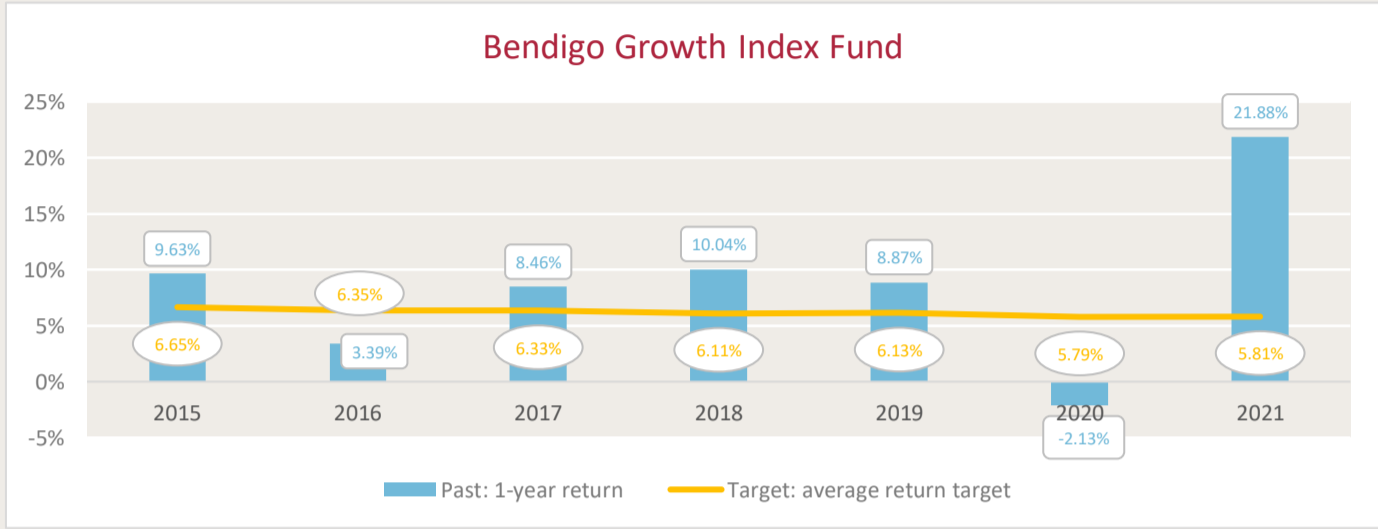


## MySuper Product Dashboard (under age 55) - Bendigo Growth Index Fund

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 4% p.a. after fees and taxes. Future returns cannot be guaranteed. This is a prediction.
<b>Return</b>	7 year average annual return of 8.38% as at 30 June 2021.
<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 (under age 55) - Bendigo Growth 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>	Medium to High Negative returns are expected in 3 but less than 4 out of every 20 years. 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>	\$350 per year 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 + 4%. 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		
Investment fee	Nil	For every \$50,000 you have in the super product you will be charged \$0 each year.
<b>PLUS</b> Administration fee	\$98	<b>And</b> , you will be charged \$98 in administration fees regardless of your balance.
<b>PLUS</b> Indirect cost ratio fee of MySuper product	0.503% p.a.	<b>And</b> , indirect costs of \$252 each year will be deducted from your investment.
<b>EQUALS</b> Cost of product		If your balance was \$50,000, then for that year you will be charged fees of <b>\$350</b> for the MySuper strategy.

Bendigo SmartStart Super is issued by Sandhurst Trustees Limited ABN 16 004 030 737 AFSL 237906, a subsidiary of the Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL 237879 (Bank). Investments in this product are not deposits with, guaranteed by, or liabilities of the Bank. This document contains general advice only. Please consider your situation and read the Product Disclosure Statement, available at [www.bendigobank.com.au/super](http://www.bendigobank.com.au/super), before making an investment decision.