

# Asset Allocations



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

	Cash and short-term securities	Australian fixed interest	International fixed interest	Australian shares	International shares	Australian Property	International Property	Infrastructure	Commodities
Advance Asset Deferred Annuity (ADD)									
TAL Balanced Growth	3.2%	13.4%	7.6%	28.0%	33.9%		4.0%	5.0%	4.9%
TAL Security Focus	14.8%	30.9%	19.2%	11.6%	12.5%		3.0%	4.0%	4.0%
Advance Asset Investment Bond (ADB)									
TAL Balanced Series 1	2.9%	13.5%	7.6%	28.1%	34.0%		4.0%	5.0%	4.9%
TAL Balanced Growth	2.9%	13.5%	7.6%	28.1%	34.0%		4.0%	5.0%	4.9%
Assurety Plans (AP)									
TAL Capital Guaranteed	23.4%	35.7%	20.6%	7.0%	5.4%			4.0%	3.9%
Bank Bond Deferred Annuity (ULD)									
TAL Bank Portfolio	14.8%	30.9%	19.2%	11.6%	12.5%		3.0%	4.0%	4.0%
Bank Bond Ordinary (ULO)									
TAL Bank Portfolio	14.8%	30.9%	19.2%	11.6%	12.5%		3.0%	4.0%	4.0%
Bank Bond Superannuation (ULS)									
TAL Bank Portfolio	14.8%	30.9%	19.2%	11.6%	12.5%		3.0%	4.0%	4.0%
Blue Ribbon Deferred Annuity (BDB)									
TAL Cash	100.0%								
TAL Balanced Growth	3.2%	13.4%	7.6%	28.0%	33.9%		4.0%	5.0%	4.9%
TAL Conservative Balanced	8.6%	23.7%	11.1%	18.9%	24.8%		3.0%	5.0%	4.9%
TAL Growth Maximiser	2.2%	6.0%		33.1%	44.8%		4.0%	5.0%	4.9%
TAL Security Focus	14.8%	30.9%	19.2%	11.6%	12.5%		3.0%	4.0%	4.0%

	Cash and short-term securities	Australian fixed interest	International fixed interest	Australian shares	International shares	Australian Property	International Property	Infrastructure	Commodities
Blue Ribbon Executive – Savings (BEO)									
TAL Balanced Growth	2.9%	13.5%	7.6%	28.1%	34.0%		4.0%	5.0%	4.9%
TAL Cash	100.0%								
TAL Conservative Balanced	8.1%	23.8%	11.2%	19.0%	25.0%		3.0%	5.0%	4.9%
TAL Capital Guaranteed + TAL Capital Assured	8.1%	23.8%	11.2%	19.0%	25.0%		3.0%	5.0%	4.9%
TAL Growth Maximiser	1.9%	6.0%		33.2%	44.9%		4.0%	5.1%	4.9%
TAL Security Focus	14.8%	30.9%	19.2%	11.6%	12.5%		3.0%	4.0%	4.0%
Blue Ribbon Executive – Super (BES)									
TAL Cash	100.0%								
Blue Ribbon Investment Bond (BOB)									
TAL Balanced Growth	2.9%	13.5%	7.6%	28.1%	34.0%		4.0%	5.0%	4.9%
TAL Capital Guaranteed	23.4%	35.7%	20.6%	7.0%	5.4%			4.0%	3.9%
TAL Cash	100.0%								
TAL Conservative Balanced	8.1%	23.8%	11.2%	19.0%	25.0%		3.0%	5.0%	4.9%
TAL Growth Maximiser	1.9%	6.0%		33.2%	44.9%		4.0%	5.1%	4.9%
TAL Security Focus	14.8%	30.9%	19.2%	11.6%	12.5%		3.0%	4.0%	4.0%
Blue Ribbon Plus – Savings (BRO)									
TAL Balanced Growth	2.9%	13.5%	7.6%	28.1%	34.0%		4.0%	5.0%	4.9%
TAL Capital Guaranteed	23.4%	35.7%	20.6%	7.0%	5.4%			4.0%	3.9%
TAL Cash	100.0%								
TAL Conservative Balanced	8.1%	23.8%	11.2%	19.0%	25.0%		3.0%	5.0%	4.9%
TAL Growth Maximiser	1.9%	6.0%		33.2%	44.9%		4.0%	5.1%	4.9%
TAL Security Focus	14.8%	30.9%	19.2%	11.6%	12.5%		3.0%	4.0%	4.0%

	Cash and short-term securities	Australian fixed interest	International fixed interest	Australian shares	International shares	Australian Property	International Property	Infrastructure	Commodities
Blue Ribbon Plus – Super (BRS)									
TAL Cash	100.0%								
Blue Ribbon Series – Savings (BOR)									
TAL Balanced Growth	2.9%	13.5%	7.6%	28.1%	34.0%		4.0%	5.0%	4.9%
TAL Capital Guranteed	23.4%	35.7%	20.6%	7.0%	5.4%			4.0%	3.9%
TAL Cash	100.0%								
TAL Conservative Balanced	8.1%	23.8%	11.2%	19.0%	25.0%		3.0%	5.0%	4.9%
TAL Growth Maximiser	1.9%	6.0%		33.2%	44.9%		4.0%	5.1%	4.9%
TAL Security Focus	14.8%	30.9%	19.2%	11.6%	12.5%		3.0%	4.0%	4.0%
Bond – Unit Linked (UB4) – ORD									
TAL Balanced Growth	2.9%	13.5%	7.6%	28.1%	34.0%		4.0%	5.0%	4.9%
TAL Bank Portfolio	14.8%	30.9%	19.2%	11.6%	12.5%		3.0%	4.0%	4.0%
TAL Cash	100.0%								
TAL Ethical Growth	0.3%			99.7%					
TAL International Growth	0.0%				100.0%				
TAL Property Plus	0.2%					99.8%			
Bond – Unit Linked (UB4) – SUPER									
TAL Balanced Growth	3.2%	13.4%	7.6%	28.0%	33.9%		4.0%	5.0%	4.9%
TAL Cash	100.0%								
TAL Ethical Growth	0.9%			99.1%					
TAL International Growth	1.2%				98.8%				
TAL Property Plus	0.6%					99.4%			
TAL Security Focus	14.8%	30.9%	19.2%	11.6%	12.5%		3.0%	4.0%	4.0%
Capital Guaranteed Bond (OCG)									
TAL Capital Guaranteed	23.4%	35.7%	20.6%	7.0%	5.4%			4.0%	3.9%

	Cash and short-term securities	Australian fixed interest	International fixed interest	Australian shares	International shares	Australian Property	International Property	Infrastructure	Commodities
Deferred Annuity - Unit Linked (UB3)									
TAL Balanced Growth	3.2%	13.4%	7.6%	28.0%	33.9%		4.0%	5.0%	4.9%
TAL Cash	100.0%								
TAL Ethical Growth	0.9%			99.1%					
TAL International Growth	1.2%				98.8%				
TAL Property Plus	0.6%					99.4%			
TAL Security Focus	14.8%	30.9%	19.2%	11.6%	12.5%		3.0%	4.0%	4.0%
Growth Bonds (GB1)									
TAL Capital Assured	23.4%	35.7%	20.6%	7.0%	5.4%			4.0%	3.9%
Health Invest Salary Sacrifice (HES)									
TAL Australian Shares	0.2%			99.8%					
TAL Balanced Growth	2.9%	13.5%	7.6%	28.1%	34.0%		4.0%	5.0%	4.9%
TAL Cash	100.0%								
TAL Conservative Balanced	8.1%	23.8%	11.2%	19.0%	25.0%		3.0%	5.0%	4.9%
TAL Ethical Growth	0.3%			99.7%					
TAL Growth Maximiser	1.9%	6.0%		33.2%	44.9%		4.0%	5.1%	4.9%
TAL International Growth	0.0%				100.0%				
TAL Property Plus	0.2%					99.8%			
TAL Security Focus	14.8%	30.9%	19.2%	11.6%	12.5%		3.0%	4.0%	4.0%

	Cash and short-term securities	Australian fixed interest	International fixed interest	Australian shares	International shares	Australian Property	International Property	Infrastructure	Commodities
Investment Account Series B (IA1)									
TAL Capital Assured	23.4%	35.7%	20.6%	7.0%	5.4%			4.0%	3.9%
Managed Investment Bond (MIB)									
Capital Protected - Series 1	14.8%	30.9%	19.2%	11.6%	12.5%		3.0%	4.0%	4.0%
Capital Protected - Series 2	14.8%	30.9%	19.2%	11.6%	12.5%		3.0%	4.0%	4.0%
Cash	100.0%								
Performance - Series 1	2.9%	13.5%	7.6%	28.1%	34.0%		4.0%	5.0%	4.9%
Performance - Series 2	2.9%	13.5%	7.6%	28.1%	34.0%		4.0%	5.0%	4.9%
Ordinary Assurety Bond (ABO)									
TAL Capital Guaranteed	23.4%	35.7%	20.6%	7.0%	5.4%			4.0%	3.9%
Ordinary Unit Linked Bond (USO)									
TAL Conservative Balanced	8.1%	23.8%	11.2%	19.0%	25.0%		3.0%	5.0%	4.9%
Passport Ordinary (PO)									
TAL Australian Shares	0.2%			99.8%					
TAL Balanced Growth	2.9%	13.5%	7.6%	28.1%	34.0%		4.0%	5.0%	4.9%
TAL Capital Assured	23.4%	35.7%	20.6%	7.0%	5.4%			4.0%	3.9%
TAL Cash	100.0%								
TAL Conservative Balanced	8.1%	23.8%	11.2%	19.0%	25.0%		3.0%	5.0%	4.9%
TAL Ethical Growth	0.3%			99.7%					
TAL Growth Maximiser	1.9%	6.0%		33.2%	44.9%		4.0%	5.1%	4.9%
TAL International Growth	0.0%				100.0%				
TAL Property Plus	0.2%					99.8%			
TAL Security Focus	14.8%	30.9%	19.2%	11.6%	12.5%		3.0%	4.0%	4.0%

	Cash and short-term securities	Australian fixed interest	International fixed interest	Australian shares	International shares	Australian Property	International Property	Infrastructure	Commodities
Personal Achievement Plan (PAP)									
TAL Capital Guaranteed	23.4%	35.7%	20.6%	7.0%	5.4%			4.0%	3.9%
Personal Superannuation Plan (PSP)									
TAL Performance	3.2%	13.4%	7.6%	28.0%	33.9%		4.0%	5.0%	4.9%
Pooled Investment Fund (POOL)									
Balanced Growth Taxed	3.2%	13.4%	7.6%	28.0%	33.9%		4.0%	5.0%	4.9%
Prestige Deferred Annuity Bond (PBD)									
TAL Assured Caution	23.4%	35.7%	20.6%	7.0%	5.4%			4.0%	3.9%
TAL Australian Shares	1.4%			98.6%					
TAL Balanced Growth	3.2%	13.4%	7.6%	28.0%	33.9%		4.0%	5.0%	4.9%
TAL Cash	100.0%								
TAL Conservative Balanced	8.6%	23.7%	11.1%	18.9%	24.8%		3.0%	5.0%	4.9%
TAL Ethical Growth	0.9%			99.1%					
TAL Growth Maximiser	2.2%	6.0%		33.1%	44.8%		4.0%	5.0%	4.9%
TAL International Growth	1.2%				98.8%				
TAL Property Plus	0.6%					99.4%			
TAL Security Focus	14.8%	30.9%	19.2%	11.6%	12.5%		3.0%	4.0%	4.0%

	Cash and short-term securities	Australian fixed interest	International fixed interest	Australian shares	International shares	Australian Property	International Property	Infrastructure	Commodities
Prestige Investment Bond (PBO)									
TAL Australian Shares	0.2%			99.8%					
TAL Balanced Growth	2.9%	13.5%	7.6%	28.1%	34.0%		4.0%	5.0%	4.9%
TAL Capital Guaranteed + TAL Capital Assured	23.4%	35.7%	20.6%	7.0%	5.4%			4.0%	3.9%
TAL Cash	100.0%								
TAL Conservative Balanced	8.1%	23.8%	11.2%	19.0%	25.0%		3.0%	5.0%	4.9%
TAL Ethical Growth	0.3%			99.7%					
TAL Growth Maximiser	1.9%	6.0%		33.2%	44.9%		4.0%	5.1%	4.9%
TAL International Growth	0.0%				100.0%				
TAL Property Plus	0.2%					99.8%			
TAL Security Focus	14.8%	30.9%	19.2%	11.6%	12.5%		3.0%	4.0%	4.0%
Prestige Superannuation Bond (PBS)									
TAL Cash	100.0%								
Rollover Deferred Annuity (RDA)									
Australian Shares	1.4%			98.6%					
Capital Protected - Series 1	14.8%	30.9%	19.2%	11.6%	12.5%		3.0%	4.0%	4.0%
Capital Protected - Series 2	14.8%	30.9%	19.2%	11.6%	12.5%		3.0%	4.0%	4.0%
Cash	100.0%								
Diversified	8.6%	23.7%	11.1%	18.9%	24.8%		3.0%	5.0%	4.9%
Performance - Series 1	3.2%	13.4%	7.6%	28.0%	33.9%		4.0%	5.0%	4.9%
Performance - Series 2	3.2%	13.4%	7.6%	28.0%	33.9%		4.0%	5.0%	4.9%

	Cash and short-term securities	Australian fixed interest	International fixed interest	Australian shares	International shares	Australian Property	International Property	Infrastructure	Commodities
Superannuation and Rollover Master Plan (SRMP)									
TAL Performance - Series 1	3.2%	13.4%	7.6%	28.0%	33.9%		4.0%	5.0%	4.9%
TAL Performance - Series 2	3.2%	13.4%	7.6%	28.0%	33.9%		4.0%	5.0%	4.9%
TOWER Allocated Annuity (TLAA)									
TAL Alloc & Unitised Annuity Security Focus	16.2%	30.4%	18.9%	11.4%	12.3%		3.0%	3.9%	3.9%
TAL Allocated Annuity Australian Shares	1.6%			98.4%					
TAL Allocated Annuity Balanced Growth	5.1%	13.1%	7.5%	27.5%	33.2%		3.9%	4.9%	4.8%
TAL Allocated Annuity Guaranteed Cash	100.0%								
TOWER Managed Deferred Annuity (TBD)									
TAL Assured Caution	23.4%	35.7%	20.6%	7.0%	5.4%			4.0%	3.9%
TAL Australian Shares	1.4%			98.6%					
TAL Balanced Growth	3.2%	13.4%	7.6%	28.0%	33.9%		4.0%	5.0%	4.9%
TAL Cash	100.0%								
TAL Conservative Balanced	8.6%	23.7%	11.1%	18.9%	24.8%		3.0%	5.0%	4.9%
TAL Ethical Growth	0.9%			99.1%					
TAL Growth Maximiser	2.2%	6.0%		33.1%	44.8%		4.0%	5.0%	4.9%
TAL International Growth	1.2%				98.8%				
TAL Property Plus	0.6%					99.4%			
TAL Security Focus	14.8%	30.9%	19.2%	11.6%	12.5%		3.0%	4.0%	4.0%



	Cash and short-term securities	Australian fixed interest	International fixed interest	Australian shares	International shares	Australian Property	International Property	Infrastructure	Commodities
TOWER Managed Investment Bond (TBO)									
TAL Australian Shares	0.2%			99.8%					
TAL Balanced Growth	2.9%	13.5%	7.6%	28.1%	34.0%		4.0%	5.0%	4.9%
TAL Capital Guaranteed + TAL Capital Assured	23.4%	35.7%	20.6%	7.0%	5.4%			4.0%	3.9%
TAL Cash	100.0%								
TAL Conservative Balanced	8.1%	23.8%	11.2%	19.0%	25.0%		3.0%	5.0%	4.9%
TAL Ethical Growth	0.3%			99.7%					
TAL Growth Maximiser	1.9%	6.0%		33.2%	44.9%		4.0%	5.1%	4.9%
TAL International Growth	0.0%				100.0%				
TAL Property Plus	0.2%					99.8%			
TAL Security Focus	14.8%	30.9%	19.2%	11.6%	12.5%		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	2.9%	13.5%	7.6%	28.1%	34.0%		4.0%	5.0%	4.9%
TAL Cash	100.0%								
TAL Conservative Balanced	8.1%	23.8%	11.2%	19.0%	25.0%		3.0%	5.0%	4.9%
TAL Ethical Growth	0.3%			99.7%					
TAL Growth Maximiser	1.9%	6.0%		33.2%	44.9%		4.0%	5.1%	4.9%

	Cash and short-term securities	Australian fixed interest	International fixed interest	Australian shares	International shares	Australian Property	International Property	Infrastructure	Commodities
TOWER Savings Account (TSA) - ORD									
TAL International Growth	0.0%				100.0%				
TAL Property Plus	0.2%					99.8%			
TAL Security Focus	14.8%	30.9%	19.2%	11.6%	12.5%		3.0%	4.0%	4.0%
TOWER Savings Account (TSA) - SUPER									
TAL Cash	100.0%								
Unit Linked Bond (UB2) - ORD									
TAL Balanced Growth	2.9%	13.5%	7.6%	28.1%	34.0%		4.0%	5.0%	4.9%
TAL Balanced Growth*	2.9%	13.5%	7.6%	28.1%	34.0%		4.0%	5.0%	4.9%
TAL Bank Portfolio	14.8%	30.9%	19.2%	11.6%	12.5%		3.0%	4.0%	4.0%
TAL Cash	100.0%								
TAL Ethical Growth	0.3%			99.7%					
TAL International Growth	0.0%				100.0%				
TAL Property Plus	0.2%					99.8%			
Unit Linked Bond (UB2) - SUPER									
TAL Balanced Growth	3.2%	13.4%	7.6%	28.0%	33.9%		4.0%	5.0%	4.9%
TAL Cash	100.0%								
TAL Ethical Growth	0.9%			99.1%					
TAL International Growth	1.2%				98.8%				
TAL Property Plus	0.6%					99.4%			
TAL Security Focus	14.8%	30.9%	19.2%	11.6%	12.5%		3.0%	4.0%	4.0%
Unit Linked Bond - Series B (UBO)									
TAL Conservative Balanced	8.1%	23.8%	11.2%	19.0%	25.0%		3.0%	5.0%	4.9%

	Cash and short-term securities	Australian fixed interest	International fixed interest	Australian shares	International shares	Australian Property	International Property	Infrastructure	Commodities
Unit Linked Deferred Annuity (UB1)									
TAL Balanced Growth	3.2%	13.4%	7.6%	28.0%	33.9%		4.0%	5.0%	4.9%
TAL Cash	100.0%								
TAL Ethical Growth	0.9%			99.1%					
TAL International Growth	1.2%				98.8%				
TAL Property Plus	0.6%					99.4%			
TAL Security Focus	14.8%	30.9%	19.2%	11.6%	12.5%		3.0%	4.0%	4.0%
Unit Linked Reg Prem Ordinary (URO)									
TAL Conservative Balanced	8.1%	23.8%	11.2%	19.0%	25.0%		3.0%	5.0%	4.9%
Unit Linked Regular Premium (UL4)									
TAL Cash	100.0%								
TAL Balanced Growth	2.9%	13.5%	7.6%	28.1%	34.0%		4.0%	5.0%	4.9%
TAL Ethical Growth	0.3%			99.7%					
TAL Growth Maximiser	1.9%	6.0%		33.2%	44.9%		4.0%	5.1%	4.9%
TAL International Growth	0.0%				100.0%				
TAL Security Focus	14.8%	30.9%	19.2%	11.6%	12.5%		3.0%	4.0%	4.0%
Unit Linked Super Bond (USS)									
TAL Conservative Balanced	8.6%	23.7%	11.1%	18.9%	24.8%		3.0%	5.0%	4.9%

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

Update: TAL Cash option terminated 06 September 2024 for product Pooled Investment Fund (POOL).

### Important information

These products are closed to new investors.

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