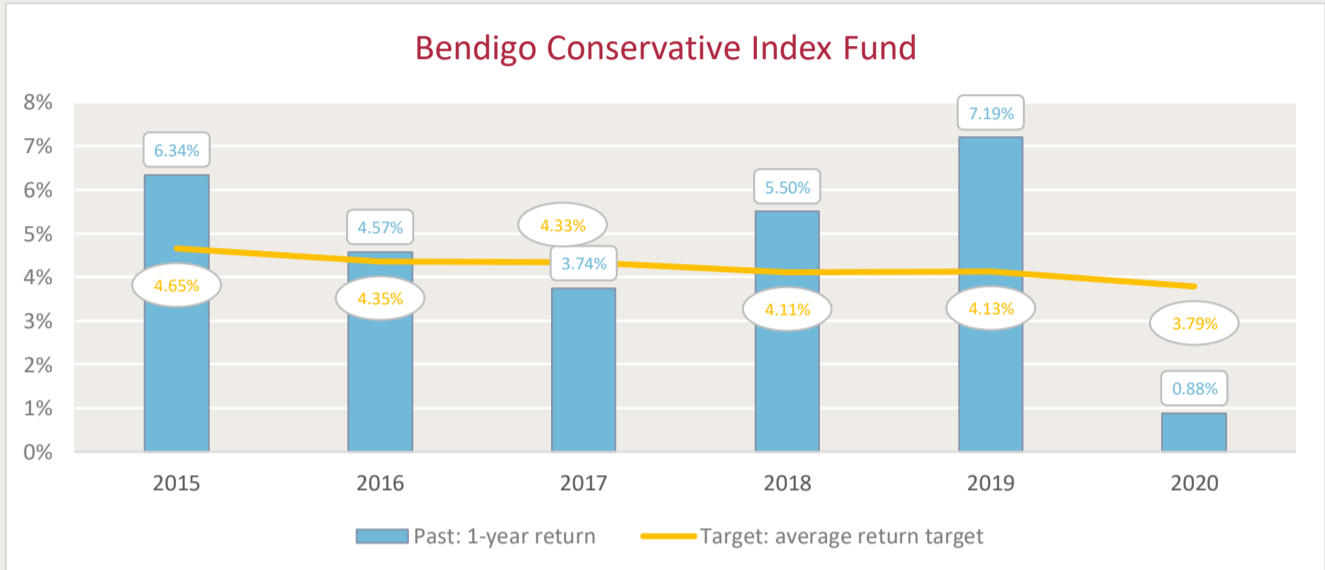


## Bendigo Conservative Index Fund

[Use this dashboard to compare Bendigo MySuper to other MySuper products. Go to ASIC's Money Smart Website \(\[www.moneysmart.gov.au\]\(http://www.moneysmart.gov.au\)\) for more information on how to pick the right MySuper fund for you.](#)

<b>Return target</b>	CPI plus 2% p.a. after fees and taxes. Future returns cannot be guaranteed. This is a prediction.
<b>Return</b>	6 year average return of 4.68% as at 30 June 2020.
<b>Comparison between return target and return</b>	 <p>It will not be possible to show a 10 year moving average return for the Bendigo Conservative Index Fund until the financial year ended 30 June 2024.</p>
<b>Level of investment risk</b>	Low to Medium Negative returns are expected in 1 but less than 2 out of every 20 years. The higher the expected return target, the more often you would expect a year of negative returns.
<b>Statement of fees and other costs</b>	\$333 per year Fees and other costs for a member with a \$50,000 balance.

### Glossary

<b>Return</b>	The return for this life stage investment option has been calculated in accordance with requirements that apply to MySuper. The return is after the Indirect Cost Ratio, Bendigo MySuper administration fee and superannuation taxes.
<b>Return target</b>	The return target for this life stage investment option has been calculated in accordance with requirements that apply to MySuper. The return target has been based on the underlying investment's objective of CPI + 2%. The return target is after the Indirect Cost Ratio, Bendigo MySuper Administration fee and superannuation taxes.
<b>Comparison between Return target and Return</b>	The comparison between Return Target and the Return is the percentage difference in actual performance of the life stage investment option when compared to the Return Target.
<b>Fees and other costs</b>	Fees and other costs have been calculated in accordance with requirements that apply to MySuper and are detailed below:

#### Example – MySuper strategy

Investment fee	Nil	For every \$50,000 you have in the super product you will be charged \$0 each year.
<b>PLUS</b> Administration fee	\$98	<b>And</b> , you will be charged \$98 in administration fees regardless of your balance.
<b>PLUS</b> Indirect cost ratio fee of MySuper product	0.470% p.a.	<b>And</b> , indirect costs of \$235 each year will be deducted from your investment.
<b>EQUALS</b> Cost of product		If your balance was \$50,000, then for that year you will be charged fees of <b>\$333</b> for the MySuper strategy.

[Visit bendigosuper.com.au/disclaimer for more information.](http://bendigoper.com.au/disclaimer)