

								Performance (%)						
31 October 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	FYTD	(%)	(%)	(%)	(%)	(% pa)	(% pa)	(%)	
Multi-sector investment options														
Suncorp Lifestage Funds - MySuper														
Suncorp Lifestage Fund 1949 or earlier	RSA1031AU	0.21	0.02	0.55	+0.10 / -0.10	16-Jan-13	1.33	0.21	0.71	3.25	-0.65	3.27	3.34	4.06
Suncorp Lifestage Fund 1950 - 1954	RSA1034AU	0.21	0.03	0.52	+0.10 / -0.10	31-Dec-12	1.38	0.21	0.73	3.38	-0.90	3.30	3.48	4.35
Suncorp Lifestage Fund 1955 - 1959	RSA1037AU	0.21	0.03	0.48	+0.10 / -0.10	11-Dec-12	1.44	0.23	0.78	3.60	-1.34	3.39	3.68	4.84
Suncorp Lifestage Fund 1960 - 1964	RSA1040AU	0.21	0.03	0.41	+0.10 / -0.10	16-Jan-13	1.54	0.25	0.84	3.96	-1.93	3.51	3.95	5.31
Suncorp Lifestage Fund 1965 - 1969	RSA1042AU	0.21	0.03	0.36	+0.10 / -0.10	24-Dec-12	1.63	0.26	0.90	4.38	-2.40	3.68	4.27	6.09
Suncorp Lifestage Fund 1970 - 1974	RSA1044AU	0.21	0.03	0.32	+0.10 / -0.10	08-Jan-13	1.74	0.29	0.97	4.66	-2.90	3.79	4.53	6.75
Suncorp Lifestage Fund 1975 - 1979	RSA1046AU	0.21	0.03	0.29	+0.10 / -0.10	21-Jan-13	1.79	0.27	0.98	4.90	-2.98	3.96	4.78	7.18
Suncorp Lifestage Fund 1980 - 1984	RSA1048AU	0.21	0.03	0.28	+0.10 / -0.10	18-Dec-12	1.79	0.27	0.98	5.00	-3.21	4.01	4.88	7.65
Suncorp Lifestage Fund 1985 - 1989	RSA1050AU	0.21	0.03	0.28	+0.10 / -0.10	21-Dec-12	1.79	0.27	0.98	5.03	-3.15	4.08	4.98	7.72
Suncorp Lifestage Fund 1990 - 1994	RSA1052AU	0.21	0.03	0.28	+0.10 / -0.10	09-Jan-13	1.79	0.27	0.98	5.05	-3.15	4.09	5.04	7.81
Suncorp Lifestage Fund 1995 - 1999	RSA1054AU	0.21	0.03	0.28	+0.10 / -0.10	18-Dec-12	1.82	0.29	1.00	5.10	-3.11	4.10	5.03	7.90
Suncorp Lifestage Fund 2000 - 2009	RSA1056AU	0.21	0.03	0.28	+0.10 / -0.10	10-Feb-14	1.79	0.27	0.98	4.98	-3.30	4.01	4.95	6.62
Conservative														
Morningstar Conservative Fund	RSA0953AU	0.35	0.03	0.02	+0.08 / -0.08	30-May-16	0.56	0.28	0.17	1.38	0.60	2.32	n/a	2.47
Suncorp Multi-Manager Conservative Fund (3)	RSA1065AU	0.48	0.04	0.51	+0.09 / 0.09	30-May-16	1.89	0.46	1.13	4.11	3.24	4.71	n/a	4.59
Suncorp Universal Conservative Fund	RSA0893AU	0.33	0.02	0.67	+0.07 / -0.07	30-May-16	1.17	0.18	0.64	2.99	0.53	3.17	n/a	2.95
Moderate														
Morningstar Moderate Fund	RSA0962AU	0.52	0.05	0.04	+0.08 / -0.08	30-May-16	0.71	0.29	0.19	1.84	-0.76	2.27	n/a	2.72
Balanced														
Morningstar Balanced Fund	RSA0950AU	0.57	0.04	0.03	+0.10 / -0.09	30-May-16	0.44	0.39	0.21	1.91	-2.61	2.25	n/a	3.32
Suncorp Multi-Manager Balanced Fund (3)	RSA1059AU	0.50	0.05	0.39	+0.12 / 0.12	30-May-16	2.40	0.68	1.48	5.24	3.90	5.71	n/a	5.75
Suncorp Universal Balanced Fund	RSA1074AU	0.33	0.03	0.52	+0.08 / -0.08	30-May-16	1.47	0.24	0.80	3.74	-1.21	3.45	n/a	3.59
Growth														
Morningstar Growth Fund	RSA0956AU	0.57	0.02	0.02	+0.11 / -0.09	30-May-16	0.38	0.56	0.33	2.64	-4.53	2.10	n/a	3.67
Suncorp Multi-Manager Growth Fund (3)	RSA1068AU	0.50	0.06	0.32	+0.15 / -0.15	30-May-16	3.06	0.82	1.89	6.78	4.32	7.06	n/a	7.26
Suncorp Universal Growth Fund	RSA0890AU	0.33	0.03	0.37	+0.10 / -0.10	30-May-16	1.69	0.27	0.93	4.54	-2.51	4.08	n/a	4.68
High growth														
Morningstar High Growth Fund	RSA0959AU	0.63	0.01	0.02	+0.11 / -0.09	30-May-16	0.40	0.49	0.27	3.05	-7.05	1.68	n/a	3.83
Suncorp Multi-Manager High Growth Fund (3)	RSA1071AU	0.51	0.07	0.27	+0.16 / -0.16	30-May-16	3.41	1.01	2.08	7.71	3.99	7.50	n/a	7.76
Single sector investment options														
Cash														
Suncorp Cash Fund	RSA1004AU	0.71	0.00	0.00	Nil	30-May-16	0.20	0.05	0.16	0.32	0.75	1.22	n/a	1.43
Australian fixed interest														
Suncorp Australian Fixed Interest Fund	RSA0989AU	0.24	0.01	0.13	+0.05 / -0.05	30-May-16	1.36	0.27	0.82	2.34	3.41	4.46	n/a	3.35
Vanguard Australian Fixed Interest Index Fund	RSA0887AU	0.24	0.00	0.00	+0.08 / -0.17	30-May-16	0.95	0.22	0.64	1.65	2.66	4.18	n/a	3.04
International fixed interest														
Suncorp Global Fixed Interest Fund	RSA2930AU	0.41	0.00	1.12	+0.05 / -0.05	03-Apr-18	0.80	0.00	0.03	2.22	3.41	n/a	n/a	3.68
Vanguard International Fixed Interest Index Fund (Hedged)	RSA0884AU	0.26	0.00	0.09	+0.08 / -0.11	30-May-16	0.01	-0.10	-0.64	0.01	2.31	3.29	n/a	2.41
Diversified fixed interest														
Macquarie Dynamic Bond Fund (4)	RSA0947AU	0.61	0.01	0.00	+0.08 / -0.24	30-May-16	1.19	0.23	0.07	3.17	3.04	3.80	n/a	3.15
Global credit														
First Sentier Investors Wholesale Global Credit Income Fund (8)	RSA0905AU	0.62	0.03	0.04	+0.15 / -0.15	30-May-16	1.64	0.42	0.75	3.68	-0.54	0.92	n/a	2.08
Australian listed property														
Ironbark Paladin Property Securities Fund	RSA0938AU	0.75	0.08	0.06	+0.25 / -0.25	30-May-16	6.75	-0.40	5.65	13.39	-11.18	4.48	n/a	3.36
Suncorp Australian Listed Property Index Fund	RSA0992AU	0.19	0.01	0.14	+0.21 / -0.21	30-May-16	5.28	-0.54	4.78	10.47	-16.78	1.77	n/a	1.04
International listed property														
Suncorp International Property Securities Index Fund (Hedged)	RSA1013AU	0.39	0.10	0.01	+0.08 / -0.07	28-Jul-16	-1.64	-2.39	-2.78	-0.29	-26.31	-3.10	n/a	-2.93
Global listed property														
Suncorp Global Property Index Fund	RSA1007AU	0.23	0.08	0.06	+0.10 / -0.10	06-Feb-17	-0.52	-2.04	-1.59	1.30	-24.18	-2.11	n/a	-0.76



Suncorp Brighter Super[®] for business monthly performance report

								Performance (%)						
31 October 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	FYTD	(%)	(%)	(%)	(%)	(% pa)	(% pa)	(%)
Australian shares														
Suncorp Australian Shares Index Fund	RSA0995AU	0.19	0.00	0.10	+0.18 / -0.18	27-Jun-16	1.24	1.81	0.87	7.40	-7.03	4.09	n/a	7.22
Suncorp Australian Shares Multi-Manager Fund	RSA0998AU	0.29	0.07	0.22	+0.19 / -0.19	30-May-16	2.14	1.75	1.52	8.46	-5.41	4.23	n/a	6.10
Suncorp Australian Shares Value Fund	RSA1001AU	0.53	0.13	0.93	+0.22 / -0.22	01-Dec-16	1.40	2.42	3.16	6.58	-10.33	-0.48	n/a	3.39
International shares														
Platinum International Fund	RSA0986AU	1.35	0.08	0.07	+0.15 / -0.15	30-May-16	2.71	1.67	2.94	2.71	-3.80	0.25	n/a	5.41
Suncorp International Shares Fund	RSA1016AU	0.20	0.03	0.09	+0.08 / -0.08	27-Jun-16	3.56	0.00	2.30	5.17	4.02	8.13	n/a	9.30
Suncorp International Shares Multi-Manager Fund	RSA1019AU	0.94	0.10	0.19	+0.20 / -0.20	30-May-16	6.00	1.14	3.78	10.79	14.84	12.82	n/a	12.26
Walter Scott Global Equity Fund	RSA0881AU	1.28	0.00	0.00	+0.12 / -0.08	30-May-16	1.83	-1.62	0.50	3.37	3.99	11.08	n/a	10.27
International shares - specialist														
Lazard Global Small Cap Fund	RSA0944AU	1.02	0.07	0.17	+0.30 / -0.30	30-May-16	2.23	1.96	3.38	6.07	-6.58	0.64	n/a	3.02
Global infrastructure														
Lazard Global Infrastructure Securities Fund	RSA0941AU	0.90	0.12	0.10	+0.25 / -0.25	30-May-16	-4.78	-1.54	-1.38	-3.74	-12.80	-0.16	n/a	5.69
Closed investment options (only open to members who are currently invested in these options)														
Diversified investment options														
Secure														
Asteron Traditional Capital Guaranteed Fund	RSA1062AU	0.40	0.00	0.19	Nil	04-Dec-16	0.10	0.03	0.08	0.00	0.73	2.25	n/a	2.78
Growth														
BlackRock Tactical Growth Fund (2)	RSA0899AU	0.85	0.41	0.49	+0.18 / -0.18	16-Jan-17	2.22	0.69	1.04	5.58	-0.11	5.19	n/a	6.07
Single sector investment options														
Cash														
Asteron Guaranteed Cash Fund	RSA1010AU	0.50	0.05	0.05	Nil	30-May-16	-0.20	-0.05	-0.15	-0.30	-0.34	0.35	n/a	0.39
Australian shares														
Ausbil Australian Active Equity Fund	RSA0872AU	0.90	0.13	0.13	+0.20 / -0.20	30-May-16	5.22	2.60	3.65	12.77	-5.88	4.81	n/a	6.62
First Sentier Investors Wholesale Australian Shares Fund	RSA0911AU	0.96	0.10	0.12	+0.20 / -0.20	27-May-17	9.51	4.35	7.07	19.54	12.10	12.10	n/a	11.97
Fidelity Australian Equities Fund	RSA0923AU	0.85	0.00	0.05	+0.20 / -0.20	30-May-16	1.66	1.42	1.06	8.88	-5.29	4.82	n/a	5.69
Hyperion Australian Growth Companies Fund	RSA0929AU	0.85	0.01	0.07	+0.30 / -0.30	30-May-16	16.60	6.00	12.22	26.22	24.29	16.25	n/a	11.09
Ironbark Karara Australian Shares Fund	RSA0935AU	0.92	0.05	0.05	+0.20 / -0.20	30-May-16	1.30	0.54	0.62	6.99	-11.68	1.02	n/a	3.67
Investors Mutual All Industrials Share Fund (1)	RSA0932AU	0.99	0.18	0.25	+0.25 / -0.25	30-May-16	0.13	1.04	1.20	2.27	-14.19	-1.60	n/a	1.13
Pendal Imputation Fund (5)	RSA0902AU	0.90	0.05	0.09	+0.50 / -0.50	30-May-16	1.52	1.71	2.12	6.12	-11.50	1.82	n/a	4.61
Perpetual Wholesale Industrial Fund	RSA0980AU	0.99	0.22	0.22	+0.30 / Nil	30-May-16	2.75	1.53	3.06	6.43	-10.04	0.36	n/a	2.58
Australian shares - specialist														
Ausbil Australian Emerging Leaders Fund	RSA0877AU	0.85	0.27	0.33	+0.25 / -0.25	30-May-16	8.51	2.32	5.41	17.41	2.39	2.28	n/a	5.09
Nikko AM Australian Share Income Fund	RSA0965AU	0.85	0.24	0.27	+0.25 / -0.25	30-May-16	-1.03	1.31	-0.62	5.91	-15.91	-0.40	n/a	3.38
Perpetual Wholesale Geared Australian Share Fund	RSA0977AU	1.17	0.54	0.54	+0.38 / -0.38	30-May-16	9.16	5.40	9.88	19.59	-27.94	-2.50	n/a	2.31

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 2020 and is also used to calculate investment performance (net of all fees and taxes) for this option. 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 market volatility in early 2020 the interim rate was reduced to 0.00% on 31 March 2020. This means that any withdrawals or switches made after 31 March 2020 through to 30 June 2020 received the interim rate of 0.00%. Any investment fees reported by Asteron exclude income tax and GST considerations.

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 fees, costs and taxes, 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. For the externally branded investment options (i.e. non-Suncorp branded investment options), from time to time the investment fees, indirect costs, estimated transaction costs and buy/sell spreads may change and these changes will be reflected in the report above.

Borrowing costs for the 12 months to 30 June 2020 were incurred by the following investment options:

- Morningstar Conservative Fund 0.01%
- Morningstar Moderate Fund 0.01%
- Morningstar Balanced Fund 0.01%
- Morningstar Growth Fund 0.02%
- Morningstar High Growth Fund 0.01%
- Suncorp Global Fixed Interest Fund 0.01%
- BlackRock Tactical Growth Fund 0.06%

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.
- (6) Effective 21 Aug 2020, the BlackRock Global Allocation Fund, Perpetual Wholesale Diversified Growth Fund, Perpetual Wholesale Ethical SRI and Perpetual Wholesale SHARE-PLUS Long-Short Fund was closed to all members.
- (7) Effective 21 Oct 2020, the Perpetual Wholesale Conservative Growth Fund, CFS Wholesale Diversified Fund and CFS Wholesale Property Securities Fund was closed to all members.
- (8) Effective 31 Oct 2020, the CFS Wholesale Global Credit Income Fund was renamed the First Sentier Investors Wholesale Global Credit Income Fund.
- (9) Effective 31 Oct 2020, the CFS Wholesale Australian Shares Fund was renamed the First Sentier Investors Wholesale Australian Shares Fund.