

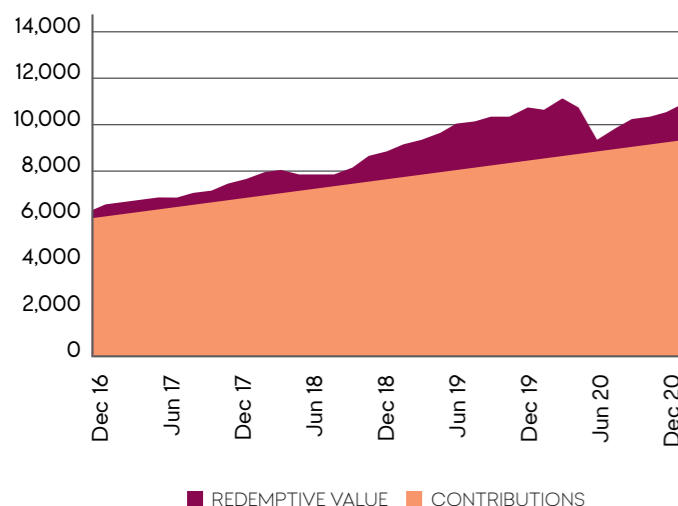
### The impact of regular savings

Making regular contributions to your investment can both grow your investment and help smooth the effects of market highs and lows.

### The power of compounding

“Compound interest is the most powerful force in the universe. He who understands it, earns it; he who doesn't, pays it.” – Albert Einstein

Compounding can be a powerful tool in wealth creation. Reinvesting distributions can be one of the easiest and cheapest ways to increase your holdings over time. You're compounding your investment's growth by continually adding more units which, in turn, will generate distributions of their own. Why not reinvest your half yearly distributions.



This graph\* shows that a \$5,000 investment in the Bendigo Socially Responsible Growth Fund (made in December 2016) with a \$100 monthly regular savings plan, was worth over \$12,000 in just four years.\*

\* Performance figures are calculated before tax and after fees and costs; using withdrawal prices and assumes distributions are reinvested. Past performance is not an indication of future performance.

### How to apply

**Please note** you need to be over the age of 18 to apply for a managed fund – however an adult can invest in trust for a minor (see below).

For Individual or joint accounts, please use the online application form:

[bendigobank.com.au/managedfunds/forms](http://bendigobank.com.au/managedfunds/forms)

### Investing on behalf of a minor

Adults can invest on behalf of minors by adding an Optional Account Title in the Investment Details section of the online application form e.g. ITF [name of minor]:

### Need advice?

We have a Wealth team that can assist you with general advice in relation to our products and in understanding more about what you may be looking for. Please see your local branch and a staff member can arrange an appointment for one of our Wealth team to assist you. Alternatively enquire online at [bendigobank.com.au/financialplanning](http://bendigobank.com.au/financialplanning) and a team member will contact you to discuss your needs.

### Need more information?

To find out more about these or any of our funds, please visit [bendigobank.com.au/managedfunds](http://bendigobank.com.au/managedfunds). Here you can see our recent performance, fund updates and general educational material. You can also contact our Sandhurst Funds Administration Team (STL Registry) on 1800 634 969 or via email [managedfunds@sandhursttrustees.com.au](mailto:managedfunds@sandhursttrustees.com.au) or visit your local Bendigo Bank branch.

# Invest it

## Unlock your wealth potential with as little as \$500

### Thought about starting an investment for yourself or in trust for your children?

A managed fund may be a simple solution. Sandhurst Trustees offer a range of managed funds and they start from as little as \$500.

### Choose from:

Account	Minimum Investment
Sandhurst Conservative Fund	\$500
Sandhurst Balanced Fund	\$500
Sandhurst Growth Fund	\$500
Sandhurst Strategic Income Fund	\$2000
Bendigo Socially Responsible Growth Fund	\$5000

### What is a managed fund?

A managed fund is a professionally managed investment portfolio. When you invest in a managed fund your money is pooled with other investors and invested in different types of assets. For example, you can invest in a single asset class (such as shares) or in multiple types of asset classes such as bonds, shares or cash. An Investment Manager then buys and sells shares or other assets on your behalf.

- When you invest in a managed fund you purchase units in the fund rather than the assets directly.
- The number of units you own in a managed fund depends on the amount of money you invest and the value of each individual unit at the time of purchase.

- For example, if an individual unit is priced at \$1.00 today and you invest \$10,000, you will receive 10,000 units.
- All managed funds have different investment strategies, risks and objectives.

### Key investing tips

Here are some investment tips and things to consider when making an investment decision:



#### Investment Objective

What do you want to achieve?  
House deposit, holiday?



#### Know your timeframes

How long do you want your money invested for?



#### Consider your risk tolerance

Consider how much risk you're willing to accept



#### Read the Product Disclosure Statement

It is important to understand what you're investing in

# Product Comparison

## What type of investment are you looking for?

### Something diversified with lower risk would suit me...

Our conservative and balanced funds provide exposure to a number of asset classes. Diversifying across asset classes can reduce the risk of the investment. The mix of defensive and growth asset classes guides how much risk the investment carries.

### I understand that some investments carry more risk, but I'm thinking about long term growth...

Our Sandhurst Growth Fund and Bendigo Socially Responsible Growth Fund invest in a higher proportion of growth assets, such as Australian shares, which carries a higher degree of risk. These investments provide diversification across a number of investments within a higher risk profile.

Sandhurst Strategic Income Fund (class A)**	Sandhurst Conservative Fund	Sandhurst Balanced Fund	Sandhurst Growth Fund	Bendigo Socially Responsible Growth Fund
This Fund aims to provide investors with regular income and may offer higher returns with a lower level of risk. The Fund aims to deliver income returns that outperform the performance benchmark over any 2 year period by investing in a diversified portfolio.	The Sandhurst Diversified funds allow you to select an investment with an asset mix that suits a customer's risk profile and investment timeframe. The mix of defensive vs growth assets gives you an indication of the risk the investment carries.			The Fund adopts a responsible investment process that considers environmental, social and corporate governance (ESG) considerations by primarily investing with ESG conscious asset managers.

**Defensive Assets** (also known as income assets)  
These assets are generally more stable. They tend to carry lower risk levels, and are more likely to generate lower levels of return over the long term. They include: Cash, Bonds and Fixed interest.

**Growth Assets**  
These assets tend to focus on capital growth and income. They can be considered higher in risk and may exhibit fluctuating returns over the short-term. They include: Shares and property.



### Recommended Investment Timeframes and Risk Levels

2 years +	3 years +	4 years +	5 years +	5 years +
Low	Low – Medium	Medium	Medium – High	

\*\* An investor who applies directly for units in the Fund is defined as a Direct Investor and is issued with Class A units.