

Asset Allocations

This report provides asset allocation information for investment options available through TAL investment products as at 31 March 2024.

	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	3.6%	14.9%	8.4%	23.9%	40.0%	4.0%	5.0%
TAL Security Focus	23.1%	28.3%	18.8%	9.7%	14.0%	2.7%	3.5%
Advance Asset Investment Bond (ADB)							
TAL Balanced Series 1	3.3%	15.0%	8.5%	24.0%	40.1%	4.0%	5.1%
TAL Balanced Growth	3.3%	15.0%	8.5%	24.0%	40.1%	4.0%	5.1%
Assurety Plans (AP)							
TAL Capital Guaranteed	18.0%	40.7%	23.7%	6.0%	7.5%		4.0%
Bank Bond Deferred Annuity (ULD)							
TAL Bank Portfolio	23.1%	28.3%	18.8%	9.7%	14.0%	2.7%	3.5%
Bank Bond Ordinary (ULO)							
TAL Bank Portfolio	10.6%	32.9%	21.9%	11.3%	16.3%	3.1%	4.0%
Bank Bond Superannuation (ULS)							
TAL Bank Portfolio	23.1%	28.3%	18.8%	9.7%	14.0%	2.7%	3.5%
Blue Ribbon Deferred Annuity (BDB)							
TAL Cash	100.0%						
TAL Balanced Growth	3.6%	14.9%	8.4%	23.9%	40.0%	4.0%	5.0%
TAL Conservative Balanced	4.7%	25.7%	16.8%	15.9%	28.9%	3.0%	5.0%
TAL Growth Maximiser	2.5%	9.8%	0.0%	29.8%	47.9%	5.0%	5.1%
TAL Security Focus	23.1%	28.3%	18.8%	9.7%	14.0%	2.7%	3.5%

	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	3.3%	15.0%	8.5%	24.0%	40.1%	4.0%	5.1%
TAL Cash	100.0%						
TAL Conservative Balanced	4.2%	25.8%	16.9%	16.0%	29.0%	3.0%	5.1%
TAL Capital Guaranteed + TAL Capital Assured	4.2%	25.8%	16.9%	16.0%	29.0%	3.0%	5.1%
TAL Growth Maximiser	2.6%	9.8%	0.0%	29.8%	47.8%	5.0%	5.0%
TAL Security Focus	10.6%	32.9%	21.9%	11.3%	16.3%	3.1%	4.0%
Blue Ribbon Executive – Super (BES)							
TAL Cash	100.0%						
Blue Ribbon Investment Bond (BOB)							
TAL Balanced Growth	3.3%	15.0%	8.5%	24.0%	40.1%	4.0%	5.1%
TAL Capital Guaranteed	18.0%	40.7%	23.7%	6.0%	7.5%		4.0%
TAL Cash	100.0%						
TAL Conservative Balanced	4.2%	25.8%	16.9%	16.0%	29.0%	3.0%	5.1%
TAL Growth Maximiser	2.6%	9.8%	0.0%	29.8%	47.8%	5.0%	5.0%
TAL Security Focus	10.6%	32.9%	21.9%	11.3%	16.3%	3.1%	4.0%
Blue Ribbon Plus – Savings (BRO)							
TAL Balanced Growth	3.3%	15.0%	8.5%	24.0%	40.1%	4.0%	5.1%
TAL Capital Guaranteed	18.0%	40.7%	23.7%	6.0%	7.5%		4.0%
TAL Cash	100.0%						
TAL Conservative Balanced	4.2%	25.8%	16.9%	16.0%	29.0%	3.0%	5.1%
TAL Growth Maximiser	2.6%	9.8%	0.0%	29.8%	47.8%	5.0%	5.0%
TAL Security Focus	10.6%	32.9%	21.9%	11.3%	16.3%	3.1%	4.0%

	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	3.3%	15.0%	8.5%	24.0%	40.1%	4.0%	5.1%
TAL Capital Guaranteed	18.0%	40.7%	23.7%	6.0%	7.5%		4.0%
TAL Cash	100.0%						
TAL Conservative Balanced	4.2%	25.8%	16.9%	16.0%	29.0%	3.0%	5.1%
TAL Growth Maximiser	2.6%	9.8%	0.0%	29.8%	47.8%	5.0%	5.0%
TAL Security Focus	10.6%	32.9%	21.9%	11.3%	16.3%	3.1%	4.0%
Bond – Unit Linked (UB4) – ORD							
TAL Balanced Growth	3.3%	15.0%	8.5%	24.0%	40.1%	4.0%	5.1%
TAL Bank Portfolio	10.6%	32.9%	21.9%	11.3%	16.3%	3.1%	4.0%
TAL Cash	100.0%						
TAL Ethical Growth	0.4%			99.6%			
TAL International Growth	0.4%				99.6%		
TAL Property Plus	0.4%					99.6%	
Bond – Unit Linked (UB4) – SUPER							
TAL Balanced Growth	3.6%	14.9%	8.4%	23.9%	40.0%	4.0%	5.0%
TAL Cash	100.0%						
TAL Ethical Growth	0.6%			99.4%			
TAL International Growth	1.2%				98.8%		
TAL Property Plus	0.8%					99.2%	
TAL Security Focus	23.1%	28.3%	18.8%	9.7%	14.0%	2.7%	3.5%
Capital Guaranteed Bond (OCG)							
TAL Capital Guaranteed	18.0%	40.7%	23.7%	6.0%	7.5%		4.0%

	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	3.6%	14.9%	8.4%	23.9%	40.0%	4.0%	5.0%
TAL Cash	100.0%						
TAL Ethical Growth	0.6%			99.4%			
TAL International Growth	1.2%				98.8%		
TAL Property Plus	0.8%					99.2%	
TAL Security Focus	23.1%	28.3%	18.8%	9.7%	14.0%	2.7%	3.5%
Growth Bonds (GB1)							
TAL Capital Assured	18.0%	40.7%	23.7%	6.0%	7.5%		4.0%
Health Invest Salary Sacrifice (HES)							
TAL Australian Shares	0.2%			99.8%			
TAL Balanced Growth	3.3%	15.0%	8.5%	24.0%	40.1%	4.0%	5.1%
TAL Cash	100.0%						
TAL Conservative Balanced	4.2%	25.8%	16.9%	16.0%	29.0%	3.0%	5.1%
TAL Ethical Growth	0.4%			99.6%			
TAL Growth Maximiser	2.6%	9.8%	0.0%	29.8%	47.8%	5.0%	5.0%
TAL International Growth	0.4%				99.6%		
TAL Property Plus	0.4%					99.6%	
TAL Security Focus	10.6%	32.9%	21.9%	11.3%	16.3%	3.1%	4.0%

	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	18.0%	40.7%	23.7%	6.0%	7.5%		4.0%
Managed Investment Bond (MIB)							
Capital Protected - Series 1	10.6%	32.9%	21.9%	11.3%	16.3%	3.1%	4.0%
Capital Protected - Series 2	10.6%	32.9%	21.9%	11.3%	16.3%	3.1%	4.0%
Cash	100.0%						
Performance - Series 1	3.3%	15.0%	8.5%	24.0%	40.1%	4.0%	5.1%
Performance - Series 2	3.3%	15.0%	8.5%	24.0%	40.1%	4.0%	5.1%
Ordinary Assurety Bond (ABO)							
TAL Capital Guaranteed	18.0%	40.7%	23.7%	6.0%	7.5%		4.0%
Ordinary Unit Linked Bond (USO)							
TAL Conservative Balanced	4.2%	25.8%	16.9%	16.0%	29.0%	3.0%	5.1%
Passport Ordinary (PO)							
TAL Australian Shares	0.2%			99.8%			
TAL Balanced Growth	3.3%	15.0%	8.5%	24.0%	40.1%	4.0%	5.1%
TAL Capital Assured	18.0%	40.7%	23.7%	6.0%	7.5%		4.0%
TAL Cash	100.0%						
TAL Conservative Balanced	4.2%	25.8%	16.9%	16.0%	29.0%	3.0%	5.1%
TAL Ethical Growth	0.4%			99.6%			
TAL Growth Maximiser	2.6%	9.8%	0.0%	29.8%	47.8%	5.0%	5.0%
TAL International Growth	0.4%				99.6%		
TAL Property Plus	0.4%					99.6%	
TAL Security Focus	10.6%	32.9%	21.9%	11.3%	16.3%	3.1%	4.0%

	Cash and short-term securities	Australian fixed interest	International fixed interest	Australian shares	International shares	Property	Commodities
Personal Achievement Plan (PAP)							
TAL Capital Guaranteed	18.0%	40.7%	23.7%	6.0%	7.5%		4.0%
Personal Superannuation Plan (PSP)							
TAL Performance	3.6%	14.9%	8.4%	23.9%	40.0%	4.0%	5.0%
Pooled Investment Fund (POOL)							
Balanced Growth Taxed	3.6%	14.9%	8.4%	23.9%	40.0%	4.0%	5.0%
Prestige Deferred Annuity Bond (PBD)							
TAL Assured Caution	18.0%	40.7%	23.7%	6.0%	7.5%		4.0%
TAL Australian Shares	2.1%			97.9%			
TAL Balanced Growth	3.6%	14.9%	8.4%	23.9%	40.0%	4.0%	5.0%
TAL Cash	100.0%						
TAL Conservative Balanced	4.7%	25.7%	16.8%	15.9%	28.9%	3.0%	5.0%
TAL Ethical Growth	0.6%			99.4%			
TAL Growth Maximiser	2.5%	9.8%	0.0%	29.8%	47.9%	5.0%	5.1%
TAL International Growth	1.2%				98.8%		
TAL Property Plus	0.8%					99.2%	
TAL Security Focus	23.1%	28.3%	18.8%	9.7%	14.0%	2.7%	3.5%

	Cash and short-term securities	Australian fixed interest	International fixed interest	Australian shares	International shares	Property	Commodities
Prestige Investment Bond (PBO)							
TAL Australian Shares	0.2%			99.8%			
TAL Balanced Growth	3.3%	15.0%	8.5%	24.0%	40.1%	4.0%	5.1%
TAL Capital Guaranteed + TAL Capital Assured	18.0%	40.7%	23.7%	6.0%	7.5%		4.0%
TAL Cash	100.0%						
TAL Conservative Balanced	4.2%	25.8%	16.9%	16.0%	29.0%	3.0%	5.1%
TAL Ethical Growth	0.4%			99.6%			
TAL Growth Maximiser	2.6%	9.8%	0.0%	29.8%	47.8%	5.0%	5.0%
TAL International Growth	0.4%				99.6%		
TAL Property Plus	0.4%					99.6%	
TAL Security Focus	10.6%	32.9%	21.9%	11.3%	16.3%	3.1%	4.0%
Prestige Superannuation Bond (PBS)							
TAL Cash	100.0%						
Rollover Deferred Annuity (RDA)							
Australian Shares	2.1%			97.9%			
Capital Protected - Series 1	23.1%	28.3%	18.8%	9.7%	14.0%	2.7%	3.5%
Capital Protected - Series 2	23.1%	28.3%	18.8%	9.7%	14.0%	2.7%	3.5%
Cash	100.0%						
Diversified	4.7%	25.7%	16.8%	15.9%	28.9%	3.0%	5.0%
Performance - Series 1	3.6%	14.9%	8.4%	23.9%	40.0%	4.0%	5.0%
Performance - Series 2	3.6%	14.9%	8.4%	23.9%	40.0%	4.0%	5.0%

	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	3.6%	14.9%	8.4%	23.9%	40.0%	4.0%	5.0%
TAL Performance - Series 2	3.6%	14.9%	8.4%	23.9%	40.0%	4.0%	5.0%
TOWER Allocated Annuity (TLAA)							
TAL Alloc & Unitised Annuity Security Focus	13.6%	31.8%	21.1%	10.9%	15.7%	3.0%	3.9%
TAL Allocated Annuity Australian Shares	2.6%			97.4%			
TAL Allocated Annuity Balanced Growth	5.2%	14.7%	8.3%	23.6%	39.4%	3.9%	5.0%
TAL Allocated Annuity Guaranteed Cash	100.0%						
TOWER Managed Deferred Annuity (TBD)							
TAL Assured Caution	18.0%	40.7%	23.7%	6.0%	7.5%		4.0%
TAL Australian Shares	2.1%			97.9%			
TAL Balanced Growth	3.6%	14.9%	8.4%	23.9%	40.0%	4.0%	5.0%
TAL Cash	100.0%						
TAL Conservative Balanced	4.7%	25.7%	16.8%	15.9%	28.9%	3.0%	5.0%
TAL Ethical Growth	0.6%			99.4%			
TAL Growth Maximiser	2.5%	9.8%	0.0%	29.8%	47.9%	5.0%	5.1%
TAL International Growth	1.2%				98.8%		
TAL Property Plus	0.8%					99.2%	
TAL Security Focus	23.1%	28.3%	18.8%	9.7%	14.0%	2.7%	3.5%

	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	0.2%			99.8%			
TAL Balanced Growth	3.3%	15.0%	8.5%	24.0%	40.1%	4.0%	5.1%
TAL Capital Guaranteed + TAL Capital Assured	18.0%	40.7%	23.7%	6.0%	7.5%		4.0%
TAL Cash	100.0%						
TAL Conservative Balanced	4.2%	25.8%	16.9%	16.0%	29.0%	3.0%	5.1%
TAL Ethical Growth	0.4%			99.6%			
TAL Growth Maximiser	2.6%	9.8%	0.0%	29.8%	47.8%	5.0%	5.0%
TAL International Growth	0.4%				99.6%		
TAL Property Plus	0.4%					99.6%	
TAL Security Focus	10.6%	32.9%	21.9%	11.3%	16.3%	3.1%	4.0%
TOWER Managed Super Bond (TBS)							
TAL Cash	100.0%						
TOWER Savings Account (TSA) - ORD							
TAL Australian Shares	0.2%			99.8%			
TAL Balanced Growth	3.3%	15.0%	8.5%	24.0%	40.1%	4.0%	5.1%
TAL Cash	100.0%						
TAL Conservative Balanced	4.2%	25.8%	16.9%	16.0%	29.0%	3.0%	5.1%
TAL Ethical Growth	0.4%			99.6%			
TAL Growth Maximiser	2.6%	9.8%	0.0%	29.8%	47.8%	5.0%	5.0%

	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	0.4%				99.6%		
TAL Property Plus	0.4%					99.6%	
TAL Security Focus	10.6%	32.9%	21.9%	11.3%	16.3%	3.1%	4.0%
TOWER Savings Account (TSA) – SUPER							
TAL Cash	100.0%						
Unit Linked Bond (UB2) – ORD							
TAL Balanced Growth	3.3%	15.0%	8.5%	24.0%	40.1%	4.0%	5.1%
TAL Balanced Growth*	3.3%	15.0%	8.5%	24.0%	40.1%	4.0%	5.1%
TAL Bank Portfolio	10.6%	32.9%	21.9%	11.3%	16.3%	3.1%	4.0%
TAL Cash	100.0%						
TAL Ethical Growth	0.4%			99.6%			
TAL International Growth	0.4%				99.6%		
TAL Property Plus	0.4%					99.6%	
Unit Linked Bond (UB2) – SUPER							
TAL Balanced Growth	3.6%	14.9%	8.4%	23.9%	40.0%	4.0%	5.0%
TAL Cash	100.0%						
TAL Ethical Growth	0.6%			99.4%			
TAL International Growth	1.2%				98.8%		
TAL Property Plus	0.8%					99.2%	
TAL Security Focus	23.1%	28.3%	18.8%	9.7%	14.0%	2.7%	3.5%
Unit Linked Bond – Series B (UBO)							
TAL Conservative Balanced	4.2%	25.8%	16.9%	16.0%	29.0%	3.0%	5.1%

	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	3.6%	14.9%	8.4%	23.9%	40.0%	4.0%	5.0%
TAL Cash	100.0%						
TAL Ethical Growth	0.6%			99.4%			
TAL International Growth	1.2%				98.8%		
TAL Property Plus	0.8%					99.2%	
TAL Security Focus	23.1%	28.3%	18.8%	9.7%	14.0%	2.7%	3.5%
Unit Linked Reg Prem Ordinary (URO)							
TAL Conservative Balanced	4.2%	25.8%	16.9%	16.0%	29.0%	3.0%	5.1%
Unit Linked Regular Premium (UL4)							
TAL Cash	100.0%						
TAL Balanced Growth	3.3%	15.0%	8.5%	24.0%	40.1%	4.0%	5.1%
TAL Ethical Growth	0.4%			99.6%			
TAL Growth Maximiser	2.6%	9.8%	0.0%	29.8%	47.8%	5.0%	5.0%
TAL International Growth	0.4%				99.6%		
TAL Security Focus	10.6%	32.9%	21.9%	11.3%	16.3%	3.1%	4.0%
Unit Linked Super Bond (USS)							
TAL Conservative Balanced	4.7%	25.7%	16.8%	15.9%	28.9%	3.0%	5.0%

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

Important information

These products are closed to new investors.

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