



PHONE 1300 653 553

Apply

## Essentials

### View your super alongside your other accounts

- Stay in control of your super
- Super integrated with your online banking
- Low transparent fees – 45% less than average retail personal super funds <sup>1</sup>
- Easy investment choices
- Easy consolidation of your super <sup>2</sup>
- Turn credit card points into super
- Flexibility and easy management
- Easy to set up
- Pre-approved life insurance cover with no forms or medicals to complete
- Tax effective life insurance paid directly from your BT Super for Life account <sup>3</sup>.

### Did you know?

If you have multiple super accounts you could be paying multiple fees unnecessarily?

### Things you should know

An investment in this product is not an investment in, deposit with or any other liability of Westpac Banking Corporation ABN 33 007 457 141 (the Bank) or any other company in the Westpac Group. It is subject to investment risk, including possible delays in repayment of withdrawal proceeds and loss of income and principal invested. The Bank is not the issuer of the product. Neither the Bank nor any other company in the Westpac Group stands behind or otherwise guarantees the capital value or investment performance of the product.



<http://www.westpac.com.au/personal-banking/superannuation/retirement/bt-super-for-life/>

This information does not take your circumstances into account. Read the relevant Product Disclosure Statements or other disclosure documents before making a decision. Unless otherwise specified, the products and services described on this website are available only in Australia from Westpac Banking Corporation ABN 33 007 457 141 AFS Licence No. 233714. Conditions and fees apply.

## Features

- In a first for an Australian bank, you can now view and manage your super online with your other Westpac banking accounts. All your super details are right there in front of you when you log on to Westpac Online, making it easier to manage your finances
- We're 45% cheaper than a typical retail fund <sup>1</sup>, and we don't charge any fees for switching investment options, contributing to or withdrawing from your super
- You have two investment alternatives - let BT manage the mix for you with a Lifestage fund (based on your age) or you can specify the investment mix yourself
- If your super is in different funds, we can help you consolidate those funds with our convenient and quick online rollover service <sup>2</sup>
- You can now transfer Altitude reward points towards your own, your spouse or your child's BT Super for Life account
- Our pre-approved life insurance cover offers you tax effective cover with premiums paid directly from your BT Super for Life account so there is no change to your take-home pay<sup>3</sup>
- Change investment options when you want and keep up to date with fund performance.

BT Super for Life is a superannuation fund with 3 different account types, each with a range of specific features depending on your age, stage of life and what your financial objectives might be.

## Savings Account

You can use the Savings Account component of BT Super for Life if:

- You or your employer will add money to your super on an ongoing basis
- You have retired and you want to leave your money in super in a tax-effective environment and you do not want to regularly withdraw from your super.

## Transition to Retirement Account

You can use the Transition to Retirement Account component of BT Super for Life if:

- You want to start withdrawing from your super
- You are between 55 and 64 years of age and you have not retired.

## Retirement Account

You can use the Retirement Account component of BT Super for Life if:

- You're 65 years of age or older
- You're 60 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
- You're 55 or older and don't intend to work for more than 10 hours a week in the future
- Regardless of your age, your super is unrestricted non-preserved.

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## Fees

### *BT Super for Life Fees*

Fee	Amount
Monthly administration fee	\$5
Management fee - Super Cash account	0% p.a.
Management fee - all other investment options	0.99% p.a. of account balance
Other costs	Buy/sell spread when we buy or sell investments for you.

[See how BT Super for Life fees compare](#) with other personal super providers.

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## Rates

### *BT Super for Life - Super Cash account interest rate*

Variable rate	
Current interest rate	4.25% p.a. <sup>1</sup>

For other BT Super for Life investment options, [information on profiles and performance](#) is available at [btsuperforlife.com.au](http://btsuperforlife.com.au)

View [BT Super for Life essentials](#)

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## Links

- > <http://www.westpac.com.au/personal-banking/superannuation/retirement/bt-super-for-life/bt-super-for-life-apply-now/>
- > Adobe Acrobat Reader  
<http://get.adobe.com/reader/>
- > btsuperforlife.com.au  
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