

Investment Performance



This report provides historic performance for investment options available through TAL investment products as at the 30 June 2026. The results may be different to the investment performance return shown on your annual statement, which takes into account your individual account management cost, tax and timing of transaction in your account.

	Unit Price	Quarterly %	1 Year (Annualised) %	3 Years (Annualised) %	5 Years (Annualised) %	10 Years (Annualised) %
Advance Asset Deferred Annuity (ADD)						
TAL Balanced Growth	31.06	6.82	9.66	10.98	6.71	6.75
TAL Security Focus	18.24	3.57	5.83	6.48	3.02	2.64
Advance Asset Investment Bond (ADB)						
TAL Balanced Series 1	5.96	5.48	8.47	8.83	5.10	5.49
TAL Balanced Growth	20.19	5.41	8.15	8.51	4.83	5.18
Bank Bond Deferred Annuity (ULD)						
TAL Bank Portfolio	7.66	3.47	5.41	6.05	2.61	3.20
Bank Bond Ordinary (ULO)						
TAL Bank Portfolio	5.17	2.67	4.46	4.57	1.81	2.92
Bank Bond Superannuation (ULS)						
TAL Bank Portfolio	7.66	3.47	5.41	6.05	2.61	3.20
Blue Ribbon Deferred Annuity (BDB)						
TAL Cash	9.70	0.85	2.81	3.13	2.11	0.81
TAL Balanced Growth	31.06	6.82	9.66	10.98	6.71	6.75
TAL Conservative Balanced	24.80	5.13	8.08	9.09	4.79	5.22
TAL Growth Maximiser	35.27	7.95	10.81	12.82	7.71	9.27
TAL Security Focus	18.24	3.57	5.83	6.48	3.02	2.64

	Unit Price	Quarterly %	1 Year (Annualised) %	3 Years (Annualised) %	5 Years (Annualised) %	10 Years (Annualised) %
Blue Ribbon Executive – Savings (BEO)						
TAL Balanced Growth	20.19	5.41	8.15	8.51	4.83	5.18
TAL Cash	7.78	0.67	2.27	2.40	1.62	0.53
TAL Conservative Balanced^	16.34	4.14	6.71	7.07	3.69	3.81
TAL Growth Maximiser	21.07	6.41	9.80	10.02	5.96	6.29
TAL Security Focus^	13.30	2.76	4.78	4.88	2.17	2.30
Blue Ribbon Executive – Super (BES)						
TAL Cash	9.70	0.85	2.81	3.13	2.11	0.81
Blue Ribbon Investment Bond (BOB)						
TAL Balanced Growth	20.19	5.41	8.15	8.51	4.83	5.18
TAL Cash	7.78	0.67	2.27	2.40	1.62	0.53
TAL Conservative Balanced	16.34	4.14	6.71	7.07	3.69	3.81
TAL Growth Maximiser	21.07	6.41	9.80	10.02	5.96	6.29
TAL Security Focus	13.30	2.76	4.78	4.88	2.17	2.30
Blue Ribbon Plus – Savings (BRO)						
TAL Balanced Growth	20.19	5.41	8.15	8.51	4.83	5.18
TAL Conservative Balanced	16.34	4.14	6.71	7.07	3.69	3.81
TAL Cash	7.78	0.67	2.27	2.40	1.62	0.53
TAL Growth Maximiser	21.07	6.41	9.80	10.02	5.96	6.29
TAL Security Focus	13.30	2.76	4.78	4.88	2.17	2.30

	Unit Price	Quarterly %	1 Year (Annualised) %	3 Years (Annualised) %	5 Years (Annualised) %	10 Years (Annualised) %
Blue Ribbon Plus – Super (BRS)						
TAL Cash	9.70	0.85	2.81	3.13	2.11	0.81
Blue Ribbon Series – Savings (BOR)						
TAL Balanced Growth	20.19	5.41	8.15	8.51	4.83	5.18
TAL Cash	7.78	0.67	2.27	2.40	1.62	0.53
TAL Conservative Balanced	16.34	4.14	6.71	7.07	3.69	3.81
TAL Growth Maximiser	21.07	6.41	9.80	10.02	5.96	6.29
TAL Security Focus	13.30	2.76	4.78	4.88	2.17	2.30
Blue Ribbon Super Bond (BSB)						
TAL Cash	9.70	0.85	2.81	3.13	2.11	0.81
TAL Security Focus	18.24	3.57	5.83	6.48	3.02	2.64
TAL Conservative Balanced	24.80	5.13	8.08	9.09	4.79	5.22
TAL Balanced Growth	31.06	6.82	9.66	10.98	6.71	6.75
TAL Growth Maximiser	35.27	7.95	10.81	12.82	7.71	9.27

	Unit Price	Quarterly %	1 Year (Annualised) %	3 Years (Annualised) %	5 Years (Annualised) %	10 Years (Annualised) %
Bond - Unit Linked (UB4) - ORD						
TAL Balanced Growth	9.39	5.33	7.83	8.19	4.47	4.91
TAL Bank Portfolio	5.17	2.67	4.46	4.57	1.81	2.92
TAL Cash	7.78	0.67	2.27	2.40	1.62	0.53
TAL Ethical Growth	9.70	3.20	3.15	8.74	5.19	6.63
TAL International Growth	8.11	10.24	15.54	12.37	6.83	8.69
TAL Property Plus	4.87	9.54	-2.77	7.06	3.37	3.25
Bond - Unit Linked (UB4) - SUPER						
TAL Balanced Growth	21.27	6.86	9.83	11.14	6.87	6.98
TAL Cash	9.70	0.85	2.81	3.13	2.11	0.81
TAL Ethical Growth	56.50	3.90	2.21	11.06	7.55	9.82
TAL International Growth	15.29	12.38	17.22	16.01	9.05	11.69
TAL Property Plus	5.99	11.60	-5.84	8.71	3.41	3.52
TAL Security Focus	8.98	3.61	5.99	6.63	3.17	2.85

	Unit Price	Quarterly %	1 Year (Annualised) %	3 Years (Annualised) %	5 Years (Annualised) %	10 Years (Annualised) %
Deferred Annuity – Unit Linked (UB3)						
TAL Balanced Growth	21.27	6.86	9.83	11.14	6.87	6.98
TAL Cash	9.70	0.85	2.81	3.13	2.11	0.81
TAL Ethical Growth	56.50	3.90	2.21	11.06	7.55	9.82
TAL International Growth	15.29	12.38	17.22	16.01	9.05	11.69
TAL Property Plus	5.99	11.60	-5.84	8.71	3.41	3.52
TAL Security Focus	8.98	3.61	5.99	6.63	3.17	2.85
Health Invest Salary Sacrifice (HES)						
TAL Australian Shares	26.98	2.65	3.76	7.03	4.89	5.77
TAL Balanced Growth	20.19	5.41	8.15	8.51	4.83	5.18
TAL Cash	7.78	0.67	2.27	2.40	1.62	0.53
TAL Conservative Balanced	16.34	4.14	6.71	7.07	3.69	3.81
TAL Ethical Growth	9.70	3.20	3.15	8.74	5.19	6.63
TAL Growth Maximiser	21.07	6.41	9.80	10.02	5.96	6.29
TAL International Growth	8.11	10.24	15.54	12.37	6.83	8.69
TAL Property Plus	4.87	9.54	-2.77	7.06	3.37	3.25
TAL Security Focus	13.30	2.76	4.78	4.88	2.17	2.30

	Unit Price	Quarterly %	1 Year (Annualised) %	3 Years (Annualised) %	5 Years (Annualised) %	10 Years (Annualised) %
Managed Investment Bond (MIB)						
Capital Protected - Series 1	55.36	2.49	4.57	4.63	2.28	2.34
Capital Protected - Series 2	36.32	2.29	3.80	3.86	1.55	1.30
Performance - Series 1	80.82	5.52	8.64	8.99	5.32	5.58
Performance - Series 2	49.68	5.33	7.83	8.19	4.52	4.32
Passport Ordinary (PO)						
TAL Australian Shares	26.98	2.65	3.76	7.03	4.89	5.77
TAL Balanced Growth	20.19	5.41	8.15	8.51	4.83	5.18
TAL Cash	7.78	0.67	2.27	2.40	1.62	0.53
TAL Conservative Balanced	16.34	4.14	6.71	7.07	3.69	3.81
TAL Ethical Growth	9.70	3.20	3.15	8.74	5.19	6.63
TAL Growth Maximiser	21.07	6.41	9.80	10.02	5.96	6.29
TAL International Growth	8.11	10.24	15.54	12.37	6.83	8.69
TAL Property Plus	4.87	9.54	-2.77	7.06	3.37	3.25
TAL Security Focus	13.30	2.76	4.78	4.88	2.17	2.30

	Unit Price	Quarterly %	1 Year (Annualised) %	3 Years (Annualised) %	5 Years (Annualised) %	10 Years (Annualised) %
Pooled Investment Fund (POOL)						
Balanced Growth Taxed	70.41	6.99	10.37	11.70	7.40	7.96
Prestige Deferred Annuity Bond (PBD)						
TAL Assured Caution	13.20	2.05	4.18	4.86	1.61	2.68
TAL Australian Shares	42.13	3.30	2.84	8.77	6.33	7.28
TAL Balanced Growth	31.06	6.82	9.66	10.98	6.71	6.75
TAL Cash	9.70	0.85	2.81	3.13	2.11	0.81
TAL Conservative Balanced	24.80	5.13	8.08	9.09	4.79	5.22
TAL Ethical Growth	56.50	3.90	2.21	11.06	7.55	9.82
TAL Growth Maximiser	35.27	7.95	10.81	12.82	7.71	9.27
TAL International Growth	15.29	12.38	17.22	16.01	9.05	11.69
TAL Property Plus	18.94	11.67	-5.86	8.77	3.47	3.40
TAL Security Focus	18.24	3.57	5.83	6.48	3.02	2.64
Prestige Investment Bond (PBO)						
TAL Australian Shares	26.98	2.65	3.76	7.03	4.89	5.77
TAL Balanced Growth^	20.19	5.41	8.15	8.51	4.83	5.18
TAL Cash^	7.78	0.67	2.27	2.40	1.62	0.53

	Unit Price	Quarterly %	1 Year (Annualised) %	3 Years (Annualised) %	5 Years (Annualised) %	10 Years (Annualised) %
Prestige Investment Bond (PBO)						
TAL Conservative Balanced	16.34	4.14	6.71	7.07	3.69	3.81
TAL Ethical Growth	9.70	3.20	3.15	8.74	5.19	6.63
TAL Growth Maximiser	21.07	6.41	9.80	10.02	5.96	6.29
TAL International Growth^	8.11	10.24	15.54	12.37	6.83	8.69
TAL Property Plus	4.87	9.54	-2.77	7.06	3.37	3.25
TAL Security Focus	13.30	2.76	4.78	4.88	2.17	2.30
Prestige Superannuation Bond (PBS)						
TAL Cash	9.70	0.85	2.81	3.13	2.11	0.81
Rollover Deferred Annuity (RDA)						
Australian Shares	42.84	3.30	2.84	8.77	6.33	7.14
Capital Protected - Series 1	80.10	3.20	5.44	5.94	2.98	3.14
Capital Protected - Series 2	60.03	2.96	4.60	5.09	2.22	2.35
Diversified	1.98	5.01	7.54	8.35	4.39	4.82
Performance - Series 1	219.28	6.93	10.11	11.41	7.13	6.95
Performance - Series 2	159.32	6.72	9.23	10.54	6.28	6.05
Superannuation and Rollover Master Plan (SRMP)						
TAL Performance - Series 1	219.28	6.93	10.11	11.41	7.13	6.95
TAL Performance - Series 2	159.32	6.72	9.23	10.54	6.28	6.05

	Unit Price	Quarterly %	1 Year (Annualised) %	3 Years (Annualised) %	5 Years (Annualised) %	10 Years (Annualised) %
TOWER Allocated Annuity (TLAA)						
TAL Alloc & Unitised Annuity Security Focus	7.97	3.83	6.57	7.00	3.37	3.64
TAL Allocated Annuity Australian Shares	13.92	1.85	-14.50	2.41	2.50	6.05
TAL Allocated Annuity Balanced Growth	12.53	7.09	11.00	11.83	7.07	7.35
TAL Allocated Annuity Guaranteed Cash	4.12	1.00	3.38	3.74	2.60	1.05
TOWER Managed Deferred Annuity (TBD)						
TAL Assured Caution	13.20	2.05	4.18	4.86	1.61	2.68
TAL Australian Shares	42.13	3.30	2.84	8.77	6.33	7.28
TAL Balanced Growth	31.06	6.82	9.66	10.98	6.71	6.75
TAL Cash	9.70	0.85	2.81	3.13	2.11	0.81
TAL Conservative Balanced	24.80	5.13	8.08	9.09	4.79	5.22
TAL Ethical Growth	56.50	3.90	2.21	11.06	7.55	9.82
TAL Growth Maximiser	35.27	7.95	10.81	12.82	7.71	9.27
TAL International Growth	15.29	12.38	17.22	16.01	9.05	11.69
TAL Property Plus	18.94	11.67	-5.86	8.77	3.47	3.40
TAL Security Focus	18.24	3.57	5.83	6.48	3.02	2.64
TOWER Managed Investment Bond (TBO)						
TAL Australian Shares	26.98	2.65	3.76	7.03	4.89	5.77
TAL Balanced Growth^	20.19	5.41	8.15	8.51	4.83	5.18
TAL Cash^	7.78	0.67	2.27	2.40	1.62	0.53
TAL Conservative Balanced	16.34	4.14	6.71	7.07	3.69	3.81
TAL Ethical Growth	9.70	3.20	3.15	8.74	5.19	6.63

	Unit Price	Quarterly %	1 Year (Annualised) %	3 Years (Annualised) %	5 Years (Annualised) %	10 Years (Annualised) %
TOWER Managed Investment Bond (TBO)						
TAL Growth Maximiser^	21.07	6.41	9.80	10.02	5.96	6.29
TAL International Growth	8.11	10.24	15.54	12.37	6.83	8.69
TAL Property Plus	4.87	9.54	-2.77	7.06	3.37	3.25
TAL Security Focus	13.30	2.76	4.78	4.88	2.17	2.30
TOWER Savings Account (TSA) - ORD						
TAL Australian Shares	26.98	2.65	3.76	7.03	4.89	5.77
TAL Balanced Growth^	20.19	5.41	8.15	8.51	4.83	5.18
TAL Cash	7.78	0.67	2.27	2.40	1.62	0.53
TAL Conservative Balanced	16.34	4.14	6.71	7.07	3.69	3.81
TAL Ethical Growth	9.70	3.20	3.15	8.74	5.19	6.63
TAL Growth Maximiser^	21.07	6.41	9.80	10.02	5.96	6.29
TAL International Growth	8.11	10.24	15.54	12.37	6.83	8.69
TAL Property Plus	4.87	9.54	-2.77	7.06	3.37	3.25
TAL Security Focus	13.30	2.76	4.78	4.88	2.17	2.30
TOWER Savings Account (TSA) - SUPER						
TAL Cash	9.70	0.85	2.81	3.13	2.11	0.81

	Unit Price	Quarterly %	1 Year (Annualised) %	3 Years (Annualised) %	5 Years (Annualised) %	10 Years (Annualised) %
Unit Linked Bond (UB2) – ORD						
TAL Balanced Growth	9.39	5.33	7.83	8.19	4.47	4.91
TAL Balanced Growth*	20.19	5.41	8.15	8.51	4.83	5.18
TAL Bank Portfolio	5.17	2.67	4.46	4.57	1.81	2.92
TAL Cash	7.78	0.67	2.27	2.40	1.62	0.53
TAL Ethical Growth	9.70	3.20	3.15	8.74	5.19	6.63
TAL International Growth	8.11	10.24	15.54	12.37	6.83	8.69
TAL Property Plus	4.87	9.54	-2.77	7.06	3.37	3.25
Unit Linked Bond (UB2) – SUPER						
TAL Balanced Growth	21.27	6.86	9.83	11.14	6.87	6.98
TAL Cash	9.70	0.85	2.81	3.13	2.11	0.81
TAL Ethical Growth	56.50	3.90	2.21	11.06	7.55	9.82
TAL International Growth	15.29	12.38	17.22	16.01	9.05	11.69
TAL Property Plus	5.99	11.60	-5.84	8.71	3.41	3.52
TAL Security Focus	8.98	3.61	5.99	6.63	3.17	2.85
Unit Linked Deferred Annuity (UB1)						
TAL Balanced Growth	21.27	6.86	9.83	11.14	6.87	6.98
TAL Cash	9.70	0.85	2.81	3.13	2.11	0.81
TAL Ethical Growth	56.50	3.90	2.21	11.06	7.55	9.82
TAL International Growth	15.29	12.38	17.22	16.01	9.05	11.69
TAL Property Plus	5.99	11.60	-5.84	8.71	3.41	3.52
TAL Security Focus	8.98	3.61	5.99	6.63	3.17	2.85

	Unit Price	Quarterly %	1 Year (Annualised) %	3 Years (Annualised) %	5 Years (Annualised) %	10 Years (Annualised) %
Unit Linked Reg Prem Ordinary (URO)						
TAL Conservative Balanced	16.34	4.14	6.71	7.07	3.69	3.81
Unit Linked Regular Premium (UL4)						
TAL Cash	7.78	0.67	2.27	2.40	1.62	0.53
TAL Balanced Growth	20.19	5.41	8.15	8.51	4.83	5.18
TAL Ethical Growth	9.70	3.20	3.15	8.74	5.19	6.63
TAL Growth Maximiser	21.07	6.41	9.80	10.02	5.96	6.29
TAL International Growth	8.11	10.24	15.54	12.37	6.83	8.69
TAL Security Focus*	13.30	2.76	4.78	4.88	2.17	2.30
Unit Linked Super Bond (USS)						
TAL Conservative Balanced	24.80	5.13	8.08	9.09	4.79	5.22

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

	Unit Price	Quarterly %	1 Year (Annualised) %	3 Years (Annualised) %	5 Years (Annualised) %	10 Years (Annualised) %
Foundation Plan (& Children's Foundation Plan)						
Balanced Growth Fund	3.23	5.53	8.40	8.53	5.36	5.09
Long Term Growth	5.30	6.48	10.11	10.07	6.59	6.16
Diversified Growth	4.37	5.57	8.56	8.70	5.58	5.28
Moderate Growth Fund	2.22	2.86	4.92	4.82	2.46	2.04
Diversified Stable	2.38	2.89	5.08	4.98	2.59	1.95
Conservative Growth Fund	1.96	2.86	4.93	4.82	2.41	1.63
Cash Plus	1.75	0.82	2.87	3.06	2.27	1.19
Money Market Fund	1.67	0.84	2.93	3.07	2.29	1.26
Universal Life (& Children's Head Start Plan)						
Growth Asset	7.19	5.57	8.56	8.69	5.51	5.31
Income Accumulation	2.92	0.82	2.86	3.06	2.27	1.25
Dynamic Growth	7.59	6.48	10.10	10.06	6.60	6.22
Insurance Bond (& Children's Head Start Insurance Bond)						
Growth Asset	9.12	5.65	8.89	9.02	5.89	5.64
Income Accumulation	3.32	0.82	2.86	3.06	2.16	1.23
Dynamic Growth	8.06	6.56	10.44	10.40	6.92	6.54
Investment & Protection Plan (& Children's Head Start Plan Insurance Bond)						
Managed Growth	5.73	5.70	9.10	9.24	6.11	5.84
Growth Plus	7.16	6.61	10.65	10.61	7.13	6.73
Managed Stable	2.90	3.02	5.60	5.50	3.09	2.34
Cash Based	2.06	0.82	2.86	3.06	2.27	1.40

	Unit Price	Quarterly %	1 Year (Annualised) %	3 Years (Annualised) %	5 Years (Annualised) %	10 Years (Annualised) %
Investment Bond (& Children's Head Start Investment Bond)						
Managed Growth	5.73	5.70	9.10	9.24	6.11	5.84
Growth Plus	7.16	6.61	10.65	10.61	7.13	6.73
Managed Stable	2.90	3.02	5.60	5.50	3.09	2.34
Cash Based	2.06	0.82	2.86	3.06	2.27	1.40
Rollover Bond						
Capital Guaranteed(*)	3.12	0.90	2.99	3.34	2.44	1.44
Balanced Growth - Plus	12.93	6.50	9.26	10.43	6.58	6.51
Rollover Investment Bond						
Growth Plus	12.08	7.53	10.96	12.78	8.51	8.20
Managed Growth	9.54	6.65	9.90	11.07	7.17	7.07
Managed Stable	4.28	3.57	6.03	6.58	3.48	2.77
Cash Based	2.70	0.98	3.30	3.65	2.70	1.76
Variable Income Plan						
Balanced Growth Fund	6.72	7.47	11.61	12.18	7.76	7.52
Managed Growth	9.03	7.47	11.61	12.18	7.76	7.51
Moderate Growth Fund	3.97	4.03	7.04	7.30	3.83	3.38
Growth Plus	11.06	8.48	13.43	13.91	9.07	8.65
Managed Stable	4.06	4.03	7.04	7.30	3.72	2.78
Conservative Growth Fund	3.31	4.02	7.04	7.30	3.71	2.81
Money Market Fund(*)	2.76	1.11	3.80	4.14	3.03	1.80
Cash Guaranteed(*)	2.76	1.11	3.80	4.14	3.03	1.80

* Formerly Entry Fee Option – entry fee was removed in December 2021
^ The performance figures shown may not take into account buy/sell spreads which previously may have applied to some units.
(*) TAL Life guarantees that the unit price will not fall.

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