



PHONE 1300 553 010

Apply

## Essentials

### Uncomplicated investment options tailored for a range of risk profiles

- Employees have a minimum balance of \$10,000 each
- Appropriate for businesses with 2 or more staff
- A choice of 7 default investments to choose from, including multi-manager funds with access to several fund managers within the one investment
- Investments managed by BT financial Group (BT), external fund managers, BT partners and multi managers
- Pay insurance premiums using pre-tax dollars
- Administered using [BT Online Employer](#)
- Spouse accounts so that your spouse can join and enjoy the same features and benefits
- Fee discounts available based on either member or plan balance.

### Did you know?

In 2011, Money Magazine has awarded Westpac the prestigious 'Business Bank of the Year' award for the fourth year in a row.

### Things you should know

BT Funds Management Limited ABN 63 002 916 458 is the trustee of the BT Lifetime Super Employer Plan and is the issuer of interests in the Fund. A Product Disclosure Statement (PDS) is available for the Fund and can be obtained by calling 132 135, downloading the [Member Booklet and/or the Employer Booklet](#), or visiting a BT Investor Centre. You should obtain and consider the PDS before deciding whether to acquire, continue to hold or dispose of interests in the Fund.

Investments in BT Lifetime Super Employer Plan are not deposits or other liabilities of the Bank or any other member of the Westpac Group. They are subject to investment risk, including possible delays in repayment and loss of income and principal invested. Neither the Bank nor any other member of the Westpac Group guarantees the capital value or performance of these investments or the assets of BT Lifetime Super Employer Plan except as specified in the information brochure.

You can download the [Financial Services Guide for BT Lifetime Super Employer Plan \(PDF 73kb\)](#) or obtain a copy by calling 1300 553 010, visiting [www.bt.com.au](http://www.bt.com.au) or from any Westpac branch.



<http://www.westpac.com.au/business-banking/employer-superannuation/business-superannuation/bt-lifetime-super-employer-plan/>

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## Features

### More about BT Lifetime Super - Employer Plan

Our super service is intended to remove the administrative annoyances involved in managing your company super plan. Our online systems and team of super specialists allow you to get on with business whilst offering an unmatched service for your employees.

### Introducing BT Financial Group

BT is the leading provider of superannuation solutions and has been providing employer-sponsored super solutions to employers and individuals since 1991. BT manages or administers over \$33 billion in superannuation and retirement products for over 600,000 customers.

### Straightforward administration

Use [BT Online Employer \(BTOE\)](#) to:

- Add, remove and change employee details
- Make super contributions
- Download employee forms.

### One super payment with Employer Clearing House Online (ECHO)

Rather than making several super payments to multiple super funds, you need only make one payment through our PayDeduct facility and ECHO will disburse bulk super contributions to your employees on your behalf.

### For more information you can:

- Review the [BT disclosure documents](#)
- Call 1300 553 010 for a copy to be sent to you
- Contact a [Westpac Financial Planner](#).<sup>1</sup>

### Things you should know

1. Westpac Financial Planners are representatives of Westpac Banking Corporation, AFSL No 233714.

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## Performance

BT Lifetime Super - Employer Plan is a superannuation plan administered for your employees on your behalf by BT Life Limited, part of the BT Financial Group (BT).

## Westpac and BT

BT is the wealth management arm of the Westpac Group. BT provides a range of managed portfolios. Let us take you to the BT site to [compare the performance](#) of the investment portfolios.

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## Fees

### How much maintaining your super is going to cost you

#### *BT Lifetime Super Employer Plan Fees*<sup>2</sup>

Fee	Description	Amount
Contribution fee	A fee on each amount contributed to your investment - either by you or by your employer	0% - 5% - for each contribution 0% - 1% - for each transfer
Administration fee <sup>2</sup>	Covers the general administration of the Fund, and includes an amount payable to a financial adviser	First \$250,000 at 1.35% p.a. Next \$750,000 at 1.00% p.a. Next \$4m at 0.60% p.a. Next \$5m at 0.45% p.a. Balance over \$10m at .30% .p.a. Lower scales and fixed admin fees may apply of up to 1.35% p.a. in some cases
Issuer fee	Made up of an Investment Manager charge and expense recoveries.	Investment Manager charge 0.35% - 1.21% p.a. Expense recoveries 0.00% - 0.24% p.a.
Member fee	This is the account keeping fee charged by the Fund	\$6.15 per month <sup>1</sup>
Withdrawal fee	Payable on each amount taken out of your investment.	Nil

### Things you should know

- The fees may increase each 1 July in line with the Consumer Price Index (CPI). The amounts shown are for the 2009/2010 financial year.
- There may be additional fees. For full details of the fee arrangements download a [BT Lifetime Super Employer Plan Product Disclosure Statement \(PDF 2.2mb\)](#).

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## Employee cover

### Including insurance with employer super

Access great value insurance comprising death, disability and income protection. You can pay premiums on behalf of your employees or they can be deducted directly from employee super accounts each month. Insurance via employer super has several important benefits:

- It allows your members to access group premium rates
- Premiums are paid directly out of the super account(s) with pre-tax money
- In the event of death or disablement, individuals and their family are more likely to be able to maintain their lifestyle
- Cover in some instances may include an automatic acceptance arrangement making the provision of medical evidence unnecessary
- In many cases, your members' cover can continue even after they cease employment with you.

### Types of cover available <sup>1</sup>

There are 3 types of insurance cover available:

- Death only – provides a lump sum cash payment when you die or if diagnosed with a terminal illness, meaning you'll die within 6 months
- Death and Total and Permanent Disablement – Provides a lump sum cash payment if you die or are permanently unable to work due to illness or injury
- Salary Continuance – If you are unable to work for more than the 30, 60 or 90 day waiting period due to temporary illness or injury, salary continuance pays up to 75% of your salary, in monthly instalments for either a 2 or 5 year period, or until age 65.

### Things you should know

- 1 For full definitions including a comprehensive guide as to when cover starts and finishes, download [BT Lifetime Super Member Plan Product Disclosure Statement \(PDS 2.2mb\)](#).

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## Links

- > <http://www.westpac.com.au/business-banking/employer-superannuation/business-superannuation/apply/>
- > Adobe Acrobat Reader  
<http://get.adobe.com/reader/>
- > BT Lifetime Super Employer Plan Product Disclosure Statement (PDF 2.2mb)  
[http://www.westpac.com.au/docs/pdf/bb/Member\\_booklet.pdf](http://www.westpac.com.au/docs/pdf/bb/Member_booklet.pdf)
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