



# Suncorp WealthSmart™ Investment Options Performance Report

Suncorp WealthSmart Personal Super  
as at 30 November 2010

Entry fee	MER (%) as at 31 May 2010	Buy/Sell Spread (%)	Performance Fee	Redemption Price (\$)	Fund Inception Date	Performance (%)								
						Financial YTD	Interim rate*	1 month	3 months	6 months	1 year	3 years (pa)	5 years (pa)	Since Inception
<b>Diversified investment options</b>														
<b>Secure</b>														
Suncorp Secure Portfolio	0.34%	+/-0.03%	Yes (1)	1.2660	26-Nov-04	1.42%		0.10%	0.44%	1.47%	2.94%	2.96%	3.06%	3.05%
<b>Conservative</b>														
Suncorp Conservative Portfolio	0.54%	+/-0.13%	Yes (1)	1.1438	17-Apr-09	2.01%		-0.38%	0.66%	1.76%	3.18%	n/a	n/a	6.60%
<b>Balanced</b>														
Suncorp Balanced Portfolio	0.56%	+/-0.17%	Yes (1)	1.1776	17-Apr-09	2.75%		-0.53%	1.23%	1.91%	2.74%	n/a	n/a	8.53%
<b>Growth</b>														
Suncorp Growth Portfolio	0.56%	+/-0.20%	Yes (1)	1.2122	17-Apr-09	3.56%		-0.62%	1.94%	1.95%	2.81%	n/a	n/a	10.49%
<b>High growth</b>														
Suncorp High Growth Portfolio	0.76%	+/- 0.23%	Yes (1)	1.2231	17-Apr-09	3.52%		-0.76%	3.03%	0.53%	0.46%	n/a	n/a	11.10%
<b>Single sector investment options</b>														
<b>Cash</b>														
Suncorp Term Deposit Fund	0.10%	Nil	No	1.0592	13-May-09	1.27%		0.27%	0.73%	1.49%	2.42%	n/a	n/a	1.83%
Tyndall Capital Guaranteed Fund	0.50%	Nil	No	1.2473	14-Dec-04	0.69%		0.13%	0.42%	0.82%	1.37%	2.34%	2.77%	2.82%
<b>Australian fixed interest</b>														
Tyndall Australian Bond Fund	0.45%	Nil	No	1.2898	22-Dec-04	0.35%		-0.24%	-0.90%	1.22%	3.42%	4.97%	3.63%	3.41%
Vanguard® Australian Fixed Interest Index Fund	0.29%	+/- 0.20%	No	1.0772	17-Apr-09	0.22%		-0.26%	-1.46%	1.18%	3.47%	n/a	n/a	2.73%
<b>International fixed interest</b>														
Vanguard® International Fixed Interest Index Fund (Hedged)	0.34%	+/- 0.20%	No	1.1142	17-Apr-09	1.05%		-1.10%	-1.46%	2.20%	5.08%	n/a	n/a	4.89%
<b>Diversified fixed interest</b>														
Macquarie Master Diversified Fixed Interest Fund	0.62%	+/- 0.08%	Yes(2)	1.1473	17-Apr-09	1.61%		-0.53%	-0.72%	2.46%	5.51%	n/a	n/a	6.80%
<b>Diversified income</b>														
Principal Global Strategic Income Fund	0.80%	+/-0.10%	No	1.3867	17-Apr-09	6.64%		1.26%	4.13%	6.17%	11.73%	n/a	n/a	20.05%
<b>Australian property</b>														
RREEF Paladin Property Securities Fund	0.92%	+/- 0.25%	No	1.3147	17-Apr-09	-0.02%		-1.67%	-3.24%	-1.51%	1.46%	n/a	n/a	16.16%
Vanguard® Australian Property Securities Index Fund	0.34%	+/- 0.20%	No	1.2808	17-Apr-09	1.02%		-1.53%	-3.07%	0.43%	0.94%	n/a	n/a	14.31%
<b>International property</b>														
Vanguard® International Property Securities Index Fund (Hedged)	0.43%	+/- 0.35%	No	1.6660	17-Apr-09	13.05%		-2.15%	6.64%	10.33%	20.34%	n/a	n/a	34.44%
<b>Australian shares</b>														
Ausbil Australian Active Equity Fund	0.90%	+/- 0.30%	No	1.2925	17-Apr-09	6.47%		-1.71%	4.20%	2.50%	-2.97%	n/a	n/a	14.95%
BT Wholesale Imputation Fund	0.90%	+/- 0.25%	No	1.2027	17-Apr-09	5.92%		-1.34%	3.56%	2.87%	-1.83%	n/a	n/a	9.95%
Fidelity Australian Equities Fund	0.85%	+/- 0.25%	No	1.3084	17-Apr-09	6.04%		-1.30%	3.34%	3.22%	2.30%	n/a	n/a	15.82%
Ibbotson Australian Shares Active Trust (6)	0.62%	+/- 0.20%	Yes (1)	1.4956	29-Oct-04	9.36%		-0.70%	6.38%	5.55%	0.60%	-6.28%	3.11%	5.92%
Perennial Growth Shares Wholesale Trust (5)	0.92%	+/- 0.30%	No	1.0384	17-Nov-06	8.32%		0.31%	7.58%	3.97%	0.60%	-7.67%	n/a	-0.44%
Perpetual Wholesale Industrial Fund	0.99%	0.30% / Nil	No	1.2053	17-Apr-09	1.83%		-2.30%	1.49%	-0.90%	-3.47%	n/a	n/a	10.10%
Suncorp Australian Shares Fund	0.25%	Nil	No	1.2633	17-Apr-09	6.95%		-1.08%	4.13%	4.29%	0.29%	n/a	n/a	13.34%
Tyndall Australian Share Wholesale Portfolio	0.80%	+/- 0.30%	No	1.4755	10-Nov-04	6.84%		-0.35%	5.39%	2.59%	-3.06%	-4.86%	3.03%	5.72%
Vanguard® Australian Shares Index Fund	0.34%	0.20% / -0.10%	No	1.3706	13-Jan-05	7.11%		-0.97%	4.42%	4.51%	0.87%	-6.69%	2.68%	4.54%

Entry fee	MER (%) as at 31 May 2010	Buy/Sell Spread (%)	Performance Fee	Redemption Price (\$)	Fund Inception Date	Performance (%)									
						Financial YTD	Interim rate*	1 month	3 months	6 months	1 year	3 years (pa)	5 years (pa)	Since Inception	
<b>Australian shares - specialist</b>															
Ausbil Australian Emerging Leaders Fund	0.85%	+/- 0.30%	Yes(4)	1.4970	17-Apr-09	10.06%		0.22%	8.11%	5.48%	3.24%	n/a	n/a	25.85%	
Perpetual Wholesale Geared Australian Share Fund	2.29%	+/- 0.50%	No	1.4901	19-Oct-04	14.21%		-1.91%	11.65%	9.29%	0.86%	-18.65%	-1.52%	5.86%	
Tyndall Australian Share Income Fund	0.95%	+/- 0.30%	No	1.2621	17-Apr-09	3.71%		-2.53%	1.18%	1.65%	-1.11%	n/a	n/a	13.27%	
Zurich Investments Equity Income Fund	1.87%	+/-0.25%	No	1.2096	17-Apr-09	4.24%		-0.67%	3.08%	2.09%	1.23%	n/a	n/a	10.34%	
<b>International shares</b>															
AXA Wholesale Global Equity - Value Fund	0.98%	+/- 0.20%	No	1.0257	17-Apr-09	0.82%		-1.33%	2.64%	-5.42%	-3.86%	n/a	n/a	-0.33%	
Platinum International Fund	1.54%	+/- 0.25%	No	1.3427	19-Oct-04	-5.13%		-1.14%	-0.61%	-5.00%	-1.28%	0.87%	2.38%	4.03%	
Suncorp Global Shares Fund	0.80%	Nil	No	1.0778	17-Apr-09	1.45%		0.20%	3.06%	-0.03%	1.08%	n/a	n/a	2.76%	
Vanguard® International Shares Index Fund	0.36%	0.30% /-0.10%	No	1.0524	17-Apr-09	0.34%		-0.15%	2.06%	-2.45%	-0.08%	n/a	n/a	1.26%	
Walter Scott Global Equity Fund	1.28%	0.25% /-0.20%	No	0.9045	16-Nov-06	-0.84%		0.00%	2.28%	-3.32%	1.00%	-4.00%	n/a	-3.79%	
<b>International shares - specialist</b>															
Colonial First State Global Resources Fund	1.16%	+/- 0.30%	No	1.4385	17-Apr-09	18.52%		4.32%	13.74%	12.54%	15.75%	n/a	n/a	22.80%	
Lazard Global Small Cap Fund	1.00%	+/- 0.50%	No	1.2154	17-Apr-09	4.25%		2.10%	8.32%	-0.29%	10.61%	n/a	n/a	10.67%	
<b>Alternatives</b>															
BlackRock Global Allocation Fund	0.20%	+/- 0.30%	Yes (3)	1.1445	13-Dec-06	7.32%		0.35%	5.38%	5.72%	7.74%	-0.14%	n/a	2.03%	
<b>Closed investment options</b>															
<b>Diversified investment options</b>															
<b>Secure</b>															
Suncorp Traditional Capital Guaranteed Fund	0.40%	Nil	No	n/a	31-Jan-10	1.51%	4.19%	0.29%	0.90%	1.81%	n/a	n/a	n/a	3.02%	
<b>Conservative</b>															
Suncorp Traditional Capital Stable Fund	0.43%	Nil	No	1.0888	01-Aug-09	1.91%		-0.42%	0.51%	1.73%	2.29%	n/a	n/a	4.58%	
<b>Balanced</b>															
Suncorp Traditional Managed Fund	0.96%	Nil	No	1.3067	01-Dec-04	2.93%		-0.33%	2.23%	2.04%	1.72%	-2.21%	2.03%	3.66%	
<b>Growth</b>															
Suncorp Traditional Growth Fund	0.45%	Nil	No	1.1151	01-Aug-09	3.94%		-0.70%	2.25%	2.66%	2.03%	n/a	n/a	6.47%	
<b>High growth</b>															
Suncorp Traditional High Growth Fund	0.45%	Nil	No	1.0363	31-Jan-10	4.41%		-0.37%	3.18%	3.07%	n/a	n/a	n/a	3.63%	
<b>Single sector investment options</b>															
<b>Australian fixed interest</b>															
AXA Wholesale Australian Monthly Income Fund	0.71%	Nil	No	1.0280	31-Jan-10	1.02%		0.17%	0.59%	1.00%	n/a	n/a	n/a	1.18%	
Colonial First State Wholesale Income Fund	0.60%	+/-0.15%	No	1.2539	10-Nov-04	2.05%		0.12%	0.89%	2.37%	3.78%	2.32%	2.83%	2.87%	
<b>Diversified fixed interest</b>															
Challenger Wholesale High Yield Fund	0.69%	+/-0.20%	No	1.0652	31-Jan-10	5.05%		0.86%	3.85%	5.16%	n/a	n/a	n/a	4.84%	
<b>Australian property</b>															
APN Property For Income Fund No. 2	0.95%	+/-0.25%	No	1.0175	31-Jan-10	0.76%		-0.83%	-0.42%	1.00%	n/a	n/a	n/a	0.15%	

Fund Name	MER (%) as at 31 May 2010	Buy/Sell Spread (%)	Performance Fee	Redemption Price (\$)	Fund Inception Date	Performance (%)									Since Inception
						Financial YTD	Interim rate*	1 month	3 months	6 months	1 year	3 years (pa)	5 years (pa)		
<b>Diversified investment options</b>															
<b>Secure</b>															
Suncorp Secure Portfolio	0.34%	+/-0.03%	Yes (1)	1.2660	31-Jan-10	1.24%		0.06%	0.33%	1.24%	n/a	n/a	n/a	2.36%	
<b>Conservative</b>															
Suncorp Conservative Portfolio	0.54%	+/-0.13%	Yes (1)	1.1438	31-Jan-10	1.82%		-0.41%	0.55%	1.54%	n/a	n/a	n/a	2.65%	
<b>Balanced</b>															
Suncorp Balanced Portfolio	0.56%	+/-0.17%	Yes (1)	1.1776	31-Jan-10	2.57%		-0.57%	1.12%	1.69%	n/a	n/a	n/a	2.45%	
<b>Growth</b>															
Suncorp Growth Portfolio	0.56%	+/-0.20%	Yes (1)	1.2122	31-Jan-10	3.37%		-0.65%	1.83%	1.72%	n/a	n/a	n/a	2.46%	
<b>High growth</b>															
Suncorp High Growth Portfolio	0.76%	+/- 0.23%	Yes (1)	1.2231	31-Jan-10	3.33%		-0.79%	2.92%	0.31%	n/a	n/a	n/a	0.69%	
<b>Single sector investment options</b>															
<b>Cash</b>															
Suncorp Term Deposit Fund	0.10%	Nil	No	1.0592	31-Jan-10	1.08%		0.23%	0.62%	1.27%	n/a	n/a	n/a	1.89%	
Tyndall Capital Guaranteed Fund	0.50%	Nil	No	1.2473	31-Jan-10	0.50%		0.10%	0.31%	0.59%	n/a	n/a	n/a	0.86%	
<b>Australian fixed interest</b>															
Tyndall Australian Bond Fund	0.45%	Nil	No	1.2898	31-Jan-10	0.17%		-0.27%	-1.01%	1.00%	n/a	n/a	n/a	2.50%	
Vanguard® Australian Fixed Interest Index Fund	0.29%	+/- 0.20%	No	1.0772	31-Jan-10	0.03%		-0.30%	-1.57%	0.96%	n/a	n/a	n/a	2.67%	
<b>International fixed interest</b>															
Vanguard® International Fixed Interest Index Fund (Hedged)	0.31%	+/- 0.20%	No	1.1142	31-Jan-10	0.87%		-1.13%	-1.57%	1.98%	n/a	n/a	n/a	4.86%	
<b>Diversified fixed interest</b>															
Macquarie Master Diversified Fixed Interest Fund	0.62%	+/- 0.08%	Yes(2)	1.1473	31-Jan-10	1.42%		-0.57%	-0.83%	2.23%	n/a	n/a	n/a	3.69%	
<b>Diversified income</b>															
Principal Global Strategic Income Fund	0.80%	+/-0.10%	No	1.3867	31-Jan-10	6.44%		1.22%	4.01%	5.93%	n/a	n/a	n/a	7.90%	
<b>Australian property</b>															
RREEF Paladin Property Securities Fund	0.75%	+/- 0.25%	No	1.3147	31-Jan-10	-0.21%		-1.70%	-3.34%	-1.73%	n/a	n/a	n/a	1.33%	
Vanguard® Australian Property Securities Index Fund	0.34%	+/- 0.20%	No	1.2808	31-Jan-10	0.83%		-1.56%	-3.18%	0.21%	n/a	n/a	n/a	0.19%	
<b>International property</b>															
Vanguard® International Property Securities Index Fund (Hedged)	0.40%	+/- 0.40%	No	1.6660	31-Jan-10	12.84%		-2.19%	6.52%	10.09%	n/a	n/a	n/a	18.13%	
<b>Australian shares</b>															
Ausbil Australian Active Equity Fund	0.90%	+/- 0.30%	No	1.2925	31-Jan-10	6.27%		-1.74%	4.09%	2.27%	n/a	n/a	n/a	-0.82%	
BT Wholesale Imputation Fund	0.90%	+/- 0.25%	No	1.2027	31-Jan-10	5.73%		-1.37%	3.45%	2.64%	n/a	n/a	n/a	0.17%	
Fidelity Australian Equities Fund	0.85%	+/- 0.25%	No	1.3084	31-Jan-10	5.85%		-1.34%	3.23%	2.99%	n/a	n/a	n/a	4.14%	
Ibbotson Australian Shares Active Trust (6)	0.62%	+/- 0.20%	Yes (1)	1.4956	31-Jan-10	9.16%		-0.73%	6.26%	5.31%	n/a	n/a	n/a	2.67%	
Perennial Growth Shares Wholesale Trust (5)	0.92%	+/- 0.30%	No	1.0384	31-Jan-10	8.12%		0.27%	7.47%	3.74%	n/a	n/a	n/a	1.43%	
Perpetual Wholesale Industrial Fund	0.99%	0.30% / Nil	No	1.2053	31-Jan-10	1.64%		-2.33%	1.37%	-1.12%	n/a	n/a	n/a	-2.31%	
Suncorp Australian Shares Fund	0.25%	Nil	No	1.2633	31-Jan-10	6.75%		-1.12%	4.02%	4.06%	n/a	n/a	n/a	2.38%	
Tyndall Australian Share Wholesale Portfolio	0.80%	+/- 0.30%	No	1.4755	31-Jan-10	6.65%		-0.38%	5.27%	2.36%	n/a	n/a	n/a	-2.08%	
Vanguard® Australian Shares Index Fund	0.34%	0.20% / -0.10%	No	1.3706	31-Jan-10	6.91%		-1.00%	4.31%	4.28%	n/a	n/a	n/a	2.63%	
<b>Australian shares - specialist</b>															
Ausbil Australian Emerging Leaders Fund	0.85%	+/- 0.30%	Yes(4)	1.4970	31-Jan-10	9.86%		0.19%	7.99%	5.25%	n/a	n/a	n/a	4.68%	
Perpetual Wholesale Geared Australian Share Fund	2.29%	+/- 0.375%	No	1.4901	31-Jan-10	14.00%		-1.94%	11.52%	9.04%	n/a	n/a	n/a	5.24%	
Tyndall Australian Share Income Fund	0.95%	+/- 0.30%	No	1.2621	31-Jan-10	3.51%		-2.56%	1.06%	1.42%	n/a	n/a	n/a	-0.54%	
Zurich Investments Equity Income Fund	1.87%	+/-0.25%	No	1.2096	31-Jan-10	4.04%		-0.71%	2.96%	1.86%	n/a	n/a	n/a	2.00%	
<b>International shares</b>															
AXA Wholesale Global Equity - Value Fund	0.98%	+/- 0.20%	No	1.0257	31-Jan-10	0.63%		-1.37%	2.52%	-5.62%	n/a	n/a	n/a	-4.67%	
Platinum International Fund	1.54%	+/- 0.25%	No	1.3427	31-Jan-10	-5.30%		-1.17%	-0.72%	-5.21%	n/a	n/a	n/a	-4.57%	
Suncorp Global Shares Fund	0.80%	Nil	No	1.0778	31-Jan-10	1.27%		0.17%	2.95%	-0.26%	n/a	n/a	n/a	0.29%	
Vanguard® International Shares Index Fund	0.36%	0.30% / -0.10%	No	1.0524	31-Jan-10	0.15%		-0.18%	1.94%	-2.66%	n/a	n/a	n/a	-0.82%	
Walter Scott Global Equity Fund	1.28%	0.25% / -0.20%	No	0.9045	31-Jan-10	-1.02%		-0.04%	2.17%	-3.53%	n/a	n/a	n/a	-1.45%	

Nil/Entry fee	MER (%) as at 31 May 2010	Buy/Sell Spread (%)	Performance Fee	Redemption Price (\$)	Fund Inception Date	Performance (%)									
						Financial YTD	Interim rate*	1 month	3 months	6 months	1 year	3 years (pa)	5 years (pa)	Since Inception	
<b>International shares - specialist</b>															
Colonial First State Global Resources Fund	1.16%	+/- 0.30%	No	1.4385	31-Jan-10	18.30%		4.29%	13.62%	12.29%	n/a	n/a	n/a	20.45%	
Lazard Global Small Cap Fund	1.00%	+/- 0.50%	No	1.2154	31-Jan-10	4.05%		2.07%	8.20%	-0.51%	n/a	n/a	n/a	7.15%	
<b>Alternatives</b>															
BlackRock Global Allocation Fund	0.20%	+/- 0.30%	Yes (3)	1.1445	31-Jan-10	7.13%		0.31%	5.26%	5.48%	n/a	n/a	n/a	7.22%	
<b>Closed investment options</b>															
<b>Diversified investment options</b>															
<b>Secure</b>															
Suncorp Traditional Capital Guaranteed Fund	0.40%	Nil	No	n/a	31-Jan-10	1.33%	3.75%	0.26%	0.79%	1.59%	n/a	n/a	n/a	2.64%	
<b>Conservative</b>															
Suncorp Traditional Capital Stable Fund	0.43%	Nil	No	1.0888	31-Jan-10	1.72%		-0.46%	0.40%	1.50%	n/a	n/a	n/a	2.12%	
<b>Balanced</b>															
Suncorp Traditional Managed Fund	0.96%	Nil	No	1.3067	31-Jan-10	2.74%		-0.37%	2.12%	1.81%	n/a	n/a	n/a	1.54%	
<b>Growth</b>															
Suncorp Traditional Growth Fund	0.45%	Nil	No	1.1151	31-Jan-10	3.75%		-0.74%	2.14%	2.43%	n/a	n/a	n/a	2.32%	
<b>High growth</b>															
Suncorp Traditional High Growth Fund	0.45%	Nil	No	1.0363	31-Jan-10	4.41%		-0.37%	3.18%	3.07%	n/a	n/a	n/a	3.63%	
<b>Single sector investment options</b>															
<b>Australian fixed interest</b>															
AXA Wholesale Australian Monthly Income Fund	0.71%	Nil	No	1.0280	31-Jan-10	0.83%		0.14%	0.48%	0.78%	n/a	n/a	n/a	0.81%	
Colonial First State Wholesale Income Fund	0.60%	Nil	No	1.2539	31-Jan-10	1.86%		0.09%	0.78%	2.14%	n/a	n/a	n/a	3.24%	
<b>Diversified fixed interest</b>															
Challenger Wholesale High Yield Fund	0.69%	Nil	No	1.0652	31-Jan-10	4.86%		0.83%	3.74%	4.93%	n/a	n/a	n/a	4.46%	
<b>Australian property</b>															
APN Property For Income Fund No. 2	0.95%	Nil	No	1.0175	31-Jan-10	0.57%		-0.87%	-0.53%	0.78%	n/a	n/a	n/a	-0.22%	

NOTES:

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

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 the expense recovery fee. However when calculating investment performance we do not take into account contributions taxes, the contribution fee, deferred contribution fee, withdrawal fee and any discretionary ongoing fees such as insurance premiums and adviser service fees.

~ 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. Certain underlying investment managers and underlying Intech trusts may charge performance fees. These fees are payable if the relevant investment manager meets specific investment performance targets. Performance fees are structured so that an investment manager's remuneration is linked to the investment return achieved over an appropriate benchmark index. Underlying investment managers' performance fees are typically between 10% and 30% pa of performance in excess of the relevant benchmark index, although they can be higher or lower. For trusts managed by Intech which charge a performance based fee, the performance fee is currently 10.25% pa of performance in excess of the relevant benchmark and can be changed so long as it is within the maximum of 25% pa permitted by the relevant trust constitution. Where Intech charges performance fees in the underlying Intech trusts a sufficient number of units are redeemed in the trusts to fund payment of the performance fee. Any performance fees payable that are not covered by the management fee will be an additional cost to you. The method of charging performance fees (including the performance amount of the performance fee) may change in the future. Members will be notified via the monthly WealthSmart Performance Report (available via [www.suncorp.com.au](http://www.suncorp.com.au)) if performance fee arrangements change and result in the estimated performance fees exceeding the range disclosed.
2. A performance fee may be payable if the Fund has exposure to the credit opportunities sector. The Fund may obtain exposure to this sector indirectly, through the Macquarie Debt Market Opportunity No. 1 Fund (DMO Fund). The Fund can generally have a maximum exposure to this sector of 10% of its net asset value.
3. BlackRock Investment Management (Australia) Limited is currently entitled to a performance fee of 12.5% of any out-performance of the fund above a defined High Water Mark level. The fee is accrued daily and paid monthly out of the fund's assets.
4. Ausbil charges a performance fee of 15% (exclusive of GST and RITC) of the gross (exclusive of management fees) benchmark outperformance. The benchmark is 70% S&P/ASX Mid-cap 50 Accumulation Index and 30% S&P/ASX Small Ordinaries Accumulation Index.
5. Includes the estimated Expense Recovery Fee of 0.17%.
6. Intech Fiduciaries Limited name changed to Ibbotson Associates (Australia) Limited on 15 February 2010.