

# Bendigo SmartStart Super™

## Investment Performance Report as at 31 March 2012

Investment Options	Date of inception	PAST PERFORMANCE						Invest Mgr Fee %	Buy Spread %	Sell Spread %	ASSET ALLOCATION %									Fund Size \$M	
		1 Month %	3 Months %	6 Months %	1 Year %	3 Years % pa	5 Years % pa				Cash	Aust Shares	Aust Fixed Int	Aust Listed Prop	Intl Shares	Intl Fixed Int	Intl Listed Prop	Mortgages	Other		Unlisted Prop
<b>Bendigo Diversified Funds</b>																					
<b>Active Funds</b>																					
Bendigo Defensive Wholesale Fund	Oct 2011	1.01	3.41	5.47	-	-	-	0.60	0.10	0.10	17.9	10.3	40.7	4.7	8.2	18.2	-	-	-	-	0.83
Bendigo Conservative Wholesale Fund	Jun 2002	1.50	5.01	7.07	5.36	9.41	3.51	0.72	0.12	0.12	25.0	19.7	24.8	5.0	15.1	10.4	-	-	-	-	16.84
Bendigo Balanced Wholesale Fund	Jun 2002	1.62	6.55	8.97	2.72	9.03	0.45	0.82	0.17	0.17	10.6	34.5	19.5	7.6	21.2	6.6	-	-	-	-	37.85
Bendigo Growth Wholesale Fund (1)	Jun 2002	2.17	7.89	10.16	-0.11	9.35	-1.50	0.92	0.20	0.20	8.4	41.4	9.1	8.2	29.6	3.3	-	-	-	-	32.17
Bendigo High Growth Wholesale Fund	Oct 2011	2.35	8.52	12.56	-	-	-	0.99	0.25	0.25	2.9	50.1	-	10.4	36.6	-	-	-	-	-	1.31
<b>Index Funds</b>																					
Bendigo Defensive Index Fund	Oct 2011	0.80	2.97	5.62	-	-	-	0.39	0.20	0.20	24.6	9.4	29.6	4.3	7.6	24.5	-	-	-	-	1.40
Bendigo Conservative Index Fund	Oct 2011	0.91	4.49	8.35	-	-	-	0.41	0.20	0.20	22.1	19.1	21.3	5.1	15.0	17.4	-	-	-	-	3.39
Bendigo Balanced Index Fund	Oct 2011	1.14	5.98	10.80	-	-	-	0.43	0.25	0.20	9.8	32.8	16.9	7.1	20.5	12.9	-	-	-	-	2.74
Bendigo Growth Index Fund	Oct 2011	1.23	7.60	13.66	-	-	-	0.45	0.25	0.20	7.7	41.1	7.7	7.9	30.6	5.0	-	-	-	-	6.54
Bendigo High Growth Index Fund	Oct 2011	1.41	9.06	16.98	-	-	-	0.46	0.25	0.20	3.3	49.0	-	10.4	37.3	-	-	-	-	-	1.40
<b>Cash Investment</b>																					
Cash investment (2)	Dec 2001	4.45	4.51	4.69	4.88	4.46	5.39	-	-	-	100.0	-	-	-	-	-	-	-	-	-	54932.00

### Notes

- n/a Not applicable.  
 (1) Formerly Bendigo Future Growth Wholesale Fund.  
 (2) Formerly Bendigo & Adelaide Bank - Cash Management Fund. Past performance figures for this option are annualised and calculated based on the interest rate paid each month, gross of any applicable fees and taxes and assumes reinvestment of income.

### Important

The Investment Performance Report data represents the actual figures of the underlying investments. Bendigo SmartStart Super investment pools' figures may be different, due to market timing and the cash holding within the pools. Performance figures are calculated before tax and after investment fees, unless otherwise stated.

Past performance is not an indication of future performance.

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