

INVESTMENT GROWTH BOND

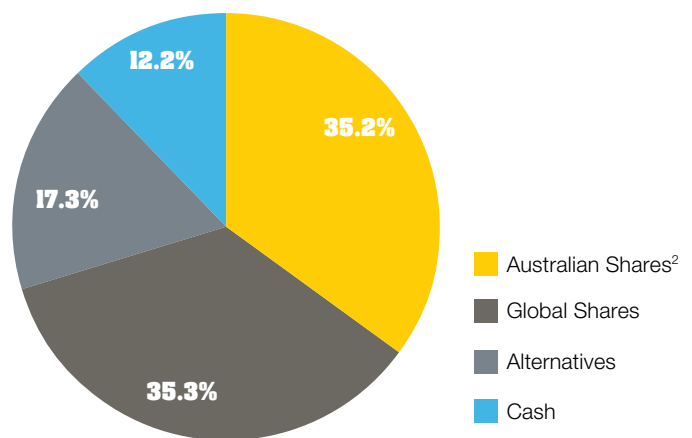
NC¹ - GROWTH

30 September 2018: Fund profile

Investment objective and strategy

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

Asset allocation as at 30 September 2018



Fund features	
Inception date	March 2013
Recommended investment period	7 years
Risk/return profile	High
Management fee³	1.40% p.a.
Investment Option Guarantee	No

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	1.93%	5.21%	8.28%	7.35%	7.24%	6.17%	6.66%

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.

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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

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