

Bendigo SmartStart Super[®]

Bendigo SmartStart Pension[®]

Asset allocation – index investment options

Investment Exposures	Defensive Index	Conservative Index	Balanced Index	Growth Index	High Growth Index
Vanguard Aust Shares	3.2%	12.6%	21.1%	26.7%	31.9%
Vanguard International Shares	6.5%	15.9%	25.0%	31.3%	37.7%
Vanguard Emerging Markets	1.8%	2.2%	3.3%	4.4%	5.0%
Vanguard International Smalls	-	0.0%	0.1%	0.2%	0.9%
Equity Futures					
Vanguard Australian Property	0.3%	0.1%	0.1%	0.2%	0.3%
Vanguard Global Infrastructure Index	1.9%	2.5%	3.8%	4.1%	7.6%
Gold	4.5%	5.0%	4.9%	4.5%	3.8%
Vanguard Australian Fixed Income	3.5%	6.3%	2.5%	0.7%	-
Vanguard Australian Corporate Bonds	12.3%	7.7%	7.2%	4.5%	-
Vanguard Australian Government Bonds	7.5%	2.1%	0.8%	0.7%	-
Vanguard Australian Inflation Linked Bonds	13.6%	8.1%	7.9%	4.1%	-
Vanguard International Fixed Interest	9.2%	4.5%	3.3%	2.0%	-
Australian International Credit Securities	0.4%	0.1%	0.0%	0.0%	-
Cash Investments	35.3%	32.9%	20.1%	16.6%	12.8%
Growth Assets	13.7%	33.3%	53.4%	66.9%	83.4%

Bendigo Superannuation

	Defensive Index	Conservative Index	Balanced Index	Growth Index	High Growth Index
Fixed Bond Duration	2.51	1.71	1.01	0.61	-
Inflation Linked Bond Duration	1.18	0.71	0.69	0.35	-
Total Duration	3.69	2.42	1.69	0.96	-
SAA	3.80	2.85	1.90	0.95	-

USD	5.6%	11.6%	17.2%	19.8%	25.0%
EUR	0.1%	2.0%	1.9%	2.4%	1.5%
JPY	0.6%	1.4%	1.9%	2.3%	2.7%
Other	1.0%	1.7%	2.3%	3.2%	4.5%

Asset Class Exposures	Defensive Index	Conservative Index	Balanced Index	Growth Index	High Growth Index
Australian Equities	3.2%	12.6%	21.1%	26.7%	31.9%
Global Equities	6.5%	15.9%	25.0%	31.3%	37.7%
Global Small Companies	0.0%	0.0%	0.1%	0.2%	0.9%
Emerging Market Equities	1.8%	2.2%	3.3%	4.4%	5.0%
Australian Listed Property	0.3%	0.1%	0.1%	0.2%	0.3%
Global Listed Infrastructure	1.9%	2.5%	3.8%	4.1%	7.6%
Gold	4.5%	5.0%	4.9%	4.5%	3.8%
Australian Government Bonds	11.0%	8.4%	3.3%	1.5%	0.0%
Australian Inflation Linked Bonds	13.6%	8.1%	7.9%	4.1%	0.0%
Australian Credit Securities	12.3%	7.7%	7.2%	4.5%	0.0%
Global Government Bonds	9.2%	4.5%	3.3%	2.0%	0.0%
Global Credit Securities	0.4%	0.1%	0.0%	0.0%	0.0%
Cash Investments	35.3%	32.9%	20.1%	16.6%	12.8%
Growth Assets	13.7%	33.3%	53.4%	66.9%	83.4%
Defensive Assets	86.3%	66.7%	46.6%	33.1%	16.6%

This asset allocation is prepared by Bendigo Superannuation Pty Ltd and contains information of a general nature only. Bendigo SmartStart Super and Bendigo SmartStart Pension are issued by Bendigo Superannuation Pty Ltd ABN 23 644 620 128 AFSL 534006 (Bendigo Superannuation), 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 Bendigo SmartStart Super and Bendigo SmartStart Pension are not deposits with, guaranteed by, or liabilities of the Bank. Please consider your situation and read the product disclosure statement, available at bendigobank.com.au/super before making any investment decision. This information is current as of 30 April 2023, actual asset allocation is a snapshot at a particular point in time. To see target market determinations, please refer to bendigobank.com.au/TMD