

INVESTMENT GROWTH BOND

NC¹ - CONSERVATIVE

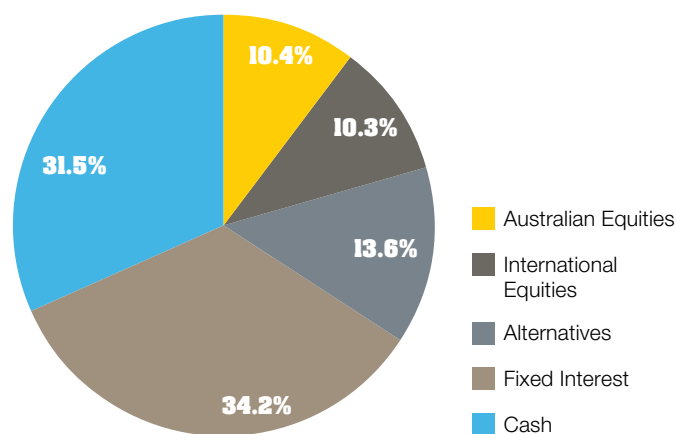
31 December 2017: Fund profile

Investment objective and strategy

To invest in a diversified portfolio of assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security. This option is suited to investors who want returns that are less volatile than options with greater bias to growth investments.

Fund features	
Inception date	March 2013
Recommended investment period	3 years
Risk/return profile	Low to medium
Management fee²	1.20% p.a.
Investment Option Guarantee³	Yes

Asset allocation as at 31 December 2017



Performance as at 31 December 2017						
	3 month (%)	6 month (%)	1 year (%)	2 years (%)	3 years (%)	Since inception (18 March 2013) (%)
Net return⁴	1.46%	1.72%	3.64%	3.09%	2.76%	3.32%

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

Notes

¹ NC – Nil Commission.

² There are no other product fees payable.

³ The value of your investment is protected if held for a certain period of time. Refer to page 13 of the PDS for more information.

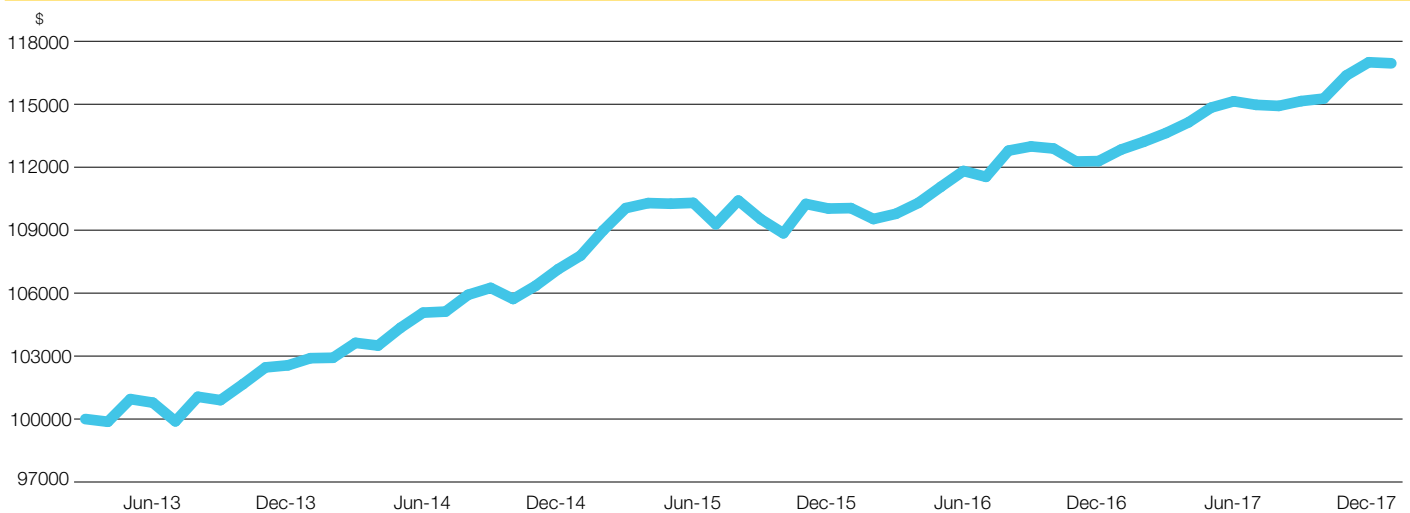
⁴ Returns greater than one year are annualised, all returns are net of management fees and taxes. There are no other product fees.



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Net investment performance as at 31 December 2017 (\$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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