

Product Disclosure Statement and Reference Guide updates

This document contains updates to information in the Bendigo Balanced Index Fund Product Disclosure Statement (PDS) and the Bendigo Managed Wholesale Funds Reference Guide (Reference Guide) both dated 30 January 2017, where the updated information is not materially adverse.

The updates below should be read in conjunction with the current PDS and Reference Guide (as relevant) which can be found [here](#).

Sandhurst Trustees Limited (Sandhurst) is the responsible entity of the Bendigo Balanced Index Fund (Fund).

1 January 2018

Access to the dispute resolution mechanism for platform investors

Sandhurst Trustees (the responsible entity) will provide platform investors access to its dispute resolution mechanism in the same way as it covers complaints from direct investors.

As a result of this improvement, the Products Disclosure Statement (PDS) dated 30 January 2017, is amended effective from 1 January 2018 as follows:

Page 3, under the section titled 'Platform investors', the third paragraph is deleted and replaced with:

"As at the date of this PDS, Sandhurst is not responsible for the operation of any Platform through which you invest. In addition to reading this PDS, you should read the document that explains the Platform, as issued by your Platform operator."

This update should be read in conjunction with the current PDS and Reference Guide which can be found [here](#).

16 June 2017

Switching between managed funds

Sandhurst Trustees (the responsible entity) has made it easier for customers invested in the following funds, to change their investments by introducing the ability to switch between most of Sandhurst's managed funds.

- Bendigo Defensive Index Fund
- Bendigo Conservative Index Fund
- Bendigo Balanced Index Fund
- Bendigo Growth Index Fund
- Bendigo High Growth Index Fund

As a result of this improvement, the Product Disclosure Statements (PDSs) dated 30 January 2017 for the above funds are amended as follows:

Page 3, 'Switching and transfers' section, first sentence is replaced with the following sentence:

You may switch from the Fund to other funds operated by Sandhurst and which are listed on the Switch Form (available from our website at www.sandhursttrustees.com.au/forms).

This update should be read in conjunction with the current PDSs and Reference Guide which can be found [here](#).