

INDEX HIGH GROWTH INVESTMENT OPTION PROFILE

Investment objective

- Aims to provide investors with predominantly high growth returns, which tracks the overall return of a diversified portfolio of underlying investments.

Investment strategy

- Invests primarily in growth assets such as Australian and international shares and property.

About the investment manager

- Advance Asset Management (Advance) has a dynamic knowledge base with over 34 years investment experience and diverse range of academic qualifications, industry-recognised certifications and continued professional development.
- Backed by a wealth of experience, expertise and rigorous investigation, Advance offers a range of diversified managed funds and access to some of the world's best investment managers.

Advance sustainable investment approach

- Sustainable investment adopts a long-term approach, seeking to add value or manage risks through a broader, more comprehensive approach to investment.
- For index funds, this includes a focus on how components of the stewardship responsibilities of asset ownership are executed, specifically engagement with companies on environmental, social or governance (ESG) matters and proxy voting.
- In certain cases, we may also exclude certain activities and companies from the investible universe on the basis of ESG risks and/or client preferences.
- For further information about the manager's sustainable investment approach please see the Advance website², under "About Advance".

Investment option facts¹

APIR – Super & Transition to Retirement (TTR) ³	BTA1215AU	
APIR – Retirement ³	BTA3098AU	
Investment Manager	Advance Asset Management Limited	
Underlying Fund ⁴ Inception Date	1 August 2016	
Investment Option Start Date	Super & TTR	23 July 2018
	Retirement	10 Dec 2018
Investment Type	Diversified	
Minimum Investment Timeframe	7 years	
Standard Risk Measure	6 – High	
Benchmark	A range of published indices ¹	

Target asset allocation¹

Asset Type	NP ⁵ (%)	Range (%)
Australian Shares	47	35 – 60
International Shares	41	0 – 55
Australian Property	5	0 – 20
International Property	5	0 – 20
Cash	2	0 – 10

¹ Refer to the Product Disclosure Statement of the relevant Super Product for more information, a copy is available at bt.com.au or by calling 132 135.

² Advance.com.au.

³ TTR and Retirement investment options are available only in BT Super for Life.

⁴ The investment option invests in the Underlying Fund, being BT Index High Growth Fund (WFS0592AU).

⁵ NP refers to the Neutral Position, the starting point of asset allocation decisions.

INVESTMENT PROCESS

Advance Asset Management follows the following six step investment process:

1. Objective setting

Objectives are established through detailed work with stakeholders to establish investment parameters including: Return requirements, Risk parameters, Investment beliefs and principles relating to how money is to be managed, and any Key constraints (such as fees and liquidity).

2. Asset allocation modelling

The Strategic Asset Allocation process can be broken down into 4 interrelated steps:

1. Establishing Capital Market Assumptions (risk and return forecasts)
2. Portfolio Construction/Optimisation
3. Review and Qualitative/Quantitative Overlay
4. Final Investment Recommendations

3. Sector structuring

In this part of the investment process, they consider how best to obtain exposure to each underlying asset class in addition to considering which asset classes are attractive to include in the fund. This process includes research into each asset class' unique features, dynamics and risks and considers the attractiveness of fee to alpha trade-offs.

4. Manager selection

They research, select and blend investment managers from around the world. Then regularly monitor and scrutinise these investment managers.

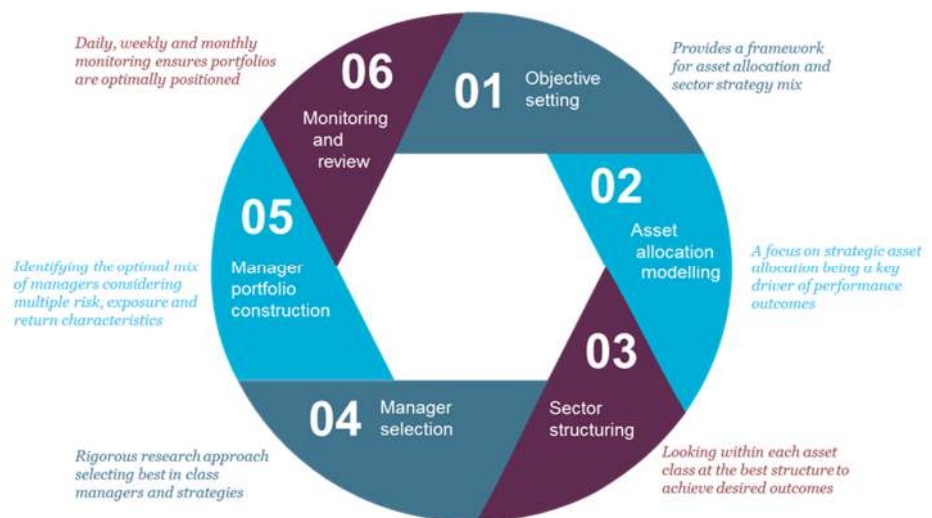
5. Manager portfolio construction

Consideration of the role each strategy plays within a broader investment portfolio and how each strategy contributes to the risk and return characteristics of a total multi-manager portfolio is central to the portfolio construction approach.

- The Head of and Portfolio Manager oversee analysis conducted by the quantitative analytics team using various quantitative tools and techniques.
- Final portfolio construction is a balance of the skill, judgement and experience of the team with due consideration of the results of the quantitative analysis.

6. Monitor and review

Each investment portfolio is subject to an intensive ongoing review process to ensure they are optimally positioned at all times.



For more information on this investment option

Performance Figures	BT Super: https://www.bt.com.au/btsuperpastperformance
	Super for Life: https://www.bt.com.au/sflpastperformance
	Super for Life - Westpac Group Plan: (Available via online banking)
Investment Guide	BT Super: https://www.bt.com.au/investmentguide
	Super for Life: https://www.bt.com.au/btsfl-aib
	Super for Life - Westpac Group Plan: (Available via online banking)
Unit Prices*	https://www.bt.com.au/unit-prices
Fees & Costs*	https://www.bt.com.au/feescosts
Buy-Sell Spread*	https://www.bt.com.au/buy-sellspread

*For BT Super for Life Westpac Group Plan members, access via online banking.

For more information

bt.com.au | 132 135 | GPO Box 3958 Sydney NSW 2001

This document has been prepared by BT Funds Management Limited ABN 63 002 916 458 AFSL 233724 ('BTFM') and is current as at February 2023. This information does not take into account your personal objectives, financial situation or needs and so you should consider its appropriateness, having regard to these factors before acting on it. 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. BTFM is the trustee and the issuer of BT Super, BT Super for Life and BT Super for Life – Westpac Group Plan (collectively, the Super Products), which are all part of Retirement Wrap ABN 39 827 542 991. Westpac Financial Services Limited ABN 20 000 241 127 AFSL 233716 ('WFSL') is the responsible entity and issuer of the BT Index High Growth Fund ARSN 611 896 256 ('Underlying Fund'). A Product Disclosure Statement (PDS) is available for each of the Super Products and the Underlying Fund and can be obtained by calling 132 135, or visiting bt.com.au. You should obtain and consider the relevant PDS before deciding whether to acquire, continue to hold or dispose of interests in any of the Super Products and the Underlying Fund. Index High Growth is an investment option that is available through the Super Products. BTFM and WFSL are subsidiaries of Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714 (Westpac). An investment in any of the Super Products or the Underlying Fund is not an investment in, deposit with or any other liability of Westpac 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. Westpac and its related entities do not stand behind or otherwise guarantee the capital value or investment performance of any of the Super Products or the Underlying Fund.