

31 July 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 (%)~
Diversified investment options														
Suncorp Lifestage Funds														
Suncorp Lifestage Fund 1949 or earlier	RSA1030AU	0.26	0.03	0.71	+0.09 / -0.08	03-Feb-17	1.36	1.36	3.54	6.72	12.65	6.44	n/a	6.08
Suncorp Lifestage Fund 1950 - 1954	RSA1033AU	0.26	0.04	0.69	+0.09 / -0.08	30-May-16	1.39	1.39	3.72	7.38	13.93	7.08	5.54	5.75
Suncorp Lifestage Fund 1955 - 1959	RSA1036AU	0.26	0.04	0.65	+0.09 / -0.08	30-May-16	1.44	1.44	4.03	8.48	16.03	7.45	6.35	6.54
Suncorp Lifestage Fund 1960 - 1964	RSA1039AU	0.26	0.04	0.59	+0.09 / -0.08	03-Feb-17	1.54	1.54	4.50	9.87	18.84	8.05	n/a	7.99
Conservative														
Morningstar Conservative Fund	RSA0952AU	0.26	0.02	0.02	+0.08 / -0.08	30-May-16	1.01	1.01	2.16	2.33	4.09	3.22	3.00	3.17
Suncorp Multi-Manager Conservative Fund (1)	RSA1064AU	0.41	0.06	0.47	+0.10 / -0.09	30-May-16	1.69	1.69	3.63	6.01	10.40	6.90	6.26	6.31
Suncorp Universal Conservative Fund	RSA0892AU	0.28	0.03	0.64	+0.09 / -0.08	30-May-16	1.23	1.23	2.94	4.76	9.07	5.56	4.47	4.67
Moderate														
Morningstar Moderate Fund	RSA0961AU	0.38	0.03	0.02	+0.08 / -0.08	30-May-16	1.06	1.06	2.69	4.17	7.48	3.90	3.87	4.07
Balanced														
Morningstar Balanced Fund	RSA0949AU	0.43	0.04	0.02	+0.10 / -0.09	30-May-16	1.20	1.20	3.78	7.42	13.71	5.46	5.62	5.77
Suncorp Multi-Manager Balanced Fund (1)	RSA1058AU	0.42	0.08	0.39	+0.11 / -0.10	30-May-16	2.24	2.24	5.08	9.71	16.78	8.97	8.37	8.36
Suncorp Universal Balanced Fund	RSA1073AU	0.28	0.03	0.50	+0.09 / -0.08	30-May-16	1.46	1.46	3.98	8.13	15.39	7.37	6.25	6.46
Growth														
Morningstar Growth Fund	RSA0955AU	0.55	0.06	0.03	+0.11 / -0.09	30-May-16	1.11	1.11	4.33	10.27	19.26	6.43	6.87	7.01
Suncorp Multi-Manager Growth Fund (1)	RSA1067AU	0.43	0.09	0.29	+0.12 / -0.10	30-May-16	2.60	2.60	6.22	12.93	22.39	11.37	10.96	10.80
Suncorp Universal Growth Fund	RSA0889AU	0.28	0.04	0.38	+0.09 / -0.08	30-May-16	1.63	1.63	4.96	11.66	22.24	9.07	8.47	8.64
High growth														
Morningstar High Growth Fund	RSA0958AU	0.63	0.10	0.06	+0.11 / -0.09	30-May-16	1.15	1.15	5.02	13.19	25.33	7.38	8.07	8.22
Suncorp Multi-Manager High Growth Fund (1)	RSA1070AU	0.43	0.10	0.22	+0.12 / -0.11	30-May-16	2.95	2.95	7.17	15.73	27.28	13.11	12.36	12.13
Single sector investment options														
Cash														
Suncorp Cash Fund	RSA1003AU	0.40	0.00	0.00	Nil	30-May-16	0.05	0.05	0.14	0.27	0.67	1.22	1.54	1.57
Australian fixed interest														
Suncorp Australian Fixed Interest Fund	RSA0988AU	0.20	0.01	0.13	+0.08 / -0.04	11-Jul-16	1.68	1.68	2.60	0.09	0.28	4.46	3.05	3.09
Vanguard Australian Fixed Interest Index Fund	RSA0886AU	0.24	0.00	0.03	+0.08 / -0.08	30-May-16	1.71	1.71	2.54	0.15	-0.04	4.02	2.66	2.92
International fixed interest														
Vanguard International Fixed Interest Index Fund (Hedged)	RSA0883AU	0.26	0.00	0.09	+0.08 / -0.08	30-May-16	1.33	1.33	1.79	-0.53	-1.67	3.31	1.85	2.29
Suncorp Global Fixed Interest Fund	RSA9077AU	0.32	0.02	1.02	+0.16 / -0.16	03-Apr-18	0.94	0.94	1.50	-0.18	0.32	3.79	n/a	3.46
Diversified fixed interest														
Macquarie Dynamic Bond Fund (3)	RSA0946AU	0.56	0.01	0.00	+0.08 / -0.24	30-May-16	0.59	0.59	1.17	0.00	1.04	4.35	2.97	3.38
Global credit														
First Sentier Investors Wholesale Global Credit Income Fund (6)	RSA0904AU	0.47	0.03	0.05	+0.15 / -0.15	30-May-16	-0.27	-0.27	0.29	0.94	3.61	1.65	2.50	2.67
Australian listed property														
Ironbark Paladin Property Securities Fund	RSA0937AU	0.60	0.18	0.06	+0.25 / -0.25	30-May-16	0.93	0.93	8.47	15.57	33.65	9.34	6.32	7.91
Suncorp Australian Listed Property Index Fund	RSA0991AU	0.16	0.01	0.14	+0.07 / -0.07	11-Jul-16	0.22	0.22	7.52	14.66	32.23	6.96	4.09	4.44
International listed property														
Suncorp International Property Securities Index Fund (Hedged)	RSA1012AU	0.33	0.15	0.05	+0.08 / -0.07	31-Aug-16	3.68	3.68	7.09	21.36	33.10	4.90	n/a	3.87
Global listed property														
Suncorp Global Property Index Fund	RSA1006AU	0.20	0.13	0.08	+0.08 / -0.07	29-Dec-16	3.12	3.12	7.06	20.15	32.53	5.35	n/a	5.65

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Australian shares														
Suncorp Australian Shares Index Fund	RSA0994AU	0.16	0.00	0.09	+0.10 / -0.10	13-Jul-16	1.26	1.26	5.94	14.18	28.53	10.10	10.72	11.29
Suncorp Australian Shares Multi-Manager Fund	RSA0997AU	0.25	0.07	0.22	+0.15 / -0.15	30-May-16	1.27	1.27	5.69	15.03	30.16	10.39	10.88	11.18
Suncorp Australian Shares Value Fund	RSA1000AU	0.45	0.13	0.98	+0.16 / -0.16	01-Dec-16	0.61	0.61	3.85	13.72	37.15	6.01	n/a	9.62
International shares														
Suncorp International Shares Fund	RSA1015AU	0.17	0.05	0.08	+0.09 / -0.04	12-Jul-16	2.75	2.75	7.98	16.87	27.78	13.25	12.62	12.81
Suncorp International Shares Multi-Manager Fund	RSA1018AU	0.80	0.10	0.24	+0.18 / -0.15	30-May-16	5.13	5.13	10.19	20.60	33.49	19.50	18.43	17.13
Walter Scott Global Equity Fund	RSA0880AU	1.18	0.00	0.00	+0.12 / -0.08	30-May-16	5.38	5.38	11.95	19.62	26.33	15.76	15.38	14.42
International shares - specialist														
Lazard Global Small Cap Fund	RSA0943AU	0.85	0.17	0.18	+0.30 / -0.30	30-May-16	1.61	1.61	5.58	21.16	40.86	8.28	10.19	9.02
Global infrastructure														
Lazard Global Infrastructure Securities Fund	RSA0940AU	0.90	0.20	0.11	+0.25 / -0.25	30-May-16	2.48	2.48	6.42	15.40	19.76	5.60	9.18	9.36
Closed investment options (only open to members who are currently invested in these options)														
Diversified investment options														
Secure														
Asteron Traditional Capital Guaranteed Fund	RSA1061AU	0.40	0.17	0.23	Nil	04-Dec-16	0.08	0.08	0.15	0.26	0.49	1.79	n/a	2.80
Single sector investment options														
Australian shares														
Ausbil Australian Active Equity Fund	RSA0871AU	0.90	0.13	0.13	+0.20 / -0.20	30-May-16	2.39	2.39	5.87	16.63	38.86	11.93	12.41	12.48
First Sentier Investors Wholesale Australian Shares Fund (7)	RSA0910AU	0.76	0.10	0.13	+0.20 / -0.20	27-May-17	0.41	0.41	2.88	9.32	31.26	15.55	n/a	16.19
Hyperion Australian Growth Companies Fund	RSA0928AU	0.85	0.01	0.07	+0.30 / -0.30	30-May-16	-1.08	-1.08	3.91	8.24	33.69	20.27	14.04	14.37
Pendal Imputation Fund (3)	RSA0901AU	0.80	0.05	0.09	+0.25 / -0.25	30-May-16	1.06	1.06	4.60	13.98	31.94	7.97	10.53	10.47
Australian shares - specialist														
Ausbil Australian Emerging Leaders Fund	RSA0876AU	0.85	0.27	0.33	+0.25 / -0.25	30-May-16	3.25	3.25	5.39	17.12	43.54	10.16	9.76	11.13
Perpetual Wholesale Geared Australian Share Fund	RSA0976AU	1.17	0.54	0.54	+0.38 / -0.38	30-May-16	-0.53	-0.53	8.60	38.38	95.26	11.98	14.24	14.09
International shares														
Platinum International Fund	RSA0985AU	1.35	0.08	0.07	+0.15 / -0.15	30-May-16	-0.87	-0.87	-0.25	8.46	24.57	5.66	9.57	8.88

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 Pandal 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.
- (11) Effective 1 Jul 2021, the Suncorp Lifestage funds investment fee increased to 0.31% p.a.(Super) and 0.26% p.a. (Pension).