

## Bendigo SmartOptions

### Term Deposits

The following term deposit product is available through Bendigo SmartOptions Super® and Bendigo SmartOptions Pension® products.

#### Product name

The Adelaide Money Market Term Deposit Account is issued by Adelaide Bank, a division of Bendigo and Adelaide Bank Limited.

#### Investment objective

To provide a fixed interest rate return over a fixed term.

#### Investment limits

Minimum of \$5,000 for each term deposit.

Maximum of 80% of your account balance can be invested in term deposits. This limit is subject to you meeting the overall diversification limit, which imposes a maximum limit of 80% of your account balance being invested in annuity funds, listed securities and term deposits.

#### More information

Before deciding to invest, please read the [Adelaide Money Market Term Deposit Account Product Guide](#) and consider your situation.

For further information regarding the Bendigo SmartOptions investment menu please refer to the relevant Product Disclosure Statement and the Bendigo SmartOptions Investment Guide, which are available at [www.sandhursttrustees.com.au/SmartOptions](http://www.sandhursttrustees.com.au/SmartOptions).

#### Terms and rates as at 11 November 2019

Term deposit	Interest rate*
3 month term	1.55% p.a.
6 month term	1.62% p.a.
12 month term	1.50% p.a.

\* Interest rates are indicative only and the interest rate applicable to your term deposit may differ from rates shown above. Up to date interest rates can be viewed through our website [www.sandhursttrustees.com.au/smartoptions](http://www.sandhursttrustees.com.au/smartoptions).

#### Important

The Bendigo SmartOptions Super and Pension products (ABN 57 526 653 420) are issued by Sandhurst Trustees Limited ABN 16 004 737 AFSL 237906 (Sandhurst), a subsidiary of Bendigo and Adelaide Bank ABN 11 068 049 178 AFSL 237879 (the Bank). The Adelaide Money Market Term Deposit Account is issued by the Adelaide Bank, a division of the Bank. This document has been prepared by Sandhurst for Bendigo SmartOptions Super and Pension members. The information contained in this profile is of a general nature and is not intended to represent investment or professional advice, as it does not take into account individual objectives, financial circumstances or needs. You should consult a professional investment adviser before making an investment decision. Neither Sandhurst nor the Bank give any warranty for the reliability or accuracy or accept any responsibility arising in any way, including by reason of negligence for errors or omissions in the information contained in this profile.