

Asset Allocations

This report provides asset allocation information for investment options available through TAL investment products as at 31 December 2021.

	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	5.3%	12.0%	11.7%	24.2%	35.8%	5.0%	5.9%
TAL Security Focus	27.0%	19.2%	21.6%	11.2%	14.9%	3.0%	3.0%
Advance Asset Investment Bond (ADB)							
TAL Balanced Series 1	5.3%	12.0%	11.7%	24.2%	35.8%	5.0%	5.9%
TAL Balanced Growth	5.3%	12.0%	11.7%	24.2%	35.8%	5.0%	5.9%
Assurety Plans (AP)							
TAL Capital Guaranteed	34.0%	24.2%	26.6%	6.1%	7.0%	0%	2.0%
Bank Bond Deferred Annuity (ULD)							
TAL Bank Portfolio	27.0%	19.2%	21.6%	11.2%	14.9%	3.0%	3.0%
Bank Bond Ordinary (ULO)							
TAL Bank Portfolio	27.0%	19.2%	21.6%	11.2%	14.9%	3.0%	3.0%
Bank Bond Superannuation (ULS)							
TAL Bank Portfolio	27.0%	19.2%	21.6%	11.2%	14.9%	3.0%	3.0%
Blue Ribbon Deferred Annuity (BDB)							
TAL Cash	100.0%						
TAL Balanced Growth	5.3%	12.0%	11.7%	24.2%	35.8%	5.0%	5.9%
TAL Conservative Balanced	15.2%	15.0%	18.5%	16.2%	26.0%	4.1%	4.9%
TAL Growth Maximiser	2.2%	6.0%	8.7%	30.2%	39.8%	6.1%	6.9%
TAL Security Focus	27.0%	19.2%	21.6%	11.2%	14.9%	3.0%	3.0%

	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	5.3%	12.0%	11.7%	24.2%	35.8%	5.0%	5.9%
TAL Cash	100.0%						
TAL Conservative Balanced	15.2%	15.0%	18.5%	16.2%	26.0%	4.1%	4.9%
TAL Conservative Balanced*	15.2%	15.0%	18.5%	16.2%	26.0%	4.1%	4.9%
TAL Capital Guaranteed + TAL Capital Assured	34.0%	24.2%	26.6%	6.1%	7.0%	0%	2.0%
TAL Growth Maximiser	2.2%	6.0%	8.7%	30.2%	39.8%	6.1%	6.9%
TAL Security Focus	27.0%	19.2%	21.6%	11.2%	14.9%	3.0%	3.0%
TAL Security Focus*	27.0%	19.2%	21.6%	11.2%	14.9%	3.0%	3.0%
Blue Ribbon Executive - Super (BES)							
TAL Cash	100.0%						
Blue Ribbon Investment Bond (BOB)							
TAL Balanced Growth	5.3%	12.0%	11.7%	24.2%	35.8%	5.0%	5.9%
TAL Capital Guaranteed	34.0%	24.2%	26.6%	6.1%	7.0%	0%	2.0%
TAL Cash	100.0%						
TAL Conservative Balanced	15.2%	15.0%	18.5%	16.2%	26.0%	4.1%	4.9%
TAL Growth Maximiser	2.2%	6.0%	8.7%	30.2%	39.8%	6.1%	6.9%
TAL Security Focus	27.0%	19.2%	21.6%	11.2%	14.9%	3.0%	3.0%
Blue Ribbon Plus - Savings (BRO)							
TAL Balanced Growth	5.3%	12.0%	11.7%	24.2%	35.8%	5.0%	5.9%
TAL Capital Guaranteed	34.0%	24.2%	26.6%	6.1%	7.0%	0%	2.0%
TAL Cash	100.0%						
TAL Conservative Balanced	15.2%	15.0%	18.5%	16.2%	26.0%	4.1%	4.9%
TAL Growth Maximiser	2.2%	6.0%	8.7%	30.2%	39.8%	6.1%	6.9%
TAL Security Focus	27.0%	19.2%	21.6%	11.2%	14.9%	3.0%	3.0%

	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	5.3%	12.0%	11.7%	24.2%	35.8%	5.0%	5.9%
TAL Capital Guranteed	34.0%	24.2%	26.6%	6.1%	7.0%	0%	2.0%
TAL Cash	100.0%						
TAL Conservative Balanced	15.2%	15.0%	18.5%	16.2%	26.0%	4.1%	4.9%
TAL Growth Maximiser	2.2%	6.0%	8.7%	30.2%	39.8%	6.1%	6.9%
TAL Security Focus	27.0%	19.2%	21.6%	11.2%	14.9%	3.0%	3.0%
Bond - Unit Linked (UB4) - ORD							
TAL Balanced Growth	5.3%	12.0%	11.7%	24.2%	35.8%	5.0%	5.9%
TAL Bank Portfolio	27.0%	19.2%	21.6%	11.2%	14.9%	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	27.0%	19.2%	21.6%	11.2%	14.9%	3.0%	3.0%
Bond - Unit Linked (UB4) - SUPER							
TAL Balanced Growth	5.3%	12.0%	11.7%	24.2%	35.8%	5.0%	5.9%
TAL Cash	100.0%						
TAL Ethical Growth				100.0%			
TAL International Growth					100.0%		
TAL Property Plus						100.0%	
Capital Guaranteed Bond (OCG)							
TAL Capital Guaranteed	34.0%	24.2%	26.6%	6.1%	7.0%	0%	2.0%

	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	5.3%	12.0%	11.7%	24.2%	35.8%	5.0%	5.9%
TAL Cash	100.0%						
TAL Ethical Growth				100.0%			
TAL International Growth					100.0%		
TAL Property Plus						100.0%	
TAL Security Focus	27.0%	19.2%	21.6%	11.2%	14.9%	3.0%	3.0%
Friends Unit Linked Superannuation (FULS)							
TAL Balanced Growth	5.3%	12.0%	11.7%	24.2%	35.8%	5.0%	5.9%
TAL Ethical Growth				100.0%			
TAL International Growth					100.0%		
TAL Security Focus	27.0%	19.2%	21.6%	11.2%	14.9%	3.0%	3.0%
Growth Bonds (GB1)							
TAL Capital Assured	34.0%	24.2%	26.6%	6.1%	7.0%	0%	2.0%
Health Invest Salary Sacrifice (HES)							
TAL Australian Shares				100.0%			
TAL Balanced Growth	5.3%	12.0%	11.7%	24.2%	35.8%	5.0%	5.9%
TAL Cash	100.0%						
TAL Conservative Balanced	15.2%	15.0%	18.5%	16.2%	26.0%	4.1%	4.9%
TAL Ethical Growth				100.0%			
TAL Growth Maximiser	2.2%	6.0%	8.7%	30.2%	39.8%	6.1%	6.9%
TAL International Growth					100.0%		
TAL Property Plus						100.0%	
TAL Security Focus	27.0%	19.2%	21.6%	11.2%	14.9%	3.0%	3.0%

	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	34.0%	24.2%	26.6%	6.1%	7.0%	0%	2.0%
Managed Investment Bond (MIB)							
Capital Protected - Series 1	27.0%	19.2%	21.6%	11.2%	14.9%	3.0%	3.0%
Capital Protected - Series 2	27.0%	19.2%	21.6%	11.2%	14.9%	3.0%	3.0%
Cash	100.0%						
Performance - Series 1	5.3%	12.0%	11.7%	24.2%	35.8%	5.0%	5.9%
Performance - Series 2	5.3%	12.0%	11.7%	24.2%	35.8%	5.0%	5.9%
Ordinary Assurety Bond (ABO)							
TAL Capital Guaranteed	34.0%	24.2%	26.6%	6.1%	7.0%	0%	2.0%
Ordinary Unit Linked Bond (USO)							
TAL Conservative Balanced	15.2%	15.0%	18.5%	16.2%	26.0%	4.1%	4.9%
Passport Ordinary (PO)							
TAL Australian Shares				100.0%			
TAL Balanced Growth	5.3%	12.0%	11.7%	24.2%	35.8%	5.0%	5.9%
TAL Capital Assured	34.0%	24.2%	26.6%	6.1%	7.0%	0%	2.0%
TAL Cash	100.0%						
TAL Conservative Balanced	15.2%	15.0%	18.5%	16.2%	26.0%	4.1%	4.9%
TAL Ethical Growth				100.0%			
TAL Growth Maximiser	2.2%	6.0%	8.7%	30.2%	39.8%	6.1%	6.9%
TAL International Growth					100.0%		
TAL Property Plus						100.0%	
TAL Security Focus	27.0%	19.2%	21.6%	11.2%	14.9%	3.0%	3.0%

	Cash and short-term securities	Australian fixed interest	International fixed interest	Australian shares	International shares	Property	Commodities
Personal Achievement Plan (PAP)							
TAL Capital Guaranteed	34.0%	24.2%	26.6%	6.1%	7.0%	0%	2.0%
Personal Superannuation Plan (PSP)							
TAL Australian Shares				100.0%			
TAL Australian Shares - Non Renewing Regular Premiums				100.0%			
TAL Capital Protected	27.0%	19.2%	21.6%	11.2%	14.9%	3.0%	3.0%
TAL Capital Protected - Non Renewing Regular Premiums	27.0%	19.2%	21.6%	11.2%	14.9%	3.0%	3.0%
TAL Cash	100.0%						
TAL Diversified	15.2%	15.0%	18.5%	16.2%	26.0%	4.1%	4.9%
TAL Diversified- Non Renewing Regular Premiums	15.2%	15.0%	18.5%	16.2%	26.0%	4.1%	4.9%
TAL Performance	5.3%	12.0%	11.7%	24.2%	35.8%	5.0%	5.9%
TAL Performance- Non Renewing Regular Premiums	5.3%	12.0%	11.7%	24.2%	35.8%	5.0%	5.9%
Pooled Investment Fund (POOL)							
Balanced Growth Taxed	5.3%	12.0%	11.7%	24.2%	35.8%	5.0%	5.9%
TAL Cash	100.0%						
Prestige Deferred Annuity Bond (PBD)							
TAL Assured Caution	34.0%	24.2%	26.6%	6.1%	7.0%	0%	2.0%
TAL Australian Shares				100.0%			
TAL Balanced Growth	5.3%	12.0%	11.7%	24.2%	35.8%	5.0%	5.9%
TAL Cash	100.0%						
TAL Conservative Balanced	15.2%	15.0%	18.5%	16.2%	26.0%	4.1%	4.9%
TAL Ethical Growth				100.0%			
TAL Growth Maximiser	2.2%	6.0%	8.7%	30.2%	39.8%	6.1%	6.9%
TAL International Growth					100.0%		
TAL Property Plus						100.0%	
TAL Security Focus	27.0%	19.2%	21.6%	11.2%	14.9%	3.0%	3.0%

	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	5.3%	12.0%	11.7%	24.2%	35.8%	5.0%	5.9%
TAL Balanced Growth*	5.3%	12.0%	11.7%	24.2%	35.8%	5.0%	5.9%
TAL Capital Guaranteed + TAL Capital Assured	34.0%	24.2%	26.6%	6.1%	7.0%	0%	2.0%
TAL Cash	100.0%						
TAL Cash*	100.0%						
TAL Conservative Balanced	15.2%	15.0%	18.5%	16.2%	26.0%	4.1%	4.9%
TAL Ethical Growth				100.0%			
TAL Growth Maximiser	2.2%	6.0%	8.7%	30.2%	39.8%	6.1%	6.9%
TAL International Growth					100.0%		
TAL International Growth*					100.0%		
TAL Property Plus						100.0%	
TAL Security Focus	27.0%	19.2%	21.6%	11.2%	14.9%	3.0%	3.0%
Prestige Superannuation Bond (PBS)							
TAL Cash	100.0%						
Rollover Deferred Annuity (RDA)							
Australian Shares				100.0%			
Capital Protected - Series 1	27.0%	19.2%	21.6%	11.2%	14.9%	3.0%	3.0%
Capital Protected - Series 2	27.0%	19.2%	21.6%	11.2%	14.9%	3.0%	3.0%
Cash	100.0%						
Diversified	15.2%	15.0%	18.5%	16.2%	26.0%	4.1%	4.9%
Performance - Series 1	5.3%	12.0%	11.7%	24.2%	35.8%	5.0%	5.9%
Performance - Series 2	5.3%	12.0%	11.7%	24.2%	35.8%	5.0%	5.9%

	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	27.0%	19.2%	21.6%	11.2%	14.9%	3.0%	3.0%
TAL Capital Protected - Series 2	27.0%	19.2%	21.6%	11.2%	14.9%	3.0%	3.0%
TAL Cash	100.0%						
TAL Diversified	15.2%	15.0%	18.5%	16.2%	26.0%	4.1%	4.9%
TAL Performance - Series 1	5.3%	12.0%	11.7%	24.2%	35.8%	5.0%	5.9%
TAL Performance - Series 2	5.3%	12.0%	11.7%	24.2%	35.8%	5.0%	5.9%
TOWER Allocated Annuity (TLAA)							
TAL Alloc & Unitised Annuity Security Focus	27.0%	19.2%	21.6%	11.2%	14.9%	3.0%	3.0%
TAL Allocated Annuity Australian Shares				100.0%			
TAL Allocated Annuity Balanced Growth	5.3%	12.0%	11.7%	24.2%	35.8%	5.0%	5.9%
TAL Allocated Annuity Guaranteed Cash	100.0%						
TOWER Managed Deferred Annuity (TBD)							
TAL Assured Caution	34.0%	24.2%	26.6%	6.1%	7.0%	0%	2.0%
TAL Australian Shares				100.0%			
TAL Balanced Growth	5.3%	12.0%	11.7%	24.2%	35.8%	5.0%	5.9%
TAL Cash	100.0%						
TAL Conservative Balanced	15.2%	15.0%	18.5%	16.2%	26.0%	4.1%	4.9%
TAL Ethical Growth				100.0%			
TAL Growth Maximiser	2.2%	6.0%	8.7%	30.2%	39.8%	6.1%	6.9%
TAL International Growth					100.0%		
TAL Property Plus						100.0%	
TAL Security Focus	27.0%	19.2%	21.6%	11.2%	14.9%	3.0%	3.0%

	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	5.3%	12.0%	11.7%	24.2%	35.8%	5.0%	5.9%
TAL Balanced Growth*	5.3%	12.0%	11.7%	24.2%	35.8%	5.0%	5.9%
TAL Capital Guaranteed + TAL Capital Assured	34.0%	24.2%	26.6%	6.1%	7.0%	0%	2.0%
TAL Cash	100.0%						
TAL Cash*	100.0%						
TAL Conservative Balanced	15.2%	15.0%	18.5%	16.2%	26.0%	4.1%	4.9%
TAL Ethical Growth				100.0%			
TAL Growth Maximiser	2.2%	6.0%	8.7%	30.2%	39.8%	6.1%	6.9%
TAL Growth Maximiser*	2.2%	6.0%	8.7%	30.2%	39.8%	6.1%	6.9%
TAL International Growth					100.0%		
TAL Property Plus						100.0%	
TAL Security Focus	27.0%	19.2%	21.6%	11.2%	14.9%	3.0%	3.0%
TOWER Managed Super Bond (TBS)							
TAL Cash	100.0%						
TOWER Savings Account (TSA) - ORD							
TAL Australian Shares				100.0%			
TAL Balanced Growth	5.3%	12.0%	11.7%	24.2%	35.8%	5.0%	5.9%
TAL Balanced Growth*	5.3%	12.0%	11.7%	24.2%	35.8%	5.0%	5.9%
TAL Cash	100.0%						
TAL Conservative Balanced	15.2%	15.0%	18.5%	16.2%	26.0%	4.1%	4.9%
TAL Ethical Growth				100.0%			
TAL Growth Maximiser	2.2%	6.0%	8.7%	30.2%	39.8%	6.1%	6.9%
TAL Growth Maximiser*	2.2%	6.0%	8.7%	30.2%	39.8%	6.1%	6.9%

	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	27.0%	19.2%	21.6%	11.2%	14.9%	3.0%	3.0%
TOWER Savings Account (TSA) - SUPER							
TAL Cash	100.0%						
Unit Linked Bond (UB2) - ORD							
TAL Balanced Growth	5.3%	12.0%	11.7%	24.2%	35.8%	5.0%	5.9%
TAL Balanced Growth*	5.3%	12.0%	11.7%	24.2%	35.8%	5.0%	5.9%
TAL Bank Portfolio	27.0%	19.2%	21.6%	11.2%	14.9%	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	27.0%	19.2%	21.6%	11.2%	14.9%	3.0%	3.0%
Unit Linked Bond (UB2) - SUPER							
TAL Balanced Growth	5.3%	12.0%	11.7%	24.2%	35.8%	5.0%	5.9%
TAL Cash	100.0%						
TAL Ethical Growth				100.0%			
TAL International Growth					100.0%		
TAL Property Plus						100.0%	
Unit Linked Bond – Series B (UBO)							
TAL Conservative Balanced	15.2%	15.0%	18.5%	16.2%	26.0%	4.1%	4.9%
Unit Linked Deferred Annuity (UB1)							
TAL Balanced Growth	5.3%	12.0%	11.7%	24.2%	35.8%	5.0%	5.9%
TAL Cash	100.0%						
TAL Ethical Growth				100.0%			

	Cash and short-term securities	Australian fixed interest	International fixed interest	Australian shares	International shares	Property	Commodities
Unit Linked Deferred Annuity (UB1)							
TAL International Growth					100.0%		
TAL Property Plus						100.0%	
TAL Security Focus	27.0%	19.2%	21.6%	11.2%	14.9%	3.0%	3.0%
Unit Linked Reg Prem Ordinary (URO)							
TAL Conservative Balanced - Acc	15.2%	15.0%	18.5%	16.2%	26.0%	4.1%	4.9%
TAL Conservative Balanced	15.2%	15.0%	18.5%	16.2%	26.0%	4.1%	4.9%
Unit Linked Regular Premium (UL4)							
TAL Cash	100.0%						
TAL Balanced Growth	5.3%	12.0%	11.7%	24.2%	35.8%	5.0%	5.9%
TAL Ethical Growth				100.0%			
TAL Growth Maximiser	2.2%	6.0%	8.7%	30.2%	39.8%	6.1%	6.9%
TAL International Growth					100.0%		
TAL Security Focus	27.0%	19.2%	21.6%	11.2%	14.9%	3.0%	3.0%
Unit Linked Super Bond (USS)							
TAL Conservative Balanced	15.2%	15.0%	18.5%	16.2%	26.0%	4.1%	4.9%

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

Important information

These products are closed to new investors.

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