



BT Lifetime – Personal Super Additional Contributions and Direct Debit Request

BT Customer Relations © 132 135 (8am–6.30pm Mon-Fri, Sydney time)

BT Funds Management Limited (Trustee, we, our or us) ABN 63 002 916 458 AFSL No. 233724 RSE L0001090 is the trustee of BT Lifetime – Personal Super (BT Super) ABN 83 953 436 008 RSE R1003864.

- The information collected on this form is subject to the BT Privacy Policy which is available on bt.com.au
- The purpose of this form is to make an additional contribution into BT Lifetime – Personal Super or to commence a Regular Contribution plan

Complete this form using **black pen** – print in clear **CAPITAL LETTERS**

1. INVESTOR DETAILS

Investor number

C

Title

Mr Mrs Miss Ms Other

Given name(s)

Surname

Date of birth (dd/mm/yyyy)

Residential address

State Postcode

Country, if not Australia

Postal address – if different from above

State Postcode

Country, if not Australia

Phone number

()

Mobile phone number

Check this box to receive an SMS confirmation once your additional/one off contribution has been processed.*

Email address**

* BT provides this service free of charge. An SMS confirmation message will only be sent to an Australian mobile number. In the future, BT may choose to send you an SMS confirmation for other transactions as and when they occur. For full terms of service, please go to bt.com.au

** In the future, BT may elect to email correspondence to you.

2. TAX FILE NUMBER

Tax file number (required unless already provided)

Due to Government legislation, we're unable to accept non-concessional contributions (generally contributions made by you, or on your behalf, other than employer contributions) if you have not provided us with your TFN.

We have further determined that we will not accept any contributions made by you or on your behalf unless your TFN has been provided to us.

Before providing your TFN to us, we're required to tell you the following.

- We're authorised to collect your TFN under the Superannuation Industry (Supervision) Act 1993.
- Withholding your TFN is not an offence. However, if you do not supply it, you may be subject to more tax than you would otherwise pay on your contribution and the payments you receive from BT Super. This excess tax may be reclaimed through the assessment process. Furthermore, without your TFN it may be more difficult to locate your benefit.
- Your TFN will be used for legal purposes only. This includes finding or identifying your superannuation benefits where other information is insufficient, calculating tax on superannuation payments and providing information to the ATO to enable it, amongst other things, to calculate the surcharge payable, if any. These purposes may change in the future.
- If you provide your TFN, it may be provided to another superannuation plan or retirement savings account provider that receives any transferred benefits in the future unless you notify us in writing not to forward the TFN. It may also be given to the ATO.
- Apart from these uses, your TFN will be kept confidential.

3. ELIGIBILITY TO CONTRIBUTE

Please select your age and the criteria under which your contributions will be made, **select all that apply**.

I'm under age 65

I'm aged 65-74

with mandated employer contributions (ie contributions required to be made under Superannuation Guarantee (SG) law, an Award or a Certified Agreement) being made on my behalf

with contributions other than mandated employer contributions being made by me or on my behalf and I've been gainfully employed for at least 40 hours in a period of not more than 30 consecutive days in the current financial year (spouse contributions only to age 70)

I'm aged 75 or more

with mandated employer contributions being made on my behalf

with member or non-mandated employer contributions received on or before 28 days after the end of the month in which I turn age 75 and I've been gainfully employed on at least 40 hours in a period of not more than 30 consecutive days in the current financial year

Continued on next page >>



02-26-002-03



DEC | 1 | BTF0002A

4. INVESTMENT AMOUNTS

If you're making additional contributions by cheque:
Make cheques payable to: 'BTFG – LSF – <investor name>'.
If you're making contributions by Direct Debit please complete Section 8.

If you're rolling over funds and you have not already initiated the rollover please complete a Request To Transfer form available online at bt.com.au and send it to your current super fund.

Cash is not accepted.

4A Additional Contribution (no minimum amount)

How will additional contributions be made?		Cheque	Direct Debit
Personal contributions	\$	<input type="checkbox"/>	<input type="checkbox"/>
Spouse contributions	\$	<input type="checkbox"/>	<input type="checkbox"/>
Employer contributions	\$	<input type="checkbox"/>	<input type="checkbox"/>
Contributions relating to small business concessions	\$	▶ attach ATO election form	
Contributions from certain personal injury settlements or orders	\$	▶ attach ATO election form	
ATO Super Guarantee Voucher	\$		
Rollovers from other superannuation funds	\$	complete a Request to Transfer form and send it to your current super fund	
How many? ▶	<input type="text"/>		

4B Regular Contributions

Complete this section if you wish to make regular contributions
Regular contributions will be made on or around the 19th of each month from your nominated bank account.

Regular contribution amount	Commencement month
\$ <input type="text"/>	<input type="text"/>

Do you want to make your Regular contributions using the bank account details provided in Section 8?

Yes No ▶ Please give details of the other bank account on a separate Additional Contributions and Direct Debit Request form available online at bt.com.au

Do you want to increase your Regular Contribution plan amount in line with inflation (CPI) each July? If you do not make a selection the default is 'Yes'.

Yes No

4C Regular Spouse Contributions

Spouse contributions must originate from the account of the spouse or a joint account to which the contributing spouse is a party.

Regular contribution amount	Commencement month
\$ <input type="text"/>	<input type="text"/>

5. EMPLOYER CONTRIBUTIONS

How will your employer make contributions to your account?

- Payroll Deposits
Employer's payroll system MUST be compatible with CEMTEX.
- Deposit Book
This option allows your employer to bank or mail contributions by cheque with a completed deposit slip. A book of deposit slips will be sent to your employer.
- Direct Debit (Monthly Contribution Plan)
Ensure your employer also completes and signs the Bank Account Details and Direct Debit Request in Section 8.

Monthly contribution amount

\$

Employer's company name

Date of commencement with employer

 / /

Employer's postal address

 Postcode

Name of contact person at employer eg payroll officer, HR manager

Contact person's position/job title

Phone number

 ()

Fax number

 ()

Continued on next page ▶▶



6. INVESTMENT OPTIONS

Fee Options

Select a fee option for your contribution(s). *Your additional contribution(s) cannot be processed unless a fee option has been selected.*

Additional Contributions

Contribution fee *Nil Contribution fee

*Nil Contribution Fee Investment Options

The option to pay contribution fees later was closed to new investors from 1 July 2007. Existing investors in Nil Contribution Fee Investment Options (where an account was opened on or prior to 30 June 2007) can continue to invest in, switch between and select these Investment Options.

Investment Option name	AC *	Additional Contributions			Regular Contribution Plan			Office use only				
		Additional contributions will be invested in proportion to your current holdings unless you nominate otherwise.			Regular contributions will be invested in proportion to your current holdings unless you nominate otherwise.			Contribution fee		Nil Contribution fee <small>Existing investors only</small>		
		\$ Amount	OR	% contribution	\$ Amount	OR	% contribution	Trust code	APIR codes	Trust code	APIR codes	
Stable												
BT Cash	C	\$		%	\$		%	CS1	BTA0601AU	CS2	BTA0174AU	
Conservative												
BT Conservative Outlook	D	\$		%	\$		%	CO1	BTA0602AU	CO2	BTA0139AU	
BT Multi-manager Conservative	D	\$		%	\$		%	CM1	BTA0232AU	CM2	BTA0238AU	
Macquarie Conservative	D	\$		%	\$		%	MC1	BTA0198AU	MC2	BTA0218AU	
BT Australasian Bond	F	\$		%	\$		%	AB1	BTA0018AU	AB2	BTA0142AU	
BT Global Bond	F	\$		%	\$		%	GB1	BTA0020AU	GB2	BTA0141AU	
Moderate												
BT Multi-manager Balanced	D	\$		%	\$		%	BM1	BTA0231AU	BM2	BTA0237AU	
BT Balanced Returns	D	\$		%	\$		%	BR1	BTA0603AU	BR2	BTA0140AU	
BT Property Securities	P	\$		%	\$		%	PS1	BTA0604AU	PS2	BTA0145AU	
BlackRock Balanced	D	\$		%	\$		%	MB1	BTA0199AU	MB2	BTA0219AU	
Dynamic												
BT Multi-manager Growth	D	\$		%	\$		%	GM1	BTA0230AU	GM2	BTA0236AU	
BT Australian Share	AS	\$		%	\$		%	AS1	BTA0019AU	AS2	BTA0144AU	
BT Future Goals	D	\$		%	\$		%	FG1	BTA0065AU	FG2	BTA0138AU	
BT Partner Australian Shares Core 1	AS	\$		%	\$		%	AC1	BTA0081AU	AC2	BTA0087AU	
BT Partner Australian Shares Growth 1	AS	\$		%	\$		%	AG1	BTA0082AU	AG2	BTA0087AU	
BT Partner Australian Shares Value 1	AS	\$		%	\$		%	AV1	BTA0083AU	AV2	BTA0089AU	
MLC Growth	D	\$		%	\$		%	MG1	BTA0200AU	MG2	BTA0220AU	
Colonial First State Australian Shares	AS	\$		%	\$		%	FS1	BTA0196AU	FS2	BTA0216AU	
Aggressive												
BT Multi-manager High Growth	D	\$		%	\$		%	DM1	BTA0086AU	DM2	BTA0092AU	
BT Partner International Shares Growth 1	IS	\$		%	\$		%	IG1	BTA0084AU	IG2	BTA0090AU	
BT Partner International Shares Value 1	IS	\$		%	\$		%	IV1	BTA0085AU	IV2	BTA0091AU	
BT International Shares	IS	\$		%	\$		%	IS1	BTA0027AU	IS2	BTA0143AU	
BT Technology	IS	\$		%	\$		%	TM1	BTA0146AU	TM2	BTA0147AU	
Aberdeen Actively Hedged International Equities	IS	\$		%	\$		%	CR1	BTA0197AU	CR2	BTA0217AU	
Total Investment				100%			100%					

*Asset Class: D – Diversified, IS – International Shares, AS – Australian Shares, P – Property, F – Fixed Interest, C – Cash

Continued on next page ►►



DEC | X | BTF0002A

7. ADVISER USE ONLY

BT Adviser number

A

Title

Mr Mrs Miss Ms Other

Given name(s)

Surname

Phone number

()

Fax number

()

Mobile phone number

Office postcode

Email address

InvestmentLink ILCN (client no.)

ILGN group number

Remuneration details

If not completed, the highest upfront commission will be paid.

Commission includes GST

Indicate the contribution fee and commission that will apply by putting a cross (X) in box where applicable.

If an Ongoing Advice Fee arrangement exists between you and the member, an ongoing percentage based advice fee cannot be paid on any amount(s) the member borrows to contribute to their BT account.

Please select a fee option for this additional contribution

- The contribution fee should be the same as the investor is currently being charged

Additional contributions

The fee applicable to this one-off contribution is as below:

Contribution Fee ¹	Commission ²	Ongoing servicing fee ¹	(X)
4%	4.29%	0.60%	<input type="checkbox"/>
3%	3.19%	0.60%	<input type="checkbox"/>
2%	2.09%	0.60%	<input type="checkbox"/>
1%	0.99%	0.60%	<input type="checkbox"/>
Other <input type="text"/> %		0.60%	<input type="checkbox"/>

Nil contribution fee option³

Upfront Commission	Ongoing servicing fee	(X)
3.30%	0.385%	<input type="checkbox"/>
2.20%	0.550%	<input type="checkbox"/>
1.10%	0.715%	<input type="checkbox"/>
0.00%	0.880%	<input type="checkbox"/>

Regular contribution plan

Contribution Fee ¹	Commission ²	Ongoing servicing fee ¹	(X)
4%	4.29%	0.60%	<input type="checkbox"/>
3%	3.19%	0.60%	<input type="checkbox"/>
2%	2.09%	0.60%	<input type="checkbox"/>
1%	0.99%	0.60%	<input type="checkbox"/>
Other <input type="text"/> %		0.60%	<input type="checkbox"/>

¹ A contribution fee is not paid on the BT Cash Investment Option and the ongoing service fee commission is 0.325% pa lower

² Contribution fee commission will be (Contribution fee - 0.1%) x 1.1 including GST. eg 4% Contribution fee will equate to 4.29% including GST)

³ The ongoing service fee on the BT Cash Investment Option is 0.11% pa lower

Advisers must sign and date this form

Declaration

If I'm not a Westpac Financial Planner, by signing this form I:

- declare that I am lawfully authorised to advise on, and deal in, the financial product(s) offered in the BT Lifetime - Personal Super PDS under an AFSL and do not provide these services on behalf of any member of the Westpac Group of companies; and
- acknowledge that any commission paid in respect of the financial product(s) offered in the BT Lifetime - Personal Super PDS is subject to an existing arrangement being in place between BT and I regarding such payments.

Signature of Adviser

Date (dd/mm/yy)

Adviser stamp (please use black ink only)

New Adviser information

Authorised Representatives

- Letter/Fax from head agent confirming AFSL number and that adviser is an Authorised Representative, and
- Copy of the written notice from head agent authorising the adviser to provide financial services on their behalf.

Head Agent

- Copy of AFSL issued by ASIC.

Continued on next page ►►



DEC | X | BTF0002A

8. BANK ACCOUNT DETAILS AND DIRECT DEBIT REQUEST

Complete this section if you wish to authorise BT Funds Management Limited ABN 63 002 916 458 (User ID 0001538) to arrange for additional or regular contributions to be made by direct debit.

By completing this section you acknowledge that the direct debit arrangement is governed by the terms of the Direct Debit Request Service Agreement at the end of this form.

If you require more than one direct debit request, please download another Additional Contributions and Direct Debit Request form from bt.com.au.

Name of financial institution

Branch name

BSB number

Account number

Account holder's name(s)

Declaration and Signature

This section needs to be signed by different people depending on who is making a direct debit contribution.

Member contributions – you must sign below

Spouse contributions – contributing spouse must sign below

Employer contributions – your employer must sign below

NOTE: Legislative changes may place restrictions on contributions by employers. Employers should visit the ATO website at ato.gov.au for information on ways employers can make contributions and applicable data and payment standards.

Direct Debit Authority

I/We authorise BT Funds Management Limited ABN 63 002 916 458 (User ID 0001538) to, until further notice, arrange for funds to be debited from my/our account at the institution identified above through the Bulk Electronic Clearing System. I/We acknowledge that this direct debit arrangement is governed by the terms of the BT Lifetime – Personal Super Direct Debit Request Service Agreement on page 6.

Do not allow increases or additional investments without my/our consent

Signature of **Account holder A**

Date (dd/mm/yy)

Signatory's full name (please print)

Position in company (*mandatory*)

In the case of a company, two authorised signatories must sign unless a Sole Director and Sole Secretary or Sole Trader

Signature of **Account holder B**

Date (dd/mm/yy)

Signatory's full name (please print)

Position in company (*mandatory*)

In the case of a company, two authorised signatories must sign unless a Sole Director and Sole Secretary or Sole Trader

9. CHECKLIST

- Have you entered your Tax File Number in Section 2 (unless already provided)?
- If rolling over from an external fund, have you completed a request to Transfer form and sent it to your current super fund?
- Has the contributor signed the Direct Debit Request Declaration and Signature in Section 8?
- Ensure you sign and date the Investor Declaration and Signature Section below.

10. INVESTOR DECLARATION AND SIGNATURE

In signing this form I:

- acknowledge that this additional contribution arrangement is governed by the terms of the current BT Lifetime – Personal Super Product Disclosure Statement (PDS) and the terms of the Trust Deed, each as amended from time to time
- acknowledge that the Trustee and any person who is at any time a member of Westpac Group may collect, use, disclose and handle my personal information in accordance with the BT Privacy Policy
- declare that all the details given on this form are true, correct and complete
- declare that I'm eligible to make superannuation contributions or have them made on my behalf and I will notify the Trustee immediately if at any time I do not meet these conditions.

**YOUR REQUEST CANNOT PROCEED
IF THIS SECTION IS NOT SIGNED**

Signature of **Investor**

Date (dd/mm/yy)

Signatory's full name (please print)

Please submit your completed form, together with any cheques, and other documentation (if applicable) to:

✉ mail BT Lifetime – Personal Super
BT Financial Group
GPO Box 2675 Sydney NSW 2001

Make cheques payable to: 'BTFG – LSF – <Investor name>'



DIRECT DEBIT REQUEST SERVICE AGREEMENT

By completing the Direct Debit Request that forms part of the Additional Contributions and Direct Debit Request form, you'll be providing us with the ability to debit your nominated account and transfer the amount you request to your investment. This agreement sets out the terms on which you authorise us to deduct from your account with your financial institution any amounts that become payable to an investment with us.

Debit arrangements

- for initial applications made by completing a Direct Debit Request, we will debit the amount(s) nominated from your account generally within two days of receiving a valid application
- for subsequent investments, when we receive a valid instruction either by phone, letter or over the internet, we will debit your account generally within two days of receiving the instructions (provided we have previously received a valid Direct Debit Request)
- a valid instruction will be an instruction given by you or from a person nominated by you to provide such instructions.

Your Responsibilities

It's your responsibility to:

- ensure that your financial institution allow direct debits on your nominated account
- ensure that your nominated account details are correct, and if uncertain, to check with your financial institution before completing the Direct Debit Request
- ensure that sufficient cleared funds are available in your nominated account by the due date to permit payments under the Direct Debit Request
- ensure that the authorisation given to draw on your nominated account is identical to the account signing instruction held by your financial institution where the nominated account is based
- advise us if your nominated account is transferred or closed or your nominated account details change
- arrange with us a suitable alternate payment method if the drawing arrangements are cancelled either by you or your financial institution.

Your rights

- You may cancel, alter, defer or suspend your Direct Debit Request, or stop or suspend an individual debit from taking place, by calling BT Customer Relations. In some cases we will require your written confirmation.
- You must notify us at least seven Business Days before the next scheduled debit to ensure changes are effective that month. Notification received after that time may result in your changes taking effect in the following month. You may also be able to stop an individual debit by contacting your own financial institution. You may be liable for financial institution charges if you do this; the financial institution should have information on these.
- If you have any questions or concerns about your Direct Debit Request, such as where you consider that a drawing has been initiated incorrectly, you should take the matter up directly with us by calling BT Customer Relations. Alternatively, you can contact us by email or in writing to the Complaints Officer at GPO Box 2675 Sydney, NSW 2001. We will let you know that we have received your complaint and a Complaints Officer will try to resolve your complaint within 30 days. If you're still not satisfied you can refer the matter to the Superannuation Complaints Tribunal by calling 1300 884 114.

Our commitment to you

- We will only change the amount of the payment under the Direct Debit Request on receipt of a valid instruction.
- We will only vary the terms of this agreement after giving you 30 days notice in writing.
- We reserve the right to cancel your drawing arrangements if two or more consecutive drawings are returned unpaid by your nominated financial institution Standard government fees, duties

and bank charges (including dishonour fees and conversion costs) may apply to investments. These are paid by the investor.

If your direct debit is returned unpaid, we may charge you a dishonour fee of \$16.95¹ (in addition to our bank's dishonour fee) You should advise us of an alternative payment method.

We will keep all your records and information pertaining to your nominated account at the financial institution private and confidential, except where you have made a claim relating to a debit you claim has been made incorrectly, or wrongfully, in which case Westpac Banking Corporation ABN 33 007 457 141 (as our sponsor in the Bulk Electronic Clearing System) may require us to provide this information to them in connection with your claim to the extent necessary to resolve your claim.

¹ *Applicable for the 2012/2013 financial year and indexed to CPI each 1 July*

