

## TAL Superannuation Limited Investment Options Profiles

<b>Investment option(s)</b>	TAL Capital Guaranteed
<b>Products</b>	<p>Assurety Superannuation Bond</p> <p>Blue Ribbon Executive Superannuation (pre June 2001)</p> <p>Blue Ribbon Series – Super</p> <p>Blue Ribbon Super Bond</p> <p>BMA Foundation Plan</p> <p>BMA Growing Dollar Plan (Series 1), (Series 2)</p> <p>BMA Personal Plan Superannuation Bond</p> <p>Capital Guaranteed Super Bond</p> <p>Regular Premium Plan</p> <p>Single Premium Plan (Super)</p> <p>Assurety Deferred Annuity</p> <p>Blue Ribbon Deferred Annuity</p> <p>Cap-Guarantee Deferred Annuity</p>
<b>Category</b>	Single sector
<b>Investment timeframe</b>	Up to 1 year
<b>Trustee investment objective</b>	<ul style="list-style-type: none"> <li>• To achieve a rolling three year investment return (before tax and fees) that exceeds the Bloomberg AusBond Composite Bond Index</li> <li>• To achieve an investment return (after fees and taxes) that matches CPI increases over rolling 5-year periods</li> </ul>

<b>Investment option(s)</b>	TAL Capital Assured
<b>Products</b>	Blue Ribbon Executive Superannuation (pre June 2001), (from June 2001) Growth Bond Deferred Annuity TOWER Managed Deferred Annuity Unit Linked Pooled Superannuation Lifeforce
<b>Category</b>	Diversified
<b>Investment timeframe</b>	3+ years
<b>Trustee investment objective</b>	<ul style="list-style-type: none"> <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 0.5% pa over rolling 5-year periods</li> </ul>

<b>Investment option(s)</b>	TAL Cash
<b>Products</b>	<p>Blue Ribbon Executive Superannuation (pre June 2001), (from June 2001)</p> <p>Blue Ribbon Series (Super)</p> <p>Blue Ribbon Super Bond</p> <p>Personal Superannuation Plan (Series 2)</p> <p>Private Superannuation Plan</p> <p>Superannuation Rollover Maser Plan (Series 2)</p> <p>Blue Ribbon Deferred Annuity</p> <p>Rollover Deferred Annuity (Series 2)</p> <p>TOWER Managed Deferred Annuity</p> <p>TOWER Superannuation Fund Allocated Pension</p> <p>Unit Linked Pooled Superannuation</p> <p>Friends Unit Linked Superannuation</p>
<b>Category</b>	Single sector
<b>Investment timeframe</b>	Up to 1 year
<b>Trustee investment objective</b>	<ul style="list-style-type: none"> <li>To deliver an investment return (before fees and taxes) that is in line with the Bloomberg AusBond Bank Bill Index</li> <li>To achieve an investment return (after fees and taxes) that matches CPI increases over rolling 5-year periods</li> </ul>

<b>Investment option(s)</b>	TAL Balanced Growth
	TAL Performance
	TAL Balanced Growth Untaxed
	TAL Managed
<b>Products</b>	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	
<b>Category</b>	Diversified
<b>Investment timeframe</b>	5+ years
<b>Trustee investment objective</b>	<ul style="list-style-type: none"> <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 3% pa over rolling 5-year periods</li> </ul>

<b>Investment option(s)</b>	TAL Conservative Balanced TAL Diversified
<b>Products</b>	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)
<b>Category</b>	Diversified
<b>Investment timeframe</b>	4+ years
<b>Trustee investment objective</b>	<ul style="list-style-type: none"> <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 2% pa over rolling 5-year periods</li> </ul>

<b>Investment option(s)</b>	TAL Growth Maximiser
<b>Products</b>	<p>Blue Ribbon Super Bond</p> <p>Blue Ribbon Deferred Annuity</p> <p>TOWER Managed Deferred Annuity</p>
<b>Category</b>	TAL multi-manager diversified
<b>Investment timeframe</b>	6+ years
<b>Trustee investment objective</b>	<ul style="list-style-type: none"> <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>

<b>Investment option(s)</b>	TAL Security Focus
	TAL Capital Protected
	TAL Bank Portfolio
	TAL Capital Stable
	TAL Conservative
<b>Products</b>	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
<b>Category</b>	Diversified
<b>Investment timeframe</b>	3+ years
<b>Trustee investment objective</b>	<ul style="list-style-type: none"> <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 1% pa over rolling 5-year periods</li> </ul>

<b>Investment option(s)</b>	TAL Australian Shares
<b>Products</b>	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
<b>Category</b>	Single sector
<b>Investment timeframe</b>	7+ years
<b>Trustee investment objective</b>	<ul style="list-style-type: none"> <li>To achieve an investment return (before fees and taxes) that exceeds the S&amp;P/ASX300 Accumulation Index</li> <li>To achieve an investment return (after fees and taxes) that exceeds CPI increases by at least 4.5% pa over rolling 5-year periods</li> </ul>



<b>Investment option(s)</b>	TAL International Growth
<b>Products</b>	Unit Linked Bond TOWER Managed Deferred Annuity Unit Linked Deferred Annuity Friends Unit Linked Superannuation
<b>Category</b>	Single sector
<b>Investment timeframe</b>	7+ years
<b>Trustee investment objective</b>	<ul style="list-style-type: none"> <li>• To achieve total returns (income and capital growth), after costs and before tax, above the S&amp;P/ASX 200 Accumulation Index, on a rolling 3 year basis</li> <li>• To achieve an investment return (after fees and taxes) that exceeds CPI increases by at least 5% pa over rolling 5-year periods</li> </ul>

<b>Investment option(s)</b>	TAL Ethical Growth
<b>Products</b>	TAL Ethical Growth Untaxed Unit Linked Bond TOWER Managed Deferred Annuity Unit Linked Deferred Annuity Unit Linked Pooled Superannuation Friends Unit Linked Superannuation
<b>Category</b>	Single sector
<b>Investment timeframe</b>	7+ years
<b>Trustee investment objective</b>	<ul style="list-style-type: none"> <li>To achieve total returns (income and capital growth), after costs and before tax, above the S&amp;P/ASX 200 Accumulation Index, on a rolling 3 year basis</li> <li>To achieve an investment return (after fees and taxes) that exceeds CPI increases by at least 5% pa over rolling 5-year periods</li> </ul>

<b>Investment option(s)</b>	TAL Property Plus
<b>Products</b>	Unit Linked Bond TOWER Managed Deferred Annuity Unit Linked Deferred Annuity Friends Unit Linked Superannuation
<b>Category</b>	Single sector
<b>Investment timeframe</b>	7+ years
<b>Trustee investment objective</b>	<ul style="list-style-type: none"> <li>• To achieve an investment return (before fees and taxes) that is in line with the S&amp;P/ASX 300 A-REIT Index</li> <li>• To achieve an investment return (after fees and taxes) that exceeds CPI increases by at least 3.5% pa over rolling 5-year periods</li> </ul>

<b>Investment option(s)</b>	TAL Assured Caution
<b>Products</b>	TOWER Managed Deferred Annuity
<b>Category</b>	Diversified
<b>Investment timeframe</b>	3+ years
<b>Trustee investment objective</b>	<ul style="list-style-type: none"> <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>