



Media Release

Research rating upgrade for CommInsure Investment Growth Bond

Wednesday, 29 November 2017: Lonsec Research has confirmed all of CommInsure's Investment Growth Bond options as 'Recommended', and says the bond's guarantees are a key competitive advantage.

Lonsec upgraded the Investment Growth Bond Global Property, International Shares and Australian Shares options from 'Investment Grade' to 'Recommended', and confirmed the 'Recommended' rating for Cash, Global Fixed Interest, and Multi-Sector (Conservative, Diversified, Balanced, Growth) options.

The research house acknowledged CommInsure's stable and experienced investment strategy team, which manages close to \$13 billion in FUM with a strong focus on managing risk through the investment research process. It noted CommInsure's competitive fees compared to others in this market.

Lonsec said it views the guarantees in the Investment Growth Bond as "a key competitive advantage" in the market.

CommInsure's Death Benefit Guarantee and Investment Option Guarantee (applicable to four investment options) provide certainty around the minimum amounts paid on key events, such as death, withdrawals or investment switches. The guarantees are a key feature of the bond's simplicity, which is proving very popular with clients.

George Lytas, CommInsure's Head of Annuities and Investment Bonds, said there had been double-digit growth in CommInsure Investment Growth Bond inflows over the past financial year, with 2017 inflows almost one-third higher than 2016.

"Increasingly, financial advisers are appreciating that insurance bonds offer a flexible, tax-paid alternative to superannuation and deliver clear estate planning benefits, particularly for blended families," he said.

The CommInsure Investment Growth Bond has been awarded the Strategic Insight (formerly Plan For Life) *Investment Growth Bond of the Year* award for nine years in a row.

"External recognition by Strategic Insight and now the Lonsec "Recommended" rating is welcome validation that CommInsure is meeting clients' and advisers' high expectations," Lytas said.

Important Information

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