

Features of the BT Lifetime Super – Employer Plan

A snapshot for members



Being part of an employer-sponsored superannuation plan means that you are entitled to a number of member benefits and group fee arrangements.

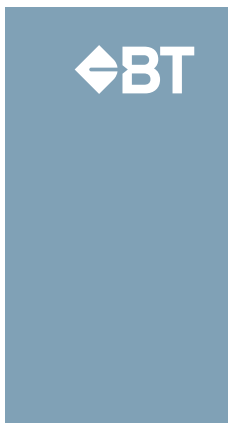
Wide range of Investment Options	You can choose from over 40 Investment Options, managed by a range of leading investment companies covering a broad range of asset classes.
Flexible contribution options	The Plan accepts a wide range of contribution and rollover options, including before-tax contributions (salary sacrifice) and Government co-contributions.
Group buying power	By coming to BT as a member of an employer-sponsored plan, you get the advantage of having your balances pooled together for the purposes of calculating Administration fees.
Cost effective insurance premiums and flexible cover	The Plan includes insurance options to protect you and your family in the event of death or various types of disablement. By being part of an employer-sponsored superannuation plan, you can access this cover at group rates, and can usually access automatic cover without the need for any forms or medicals.
24 hour access to accounts	www.bt.com.au offers members the ability to view and transact on their account anytime. Members can obtain 24 hour access via the telephone using BT Link on 132 135. You can also view current performance and market trends on www.bt.com.au .
Member Benefits	BT Corporate Super's exclusive member benefits package gives our member access to some great deals and discounts, like 33% off movie money, just for having their super invested with BT. Log into your secure account at BT Online at www.bt.com.au and click on the 'BT Benefits' link.
Spouse accounts	Your spouse can join the Plan and access the same benefits as the member. There is no minimum investment for a spouse to join the Plan.
Education materials	BT has information and interactive tools on www.bt.com.au to help simplify superannuation and investments. You can try our Risk Profiler tool, download one of our information booklets, or learn more about super and investing.

Flexible beneficiary nominations	You can nominate who should receive your super and insurance benefits in the event of death, and you can change these as often as needed. The Plan offers both binding and non-binding beneficiary nominations, to suit your circumstances. Binding nominations are valid for 3 years and are legally required to be resubmitted every three years to ensure we have your up-to-date wishes on record.
Speak to our superannuation-trained Consultants	You can call BT Customer Relations from 8.00am to 6.30pm (Sydney time) Monday to Friday on 132 135. The BT Customer Relations Consultants can also receive many of your instructions via the telephone, such as investment options switch requests and PIN/password reissues.

Some simple tips on how to make the most out of your super

Tips	Where to find more information
<p>Save money on multiple account fees & reduce paperwork*</p> <ol style="list-style-type: none"> 1. Track down all of super accounts. To find super accounts you've misplaced, visit the ATO's free 'SuperSeeker' service at www.ato.gov.au/super or call 13 28 65. 2. Visit www.bt.com.au/consolidation to use our free rollover service, which will pre-populate forms for you, you then sign and send off to your old fund with proof of identification. 	Visit www.bt.com.au/consolidate or call BT's Superannuation Rollover team on 1800 022 555.
<p>Nominate beneficiaries</p> <p>In the event of your death, BT Super will pay your death benefit as a lump sum payment. Nominating a beneficiary helps the Trustee be aware of your wishes and may help facilitate faster payment of the monies to your loved ones. The people you can nominate to receive your super (plus any life insurance) are listed on the 'Nomination of beneficiaries' form.</p>	Visit www.bt.com.au to download a 'Nomination of Beneficiaries' form, or call BT Customer Relations on 132 135 to have one sent to you.
<p>Take charge of your investment strategy</p> <p>Super is a long-term investment for most people, so depending on your personal timeframe and tolerance to risk, its important to consider investing in assets that will grow over the long term. BT Super offers a wide range of investment choices to suit everyone from the most conservative investor to those keen on high risk/return options.</p>	Visit www.bt.com.au . Find out your attitude to risk with the BT Risk Profiler

* It is recommended you check whether your previous super fund will charge any exit fees, and to also consider any insurance you may have with your other fund which may cease upon rolling out.



What to do next

- **BT Customer Relations 132 135, 8.00am to 6.30pm (Sydney time).**
- **See your licenced financial adviser.**
- **Visit www.bt.com.au.**

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