

## Optimum Personal Super & Corporate Super - Investment Options Performance Report

as at 31 March 2014

	MER (%) as at 30 June 2013	Buy/Sell Spread (%)	Performance Fee	Redemption Price (\$)	Optimum Inception Date	Performance (%)								
						Financial YTD	1 Month	3 Months	6 Months	1Year	3 Years (pa)	5 Years (pa)	10 Years (pa)	Since Inception*
<b>Diversified investment options</b>														
<b>Secure</b>														
Suncorp Lifestage Fund 1934 or prior	0.20	Nil	No	1.0073	Dec-13	n/a	-0.43	0.15	n/a	n/a	n/a	n/a	n/a	0.15
Suncorp Lifestage Fund 1935-39	0.20	Nil	No	1.0081	Dec-13	n/a	-0.45	0.23	n/a	n/a	n/a	n/a	n/a	0.23
Suncorp Lifestage Fund 1940-44	0.20	Nil	No	1.0095	Dec-13	n/a	-0.51	0.37	n/a	n/a	n/a	n/a	n/a	0.37
Suncorp Lifestage Fund 1945-49	0.20	Nil	No	1.0095	Dec-13	n/a	-0.43	0.37	n/a	n/a	n/a	n/a	n/a	0.37
Suncorp Lifestage Fund 1950-54	0.20	Nil	No	1.0102	Dec-13	n/a	-0.52	0.44	n/a	n/a	n/a	n/a	n/a	0.44
Suncorp Lifestage Fund 1955-59	0.20	Nil	No	1.0118	Dec-13	n/a	-0.59	0.60	n/a	n/a	n/a	n/a	n/a	0.60
Suncorp Lifestage Fund 1960-64	0.20	Nil	No	1.0104	Dec-13	n/a	-0.75	0.46	n/a	n/a	n/a	n/a	n/a	0.46
Suncorp Lifestage Fund 1965-69	0.20	Nil	No	1.0109	Dec-13	n/a	-0.93	0.51	n/a	n/a	n/a	n/a	n/a	0.51
Suncorp Lifestage Fund 1970-74	0.20	Nil	No	1.0112	Dec-13	n/a	-1.11	0.54	n/a	n/a	n/a	n/a	n/a	0.54
Suncorp Lifestage Fund 1975-79	0.20	Nil	No	1.0102	Dec-13	n/a	-1.29	0.44	n/a	n/a	n/a	n/a	n/a	0.44
Suncorp Lifestage Fund 1980-84	0.20	Nil	No	1.0113	Dec-13	n/a	-1.31	0.55	n/a	n/a	n/a	n/a	n/a	0.55
Suncorp Lifestage Fund 1985-89	0.20	Nil	No	1.0117	Dec-13	n/a	-1.36	0.59	n/a	n/a	n/a	n/a	n/a	0.59
Suncorp Lifestage Fund 1990-94	0.20	Nil	No	1.0124	Dec-13	n/a	-1.38	0.66	n/a	n/a	n/a	n/a	n/a	0.66
Suncorp Lifestage Fund 1995-99	0.20	Nil	No	1.0110	Dec-13	n/a	-1.40	0.52	n/a	n/a	n/a	n/a	n/a	0.52
Suncorp Lifestage Fund 2000-2004	0.20	Nil	No	1.0000	Dec-13	n/a	-0.20	-0.58	n/a	n/a	n/a	n/a	n/a	-0.58
<b>Secure</b>														
Ibbotson Secure Trust (15)	0.69	0.30	No	2.1046	May-01	0.31	0.07	0.04	0.14	0.51	1.26	1.66	2.76	3.21
<b>Conservative</b>														
Perpetual Wholesale Conservative Growth Fund	0.90	0.26%/nil	No	1.7386	Apr-05	3.82	-0.33	-0.04	1.68	4.92	5.22	6.14	n/a	4.66
Suncorp Conservative Portfolio	0.54	0.26	Yes (1)	1.1536	May-12	3.03	-0.38	0.25	1.58	3.98	n/a	n/a	n/a	5.67
<b>Balanced</b>														
Perpetual Wholesale Diversified Growth Fund	0.96	0.33%/nil	No	1.6941	Jan-05	6.29	-0.56	-0.48	1.85	8.08	6.49	7.63	n/a	4.26
Suncorp Balanced Portfolio	0.56	0.34	Yes (1)	1.2314	May-12	4.29	-0.71	0.06	1.97	6.26	n/a	n/a	n/a	9.35
<b>Growth</b>														
BlackRock Wholesale Balanced Fund (8)	0.95	0.35	No	3.7472	Jun-94	8.73	-0.83	-0.44	4.03	10.14	6.66	8.02	6.02	6.14
Suncorp Growth Portfolio	0.56	0.40	Yes (1)	1.1068	Mar-13	5.77	-0.89	0.00	2.60	9.11	n/a	n/a	n/a	7.89
<b>High growth</b>														
Ibbotson High Growth Plus Trust (15)	0.76	0.34	Yes (1)	2.4721	May-01	6.64	-1.36	-0.29	2.74	10.96	6.31	10.85	4.81	3.14
<b>Single sector investment options</b>														
<b>Cash</b>														
Ibbotson Cash Trust (15)	0.30	0.00	No	1.5886	Nov-02	-0.13	0.02	-0.05	-0.08	-0.04	0.77	0.86	2.67	2.83
Suncorp Guaranteed Cash Fund (21)	0.50	0.00	No	2.4295	Jun-92	-0.35	-0.07	-0.14	-0.26	-0.34	0.52	0.70	2.44	3.48
<b>Australian fixed interest</b>														
Tyndall Australian Bond Fund	0.45	0.00	No	1.6086	Dec-04	1.23	-0.09	0.92	0.84	1.11	3.40	2.94	n/a	3.65
UBS Diversified Credit Fund (19)	0.70	+0.30/-0.50	No	1.5459	Dec-04	3.02	0.30	1.19	1.87	2.50	4.25	10.19	n/a	3.19
Vanguard® Australian Fixed Interest Index Fund	0.24	0.30	No	2.1322	Sep-98	0.64	-0.23	0.60	0.30	0.35	3.47	2.86	3.68	4.03
<b>International fixed interest</b>														
Vanguard® International Fixed Interest Index Fund (Hedged)	0.26	0.20	No	1.6981	Dec-04	2.11	-0.02	1.69	1.71	0.72	4.41	3.81	n/a	4.24
<b>Diversified fixed interest</b>														
Macquarie Diversified Fixed Interest Fund	0.62	0.16	No	1.5673	Dec-04	0.45	-0.36	0.25	0.15	-0.21	2.68	4.32	n/a	3.35
Schroder Fixed Income Fund	0.50	0.24	No	1.4786	Aug-07	0.88	0.05	0.66	0.66	0.92	3.63	3.81	n/a	3.87

## Optimum Personal Super & Corporate Super - Investment Options Performance Report

as at 31 March 2014

	MER (%) as at 30 June 2013	Buy/Sell Spread (%)	Performance Fee	Redemption Price (\$)	Optimum Inception Date	Performance (%)								
						Financial YTD	1 Month	3 Months	6 Months	1Year	3 Years (pa)	5 Years (pa)	10 Years (pa)	Since Inception*
<b>Australian property</b>														
Ironbark RREEF Paladin Property Securities Fund (6)	0.85 (24)	0.50	No	2.3650	Aug-96	-0.17	-1.38	3.05	0.53	1.90	8.57	13.41	-0.13	4.16
Vanguard® Australian Property Securities Index Fund	0.24	0.30	No	0.9820	Dec-04	-0.16	-1.63	2.14	0.01	2.22	8.30	12.95	n/a	-1.74
<b>International property</b>														
Vanguard® International Property Securities Index Fund (Hedged)	0.43	0.60	No	1.0897	Dec-06	5.83	0.01	5.51	4.94	2.95	8.52	25.41	n/a	-0.80
<b>Australian shares</b>														
Ausbil Australian Active Equity Fund	0.90	0.50	No	1.4214	Dec-06	20.22	0.77	2.91	7.69	17.63	8.12	12.49	n/a	2.90
Ibbotson Australian Shares Active Trust	0.62	0.40	Yes (1)	1.0913	May-13	13.00	-0.15	1.92	3.29	n/a	n/a	n/a	n/a	6.98
Investors Mutual Wholesale Australian Share Fund	0.97	0.50	No	2.9095	Nov-02	9.67	-0.47	0.23	1.67	8.08	10.23	13.62	7.95	8.46
Lazard Australian Equity Fund	0.90	0.40	No	1.9004	Jan-05	11.22	-0.90	0.72	3.81	12.78	11.30	16.15	n/a	5.57
Perennial Growth Shares Wholesale Trust (7)	0.92	0.60	No	1.1604	Apr-07	16.65	0.46	2.45	3.99	11.70	4.17	10.45	n/a	0.07
Perpetual Wholesale Industrial Fund	0.99	+0.30/nil	No	5.0439	Sep-98	13.09	0.49	0.94	4.02	13.27	12.59	15.72	9.18	9.95
Schroder Wholesale Australian Equity Fund	0.92	0.60	No	3.2524	Nov-02	12.40	-0.82	0.66	2.22	9.89	7.76	14.57	9.24	9.50
Tyndall Australian Share Wholesale Portfolio	0.80	0.60	No	2.0512	Dec-04	13.79	-0.40	0.14	3.18	11.41	6.77	12.21	n/a	6.38
Vanguard® Australian Shares Index Fund	0.18	+0.15%/-	No	3.6787	Nov-98	13.57	-0.01	1.50	4.37	10.13	6.05	11.01	8.04	7.83
<b>Australian shares - specialist</b>														
Ausbil Australian Emerging Leaders Fund	0.85	0.60	Yes (3)	1.4788	Dec-06	32.93	1.49	7.09	12.71	21.40	7.23	15.49	n/a	3.45
BT Wholesale Smaller Companies Fund	1.08	0.50	No	7.5154	Oct-98	15.17	0.39	0.86	1.44	6.59	6.50	18.36	11.78	12.88
Colonial First State Wholesale Geared Fund	2.33	+0.20/-0.50	No	0.9525	Dec-06	26.56	-0.76	1.90	3.72	20.52	8.92	17.71	n/a	-2.61
Pengana Emerging Companies Fund	1.33	0.60	Yes (4)	1.7759	Jan-07	16.19	1.00	2.82	4.56	11.54	7.66	20.71	n/a	6.12
Perpetual Wholesale Ethical SRI Fund	1.18	0.30	No	2.7191	Feb-05	14.16	-0.19	-0.10	1.77	11.20	14.66	21.45	n/a	9.80
Perpetual Wholesale Geared Australian Fund	1.17	0.75	No	2.4690	Dec-04	30.99	-2.53	-2.64	2.98	25.53	16.61	29.50	n/a	8.54
<b>International shares</b>														
Aberdeen Actively Hedged International Equities Fund (9)	0.98	0.50	No	1.8240	Sep-98	10.51	-0.63	-1.86	4.19	18.77	9.62	8.40	2.66	2.99
BlackRock Global Allocation Fund (8)	0.20	0.60	Yes (5)	1.5323	Dec-06	7.36	-0.66	-0.11	3.68	7.46	5.34	10.63	n/a	3.96
Goldman Sachs International Wholesale Fund	1.22	0.30	No	1.5808	Dec-04	12.52	-5.00	-5.34	6.46	30.14	11.75	10.82	n/a	3.45
GS Epoch Global Equity Yield (Unhedged) Fund	1.25	0.40	No	1.4466	Dec-12	13.75	-1.86	-1.40	9.58	30.37	n/a	n/a	n/a	29.58
MFS Global Equity Trust	0.77	0.70	No	1.8025	Dec-04	13.55	-3.31	-3.62	6.64	27.33	13.71	11.24	n/a	4.91
Perpetual Wholesale International Share Fund	1.23	0.29	No	0.8128	Sep-00	10.02	-3.38	-3.27	4.77	23.84	9.35	5.53	1.79	-2.56
Platinum International Fund	1.54	0.50	No	1.9363	Nov-04	13.18	-4.07	-3.85	5.17	28.64	8.80	7.43	n/a	5.61
Suncorp Global Shares Fund	0.80	nil	No	1.2383	Apr-13	12.56	-2.76	-2.18	7.61	n/a	n/a	n/a	n/a	21.37
Vanguard® International Shares Index Fund	0.18	+0.20%/-	No	1.4284	Sep-98	13.27	-3.54	-3.11	8.12	28.08	10.61	8.91	3.10	1.38
Walter Scott Global Equity Fund	1.28	+0.23/-0.18	No	1.2687	Dec-06	9.61	-3.17	-4.61	2.20	20.60	10.61	6.36	n/a	1.30
Zurich Investments Global Thematic Share Fund (16)	0.98	0.16	No	1.6728	Sep-98	8.61	-3.27	-3.84	4.25	19.97	7.71	5.18	4.44	2.41
<b>International shares - specialist</b>														
Colonial First State Global Resources Fund	1.17	0.60	No	0.9017	Dec-06	18.69	-3.82	0.03	3.01	7.92	-12.69	0.69	n/a	-3.35
Lazard Global Small Cap Fund	1.12	1.00	No	3.0258	Oct-98	22.82	-3.56	-2.19	7.09	36.96	13.60	15.67	6.06	6.41
<b>Regional shares</b>														
Platinum Asia Fund	1.54	0.50	No	2.5215	Dec-04	10.84	-1.35	-3.80	2.71	14.41	5.52	8.59	n/a	8.78
Platinum European Fund	1.54	0.50	No	1.4603	Mar-07	15.26	-4.66	-3.61	5.30	27.63	10.82	16.65	n/a	3.38
Platinum Japan Fund	1.54	0.50	No	1.3753	Mar-07	9.52	-5.01	-7.96	1.08	30.46	13.94	7.87	n/a	2.49
<b>Alternative assets</b>														
Macquarie International Infrastructure Securities Fund	1.06	0.50	Yes (6)	1.4168	Jan-07	12.25	1.38	4.22	6.65	12.64	9.93	15.25	n/a	2.86

## Optimum Personal Super & Corporate Super - Investment Options Performance Report

as at 31 March 2014

	MER (%) as at 30 June 2013	Buy/Sell Spread (%)	Performance Fee	Redemption Price (\$)	Optimum Inception Date	Performance (%)								
						Financial YTD	1 Month	3 Months	6 Months	1Year	3 Years (pa)	5 Years (pa)	10 Years (pa)	Since Inception*

### Closed Funds

These funds are only available to Optimum members that were invested in these options before closure date (and currently remain so) and wish to invest or switch additional funds into any of these options.

Diversified investment options														
Conservative														
BlackRock Scientific Diversified Stable Fund (11)	0.69	0.30	No	3.1904	Jun-94	4.86	-0.23	0.51	1.88	4.69	4.68	5.60	3.96	5.28
Colonial First State Wholesale Conservative Fund	0.76	0.20	No	1.5406	Jan-05	3.88	-0.13	0.39	1.42	4.66	2.87	4.83	n/a	3.17
Ibbotson Conservative Growth Trust (15)	0.49	0.20	Yes (1)	1.5249	Dec-04	2.98	-0.31	0.33	1.52	3.77	3.51	5.35	n/a	3.04
Ibbotson Conservative Growth Plus Trust (15)	0.51	0.20	Yes (6)	2.4254	May-01	2.92	-0.38	0.23	1.53	3.92	3.56	5.35	3.49	3.6135
INVESCO Wholesale Protected Growth Fund	1.09	0.21	No	1.8961	Nov-98	-0.01	-0.10	-0.11	0.03	-0.17	0.39	1.16	2.59	3.27
Balanced														
Ibbotson Balanced Growth Trust (15)	0.50	0.28	Yes (1)	1.6104	Dec-04	4.61	-0.70	0.12	2.02	6.58	4.78	7.46	n/a	3.63
Ibbotson Balanced Growth Plus Trust (15)	0.58	0.28	Yes (6)	2.5674	May-01	4.19	-0.71	0.06	1.96	6.25	4.58	7.05	3.97	3.76
Schroder Wholesale Balanced Fund	0.90	0.44	No	1.9390	May-05	8.17	-0.63	0.30	3.18	9.63	6.32	10.84	n/a	6.01
Suncorp Traditional Balanced Fund (20)	0.75	0.00	No	5.4487	Jun-92	7.52	-0.83	0.43	3.55	9.92	6.21	6.70	4.99	7.39
UBS Balanced Investment Fund	0.95	0.40	No	1.5907	Dec-04	9.64	-1.20	-0.13	4.39	12.61	6.61	9.14	n/a	3.51
Growth														
BlackRock Scientific Diversified Growth Fund (12)	0.79	0.50	No	3.7563	Jun-94	10.09	-0.57	0.16	4.28	11.55	7.31	9.51	5.03	6.15
Colonial First State Wholesale Diversified Fund	0.96	0.40	No	3.2110	Apr-96	8.76	-0.47	0.51	3.82	10.90	5.82	8.77	4.55	5.85
Ibbotson Growth Trust (15)	0.66	0.32	Yes (1)	2.7418	May-01	5.54	-0.98	-0.07	2.41	8.59	5.56	8.87	4.61	4.04
INVESCO Wholesale Diversified Growth Fund	1.09	0.50	No	3.5453	Jun-94	11.89	-0.70	0.35	3.71	11.50	7.65	10.13	4.93	5.84
Macquarie Master Active Balanced Fund	0.92	0.32	No	3.3705	Jun-94	7.46	-0.59	-0.30	2.31	7.34	5.01	7.96	4.96	5.57
Perpetual Wholesale Balanced Growth Fund	1.04	0.32	No	2.1326	Sep-00	8.87	-0.56	-0.52	3.34	11.43	7.90	8.97	5.53	4.62
Zurich Wholesale Superannuation Managed Growth Investment	0.87	0.28	No	2.5908	Sep-98	9.55	-0.94	0.04	3.74	12.00	6.38	8.59	5.59	5.34
High growth														
Ibbotson High Growth Trust (15)	0.71	0.34	Yes (1)	2.6512	May-01	6.88	-1.22	-0.11	2.98	10.97	6.10	9.84	4.57	3.61
MLC Wholesale Horizon 7 Accelerated Growth Portfolio	1.24	0.40	No	1.5913	Jan-05	18.30	-1.87	-1.62	4.39	21.21	9.28	15.41	n/a	3.56
Single sector investment options														
Australian fixed interest														
AMP Capital Wholesale Australian Monthly Income Fund (27)	0.60	0.00	No	1.4890	May-05	1.09	0.15	0.52	0.83	1.48	1.67	1.58	n/a	2.90
Howard Wholesale Mortgage Fund	1.00	0.00	No	1.5951	Nov-02	-1.26	-0.15	-0.45	-0.85	-1.66	-0.18	0.29	2.62	2.87
Colonial First State Wholesale Income Fund	0.61	0.00	No	1.7766	Feb-05	18.06	-0.66	1.00	15.61	24.44	8.60	6.97	n/a	4.83
Macquarie Australian Fixed Interest Fund	0.62	0.00	No	3.1965	Jun-94	0.97	-0.23	0.64	0.42	0.70	4.14	4.29	3.72	5.29
Perpetual Wholesale Monthly Income Fund	0.79	0.00	No	1.3777	Feb-05	-0.40	-0.02	-0.24	-0.14	-0.40	-0.79	0.15	n/a	1.95
Suncorp Australian Fixed Interest Fund (22)	0.50	n/a	No	3.8028	Jun-92	0.93	-0.12	0.80	0.55	1.09	3.35	2.89	3.83	5.63
UBS Australian Bond Fund	0.45	+0.025/-0.05	No	3.3520	Jun-94	1.33	-0.04	0.97	0.85	1.08	3.72	3.30	3.94	5.54
Diversified fixed interest														
BlackRock Monthly Income Fund (8)	0.55	nil/-0.20%	No	1.2777	Feb-07	6.18	0.52	1.15	3.39	7.29	5.93	18.28	n/a	1.42
Australian property														
Colonial First State Wholesale Property Securities Fund	0.80	0.40	No	1.2146	Sep-02	-1.11	-1.68	2.57	-0.41	1.18	7.73	11.90	-1.45	0.44
Australian shares														
Alphinity Wholesale Australian Share Fund (17)	0.90	0.60	No	1.8158	Dec-04	16.22	0.60	1.55	5.55	13.82	8.58	12.78	n/a	5.00
Antares Australian Equities Fund (25)	0.87	0.30	No	1.9856	Feb-05	10.36	-0.55	1.01	1.79	5.47	4.91	11.06	n/a	6.12
BlackRock Scientific Australian Equity Fund (13)	0.79	0.40	No	1.9823	Jan-05	14.71	0.82	2.05	4.56	11.89	8.17	13.81	n/a	6.02
BT Wholesale Australian Share Fund	0.79	0.50	No	2.4326	Sep-00	13.45	-0.20	-0.42	2.34	11.14	6.35	11.45	8.23	5.64
Colonial First State Wholesale Australian Share Fund	0.96	0.40	No	5.5399	Apr-96	13.40	0.12	1.65	4.39	11.72	6.65	12.39	8.47	9.10
Colonial First State Wholesale Imputation Fund	0.97	0.40	No	4.5329	Sep-98	13.34	0.08	1.16	4.02	11.40	6.76	12.36	8.44	9.20
Macquarie Australian Equities Fund	0.77	0.50	No	1.9600	Jan-05	18.64	0.24	1.57	5.65	12.24	5.61	12.47	n/a	5.90
Macquarie Master Australian Enhanced Equities Fund	0.72	0.50	No	5.1587	Jun-94	14.39	0.01	1.66	4.60	10.48	5.75	11.67	7.48	7.87
MBA Imputation Fund (24)	0.92	0.50	No	4.1446	Sep-98	14.54	-0.54	0.90	4.26	11.21	7.68	12.88	7.90	8.59

## Optimum Personal Super & Corporate Super - Investment Options Performance Report

as at 31 March 2014

	MER (%) as at 30 June 2013	Buy/Sell Spread (%)	Performance Fee	Redemption Price (\$)	Optimum Inception Date	Performance (%)								
						Financial YTD	1 Month	3 Months	6 Months	1Year	3 Years (pa)	5 Years (pa)	10 Years (pa)	Since Inception*
MLC Wholesale IncomeBuilderTM	0.97	+0.15/-0.10	No	1.7635	Jan-05	11.35	0.14	1.23	3.99	9.20	10.42	13.61	n/a	4.72
Suncorp Australian Shares Value Fund (23)	0.75	0.60	No	10.5472	Jun-92	14.00	-0.01	0.24	3.75	11.96	6.92	11.79	8.55	10.70
<b>Australian shares - specialist</b>														
Acorn Capital Wholesale Microcap Trust	1.65	0.40	No	1.6998	Dec-04	18.66	-1.10	2.26	0.11	-2.94	-6.33	11.50	n/a	4.25
Alphinity Wholesale Socially Responsible Share Fund (18)	1.15	0.60	No	3.6645	Jun-96	13.77	0.60	1.24	4.43	11.38	7.66	12.07	6.01	6.71
Investors Mutual Future Leaders Fund	0.99	0.50	No	3.2105	Dec-02	11.33	0.46	-0.74	-0.89	4.07	6.83	15.52	8.38	9.48
Antares High Growth Shares Fund (25)	1.05	0.30	No	2.0903	Dec-04	10.11	-0.28	-0.70	2.12	7.95	4.52	10.89	n/a	6.59
<b>International shares</b>														
Acadian Global Equity Fund	1.22	0.40	No	0.9421	Jan-07	17.16	-2.29	-0.87	10.36	28.69	11.89	9.13	n/a	-2.78
BlackRock Scientific International Equity Fund (14)	0.89	0.34	No	1.3641	Dec-04	14.66	-4.35	-3.72	8.96	32.20	12.04	9.37	n/a	1.81
BT Wholesale International Share Fund	0.97	0.10	No	0.8840	Sep-00	13.47	-3.43	-2.43	9.06	30.44	11.76	10.81	3.33	-1.95
GMO Global Equity Trust	0.66	0.50	No	1.4641	Dec-04	18.00	-2.59	-1.37	12.02	37.81	12.63	9.89	n/a	2.59
Legg Mason Global Equity Trust	0.85	1.10	No	1.3066	Sep-98	16.89	-3.81	-2.63	11.71	35.98	12.76	9.48	2.78	0.80
UBS International Share Fund	1.00	0.50	No	2.3986	Jun-94	17.32	-4.34	-3.72	5.76	32.08	10.20	10.21	2.67	3.77
<b>International shares - specialist</b>														
BT Wholesale European Share Fund	1.00	0.40	No	1.2114	Sep-00	15.90	-3.72	-3.29	5.62	30.58	10.70	10.21	5.35	0.35
Schroder Global Smaller Caps Fund	1.25	0.75	No	3.0990	Oct-98	19.36	-3.24	-0.48	9.44	36.52	11.45	12.61	6.75	6.58

### Old "Elect" Funds

These funds are only available to Elect Plans established before May 1994.

<b>Balanced</b>														
Zurich Investment Unit Linked Fund	0.66	n/a	No	4.8089	Jun-92	9.52	-0.95	0.04	3.75	11.96	6.45	8.62	5.67	6.78

### Market Indices

Morgan Stanley Cap Int World Index (A\$) - Int'l Shares					Jun-95	16.39	-3.57	-2.49	10.14	33.71	14.38	11.58	4.77	5.32
S&P/ASX 200 Accumulation Index - Aust. Shares					Jun-95	16.35	0.29	2.09	5.58	13.46	8.54	13.39	9.37	9.82
S&P/ASX 500 Accumulation Index - Aust. Shares					Jun-95	17.09	0.25	2.20	5.70	13.19	7.74	13.55	9.20	9.72
UBSWA Bank Bill Index					Jun-95	2.00	0.22	0.64	1.29	2.77	3.74	3.93	5.08	5.37
UBSWA Composite Bond Index					Jun-95	2.88	0.02	1.45	1.83	3.30	6.74	5.95	6.18	7.09

n/a - Not available for reporting.

## SOURCES OF INFORMATION & DISCLAIMERS

The unit prices and investment performance figures have been calculated by Suncorp Portfolio Services Limited (SPSL) and Suncorp Life & Superannuation Limited (SLSL) on the basis of information provided by relevant parties.

The asset allocations, underlying fund sizes (which are the latest provided to SPSL and SLSL) and investment managers' charges are provided to SPSL and SLSL by Morningstar Research Pty Ltd. Neither SPSL or SLSL accept liability for the accuracy of the information provided.

Neither SPSL or SLSL accept any liability in respect of any material error in, or any material omission from, the information in this report which does not arise from their own default. SPSL and SLSL reserve the right to correct any errors and to rely upon the correct figures for all purposes.

## NOTES ON PERFORMANCE

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. For periods prior to 1 July 2007, investment performance is calculated net of taxes and fees such as the investment fee and the performance fee but did not take into account any fees which may have been charged directly to your account, such as the asset fee and the member fee. For periods since 1 July 2007 investment performance are calculated net of taxes and ongoing fees such as the investment fee, the performance fee, the asset fee, the member fee and expense recovery fee. However when calculating investment performance we do not take into account contributions taxes, the contribution fee, withdrawal fee and any discretionary ongoing fees such as insurance premiums and adviser service fees.

## INVESTMENT MANAGERS' CHARGES

The complete list of current investment charges for the Ibbotson Investment Trusts and Managed Investments as shown in this report are correct at the time of printing. These are subject to variation by the investment manager and the charges may be increased to include such costs as the GST.

## \* NEW FUNDS SHOWING SINCE INCEPTION PERFORMANCE

Where an investment option has an Inception Date less than 12 months old, the Since Inception performance figure reported is the actual return the fund has achieved to date (therefore, short-term performance). The performance may have been influenced by the size & timing of new cashflows & should not be solely relied on. All other investment options 'Since Inception' performance figures are annualised. For long term historical performance for the new investment options, please refer to the Investment Options Report.

## SPECIFIC NOTES

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 Optimum Performance Report (available via [www.asteron.com.au](http://www.asteron.com.au)) if performance fee arrangements change and result in the estimated performance fees exceeding the range disclosed.
2. The performance fee is calculated daily as 15.375% of the difference between the Fund's gross return (before fees and expenses) and their performance benchmark. The performance benchmark is the daily return of the S&P/ASX 300 Accumulation Index plus the current management fee (0.97% pa).
3. 15% of the benchmark (70% S&P ASX Midcap Index and 30% S&P ASX Small Ordinaries Index) outperformance.
4. Estimated performance fee of 2.18% pa based upon annualised performance exceeding the Index after the deduction of ongoing management costs.
5. Performance fee of 12.5% of any outperformance from previous high water mark.
6. Performance fee of 10% of the return of the Fund (after the management fee and expenses) above the Index return. This is calculated on the net asset value of the fund. Payment of the performance fee is subject to a high watermark.
7. IOOF/Perennial Growth Shares Trust name changed to Perennial Growth Shares Trust on 30 May 2007
8. Merrill Lynch name changed to BlackRock on 28 April 2008.
9. Credit Suisse International Shares Fund name changed to Aberdeen Actively Hedged International Equities Fund on 1 May 2009.
10. Credit Suisse Australian Equity Fund name changed to Aberdeen Classic Series Australian Equities Fund on 1 May 2009.
11. Barclays Managed Investment Funds - Diversified Stable Fund name changed to BlackRock Scientific Diversified Stable Fund on 2 December 2009.
12. Barclays Managed Investment Funds - Diversified Growth Fund name changed to BlackRock Scientific Diversified Growth Fund on 2 December 2009.
13. Barclays Managed Investment Funds - Australian Share Fund name changed to BlackRock Scientific Australian Equity Fund on 2 December 2009.
14. Barclays Managed Investment Funds - International Share Fund name changed to BlackRock Scientific International Equity Fund on 2 December 2009.
15. Intech Fiduciaries Limited name changed to Ibbotson Associates (Australia) Limited on 15 February 2010.
16. Zurich Investments International Share Fund name changed to Zurich Investments Global Thematic Share Fund on 19 November 2007.
17. Challenger Wholesale Australian Share Fund name changed to Alphinity Wholesale Australian Share Fund on 12 July 2010.
18. Challenger Wholesale Socially Responsive Share Fund name changed to Alphinity Wholesale Socially Responsible Share Fund on 12 July 2010.
19. UBS Hybrid Income Fund name changed to UBS Diversified Credit Fund on 28 April 2010.
20. Tyndall Managed Fund name changed to Suncorp Traditional Balanced Fund on 1 September 2011.
21. Tyndall Capital Guaranteed Fund name changed to Suncorp Guaranteed Cash Fund on 1 September 2011.
22. Tyndall Fixed Interest Fund name changed to Suncorp Australian Fixed Fund on 1 September 2011.

25. Portfolio Partners Australian Equities Trust name changed to Antares Australian Equities Fund and Portfolio Partners High Growth Shares Trust name changed to Antares High Growth Shares Fund on 26 March 2012.

26. AXA Wholesale Monthly Income Fund name changed to AMP Capital Wholesale Monthly Income Fund on 12 November 2012.

**FOR FURTHER INFORMATION**

Freecall 1800 819 499

**Suncorp Portfolio Services Limited**

ABN 61 063 427 958