

# Bendigo SmartStart Super

## Product Disclosure Statement updates

**Bendigo**  
**Superannuation**

This document contains updates to information in the Bendigo SmartStart Super Product Disclosure Statement ('PDS') and Bendigo SmartStart Super Reference Guide ('Reference Guide') both dated 1 December 2024, where the updated information is not materially adverse.

The update below should be read in conjunction with the [Bendigo SmartStart Super PDS](#) and [Bendigo SmartStart Super Reference Guide](#).

### 10 January 2025: Changes to Member Advice Fee consent end date

Following regulatory changes, the term 'anniversary date' has been removed and the method for calculating the consent end date for an ongoing Member Advice Fee has changed.

As a result, the following changes have been made to the Reference Guide:

#### Page 24 of the Reference Guide

The 3<sup>rd</sup> last paragraph in the right column is deleted and replaced with the following:

Annual consent is required for Bendigo Super to continue deducting the Member Advice Fee from your account every year. Your financial adviser will arrange for this annual renewal each year. If we do not receive your updated consent by the 'consent end date' as advised when the Member Advice Fee was established or last renewed, your consent to deduct the Member Advice Fee will expire.

### 11 December 2024: Changes to the Buy / Sell Spreads for the Sandhurst Strategic Income Fund – Class B

Sandhurst Trustees Limited, the Responsible Entity of the Sandhurst Strategic Income Fund – Class B provided updated buy-sell spreads, effective 29 November 2024.

As a result, the buy-sell spread disclosed in the Reference Guide have been updated as follows:

#### Page 21 of the Reference Guide

The wording in the second column of the table, under the heading 'Managed fund investment options (non-cash)' is deleted and replaced with the following:

##### **Managed fund investment options (non-cash)**

Varies across the managed funds available with buy spreads ranging from 0.02% to 0.17% and sell spreads from 0.08% to 0.17%.

#### Page 25 of the Reference Guide

The second row in the table has been deleted and replaced with the following:

Sandhurst Strategic Income Fund – Class B	0.02%	0.08%
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