

Asset Allocations

This report provides asset allocation information for investment options available through TAL investment products as at 31 March 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%	14.1%	8.1%	23.5%	36.8%		4.0%	5.0%	4.1%
TAL Security Focus	16.5%	31.1%	19.2%	7.8%	15.3%		2.9%	4.1%	3.1%
Advance Asset Investment Bond (ADB)									
TAL Balanced Series 1	4.4%	14.1%	8.1%	23.5%	36.8%		4.0%	5.0%	4.1%
TAL Balanced Growth	4.4%	14.1%	8.1%	23.5%	36.8%		4.0%	5.0%	4.1%
Assurety Plans (AP)									
TAL Capital Guaranteed	24.0%	37.0%	20.2%	3.8%	6.9%			5.0%	3.1%
Bank Bond Deferred Annuity (ULD)									
TAL Bank Portfolio	16.5%	31.1%	19.2%	7.8%	15.3%		2.9%	4.1%	3.1%
Bank Bond Ordinary (ULO)									
TAL Bank Portfolio	16.5%	31.1%	19.2%	7.8%	15.3%		2.9%	4.1%	3.1%
Bank Bond Superannuation (ULS)									
TAL Bank Portfolio	16.5%	31.1%	19.2%	7.8%	15.3%		2.9%	4.1%	3.1%
Blue Ribbon Deferred Annuity (BDB)									
TAL Cash	100.0%								
TAL Balanced Growth	4.4%	14.1%	8.1%	23.5%	36.8%		4.0%	5.0%	4.1%
TAL Conservative Balanced	9.2%	23.1%	12.1%	14.7%	28.8%		3.0%	5.0%	4.1%
TAL Growth Maximiser	2.9%	7.1%		28.3%	47.7%		3.9%	5.0%	5.1%
TAL Security Focus	16.5%	31.1%	19.2%	7.8%	15.3%		2.9%	4.1%	3.1%

	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%	14.1%	8.1%	23.5%	36.8%		4.0%	5.0%	4.1%
TAL Cash	100.0%								
TAL Conservative Balanced	9.2%	23.1%	12.1%	14.7%	28.8%		3.0%	5.0%	4.1%
TAL Capital Guaranteed + TAL Capital Assured	9.2%	23.1%	12.1%	14.7%	28.8%		3.0%	5.0%	4.1%
TAL Growth Maximiser	2.9%	7.1%		28.3%	47.7%		3.9%	5.0%	5.1%
TAL Security Focus	16.5%	31.1%	19.2%	7.8%	15.3%		2.9%	4.1%	3.1%
Blue Ribbon Executive – Super (BES)									
TAL Cash	100.0%								
Blue Ribbon Investment Bond (BOB)									
TAL Balanced Growth	4.4%	14.1%	8.1%	23.5%	36.8%		4.0%	5.0%	4.1%
TAL Capital Guaranteed	24.0%	37.0%	20.2%	3.8%	6.9%			5.0%	3.1%
TAL Cash	100.0%								
TAL Conservative Balanced	9.2%	23.1%	12.1%	14.7%	28.8%		3.0%	5.0%	4.1%
TAL Growth Maximiser	2.9%	7.1%		28.3%	47.7%		3.9%	5.0%	5.1%
TAL Security Focus	16.5%	31.1%	19.2%	7.8%	15.3%		2.9%	4.1%	3.1%
Blue Ribbon Plus – Savings (BRO)									
TAL Balanced Growth	4.4%	14.1%	8.1%	23.5%	36.8%		4.0%	5.0%	4.1%
TAL Capital Guaranteed	24.0%	37.0%	20.2%	3.8%	6.9%			5.0%	3.1%
TAL Cash	100.0%								
TAL Conservative Balanced	9.2%	23.1%	12.1%	14.7%	28.8%		3.0%	5.0%	4.1%
TAL Growth Maximiser	2.9%	7.1%		28.3%	47.7%		3.9%	5.0%	5.1%
TAL Security Focus	16.5%	31.1%	19.2%	7.8%	15.3%		2.9%	4.1%	3.1%

	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%	14.1%	8.1%	23.5%	36.8%		4.0%	5.0%	4.1%
TAL Capital Guranteed	24.0%	37.0%	20.2%	3.8%	6.9%			5.0%	3.1%
TAL Cash	100.0%								
TAL Conservative Balanced	9.2%	23.1%	12.1%	14.7%	28.8%		3.0%	5.0%	4.1%
TAL Growth Maximiser	2.9%	7.1%		28.3%	47.7%		3.9%	5.0%	5.1%
TAL Security Focus	16.5%	31.1%	19.2%	7.8%	15.3%		2.9%	4.1%	3.1%
Blue Ribbon Super Bond (BSB)									
TAL Balanced Growth	4.4%	14.1%	8.1%	23.5%	36.8%		4.0%	5.0%	4.1%
TAL Capital Guaranteed		100.0%							
TAL Cash	100.0%								
TAL Conservative Balanced	9.2%	23.1%	12.1%	14.7%	28.8%		3.0%	5.0%	4.1%
TAL Growth Maximiser	2.9%	7.1%		28.3%	47.7%		3.9%	5.0%	5.1%
TAL Security Focus	16.5%	31.1%	19.2%	7.8%	15.3%		2.9%	4.1%	3.1%

	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%	14.1%	8.1%	23.5%	36.8%		4.0%	5.0%	4.1%
TAL Bank Portfolio	16.5%	31.1%	19.2%	7.8%	15.3%		2.9%	4.1%	3.1%
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%	14.1%	8.1%	23.5%	36.8%		4.0%	5.0%	4.1%
TAL Cash	100.0%								
TAL Ethical Growth				100.0%					
TAL International Growth					100.0%				
TAL Property Plus						100.0%			
TAL Security Focus	16.5%	31.1%	19.2%	7.8%	15.3%		2.9%	4.1%	3.1%
Capital Guaranteed Bond (OCG)									
TAL Capital Guaranteed	24.0%	37.0%	20.2%	3.8%	6.9%			5.0%	3.1%

	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%	14.1%	8.1%	23.5%	36.8%		4.0%	5.0%	4.1%
TAL Cash	100.0%								
TAL Ethical Growth				100.0%					
TAL International Growth					100.0%				
TAL Property Plus						100.0%			
TAL Security Focus	16.5%	31.1%	19.2%	7.8%	15.3%		2.9%	4.1%	3.1%
Growth Bonds (GB1)									
TAL Capital Assured	24.0%	37.0%	20.2%	3.8%	6.9%			5.0%	3.1%
Health Invest Salary Sacrifice (HES)									
TAL Australian Shares				100.0%					
TAL Balanced Growth	4.4%	14.1%	8.1%	23.5%	36.8%		4.0%	5.0%	4.1%
TAL Cash	100.0%								
TAL Conservative Balanced	9.2%	23.1%	12.1%	14.7%	28.8%		3.0%	5.0%	4.1%
TAL Ethical Growth				100.0%					
TAL Growth Maximiser	2.9%	7.1%		28.3%	47.7%		3.9%	5.0%	5.1%
TAL International Growth					100.0%				
TAL Property Plus						100.0%			
TAL Security Focus	16.5%	31.1%	19.2%	7.8%	15.3%		2.9%	4.1%	3.1%

	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%	20.2%	3.8%	6.9%			5.0%	3.1%
Managed Investment Bond (MIB)									
Capital Protected - Series 1	16.5%	31.1%	19.2%	7.8%	15.3%		2.9%	4.1%	3.1%
Capital Protected - Series 2	16.5%	31.1%	19.2%	7.8%	15.3%		2.9%	4.1%	3.1%
Cash	100.0%								
Performance - Series 1	4.4%	14.1%	8.1%	23.5%	36.8%		4.0%	5.0%	4.1%
Performance - Series 2	4.4%	14.1%	8.1%	23.5%	36.8%		4.0%	5.0%	4.1%
Ordinary Assurety Bond (ABO)									
TAL Capital Guaranteed	24.0%	37.0%	20.2%	3.8%	6.9%			5.0%	3.1%
Ordinary Unit Linked Bond (USO)									
TAL Conservative Balanced	9.2%	23.1%	12.1%	14.7%	28.8%		3.0%	5.0%	4.1%
Passport Ordinary (PO)									
TAL Australian Shares				100.0%					
TAL Balanced Growth	4.4%	14.1%	8.1%	23.5%	36.8%		4.0%	5.0%	4.1%
TAL Capital Assured	24.0%	37.0%	20.2%	3.8%	6.9%			5.0%	3.1%
TAL Cash	100.0%								
TAL Conservative Balanced	9.2%	23.1%	12.1%	14.7%	28.8%		3.0%	5.0%	4.1%
TAL Ethical Growth				100.0%					
TAL Growth Maximiser	2.9%	7.1%		28.3%	47.7%		3.9%	5.0%	5.1%
TAL International Growth					100.0%				
TAL Property Plus						100.0%			
TAL Security Focus	16.5%	31.1%	19.2%	7.8%	15.3%		2.9%	4.1%	3.1%

	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%	20.2%	3.8%	6.9%			5.0%	3.1%
Personal Superannuation Plan (PSP)									
TAL Performance	4.4%	14.1%	8.1%	23.5%	36.8%		4.0%	5.0%	4.1%
Pooled Investment Fund (POOL)									
Balanced Growth Taxed	4.4%	14.1%	8.1%	23.5%	36.8%		4.0%	5.0%	4.1%
Prestige Deferred Annuity Bond (PBD)									
TAL Assured Caution	24.0%	37.0%	20.2%	3.8%	6.9%			5.0%	3.1%
TAL Australian Shares				100.0%					
TAL Balanced Growth	4.4%	14.1%	8.1%	23.5%	36.8%		4.0%	5.0%	4.1%
TAL Cash	100.0%								
TAL Conservative Balanced	9.2%	23.1%	12.1%	14.7%	28.8%		3.0%	5.0%	4.1%
TAL Ethical Growth				100.0%					
TAL Growth Maximiser	2.9%	7.1%		28.3%	47.7%		3.9%	5.0%	5.1%
TAL International Growth					100.0%				
TAL Property Plus						100.0%			
TAL Security Focus	16.5%	31.1%	19.2%	7.8%	15.3%		2.9%	4.1%	3.1%

	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%	14.1%	8.1%	23.5%	36.8%		4.0%	5.0%	4.1%
TAL Capital Guaranteed + TAL Capital Assured	24.0%	37.0%	20.2%	3.8%	6.9%			5.0%	3.1%
TAL Cash	100.0%								
TAL Conservative Balanced	9.2%	23.1%	12.1%	14.7%	28.8%		3.0%	5.0%	4.1%
TAL Ethical Growth				100.0%					
TAL Growth Maximiser	2.9%	7.1%		28.3%	47.7%		3.9%	5.0%	5.1%
TAL International Growth					100.0%				
TAL Property Plus						100.0%			
TAL Security Focus	16.5%	31.1%	19.2%	7.8%	15.3%		2.9%	4.1%	3.1%
Prestige Superannuation Bond (PBS)									
TAL Cash	100.0%								
Rollover Deferred Annuity (RDA)									
Australian Shares				100.0%					
Capital Protected - Series 1	16.5%	31.1%	19.2%	7.8%	15.3%		2.9%	4.1%	3.1%
Capital Protected - Series 2	16.5%	31.1%	19.2%	7.8%	15.3%		2.9%	4.1%	3.1%
Cash	100.0%								
Diversified	9.2%	23.1%	12.1%	14.7%	28.8%		3.0%	5.0%	4.1%
Performance - Series 1	4.4%	14.1%	8.1%	23.5%	36.8%		4.0%	5.0%	4.1%
Performance - Series 2	4.4%	14.1%	8.1%	23.5%	36.8%		4.0%	5.0%	4.1%

	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%	14.1%	8.1%	23.5%	36.8%		4.0%	5.0%	4.1%
TAL Performance – Series 2	4.4%	14.1%	8.1%	23.5%	36.8%		4.0%	5.0%	4.1%
TOWER Allocated Annuity (TLAA)									
TAL Alloc & Unitised Annuity Security Focus	16.5%	31.1%	19.2%	7.8%	15.3%		2.9%	4.1%	3.1%
TAL Allocated Annuity Australian Shares				100.0%					
TAL Allocated Annuity Balanced Growth	4.4%	14.1%	8.1%	23.5%	36.8%		4.0%	5.0%	4.1%
TAL Allocated Annuity Guaranteed Cash	100.0%								
TOWER Managed Deferred Annuity (TBD)									
TAL Assured Caution	24.0%	37.0%	20.2%	3.8%	6.9%			5.0%	3.1%
TAL Australian Shares				100.0%					
TAL Balanced Growth	4.4%	14.1%	8.1%	23.5%	36.8%		4.0%	5.0%	4.1%
TAL Cash	100.0%								
TAL Conservative Balanced	9.2%	23.1%	12.1%	14.7%	28.8%		3.0%	5.0%	4.1%
TAL Ethical Growth				100.0%					
TAL Growth Maximiser	2.9%	7.1%		28.3%	47.7%		3.9%	5.0%	5.1%
TAL International Growth					100.0%				
TAL Property Plus						100.0%			
TAL Security Focus	16.5%	31.1%	19.2%	7.8%	15.3%		2.9%	4.1%	3.1%

	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%	14.1%	8.1%	23.5%	36.8%		4.0%	5.0%	4.1%
TAL Capital Guaranteed + TAL Capital Assured	24.0%	37.0%	20.2%	3.8%	6.9%			5.0%	3.1%
TAL Cash	100.0%								
TAL Conservative Balanced	9.2%	23.1%	12.1%	14.7%	28.8%		3.0%	5.0%	4.1%
TAL Ethical Growth				100.0%					
TAL Growth Maximiser	2.9%	7.1%		28.3%	47.7%		3.9%	5.0%	5.1%
TAL International Growth					100.0%				
TAL Property Plus						100.0%			
TAL Security Focus	16.5%	31.1%	19.2%	7.8%	15.3%		2.9%	4.1%	3.1%
TOWER Managed Super Bond (TBS)									
TAL Cash	100.0%								
TOWER Savings Account (TSA) – ORD									
TAL Australian Shares				100.0%					
TAL Balanced Growth	4.4%	14.1%	8.1%	23.5%	36.8%		4.0%	5.0%	4.1%
TAL Cash	100.0%								
TAL Conservative Balanced	9.2%	23.1%	12.1%	14.7%	28.8%		3.0%	5.0%	4.1%
TAL Ethical Growth				100.0%					
TAL Growth Maximiser	2.9%	7.1%		28.3%	47.7%		3.9%	5.0%	5.1%

	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	16.5%	31.1%	19.2%	7.8%	15.3%		2.9%	4.1%	3.1%
TOWER Savings Account (TSA) – SUPER									
TAL Cash	100.0%								
Unit Linked Bond (UB2) – ORD									
TAL Balanced Growth	4.4%	14.1%	8.1%	23.5%	36.8%		4.0%	5.0%	4.1%
TAL Balanced Growth*	4.4%	14.1%	8.1%	23.5%	36.8%		4.0%	5.0%	4.1%
TAL Bank Portfolio	16.5%	31.1%	19.2%	7.8%	15.3%		2.9%	4.1%	3.1%
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%	14.1%	8.1%	23.5%	36.8%		4.0%	5.0%	4.1%
TAL Cash	100.0%								
TAL Ethical Growth				100.0%					
TAL International Growth					100.0%				
TAL Property Plus						100.0%			
TAL Security Focus	16.5%	31.1%	19.2%	7.8%	15.3%		2.9%	4.1%	3.1%
Unit Linked Bond – Series B (UBO)									
TAL Conservative Balanced	9.2%	23.1%	12.1%	14.7%	28.8%		3.0%	5.0%	4.1%

	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%	14.1%	8.1%	23.5%	36.8%		4.0%	5.0%	4.1%
TAL Cash	100.0%								
TAL Ethical Growth				100.0%					
TAL International Growth					100.0%				
TAL Property Plus						100.0%			
TAL Security Focus	16.5%	31.1%	19.2%	7.8%	15.3%		2.9%	4.1%	3.1%
Unit Linked Reg Prem Ordinary (URO)									
TAL Conservative Balanced	9.2%	23.1%	12.1%	14.7%	28.8%		3.0%	5.0%	4.1%
Unit Linked Regular Premium (UL4)									
TAL Cash	100.0%								
TAL Balanced Growth	4.4%	14.1%	8.1%	23.5%	36.8%		4.0%	5.0%	4.1%
TAL Ethical Growth				100.0%					
TAL Growth Maximiser	2.9%	7.1%		28.3%	47.7%		3.9%	5.0%	5.1%
TAL International Growth					100.0%				
TAL Security Focus	16.5%	31.1%	19.2%	7.8%	15.3%		2.9%	4.1%	3.1%
Unit Linked Super Bond (USS)									
TAL Conservative Balanced	9.2%	23.1%	12.1%	14.7%	28.8%		3.0%	5.0%	4.1%

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

Important information

These products are closed to new investors.

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Where information relating to your investment is not displayed or for capital guaranteed returns, please contact 1300 209 088 between 8am to 6pm AEST Monday to Friday, or email customerservice@tal.com.au