

Asset Allocations

This report provides asset allocation information for investment options available through TAL investment products as at 30 September 2023.

	Cash and short-term securities	Australian fixed interest	International fixed interest	Australian shares	International shares	Property	Commodities
Advance Asset Deferred Annuity (ADD)							
TAL Balanced Growth	4.1%	13.9%	9.8%	23.9%	39.5%	4.0%	4.9%
TAL Security Focus	16.3%	29.0%	21.9%	11.0%	15.9%	3.0%	2.9%
Advance Asset Investment Bond (ADB)							
TAL Balanced Series 1	3.6%	13.9%	9.8%	24.0%	39.7%	4.0%	5.0%
TAL Balanced Growth	3.6%	13.9%	9.8%	24.0%	39.7%	4.0%	5.0%
Assurety Plans (AP)							
TAL Capital Guaranteed	24.2%	35.7%	23.7%	6.0%	7.4%		3.0%
Bank Bond Deferred Annuity (ULD)							
TAL Bank Portfolio	16.3%	29.0%	21.9%	11.0%	15.9%	3.0%	2.9%
Bank Bond Ordinary (ULO)							
TAL Bank Portfolio	16.3%	29.0%	21.9%	11.0%	15.9%	3.0%	2.9%
Bank Bond Superannuation (ULS)							
TAL Bank Portfolio	16.3%	29.0%	21.9%	11.0%	15.9%	3.0%	2.9%
Blue Ribbon Deferred Annuity (BDB)							
TAL Cash	100.0%						
TAL Balanced Growth	4.1%	13.9%	9.8%	23.9%	39.5%	4.0%	4.9%
TAL Conservative Balanced	8.8%	21.8%	16.8%	15.9%	28.7%	3.0%	4.9%
TAL Growth Maximiser	2.2%	7.0%	2.0%	30.1%	47.8%	5.0%	6.0%
TAL Security Focus	16.3%	29.0%	21.9%	11.0%	15.9%	3.0%	2.9%

	Cash and short-term securities	Australian fixed interest	International fixed interest	Australian shares	International shares	Property	Commodities
Blue Ribbon Executive – Savings (BEO)							
TAL Balanced Growth	3.6%	13.9%	9.8%	24.0%	39.7%	4.0%	5.0%
TAL Cash	100.0%						
TAL Conservative Balanced	8.3%	21.9%	16.9%	16.0%	28.9%	3.0%	5.0%
TAL Capital Guaranteed + TAL Capital Assured	8.3%	21.9%	16.9%	16.0%	28.9%	3.0%	5.0%
TAL Growth Maximiser	2.2%	7.0%	2.0%	30.1%	47.8%	5.0%	6.0%
TAL Security Focus	16.3%	29.0%	21.9%	11.0%	15.9%	3.0%	2.9%
Blue Ribbon Executive – Super (BES)							
TAL Cash	100.0%						
Blue Ribbon Investment Bond (BOB)							
TAL Balanced Growth	3.6%	13.9%	9.8%	24.0%	39.7%	4.0%	5.0%
TAL Capital Guaranteed	24.2%	35.7%	23.7%	6.0%	7.4%		3.0%
TAL Cash	100.0%						
TAL Conservative Balanced	8.3%	21.9%	16.9%	16.0%	28.9%	3.0%	5.0%
TAL Growth Maximiser	2.2%	7.0%	2.0%	30.1%	47.8%	5.0%	6.0%
TAL Security Focus	16.3%	29.0%	21.9%	11.0%	15.9%	3.0%	2.9%
Blue Ribbon Plus – Savings (BRO)							
TAL Balanced Growth	3.6%	13.9%	9.8%	24.0%	39.7%	4.0%	5.0%
TAL Capital Guaranteed	24.2%	35.7%	23.7%	6.0%	7.4%		3.0%
TAL Cash	100.0%						
TAL Conservative Balanced	8.3%	21.9%	16.9%	16.0%	28.9%	3.0%	5.0%
TAL Growth Maximiser	2.2%	7.0%	2.0%	30.1%	47.8%	5.0%	6.0%
TAL Security Focus	16.3%	29.0%	21.9%	11.0%	15.9%	3.0%	2.9%

	Cash and short-term securities	Australian fixed interest	International fixed interest	Australian shares	International shares	Property	Commodities
Blue Ribbon Plus – Super (BRS)							
TAL Cash	100.0%						
Blue Ribbon Series – Savings (BOR)							
TAL Balanced Growth	3.6%	13.9%	9.8%	24.0%	39.7%	4.0%	5.0%
TAL Capital Guaranteed	24.2%	35.7%	23.7%	6.0%	7.4%		3.0%
TAL Cash	100.0%						
TAL Conservative Balanced	8.3%	21.9%	16.9%	16.0%	28.9%	3.0%	5.0%
TAL Growth Maximiser	2.2%	7.0%	2.0%	30.1%	47.8%	5.0%	6.0%
TAL Security Focus	16.3%	29.0%	21.9%	11.0%	15.9%	3.0%	2.9%
Bond – Unit Linked (UB4) – ORD							
TAL Balanced Growth	3.6%	13.9%	9.8%	24.0%	39.7%	4.0%	5.0%
TAL Bank Portfolio	16.3%	29.0%	21.9%	11.0%	15.9%	3.0%	2.9%
TAL Cash	100.0%						
TAL Ethical Growth	0.1%			99.9%			
TAL International Growth	0.0%				100.0%		
TAL Property Plus	0.8%					99.2%	
Bond – Unit Linked (UB4) – SUPER							
TAL Balanced Growth	4.1%	13.9%	9.8%	23.9%	39.5%	4.0%	4.9%
TAL Cash	100.0%						
TAL Ethical Growth	0.4%			99.6%			
TAL International Growth	1.4%				98.6%		
TAL Property Plus	1.1%					98.9%	
TAL Security Focus	16.3%	29.0%	21.9%	11.0%	15.9%	3.0%	2.9%
Capital Guaranteed Bond (OCG)							
TAL Capital Guaranteed	24.2%	35.7%	23.7%	6.0%	7.4%		3.0%

	Cash and short-term securities	Australian fixed interest	International fixed interest	Australian shares	International shares	Property	Commodities
Deferred Annuity – Unit Linked (UB3)							
TAL Balanced Growth	4.1%	13.9%	9.8%	23.9%	39.5%	4.0%	4.9%
TAL Cash	100.0%						
TAL Ethical Growth	0.4%			99.6%			
TAL International Growth	1.4%				98.6%		
TAL Property Plus	1.1%					98.9%	
TAL Security Focus	16.3%	29.0%	21.9%	11.0%	15.9%	3.0%	2.9%
Friends Unit Linked Superannuation (FULS)							
TAL Balanced Growth	4.1%	13.9%	9.8%	23.9%	39.5%	4.0%	4.9%
TAL Ethical Growth	0.4%			99.6%			
TAL International Growth	1.4%				98.6%		
TAL Security Focus	16.3%	29.0%	21.9%	11.0%	15.9%	3.0%	2.9%
Growth Bonds (GB1)							
TAL Capital Assured	24.2%	35.7%	23.7%	6.0%	7.4%		3.0%
Health Invest Salary Sacrifice (HES)							
TAL Australian Shares	0.6%			99.4%			
TAL Balanced Growth	3.6%	13.9%	9.8%	24.0%	39.7%	4.0%	5.0%
TAL Cash	100.0%						
TAL Conservative Balanced	8.3%	21.9%	16.9%	16.0%	28.9%	3.0%	5.0%
TAL Ethical Growth	0.1%			99.9%			
TAL Growth Maximiser	2.2%	7.0%	2.0%	30.1%	47.8%	5.0%	6.0%
TAL International Growth	0.0%				100.0%		
TAL Property Plus	0.8%					99.2%	
TAL Security Focus	16.3%	29.0%	21.9%	11.0%	15.9%	3.0%	2.9%

	Cash and short-term securities	Australian fixed interest	International fixed interest	Australian shares	International shares	Property	Commodities
Investment Account Series B (IA1)							
TAL Capital Assured	24.2%	35.7%	23.7%	6.0%	7.4%		3.0%
Managed Investment Bond (MIB)							
Capital Protected - Series 1	16.3%	29.0%	21.9%	11.0%	15.9%	3.0%	2.9%
Capital Protected - Series 2	16.3%	29.0%	21.9%	11.0%	15.9%	3.0%	2.9%
Cash	100.0%						
Performance - Series 1	3.6%	13.9%	9.8%	24.0%	39.7%	4.0%	5.0%
Performance - Series 2	3.6%	13.9%	9.8%	24.0%	39.7%	4.0%	5.0%
Ordinary Assurety Bond (ABO)							
TAL Capital Guaranteed	24.2%	35.7%	23.7%	6.0%	7.4%		3.0%
Ordinary Unit Linked Bond (USO)							
TAL Conservative Balanced	8.3%	21.9%	16.9%	16.0%	28.9%	3.0%	5.0%
Passport Ordinary (PO)							
TAL Australian Shares	0.6%			99.4%			
TAL Balanced Growth	3.6%	13.9%	9.8%	24.0%	39.7%	4.0%	5.0%
TAL Capital Assured	24.2%	35.7%	23.7%	6.0%	7.4%		3.0%
TAL Cash	100.0%						
TAL Conservative Balanced	8.3%	21.9%	16.9%	16.0%	28.9%	3.0%	5.0%
TAL Ethical Growth	0.1%			99.9%			
TAL Growth Maximiser	2.2%	7.0%	2.0%	30.1%	47.8%	5.0%	6.0%
TAL International Growth	0.0%				100.0%		
TAL Property Plus	0.8%					99.2%	
TAL Security Focus	16.3%	29.0%	21.9%	11.0%	15.9%	3.0%	2.9%

	Cash and short-term securities	Australian fixed interest	International fixed interest	Australian shares	International shares	Property	Commodities
Personal Achievement Plan (PAP)							
TAL Capital Guaranteed	24.2%	35.7%	23.7%	6.0%	7.4%		3.0%
Personal Superannuation Plan (PSP)							
TAL Performance	4.1%	13.9%	9.8%	23.9%	39.5%	4.0%	4.9%
TAL Performance- Non Renewing Regular Premiums	4.1%	13.9%	9.8%	23.9%	39.5%	4.0%	4.9%
Pooled Investment Fund (POOL)							
Balanced Growth Taxed	4.1%	13.9%	9.8%	23.9%	39.5%	4.0%	4.9%
TAL Cash	100.0%						
Prestige Deferred Annuity Bond (PBD)							
TAL Assured Caution	24.0%	35.8%	23.8%	6.0%	7.4%		3.0%
TAL Australian Shares	2.3%			97.7%			
TAL Balanced Growth	4.1%	13.9%	9.8%	23.9%	39.5%	4.0%	4.9%
TAL Cash	100.0%						
TAL Conservative Balanced	8.8%	21.8%	16.8%	15.9%	28.7%	3.0%	4.9%
TAL Ethical Growth	0.4%			99.6%			
TAL Growth Maximiser	2.2%	7.0%	2.0%	30.1%	47.8%	5.0%	6.0%
TAL International Growth	1.4%				98.6%		
TAL Property Plus	1.1%					98.9%	
TAL Security Focus	16.3%	29.0%	21.9%	11.0%	15.9%	3.0%	2.9%

	Cash and short-term securities	Australian fixed interest	International fixed interest	Australian shares	International shares	Property	Commodities
Prestige Investment Bond (PBO)							
TAL Australian Shares	0.6%			99.4%			
TAL Balanced Growth	3.6%	13.9%	9.8%	24.0%	39.7%	4.0%	5.0%
TAL Capital Guaranteed + TAL Capital Assured	24.2%	35.7%	23.7%	6.0%	7.4%		3.0%
TAL Cash	100.0%						
TAL Conservative Balanced	8.3%	21.9%	16.9%	16.0%	28.9%	3.0%	5.0%
TAL Ethical Growth	0.1%			99.9%			
TAL Growth Maximiser	2.2%	7.0%	2.0%	30.1%	47.8%	5.0%	6.0%
TAL International Growth	0.0%				100.0%		
TAL Property Plus	0.8%					99.2%	
TAL Security Focus	16.3%	29.0%	21.9%	11.0%	15.9%	3.0%	2.9%
Prestige Superannuation Bond (PBS)							
TAL Cash	100.0%						
Rollover Deferred Annuity (RDA)							
Australian Shares	2.3%			97.7%			
Capital Protected - Series 1	16.3%	29.0%	21.9%	11.0%	15.9%	3.0%	2.9%
Capital Protected - Series 2	16.3%	29.0%	21.9%	11.0%	15.9%	3.0%	2.9%
Cash	100.0%						
Diversified	8.8%	21.8%	16.8%	15.9%	28.7%	3.0%	4.9%
Performance - Series 1	4.1%	13.9%	9.8%	23.9%	39.5%	4.0%	4.9%
Performance - Series 2	4.1%	13.9%	9.8%	23.9%	39.5%	4.0%	4.9%

	Cash and short-term securities	Australian fixed interest	International fixed interest	Australian shares	International shares	Property	Commodities
Superannuation and Rollover Master Plan (SRMP)							
TAL Performance - Series 1	4.1%	13.9%	9.8%	23.9%	39.5%	4.0%	4.9%
TAL Performance - Series 2	4.1%	13.9%	9.8%	23.9%	39.5%	4.0%	4.9%
TOWER Allocated Annuity (TLAA)							
TAL Alloc & Unitised Annuity Security Focus	18.6%	28.2%	21.3%	10.7%	15.5%	2.9%	2.9%
TAL Allocated Annuity Australian Shares	2.4%			97.6%			
TAL Allocated Annuity Balanced Growth	4.9%	13.7%	9.7%	23.7%	39.2%	3.9%	4.9%
TAL Allocated Annuity Guaranteed Cash	100.0%						
TOWER Managed Deferred Annuity (TBD)							
TAL Assured Caution	24.0%	35.8%	23.8%	6.0%	7.4%		3.0%
TAL Australian Shares	2.3%			97.7%			
TAL Balanced Growth	4.1%	13.9%	9.8%	23.9%	39.5%	4.0%	4.9%
TAL Cash	100.0%						
TAL Conservative Balanced	8.8%	21.8%	16.8%	15.9%	28.7%	3.0%	4.9%
TAL Ethical Growth	0.4%			99.6%			
TAL Growth Maximiser	2.2%	7.0%	2.0%	30.1%	47.8%	5.0%	6.0%
TAL International Growth	1.4%				98.6%		
TAL Property Plus	1.1%					98.9%	
TAL Security Focus	16.3%	29.0%	21.9%	11.0%	15.9%	3.0%	2.9%

	Cash and short-term securities	Australian fixed interest	International fixed interest	Australian shares	International shares	Property	Commodities
TOWER Managed Investment Bond (TBO)							
TAL Australian Shares	0.6%			99.4%			
TAL Balanced Growth	3.6%	13.9%	9.8%	24.0%	39.7%	4.0%	5.0%
TAL Capital Guaranteed + TAL Capital Assured	24.2%	35.7%	23.7%	6.0%	7.4%		3.0%
TAL Cash	100.0%						
TAL Conservative Balanced	8.3%	21.9%	16.9%	16.0%	28.9%	3.0%	5.0%
TAL Ethical Growth	0.1%			99.9%			
TAL Growth Maximiser	2.2%	7.0%	2.0%	30.1%	47.8%	5.0%	6.0%
TAL International Growth	0.0%				100.0%		
TAL Property Plus	0.8%					99.2%	
TAL Security Focus	16.3%	29.0%	21.9%	11.0%	15.9%	3.0%	2.9%
TOWER Managed Super Bond (TBS)							
TAL Cash	100.0%						
TOWER Savings Account (TSA) - ORD							
TAL Australian Shares	0.6%			99.4%			
TAL Balanced Growth	3.6%	13.9%	9.8%	24.0%	39.7%	4.0%	5.0%
TAL Cash	100.0%						
TAL Conservative Balanced	8.3%	21.9%	16.9%	16.0%	28.9%	3.0%	5.0%
TAL Ethical Growth	0.1%			99.9%			
TAL Growth Maximiser	2.2%	7.0%	2.0%	30.1%	47.8%	5.0%	6.0%

	Cash and short-term securities	Australian fixed interest	International fixed interest	Australian shares	International shares	Property	Commodities
TOWER Savings Account (TSA) – ORD							
TAL International Growth	0.0%				100.0%		
TAL Property Plus	0.8%					99.2%	
TAL Security Focus	16.3%	29.0%	21.9%	11.0%	15.9%	3.0%	2.9%
TOWER Savings Account (TSA) – SUPER							
TAL Cash	100.0%						
Unit Linked Bond (UB2) – ORD							
TAL Balanced Growth	3.6%	13.9%	9.8%	24.0%	39.7%	4.0%	5.0%
TAL Balanced Growth*	3.6%	13.9%	9.8%	24.0%	39.7%	4.0%	5.0%
TAL Bank Portfolio	16.3%	29.0%	21.9%	11.0%	15.9%	3.0%	2.9%
TAL Cash	100.0%						
TAL Ethical Growth	0.1%			99.9%			
TAL International Growth	0.0%				100.0%		
TAL Property Plus	0.8%					99.2%	
Unit Linked Bond (UB2) – SUPER							
TAL Balanced Growth	4.1%	13.9%	9.8%	23.9%	39.5%	4.0%	4.9%
TAL Cash	100.0%						
TAL Ethical Growth	0.4%			99.6%			
TAL International Growth	1.4%				98.6%		
TAL Property Plus	1.1%					98.9%	
TAL Security Focus	16.3%	29.0%	21.9%	11.0%	15.9%	3.0%	2.9%
Unit Linked Bond – Series B (UBO)							
TAL Conservative Balanced	8.3%	21.9%	16.9%	16.0%	28.9%	3.0%	5.0%

	Cash and short-term securities	Australian fixed interest	International fixed interest	Australian shares	International shares	Property	Commodities
Unit Linked Deferred Annuity (UB1)							
TAL Balanced Growth	4.1%	13.9%	9.8%	23.9%	39.5%	4.0%	4.9%
TAL Cash	100.0%						
TAL Ethical Growth	0.4%			99.6%			
TAL International Growth	1.4%				98.6%		
TAL Property Plus	1.1%					98.9%	
TAL Security Focus	16.3%	29.0%	21.9%	11.0%	15.9%	3.0%	2.9%
Unit Linked Reg Prem Ordinary (URO)							
TAL Conservative Balanced	8.3%	21.9%	16.9%	16.0%	28.9%	3.0%	5.0%
Unit Linked Regular Premium (UL4)							
TAL Cash	100.0%						
TAL Balanced Growth	3.6%	13.9%	9.8%	24.0%	39.7%	4.0%	5.0%
TAL Ethical Growth	0.1%			99.9%			
TAL Growth Maximiser	2.2%	7.0%	2.0%	30.1%	47.8%	5.0%	6.0%
TAL International Growth	0.0%				100.0%		
TAL Security Focus	16.3%	29.0%	21.9%	11.0%	15.9%	3.0%	2.9%
Unit Linked Super Bond (USS)							
TAL Conservative Balanced	8.8%	21.8%	16.8%	15.9%	28.7%	3.0%	4.9%

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

Important information

These products are closed to new investors.

This Investment Report is provided by TAL Life Limited, ABN 70 050 109 450, AFSL 237848 (TAL Life).

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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