	7.37	1.79	n/a	n/a	3.68
<b>Global listed property</b>							
Suncorp Global Property Index Fund	27-May-17	-19.33	9.75	6.31	n/a	n/a	-2.36
<b>Australian shares</b>							
Suncorp Australian Shares Index Fund	27-May-17	-6.23	10.31	11.74	n/a	n/a	4.52
<b>International shares</b>							
Suncorp International Shares Fund	27-May-17	5.54	6.31	12.41	n/a	n/a	7.09

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

## 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 2020 (% pa)
		2020	2019	2018	2017	2016	
<b>Lifestage Funds - Pension</b>							
Suncorp Lifestage Fund 1949 or earlier	27-May-17	0.40	5.91	4.39	n/a	n/a	3.28
Suncorp Lifestage Fund 1950-54	27-May-17	0.84	6.19	4.67	n/a	n/a	3.59
Suncorp Lifestage Fund 1955-59	27-May-17	0.04	6.33	5.70	n/a	n/a	3.65
Suncorp Lifestage Fund 1960-64	27-May-17	-0.28	5.95	6.45	n/a	n/a	3.64
<b>Cash</b>							
Suncorp Cash Fund	27-May-17	1.08	1.70	1.71	n/a	n/a	1.52
<b>Australian fixed interest</b>							
Suncorp Australian Fixed Interest Fund	27-May-17	3.53	8.58	2.27	n/a	n/a	4.39
<b>Global listed property</b>							
Suncorp Global Property Index Fund	27-May-17	-21.07	10.34	7.45	n/a	n/a	-2.58
<b>Australian shares</b>							
Suncorp Australian Shares Index Fund	27-May-17	-6.75	11.89	13.36	n/a	n/a	5.24
<b>International shares</b>							
Suncorp International Shares Fund	27-May-17	5.88	7.07	13.90	n/a	n/a	7.76

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.



## Suncorp Brighter Super - Personal

Investment options	Investment option inception date	Investment returns (%) for the year ended 30 June:					5-year compound average return or since inception return to 30 June 2020 (% pa)
		2020	2019	2018	2017	2016	
<b>Lifestage Funds - Super</b>							
Suncorp Lifestage Fund 1949 or earlier	01-Dec-16	0.15	5.77	4.60	n/a	n/a	3.94
Suncorp Lifestage Fund 1950-54	01-Dec-16	-0.07	5.81	4.96	n/a	n/a	4.08
Suncorp Lifestage Fund 1955-59	30-May-16	-0.38	6.03	5.47	3.24	n/a	3.56
Suncorp Lifestage Fund 1960-64	30-May-16	-0.79	6.32	6.14	3.89	n/a	3.80
Suncorp Lifestage Fund 1965-69	30-May-16	-1.09	6.57	6.89	4.69	n/a	4.08
Suncorp Lifestage Fund 1970-74	30-May-16	-1.49	6.77	7.59	5.53	n/a	4.36
Suncorp Lifestage Fund 1975-79	30-May-16	-1.48	6.92	8.08	6.09	n/a	4.61
Suncorp Lifestage Fund 1980-84	01-Dec-16	-1.64	7.01	8.40	n/a	n/a	5.70
Suncorp Lifestage Fund 1985-89	01-Dec-16	-1.58	7.03	8.62	n/a	n/a	5.84
Suncorp Lifestage Fund 1990-94	30-May-16	-1.57	7.01	8.72	7.06	n/a	4.94
Suncorp Lifestage Fund 1995-99	01-Dec-16	-1.57	7.02	8.67	n/a	n/a	5.87
Suncorp Lifestage Fund 2000-09	01-Dec-16	-1.73	6.98	8.61	n/a	n/a	5.80
<b>Conservative</b>							
Morningstar Conservative Fund	30-May-16	1.03	3.75	2.53	3.42	n/a	2.59
Suncorp Multi-Manager Conservative Fund	30-May-16	2.73	6.10	6.22	n/a	n/a	4.55
Suncorp Universal Conservative Fund	30-May-16	1.05	5.13	3.68	1.78	n/a	2.96

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 2020 (% pa)
		2020	2019	2018	2017	2016	
<b>Moderate</b>							
Morningstar Moderate Fund	30-May-16	-0.17	3.76	3.88	4.57	n/a	2.82
<b>Balanced</b>							
Morningstar Balanced Fund	30-May-16	-1.01	4.15	5.34	6.64	n/a	3.54
Suncorp Multi-Manager Balanced Fund	30-May-16	3.05	6.86	8.55	6.32	n/a	5.67
Suncorp Universal Balanced Fund	30-May-16	0.36	6.06	5.45	3.40	n/a	3.62
<b>Growth</b>							
Morningstar Growth Fund	30-May-16	-2.41	4.43	6.83	8.30	n/a	3.94
Suncorp Multi-Manager Growth Fund	30-May-16	3.23	8.37	11.46	8.84	n/a	7.14
Suncorp Universal Growth Fund	30-May-16	-1.15	6.82	8.25	6.05	n/a	4.70
<b>High growth</b>							
Morningstar High Growth Fund	30-May-16	-4.34	4.48	8.15	10.46	n/a	4.10
Suncorp Multi-Manager High Growth Fund	30-May-16	2.80	9.15	12.51	9.69	n/a	7.59
<b>Single sector investment options</b>							
<b>Cash</b>							
Suncorp Cash Fund	30-May-16	0.95	1.49	1.62	1.30	n/a	1.50
<b>Australian fixed interest</b>							
Suncorp Australian Fixed Interest Fund	30-May-16	3.19	7.65	2.05	-0.10	n/a	3.34
Vanguard Australian Fixed Interest Index Fund	30-May-16	2.88	7.61	1.99	-0.58	n/a	3.11

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 2020 (% pa)
		2020	2019	2018	2017	2016	
<b>International fixed interest</b>							
Suncorp Global Fixed Interest Fund	03-Apr-18	3.97	4.93	n/a	n/a	n/a	3.93
Vanguard International Fixed Interest Index Fund (Hedged)	30-May-16	4.15	5.31	1.29	-1.77	n/a	2.66
<b>Diversified fixed interest</b>							
Macquarie Dynamic Bond Fund	30-May-16	3.44	6.18	1.52	1.29	n/a	3.17
<b>Global credit</b>							
CFS Wholesale Global Credit Income Fund	30-May-16	-1.53	2.19	1.71	5.66	n/a	1.90
<b>Australian listed property</b>							
Ironbark Paladin Property Securities Fund	30-May-16	-14.47	14.16	12.93	-4.22	n/a	2.05
Suncorp Australian Listed Property Index Fund	30-May-16	-19.48	16.25	10.69	-6.07	n/a	-0.09
<b>International listed property</b>							
Suncorp International Property Securities Index Fund (Hedged)	28-Jul-16	-19.85	8.90	6.39	n/a	n/a	-2.72
<b>Global listed property</b>							
Suncorp Global Property Index Fund	06-Feb-17	-19.13	10.04	6.58	n/a	n/a	-0.63
<b>Australian shares</b>							
Suncorp Australian Shares Index Fund	27-Jun-16	-5.99	10.59	12.03	12.95	n/a	7.57
Suncorp Australian Shares Multi-Manager Fund	30-May-16	-6.00	10.02	12.47	12.96	n/a	6.12

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 2020 (% pa)
		2020	2019	2018	2017	2016	
Suncorp Australian Shares Value Fund	01-Dec-16	-7.16	-1.79	11.07	n/a	n/a	3.37
<b>International shares</b>							
Platinum International Fund	30-May-16	-3.46	0.82	11.20	19.37	n/a	5.23
Suncorp International Shares Fund	30-May-16	5.82	6.59	12.70	8.34	n/a	9.04
Suncorp International Shares Multi-Manager Fund	30-May-16	11.55	10.64	18.23	13.72	n/a	11.78
Walter Scott Global Equity Fund	30-May-16	5.34	17.19	15.23	9.66	n/a	10.72
<b>International shares - specialist</b>							
Lazard Global Small Cap Fund	30-May-16	-4.26	-3.56	17.61	10.18	n/a	2.77
<b>Global infrastructure</b>							
Lazard Global Infrastructure Securities Fund	30-May-16	-4.35	9.03	3.28	26.97	n/a	7.51

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.

### Closed investment options – Suncorp Brighter Super

These investment options are only available to Suncorp Brighter Super members who were invested in them prior to the investment option 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 2020 (% pa)
		2020	2019	2018	2017	2016	
<b>Secure</b>							
Asteron Traditional Capital Guaranteed Fund	04-Dec-16	1.32	3.06	3.67	n/a	n/a	3.07
<b>Conservative</b>							
Perpetual Wholesale Conservative Growth Fund <sup>3</sup>	19-Jan-17	0.36	6.19	3.47	n/a	n/a	3.62
<b>Balanced</b>							
Perpetual Wholesale Diversified Growth Fund <sup>2</sup>	28-Dec-16	-0.58	6.46	4.83	n/a	n/a	3.45
<b>Growth</b>							
BlackRock Tactical Growth Fund <sup>3</sup>	16-Jan-17	-0.06	9.39	7.84	n/a	n/a	6.06
CFS Wholesale Diversified Fund	27-May-17	-0.59	7.85	9.53	n/a	n/a	5.04
<b>Cash</b>							
Asteron Guaranteed Cash Fund	30-May-16	-0.16	0.85	0.85	0.60	n/a	0.54
<b>Australian listed property</b>							
CFS Wholesale Property Securities Fund	27-May-17	-17.63	16.79	8.72	n/a	n/a	0.22
<b>Australian shares</b>							
Ausbil Australian Emerging Leaders Fund <sup>3</sup>	30-May-16	-5.65	-4.44	19.05	10.33	n/a	3.48
Ausbil Australian Active Equity Fund <sup>3</sup>	30-May-16	-5.22	5.52	14.98	14.33	n/a	5.91
CFS Wholesale Australian Shares Fund	27-May-17	3.80	8.81	20.50	n/a	n/a	10.13

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 2020 (% pa)
		2020	2019	2018	2017	2016	
Fidelity Australian Equities Fund <sup>3</sup>	30-May-16	-4.83	9.20	14.03	9.55	n/a	5.80
Hyperion Australian Growth Companies Fund <sup>3</sup>	30-May-16	13.66	6.13	13.40	4.02	n/a	7.97
Investors Mutual All Industrials Share Fund <sup>3</sup>	30-May-16	-13.04	6.38	3.96	12.79	n/a	1.24
Ironbark Karara Australian Shares Fund <sup>3</sup>	30-May-16	-8.41	4.46	11.46	12.48	n/a	3.70
Nikko AM Australian Share Income Fund <sup>3</sup>	30-May-16	-9.54	6.15	7.47	18.07	n/a	3.98
Pendal Wholesale Imputation Fund <sup>3</sup>	30-May-16	-10.11	8.27	11.59	14.69	n/a	4.66
Perpetual Wholesale All Industrials Fund <sup>3</sup>	30-May-16	-8.87	4.55	6.59	13.03	n/a	2.17
Perpetual Wholesale Ethical SRI Fund <sup>3</sup>	30-May-16	-6.75	0.19	6.05	13.11	n/a	1.65
Perpetual Wholesale Geared Australian Share Fund <sup>3</sup>	30-May-16	-29.76	10.84	19.01	22.95	n/a	0.37
Perpetual Wholesale SHARE-PLUS Long-Short Fund <sup>3</sup>	30-May-16	-5.43	3.44	10.17	14.76	n/a	3.97
<b>Multi-sector specialist</b>							
BlackRock Global Allocation Fund <sup>1</sup>	30-May-16	3.97	3.74	2.78	12.44	n/a	5.29

Notes:

1. Blackrock Global Allocation Fund was closed to new investors effective 23 May 2019.

2. Perpetual Wholesale Diversified Growth was closed to new investors effective 23 May 2019.

3. On 30 June 2020, these investment options were closed to new investors.

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.

### 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 2020 (% pa)
		2020	2019	2018	2017	2016	
<b>Lifestage Funds - Super (MySuper)</b>							
Suncorp Lifestage Fund 1949 or earlier	16-Jan-13	0.00	5.60	4.44	1.49	4.23	4.07
Suncorp Lifestage Fund 1950-54	31-Dec-12	-0.22	5.64	4.80	1.89	4.34	4.36
Suncorp Lifestage Fund 1955-59	11-Dec-12	-0.54	5.86	5.31	2.44	4.57	4.86
Suncorp Lifestage Fund 1960-64	16-Jan-13	-0.95	6.15	5.97	3.08	4.83	5.34
Suncorp Lifestage Fund 1965-69	24-Dec-12	-1.24	6.40	6.72	3.87	5.05	6.15
Suncorp Lifestage Fund 1970-74	08-Jan-13	-1.65	6.60	7.42	4.71	5.27	6.82
Suncorp Lifestage Fund 1975-79	21-Jan-13	-1.64	6.76	7.91	5.27	5.42	7.26
Suncorp Lifestage Fund 1980-84	18-Dec-12	-1.79	6.85	8.23	5.66	5.35	7.75
Suncorp Lifestage Fund 1985-89	21-Dec-12	-1.74	6.87	8.45	5.92	5.35	7.83
Suncorp Lifestage Fund 1990-94	09-Jan-13	-1.73	6.85	8.55	6.23	5.37	7.92
Suncorp Lifestage Fund 1995-99	18-Dec-12	-1.72	6.85	8.50	6.06	5.43	8.01
Suncorp Lifestage Fund 2000-09	10-Feb-14	-1.88	6.81	8.45	6.06	5.37	6.68
<b>Conservative</b>							
Morningstar Conservative Fund	30-May-16	0.98	3.70	2.48	2.57	n/a	2.54

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 2020 (% pa)
		2020	2019	2018	2017	2016	
Suncorp Multi-Manager Conservative Fund	30-May-16	2.68	6.05	6.17	3.43	n/a	4.50
Suncorp Universal Conservative Fund	30-May-16	1.00	5.08	3.63	0.94	n/a	2.91
<b>Moderate</b>							
Morningstar Moderate Fund	30-May-16	-0.22	3.71	3.82	3.70	n/a	2.77
<b>Balanced</b>							
Morningstar Balanced Fund	30-May-16	-1.06	4.10	5.28	5.76	n/a	3.48
Suncorp Multi-Manager Balanced Fund	30-May-16	3.00	6.80	8.50	5.44	n/a	5.62
Suncorp Universal Balanced Fund	30-May-16	-0.45	6.01	5.39	2.54	n/a	3.52
<b>Growth</b>							
Morningstar Growth Fund	30-May-16	-2.46	4.38	6.78	7.41	n/a	3.88
Suncorp Multi-Manager Growth Fund	30-May-16	3.18	8.32	11.40	7.94	n/a	7.09
Suncorp Universal Growth Fund	30-May-16	-1.20	6.77	8.20	5.17	n/a	4.65
<b>High growth</b>							
Morningstar High Growth Fund	30-May-16	-4.39	4.42	8.10	9.55	n/a	4.05
Suncorp Multi-Manager High Growth Fund	30-May-16	2.74	9.10	12.46	8.78	n/a	7.54
<b>Single sector investment options</b>							
<b>Cash</b>							
Suncorp Cash Fund	30-May-16	0.95	1.49	1.62	0.47	n/a	1.50
<b>Australian fixed interest</b>							
Suncorp Australian Fixed Interest Fund	30-May-16	3.14	7.59	2.00	-0.92	n/a	3.29



Investment options	Investment option inception date	Investment returns (%) for the year ended 30 June:					5-year compound average return or since inception return to 30 June 2020 (% pa)
		2020	2019	2018	2017	2016	
Vanguard Australian Fixed Interest Index Fund	30-May-16	2.82	7.55	1.93	-1.40	n/a	3.06
<b>International fixed interest</b>							
Suncorp Global Fixed Interest Fund	03-Apr-18	3.92	4.87	n/a	n/a	n/a	3.88
Vanguard International Fixed Interest Index Fund (Hedged)	30-May-16	4.10	5.26	1.24	-2.58	n/a	2.61
<b>Diversified fixed interest</b>							
Macquarie Dynamic Bond Fund	30-May-16	3.39	6.13	1.47	0.45	n/a	3.11
<b>Global credit</b>							
CFS Wholesale Global Credit Income Fund	30-May-16	-1.58	2.14	1.66	4.79	n/a	1.85
<b>Australian listed property</b>							
Ironbark Paladin Property Securities Fund	30-May-16	-14.52	14.10	12.88	-5.01	n/a	2.00
Suncorp Australian Listed Property Index Fund	30-May-16	-19.53	16.19	10.63	-6.85	n/a	-0.14
<b>International listed property</b>							
Suncorp International Property Securities Index Fund (Hedged)	28-Jul-16	-19.89	8.85	6.34	n/a	n/a	-2.77
<b>Global listed property</b>							
Suncorp Global Property Index Fund	06-Feb-17	-19.18	9.98	6.53	n/a	n/a	-0.68
<b>Australian shares</b>							
Suncorp Australian Shares Index Fund	27-Jun-16	-6.04	10.54	11.97	12.01	n/a	7.51

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 2020 (% pa)
		2020	2019	2018	2017	2016	
Suncorp Australian Shares Multi-Manager Fund	30-May-16	-6.05	9.97	12.41	12.03	n/a	6.07
Suncorp Australian Shares Value Fund	01-Dec-16	-7.21	-1.84	11.01	n/a	n/a	3.32
<b>International shares</b>							
Platinum International Fund	30-May-16	-3.51	0.77	11.14	18.38	n/a	5.18
Suncorp International Shares Fund	27-Jun-16	5.76	6.53	12.65	7.44	n/a	9.16
Suncorp International Shares Multi-Manager Fund	30-May-16	11.50	10.59	18.18	12.78	n/a	11.73
Walter Scott Global Equity Fund	30-May-16	5.29	17.13	15.17	8.75	n/a	10.67
<b>International shares - specialist</b>							
Lazard Global Small Cap Fund	30-May-16	-4.31	-3.61	17.55	9.26	n/a	2.71
<b>Global infrastructure</b>							
Lazard Global Infrastructure Securities Fund	30-May-16	-4.40	8.98	3.23	25.92	n/a	7.46

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.

### Closed investment options – Suncorp Brighter Super for business

These investment options are only available to Suncorp Brighter Super for business members who were invested in them prior to 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 2020 (% pa)
		2020	2019	2018	2017	2016	
<b>Secure</b>							
Asteron Traditional Capital Guaranteed Fund	04-Dec-16	1.27	3.01	3.62	n/a	n/a	3.02
<b>Conservative</b>							
Perpetual Wholesale Conservative Growth Fund <sup>3</sup>	19-Jan-17	0.31	6.14	3.42	n/a	n/a	3.57
<b>Balanced</b>							
Perpetual Wholesale Diversified Growth Fund <sup>2</sup>	28-Dec-16	-0.63	6.41	4.77	n/a	n/a	3.40
<b>Growth</b>							
BlackRock Tactical Growth Fund <sup>3</sup>	16-Jan-17	-0.11	9.34	7.79	n/a	n/a	6.00
CFS Wholesale Diversified Fund	27-May-17	-0.64	7.79	9.48	n/a	n/a	4.99
<b>Cash</b>							
Asteron Guaranteed Cash Fund	30-May-16	-0.21	0.80	0.80	-0.23	n/a	0.49
<b>Australian listed property</b>							
CFS Wholesale Property Securities Fund	27-May-17	-17.67	16.74	8.66	n/a	n/a	0.17
<b>Australian shares</b>							
Ausbil Australian Active Equity Fund <sup>3</sup>	30-May-16	-5.27	5.47	14.92	13.39	n/a	5.86
Ausbil Australian Emerging Leaders Fund <sup>3</sup>	30-May-16	-5.69	-4.49	18.99	9.42	n/a	3.43
CFS Wholesale Australian Shares Fund	27-May-17	3.74	8.75	20.44	n/a	n/a	10.07

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 2020 (% pa)
		2020	2019	2018	2017	2016	
Fidelity Australian Equities Fund <sup>3</sup>	30-May-16	-4.88	9.15	13.97	8.64	n/a	5.75
Hyperion Australian Growth Companies Fund <sup>3</sup>	30-May-16	13.61	6.08	13.34	3.16	n/a	7.92
Investors Mutual All Industrials Share Fund <sup>3</sup>	30-May-16	-13.08	6.33	3.91	11.86	n/a	1.19
Ironbark Karara Australian Shares Fund <sup>3</sup>	30-May-16	-8.46	4.41	11.40	11.55	n/a	3.65
Nikko AM Australian Share Income Fund <sup>3</sup>	30-May-16	-9.59	6.09	7.41	17.09	n/a	3.93
Pendal Imputation Fund <sup>3</sup>	30-May-16	-10.15	8.22	11.53	13.74	n/a	4.61
Perpetual Wholesale Ethical SRI Fund <sup>3</sup>	30-May-16	-6.79	0.14	6.00	12.18	n/a	1.60
Perpetual Wholesale Geared Australian Share Fund <sup>3</sup>	30-May-16	-29.80	10.78	18.95	21.94	n/a	0.32
Perpetual Wholesale Industrial Fund <sup>3</sup>	30-May-16	-8.92	4.49	6.54	12.10	n/a	2.12
Perpetual Wholesale SHARE-PLUS Long-Short Fund <sup>3</sup>	30-May-16	-5.48	3.38	10.12	13.81	n/a	3.92
Multi-sector specialist							
BlackRock Global Allocation Fund <sup>1</sup>	30-May-16	3.92	3.68	2.73	11.51	n/a	5.24

Notes:

1. Blackrock Global Allocation Fund was closed to new investors effective 23 May 2019.

2. Perpetual Wholesale Diversified Growth was closed to new investors effective 23 May 2019.

3. On 30 June 2020, these investment options were closed to new investors.

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.

### 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 2020 (% pa)
		2020	2019	2018	2017	2016	
<b>Lifestage Funds - Pension</b>							
Suncorp Lifestage Fund 1949 or earlier	03-Feb-17	0.56	6.08	4.56	n/a	n/a	4.12
Suncorp Lifestage Fund 1950-54	30-May-16	1.00	6.36	4.84	2.54	n/a	3.73
Suncorp Lifestage Fund 1955-59	30-May-16	0.20	6.50	5.87	4.49	n/a	4.25
Suncorp Lifestage Fund 1960-64	03-Feb-17	-0.13	6.12	6.62	n/a	n/a	4.90
<b>Conservative</b>							
Morningstar Conservative Fund	30-May-16	1.13	4.33	2.75	3.75	n/a	2.89
Suncorp Multi-Manager Conservative Fund	30-May-16	3.04	7.13	7.20	4.88	n/a	5.25
Suncorp Universal Conservative Fund	30-May-16	1.57	5.83	4.46	2.00	n/a	3.52
<b>Moderate</b>							
Morningstar Moderate Fund	30-May-16	-0.08	4.28	3.96	5.34	n/a	3.18
<b>Balanced</b>							
Morningstar Balanced Fund	30-May-16	-1.00	4.75	5.76	7.32	n/a	3.96
Suncorp Multi-Manager Balanced Fund	30-May-16	3.52	7.83	9.78	6.73	n/a	6.40
Suncorp Universal Balanced Fund	30-May-16	0.35	6.70	6.37	3.99	n/a	4.29

Investment options	Investment option inception date	Investment returns (%) for the year ended 30 June:					5-year compound average return or since inception return to 30 June 2020 (% pa)
		2020	2019	2018	2017	2016	
<b>Growth</b>							
Morningstar Growth Fund	30-May-16	-2.81	4.97	7.46	9.11	n/a	4.32
Suncorp Multi-Manager Growth Fund	30-May-16	3.47	9.54	12.99	9.77	n/a	8.04
Suncorp Universal Growth Fund	30-May-16	-1.00	7.38	9.25	7.53	n/a	5.46
<b>High growth</b>							
Morningstar High Growth Fund	30-May-16	-5.00	4.97	8.94	11.64	n/a	4.51
Suncorp Multi-Manager High Growth Fund	30-May-16	3.15	10.57	14.17	10.67	n/a	8.59
<b>Single sector investment options</b>							
<b>Cash</b>							
Suncorp Cash Fund	30-May-16	1.24	1.86	1.87	1.63	n/a	1.80
<b>Australian fixed interest</b>							
Suncorp Australian Fixed Interest Fund	11-Jul-16	3.79	8.86	2.53	n/a	n/a	3.69
Vanguard Australian Fixed Interest Index Fund	30-May-16	3.27	8.78	2.36	-0.45	n/a	3.64
<b>International fixed interest</b>							
Suncorp Global Fixed Interest Fund	03-Apr-18	4.27	5.93	n/a	n/a	n/a	4.57
Vanguard International Fixed Interest Index Fund (Hedged)	30-May-16	4.53	6.22	1.69	-1.77	n/a	3.14
<b>Diversified fixed interest</b>							
Macquarie Dynamic Bond Fund	30-May-16	3.85	7.06	1.91	1.61	n/a	3.71

Investment options	Investment option inception date	Investment returns (%) for the year ended 30 June:					5-year compound average return or since inception return to 30 June 2020 (% pa)
		2020	2019	2018	2017	2016	
<b>Global credit</b>							
CFS Wholesale Global Credit Income Fund	30-May-16	-1.64	2.32	2.35	6.43	n/a	2.24
<b>Australian listed property</b>							
Ironbark Paladin Property Securities Fund	30-May-16	-15.77	15.71	14.63	-5.07	n/a	2.26
Suncorp Australian Listed Property Index Fund	11-Jul-16	-21.71	18.63	12.19	n/a	n/a	-1.63
<b>International listed property</b>							
Suncorp International Property Securities Index Fund (Hedged)	31-Aug-16	-21.63	9.57	7.16	n/a	n/a	-2.91
<b>Global listed property</b>							
Suncorp Global Property Index Fund	29-Dec-16	-20.88	10.63	7.73	n/a	n/a	-1.19
<b>Australian shares</b>							
Suncorp Australian Shares Index Fund	13-Jul-16	-6.52	12.19	13.66	n/a	n/a	7.45
Suncorp Australian Shares Multi-Manager Fund	30-May-16	-6.40	11.43	14.09	14.50	n/a	7.05
Suncorp Australian Shares Value Fund	01-Dec-16	-8.01	-1.52	12.59	n/a	n/a	3.76
<b>International shares</b>							
Platinum International Fund	30-May-16	-4.25	0.55	12.55	21.24	n/a	5.58
Suncorp International Shares Fund	12-Jul-16	6.16	7.35	14.20	n/a	n/a	9.22

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 2020 (% pa)
		2020	2019	2018	2017	2016	
Suncorp International Shares Multi-Manager Fund	30-May-16	13.12	11.83	20.40	14.76	n/a	13.16
Walter Scott Global Equity Fund	30-May-16	5.32	18.61	17.03	10.15	n/a	11.59
<b>International shares - specialist</b>							
Lazard Global Small Cap Fund	30-May-16	-4.88	-3.93	19.34	10.74	n/a	2.87
<b>Global infrastructure</b>							
Lazard Global Infrastructure Securities Fund	30-May-16	-4.36	10.07	3.40	30.22	n/a	8.33

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.

### Closed investment options – Suncorp Brighter Super Pension

These investment options are only available to Suncorp Brighter Super Pension members who were invested in them prior to 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 2020 (% pa)
		2020	2019	2018	2017	2016	
<b>Secure</b>							
Asteron Traditional Capital Guaranteed Fund	04-Dec-16	1.54	3.56	4.16	n/a	n/a	3.51



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 2020 (% pa)
		2020	2019	2018	2017	2016	
<b>Conservative</b>							
Perpetual Wholesale Conservative Growth Fund <sup>3</sup>	30-Dec-16	0.50	7.08	4.08	n/a	n/a	3.81
<b>Balanced</b>							
Perpetual Wholesale Diversified Growth Fund <sup>2</sup>	30-Jan-17	-0.72	7.33	5.25	n/a	n/a	4.33
<b>Growth</b>							
BlackRock Tactical Growth Fund <sup>3</sup>	13-Apr-17	0.11	10.95	9.16	n/a	n/a	6.33
CFS Wholesale Diversified Fund	27-May-17	-0.25	8.71	10.07	n/a	n/a	5.47
<b>Cash</b>							
Asteron Guaranteed Cash Fund	30-May-16	0.03	1.20	0.91	0.99	n/a	0.79
<b>Australian listed property</b>							
CFS Wholesale Property Securities Fund	27-May-17	-18.84	18.34	9.90	n/a	n/a	0.39
<b>Australian shares</b>							
Ausbil Australian Active Equity Fund <sup>3</sup>	30-May-16	-5.38	6.23	16.97	15.33	n/a	6.67
Ausbil Australian Emerging Leaders Fund <sup>3</sup>	30-May-16	-5.99	-5.02	20.97	10.87	n/a	3.76
CFS Wholesale Australian Shares Fund	27-May-17	4.61	9.81	23.18	n/a	n/a	11.35
Fidelity Australian Equities Fund <sup>3</sup>	30-May-16	-4.80	10.08	16.11	10.27	n/a	6.64

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 2020 (% pa)
		2020	2019	2018	2017	2016	
Hyperion Australian Growth Companies Fund <sup>3</sup>	30-May-16	15.29	6.85	15.68	4.80	n/a	9.20
Ironbark Karara Australian Shares Fund <sup>3</sup>	30-May-16	-13.45	5.50	1.28	n/a	n/a	-2.04
Investors Mutual All Industrials Share Fund <sup>3</sup>	30-May-16	-15.08	7.46	4.38	14.76	n/a	1.40
Nikko AM Australian Share Income Fund <sup>3</sup>	30-May-16	-10.51	6.81	8.94	19.88	n/a	4.57
Pendal Wholesale Imputation Fund <sup>3</sup>	30-May-16	-10.61	9.24	14.66	17.93	n/a	6.15
Perpetual Wholesale Ethical SRI Fund <sup>3</sup>	30-May-16	-6.80	0.08	6.96	14.34	n/a	2.03
Perpetual Wholesale Geared Australian Share Fund <sup>3</sup>	30-May-16	-31.85	11.89	22.14	24.24	n/a	0.54
Perpetual Wholesale All Industrials Fund <sup>3</sup>	30-May-16	-9.71	5.27	8.14	13.71	n/a	2.53
<b>Multi-sector specialist</b>							
BlackRock Global Allocation Fund <sup>1</sup>	30-May-16	4.48	3.93	3.34	13.47	n/a	5.85

Notes:

1. Blackrock Global Allocation Fund was closed to new investors effective 23 May 2019.
2. Perpetual Wholesale Diversified Growth was closed to new investors effective 23 May 2019.
3. On 30 June 2020, these investment options were closed to new investors.

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.

## 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 2020 (% pa)
		2020	2019	2018	2017	2016	
<b>Lifestage Funds - Super (MySuper)</b>							
Suncorp Lifestage Fund 1949 or earlier	16-Jan-13	0.60	6.24	5.06	2.96	4.23	4.32
Suncorp Lifestage Fund 1950-54	31-Dec-12	0.38	6.28	5.43	3.36	4.34	4.61
Suncorp Lifestage Fund 1955-59	11-Dec-12	0.06	6.50	5.94	3.91	4.57	5.11
Suncorp Lifestage Fund 1960-64	16-Jan-13	-0.35	6.79	6.61	4.57	4.83	5.59
Suncorp Lifestage Fund 1965-69	24-Dec-12	-0.64	7.04	7.36	5.37	5.05	6.40
Suncorp Lifestage Fund 1970-74	08-Jan-13	-1.05	7.24	8.06	6.22	5.27	7.08
Suncorp Lifestage Fund 1975-79	21-Jan-13	-1.04	7.40	8.56	6.79	5.42	7.52
Suncorp Lifestage Fund 1980-84	18-Dec-12	-1.20	7.49	8.88	7.18	5.35	8.01
Suncorp Lifestage Fund 1985-89	21-Dec-12	-1.14	7.51	9.10	7.44	5.35	8.08
Suncorp Lifestage Fund 1990-94	09-Jan-13	-1.13	7.49	9.20	7.76	5.37	8.18
Suncorp Lifestage Fund 1995-99	18-Dec-12	-1.13	7.49	9.15	7.58	5.43	8.27
Suncorp Lifestage Fund 2000-09	10-Feb-14	-1.29	7.45	9.09	7.59	5.37	6.98
<b>Conservative</b>							
Morningstar Conservative Fund	30-May-16	1.38	4.11	2.88	3.99	n/a	2.94
Suncorp Multi-Manager Conservative Fund	30-May-16	3.08	6.46	6.58	4.87	n/a	4.91
Suncorp Universal Conservative Fund	30-May-16	1.40	5.49	4.03	2.34	n/a	3.31

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 2020 (% pa)
		2020	2019	2018	2017	2016	
<b>Moderate</b>							
Morningstar Moderate Fund	30-May-16	0.18	4.12	4.23	5.14	n/a	3.18
<b>Balanced</b>							
Morningstar Balanced Fund	30-May-16	-0.66	4.51	5.70	7.23	n/a	3.89
Suncorp Multi-Manager Balanced Fund	30-May-16	3.41	7.22	8.93	6.90	n/a	6.04
Suncorp Universal Balanced Fund	30-May-16	-0.05	6.43	5.81	3.97	n/a	3.92
<b>Growth</b>							
Morningstar Growth Fund	30-May-16	-2.07	4.79	7.20	8.90	n/a	4.29
Suncorp Multi-Manager Growth Fund	30-May-16	3.59	8.74	11.84	9.44	n/a	7.51
Suncorp Universal Growth Fund	30-May-16	-0.80	7.18	8.62	6.64	n/a	5.06
<b>High growth</b>							
Morningstar High Growth Fund	30-May-16	-4.01	4.83	8.52	11.07	n/a	4.46
Suncorp Multi-Manager High Growth Fund	30-May-16	3.15	9.52	12.90	10.29	n/a	7.96
<b>Single sector investment options</b>							
<b>Cash</b>							
Suncorp Cash Fund	30-May-16	0.80	1.33	1.46	1.86	n/a	1.34
<b>Australian fixed interest</b>							
Suncorp Australian Fixed Interest Fund	30-May-16	3.55	8.01	2.40	0.45	n/a	3.70
Vanguard Australian Fixed Interest Index Fund	30-May-16	3.23	7.98	2.34	-0.03	n/a	3.46

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 2020 (% pa)
		2020	2019	2018	2017	2016	
<b>International fixed interest</b>							
Suncorp Global Fixed Interest Fund	03-Apr-18	4.33	5.29	n/a	n/a	n/a	4.29
Vanguard International Fixed Interest Index Fund (Hedged)	30-May-16	4.51	5.67	1.64	-1.22	n/a	3.02
<b>Diversified fixed interest</b>							
Macquarie Dynamic Bond Fund	30-May-16	3.80	6.54	1.87	1.84	n/a	3.52
<b>Global credit</b>							
CFS Wholesale Global Credit Income Fund	30-May-16	-1.19	2.54	2.06	6.24	n/a	2.25
<b>Australian listed property</b>							
Ironbark Paladin Property Securities Fund	30-May-16	-14.17	14.55	13.32	-3.69	n/a	2.40
Suncorp Australian Listed Property Index Fund	30-May-16	-19.20	16.65	11.07	-5.55	n/a	0.25
<b>International listed property</b>							
Suncorp International Property Securities Index Fund (Hedged)	28-Jul-16	-19.56	9.28	6.76	n/a	n/a	-2.38
<b>Global listed property</b>							
Suncorp Global Property Index Fund	06-Feb-17	-18.85	10.41	6.95	n/a	n/a	-0.28
<b>Australian shares</b>							
Suncorp Australian Shares Index Fund	27-Jun-16	-5.66	10.97	12.41	13.57	n/a	7.94
Suncorp Australian Shares Multi-Manager Fund	30-May-16	-5.67	10.40	12.85	13.59	n/a	6.48
Suncorp Australian Shares Value Fund	01-Dec-16	-6.84	-1.45	11.44	n/a	n/a	3.72

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 2020 (% pa)
		2020	2019	2018	2017	2016	
<b>International shares</b>							
Platinum International Fund	30-May-16	-3.12	1.16	11.58	20.02	n/a	5.59
Suncorp International Shares Fund	27-Jun-16	6.18	6.95	13.09	8.94	n/a	9.60
Suncorp International Shares Multi-Manager Fund	30-May-16	11.93	11.02	18.64	14.35	n/a	12.17
Walter Scott Global Equity Fund	30-May-16	5.70	17.59	15.62	10.26	n/a	11.10
<b>International shares - specialist</b>							
Lazard Global Small Cap Fund	30-May-16	-3.92	-3.22	18.01	10.78	n/a	3.12
<b>Global infrastructure</b>							
Lazard Global Infrastructure Securities Fund	30-May-16	-4.02	9.41	3.64	27.67	n/a	7.88

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.

### Closed investment options – Suncorp Employee Superannuation Plan

These investment options were only available to Suncorp Employee Superannuation Plan members who were invested in them prior to 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 2020 (% pa)
		2020	2019	2018	2017	2016	
<b>Secure</b>							
Asteron Traditional Capital Guaranteed Fund	04-Dec-16	1.67	3.42	4.03	n/a	n/a	3.43
<b>Conservative</b>							
Perpetual Wholesale Conservative Growth Fund <sup>3</sup>	19-Jan-17	0.70	6.55	3.83	n/a	n/a	3.99
<b>Balanced</b>							
Perpetual Wholesale Diversified Growth Fund <sup>2</sup>	28-Dec-16	-0.24	6.83	5.19	n/a	n/a	3.81
<b>Growth</b>							
BlackRock Tactical Growth Fund Fund <sup>3</sup>	16-Jan-17	0.28	9.77	8.21	n/a	n/a	6.37
CFS Wholesale Diversified Fund	27-May-17	-0.25	8.22	9.91	n/a	n/a	5.49
<b>Cash</b>							
Asteron Guaranteed Cash Fund	30-May-16	0.19	1.20	1.20	1.15	n/a	0.89
<b>Australian listed property</b>							
CFS Wholesale Property Securities Fund	27-May-17	-17.34	17.19	9.09	n/a	n/a	0.56
<b>Australian shares</b>							
Ausbil Australian Active Equity Fund <sup>3</sup>	30-May-16	-4.89	5.88	15.37	14.97	n/a	6.27
Ausbil Australian Emerging Leaders Fund <sup>3</sup>	30-May-16	-5.32	-4.11	19.45	10.94	n/a	3.84
CFS Wholesale Australian Shares Fund	27-May-17	4.16	9.18	20.91	n/a	n/a	10.78

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 2020 (% pa)
		2020	2019	2018	2017	2016	
Fidelity Australian Equities Fund <sup>3</sup>	30-May-16	-4.50	9.58	14.42	10.15	n/a	6.16
Hyperion Australian Growth Companies Fund <sup>3</sup>	30-May-16	14.05	6.49	13.78	4.60	n/a	8.34
Ironbark Karara Australian Shares Fund <sup>3</sup>	30-May-16	-8.09	4.82	11.84	13.10	n/a	4.06
Investors Mutual All Industrials Share Fund <sup>3</sup>	30-May-16	-12.74	6.74	4.31	13.42	n/a	1.59
Nikko AM Australian Share Income Fund <sup>3</sup>	30-May-16	-9.23	6.51	7.83	18.72	n/a	4.34
Pendal Wholesale Imputation Fund <sup>3</sup>	30-May-16	-9.79	8.64	11.97	15.32	n/a	5.02
Perpetual Wholesale Ethical SRI Fund <sup>3</sup>	30-May-16	-6.42	0.54	6.42	13.73	n/a	2.00
Perpetual Wholesale Geared Australian Share Fund <sup>3</sup>	30-May-16	-29.50	11.22	19.41	23.63	n/a	0.72
Perpetual Wholesale All Industrials Fund <sup>3</sup>	30-May-16	-8.55	4.91	6.95	13.66	n/a	2.52
Perpetual Wholesale SHARE-PLUS Long-Short Fund <sup>3</sup>	30-May-16	-5.10	3.79	10.55	15.40	n/a	4.33
Multi-sector specialist							
BlackRock Global Allocation Fund <sup>1</sup>	30-May-16	4.33	4.09	3.13	13.06	n/a	5.65

Notes:

1. Blackrock Global Allocation Fund was closed to new investors effective 23 May 2019.
2. Perpetual Wholesale Diversified Growth was closed to new investors effective 23 May 2019.
3. On 30 June 2020, these investment options were closed to new investors.



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.

### Asset allocation

The following tables provide the asset allocation (%) for each investment option for 2019 and 2020 as at 30 June. Monthly investment asset allocation reports can be found on our website or by calling us. Amounts may not add up to 100% due to rounding.

Suncorp Everyday Super

Investment options	Cash (%)		Australian fixed interest (%)		International fixed interest (%)		Australian Property (%)		International Property (%)		Australian shares (%)		International shares (%)		Infrastructure (%)	
	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019
<b>Lifestage Funds - Super</b>																
Suncorp Lifestage Fund 1949 or earlier	9.50	23.44	31.46	20.57	12.70	15.57	1.97	1.93	4.19	3.88	16.78	14.01	20.06	18.66	3.34	1.94
Suncorp Lifestage Fund 1950-54	9.18	24.94	29.02	18.27	11.30	13.83	2.02	2.00	4.29	4.00	18.37	14.85	22.38	20.08	3.44	2.03
Suncorp Lifestage Fund 1955-59	8.40	21.27	24.59	16.66	9.03	12.56	2.22	2.25	4.70	4.46	21.16	17.06	26.12	23.42	3.78	2.32
Suncorp Lifestage Fund 1960-64	6.52	16.88	18.09	14.04	7.12	10.50	2.58	2.57	5.46	5.08	24.94	20.11	30.89	28.12	4.40	2.70
Suncorp Lifestage Fund 1965-69	5.25	13.78	13.20	10.65	5.26	7.85	2.82	2.86	5.97	5.60	27.91	23.15	34.77	33.04	4.82	3.07
Suncorp Lifestage Fund 1970-74	3.85	11.71	7.59	7.75	3.19	5.67	3.06	3.10	6.46	6.05	31.30	25.54	39.32	36.82	5.23	3.36
Suncorp Lifestage Fund 1975-79	3.36	9.98	4.95	5.82	1.70	4.19	2.92	2.99	6.15	5.72	33.20	27.02	42.69	40.83	5.03	3.45
Suncorp Lifestage Fund 1980-84	3.49	9.31	4.98	4.63	1.63	3.31	2.92	3.10	6.14	5.91	33.17	27.95	42.65	42.23	5.02	3.56
Suncorp Lifestage Fund 1985-89	3.49	9.21	4.96	4.64	1.71	3.31	2.92	3.10	6.14	5.92	33.14	27.98	42.62	42.27	5.02	3.57
Suncorp Lifestage Fund 1990-94	3.49	9.18	4.97	4.64	1.68	3.31	2.92	3.10	6.14	5.92	33.15	27.99	42.63	42.29	5.02	3.57
Suncorp Lifestage Fund 1995-99	3.43	9.09	4.80	4.66	1.57	3.32	2.93	3.10	6.16	5.93	33.28	28.01	42.79	42.32	5.04	3.57
Suncorp Lifestage Fund 2000-09	2.89	8.61	5.01	4.69	1.70	3.35	2.94	3.12	6.18	5.96	33.35	28.15	42.88	42.53	5.05	3.59
<b>Lifestage Funds - Pension</b>																
Suncorp Lifestage Fund 1949 or earlier	11.76	29.53	30.58	21.97	12.33	14.99	3.11	2.77	1.97	1.74	17.49	12.56	19.49	14.30	3.27	2.14
Suncorp Lifestage Fund 1950-54	11.01	24.64	27.93	19.20	11.04	13.61	3.40	3.28	2.19	2.31	19.32	15.75	21.61	18.70	3.50	2.51
Suncorp Lifestage Fund 1955-59	9.22	20.55	23.65	17.72	9.38	12.55	3.69	3.32	2.67	2.88	22.45	17.82	25.60	22.66	3.34	2.50
Suncorp Lifestage Fund 1960-64	7.35	17.85	17.50	14.87	7.35	9.77	4.33	3.88	3.14	3.37	26.35	20.84	30.06	26.50	3.92	2.92
<b>Single sector investment options</b>																
<b>Cash</b>																
Suncorp Cash Fund	100.00	100.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Australian fixed interest</b>																
Suncorp Australian Fixed Interest Fund - Super	3.11	1.40	96.89	98.50	-	0.10	-	-	-	-	-	-	-	-	-	-
Suncorp Australian Fixed Interest Fund - Pension	2.82	1.79	97.18	98.11	-	0.10	-	-	-	-	-	-	-	-	-	-
<b>Property</b>																
Suncorp Global Property Index Fund - Super	1.27	3.39	-	-	-	-	14.91	15.08	83.56	81.24	0.26	0.29	-	-	-	-
Suncorp Global Property Index Fund - Pension	3.63	2.44	-	-	-	-	14.79	9.05	81.32	88.34	0.26	0.17	-	-	-	-

Investment options	Cash (%)		Australian fixed interest (%)		International fixed interest (%)		Australian Property (%)		International Property (%)		Australian shares (%)		International shares (%)		Infrastructure (%)	
	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019
<b>Australian shares</b>																
Suncorp Australian Shares Index Fund - Super	1.22	1.73	-	-	-	-	6.51	7.33	-	-	92.27	90.94	-	-	-	-
Suncorp Australian Shares Index Fund - Pension	1.34	1.49	-	-	-	-	6.50	7.35	-	-	92.16	91.16	-	-	-	-
<b>International shares</b>																
Suncorp International Shares Fund - Super	0.11	0.28	-	-	-	-	-	-	-	-	-	-	99.89	99.72	-	-
Suncorp International Shares Fund - Pension	0.33	0.18	-	-	-	-	-	-	-	-	-	-	99.67	99.82	-	-

### Suncorp Brighter Super and Suncorp Employee Superannuation Plan

Investment options	Cash (%)		Australian fixed interest (%)		International fixed interest (%)		Australian Property (%)		International Property (%)		Australian shares (%)		International shares (%)		Infrastructure (%)		Unlisted infrastructure (%)		Alternative investments (%)		Other (%)	
	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019
<b>Lifestage Funds - Super</b>																						
Suncorp Lifestage Fund 1949 or earlier	9.50	23.44	31.46	20.57	12.70	15.57	1.97	1.93	4.19	3.88	16.78	14.01	20.06	18.66	3.34	1.94	-	-	-	-	-	-
Suncorp Lifestage Fund 1950 - 1954	9.18	24.94	29.02	18.27	11.30	13.83	2.02	2.00	4.29	4.00	18.37	14.85	22.38	20.08	3.44	2.03	-	-	-	-	-	-
Suncorp Lifestage Fund 1955 - 1959	8.40	21.27	24.59	16.66	9.03	12.56	2.22	2.25	4.70	4.46	21.16	17.06	26.12	23.42	3.78	2.32	-	-	-	-	-	-
Suncorp Lifestage Fund 1960 - 1964	6.52	16.88	18.09	14.04	7.12	10.50	2.58	2.57	5.46	5.08	24.94	20.11	30.89	28.12	4.40	2.70	-	-	-	-	-	-
Suncorp Lifestage Fund 1965 - 1969	5.25	13.78	13.20	10.65	5.26	7.85	2.82	2.86	5.97	5.60	27.91	23.15	34.77	33.04	4.82	3.07	-	-	-	-	-	-
Suncorp Lifestage Fund 1970 - 1974	3.85	11.71	7.59	7.75	3.19	5.67	3.06	3.10	6.46	6.05	31.30	25.54	39.32	36.82	5.23	3.36	-	-	-	-	-	-
Suncorp Lifestage Fund 1975 - 1979	3.36	9.98	4.95	5.82	1.70	4.19	2.92	2.99	6.15	5.72	33.20	27.02	42.69	40.83	5.03	3.45	-	-	-	-	-	-
Suncorp Lifestage Fund 1980 - 1984	3.49	9.31	4.98	4.63	1.63	3.31	2.92	3.10	6.14	5.91	33.17	27.95	42.65	42.23	5.02	3.56	-	-	-	-	-	-
Suncorp Lifestage Fund 1985 - 1989	3.49	9.21	4.96	4.64	1.71	3.31	2.92	3.10	6.14	5.92	33.14	27.98	42.62	42.27	5.02	3.57	-	-	-	-	-	-
Suncorp Lifestage Fund 1990 - 1994	3.49	9.18	4.97	4.64	1.68	3.31	2.92	3.10	6.14	5.92	33.15	27.99	42.63	42.29	5.02	3.57	-	-	-	-	-	-

Investment options	Cash (%)		Australian fixed interest (%)		International fixed interest (%)		Australian Property (%)		International Property (%)		Australian shares (%)		International shares (%)		Infrastructure (%)		Unlisted infrastructure (%)		Alternative investments (%)		Other (%)	
	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019
Suncorp Lifestage Fund 1995 - 1999	3.43	9.09	4.80	4.66	1.57	3.32	2.93	3.10	6.16	5.93	33.28	28.01	42.79	42.32	5.04	3.57	-	-	-	-	-	-
Suncorp Lifestage Fund 2000 - 2009	2.89	8.61	5.01	4.69	1.70	3.35	2.94	3.12	6.18	5.96	33.35	28.15	42.88	42.53	5.05	3.59	-	-	-	-	-	-
<b>Lifestage Funds - Pension</b>																						
Suncorp Lifestage Fund 1949 or earlier	11.76	29.53	30.58	21.97	12.33	14.99	3.11	2.77	1.97	1.74	17.49	12.56	19.49	14.30	3.27	2.14	-	-	-	-	-	-
Suncorp Lifestage Fund 1950 - 1954	11.01	24.64	27.93	19.20	11.04	13.61	3.40	3.28	2.19	2.31	19.32	15.75	21.61	18.70	3.50	2.51	-	-	-	-	-	-
Suncorp Lifestage Fund 1955 - 1959	9.22	20.55	23.65	17.72	9.38	12.55	3.69	3.32	2.67	2.88	22.45	17.82	25.60	22.66	3.34	2.50	-	-	-	-	-	-
Suncorp Lifestage Fund 1960 - 1964	7.35	16.88	17.50	14.04	7.35	10.50	4.33	2.57	3.14	5.08	26.35	20.11	30.06	28.12	3.92	2.70	-	-	-	-	-	-
<b>Conservative</b>																						
Morningstar Conservative Fund	43.75	42.24	23.47	22.28	19.58	22.32	0.12	0.11	1.13	0.87	4.39	3.81	6.32	6.90	0.53	0.48	-	-	0.71	0.99	-	-
Suncorp Multi-Manager Conservative Fund - Super	18.45	31.99	34.33	22.38	13.24	15.84	1.47	1.28	1.63	1.18	11.58	10.57	19.30	16.76	-	-	-	-	-	-	-	-
Suncorp Multi-Manager Conservative Fund - Pension	18.56	31.55	35.19	22.60	12.78	15.70	2.29	2.16	0.85	0.61	12.08	11.42	18.25	15.96	-	-	-	-	-	-	-	-
Suncorp Universal Conservative Fund - Super	12.92	34.30	40.06	23.33	13.21	17.42	1.37	1.19	2.90	2.38	12.29	8.65	14.92	11.54	2.33	1.19	-	-	-	-	-	-
Suncorp Universal Conservative Fund - Pension	13.73	30.23	38.37	24.00	14.88	16.19	2.18	2.21	1.48	1.64	12.79	10.90	14.44	13.15	2.13	1.68	-	-	-	-	-	-
<b>Moderate</b>																						
Morningstar Moderate Fund	35.85	32.64	19.52	18.94	16.29	18.97	0.25	0.23	2.28	1.81	8.85	7.91	12.74	14.33	1.06	0.99	-	-	3.16	4.18	-	-
<b>Balanced</b>																						
Morningstar Balanced Fund	20.13	18.43	16.88	16.07	14.09	16.10	0.44	0.39	4.09	3.15	15.85	13.82	22.81	25.04	1.91	1.74	-	-	3.80	5.26	-	-
Suncorp Multi-Manager Balanced Fund - Super	18.33	18.53	19.29	17.34	8.93	11.15	1.36	1.49	1.18	1.63	17.46	16.29	28.39	25.81	-	-	5.06	7.76	-	-	-	-
Suncorp Multi-Manager Balanced Fund - Pension	16.19	19.04	22.19	16.63	8.90	11.37	1.79	1.21	1.15	1.40	17.76	17.61	27.12	25.03	-	-	4.90	7.71	-	-	-	-
Suncorp Universal Balanced Fund - Super	8.53	17.32	26.06	21.45	9.82	15.96	1.98	1.89	4.19	3.70	20.39	15.46	25.64	22.18	3.39	2.04	-	-	-	-	-	-
Suncorp Universal Balanced Fund - Pension	9.37	17.99	24.56	18.11	10.33	12.80	3.59	3.66	2.56	2.90	21.65	18.69	24.63	23.07	3.31	2.78	-	-	-	-	-	-

Investment options	Cash (%)		Australian fixed interest (%)		International fixed interest (%)		Australian Property (%)		International Property (%)		Australian shares (%)		International shares (%)		Infrastructure (%)		Unlisted infrastructure (%)		Alternative investments (%)		Other (%)	
	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019
<b>Growth</b>																						
Morningstar Growth Fund	13.18	13.58	9.84	9.06	8.21	9.08	0.62	0.56	5.75	4.47	22.30	19.56	32.10	35.45	2.68	2.46	-	-	5.32	5.78	5.32	-
Suncorp Multi-Manager Growth Fund - Super	10.98	12.34	11.86	9.27	4.97	6.74	2.46	3.33	2.97	2.39	24.22	22.74	37.73	36.11	-	-	4.81	7.08	-	-	-	-
Suncorp Multi-Manager Growth Fund - Pension	10.91	11.28	11.84	10.02	4.97	6.85	2.81	3.31	2.37	2.02	25.19	23.68	36.96	35.35	-	-	4.95	7.49	-	-	-	-
Suncorp Universal Growth Fund - Super	4.97	11.48	11.80	7.26	4.55	5.27	2.76	2.96	5.83	5.70	28.89	25.76	36.47	38.24	4.73	3.33	-	-	-	-	-	-
Suncorp Universal Growth Fund - Pension	5.52	14.02	10.82	8.70	4.51	5.83	5.06	4.82	3.66	4.18	30.76	25.89	35.09	32.93	4.58	3.63	-	-	-	-	-	-
<b>High growth</b>																						
Morningstar High Growth Fund	10.30	11.83	-	-	2.57	2.12	0.82	0.74	7.60	5.88	29.49	25.76	42.45	46.69	3.55	3.24	-	-	3.22	3.74	3.22	-
Suncorp Multi-Manager High Growth Fund - Super	9.89	9.44	4.79	3.22	1.22	1.86	3.13	3.81	3.96	3.82	27.99	28.56	44.92	42.97	-	-	4.10	6.32	-	-	-	-
Suncorp Multi-Manager High Growth Fund - Pension	10.27	8.69	4.82	3.60	1.15	1.91	3.38	4.03	2.82	3.07	29.36	30.32	43.02	41.23	-	-	5.18	7.15	-	-	-	-
<b>Single sector investment options</b>																						
<b>Cash</b>																						
Suncorp Cash Fund	100.00	100.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Australian fixed interest</b>																						
Suncorp Australian Fixed Interest Fund - Super	3.11	1.40	96.89	98.50	-	0.10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Suncorp Australian Fixed Interest Fund - Pension	2.82	1.79	97.18	98.11	-	0.10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Vanguard Australian Fixed Interest Index Fund	0.00	-	84.80	100.00	15.20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>International fixed interest</b>																						
Suncorp Global Fixed Interest Fund	11.23	9.31	2.35	1.07	86.44	89.62	-	-	-	-	-	-	-0.02	-	-	-	-	-	-	-	-	-
Vanguard International Fixed Interest Index Fund (Hedged)	0.00	-	1.53	1.13	98.47	98.87	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Diversified fixed interest</b>																						
Macquarie Dynamic Bond Fund	4.92	8.58	25.21	22.19	69.87	69.23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Global credit</b>																						
CFS Wholesale Global Credit Income Fund	10.55	14.74	22.00	13.26	67.45	72.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Investment options	Cash (%)		Australian fixed interest (%)		International fixed interest (%)		Australian Property (%)		International Property (%)		Australian shares (%)		International shares (%)		Infrastructure (%)		Unlisted infrastructure (%)		Alternative investments (%)		Other (%)	
	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019
<b>Australian listed property</b>																						
Ironbark Paladin Property Securities Fund	0.46	6.43	-	-	-	-	99.54	93.57	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Suncorp Australian Listed Property Index Fund - Super	0.62	0.42	-	-	-	-	97.69	97.70	-	-	1.69	1.88	-	-	-	-	-	-	-	-	-	-
Suncorp Australian Listed Property Index Fund - Pension	0.29	0.62	-	-	-	-	98.02	97.50	-	-	1.69	1.88	-	-	-	-	-	-	-	-	-	-
<b>International listed property</b>																						
Suncorp International Property Securities Index Fund (Hedged)	0.00	1.33	-	-	-	-	11.89	11.13	88.11	87.54	-	-	-	-	-	-	-	-	-	-	-	-
<b>Global listed property</b>																						
Suncorp Global Property Index Fund - Super	1.27	3.39	-	-	-	-	14.91	15.08	83.56	81.24	0.26	0.29	-	-	-	-	-	-	-	-	-	-
Suncorp Global Property Index Fund - Pension	3.63	2.44	-	-	-	-	14.79	9.05	81.32	88.34	0.26	0.17	-	-	-	-	-	-	-	-	-	-
<b>Australian shares</b>																						
Suncorp Australian Shares Multi-Manager Fund - Super	7.01	4.61	-	-	-	-	5.37	6.17	-	-	87.62	89.22	-	-	-	-	-	-	-	-	-	-
Suncorp Australian Shares Multi-Manager Fund - Pension	6.93	4.18	-	-	-	-	5.37	6.20	-	-	87.70	89.62	-	-	-	-	-	-	-	-	-	-
Suncorp Australian Shares Index Fund - Super	1.22	1.73	-	-	-	-	6.51	7.33	-	-	92.27	90.94	-	-	-	-	-	-	-	-	-	-
Suncorp Australian Shares Index Fund - Pension	1.34	1.49	-	-	-	-	6.50	7.35	-	-	92.16	91.16	-	-	-	-	-	-	-	-	-	-
Suncorp Australian Shares Value Fund - Super	1.38	4.09	-	-	-	-	1.35	7.17	-	-	97.27	88.74	-	-	-	-	-	-	-	-	-	-
Suncorp Australian Shares Value Fund - Pension	1.64	3.96	-	-	-	-	1.35	7.18	-	-	97.01	88.86	-	-	-	-	-	-	-	-	-	-
<b>International shares</b>																						
Platinum International Fund	12.59	15.87	-	-	-	-	-	-	-	-	0.26	0.08	87.15	84.05	-	-	-	-	-	-	-	-
Suncorp International Shares Fund - Super	0.11	0.28	-	-	-	-	-	-	-	-	-	-	99.89	99.72	-	-	-	-	-	-	-	-
Suncorp International Shares Fund - Pension	0.33	0.18	-	-	-	-	-	-	-	-	-	-	99.67	99.82	-	-	-	-	-	-	-	-
Suncorp International Shares Multi-Manager Fund - Super	3.27	2.74	-	-	-	-	-	-	-	-	-	-	96.73	97.26	-	-	-	-	-	-	-	-

Investment options	Cash (%)		Australian fixed interest (%)		International fixed interest (%)		Australian Property (%)		International Property (%)		Australian shares (%)		International shares (%)		Infrastructure (%)		Unlisted infrastructure (%)		Alternative investments (%)		Other (%)	
	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019
Suncorp International Shares Multi-Manager Fund - Pension	2.31	3.41	-	-	-	-	-	-	-	-	-	-	97.69	96.59	-	-	-	-	-	-	-	-
Walter Scott Global Equity Fund	2.61	-	-	-	-	-	-	-	-	-	-	-	97.39	100.00	-	-	-	-	-	-	-	-
<b>International shares - specialist</b>																						
Lazard Global Small Cap Fund	1.67	0.79	-	-	-	-	-	-	-	-	-	1.57	3.78	96.76	95.43	-	-	-	-	-	-	-
<b>Global infrastructure</b>																						
Lazard Global Infrastructure Securities Fund	4.70	5.50	-	-	-	-	-	-	-	-	-	7.82	11.16	87.48	-	-	83.34	-	-	-	-	-

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

Investment options (only open to members who are currently invested in these options)	Cash (%)		Australian fixed interest (%)		International fixed interest (%)		Australian Property (%)		International Property (%)		Australian shares (%)		International shares (%)		Infrastructure (%)		Unlisted infrastructure (%)		Alternative investments (%)		Other (%)	
	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019
<b>Secure</b>																						
Asteron Traditional Capital Guaranteed Fund - Super	74.48	59.67	11.24	10.03	-	5.06	4.03	3.70	-	-	2.67	4.25	-	4.53	-	-	7.58	7.74	-	5.02	-	-
Asteron Traditional Capital Guaranteed Fund - Pension	77.11	59.73	11.26	10.02	-	5.09	4.11	3.66	-	-	2.79	4.76	0.01	4.80	-	-	4.72	7.06	-	4.88	-	-
<b>Conservative</b>																						
Perpetual Wholesale Conservative Growth Fund <sup>3</sup>	21.89	23.19	46.06	46.89	3.05	1.77	2.36	1.41	0.73	4.52	9.36	10.60	10.99	11.62	-	-	-	-	-	-	5.56	-
<b>Balanced</b>																						
Perpetual Wholesale Diversified Growth Fund <sup>2</sup>	17.97	18.96	33.20	33.67	1.60	0.69	2.97	1.69	1.04	5.02	17.55	19.75	19.66	20.22	-	-	-	-	-	-	6.01	-
<b>Growth</b>																						
BlackRock Tactical Growth Fund <sup>3</sup>	7.00	7.00	14.00	14.00	7.00	7.00	6.00	6.00	2.00	2.00	35.00	35.00	29.00	29.00	-	-	-	-	-	-	-	-
CFS Wholesale Diversified Fund	9.79	8.35	18.94	18.32	10.03	10.33	0.27	0.18	4.34	4.84	31.21	32.10	25.42	25.88	-	-	-	-	-	-	-	-
<b>Cash</b>																						
Asteron Guaranteed Cash Fund	100.00	100.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Investment options (only open to members who are currently invested in these options)	Cash (%)		Australian fixed interest (%)		International fixed interest (%)		Australian Property (%)		International Property (%)		Australian shares (%)		International shares (%)		Infrastructure (%)		Unlisted infrastructure (%)		Alternative investments (%)		Other (%)	
	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019
	<b>Australian listed property</b>																					
CFS Wholesale Property Securities Fund	0.38	2.13	-	-	-	-	99.62	97.87	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Australian shares</b>																						
Ausbil Australian Active Equity Fund <sup>3</sup>	0.25	1.50	-	-	-	-	6.40	-	-	-	93.35	98.50	-	-	-	-	-	-	-	-	-	-
Ausbil Australian Emerging Leaders Fund <sup>3</sup>	1.83	3.84	-	-	-	-	3.34	-	-	-	94.83	96.16	-	-	-	-	-	-	-	-	-	-
CFS Wholesale Australian Shares Fund	1.43	3.51	-	-	-	-	-	-	-	-	98.57	96.49	-	-	-	-	-	-	-	-	-	-
Fidelity Australian Equities Fund <sup>3</sup>	1.92	1.62	-	-	-	-	-	-	-	-	98.08	98.38	-	-	-	-	-	-	-	-	-	-
Hyperion Australian Growth Companies Fund <sup>3</sup>	3.67	14.79	-	-	-	-	-	-	-	-	96.33	85.21	-	-	-	-	-	-	-	-	-	-
Ironbark Karara Australian Shares Fund <sup>3</sup>	2.86	3.98	-	-	-	-	-	0.31	-	-	97.14	94.04	-	1.67	-	-	-	-	-	-	-	-
Investors Mutual Industrial Share Fund <sup>3</sup>	12.90	11.41	-	-	-	-	1.27	3.30	-	-	85.83	85.29	-	-	-	-	-	-	-	-	-	-
Nikko AM Australian Share Income Fund <sup>3</sup>	3.16	3.29	-	-	-	-	6.38	5.55	-	-	90.46	91.16	-	-	-	-	-	-	-	-	-	-
Pendal Wholesale Imputation Fund <sup>3</sup>	1.41	3.52	-	-	-	-	-	-	-	-	98.59	96.48	-	-	-	-	-	-	-	-	-	-
Perpetual Wholesale Industrial Fund <sup>3</sup>	3.78	6.26	-	-	-	-	4.05	6.78	-	-	83.54	80.82	8.63	6.14	-	-	-	-	-	-	-	-
Perpetual Wholesale SHARE-PLUS Long-Short Fund <sup>3</sup>	6.76	12.22	-	-	-	-	-3.38	6.63	0.59	0.47	81.80	77.27	14.23	3.41	-	-	-	-	-	-	-	-
Perpetual Wholesale Ethical SRI Fund <sup>3</sup>	8.03	9.90	-	-	-	-	2.37	3.09	-	-	84.39	82.77	5.21	4.24	-	-	-	-	-	-	-	-
Perpetual Wholesale Geared Australian Share Fund <sup>3</sup>	-	-	-	-	-	-	3.79	1.78	-	-	84.82	95.91	11.39	2.31	-	-	-	-	-	-	-	-
<b>Multi-sector specialist</b>																						
BlackRock Global Allocation Fund <sup>1</sup>	13.25	3.45	1.50	0.84	23.47	36.54	-	-	-	-	0.07	0.30	61.71	58.87	-	-	-	-	-	-	-	-

Notes:

1. Blackrock Global Allocation Fund was closed to new investors effective 23 May 2019.
2. Perpetual Wholesale Diversified Growth was closed to new investors effective 23 May 2019.
3. On 30 June 2020, these investment options were closed to new investors.



## Current investment managers

### *Brighter Super and Suncorp Employee Superannuation Plan (SESP)*

The investment managers as at 30 June 2020 are:

- Ausbil Investment Managers Limited
- BlackRock Investment Managers (Australia) Limited
- Colonial First State Investments Limited
- Deutsche Asset Management
- Fidelity International
- Hyperion Asset Management
- Investors Mutual Limited
- Ironbark Asset Management
- Lazard Asset Management Pacific Co.
- Macquarie Investment Management Global Limited
- Morningstar Investment Management Australia Limited
- Nikko AM Limited (Nikko AM Australia)
- Pandal Group Limited
- Perpetual Investment Management Limited
- Platinum Investment Management Limited
- Suncorp Corporate Services Pty Ltd
- Vanguard® Investments Australia Ltd
- Walter Scott & Partners Limited

### *Everyday Super*

The investment managers as at 30 June 2020 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, which remains the current rate. 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 held within the SMT reserves to meet the properly incurred expenses from the financial year ending 30 June 2020 is \$11.2m.

SPSL has entered into a services agreement with ALSL, under which ALSL, as a Fund administrator, may apply to SPSL for reimbursement of expenses ALSL 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.

### 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,
- an event occurs that has the potential to affect unit prices,
- an external investment manager closes the underlying investment to applications and withdrawals; or
- the unit prices calculated have the potential to prejudice specific investors.

## Other fees and costs

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

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

In addition to the fees, the cost of any expenses properly 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 and reimbursed to the Trustee.

Other costs that we may 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 for your super product 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 2019/20 32,426 exited members were owed less than \$20 each. In line with SPSL's compensation policy, an amount of \$89,492 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 or Product Guide.

We may receive payments from investment managers or other parties for certain investment options of up to 0.15% 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 fund 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. If something's gone wrong, let us know so that we can try to help you. You can find details on how to contact us on page 80. 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) whose details are as follows:

- Online: [afca.org.au](http://afca.org.au)
- Email: [info@afca.org.au](mailto: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.

There are some complaints AFCA may not be able to hear. Please contact them to see if they can deal with yours.

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

We're required to report all 'lost members' to the ATO for inclusion on the lost members register. That's why it's important that you continue to contribute to your super (if you're eligible) and keep your contact details up to date.

You'll be considered a lost member if:

- you are lost contactable – i.e. we can't contact you by mail or email and we haven't received any amounts for you and you haven't been in contact with us for more than one year; or

- you are lost inactive – i.e. you joined Suncorp super as part of an employer plan more than two years ago, you haven't contributed for more than five years and we haven't verified your address in the last two years.

Fees and charges (including insurance fees) will continue to be deducted from your account whilst you are a lost member, and we may cancel your insurance and transfer your account balance to an eligible rollover fund or your benefit might be payable to the ATO as unclaimed monies. For more details on our 'Eligible rollover fund' please see page 73.

### Unclaimed amounts transferred to the ATO

Your super balance will become unclaimed monies, and be payable to the ATO if:

- you're aged 65 or more, we haven't received any amounts for you in more than two years and we haven't had any contact with you in the last five years, although we will always first try and make contact with you prior to payment of your benefit as unclaimed money,
- Your balance is less than \$6,000 and:
  - you are a lost uncontactable member – i.e. we can't contact you by mail or email, we haven't received any amounts for you and you haven't been in contact with us for more than one year;
  - you are a lost inactive member – i.e. you joined Suncorp super as part of an employer plan more than two years ago, you haven't contributed for more than five years and we haven't verified your address in the last two years; or
  - your account has an inactive low-balance – i.e. you don't have insurance with us, you're younger than 65, haven't met a condition of release (without a payment restriction) under super law, we haven't received any amounts for you and you haven't changed your binding death benefit nominated beneficiaries or investment options or cancelled your insurance in the last 16 months,
- we hold insufficient information to properly identify you as the owner of the account, you are a lost member and we haven't received any amounts for more than one year,



- we can't pay your benefit (or a part of it) following your death or a family law payment split, despite reasonable efforts and after a reasonable amount of time; or
- you are a former temporary resident, six months has passed since both you departed Australia and your temporary visa was cancelled or expired and the ATO issues us with a notice requesting payment of your balance as unclaimed monies. 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 Investments Commission (ASIC) not to provide exit statements when a benefit is paid to the ATO as unclaimed money for a former temporary resident.

To opt out of being transferred to the ATO due to having an inactive low-balance account or becoming a lost member, go online or call our Customer Service team for more information. If you do take action to stop your balance from becoming unclaimed, we will continue to charge fees to it (as outlined in the rules for your account contained in the guide or rules for your product) which may reduce your account balance over time.

If your super does become unclaimed, it may not remain unclaimed for long. Unless you're a former temporary resident, if you have another active super account(s) the ATO will try to consolidate your unclaimed super with your active super, if the combined balance will be at least \$6,000. If you're eligible to receive your benefit because you have met a 'condition of release' under super law, you should contact the ATO directly.

### Accounts without balances

Your account may be closed by us, by the end of a financial year, if it does not have an account balance.

This could occur:

- if we haven't received any contributions or rollovers for your account and it was opened at least 12 months ago; or
- where your balance has reduced to nil as a result of payments, fees (including insurance) or charges. If you have insurance and insufficient balance to pay insurance fees in full when they fall due, we will let you

know and give you time to make additional contributions. If you don't make the required contributions within the time provided, we will cancel your insurance and close your account. *Accounts maintained to solely provide insurance benefits will continue, subject to the policy terms, whilst contributions to pay insurance fees remain up to date.*

From 1 July 2019, under the Protecting Your Super measures introduced by the Federal Government, the total of investment, administration and indirect costs are capped at 3% of the account balance (calculated at the end of the financial year or on earlier closure of your account). Any fees which exceed the cap will be refunded within three months of financial year end or account closure.

### 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 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](http://suncorp.com.au/privacy). Please also refer to the Suncorp Group Privacy Policy at [suncorp.com.au/privacy](http://suncorp.com.au/privacy).

## Superannuation Prudential Standards

As part of the Government's Stronger Super Reforms superannuation prudential standards were introduced by APRA for strengthening the governance, integrity and regulatory settings of the superannuation system for APRA-regulated superannuation funds. 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 account monthly. For the year ended 30 June 2020, this levy was 0.0067970% per annum. For the year ending 30 June 2021, the levy is 0.0061540% per annum, however, the Trustee has determined that from 30 September 2020, the levy will be met from the existing administration fees charged to all members accounts rather than being recovered as a separate, additional charge.

## 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 interests 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.

# 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 2020.

Statement of change in reserves	2020 \$'000	2019 \$'000
<b>General expense and tax reserve</b>		
Balance at beginning of the financial year	2,407	12,129
Results from superannuation activities	937	(9,722)
<b>Balance at end of the financial year</b>	<b>3,344</b>	<b>2,407</b>

## 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 2020, 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 2020. 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	2020 \$'000	2019 \$'000
<b>Assets</b>		
Cash and cash equivalents	85,108	123,107
Investment securities	6,216,008	6,756,936
Investments receivables	1,327	6,446
Trust distribution receivables	77,856	112,002
Other income receivables	4,138	3,115
Deferred tax assets	22,694	-
<b>Total assets</b>	<b>6,407,131</b>	<b>7,001,606</b>
<b>Liabilities</b>		
Benefits payable	2,082	9,205
Investments payable	1,942	1,553
Administration fees payable	43,117	54,582
Other payables	3,197	7,246
Current tax liabilities	15,801	5,873
Deferred tax liabilities	-	12,556
<b>Total liabilities excluding member benefits</b>	<b>66,139</b>	<b>91,015</b>
<b>Net assets available for member benefits</b>	<b>6,340,992</b>	<b>6,910,591</b>
<b>Member liabilities</b>		
Allocated to members	6,335,938	6,903,125
Unallocated to members	1,710	5,059
<b>Total member liabilities</b>	<b>6,337,648</b>	<b>6,908,184</b>
<b>Total net assets</b>	<b>3,344</b>	<b>2,407</b>
<b>Equity</b>		
General expense and tax reserve	3,344	2,407
<b>Total equity</b>	<b>3,344</b>	<b>2,407</b>

## Suncorp Master Trust

Income Statement	2020 \$'000	2019 \$'000
<b>Revenue</b>		
Interest income	1,752	1,644
Trust distributions and dividend income	360,723	334,771
Net (losses) gains on financial assets at fair value through profit or loss	(424,925)	130,725
<b>Total investment income</b>	<b>(62,450)</b>	<b>467,140</b>
Other income	4,977	5,553
<b>Total revenue</b>	<b>(57,473)</b>	<b>472,693</b>
<b>Expenses</b>		
Investment expenses	(15,367)	(14,432)
Administration expenses	(52,343)	(58,593)
Trustee fee and reimbursements	(11,235)	(17,649)
Other operating expenses	(367)	(668)
<b>Total expenses</b>	<b>(79,312)</b>	<b>(91,342)</b>
<b>Operating results from operating activities</b>	<b>(136,785)</b>	<b>381,351</b>
Net (losses) benefits allocated to defined contribution member accounts	106,295	(386,227)
<b>Operating results before income tax</b>	<b>(30,490)</b>	<b>376,505</b>
Income tax benefit (expense)	31,427	(4,846)
<b>Operating results after income tax</b>	<b>937</b>	<b>(9,722)</b>

Statement of changes in member benefits	2020 \$'000	2019 \$'000
<b>Balance at the beginning of the financial year</b>	6,908,184	6,988,373
Employer contributions	323,168	327,142
Members' contributions	79,942	76,289
Transfer from other funds	282,033	267,051
Other contributions	3,827	5,365
<b>Total contributions before contributions tax</b>	<b>688,970</b>	<b>675,847</b>
Contributions tax	(50,128)	(50,246)
<b>Total contributions net of contributions tax</b>	<b>638,842</b>	<b>625,601</b>
Benefits paid or payable	(1,049,371)	(1,049,050)
Life insurance expenses	(147,333)	(154,522)
Income tax on life insurance expenses	22,100	23,178
Life insurance benefits	71,521	88,377
<b>Net benefits and expenses paid to life insurance</b>	<b>(1,103,083)</b>	<b>(1,092,017)</b>
Net benefits allocated to defined contribution member accounts, comprising:		
– investment income and other revenue	(58,954)	471,762
– administration and other expenses	(47,341)	(85,535)
<b>Net benefits allocated to defined contribution member accounts</b>	<b>(106,295)</b>	<b>386,227</b>
<b>Balance at the end of the financial year</b>	<b>6,337,648</b>	<b>6,908,184</b>



# How to contact us

## Suncorp Everyday Super members



### **Suncorp Everyday Super**

GPO Box 2585  
Brisbane QLD 4001



**1800 191 517**



**super@suncorp.com.au**



**suncorp.com.au/super**

## Suncorp Employee Superannuation Plan members



### **Suncorp Employee Superannuation Plan**

GPO Box 2585  
Brisbane QLD 4001



**1800 652 489**



**super@suncorp.com.au**

## Suncorp Brighter Super members



### **Suncorp Brighter Super**

GPO Box 2585  
Brisbane QLD 4001



**13 11 55**



**[super@suncorp.com.au](mailto:super@suncorp.com.au)**



**[suncorp.com.au/super](https://suncorp.com.au/super)**

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