

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>	4,187,001.55	7.52%
<i>Bank of Queensland</i>	<i>AUD</i>	3,996,537.97	7.17%
<i>Challenger Life Ltd</i>	<i>AUD</i>	2,483,597.67	4.46%
<i>Members Equity Bank</i>	<i>AUD</i>	754,745.34	1.35%
<i>Macquarie Bank</i>	<i>AUD</i>	787,758.50	1.41%
<i>Macquarie Bank</i>	<i>USD</i>	(182.48)	0.00%
<i>Macquarie Bank</i>	<i>YEN</i>	(14.21)	0.00%
Total		12,209,444.36	21.91%
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>		32,241,753.76	57.87%
Total		32,241,753.76	57.87%

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			9,954,214.70	17.87%
Total			9,954,214.70	17.87%
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>			146,358.52	0.26%	
Total			146,358.52	0.26%	
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>			1,115,846.67	2.00%	
Total			1,115,846.67	2.00%	
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	55,667,618.02	99.91%

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	47,396.10	0.09%
Options	0.00	0
Total	47,396.10	0.09%

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	15.68%	-6.23%
Fixed Income	57.87%	0.00%
Equities	17.87%	0.00%
Property	0.26%	0.00%
Infrastructure	2.00%	0.00%
Alternatives	6.32%	6.32%
Total	100.00%	0.09%

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	91.7%	1.7%
USD	3.8%	-1.7%
Currencies of other developed markets	2.6%	0.0%
Currencies of emerging markets	2.0%	0.0%

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.