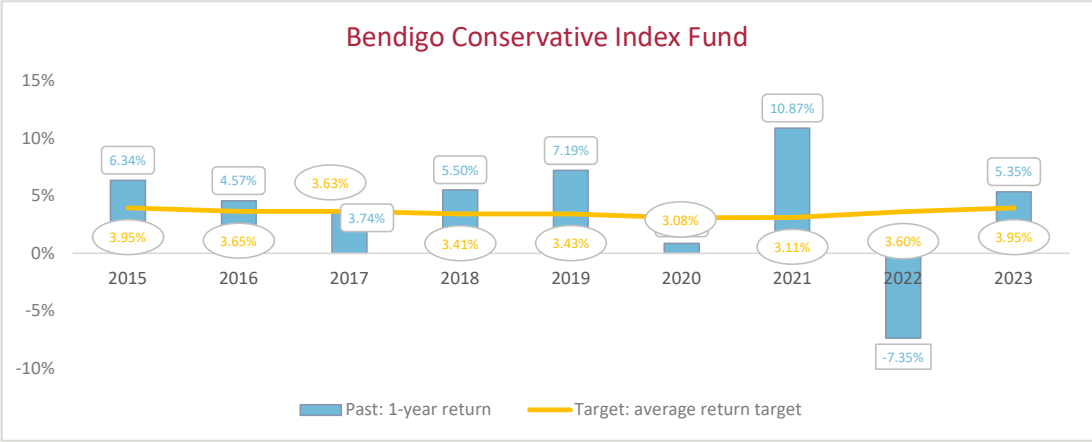


## MySuper Product Dashboard (age 60 and over) - Bendigo Conservative Index Fund

Use this dashboard to compare Bendigo MySuper to other MySuper products. Go to ASIC's Money Smart Website ([www.moneysmart.gov.au](http://www.moneysmart.gov.au)) for more information on how to pick the right MySuper fund for you.

|  |   |
|--|---|
| <b>Return target</b>                               | CPI plus 1.3% p.a. after fees and taxes.<br>Future returns cannot be guaranteed. This is a prediction.  |
| <b>Return</b>                                      | 9 year average annual return of 4.01% as at 30 June 2023.   |
| <b>Comparison between return target and return</b> |  <p>It will not be possible to show a 10 year moving average return for the MySuper Product Dashboard (age 60 and over) - Bendigo Conservative Index Fund until the financial year ended 30 June 2024. Past performance is not an indication of future performance.</p> |
| <b>Level of investment risk</b>                    | Low to Medium<br>Negative returns are expected in 1 but less than 2 out of every 20 years.<br>The higher the expected return target, the more often you would expect a year of negative returns.  |
| <b>Statement of fees and other costs</b>           | \$318 per year<br>Fees and other costs for a member with a \$50,000 balance.  |

### Glossary

|  |  |
|--|--|
| <b>Return</b>                                      | The return for this life stage investment option has been calculated in accordance with requirements that apply to MySuper. The return is after the Indirect Cost Ratio, Bendigo MySuper administration fee and superannuation taxes.  |
| <b>Return target</b>                               | The return target for this life stage investment option has been calculated in accordance with requirements that apply to MySuper. The return target has been based on the underlying investment's objective of CPI + 1.3%. The return target is after the Indirect Cost Ratio, Bendigo MySuper Administration fee and superannuation taxes. |
| <b>Comparison between Return target and Return</b> | The comparison between Return Target and the Return is the percentage difference in actual performance of the life stage investment option when compared to the Return Target.   |
| <b>Fees and other costs</b>                        | Fees and other costs have been calculated in accordance with requirements that apply to MySuper and are detailed below:  |

### Example – MySuper strategy

|                                       |  |  |
|---------------------------------------|--|--|
| <b>Administration fees and costs</b>  | Administration fee: \$98<br>Administration costs paid from the reserve: \$10 | For every \$50,000 you have in the super product you will be charged or have deducted from your investment \$10 in administration fees and costs plus \$98 regardless of your balance. |
| <b>PLUS Investment fees and costs</b> | 0.42%  | <b>And</b> , you will be charged or have deducted from your investment \$210 in investment fees and costs.   |
| <b>EQUALS Cost of product</b>         |  | If your balance was \$50,000 at the beginning of the year, then for that year you will be charged fees and costs of <b>\$318</b> for the superannuation product.                       |

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