



Connelly Temple

Pooled Superannuation Trusts



Annual Report for the year ended 30 June 2016

Part of the
Suncorp Group

Important information

Suncorp Portfolio Services Limited (Trustee) (ABN 61 063 427 958, AFSL 237905, RSE Licence No L0002059) and Suncorp Life & Superannuation Limited (Suncorp Life) (ABN 87 073 979 530, AFSL 229880) are related bodies corporate of Suncorp Group Limited (Suncorp) (ABN 66 145 290 124). The obligations of the Trustee and Suncorp Life are not guaranteed by any other company within the Suncorp Group. Except as otherwise stated, Suncorp and its subsidiaries do not guarantee the repayment of capital invested in or the investment performance of this product. This product is not a bank deposit or other bank liability and is subject to investment risk including possible delays in repayment and loss of the interest and principal invested.

About this Annual Report

This Annual Report was prepared on 5 December 2016.

The Trustee is the issuer of this Annual Report and takes responsibility for its contents. The information contained in this Annual Report is current as at the date of preparation but may be subject to change. The information is of a general nature only and does not constitute personal financial advice and must not be relied on as such. In preparing this material we have not taken into account your objectives, financial circumstances or needs. Before making a decision based on this information you should consider the appropriateness of the information, having regard to your objectives, financial circumstances and needs. We recommend that before you make any decisions you speak to a registered adviser who will be able to help you with your investment decisions. While we believe the information contained in this report to be correct at the date of publication, to the extent that information has been provided by a third party, no warranty of accuracy or reliability is given and no responsibility is accepted for errors or omissions (including negligence).

The Connelly Temple Pooled Superannuation Trust (Connelly Temple PST) (ABN 14 099 548 418, RSE Fund Registration No R1056679) is a complying pooled superannuation trust.

This Annual Report is to be read in conjunction with your Annual Statement. Throughout this Annual Report, unless otherwise specified, references to:

- 'we', 'us', 'our' and 'Trustee' means Suncorp Portfolio Services Limited
- 'adviser' means a qualified financial adviser
- 'Suncorp Life' means Suncorp Life & Superannuation Limited
- 'Suncorp Group' means Suncorp and is the group of companies including the Trustee, Suncorp Life and related companies
- 'Connelly Temple PST' means the Connelly Temple Pooled Superannuation Trust
- 'you', 'your' and 'investor' means an investing trustee or eligible investor of the Connelly Temple PST
- 'business day' means a Sydney business day other than a Saturday, Sunday or public holiday in Sydney.

Contents

Your 2015/16 Annual Report	2
Investments	3
Other important information	5
Financial information	8
How to contact us	back cover

Your 2015/16 Annual Report

Dear Member,

The past 12 months have been an exciting time for Suncorp as we welcomed a new CEO and saw Suncorp's superannuation business become part of a new Banking & Wealth division. Alongside these changes we've been working hard behind the scenes to simplify and improve our products and systems so that we can focus on providing superannuation products designed to be flexible and fuss-free, for our members.

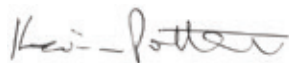
Earlier this year we launched Suncorp Brighter Super which alongside Suncorp Everyday Super, as our newest products, will enable members to keep engaged with their super wherever and whenever they like. We will be sharing more news about Brighter Super with our members in the coming months.

The government's reforms to superannuation announced in the 2016/17 federal budget and now legislated aim to ensure that tax concessions reach the right people. The more significant changes include lowering the concessional and non-concessional contribution caps but adding the flexibility to carry forward unused concessional contribution caps for up to five years, and introducing a cap on the amount of money that can be transferred to pension. Most of these changes are effective from 1 July 2017. They're outlined in detail in this Annual Report.

Around half of all Australians worry about not having enough money when they retire.* I encourage you to take a bit of time to read this annual report and your annual statement to better understand how your retirement savings are tracking. If necessary, speak to your financial adviser for specific advice – or for more general information, you can speak to us. We're always happy to help.

Thank you for letting Asteron Life look after your super.

Yours faithfully,



Kevin Potter
Executive General Manager, Portfolio & Product
Suncorp Banking & Wealth



* Suncorp Life Attitudes to Superannuation survey, November 2015

Investments

Investment objective and strategy

Our investment objective and strategy is to provide investors with a choice of investment options to meet their super savings and retirement planning needs. In particular, the investment options are intended to allow investors to choose investments that suit their individual circumstances having regard for risk, return, diversification and liquidity.

PST	How assets are invested
Connelly Temple	Through a life insurance policy with Suncorp Life.

Changes to your investment options

From time to time, investment options may be closed, suspended or terminated by an external investment manager or by us. This may happen where:

- the investment option is no longer offered by the investment manager,
- the total amount of investor's money in the investment option has grown too large for the investment manager to continue with its current investment strategy,
- laws change so that some investment types become no longer permissible,
- we determine that it's in the best interests of the investors, or
- the investment option may no longer be economically viable.

If an investment option is closed, suspended or terminated, this may cause delays in processing withdrawals and transfer requests. This delay may be more than 30 days and the unit price used to process your transaction may differ from the price applicable on the day you lodged your request.

Where an investment option is closed, suspended or terminated, we'll write to you in advance (where possible) to notify you of this change. You'll then be able to review your strategy with your adviser. Where we're unable to tell you in advance, we'll determine a replacement option (one that is comparable to your investment option) in which to invest your money until you've been able to review your investment strategy.

Investments

Terminated investment options

The following investment options have been removed from the investment menu.

Existing funds have been returned to investors.

Date	Terminated investment option
18-Feb-16	Ibbotson Secure Trust
18-Feb-16	Ibbotson Conservative Growth Trust
18-Feb-16	Ibbotson Growth Plus Trust
18-Feb-16	Ibbotson Australian Shares Active Trust
18-Feb-16	Ibbotson International Shares Active (Unhedged) Trust
18-Feb-16	Ibbotson Australian Bonds Trust
18-Feb-16	Ibbotson Australian Property Trust

Investments exceeding 5%

As at 30 June 2016, the following investments within the PST exceeded 5% of the total assets of the relevant PST.

PST	Investment	Percentage
Connelly Temple	Suncorp Life & Superannuation Limited Insurance Policy	100%

Other important information

Tax and Government charges

Taxes, duties and levies incurred by us are recovered directly from the assets of the investment options (where the expenses are investment costs) before determining unit prices, or from your account.

Other fees and costs

We may, to the extent permitted by law, deduct investment costs either from the assets of the PST or directly from investor's accounts by selling units to cover:

- costs incurred in buying, selling and valuing assets,
- federal and state taxes, duties, charges, and
- costs incurred in obtaining investment advice.

In addition to the fees, any expenses which are incurred by the Trustee in managing and administering the PST (such as investment monitoring, audit and legal fees etc) together with any statutory charges and lodgement fees applicable under Government legislation, may be deducted from the assets of the PST.

In some circumstances, where an investor requests further information about the PST, they may be charged for this information.

Other costs that we incur in relation to the PST, may also be deducted from the assets of the PST.

To understand all of the fees payable in respect of your investment in an investment option, you should consider both the PDS and the relevant investment manager's PDS.

Payable compensation amounts

In the event that compensation is payable in certain circumstances for a member who has exited the fund or is deceased, and that amount is less than \$20, it will be returned to the Fund unless otherwise requested from the Trustee. When such amounts are payable, we will put a notice in the relevant annual report and on our website.

Requests for information

Our Annual Report provides you with financial and investment information to help you understand your investment in the PST. The PST Trust Deed and superannuation law set out your rights and entitlements. You can request to see a copy of the following documents by calling us:

- Trust Deed, and
- Financial report.

We may charge a fee to cover the cost of providing copies of some of these documents.

Other important information

We welcome your feedback

If you have any feedback – we'd like to hear from you. You can find details on how to contact us on the back cover. This also includes any issues or complaints you may have. We make every effort to ensure your complaints are resolved satisfactorily and quickly. However, if your complaint isn't answered within 90 days, or you're not satisfied with the way it was handled, you may take your complaint to the Superannuation Complaints Tribunal (SCT). The SCT is an independent tribunal set up by the Government to help with the resolution of super complaints.

Mail Superannuation Complaints Tribunal
Locked Bag 3060
Melbourne VIC 3001

Phone 1300 884 114

We're also a member of the Financial Ombudsman Service Australia (FOS). You can generally refer complaints outside the SCT's authority to FOS. Our member number is 11123.

Mail Financial Ombudsman Service Limited
GPO Box 3
Melbourne VIC 3001

Phone 1800 367 287

Accounts without balances

Your account may be closed by us, by the end of a financial year, if you have not made any transactions on your account for that year and either of the following has occurred in the prior financial year:

- you opened an account with a zero account balance with us in the previous financial year and never transacted on it, or
- your account balance is exhausted due to ongoing fees in a previous financial year.

We may not provide a periodic statement in this situation as your account will not have any transactions to report on over this period and your account would have been closed.

Ceasing to be an eligible investor

Complying super funds, complying approved deposit funds, pooled super trusts and a limited number of eligible investors as permitted by the Superannuation Industry (Supervision) Act (SIS), may invest in the PST. If you cease to be an eligible investor, you must notify us immediately and take all reasonable steps to immediately withdraw your investments in the PST, unless the Australian Prudential Regulatory Authority directs otherwise. A breach of this requirement is an offence under SIS.

Trans-Tasman portability

Under the Trans-Tasman portability scheme arrangement, we are able to transfer your entire* super account balance from Australia to a New Zealand KiwiSaver scheme provided certain pre-conditions are met. For example, we have to be satisfied that you have emigrated permanently to New Zealand, you already have a KiwiSaver scheme account and that scheme is willing to accept the transfer. Other conditions also apply. Please note that we don't currently accept transfers from KiwiSaver scheme accounts. Please see our website www.asteronlife.com.au for more information.

* Partial transfers are not permitted.

Privacy

We appreciate that privacy is important to you, our Privacy Statement is available at www.asteronlife.com.au/privacy. Please also refer to the Suncorp Group Privacy Policy at www.asteronlife.com.au/privacy.

Superannuation Prudential Standards

As part of the Government's Stronger Super Reforms superannuation prudential standards have been introduced by APRA for the purpose of strengthening the governance, integrity and regulatory settings of the superannuation system for APRA regulated superannuation funds. The Trustee has implemented these standards.

Financial information

Abridged financial information for Connelly Temple PST

The following table shows the abridged financial information for the Connelly Temple PST for the year ended 30 June 2016. A copy of the audited accounts and the auditor's report will be made available to members on request after 31 October 2016. This information takes into account all divisions of within the Fund.

Abridged Balance Sheet as at 30 June	2016 \$'000	2015 \$'000
Assets		
Cash and cash equivalents	123	42
Investment securities	11,756	12,235
Investment receivables	60	62
Total assets	11,939	12,339
Liabilities		
Trustee fees payables	5	5
Payable to other entity	79	-
Total liabilities	84	5
Net assets	11,855	12,334
Equity		
Unitholders' fund	11,855	12,334
Total equity	11,855	12,334

Abridged Income Statement for the year ended 30 June	2016 \$'000	2015 \$'000
Investment income		
Interest	1	1
Net change in the fair value of investment securities	1,345	(210)
Total investment income (loss)	1,346	(209)
Expenses		
Trustee's fees	(166)	(158)
Other expenses	(1)	(1)
Total expenses	(167)	(159)
Profit (loss) before tax	1,179	(368)
Income tax expense	-	-
Profit (loss) for the financial year attributable to unitholders	1,179	(368)
Total comprehensive income (loss) for the financial year attributable to unitholders	1,179	(368)

How to contact us

For individual investors

Mail	GPO Box 1576 Sydney NSW 2001
Fax	02 8275 3108
Email	super@asteronlife.com.au
Phone	1300 361 755
Website	www.asteronlife.com.au



Suncorp Portfolio Services Limited
ABN 61 063 427 958
AFSL 237905
RSE Licence No L0002059

AS01974 05/12/16 A



Part of the
Suncorp Group