

# INVESTMENT GROWTH BOND

## NC<sup>1</sup> – GLOBAL FIXED INTEREST

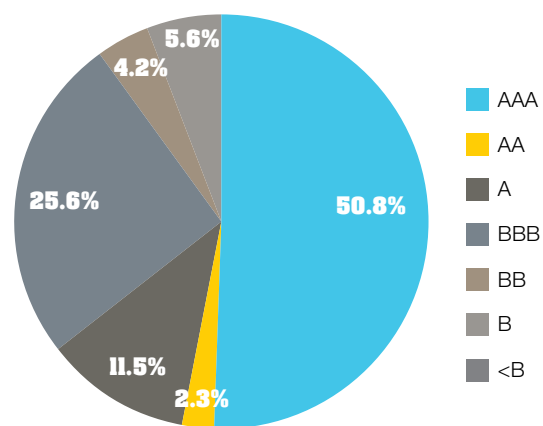
30 September 2018: Fund profile

### Investment objective and strategy

To provide relatively stable returns by investing in Australian and global fixed interest securities. This option is suited to investors who want a reasonable level of security with the potential to provide higher returns than cash options.

Fund features	
<b>Inception date</b>	March 2013
<b>Recommended investment period</b>	3 years
<b>Risk/return profile</b>	Medium
<b>Management fee<sup>2</sup></b>	1.10% p.a.
<b>Investment Option Guarantee<sup>3</sup></b>	Yes

### Portfolio split by Security Rating 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) (%)
<b>Net return<sup>4</sup></b>	0.08%	0.14%	0.56%	0.05%	1.20%	2.07%	1.84%

### 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 2017<sup>5</sup>.



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

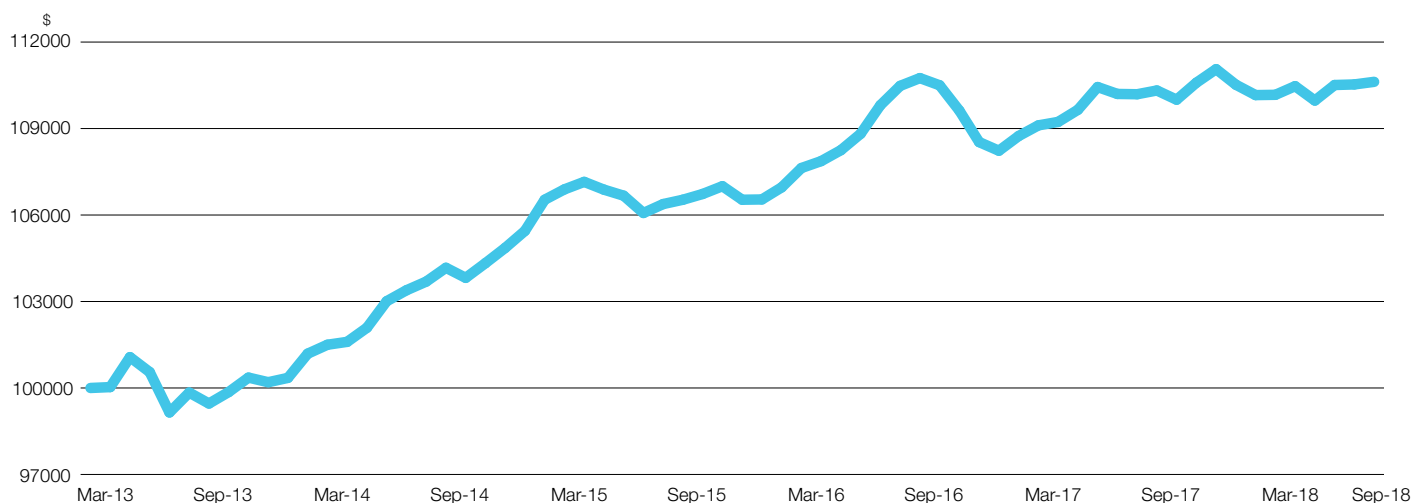
#### Notes

- NC – Nil Commission.
- 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**

<b>Initial investment</b>	\$1,000
<b>Minimum additional contributions</b>	\$200
<b>Regular savings plan</b>	Yes – via BPAY
<b>Minimum partial withdrawal</b>	\$1,000
<b>Minimum automatic regular withdrawal</b>	\$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](http://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. Commlnsure 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. Commlnsure is a registered business name of CMLA. A Product Disclosure Statement (PDS) for the Commlnsure 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. Commlnsure 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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