## **TAL Superannuation Limited Investment Options Profiles**

Investment option(s)	TAL Capital Guaranteed
Products	Assurety Superannuation Bond
	Blue Ribbon Executive Superannuation (pre June 2001)
	Blue Ribbon Series – Super
	Blue Ribbon Super Bond
	BMA Foundation Plan
	BMA Growing Dollar Plan (Series 1), (Series 2)
	BMA Personal Plan Superannuation Bond
	Capital Guaranteed Super Bond
	Regular Premium Plan
	Single Premium Plan (Super)
	Assurety Deferred Annuity
	Blue Ribbon Deferred Annuity
	Cap-Guarantee Deferred Annuity
Category	Single sector
Investment timeframe	Up to 1 year
Trustee	To achieve a rolling three year investment return (before tax and
investment objective	fees) that exceeds the Bloomberg AusBond Composite Bond Index
	To achieve an investment return (after fees and taxes) that
	matches
	CPI increases over rolling 5-year periods



Investment option(s)	TAL Capital Assured
Products	Blue Ribbon Executive Superannuation (pre June 2001), (from June 2001)
	Growth Bond Deferred Annuity
	TOWER Managed Deferred Annuity
	Unit Linked Pooled Superannuation
	Lifeforce
Category	Diversified
Investment timeframe	3+ years
Trustee investment objective	To achieve an investment return (before tax and fees) that exceeds the
	Composite Performance Benchmark
	To achieve an investment return (after fees and taxes) that     exceeds CPI
	increases by at least 0.5% pa over rolling 5-year periods



Investment option(s)	TAL Cash
Products	Blue Ribbon Executive Superannuation (pre June 2001), (from June 2001)
	Blue Ribbon Series (Super)
	Blue Ribbon Super Bond
	Personal Superannuation Plan (Series 2)
	Private Superannuation Plan
	Superannuation Rollover Maser Plan (Series 2)
	Blue Ribbon Deferred Annuity
	Rollover Deferred Annuity (Series 2)
	TOWER Managed Deferred Annuity
	TOWER Superannuation Fund Allocated Pension
	Unit Linked Pooled Superannuation
	Friends Unit Linked Superannuation
Category	Single sector
Investment timeframe	Up to 1 year
Trustee investment objective	To deliver an investment return (before fees and taxes) that is in line with
	the Bloomberg AusBond Bank Bill Index
	To achieve an investment return (after fees and taxes) that
	matches CPI
	increases over rolling 5-year periods



Investment	TAL Balanced Growth
option(s)	
	TAL Performance
	TAL Balanced Growth Untaxed
	TAL Managed
Products	Blue Ribbon Super Bond
	Easy Super
	Personal Superannuation Plan (Series 1), (Series 2)
	Private Superannuation Plan
	Superannuation Rollover Master Plan (Series 1), (Series 2)
	Unit Linked Bond
	Advance Asset Deferred
	Blue Ribbon Deferred Annuity
	Rollover Deferred Annuity (Series 1), (Series 2)
	TOWER Managed Deferred Annuity
	Unit Linked Deferred Annuity
	Unit Linked Deferred Annuity (Multibond)
	TOWER Superannuation Fund Allocated Pension
	Unit Linked Pooled Superannuation
	Friends Unit Linked Superannuation
Category	Diversified
Investment	5+ years
timeframe	
Trustee	<ul> <li>To achieve an investment return (before fees and taxes) that</li> </ul>
investment objective	exceeds the Composite Performance Benchmark
	<ul> <li>To achieve an investment return (after fees and taxes) that</li> </ul>
	exceeds CPI increases by at least 3% pa over rolling 5-year periods



Investment	TAL Conservative Balanced
option(s)	TAL Diversified
Products	Blue Ribbon Super Bond
	Personal Superannuation Plan (Series 2)
	TOWER Deferred Pension
	TOWER Managed Deferred Annuity
	Blue Ribbon Deferred Annuity
	Private Superannuation Plan
	Superannuation Rollover Master Plan (Series 2)
	Rollover Deferred Annuity (Series 2)
Category	Diversified
Investment timeframe	4+ years
Trustee	To achieve an investment return (before tax and fees) that exceeds the Composite Performance Benchmark
investment objective	To achieve an investment return (after fees and taxes) that     exceeds CPI increases by at least 2% pa over rolling 5-year periods



Investment option(s)	TAL Growth Maximiser
Products	Blue Ribbon Super Bond  Blue Ribbon Deferred Annuity  TOWER Managed Deferred Annuity
Category	TAL multi-manager diversified
Investment timeframe	6+ years
Trustee investment objective	<ul> <li>To achieve an investment return (before tax and fees) that exceeds the Composite Performance Benchmark</li> <li>To achieve an investment return (after fees and taxes) that exceeds CPI increases by at least 4% p.a. over rolling 5-year periods</li> </ul>



Investment Option(s) Investment TAL Capital Protected TAL Bank Portfolio TAL Capital Stable TAL Conservative  Products  Blue Ribbon Super Bond Personal Superannuation Plan (Series 1), (Series 2) Private Superannuation Plan Superannuation Rollover Master Plan (Series 1), (Series 2) Unit Linked Bond Advance Asset Deferred Bank Bond Deferred Annuity Blue Ribbon Deferred Annuity Rollover Deferred Annuity (Series 1), (Series 2)  TOWER Managed Deferred Annuity Unit Linked Deferred Annuity (Multibond) TOWER Superannuation Fund Allocated Pension Friends Unit Linked Superannuation  Category  Diversified  3+ years  * To achieve an investment return (before tax and fees) that exceeds the Composite Performance Benchmark Objective  * To achieve an investment return (after fees and taxes) that		
TAL Bank Portfolio TAL Capital Stable TAL Conservative  Products  Blue Ribbon Super Bond Personal Superannuation Plan (Series 1), (Series 2) Private Superannuation Plan Superannuation Rollover Master Plan (Series 1), (Series 2) Unit Linked Bond Advance Asset Deferred Bank Bond Deferred Annuity Blue Ribbon Deferred Annuity Rollover Deferred Annuity (Series 1), (Series 2) TOWER Managed Deferred Annuity Unit Linked Deferred Annuity Unit Linked Deferred Annuity (Multibond) TOWER Superannuation Fund Allocated Pension Friends Unit Linked Superannuation  Category  Diversified  3+ years  * To achieve an investment return (before tax and fees) that exceeds the Composite Performance Benchmark • To achieve an investment return (after fees and taxes) that		TAL Security Focus
TAL Capital Stable TAL Conservative  Products  Blue Ribbon Super Bond Personal Superannuation Plan (Series 1), (Series 2) Private Superannuation Plan (Series 1), (Series 2) Unit Linked Bond Advance Asset Deferred Bank Bond Deferred Annuity Blue Ribbon Deferred Annuity Rollover Deferred Annuity (Series 1), (Series 2) TOWER Managed Deferred Annuity Unit Linked Superannuation  Category  Diversified  3+ years  Trustee Investment Objective  To achieve an investment return (before tax and fees) that exceeds the Composite Performance Benchmark  • To achieve an investment return (after fees and taxes) that		TAL Capital Protected
Products  Blue Ribbon Super Bond  Personal Superannuation Plan (Series 1), (Series 2)  Private Superannuation Plan  Superannuation Rollover Master Plan (Series 1), (Series 2)  Unit Linked Bond  Advance Asset Deferred  Bank Bond Deferred Annuity  Blue Ribbon Deferred Annuity  Rollover Deferred Annuity (Series 1), (Series 2)  TOWER Managed Deferred Annuity  Unit Linked Superannuation  Category  Diversified  3+ years  Trustee  Investment timeframe  Trustee  Investment objective  To achieve an investment return (before tax and fees) that exceeds the Composite Performance Benchmark  To achieve an investment return (after fees and taxes) that	option(s)	TAL Bank Portfolio
Blue Ribbon Super Bond Personal Superannuation Plan (Series 1), (Series 2) Private Superannuation Plan Superannuation Rollover Master Plan (Series 1), (Series 2) Unit Linked Bond Advance Asset Deferred Bank Bond Deferred Annuity Blue Ribbon Deferred Annuity Rollover Deferred Annuity (Series 1), (Series 2) TOWER Managed Deferred Annuity Unit Linked Deferred Annuity Unit Linked Deferred Annuity Unit Linked Deferred Annuity Composite Superannuation Friends Unit Linked Superannuation Friends Unit Linked Superannuation  Category Investment timeframe Trustee investment objective  * To achieve an investment return (before tax and fees) that exceeds the Composite Performance Benchmark • To achieve an investment return (after fees and taxes) that		
Blue Ribbon Super Bond  Personal Superannuation Plan (Series 1), (Series 2)  Private Superannuation Plan  Superannuation Rollover Master Plan (Series 1), (Series 2)  Unit Linked Bond  Advance Asset Deferred  Bank Bond Deferred Annuity  Blue Ribbon Deferred Annuity  Rollover Deferred Annuity (Series 1), (Series 2)  TOWER Managed Deferred Annuity  Unit Linked Deferred Annuity  Unit Linked Deferred Annuity (Multibond)  TOWER Superannuation Fund Allocated Pension  Friends Unit Linked Superannuation  Category  Diversified  3+ years  To achieve an investment return (before tax and fees) that exceeds the Composite Performance Benchmark  Diochieve an investment return (after fees and taxes) that		TAL Conservative
Private Superannuation Plan Superannuation Rollover Master Plan (Series 1), (Series 2) Unit Linked Bond Advance Asset Deferred Bank Bond Deferred Annuity Blue Ribbon Deferred Annuity Rollover Deferred Annuity (Series 1), (Series 2) TOWER Managed Deferred Annuity Unit Linked Deferred Annuity Unit Linked Deferred Annuity Unit Linked Deferred Annuity (Multibond) TOWER Superannuation Fund Allocated Pension Friends Unit Linked Superannuation  Category Investment timeframe Trustee investment objective  • To achieve an investment return (before tax and fees) that exceeds the Composite Performance Benchmark • To achieve an investment return (after fees and taxes) that	Products	Blue Ribbon Super Bond
Superannuation Rollover Master Plan (Series 1), (Series 2)  Unit Linked Bond  Advance Asset Deferred  Bank Bond Deferred Annuity  Blue Ribbon Deferred Annuity  Rollover Deferred Annuity (Series 1), (Series 2)  TOWER Managed Deferred Annuity  Unit Linked Superannuation  Tower Superannuation Fund Allocated Pension  Friends Unit Linked Superannuation  Category  Investment timeframe  Trustee investment objective  • To achieve an investment return (before tax and fees) that exceeds the Composite Performance Benchmark  • To achieve an investment return (after fees and taxes) that		Personal Superannuation Plan (Series 1), (Series 2)
Unit Linked Bond  Advance Asset Deferred  Bank Bond Deferred Annuity  Blue Ribbon Deferred Annuity  Rollover Deferred Annuity (Series 1), (Series 2)  TOWER Managed Deferred Annuity  Unit Linked Deferred Annuity  Unit Linked Deferred Annuity  Unit Linked Deferred Annuity (Multibond)  TOWER Superannuation Fund Allocated Pension  Friends Unit Linked Superannuation  Category  Diversified  3+ years  • To achieve an investment return (before tax and fees) that exceeds the Composite Performance Benchmark  • To achieve an investment return (after fees and taxes) that		Private Superannuation Plan
Advance Asset Deferred  Bank Bond Deferred Annuity  Blue Ribbon Deferred Annuity  Rollover Deferred Annuity (Series 1), (Series 2)  TOWER Managed Deferred Annuity  Unit Linked Deferred Annuity  Unit Linked Deferred Annuity  Unit Linked Deferred Annuity (Multibond)  TOWER Superannuation Fund Allocated Pension  Friends Unit Linked Superannuation  Category  Diversified  3+ years   Trustee investment timeframe  Trustee investment objective  To achieve an investment return (before tax and fees) that exceeds the Composite Performance Benchmark  To achieve an investment return (after fees and taxes) that		Superannuation Rollover Master Plan (Series 1), (Series 2)
Bank Bond Deferred Annuity  Blue Ribbon Deferred Annuity  Rollover Deferred Annuity (Series 1), (Series 2)  TOWER Managed Deferred Annuity  Unit Linked Deferred Annuity  Unit Linked Deferred Annuity (Multibond)  TOWER Superannuation Fund Allocated Pension  Friends Unit Linked Superannuation  Category  Diversified  3+ years  • To achieve an investment return (before tax and fees) that exceeds the Composite Performance Benchmark  objective  • To achieve an investment return (after fees and taxes) that		Unit Linked Bond
Blue Ribbon Deferred Annuity Rollover Deferred Annuity (Series 1), (Series 2) TOWER Managed Deferred Annuity Unit Linked Deferred Annuity Unit Linked Deferred Annuity (Multibond) TOWER Superannuation Fund Allocated Pension Friends Unit Linked Superannuation  Category Diversified  3+ years  • To achieve an investment return (before tax and fees) that exceeds the Composite Performance Benchmark objective • To achieve an investment return (after fees and taxes) that		Advance Asset Deferred
Rollover Deferred Annuity (Series 1), (Series 2)  TOWER Managed Deferred Annuity  Unit Linked Deferred Annuity  Unit Linked Deferred Annuity (Multibond)  TOWER Superannuation Fund Allocated Pension  Friends Unit Linked Superannuation  Category  Diversified  3+ years  • To achieve an investment return (before tax and fees) that exceeds the Composite Performance Benchmark  objective  • To achieve an investment return (after fees and taxes) that		Bank Bond Deferred Annuity
TOWER Managed Deferred Annuity Unit Linked Deferred Annuity Unit Linked Deferred Annuity (Multibond) TOWER Superannuation Fund Allocated Pension Friends Unit Linked Superannuation  Diversified  3+ years  Trustee investment objective  To achieve an investment return (before tax and fees) that exceeds the Composite Performance Benchmark  To achieve an investment return (after fees and taxes) that		Blue Ribbon Deferred Annuity
Unit Linked Deferred Annuity Unit Linked Deferred Annuity (Multibond) TOWER Superannuation Fund Allocated Pension Friends Unit Linked Superannuation  Category Diversified 3+ years  Trustee investment timeframe Trustee investment objective  • To achieve an investment return (before tax and fees) that exceeds the Composite Performance Benchmark • To achieve an investment return (after fees and taxes) that		Rollover Deferred Annuity (Series 1), (Series 2)
Unit Linked Deferred Annuity (Multibond)  TOWER Superannuation Fund Allocated Pension  Friends Unit Linked Superannuation  Diversified  3+ years  Trustee investment objective  To achieve an investment return (before tax and fees) that exceeds the Composite Performance Benchmark  To achieve an investment return (after fees and taxes) that		TOWER Managed Deferred Annuity
TOWER Superannuation Fund Allocated Pension Friends Unit Linked Superannuation  Diversified  3+ years  Trustee investment objective  To achieve an investment return (before tax and fees) that exceeds the Composite Performance Benchmark  To achieve an investment return (after fees and taxes) that		Unit Linked Deferred Annuity
Category Diversified  3+ years  Trustee investment objective  Priends Unit Linked Superannuation  Diversified  3+ years  • To achieve an investment return (before tax and fees) that exceeds the Composite Performance Benchmark • To achieve an investment return (after fees and taxes) that		Unit Linked Deferred Annuity (Multibond)
Category  Diversified  3+ years  Trustee investment objective  To achieve an investment return (before tax and fees) that exceeds the Composite Performance Benchmark  To achieve an investment return (after fees and taxes) that		TOWER Superannuation Fund Allocated Pension
Investment timeframe  Trustee investment objective  3+ years  • To achieve an investment return (before tax and fees) that exceeds the Composite Performance Benchmark  • To achieve an investment return (after fees and taxes) that		Friends Unit Linked Superannuation
<ul> <li>Trustee         <ul> <li>To achieve an investment return (before tax and fees) that exceeds the Composite Performance Benchmark</li> <li>To achieve an investment return (after fees and taxes) that</li> </ul> </li> </ul>	Category	Diversified
investment objective  the Composite Performance Benchmark  objective  To achieve an investment return (after fees and taxes) that		3+ years
• To achieve an investment return (after fees and taxes) that		
evends CDL increases by at least 10/ na ever relling E year periods	objective	To achieve an investment return (after fees and taxes) that
exceeds CPI increases by at least 1% pa over rolling 5-year periods		exceeds CPI increases by at least 1% pa over rolling 5-year periods



Investment option(s)	TAL Australian Shares
Products	Personal Superannuation Plan (Series 2)
	Private Superannuation Plan
	Superannuation Rollover Master Plan (series 2)
	Rollover Deferred Annuity (Series 2)
	TOWER Managed Deferred Annuity
	TOWER Superannuation Fund Allocated Pension
Category	Single sector
Investment timeframe	7+ years
Trustee investment objective	To achieve an investment return (before fees and taxes) that exceeds the S&P/ASX300 Accumulation Index
Objective	To achieve an investment return (after fees and taxes) that
	exceeds CPI increases by at least 4.5% pa over rolling 5-year
	periods



Investment option(s)	TAL International Growth
Products	Unit Linked Bond  TOWER Managed Deferred Annuity  Unit Linked Deferred Annuity
	Friends Unit Linked Superannuation
Category	Single sector
Investment timeframe	7+ years
Trustee investment objective	To achieve total returns (income and capital growth), after costs and before tax, above the S&P/ASX 200 Accumulation Index, on a rolling 3 year basis
	To achieve an investment return (after fees and taxes) that     exceeds CPI increases by at least 5% pa over rolling 5-year periods



Investment option(s)	TAL Ethical Growth
	TAL Ethical Growth Untaxed
Products	Unit Linked Bond
	TOWER Managed Deferred Annuity
	Unit Linked Deferred Annuity
	Unit Linked Pooled Superannuation
	Friends Unit Linked Superannuation
Category	Single sector
Investment timeframe	7+ years
Trustee investment objective	To achieve total returns (income and capital growth), after costs and before tax, above the S&P/ASX 200 Accumulation Index, on a rolling 3 year basis
	To achieve an investment return (after fees and taxes) that     exceeds CPI increases by at least 5% pa over rolling 5-year periods



Investment option(s)	TAL Property Plus
Products	Unit Linked Bond
	TOWER Managed Deferred Annuity  Unit Linked Deferred Annuity
	Friends Unit Linked Superannuation
Category	Single sector
Investment timeframe	7+ years
Trustee	To achieve an investment return (before fees and taxes) that is in
investment	line with the S&P/ASX 300 A-REIT Index
objective	To achieve an investment return (after fees and taxes) that
	exceeds CPI increases by at least 3.5% pa over rolling 5-year periods



Investment option(s)	TAL Assured Caution
Products	TOWER Managed Deferred Annuity
Category	Diversified
Investment timeframe	3+ years
Trustee investment objective	<ul> <li>To achieve an investment return (before fees and taxes) that exceeds the Composite Performance Benchmark</li> <li>To achieve an investment return (after fees and taxes) that exceeds CPI increases by at least 0.5% pa over rolling 5-year periods</li> </ul>

