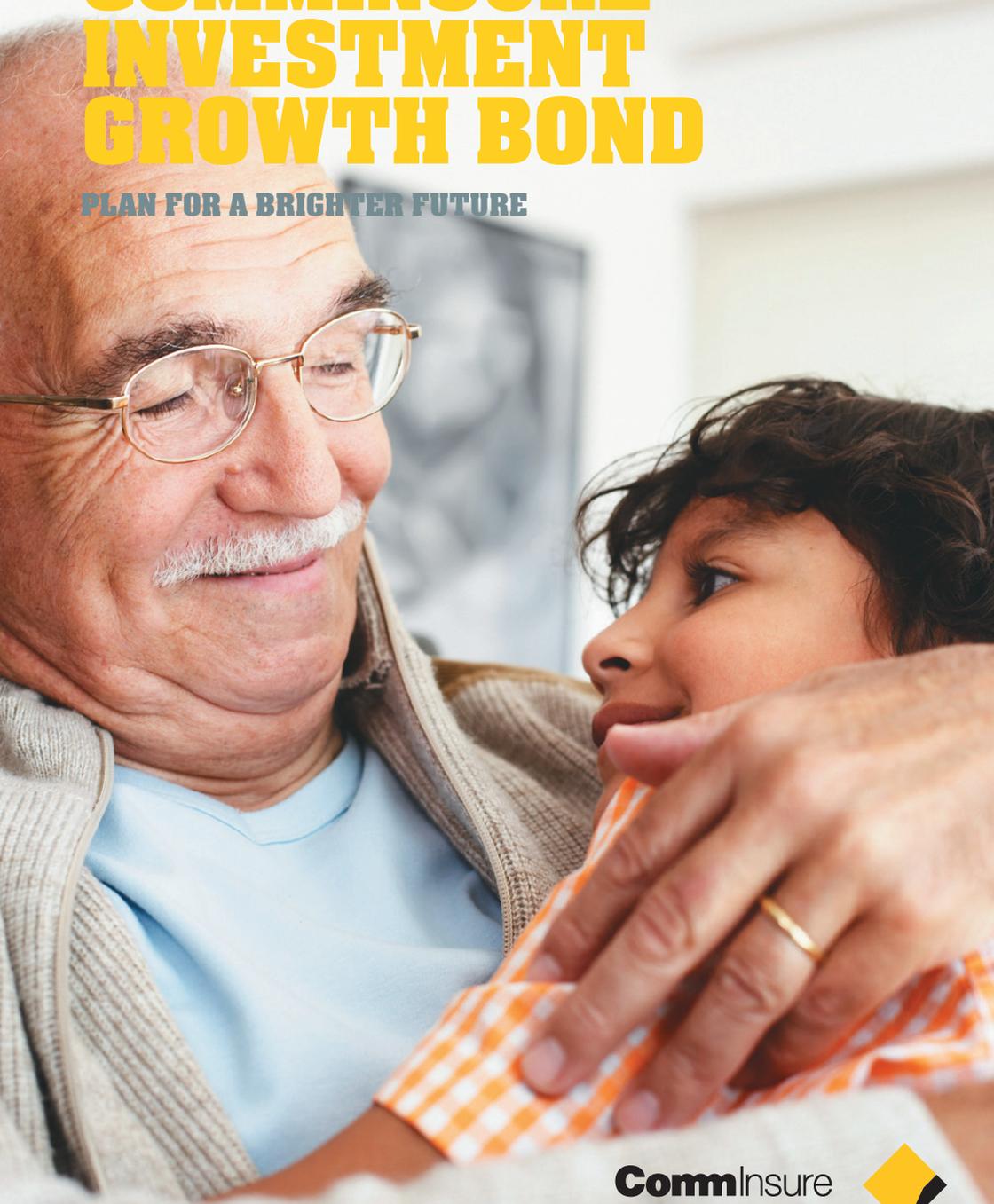


COMMINSURE INVESTMENT GROWTH BOND

PLAN FOR A BRIGHTER FUTURE



CommInsure



Plan for a brighter future

No matter where you're at in life, managing a young family or entering retirement – there are smart things you can do to plan for a brighter future.

Commlnsure's Investment Growth Bond, (the Bond) is a smart way to achieve financial growth with an award winning and potentially tax effective* investment. A great way to build wealth over the long-term, with benefits for high income earners, families and anyone looking for certainty with estate planning or investment guarantees.

No personal tax is payable on the Bond once you've held it for 10 years and follow the 125% rule. If you withdraw before 10 years, you may be able to take advantage of the 30% tax offset.

Take a look at the two graphs on the next page for a summary of the potential tax benefits and rules around making additional contributions.

Key benefits

Tax effective

- ◆ If the bond is held for 10 years*, you can potentially withdraw all or part of the proceeds tax free
- ◆ If withdrawals are made within the 10 year period a 30 per cent tax offset may apply to the assessable profit portion of the withdrawal

Guarantees

- ◆ The Death Benefit Guarantee
- ◆ Capital guarantees on certain investment options

Flexibility

- ◆ Full access to capital
- ◆ Flexible estate planning features
- ◆ A range of investment options
- ◆ The flexibility to switch investments at any time with no switching fee

Alternative to super

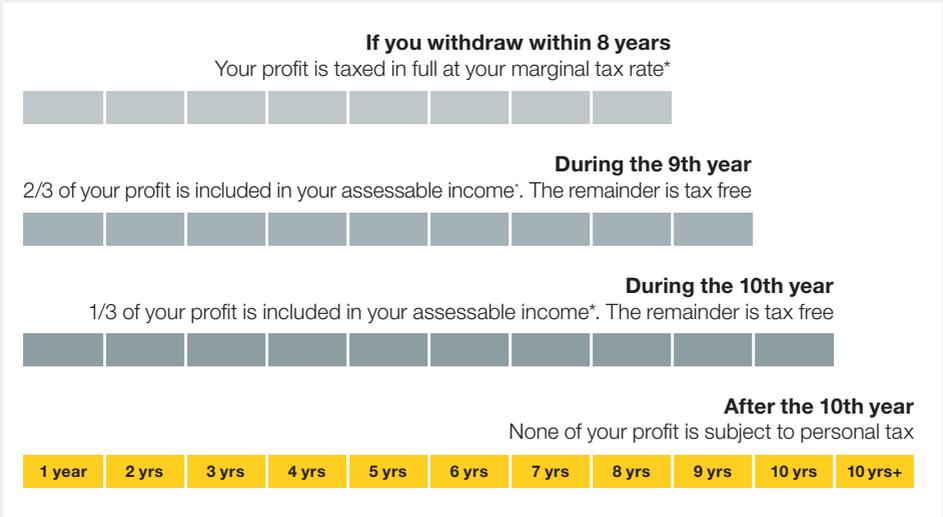
- ◆ Unlike super, there are no contribution caps, allowing you to increase your investment in the Bond by making additional contributions**

* Refer to the PDS for more information.

** Subject to the 125% rule.

Simple tax-effective* investing

Graph 1: This graph highlights the tax benefits over 10 years.



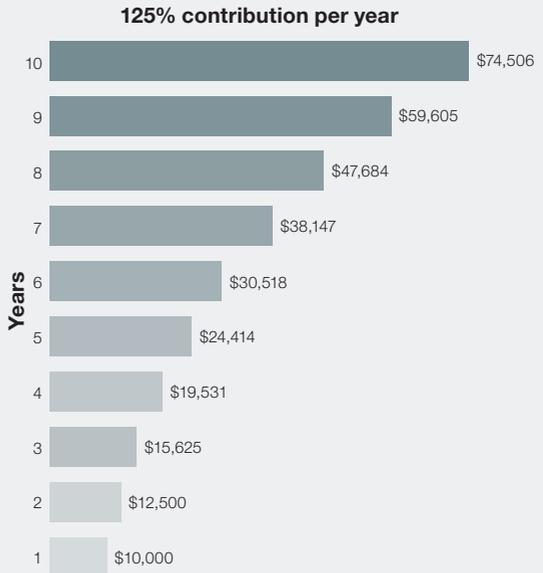
** A life insurance policy tax offset of 30% may be applied against any tax liability which may arise on withdrawals within the 10 year period. If your personal tax rate is less than 30%, this offset may be used to offset tax on tax liabilities referable to other income.

Graph 2: The 125% rule

Additional contributions made each year may be considered as part of your initial investment as long as contributions in each policy year don't total more than 125% of the previous year's contributions.

This means that contributions don't have to be invested for the full 10 years for your profit to acquire the tax-paid status.

The maximum annual contributions you can make while complying with the 125% rule are illustrated in this graph*.



* This assumes an initial investment of \$10,000 and the maximum amount allowable under the 125% rule is contributed each year.

* Refer to the PDS for more information.

You're investing in safe hands

Capital Guarantees

You can choose from nine investment options and for those looking for security, four of the options have guarantees. The nature of the guarantees differ across the Cash, Global Fixed Interest, Conservative and Diversified investment options.

The Death Benefit Guarantee

The Death Benefit Guarantee provides certainty around the minimum amount that will be paid on the death of the last surviving life insured, which can be particularly important during times of market uncertainty.

You can find out more by downloading our Product Disclosure Statement available at commbank.com.au/igb or by calling us on **1800 624 100**.

Features at a glance

Minimum Amounts	Minimum	Payment Method
Initial investment	\$1,000	BPAY®/cheque
Additional contributions	\$200	BPAY®/cheque
Balance per investment option	\$200	N/A
Investment option switches	\$200	N/A
Partial withdrawals	\$1,000	Direct credit/cheque
Automatic regular withdrawals	\$500	Direct credit

Automatic regular withdrawals

You can access your money at any time and where the cash value of your Bond is greater than \$10,000 you can set up an automatic withdrawal facility where money can be paid into your bank account on a monthly, quarterly, half-yearly or yearly basis.

Fees

Management fee	0.85% p.a. to 1.50% p.a. (Depends on the investment option(s) you select)
Switching fee	Nil
Withdrawal fee	Nil
Adviser Service Fee	Deducted using the amount agreed between you and your adviser(s)

Who can benefit from an Investment Growth Bond?

The Bond is suitable for a broad range of people. From young children to grandparents, high income earners to pensioners, the Bond suits a variety of investor's needs.

Who is it suitable for?

High income earners

- ♦ maximise tax efficiencies*

Retirees

- ♦ tax effective* income stream

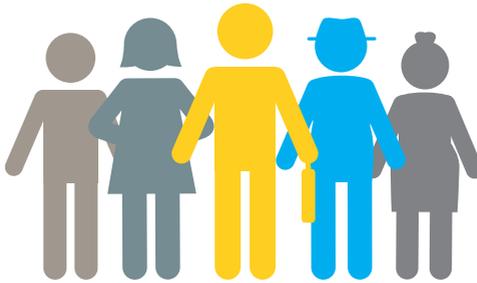
Families

- ♦ child advancement policy

People looking for alternatives to super

People looking for certainty in estate planning and distributing wealth

People looking for simplicity with little or no tax reporting



* For more information, please refer to the Product Disclosure Statement.

Why CommInsure?

CommInsure is the specialist insurance arm of the Commonwealth Bank Group and our history within Australia's insurance industry goes back over 140 years. We aim to be a responsible investor and are a signatory to the United Nations Principles for Responsible Investment (UNPRI). The UNPRI provides a framework for responsible investing, including considering environmental, social and corporate governance factors into the investment process.

Winner of the Investment Bond Award seven years in a row.



How to invest

To apply for an Investment Growth Bond, you'll need:

- ◆ a copy of the Product Disclosure Statement (PDS) and then complete the application form
- ◆ a minimum investment of \$1,000
- ◆ to be at least 10 years of age or older

Get in touch

- ◆ Call us on **1800 624 100** between 8.30am and 6pm Sydney time Monday to Friday
- ◆ Visit our website at **commbank.com.au/igb**
- ◆ Speak with your financial adviser

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Important 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 (the Group). CommInsure is a registered business name of CMLA. A Product Disclosure Statement (PDS) for the CommInsure Investment Growth Bond is available from your financial adviser or by calling 1800 624 100 and should be considered before making any decision about the product. The information contained in this document 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. 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.