

# Bendigo SmartStart Super<sup>®</sup>

## Quick facts guide.



For most of us, super is what we will use to fund the best years of our lives. So it makes sense to ensure your super investment is working as hard for you as you are for it.

Bendigo SmartStart Super<sup>®</sup> is a low cost, award winning super fund that focuses on strong returns and keeping fees low.

### Low cost.

As at 30 June 2016, Bendigo SmartStart Super was rated the cheapest super fund in Australia that anyone can join by SuperRatings.com.au<sup>1</sup>. Here's why.

It has a low annual administration fee, plus competitive investment and transaction costs.

### Annual fees

If you have \$50,000 invested in the Bendigo Growth Index Fund, you'll be up for a total of \$327 (administration fee of \$98 p.a plus investment costs, charged by the managed fund, of 0.457% p.a. (\$229))\*.

### Award winning.

And if that isn't enough it's award winning!

In September 2016 it achieved a 5 star rating from CANSTAR across all categories (Starter, Builder, Wealth Accumulator, Established and Pre retiree).

It has recently been labelled 'outstanding' – being awarded the highest rating of 5 Quality stars for 2016 in the MySuper category by the Heron Partnership.

### Smart investing.

There are two smart ways to invest:

#### Option 1 - Bendigo MySuper - An investment that changes with you

Let us do the work and invest your super in Bendigo MySuper – which has an age-based lifecycle investment strategy (this is the default option).

With Bendigo MySuper your investment mix will change automatically as you get older, moving from a growth portfolio when you're younger to a more conservative one as you age and get closer to retirement.

And each life stage investment has a proven track record<sup>2</sup> over 5 years.

- Under age 55 - **Bendigo Growth Index Fund** - 10.67%p.a.
- Age 55 to 59 - **Bendigo Balanced Index Fund** - 9.38%p.a.
- Age 60 and over - **Bendigo Conservative Index Fund** - 7.95%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 managed funds (including a Socially Responsible Fund) and a cash product as well as increase the amount allocated to your Cash Account if you wish to hold more than the default minimum of 1.5% (not available to those invested in Bendigo MySuper).

### Smart insurance.

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
- and/or tailor your Death and TPD cover
- or transfer cover from an existing insurance policy

Both your annual fees and your insurance premium is deducted from your super account so there are no out-of-pocket charges.

### Easy to join.

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

**In Person:** visit your local Bendigo Bank branch. You can also arrange an appointment with a financial planner or wealth consultant if you need advice.

For more information phone **1800 033 426**.



**Issued by Sandhurst Trustees**

1. The super fund comparisons were based on the lowest average fees payable on a \$50,000 super account.

2. Performance figures are as at 31 October 2016 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.

\* It is important to consider the fees and costs charged by Bendigo SmartStart Super and those charged by the selected investment to fully understand the fees and costs. The fees and costs charged by Bendigo SmartStart Super are detailed in its product disclosure statement (PDS) available at [bendigobank.com.au/super](http://bendigobank.com.au/super). You should refer to the product disclosure statement of any selected investment to determine any fees and costs that are charged by that investment.

Bendigo SmartStart Super ABN 57 526 653 420 is issued by Sandhurst Trustees Limited ABN 16 004 030 737 AFSL 237906 (Sandhurst), a subsidiary of the Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL 237879 (the Bank). Both of these companies receive remuneration on the issue of the product or service they provide. Investments in this product are not deposits with, guaranteed by, or liabilities of the Bank. This guide is issued by Sandhurst and contains general advice only. Please consider your situation and read the PDS before making an investment decision. This information is current as at 28 November 2016 and is subject to change without notice. (S56482) (11/16)