

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	-0.20%	1.76%	1.88%	-0.20%	5.17%	5.66%	2.42%	3.01%	3.49%	3.31%	
Bendigo Conservative Index Fund (Bendigo MySuper: age 60 and over)	-0.11%	2.22%	2.56%	-0.11%	6.79%	7.57%	3.95%	4.55%	4.94%	4.81%	
Bendigo Balanced Index Fund (Bendigo MySuper: age 55 to 59)	-0.01%	2.82%	3.43%	-0.01%	8.51%	9.35%	5.39%	6.00%	6.32%	6.31%	
Bendigo Growth Index Fund (Bendigo MySuper: under age 55)	0.12%	3.54%	4.21%	0.12%	9.65%	10.97%	6.64%	7.37%	7.61%	7.78%	
Bendigo High Growth Index Fund ¹	0.30%	4.27%	4.94%	0.30%	10.90%	12.19%	7.61%	8.27%	8.37%	8.81%	
Bendigo Defensive Wholesale Fund	-0.11%	1.12%	0.50%	-0.11%	5.84%	6.08%	3.07%	3.45%	3.51%	3.43%	
Bendigo Conservative Wholesale Fund	-0.10%	1.18%	0.56%	-0.10%	7.20%	7.25%	3.58%	4.51%	4.52%	4.53%	5.53%
Bendigo Balanced Wholesale Fund ²	0.05%	1.72%	0.94%	0.05%	9.10%	8.31%	3.70%	5.21%	5.17%	5.42%	6.61%
Sandhurst Strategic Income Fund – Class B units	0.32%	1.10%	1.99%	0.32%	3.89%	4.59%	3.35%	2.76%	2.70%	2.63%	
Cash Account ³	0.32%	0.95%	1.78%	0.32%	3.38%	3.59%	2.75%	2.04%	1.97%		

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, costs and estimated investment tax rates, but do not take into account 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 Super is part of The Bendigo Superannuation Plan (ABN 57 526 653 420) (the Fund). Bendigo Superannuation Pty Ltd (ABN 23 644 620 128, AFSL 534006) (Bendigo Super), a wholly owned subsidiary of Betashares Financial Group Pty Ltd ABN 58 646 305 517, is the trustee of the Fund. Bendigo Super has prepared this document based on information available to it. Performance data has been sourced from the individual investment managers, where 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. Bendigo Super does not make any representation or warranty as to the quality, accuracy, reliability, timeliness or completeness of any information in this document. This document contains general advice only. Please consider your situation and read the Product Disclosure Statement, and applicable offer document for the relevant investment option available at www.betashares.com.au/super/documents before making an investment decision. Past performance is not an indicator of future performance.