

18 January 2021

**Account number:**

Dear

## Changes to your Advance Fixed Term Pension

We are writing to you to inform you of a change to your Advance Fixed Term Pension, which is currently a division of the Advance Retirement Suite (RSE No. R1005554, ABN 95 068 282 166).

BT Funds Management Limited ABN 63 002 916 458, AFSL 233724 (BTFM), the Trustee of Advance Retirement Suite, has decided to transfer all member interests including the Advance Fixed Term Pension to Retirement Wrap (RSE No. R1001327, ABN 39 827 542 991). While this transfer will mean your Advance Fixed Term Pension will be paid from a different superannuation fund, nothing else will change. Retirement Wrap is a regulated superannuation fund like the Advance Retirement Suite and BTFM is also the Trustee of Retirement Wrap.

This transfer is expected to occur on or around 20 March 2021.

### What do I need to do?

There is nothing you need to do. While the superannuation fund from which your pension is paid will change, there will be no changes to your account number, account details and product features. Your Advance Fixed Term Pension account will continue to be paid on the same terms and conditions and will continue to provide you with the same benefits as it currently does today until the usual expiry of your fixed term pension.

The next Annual Report will be sent to you after 30 June 2021 and it will provide more information about Retirement Wrap.

### We're here to help

If you have any questions, please speak to your financial adviser if you have one, or call our Customer Relations team for help with specific questions on 1800 819 935, between 8.30am and 8.00pm (Sydney time) Monday to Friday.

Yours sincerely,



**Rodney Greenhalgh**

Head of Investment Product and Solutions

[For more information](#)

1800 819 935 Monday to Friday 8.30am – 8.00pm (Sydney time) | GPO Box 3958 Sydney NSW 2001

**Important Information**

This information is as at 15 December 2020 and does not take into account your personal objectives, financial situation or needs and so you should consider its appropriateness, having regard to your personal objectives, financial situation and needs having regard to these factors before acting on it.

BT Funds Management Limited ABN 63 002 916 458 AFSL 233724 (BTFM) is the trustee of Advance Retirement Suite RSE No. R1005554 ABN 95 068 282 166 and the issuer of interests in Advance Fixed Term Pension (which is part of Advance Retirement Suite) and is the trustee of Retirement Wrap (RSE No. R1001327, ABN 39 827 542 991). A Product Disclosure Statement (PDS) for Advance Fixed Term Pension has been provided to you and if you wish to obtain a copy please contact us by calling 1800 819 935.

BTFM is part of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714 (Westpac). An investment in Advance Fixed Term Pension 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. Westpac and its related entities do not stand behind or otherwise guarantee the capital value or investment performance of Advance Fixed Term Pension.

# Your invitation to our online Annual Members' Meeting

Dear

I look forward to welcoming you to BT Super this year.

On behalf of the Trustee Board of Directors, I would like to invite you to attend our online Annual Members' Meeting (AMM) for BT Super, part of Retirement Wrap (the Fund) ABN 39 827 542 991 on Thursday 25 February 2021 from 5:30pm – 7:00pm (AEDT).

The meeting is an opportunity for the Directors and the super fund's key executives to provide you with an update on the Fund's strategy and performance.

For more information, and to register to attend the online meeting, please visit [bt.com.au/annual-members-meeting](https://bt.com.au/annual-members-meeting).

If you're unable to join us on the day, you'll be able to access a recording of the meeting and a copy of the meeting minutes on our website [bt.com.au/annual-members-meeting](https://bt.com.au/annual-members-meeting) in late March 2021.

## We're here to help

If you have any questions, please call our Customer Relations team on 132 135 between 8.30am and 5.30pm (Sydney time) Monday to Friday. Alternatively, you can contact us online at [bt.com.au/contact-us](https://bt.com.au/contact-us).

Yours sincerely,



**Melinda Howes**  
Managing Director, BT Superannuation

**Important Information**

This information is as at 15 December 2020 and does not take into account your personal objectives, financial situation or needs and so you should consider its appropriateness, having regard to your personal objectives, financial situation and needs having regard to these factors before acting on it.

BT Funds Management Limited ABN 63 002 916 458, AFSL Number 233724, RSE License No. L0001090 (BTFM) is the trustee and issuer of BT Super. A Product Disclosure Statement (PDS) for BT Super is available and can be obtained by calling 132 135 or visiting [bt.com.au](http://bt.com.au). You should obtain and consider the PDS before deciding whether to acquire, continue to hold or dispose of interests in BT Super. Insurance cover is provided by AIA Australia Limited ABN 79 004 837 861 AFSL 230043.

BTFM is part of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714 (Westpac). An investment in BT Super 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. Westpac and its related entities do not stand behind or otherwise guarantee the capital value or investment performance of BT Super.