Asgard Employee Super Account

Changes to the Superannuation Complaints Tribunal

30 October 2018



This Update, dated 30 October 2018 relates to the Asgard Employee Super Account (Asgard Employee Super) Product Disclosure Statement (PDS) which is dated 1 July 2017, the Supplementary PDS dated 30 September 2017 or any subsequent Product Updates issued by us. This update issued by BT Funds Management limited ABN 63 002 916 458 AFSL 233724 (BTFM), the trustee of, and the issuer of interests in the superannuation fund known as the Asgard Independence Plan Division Two ABN 90 194 410 365 (the Fund) which Asgard Employee Super Account is a part of. The Unique Superannuation Identifier (USI) for Asgard Employee Super is ASG0007AU. BTFM is also the trustee of, and the issue of interests in the BT Institutional Conservative Growth Pooled Superannuation Trust ABN 87 618 819 950 (Asgard MySuper PST). This Update should be read together with the latest edition of the Supplementary Product Disclosure Statement (SPDS), Product Disclosure Statement (PDS) and AIB, which is available at asgard.com.au. Terms defined in the PDS and AIB have the same meaning in this update unless otherwise stated.

The information in this Update does not take into account your personal objectives, financial situation or needs and so you should consider its appropriateness having regard to these factors before acting on it.

On page 19 of the PDS, under the heading 'Complaint resolution', replace the text with the following:

If you have a concern or complaint about the operation or management Asgard Employee Super, please contact us on 1800 998 185, or contact us online at asgard.com.au > Contact Us > Contact Us Online.

If your concern cannot be resolved over the phone or by email, you can write to our Complaints Officer at:

The Complaints Officer

PO Box 7490

Cloisters Square WA 6850

If you're not satisfied with the response, or don't receive a response within 90 days, you may lodge a complaint:

> with the Superannuation Complaints Tribunal if lodged before 1 November 2018:

Online: www.sct.gov.au Email: info@sct.gov.au Phone: 1300 884 114

Mail: Superannuation Complaints Tribunal

Locked Bag 3060 Melbourne VIC 3001

> with the Australian Financial Complaints Authority if lodged on or after 1 November 2018:

Online: www.afca.org.au Email: info@afca.org.au Phone: 1800 931 678

Mail: Australian Financial Complaints Authority

GPO Box 3 Melbourne VIC 3001

For more information

If you have any questions, please call Customer Relations on 1800 998 185 between 8.00am and 6.30pm (Sydney time) Monday to Friday or contact us online at asgard.com.au > Contact Us > Contact Us Online.

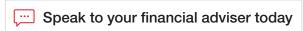
asgard.com.au





1800 998 185





This information is issued by BT Funds Management Limited ABN 63 002 916 458, AFSL 233724 (BTFM). BTFM is the trustee of, and the issuer of interests in Asgard Employee Super Account (AESA). AESA is part of the superannuation fund known as the Asgard Independence Plan Division Two, ABN 90 194 410 365, RSE R1055580. Asgard Capital Management Limited ABN 92 009 279 592, AFSL 240695 (ACML) is the administrator and custodian of AESA. This information is factual only and does not constitute financial product advice. It has been prepared without taking account of your personal objectives, financial situation or needs. Because of this you should, before acting on this information, consider its appropriateness, having regard to those matters. You may wish to consult a financial adviser to obtain financial advice or taxation advice tailored to your personal circumstances. Before making any decision to acquire, continue to hold or dispose of interests in AESA, you should read the Product Disclosure Statement (PDS) for AESA. The PDS, and Additional Information Booklets that form part of the PDS, can be obtained by visiting asgard.com.au or by calling us on 1809 998 185. BTFM and ACML are members of the Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714 (Westpac) group of companies. An investment in AESA is not an investment in, deposit with or any other liability of, Westpac or any other company within the Westpac Group. It is subject to investment risk, including possible delays in repayment of withdrawal proceeds and loss of income and principal invested. Neither Westpac, nor any other company in the Westpac Group in any way stands behind or guarantees the capital value and/or the performance of AESA. © BT Funds Management Limited ABN 63 002 916 458. Information current as at October 2018.