

INVESTMENT GROWTH BOND

NC¹ - INTERNATIONAL SHARES

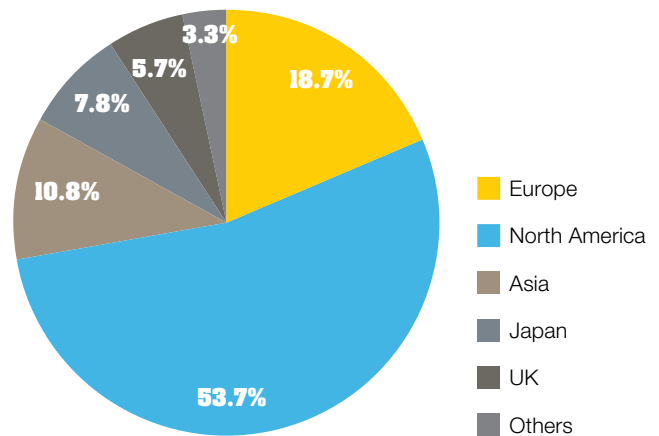
30 September 2018: Fund profile

Investment objective and strategy

To provide long-term capital growth through investment in global 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	1.40% p.a.
Investment Option Guarantee	No

Global Shares regional 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	4.99%	9.38%	15.06%	13.85%	11.58%	9.68%	10.62%

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.

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



Top 10 holdings as at 30 September 2018

Amazon.Com	1.85%
Apple Inc	1.65%
Microsoft Corporation	1.09%
Facebook Inc-A	0.95%
Illumina Inc	0.94%
Tencent Holdings	0.94%
Alphabet Inc - Class C	0.82%
Unilever PLC	0.76%
Henkel Ag & Co Kgaa	0.75%
Exxon Mobil Corporation	0.66%

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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