

INVESTMENT GROWTH BOND

NC¹ - CONSERVATIVE

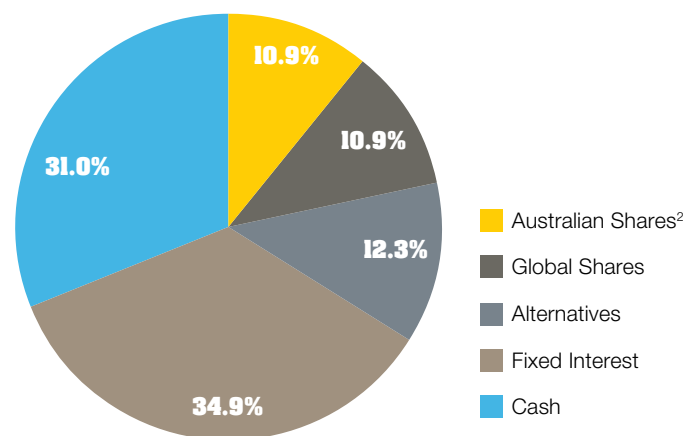
30 September 2018: Fund profile

Investment objective and strategy

To invest in a diversified portfolio of assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security. This option is suited to investors who want returns that are less volatile than options with greater bias to growth investments.

Fund features	
Inception date	March 2013
Recommended investment period	3 years
Risk/return profile	Low to medium
Management fee³	1.20% p.a.
Investment Option Guarantee⁴	Yes

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 return⁵	0.70%	1.72%	2.85%	2.48%	2.89%	3.12%	3.12%

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 2017⁶.



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

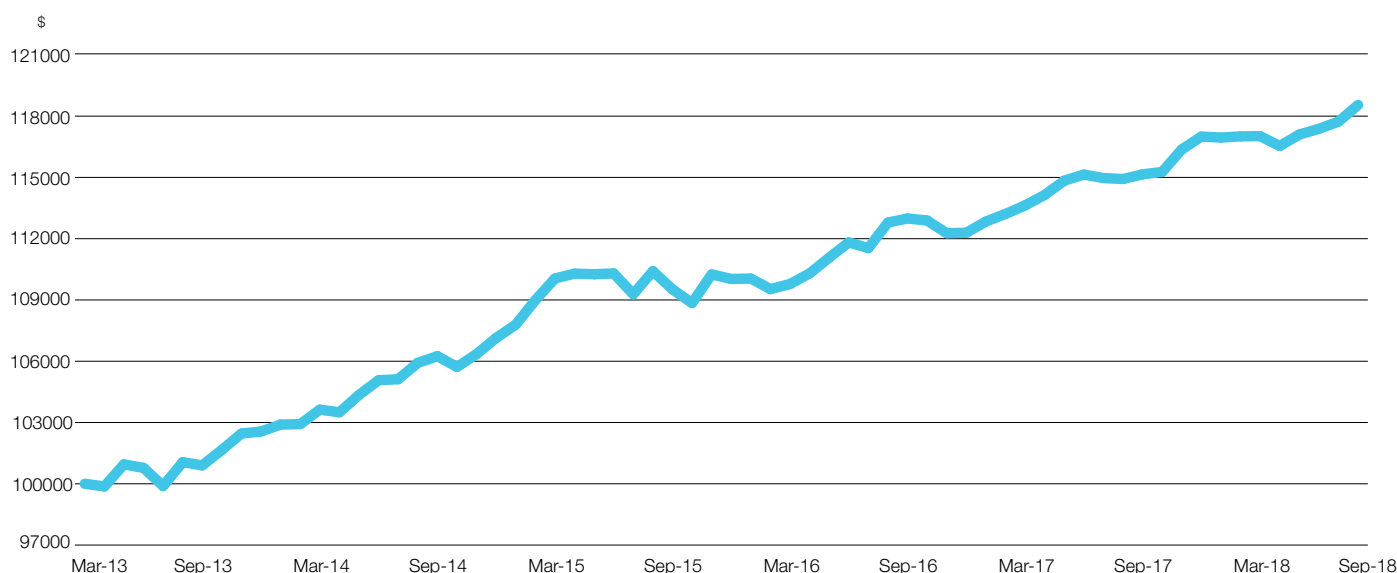
Notes

- 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.
- The value of your investment is protected if held for a certain period of time. Refer to page 13 of the PDS for more information.
- 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.

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