

Select Your Share Portfolio

Commonwealth Securities Limited
ABN 60 067 254 399 AFSL 238814 ("CommSec")

Locked Bag 22, Australia Square NSW 1215

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Now it's Easy to Start a Portfolio

If you've been thinking about building a share portfolio, but don't know where to start, a CommSec Share Pack could be just what you've been looking for.

CommSec Share Packs take the guesswork out of investing. Simply decide how much you want to invest and the type of portfolio you want to create, then choose a Share Pack to match.

It's as easy as that. With more than 2,000 securities listed on the Australian Securities Exchange (ASX), deciding what to buy can be a real challenge. But with a CommSec Share Pack, you can have your own Australian share portfolio in minutes.

Each Share Pack contains a diversified portfolio of six leading blue-chip companies, chosen by CommSec's Investment Management[†] team.

That means you can invest with confidence, knowing that the shares in each Share Pack have been selected by a team of experts.

The Benefits of being a Share Investor

Better returns	Although past performance is no indication of future performance, over the long term Australian shares have historically performed better than most other investments. And thanks to dividend imputation, they compared even better after tax.*
Easy access	You can usually sell some or all of your shareholdings and access your money within a few days.
Start small	You don't need lots of money to become a share investor. With a CommSec Share Pack, you can start investing with as little as \$4,000.
Low costs	With shares, you can put more of your money to work, instead of spending it on estate agents' fees and stamp duty (as you would with property investments).
Income or growth	Whether you're looking for a regular income or long-term growth, there are shares to suit you.

* Source: Russell Investments/ASX Long-Term Investing Reports June 2015

TIP

If you're thinking of starting a portfolio for your children or grandchildren, a CommSec Share Pack may be a cost-effective way to invest on behalf of your family. Your tax adviser can help you make sure you put your investments in the right name.

[†]CommSec Investment Management is part of Australian Investment Exchange Ltd ("Ausix"), Ausix ABN 71 076 515 930 AFSL 241400 is a wholly owned but non-guaranteed subsidiary of Commonwealth Bank of Australia ABN 48 123 123 124 AFSL 234945.

Why Choose a CommSec Share Pack?

Blue-chip	Invest in a diversified portfolio of six leading Australian shares.
Well-researched	Benefit from CommSec Investment Management's expertise and analysis
Accessible	Invest from \$4,000 to \$25,000.
Affordable	Pay as little as \$66* brokerage per pack (including GST), no matter how much you invest.
Easy	Invest online or over the phone in minutes.
Flexible	Start a share portfolio with a Share Pack and subsequently sell shares individually or buy more shares to expand the portfolio.

* For Share Pack purchases online. Share sales are subject to our normal brokerage rates.

Choose a Pack to Match Your Goals

Stocks selected by CommSec Investment Management				
Which Pack?	Market Leaders Pack	Capital Growth Pack	Income Pack	Tax-Effective Income Pack
	Six of Australia's best-known blue chip companies.	Six leading companies with strong potential for solid share price growth.	Six leading companies with a leaning towards high dividends.	Six leading companies with a leaning towards solid, highly franked dividends.
Goals	Invest in a portfolio of names you know and trust.	Long term share price growth.	Strong dividend income.	Dividend income with franking credits.

To find out which shares are currently included in each pack, join CommSec and login to commsec.com.au or call **13 15 19**.

How They Performed

Each CommSec Share Pack contains a diversified portfolio of six leading blue-chip companies selected from the largest 50 companies listed in the Australian market.

The S&P/ASX 50 index tracks the performance of the largest 50 companies listed on the ASX. The graph below shows how an investment portfolio that tracks the S&P/ASX 50 performed over the past 10 years.

Based on the S&P/ASX 50 index, an initial investment of \$4,000 in April 2006 could have been potentially worth \$6,064 in April 2016, which represents a 52% increase in value over the 10 years.

Portfolio Growth of \$4,000 – Invested Over 10 Years



This graph shows the value of a \$4000 portfolio between 21/04/2006 and 12/4/2016. All dividends have been reinvested. Tax and brokerage have not been taken into account. Sources: IRESS, CommSec. This example is for illustrative purposes only. This does not represent a recommendation from CommSec to buy, sell or hold any stock. Past performance is not indicative of future performance.

Managing the Risks

Of course, the higher potential returns offered by shares do come with a higher level of risk, especially over the short term. That's why we've designed CommSec Share Packs to help keep risks under control. By investing in a well-diversified portfolio of large, successful companies, you can smooth out any investment losses and increase your chances of profiting over the long term.

How to Invest

<p>STEP 1</p>	<p>Become a CommSec client</p> <ul style="list-style-type: none"> Register online at commsec.com.au or call 13 15 19 							
<p>STEP 2</p>	<p>Choose a Share Pack</p> <ul style="list-style-type: none"> Choose a pack to match your goals Choose how much you want to invest (from \$4,000 to \$25,000) 							
<p>STEP 3</p>	<p>Invest</p> <table border="1"> <thead> <tr> <th data-bbox="275 743 654 783">How do I do it?</th> <th data-bbox="657 743 1031 783">What will it cost?</th> </tr> </thead> <tbody> <tr> <td data-bbox="275 788 654 887"> <ul style="list-style-type: none"> Login to commsec.com.au From the Trading tab choose Buy Share Pack </td> <td data-bbox="657 788 1031 887"> \$66 brokerage (including GST) Plus the amount you want to invest </td> </tr> <tr> <td data-bbox="275 892 654 962"> <ul style="list-style-type: none"> Over the phone on 13 15 19 </td> <td data-bbox="657 892 1031 962"> \$181.50 brokerage (including GST) Plus the amount you want to invest </td> </tr> </tbody> </table>		How do I do it?	What will it cost?	<ul style="list-style-type: none"> Login to commsec.com.au From the Trading tab choose Buy Share Pack 	\$66 brokerage (including GST) Plus the amount you want to invest	<ul style="list-style-type: none"> Over the phone on 13 15 19 	\$181.50 brokerage (including GST) Plus the amount you want to invest
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What Happens Next?

After buying your Share Pack, you can login to **commsec.com.au** to track your portfolio's performance. Use our online Portfolio to monitor its current value, or read more about your stocks in our detailed company profiles.

Then, when you're ready to take the next step and expand your portfolio, you can use CommSec's online research tools to choose your new investments. And, when the time comes to sell your shares, you can take advantage of CommSec's low brokerage rates.

TIP

Before investing, it's important to decide on your investment objectives. Do you want your investment to grow in the long term? Or do you want it to give you a regular income straight away? Once you know what your goals are, you'll be in a better position to decide which Share Pack is right for you.

We're Here to Help

Call us on **13 15 19**, 8am to 7pm (Sydney time), Monday to Friday, if you have any questions about getting started with a CommSec Share Pack.

13 15 19
commsec.com.au