

Strategic asset allocation changes impacting BT Business Super

Issue date: 6 February 2015

The information in this notice dated 6 February 2015, updates information contained in the BT Business Super Product Disclosure Statement (PDS) and Additional Information Booklet (AIB) dated 1 July 2014 issued by Westpac Securities Administration Limited ABN 77 000 049 472 AFSL 233731.

It should be read together with the PDS, which is available at bt.com.au. The information in the PDS and AIB is updated with the changes set out below.

Strategic Asset Allocation (SAA) asset class changes to BT MySuper Lifestage Investment Options

Effective from 1 January 2015, the Strategic Asset Allocation for particular asset classes has changed. The asset classes impacted for each BT MySuper Lifestage Fund is summarised below:

- **1940s:** Equity – Australian (listed), Fixed Income – Australian, Fixed Income – International and Cash.
- **1950s:** Equity – Australian (listed), Equity – International (listed) and Fixed Income – International.
- **1960s:** Equity – International (listed) and Fixed Income – Australian.
- **1970s:** Other – Australian (Alternatives Growth) and Other – International (Alternatives Growth).

There is no change to the ongoing management costs of the impacted BT MySuper Lifestage Investment Options.

As a result of the changes, the table below has been updated and replaces the table in the Product Disclosure Statement and Additional Information Booklet - Part 2 Investment.

Prepare for the best.

Strategic Asset Allocation for BT MySuper Lifestage Funds as at 1 January 2015

Lifestage Investment Option							
Asset Type (%)	1940s	1950s	1960s	1970s	1980s	1990s	2000s
Equity - Australian (listed)	7	22	36	46	49	49	49
Range	(0-14)	(8-28)	(16-39)	(19-48)	(22-52)	(22-54)	(22-54)
Equity - International (listed)	4	14	23	30	32	32	32
Range	(0-14)	(8-28)	(16-39)	(19-48)	(22-52)	(22-54)	(22-54)
Property							
- Australian (listed)	2	2	2	2	3	3	3
- International (listed)	2	2	2	2	2	2	2
Range	(0-10)	(0-11)	(0-12)	(0-13)	(0-14)	(0-15)	(0-15)
Other							
Australian (Alternatives Growth)	3	3	2	2	1	1	1
International (Alternatives Growth)	7	6	5	3	3	3	3
Range	(5-21)	(4-20)	(3-19)	(2-18)	(1-16)	(0-15)	(0-15)
Total growth assets	25	49	70	85	90	90	90
Fixed Income - Australian	17	13	8	3	2	2	2
Range	(10-36)	(2-28)	(0-23)	(0-21)	(0-20)	(0-20)	(0-20)
Fixed Income - International	31	24	13	5	2	2	2
Range	(10-36)	(2-28)	(0-23)	(0-21)	(0-20)	(0-20)	(0-20)
Other							
- Australia (Alternatives Defensive)	4	3	3	2	2	2	2
- International (Alternatives Defensive)	6	6	4	3	2	2	2
Range	(5-21)	(4-20)	(3-19)	(2-18)	(1-16)	(0-15)	(0-15)
Cash	17	5	2	2	2	2	2
Range	(10-36)	(2-28)	(0-23)	(0-21)	(0-20)	(0-20)	(0-20)
Total defensive assets	75	51	30	15	10	10	10

Need more information?

Should you require any further information, please speak to your financial planner or contact BT Customer Relations on 132 135 between 8.00am–6.30pm (Monday to Friday, Sydney time) to understand these changes and the impact they may have on your super account.

For more information

 **Call** ▶ 132 135

 **Visit** ▶ bt.com.au



IMPORTANT INFORMATION

The information provided in this document is general information only. It does not take into account your investment objectives, financial position or needs. Before acting on the information, you should consider the appropriateness of the information having regards to your personal objectives, financial situation or needs.

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