

MLC Growth

Fact Sheet

December 2011



Fund Overview

Product Name	BT Lifetime - Flexible Pension
APIR	BTA0195AU
ABN	83 953 436 008
Inception Date	March 2001
Fund Status	Open
Fund Size	\$1.67 million
ICR (Management Fee)	2.37% As at 30/06/2011
Asset Class	Diversified
Recommended Investment Timeframe	5 years +
Risk Category	Dynamic

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

Fund Management

Investment Objective

Investment Strategy

Investment Performance

MLC

Aims to provide an overall return that exceeds the return from its benchmark, when measured over the recommended investment timeframe.

Invests in a number of asset classes and focuses on growth assets through a high exposure to shares.

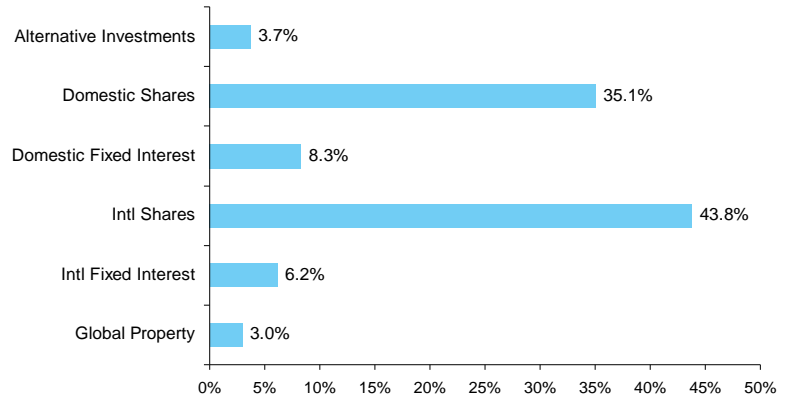
Performance (%) (as at 31/12/2011)	3 months	1 year (pa)	3 years (pa)	5 years (pa)	Since Incep.(pa)
Total Return (post-fee, pre-tax)	1.75	-5.79	6.15	-3.15	2.29

All performance figures assume that income is reinvested. The returns quoted provide a historical reflection of past performance, and are no guarantee of future returns. The actual return to any individual investor may differ. Past performance is not a reliable indicator of future performance.

Asset Allocation

Strategic Asset Allocation	Neutral	Ranges
Australian Shares	35	33-37
International Shares - Hedged	22	20-24
International Shares - Unhedged	22	20-24
Australian Fixed Interest	7	5-9
International Fixed Interest	8	6-10
Global Property Securities	3	1-5
Alternative Assets (LTAR)	3	1-5

By Sector Allocation (as at 31/12/2011)



The international share exposure has been split into two components. One component is passively hedged back to the A\$. The second is unhedged, although MLC may employ investment managers within this component who may actively manage currency exposure.



More information?

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

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