

# BT Multi-manager Balanced

## Fact Sheet

December 2011



## Fund Overview

Product Name	BT Lifetime - Flexible Pension
APIR	BTA0228AU
ABN	83 953 436 008
Inception Date	March 2002
Fund Size	\$10.99 million
ICR (Management Fee)	2.07% As at 30/06/2011
Asset Class	Diversified
Recommended Investment Timeframe	5 years +
Risk Category	Moderate

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

## Fund Management

Range of managers selected by BT

## Investment Objective

Aims to provide moderate to high total returns (before fees and taxes) over the medium term from a combination of capital growth and income through a diversified mix of growth and defensive assets.

## Investment Strategy

Invests in a diverse mix of assets with both income producing assets of cash and fixed interest and growth assets of shares and property. Exposure to these asset sectors will be obtained primarily by investing directly into sector specific funds. The Investment Option may also hold assets directly including derivatives, currency and other unit trusts.

## Investment Performance

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)	2.17	-4.12	6.67	-2.66	2.49

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	30	20-40
International shares	32	20-40
Property securities	6	0-10
Fixed interest	23	15-30
Hedge funds	9	0-15
Cash	0	0-10

The international share exposure has been split into two components. One component is passively hedged back to the A\$. The second is unhedged, although BT 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](http://www.bt.com.au) → BT Contact Centre 132 135

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