

- Bendigo SmartStart Super®
- Bendigo SmartStart Pension®

Investment Performance Report as at 31 March 2024

Investment Options	Date of inception	PAST PERFORMANCE						ASSET ALLOCATION %										Fund Size \$M	APIR Code
		1 Month %	3 Months %	6 Months %	1 Year %	3 Years % pa	5 Years % pa	Cash	Aust Shares	Aust Fixed Int	Aust Listed Prop	Intl Shares	Intl Fixed Int	Intl Listed Prop	Mortgages	Other	Unlisted Prop		
Bendigo Defensive Index Fund	Sep 2011	1.52	2.48	6.72	4.71	1.40	2.71	27.46	7.12	31.85	0.08	13.16	16.59	-	-	3.74	-	59.63	STL0031AU
Bendigo Conservative Index Fund (MySuper: age 60 and over)	Sep 2011	1.98	4.00	9.28	8.65	3.39	4.43	20.94	14.33	23.23	0.00	26.85	11.10	-	-	3.54	-	369.64	STL0032AU
Bendigo Balanced Index Fund (MySuper: age 55 to 59)	Sep 2011	2.43	5.48	11.60	11.88	5.02	5.96	13.25	20.98	15.15	0.01	40.14	7.18	-	-	3.29	-	427.17	STL0033AU
Bendigo Growth Index Fund (MySuper: under age 55)	Sep 2011	2.88	7.01	14.19	15.16	6.66	7.56	8.49	28.34	6.06	0.01	51.30	2.79	-	-	3.01	-	471.68	STL0034AU
Bendigo High Growth Index Fund	Sep 2011	3.15	8.22	15.80	17.81	7.70	8.40	3.50	33.94	-	0.01	61.15	-	-	-	1.41	-	95.83	STL0035AU
Bendigo Defensive Wholesale Fund	Sep 2011	1.66	2.63	5.90	5.00	2.20	3.00	19.25	4.70	47.48	-	14.49	4.78	-	-	9.31	-	21.96	STL0029AU
Bendigo Conservative Wholesale Fund	May 2002	2.19	4.41	7.58	6.89	2.85	4.31	9.52	10.26	37.16	-	29.32	1.05	-	-	12.69	-	107.65	STL0012AU
Bendigo Balanced Wholesale Fund	May 2002	2.59	5.86	8.78	7.75	2.83	5.00	4.05	16.81	24.23	-	40.05	0.81	-	-	14.05	-	141.17	STL0013AU
Bendigo Growth Wholesale Fund*	May 2002	2.68	6.94	8.88	6.96	2.41	5.33	1.20	24.32	8.95	-	48.32	0.91	-	-	16.30	-	57.91	STL0014AU
Bendigo Socially Responsible Growth Fund^	Sep 2016	2.40	7.10	14.20	16.13	7.90	7.42	5.56	33.96	13.47	-	42.49	-	-	-	4.52	-	41.77	STL0055AU
Bendigo High Growth Wholesale Fund*	Sep 2011	2.72	7.75	8.94	6.79	1.94	5.65	2.40	28.24	-	-	54.45	-	-	-	14.90	-	29.33	STL0030AU
Sandhurst Strategic Income Fund - Class B	Aug 2011	0.39	1.48	2.80	5.76	2.68	2.33	20.07	3.87	76.06	-	-	-	-	-	-	-	33.01	STL0044AU

* This investment option did not pass the 2023 Annual Superannuation Performance Test. For further information please visit: <https://www.bendigosuperannuation.com.au/globalassets/globalresources/superannuation/performance-test-faqs.pdf>

^Added to the Bendigo SmartStart investment menu effective 21 November 2016

Important

Performance figures are calculated before tax and after investment fees, unless otherwise stated. Performance is based on exit price to exit price for the period and assumes that all distributions are reinvested. Rates of return reported on member statements are calculated based on your investment's cash flow for the reporting period, and may vary from the above figures.

Past performance is not an indication of future performance.

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