

## Media Release

### BT goes 3D to help boost investor confidence

**Friday, 7 May 2010**

BT Financial Group has embarked on a new integrated marketing campaign using 3D innovations to re-engage investors on the need to think and act long-term when building retirement wealth.

The 'Bigger Picture' insights campaign, which rolls out this weekend, marks the largest for BT since Westpac Banking Group merged with St George Bank in December 2008, combining both wealth businesses and creating Australia's largest wealth manager – BT Financial Group.

Chief Economist at BT Financial Group, Chris Caton, said the campaign sets a practical and informative tone for an industry that must do more to help investors stay engaged with the 'big-picture' of superannuation and long-term investment.

"The behaviour of markets in recent weeks has reminded us that there is still a good deal of uncertainty out there," Dr Caton said.

"But instead of feeling daunted, investors should embrace the tried and tested lessons of history and remain engaged in their own investment future.

"In its recent response to the Henry tax review the Government reinforced the fact that super is the centrepiece of our retirement savings system and BTFG wants to help people better understand their own super and investment situation," he said.

The television commercials employ a three dimensional graph as the principle creative device. Dr Caton, alongside BT experts Melanie Evans - Head of Superannuation, Chris Freeman - Head of BT Wrap and Michael Bailey - Investment Specialist BT Wrap will spearhead efforts to arm both advisers and investors with additional investment insights.

Carly Loder, Head of Marketing at BT, says the campaign combines dramatic 3D visuals with BT's historical positioning of providing investment insights to present a powerful case for long-term investment.

"By presenting investors with tangible and practical insights, we hope to reinforce investment facts and correct some common misconceptions," Ms Loder said.

"BT has always opted for informative and educational marketing initiatives, and this seems more pertinent than ever as markets and investors worldwide recover from the GFC and its aftershocks."

The campaign centres on four core insights: cash v shares, superannuation, property v shares, and long-term investing. Among the several facts presented in the campaign is the one in 25 chance of a negative return over any five-year period over the last 50 years, compared to a one in four chance over a 12-month period.

From 9 May, advertisements will appear on free-to-air and pay TV, in cinemas, in print, online and billboards.

**ENDS**

# Media Release continued

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**Print advertisement examples:**

### Could you turn \$30 a week into \$240,000?

Over your working life, your superannuation will more than likely be the second largest investment you'll ever make.

Take someone aged 30 who saves \$30,000 a year with \$20,000 already in super. Just with the minimum employer contributions, they could end up with around \$240,000 at age 65. Not bad. But by adding just an extra \$30 per week themselves, they could expect around \$433,000 on retirement. That's around \$245,000 or 41% extra from just \$30 per week.

Speak to your financial adviser about this and other ways to increase your retirement savings. Visit [bt.com.au](http://bt.com.au) or call 138 138.

**BT**  
It pays to look at the bigger picture.

Though you should have \$25,000 based on retirement at age 65, \$25,000 per contribution settings of \$30 per year, set of financial terms to Budget Advice. All other fees and charges (eg cost of entry contributions) are 10%. \$30 per week equates to \$156 per year, and average investment return of 8% is used. The figure assumes your partner (spouse) remains inactive and would have access to tax concessions. Past results do not guarantee a similar outcome.

### Which pays better, cash or shares?

On the question of cash versus shares, many people think cash is the better option. And it's fair to say that a cash investment will generally maintain its value over time - while steadily earning interest.

If you had invested \$100,000 in cash on 1 January 1990 and reinvested the dividend, by the end of 2009 it could have grown to around \$360,000. If you had invested the same amount in a diversified range of Australian shares and reinvested the dividend (even with varying up and down years, including the Global Financial Crisis - by the end of 2009 your investment could have reached over \$665,000. That's quite a difference. So it pays to consider shares in your long term investment plans.

Speak to your financial adviser about the benefits of having shares with things like your other investments.

Visit [bt.com.au](http://bt.com.au) or call 138 138.

**BT**  
It pays to look at the bigger picture.

Though you should have \$360,000 based on investment of \$100,000 invested on 1 January 1990. Shares before the S&P/ASX 200 performance index. Cash returns based on the 10% fixed rate. Calculations do not take into account fees or taxes. The value of a cash investment over time will be subject to inflation. The above is not a prediction, opinion, financial advice and does not take into account the individual's own circumstances. Past results do not guarantee a similar outcome.

**Important information:** The information shown is general information only and does not take into account your financial situation, personal objectives and needs. Therefore, you may wish to consult a financial planner before acting on this information. Past returns are no guarantee of future performance.