

Bendigo SmartStart Super[®]

Quick Facts Guide

Issued by Bendigo Superannuation



Low fees



Flexible insurance options



Diverse investment options



View super balance on e-banking



Long-term performance



Complimentary general advice



Low fees

Paying low fees can make a big difference to your retirement savings. SuperRatings rates Bendigo SmartStart Super as one of Australia's lowest fee funds¹.

- \$98 annual admin fee
- No establishment fee
- No contribution or rollover fees²
- No switching fees²



Diverse investment options

Hands off

Bendigo MySuper is our default option available if you don't wish to make an investment choice. It is a lifecycle investment where you choose to invest in the strategy, and all the hard work is done for you.

MySuper's three age-based life stages, each with their own investment option, are designed to work with you. They automatically change as you age, moving from higher risk with potentially higher return investments while you are younger, through to more defensive investments and reducing your risk as you get closer to retirement.

Hands on

If you prefer control over your investments, there are 12 diversified options available, including a socially responsible option you can choose from.

Learn more about your options at bendigobank.com.au/mysmartstartsuper/#InvestmentOptions



Long-term performance

10-year return³

7.49%

p.a.

Bendigo Growth Index Fund

Bendigo Growth Index Fund is our most popular investment option. Past performance is not indicative of future performance.



Did you know?

A retired couple aged between 65-84 years needs about **\$70,806.43** per year for a comfortable retirement.⁴ For singles in the same age range, it's around **\$50,207.02**.⁴ This assumes you own your own home outright.



Flexible insurance options

Cover for the unexpected with your insurance fees (premiums) paid from your super account.



Default cover

If eligible, you can choose default Death and Total and Permanent Disability (TPD) cover when you join.



Tailored cover

You can tailor your insurance by adding Income Protection Cover. You can also apply to increase or decrease your Death and TPD Cover to suit your needs.



Transfer existing cover

You might also be able to transfer your existing cover from another super fund.

Eligibility criteria and exclusions apply.

Read the Insurance Guide available at bendigobank.com.au/super to discover your options for tailored insurance.



View your super balance on e-banking

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



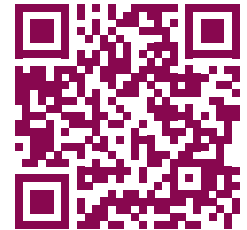
Complimentary general advice

Do you need more help to decide if Bendigo SmartStart Super is the right choice for your super savings?

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

Join

Visit bendigobank.com.au/super or scan the QR Code to access the Product Disclosure Statement and apply online in under 10 minutes.



Manage

Visit our members page at bendigobank.com.au/mysmartstartsuper

Grow

Your employer generally pays a percentage of your salary to your super account. To boost your retirement savings, consider making your own contributions.

For more information visit '5 Top Tips to Boost your Super' at bendigobank.com.au/educationhub

Retire

Bendigo SmartStart Pension gives you a low-fee, tax-effective, easy to use solution to help you in retirement, or in your transition to retirement.

Things you should know

¹ www.superratings.com.au/top-10-super-funds. The super fund comparisons were based on the lowest average fees payable on a \$50,000 account balance as at 30 June 2023. ² Buy-sell spread may apply. Read the relevant Product Disclosure Statement (PDS) for full disclosure of fees and costs. ³ Performance figures are as at 30 June 2023 and 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 estimate 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. Past performance is not an indication of future performance. ⁴ Association of Superannuation Funds of Australia (ASFA) Retirement Standard June quarter, 2023. Visit www.superannuation.asn.au/resources/retirement-standard. This guide to super is prepared by Bendigo Superannuation Pty Ltd ABN 23 644 620 128 AFSL 534006, a subsidiary of Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL 237879 (Bank), as the trustee and the issuer of interests in Bendigo SmartStart Super. Investments in this product are not deposits with, guaranteed by, or liabilities of the Bank nor any of its related entities. The information is of general advice only which does not take into account your personal situation, objectives or needs. You should consider your situation and read the relevant PDS or other disclosure documents available on bendigobank.com.au/super, before making any financial decision. Awards and ratings are only one factor to consider when choosing a super fund. For target market determinations: bendigobank.com.au/TMD (1912905-1912691) (09/23)