

Portfolio Holdings Disclosure - Bendigo High Growth Wholesale Fund

Table 1 - Assets

**Bendigo
Superannuation**

Portfolio Holdings Information for **Bendigo High Growth Wholesale Fund—Assets**

| | | Summary | |
|--|------------|--------------|-----------|
| Cash | | | |
| Name of Institution | Currency | Value (AUD) | Weighting |
| <i>Bendigo Bank</i> | <i>AUD</i> | 2,697,919.86 | 8.84% |
| <i>Challenger Group</i> | <i>AUD</i> | - | 0.00% |
| <i>Macquarie Bank</i> | <i>AUD</i> | 500,953.96 | 1.64% |
| <i>Macquarie Bank</i> | <i>USD</i> | - 56,851.69 | -0.19% |
| <i>Macquarie Bank</i> | <i>JPY</i> | 48,471.42 | 0.16% |
| Total | | 3,190,493.55 | 10.46% |
| Bank Bills | | | |
| Name of Institution | Currency | Value (AUD) | Weighting |
| N/A | | | |
| Total | | - | 0.00% |
| 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 |
| N/A | | | |
| Total | | 0.00 | 0.00% |

| Listed Equity | | | | |
|---|---------------------|------------|---------------|-----------|
| Name/kind of investment item | Security Identifier | Units held | Value (AUD) | Weighting |
| <i>Betashares Global Energy Companies ETF - Currency Hedged</i> | FUEL | 261,070.60 | 1,543,501.57 | 5.06% |
| <i>iShares Global Consumer Staples ETF</i> | IXI | 32,931.26 | 3,044,906.17 | 9.98% |
| <i>iShares Global Healthcare ETF</i> | IXJ | 26,272.36 | 3,362,533.88 | 11.02% |
| <i>Vaneck Australian Resources ETF</i> | MVR | 10,089.23 | 388,341.62 | 1.27% |
| Total | | | 8,339,283.24 | 27.34% |
| 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>AllianceBernstein Investment Management Australia</i> | | | 8,275,220.83 | 27.13% |
| <i>Antipodes Partners Limited</i> | | | 3,625,110.76 | 11.88% |
| <i>Bennelong Funds Management</i> | | | 21,219.70 | 0.07% |
| <i>DNR Capital</i> | | | 1,463,607.40 | 4.80% |
| <i>Franklin Templeton Australia</i> | | | 16,070.73 | 0.05% |
| <i>Fidelity International Investment Management</i> | | | 2,528.44 | 0.01% |
| <i>T. Rowe Price Australia</i> | | | 24,221.37 | 0.08% |
| Total | | | 13,427,979.23 | 44.02% |
| 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> | | | 58,460.76 | 0.19% |
| Total | | | 58,460.76 | 0.19% |
| 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> | | | 1,770,261.13 | 5.80% |
| Total | | | 1,770,261.13 | 5.80% |

| Listed Alternatives | | | | |
|--|---------------------|------------|---------------|-----------|
| Name/kind of investment item | Security Identifier | Units held | Value (AUD) | Weighting |
| Global X Physical Gold | GOLD | 28,249.85 | 751,349.99 | 2.46% |
| Total | | | 751,349.99 | 2.46% |
| 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 |
| <i>Duxton Capital</i> | | | 1,412,492.56 | 4.63% |
| <i>Riparian Capital Partners</i> | | | 906,765.61 | 2.97% |
| <i>Spire Capital</i> | | | 689,833.63 | 2.26% |
| Total | | | 3,009,091.80 | 9.87% |
| Total Investment Items | | | 30,546,919.71 | 100.15% |

Table 2—Derivatives by kind of derivative

Portfolio Holdings Information for Bendigo High Growth Wholesale Fund—Derivatives

| Kind of derivative | Value (AUD) | Weighting |
|--------------------|-------------|-----------|
| Swaps | 0 | 0 |
| Forwards | 0 | 0 |
| Futures | -44421.77 | -0.15% |
| Options | 0 | 0 |
| Total | -44421.77 | -0.15% |

Table 3—Derivatives by asset class

Portfolio Holdings Information for Bendigo High Growth Wholesale 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 | 10.31% | -0.15% |
| Fixed Income | 0.00% | 0.00% |
| Equities | 71.36% | 0.00% |
| Property | 0.19% | 0.00% |
| Infrastructure | 5.80% | 0.00% |
| Alternatives | 12.33% | 0.00% |
| Total | 100.00% | -0.15% |

Table 4—Derivatives by currency

Portfolio Holdings Information for Bendigo High Growth Wholesale 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 | 60.8% | 0.00% |
| USD | 27.8% | -0.13% |
| Currencies of other developed markets | 9.2% | -0.01% |
| Currencies of emerging markets | 2.1% | 0.00% |