

BT Super for Life

Moderate Fund – Super

Fact sheet

June 2017

Fund overview

Product name	BT Super for Life – Moderate Fund – Super
Original inception date	29 October 2007
Fund status	Open
Fund size	\$455.18 million
Total management fee	1.00 % p.a. as at 30/06/2016
Performance fees that may be charged	No (0.00 % p.a. in the 2016 financial year)
Asset class	Diversified
Recommended investment timeframe	5+ years
Risk category	Medium to High

Fund management

The funds are managed by BT's investment management team and by a number of external managers with complementary capabilities. Where BT appoints other investment managers, our team of investment specialists provide ongoing monitoring and review of the appointed investment manager.

Who is this fund for?

This fund is for account holders who are comfortable with a reasonably aggressive approach to investing with a moderately high level of risk and potential return.

Investment style

A mixture of growth and conservative assets, with a significant emphasis on growth assets.

Intended outcome

To provide a return (before fees and taxes) that exceeds the fund's benchmark over 5 years or more. The benchmark is described in the Frequently Asked Questions section online

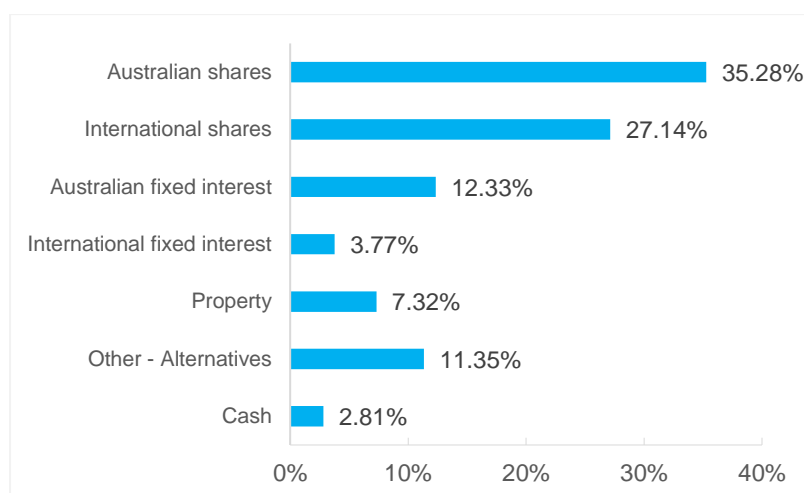
Investment performance

Performance (%) as at 30/06/17	1 month	3 months	6 months	1 year	3 years	5 years	Since inception
Total return	-0.59	-0.04	2.78	7.56	6.41	9.45	4.12
Benchmark return	-0.75	0.42	2.84	9.07	8.02	11.11	5.14

Performance figures are calculated in accordance with the Financial Services Council (FSC) standards. Total returns are calculated using withdrawal prices appropriate for the month end and take into account management costs (other than the \$5 per month administration fee). In the case of Retirement investment options, no allowance is made for tax you may pay as an investor other than withholding tax on foreign income (if any). Certain other fees such as Contribution fees or Withdrawal fees (if any) are not taken into account.

Asset allocation

Target sector allocation as at 30/06/17



The market exposure (asset allocation) and holdings of the fund may change significantly each day.

Investment Managers

Asset class	Manager(s)
Australian shares	BT Investment Management
International shares	BT Investment Management
Property	BT Investment Management
Australian fixed interest	BT Investment Management
International fixed interest	BT Investment Management
Other - Alternatives	BT Investment Management
Cash	BT Investment Management

Other features

Responsible and sustainable investment in Lifestage Funds

BT Financial Group is a signatory to the UN Principles for Responsible Investment (PRI). These Principles are about maintaining long-term growth without causing environmental or social damage.

Investing with BT Super for Life can help you reconcile your social and environmental concerns with your financial goals. Specifically, a portion of the Australian and international share components of the Lifestage Funds are invested in strategies that have sustainability as a core part of their process.

You can find out more information about PRI and sustainable investing in the BT Super for Life PDS.



Like to know more?

If you have any questions or would like more information about BT Super for Life



1300 653 553



bt.com.au

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The Product Disclosure Statement (PDS) is available by visiting bt.com.au or calling BT on 1300 653 553. You should consider the PDS in deciding whether to acquire, or continue to hold, the Fund and consider whether the Fund is appropriate for you. This document (Fact sheet) does not take into account your objectives, financial situation and needs. Because of this, you should, before acting on information in this document, consider its appropriateness, having regard to your objectives, financial situation or needs and we recommend you consult a financial adviser.

Performance figures are calculated in accordance with the Financial Services Council (FSC) standards. Total returns are calculated to the last day of each month (unless otherwise indicated) using exit prices and assuming reinvestment of distributions (which may include net realised capital gains from the sale of fund assets).

An investment in BT Super for Life is not a deposit with, or any liability of, Westpac Banking Corporation ABN 33 007 457 141, or any other company in the Westpac Group of companies. For further information refer to the PDS.