

# Investment Returns for the year ended 30 June 2021

Preparation Date: 1 October 2021

Life investment products issued by TAL Life Limited	Unit Price at 30 June 2021	Annualised Returns (%)			
		1 Year	3 Years	5 Years	10 Years
<b>Allocated Annuity (ALAO)</b>					
Guaranteed Cash Fund	2.8295	0.00%	0.16%	0.04%	0.15%
Australian Shares Value Fund	20.1932	38.55%	8.05%	11.78%	9.09%
Australian Shares Index Fund	1.5606	28.18%	9.80%	N/A	N/A
International Shares Index Fund	1.8699	27.25%	16.06%	N/A	N/A
Australian Listed Property Index Fund	1.3443	32.67%	6.99%	N/A	N/A
Australian Fixed Interest Fund	5.3363	0.72%	4.39%	2.61%	3.28%
Traditional Conservative Fund	1.2687	8.38%	5.16%	N/A	N/A
Traditional Balanced Fund	8.3464	13.39%	6.67%	7.18%	7.07%
Traditional Growth Fund	1.4844	19.03%	8.87%	N/A	N/A
<b>Platinum Bond (ORDA)</b>					
Capital Guaranteed Life No.1*	N/A	1.33%	2.10%	2.48%	3.64%
<b>Rollover Deposit (RODO)</b>					
Capital Guaranteed Super No.1*	N/A	0.51%	1.60%	2.05%	3.58%
Capital Guaranteed Super No.4*	N/A	0.65%	1.43%	1.87%	3.30%
Traditional Growth Fund (1,3)	627.9369	17.18%	8.41%	9.78%	9.77%
Traditional Conservative Fund (1,4,6)	49.2387	6.92%	4.38%	5.00%	5.67%
<b>Rollover Plus (ROPL)</b>					
Capital Guaranteed Super No.1*	N/A	0.51%	1.60%	2.05%	3.58%
Capital Guaranteed Super No.4*	N/A	0.65%	1.43%	1.87%	3.30%
Traditional Growth Fund (1,3)	516.3628	16.58%	7.72%	9.04%	9.00%
Traditional Conservative Fund (1,4,6)	49.2387	6.92%	4.38%	5.00%	5.67%
<b>Rollover &amp; Allocated Annuity (SURA &amp; ROLA)</b>					
Capital Guaranteed Super No.4*	N/A	0.80%	1.69%	2.18%	3.77%
Traditional Growth Fund (1,3)	96.7602	18.01%	8.63%	9.72%	10.04%
<b>Rollover &amp; Allocated Annuity (ROLO &amp; SURD)</b>					
Capital Guaranteed Super No.4*	N/A	0.65%	1.43%	1.87%	3.30%
Traditional Growth Fund (1,3)	516.3628	16.58%	7.72%	9.04%	9.00%
Traditional Conservative Fund (1,4,6)	49.2387	6.92%	4.38%	5.00%	5.67%
<b>Easy Rollover (EROO)</b>					
Capital Guaranteed Super No.4*	N/A	0.45%	1.09%	1.48%	2.87%
Traditional Growth Fund (1,3)	55.9230	16.05%	7.26%	8.59%	8.53%
Traditional Conservative Fund (1,4,6)	34.7980	6.49%	3.91%	4.55%	5.20%
<b>Easy Annuity (EROA)</b>					
Traditional Conservative Fund	43.0595	7.11%	4.52%	4.86%	5.89%
<b>Personal Investment Plan (PIPO)</b>					
Capital Guaranteed Life No.4*	N/A	0.35%	0.45%	0.65%	1.65%
Traditional Growth Fund (1,3)	35.2358	11.70%	5.26%	6.04%	6.28%
<b>Premier Bond (PREM)</b>					
Traditional Growth Fund (1,3)	11.9706	13.43%	7.09%	7.88%	7.03%
<b>Lifesaver Investment Plans and Insurance Bonds (commencing before 1-7-1992)</b>					
Capital Guaranteed Life No.1**	N/A	1.87%	1.62%	2.37%	3.72%
<b>Lifesaver Investment Plans and Insurance Bonds (commencing after 1-7-1992)</b>					
Capital Guaranteed Life No.1**	N/A	0.75%	0.89%	1.52%	2.80%
Capital Guaranteed Life No.4*	N/A	0.35%	0.89%	1.21%	2.31%
Traditional Growth Fund (1,3)	8.3117	12.23%	6.01%	6.77%	7.04%
Traditional Conservative Fund (1,4,6)	32.5666	5.54%	3.42%	3.60%	4.37%

\*Denotes crediting rate in-advance

\*\*Denotes crediting rate in-arrears

**Important information:** Prior to 1 October 2021, the products were issued by Asteron Life & Superannuation Limited ABN 87 073 979 530, AFSL 229880. Past performance is no guarantee of future performance. The value of your investment may rise or fall in line with factors including movements in the market, inflation rate, economic conditions and taxation. Unit prices are historical and are not the unit prices applicable at the date of access. Capital Guaranteed returns are inclusive of declared annual crediting interest rates (in-advanced & in-arrears) and any special bonus awarded for the period. Performance returns are net of tax (where applicable), any ongoing management fees and investment costs and assume reinvestment of income. In accordance with the industry standards regulating the reporting of performance returns, the returns exclude any other fees that may apply to your investment.

## Asset Allocations as at 30 June 2021

	Cash	Australian Fixed Interest	International Fixed Interest	Global Convertible Bond	Australian Equities	International Equities	Australian Property	International Property	Infrastructure	Gold	Total
<b>Allocated Annuity (ALAO)</b>											
Guaranteed Cash Fund	100.00%										100.00%
Australian Shares Value Fund	0.43%				99.57%						100.00%
Australian Shares Index Fund	0.62%				99.38%						100.00%
International Shares Index Fund	0.46%					99.54%					100.00%
Australian Listed Property Index Fund	0.77%						99.23%				100.00%
Australian Fixed Interest Fund	0.83%	99.17%									100.00%
Traditional Conservative Fund	26.99%	18.98%	21.98%		11.00%	15.07%		2.97%		3.00%	100.00%
Traditional Balanced Fund	15.77%	14.84%	18.81%		15.85%	25.85%		3.92%		4.96%	100.00%
Traditional Growth Fund	4.96%	11.98%	12.00%		23.99%	36.11%		4.95%		6.01%	100.00%
<b>Platinum Bond (ORDA)</b>											
Capital Guaranteed Life No.1	5.02%	64.98%		10.05%	5.44%	5.44%	3.75%		5.32%		100.00%
<b>Rollover Deposit (RODO)</b>											
Capital Guaranteed Super No.1	1.69%	68.31%		11.61%	3.98%	3.98%	4.92%		5.52%		100.00%
Capital Guaranteed Super No.4	5.00%	65.00%			15.00%	15.00%					100.00%
Traditional Growth Fund (1,3)	5.60%	11.90%	11.92%		23.83%	35.87%		4.92%		5.97%	100.00%
Traditional Conservative Fund (1,4,6)	27.06%	18.97%	21.96%		10.99%	15.05%		2.97%		3.00%	100.00%
<b>Rollover Plus (ROPL)</b>											
Capital Guaranteed Super No.1	1.69%	68.31%		11.61%	3.98%	3.98%	4.92%		5.52%		100.00%
Capital Guaranteed Super No.4	5.00%	65.00%			15.00%	15.00%					100.00%
Traditional Growth Fund (1,3)	5.60%	11.90%	11.92%		23.83%	35.87%		4.92%		5.97%	100.00%
Traditional Conservative Fund (1,4,6)	27.06%	18.97%	21.96%		10.99%	15.05%		2.97%		3.00%	100.00%
<b>Rollover &amp; Allocated Annuity (SURA &amp; ROLA)</b>											
Capital Guaranteed Super No.4	5.00%	65.00%			15.00%	15.00%					100.00%
Traditional Growth Fund (1,3)	4.96%	11.98%	12.00%		23.99%	36.11%		4.95%		6.01%	100.00%
<b>Rollover &amp; Allocated Annuity (ROLO &amp; SURD)</b>											
Capital Guaranteed Super No.4	5.00%	65.00%			15.00%	15.00%					100.00%
Traditional Growth Fund (1,3)	5.60%	11.90%	11.92%		23.83%	35.87%		4.92%		5.97%	100.00%
Traditional Conservative Fund (1,4,6)	27.06%	18.97%	21.96%		10.99%	15.05%		2.97%		3.00%	100.00%
<b>Easy Rollover (EROD)</b>											
Capital Guaranteed Super No.4	5.00%	65.00%			15.00%	15.00%					100.00%
Traditional Growth Fund (1,3)	5.60%	11.90%	11.92%		23.83%	35.87%		4.92%		5.97%	100.00%
Traditional Conservative Fund (1,4,6)	27.06%	18.97%	21.96%		10.99%	15.05%		2.97%		3.00%	100.00%
<b>Easy Annuity (EROA)</b>											
Traditional Conservative Fund	26.99%	18.98%	21.98%		11.00%	15.07%		2.97%		3.00%	100.00%
<b>Personal Investment Plan (PIPO)</b>											
Capital Guaranteed Life No.4	5.10%	64.92%		10.39%	9.81%	9.81%					100.00%
Traditional Growth Fund (1,3)	5.38%	11.92%	11.95%		23.89%	35.95%		4.93%		5.98%	100.00%
<b>Premier Bond (PREM)</b>											
Traditional Growth Fund (1,3)	5.38%	11.92%	11.95%		23.89%	35.95%		4.93%		5.98%	100.00%
<b>Lifesaver Investment Plans and Insurance Bonds (Policies commencing before 1-7-1992)</b>											
Capital Guaranteed Life No.1	5.02%	64.98%		10.05%	5.44%	5.44%	3.75%		5.32%		100.00%
<b>Lifesaver Investment Plans and Insurance Bonds (Policies commencing after 1-7-1992)</b>											
Capital Guaranteed Life No.1	5.02%	64.98%		10.05%	5.44%	5.44%	3.75%		5.32%		100.00%
Capital Guaranteed Life No.4	5.10%	64.92%		10.39%	9.81%	9.81%					100.00%
Traditional Growth Fund (1,3)	5.38%	11.92%	11.95%		23.89%	35.95%		4.93%		5.98%	100.00%
Traditional Conservative Fund (1,4,6)	27.32%	18.90%	21.88%		10.95%	15.00%		2.96%		2.99%	100.00%

**Important information:** Asset class categories, including growth and defensive classifications, are aligned to those provided by the relevant external asset manager. All products listed are closed to new investors. Before making any decision about your investment, you should read the relevant disclosure documents for your investment policy and speak to your financial adviser.

### TAL Life Limited

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