

							Performance (%)						
31 March 2020							1 month	3 months	6 months	1 year	3 years	5 years	Since inception
APIR Code	Investment fee (% pa)	Indirect cost (% pa)	Estimated net transaction costs (% pa)	Buy-sell spread (%)	Inception date	(%)	(%)	(%)	(%)	(% pa)	(% pa)	(%)-	
<b>Diversified investment options</b>													
<b>Suncorp Lifestage Funds</b>													
Suncorp Lifestage Fund 1949 or earlier	RSA1030AU	0.18	0.01	0.59	+0.08 / -0.08	03-Feb-17	-6.92	-7.18	-6.44	-2.15	2.18	n/a	2.69
Suncorp Lifestage Fund 1950 - 1954	RSA1033AU	0.18	0.01	0.53	+0.08 / -0.08	30-May-16	-7.14	-7.56	-6.74	-2.00	2.36	n/a	2.40
Suncorp Lifestage Fund 1955 - 1959	RSA1036AU	0.18	0.01	0.50	+0.09 / -0.09	30-May-16	-8.33	-9.07	-8.04	-3.15	2.34	n/a	2.81
Suncorp Lifestage Fund 1960 - 1964	RSA1039AU	0.18	0.01	0.45	+0.10 / -0.10	03-Feb-17	-9.61	-10.71	-9.43	-4.19	2.04	n/a	2.88
<b>Conservative</b>													
Morningstar Conservative Fund	RSA0952AU	0.41	0.03	0.03	+0.10 / -0.10	30-May-16	-2.47	-2.05	-1.92	0.87	2.35	n/a	2.59
Perpetual Wholesale Conservative Growth Fund	RSA0967AU	0.93	0.01	0.00	+0.26 / -Nil	30-Dec-16	-4.27	-3.67	-4.23	0.15	3.12	n/a	3.15
Suncorp Multi-Manager Conservative Fund (3)	RSA1064AU	0.41	0.00	0.38	+0.10 / 0.10	30-May-16	-4.39	-3.14	-2.87	2.11	4.70	n/a	4.44
Suncorp Universal Conservative Fund	RSA0892AU	0.28	0.01	0.43	+0.07 / -0.07	30-May-16	-5.46	-5.31	-4.84	-0.66	2.59	n/a	2.48
<b>Moderate</b>													
Morningstar Moderate Fund	RSA0961AU	0.58	0.06	0.02	+0.10 / -0.10	30-May-16	-4.64	-5.03	-4.42	-1.19	2.06	n/a	2.61
<b>Balanced</b>													
Morningstar Balanced Fund	RSA0949AU	0.62	0.07	0.02	+0.10 / -0.10	30-May-16	-7.50	-9.05	-8.18	-3.99	1.88	n/a	2.82
Suncorp Multi-Manager Balanced Fund (3)	RSA1058AU	0.43	0.00	0.25	+0.12 / 0.12	30-May-16	-5.98	-4.39	-3.56	2.24	5.64	n/a	5.38
Suncorp Universal Balanced Fund	RSA1073AU	0.28	0.01	0.33	+0.09 / -0.09	30-May-16	-8.50	-9.22	-8.19	-3.19	2.54	n/a	2.78
<b>Growth</b>													
BlackRock Tactical Growth Fund (2)	RSA0898AU	0.91	0.15	0.21	+0.18 / -0.18	13-Apr-17	-11.32	-11.90	-11.00	-3.52	n/a	n/a	3.81
Morningstar Growth Fund	RSA0955AU	0.61	0.07	0.02	+0.10 / -0.10	30-May-16	-10.52	-13.40	-12.08	-7.31	1.30	n/a	2.69
Suncorp Multi-Manager Growth Fund (3)	RSA1067AU	0.43	0.00	0.17	+0.15 / -0.15	30-May-16	-8.18	-7.17	-5.80	1.06	6.70	n/a	6.55
Suncorp Universal Growth Fund	RSA0889AU	0.28	0.02	0.22	+0.10 / -0.10	30-May-16	-11.58	-13.29	-11.62	-5.92	2.70	n/a	3.49
<b>High growth</b>													
Morningstar High Growth Fund	RSA0958AU	0.68	0.06	0.01	+0.10 / -0.10	30-May-16	-13.48	-17.70	-15.86	-10.61	0.58	n/a	2.47
Suncorp Multi-Manager High Growth Fund (3)	RSA1070AU	0.43	0.00	0.20	+0.16 / -0.16	30-May-16	-9.91	-9.26	-7.54	0.07	6.85	n/a	6.76
<b>Single sector investment options</b>													
<b>Cash</b>													
Suncorp Cash Fund	RSA1003AU	0.60	0.00	0.00	Nil	30-May-16	0.09	0.26	0.58	1.47	1.75	n/a	1.86
<b>Australian fixed interest</b>													
Suncorp Australian Fixed Interest Fund	RSA0988AU	0.20	0.00	0.08	+0.05 / -0.05	11-Jul-16	-0.81	2.43	0.89	5.90	4.99	n/a	3.68
Vanguard Australian Fixed Interest Index Fund	RSA0886AU	0.24	0.00	0.02	+0.10 / -0.10	30-May-16	-0.67	2.39	0.86	5.61	4.85	n/a	3.72
<b>International fixed interest</b>													
Vanguard International Fixed Interest Index Fund (Hedged)	RSA0883AU	0.26	0.00	0.02	+0.10 / -0.10	30-May-16	-0.27	3.13	1.34	6.42	4.16	n/a	3.18
Suncorp Global Fixed Interest Fund	RSA9077AU	0.35	0.00	0.85	+0.05 / -0.05	03-Apr-18	-2.79	-0.29	-0.89	3.30	n/a	n/a	3.40
<b>Diversified fixed interest</b>													
Macquarie Dynamic Bond Fund (4)	RSA0946AU	0.61	0.09	0.11	+0.08 / -0.08	30-May-16	-3.49	-0.64	-0.88	2.41	3.42	n/a	3.06
<b>Global credit</b>													
CFS Wholesale Global Credit Income Fund	RSA0904AU	0.62	0.01	0.00	+0.15 / -0.15	30-May-16	-6.24	-6.73	-5.67	-4.62	0.09	n/a	1.39
<b>Australian listed property</b>													
Ironbark Paladin Property Securities Fund	RSA0937AU	0.85	0.02	0.16	+0.25 / -0.25	30-May-16	-31.95	-29.44	-30.17	-26.90	-3.04	n/a	-2.09
Suncorp Australian Listed Property Index Fund	RSA0991AU	0.16	0.00	0.28	+0.21 / -0.21	11-Jul-16	-35.14	-34.42	-35.16	-32.09	-5.66	n/a	-6.41
<b>International listed property</b>													
Suncorp International Property Securities Index Fund (Hedged)	RSA1012AU	0.33	0.07	0.04	+0.08 / -0.08	31-Aug-16	-25.82	-30.26	-30.60	-26.50	-4.53	n/a	-4.99
<b>Global listed property</b>													
Suncorp Global Property Index Fund	RSA1006AU	0.20	0.06	0.05	+0.09 / -0.09	29-Dec-16	-26.21	-29.93	-30.29	-26.38	-4.37	n/a	-3.69

							Performance (%)						
31 March 2020													
	APIR Code	Investment fee (% pa)	Indirect cost (% pa)	Estimated net transaction costs (% pa)	Buy-sell spread (%)	Inception date	1 month (%)	3 months (%)	6 months (%)	1 year (%)	3 years (% pa)	5 years (% pa)	Since inception (%)-
<b>Australian shares</b>													
Ausbil Australian Active Equity Fund	RSA0871AU	0.90	0.00	0.00	+0.30 / -0.30	30-May-16	-22.46	-25.03	-24.29	-14.67	-0.56	n/a	2.60
Fidelity Australian Equities Fund	RSA0922AU	0.85	0.00	0.03	+0.20 / -0.20	30-May-16	-17.78	-20.84	-20.33	-12.02	0.98	n/a	2.94
Hyperion Australian Growth Companies Fund	RSA0928AU	0.95	0.00	0.05	+0.30 / -0.30	30-May-16	-11.15	-12.69	-5.00	6.78	8.87	n/a	5.80
Ironbark Karara Australian Shares Fund	RSA0934AU	0.99	0.00	0.00	+0.20 / -0.20	30-May-16	-25.05	-29.19	-28.33	-20.77	-7.05	n/a	-5.67
Investors Mutual All Industrials Share Fund (1)	RSA0931AU	0.99	0.00	0.05	+0.25 / -0.25	30-May-16	-19.81	-22.96	-23.75	-17.56	-4.53	n/a	-0.69
Pendal Imputation Fund (5)	RSA0901AU	0.90	0.00	0.00	+0.25 / -0.25	30-May-16	-20.81	-24.17	-23.48	-15.17	-0.12	n/a	3.36
Perpetual Wholesale Industrial Fund	RSA0979AU	0.99	0.00	0.00	+0.30 / Nil	30-May-16	-20.21	-22.38	-23.71	-14.93	-3.50	n/a	-0.38
Perpetual Wholesale SHARE-PLUS Long-Short Fund	RSA0982AU	0.99	0.00	0.02	+0.20 / -0.20	30-May-16	-15.82	-19.51	-18.29	-11.10	0.14	n/a	2.15
Suncorp Australian Shares Index Fund	RSA0994AU	0.16	0.00	0.13	+0.18 / -0.18	13-Jul-16	-20.05	-22.30	-21.56	-13.11	0.43	n/a	3.70
Suncorp Australian Shares Multi-Manager Fund	RSA0997AU	0.25	0.00	0.23	+0.19 / -0.19	30-May-16	-19.47	-21.46	-20.65	-12.61	0.60	n/a	3.45
Suncorp Australian Shares Value Fund	RSA1000AU	0.45	0.00	0.12	+0.22 / -0.22	01-Dec-16	-20.90	-25.49	-24.41	-16.70	-3.96	n/a	-0.63
<b>Australian shares - specialist</b>													
Ausbil Australian Emerging Leaders Fund	RSA0876AU	0.85	0.00	0.03	+0.30 / -0.30	30-May-16	-21.65	-28.58	-26.03	-23.21	-3.88	n/a	-2.08
Nikko AM Australian Share Income Fund	RSA0964AU	0.85	0.00	0.03	+0.25 / -0.25	30-May-16	-23.05	-28.50	-28.38	-20.64	-4.64	n/a	0.28
Perpetual Wholesale Ethical SRI Fund	RSA0973AU	1.18	0.00	0.00	+0.15 / -0.15	30-May-16	-17.78	-21.60	-22.23	-15.88	-4.82	n/a	-1.64
Perpetual Wholesale Geared Australian Share Fund	RSA0976AU	1.17	0.00	0.02	+0.38 / -0.38	30-May-16	-46.36	-53.82	-53.48	-43.23	-13.57	n/a	-6.94
<b>International shares</b>													
Platinum International Fund	RSA0985AU	1.35	0.01	0.00	+0.20 / -0.20	30-May-16	-7.70	-12.04	-8.95	-4.02	4.11	n/a	5.50
Suncorp International Shares Fund	RSA1015AU	0.17	0.00	0.02	+0.08 / -0.08	12-Jul-16	-5.31	-6.59	-2.65	5.18	9.27	n/a	8.84
Suncorp International Shares Multi-Manager Fund	RSA1018AU	0.80	0.00	0.08	+0.20 / -0.20	30-May-16	-5.28	-2.99	0.38	10.36	13.92	n/a	11.56
Walter Scott Global Equity Fund	RSA0880AU	1.28	0.00	0.00	+0.14 / -0.09	30-May-16	-5.29	-5.89	-2.63	5.88	13.42	n/a	11.11
<b>International shares - specialist</b>													
Lazard Global Small Cap Fund	RSA0943AU	1.12	0.00	0.21	+0.30 / -0.30	30-May-16	-18.01	-20.64	-17.83	-9.80	0.70	n/a	0.34
<b>Global infrastructure</b>													
Lazard Global Infrastructure Securities Fund	RSA0940AU	0.98	0.02	0.05	+0.25 / -0.25	30-May-16	-18.55	-20.28	-18.17	-11.79	1.24	n/a	5.35
<b>Closed investment options (only open to members who are currently invested in these options)</b>													
<b>Diversified investment options</b>													
<b>Secure</b>													
Asteron Traditional Capital Guaranteed Fund	RSA1061AU	0.40	0.01	0.56	Nil	04-Dec-16	0.19	0.55	1.11	3.11	3.61	n/a	3.82
<b>Growth</b>													
CFS Wholesale Diversified Fund	RSA0913AU	0.97	0.00	0.03	+0.20 / 0.20	27-May-17	-10.57	-11.16	-9.85	-2.71	n/a	n/a	3.23
Perpetual Wholesale Diversified Growth Fund	RSA0970AU	1.00	0.02	0.00	+0.27 / Nil	30-Jan-17	-6.52	-7.01	-7.21	-2.23	2.52	n/a	3.15
<b>Multi-sector - specialist</b>													
BlackRock Global Allocation Fund	RSA0895AU	0.20	0.17	0.01	+0.30 / 0.30	30-May-16	-9.30	-11.68	-7.77	-4.47	0.66	n/a	3.16
<b>Single sector investment options</b>													
<b>Cash</b>													
Asteron Guaranteed Cash Fund	RSA1009AU	0.59	0.01	0.32	Nil	30-May-16	0.04	0.05	0.09	0.44	0.85	n/a	0.87
<b>Australian listed property</b>													
CFS Wholesale Property Securities Fund	RSA0919AU	0.82	0.00	0.04	+0.20 / 0.20	27-May-17	-34.00	-32.35	-32.40	-29.89	n/a	n/a	-5.94
<b>Australian shares</b>													
CFS Wholesale Australian Shares Fund	RSA0910AU	0.96	0.00	0.03	+0.20 / 0.20	27-May-17	-16.36	-18.10	-15.49	-6.64	n/a	n/a	5.26

**Rates for Asteron Traditional Capital Guaranteed Fund (closed to new members)**

Rates below are net of investment fees and tax only. The special bonus rate is applied to your 30 June balance invested in the Suncorp Traditional Capital Guaranteed Fund (including declared interest for the period 1 July 2018 to 30 June 2019). The interim rate applies to full withdrawals and switches from 1 July 2019. Please refer to the Suncorp Brighter Super Product Guide for more information.

	Declared rate		Special bonus	Interim rate*	
	Start date	End date		Start date	Start date
	01-Jul-18	30-Jun-19		01-Jul-19 to 31-Mar-20	31-Mar-20 to 30-Jun-2020
<b>Super</b>	2.80%		0.81%	2.50%	0.00%
<b>Pension</b>	3.20%		0.90%	2.80%	0.00%

**Disclaimer:**

\* Due to recent market volatility the interim rate has been reduced to 0.00% implemented on 31 March 2020, effective 1 July 2019. This means that any withdrawals or switches made after 31 March 2020 will receive the interim rate of 0.00%.

**NOTES:**

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

'n/a' means no monies were invested during this period, so no performance is provided.

We calculate investment performance using the withdrawal unit price for each investment option in accordance with industry standards. Investment performance is calculated net of taxes and fees such as the investment fee, the investment performance fee, the administration fee and applicable indirect costs. However when calculating investment performance we do not take into account contributions taxes, withdrawal fee and any discretionary ongoing fees such as insurance fees and personal advice fees or other arrangements you may have in place with your advisor.

Borrowing costs for the 12 months to 30 June 2019 were incurred by the following investment options:

- Morningstar Balanced Fund 0.02%
- Morningstar Moderate Fund 0.02%
- Morningstar Growth Fund 0.02%
- Morningstar High Growth Fund 0.01%
- Suncorp Global Fixed Interest Fund 0.01%
- BlackRock Tactical Growth Fund 0.04%
- Perpetual Wholesale Geared Australian Share Fund -2.85%
- Perpetual Wholesale Share Plus Long-Short Fund 0.22%

Investment performance shown is net of all fees applicable to a member with a \$50,000 account balance, including the \$91.80 pa administration fee (MySuper business members only). If you have made an investment selection and your account balance is greater than \$20,000, then the \$91.80 fee does not apply and the performance of your investment will be greater than that shown above. You will also receive a discount on the percentage administration fee if your plan's balance is greater than \$100,000 and the performance of your investment will be greater than that shown above.

~ Where an investment option has less than one year of performance data, the 'since inception' performance figure reported is the actual return the fund has achieved to date (therefore, short-term performance).

- (1) Effective 15 September 2016, Investors Mutual Industrial Share Fund renamed Investors Mutual All Industrials Share Fund.
- (2) Effective 31 August 2017, the BlackRock Wholesale Balanced Fund was renamed the BlackRock Tactical Growth Fund.
- (3) Effective 30 September 2017, the Suncorp Traditional suite of funds changed to Suncorp Multi-Manager funds.
- (4) Effective 31 October 2017, the Macquarie Diversified Fixed Interest Fund was renamed the Macquarie Dynamic Bond Fund.
- (5) Effective 7 May 2018, the BT Wholesale Imputation Fund was renamed the Pandal Imputation Fund.