

# Bendigo SmartStart

## Switching Instruction

# Bendigo

## Superannuation

This form can be used for the following products:

- Bendigo SmartStart Super®
- Bendigo SmartStart Pension®

**This form should be used if you wish to switch some or all of your investments and/or change your existing Deposit Instruction, Income Preference and/or Cash Account Preference in Bendigo SmartStart Super and/or Bendigo SmartStart Pension (collectively known as ‘the Plan’).**

**Please complete this form using BLOCK LETTERS and a BLACK or BLUE pen.**

### Step 1. Member personal details

|               |                                                                    |
|---------------|--------------------------------------------------------------------|
| Member Number | <input type="text"/>                                               |
| Title         | <input type="text"/>                                               |
| Surname       | <input type="text"/>                                               |
| Given name(s) | <input type="text"/>                                               |
| Date of Birth | <input type="text"/> / <input type="text"/> / <input type="text"/> |
| Phone (home)  | <input type="text"/> (work) <input type="text"/>                   |
| (mobile)      | <input type="text"/>                                               |
| Email         | <input type="text"/>                                               |

### Step 2. Pending transactions for managed funds

To provide you with an efficient service, existing transactions already in progress will not be taken into account when processing your new request, unless you instruct us otherwise. This may result in a different outcome to what you intended with your instructions, for example a balance remaining in an investment where you had intended to redeem 100%.

☐ I wish to wait for all existing transactions to be completed before my new instructions (detailed at Step 3) are processed.

### Step 3. Investment switching instructions for existing holdings

**Please provide your instructions in one of the following sections (3A, 3B or 3C).**

#### 3A - Switching from Bendigo MySuper (applicable to Bendigo SmartStart Super members only)

☐ I wish to switch 100% of my existing account balance from Bendigo MySuper to:

| Investment option name  | Percentage allocation % |
|-------------------------|-------------------------|
|                         |                         |
|                         |                         |
|                         |                         |
|                         |                         |
| Total (must equal 100%) |                         |

You must also provide a Deposit Instruction in Step 4.

### Step 3. Investment switching instructions for existing holdings (continued)

#### 3B - Switching into Bendigo MySuper (applicable to Bendigo SmartStart Super members only)

☐ I wish to switch 100% of my account balance into Bendigo MySuper and change my Deposit Instruction to Bendigo MySuper.

Bendigo MySuper is an age-based lifecycle investment option. Your existing account holdings will be invested in the relevant life stage investment option based on your age.

If you nominate this option please proceed straight to Step 7.

#### 3C - Switching between Investment Options (applicable to both Bendigo SmartStart Super and Pension members)

If you wish to switch from a specific investment and use the proceeds to invest in another investment, please indicate below.

Please note this option is not available to you if you are currently invested in or wish to invest in Bendigo MySuper.

##### REDEEM FROM

| Investment option name | % of investment OR \$ amount of investment |
|------------------------|--------------------------------------------|
|                        |                                            |
|                        |                                            |
|                        |                                            |
|                        |                                            |

##### INVEST INTO

| Investment option name  | % of redeemed funds to be invested |
|-------------------------|------------------------------------|
|                         |                                    |
|                         |                                    |
|                         |                                    |
|                         |                                    |
| Total (must equal 100%) |                                    |

Please note: Your Deposit Instruction and Cash Account preference will not be automatically updated (unless you have elected to switch into Bendigo MySuper) to reflect the purchase or redemption of an investment option from your account. If you want to change your Deposit Instruction and/or Cash Account preference please complete Step 4 and 5.

### Step 4. Deposit Instruction

Please complete this step if you wish to change your existing Deposit Instruction. **You do not need to complete this step if you are investing in Bendigo MySuper.**

| Investment option name  | Percentage allocation % |
|-------------------------|-------------------------|
| Cash Account            | (minimum 1.5%)          |
|                         |                         |
|                         |                         |
|                         |                         |
|                         |                         |
| Total (must equal 100%) |                         |

## Step 5. Income Preference\*

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I direct Bendigo Superannuation Pty Ltd (Bendigo Super) to manage any income distributions or interest payments that I receive from my managed funds as follows (only one option can be selected and will apply to all investment options):

☐ **Re-invest (default option)**

All income or interest will be re-invested back into the same investment that made the payment

**OR**

☐ **Retain in Cash Account**

All income distributions or interest payments will be retained in your Cash Account.

\*Not available for MySuper members.

## Step 6. Cash Account Preference\*

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If the balance in your Cash Account is zero or below, you authorise us to top up the balance to:

☐ **1.5% (default option)**

**OR**

☐ **Percentage nominated in your Deposit Instruction**

We will 'top up' your Cash Account balance using one of the following methods (only one method can be selected):

☐ **Pro-rata (default option)**

Redeem funds across all managed funds according to the proportion of your account balance (excluding the Cash Account) they represent.

☐ **Redemption Instruction - Percentage**

Redeem funds from specified managed funds according to the percentage allocation nominated below.

**Please note:** The percentages allocated to your selected managed funds must add up to 100% not including the Cash Account.

## Step 6. Cash Account Preference (continued)

| Investment option name                    | Percentage allocation                                                                                        |
|-------------------------------------------|--------------------------------------------------------------------------------------------------------------|
| <b>Investment funds</b>                   |                                                                                                              |
| Bendigo Defensive Wholesale Fund          | <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> % |
| Bendigo Conservative Wholesale Fund       | <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> % |
| Bendigo Balanced Wholesale Fund           | <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> % |
| Bendigo Defensive Index Fund              | <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> % |
| Bendigo Conservative Index Fund           | <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> % |
| Bendigo Balanced Index Fund               | <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> % |
| Bendigo Growth Index Fund                 | <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> % |
| Bendigo High Growth Index Fund            | <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> % |
| Sandhurst Strategic Income Fund – Class B | <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> % |
|                                           |                                                                                                              |
|                                           | 100%                                                                                                         |

\* If you are currently invested in Bendigo MySuper we will top up your Cash Account from the relevant age-based investment option applicable to your age and you are unable to alter this instruction. Please refer to the Reference Guide for further information.

## Step 7. Member declaration

- I must be at least 18 years of age to complete this application and if I am under the age of 18, this application will be signed by my parent/guardian on behalf of me.
- I agree to receive the disclosure documents for the managed fund investment options by Bendigo Super making them available on the Plan's website at [www.betashares.com.au/super](http://www.betashares.com.au/super)
- I acknowledge that Bendigo Super has provided me with access to the disclosure documents for the managed fund investment options I have selected via the Plan's website and I agree to access them on the Plan's website.
- I have received personal financial advice in relation to the investment options selected in this form; or  
I have reviewed and understand the product disclosure statements (PDS) of the relevant investment options selected (if applicable) and confirm that they meet my objectives, financial situation and needs.
- I acknowledge that neither Bendigo Super nor any other person guarantees the return of capital or the performance of the investment funds.
- I understand that, once Bendigo Super receives and accepts a switching instruction, it will take effect and that it can only be withdrawn by providing notice in writing to Bendigo Super.
- I understand that if this Switching Instruction form is incorrectly completed or unsigned, it will be not be accepted and it will be returned to me.
- I understand that transaction costs (in the form of buy-sell spreads) will apply in relation to my switching instructions.
- I understand that switch requests will generally be processed when relevant unit prices are next declared, which occurs daily where the day is considered a business day in Australia.
- I understand that while my switching instructions are being processed, my Cash Account balance may temporarily go into negative, and acknowledge that interest will be charged at the daily rate applicable to the Cash Account for the period that my Cash Account has a negative balance.
- In respect of electronic instructions (email, fax) in relation to this request, I agree and acknowledge that Bendigo Super:
  - Will not accept electronic instructions unless it is accompanied by my scanned or faxed signature;
  - Is not responsible for any loss or delay that results from a transmission not being received by Bendigo Super;
  - Will only process my electronic instructions if they are received in full and have been fully signed by me;
  - Will not accept a receipt confirmation from the sender's facsimile machine or computer as evidence of receipt of the instructions unless the confirmation receipt clearly applies, on its face, to the specific instructions transmitted electronically (e.g. these instructions appear on the same page as the confirmation) and is not able to be tampered with;
  - Will not compensate me for any losses relating to electronic instructions except to the extent of any negligence or bad faith on the part of Bendigo Super, unless required by law; and
  - Does not take responsibility for any fraudulently or incorrectly completed or signed electronic instructions. In the event of any such fraud, I agree to release Bendigo Super from, and indemnify Bendigo Super against, all losses and liabilities whatsoever arising from Bendigo Super acting reasonably in good faith in accordance with any instructions received electronically bearing my member number and a signature purportedly mine.
- I have read and understood Bendigo Super's and Betashares Group Privacy Policy which is available at [www.betashares.com.au/privacy-policy](http://www.betashares.com.au/privacy-policy) and agree that Bendigo Super and Betashares Group may collect, use and disclose my personal information for the purposes of administering my account in accordance with the law.

Member signature

Date

 /  / 

If you are under 18 we require a parent/guardian to sign this application here:

Parent/guardian signature

Date

 /  / 

Parent/guardian full name

### Contact details:

Bendigo Superannuation Pty Ltd

Bendigo SmartStart

GPO Box 264

Melbourne Victoria 3001

Phone: 1800 033 426

Fax: 03 6215 5800

Email: [super@betashares.com.au](mailto:super@betashares.com.au)

Website: [www.betashares.com.au/super](http://www.betashares.com.au/super)