

Investment Performance

This report provides historic performance for investment options available through TAL investment products as at the 31 December 2022. The results may be different to the investment performance return shown on your annual statement, which takes into account your individual account management cost, tax and timing of transaction in your account.

	Unit Price	Quarterly %	1 Year (Annualised) %	3 Years (Annualised) %	5 Years (Annualised) %	10 Years (Annualised) %
Advance Asset Deferred Annuity (ADD)						
TAL Balanced Growth	21.15	4.52	-9.00	0.98	3.20	5.86
TAL Security Focus	14.59	1.75	-8.34	-1.23	0.87	2.21
Advance Asset Investment Bond (ADB)						
TAL Balanced Series 1	4.36	1.62	-8.86	0.34	2.38	4.63
TAL Balanced Growth	14.92	1.54	-9.14	0.10	2.10	4.32
Bank Bond Deferred Annuity (ULD)						
TAL Bank Portfolio	6.21	1.65	-8.71	-1.10	1.70	3.59
Bank Bond Ordinary (ULO)						
TAL Bank Portfolio	4.41	0.95	-7.30	-1.10	1.28	3.41
Bank Bond Superannuation (ULS)						
TAL Bank Portfolio	6.21	1.65	-8.71	-1.10	1.70	3.59
Blue Ribbon Deferred Annuity (BDB)						
TAL Cash	8.74	0.61	0.49	-0.56	-0.42	-0.06
TAL Balanced Growth	21.15	4.52	-9.00	0.98	3.20	5.86
TAL Conservative Balanced	18.20	2.97	-9.43	-0.32	2.34	4.53
TAL Growth Maximiser	22.82	4.36	-9.80	0.89	3.45	7.88
TAL Security Focus	14.59	1.75	-8.34	-1.23	0.87	2.21

	Unit Price	Quarterly %	1 Year (Annualised) %	3 Years (Annualised) %	5 Years (Annualised) %	10 Years (Annualised) %
Blue Ribbon Executive - Savings (BEO)						
TAL Balanced Growth	14.92	1.54	-9.14	0.10	2.10	4.32
TAL Cash	7.18	0.53	0.33	-0.43	-0.43	-0.22
TAL Conservative Balanced	12.82	1.98	-7.63	-0.66	1.23	3.21
TAL Conservative Balanced*	12.82	1.98	-7.63	-0.66	1.23	3.21
TAL Growth Maximiser	14.96	2.98	-8.09	0.77	2.85	5.54
TAL Security Focus	11.23	1.03	-7.02	-1.24	0.46	1.96
TAL Security Focus*	11.23	1.03	-7.02	-1.24	0.46	1.96
Blue Ribbon Executive - Super (BES)						
TAL Cash	8.74	0.61	0.49	-0.56	-0.42	-0.06
Blue Ribbon Investment Bond (BOB)						
TAL Balanced Growth	14.92	1.54	-9.14	0.10	2.10	4.32
TAL Cash	7.18	0.53	0.33	-0.43	-0.43	-0.22
TAL Conservative Balanced	12.82	1.98	-7.63	-0.66	1.23	3.21
TAL Growth Maximiser	14.96	2.98	-8.09	0.77	2.85	5.54
TAL Security Focus	11.23	1.03	-7.02	-1.24	0.46	1.96
Blue Ribbon Plus - Savings (BRO)						
TAL Balanced Growth	14.92	1.54	-9.14	0.10	2.10	4.32
TAL Conservative Balanced	12.82	1.98	-7.63	-0.66	1.23	3.21
TAL Cash	7.18	0.53	0.33	-0.43	-0.43	-0.22
TAL Growth Maximiser	14.96	2.98	-8.09	0.77	2.85	5.54
TAL Security Focus	11.23	1.03	-7.02	-1.24	0.46	1.96

	Unit Price	Quarterly %	1 Year (Annualised) %	3 Years (Annualised) %	5 Years (Annualised) %	10 Years (Annualised) %
Blue Ribbon Plus - Super (BRS)						
TAL Cash	8.74	0.61	0.49	-0.56	-0.42	-0.06
Blue Ribbon Series - Savings (BOR)						
TAL Balanced Growth	14.92	1.54	-9.14	0.10	2.10	4.32
TAL Cash	7.18	0.53	0.33	-0.43	-0.43	-0.22
TAL Conservative Balanced	12.82	1.98	-7.63	-0.66	1.23	3.21
TAL Growth Maximiser	14.96	2.98	-8.09	0.77	2.85	5.54
TAL Security Focus	11.23	1.03	-7.02	-1.24	0.46	1.96
Bond - Unit Linked (UB4) - ORD						
TAL Balanced Growth	7.01	1.46	-9.42	-0.29	1.83	4.13
TAL Bank Portfolio	4.41	0.95	-7.30	-1.10	1.28	3.41
TAL Cash	7.18	0.53	0.33	-0.43	-0.43	-0.22
TAL Ethical Growth	7.28	3.89	-7.46	3.38	5.12	5.28
TAL International Growth	5.17	3.48	-16.18	1.79	4.29	7.78
TAL Property Plus	3.87	9.09	-15.31	-1.57	1.71	5.16
Bond - Unit Linked (UB4) - SUPER						
TAL Balanced Growth	14.41	4.56	-8.86	1.17	3.44	6.14
TAL Cash	8.74	0.61	0.49	-0.56	-0.42	-0.06
TAL Ethical Growth	38.85	8.66	-6.76	5.73	7.08	7.96
TAL International Growth	8.62	4.40	-19.13	2.25	5.57	10.54
TAL Property Plus	4.50	8.27	-21.86	-2.91	1.20	5.31
TAL Security Focus	7.14	1.79	-8.20	-1.07	1.09	2.48

	Unit Price	Quarterly %	1 Year (Annualised) %	3 Years (Annualised) %	5 Years (Annualised) %	10 Years (Annualised) %
Deferred Annuity - Unit Linked (UB3)						
TAL Balanced Growth	14.41	4.56	-8.86	1.17	3.44	6.14
TAL Cash	8.74	0.61	0.49	-0.56	-0.42	-0.06
TAL Ethical Growth	38.85	8.66	-6.76	5.73	7.08	7.96
TAL International Growth	8.62	4.40	-19.13	2.25	5.57	10.54
TAL Property Plus	4.50	8.27	-21.86	-2.91	1.20	5.31
TAL Security Focus	7.14	1.79	-8.20	-1.07	1.09	2.48
Friends Unit Linked Superannuation (FULS)						
TAL Balanced Growth	15.09	4.52	-9.00	0.62	3.06	6.52
TAL Ethical Growth	16.11	8.66	-6.77	5.82	7.30	8.31
TAL International Growth	8.67	4.40	-19.14	2.22	5.62	10.60
TAL Security Focus	7.36	1.75	-8.34	-1.27	0.24	2.67
Health Invest Salary Sacrifice (HES)						
TAL Australian Shares	21.26	6.06	-2.22	2.34	3.60	5.27
TAL Balanced Growth	14.92	1.54	-9.14	0.10	2.10	4.32
TAL Cash	7.18	0.53	0.33	-0.43	-0.43	-0.22
TAL Conservative Balanced	12.82	1.98	-7.63	-0.66	1.23	3.21
TAL Ethical Growth	7.28	3.89	-7.46	3.38	5.12	5.28
TAL Growth Maximiser	14.96	2.98	-8.09	0.77	2.85	5.54
TAL International Growth	5.17	3.48	-16.18	1.79	4.29	7.78
TAL Property Plus	3.87	9.09	-15.31	-1.57	1.71	5.16
TAL Security Focus	11.23	1.03	-7.02	-1.24	0.46	1.96

	Unit Price	Quarterly %	1 Year (Annualised) %	3 Years (Annualised) %	5 Years (Annualised) %	10 Years (Annualised) %
Managed Investment Bond (MIB)						
Capital Protected - Series 1	47.18	0.97	-5.52	0.32	0.92	2.02
Capital Protected - Series 2	31.76	0.79	-6.21	-0.42	-0.13	0.70
Performance - Series 1	58.77	1.65	-8.72	0.39	2.45	4.71
Performance - - Series 2	37.08	1.46	-9.42	-0.67	1.07	3.07
Ordinary Unit Linked Bond (USO)						
TAL Conservative Balanced	12.82	1.98	-7.63	-0.66	1.23	3.21
Passport Ordinary (PO)						
TAL Australian Shares	21.26	6.06	-2.22	2.34	3.60	5.27
TAL Balanced Growth	14.92	1.54	-9.14	0.10	2.10	4.32
TAL Cash	7.18	0.53	0.33	-0.43	-0.43	-0.22
TAL Conservative Balanced	12.82	1.98	-7.63	-0.66	1.23	3.21
TAL Ethical Growth	7.28	3.89	-7.46	3.38	5.12	5.28
TAL Growth Maximiser	14.96	2.98	-8.09	0.77	2.85	5.54
TAL International Growth	5.17	3.48	-16.18	1.79	4.29	7.78
TAL Property Plus	3.87	9.09	-15.31	-1.57	1.71	5.16
TAL Security Focus	11.23	1.03	-7.02	-1.24	0.46	1.96
Personal Superannuation Plan (PSP)						
TAL Australian Shares	32.19	9.64	-0.73	-2.20	1.61	4.57
TAL Australian Shares - Non Renewing Regular Premiums	26.38	9.66	-0.68	-2.36	1.09	3.88
TAL Capital Protected	50.31	1.37	-7.41	-1.54	0.46	1.96
TAL Capital Protected - Non Renewing Regular Premiums	40.36	1.37	-7.43	-1.71	0.08	1.42
TAL Diversified	1.49	2.70	-10.32	7.72	8.32	7.11
TAL Diversified - Non Renewing Regular Premiums	1.50	2.70	-10.30	7.80	8.46	6.43

	Unit Price	Quarterly %	1 Year (Annualised) %	3 Years (Annualised) %	5 Years (Annualised) %	10 Years (Annualised) %
Personal Superannuation Plan (PSP)						
TAL Performance	110.04	4.42	-9.37	0.06	2.36	5.10
TAL Performance - Non Renewing Regular Premiums	NA	NA	NA	NA	NA	NA
Pooled Investment Fund (POOL)						
Balanced Growth Taxed	46.89	4.69	-8.39	1.27	3.74	7.21
TAL Cash	14.03	0.61	0.49	-0.04	0.30	0.83
Prestige Deferred Annuity Bond (PBD)						
TAL Assured Caution	11.18	0.05	-8.78	-1.62	1.79	1.87
TAL Australian Shares	31.65	9.64	-0.73	4.15	5.09	6.69
TAL Balanced Growth	21.15	4.52	-9.00	0.98	3.20	5.86
TAL Cash	8.74	0.61	0.49	-0.56	-0.42	-0.06
TAL Conservative Balanced	18.20	2.97	-9.43	-0.32	2.34	4.53
TAL Ethical Growth	38.85	8.66	-6.76	5.73	7.08	7.96
TAL Growth Maximiser	22.82	4.36	-9.80	0.89	3.45	7.88
TAL International Growth	8.62	4.40	-19.13	2.25	5.57	10.54
TAL Property Plus	14.21	8.33	-21.97	-2.99	1.02	5.06
TAL Security Focus	14.59	1.75	-8.34	-1.23	0.87	2.21
Prestige Investment Bond (PBO)						
TAL Australian Shares	21.26	6.06	-2.22	2.34	3.60	5.27
TAL Balanced Growth	14.92	1.54	-9.14	0.10	2.10	4.32
TAL Balanced Growth*	14.92	1.54	-9.14	0.10	2.10	4.32
TAL Cash	7.18	0.53	0.33	-0.43	-0.43	-0.22
TAL Cash*	7.18	0.53	0.33	-0.43	-0.43	-0.22

	Unit Price	Quarterly %	1 Year (Annualised) %	3 Years (Annualised) %	5 Years (Annualised) %	10 Years (Annualised) %
Prestige Investment Bond (PBO)						
TAL Conservative Balanced	12.82	1.98	-7.63	-0.66	1.23	3.21
TAL Ethical Growth	7.28	3.89	-7.46	3.38	5.12	5.28
TAL Growth Maximiser	14.96	2.98	-8.09	0.77	2.85	5.54
TAL International Growth	5.17	3.48	-16.18	1.79	4.29	7.78
TAL International Growth*	5.17	3.48	-16.18	1.79	4.29	7.78
TAL Property Plus	3.87	9.09	-15.31	-1.57	1.71	5.16
TAL Security Focus	11.23	1.03	-7.02	-1.24	0.46	1.96
Prestige Superannuation Bond (PBS)						
TAL Cash	8.74	0.61	0.49	-0.56	-0.42	-0.06
Rollover Deferred Annuity (RDA)						
Australian Shares	32.19	9.64	-0.73	-2.20	1.61	4.57
Capital Protected - Series 1	65.29	1.55	-6.75	-0.81	1.22	2.73
Capital Protected - Series 2	50.31	1.37	-7.41	-1.54	0.46	1.96
Diversified	1.49	2.70	-10.32	7.72	8.32	7.11
Performance - Series 1	147.35	4.63	-8.63	0.90	3.25	6.02
Performance - Series 2	110.04	4.42	-9.37	0.06	2.36	5.10
Superannuation and Rollover Master Plan (SRMP)						
TAL Australian Shares	32.19	9.64	-0.73	-2.20	1.61	4.57
TAL Capital Protected - Series 1	50.31	1.37	-7.41	-1.54	0.46	1.96
TAL Capital Protected - Series 2	65.29	1.55	-6.75	-0.81	1.22	2.73
TAL Diversified	1.49	2.70	-10.32	7.72	8.32	7.11
TAL Performance - Series 1	147.35	4.63	-8.63	0.90	3.25	6.02
TAL Performance - Series 2	110.04	4.42	-9.37	0.06	2.36	5.10

	Unit Price	Quarterly %	1 Year (Annualised) %	3 Years (Annualised) %	5 Years (Annualised) %	10 Years (Annualised) %
TOWER Allocated Annuity (TLAA)						
TAL Alloc & Unitised Annuity Security Focus	6.27	2.70	-8.35	-1.12	1.21	3.34
TAL Allocated Annuity Australian Shares	12.50	9.15	-1.56	4.07	5.75	7.76
TAL Allocated Annuity Balanced Growth	8.33	4.81	-9.97	0.73	3.30	6.43
TOWER Managed Deferred Annuity (TBD)						
TAL Assured Caution	11.18	0.05	-8.78	-1.62	1.79	1.87
TAL Australian Shares	31.65	9.64	-0.73	4.15	5.09	6.69
TAL Balanced Growth	21.15	4.52	-9.00	0.98	3.20	5.86
TAL Cash	8.74	0.61	0.49	-0.56	-0.42	-0.06
TAL Conservative Balanced	18.20	2.97	-9.43	-0.32	2.34	4.53
TAL Ethical Growth	38.85	8.66	-6.76	5.73	7.08	7.96
TAL Growth Maximiser	22.82	4.36	-9.80	0.89	3.45	7.88
TAL International Growth	8.62	4.40	-19.13	2.25	5.57	10.54
TAL Property Plus	14.21	8.33	-21.97	-2.99	1.02	5.06
TAL Security Focus	14.59	1.75	-8.34	-1.23	0.87	2.21
TOWER Managed Investment Bond (TBO)						
TAL Australian Shares	21.26	6.06	-2.22	2.34	3.60	5.27
TAL Balanced Growth	14.92	1.54	-9.14	0.10	2.10	4.32
TAL Balanced Growth*	14.92	1.54	-9.14	0.10	2.10	4.32
TAL Cash	7.18	0.53	0.33	-0.43	-0.43	-0.22
TAL Cash*	7.18	0.53	0.33	-0.43	-0.43	-0.22
TAL Conservative Balanced	12.82	1.98	-7.63	-0.66	1.23	3.21
TAL Ethical Growth	7.28	3.89	-7.46	3.38	5.12	5.28

	Unit Price	Quarterly %	1 Year (Annualised) %	3 Years (Annualised) %	5 Years (Annualised) %	10 Years (Annualised) %
TOWER Managed Investment Bond (TBO)						
TAL Growth Maximiser	14.96	2.98	-8.09	0.77	2.85	5.54
TAL Growth Maximiser*	14.96	2.98	-8.09	0.77	2.85	5.54
TAL International Growth	5.17	3.48	-16.18	1.79	4.29	7.78
TAL Property Plus	3.87	9.09	-15.31	-1.57	1.71	5.16
TAL Security Focus	11.23	1.03	-7.02	-1.24	0.46	1.96
TOWER Managed Super Bond (TBS)						
TAL Cash	8.74	0.61	0.49	-0.56	-0.42	-0.06
TOWER Savings Account (TSA) - ORD						
TAL Australian Shares	21.26	6.06	-2.22	2.34	3.60	5.27
TAL Balanced Growth	14.92	1.54	-9.14	0.10	2.10	4.32
TAL Balanced Growth*	14.92	1.54	-9.14	0.10	2.10	4.32
TAL Cash	7.18	0.53	0.33	-0.43	-0.43	-0.22
TAL Conservative Balanced	12.82	1.98	-7.63	-0.66	1.23	3.21
TAL Ethical Growth	7.28	3.89	-7.46	3.38	5.12	5.28
TAL Growth Maximiser	14.96	2.98	-8.09	0.77	2.85	5.54
TAL Growth Maximiser*	14.96	2.98	-8.09	0.77	2.85	5.54
TAL International Growth	5.17	3.48	-16.18	1.79	4.29	7.78
TAL Property Plus	3.87	9.09	-15.31	-1.57	1.71	5.16
TAL Security Focus	11.23	1.03	-7.02	-1.24	0.46	1.96
TOWER Savings Account (TSA) - SUPER						
TAL Cash	8.74	0.61	0.49	-0.56	-0.42	-0.06

	Unit Price	Quarterly %	1 Year (Annualised) %	3 Years (Annualised) %	5 Years (Annualised) %	10 Years (Annualised) %
Unit Linked Bond (UB2) - ORD						
TAL Balanced Growth	7.01	1.46	-9.42	-0.29	1.83	4.13
TAL Balanced Growth*	14.92	1.54	-9.14	0.10	2.10	4.32
TAL Bank Portfolio	4.41	0.95	-7.30	-1.10	1.28	3.41
TAL Cash	7.18	0.53	0.33	-0.43	-0.43	-0.22
TAL Ethical Growth	7.28	3.89	-7.46	3.38	5.12	5.28
TAL International Growth	5.17	3.48	-16.18	1.79	4.29	7.78
TAL Property Plus	3.87	9.09	-15.31	-1.57	1.71	5.16
Unit Linked Bond (UB2) - SUPER						
TAL Balanced Growth	14.41	4.56	-8.86	1.17	3.44	6.14
TAL Cash	8.74	0.61	0.49	-0.56	-0.42	-0.06
TAL Ethical Growth	38.85	8.66	-6.76	5.73	7.08	7.96
TAL International Growth	8.62	4.40	-19.13	2.25	5.57	10.54
TAL Property Plus	4.50	8.27	-21.86	-2.91	1.20	5.31
TAL Security Focus	7.14	1.79	-8.20	-1.07	1.09	2.48
Unit Linked Bond – Series B (UBO)						
TAL Conservative Balanced	12.82	1.98	-7.63	-0.66	1.23	3.21
Unit Linked Deferred Annuity (UB1)						
TAL Balanced Growth	14.41	4.56	-8.86	1.17	3.44	6.14
TAL Cash	8.74	0.61	0.49	-0.56	-0.42	-0.06
TAL Ethical Growth	38.85	8.66	-6.76	5.73	7.08	7.96
TAL International Growth	8.62	4.40	-19.13	2.25	5.57	10.54
TAL Property Plus	4.50	8.27	-21.86	-2.91	1.20	5.31
TAL Security Focus	7.14	1.79	-8.20	-1.07	1.09	2.48

	Unit Price	Quarterly %	1 Year (Annualised) %	3 Years (Annualised) %	5 Years (Annualised) %	10 Years (Annualised) %
Unit Linked Reg Prem Ordinary (URO)						
TAL Conservative Balanced - Acc	12.82	1.98	-7.63	-0.66	1.23	3.21
TAL Conservative Balanced	12.82	1.98	-7.63	-0.66	1.23	3.21
Unit Linked Regular Premium (UL4)						
TAL Cash	7.18	0.53	0.33	-0.43	-0.43	-0.22
TAL Balanced Growth	14.92	1.54	-9.14	0.10	2.10	4.32
TAL Ethical Growth	7.28	3.89	-7.46	3.38	5.12	5.28
TAL Growth Maximiser	14.96	2.98	-8.09	0.77	2.85	5.54
TAL International Growth	5.17	3.48	-16.18	1.79	4.29	7.78
TAL Security Focus*	11.23	1.03	-7.02	-1.24	0.46	1.96
Unit Linked Super Bond (USS)						
TAL Conservative Balanced	18.20	2.97	-9.43	-0.32	2.34	4.53

* Formerly Entry Fee Option – entry fee was removed in December 2021

Important information

These products are closed to new investors.

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Where information relating to your investment is not displayed or for capital guaranteed returns, please contact 1300 209 088 between 8am to 6pm AEST Monday to Friday, or email customerservice@tal.com.au