

Investment Growth Bond

Monthly performance report as at 31 December 2009

Product and Investment Options	Admin Code	Unit Price (\$)	Return for Specified Period (%)			Compound Annual Returns (%)		
			3 mths	6 mths	1 Year	3 Years (p.a.)	5 Years (p.a.)	10 Years (p.a.)
DIVERSIFIED OPTIONS								
Consensus Stable Fund *	OBCNS	1.5849	0.82	4.79	5.51	1.11	2.68	3.18
Consensus Managed Fund *	OBCNM	1.8974	1.38	9.15	9.24	-1.26	3.16	3.46
Stable Fund	OBSTB	2.0754	0.81	4.54	5.00	0.90	2.66	2.86
Managed Fund	OBMGD	3.6252	1.59	8.25	7.73	-0.87	3.28	3.13
SECTOR OPTIONS								
Capital Guaranteed Fund *	OBGTD	2.1008	0.59	1.17	2.81	3.23	2.81	2.54
Capital Guaranteed Cash Fund	OBGC	3.0105	0.34	0.71	1.23	2.90	2.69	2.63
Fixed Interest Fund	OBFI	2.4884	0.79	2.79	4.43	3.03	2.70	3.59
Property Fund	OBPRO	2.4870	0.23	7.01	0.05	-7.67	-0.08	4.52
Australian Equities Fund	OBAUE	4.2503	2.43	15.74	21.66	0.85	7.04	6.46
International Equities Fund	OBOE	2.2552	2.04	8.98	1.81	-5.21	-0.74	-2.18

* These options are no longer available to new investors

Notes for Investment Performance:

Past performance is not indicative of future performance.

Performance figures (returns) are based on the unit prices as at the date quoted, which are calculated net of investment management fees and taxes (but exclude all other fees). Returns are assumed to be reinvested. Returns are only provided where the investment option was offered through this product, for the whole of the specified period.

This information has been prepared for general information only, not having regard to any person's objectives, financial situation or needs. Because of this, you should consider the appropriateness of the information having regard to your own objectives, financial situation and needs. Before making a decision to act upon any of this information, professional advice specific to individual circumstances is recommended.

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Please note, from 1 May 2007:

- The Bond was rebranded and is now known as Commlnsure Investment Growth Bond;
- Management Fees across all investment options were reduced to 1.50% p.a.

This report is issued by: The Colonial Mutual Life Assurance Society Limited ABN 12 004 021 809 AFSL 235035
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