

Don't trust just anyone with your future.



Bendigo SmartStart Super® Quick Facts Guide.

With super, you're in it for the long-haul so you want to make sure your super is with someone you can trust, and is working as hard for you as you are for it.

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

Low cost.

Bendigo SmartStart Super is rated one of the cheapest public offer funds in Australia¹, 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

If you have \$50,000 invested in the Bendigo Growth Index Fund, you'll be looking at a total of \$327. This includes an administration fee of \$98 p.a. plus investment costs (charged by the managed fund) of 0.457% p.a. (\$229)².

Flexible investment options.

The choice is yours: let us do the work by choosing the default option, or take control by choosing your own investments.

Option 1 – Choose the default option - Bendigo MySuper

If you prefer to sit back and let us do the work for you, you can choose Bendigo MySuper, which has an age-based lifecycle investment strategy that changes with you.

This means your investment mix will automatically change as you get older, moving from investments that aim for high returns when you're younger, to more stable, conservative investments as you get closer to retirement.

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

Under age 55	Bendigo Growth Index Fund	9.00% p.a.
Age 55 to 59	Bendigo Balanced Index Fund	7.51% p.a.
Age 60 and over	Bendigo Conservative Index Fund	6.11% 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 investment options, including a Socially Responsible option as well as cash options.

Insurance is included.

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

You can also apply:

- for Income Protection cover;
- to tailor your Death and TPD cover; and/or
- to transfer cover from an existing insurance policy.

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

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.

For more information call 1800 033 426.



Issued by Sandhurst Trustees

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 \$50,000 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 April 2018 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 is issued by Sandhurst Trustees Limited ABN 16 004 030 737 AFSL 237906 (Sandhurst), a subsidiary of the Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL 237879 (the Bank). Both of these companies receive remuneration on the issue of the product or service they provide. Investments in this product are not deposits with, guaranteed by, or liabilities of the Bank. This guide is issued by Sandhurst and contains general advice only. Please consider your situation and read the PDS before making an investment decision. This information is current as at 30 May 2018 and is subject to change without notice. (1193275-1193270) (6/18)