

# INDEX INTERNATIONAL SHARES

## INVESTMENT OPTION PROFILE

### Investment objective

- Aims to provide long term capital growth from a diversified portfolio of international shares with a total investment return (before fees and taxes) that tracks the benchmark.

### Investment strategy

- Invests in a wide range of international shares listed or expected to be listed, on world stock exchanges, including emerging markets which are included in the benchmark.

### About the investment manager

- 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 website<sup>2</sup>, under "About Advance".

### Investment option facts<sup>1</sup>

APIR – Super & Transition to Retirement (TTR) <sup>3</sup>	BTA3104AU
APIR – Retirement <sup>3</sup>	BTA4695AU
Investment Manager	Advance Asset Management Limited (Advance)
Underlying Fund <sup>4</sup> Inception Date	31 May 1999
Investment Option Start Date	Super & TTR 23 July 2018 Retirement 10 Dec 2018
Investment Type	International Shares
Minimum Investment Timeframe	5 years
Standard Risk Measure	7 – Very high
Benchmark	MSCI World ex Australia (Standard) Index (Net Dividends) in Australian dollars

### Target asset allocation<sup>1</sup>

Asset Type	NP <sup>5</sup> (%)	Range (%)
International Shares	100	90 – 100
Cash	0	0 – 10

<sup>1</sup> Refer to the Product Disclosure Statement of the relevant Super Product for more information, a copy is available at [bt.com.au](http://bt.com.au) or by calling 132 135.

<sup>2</sup> [Advance.com.au](http://Advance.com.au).

<sup>3</sup> TTR and Retirement investment options are available only in BT Super for Life.

<sup>4</sup> The investment option invests in the Underlying Fund, being BT International Shares Index Fund (ADV0056AU).

<sup>5</sup> NP refers to the Neutral Position, the starting point of asset allocation decisions.

# INVESTMENT PROCESS

Advance Asset Management follows the following four step investment process for its single sector funds:

## 1. Sector structuring

For this part of the investment process, the investment manager considers how best to obtain exposure to the underlying asset class of the fund. This process includes research into the unique features of the asset class, the dynamics and associated risks, and consideration to the attractiveness of fee to alpha trade-offs.

## 2. Manager selection

The investment manager then researches, selects and blends fund managers from around the world. Then regularly monitors and scrutinises these fund managers.

## 3. Manager portfolio construction

Consideration of the role each strategy plays within a broader investment portfolio and how each strategy could contribute to the risk and return characteristics for 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.

## 4. 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](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](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

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