

BT MySuper Product Dashboard

MySuper Product Dashboard – April 2022
(BT Super for Life, BT Super)

The MySuper Product Dashboard is a summary of the performance, investment risk and fees for your BT Lifestage investment option.

MySuper is an initiative of the Australian Government that requires super funds to offer a product that is simple, cost-effective and provides insurance cover. A BT Lifestage investment option invests your super based on the decade you were born and automatically adjusts the investment mix as you get older.

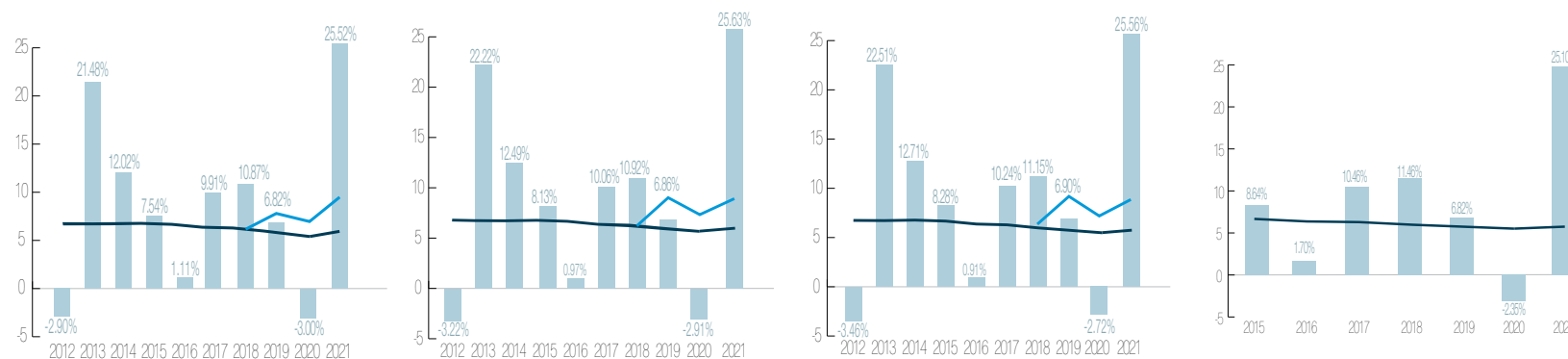
Investment Option	1940s BT Lifestage	1950s BT Lifestage	1960s BT Lifestage																																																																		
Return target (after fees and taxes)	CPI plus 1.4% p.a. over a 10 year period.	CPI plus 1.7% p.a. over a 10 year period.	CPI plus 2.4% p.a. over a 10 year period.																																																																		
Return (%)¹	<table border="1"> <thead> <tr> <th>Financial year</th> <th>Return</th> </tr> </thead> <tbody> <tr><td>2012</td><td>2.39</td></tr> <tr><td>2013</td><td>9.10</td></tr> <tr><td>2014</td><td>5.25</td></tr> <tr><td>2015</td><td>2.50</td></tr> <tr><td>2016</td><td>3.16</td></tr> <tr><td>2017</td><td>2.97</td></tr> <tr><td>2018</td><td>3.65</td></tr> <tr><td>2019</td><td>5.15</td></tr> <tr><td>2020</td><td>-0.03</td></tr> <tr><td>2021</td><td>8.36</td></tr> </tbody> </table>	Financial year	Return	2012	2.39	2013	9.10	2014	5.25	2015	2.50	2016	3.16	2017	2.97	2018	3.65	2019	5.15	2020	-0.03	2021	8.36	<table border="1"> <thead> <tr> <th>Financial year</th> <th>Return</th> </tr> </thead> <tbody> <tr><td>2012</td><td>0.29</td></tr> <tr><td>2013</td><td>14.25</td></tr> <tr><td>2014</td><td>8.03</td></tr> <tr><td>2015</td><td>4.59</td></tr> <tr><td>2016</td><td>2.51</td></tr> <tr><td>2017</td><td>4.00</td></tr> <tr><td>2018</td><td>4.56</td></tr> <tr><td>2019</td><td>5.38</td></tr> <tr><td>2020</td><td>-0.26</td></tr> <tr><td>2021</td><td>10.29</td></tr> </tbody> </table>	Financial year	Return	2012	0.29	2013	14.25	2014	8.03	2015	4.59	2016	2.51	2017	4.00	2018	4.56	2019	5.38	2020	-0.26	2021	10.29	<table border="1"> <thead> <tr> <th>Financial year</th> <th>Return</th> </tr> </thead> <tbody> <tr><td>2012</td><td>-1.64</td></tr> <tr><td>2013</td><td>18.55</td></tr> <tr><td>2014</td><td>10.30</td></tr> <tr><td>2015</td><td>6.22</td></tr> <tr><td>2016</td><td>1.67</td></tr> <tr><td>2017</td><td>7.13</td></tr> <tr><td>2018</td><td>7.57</td></tr> <tr><td>2019</td><td>6.09</td></tr> <tr><td>2020</td><td>-1.61</td></tr> <tr><td>2021</td><td>16.94</td></tr> </tbody> </table>	Financial year	Return	2012	-1.64	2013	18.55	2014	10.30	2015	6.22	2016	1.67	2017	7.13	2018	7.57	2019	6.09	2020	-1.61	2021	16.94
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	1970s BT Lifestage	1980s BT Lifestage	1990s BT Lifestage	2000s BT Lifestage																																																																																		
Return target (after fees and taxes)	CPI plus 3.5% p.a. over a 10 year period.	CPI plus 3.4% p.a. over a 10 year period.	CPI plus 3.4% p.a. over a 10 year period.	CPI plus 3.4% p.a. over a 10 year period.																																																																																		
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Comparison between return target and return²

■ Return
— Moving Average return target²
— Moving Average return



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² APRA reporting standards require the Moving average return target to be reported inclusive of CPI.

Level of investment risk³	Standard Risk Measure: High, which is an estimate of between 4 to less than 6 years of negative annual returns that may be experienced over any 20 year period.	Standard Risk Measure: High, which is an estimate of between 4 to less than 6 years of negative annual returns that may be experienced over any 20 year period.	Standard Risk Measure: High, which is an estimate of between 4 to less than 6 years of negative annual returns that may be experienced over any 20 year period.	Standard Risk Measure: High, which is an estimate of between 4 to less than 6 years of negative annual returns that may be experienced over any 20 year period.
Statement of fees and other costs^{4,5}	Based on an account balance of \$50,000, an estimated annual fee for each BT Lifestage investment option would be charged as follows:			
	\$495.92 p.a.	\$495.92 p.a.	\$495.92 p.a.	\$495.92 p.a.

³ Each BT Lifestage investment option has been allocated a Standard Risk Measure, which measures the level of risk for each investment option.

⁴ The fees and costs reported comprise of the Investment fee, Administration fee and Indirect costs applicable to the relevant option but exclude transaction costs that are not recouped by the Buy-sell spread or disclosed in Indirect costs. The Indirect costs are estimated amounts in relation to the 12 months to 30 June 2022. Additional fees and costs may apply, please refer to the 'Additional explanation of fees and costs' in the Product Disclosure Statement (PDS) available at bt.com.au for more information.

For more information

bt.com.au | 132 135



Disclaimer

BT Funds Management Limited ABN 63 002 916 458, AFSL No. 233724, RSE No. L0001090 is the Trustee of BT Super for Life and BT Super which is part of Retirement Wrap ('Fund') ABN 39 827 542 991, RSE No. R1001327.

The Product Disclosure Statement (PDS) is available by visiting bt.com.au or calling BT on 132 135. You should consider the PDS in deciding whether to acquire, or continue to hold interests in Fund and consider whether the Fund is appropriate for you. This Product Dashboard does not take into account your objectives, financial situation and needs. The information in this Product Dashboard is factual only. It does not constitute financial product advice. Before acting on this information you should seek independent financial and taxation advice to determine its appropriateness to your objectives, financial situation and needs. This Product Dashboard provides an overview or summary only and it should not be considered a comprehensive statement on any matter or relied upon as such. Performance figures are calculated in accordance with APRA reporting standards. Total returns are calculated to the last day of each month (unless otherwise indicated) using exit prices and assuming reinvestment of distributions (which may include net realised capital gains from the sale of fund assets). Past performance is not a reliable indicator of future performance.

An investment in the Fund is not a deposit with, or any liability of, Westpac Banking Corporation ABN 33 007 457 141, or any other company in the Westpac Group of companies. For further information refer to the PDS Information current as at April 2022.