

# Strategic asset allocation changes impacting BT Lifetime Super – Employer Plan

Issue date: 6 February 2015

The information in this notice dated 6 February 2015, updates information contained in the BT Lifetime Super – Employer Plan Product Disclosure Statement (PDS) and Additional Information Booklet (AIB) dated 1 July 2014 issued by BT Funds Management Limited ABN 63 002 916 458 AFSL 233724.

It should be read together with the PDS, which is available at [bt.com.au](http://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 – International (listed) and Cash.
- **1950s:** Equity – Australian (listed), Equity – International (listed), Property – International (listed), Commodities – International (listed), Other – International (Alternatives Defensive) and Cash.
- **1960s:** Equity – International (listed) and Cash.
- **1970s:** Equity – International (listed) 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
<b>Equity</b> - Australian (listed)	6	16	25	31	33	33	33
Range	(0 – 21)	(2 – 32)	(10 – 40)	(16 – 46)	(18 – 48)	(18 – 48)	(18 – 48)
<b>Equity</b> - International (listed)	3	14	23	30	33	33	33
Range	(0 – 19)	(0 – 30)	(9 – 39)	(16 – 46)	(18 – 48)	(18 – 48)	(18 – 48)
<b>Property</b>							
- Australian (listed)	1	1	1	1	1	1	1
- International (listed)	2	3	3	3	3	3	3
- Australian (unlisted)	1	1	1	1	1	1	1
- International (unlisted)	2	2	2	2	2	2	2
Range	(0 – 21)	(0 – 21)	(0 – 22)	(0 – 22)	(0 – 22)	(0 – 22)	(0 – 22)
<b>Other</b> - International (Alternatives Growth)	9	11	13	15	15	15	15
<b>Commodities</b> - International (listed)	1	1	2	2	2	2	2
Range	(0 – 15)	(0 – 18)	(0 – 20)	(1 – 21)	(2 – 22)	(2 – 22)	(2 – 22)
<b>Total growth assets</b>	<b>25</b>	<b>49</b>	<b>70</b>	<b>85</b>	<b>90</b>	<b>90</b>	<b>90</b>
<b>Fixed Income</b> - Australian	10	7	4	2	1	1	1
Range	(0 – 25)	(0 – 22)	(0 – 19)	(0 – 17)	(0 – 16)	(0 – 16)	(0 – 16)
<b>Fixed Income</b> - International	16	10	6	3	2	2	2
Range	(1 – 31)	(0 – 25)	(0 – 21)	(0 – 18)	(0 – 17)	(0 – 17)	(0 – 17)
<b>Other</b> - International (Alternatives Defensive)	25	17	9	4	2	2	2
Range	(10 – 30)	(1 – 21)	(0 – 14)	(0 – 9)	(0 – 7)	(0 – 7)	(0 – 7)
<b>Cash</b>	24	17	11	6	5	5	5
Range	(8 – 38)	(1 – 31)	(0 – 25)	(0 – 21)	(0 – 20)	(0 – 20)	(0 – 20)
<b>Total defensive assets</b>	<b>75</b>	<b>51</b>	<b>30</b>	<b>15</b>	<b>10</b>	<b>10</b>	<b>10</b>

### Need more information?

Should you require any further information, please speak to your financial adviser 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](http://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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An investment in BT Super is not an investment in, deposit with or any other liability of Westpac Banking Corporation ABN 33 007 457 141 (the Bank) or any other company in the Westpac Group. It is subject to investment risk, including possible delays in repayment of withdrawal proceeds and loss of income and principal invested. The Bank and its related entities do not stand behind or otherwise guarantees the capital value or investment performance of BT Super. BT15893F-0215px