

Bendigo SmartStart Switching Instruction



This form can be used for the following products:

- Bendigo SmartStart Super®
- Bendigo SmartStart Pension

This form should be used if you wish to switch some or all of your investments and/or change your existing Deposit Instruction, Income Preference and/or Cash Account Preference in Bendigo SmartStart Super and/or Bendigo SmartStart Pension (collectively known as 'the Plan').

Please complete this form using BLOCK LETTERS and a BLACK or BLUE pen.

Step 1. Member personal details

Member Number	<input type="text"/>
Title	<input type="text"/>
Surname	<input type="text"/>
Given name(s)	<input type="text"/>
Date of Birth	<input type="text"/> / <input type="text"/> / <input type="text"/>
Phone (home)	<input type="text"/> (work) <input type="text"/>
(mobile)	<input type="text"/>
Email	<input type="text"/>

Step 2. Pending transactions for managed funds

To provide you with an efficient service, existing transactions already in progress will not be taken into account when processing your new request, unless you instruct us otherwise. This may result in a different outcome to what you intended with your instructions, for example a balance remaining in an investment where you had intended to redeem 100%.

I wish to wait for all existing transactions to be completed before my new instructions (detailed at Step 3) are processed.

Step 3. Investment switching instructions for existing holdings

Please provide your instructions in one of the following sections (3A, 3B or 3C).

3A - Switching from Bendigo MySuper (applicable to Bendigo SmartStart Super members only)

I wish to switch 100% of my existing account balance from Bendigo MySuper to:

Investment option name	Percentage allocation %
Total (must equal 100%)	

You must also provide a Deposit Instruction in Step 4.

Step 3. Investment switching instructions for existing holdings (continued)

3B - Switching into Bendigo MySuper (applicable to Bendigo SmartStart Super members only)

I wish to switch 100% of my account balance into Bendigo MySuper and change my Deposit Instruction to Bendigo MySuper.

Bendigo MySuper is an age-based lifecycle investment option. Your existing account holdings will be invested in the relevant life stage investment option based on your age.

If you nominate this option please proceed straight to Step 7.

3C - Switching between Investment Options (applicable to both Bendigo SmartStart Super and Pension members)

If you wish to switch from a specific investment and use the proceeds to invest in another investment, please indicate below.

Please note this option is not available to you if you are currently invested in or wish to invest in Bendigo MySuper.

REDEEM FROM

Investment option name	% of investment OR \$ amount of investment

INVEST INTO

Investment option name	% of redeemed funds to be invested
Total (must equal 100%)	

Please note: Your Deposit Instruction and Cash Account preference will not be automatically updated (unless you have elected to switch into Bendigo MySuper) to reflect the purchase or redemption of an investment option from your account. If you want to change your Deposit Instruction and/or Cash Account preference please complete Step 4 and 5.

Step 4. Deposit Instruction

Please complete this step if you wish to change your existing Deposit Instruction. **You do not need to complete this step if you are investing in Bendigo MySuper.**

Investment option name	Percentage allocation %
Cash Account	(minimum 1.5%)
Total (must equal 100%)	

Step 5. Income Preference*

I direct Sandhurst to manage any income distributions or interest payments that I receive from my managed funds as follows (only one option can be selected and will apply to all investment options):

Re-invest (default option)

All income or interest will be re-invested back into the same investment that made the payment

OR

Retain in Cash Account

All income distributions or interest payments will be retained in your Cash Account.

*Not available for MySuper members.

Step 6. Cash Account Preference*

If the balance in your Cash Account is zero or below, you authorise us to top up the balance to:

1.5% (default option)

OR

Percentage nominated in your Deposit Instruction

We will 'top up' your Cash Account balance using one of the following methods (only one method can be selected):

Pro-rata (default option)

Redeem funds across all managed funds according to the proportion of your account balance (excluding the Cash Account) they represent.

Redemption Instruction - Percentage

Redeem funds from specified managed funds according to the percentage allocation nominated below.

Please note: The percentages allocated to your selected managed funds must add up to 100% not including the Cash Account.

Step 6. Cash Account Preference (continued)

Investment option name	Percentage allocation
Investment funds	
Bendigo Defensive Wholesale Fund	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> %
Bendigo Conservative Wholesale Fund	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> %
Bendigo Balanced Wholesale Fund	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> %
Bendigo Growth Wholesale Fund	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> %
Bendigo Socially Responsible Growth Fund	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> %
Bendigo High Growth Wholesale Fund	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> %
Bendigo Defensive Index Fund	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> %
Bendigo Conservative Index Fund	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> %
Bendigo Balanced Index Fund	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> %
Bendigo Growth Index Fund	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> %
Bendigo High Growth Index Fund	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> %
Sandhurst Strategic Income Fund - Class B	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> %
	100%

* If you are currently invested in Bendigo MySuper we will top up your Cash Account from the relevant age-based investment option applicable to your age and you are unable to alter this instruction. Please refer to the Reference Guide for further information.

Step 7. Member declaration

- I must be at least 18 years of age to complete this application and if I am under the age of 18, this application will be signed by my parent/guardian on behalf of me.
- I agree to receive the disclosure documents for the managed fund investment options by Sandhurst making them available on the Plan's website at www.sandhursttrustees.com.au/super.
- I acknowledge that Sandhurst has provided me with access to the disclosure documents for the managed fund investment options I have selected via the Plan's website and I agree to access them on the Plan's website.
- I acknowledge that neither Sandhurst nor any other person guarantees the return of capital or the performance of the investment funds.
- I understand that, once Sandhurst receives and accepts a switching instruction, it will take effect and that it can only be withdrawn by providing notice in writing to Sandhurst.
- I understand that if this *Switching Instruction* form is incorrectly completed or unsigned, it will be not be accepted and it will be returned to me.
- I understand that transaction costs (in the form of buy-sell spreads) will apply in relation to my switching instructions.
- I understand that switch requests will generally be processed when relevant unit prices are next declared, which occurs daily where the day is considered a business day in Australia.
- I understand that while my switching instructions are being processed, my Cash Account balance may temporarily go into negative, and acknowledge that interest will be charged at the daily rate applicable to the Cash Account for the period that my Cash Account has a negative balance.
- In respect of electronic instructions (email, fax) in relation to this request, I agree and acknowledge that Sandhurst:
 - Will not accept electronic instructions unless it is accompanied by my scanned or faxed signature;
 - Is not responsible for any loss or delay that results from a transmission not being received by Sandhurst;
 - Will only process my electronic instructions if they are received in full and have been fully signed by me;
 - Will not accept a receipt confirmation from the sender's facsimile machine or computer as evidence of receipt of the instructions;
 - Will not compensate me for any losses relating to electronic instructions, unless required by law; and
 - Does not take responsibility for any fraudulent or incorrectly completed electronic instructions. In the event of fraud, I agree to release Sandhurst from, and indemnify Sandhurst against, all losses and liabilities whatsoever arising from Sandhurst acting in accordance with any instructions received electronically bearing my member number and a signature purportedly mine.
- I have read and understood Bendigo and Adelaide Bank Group's Privacy Policy which is available at www.sandhursttrustees.com.au and agree that Sandhurst and Bendigo and Adelaide Bank Group may collect, use and disclose my personal information in accordance with the Privacy Policy.

Member signature

Date

 / /

If you are under 18 we require a parent/guardian to sign this application here:

Parent/guardian signature

Date

 / /

Parent/guardian full name

Contact details:

Sandhurst Trustees Limited

Bendigo SmartStart

GPO Box 264

Melbourne Victoria 3001

Phone: 1800 033 426

Fax: 03 6215 5800

Email: superannuation@bendigobank.com.au

Website: www.sandhursttrustees.com.au/super

The trustee and issuer of Bendigo SmartStart products (ABN 57 526 653 420) is Sandhurst Trustees Limited ABN 16 004 030 737 AFSL No. 237906, a subsidiary of Bendigo and Adelaide Bank Limited ABN 11 068 049 178.