



Suncorp WealthSmart™ Investment Options Performance Report

Suncorp WealthSmart Pension
as at 31 December 2011

Entry fee	MER (%) as at 30 June 2011	Buy/Sell Spread (%)	Performance Fee	Redemption Price (\$)	Fund Inception Date	Performance (%)								
						Financial YTD	1 Month	3 months	6 months	1 year	2 years (pa)	3 years (pa)	5 years (pa)	Since Inception*
Diversified investment options														
Secure														
Suncorp Secure Portfolio	0.34%	+/- 0.03%	Yes (1)	1.3614	12-May-05	0.97%	0.22%	0.80%	0.97%	2.79%	3.16%	3.10%	3.62%	3.82%
Conservative														
Suncorp Conservative Portfolio	0.54%	+/- 0.13%	Yes (1)	1.1864	17-Apr-09	-0.86%	0.06%	0.79%	-0.86%	1.14%	2.69%	n/a	n/a	5.13%
Balanced														
Suncorp Balanced Portfolio	0.56%	+/- 0.17%	Yes (1)	1.1998	17-Apr-09	-2.67%	-0.24%	0.86%	-2.67%	-0.90%	1.36%	n/a	n/a	5.57%
Growth														
Suncorp Growth Portfolio	0.56%	+/- 0.20%	Yes (1)	1.2013	17-Apr-09	-4.57%	-0.56%	0.86%	-4.57%	-3.26%	-0.35%	n/a	n/a	5.62%
High growth														
Suncorp High Growth Portfolio	0.76%	+/- 0.23%	Yes (1)	1.1924	17-Apr-09	-6.69%	-0.88%	0.97%	-6.69%	-6.14%	-2.89%	n/a	n/a	5.33%
Single sector investment options														
Cash														
Suncorp Bank Deposit Fund	0.00%	Nil	No	1.0000	14-Dec-10	2.18%	0.34%	1.05%	2.18%	4.40%	n/a	n/a	n/a	4.40%
Suncorp Term Deposit Fund	0.00%	Nil	No	1.1378	15-May-09	2.16%	0.33%	1.04%	2.16%	4.38%	4.22%	n/a	n/a	3.66%
Suncorp Guaranteed Cash Fund (7)	0.50%	Nil	No	1.3456	31-May-05	1.51%	0.22%	0.71%	1.51%	3.06%	2.96%	2.50%	3.59%	3.66%
Australian fixed interest														
Tyndall Australian Bond Fund	0.45%	Nil	No	1.4648	13-Oct-05	4.29%	-0.03%	0.91%	4.29%	8.16%	6.51%	4.89%	5.89%	5.31%
Vanguard® Australian Fixed Interest Index Fund	0.29%	+/- 0.10%	No	1.2053	17-Apr-09	5.73%	0.52%	1.42%	5.73%	9.67%	7.35%	n/a	n/a	5.75%
International fixed interest														
Vanguard® International Fixed Interest Index Fund (Hedged)	0.34%	+/- 0.15%	No	1.2408	17-Apr-09	6.17%	1.64%	1.33%	6.17%	9.03%	7.86%	n/a	n/a	6.89%
Diversified fixed interest														
Macquarie Master Diversified Fixed Interest Fund	0.62%	+/- 0.08%	Yes(2)	1.2682	17-Apr-09	4.89%	0.43%	1.88%	4.89%	8.11%	7.17%	n/a	n/a	7.76%
Australian property														
RREEF Paladin Property Securities Fund	0.85%	+/- 0.25%	No	1.2716	17-Apr-09	-5.49%	-2.36%	3.61%	-5.49%	-2.34%	-2.63%	n/a	n/a	7.87%
Vanguard® Australian Property Securities Index Fund	0.34%	+/- 0.20%	No	1.2328	17-Apr-09	-5.58%	-2.80%	3.20%	-5.58%	-3.17%	-2.65%	n/a	n/a	6.64%
International property														
Vanguard® International Property Securities Index Fund (Hedged)	0.43%	+/- 0.35%	No	1.8112	17-Apr-09	-8.33%	2.68%	8.47%	-8.33%	0.73%	11.71%	n/a	n/a	22.93%
Australian shares														
Ausbil Australian Active Equity Fund	0.90%	+/- 0.30%	No	1.2078	17-Apr-09	-10.14%	-1.05%	1.83%	-10.14%	-11.01%	-6.82%	n/a	n/a	5.83%
BT Wholesale Imputation Fund	0.90%	+/- 0.25%	No	1.1936	17-Apr-09	-8.62%	-1.67%	2.89%	-8.62%	-8.16%	-5.58%	n/a	n/a	5.37%
Fidelity Australian Equities Fund	0.85%	+/- 0.25%	No	1.2866	17-Apr-09	-7.98%	-0.16%	3.82%	-7.98%	-7.71%	-3.81%	n/a	n/a	8.33%
Ibbotson Australian Shares Active Trust (6)	0.62%	+/- 0.20%	Yes (1)	1.3355	07-Jul-05	-9.79%	-1.81%	0.76%	-9.79%	-10.36%	-4.35%	8.61%	-1.87%	3.65%
Perennial Growth Shares Wholesale Trust (5)	0.92%	+/- 0.30%	No	0.7960	17-Apr-07	-12.14%	-2.14%	0.40%	-12.14%	-13.72%	-7.03%	7.68%	n/a	-5.94%
Perpetual Wholesale Industrial Fund	0.99%	0.30% / Nil	No	1.2844	17-Apr-09	-3.83%	0.00%	2.69%	-3.83%	-1.88%	-1.94%	n/a	n/a	8.27%
Suncorp Australian Shares Fund	0.25%	Nil	No	1.2293	17-Apr-09	-10.16%	-1.64%	0.74%	-10.16%	-10.20%	-4.83%	n/a	n/a	6.52%
Tyndall Australian Share Wholesale Portfolio	0.80%	+/- 0.30%	No	1.4645	03-Dec-04	-8.31%	-1.34%	3.11%	-8.31%	-7.91%	-5.36%	9.07%	-0.95%	4.69%
Vanguard® Australian Shares Index Fund	0.34%	+0.20% / -0.10%	No	0.8227	17-Apr-07	-9.80%	-1.63%	1.96%	-9.80%	-10.94%	-5.18%	7.57%	n/a	-5.28%
Australian shares - specialist														
Ausbil Australian Emerging Leaders Fund	0.85%	+/- 0.30%	Yes(4)	1.3865	17-Apr-09	-13.62%	-2.82%	4.15%	-13.62%	-16.34%	-5.23%	n/a	n/a	11.37%
Perpetual Wholesale Geared Australian Share Fund	2.51%	+/- 0.375%	No	0.9610	12-Oct-05	-18.34%	-2.55%	1.30%	-18.34%	-19.82%	-7.61%	21.44%	-10.03%	-1.52%
Tyndall Australian Share Income Fund	0.95%	+/- 0.30%	No	1.2216	17-Apr-09	-6.91%	-0.87%	3.08%	-6.91%	-7.75%	-4.89%	n/a	n/a	6.28%
Zurich Investments Equity Income Fund	1.87%	+/- 0.15%	No	1.2457	17-Apr-09	-4.85%	-0.75%	2.16%	-4.85%	-3.03%	-0.84%	n/a	n/a	7.05%

Entry fee	MER (%) as at 30 June 2011	Buy/Sell Spread (%)	Performance Fee	Redemption Price (\$)	Fund Inception Date	Performance (%)									
						Financial YTD	1 Month	3 months	6 months	1 year	2 years (pa)	3 years (pa)	5 years (pa)	Since Inception	
International shares															
AXA Wholesale Global Equity - Value Fund	0.98%	+/- 0.10%	No	0.8838	17-Apr-09	-13.46%	-0.22%	1.97%	-13.46%	-15.70%	-11.83%	n/a	n/a	-5.71%	
Platinum International Fund	1.54%	+/- 0.25%	No	1.1902	13-Jul-05	-9.94%	-0.39%	-3.38%	-9.94%	-14.06%	-9.59%	-1.18%	-2.06%	1.82%	
Suncorp Global Shares Fund	0.80%	Nil	No	1.0437	17-Apr-09	-4.14%	1.18%	1.37%	-4.14%	-5.43%	-4.02%	n/a	n/a	0.27%	
Vanguard® International Shares Index Fund	0.36%	0.30% /-0.10%	No	0.9916	17-Apr-09	-6.70%	-0.06%	1.49%	-6.70%	-6.33%	-4.79%	n/a	n/a	-1.61%	
Walter Scott Global Equity Fund	1.28%	0.25% /-0.20%	No	0.8462	08-May-07	-3.14%	-0.91%	-0.15%	-3.14%	-3.83%	-3.67%	-2.19%	n/a	-4.77%	
International shares - specialist															
BlackRock Global Allocation Fund	0.20%	+/- 0.30%	Yes (3)	1.1489	17-Apr-07	-5.04%	-0.28%	4.89%	-5.04%	-2.29%	4.02%	9.21%	n/a	1.69%	
Colonial First State Global Resources Fund	1.18%	+/- 0.30%	No	1.1372	17-Apr-09	-20.93%	-6.60%	-0.35%	-20.93%	-27.38%	-8.02%	n/a	n/a	3.50%	
Lazard Global Small Cap Fund	1.00%	+/- 0.50%	No	1.1145	17-Apr-09	-9.32%	-0.64%	2.47%	-9.32%	-10.85%	-2.40%	n/a	n/a	2.73%	
Closed investment options															
Diversified investment options															
Secure															
Suncorp Traditional Capital Guaranteed Fund	0.40%	Nil	No	n/a	01-Aug-09	1.40%	0.23%	0.70%	1.40%	4.17%	4.68%	n/a	n/a	4.71%	
Conservative															
Suncorp Traditional Capital Stable Fund	0.43%	Nil	No	1.1641	01-Aug-09	0.34%	0.40%	1.28%	0.34%	2.46%	3.06%	n/a	n/a	5.11%	
Balanced															
Suncorp Traditional Balanced Fund (7)	0.96%	Nil	No	1.3853	03-Dec-04	-2.52%	0.36%	1.69%	-2.52%	0.30%	0.89%	4.09%	0.52%	3.88%	
Growth															
Suncorp Traditional Growth Fund	0.45%	Nil	No	1.1445	01-Aug-09	-3.77%	0.15%	1.31%	-3.77%	-2.69%	-0.19%	n/a	n/a	4.37%	
High growth															
Suncorp Traditional High Growth Fund	0.45%	Nil	No	1.0903	01-Aug-09	-5.19%	-0.07%	1.37%	-5.19%	-5.21%	-2.26%	n/a	n/a	2.29%	
Single sector investment options															
Australian fixed interest															
AXA Wholesale Australian Monthly Income Fund	0.72%	Nil	No	1.1147	01-Aug-09	1.86%	0.24%	0.88%	1.86%	3.72%	3.43%	n/a	n/a	3.24%	
Colonial First State Wholesale Income Fund	0.61%	+/-0.15%	No	1.3631	06-Dec-04	0.45%	0.48%	0.74%	0.45%	2.48%	3.06%	4.18%	3.22%	3.60%	
Diversified income															
Principal Global Strategic Income Fund	0.80%	+/-0.10%	No	1.5148	17-Apr-09	-2.11%	1.82%	1.94%	-2.11%	2.16%	7.32%	n/a	n/a	15.07%	
Australian property															
APN Property For Income Fund No. 2	0.95%	+/-0.25%	No	1.1774	01-Aug-09	-3.28%	-1.08%	2.80%	-3.28%	-0.47%	0.11%	n/a	n/a	5.60%	

Nil Entry fee	MER (%) as at 30 June 2011	Buy/Sell Spread (%)	Performance Fee	Redemption Price (\$)	Fund Inception Date	Performance (%)									
						Financial YTD	1 Month	3 months	6 months	1 year	2 years (pa)	3 years (pa)	5 years (pa)	Since Inception	
Diversified investment options															
Secure															
Suncorp Secure Portfolio	0.34%	+/- 0.03%	Yes (1)	1.3614	01-Aug-09	0.75%	0.18%	0.69%	0.75%	2.34%	2.71%	n/a	n/a	2.84%	
Conservative															
Suncorp Conservative Portfolio	0.54%	+/- 0.13%	Yes (1)	1.1864	01-Aug-09	-1.08%	0.02%	0.68%	-1.08%	0.69%	2.24%	n/a	n/a	4.02%	
Balanced															
Suncorp Balanced Portfolio	0.56%	+/- 0.17%	Yes (1)	1.1998	01-Aug-09	-2.89%	-0.27%	0.75%	-2.89%	-1.33%	0.91%	n/a	n/a	3.68%	
Growth															
Suncorp Growth Portfolio	0.56%	+/- 0.20%	Yes (1)	1.2013	01-Aug-09	-4.79%	-0.60%	0.75%	-4.79%	-3.68%	-0.79%	n/a	n/a	3.07%	
High growth															
Suncorp High Growth Portfolio	0.76%	+/- 0.23%	Yes (1)	1.1924	01-Aug-09	-6.90%	-0.91%	0.85%	-6.90%	-6.55%	-3.32%	n/a	n/a	1.63%	
Single sector investment options															
Cash															
Suncorp Bank Deposit Fund	0.00%	Nil	No	1.0000	14-Dec-10	1.95%	0.31%	0.94%	1.95%	3.94%	n/a	n/a	n/a	3.94%	
Suncorp Term Deposit Fund	0.00%	Nil	No	1.1378	01-Aug-09	1.94%	0.29%	0.92%	1.94%	3.92%	3.76%	n/a	n/a	3.44%	
Suncorp Guaranteed Cash Fund (7)	0.50%	Nil	No	1.3456	01-Aug-09	1.29%	0.19%	0.60%	1.29%	2.61%	2.50%	n/a	n/a	2.26%	
Australian fixed interest															
Tyndall Australian Bond Fund	0.45%	Nil	No	1.4648	01-Aug-09	4.06%	-0.07%	0.80%	4.06%	7.69%	6.05%	n/a	n/a	5.83%	
Vanguard® Australian Fixed Interest Index Fund	0.29%	+/- 0.10%	No	1.2053	01-Aug-09	5.49%	0.48%	1.31%	5.49%	9.19%	6.87%	n/a	n/a	6.32%	
International fixed interest															
Vanguard® International Fixed Interest Index Fund (Hedged)	0.34%	+/- 0.15%	No	1.2408	01-Aug-09	5.93%	1.60%	1.22%	5.93%	8.55%	7.39%	n/a	n/a	6.77%	
Diversified fixed interest															
Macquarie Master Diversified Fixed Interest Fund	0.62%	+/- 0.08%	Yes(2)	1.2682	01-Aug-09	4.66%	0.39%	1.77%	4.66%	7.63%	6.70%	n/a	n/a	7.32%	
Australian property															
RREEF Paladin Property Securities Fund	0.85%	+/- 0.25%	No	1.2716	01-Aug-09	-5.70%	-2.40%	3.49%	-5.70%	-2.77%	-3.06%	n/a	n/a	5.89%	
Vanguard® Australian Property Securities Index Fund	0.34%	+/- 0.20%	No	1.2328	01-Aug-09	-5.79%	-2.84%	3.09%	-5.79%	-3.60%	-3.08%	n/a	n/a	4.79%	
International property															
Vanguard® International Property Securities Index Fund (Hedged)	0.43%	+/- 0.35%	No	1.8112	01-Aug-09	-8.53%	2.65%	8.35%	-8.53%	0.28%	11.22%	n/a	n/a	19.84%	
Australian shares															
Ausbil Australian Active Equity Fund	0.90%	+/- 0.30%	No	1.2078	01-Aug-09	-10.34%	-1.08%	1.72%	-10.34%	-11.40%	-7.23%	n/a	n/a	0.08%	
BT Wholesale Imputation Fund	0.90%	+/- 0.25%	No	1.1936	01-Aug-09	-8.82%	-1.71%	2.77%	-8.82%	-8.56%	-5.99%	n/a	n/a	0.95%	
Fidelity Australian Equities Fund	0.85%	+/- 0.25%	No	1.2866	01-Aug-09	-8.18%	-0.20%	3.70%	-8.18%	-8.12%	-4.24%	n/a	n/a	3.47%	
Ibbotson Australian Shares Active Trust (6)	0.62%	+/- 0.20%	Yes (1)	1.3355	01-Aug-09	-9.99%	-1.85%	0.65%	-9.99%	-10.75%	-4.77%	n/a	n/a	2.63%	
Perennial Growth Shares Wholesale Trust (5)	0.92%	+/- 0.30%	No	0.7960	01-Aug-09	-12.33%	-2.18%	0.29%	-12.33%	-14.10%	-7.44%	n/a	n/a	-0.69%	
Perpetual Wholesale Industrial Fund	0.99%	0.30% / Nil	No	1.2844	01-Aug-09	-4.04%	-0.04%	2.58%	-4.04%	-2.31%	-2.37%	n/a	n/a	4.17%	
Suncorp Australian Shares Fund	0.25%	Nil	No	1.2293	01-Aug-09	-10.36%	-1.68%	0.62%	-10.36%	-10.59%	-5.24%	n/a	n/a	1.79%	
Tyndall Australian Share Wholesale Portfolio	0.80%	+/- 0.30%	No	1.4645	01-Aug-09	-8.51%	-1.37%	3.00%	-8.51%	-8.31%	-5.78%	n/a	n/a	1.96%	
Vanguard® Australian Shares Index Fund	0.34%	0.20% / -0.10%	No	0.8227	01-Aug-09	-10.00%	-1.67%	1.85%	-10.00%	-11.33%	-5.60%	n/a	n/a	1.45%	
Australian shares - specialist															
Ausbil Australian Emerging Leaders Fund	0.85%	+/- 0.30%	Yes(4)	1.3865	01-Aug-09	-13.81%	-2.86%	4.04%	-13.81%	-16.71%	-5.65%	n/a	n/a	1.89%	
Perpetual Wholesale Geared Australian Share Fund	2.51%	+/- 0.375%	No	0.9610	01-Aug-09	-18.52%	-2.58%	1.19%	-18.52%	-20.17%	-8.02%	n/a	n/a	5.90%	
Tyndall Australian Share Income Fund	0.95%	+/- 0.30%	No	1.2216	01-Aug-09	-7.12%	-0.90%	2.96%	-7.12%	-8.16%	-5.31%	n/a	n/a	1.22%	
Zurich Investments Equity Income Fund	1.87%	+/- 0.15%	No	1.2457	01-Aug-09	-5.06%	-0.79%	2.05%	-5.06%	-3.46%	-1.28%	n/a	n/a	3.57%	
International shares															
AXA Wholesale Global Equity - Value Fund	0.98%	+/- 0.10%	No	0.8838	01-Aug-09	-13.65%	-0.26%	1.85%	-13.65%	-16.07%	-12.22%	n/a	n/a	-7.81%	
Platinum International Fund	1.54%	+/- 0.25%	No	1.1902	01-Aug-09	-10.14%	-0.42%	-3.49%	-10.14%	-14.44%	-9.99%	n/a	n/a	-6.34%	
Suncorp Global Shares Fund	0.80%	Nil	No	1.0437	01-Aug-09	-4.35%	1.14%	1.26%	-4.35%	-5.84%	-4.44%	n/a	n/a	-1.65%	
Vanguard® International Shares Index Fund	0.36%	0.30% / -0.10%	No	0.9916	01-Aug-09	-6.91%	-0.10%	1.38%	-6.91%	-6.74%	-5.21%	n/a	n/a	-3.38%	
Walter Scott Global Equity Fund	1.28%	0.25% / -0.20%	No	0.8462	01-Aug-09	-3.36%	-0.94%	-0.26%	-3.36%	-4.25%	-4.09%	n/a	n/a	-2.44%	
International shares - specialist															
BlackRock Global Allocation Fund	0.20%	+/- 0.30%	Yes (3)	1.1489	01-Aug-09	-5.25%	-0.32%	4.78%	-5.25%	-2.72%	3.56%	n/a	n/a	6.75%	
Colonial First State Global Resources Fund	1.18%	+/- 0.30%	No	1.1372	01-Aug-09	-21.11%	-6.63%	-0.46%	-21.11%	-27.70%	-8.43%	n/a	n/a	-1.70%	
Lazard Global Small Cap Fund	1.00%	+/- 0.50%	No	1.1145	01-Aug-09	-9.52%	-0.67%	2.36%	-9.52%	-11.24%	-2.83%	n/a	n/a	0.19%	

Nil Entry fee	MER (%) as at 30 June 2011	Buy/Sell Spread (%)	Performance Fee	Redemption Price (\$)	Fund Inception Date	Performance (%)									
						Financial YTD	1 Month	3 months	6 months	1 year	2 years (pa)	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	1.18%	0.20%	0.59%	1.18%	3.73%	4.24%	n/a	n/a	4.27%	
Conservative															
Suncorp Traditional Capital Stable Fund	0.43%	Nil	No	1.1641	01-Aug-09	0.12%	0.36%	1.17%	0.12%	2.01%	2.61%	n/a	n/a	4.64%	
Balanced															
Suncorp Traditional Balanced Fund (7)	0.96%	Nil	No	1.3853	01-Aug-09	-2.73%	0.32%	1.58%	-2.73%	-0.14%	0.44%	n/a	n/a	2.94%	
Growth															
Suncorp Traditional Growth Fund	0.45%	Nil	No	1.1445	01-Aug-09	-3.98%	0.11%	1.20%	-3.98%	-3.12%	-0.63%	n/a	n/a	3.91%	
High growth															
Suncorp Traditional High Growth Fund	0.45%	Nil	No	1.0903	01-Aug-09	-5.40%	-0.10%	1.26%	-5.40%	-5.62%	-2.69%	n/a	n/a	1.84%	
Single sector investment options															
Australian fixed interest															
AXA Wholesale Australian Monthly Income Fund	0.72%	Nil	No	1.1147	01-Aug-09	1.64%	0.20%	0.77%	1.64%	3.27%	2.98%	n/a	n/a	2.78%	
Colonial First State Wholesale Income Fund	0.61%	+/-0.15%	No	1.3631	01-Aug-09	0.22%	0.44%	0.63%	0.22%	2.03%	2.61%	n/a	n/a	2.72%	
Diversified income															
Principal Global Strategic Income Fund	0.80%	+/-0.10%	No	1.5148	01-Aug-09	-2.33%	1.79%	1.83%	-2.33%	1.71%	6.85%	n/a	n/a	10.27%	
Australian property															
APN Property For Income Fund No. 2	0.95%	+/-0.25%	No	1.1774	01-Aug-09	-3.49%	-1.11%	2.68%	-3.49%	-0.90%	-0.33%	n/a	n/a	5.14%	

Suncorp Bank Deposit Fund declared rates¹	Entry fee	Nil entry fee
Suncorp WealthSmart Personal Super	2.72%	2.27%
Suncorp WealthSmart Pension	4.14%	3.68%
Suncorp WealthSmart Business Super	2.72%	na
Suncorp Traditional Capital Guaranteed Fund declared rates for 2010/11	Entry fee	Nil entry fee
Suncorp WealthSmart Personal Super	4.19%	3.75%
Suncorp WealthSmart Pension & Term Allocated Pension	5.59%	5.15%
Suncorp WealthSmart Business Super	4.19%	na
Suncorp Traditional Capital Guaranteed Fund interim rates²	Entry fee	Nil entry fee
Suncorp WealthSmart Personal Super	1.79%	1.35%
Suncorp WealthSmart Pension & Term Allocated Pension	2.79%	2.35%
Suncorp WealthSmart Business Super	1.79%	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, member fee (Suncorp WealthSmart Personal Super and Suncorp WealthSmart Business Super only) 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.

Important note for Suncorp WealthSmart Personal Super members only: The \$60 pa member fee is only applicable if your account balance less than \$20,000. As per industry standards, performance is calculated on a \$10,000 account balance. Therefore, the \$60 pa member fee ($\$60/\$10,000 = 0.60\%$ pa) is deducted from the reported gross performance of each investment option. If your account balance is greater than \$20,000 this fee doesn't apply and the performance for your investment will be 0.60% pa greater than what appears in the Suncorp WealthSmart Personal Super investment options performance report.

~ 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 Ibbotson 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 Ibbotson 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 Ibbotson charges performance fees in the underlying Ibbotson 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 Suncorp 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.
7. On 1 September 2011, Tyndall Capital Guaranteed Fund name changed to Suncorp Guaranteed Cash Fund and Suncorp Traditional Managed Fund name changed to Suncorp Traditional Balanced Fund .