

30 June 2021

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	0.04	0.53	+0.09 / -0.08	01-Dec-16	10.53	1.16	3.50	4.58	10.53	5.40	n/a	5.35
Suncorp Lifestage Fund 1950 - 1954	RSA1032AU	0.21	0.04	0.51	+0.09 / -0.08	01-Dec-16	11.53	1.22	3.71	5.12	11.53	5.65	n/a	5.67
Suncorp Lifestage Fund 1955 - 1959	RSA1035AU	0.21	0.05	0.47	+0.09 / -0.08	30-May-16	13.37	1.35	4.12	6.13	13.37	6.19	5.45	5.42
Suncorp Lifestage Fund 1960 - 1964	RSA1038AU	0.21	0.05	0.41	+0.09 / -0.08	30-May-16	15.84	1.53	4.71	7.40	15.84	6.91	6.14	6.06
Suncorp Lifestage Fund 1965 - 1969	RSA1041AU	0.21	0.05	0.37	+0.09 / -0.08	30-May-16	17.89	1.68	5.20	8.49	17.89	7.51	6.82	6.66
Suncorp Lifestage Fund 1970 - 1974	RSA1043AU	0.21	0.06	0.32	+0.09 / -0.08	30-May-16	20.20	1.83	5.72	9.68	20.20	8.13	7.49	7.30
Suncorp Lifestage Fund 1975 - 1979	RSA1045AU	0.21	0.06	0.29	+0.09 / -0.08	30-May-16	21.61	1.92	6.01	10.41	21.61	8.61	7.99	7.76
Suncorp Lifestage Fund 1980 - 1984	RSA1047AU	0.21	0.06	0.29	+0.09 / -0.08	01-Dec-16	21.61	1.91	6.00	10.41	21.61	8.58	n/a	8.99
Suncorp Lifestage Fund 1985 - 1989	RSA1049AU	0.21	0.06	0.29	+0.09 / -0.08	01-Dec-16	21.61	1.92	6.01	10.41	21.61	8.60	n/a	9.10
Suncorp Lifestage Fund 1990 - 1994	RSA1051AU	0.21	0.06	0.29	+0.09 / -0.08	30-May-16	21.61	1.92	6.01	10.41	21.61	8.60	8.32	8.03
Suncorp Lifestage Fund 1995 - 1999	RSA1053AU	0.21	0.06	0.29	+0.09 / -0.08	01-Dec-16	21.58	1.91	6.01	10.39	21.58	8.60	n/a	9.12
Suncorp Lifestage Fund 2000 - 2009	RSA1055AU	0.21	0.06	0.29	+0.09 / -0.08	01-Dec-16	21.60	1.91	6.01	10.40	21.60	8.53	n/a	9.07
Conservative														
Morningstar Conservative Fund	RSA0951AU	0.26	0.02	0.02	+0.08 / -0.08	30-May-16	2.97	0.57	1.55	1.06	2.97	2.57	2.73	2.66
Suncorp Multi-Manager Conservative Fund (1)	RSA1063AU	0.48	0.06	0.47	+0.10 / -0.09	30-May-16	8.44	1.19	3.12	3.54	8.44	5.73	5.54	5.30
Suncorp Universal Conservative Fund	RSA0891AU	0.33	0.04	0.66	+0.09 / -0.08	30-May-16	7.42	0.91	2.57	2.93	7.42	4.50	3.79	3.82
Moderate														
Morningstar Moderate Fund	RSA0960AU	0.38	0.03	0.02	+0.08 / -0.08	30-May-16	6.05	0.78	2.24	2.69	6.05	3.18	3.60	3.45
Balanced														
Morningstar Balanced Fund	RSA0948AU	0.43	0.04	0.02	+0.10 / -0.09	30-May-16	11.00	1.24	3.28	5.59	11.00	4.60	5.15	4.96
Suncorp Multi-Manager Balanced Fund (1)	RSA1057AU	0.49	0.08	0.40	+0.11 / -0.10	30-May-16	13.35	1.71	4.67	6.13	13.35	7.67	7.57	7.14
Suncorp Universal Balanced Fund	RSA1072AU	0.33	0.04	0.52	+0.09 / -0.08	30-May-16	12.66	1.30	3.91	5.68	12.66	5.97	5.35	5.30
Growth														
Morningstar Growth Fund	RSA0954AU	0.55	0.06	0.03	+0.11 / -0.09	30-May-16	15.70	1.57	4.08	8.12	15.70	5.65	6.41	6.15
Suncorp Multi-Manager Growth Fund (1)	RSA1066AU	0.51	0.09	0.28	+0.12 / -0.10	30-May-16	18.71	2.14	6.06	8.76	18.71	9.92	10.01	9.33
Suncorp Universal Growth Fund	RSA0888AU	0.33	0.05	0.39	+0.09 / -0.08	30-May-16	18.47	1.70	5.29	8.77	18.47	7.75	7.51	7.28
High growth														
Morningstar High Growth Fund	RSA0957AU	0.63	0.10	0.06	+0.11 / -0.09	30-May-16	21.07	1.88	5.01	10.98	21.07	6.56	7.65	7.24
Suncorp Multi-Manager High Growth Fund (1)	RSA1069AU	0.51	0.11	0.21	+0.12 / -0.11	30-May-16	22.40	2.44	7.05	10.76	22.40	11.15	11.13	10.35
Single sector investment options														
Cash														
Suncorp Cash Fund	RSA1002AU	0.47	0.00	0.00	Nil	30-May-16	0.49	0.03	0.11	0.18	0.49	0.98	1.28	1.30
Australian fixed interest														
Suncorp Australian Fixed Interest Fund	RSA0987AU	0.24	0.01	0.13	+0.08 / -0.04	30-May-16	-0.89	0.61	1.29	-2.01	-0.89	3.26	2.34	2.49
Vanguard Australian Fixed Interest Index Fund	RSA0885AU	0.24	0.00	0.03	+0.08 / -0.08	30-May-16	-1.48	0.54	1.25	-1.96	-1.48	2.94	2.03	2.19
International fixed interest														
Suncorp Global Fixed Interest Fund	RSA7243AU	0.38	0.02	1.11	+0.16 / -0.16	03-Apr-18	-0.15	0.40	0.43	-1.81	-0.15	2.89	n/a	2.65
Vanguard International Fixed Interest Index Fund (Hedged)	RSA0882AU	0.26	0.00	0.09	+0.08 / -0.08	30-May-16	-2.75	0.47	0.05	-2.76	-2.75	2.17	1.20	1.57
Diversified fixed interest														
Macquarie Dynamic Bond Fund (2)	RSA0945AU	0.56	0.01	0.00	+0.08 / -0.24	30-May-16	1.17	0.28	0.86	-0.95	1.17	3.58	2.70	2.77
Global credit														
First Sentier Investors Wholesale Global Credit Income Fund (6)	RSA0903AU	0.47	0.03	0.05	+0.15 / -0.15	30-May-16	4.25	0.39	0.76	1.31	4.25	1.61	2.43	2.36
Australian listed property														
Ironbark Paladin Property Securities Fund	RSA0936AU	0.60	0.18	0.06	+0.25 / -0.25	30-May-16	30.58	4.75	9.86	8.27	30.58	8.43	6.64	7.12
Suncorp Australian Listed Property Index Fund	RSA0990AU	0.19	0.01	0.14	+0.07 / -0.07	30-May-16	27.71	4.87	9.17	8.62	27.71	6.13	4.44	4.85
International listed property														
Suncorp International Property Securities Index Fund (Hedged)	RSA1011AU	0.39	0.15	0.05	+0.08 / -0.07	28-Jul-16	26.58	2.09	8.19	15.19	26.58	3.38	n/a	2.62
Global listed property														
Suncorp Global Property Index Fund	RSA1005AU	0.24	0.12	0.10	+0.08 / -0.07	06-Feb-17	26.33	2.45	8.23	13.94	26.33	3.98	n/a	4.95

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Australian shares														
Suncorp Australian Shares Index Fund	RSA0993AU	0.19	0.00	0.10	+0.10 / -0.10	27-Jun-16	24.06	1.99	7.89	11.68	24.06	8.85	10.29	10.68
Suncorp Australian Shares Multi-Manager Fund	RSA0996AU	0.29	0.07	0.22	+0.15 / -0.15	30-May-16	26.13	1.69	7.77	12.24	26.13	9.26	10.63	9.79
Suncorp Australian Shares Value Fund	RSA0999AU	0.53	0.13	0.94	+0.16 / -0.16	01-Dec-16	29.24	0.58	5.09	12.43	29.24	5.62	n/a	8.54
International shares														
Suncorp International Shares Fund	RSA1014AU	0.20	0.05	0.10	+0.09 / -0.04	30-May-16	23.56	2.90	5.88	13.56	23.56	11.70	11.22	11.75
Suncorp International Shares Multi-Manager Fund	RSA1017AU	0.94	0.10	0.19	+0.18 / -0.15	30-May-16	26.88	3.69	8.23	12.79	26.88	16.13	16.06	14.61
Walter Scott Global Equity Fund	RSA0879AU	1.18	0.00	0.00	+0.12 / -0.08	30-May-16	20.15	4.36	8.48	10.06	20.15	14.04	13.39	12.52
International shares - specialist														
Lazard Global Small Cap Fund	RSA0942AU	0.85	0.17	0.18	+0.30 / -0.30	30-May-16	33.83	3.10	8.38	19.79	33.83	7.31	9.87	8.25
Global infrastructure														
Lazard Global Infrastructure Securities Fund	RSA0939AU	0.90	0.20	0.11	+0.25 / -0.25	30-May-16	10.40	0.99	4.35	8.70	10.40	4.81	8.59	8.07
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	0.17	0.19	Nil	04-Dec-16	0.35	0.03	0.09	0.17	0.35	1.57	n/a	2.47
Single sector investment options														
Australian shares														
Ausbil Australian Active Equity Fund	RSA0870AU	0.90	0.13	0.13	+0.20 / -0.20	30-May-16	34.12	1.32	7.21	13.43	34.12	10.28	12.01	10.95
First Sentier Investors Wholesale Australian Share Fund Fund (7)	RSA0909AU	0.76	0.10	0.13	+0.20 / -0.20	27-May-17	31.56	4.55	9.22	8.11	31.56	14.11	n/a	15.02
Hyperion Australian Growth Companies Fund	RSA0927AU	0.85	0.01	0.07	+0.30 / -0.30	30-May-16	36.89	8.78	13.49	8.12	36.89	18.20	14.26	13.13
Pendal Imputation Fund (3)	RSA0900AU	0.80	0.05	0.09	+0.25 / -0.25	30-May-16	26.26	0.54	5.58	11.70	26.26	7.11	9.48	8.59
Australian shares - specialist														
Ausbil Australian Emerging Leaders Fund	RSA0875AU	0.85	0.27	0.33	+0.25 / -0.25	30-May-16	38.72	1.44	8.27	14.12	38.72	7.75	10.44	9.62
Perpetual Wholesale Geared Australian Share Fund	RSA0975AU	1.17	0.54	0.54	+0.38 / -0.38	30-May-16	79.14	3.15	15.62	33.57	79.14	11.73	15.33	12.49
International shares														
Platinum International Fund	RSA0984AU	1.35	0.08	0.07	+0.15 / -0.15	30-May-16	22.31	-1.54	0.41	8.72	22.31	5.98	9.58	8.39

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

Rates below are net of investment fees and tax only. The declared rate and special bonus are applied to your 30 June balance invested in the Suncorp Traditional Capital Guaranteed Fund (i.e combined together in the "Total" heading below for the period 1 July 2020 to 30 June 2021). The interim rate applies to full withdrawals and switches from 1 July 2021 and is also used to calculate investment performance (net of all fees and taxes) for this option.

	Declared rate		Special bonus	Total	Interim rate*
	Start date	End date			01-Jul-21 onwards
	01-Jul-20	30-Jun-21			
Super	1.70%		0.45%	2.15%	1.30%
Pension	1.90%		0.50%	2.40%	1.50%

Disclaimer:

* The interim bonus rate reflects the return that policyholders will receive should they exit during the financial year (i.e. for the 2021/22 financial year).

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.

Investment performance shown is net of all fees applicable to a member with a \$50,000 account balance.

~ 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 30 September 2017, the Suncorp Traditional suite of funds changed to the Suncorp Multi-Manager diversified funds (Conservative, Balanced, Growth and High Growth).

(2) Effective 31 October 2017, the Macquarie Diversified Fixed Interest Fund was renamed the Macquarie Dynamic Bond Fund.

(3) Effective 7 May 2018, the BT Wholesale Imputation Fund was renamed the Pental Imputation Fund.

(4) 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.

(5) 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.

(6) Effective 31 Oct 2020, the CFS Wholesale Global Credit Income Fund was renamed the First Sentier Investors Wholesale Global Credit Income Fund.

(7) Effective 31 Oct 2020, the CFS Wholesale Australian Shares Fund was renamed the First Sentier Investors Wholesale Australian Shares Fund.

(8) Effective 23 Nov 2020, the Fidelity Australian Equities Fund, Investors Mutual Industrial Share Fund, Ironbark Karara Australian Shares Fund and Nikko AM-Tyndall Australian Share Income Fund was closed to all members

(9) Effective 24 May 2021, the BlackRock Tactical Growth Fund, Perpetual Wholesale Industrial Fund and Asteron Guaranteed Cash Fund was closed to all members.

(10) Effective 1 Jun 2021, the Platinum International Fund was closed to new members.