

## Optimum Personal Super & Corporate Super - Investment Options Asset Allocation Report

31-Aug-13

	Investment Fee (%) as at 30 June 2012	Buy/Sell Spread (%)	Performance Fee	Asset Allocation (%)							
				Cash	Australian Fixed Interest	International Fixed Interest	Mortgages	Property	Australian Shares	International Shares	Other
<b>Diversified investment options</b>											
<b>Secure</b>											
Ibbotson Secure Trust (15)	0.34	0.06	Yes (1)	90.00	3.00	3.50	0.00	0.80	0.90	1.40	0.40
<b>Conservative</b>											
BlackRock Scientific Diversified Stable Fund (11)	0.69	0.30	No	25.79	21.73	18.47	0.00	0.00	19.75	9.17	5.09
Colonial First State Wholesale Conservative Fund	0.76	0.20	No	28.74	27.31	13.22	0.00	5.17	15.58	9.97	0.00
Ibbotson Conservative Growth Trust (15)	0.49	0.26	No	36.30	13.10	16.10	0.00	5.50	6.70	10.20	12.10
Perpetual Wholesale Conservative Growth Fund	0.90	0.26%/nil	No	20.12	30.06	7.89	1.83	0.59	17.52	9.71	12.29
Suncorp Conservative Portfolio	0.54	0.26	Yes (1)	35.70	13.10	15.90	0.00	5.80	6.70	10.40	12.40
<b>Balanced</b>											
Ibbotson Balanced Growth Trust (15)	0.50	0.34	No	27.10	8.70	10.70	0.00	9.40	11.40	17.50	15.20
Perpetual Wholesale Diversified Growth Fund	0.96	0.33%/nil	No	8.59	23.72	6.95	1.74	1.15	27.41	17.12	13.33
Suncorp Balanced Portfolio	0.56	0.34	Yes (1)	27.70	8.40	10.10	0.00	9.70	11.40	17.70	15.00
Suncorp Traditional Balanced Fund (19)	0.96	0.00	No	13.66	11.54	11.55	0.00	6.02	26.74	26.83	3.66
UBS Balanced Investment Fund	0.70	0.40	No	13.10	12.71	2.51	0.00	4.48	29.59	28.79	8.82
<b>Growth</b>											
BlackRock Scientific Diversified Growth Fund (12)	0.79	0.50	No	10.05	12.04	3.56	0.00	0.00	41.94	27.46	4.95
BlackRock Wholesale Balanced Fund (8)	0.95	0.35	No	7.00	14.00	7.00	0.00	8.00	35.00	29.00	0.00
Colonial First State Wholesale Diversified Fund	0.96	0.40	No	5.00	15.24	9.68	0.00	4.68	30.74	34.65	0.00
Ibbotson Growth Trust (15)	0.66	0.40	Yes (1)	18.00	4.00	4.90	0.00	13.00	15.80	24.20	20.10
Macquarie Master Balanced Fund	0.92	0.40	No	3.61	33.15	13.56	0.00	0.00	21.76	15.65	12.27
Perpetual Wholesale Balanced Growth Fund	1.04	0.34%/nil	No	10.79	12.00	0.62	1.14	1.36	32.40	22.67	19.02
Suncorp Growth Portfolio	0.56	0.40	Yes (1)	18.00	3.10	3.80	0.00	13.50	15.90	24.60	21.10
<b>High growth</b>											
Ibbotson High Growth Trust (15)	0.71	0.44	Yes (1)	18.20	1.60	1.90	0.00	15.10	18.40	28.20	16.60
Ibbotson High Growth Plus Trust (15)	0.76	0.46	Yes (1)	16.00	0.00	0.00	0.00	17.20	20.90	31.90	14.00
<b>Single sector investment options</b>											
<b>Cash</b>											
Ibbotson Cash Trust (15)	0.30	0.00	No	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Suncorp Guaranteed Cash Fund (20)	0.50	0.00	No	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Australian fixed interest</b>											
Tyndall Australian Bond Fund	0.45	0.06	No	3.99	96.01	0.00	0.00	0.00	0.00	0.00	0.00
UBS Australian Bond Fund	0.45	+0.025/-0.05 (23)	No	2.83	97.17	0.00	0.00	0.00	0.00	0.00	0.00
UBS Diversified Credit Fund (18)	0.70	+0.30/-0.50	No	23.71	49.46	26.83	0.00	0.00	0.00	0.00	0.00
Vanguard® Australian Fixed Interest Index Fund	0.24	0.20	No	5.13	94.87	0.00	0.00	0.00	0.00	0.00	0.00
<b>International fixed interest</b>											
Vanguard® International Fixed Interest Index Fund (Hedged)	0.34	0.30	No	1.58	0.92	97.50	0.00	0.00	0.00	0.00	0.00
<b>Diversified fixed interest</b>											
Macquarie Diversified Fixed Interest Fund	0.62	0.16	No	0.00	78.90	21.10	0.00	0.00	0.00	0.00	0.00
Schroder Fixed Income Fund	0.50	0.24	No	26.80	66.36	7.49	0.00	0.00	0.00	0.00	-0.65
<b>Australian property</b>											
Colonial First State Wholesale Property Securities Fund	0.80	0.40	No	2.14	0.00	0.00	0.00	97.86	0.00	0.00	0.00
RREEF Paladin Property Securities Fund (4)	0.86 (27)	0.50	No	0.76	0.00	0.00	0.00	99.24	0.00	0.00	0.00
Vanguard® Property Securities Index Fund	0.24	0.30	No	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00
<b>International property</b>											
Vanguard® International Property Securities Index Fund - Hedged	0.43	0.60	No	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00
<b>Australian shares</b>											
Alphinity Wholesale Australian Share Fund (16)	0.90	0.60	No	2.05	0.00	0.00	0.00	6.20	90.45	0.00	1.31
Ausbil Australian Active Equity Fund	0.90	0.60	No	1.03	0.00	0.00	0.00	0.00	98.97	0.00	0.00
BlackRock Scientific Australian Equity Fund (13)	0.79	0.40	No	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00
BT Wholesale Australian Share Fund	0.79	0.50	No	1.98	0.00	0.00	0.00	0.00	98.02	0.00	0.00
Colonial First State Wholesale Australian Share Fund	0.96	0.40	No	1.24	0.00	0.00	0.00	1.80	96.96	0.00	0.00
Colonial First State Wholesale Imputation Fund	0.95	0.40	No	1.29	0.00	0.00	0.00	0.00	98.71	0.00	0.00
Ibbotson Australian Shares Active Trust	0.62	0.40	Yes (1)	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00
Investors Mutual Wholesale Australian Share Fund	0.97	0.50	No	0.01	0.00	0.00	0.00	0.00	99.99	0.00	0.00
Lazard Australian Equity Fund (W Class)	0.90	0.40	No	1.88	0.00	0.00	0.00	0.00	98.12	0.00	0.00
Macquarie Master Australian Enhanced Equities Fund	0.72	0.50	No	0.05	0.00	0.00	0.00	7.07	92.88	0.00	0.00
MBA Imputation Fund	0.92	0.50	No	2.33	0.00	0.00	0.00	0.00	97.67	0.00	0.00
Orion Wholesale Australian Share Fund	0.97	0.60	Yes (2)	2.66	0.00	0.00	0.00	2.74	94.60	0.00	0.00
Perennial Growth Shares Wholesale Trust (7)	0.92	0.60	No	0.77	0.00	0.00	0.00	3.91	95.31	0.00	0.00
Perpetual Wholesale Industrial Fund	0.99	+0.30/nil	No	4.63	0.00	0.00	0.00	3.04	92.34	0.00	0.00
Schroder Wholesale Australian Equity Fund	0.92	0.60	No	3.05	0.00	0.00	0.00	0.00	96.95	0.00	0.00
Tyndall Australian Share Wholesale Portfolio	0.80	0.60	No	2.46	0.00	0.00	0.00	2.78	94.76	0.00	0.00
Vanguard® Australian Shares Index Fund	0.18	+0.20%/-0.10%	No	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00

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<b>Australian shares - specialist</b>											
Acorn Capital Wholesale Microcap Trust	1.65	0.40	No	2.48	0.00	0.00	0.00	0.00	97.52	0.00	0.00
Ausbil Australian Emerging Leaders Fund	0.85	0.60	Yes (3)	0.72	0.00	0.00	0.00	0.00	99.28	0.00	0.00
BT Wholesale Smaller Companies Fund	1.08	0.50	No	2.89	0.00	0.00	0.00	7.21	89.91	0.00	0.00
Colonial First State Wholesale Geared Fund	1.97	+0.20/-0.50	No	6.29	0.00	0.00	0.00	1.09	92.62	0.00	0.00
Pengana Emerging Companies Fund	1.33	0.60	Yes (4)	5.31	0.00	0.00	0.00	0.00	90.84	3.84	0.00
Perpetual Wholesale Ethical SRI Fund	1.18	0.30	No	1.96	0.00	0.00	0.00	1.33	96.71	0.00	0.00
Perpetual Wholesale Geared Australian Fund	1.17	0.75	No	0.00	0.00	0.00	0.00	3.21	95.98	0.81	0.00
<b>International shares</b>											
Aberdeen Actively Hedged International Equities Fund (9)	0.98	0.50	No	2.78	0.00	0.00	0.00	0.00	0.00	97.22	0.00
BlackRock Scientific International Equity Fund (14)	0.89	0.34	No	0.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00
BlackRock Global Allocation Fund (8)	0.22	0.60	Yes (5)	20.60	1.40	18.31	0.00	0.00	0.56	59.13	0.00
BT Wholesale International Share Fund	0.97	0.10	No	0.26	0.00	0.00	0.00	0.00	0.00	99.74	0.00
Colonial First State Acadian Global Equity Fund	1.23	0.50	No	1.60	0.00	0.00	0.00	0.00	0.00	98.40	0.00
GMO Global Equity Trust	0.66	0.50	No	0.60	0.00	0.00	0.00	0.00	0.00	99.40	0.00
Goldman Sachs International Wholesale Fund	1.22	0.30	No	4.37	0.00	0.00	0.00	0.00	0.00	95.63	0.00
Grant Samuel Epoch Global Equity Shareholder Yield (Unhedged) Fund	1.25	0.40	No	2.41	0.00	0.00	0.00	0.00	3.50	94.09	0.00
MFS Global Equity Trust	0.77	0.70	No	1.75	0.00	0.00	0.00	0.00	0.00	98.25	0.00
Perpetual Wholesale International Share Fund	1.23	0.29	No	2.48	0.00	0.00	0.00	0.00	0.00	97.52	0.00
Platinum International Fund	1.54	0.50	No	10.40	0.00	0.00	0.00	0.00	0.70	88.90	0.00
Suncorp Global Shares Fund	0.80	0.00	No	0.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00
UBS International Share Fund	1.00	0.60	No	2.38	0.00	0.00	0.00	0.00	0.00	97.62	0.00
Vanguard® International Shares Index Fund	0.18	+0.20%/-0.10%	No	0.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00
Walter Scott Global Equity Fund	1.25	+0.23/-0.18	No	3.19	0.00	0.00	0.00	0.00	0.00	96.81	0.00
Zurich Investments Global Thematic Share Fund	0.98	0.16	No	3.06	0.00	0.00	0.00	0.00	0.00	96.94	0.00
<b>International shares - specialist</b>											
Colonial First State Global Resources Fund	1.17	0.60	No	3.17	0.00	0.00	0.00	0.00	0.00	96.83	0.00
Goldman Sachs Global Small Companies Wholesale Fund	1.43	0.51	No	1.09	0.00	0.00	0.00	0.00	0.00	98.91	0.00
Lazard Global Small Cap Fund	0.97	1.00	No	4.36	0.00	0.00	0.00	0.00	0.00	95.64	0.00
<b>Regional shares</b>											
Platinum Asia Fund	1.54	0.50	No	3.10	0.00	0.00	0.00	0.00	0.00	96.90	0.00
Platinum European Fund	1.54	0.50	No	10.50	0.00	0.00	0.00	0.00	0.00	89.50	0.00
Platinum Japan Fund	1.54	0.50	No	7.60	0.00	0.00	0.00	0.00	0.00	92.40	0.00
<b>Alternative assets</b>											
Macquarie International Infrastructure Securities Fund	1.06 (9)	0.50	Yes (12)	7.16	0.00	0.00	0.00	0.00	7.29	85.55	0.00

## 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.

	Investment Fee (%) as at 30 June 2012	Buy/Sell Spread (%)	Performance Fee	Asset Allocation (%)							
				Cash	Australian Fixed Interest	International Fixed Interest	Mortgages	Property	Australian Shares	International Shares	Other
<b>Diversified investment options</b>											
<b>Conservative</b>											
Ibbotson Conservative Growth Plus Trust (15)	0.51	0.26	Yes (1)	35.70	13.10	15.90	0.00	5.80	6.70	10.40	12.40
INVESCO Wholesale Protected Growth Fund	1.09	0.21	No	37.75	62.25	0.00	0.00	0.00	0.00	0.00	0.00
<b>Balanced</b>											
Ibbotson Balanced Growth Plus Trust (15)	0.58	0.34	Yes (1)	27.70	8.40	10.10	0.00	9.70	11.40	17.70	15.00
Schroder Wholesale Balanced Fund	0.90	0.44	No	12.56	20.20	2.48	0.00	0.00	30.08	25.23	9.46
<b>Growth</b>											
INVESCO Wholesale Diversified Growth Fund	1.09	0.50	No	3.95	18.49	0.00	0.00	7.27	39.69	26.61	3.99
Zurich Wholesale Superannuation Managed Growth Investment Portfolio	0.87	0.28	No	6.66	10.09	3.04	0.00	7.49	31.91	33.67	7.14

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<b>High growth</b>												
MLC Wholesale Horizon 7 Accelerated Growth Portfolio	1.24	0.40	No	3.23	0.23	1.87	0.00	2.30	46.63	72.44	-26.70	
<b>Single sector investment options</b>												
<b>Australian fixed interest</b>												
AMP Capital Wholesale Australian Monthly Income Fund (25)	0.72	0.00	No	16.23	7.95	0.00	75.82	0.00	0.00	0.00	0.00	
Howard Wholesale Mortgage Trust	1.00	0.00	No	51.14	0.00	0.00	48.86	0.00	0.00	0.00	0.00	
Colonial First State Wholesale Income Fund	0.61	0.00	No	12.63	11.14	0.00	76.23	0.00	0.00	0.00	0.00	
Macquarie Australian Fixed Interest Fund	0.62	0.00	No	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	
Perpetual Wholesale Monthly Income Fund	0.79	0.00	No	18.69	0.00	0.00	81.31	0.00	0.00	0.00	0.00	
Suncorp Australian Fixed Interest Fund (21)	0.50	n/a	No	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Diversified fixed interest</b>												
BlackRock Monthly Income Fund (8)	0.55	nil/-0.20%	No	5.23	15.69	79.08	0.00	0.00	0.00	0.00	0.00	
<b>Australian shares</b>												
Aberdeen Classic Series Australian Equities Fund (10)	0.83	0.50	No	2.59	0.00	0.00	0.00	5.80	91.61	0.00	0.00	
Macquarie Australian Equities Fund	0.77	0.50	No	0.35	0.00	0.00	0.00	4.66	94.99	0.00	0.00	
MLC Wholesale IncomeBuilder™	0.97	+0.15/-0.10	No	1.29	1.47	0.00	0.00	4.97	88.56	2.70	1.01	
Antares Australian Equities Fund (24)	0.87	0.70	No	4.98	0.00	0.00	0.00	0.00	95.02	0.00	0.00	
Suncorp Australian Shares Value Fund (22)	0.75	0.60	No	0.01	0.00	0.00	0.00	0.00	99.99	0.00	0.00	
<b>Australian shares - specialist</b>												
Alphinity Wholesale Socially Responsible Share Fund (17)	1.15	0.60	No	1.25	0.00	0.00	0.00	7.51	89.32	0.00	1.93	
Investors Mutual Future Leaders Fund	0.97	n/a	No	0.02	0.00	0.00	0.00	0.00	99.98	0.00	0.00	
Antares High Growth Shares Fund (24)	1.05	0.70	No	0.90	0.00	0.00	0.00	0.00	99.10	0.00	0.00	
<b>International shares</b>												
BlackRock Wholesale Global High Conviction Fund (8)	0.95	0.50	No	2.19	0.00	0.00	0.00	0.00	0.00	97.81	0.00	
BT Wholesale Partner International Shares Value 1 Fund	1.05	0.40	No	3.49	0.00	0.00	0.00	0.00	0.68	95.83	0.00	
Legg Mason Global Equity Trust	0.85	1.10	No	1.16	0.00	0.00	0.00	0.00	0.00	98.84	0.00	
<b>International shares - specialist</b>												
BT Wholesale European Share Fund	1.00	0.40	No	0.12	0.00	0.00	0.00	0.00	0.00	99.88	0.00	
Schroder Global Smaller Caps Fund	1.25	1.00	No	2.93	0.00	0.00	0.00	0.00	0.00	97.07	0.00	

### 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	6.66	10.09	3.04	0.00	7.49	31.91	33.67	7.14	

n/a - Not available for reporting.

## SOURCES OF INFORMATION

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 Asteron) and investment managers' charges are provided to Asteron by Morningstar Research Pty Ltd. Asteron and its associates do not accept liability for the accuracy of the information so provided.

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## INVESTMENT MANAGERS' CHARGES

The complete list of current investment charges for the Intech 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.

## 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 out performance 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 Asset Management International Shares Fund name changed to Aberdeen Actively Hedged International Equities Fund.

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 trusts name changed to Ibbotson trusts on 15 April 2010.

16. Challenger Wholesale Australian Share Fund name changed to Alphinity Wholesale Australian Share Fund on 12 July 2010.

17. Challenger Wholesale Socially Responsive Share Fund name changed to Alphinity Wholesale Socially Responsible Share Fund on 12 July 2010.

18. UBS Hybrid Income Fund name changed to UBS Diversified Credit Fund on 28 April 2010.

19. Tyndall Managed Fund name changed to Suncorp Traditional Balanced Fund on 1 September 2011.

20. Tyndall Capital Guaranteed Fund name changed to Suncorp Guaranteed Cash Fund on 1 September 2011.

21. Tyndall Fixed Interest Fund name changed to Suncorp Australian Fixed Interest Fund on 1 September 2011.

22. Tyndall Equity Fund name changed to Suncorp Australian Shares Value Fund on 1 September 2011.

23. Ventura Capital Stable Fund name changed to Ventura Conservative Fund on 15 November 2011.

24. 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.

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

## FOR FURTHER INFORMATION

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