

TAL Life Limited Investment Options Profiles

Investment option(s)	TAL Australian Shares
Products	TOWER Allocated Annuity Health Invest Salary Sacrifice (from June 2001), (pre June 2001) Passport Ordinary Prestige Investment Bond (from June 2001), (pre June 2001) TOWER Managed Investment Bond (from June 2001), (pre June 2001) TOWER Savings Account (from June 2001), (pre June 2001)
Category	Single sector
Investment timeframe	5 years
Investment objective	The option aims to provide high investment growth over the long term from a portfolio of Australian shares

Investment option(s)	TAL Balanced Growth TAL Balanced Growth – Untaxed TAL Balanced Ordinary Series 1 TAL Balanced Ordinary Series 2 TAL Balanced Ordinary Series 3
Products	TOWER Allocated Annuity Unit Linked Pooled Superannuation Advance Asset Investment Bond Blue Ribbon Executive – Savings (from June 2001), (pre June 2001) Blue Ribbon Investment Bond Blue Ribbon Plus – Savings Blue Ribbon Series – Savings Bond – Unit Linked (Multibond) Health Invest Salary Sacrifice (from June 2001), (pre June 2001) Passport Ordinary Prestige Investment Bond (from June 2001), (pre June 2001) TOWER Managed Investment Bond (from June 2001), (pre June 2001) TOWER Savings Account (from June 2001), (pre June 2001) Unit Linked Bond, Unit Linked Bond (Multibond) Unit Linked Regular Premium
Category	Diversified
Investment timeframe	5 years
Investment objective	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 option(s)	TAL Security Focus TAL Bank Portfolio TAL Capital Protected
Products	TOWER Allocated Annuity, TOWER Unitised Annuity Friends Unit Linked Superannuation Bank Bond Ordinary Blue Ribbon Executive - Savings (from June 2001), (pre June 2001) Blue Ribbon Investment Bond Blue Ribbon Plus - Savings Blue Ribbon Series - Savings Bond - Unit Linked, Bond - Unit Linked (Multibond) Health Invest Salary Sacrifice (from June 2001), (pre June 2001) Managed Investment Bond (Series 1), (Series 2) Passport Ordinary Prestige Investment Bond (from June 2001), (pre June 2001) TOWER Managed Investment Bond (from June 2001), (pre June 2001) TOWER Savings Account (from June 2001), (pre June 2001) Unit Linked Bond, Unit Linked Bond (Multibond), Unit Linked Regular Premium
Category	Diversified
Investment timeframe	3 years
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 option(s)	TAL Capital Assured
Products	<p>TOWER Allocated Annuity</p> <p>Unit Linked Pooled Superannuation</p> <p>Life Force</p> <p>Blue Ribbon Executive - Savings (from June 2001), (pre June 2001)</p> <p>Growth Bond</p> <p>Investment Account Series B</p> <p>Passport Ordinary</p> <p>Prestige Investment Bond (from June 2001), (pre June 2001)</p> <p>TOWER Managed Investment Bond (from June 2001), (pre June 2001)</p> <p>TOWER Savings Account (from June 2001), (pre June 2001)</p>
Category	Diversified
Investment timeframe	3 years
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 option(s)	TAL Capital Guaranteed
Products	<p>Assurety Bond</p> <p>Assurety Plans</p> <p>Blue Ribbon Executive - Savings (pre June 2001)</p> <p>Blue Ribbon Investment Bond</p> <p>Blue Ribbon Plus - Savings</p> <p>Blue Ribbon Series - Savings</p> <p>BMA Bond</p> <p>BMA Employee Security Plan</p> <p>BMA Foundation Plan</p> <p>BMA Growing Dollar Plan (Series 1), (Series 2)</p> <p>Capital Guaranteed Bond</p> <p>Passport Ordinary</p> <p>Personal Achievement Bond</p> <p>Personal Achievement Plan</p> <p>Regular Premium Plan - Savings</p>
Category	Diversified
Investment timeframe	1 year
Investment objective	The option aims to provide cash returns over the short term from investments in short term securities

Investment option(s) Products	TAL Cash
	TOWER Allocated Annuity
	Unit Linked Pooled Superannuation
	Friends Unit Linked Superannuation
	Blue Ribbon Executive - Savings (from June 2001), (pre June 2001)
	Blue Ribbon Investment Bond
	Blue Ribbon Plus - Savings
	Blue Ribbon Series - Savings
	Bond - Unit Linked
	Health Invest Salary Sacrifice (from June 2001), (pre June 2001)
	Managed Investment Bond (Series 2)
	Passport Ordinary
	Prestige Investment Bond (from June 2001), (pre June 2001)
	TOWER Managed Investment Bond (from June 2001), (pre June 2001)
TOWER Savings Account (from June 2001), (pre June 2001)	
Unit Linked Bond	
Unit Linked Regular Premium	
Category	Single sector
Investment timeframe	1 year
Investment objective	The option aims to provide guaranteed returns over the short term from a portfolio which invests entirely in short-term securities and cash

Investment option(s)	TAL Conservative Balanced
Products	<p>Blue Ribbon Executive - Savings (from June 2001), (pre June 2001)</p> <p>Blue Ribbon Investment Bond</p> <p>Blue Ribbon Plus - Savings</p> <p>Blue Ribbon Series - Savings</p> <p>Health Invest Salary Sacrifice (from June 2001), (pre June 2001)</p> <p>Ordinary Unit Linked Bond</p> <p>Passport Ordinary</p> <p>Prestige Investment Bond (from June 2001), (pre June 2001)</p> <p>TOWER Managed Investment Bond (from June 2001), (pre June 2001)</p> <p>TOWER Savings Account (from June 2001), (pre June 2001)</p> <p>Unit Linked Bond - Series B</p> <p>Unit Linked Reg Prem Ordinary</p> <p>Unit Linked Regular Premium</p>
Category	Diversified
Investment timeframe	3 - 5 years
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 option(s)	TAL Ethical Growth TAL Ethical Growth - Untaxed
Products	Unit Linked Pooled Superannuation Friends Unit Linked Superannuation Bond - Unit Linked Health Invest Salary Sacrifice (from June 2001), (pre June 2001) Passport Ordinary Prestige Investment Bond (from June 2001), (pre June 2001) TOWER Managed Investment Bond (from June 2001), (pre June 2001) TOWER Savings Account (from June 2001), (pre June 2001) Unit Linked Bond Unit Linked Regular Premium
Category	Single sector
Investment timeframe	5 years
Investment objective	The option aims to provide high investment growth over the long term from a portfolio of Australian shares issued by companies that take into account the wider ethical, social and environmental issues in the community

Investment option(s)	TAL Growth Maximiser
Products	<p>Blue Ribbon Executive - Savings (from June 2001), (pre June 2001)</p> <p>Blue Ribbon Investment Bond</p> <p>Blue Ribbon Plus - Savings</p> <p>Blue Ribbon Series - Savings</p> <p>Health Invest Salary Sacrifice (from June 2001), (pre June 2001)</p> <p>Passport Ordinary</p> <p>Prestige Investment Bond (from June 2001), (pre June 2001)</p> <p>TOWER Managed Investment Bond (from June 2001), (pre June 2001)</p> <p>TOWER Savings Account (from June 2001), (pre June 2001)</p> <p>Unit Linked Regular Premium</p>
Category	Diversified
Investment timeframe	5+ years
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 option(s)	TAL International Growth
Products	<p>Friends Unit Linked Superannuation</p> <p>Bond - Unit Linked</p> <p>Health Invest Salary Sacrifice (from June 2001), (pre June 2001)</p> <p>Passport Ordinary</p> <p>Prestige Investment Bond (from June 2001), (pre June 2001)</p> <p>TOWER Managed Investment Bond (from June 2001), (pre June 2001)</p> <p>TOWER Savings Account (from June 2001), (pre June 2001)</p> <p>Unit Linked Bond</p> <p>Unit Linked Regular Premium</p>
Category	Single sector
Investment timeframe	5+ years
Investment objective	The option aims to provide high investment growth over the long term from a portfolio of international shares

Investment option(s)	TAL Property Plus
Products	<p>Friends Unit Linked Superannuation</p> <p>Bond - Unit Linked</p> <p>Health Invest Salary Sacrifice (from June 2001), (pre June 2001)</p> <p>Passport Ordinary</p> <p>Prestige Investment Bond (from June 2001), (pre June 2001)</p> <p>TOWER Managed Investment Bond (from June 2001), (pre June 2001)</p> <p>TOWER Savings Account (from June 2001), (pre June 2001)</p> <p>Unit Linked Bond</p> <p>Unit Linked Regular Premium</p>
Category	Diversified
Investment timeframe	5+ years
Investment objective	The option aims to provide property returns over the long term from a portfolio of property securities

Investment option(s)	TAL Series C
Products	Investment Account Series C
Category	Diversified
Investment timeframe	3 - 5 years
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.