

INVESTMENT GROWTH BOND

NC¹ - AUSTRALIAN SHARES

30 September 2018: Fund profile

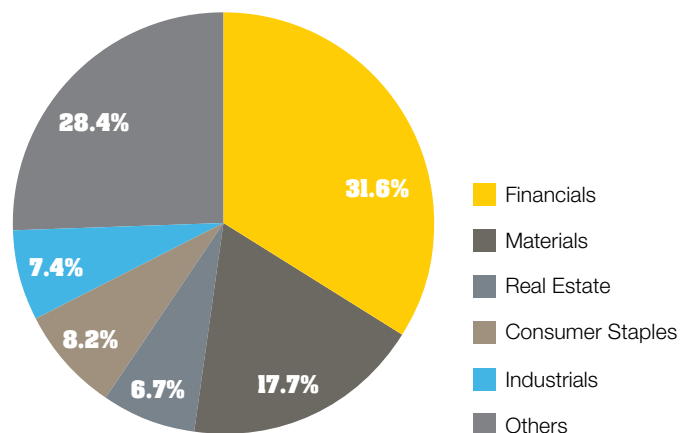
Investment objective and strategy

To provide long-term capital growth through investment in Australian listed company shares. This option may have a high level of short to medium-term volatility. This option is suited to investors seeking high returns who are prepared to accept volatility of returns.

Fund features	
Inception date	March 2013
Recommended investment period	7 years
Risk/return profile	Very high
Management fee²	1.30% p.a.
Investment Option Guarantee	No

Note: Up to 4% of the allocation to Australian Shares may be invested in International Shares, with currency hedging at the discretion of the manager.

Australian Shares sector allocation as at 30 September 2018



Performance as at 30 September 2018							
	3 month (%)	6 month (%)	1 year (%)	2 years (%)	3 years (%)	5 years (%)	Since inception (18 March 2013) (%)
Net return³	0.67%	5.86%	9.51%	7.33%	8.52%	5.31%	5.86%

Awards and rating

Commlnsure's Investment Growth Bond has been awarded the Association of Financial Advisers (AFA) Investment Bond of the Year Award 10 years running from 2008 through to 2017⁴.

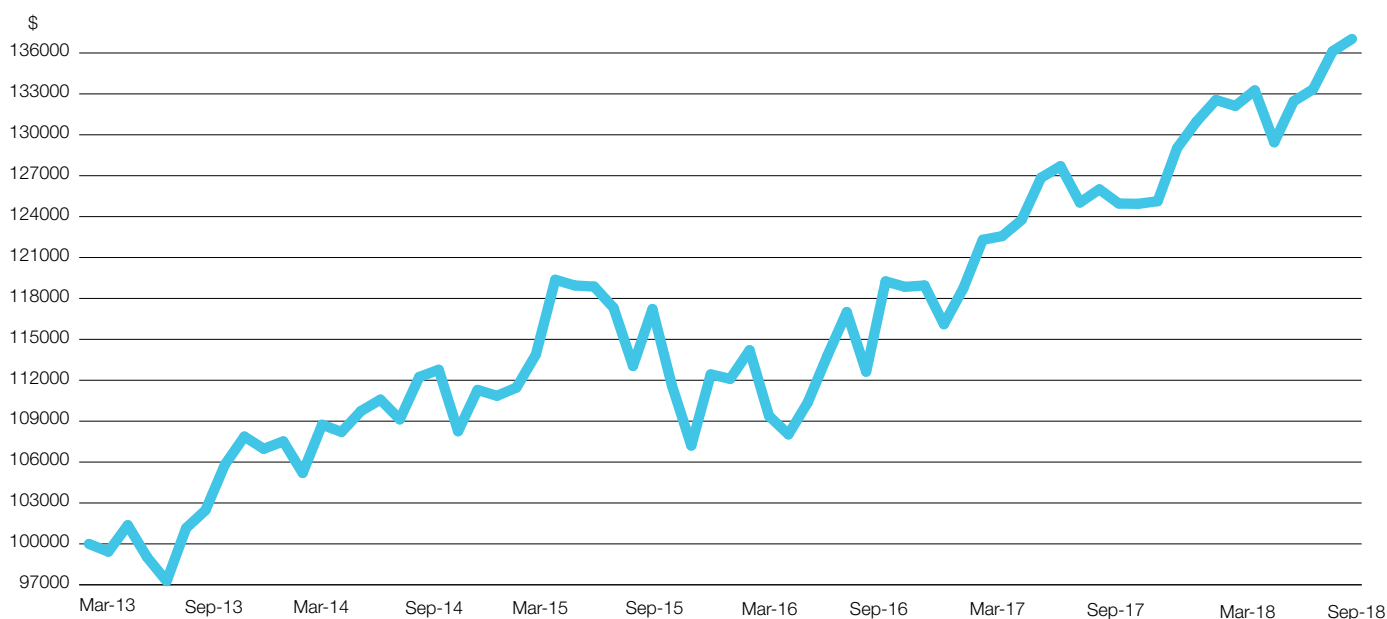


Past performance is not an indicator of future performance for this option or any other option available from Commlnsure.

Notes

- 1 NC – Nil Commission.
- 2 There are no other product fees payable.
- 3 Returns greater than one year are annualised, all returns are net of management fees and taxes. There are no other product fees.
- 4 AFA Investment Bond of the Year winner from 2008 through to 2017. Benchmarked on scores for financial, market and product strength factors.

Net investment performance as at 30 September 2018 (\$100,000 invested since inception)



Top 10 holdings as at 30 September 2018

BHP Billiton Limited	6.72%
Commonwealth Bank Of Australia	5.44%
Westpac Banking Corporation	5.04%
National Australia Bank Ltd	4.98%
Australia & New Zealand Banking Group Ltd	4.74%
CSL Ltd	4.65%
Wesfarmers Ltd	3.64%
Macquarie Group Ltd	2.88%
Woodside Petroleum Limited	2.69%
Rio Tinto Ltd	2.27%

Investment minimums

Initial investment	\$1,000
Minimum additional contributions	\$200
Regular savings plan	Yes – via BPAY
Minimum partial withdrawal	\$1,000
Minimum automatic regular withdrawal	\$500

For more information on this option, please contact our customer services team on **1800 624 100** 8:30 am to 6 pm (Sydney time) Monday to Friday or visit commbank.com.au/igb

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