

# Asset Allocations



This report provides asset allocation information for investment options available through TAL investment products as at 30 June 2022.

	Cash and short-term securities	Australian fixed interest	International fixed interest	Australian shares	International shares	Property	Commodities
<b>Advance Asset Deferred Annuity (ADD)</b>							
TAL Balanced Growth	3.5%	12.1%	11.0%	23.8%	38.6%	5.0%	6.0%
TAL Security Focus	22.0%	22.1%	22.1%	10.8%	17.0%	3.0%	3.0%
<b>Advance Asset Investment Bond (ADB)</b>							
TAL Balanced Series 1	3.5%	12.1%	11.0%	23.8%	38.6%	5.0%	6.0%
TAL Balanced Growth	3.5%	12.1%	11.0%	23.8%	38.6%	5.0%	6.0%
<b>Assurety Plans (AP)</b>							
TAL Capital Guaranteed	25.0%	31.0%	27.1%	5.9%	8.0%	0%	3.0%
<b>Bank Bond Deferred Annuity (ULD)</b>							
TAL Bank Portfolio	22.0%	22.1%	22.1%	10.8%	17.0%	3.0%	3.0%
<b>Bank Bond Ordinary (ULO)</b>							
TAL Bank Portfolio	22.0%	22.1%	22.1%	10.8%	17.0%	3.0%	3.0%
<b>Bank Bond Superannuation (ULS)</b>							
TAL Bank Portfolio	22.0%	22.1%	22.1%	10.8%	17.0%	3.0%	3.0%
<b>Blue Ribbon Deferred Annuity (BDB)</b>							
TAL Cash	100.0%						
TAL Balanced Growth	3.5%	12.1%	11.0%	23.8%	38.6%	5.0%	6.0%
TAL Conservative Balanced	11.4%	16.0%	19.0%	15.7%	28.8%	4.0%	5.0%
TAL Growth Maximiser	2.0%	3.0%	6.0%	29.7%	46.2%	6.0%	7.0%
TAL Security Focus	22.0%	22.1%	22.1%	10.8%	17.0%	3.0%	3.0%

	Cash and short-term securities	Australian fixed interest	International fixed interest	Australian shares	International shares	Property	Commodities
<b>Blue Ribbon Executive - Savings (BEO)</b>							
TAL Balanced Growth	3.5%	12.1%	11.0%	23.8%	38.6%	5.0%	6.0%
TAL Cash	100.0%						
TAL Conservative Balanced	11.4%	16.0%	19.0%	15.7%	28.8%	4.0%	5.0%
TAL Conservative Balanced*	11.4%	16.0%	19.0%	15.7%	28.8%	4.0%	5.0%
TAL Capital Guaranteed + TAL Capital Assured	11.4%	16.0%	19.0%	15.7%	28.8%	4.0%	5.0%
TAL Growth Maximiser	2.0%	3.0%	6.0%	29.7%	46.2%	6.0%	7.0%
TAL Security Focus	22.0%	22.1%	22.1%	10.8%	17.0%	3.0%	3.0%
TAL Security Focus*	22.0%	22.1%	22.1%	10.8%	17.0%	3.0%	3.0%
<b>Blue Ribbon Executive - Super (BES)</b>							
TAL Cash	100.0%						
<b>Blue Ribbon Investment Bond (BOB)</b>							
TAL Balanced Growth	3.5%	12.1%	11.0%	23.8%	38.6%	5.0%	6.0%
TAL Capital Guaranteed	25.0%	31.0%	27.1%	5.9%	8.0%	0%	3.0%
TAL Cash	100.0%						
TAL Conservative Balanced	11.4%	16.0%	19.0%	15.7%	28.8%	4.0%	5.0%
TAL Growth Maximiser	2.0%	3.0%	6.0%	29.7%	46.2%	6.0%	7.0%
TAL Security Focus	22.0%	22.1%	22.1%	10.8%	17.0%	3.0%	3.0%
<b>Blue Ribbon Plus - Savings (BRO)</b>							
TAL Balanced Growth	3.5%	12.1%	11.0%	23.8%	38.6%	5.0%	6.0%
TAL Capital Guaranteed	25.0%	31.0%	27.1%	5.9%	8.0%	0%	3.0%
TAL Cash	100.0%						
TAL Conservative Balanced	11.4%	16.0%	19.0%	15.7%	28.8%	4.0%	5.0%
TAL Growth Maximiser	2.0%	3.0%	6.0%	29.7%	46.2%	6.0%	7.0%
TAL Security Focus	22.0%	22.1%	22.1%	10.8%	17.0%	3.0%	3.0%

	Cash and short-term securities	Australian fixed interest	International fixed interest	Australian shares	International shares	Property	Commodities
<b>Blue Ribbon Plus – Super (BRS)</b>							
TAL Cash	100.0%						
<b>Blue Ribbon Series – Savings (BOR)</b>							
TAL Balanced Growth	3.5%	12.1%	11.0%	23.8%	38.6%	5.0%	6.0%
TAL Capital Guranteed	25.0%	31.0%	27.1%	5.9%	8.0%	0%	3.0%
TAL Cash	100.0%						
TAL Conservative Balanced	11.4%	16.0%	19.0%	15.7%	28.8%	4.0%	5.0%
TAL Growth Maximiser	2.0%	3.0%	6.0%	29.7%	46.2%	6.0%	7.0%
TAL Security Focus	22.0%	22.1%	22.1%	10.8%	17.0%	3.0%	3.0%
<b>Bond – Unit Linked (UB4) – ORD</b>							
TAL Balanced Growth	3.5%	12.1%	11.0%	23.8%	38.6%	5.0%	6.0%
TAL Bank Portfolio	22.0%	22.1%	22.1%	10.8%	17.0%	3.0%	3.0%
TAL Cash	100.0%						
TAL Ethical Growth				100.0%			
TAL International Growth					100.0%		
TAL Property Plus						100.0%	
TAL Security Focus	22.0%	22.1%	22.1%	10.8%	17.0%	3.0%	3.0%
<b>Bond – Unit Linked (UB4) – SUPER</b>							
TAL Balanced Growth	3.5%	12.1%	11.0%	23.8%	38.6%	5.0%	6.0%
TAL Cash	100.0%						
TAL Ethical Growth				100.0%			
TAL International Growth					100.0%		
TAL Property Plus						100.0%	
<b>Capital Guaranteed Bond (OCG)</b>							
TAL Capital Guaranteed	25.0%	31.0%	27.1%	5.9%	8.0%	0%	3.0%

	Cash and short-term securities	Australian fixed interest	International fixed interest	Australian shares	International shares	Property	Commodities
<b>Deferred Annuity - Unit Linked (UB3)</b>							
TAL Balanced Growth	3.5%	12.1%	11.0%	23.8%	38.6%	5.0%	6.0%
TAL Cash	100.0%						
TAL Ethical Growth				100.0%			
TAL International Growth					100.0%		
TAL Property Plus						100.0%	
TAL Security Focus	22.0%	22.1%	22.1%	10.8%	17.0%	3.0%	3.0%
<b>Friends Unit Linked Superannuation (FULS)</b>							
TAL Balanced Growth	3.5%	12.1%	11.0%	23.8%	38.6%	5.0%	6.0%
TAL Ethical Growth				100.0%			
TAL International Growth					100.0%		
TAL Security Focus	22.0%	22.1%	22.1%	10.8%	17.0%	3.0%	3.0%
<b>Growth Bonds (GB1)</b>							
TAL Capital Assured	25.0%	31.0%	27.1%	5.9%	8.0%	0%	3.0%
<b>Health Invest Salary Sacrifice (HES)</b>							
TAL Australian Shares				100.0%			
TAL Balanced Growth	3.5%	12.1%	11.0%	23.8%	38.6%	5.0%	6.0%
TAL Cash	100.0%						
TAL Conservative Balanced	11.4%	16.0%	19.0%	15.7%	28.8%	4.0%	5.0%
TAL Ethical Growth				100.0%			
TAL Growth Maximiser	2.0%	3.0%	6.0%	29.7%	46.2%	6.0%	7.0%
TAL International Growth					100.0%		
TAL Property Plus						100.0%	
TAL Security Focus	22.0%	22.1%	22.1%	10.8%	17.0%	3.0%	3.0%

	Cash and short-term securities	Australian fixed interest	International fixed interest	Australian shares	International shares	Property	Commodities
<b>Investment Account Series B (IA1)</b>							
TAL Capital Assured	25.0%	31.0%	27.1%	5.9%	8.0%	0%	3.0%
<b>Managed Investment Bond (MIB)</b>							
Capital Protected - Series 1	22.0%	22.1%	22.1%	10.8%	17.0%	3.0%	3.0%
Capital Protected - Series 2	22.0%	22.1%	22.1%	10.8%	17.0%	3.0%	3.0%
Cash	100.0%						
Performance - Series 1	3.5%	12.1%	11.0%	23.8%	38.6%	5.0%	6.0%
Performance - Series 2	3.5%	12.1%	11.0%	23.8%	38.6%	5.0%	6.0%
<b>Ordinary Assurety Bond (ABO)</b>							
TAL Capital Guaranteed	25.0%	31.0%	27.1%	5.9%	8.0%	0%	3.0%
<b>Ordinary Unit Linked Bond (USO)</b>							
TAL Conservative Balanced	11.4%	16.0%	19.0%	15.7%	28.8%	4.0%	5.0%
<b>Passport Ordinary (PO)</b>							
TAL Australian Shares				100.0%			
TAL Balanced Growth	3.5%	12.1%	11.0%	23.8%	38.6%	5.0%	6.0%
TAL Capital Assured	25.0%	31.0%	27.1%	5.9%	8.0%	0%	3.0%
TAL Cash	100.0%						
TAL Conservative Balanced	11.4%	16.0%	19.0%	15.7%	28.8%	4.0%	5.0%
TAL Ethical Growth				100.0%			
TAL Growth Maximiser	2.0%	3.0%	6.0%	29.7%	46.2%	6.0%	7.0%
TAL International Growth					100.0%		
TAL Property Plus						100.0%	
TAL Security Focus	22.0%	22.1%	22.1%	10.8%	17.0%	3.0%	3.0%

	Cash and short-term securities	Australian fixed interest	International fixed interest	Australian shares	International shares	Property	Commodities
<b>Personal Achievement Plan (PAP)</b>							
TAL Capital Guaranteed	25.0%	31.0%	27.1%	5.9%	8.0%	0%	3.0%
<b>Personal Superannuation Plan (PSP)</b>							
TAL Australian Shares				100.0%			
TAL Australian Shares - Non Renewing Regular Premiums				100.0%			
TAL Capital Protected	22.0%	22.1%	22.1%	10.8%	17.0%	3.0%	3.0%
TAL Capital Protected - Non Renewing Regular Premiums	22.0%	22.1%	22.1%	10.8%	17.0%	3.0%	3.0%
TAL Cash	100.0%						
TAL Diversified	11.4%	16.0%	19.0%	15.7%	28.8%	4.0%	5.0%
TAL Diversified- Non Renewing Regular Premiums	11.4%	16.0%	19.0%	15.7%	28.8%	4.0%	5.0%
TAL Performance	3.5%	12.1%	11.0%	23.8%	38.6%	5.0%	6.0%
TAL Performance- Non Renewing Regular Premiums	3.5%	12.1%	11.0%	23.8%	38.6%	5.0%	6.0%
<b>Pooled Investment Fund (POOL)</b>							
Balanced Growth Taxed	3.5%	12.1%	11.0%	23.8%	38.6%	5.0%	6.0%
TAL Cash	100.0%						
<b>Prestige Deferred Annuity Bond (PBD)</b>							
TAL Assured Caution	25.0%	31.0%	27.1%	5.9%	8.0%	0%	3.0%
TAL Australian Shares				100.0%			
TAL Balanced Growth	3.5%	12.1%	11.0%	23.8%	38.6%	5.0%	6.0%
TAL Cash	100.0%						
TAL Conservative Balanced	11.4%	16.0%	19.0%	15.7%	28.8%	4.0%	5.0%
TAL Ethical Growth				100.0%			
TAL Growth Maximiser	2.0%	3.0%	6.0%	29.7%	46.2%	6.0%	7.0%
TAL International Growth					100.0%		
TAL Property Plus						100.0%	
TAL Security Focus	22.0%	22.1%	22.1%	10.8%	17.0%	3.0%	3.0%

	Cash and short-term securities	Australian fixed interest	International fixed interest	Australian shares	International shares	Property	Commodities
<b>Prestige Investment Bond (PBO)</b>							
TAL Australian Shares				100.0%			
TAL Balanced Growth	3.5%	12.1%	11.0%	23.8%	38.6%	5.0%	6.0%
TAL Balanced Growth*	3.5%	12.1%	11.0%	23.8%	38.6%	5.0%	6.0%
TAL Capital Guaranteed + TAL Capital Assured	25.0%	31.0%	27.1%	5.9%	8.0%	0%	3.0%
TAL Cash	100.0%						
TAL Cash*	100.0%						
TAL Conservative Balanced	11.4%	16.0%	19.0%	15.7%	28.8%	4.0%	5.0%
TAL Ethical Growth				100.0%			
TAL Growth Maximiser	2.0%	3.0%	6.0%	29.7%	46.2%	6.0%	7.0%
TAL International Growth					100.0%		
TAL International Growth*					100.0%		
TAL Property Plus						100.0%	
TAL Security Focus	22.0%	22.1%	22.1%	10.8%	17.0%	3.0%	3.0%
<b>Prestige Superannuation Bond (PBS)</b>							
TAL Cash	100.0%						
<b>Rollover Deferred Annuity (RDA)</b>							
Australian Shares				100.0%			
Capital Protected - Series 1	22.0%	22.1%	22.1%	10.8%	17.0%	3.0%	3.0%
Capital Protected - Series 2	22.0%	22.1%	22.1%	10.8%	17.0%	3.0%	3.0%
Cash	100.0%						
Diversified	11.4%	16.0%	19.0%	15.7%	28.8%	4.0%	5.0%
Performance - Series 1	3.5%	12.1%	11.0%	23.8%	38.6%	5.0%	6.0%
Performance - Series 2	3.5%	12.1%	11.0%	23.8%	38.6%	5.0%	6.0%

	Cash and short-term securities	Australian fixed interest	International fixed interest	Australian shares	International shares	Property	Commodities
<b>Superannuation and Rollover Master Plan (SRMP)</b>							
TAL Australian Shares				100.0%			
TAL Capital Protected - Series 1	22.0%	22.1%	22.1%	10.8%	17.0%	3.0%	3.0%
TAL Capital Protected - Series 2	22.0%	22.1%	22.1%	10.8%	17.0%	3.0%	3.0%
TAL Cash	100.0%						
TAL Diversified	11.4%	16.0%	19.0%	15.7%	28.8%	4.0%	5.0%
TAL Performance - Series 1	3.5%	12.1%	11.0%	23.8%	38.6%	5.0%	6.0%
TAL Performance - Series 2	3.5%	12.1%	11.0%	23.8%	38.6%	5.0%	6.0%
<b>TOWER Allocated Annuity (TLAA)</b>							
TAL Alloc & Unitised Annuity Security Focus	22.0%	22.1%	22.1%	10.8%	17.0%	3.0%	3.0%
TAL Allocated Annuity Australian Shares				100.0%			
TAL Allocated Annuity Balanced Growth	3.5%	12.1%	11.0%	23.8%	38.6%	5.0%	6.0%
TAL Allocated Annuity Guaranteed Cash	100.0%						
<b>TOWER Managed Deferred Annuity (TBD)</b>							
TAL Assured Caution	25.0%	31.0%	27.1%	5.9%	8.0%	0%	3.0%
TAL Australian Shares				100.0%			
TAL Balanced Growth	3.5%	12.1%	11.0%	23.8%	38.6%	5.0%	6.0%
TAL Cash	100.0%						
TAL Conservative Balanced	11.4%	16.0%	19.0%	15.7%	28.8%	4.0%	5.0%
TAL Ethical Growth				100.0%			
TAL Growth Maximiser	2.0%	3.0%	6.0%	29.7%	46.2%	6.0%	7.0%
TAL International Growth					100.0%		
TAL Property Plus						100.0%	
TAL Security Focus	22.0%	22.1%	22.1%	10.8%	17.0%	3.0%	3.0%



	Cash and short-term securities	Australian fixed interest	International fixed interest	Australian shares	International shares	Property	Commodities
<b>TOWER Managed Investment Bond (TBO)</b>							
TAL Australian Shares				100.0%			
TAL Balanced Growth	3.5%	12.1%	11.0%	23.8%	38.6%	5.0%	6.0%
TAL Balanced Growth*	3.5%	12.1%	11.0%	23.8%	38.6%	5.0%	6.0%
TAL Capital Guaranteed + TAL Capital Assured	25.0%	31.0%	27.1%	5.9%	8.0%	0%	3.0%
TAL Cash	100.0%						
TAL Cash*	100.0%						
TAL Conservative Balanced	11.4%	16.0%	19.0%	15.7%	28.8%	4.0%	5.0%
TAL Ethical Growth				100.0%			
TAL Growth Maximiser	2.0%	3.0%	6.0%	29.7%	46.2%	6.0%	7.0%
TAL Growth Maximiser*	2.0%	3.0%	6.0%	29.7%	46.2%	6.0%	7.0%
TAL International Growth					100.0%		
TAL Property Plus						100.0%	
TAL Security Focus	22.0%	22.1%	22.1%	10.8%	17.0%	3.0%	3.0%
<b>TOWER Managed Super Bond (TBS)</b>							
TAL Cash	100.0%						
<b>TOWER Savings Account (TSA) - ORD</b>							
TAL Australian Shares				100.0%			
TAL Balanced Growth	3.5%	12.1%	11.0%	23.8%	38.6%	5.0%	6.0%
TAL Balanced Growth*	3.5%	12.1%	11.0%	23.8%	38.6%	5.0%	6.0%
TAL Cash	100.0%						
TAL Conservative Balanced	11.4%	16.0%	19.0%	15.7%	28.8%	4.0%	5.0%
TAL Ethical Growth				100.0%			
TAL Growth Maximiser	2.0%	3.0%	6.0%	29.7%	46.2%	6.0%	7.0%
TAL Growth Maximiser*	2.0%	3.0%	6.0%	29.7%	46.2%	6.0%	7.0%

	Cash and short-term securities	Australian fixed interest	International fixed interest	Australian shares	International shares	Property	Commodities
<b>TOWER Savings Account (TSA) - ORD</b>							
TAL International Growth					100.0%		
TAL Property Plus						100.0%	
TAL Security Focus	22.0%	22.1%	22.1%	10.8%	17.0%	3.0%	3.0%
<b>TOWER Savings Account (TSA) - SUPER</b>							
TAL Cash	100.0%						
<b>Unit Linked Bond (UB2) - ORD</b>							
TAL Balanced Growth	3.5%	12.1%	11.0%	23.8%	38.6%	5.0%	6.0%
TAL Balanced Growth*	3.5%	12.1%	11.0%	23.8%	38.6%	5.0%	6.0%
TAL Bank Portfolio	22.0%	22.1%	22.1%	10.8%	17.0%	3.0%	3.0%
TAL Cash	100.0%						
TAL Ethical Growth				100.0%			
TAL International Growth					100.0%		
TAL Property Plus						100.0%	
TAL Security Focus	22.0%	22.1%	22.1%	10.8%	17.0%	3.0%	3.0%
<b>Unit Linked Bond (UB2) - SUPER</b>							
TAL Balanced Growth	3.5%	12.1%	11.0%	23.8%	38.6%	5.0%	6.0%
TAL Cash	100.0%						
TAL Ethical Growth				100.0%			
TAL International Growth					100.0%		
TAL Property Plus						100.0%	
<b>Unit Linked Bond - Series B (UBO)</b>							
TAL Conservative Balanced	11.4%	16.0%	19.0%	15.7%	28.8%	4.0%	5.0%

	Cash and short-term securities	Australian fixed interest	International fixed interest	Australian shares	International shares	Property	Commodities
<b>Unit Linked Deferred Annuity (UB1)</b>							
TAL Balanced Growth	3.5%	12.1%	11.0%	23.8%	38.6%	5.0%	6.0%
TAL Cash	100.0%						
TAL Ethical Growth				100.0%			
TAL International Growth					100.0%		
TAL Property Plus						100.0%	
TAL Security Focus	22.0%	22.1%	22.1%	10.8%	17.0%	3.0%	3.0%
<b>Unit Linked Reg Prem Ordinary (URO)</b>							
TAL Conservative Balanced - Acc	11.4%	16.0%	19.0%	15.7%	28.8%	4.0%	5.0%
TAL Conservative Balanced	11.4%	16.0%	19.0%	15.7%	28.8%	4.0%	5.0%
<b>Unit Linked Regular Premium (UL4)</b>							
TAL Cash	100.0%						
TAL Balanced Growth	3.5%	12.1%	11.0%	23.8%	38.6%	5.0%	6.0%
TAL Ethical Growth				100.0%			
TAL Growth Maximiser	2.0%	3.0%	6.0%	29.7%	46.2%	6.0%	7.0%
TAL International Growth					100.0%		
TAL Security Focus	22.0%	22.1%	22.1%	10.8%	17.0%	3.0%	3.0%
<b>Unit Linked Super Bond (USS)</b>							
TAL Conservative Balanced	11.4%	16.0%	19.0%	15.7%	28.8%	4.0%	5.0%

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

**Important information**

These products are closed to new investors.

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

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