

BT Super for Life

Additional Information Booklet

Dated 13 November 2011










Read this

The information in this document forms part of the Product Disclosure Statement (PDS) for BT Super for Life dated 13 November 2011, prepared in accordance with the shorter form PDS regime, and is issued by BT Funds Management Limited ABN 63 002 916 458 (BTFM, Trustee, we, us), the trustee of BT Super for Life.

This Additional Information Booklet will be updated from time to time. You should read the latest edition of this document, together with the PDS, before making a decision to invest into BT Super for Life. Contact us on 1300 653 553 to ensure you have the current edition.



→ Contents

	1. How super works 3
	Contributing to your super..... 4
	Eligibility rules for accessing super..... 4
	Temporary residents..... 5
	Unclaimed money..... 5
	Nominating your beneficiaries..... 5
	2. Benefits of investing in BT Super for Life 6
	Is the BT Super for Life – Savings account for you?..... 7
	Is the BT Super for Life – Retirement account for you?..... 9
	Is the BT Super for Life – Transition to Retirement account for you? 10
	3. How we invest your money 12
	Alternative 1 – Let us manage the money for you in a BT Super for Life – Lifestage Fund..... 13
	Alternative 2 – Specify an investment mix yourself..... 13
	Labour standards or environmental, social or ethical considerations..... 14
	How we can change the investment options..... 14
	How we calculate unit prices..... 14
	4. Fees and costs 15
	Additional explanation of fees and costs..... 17
	5. How super is taxed 19
	Tax on contributions..... 20
	Tax on withdrawals..... 21
	Tax payable on death benefits..... 23
	6. Insurance in your super 24
	Standard cover..... 25
	Customised cover..... 27
	Salary Continuance Insurance (SCI)..... 32
	Making a claim..... 35
	Other information..... 38
	Insurance definitions..... 39
	7. Other information 42
	About the Trust Deed..... 43
	Privacy..... 43
	Related party transactions and conflicts of interests..... 44
	Eligible Rollover Fund..... 45
	We have the right to reject applications..... 45
	Bankruptcy and super..... 45
	Anti-Money Laundering and Counter-Terrorism Financing..... 45

1

**How super
works** 





1

How super works

Contributing to your super

There are different types of contributions that can be made to your super, refer to the 'Benefits of investing in BT Super for Life' section on pages 6 to 11 for more information.

Eligibility rules for accessing super

What are the preservation rules and when can I access my super?

Super is designed so that you cannot access it until you retire or meet another condition of release. In return for tax concessions, the Government has placed restrictions on when you can access your super benefits. These restrictions are known as the preservation rules. Access to your super is possible when one of the following has happened:

- You turn 65¹
- You retired from work and reached your preservation age¹
- You have reached preservation age and wish to commence a transition to retirement account¹

Your preservation age, determined by the Government, is 60; unless you were born in 1964 or earlier, as outlined in the table below:

Date of birth	Preservation age
Before 1 July 1960	55
1 July 1960 – 30 June 1961	56
1 July 1961 – 30 June 1962	57
1 July 1962 – 30 June 1963	58
1 July 1963 – 30 June 1964	59
After 30 June 1964	60

If you have reached your preservation age and you are younger than 60, you will be classified as retired if you do not intend to become gainfully employed again for ten hours or more per week. After turning 60, if you leave an employment arrangement, you will be able to access your super benefits, even if you decide to go back to work.

You are experiencing financial hardship¹

If you are having difficulty meeting reasonable and immediate family living expenses and are receiving Commonwealth income support payments you may qualify for the early release of your super. To find out all the requirements and apply to have your super released you will need to download the Financial Hardship Benefit Release form from within internet banking.

Compassionate grounds¹

You can apply through the Australian Prudential Regulatory Authority (APRA) for the early release of your super on compassionate grounds. This may be considered to cover expenses related to a serious medical condition or to prevent the forced sale of your home by your mortgagee. To find out more information and to apply for the early release of your super you will need to download the Compassionate Grounds form from within internet banking.

Permanent incapacity

Permanent incapacity means ill-health (whether physical or mental) making you unable to engage in gainful employment for which you are reasonably qualified by education, training or experience. If you think this may apply to you then early release of your super may be allowed. To find out what evidence you will need and to apply for the early release of your super you will need to download the Permanent Incapacity form from within internet banking.

If you die

Your beneficiaries may access your benefits if you die.

Departing Australia Superannuation Payment (DASP)

To qualify for a DASP, you need to have worked in Australia while visiting on an eligible temporary resident visa. You can have your super paid to you once you leave Australia and your temporary resident visa has expired or been cancelled.

More information and eligibility criteria are available from the Australian Taxation Office (ATO) website www.ato.gov.au.

¹ From 1 April 2009 these conditions of release are not available to current or former holders of temporary visas, unless they are permanent residents of Australia, or citizens of Australia or New Zealand. In addition, under certain circumstances super funds may be required to transfer a temporary resident's super to the ATO following their departure from Australia. This may occur when at least six months have passed since the temporary resident's visa had ceased to be in effect, they have left Australia and not taken their benefit. If this occurs, the temporary resident may access their benefit from the ATO who can be contacted on 13 10 20. Additional tax may be payable upon accessing the benefit if you are a temporary resident.

Temporary residents

A temporary resident is a holder of a temporary visa under the *Migration Act 1958*. The Australian Government requires BT Super for Life to pay temporary residents' unclaimed super to the ATO after at least 6 months have passed since the later of:

- the date a temporary resident's visa ceased to be in effect; and
- the date a temporary resident permanently left Australia.

The ATO identifies and informs BT Super for Life of the impacted members on a twice yearly basis.

Once your benefit has been transferred to the ATO you will need to claim it directly from the ATO. You may not be issued an exit statement in this circumstance.

If your benefit has not yet been transferred to the ATO, you can claim it from us under the DASP regime. Full information regarding DASP procedures and current taxation rates can be found at www.ato.gov.au.

Temporary residents may be ineligible to open a BT Super for Life – Retirement or Transition to Retirement account. See the 'Eligibility rules for accessing super' in this section for more details.

Unclaimed money

In some circumstances, if an amount is payable to you and the Trustee is unable to ensure that you have received it, the Trustee may be obliged to pay the amount to the ATO on your behalf.

From 1 July 2010, the Trustee is also required to transfer to the ATO an account of a lost member:

- with a balance of less than \$200; or
- which has been inactive for a period of five years and the Trustee is satisfied that it will never be possible to pay an amount to the member.

If your account balance is transferred you will be able to reclaim it from the ATO.

Nominating your beneficiaries

How to nominate beneficiaries and how we pay benefits if you die

You can nominate your beneficiaries online at any time. In BT Super for Life, you only need to update your beneficiaries if your circumstances change — not every 3 years. If you don't make a nomination or your nomination is invalid at the time of your death, the Trustee will pay the death benefit to your Legal Personal Representative (Estate).

If you die while you are an account holder of BT Super for Life, the Trustee will need to pay your death benefit. You are able to nominate to whom you would like the Trustee to pay your death benefit. You can nominate one or more persons and allocate your benefit between these persons in any proportion. Any person you nominate (a 'beneficiary') must be a dependant as defined by super law. Dependants include your spouse or child. A full list of eligible dependants is included where you nominate your beneficiaries online.

Under the Trust Deed, the Trustee must follow your nomination if it is valid at the time of your death. The nomination will not be valid if the Trustee knows that you have married, entered into a de facto relationship (or similar relationship) with another person, separated on a permanent basis from your spouse or partner, or have had a child with a person other than your spouse or partner, since making your nomination or the Trustee has withdrawn its general consent to follow nominations account holders make under this facility.



1

How super works

2

**Benefits of
investing
in BT
Super for
Life** 🎁



Whatever stage of life you're at right now, there's a BT Super for Life account with features and benefits to suit you.

Is the BT Super for Life – Savings account for you?

The BT Super for Life – Savings account may be for you if you require a super account:

- For your employer to pay your employer super guarantee (SG) contributions
- To make personal contributions
- If you are self-employed, to make super contributions
- To consolidate other super accounts

It is easy for you, your employer and your spouse to add money to your BT Super for Life – Savings account.

Alternatively, if you are retired you can use this account if you wish to leave your money in a tax-effective environment from which you do not have to regularly withdraw.

What happens after you have applied for a BT Super for Life - Savings account?

- If you are an existing internet banking customer and you have supplied your tax file number (TFN), your account will be active straight away so you can start adding money to it.
- You can print off a Choice of Super Fund form¹ with all your account details from internet banking to give to your employer, so they can start paying your SG to your BT Super for Life – Savings account.
- You'll have a BSB and an account number so you can make your own contributions to your super as easily as you currently transfer funds between bank accounts through internet banking.
- You can take advantage of our easy online rollover service to transfer money you have in other super funds to your new BT Super for Life account. You can do it after you finish your application online or call us on 1300 653 553 and we'll help you.
- We will send you a Welcome Email and a Welcome Pack to your mailing address.

What money can you add to a BT Super for Life – Savings account?

You can start this account with a zero balance, and add money to it later, on an ongoing basis.

Money can be added to your BT Super for Life – Savings account right up until you turn 65, whether you are working or not. Then, once you turn 65, you can continue to add money as long as you have worked 40 hours in any consecutive 30-day period in the current financial year. Once you turn 75, money can't generally be added to your BT Super for Life – Savings account, unless you are rolling money over from your other super funds – this can be done at any time.

There are some limits (known as 'caps') that apply when adding money. For more information about 'Contribution caps' refer to the Frequently Asked Questions online.

The types of money you can add to a BT Super for Life – Savings account are detailed in the table on the next page.



2

Benefits of investing in BT Super for Life

¹ There may be limited circumstances where your employer is not required to accept your Choice of Super Fund form, such as if you have already exercised Super Choice in the last 12 months.



2

Benefits of investing in BT Super for Life

Employer contributions	<p>In most cases, the law requires that your employer contribute 9% of your pre-tax salary to your super (this is called Super Guarantee (SG)). Your employer may be required to pay more contributions under an award or other industrial agreement.</p> <p>For your employer to start paying SG into this account, simply sign and hand the Choice of Super Fund form¹ to your employer. We will give you this form when you set up the account. If you later change employers, simply reprint the form available in internet banking, or call us and we'll send you a copy.</p> <p>You may also be able to organise contributions from your before-tax salary (called salary sacrifice) with your employer.</p>
Personal & Spouse contributions	<p>You and your spouse can make after-tax contributions to your BT Super for Life – Savings account using your normal internet banking funds transfer facility. You can even make payments using BPAY or electronic transfers from any other bank.</p>
Money from other super funds	<p>You can transfer money from your other super funds at any time using our easy rollover service. You can access this service immediately after you have applied for a BT Super for Life – Savings account, or at a later stage online.</p> <p>Before moving your money, consider whether you will incur any withdrawal fees in your other fund and how this may affect any insurance cover or other benefits you have in your other fund.</p>
Credit card points as a converted dollar value	<p>You can transfer points from an eligible credit card in to your BT Super for Life – Savings account by going to your relevant rewards site and following the process to redeem points. You can also transfer your points into your child or spouse's BT Super for Life – Savings account.</p>
Government co-contributions	<p>The Government pays your co-contribution after:</p> <ul style="list-style-type: none"> → you have lodged your income tax return → your super fund has lodged a Member Contributions Statement (MCS) for you (this is usually done after 1 July and before 31 October), and → the ATO has received any additional information that they require and deem you eligible to receive a co-contribution. <p>Once this has been done your co-contribution should be paid into your super account within 60 days. The ATO will send you a letter confirming the details of your co-contribution.</p>
Contributions relating to CGT small business concessions	<p>You may contribute certain proceeds from disposal of qualifying small business assets. Such a contribution must be made no later than the day you are required to lodge your tax return for the financial year in which the Capital Gains Tax (CGT) event occurred or 30 days after the day you received the capital proceeds, whichever is later. Where the capital proceeds are received and contributed in instalments, each instalment is a separate contribution which must be made within the above time frames.</p> <p>You must notify BT Super for Life when the contribution is made that you are electing to use the CGT cap for all or part of the contribution by providing and completing the election form from the ATO. You will need to seek professional advice about whether your contributions qualify for the CGT cap.</p>
Contributions from certain personal injury settlements or orders	<p>You may contribute certain payments for personal injury. The personal injury payment must be in the form of a structured settlement, an order for a personal injury payment or a lump sum workers compensation payment. You will need to seek professional advice about whether your contributions qualify under these rules. In addition, two legally qualified medical practitioners must certify that you are unlikely, as the result of the injury, to ever be gainfully employed in a capacity for which you are reasonably qualified because of education, training or experience. The contribution must be made within 90 days of the payment being received or the structured settlement or order coming into effect, whichever is later. You must notify BT Super for Life when the contribution is made that the contribution is being made under this exemption from the contributions caps by including the completed election form from the ATO.</p>
Directed termination payments	<p>Employment termination payments are generally not able to be contributed to a super fund from 1 July 2007.</p> <p>Transitional arrangements apply where you are entitled, as at 9 May 2006, to a payment on termination of employment under a written contract, a law of the Commonwealth, a State, a Territory, another country or a workplace agreement under the <i>Workplace Relations Act 1996</i>, provided that the payment is made before 1 July 2012. The transitional provisions are available where the amount of the payment was able to be determined as at 9 May 2006. Your employer will determine whether you qualify under these transitional rules, and you will have the choice to take the amount in cash or contribute it to super. If you choose to contribute it to super, it will be known as a 'directed termination payment'.</p>

1_ There may be limited circumstances where your employer is not required to accept your Choice of Super Fund form, such as if you have already exercised Super Choice in the last 12 months.

After you have opened an account, you can find detailed payment instructions by logging in to internet banking, clicking your BT Super for Life account and selecting 'Add to super' in the left menu.

What you may be eligible to withdraw

Generally you can only withdraw money from this account if you are over 65 or in other limited circumstances. For more information refer to 'Eligibility rules for accessing super' on page 4.

If you are eligible you can make one-off withdrawals whenever you like but you will need an eligible bank account¹. There are no minimum or maximum amounts you must withdraw each financial year and you can leave your money in this account for as long as you like.

BT Super for Life – Retirement or BT Super for Life – Transition to Retirement account

To minimise tax on investment earnings or to set up regular withdrawals you may want to change your account to a BT Super for Life – Retirement or BT Super for Life – Transition to Retirement account, when you are eligible.

Once you have reached your preservation age (currently between age 55 and 60, depending on your date of birth) you may be able to access your super by commencing a non-commutable pension, before meeting a full condition of release. For more information refer to 'Eligibility rules for accessing super' on page 4.

Is the BT Super for Life – Retirement account for you?

The BT Super for Life – Retirement account may be for you if, regardless of your balance, you want to start withdrawing money from your super, and at least one of the following applies to you:

- You are 65 years old or older, or
- You are 60 years old or older and have left an employment arrangement since turning 60. You may have already started working for another employer or plan to do so in the future, or
- You are 55 years old or older, and you do not intend to work more than 10 hours a week in the future, or
- Regardless of age, your super is unrestricted non-preserved.

Note: Withdrawals can only continue until the balance of your account is exhausted. Your BT Super for Life – Retirement account may not provide you with income for the rest of your life.

Temporary residents may be unable to access their benefits in order to commence a Retirement account. Refer to 'Eligibility rules for accessing super' on page 4.

What happens after you have applied for a BT Super for Life – Retirement account?

- Your account will not be active until we have received all the money you specified as the amounts with which to open your account during the application process. This money can come from your other super funds or, if eligible, a lump sum. If you are under age 60 we also require a TFN declaration form.
- You can take advantage of our easy online rollover service to transfer money you have in other super funds to your new BT Super for Life account. You can do it after you finish your application online or call us on 1300 653 553 and we'll help you.
- We will send you a Welcome Email and a Welcome Pack to your mailing address.
- You will receive a Pay As You Go (PAYG) payment summary online at the end of each financial year if you are under 60.



Benefits of investing in BT Super for Life

¹ For a list of eligible bank accounts see the Frequently Asked Questions section online.



2

Benefits of investing in BT Super for Life

What money can you add to a BT Super for Life – Retirement account?

If you have met a condition of release, you can commence your BT Super for Life – Retirement account with:

- money from your BT Super for Life – Savings account
- money from your other super funds
- contributions to which you have immediate access using a condition of release including:
 - money from certain personal injury settlements or orders
 - personal contributions, including contributions relating to small business concessions
 - directed termination payments permitted under transitional provisions. Directed termination payments are only permitted under transitional provisions until 30 June 2012.
- if you are under 65 or if you are age 65–74 and work more than 40 hours in any consecutive 30-day period in the financial year, you can add a lump sum of money in the form of a cheque. This lump sum is categorised as a personal contribution. There are some caps which apply when adding money. It is your responsibility to make sure that you don't exceed the caps. For more information on 'contribution caps' refer to the Frequently Asked Questions online.

If you have not yet met a condition of release, you can start your BT Super for Life – Retirement account with unrestricted non-preserved money from your BT Super for Life – Savings account and/or money from your other super funds classed as unrestricted non-preserved.

Note: Government super regulations prevent you from adding money to an account of this type after it has started. It is therefore important to work out how much money you need to put into your account before you start your application. (If your circumstances change, we can combine the money in your account with additional contributions into a new account.)

What you may be eligible to withdraw

Regular or one-off withdrawals

It's easy to set up regular or make one-off withdrawals from your BT Super for Life – Retirement account and you can change your arrangements whenever you like to suit your needs, subject to the limits explained below. You can only withdraw from this account into your eligible bank account¹.

Annual withdrawal limits

Government super regulations specify that a percentage of your BT Super for Life – Retirement account balance must be withdrawn in each financial year, as set out in the table below. At the end of each financial year, if you have not already withdrawn at least the minimum amount we will move the remainder to your eligible bank account¹ to ensure that this minimum withdrawal requirement is met so you won't have to think about it.

Your age at 1 July each year	Minimum amount to be withdrawn each financial year %
Under 65	4
65 – 74	5
75 – 79	6
80 – 84	7
85 – 89	9
90 – 94	11
95 or more	14

Lump sum withdrawals

If you decide you no longer require regular payments, or if you need extra money, you may withdraw all, or part of, your pension investment at any time. You may take such a withdrawal as an income payment or as a lump sum.

Is the BT Super for Life – Transition to Retirement account for you?

The BT Super for Life – Transition to Retirement account may be for you if, regardless of your balance, you want to start withdrawing money from your super and:

- You are between 55 and 65 years old, and
- You have not retired.

Note: Withdrawals can only continue until the balance of your account is exhausted. Your BT Super for Life – Transition to Retirement account may not provide you with income for the rest of your life.

Temporary residents may be unable to access their benefits in order to commence a Transition to Retirement account. Refer to 'Eligibility rules for accessing super' on page 4.

What happens after you have applied for a BT Super for Life – Transition to Retirement account?

- Your account will not be active until we have received all the money you specified as the amounts with which to open your account during the application process. This money can come from your other super funds or, if eligible, a lump sum. If you are under age 60 we also require a TFN declaration form.
- You can take advantage of our easy online rollover service to transfer money you have in other super funds to your new BT Super for Life account. You can do it after you finish your application online or call us on 1300 653 553 and we'll help you.
- We will send you a Welcome Email and a Welcome Pack to your mailing address.
- You will receive a PAYG payment summary online at the end of each financial year if you are under 60.

What money can you add to a BT Super for Life – Transition to Retirement account?

If you are age 55-64, you can commence your BT Super for Life – Transition to Retirement account with:

- money from your BT Super for Life – Savings account
- money from your other super funds
- contributions from certain personal injury settlements or orders
- directed termination payments permitted under transitional provisions
- a lump sum of money, categorised as a personal contribution. This includes contributions relating to small business concessions.

Note: Government super regulations prevent you from adding money to an account of this type after it has started. It is therefore important to work out how much money you need to put into your account before you start your application. (If your circumstances change, we can combine the money in your account with additional contributions into a new account.)

What you may be eligible to withdraw

Regular or one-off withdrawals

By law you cannot withdraw more than 10% of your account balance each financial year until you have met a full condition of release (refer to 'Eligibility rules for accessing super' on page 4). However, you may rollover all, or part of, your non-commutable pension at any time to:

- another non-commutable pension; or
- another complying super fund.

It's easy to set up regular or make one-off withdrawals from your BT Super for Life – Transition to Retirement account and you can change your arrangements whenever you like to suit your needs. You can only withdraw from this account into your eligible bank account¹ subject to the limits explained below and preservation rules. For details on preservation rules refer to 'Eligibility rules for accessing super' on page 4.

Annual withdrawal limits

As stated above, Government super regulations specify that a percentage of your BT Super for Life – Transition to Retirement account balance must be withdrawn in each financial year. These percentages, as set out in the table below, apply to your account balance as at the date you open your account and 1 July each subsequent year.

Your age at 1 July each year	Amount to be withdrawn each financial year	
	Minimum %	Maximum %
55 to 65	4	10

At the end of each financial year, if you have not already withdrawn at least the minimum amount, we will move the remainder to your eligible bank account¹ so you won't even have to think about meeting your minimum withdrawal requirements.

You can withdraw above this maximum limit when you reach age 65 or under other limited circumstances (refer to 'Eligibility rules for accessing super' on page 4). Generally when this happens, your BT Super for Life – Transition to Retirement account becomes a BT Super for Life – Retirement account.




2

Benefits of investing in BT Super for Life

¹ For a list of eligible bank accounts see the Frequently Asked Questions section online.

3

**How we
invest your
money** 



Easy investment choices

BT partners with some of the world's leading fund managers to offer you a diversified range of asset types and investment management styles. You have two alternatives for investing your money:

Alternative 1 – We manage the money for you in a BT Super for Life – Lifestage Fund by changing your investment mix as you get older.

Alternative 2 – You can specify an investment mix yourself by choosing from the investment options we offer.

Alternative 1 – Let us manage the money for you in a BT Super for Life – Lifestage Fund

Whether you've just begun to save for retirement or you have already left the workforce, a BT Super for Life – Lifestage Fund can give you an efficient, well-diversified portfolio – designed and managed according to your age.

The minimum suggested timeframe for these funds is simple. You only have one decision to make and BT Super for Life does the rest, assembling and managing and automatically adjusting the mix of assets throughout your life.

Refer to Section 5 of the PDS for more information on Alternative 1.

Alternative 2 – Specify an investment mix yourself

If you'd prefer to choose your own investment mix, you can select a mix you think is suitable by nominating the percentage of your super that's invested in each of the following funds:

- **BT Super for Life – Super Cash**
- **BT Super for Life – Conservative Fund**
- **BT Super for Life – Moderate Fund**
- **BT Super for Life – Growth Fund**

You can change to a Lifestage Fund at anytime if you decide you'd prefer us to manage your money for you, however, you can't have a Lifestage Fund at the same time as you have money invested in any of the funds in Alternative 2. See below for more detail about the funds in Alternative 2.

BT Super for Life – Super Cash	BT Super for Life – Conservative Fund
<p>Investment return objective To provide account holders with a competitive interest rate by investing in cash via a life policy with Westpac Life Insurance Services Limited</p> <p>Suggested minimum investment timeframe No minimum</p> <p>Who is this fund for? For conservative account holders who want very low levels of risk and to preserve their capital. Interest is calculated daily and credited monthly.</p> <p>Summary risk level Low</p> <p>Mix of asset classes Cash 100%</p>	<p>Investment return objective To provide a real return that exceeds inflation over the suggested minimum investment timeframe.</p> <p>Suggested minimum investment timeframe 3 years or more</p> <p>Who is this fund for? Account holders who want low levels of risk and some growth to protect capital against inflation.</p> <p>Summary risk level Low</p> <p>Mix of asset classes Refer to the 'Strategic asset allocation' table on following page.</p>
BT Super for Life – Moderate Fund	BT Super for Life – Growth Fund
<p>Investment return objective To provide a return (before fees and taxes) that exceeds the fund's benchmark over the suggested minimum investment timeframe.</p> <p>Suggested minimum investment timeframe 5 years or more</p> <p>Who is this fund for? Account holders who are comfortable with a reasonably aggressive approach to investing with a moderately high level of risk and potential return.</p> <p>Summary risk level Medium</p> <p>Mix of asset classes Refer to the 'Strategic asset allocation' table on following page.</p>	<p>Investment return objective To provide a return (before fees and taxes) that exceeds the fund's benchmark over the suggested minimum investment timeframe.</p> <p>Suggested minimum investment timeframe 5 years or more</p> <p>Who is this fund for? Account holders who are comfortable with a very aggressive approach to investing with a higher risk and higher potential return.</p> <p>Summary risk level High</p> <p>Mix of asset classes Refer to the 'Strategic asset allocation' table on following page.</p>



3

How we invest your money



3

How we invest your money

Strategic asset allocation and benchmark

The strategic asset allocation for the BT Super for Life – Growth Fund, BT Super for Life – Moderate Fund and BT Super for Life – Conservative Fund are set out below.

The benchmarks for the BT Super for Life – Growth Fund and BT Super for Life – Moderate Fund are created from a blend of the indices detailed in the table below, based on the Funds' exposure to different asset types, calculated by using the weighted average of the strategic asset allocation neutral position and the index returns for each asset type.

Asset type	Growth		Moderate		Conservative		Benchmark indices
	Target %	Range %	Target %	Range %	Target %	Range %	
Australian shares	20	15-55	38	28-48	25	5-35	S&P/ASX 300 Accumulation Index
International shares	80	45-85	22	12-32	0	0-18	MSCI World ex Australia (Standard) Index (Net Dividends) in AUD
Australian property	0	0	5	0-10	0	0-10	S&P/ASX 200 Property Accumulation Index
International property	0	0	3	0-10	0	0-10	UBS Global Real Estate Investors (ex Australia) Index net of withholding tax (hedged to AUD)
Australian fixed interest	0	0	25	5-40	50	20-70	UBS Composite Bond Index
International fixed interest	0	0	0	0-20	0	5-35	Citigroup World Govt Bond Index (hedged AUD)
Cash	0	0	7	0-20	25	0-40	UBS Bank Bill Index
Alternative investments	0	0	0	0-20	0	0-20	UBS Bank Bill Index

Labour standards or environmental, social or ethical considerations

BT Financial Group is a signatory to the UN Principles for Responsible Investment. These Principles are about maintaining long-term growth without causing environmental or social damage. Specifically, sustainable and responsible investment practices are incorporated into:

- the BT Super for Life – Moderate Fund;
- the BT Super for Life – Conservative Fund; and
- an allocation of the Australian and international share components of the Lifestage Funds.

For other types of investments we do not take labour standards or environmental, social or ethical considerations into account when selecting, retaining or realising investments.

For more information about the sustainable and responsible investment practices we do take into account, see the Frequently Asked Questions online.

How we can change the investment options

We have the right to change the investment option objective and investment strategy (including the benchmark), asset allocation, target position, investment manager(s) and possible variation and currency strategy (if any), without prior notice in some cases. We will inform account holders of any significant material change to the investment option details in our next regular communication or as otherwise required by relevant law.

How we calculate unit prices

Each investment option has its own unit price, which is the monetary value of one unit. Except for BT Super for Life – Super Cash, which is unit price stable, unit prices are normally calculated every business day by dividing the value of the assets held in the investment option, after allowing for certain fees, taxes and expenses, by the total number of units on issue for that investment option. The entry and exit unit prices may include an allowance for costs (buy/sell spreads) that would be incurred if the unit's share of the assets were purchased or sold on the day the unit prices are calculated.

Details of unit prices for all investment options are available via our website or by calling the BT Contact Centre. We can change the way in which we calculate unit prices. Information regarding any such change will be available via our website or by calling the BT Contact Centre. Notice will not ordinarily be provided.

We can delay or suspend release of unit prices, or apply a special price due to volatile market conditions and other circumstances that the Trustee deems reasonable.

4

**Fees and
costs** 💰





4

Fees and 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 (www.moneysmart.asic.gov.au) has a superannuation fee calculator to help you check out different fee options.

This section provides summary information about the main fees and costs that you may be charged for the investment options in BT Super for Life. These fees and costs may be deducted from your money, from the returns on your investment or from the fund assets as a whole. You can also use this information to compare the fees and costs with those for other super products.

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

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

Type of fee or cost	Amount	How and when paid
Fees when your money moves in or out of the fund		
Establishment fee The fee to open your account with BT Super for Life	Nil	n/a
Contribution fee The fee on each amount contributed to your investment — either by you or your employer	Nil	n/a
Withdrawal fee The fee on each amount you take out of your BT Super for Life account	Nil	n/a
Termination fee The fee to close your BT Super for Life account	Nil	n/a
Management costs – The fees and costs for managing your investment		
Administration fee The fee to cover the general administration of BT Super for Life	\$5.00 per month	Deducted from your account on the first day of every month
Management fee The fee for managing BT Super for Life's investment options	0% on BT Super for Life – Super Cash 0.99% pa of your account balance on all other investment options.	Calculated on the daily asset value and reflected in the unit price daily and generally deducted monthly
Service fees¹		
Investment switching fee The fee for changing investment options	Nil	n/a

¹ There may be additional service fees payable. Refer to the 'Additional explanation of fees and costs' in this section for more information.

Example of annual fees and costs for a balanced investment option

This table gives an example of how the fees and costs in the balanced investment option for this product can affect your super investment over a 1 year period. You should use this table to compare this product with other super products.

EXAMPLE – BT Super for Life – 1970s Lifestage Fund – Savings		BALANCE OF \$50 000 WITH TOTAL CONTRIBUTIONS OF \$5 000 DURING YEAR*
Contribution fees	Nil	For every \$5,000 you put in, you will be charged \$0.
PLUS Management costs	0.99% + \$60 (\$5 per month)	And , for every \$50,000 you have in the fund you will be charged \$495 each year plus \$60 in administration fees 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 of: \$555 What it costs you will depend on the investment option you choose and the fees you negotiate with your fund or financial adviser.

*The contribution of \$5,000 is assumed to be deposited to your account at the end of the year.



4

Fees and costs

Additional explanation of fees and costs

GST and taxes

The fees quoted in this section are inclusive of Goods and Services Tax (GST) and net of any applicable Reduced Input Tax Credits. The benefit of tax deductions to BT Super for Life, if any, will be passed on to account holders in the form of a reduced fee or cost.

Adviser fees: warning

If you have an adviser who is registered with BT, you can agree to pay them a fee for their advice on BT Super for Life by nominating an amount online. Details of this fee should be set out in the Statement of Advice provided by your adviser.

Changes in fees and costs

We are allowed to alter any of the fees and costs without your consent, but if we increase the fees and costs, you will receive 30 days advance notice. Management costs may be waived while you are on parental leave. Management costs may also be discounted for Westpac Group employees and their eligible nominees (eg family of employees). We may also waive or discount costs in other circumstances at our discretion in future.

Member protection

Government regulations limit the amount of fees and costs that can be deducted from your account if, at the end of the financial year or when you close your account, your BT Super for Life account balance is \$1,000 or less, and the balance included SG or award contributions from your employer. We will recover all fees and costs from your investment earnings. If your investment earnings are less than the fees and costs, the amount of the fees, costs and charges recovered will be limited to the amount of earnings.

Insurance costs

Refer to page 31 for details of the fees applicable to insurance in BT Super for Life.

Fees relating to Family Law

We do not currently charge fees for 'splitting' super accounts, providing information or meeting other *Family Law Act* requirements. We may decide to impose reasonable fees and pass on any expenses we incur, where your account is affected by requirements under the *Family Law Act* or related legislation. These may include fees for providing information to an eligible person, implementing the splitting of, or the application of a payment flag on, your account. You will be notified of any fees and expenses that may be charged.



4

Fees and costs

Transaction costs and buy/sell spreads

When we buy or sell investments for account holders we incur transaction costs (eg brokerage and costs incurred when buying and selling units in underlying investment funds). A part of these costs is met by the buy/sell spread. It is not a fee paid to us but it is an additional cost to you when you add, withdraw or change investment options. The estimated buy/sell spreads are in the table below. You should consider these costs when making any investment decisions such as changing investment options.

Investment option	Buy/Sell spread (%)	Example
BT Super for Life – Lifestage Fund – (Savings or Retirement)	0.24–0.42	For example, if you invest \$10,000 in an investment option at the maximum buy/sell spread of 0.42%, you will generally incur this cost, being \$42, at the time you invest.
BT Super for Life – Growth Fund – (Savings or Retirement)	0.42	
BT Super for Life – Moderate Fund – (Savings or Retirement)	0.34	
BT Super for Life – Conservative Fund – (Savings or Retirement)	0.20	
BT Super for Life – Super Cash – (Savings or Retirement)	0.00	

Register of alternative form of remuneration

We maintain a register that outlines the material alternative forms of remuneration that we pay to some distributors of our products, or receive from providers of some of the products that are available through us. The register is publicly available and you can obtain a copy by contacting us on 1300 653 553.

5

**How super
is taxed** 





5

How super is taxed

The information in this section gives a general overview of the taxation of super. As tax is complex, we always recommend you seek professional advice as to how the rules might impact you or your beneficiaries.

The information and rates in this section can change from time-to-time, please refer to the Frequently Asked Questions online at btsuperforlife.com.au or the ATO website www.ato.gov.au for the latest update.

Tax on contributions

Contributions tax

Only some contributions and rollovers attract contributions tax at a maximum rate of 15% within BT Super for Life.

The following contributions are subject to contributions tax:

- employer contributions, including SG, Award, salary sacrifice and voluntary employer contributions
- personal after-tax contributions for which you claim a personal tax deduction
- taxable components of directed termination payments made under the transitional provisions for employment termination payments
- untaxed amounts of super benefits rolled over from untaxed super funds (usually public sector funds)

Contributions tax will **NOT** be deducted from the following contributions:

- personal after-tax contributions for which no tax deduction is claimed
- spouse contributions
- rollovers, except where the rollover contains an untaxed element
- Government co-contributions
- a personal injury payment which is in the form of a structured settlement, an order for a personal injury payment, or lump sum workers compensation payment
- contributions made from certain amounts arising from the disposal of qualifying small business assets that are assessed under the CGT cap (\$1,205,000 in 2011/12, indexed to Average Weekly Ordinary Time Earnings (AWOTE) and rounded down to the nearest \$5,000 in following years)
- contributions as a result of the redemption of eligible credit card points

Excess contributions tax - Additional tax on contributions that exceed a contributions cap

While you can contribute as much as you like, you may incur additional tax if your contributions exceed either or both your concessional contributions cap and your non-concessional contributions cap. Refer to www.ato.gov.au for further details on the contributions caps.

If you exceed the contribution caps, additional tax applies to the excess amount at the following rates:

- excess concessional contributions 31.5%
- excess non-concessional contributions 46.5%

Note that excess concessional contributions also count towards the non-concessional contributions cap, and as such it may be possible to have both rates of tax apply to the same contribution.

Please note that it is your responsibility to ensure contributions to super are within your contributions caps. We are required to reject only certain single contributions which are in excess of the Fund cap (as outlined in the Frequently Asked Questions section online) but we cannot monitor your overall position. If the total of all relevant contributions made for you to any super fund exceeds your contributions cap(s), you may have to pay excess contributions tax.

Claiming tax deductions for your personal contributions

There are a number of conditions that you must meet in order to be eligible to claim a tax deduction for your personal contributions to super. Your eligibility can be affected by your age, sources of income and the level of any salary sacrifice and certain other employer contributions made for you. In addition, you must give a notice to the trustee of your super fund within certain time frames (explained below).

If you are eligible and intend to claim a deduction for some or all of your personal contributions to BT Super for Life, you are required to notify us in an ATO approved format. If you have made personal contributions, then soon after the end of the financial year, a message will be sent as a reminder to those who may be entitled to claim a deduction to complete the appropriate documentation (a Personal Tax Deduction Notice) to advise BT Super for Life. Before you can claim a deduction in your tax return we need to accept your notice (if we are able to under tax law), and you need to receive an acknowledgement of your notice from us. The applicable contributions tax will be deducted from your account once a

notice is accepted. All personal contributions will be treated initially as non-concessional contributions until you submit a completed Personal Tax Deduction Notice. To obtain the BT Super for Life Personal Tax Deduction Notice form, log in to internet banking, click on your BT Super for Life account, and select 'Forms and publications' in the left menu.

It is important to send us a **Personal Tax Deduction Notice BEFORE** any of the following events occur:

- you lodge your tax return for the financial year in which the contribution you intend to claim a tax deduction for was made
- before 30 June of the financial year following the financial year in which the contribution was made (eg by 30 June 2013 for contributions made in the 2011/12 financial year)
- you close your account or cease to be a member of the fund
- we no longer hold the contributions (for example if a partial rollover or cash withdrawal has been made)
- we begin to pay an income stream to you using **any** amount of your super benefit

You may vary an earlier notice in certain circumstances but only so as to reduce the amount you intend to claim as a tax deduction (including to nil). In order to vary an earlier notice, you must also notify us in an ATO approved format (which you can do by using the Personal Tax Deduction Notice available within internet banking). It is important to note that a variation must generally be lodged within the same time frame as a deduction notice itself and we will be unable to accept a variation to an earlier notice after any of the above events has occurred.

We suggest that you obtain professional tax advice if you are considering claiming a deduction for your personal contributions.

Tax on withdrawals¹

Taking a cash or lump sum benefit

Age	Taxable component	Tax-free component
Under 55	A rate of 20% plus Medicare Levy	Nil
55-59	Up to the low rate cap*: Nil Above the low rate cap*: a rate of 15% plus Medicare Levy	Nil
60 or over	Tax-free	Nil

* \$165,000 for 2011/12. This amount will be indexed to AWOTE and rounded down to the nearest \$5,000 in subsequent years.

If you are under age 60 and we do not hold a valid TFN for you, we are required to deduct tax on the taxable component of a lump sum benefit paid to you at the highest marginal tax rate plus the Medicare Levy.

Please note for the 2011/12 year only the Temporary Flood and Cyclone Reconstruction Levy applies (**Flood Levy**). This may mean that additional tax of up to 1% may be applied to the taxable components for those under 60 years of age, unless an exemption applies. For further details on this levy and available exemptions refer to www.ato.gov.au.

Tax-free component

Your tax-free component may consist of the following elements:

- personal after-tax contributions for which you did not claim a tax deduction
- spouse contributions
- Government co-contributions
- tax-free components rolled over from other funds
- any tax-free amount crystallised as at 1 July 2007 (or at certain trigger events for some pensions)
- eligible credit card points redeemed and transferred into your account

The tax-free component will be a fixed dollar component which will only increase with new after-tax contributions and rollovers containing any of the above elements.

Taxable component

This is the remainder of your balance, after the tax-free component has been subtracted.

Taking a partial cash withdrawal or rollover

To determine the tax-free and taxable components of a partial cash withdrawal or rollover, the proportion of tax-free and taxable amounts in your total account balance is determined as at the date of your partial withdrawal. This proportion is then applied to the amount of your partial withdrawal. You will not have the ability to choose the components which make up your partial withdrawal.



5

How super is taxed

¹ Different rules and tax rates may apply for temporary residents taking a super cash lump sum. Refer to the 'Temporary residents' and 'Eligibility rules for accessing super' sections on page 4 and the ATO website www.ato.gov.au for further information.



5

How super is taxed

Taking a cash lump sum as a result of disability (permanent incapacity)

If your benefit is a disability super benefit, the tax-free component may be increased by an amount calculated under tax law, potentially reducing the overall amount of tax you will pay.

A disability super benefit is a benefit that is paid to a member because he or she suffers from ill-health (whether physical or mental); and two legally qualified medical practitioners have certified that, because of the ill-health, it is unlikely that the member can ever be gainfully employed in a capacity for which he or she is reasonably qualified because of education, experience or training.

Taking a cash lump sum as a result of a terminal medical condition

A super lump sum payment will be exempt from tax where a member suffers from a terminal medical condition. A member will be viewed as suffering from a terminal medical condition if two registered medical practitioners certify that the member suffers from an illness, or has incurred an injury that is likely to result in their death within a period of 12 months (the certification period). One of these certifying practitioners must be a specialist practicing in an area related to the member's injury or illness.

If a member satisfies this condition of release, all benefits which have accrued up to this time become unrestricted non-preserved. This condition of release also covers the certification period, meaning that any further benefits accrued within the 12 month certification period will also be treated as unrestricted non-preserved benefits.

What if you received a cash lump sum under another condition of release?

If you received a super lump sum payment after 1 July 2007 under another condition of release and you have a terminal medical condition, you may be entitled to a refund of the tax withheld.

You will need medical certification stating that you had a terminal medical condition (as outlined above):

- at the time the payment was made, or
- within 90 days of receiving the payment.

If you are applying for a refund after 21 July of the following financial year in which you received the payment, you will need to apply for a refund from the ATO. More information can be found on their website at www.ato.gov.au.

Tax on pension payments

The amounts you use to purchase your pension will consist of two components: tax-free and taxable. A percentage will be struck for each of these components when you purchase the pension and the tax-free amount of every payment from your pension will be determined by the tax-free proportion determined at purchase date.

Once you are aged 60 or more, you will pay no tax on any payments made from your pension. You will not need to include any of your payments in your income tax return.

If you are under age 60, the taxable component of each regular payment will be subject to your marginal rate of tax (plus the Medicare Levy). In addition if you have reached your preservation age (currently between 55 and 60, depending on your date of birth), you may be entitled to a 15% tax offset on this taxable portion. You can also claim the tax-free threshold provided by the Government if you have not already claimed this threshold from another payer.

All payments from your pension will be treated as income for tax purposes, unless you inform us at the time of the particular payment request that you wish the amount to be treated as a lump sum cash withdrawal. For the tax treatment of lump sum cash withdrawals refer to 'Taking a cash or lump sum benefit' in this section.

If you are under 60 years of age and have not provided a valid TFN, we are required to deduct PAYG withholding tax on the taxable component of your payments at the highest marginal rate plus the Medicare Levy, unless you have a specific exemption.

Please note for the 2011/12 year only the Flood Levy applies. This may mean that additional tax of up to 1% may be applied to the taxable component of each regular pension payment for those under 60 years of age, unless an exemption applies. For further details on this levy and available exemptions refer to www.ato.gov.au.

Tax payable on death benefits

Death benefits paid as a lump sum

Death benefits paid as a lump sum to your dependants (for tax purposes) are tax-free. A dependant for tax purposes includes your spouse or former spouse, your children under 18, a person who was wholly or substantially financially dependent on you at the time of your death and a person with whom you were in an interdependency relationship at the time of your death.

Your spouse includes:

- your husband or wife via marriage; or
- your de facto partner or any other person with whom you are in a relationship (provided that this relationship is registered under a certain state or territory law); or
- another person who, although not legally married to you, lives with you on a genuine domestic basis in a relationship as a couple.

An interdependency relationship is a close personal relationship between two people who live together, where one or both of them provide for the financial and domestic support and personal care of the other. An interdependency relationship may still exist if there is a close personal relationship but the other requirements are not satisfied because of some physical, intellectual or psychiatric disability.

Death benefits paid as a lump sum to a non-dependant for tax purposes will be taxed in the following manner:

Tax-free component	Tax-free
Taxable component	Taxed at 15% plus the Medicare Levy
Taxable component (untaxed element)	Taxed at 30% plus the Medicare Levy

Please note for the 2011/12 year only the Flood Levy applies. This may mean that additional tax of up to 1% may be applied to the taxable components of a super payment made to non-dependants, unless an exemption applies. For further details on this levy and available exemptions refer to www.ato.gov.au.

An untaxed element will only arise where the lump sum death benefit contains insurance proceeds and is paid to a non-dependant for tax purposes. The amount of the untaxed element is calculated by using a statutory formula.

Death benefits paid as a lump sum to your estate are taxed within the estate depending on whether the beneficiaries are your dependants or non-dependants for tax purposes. Medicare Levy is not payable by the estate.

Death benefits paid as a pension

Death benefits can only be paid as pensions to your dependants for tax purposes. If either you or your beneficiary are aged 60 or over at the time of your death, all payments made from the pension to your beneficiary will be tax-free.

If you and your beneficiary are not aged 60 or over at the time of your death, the tax-free component of all payments will be tax-free and the taxable component of all payments will be tax-free up to the low rate cap, then taxed at 16.5% including Medicare Levy.

Please note for the 2011/12 year only the Flood Levy applies. This may mean that additional tax of up to 1% may be applied to the taxable components of a super payment, unless an exemption applies. For further details on this levy and available exemptions refer to www.ato.gov.au.

If a death benefit is paid as a pension to a child of the deceased member who:

- a) was under the age of 18; or
- b) was under the age of 25 and financially dependent on the member; or
- c) has a disability of the kind described in subsection 8(1) of the *Disability Services Act 1986*,

the entire pension must be taken as a tax-free lump sum at or before the child's 25th birthday, unless the child has a disability as described in (c) above. No partial lump sums will be possible.

Death benefit – Tax savings amount (Anti-detriment amount)

An additional payment may be made to broadly compensate for contributions tax charged on certain contributions made to your account. This is known as a 'tax savings amount' and only applies where your account balance is paid as a lump sum to your spouse or child, either directly or through your estate. The additional payment is conditional upon the Fund being eligible for, and able to use, the associated tax deduction in that tax year.



5

How super is taxed

6

**Insurance
in your
super** 🌂



Standard cover

Introduction

When you open a BT Super for Life - Savings account you will automatically receive low cost, pre-approved cover for Death and Total and Permanent Disability (TPD).

Standard cover is pre-approved meaning there are no medical checks or paper forms to complete. Cover is subject to a pre-existing conditions exclusion. Other exclusions may also apply, see page 26 for more information.

Your Standard cover premium and sum insured vary based on your age and gender. The sum insured gives you more protection when you are likely to need it most by automatically adjusting the level of cover as you get older.

Salary Continuance Insurance is not available through Standard cover.

Age eligibility

To be eligible for BT Super for Life insurance cover, you must meet the relevant age criteria shown below.

Benefit	Entry age	Age when cover ends
Death (including Terminal Illness)	15 to 64	Last Review Date prior to your 71st birthday
Total & Permanent Disability	15 to 59	Last Review Date prior to your 65th birthday

Benefit payments

For details on when, what and how Benefits are paid, refer to the 'Making a claim' section on page 35.

When cover starts

Your insurance cover starts when you have a balance in your BT Super for Life account. Unless you cancel the Standard cover, the first premium will be deducted on the first business day of the month following the date your insurance cover starts.

When cover ends

Standard cover will continue until the earliest of:

- for a Death Benefit, the last Review Date prior to your 71st birthday (for a TPD Benefit, the last Review Date prior to your 65th birthday);
- if you request your Standard cover be cancelled – at midnight on the last day of the month in which you tell us that you no longer want Standard cover;
- you are accepted for Customised cover for a Death or Death & TPD Benefit;
- you die;
- the date your TPD or Terminal Illness Benefit is paid or payable;
- your cover is cancelled because your account balance is insufficient to meet the total monthly insurance premium deduction; and
- the date you cease to be a BT Super for Life account holder.

Cancelling or changing cover

You can request to double or triple the sum insured amount through pre-approved Standard cover. Requests to increase your Standard cover must be made through your BT Super for Life account within 90 days of activating your BT Super for Life account. If you increase cover that has commenced, the effective date will be immediate.

Your cancellation options also include reducing your Standard cover to Death only. If cover is cancelled, the effective date of cancellation is at midnight on the last day of the month in which you tell us you want to cancel your Standard cover.

To change or cancel your insurance, you can call us on 1300 653 553 or go online.

Reinstating insurance cover

You have up to 30 days from the date that insurance is cancelled or reduced to request the reinstatement of cover.



6

Insurance in
your super



6

Insurance in your super

What exclusions apply to Standard cover?

A Death (including Terminal Illness) or TPD Benefit will not be paid for any claim which is directly or indirectly related to a pre-existing condition.

A pre-existing condition means any injury, sickness, illness or symptom that existed in the five years prior to or at the time your Standard cover commences and that you:

- were aware of, or a reasonable person in your position should have been aware of; or
- should have sought advice or treatment (conventional or alternative) from a medical practitioner or other health professional for (in circumstances where a reasonable person in your position would have sought advice or treatment); or
- had a medical consultation for or were prescribed medication or therapy for.

A Death (including Terminal Illness) or TPD Benefit will not be paid for any claim related to active participation in any riot, strike, civil commotion, coup, revolution or active participation in any military, naval or air force action (except where you die on war service for Australia in a declared war).

A Death Benefit will not be paid if you commit suicide (while sane or insane) within 13 months of the latter of:

- your cover for a Death Benefit starting;
- an increase in the Death Benefit (other than increases made within 90 days of activating your BT Super for Life account) but only in respect of the increase; and
- the date your cover for a Death Benefit was last reinstated.

A TPD Benefit will not be paid if the injury or sickness giving rise to the claim was caused by an intentional self-inflicted injury or attempted suicide (while sane or insane).

If 90 days or more after activating your BT Super for Life account you make an application to increase Standard cover, we will not pay the amount of the increase for 6 months from the date the increase took effect unless the event or condition giving rise to the claim was caused by an Accident.

How is my premium calculated?

Standard cover premiums for Death & TPD Benefits are based on your age and gender. No additional loadings are applied based on your occupation or lifestyle.

The following sum insured and monthly premiums apply for a single level of Standard cover for Death only or Death & TPD.

Standard cover					
Age	Sum insured (\$)	Monthly premiums (\$)			
		Death & TPD		Death only	
		Male	Female	Male	Female
15-19	37,500	3.55	1.67	3.19	1.42
20-24	50,000	3.87	2.14	3.44	1.68
25-29	75,000	4.56	3.31	3.70	2.32
30-34	100,000	6.20	4.78	4.45	2.91
35-39	125,000	9.66	9.15	5.84	5.30
40-44	125,000	14.03	14.85	7.37	8.22
45-49	100,000	20.00	20.09	10.72	10.82
50-54	75,000	29.80	27.09	16.11	13.36
55-59	45,000	35.30	30.98	17.90	13.50
60-64	30,000	43.32	36.00	22.59	15.16
65-69*	15,000	-	-	24.84	15.52

*Death only cover applies from the last Review Date prior to your 65th birthday.

The Insurer reviews your insurance on 1 July each year, and if applicable, will change your sum insured and premium based on your age. If BT Super for Life insurance premiums are changed, you will receive 30 days notification.

Customised cover

Introduction

BT Super for Life Customised cover gives you the option of choosing the type and amount of cover that best suits your needs.

In addition to Customised Death and TPD options, you can select Salary Continuance Insurance (also known as Income Protection).

Your sum insured will increase each year in-line with CPI Indexation unless you choose otherwise.

Your acceptance is subject to the Insurer's assessment of your application.

Age eligibility

To be eligible for BT Super for Life insurance cover, you must meet the relevant age criteria shown below.

Benefit	Entry age	Age when cover ends
Death (including Terminal Illness)	15 to 64	Last Review Date prior to your 76th birthday
Total & Permanent Disability	15 to 59	Last Review Date prior to your 76th birthday
Salary Continuance Insurance	17 to 59*	Last Review Date prior to your 65th birthday

*If you work in a heavy blue collar occupation (see page 32), you can only apply for Salary Continuance Insurance up to the age of 54.

In addition to the above, Salary Continuance Insurance is only available to you if you are employed on a permanent basis for at least 20 hours per week.

Benefit payments

For details on when, what and how Benefits are paid, refer to the 'Making a claim' section on page 35.

How much can I apply for?

If you wish to choose your own sum insured amount, here are your Customised cover options.

Benefit Type	Minimum	Maximum
Death (including Terminal Illness)*	\$50,000	Unlimited (Terminal Illness cover is limited to \$2,000,000.)
TPD – 'Any Occupation'*	\$50,000	The lesser of \$3,000,000 and 100% of your Death Benefit
TPD – 'General'*	\$50,000	The lesser of \$1,000,000 and 100% of your Death Benefit
Salary Continuance Insurance**	\$1,000 per month	75% of the first \$26,667 of Pre-disability Monthly Earnings Plus 50% of the balance of Pre-disability Monthly Earnings subject to an overall maximum for certain occupational categories as follows: → Professional \$30,000 → White Collar \$25,000 → Light Blue \$20,000 → Blue Collar \$15,000 → Heavy Blue \$5,000 or \$10,000 depending on the specific occupation Occupational category descriptions are on page 32.

* Nominated increases in the sum insured for Death and TPD must be at least \$25,000

** Nominated increases in the sum insured for Salary Continuance Insurance must be at least \$500 per month



6

Insurance in
your super



6

Insurance in
your super

How to apply

You can apply for Customised cover by logging in to internet banking and sending the applicable application form to the Insurer. The Insurer may ask you to provide additional medical information and to undergo medical examinations and tests.

After you have lodged a fully completed application form and whilst the Insurer is assessing your application for Customised cover, you will be provided with Interim Accident Cover (see page 31).

Duty of Disclosure

a_ Introduction

We have a duty of disclosure when entering into the Policy with the Insurer for Customised cover. You have a similar disclosure obligation when applying to us (the Trustee) for Benefits under Customised cover.

b_ What your duty requires

Before you obtain Customised cover, you must disclose to us every matter that you know, or could reasonably be expected to know, is relevant to the Insurer's decision whether to accept the risk of the insurance and, if so, on what terms.

Your duty of disclosure extends beyond the time of your completion of the application up until the time the Insurer accepts the application and issues an Insurance Certificate. If your health, occupation or pastimes change between the time you complete any of the forms required, and the time the Insurer sends your Insurance Certificate to you, you must tell us.

You have the same duty to disclose those matters before you extend, vary or reinstate your Customised cover.

c_ What your duty does not require

Your duty, however, does not require disclosure of a matter:

- that diminishes the risk to be undertaken by the Insurer;
- that is of common knowledge;
- that the Insurer knows or, in the ordinary course of its business, ought to know; or
- as to which compliance with your duty is waived by the Insurer.

d_ Basis upon which cover is issued

To assess your application, the Insurer requires you to:

- accurately complete the application form and any other form or information we request; and
- read and understand the material on these forms.

This will help the Insurer determine:

- whether to provide the insurance;
- how much to charge for it; and
- whether any special conditions apply.

e_ What happens if you do not comply with your duty of disclosure?

If you fail to comply with your duty of disclosure and the Insurer would not have provided Customised cover on any terms if the failure had not occurred, the Insurer may void the cover within 3 years of providing it. If your non-disclosure is fraudulent, the Insurer may void the cover at any time.

An Insurer who is entitled to void Customised cover may, within 3 years of providing it, elect not to void it but to reduce the sum that you have been insured for in accordance with a formula that takes into account the premium that would have been payable if you had disclosed all relevant matters.

What happens after your application is assessed?

Once we have received all the required information, the Insurer will assess your application. The level of cover offered may be different to what you applied for. For example, insurance may be offered at a lower sum insured, at a higher premium (as a result of an occupational or health loading) or with certain exclusions applying for certain types of claims. When this happens, the Insurer will notify you and obtain your agreement before proceeding with the application on these terms. In some cases, the Insurer will not be able to accept your application for cover at all. We will write and tell you if this occurs.

If your application has been approved by the Insurer, you will be forwarded an Insurance Certificate which sets out the details of your insurance. This is an important document which should be read carefully and kept in a safe place.

When cover starts

Your Customised cover starts once the Insurer accepts your application and you have a balance in your BT Super for Life account.

However, if your BT Super for Life account has a zero balance for three months after the Insurer accepts your application, you may need to resubmit your application, provide further medical information or undergo additional medical examinations or tests.

When cover ends

Customised cover will continue until the earliest of:

- last Review Date prior to your 76th birthday (however any Salary Continuance Insurance will end on the last Review Date prior to your 65th birthday);
- if you request your Customised cover be cancelled – at midnight on the last day of the month in which you tell us that you no longer want Customised cover;
- you apply for Standard cover for Death or Death & TPD Benefits;
- you die;
- the Death or Death and TPD Benefit amount is reduced to zero because a Terminal Illness Benefit has been paid;
- the date your TPD Benefit is paid or payable;
- your cover is cancelled because your account balance is insufficient to meet the total monthly insurance premium deduction or any other amounts that relate to the cover; and
- the date you cease to be a BT Super for Life account holder.

In addition, Salary Continuance Insurance will continue until the earliest of:

- last Review Date prior to your 65th birthday; and
- you permanently retire or cease gainful employment (unless you intend to return to gainful employment) for any reason other than due to Total or Partial Disability; and
- if you request your Salary Continuance Insurance be cancelled – at midnight on the last day of the month in which you tell us that you no longer want Salary Continuance Insurance.

Cancelling or changing cover

To cancel your insurance, you can call us on 1300 653 553 or go online.

To change your Customised cover, complete the Alteration Request form available within internet banking and send it to the Insurer.

If you change your Customised cover, a notice of change will be sent to you which shows the effective date of the change. Any notice we send you forms part of the Insurance Certificate.

Reinstating insurance cover

Customised cover that has been cancelled due to non-payment of premiums or other charges can be reinstated if:

- your BT Super for Life account remains open;
- you complete and sign the Declaration of Continued Good Health form and return it to the Insurer within 30 days of the cancellation of your Customised cover;
- all outstanding amounts due in relation to the insurance are paid in full; and
- the Insurer accepts your application for reinstatement. The Insurer may accept your application for reinstatement subject to conditions and may request further information in assessing your application, including medical evidence before it decides to reinstate your cover.

Continuation options

The continuation option allows you to apply for a similar insurance policy with the Insurer (outside of BT Super for Life), following the closure of your BT Super for Life account.

You can exercise the continuation option provided that:

- you hold Customised cover at the date you cease to be a BT Super for Life account holder; and
- you complete the Application for Continuation Option form and return it to the Insurer within 30 days of your BT Super for Life account closing.

Certain terms and conditions of your insurance (eg sum insured, loadings, exclusions or special conditions) will continue to apply. However, other terms and conditions of the new policy and the applicable premium will be based on your answers at the time of your continuation application.



6

Insurance in
your super



6

Insurance in
your super

Protection against inflation

a_ Consumer Price Index (CPI) indexation

To protect the value of your Benefits against erosion by inflation, the Insurer will automatically index the amount of your Benefits each year on your Review Date in line with increases in the CPI. The increase the Insurer makes to your Benefits will normally be based on the CPI Indexation Factor and will apply from the Review Date in the following year (eg the CPI for the year ending 31 March 2012 will apply from 1 July 2013).

Indexation

At each Review Date:

- Benefits under Customised cover for Death and TPD will be increased by the greater of the CPI Indexation Factor or 3%; and
- Benefits under Customised Salary Continuance Insurance will be increased by the CPI Indexation Factor (there is no minimum), unless you choose to opt out of the CPI Indexation increase.

CPI Indexation will not apply to any Interim Accident Cover.

b_ Opting out of the CPI Indexation increase

You may decide not to increase your Benefits in line with CPI Indexation for the current year or ever again by advising us in writing within 30 days of the date of your annual statement. If you request that CPI Indexation increases never apply again, the Insurer may agree to a subsequent request to restart CPI Indexation increases, but the Insurer is not obliged to do so.

What exclusions apply to Customised cover?

A Benefit will not be paid if the claim was caused by an event or condition which is excluded in your Insurance Certificate.

A Death Benefit will not be paid if you commit suicide (while sane or insane) within 13 months of the latter of:

- your cover for a Death Benefit starting;
- an increase in the Death Benefit (other than CPI Indexation increases) but only in respect of the increase; and
- the date your cover for a Death Benefit was last reinstated.

A TPD Benefit will not be paid for:

- any injury or sickness giving rise to a claim which was caused by an intentional self-inflicted injury or attempted suicide (while sane or insane); or
- any event that occurred or any condition that first became apparent before the date the cover commenced, or the cover for TPD was last reinstated, which you did not tell us about.

An increase in the TPD Benefit will not be paid for any injury or sickness caused by an event that occurred, or any condition that first became apparent, before the date that the increase took effect (other than CPI Indexation increases) but only in respect of the increase.

A Salary Continuance Insurance Benefit will not be paid if the Injury or Sickness giving rise to the claim is caused by:

- an act of war (whether declared or not); or
- intentional self-inflicted Injury (while sane or insane); or
- an attempted suicide (while sane or insane); or
- normal and uncomplicated pregnancy or childbirth.

Premiums and other costs

a_ How is my premium calculated?

For Customised cover, the premium calculation depends on a variety of factors including:

- the type of insurance you have;
- the amount of insurance you have (including CPI Indexation increases);
- your age, gender, smoking status, health, occupation, pastimes and pursuits;
- the insurance administration fee;
- stamp duty;
- Benefit Period and Waiting Periods (Salary Continuance Insurance only);
- the Insurer's standard scales of premium rates; and
- any loading specified in your Insurance Certificate.

Your premium is calculated when your insurance begins and recalculated at each Review Date. Your premium will generally increase with age. You will be notified of your new premium in your annual statement. If the Insurer accepts any requested changes (eg a Benefit increase), your premium will be recalculated. In this case, the Insurer will confirm your new premium in writing.

Copies of the Insurer's premium rates for each type of Customised cover are available upon request by calling the BT Contact Centre on 1300 653 553. If insurance premiums are changed, you will receive 30 days notification. The insurance premiums and related fees and charges may be discounted for employees of the Westpac group of companies, while they remain employees. This discount may also be offered to eligible nominees (eg spouse) of employees of the Westpac group of companies, while they remain employees.

b_ Minimum premium requirements

For Customised cover of Death only and Death & TPD, the minimum premium is \$14 per month, plus the insurance administration fee.

For Customised Salary Continuance Insurance, the minimum premium is \$14 per month, plus the insurance administration fee and stamp duty (if applicable).

The minimum premium may be changed by the Insurer at any time by providing you with 30 days written notice.

c_ Insurance administration fee

At the date of this document, the monthly insurance administration fee is:

- \$7.23 for Death only or Death & TPD; and
- \$7.23 for Salary Continuance Insurance.

The insurance administration fee increases each year at your Review Date according to the CPI Indexation Factor.

d_ Additional tax and other charges

You may be required to pay any taxes, levies or duties which relate to your cover from your BT Super for Life account. If the level of tax, duties or levies is varied or if additional tax, duties or levies are imposed, we may require you to pay this additional amount from your account balance. Your cover may be cancelled in accordance with 'Maintaining your insurance' on page 38 if you do not pay this amount.

Interim Accident Cover

a_ Introduction

Interim Accident Cover is provided while the Insurer is considering your application for Customised cover. This cover is provided on the terms and conditions set out in this section. You do not have to pay any premium for this cover. To the extent relevant, the conditions applicable to Customised cover apply to your Interim Accident Cover. Unless otherwise stated, terms used in this section have the same meaning as in the relevant Customised cover you have applied for.

b_ When Interim Accident Cover starts

Interim Accident Cover commences when a fully completed application form, relevant medical questionnaire(s) and Personal Statement (if required) have been received by the Insurer and only applies if:

- you are eligible to apply for the Customised cover you are applying for on the day the Insurer receives your application; and
- your occupation is one that the Insurer would normally cover.

c_ Period of cover

Interim Accident Cover will end on the earliest of the following:

- 60 days from the date the Interim Accident Cover commences, at which time the Insurer will automatically cancel the cover;
- if the Insurer accepts your application for Customised cover and you have a balance in your BT Super for Life account;
- if the Insurer declines your application for Customised cover, 3 business days after the Insurer has notified you that your application for Customised cover has been declined, at which time the Insurer will automatically cancel the cover. The Insurer may send the notice to you at an address (including an email address) included in your application;
- in respect of each Interim Accident Benefit, the date you withdraw your application for that Customised cover;
- the date you no longer satisfy the age criteria to be eligible to apply for the relevant Benefit; and
- the date the Insurer advises that Interim Accident Cover has ended.

d_ When is an Interim Accident Benefit paid?

(i)_ Accidental Death

The lesser of \$1,000,000 and the amount of the Customised Death Benefit you applied for is payable should you die as a result of an Accident whilst the Interim Accident Cover is in force.



6

Insurance in
your super



6

Insurance in your super

(ii)_ Accidental TPD

The lesser of \$1,000,000 or the amount of the Customised TPD Benefit you applied for is payable should you suffer a Total and Permanent Disability as a result of an Accident whilst the Interim Accident Cover is in force.

The TPD definition that applies is the definition which would apply if your application for TPD cover has been accepted.

(iii)_Accidental Salary Continuance Insurance

The lesser of \$5,000 per month and the monthly Salary Continuance Insurance Benefit you applied for is payable (reduced by income received from other sources listed on page 34), should you become Totally Disabled as a result of an Accident whilst the Interim Accident Cover is in force. The Benefit accrues from the end of the Waiting Period applied for in your application for Salary Continuance Insurance and ceases to accrue at the earliest of the following;

- the end of the Total Disability;
- your death;
- the end of 6 months; or
- the Review Date prior to your 65th birthday.

CPI indexation does not apply to the Interim Accident Benefit.

e_ When is an Interim Accident Benefit not paid?

A Benefit under Interim Accident Cover will not be paid if the death or disablement is caused directly or indirectly by:

- an intentional self-inflicted act or attempted suicide (whether sane or insane);
- an Accident while you are under the influence of alcohol or non-prescription drugs or drugs taken in excess of prescribed amounts;
- you driving a motorised transportation vehicle while having a percentage of alcohol in your breath or blood in excess of that permitted by law or while having an illegal substance in your system;
- an act of war (whether declared or not);
- you engaging in any sport, pastime or occupation that the Insurer would not normally provide cover at standard rates; or
- any condition that you knew about or should have reasonably known about before applying for cover.

Salary Continuance Insurance (SCI)

Introduction

SCI provides a regular monthly Benefit if you become disabled because of Injury or Sickness and are unable to work.

There are two types of SCI Benefits that you can be eligible for:

Total Disability Benefits	A monthly Benefit is payable if you are Totally Disabled because of Injury or Sickness and are unable to work.
Partial Disability Benefits	A monthly Benefit is payable if you are Partially Disabled, following a period of Total Disability, and because of the Injury or Sickness you are on reduced duties or working at a reduced capacity, and earning less than before you became disabled.

What are the occupational categories for SCI?

Professional

White collar professional performing no manual duties (eg doctor, lawyer, accountant). Also includes white collar workers with a degree who have been earning at least an average of \$100,000 pa over the last 3 years, or no degree but earning at least an average of \$125,000 pa over the last 3 years.

White Collar

White collar workers, including those performing light manual duties for less than 10% of their time at work (eg administrator, manager, data entry operator, school teacher — non-manual).

Light Blue

Certain light-manual skilled workers (eg jewellers, photocopier/TV repairers), business owners in non-hazardous industries involved in light-manual work (eg coffee shop owner) and supervisors of blue collar workers, where less than 20% of their time is spent performing light manual duties.

Blue Collar

Tradespeople and skilled workers (eg carpenter, plumber, nurse). **For certain occupations within this category, a maximum Benefit Period of 2 or 5 years will apply.**

Heavy Blue

Heavy manual tradespeople (eg bricklayer, welder, farmer). **Maximum Benefit Period is 5 years. For certain occupations within this category, it is 2 years.**

What are my SCI options?

When you apply for SCI cover you can choose a Waiting Period and a Benefit Period (refer to table below). The premium you need to pay and the cover offered will vary depending on your choices.

Waiting Period	You can choose a Waiting Period of 30, 90, 180 or 720 days. (180 and 720 days are available only with the 'to age 65' Benefit Period.)
Benefit Period	You can choose a Benefit Period of 2 years, 5 years or 'to age 65'.

When is an SCI Benefit paid?

(i)_ Total Disability

We will pay you a Total Disability Benefit for each day you are Totally Disabled after the Waiting Period. The Benefit will be payable monthly in arrears and you will continue to receive a monthly Benefit payment until the earliest of the following events:

- you are no longer Totally Disabled;
- the end of your Benefit Period. The periods when a Total Disability Benefit, Partial Disability Benefit or Interim Accident Benefit were payable to you in respect of the same or a related Injury or Sickness are added together to determine when the Benefit Period ends (unless deemed to be a new Injury or Sickness); or
- your cover for SCI ends, see page 29.

(ii)_ Partial Disability

The Benefit accrues from the first day of Partial Disability after the Waiting Period and is payable monthly in arrears. The Benefit will continue to accrue until the earliest of the following:

- you are no longer Partially Disabled;
- the end of your Benefit Period. The periods when a Total Disability Benefit, Partial Disability Benefit or Interim Accident Benefit were payable to you in respect of the same or a related Injury or Sickness are added together to determine when the Benefit Period ends (unless deemed to be a new Injury or Sickness); or
- your cover for SCI ends, see page 29.

(iii)_ When Total & Partial Disability reoccurs

Benefit Periods of 2 and 5 years

For Benefit Periods of 2 and 5 years, the Waiting Period will not apply again if, within 6 months after a Total Disability Benefit or a Partial Disability Benefit ceases to be payable, you suffer Total Disability or Partial Disability from the same or a related Injury or Sickness. The successive periods when the Benefits were payable are added together to determine when the Benefit Period has ended.

For Benefit Periods of 2 and 5 years, a new Waiting Period and a new Benefit Period will apply if:

- at least 6 months after a Total Disability Benefit or a Partial Disability Benefit ceases to be payable, you suffer Total Disability or Partial Disability from the same or a related Injury or Sickness, and
- either:
 - the Benefit Period for the previous period of Total Disability or Partial Disability had not ended; or
 - you had returned to work and performed the full duties of your usual occupation for your usual Monthly Earnings for at least 6 consecutive months after a Total Disability Benefit or a Partial Disability Benefit ceased to be payable.

Otherwise, no Benefit is payable if you suffer a Total Disability or Partial Disability from the same or a related Injury or Sickness.



6

Insurance in
your super



6

Insurance in
your super

Benefit Period 'to age 65'

For Benefit Period 'to age 65' the Waiting Period will not apply again if, within 12 months after a Total Disability Benefit or a Partial Disability Benefit ceases to be payable, you suffer Total Disability or Partial Disability from the same or a related Injury or Sickness.

For Benefit Period 'to age 65' a new Waiting Period and a new Benefit Period will apply if:

- at least 12 months after a Total Disability Benefit or a Partial Disability Benefit ceases to be payable, you suffer Total Disability or Partial Disability from the same or a related Injury or Sickness, and
- either:
 - the Benefit Period for the previous period of Total Disability or Partial Disability had not ended; or
 - you had returned to work and performed the full duties of your usual occupation for your usual Monthly Earnings for at least 12 consecutive months after a Total Disability Benefit or a Partial Disability Benefit ceased to be payable.

Otherwise, no Benefit is payable if you suffer a Total Disability or Partial Disability from the same or a related Injury or Sickness.

Claiming an SCI Benefit when you're unemployed

Cover for SCI can continue even if you are unemployed.

If you become unemployed for reasons other than Total Disability or you take leave without pay, parental or sabbatical leave for 12 months or more immediately before suffering Total or Partial Disability, you will only be considered Totally or Partially Disabled if, solely because of Injury or Sickness, you are:

- unable to perform any occupation for which you are reasonably suited by education, training or experience;
- not working; and
- under the Regular Care of a Doctor.

Unemployment does not include permanent retirement from the workforce.

Cover will continue provided the required premiums and other charges are paid.

When is an SCI Benefit not paid?

General

- No Benefit will be payable after the Benefit Period has ended.
- All Benefits cease to be payable when the cover ends (see page 29).
- If Total Disability or Partial Disability is caused by more than one Injury or Sickness, a Benefit will only be paid in respect of one Injury or Sickness at any one time.

Total Disability Benefit and Partial Disability Benefit

The amount of the monthly Total Disability Benefit or Partial Disability Benefit may be reduced by any amounts paid or payable from the following sources:

- workers or motor accident compensation or other compensation under common law in respect of the Injury or Sickness giving rise to the claim for the Benefit; or
- regular payments from another super fund or other insurance policies made in respect of the Injury or Sickness giving rise to the claim for the Benefit, but only if that fund or policy was not disclosed to us before the Insurer issued this cover for SCI or before the Insurer agreed to any increase in sum insured under this cover for SCI (including regular payments which are converted to a lump sum).
- under legislation, in respect of Injury or Sickness giving rise to the claim for the Benefit;
- your employer, partnership or business in relation to a period during which the Benefit is or would otherwise be payable; or
- sick leave payments in relation to a period during which the Benefit is or would otherwise be payable.

The above sources do not include:

- payments made as compensation for pain and suffering or the loss of use of part of the body;
- lump sum total and permanent disability, trauma or terminal illness payments;
- payments made in respect of the Injury or Sickness from business expense insurance policies; or
- an entitlement to paid sick leave that is not taken.

The reduction in Benefit will be such that the reduced Benefit that is paid, when combined with the income from other sources (and the reduced Monthly Earnings for Partial Disability), does not exceed 75% of Pre-disability Monthly Earnings for Total Disability or 100% of Pre-disability Monthly Earnings for Partial Disability.

If you receive any compensation that includes an amount for loss of income resulting from your disability for any period the Insurer has paid or will pay Benefits under cover for SCI, you must, on demand, repay either the Benefits we have paid or the amount you have been awarded for loss of income, whichever is lower. The Insurer can also choose to reduce any amounts it pays in the future to recover such overpayments.

Lump sums and non-monthly payments

Any of the amounts referred to above which are paid or payable as a lump sum, or on a basis other than monthly, will be converted to an equivalent monthly amount. In the case of lump sum amounts, the conversion is calculated as 1/60th of the lump sum over a period of 60 months.

Tax on monthly Benefit

PAYG tax will be deducted by us, as required by law, from your monthly Benefit payment. Refer to www.ato.gov.au for details on PAYG tax.

Making a claim

Introduction

BT must be notified as soon as possible of the occurrence of an event giving rise to a claim for a Benefit.

If you do not notify us within 6 months after the event giving rise to a claim for a Death or TPD Benefit, or within 90 days for a SCI Benefit, the Insurer may reduce your Benefit amount (for Death and TPD) or delay the commencement of your monthly disability payments (for SCI).

A claim form is available via internet banking or you can contact the BT Contact Centre to obtain one. After the Insurer receives your claim and any requested information, the Insurer will assess it having regard to the information provided and any other information that the Insurer obtains.

When lodging a claim:

- you must provide all information we request in relation to your claim; and
- you may be asked to pay for certain medical reports or tests.



6

Insurance in
your super



6

Insurance in
your super

When is a Benefit paid?

In summary, to be eligible for a Benefit payment, you must satisfy the relevant definition specified below.

Benefit	Definition
Death (including Terminal Illness)	If you die or suffer a Terminal Illness whilst covered, a Benefit will be paid. Terminal Illness means a sickness or injury which is expected to result in death within 12 months from notice of the claim. This is to be evidenced by a medical report from a treating registered specialist medical practitioner and, in some circumstances, confirmed by a registered medical practitioner of our choice.
Total & Permanent Disability (TPD)	<p>You will be entitled to a TPD Benefit if you are Totally and Permanently Disabled. If you are working 15 or more hours per week immediately prior to the event giving rise to a claim we will consider you Totally and Permanently Disabled if you meet the criteria of either (a) or (b) below, otherwise (b) applies.</p> <p>(a) For any occupation TPD</p> <ul style="list-style-type: none"> → As a result of sickness or injury you have been unable to work in any occupation for at least 3 consecutive months; and → The 3 month period has ended before the Review Date prior to your 65th birthday; and → Because of the sickness or injury, and in the opinion of the Insurer, you are unlikely ever again to be able to work in any occupation for which you are reasonably qualified as a result of education, training or experience which would pay you more than 25% of your earnings in the 12 months immediately prior to ceasing work. 'Earnings' means the income earned by you from your own personal exertion, after deduction of any expenses incurred in earning that income before tax. <p>(b) For General Cover TPD:</p> <p>You have suffered either:</p> <ul style="list-style-type: none"> (i) The total and permanent loss of: use of two limbs, one limb and sight in one eye, or sight in both eyes; or (ii) Loss of Independent Existence
Salary Continuance Insurance	<p>Salary Continuance Insurance is only available to you if you are employed on a permanent basis for at least 20 hours per week.</p> <p>There are two types of Salary Continuance Insurance Benefits that you can be eligible for:</p> <p>Total Disability Benefit</p> <p>A monthly Benefit is payable if you are Totally Disabled because of Injury or Sickness and are unable to work.</p> <p>Partial Disability Benefit</p> <p>A monthly Benefit is payable if you are Partially Disabled, following a period of Total Disability, and because of the Injury or Sickness you are on reduced duties or working at a reduced capacity, and earning less than before you became disabled.</p>

What Benefit is paid?

Benefit	What Benefit is paid			
Death (including Terminal Illness)	<p>If you die, a lump sum will be paid equal to the amount of your Death Benefit. If you suffer a Terminal Illness, a lump sum will be paid equal to the amount of the Death Benefit (up to a maximum of \$2 million). If your Death Benefit is greater than \$2 million, the remaining balance of the Death Benefit will be paid if you die before the insurance cover ends.</p> <p>Your Death Benefit is shown online and in your latest annual statement. For Customised cover, your Death Benefit includes any sum insured increases as a result of CPI Indexation (see page 30).</p> <p>However, your Benefit will be reduced by:</p> <ul style="list-style-type: none"> → any TPD Benefit paid or payable under your cover for Death and TPD; and → any Terminal Illness Benefit paid or payable under your cover for Death or Death and TPD. 			
Total & Permanent Disability (TPD)	<p>A lump sum will be paid equal to the amount of your TPD Benefit shown online and in your latest annual statement.</p> <p>Customised cover will include any sum insured increases as a result of CPI Indexation (see page 30).</p> <p>Your TPD Benefit will be reduced by any Terminal Illness Benefit paid or payable under your cover for Death or Death and TPD.</p>			
Salary Continuance Insurance	<p>Total Disability</p> <p>The monthly Benefit paid to you will be the lesser of:</p> <ul style="list-style-type: none"> → the Insured Monthly Disability Benefit, increased in accordance with CPI Indexation if applicable (see page 30); and → 75% of your Pre-disability Monthly Earnings. <p>The amount of the Benefit is reduced by any limitations on Benefits payable (see page 34).</p> <p>If you are Totally Disabled for only part of a month, the Total Disability Benefit will be reduced on a pro-rata basis (based on a 30 day month).</p> <p>Partial Disability</p> <p>A monthly Partial Disability Benefit will be paid if you are Partially Disabled, as set out below.</p> <p>Your monthly Partial Disability Benefit is calculated as follows:</p> <table style="margin-left: 40px;"> <tr> <td style="padding-right: 20px;">Monthly Total Disability Benefit</td> <td style="padding-right: 10px;">X</td> <td> $\frac{\text{Pre-disability Monthly Earnings} - \text{Post-disability Monthly Earnings}}{\text{Pre-disability Monthly Earnings}}$ </td> </tr> </table> <p>The amount of this Benefit is reduced by any limitations on Benefits payable (see page 34).</p> <p>If you are Partially Disabled with Monthly Earnings of 20% or less than your Pre-disability Monthly Earnings, you can receive the full monthly Total Disability Benefit for the first 3 months. This only applies if you are continuously disabled for 3 months immediately after the end of the Waiting Period.</p> <p>If you are Partially Disabled for part of a month, the amount of the Benefit payable for that month will be reduced on a pro-rata basis (based on a 30 day month).</p>	Monthly Total Disability Benefit	X	$\frac{\text{Pre-disability Monthly Earnings} - \text{Post-disability Monthly Earnings}}{\text{Pre-disability Monthly Earnings}}$
Monthly Total Disability Benefit	X	$\frac{\text{Pre-disability Monthly Earnings} - \text{Post-disability Monthly Earnings}}{\text{Pre-disability Monthly Earnings}}$		



6

Insurance in your super

How is the Benefit paid?

If you are eligible for a Benefit, the Benefit will be paid into your BT Super for Life account.

The Trustee can only release the Benefit to you if you meet the conditions of the Trust Deed and a condition of release for super law purposes. If you do not meet these conditions, then the Benefit will be paid into your BT Super for Life account and will be fully preserved until you meet a condition of release.

For more information, refer to 'Eligibility rules for accessing super' on page 4.



6

Insurance in
your super

Special claims requirements for Interim Accident Cover

Only one Benefit under Interim Accident Cover will be paid in respect of any one Accident.

You will be required to meet the costs of obtaining medical evidence that is required to establish a claim. At the discretion of the Insurer, the costs of further medical evidence may be met by the Insurer.

If you are eligible to make a claim under this cover, it will not prevent your application for Customised cover for Death only, Death and TPD cover, or SCI Benefits from being assessed. However, your change in health will be taken into account when assessing your application and your application may be declined or, if accepted, special loadings, conditions and exclusions may be applied.

If you have Standard cover and are eligible to claim under both Standard cover and the Interim Accident Cover, only one Benefit will be paid. The Benefit you will be paid is the greater of:

- the Benefit under Interim Accident Cover (see page 31); or
- your Standard cover for a Death or Death and TPD sum insured.

On payment of the Benefit, your Interim Accident Cover and Standard cover end.

SCI premium waiver whilst on claim

For SCI, the premium, stamp duty or insurance administration fee that falls due during the period for which we are paying you a Total Disability Benefit or Partial Disability Benefit or any other monthly Benefit will be waived.

Other information

How and when are premiums paid?

We will deduct your first premium from your BT Super for Life account on the first business day of the month after your insurance cover starts.

Insurance premiums will continue to be automatically deducted from your BT Super for Life account in advance on the first business day of each month.

Maintaining your insurance

To maintain your insurance, premiums and any other charges payable will be deducted from your account when they are due. If your premiums or any other amounts payable are overdue we will notify you at least 60 days prior to your cover ending. Your insurance will be cancelled if these amounts are not paid within the timeframe specified in our notice to you.

What if I close my BT Super for Life account?

If you close your BT Super for Life account, then your insurance cover will be automatically cancelled. Continuation options are only available if you have Customised cover, see page 29.

Cooling-off period

If you exercise your cooling-off rights and cancel your BT Super for Life account, the Insurer will also cancel your cover from the commencement date (see 'When cover starts' on pages 25 and 29).

Westpac Life statutory funds

The Insurer will place your premiums into a fund called the Westpac Life Insurance Services Limited No.1 Statutory Fund for Death and TPD Benefits and a fund called the Westpac Life Insurance Services Limited No. 4 Statutory Fund for SCI. The Insurer pays your respective Benefits from these funds.

Cover has no cash value

BT Super for Life insurance does not allow you to share in any profit or surplus, and your insurance does not have a surrender or cash value. If you cancel your insurance, you will not be entitled to any payment.

Currency

All dollar amounts referred to are in Australian currency. All claims will be paid in Australian dollars.

Important information regarding your insurance cover in BT Super for Life

The insurance cover information contained in this document aims to provide you with important information on the insurance cover arrangements for BT Super for Life. You should, however, be aware that the terms and conditions relating to insurance cover in BT Super for Life are set out in the Policy issued by the Insurer to the Trustee.

Please note that, while every effort has been made to ensure that the information contained in this document is accurate, the terms and conditions of the Policy will prevail to the extent that they are inconsistent with the information contained in the PDS and this document. You can obtain a copy of the Policy by calling the BT Contact Centre on 1300 653 553.

Insurance definitions

BT Super for Life insurance cover has some words and terms that have special meanings:

Accident means a single event that results in Bodily Injury that is unexpected. This does not include an event that results from sickness or disease.

Benefit means a Death Benefit, Terminal Illness Benefit, TPD Benefit, Total Disability Benefit, Partial Disability Benefit or Interim Accident Benefit.

Benefit Period means the maximum period of time measured from the end of the Waiting Period for which a Benefit entitlement in respect of any one Injury or Sickness may continue to accrue (subject to recurrent disability as detailed under 'When Total & Partial Disability reoccur' on page 33). Your Benefit Period will be shown in your Insurance Certificate. Periods when a Total Disability Benefit, Partial Disability Benefit or Interim Accident Benefit are payable in respect of the same or a related Injury or Sickness are added together to determine when the Benefit Period expires, unless the Injury or Sickness is deemed to be a new Injury or Sickness.

Bodily injury means physical damage to the body sustained as a result of an external traumatic occurrence.

CPI Indexation Factor is normally defined as the percentage increase in the CPI ('Weighted average of eight capital cities combined') as published by the Australian Bureau of Statistics or its successor over the 12 month period ending 31 March each year. Where the CPI Indexation Factor is negative, it will be considered to be zero.

Death Benefit means the Benefit payable if you die, as set out on page 37.

Doctor means a person who is a registered medical practitioner in Australia or New Zealand (or is a registered medical practitioner of another country with qualifications acceptable to the Insurer); and is not:

- you; or
- a member of your immediate family including a spouse, de facto partner (including a same sex partner), parent, child or sibling; or
- a business partner of yours.

Injury means an accidental Bodily Injury which is sustained by you after the later of:

- the commencement of your cover for SCI; or
- for an increase in the Insured Monthly Disability Benefit (other than a CPI Indexation increase as detailed on page 30), the date we increase the Insured Monthly Disability Benefit, but only in respect of the increase; or
- the date your cover for SCI was last reinstated, and before your cover ends.

Injury also means an accidental Bodily Injury which was fully disclosed by you and the Insurer has agreed to cover.

Insured Monthly Disability Benefit means the sum insured amount specified as such in your Insurance Certificate for Salary Continuance Insurance.

Insurer means Westpac Life Insurance Services Limited, ABN 31 003 149 157.

Interim Accident Benefit means the benefit payable under Interim Accident Cover.

Loss of Independent Existence means you;

- a_ have a permanent and irreversible inability to perform, without assistance, any two of the activities of daily living; or
- b_ suffer cognitive impairment that requires permanent and constant supervision, which must be established and the diagnosis reaffirmed after a continuous period of at least 6 months of such impairment.

The activities of daily living are:

- 1_ Bathing – the ability to shower or bathe.
- 2_ Dressing – the ability to put on or take off clothing.
- 3_ Toileting – the ability to use the toilet including getting on or off.
- 4_ Mobility – the ability to get in and out of bed and a chair.
- 5_ Continence – the ability to control bladder and bowel function.
- 6_ Feeding – the ability to get food from a plate into the mouth.

Monthly Earnings means:

- if you are an employee, the normal monthly value of the remuneration package paid to you by your employer, including salary, super contributions, fees, commissions, regular overtime and bonus payments and packaged fringe benefits, not including income which is not derived from your personal exertion or activities, such as interest or dividend payments; or



6

Insurance in
your super



6

Insurance in
your super

- if you are self-employed (that is you own or have an interest (either directly or indirectly) in any part of a business, practice or partnership):
 - the normal monthly income earned by your business, practice or partnership due to your personal exertion or activities, less
 - your share of the expenses of the business, practice or partnership that were necessarily incurred in producing the normal monthly income.

Monthly Earnings are calculated before deducting income tax.

Partial Disability and Partially Disabled means that:

- you have been Totally Disabled for at least 14 days of the first 19 days of the Waiting Period; and
- you return to work and are able to perform:
 - one or more of the important income producing duties of your usual occupation, but are unable to perform all of them because of the Injury or Sickness that caused the Total Disability ; or
 - all of the important income producing duties of your usual occupation, but in a reduced capacity because of the Injury or Sickness that caused the Total Disability; and
- as a result your Monthly Earnings are less than the amount of your Pre-disability Monthly Earnings; and
- you are under the Regular Care of a Doctor.

‘Important income producing duties’ mean those duties which could reasonably be considered primarily essential to producing your Monthly Earnings. ‘Usual occupation’ means the occupation in which you were last engaged before becoming disabled.

Partial Disability Benefit means the monthly Benefit payable if you are Partially Disabled, as set out on page 37.

Pre-disability Monthly Earnings means your highest average Monthly Earnings in any consecutive 12 month period in the 36 months immediately preceding the commencement of Total Disability, increased by the CPI Indexation each Review Date since that date (if applicable).

Regular Care of a Doctor means you are

- obtaining advice, care and treatment from a Doctor in relation to your Injury or Sickness at such times as is reasonable in the circumstances;
- following the advice, care and treatment of the Doctor; and
- taking all other reasonable measures to avert or minimise any disabling Injury or Sickness.

Review Date means 1 July each year, being the date we review your insurance cover

Sickness means a sickness or disease suffered by you which first becomes apparent after the later of:

- the commencement of cover for SCI; or
 - for an increase in the Insured Monthly Disability Benefit (other than a CPI indexation increase as detailed on page 30), the date the Insurer increases the Insured Monthly Disability Benefit, but only in respect of the increase; or
 - the date your SCI cover was last reinstated;
- and before this cover ends.

Sickness also means a sickness or disease which you fully disclosed and the Insurer agreed to cover.

A sickness or disease is taken to have first become apparent when:

- a Doctor first gave you advice, care or treatment or recommended that you seek advice, care or treatment for the sickness or disease; or
- you first had symptoms of the sickness or disease for which a reasonable person in the same circumstances would have sought advice, care or treatment from a Doctor.

Terminal Illness means a sickness or injury which is likely to result in your death within 12 months from the date of diagnosis. This is to be evidenced by a medical report from the treating registered specialist medical practitioner and, in some circumstances, confirmed by a registered medical practitioner of our choice.

Terminal Illness Benefit means, the benefit payable if you suffer a Terminal Illness, as set out on page 37.

Total & Permanent Disability means if you are working 15 or more hours per week immediately prior to the event giving rise to a claim, we will consider you totally and permanently disabled if you meet the criteria of either (a) or (b) below, otherwise (b) applies.

a_ For any occupation TPD

- As a result of sickness or injury you have been unable to work in any occupation for at least 3 consecutive months;
- The 3 month period has ended before the Review Date prior to your 65th birthday; and
- Because of the sickness or injury, and in the opinion of the Insurer, you are unlikely ever again to be able to work in any occupation for which you are reasonably qualified as a result of education, training or experience which would pay you more than 25% of your earnings in the 12 months immediately prior to ceasing work.

'Earnings' means the income earned by you from your own personal exertion, after deduction of any expenses incurred in earning that income before tax.

b_ For General Cover TPD:

You have suffered either:

- The total and permanent loss of: use of two limbs, one limb and sight in one eye, or sight in both eyes, where limb means an arm or leg, including the whole hand or the whole foot; or
- Loss of Independent Existence (definition listed on page 39).

Total Disability and Totally Disabled means you are, because of Injury or Sickness

- unable to perform one or more of the important income producing duties of your usual occupation; and
- not working; and
- under the Regular Care of a Doctor.

This definition applies to occupation categories (as shown in the Insurance Certificate) Professional, White Collar or Light Blue during the life of a claim, and only applies to occupation categories Blue or Heavy Blue for the first 2 years of a claim, after which you will need to demonstrate that you are, because of Injury or Sickness:

- unable to perform any occupation for which you are reasonably suited by education, training or experience; and
- not working; and
- under the Regular Care of a Doctor.

'Important income producing duties' mean those duties which could reasonably be considered primarily essential to producing your Monthly Earnings. 'Usual occupation' means the occupation in which you were last engaged before becoming disabled.

Total Disability Benefit means the monthly Benefit payable if you are Totally Disabled because of Injury or Sickness and are unable to work, as set out on page 33.

TPD Benefit means the benefit payable if you are Totally and Permanently Disabled, as set out on page 37.

Waiting Period means the minimum period of time which must elapse from the commencement of Total Disability before any disability Benefit entitlement may accrue. Your Waiting Period is shown in the Insurance Certificate.

For the purposes of the Total Disability Benefit, in general, you must be Totally Disabled throughout the Waiting Period. For example, if you cease to be Totally Disabled at any time during the Waiting Period, the Waiting Period will stop at that point in time. If you again become Totally Disabled then a new Waiting Period will apply.

However, if you return to work for 5 consecutive working days or less during the 30 day Waiting Period (or 10 consecutive working days or less if the Waiting Period is 90 days or more), the Waiting Period will not stop; instead the number of days you have returned to work will be added to (and count towards) the Waiting Period.

The table below shows the maximum number of consecutive working days you can return to work during the Waiting Period.

Waiting Period	Maximum number of days
30 days	5
90, 180, 720 days	10

For the purposes of the Partial Disability Benefit:

- your Waiting Period will not stop if, from the date of Total Disability, you are Totally Disabled for at least 14 of the first 19 days of the Waiting Period and Totally or Partially Disabled for the balance of the Waiting Period, and
- if you return to work other than in a partial capacity for 5 consecutive working days or less during the 30 day Waiting Period (or 10 consecutive working days or less if the Waiting Period is 90 days or more), the Waiting Period does not stop; instead the number of days you have returned to work will be added to (and count towards) the Waiting Period. If you return to work in other than a partial capacity for more than 5 consecutive working days during the 30 day Waiting Period (or 10 consecutive working days if the Waiting Period is 90 days or more), the Waiting Period stops and a new Waiting Period will apply for any claim.



6

Insurance in your super

7

Other information



About the Trust Deed

BT Super for Life is a resident regulated super fund (Fund) within the meaning of the *Superannuation Industry (Supervision) Act 1993* ('SIS'). The Fund is not subject to a direction from the regulator not to accept employer contributions under section 63 of SIS.

The Trust Deed of BT Super for Life sets out the duties of the Trustee and the rights and obligations of account holders. Account holders are bound by provisions of the Trust Deed (as amended). As a trustee, we must comply with all the obligations set out in the Trust Deed. We are also subject to duties under the law, including duties to act in the best interests of the account holders, act honestly, exercise care and diligence, and treat account holders fairly. The Trust Deed also limits our liabilities in relation to the Fund. We are indemnified from the Fund for liabilities we incur in respect of the Fund, unless the liability arises from a breach of trust in certain circumstances or is a result of certain penalties being applied under super law. You may obtain a copy of the Trust Deed free of charge by contacting the BT Contact Centre.

Privacy

Your privacy is important to us and we are committed to promoting a privacy policy that will ensure the privacy and security of your information.

Protecting your privacy – By completing the application for BT Super for Life you consent to us and any other person who is at any time a member of the Westpac Group, which includes BT Financial Group (Westpac Company), collecting, using, disclosing and handling your personal information in the manner set out in this section.

How do we collect your information? – We and other Westpac Companies may collect your information from many places including your application, correspondence with you or your financial planner, our telephone calls with you or you using our website or emailing us. We and other Westpac Companies may also collect your information from each other or from a service provider engaged to do something for us or another Westpac Company. Our service providers typically include custodians, investment administrators, information technology advisers, mail-houses, auditors, legal advisers and consultants.

How do we use your information? – We and other Westpac Companies may use your information:

- to establish and administer the financial products and services we or any other Westpac Company provide to you (such as investments, super, insurance or loans);
- for product development, conducting market research and statistical analysis purposes; and
- to provide additional services to you, such as market updates and information on products and services available from us or any other Westpac Company.

Without your personal information, we and other Westpac Companies may be unable to establish and administer your financial arrangements.

When do we disclose your information?

Sometimes, a Westpac Company, a service provider or your financial planner may be located outside Australia. By applying for BT Super for Life, you consent to your information being transferred to a person such as this who is outside Australia. We and each Westpac Company may disclose your personal information:

- to each other, our service providers, or a person who acts on your behalf in relation to your investment (such as your financial planner);
- as required or permitted by law; or
- with your consent.

Information about your nominated beneficiaries

– You also agree to ensure that any person you nominate as your beneficiary is made aware that:

- you have nominated them as your beneficiary;
- we and other Westpac Companies hold their personal information;
- we and other Westpac Companies will use their personal information in determining to whom and in what proportion your super benefits will be paid upon your death, and to the extent that such information is not provided, we may not be able to pay your death benefits according to your wishes;
- we and other Westpac Companies may disclose your personal information to each other and to third parties (including your financial planner) that assist us in the administration of BT Super for Life or when required or permitted by law to disclose your personal information; and
- they may contact us and request access to your information by contacting the BT Contact Centre.



Other
information



Other
information

Health Information – If you are applying for life insurance cover through BT Super for Life, we may be required to collect information regarding you and your family's medical history (health information) so that BT Super for Life's Insurer may assess your eligibility for insurance cover. In turn, the Insurer may pass this information to their reinsurers and insurer's contractors and third party service providers to assist them in assessing your eligibility for cover. BT Super for Life's Insurer and their reinsurer are required to keep this information confidential but may use the information collected in assessing any claim that you make and may pass this information on to any other party that assists them in assessing your claim. We will only use health information we collect for these insurance purposes or directly related purposes.

If you do not provide this information, your application for insurance or any insurance claim may not be able to be processed.

How do you access your information? – You can contact the BT Contact Centre to access the information we hold about you and your nominated beneficiaries and to tell us if it needs to be updated. We try to give each account holder access to their information on request, but we will tell you if this is not possible.

If you don't want to receive marketing information from us – You can contact us if you do not want to receive any marketing information from us or any other Westpac Company. A copy of our privacy policy is available on our website or by contacting us.

Related party transactions and conflicts of interests

We may invest in other funds of which we, or a related entity, are trustee or manager, and may appoint any of our related bodies corporate to provide services or perform functions in relation to BT Super for Life. We may also enter into financial or other transactions with related bodies corporate in relation to BT Super for Life. A related body corporate is entitled to earn fees, commissions, reimbursement of expenses or other benefits in relation to any such appointment or transaction and to retain them for its own account. Such arrangements will be based on arm's length commercial terms.

The Trustee may face conflicts in respect of its duties owed to BT Super for Life, other funds under its trusteeship, and its own interests. The Trustee has policies and procedures in place to ensure that it manages these conflicts through either controlling, avoiding or disclosing the conflict. The Trustee will resolve such conflicts of interest fairly and reasonably between account holders and others in accordance with the law, ASIC policy and its own policies.

Eligible Rollover Fund

The Eligible Rollover Fund (ERF) currently selected for BT Super for Life is:

SuperTrace Eligible Rollover Fund

Locked Bag 5429, Parramatta NSW 2124.
www.supertrace.com.au

If your benefit is transferred to SuperTrace:

- you will cease to be a BT Super for Life account holder and any insurance cover will also cease on the date of transfer or at the end of any continuation period that may apply, if later
- you will need to contact SuperTrace on 1300 788 750 in order to claim your benefit back or deal with your benefit;
- you will not be able to make contributions to the ERF;
- you will not have any investment choice - the trustee of the ERF will nominate the investment strategy that will apply;
- the ERF will normally ensure that your benefits will not be eroded by administration fees and costs. However, other fees may apply. Refer to the ERF's product disclosure statement for more information.

If you wish to obtain a copy of SuperTrace's product disclosure statement you can call 1300 788 750. Currently your benefit may be transferred to the ERF in the following circumstances:

- if we cannot process your request to transfer your benefit to another fund due to insufficient information, or the other fund returns the money to BT Super for Life because they have been unable to process the request;
- if circumstances discussed in 'Cooling-off period' in Section 9 of the BT Super for Life PDS apply;
- in any other circumstances permitted under super law.

We have the right to reject applications

Incomplete or invalid applications cannot be accepted and any application money will be placed in a holding account until the correct information is received. The Trustee will attempt to contact you, normally within 7 business days, but in times of high demand this may take longer. If the Trustee has not received the correct information within 1 month, your investment may either be returned to you or, if your investment was rolled over from another super fund, returned to that fund.

The Trustee 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.

Bankruptcy and super

In certain circumstances, a trustee in bankruptcy will be able to access money of a bankrupt account holder for the benefit of creditors.

Anti-Money Laundering and Counter-Terrorism Financing

The Australian Government enacted the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (AML/CTF Act). The purpose of the AML/CTF Act is the regulation of financial services and transactions in a way that will help detect and prevent money laundering and terrorism financing. To meet our regulatory and compliance obligations under the AML/CTF Act, we will be increasing the levels of control and monitoring we perform. This might include:

- extra identification checks;
- blocking or suspending suspicious transactions and seeking further information.

We also have confidential reporting obligations under the AML/CTF Act.



Other
information

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Like to know more?

Contact details

If you have any questions or would like more information about BT Super for Life

- **Phone**
1300 653 553
- **www.btsuperforlife.com.au**