

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	-0.25%	2.00%	2.19%	-0.25%	5.76%	6.43%	2.72%	3.39%	3.95%	3.74%	
Bendigo Conservative Index Fund	-0.16%	2.54%	2.97%	-0.16%	7.62%	8.56%	4.46%	5.09%	5.52%	5.37%	
Bendigo Balanced Index Fund	-0.07%	3.21%	3.95%	-0.07%	9.57%	10.55%	6.08%	6.66%	7.01%	6.97%	
Bendigo Growth Index Fund	0.05%	3.98%	4.83%	0.05%	10.90%	12.35%	7.51%	8.16%	8.39%	8.53%	
Bendigo High Growth Index Fund ¹	0.24%	4.76%	5.63%	0.24%	12.31%	13.71%	8.60%	9.14%	9.21%	9.61%	
Bendigo Defensive Wholesale Fund	-0.16%	1.36%	0.80%	-0.16%	6.43%	6.87%	3.44%	3.88%	3.95%	3.87%	
Bendigo Conservative Wholesale Fund	-0.15%	1.50%	0.97%	-0.15%	8.03%	8.26%	4.11%	5.10%	5.11%	5.10%	6.22%
Bendigo Balanced Wholesale Fund ²	-0.01%	2.10%	1.45%	-0.01%	10.17%	9.52%	4.38%	5.91%	5.84%	6.08%	7.37%
Sandhurst Strategic Income Fund – Class B units	0.38%	1.30%	2.34%	0.38%	4.59%	5.42%	3.96%	3.25%	3.18%	3.10%	
Cash Account ³	0.38%	1.12%	2.10%	0.38%	3.98%	4.24%	3.24%	2.40%	2.32%		

Notes

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

Performance figures are based on exit price to exit price for the relevant periods and on the assumption that all distributions are reinvested. Performance figures are calculated net of investment fees and costs, but do not take into account administration fees, insurance premiums, advice fees and other member activity fees. 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.

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