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Dear <Salutation>

Invitation to The Bendigo Superannuation Plan's 2024-25 Annual Members' Meeting

You're invited to join us virtually at our upcoming Annual Members' Meeting (AMM). The AMM is an opportunity to hear from our team about the current financial position of the fund, how it has been performing, and our outlook for the year ahead.

Date & Time

Thursday, 26 February 2026

Online from 2-3pm (AEDT)

Register your attendance at www.betashares.com.au/super/amm

Agenda

- 1. Welcome and introductions**
- 2. Fund update**
- 3. Investment update**
- 4. Member questions**

The AMM is also an opportunity for you to ask us questions. You can submit your question either in advance via the registration page, or via the chat function during the meeting.

Please note, questions relating to personal circumstances will not be able to be addressed during the meeting. For personal questions, please contact our Client Services Team on 1800 033 426 or super@betashares.com.au.

If we can't answer your question during the meeting, our responses to all questions will be published on our website by 26 March 2026. By this date you will also be able to watch a recording and view minutes of the meeting.

Additional Information

Short-form expenditure summary for the 2024/25 financial year:

Expense category	Total
Aggregate remuneration expenditure	\$259k
Aggregate political donations	NIL
Aggregate promotion, marketing or sponsorship expenditure	NIL
Aggregate industrial body payments	NIL
Aggregate related party payments	\$2.2million

Notes to the short-form expenditure summary for the 2024/25 financial year:

Remuneration expenditure includes the remuneration of the Trustee's key management personnel (KMP) for the year ended 30 June 2025. The Trustee is a wholly owned subsidiary of Betashares Australia Pty Ltd, part of the Betashares Financial Group Pty Ltd group of entities ('Betashares') from 31 August 2024. Prior to this, the Trustee was a wholly owned subsidiary of Bendigo and Adelaide Bank Limited (the "Bank"). The remuneration received by any executive KMP was paid directly by Betashares or the Bank during the relevant periods and the remuneration received by any non-executive KMP was paid by the Trustee. No such amounts are deducted from the Fund. Further information is available in the Remuneration Report, which is included in the Annual Financial Report.

Political donations – the Trustee does not make political donations.

Promotion, marketing and sponsorship expenditure includes promotional, distribution and media costs to grow the Fund.

Industrial body payments – the Trustee does not make payments to industrial bodies as defined under Fair Work (Registered Organisations) Act 2009.

Related party payments – Betashares or the Bank paid the remuneration of staff and executive officers, and certain expenses for business operations of the Trustee and the Fund. Betashares or the Bank did not seek reimbursement from the Trustee and Fund for the aforementioned amounts paid.

Further information and fund documents are available for you to read before the AMM at www.betashares.com.au/super/amm:

- Summary of each significant event or material change notice given within the previous 2 years
- the Fund's 2025 Annual Report
- [the Fund's 2024/25 Annual Financial Report \(which contains the Directors' Report, Remuneration Report and Auditor's Report\)](#)
- Expenditure summary for 2024/25 financial year (promotion, marketing and sponsorship contract information)
- Investment Performance Reports
- the most recent Member Outcomes Assessment determination

You can also view your 2025 annual statement by logging into Bendigo SmartStart Online at www.betashares.com.au/super.

If you have any questions about your account, please contact our Client Services Team on 1800 033 426 or super@betashares.com.au.

Yours sincerely

The Bendigo Super team