



Summary of Borrowing Costs

Borrowing costs

Borrowing costs are costs that relate to credit facilities and are incurred in relation to some of the statutory fund's underlying investments. These costs are estimated for the financial year ended 30 June 2017 and may change from year to year. Borrowing costs are deducted from the investment option assets before unit prices are determined and are an additional cost to you, but are not paid to any investment manager and neither CMLA (the administrator) nor the Trustee earn any income from them.

Below is a summary of the borrowing costs for the Colonial superannuation and investment products:

Investment Option Name	Investment option code (PAS)	Borrowing Costs (% p.a)
Investment Bond (Multi-Bond) (INVBOND1)#		
Cash Fund	CASH-N	0.00%
Capital Stable Fund	CAPSNG	0.03%
Balanced Fund	BALI-N	0.04%
Equity Profile Fund	EPNG	0.04%
Capital Guaranteed	CGORD1	0.03%
Investment Bond (Bond '90, Bond '92, Inlife Series 3) (BOND-N, BOND-N92, XINLIFE-NB)#		
Cash Fund	CAPFNG	0.00%
Capital Stable Fund	CAPSNG	0.03%
Capital Stable II Fund (Bond'92)	CS2NG	0.03%
Balanced Fund	BALANG	0.04%

Investment Option Name	Investment option code (PAS)	Borrowing Costs (% p.a)
Equity Profile Fund	EPNG	0.04%
Capital Guaranteed	CGORD1	
Investment Bond 'S' Series, Investment Bond (Managed PruBond, Inlife Series 2) (SBOND-N, PRUBONDM, XINLIFE-NA)#		
Cash Fund	SCPFNG	0.00%
Capital Stable Fund	SCPSNG	0.03%
Balanced Fund (Investment Bond 'S' Series, Inlife Series 2)	SBALNG	0.04%
Balanced Fund (Investment Bond - Managed Pru Bond)	BOND4N	0.04%
Equity Profile Fund	SEPNG	0.04%
Capital Guaranteed	CGORD1	0.03%
Investment Bond (Bond '93) (IB93)#		
Fixed Interest Fund	FI93NG	0.00%
Capital Stable Fund	CS93NG	0.03%
Balanced Fund	B93NG	0.04%
Equity Profile Fund	EP93NG	0.04%
Capital Guaranteed	CGORD1	0.03%
Investment Bond (Capital Guaranteed Bond) (ACTUBOND, XAETBNDN)#		
Capital Guaranteed	CGORD1	0.03%
Managed Investment Bond (MIB)#		
Capital Guaranteed Cash Fund	SOGA	0.00%
Managed Growth Fund	SOMA	0.04%
Bond 2000 (M2000)#		
Capital Guaranteed Cash Fund	SOGB	0.00%
Managed Growth Fund	SOMB	0.04%
Easy Saver, Easy Saver Plus (EASYSAVER, EASYSAVER+)#		
Capital Guaranteed Fund (Easy Saver) (non-participating)	AM	0.01%
Capital Guaranteed Fund (Easy Saver Plus) (non-participating)	AM	0.01%

Investment Option Name	Investment option code (PAS)	Borrowing Costs (% p.a)
Capital Guaranteed Cash Fund	VM	0.00%
Capital Secure Fund	DM	0.03%
Balanced Fund	MM	0.04%
Managed Growth Fund (LJ and LM Units)	LM	0.04%
Managed Growth Fund (PJ and PM units)	PM	0.04%
LifeWise - Series 4 and 5 (LIFEWISE4, LIFEWISE5)#		
Capital Guaranteed Fund (non-participating)	J	0.01%
Capital Guaranteed Cash Fund (Series 5)	VP	0.00%
Capital Secure Fund (Series 5)	DP	0.03%
Managed Growth Fund	LP	0.04%
LifeLink, LifeLink Plus - Series 2 and 3 (LL1, LL2, LLB3)#		
Managed Growth Fund (Lifelink and Series 2)	LL1, LL2	0.04%
Managed Growth Fund (Series 3)	B	0.04%
Managed Investment Plan, Managed Savings Plan (MIP1, MIP3, MSP)#		
Capital Guaranteed Cash Fund (Early Series/Late Series)	OG_PROT, OG_UNPROT	0.00%
Managed Growth Fund (Early Series/Late Series)	OM_PROT, OM_UNPROT	0.04%
Insurance Bond, Limited Offer Insurance Bond (Capital Guaranteed and Multi Option)⁷ (IB, IB+, IBLOM, IBLO)#		
Capital Guaranteed Fund (Limited Offer Multi Option and non-participating)	CGIB	0.01%
Capital Guaranteed Fund (Limited Offer and non-participating)	CGIBLO	0.01%
Capital Guaranteed Cash Fund (Insurance Bond)	VY	0.00%
Capital Secure Fund	DA	0.03%
Balanced Fund	MB	0.04%
Managed Growth Fund	LB	0.04%
Insurance Bond Series III (IB1, IB1+)#		
Capital Guaranteed Fund (non-participating)	CGIB1	0.01%
Capital Guaranteed Cash Fund	VY1	0.00%

Investment Option Name	Investment option code (PAS)	Borrowing Costs (% p.a)
Capital Secure Fund	DA1	0.03%
Balanced Fund	MB1	0.04%
Managed Growth Fund	PB1	0.04%
Australian Share Fund	YB1	0.00%
Insurance Bond Series IV (IB4, IB4+)#		
Capital Guaranteed Fund (non-participating)	CGIB4	0.01%
Capital Guaranteed Cash Fund	VY4	0.00%
Australian Fixed Interest Fund	ZB4	0.00%
Capital Secure Fund	DA4	0.03%
Balanced Fund	MB4	0.04%
Managed Growth Fund	PB4	0.04%
Australian Share Fund	YB4	0.00%
Insurance Bond Security Plus (IBS+)#		
Capital Secure Fund	DA	0.03%
Insurance Bond Investment Linked, Insurance Bond Maturity Guaranteed, Insurance Bond Old Series, Insurance Bond Series 1 (IBIL, IBMG, IBOS, IBS1)#		
Managed Growth Fund	LB	0.04%
Superbridge Series II, Superbridge New Series, Superbridge Investment Linked (SBIL, SBNS, SBOS)#		
Managed Growth Fund	CS	0.04%
Superbridge Deferred Annuity, Trustee Superannuation Bond, Trustee Superannuation Bond (Old Series), Superspan Plus Deferred Annuity (SB, TSB, TSBOS, SS+)#		
Capital Guaranteed Fund (non-participating)	CGSB, CGTSB	0.01%
Capital Guaranteed Cash Fund	UW	0.00%
Capital Secure Fund	FG	0.04%
Balanced Fund	NS	0.04%
Managed Growth Fund	CS	0.04%
Superbridge Deferred Annuity Series III, Trustee Superannuation Bond Series III, Superspan Plus Deferred Annuity Series III (SB1, TSB1, TSB1+, SS1+)#		

Investment Option Name	Investment option code (PAS)	Borrowing Costs (% p.a)
Capital Guaranteed Fund (non-participating) ⁴	CGSB1, CGTSB1	0.01%
Capital Guaranteed Cash Fund	UW1	0.00%
Australian Fixed Interest Fund	XS1	0.00%
Capital Secure Fund	FG1	0.03%
Balanced Fund	NS1	0.04%
Managed Growth Fund	QS1	0.04%
Australian Share Fund	WS1	0.00%
Superbridge Deferred Annuity Series IV, Superspan Plus Deferred Annuity Series IV (SB4, SS4+)#		
Capital Guaranteed Fund (non-participating)	CGSB4, CGTSB4	0.01%
Capital Guaranteed Cash Fund	UW4	0.00%
Australian Fixed Interest Fund	XS4	0.00%
Capital Secure Fund	FG4	0.03%
Balanced Fund	NS4	0.04%
Managed Growth Fund	QS4	0.04%
Australian Share Fund	WS4	0.00%
SuperSpan Limited Offer, SuperSpan II (SSLO, SSII)#		
Capital Guaranteed Fund (non-participating)	CGSSLO	0.01%
SuperSpan Limited Offer (Multi Option) (SSLOM)#		
Capital Guaranteed Fund (non-participating)	CGSB	0.01%
Capital Guaranteed Cash Fund	UW	0.00%
Capital Secure Fund	FG	0.04%
Balanced Fund	NS	0.04%
Managed Growth Fund	CS	0.04%
SuperSpan II (Multi Option) Deferred Annuity (SSIIM)#		
Capital Guaranteed Cash Fund	UX	0.00%
Capital Secure Fund	FG	0.04%

Investment Option Name	Investment option code (PAS)	Borrowing Costs (% p.a)
Balanced Fund	NS	0.04%
Managed Growth Fund	CS	0.04%
SuperCash Deferred Annuity (SC)#		
Capital Guaranteed Cash Fund	UX	0.00%
Rollover Deferred Annuity, SuperBond (RDA, SIB)#		
Capital Guaranteed Cash Fund	SSGA	0.00%
Managed Fund	SSMA	0.04%
Capital Guaranteed Fund (non-participating)	CGSB	0.01%
SuperBond 2000 (S2000)#		
Capital Guaranteed Cash Fund	SSGB	0.00%
Managed Growth Fund	SSMB	0.04%
TAP Allocated Annuity (TAE2E, TAE2E+)#		
Capital Guaranteed Fund (non-participating)	KST2	0.01%
Capital Guaranteed Cash Fund	UWT2	0.00%
Australian Fixed Interest Fund	XST2	0.00%
Capital Secure Fund	FGT2	0.03%
Balanced Fund	NST2	0.04%
Managed Growth Fund	QST2	0.04%
Australian Share Fund	WST2	0.00%
Superannuation LifeBuilder, Wealth Portfolio, Superplan, SuperFlex (LB, WP, SUPER1NI, SUPER2NI)*		
Capital Stable Primary Fund (Wealth Portfolio)	CAPS	0.03%
Capital Stable Growth Fund (Wealth Portfolio)	CAPGS	0.03%
Capital Stable Growth Plus Fund	CAPGPS	0.03%
Balanced Primary Fund (Wealth Portfolio)	BALS	0.04%
Balanced Growth Fund (Wealth Portfolio)	BALGS	0.04%
Balanced Growth Plus Fund	BALGPS	0.04%

Investment Option Name	Investment option code (PAS)	Borrowing Costs (% p.a)
Equity Profile Primary Fund (Wealth Portfolio)	EQPS	0.04%
Equity Profile Growth Fund (Wealth Portfolio)	EQPGS	0.04%
Equity Profile Growth Plus Fund	EQPGPS	0.04%
Capital Guaranteed	CGSUP5	0.03%
Capital Guaranteed (Wealth Portfolio)	CGSUP1	0.03%
Pru-Plan Superannuation "Unit-Linked", PruPlan Superannuation "PruLink" (PRUPLANEQU, PRUPLANUL)*		
Equity Link Balanced Fund	PLAN6S	0.04%
Pru-Plan Unit Linked Balanced Fund	PLAN5S	0.04%
Capital Stable Growth Fund	CAPGS	0.03%
Equity Profile Growth Fund	EQPGS	0.04%
Capital Guaranteed	CGSUP1	0.03%
Pruplan Plus (PRUPLAN+)*		
Capital Stable Growth Plus Fund	CAPGPS	0.03%
Capital Stable Growth Fund	CAPGS	0.03%
Balanced Growth Plus Fund	BALGPS	0.04%
Balanced Growth Fund	BALGS	0.04%
Equity Profile Growth Plus Fund	EQPGPS	0.04%
Equity Profile Growth Fund	EQPGS	0.04%
Capital Guaranteed	CGSUP1	0.03%
Capital Guaranteed - Primary	CGSUP2	0.03%
Capital Guaranteed	CGSUP5	0.03%
Pruplan (MK1 and MK2) (PRUPLAN1, PRUPLAN2)*		
Capital Guaranteed	CGSUP1	0.03%
Capital Guaranteed (MK2)	CGSUP3	0.03%
Capital Guaranteed	CGSUP4	0.03%
Superannuation Bond (Capital Guaranteed Bond), Deferred Annuity (XAETBND, AETDEFANN)**		

Investment Option Name	Investment option code (PAS)	Borrowing Costs (% p.a)
Capital Guaranteed	CGSUP1	0.03%
Superannuation Bond (Managed PruBond), Roll-Over Plan Goldseal (PRUBONDM, GSC)*#		
Balanced Fund	BOND5S	0.04%
Capital Guaranteed Cash Fund	SCPFSG	0.00%
Capital Stable Fund	SCPSSG	0.03%
Equity Profile Fund	SEPSG	0.04%
Capital Guaranteed	CGSUP1	0.03%
Superannuation Bond (Multi-Bond) (INVBOND1)*#		
Balanced Fund	BALI-S	0.04%
Capital Guaranteed Cash Fund	CAPFSG	0.00%
Capital Stable Fund ('91)	CAPSSG	0.03%
Equity Profile Fund	EPSG	0.04%
Capital Guaranteed	CGSUP1	0.03%
Roll-Over Plan 'S' Series ('91 and '92), Superannuation Bond "S" Series ('91 and '92) (ROLLOVER, ROLLOVER92, SBOND-S92, SBOND-S)*#		
Capital Guaranteed Cash Fund	SCPFSG	0.00%
Capital Stable Fund ('91)	SCPSSG	0.03%
Capital Stable Fund ('92)	SCS2SG	0.03%
Balanced Fund	SBALSG	0.04%
Equity Profile Fund	SEPSG	0.04%
Capital Guaranteed (Superannuation Bond "S" Series)	CGSUP1	0.03%
Roll-over Plan ('91 and '92), Superannuation Bond ('91 and '92) (ROLLOVER, ROLLOVER92, BOND-S, BOND-S92)*#		
Balanced Fund	BALASG	0.04%
Capital Guaranteed Cash Fund	CAPFSG	0.00%
Capital Stable Fund ('91)	CAPSSG	0.03%
Capital Stable Fund ('92)	CS2SG	0.03%
Equity Profile Fund	EPSG	0.04%

Investment Option Name	Investment option code (PAS)	Borrowing Costs (% p.a)
Capital Guaranteed	CGSUP1	0.03%
Rollover and Super Bond 93 (ROLLOVER93, SB93)#*		
Cash Fund	FI93SG	0.00%
Capital Stable Fund	CS93SG	0.03%
Balanced Fund	B93SG	0.04%
Equity Profile Fund	EP93SG	0.04%
Capital Guaranteed	CGSUP1	0.03%
Personal SuperCARE Bond (PSCB), Personal SuperCARE (PSC), SuperGuaranteeCARE (SGC)*		
Capital Guaranteed Fund (non-participating) (PSCB and PSC)	PC	0.01%
Capital Guaranteed Fund (non-participating) (SCG)	GC	0.01%
Retirement Saver, Retirement Saver Series 2, Retirement Saver Plus (RETIREMENT, RETIREMENT2, RETIREPLUS)*		
Capital Guaranteed Fund (non-participating)	BK	0.00%
Capital Guaranteed Cash Fund	UK	0.00%
Capital Secure Fund	FK	0.03%
Balanced Fund	NK	0.04%
Managed Growth Fund (Retirement Saver)	CK	0.04%
Managed Growth Fund (Series 2 and Plus)	QK	0.04%
SuperWise - Series 4 and 5 (SUPERWISE 4, SUPERWISE 5)*		
Capital Guaranteed Fund (non-participating)	K	0.01%
Capital Guaranteed Cash Fund (Series 5)	UQ	0.00%
Capital Secure Fund (Series 5)	FQ	0.03%
Managed Growth Fund	CQ	0.04%
SuperLink, SuperLink Plus - Series 2 and 3 (SL1, SL2, SLS3)*		
Managed Growth Fund (Superlink and Series 2)	CL	0.04%
Managed Growth Fund (Series 3)	S	0.04%
Managed Investment SuperPlan, Managed Personal SuperPlan (MIP1, MIP3, MISPP)#*		

Investment Option Name	Investment option code (PAS)	Borrowing Costs (% p.a)
Capital Guaranteed Cash Fund (Early Series/Late Series)	SG_PROT, SG_UNPROT	0.00%
Managed Growth Fund (Early Series/Late Series)	SM_PROT, SM_UNPROT	0.04%
SuperUnits (SU)*		
Managed Growth Fund	SU	0.04%
CPSL Wholesale Superannuation Business (PRUES)*		
Capital Safe Fund	SCAPSF, SCAPSF03	0.03%
Capital Guaranteed Fund (non-participating)	SCOLFG	0.01%
Capital Guaranteed Fund (participating)	SCPGTD	0.03%
Balanced Fund	SDISCR	0.04%
Growth Fund	SGRWTH	0.04%
Capital Guaranteed Cash Fund	SPACAS	0.00%
Australian Equity Fund	SPA EQU	0.00%
Australian Fixed Interest Fund	SPAFIX	0.00%
International Equity Fund	SPI EQU	0.00%
CPSL Wholesale Exempt Business (PRUINO)#		
Capital Safe Fund	ECAPSF, ECAPSF03, FECAPSF	0.03%
Capital Guaranteed Fund (participating)	ECPGTD, FECPGTD	0.03%
Balanced Fund	EDISCR, FEDISCR	0.04%
Growth Fund	EGRWTH, FEGRWTH	0.04%
Capital Guaranteed Cash Fund	EPACAS, FEPACAS	0.00%
Australian Equity Fund	EPAEQU, FEPA EQU	0.00%
Australian Fixed Interest Fund	EPAFIX, FEPAFIX	0.00%
Property Fund	EPAPRO	0.00%
International Equity Fund	EPI EQU, FEPI EQU	0.00%
CPSL Wholesale Non Superannuation Business (PRUINO)#		
Balanced Fund	ODISCR	0.04%

Investment Option Name	Investment option code (PAS)	Borrowing Costs (% p.a)
CPSL Wholesale Superannuation Business (SGIC Business Class Superannuation) (PRUINO)#		
Capital Guaranteed Fund (non-participating)	SGICCG	0.01%
Personal Super Umbrella Investment Plan and Personal Super Umbrella Financial Plan (X10, X11, X12)*		
Capital Guaranteed Cash Fund	2CSU	0.00%
Capital Guaranteed Fund	1SUU	0.03%
Fixed Interest Fund	2FIU	0.00%
Property Fund	2PRU	0.00%
Stable Fund	2STU	0.03%
Managed Fund	2MGU	0.04%
Australian Equities Fund	2EQU	0.00%
International Equities Fund	2INU	0.00%
Colonial Rollover Bond, Personal Super Investment Growth Bond and Super Investment Growth Bond (E05, E06, E10, E03, E04, E01, E02)#*		
Capital Guaranteed Cash Fund	2CSH	0.00%
Capital Guaranteed Fund	1SUP	0.03%
Fixed Interest Fund	2FIX	0.00%
Property Fund	2PRP	0.00%
Stable Fund	2STB	0.03%
Consensus Stable Fund	2CST	0.03%
Managed Fund	2MGD	0.04%
Consensus Managed Fund	2CMG	0.04%
Australian Equities Fund	2EQY	0.00%
International Equities Fund	2INT	0.00%
Colonial Rollover Deposit Plan (E09)#		
Capital Guaranteed Fund	1SUP	0.03%
SGIC Personal Superannuation Bond (ED3, EE3, EG3)*		

Investment Option Name	Investment option code (PAS)	Borrowing Costs (% p.a)
Capital Guaranteed Cash Fund	7SCA	0.00%
Capital Guaranteed Fund	6SBD	0.01%
Capital Guaranteed Fund	6SCG	0.01%
Fixed Interest Fund	7SFI	0.00%
Property Fund	7SPF	0.00%
Managed Fund	7SMN	0.04%
Australian Equities Fund	7SAE	0.00%
International Equities Fund	7SIE	0.00%
Capital Protected Fund - December	7SP1	0.00%
Capital Protected Fund – June A (ex-March)	7SP2	0.00%
Capital Protected Fund – June	7SP3	0.00%
Capital Protected Fund - September	7SP4	0.00%
SGIC Rollover Deposit Plan (EC3, EF3)#		
Capital Guaranteed Cash Fund	7RCA	0.00%
Capital Guaranteed Fund	6RCG	0.01%
Fixed Interest Fund	7RFI	0.00%
Property Fund	7RPF	0.00%
Managed Fund	7RMN	0.04%
Australian Equities Fund	7RAE	0.00%
International Equities Fund	7RIE	0.00%
Capital Protected Fund - December	7RP1	0.00%
Capital Protected Fund – June A (ex-March)	7RP2	0.00%
Capital Protected Fund – June	7RP3	0.00%
Capital Protected Fund - September	7RP4	0.00%
Ex Legal and General Capital Guaranteed products Retirement Investment Plan (W01)*#		

Investment Option Name	Investment option code (PAS)	Borrowing Costs (% p.a)
Table 60 and 80	1RIP	0.03%
Table 62 and Plus	1RAP	0.03%
Retirement Accumulation Plan (W02)*#		
1RAP	1RAP	0.03%
Private Trustee Superannuation (W04)#		
1LUS	1LUS	0.03%
Life Umbrella Superannuation (W03)*		
1LUS	1LUS	0.03%
SGIC Capital Guaranteed products		
Colonial Rollover Bond (EA3)#		
6ROL	6ROL	0.01%
Money Plan Super (WA3)*		
6SMY	6SMY	0.01%
Colonial Rollover Bond (EB3)#		
6RNF	6RNF	0.01%
Colonial Living Money (E07, E08)*		
Capital Guaranteed Cash Fund	4CSH	0.00%
Fixed Interest Fund	4FIX	0.00%
Property Fund	4PRP	0.00%
Stable Fund	4STB	0.03%
Consensus Stable Fund	4CST	0.03%
Managed Fund	4MGD	0.04%
Consensus Managed Fund	4CMG	0.04%
Australian Equities Fund	4EQY	0.00%
International Equities Fund	4INT	0.00%
SGIC Retirement Plus Account (FA3, FB3)*		

Investment Option Name	Investment option code (PAS)	Borrowing Costs (% p.a)
Capital Guaranteed Cash Fund	9ACA	0.00%
Capital Guaranteed Fund	6ACG	0.01%
Property Fund	9APF	0.00%
Managed Fund	9AMN	0.04%
Australian Equities Fund	9AAE	0.00%
International Equities Fund	9AIE	0.00%
Capital Protected Fund - December	9AP1	0.00%
Capital Protected Fund – June A (ex-March)	9AP2	0.00%
Capital Protected Fund – June	9AP3	0.00%
Capital Protected Fund - September	9AP4	0.00%
Umbrella Investment Plan, Umbrella Financial Plan, Investment Growth Bond (T10, T11, T12, A01, A02, A03, A04, A05)#		
Capital Guaranteed Cash Fund	3CSH	0.00%
Capital Guaranteed Fund	1ORD	0.03%
Fixed Interest Fund	3FIX	0.00%
Property Fund	3PRP	0.00%
Stable Fund	3STB	0.03%
Managed Fund	3MGD	0.04%
Australian Equities Fund	3EQY	0.00%
International Equities Fund	3INT	0.00%
Colonial Investment Bond (SGIC Personal Investment Bond AA3, AG3, AH3)#		
Capital Guaranteed Cash Fund	8BCA	0.00%
Capital Guaranteed Fund	6BON	0.01%
Capital Guaranteed Fund	6BCG	0.01%
Property Fund	8BPF	0.00%
Managed Fund	8BMN	0.04%

Investment Option Name	Investment option code (PAS)	Borrowing Costs (% p.a)
Australian Equities Fund	8BAE	0.00%
International Equities Fund	8BIE	0.00%
Capital Protected Fund - December	8BP1	0.00%
Capital Protected Fund – June	8BP3	0.00%
Capital Protected Fund - September	8BP4	0.00%
Colonial Life Umbrella (S03 - ex Legal and General Capital Guaranteed product)#		
Ordinary	1LUO	0.03%
SGIC Capital Guaranteed products (SB3, AF3, SA3)#		
Ordinary Passbook Rate	6HIN	0.01%
Ordinary Funeral Bond	6FNR	0.01%
Money Plan Ordinary	6MNY	0.01%

This Summary of Borrowing Costs information relates to:

* Superannuation products as identified and issued by the Trustee that form part of Colonial Super Retirement Fund ABN 40 328 908 469 (CSRF, the Fund); and

Other superannuation and ordinary products issued by CMLA.

Colonial Mutual Superannuation Pty Ltd ABN 56 006 831 983 AFSL 235025 (the Trustee) and The Colonial Mutual Life Assurance Society Limited ABN 12 004 021 809 AFSL 235035 (CMLA) are both wholly owned non-guaranteed subsidiaries of Commonwealth Bank of Australia ABN 48 123 123 124 AFSL 234945.