

BT Multi-manager Conservative

Fact Sheet

December 2011



Fund Overview

Product Name	BT Business Super
APIR	WFS0087AU
ABN	81 236 903 448
Inception Date	September 2003
Fund Status	Open
Fund Size	\$5.10 million
ICR (Management Fee)	2.24% As at 30/06/2011
Asset Class	Diversified
Recommended Investment Timeframe	3 years +
Risk Category	Conservative

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

Fund Management

Range of managers selected by Advance.

Investment Objective

Aims to provide secure income (before fees and taxes) with a low risk of capital loss over the short to medium term with some capital growth over the long term.

Investment Strategy

Invests in a diverse mix of assets with a majority in defensive assets of cash and fixed income and a modest investment in growth assets such as shares. 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

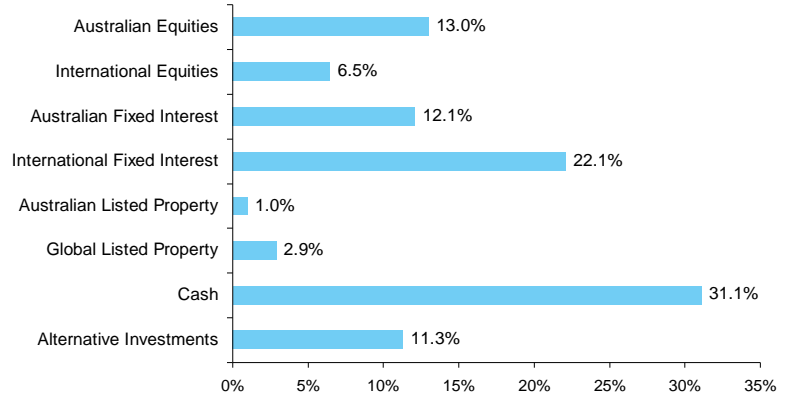
Performance (%) (as at 31/12/2011)	3 months	1 year (pa)	3 years (pa)	5 years (pa)	Since Incep.(pa)
Total Return (post-fee, post-tax)	1.39	0.30	5.17	0.32	2.47

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	13.5	0-25
International shares	6.5	0-20
Property	4	0-20
Fixed Interest and cash	70	55-85
Alternative investments	6	0-20

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 Advance 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

Westpac Securities Administration Limited ABN 77 000 049 472, AFSL No. 233 731, is the Trustee of BT Business Super ABN 81 236 903 448 (the Plan) and is the issuer of interests in the Plan. A Product Disclosure Statement (PDS) and Financial Services Guide (FSG) is available for the Plan 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 Plan. 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.

An investment in the Plan 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 Plan.