

Bendigo SmartStart Super[®] Compliance Statement

Bendigo Superannuation

Bendigo SmartStart Super USI STL0050AU forms part of The Bendigo Superannuation Plan ABN 57 526 653 420 (the Plan). The Plan is a complying, resident and regulated super fund and can accept all types of super contributions (subject to conditions) within the meaning of the Superannuation Industry (Supervision) Act 1993 (SIS Act).

Bendigo SmartStart Super is an authorised MySuper product, enabling employers to make Superannuation Guarantee (SG) contributions on behalf of their employees who have not exercised choice of fund or investment choice. The MySuper unique product identifier is 57526653420603

Bendigo SmartStart Super meets the minimum statutory death insurance requirements for choice of fund and is therefore eligible to be nominated as a default fund.

The trustee of the Plan is Bendigo Superannuation Pty Ltd (Bendigo Super) ABN 23 644 620 128 AFSL No. 534006, a subsidiary of Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL 237879.

Bendigo Super has not been directed by the Regulator (APRA) to cease accepting contributions under section 63 of the SIS Act.

EMPLOYER PAYMENT METHODS

The fund accepts payments via Electronic Funds Transfer or BPAY[®] but employers must ensure that all contributions are made in accordance with the SuperStream requirements meaning both the data and payments must be sent in a standard electronic format prescribed by the Australian Taxation Office (ATO).

If you already have an employer plan with Bendigo SmartStart Super, you may wish to consider the Bendigo Superannuation Contribution Service - our easy-to-use online contribution and administration system which can help you to meet your SuperStream obligations. Alternatively if you don't have an employer plan you can still contribute to Bendigo SmartStart Super for your employees and meet your SuperStream obligations by using a different clearing house, a payroll system that meets the SuperStream standard or via the ATO Small Business Clearing House if you have less than 20 employees or if your annual aggregated turnover is less than \$2 million.

Please contact our Client Services Team on 1800 033 426 for further details on the payment options available.

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