



Suncorp WealthSmart™ Investment Options Performance Report

Suncorp WealthSmart Pension
as at 31 January 2011

Entry fee	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)	1.3145	12-May-05	2.58%	0.45%	0.98%	2.10%	3.77%	3.88%	4.03%	4.02%
Conservative													
Suncorp Conservative Portfolio	0.54%	+/-0.13%	Yes (1)	1.1708	17-Apr-09	4.78%	1.01%	1.43%	3.62%	5.83%	n/a	n/a	7.78%
Balanced													
Suncorp Balanced Portfolio	0.56%	+/-0.17%	Yes (1)	1.2124	17-Apr-09	6.35%	1.35%	2.06%	4.72%	6.53%	n/a	n/a	9.91%
Growth													
Suncorp Growth Portfolio	0.56%	+/-0.20%	Yes (1)	1.2479	17-Apr-09	8.09%	1.71%	2.68%	5.89%	7.03%	n/a	n/a	11.69%
High growth													
Suncorp High Growth Portfolio	0.76%	+/- 0.23%	Yes (1)	1.2816	17-Apr-09	9.38%	2.10%	3.33%	6.59%	6.57%	n/a	n/a	13.37%
Single sector investment options													
Cash													
Suncorp Bank Deposit Fund	0.00%	Nil	No	1.0000	14-Dec-10	n/a	0.37%	n/a	n/a	n/a	n/a	n/a	0.58%
Suncorp Term Deposit Fund	0.00%	Nil	No	1.0810	15-May-09	2.68%	0.37%	1.15%	2.29%	4.25%	n/a	n/a	3.28%
Tyndall Capital Guaranteed Fund	0.50%	Nil	No	1.2931	31-May-05	1.83%	0.24%	0.80%	1.55%	2.90%	3.27%	3.79%	3.75%
Australian fixed interest													
Tyndall Australian Bond Fund	0.45%	Nil	No	1.3486	13-Oct-05	1.88%	0.79%	0.66%	1.62%	4.47%	6.35%	4.83%	4.85%
Vanguard® Australian Fixed Interest Index Fund	0.29%	+/- 0.20%	No	1.0947	17-Apr-09	1.40%	0.81%	0.43%	1.11%	4.50%	n/a	n/a	3.81%
International fixed interest													
Vanguard® International Fixed Interest Index Fund (Hedged)	0.34%	+/- 0.20%	No	1.1246	17-Apr-09	1.38%	0.01%	-1.45%	0.76%	5.81%	n/a	n/a	5.39%
Diversified fixed interest													
Macquarie Master Diversified Fixed Interest Fund	0.62%	+/- 0.08%	Yes(2)	1.1670	17-Apr-09	3.77%	0.68%	0.89%	2.87%	6.34%	n/a	n/a	7.59%
Diversified income													
Principal Global Strategic Income Fund	0.80%	+/-0.10%	No	1.4963	17-Apr-09	11.40%	2.13%	5.29%	9.60%	13.04%	n/a	n/a	23.61%
Australian property													
RREEF Paladin Property Securities Fund	0.92%	+/- 0.25%	No	1.3147	17-Apr-09	3.65%	2.19%	1.32%	3.05%	2.66%	n/a	n/a	14.99%
Vanguard® Australian Property Securities Index Fund	0.34%	+/- 0.20%	No	1.2885	17-Apr-09	4.01%	2.42%	1.31%	3.03%	3.22%	n/a	n/a	13.71%
International property													
Vanguard® International Property Securities Index Fund (Hedged)	0.43%	+/- 0.40%	No	1.8134	17-Apr-09	24.62%	2.07%	5.06%	15.30%	31.62%	n/a	n/a	37.62%
Australian shares													
Ausbil Australian Active Equity Fund	0.90%	+/- 0.30%	No	1.3441	17-Apr-09	11.05%	0.22%	2.08%	6.00%	4.20%	n/a	n/a	16.42%
BT Wholesale Imputation Fund	0.90%	+/- 0.25%	No	1.2835	17-Apr-09	10.18%	-0.05%	2.09%	5.74%	3.94%	n/a	n/a	13.46%
Fidelity Australian Equities Fund	0.85%	+/- 0.25%	No	1.3785	17-Apr-09	10.05%	0.07%	1.94%	5.99%	7.31%	n/a	n/a	18.08%
Ibbotson Australian Shares Active Trust (6)	0.62%	+/- 0.20%	Yes (1)	1.4753	07-Jul-05	14.63%	0.22%	3.25%	9.67%	8.01%	-0.02%	4.10%	6.37%
Perennial Growth Shares Wholesale Trust (5)	0.92%	+/- 0.30%	No	0.9101	17-Apr-07	12.49%	-0.17%	3.80%	8.48%	5.38%	-2.99%	n/a	-3.68%
Perpetual Wholesale Industrial Fund	0.99%	0.30% / Nil	No	1.3141	17-Apr-09	7.89%	1.61%	2.86%	2.91%	3.35%	n/a	n/a	14.96%
Suncorp Australian Shares Fund	0.25%	Nil	No	1.3568	17-Apr-09	12.98%	0.31%	2.98%	7.76%	7.92%	n/a	n/a	17.03%
Tyndall Australian Share Wholesale Portfolio	0.80%	+/- 0.30%	No	1.5643	03-Dec-04	11.21%	-0.44%	3.08%	5.05%	2.70%	-1.09%	3.85%	6.75%
Vanguard® Australian Shares Index Fund	0.34%	+0.20% / -0.10%	No	0.9131	17-Apr-07	12.54%	0.04%	2.61%	7.82%	6.97%	-1.63%	n/a	-3.60%
Australian shares - specialist													
Ausbil Australian Emerging Leaders Fund	0.85%	+/- 0.30%	Yes(4)	1.6199	17-Apr-09	19.50%	-1.08%	8.13%	15.96%	13.97%	n/a	n/a	29.21%
Perpetual Wholesale Geared Australian Share Fund	2.51%	+/- 0.375%	No	1.1986	12-Oct-05	29.06%	1.21%	9.87%	15.59%	18.98%	-7.43%	-0.60%	2.64%
Tyndall Australian Share Income Fund	0.95%	+/- 0.30%	No	1.3185	17-Apr-09	7.74%	0.77%	0.07%	3.00%	3.26%	n/a	n/a	15.18%
Zurich Investments Equity Income Fund	1.87%	+/-0.25%	No	1.2823	17-Apr-09	9.52%	1.02%	3.28%	6.08%	6.77%	n/a	n/a	13.40%

Entry fee	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
International shares													
AXA Wholesale Global Equity - Value Fund	0.98%	+/- 0.20%	No	1.1001	17-Apr-09	7.81%	6.19%	5.12%	5.92%	1.86%	n/a	n/a	4.10%
Platinum International Fund	1.54%	+/- 0.25%	No	1.4024	13-Jul-05	-1.75%	2.48%	2.23%	1.03%	-0.80%	3.66%	2.32%	5.41%
Suncorp Global Shares Fund	0.80%	Nil	No	1.1159	17-Apr-09	4.14%	2.34%	2.40%	3.41%	3.56%	n/a	n/a	4.93%
Vanguard* International Shares Index Fund	0.36%	0.30% /-0.10%	No	1.1002	17-Apr-09	6.28%	5.19%	5.19%	5.53%	4.76%	n/a	n/a	4.10%
Walter Scott Global Equity Fund	1.28%	0.25% /-0.20%	No	0.9033	08-May-07	2.17%	3.90%	2.85%	3.13%	1.66%	-0.80%	n/a	-3.93%
International shares - specialist													
BlackRock Global Allocation Fund	0.20%	+/- 0.30%	Yes (3)	1.1703	17-Apr-07	13.32%	0.73%	4.70%	9.90%	13.65%	2.19%	n/a	2.92%
Colonial First State Global Resources Fund	1.20%	+/- 0.30%	No	1.5246	17-Apr-09	23.61%	-1.46%	6.88%	20.42%	25.45%	n/a	n/a	24.91%
Lazard Global Small Cap Fund	1.00%	+/- 0.50%	No	1.2754	17-Apr-09	10.68%	3.25%	8.09%	10.94%	14.00%	n/a	n/a	13.06%
Closed investment options													
Diversified investment options													
Secure													
Suncorp Traditional Capital Guaranteed Fund	0.40%	Nil	No	n/a	01-Aug-09	2.86%	0.41%	1.21%	2.44%	4.90%	n/a	n/a	4.91%
Conservative													
Suncorp Traditional Capital Stable Fund	0.43%	Nil	No	1.1310	01-Aug-09	4.29%	0.74%	1.15%	3.08%	5.72%	n/a	n/a	7.14%
Balanced													
Suncorp Traditional Managed Fund	0.96%	Nil	No	1.3686	03-Dec-04	4.35%	0.28%	0.94%	2.80%	3.71%	0.49%	2.38%	4.47%
Growth													
Suncorp Traditional Growth Fund	0.45%	Nil	No	1.1739	01-Aug-09	8.04%	1.02%	2.28%	5.38%	7.08%	n/a	n/a	9.83%
High growth													
Suncorp Traditional High Growth Fund	0.45%	Nil	No	1.1510	01-Aug-09	7.62%	1.28%	2.40%	5.20%	6.38%	n/a	n/a	8.40%
Single sector investment options													
Australian fixed interest													
AXA Wholesale Australian Monthly Income Fund	0.72%	Nil	No	1.0653	01-Aug-09	2.14%	0.32%	0.91%	1.82%	3.25%	n/a	n/a	2.95%
Colonial First State Wholesale Income Fund	0.61%	+/-0.15%	No	1.3203	06-Dec-04	3.76%	0.46%	1.41%	3.15%	4.48%	3.22%	3.68%	3.81%
Diversified fixed interest													
Challenger High Yield Fund	0.75%	+/-0.20%	No	1.1480	01-Aug-09	6.36%	0.10%	1.34%	5.23%	6.82%	n/a	n/a	8.21%
Australian property													
APN Property For Income Fund No. 2	0.95%	+/-0.25%	No	1.1817	01-Aug-09	3.90%	1.10%	1.33%	2.87%	4.08%	n/a	n/a	10.31%

Fund Name	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)	1.3145	01-Aug-09	2.31%	0.41%	0.87%	1.87%	3.31%	n/a	n/a	3.29%
Conservative													
Suncorp Conservative Portfolio	0.54%	+/-0.13%	Yes (1)	1.1708	01-Aug-09	4.51%	0.97%	1.32%	3.39%	5.36%	n/a	n/a	6.74%
Balanced													
Suncorp Balanced Portfolio	0.56%	+/-0.17%	Yes (1)	1.2124	01-Aug-09	6.08%	1.31%	1.95%	4.49%	6.06%	n/a	n/a	7.87%
Growth													
Suncorp Growth Portfolio	0.56%	+/-0.20%	Yes (1)	1.2479	01-Aug-09	7.81%	1.67%	2.57%	5.66%	6.56%	n/a	n/a	8.84%
High growth													
Suncorp High Growth Portfolio	0.76%	+/- 0.23%	Yes (1)	1.2816	01-Aug-09	9.09%	2.07%	3.22%	6.36%	6.10%	n/a	n/a	8.86%
Single sector investment options													
Cash													
Suncorp Bank Deposit Fund	0.00%	Nil	No	1.0000	14-Dec-10	n/a	0.33%	n/a	n/a	n/a	n/a	n/a	0.52%
Suncorp Term Deposit Fund	0.00%	Nil	No	1.0810	01-Aug-09	2.41%	0.33%	1.04%	2.06%	3.80%	n/a	n/a	3.16%
Tyndall Capital Guaranteed Fund	0.50%	Nil	No	1.2931	01-Aug-09	1.57%	0.20%	0.69%	1.32%	2.45%	n/a	n/a	2.04%
Australian fixed interest													
Tyndall Australian Bond Fund	0.45%	Nil	No	1.3486	01-Aug-09	1.62%	0.75%	0.55%	1.40%	4.01%	n/a	n/a	4.79%
Vanguard* Australian Fixed Interest Index Fund	0.29%	+/- 0.20%	No	1.0947	01-Aug-09	1.14%	0.77%	0.32%	0.89%	4.04%	n/a	n/a	4.62%
International fixed interest													
Vanguard* International Fixed Interest Index Fund (Hedged)	0.34%	+/- 0.20%	No	1.1246	01-Aug-09	1.11%	-0.02%	-1.56%	0.53%	5.35%	n/a	n/a	5.19%
Diversified fixed interest													
Macquarie Master Diversified Fixed Interest Fund	0.62%	+/- 0.08%	Yes(2)	1.1670	01-Aug-09	3.51%	0.64%	0.78%	2.64%	5.88%	n/a	n/a	7.15%
Diversified income													
Principal Global Strategic Income Fund	0.80%	+/-0.10%	No	1.4963	01-Aug-09	11.12%	2.09%	5.18%	9.35%	12.55%	n/a	n/a	17.33%
Australian property													
RREEF Paladin Property Securities Fund	0.92%	+/- 0.25%	No	1.3147	01-Aug-09	3.38%	2.15%	1.21%	2.82%	2.21%	n/a	n/a	13.31%
Vanguard* Australian Property Securities Index Fund	0.34%	+/- 0.20%	No	1.2885	01-Aug-09	3.74%	2.39%	1.19%	2.80%	2.76%	n/a	n/a	12.23%
International property													
Vanguard* International Property Securities Index Fund (Hedged)	0.43%	+/- 0.40%	No	1.8134	01-Aug-09	24.29%	2.03%	4.94%	15.04%	31.04%	n/a	n/a	35.36%
Australian shares													
Ausbil Australian Active Equity Fund	0.90%	+/- 0.30%	No	1.3441	01-Aug-09	10.77%	0.19%	1.96%	5.76%	3.74%	n/a	n/a	8.67%
BT Wholesale Imputation Fund	0.90%	+/- 0.25%	No	1.2835	01-Aug-09	9.89%	-0.09%	1.97%	5.51%	3.48%	n/a	n/a	7.71%
Fidelity Australian Equities Fund	0.85%	+/- 0.25%	No	1.3785	01-Aug-09	9.76%	0.03%	1.83%	5.76%	6.84%	n/a	n/a	11.79%
Ibbotson Australian Shares Active Trust (6)	0.62%	+/- 0.20%	Yes (1)	1.4753	01-Aug-09	14.33%	0.18%	3.14%	9.43%	7.54%	n/a	n/a	12.62%
Perennial Growth Shares Wholesale Trust (5)	0.92%	+/- 0.30%	No	0.9101	01-Aug-09	12.20%	-0.20%	3.68%	8.24%	4.92%	n/a	n/a	9.29%
Perpetual Wholesale Industrial Fund	0.99%	0.30% / Nil	No	1.3141	01-Aug-09	7.61%	1.57%	2.74%	2.68%	2.89%	n/a	n/a	9.60%
Suncorp Australian Shares Fund	0.25%	Nil	No	1.3568	01-Aug-09	12.69%	0.27%	2.87%	7.52%	7.45%	n/a	n/a	11.07%
Tyndall Australian Share Wholesale Portfolio	0.80%	+/- 0.30%	No	1.5643	01-Aug-09	10.92%	-0.48%	2.97%	4.82%	2.24%	n/a	n/a	8.96%
Vanguard* Australian Shares Index Fund	0.34%	0.20% /-0.10%	No	0.9131	01-Aug-09	12.25%	0.00%	2.50%	7.58%	6.50%	n/a	n/a	10.88%
Australian shares - specialist													
Ausbil Australian Emerging Leaders Fund	0.85%	+/- 0.30%	Yes(4)	1.6199	01-Aug-09	19.19%	-1.11%	8.01%	15.70%	13.47%	n/a	n/a	15.54%
Perpetual Wholesale Geared Australian Share Fund	2.51%	+/- 0.375%	No	1.1986	01-Aug-09	28.72%	1.18%	9.75%	15.33%	18.45%	n/a	n/a	28.43%
Tyndall Australian Share Income Fund	0.95%	+/- 0.30%	No	1.3185	01-Aug-09	7.46%	0.73%	-0.04%	2.77%	2.80%	n/a	n/a	8.45%
Zurich Investments Equity Income Fund	1.87%	+/-0.25%	No	1.2823	01-Aug-09	9.24%	0.99%	3.16%	5.85%	6.31%	n/a	n/a	9.03%
International shares													
AXA Wholesale Global Equity - Value Fund	0.98%	+/- 0.20%	No	1.1001	01-Aug-09	7.53%	6.15%	5.00%	5.68%	1.42%	n/a	n/a	2.61%
Platinum International Fund	1.54%	+/- 0.25%	No	1.4024	01-Aug-09	-2.00%	2.44%	2.12%	0.80%	-1.24%	n/a	n/a	1.47%
Suncorp Global Shares Fund	0.80%	Nil	No	1.1159	01-Aug-09	3.87%	2.30%	2.29%	3.18%	3.11%	n/a	n/a	2.89%
Vanguard* International Shares Index Fund	0.36%	0.30% /-0.10%	No	1.1002	01-Aug-09	6.01%	5.15%	5.07%	5.29%	4.30%	n/a	n/a	2.49%
Walter Scott Global Equity Fund	1.28%	0.25% /-0.20%	No	0.9033	01-Aug-09	1.91%	3.86%	2.73%	2.90%	1.21%	n/a	n/a	1.45%
International shares - specialist													
BlackRock Global Allocation Fund	0.20%	+/- 0.30%	Yes (3)	1.1703	01-Aug-09	13.03%	0.69%	4.58%	9.65%	13.15%	n/a	n/a	13.68%
Colonial First State Global Resources Fund	1.20%	+/- 0.30%	No	1.5246	01-Aug-09	23.29%	-1.50%	6.77%	20.16%	24.90%	n/a	n/a	19.54%
Lazard Global Small Cap Fund	1.00%	+/- 0.50%	No	1.2754	01-Aug-09	10.39%	3.21%	7.97%	10.69%	13.50%	n/a	n/a	10.91%

Nill Entry fee	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*
Closed investment options													
Diversified investment options													
Conservative													
Suncorp Traditional Capital Guaranteed Fund	0.40%	Nil	No	n/a	01-Aug-09	2.59%	0.37%	1.10%	2.21%	4.44%	n/a	n/a	4.45%
Conservative													
Suncorp Traditional Capital Stable Fund	0.43%	Nil	No	1.1310	01-Aug-09	4.02%	0.71%	1.04%	2.85%	5.25%	n/a	n/a	6.67%
Balanced													
Suncorp Traditional Managed Fund	0.96%	Nil	No	1.3686	01-Aug-09	4.08%	0.25%	0.83%	2.58%	3.26%	n/a	n/a	5.04%
Growth													
Suncorp Traditional Growth Fund	0.45%	Nil	No	1.1739	01-Aug-09	7.76%	0.98%	2.17%	5.15%	6.61%	n/a	n/a	9.35%
High growth													
Suncorp Traditional High Growth Fund	0.45%	Nil	No	1.1510	01-Aug-09	7.34%	1.24%	2.29%	4.97%	5.91%	n/a	n/a	7.92%
Single sector investment options													
Australian fixed interest													
AXA Wholesale Australian Monthly Income Fund	0.72%	Nil	No	1.0653	01-Aug-09	1.87%	0.28%	0.80%	1.59%	2.80%	n/a	n/a	2.49%
Colonial First State Wholesale Income Fund	0.61%	+/-0.15%	No	1.3203	01-Aug-09	3.49%	0.42%	1.29%	2.93%	4.02%	n/a	n/a	3.32%
Diversified fixed interest													
Challenger High Yield Fund	0.75%	+/-0.20%	No	1.1480	01-Aug-09	6.08%	0.06%	1.23%	4.99%	6.35%	n/a	n/a	7.73%
Australian property													
APN Property For Income Fund No. 2	0.95%	+/-0.25%	No	1.1817	01-Aug-09	3.63%	1.07%	1.22%	2.64%	3.62%	n/a	n/a	9.83%

Suncorp Bank Deposit Fund declared rates as at 15 February 2011¹	Entry fee	Nil entry fee
Suncorp WealthSmart Personal Super	3.05%	2.61%
Suncorp WealthSmart Pension	4.36%	3.92%
Suncorp WealthSmart Business Super	3.05%	2.61%
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%	n/a

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.