

Socially Responsible Investing

The Bendigo Socially Responsible Growth Fund is a diversified multi-manager growth fund designed to incorporate environmental, social, governance and ethical considerations into the research, selection and monitoring of investments while aiming to deliver a competitive return over the medium to long term.

The Fund targets a minimum level of 75% to be allocated to expert asset managers who incorporate environmental, social, ethical and corporate governance considerations into their asset selection.

Asset managers may consider the following when selecting assets:

- **Environmental** – strategies and actions look to address specific environmental issues, management of environmental impacts and integration of production processes with more durable, recyclable or renewable alternatives.
- **Social and Ethical** – the social impact of activities including community involvement, engagement and indigenous relations, meeting basic fundamental human rights and labour standards.
- **Governance** – the evaluation of a governance structure, board independence and gender diversification, remuneration, bribery and corruption and shareholders rights.



Comfort that good financial performance needn't compromise your values.



Links long-term success with positive environmental and social impacts.



Invest in a wide range of socially responsible assets including shares, property and fixed interest.

Investing meets positive social change

The Fund selects investments from a range of industries, including innovative technologies, aged care and health care. The Fund has an objective of entirely excluding investments in companies that produce or manufacture tobacco products and controversial weapons. Examples of tobacco products are nicotine alternatives (i.e., electronic cigarettes) and tobacco-based products (e.g., cigarettes, cigars). Examples of controversial weapons are anti-personnel mines, biological and chemical weapons, cluster weapons, depleted uranium and nuclear weapons.



Sandhurst also conducts involvement screening with an aim to reducing exposure to non-pharmaceutical animal testing and companies with high event controversy.

Further to this, Sandhurst conducts revenue monitoring of companies with the below table outlining the maximum revenue threshold per activity:

Activity	Revenue
Tobacco products (nicotine alternatives and tobacco-based products)	0%
Distribution and/or production of adult entertainment	10%
Production of alcohol	10%
Gambling operations and/or specialised gambling equipment	10%

The screening criteria applied to the Fund does not consider derivatives or certain underlying assets, including inflation-linked and government bonds, property, and unlisted assets.

Fund Facts

Fund objective

A return after fees in excess of 3.5% above inflation over a 10 year period.

Inception date

20 September 2016

Minimum initial investment

\$5,000 direct, or no minimum through Bendigo SmartStart Super®

Recommended investment timeframe

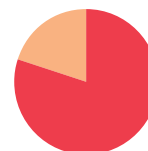
5+ years

Risk Profile

Medium to high

Neutral asset position

■ Growth 80%
■ Defensive 20%



Asset allocation

	Min	Max
Australian shares	15%	50%
International shares	20%	65%
Property & Infrastructure	0%	22%
Fixed interest	5%	25%
Alternatives	0%	20%
Cash	0%	25%

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Management Fees & Costs

1.00% p.a.² on the net asset value of the fund

Distributions

Half-yearly



CERTIFIED BY RIAA

The Bendigo Socially Responsible Growth Fund has been certified by Responsible Investment Association Australasia (RIAA) according to the strict operational and disclosure practices required under the responsible investment certification program. The RIAA champions responsible investing and a sustainable financial system in Australia and New Zealand.

See www.responsibleinvestment.org for details.¹

¹The Responsible Investment Certification Program does not constitute financial product advice. Neither the Certification Symbol nor RIAA recommends to any person that any financial product is a suitable investment or that returns are guaranteed. Appropriate professional advice should be sought prior to making an investment decision. RIAA does not hold an Australian Financial Services Licence.

²See the 'Fees and costs' section of the Product Disclosure Statement for full details.

The Bendigo Socially Responsible Growth Fund (Fund) is issued by Sandhurst Trustees Limited (Sandhurst) ABN 16 004 030 737 AFSL 237906. Bendigo SmartStart Super (BSSS) is issued by Bendigo Superannuation Pty Ltd (Bendigo Superannuation) ABN 23 644 620 128 AFSL 534006. Sandhurst and Bendigo Superannuation are subsidiaries of Bendigo and Adelaide Bank Limited (the Bank) ABN 11 068 049 178 AFSL 237879. Sandhurst, Bendigo Superannuation and the Bank receive remuneration on the issue of the Fund or the service they provide, full details of which are contained in the Product Disclosure Statement (PDS). Investments in the Fund or BSSS are not deposits with, guaranteed by, or liabilities of the Bank or any of its related entities. Information in this flyer is provided by Sandhurst and contains general advice only. Please consider your situation and read the relevant PDS available from bendigobank.com.au/personal/investing/managed-funds/forms before making an investment decision. This information is current as at 12 June 2024 and is subject to change without notice. To see target market determinations please refer to bendigobank.com.au/TMD. (2013582-2012830) (06/24)