



Commonwealth Personal/Business Products

Summary of 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 nor the Trustee earn any income from them.

Below is a summary of the borrowing costs for the Commonwealth Personal and Business products:

Investment Option Name	Investment option code (PAS)	Borrowing Costs (% p.a)
Commonwealth SuperSelect* / Pension Select*		
Commonwealth Australian Shares	S3C/S3XC	0.00%
Commonwealth Shares	3FC/3FXC	0.00%
FirstChoice Wholesale High Growth	3NC/3NXC	0.02%
Commonwealth Growth	G3C/G3XC	0.04%
Colonial First State Diversifed	WDIV	0.00%
FirstChoice Multi-Index Balanced	EDIS03	0.00%
Perpetual Balanced Growth	EDIS02	0.00%
Commonwealth Managed	M3C/M3XC	0.04%
Colonial First State Balanced	WBAL	0.00%
BT Active Balanced	EDIS01	0.00%
Commonwealth Balanced	B3C/B3XC	0.04%
Colonial First State Conservative	WCST	0.00%
Commonwealth Capital Defensive	3EC/3EXC	0.00%
Commonwealth Savings	R3C/R3XC	0.00%
Commonwealth Capital Secure	C3XC	0.00%
Commonwealth Life Corporate# / Business Super Bonds#		
Growth	G3C	0.04%
Managed	M3C	0.04%
Balanced	B3C	0.04%
Capital Secure	C3C	0.00%
Commonwealth Personal Superannuation & Rollover Plan* and Commonwealth Rollover Fund#		
Commonwealth Australian Shares	S3XC	0.00%
Commonwealth Growth	G3C	0.04%
Commonwealth Managed	M3C	0.04%
Commonwealth Balanced	B3C	0.04%
Commonwealth Capital Secure	C3C	0.00%



Investment Option Name	Investment option code (PAS)	Borrowing Costs (% p.a)
Commonwealth Savings	R3C	0.00%
Commonwealth Life Rollover Bonds# and Commonwealth Life Insurance & Family Bonds#		
Managed Fund	M3C	0.04%
Capital Secure Fund	C3C	0.00%
Commonwealth Life Insurance & Family Bonds#		
Capital Secure Fund	C1C	0.03%
Managed Fund	M1C	0.04%

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.