

Asset Allocations

This report provides asset allocation information for investment options available through TAL investment products as at 31 December 2023.

	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	2.4%	13.9%	10.2%	24.9%	39.5%	4.1%	5.0%
TAL Security Focus	15.4%	29.0%	22.2%	11.4%	15.9%	3.1%	3.0%
Advance Asset Investment Bond (ADB)							
TAL Balanced Series 1	2.1%	14.0%	10.2%	24.9%	39.6%	4.2%	5.0%
TAL Balanced Growth	2.1%	14.0%	10.2%	24.9%	39.6%	4.2%	5.0%
Assurety Plans (AP)							
TAL Capital Guaranteed	23.2%	36.0%	24.2%	6.3%	7.4%		3.0%
Bank Bond Deferred Annuity (ULD)							
TAL Bank Portfolio	15.4%	29.0%	22.2%	11.4%	15.9%	3.1%	3.0%
Bank Bond Ordinary (ULO)							
TAL Bank Portfolio	15.1%	29.1%	22.3%	11.5%	15.9%	3.2%	3.0%
Bank Bond Superannuation (ULS)							
TAL Bank Portfolio	15.4%	29.0%	22.2%	11.4%	15.9%	3.1%	3.0%
Blue Ribbon Deferred Annuity (BDB)							
TAL Cash	100.0%						
TAL Balanced Growth	2.4%	13.9%	10.2%	24.9%	39.5%	4.1%	5.0%
TAL Conservative Balanced	7.5%	21.9%	17.2%	16.6%	28.7%	3.2%	5.0%
TAL Growth Maximiser	1.5%	6.9%	2.0%	31.0%	47.4%	5.2%	6.0%
TAL Security Focus	15.4%	29.0%	22.2%	11.4%	15.9%	3.1%	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	2.1%	14.0%	10.2%	24.9%	39.6%	4.2%	5.0%
TAL Cash	100.0%						
TAL Conservative Balanced	7.0%	22.0%	17.3%	16.6%	28.9%	3.2%	5.0%
TAL Capital Guaranteed + TAL Capital Assured	7.0%	22.0%	17.3%	16.6%	28.9%	3.2%	5.0%
TAL Growth Maximiser	1.6%	6.9%	2.0%	31.0%	47.3%	5.2%	6.0%
TAL Security Focus	15.1%	29.1%	22.3%	11.5%	15.9%	3.2%	3.0%
Blue Ribbon Executive – Super (BES)							
TAL Cash	100.0%						
Blue Ribbon Investment Bond (BOB)							
TAL Balanced Growth	2.1%	14.0%	10.2%	24.9%	39.6%	4.2%	5.0%
TAL Capital Guaranteed	23.2%	36.0%	24.2%	6.3%	7.4%		3.0%
TAL Cash	100.0%						
TAL Conservative Balanced	7.0%	22.0%	17.3%	16.6%	28.9%	3.2%	5.0%
TAL Growth Maximiser	1.6%	6.9%	2.0%	31.0%	47.3%	5.2%	6.0%
TAL Security Focus	15.1%	29.1%	22.3%	11.5%	15.9%	3.2%	3.0%
Blue Ribbon Plus – Savings (BRO)							
TAL Balanced Growth	2.1%	14.0%	10.2%	24.9%	39.6%	4.2%	5.0%
TAL Capital Guaranteed	23.2%	36.0%	24.2%	6.3%	7.4%		3.0%
TAL Cash	100.0%						
TAL Conservative Balanced	7.0%	22.0%	17.3%	16.6%	28.9%	3.2%	5.0%
TAL Growth Maximiser	1.6%	6.9%	2.0%	31.0%	47.3%	5.2%	6.0%
TAL Security Focus	15.1%	29.1%	22.3%	11.5%	15.9%	3.2%	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	2.1%	14.0%	10.2%	24.9%	39.6%	4.2%	5.0%
TAL Capital Guaranteed	23.2%	36.0%	24.2%	6.3%	7.4%		3.0%
TAL Cash	100.0%						
TAL Conservative Balanced	7.0%	22.0%	17.3%	16.6%	28.9%	3.2%	5.0%
TAL Growth Maximiser	1.6%	6.9%	2.0%	31.0%	47.3%	5.2%	6.0%
TAL Security Focus	15.1%	29.1%	22.3%	11.5%	15.9%	3.2%	3.0%
Bond – Unit Linked (UB4) – ORD							
TAL Balanced Growth	2.1%	14.0%	10.2%	24.9%	39.6%	4.2%	5.0%
TAL Bank Portfolio	15.1%	29.1%	22.3%	11.5%	15.9%	3.2%	3.0%
TAL Cash	100.0%						
TAL Ethical Growth	0.2%			99.8%			
TAL International Growth	0.1%				99.9%		
TAL Property Plus	0.5%					99.5%	
Bond – Unit Linked (UB4) – SUPER							
TAL Balanced Growth	2.4%	13.9%	10.2%	24.9%	39.5%	4.1%	5.0%
TAL Cash	100.0%						
TAL Ethical Growth	0.5%			99.5%			
TAL International Growth	1.3%				98.7%		
TAL Property Plus	0.9%					99.1%	
TAL Security Focus	15.4%	29.0%	22.2%	11.4%	15.9%	3.1%	3.0%
Capital Guaranteed Bond (OCG)							
TAL Capital Guaranteed	23.2%	36.0%	24.2%	6.3%	7.4%		3.0%

	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	2.4%	13.9%	10.2%	24.9%	39.5%	4.1%	5.0%
TAL Cash	100.0%						
TAL Ethical Growth	0.5%			99.5%			
TAL International Growth	1.3%				98.7%		
TAL Property Plus	0.9%					99.1%	
TAL Security Focus	15.4%	29.0%	22.2%	11.4%	15.9%	3.1%	3.0%
Growth Bonds (GB1)							
TAL Capital Assured	23.2%	36.0%	24.2%	6.3%	7.4%		3.0%
Health Invest Salary Sacrifice (HES)							
TAL Australian Shares	0.2%			99.8%			
TAL Balanced Growth	2.1%	14.0%	10.2%	24.9%	39.6%	4.2%	5.0%
TAL Cash	100.0%						
TAL Conservative Balanced	7.0%	22.0%	17.3%	16.6%	28.9%	3.2%	5.0%
TAL Ethical Growth	0.2%			99.8%			
TAL Growth Maximiser	1.6%	6.9%	2.0%	31.0%	47.3%	5.2%	6.0%
TAL International Growth	0.1%				99.9%		
TAL Property Plus	0.5%					99.5%	
TAL Security Focus	15.1%	29.1%	22.3%	11.5%	15.9%	3.2%	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	23.2%	36.0%	24.2%	6.3%	7.4%		3.0%
Managed Investment Bond (MIB)							
Capital Protected - Series 1	15.1%	29.1%	22.3%	11.5%	15.9%	3.2%	3.0%
Capital Protected - Series 2	15.1%	29.1%	22.3%	11.5%	15.9%	3.2%	3.0%
Cash	100.0%						
Performance - Series 1	2.1%	14.0%	10.2%	24.9%	39.6%	4.2%	5.0%
Performance - Series 2	2.1%	14.0%	10.2%	24.9%	39.6%	4.2%	5.0%
Ordinary Assurety Bond (ABO)							
TAL Capital Guaranteed	23.2%	36.0%	24.2%	6.3%	7.4%		3.0%
Ordinary Unit Linked Bond (USO)							
TAL Conservative Balanced	7.0%	22.0%	17.3%	16.6%	28.9%	3.2%	5.0%
Passport Ordinary (PO)							
TAL Australian Shares	0.2%			99.8%			
TAL Balanced Growth	2.1%	14.0%	10.2%	24.9%	39.6%	4.2%	5.0%
TAL Capital Assured	23.2%	36.0%	24.2%	6.3%	7.4%		3.0%
TAL Cash	100.0%						
TAL Conservative Balanced	7.0%	22.0%	17.3%	16.6%	28.9%	3.2%	5.0%
TAL Ethical Growth	0.2%			99.8%			
TAL Growth Maximiser	1.6%	6.9%	2.0%	31.0%	47.3%	5.2%	6.0%
TAL International Growth	0.1%				99.9%		
TAL Property Plus	0.5%					99.5%	
TAL Security Focus	15.1%	29.1%	22.3%	11.5%	15.9%	3.2%	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	23.2%	36.0%	24.2%	6.3%	7.4%		3.0%
Personal Superannuation Plan (PSP)							
TAL Performance	2.4%	13.9%	10.2%	24.9%	39.5%	4.1%	5.0%
Pooled Investment Fund (POOL)							
Balanced Growth Taxed	2.4%	13.9%	10.2%	24.9%	39.5%	4.1%	5.0%
TAL Cash	100.0%						
Prestige Deferred Annuity Bond (PBD)							
TAL Assured Caution	23.0%	36.0%	24.3%	6.3%	7.4%		3.0%
TAL Australian Shares	2.2%			97.8%			
TAL Balanced Growth	2.4%	13.9%	10.2%	24.9%	39.5%	4.1%	5.0%
TAL Cash	100.0%						
TAL Conservative Balanced	7.5%	21.9%	17.2%	16.6%	28.7%	3.2%	5.0%
TAL Ethical Growth	0.5%			99.5%			
TAL Growth Maximiser	1.5%	6.9%	2.0%	31.0%	47.4%	5.2%	6.0%
TAL International Growth	1.3%				98.7%		
TAL Property Plus	0.9%					99.1%	
TAL Security Focus	15.4%	29.0%	22.2%	11.4%	15.9%	3.1%	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	0.2%			99.8%			
TAL Balanced Growth	2.1%	14.0%	10.2%	24.9%	39.6%	4.2%	5.0%
TAL Capital Guaranteed + TAL Capital Assured	23.2%	36.0%	24.2%	6.3%	7.4%		3.0%
TAL Cash	100.0%						
TAL Conservative Balanced	7.0%	22.0%	17.3%	16.6%	28.9%	3.2%	5.0%
TAL Ethical Growth	0.2%			99.8%			
TAL Growth Maximiser	1.6%	6.9%	2.0%	31.0%	47.3%	5.2%	6.0%
TAL International Growth	0.1%				99.9%		
TAL Property Plus	0.5%					99.5%	
TAL Security Focus	15.1%	29.1%	22.3%	11.5%	15.9%	3.2%	3.0%
Prestige Superannuation Bond (PBS)							
TAL Cash	100.0%						
Rollover Deferred Annuity (RDA)							
Australian Shares	2.2%			97.8%			
Capital Protected - Series 1	15.4%	29.0%	22.2%	11.4%	15.9%	3.1%	3.0%
Capital Protected - Series 2	15.4%	29.0%	22.2%	11.4%	15.9%	3.1%	3.0%
Cash	100.0%						
Diversified	7.5%	21.9%	17.2%	16.6%	28.7%	3.2%	5.0%
Performance - Series 1	2.4%	13.9%	10.2%	24.9%	39.5%	4.1%	5.0%
Performance - Series 2	2.4%	13.9%	10.2%	24.9%	39.5%	4.1%	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	2.4%	13.9%	10.2%	24.9%	39.5%	4.1%	5.0%
TAL Performance - Series 2	2.4%	13.9%	10.2%	24.9%	39.5%	4.1%	5.0%
TOWER Allocated Annuity (TLAA)							
TAL Alloc & Unitised Annuity Security Focus	17.9%	28.1%	21.5%	11.1%	15.4%	3.1%	2.9%
TAL Allocated Annuity Australian Shares	2.6%			97.4%			
TAL Allocated Annuity Balanced Growth	4.0%	13.7%	10.0%	24.5%	38.8%	4.1%	4.9%
TAL Allocated Annuity Guaranteed Cash	100.0%						
TOWER Managed Deferred Annuity (TBD)							
TAL Assured Caution	23.0%	36.0%	24.3%	6.3%	7.4%		3.0%
TAL Australian Shares	2.2%			97.8%			
TAL Balanced Growth	2.4%	13.9%	10.2%	24.9%	39.5%	4.1%	5.0%
TAL Cash	100.0%						
TAL Conservative Balanced	7.5%	21.9%	17.2%	16.6%	28.7%	3.2%	5.0%
TAL Ethical Growth	0.5%			99.5%			
TAL Growth Maximiser	1.5%	6.9%	2.0%	31.0%	47.4%	5.2%	6.0%
TAL International Growth	1.3%				98.7%		
TAL Property Plus	0.9%					99.1%	
TAL Security Focus	15.4%	29.0%	22.2%	11.4%	15.9%	3.1%	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	0.2%			99.8%			
TAL Balanced Growth	2.1%	14.0%	10.2%	24.9%	39.6%	4.2%	5.0%
TAL Capital Guaranteed + TAL Capital Assured	23.2%	36.0%	24.2%	6.3%	7.4%		3.0%
TAL Cash	100.0%						
TAL Conservative Balanced	7.0%	22.0%	17.3%	16.6%	28.9%	3.2%	5.0%
TAL Ethical Growth	0.2%			99.8%			
TAL Growth Maximiser	1.6%	6.9%	2.0%	31.0%	47.3%	5.2%	6.0%
TAL International Growth	0.1%				99.9%		
TAL Property Plus	0.5%					99.5%	
TAL Security Focus	15.1%	29.1%	22.3%	11.5%	15.9%	3.2%	3.0%
TOWER Managed Super Bond (TBS)							
TAL Cash	100.0%						
TOWER Savings Account (TSA) - ORD							
TAL Australian Shares	0.2%			99.8%			
TAL Balanced Growth	2.1%	14.0%	10.2%	24.9%	39.6%	4.2%	5.0%
TAL Cash	100.0%						
TAL Conservative Balanced	7.0%	22.0%	17.3%	16.6%	28.9%	3.2%	5.0%
TAL Ethical Growth	0.2%			99.8%			
TAL Growth Maximiser	1.6%	6.9%	2.0%	31.0%	47.3%	5.2%	6.0%

	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	0.1%				99.9%		
TAL Property Plus	0.5%					99.5%	
TAL Security Focus	15.1%	29.1%	22.3%	11.5%	15.9%	3.2%	3.0%
TOWER Savings Account (TSA) – SUPER							
TAL Cash	100.0%						
Unit Linked Bond (UB2) – ORD							
TAL Balanced Growth	2.1%	14.0%	10.2%	24.9%	39.6%	4.2%	5.0%
TAL Balanced Growth*	2.1%	14.0%	10.2%	24.9%	39.6%	4.2%	5.0%
TAL Bank Portfolio	15.1%	29.1%	22.3%	11.5%	15.9%	3.2%	3.0%
TAL Cash	100.0%						
TAL Ethical Growth	0.2%			99.8%			
TAL International Growth	0.1%				99.9%		
TAL Property Plus	0.5%					99.5%	
Unit Linked Bond (UB2) – SUPER							
TAL Balanced Growth	2.4%	13.9%	10.2%	24.9%	39.5%	4.1%	5.0%
TAL Cash	100.0%						
TAL Ethical Growth	0.5%			99.5%			
TAL International Growth	1.3%				98.7%		
TAL Property Plus	0.9%					99.1%	
TAL Security Focus	15.4%	29.0%	22.2%	11.4%	15.9%	3.1%	3.0%
Unit Linked Bond – Series B (UBO)							
TAL Conservative Balanced	7.0%	22.0%	17.3%	16.6%	28.9%	3.2%	5.0%

	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	2.4%	13.9%	10.2%	24.9%	39.5%	4.1%	5.0%
TAL Cash	100.0%						
TAL Ethical Growth	0.5%			99.5%			
TAL International Growth	1.3%				98.7%		
TAL Property Plus	0.9%					99.1%	
TAL Security Focus	15.4%	29.0%	22.2%	11.4%	15.9%	3.1%	3.0%
Unit Linked Reg Prem Ordinary (URO)							
TAL Conservative Balanced	7.0%	22.0%	17.3%	16.6%	28.9%	3.2%	5.0%
Unit Linked Regular Premium (UL4)							
TAL Cash	100.0%						
TAL Balanced Growth	2.1%	14.0%	10.2%	24.9%	39.6%	4.2%	5.0%
TAL Ethical Growth	0.2%			99.8%			
TAL Growth Maximiser	1.6%	6.9%	2.0%	31.0%	47.3%	5.2%	6.0%
TAL International Growth	0.1%				99.9%		
TAL Security Focus	15.1%	29.1%	22.3%	11.5%	15.9%	3.2%	3.0%
Unit Linked Super Bond (USS)							
TAL Conservative Balanced	7.5%	21.9%	17.2%	16.6%	28.7%	3.2%	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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