



Asteron Life Investment Report



Investment Report for the year ended 30 June 2017

Part of the
Suncorp Group

Important information

This document was prepared on 19 December 2017.

Suncorp Life & Superannuation Limited (Suncorp Life) (ABN 87 073 979 530, AFSL 229880) is a related body corporate of Suncorp Group Limited (Suncorp) (ABN 66 145 290 124). The obligations of 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 any investment fund. These investments are not a bank deposit or other bank liability and are subject to investment risk including possible delays in repayment and loss of the interest and principal invested.

Please note that unless stated otherwise, no guarantee is given by Suncorp Life that the objectives of the investment fund will be achieved.

While this report is relevant to all investors in Suncorp Life, members of the:

- Asteron Life Superannuation division of the Suncorp Master Trust (ABN 98 350 022, RSE Fund Registration No R1056655) should read this report in conjunction with the Asteron Life Superannuation Annual Report for the year ended 30 June 2017. Together they form your 2017 Annual Report.
- Tyndall Superannuation division of the Suncorp Master Trust should read this report in conjunction with the Asteron Life Superannuation Annual Report for the year ended 30 June 2017. Together they form your 2017 Annual Report.

Throughout this report, unless otherwise stated, references to:

- 'we', 'us', 'our' and 'Suncorp Life' means Suncorp Life & Superannuation Limited
- 'Suncorp Group' means Suncorp and is the group of companies including Suncorp Life and related companies
- 'adviser' means a qualified financial adviser
- 'you' and 'your' means an investor of Suncorp Life or a member of the Suncorp Master Trust
- 'business day' means a business day other than a Saturday, Sunday or public holiday in Sydney.

The information contained in this report is of a general nature only and has been prepared without taking into account your financial situation, needs or objectives. You should consider the appropriateness of this information having regard to these things before making any investment decision. Your adviser can help you in relation to your investment decisions and can tailor a financial plan that is appropriate for you.

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Your 2016/2017 Investment Report

Dear Investor,

The past twelve months have been an extremely busy and exciting time for Suncorp. We completed our superannuation product simplification project, streamlining our business and simplifying our product range. Along this journey we have been able to provide members with simpler, more competitive and efficient products.

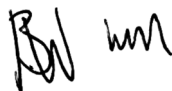
Government reforms to superannuation first announced in the 2016/17 federal budget have now been implemented – more detail of these measures can be found in this Annual Report. Importantly, transitional rules apply if you made non-concessional contributions of more than \$180,000 in 2015/2016 or 2016/2017.

I encourage you to take some time to read this Annual Report and your annual statement to better understand how your retirement savings are tracking.

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 trusting Asteron with your retirement savings.

Yours sincerely,



Bruce Rush
Executive General Manager, Deposits & Investments
Suncorp Group

Investments

Use of derivatives

Derivatives are securities that derive their value from another security. Commonly known derivatives include futures and options. We and underlying investment managers for your investment option(s) may use derivatives. Please note that the investment strategy of each investment fund doesn't allow the use of derivatives for speculation or gearing purposes.

From time to time, we may use cash proceeds from terminating investment options to purchase derivatives, such as futures, for transition management purposes if permitted by law and it is consistent with the Fund's investment strategy. However, we won't use derivatives for gearing or speculative purposes. We may, for instance, purchase derivatives where we undertake the termination of an investment option, with the proceeds deposited into cash temporarily. The aim of using derivatives in these circumstances would be to help reduce the risk of members' money in the Fund missing out on market returns during the period in which their funds are held in cash. Markets go up and down, so there is a risk the value of your investment may decrease.

Buy-sell spreads

You may incur a buy-sell spread when you make contributions, withdraw or change your investment funds. This 'spread' is the difference in the buying price and selling price of the investment fund, and generally covers the transaction costs of buying and selling the underlying assets of that investment fund. It ensures that non-transacting members are not disadvantaged by the activity of transacting members. The spread isn't a fee paid to us or the investment manager. It is retained within the underlying investment option to cover these transaction costs.

The investment manager (including us) may vary the buy-sell spread costs from time to time including increasing these costs without notice when it is necessary to protect the interests of existing investors and if permitted by law. The updated information will be disclosed in our monthly investment options performance reports available on our website.

Investments

Performance benchmarks

The benchmarks used to evaluate the performance of the asset classes that make up the investment funds, together with the performance of these asset classes over the past 1, 3 and 5 years to 30 June 2017 are set out below.

Asset class	Performance benchmark	Annualised asset sector returns to 30 June 2017 (% pa)*		
		1 year	3 years	5 years
Cash	Bloomberg AusBond Bank Bill Index	1.8	2.2	2.5
Australian fixed interest	Bloomberg AusBond Composite 0+ Yr Index	0.2	4.3	4.3
International fixed interest	JP Morgan Global Government Bond Index (ex-Australia) hedged to \$A	-1.3	5.2	-0.3
Australian shares	S&P/ASX 200 Accumulation Index	14.1	6.6	11.8
International shares (unhedged)	MSCI ACWI ex Aust Net Unhedged	15.3	12.5	17.3
Australian listed property	S&P/ASX 200 A-REIT Index	-6.3	12.0	14.1
International listed property	FTSE EPRA/NAREIT Developed Ex Australia Rental in AUD Hedged	0.9	9.5	12.1
Infrastructure	Absolute return of 8.75% pa after fees and expenses	8.8	8.8	8.8

* Gross performance before allowance for fees, taxes and other charges.

1. Unit linked investments

1.1 Private investor, super and rollover policies

The underlying assets of the policies covered in this section comprise entirely of investments in the Suncorp Life Statutory Fund No. 2. This section applies to you if you are invested in:

- Wealth Series
- Quantum Series
- Performance Series
- Monitor Money.

How do I know which investment funds are relevant to my life insurance policy?

To determine which of the following investment funds is relevant to your life insurance policy, please refer to the investment fund name under the heading 'Investment fund summary' on the second page of your Annual Statement.

If your policy is a super or rollover policy and you have a Monitor Money Accumulation Bond or a Monitor Money Multiplier, you should refer to the section on the relevant investment fund.

1. Unit linked investments

Unit prices and past investment performance

When viewing the information contained in this section, please be aware that historical performance shows how an investment has performed in the past. It's not an indication of how it may perform in future.

Private investor policies

	Performance						
	Unit Price as at 30 June 2017 (\$)	Year ended 30 June 2017 (%)	Year ended 30 June 2016 (%)	Year ended 30 June 2015 (%)	Year ended 30 June 2014 (%)	Year ended 30 June 2013 (%)	5 year compound average return (% pa)
Suncorp Guaranteed Cash Fund							
Wealth	3.39	0.2	0.4	1.0	1.0	1.3	0.8
Quantum	1.91	0.4	0.6	1.2	1.3	1.5	1.0
Suncorp Australian Fixed Interest Fund							
Performance	4.03	-0.7	3.6	3.3	4.1	1.8	2.4
Quantum	2.80	-1.1	3.3	2.9	3.7	1.4	2.0
Suncorp Australian Shares Value Fund							
Wealth	11.68	16.4	-1.5	5.3	12.6	15.5	9.4
Performance	4.83	16.4	-1.5	5.3	12.6	15.5	9.4
Quantum	8.29	16.7	-1.2	5.6	12.9	15.9	9.8
Suncorp Global Shares Fund							
Wealth	2.61	9.8	-0.5	21.2	13.7	19.1	12.4
Performance	2.16	9.8	-0.5	21.2	13.7	18.9	12.4
Suncorp Traditional Balanced Fund							
Wealth	7.63	4.3	1.9	7.8	8.5	10.3	6.5
Performance	3.78	4.3	1.9	7.8	8.5	10.3	6.5
Quantum	4.37	4.6	2.2	8.2	8.9	10.6	6.8
Monitor Money	5.06	4.3	1.9	8.0	8.5	10.3	6.6

Please note:

- The above returns are net of tax and investment management fees.
- Unit prices may rise or fall, except the Suncorp Guaranteed Cash Fund where Suncorp Life guarantees that the unit price will never fall.

Past performance is no indication of future performance.

1. Unit linked investments

Super/rollover policies

	Performance						
	Unit Price as at 30 June 2017 (\$)	Year ended 30 June 2017 (%)	Year ended 30 June 2016 (%)	Year ended 30 June 2015 (%)	Year ended 30 June 2014 (%)	Year ended 30 June 2013 (%)	5 year compound average return (% pa)
Suncorp Guaranteed Cash Fund							
Wealth	5.31	0.5	0.7	1.1	1.0	1.6	1.0
Quantum	2.32	0.8	0.9	1.4	1.3	1.9	1.2
Suncorp Australian Fixed Interest Fund							
Performance	5.50	-0.8	4.7	3.9	4.6	2.3	2.9
Quantum	3.70	-1.2	4.2	3.5	4.2	1.9	2.5
Suncorp Australian Shares Value Fund							
Wealth	11.79	21.3	-1.3	6.1	14.9	22.5	12.3
Performance	3.06	21.3	-1.2	6.1	14.9	22.5	12.3
Quantum	9.00	21.6	-0.9	6.5	15.2	22.9	12.7
Suncorp Global Shares Fund							
Wealth	2.38	21.6	-0.4	24.1	16.1	23.9	16.7
Performance	2.44	21.6	-0.4	24.3	16.1	23.9	16.7
Suncorp Traditional Balanced Fund							
Wealth	11.26	5.6	2.6	9.4	10.2	13.1	8.1
Performance	3.88	5.6	2.6	9.4	10.2	13.1	8.1
Quantum	5.26	5.9	2.9	9.7	10.5	13.4	8.4
Monitor Money	6.95	5.6	2.7	9.4	10.2	13.1	8.1

Please note:

- The above returns are net of tax and investment management fees.
- Unit prices may rise or fall, except the Suncorp Guaranteed Cash Fund where Suncorp Life guarantees that the unit price will never fall.

Past performance is no indication of future performance.

1. Unit linked investments

Asset allocation

The following table provides the asset allocation (%) for each investment fund for 2016 and 2017 as at 30 June.

Investment option	Cash		Australian fixed interest		International fixed interest		Australian listed property		Australian shares		International shares (unhedged)		International listed property		Infrastructure	
	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016
Private investor policies																
Suncorp Guaranteed Cash Fund	100.0	100.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Suncorp Australian Fixed Interest Fund	0.5	0.5	99.5	99.5	-	-	-	-	-	-	-	-	-	-	-	-
Suncorp Australian Shares Value Fund	0.5	0.3	-	-	-	-	-	-	99.5	99.7	-	-	-	-	-	-
Suncorp Global Shares Fund	0.5	-	-	-	-	-	-	-	-	-	99.5	100.0	-	-	-	-
Suncorp Traditional Balanced Fund	17.2	17.3	11.2	11.0	6.2	7.1	6.0	5.3	25.2	25.3	25.2	24.6	3.6	4.2	5.3	5.0
Super/rollover policies																
Suncorp Guaranteed Cash Fund	100.0	100.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Suncorp Australian Fixed Interest Fund	-	-	100.0	100.0	-	-	-	-	-	-	-	-	-	-	-	-
Suncorp Australian Shares Value Fund	0.2	0.4	-	-	-	-	-	-	99.8	99.6	-	-	-	-	-	-
Suncorp Global Shares Fund	0.5	-	-	-	-	-	-	-	-	-	99.5	100.0	-	-	-	-
Suncorp Traditional Balanced Fund	16.0	17.0	11.6	11.3	6.3	7.2	6.2	5.2	25.3	25.1	25.0	24.7	3.9	4.3	5.6	5.2

'-' there was no allocation to this sector.

1. Unit linked investments

1.2 Investment and super plans

(Policies purchased prior to 31 August 2000 – formerly known as Royal & Sun Alliance Life Assurance Australia Limited.)

The underlying assets of the policies covered by this section of the Investment Report comprise entirely of investments in the Suncorp Life Statutory Fund No. 2. This section applies to you if you took out your policy before 31 August 2000 and you are invested in:

Investment Plan policies	Super Plan policies
Care Bond/Investment Bond/Navigator Bond	Super Bond/Rollover Bond/Navigator Bond
Money Accumulator*	Invested Fund^
Nestegg	Vested Investment Plan
Vested Investment Plan	Universal Super Plan/PSP Plan
Horizon/Managed Investment Policy	Horizon/Managed Investment Policy

* Formerly known as Sun Alliance Money Accumulator (prior to 1 July 2003).

^ Formerly known as Sun Alliance Invested Fund (prior to 1 July 2003).

How do I know which funds are relevant to my life insurance policy?

To determine which of the following investment funds is relevant to your life insurance policy, please:

1. refer to the investment fund name under the heading 'Investment fund summary' on the second page of your Annual Statement, and
2. match the 'Unit price at 30 June 2017' shown on your Annual Statement with the 'Unit price' in the 'Unit prices and past investment performance' tables at the end of this section.

1. Unit linked investments

Unit prices and past investment performance

When viewing the information contained in this section, please be aware that historical performance shows how an investment has performed in the past. It's not an indication of how it may perform in future.

Investment plans

	Performance						
	Unit Price as at 30 June 2017 (\$)	Year ended 30 June 2017 (%)	Year ended 30 June 2016 (%)	Year ended 30 June 2015 (%)	Year ended 30 June 2014 (%)	Year ended 30 June 2013 (%)	5 year compound average return (% pa)
Care Bond/Investment Bond/Navigator Bond							
Suncorp Guaranteed Cash Fund	2.95	0.0	0.1	0.7	0.8	1.0	0.5
Suncorp Australian Fixed Interest Fund	3.70	-1.0	3.4	3.1	3.8	1.6	2.2
Suncorp Traditional Balanced Fund	9.06	4.6	2.2	8.1	8.8	10.6	6.8
Suncorp Traditional Growth Fund	5.15	6.2	1.9	9.6	10.3	13.3	8.2
Suncorp Australian Shares Value Fund	6.26	16.9	-1.0	5.8	13.1	16.1	9.9
Suncorp Traditional Conservative Fund	3.89	2.9	2.5	6.3	6.7	7.7	5.2
Sun Alliance Money Accumulator (SAMA)							
Suncorp Traditional Balanced Fund (Accumulation shares)	9.71	4.9	2.5	8.5	9.2	10.9	7.1
Suncorp Traditional Balanced Fund (Initial shares)	3.25	2.0	-0.3	5.5	6.2	7.9	4.2
Nestegg/ SAMA (1%)							
Suncorp Traditional Balanced Fund (Accumulation shares)	10.10	5.1	2.7	8.7	9.4	11.2	7.4
Suncorp Traditional Balanced Fund (Initial shares)	3.25	2.0	-0.3	5.5	6.2	7.9	4.2
Vested Investment Plan (VIP)							
Suncorp Guaranteed Cash Fund	2.26	0.0	0.0	0.3	0.3	0.5	0.2
Suncorp Australian Fixed Interest Fund	2.85	-1.5	2.8	2.6	3.3	1.1	1.6
Suncorp Traditional Balanced Fund	6.73	4.1	1.7	7.6	8.3	10.1	6.3
Suncorp Traditional Growth Fund	3.91	5.7	1.4	9.0	9.7	12.8	7.6
Suncorp Australian Shares Value Fund	5.06	16.3	-1.6	5.5	12.5	15.5	9.4
Horizon/Managed Investment Policy							
Suncorp Guaranteed Cash Fund	3.16	0.2	0.4	1.0	1.1	1.3	0.8
Suncorp Traditional Balanced Fund	9.72	4.9	2.5	8.5	9.2	10.9	7.2
Suncorp Traditional Growth Fund	5.55	6.7	2.3	10.0	10.6	13.7	8.6

1. Unit linked investments

Super plans

	Performance						
	Unit Price as at 30 June 2017 (\$)	Year ended 30 June 2017 (%)	Year ended 30 June 2016 (%)	Year ended 30 June 2015 (%)	Year ended 30 June 2014 (%)	Year ended 30 June 2013 (%)	5 year compound average return (% pa)
Super Bond/Roll-over Bond/Navigator Bond							
Suncorp Guaranteed Cash Fund	4.71	0.3	0.4	0.9	0.8	1.4	0.7
Suncorp Australian Fixed Interest Fund	5.81	-1.0	4.4	3.7	4.3	2.0	2.6
Suncorp Australian Shares Fund	9.69	21.8	-0.8	6.6	15.4	23.1	12.8
Suncorp Traditional Conservative Fund	5.11	4.9	3.3	7.6	8.2	9.5	6.7
Suncorp Traditional Balanced Fund	32.05	5.9	2.9	9.7	10.5	13.4	8.4
Suncorp Traditional Growth Fund	32.78	8.9	2.6	11.6	12.7	16.9	10.4
Sun Alliance Invested Fund (SAIF)							
Suncorp Traditional Balanced Fund (Accumulation shares)	34.37	6.2	3.2	10.0	10.9	13.7	8.7
Suncorp Traditional Balanced Fund (Initial shares)	13.83	3.3	0.4	7.1	7.8	10.6	5.8
Vested Investment Plan (VIP)							
Suncorp Traditional Balanced Fund	13.45	5.4	2.4	9.1	10.0	12.8	7.9
Universal Super Plan/PSP Plan							
Suncorp Guaranteed Cash Fund	3.56	0.0	0.0	0.4	0.3	0.9	0.3
Suncorp Australian Fixed Interest Fund	4.72	-1.5	3.9	3.1	3.7	1.5	2.1
Suncorp Traditional Balanced Fund	13.41	5.4	2.4	9.2	10.0	12.8	7.9
Suncorp Traditional Growth Fund	20.72	8.3	2.1	11.1	12.1	16.3	9.9
Horizon/Managed Investment Policy							
Suncorp Guaranteed Cash Fund	5.06	0.6	0.7	1.2	1.1	1.7	1.0
Suncorp Traditional Balanced Fund	34.48	6.2	3.4	10.0	10.9	13.8	8.8
Suncorp Traditional Growth Fund	35.05	9.2	3.0	12.0	13.0	17.2	10.8

1. Unit linked investments

Asset allocation

The following table provides the asset allocation (%) for each investment fund for 2016 and 2017 as at 30 June.

Investment options	Cash		Australian fixed interest		International fixed interest		Australian listed property		Australian shares		International shares (unhedged)		International property		Infrastructure	
	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016
Investment plans																
Suncorp Guaranteed Cash Fund	100.0	100.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Suncorp Australian Fixed Interest Fund	0.5	0.5	99.5	99.5	-	-	-	-	-	-	-	-	-	-	-	-
Suncorp Australian Shares Value Fund	0.5	0.3	-	-	-	-	-	-	99.5	99.7	-	-	-	-	-	-
Suncorp Traditional Conservative Fund	26.3	28.3	16.0	16.6	17.1	16.8	7.2	4.0	15.9	17.3	17.6	17.4	-	-	-	-
Suncorp Traditional Balanced Fund	17.2	17.3	11.2	11.0	6.2	7.1	6.0	5.3	25.2	25.3	25.2	24.6	3.6	4.2	5.3	5.0
Suncorp Traditional Growth Fund	9.4	10.5	3.0	3.0	4.0	4.1	7.0	5.5	30.1	32.0	36.0	35.4	5.0	4.2	5.4	5.3
Super plans																
Suncorp Guaranteed Cash Fund	100.0	100.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Suncorp Australian Fixed Interest Fund	-	-	100.0	100.0	-	-	-	-	-	-	-	-	-	-	-	-
Suncorp Australian Shares Value Fund	0.2	0.4	-	-	-	-	-	-	99.8	99.6	-	-	-	-	-	-
Suncorp Traditional Conservative Fund	26.5	28.0	16.6	16.6	16.7	16.8	6.9	4.0	16.7	17.3	16.5	17.4	-	-	-	-
Suncorp Traditional Balanced Fund	16.0	17.0	11.6	11.3	6.3	7.2	6.2	5.2	25.3	25.1	25.0	24.7	3.9	4.3	5.6	5.2
Suncorp Traditional Growth Fund	8.1	9.9	3.0	3.1	4.0	4.2	6.7	5.0	32.5	32.8	36.1	35.6	4.1	4.2	5.4	5.3

'-' there was no allocation to this sector.

2. Non-unit linked investments

2.1 Tandem investors

Your policy explained

Assets of the Tandem investment fund comprise entirely of investments in the Suncorp Life Statutory Fund No. 1. Each Tandem policy has its own investment account within this Statutory Fund.

Your Tandem investment policy provides that the benefit payable is the balance of your investment account. This balance comprises, at any time, the sum of insurance fees received plus interest allocated less expenses and withdrawals.

Interest crediting rates

Interest is allocated to your investment account as at 30 June each year. As provided in the policy, the rate of interest credited each year is the rate earned by the assets of the Tandem investment fund (including capital gains and losses), after providing for income tax, expenses (including our management fee) and movements to or from reserves. If your policy is surrendered before 30 June, interest will be added at the date of surrender using the prevailing interim rate, which could be different from the final declared rate.

For the year ended 30 June 2017, interest has been credited to your account at the rate of:

Ordinary accounts 1.72%

Super accounts 2.55%

The interest crediting rates for the last 5 years have been:

Year ended 30 June	Crediting rate % pa	
	Ordinary	Super
2017	1.72	2.55
2016	1.19	1.90
2015	2.77	3.86
2014	3.78	5.10
2013	3.96	5.31

Past performance is no indication of future performance.

2. Non-unit linked investments

Investment objective and strategy

It's Suncorp Life's policy to ensure that there is never a negative crediting rate. These objectives are achieved through an appropriate mix of investment assets in the fund, the use of reserves and occasional financial support from Suncorp Life.

Investment portfolio

The following table provides the asset allocation for your portfolio in the Suncorp Life Statutory Fund No. 1 for 2016 and 2017 as at 30 June.

Investment options	Cash		Australian fixed interest		International fixed interest		Australian listed property		Australian shares		International shares (unhedged)		Infrastructure	
	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016
Investment portfolio	14.5	13.9	60.0	60.9	-	-	-	-	10.6	10.6	15.0	14.7	-	-

'-' there was no allocation to this sector.

2.2 Capital guaranteed policies

Your policy explained

The underlying assets of the policies covered by this section of the Investment Report comprise entirely of investments in the Suncorp Life Statutory Fund No. 1.

The Capital Guaranteed Fund provides for those investors who want an absolute guarantee that their investment (and the final rate of return credited), can't be eroded by later adverse movements in financial markets.

The guarantee provided by Suncorp Life is that any amounts allocated to the investment account, including declared final rates of interest, are guaranteed.

The tables on the following pages show the interest rate histories for both ordinary investment plans and super plans.

The super plans have achieved a higher rate of return as they are subject to a lower tax rate. All returns shown are net of tax and charges.

Suncorp Life declares interest rates for non-participating Capital Guaranteed policies for each six months ending 30 June and 31 December after the end of each period.

For participating Capital Guaranteed policies, interest rates are declared annually for each twelve months ended 31 December, after the end of each period. An interim rate will be paid to policies which are cashed-in prior to the next declared interest rate. The interim rate could be different from the final declared rate.

The interim rates shown in the tables on the following page are not necessarily the final rates for the period 1 July 2017 – 31 December 2017.

2. Non-unit linked investments

Ordinary investment plans

Name of plan	Interest rates				
	Amev Bonds (% pa)	Life pack/ Save pack (% pa*)	Strategic Plan/ Strategic Bond (% pa)	Unbundled Life (% pa)	Ansvar Bond (% pa)
Period					
01 Jan 11 – 30 Jun 11	3.78	4.50	3.78	4.00	3.78
01 Jul 11 – 31 Dec 11	1.86	4.50	1.86	1.97	1.86
01 Jan 12 – 30 Jun 12	7.54	4.50	7.54	7.99	7.54
01 Jul 12 – 31 Dec 12	7.17	7.53	7.17	7.59	7.17
01 Jan 13 – 30 Jun 13	3.01	7.53	3.01	3.18	3.01
01 Jul 13 – 31 Dec 13	2.00	4.50	2.00	2.25	2.00
01 Jan 14 – 30 Jun 14	5.95	4.50	5.95	6.30	5.95
01 Jul 14 – 31 Dec 14	5.33	4.50	5.33	5.65	5.33
01 Jan 15 – 30 Jun 15	2.80	4.50	2.80	2.97	2.80
01 Jul 15 – 31 Dec 15	1.61	4.50	1.61	1.71	1.61
01 Jan 16 – 30 Jun 16	3.84	4.50	3.84	4.06	3.84
01 Jul 16 – 31 Dec 16	1.44	4.50	1.44	1.53	1.44
01 Jan 17 – 30 Jun 17	4.93	4.50	4.93	5.22	4.93
Interim rates	1.50	-	1.50	1.50	1.50

* Interest is declared annually – rate for period 01/01/2017 to 30/06/2017 is the interim.
Past performance is no indicator of future performance.

Super plans

Name of plan	Interest rates				
	Amev Bonds/ Superannuation Bonds/Aust Super Bonds (% pa)	Life pack/ Save pack/ Richer Retirement Plan (% pa*)	Strategic Plan/Strategic Bond (% pa)	Unbundled Life (% pa)	Ansvar Bond (% pa)
Period					
01 Jan 11 – 30 Jun 11	4.63	4.50	4.63	4.90	4.63
01 Jul 11 – 31 Dec 11	2.28	4.50	2.28	2.41	2.28
01 Jan 12 – 30 Jun 12	9.22	4.50	9.22	9.76	9.22
01 Jul 12 – 31 Dec 12	8.79	10.05	8.79	9.31	8.79
01 Jan 13 – 30 Jun 13	3.70	10.05	3.70	3.92	3.70
01 Jul 13 – 31 Dec 13	2.50	6.16	2.50	2.75	2.50
01 Jan 14 – 30 Jun 14	7.30	6.16	7.30	7.73	7.30
01 Jul 14 – 31 Dec 14	6.54	4.50	6.54	6.93	6.54
01 Jan 15 – 30 Jun 15	3.45	4.50	3.45	3.65	3.45
01 Jul 15 – 31 Dec 15	1.98	4.50	1.98	2.10	1.98
01 Jan 16 – 30 Jun 16	4.68	4.50	4.68	4.96	4.68
01 Jul 16 – 31 Dec 16	1.77	4.50	1.77	1.88	1.77
01 Jan 17 – 30 Jun 17	6.01	4.50	6.01	6.37	6.01
Interim rates	1.75	0.25	1.75	2.00	1.75

* Interest is declared annually – rate for period 01/01/2017 to 30/06/2017 is the interim.
Past performance is no indicator of future performance.

Investment portfolio

The following table provides the asset allocation for your portfolio of the Suncorp Life Statutory No. 1 for 2016 and 2017 as at 30 June.

Investment options	Cash		Australian fixed interest		International fixed interest		Australian listed property		Australian shares		International shares (unhedged)		Infrastructure		International property		Infrastructure	
	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016
Ordinary investment plans																		
Non-participating policies	14.5	13.9	60.0	60.9	-	-	-	-	10.6	10.6	15.0	14.5	-	-	-	-	-	-
Participating policies	59.2	54.7	15.5	15.6	6.2	5.3	-	-	6.4	8.9	6.6	9.0	-	-	-	-	6.1	6.5
Super plans																		
Non-participating policies	15.0	13.6	60.1	61.6	-	-	-	-	10.0	9.7	14.9	15.1	-	-	-	-	-	-
Participating policies	59.4	55.7	14.7	14.7	5.9	5.2	-	-	6.8	9.0	7.3	9.0	-	-	-	-	5.9	6.4

'-' there was no allocation to this sector.

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