

# Don't trust just anyone with your future.



## Bendigo SmartStart Super® Quick Facts Guide.

In life, your career may change, but your super fund doesn't have to. Choose a fund that caters to you, not an industry.

Bendigo SmartStart Super® is a low cost, easy to use super solution designed to help you retire with more.

Managed by a wealth business that's been around for over 130 years, you can be confident your super is in expert hands.

### Low cost.

Bendigo SmartStart Super is rated one of the cheapest public offer funds in Australia<sup>1</sup>, which is great because the less fees you pay in super, the more you will be able to save towards your retirement.

### Example of annual fees and costs

The table below provides an example of the annual fees and costs that would apply for various account balances if you are invested in the Bendigo Growth Index Fund. This includes a fixed administration fee of \$98 p.a. plus indirect costs (charged by the managed fund) of 0.458% p.a.

Account balance	Annual fees and costs <sup>2</sup>
\$25,000	\$213
\$50,000	\$327
\$85,000	\$487

You can see how our fees compare with other super funds at [www.canstar.com.au/superannuation/super-funds-lowest-fees](http://www.canstar.com.au/superannuation/super-funds-lowest-fees)

### Flexible investment options.

The choice is yours: let us do the work or take control by choosing your own investment strategy.

### Option 1 – Choose the default option - Bendigo MySuper

Let us do the work with an age-based lifecycle investment strategy that changes with you.

Your investment mix will change automatically as you get older, moving from investments that aim for higher returns when you're younger, to more conservative investments as you get closer to retirement.

Each life stage investment has delivered a strong return over 5 years<sup>3</sup>:

Under age 55	Bendigo Growth Index Fund	7.71% p.a.
Age 55 to 59	Bendigo Balanced Index Fund	6.66% p.a.
Age 60 and over	Bendigo Conservative Index Fund	5.58% p.a.

### Option 2 - Choose your own investment

If you prefer a more hands-on approach to your super, you can choose to invest in a range of diversified investment options, including a Socially Responsible option as well as cash options.

### Peace of mind for you and your family.

If life takes an unexpected turn, we want you and your loved ones to be looked after financially. That's why, if eligible, you'll receive default Death and Total and Permanent Disablement (TPD) insurance on joining, unless you choose to cancel it.

You can also apply:

- for Income Protection cover;
- to tailor your Death and TPD cover; and/or
- to transfer cover from an existing insurance policy.

Your annual fees and insurance premiums are paid directly from your super account, so there is no need to worry about additional out-of-pocket expenses.

### Sign up today, it's simple.

**Online:** [bendigobank.com.au/super](http://bendigobank.com.au/super) click 'Apply Now'.

**In Person:** visit your local Bendigo Bank branch. You can also arrange an appointment with a financial planner in person or over the phone if you need advice.

For more information call 1800 033 426.



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1. Go to [superratings.com.au/superratings-top-10](http://superratings.com.au/superratings-top-10). The super fund comparisons were based on the lowest average fees payable on a \$50,000 account balance.  
2. Calculated based on a constant account balance. Additional fees and costs may apply, refer to the product disclosure statement (PDS) for more information.  
3. Performance figures are as at 31 October 2018 and are calculated before tax and after investment costs; using withdrawal prices and assumes distributions are reinvested. Past performance is not an indication of future performance.

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