

BT Wrap Advantage delivers better value for DKN Financial Group by lowering the cost of investing



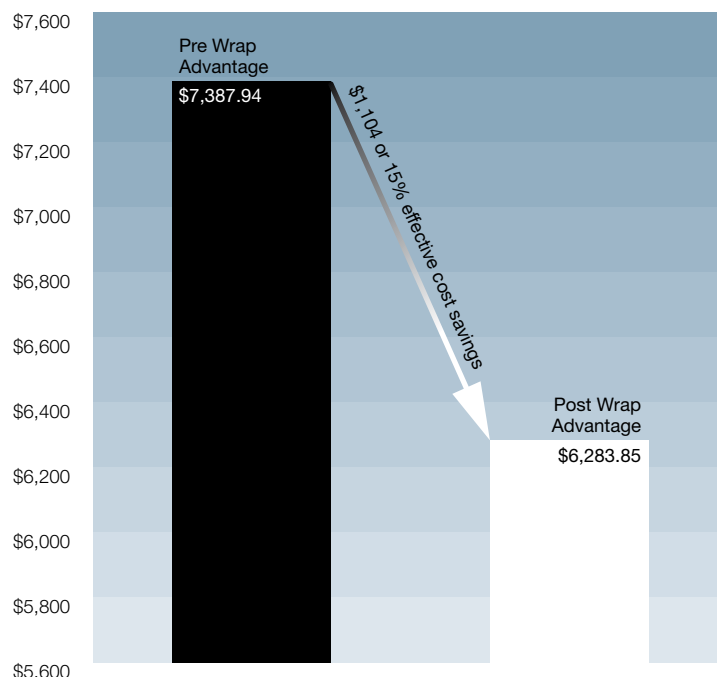
Through the Wrap Advantage program, BT and DKN Financial Group are able to leverage both scale and expertise to offer clients value for money by lowering the cost of investing.

The Wrap Advantage program offers a choice of high quality Funds from the Advantage Investment Series and access to award winning Fund Managers. Since the launch of the program in March 2007, Wrap Advantage has delivered cost savings of over \$8.0 million as at 30 September 2009, in fee rebates to thousands of clients through BT's Wrap platforms.

The Wrap Advantage fee rebate is calculated monthly as 0.10% on the average of the opening and closing balances in the Advantage Investment Series Funds held by your client.

The chart below illustrates how your clients can achieve an annual fee saving of \$1,104 or 15% based on a \$500,000 investment of which 50% is invested into Wrap Advantage funds and 50% is invested in non Wrap Advantage funds.

Portfolio Administrator Investment Wrap



Annual fee savings based on \$500,000 investment of which 50% is invested into Wrap Advantage funds and 50% is invested in non Wrap Advantage funds.

Underlying manager	Fund	Lonsec rating ¹
APN	APN A-REIT Fund	Recommended
Australian Unity	AUI Platypus Australian Equities Trust – Wholesale Units	Not Rated
	AUI Wholesale Mortgage Income Trust	Investment Grade
	AUI-Vianova Strategic Fixed Interest Trust	Recommended
BlackRock	BlackRock Asset Allocation Alpha Fund	Recommended
	BlackRock Australian Quant Strategies Fund	Not Rated
	BlackRock Global Allocation Fund (Aust)	Highly Recommended
	BlackRock Global Small Cap Fund	Recommended
	BlackRock Hedged Global Small Cap Fund	Recommended
	BlackRock Monthly Income Fund	Investment Grade
	BlackRock Wholesale International Gold Fund	Not Rated
	BlackRock Wholesale High Conviction Fund	Recommended
BT Financial Group	BT Wholesale Asian Share Fund	Investment Grade
	BT Wholesale Core Australian Share Fund	Highly Recommended
	BT Wholesale Core Global Share Fund	Investment Grade
	BT Wholesale Core Hedged Global Share Fund	Investment Grade
	BT Wholesale Global Property Securities Fund	Not Rated
	BT Wholesale Multi-manager – Australian Share Fund	Recommended
	BT Wholesale Multi-manager – Balanced Fund	Recommended
	BT Wholesale Multi-manager – Conservative Fund	Recommended
	BT Wholesale Multi-manager – High Growth Fund	Recommended
	BT Wholesale Multi-manager – Fixed Interest Fund	Not Rated
	BT Wholesale Multi-manager – Global Share Fund	Recommended
	BT Wholesale Multi-manager – Growth Fund	Recommended
	BT Wholesale Partner Australian Shares Core 1	Not Rated
	BT Wholesale Partner Australian Shares Growth 1	Not Rated
	BT Wholesale Partner Australian Shares Value 1	Not Rated
	BT Wholesale Partner International Shares Value 1	Not Rated
	BT Wholesale Partner International Shares Core 1	Not Rated
BT Wholesale Partner International Shares Growth 1	Not Rated	
BT Wholesale Property Securities Fund	Recommended	
Challenger	Challenger High Yield Fund	Not Rated
	Challenger Wholesale Australian Share Fund	Highly Recommended
	Challenger Wholesale Property Securities Fund	Investment Grade
Colonial First State	Challenger Wholesale Select Australian Share Fund	Recommended
	Acadian Wholesale Australian Equity Fund	Recommended
	Colonial First State W/Sale Colliers International Property Securities Fund	Recommended
	Colonial First State Wholesale Enhanced Yield Fund	Not Rated
	Colonial First State Wholesale Geared Share Fund	Investment Grade
	Colonial First State Wholesale Global Resources Fund	Highly Recommended
	Colonial First State Wholesale Imputation Fund	Investment Grade
Colonial First State Wholesale Property Securities Fund	Recommended	

Underlying manager	Fund	Lonsec rating ¹
Ironbark Asset Management	DWS Global Equity Thematic Fund	Investment Grade
	RREEF Global (ex Aust) Property Securities Fund	Highly Recommended
	RREEF Global Property Securities Fund	Highly Recommended
	RREEF Paladin Property Securities Fund	Recommended
Fidelity	Fidelity Australian Equities Fund	Recommended
	Fidelity Global Equities Fund	Recommended
	Fidelity Hedged Global Equities Fund	Recommended
	Fidelity Japan Fund	Not Rated
Franklin Templeton	Templeton Global Equity Fund	Highly Recommended
Lazard	Lazard Australian Equity Fund	Not Rated
	Lazard Global Small Cap Fund	Not Rated
	Lazard Select Australian Equity Fund	Not Rated
Legg Mason	Legg Mason Australian Equity Trust	Investment Grade
	Legg Mason Emerging Market Trust	Not Rated
	Legg Mason Global Equity Trust	Not Rated
	Legg Mason Global Multi Sector Bond Fund	Not Rated
	Legg Mason Tactical Allocation Trust	Not Rated
Principal Global Investors	Principal Global Strategic Income Fund	Recommended
	Principal Property Securities Fund	Recommended
T. Rowe Price	T. Rowe Price Global Equity Fund	Highly Recommended
Tyndall	Tyndall Australian Bond Fund	Not Rated
	Tyndall Australian Share Wholesale Portfolio	Highly Recommended
	Tyndall Australian Share Income Fund	Recommended
Zurich	Zurich Investments International Share Fund	Highly Recommended
	Zurich Equity Income Fund	Recommended
	Zurich Investments Property Securities Fund	Investment Grade

Funds which are currently rated 'On Hold' have been excluded from the above list.



For more information

→ Please contact your BT Business Development Manager or visit the Wrap DeskTop.

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1_Ratings as at 30 September 2009.

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