

ADVANCE RETIREMENT SUITE (ARS) SUPER/PENSION

As at 1 September 2016

DIVERSIFIED MULTI-MANAGER FUNDS

Diversified Multi-Manager Funds

We offer a range of diversified funds which blend carefully selected investment managers across a range of asset sectors:

- Advance Defensive Multi-Blend Fund ARS
- Advance Moderate Multi-Blend Fund
- Advance Balanced Multi-Blend Fund ARS
- Advance Growth Multi-Blend Fund
- Advance High Growth Multi-Blend Fund

Sector Multi-Manager Fund

There is also a sector specialist Multi-Blend Fund which invests in international shares utilising a blend of specialist managers:

- Advance International Shares Multi-Blend Fund ARS

Single Manager Funds

These Funds invest predominately in one asset sector and are managed by a single investment manager:

- Advance Australian Shares Fund ARS
- Advance Australian Geared Equity Fund
- Advance Asian Equity Fund ARS (Super Account only)
- Advance Money Market Fund ARS

PRODUCT FEATURES

Initial Investment:	No minimum
Additional Contributions:	by Direct Debit - \$100 by Employer - No Minimum
Transferring from	You can transfer or rollover funds already invested in other superannuation funds.

INSURANCE

Life Protection	A death benefit will pay cover for an agreed amount on your death or where a terminal illness (condition or disease) will ultimately lead to your death in 12 months.
Total & Permanent Disablement	Pays a lump sum if or when you become totally and permanently disabled due to sickness or injury.
Salary Continuance	Replaces up to 75% of your monthly income if you become disabled through sickness or injury and are unable to work.
MINIMUM COVER	Death & TPD \$50,000 Salary Continuance \$1,000 per month

ADVISER REMUNERATION

Your financial adviser may be paid a commission for advising you about the Advance Retirement Suite.

We may pay your adviser:

- Upfront commission of any contribution (or entry) fee paid
- Ongoing commission of the value of your investment depending on the Fund

These payments are made by Advance and are not additional charges to you

TAX AND SOCIAL SECURITY

Investing in the Advance Retirement Suite pay affect your tax and/or social security position.

BENEFICIARY NOMINATIONS

A binding death benefit nomination provides you with greater certainty as to how your benefit may be paid in the event of your death.

COMMUNICATION

Investor <i>Online</i>	Access to your account information over the internet
Investor report	A half-yearly report providing details of your opening and closing balance, transaction history and investment performance
Annual report	A report for 30 June each year detailing

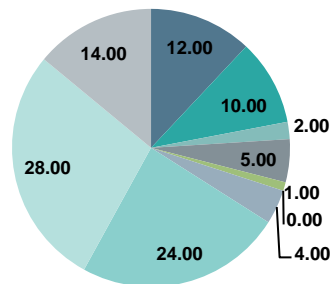
ADVANCE DEFENSIVE MULTI-BLEND FUND ARS

Management Fee* 1.71% pa.

Buy/Sell Spread Nil

*Performance fees also apply. This was 0.03% for the 12 months to 31 March 2016.

Strategic Asset Allocation



- Equity - Australian Listed
- Equity - International Listed
- Property - Australian Listed
- Property - International Listed
- Commodities - International Listed
- Other - Growth Alternatives
- Other - Defensive Alternatives
- Fixed Income - Australian
- Fixed Income - International
- Cash

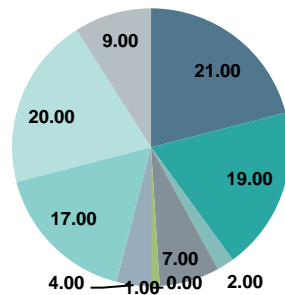
ADVANCE MODERATE MULTI-BLEND FUND

Management Fee* 1.87% pa.

Buy/Sell Spread 0.15%

*Performance fees also apply. This was 0.03% for the 12 months to 31 March 2016.

Strategic Asset Allocation



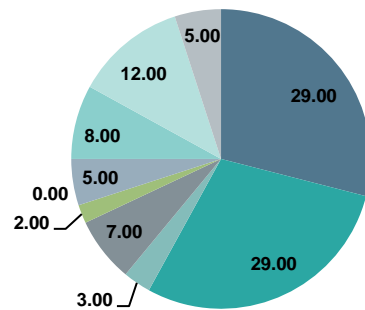
- Equity - Australian Listed
- Equity - International Listed
- Property - Australian Listed
- Property - International Listed
- Commodities - International Listed
- Other - Growth Alternatives
- Other - Defensive Alternatives
- Fixed Income - Australian
- Fixed Income - International
- Cash

**ADVANCE
BALANCED
MULTI-BLEND
FUND ARS**

Management Fee* 1.89% pa.
Buy/Sell Spread 0.15%

*Performance fees also apply. This was 0.02% for the 12 months to 31 March 2016.

Strategic Asset Allocation



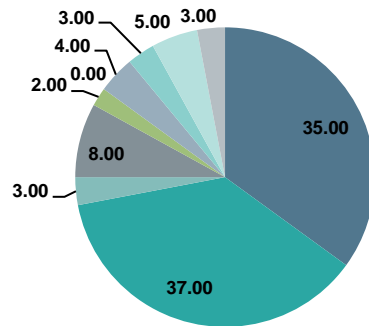
- Equity - Australian Listed
- Equity - International Listed
- Property - Australian Listed
- Property - International Listed
- Commodities - International Listed
- Other - Growth Alternatives
- Other - Defensive Alternatives
- Fixed Income - Australian
- Fixed Income - International
- Cash

**ADVANCE
GROWTH
MULTI-BLEND
FUND**

Management Fee 1.98% pa.
Buy/Sell Spread Nil

*Performance fees also apply. This was 0.01% for the 12 months to 31 March 2016.

Strategic Asset Allocation



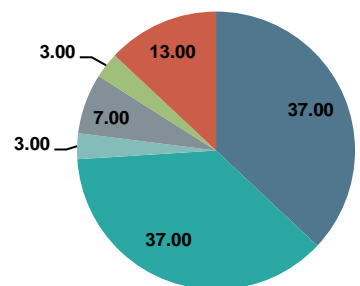
- Equity - Australian Listed
- Equity - International Listed
- Property - Australian Listed
- Property - International Listed
- Commodities - International Listed
- Other - Growth Alternatives
- Other - Defensive Alternatives
- Fixed Income - Australian
- Fixed Income - International
- Cash

**ADVANCE HIGH
GROWTH
MULTI-BLEND
FUND**

Management Fee 2.13% pa.
Buy/Sell Spread 0.30%

*Performance fees also apply. This was 0.01% for the 12 months to 31 March 2016.

Strategic Asset Allocation

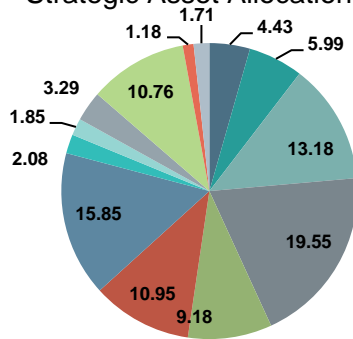


- Equity - Australian Listed
- Equity - International Listed
- Property - Australian Listed
- Property - International Listed
- Commodities - International Listed
- Other - International Unlisted (Alternatives)

ADVANCE
INTERNATIONAL
SHARES
MULTI-BLEND
FUND ARS

Management Fee 2.05% pa.
Buy/Sell Spread Nil

Strategic Asset Allocation

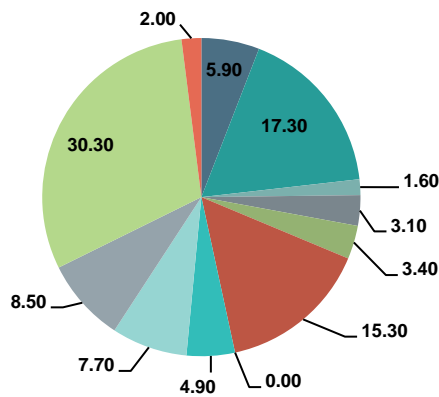


- Energy
- Materials
- Industrials
- Consumer Discretionary
- Consumer Staples
- Health Care
- Information Technology
- Telecommunication Services
- Utilities
- Property Trusts
- Financial-x-Property Trusts
- Derivatives & Other
- Cash

ADVANCE
AUSTRALIAN
SHARES
FUND ARS

Management Fee 1.95% pa.
Buy/Sell Spread Nil

Sector Asset Allocation



- Energy
- Materials
- Industrials
- Consumer Discretionary
- Consumer Staples
- Health Care
- Information Technology
- Telecommunication Services
- Utilities
- Property Trusts
- Financial-x-Property Trusts
- Cash

Manager - Maple Brown Abbott (MBA)

Maple-Brown Abbott is a privately owned investment management company established in 1984, based in Sydney, and manages AUD\$9.5 Billion as at 30 Sep 2015.

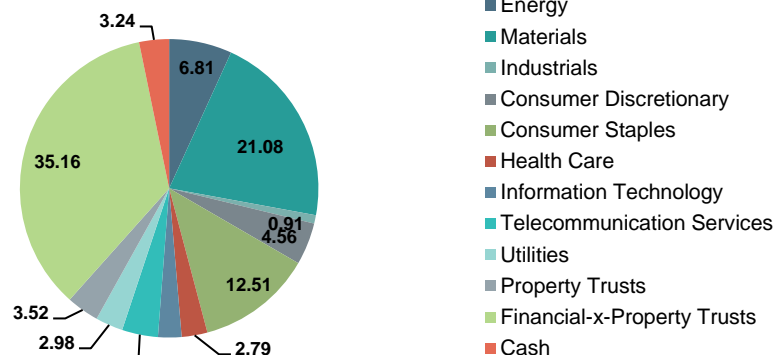
Investment Style – Value Manager; long-term focus

ADVANCE AUSTRALIAN GEARED EQUITY FUND

Management Fee 2.05% pa.

Buy/Sell Spread 0.40%

Sector Asset Allocation



Manager - Maple Brown Abbott (MBA)

Maple-Brown Abbott is a privately owned investment management company established in 1984, based in Sydney, and manages AUD\$9.5 Billion as at 30 Sep 2015.

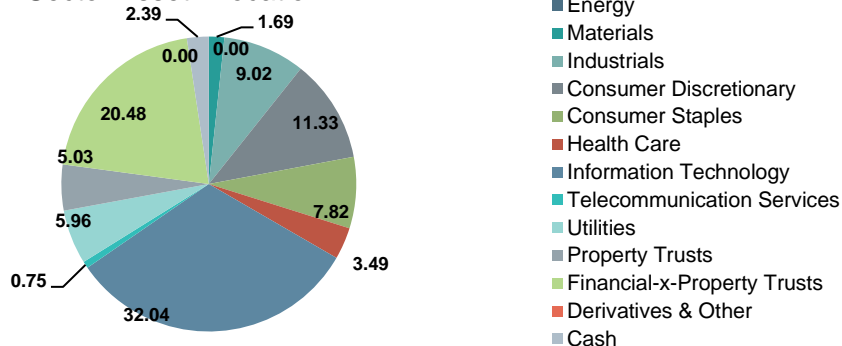
Investment Style – Value Manager; long-term focus

ADVANCE ASIAN EQUITY FUND

Management Fee 2.20% pa.

Buy/Sell Spread 0.45%

Sector Asset Allocation



Manager – TT International (TT)

TT is a private partnership wholly owned by the working partners and devoted solely to asset management.

Investment Style - Hedge fund and long-term strategies

Manager – Wellington Management Australia Pty Ltd (Wellington)

Established in 1997, today the firm has a substantial local presence in terms of clients and functions. Wellington globally manages US\$25 Billion as at 30 September 2015

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ADVANCE
ASSET MANAGEMENT

Advance Retirement Suite (ARS) is issued by BT Funds Management Limited ABN 63 002 916. This fact sheet contains general information only and does not take into account individual financial circumstances. Investors should consider the PDS and whether the Fund is appropriate to their circumstances, and seek professional advice before investing in the Fund. Past performance is not a guide to future performance. Past performance is not a reliable indicator of future performance. Advance is a member of the Westpac Group, which includes Westpac Banking Corporation ABN 33 007 457 141 ("Westpac"). An investment in the Fund does not represent an investment in, deposit with or other liability of Westpac or any other member of the Westpac Group. It is subject to investment risk, including possible delays in repayment and loss of income and principal invested. Neither Westpac nor any other member of the Westpac Group stands behind or otherwise guarantees the capital value of an investment in a Fund or the performance of a Fund.