

- Bendigo SmartStart Super®
- Bendigo SmartStart Pension®

Investment Performance Report as at 30 April 2022

Investment Options	Date of inception	PAST PERFORMANCE						Invest Mgr Fee %	Buy/Sell Margin %	ASSET ALLOCATION %										Fund Size \$M	APIR Code
		1 Month %	3 Months %	6 Months %	1 Year %	3 Years % pa	5 Years % pa			Cash	Aust Shares	Aust Fixed Int	Aust Listed Prop	Intl Shares	Intl Fixed Int	Intl Listed Prop	Mortgages	Other	Unlisted Prop		
Bendigo Defensive Index Fund	Sep 2011	-1.69	-4.42	-4.05	-3.13	2.30	3.19	0.39	0.25	25.60	9.20	47.41	0.27	8.87	2.52	-	-	6.13	-	101.41	STL0031AU
Bendigo Conservative Index Fund (MySuper: age 60 and over)	Sep 2011	-1.93	-3.87	-3.91	-1.42	3.74	4.55	0.41	0.21	20.31	17.20	34.31	0.27	19.41	2.75	-	-	5.74	-	451.45	STL0032AU
Bendigo Balanced Index Fund (MySuper: age 55 to 59)	Sep 2011	-2.01	-3.32	-3.71	0.14	5.15	5.94	0.43	0.21	11.75	26.34	24.93	0.36	30.14	0.97	-	-	5.51	-	489.25	STL0033AU
Bendigo Growth Index Fund (MySuper: under age 55)	Sep 2011	-2.22	-2.25	-3.28	2.45	6.90	7.53	0.45	0.21	7.29	35.27	12.99	0.50	38.45	0.39	-	-	5.11	-	410.37	STL0034AU
Bendigo High Growth Index Fund	Sep 2011	-2.42	-2.08	-3.69	3.24	7.44	8.22	0.46	0.19	5.57	43.00	-	0.39	46.75	-	-	-	4.29	-	84.45	STL0035AU
Bendigo Defensive Wholesale Fund	Sep 2011	-0.95	-3.13	-3.18	-0.71	2.84	3.15	0.60	0.24	12.90	7.45	54.66	-	10.65	4.56	-	-	9.78	-	33.53	STL0029AU
Bendigo Conservative Wholesale Fund	May 2002	-0.92	-3.04	-4.55	-0.31	4.57	4.64	0.74	0.31	9.74	17.77	35.20	0.05	20.56	5.45	-	-	11.23	-	154.50	STL0012AU
Bendigo Balanced Wholesale Fund	May 2002	-0.92	-3.55	-6.11	-0.35	5.77	5.87	0.85	0.35	6.59	26.01	23.74	-	29.46	2.77	-	-	11.44	-	195.03	STL0013AU
Bendigo Growth Wholesale Fund	May 2002	-0.68	-3.75	-7.19	0.00	6.92	6.92	0.96	0.41	3.83	38.39	9.85	0.04	35.83	0.03	-	-	12.01	-	80.13	STL0014AU
Bendigo Socially Responsible Growth Fund^	Sep 2016	-1.07	-2.23	-2.89	3.24	5.80	6.72	0.99	0.23	14.01	31.87	8.58	-	36.17	5.92	-	-	3.45	-	40.26	STL0055AU
Bendigo High Growth Wholesale Fund	Sep 2011	-0.39	-4.53	-9.02	-0.58	7.66	7.71	1.05	0.45	2.79	48.18	-	0.20	38.36	-	-	-	10.48	-	44.63	STL0030AU
Sandhurst Strategic Income Fund - Class B	Aug 2011	0.14	-0.21	-0.16	-0.06	1.20	1.73	0.45	0.14	17.37	-	82.63	-	-	-	-	-	-	-	50.75	STL0044AU

^Added to the Bendigo SmartStart investment menu effective 21 November 2016

Important

Performance figures are calculated before tax and after investment fees, unless otherwise stated. Performance is based on exit price to exit price for the period and assumes that all distributions are reinvested. Rates of return reported on member statements are calculated based on your investment's cash flow for the reporting period, and may vary from the above figures.

Past performance is not an indication of future performance.

The trustee and issuer of Bendigo SmartStart Super® and Bendigo SmartStart Pension (the Plans) is Sandhurst Trustees Limited ABN 16 004 030 737 AFSL 237906. The Plans form part of The Bendigo Superannuation Plan (ABN 57 526 653 420). This report has been prepared by the administrator IOOF Investment Management Limited ABN 53 006 695 021 (IIML) of the Plans. Performance data has been sourced from Morningstar, Inc (Morningstar) and the individual investment managers (as applicable). Any representation or statement expressed or otherwise implied above is made in good faith but on the basis that neither IOOF nor the underlying manager give any warranty of accuracy or reliability or accept any responsibility for any errors or omissions. IOOF believes the figures to be accurate and up-to-date as at the time of preparation. This report is not intended to represent investment or professional advice and does not take into account investor's objectives, financial situation or needs. Investors are recommended to consider the appropriateness of the information provided and read the relevant investment option's offer document before making any investment decision. To access offer documents and up-to-date information on the above investment options please visit our website www.sandhursttrustees.com.au/SmartStart.

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