

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

Annual Report for the year ended
30 June 2019

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 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 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 25 November 2019.

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

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

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

Insurance cover offered through the products listed above is 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) (formerly called Suncorp Life & Superannuation Limited)
- ‘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 is the group of companies including the Trustee and 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.

Contents

Your 2018/19 Annual Report	5
Important changes to super	6
Other important updates	14
Investments	15
Other important information	74
Financial information	84
How to contact us	88

Your 2018/19 Annual Report

Dear member,

I am pleased to provide the Annual Report for the 2018/19 financial year.

We pride ourselves on being big enough to trust, and small enough to care. That's why we welcome the regulatory changes recently introduced and made a few of our own changes to increase transparency to members. Some of these changes include:

- introducing new fee rules so accounts with low balances won't unnecessarily be reduced by fees;
- lowering investment fees for some Suncorp branded investment options;
- turning off insurance for certain members, so accounts that are 'inactive' won't be eroded by insurance fees; and
- the sale of the Suncorp Group's life insurance business to TAL, which resulted in a change to the name of the primary insurer and to the name of the Suncorp Traditional Capital Guaranteed Fund.

In addition, we continue to enhance our service levels and deliver strong investment performance. Our member satisfaction survey results further increased whilst our top performing investment option delivered an impressive 17.83% p.a. gross return.

We continue to remain focused to deliver the best possible retirement outcomes for our members and thank you for trusting us to look after your super.

Yours sincerely,



Cassandra Flint
Executive Manager
Wealth Product & Investments

Important changes to super

[A change to the insurer and investment manager for the Capital Guaranteed Fund](#)

The Suncorp Group announced on 28 February 2019 that it had sold its life insurance business to TAL Dai-ichi Life Australia Pty Limited (ABN 97 150 070 483) (TAL). This means that on that date, the insurer Suncorp Life & Superannuation Limited (ABN 87 073 979 530, AFSL 229880) (SLSL) ceased to be part of the Suncorp Group and became part of the TAL group of companies.

As a result of the sale, SLSL has been renamed Asteron Life & Superannuation Limited (ALSL), however remains the primary provider of insurance for our Suncorp Brighter Super, Suncorp Employee Superannuation Plan (SESP) and Suncorp Everyday Super. ALSL also remains the investment manager for the Suncorp Traditional Capital Guaranteed Fund, which has been renamed the Asteron Traditional Capital Guaranteed Fund.

This change doesn't affect your account at all, because there are no changes to:

- the types of insurance cover, or the levels of insurance that you hold within your super account (if applicable)
- insurance terms and conditions, including eligibility or claims in progress
- your investments (other than the name and owner of the Suncorp Traditional Capital Guaranteed Fund)
- the administration, insurance or investment fees you pay for your account
- any other features or benefits you enjoy as a Suncorp member.

If you have insurance provided by a different insurer, that insurance is also unchanged as a result of this sale. Details of your insurance and investments can be found in your online account, or by contacting us.

[New fee rules to save you money](#)

Few things in life are free, and super is no exception. We do need to collect administration fees and investment fees (including buy-sell spreads and indirect costs) from member accounts to pay for the operation of the fund, and

the management of your investments. From 1 July 2019 for balances less than \$6,000 the total combined amount of administration fees, investment fees and indirect costs charged to super accounts are capped at a maximum of 3% of your account balance. Any amount of total fees charged to your account above this cap for each financial year or up to date you exit the Fund (pro rated where applicable), will be refunded to your Suncorp super account or, if you exited and rolled over your account balance to another super fund account, to that account.

The Federal Government has also banned exit fees being charged to super fund member accounts from 1 July 2019. We do not charge any withdrawal or exit fees for accounts within Suncorp Brighter Super, Suncorp Employee Superannuation Plan or Suncorp Everyday Super.

Changes to Insurance

New super laws have been introduced to help ensure the payment of insurance fees doesn't unnecessarily erode a member's account balance. These rules could result in the cancellation of your insurance, or the transfer of your account balance to the Australian Taxation Office (ATO) if you meet certain criteria, so it's important that you understand the impacts on your account.

From 1 July 2019, super funds are generally no longer able to continue to provide insurance cover to members if the member has not received any contributions into their account for a continuous period of 16 months, unless the member has elected to retain their cover.

From 1 April 2020, super funds are generally no longer able to provide default (automatic) insurance cover to members who open a new super account (unless they elect to receive or continue the cover as applicable), who:

- are aged under 25; and/or
- have a super account balance below \$6,000.

From 1 November 2019, any existing members with a super account balance below \$6,000 will need to actively elect to keep their insurance cover within their super account. If a member does not elect to retain their insurance cover before 31 March 2020, their insurance cover will automatically be cancelled.

We'll always let you know before we cancel any insurance cover you may have, but you can elect to retain cover now, or simply keep contributing to your

account and ensure your account balance is above \$6,000 to make sure your cover isn't cancelled.

You can tell us you want to keep your insurance cover by:

- logging into your online account and updating 'My preferences', which can be found under 'My super details'; or
- you can download and complete the 'Retain Insurance Cover' form, available on our website suncorp.com.au/super.

Concessional contributions cap

There are limits (also called 'contribution caps') on the amounts you can contribute to super in any one financial year. The concessional contributions cap is the limit on concessional superannuation contributions you make which are included in the assessable income of the fund and taxed at a concessional rate of 15%.

The concessional contributions cap was reduced to \$25,000 p.a. from 1 July 2017.

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

Catch-up concessional contributions

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

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

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

Personal super contributions

Individuals between the ages of 18 to 65, (and those aged under 18, and 65 to 74 who meet the 'work test') can claim a tax deduction for their personal superannuation contributions up to the concessional contributions cap of \$25,000 p.a.

Higher tax on contributions for high income earners

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

Non-concessional contributions cap

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

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

Transitional bring forward cap

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

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

Low-income superannuation tax offset (or LISTO)

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

Spouse super tax offset

You can make superannuation contributions on behalf of your low-income/ non-working spouse and claim a tax offset for the contributions up to \$540. The offset is available if the receiving spouse' assessable income (disregarding any First Home Super Saver released amount for the income year), total reportable fringe benefits amounts and reportable superannuation contribution was less than \$40,000 and the contributions were not deductible to you.

Government co-contributions

If you make a personal contribution from 'after-tax' money (that's money you've paid income tax on i.e. your take-home pay), you may be eligible to receive an additional contribution into your account from the Government. This is known as the Government co-contribution. If you earn less than \$37,697*, and you make \$1,000 in after-tax contributions, the Government will automatically contribute the maximum \$500 to your retirement savings.

The Government's co-contribution amount decreases for those on higher incomes, but you can still benefit from the co-contribution scheme if you earn less than \$52,697*.

*For the 2018/19 financial year.

Lost members and unclaimed super money

Currently, under superannuation law we report the balance for all 'lost members' to the ATO and pay the balance for all accounts which qualify as 'unclaimed money' to the ATO. Unclaimed money rules changed from 1 July 2019, and inactive small balance accounts may now qualify as unclaimed money. The intent of this change is to protect the balances of small accounts from erosion by fees. You can find more information on lost members and unclaimed money in the 'Other important information' section of this Annual Report. You can search for lost super using our Search & Combine tool, or MyGov.

Transition to retirement (or TTR) earnings tax

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

First home super saver scheme

From 1 July 2018, first-home buyers are generally allowed to apply to withdraw voluntary contributions made to their super fund account since 1 July 2017 and associated earnings, for a home deposit. If eligible, you can apply for release of up to \$15,000 of voluntary contributions made each year limited to a total of \$30,000 plus an earnings amount per person across all years. Conditions apply including that the deposit can only be used to buy your first home which must be Australian property, you intend to live in it as soon as practicable (if not immediately) after purchase and for at least six months of the first twelve months you own it. Please refer to the ATO's website for more information about eligibility and the application process.

Over age 65 downsizers non-concessional contributions

From 1 July 2018, those over the age of 65 who meet the eligibility requirements may be able to choose to make a non-concessional 'downsizer' superannuation contribution of up to \$300,000 into their super fund account, from the sale proceeds of their principal home. A number of criteria and limitations apply including that the person or their spouse owned the main place of residence for a minimum of 10 years prior to sale, the residence is an Australian property that is not a caravan or other mobile home and the downsizer contributions only come from the sale of one home. Other conditions apply. A downsizer contribution will count towards the transfer balance cap (see 'Superannuation Pension Cap' section below) which is currently \$1.6m, is not tax deductible and could affect eligibility for the age pension. Please refer to the ATO's website for more information about eligibility and and the application process.

Superannuation pension cap

There is a lifetime cap (called the 'transfer balance cap') on the total amount of superannuation that can be transferred from an accumulation (i.e. super) account to start pensions. The transfer balance cap is \$1.6 million in 2019/20. The cap does not apply to investment earnings on pensions so your savings can grow without restriction. The cap will increase in line with the rate of inflation, in \$100,000 increments.

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

Work test exemption for over 65s

Under superannuation law, members aged 65 to 74 can only make voluntary contributions to their super account if they satisfy the work test or meet the work test exemption. The work test requires the member to work at least 40 hours within 30 consecutive days in the financial year the contribution was made to their account. From 1 July 2019, an individual aged 65-74 who has a total super balance of less than \$300,000 at the end of the financial year preceding the year they made a voluntary contribution, satisfied the work test in the preceding year and are transitioning out of the workforce will be exempt from the 'work test' for the purposes of making the voluntary contribution into their super account. This exemption only applies to the first year in which the work test is not met.

High income earners with multiple employers

The Government has proposed as part of its 2018/19 Budget that eligible individuals with multiple employers and a taxable income exceeding \$263,157 p.a. will be able to nominate wages from certain employers as not being subject to the Superannuation Guarantee (SG). Individuals will still need to receive SG contributions from at least one employer. The purpose of the proposal is to assist an individual who expects the total of their employers' super contributions for a year to exceed their annual concessional contributions cap. Once the law is passed and in effect, it is expected that eligible individuals will need to download an application form from the ATO's website to complete and return to the ATO for consideration.

Other requirements will apply. Please refer to the ATO's website for more information.

Automatic insurance cover for Suncorp Group employees

For clarification, members will be covered up to the Automatic Acceptance Limit from the date employment with the Suncorp Group starts, without needing to apply, provided the member is 'at work' in active employment on that day, a contribution is received to pay for insurance fees within the first 120 days of commencing employment and subject to you meeting additional eligible person criteria within the meaning of the relevant insurance policy. The policy can be viewed in the online portal or by contacting the Customer Service team.

Other important updates

Grandfathered commissions

Trustees are required to remove any grandfathered commission, conflicted or banned remuneration arrangements from 1 January 2021.

Insurance cover whilst overseas

Insurance rules can be complicated, and there are some rules you need to know before you go overseas:

Purpose of overseas travel	What happens to your insurance
Overseas holiday	Your insurance cover continues as long as your insurance fees continue to be paid
Working overseas	You need to obtain written approval from the insurer before departing Australia for insurance cover to continue
Moving overseas permanently	Insurance cover is cancelled from the date you depart Australia if you are moving overseas to reside permanently

Depending on the terms of your cover, there could be additional conditions on continuing cover whilst overseas. If you're unsure, or if you would like more information, please refer to the relevant Product Guide or contact us.

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.

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 45 investment options. Members of Suncorp Everyday Super have a simplified choice of six investment options. We don't take labour standards, environmental, social and ethical considerations into account when selecting, retaining or terminating investment options.

The Fund invests in a variety of ways including via a group investment policy 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 which are on our website.

Default investment strategy (business super, Everyday Super and SESP members only)

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

Product Dashboard

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

- the net return target,
- net returns for previous financial years,

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

As at 30 June 2019, only Product Dashboards for MySuper investment options are required. You'll find the Product Dashboard for the Suncorp Lifestage Fund under 'Performance & fees' at suncorp.com.au/super. If you are a personal super or pension member, or have chosen to invest in the Suncorp Lifestage Fund, you are not a MySuper member and these product dashboards don't apply to you.

Changes to your investment options

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

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

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

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

Investment fees for Suncorp Funds

Effective 13 March 2019, the Trustee made some enhancements to the Suncorp Lifestage Funds (MySuper default investment option) and some of the Suncorp branded investment options. As a result, investment fees have reduced for Brighter Super, Everyday Super and Suncorp Employee Superannuation Plan members invested in a select group of Suncorp branded investment options and all Suncorp Lifestage Funds.

Investment option	Investment fee, gross of income tax, net of GST (% p.a.)
Multi-sector investment options	
Suncorp Lifestage Fund - Super	0.21
Suncorp Lifestage Fund - Pension	0.18
Suncorp Multi-Manager Balanced Fund - Super	0.49
Suncorp Multi-Manager Balanced Fund - Pension	0.42
Suncorp Multi-Manager Conservative Fund - Super	0.48
Suncorp Multi-Manager Conservative Fund - Pension	0.41
Suncorp Multi-Manager Growth Fund - Super	0.50
Suncorp Multi-Manager Growth Fund - Pension	0.43
Suncorp Multi-Manager High Growth Fund - Super	0.51
Suncorp Multi-Manager High Growth Fund - Pension	0.43
Suncorp Universal Balanced Fund - Super	0.33
Suncorp Universal Balanced Fund - Pension	0.28
Suncorp Universal Growth Fund - Super	0.33
Suncorp Universal Growth Fund - Pension	0.28
Suncorp Universal Conservative Fund - Super	0.33
Suncorp Universal Conservative Fund - Pension	0.28
Single-sector investment options	
Suncorp International Property Securities Index Fund (Hedged) - Super	0.39
Suncorp International Property Securities Index Fund (Hedged) - Pension	0.33
Suncorp International Shares Fund - Super	0.20
Suncorp International Shares Fund - Pension	0.17

Change of investment objective and reference benchmark

Macquarie Investment Management Australia Limited has announced the following changes to the Macquarie Dynamic Bond Fund effective 7 January 2019:

Change of investment objective

Fund	Old objective	New objective
Macquarie Dynamic Bond Fund	The fund aims to outperform the Bloomberg AusBond Composite 0+ Yr Index over the medium term (before fees). It aims to provide diversification against equity risk as well as income and some capital growth through a flexible investment strategy.	The Fund aims to generate attractive returns by dynamically investing in global fixed income instruments. It aims to provide diversification against equity risk as well as capital growth and some income.

Change in reference benchmark

Old benchmark	New benchmark
Bloomberg AusBond Composite 0+ Yr Index	Bloomberg Barclays Global Aggregate 1 to 10 years Index (hedged)

Effective 3 October 2018, the strategic asset allocation, asset class ranges and investment objectives were changed for a number of investment options within the Suncorp Lifestage Funds, Suncorp Universal Funds and for the Suncorp Multi-Manager Funds. The tables below provide an update of the changes which occurred.

Change of investment objective

Fund	Old objective	New objective
Suncorp Lifestage Fund 1990 - 1994	Primarily wealth generation with a return objective of CPI + 4.5% over 10 years	Primarily wealth generation with a return objective of CPI + 4.0% over 10 years
Suncorp Lifestage Fund 1995 - 1999	Primarily wealth generation with a return objective of CPI + 4.5% over 10 years	Primarily wealth generation with a return objective of CPI + 4.0% over 10 years
Suncorp Lifestage Fund 2000 - 2009	Primarily wealth generation with a return objective of CPI + 4.5% over 10 years	Primarily wealth generation with a return objective of CPI + 4.0% over 10 years

Change of strategic asset allocation(%)

Investment options	Cash		Australian fixed interest		International fixed interest		Property		Australian shares		International shares		Infrastructure	
	Old	New	Old	New	Old	New	Old	New	Old	New	Old	New	Old	New
Suncorp Lifestage Funds														
Suncorp Lifestage Fund 1949 or earlier	24	21	30	24	11	13	8	6	13	15	9	18	5	3
Suncorp Lifestage Fund 1950 - 1954	22	20	28	22	12	12	9	6	14	17	10	20	5	3
Suncorp Lifestage Fund 1955 - 1959	18	16	25	20	11	11	10	6	17	19	13	24	6	4
Suncorp Lifestage Fund 1960 - 1964	14	11	21	16	10	10	12	8	21	23	16	28	6	4
Suncorp Lifestage Fund 1965 - 1969	12	8	16	12	9	7	13	8	24	27	19	33	7	5
Suncorp Lifestage Fund 1970 - 1974	8	5	12	8	7	6	15	9	28	30	23	37	7	5
Suncorp Lifestage Fund 1975 - 1979	6	3	9	6	6	4	15	9	31	32	26	40	7	6
Suncorp Lifestage Fund 1980 - 1984	4	2	7	5	5	3	15	9	33	33	29	42	7	6
Suncorp Lifestage Fund 1985 - 1989	3	2	6	5	4	3	15	9	34	33	31	42	7	6
Suncorp Lifestage Fund 1990 - 1994	3	2	4	5	4	3	15	9	35	33	33	42	6	6
Suncorp Lifestage Fund 1995 - 1999	2	2	4	5	4	3	14	9	36	33	35	42	5	6
Suncorp Lifestage Fund 2000 - 2004	1	2	4	5	4	3	14	9	36	33	36	42	5	6
Universal Funds														
Suncorp Universal Conservative Fund	30	26	20	25	18	17	4.5	4	15	11	10.5	14	2	3
Suncorp Universal Balanced Fund	13	15	17.5	18	15.5	13	7.5	6	25	20	18.5	24	3	4
Suncorp Universal Growth Fund	4.5	5	9.5	10	8.5	7	11	8	36	29	27	36	3.5	5

Notes

Minor differences to the strategic asset allocation may apply for accumulation and pension members.

Change of asset class ranges

Date	Investment option	Asset Class	Old range %	New range %
3/10/2018	Suncorp Lifestage Fund 1949 or earlier	International shares	0 - 20	0 - 30
3/10/2018	Suncorp Lifestage Fund 1949 or earlier	Infrastructure	0 - 30	0 - 20
3/10/2018	Suncorp Lifestage Fund 1950-54	International shares	0 - 30	0 - 40
3/10/2018	Suncorp Lifestage Fund 1950-54	Infrastructure	0 - 30	0 - 20
3/10/2018	Suncorp Lifestage Fund 1955-59	International shares	0 - 30	0 - 40
3/10/2018	Suncorp Lifestage Fund 1955-59	Infrastructure	0 - 30	0 - 20
3/10/2018	Suncorp Lifestage Fund 1960-64	International shares	0 - 40	0 - 50
3/10/2018	Suncorp Lifestage Fund 1965-69	International shares	0 - 50	0 - 60
3/10/2018	Suncorp Lifestage Fund 1965-69	Property	0 - 50	0 - 40
3/10/2018	Suncorp Lifestage Fund 1970-74	International shares	0 - 50	0 - 60
3/10/2018	Suncorp Lifestage Fund 1970-74	Property	0 - 50	0 - 40
3/10/2018	Suncorp Lifestage Fund 1975-79	International shares	0 - 60	0 - 70
3/10/2018	Suncorp Lifestage Fund 1975-79	Property	0 - 60	0 - 50
3/10/2018	Suncorp Lifestage Fund 1980-84	International shares	0 - 60	0 - 70
3/10/2018	Suncorp Lifestage Fund 1980-84	Property	0 - 60	0 - 50
3/10/2018	Suncorp Lifestage Fund 1985-89	International shares	0 - 60	0 - 70
3/10/2018	Suncorp Lifestage Fund 1985-89	Property	0 - 60	0 - 50
3/10/2018	Suncorp Lifestage Fund 1990-94	International shares	0 - 60	0 - 70
3/10/2018	Suncorp Lifestage Fund 1990-94	Property	0 - 60	0 - 50
3/10/2018	Suncorp Lifestage Fund 1995-99	International shares	0 - 60	0 - 70
3/10/2018	Suncorp Lifestage Fund 1995-99	Property	0 - 60	0 - 50
3/10/2018	Suncorp Lifestage Fund 2000-09	International shares	0 - 60	0 - 70
3/10/2018	Suncorp Lifestage Fund 2000-09	Property	0 - 60	0 - 50

Other investment changes

The following Suncorp Lifestage Funds were combined into one, to build greater efficiency and scale:

Date	Old Lifestage Fund	New Lifestage Fund
29/03/2019	Suncorp Lifestage Fund 1934 or earlier	Suncorp Lifestage Fund 1949 or earlier
29/03/2019	Suncorp Lifestage Fund 1935-39	Suncorp Lifestage Fund 1949 or earlier
29/03/2019	Suncorp Lifestage Fund 1940-44	Suncorp Lifestage Fund 1949 or earlier
29/03/2019	Suncorp Lifestage Fund 1945-49	Suncorp Lifestage Fund 1949 or earlier
29/03/2019	Suncorp Lifestage Fund 2000-04	Suncorp Lifestage Fund 2000-09

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

Date	Investment option	Old Buy-Sell Spread %	New Buy-Sell Spread %
8/10/2018	Lazard Global Small Cap Fund	+/- 0.40	+/- 0.30
29/10/2018	CFS Wholesale Global Credit Income Fund	+/- 0.25	+/- 0.15
29/10/2018	Suncorp Global Property Index Fund	+/- 0.21	+/- 0.11
29/10/2018	Suncorp International Shares Index Fund	+/- 0.10	+ 0.11 / - 0.08
29/10/2018	Suncorp International Listed Property Index Fund	+/- 0.10	+ 0.11 / - 0.08
29/10/2018	Suncorp Multi-Manager Balanced Fund	+/- 0.10	+/- 0.12
29/10/2018	Suncorp Universal Growth Fund	+/- 0.12	+/- 0.10
29/10/2018	Suncorp Lifestage Fund 1934 or earlier - Super	+/- 0.11	+/- 0.10
29/10/2018	Suncorp Lifestage Fund 1935-39 - Super	+/- 0.11	+/- 0.10
29/10/2018	Suncorp Lifestage Fund 1940-44 - Super	+/- 0.11	+/- 0.10
29/10/2018	Suncorp Lifestage Fund 1945-49 - Super	+/- 0.11	+/- 0.10
29/10/2018	Suncorp Lifestage Fund 1950-54 - Super	+/- 0.11	+/- 0.10
29/10/2018	Suncorp Lifestage Fund 1955-59 - Super	+/- 0.11	+/- 0.10
29/10/2018	Suncorp Lifestage Fund 1960-64 - Super	+/- 0.11	+/- 0.10
29/10/2018	Suncorp Lifestage Fund 1965-69 - Super	+/- 0.11	+/- 0.10
29/10/2018	Suncorp Lifestage Fund 1970-74 - Super	+/- 0.11	+/- 0.10
29/10/2018	Suncorp Lifestage Fund 1975-79 - Super	+/- 0.11	+/- 0.10
29/10/2018	Suncorp Lifestage Fund 1980-84 - Super	+/- 0.11	+/- 0.10
29/10/2018	Suncorp Lifestage Fund 1985-89 - Super	+/- 0.11	+/- 0.10
29/10/2018	Suncorp Lifestage Fund 1990-94 - Super	+/- 0.11	+/- 0.10

Date	Investment option	Old Buy-Sell Spread %	New Buy-Sell Spread %
29/10/2018	Suncorp Lifestage Fund 1995-99 - Super	+/- 0.11	+/- 0.10
29/10/2018	Suncorp Lifestage Fund 2000-04 - Super	+/- 0.11	+/- 0.10
30/10/2018	Morningstar Moderate Fund	+/- 0.11	+/- 0.10
30/10/2018	Morningstar Balanced Fund	+/- 0.14	+/- 0.10
30/10/2018	Morningstar Growth Fund	+/- 0.16	+/- 0.10
30/10/2018	Morningstar High Growth Fund	+/- 0.17	+/- 0.10
20/02/2019	Platinum International Fund	+/- 0.25	+/- 0.20
8/03/2019	Ironbark Karara Australian Shares Fund	+/- 0.25	+/- 0.17

[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 29 to 56. This may be due to the fact that:

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

Investments exceeding 5%

Suncorp Brighter Super

As at 30 June 2019, the following investments exceeded 5% of the total assets of Brighter Super.

Investment	Percentage of total assets
Suncorp Lifestage Fund	25.9%
Suncorp Multi-Manager Growth Fund	8.5%
Asteron Traditional Capital Guaranteed Fund	7.2%
Morningstar Growth Fund	5.5%

Suncorp Everyday Super

As at 30 June 2019, the following investments exceeded 5% of the total assets of Everyday Super.

Investment	Percentage of total assets
Suncorp Lifestage Fund	93.2%

Suncorp Employee Superannuation Plan

As at 30 June 2019, the following investments exceeded 5% of the total assets of SESP.

Investment	Percentage of total assets
Asteron Traditional Capital Guaranteed Fund	30.6%
Suncorp Lifestage Fund	24.3%
Suncorp Multi-Manager Growth Fund	9.6%
Suncorp Australian Shares Multi-Manager Fund	5.5%

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 1.39% pa. You can find the latest investment fees in the monthly performance report available on our website or by calling us.

Indirect cost ratio (ICR)

This ratio is the total of the indirect costs of an investment option to the total average net assets of the Fund attributed to the investment option. Indirect

costs are any amount that will reduce the return on an investment option that is not charged to you as a fee. It is an additional cost to you.

Buy-sell spreads

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

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

Performance fees

This fee is only charged by some investment managers for certain investment options when they outperform their stated benchmarks. It's an additional amount to the investment fee. As this is an expense of the Fund, any performance fee payable will be passed onto you without notice. Performance fees range from 0% to 31% of the performance over the benchmark.

Performance fees are not charged on any investment in the Suncorp Lifestage Fund. You can get the latest performance fees from the monthly performance report on our website or by calling us. We strongly recommend that you have the updated performance fee information before you make an investment decision.

Investment performance

The following tables show the performance of each investment option as at 30 June. Returns are net of some fees and taxes. For more information on how performance is calculated, please see page 24. 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 2019 (% pa)
		2019	2018	2017	2016	2015	
Lifestage Funds - Super							
Suncorp Lifestage Fund 1949 or earlier	16-Jan-13	5.60	4.43	1.49	4.23	4.83	4.71
Suncorp Lifestage Fund 1950-54	31-Dec-12	5.64	4.80	1.91	4.34	5.27	5.09
Suncorp Lifestage Fund 1955-59	11-Dec-12	5.86	5.30	2.40	4.57	6.02	5.72
Suncorp Lifestage Fund 1960-64	16-Jan-13	6.15	5.97	3.05	4.83	7.14	6.35
Suncorp Lifestage Fund 1965-69	24-Dec-12	6.40	6.72	3.91	5.05	8.64	7.33
Suncorp Lifestage Fund 1970-74	08-Jan-13	6.60	7.41	4.70	5.27	10.12	8.19
Suncorp Lifestage Fund 1975-79	21-Jan-13	6.75	7.90	5.27	5.42	11.24	8.72
Suncorp Lifestage Fund 1980-84	18-Dec-12	6.84	8.22	5.67	5.35	11.69	9.29
Suncorp Lifestage Fund 1985-89	21-Dec-12	6.86	8.44	5.93	5.35	11.90	9.37
Suncorp Lifestage Fund 1990-94	09-Jan-13	6.84	8.54	6.14	5.37	12.01	9.49
Suncorp Lifestage Fund 1995-99	18-Dec-12	6.85	8.49	6.07	5.43	12.13	9.58
Suncorp Lifestage Fund 2000-09	10-Feb-14	6.81	8.44	6.02	5.37	-	8.35
Cash							
Suncorp Cash Fund	27-May-17	1.33	1.46	n/a	n/a	n/a	1.43
Australian fixed interest							
Suncorp Australian Fixed Interest Fund	27-May-17	7.37	1.79	n/a	n/a	n/a	4.05
Global listed property							
Suncorp Global Property Index Fund	27-May-17	9.75	6.31	n/a	n/a	n/a	6.97

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 2019 (% pa)
		2019	2018	2017	2016	2015	
Australian shares							
Suncorp Australian Shares Index Fund	27-May-17	10.31	11.74	n/a	n/a	n/a	10.08
International shares							
Suncorp International Shares Fund	27-May-17	6.31	12.41	n/a	n/a	n/a	7.85

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 2019 (% pa)
		2019	2018	2017	2016	2015	
Lifestage Funds - Pension							
Suncorp Lifestage Fund 1949 or earlier	27-May-17	5.91	4.39	n/a	n/a	n/a	4.69
Suncorp Lifestage Fund 1950-54	27-May-17	6.19	4.67	n/a	n/a	n/a	4.94
Suncorp Lifestage Fund 1955-59	27-May-17	6.33	5.70	n/a	n/a	n/a	5.43
Suncorp Lifestage Fund 1960-64	27-May-17	5.95	6.45	n/a	n/a	n/a	5.57
Cash							
Suncorp Cash Fund	27-May-17	1.70	1.71	n/a	n/a	n/a	1.72
Australian fixed interest							
Suncorp Australian Fixed Interest Fund	27-May-17	8.58	2.27	n/a	n/a	n/a	4.81
Global listed property							
Suncorp Global Property Index Fund	27-May-17	10.34	7.45	n/a	n/a	n/a	7.73

Investment options	Investment option inception date	Investment returns (%) for the year ended 30 June:					5-year compound average return or since inception return to 30 June 2019 (% pa)
		2019	2018	2017	2016	2015	
Australian shares							
Suncorp Australian Shares Index Fund	27-May-17	11.89	13.36	n/a	n/a	n/a	11.51
International shares							
Suncorp International Shares Fund	27-May-17	7.07	13.90	n/a	n/a	n/a	8.68

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

Suncorp Brighter Super

Investment options	Investment option inception date	Investment returns (%) for the year ended 30 June:					5-year compound average return or since inception return to 30 June 2019 (% pa)
		2019	2018	2017	2016	2015	
Lifestage Funds - Super							
Suncorp Lifestage Fund 1949 or earlier	01-Dec-16	5.77	4.60	n/a	n/a	n/a	5.46
Suncorp Lifestage Fund 1950-54	01-Dec-16	5.81	4.96	n/a	n/a	n/a	5.74
Suncorp Lifestage Fund 1955-59	30-May-16	6.03	5.47	3.24	n/a	n/a	4.87
Suncorp Lifestage Fund 1960-64	30-May-16	6.32	6.14	3.89	n/a	n/a	5.33
Suncorp Lifestage Fund 1965-69	30-May-16	6.57	6.89	4.69	n/a	n/a	5.82
Suncorp Lifestage Fund 1970-74	30-May-16	6.77	7.59	5.53	n/a	n/a	6.33
Suncorp Lifestage Fund 1975-79	30-May-16	6.92	8.08	6.09	n/a	n/a	6.67
Suncorp Lifestage Fund 1980-84	01-Dec-16	7.01	8.40	n/a	n/a	n/a	8.70

Investment options	Investment option inception date	Investment returns (%) for the year ended 30 June:					5-year compound average return or since inception return to 30 June 2019 (% pa)
		2019	2018	2017	2016	2015	
Suncorp Lifestage Fund 1985-89	01-Dec-16	7.03	8.62	n/a	n/a	n/a	8.88
Suncorp Lifestage Fund 1990-94	30-May-16	7.01	8.72	7.06	n/a	n/a	7.15
Suncorp Lifestage Fund 1995-99	01-Dec-16	7.02	8.67	n/a	n/a	n/a	8.91
Suncorp Lifestage Fund 2000-09	01-Dec-16	6.98	8.61	n/a	n/a	n/a	8.88
Conservative							
Morningstar Conservative Fund	30-May-16	3.75	2.53	3.42	n/a	n/a	3.10
Perpetual Wholesale Conservative Growth Fund	19-Jan-17	6.19	3.47	n/a	n/a	n/a	5.00
Suncorp Universal Conservative Fund	30-May-16	5.13	3.68	1.78	n/a	n/a	3.59
Moderate							
Morningstar Moderate Fund	30-May-16	3.76	3.88	4.57	n/a	n/a	3.82
Balanced							
Morningstar Balanced Fund	30-May-16	4.15	5.34	6.64	n/a	n/a	5.06
Suncorp Universal Balanced Fund	30-May-16	6.06	5.45	3.40	n/a	n/a	4.89
Growth							
BlackRock Tactical Growth Fund	16-Jan-17	9.39	7.84	n/a	n/a	n/a	8.66
Morningstar Growth Fund	30-May-16	4.43	6.83	8.30	n/a	n/a	6.09
Suncorp Multi-Manager Growth Fund	30-May-16	8.37	11.46	8.84	n/a	n/a	8.45
Suncorp Universal Fund Growth	30-May-16	6.82	8.25	6.05	n/a	n/a	6.67

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 2019 (% pa)
		2019	2018	2017	2016	2015	
High growth							
Morningstar High Growth Fund	30-May-16	4.48	8.15	10.46	n/a	n/a	7.00
Suncorp Multi-Manager High Growth Fund	30-May-16	9.15	12.51	9.69	n/a	n/a	9.20
Single sector investment options							
Cash							
Suncorp Cash Fund	30-May-16	1.49	1.62	1.30	n/a	n/a	1.68
Australian fixed interest							
Suncorp Australian Fixed Interest Fund	30-May-16	7.65	2.05	-0.10	n/a	n/a	3.39
Vanguard Australian Fixed Interest Index Fund	30-May-16	7.61	1.99	-0.58	n/a	n/a	3.19
International fixed interest							
Suncorp Global Fixed Interest Fund	03-Apr-18	4.93	n/a	n/a	n/a	n/a	3.90
Vanguard International Fixed Interest Index Fund (Hedged)	30-May-16	5.31	1.29	-1.77	n/a	n/a	2.19
Diversified fixed interest							
Macquarie Dynamic Bond Fund	30-May-16	6.18	1.52	1.29	n/a	n/a	3.08
Global credit							
CFS Wholesale Global Credit Income Fund	30-May-16	2.19	1.71	5.66	n/a	n/a	3.04
Australian listed property							
Ironbark Paladin Property Securities Fund	30-May-16	14.16	12.93	-4.22	n/a	n/a	8.07
Suncorp Australian Listed Property Index Fund	30-May-16	16.25	10.69	-6.07	n/a	n/a	7.15

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 2019 (% pa)
		2019	2018	2017	2016	2015	
International listed property							
Suncorp International Property Securities Index Fund (Hedged)	28-Jul-16	8.90	6.39	n/a	n/a	n/a	3.94
Global listed property							
Suncorp Global Property Index Fund	06-Feb-17	10.04	6.58	n/a	n/a	n/a	8.31
Australian shares							
Ausbil Australian Active Equity Fund	30-May-16	5.52	14.98	14.33	n/a	n/a	9.80
Fidelity Australian Equities Fund	30-May-16	9.20	14.03	9.55	n/a	n/a	9.50
Hyperion Australian Growth Companies Fund	30-May-16	6.13	13.40	4.02	n/a	n/a	6.19
Ironbark Karara Australian Shares Fund	30-May-16	4.46	11.46	12.48	n/a	n/a	7.97
Investors Mutual All Industrials Share Fund	30-May-16	6.38	3.96	12.79	n/a	n/a	6.37
Pendal Wholesale Imputation Fund	30-May-16	8.27	11.59	14.69	n/a	n/a	9.95
Perpetual Wholesale All Industrials Fund	30-May-16	4.55	6.59	13.03	n/a	n/a	6.03
Perpetual Wholesale SHARE-PLUS Long-Short Fund	30-May-16	3.44	10.17	14.76	n/a	n/a	7.22
Suncorp Australian Shares Index Fund	27-Jun-16	10.59	12.03	12.95	n/a	n/a	12.51

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 2019 (% pa)
		2019	2018	2017	2016	2015	
Suncorp Australian Shares Multi-Manager Fund	30-May-16	10.02	12.47	12.96	n/a	n/a	10.38
Suncorp Australian Shares Value Fund	01-Dec-16	-1.79	11.07	n/a	n/a	n/a	7.77
Australian shares - specialist							
Ausbil Australian Emerging Leaders Fund	30-May-16	-4.44	19.05	10.33	n/a	n/a	6.63
Nikko AM Australian Share Income Fund	30-May-16	6.15	7.47	18.07	n/a	n/a	8.79
Perpetual Wholesale Ethical SRI Fund	30-May-16	0.19	6.05	13.11	n/a	n/a	4.53
Perpetual Wholesale Geared Australian Share Fund	30-May-16	10.84	19.01	22.95	n/a	n/a	12.70
International shares							
Platinum International Fund	30-May-16	0.82	11.20	19.37	n/a	n/a	8.22
Suncorp International Shares Fund	30-May-16	6.59	12.70	8.34	n/a	n/a	10.11
Suncorp International Shares Multi-Manager Fund	30-May-16	10.64	18.23	13.72	n/a	n/a	11.87
Walter Scott Global Equity Fund	30-May-16	17.19	15.23	9.66	n/a	n/a	12.53
International shares - specialist							
Lazard Global Small Cap Fund	30-May-16	-3.56	17.61	10.18	n/a	n/a	5.15

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 2019 (% pa)
		2019	2018	2017	2016	2015	
Global infrastructure							
Lazard Global Infrastructure Securities Fund	30-May-16	9.03	3.28	26.97	n/a	n/a	11.67

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 that were invested in them before their closure date (and currently remain so) and wish to invest or switch additional funds into these investment options.

Closed Investment options (only open to members who are currently invested in these options)	Investment option inception date	Investment returns (%) for the year ended 30 June:					5-year compound average return or since inception return to 30 June 2019 (% pa)
		2019	2018	2017	2016	2015	
Secure							
Asteron Traditional Capital Guaranteed Fund	04-Dec-16	3.06	3.67	n/a	n/a	n/a	3.77
Conservative							
Suncorp Multi-Manager Conservative Fund	30-May-16	6.10	6.22	4.29	n/a	n/a	5.15
Balanced							
Perpetual Wholesale Diversified Growth Fund ⁴	28-Dec-16	6.46	4.83	n/a	n/a	n/a	5.12

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 2019 (% pa)
		2019	2018	2017	2016	2015	
Suncorp Multi-Manager Balanced Fund	30-May-16	6.86	8.55	6.32	n/a	n/a	6.54
Growth							
CFS Wholesale Diversified Fund	27-May-17	7.85	9.53	n/a	n/a	n/a	7.85
Cash							
Asteron Guaranteed Cash Fund	30-May-16	0.85	0.85	0.60	n/a	n/a	0.77
Australian listed property							
CFS Wholesale Property Securities Fund	27-May-17	16.79	8.72	n/a	n/a	n/a	10.07
Australian shares							
CFS Wholesale Australian Shares Fund	27-May-17	8.81	20.50	n/a	n/a	n/a	13.30
Zurich Investments Equity Income Fund ²	30-May-16	5.32	5.10	10.15	n/a	n/a	5.88
International shares							
Grant Samuel Epoch Global Equity Shareholder Yield (Unhedged) Fund ¹	30-May-16	10.12	4.51	4.49	n/a	n/a	5.18
Multi-sector specialist							
BlackRock Global Allocation Fund ³	30-May-16	3.74	2.78	12.44	n/a	n/a	5.73

Notes:

1. Grant Samuel Epoch Global Equity Shareholder Yield (Unhedged) Fund was closed to new investors effective 3 August 2018.
2. Zurich Investments Equity Income Fund was closed to new investors effective 29 October 2018 and closed to all investors effective 3 April 2019.
3. Blackrock Global Allocation Fund was closed to new investors effective 23 May 2019.
4. Perpetual Wholesale Diversified Growth was closed to new investors effective 23 May 2019.

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

Suncorp Brighter Super for business

Investment options	Investment option inception date	Investment returns (%) for the year ended 30 June:					5-year compound average return or since inception return to 30 June 2019 (% pa)
		2019	2018	2017	2016	2015	
Lifestage Funds - Super (MySuper)							
Suncorp Lifestage Fund 1949 or earlier	16-Jan-13	5.60	4.44	1.49	4.23	4.83	4.71
Suncorp Lifestage Fund 1950-54	31-Dec-12	5.64	4.80	1.89	4.34	5.27	5.09
Suncorp Lifestage Fund 1955-59	11-Dec-12	5.86	5.31	2.44	4.57	6.02	5.72
Suncorp Lifestage Fund 1960-64	16-Jan-13	6.15	5.97	3.08	4.83	7.14	6.35
Suncorp Lifestage Fund 1965-69	24-Dec-12	6.40	6.72	3.87	5.05	8.64	7.33
Suncorp Lifestage Fund 1970-74	08-Jan-13	6.60	7.42	4.71	5.27	10.12	8.19
Suncorp Lifestage Fund 1975-79	21-Jan-13	6.76	7.91	5.27	5.42	11.24	8.72
Suncorp Lifestage Fund 1980-84	18-Dec-12	6.85	8.23	5.66	5.35	11.69	9.29
Suncorp Lifestage Fund 1985-89	21-Dec-12	6.87	8.45	5.92	5.35	11.90	9.38
Suncorp Lifestage Fund 1990-94	09-Jan-13	6.85	8.55	6.23	5.37	12.01	9.50
Suncorp Lifestage Fund 1995-99	18-Dec-12	6.85	8.50	6.06	5.43	12.13	9.59
Suncorp Lifestage Fund 2000-09	10-Feb-14	6.81	8.45	6.06	5.37	-	8.35
Conservative							
Morningstar Conservative Fund	30-May-16	3.70	2.48	2.57	n/a	n/a	3.05

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 2019 (% pa)
		2019	2018	2017	2016	2015	
Perpetual Wholesale Conservative Growth Fund	19-Jan-17	6.14	3.42	n/a	n/a	n/a	4.94
Suncorp Universal Conservative Fund	30-May-16	5.08	3.63	0.94	n/a	n/a	3.54
Moderate							
Morningstar Moderate Fund	30-May-16	3.71	3.82	3.70	n/a	n/a	3.76
Balanced							
Morningstar Balanced Fund	30-May-16	4.10	5.28	5.76	n/a	n/a	5.00
Suncorp Universal Balanced Fund	30-May-16	6.01	5.39	2.54	n/a	n/a	4.84
Growth							
BlackRock Tactical Growth Fund	16-Jan-17	9.34	7.79	n/a	n/a	n/a	8.61
Morningstar Growth Fund	30-May-16	4.38	6.78	7.41	n/a	n/a	6.03
Suncorp Multi-Manager Growth Fund	30-May-16	8.32	11.40	7.94	n/a	n/a	8.40
Suncorp Universal Growth Fund	30-May-16	6.77	8.20	5.17	n/a	n/a	6.62
High growth							
Morningstar High Growth Fund	30-May-16	4.42	8.10	9.55	n/a	n/a	6.95
Suncorp Multi-Manager High Growth Fund	30-May-16	9.10	12.46	8.78	n/a	n/a	9.14
Single sector investment options							
Cash							
Suncorp Cash Fund	30-May-16	1.49	1.62	0.47	n/a	n/a	1.68
Australian fixed interest							
Suncorp Australian Fixed Interest Fund	30-May-16	7.59	2.00	-0.92	n/a	n/a	3.34

Investment options	Investment option inception date	Investment returns (%) for the year ended 30 June:					5-year compound average return or since inception return to 30 June 2019 (% pa)
		2019	2018	2017	2016	2015	
Vanguard Australian Fixed Interest Index Fund	30-May-16	7.55	1.93	-1.40	n/a	n/a	3.14
International fixed interest							
Suncorp Global Fixed Interest Fund	03-Apr-18	4.87	n/a	n/a	n/a	n/a	3.85
Vanguard International Fixed Interest Index Fund (Hedged)	30-May-16	5.26	1.24	-2.58	n/a	n/a	2.14
Diversified fixed interest							
Macquarie Dynamic Bond Fund	30-May-16	6.13	1.47	0.45	n/a	n/a	3.03
Global credit							
CFS Wholesale Global Credit Income Fund	30-May-16	2.14	1.66	4.79	n/a	n/a	2.98
Australian listed property							
Ironbark Paladin Property Securities Fund	30-May-16	14.10	12.88	-5.01	n/a	n/a	8.02
Suncorp Australian Listed Property Index Fund	30-May-16	16.19	10.63	-6.85	n/a	n/a	7.10
International listed property							
Suncorp International Property Securities Index Fund (Hedged)	28-Jul-16	8.85	6.34	n/a	n/a	n/a	3.89
Global listed property							
Suncorp Global Property Index Fund	06-Feb-17	9.98	6.53	n/a	n/a	n/a	8.26
Australian shares							
Ausbil Australian Active Equity Fund	30-May-16	5.47	14.92	13.39	n/a	n/a	9.75

Investment options	Investment option inception date	Investment returns (%) for the year ended 30 June:					5-year compound average return or since inception return to 30 June 2019 (% pa)
		2019	2018	2017	2016	2015	
Fidelity Australian Equities Fund	30-May-16	9.15	13.97	8.64	n/a	n/a	9.45
Hyperion Australian Growth Companies Fund	30-May-16	6.08	13.34	3.16	n/a	n/a	6.14
Ironbark Karara Australian Shares Fund	30-May-16	4.41	11.40	11.55	n/a	n/a	7.92
Investors Mutual All Industrials Share Fund	30-May-16	6.33	3.91	11.86	n/a	n/a	6.31
Pendal Imputation Fund	30-May-16	8.22	11.53	13.74	n/a	n/a	9.90
Perpetual Wholesale Industrial Fund	30-May-16	4.49	6.54	12.10	n/a	n/a	5.98
Perpetual Wholesale SHARE-PLUS Long-Short Fund	30-May-16	3.38	10.12	13.81	n/a	n/a	7.17
Suncorp Australian Shares Index Fund	27-Jun-16	10.54	11.97	12.01	n/a	n/a	12.45
Suncorp Australian Shares Multi-Manager Fund	30-May-16	9.97	12.41	12.03	n/a	n/a	10.33
Suncorp Australian Shares Value Fund	01-Dec-16	-1.84	11.01	n/a	n/a	n/a	7.72
Australian shares - specialist							
Ausbil Australian Emerging Leaders Fund	30-May-16	-4.49	18.99	9.42	n/a	n/a	6.58
Nikko AM Australian Share Income Fund	30-May-16	6.09	7.41	17.09	n/a	n/a	8.73
Perpetual Wholesale Ethical SRI Fund	30-May-16	0.14	6.00	12.18	n/a	n/a	4.48

Investment options	Investment option inception date	Investment returns (%) for the year ended 30 June:					5-year compound average return or since inception return to 30 June 2019 (% pa)
		2019	2018	2017	2016	2015	
Perpetual Wholesale Geared Australian Share Fund	30-May-16	10.78	18.95	21.94	n/a	n/a	12.64
International shares							
Platinum International Fund	30-May-16	0.77	11.14	18.38	n/a	n/a	8.16
Suncorp International Shares Fund	27-Jun-16	6.53	12.65	7.44	n/a	n/a	10.33
Suncorp International Shares Multi-Manager Fund	30-May-16	10.59	18.18	12.78	n/a	n/a	11.81
Walter Scott Global Equity Fund	30-May-16	17.13	15.17	8.75	n/a	n/a	12.48
International shares - specialist							
Lazard Global Small Cap Fund	30-May-16	-3.61	17.55	9.26	n/a	n/a	5.10
Global infrastructure							
Lazard Global Infrastructure Securities Fund	30-May-16	8.98	3.23	25.92	n/a	n/a	11.62

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

Closed investment options – Suncorp Brighter Super for business

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

Closed investment options (only open to members who are currently invested in these options)	Investment option inception date	Investment returns (%) for the year ended 30 June:					5-year compound average return or since inception return to 30 June 2019 (% pa)
		2019	2018	2017	2016	2015	
Secure							
Asteron Traditional Capital Guaranteed Fund	04-Dec-16	3.01	3.62	n/a	n/a	n/a	3.71
Conservative							
Suncorp Multi-Manager Conservative Fund	30-May-16	6.05	6.17	3.43	n/a	n/a	5.09
Balanced							
Perpetual Wholesale Diversified Growth Fund ⁴	28-Dec-16	6.41	4.77	n/a	n/a	n/a	5.06
Suncorp Multi-Manager Balanced Fund	30-May-16	6.80	8.50	5.44	n/a	n/a	6.49
Growth							
CFS Wholesale Diversified Fund	27-May-17	7.79	9.48	n/a	n/a	n/a	7.80
Cash							
Asteron Guaranteed Cash Fund	30-May-16	0.80	0.80	-0.23	n/a	n/a	0.72
Australian listed property							
CFS Wholesale Property Securities Fund	27-May-17	16.74	8.66	n/a	n/a	n/a	10.02
Australian shares							
CFS Wholesale Australian Shares Fund	27-May-17	8.75	20.44	n/a	n/a	n/a	13.25
Zurich Investments Equity Income Fund ²	30-May-16	5.26	5.04	9.24	n/a	n/a	5.83

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 2019 (% pa)
		2019	2018	2017	2016	2015	
International shares							
Grant Samuel Epoch Global Equity Shareholder Yield (Unhedged) Fund ¹	30-May-16	10.06	4.46	3.62	n/a	n/a	5.13
BlackRock Global Allocation Fund							
BlackRock Global Allocation Fund ³	30-May-16	3.68	2.73	11.51	n/a	n/a	5.68

Notes:

1. Grant Samuel Epoch Global Equity Shareholder Yield (Unhedged) Fund was closed to new investors effective 3 August 2018.
2. Zurich Investments Equity Income Fund was closed to all investors effective 3 April 2019.
3. Blackrock Global Allocation Fund was closed to new investors effective 23 May 2019.
4. Perpetual Wholesale Diversified Growth was closed to new investors effective 23 May 2019.

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

Suncorp Brighter Super Pension

Investment options	Investment option inception date	Investment returns (%) for the year ended 30 June:					5-year compound average return or since inception return to 30 June 2019 (% pa)
		2019	2018	2017	2016	2015	
Lifestage Funds - Pension							
Suncorp Lifestage Fund 1949 or earlier	03-Feb-17	6.08	4.56	n/a	n/a	n/a	5.64
Suncorp Lifestage Fund 1950-54	30-May-16	6.36	4.84	2.54	n/a	n/a	4.64
Suncorp Lifestage Fund 1955-59	30-May-16	6.50	5.87	4.49	n/a	n/a	5.60
Suncorp Lifestage Fund 1960-64	03-Feb-17	6.12	6.62	n/a	n/a	n/a	7.08

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 2019 (% pa)
		2019	2018	2017	2016	2015	
Conservative							
Morningstar Conservative Fund	30-May-16	4.33	2.75	3.75	n/a	n/a	3.47
Perpetual Wholesale Conservative Growth Fund	30-Dec-16	7.08	4.08	n/a	n/a	n/a	5.18
Suncorp Universal Conservative Fund	30-May-16	5.83	4.46	2.00	n/a	n/a	4.16
Moderate							
Morningstar Moderate Fund	30-May-16	4.28	3.96	5.34	n/a	n/a	4.26
Balanced							
Morningstar Balanced Fund	30-May-16	4.75	5.76	7.32	n/a	n/a	5.62
Suncorp Universal Balanced Fund	30-May-16	6.70	6.37	3.99	n/a	n/a	5.60
Growth							
BlackRock Tactical Growth Fund	13-Apr-17	10.95	9.16	n/a	n/a	n/a	9.27
Morningstar Growth Fund	30-May-16	4.97	7.46	9.11	n/a	n/a	6.75
Suncorp Multi-Manager Growth Fund	30-May-16	9.54	12.99	9.77	n/a	n/a	9.57
Suncorp Universal Growth Fund	30-May-16	7.38	9.25	7.53	n/a	n/a	7.65
High growth							
Morningstar High Growth Fund	30-May-16	4.97	8.94	11.64	n/a	n/a	7.80
Suncorp Multi-Manager High Growth Fund	30-May-16	10.57	14.17	10.67	n/a	n/a	10.42
Multi-sector specialist							
BlackRock Global Allocation Fund	30-May-16	3.93	3.34	13.47	n/a	n/a	6.30

Investment options	Investment option inception date	Investment returns (%) for the year ended 30 June:					5-year compound average return or since inception return to 30 June 2019 (% pa)
		2019	2018	2017	2016	2015	
Single sector investment options							
Cash							
Suncorp Cash Fund	30-May-16	1.86	1.87	1.63	n/a	n/a	1.99
Australian fixed interest							
Suncorp Australian Fixed Interest Fund	11-Jul-16	8.86	2.53	n/a	n/a	n/a	3.66
Vanguard Australian Fixed Interest Index Fund	30-May-16	8.78	2.36	-0.45	n/a	n/a	3.76
International fixed interest							
Suncorp Global Fixed Interest Fund	03-Apr-18	5.93	n/a	n/a	n/a	n/a	4.82
Vanguard International Fixed Interest Index Fund (Hedged)	30-May-16	6.22	1.69	-1.77	n/a	n/a	2.69
Diversified fixed interest							
Macquarie Dynamic Bond Fund	30-May-16	7.06	1.91	1.61	n/a	n/a	3.67
Global credit							
CFS Wholesale Global Credit Income Fund	30-May-16	2.32	2.35	6.43	n/a	n/a	3.53
Australian listed property							
Ironbark Paladin Property Securities Fund	30-May-16	15.71	14.63	-5.07	n/a	n/a	8.90
Suncorp Australian Listed Property Index Fund	11-Jul-16	18.63	12.19	n/a	n/a	n/a	6.23
International listed property							
Suncorp International Property Securities Index Fund (Hedged)	31-Aug-16	9.57	7.16	n/a	n/a	n/a	4.73

Investment options	Investment option inception date	Investment returns (%) for the year ended 30 June:					5-year compound average return or since inception return to 30 June 2019 (% pa)
		2019	2018	2017	2016	2015	
Global listed property							
Suncorp Global Property Index Fund	29-Dec-16	10.63	7.73	n/a	n/a	n/a	7.99
Australian shares							
Ausbil Australian Active Equity Fund	30-May-16	6.23	16.97	15.33	n/a	n/a	10.90
Fidelity Australian Equities Fund	30-May-16	10.08	16.11	10.27	n/a	n/a	10.64
Hyperion Australian Growth Companies Fund	30-May-16	6.85	15.68	4.80	n/a	n/a	7.30
Ironbark Karara Australian Shares Fund	30-May-16	5.50	1.28	n/a	n/a	n/a	1.97
Investors Mutual All Industrials Share Fund	30-May-16	7.46	4.38	14.76	n/a	n/a	7.40
Pendal Wholesale Imputation Fund	30-May-16	9.24	14.66	17.93	n/a	n/a	12.24
Perpetual Wholesale All Industrials Fund	30-May-16	5.27	8.14	13.71	n/a	n/a	6.85
Perpetual Wholesale SHARE-PLUS Long-Short Fund	30-May-16	4.00	12.44	16.42	n/a	n/a	8.44
Suncorp Australian Shares Index Fund	13-Jul-16	12.19	13.66	n/a	n/a	n/a	12.62
Suncorp Australian Shares Multi-Manager Fund	30-May-16	11.43	14.09	14.50	n/a	n/a	11.82
Suncorp Australian Shares Value Fund	01-Dec-16	-1.52	12.59	n/a	n/a	n/a	8.72
Australian shares - specialist							
Ausbil Australian Emerging Leaders Fund	30-May-16	-5.02	20.97	10.87	n/a	n/a	7.14

Investment options	Investment option inception date	Investment returns (%) for the year ended 30 June:					5-year compound average return or since inception return to 30 June 2019 (% pa)
		2019	2018	2017	2016	2015	
Nikko AM Australian Share Income Fund	30-May-16	6.81	8.94	19.88	n/a	n/a	9.99
Perpetual Wholesale Ethical SRI Fund	30-May-16	0.08	6.96	14.34	n/a	n/a	5.08
Perpetual Wholesale Geared Australian Share Fund	30-May-16	11.89	22.14	24.24	n/a	n/a	14.06
International shares							
Platinum International Fund	30-May-16	0.55	12.55	21.24	n/a	n/a	8.98
Suncorp International Shares Fund	12-Jul-16	7.35	14.20	n/a	n/a	n/a	10.28
Suncorp International Shares Multi-Manager Fund	30-May-16	11.83	20.40	14.76	n/a	n/a	13.18
Walter Scott Global Equity Fund	30-May-16	18.61	17.03	10.15	n/a	n/a	13.71
International shares - specialist							
Lazard Global Small Cap Fund	30-May-16	-3.93	19.34	10.74	n/a	n/a	5.52
Global infrastructure							
Lazard Global Infrastructure Securities Fund	30-May-16	10.07	3.40	30.22	n/a	n/a	12.81

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 that were invested in them before their closure date (and currently remain so), and wish to invest or switch additional funds into these investment options.

Closed investment options (only open to members who are currently invested in these options)	Investment option inception date	Investment returns (%) for the year ended 30 June:					5-year compound average return or since inception return to 30 June 2019 (% pa)
		2019	2018	2017	2016	2015	
Secure							
Asteron Traditional Capital Guaranteed Fund	04-Dec-16	3.56	4.16	n/a	n/a	n/a	4.29
Conservative							
Suncorp Multi-Manager Conservative Fund	30-May-16	7.13	7.20	4.88	n/a	n/a	5.98
Balanced							
Perpetual Wholesale Diversified Growth Fund ¹	30-Jan-17	7.33	5.25	n/a	n/a	n/a	6.50
Suncorp Multi-Manager Balanced Fund	30-May-16	7.83	9.78	6.73	n/a	n/a	7.36
Growth							
CFS Wholesale Diversified Fund	27-May-17	8.71	10.07	n/a	n/a	n/a	8.33
Cash							
Asteron Guaranteed Cash Fund	30-May-16	1.20	0.91	0.99	n/a	n/a	1.04
Australian listed property							
CFS Wholesale Property Securities Fund	27-May-17	18.34	9.90	n/a	n/a	n/a	11.13

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 2019 (% pa)
		2019	2018	2017	2016	2015	
Australian shares							
CFS Wholesale Australian Shares Fund	27-May-17	9.81	23.18	n/a	n/a	n/a	14.74
Zurich Investments Equity Income Fund ²	30-May-16	6.25	5.46	11.48	n/a	n/a	6.72
International shares							
Grant Samuel Epoch Global Equity Shareholder Yield (Unhedged) Fund ³	30-May-16	10.83	4.74	4.16	n/a	n/a	5.39

Notes:

1. Perpetual Wholesale D+iversified Growth was closed to new investors effective 23 May 2019.
2. Zurich Investments Equity Income Fund was closed to all investors effective 3 April 2019.
3. Grant Samuel Epoch Global Equity Shareholder Yield (Unhedged) Fund was closed to new investors effective 3 August 2018.

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 2019 (% pa)
		2019	2018	2017	2016	2015	
Lifestage Funds - Super (MySuper)							
Suncorp Lifestage Fund 1949 or earlier	16-Jan-13	6.24	5.06	2.96	4.23	4.83	4.91
Suncorp Lifestage Fund 1950-54	31-Dec-12	6.28	5.43	3.36	4.34	5.27	5.28
Suncorp Lifestage Fund 1955-59	11-Dec-12	6.50	5.94	3.91	4.57	6.02	5.91

Investment options	Investment option inception date	Investment returns (%) for the year ended 30 June:					5-year compound average return or since inception return to 30 June 2019 (% pa)
		2019	2018	2017	2016	2015	
Suncorp Lifestage Fund 1960-64	16-Jan-13	6.79	6.61	4.57	4.83	7.14	6.55
Suncorp Lifestage Fund 1965-69	24-Dec-12	7.04	7.36	5.37	5.05	8.64	7.53
Suncorp Lifestage Fund 1970-74	08-Jan-13	7.24	8.06	6.22	5.27	10.12	8.39
Suncorp Lifestage Fund 1975-79	21-Jan-13	7.40	8.56	6.79	5.42	11.24	8.92
Suncorp Lifestage Fund 1980-84	18-Dec-12	7.49	8.88	7.18	5.35	11.69	9.49
Suncorp Lifestage Fund 1985-89	21-Dec-12	7.51	9.10	7.44	5.35	11.90	9.58
Suncorp Lifestage Fund 1990-94	09-Jan-13	7.49	9.20	7.76	5.37	12.01	9.70
Suncorp Lifestage Fund 1995-99	18-Dec-12	7.49	9.15	7.58	5.43	12.13	9.79
Suncorp Lifestage Fund 2000-09	10-Feb-14	7.45	9.09	7.59	5.37	n/a	8.59
Conservative							
Morningstar Conservative Fund	30-May-16	4.11	2.88	3.99	n/a	n/a	3.45
Perpetual Wholesale Conservative Growth Fund	19-Jan-17	6.55	3.83	n/a	n/a	n/a	5.37
Suncorp Universal Conservative Fund	30-May-16	5.49	4.03	2.34	n/a	n/a	3.94
Moderate							
Morningstar Moderate Fund	30-May-16	4.12	4.23	5.14	n/a	n/a	4.17
Balanced							
Morningstar Balanced Fund	30-May-16	4.51	5.70	7.23	n/a	n/a	5.42
Suncorp Universal Balanced Fund	30-May-16	6.43	5.81	3.97	n/a	n/a	5.25

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 2019 (% pa)
		2019	2018	2017	2016	2015	
Growth							
BlackRock Tactical Growth Fund	16-Jan-17	9.77	8.21	n/a	n/a	n/a	8.97
Morningstar Growth Fund	30-May-16	4.79	7.20	8.90	n/a	n/a	6.45
Suncorp Multi-Manager Growth Fund	30-May-16	8.74	11.84	9.44	n/a	n/a	8.82
Suncorp Universal Growth Fund	30-May-16	7.18	8.62	6.64	n/a	n/a	7.04
High growth							
Morningstar High Growth Fund	30-May-16	4.83	8.52	11.07	n/a	n/a	7.37
Suncorp Multi-Manager High Growth Fund	30-May-16	9.52	12.90	10.29	n/a	n/a	9.57
Multi-sector specialist							
BlackRock Global Allocation Fund	30-May-16	4.09	3.13	13.06	n/a	n/a	6.09
Single sector investment options							
Cash							
Suncorp Cash Fund	30-May-16	1.33	1.46	1.86	n/a	n/a	1.52
Australian fixed interest							
Suncorp Australian Fixed Interest Fund	30-May-16	8.01	2.40	0.45	n/a	n/a	3.75
Vanguard Australian Fixed Interest Index Fund	30-May-16	7.98	2.34	-0.03	n/a	n/a	3.54
International fixed interest							
Suncorp Global Fixed Interest Fund	03-Apr-18	5.29	n/a	n/a	n/a	n/a	4.26
Vanguard International Fixed Interest Index Fund (Hedged)	30-May-16	5.67	1.64	-1.22	n/a	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 2019 (% pa)
		2019	2018	2017	2016	2015	
Diversified fixed interest							
Macquarie Dynamic Bond Fund	30-May-16	6.54	1.87	1.84	n/a	n/a	3.43
Global credit							
CFS Wholesale Global Credit Income Fund	30-May-16	2.54	2.06	6.24	n/a	n/a	3.39
Australian listed property							
Ironbark Paladin Property Securities Fund	30-May-16	14.55	13.32	-3.69	n/a	n/a	8.44
Suncorp Australian Listed Property Index Fund	30-May-16	16.65	11.07	-5.55	n/a	n/a	7.52
International listed property							
Suncorp International Property Securities Index Fund (Hedged)	28-Jul-16	9.28	6.76	n/a	n/a	n/a	4.30
Global listed property							
Suncorp Global Property Index Fund	06-Feb-17	10.41	6.95	n/a	n/a	n/a	8.68
Australian shares							
Ausbil Australian Active Equity Fund	30-May-16	5.88	15.37	14.97	n/a	n/a	10.18
Fidelity Australian Equities Fund	30-May-16	9.58	14.42	10.15	n/a	n/a	9.87
Hyperion Australian Growth Companies Fund	30-May-16	6.49	13.78	4.60	n/a	n/a	6.56
Ironbark Karara Australian Shares Fund	30-May-16	4.82	11.84	13.10	n/a	n/a	8.34
Investors Mutual All Industrials Share Fund	30-May-16	6.74	4.31	13.42	n/a	n/a	6.73

Investment options	Investment option inception date	Investment returns (%) for the year ended 30 June:					5-year compound average return or since inception return to 30 June 2019 (% pa)
		2019	2018	2017	2016	2015	
Pendal Wholesale Imputation Fund	30-May-16	8.64	11.97	15.32	n/a	n/a	10.33
Perpetual Wholesale All Industrials Fund	30-May-16	4.91	6.95	13.66	n/a	n/a	6.39
Perpetual Wholesale SHARE-PLUS Long-Short Fund	30-May-16	3.79	10.55	15.40	n/a	n/a	7.59
Suncorp Australian Shares Index Fund	27-Jun-16	10.97	12.41	13.57	n/a	n/a	12.90
Suncorp Australian Shares Multi-Manager Fund	30-May-16	10.40	12.85	13.59	n/a	n/a	10.76
Suncorp Australian Shares Value Fund	01-Dec-16	-1.45	11.44	n/a	n/a	n/a	8.14
Australian shares - specialist							
Ausbil Australian Emerging Leaders Fund	30-May-16	-4.11	19.45	10.94	n/a	n/a	6.99
Nikko AM Australian Share Income Fund	30-May-16	6.51	7.83	18.72	n/a	n/a	9.16
Perpetual Wholesale Ethical SRI Fund	30-May-16	0.54	6.42	13.73	n/a	n/a	4.89
Perpetual Wholesale Geared Australian Share Fund	30-May-16	11.22	19.41	23.63	n/a	n/a	13.08
Zurich Investments Equity Income Fund	30-May-16	5.46	10.75	n/a	n/a	n/a	6.52
International shares							
Platinum International Fund	30-May-16	1.16	11.58	20.02	n/a	n/a	8.59
Suncorp International Shares Fund	27-Jun-16	6.95	13.09	8.94	n/a	n/a	10.77

Investment options	Investment option inception date	Investment returns (%) for the year ended 30 June:					5-year compound average return or since inception return to 30 June 2019 (% pa)
		2019	2018	2017	2016	2015	
Suncorp International Shares Multi-Manager Fund	30-May-16	11.02	18.64	14.35	n/a	n/a	12.25
Walter Scott Global Equity Fund	30-May-16	17.59	15.62	10.26	n/a	n/a	12.92
International shares - specialist							
Lazard Global Small Cap Fund	30-May-16	-3.22	18.01	10.78	n/a	n/a	5.52
Global infrastructure							
Lazard Global Infrastructure Securities Fund	30-May-16	9.41	3.64	27.67	n/a	n/a	12.05

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

Closed investment options – Suncorp Employee Superannuation Plan

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

Closed investment options (only open to members who are currently invested in these options)	Investment option inception date	Investment returns (%) for the year ended 30 June:					5-year compound average return or since inception return to 30 June 2019 (% pa)
		2019	2018	2017	2016	2015	
Secure							
Asteron Traditional Capital Guaranteed Fund	04-Dec-16	3.42	4.03	n/a	n/a	n/a	4.12

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 2019 (% pa)
		2019	2018	2017	2016	2015	
Conservative							
Suncorp Multi-Manager Conservative Fund	30-May-16	6.46	6.58	4.87	n/a	n/a	5.51
Balanced							
Perpetual Wholesale Diversified Growth Fund ¹	28-Dec-16	6.83	5.19	n/a	n/a	n/a	5.47
Suncorp Multi-Manager Balanced Fund	30-May-16	7.22	8.93	6.90	n/a	n/a	6.91
Growth							
CFS Wholesale Diversified Fund	27-May-17	8.22	9.91	n/a	n/a	n/a	8.36
Cash							
Asteron Guaranteed Cash Fund	30-May-16	1.20	1.20	1.15	n/a	n/a	1.12
Australian listed property							
CFS Wholesale Property Securities Fund	27-May-17	17.19	9.09	n/a	n/a	n/a	10.44
Australian shares							
CFS Wholesale Australian Shares Fund	27-May-17	9.18	20.91	n/a	n/a	n/a	14.10
Zurich Investments Equity Income Fund ²	30-May-16	5.68	5.46	10.75	n/a	n/a	6.25
International shares							
Grant Samuel Epoch Global Equity Shareholder Yield (Unhedged) Fund ³	30-May-16	10.49	4.87	5.07	n/a	n/a	5.54

Notes:

1. Perpetual Wholesale Diversified Growth was closed to new investors effective 23 May 2019.
2. Zurich Investments Equity Income Fund was closed to all investors effective 3 April 2019.
3. Grant Samuel Epoch Global Equity Shareholder Yield (Unhedged) Fund was closed to new investors effective 3 August 2018.

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

Asset allocation

The following tables provide the asset allocation (%) for each investment option for 2018 and 2019 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 (%)	
	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018
Lifestage Funds - Super																
Suncorp Lifestage Fund 1949 or earlier	23.44	17.95	20.57	30.52	15.57	14.98	1.93	1.56	3.88	3.50	14.01	14.12	18.66	16.06	1.94	1.17
Suncorp Lifestage Fund 1950-54	24.94	16.77	18.27	29.17	13.83	14.25	2.00	1.54	4.00	3.94	14.85	14.75	20.08	18.10	2.03	1.36
Suncorp Lifestage Fund 1955-59	21.27	13.51	16.66	27.37	12.56	13.38	2.25	1.64	4.46	4.63	17.06	16.46	23.42	21.27	2.32	1.61
Suncorp Lifestage Fund 1960-64	16.88	11.75	14.04	23.57	10.50	11.14	2.57	1.76	5.08	5.56	20.11	18.63	28.12	25.50	2.70	1.93
Suncorp Lifestage Fund 1965-69	13.78	10.11	10.65	19.11	7.85	8.56	2.86	1.82	5.60	6.64	23.15	20.76	33.04	30.50	3.07	2.33
Suncorp Lifestage Fund 1970-74	11.71	8.21	7.75	15.11	5.67	6.18	3.10	1.89	6.05	7.67	25.54	22.85	36.82	35.22	3.36	2.70
Suncorp Lifestage Fund 1975-79	9.98	7.27	5.82	12.34	4.19	4.61	2.99	1.86	5.72	8.39	27.02	23.89	40.83	38.50	3.45	2.97
Suncorp Lifestage Fund 1980-84	9.31	5.68	4.63	10.77	3.31	3.65	3.10	1.74	5.91	9.03	27.95	24.31	42.23	41.43	3.56	3.19
Suncorp Lifestage Fund 1985-89	9.21	5.24	4.64	9.46	3.31	2.96	3.10	1.67	5.92	9.41	27.98	24.56	42.27	43.18	3.57	3.33
Suncorp Lifestage Fund 1990-94	9.18	4.92	4.64	8.93	3.31	2.78	3.10	1.49	5.92	9.69	27.99	24.07	42.29	44.48	3.57	3.45
Suncorp Lifestage Fund 1995-99	9.09	4.94	4.66	9.16	3.32	3.01	3.10	1.66	5.93	9.49	28.01	24.63	42.32	43.56	3.57	3.39
Suncorp Lifestage Fund 2000-09	8.61	4.29	4.69	9.44	3.35	3.29	3.12	1.48	5.96	9.65	28.15	23.96	42.53	44.28	3.59	3.46
Lifestage Funds - Pension																
Suncorp Lifestage Fund 1949 or earlier	29.53	12.71	21.97	38.05	14.99	19.79	2.77	1.65	1.74	2.93	12.56	11.25	14.30	12.25	2.14	1.37
Suncorp Lifestage Fund 1950-54	24.64	12.20	19.20	35.50	13.61	19.33	3.28	1.66	2.31	3.36	15.75	12.36	18.70	14.03	2.51	1.57
Suncorp Lifestage Fund 1955-59	20.55	10.83	17.72	28.13	12.55	16.84	3.32	1.99	2.88	4.59	17.82	16.27	22.66	19.20	2.50	2.14
Suncorp Lifestage Fund 1960-64	17.85	11.75	14.87	23.57	9.77	11.14	3.88	1.76	3.37	5.56	20.84	18.63	26.50	25.50	2.92	2.08
Single sector investment options																
Cash																
Suncorp Cash Fund	100.00	100.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Australian fixed interest																
Suncorp Australian Fixed Interest Fund - Super	1.40	3.45	98.50	96.47	0.10	0.08	-	-	-	-	-	-	-	-	-	-
Suncorp Australian Fixed Interest Fund - Pension	1.79	2.22	98.11	97.7	0.10	0.08	-	-	-	-	-	-	-	-	-	-
Property																
Suncorp Global Property Index Fund - Super	3.39	1.68	-	-	-	-	15.08	18.68	81.24	79.64	0.29	-	-	-	-	-
Suncorp Global Property Index Fund - Pension	2.44	2.64	-	-	-	-	9.05	17.90	88.34	79.46	0.17	-	-	-	-	-

Investment options	Cash (%)		Australian fixed interest (%)		International fixed interest (%)		Australian Property (%)		International Property (%)		Australian shares (%)		International shares (%)		Infrastructure (%)	
	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018
Australian shares																
Suncorp Australian Shares Index Fund - Super	1.73	0.67	-	-	-	-	7.33	5.13	-	-	90.94	94.2	-	-	-	-
Suncorp Australian Shares Index Fund - Pension	1.49	0.67	-	-	-	-	7.35	5.13	-	-	91.16	94.2	-	-	-	-
International shares																
Suncorp International Shares Fund - Super	0.28	-	-	-	-	-	-	-	-	-	-	-	99.72	100.00	-	-
Suncorp International Shares Fund - Pension	0.18	-	-	-	-	-	-	-	-	-	-	-	99.82	100.00	-	-

Suncorp Brighter Super and Suncorp Employee Superannuation Plan

Investment options	Cash (%)		Australian fixed interest (%)		International fixed interest (%)		Australian Property (%)		International Property (%)		Australian shares (%)		International shares (%)		Infrastructure (%)		Unlisted infrastructure (%)		Alternative investments (%)		Other (%)	
	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018
Lifestage Funds - Super																						
Suncorp Lifestage Fund 1949 or earlier	23.44	17.95	20.57	30.52	15.57	14.98	1.93	1.56	3.88	3.50	14.01	14.12	18.66	16.06	1.94	1.31	-	-	-	-	-	-
Suncorp Lifestage Fund 1950 - 1954	24.94	16.77	18.27	29.17	13.83	14.25	2.00	1.54	4.00	3.94	14.85	14.75	20.08	18.10	2.03	1.48	-	-	-	-	-	-
Suncorp Lifestage Fund 1955 - 1959	21.27	13.51	16.66	27.37	12.56	13.38	2.25	1.64	4.46	4.63	17.06	16.46	23.42	21.27	2.32	1.74	-	-	-	-	-	-
Suncorp Lifestage Fund 1960 - 1964	16.88	11.76	14.04	23.57	10.50	11.14	2.57	1.76	5.08	5.56	20.11	18.63	28.12	25.50	2.70	2.08	-	-	-	-	-	-
Suncorp Lifestage Fund 1965 - 1969	13.78	10.12	10.65	19.11	7.85	8.56	2.86	1.82	5.60	6.64	23.15	20.76	33.04	30.50	3.07	2.49	-	-	-	-	-	-
Suncorp Lifestage Fund 1970 - 1974	11.71	8.20	7.75	15.11	5.67	6.18	3.10	1.89	6.05	7.67	25.54	22.85	36.82	35.22	3.36	2.88	-	-	-	-	-	-
Suncorp Lifestage Fund 1975 - 1979	9.98	7.27	5.82	12.34	4.19	4.61	2.99	1.86	5.72	8.39	27.02	23.89	40.83	38.50	3.45	3.14	-	-	-	-	-	-
Suncorp Lifestage Fund 1980 - 1984	9.31	5.69	4.63	10.77	3.31	3.65	3.10	1.74	5.91	9.03	27.95	24.31	42.23	41.43	3.56	3.38	-	-	-	-	-	-
Suncorp Lifestage Fund 1985 - 1989	9.21	5.23	4.64	9.46	3.31	2.96	3.10	1.67	5.92	9.41	27.98	24.56	42.27	43.18	3.57	3.53	-	-	-	-	-	-
Suncorp Lifestage Fund 1990 - 1994	9.18	4.93	4.64	8.93	3.31	2.78	3.10	1.49	5.92	9.69	27.99	24.07	42.29	44.48	3.57	3.63	-	-	-	-	-	-

Investment options	Cash (%)		Australian fixed interest (%)		International fixed interest (%)		Australian Property (%)		International Property (%)		Australian shares (%)		International shares (%)		Infrastructure (%)		Unlisted infrastructure (%)		Alternative investments (%)		Other (%)	
	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018
Suncorp Lifestage Fund 1995 - 1999	9.09	4.93	4.66	9.16	3.32	3.01	3.10	1.66	5.93	9.49	28.01	24.63	42.32	43.56	3.57	3.56	-	-	-	-	-	-
Suncorp Lifestage Fund 2000 - 2009	8.61	4.28	4.69	9.44	3.35	3.29	3.12	1.48	5.96	9.65	28.15	23.96	42.53	44.28	3.59	3.62	-	-	-	-	-	-
Suncorp Lifestage Funds - Pension																						
Suncorp Lifestage Fund 1949 or earlier	29.53	12.71	21.97	38.05	14.99	19.79	2.77	1.65	1.74	2.93	12.56	11.25	14.30	12.25	2.14	1.37	-	-	-	-	-	-
Suncorp Lifestage Fund 1950 - 1954	24.64	12.19	19.20	35.50	13.61	19.33	3.28	1.66	2.31	3.36	15.75	12.36	18.70	14.03	2.51	1.57	-	-	-	-	-	-
Suncorp Lifestage Fund 1955 - 1959	20.55	10.84	17.72	28.13	12.55	16.84	3.32	1.99	2.88	4.59	17.82	16.27	22.66	19.20	2.50	2.14	-	-	-	-	-	-
Suncorp Lifestage Fund 1960 - 1964	17.85	11.76	14.87	23.57	9.77	11.14	3.88	1.76	3.37	5.56	20.84	18.63	26.50	25.50	2.92	2.08	-	-	-	-	-	-
Conservative																						
Morningstar Conservative Fund	42.24	40.18	22.28	22.89	22.32	23.32	0.11	0.11	0.87	0.86	3.81	4.40	6.90	7.76	0.48	0.48	-	-	0.99	-	-	-
Perpetual Wholesale Conservative Growth Fund	23.19	30.24	46.89	39.14	1.77	2.80	1.41	1.23	4.52	4.17	10.60	9.19	11.62	11.11	-	-	-	-	-	-	-	2.12
Suncorp Universal Conservative Fund - Super	34.30	12.75	23.33	47.52	17.42	15.87	1.19	0.90	2.38	2.38	8.65	8.75	11.54	10.94	1.19	0.89	-	-	-	-	-	-
Suncorp Universal Conservative Fund - Pension	30.23	13.34	24.00	40.46	16.19	18.78	2.21	1.49	1.64	2.75	10.90	10.42	13.15	11.48	1.68	1.28	-	-	-	-	-	-
Moderate																						
Morningstar Moderate Fund	32.64	29.42	18.94	19.56	18.97	19.92	0.23	0.22	1.81	1.71	7.91	8.74	14.33	15.44	0.99	0.96	-	-	4.18	4.03	-	-
Balanced																						
Morningstar Balanced Fund	18.43	15.50	16.07	16.11	16.10	16.41	0.39	0.39	3.15	2.95	13.82	15.09	25.04	26.65	1.74	1.66	-	-	5.26	5.24	-	-
Perpetual Wholesale Diversified Growth Fund	18.96	29.03	33.67	25.05	0.69	1.10	1.69	1.41	5.02	3.86	19.75	17.73	20.22	19.74	-	-	-	-	-	-	-	2.08
Suncorp Universal Balanced Fund - Super	17.32	9.51	21.45	32.98	15.96	13.90	1.89	1.18	3.70	4.74	15.46	14.17	22.18	21.74	2.04	1.78	-	-	-	-	-	-
Suncorp Universal Balanced Fund - Pension	17.99	10.57	18.11	26.56	12.80	16.57	3.66	1.70	2.90	4.97	18.69	16.55	23.07	20.76	2.78	2.32	-	-	-	-	-	-
Growth																						
BlackRock Tactical Growth Fund	7.00	7.00	14.00	14.00	7.00	7.00	6.00	6.00	2.00	2.00	35.00	35.00	29.00	29.00	-	-	-	-	-	-	-	-
Morningstar Growth Fund	13.58	9.44	9.06	9.44	9.08	9.61	0.56	0.55	4.47	4.19	19.56	21.41	35.45	37.81	2.46	2.36	-	-	5.78	5.19	-	-

Investment options	Cash (%)		Australian fixed interest (%)		International fixed interest (%)		Australian Property (%)		International Property (%)		Australian shares (%)		International shares (%)		Infrastructure (%)		Unlisted infrastructure (%)		Alternative investments (%)		Other (%)	
	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018
Suncorp Multi-Manager Growth Fund - Super	12.34	9.72	9.27	5.94	6.74	3.82	3.33	2.76	2.39	3.06	22.74	31.19	36.11	35.46	-	-	7.08	8.05	-	-	-	-
Suncorp Multi-Manager Growth Fund - Pension	11.28	11.38	10.02	2.83	6.85	3.42	3.31	2.70	2.02	2.73	23.68	31.61	35.35	36.98	-	-	7.49	8.35	-	-	-	-
Suncorp Universal Growth Fund - Super	11.48	6.01	7.26	14.32	5.27	4.45	2.96	1.59	5.70	8.54	25.76	22.70	38.24	39.19	3.33	3.20	-	-	-	-	-	-
Suncorp Universal Growth Fund - Pension	14.02	7.80	8.70	11.49	5.83	6.44	4.82	2.08	4.18	8.23	25.89	25.72	32.93	34.40	3.63	3.84	-	-	-	-	-	-
High growth																						
Morningstar High Growth Fund	11.83	9.34	-	-	2.12	1.90	0.74	0.71	5.88	5.40	25.76	27.63	46.69	48.80	3.24	3.05	-	-	3.74	3.17	-	-
Suncorp Multi-Manager High Growth Fund - Super	9.44	8.83	3.22	3.39	1.86	-	3.81	2.88	3.82	3.91	28.56	34.36	42.97	38.97	-	-	6.32	7.66	-	-	-	-
Suncorp Multi-Manager High Growth Fund - Pension	8.69	5.79	3.60	2.84	1.91	-	4.03	3.42	3.07	3.47	30.32	35.73	41.23	40.61	-	-	7.15	8.14	-	-	-	-
Multi-sector specialist																						
BlackRock Global Allocation Fund	3.45	12.82	0.84	0.43	36.54	27.12	-	-	-	-	0.30	-	58.87	59.63	-	-	-	-	-	-	-	-
Single sector investment options																						
Cash																						
Suncorp Cash Fund	100.00	100.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Australian fixed interest																						
Suncorp Australian Fixed Interest Fund - Super	1.40	2.77	98.50	97.23	0.10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Suncorp Australian Fixed Interest Fund - Pension	1.79	2.98	98.11	97.02	0.10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Vanguard Australian Fixed Interest Index Fund	-	-	100.00	100.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
International fixed interest																						
Suncorp Global Fixed Interest Fund	9.31	12.55	1.07	0.67	89.62	86.78	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Vanguard International Fixed Interest Index Fund (Hedged)	-	-	1.13	1.23	98.87	98.77	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Diversified fixed interest																						
Macquarie Dynamic Bond Fund	8.58	-	22.19	45.10	69.23	54.90	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Global credit																						
CFS Wholesale Global Credit Income Fund	14.74	11.92	13.26	11.18	72.00	76.90	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Investment options	Cash (%)		Australian fixed interest (%)		International fixed interest (%)		Australian Property (%)		International Property (%)		Australian shares (%)		International shares (%)		Infrastructure (%)		Unlisted infrastructure (%)		Alternative investments (%)		Other (%)	
	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018
Australian listed property																						
Ironbark Paladin Property Securities Fund	6.43	0.96	-	-	-	-	93.57	99.04	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Suncorp Australian Listed Property Index Fund - Super	0.42	0.24	-	-	-	-	97.70	99.76	-	-	1.88	-	-	-	-	-	-	-	-	-	-	-
Suncorp Australian Listed Property Index Fund - Pension	0.62	0.92	-	-	-	-	97.50	99.08	-	-	1.88	-	-	-	-	-	-	-	-	-	-	-
International listed property																						
Suncorp International Property Securities Index Fund (Hedged)	1.33	0.73	-	-	-	-	11.13	11.56	87.54	87.71	-	-	-	-	-	-	-	-	-	-	-	-
Global listed property																						
Suncorp Global Property Index Fund - Super	3.39	2.24	-	-	-	-	15.08	12.91	81.24	84.85	0.29	-	-	-	-	-	-	-	-	-	-	-
Suncorp Global Property Index Fund - Pension	2.44	2.60	-	-	-	-	9.05	14.17	88.34	83.23	0.17	-	-	-	-	-	-	-	-	-	-	-
Australian shares																						
Ausbil Australian Active Equity Fund	1.50	0.77	-	-	-	-	-	-	-	-	98.50	99.23	-	-	-	-	-	-	-	-	-	-
Fidelity Australian Equities Fund	1.62	2.43	-	-	-	-	-	-	-	-	98.38	97.57	-	-	-	-	-	-	-	-	-	-
Hyperion Australian Growth Companies Fund	14.79	5.95	-	-	-	-	-	-	-	-	85.21	94.05	-	-	-	-	-	-	-	-	-	-
Ironbark Karara Australian Shares Fund	3.98	3.19	-	-	-	-	0.31	0.43	-	-	94.04	94.13	1.67	2.25	-	-	-	-	-	-	-	-
Investors Mutual Industrial Share Fund	11.41	12.62	-	-	-	-	3.30	3.98	-	-	85.29	83.40	-	-	-	-	-	-	-	-	-	-
Pendal Wholesale Imputation Fund	3.52	2.32	-	-	-	-	-	-	-	-	96.48	97.68	-	-	-	-	-	-	-	-	-	-
Perpetual Wholesale Industrial Fund	6.26	5.81	-	-	-	-	6.78	2.98	-	-	80.82	83.14	6.14	8.07	-	-	-	-	-	-	-	-
Perpetual Wholesale SHARE-PLUS Long-Short Fund	12.22	12.97	-	-	-	-	6.63	4.21	0.47	0.38	77.27	68.23	3.41	14.21	-	-	-	-	-	-	-	-
Suncorp Australian Shares Multi-Manager Fund - Super	4.61	0.08	-	-	-	-	6.17	-	-	-	89.22	99.92	-	-	-	-	-	-	-	-	-	-
Suncorp Australian Shares Multi-Manager Fund - Pension	4.18	0.56	-	-	-	-	6.20	2.31	-	-	89.62	97.13	-	-	-	-	-	-	-	-	-	-
Suncorp Australian Shares Index Fund - Super	1.73	0.66	-	-	-	-	7.33	5.74	-	-	90.94	93.60	-	-	-	-	-	-	-	-	-	-

Investment options	Cash (%)		Australian fixed interest (%)		International fixed interest (%)		Australian Property (%)		International Property (%)		Australian shares (%)		International shares (%)		Infrastructure (%)		Unlisted infrastructure (%)		Alternative investments (%)		Other (%)	
	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018
Suncorp Australian Shares Index Fund - Pension	1.49	0.16	-	-	-	-	7.35	-	-	-	91.16	99.84	-	-	-	-	-	-	-	-	-	-
Suncorp Australian Shares Value Fund - Super	4.09	2.91	-	-	-	-	7.17	1.60	-	-	88.74	95.49	-	-	-	-	-	-	-	-	-	-
Suncorp Australian Shares Value Fund - Pension	3.96	0.50	-	-	-	-	7.18	-	-	-	88.86	99.50	-	-	-	-	-	-	-	-	-	-
Australian shares - specialist																						
Ausbil Australian Emerging Leaders Fund	3.84	3.55	-	-	-	-	-	-	-	-	96.16	96.45	-	-	-	-	-	-	-	-	-	-
Nikko AM Australian Share Income Fund	3.29	4.47	-	-	-	-	5.55	2.03	-	-	91.16	93.50	-	-	-	-	-	-	-	-	-	-
Perpetual Wholesale Ethical SRI Fund	9.90	9.72	-	-	-	-	3.09	2.49	-	-	82.77	82.30	4.24	5.49	-	-	-	-	-	-	-	-
Perpetual Wholesale Geared Australian Share Fund	-	-	-	-	-	-	1.78	1.64	-	-	95.91	92.47	2.31	5.89	-	-	-	-	-	-	-	-
International shares																						
Platinum International Fund	15.87	13.33	-	-	-	-	-	-	-	-	0.08	0.40	84.05	86.27	-	-	-	-	-	-	-	-
Suncorp International Shares Fund - Super	0.28	-	-	-	-	-	-	-	-	-	-	-	99.72	100.00	-	-	-	-	-	-	-	-
Suncorp International Shares Fund - Pension	0.18	-	-	-	-	-	-	-	-	-	-	-	99.82	100.00	-	-	-	-	-	-	-	-
Suncorp International Shares Multi-Manager Fund - Super	2.74	4.37	-	-	-	-	-	-	-	-	-	-	97.26	95.63	-	-	-	-	-	-	-	-
Suncorp International Shares Multi-Manager Fund - Pension	3.41	0.50	-	-	-	-	-	-	-	-	-	-	96.59	99.50	-	-	-	-	-	-	-	-
Walter Scott Global Equity Fund	-	2.04	-	-	-	-	-	-	-	-	-	-	100.00	97.96	-	-	-	-	-	-	-	-
International shares - specialist																						
Lazard Global Small Cap Fund	0.79	1.95	-	-	-	-	-	-	-	-	3.78	3.95	95.43	94.10	-	-	-	-	-	-	-	-
Global infrastructure																						
Lazard Global Infrastructure Securities Fund	5.50	1.75	-	-	-	-	-	-	-	-	11.16	9.42	-	-	83.34	88.83	-	-	-	-	-	-

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 (%)	
	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018
Secure																						
Asteron Traditional Capital Guaranteed Fund - Super	59.67	64.99	10.03	9.96	5.06	-	3.70	3.15	-	-	4.25	4.06	4.53	5.05	-	6.94	7.74	-	5.02	-	-	5.85
Asteron Traditional Capital Guaranteed Fund - Pension	59.73	63.87	10.02	9.97	5.09	-	3.66	3.50	-	-	4.76	4.95	4.80	4.82	-	6.78	7.06	-	4.88	-	-	6.11
Conservative																						
Suncorp Multi-Manager Conservative Fund - Super	31.99	14.77	22.38	33.92	15.84	14.14	1.28	2.88	1.18	-	10.57	17.50	16.76	16.45	-	-	-	-	-	-	-	0.34
Suncorp Multi-Manager Conservative Fund - Pension	31.55	14.99	22.60	33.89	15.70	13.99	2.16	2.84	0.61	-	11.42	16.99	15.96	16.97	-	-	-	-	-	-	-	0.33
Balanced																						
Suncorp Multi-Manager Balanced Fund - Super	18.53	18.66	17.34	12.39	11.15	5.49	1.49	1.41	1.63	2.21	16.29	20.79	25.81	23.94	-	14.98	7.76	-	-	-	-	0.13
Suncorp Multi-Manager Balanced Fund - Pension	19.04	12.24	16.63	4.01	11.37	3.10	1.21	3.75	1.40	3.95	17.61	31.23	25.03	35.84	-	5.81	7.71	-	-	-	-	0.07
Growth																						
CFS Wholesale Diversified Fund	8.35	5.38	18.32	19.83	10.33	5.53	0.18	0.43	4.84	4.77	32.10	31.72	25.88	32.34	-	-	-	-	-	-	-	-
Cash																						
Asteron Guaranteed Cash Fund	100.00	100.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Australian listed property																						
CFS Wholesale Property Securities Fund	2.13	0.92	-	-	-	-	97.87	99.08	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Australian shares																						
CFS Wholesale Australian Shares Fund	3.51	1.96	-	-	-	-	-	-	-	-	96.49	98.04	-	-	-	-	-	-	-	-	-	-
Zurich Investments Equity Income Fund	14.30	14.99	-	-	-	-	3.75	7.60	0.27	-	79.75	75.05	1.93	2.36	-	-	-	-	-	-	-	-
International shares																						
Grant Samuel Epoch Global Equity Shareholder Yield (Unhedged) Fund	-	-	-	-	-	-	-	-	-	-	2.04	2.79	97.96	97.21	-	-	-	-	-	-	-	-

Current investment managers

Suncorp Brighter Super and Suncorp Employee Superannuation Plan (SESP)

The investment managers as at 30 June 2019 are:

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

Suncorp Everyday Super

The investment managers as at 30 June 2019 are:

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

Other important information

Superannuation Guarantee contribution rate

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

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

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

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

Tax and Government charges

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

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

The Fund retains the benefit of this excess and may use this amount to cover expenses incurred in the administration, management or maintenance of the Fund.

For example, the cost of maintaining the Fund fluctuates on an annual basis due to the need to update systems, policies and processes to reflect changes to legislation or industry best practice. Properly incurred implementation costs for these types of projects may be paid from this excess. The total amount held within the SMT reserves to meet the properly incurred expenses from the financial year ending 30 June 2019 is \$9.3m.

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

Other fees and costs

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

- costs incurred in buying, selling and valuing assets,
- 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 your super product and the relevant investment managers 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 2018/19 3,732 exited members were owed less than \$20 each. In line with SPSL's compensation policy, an amount of \$24,187 was moved to the Fund reserves.

Payments to and from other parties

Any payments (or benefits) we make to or receive from other parties are not an additional cost to you unless otherwise stated in the PDS.

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

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

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

Requests for information

Your Annual Report provides you with financial and investment information to help you understand your super and your membership in the Fund. The Trust Deed, superannuation law and the life insurance policy taken out by the Trustee set out your rights and entitlements. You can request a copy of the following 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 88. This also includes any issues or complaints you may have. We make every effort to ensure your complaints are resolved satisfactorily and quickly.

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

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

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

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

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 81.

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 and 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 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 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 and haven't met a condition of release (without a payment restriction) under super law and 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, 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 t/o for more information.

* Partial transfers are not permitted.

Privacy

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

Superannuation Prudential Standards

As part of the Government's Stronger Super Reforms superannuation prudential standards were introduced by APRA for strengthening the governance, integrity and regulatory settings of the superannuation system for APRA-regulated superannuation funds. The Trustee has implemented these standards. APRA may update or introduce new standards from time to time. If it does, the Trustee will implement any changes to the new standards as required.

Australian Prudential Regulation Authority (APRA) Levy

APRA imposes a levy on the Trustee, a proportion of which will be recouped from your underlying investments monthly. For the year ending 30 June 2019, this levy was 0.006797%. For the year ending 30 June 2020, this levy should be no more than 0.01%. As the APRA levy is an expense of the Fund any variation to the APRA levy may be passed onto you without notice. Please see our website suncorp.com.au/super for more information.

Intra-fund Consolidation

By law, each year we are required to identify any members with multiple accounts and assess whether it may be in their best interest to consolidate their accounts. For example, we may consolidate accounts where it would result in a member paying lower fees. As part of this process, we'll consider several factors and write to any members who are impacted before we consolidate any accounts. You can find more information on our Intra-fund consolidation process by visiting suncorp.com.au/super and following the links to 'Employers' and 'Your responsibilities'.

Financial information

Reserves

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

Movement in reserves

The following table shows the level of and movement in the reserves of the Fund as at 30 June 2019.

Statement of change in reserves	Amended		
	2019 \$'000	2018 \$'000	2017 \$'000
General expense and tax reserve			
Balance at beginning of the financial year	12,129	2,482	955
Results from superannuation activities	(9,722)	9,647	1,527
Balance at end of the financial year	2,407	12,129	2,482

The Movement in reserves figures for 2018 in the Annual Report for the year ended 30 June 2018 were incorrect and the correct figures are stated in the table above. The error did not have any financial impact on your account.

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 2019, 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 2019. 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	2019 \$'000	Amended 2018 \$'000
Assets		
Cash and cash equivalents	123,107	73,607
Investment securities	6,756,936	6,883,759
Contributions receivables	-	-
Investments receivables	6,446	6,575
Trust distribution receivables	112,002	96,222
Other income receivables	3,115	1,411
Total assets	7,001,606	7,061,574
Liabilities		
Benefits payable	9,205	9,026
Investments payable	1,553	6,314
Administration fees payable	54,582	32,922
Payables	7,246	2,557
Current tax liabilities	5,873	2,290
Deferred tax liabilities	12,556	7,963
Total liabilities excluding member benefits	91,015	61,072
Net assets available for member benefits	6,910,591	7,000,502
Member liabilities		
Allocated to members	6,903,125	6,986,684
Unallocated to members	5,059	1,689
Total member liabilities	6,908,184	6,988,373
Total net assets	2,407	12,129
Equity		
General expense and tax reserve	2,407	12,129
Total equity	2,407	12,129

The Statement of Financial Position figures for 2018 in the Annual Report for the year ended 30 June 2018 were incorrect and the correct figures are stated in the table above. The error did not have any financial impact on your account.

Suncorp Master Trust

Income Statement	2019 \$'000	Amended 2018 \$'000
Revenue		
Interest income on financial assets not at fair value through profit or loss	1,644	1,826
Trust distributions and dividend income	334,771	367,217
Net gains on financial assets at fair value through profit or loss	130,725	208,412
Total investment income	467,140	577,455
Other income	5,553	3,386
Total revenue	472,693	580,841
Expenses		
Investment expenses	(14,432)	(16,919)
Administration expenses	(58,593)	(50,669)
Trustee fee and reimbursements	(17,649)	(8,648)
Other operating expenses	(668)	(672)
Total expenses	(91,342)	(76,908)
Operating results before income tax	381,351	503,933
Income tax expense	(4,846)	(22,109)
Operating results after income tax expense	376,505	481,824
Net benefits allocated to defined contribution member accounts	(386,227)	(472,177)
Results from superannuation activities	(9,722)	9,647

The Income Statement figures for 2018 in the Annual Report for the year ended 30 June 2018 were incorrect and the correct figures are stated in the table above. The error did not have any financial impact on your account.

Statement of changes in member benefits	2019	Amended
	\$'000	2018 \$'000
Balance at the beginning of the financial year	6,988,373	6,883,153
Employer contributions	327,142	338,391
Members' contributions	76,289	83,957
Transfer from other funds	267,051	276,646
Other contributions	5,365	4,843
Total contributions before contributions tax	675,847	703,837
Contributions tax	(50,246)	(53,283)
Total contributions net of contributions tax	625,601	650,554
Benefits paid or payable	(1,049,050)	(957,774)
Life insurance expenses	(154,522)	(149,529)
Income tax on life insurance expenses	23,178	22,429
Life insurance benefits	88,377	67,363
Net benefits and expenses paid to life insurance	(1,092,017)	(1,017,511)
Net benefits allocated to defined contribution member accounts, comprising:		
– investment income and other revenue	471,762	580,039
– administration and other expenses	(85,535)	(107,862)
Net benefits allocated to defined contribution member accounts	386,227	472,177
Balance at the end of the financial year	6,908,184	6,988,373

The Statement of changes in member benefits figures for 2018 in the Annual Report for the year ended 30 June 2018 were incorrect due to our error and the correct figures are stated in the table above. The error did not have any financial impact on your account.

How to contact us

Suncorp Everyday Super members



Suncorp Everyday Super

GPO Box 2585
Brisbane QLD 4001



1800 191 517



**everydaysuper@
suncorp.com.au**



suncorp.com.au/super

Suncorp Brighter Super members



Suncorp Brighter Super

GPO Box 2585
Brisbane QLD 4001



13 11 55



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



**staff.super@
suncorp.com.au**

This page has been left intentionally blank.

This page has been left intentionally blank.

This page has been left intentionally blank.

