

Portfolio Holdings Disclosure - Bendigo Conservative Index Fund

Table 1 - Assets

Bendigo Superannuation

Portfolio Holdings Information for Bendigo Conservative Index Fund—Assets		Summary	
Cash			
Name of Institution	Currency	Value (AUD)	Weighting
<i>Bendigo Bank</i>	<i>AUD</i>	25,745,622.79	9.13%
<i>Bank of Queensland</i>	<i>AUD</i>	2,817,250.13	1.00%
<i>Challanger Life Ltd</i>	<i>AUD</i>	33,893,594.77	12.02%
<i>Macquarie Bank</i>	<i>AUD</i>	3,096,276.98	1.10%
<i>Macquarie Bank</i>	<i>USD</i>	0.03	0.00%
<i>Macquarie Bank</i>	<i>EUR</i>	0.05	0.00%
Total		65,552,744.76	23.25%
Bank Bills			
Name of Institution	Currency	Value (AUD)	Weighting
<i>Bendigo Bank</i>	<i>AUD</i>	5,375,183.95	1.91%
Total		5,375,183.95	1.91%
Fixed Income			
Held directly or by associated entities or by PSTs			
Internally managed			
Name of Issuer / Counterparty		Value (AUD)	Weighting
<i>N/A</i>			
Total		0.00	0.00%
Fixed Income			
Investment in non-associated entities;			
Held directly or by associated entities or by PSTs			
Externally managed			
Name of Fund Manager		Value (AUD)	Weighting
<i>Vanguard Investments Australia</i>		101,367,160.38	35.96%
Total		101,367,160.38	35.96%

Listed Equity				
Name/kind of investment item	Security Identifier	Units held	Value (AUD)	Weighting
N/A				
Total			0.00	0.00%
Unlisted Equity				
Held directly or by associated entities or by PSTs				
Internally managed				
Name/kind of investment item	% Ownership		Value (AUD)	Weighting
N/A				
Total			0.00	0.00%
Unlisted Equity				
Investment in non-associated entities;				
Held directly or by associated entities or by PSTs				
Externally managed				
Name of Fund Manager			Value (AUD)	Weighting
Vanguard Investments Australia			99,533,044.81	35.31%
Total			99,533,044.81	35.31%
Listed Property				
Name/kind of investment item	Security Identifier	Units held	Value (AUD)	Weighting (%)
N/A				
Total			0.00	0.00%
Unlisted Property				
Held directly or by associated entities or by PSTs				
Internally managed				
Name/kind of investment item	Address	% of property held	Value (AUD)	Weighting
N/A				
Total			0.00	0.00%

Unlisted Property				
Investment in non-associated entities;				
Held directly or by associated entities or by PSTs				
Externally managed				
Name of Fund Manager			Value (AUD)	Weighting
Vanguard Investments Australia			7,580.58	0.00%
Total			7,580.58	0.00%
Listed Infrastructure				
Name/kind of investment item	Security Identifier	Units held	Value (AUD)	Weighting
N/A				
Total			0.00	0.00%
Unlisted Infrastructure				
Held directly or by associated entities or by PSTs				
Internally managed				
Name/kind of investment item	% Ownership		Value (AUD)	Weighting
N/A				
Total			0.00	0.00%
Unlisted Infrastructure				
Investment in non-associated entities;				
Held directly or by associated entities or by PSTs				
Externally managed				
Name of Fund Manager			Value (AUD)	Weighting
Vanguard Investments Australia			9,183,407.60	3.26%
Total			9,183,407.60	3.26%
Listed Alternatives				
Name/kind of investment item	Security Identifier	Units held	Value (AUD)	Weighting
N/A				
Total			0.00	0.00%

Unlisted Alternatives		
Held directly or by associated entities or by PSTs		
Internally managed		
Name/kind of investment item	Value (AUD)	Weighting
N/A		
Total	0.00	0.00%
Unlisted Alternative		
Investment in non-associated entities;		
Held directly or by associated entities or by PSTs		
Externally managed		
Name of Fund Manager	Value (AUD)	Weighting
N/A		
Total	0.00	0.00%
Total Investment Items	281,019,122.07	99.69%

Table 2—Derivatives by kind of derivative

Portfolio Holdings Information for Bendigo Conservative Index Fund—Derivatives

Kind of derivative	Value (AUD)	Weighting
Swaps	-	-
Forwards	-	-
Futures	887,971.93	0.31%
Options	-	-
Total	887,971.93	0.31%

Table 3—Derivatives by asset class

Portfolio Holdings Information for Bendigo Conservative Index Fund—Derivatives by Asset Class

Asset class	Actual asset allocation (% of total assets including derivatives) in the investment option)	Effect of derivatives exposure (% of total assets (including derivatives) in the investment option)
Cash	25.21%	0.05%
Fixed Income	36.06%	0.10%
Equities	35.40%	0.09%
Property	0.00%	0.00%
Infrastructure	3.26%	0.00%
Alternatives	0.07%	0.07%
Total	100.00%	0.31%

Table 4—Derivatives by currency

Portfolio Holdings Information for Bendigo Conservative Index Fund—Derivatives by Currency

Currency exposure	Actual currency exposure (% of assets and derivatives under management)	Effect of derivatives exposure (% of assets and derivatives under management)
AUD	90.0%	0.11%
USD	5.8%	0.20%
Currencies of other developed markets	2.2%	0.00%
Currencies of emerging markets	2.0%	0.00%

Prepared by Bendigo Superannuation Pty Ltd ABN 23 644 620 128 AFSL 534006, a subsidiary of the Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL 237879 as trustee of Bendigo Superannuation Plan ABN 57 526 653 420.