

Make the most of your retirement savings.



Bendigo SmartStart Pension® Quick Facts Guide

Most of us expect to retire one day, yet few of us really think about how retirement will affect our financial security and lifestyle.

Bendigo SmartStart Pension (Pension) provides you with two simple options to help you think about your retirement. It offers a standard pension or if you're not yet ready to plunge into retirement full-time, you can choose a transition to retirement pension to dip your toe in.

Low cost.

Bendigo SmartStart Pension aims to provide a low-cost and easy to use solution to help you in your retirement or as you transition to retirement.

Example of annual fees.

If you have a constant \$50,000 invested in the Bendigo Balanced Index Fund, you'll be looking at a total of \$413. This includes an administration fee of \$98 p.a, a percentage based fee of 0.20%p.a, plus investment costs (charged by the managed fund) of 0.430%p.a. (\$229)¹.

Pension options.

You can start one of two types of pensions:

Option 1 - A Standard Pension

If you have permanently retired and have reached your Preservation Age, you can choose to convert your super savings into a tax-effective income stream.

Option 2 - A Transition to Retirement Pension (TTR Pension)

If you have reached your retirement age, but are still working, you can still use your super to commence a tax-effective income stream. You can do this in combination with reducing your hours of work to slowly ease into retirement, or it can be used to boost your income while you are still contributing to super from your salary.

Flexible investment options.

The Pension's investment menu has been designed to offer you choice and flexibility. How you invest will depend on your personal

circumstances and your risk profile. You can choose to invest in cash investments and/or a range of managed funds.

Your Pension payments.

You can choose to receive your pension payments to your nominated bank account:

- monthly;
- quarterly;
- half-yearly; or
- annually.

Monitoring your Pension.

Once you become a member of the Pension, you can register and login via our secure online website 'Bendigo SmartStart Online' and access:

- your account balance;
- your investment portfolio; and
- your transaction history.

Once you have website access you have the ability to switch investments and update your personal details online.

Self-help tools.

If you want more information and self-help tools to assist in planning for your retirement, here are some resources that might be of use:

www.moneysmart.gov.au/tools-and-resources/calculators-and-apps/account-based-pension-calculator
www.moneysmart.gov.au/superannuation-and-retirement/retirement-income-planning

Sign up today, it's simple.

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. 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. Bendigo SmartStart Pension 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. (1193275-1193271) (06/18)