

INVESTMENT GROWTH BOND

NC¹ - BALANCED

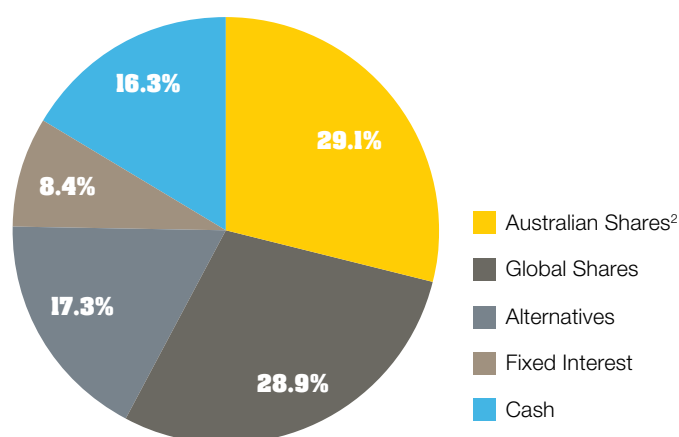
30 September 2018: Fund profile

Investment objective and strategy

To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short to medium term. This option is suited to investors seeking long-term growth who are prepared to accept some volatility of returns.

Fund features	
Inception date	March 2013
Recommended investment period	6 years
Risk/return profile	High
Management fee³	1.30% p.a.
Investment Option Guarantee	No

Asset 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 return⁴	1.69%	4.49%	7.26%	6.34%	6.37%	5.69%	6.06%

Awards and rating

CommInsure'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 2017⁵.



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

Notes

- NC – Nil Commission.
- Up to 4% of the allocation to Australian Shares may be invested in International Shares, with currency hedging at the discretion of the manager.
- There are no other product fees payable.
- Returns greater than one year are annualised, all returns are net of management fees and taxes. There are no other product fees.
- AFA Investment Bond of the Year winner from 2008 through to 2017. Benchmarked on scores for financial, market and product strength factors.

CommInsure



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



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

Things you should know: This information is of a factual nature only and is not intended to constitute financial product advice. It has been prepared without considering your individual objectives, financial situation or needs. You should consider its appropriateness in light of your circumstances and consider seeking professional advice relevant to your individual needs before making a decision based on this information. CommInsure Investment Growth Bond is issued by The Colonial Mutual Life Assurance Society Limited ABN 12 004 021 809 AFSL 235035 (CMLA), a wholly owned but non-guaranteed subsidiary of Commonwealth Bank of Australia ABN 48 123 123 124 AFSL 234945. CommInsure is a registered business name of CMLA. A Product Disclosure Statement (PDS) for the CommInsure Investment Growth Bond is available by [clicking here](#), from your financial planner or by calling 1800 624 100 (from overseas call +61 2 9745 0905) and should be considered before making any decision about the product. Taxation considerations are general and based on present taxation laws and may be subject to change. You should seek independent, professional tax advice before making any decision based on this information. CommInsure is also not a registered tax (financial) adviser under the Tax Agent Services Act 2009 and you should seek tax advice from a registered tax agent or a registered tax (financial) adviser if you intend to rely on this information to satisfy the liabilities or obligations or claim entitlements that arise, or could arise, under a taxation law.

The Lonsec Rating (published October 2017) presented in this document is published by Lonsec Research Pty Ltd ABN 11 151 658 561 AFSL 421 445. The Rating is limited to "General Advice" (as defined in the Corporations Act 2001 (Cth)) and based solely on consideration of the investment merits of the financial product(s). Past performance information is for illustrative purposes only and is not indicative of future performance. It is not a recommendation to purchase, sell or hold Colonial Mutual Life Assurance Society Limited product(s), and you should seek independent financial advice before investing in this product(s). The Rating is subject to change without notice and Lonsec assumes no obligation to update the relevant document(s) following publication. Lonsec receives a fee from the Fund Manager for researching the product(s) using comprehensive and objective criteria.

For further information regarding Lonsec's Ratings methodology, please refer to our website at: <https://www.lonsecresearch.com.au/research-solutions/our-ratings>