

BlackRock Scientific Diversified Growth

Fact Sheet

December 2011



Fund Overview

Product Name	BT Investment Funds
APIR	WFS0089AU
Inception Date	July 2003
Fund Status	Open
Distribution Frequency	Quarterly
Fund Size	\$18.55 million
ICR (Management Fee)	1.95% As at 30/06/2011
Initial Fee	4.00%
Asset Class	Diversified Shares
Recommended Investment Timeframe	5 years+
Risk Category	Moderate

Latest unit prices (entry/exit) information is available at www.bt.com.au

Fund Management

The Fund is managed by BlackRock Asset Management Australia Limited.

Investment Objective

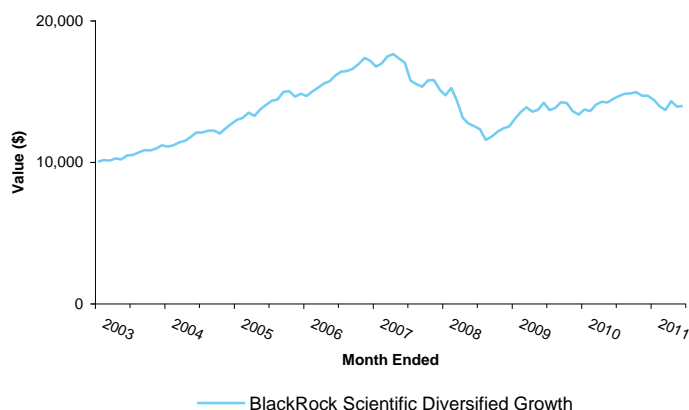
The Fund aims to achieve superior investment performance through providing returns, before fees, that exceed those of the neutral portfolio benchmark over rolling three-year periods.

Investment Strategy

The neutral portfolio benchmark comprises a portfolio of published indices, 30% of which represent interest bearing assets and 70% of which represent growth assets.

Investment Performance

**Growth of \$10,000 invested
Since inception (net of ongoing fees)**



Performance (%) (as at 31/12/2011)	3 months	1 year (pa)	3 years (pa)	5 years (pa)	Since Incep.(pa)
Income Return	0.14	7.96	5.56	7.46	8.79
Growth Return	1.98	-11.40	-1.92	-10.28	-4.74
Total Return	2.12	-3.44	3.64	-2.82	4.05

Performance returns are calculated net of ICR (Management Fees) and pre tax. Past performance is not a reliable indicator of future performance, the value of your investment can go up and down. Performance figures are calculated in accordance with the Investment and Financial Services Association (IFSA) 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). No allowance is made for tax paid as an investor, other than withholding tax on foreign investments (if any).

Asset Allocation

Strategic Asset Allocation	Neutral	Ranges
Australian shares	35	25-45
International shares	30	20-40
Listed property securities	5	0-15
Australian fixed interest	20	10-30
International fixed interest	5	0-15
Cash and other	5	0-15

Other Features

Make an initial investment of \$5,000 or \$2,000 if you set up a Regular Investment Plan. No minimum investment required per Fund.

To invest with BT, ensure you have read the relevant Product Disclosure Statement (PDS) for this fund and then complete a BT Online Application Form. Alternatively, you can request a PDS and application form from our website or call the BT Contact Centre.

BT Margin Lending will loan against this Fund via a BT Margin Loan. The Loan to Value Ratio (LVR) for this Fund is 75%. Lending ratios are subject to change without notice.



More information?

→ Speak to your financial adviser → Visit www.bt.com.au → BT Contact Centre 132 135

BT Funds Management Limited ABN 63 002 916 458, AFSL 233724, BT Funds Management No. 2 Limited ABN 22 000 727 659, AFSL 233720 and Westpac Financial Services Limited ABN 20 000 241 127, AFSL 233716 are the Responsible Entities of the BT Investment Funds Product Disclosure Statement (PDS). Westpac Financial Services Limited ABN 20 000 241 127, AFSL 233716 is the issuer of units in, the BlackRock Scientific Diversified Growth Fund (the Fund). A PDS and Financial Services Guide (FSG) is available for the Fund and can be obtained by calling the BT Contact Centre on 132 135, or visiting www.bt.com.au. You should obtain and consider the PDS before deciding whether to acquire, continue to hold or dispose of units in the Fund. The information in this flyer is factual only. It does not constitute financial product advice. Before acting on this information you should seek independent financial and taxation advice to determine its appropriateness to your objectives, financial situation and needs. This flyer provides an overview or summary only and it should not be considered a comprehensive statement on any matter or relied upon as such.

Any investment in the Fund 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. Neither the Bank nor any other company in the Westpac Group has issued, stands behind or otherwise guarantees the capital value or investment performance of the Fund.