

Managed investments with extended redemption periods

Ordinarily, we must transfer or rollover benefits from your eWRAP Super/Pension account within 30 days of receiving all relevant information prescribed by superannuation law (including all information that is necessary to process your request).

Where you make an investment choice and the managed investment you have chosen is 'illiquid', we may take longer than the 30 days mentioned above to affect your transfer or rollover request — depending on the particular illiquid managed investments involved, and provided you give your written consent.

Generally, these investments may be illiquid because:

- the Trustee needs to receive the monies from the manager of the underlying managed investments
- the investments have withdrawal restrictions, and/or
- the investments are subject to market liquidity constraints.

By giving your investment instruction by submitting a buy investments; regular buy investments; link to template and/or template rebalance eform, you acknowledge that if you request the Trustee to rollover or transfer the whole amount (or a partial amount) of your account, you:

- waive the right to require the Trustee to rollover or transfer the requested amount within 30 days after receiving all information prescribed by superannuation law (including all information that is necessary to process your request) in respect of the investments the Trustee considers to be illiquid
- agree to access the list of investments that the Trustee considers to be illiquid from time to time from Investor Online (www.investoronline.info) and acknowledge that these investments are illiquid for the reasons referred to above
- agree to access the maximum period in which a requested transfer must be effected from time to time from Investor Online (www.investoronline.info)
- agree that you understand and accept that a period longer than the 30 days mentioned above is required (in respect of the whole or part of the requested transfer amount) due to the illiquid nature of the investment.

Managed investments that are illiquid

The table below sets out the managed investments that the Trustee considers to be illiquid and the maximum transfer times for transfers involving the specified managed investments.

Investment name	APIR code	Minimum transfer time(days)*
AMP Capital WS Australian Property Fund	NML0001AU	373
AQR Wholesale DELTA Fund (Class 1F)	PER0554AU	18
AUI - Healthcare Property Trust (Class A)	AUS0112AU	18
Fauchier Partners Absolute Return Trust Non Super Fund	ETLO144AU	128
LHP Diversified Investments Fund	HFL0104AU	88
LHP Global Long/Short Fund	HFL0108AU	28
Macquarie Asian Alpha Fund	MAQ0625AU	18
St.George Fixed Term Accounts – 3 months		99
St.George Fixed Term Accounts – 6 months		190
St.George Fixed Term Accounts – 1 year		373
St.George Fixed Term Accounts – 5 years		1,835
Maximum matching rate	\$1 for each \$1 contributed	

* Transfer times are largely determined by the redemption time of a particular managed investment which is ultimately at the sole discretion of the manager of the managed investment. Consequently, actual transfer times may be longer in some circumstances. See the Product Disclosure Statement issued for each managed investment for further details. Transfer times also include the Trustee processing time of 8 working days.

TRUSTEE

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IMPORTANT INFORMATION

This information has been prepared by BT Funds Management Limited ABN 63 002 916 458 (BTFM) Australian Financial Services Licence No. 233724. This publication is current as at 1 July 2013.

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