

INVESTMENT GROWTH BOND

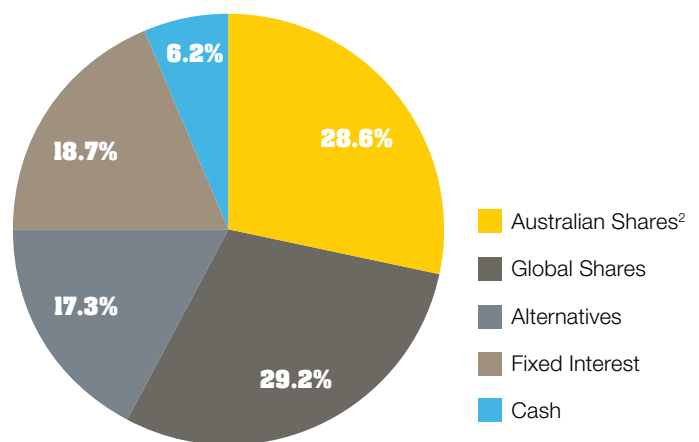
NC¹ - MANAGED (Previously NC - BALANCED)

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, but which may be volatile in the short to medium term. 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	
Inception date	March 2013
Recommended investment period	6 years
Risk/return profile	High
Management fee³	1.30% p.a.
Investment Option Guarantee	No

Performance as at 31 March 2020							
	3 month (%)	6 month (%)	1 year (%)	2 years (%)	3 years (%)	5 years (%)	Since inception (18 March 2013) (%)
Net return⁴	-6.98%	-5.47%	-0.76%	2.09%	2.82%	2.89%	4.70%

Awards and rating

Commlnsure'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 2019⁵.



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

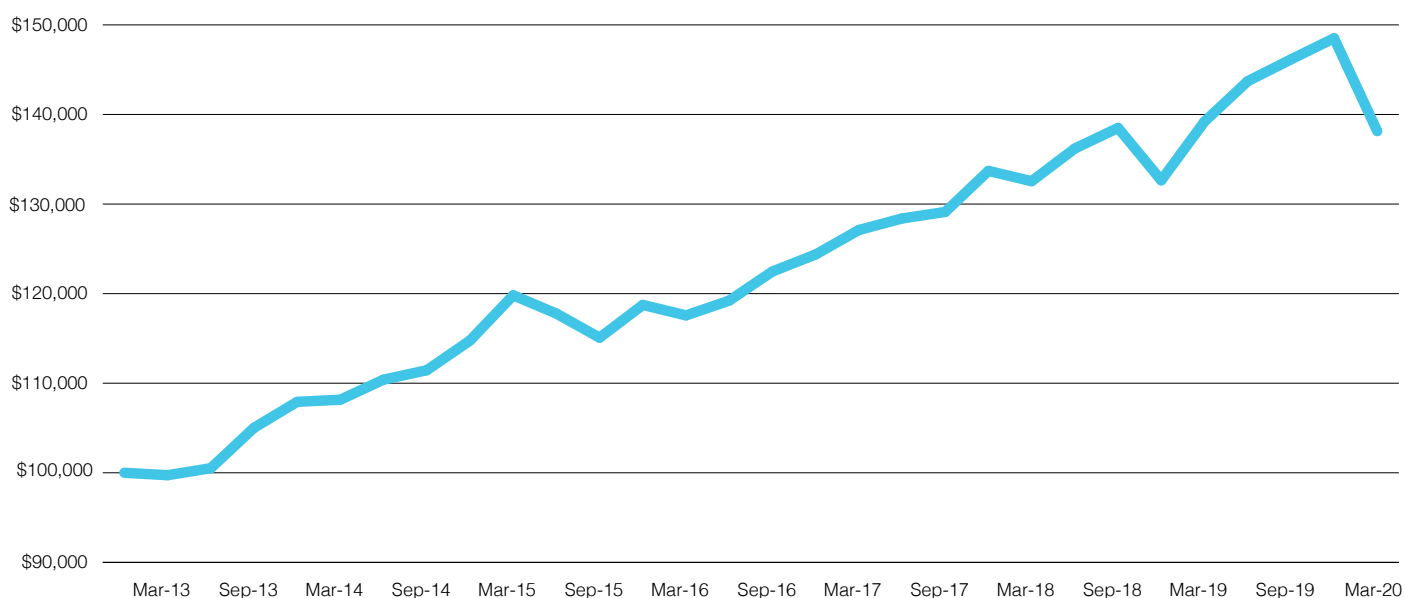
Notes

- 1 NC – Nil Commission.
- 2 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 Returns greater than one year are annualised, all returns are net of management fees and taxes.
- 5 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

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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