

21 April 2017

<Name Combined>  
<Address1>  
<Address2>  
<Investor Number>

Dear Member,

**RE: Wrap Essentials Investment Fund Termination- BT External International Shares 12 - WFS0436AU**

Westpac Financial Services Ltd (**WFSL**) ABN 20 000 241 127, AFSL No. 233716, as responsible entity of BT External International Shares 12 ARSN 140 396 658 (APIR: WFS0436AU) (**Fund**), is providing this notice in accordance with the Fund's Constitution. WFSL has resolved as of 21 April 2017 that it is in the best interests of members of the Fund to wind it up following the winding up of Blackrock Global Small Cap Fund ARSN 096 140 304 (APIR: MAL0133AU) (**Underlying Fund**) in which the fund wholly invested.

The winding up of the Fund will commence on or around 22 May 2017 (with the process to be completed shortly after that date) and the final proceeds will be paid to you in line with your payment preferences.

**Further information**

If you require further information about your investment, please contact the BT Contact Centre on 132 135 between 8.00am and 6.30pm Sydney time. Alternatively, you can contact us via email at [Customer.Relations@BTFinancialGroup.com](mailto:Customer.Relations@BTFinancialGroup.com)

Yours sincerely,



Brad Cooper  
Chief Executive Officer  
BT Financial Group

**Important Information**

Westpac Financial Services Ltd ABN 20 000 241 127, AFSL No. 233716 is the responsible entity of the Funds referenced in this letter and is the issuer of units in the Funds. The information contained in this letter has been prepared without taking account of your objectives, financial situation or needs. Because of this you should, before acting on this information, consider its appropriateness having regard to your objectives, financial situation and needs.

A Product Disclosure Statement (PDS) is available for the Wrap Essentials Investment Funds and can be obtained by calling 132 135. You should obtain and consider the PDS or relevant disclosure document, and speak to a financial adviser before deciding whether to acquire an interest in the available investment options. A Financial Services Guide can be obtained by calling BT Customer Relations on 132 135 or by visiting [bt.com.au](http://bt.com.au).

Westpac Financial Services Ltd is a member of the Westpac Group. An investment in the Wrap Essentials Investment Funds is not an investment in, a 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 and loss of income and principal invested. None of the Bank, any other company in the Westpac Group or any appointed investment manager stands behind or otherwise guarantees the capital value or investment performance of any investment option. Information current as at 15 March 2016