

Product Profile

Performance as at 31 Aug 2023



Bendigo Defensive Index Fund

Rating issued on 28 Sep 2023 | APIR: STL0031AU

Investment Objective

The Fund is managed to achieve a return broadly equivalent to the Consumer Price Index (CPI) plus a margin of 1% (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

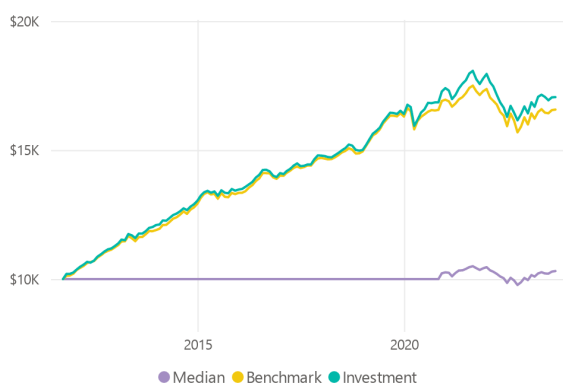
Suitable for investors seeking an income-orientated strategy that provides exposure across a range of asset classes. Considered a low to moderate risk investment proposition owing to its more conservative nature and asset class exposures.

Manager	Sandhurst
Sector	Multi-Asset \ Conservative
Investment Style	Active
RI Classification	Traditional
Absolute Risk	Moderate
Relative Risk	Active - Tactical Aa Focussed
Investment Timeframe	3-4 Years
Benchmark	Diversified Market Income Benchmark
Min Investment Amount	-
Redemption Frequency	-
Income Distribution	-
Total Fees & Costs (RG 97)	0.40% p.a.
Mgmt Fees & Costs	0.40% p.a.
Transaction Costs	0.00% p.a.
Performance Fees [^]	0.00 % p.a.
Performance Fees Description	N/A
Management Cost	0.40% p.a.
Buy / Sell Spread	0.10 % / 0.10 %

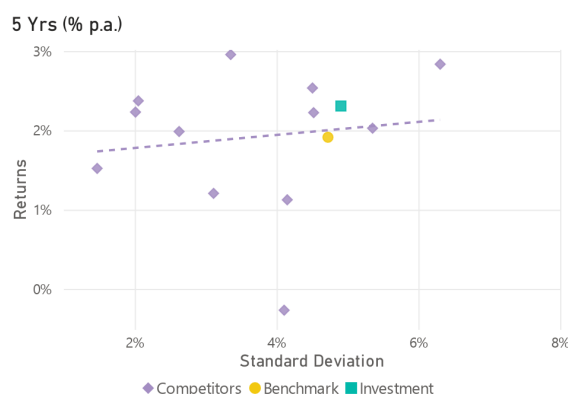
Net Returns

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	0.05%	-0.04%	2.24%	3.70%	-2.86%	0.46%	2.31%	2.61%	3.78%	4.58%
Income	0.00%	1.34%	1.37%	1.67%	1.12%	2.89%	3.48%	3.76%	3.96%	3.88%
Growth	0.05%	-1.37%	0.87%	2.03%	-3.97%	-2.43%	-1.17%	-1.15%	-0.17%	0.70%
Benchmark	0.12%	0.73%	2.16%	2.68%	-2.69%	0.04%	1.91%	2.33%	3.60%	4.33%
Median	0.21%	0.91%	2.12%	3.66%	-0.90%					
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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