

Asset Allocations

This report provides asset allocation information for investment options available through TAL investment products as at 30 September 2025.

	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	4.4%	14.0%	8.0%	24.0%	36.8%		3.9%	4.9%	4.0%
TAL Security Focus	16.6%	31.0%	19.0%	8.0%	15.4%		3.0%	4.0%	3.0%
Advance Asset Investment Bond (ADB)									
TAL Balanced Series 1	4.4%	14.0%	8.0%	24.0%	36.8%		3.9%	4.9%	4.0%
TAL Balanced Growth	4.4%	14.0%	8.0%	24.0%	36.8%		3.9%	4.9%	4.0%
Assurety Plans (AP)									
TAL Capital Guaranteed	24.0%	37.0%	20.0%	4.0%	7.0%			5.0%	3.0%
Bank Bond Deferred Annuity (ULD)									
TAL Bank Portfolio	16.6%	31.0%	19.0%	8.0%	15.4%		3.0%	4.0%	3.0%
Bank Bond Ordinary (ULO)									
TAL Bank Portfolio	16.6%	31.0%	19.0%	8.0%	15.4%		3.0%	4.0%	3.0%
Bank Bond Superannuation (ULS)									
TAL Bank Portfolio	16.6%	31.0%	19.0%	8.0%	15.4%		3.0%	4.0%	3.0%
Blue Ribbon Deferred Annuity (BDB)									
TAL Cash	100.0%								
TAL Balanced Growth	4.4%	14.0%	8.0%	24.0%	36.8%		3.9%	4.9%	4.0%
TAL Conservative Balanced	9.1%	23.1%	12.0%	15.0%	28.9%		2.9%	5.0%	4.0%
TAL Growth Maximiser	2.5%	7.0%		29.0%	47.6%		4.0%	4.9%	5.0%
TAL Security Focus	16.6%	31.0%	19.0%	8.0%	15.4%		3.0%	4.0%	3.0%

	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	4.4%	14.0%	8.0%	24.0%	36.8%		3.9%	4.9%	4.0%
TAL Cash	100.0%								
TAL Conservative Balanced	9.1%	23.1%	12.0%	15.0%	28.9%		2.9%	5.0%	4.0%
TAL Capital Guaranteed + TAL Capital Assured	9.1%	23.1%	12.0%	15.0%	28.9%		2.9%	5.0%	4.0%
TAL Growth Maximiser	2.5%	7.0%		29.0%	47.6%		4.0%	4.9%	5.0%
TAL Security Focus	16.6%	31.0%	19.0%	8.0%	15.4%		3.0%	4.0%	3.0%
Blue Ribbon Executive – Super (BES)									
TAL Cash	100.0%								
Blue Ribbon Investment Bond (BOB)									
TAL Balanced Growth	4.4%	14.0%	8.0%	24.0%	36.8%		3.9%	4.9%	4.0%
TAL Capital Guaranteed	24.0%	37.0%	20.0%	4.0%	7.0%			5.0%	3.0%
TAL Cash	100.0%								
TAL Conservative Balanced	9.1%	23.1%	12.0%	15.0%	28.9%		2.9%	5.0%	4.0%
TAL Growth Maximiser	2.5%	7.0%		29.0%	47.6%		4.0%	4.9%	5.0%
TAL Security Focus	16.6%	31.0%	19.0%	8.0%	15.4%		3.0%	4.0%	3.0%
Blue Ribbon Plus – Savings (BRO)									
TAL Balanced Growth	4.4%	14.0%	8.0%	24.0%	36.8%		3.9%	4.9%	4.0%
TAL Capital Guaranteed	24.0%	37.0%	20.0%	4.0%	7.0%			5.0%	3.0%
TAL Cash	100.0%								
TAL Conservative Balanced	9.1%	23.1%	12.0%	15.0%	28.9%		2.9%	5.0%	4.0%
TAL Growth Maximiser	2.5%	7.0%		29.0%	47.6%		4.0%	4.9%	5.0%
TAL Security Focus	16.6%	31.0%	19.0%	8.0%	15.4%		3.0%	4.0%	3.0%

	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	4.4%	14.0%	8.0%	24.0%	36.8%		3.9%	4.9%	4.0%
TAL Capital Guranteed	24.0%	37.0%	20.0%	4.0%	7.0%			5.0%	3.0%
TAL Cash	100.0%								
TAL Conservative Balanced	9.1%	23.1%	12.0%	15.0%	28.9%		2.9%	5.0%	4.0%
TAL Growth Maximiser	2.5%	7.0%		29.0%	47.6%		4.0%	4.9%	5.0%
TAL Security Focus	16.6%	31.0%	19.0%	8.0%	15.4%		3.0%	4.0%	3.0%
Blue Ribbon Super Bond (BSB)									
TAL Balanced Growth	4.4%	14.0%	8.0%	24.0%	36.8%		3.9%	4.9%	4.0%
TAL Capital Guaranteed		100.0%							
TAL Cash	100.0%								
TAL Conservative Balanced	9.1%	23.1%	12.0%	15.0%	28.9%		2.9%	5.0%	4.0%
TAL Growth Maximiser	2.5%	7.0%		29.0%	47.6%		4.0%	4.9%	5.0%
TAL Security Focus	16.6%	31.0%	19.0%	8.0%	15.4%		3.0%	4.0%	3.0%

	Cash and short-term securities	Australian fixed interest	International fixed interest	Australian shares	International shares	Australian Property	International Property	Infrastructure	Commodities
Bond - Unit Linked (UB4) - ORD									
TAL Balanced Growth	4.4%	14.0%	8.0%	24.0%	36.8%		3.9%	4.9%	4.0%
TAL Bank Portfolio	16.6%	31.0%	19.0%	8.0%	15.4%		3.0%	4.0%	3.0%
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	4.4%	14.0%	8.0%	24.0%	36.8%		3.9%	4.9%	4.0%
TAL Cash	100.0%								
TAL Ethical Growth				100.0%					
TAL International Growth					100.0%				
TAL Property Plus						100.0%			
TAL Security Focus	16.6%	31.0%	19.0%	8.0%	15.4%		3.0%	4.0%	3.0%
Capital Guaranteed Bond (OCG)									
TAL Capital Guaranteed	24.0%	37.0%	20.0%	4.0%	7.0%			5.0%	3.0%

	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	4.4%	14.0%	8.0%	24.0%	36.8%		3.9%	4.9%	4.0%
TAL Cash	100.0%								
TAL Ethical Growth				100.0%					
TAL International Growth					100.0%				
TAL Property Plus						100.0%			
TAL Security Focus	16.6%	31.0%	19.0%	8.0%	15.4%		3.0%	4.0%	3.0%
Growth Bonds (GB1)									
TAL Capital Assured	24.0%	37.0%	20.0%	4.0%	7.0%			5.0%	3.0%
Health Invest Salary Sacrifice (HES)									
TAL Australian Shares				100.0%					
TAL Balanced Growth	4.4%	14.0%	8.0%	24.0%	36.8%		3.9%	4.9%	4.0%
TAL Cash	100.0%								
TAL Conservative Balanced	9.1%	23.1%	12.0%	15.0%	28.9%		2.9%	5.0%	4.0%
TAL Ethical Growth				100.0%					
TAL Growth Maximiser	2.5%	7.0%		29.0%	47.6%		4.0%	4.9%	5.0%
TAL International Growth					100.0%				
TAL Property Plus						100.0%			
TAL Security Focus	16.6%	31.0%	19.0%	8.0%	15.4%		3.0%	4.0%	3.0%

	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	24.0%	37.0%	20.0%	4.0%	7.0%			5.0%	3.0%
Managed Investment Bond (MIB)									
Capital Protected - Series 1	16.6%	31.0%	19.0%	8.0%	15.4%		3.0%	4.0%	3.0%
Capital Protected - Series 2	16.6%	31.0%	19.0%	8.0%	15.4%		3.0%	4.0%	3.0%
Cash	100.0%								
Performance - Series 1	4.4%	14.0%	8.0%	24.0%	36.8%		3.9%	4.9%	4.0%
Performance - Series 2	4.4%	14.0%	8.0%	24.0%	36.8%		3.9%	4.9%	4.0%
Ordinary Assurety Bond (ABO)									
TAL Capital Guaranteed	24.0%	37.0%	20.0%	4.0%	7.0%			5.0%	3.0%
Passport Ordinary (PO)									
TAL Australian Shares				100.0%					
TAL Balanced Growth	4.4%	14.0%	8.0%	24.0%	36.8%		3.9%	4.9%	4.0%
TAL Capital Assured	24.0%	37.0%	20.0%	4.0%	7.0%			5.0%	3.0%
TAL Cash	100.0%								
TAL Conservative Balanced	9.1%	23.1%	12.0%	15.0%	28.9%		2.9%	5.0%	4.0%
TAL Ethical Growth				100.0%					
TAL Growth Maximiser	2.5%	7.0%		29.0%	47.6%		4.0%	4.9%	5.0%
TAL International Growth					100.0%				
TAL Property Plus						100.0%			
TAL Security Focus	16.6%	31.0%	19.0%	8.0%	15.4%		3.0%	4.0%	3.0%

	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	24.0%	37.0%	20.0%	4.0%	7.0%			5.0%	3.0%
Pooled Investment Fund (POOL)									
Balanced Growth Taxed	4.4%	14.0%	8.0%	24.0%	36.8%		3.9%	4.9%	4.0%
Prestige Deferred Annuity Bond (PBD)									
TAL Assured Caution	24.0%	37.0%	20.0%	4.0%	7.0%			5.0%	3.0%
TAL Australian Shares				100.0%					
TAL Balanced Growth	4.4%	14.0%	8.0%	24.0%	36.8%		3.9%	4.9%	4.0%
TAL Cash	100.0%								
TAL Conservative Balanced	9.1%	23.1%	12.0%	15.0%	28.9%		2.9%	5.0%	4.0%
TAL Ethical Growth				100.0%					
TAL Growth Maximiser	2.5%	7.0%		29.0%	47.6%		4.0%	4.9%	5.0%
TAL International Growth					100.0%				
TAL Property Plus						100.0%			
TAL Security Focus	16.6%	31.0%	19.0%	8.0%	15.4%		3.0%	4.0%	3.0%

	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				100.0%					
TAL Balanced Growth	4.4%	14.0%	8.0%	24.0%	36.8%		3.9%	4.9%	4.0%
TAL Capital Guaranteed + TAL Capital Assured	24.0%	37.0%	20.0%	4.0%	7.0%			5.0%	3.0%
TAL Cash	100.0%								
TAL Conservative Balanced	9.1%	23.1%	12.0%	15.0%	28.9%		2.9%	5.0%	4.0%
TAL Ethical Growth				100.0%					
TAL Growth Maximiser	2.5%	7.0%		29.0%	47.6%		4.0%	4.9%	5.0%
TAL International Growth					100.0%				
TAL Property Plus						100.0%			
TAL Security Focus	16.6%	31.0%	19.0%	8.0%	15.4%		3.0%	4.0%	3.0%
Prestige Superannuation Bond (PBS)									
TAL Cash	100.0%								
Rollover Deferred Annuity (RDA)									
Australian Shares				100.0%					
Capital Protected - Series 1	16.6%	31.0%	19.0%	8.0%	15.4%		3.0%	4.0%	3.0%
Capital Protected - Series 2	16.6%	31.0%	19.0%	8.0%	15.4%		3.0%	4.0%	3.0%
Cash	100.0%								
Diversified	9.1%	23.1%	12.0%	15.0%	28.9%		2.9%	5.0%	4.0%
Performance - Series 1	4.4%	14.0%	8.0%	24.0%	36.8%		3.9%	4.9%	4.0%
Performance - Series 2	4.4%	14.0%	8.0%	24.0%	36.8%		3.9%	4.9%	4.0%

	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	4.4%	14.0%	8.0%	24.0%	36.8%		3.9%	4.9%	4.0%
TAL Performance - Series 2	4.4%	14.0%	8.0%	24.0%	36.8%		3.9%	4.9%	4.0%
TOWER Allocated Annuity (TLAA)									
TAL Alloc & Unitised Annuity Security Focus	16.6%	31.0%	19.0%	8.0%	15.4%		3.0%	4.0%	3.0%
TAL Allocated Annuity Australian Shares				100.0%					
TAL Allocated Annuity Balanced Growth	4.4%	14.0%	8.0%	24.0%	36.8%		3.9%	4.9%	4.0%
TAL Allocated Annuity Guaranteed Cash	100.0%								
TOWER Managed Deferred Annuity (TBD)									
TAL Assured Caution	24.0%	37.0%	20.0%	4.0%	7.0%			5.0%	3.0%
TAL Australian Shares				100.0%					
TAL Balanced Growth	4.4%	14.0%	8.0%	24.0%	36.8%		3.9%	4.9%	4.0%
TAL Cash	100.0%								
TAL Conservative Balanced	9.1%	23.1%	12.0%	15.0%	28.9%		2.9%	5.0%	4.0%
TAL Ethical Growth				100.0%					
TAL Growth Maximiser	2.5%	7.0%		29.0%	47.6%		4.0%	4.9%	5.0%
TAL International Growth					100.0%				
TAL Property Plus						100.0%			
TAL Security Focus	16.6%	31.0%	19.0%	8.0%	15.4%		3.0%	4.0%	3.0%

	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				100.0%					
TAL Balanced Growth	4.4%	14.0%	8.0%	24.0%	36.8%		3.9%	4.9%	4.0%
TAL Capital Guaranteed + TAL Capital Assured	24.0%	37.0%	20.0%	4.0%	7.0%			5.0%	3.0%
TAL Cash	100.0%								
TAL Conservative Balanced	9.1%	23.1%	12.0%	15.0%	28.9%		2.9%	5.0%	4.0%
TAL Ethical Growth				100.0%					
TAL Growth Maximiser	2.5%	7.0%		29.0%	47.6%		4.0%	4.9%	5.0%
TAL International Growth					100.0%				
TAL Property Plus						100.0%			
TAL Security Focus	16.6%	31.0%	19.0%	8.0%	15.4%		3.0%	4.0%	3.0%
TOWER Savings Account (TSA) - ORD									
TAL Australian Shares				100.0%					
TAL Balanced Growth	4.4%	14.0%	8.0%	24.0%	36.8%		3.9%	4.9%	4.0%
TAL Cash	100.0%								
TAL Conservative Balanced	9.1%	23.1%	12.0%	15.0%	28.9%		2.9%	5.0%	4.0%
TAL Ethical Growth				100.0%					
TAL Growth Maximiser	2.5%	7.0%		29.0%	47.6%		4.0%	4.9%	5.0%

	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					100.0%				
TAL Property Plus						100.0%			
TAL Security Focus	16.6%	31.0%	19.0%	8.0%	15.4%		3.0%	4.0%	3.0%
TOWER Savings Account (TSA) - SUPER									
TAL Cash	100.0%								
Unit Linked Bond (UB2) - ORD									
TAL Balanced Growth	4.4%	14.0%	8.0%	24.0%	36.8%		3.9%	4.9%	4.0%
TAL Balanced Growth*	4.4%	14.0%	8.0%	24.0%	36.8%		3.9%	4.9%	4.0%
TAL Bank Portfolio	16.6%	31.0%	19.0%	8.0%	15.4%		3.0%	4.0%	3.0%
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	4.4%	14.0%	8.0%	24.0%	36.8%		3.9%	4.9%	4.0%
TAL Cash	100.0%								
TAL Ethical Growth				100.0%					
TAL International Growth					100.0%				
TAL Property Plus						100.0%			
TAL Security Focus	16.6%	31.0%	19.0%	8.0%	15.4%		3.0%	4.0%	3.0%

	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	4.4%	14.0%	8.0%	24.0%	36.8%		3.9%	4.9%	4.0%
TAL Cash	100.0%								
TAL Ethical Growth				100.0%					
TAL International Growth					100.0%				
TAL Property Plus						100.0%			
TAL Security Focus	16.6%	31.0%	19.0%	8.0%	15.4%		3.0%	4.0%	3.0%
Unit Linked Reg Prem Ordinary (URO)									
TAL Conservative Balanced	9.1%	23.1%	12.0%	15.0%	28.9%		2.9%	5.0%	4.0%
Unit Linked Regular Premium (UL4)									
TAL Cash	100.0%								
TAL Balanced Growth	4.4%	14.0%	8.0%	24.0%	36.8%		3.9%	4.9%	4.0%
TAL Ethical Growth				100.0%					
TAL Growth Maximiser	2.5%	7.0%		29.0%	47.6%		4.0%	4.9%	5.0%
TAL International Growth					100.0%				
TAL Security Focus	16.6%	31.0%	19.0%	8.0%	15.4%		3.0%	4.0%	3.0%
Unit Linked Super Bond (USS)									
TAL Conservative Balanced	9.1%	23.1%	12.0%	15.0%	28.9%		2.9%	5.0%	4.0%

Prior to 31 March 2025, the following products were previously branded Westpac

	Cash and short-term securities	Australian fixed interest	International fixed interest	Australian shares	International shares	Australian Property	International Property	Infrastructure	Commodities
Foundation Plan (& Children's Foundation Plan)									
Balanced Growth Fund	4.4%	14.0%	8.0%	24.0%	36.8%		3.9%	4.9%	4.0%
Long Term Growth	2.5%	7.0%		29.0%	47.6%		4.0%	4.9%	5.0%
Diversified Growth	4.4%	14.0%	8.0%	24.0%	36.8%		3.9%	4.9%	4.0%
Moderate Growth Fund	16.6%	31.0%	19.0%	8.0%	15.4%		3.0%	4.0%	3.0%
Diversified Stable	16.6%	31.0%	19.0%	8.0%	15.4%		3.0%	4.0%	3.0%
Conservative Growth Fund	16.6%	31.0%	19.0%	8.0%	15.4%		3.0%	4.0%	3.0%
Cash Plus	100.0%								
Money Market Fund	100.0%								
Universal Life (& Children's Head Start Plan)									
Growth Asset	4.4%	14.0%	8.0%	24.0%	36.8%		3.9%	4.9%	4.0%
Income Accumulation	100.0%								
Dynamic Growth	2.5%	7.0%		29.0%	47.6%		4.0%	4.9%	5.0%
Insurance Bond (& Children's Head Start Insurance Bond)									
Growth Asset	4.4%	14.0%	8.0%	24.0%	36.8%		3.9%	4.9%	4.0%
Income Accumulation	100.0%								
Dynamic Growth	2.5%	7.0%		29.0%	47.6%		4.0%	4.9%	5.0%
Investment & Protection Plan (& Children's Head Start Plan Insurance Bond)									
Managed Growth	4.4%	14.0%	8.0%	24.0%	36.8%		3.9%	4.9%	4.0%
Growth Plus	2.5%	7.0%		29.0%	47.6%		4.0%	4.9%	5.0%
Managed Stable	16.6%	31.0%	19.0%	8.0%	15.4%		3.0%	4.0%	3.0%
Cash Based	100.0%								

	Cash and short-term securities	Australian fixed interest	International fixed interest	Australian shares	International shares	Australian Property	International Property	Infrastructure	Commodities
Investment Bond (& Children's Head Start Investment Bond)									
Managed Growth	4.4%	14.0%	8.0%	24.0%	36.8%		3.9%	4.9%	4.0%
Growth Plus	2.5%	7.0%		29.0%	47.6%		4.0%	4.9%	5.0%
Managed Stable	16.6%	31.0%	19.0%	8.0%	15.4%		3.0%	4.0%	3.0%
Cash Based	100.0%								
Rollover Bond									
Capital Guaranteed	100.0%								
Balanced Growth - Plus	4.4%	14.0%	8.0%	24.0%	36.8%		3.9%	4.9%	4.0%
Rollover Investment Bond									
Growth Plus	2.5%	7.0%		29.0%	47.6%		4.0%	4.9%	5.0%
Managed Growth	4.4%	14.0%	8.0%	24.0%	36.8%		3.9%	4.9%	4.0%
Managed Stable	16.6%	31.0%	19.0%	8.0%	15.4%		3.0%	4.0%	3.0%
Cash Based	100.0%								
Variable Income Plan									
Balanced Growth Fund	4.4%	14.0%	8.0%	24.0%	36.8%		3.9%	4.9%	4.0%
Managed Growth	4.4%	14.0%	8.0%	24.0%	36.8%		3.9%	4.9%	4.0%
Moderate Growth Fund	16.6%	31.0%	19.0%	8.0%	15.4%		3.0%	4.0%	3.0%
Growth Plus	2.5%	7.0%		29.0%	47.6%		4.0%	4.9%	5.0%
Managed Stable	16.6%	31.0%	19.0%	8.0%	15.4%		3.0%	4.0%	3.0%
Conservative Growth Fund	16.6%	31.0%	19.0%	8.0%	15.4%		3.0%	4.0%	3.0%
Money Market Fund	100.0%								
Cash Guaranteed	100.0%								

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

Important information

These products are closed to new investors.

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