

# Investment Growth Bond

Fund profile  
IGB - Balanced

31 December 2024

**Resolution Life**

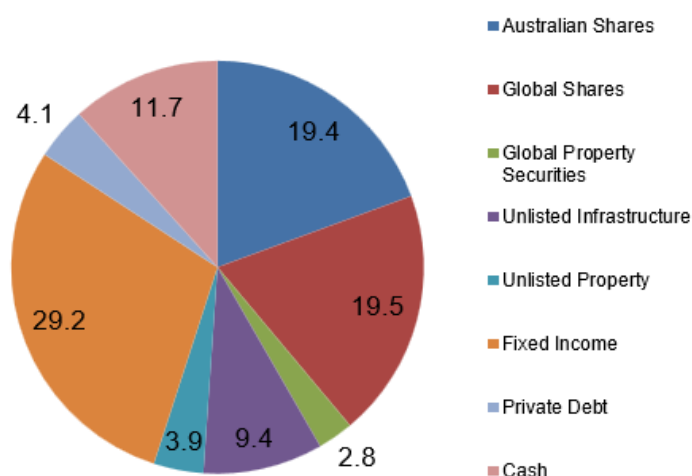
## Investment objective and strategy

To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over the medium to long term before fees and taxes by investing in a diversified mix of growth (e.g. shares, property and infrastructure) and defensive assets (e.g. cash and fixed interest).

## Asset allocation as at 31 December 2024<sup>1 and 2</sup>

### Fund features

Inception date	March 2013
Recommended investment period	5 years
Standard Risk Measure	Medium to high
Management fee <sup>3</sup>	1.31% p.a.
Investment option guarantee <sup>4</sup>	Yes



Funds under management (\$m) 105

## Performance as at 31 December 2024

	3 month (%)	6 month (%)	1 year (%)	2 years (%)	3 years (%)	5 years (%)	10 years (%)	Since inception (18 March 2013) (%)
<b>Net return<sup>5</sup></b>	1.26%	3.64%	6.37%	6.43%	2.97%	3.17%	3.46%	3.68%

## Awards

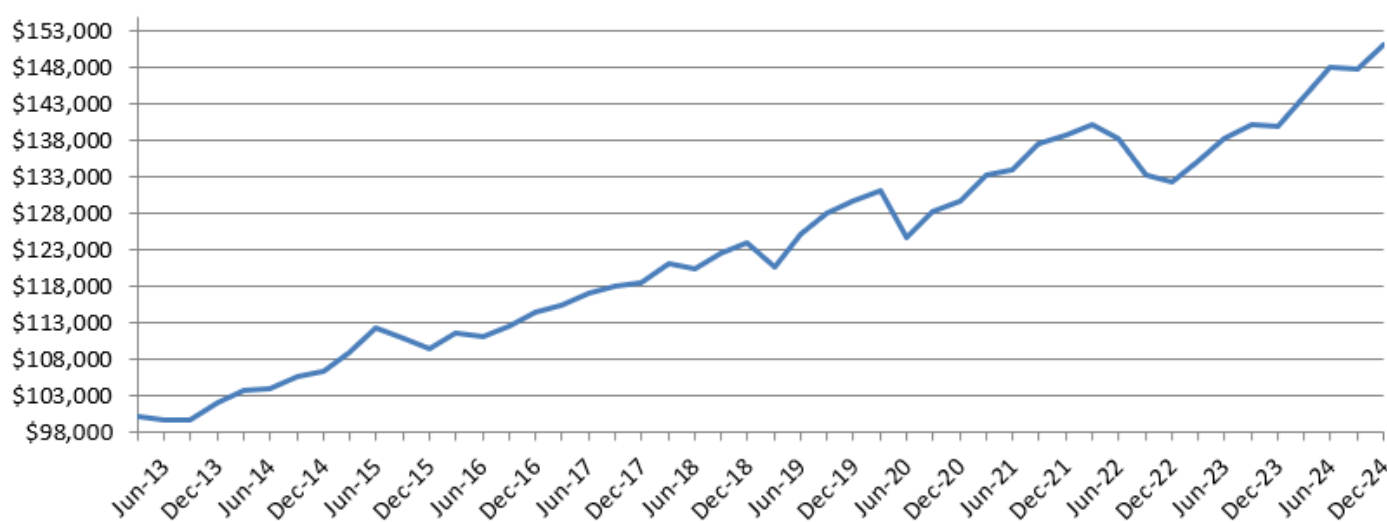
We're proud winners of the Association of Financial Advisers (AFA) Investment Bond Award 15 years running (2008 through to 2022)<sup>6</sup>. We're also proud winners of the 2020, 2021, 2022 and 2023 Plan For Life Investment Bond Excellence Awards.

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

### Notes

- 1 Up to 4% of the allocation to Australian Shares may be invested in International Shares, with currency hedging at the discretion of the manager.
- 2 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.
- 3 There are no other product fees payable.
- 4 The value of your investment is protected if held for at least three years. Refer to the PDS for more information.
- 5 Returns greater than one year are annualised, all returns are net of management fees and taxes.
- 6 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 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).

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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

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