

BT Investor Choice Funds

Product Update

Issue date: 1 July 2015

This notice dated 1 July 2015, updates information contained in the BT Investor Choice Funds Product Disclosure Statement (PDS) dated 1 July 2013 and the Supplementary Product Disclosure Statement (SPDS) dated 1 July 2014 issued by Westpac Financial Services Ltd ABN 20 000 241 127, AFSL No. 233716.

Strategic Asset Allocation Neutral Position changes to certain investment options

The asset allocation Neutral Positions (NP) for certain investment options have changed.

The new asset allocation NP changes for each affected investment option are outlined on the following pages.

BT Investor Choice Funds – Westpac Conservative Growth

Fund	Westpac Conservative Growth Fund			
APIR Code	WFS0003AU			
Asset allocation neutral position (NP) and ranges %	Asset type	Current Range (no change)	Current Neutral Position	New Neutral Position
	Australian shares	5 – 15	8	8
	International shares	0 – 10	4	4
	Australian fixed interest	20 – 50	26	23
	International fixed interest	0 – 20	14	12
	Australian Property	0 – 20	3	3
	Cash	30 – 50	34	39
	Alternative investments	0 – 20	11	11

BT Investor Choice Funds – Westpac Moderate Growth

Fund	Westpac Moderate Growth Fund and Westpac Moderate Growth Fund NEF			
APIR Code	WFS0032AU WFS0333AU			
Asset allocation neutral position (NP) and ranges %	Asset type	Current Range (no change)	Current Neutral Position	New Neutral Position
	Australian shares	5 – 25	13	13
	International shares	0 – 18	7	7
	Australian fixed interest	20 – 55	36	33
	International fixed interest	5 – 35	19	17
	Australian Property	0 – 10	6	6
	Cash	0 – 40	8	11
	Alternative investments	0 – 20	11	13

BT Investor Choice Funds – Westpac Balanced Growth

Fund	Westpac Balanced Growth Fund & Westpac Balanced Growth Fund NEF			
APIR Code	WFS0333AU WFS0334AU			
Asset allocation neutral position (NP) and ranges %	Asset type	Current Range (no change)	Current Neutral Position	New Neutral Position
	Australian shares	28 – 48	36	36
	International shares	12 – 32	19	19
	Australian fixed interest	5 – 32	15	14
	International fixed interest	0 – 20	8	7
	Australian Property	0 – 10	6	6
	Cash	0 – 10	4	4
	Alternative investments	0 – 20	12	14

For more information

For more information, talk to your financial adviser or contact BT Customer Relations on 132 135 between 8.00am–6.30pm (Monday to Friday, Sydney time).

IMPORTANT INFORMATION

Current as at 1 July 2015. This information is factual only and does not constitute financial product advice. Because of this you should, before acting on this information, consider its appropriateness, having regard to your objectives, financial situation and needs. This document provides an overview or summary only and it should not be considered a comprehensive statement on any matter or relied upon as such.

Westpac Financial Services Ltd (WFSL) ABN 20 000 241 127, AFSL No. 233716 is the Responsible Entity and issuer of units in the BT Investor Choice Funds. A Product Disclosure Statement (PDS) is available for BT Investor Choice Funds and can be obtained by calling BT Customer Relations on 132 135, or visiting bt.com.au. You should obtain and consider the PDS before deciding whether to acquire, continue to hold or dispose of units in the BT Investor Choice Funds.

An investment in the BT Investor Choice Funds 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 BT Investor Choice Funds.

BT32160_0715px

Prepare for the best.



bt.com.au 132 135