

Bendigo SmartStart Super[®]

Bendigo SmartStart Pension[®]

Asset allocation – active investment options

Investment Exposures	Defensive Active	Conservative Active	Balanced Active	Growth Active	High Growth Active
Australian Equities					
AB Managed Volatility	3.4%	10.4%	13.9%	19.9%	26.2%
DNR Australian Emerging Companies	-	1.5%	4.7%	4.2%	4.7%
Van Eck Australian Miners	0.3%	1.9%	2.2%	3.2%	3.8%
Global Equities					
Global Energy Producers	2.8%	4.8%	6.0%	7.5%	10.2%
Global Healthcare	1.3%	3.0%	4.4%	7.5%	7.9%
Global Consumer Staples	1.4%	2.3%	4.7%	8.3%	9.0%
Antipodes Global	1.8%	5.2%	8.4%	9.0%	12.1%
Fidelity Asian Equities	0.9%	1.5%	1.5%	1.3%	1.8%
Equity Futures	-	-	-	-	-
Infrastructure					
Vanguard Global Infrastructure	1.3%	2.3%	3.3%	4.6%	5.5%
Alternatives					
Duxton Diversified Agriculture	1.8%	2.9%	3.6%	4.3%	4.6%
Ripirian Water Fund	1.2%	2.1%	2.4%	2.4%	2.8%
Oaktree Opportunities Fund XII	1.3%	2.0%	2.5%	3.2%	2.1%
Gold	3.5%	6.0%	6.4%	5.2%	4.7%
Fixed Income					
Australian Government Bonds	4.6%	0.8%	0.6%	0.4%	-
Henderson Diversified Credit	12.5%	11.2%	5.2%	0.9%	-
Metrics Credit Partners	14.8%	12.5%	9.8%	4.1%	-
Australian Inflation Linked Bonds	12.9%	10.5%	8.1%	3.4%	-
Cash Investments					
Cash Investments	34.0%	18.5%	11.8%	9.9%	3.4%

	Defensive Active	Conservative Active	Balanced Active	Growth Active	High Growth Active
Fixed Bond Duration	1.30	0.78	0.59	0.57	-
Inflation Linked Bond Duration	0.86	0.85	0.62	0.30	-
Total Duration	2.16	1.63	1.22	0.87	-
SAA	3.80	2.85	1.90	0.95	-

USD	3.9%	12.5%	15.8%	19.4%	18.9%
EUR	0.7%	1.6%	3.6%	4.9%	5.2%
JPY	0.5%	1.0%	1.6%	2.1%	2.7%
Other	0.4%	0.9%	1.3%	1.5%	2.0%

Asset Class Exposures	Defensive Active	Conservative Active	Balanced Active	Growth Active	High Growth Active
Australian Equities	3.4%	10.4%	13.9%	19.9%	26.2%
Australian Small Companies	0.4%	4.1%	7.4%	8.0%	9.7%
Global Equities	7.4%	15.3%	23.4%	32.4%	39.3%
Emerging Market Equities	0.0%	0.0%	0.0%	0.0%	0.0%
Australian Listed Property	0.0%	0.0%	0.0%	0.0%	0.0%
Global Listed Infrastructure	1.3%	2.3%	3.3%	4.6%	5.5%
Growth Alternatives	3.0%	5.0%	6.0%	6.7%	7.4%
Defensive Alternatives	3.5%	6.0%	6.4%	5.2%	4.7%
Australian Government Bonds	4.6%	0.8%	0.6%	0.4%	0.0%
Australian Inflation Linked Bonds	12.9%	10.5%	8.1%	3.4%	0.0%
Australian Credit Securities	12.5%	11.2%	5.2%	0.9%	0.0%
Australian Private Credit	14.8%	12.5%	9.8%	4.1%	0.0%
Global Government Bonds	0.0%	0.0%	0.0%	0.0%	0.0%
Global Credit Securities	0.0%	0.0%	0.0%	0.0%	0.0%
Cash Investments	36.3%	22.0%	15.7%	14.4%	7.4%
Growth Assets	15.4%	37.0%	54.1%	71.6%	88.0%
Defensive Assets	84.6%	63.0%	45.9%	28.4%	12.0%

This asset allocation is prepared by Bendigo Superannuation Pty Ltd and contains information of a general nature only. Bendigo SmartStart Super and Bendigo SmartStart Pension are issued by Bendigo Superannuation Pty Ltd ABN 23 644 620 128 AFSL 534006 (Bendigo Superannuation), a subsidiary of the Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL 237879 (the Bank). Both of these companies receive remuneration on the issue of the product or service they provide. Investments in Bendigo SmartStart Super and Bendigo SmartStart Pension are not deposits with, guaranteed by, or liabilities of the Bank. Please consider your situation and read the product disclosure statement, available at bendigobank.com.au/super before making any investment decision. This information is current as of 30 April 2023, actual asset allocation is a snapshot at a particular point in time. To see target market determinations, please refer to bendigobank.com.au/TMD