



15 May 2018

<Name Combined>
<Address 1>
<Address 2>
<Investor Number>

Dear Member,

RE: Wrap Essentials Investment Fund name change – Schroder Credit Securities WFS0095AU

With effect from Tuesday 1st May 2018 the name of the Schroder Credit Securities (APIR: WFS0095AU, ARSN: 105 252 677) has changed to Schroder Absolute Return Income, as a result of a change in name of the underlying fund.

All other aspects of the Fund remain the same including the investment manager, investment strategy, investment objective and distribution frequency.

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

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Brad Cooper', written over a light grey circular stamp or watermark.

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.

Westpac Financial Services Ltd are members of the Westpac Group. An investment in a Fund 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 or any other company in the Westpac Group stands behind or otherwise guarantees the capital value or investment performance of any Fund. Information current as at 15 May 2018.