



# BT Lifetime Personal Super

PHONE 131 817

Apply

## Essentials

### 100% rebate when investing on your own

- Savings on entry fees
- A choice of 24 investment funds
- Life insurance at competitive rates
- Easy management of your portfolio 24/7 <sup>1</sup>
- Convenient customer service
- Savings plans start from \$100 per month.

### Did you know?

While salary sacrificing can reduce your take-home salary, it may also reduce the amount of tax you pay.

### Things you should know

1. Subject to system availability.

BT Funds Management Limited (ABN 63 002 916 458) is the trustee of BT Lifetime Personal Super fund and is the issuer of interests in BT Lifetime Personal Super fund. You can download a [Product Disclosure Statement \(PDF 1mb\)](#) (PDS) for BT Lifetime Personal Super. Alternatively it can be obtained by calling 131 817 or visiting [www.bt.com.au](http://www.bt.com.au). You should obtain and consider the PDS before deciding whether to acquire, continue to hold or dispose of interests in BT Lifetime Personal Super.

You can download a [Financial Services Guide \(PDF 304kb\)](#) for BT Funds Management Limited. Alternatively it can be obtained by calling 131 817, visiting [www.bt.com.au](http://www.bt.com.au) or from any Westpac branch.

An investment in any of these products 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 products. Neither the Bank nor any other company in the Westpac Group stands behind or otherwise guarantees the capital value or investment performance of any of the products.



<http://www.westpac.com.au/personal-banking/superannuation/superannuation/bt-superannuation/>

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## Features

- Over 20 investment options covering different asset classes and investment styles, managed by BT or allied investment management companies
- Low cost insurance rates - Death or Death and Total Permanent Disability (TPD) available
- Easy internet and telephone transaction access available 24/7 <sup>1</sup>
- A choice of binding and non-binding death benefit nominations to suit your personal circumstances
- Employer contributions: if you are eligible for Super Choice, your employer can make contributions directly into your BT account - just talk to your personnel or HR manager <sup>2</sup>
- Extra contributions: you can make additional personal contributions, spouse contributions and government co-contributions (if you are eligible)
- Minimum investment: a one off investment of \$3,000 or an initial contribution of \$2,000 and a Regular Investment Plan contribution of at least \$100 a month.

You can find further details at [BT Lifetime – Personal Super](#).

## Things you should know

1. Subject to system availability.
2. There may be limited circumstances where your employer is not required to accept your Super Choice nomination, for example, if you have already exercised Super Choice in the last 12 months.

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<http://www.westpac.com.au/personal-banking/superannuation/superannuation/bt-superannuation/>

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## Links

- > <http://www.westpac.com.au/personal-banking/superannuation/superannuation/bt-superannuation/bt-lifetime-personal-super-apply/>
- > Adobe Acrobat Reader  
<http://get.adobe.com/reader/>
- > BT Lifetime – Personal Super  
<http://www.bt.com.au/super-and-retirement/products-and-services/bt-lifetime-personal-super/bt-lifetime-personal-super.asp>
- > BT Lifetime Personal Super PDS (PDF 1mb)  
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