

INTRODUCING

INFINITY

The flexibility to suit your
needs and budget



Asgard
HELPING SHAPE YOUR BUSINESS

Asgard: helping you achieve your financial goals

Asgard is an investment, superannuation and pension administration service provider who has been working with financial advisers and investors since 1985 to help Australians achieve their financial goals.

We're proud to help over 250,000 Australians invest over \$34 billion¹ through our award-winning platform solutions and wealth services. And being part of the Westpac Group, we have a wealth of experience to draw upon and a solid business partner.

What is a 'platform'?

A platform is an administration service that helps you consolidate your cash, shares, managed fund investments and insurance in one place. This provides a range of benefits such as:

- Giving you and your financial adviser a consolidated view of all of your investments.
- Reducing the amount of investment paperwork and administration you receive.
- Streamlining your end of financial year tax reporting.
- Giving you access to a wide range of investment and insurance options.

Infinity is award winning and highly rated

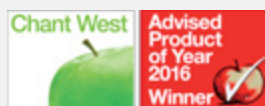
Asgard Infinity eWRAP (Infinity) is a highly flexible and cost effective platform solution.

Since its launch in October 2011, Infinity has been recognised for its commitment to excellence and has won many awards rated highly in the industry, including Chant West's award for *Advised Product of the Year 2016*.

In addition to this award, Chant West has also rated the Asgard Infinity eWRAP Core and Select Super/Pension product, 5 apples, its highest rating.²

These awards and ratings are a reflection of Asgard's ongoing commitment to constantly evolve our products to provide the most innovative solutions for our clients.

Through Infinity, you also have access to a range of managed funds with the flexibility to change and mix your investments as your needs grow and change.



Chant West Advised
Product of the Year 2016

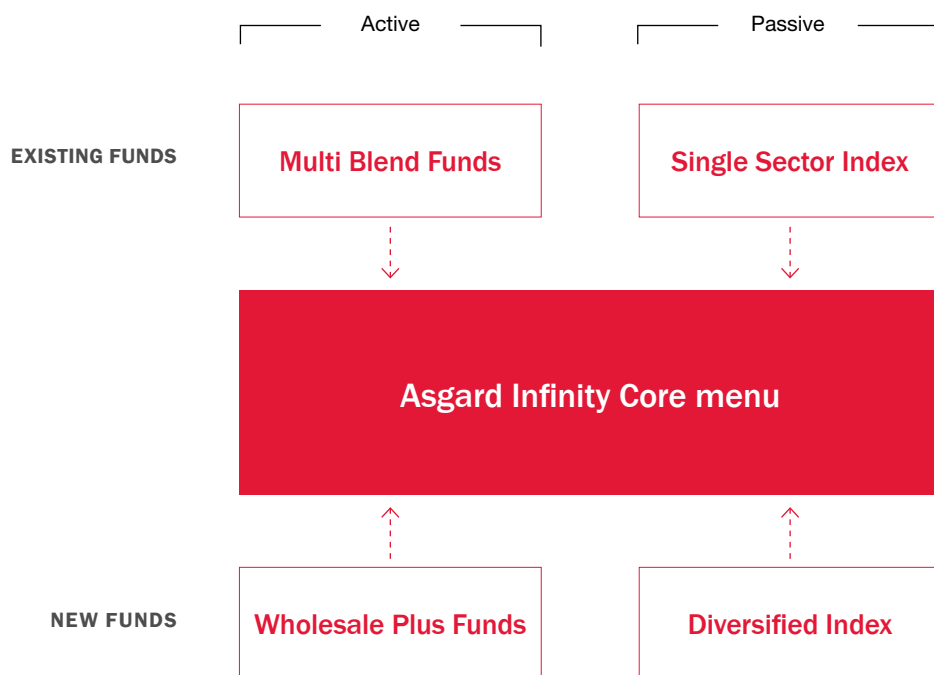
1. Source: Asgard as at July 2016

2. For further information about the methodology used by Chant West, see www.chantwest.com.au.

The Infinity core menu

Same price, more options

The new Asgard Infinity Core menu provides you with the flexibility to suit your risk preferences even as your needs and lifestyle change. Choose between two sets of actively managed diversified funds as well as a suite of index options, both diversified and single sector.



The **Wholesale Plus diversified funds** offer further access to active investment management, spread across a range of asset classes and complementing the existing Advance Diversified Multi Blend funds currently on the menu.

The **BT Diversified Index funds** are invested in market indices across asset classes and present a value for money portfolio to suit your risk preferences.

A smarter way to manage your money

Infinity is a highly flexible and cost-effective platform solution.

A smarter way to manage your money

Infinity allows you to consolidate your savings, investments, superannuation and insurance onto a single administration platform – helping you and your financial adviser manage your overall financial position in one place.

Starting with a low-cost Core offer, Infinity lets you choose the products and services that are important to you and you only pay for the features you use.

Whether you are just starting out or a sophisticated investor, Infinity offers the flexibility and support to help you build for a successful future.

Why choose Infinity?

Fully customisable to your needs

Infinity gives you access to an extensive range of investments but is customisable to suit your financial needs – helping you manage all your investments on a single platform.



You only pay for what you use

What makes Infinity different to other platforms is that you only pay for what you use, making Infinity one of the most cost effective platforms in the market.



It grows with you for life

Infinity is designed to be adaptable to your changing investment needs. This means you and your financial adviser have the freedom and flexibility to choose and mix the investments that are right for you as your needs change in the future.



How does Infinity work

Start with a low-cost Core offer, and select from a full range of optional features to match your individual needs.

Infinity Core features

Managed funds

Core menu

A range of diversified managed investments and low-cost index funds across various asset classes

First \$750K = 0.30% pa

Over \$750K = 0.00% pa

S P I

Cash accounts

Core Cash account

A cash account with a competitive interest rate

No admin fee

S P

Core eCash account

An online bank account with a competitive interest rate

No admin fee

I

24/7 access to your account

With all of your investments in one place, it's easy for you and your financial adviser to monitor your account.

You can access your account 24 hours a day, seven days a week through InvestorOnline, our secure website available at www.asgard.com.au. Our team of dedicated customer service specialists is also available by phone or email if you need them.



add any optional features

Managed funds	Cash accounts	Term deposits	Share account	Margin lending	Insurance
Select menu Add greater choice with access to over 80 managed investments.	CASH Connect bank account Add features such as an ATM card, branch access, chequebook and the option for a Visa Debit card.	3 months, 6 months, 1 year and 5 year terms Access term deposits with competitive rates across a variety of terms, with interest paid monthly.	Sponsored shares Invest in direct shares and hold them in your own name for full control of all administration.	eWRAP Margin Lending Borrow to invest with competitive interest rates.	BT Protection Plans (individual policy) Comprehensive life insurance options for cost-effective ownership inside super.
Add 0.15% p.a. S P I	Add \$150 p.a. I	No admin fee S P I	Add 0.10% p.a. I	Add 0.05% p.a. I	No admin fee S
or			or		or
Full menu Access the full menu of over 400 managed investments.			Custodial shares Invest in direct shares and hold them in our name to let us manage your paperwork.		AIA's Priority Protection Plan for Platform Investors (individual policy) Comprehensive life insurance options for cost-effective ownership inside super.
Add 0.20% p.a. S P I			Add 0.10% + \$300 p.a. S P I		No admin fee S

Key

- S** Available in Infinity Super
- P** Available in Infinity Pension
- I** Available in Infinity Investment

Fees are calculated on the combined value of managed funds and shares in your account (excluding investments in your cash account or term deposits). No administration fee is payable for investments in cash and term deposits (CASH Connect feature fees still apply). Otherwise a minimum administration fee of \$75 pa applies.

You should refer to the relevant Infinity Product Disclosure Statement (PDS) or Financial Services Guide and IDPS Guide (Guide) for further information on Infinity including its features, fees and charges.

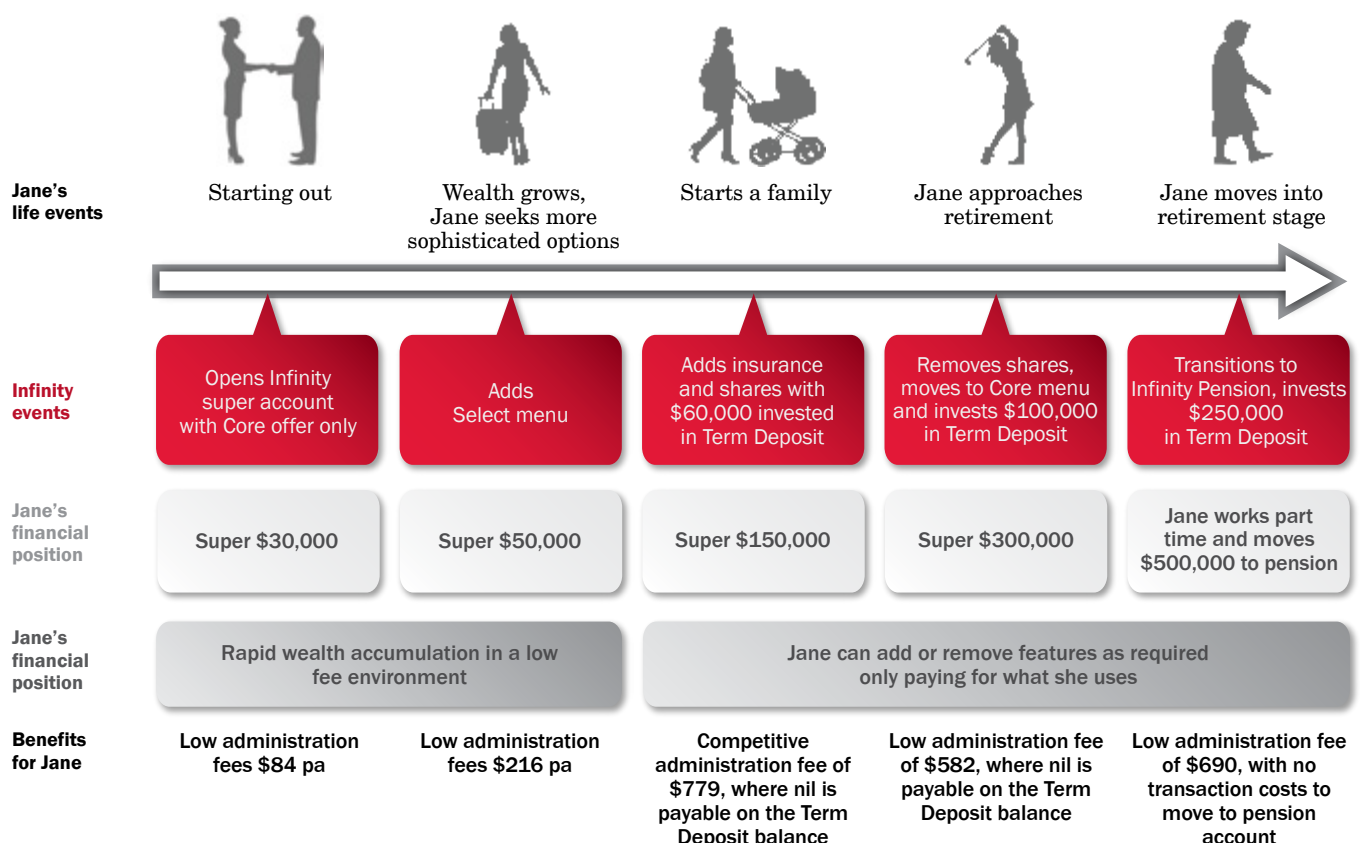
As life takes shape so does Infinity

Your investment needs could change significantly over time. That's why Infinity gives you the flexibility to add and remove options when you need to.

Case study: How Jane and her financial adviser use Infinity

Jane is 25, a junior lawyer in her first job with a large law firm. She has \$30,000 in super but no other savings. Initially Jane's financial adviser recommends an Infinity super account with a Core offer.

Over time, Jane makes a number of changes to her Infinity account to suit her changing needs – as you can see in the following diagram:



“By adding and removing optional features as her needs change, Jane can keep her administration costs to a minimum.”

The above example is used for demonstration purposes only and assumes only the minimum cash balance is held within the account. Fees exclude any investment management costs. Total fees payable depend on the investment options and optional features selected. You should speak to your financial adviser and refer to the relevant Infinity PDS or Guide for fees that will apply to you.



HELPING SHAPE YOUR BUSINESS

If you're looking for a cost-effective investment, super or pension solution with the flexibility to adapt to your changing needs, talk to your financial adviser about Infinity today.

Contact us

Alternatively, please contact our Contact Centre on 1800 731 812 or via email on ewrapservicecentre@asgard.com.au.

ISSUED BY

BT Funds Management Limited
ABN 63 002 916 458
AFSL 233724

IMPORTANT INFORMATION

Asgard Capital Management Limited ABN 92 009 279 592, AFSL Number 240695 (Asgard) is the operator and custodian of Infinity eWRAP Investment. BT Funds Management Limited ABN 63 002 916 458 AFSL 233724 (BTFM) is the trustee of Infinity eWRAP Super/Pension and is the issuer of interests in Infinity eWRAP Super/Pension. Asgard is the administrator and custodian of Infinity eWRAP Super/Pension.

A Product Disclosure Statement (PDS) is available for Infinity eWRAP Super/Pension or a Financial Services Guide and IDPS Guide (Guide) is available for Infinity eWRAP Investment and can be obtained from your financial adviser or by calling 1800 731 812. The PDS or Guide should be obtained and considered before deciding whether to acquire, continue to hold or dispose of Infinity eWRAP Super/Pension or Infinity eWRAP Investment respectively (collectively referred to as 'Infinity').

The insurer of BT Protection Plans is Westpac Life Insurance Services Limited ABN 31 003 149 157, AFSL Number 233728 (WLIS). BT Protection Plans are issued by WLIS, except for Term Life as Superannuation and Income Protection as Superannuation which are issued by Westpac Securities Administration Limited ABN 77 000 049 472, AFSL Number 233731 (WSAL) as trustee of the Westpac MasterTrust ABN 81 236 903 448. For terms and conditions relating to BT Protection Plans, including fees, limits and exclusions, please refer to the BT Protection Plans Product Disclosure Statement, available at BT.com.au. Before making a decision in relation to BT Protection Plans, you should consider the BT Protection Plans Product Disclosure Statement and consider whether the product is right for you.

Asgard, BTFM, WLIS and WSAL are subsidiaries of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714 (Westpac) and are members of the Westpac Group.

Unless otherwise disclosed in the offer document or PDS for the relevant financial product, none of the BT Protection Plans, an interest in the Westpac MasterTrust, investments through an Infinity account, or cover provided under Priority Protection for Platform Investors (PPPI), are deposits with, investments in, or other liabilities of, Westpac or any other company within the Westpac Group.

Neither Westpac nor any other company within the Westpac Group (other than WLIS with respect to BT Protection Plans) stands behind or otherwise guarantees the benefits payable in relation to BT Protection Plans or PPPI or with respect to Infinity, the capital value or investment performance of the specific investments selected or the account generally. Investments through the Infinity are subject to investment risk, including possible delays in repayment and loss of income and principal invested.

AIA Australia Limited ABN 79 004 837 861 AFSL 2300437 (AIA) is the issuer of the PPPI under life insurance policies issued to BTFM as trustee for Infinity eWRAP Super to provide one or more life insurance benefits for members of Infinity Super as the insured persons.

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