

BT Multi-manager Growth

Fact Sheet

December 2011



Fund Overview

Product Name	BT Lifetime - Personal Super
APIR	BTA0230AU
ABN	83 953 436 008
Inception Date	March 2002
Fund Status	Open
Fund Size	\$112.40 million
ICR (Management Fee)	2.18% 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

A range of managers selected by BT.

Investment Objective

Aims to provide moderate to high total returns (before fees and taxes) over the medium to long term largely through capital growth by investing in a mix of growth and defensive assets.

Investment Strategy

Invests in a diverse mix of assets with an emphasis on growth oriented assets of Australian and international shares, with investment in defensive assets of cash and fixed interest providing some income and stability of returns. 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

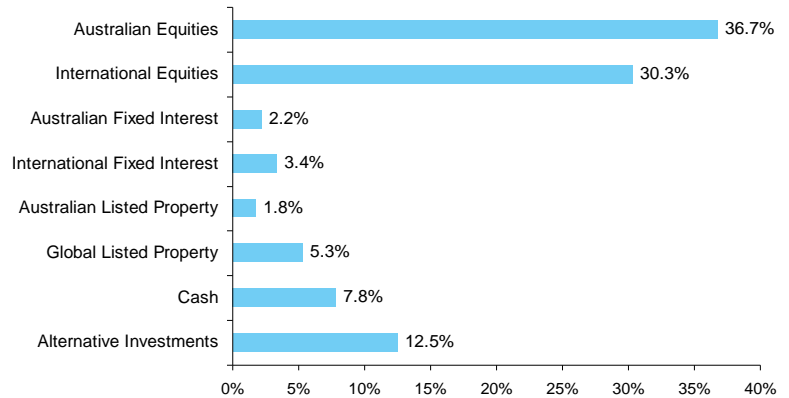
Performance (%) (as at 31/12/2011)	3 months	1 year (pa)	3 years (pa)	5 years (pa)	Since Incep.(pa)
Total Return (post-fee, post-tax)	2.50	-7.35	5.68	-4.03	1.85

Investment returns shown are historical and can go up and down. Past performance is not a reliable indicator of future performance and future performance is not guaranteed.

Asset Allocation

Strategic Asset Allocation	Neutral	Ranges
Australian shares	36	30-50
International shares	38	30-50
Property securities	6	5-15
Fixed interest	11	5-15
Cash	0	0-10
Hedge funds	9	0-15

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 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 → BT Contact Centre 132 135

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