



Investment Bond Summary

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Save more than tax when you invest in investment bonds – receive a 100% entry fee rebate when you invest via 2020 DIRECTINVEST. This summary provides you with an overview of current investment bonds, please read the product disclosure statement for more information and to invest.

Investment Bond	Minimum Investment	Minimum Additional Investment	Accepted Investment Methods	Tax Payable	Child Advancement Policy Offered	Investment Options	Switching	Online Access
Commlnsure Investment Growth Bond	\$1,000	\$200 (No Regular Savings Plan offered)	BPAY®, Direct Debit or Cheque	Max. 30%*	Yes^	7	Fax or Mail Form	View account balance
OnePath Investment Savings Bond	\$2,500	\$1,000 (or \$100 per month Regular Savings Plan)	BPAY®, Direct Debit or Cheque	Max. 30%*	Yes^	19	Online, Fax or Mail Form	Manage portfolio and view account balance
IOOF WealthBuilder	\$2,000	\$500 (or \$100 per month Regular Savings Plan)	BPAY®, Cheque	Max. 30%*	Yes^	12	Fax or Mail Form	N/A
Lifeplan NextGen Investments	\$1,000	No minimum (or \$100 per month Regular Savings Plan)	BPAY®, Direct Debit or Cheque	Max. 30%*	Yes^	50	Fax or Mail Form	N/A
Lifeplan Education Investment Fund	\$1,000	\$500 (or \$100 per month Regular Savings Plan)	BPAY®, Direct Debit or Cheque	Max. 30%*	Yes^	19	Fax or Mail Form	N/A
KeyInvest Life Events Bond	\$1,000	\$500 (or \$100 per month Regular Savings Plan)	Direct Debit, Cheque	Max. 30%*	Yes^	6	Fax or Mail Form	N/A
OFM Flexible Investment Bonds	\$500	\$500 (or \$100 per month Regular Savings Plan)	Direct Debit, Cheque	Max. 30%*	Yes	6	Fax or Mail Form	N/A

All investment bonds listed above are available with a 100% rebate on the initial and all additional investments via 2020 DIRECTINVEST.

It is necessary to notify Commlnsure of the desired allocation for new funds each time an additional investment is made by BPAY®.

* Tax is payable at a fund manager level at a maximum rate of 30%. Subject to the investment bond being held for a minimum period of 10 years, proceeds are received 'Tax Paid'. Penalty tax may apply if the investment bond is redeemed within 10 years.

^ Child must be between 10 and 25 years of age.

Please note this is a summary only and you should refer to the product web page and relevant product disclosure statement for more information. This information has been prepared without taking into account the investment objectives, financial situation and particular needs of any particular person. 2020 DIRECTINVEST makes no recommendations as to the merit of any investment opportunity referred to this chart. All information is current at time of publishing however 2020 DIRECTINVEST takes no responsibility for incorrect figures and recommend you read the appropriate product disclosure statement for each product before investing.