

BT Super for Life – Super Cash – Retirement

Fact sheet

September 2011



Fund overview

Product name	BT Super for Life – Super Cash – Retirement
APIR	BTA0286AU
Inception date	October 2007
Fund status	Open
Fund size	\$52.87 million
ICR (Management fee)	0.00% as at 30/09/2011
Asset class	Cash
Risk category	Low

For the latest interest rate information log in to BT Online www.bt.com.au

Fund management

BT Super for Life – Super Cash is managed by BT Funds Management Limited to return the declared rate of interest on your investment.

Who is this fund for?

For conservative account holders who want very low levels of risk and to preserve their capital.

Investment style

BT invests in cash via a life policy with Westpac Life Insurance Services Ltd.

Intended outcome

Account holders earn interest on money invested. Interest is calculated daily and credited monthly.

Investment performance

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Interest rate history

Date	Interest rate
03/11/2011	4.25%*
08/03/2011	4.50%*
10/11/2010	4.40%*
07/10/2010	4.20%*
30/06/2010	4.05%*
6/05/2010	4.05%*
8/04/2010	3.90%*
3/03/2010	3.75%*

The interest rate is applicable from the date listed until the next valid date the interest rate is declared. As fund fact sheets are updated quarterly the above information may, from time to time, become outdated.

For the current rates visit www.bt.com.au.

*Please note:

1. Interest rates shown are gross annualised rates before the deduction of management costs (currently nil) and earnings tax (currently 0%).
2. Interest rates are determined in advance and may increase or decrease at any time without notice.
3. Past interest rates are not an indication of future interest rates or performance.

More information?

→ Speak to your financial adviser → Visit btsuperforlife.com.au → Call BT Customer Relations 1300 653 553

BT Funds Management Limited ABN 63 002 916 458, AFSL No. 233724, RSE No. L0001090 is Trustee of BT Super for Life which is part of Retirement Wrap ABN 39 827 542 991, RSE No. R1001327

The Product Disclosure Statement (PDS) is available by visiting btsuperforlife.com.au or calling BT on 1300 653 553. You should consider the PDS in deciding whether to acquire, or continue to hold, the Fund and consider whether the Fund is appropriate for you. This document (Fact sheet) does not take into account your objectives, financial situation and needs. Because of this, you should, before acting on information in this document, consider its appropriateness, having regard to your objectives, financial situation or needs and we recommend you consult a financial adviser.

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).

An investment in BT Super for Life is not a deposit with, or any liability of, Westpac Banking Corporation ABN 33 007 457 141, or any other company in the Westpac Group of companies. For further information refer to the PDS.

