

## Optimum Allocated Annuity - Investment Options Asset Allocation Report

31-Jul-14

|   | Investment Fee (%) as at 30 June 2014 | 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 (6)                                 | 0.34                                  | 0.06                | Yes (1)         | 96.58                | 1.83                      | 1.59                         | 0.00      | 0.00     | 0.00              | 0.00                 | 0.00  |
| <b>Conservative</b>                                       |                                       |                     |                 |                      |                           |                              |           |          |                   |                      |       |
| Suncorp Conservative Portfolio                            | 0.54                                  | 0.20                | Yes (1)         | 38.08                | 16.24                     | 14.13                        | 0.00      | 5.70     | 2.53              | 11.74                | 11.58 |
| <b>Balanced</b>   |                                       |                     |                 |                      |                           |                              |           |          |                   |                      |       |
| Ibbotson Balanced Growth Plus Trust (6)                   | 0.58                                  | 0.28                | Yes (1)         | 31.01                | 10.58                     | 9.20                         | 0.00      | 10.48    | 4.65              | 21.60                | 12.48 |
| Suncorp Traditional Balanced Fund (8)                     | 0.75                                  | 0.00                | No              | 10.89                | 12.18                     | 12.31                        | 0.00      | 6.21     | 28.81             | 26.38                | 3.22  |
| <b>Growth</b>   |                                       |                     |                 |                      |                           |                              |           |          |                   |                      |       |
| BlackRock Wholesale Balanced Fund (2)                     | 0.95                                  | 0.35                | No              | 8.00                 | 14.00                     | 7.00                         | 0.00      | 7.00     | 35.00             | 29.00                | 0.00  |
| Ibbotson Growth Trust (6)                                 | 0.66                                  | 0.32                | Yes (1)         | 23.60                | 4.80                      | 3.95                         | 0.00      | 14.76    | 8.05              | 28.42                | 16.42 |
| <b>High growth</b>  |                                       |                     |                 |                      |                           |                              |           |          |                   |                      |       |
| Ibbotson High Growth Plus Trust (6)                       | 0.76                                  | 0.34                | Yes (1)         | 18.53                | 1.69                      | 0.00                         | 0.00      | 20.20    | 11.01             | 38.90                | 9.66  |
| <b>Single sector investment options</b>                   |                                       |                     |                 |                      |                           |                              |           |          |                   |                      |       |
| <b>Cash</b>   |                                       |                     |                 |                      |                           |                              |           |          |                   |                      |       |
| Suncorp Guaranteed Cash Fund (9)                          | 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>                          |                                       |                     |                 |                      |                           |                              |           |          |                   |                      |       |
| Suncorp Australian Fixed Interest Fund (10)               | 0.50                                  | 0.00                | No              | 0.00                 | 100.00                    | 0.00                         | 0.00      | 0.00     | 0.00              | 0.00                 | 0.00  |
| Vanquard* Australian Fixed Interest Index Fund            | 0.24                                  | 0.20                | No              | 0.00                 | 100.00                    | 0.00                         | 0.00      | 0.00     | 0.00              | 0.00                 | 0.00  |
| <b>International fixed interest</b>                       |                                       |                     |                 |                      |                           |                              |           |          |                   |                      |       |
| Vanquard International Fixed Interest Index Fund (Hedged) | 0.34                                  | 0.20                | No              | 0.00                 | 1.40                      | 98.60                        | 0.00      | 0.00     | 0.00              | 0.00                 | 0.00  |
| <b>Property</b>   |                                       |                     |                 |                      |                           |                              |           |          |                   |                      |       |
| Ironbark RREEF Paladin Property Securities Fund           | 0.86                                  | 0.50                | No              | 0.86                 | 0.00                      | 0.00                         | 0.00      | 99.14    | 0.00              | 0.00                 | 0.00  |
| <b>Australian shares</b>                                  |                                       |                     |                 |                      |                           |                              |           |          |                   |                      |       |
| Ausbil Australian Active Equity Fund                      | 0.90                                  | 0.50                | No              | 0.15                 | 0.00                      | 0.00                         | 0.00      | 0.00     | 99.85             | 0.00                 | 0.00  |
| Colonial First State Wholesale Australian Share Fund      | 0.96                                  | 0.40                | No              | 0.74                 | 0.00                      | 0.00                         | 0.00      | 0.25     | 99.02             | 0.00                 | 0.00  |
| Colonial First State Wholesale Imputation Fund            | 0.97                                  | 0.40                | No              | 1.50                 | 0.00                      | 0.00                         | 0.00      | 2.17     | 96.32             | 0.00                 | 0.00  |
| MBA Imputation Fund                                       | 0.92                                  | 0.50                | No              | 4.10                 | 0.00                      | 0.00                         | 0.00      | 0.00     | 95.90             | 0.00                 | 0.00  |
| Perennial Growth Shares Wholesale Trust                   | 0.92                                  | 0.60                | No              | 2.98                 | 0.00                      | 0.00                         | 0.00      | 1.59     | 95.43             | 0.00                 | 0.00  |
| Perpetual Wholesale Industrial Fund                       | 0.99                                  | +0.30/nil           | No              | 6.80                 | 0.00                      | 0.00                         | 0.00      | 4.79     | 86.94             | 1.47                 | 0.00  |
| Suncorp Australian Shares Value Fund (11)                 | 0.75                                  | 0.60                | No              | 0.19                 | 0.00                      | 0.00                         | 0.00      | 0.00     | 99.81             | 0.00                 | 0.00  |
| <b>Australian shares - specialist</b>                     |                                       |                     |                 |                      |                           |                              |           |          |                   |                      |       |
| Alphinity Wholesale Socially Responsible Share Fund (7)   | 1.15                                  | 0.60                | No              | 2.16                 | 0.00                      | 0.00                         | 0.00      | 0.00     | 97.84             | 0.00                 | 0.00  |
| BT Wholesale Smaller Companies Fund                       | 1.24                                  | 0.50                | No              | 8.48                 | 0.00                      | 0.00                         | 0.00      | 0.00     | 91.52             | 0.00                 | 0.00  |
| <b>International shares</b>                               |                                       |                     |                 |                      |                           |                              |           |          |                   |                      |       |
| Aberdeen Actively Hedged International Equities Fund (3)  | 0.98                                  | 0.50                | No              | 2.82                 | 0.00                      | 0.00                         | 0.00      | 0.00     | 0.00              | 97.18                | 0.00  |
| <b>International shares - specialist</b>                  |                                       |                     |                 |                      |                           |                              |           |          |                   |                      |       |
| Platinum International Fund                               | 1.54                                  | 0.54                | No              | 8.79                 | 0.00                      | 0.00                         | 0.00      | 0.00     | 1.19              | 90.02                | 0.00  |
| Schroder Global Smaller Caps Fund                         | 1.25                                  | 0.75                | No              | 4.15                 | 0.00                      | 0.00                         | 0.00      | 0.00     | 0.00              | 95.85                | 0.00  |
| <b>Regional shares</b>                                    |                                       |                     |                 |                      |                           |                              |           |          |                   |                      |       |
| Platinum Asia Fund  | 1.54                                  | 0.50                | No              | 3.71                 | 0.00                      | 0.00                         | 0.00      | 0.00     | 0.00              | 96.29                | 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.

|  |      |             |         |        |       |       |       |       |       |       |       |
|--|------|-------------|---------|--------|-------|-------|-------|-------|-------|-------|-------|
| <b>Diversified investment options</b>            |      |             |         |        |       |       |       |       |       |       |       |
| <b>Conservative</b>                              |      |             |         |        |       |       |       |       |       |       |       |
| BlackRock Scientific Diversified Stable Fund (4) | 0.69 | 0.30        | No      | 3.60   | 42.41 | 16.21 | 0.00  | 1.98  | 18.34 | 11.94 | 5.52  |
| Ibbotson Conservative Growth Plus Trust (6)      | 0.51 | 0.20        | Yes (1) | 38.08  | 16.24 | 14.13 | 0.00  | 5.70  | 2.53  | 11.74 | 11.58 |
| <b>Growth</b>                                    |      |             |         |        |       |       |       |       |       |       |       |
| BlackRock Scientific Diversified Growth Fund (5) | 0.79 | 0.50        | No      | 4.17   | 7.25  | 6.78  | 0.00  | 4.89  | 35.56 | 27.54 | 13.81 |
| Colonial First State Wholesale Diversified Fund  | 0.96 | 0.40        | No      | 5.76   | 18.18 | 6.83  | 0.00  | 5.43  | 33.24 | 30.57 | 0.00  |
| INVESCO Wholesale Diversified Growth Fund        | 1.09 | 0.50        | No      | 3.51   | 18.88 | 0.00  | 0.00  | 8.19  | 38.66 | 26.54 | 4.22  |
| <b>High growth</b>                               |      |             |         |        |       |       |       |       |       |       |       |
| Ibbotson High Growth Trust (6)                   | 0.71 | 0.34        | Yes (1) | 23.75  | 1.74  | 1.43  | 0.00  | 17.51 | 9.55  | 33.72 | 12.30 |
| <b>Single sector investment options</b>          |      |             |         |        |       |       |       |       |       |       |       |
| <b>Cash</b>                                      |      |             |         |        |       |       |       |       |       |       |       |
| Ibbotson Cash Trust (6)                          | 0.30 | 0.00        | No      | 100.00 | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  |
| <b>Australian fixed interest</b>                 |      |             |         |        |       |       |       |       |       |       |       |
| Howard Wholesale Mortgage Trust                  | 1.00 | 0.00        | No      | 48.82  | 0.00  | 0.00  | 51.18 | 0.00  | 0.00  | 0.00  | 0.00  |
| Macquarie Australian Fixed Interest Fund         | 0.62 | +0.04/-0.20 | No      | 10.76  | 82.01 | 0.00  | 7.23  | 0.00  | 0.00  | 0.00  | 0.00  |
| <b>International shares - retail</b>             |      |             |         |        |       |       |       |       |       |       |       |
| BT Wholesale European Share Fund                 | 1.00 | 0.40        | No      | 3.05   | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 96.95 | 0.00  |

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.

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## **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.

## **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. Merrill Lynch name changed to BlackRock on 28 April 2008.
3. Credit Suisse International Shares Fund name changed to Aberdeen Actively Hedged International Equities Fund on 1 May 2009.
4. Barclays Managed Investment Funds - Diversified Stable Fund name changed to BlackRock Scientific Diversified Stable Fund on 2 December 2009.
5. Barclays Managed Investment Funds - Diversified Growth Fund name changed to BlackRock Scientific Diversified Growth Fund on 2 December 2009.
6. Intech trusts name changed to Ibbotson trusts on 15 April 2010.
7. Challenger Wholesale Socially Responsive Share Fund name changed to Alphinity Wholesale Socially Responsible Share Fund on 12 July 2010.
8. Tyndall Managed Fund name changed to Suncorp Traditional Balanced Fund on 1 September 2011.
9. Tyndall Capital Guaranteed Fund name changed to Suncorp Guaranteed Cash Fund on 1 September 2011.
10. Tyndall Fixed Interest Fund name changed to Suncorp Australian Fixed Interest Fund on 1 September 2011.
11. Tyndall Equity Fund name changed to Suncorp Australian Shares Value Fund on 1 September 2011.

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