

UBS International Share

Fact Sheet

December 2011



Fund Overview

Product Name	BT Investment Funds
APIR	WFS0099AU
Inception Date	July 2003
Fund Status	Open
Fund Size	\$3.32 million
ICR (Management Fee)	2.15% As at 30/06/2011
Initial Fee	4.00%
Asset Class	International Shares
Recommended Investment Timeframe	5 years+
Risk Category	Aggressive

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

Fund Management

The Fund is managed by UBS Global Asset Management (Australia) Limited.

Investment Objective

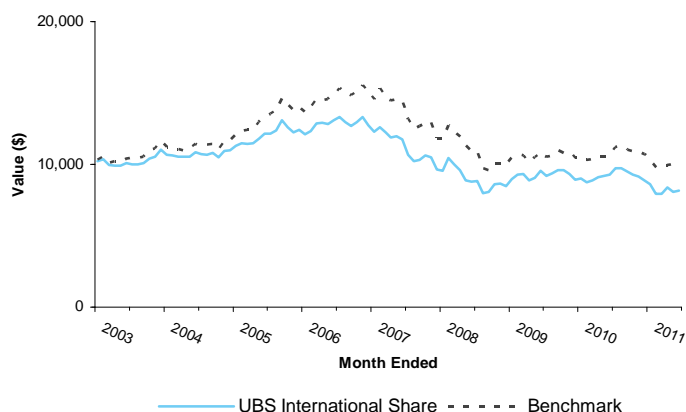
The Fund aims to provide a return (after management costs) that exceeds the return from the benchmark when measured over the medium to long term.

Investment Strategy

The Investment Option is an actively managed portfolio of securities listed on recognised international exchanges and currency exposures. Derivatives may be used to gain exposure to markets and currencies or to manage risk.

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	0.20	0.17	0.83	2.32	2.44
Growth Return	2.93	-12.35	-3.23	-11.33	-4.81
Total Return	3.13	-12.18	-2.41	-9.01	-2.37
Benchmark Return	2.00	-5.34	-2.58	-7.53	0.08

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	Ranges
International shares	90-100
Cash and other	0-10

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

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An 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.