

# Investment Update – 30 September 2024

TAL Life Limited ABN 70 050 109 450 AFSL 237848

#### For Savings policy owners

The Investment Update should be read in conjunction with your Annual Statement and is provided by TAL Life Limited (TAL). It provides you with the information you need to understand the management, financial condition and investment performance of your investment option(s) and product.

Your Annual Statement provides details of your accumulated benefit entitlement, including details of opening and closing balances, transactions and your investment option(s).

If you would like a printed copy of this update or have any questions, please call us on 1300 209 088 or email <u>customerservice@tal.com.au</u> quoting your policy number.

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# Directory

Issuer, Administrator, Insurer & Investment Manager TAL Life Limited ABN 70 050 109 450 AFSL 237848

Customer Service 1300 209 088 Monday to Friday 8.00am – 7.00pm (AEST/AEDT) customerservice@tal.com.au

# Registered OfficePostal AddressLevel 16 (Reception)TAL Life Limited363 George StreetGPO Box 5380Sydney NSW 2000Sydney NSW 2001

#### Website

www.tal.com.au/existing-customers/investments-and-superannuation

#### Terms used in this Investment Update

ABN	Australian Business Number
AEST/AEDT	Australian Eastern Standard Time/Australian Eastern Daylight Time
AFSL	Australian Financial Services Licence
AFCA	Australian Financial Complaints Authority

AML/CTF Act Business Day	<ul> <li>Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth)</li> <li>(From 1 October 2024) a day other than:</li> <li>a Saturday, Sunday or a day which is a public holiday in New South Wales</li> <li>the weekday following the Boxing Day public holiday each year</li> </ul>
CPI 'TAL', 'we', 'us', 'our' Unit Linked	Consumer Price Index TAL Life Limited and any of its related bodies corporate an investment option where policyholders purchase units, with each unit representing an equal
'you', 'your', 'policyholder'	share of the underlying assets of the option. The value of each unit, i.e. the unit price, reflects the market value of the underlying assets Policy holder of a Life insurance investment contract

#### **Important Information**

TAL, its related bodies corporate and their directors and associates do not guarantee any particular rate of return, the repayment of capital or income, that the objective of investment options will be achieved, or the performance of any of the products or investment options referred to in this Investment Update unless otherwise stated. They are not a bank deposit or other bank liability and are subject to investment risk including possible delays in repayment and loss of the interest and principal invested. Past performance is not a reliable indicator of future performance. The value of an investment may rise or fall with changes in the market.

The information contained in this Investment Update is general information only and does not constitute financial or taxation advice. It does not take into account your individual objectives, financial situation or particular needs (your circumstances). TAL recommends that you read the relevant Product Disclosure Statement or other offer documentation provided to you when you acquired this product, and consider obtaining independent financial and taxation advice specific to your circumstances before making any financial decision.

# How we manage your investment

# Processing of contributions and withdrawals

Subject to regulatory approval (where required), we reserve the right to suspend or restrict the processing of some or all transactions where:

- in our absolute discretion, market disruptions or extraordinary circumstances mean that it would not be fair and reasonable in the interests of all policyholders to continue processing transactions;
- for whatever reason, we are unable to determine the unit price(s) at which transactions should be processed; or
- one or more investment options are illiquid in that they do not have sufficient assets that can reasonably be expected to be realised and converted into cash to satisfy redemption requests within the timeframe set by legislation.

The temporary suspension or restriction of processing of transactions will be lifted when the risk to policy owners has abated sufficiently to make it fair and reasonable to resume processing transactions.

Additionally, if we do not receive all the necessary information, we may reject an application for units in whole or in part until all completed information is received by TAL.

# **Identification requirements**

The AML/CTF Act requires us to identify you and verify your identity when you make withdrawals from your investment. Generally, you will need to provide certain documents (such as a certified copy of your passport or current driver's licence) to establish or verify your identity. If you do not provide identifying documents, or if we are unable to adequately verify your identity, we may not be able to process your withdrawal. We may decide to delay or refuse any request or transaction, including by suspending the issue or withdrawal of units, if we are concerned that the request or transaction may breach any obligation of, or cause us to commit or participate in an offence under the AML/CTF Act. If we take this step, we will not be liable for any loss incurred by you.

# **Privacy**

The way in which TAL collects, handles, secures and discloses your personal information is set out in the TAL Privacy Policy which is available on our website <u>www.tal.com.au/Privacy-Policy</u> or a copy is available free of charge on request.

TAL has processes in place to help to prevent unauthorised people from gaining access to your information. However, there are some steps that you can take to help protect your personal information from unauthorised access or use. The website of the Office

of the Australian Information Commissioner at www.oaic.gov.au contains useful information on how you can protect your personal information.

# How unit pricing works

The current process to determine unit prices may differ from any process description provided when this product commenced. Therefore, we provide this description of how our unit pricing process works currently. When you invest money in an investment option, your money is pooled together with that of other policy owners. TAL then uses this pool of funds to invest in assets which are managed on behalf of all policy owners. All units within each Unit Linked investment option have an equal value. Unit prices for these investment options are determined daily (for each Business Day) by dividing the total net asset value of the investment option by the number of units on issue within that investment option.

The net asset value of all investment options includes the market value of the assets (including provision for tax benefits that may arise in the future) and provisions for fees, taxes, transaction costs and any other expenses of the option. We use the most recent best estimate of these provisions in each day's net asset value. These estimates are updated regularly and may be subject to change.

#### How non-unit linked pricing works

For non-unit linked options, income is credited to the policy through an interest rate, rather than movements in a unit price. The interest rate is declared annually.

# Withdrawals and benefit payments

TAL's current process is to calculate the withdrawal value using the latest available unit price or interim interest rate at the time of calculating the payment. This current process may differ from the benefit calculation procedure in your original product terms.

# **Adjustments**

Very occasionally, errors occur that have a material effect on the value of your account. When this happens, TAL will adjust your account as follows:

- for policies that are still current, we will adjust the investment to ensure it is in the position it should have been had the error not occurred; and
- for policies that have exited, compensation may be paid where the adjustment to your account is at least \$5.

Where an exited policy has been overpaid, TAL may seek to recover the overpayment from you.

#### Fees

We will provide you with 30 days' prior written notice before introducing any additional fee(s) or before increasing existing fee(s) (other than CPI increases). Standard rounding practices apply to CPI increases to fees.

#### About the investment information

#### **Investment management arrangements**

TAL invests contributions received into the investment option(s) that you have selected. These investment options form part of a life insurance policy issued by TAL. This has not changed. However, the assets supporting the investment options forming part of the policy are managed by a number of external fund managers. Please visit the <u>Investment Philosophy webpage</u> for more information.

#### **Performance returns**

Investment performance information as at 30 September 2024 is rounded to one decimal place. The calculation of performance returns is based on the movement of unit prices over the period reported. The performance returns shown are calculated after the deduction of any tax, asset management charge and investment costs attributable to the investment option and before the deduction of any other fees and rebates that may be applicable to your policy. Performance returns are the annual returns for the investment option as a whole.

For current investment performance information, see the 'TAL Performance Quarterly Reports' on the <u>Investment Updates</u> section of our website.

Past performance is not necessarily indicative of future performance.

# **Asset allocations and benchmarks**

Asset allocations as at 30 September 2024 and 30 September 2023 for each of the investment options have been rounded to the nearest one decimal place. The actual allocations may vary from time to time due to market fluctuations and investment decisions. A limited portion of the investment portfolios may be held as cash for liquidity purposes. For current or further information about asset allocation benchmarks and minimum and maximum ranges, please contact your financial adviser, call us or see the 'TAL Asset Allocation Quarterly Reports' on the Investment Update section of our website.

## **Investment in derivatives**

Derivatives such as futures, forwards, options and swaps (as applicable) may be used, within agreed limits, by the underlying investment managers in managing the various asset classes.

# **Changes to the investment options**

TAL reserves the right to withdraw or close an investment option. We may also change any other aspect of any investment option that you invest in at any time. You will be notified in writing of any such change. If an investment option is withdrawn, we will transfer your investment to the nearest equivalent option available at that time.

# Investment information as at 30 September 2024

#### TAL's investment objective and strategy

roducts	TAL's investment objective	TAL's investment strategy
<ul> <li>Advance Asset Investment Bond (ADB)</li> <li>Bank Bond Ordinary (ULO)</li> <li>Bank Bond Superannuation (ULS)</li> <li>Blue Ribbon Executive – Savings (BEO)</li> <li>Blue Ribbon Investment Bond (BOB)</li> <li>Blue Ribbon Plus – Savings (BRO)</li> <li>Blue Ribbon Series – Savings (BOR)</li> <li>Blue Ribbon Series – Super (BSR)</li> <li>Blue Ribbon Super Bond (BSB)</li> <li>Bond - Unit Linked (UB4)</li> <li>Health Invest Salary Sacrifice (HES)</li> <li>Ordinary Unit Linked Bond (USO)</li> <li>Passport Ordinary (PO)</li> <li>Prestige Investment Bond (PBO)</li> <li>TOWER Managed Investment Bond (TBO)</li> <li>TOWER Managed Super Bond (TBS)</li> <li>TOWER Savings Account (TSA)</li> <li>Unit Linked Reg Prem Ordinary (URO)</li> <li>Unit Linked Regular Premium (UL4)</li> <li>Unit Linked Super Bond (USS)</li> </ul>	To provide a product with a range of investment options from which you can make selections which are broadly suitable for your personal circumstances.	To invest in insurance policies which provide investment options consistent with our investment objective.
<ul> <li>Assurety Plan (AP)</li> <li>Assurety Superannuation Bond (ABS)</li> <li>BMA Bond (BND)</li> <li>Cap Guaranteed Ordinary Bond 1, 6 &amp; 7 (SBO)</li> <li>Capital Guaranteed Bond (OCG)</li> <li>Capital Guaranteed Super Bond (SBS, SCG)</li> <li>Employee Security Plan (ESP)</li> </ul>	To provide a product with modest investment growth.	To invest in insurance policies which provide investment options consistent with our investment objective.

Foundation Plan (FNP)		
Growth Bonds (GB1)		
Investment Account Series B (IA1)	,2,3,4&5)	
Investment Account Series C (IA6)	,9 &IAA)	
Ordinary Assurety Bond (ABO)		
Personal Achievement Bond (PAS	)	
• Personal Achievement Plan (PAP)		
• Regular Premium Plan – Savings (	FCO)	
• Regular Premium Plan – Super (23	3F)	
• Single Premium Plan – Super (23S	5)	
• SPA Series Superannuation (SPS)		
• SPO Series Ordinary (SPO)		

# **Investment performance**

For the Unit Linked investment options: The calculation of investment performance is based on the movement of unit prices over the period reported.

For the non-Unit Linked options: The calculation of investment performance is based on the interest rates declared over the period reported.

Not all investment options are available to all policy owners. Please refer to your Annual Statement or Policy/Disclosure document for details of the investment options available to your individual policy.

The 5- and 10-Year Compound Average Returns are detailed below, and the figures are rounded to one decimal place. Current 1, 3, 5 and 10 year performance returns are updated at the end of each quarter and may be obtained by visiting the <u>Investment Updates</u> on our website or contacting us.

# Your individual returns, after taking into account transactions throughout the reporting period, are detailed in your Annual Statement.

Product*	Investment option	Compound Avera	Compound Average Returns (%)		
		5 Years to 30/09/2024	10 Years to 30/09/2024		
Advance Asset Investment Bond (ADB)	TAL Balanced Ordinary Series 1	4.0	4.8		
	TAL Balanced Growth	3.7	4.5		
Assurety Plans – Ordinary <sup>3 4</sup> (AP)					
Ordinary Assurety Bond <sup>3</sup> (ABO)	TAL Capital Guaranteed <sup>5</sup>	1.8	2.2		
Regular Premium Plan – Savings (FCO)					
Assurety Plans – Super <sup>3 4</sup> (AP)	TAL Capital Guaranteed <sup>5</sup>	2.2	2.7		
Assurety Superannuation Bond (ABS)	TAL Capital Guaranteed <sup>5</sup>	2.2	2.7		
Bank Bond Ordinary (ULO)	TAL Bank Portfolio	1.2	3.1		
Bank Bond Superannuation (ULS)	TAL Bank Portfolio	1.7	3.3		
Blue Ribbon Executive – Savings (BEO)	TAL Balanced Growth	3.7	4.5		
(policies commenced pre June 2001)	TAL Capital Assured <sup>27</sup>	1.8	1.8		
	TAL Cash	0.5	0.1		
	TAL Conservative Balanced	2.3	3.3		
	TAL Growth Maximiser	4.5	5.4		
	TAL Security Focus	1.1	2.1		
Blue Ribbon Executive – Savings (BEO)	TAL Balanced Growth	3.7	4.5		
(policies commenced from June 2001)	TAL Capital Assured <sup>27</sup>	0.8	0.8		
	TAL Cash	0.5	0.1		
	TAL Conservative Balanced	2.3	3.3		
	TAL Growth Maximiser	4.5	5.4		

(policies commenced pre June 2001)TAL Cash0.70.3Blue Ribbon Investment Bond (BOB) Blue Ribbon Piers - Savings (BOR)TAL Safial Guaranteed ?0.20.6Blue Ribbon Series - Savings (BOR)TAL Capital Guaranteed ?0.20.6Blue Ribbon Series - Savings (BOR)TAL Conservative Bialanced2.33.3TAL Conservative Bialanced ?0.61.12.1Blue Ribbon Series - Super (BSR)TAL Capital Guaranteed ?0.61.1Blue Ribbon Series - Super (BSR)TAL Capital Guaranteed ?0.61.1Inti Linked Ord - Ordinary (UB2)* TAL Balanced Growth *3.34.3TAL Balanced Growth *3.34.3TAL Esh Nortolio1.23.1TAL Esh Nortolio1.23.1TAL Esh Nortolio1.23.1TAL Esh Nortolio1.23.1TAL Esh Nortolio1.23.1TAL Esh Nortolio1.23.3TAL Esh Nortolio1.23.3TAL Esh Nortolio1.23.3TAL Esh Corovth5.36.2Nont Linked - Super (UB4)*TAL Security Focus1.9TAL Esh Corovth9.08.9TAL Esh Corovth9.08.9TAL Capital Guaranteed ?0.61.1TAL Esh Corovth9.08.9TAL Capital Guaranteed ?1.61.8Capital Guaranteed Soper Mond (SEO)TAL Capital Guaranteed ?1.6TAL Esh Corovth9.08.97.3TAL Eshical Gorovth9.0 <t< th=""><th></th><th>TAL Security Focus</th><th>1.1</th><th>2.1</th></t<>		TAL Security Focus	1.1	2.1
Blue Ribbon Investment Bond (BOP)         TAL Balanced Growth         3.7         4.5           Blue Ribbon Series - Savings (BOR)         TAL Capital Guaranteed >         0.2         0.6           TAL Conservative Balanced         2.3         3.3         1.4         2.5           Blue Ribbon Series - Savings (BOR)         TAL Capital Guaranteed >         0.6         0.1           TAL Concervative Balanced         2.3         3.3         1.4         2.5           Blue Ribbon Series - Super (BSR)         TAL Capital Guaranteed >         0.6         1.1           Blue Ribbon Series - Super (BSR)         TAL Capital Guaranteed >         0.6         1.1           Blue Ribbon Series - Super (BSR)         TAL Capital Guaranteed >         0.6         1.1           Blue Ribbon Series - Super (BSR)         TAL Capital Guaranteed >         0.6         1.1           Blue Ribbon Series - Super (UBSP)*// TAL Balanced Growth *         3.7         4.5           Tatle Balanced Growth *         3.7         4.5           TAL Cash         0.05         0.1           TAL Balanced Growth *         7.0         7.4           TAL Cash         0.7         7.4           TAL Cash         0.7         7.4           TAL Cash         7.0         7.4	Blue Ribbon Executive – Super (BES)	TAL Cash	0.7	0.2
Blue Ribbon Paris - Savings (BOR) Blue Ribbon Series - Savings (BOR)TAL Capital Guaranteed 2 TAL Cash0.2 TAL Cash0.5 TAL Cash0.1 TAL Conservative Balanced0.5 TAL Cash0.1 TAL Cash0.1 TAL Cash0.1 TAL Cash0.1 TAL Cash0.1 TAL Cash0.1 TAL Cash0.1 TAL Cash0.1 TAL Cash0.1 TAL Cash0.1 TAL TAL Balanced Growth0.1 TAL TAL TAL Balanced Growth0.1 TAL TAL Cash TAL Cash0.1 TAL TAL Cash TAL Cash0.1 TAL TAL Cash TAL Cash TAL Property Plus0.3 TAL Property Plus0.1 TAL Cash TAL Property Plus0.1 TAL Property Plus0.1 TAL Scurity Focus1.1 TAL Scurity Focus1.1 TAL Scurity Focus1.1 TAL Scurity Focus1.1 TAL Scurity Focus1.1 TAL Scurity Focus1.1 TAL International Growth TAL Property Plus0.2 TAL Cash TAL Property Plus0.2 TAL Cash TAL Ender0.1 TAL Cash TAL Ender0.1 TAL Cash TAL Cash T	(policies commenced pre surfe 2001)	TAL Cash	0.7	0.3
Blue Ribbon Series - Savings (BOR)       TAL Cash       0.5       0.01         TAL Cash       0.5       0.5       0.1         TAL Growth Maininser       4.5       5.4         TAL Growth Maininser       4.5       5.4         Blue Ribbon Series - Super (BSR)       TAL Capital Guaranteed <sup>1</sup> 0.6       1.11         Blue Ribbon Series - Super (BSR)       TAL Capital Guaranteed <sup>1</sup> 0.6       1.11         Blue Ribbon Series - Super (BSR)       TAL Capital Guaranteed <sup>1</sup> 0.6       1.11         Blue Ribbon Series - Super (BSR)       TAL Capital Guaranteed <sup>1</sup> 0.6       1.11         Unit Linked Bond - Ordinary (UB2)*       TAL Balanced Growth       3.3       4.33       6.7         TAL Capital Guaranteed <sup>1</sup> 0.5       0.1       7.4       7.4       5.3       6.2         TAL Capital Growth       7.4       7.4       5.3       6.2       6.7       7.4 <td>Blue Ribbon Investment Bond (BOB)</td> <td>TAL Balanced Growth</td> <td>3.7</td> <td>4.5</td>	Blue Ribbon Investment Bond (BOB)	TAL Balanced Growth	3.7	4.5
TAL Cash         0.5         0.1           TAL Cossvative Balanced         2.3         3.3           TAL Growth Maximiser         4.5         5.4           TAL Security Focus         1.1         2.1           Blee Ribbon Super Bond (BSR)         TAL Capital Guaranteed <sup>5</sup> 0.6         1.1           Unit Linked - Ordinary (UB2)*         TAL Balanced Growth         3.3         4.3           Bond - Unit Linked - Ordinary (UB2)*         TAL Balanced Growth         3.3         4.3           International Scienced         TAL Capital Guaranteed <sup>5</sup> 0.6         1.1           Unit Linked - Ordinary (UB2)*         TAL Balanced Growth         3.3         4.3           TAL Capital Guaranteed File         0.5         0.1         7.4           TAL Capital Growth         7.4         5.3         6.2           Bond - Unit Linked Sond - Super (UB2)*         TAL Security Focus         1.1         9.2           TAL Capital Guaranteed Socoth         5.3         6.2         9.6           Bond - Unit Linked Sond - Super (UB2)*         TAL Capital Guaranteed Socoth         5.3         6.2           TAL International Growth         5.3         6.2         0.6         7.4         7.3         7.3           Capital Guaranteed Ord	Blue Ribbon Plus – Savings (BRO)	TAL Capital Guaranteed <sup>5</sup>	0.2	0.6
TAL Conservative Balanced2.33.3TAL Growth Maximizer4.55.4TAL Security Focus1.12.1Blue Ribbon Series - Super (BSR)TAL Capital Guaranteed <sup>5</sup> 0.61.1Blue Ribbon Super Bond (BSB)TAL Capital Guaranteed <sup>5</sup> 0.61.1Blue Ribbon Super Bond (BSB)TAL Capital Guaranteed <sup>5</sup> 0.61.1Mitted Bond - Ordinary (UB2)*TAL Balanced Growth3.34.3Bond - Unit Linked - Ordinary (UB2)*TAL Balanced Growth1.23.1TAL Balanced Growth1.23.11.53.6TAL Stank Portfolio1.23.13.63.6TAL Balanced Growth1.34.53.67.4TAL Christoper (PUB2)*TAL Eshine Growth5.36.2TAL Christoper (Pubs)4.30.77.4TAL Security Focus1.92.67.4TAL Security Focus1.92.67.4TAL Security Focus1.92.67.4TAL Security Focus1.61.87.3Capital Guaranteed Ordinary Bond (SBO)TAL Capital Guaranteed <sup>5</sup> 0.77.3Capital Guaranteed Ordinary Bond (SBO)TAL Capital Guaranteed <sup>5</sup> 1.61.1Capital Guaranteed Ordinary Bond (SBO)TAL Capital Guaranteed <sup>5</sup> 1.61.1Capital Guaranteed Ordinary Bond (SBO)TAL Capital Guaranteed <sup>5</sup> 4.54.5Capital Guaranteed Ordinary Bond (SBO)TAL Capital Guaranteed <sup>5</sup> 1.61.1Capital Guaranteed Super Bond (SBS	Blue Ribbon Series – Savings (BOR)	TAL Cash	0.5	0.1
TAL Growth Maximiser4.55.4TAL Security Focus1.12.1Blue Ribbon Series – Super (BSR)TAL Capital Guaranteed >0.61.1Unit Linked Bond – Ordinary (UB2)* Bond – Unit Linked – Ordinary (UB2)* and UB4 policies con only invest in Balanced Growth & Bonk PortfolioTAL Balanced Growth *3.34.3TAL Gaptal Guaranteed Super Bond (BSB)TAL Capital Guaranteed Super Super (UB2)* TAL Balanced Growth *3.74.5TAL Bank PortfolioTAL Sank Portfolio1.23.1TAL Capital Guaranteed Super Super (UB2)* TAL International Growth7.07.4TAL Property Plus4.36.7Unit Linked Bond – Super (UB2)* TAL Security Focus1.93.2TAL Ethical Growth5.36.2TAL Capital Guaranteed Super (UB2)* TAL Security Focus1.93.2TAL Ethical Growth9.03.93.6TAL Capital Guaranteed Super (UB4)* TAL Capital Guaranteed Super Super (UB4)*TAL Capital Guaranteed Super Su		TAL Conservative Balanced	2.3	
TAL Security Facus1.12.1Blue Ribbon Spere Sour (BSR)TAL Capital Guaranteed *0.61.1Blue Ribbon Spere Bond (BSB)TAL Capital Guaranteed *0.61.1Unit Linked Bond - Ordinary (UB2)* Tal. Balanced Growth *3.34.3Bond - Unit Linked - Ordinary (UB2)* Tal. Balanced Growth *3.74.5Growth & Bank Portfolio1.23.1TAL Bank Portfolio1.23.1TAL Bank Portfolio1.23.1TAL Bank Portfolio7.45.9TAL Cash0.50.1TAL Bank Portfolio7.45.3Bond - Unit Linked - Super (UB2)* TAL Balanced Growth5.36.2Bond - Unit Linked Super (UB2)* Tal. Escurity Focus9.96.6Growth & Security Focus1.92.6TAL Cash0.70.3TAL Capital Guaranteed 50.20.6Growth & Security Focus9.96.6TAL Capital Guaranteed 50.20.6Growth & Security Focus1.92.6TAL Capital Guaranteed 51.11.3Capital Guaranteed Ordinary Bond (SB0)TAL Capital Guaranteed 51.1Capital Guaranteed Ordinary Bond SBS0TAL Capital Guaranteed 51.1Capital Guaranteed Super Bond (SCG)TAL Capital Guaranteed 51.1Capital Guaranteed Super Bond SBS1TAL Capital Guaranteed 51.1Capital Guaranteed Super Bond SBS1TAL Capital Guaranteed 51.1Capital Guaranteed Super Bond SBS1TAL Capital Guaranteed 5 </td <td></td> <td>TAL Growth Maximiser</td> <td></td> <td></td>		TAL Growth Maximiser		
Blue Ribbon Series - Super (BSR)       TAL Capital Guaranteed <sup>5</sup> 0.6       1.1         Blue Ribbon Super Bond (BSB)       TAL Capital Guaranteed <sup>5</sup> 0.6       1.1         Dint Linked Bond - Ordinary (UB2)*       TAL Balanced Growth       3.3       4.3         Dond - Unit Linked - Ordinary (UB4)*       TAL Balanced Growth       3.7       4.5         TAL Capital Guaranteed 5       0.1       3.1       7.4         Did Unit Linked - Ordinary (UB4)*       TAL Balanced Growth       3.1       7.4         TAL Cash       0.5       0.1       7.4         TAL Cash       7.0       3       6.7         Unit Linked Soud - Super (UB4)*       TAL Balanced Growth       5.3       6.2         Sond - Unit Linked - Super (UB4)*       TAL Balanced Growth       5.3       6.2         Sond - Unit Linked Souder (UB4)*       TAL Balanced Growth       5.3       6.2         Sond - Unit Linked Souder (UB4)*       TAL Cash       7.7       7.3         TAL Balanced Growth       5.9       7.4       7.3         Tal Education Growth       7.7       7.3       7.3         TAL Cash       7.7       7.3       7.3       7.3         Capital Guaranteed Ordinary Bond (SB0)       TAL Capital Guaranteed 5 <td< td=""><td></td><td>TAL Security Focus</td><td></td><td></td></td<>		TAL Security Focus		
Unit Linked Bond - Ordinary (UB2)*     TAL Balanced Growth     3.3     4.3       Bond - Unit Linked - Ordinary (UB2)*     TAL Balanced Growth     3.7     4.5       Internations: The multibind subset of UB2     TAL Balanced Growth     3.7     4.5       TAL Balanced Growth     6.1     5.9       TAL Ethical Growth     6.1     5.9       TAL Property Plus     4.3     6.7       Unit Linked Sond - Unit Linked - Super (UB2)*     TAL Security Focus     1.9       TAL Ethical Growth     5.3     6.2       TAL Ethical Growth     5.3     6.2       TAL Balanced Growth     5.3     6.2       Tal Deperty Plus     7.0     3.3       TAL Ethical Growth     5.3     6.2       TAL Balanced Growth     8.9     9.6       TAL Cash     0.7     0.3       TAL Ethical Growth     8.9     9.6       TAL Property Plus     4.7     7.3       Capital Guaranteed Ordinary Bond (SBO)     TAL Capital Guaranteed 5     1.6       Cap Guaranteed Ordinary Bond (SBO)     TAL Capital Guaranteed 5     1.1       Cap Guaranteed Ordinary Bond (SBO)     TAL Capital	Blue Ribbon Series – Super (BSR)			
Bond - Unit Linked - Ordinary (UB4)* "Internal note: The multibod subset of UB2 and UB4 policies on only invest in Balanced Growth & Bank Portfolio1.7 TAL Balanced Growth* TAL Balanced Growth3.7 TAL TAL Cash3.7 TAL TAL Cash3.7 TAL TAL Ethical Growth3.7 TAL TAL TAL Ethical Growth1.2 TAL TAL TAL Ethical Growth3.7 TAL TAL TAL Property Plus3.7 TAL TAL Cash0.5 TAL TAL TAL Property Plus3.7 TAL TAL Cash7.0 TAL TAL TAL Cash7.0 TAL TAL Cash7.0 TAL TAL Cash7.0 TAL TAL Cash7.0 TAL TAL Cash9.0 TAL TAL Cash9.0 TAL Cash9.0 TAL TAL Cash9.0 TAL	Blue Ribbon Super Bond (BSB)	TAL Capital Guaranteed <sup>5</sup>	0.6	1.1
Bond - Unit Linked - Ordinary (UB4)* "Internal note: The multibod subset of UB2 and UB4 policies on only invest in Balanced Growth & Bank Portfolio1.7 TAL Balanced Growth* TAL Balanced Growth3.7 TAL TAL Cash3.7 TAL TAL Cash3.7 TAL TAL Ethical Growth3.7 TAL TAL TAL Ethical Growth1.2 TAL TAL TAL Ethical Growth3.7 TAL TAL TAL Property Plus3.7 TAL TAL Cash0.5 TAL TAL TAL Property Plus3.7 TAL TAL Cash7.0 TAL TAL TAL Cash7.0 TAL TAL Cash7.0 TAL TAL Cash7.0 TAL TAL Cash7.0 TAL TAL Cash9.0 TAL TAL Cash9.0 TAL Cash9.0 TAL TAL Cash9.0 TAL	Unit Linked Bond – Ordinary (UB2)*	TAL Balanced Growth	3.3	4.3
"Internal note: The multibal subset of UB2 Growth & Bank PortfolioTAL Bank Portfolio1.23.1Growth & Bank PortfolioTAL Ethical Growth6.15.9TAL Lithical Growth7.07.4TAL Cash7.07.4TAL International Growth5.36.2Bond - Super (UB2)*TAL Balanced Growth5.3Bond - Unit Linked - Super (UB2)*TAL Sacurity Focus1.9TAL Security Focus1.92.6Sord M & Security Focus7.0TAL International Growth8.9Growth & Security Focus7.0TAL International Growth8.9TAL International Growth8.9TAL International Growth8.9TAL Cash0.7TAL International Growth8.9Growth & Security Focus7.0TAL Capital Guaranteed *0.2Capital Guaranteed Bond (OCG)TAL Capital Guaranteed *Cap Guaranteed Ordinary Bond (SBO)TAL Capital Guaranteed *Cap Guaranteed Ordinary Bond (SBO)TAL Capital Guaranteed *Cap Guaranteed Ordinary Bond (SBO)TAL Capital Guaranteed *Capital Guaranteed Super Bond (SBS)TAL Capital Guaranteed *Capital Guaranteed Super Bond (SBS)TAL Capital Guaranteed *Capital Guaranteed Super Bond (SGI)TAL Capital Guaranteed *Capital Guaranteed Super Bond (SBS)TAL Capital Assured *Capital Guaranteed Super Goll (SGI)TAL Capital Assured *Capital Guaranteed Super Goll (SGI)TAL Capital Assured *Capital Guaranteed Super Goll (S	Bond – Unit Linked – Ordinary (UB4)*	TAL Balanced Growth*		
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TAL Security Focus     1.1     2.1       Investment Account Series B – Ordinary     TAL Capital Assured <sup>6</sup> 3.4     3.5				
Investment Account Series B – Ordinary TAL Capital Assured <sup>6</sup> 3.4 3.5				
		I AL Security Focus	1.1	2.1
	Investment Account Series B – Ordinary (IA1 – 5)	TAL Capital Assured <sup>6</sup>	3.4	3.5

-9)IAL Capital Assured*4.14.2Interstment Account Series C (AA, IAA, May)TAL Series C *3.23.8Ordinary Unit Linked Bond (USO) Unit Linked Bond (PSO)TAL Conservative Balanced2.33.3Parsport Ordinary (PO) Prestige Investment Bond (PBO) TAL Data Sured *'1.85.5Prestige Investment Bond (PBO) TAL Capital Guaranteed 1*0.20.6TOWER Managed Investment Bond (PBO) TAL Capital Guaranteed 1*0.20.6TOWER Managed Investment Bond (PBO) TAL Capital Guaranteed 1*0.20.6TAL Capital Guaranteed 1*0.20.6TAL Capital Guaranteed 1*0.20.6TAL Capital Guaranteed 1*0.50.1TAL Capital Guaranteed 1*0.50.1TAL Capital Growth7.45.5TAL Security Focus1.12.1Prestige Investment Bond (PBO) TAL Security Focus1.12.1Prestige Investment Bond (PBO) TAL Security Focus1.12.1Prestige Investment Bond (PBO) TAL Capital Assured*'0.88.08Robicles commenced from June 2001TAL Capital Assured*'0.8TAL Capital Assured*'0.83.33.3TOWER Savings Account (TSA) TAL Capital Assured*'0.50.1TAL Capital Assured*'0.83.63.5TAL Capital Assured*'0.80.83.6TAL Capital Assured*'0.80.83.6TAL Capital Assured*'0.80.83.6TAL Capital Assured*'0.8		1	1	
IA9)IAL Series C*3.23.8Ordinary Unit Linked Bond (USO) Unit Linked Bond Sord Sord Sord Sord Sord Sord Sord Sor	Investment Account Series B – Super (IA1 – 5)	TAL Capital Assured 6	4.1	4.2
Unit Linked Bond - Series B (UBO)TAL Conservative Balanced2.33.3Passport Ordinary (PO)TAL Australian Shares4.85.5Perstige Investment Bond (PD)TAL Balanced Growth3.74.5Ipolicies commenced pre lune 2001)TAL Capital Guaranteed 1 <sup>5</sup> 0.20.6(policies commenced pre lune 2001)TAL Capital Guaranteed 1 <sup>5</sup> 0.50.1TOWER Savings Account (TSA)TAL Capital Guaranteed 1 <sup>5</sup> 0.20.6(policies commenced pre lune 2001)TAL Capital Guaranteed 1 <sup>5</sup> 0.33.3TAL Ericia Growth4.15.55.4TAL Foreita Growth7.47.47.4TAL Property Plus4.36.7TAL Security Focus1.12.1Perstige Investment Bond (PAS)TAL Capital Guaranteed 1 <sup>5</sup> 0.8Perstige Investment Bond (PAS)TAL Capital Guaranteed 1 <sup>5</sup> 0.5Perstige Investment Bond (PAS)TAL Security Focus3.3Spolicies commenced from June 2001)TAL Saviralian Shares4.8TOWER Savings Account (TSA)TAL Capital Guaranteed 1 <sup>5</sup> 0.5Ipolicies commenced from June 2001)TAL Capital Surger 3 <sup>27</sup> 0.8TAL Erical Growth3.74.5TAL Erical Growth3.74.5TAL Erical Growth3.37TAL Erical Growth7.07.4TAL Capital Guaranteed 1 <sup>5</sup> 0.77.4TAL Erical Growth7.07.4TAL Erical Growth7.07.4TAL Erical Growth7.07	Investment Account Series C (IAA, IA6, IA9)	TAL Series C <sup>8</sup>	3.2	3.8
Prestige investment Bond (PBO)TAL Balanced Growth3.74.5(policies commenced pre lune 2001)TAL capital Assurated 150.20.6(policies commenced pre lune 2001)TAL Capital Assurated 150.20.6(policies commenced pre lune 2001)TAL Capital Assurated 150.20.6(policies commenced pre lune 2001)TAL Capital Guaranteed 150.20.6(policies commenced pre lune 2001)TAL Convertible Balanced2.33.3(policies commenced pre lune 2001)TAL Convertible Balanced7.07.4TAL Property Plus4.36.77.4TAL Security Focus1.12.1Personal Achievement Bond (PAS)TAL Security Focus1.62.0Prestige Investment Bond (POS)TAL Astralian Shares4.85.4(policies commenced from June 2001)TAL Astralian Shares0.80.8(policies commenced from June 2001)TAL Capital Assured 220.80.8(policies commenced from June 2001)TAL Capital Guaranteed 50.22.7Single Premium Plan – Super (235)TAL Capital Guaranteed 52.22.7Single Premium Plan – Super (235)TAL Capital Guaranteed 52.02.3SPA Series Superannuation (SPS)TAL Capital Guaranteed 51.61.8SPO Series Ordinary (SPO)TAL Capital Guaranteed 51.61.8SPO Series Ordinary (SPO)TAL Capital Guaranteed 51.61.8SPO Series Ordinary (SPO)TAL Capital Guaranteed 51.61.8<	Ordinary Unit Linked Bond (USO) Unit Linked Bond – Series B (UBO)	TAL Conservative Balanced	2.3	3.3
(policies commenced pre June 2001) TOWER Managed investment Bond (TSA) (policies commenced pre June 2001) TAL Capital Guaranteed 151.81.8TOWER Savings Account (TSA) (policies commenced pre June 2001) TAL Conservative Balanced TAL Growth Mainliner2.33.3TAL Ethical Growth 	Passport Ordinary (PO)	TAL Australian Shares	4.8	5.5
TOWER Namagea Investment Bond (TBO) (policies commenced pre June 2001) TAL CashTAL Capital Guaranteed 1s0.20.6(policies commenced pre June 2001) TAL Growth MaximiserTAL Conservative Balanced2.33.33(policies commenced pre June 2001)TAL Growth Maximiser4.55.4TAL International Growth7.07.4TAL Property Plus4.36.7TAL International Growth7.07.4Personal Achievement Bond (PAS) prestige Investment Bond (PBO) (policies commenced from June 2001) TAL Capital Guaranteed 17.45.5Prestige Investment Bond (PBO) (policies commenced from June 2001) TAL Capital Susred 2'/ TAL Capital Guaranteed 13.3(policies commenced from June 2001) TAL Capital Susred 2'/ TAL Capital Guaranteed 13.3(policies commenced from June 2001) TAL Capital Guaranteed 23.3(policies commenced from June 2001) TAL Capital Guaranteed 23.3(policies commenced from June 2001) TAL Capital Guaranteed 23.3(policies commenced from June 2001) TAL Capital Guaranteed 22.2(policies commenced from June 2001) TAL Capital Guaranteed 22.3(policies commenced from June 2001) TAL Capital Guaranteed 23.3(policies commenced from June 2001) TAL Capital Guaranteed 31.2(policies commenced from J	Prestige Investment Bond (PBO)	TAL Balanced Growth	3.7	4.5
(policies commenced pre June 2001) TAL Conservative Balanced TAL Conservative Balanced TAL Growth Maximiser0.5 3.3 3.3 3.3 3.3 3.4 3.4 3.50.1 3.3 3.3 3.3 3.3 3.3 3.3 3.4 1.	(policies commenced pre June 2001)	TAL Capital Assured <sup>27</sup>	1.8	1.8
TOWER Savings Account (TSA) (policies commenced pre June 2001)TAL Conservative Balanced TAL Ethical Growth TAL Conservative Balanced0.5 3 3.3 3.3 3.3 3.3 3.7 4.5Personal Achievement Bond (PAS) Personal Achievement Bond (PAS) Personal Achievement Bond (PAS) Personal Achievement Bond (PAS) TAL Capital Guaranteed <sup>5</sup> 1.6Personal Achievement Bond (PAS) persitig investment Bond (PBO) (policies commenced from June 2001) TAL Balanced Growth TAL Balanced Growth TAL Balanced Growth TAL Capital Susremative Balanced TAL Conservative Balanced TAL Capital Susremative Balanced TAL Conservative Balanced TAL Capital Susremative Balanced TAL Capital Guaranteed <sup>5</sup> 0.61 Capital Susremative Balanced TAL Capital Guaranteed <sup>5</sup> 0.7Prestige Superannuation Bond (PBS) TAL Capital Guaranteed <sup>5</sup> 1.1 C.22.7Single Premium Plan – Super (23F) TAL Capital Guaranteed <sup>5</sup> 1.8 C.22.7SPA Series Superannuation (SPS)TAL Capital Guaranteed <sup>5</sup> 1.9 C.2SPA Series Superannuation (SPS)TAL Capital Guaranteed <sup>5</sup> 1.7 C.9SPA Series Superannuation (SPS)TAL Capital Guaranteed <sup>5</sup> 1.6 C.2SPA Series	TOWER Managed Investment Bond (TBO)	TAL Capital Guaranteed <sup>15</sup>	0.2	0.6
[policies commenced pre June 2001]TAL Ethical Growth TAL Britical Growth TAL Growth Maximiser TAL Growth Maximiser TAL Carboth Maximiser TAL Growth Maximiser TAL Security Focus4.5 4.3 4.3 4.67 7.0Personal Achievement Bond (PAS) Prestige Investment Bond (PAD) (policies commenced from June 2001) TOWER Managed Investment Bond (PAD) (policies commenced from June 2001) TAL Capital Guaranteed *1.6 2.0 2.3 2.3 3.3 3.6 3.7 4.5 4.5 4.6Prestige Investment Bond (PAD) (policies commenced from June 2001) (policies commenced from June 2001) TAL Capital Assured ** TAL Balanced Growth TAL Capital Assured ** TAL Growth Maximiser TAL Growth Maximiser TAL Growth Maximiser TAL Security Focus0.5 4.1 4.5 4.3 4.5Prestige Superannuation Bond (PBS) Space Premium Plan – Super (23F)TAL Capital Guaranteed * 2.2 2.72.2 2.7Single Premium Plan – Super (23F) SPA Series Superannuation (SPS)TAL Capital Guaranteed * 4.1 4.1 4.1 4.1 4.1 4.1 4.1 4.1 4.1 4.22.3 4.3 4.5SPA Series Superannuation (SPS)TAL Capital Guaranteed * 4.1 4.2 4.2 4.2 4.2 4.2 4.31.1 4.1 4.1 4.1 4.1 4.1 4.1 4.1 4.1 4.2Prestige Superannuation (SPS)TAL Capital Guaranteed * 4.1 4.1 4.1 4.1 4.		TAL Cash	0.5	0.1
IAC Efficie forwith6.15.9TAL Carvith Maximiser4.55.4TAL International Growth7.07.4TAL Property Plus4.36.7TAL Security Focus1.12.11Personal Achievement Bond (PAS)TAL Capital Guaranteed 51.62.0Prestige Investment Bond (PBO)TAL Australian Shares4.85.5TAL Splata Guaranteed 53.74.557.4TAL Splata Guaranteed 53.74.557.4TOWER Managed Investment Bond (TBO)TAL Capital Guaranteed 2.20.80.8TAL Capital Guaranteed 50.50.17.4TAL Capital Guaranteed 50.50.17.4TAL Capital Guaranteed 50.50.17.4TAL Capital Guaranteed 50.50.17.4TAL Ethical Growth6.15.97.47.4TAL Ethical Growth7.07.47.4TAL International Growth7.07.47.4TAL Ethical Growth7.07.47.4TAL Ethical Growth7.07.47.4TAL Ethical Growth7.07.47.4TAL Ethical Growth7.07.47.0TAL Ethical Growth7.07.47.0TAL Ethical Growth7.07.47.0TAL Ethical Growth7.07.47.0TAL Ethical Growth7.07.07.4TAL Property Plus7.47.07.4Single Premium Plan – Super (23F)TAL Capit	•	TAL Conservative Balanced	2.3	3.3
TAL International Growth TAL Properly Plus TAL Security Pocus7.0 TAL TAL Properly Plus TAL Capital Guaranteed <sup>1</sup> 7.0 TAL Capital Guaranteed <sup>1</sup> Personal Achievement Bond (PAD) (Policies commenced from June 2001) TAL Capital Guaranteed <sup>1</sup> TAL Capital Guaranteed <sup>1</sup> 1.62.0Prestige Investment Bond (PAD) (policies commenced from June 2001) TAL Capital Assured <sup>2.7</sup> TAL Capital Assured <sup>2.7</sup> TAL Capital Assured <sup>2.7</sup> TAL Capital Growth TAL Ethical Growth TAL Ethical Growth TAL Ethical Growth TAL Properly Plus TAL Growth Maximiser TAL Growth Growth TAL Properly Plus TAL Growth Growth TAL Capital Guaranteed <sup>5</sup> 2.2Prestige Superannuation Bond (PBS) SPA Series Superannuation (SPS)TAL Capital Guaranteed <sup>5</sup> 2.2SPA Series Superannuation (SPS)TAL Capital Guaranteed <sup>5</sup> 2.0SPA Series Superannuation (SPS)TAL Capital Guaranteed <sup>5</sup> 1.1SPA Series Superannuation (SPS)TAL Capital Guaranteed <sup>5</sup> 1.5SPA Series Superannuation (SPS)TAL Capital Guaranteed <sup>5</sup> 1.5SPA Series Superannuation (SPS)TAL Capital Guaranteed <sup>5</sup> 1.5SPA Series Superannuation (SPS)TAL Capital Guaranteed <sup>5</sup> 1.6SPA Series Superannuation (SPS)TAL Capital Guaranteed <sup>5</sup> 1.5SPA Series Ordinary (SPO)TAL Capital Guaranteed <sup>5</sup> 1.6	(policies commenced pre june 2001)	TAL Ethical Growth		
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TAL Security Focus1.12.1Personal Achievement Bond (PAS) Personal Achievement Plan (PAP)TAL Capital Guaranteed <sup>1</sup> 1.62.0Personal Achievement Bond (PBO) (policies commenced from June 2001) TOWER Managed Investment Bond (TBO) (policies commenced from June 2001) TAL Capital Assured <sup>277</sup> TAL Capital Guaranteed <sup>1</sup> 0.8 0.8 0.8 0.8 0.1 0.1 TAL Capital Assured <sup>277</sup> TAL Conservative Balanced TAL Capital Guaranteed <sup>5</sup> Serves Superannuation (SPS)TAL Capital Guaranteed <sup>5</sup> TAL C			7.0	7.4
Personal Achievement Bond (PAS) Personal Achievement Plan (PAP)TAL Capital Guaranteed 51.62.0Prestige Investment Bond (PAD) (policies commenced from June 2001) (policies commenced from June 2001) TAL Capital Assured 27 TAL Capital Goveth TAL Capital Goveth TAL Capital Goveth TAL Capital Guaranteed 5 TAL Capital Guaranteed 5 <td></td> <td></td> <td>4.3</td> <td>6.7</td>			4.3	6.7
Personal Achievement Plan (PAP)TAL Capital Guaranteed 31.62.0Prestige Investment Bond (PBO) (policies commenced from June 2001) TOWER Managed Investment Bond (TBO) (policies commenced from June 2001) 		TAL Security Focus	1.1	2.1
Prestige investment Bond (PBO) (policies commenced from June 2001)       TAL Australian Shares       4.8       5.5         TAL Balanced Growth       3.7       4.5         TAU Balanced Growth       3.7       4.5         TAL Capital Assured 27       0.8       0.8         (policies commenced from June 2001)       TAL Capital Assured 27       0.5       0.1         TOWER Savings Account (TSA) (policies commenced from June 2001)       TAL Capital Assured 27       0.5       0.1         TAL Capital Assured 27       0.8       0.8       0.8       0.8         TAL Capital Assured 27       0.8       0.8       0.8         TAL Capital Assured 27       0.5       0.1       0.5       0.1         TAL Capital Assured 27       0.8       0.8       0.8       0.8         TAL Capital Maximiser       4.5       5.5       5.4       7.4       5.5       7.4         TAL Capital Maximiser       TAL Capital Growth       7.0       7.4       3       6.7       7.3         Regular Premium Plan – Super (23F)       TAL Capital Guaranteed 5       2.2       2.7       7         SPA Series Superannuation (SPS)       TAL Capital Guaranteed 5       1.8       2.1         SPA Series Superannuation (SPS)       TAL Capital Guarant	Personal Achievement Bond (PAS) Personal Achievement Plan (PAP)	TAL Capital Guaranteed <sup>5</sup>	1.6	2.0
(policies commenced from June 2001) TOWER Managed Investment Bond (TBO) (policies commenced from June 2001)TAL Balanced Growth TAL Capital Assured 27 TAL Capital Assured 27 TAL Capital Assured 27 TAL Cash0.8 0.8 0.5TOWER Savings Account (TSA) (policies commenced from June 2001)TAL Cash0.50.1 		TAL Australian Sharos	4.8	5 5
TOWER Managed Investment Bond (TBO) (policies commenced from June 2001) (policies commenced from June 2001) (TAL CashTAL Cash0.5 TAL Cash0.1 TAL Cash(policies commenced from June 2001) (policies commenced from June 2001) (policies commenced from June 2001)TAL Cash0.5 TAL Cash0.5 TAL Cash0.5 TAL Cash0.5 TAL Cash0.5 TAL Cash0.5 TAL Cash0.5 TAL Conservative Balanced TAL Growth Maximiser TAL Growth Maximiser TAL Forcus0.5 TAL Cash0.7 TAL Security Focus7.4 TAL TAL International Growth TAL Capital Guaranteed 57.4 TAL Capital Guaranteed 50.7 TAL C	(policies commenced from June 2001)			
(policies commenced from June 2001) TOWER Savings Account (TSA) (policies commenced from June 2001)TAL Cash0.50.1TOWER Savings Account (TSA) (policies commenced from June 2001)TAL Conservative Balanced TAL Growth Maximiser2.33.3TAL Erior Maximiser4.55.4TAL Growth Maximiser4.55.4TAL International Growth7.07.4TAL Scourity Focus1.12.1Prestige Superannuation Bond (PBS)TAL Capital Guaranteed 52.22.7Single Premium Plan – Super (23F)TAL Capital Guaranteed 52.22.7Single Premium Plan – Super (23S)TAL Capital Guaranteed 52.02.3SPA Series Superannuation (SPS)TAL Capital Guaranteed 52.02.3SPA Series Superannuation (SPS)TAL Capital Guaranteed 51.92.2SPA Series Superannuation (SPS)TAL Capital Guaranteed 51.92.2SPA Series Superannuation (SPS)TAL Capital Guaranteed 51.92.2SPA Series Ordinary (SPO)TAL Capital Guaranteed 51.71.9SPO Series Ordinary (SPO)TAL Capital Guaranteed 51.61.8SPO Series Ordinary (SPO)TAL Capital Guaranteed 52.32.3TAL Cash0.50.11.42.32.3SPO Series Ordinary (SPO)TAL Capital Guaranteed 51.61.8SPO Series Ordinary (SPO)TAL Capital Guaranteed 51.61.8SPO Series Ordinary (SPO)TAL Capital Guaranteed 51.61.8TAL Cash <td>TOWER Managed Investment Bond (TBO)</td> <td></td> <td></td> <td></td>	TOWER Managed Investment Bond (TBO)			
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(policies commenced from June 2001)TAL Ethical Growth6.15.9TAL Growth Maximiser4.55.4TAL International Growth7.07.4TAL Property Plus4.36.7TAL Security Focus1.12.1Prestige Superannuation Bond (PBS)TAL Cash0.70.3Regular Premium Plan – Super (23F)TAL Capital Guaranteed 52.22.7Single Premium Plan – Super (23F)TAL Capital Guaranteed 52.22.7SPA Series Superannuation (SPS)TAL Capital Guaranteed 52.02.3SPA4 Series Superannuation (SPS)TAL Capital Guaranteed 51.92.2SPA5 Series Superannuation (SPS)TAL Capital Guaranteed 51.92.2SPA5 Series Superannuation (SPS)TAL Capital Guaranteed 51.92.2SPA5 Series Ordinary (SPO)TAL Capital Guaranteed 51.71.9SPO5 Series Ordinary (SPO)TAL Capital Guaranteed 51.61.8SPO5 Series Ordinary (SPO) <t< td=""><td>TOWER Savings Account (TSA)</td><td>TAL Conservative Balanced</td><td></td><td></td></t<>	TOWER Savings Account (TSA)	TAL Conservative Balanced		
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Prestige Superannuation Bond (PBS)TAL Cash0.70.3Regular Premium Plan - Super (23F)TAL Capital Guaranteed 52.22.7Single Premium Plan - Super (23S)TAL Capital Guaranteed 52.22.7SPA Series Superannuation (SPS)TAL Capital Guaranteed 52.22.7SPA2 Series Superannuation (SPS)TAL Capital Guaranteed 52.02.3SPA4 Series Superannuation (SPS)TAL Capital Guaranteed 51.92.2SPA5 Series Superannuation (SPS)TAL Capital Guaranteed 51.92.2SPA5 Series Superannuation (SPS)TAL Capital Guaranteed 51.92.2SPO Series Ordinary (SPO)TAL Capital Guaranteed 51.71.9SPO4 Series Ordinary (SPO)TAL Capital Guaranteed 51.61.8SPO5 Series Ordinary (SPO)TAL Capital Guaranteed 51.61.8TOWER Managed Super Bond (TBS)TAL Capital Guaranteed 52.32.3Unit Linked Regular Premium (UL4)TAL Capital Assured TAL Cash3.74.5TAL Cash0.50.15.95.4TAL Cash0.50.15.9TAL Cash0.50.15.9TAL Cash0.50.15.9TAL Capital Assured TAL Cash0.55.4TAL Cash0.55.4TAL Cash5.55.4TAL Cash7.07.4TAL Security Focus1.12.1		TAL Property Plus		
Regular Premium Plan – Super (23F)TAL Capital Guaranteed 52.22.7Single Premium Plan – Super (23S)TAL Capital Guaranteed 52.22.7SPA Series Superannuation (SPS)TAL Capital Guaranteed 51.82.1SPA2 Series Superannuation (SPS)TAL Capital Guaranteed 52.02.3SPA4 Series Superannuation (SPS)TAL Capital Guaranteed 51.92.2SPA5 Series Superannuation (SPS)TAL Capital Guaranteed 51.92.2SPA5 Series Superannuation (SPS)TAL Capital Guaranteed 51.92.2SPO Series Ordinary (SPO)TAL Capital Guaranteed 51.71.9SPO2 Series Ordinary (SPO)TAL Capital Guaranteed 51.61.8SPO5 Series Ordinary (SPO)TAL Capital Guaranteed 51.61.8SPO5 Series Ordinary (SPO)TAL Capital Guaranteed 51.61.8TOWER Managed Super Bond (TBS)TAL Capital Guaranteed 51.61.8TOWER Managed Super Bond (TBS)TAL Capital Guaranteed 51.61.8TAL Capital Assured TAL Capital Guaranteed 52.32.32.3Unit Linked Regular Premium (UL4)TAL Balanced Growth TAL Cash3.74.5TAL Growth Maximiser TAL Growth Maximiser TAL Growth Maximiser TAL Security Focus4.55.4TAL International Growth TAL Security Focus7.07.4		TAL Security Focus		
Single Premium Plan – Super (23S)TAL Capital Guaranteed 52.22.7SPA Series Superannuation (SPS)TAL Capital Guaranteed 51.82.1SPA2 Series Superannuation (SPS)TAL Capital Guaranteed 52.02.3SPA4 Series Superannuation (SPS)TAL Capital Guaranteed 51.92.2SPA5 Series Superannuation (SPS)TAL Capital Guaranteed 51.92.2SPA5 Series Superannuation (SPS)TAL Capital Guaranteed 51.92.2SPO Series Ordinary (SPO)TAL Capital Guaranteed 51.71.9SPO2 Series Ordinary (SPO)TAL Capital Guaranteed 51.71.9SPO4 Series Ordinary (SPO)TAL Capital Guaranteed 51.61.8SPO5 Series Ordinary (SPO)TAL Capital Assured TAL Capital Assured TAL Cash2.32.3Unit Linked Regular Premium (UL4)TAL Balanced Growth TAL Growth Maximiser TAL Growth Maximiser TAL Growth Maximiser TAL Growth Maximiser TAL Growth Maximiser TAL Growth Maximiser TAL Security Focus7.4TAL Security Focus1.12.1	Prestige Superannuation Bond (PBS)	TAL Cash	0.7	0.3
SPA Series Superannuation (SPS)TAL Capital Guaranteed 51.82.1SPA2 Series Superannuation (SPS)TAL Capital Guaranteed 52.02.3SPA4 Series Superannuation (SPS)TAL Capital Guaranteed 51.92.2SPA5 Series Superannuation (SPS)TAL Capital Guaranteed 51.92.2SPO Series Ordinary (SPO)TAL Capital Guaranteed 51.51.7SPO2 Series Ordinary (SPO)TAL Capital Guaranteed 51.71.9SPO4 Series Ordinary (SPO)TAL Capital Guaranteed 51.61.8SPO5 Series Ordinary (SPO)TAL Capital Guaranteed 51.61.8TOWER Managed Super Bond (TBS)TAL Capital Assured TAL Cash2.32.3Unit Linked Regular Premium (UL4)TAL Balanced Growth TAL Cash3.74.5TAL Growth Maximiser TAL Growth Maximiser TAL Growth Maximiser TAL Security Focus7.07.4TAL Security Focus1.12.1	Regular Premium Plan – Super (23F)	TAL Capital Guaranteed <sup>5</sup>	2.2	2.7
SPA2 Series Superannuation (SPS)TAL Capital Guaranteed 52.02.3SPA4 Series Superannuation (SPS)TAL Capital Guaranteed 51.92.2SPA5 Series Superannuation (SPS)TAL Capital Guaranteed 51.92.2SPO Series Ordinary (SPO)TAL Capital Guaranteed 51.51.7SPO2 Series Ordinary (SPO)TAL Capital Guaranteed 51.71.9SPO4 Series Ordinary (SPO)TAL Capital Guaranteed 51.61.8SPO5 Series Ordinary (SPO)TAL Capital Guaranteed 51.61.8TOWER Managed Super Bond (TBS)TAL Capital Assured TAL Cash2.32.3Unit Linked Regular Premium (UL4)TAL Balanced Growth TAL Cash3.74.5TAL Carb TAL Carb	Single Premium Plan – Super (23S)	TAL Capital Guaranteed 5	2.2	2.7
SPA4 Series Superannuation (SPS)TAL Capital Guaranteed 51.92.2SPA5 Series Superannuation (SPS)TAL Capital Guaranteed 51.92.2SPO Series Ordinary (SPO)TAL Capital Guaranteed 51.51.7SPO2 Series Ordinary (SPO)TAL Capital Guaranteed 51.71.9SPO4 Series Ordinary (SPO)TAL Capital Guaranteed 51.61.8SPO5 Series Ordinary (SPO)TAL Capital Guaranteed 51.61.8SPO5 Series Ordinary (SPO)TAL Capital Guaranteed 51.61.8SPO5 Series Ordinary (SPO)TAL Capital Guaranteed 51.61.8TOWER Managed Super Bond (TBS)TAL Capital Assured TAL Cash2.32.3Unit Linked Regular Premium (UL4)TAL Balanced Growth TAL Cash3.74.5TAL Cash0.50.15.95.4TAL Growth Maximiser4.55.45.4TAL International Growth TAL Security Focus7.07.4	SPA Series Superannuation (SPS)	TAL Capital Guaranteed <sup>5</sup>	1.8	2.1
SPA5 Series Superannuation (SPS)TAL Capital Guaranteed 51.92.2SPO Series Ordinary (SPO)TAL Capital Guaranteed 51.51.7SPO2 Series Ordinary (SPO)TAL Capital Guaranteed 51.71.9SPO4 Series Ordinary (SPO)TAL Capital Guaranteed 51.61.8SPO5 Series Ordinary (SPO)TAL Capital Guaranteed 51.61.8SPO5 Series Ordinary (SPO)TAL Capital Guaranteed 51.61.8SPO5 Series Ordinary (SPO)TAL Capital Guaranteed 51.61.8TOWER Managed Super Bond (TBS)TAL Capital Assured TAL Cash2.32.3Unit Linked Regular Premium (UL4)TAL Balanced Growth TAL Cash3.74.5TAL Capital Growth TAL Cash6.15.9TAL Growth Maximiser TAL Growth Maximiser4.55.4TAL International Growth TAL Security Focus7.07.4TAL Security Focus1.12.1	SPA2 Series Superannuation (SPS)	TAL Capital Guaranteed <sup>5</sup>	2.0	2.3
SPO Series Ordinary (SPO)TAL Capital Guaranteed 51.51.7SPO2 Series Ordinary (SPO)TAL Capital Guaranteed 51.71.9SPO4 Series Ordinary (SPO)TAL Capital Guaranteed 51.61.8SPO5 Series Ordinary (SPO)TAL Capital Guaranteed 51.61.8SPO5 Series Ordinary (SPO)TAL Capital Guaranteed 51.61.8SPO5 Series Ordinary (SPO)TAL Capital Guaranteed 52.32.3TOWER Managed Super Bond (TBS)TAL Capital Assured TAL Cash2.32.3Unit Linked Regular Premium (UL4)TAL Balanced Growth TAL Cash3.74.5TAL Growth Maximiser4.55.4TAL International Growth TAL Security Focus7.07.4	SPA4 Series Superannuation (SPS)	TAL Capital Guaranteed <sup>5</sup>	1.9	2.2
SPO2 Series Ordinary (SPO)TAL Capital Guaranteed 51.71.9SPO4 Series Ordinary (SPO)TAL Capital Guaranteed 51.61.8SPO5 Series Ordinary (SPO)TAL Capital Guaranteed 51.61.8SPO5 Series Ordinary (SPO)TAL Capital Guaranteed 51.61.8TOWER Managed Super Bond (TBS)TAL Capital Assured TAL Cash2.32.3Unit Linked Regular Premium (UL4)TAL Balanced Growth TAL Cash3.74.5TAL Cash0.50.15.9TAL Growth Maximiser4.55.4TAL International Growth TAL Security Focus7.07.4TAL Security Focus1.12.1	SPA5 Series Superannuation (SPS)	TAL Capital Guaranteed 5	1.9	2.2
SPO4 Series Ordinary (SPO)TAL Capital Guaranteed 51.61.8SPO5 Series Ordinary (SPO)TAL Capital Guaranteed 51.61.8TOWER Managed Super Bond (TBS)TAL Capital Assured TAL Cash2.32.3Unit Linked Regular Premium (UL4)TAL Balanced Growth TAL Cash3.74.5TAL Cash0.50.15.9TAL Growth Maximiser4.55.4TAL International Growth TAL Security Focus7.07.4	SPO Series Ordinary (SPO)	TAL Capital Guaranteed <sup>5</sup>	1.5	1.7
SPO5 Series Ordinary (SPO)TAL Capital Guaranteed 51.61.8TOWER Managed Super Bond (TBS)TAL Capital Assured TAL Cash2.32.3Unit Linked Regular Premium (UL4)TAL Balanced Growth TAL Cash3.74.5TAL Cash0.50.1TAL Carbital Growth6.15.9TAL Growth Maximiser4.55.4TAL International Growth7.07.4TAL Security Focus1.12.1	SPO2 Series Ordinary (SPO)	TAL Capital Guaranteed 5	1.7	1.9
TOWER Managed Super Bond (TBS)TAL Capital Assured TAL Cash2.32.3Unit Linked Regular Premium (UL4)TAL Balanced Growth TAL Cash3.74.5TAL Cash0.50.1TAL Cash6.15.9TAL Growth Maximiser4.55.4TAL International Growth7.07.4TAL Security Focus1.12.1	SPO4 Series Ordinary (SPO)	TAL Capital Guaranteed <sup>5</sup>	1.6	1.8
TAL Cash2.3Unit Linked Regular Premium (UL4)TAL Balanced Growth3.7TAL Cash0.50.1TAL Cash0.50.1TAL Ethical Growth6.15.9TAL Growth Maximiser4.55.4TAL International Growth7.07.4TAL Security Focus1.12.1	SPO5 Series Ordinary (SPO)	TAL Capital Guaranteed <sup>5</sup>	1.6	1.8
TAL Cash0.50.1TAL Ethical Growth6.15.9TAL Growth Maximiser4.55.4TAL International Growth7.07.4TAL Security Focus1.12.1	TOWER Managed Super Bond (TBS)		2.3	2.3
TAL Ethical Growth6.15.9TAL Growth Maximiser4.55.4TAL International Growth7.07.4TAL Security Focus1.12.1	Unit Linked Regular Premium (UL4)	TAL Balanced Growth	3.7	4.5
TAL Growth Maximiser4.55.4TAL International Growth7.07.4TAL Security Focus1.12.1		TAL Cash	0.5	0.1
TAL International Growth7.07.4TAL Security Focus1.12.1		TAL Ethical Growth	6.1	5.9
TAL Security Focus1.12.1			4.5	
			7.0	7.4
		TAL Security Focus	1.1	2.1
	Unit Linked Reg Prem Ordinary (URO)	TAL Conservative Balanced	2.3	3.3
TAL Conservative Balanced – Accumulation2.33.3		TAL Conservative Balanced – Accumulation	2.3	3.3
Unit Linked Super Bond (USS)TAL Conservative Balanced3.24.5	Unit Linked Super Bond (USS)	TAL Conservative Balanced	3.2	4.5

\*The BMA Bond (BND) product concluded on 10/07/2024

<sup>1</sup>This investment option is only available to policies which commenced prior to 1 October 1994.

<sup>2</sup>This investment option is only available to policies which commenced on and from 1 October 1994.

<sup>3</sup>If a casual contribution is made, an Asset Management Charge of 4.2% p.a. applies to the portion of the account balance made up by the casual contribution for a period of up to 2 years. The returns have not had this asset management charge deducted and do not show the actual return for those investments to which this fee applies.

<sup>4</sup>If your policy is still within its 'Charging Period', an Asset Management Charge of 4.2% p.a. may apply for the remainder of the 'Charging Period'. Please refer to your Policy/Disclosure document for details on the Charging Period applicable to your Assurety Plan policy. For policies still within the 'Charging Period', the returns shown have not had this Asset Management Charge deducted and do not show the actual return for those investments to which this fee applies.

<sup>5</sup> The TAL Capital Guaranteed investment option is not Unit Linked. For this investment option, a declared crediting rate and interim crediting rate is determined each year at the crediting date. These crediting rates are net of taxes, charges, the deduction of investment costs, asset management charges and other fees and is rounded to one decimal place. The declared crediting rate is applied to the policy owners' account balances at the crediting date in respect of the year preceding the crediting date. Guarantees applying to the declared crediting rate are outlined in policy owners' original Policy/Disclosure documents.

Payments made to policy owners during the period between the application of declared crediting rates from one year to the next have the prevailing interim crediting rate applied to them. This is achieved by applying the prevailing interim crediting rate to the account balance and to any net contributions received from the date they are received, and allowing for any withdrawals made during the period, to the benefit payment date. The interim crediting rate applied during this period can be changed retrospectively at any time, but is guaranteed never to be negative. Past investment performance is not a guarantee or necessarily indicative of future investment performance.

<sup>6</sup>Note 6 applies to the Growth Bond and Investment Account Series B only The TAL Capital Assured investment option is not Unit Linked. For this investment option, a declared crediting rate and interim crediting rate is determined each year at the crediting date. These crediting rates are net of taxes and charges. The declared crediting rate is applied to the policy owners' account balances at the crediting date in respect of the year preceding the crediting date. The declared crediting rate is guaranteed never to be negative.

Payments made to policy owners during the period between the application of declared crediting rates from one year to the next have the prevailing interim crediting rate applied to them. This is achieved by applying the prevailing interim crediting rate to the account balance and to any net contributions received from the date they are received, and allowing for any withdrawals made during the period, to the benefit payment date. The interim crediting rate applied during this period can be changed retrospectively at any time, and may be negative if investment returns are poor.

<sup>7</sup>The TAL Capital Assured investment option is not Unit Linked. For this investment option, a declared crediting rate and interim crediting rate is determined each year at the crediting date. These crediting rates are net of taxes and charges. The declared crediting rate is applied to the policy owners' account balances at the crediting date in respect of the year preceding the crediting date. Guarantees applying to the declared crediting rate are outlined in policy owners' original Policy/Disclosure documents.

Payments made to policy owners during the period between the application of declared crediting rates from one year to the next have the prevailing interim crediting rate applied to them. This is achieved by applying the prevailing interim crediting rate to the account balance and to any net contributions received from the date they are received, and allowing for any withdrawals made during the period, to the benefit payment date. The interim crediting rate applied during this period can be changed retrospectively at any time, but is guaranteed never to be negative.

<sup>8</sup> The TAL Series C investment option is not Unit Linked. For this investment option, a declared crediting rate and interim crediting rate is determined each year at the crediting date. These crediting rates are net of taxes and charges. The declared crediting rate is applied to the policy owners' account balances at the crediting date in respect of the year preceding the crediting date. The declared crediting rate may be negative if investment returns are poor.

Payments made to policy owners during the period between the application of declared crediting rates from one year to the next have the prevailing interim crediting rate applied to them. This is achieved by applying the prevailing interim crediting rate to the account balance and to any net contributions received from the date they are received, and allowing for any withdrawals made during the period, to the benefit payment date. The interim crediting rate applied during this period can be changed retrospectively at any time, and may be negative if investment returns are poor.

## **Investment option profiles**

Asset allocations for 30 September 2024 and 30 September 2023 for each of the investment options are shown below, and have been rounded to one decimal place.

TAL Australian Shares			
Investment objective	The option aims to provide high inves shares.	tment growth over the long term from	a portfolio of Australian
Investment strategy	The option invests in a diversified range of Australian shares.		
Investment timeframe	5+ years		
Risk and return profile	High		
Asset allocation	Asset class	30 Sep 2024 (%)	30 Sep 2023 (%)
	Australian shares	100.0	100.0

TAL Balanced Growth, TAL Bala	nced Ordinary Series 1 and Series 2			
Investment objective	The option aims to provide moderate to hi that invests in a range of asset classes.	The option aims to provide moderate to high investment growth over the long term from a portfolio that invests in a range of asset classes.		
Investment strategy	The option invests in a range of asset class and property.	es, with a strong emphasis on grow	th assets such as shares	
Investment timeframe	5+ years			
Risk and return profile	Moderate - high	Moderate - high		
	Asset class 30 Sep 2024 (%) 30 Sep 2023			
Asset allocation	Australian fixed interest	13.5	13.9	
	Australian shares	28.1	23.9	
	Cash and short-term securities	2.8	3.6	
	Commodities	4.9	5.0	
	Infrastructure	5.0	0.0	
	International fixed interest	7.6	9.9	
	International shares	34.1	39.7	
	Property	4.0	4.0	

TAL Bank Portfolio			
Investment objective	The option aims to provide modest investment growth over the medium term from a portfolio that invests in a range of asset classes.		
Investment strategy	The option invests in a range of asset classes, with a strong emphasis on defensive assets such as cash and fixed interest.		nsive assets such as
Investment timeframe	3+ years		
Risk and return profile	Low – moderate		
Asset allocation	Asset class	30 Sep 2024 (%)	30 Sep 2023 (%)
	Australian fixed interest	30.9	28.9
	Australian shares	11.6	11.1
	Cash and short-term securities	14.8	16.3
	Commodities	4.0	2.9
	Infrastructure	4.0	0.0
	International fixed interest	19.2	21.8
	International shares	12.5	16.0
	Property	3.0	3.0

TAL Capital Assured				
Investment objective	The option aims to provide modest investr invests in a range of asset classes.	The option aims to provide modest investment growth over the medium term from a portfolio that invests in a range of asset classes.		
Investment strategy	The option invests in a range of asset class cash and fixed interest.	es, with a strong emphasis on defer	nsive assets such as	
Investment timeframe	3+ years			
Risk and return profile	Low			
Asset allocation	Asset class	30 Sep 2024 (%)	30 Sep 2023 (%)	
	Australian fixed interest	36.0	35.7	
	Australian shares	7.0	5.9	
	Cash and short-term securities	22.6	24.3	
	Commodities	4.0	3.0	
	Infrastructure	4.1	0.0	
	International fixed interest	20.8	23.7	
	International shares	5.5	7.4	
	Property	0.0	0.0	

TAL Capital Guaranteed					
Investment objective		The option aims to provide income over the short to medium term from a portfolio which invests in defensive assets such as cash and fixed interest.			
Investment strategy	The option invests predominantly in de securities issued in Australia.	The option invests predominantly in defensive assets with a strong emphasis on fixed interest securities issued in Australia.			
Investment timeframe	2 years	2 years			
Risk and return profile	Low – moderate	Low – moderate			
Asset allocation	Asset class	Asset class 30 Sep 2024 (%) 30 Sep 2023 (			
	Australian fixed interest	100.0	100.0		

TAL Cash			
Investment objective	The option aims to provide cash returns over the short term from a portfolio that invests in cash and short-term securities.		
Investment strategy	The option invests in cash and short-term securities.		
Investment timeframe	1 year		
Risk and return profile	Low		
Asset allocation	Asset class	30 Sep 2024 (%)	30 Sep 2023 (%)
	Cash and short-term securities	100.0	100.0

TAL Conservative Balanced, TAL	Conservative Balanced - Accumulation		
Investment objective	The option aims to provide moderate investment growth over the medium to long term from a portfolio that invests in a range of asset classes.		
Investment strategy	The option invests in a range of asset classes, with a broadly equal weighting to growth and defensive assets.		
Investment timeframe	3+ years		
Risk and return profile	Moderate		
Asset allocation	Asset class	30 Sep 2024 (%)	30 Sep 2023 (%)
	Australian fixed interest	23.9	21.9
	Australian shares	19.1	16.0
	Cash and short-term securities	7.8	8.4
	Commodities	5.0	5.0
	Infrastructure	5.0	0.0
	International fixed interest	11.2	16.9
	International shares	25.0	28.8
	Property	3.0	3.0

TAL Ethical Growth			
Investment objective	The option aims to provide high investment growth over the long term from a portfolio of Australian shares with lower greenhouse gas emissions and more sustainable business practices on average than the overall Australian share market.		
Investment strategy	The option invests in a portfolio of Australian shares with lower greenhouse gas emissions and more sustainable business practices on average than the overall Australian share market. Among other things, this has resulted in a portfolio with approximately half of the carbon intensity compared to the Australian share market overall. In addition, investments in companies involved in the manufacture of tobacco products or controversial weapons are generally excluded.		
Investment timeframe	5+ years		
Risk and return profile	High		
Asset allocation	Asset class	30 Sep 2024 (%)	30 Sep 2023 (%)
	Australian shares	100.0	100.0

Over the decades since the TAL Ethical Growth investment option commenced, expectations regarding ethical investing have changed, and will continue to change. Due to these changing expectations, TAL has, from time to time, adjusted how the TAL Ethical Growth fund is invested. TAL Ethical Growth is currently wholly invested in the Dimensional Australian Sustainability Trust managed by DFA Australia Limited and further information on the criteria applied to Dimensional Australian Sustainability Trust investments is available at dimensional.com/au-en.

TAL Growth Maximiser			
Investment objective	The option aims to provide high investment growth over the long term from a portfolio that invests in a range of asset classes.		
Investment strategy	The option invests predominantly in growth assets such as shares and property.		
Investment timeframe	5+ years		
Risk and return profile	High		
Asset allocation	Asset class	30 Sep 2024 (%)	30 Sep 2023 (%)
	Australian fixed interest	6.0	7.0
	Australian shares	33.2	30.1
	Cash and short-term securities	1.8	2.2
	Commodities	5.0	6.0
	Infrastructure	5.1	0.0
	International fixed interest	0.0	2.0
	International shares	44.9	47.7
	Property	4.0	5.0

TAL International Growth			
Investment objective	The option aims to provide high investment growth over the long term from a portfolio of international shares.		
Investment strategy	The option invests in a range of international shares.		
Investment timeframe	5+ years		
Risk and return profile	High		
Asset allocation	Asset class	30 Sep 2024 (%)	30 Sep 2023 (%)
	International shares	100.0	100.0

TAL Property Plus				
Investment objective	The option aims to provide property returns over the long term from a portfolio of property securities.			
Investment strategy	The option invests in a range of p	The option invests in a range of property securities.		
Investment timeframe	5+ years			
Risk and return profile	High			
Asset allocation Asset class 30 Sep 2024 (%)		30 Sep 2023 (%)		
	Property	100.0	100.0	

TAL Security Focus			
Investment objective	The option aims to provide modest investment growth over the medium term from a portfolio that invests in a range of asset classes.		
Investment strategy	The option invests in a range of asset classes, with a strong emphasis on defensive assets such as cash and fixed interest.		
Investment timeframe	3+ years		
Risk and return profile	Low to moderate		
	Asset class	30 Sep 2024 (%)	30 Sep 2023 (%)
Asset allocation	Australian fixed interest	30.9	28.9
	Australian shares	11.6	11.1
	Cash and short-term securities	14.8	16.3
	Commodities	4.0	2.9
	Infrastructure	4.0	0.0
	International fixed interest	19.2	21.8
	International shares	12.5	16.0
	Property	3.0	3.0

TAL Series C			
Investment objective	The option aims to provide moderate investment growth over the medium to long term from a portfolio that invests in a range of asset classes.		
Investment strategy	The option invests in a range of asset classes, with a focus on defensive assets such as cash and fixed interest.		
Investment timeframe	3+ years		
Risk and return profile	Moderate		
Asset allocation	Asset class	30 Sep 2024 (%)	30 Sep 2023 (%)
	Australian fixed interest	32.9	31.4
	Australian shares	9.9	9.0
	Cash and short-term securities	17.7	20.0
	Commodities	4.0	2.9
	Infrastructure	4.0	0.0
	International fixed interest	19.8	22.4
	International shares	9.8	12.5
	Property	1.9	1.8

# **Changes to Strategic Asset Allocations**

The following changes to the strategic asset allocations for the TAL Balanced Growth, TAL Balanced Ordinary Series 1 and Series 2, TAL Bank Portfolio, TAL Capital Assured, TAL Conservative Balanced, TAL Conservative Balanced - Accumulation, TAL Growth Maximiser, TAL Security Focus and TAL Series C investment options were made:

- A new allocation to infrastructure
- Reductions in international fixed interest and international shares holdings

An increased allocation to Australian shares was also made to the strategic asset allocations for the TAL Balanced Growth, TAL Balanced Ordinary Series 1 and Series 2, TAL Conservative Balanced and TAL Growth Maximiser investment options.

These changes reflect asset manager BlackRock's updated assessment of the long-term opportunities in these asset classes, mindful of the risk, return and diversification requirements of each investment option.

# **General information**

#### Information for investment bonds and plans

#### The 125% Rule option

If you withdraw the account balance after 10 years, the investment is fully tax paid, provided in any one policy year you have not contributed more than 125% of the previous policy year's contributions. If, in any policy year, you have contributed more than 125% of the previous policy year's contributions, the 10 year tax paid period recommences for the whole investment. If you withdraw your investment during the first 10 years, a portion of the earnings on the investment must be declared as your assessable income for income tax purposes. Note that a credit for tax paid by TAL Life during that period may reduce the amount of income tax that you have to pay. The portion of the earnings that must be declared depends on the year in which the withdrawal is made:

#### Year withdrawn

After 10th year During 10th year During 9th year Up to and including 8th year

# Portion of earnings to be declared

Nil One third of earnings Two thirds of earnings All of the earnings

The above information does not take into account your individual investment objectives, financial situation or particular needs. Please contact your financial adviser or taxation consultant for more information or advice.

#### **Contact us**

#### **Enquiries**

If you have a general enquiry, call us on 1300 209 088, Monday to Friday between 8.00am – 7.00pm (AEST/AEDT). Alternatively, email us on <u>customerservice@tal.com.au</u> quoting your policy number or write to us at the following address:

TAL Life Limited GPO Box 5380 Sydney NSW 2001

#### Complaints

If you have an issue or complaint in relation to your investment, please contact our Customer Service Team on 1300 209 088, Monday to Friday, between 8.00am – 7.00pm (AEST/AEDT). Alternatively, you may wish to address your complaint in writing to:

Internal Dispute Resolution GPO BOX 5380 Sydney NSW 2001 customerservice@tal.com.au

We will attempt to resolve your complaint within 30 days (for non-superannuation related complaints) or 45 days (for superannuation related complaints) from the date it is received. If we are unable to resolve your complaint within the relevant timeframe, we will inform you of the reasons for the delay and let you know when we expect to provide a response to your complaint.

If your complaint is not resolved to your satisfisaction within the relevant timeframe from the date it is received, then, you can lodge a complaint with the Australia Financial Complaints Authority (AFCA). AFCA provides a fair and independent financial services complaint resolution that is free to consumers.

AFCA's contact details are as follows:

Online: www.afca.org.au

Email: info@afca.org.au

- Phone: 1800 931 678 (free call within Australia)
- Mail: Australian Financial Complaints Authority GPO Box 3, Melbourne VIC 3001

Time limits may apply to complain to AFCA. You may wish to consult AFCA to find out when time limit relevant to your circumstances may expire.