

# INVESTMENT GROWTH BOND

## NC<sup>1</sup> - INTERNATIONAL SHARES

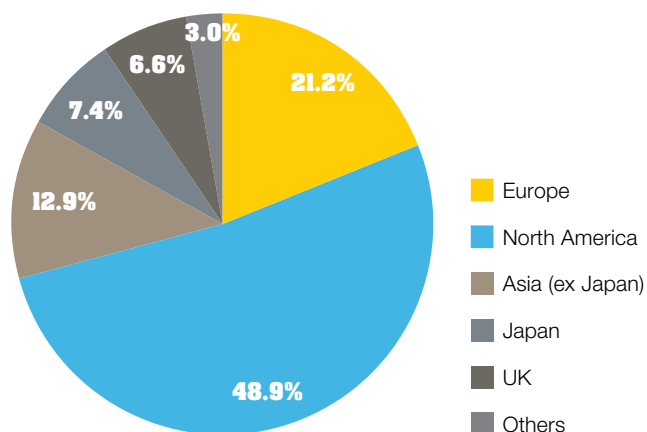
30 September 2017: Fund profile

### Investment objective and strategy

To provide long-term capital growth through investment in global listed company shares. This option may have a high level of short to medium-term volatility. This option is suited to investors seeking high returns who are prepared to accept volatility of returns.

Fund features	
<b>Inception date</b>	March 2013
<b>Recommended investment period</b>	7 years
<b>Risk/return profile</b>	Very high
<b>Management fee<sup>2</sup></b>	1.40% p.a.
<b>Investment Option Guarantee</b>	No

### International Equities regional allocation as at 30 September 2017



Performance as at 30 September 2017						
	3 month (%)	6 month (%)	1 year (%)	2 years (%)	3 years (%)	Since inception (18 March 2013) (%)
<b>Net return<sup>3</sup></b>	2.13%	5.62%	12.66%	9.88%	7.58%	9.66%

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

#### Notes

<sup>1</sup> NC – Nil Commission.

<sup>2</sup> There are no other product fees payable.

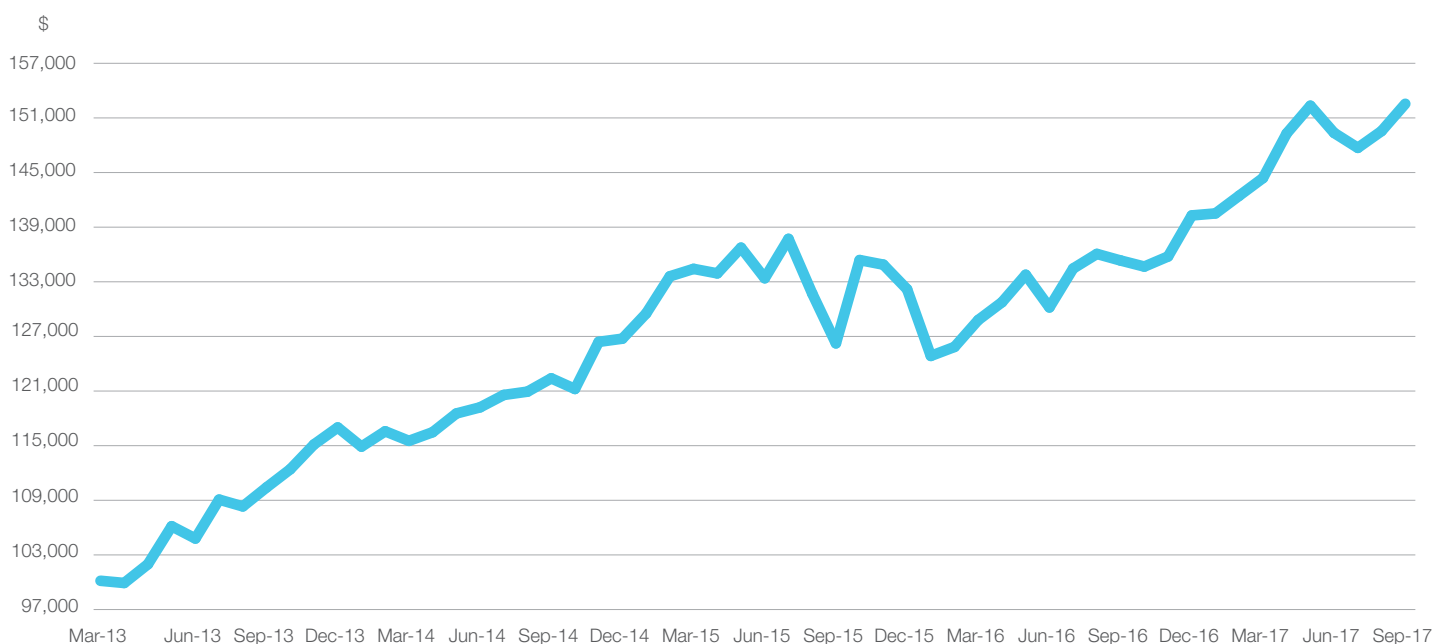
<sup>3</sup> Returns greater than one year are annualised, all returns are net of management fees and taxes. There are no other product fees.



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## Net investment performance as at 30 September 2017 (\$100,000 invested since inception)



### Top 10 holdings as at 30 September 2017

Amazon.Com	1.28%
Facebook Inc-A	1.26%
Apple Inc	1.23%
Henkel Ag & Co Kga	1.23%
Tencent Holdings	1.07%
Unilever PLC	1.05%
Berkshire Hathaway Inc	0.81%
Tesla Inc	0.80%
Alibaba Group Holding Ltd	0.78%
Microsoft Corporation	0.77%

### 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](http://commbank.com.au/igb)

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