

## Optimum Professional Super Plan & PST (Taxed) - Investment Options Performance Report

as at 31 January 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	1 Year	3 Years (pa)	5 Years (pa)	10 Years (pa)
<b>Diversified investment options</b>													
<b>Secure</b>													
Ibbotson Secure Trust (10)	0.34	0.06	Yes (2)	2.0914	May-01	0.94	0.10	0.33	0.73	1.70	2.57	2.75	3.65
<b>Conservative</b>													
BlackRock Scientific Diversified Stable Fund (8)	0.69	0.30	No	3.1102	Jun-95	4.81	-0.41	0.34	2.86	6.17	5.65	6.36	5.06
Colonial First State Wholesale Conservative Fund (1)	0.76	0.20	No	1.4228	Jan-06	4.00	-0.32	0.42	2.46	6.18	3.89	6.11	n/a
Ibbotson Conservative Growth Plus Trust (10)	0.51	0.20	Yes (2)	2.4688	May-01	3.49	0.19	1.07	2.48	5.67	4.94	6.04	4.53
<b>Balanced</b>													
Ibbotson Balanced Growth Plus Trust (10)	0.58	0.28	Yes (2)	2.5773	May-01	4.80	0.07	1.28	3.20	8.43	6.06	7.65	5.07
Suncorp Traditional Balanced Fund (12)	0.75	0.00	No	5.2501	Apr-96	6.78	-0.76	0.92	3.70	10.93	7.30	7.35	5.83
<b>Growth</b>													
BlackRock Wholesale Balanced Fund (5)	0.95	0.35	No	5.1905	Jun-95	8.18	-1.74	0.73	4.81	12.58	7.91	8.10	8.01
Colonial First State Wholesale Diversified Fund	0.96	0.40	No	3.2902	Apr-96	7.68	-1.17	0.64	4.34	12.13	6.55	8.88	5.70
Ibbotson Growth Trust (10)	0.66	0.32	Yes (2)	2.7241	May-01	6.22	-0.05	1.56	4.10	11.30	6.97	9.42	5.42
INVESCO Wholesale Diversified Growth Fund	1.09	0.50	No	4.5092	Jun-95	11.25	-1.59	0.20	6.27	14.50	8.82	10.46	5.88
Macquarie Master Balanced Fund	0.92	+0.14/-0.18	No	1.9038	May-04	6.99	-1.23	0.15	3.87	8.47	5.79	8.98	n/a
Perpetual Wholesale Balanced Growth Fund	1.04	0.34/nil	No	2.3059	May-00	8.55	-1.63	0.43	5.01	13.35	9.58	10.11	7.07
Zurich Wholesale Superannuation Managed Growth Investment Portfolio	0.87	0.28	No	3.3976	May-96	8.99	-0.99	0.77	5.35	13.98	7.44	8.89	6.62
<b>High growth</b>													
Ibbotson High Growth Trust (10)	0.71	0.34	Yes (2)	2.7030	May-01	7.49	-0.13	1.76	4.91	13.99	7.51	10.38	5.61
Ibbotson High Growth Plus Trust (10)	0.76	0.34	Yes (2)	2.5114	May-01	7.38	-0.14	1.68	4.70	14.50	7.82	11.22	5.87
<b>Single sector investment options</b>													
<b>Cash</b>													
Ibbotson Cash Trust (10)	0.30	0.00	No	1.5886	Oct-02	0.56	0.08	0.25	0.53	1.17	2.04	2.02	3.57
Suncorp Guaranteed Cash Fund (13)	0.50	0.00	No	2.4243	Apr-96	0.45	0.08	0.18	0.40	0.94	1.84	1.90	3.29
<b>Australian fixed interest</b>													
Macquarie Australian Fixed Interest Fund	0.62	+0.04/-0.20	No	3.2658	Jun-95	1.62	0.70	1.07	0.89	1.99	5.68	5.13	4.68
Suncorp Australian Fixed Interest Fund (14)	0.50	0.00	No	3.8441	Apr-96	1.72	0.88	1.06	1.09	2.60	4.76	3.98	4.91
UBS Australian Bond Fund	0.45	+0.025/-0.05 (16)	No	2.2561	Jul-98	1.74	0.84	1.15	1.32	1.96	4.96	4.05	4.94
Vanguard® Australian Fixed Interest Index Fund	0.24	0.20	No	2.1382	Dec-99	1.41	0.83	0.99	0.76	1.56	4.81	3.78	4.77
<b>International fixed interest</b>													
Vanguard International Fixed Interest Fund (Hedged)	0.26	0.20	No	1.0217	May-13	2.41	1.49	0.91	2.30	n/a	n/a	n/a	n/a
<b>Property</b>													
Colonial First State Wholesale Property Securities Fund	0.82	0.40	No	1.0924	Apr-03	-2.50	0.56	-3.92	-1.38	0.59	8.18	9.77	-0.17
Ironbark RREEF Paladin Property Securities Fund (6)	0.86	0.50	No	2.4040	Aug-96	-2.13	0.39	-4.16	-0.93	1.85	9.01	9.94	1.33
<b>Australian shares</b>													
Ausbil Australian Active Equity Fund	0.90	0.50	No	1.4030	May-12	11.12	-3.87	-3.27	5.96	12.45	n/a	n/a	n/a
BT Wholesale Australian Share Fund	0.79	0.50	No	17.2689	Jun-95	10.38	-3.65	-3.42	5.28	12.31	7.27	13.12	10.10
BT Wholesale Imputation Fund (1)	0.90	0.50	No	1.6155	Apr-06	9.14	-3.74	-3.74	3.90	10.08	6.80	13.23	n/a
Colonial First State Wholesale Australian Share Fund	0.96	0.40	No	5.5291	Apr-96	9.97	-2.40	-2.27	5.79	11.76	6.95	13.78	9.02
Colonial First State Wholesale Imputation Fund	0.97	0.40	No	5.4639	Dec-96	10.15	-2.48	-2.79	5.19	11.38	7.24	14.05	9.55
Ibbotson Australian Shares Active Trust	0.80	0.30	Yes (2)	1.0188	May-13	9.45	-2.65	-3.87	4.61	n/a	n/a	n/a	n/a
Investors Mutual Industrial Share Fund (1)	0.99	0.50	No	1.9440	Jan-06	7.74	-2.08	-2.04	4.93	12.92	14.39	17.05	n/a
Investors Mutual Wholesale Australian Share Fund	0.99	0.50	No	3.0783	Sep-02	8.29	-1.82	-1.71	5.25	11.12	12.48	14.78	9.74
Macquarie Master Australian Enhanced Equities Fund	0.72	0.50	No	7.9700	Jun-95	8.51	-2.90	-3.20	3.86	7.83	6.28	12.54	8.41
MBA Imputation Fund (16)	0.92	0.50	No	3.5019	Dec-00	11.29	-3.05	-2.81	6.81	13.84	9.55	14.19	10.18
Perennial Growth Shares Wholesale Trust	0.92	0.60	No	1.2298	Sep-12	11.15	-2.46	-3.86	5.30	8.19	n/a	n/a	n/a

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Perpetual Wholesale Industrial Fund	1.98	+0.30/nil	No	9.5215	Jun-95	9.41	-3.50	-3.74	5.78	15.85	14.30	17.51	10.78
Schroder Wholesale Australian Equity Fund	0.92	0.50	No	2.7423	Jul-04	10.16	-2.64	-2.47	5.68	10.94	8.88	16.91	n/a
Suncorp Australian Shares Value Fund (15)	0.75	0.60	No	10.3370	Apr-96	10.58	-3.24	-2.44	5.32	11.37	8.31	13.26	9.40
Vanguard® Australian Shares Index Fund	0.18	+0.15%/-0.10%	No	3.1752	May-99	9.82	-2.46	-2.71	4.97	9.21	6.67	12.09	9.00
<b>Australian shares - specialist</b>													
Alphinity Wholesale Socially Responsible Share Fund	1.15	0.60	No	4.5691	Jun-95	10.05	-3.46	-3.88	4.44	10.76	8.09	13.14	7.25
BT Wholesale Smaller Companies Fund	1.24	0.50	No	14.4013	Jun-95	10.25	-4.17	-4.54	5.58	7.18	6.94	18.86	12.29
<b>International shares</b>													
Aberdeen Actively Hedged International Equities Fund	0.98	0.50	No	2.3299	Mar-99	10.49	-2.40	2.66	4.98	19.89	9.76	7.12	3.64
BT Wholesale International Share Fund	0.97	0.10	No	7.8581	Jun-95	17.07	-1.74	9.06	9.09	38.74	13.63	10.25	5.44
Legg Mason Global Equity Trust	0.65	1.10	No	2.3687	May-96	19.20	-1.40	9.97	10.99	43.68	13.54	7.68	5.58
Perpetual Wholesale International Share Fund	1.23	0.50	No	0.9077	May-00	14.35	-1.00	7.70	7.26	32.18	10.86	5.25	3.79
UBS International Share Fund	1.00	0.50	No	1.0607	Mar-02	23.50	-0.75	9.58	13.14	40.34	12.15	10.19	3.88
Vanguard® International Shares Index Fund	0.18	+0.15/-0.10	No	1.5310	Mar-99	15.74	-1.61	7.61	8.57	36.47	12.18	8.19	4.36
Zurich Investments Global Thematic Share Fund (7)	0.98	0.16	No	2.0389	Nov-98	12.16	-1.00	6.65	7.36	25.79	9.28	5.57	6.09
<b>International shares - specialist</b>													
Colonial First State Global Resources Fund (1)	1.17	0.60	No	1.1102	Feb-06	19.26	-0.22	1.85	7.13	-0.13	-11.36	2.20	n/a
Lazard Global Small Cap Fund	0.97	0.60	No	2.7372	Feb-00	29.14	0.12	8.84	15.24	51.58	16.68	16.42	8.04
Platinum International Fund	1.54	0.50	No	2.0421	Nov-04	18.77	-1.28	8.14	12.88	37.25	9.95	8.55	n/a
Platinum International Brands Fund (1)	1.54	0.50	No	2.0634	Dec-05	12.45	-2.86	1.60	3.83	20.51	11.16	16.20	n/a
Schroder Global Smaller Caps Fund	1.25	0.75	No	1.8236	Aug-00	24.44	1.41	11.02	17.55	47.11	13.93	12.65	7.87
<b>Regional shares</b>													
Platinum Asia Fund	1.54	0.50	No	1.4702	May-12	12.14	-3.12	0.70	7.87	13.52	n/a	n/a	n/a

### Closed Funds

These funds are only available to Optimum Professional/PST 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.

<b>Diversified investment options</b>													
<b>Conservative</b>													
Macquarie Master Cash Plus Fund	0.62	+0.12/-0.19	No	2.2515	Aug-98	3.20	-0.26	0.40	1.71	4.22	4.69	5.68	4.79
<b>Balanced</b>													
BlackRock Scientific Diversified Growth Fund (9)	0.79	0.50	No	4.3018	Jun-95	9.20	-1.87	0.30	5.42	13.72	8.41	9.65	6.16
<b>Single sector investment options</b>													
<b>Australian fixed interest</b>													
Howard Wholesale Mortgage Fund	1.00	0.00	No	1.7447	Sep-02	-0.23	-0.03	-0.09	-0.21	-0.41	1.68	2.09	4.25
<b>Australian shares</b>													
Aberdeen Classic Series Australian Shares Fund (3) (4)	0.83	0.50	No	n/a	May-02	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
<b>Australian shares - specialist</b>													
Investors Mutual Future Leaders Fund	0.99	0.50	No	3.3968	Sep-02	11.18	-1.43	-3.15	5.21	7.94	9.54	15.88	9.65
<b>Regional shares</b>													
BT Asian Share Fund	1.88	0.50	No	12.5719	Jun-95	10.80	-4.14	0.67	4.55	10.27	2.25	9.01	6.19

### Market Indices

Morgan Stanley Cap Int World Index (A\$) - Int'l Shares					Jun-95	17.30	-1.73	8.26	9.50	38.48	14.20	9.16	4.96
S&P/ASX 200 Accumulation Index - Aust. Shares					Jun-95	10.52	-3.03	-3.54	5.06	11.06	7.77	12.90	9.40
S&P/ASX 500 Accumulation Index - Aust. Shares					Jun-95	11.40	-2.76	-3.22	5.63	10.73	6.97	13.19	9.21
UBSWA Bank Bill Index					Jun-95	1.58	0.22	0.65	1.32	2.82	3.87	3.96	5.14
UBSWA Composite Bond Index					Jun-95	2.51	1.09	1.52	1.64	3.33	7.01	5.64	6.38

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. 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 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. Available in Optimum Professional only
2. 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.
3. This investment option closed to new investors 30 June 2007.
4. Credit Suisse International Shares Fund changed name to Aberdeen Actively Hedged International Equities Fund on 1 May 2009.
5. Merrill Lynch name changed to BlackRock on 28 April 2008.
6. Zurich Investments International Share Fund name changed to Zurich Investments Global Thematic Share Fund on 19 November 2007.
7. Barclays Managed Investment Funds - Diversified Stable Fund name changed to BlackRock Scientific Diversified Stable Fund on 2 December 2009.
8. Barclays Managed Investment Funds - Diversified Growth Fund name changed to BlackRock Scientific Diversified Growth Fund on 2 December 2009.
9. Intech trusts name changed to Ibbotson trusts on 15 April 2010.
10. Challenger Wholesale Socially Responsive Share Fund name changed to Alphinity Wholesale Socially Responsible Share Fund on 12 July 2010.
11. Tyndall Managed Fund name changed to Suncorp Traditional Balanced Fund on 1 September 2011.
12. Tyndall Capital Guaranteed Fund name changed to Suncorp Guaranteed Cash Fund on 1 September 2011.
13. Tyndall Fixed Interest Fund name changed to Suncorp Australian Fixed Fund on 1 September 2011.
14. Tyndall Equity Fund name changed to Suncorp Australian Shares Value Fund on 1 September 2011.
15. Buy/sell spreads effective 26 September 2011.
16. Advance Imputation Fund name changed to MBA Imputation Fund on 22 August 2011.

#### **FOR FURTHER INFORMATION**

Freecall 1800 819 499

**Suncorp Portfolio Services Limited**