

Strategic asset allocation changes impacting BT Business Super

Issue date: 1 January 2016

The information in this notice dated 1 January 2016, updates information contained in the BT Business Super Product Disclosure Statement (PDS) and Additional Information Booklet (AIB) dated 1 July 2015 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 2016, the Strategic Asset Allocation for particular asset classes has changed. The asset classes impacted for each BT MySuper Lifestage Fund is summarised below:

- **1940s:** Other - Australian (Alternatives Growth), Other - International (Alternatives Growth), Fixed Income - Australian, Fixed Income - International, Other - Australian (Alternatives Defensive), Other - International (Alternatives Defensive) and Cash - Australian.
- **1950s:** Equity - International (Listed), Other - Australian (Alternatives Growth), Other - International (Alternatives Growth), Fixed Income - International, Other - Australian (Alternatives Defensive) and Other - International (Alternatives Defensive).
- **1960s:** Equity - International (Listed), Other - Australian (Alternatives Growth), Other - International (Alternatives Growth) and Fixed Income - International.
- **1970s:** Equity - Australian (Listed), Equity - International (Listed), Property - Australian (Listed) and Fixed Income - International.
- **1980s:** Other - Australian (Alternatives Growth) and Other - International (Alternatives Growth).
- **1990s:** Other - Australian (Alternatives Growth) and Other - International (Alternatives Growth).
- **2000s:** 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 2016

BT MySuper Lifestage Investment Option							
Asset Type (%)	1940s	1950s	1960s	1970s	1980s	1990s	2000s
Equity - Australian (Listed)	6	21	35	44	49	49	49
Range	(0 – 13)	(7 – 27)	(15 – 38)	(19 – 47)	(22 – 52)	(22 – 54)	(22 – 54)
Equity - International (Listed)	4	13	22	29	32	32	32
Range	(0 – 13)	(7 – 27)	(15 – 38)	(19 – 47)	(22 – 52)	(22 – 54)	(22 – 54)
Property							
- Australian (Listed)	2	2	2	3	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)	5	4	3	2	2	2	2
- International (Alternatives Growth)	5	5	4	3	2	2	2
Range	(5 – 21)	(4 – 20)	(3 – 19)	(2 – 18)	(1 – 16)	(0 – 15)	(0 – 15)
Fixed Income - Australian	18	14	9	4	2	2	2
Range	(11 – 37)	(3 – 29)	(0 – 23)	(0 – 21)	(0 – 20)	(0 – 20)	(0 – 20)
Fixed Income - International	33	25	14	6	2	2	2
Range	(11 – 37)	(3 – 29)	(0 – 23)	(0 – 21)	(0 – 20)	(0 – 20)	(0 – 20)
Other							
- Australian (Alternatives Defensive)	5	4	3	2	2	2	2
- International (Alternatives Defensive)	5	5	4	3	2	2	2
Range	(5 – 21)	(4 – 20)	(3 – 19)	(2 – 18)	(1 – 16)	(0 – 15)	(0 – 15)
Cash - Australian	15	5	2	2	2	2	2
Range	(11 – 37)	(3 – 29)	(0 – 23)	(0 – 21)	(0 – 20)	(0 – 20)	(0 – 20)

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

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