

# Performance Insight



## Commonwealth Personal/Business Products Quarterly Update as at 30 June 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 June 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 June 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.

Returns are not guaranteed and past performance is not indicative of future performance. There is no guarantee that one investment option will outperform another. The performance of the investment options are generally dependent on economic conditions, investment management and taxation laws.

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# Performance Insight

## Quarterly performance report as at 30 June 2017

### Financial markets commentary:

The Reserve Bank of Australia (RBA) held the official cash rate unchanged at 1.50% in the June 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, the labour market strength and household financial stability. The Australian dollar was weaker against the strengthening USD and other major currencies, ending the quarter up 0.55% against the USD at \$US0.769.

The S&P/ASX 200 Accumulation Index fell -1.58% in the June quarter (but had gained 14.09% for the fiscal year). The Financials sector, which comprises almost 40% of the index, fell sharply in May following the proposed Bank Levy in the Federal Budget and the rising concerns on Australia's housing outlook. The Healthcare sector was one of the top performers for the quarter.

The US Federal Reserve Open Market Committee (FOMC) raised the official Fed Funds target rate when they met in June 2017 to 1.00%-1.25% range (a lift of 25 basis points) as widely expected by the markets. This was the fourth rate rise since December 2015. The European Central Bank (ECB) left monetary policy unchanged in the June quarter.

Global financial markets began the June quarter cautiously, driven by a number of geopolitical risks such as the French election, North Korea, Syria and the negative political developments in the US which led to an unwinding in optimism in Trump's expansionary policy timeline. Gains in the global equity markets followed the market friendly outcome in the French Presidential election and continued signs of global economic growth. Global equity markets also had to contend with shock UK election outcome, lower oil prices and rising bond yields. The MSCI All Country World Net Index (AUD) was up 3.70% in AUD terms (up 15.31% for the fiscal year) and 4.27% in USD terms over the quarter (18.78% for the fiscal year). The MSCI Emerging Markets Index was up by 5.69% in AUD terms over the same period (20.12% for the fiscal year).

Global fixed interest markets were largely driven by central bank policy changes and geopolitical risks in the June quarter. In the US, as expected the Fed raised the official Funds target rate, however President Trump's impeachment talks have continued to dominate headlines. European elections (French and UK) and speculation around ECB monetary policy changes also impacted the markets during the quarter. Towards the end of June ECB President Mario Draghi provided a reminder of the future path towards tighter monetary policy. In Australia, the 10-year benchmark Commonwealth Government Securities (CGS) yields were down 11 basis points, finishing June quarter at 2.60%. The Bloomberg Bank Bill Index returned 0.44% for the 3 months ended 30 June 2017 (gained 1.82% for the fiscal year).

Market Indices	Returns as at 30 June 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	-1.6	3.2	14.1	7.1	6.6	9.2	11.8	8.9	3.6
<b>International Shares</b>									
MSCI All Countries World Net Index (AUD)	3.7	5.2	15.3	7.0	12.3	14.0	17.1	12.0	4.8
<b>Australian Fixed Interest</b>									
Bloomberg AusBond Composite 0+ Yr Index	1.0	2.3	0.2	3.6	4.3	4.7	4.3	5.6	6.2
<b>International Fixed Interest</b>									
Citigroup World Government Bond Index ex Australia AUD Hedged	1.0	1.2	-1.1	4.7	5.2	5.7	5.5	6.3	7.4
<b>Property</b>									
S&P / ASX 200 - A-REIT Accumulation Index	-3.4	-3.7	-6.3	8.1	12.0	11.8	14.1	12.5	0.1
<b>Cash</b>									
Bloomberg AusBond Bank Bill Index	0.4	0.9	1.8	2.0	2.2	2.3	2.5	3.2	3.9
<b>Currency</b>									
AUD/USD	0.6	5.9	3.0	-0.1	-6.7	-4.3	-5.6	-1.4	-1.0

# Performance Insight

## Commonwealth Investment Funds

### Quarterly performance report as at 30 June 2017

Closed to new investors

Investment options	Inception date	Management costs (% 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 (p.a.)	Australian equities	International equities	Listed property	Alternatives	Fixed interest	Cash	
Commonwealth Income Fund	2/03/1994	1.50%	75.0	1.02159	1.01854	16.27%	30/06/2017	Quarterly	Growth	-3.4%	-3.1%	-3.7%	-2.4%	-1.1%	-0.4%	0.1%	9.8%	-	-	-	59.9%	30.3%	
									Distribution	3.8%	4.7%	5.7%	5.0%	5.0%	4.7%	5.2%							
									Total	0.4%	1.6%	2.0%	2.6%	3.9%	4.4%	5.3%							
Commonwealth Balanced Fund	4/10/1988	2.00%	168.4	1.65437	1.64942	1.28%	30/06/2017	Quarterly	Growth	0.7%	2.3%	5.2%	3.3%	4.6%	0.1%	1.8%	32.0%	25.2%	2.9%	-	35.1%	4.8%	
									Distribution	0.3%	0.9%	1.5%	2.0%	3.1%	3.2%	5.5%							
									Total	1.0%	3.2%	6.7%	5.3%	7.7%	3.3%	7.3%							
Commonwealth Growth Fund	2/03/1994	2.00%	127.9	1.85668	1.85112	2.54%	30/06/2017	Half-Yearly	Growth	-0.6%	1.7%	4.5%	3.9%	7.0%	1.1%	2.7%	43.1%	25.0%	7.4%	-	22.1%	2.4%	
									Distribution	1.2%	1.2%	2.1%	2.3%	2.5%	2.7%	4.3%							
									Total	0.6%	3.0%	6.7%	6.2%	9.6%	3.7%	7.0%							
Commonwealth Australian Share Fund	2/03/1994	2.00%	31.2	1.44534	1.43958	15.78%	30/06/2017	Half-Yearly	Growth	-8.7%	-4.9%	-0.1%	-4.5%	2.7%	-2.3%	1.6%	99.7%	-	-	-	-	0.3%	
									Distribution	7.2%	7.5%	11.1%	9.4%	7.0%	5.5%	6.9%							
									Total	-1.5%	2.6%	11.0%	4.9%	9.7%	3.2%	8.5%							
Commonwealth Share Income Fund	29/06/1990	2.00%	89.9	1.60597	1.59957	15.97%	30/06/2017	Half-Yearly	Growth	-8.9%	-5.0%	-0.2%	-3.9%	3.1%	-2.0%	1.8%	99.7%	-	-	-	-	0.3%	
									Distribution	7.3%	7.6%	11.3%	8.7%	6.6%	5.2%	7.2%							
									Total	-1.6%	2.6%	11.0%	4.9%	9.7%	3.2%	9.0%							
Commonwealth Property Securities Fund	21/10/1996	2.00%	12.5	0.74553	0.74256	4.17%	30/06/2017	Half-Yearly	Growth	-5.0%	-5.2%	-9.1%	6.4%	8.8%	-8.5%	-1.4%	-	-	99.6%	-	-	-	0.4%
									Distribution	2.0%	2.1%	2.0%	3.5%	3.2%	5.4%	6.8%							
									Total	-3.0%	-3.1%	-7.2%	9.9%	12.1%	-3.2%	5.4%							
Commonwealth International Shares Fund	2/03/1994	2.00%	15.2	2.10665	2.10140	0.03%	30/06/2017	Half-Yearly	Growth	4.7%	6.3%	10.4%	11.3%	15.6%	3.1%	3.2%	-	99.6%	-	-	-	-	0.4%
									Distribution	0.0%	0.0%	0.0%	0.3%	0.3%	0.3%	1.8%							
									Total	4.7%	6.3%	10.4%	11.6%	15.9%	3.4%	5.1%							
Commonwealth Bond Fund	19/01/1990	1.50%	16.6	1.13456	1.13230	2.35%	30/06/2017	Quarterly	Growth	-0.1%	0.6%	-2.3%	-1.2%	-1.3%	0.0%	0.5%	-	-	-	-	99.7%	0.3%	
									Distribution	0.6%	0.9%	1.4%	3.4%	4.1%	4.5%	5.8%							
									Total	0.5%	1.5%	-0.9%	2.2%	2.8%	4.5%	6.3%							

# Performance Insight

## Commonwealth SuperSelect Quarterly performance report as at 30 June 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 (p.a.)	Australian equities	International equities	Listed property	Alternatives	Fixed interest	Cash
Commonwealth Australian Shares	1/09/1999	2.06%	24.0	3.415931	3.404017	-1.6%	2.4%	10.8%	5.1%	9.2%	3.4%	7.0%	98.1%	-	-	-	-	1.9%
Commonwealth Shares	8/09/1999	2.12%	54.3	2.321520	2.313423	1.1%	4.9%	13.2%	7.1%	11.2%	3.5%	4.8%	49.7%	49.1%	-	-	-	1.2%
FirstChoice Wholesale High Growth	12/10/1999	2.36%	11.8	1.851259	1.842049	1.4%	5.0%	12.9%	6.6%	11.1%	2.9%	3.5%	39.6%	39.4%	9.8%	9.8%	-	1.4%
Commonwealth Growth	1/09/1999	2.15%	218.9	4.554787	4.543428	1.1%	4.0%	9.7%	6.5%	9.7%	4.7%	5.9%	34.3%	35.0%	-	17.2%	-	13.5%
Colonial First State Diversified	8/05/2002	2.13%	6.4	1.900578	1.893006	0.3%	2.5%	5.6%	5.1%	8.4%	2.8%	4.3%	30.1%	28.6%	5.4%	5.2%	25.2%	5.5%
FirstChoice Multi-Index Balanced	8/09/1999	2.17%	17.4	2.224780	2.218126	0.1%	2.0%	8.9%	5.2%	8.2%	3.9%	4.6%	29.1%	28.7%	5.9%	6.0%	24.8%	5.5%
Perpetual Balanced Growth	7/05/2002	2.57%	1.6	2.009666	2.001659	0.2%	1.8%	6.6%	3.5%	7.4%	2.9%	4.7%	33.2%	24.5%	0.0%	-	31.0%	11.3%
Commonwealth Managed	1/09/1999	2.08%	94.6	5.972636	5.957742	1.0%	3.4%	7.8%	5.7%	8.4%	3.9%	5.2%	28.4%	28.9%	-	15.5%	8.2%	19.0%
Colonial First State Balanced	8/05/2002	1.99%	1.7	1.739386	1.734183	0.1%	1.4%	3.4%	3.5%	5.8%	2.3%	3.7%	20.2%	23.9%	5.4%	-	35.3%	15.2%
BT Active Balanced	20/10/1999	2.55%	4.5	2.085938	2.077627	0.3%	2.1%	7.1%	5.8%	8.8%	2.9%	4.2%	37.2%	21.5%	7.9%	-	24.8%	8.6%
Commonwealth Balanced	1/09/1999	1.98%	30.4	3.099389	3.093203	0.9%	2.7%	5.4%	4.5%	5.9%	4.3%	4.7%	19.3%	19.6%	-	17.8%	23.5%	19.8%
Colonial First State Conservative	19/04/2002	1.91%	1.9	1.744978	1.742364	0.5%	1.4%	1.7%	2.5%	4.2%	2.7%	3.7%	15.0%	10.2%	5.4%	-	40.3%	29.1%
Commonwealth Capital Defensive	8/10/1999	1.62%	5.7	2.057468	2.053361	0.5%	1.4%	1.5%	2.5%	3.2%	4.0%	4.1%	4.3%	4.4%	-	-	39.5%	51.8%
Commonwealth Savings	1/09/1999	1.31%	18.5	2.320142	2.320142	0.3%	0.4%	1.1%	1.7%	2.2%	3.0%	3.2%	-	-	-	-	-	100.0%

# Performance Insight

## Commonwealth PensionSelect

### Quarterly performance report as at 30 June 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 (p.a.)	Australian equities	International equities	Listed property	Alternatives	Fixed interest	Cash
Commonwealth Australian Shares	17/07/1997	1.72%	7.3	4.150274	4.135799	-1.8%	2.8%	13.4%	6.7%	11.5%	4.7%	7.3%	99.2%	-	-	-	-	0.8%
Commonwealth Shares	20/07/2000	1.72%	2.2	2.222729	2.214977	1.2%	5.5%	15.3%	8.5%	13.2%	4.5%	4.8%	49.6%	49.5%	-	-	-	0.9%
FirstChoice Wholesale High Growth	20/07/2000	2.31%	0.4	1.753930	1.745204	1.4%	5.5%	14.3%	7.5%	12.8%	3.4%	3.3%	39.6%	39.4%	9.8%	9.8%	-	1.4%
Commonwealth Growth	16/07/1996	1.76%	73.9	5.320754	5.307485	1.2%	4.6%	11.4%	7.8%	11.4%	5.9%	8.4%	34.2%	35.0%	-	17.1%	0.1%	13.6%
Colonial First State Diversifed	8/05/2002	2.05%	0.8	2.124234	2.115771	0.4%	2.8%	6.4%	5.9%	9.6%	3.4%	5.1%	30.1%	28.6%	5.4%	5.2%	25.2%	5.5%
FirstChoice Multi-Index Balanced	20/07/2000	2.08%	2.0	2.246736	2.240016	0.1%	2.3%	10.1%	6.0%	9.5%	4.7%	4.9%	29.1%	28.7%	5.9%	6.0%	24.8%	5.5%
Perpetual Balanced Growth	15/05/2002	2.47%	0.5	2.290042	2.280918	0.3%	2.1%	7.6%	4.2%	8.6%	3.6%	5.6%	33.2%	24.5%	0.0%	-	31.0%	11.3%
Commonwealth Managed	26/02/1993	1.75%	198.9	5.632944	5.618897	1.1%	4.0%	9.3%	7.0%	10.0%	4.9%	7.3%	28.6%	29.2%	-	15.6%	8.3%	18.3%
Colonial First State Balanced	8/05/2002	1.96%	2.3	1.971205	1.965309	0.2%	1.8%	4.2%	4.3%	7.0%	3.0%	4.6%	20.2%	23.9%	5.4%	-	35.3%	15.2%
BT Active Balanced	26/07/2000	2.54%	0.7	2.141401	2.132870	0.4%	2.5%	8.3%	6.7%	10.2%	3.6%	4.6%	37.2%	21.5%	7.9%	-	24.8%	8.6%
Commonwealth Balanced	4/01/1994	1.75%	64.8	3.884242	3.876489	1.0%	3.1%	6.4%	5.4%	7.0%	5.3%	5.9%	19.5%	20.0%	-	15.1%	23.8%	21.6%
Colonial First State Conservative	19/04/2002	1.86%	3.9	1.978660	1.975696	0.6%	1.7%	2.3%	3.3%	5.2%	3.5%	4.6%	15.0%	10.2%	5.4%	-	40.3%	29.1%
Commonwealth Capital Defensive	19/07/2000	1.41%	5.2	2.301335	2.296742	0.7%	1.8%	2.2%	3.3%	4.2%	4.9%	5.0%	4.2%	4.3%	-	-	39.5%	52.0%
Commonwealth Savings	31/03/1993	1.21%	34.8	2.852161	2.852161	0.4%	0.8%	1.8%	2.4%	2.9%	3.9%	4.4%	-	-	-	-	-	100.0%
Commonwealth Capital Secure	26/02/1993	1.22%	17.9	2.970882	2.967914	0.6%	1.1%	1.1%	2.3%	2.7%	4.2%	4.6%	-	-	-	-	35.2%	64.8%

# Performance Insight

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

Closed to new members

Investment options	Product	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 (p.a.)	Australian equities	International equities	Listed property	Alternatives	Fixed interest	Cash
Growth	Corporate*	2/05/1994	1.27%	0.0	5.583888	5.569963	1.3%	4.5%	10.7%	7.5%	10.6%	5.6%	7.7%	34.3%	35.0%	-	17.2%	-	13.5%
	Corporate**	2/05/1994	1.27%	18.9	5.593648	5.579699	1.3%	4.6%	10.7%	7.4%	10.7%	5.6%	7.7%						
	Business*	2/05/1994	2.04%	0.6	4.780304	4.768383	1.1%	4.1%	9.8%	6.6%	9.8%	4.8%	7.0%						
	Business**	2/05/1994	2.04%	12.6	4.788660	4.776718	1.1%	4.2%	9.9%	6.6%	9.8%	4.8%	7.0%						
Managed	Corporate*	22/01/1990	1.26%	0.7	7.567543	7.548671	1.2%	3.9%	8.6%	6.6%	9.2%	4.7%	7.4%	28.4%	28.9%	-	15.5%	8.2%	19.0%
	Corporate**	22/01/1990	1.26%	20.3	7.578756	7.559856	1.2%	4.0%	8.7%	6.6%	9.3%	4.6%	7.4%						
	Business*	26/03/1990	2.02%	3.0	6.274489	6.258842	1.0%	3.5%	7.8%	5.8%	8.4%	3.9%	6.7%						
	Business**	26/03/1990	2.02%	7.0	6.283785	6.268115	1.0%	3.6%	7.9%	5.8%	8.4%	3.9%	6.7%						
Balanced	Corporate*	4/01/1994	1.25%	2.4	3.759074	3.751571	1.0%	3.2%	6.2%	5.3%	6.6%	5.0%	5.8%	19.3%	19.6%	-	17.8%	23.5%	19.8%
	Corporate**	4/01/1994	1.25%	10.1	3.763591	3.756079	1.0%	3.2%	6.2%	5.3%	6.6%	5.0%	5.8%						
	Business*	4/01/1994	2.02%	0.1	3.209018	3.202613	0.8%	2.8%	5.4%	4.5%	5.8%	4.2%	5.1%						
	Business**	4/01/1994	2.02%	2.8	3.212874	3.206461	0.8%	2.8%	5.4%	4.5%	5.8%	4.2%	5.1%						
Capital Secure	Corporate*	22/01/1990	1.20%	1.9	3.753934	3.750184	0.5%	1.0%	0.8%	1.8%	2.1%	3.4%	4.8%	-	-	-	-	35.5%	64.5%
	Corporate**	22/01/1990	1.20%	3.3	3.754240	3.750490	0.5%	1.0%	0.8%	1.8%	2.1%	3.4%	4.8%						
	Business*	26/03/1990	1.95%	0.9	3.113066	3.109956	0.3%	0.6%	0.0%	1.0%	1.3%	2.7%	4.0%						
	Business**	26/03/1990	1.95%	1.3	3.113320	3.110210	0.3%	0.6%	0.0%	1.0%	1.3%	2.7%	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 June 2017

Closed to new members

Investment options	Admin code	Investment Code	Product	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 equities	International equities	Listed property	Alternatives	Fixed interest	Cash	
Commonwealth Australian Shares	S3XC	PS	CPS&RP	17/07/1997	2.06%	41.3	3.415906	3.403992	-1.6%	2.4%	10.8%	5.1%	9.2%	3.4%	6.3%	99.2%	-	-	-	-	0.8%	
Commonwealth Growth	G3C	pg	CPS&RP	1/08/1995	2.15%	304.0	4.554737	4.543379	1.1%	4.0%	9.7%	6.5%	9.7%	4.7%	6.8%	34.3%	35.0%	-	17.2%	-	13.5%	
		rg	CRF*	1/08/1995	2.04%	24.7	4.550259	4.538912	1.1%	4.1%	9.8%	6.6%	9.8%	4.7%	6.8%							
		g2	CRF**	1/08/1995	2.04%	62.2	4.558229	4.546862	1.1%	4.2%	9.9%	6.6%	9.8%	4.7%	6.8%							
Commonwealth Managed	M3C	m3	CPS&RP	14/09/1989	2.08%	360.7	5.972722	5.957827	1.0%	3.4%	7.8%	5.7%	8.4%	3.9%	6.6%	28.4%	28.9%	-	15.5%	8.2%	19.0%	
		n3	CRF*	22/06/1990	1.97%	112.2	5.971093	5.956202	1.0%	3.5%	7.9%	5.8%	8.5%	3.9%	6.5%							
Commonwealth Balanced	B3C	n2	CRF**	22/06/1990	1.97%	111.7	5.979936	5.965023	1.0%	3.6%	7.9%	5.8%	8.5%	3.8%	6.5%	19.3%	19.6%	-	17.8%	23.5%	19.8%	
		pb	CPS&RP	4/01/1994	1.98%	74.0	3.099552	3.093365	0.9%	2.7%	5.4%	4.5%	5.9%	4.3%	4.9%							
		rb	CRF*	29/04/1994	1.86%	11.9	3.103332	3.097138	0.9%	2.8%	5.5%	4.6%	5.9%	4.3%	5.1%							
Commonwealth Capital Secure	C3C	r2	CRF**	29/04/1994	1.86%	45.7	3.107059	3.100857	0.9%	2.9%	5.6%	4.6%	6.0%	4.3%	5.1%	-	-	-	-	35.5%	64.5%	
		c3	CPS&RP	14/09/1989	1.61%	74.2	3.263579	3.260319	0.4%	0.7%	0.4%	1.4%	1.7%	3.1%	4.3%							
		d3	CRF*	22/06/1990	1.50%	98.4	3.374441	3.371070	0.4%	0.8%	0.5%	1.5%	1.8%	3.1%	4.2%							
Commonwealth Savings	R3C	d2	CRF**	22/06/1990	1.50%	56.7	3.374714	3.371343	0.4%	0.8%	0.5%	1.5%	1.8%	3.1%	4.2%	-	-	-	-	-	100.0%	
		r3	CPS&RP	31/03/1993	1.31%	122.4	2.320463	2.320463	0.3%	0.4%	1.1%	1.7%	2.2%	3.0%	3.5%							
		rs	CRF*	1/10/1996	1.20%	1.9	2.326549	2.326549	0.3%	0.5%	1.2%	1.8%	2.2%	3.0%	3.4%							
		s2	CRF**	1/10/1996	1.20%	4.2	2.326549	2.326549	0.3%	0.5%	1.2%	1.8%	2.2%	3.0%	3.4%							

\* 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 June 2017

### Commonwealth Life Rollover Bonds

Closed to new investors

Investment options	Notes	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 equities	International equities	Listed property	Alternatives	Fixed interest	Cash
Managed Fund	-	14/09/1989	2.08%	1.14	5.972722	5.957827	1.0%	3.4%	7.8%	5.7%	8.4%	3.9%	6.6%	28.4%	28.9%	-	15.5%	8.2%	19.0%
Capital Secure Fund	-	14/09/1989	1.61%	0.00	3.263579	3.260319	0.4%	0.7%	0.4%	1.4%	1.7%	3.1%	4.3%	-	-	-	-	35.5%	64.5%

### Commonwealth Life Insurance & Family Bonds

Closed to new investors

Investment options	Notes	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 equities	International equities	Listed property	Alternatives	Fixed interest	Cash
Capital Secure Fund	*	14/09/1988	1.71%	14.9	3.066893	3.060771	0.5%	1.4%	2.2%	2.4%	3.3%	2.9%	4.0%	10.1%	10.6%	-	11.0%	34.7%	33.6%
	**	14/09/1988	1.70%	6.1	3.073541	3.067406	0.5%	1.5%	2.2%	2.5%	3.3%	2.9%	4.0%						
Managed Fund	*	14/09/1988	1.78%	12.7	4.561806	4.550430	0.7%	2.7%	6.3%	4.6%	6.7%	3.5%	5.4%	28.5%	28.7%	-	15.8%	8.2%	18.8%
	**	14/09/1988	1.77%	22.5	4.580160	4.568738	0.7%	2.8%	6.3%	4.6%	6.7%	3.4%	5.4%						

\* Policies opened before 1 July 1995

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