

Asset Allocations

This report provides asset allocation information for investment options available through TAL investment products as at 30 June 2024.

	Cash and short-term securities	Australian fixed interest	International fixed interest	Australian shares	International shares	International Property	Infrastructure	Commodities
Advance Asset Deferred Annuity (ADD)								
TAL Balanced Growth	3.7%	13.3%	7.3%	27.9%	33.7%	4.1%	5.0%	5.0%
TAL Security Focus	15.2%	31.0%	18.9%	11.5%	12.4%	3.0%	4.0%	4.0%
Advance Asset Investment Bond (ADB)								
TAL Balanced Series 1	3.2%	13.4%	7.4%	28.0%	33.9%	4.1%	5.0%	5.0%
TAL Balanced Growth	3.2%	13.4%	7.4%	28.0%	33.9%	4.1%	5.0%	5.0%
Assurety Plans (AP)								
TAL Capital Guaranteed	23.2%	35.9%	20.3%	7.0%	5.5%		4.1%	4.0%
Bank Bond Deferred Annuity (ULD)								
TAL Bank Portfolio	15.2%	31.0%	18.9%	11.5%	12.4%	3.0%	4.0%	4.0%
Bank Bond Ordinary (ULO)								
TAL Bank Portfolio	15.1%	31.0%	19.0%	11.5%	12.4%	3.0%	4.0%	4.0%
Bank Bond Superannuation (ULS)								
TAL Bank Portfolio	15.2%	31.0%	18.9%	11.5%	12.4%	3.0%	4.0%	4.0%
Blue Ribbon Deferred Annuity (BDB)								
TAL Cash	100.0%							
TAL Balanced Growth	3.7%	13.3%	7.3%	27.9%	33.7%	4.1%	5.0%	5.0%
TAL Conservative Balanced	9.6%	23.6%	10.8%	18.7%	24.5%	3.0%	4.9%	4.9%
TAL Growth Maximiser	2.8%	5.9%		32.8%	44.5%	4.0%	5.0%	5.0%
TAL Security Focus	15.2%	31.0%	18.9%	11.5%	12.4%	3.0%	4.0%	4.0%

	Cash and short-term securities	Australian fixed interest	International fixed interest	Australian shares	International shares	Property	Infrastructure	Commodities
Blue Ribbon Executive – Savings (BEO)								
TAL Balanced Growth	3.2%	13.4%	7.4%	28.0%	33.9%	4.1%	5.0%	5.0%
TAL Cash	100.0%							
TAL Conservative Balanced	9.1%	23.7%	10.9%	18.8%	24.6%	3.0%	5.0%	4.9%
TAL Capital Guaranteed + TAL Capital Assured	9.1%	23.7%	10.9%	18.8%	24.6%	3.0%	5.0%	4.9%
TAL Growth Maximiser	2.6%	5.9%		32.9%	44.6%	4.0%	5.0%	5.0%
TAL Security Focus	15.1%	31.0%	19.0%	11.5%	12.4%	3.0%	4.0%	4.0%
Blue Ribbon Executive – Super (BES)								
TAL Cash	100.0%							
Blue Ribbon Investment Bond (BOB)								
TAL Balanced Growth	3.2%	13.4%	7.4%	28.0%	33.9%	4.1%	5.0%	5.0%
TAL Capital Guaranteed	23.2%	35.9%	20.3%	7.0%	5.5%		4.1%	4.0%
TAL Cash	100.0%							
TAL Conservative Balanced	9.1%	23.7%	10.9%	18.8%	24.6%	3.0%	5.0%	4.9%
TAL Growth Maximiser	2.6%	5.9%		32.9%	44.6%	4.0%	5.0%	5.0%
TAL Security Focus	15.1%	31.0%	19.0%	11.5%	12.4%	3.0%	4.0%	4.0%
Blue Ribbon Plus – Savings (BRO)								
TAL Balanced Growth	3.2%	13.4%	7.4%	28.0%	33.9%	4.1%	5.0%	5.0%
TAL Capital Guaranteed	23.2%	35.9%	20.3%	7.0%	5.5%		4.1%	4.0%
TAL Cash	100.0%							
TAL Conservative Balanced	9.1%	23.7%	10.9%	18.8%	24.6%	3.0%	5.0%	4.9%
TAL Growth Maximiser	2.6%	5.9%		32.9%	44.6%	4.0%	5.0%	5.0%
TAL Security Focus	15.1%	31.0%	19.0%	11.5%	12.4%	3.0%	4.0%	4.0%

	Cash and short-term securities	Australian fixed interest	International fixed interest	Australian shares	International shares	Property	Infrastructure	Commodities
Blue Ribbon Plus - Super (BRS)								
TAL Cash	100.0%							
Blue Ribbon Series - Savings (BOR)								
TAL Balanced Growth	3.2%	13.4%	7.4%	28.0%	33.9%	4.1%	5.0%	5.0%
TAL Capital Guaranteed	23.2%	35.9%	20.3%	7.0%	5.5%		4.1%	4.0%
TAL Cash	100.0%							
TAL Conservative Balanced	9.1%	23.7%	10.9%	18.8%	24.6%	3.0%	5.0%	4.9%
TAL Growth Maximiser	2.6%	5.9%		32.9%	44.6%	4.0%	5.0%	5.0%
TAL Security Focus	15.1%	31.0%	19.0%	11.5%	12.4%	3.0%	4.0%	4.0%
Bond - Unit Linked (UB4) - ORD								
TAL Balanced Growth	3.2%	13.4%	7.4%	28.0%	33.9%	4.1%	5.0%	5.0%
TAL Bank Portfolio	15.1%	31.0%	19.0%	11.5%	12.4%	3.0%	4.0%	4.0%
TAL Cash	100.0%							
TAL Ethical Growth	0.2%			99.8%				
TAL International Growth	0.0%				100.0%			
TAL Property Plus	0.3%					99.7%		
Bond - Unit Linked (UB4) - SUPER								
TAL Balanced Growth	3.7%	13.3%	7.3%	27.9%	33.7%	4.1%	5.0%	5.0%
TAL Cash	100.0%							
TAL Ethical Growth	0.9%			99.1%				
TAL International Growth	1.2%				98.8%			
TAL Property Plus	0.7%					99.3%		
TAL Security Focus	15.2%	31.0%	18.9%	11.5%	12.4%	3.0%	4.0%	4.0%
Capital Guaranteed Bond (OCG)								
TAL Capital Guaranteed	23.2%	35.9%	20.3%	7.0%	5.5%		4.1%	4.0%

	Cash and short-term securities	Australian fixed interest	International fixed interest	Australian shares	International shares	Property	Infrastructure	Commodities
Deferred Annuity – Unit Linked (UB3)								
TAL Balanced Growth	3.7%	13.3%	7.3%	27.9%	33.7%	4.1%	5.0%	5.0%
TAL Cash	100.0%							
TAL Ethical Growth	0.9%			99.1%				
TAL International Growth	1.2%				98.8%			
TAL Property Plus	0.7%					99.3%		
TAL Security Focus	15.2%	31.0%	18.9%	11.5%	12.4%	3.0%	4.0%	4.0%
Growth Bonds (GB1)								
TAL Capital Assured	23.2%	35.9%	20.3%	7.0%	5.5%		4.1%	4.0%
Health Invest Salary Sacrifice (HES)								
TAL Australian Shares	0.2%			99.8%				
TAL Balanced Growth	3.2%	13.4%	7.4%	28.0%	33.9%	4.1%	5.0%	5.0%
TAL Cash	100.0%							
TAL Conservative Balanced	9.1%	23.7%	10.9%	18.8%	24.6%	3.0%	5.0%	4.9%
TAL Ethical Growth	0.2%			99.8%				
TAL Growth Maximiser	2.6%	5.9%		32.9%	44.6%	4.0%	5.0%	5.0%
TAL International Growth	0.0%				100.0%			
TAL Property Plus	0.3%					99.7%		
TAL Security Focus	15.1%	31.0%	19.0%	11.5%	12.4%	3.0%	4.0%	4.0%

	Cash and short-term securities	Australian fixed interest	International fixed interest	Australian shares	International shares	Property	Infrastructure	Commodities
Investment Account Series B (IA1)								
TAL Capital Assured	23.2%	35.9%	20.3%	7.0%	5.5%		4.1%	4.0%
Managed Investment Bond (MIB)								
Capital Protected - Series 1	15.1%	31.0%	19.0%	11.5%	12.4%	3.0%	4.0%	4.0%
Capital Protected - Series 2	15.1%	31.0%	19.0%	11.5%	12.4%	3.0%	4.0%	4.0%
Cash	100.0%							
Performance - Series 1	3.2%	13.4%	7.4%	28.0%	33.9%	4.1%	5.0%	5.0%
Performance - Series 2	3.2%	13.4%	7.4%	28.0%	33.9%	4.1%	5.0%	5.0%
Ordinary Assurety Bond (ABO)								
TAL Capital Guaranteed	23.2%	35.9%	20.3%	7.0%	5.5%		4.1%	4.0%
Ordinary Unit Linked Bond (USO)								
TAL Conservative Balanced	9.1%	23.7%	10.9%	18.8%	24.6%	3.0%	5.0%	4.9%
Passport Ordinary (PO)								
TAL Australian Shares	0.2%			99.8%				
TAL Balanced Growth	3.2%	13.4%	7.4%	28.0%	33.9%	4.1%	5.0%	5.0%
TAL Capital Assured	23.2%	35.9%	20.3%	7.0%	5.5%		4.1%	4.0%
TAL Cash	100.0%							
TAL Conservative Balanced	9.1%	23.7%	10.9%	18.8%	24.6%	3.0%	5.0%	4.9%
TAL Ethical Growth	0.2%			99.8%				
TAL Growth Maximiser	2.6%	5.9%		32.9%	44.6%	4.0%	5.0%	5.0%
TAL International Growth	0.0%				100.0%			
TAL Property Plus	0.3%					99.7%		
TAL Security Focus	15.1%	31.0%	19.0%	11.5%	12.4%	3.0%	4.0%	4.0%

	Cash and short-term securities	Australian fixed interest	International fixed interest	Australian shares	International shares	Property	Infrastructure	Commodities
Personal Achievement Plan (PAP)								
TAL Capital Guaranteed	23.2%	35.9%	20.3%	7.0%	5.5%		4.1%	4.0%
Personal Superannuation Plan (PSP)								
TAL Performance	3.7%	13.3%	7.3%	27.9%	33.7%	4.1%	5.0%	5.0%
Pooled Investment Fund (POOL)								
Balanced Growth Taxed	3.7%	13.3%	7.3%	27.9%	33.7%	4.1%	5.0%	5.0%
Prestige Deferred Annuity Bond (PBD)								
TAL Assured Caution	23.3%	35.8%	20.3%	7.0%	5.5%		4.1%	4.0%
TAL Australian Shares	2.7%			97.3%				
TAL Balanced Growth	3.7%	13.3%	7.3%	27.9%	33.7%	4.1%	5.0%	5.0%
TAL Cash	100.0%							
TAL Conservative Balanced	9.6%	23.6%	10.8%	18.7%	24.5%	3.0%	4.9%	4.9%
TAL Ethical Growth	0.9%			99.1%				
TAL Growth Maximiser	2.8%	5.9%		32.8%	44.5%	4.0%	5.0%	5.0%
TAL International Growth	1.2%				98.8%			
TAL Property Plus	0.7%					99.3%		
TAL Security Focus	15.2%	31.0%	18.9%	11.5%	12.4%	3.0%	4.0%	4.0%

	Cash and short-term securities	Australian fixed interest	International fixed interest	Australian shares	International shares	Property	Infrastructure	Commodities
Prestige Investment Bond (PBO)								
TAL Australian Shares	0.2%			99.8%				
TAL Balanced Growth	3.2%	13.4%	7.4%	28.0%	33.9%	4.1%	5.0%	5.0%
TAL Capital Guaranteed + TAL Capital Assured	23.2%	35.9%	20.3%	7.0%	5.5%		4.1%	4.0%
TAL Cash	100.0%							
TAL Conservative Balanced	9.1%	23.7%	10.9%	18.8%	24.6%	3.0%	5.0%	4.9%
TAL Ethical Growth	0.2%			99.8%				
TAL Growth Maximiser	2.6%	5.9%		32.9%	44.6%	4.0%	5.0%	5.0%
TAL International Growth	0.0%				100.0%			
TAL Property Plus	0.3%					99.7%		
TAL Security Focus	15.1%	31.0%	19.0%	11.5%	12.4%	3.0%	4.0%	4.0%
Prestige Superannuation Bond (PBS)								
TAL Cash	100.0%							
Rollover Deferred Annuity (RDA)								
Australian Shares	2.7%			97.3%				
Capital Protected - Series 1	15.2%	31.0%	18.9%	11.5%	12.4%	3.0%	4.0%	4.0%
Capital Protected - Series 2	15.2%	31.0%	18.9%	11.5%	12.4%	3.0%	4.0%	4.0%
Cash	100.0%							
Diversified	9.6%	23.6%	10.8%	18.7%	24.5%	3.0%	4.9%	4.9%
Performance - Series 1	3.7%	13.3%	7.3%	27.9%	33.7%	4.1%	5.0%	5.0%
Performance - Series 2	3.7%	13.3%	7.3%	27.9%	33.7%	4.1%	5.0%	5.0%

	Cash and short-term securities	Australian fixed interest	International fixed interest	Australian shares	International shares	Property	Infrastructure	Commodities
Superannuation and Rollover Master Plan (SRMP)								
TAL Performance - Series 1	3.7%	13.3%	7.3%	27.9%	33.7%	4.1%	5.0%	5.0%
TAL Performance - Series 2	3.7%	13.3%	7.3%	27.9%	33.7%	4.1%	5.0%	5.0%
TOWER Allocated Annuity (TLAA)								
TAL Alloc & Unitised Annuity Security Focus	18.7%	29.7%	18.2%	11.0%	11.9%	2.9%	3.8%	3.8%
TAL Allocated Annuity Australian Shares	3.8%			96.2%				
TAL Allocated Annuity Balanced Growth	5.6%	13.1%	7.2%	27.3%	33.0%	4.0%	4.9%	4.9%
TAL Allocated Annuity Guaranteed Cash	100.0%							
TOWER Managed Deferred Annuity (TBD)								
TAL Assured Caution	23.3%	35.8%	20.3%	7.0%	5.5%		4.1%	4.0%
TAL Australian Shares	2.7%			97.3%				
TAL Balanced Growth	3.7%	13.3%	7.3%	27.9%	33.7%	4.1%	5.0%	5.0%
TAL Cash	100.0%							
TAL Conservative Balanced	9.6%	23.6%	10.8%	18.7%	24.5%	3.0%	4.9%	4.9%
TAL Ethical Growth	0.9%			99.1%				
TAL Growth Maximiser	2.8%	5.9%		32.8%	44.5%	4.0%	5.0%	5.0%
TAL International Growth	1.2%				98.8%			
TAL Property Plus	0.7%					99.3%		
TAL Security Focus	15.2%	31.0%	18.9%	11.5%	12.4%	3.0%	4.0%	4.0%

	Cash and short-term securities	Australian fixed interest	International fixed interest	Australian shares	International shares	Property	Infrastructure	Commodities
TOWER Managed Investment Bond (TBO)								
TAL Australian Shares	0.2%			99.8%				
TAL Balanced Growth	3.2%	13.4%	7.4%	28.0%	33.9%	4.1%	5.0%	5.0%
TAL Capital Guaranteed + TAL Capital Assured	23.2%	35.9%	20.3%	7.0%	5.5%		4.1%	4.0%
TAL Cash	100.0%							
TAL Conservative Balanced	9.1%	23.7%	10.9%	18.8%	24.6%	3.0%	5.0%	4.9%
TAL Ethical Growth	0.2%			99.8%				
TAL Growth Maximiser	2.6%	5.9%		32.9%	44.6%	4.0%	5.0%	5.0%
TAL International Growth	0.0%				100.0%			
TAL Property Plus	0.3%					99.7%		
TAL Security Focus	15.1%	31.0%	19.0%	11.5%	12.4%	3.0%	4.0%	4.0%
TOWER Managed Super Bond (TBS)								
TAL Cash	100.0%							
TOWER Savings Account (TSA) - ORD								
TAL Australian Shares	0.2%			99.8%				
TAL Balanced Growth	3.2%	13.4%	7.4%	28.0%	33.9%	4.1%	5.0%	5.0%
TAL Cash	100.0%							
TAL Conservative Balanced	9.1%	23.7%	10.9%	18.8%	24.6%	3.0%	5.0%	4.9%
TAL Ethical Growth	0.2%			99.8%				
TAL Growth Maximiser	2.6%	5.9%		32.9%	44.6%	4.0%	5.0%	5.0%

	Cash and short-term securities	Australian fixed interest	International fixed interest	Australian shares	International shares	Property	Infrastructure	Commodities
TOWER Savings Account (TSA) – ORD								
TAL International Growth	0.0%				100.0%			
TAL Property Plus	0.3%					99.7%		
TAL Security Focus	15.1%	31.0%	19.0%	11.5%	12.4%	3.0%	4.0%	4.0%
TOWER Savings Account (TSA) – SUPER								
TAL Cash	100.0%							
Unit Linked Bond (UB2) – ORD								
TAL Balanced Growth	3.2%	13.4%	7.4%	28.0%	33.9%	4.1%	5.0%	5.0%
TAL Balanced Growth*	3.2%	13.4%	7.4%	28.0%	33.9%	4.1%	5.0%	5.0%
TAL Bank Portfolio	15.1%	31.0%	19.0%	11.5%	12.4%	3.0%	4.0%	4.0%
TAL Cash	100.0%							
TAL Ethical Growth	0.2%			99.8%				
TAL International Growth	0.0%				100.0%			
TAL Property Plus	0.3%					99.7%		
Unit Linked Bond (UB2) – SUPER								
TAL Balanced Growth	3.7%	13.3%	7.3%	27.9%	33.7%	4.1%	5.0%	5.0%
TAL Cash	100.0%							
TAL Ethical Growth	0.9%			99.1%				
TAL International Growth	1.2%				98.8%			
TAL Property Plus	0.7%					99.3%		
TAL Security Focus	15.2%	31.0%	18.9%	11.5%	12.4%	3.0%	4.0%	4.0%
Unit Linked Bond – Series B (UBO)								
TAL Conservative Balanced	9.1%	23.7%	10.9%	18.8%	24.6%	3.0%	5.0%	4.9%

	Cash and short-term securities	Australian fixed interest	International fixed interest	Australian shares	International shares	Property	Infrastructure	Commodities
Unit Linked Deferred Annuity (UB1)								
TAL Balanced Growth	3.7%	13.3%	7.3%	27.9%	33.7%	4.1%	5.0%	5.0%
TAL Cash	100.0%							
TAL Ethical Growth	0.9%			99.1%				
TAL International Growth	1.2%				98.8%			
TAL Property Plus	0.7%					99.3%		
TAL Security Focus	15.2%	31.0%	18.9%	11.5%	12.4%	3.0%	4.0%	4.0%
Unit Linked Reg Prem Ordinary (URO)								
TAL Conservative Balanced	9.1%	23.7%	10.9%	18.8%	24.6%	3.0%	5.0%	4.9%
Unit Linked Regular Premium (UL4)								
TAL Cash	100.0%							
TAL Balanced Growth	3.2%	13.4%	7.4%	28.0%	33.9%	4.1%	5.0%	5.0%
TAL Ethical Growth	0.2%			99.8%				
TAL Growth Maximiser	2.6%	5.9%		32.9%	44.6%	4.0%	5.0%	5.0%
TAL International Growth	0.0%				100.0%			
TAL Security Focus	15.1%	31.0%	19.0%	11.5%	12.4%	3.0%	4.0%	4.0%
Unit Linked Super Bond (USS)								
TAL Conservative Balanced	9.6%	23.6%	10.8%	18.7%	24.5%	3.0%	4.9%	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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