



Suncorp WealthSmart™ Investment Options Performance Report

SuncorpWealthsmart Business Super
as at 31 December 2010

	MER (%) as at 30 November 2010	Buy/Sell Spread (%)	Performance Fee	Redemption Price (\$)	Fund Inception Date	Performance (%)							
						Financial YTD	1 month	3 months	6 months	1 year	3 years (pa)	5 years (pa)	Since Inception
Diversified investment options													
Secure													
Suncorp Secure Portfolio	0.34%	+/-0.03%	Yes (1)	1.2714	26-Nov-04	1.69%	0.26%	0.54%	1.69%	3.08%	2.73%	2.84%	2.89%
Conservative													
Suncorp Conservative Portfolio	0.54%	+/-0.13%	Yes (1)	1.1531	17-Apr-09	2.68%	0.65%	0.84%	2.68%	3.17%	n/a	n/a	6.67%
Balanced													
Suncorp Balanced Portfolio	0.56%	+/-0.17%	Yes (1)	1.1915	17-Apr-09	3.80%	1.02%	1.31%	3.80%	2.56%	n/a	n/a	8.73%
Growth													
Suncorp Growth Portfolio	0.56%	+/-0.20%	Yes (1)	1.2309	17-Apr-09	4.99%	1.38%	1.92%	4.99%	1.91%	n/a	n/a	10.83%
High growth													
Suncorp High Growth Portfolio	0.76%	+/- 0.23%	Yes (1)	1.2488	17-Apr-09	5.52%	1.94%	2.74%	5.52%	-0.86%	n/a	n/a	11.77%
Single sector investment options													
Cash													
Suncorp Bank Deposit Fund	0.00%	Nil	No	1.0000	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Suncorp Term Deposit Fund	0.00%	Nil	No	1.0636	13-May-09	1.53%	0.25%	0.74%	1.53%	2.57%	n/a	n/a	1.88%
Tyndall Capital Guaranteed Fund	0.50%	Nil	No	1.2519	14-Dec-04	0.90%	0.21%	0.50%	0.90%	1.50%	2.04%	2.56%	2.64%
Australian fixed interest													
Tyndall Australian Bond Fund	0.45%	Nil	No	1.2913	22-Dec-04	0.31%	-0.05%	-0.21%	0.31%	3.72%	4.79%	3.30%	3.18%
Vanguard® Australian Fixed Interest Index Fund	0.29%	+/- 0.20%	No	1.0776	17-Apr-09	0.09%	-0.12%	-0.65%	0.09%	4.03%	n/a	n/a	2.51%
International fixed interest													
Vanguard® International Fixed Interest Index Fund (Hedged)	0.34%	+/- 0.20%	No	1.1125	17-Apr-09	0.74%	-0.31%	-1.68%	0.74%	5.59%	n/a	n/a	4.45%
Diversified fixed interest													
Macquarie Master Diversified Fixed Interest Fund	0.62%	+/- 0.08%	Yes(2)	1.1567	17-Apr-09	2.28%	0.66%	0.26%	2.28%	5.21%	n/a	n/a	6.86%
Diversified income													
Principal Global Strategic Income Fund	0.80%	+/-0.10%	No	1.4123	17-Apr-09	8.43%	1.68%	4.10%	8.43%	11.75%	n/a	n/a	20.13%
Australian property													
RREEF Paladin Property Securities Fund	0.92%	+/- 0.25%	No	1.3280	17-Apr-09	0.83%	0.85%	-1.28%	0.83%	-1.02%	n/a	n/a	15.87%
Vanguard® Australian Property Securities Index Fund	0.34%	+/- 0.20%	No	1.2928	17-Apr-09	1.80%	0.77%	-1.21%	1.80%	-1.24%	n/a	n/a	14.06%
International property													
Vanguard® International Property Securities Index Fund (Hedged)	0.43%	+/- 0.40%	No	1.7526	17-Apr-09	18.74%	5.03%	6.87%	18.74%	20.26%	n/a	n/a	36.34%
Australian shares													
Ausbil Australian Active Equity Fund	0.90%	+/- 0.30%	No	1.3397	17-Apr-09	10.18%	3.48%	3.37%	10.18%	-3.02%	n/a	n/a	16.47%
BT Wholesale Imputation Fund	0.90%	+/- 0.25%	No	1.2434	17-Apr-09	9.33%	3.22%	2.99%	9.33%	-2.26%	n/a	n/a	11.49%
Fidelity Australian Equities Fund	0.85%	+/- 0.25%	No	1.3488	17-Apr-09	9.14%	2.92%	2.55%	9.14%	1.70%	n/a	n/a	16.93%
Ibbotson Australian Shares Active Trust (6)	0.62%	+/- 0.20%	Yes (1)	1.5517	29-Oct-04	13.28%	3.58%	4.89%	13.28%	0.66%	-4.68%	3.14%	6.27%
Perennial Growth Shares Wholesale Trust (5)	0.92%	+/- 0.30%	No	1.0742	17-Nov-06	11.87%	3.28%	5.57%	11.87%	0.51%	-6.09%	n/a	0.11%
Perpetual Wholesale Industrial Fund	0.99%	0.30% / Nil	No	1.2457	17-Apr-09	5.07%	3.19%	0.98%	5.07%	-2.57%	n/a	n/a	11.61%
Suncorp Australian Shares Fund	0.25%	Nil	No	1.3082	17-Apr-09	10.57%	3.39%	3.71%	10.57%	0.47%	n/a	n/a	14.86%
Tyndall Australian Share Wholesale Portfolio	0.80%	+/- 0.30%	No	1.5328	10-Nov-04	10.81%	3.72%	5.23%	10.81%	-3.64%	-3.42%	3.26%	6.09%
Vanguard® Australian Shares Index Fund	0.34%	0.20% / -0.10%	No	1.4175	13-Jan-05	10.60%	3.26%	3.67%	10.60%	1.06%	-5.13%	2.65%	4.86%

	MER (%) as at 30 November 2010	Buy/Sell Spread (%)	Performance Fee	Redemption Price (\$)	Fund Inception Date	Performance (%)							
						Financial YTD	1 month	3 months	6 months	1 year	3 years (pa)	5 years (pa)	Since Inception [†]
Australian shares - specialist													
Ausbil Australian Emerging Leaders Fund	0.85%	+/- 0.30%	Yes(4)	1.6180	17-Apr-09	18.77%	7.91%	8.94%	18.77%	6.61%	n/a	n/a	30.10%
Perpetual Wholesale Geared Australian Share Fund	2.51%	+/- 0.375%	No	1.6302	19-Oct-04	24.75%	9.23%	11.05%	24.75%	4.00%	-14.80%	-0.64%	7.13%
Tyndall Australian Share Income Fund	0.95%	+/- 0.30%	No	1.2893	17-Apr-09	5.77%	1.99%	0.43%	5.77%	-2.25%	n/a	n/a	13.88%
Zurich Investments Equity Income Fund	1.87%	+/-0.25%	No	1.2414	17-Apr-09	6.80%	2.46%	2.55%	6.80%	1.41%	n/a	n/a	11.38%
International shares													
AXA Wholesale Global Equity - Value Fund	0.98%	+/- 0.20%	No	1.0298	17-Apr-09	1.06%	0.24%	2.50%	1.06%	-7.15%	n/a	n/a	-0.18%
Platinum International Fund	1.54%	+/- 0.25%	No	1.3546	19-Oct-04	-4.44%	0.72%	0.24%	-4.44%	-4.93%	0.68%	1.40%	3.93%
Suncorp Global Shares Fund	0.80%	Nil	No	1.0766	17-Apr-09	1.18%	-0.27%	2.10%	1.18%	-2.98%	n/a	n/a	2.46%
Vanguard® International Shares Index Fund	0.36%	0.30% /-0.10%	No	1.0559	17-Apr-09	0.51%	0.17%	2.08%	0.51%	-2.71%	n/a	n/a	1.30%
Walter Scott Global Equity Fund	1.28%	0.25% /-0.20%	No	0.8979	16-Nov-06	-1.72%	-0.89%	0.78%	-1.72%	-3.23%	-4.47%	n/a	-4.15%
International shares - specialist													
BlackRock Global Allocation Fund	0.20%	+/- 0.30%	Yes (3)	1.1806	13-Dec-06	10.53%	2.99%	4.71%	10.53%	8.86%	0.44%	n/a	2.47%
Colonial First State Global Resources Fund	1.20%	+/- 0.30%	No	1.4845	17-Apr-09	22.11%	3.03%	12.03%	22.11%	15.28%	n/a	n/a	23.69%
Lazard Global Small Cap Fund	1.00%	+/- 0.50%	No	1.2498	17-Apr-09	7.02%	2.66%	8.88%	7.02%	6.88%	n/a	n/a	11.82%
Alternatives													
Closed investment options													
Diversified investment options													
Secure													
Suncorp Traditional Capital Guaranteed Fund	0.40%	Nil	No	n/a	31-Jan-10	1.82%	0.31%	0.91%	1.82%	n/a	n/a	n/a	3.33%
Conservative													
Suncorp Traditional Capital Stable Fund	0.43%	Nil	No	1.0967	31-Jan-10	2.48%	0.56%	0.58%	2.48%	n/a	n/a	n/a	3.07%
Balanced													
Suncorp Traditional Managed Fund	0.96%	Nil	No	1.3204	01-Dec-04	3.84%	0.89%	1.38%	3.84%	0.83%	-1.95%	1.66%	3.59%
Growth													
Suncorp Traditional Growth Fund	0.45%	Nil	No	1.1361	31-Jan-10	5.73%	1.72%	2.21%	5.73%	n/a	n/a	n/a	4.46%
High growth													
Suncorp Traditional High Growth Fund	0.45%	Nil	No	1.0514	31-Jan-10	4.92%	1.29%	2.21%	4.92%	n/a	n/a	n/a	3.32%
Single sector investment options													
Australian fixed interest													
AXA Wholesale Australian Monthly Income Fund	0.72%	Nil	No	1.0313	31-Jan-10	1.18%	0.16%	0.59%	1.18%	n/a	n/a	n/a	1.34%
Colonial First State Wholesale Income Fund	0.61%	+/-0.15%	No	1.2632	10-Nov-04	2.64%	0.58%	1.09%	2.64%	3.79%	2.14%	2.68%	2.76%
Diversified fixed interest													
Challenger High Yield Fund	0.75%	+/-0.20%	No	1.0691	31-Jan-10	5.27%	0.20%	2.58%	5.27%	n/a	n/a	n/a	5.06%
Australian property													
APN Property For Income Fund No. 2	0.95%	+/-0.25%	No	1.0306	31-Jan-10	1.89%	1.12%	0.42%	1.89%	n/a	n/a	n/a	1.27%

Suncorp WealthSmart declared and interim rates. (Rates are net of tax and ongoing fees, including admin and member fees.)		
Suncorp Bank Deposit Fund declared rates¹	Entry fee	Nil entry fee
Suncorp WealthSmart Personal Super	3.03%	2.59%
Suncorp WealthSmart Pension	4.46%	4.02%
Suncorp WealthSmart Business Super	na	na
Suncorp Traditional Capital Guaranteed Fund interim rates²	Entry fee	Nil entry fee
Suncorp WealthSmart Personal Super	3.60%	3.16%
Suncorp WealthSmart Pension & Term Allocated Pension	4.79%	4.35%
Suncorp WealthSmart Business Super	3.60%	na

1. Suncorp Life & Superannuation Limited declares interest rates in arrears for this investment option on the 15th of each month for the preceeding month.

2. The interim rate can be changed by Suncorp Life & Superannuation Limited at any time and will apply from the previous 1 July. The final declared rate on 30 June may be less than the interim rate that applied during the past year.

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) 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.