

Don't trust just anyone with your future.

Bendigo SmartStart Super® Quick Facts Guide.

In life, your career may change, but your super fund doesn't have to. Choose a fund that caters to you, not an industry.

Bendigo SmartStart Super is a low cost, easy to use super solution designed to help you retire with more.

Managed by a wealth business that's been around for over 130 years, you can be confident your super is in expert hands.

Low cost.

Bendigo SmartStart Super is rated one of the cheapest public offer funds in Australia⁴, which is great because the less fees you pay in super, the more you will be able to save towards your retirement.

Example of annual fees and costs

The table below provides an example of the annual fees and costs that would apply for various account balances if you are invested in the Bendigo Growth Index Fund. This includes a fixed administration fee of \$98 p.a. plus indirect costs (charged by the managed fund) of 0.472% p.a.

Account balance	Annual fees and costs ²
\$25,000	\$216
\$50,000	\$334
\$85,000	\$499

You can see how our fees compare with other super funds at www.canstar.com.au/superannuation/super-funds-lowest-fees

Flexible investment options.

The choice is yours: let us do the work or take control by choosing your own investment strategy.

Option 1 – Choose the default option - Bendigo MySuper

An investment strategy that changes with you. Your investment mix aims for higher returns when you're younger, automatically changing to more conservative investments as you get closer to retirement.

Each life stage investment has delivered a strong return over 5 years³:

Under age 55	Bendigo Growth Index Fund	8.81% p.a.
Age 55 to 59	Bendigo Balanced Index Fund	7.56% p.a.
Age 60 and over	Bendigo Conservative Index Fund	6.25% p.a.

Option 2 - Choose your own investment

If you prefer a more hands-on approach to your super, you can choose to invest in a range of diversified investment options, including a socially responsible option as well as cash options.

Socially responsible investing generally involves investing in companies that choose to conduct their business in a socially conscious way. So if you feel strongly about where your funds are being invested, you may wish to consider the Bendigo Socially Responsible Growth Fund. It is designed to provide comfort that good financial performance needn't compromise your values.

Issued by
Sandhurst Trustees



Bendigo Bank



Insurance is included.

Your insurance premiums are paid directly from your super account, so there is no need to worry about additional out-of-pocket expenses.

Default insurance

If life takes an unexpected turn, we want you and your loved ones to be looked after financially. If eligible, you'll receive default Death and Total and Permanent Disablement (TPD) insurance on joining, unless you choose to cancel it.

Tailored insurance

You can also apply for tailored insurance options including Death and TPD Cover or Income Protection Cover. You can also transfer your cover from an existing insurance policy.

Bendigo e-banking access

It's your future, we want you to see it. If you are a Bendigo Bank customer, you can benefit from having your super balance right next to your other Bendigo Bank accounts. Keep track of your future, anytime, anywhere with e-banking.

Sign up today, it's simple.

- Online:** bendigobank.com.au/super click 'Apply Now'.
- In Person:** Visit your local Bendigo Bank branch. You can also arrange an appointment with a financial planner in person or over the phone if you need advice.
- Phone:** For more information call 1800 033 426.



Once you join, here are some tips to make the most out of your super:

Welcome

If you provided a valid email address on your application form, you'll receive a welcome email in the next couple of days with your new Bendigo SmartStart Super (BSSS) account number. You'll also receive a welcome pack in the mail with more detailed information about your account.

Tell your employer

If your employer is paying you superannuation guarantee contributions, you may consider giving them your new BSSS account details. A pre-populated Fund Nomination Form will be included in your welcome pack, so all you have to do is sign it and hand it over to your employer. It's that easy!

Register online

Bendigo SmartStart Online lets you securely view and manage your account at any time. Register at www.bendigosuper.com.au

(you will need to have your BSSS account number provided in your welcome email and your email address handy).

Consider consolidating

You can consolidate your existing super funds into BSSS in just a few minutes by logging on to Bendigo SmartStart Online and using our search and combine tool. You may find super you didn't even know you had! Before choosing to consolidate any of your other super accounts consider if you want to transfer your existing insurance cover with another policy. To find out more refer to our 'Insurance in Super' Fact Sheet available at bendigobank.com/super

Default insurance

Don't miss out on default insurance cover. If you haven't opted out of default insurance cover, we must receive funds (via a contribution or rollover) into your account within 120 days of the date you meet the eligibility criteria for you to remain eligible and covered.

We're here to help

If you have any questions about your super, contact us on 1800 033 426 or superannuation@bendigobank.com.au, or speak with your financial adviser.

1. Go to superratings.com.au/superratings-top-10. The super fund comparisons were based on the lowest average fees payable on a \$50,000 account balance.
2. Calculated based on a constant account balance. Additional fees and costs may apply, refer to the product disclosure statement (PDS) for more information.
3. Performance figures are as at 30 June 2019 and are calculated before tax and after investment costs; using withdrawal prices and assumes distributions are reinvested. Past performance is not an indication of future performance.

Bendigo SmartStart Super ABN 57 526 653 420 (the Plan) is issued by Sandhurst Trustees Limited ABN 16 004 030 737 AFSL 237906 (Sandhurst), a subsidiary of Bendigo and Adelaide Bank ABN 11 068 049 178 (the Bank). Investments in the Plan are not deposits with, guaranteed by, or liabilities of the Bank or any of its related entities. E-banking facilities are offered by the Bank. Please visit your nearest Bendigo Bank branch or phone 1300 BENDIGO (1300 236 344) if you wish to have access to this facility. Information in this guide is provided by Sandhurst and contains general advice only. Please consider your situation and read the relevant Product Disclosure Statements available from www.sandhursttrustees.com.au before making an investment decision. This information is current as at 6 August 2019 and is subject to change without notice. 1342640-1342639 (08/19)