

# Investment Growth Bond

**Fund profile**  
NC<sup>1</sup> – Conservative

31 December 2023

**Resolution Life**

## Investment strategy

To invest in a diversified portfolio of defensive oriented assets, with a moderate allocation to growth 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.

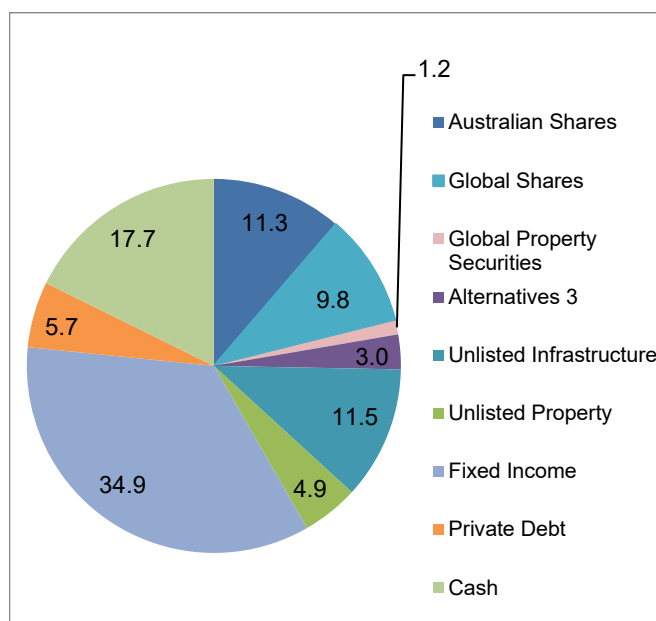
## Investment objective

This option aims to achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes.

## Fund features

<b>Inception date</b>	March 2013
<b>Recommended investment period</b>	3 years
<b>Standard Risk Measure</b>	Medium
<b>Management fee<sup>4</sup></b>	1.20% p.a.
<b>Investment option guarantee<sup>5</sup></b>	Yes

Asset allocation as at 31 December 2023 <sup>2 and 3</sup>



## Performance as at 31 December 2023

	3 month (%)	6 month (%)	1 year (%)	2 years (%)	3 years (%)	5 years (%)	5 years (%)	Since inception (18 March 2013) (%)
<b>Net return<sup>6</sup></b>	2.34%	2.23%	5.21%	0.69%	1.45%	2.38%	2.48%	2.57%

## Awards

We're proud winners of the Association of Financial Advisers (AFA) Investment Bond Award 15 years running (2008 through to 2022)<sup>7</sup>.



We're also proud winners of the 2020, 2021, 2022 and 2023 Plan For Life Investment Bond Excellence Awards.

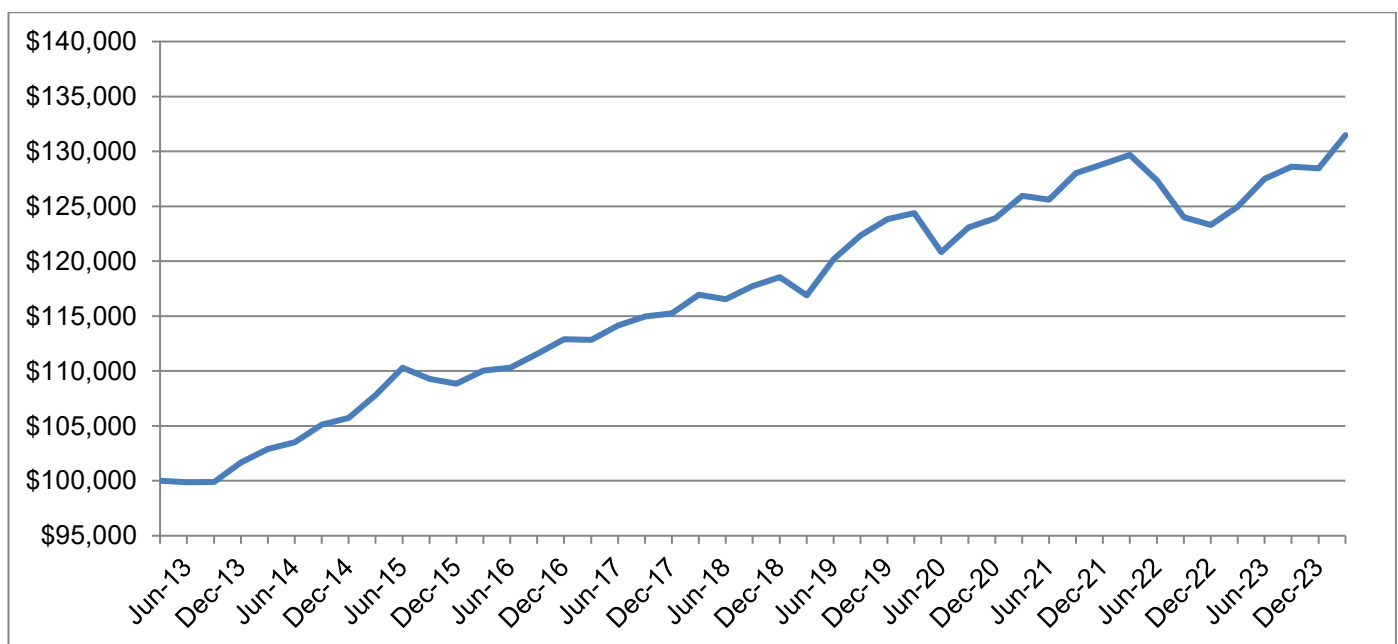


Past performance is not an indicator of future performance for this option or any other option available from us.

## Notes

- 1 NC – Nil Commission.
- 2 Up to 4% of the allocation to Australian Shares may be invested in International Shares, with currency hedging at the discretion of the manager.
- 3 Alternative investments in non-traditional asset classes that may be illiquid in nature. They may include but are not limited to private equity, alternative betas and hedge funds. Alternative investments offer the opportunity for enhanced returns and further portfolio diversification.
- 4 There are no other product fees payable.
- 5 The value of your investment is protected if held for at least three years. Refer to the PDS for more information.
- 6 Returns greater than one year are annualised, all returns are net of management fees and taxes.
- 7 Plan For Life/AFA Investment Bond of the Year winner from 2008 through to 2022. Benchmarked on scores for financial, market and product strength factors.

## Net investment performance as at 31 December 2023 (\$100,000 invested since inception)



### Investment minimums

<b>Initial investment</b>	\$1,000
<b>Minimum additional contributions</b>	\$200
<b>Regular savings plan</b>	Yes – via BPAY®
<b>Minimum partial withdrawal</b>	\$1,000
<b>Minimum automatic regular withdrawal</b>	\$500

For more information on this option, please contact our Customer Services Team on **1800 624 100**, between 9 am and 5 pm Monday to Friday (AEST/AEDT), excluding public holidays, or visit [resolutionlife.com.au/aia/igb](https://resolutionlife.com.au/aia/igb).

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### What you need to know

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