

31 August 2020

Performance (%)

| | APIR Code | Investment fee (% pa) | Indirect cost (% pa) | Estimated net transaction costs (% pa) | Buy-sell spread (%) | Inception date | FYTD | 1 month (%) | 3 months (%) | 6 months (%) | 1 year (%) | 3 years (% pa) | 5 years (% pa) | Since inception (%) |
|---|-----------|-----------------------|----------------------|--|---------------------|----------------|-------|-------------|--------------|--------------|------------|----------------|----------------|---------------------|
| Multi-sector investment options | | | | | | | | | | | | | | |
| Suncorp Lifestage Funds | | | | | | | | | | | | | | |
| Suncorp Lifestage Fund 1949 or earlier | RSA1029AU | 0.21 | 0.02 | 0.55 | +0.10 / -0.10 | 01-Dec-16 | 1.70 | 1.06 | 2.02 | -0.36 | 0.93 | 4.00 | n/a | 4.23 |
| Suncorp Lifestage Fund 1950 - 1954 | RSA1032AU | 0.21 | 0.03 | 0.52 | +0.10 / -0.10 | 01-Dec-16 | 1.84 | 1.18 | 2.14 | -0.43 | 0.94 | 4.12 | n/a | 4.40 |
| Suncorp Lifestage Fund 1955 - 1959 | RSA1035AU | 0.21 | 0.03 | 0.48 | +0.10 / -0.10 | 30-May-16 | 2.06 | 1.39 | 2.33 | -0.60 | 0.90 | 4.33 | n/a | 3.91 |
| Suncorp Lifestage Fund 1960 - 1964 | RSA1038AU | 0.21 | 0.03 | 0.41 | +0.10 / -0.10 | 30-May-16 | 2.36 | 1.64 | 2.59 | -0.82 | 0.87 | 4.62 | n/a | 4.21 |
| Suncorp Lifestage Fund 1965 - 1969 | RSA1041AU | 0.21 | 0.03 | 0.36 | +0.10 / -0.10 | 30-May-16 | 2.61 | 1.86 | 2.85 | -0.94 | 0.93 | 4.95 | n/a | 4.55 |
| Suncorp Lifestage Fund 1970 - 1974 | RSA1043AU | 0.21 | 0.03 | 0.32 | +0.10 / -0.10 | 30-May-16 | 2.90 | 2.10 | 3.10 | -1.12 | 0.91 | 5.23 | n/a | 4.88 |
| Suncorp Lifestage Fund 1975 - 1979 | RSA1045AU | 0.21 | 0.03 | 0.29 | +0.10 / -0.10 | 30-May-16 | 3.08 | 2.24 | 3.27 | -1.04 | 1.19 | 5.52 | n/a | 5.17 |
| Suncorp Lifestage Fund 1980 - 1984 | RSA1047AU | 0.21 | 0.03 | 0.28 | +0.10 / -0.10 | 01-Dec-16 | 3.08 | 2.24 | 3.30 | -1.20 | 1.08 | 5.61 | n/a | 6.29 |
| Suncorp Lifestage Fund 1985 - 1989 | RSA1049AU | 0.21 | 0.03 | 0.28 | +0.10 / -0.10 | 01-Dec-16 | 3.07 | 2.24 | 3.32 | -1.16 | 1.12 | 5.72 | n/a | 6.42 |
| Suncorp Lifestage Fund 1990 - 1994 | RSA1051AU | 0.21 | 0.03 | 0.28 | +0.10 / -0.10 | 30-May-16 | 3.08 | 2.25 | 3.33 | -1.13 | 1.15 | 5.76 | n/a | 5.49 |
| Suncorp Lifestage Fund 1995 - 1999 | RSA1053AU | 0.21 | 0.03 | 0.28 | +0.10 / -0.10 | 01-Dec-16 | 3.08 | 2.24 | 3.35 | -1.14 | 1.15 | 5.75 | n/a | 6.46 |
| Suncorp Lifestage Fund 2000 - 2009 | RSA1055AU | 0.21 | 0.03 | 0.28 | +0.10 / -0.10 | 01-Dec-16 | 3.08 | 2.24 | 3.31 | -1.30 | 0.99 | 5.66 | n/a | 6.39 |
| Conservative | | | | | | | | | | | | | | |
| Morningstar Conservative Fund | RSA0951AU | 0.41 | 0.03 | 0.02 | +0.10 / -0.10 | 30-May-16 | 0.21 | -0.19 | 0.21 | -0.28 | 0.47 | 2.46 | n/a | 2.53 |
| Suncorp Multi-Manager Conservative Fund (3) | RSA1063AU | 0.48 | 0.04 | 0.51 | +0.09 / 0.09 | 30-May-16 | 1.49 | 0.72 | 2.11 | 1.28 | 2.87 | 5.35 | n/a | 4.72 |
| Suncorp Universal Conservative Fund | RSA0891AU | 0.33 | 0.02 | 0.67 | +0.07 / -0.07 | 30-May-16 | 1.31 | 0.78 | 1.70 | 0.30 | 1.43 | 3.64 | n/a | 3.16 |
| Moderate | | | | | | | | | | | | | | |
| Morningstar Moderate Fund | RSA0960AU | 0.58 | 0.05 | 0.04 | +0.10 / -0.10 | 30-May-16 | 0.57 | 0.05 | 0.50 | -1.01 | -0.11 | 2.67 | n/a | 2.85 |
| Balanced | | | | | | | | | | | | | | |
| Morningstar Balanced Fund | RSA0948AU | 0.62 | 0.04 | 0.03 | +0.10 / -0.10 | 30-May-16 | 0.90 | 0.66 | 1.02 | -1.35 | -0.84 | 3.10 | n/a | 3.61 |
| Suncorp Multi-Manager Balanced Fund (3) | RSA1057AU | 0.50 | 0.05 | 0.39 | +0.12 / 0.12 | 30-May-16 | 2.03 | 1.11 | 2.67 | 1.18 | 3.97 | 6.58 | n/a | 5.94 |
| Suncorp Universal Balanced Fund | RSA1072AU | 0.33 | 0.03 | 0.52 | +0.08 / -0.08 | 30-May-16 | 2.00 | 1.32 | 2.32 | -0.68 | 0.89 | 4.31 | n/a | 3.91 |
| Growth | | | | | | | | | | | | | | |
| Morningstar Growth Fund | RSA0954AU | 0.61 | 0.02 | 0.02 | +0.10 / -0.10 | 30-May-16 | 1.03 | 0.97 | 1.36 | -2.18 | -2.00 | 3.22 | n/a | 4.03 |
| Suncorp Multi-Manager Growth Fund (3) | RSA1066AU | 0.50 | 0.06 | 0.32 | +0.15 / -0.15 | 30-May-16 | 2.76 | 1.59 | 3.59 | 1.56 | 4.88 | 8.35 | n/a | 7.54 |
| Suncorp Universal Growth Fund | RSA0888AU | 0.33 | 0.03 | 0.37 | +0.10 / -0.10 | 30-May-16 | 2.69 | 1.92 | 2.92 | -1.06 | 0.96 | 5.52 | n/a | 5.16 |
| High growth | | | | | | | | | | | | | | |
| Morningstar High Growth Fund | RSA0957AU | 0.68 | 0.01 | 0.02 | +0.10 / -0.10 | 30-May-16 | 1.62 | 1.49 | 1.85 | -3.20 | -3.62 | 3.22 | n/a | 4.33 |
| Suncorp Multi-Manager High Growth Fund (3) | RSA1069AU | 0.51 | 0.07 | 0.27 | +0.16 / -0.16 | 30-May-16 | 3.18 | 1.85 | 4.11 | 1.40 | 4.99 | 8.95 | n/a | 8.07 |
| Single sector investment options | | | | | | | | | | | | | | |
| Cash | | | | | | | | | | | | | | |
| Suncorp Cash Fund | RSA1002AU | 0.71 | 0.00 | 0.00 | Nil | 30-May-16 | 0.09 | 0.05 | 0.15 | 0.33 | 0.81 | 1.26 | n/a | 1.46 |
| Australian fixed interest | | | | | | | | | | | | | | |
| Suncorp Australian Fixed Interest Fund | RSA0987AU | 0.24 | 0.01 | 0.13 | +0.05 / -0.05 | 30-May-16 | 0.17 | -0.37 | 0.69 | 0.29 | 1.18 | 4.29 | n/a | 3.25 |
| Vanguard Australian Fixed Interest Index Fund | RSA0885AU | 0.24 | 0.00 | 0.00 | +0.08 / -0.24 | 30-May-16 | -0.21 | -0.53 | 0.34 | -0.28 | 0.54 | 4.01 | n/a | 2.93 |
| International fixed interest | | | | | | | | | | | | | | |
| Suncorp Global Fixed Interest Fund | RSA7243AU | 0.41 | 0.00 | 1.12 | +0.05 / -0.05 | 03-Apr-18 | 0.41 | -0.36 | 1.11 | 1.18 | 2.10 | n/a | n/a | 3.83 |
| Vanguard International Fixed Interest Index Fund (Hedged) | RSA0882AU | 0.26 | 0.00 | 0.09 | +0.08 / -0.15 | 30-May-16 | -0.42 | -1.07 | -0.34 | -0.04 | 0.73 | 3.11 | n/a | 2.45 |
| Diversified fixed interest | | | | | | | | | | | | | | |
| Macquarie Dynamic Bond Fund (4) | RSA0945AU | 0.61 | 0.01 | 0.00 | +0.08 / -0.43 | 30-May-16 | 0.79 | -0.32 | 2.06 | 0.63 | 2.41 | 4.00 | n/a | 3.23 |
| Global credit | | | | | | | | | | | | | | |
| CFS Wholesale Global Credit Income Fund | RSA0903AU | 0.62 | 0.03 | 0.04 | +0.15 / -0.30 | 30-May-16 | 1.23 | 0.34 | 2.18 | -1.14 | -0.37 | 1.17 | n/a | 2.11 |
| Australian listed property | | | | | | | | | | | | | | |
| Ironbark Paladin Property Securities Fund | RSA0936AU | 0.85 | 0.08 | 0.06 | +0.25 / -0.25 | 30-May-16 | 7.83 | 6.71 | 7.18 | -11.33 | -10.73 | 5.52 | n/a | 3.79 |
| Suncorp Australian Listed Property Index Fund | RSA0990AU | 0.19 | 0.01 | 0.14 | +0.21 / -0.21 | 30-May-16 | 7.29 | 6.78 | 6.32 | -14.33 | -15.94 | 3.23 | n/a | 1.58 |
| International listed property | | | | | | | | | | | | | | |
| Suncorp International Property Securities Index Fund (Hedged) | RSA1011AU | 0.39 | 0.10 | 0.01 | +0.08 / -0.08 | 28-Jul-16 | 2.96 | 1.76 | 3.91 | -16.34 | -19.42 | -1.51 | n/a | -1.91 |
| Global listed property | | | | | | | | | | | | | | |
| Suncorp Global Property Index Fund | RSA1005AU | 0.23 | 0.08 | 0.06 | +0.10 / -0.10 | 06-Feb-17 | 3.58 | 2.47 | 4.22 | -15.47 | -18.21 | -0.64 | n/a | 0.39 |

| 31 August 2020 | | | | | | | | Performance (%) | | | | | | |
|---|-----------|-----------------------|----------------------|--|---------------------|----------------|-------|-----------------|--------------|--------------|------------|----------------|----------------|---------------------|
| | APIR Code | Investment fee (% pa) | Indirect cost (% pa) | Estimated net transaction costs (% pa) | Buy-sell spread (%) | Inception date | FYTD | 1 month (%) | 3 months (%) | 6 months (%) | 1 year (%) | 3 years (% pa) | 5 years (% pa) | Since inception (%) |
| Australian shares | | | | | | | | | | | | | | |
| Suncorp Australian Shares Index Fund | RSA0993AU | 0.19 | 0.00 | 0.10 | +0.18 / -0.18 | 27-Jun-16 | 2.75 | 2.37 | 5.25 | -3.99 | -2.86 | 5.92 | n/a | 7.95 |
| Suncorp Australian Shares Multi-Manager Fund | RSA0996AU | 0.29 | 0.07 | 0.22 | +0.19 / -0.19 | 30-May-16 | 3.43 | 2.80 | 5.78 | -3.05 | -1.72 | 6.04 | n/a | 6.71 |
| Suncorp Australian Shares Value Fund | RSA0999AU | 0.53 | 0.13 | 0.93 | +0.22 / -0.22 | 01-Dec-16 | 2.85 | 4.63 | 3.99 | -4.34 | -3.25 | 1.60 | n/a | 3.99 |
| International shares | | | | | | | | | | | | | | |
| Platinum International Fund | RSA0984AU | 1.35 | 0.08 | 0.07 | +0.20 / -0.20 | 30-May-16 | 2.35 | 2.57 | 2.51 | -2.73 | -0.79 | 2.59 | n/a | 5.59 |
| Suncorp International Shares Fund | RSA1014AU | 0.20 | 0.03 | 0.09 | +0.08 / -0.08 | 30-May-16 | 1.12 | -0.11 | -0.15 | -0.01 | 5.10 | 9.41 | n/a | 8.95 |
| Suncorp International Shares Multi-Manager Fund | RSA1017AU | 0.94 | 0.10 | 0.19 | +0.20 / -0.20 | 30-May-16 | 3.97 | 1.79 | 4.39 | 6.73 | 13.30 | 14.71 | n/a | 12.31 |
| Walter Scott Global Equity Fund | RSA0879AU | 1.28 | 0.00 | 0.00 | +0.14 / -0.09 | 30-May-16 | 2.17 | 0.83 | 0.56 | 1.44 | 5.56 | 13.77 | n/a | 10.83 |
| International shares - specialist | | | | | | | | | | | | | | |
| Lazard Global Small Cap Fund | RSA0942AU | 1.12 | 0.07 | 0.17 | +0.30 / -0.30 | 30-May-16 | 0.10 | 1.22 | -1.16 | -8.16 | -4.01 | 3.14 | n/a | 2.68 |
| Global infrastructure | | | | | | | | | | | | | | |
| Lazard Global Infrastructure Securities Fund | RSA0939AU | 0.98 | 0.12 | 0.10 | +0.25 / -0.25 | 30-May-16 | -1.30 | 2.22 | 0.24 | -8.36 | -6.14 | 1.68 | n/a | 6.87 |
| Closed investment options (only open to members who are currently invested in these options) | | | | | | | | | | | | | | |
| Diversified investment options | | | | | | | | | | | | | | |
| Secure | | | | | | | | | | | | | | |
| Asteron Traditional Capital Guaranteed Fund | RSA1060AU | 0.40 | 0.00 | 0.19 | Nil | 04-Dec-16 | 0.06 | 0.03 | 0.01 | 0.08 | 1.05 | 2.49 | n/a | 2.95 |
| Conservative | | | | | | | | | | | | | | |
| Perpetual Wholesale Conservative Growth Fund | RSA0966AU | 0.93 | 0.17 | 0.17 | +0.26 / -Nil | 19-Jan-17 | 0.30 | 0.15 | 0.48 | -0.89 | -0.86 | 3.38 | n/a | 3.54 |
| Growth | | | | | | | | | | | | | | |
| BlackRock Tactical Growth Fund (2) | RSA0897AU | 0.91 | 0.41 | 0.49 | +0.18 / -0.18 | 16-Jan-17 | 2.54 | 1.35 | 3.47 | -0.49 | 1.65 | 6.62 | n/a | 6.50 |
| CFS Wholesale Diversified Fund | RSA0912AU | 0.97 | 0.08 | 0.09 | +0.20 / -0.35 | 27-May-17 | 2.63 | 1.44 | 3.91 | -1.01 | 1.03 | 6.29 | n/a | 5.61 |
| Perpetual Wholesale Diversified Growth Fund | RSA0969AU | 1.00 | 0.16 | 0.16 | +0.27 / -Nil | 28-Dec-16 | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Multi-sector - specialist | | | | | | | | | | | | | | |
| BlackRock Global Allocation Fund | RSA0894AU | 0.20 | 1.03 | 0.18 | +0.30 / -0.30 | 30-May-16 | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Single sector investment options | | | | | | | | | | | | | | |
| Cash | | | | | | | | | | | | | | |
| Asteron Guaranteed Cash Fund | RSA1008AU | 0.50 | 0.05 | 0.05 | Nil | 30-May-16 | -0.13 | -0.07 | -0.20 | -0.28 | -0.31 | 0.43 | n/a | 0.49 |
| Australian listed property | | | | | | | | | | | | | | |
| CFS Wholesale Property Securities Fund | RSA0918AU | 0.82 | 0.04 | 0.06 | +0.20 / -0.20 | 27-May-17 | 7.78 | 7.05 | 6.04 | -12.94 | -13.13 | 3.73 | n/a | 2.53 |
| Australian shares | | | | | | | | | | | | | | |
| Ausbil Australian Active Equity Fund | RSA0870AU | 0.90 | 0.13 | 0.13 | +0.30 / -0.30 | 30-May-16 | 5.52 | 3.94 | 8.58 | -2.84 | -0.90 | 6.54 | n/a | 7.01 |
| CFS Wholesale Australian Share Fund Fund | RSA0909AU | 0.96 | 0.10 | 0.12 | +0.20 / -0.20 | 27-May-17 | 9.11 | 6.68 | 13.00 | 9.64 | 12.66 | 13.98 | n/a | 12.54 |
| Fidelity Australian Equities Fund | RSA0921AU | 0.85 | 0.00 | 0.05 | +0.20 / -0.20 | 30-May-16 | 4.27 | 3.64 | 7.48 | -0.51 | -0.93 | 7.17 | n/a | 6.60 |
| Hyperion Australian Growth Companies Fund | RSA0927AU | 0.95 | 0.01 | 0.07 | +0.30 / -0.30 | 30-May-16 | 11.56 | 7.36 | 15.46 | 14.28 | 24.15 | 16.74 | n/a | 10.45 |
| Ironbark Karara Australian Shares Fund | RSA0933AU | 0.99 | 0.05 | 0.05 | +0.20 / -0.20 | 30-May-16 | 3.63 | 2.93 | 4.28 | -5.60 | -3.91 | 3.25 | n/a | 4.43 |
| Investors Mutual All Industrials Share Fund (1) | RSA0930AU | 0.99 | 0.18 | 0.25 | +0.25 / -0.25 | 30-May-16 | 0.43 | 1.50 | 0.51 | -10.41 | -12.20 | -0.32 | n/a | 1.30 |
| Pendal Imputation Fund (5) | RSA0900AU | 0.90 | 0.05 | 0.09 | +0.25 / -0.25 | 30-May-16 | 1.91 | 2.50 | 3.24 | -8.68 | -6.65 | 3.31 | n/a | 4.93 |
| Perpetual Wholesale Industrial Fund | RSA0978AU | 0.99 | 0.22 | 0.22 | +0.30 / Nil | 30-May-16 | 3.12 | 3.42 | 3.95 | -6.47 | -7.30 | 1.88 | n/a | 2.82 |
| Perpetual Wholesale SHARE-PLUS Long-Short Fund | RSA0981AU | 0.99 | 0.52 | 0.52 | +0.20 / -0.20 | 30-May-16 | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Australian shares - specialist | | | | | | | | | | | | | | |
| Ausbil Australian Emerging Leaders Fund | RSA0875AU | 0.85 | 0.27 | 0.33 | +0.30 / -0.30 | 30-May-16 | 8.70 | 5.59 | 9.02 | 6.82 | 3.29 | 4.70 | n/a | 5.39 |
| Nikko AM Australian Share Income Fund | RSA0963AU | 0.85 | 0.24 | 0.27 | +0.25 / -0.25 | 30-May-16 | 1.63 | 2.05 | 3.01 | -6.82 | -6.82 | 1.62 | n/a | 4.21 |
| Perpetual Wholesale Ethical SRI Fund | RSA0972AU | 1.18 | 0.09 | 0.09 | +0.15 / -0.15 | 30-May-16 | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Perpetual Wholesale Geared Australian Share Fund | RSA0975AU | 1.17 | 0.54 | 0.54 | +0.38 / -0.38 | 30-May-16 | 7.11 | 7.81 | 10.81 | -20.14 | -23.71 | -0.30 | n/a | 1.99 |

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 | Start date |
| | 01-Jul-18 | 30-Jun-19 | | 01-Jul-19 to 31-Mar-20 | 31-Mar-20 to 30-Jun-2020 | 01-Jul-20 onwards |
| Super | 2.80% | | 0.81% | 2.50% | 0.00% | 0.90% |
| Pension | 3.20% | | 0.90% | 2.80% | 0.00% | 1.00% |

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%

* The Indirect Cost Ratio (ICR) for the BlackRock Global Allocation Fund was reduced from 0.17% to 0.00% effective 5 June 2020.

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.