

Bendigo SmartStart Pension® – TTR

Investment Performance as at 31 March 2026

Bendigo Superannuation

Investment Option	1 month	3 months	6 months	FYTD	1 year	3 years (p.a.)	5 years (p.a.)	7 Years (p.a.)	8 Years (p.a.)	10 years (p.a.)	15 years (p.a.)
Bendigo Defensive Index Fund	-2.26%	-0.50%	0.17%	2.70%	5.04%	4.57%	2.68%	3.09%	3.38%	3.43%	
Bendigo Conservative Index Fund	-3.26%	-0.88%	-0.01%	3.44%	6.84%	6.52%	4.22%	4.57%	4.86%	4.92%	
Bendigo Balanced Index Fund	-4.06%	-1.30%	-0.22%	4.16%	8.56%	8.28%	5.59%	5.95%	6.25%	6.40%	
Bendigo Growth Index Fund	-4.88%	-2.03%	-0.87%	4.08%	9.72%	9.69%	6.76%	7.22%	7.53%	7.84%	
Bendigo High Growth Index Fund ¹	-5.54%	-2.69%	-1.30%	4.14%	10.60%	10.79%	7.53%	7.94%	8.26%	8.82%	
Bendigo Defensive Wholesale Fund	-2.68%	-0.33%	0.12%	4.12%	5.85%	5.19%	3.43%	3.51%	3.47%	3.56%	
Bendigo Conservative Wholesale Fund	-3.63%	-0.98%	-0.18%	4.80%	7.25%	6.14%	4.01%	4.54%	4.49%	4.67%	5.62%
Bendigo Balanced Wholesale Fund ²	-4.65%	-1.81%	-0.84%	5.55%	8.53%	6.75%	4.18%	5.17%	5.14%	5.50%	6.44%
Sandhurst Strategic Income Fund – Class B units	0.26%	0.88%	1.76%	2.77%	4.00%	4.60%	3.14%	2.68%	2.60%	2.64%	
Cash Account ³	0.30%	0.83%	1.62%	2.41%	3.25%	3.56%	2.56%	1.96%	1.93%		

Notes

1. From 26 August 2025, the Bendigo High Growth Index Fund is no longer available to members not currently invested in that managed fund investment option.
2. From 1 August 2025, the Bendigo Balanced Wholesale Fund is no longer available to members not currently invested in that managed fund investment option.
3. Added to the Bendigo SmartStart investment menu effective 21 November 2016.

Performance figures are based on exit price to exit price for the period and assumes that all distributions are reinvested. Performance figures are calculated net of investment fees and costs and estimated tax, but exclude administration fees, insurance premiums, advice fees and other member activity fees. Estimated investment tax rates have been applied, based on assumed returns and estimated asset class allocations of the investment option. These figures are provided for comparison purposes only and are not used for crediting returns to members' accounts. Actual member returns may vary and will be reported on member statements.

Bendigo SmartStart Pension (ABN 57 526 653 420, AFSL 534006) (the Fund) is issued by Bendigo Superannuation Pty Ltd (Bendigo Super) and is a wholly owned subsidiary of Betashares Financial Group Pty Ltd ABN 58 646 305 517 (Betashares). Bendigo Super and Betashares receive remuneration on the issue of the Fund for the service they provide, full details of which are contained in the Product Disclosure Statement (PDS). Investments in the Fund are not deposits with, guaranteed by, or liabilities of Betashares or any of its related entities. Bendigo Super has prepared this document based on information available to it. Performance data has been sourced from the individual investment managers (as applicable). The information used in this document has not been verified and Bendigo Super has no obligation to notify you in the event that any information or opinions change. No representation is made to the fairness and accuracy of the information, opinions and conclusions contained in this document. This document is provided by Bendigo Super and contains general advice only. Please consider your situation and read the Fund's PDS, and applicable investment options offer document available at www.betashares.com.au/super/documents before making an investment decision. Past performance is not an indicator of future performance.