

Save it. Invest it. Grow it.

Issued by Sandhurst Trustees

Let us help you on your investment journey with a managed fund



Low minimum investment starting at \$500



Investment options to suit your risk profile



Strong performance backed by industry experts



View investment on e-banking



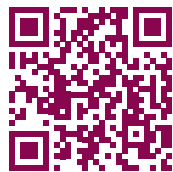
Complimentary general advice

Helping you reach your savings goals with Sandhurst Trustees.

Sandhurst Trustees (Sandhurst) is a wholly owned subsidiary of Bendigo and Adelaide Bank. Sandhurst was formed in 1888 and is renowned for its customer service excellence and integrity. The Investment Team has over 60 years of investment experience and embraces an investment philosophy with a disciplined and conservative approach.

What is a managed fund?

Scan the QR code to watch the short clip to find out.



Investment options to suit your risk profile

All managed funds have different investment strategies, risks and objectives.

The product comparison guide included aims to guide you through some investment options with recommended investment timeframes and risk levels.

Low minimum investment starting at \$500

| Account | Minimum Investment |
|--|--------------------|
| Sandhurst Conservative Fund | \$500 |
| Sandhurst Balanced Fund | \$500 |
| Sandhurst Growth Fund | \$500 |
| Cash Common Fund | \$1,000 |
| Sandhurst Investment Term Fund | \$2,000 |
| Sandhurst Select 90 Fund | \$2,000 |
| Bendigo Socially Responsible Growth Fund | \$5,000 |

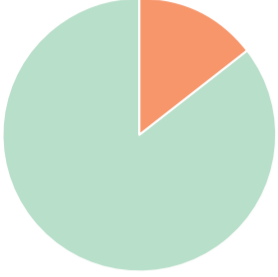
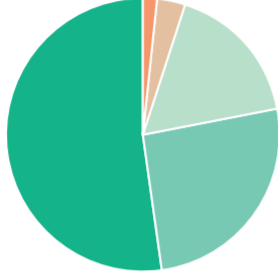
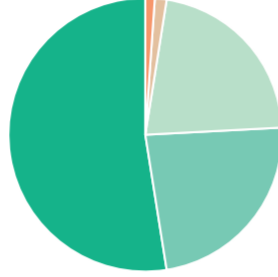
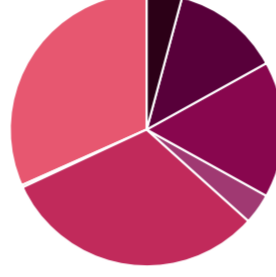
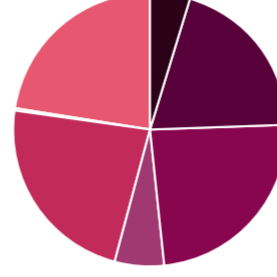
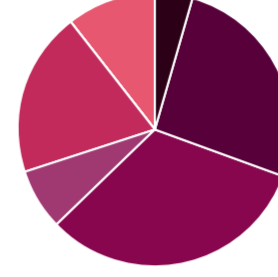
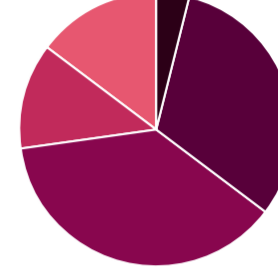
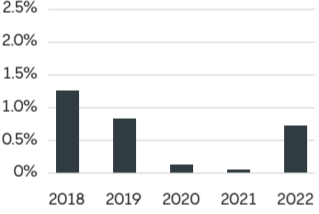
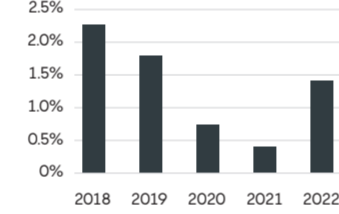
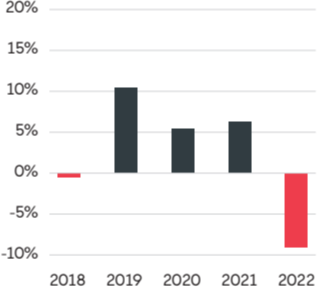
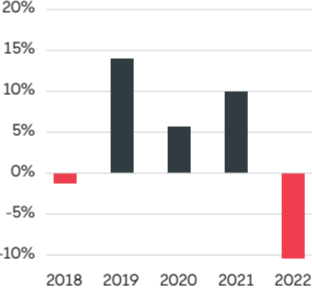
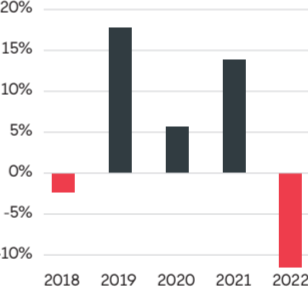
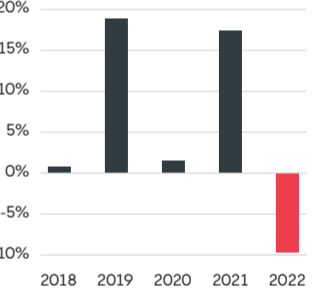
Our investment style selector online at bendigobank.com.au/investing/investment-style-selector can help you understand your risk tolerance.

Product Comparison

Managed funds are issued by Sandhurst Trustees

1 This Fund is not utilised

2 Rainy Day Access - allows withdrawal of up to 25% of the total amount invested for the term, without affecting your anticipated return.

| Sandhurst Cash Common Fund ¹ | Sandhurst Investment Term Fund ¹ | Sandhurst Select 90 Fund ¹ | Sandhurst Conservative Fund | Sandhurst Balanced Fund | Sandhurst Growth Fund | Bendigo Socially Responsible Growth Fund | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|-------|--------|-------|---------|-------|----------------------|-------|---------|-------|---------|-------|--|---|---|---|---|
| How much do I need to open an investment? | | | | | | | | | | | | | | | | | | | | | | |
| \$1,000 | \$2,000 | \$2,000 | \$500 | \$500 | \$500 | \$5,000 | | | | | | | | | | | | | | | | |
|  |  |  |  |  |  |  | | | | | | | | | | | | | | | | |
| <ul style="list-style-type: none"> Mortgage backed assets Mortgage loans | <ul style="list-style-type: none"> Negotiable certificates of deposits Term deposits | <ul style="list-style-type: none"> Cash at bank Australian fixed interest | <ul style="list-style-type: none"> International fixed interest Cash | <ul style="list-style-type: none"> Property and infrastructure Alternatives | <ul style="list-style-type: none"> Australian shares International shares | | | | | | | | | | | | | | | | | |
| The fund provides a functional 'at call' cash style investment that exhibits capital stability and provides regular income and convenient access to your money. | The fund aims to provide regular income and capital stability by investing in income-generating assets, including mortgage backed assets and first registered mortgages. | The fund aims to provide investors with regular income and capital stability by investing in income generating assets, including mortgage backed assets and first registered mortgages. | The fund aims to support investors who are more conservative in their risk tolerance and capital value is of higher importance. | The fund aims to provide investors with capital growth and regular income from a diversified and balanced portfolio of growth and income generating assets. | The fund aims to provide investors with capital growth and moderate income from a diversified portfolio of growth and income generating assets. | Feel good about investing with environmental, social, and corporate governance considerations while striving for strong, long-term returns for investors. | | | | | | | | | | | | | | | | |
| <p>5 year average: 0.59%</p> <p>Year by year returns at 31 Dec 2022</p>  | <p>Past performance available at bendigobank.com.au/itfpr</p> <table border="1"> <thead> <tr> <th>Term</th> <th>Return</th> </tr> </thead> <tbody> <tr> <td>3 Months</td> <td>~0.5%</td> </tr> <tr> <td>6 Months</td> <td>~0.5%</td> </tr> <tr> <td>1 Year</td> <td>~0.5%</td> </tr> <tr> <td>2 Years</td> <td>~0.5%</td> </tr> <tr> <td>3 Years²</td> <td>~0.5%</td> </tr> <tr> <td>4 Years</td> <td>~0.5%</td> </tr> <tr> <td>5 Years</td> <td>~0.5%</td> </tr> </tbody> </table> | Term | Return | 3 Months | ~0.5% | 6 Months | ~0.5% | 1 Year | ~0.5% | 2 Years | ~0.5% | 3 Years ² | ~0.5% | 4 Years | ~0.5% | 5 Years | ~0.5% | <p>5 year average: 1.33%</p> <p>Year by year returns at 31 Dec 2022</p>  | <p>5 year average: 2.29%</p> <p>Year by year returns at 31 Dec 2022</p>  | <p>5 year average: 3.17%</p> <p>Year by year returns at 31 Dec 2022</p>  | <p>5 year average: 4.11%</p> <p>Year by year returns at 31 Dec 2022</p>  | <p>5 year average: 5.13%</p> <p>Year by year returns at 31 Dec 2022</p>  |
| Term | Return | | | | | | | | | | | | | | | | | | | | | |
| 3 Months | ~0.5% | | | | | | | | | | | | | | | | | | | | | |
| 6 Months | ~0.5% | | | | | | | | | | | | | | | | | | | | | |
| 1 Year | ~0.5% | | | | | | | | | | | | | | | | | | | | | |
| 2 Years | ~0.5% | | | | | | | | | | | | | | | | | | | | | |
| 3 Years ² | ~0.5% | | | | | | | | | | | | | | | | | | | | | |
| 4 Years | ~0.5% | | | | | | | | | | | | | | | | | | | | | |
| 5 Years | ~0.5% | | | | | | | | | | | | | | | | | | | | | |
| How frequently are the distributions paid? | | | | | | | | | | | | | | | | | | | | | | |
| Quarterly | The 6 months to 5 year terms are paid at the end of each calendar month or calendar quarter (depending on your nominated distribution frequency) The 3 month term is paid at 30 June (if applicable) and on maturity. | Quarterly | Half yearly | Half yearly | Half yearly | Half yearly | | | | | | | | | | | | | | | | |
| How can I add to my investment? | | | | | | | | | | | | | | | | | | | | | | |
| <ul style="list-style-type: none"> In branch E-banking Mail request | Additional investments can be made within 14 days after the maturity date: <ul style="list-style-type: none"> In branch | <ul style="list-style-type: none"> In branch E-banking Mail request | <ul style="list-style-type: none"> Direct debit Regular savings plan (minimum \$50 per month) BPAY® (min \$100) | <ul style="list-style-type: none"> Direct debit Regular savings plan (minimum \$50 per month) BPAY® (min \$100) | <ul style="list-style-type: none"> Direct debit Regular savings plan (minimum \$50 per month) BPAY® (min \$100) | <ul style="list-style-type: none"> Direct debit Regular savings plan (minimum \$50 per month) BPAY® (min \$100) | | | | | | | | | | | | | | | | |
| How can I access my investment? | | | | | | | | | | | | | | | | | | | | | | |
| <ul style="list-style-type: none"> In branch E-banking Mail request | <ul style="list-style-type: none"> In branch E-banking (view only access) Mail request <p>(Withdrawals are not permitted from the Fund before maturity)</p> | <ul style="list-style-type: none"> In branch E-banking Mail request <p>(following the initial 90 day fixed period)</p> | <ul style="list-style-type: none"> Minimum \$500 Completed withdrawal form, available at: bendigobank.com.au/managedfundsforms | <ul style="list-style-type: none"> Minimum \$500 Completed withdrawal form, available at: bendigobank.com.au/managedfundsforms | <ul style="list-style-type: none"> Minimum \$500 Completed withdrawal form, available at: bendigobank.com.au/managedfundsforms | <ul style="list-style-type: none"> Minimum \$1,000 Completed withdrawal form, available at: bendigobank.com.au/managedfundsforms | | | | | | | | | | | | | | | | |
| Recommended Investment Timeframes and Risk Levels | | | | | | | | | | | | | | | | | | | | | | |
| No minimum | Terms between 3 months and 5 years | 90 days | 3 years + | 4 years + | 5 years + | 5 years + | | | | | | | | | | | | | | | | |
| Low | | | Low – Medium | Medium | Medium – High | | | | | | | | | | | | | | | | | |
| bendigobank.com.au/managedfunds/performance | | | | | | | | | | | | | | | | | | | | | | |

Key investing considerations



Investment Objective

What do you want to achieve?
House deposit, holiday?



Know your timeframes

How long do you want your money
invested for?



Consider your risk tolerance

Consider how much risk you're willing
to accept



Grow your investment

Consider adding a regular savings plan
and reinvesting distributions.

The impact of regular savings

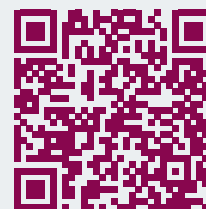
Making regular contributions to your investment can both grow your investment and help smooth the effects of market highs and lows. You are able to add a regular savings plan that allows you to set up a direct debit for a minimum of \$50 a month. Alternatively you can make regular contributions with BPAY®.

The power of compounding

Reinvesting distributions can be one of the easiest and cheapest ways to increase your holdings over time. You're compounding your investment's growth by continually adding more units which, in turn, will generate distributions of their own.

How to apply

Visit bendigobank.com.au/managedfundsforms and scroll to the fund to read the Product Disclosure Statement and apply online with ease.



Investing on behalf of a minor

Adults can invest on behalf of minors[^] under the age of 18 by adding an Optional Account Title in the Investment Details section of the online application form e.g. ITF [name of minor]:

View your investment in e-banking

If you're a Bendigo Bank customer and have access to e-banking, you can keep track of your investment balance, unit prices and transaction details. It's all displayed alongside your other bank accounts.

Complimentary general advice

Do you need more help to decide which managed fund is right for your savings?

Talk to our friendly branch staff about a referral to a wealth specialist or complete the enquiry form at bendigobank.com.au/financialadvice

[^] Child tax rates may apply. Seek professional tax advice.

Talk to us today

- Online** bendigobank.com.au/managedfunds
- Email** managedfunds@sandhursttrustees.com.au
- In Person** Visit your local Bendigo Bank branch
- Phone** **1800 634 969**

Things you should know

The managed funds described are issued by Sandhurst Trustees Limited ABN 16 004 030 737 AFSL 237906 (Sandhurst), a subsidiary of Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL 237879 (the Bank). Both these companies receive remuneration on the issue of these products or the service they provide, full details of which are contained in the relevant Product Disclosure Statement (PDS). Investments in these products are not deposits with, guaranteed by, or liabilities of the Bank or any of its related entities. This document is provided by Sandhurst and contains general advice only. You should consider your situation and read the relevant PDS, available at bendigobank.com.au/managedfunds/forms before making an investment decision. Information is current as at 31/12/2022, and subject to change without notice. To see target market determinations please refer to bendigobank.com.au/TMD (1891594-1891533) (07/23)