

Portfolio Holdings Disclosure - Bendigo Defensive Index Fund

Table 1 - Assets

**Bendigo
Superannuation**

Portfolio Holdings Bendigo Defensive Index Fund—Assets		Summary	
Cash			
Name of Institution	Currency	Value (AUD)	Weighting
<i>Bendigo Bank</i>	<i>AUD</i>	5,795,189.28	15.88%
<i>Bank of Queensland</i>	<i>AUD</i>	298,547.36	0.82%
<i>Challenger Life Ltd</i>	<i>AUD</i>	3,948,601.66	10.82%
<i>Macquarie Bank</i>	<i>AUD</i>	488,045.36	1.34%
<i>Macquarie Bank</i>	<i>USD</i>	132,352.39	0.36%
<i>Macquarie Bank</i>	<i>USD</i>	(15.33)	0.00%
Total		10,662,720.73	29.22%
Bank Bills			
Name of Institution	Currency	Value (AUD)	Weighting
<i>Bendigo Bank</i>	<i>AUD</i>	1,015,147.32	2.78%
<i>National Australia Bank</i>	<i>AUD</i>	3,037,491.51	8.32%
Total		4,052,638.83	11.10%
Fixed Income			
Held directly or by associated entities or by PSTs			
Internally managed			
Name of Issuer / Counterparty		Value (AUD)	Weighting
N/A			
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>		16,483,252.12	45.17%
Total		16,483,252.12	45.17%

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
<i>Vanguard Investments Australia</i>			4,593,272.81	12.59%
Total			4,593,272.81	12.59%
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	
<i>Vanguard Investments Australia</i>			19,349.67	0.05%	
Total			19,349.67	0.05%	
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	
<i>Vanguard Investments Australia</i>			769,314.86	2.11%	
Total			769,314.86	2.11%	
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	36,580,549.02	100.23%

Table 2—Derivatives by kind of derivative

Portfolio Holdings Information for Bendigo Defensive Index Fund—Derivatives

Kind of derivative	Value (AUD)	Weighting
Swaps	0	0
Forwards	0	0
Futures	-84,943.50	-0.23%
Options	0.00	0
Total	-84,943.50	-0.23%

Table 3—Derivatives by asset class

Portfolio Holdings Information for Bendigo Defensive 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	40.09%	-0.23%
Fixed Income	45.17%	0.00%
Equities	12.59%	0.00%
Property	0.05%	0.00%
Infrastructure	2.11%	0.00%
Alternatives	0.00%	0.00%
Total	100.00%	-0.23%

Table 4—Derivatives by currency

Portfolio Holdings Information for Bendigo Defensive 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	90.7%	-0.07%
USD	6.0%	-0.16%
Currencies of other developed markets	1.1%	-0.01%
Currencies of emerging markets	2.2%	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.