

## Bendigo SmartStart Pension® - TTR

Investment Performance as at 30 November 2024

Bendigo  
Superannuation

	1 month	3 months	6 months	FYTD	1 year	3 years (p.a.)	5 years (p.a.)	7 Years (p.a.)	10 years (p.a.)	15 years (p.a.)
Bendigo Defensive Index Fund	1.31%	1.48%	4.26%	3.66%	8.44%	1.43%	2.17%	2.96%	3.44%	
Bendigo Conservative Index Fund	1.85%	2.41%	5.76%	5.03%	11.80%	3.06%	3.75%	4.44%	4.84%	
Bendigo Balanced Index Fund	2.48%	3.45%	7.40%	6.53%	15.44%	4.49%	5.19%	5.86%	6.25%	
Bendigo Growth Index Fund	3.09%	4.38%	8.91%	7.85%	19.00%	5.74%	6.65%	7.28%	7.67%	
Bendigo High Growth Index Fund	3.53%	5.12%	9.98%	8.71%	21.70%	6.61%	7.50%	8.06%	8.66%	
Bendigo Defensive Wholesale Fund	1.22%	1.99%	4.41%	3.84%	8.61%	1.99%	2.72%	2.98%	3.36%	
Bendigo Conservative Wholesale Fund	1.96%	3.11%	5.85%	5.33%	11.63%	2.13%	3.84%	4.11%	4.51%	5.73%
Bendigo Balanced Wholesale Fund	2.56%	3.93%	6.83%	6.29%	13.93%	1.43%	4.28%	4.75%	5.39%	6.44%
Bendigo Socially Responsible Growth Fund <sup>1</sup>	-0.91%	-0.56%	5.38%	4.03%	14.24%	4.86%	5.44%	6.58%		
Sandhurst Strategic Income Fund - Class B units	0.26%	1.15%	2.17%	1.85%	4.97%	3.23%	2.34%	2.25%	2.44%	
Cash Account <sup>1</sup>	0.31%	0.94%	1.89%	1.58%	3.80%	2.78%	1.72%	1.64%		

### Notes

1. Added to the Bendigo SmartStart investment menu effective 21 November 2016

Performance figures are based on exit price to exit price for the period and assumes that all distributions are reinvested. Performance figures are calculated net of investment fees and costs and estimated tax, but exclude 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.

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