

Asset Allocations

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

	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	5.7%	12.0%	10.3%	23.8%	37.1%	5.1%	6.1%
TAL Security Focus	23.6%	22.0%	21.2%	10.9%	16.3%	3.0%	3.1%
Advance Asset Investment Bond (ADB)							
TAL Balanced Series 1	5.7%	12.0%	10.3%	23.8%	37.1%	5.1%	6.1%
TAL Balanced Growth	5.7%	12.0%	10.3%	23.8%	37.1%	5.1%	6.1%
Assurety Plans (AP)							
TAL Capital Guaranteed	26.1%	31.0%	26.1%	5.9%	7.7%		3.1%
Bank Bond Deferred Annuity (ULD)							
TAL Bank Portfolio	23.6%	22.0%	21.2%	10.9%	16.3%	3.0%	3.1%
Bank Bond Ordinary (ULO)							
TAL Bank Portfolio	23.6%	22.0%	21.2%	10.9%	16.3%	3.0%	3.1%
Bank Bond Superannuation (ULS)							
TAL Bank Portfolio	23.6%	22.0%	21.2%	10.9%	16.3%	3.0%	3.1%
Blue Ribbon Deferred Annuity (BDB)							
TAL Cash	100.0%						
TAL Balanced Growth	5.7%	12.0%	10.3%	23.8%	37.1%	5.1%	6.1%
TAL Conservative Balanced	12.8%	16.0%	18.3%	15.8%	27.9%	4.0%	5.1%
TAL Growth Maximiser	4.2%	3.0%	5.6%	29.7%	44.3%	6.1%	7.1%
TAL Security Focus	23.6%	22.0%	21.2%	10.9%	16.3%	3.0%	3.1%

	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	5.7%	12.0%	10.3%	23.8%	37.1%	5.1%	6.1%
TAL Cash	100.0%						
TAL Conservative Balanced	12.8%	16.0%	18.3%	15.8%	27.9%	4.0%	5.1%
TAL Conservative Balanced*	12.8%	16.0%	18.3%	15.8%	27.9%	4.0%	5.1%
TAL Capital Guaranteed + TAL Capital Assured	12.8%	16.0%	18.3%	15.8%	27.9%	4.0%	5.1%
TAL Growth Maximiser	4.2%	3.0%	5.6%	29.7%	44.3%	6.1%	7.1%
TAL Security Focus	23.6%	22.0%	21.2%	10.9%	16.3%	3.0%	3.1%
TAL Security Focus*	23.6%	22.0%	21.2%	10.9%	16.3%	3.0%	3.1%
Blue Ribbon Executive – Super (BES)							
TAL Cash	100.0%						
Blue Ribbon Investment Bond (BOB)							
TAL Balanced Growth	5.7%	12.0%	10.3%	23.8%	37.1%	5.1%	6.1%
TAL Capital Guaranteed	26.1%	31.0%	26.1%	5.9%	7.7%		3.1%
TAL Cash	100.0%						
TAL Conservative Balanced	12.8%	16.0%	18.3%	15.8%	27.9%	4.0%	5.1%
TAL Growth Maximiser	4.2%	3.0%	5.6%	29.7%	44.3%	6.1%	7.1%
TAL Security Focus	23.6%	22.0%	21.2%	10.9%	16.3%	3.0%	3.1%
Blue Ribbon Plus – Savings (BRO)							
TAL Balanced Growth	5.7%	12.0%	10.3%	23.8%	37.1%	5.1%	6.1%
TAL Capital Guaranteed	26.1%	31.0%	26.1%	5.9%	7.7%		3.1%
TAL Cash	100.0%						
TAL Conservative Balanced	12.8%	16.0%	18.3%	15.8%	27.9%	4.0%	5.1%
TAL Growth Maximiser	4.2%	3.0%	5.6%	29.7%	44.3%	6.1%	7.1%
TAL Security Focus	23.6%	22.0%	21.2%	10.9%	16.3%	3.0%	3.1%

	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	5.7%	12.0%	10.3%	23.8%	37.1%	5.1%	6.1%
TAL Capital Guaranteed	26.1%	31.0%	26.1%	5.9%	7.7%		3.1%
TAL Cash	100.0%						
TAL Conservative Balanced	12.8%	16.0%	18.3%	15.8%	27.9%	4.0%	5.1%
TAL Growth Maximiser	4.2%	3.0%	5.6%	29.7%	44.3%	6.1%	7.1%
TAL Security Focus	23.6%	22.0%	21.2%	10.9%	16.3%	3.0%	3.1%
Bond – Unit Linked (UB4) – ORD							
TAL Balanced Growth	5.7%	12.0%	10.3%	23.8%	37.1%	5.1%	6.1%
TAL Bank Portfolio	23.6%	22.0%	21.2%	10.9%	16.3%	3.0%	3.1%
TAL Cash	100.0%						
TAL Ethical Growth				100.0%			
TAL International Growth					100.0%		
TAL Property Plus						100.0%	
Bond – Unit Linked (UB4) – SUPER							
TAL Balanced Growth	5.7%	12.0%	10.3%	23.8%	37.1%	5.1%	6.1%
TAL Cash	100.0%						
TAL Ethical Growth				100.0%			
TAL International Growth					100.0%		
TAL Property Plus						100.0%	
TAL Security Focus	23.6%	22.0%	21.2%	10.9%	16.3%	3.0%	3.1%
Capital Guaranteed Bond (OCG)							
TAL Capital Guaranteed	26.1%	31.0%	26.1%	5.9%	7.7%		3.1%

	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	5.7%	12.0%	10.3%	23.8%	37.1%	5.1%	6.1%
TAL Cash	100.0%						
TAL Ethical Growth				100.0%			
TAL International Growth					100.0%		
TAL Property Plus						100.0%	
TAL Security Focus	23.6%	22.0%	21.2%	10.9%	16.3%	3.0%	3.1%
Friends Unit Linked Superannuation (FULS)							
TAL Balanced Growth	5.7%	12.0%	10.3%	23.8%	37.1%	5.1%	6.1%
TAL Ethical Growth				100.0%			
TAL International Growth					100.0%		
TAL Security Focus	23.6%	22.0%	21.2%	10.9%	16.3%	3.0%	3.1%
Growth Bonds (GB1)							
TAL Capital Assured	26.1%	31.0%	26.1%	5.9%	7.7%		3.1%
Health Invest Salary Sacrifice (HES)							
TAL Australian Shares				100.0%			
TAL Balanced Growth	5.7%	12.0%	10.3%	23.8%	37.1%	5.1%	6.1%
TAL Cash	100.0%						
TAL Conservative Balanced	12.8%	16.0%	18.3%	15.8%	27.9%	4.0%	5.1%
TAL Ethical Growth				100.0%			
TAL Growth Maximiser	4.2%	3.0%	5.6%	29.7%	44.3%	6.1%	7.1%
TAL International Growth					100.0%		
TAL Property Plus						100.0%	
TAL Security Focus	23.6%	22.0%	21.2%	10.9%	16.3%	3.0%	3.1%

	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	26.1%	31.0%	26.1%	5.9%	7.7%		3.1%
Managed Investment Bond (MIB)							
Capital Protected - Series 1	23.6%	22.0%	21.2%	10.9%	16.3%	3.0%	3.1%
Capital Protected - Series 2	23.6%	22.0%	21.2%	10.9%	16.3%	3.0%	3.1%
Cash	100.0%						
Performance - Series 1	5.7%	12.0%	10.3%	23.8%	37.1%	5.1%	6.1%
Performance - Series 2	5.7%	12.0%	10.3%	23.8%	37.1%	5.1%	6.1%
Ordinary Assurety Bond (ABO)							
TAL Capital Guaranteed	26.1%	31.0%	26.1%	5.9%	7.7%		3.1%
Ordinary Unit Linked Bond (USO)							
TAL Conservative Balanced	12.8%	16.0%	18.3%	15.8%	27.9%	4.0%	5.1%
Passport Ordinary (PO)							
TAL Australian Shares				100.0%			
TAL Balanced Growth	5.7%	12.0%	10.3%	23.8%	37.1%	5.1%	6.1%
TAL Capital Assured	26.1%	31.0%	26.1%	5.9%	7.7%		3.1%
TAL Cash	100.0%						
TAL Conservative Balanced	12.8%	16.0%	18.3%	15.8%	27.9%	4.0%	5.1%
TAL Ethical Growth				100.0%			
TAL Growth Maximiser	4.2%	3.0%	5.6%	29.7%	44.3%	6.1%	7.1%
TAL International Growth					100.0%		
TAL Property Plus						100.0%	
TAL Security Focus	23.6%	22.0%	21.2%	10.9%	16.3%	3.0%	3.1%

	Cash and short-term securities	Australian fixed interest	International fixed interest	Australian shares	International shares	Property	Commodities
Personal Achievement Plan (PAP)							
TAL Capital Guaranteed	26.1%	31.0%	26.1%	5.9%	7.7%		3.1%
Personal Superannuation Plan (PSP)							
TAL Australian Shares				100.0%			
TAL Australian Shares - Non Renewing Regular Premiums				100.0%			
TAL Capital Protected	23.6%	22.0%	21.2%	10.9%	16.3%	3.0%	3.1%
TAL Capital Protected - Non Renewing Regular Premiums	23.6%	22.0%	21.2%	10.9%	16.3%	3.0%	3.1%
TAL Cash	100.0%						
TAL Diversified	12.8%	16.0%	18.3%	15.8%	27.9%	4.0%	5.1%
TAL Diversified- Non Renewing Regular Premiums	12.8%	16.0%	18.3%	15.8%	27.9%	4.0%	5.1%
TAL Performance	5.7%	12.0%	10.3%	23.8%	37.1%	5.1%	6.1%
TAL Performance- Non Renewing Regular Premiums	5.7%	12.0%	10.3%	23.8%	37.1%	5.1%	6.1%
Pooled Investment Fund (POOL)							
Balanced Growth Taxed	5.7%	12.0%	10.3%	23.8%	37.1%	5.1%	6.1%
TAL Cash	100.0%						
Prestige Deferred Annuity Bond (PBD)							
TAL Assured Caution	26.1%	31.0%	26.1%	5.9%	7.7%		3.1%
TAL Australian Shares				100.0%			
TAL Balanced Growth	5.7%	12.0%	10.3%	23.8%	37.1%	5.1%	6.1%
TAL Cash	100.0%						
TAL Conservative Balanced	12.8%	16.0%	18.3%	15.8%	27.9%	4.0%	5.1%
TAL Ethical Growth				100.0%			
TAL Growth Maximiser	4.2%	3.0%	5.6%	29.7%	44.3%	6.1%	7.1%
TAL International Growth					100.0%		
TAL Property Plus						100.0%	
TAL Security Focus	23.6%	22.0%	21.2%	10.9%	16.3%	3.0%	3.1%

	Cash and short-term securities	Australian fixed interest	International fixed interest	Australian shares	International shares	Property	Commodities
Prestige Investment Bond (PBO)							
TAL Australian Shares				100.0%			
TAL Balanced Growth	5.7%	12.0%	10.3%	23.8%	37.1%	5.1%	6.1%
TAL Balanced Growth*	5.7%	12.0%	10.3%	23.8%	37.1%	5.1%	6.1%
TAL Capital Guaranteed + TAL Capital Assured	26.1%	31.0%	26.1%	5.9%	7.7%		3.1%
TAL Cash	100.0%						
TAL Cash*	100.0%						
TAL Conservative Balanced	12.8%	16.0%	18.3%	15.8%	27.9%	4.0%	5.1%
TAL Ethical Growth				100.0%			
TAL Growth Maximiser	4.2%	3.0%	5.6%	29.7%	44.3%	6.1%	7.1%
TAL International Growth					100.0%		
TAL International Growth*					100.0%		
TAL Property Plus						100.0%	
TAL Security Focus	23.6%	22.0%	21.2%	10.9%	16.3%	3.0%	3.1%
Prestige Superannuation Bond (PBS)							
TAL Cash	100.0%						
Rollover Deferred Annuity (RDA)							
Australian Shares				100.0%			
Capital Protected - Series 1	23.6%	22.0%	21.2%	10.9%	16.3%	3.0%	3.1%
Capital Protected - Series 2	23.6%	22.0%	21.2%	10.9%	16.3%	3.0%	3.1%
Cash	100.0%						
Diversified	12.8%	16.0%	18.3%	15.8%	27.9%	4.0%	5.1%
Performance - Series 1	5.7%	12.0%	10.3%	23.8%	37.1%	5.1%	6.1%
Performance - Series 2	5.7%	12.0%	10.3%	23.8%	37.1%	5.1%	6.1%

	Cash and short-term securities	Australian fixed interest	International fixed interest	Australian shares	International shares	Property	Commodities
Superannuation and Rollover Master Plan (SRMP)							
TAL Australian Shares				100.0%			
TAL Capital Protected - Series 1	23.6%	22.0%	21.2%	10.9%	16.3%	3.0%	3.1%
TAL Capital Protected - Series 2	23.6%	22.0%	21.2%	10.9%	16.3%	3.0%	3.1%
TAL Cash	100.0%						
TAL Diversified	12.8%	16.0%	18.3%	15.8%	27.9%	4.0%	5.1%
TAL Performance - Series 1	5.7%	12.0%	10.3%	23.8%	37.1%	5.1%	6.1%
TAL Performance - Series 2	5.7%	12.0%	10.3%	23.8%	37.1%	5.1%	6.1%
TOWER Allocated Annuity (TLAA)							
TAL Alloc & Unitised Annuity Security Focus	23.6%	22.0%	21.2%	10.9%	16.3%	3.0%	3.1%
TAL Allocated Annuity Australian Shares				100.0%			
TAL Allocated Annuity Balanced Growth	5.7%	12.0%	10.3%	23.8%	37.1%	5.1%	6.1%
TAL Allocated Annuity Guaranteed Cash	100.0%						
TOWER Managed Deferred Annuity (TBD)							
TAL Assured Caution	26.1%	31.0%	26.1%	5.9%	7.7%		3.1%
TAL Australian Shares				100.0%			
TAL Balanced Growth	5.7%	12.0%	10.3%	23.8%	37.1%	5.1%	6.1%
TAL Cash	100.0%						
TAL Conservative Balanced	12.8%	16.0%	18.3%	15.8%	27.9%	4.0%	5.1%
TAL Ethical Growth				100.0%			
TAL Growth Maximiser	4.2%	3.0%	5.6%	29.7%	44.3%	6.1%	7.1%
TAL International Growth					100.0%		
TAL Property Plus						100.0%	
TAL Security Focus	23.6%	22.0%	21.2%	10.9%	16.3%	3.0%	3.1%

	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				100.0%			
TAL Balanced Growth	5.7%	12.0%	10.3%	23.8%	37.1%	5.1%	6.1%
TAL Balanced Growth*	5.7%	12.0%	10.3%	23.8%	37.1%	5.1%	6.1%
TAL Capital Guaranteed + TAL Capital Assured	26.1%	31.0%	26.1%	5.9%	7.7%		3.1%
TAL Cash	100.0%						
TAL Cash*	100.0%						
TAL Conservative Balanced	12.8%	16.0%	18.3%	15.8%	27.9%	4.0%	5.1%
TAL Ethical Growth				100.0%			
TAL Growth Maximiser	4.2%	3.0%	5.6%	29.7%	44.3%	6.1%	7.1%
TAL Growth Maximiser*	4.2%	3.0%	5.6%	29.7%	44.3%	6.1%	7.1%
TAL International Growth					100.0%		
TAL Property Plus						100.0%	
TAL Security Focus	23.6%	22.0%	21.2%	10.9%	16.3%	3.0%	3.1%
TOWER Managed Super Bond (TBS)							
TAL Cash	100.0%						
TOWER Savings Account (TSA) – ORD							
TAL Australian Shares				100.0%			
TAL Balanced Growth	5.7%	12.0%	10.3%	23.8%	37.1%	5.1%	6.1%
TAL Balanced Growth*	5.7%	12.0%	10.3%	23.8%	37.1%	5.1%	6.1%
TAL Cash	100.0%						
TAL Conservative Balanced	12.8%	16.0%	18.3%	15.8%	27.9%	4.0%	5.1%
TAL Ethical Growth				100.0%			
TAL Growth Maximiser	4.2%	3.0%	5.6%	29.7%	44.3%	6.1%	7.1%
TAL Growth Maximiser*	4.2%	3.0%	5.6%	29.7%	44.3%	6.1%	7.1%

	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					100.0%		
TAL Property Plus						100.0%	
TAL Security Focus	23.6%	22.0%	21.2%	10.9%	16.3%	3.0%	3.1%
TOWER Savings Account (TSA) – SUPER							
TAL Cash	100.0%						
Unit Linked Bond (UB2) – ORD							
TAL Balanced Growth	5.7%	12.0%	10.3%	23.8%	37.1%	5.1%	6.1%
TAL Balanced Growth*	5.7%	12.0%	10.3%	23.8%	37.1%	5.1%	6.1%
TAL Bank Portfolio	23.6%	22.0%	21.2%	10.9%	16.3%	3.0%	3.1%
TAL Cash	100.0%						
TAL Ethical Growth				100.0%			
TAL International Growth					100.0%		
TAL Property Plus						100.0%	
Unit Linked Bond (UB2) – SUPER							
TAL Balanced Growth	5.7%	12.0%	10.3%	23.8%	37.1%	5.1%	6.1%
TAL Cash	100.0%						
TAL Ethical Growth				100.0%			
TAL International Growth					100.0%		
TAL Property Plus						100.0%	
TAL Security Focus	23.6%	22.0%	21.2%	10.9%	16.3%	3.0%	3.1%
Unit Linked Bond – Series B (UBO)							
TAL Conservative Balanced	12.8%	16.0%	18.3%	15.8%	27.9%	4.0%	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	5.7%	12.0%	10.3%	23.8%	37.1%	5.1%	6.1%
TAL Cash	100.0%						
TAL Ethical Growth				100.0%			
TAL International Growth					100.0%		
TAL Property Plus						100.0%	
TAL Security Focus	23.6%	22.0%	21.2%	10.9%	16.3%	3.0%	3.1%
Unit Linked Reg Prem Ordinary (URO)							
TAL Conservative Balanced - Acc	12.8%	16.0%	18.3%	15.8%	27.9%	4.0%	5.1%
TAL Conservative Balanced	12.8%	16.0%	18.3%	15.8%	27.9%	4.0%	5.1%
Unit Linked Regular Premium (UL4)							
TAL Cash	100.0%						
TAL Balanced Growth	5.7%	12.0%	10.3%	23.8%	37.1%	5.1%	6.1%
TAL Ethical Growth				100.0%			
TAL Growth Maximiser	4.2%	3.0%	5.6%	29.7%	44.3%	6.1%	7.1%
TAL International Growth					100.0%		
TAL Security Focus	23.6%	22.0%	21.2%	10.9%	16.3%	3.0%	3.1%
Unit Linked Super Bond (USS)							
TAL Conservative Balanced	12.8%	16.0%	18.3%	15.8%	27.9%	4.0%	5.1%

* 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).

TAL Life is part of the TAL Dai-ichi Life Australia Pty Limited ABN 97 150 070 483 group of companies (TAL). The obligations of TAL Life are not guaranteed by any other company within the TAL Group. Except as otherwise stated, TAL Life and its related bodies corporate do not guarantee the repayment of capital invested in or the investment performance of any of any of the products or funds referred to in this Investment Report, unless otherwise stated. These investments 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.

Please note that unless stated otherwise, no guarantee is given by TAL Life that the objectives of any of the investment products or funds will be achieved. Past performance is not a reliable indicator of future performance. The value of an investment may rise or fall with the changes in the market.

The information contained in this Investment Report is of a general nature only and has been prepared without taking into account your financial situation, needs or objectives. You should consider the appropriateness of this information having regard to these things before making any investment decision. Your financial adviser can help you in relation to your investment decisions and can tailor a financial plan that is appropriate for you.

Where information relating to your investment is not displayed or for capital guaranteed returns, please contact 1300 209 088 between 8am to 6pm AEST Monday to Friday, or email customerservice@tal.com.au