

Product Profile

Performance as at 31 Aug 2023



RECOMMENDED

Bendigo Balanced Index Fund

Rating issued on 28 Sep 2023 | APIR: STL0033AU

Investment Objective

The Fund is managed to achieve a return broadly equivalent to the Consumer Price Index (CPI) plus a margin of 3% (net of fees and taxes) over a full market cycle.

Investment Strategy

The Fund is a low-cost multi-asset strategy that is positioned such that its Strategic Asset Allocation (SAA) underwrites the majority of returns (90%), with Active Asset Allocation (AAA) and manager selection accounting for the remainder. The Fund's SAA is predominately gained through low-cost index funds, with the exception of AAA positioning which is implemented through futures and ETFs.

Investor Profile

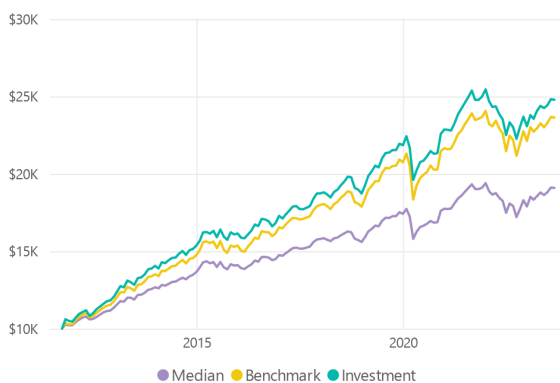
Suitable for investors with a moderate risk tolerance, seeking investment returns that are likely to be more evenly split between income and capital growth. Given the risks inherent in a number of the Fund's targeted asset class exposures, we believe an appropriate investment horizon is five or more years.

| | |
|-------------------------------|---------------------------------------|
| Manager | Sandhurst |
| Sector | Multi-Asset \ Balanced |
| Investment Style | Active |
| RI Classification | Traditional |
| Absolute Risk | High |
| Relative Risk | Active - Tactical Aa Focussed |
| Investment Timeframe | 5-6 Years |
| Benchmark | Diversified Market Balanced Benchmark |
| Min Investment Amount | - |
| Redemption Frequency | - |
| Income Distribution | Half Yearly |
| Total Fees & Costs (RG 97) | 0.44% p.a. |
| Mgmt Fees & Costs | 0.44% p.a. |
| Transaction Costs | 0.00% p.a. |
| Performance Fees [^] | 0.00 % p.a. |
| Performance Fees Description | N/A |
| Management Cost | 0.44% p.a. |
| Buy / Sell Spread | 0.09 % / 0.09 % |

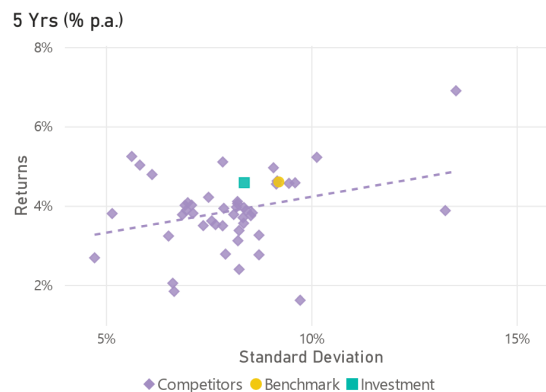
Net Returns

| Instrument | 1 Mth | 3 Mths | 6 Mths | 1 Yr | 2 Yrs (p.a.) | 3 Yrs (p.a.) | 5 Yrs (p.a.) | 7 Yrs (p.a.) | 10 Yrs (p.a.) | Inception (p.a.) |
|------------|--------|--------|--------|-------|--------------|--------------|--------------|--------------|---------------|------------------|
| Investment | -0.14% | 2.22% | 5.21% | 7.68% | -1.17% | 4.90% | 4.58% | 5.49% | 6.41% | 7.92% |
| Income | 0.00% | 1.67% | 1.72% | 2.07% | 2.82% | 4.67% | 4.56% | 4.82% | 5.18% | 4.96% |
| Growth | -0.14% | 0.56% | 3.50% | 5.62% | -4.00% | 0.23% | 0.02% | 0.67% | 1.24% | 2.95% |
| Benchmark | -0.15% | 2.74% | 4.02% | 6.56% | -0.58% | 4.81% | 4.60% | 5.51% | 6.28% | 7.49% |
| Median | -0.11% | 2.46% | 4.15% | 6.51% | -0.60% | 4.03% | 3.23% | 3.87% | 4.59% | 5.58% |
| Cash | 0.36% | 1.04% | 1.94% | 3.37% | 1.86% | 1.25% | 1.24% | 1.40% | 1.72% | 2.05% |

Growth of \$10,000



Risk / Return



All fees and costs are inclusive of GST unless indicated otherwise.

[^] The Performance Fee shown is the performance fee disclosed in the PDS. It is calculated by taking the average performance fees charged over the last five financial years (or less if the investment or performance fee mechanism has not been in place for five financial years).

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