

Member Number: <Investor Number>

20 October 2016

<Title> <First Name> <Last Name>

<Address 1>

<Address 2>

<Suburb> <State> <Postcode>

Dear <Contact First Name>

Notice of final redemption payment from the Advance Pooled Superannuation Trust (Trust) – Australian Shares Option (APIR: ADV0038AU) and International Shares Option (APIR: ADV0039AU)

Further to our letter dated 21 April 2016, we have determined the value of your remaining entitlement in the Trust that is now payable to you. Your remaining entitlement is valued at \$XXX and this amount has been paid into your nominated account in accordance with your instructions.

The remaining value of your entitlement is based on the final value of your unit holdings in the Trust less what has already been paid to you on 21 April 2016. This amount is different to the estimate that we advised in the letter dated 21 April 2016. The net receivables of the Trust at that time was based on the latest available information, including an estimate of the tax refund due to be received by the Trust. As actual tax information became available, the estimate was reduced to reflect the actual amount receivable. The final unit price of the Trust and hence your share of the remaining value of the Trust reflects the reduction in net receivables accordingly.

Enclosed with this letter is your final investor statement reflecting the final value, final unit price and units redeemed from the Trust in association with its termination and wind up. This statement supersedes the statement issued to you in April 2016.

We're here to help

Your financial adviser can assist with questions about your payment or you can also call us on 1800 819 935.

Yours sincerely



Brad Cooper

Chief Executive Officer

BT Funds Management Limited (BTFM) (ABN 63 002 916 458 AFSL 233724) is the trustee of the Advance Pooled Superannuation Trust (the Trust). An investment in the Trust is not an investment in, deposit with or any other liability of Westpac Banking Corporation ABN 33 007 457 141 (the Bank) or any other company in 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 the Bank nor any member of the Westpac Group in any sense guarantee the capital value or investment performance of any Trust. This information has been prepared without taking account of your objectives, financial situation or needs. Because of this you should, before acting on this information, consider its appropriateness, having regard to your objectives, financial situation and needs. You should also seek independent professional tax advice before acting on this information.

