

Sandhurst Cash Common Fund

Quarterly fund update - December 2023

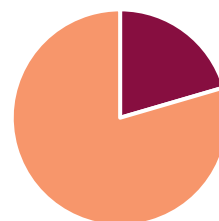
Investment objective

The Cash Common Fund (Fund) aims to provide a stable, cash-based investment that delivers higher returns than traditional 'at-call' style bank accounts.

Fund snapshot

Investment profile as at 31 December 2023

Cash at bank	\$11 317 2059	■ 20.5%
Negotiable certificates of deposits	\$439,378,577	■ 79.5%
TOTAL ASSETS	\$552,550,636	100.0%
Number of Accounts	9,827	



Fund features

- You can open the Fund with as little as \$1,000
- Distributions are calculated quarterly as at 31 March, 30 June, 30 September and 31 December and can be automatically reinvested or paid direct to your nominated account.
- The Fund provides you with a quarterly statement.
- You can check your Fund's investment balance and your transaction history as well as transfer funds to and from your investment using Bendigo Bank's e-banking services.
- Current rate of return is available on our website: bendigobank.com.au/managedfundsrates

Fund performance

Past performance*

Annualised Actual Return

1 year	3.18%
3 years	1.31%
5 years	0.97%
10 years	1.25%

* Fund Return is calculated before tax, after Fund fees and costs and assumes any income distributions are reinvested. Past performance is not an indication of future performance.

Quarterly commentary

The Fund's return to investors increased from 3.60% p.a. to 3.80% p.a. over the December 2023 quarter.

The Reserve Bank of Australia lifted the cash rate by 0.25% to 4.35% over the period.

For further information contact us on 1800 634 969 or visit bendigobank.com.au/managedfunds

Important information

The Sandhurst Cash Common Fund (Fund) is issued by Sandhurst Trustees Limited (Sandhurst) ABN 16 004 030 737 AFSL 237906 a subsidiary of Bendigo and Adelaide Bank Limited (Bank) ABN 11 068 049 178 AFSL 237879. Related banking facilities are issued by the Bank. Sandhurst and the Bank receive remuneration on the issue of the product and/or services they provide, full details of which are contained in the relevant offer documents. Investments in the Fund are not deposits with, guaranteed by, or liabilities of the Bank or any of its related entities. The rate of return payable on investments in the Fund will generally move in line with market conditions and money market rates. It should be noted that this rate is not guaranteed to investors. This update is provided by Sandhurst and contains general advice only. Economic and outlook forecasts are not guaranteed to occur. Past performance is not an indication of future performance. Please consider your situation and read the relevant offer documents available at bendigobank.com.au/managedfundsforms, any Bendigo Bank branch or by phoning 1800 634 969 before making an investment decision.

For target market determination: bendigobank.com.au/TMD

This information is current as at 31 December 2023 (unless stated otherwise) and is subject to change without notice.

Sandhurst Trustees