

# Performance Insight



## Commonwealth Personal/Business Products Quarterly Update as at 30 September 2017

Commonwealth Investment Funds  
Commonwealth SuperSelect  
Commonwealth PensionSelect  
Commonwealth Life Super Bonds  
Commonwealth Personal Superannuation & Rollover Plan  
Commonwealth Rollover Fund  
Commonwealth Life Rollover Bonds  
Commonwealth Life Insurance & Family Bonds

### Important Information

Information is current as at 30 September 2017. The information contained in this document (including the statements on taxation which are of a general nature only and based on current laws, rulings and their interpretation as at 30 September 2017) has been prepared without taking into account your objectives, financial situation or needs. Because of that, before acting on the advice, you should consider the appropriateness of the advice having regard to your objectives, financial situation and needs. You should speak to your tax adviser in relation to taxation issues.

Your individual net return may differ from the returns quoted in this document. Your return depends on the timing of transactions such as deposits, withdrawals, switches or unit adjustments and your mix of investment options. This is because unit prices fluctuate daily and units are allocated and disposed of at the unit price applying at the time of each transaction. If any transactions have been made on your account, the rate of return on your investment will differ from the net returns quoted in this document. Commonwealth Bank of Australia and its subsidiaries do not guarantee, or in any way stand behind, the performance, earnings or value of investments in products referred to in this document. The products offered are not deposits or other liabilities of Commonwealth Bank of Australia or its subsidiaries and are subject to investment risk, including possible delays in repayment and loss of distribution and principal invested.

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# Performance Insight

## Quarterly performance report as at 30 September 2017

### Financial markets commentary:

The Reserve Bank of Australia (RBA) held the official cash rate unchanged at 1.50% in the September quarter with the official cash rate being on hold since August 2016. The RBA continues to focus on the key risks of the economy for their monetary policy decisions; the outlook for inflation, labour market strength and household financial stability. The Australian economy expanded 0.8% in the past quarter, which is consistent with the RBA's growth expectation of Australia to gradually pick up over 2018. The Australian dollar strengthened against the USD, ending the quarter up 2.3% against the US dollar closing September at US\$0.785.

The S&P/ASX 200 Accumulation Index rose a modest 0.7% in the September quarter. Energy (+6.2%) and Materials (+4.8%) sectors were among the top performers during the quarter. The main drag on performance on the sector level was Telecommunications (-18.6%) following weakness in Telstra which since mid-August has lost almost 20%.

The US Federal Reserve Open Market Committee (FOMC) left the official Fed Funds target rate unchanged at 1.00%-1.25% range (rate set in June 2017) during the last quarter as expected by the markets; however, the Federal Reserve Board signalled that one more rate rise is likely before the end of 2017. The US economy appears to remain a reasonably healthy state with GDP growth being revised to 3.1% (year on year) which is the fastest pace of annual growth since first quarter of 2015. The European Central Bank (ECB) left monetary policy unchanged in the September quarter holding its refinancing rate at 0.0%. The ECB also confirmed that it would like to persist with net asset purchases at the current rate of 60 billion euros per month until the end of December 2017.

Global equity markets moved up steadily over the quarter. The markets rose despite concerns over North Korea's ongoing missile testing and the US Federal Reserve's normalisation plans which included a likely December rate hike. The possibility of a rate hike resulted in strengthening of the US dollar. The MSCI All Country World Net Index (AUD) was up 2.8% in AUD terms and 5.2% in USD terms over the quarter. The MSCI Emerging Markets Index was up by 5.5% in AUD terms over the same period.

Since the spike in bond yields at the end of June, there had been a downward trend in bond yields that continued to September. This was due to the risk-off sentiment as geopolitical risk had increased following North Korea's missile tests. Despite continued geopolitical uncertainty, September saw bond yields trade higher and reversing the downward trend. The change in sentiment was driven by the prospect of a rate hike by the US Federal Reserve. Australian bond markets moved broadly in line with their global counterparts. The Australian 10-year government bond yields were up 24 basis points, finishing September quarter at 2.84%. The Bloomberg Bank Bill Index returned 0.43% for the 3 months ended 30 September 2017.

Market Indices	Returns as at 30 September 2017								
	3 mth (%)	6 mth (%)	1 yr (%)	2 yr (% p.a.)	3 yr (% p.a.)	4 yr (% p.a.)	5 yr (% p.a.)	7 yr (% p.a.)	10 yr (% p.a.)
<b>Australian Shares</b>									
S&P / ASX 200 Accumulation Index	0.7	-0.9	9.2	11.2	7.1	6.8	10.1	7.9	3.1
<b>International Shares</b>									
MSCI All Countries World Net Index (AUD)	2.8	6.6	15.7	9.0	11.4	13.2	16.6	12.5	5.1
<b>Australian Fixed Interest</b>									
Bloomberg AusBond Composite 0+ Yr Index	-0.1	0.9	-0.7	2.4	3.9	4.4	3.9	5.4	6.1
<b>International Fixed Interest</b>									
Citigroup World Government Bond Index ex Australia AUD Hedged	0.7	1.7	-0.7	3.8	4.7	5.6	5.2	6.0	7.1
<b>Property</b>									
S&P / ASX 200 - A-REIT Accumulation Index	1.7	-1.7	-2.8	8.4	12.2	12.2	13.0	12.1	-0.3
<b>Cash</b>									
Bloomberg AusBond Bank Bill Index	0.4	0.9	1.8	2.0	2.1	2.3	2.4	3.1	3.8
<b>Currency</b>									
AUD/USD	2.3	2.9	2.5	5.7	-3.6	-4.3	-5.5	-3.0	-1.2

# Performance Insight

## Commonwealth Investment Funds

### Quarterly performance report as at 30 September 2017

Closed to new investors

Investment options	Inception date	Indirect Cost Ratio (% p.a.)	Fund size (\$m)	Entry price (\$)	Exit price (\$)	Last distribution (% p.a.)	Last distribution date	Distribution frequency	Return type	Return for specified period (%)			Compound annual returns (%)				Asset allocation (%)					
										3 mths	6 mths	1 year	3 years (p.a.)	5 years (p.a.)	10 years (p.a.)	Since inception	Australian shares	Global shares	Listed property	Alternatives	Fixed interest	Cash
Commonwealth Income Fund	2/03/1994	1.50%	73.8	1.02077	1.01772	0.79%	30/09/2017	Quarterly	Growth	-0.1%	-3.5%	-5.0%	-2.3%	-1.6%	-0.4%	0.1%	10.07%	-	-	-	60.17%	29.76%
									Distribution	0.2%	4.0%	5.5%	4.8%	4.8%	4.6%	5.2%						
									Total	0.1%	0.5%	0.5%	2.5%	3.3%	4.2%	5.3%						
Commonwealth Balanced Fund	4/10/1988	2.00%	164.1	1.64681	1.64189	0.97%	30/09/2017	Quarterly	Growth	-0.5%	0.2%	2.9%	3.1%	3.7%	-0.1%	1.8%	32.0%	25.3%	3.0%	-	34.7%	5.0%
									Distribution	0.2%	0.6%	1.5%	1.9%	3.0%	3.1%	5.5%						
									Total	-0.2%	0.8%	4.5%	5.0%	6.7%	3.0%	7.2%						
Commonwealth Growth Fund	2/03/1994	2.00%	125.1	1.86334	1.85777	-	30/06/2017	Half-Yearly	Growth	0.4%	-0.2%	2.8%	3.7%	6.0%	0.8%	2.7%	42.5%	25.3%	7.4%	-	22.3%	2.5%
									Distribution	0.0%	1.2%	2.1%	2.3%	2.5%	2.6%	4.2%						
									Total	0.4%	1.0%	4.9%	6.0%	8.5%	3.5%	6.9%						
Commonwealth Australian Share Fund	2/03/1994	2.00%	29.2	1.45103	1.44524	-	30/06/2017	Half-Yearly	Growth	0.4%	-8.4%	-3.7%	-4.4%	1.1%	-2.8%	1.6%	99.4%	-	-	-	-	0.6%
									Distribution	0.0%	7.2%	10.7%	9.4%	6.9%	5.4%	6.8%						
									Total	0.4%	-1.2%	6.9%	5.0%	8.0%	2.6%	8.4%						
Commonwealth Share Income Fund	29/06/1990	2.00%	86.0	1.61283	1.60641	-	30/06/2017	Half-Yearly	Growth	0.4%	-8.5%	-3.8%	-3.7%	1.6%	-2.0%	1.8%	99.5%	-	-	-	-	0.5%
									Distribution	0.0%	7.3%	10.8%	8.7%	6.5%	4.7%	7.2%						
									Total	0.4%	-1.2%	7.0%	5.0%	8.0%	2.6%	8.9%						
Commonwealth Property Securities Fund	21/10/1996	2.00%	11.8	0.75480	0.75179	-	30/06/2017	Half-Yearly	Growth	1.5%	-3.6%	-5.8%	6.5%	7.8%	-8.8%	-1.3%	-	-	99.4%	-	-	0.6%
									Distribution	0.0%	2.1%	2.0%	3.5%	3.2%	5.3%	6.7%						
									Total	1.5%	-1.5%	-3.7%	10.0%	11.0%	-3.5%	5.4%						
Commonwealth International Shares Fund	2/03/1994	2.00%	15.0	2.12157	2.11628	-	30/06/2017	Half-Yearly	Growth	0.7%	5.4%	10.3%	10.3%	14.8%	3.4%	3.2%	-	99.5%	-	-	-	0.5%
									Distribution	0.0%	0.0%	0.0%	0.3%	0.2%	0.3%	1.8%						
									Total	0.7%	5.4%	10.3%	10.6%	15.1%	3.8%	5.0%						
Commonwealth Bond Fund	19/01/1990	1.50%	16.2	1.12598	1.12373	1.14%	30/09/2017	Quarterly	Growth	-0.8%	-0.8%	-3.7%	-1.3%	-1.7%	-0.1%	0.4%	-	-	-	-	99.2%	0.8%
									Distribution	0.4%	0.9%	1.5%	3.2%	4.0%	4.4%	5.8%						
									Total	-0.4%	0.1%	-2.2%	1.9%	2.2%	4.3%	6.2%						

# Performance Insight

## Commonwealth SuperSelect Quarterly performance report as at 30 September 2017

Closed to new members

Investment options	Inception date	Indirect Cost Ratio (% p.a.)	Fund size (\$m)	Entry price (\$)	Exit price (\$)	Return for specified period (%)			Compound annual returns (%)				Asset allocation (%)					
						3 mths	6 mths	1 year	3 years (p.a.)	5 years (p.a.)	10 years (p.a.)	Since inception	Australian shares	Global shares	Listed property	Alternatives	Fixed interest	Cash
Commonwealth Australian Shares	1/09/1999	2.06%	23.9	3.439450	3.427454	0.7%	-0.9%	6.8%	5.3%	7.8%	3.0%	7.0%	99.3%	-	-	-	-	0.7%
Commonwealth Shares	8/09/1999	2.12%	54.0	2.360020	2.351789	1.7%	2.7%	10.5%	7.1%	10.3%	3.6%	4.8%	49.2%	50.1%	-	-	-	0.7%
FirstChoice Wholesale High Growth	12/10/1999	2.36%	11.6	1.897576	1.888135	2.5%	3.9%	10.7%	7.0%	10.6%	3.3%	3.6%	39.5%	40.2%	9.7%	9.8%	-	0.8%
Commonwealth Growth	1/09/1999	2.15%	216.2	4.619936	4.608415	1.4%	2.5%	8.1%	6.5%	9.0%	4.6%	5.9%	34.6%	35.4%	-	16.5%	-	13.5%
Colonial First State Diversified	8/05/2002	2.13%	6.5	1.921151	1.913497	1.1%	1.4%	4.6%	5.2%	7.6%	2.8%	4.3%	30.3%	29.6%	5.1%	5.0%	25.4%	4.6%
FirstChoice Multi-Index Balanced	8/09/1999	2.17%	17.2	2.261827	2.255062	1.7%	1.8%	6.7%	5.5%	7.6%	3.8%	4.6%	28.8%	29.6%	5.9%	5.8%	24.7%	5.2%
Perpetual Balanced Growth	7/05/2002	2.57%	1.6	2.032315	2.024218	1.1%	1.3%	4.9%	3.6%	6.5%	2.9%	4.7%	32.2%	25.9%	-	-	30.4%	11.5%
Commonwealth Managed	1/09/1999	2.08%	93.7	6.041939	6.026872	1.2%	2.1%	6.4%	5.7%	7.8%	3.8%	5.2%	28.6%	29.4%	-	14.2%	8.5%	19.3%
Colonial First State Balanced	8/05/2002	1.99%	1.7	1.753454	1.748209	0.8%	0.9%	2.6%	3.6%	5.2%	2.2%	3.7%	20.5%	24.9%	5.1%	-	35.6%	13.9%
BT Active Balanced	20/10/1999	2.55%	4.5	2.110951	2.102541	1.2%	1.5%	6.3%	5.7%	8.1%	2.8%	4.2%	38.1%	22.2%	7.8%	-	24.9%	7.0%
Commonwealth Balanced	1/09/1999	1.98%	29.6	3.127008	3.120766	0.9%	1.7%	4.5%	4.5%	5.5%	4.2%	4.7%	19.9%	20.8%	-	14.5%	23.7%	21.1%
Colonial First State Conservative	19/04/2002	1.91%	1.9	1.748161	1.745543	0.2%	0.7%	0.9%	2.4%	3.7%	2.6%	3.7%	15.2%	10.3%	5.1%	-	41.1%	28.3%
Commonwealth Capital Defensive	8/10/1999	1.62%	5.4	2.062201	2.058085	0.2%	0.8%	0.8%	2.4%	2.8%	3.8%	4.1%	4.5%	4.8%	-	4.8%	39.6%	46.3%
Commonwealth Savings	1/09/1999	1.31%	15.7	2.324956	2.324956	0.2%	0.5%	0.9%	1.6%	2.0%	2.9%	3.2%	-	-	-	-	-	100.0%

# Performance Insight

## Commonwealth PensionSelect

### Quarterly performance report as at 30 September 2017

Closed to new members

Investment options	Inception date	Indirect Cost Ratio (% p.a.)	Fund size (\$m)	Entry price (\$)	Exit price (\$)	Return for specified period (%)			Compound annual returns (%)				Asset allocation (%)					
						3 mths	6 mths	1 year	3 years (p.a.)	5 years (p.a.)	10 years (p.a.)	Since inception	Australian shares	Global shares	Listed property	Alternatives	Fixed interest	Cash
Commonwealth Australian Shares	17/07/1997	1.72%	6.9	4.184914	4.170318	0.8%	-1.0%	8.3%	6.9%	9.8%	4.2%	7.3%	99.2%	-	-	-	-	0.8%
Commonwealth Shares	20/07/2000	1.72%	2.4	2.265264	2.257363	1.9%	3.1%	12.1%	8.6%	12.1%	4.5%	4.8%	49.0%	50.2%	-	-	-	0.8%
FirstChoice Wholesale High Growth	20/07/2000	2.31%	0.4	1.800890	1.791930	2.7%	4.1%	11.8%	7.9%	12.1%	3.9%	3.5%	39.5%	40.2%	9.7%	9.8%	-	0.8%
Commonwealth Growth	16/07/1996	1.76%	73.0	5.407256	5.393772	1.6%	2.9%	9.4%	7.8%	10.6%	5.8%	8.4%	34.7%	35.3%	-	16.2%	0.1%	13.7%
Colonial First State Diversifed	8/05/2002	2.05%	0.8	2.150601	2.142033	1.2%	1.6%	5.3%	6.0%	8.7%	3.5%	5.1%	30.3%	29.6%	5.1%	5.0%	25.4%	4.6%
FirstChoice Multi-Index Balanced	20/07/2000	2.08%	2.0	2.290335	2.283485	1.9%	2.1%	7.7%	6.4%	8.9%	4.5%	4.9%	28.8%	29.6%	5.9%	5.8%	24.7%	5.2%
Perpetual Balanced Growth	15/05/2002	2.47%	0.5	2.319663	2.310421	1.3%	1.6%	5.6%	4.2%	7.6%	3.6%	5.6%	32.2%	25.9%	-	-	30.4%	11.5%
Commonwealth Managed	26/02/1993	1.75%	193.8	5.711729	5.697485	1.4%	2.6%	7.7%	7.0%	9.3%	4.8%	7.3%	28.6%	29.4%	-	14.2%	8.5%	19.3%
Colonial First State Balanced	8/05/2002	1.96%	2.3	1.990255	1.984302	1.0%	1.2%	3.2%	4.4%	6.3%	2.9%	4.6%	20.5%	24.9%	5.1%	-	35.6%	13.9%
BT Active Balanced	26/07/2000	2.54%	0.7	2.174092	2.165430	1.5%	1.9%	7.4%	6.6%	9.4%	3.6%	4.6%	38.1%	22.2%	7.8%	-	24.9%	7.0%
Commonwealth Balanced	4/01/1994	1.75%	62.3	3.926085	3.918249	1.1%	2.1%	5.3%	5.4%	6.6%	5.2%	5.9%	19.8%	20.2%	-	13.7%	23.6%	22.7%
Colonial First State Conservative	19/04/2002	1.86%	3.5	1.984856	1.981883	0.3%	0.9%	1.4%	3.2%	4.6%	3.4%	4.5%	15.2%	10.3%	5.1%	-	41.1%	28.3%
Commonwealth Capital Defensive	19/07/2000	1.41%	4.8	2.311234	2.306621	0.4%	1.2%	1.4%	3.2%	3.7%	4.8%	5.0%	4.5%	4.8%	-	5.0%	39.7%	46.0%
Commonwealth Savings	31/03/1993	1.21%	35.3	2.862124	2.862124	0.3%	0.8%	1.6%	2.3%	2.8%	3.8%	4.4%	-	-	-	-	-	100.0%
Commonwealth Capital Secure	26/02/1993	1.22%	17.4	2.979660	2.976683	0.3%	0.9%	0.7%	2.2%	2.4%	4.0%	4.5%	-	-	-	-	35.6%	64.4%

# Performance Insight

## Commonwealth Life Corporate/Business Super Bonds Quarterly performance report as at 30 September 2017

Closed to new members

Investment options	Fund returns	Inception date	Indirect Cost Ratio (% p.a.)	Fund size (\$m)	Entry price (\$)	Exit price (\$)	Return for specified period (%)			Compound annual returns (%)				Asset allocation (%)					
							3 mths	6 mths	1 year	3 years (p.a.)	5 years (p.a.)	10 years (p.a.)	Since inception	Australian shares	Global shares	Listed property	Alternatives	Fixed interest	Cash
Growth	Corporate*	2/05/1994	1.27%	0.0	5.674684	5.660533	1.6%	2.9%	9.1%	7.5%	9.9%	5.4%	7.7%	34.6%	35.4%	-	16.5%	-	13.5%
	Corporate**	2/05/1994	1.27%	19.1	5.683555	5.669382	1.6%	2.9%	9.1%	7.5%	9.9%	5.4%	7.7%						
	Business*	2/05/1994	2.04%	0.6	4.848675	4.836584	1.4%	2.5%	8.3%	6.7%	9.1%	4.7%	7.0%						
	Business**	2/05/1994	2.04%	12.6	4.856255	4.844145	1.4%	2.5%	8.3%	6.6%	9.1%	4.6%	7.0%						
Managed	Corporate*	22/01/1990	1.26%	0.7	7.669072	7.649947	1.3%	2.5%	7.3%	6.6%	8.6%	4.5%	7.4%	28.6%	29.4%	-	14.2%	8.5%	19.3%
	Corporate**	22/01/1990	1.26%	20.2	7.678944	7.659795	1.3%	2.5%	7.3%	6.6%	8.6%	4.5%	7.4%						
	Business*	26/03/1990	2.02%	3.0	6.346483	6.330656	1.1%	2.1%	6.5%	5.8%	7.8%	3.8%	6.7%						
	Business**	26/03/1990	2.02%	7.1	6.354653	6.338806	1.1%	2.1%	6.5%	5.8%	7.8%	3.8%	6.7%						
Balanced	Corporate*	4/01/1994	1.25%	2.5	3.798405	3.790823	1.0%	2.1%	5.3%	5.2%	6.2%	4.9%	5.8%	19.9%	20.8%	-	14.5%	23.7%	21.1%
	Corporate**	4/01/1994	1.25%	10.2	3.802307	3.794718	1.0%	2.0%	5.3%	5.2%	6.2%	4.9%	5.8%						
	Business*	4/01/1994	2.02%	0.1	3.236372	3.229912	0.9%	1.7%	4.5%	4.4%	5.4%	4.1%	5.1%						
	Business**	4/01/1994	2.02%	2.8	3.239697	3.233231	0.8%	1.7%	4.5%	4.4%	5.4%	4.1%	5.1%						
Capital Secure	Corporate*	22/01/1990	1.20%	1.9	3.759115	3.755360	0.1%	0.6%	0.4%	1.7%	1.9%	3.3%	4.7%	-	-	-	-	35.7%	64.3%
	Corporate**	22/01/1990	1.20%	3.6	3.759216	3.755461	0.1%	0.6%	0.4%	1.7%	1.9%	3.3%	4.7%						
	Business*	26/03/1990	1.95%	0.9	3.111491	3.108383	-0.1%	0.3%	-0.3%	0.9%	1.1%	2.6%	4.0%						
	Business**	26/03/1990	1.95%	1.0	3.111575	3.108467	-0.1%	0.3%	-0.3%	0.9%	1.1%	2.6%	4.0%						

\* Policies opened before 1 January 1995

\*\* Policies opened on or after 1 January 1995

# Performance Insight

## Commonwealth Personal Superannuation & Rollover Plan and Commonwealth Rollover Fund Quarterly performance report as at 30 September 2017

Closed to new members

Investment options	Fund returns	Inception date	Indirect Cost Ratio (% p.a.)	Fund size (\$m)	Entry price (\$)	Exit price (\$)	Return for specified period (%)			Compound annual returns (%)				Asset allocation (%)					
							3 mths	6 mths	1 year	3 years (p.a.)	5 years (p.a.)	10 years (p.a.)	Since inception	Australian shares	Global shares	Listed property	Alternatives	Fixed interest	Cash
Commonwealth Australian Shares	CPS&RP	17/07/1997	2.06%	39.6	3.439424	3.427428	0.7%	-0.9%	6.8%	5.3%	7.8%	3.0%	6.2%	99.2%	-	-	-	-	0.8%
Commonwealth Growth	CPS&RP	1/08/1995	2.15%	299.1	4.619885	4.608364	1.4%	2.5%	8.1%	6.5%	9.0%	4.6%	6.8%	34.6%	35.4%	-	16.5%	-	13.5%
	CRF*	1/08/1995	2.04%	23.9	4.615343	4.603833	1.4%	2.5%	8.3%	6.7%	9.1%	4.6%	6.8%						
	CRF**	1/08/1995	2.04%	60.9	4.622573	4.611045	1.4%	2.5%	8.3%	6.6%	9.1%	4.6%	6.8%						
Commonwealth Managed	CPS&RP	14/09/1989	2.08%	348.9	6.042029	6.026962	1.2%	2.1%	6.4%	5.7%	7.8%	3.8%	6.6%	28.6%	29.4%	-	14.2%	8.5%	19.3%
	CRF*	22/06/1990	1.97%	108.7	6.040373	6.025310	1.2%	2.1%	6.5%	5.8%	7.8%	3.8%	6.5%						
	CRF**	22/06/1990	1.97%	109.3	6.048147	6.033064	1.1%	2.1%	6.6%	5.8%	7.9%	3.7%	6.5%						
Commonwealth Balanced	CPS&RP	4/01/1994	1.98%	72.5	3.127171	3.120929	0.9%	1.7%	4.5%	4.5%	5.5%	4.2%	4.9%	19.9%	20.8%	-	14.5%	23.7%	21.1%
	CRF*	29/04/1994	1.86%	11.5	3.130984	3.124735	0.9%	1.7%	4.6%	4.6%	5.5%	4.2%	5.1%						
	CRF**	29/04/1994	1.86%	44.5	3.134200	3.127944	0.9%	1.7%	4.7%	4.6%	5.6%	4.2%	5.1%						
Commonwealth Capital Secure	CPS&RP	14/09/1989	1.61%	69.9	3.265624	3.262362	0.1%	0.5%	0.0%	1.3%	1.5%	3.0%	4.3%	-	-	-	-	35.7%	64.3%
	CRF*	22/06/1990	1.50%	94.9	3.376551	3.373178	0.1%	0.5%	0.1%	1.4%	1.6%	3.0%	4.2%						
	CRF**	22/06/1990	1.50%	54.5	3.376640	3.373267	0.1%	0.5%	0.1%	1.4%	1.6%	3.0%	4.2%						
Commonwealth Savings	CPS&RP	31/03/1993	1.31%	120.0	2.325278	2.325278	0.2%	0.5%	0.9%	1.6%	2.0%	2.9%	3.5%	-	-	-	-	-	100.0%
	CRF*	1/10/1996	1.20%	1.8	2.331375	2.331375	0.2%	0.5%	1.0%	1.7%	2.1%	2.9%	3.3%						
	CRF**	1/10/1996	1.20%	3.7	2.331375	2.331375	0.2%	0.5%	1.0%	1.7%	2.1%	2.9%	3.3%						

\* Policies opened before 20 April 1994

\*\* Policies opened on or after 20 April 1994

# Performance Insight

Commonwealth Life Rollover Bonds and Commonwealth Life Insurance & Family Bonds  
Quarterly performance report as at 30 September 2017

## Commonwealth Life Rollover Bonds

Closed to new investors

Investment options	Fund returns	Inception date	Indirect Cost Ratio (% p.a.)	Fund size (\$m)	Entry price (\$)	Exit price (\$)	Return for specified period (%)			Compound annual returns (%)				Asset allocation (%)					
							3 mths	6 mths	1 year	3 years (p.a.)	5 years (p.a.)	10 years (p.a.)	Since inception	Australian shares	Global shares	Listed property	Alternatives	Fixed interest	Cash
Managed Fund	-	14/09/1989	2.08%	1.08	6.042029	6.026962	1.2%	2.1%	6.4%	5.7%	7.8%	3.8%	6.6%	28.6%	29.4%	-	14.2%	8.5%	19.3%
Capital Secure Fund	-	14/09/1989	1.61%	0.00	3.265624	3.262362	0.1%	0.5%	0.0%	1.3%	1.5%	3.0%	4.3%	-	-	-	-	35.7%	64.3%

## Commonwealth Life Insurance & Family Bonds

Closed to new investors

Investment options	Fund returns	Inception date	Indirect Cost Ratio (% p.a.)	Fund size (\$m)	Entry price (\$)	Exit price (\$)	Return for specified period (%)			Compound annual returns (%)				Asset allocation (%)					
							3 mths	6 mths	1 year	3 years (p.a.)	5 years (p.a.)	10 years (p.a.)	Since inception	Australian shares	Global shares	Listed property	Alternatives	Fixed interest	Cash
Capital Secure Fund	*	14/09/1988	1.71%	14.6	3.079367	3.073221	0.4%	0.9%	1.7%	2.4%	3.0%	2.8%	3.9%	10.5%	11.2%	-	10.3%	34.7%	33.3%
	**	14/09/1988	1.70%	5.9	3.084717	3.078560	0.4%	0.8%	1.7%	2.4%	3.0%	2.8%	3.9%						
Managed Fund	*	14/09/1988	1.78%	12.7	4.605353	4.593868	1.0%	1.6%	5.2%	4.6%	6.2%	3.4%	5.4%	28.5%	28.9%	-	14.4%	8.4%	19.8%
	**	14/09/1988	1.77%	22.3	4.620993	4.609469	0.9%	1.6%	5.2%	4.6%	6.2%	3.3%	5.4%						

\* Policies opened before 1 July 1995

\*\* Policies opened on or after 1 July 1995