

# INVESTMENT GROWTH BOND

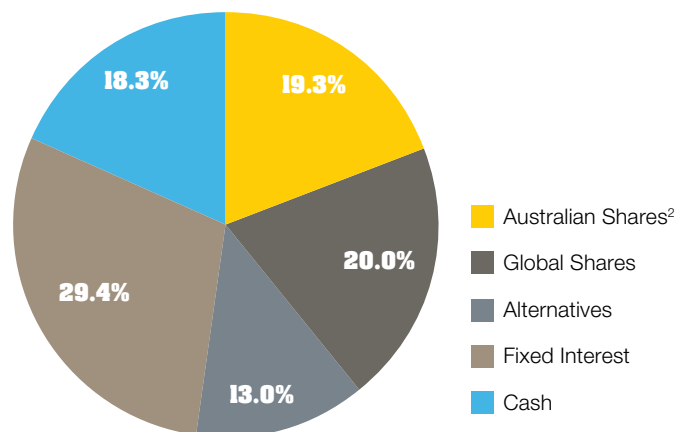
## NC<sup>1</sup> - DIVERSIFIED

31 March 2020: Fund profile

### Investment objective and strategy

To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income with a moderate level of security and relatively stable returns. This option is suited to investors seeking long-term growth who are prepared to accept some volatility of returns.

### Asset allocation as at 31 March 2020



Fund features	
<b>Inception date</b>	March 2013
<b>Recommended investment period</b>	5 years
<b>Risk/return profile</b>	Medium to high
<b>Management fee<sup>3</sup></b>	1.30% p.a.
<b>Investment Option Guarantee<sup>4</sup></b>	Yes

Performance as at 31 March 2020							
	3 month (%)	6 month (%)	1 year (%)	2 years (%)	3 years (%)	5 years (%)	Since inception (18 March 2013) (%)
<b>Net return<sup>5</sup></b>	-4.81%	-3.90%	-0.30%	1.75%	2.11%	2.11%	3.18%

### Awards and rating

CommInsure's Investment Growth Bond has been awarded the Plan For Life/Association of Financial Advisers (AFA) Investment Bond of the Year Award 12 years running from 2008 through to 2019<sup>6</sup>.



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

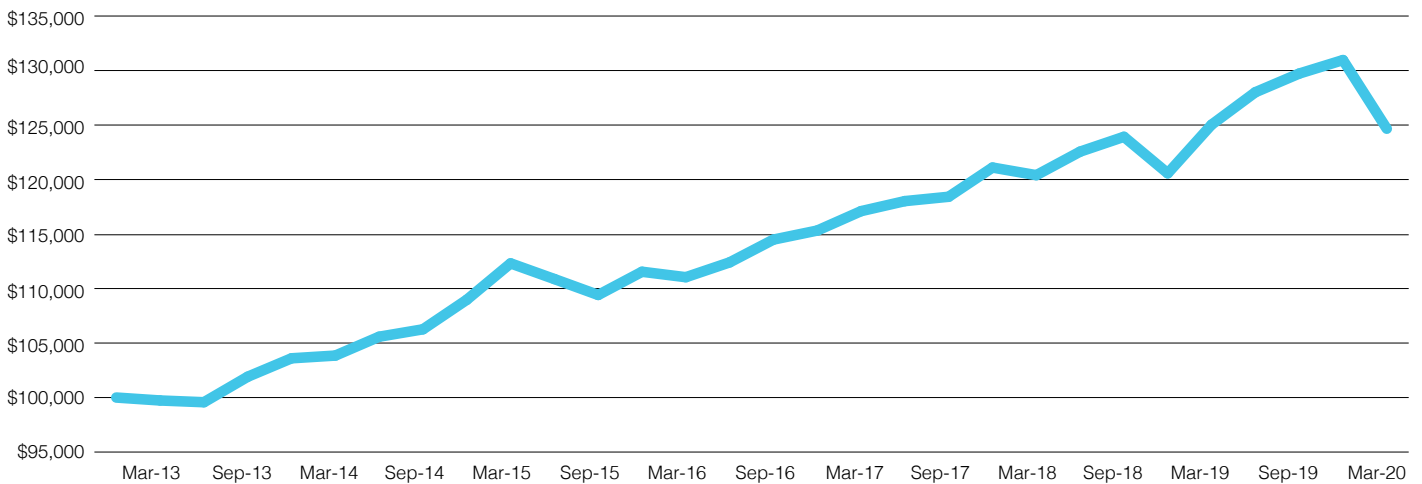
#### Notes

- 1 NC – Nil Commission.
- 2 Up to 4% of the allocation to Australian Shares may be invested in International Shares, with currency hedging at the discretion of the manager.
- 3 There are no other product fees payable.
- 4 The value of your investment is protected if held for at least three years. Refer to page 13 of the PDS for more information.
- 5 Returns greater than one year are annualised, all returns are net of management fees and taxes.
- 6 Plan For Life/AFA Investment Bond of the Year winner from 2008 through to 2019. Benchmarked on scores for financial, market and product strength factors.

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## Net investment performance as at 31 March 2020 (\$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](https://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 (CMLA), ABN 12 004 021 809, AFSL 235035. 'CommInsure' is used under licence by 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.