

# Investment Growth Bond

Fund profile  
Diversified<sup>1</sup>

30 June 2024

**Resolution Life**

## Investment strategy

To invest in a diversified portfolio with a balance between growth and defensive assets, expected to generate a mix of long-term capital growth and income with a moderate level of security and relatively stable returns.

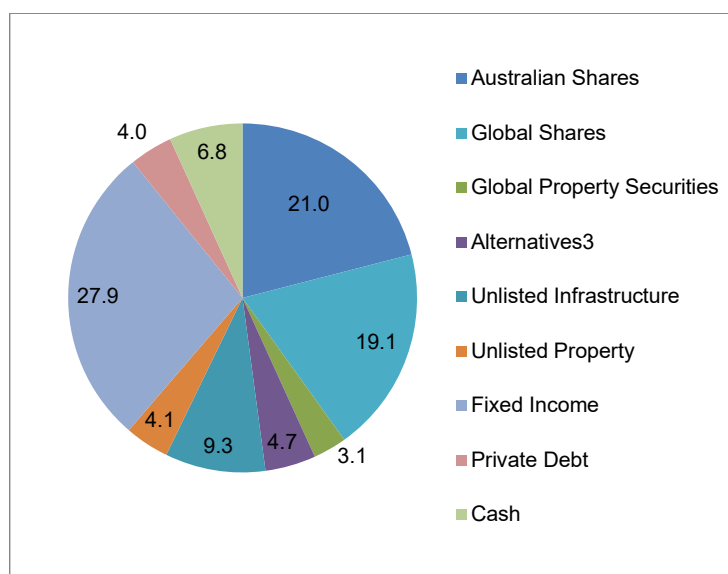
## Investment objective

This option aims to achieve a return of Consumer Price Index (CPI) plus 3% p.a. over a rolling five-year period before fees and taxes.

### Fund features

<b>Inception date</b>	March 2013
<b>Recommended investment period</b>	5 years
<b>Standard Risk Measure</b>	Medium to high
<b>Management fee<sup>4</sup></b>	1.30% p.a.
<b>Investment option guarantee<sup>5</sup></b>	Yes

## Asset allocation as at 30 June 2024<sup>2 and 3</sup>



## Performance as at 30 June 2024

	3 month (%)	6 month (%)	1 year (%)	2 years (%)	3 years (%)	5 years (%)	10 years (%)	Since inception (18 March 2013) (%)
<b>Net return<sup>6</sup></b>	-0.24%	2.63%	5.40%	5.29%	2.43%	2.90%	3.41%	3.52%

## Awards

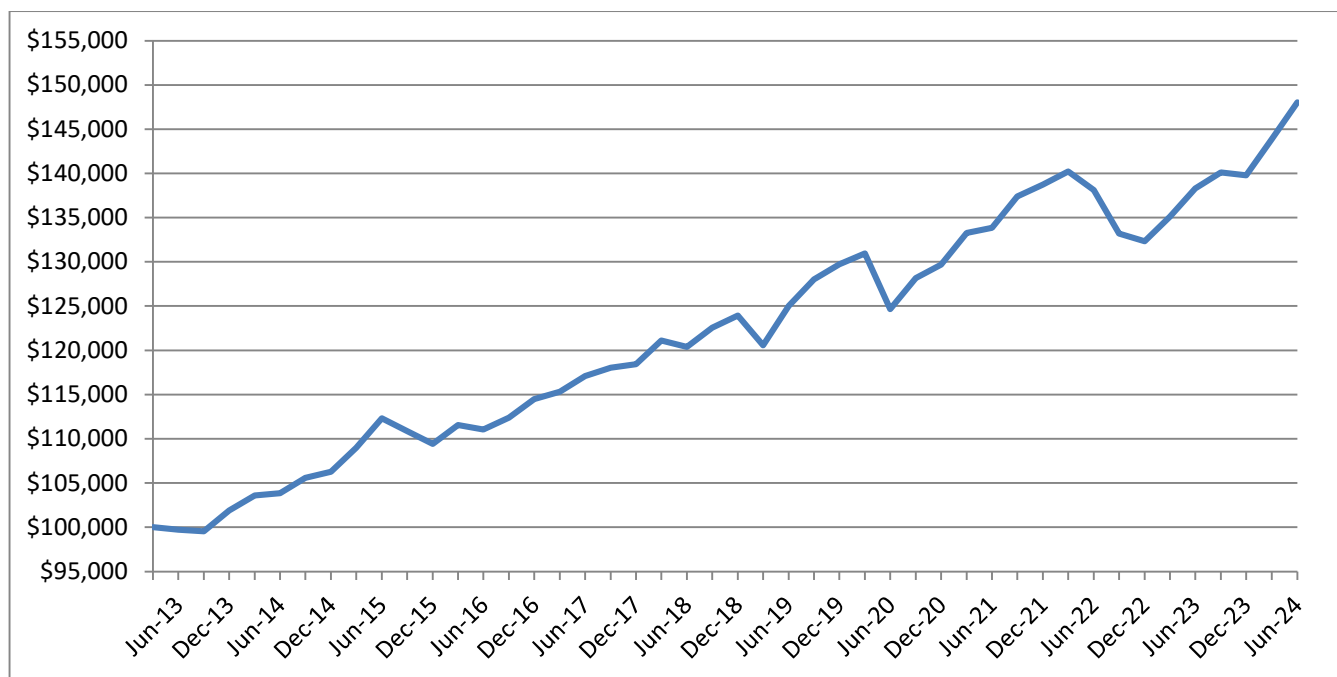
We're proud winners of the Association of Financial Advisers (AFA) Investment Bond Award 15 years running (2008 through to 2022)<sup>7</sup>. We're also proud winners of the 2020, 2021, 2022 and 2023 Plan For Life Investment Bond Excellence Awards.

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

### Notes

- 1 NC – Nil Commission, prefix no longer required.
- 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 30 June 2024 (\$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 **133 731**, between 9 am and 5 pm Monday to Friday (AEST/AEDT), excluding public holidays, or visit [resolutionlife.com.au/igb](https://resolutionlife.com.au/igb).

® Registered to BPAY Pty Ltd ABN 69 079 137 518

For commentary on the financial markets, please refer to [resolutionlife.com.au/insights](https://resolutionlife.com.au/insights) for the latest economic update.

#### What you need to know

Resolution Life Australasia Limited ABN 84 079 300 379, AFSL No. 233671 (Resolution Life) is the issuer of Investment Growth Bond. The information contained in this document is factual information only and it does not contain any financial product advice or make any recommendations about a financial product or service being right for you. Resolution Life is part of the Resolution Life Group and can be contacted via [resolutionlife.com.au/contact-us](https://resolutionlife.com.au/contact-us) or by calling **133 731**. Resolution Life has prepared a Target Market Determination which describes the class of consumers that comprise the target market for this product. The Target Market Determination can be sourced at [resolutionlife.com.au/target-market-determinations](https://resolutionlife.com.au/target-market-determinations). Taxation considerations are general and based on present taxation laws and may be subject to change. You should seek independent, professional tax advice before making any decision based on this information. Resolution Life is also not a registered tax (financial) adviser under the Tax Agent Services Act 2009 and you should seek tax advice from a registered tax agent or a registered tax (financial) adviser if you intend to rely on this information to satisfy the liabilities or obligations or claim entitlements that arise, or could arise, under a taxation law.