

## → Benchmark for diversified funds

1 April 2015

The benchmark for each fund is created from a blend of the following indices based on the fund’s exposure to different asset classes. The benchmark is calculated by using the weighted average asset allocation neutral position and the index returns for each asset class.

- BT Wholesale Active Balanced Fund
- BT Wholesale Balanced Returns Fund
- BT Wholesale Conservative Outlook Fund
- BT Wholesale Future Goals Fund
- BT Active Balanced PST
- BT Balanced Returns PST
- BT Conservative Outlook PST
- BT DIY Active Balanced PST
- BT Institutional Conservative Growth PST
- BT Institutional Retirement PST
- BT Super Trust – Capital Stable Fund
- BT Super Trust – Investment Fund

Asset Class	Index
Australian shares	S&P/ASX 300 Accumulation Index
International shares	77% MSCI World ex Australia (Standard) Index (Net Dividends) in AUD 15% MSCI All Countries ex-Australia (Standard) Index (Net Dividends) hedged to AUD 8% MSCI Emerging Markets (Standard) Index (Net Dividends) in AUD
Australian property	S&P/ASX 200 A-REIT Accumulation Index
International property	FTSE EPRA/NAREIT Developed ex Australia hedged in AUD Net TRI
Australian fixed interest	Bloomberg AusBond Composite 0+ Yr Index
International fixed interest	JP Morgan GBI Global Traded Index (hedged in AUD)
Cash	Bloomberg AusBond Bank Bill Index
Alternative investments	Bloomberg AusBond Bank Bill Index

### BT Sustainable Conservative Fund

Asset Class	Index
Australian shares	S&P/ASX 300 Accumulation Index
Australian fixed interest	Bloomberg AusBond Composite 0+ Yr Index
Cash	Bloomberg AusBond Bank Bill Index

### BT Sustainable Balanced Fund

Asset Class	Index
Australian shares	S&P/ASX 300 Accumulation Index
International shares	MSCI World ex Australia (Standard) Index (Net Dividends) in AUD
Australian property	S&P/ASX 200 A-REIT Accumulation Index
International property	FTSE EPRA/NAREIT Developed ex Australia hedged in AUD Net TRI
Australian fixed interest	Bloomberg AusBond Composite 0+ Yr Index
Cash	Bloomberg AusBond Bank Bill Index

### BT Institutional Diversified Balanced PST

Asset Class	Index
Australian shares	S&P/ASX 200 Accumulation Index
International shares	MSCI World ex Australia (Standard) Index (Net Dividends) 35% in AUD
Australian property	S&P/ASX 200 A-REIT Accumulation Index
International property	FTSE EPRA/NAREIT Developed ex Australia hedged in AUD Net TRI
Australian fixed interest	Bloomberg AusBond Composite 0+ Yr Index
International fixed interest	JP Morgan GBI Global Traded Index (hedged in AUD)
Alternatives	Bloomberg AusBond Bank Bill Index
Cash	Bloomberg AusBond Bank Bill Index

#### Important information

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