



Maritime Super and Hostplus are merging on 1 September 2023

Significant Event Notice for Trident Accumulation members

We've set out important information to help you understand what the merger means for you.

There may be some actions you wish to take ahead of the merger or shortly thereafter.
We recommend you read this document carefully.

July 2023

About this Significant Event Notice

This Significant Event Notice (SEN) provides important information regarding the upcoming merger with Host-Plus Pty Limited (ABN 79 008 634 704; RSEL R1000054; AFSL 244392) as trustee for the Hostplus Superannuation Fund ABN 68 657 495 890 (Hostplus) and any changes that may apply to your membership from 2 September 2023.

This SEN applies to members in the Trident Accumulation sub-fund membership category.

The information provided in this SEN doesn't take into account your personal objectives, financial situation or needs. You should consider this information having regard to your personal circumstances and consider obtaining financial advice tailored to your personal circumstances from a licensed financial planner.

Issued by Maritime Super Pty Limited (the Maritime Super Trustee)
ABN 43 058 013 773
AFSL No. 348197
RSE Licence No. L0000932

Maritime Super (Maritime Super)
ABN 77 455 663 441
RSE Registration No. R1001747
MySuper Authorisation No. 77455663441220

Contents

1. Overview	
- About the merger	1
- About Member Services	2
2. Important changes to be aware of	3
3. Detailed information regarding your account, investments, insurance, fees and costs	6
4. Actions you may need to take before or after the merger	12

Quick reference

Limited service period	2
Member Services	2
Investment switching	7
Super contributions	14

Where to find more information



Website

We've prepared a dedicated section pages on our website to provide you with the latest details and answers to frequently asked questions about our merger with Hostplus.

Visit maritimesuper.com.au/member-information



Member Services

We're here to help with any questions you may have about the merger or your benefits.

You can call our Member Services team at any time, before and after the merger on 1800 757 607.

1. Overview

About the merger

Getting ready to merge with Hostplus

Maritime Super and Hostplus will be merging on 1 September 2023.

When we merge, we'll be part of one of Australia's largest super funds with over \$100.6 billion¹ in assets under management on behalf of more than 1.73 million members.

With our shared industry fund values and commitment to exceptional member service, we're excited to be merging with Hostplus.

Like us, Hostplus is a profit-to-member fund focused on delivering outcomes to its members and employers.

Hostplus' roots are in supporting the hospitality, tourism, recreation and sports industries; however, today it is widely recognised as a fund for all Australians. Anyone can join Hostplus, no matter which industry they work in. In fact, more than 50% of Hostplus members are currently employed outside of Hostplus' heritage sectors.

How the merger will occur

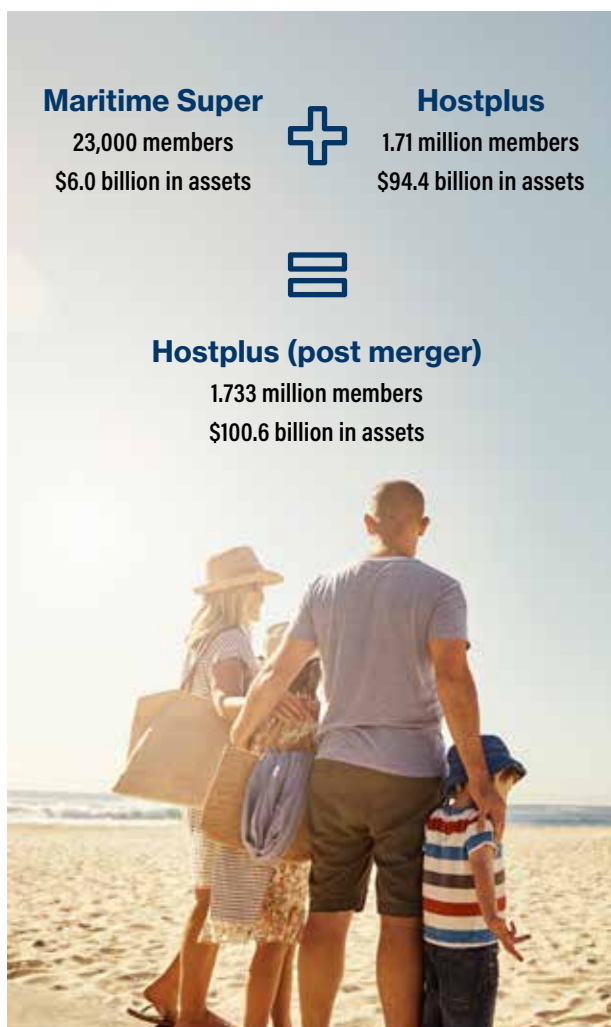
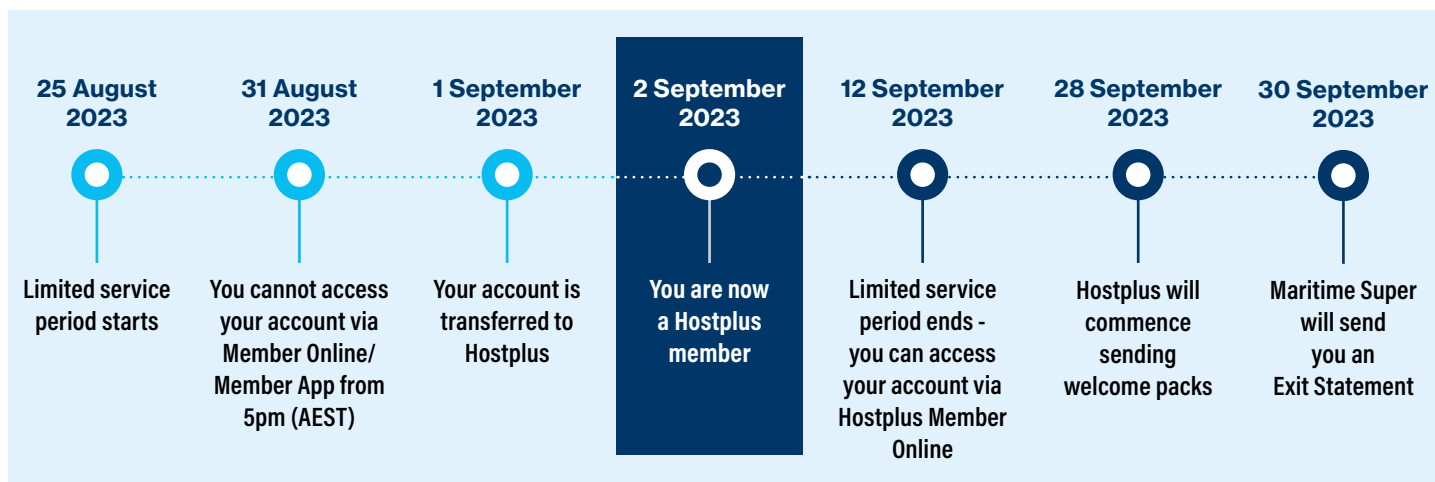
Your membership with Maritime Super will be transferred to Hostplus on what's known as a 'successor fund' basis. This means that the Maritime Super Trustee and Hostplus Trustee will provide members with equivalent rights to the rights members had under Maritime Super in respect of their benefits.

The transfer of your superannuation benefits from Maritime Super to Hostplus will happen automatically.

¹ Hostplus manages a total of \$100.6 billion funds under management, when including other investments managed in the Hostplus Pooled Superannuation Trust (in which the Maritime Super assets are invested).

Merger timeline and milestones

On 1 September 2023, your Maritime Super account will be transferred to Hostplus and you will be a Hostplus member from 2 September 2023. Below is a summary of key milestones in our merger process.



The limited service period: 25 August - 12 September 2023

Between 25 August and 12 September 2023, there will be a 'limited service period' during which time the processing of some requests will be limited while accounts transition to Hostplus.

Please be aware that withdrawals from your Maritime Super account cannot be processed until after the limited service period and your new Hostplus account is available.



Important dates to note

By 25 August 2023

Any forms or applications must be received by Maritime Super.

Until 5pm (AEST) 31 August 2023

Online access available through Member Online.

From 2 September 2023

You can contact Hostplus at hostplus.com.au/contact

Any forms or applications relating to your Maritime Super account will need to be received by Maritime Super by no later than 25 August 2023.

We recommend that you email your completed forms to info@maritimesuper.com.au, as postal delivery times vary and may not be received by this date.

If forms or applications are submitted after 25 August 2023, or are received by 25 August 2023 but are incomplete or do not include all requirements, we cannot guarantee that your request will be processed in time and may need to be processed by Hostplus following the limited service period.

You will continue to have access to Member Online until 5pm (AEST) on 31 August 2023 for all online transactions, including investment switches and account updates. From 2 September 2023 to the end of the limited service period, you will need to contact Hostplus at hostplus.com.au/contact. Most requests will be processed after the limited service period ends. However, any investment switches requested will be effective the date the request is received. From mid-September 2023, you will have access to Hostplus Member Online for online transactions, including investment switches.

Refer to Section 4 on page 12 for more information on actions you may need to take before or after the merger, and relevant form submission deadlines.

We're here to help



Visit the dedicated section on our website to get the most up to date merger information and answers to frequently asked questions.

Visit maritimesuper.com.au/member-information



Our Member Services team is on hand to help with any questions you may have about the merger or your benefits.

Call 1800 757 607.

About Member Services

Member Services

Our Member Services team will be available to you throughout the merger. You'll be pleased to know our Member Services phone number 1800 757 607 is not changing, so you can continue to contact the team after the merger is complete.

Maritime Super's administration team will transition to Link Group, who manage the Hostplus Service Excellence Centre (HSEC), a dedicated quality facility for member services and fund administration.

Member Online and Member App

You can continue to use Member Online and the Member App until 5pm (AEST) on 31 August 2023. After this time, you will no longer be able to log in to your Maritime Super account and you will need to contact the Member Services team to help you with any information requests.

Following your account transfer, it should take just over a week before your new Hostplus account is accessible in Hostplus Member Online. Hostplus will notify you when you can access Hostplus Member Online along with the relevant registration details.

You can also view your account on mobile, via the Hostplus Member App. Hostplus will contact you when this is available to you.

Website, email and social media channels

From 5pm (AEST) on 31 August 2023, Maritime Super's website, email and social media will be shut down.

Maritime Super's website will be redirected to a new dedicated page on the Hostplus website, along with more information and contact details.

The info@maritimesuper.com.au email address will cease to exist. To contact Hostplus visit hostplus.com.au/contact

Maritime Super's social media channels, such as Facebook, Instagram and LinkedIn, will not continue. We know many of our members look forward to the Facebook content and we'll be sad to see it go - thank you for following us. Hostplus provides regular updates through their social media channels, which you may wish to follow.

Member communications

Following the merger, there are a series of important communications you can expect to receive, including:

- an initial welcome email from Hostplus to be sent mid-September 2023 with login instructions to Hostplus Member Online
- a welcome pack from Hostplus confirming your membership details to be sent from 28 September 2023
- an Exit Statement from Maritime Super to be sent by 30 September 2023; and
- an insurance confirmation letter from Hostplus from the end of October

As a member of Hostplus, you will continue to receive regular member communications about super, investments, retirement strategies and more to help you make the most of your super.

2. Important changes to be aware of

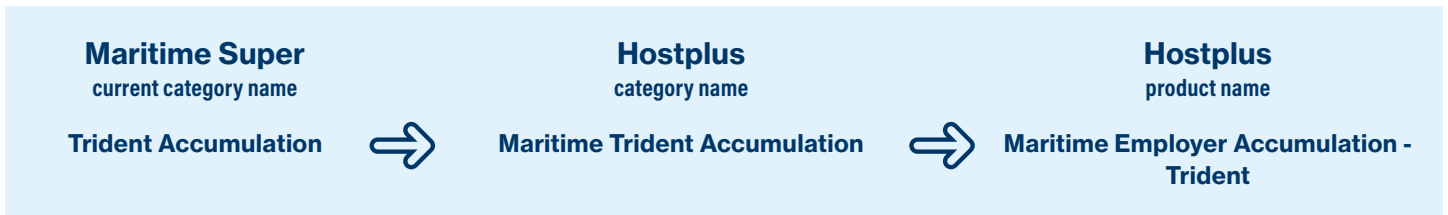


When we merge, your membership benefits will generally move across unchanged; however, there are some important changes we've highlighted below for your attention.

It's important to read this section to understand any changes that may impact you. If you have any questions, our Member Services team are on hand to help on 1800 757 607.

Membership category

The Maritime Super categories of membership will move across as 'Maritime' branded categories and will be administered by the Hostplus Trustee as separate sub-divisions of Hostplus. Trident Accumulation members will form part of the Maritime Trident Accumulation category in the Maritime Super Division of the Hostplus Trust Deed.



Important changes

	Maritime Super	Hostplus
Administration fees and costs	<p>Maritime Super's administration fees are:</p> <ul style="list-style-type: none"> ■ \$26 pa deducted annually from your account; plus ■ 0.215% pa of account balance deducted monthly from your account. <p>Additional operating costs include 0.10% of your account balance, paid from the Maritime Super Fund Operating Reserve and not deducted from your account.</p>	<p>Hostplus' administration fees are:</p> <ul style="list-style-type: none"> ■ \$78 pa deducted from your account monthly; plus ■ a trustee fee of 0.0165% pa of your account balance. <p>In addition, \$32.91 pa per member is deducted from Hostplus' Administration Reserve, not from members' account balances. Refer to page 9 for a full comparison of fees and costs.</p>
Investment fees and costs	<p>Maritime Super members are charged a pooled asset fee 0.03% pa to invest in the Hostplus Pooled Superannuation Trust ('PST').</p>	<p>When we merge, investment fees and costs will change due to the removal of the 0.03% pa pooled asset fee, which will no longer apply. Refer to page 9 for a full comparison of fees and costs.</p>
Insurance premiums charged monthly	<p>Premiums for Death, TPD and Income Protection insurance cover are deducted annually in advance at the start of the first year and at 1 July of each financial year.</p> <p>Please note at 1 July 2023, premiums deducted from your account were for the period 1 July 2023 to 1 September 2023.</p>	<p>Premiums for Death, TPD and Income Protection insurance cover are deducted monthly in arrears.</p>
Payment of premiums and administration fees	<p>Trident meets the cost of your Default Death and Total & Permanent Disablement (TPD) cover, Basic Income Protection cover and your administration fees.</p> <p>Trident pays for administration fees deducted from your account. You are reimbursed by an equivalent employer contribution.</p>	<p>Trident will continue to meet the cost of your Default Death and Total & Permanent Disablement (TPD) cover, Basic Income Protection cover and your administration fees.</p> <p>Trident pays for administration fees deducted from your account, so you will be reimbursed by an equivalent employer contribution. However, it will not be possible to reimburse the 0.0165% additional operating costs deduction as this is deducted directly from the unit price.</p>

Important changes (c'td)

	Maritime Super	Hostplus
Calculation of default insured Death & TPD benefit (subject to any restrictions and underwriting limits imposed by the insurer)	<p>Insured benefit =</p> <p>20% x your salary at the date of death or TPD x future service to age 65</p> <p>If you have additional units of employer-paid cover, this will continue to apply.</p>	<p>Insured benefit =</p> <p>17.5% x annual salary x years (including fractions of a year) to age 65;</p> <p>PLUS additional units of cover allocated at 2 September 2023 which will maintain your level of cover held at merger date.</p> <p>The value of each unit is in line with the table in Appendix A based on your age at 30 June 2023 and your occupational category.</p> <p>Your insurance cover at 2 September 2023 may be rounded up; in which case you may have a slight increase in the level of insurance cover for Death & TPD.</p> <p>The cost of any additional units of cover allocated to you at 2 September 2023 will be paid by your Employer</p>
Calculation of Basic IP cover (subject to any restrictions and underwriting limits imposed by the insurer)	<p>Monthly benefit =</p> <p>1/12 x 75% of salary</p> <p>(The monthly benefit is subject to a maximum of \$20,000 per month)</p>	No change.
Withdrawals and provision of certified ID	Maritime Super requires provision of certified ID that is kept on record and updated every five years, to confirm and process a withdrawal.	Hostplus may require provision of certified ID or greenID (i.e. electronic identity verification platform) for every withdrawal request in order to confirm and process a withdrawal.
Death benefit nominations	Maritime Super members have the option to make the following beneficiary nominations: binding death benefit nominations, non-binding death benefit nominations and, for some members, historical non-lapsing binding death benefit nominations.	<p>Binding death benefit nominations</p> <p>Binding death benefit nominations will lapse when you transfer to Hostplus. While the Hostplus Trustee nonetheless intends to give effect to your existing binding death benefit nomination as if it continued to apply (with its existing expiry date), to guarantee that your nomination is binding on the Hostplus Trustee, you will need to submit a new (three-year) <i>Binding Death Benefit Nomination form</i> to Hostplus from mid-September 2023.</p> <p>We encourage you to review your binding death benefit nomination following the merger to ensure your nominations are up to date.</p> <p>Non-binding death benefit nominations</p> <p>Non-binding death benefit nominations will transfer to Hostplus. After the merger, non-binding nominations can be provided or updated via Hostplus Member Online.</p> <p>Non-lapsing binding death benefit nominations</p> <p>Non-lapsing binding death benefit nominations will lapse when you transfer to Hostplus. While the Hostplus Trustee nonetheless intends to give effect to your existing non-lapsing binding death benefit nomination as if it continued to apply as a binding death benefit nomination (with a three-year expiry date), to guarantee that your nomination is binding on the Hostplus Trustee, you will need to submit a new (three-year) <i>Binding Death Benefit Nomination form</i> to Hostplus from mid-September 2023.</p>

Important changes (c'td)

	Maritime Super	Hostplus
More investment options	Currently, members are invested in a number of investment options through equivalent options in the Hostplus Pooled Superannuation Trust (PST).	On transfer to Hostplus, members will retain their investment strategy as at 1 September 2023 and have the opportunity to invest in the full range of Hostplus investment options from 2 September 2023.
Death benefit investment strategy	Upon receipt of a death certificate, the deceased member's account is invested in the Cash option until instructions for payment are finalised.	Upon receipt of a death certificate, the deceased member's account remains invested in the existing investment option(s) until instructions for payment are finalised.
Member numbers	Maritime Super member numbers have six digits.	For the majority of members, Hostplus will carry over your member number from Maritime Super. You will be contacted separately should you require a new member number. Additionally, Hostplus will send you a communication in September 2023 which will confirm your membership details, including your member number.
Communication preferences	Maritime Super records mailing preferences for email and print communications, including for your annual statement and any unsubscribes for marketing materials.	Your communication preferences will not transfer across to Hostplus. When we merge, you will automatically be opted in to receive digital communications from Hostplus. Following the limited service period, you can log in to Hostplus Member Online to update your communication preferences for marketing materials.
Social media channels	Maritime Super has three social media channels - Facebook, Instagram and LinkedIn - which will be closed on 31 August 2023.	Hostplus has four social media channels you can follow for the latest fund updates and super news, including Facebook, Instagram, Twitter and LinkedIn.
Authorised representatives	Enduring Power of Attorney and Guardianship Orders allow others to act on your behalf. Authorised representatives and third-party authorities have limited access to member information.	Your Enduring Power of Attorney and Guardianship Orders will be recognised by Hostplus. Authorised Representative and third-party authorities will lapse and will not transfer to Hostplus. You will need to provide new authorities to Hostplus. After the merger, you can complete a third-party authority form available at hostplus.com.au to allow an authorised representative access to your account information.

3. Detailed information regarding your account, investments, insurance, fees and costs

Your account

Your Maritime Super account will close on 1 September 2023. Your closing balance (or transfer value) from Maritime Super will be your opening balance in Hostplus. There will be no change to your withdrawal benefits.

When member benefits are calculated effective 1 September 2023, your account and benefit details will be transferred to Hostplus. In addition to your financial information, relevant administration records and personal information, held by Maritime Super, will be transferred to Hostplus. Upon transfer of the data to Hostplus, Maritime Super will securely destroy all member information held by the Fund. Refer to the Privacy Statement on page 19.

After the merger, Hostplus will ensure Maritime Super member data is stored in accordance with the Australian Privacy Principles. Please refer to the Hostplus Privacy Policy for more information.

Any member contribution arrangements you have in place with Maritime Super through your payroll, for example, compulsory contributions or voluntary contributions, will continue with Hostplus. Any member contributions that you make via BPay or direct EFT will need to be updated with new BPay and EFT details from Hostplus.

Investments

Maritime Super offers a range of diversified and sector investment options, through our investment in the Hostplus PST since April 2021. You are already invested in the Hostplus investment options and this arrangement will continue once you are a Hostplus member.

From 2 September 2023, you will no longer be charged a pooled asset fee of 0.03% pa to invest in the Hostplus PST.



Your investment strategy will transfer across

Your investment strategy will not change. Your investment strategy as at 1 September 2023 will transfer to your Hostplus account.

Your investment options, more to choose from

One of the benefits of the Hostplus merger is that you'll have greater investment choice for your super.

In addition to the current investment options available to you as a Maritime Super member, from 2 September 2023 you will be able to choose from a broader range of investment options in Hostplus.

To learn more about the range of investment options available to you from 2 September 2023, visit the Investments section of the Hostplus website at hostplus.com.au/members/our-products-and-services/investment-options/your-investment-options



Investment switching

You will continue to have access to daily investment switching, with no switching fee and no buy-sell spread, providing you with flexibility and control over the investment of your super. Some limitations may apply. See the Hostplus Product Disclosure Statement for more information.

You can change your investment strategy online at any time up until 5pm (AEST) 31 August 2023. We will also accept any forms that are received via email up until 25 August 2023.

From 2 September 2023 and during the limited service period, if you wish to make an investment switch, you can contact Hostplus at hostplus.com.au/contact. Any investment switches requested will be effective the date the request is received.



Key dates you need to know for investment switching

Pre-merger with Maritime Super

Email your form by **25 August 2023**

Switch via Maritime Super Member Online up until **5pm (AEST) 31 August 2023**

Post-merger with Hostplus

Email or call Member Services from **2 September 2023**

Switch via Hostplus Member Online from **mid-September 2023**

Investment performance

Investment performance will continue to be published on the Maritime Super website until 31 August 2023.

From 2 September 2023, you can visit the Hostplus website at hostplus.com.au/investment/our-investment-performance/investment-returns for information on investment performance.

Access to investment strategy advice

As always, you can call Member Services to get in touch with a financial planner for advice on your investment strategy based on your personal circumstances. You can either speak to a financial planner over the phone at no additional cost for limited advice on your investment strategy or book an appointment for a more detailed discussion and financial advice.

Simply call Member Services on 1800 757 607 to discuss your advice options.

Investment strategy in relation to your benefit

The table below sets out how your benefit is invested in certain situations, such as withdrawals or transfers between membership categories.

	Maritime Super	Hostplus
Withdrawals	Withdrawn proportionally as per your existing investment strategy (unless you specify the amount to be taken from a specific investment option).	Withdrawn in proportion to the assets in each investment option at the date of withdrawal.
Death benefits - upon receipt of death certificate	Invested in the Cash option until payment.	Remains invested in the existing investment option(s) until payment.
Benefit splits under the Family Law Act	Non-member spouse split invested in the Cash option.	Non-member spouse split, if not an existing Hostplus member will be set up as a new member in the default MySuper Balanced investment option.
Transferring between membership categories	Invested as per your existing investment strategy.	No impact on your investment strategy.
Transferring from a pension to accumulation phase	Invested in line with your existing pension investment strategy. If you have more than one Maritime Super pension or accumulation account with different investment strategies, you must make an investment choice when moving to accumulation phase.	Invested in line with the investment strategy for contributions of the accumulation account the funds are being transferred to.

Insurance

One of the key benefits of Maritime Super membership is that members receive comprehensive insurance cover that is specifically tailored for people who work in the maritime industry.



Your insurance cover will transfer across to Hostplus

Your insurance cover with Maritime Super as at 1 September 2023 and insured with MLC Limited will automatically transfer across to your Hostplus account. You do not need to do anything.

Your occupation category, continued cover and any exclusions or conditions that are in place will be carried across to Hostplus on the policy provided by MLC Limited.

Hostplus will send you an insurance confirmation letter from the end of October 2023 which confirms your insurance cover, including the types of cover you hold, the level of cover and the cost of cover.

Changes to your employer-paid Default insured benefit for Death and Total & Permanent Disablement (TPD)

On transition to Hostplus, the calculation of your insured Default Death & TPD benefit will change as follows. Currently, your employer-paid insured Death & TPD benefit is calculated as:

$20.0\% \times \text{annual salary} \times \text{years (including fractions of a year) to age 65}^*$

From 2 September, your employer-paid insured Death & TPD benefit* is calculated as the sum of:

$17.5\% \times \text{annual salary} \times \text{years (including fractions of a year) to age 65}$	plus	Additional units of cover allocated at 2 September 2023 which will maintain your level of cover held at merger date.
		The value of each unit is in line with the table in Appendix A based on your age at 30 June 2023 and your occupational category.

Your additional units of cover at 2 September 2023 may be rounded up, in which case you may have a slight increase in the level of insurance cover for Death & TPD. The cost of any additional units of cover allocated to you at 2 September 2023 will be paid by your Employer.

* Any underwriting limits and exclusions imposed by the Insurer will continue to apply. If you have additional units of employer-paid cover that were allocated to you in 2015, this will continue to apply.

Employer-paid Basic Income Protection will remain the same

Your level of Basic Income Protection (IP) cover will remain the same on transition, with your insured monthly benefit based on your existing cover of 75% of your salary up to a maximum of \$20,000 per month (subject to any restrictions and underwriting limits imposed by the insurer).

Trident will continue to meet the cost of your insurance premiums

The cost of your insurance cover for Default Death & TPD cover and Basic Income Protection cover, including any additional units of cover allocated to you at 2 September 2023, will continue to be met by your employer.

Insurance premiums will be deducted monthly

Insurance premiums will be deducted monthly, not annually.

Because Trident pays for your Default Death & TPD cover and Basic Income Protection cover, insurance cover will be deducted from your account monthly in arrears and you will be reimbursed by an equivalent contribution from Trident.

If you pay for any voluntary insurance cover, it will be paid monthly directly out of your account.

Additional voluntary cover

You can apply for additional units of voluntary Death & TPD cover if you wish, subject to approval by the insurer. The relevant insurance premium would be charged to your account. The cost of additional units of voluntary Death & TPD cover will remain the same at the date of merger.

If you are currently receiving insurance benefits

If you are currently receiving insured benefits resulting from a claim, you will continue to do so. For any new claims, refer to page 18 for more information.

If you are currently applying for insurance cover or modifying cover already in place

Maritime Super, along with the insurer MLC, will aim to finalise all applications for insurance prior to the merger.

Any insurance applications, or applications to modify insurance cover (including your occupation category) that are not finalised before 1 September 2023 will be forwarded to Hostplus for processing.

Call Member Services for assistance if you have any questions about your insurance application.

Electing to have insurance cover

Default insurance

Under what's known as the Putting Members' Interests First legislation, unless your insurance is employer-paid or you are employed in a dangerous occupation, super funds are required to:

- not offer or provide insurance cover for members who have not had an account balance equal to or greater than \$6,000 or who are under 25 years of age and are not employed in a dangerous occupation, unless you 'opt in'; and
- provide automatic 'opt out' insurance cover for members whose account balance equals or is greater than \$6,000 and are 25 years or older.

If you have opted in prior to the merger, and currently hold insurance cover with Maritime Super, this election will continue to apply in Hostplus.

If you have opted in for insurance cover with Maritime Super prior to the merger, but it was not applied because we did not receive an employer contribution to your account, you will need to provide Hostplus with a new election to opt in for cover (under the MLC Limited policy).

If you have opted out of insurance cover with Maritime Super prior to the merger, this election will continue to apply in Hostplus.

Fees and costs



Hostplus' fees and costs differ from those of Maritime Super

The tables below provide a comparison and summary of Maritime Super's current fees and costs, and the fees and costs that will apply at Hostplus from 2 September 2023.

Where a range of fees and costs is shown, the applicable fee or cost depends on the investment option. Fees and costs can be paid directly from your account or deducted from your investment returns. Other fees and costs, such as activity fees, may also be charged.

The fees and costs shown in this section are based on Maritime Super's Trident Accumulation PDS dated 1 July 2023 and Hostplus' PDS dated 1 July 2023.

	Maritime Super		Hostplus	
	Amount	How & when paid	Amount	How & when paid
Ongoing annual fees & costs¹				
Administration fees and costs ²	\$26.00 pa Plus 0.215% pa of account balance Plus an additional operating cost of 0.10% of account balance ³	Deducted from your account annually in arrears at 30 June or on exiting Maritime Super. Deducted from your account monthly. Paid from the Maritime Super Fund Operating Reserve and not deducted from your account.	\$78.00 pa (\$1.50 per week ⁴) Plus a trustee fee of 0.0165% pa of your account balance Plus \$32.91 pa ⁵	Deducted monthly from your account. Deducted daily and paid to the Hostplus Trustee monthly from gross investment earnings before net investment returns are applied to your account. Deducted from the Hostplus Administration Reserve throughout the year and not from your account.
Investment fees and costs ^{6,7}	Varies according to each investment option, ranges between 0.02% - 0.90% pa Plus 0.03% pa pooled asset fee ⁸	Deducted daily from gross investment earnings before net investment returns are applied to your account. Deducted from your account monthly.	Varies according to each investment option, ranges between 0.02% - 0.90% pa This includes the 0.0155% trustee fee on your account balance. Nil	Deducted daily from gross investment earnings before net investment returns are applied to your account. Included in the investment fees and costs of your chosen investment option(s) deducted daily and paid to the Hostplus Trustee monthly from the option's gross investment earnings before net investment returns are applied to your account. Not applicable.
Transaction costs ⁹	Varies according to each investment option, ranges between 0.00% - 0.10%	Deducted daily from gross investment earnings before net investment returns are applied to your account.	Varies according to each investment option, ranges between 0.00% - 0.25% representing a greater range of investment options.	Deducted from gross investment earnings as and when incurred before net investment returns are applied to your account
Member activity related fees and costs				
Buy-sell spread	Nil	Not applicable	Nil	Not applicable
Switching fee	Nil	Not applicable	Nil	Not applicable
Other fees and costs	Nil	Not applicable	Refer to 'Hostplus - additional fees and costs' on page 11.	

¹ If your account balance for a product offered by the superannuation entity is less than \$6,000 at the end of the income year, certain fees and costs charged to you in relation to the administration and investment are capped at 3% of the account balance. Any amount charged in excess of that cap must be refunded.

² Trident meets your administration expenses, so any administration fee will be reimbursed by an equivalent employer contribution. However, it will not be possible to reimburse the 0.0165% pa trustee fee deduction as this is deducted directly from the unit price.

³ The administration cost of 0.10% pa is the estimate of the additional operating costs expected for the financial year ended 30 June 2023 which would not be met by the administration fees charged to member accounts.

⁴ The administration fee of \$1.50 per week is deducted from your account monthly, on the last Friday of the month. The amount charged per annum depends on the number of Fridays in a year.

⁵ The \$32.91 administration fee deducted from the Hostplus Administration Reserve is based on estimated and actual information from the previous financial year.

⁶ Investment fees and costs includes an amount for performance fees – these fees and costs are set out under 'Total investment fees and costs for particular investment options.'

⁷ These fees and costs are based on actual figures and estimates from the previous financial year, except in the case of performance fees which are generally averaged over 5 financial years. The fees and costs payable in respect of each future year may be higher or lower. Where estimates were used, they have been informed by management, historical and industry experience, as well as information from third party service providers.

⁸ The pooled asset fee is the fee to invest in the Hostplus PST.

⁹ Disclosed transaction costs are an estimate based on transaction costs payable in the previous financial year.

Total investment fees and costs for particular investment options

The fees and costs (per annum) that apply for various investment options are detailed below.

	Maritime Super					Hostplus			
	Investment fees & costs (excl. performance fees)	Performance fee	Transaction costs	Pooled asset fee	Total investment fees & costs	Investment fees & costs (excl. performance fees)	Performance fee	Transaction costs	Total investment fees & costs
Shares Plus	0.52%	0.26%	0.08%	0.03%	0.89%	0.52%	0.26%	0.08%	0.86%
Balanced	0.54%	0.36%	0.09%	0.03%	1.02%	0.54%	0.36%	0.09%	0.99%
Capital Stable	0.35%	0.14%	0.08%	0.03%	0.60%	0.35%	0.14%	0.08%	0.57%
Conservative Balanced	0.42%	0.18%	0.08%	0.03%	0.71%	0.42%	0.18%	0.08%	0.68%
Socially Responsible Investment (SRI) – Balanced	0.39%	0.15%	0.08%	0.03%	0.65%	0.39%	0.15%	0.08%	0.62%
Indexed Balanced	0.04%	0.00%	0.00%	0.03%	0.07%	0.04%	0.00%	0.00%	0.04%
Australian Shares	0.36%	0.17%	0.10%	0.03%	0.66%	0.36%	0.17%	0.10%	0.63%
International Shares	0.39%	0.01%	0.04%	0.03%	0.47%	0.39%	0.01%	0.04%	0.44%
Cash	0.02%	0.00%	0.00%	0.03%	0.05%	0.02%	0.00%	0.00%	0.02%

Cost of product for 1 year

The cost of product gives a summary calculation about how ongoing annual fees and costs can affect your superannuation investment over a 1-year period for all superannuation products and investment options. It is calculated by adding (1) administration fees and costs, (2) investment fees and costs and (3) transaction costs. It excludes member activity-related fees and costs. The cost of product information assumes a balance of \$50,000 throughout the year.

Investment option	Maritime Super	Hostplus
Shares Plus	\$628.50	\$549.16
Balanced	\$693.50	\$614.16
Capital Stable	\$483.50	\$404.16
Conservative Balanced	\$538.50	\$459.16
Socially Responsible Investment (SRI) – Balanced	\$508.50	\$429.16
Indexed Balanced	\$218.50	\$139.16
Australian Shares	\$513.50	\$434.16
International Shares	\$418.50	\$339.16
Cash	\$208.50	\$129.16

Hostplus – additional fees and costs

Depending upon the circumstances, the following current additional fees and costs may be charged to you as a Hostplus member:

Type of fee or cost	Maritime Super		Hostplus	
	Amount	How & when paid	Amount	How & when paid
Financial advice fee Members who choose to engage the services of a financial planner will receive a fixed quote before proceeding with personal advice services. This quote will be provided to you once the planner has understood and agreed with you your specific requirements. The fee (once approved by you) will be charged on a fee-for-service basis.	Based on individual circumstances.	Fee for service basis.	Based on individual circumstances.	Fee for service basis. In some circumstances, you can elect to deduct all or a portion of the advice fee from your Hostplus account. For more information, please refer to hostplus.com.au/advice-fee
Family Law fee (a) Information request Under family law, your spouse, a person considering entering into a superannuation agreement with you, or their authorised representative, can request information about your account.	\$0	N/A	\$75	At the time the request is made.
(b) Splitting arrangement Hostplus also charges a fee for splitting the interest in your account upon receipt of a splitting agreement or court order, which is deducted from your account at the time the benefit is split.	\$0	N/A	\$60	At the time the benefit is split.
Dishonoured payment fee If you make a contribution by cheque or direct debit that is dishonoured, a handling fee will be deducted from your account.	\$0	N/A	\$15	At the time the dishonoured cheque or direct debit is processed.
Contribution splitting fee A fee will be payable by the splitting member for each transaction which will be deducted from the member's account.	\$0	N/A	\$60	For each transaction at the time the transaction is processed.

Reserves

Maritime Super maintains an insurance reserve, operational risk reserve, a PST operational risk financial reserve and a fund operating reserve. Maritime Super will transfer sufficient operational risk reserves and fund operating reserves to Hostplus so that the reserves will be equalised as a percentage of fund assets to the extent possible. Any other reserves not previously distributed will be moved across for the benefit of members.

4. Actions you may need to take before or after the merger

There may be some actions you need to take ahead of the merger or shortly thereafter, following the limited service period. We recommend you read the following carefully.

Limited service period

The limited service period is between 25 August and 12 September 2023; during this period, the processing of some requests will be limited while accounts transition to Hostplus. Please be aware that withdrawals cannot be processed until after the limited service period.

All forms requesting changes to your account must be received by 5pm (AEST) on 25 August 2023. Forms received after this time, and incomplete or incorrectly completed forms, will not be processed by Maritime Super and you will need to complete and submit a new request to Hostplus. We recommend you email any forms or instructions to ensure they are received by the cutoff on 25 August 2023.

For online transactions, you have until 5pm (AEST) on 31 August 2023 to make any changes or switches via Member Online.



Important

We recommend that you email any forms or instructions to info@maritimesuper.com.au to ensure they are received by the cutoff date of 25 August 2023. Do not return completed forms to us by mail. Call Member Services on 1800 757 607 if you have any questions.

Your account

Situation	Maritime Super	Hostplus
You wish to change your investment strategy or switch options	You can change your investment strategy online at any time up until 5pm (AEST) on 31 August 2023.	You will have access to daily investment switching with Hostplus. Some limitations may apply. If you wish to make an investment switch: <ul style="list-style-type: none"> from 2 September 2023 and during the limited service period, you can contact Hostplus at hostplus.com.au/contact from mid-September 2023, you can log in to your Hostplus Member Online account at hostplus.com.au
You need to change your details (such as your address or contact number)	Complete the <i>Change of member details form</i> or log in to Member Online to update. You have until 25 August 2023 to send us a form to change any details relating to your account. Alternatively, you have until 5pm (AEST) on 31 August 2023 to update your details online via Member Online.	All of your membership information will carry across to Hostplus. If you need to change any details going forward, you can log in to Hostplus Member Online following the limited service period.
You wish to make a withdrawal	Complete the <i>Partial Withdrawal form</i> . Maritime Super will need to receive this form and any required certified ID by 5pm (AEST) on 25 August 2023 in order to process it ahead of the merger.	You can contact Hostplus at hostplus.com.au/contact . However, please note that withdrawals will not be processed until after the limited service period.
You have not provided your tax file number (TFN)	Complete the <i>Tax File Number Declaration form</i> and return by 25 August 2023.	Your TFN will carry across to Hostplus if you provided it to Maritime Super. If not, after the merger you can provide your TFN via Hostplus Member Online.
You have unsubscribed to email communications	If you have unsubscribed to email communications with Maritime Super, these preferences will not be carried over to Hostplus.	Following the limited service period, you can log in to Hostplus Member Online to update your communication preferences for marketing material.
You have requested to receive hardcopy annual statements	If you have requested hardcopy annual statements from Maritime Super, this request will not be carried over to Hostplus.	You will automatically be opted in to receive digital communications from Hostplus. Following the limited service period, you can log in to Hostplus Member Online to update your communication preferences for annual statements and other member communications.

Your account (c'td)

Situation	Maritime Super	Hostplus
<p>You would like some general advice or information in relation to your account</p>	<p>You can call us at any time for information or assistance relating to your account.</p> <p>Call Member Services on 1800 757 607.</p>	<p>Some of our Member Services team will move across, so you can call and chat with one of our team knowing that they have an existing connection with you and an understanding of the various membership categories and benefits.</p> <p>The Member Services phone number will remain the same on 1800 757 607.</p>
<p>You would like to download or use the Member App</p>	<p>You can continue to use the Member App until 5pm (AEST) 31 August 2023.</p>	<p>Hostplus has a Member App and will contact you when it is available to you.</p>
<p>You have forgotten your Member Online login details or are having trouble logging in to Member Online</p>	<p>If you have forgotten your login details, or are having trouble logging in, call Member Services on 1800 757 607 to have your password reset or have the team walk you through the login process.</p> <p>You will be able to log in to your Member Online account until 5pm (AEST) 31 August 2023.</p>	<p>You will have access your account through Hostplus Member Online from mid-September 2023.</p> <p>Hostplus will email you in September 2023 with instructions for logging in with your existing Maritime Super member number.</p> <p>If you have any questions regarding online access to your account, call Member Services on 1800 757 607.</p>
<p>You wish to nominate an Authorised Representative</p>	<p>You can authorise another person to make enquiries about your Maritime Super account and advise changes to your address by completing the <i>Authorised Representative form</i>.</p> <p>Any Authorised Representative in place will lapse at 5pm (AEST) on 1 September 2023.</p>	<p>Your Authorised Representative notice will not transfer to Hostplus.</p> <p>To nominate an Authorised Representative with Hostplus, after the merger you'll need to complete the <i>Letter of Authority form</i>, available from the Hostplus website.</p>
<p>You wish to nominate a Power of Attorney</p>	<p>Your Power of Attorney can issue instructions in relation to your account by completing the <i>Continuing Power of Attorney Validity form</i>.</p> <p>Maritime Super will need to receive this form by 5pm (AEST) on 25 August 2023 in order to process it ahead of the merger.</p>	<p>Your Power of Attorney will transfer across to Hostplus and you do not need to do anything.</p>
<p>You wish to nominate a Third-Party Authority</p>	<p>Any Third-Party Authority in place will lapse at 5pm (AEST) on 1 September 2023.</p>	<p>Your Third-Party Authority will not transfer to Hostplus.</p> <p>To nominate a Third-Party Authority with Hostplus, after the merger you'll need to complete the <i>Letter of Authority form</i>, available from the Hostplus website.</p>
<p>You are planning to open a pension (WISP or Allocated Pension)</p>	<p>Complete the relevant application form in the Allocated Pension and Working Income Support Pension PDS.</p> <p>Maritime Super will need to receive your pension application form by 25 August 2023.</p> <p>Pension applications which are not received by 25 August 2023 will not be processed by Maritime Super and you will need to complete and submit a new application with Hostplus.</p>	<p>You can open a pension account with Hostplus following the limited service period.</p> <p>Visit the Hostplus website to learn more about their retirement products or speak to your financial planner.</p>
<p>Inactive low balance accounts</p>	<p>If your account value is less than \$6,000 and it has been inactive for 16 months, Maritime Super is required to transfer the account to the ATO.</p> <p>However, the transfer from Maritime Super to Hostplus means that any members who transfer with low balance accounts that have been inactive for less than 16 months will not be considered to have inactive accounts at 16 months; instead, the flag will be reset and you will have another 16 months before your low balance account is considered inactive. We will let you know if this applies to you.</p>	

Your contributions

Maritime Super will be working closely with your employer to ensure a smooth transition. Any contribution arrangements already in place with your employer will be automatically carried over to your Hostplus account. This includes:

- Super Guarantee (SG) contributions,
- salary sacrifice arrangements; and
- any compulsory member contributions and voluntary member contributions.

Employer contributions received by Maritime Super up to 5pm (AEST) on 25 August 2023 will be processed and allocated to your account prior to the merger. Any contribution received after 25 August will be allocated where possible; however, any contributions with incomplete information will be refunded by 31 August 2023. Any contributions not processed, or refunded will be handed to Hostplus for processing with an effective date of 2 September 2023. Contributions received after 2 September 2023 will be applied with an effective date of the date the funds are received.

Situation	Maritime Super	Hostplus
<p>You wish to make a one-off contribution into your super</p>	<p>Complete the <i>Deposit form</i>. You can make a one-off contribution into your account via Direct Deposit, BPAY and cheque.</p> <p>Your contribution must be deposited before 5pm (AEST) on 25 August 2023.</p> <p>Please note any contribution not able to be allocated due to incomplete information before 1 September 2023 or received on or after 1 September 2023 will be refunded to you.</p>	<p>You can make a one-off contribution via BPAY. You can access your new unique Hostplus BPAY reference via Hostplus Member Online in mid-September.</p>
<p>You wish to make regular voluntary contributions to your account</p>	<p>Complete the <i>Voluntary Contributions form</i> and give it to your Payroll Officer.</p> <p>Please note any contribution not able to be allocated due to incomplete information before 1 September 2023 or received on or after 1 September 2023 will be refunded to you.</p>	<p>Any regular voluntary contribution arrangements already in place with your employer will continue and you do not need to do anything.</p> <p>After the merger, if you'd like to start making regular voluntary contributions, read the Salary Sacrifice brochure available on the Hostplus website and discuss it with your Payroll Officer.</p> <p>Alternatively, you can set up personal direct debit voluntary contributions by completing the <i>Direct Debit Authority form</i>.</p>
<p>Your spouse wishes to make a voluntary contribution to your account</p>	<p>Complete the <i>Deposit form</i> and deposit the contribution into your Maritime Super account via Direct Deposit, BPAY or cheque.</p> <p>To ensure your contribution can be processed, the contribution must be deposited before 5pm (AEST) on 25 August 2023.</p> <p>Please note any contribution not able to be allocated due to incomplete information before 1 September 2023 or received on or after 1 September 2023 will be refunded to you.</p>	<p>A spouse contribution can be made to Hostplus via BPAY. You can access your new unique Hostplus BPAY reference via Hostplus Member Online from mid-September.</p>
<p>You wish to split your contributions with your spouse</p>	<p>To split contributions for the 2022/23 financial year, including any contributions made in the two months to 25 August 2023, you will need complete the <i>Contribution splitting form</i>.</p> <p>Maritime Super will need to receive this form by 25 August 2023 to process your request ahead of the merger.</p> <p>Please note that, by law, any contributions you made to Maritime Super in the 2023/24 financial year cannot later be split by Hostplus after the merger.</p>	<p>Contribution splitting arrangements will continue with Hostplus and will apply to your contributions from 2 September for the 2023/24 financial year (if any).</p> <p>To learn more about contribution splitting, read the Spouse Contributions and splitting page on the Hostplus website.</p>

Your contributions (c'td)

Situation	Maritime Super	Hostplus
<p>You intend to claim a tax deduction for your personal super contributions for the 2022/23 financial year</p>	<p>Complete the <i>Claim a tax deduction for personal contributions form</i>.</p> <p>If you intend to claim a tax deduction for the 2022/23 financial year, Maritime Super will need to receive this form by 25 August 2023.</p>	<p>Hostplus cannot accept notice of claiming tax deduction for 2022/23 contributions made to Maritime Super.</p> <p>You will need to provide a new declaration to Hostplus after 2 September 2023.</p>
<p>You wish to roll other super accounts into your account</p>	<p>Complete the <i>Roll over to Maritime Super form</i> or visit our website to use the Online Rollover Tool.</p> <p>Your rollover request will need to be received by 25 August 2023 in order for your request to be processed before the merger.</p>	<p>Roll ins and consolidations can be made via Hostplus Member Online from mid-September 2023.</p>
<p>You do not wish to transfer to Hostplus and wish to roll your money into another super fund</p>	<p>Call Member Services for a copy of the <i>Roll over out of Maritime Super form</i>.</p> <p>Your rollover request will need to be received by 25 August 2023 in order for it to be processed before the merger.</p> <p>If you do not submit your rollover request to Maritime Super before 25 August 2023, your request will not be processed before the merger.</p>	<p>When you become a member of Hostplus, you will need to resubmit a new rollover request from mid-September 2023.</p>

Financial advice

Situation	Maritime Super	Hostplus
<p>You need to speak to a financial planner about financial advice</p>	<p>Maritime Super's financial planners are Authorised Representatives of Guideway Financial Services Pty Ltd AFSL 420367 and provide financial advice under this licence number.</p> <p>You can call us any time or make an appointment online with one of our planners.</p>	<p>Hostplus' financial planners are Authorised Representatives of Industry Fund Services Limited (IFS) AFSL 232514 and provide financial advice services under this licence number¹.</p> <p>From 2 September 2023, planners who move across to Hostplus will operate as Authorised Representatives under this licence as members of the Hostplus financial planning team.</p>
<p>You need some advice regarding your account or financial strategy</p>	<p>As a Maritime Super member, you have access to the following types of advice:</p> <ul style="list-style-type: none"> ■ general advice from our Member Services team regarding your super, insurance and your pension options as well as all account-based queries ■ limited advice from a financial planner regarding the best way to invest the money in your account and contribute to your super; and ■ comprehensive fee for service advice from a financial planner that will provide you with a strategy to achieve your longer-term financial goals. <p>Call Member Services on 1800 757 607 to book a call-back from a financial planner or to arrange a meeting with a planner.</p>	<p>As a Hostplus member, you will still have access to general, limited and comprehensive financial advice as well as a range of other financial advice options:</p> <ul style="list-style-type: none"> ■ easy-to-use DIY digital advice², ■ personalised super advice relating to your Hostplus account included as part of your membership³; and ■ comprehensive advice offered by a suitably qualified financial planner, offered on a fee-for service basis¹.
<p>Fees and costs for a comprehensive financial plan</p>	<p>The cost of advice depends on your needs and the complexity of advice required, and your first appointment with a financial planner is free of charge.</p>	<p>Members who seek personal advice from a financial planner will receive a fixed quote before a comprehensive financial plan is prepared. An individualised quote will be provided once the planner has understood your specific advice requirements.</p>
<p>You already have a financial plan in place, or are in the process of having a financial plan created</p>	<p>Our financial planners will finalise any plans in progress.</p>	<p>If you have any specific questions about your Statement of Advice, the personal advice you have been provided or you would like to review your personal situation, the Hostplus Advice Support team will assist you to determine the most appropriate next steps, which may include a meeting with a financial planner.</p>

¹ Hostplus' financial planners are Authorised Representatives of Industry Fund Services Limited (IFS) AFSL 232514 and provide financial advice services under this licence number. Fees may apply for personal financial advice; for further information about the cost of personal advice, you can speak with your financial planner or visit our website at hostplus.com.au. Information to help you decide whether you want to use personal financial advice services being offered is set out in the relevant IFS Financial Services Guide, a copy of which is available from your financial planner.

² Hostplus has engaged Link Advice Pty Ltd ABN 36 105 811 836, ASFL 258145 to facilitate the provision of limited personal financial advice to members of Hostplus.

³ Hostplus Superannuation Advice Consultants are Authorised Representatives of Link Advice Pty Ltd ABN 36 105 811 836, ASFL 258145 and facilitate the provision of limited personal advice about Hostplus products to Hostplus members through Super Adviser. To obtain a Link Advice Financial Services Guide visit linkadvice.com.au/docs/Link_Advice_FSG.pdf. Link Advice is responsible for any advice obtained.

Your beneficiaries

Situation	Maritime Super	Hostplus
<p>You wish to make, or update, a binding beneficiary nomination</p>	<p>Complete the <i>Binding beneficiary nomination form</i> available from the Maritime Super website.</p> <p>Maritime Super will need to receive this form by 25 August 2023.</p>	<p>Binding death benefit nominations will lapse when you transfer to Hostplus. While the Hostplus Trustee nonetheless intends to give effect to your existing binding death benefit nomination as if it continued to apply (with its existing expiry date), to guarantee that your nomination is binding on the Hostplus Trustee, you will need to submit a new (three-year) <i>Binding Death Benefit Nomination form</i> to Hostplus from mid-September 2023.</p> <p>We encourage you to review your binding death benefit nomination following the merger to ensure your nominations are up to date.</p>
<p>You wish to make, or update, a non-binding beneficiary nomination</p>	<p>Complete the <i>Non-binding beneficiary nomination form</i> available from the Maritime Super website. Maritime Super will need to receive this form by 25 August 2023.</p> <p>Alternatively, you can make or update a non-binding nomination via Member Online or the Member App.</p>	<p>Non-binding death benefit nominations will transfer to Hostplus.</p> <p>If you wish to make or update a non-binding nomination, from mid-September you can log in to Member Online and make your non-binding beneficiary nomination.</p>
<p>What happens to my beneficiary nomination if I currently have both a Maritime Super and Hostplus membership?</p>	<p>Your Maritime Super beneficiary nomination will not be carried across, and your existing Hostplus beneficiary nomination will remain on your Hostplus account.</p> <p>If you would like to change or update your beneficiary nomination with Hostplus, complete the <i>Binding Death Benefit Nomination form</i> available from the Hostplus website, or log in to Member Online and make a non-binding beneficiary nomination.</p>	

Your insurance cover

Situation	Maritime Super	Hostplus
You wish to cancel or change your voluntary insurance cover	If you wish to make any changes to your insurance i.e. the level of voluntary cover, waiting periods or your occupation category, call Member Services on 1800 757 607 before 5pm (AEST) on 25 August 2023.	From mid-September 2023, you can make any changes to your voluntary cover by contacting Hostplus.
You need to make an insurance claim or you're currently under claim	Insurance claim applications or claims in progress as at 25 August 2023 will continue to be assessed by MLC Limited and by the Maritime Super Claims Team. Our Claims Team will contact you if there's anything you need to do and will provide an update regarding anything that may change after 1 September 2023 in relation to your claim.	From 2 September 2023, the claims process will be managed by Hostplus and MLC Limited. If you would like to commence a new claim, from 2 September 2023 you can contact the Hostplus Claims team on 1300 803 745.

Your claims

Situation	Maritime Super	Hostplus
You wish to make a financial hardship claim	Call Member Services on 1800 757 607 to have the relevant form sent to you. Maritime Super will need to receive this form, along with documents that support your claim, by 25 August 2023. While we will do our best to process this for you, claim forms not received by 25 August 2023 may not be able to be processed by Maritime Super and you will need to complete and submit a new request to Hostplus.	After the merger, you can contact Hostplus for assistance at hostplus.com.au/contact
You have a complaint, litigated claim or family law matter in progress	Maritime Super aims to finalise these matters prior to the merger. Any family law matters, litigated claims and complaints in progress prior to the merger will be forwarded to Hostplus for processing. Call Member Services for assistance if you have any questions.	Any family law matters, litigated claims and complaints which are not finalised before 1 September 2023 will be managed by Hostplus.

Privacy statement

The Maritime Super Trustee and Maritime Financial Services Pty Limited (MFS) as the administrator are bound by the 'Australian Privacy Principles' prescribed in the *Privacy Act 1988* which regulate how the Maritime Super Trustee and MFS may collect, use and disclose members' details and take all reasonable steps to protect your privacy and the confidentiality of your personal information.

As part of the merger with Hostplus, your personal information, including your name, address, contact details, date of birth, salary, tax file number, and medical information, and membership data, including your account balance, investment strategy, insured benefits, and nominated beneficiaries, will be provided to the Hostplus Trustee effective 1 September 2023. The transfer of your personal information and membership data is required to allow the Hostplus Trustee to administer and manage your benefits in Hostplus going forward. This is standard practice in a merger transition.

You can learn more about the Hostplus Privacy Policy by visiting the website at hostplus.com.au/about-us/legals/privacy

We're here to help

Remember we're always here to help you.

If you have any questions about the merger or need help with forms or transactions, there are several ways you can get the answers or assistance you need.



Website

We've prepared a dedicated section on our website to provide you with the latest details and answers to frequently asked questions about our merger with Hostplus.

Visit maritimesuper.com.au/member-information



Member Services

We're here to help with any questions you may have about the merger or your benefits.

You can call our Member Services team at any time, before and after the merger on 1800 757 607.



Appendix A - Death & TPD cover: benefit value for 1 unit of Death & TPD cover

Age at last 30 June	Heavy Blue Collar		Light Blue Collar		White Collar	
	Death only	Death & TPD	Death only	Death & TPD	Death only	Death & TPD
15	\$87,000	\$64,000	\$90,000	\$66,000	\$142,000	\$100,000
16	\$87,000	\$64,000	\$90,000	\$66,000	\$142,000	\$100,000
17	\$87,000	\$64,000	\$90,000	\$66,000	\$142,000	\$100,000
18	\$87,000	\$64,000	\$90,000	\$66,000	\$142,000	\$100,000
19	\$87,000	\$64,000	\$90,000	\$66,000	\$142,000	\$100,000
20	\$87,000	\$64,000	\$90,000	\$66,000	\$142,000	\$100,000
21	\$87,000	\$64,000	\$90,000	\$66,000	\$142,000	\$100,000
22	\$87,000	\$64,000	\$90,000	\$66,000	\$142,000	\$100,000
23	\$87,000	\$64,000	\$90,000	\$66,000	\$142,000	\$100,000
24	\$87,000	\$64,000	\$90,000	\$66,000	\$142,000	\$100,000
25	\$87,000	\$64,000	\$90,000	\$66,000	\$142,000	\$100,000
26	\$85,000	\$62,000	\$90,000	\$65,000	\$142,000	\$99,000
27	\$83,000	\$61,000	\$90,000	\$63,000	\$142,000	\$98,000
28	\$81,000	\$58,000	\$90,000	\$61,000	\$142,000	\$98,000
29	\$79,000	\$56,000	\$90,000	\$59,000	\$142,000	\$96,000
30	\$77,000	\$52,000	\$90,000	\$57,000	\$142,000	\$95,000
31	\$75,000	\$49,000	\$90,000	\$55,000	\$142,000	\$94,000
32	\$73,000	\$47,000	\$90,000	\$53,000	\$142,000	\$92,000
33	\$71,000	\$44,000	\$90,000	\$50,000	\$142,000	\$90,000
34	\$69,000	\$41,000	\$90,000	\$47,000	\$142,000	\$84,000
35	\$67,000	\$38,000	\$90,000	\$46,000	\$142,000	\$81,000
36	\$63,000	\$35,000	\$88,000	\$44,000	\$140,000	\$76,000
37	\$59,000	\$32,000	\$84,000	\$41,000	\$133,000	\$72,000
38	\$55,000	\$29,000	\$80,000	\$39,000	\$129,000	\$67,000
39	\$51,000	\$26,000	\$76,000	\$37,000	\$120,000	\$63,000
40	\$47,000	\$24,000	\$71,000	\$34,000	\$116,000	\$59,000
41	\$43,000	\$22,000	\$67,000	\$31,000	\$108,000	\$54,000
42	\$41,000	\$20,000	\$63,000	\$28,000	\$102,000	\$50,000
43	\$39,000	\$18,000	\$59,000	\$26,000	\$94,000	\$46,000
44	\$38,000	\$16,000	\$54,000	\$24,000	\$88,000	\$41,000
45	\$34,000	\$14,000	\$50,000	\$21,000	\$80,000	\$37,000
46	\$31,000	\$13,000	\$46,000	\$19,000	\$74,000	\$34,000
47	\$28,000	\$11,000	\$41,000	\$17,000	\$67,000	\$30,000
48	\$25,000	\$10,000	\$38,000	\$15,000	\$61,000	\$27,000
49	\$23,000	\$9,000	\$34,000	\$14,000	\$55,000	\$24,000
50	\$20,000	\$8,000	\$30,000	\$12,000	\$49,000	\$21,000
51	\$18,000	\$7,000	\$27,000	\$11,000	\$44,000	\$19,000
52	\$16,000	\$6,000	\$24,000	\$10,000	\$40,000	\$17,000
53	\$15,000	\$5,000	\$22,000	\$8,000	\$35,000	\$15,000
54	\$13,000	\$5,000	\$19,000	\$7,000	\$31,000	\$13,000
55	\$12,000	\$4,000	\$17,000	\$6,000	\$28,000	\$11,000
56	\$11,000	\$4,000	\$15,000	\$6,000	\$25,000	\$10,000
57	\$10,000	\$3,000	\$14,000	\$5,000	\$22,000	\$9,000
58	\$9,100	\$3,000	\$12,000	\$4,000	\$20,000	\$8,000
59	\$8,200	\$3,000	\$11,000	\$4,000	\$18,000	\$7,000
60	\$7,400	\$2,000	\$10,000	\$3,000	\$16,000	\$6,000
61	\$6,700	\$2,000	\$8,000	\$3,000	\$14,000	\$5,000
62	\$6,100	\$2,000	\$7,000	\$3,000	\$12,000	\$4,000
63	\$5,600	\$2,000	\$7,000	\$2,000	\$11,000	\$4,000
64 - 69	\$5,100	\$2,000	\$6,000	\$2,000	\$9,000	\$3,000

This page has been left blank intentionally.

Contact us



1800 757 607



info@maritimesuper.com.au



www.maritimesuper.com.au



02 9261 3683



Locked Bag 2001
QVB Post Office NSW 1230