

Bendigo Conservative Index Fund

Product Disclosure Statement updates

This document contains updates to information in the Bendigo Conservative Index Fund Product Disclosure Statement (PDS) dated 31 May 2023, where the updated information is not materially adverse.

The updates below should be read in conjunction with the current PDS and Reference Guide (as relevant) which can be found [here](#).

Sandhurst Trustees Limited ABN 16 004 030 737 AFSL 237906 (Sandhurst) is the responsible entity of the Bendigo Conservative Index Fund ARSN 152 963 641 (Fund).

20 November 2023 – Fees and Costs update

Sandhurst has undertaken an annual review of the fees and costs in relation to the Fund's financial year ended 30 June 2023 and wishes to update the fees and costs disclosed in the PDS.

The below updates are made to the PDS.

PDS Page 7:

- Under the 'Transaction costs' section, the third sentence is deleted and replaced with:

"The amount of total gross transaction costs is 0.01% p.a."