

Important changes to SuperWrap Essentials

This notification dated 19 May 2014 provides information on changes that will be made to SuperWrap Essentials and relates to the following plans:

- ▶ SuperWrap Essentials Personal Super Plan
- ▶ SuperWrap Essentials Pension Plan and
- ▶ SuperWrap Essentials Term Allocated Pension Plan.

SuperWrap Essentials will not be available to new investors after 30 May 2014. The closure will ensure that the product continues to be sustainable and compliant with recent legislative changes and requirements, particularly those imposed by the Future of Financial Advice reforms.

As you are an existing member, the closure will not impact your SuperWrap Essentials account. You will continue to have access to all features, functionality and investments. You will also retain the ability to transfer between SuperWrap Essentials Personal Super Plan and SuperWrap Essentials Pension Plan products.

Any material changes to your account after 30 May 2014 will be communicated to you online, via your adviser, by email or by mail.

Please review all changes carefully as these may affect your SuperWrap Essentials account - if you have any questions, call us or discuss them with your financial adviser.

1. Portfolio Service facility

From 1 July 2014, a new Portfolio Service facility will be introduced to help keep your portfolio aligned to your investment strategy. It allows your adviser and/or the distributor defined in the PDS to perform transactions to rebalance your investments as per the investment strategy you agreed with your adviser. This facility enables all or part of your SuperWrap Essentials account to remain tailored to your investment needs.

2. Changes to rebates, fees and costs

Expense recovery

The Trustee has discretion in deciding whether to pass on to members all or a portion of the actual expenses properly incurred in each financial year by the Trustee in operating your fund. The Trustee intends to exercise its right to recover expenses in respect of your SuperWrap Essentials account. These expenses include complying with legislative and prudential standards, paying compulsory government levies and those in relation to the significant program of work undertaken to ensure SuperWrap is compliant with recent regulatory reforms such as the Future of Financial Advice ('FOFA') and Stronger Super.

Any recovery is payable to the Trustee and will not be passed on to the Distributor of your product, your adviser, or your adviser's dealer group. These expense recoveries will be deducted from your Cash Account at the time they are applied. They are estimated to be approximately \$55 per annum per account and include the Australian Prudential Regulatory Authority levy (which was previously paid by members through a reserve account). The exact amount deducted from your account will be confirmed in your Annual Statement.

Cash Account disclosure

The current Cash Account fee disclosure is amended to better reflect the current monitoring process in respect of the rate paid on your Cash Account, which ensures that the rate of interest declared by the

Administrator will not be lower than the average of the four major Australian banks for comparable cash transaction accounts (if available) with balances of \$10,000¹. Further, the disclosure in respect of your Cash Account is also amended to reflect that your Cash Account is not a separate bank account and is part of your investment in SuperWrap Essentials. Your cash may be pooled and deposited in one or more underlying bank accounts, maintained by the Administrator at Westpac, which may include term deposits, breakable only at Westpac's discretion.

3. Other important information

Implications if you no longer have an adviser

SuperWrap Essentials is designed to be used by you together with your adviser. For that reason, you will need to have a relationship with the distributor or an authorised adviser to optimise account features and fee structures. If your relationship with your adviser or the distributor ends, and you choose not to appoint a substitute adviser within 30 days, you must notify us by completing the Advice Relationship Opt-out Form. This will assist in managing your account. In some cases, your adviser or the distributor may notify us that they no longer provide advice or other related services to you.

At least 30 days after we either process the Advice Relationship Opt-out Form, or alternatively, notify you that the relevant relationship has ended, the following changes will be made to your account:

- ▶ You will have the ability to place transactions online via investorwrap.com.au.
- ▶ You will be able to manage your account directly.
- ▶ The name and branding of your account may change (including on any communications which you will receive from us directly). However, other account details will remain the same.

Prior communications regarding legislative changes

We previously provided information on legislative changes to superannuation through an online update in July 2013. You can access a copy of this update by visiting investorwrap.com.au >> Home >> Account Summary or by calling one of our SuperWrap Essentials consultants between 8.00am and 6.30pm (Sydney time) Monday to Friday on 1300 657 010.

The update provided details on the following changes:

- ▶ Government contributions
- ▶ Higher concessional contributions cap
- ▶ Trans-Tasman Portability Scheme
- ▶ Departing Australia Superannuation Payment
- ▶ Additional 15% tax on contributions for high income earners
- ▶ Increase of 0.5% in Medicare Levy
- ▶ Member protection rules
- ▶ Standard risk measures.

Information is current as at 23 May 2014. BT Funds Management Limited (ABN 63 002 916 458, AFSL 233724, RSE L0001090) ('Trustee') is the trustee and issuer of SuperWrap, a part of Retirement Wrap (ABN 39 827 542 991) and the issuer of this notice. BT Portfolio Services Limited (ABN 73 095 055 208, AFSL 233715) ('Administrator') administers SuperWrap Essentials, a part of Retirement Wrap. A Product Disclosure Statement (PDS) is available for SuperWrap Essentials and can be obtained from your financial adviser. You should obtain and carefully consider the PDS and other related disclosure documents before deciding whether to acquire, continue to hold or dispose of interests in SuperWrap Essentials. The information in this notice regarding legislative changes is intended as a guide only, it is not exhaustive and does not constitute legal advice. It is based on our interpretation of the law currently in force on the date of this notification. Consequently, it should not be relied upon as a complete statement of all relevant laws, the application of which may vary, depending on your particular circumstances. The information in this notice also does not take into account your personal objectives, financial situation or

¹ You can contact your adviser, or one of our SuperWrap consultants on 1300 657 010 to confirm the current interest rate declared by the Administrator.

needs. You should consider the appropriateness of the information having regard to these factors and, where appropriate, consult your adviser or obtain other independent professional advice before acting on this information. The Trustee and Administrator are subsidiaries of Westpac Banking Corporation ABN 33 007 457 141 (Westpac). Apart from any interest investors may have in underlying bank accounts held at Westpac through a SuperWrap Essentials Cash Account or Westpac securities acquired through SuperWrap Essentials, an investment in, or acquired using, SuperWrap Essentials is not an investment in, deposit with or any other liability of Westpac or any other company in the Westpac Group. These investments are 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 investments in, or acquired through, SuperWrap Essentials.

Portfolio Administrator

SuperWrap Essentials

Product Disclosure Statement

Dated 11 March 2013

Portfolio Administrator SuperWrap Essentials Personal Super Plan
Portfolio Administrator SuperWrap Essentials Pension Plan

The distributor of Portfolio Administrator SuperWrap Essentials is IOOF Alliances Pty Ltd.

The administrator of Portfolio Administrator SuperWrap Essentials is BT Portfolio Services Ltd.

The issuer of Portfolio Administrator SuperWrap Essentials is:

BT Funds Management Limited ABN 63 002 916 458 Level 20, 275 Kent Street Sydney NSW 2000 Ph: 1300 657 010

About the PDS

This is the Product Disclosure Statement ('PDS') for the SuperWrap Essentials Personal Super Plan and the SuperWrap Essentials Pension Plan.

You'll find more detailed information on particular topics in the Additional Information Booklet ('Booklet'). This is referred to by this symbol **i** throughout this PDS. Sometimes we will also refer you to a particular section heading in the Booklet.

Information about the investment options available within SuperWrap Essentials is contained in the Investment Options Booklet. Information about insurance cover available within the SuperWrap Essentials Personal Super Plan is set out in the BT Protection Plans Product Disclosure Statement and Policy Document ('BT Protection Plans PDS'). Information relating to Capital Protection is set out in the BT Capital Protection Fund Product Disclosure Statement ('BT Capital Protection Fund PDS').

Before applying for SuperWrap Essentials Personal Super Plan or SuperWrap Essentials Pension Plan, it is important that you read:

SuperWrap Essentials PDS



→ PDS
This document



→ Additional Information Booklet

Along with the following documents:



- Investment Options Booklet
- BT Protection Plans PDS
- BT Capital Protection Fund PDS

The Additional Information Booklet, the Investment Options Booklet and the BT Protection Plans PDS and the BT Capital Protection Fund PDS, are available for free from your adviser, at superwrap.com.au/essentials or by contacting us.

About SuperWrap Essentials

SuperWrap Essentials refers to the SuperWrap Essentials Personal Super Plan ('Personal Super Plan'), and the SuperWrap Essentials Pension Plan ('Pension Plan'). SuperWrap Essentials is part of the super fund known as Retirement Wrap ABN 39 827 542 991 (RSE1001327). The Personal Super Plan and the Pension Plan are sub-plans of the SuperWrap Plan within Retirement Wrap.

i For more information on the legal structure of SuperWrap, see the 'Important information' section of the Additional Information Booklet.

About the Trustee

The trustee of Retirement Wrap and issuer of SuperWrap Essentials and the BT Capital Protection Fund is BT Funds Management Limited ('BTFM', 'we', 'us', 'Trustee') ABN 63 002 916 458.

About the Administrator

BT Portfolio Services Ltd ('the Administrator') ABN 73 095 055 208, the Administrator of SuperWrap Essentials, provides the transaction and administration systems behind SuperWrap Essentials.

About the Distributor

SuperWrap Essentials is distributed by IOOF Alliances Pty Limited ABN 12 103 365 091 ('the Distributor'), which is part of the IOOF group of companies. Its role is limited to distribution only, it is not authorised to act for or on behalf of the Trustee or the Administrator and as such cannot legally bind either the Trustee or the Administrator.

General Advice Warning

The information in this PDS is general information only and does not take into account your individual objectives, financial situation or needs. Consequently, before acting on the information, you should consider whether it is appropriate for you in light of your objectives, financial situation and needs. To obtain advice or more information about the products offered in this PDS, you should speak to an Australian financial services licensee or an authorised representative. Before making a decision about whether to acquire or continue to hold a product, obtain and consider the product disclosure document for the product.

Updated information

The Trustee may change the terms and conditions of SuperWrap Essentials. Information in the PDS that is not materially adverse to your interests is subject to change from time to time and may be updated by notice to your adviser or by updating the online internet service, investorwrap.com.au. Updated information may be obtained from investorwrap.com.au, your adviser, or a SuperWrap consultant on 1300 657 010 from 8.00am to 6.30pm, Monday to Friday (Sydney time). A paper copy of any updated information will be given to you without charge on request.

Eligibility

SuperWrap Essentials is only available to investors who receive the PDS in Australia and have an Australian licensed or authorised adviser who is registered to distribute SuperWrap. The Trustee and the Administrator may at their discretion refuse to accept applications from particular persons or classes of persons.

Australian Financial Services Licences

The Australian Financial Services Licence ('AFSL') numbers of the AFSL holders identified in this PDS are as set out in the following table:

AFSL Holder	AFSL number
BT Funds Management Limited	233724
BT Portfolio Services Ltd	233715
Westpac Banking Corporation	233714

Investment in SuperWrap Essentials

The Trustee and the Administrator are subsidiaries of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714 ('Westpac'). Apart from any interest investors may have in underlying bank accounts held at Westpac through their SuperWrap Cash Account or Westpac securities acquired through SuperWrap, an investment in SuperWrap Essentials is not an investment in, deposit with, or any other liability of Westpac or any other company in the Westpac Group. Investments in SuperWrap Essentials are subject to investment risk, including possible delays in payment of withdrawal proceeds and income payments, and loss of principal invested. None of the Trustee, Westpac or any other company in the Westpac Group stands behind or otherwise guarantees the capital value or investment performance of Retirement Wrap or any investments in SuperWrap Essentials.

Consent to be named

The Administrator and the Distributor have given and not withdrawn their consent to the PDS containing information referable to them in the form and context in which that information appears. They have not issued or caused the issue of the PDS and are not responsible for any other statements in the PDS which are not referable to them.

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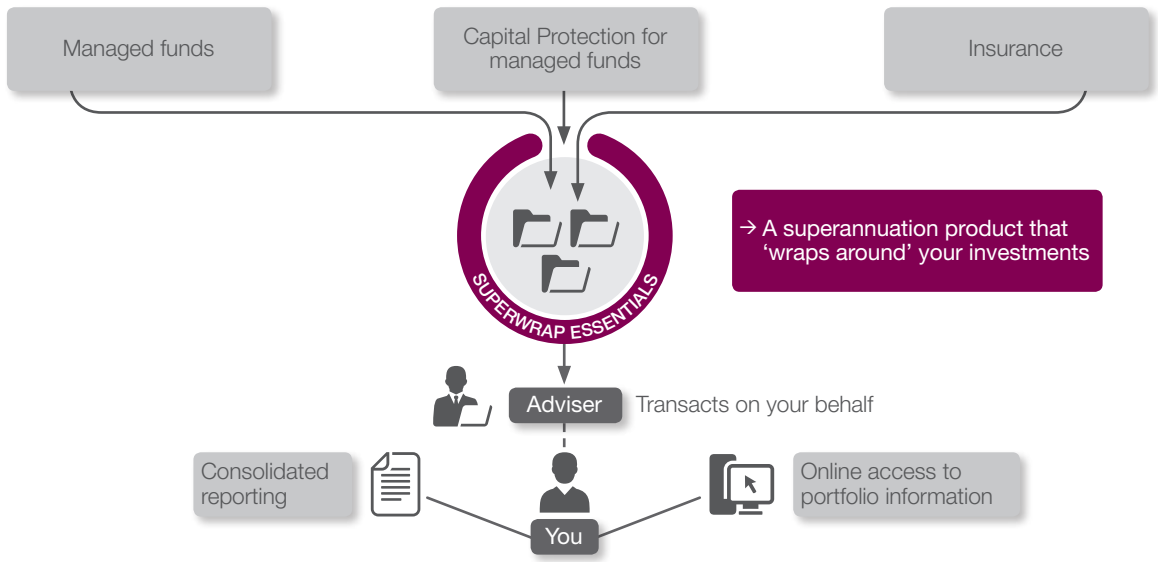
Additional information **Inside back cover**

What is SuperWrap Essentials?

SuperWrap Essentials incorporates a superannuation investment service that ‘wraps’ around your investments – offering you a single point of access. It provides you with two super options.

→ **Personal Super Plan** – A flexible super plan providing you with access to insurance and a range of investment options, allowing you to take control and plan for your lifestyle needs in retirement.

→ **Pension Plan** – A superannuation pension product that allows you to turn your super savings into a flexible income stream during your retirement or during your transition to retirement.



Who plays a part in SuperWrap Essentials?



You

- Once your application is accepted, you become a member of SuperWrap Essentials.
- You make the choices about which investments to include in your SuperWrap Essentials portfolio in conjunction with your adviser.
- You can monitor the performance of your SuperWrap Essentials portfolio online and issue instructions through your adviser.



The Trustee

- The Trustee is responsible for managing SuperWrap Essentials, and holds the beneficial interest in the investments you and your adviser have selected.



The Administrator

- The Administrator has been appointed by the Trustee to administer SuperWrap Essentials.
- The Administrator holds legal title to the investments for the benefit of the Trustee, maintains the underlying systems and provides associated services.



Your adviser

We recommend speaking to your adviser before making any investment decisions. Your adviser will:

- help you develop a personalised investment and retirement strategy and may advise you about making changes to your portfolio over time
- based on your instructions, direct the Administrator to buy or sell investments for your portfolio
- monitor the performance of your investments and may provide you with regular status reports
- receive information and reports on your behalf, to the extent permitted by law.

If you cease to have an authorised adviser, you may not be able to retain your investment in SuperWrap Essentials.



Fund managers

- Fund managers are responsible for the investment management and administration of specific managed funds you can select.

What are the top 5 benefits of using SuperWrap Essentials?

Ultimately, your adviser does all the hard work of developing your investment and retirement strategy and instructing the Administrator to undertake actions for you. SuperWrap Essentials helps make this job easier and more efficient by providing a central platform from which your adviser is able to monitor your super portfolio. Here we highlight the top 5 benefits to you.

1

A range of investment options and features

SuperWrap Essentials offers you a single point of access to a range of managed funds. You can also access Capital Protection for your managed fund investments. In addition, you can access a range of insurance benefits and options through the Personal Super Plan.

2

Consolidated reporting and 24/7 access to your SuperWrap Essentials account information

SuperWrap Essentials combines all of your investment information and presents you with consolidated reports across all of your super investments. You can view your portfolio online at any time and, by registering for eStatements, can receive your statements online as soon as they become available.

3

Cost savings

SuperWrap Essentials allows your adviser to actively monitor your investments and conduct transactions through one technology platform. The savings in administration time may result in less cost for you and allows your adviser to spend more valuable time developing your investment strategy.

4

Personal tailoring with a flexible platform

SuperWrap Essentials makes it easy to construct and monitor a diversified investment portfolio. Features such as the regular investment plan and rebalancing options allow you to implement a customised investment strategy which you can change over time. In addition, the:

- **Personal Super Plan** — offers a regular contribution plan, making it easy to control the cash flows into your account
- **Pension Plan** — allows you the flexibility to choose your income level (within statutory limits) and when you wish to receive payments.

5

Individualised tax treatment

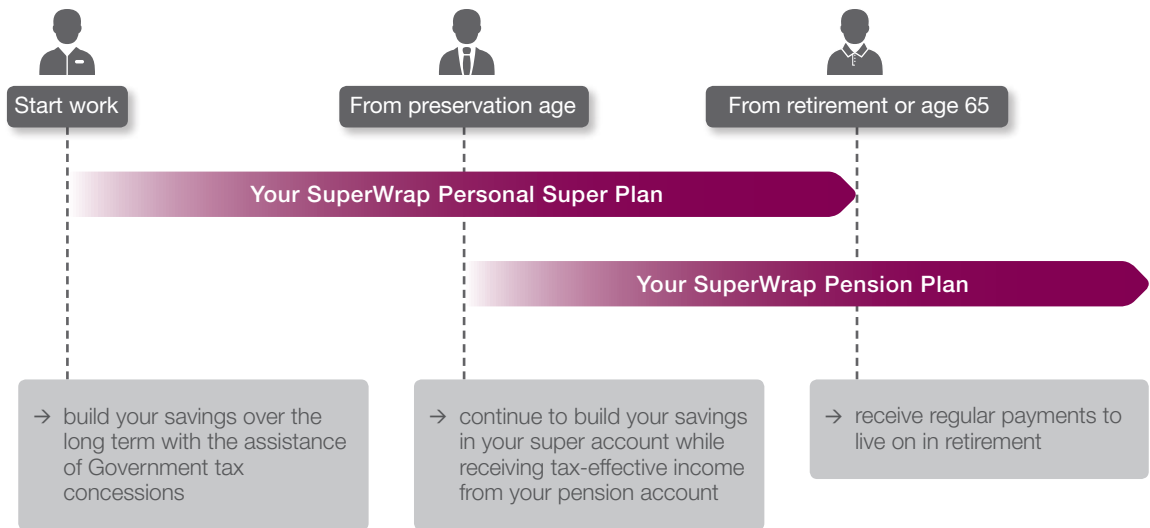
Tax calculations are performed for each individual account within SuperWrap Essentials, so you benefit from tax deductions and offsets that arise from the activity you undertake within your own account. Annual tax information, including how tax has been calculated, is displayed online for each account. This ensures full transparency of entitlements such as franking credits and deductions.

i For more information on the benefits of using SuperWrap Essentials, see the 'Benefits & features' section of the Additional Information Booklet and look for the heading 'Features of your investment options'.



How super works

Super is a means of saving for retirement which is, in part, compulsory. It may be one of the biggest investments you will make in your life. Most Australians have the right to choose the fund into which their employer should pay super contributions. The Australian Government has provided tax savings and other benefits, which generally make super one of the best long-term investment vehicles.



Contributing to super

There are several types of contributions that can be made to super – for example, personal, spouse, and employer contributions, as well as Government contributions. Generally, if you are under 65, all of these types of contributions can be accepted by your fund. Once you turn 65, some restrictions apply. Both before and after you turn 65, limits (known as ‘caps’) apply to the amount of most contributions that can be made to your super. If you exceed a cap, additional tax may be payable. You cannot add to your SuperWrap Essentials Pension Plan account once your pension has commenced, although you can start a new pension.

Withdrawals – accessing your super

There are restrictions on when you can withdraw your super. Generally, you cannot access your super until you have turned 65, or retired after reaching your preservation age (currently between 55 and 60, depending on your date of birth), or ceased employment after turning 60. In limited circumstances, your super can be accessed before you retire, if you meet a condition of release under superannuation law. For example, you may be able to access your super after reaching your preservation age through a non-commutable (transition to retirement) pension, even while still working.

i For more information on contributing to super and accessing your super, see the ‘How super works’ section of the Additional Information Booklet.

How super is taxed



There are generally three main taxes that apply to super.

1 Tax on contributions

Certain contributions, such as employer contributions, are taxed in SuperWrap at 15%. The Government has announced changes which, if passed, will apply an additional 15% tax on these contributions for individuals with income greater than \$300,000. The changes are intended to apply to contributions made on or after 1 July 2012.

2 Tax on earnings

Investment earnings and capital gains in SuperWrap Essentials are:

- taxed at a maximum rate of 15% in the Personal Super Plan, but the actual rate may be lower
- tax free in the Pension Plan.

3 Tax on your benefits

- **Aged 60 plus** – if you are at least 60 years old, your lump sum benefits or income payments from SuperWrap Essentials are tax free.
- **Aged under 60** – see the table below.

Tax treatment on payments to you before your 60 th birthday		
	Pension payments	Lump sum withdrawals
Super	Not applicable	Tax-free component: Nil
Pension	Generally if you are under age 60 but have reached your preservation age, tax is payable at your marginal tax rate less a 15% tax offset.	Taxable component: → if you are under your preservation age, the tax rate is 21.5% (including Medicare Levy of 1.5%) → if you have reached your preservation age but are under 60, the benefit is tax free up to the low rate cap amount ¹ , then a rate of 16.5% applies (including Medicare Levy).

How tax amounts due are paid

Tax on employer contributions and investment earnings is deducted quarterly in arrears at the SuperWrap Essentials PAYG withholding rate (this rate is reviewed quarterly, and is equal to 15% or less). If tax is payable on other contributions, it is deducted at a rate of 15% on receipt of the contribution, or on receipt of a 'Notice of intent to claim or vary a deduction for personal super contributions' (Personal Tax Deduction Notice).

We may deduct tax at a higher rate if required to do so by changes in the tax laws.

You should provide your TFN when you invest in SuperWrap Essentials. If you do not, we will not accept any contributions, rollovers or transfers into your account. Also, if the TFN provided for you is incorrect and you are under age 60, any payments made to you from your account (including, if applicable, pension payments), will be taxed at the top marginal tax rate (plus Medicare Levy).

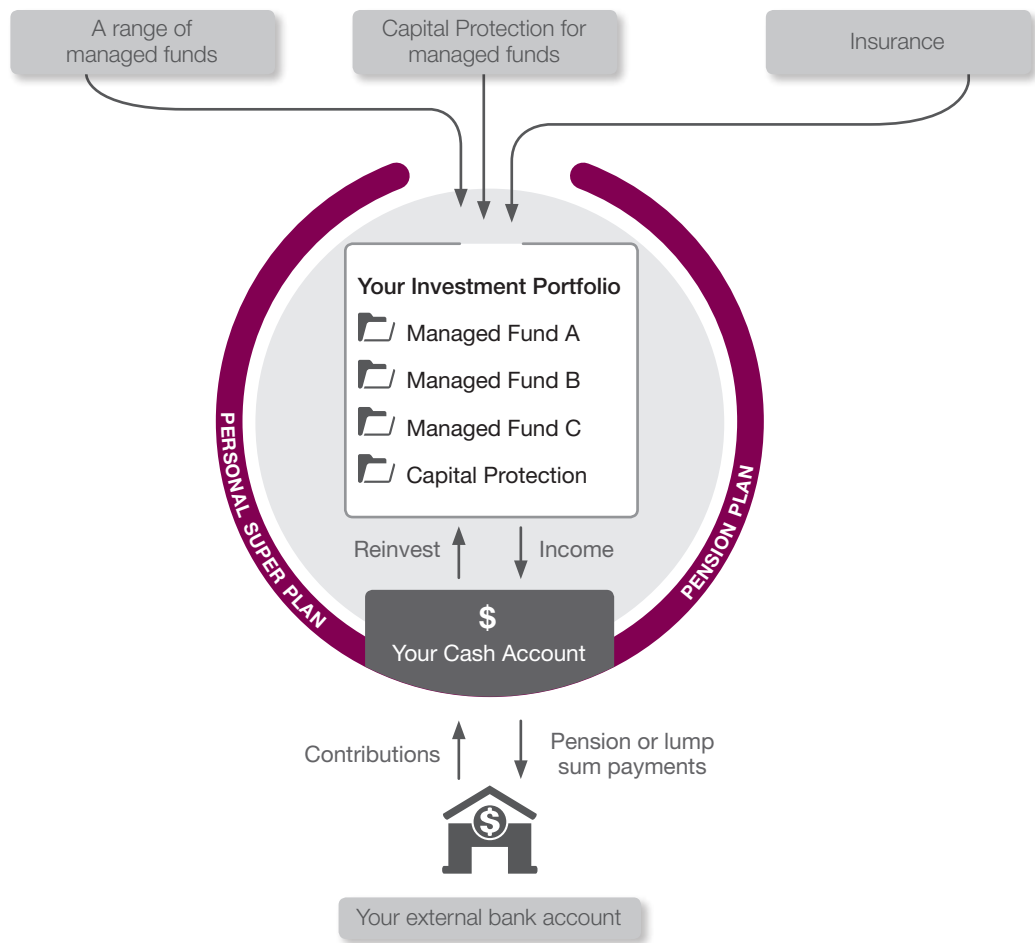
i For more information on how super is taxed, see the 'How super is taxed' section of the Additional Information Booklet.

How super is taxed

¹ A lifetime limit of \$175,000 for 2012/2013, indexed to AWOTE and rounded down to the nearest \$5,000 in subsequent years.



What can you do with SuperWrap Essentials?



1 Invest in a range of premium investment options

Managed funds

Through SuperWrap Essentials you have access to a range of managed funds, encompassing most of Australia's leading fund managers. Your choice includes:

- diversified funds (eg growth, balanced)
- sector funds (eg Australian shares, international shares)
- specialist funds (eg hedge).

The accessible managed funds are specified in the Investment Options Booklet, which is available on request from your adviser free of charge.

Capital Protection

Through SuperWrap Essentials, you can obtain Capital Protection in relation to eligible investments by investing in the BT Capital Protection Fund. The Capital Protection feature aims to protect the value of your investments in eligible managed funds, while still allowing you to benefit from growth when your chosen funds perform well. The protection is applied to your investment for a term of your choice between approximately 5 and 10 years. It is designed to enable you to obtain, at the end of the chosen term, the value of your investment that is at least equal to its value as at the time you commenced the protection (assuming you reinvest all distributions and do not make any withdrawals).

A list of managed funds that are eligible for Capital Protection is available on request from your adviser or via investorwrap.com.au. Ask your adviser how this Capital Protection feature works and read the BT Capital Protection Fund PDS to determine whether it is suitable for you.

i For more information on the investments available through SuperWrap Essentials, see the 'Benefits & features' section of the Additional Information Booklet and look for the heading 'Features of your investment options'.

Insurance

A comprehensive range of insurance cover is available through the SuperWrap Essentials Personal Super Plan.

Type of cover	What does it cover?
Term Life	Pays a benefit in the event of death or diagnosis of a terminal illness.
Total and Permanent Disablement ('TPD')	Pays a benefit if you are unlikely to work again, perform household duties again, or suffer a loss of ability due to permanent disability.
Income Protection	Provides an income replacement benefit for up to 80% of your monthly income if you're unable to work at your full capacity due to sickness or injury.

Benefits are paid into your SuperWrap Essentials account.

For more information about insurance and how it may help you, as well as the cost of cover, speak to your adviser and refer to the BT Protection Plans PDS.

2_Receive consolidated reporting and access your SuperWrap Essentials account information 24/7

Reporting

SuperWrap Essentials offers consolidated reporting across your investments. You will receive an Annual Statement summarising your account activity. You will also have access to the Annual Report in the months following the end of the financial year.

Online platform

Information on your SuperWrap Essentials account is also available 24 hours a day, 7 days a week by visiting investorwrap.com.au. You can view your account balance, investment holdings and transactions.

eStatements

All statements, as well as additional guides and inserts, are available in the one convenient location online at investorwrap.com.au.

You can elect to receive eStatements when completing your Application Form, by notifying your adviser, or by registering online via investorwrap.com.au. If you have registered to receive eStatements there's no need to wait for statements to arrive in the mail. Instead you can access them as soon as they are available online.

3_Manage your SuperWrap Essentials account easily and efficiently

Use the Cash Account for all SuperWrap Essentials transactions

When you join SuperWrap Essentials, a Cash Account is automatically established for you and acts as the main transaction account inside SuperWrap Essentials. The Cash Account is used to settle your managed fund and Capital Protection transactions. Interest accrues daily on your balance held in the Cash Account, and is credited to your account quarterly in arrears so your money is working for you even between investments. Interest on the Cash Account is calculated at a variable rate determined by the Administrator.

Transfer funds between your Cash Account and a nominated external bank account

Your Cash Account can be linked to an external bank account or credit union account for easy transfer of funds into and out of SuperWrap Essentials (subject to preservation laws). Contributions can also be made via BPAY^{®1} and Electronic Funds Transfer ('EFT'), and you can get access to an employer deposit book for employer contributions. Please note that contributions into your super account and benefit payments are subject to restrictions under superannuation laws.

If you have a Pension Plan, your regular pension payment will automatically be paid into your nominated bank account. You also have the choice of nominating a monthly, quarterly, half-yearly or yearly payment frequency.

i For more information on using the Cash Account for SuperWrap Essentials transactions, see the 'Benefits & features' section of the Additional Information Booklet and look for the heading 'The Cash Account'.

¹ Registered to BPAY Pty Limited ABN 69 079 137 518. Applications by BPAY will generally not be processed until the next business day following the BPAY transaction request, provided that the request is made before your

bank's cut-off time. Your bank can provide detailed terms and conditions in relation to BPAY to you. You cannot use your credit card to make BPAY contributions.



What can you do with SuperWrap Essentials?

Set up regular transaction plans

- **Regular investment plan** – You can make regular investments into managed funds from your Cash Account, and so spread your investment over a number of periods, which may help reduce the impact of market volatility on your investments.
- **Regular contribution plan** – You can make regular contributions from your nominated external bank account into your Cash Account in the SuperWrap Essentials Personal Super Plan.

Give us instructions relating to your portfolio

You can give us instructions relating to your portfolio through your adviser, including instructions to buy, sell or switch between investments.

4_Personally tailor your portfolio with the flexible platform

Change the mix of your investment portfolio

Through your adviser you can switch between investments or add new investments to your portfolio.

Reinvest your distributions

You have the option to either reinvest the distributions from all or a selection of your managed funds (where permitted by the fund manager) or deposit them into your Cash Account.

The fund manager¹ will provide information regarding the available reinvestment options for a particular fund. Please note that at the time your income is reinvested you may not have received the current disclosure document for that fund. However you can request a copy from the fund manager or your adviser.

Keep your investments aligned to your strategy

The Preferred Portfolio is a facility in SuperWrap Essentials that allows you and your adviser to establish and maintain a pre-determined investment strategy for managed funds through regular rebalancing of your portfolio back to your desired settings. This facility enables all or part of your SuperWrap Essentials account to remain tailored to your investment needs.

i For more information on Preferred Portfolios, see the 'Benefits & features' section of the Additional Information Booklet and look for the heading 'Preferred Portfolios'.

Smarter way to manage your tax

You and your adviser can view, prior to trading, the tax consequences of your investment decisions. Your adviser can provide you with more information about this feature.

5_Easily consolidate existing super into your SuperWrap Essentials account

If you have existing super elsewhere, you can take full advantage of the benefits of a single superannuation platform and consolidated reporting by transferring your super into SuperWrap Essentials. You can transfer your super benefits in cash, or you may be able to transfer your assets from the other fund into SuperWrap Essentials (your adviser can tell you if your assets can be transferred).

Transfers of super benefits from overseas super funds are also accepted, subject to the superannuation laws in the country where the super is held. SuperWrap Essentials is recognised in the UK by Her Majesty's Revenue and Customs ('HMRC') as a Qualifying Recognised Overseas Pension Scheme ('QROPS').

i For more information on consolidating your accounts, see the 'Benefits & features' section of the Additional Information Booklet and look for the heading 'Consolidating your accounts'.

What are the main SuperWrap Essentials features?

Investment options	
Managed funds	Access to a range of managed funds.
Cash Account	Used to settle your transactions and earns interest.
Protection options	
Capital Protection	Enables you to protect your investments in certain managed funds from adverse market movements.
Insurance ¹	A range of insurance benefits and options are available. See the BT Protection Plans PDS for further details.
Tailored portfolio options	
Switching	Switch between your managed funds at any time.
Preferred Portfolios	Allows you to maintain a predetermined managed funds investment strategy through regular rebalancing.
Easy transaction options	
Nominated external bank accounts	
Personal Super Plan	Flexibility to link external bank or credit union accounts under your regular contribution plan, to make one-off contributions by direct debit or to receive benefit payments from your Cash Account.
Pension Plan	Flexibility to nominate an external bank or credit union account to receive your income payments.
BPAY ¹	Personal, spouse and employer contributions can be made into your Cash Account using BPAY.
Direct debit ¹	Personal contributions from your nominated bank account may be arranged by your adviser online provided you have linked your bank account to your Cash Account.
EFT and deposit book ¹	You can make personal contributions and your employer can make employer contributions into your Cash Account via EFT. The details you need to use EFT will be provided to you when you join SuperWrap Essentials. Upon request, the Administrator can also supply an employer deposit book to your employer.
Cheque Deposit	Personal, spouse and employer contributions can be made by mailing a cheque and a letter detailing your name, investor number (if available), the amount you wish to invest and contribution type.
Regular transaction options	
Regular contribution plan ¹	Allows you, your spouse and/or your employer to contribute regularly from a nominated external bank account into your Cash Account (no minimum applies).
Regular investment plan	Allows you to regularly invest from your Cash Account into your choice of managed funds (no minimum applies).

¹ Available for Personal Super Plan only.



What are the main SuperWrap Essentials features?

Investment minimums	
Minimum initial investment	
Personal Super Plan	\$5,000 or \$2,000 with a regular contribution plan of \$100 per month
Pension Plan	\$25,000
Minimum additional investment	
Personal Super Plan	No minimum
Pension Plan	\$15,000 (a new account is required, which may be consolidated with an existing Pension Plan account), ¹
Minimum withdrawal	No minimum
Minimum investment per managed fund	No minimum
Minimum withdrawal per managed fund	No minimum
Minimum Cash Account balance	No minimum
Services provided	
Consolidated reporting and eStatements	You will receive an Annual Statement after the end of the financial year. If you have registered to receive eStatements, there's no need to wait for statements to arrive in the mail. Instead you can access them as soon as they are available online. An Annual Report for the SuperWrap Plan will also be made available online.
Telephone service	For your latest account balance and transactions, call the Voice Response Service ('VRS') any time on the number listed on the back cover of this PDS. Call costs apply.
Internet access	Information on your account is available 24 hours a day, 7 days a week by visiting investorwrap.com.au .
Other features	
Smarter way to manage your tax	You and your adviser can view, prior to trading, the tax consequences of your investment decisions.
Transfer your overseas super	As SuperWrap Essentials is recognised in the UK by HMRC as a QROPS, you are able to transfer UK sourced pension money into the plan.
Contributions splitting	You are able to split super contributions with your spouse as allowed under superannuation law.
Death benefit payment options	You can nominate dependants under a non-lapsing or non-binding election, or you can select an automatic reversionary pension under the Pension Plan.
Transfer your assets¹	Allows you to transfer approved investments into your SuperWrap Essentials account (subject to certain requirements).

i For more information on the main SuperWrap Essentials features summarised above, see the 'Benefits & features' section of the Additional Information Booklet

¹ As this may have taxation and other implications, you should consult your adviser prior to making any decisions to consolidate or transfer assets.

Fees and costs



Fees & costs

Did you know?

Small differences in both investment performance and fees and costs can have a substantial impact on your long term returns.

For example, total annual fees and costs of 2% of your fund balance rather than 1% could reduce your final return by up to 20% over a 30 year period (for example, reduce it from \$100,000 to \$80,000).

You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs.

You may be able to negotiate to pay lower contribution fees and management costs where applicable. Ask the fund or your financial adviser.

To find out more

If you would like to find out more, or see the impact of the fees based on your own circumstances, the Australian Securities and Investments Commission ('ASIC') website (moneysmart.gov.au) has a superannuation fee calculator to help you check out different fee options.

This document shows fees and other costs that you may be charged. These fees and costs may be deducted from your money, from the returns on your investment or from the fund assets as a whole.

Taxes and insurance costs are set out in another part of this document.

You should read all of the information about fees and costs because it is important to understand their impact on your investment.

Fees and costs for particular investment options are set out in the Investment Options Booklet and the PDS for each investment option. Also refer to the website, investorwrap.com.au, which will provide details of any changes to fees and costs.

Fees and costs table		
Type of fee or cost	Amount	How and when paid
Fees when your money moves in or out of SuperWrap Essentials		
Establishment fee The fee to open your investment	Nil	Not applicable
Contribution fee¹ The fee on each amount contributed to your investment — either by you or your employer	Typically, the Contribution fee should be between 0–5% ² of each investment made into your account. You can negotiate a higher amount with your adviser; however the Trustee has the right to reject this amount.	This fee is payable to your adviser and the amount can be negotiated with them. ³ This fee may be deducted from the balance in your Cash Account at the time of each investment. You have the ability to specify a separate fee for initial and additional contributions.
Withdrawal fee The fee on each amount you take out of your investment	Nil	Not applicable
Termination fee The fee to close your investment	Nil	Not applicable

1_ The Contribution fee may also be referred to as a 'deposit fee' or 'initial establishment fee' for reporting purposes. Refer to 'Adviser fees' under 'Additional explanation of fees and costs' in this section for further information.

2_ This amount is inclusive of GST. The actual amount charged will be net of reduced input tax credits ('RITCs'), and will depend on the level of RITCs which may be available. Refer to 'Adviser fees' under 'Additional explanation of

fees and costs' in this section for further information.
3_ Refer to 'Adviser fees' under 'Additional explanation of fees and costs' in this section for further information.



Fees and costs

Fees & costs

Fees and costs table (continued)		
Type of fee or cost	Amount	How and when paid
Management costs		
The fees for managing your investment	0–4.5% pa of the balance of your account. ¹	The amount of Management costs varies depending on the investments you select.
The amount you pay for specific investment options is shown in the Investment Options Booklet and the product disclosure statement or other disclosure document(s) for each managed fund		Investment manager fees If you invest in underlying managed funds, you will pay the fees and costs charged by the fund managers or operators of those managed funds. The Fee Measures for the managed funds currently available range between 0% and 4.5% pa. In addition, some underlying fund managers charge contribution and withdrawal fees. Fees and costs for investments that are or may become available can and do vary from time to time. The fees and costs charged are deducted either periodically from the assets of the underlying managed fund or from your account balance (timing depends on the fund manager). If you choose to apply Capital Protection to your managed fund investment, additional fees and costs apply, and are deducted monthly from your Cash Account. These fees and costs are calculated on the average of the opening and the closing balance of a Protection Portfolio for each month or part of a month. ²
	Cash Account fee The Cash Account fee is the difference between: (a) the interest rate earned by the Administrator on the underlying bank accounts it maintains at Westpac in which the cash that constitutes your Cash Account is deposited, and (b) the interest rate the Administrator declares for your Cash Account and which is payable to you. The rate of interest declared by the Administrator will not be lower than the average of the interest rates of the four major Australian banks for Cash Management Accounts with balances of \$10,000. ³ The Cash Account fee accrues daily.	This fee is payable to the Administrator for the administration of your Cash Account. The Cash Account fee is charged before interest is credited to your Cash Account at the end of each quarter. The Cash Account fee is paid out of the cash the Administrator deposits in the underlying bank accounts it maintains at Westpac and is not separately deducted from your account balance.
Service fees⁴		
Investment switching fee The fee for changing investment options	Nil	Not Applicable

¹ Estimates are based on figures for the 2011/12 financial year. This range applies to ongoing fees and costs. It does not take into account any contribution or withdrawal fee that may be charged on underlying investments. If you apply Capital Protection to a managed fund investment, the range of investment costs shown includes the combined cost of Capital Protection and the managed fund investment, expressed as a percentage of the value of each Protection Portfolio, which is

the sum of the value of your chosen managed fund investment and the corresponding value of the BT Capital Protection Fund.

² Refer to 'Investment manager fees' under 'Additional information on fees' in the Additional Information Booklet for further information.

³ You can contact your adviser or a SuperWrap Consultant to find out the current interest rate declared by the Administrator.

⁴ There are other service fees that may apply. Refer to 'Adviser fees' under 'Additional explanation of fees and costs' in this section, and information under 'Fees and expenses in association with Family Law Act requirements', 'Voice Response Service (VRS) fee' and 'Other fees and costs' in the 'Additional information on fees' section of the Additional Information Booklet.

Additional explanation of fees and costs

Adviser fees

You may negotiate with your adviser to pay the following fees to your adviser or your adviser’s dealer group. You must specify these fees on the relevant form.

The amounts you specify will be GST inclusive, but will not take into account any RITCs that may be claimed. Where applicable, the actual amounts that will be deducted from your Cash Account may be adjusted for RITCs that may be claimed in respect of these fees, and may therefore be less than the amounts you specify on the relevant form. Fees in this table are shown inclusive of GST (but not net of RITCs).

Type of fee or cost	Amount	How and when paid
Contribution fee	Typically, the Contribution fee should be between 0–5% of each investment you make into your account. You can negotiate a higher amount with your adviser; however the Trustee has the right to reject this amount.	<p>You may agree to pay a dollar or percentage Contribution fee in respect of initial investments you make into SuperWrap Essentials.</p> <p>You may also agree to pay a separate percentage Contribution fee for subsequent investments and deposits made under a regular contribution plan.</p> <p>The Contribution fees must be specified on your Application Form either as a dollar or percentage amount, and are payable to your adviser in relation to financial product advice you have received from your adviser in relation to your SuperWrap Essentials account.</p> <p>Contribution fees will be deducted from the balance in your Cash Account at the time of each investment. If a percentage Contribution fee is selected for your initial investment, this percentage will be deducted from all contributions (excluding asset transfers and contributions under a regular contribution plan) received within three months of the establishment of your account, unless the Administrator is otherwise instructed.</p>
Ongoing advice fee	Typically, the Ongoing advice fee should be between 0–2% pa of the balance of your account. You can negotiate a higher amount with your adviser; however the Trustee has the right to reject this amount.	<p>You may agree to pay a dollar or percentage Ongoing advice fee for ongoing advice (and related services) your adviser provides in relation to your SuperWrap Essentials account.</p> <p>This fee must be specified on your Application Form as either a dollar or a percentage amount. If a percentage Ongoing advice fee is specified on your Application Form, this fee will be calculated on the average of your opening and closing account balance (excluding nil balances) for each month and will be deducted from your Cash Account on a monthly basis.</p>
One-off advice fee	Typically, the One-off advice fee should be up to \$4,000 pa. You can negotiate a higher amount with your adviser; however the Trustee has the right to reject this amount.	<p>You may agree to pay a dollar amount One-off advice fee to your adviser when your adviser provides you with advice or other services in relation to your SuperWrap Essentials account.</p> <p>The One-off advice fee only applies if you and your adviser have agreed to this fee being deducted from your Cash Account under the One-off Advice Fee Form.</p> <p>The One-off advice fee may be charged multiple times a year up to an aggregate amount of \$4,000 pa. Once that amount is reached, the Trustee has the right to reject any further requests to charge a One-off advice fee in the relevant year.</p> <p>The fee will be deducted from your Cash Account at the time the request is processed by the Administrator.</p>

Fees and costs

Type of fee or cost	Amount	How and when paid
Managed fund transaction fee	Typically, the Managed fund transaction fee should be between 0–5% of each investment you make into selected managed funds. You can negotiate a higher amount with your adviser; however the Trustee has the right to reject this amount.	You may agree to pay a dollar or percentage Managed Fund transaction fee to your adviser for placing managed fund transactions on your behalf. This fee must be specified on your Managed Fund Transaction Form. The Managed fund transaction fee will be deducted from your Cash Account at the time of investment into selected managed funds.

i For more information on the 'Capital Protection fees and costs', 'Investment manager fees', 'Performance fees', 'Buy/sell spread', 'Fees and expenses in association with Family Law Act requirements', 'Voice Response Service ('VRS') fee', 'Insurance premiums', 'Taxes' and other fees and costs, see the 'Additional information on fees' section of the Additional Information Booklet. You should refer to investorwrap.com.au in conjunction with this PDS, the Additional Information Booklet, the Investment Options Booklet, the BT Protection Plans PDS and the BT Capital Protection Fund PDS to determine the fees and costs that will apply to your investment in SuperWrap Essentials before making an investment decision.

Changes in fees and costs

The governing rules of SuperWrap Essentials allow us to alter any of the fees and costs at our discretion and without your consent (up to any specified maximum that applies). Details of current fees and costs as well as notification of any pending increases, including changes to underlying managed fund fees and costs, are available online (refer to the 'How will we keep you informed' section of this PDS).

The following maximum fees and costs are allowed under the Trust Deed.

Investment switching fee	8% of the amount transferred plus \$131.26 per transaction (including distributions, corporate actions and investments under regular investment plans)
Withdrawal fee	\$328.14 for each withdrawal
Account keeping fee	2% pa with a minimum charge of \$383.04 pa
Issuer (Trustee) fee	0.10% pa
Expense recoveries	no limit
Preferred Portfolio fee	\$510.72 pa
Dishonour fee	\$69.62
VRS fee	\$1.00 per minute

We may charge other fees and costs in accordance with this PDS and the Trust Deed.

We have a general discretion to charge a fee for any other events and to determine the amount of the fee and the method of calculating it.

The maximum rates for dollar-based fees will increase each year in line with inflation ('CPI'). We will give you 30 days' notice before any increase in any fees or the introduction of new fees, other than an increase in the maximum fees and costs allowed under the Trust Deed as a result of CPI, which will occur automatically on 1 July each year.

In the event of any change in tax laws or their interpretation which affects the rate of GST payable or the input tax credits that SuperWrap Essentials may receive, the amounts deducted from your Cash Account in respect of the fees and costs applied to your SuperWrap Essentials account may be varied or adjusted to reflect such changes without your consent or further notice to you.

Examples of annual fees and costs for a balanced investment option

These tables give examples of how fees and costs in a balanced investment option for this product can affect your superannuation investment over a one-year period. You should use these tables to compare this product with other superannuation products.

Example 1 – Personal Super Plan

EXAMPLE – a balanced investment option ¹	BALANCE OF \$50,000 WITH TOTAL CONTRIBUTIONS OF \$5,000 DURING YEAR	
Contribution fees	If you negotiate with your adviser an amount that is 0–5% ² of each investment you make into your account.	For every \$5,000 you put in, you will be charged between \$0 and \$250.
PLUS Management costs	1.80%	And , for every \$50,000 you have in your account, you will be charged \$900 each year regardless of your balance.
Equals Cost of fund		If you put in \$5,000 during a year and your balance was \$50,000, then for that year you will be charged fees in the range of: \$900 to \$1,150 ³ What it costs you will depend on the investment option you choose and the fees you negotiate with your fund or financial adviser.

Example 2 – Pension Plan⁴

EXAMPLE – a balanced investment option ¹	BALANCE OF \$50,000	
Management costs	1.80%	For every \$50,000 you have in your account, you will be charged \$900 each year regardless of your balance.
Equals Cost of fund		If your balance was \$50,000, then for that year you will be charged fees of: \$900 ³ What it costs you will depend on the investment option you choose and the fees you negotiate with your fund or financial adviser.

1_ This is the BT Multi-Manager Balanced Fund, the investment fee for which is 1.80%.

2_ This amount is inclusive of GST. The actual amount charged will be net of RITCs, and will depend on the level of RITCs which may be available. Refer to 'Adviser fees' under 'Additional explanation of fees and costs' in this section for further information.

3_ Additional fees may apply as this example does not take account of other fees and costs described in this section that may apply to some or all of the available investment options, such as other Adviser fees, Cash Account fees, any applicable buy/sell spread charges, Capital Protection fees and costs or Government or bank fees. Refer to 'How do fees work' in this section

for a more detailed example of the fees and other costs that may apply.
4_ Note that, owing to the Pension Plan not accepting ongoing contributions, the Contribution fees have been excluded from this example. Initial Contribution fees may still apply.

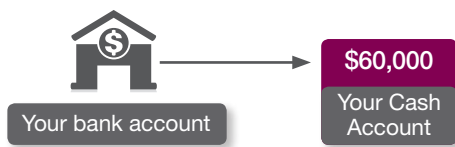


How do fees work?

Below is a hypothetical example of what fees you might incur over a two-year period. Please note that these fees are only representative. The fees will vary depending on the type and value of your investments held in SuperWrap Essentials, how often you transact and the fees agreed between you and your adviser. Your adviser can show you an estimate of the cost to administer your SuperWrap Essentials account.

Making the initial contribution

1_ Transfer \$60,000 into your Cash Account



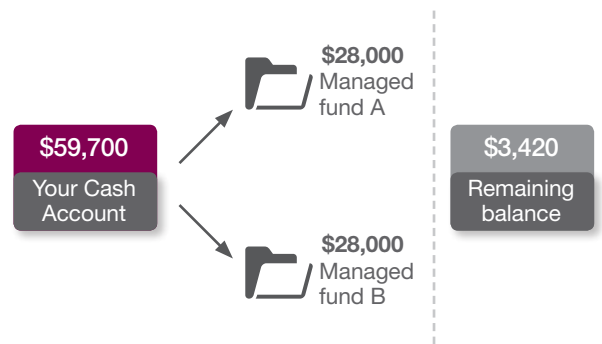
Once your adviser sets up your SuperWrap Essentials account, you make an initial contribution of \$60,000 from your external bank account into your Cash Account. After deduction of the contribution fee, \$59,700 remains.

Moving your money into SuperWrap Essentials

	Activity	Calculation	Fee amount
	Contribution fee – 0.50%	$\$60,000 \times 0.50\%$	\$300¹ (Applicable in Year 1 only)

Making investment choices

2_ Invest in 2 managed fund holdings of \$28,000 each



Your adviser establishes your SuperWrap Essentials portfolio by helping you invest in 2 managed fund holdings of \$28,000 each. After the deduction of the managed fund transaction fee, the remaining balance in the Cash Account is \$3,420.

Investing in managed funds

	Activity	Calculation	Fee amount
	Managed fund transaction fee – 0.50%	$(2 \times \$28,000) \times 0.50\%$	\$280¹ (Applicable in Year 1 only)
	Investment manager fee ² (Assumed Fee Measure 1.80% pa)	$(2 \times \$28,000) \times 1.80\%$	\$1,008 pa

1_ This amount is GST inclusive. Where applicable, the actual amounts deducted from your cash account may be adjusted for input tax credits that may be claimed.

2_ The investment manager fee is included in the unit price and is not deducted from the Cash Account.

Managing your SuperWrap Essentials account³

3_Make no further transactions in Year 1 and 2



Total Fees

Year 1
\$1,868
 =3.11%
 of your account

Year 2
\$1,288
 =2.15%
 of your account

You make no further transactions on your SuperWrap Essentials account in the first and second years, and the value of your SuperWrap Essentials portfolio and Cash Account remains unchanged.

Managing your account and portfolio

	Activity	Calculation	Fee amount
	Ongoing advice fee	$\$60,000 \times 0.40\%$	\$240¹ pa
	Cash Account fee (Assumed average Cash Account fee is 1% pa)	$\$4,000 \times 1\%$	\$40 pa

³ For the purpose of this example, it is assumed that no other transactions are made throughout the first year of investment, and that the average account balance in both year one and two remains at \$60,000

and the Cash Account balance remains at \$4,000. This example does not include any applicable buy/sell spread charges, fees and expenses in association with Family Law Act requirements, Capital Protection fees and

costs, Government or bank fees, insurance premiums or the other fees and costs described in this 'Fees & costs' section.



What are the risks?

It is important to note that all investments involve varying degrees of risk. Super funds invest in a range of asset classes – for example, cash, bonds, property and shares – that have different levels of risk, and offer a variety of investment options, reflecting different weightings of these asset classes. The likely investment return, and the level of risk of losing money, is different for each investment option depending on the underlying mix of assets. Generally, the higher the potential return of an investment over the longer term the greater the level of risk of loss in the shorter term.

When considering your investment in super, it is important to understand that:

- investments will fluctuate in value
- returns are not guaranteed and you may lose some of your money
- investment returns can be volatile and may vary. Past performance is not a reliable indicator of future performance
- laws affecting your super may change and
- the amount of your future super savings may not be enough to provide adequately for your retirement.

Risks associated with a particular investment option could include (among other things) risks specific to a certain security, market risk, currency risk, interest rate risk, derivatives and gearing risk, alternative investments risk, credit risk, liquidity risk and legal and regulatory risk.

If you decide to apply Capital Protection to your investment in managed funds, you will be exposed to additional risks, such as credit risk, transaction execution risk and operational risk. Please see the BT Capital Protection Fund PDS for more details.

The appropriate level of risk for you will depend on your age, investment timeframe, where other parts of your wealth are invested, and how comfortable you are at the possibility of losing some of your super in some years.

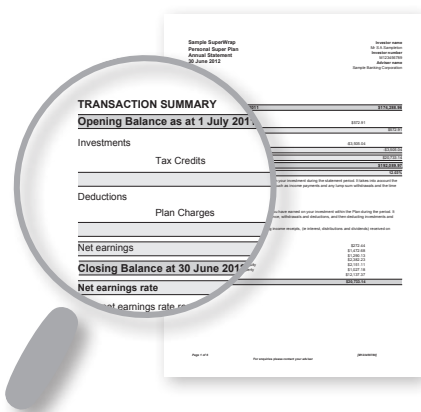
A crucial part of your relationship with your adviser is working out your own risk/return profile or how much risk you are prepared to take in order to generate the returns you want.

i For more information on risks of super, see the 'Risks of super' section of the Additional Information Booklet.

How will we keep you informed?

SuperWrap Essentials' range of convenient services helps to place the information you need at your fingertips.

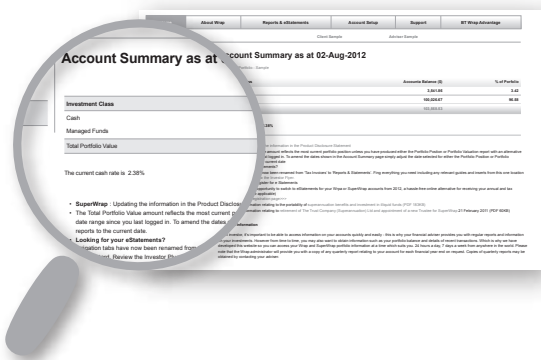
You have access to:



- **Consolidated reports for your Personal Super Plan or Pension Plan**
After the end of each financial year, we will provide you with the following information.
- An Annual Statement, detailing the transaction and performance history of your account during the financial year.
- An Annual Report, providing you with management and financial information about SuperWrap and the performance of your investment(s).
- Investors in the Pension Plan will receive notice to nominate the income payments they want to receive in the new financial year, and where eligible will also receive a payment summary.
- Personal Super Plan investors who made a personal contribution during the financial year will receive a Personal Tax Deduction Notice.

By registering for eStatements, you can receive your statements online as soon as they become available.

In some circumstances, you will receive transaction confirmations in respect of transactions entered into on your behalf. These confirmations can also be accessed online.



- **A live view of your SuperWrap Essentials account balance, investment holdings and transactions**

How can I access this information?

You can access information about your investments 24 hours a day, 7 days a week via our website. You can enquire about and view your SuperWrap Essentials account balance, investment holdings and transactions at investorwrap.com.au.

i For more information on reports you will receive, see the 'Important information' section of the Additional Information Booklet.




How can you contact us?

There are various ways you can contact us to give or receive information.

How to get access

 Internet
investorwrap.com.au

 Contact your adviser

 Contact our SuperWrap consultants on
1300 657 010

How do I change my details?

If you need to change any of your personal details, such as your linked bank account or adviser fees and remuneration, you need to let the Administrator know in writing, and you should mail these changes directly to:

- ✉ SuperWrap Essentials
GPO Box 2337
Adelaide SA 5001

Addressing your concerns

How do I give feedback or lodge a complaint?

If you have a concern or complaint about SuperWrap Essentials that you cannot resolve with your adviser, please contact a SuperWrap consultant on 1300 657 010 from 8.00am to 6.30pm, Monday to Friday (Sydney time). If it cannot be resolved over the phone, you can outline your complaint in writing to:

- ✉ The Complaints Officer
SuperWrap Essentials
GPO Box 2675
Sydney NSW 2001

The Complaints Officer will acknowledge receipt of your complaint, and will endeavour to resolve the situation within 30 days of receiving your letter.

What should I do if I don't receive a response or I'm dissatisfied with the Trustee's response?

If you are not satisfied with the response or have not received a response from the Complaints Officer in 90 days, you may contact the Superannuation Complaints Tribunal ('the Tribunal') by calling 1300 884 114 or writing to:

- ✉ Superannuation Complaints Tribunal
Locked Bag 3060
Melbourne VIC 3001

The Tribunal is an independent body, established by the Government to help members of super funds resolve complaints. The Tribunal will attempt to resolve your complaint through conciliation, helping you and the Trustee to reach an agreement. If your dispute cannot be resolved through conciliation, the Tribunal may ask for submissions and make a binding determination.

What are the next steps?



Here's what you need to do to complete your application.

1

Read the Additional Information Booklet, Investment Options Booklet, BT Protection Plans PDS and BT Capital Protection Fund PDS

You should read these documents as they contain further information on SuperWrap Essentials and important information about your SuperWrap Essentials account. If you still have questions, ask your adviser for more information.

2

Finalise your application with your adviser

To establish a SuperWrap Essentials account, complete the Application Form for the product you are interested in and send it with your payment (or payment instructions) to the address specified in the form. Cheques should be made payable to:

- 'SuperWrap Essentials — PSP — {investor name}' for the Personal Super Plan or
- 'SuperWrap Essentials — PP — {investor name}' for the Pension Plan.

Alternatively, the Personal Super Plan also enables you to make direct debit, EFT and BPAY contributions. The contributions you make with cash will be deposited into your Cash Account. The Personal Super Plan and the Pension Plan also enable you to contribute via transfers of approved investments. Send your Application Form and payment (or payment instructions) to:

✉ SuperWrap Essentials
GPO Box 2337
Adelaide SA 5001

Your adviser can help you complete the Application Form and lodge it on your behalf.

Depending on the options you choose, you may also sign a direct debit request service agreement as part of the application process.

To ensure that you are happy with your initial investment, you have a 14 day cooling-off period to check that it meets your needs. This period starts on the earlier of the date you receive your transaction advice or five days after your investment is accepted. Within this period, you may withdraw your investment (if no cashing restrictions apply) or transfer it to another fund.

Incomplete or invalid applications cannot be accepted and any payments will be invested in a holding account until the correct information is received. The Administrator will attempt to contact you via your adviser, normally within seven business days, but in times of high demand this may take longer. If the Administrator has not received the correct information within one month, your investment may either be returned to you or, if your investment was rolled over from another super fund, returned to the rollover institution. The Administrator may hold the investment in the holding account for more than a month if it is not reasonably practicable to return it to you. You will not earn interest while the money remains in the holding account. Any interest earned in the holding account will be payable to the Trustee and it is not required to account to you for the interest earned. The Trustee has the right to reject any application it receives in part or in full.

Next steps



What are the next steps?

3

Receive a Welcome Pack from the Trustee

Once your application is accepted and processed, we will provide you with a Welcome Pack containing information about how to access your SuperWrap Essentials account. You will also receive a PIN and password to securely access your SuperWrap Essentials account.

4

Monitor the progress of your investments and talk to your adviser regularly

You can view your investment portfolio online, and you will also have access to consolidated reports.

You can also work with your adviser to shift money from one investment to another, move out of a particular investment or add a new investment to ensure you still have a well-balanced portfolio.

5

Review your overall strategy in light of any changing needs or life circumstances

As your life circumstances change or events arise, you should work with your adviser to review your overall investment strategy to make sure it remains appropriate to your financial objectives, situation and needs.



Additional information

Please read the Additional Information Booklet, Investment Options Booklet, BT Protection Plans PDS and BT Capital Protection Fund PDS for more detailed information on super, the features of SuperWrap Essentials and how to use it.

Access this information at our website

superwrap.com.au/essentials

i For more information on your rights and the terms and conditions of SuperWrap Essentials, please see the 'Important information' section of the Additional Information Booklet, including the information under these headings:

- Basis of the PDS and incorporated material
- Cooling-off period
- Authority to operate (about how you can appoint someone to act on your behalf)
- Disclosure documents for underlying funds
- Security of SuperWrap Essentials assets
- Communications and Electronic notifications and updated information
- When instructions will not be acted on
- Protecting your privacy
- Financial crimes monitoring
- Eligible Rollover Fund for SuperWrap Essentials (about when you may be transferred out of SuperWrap Essentials without your consent)
- Unclaimed money
- Tax File Number ('TFN') (what you need to know before giving us your TFN)
- VRS and internet service
- Conflicts.



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Voice Response Service
1902 269 120