

Thinking about a Managed Fund... Why Sandhurst?

Issued by Sandhurst Trustees

Formed in 1888, Sandhurst Trustees (STL) is a fully owned subsidiary of Bendigo Bank. We are the trusted partner of over 56,000 customers and approximately \$5.0 billion in funds under management¹. We have a strong investor focus to be relevant and valued by helping our customers achieve their best financial future.

135 years

We have been around since before the Australian Government was formed. With over 135 years of managing our customers money, you can trust you're in great hands.

Where do we fit?

We provide managed funds products with a low minimum entry point to support customers looking to diversify their investments. Our popular cash and income funds have been around for over 50 years.

Expert fund managers

Our team is highly efficient with over 100 years combined experience in fund and portfolio management. We adopt a conservative lending approach to managing investments supported by a culture of continuous improvement.

Community

Like Bendigo and Adelaide Bank, we have a strong focus in supporting the people, communities and initiatives from which we draw our ongoing success.

Complementary product set

A managed fund is a good alternative or complement to traditional banking products. It provides diversification ensuring customers 'eggs' aren't all in one basket.

Proven history

We have seen and survived many challenges

- WWI, WWII, Great Depression;
- 1987 Stock Market crash;
- Dotcom crash (2000);
- Global Financial Crisis (2008); and
- COVID-19

And through all this we have NEVER closed a fund to withdrawals².



Did you know?

- Since the inception of the Investment Term fund (1959), STL has ALWAYS paid the anticipated rate².
- Sandhurst has met or exceeded its indicative return on our Select 90 Fund more than 86% of the time. When we haven't been able to pay the indicative rate we have on average paid only 0.1% less than expected².
- Because we are not an ADI (Australian Deposit-taking Institution) our Funds are not Government guaranteed however, they are backed by a pool of assets that is held separately to STL funds. Similar to a mortgage where the customer cannot continue to make payments, the security can be sold to recoup funds.

Things you should know

¹Figures are correct as at 30 June 2025. This is subject to change. ²Past performance is not an indicator of future performance. The managed funds described are issued by Sandhurst Trustees Limited ABN 16 004 030 737 AFSL 237906 (Sandhurst), a subsidiary of Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL 237879 (the Bank). Both these companies receive remuneration on the issue of these products or the service they provide, full details of which are contained in the relevant Product Disclosure Statement (PDS). Investments in these products are not deposits with, guaranteed by, or liabilities of the Bank or any of its related entities. This document is provided by Sandhurst and contains general advice only. You should consider your situation and read the relevant PDS, available at bendigobank.com.au/managedfunds/forms before making an investment decision. Information is current as at 30/06/2023, and subject to change without notice. To see target market determinations please refer to bendigobank.com.au/TMD_BEN60WM008 (2214899-2214899) (08/25)