



**YOUR QLD
INDUSTRY
SUPERFUND**



Club Super and Hostplus are merging

Significant Event Notice for accumulation members

It is important you read this document to understand what the merger means to you.
There are some situations where you will need to take action before or after the merger.

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This Significant Event Notice was prepared for Club Super (ABN 12 737 334 298) by the Trustee of the Fund, Club Plus Qld. Pty. Ltd. (ABN 30 010 892 396). Club Plus Qld. Pty. Ltd. is Corporate Authorised Representative No. 268814 under Australian Financial Services Licence No. 238507 and is authorised to provide general financial product advice in relation to superannuation. Club MySuper Product Unique Identifier 12737334298988. The information in this Significant Event Notice is of a general nature only. It does not take into account your individual financial situation, objectives or needs.

Document created September 2019

We're merging with Hostplus

On 31 October 2019* Club Super will merge with leading industry super fund Hostplus. At this time, all existing Club Super members will be automatically transferred to Hostplus under what is known as a "Successor Fund Transfer".

Hostplus is one of Australia's largest and best-performing superannuation funds[^]. With over 1.2 million members, 185,000 employers and more than \$47 billion in funds under management and a profit-to-member ethos, we are confident that Club Super members will find significant benefits from the transition.

With our proud 30 year history looking after the superannuation needs of employees in sporting and recreational clubs and associated industries, we believe Hostplus represents the perfect fit for our valued member base.

Club Super and Hostplus have conducted due diligence to meet our obligations. Club Super members will continue to enjoy similar products and services following the merger.

About a Significant Event Notice

When a material event occurs that could potentially impact members, Club Super will always communicate potential impacts to affected members via a Significant Event Notice (SEN). SENs are important updates relating to the operation of Club Super which may impact your investment and related services. Please take the time to read through the important information provided further in this document.

If you are a Club Super Income Stream member and have not received a SEN titled *Significant Event Notice for Income Stream members* please contact Club Super on 1300 369 330 to request a copy of the SEN as it will contain information specific to Club Super's Income Stream members.

* The expected date of the merger is 31 October 2019. This date is subject to change. If the date is significantly delayed Club Super members will be notified.

[^] Hostplus Balanced investment option- number one Fund over 3 years (10.80% p.a.) (48 funds), 5 years (9.65% p.a.) (48 funds) and, 7 years (11.13% p.a.) (48 funds) and number two Fund over 10 years (9.67% p.a.) (45 funds), 15 years (8.16% p.a.) (29 funds) and 20 years (8.10% p.a.) (21 funds)– SuperRatings Fund Crediting Rate Survey, June 2019. Past performance is not a reliable indicator of future performance.

When we're merging

On 31 October 2019, Club Super will merge with Hostplus

It is anticipated the merger between Club Super and Hostplus will occur on 31 October 2019. If this date changes significantly all members will be notified.

In order to ensure a timely and smooth transition of Club Super members' accounts to Hostplus on 31 October 2019, there will be a limited service period with Club Super immediately before the merger and with Hostplus after the merger.

Once the merger (including the transfer of your Club Super account balance) is completed, you will receive Welcome information from Hostplus with details of your new account and other details relevant to your new Hostplus membership.

Your new account will be established in Hostplus with effect from 1 November 2019, unless you have an existing Hostplus account, in which case special circumstances apply which are outlined later in this section. You will also receive a Member Exit Statement from us with the details of your closed Club Super account.

Timeline

Receive this Club Super SEN	September 2019
Club Super limited service period	24 October – 31 October 2019
Hostplus limited service period	1 November – 13 November 2019
Receive Hostplus Welcome information and details to set up your Hostplus Member Online account	From 19 November 2019
Receive Club Super Member Exit Statement	From 25 November 2019

What the limited service period means for you

To facilitate the transfer of Club Super member benefits to Hostplus, transactions/processing will be impacted from 5:00 pm AEST, 24 October 2019 until 8:00 am AEST, 14 November 2019. During this period, the processing of the following transactions will be disrupted:

- general account updates, including changes to name and contact details, nomination of beneficiaries or the nomination of a third-party authority
- insurance changes
- investment switches
- contributions and rollovers into your account
- contribution splits
- full and partial withdrawals, whether in cash or by way of transfer to another superannuation fund (including transfers to a self-managed superannuation fund, Trans-Tasman transfers, or other super transfers); and
- access to general and limited financial advice.

For further information about impacted services refer to the 'What you may need to do' section on page 23.

Contributions during the limited service period

Any contributions we accept during the limited service period that can't be allocated within time will be forwarded to Hostplus for processing. Hostplus expects contributions processing to commence from 8 November 2019.

Withdrawals during the limited service period

Any withdrawal requests we receive during the limited service period that can't be processed within time will be forwarded to Hostplus for processing. Hostplus expects withdrawal request processing to commence from 14 November 2019 and is anticipated that standard service levels for withdrawal requests will resume by 22 November 2019.

Access to Member Online

Your Club Super Member Online account will be read-only from 5:00 pm AEST on 24 October 2019. After this date you will not be able to make any changes via your online account and member account balances will not be updated during the limited service period. However, you will still be able to view your transaction history, view and download your Annual Member Statement and other correspondence stored within Member Online up until 31 October 2019*.

Members will be able to access their Hostplus account information via Hostplus Member Online from 19 November 2019.

*Club Super transaction history will not be transferred to your Hostplus account.

What this means for your account

Club Super members will be transferred to Hostplus from 31 October 2019. See below for a summary of the process for Club Super members **without** an existing Hostplus account and Club Super members **with** an existing Hostplus account.

What happens to my account upon transfer?

Club Super Members **without** a Hostplus account:

Your Club Super account will be closed and your account balance will be transferred to your new Hostplus account effective 1 November 2019. You will receive your new member number with your Welcome information from Hostplus.

Club Super members **with** an existing Hostplus account:

Your Club Super account will be closed and your account balance will be transferred to your existing Hostplus account effective 1 November 2019. You will receive a confirmation from Hostplus of the amount rolled in from your Club Super account.

What happens to contributions via your employer?

Any contribution arrangements you have in place with your employer **will** carry over to your Hostplus account. This includes your employer Super Guarantee (SG) contributions, salary sacrifice arrangements and member voluntary contributions made via your employer.

What happens to personal contributions?

Any direct personal contribution arrangements you have in place **will not** carry over to your Hostplus account. If you make voluntary personal contributions directly to your Club Super account via BPAY you will need to refer to the Hostplus BPAY details for your account, for Direct Debit, you will need to complete a Hostplus direct debit form accessible via the Hostplus website: hostplus.com.au/super/forms-and-brochures and return after 14 November 2019.

If you have personal contribution arrangements directed to your Club Super account you will need to take action to ensure payment into your Hostplus account. See the 'What you may need to do' section on page 23 for further information.

What if my account is inactive under the Protecting Your Super legislation?

The Protecting Your Super (PYS) legislation introduced earlier this year has led to significant changes to the ways in which super funds manage low-balance accounts and accounts with limited (inactive) member engagement.

The PYS legislation is designed to protect members from unnecessary account erosion through administration fees and insurance costs. One way it does this is by considering any member account that has not received a contribution or rollover during a 16 month period to be **"Inactive"**. Trustees cannot provide or maintain insurance in respect of members whose accounts are inactive (unless an election to retain cover has been made) and low balance accounts that are also inactive must be periodically transferred to the Australian Tax Office (ATO).

It is important to note that upon transfer of your Club Super account to Hostplus, "the 16 month clock" resets the period for determining when an account may become Inactive. Therefore:

- if a new account is set up for you at Hostplus, your transferred account balance is considered to be a rollover into that new account and your new Hostplus account is considered to be "active" for at least 16 months, from the date that the transfer occurs. This means (provided that there are sufficient funds to pay premiums) you will be eligible to either retain or receive insurance cover for at least a further 16 months and (if your account balance is also below \$6,000) it will not be transferred to the ATO for at least a further 16 months
- if you have an existing account with Hostplus that has not received a contribution or rollover for any period of time the transfer of your Club Super account balance will re-activate your Hostplus account for at least 16 months as of the date that the transfer occurs.

Your investments

Club Super members invested in the MySuper default option, Club MySuper, on 31 October 2019, will be automatically transferred into the Hostplus (MySuper) Balanced option.

Members in other investment options, on 31 October 2019, will have their Club Super balance(s) in these options transferred to the Hostplus investment option(s) that most closely equates to the current Club Super investment option(s) in terms of investment strategy, objective and risk. The table below further outlines the investment option equivalency between the funds. Please note, investment costs and other details may vary between the funds' investment options.

I have both a Club Super and Hostplus account:

If you have an existing account with Hostplus your Club Super account balance will be transferred into your existing Hostplus account and will be invested in the Hostplus investment options mapped to your existing Club Super investment options as outlined in the below table. Contributions (additions) to your Hostplus account, processed from 1 November 2019, will be invested as per your existing Hostplus investment choice for future contributions at or after that date. Your existing Hostplus account balance before 1 November 2019 will remain invested in your existing Hostplus investment options.

Post-merger, members will be free to choose from any combination of Hostplus' suite of over 23 investment choices. For full details of the Hostplus investment options, visit hostplus.com.au/investment/your-investment-options

Club Super investment options paired with nearest Hostplus equivalent option

Club Super option	Hostplus equivalent option
Club MySuper	Balanced
Growth	Shares Plus
Capital Stable	Capital Stable
Cash	Cash
Australian Shares	Australian Shares
International Shares	International Shares
Property	Property
Fixed Interest	Diversified Fixed Interest

While your investments will be transferred to the investment options that most closely match your existing Club Super investment options, investments in Hostplus are not identical. Investment objectives, asset allocations, costs and risk profiles differ — so it's important to review your investment options in Hostplus. Continue reading for a detailed comparison of Club Super and Hostplus investment options.

MySuper Investment options

	Club Super – Club My Super			Hostplus – Balanced (default option)		
Investment objective	To achieve a rate of return equivalent to CPI + 3% p.a. over rolling 10 year periods (after fees and tax).			CPI plus 3% per annum on average over 10 years. CPI plus 4% per annum on average over 20 years.		
Level of investment risk*	Medium to High. Estimated number of negative annual returns is 3.9 over any 20 year period.			Medium to High. Negative returns expected in between 3 to less than 4 out of every 20 years.		
Investment style	Investments are diversified across a mix of asset classes with a bias more towards shares and property than defensive assets.			Investments through a diversified investment portfolio, including some growth assets and some lower risk investments.		
Who is this investment suitable for?	This option is suited to an investor with a long term investment horizon of at least 5 years. Investors are seeking exposure mainly to growth assets, but with some defensive exposure to reduce volatility.			This Option is diversified across a range of growth and defensive assets and aims to produce consistent returns over time. This Option may suit members who have a five year plus investment time horizon.		
Minimum Suggested Time Frame*	At least 5 years.			5 years +.		
	Asset Mix	Growth	Defensive	Asset Mix	Growth	Defensive
		75%	25%		76%	24%
	Asset Class	Range	Strategic Asset Allocation Benchmark	Asset Class	Range	Strategic Asset Allocation Benchmark
	Australian Shares	10 – 40%	27%	Australian Shares	15 – 45%	22%
	International Shares	10 – 40%	28%	International Shares – Developed markets	10 – 30%	22%
	Property	5 – 20%	10%	International Shares – Emerging markets	0 – 15%	8%
	Growth Alternatives	0 – 15%	10%	Property	0 – 30%	13%
	Defensive Alternatives	0 – 15%	10%	Infrastructure	0 – 30%	12%
	Fixed Interest	5 – 25%	12%	Private Equity	0 – 15%	8%
	Cash	0 – 25%	3%	Credit	0 – 20%	7%
				Alternatives	0 – 20%	8%
				Diversified Fixed Interest	0 – 20%	0%
				Cash	0 – 10%	0%

*The Level of investment risk is based on an industry-wide Standard Risk Measure. It shows the number of expected negative annual returns over a 20- year period.

#The Minimum Suggested Time Frame is based on the risk and return profile of this option. The timeframe considers volatility and the likelihood of negative annual returns in any one year.

Pre-mixed Investment options

	Club Super – Growth			Hostplus – Shares Plus		
Investment objective	To achieve a rate of return equivalent to CPI + 4% p.a. over rolling 10 year periods (after fees and tax).			CPI plus 4.5% per annum on average over 20 years.		
Level of investment risk*	High. Estimated number of negative annual returns is 4.5 over any 20 year period.			High. Negative returns expected in between 4 to less than 6 out of every 20 years.		
Investment style	Predominately shares and property with little defensive exposure.			Pre-mixed option. Contains the highest investment in assets with potential for capital growth.		
Who is this investment suitable for?	This option is suited to an investor with a longer term horizon of at least 7 years. Investors are seeking higher long term returns than the Club MySuper portfolio through higher exposure to growth assets, while still retaining some exposure to defensive investments.			This Option is less diversified than the Fund's Default Option and has a higher risk and return profile. This Option may suit members who have a six year plus investment time horizon.		
Minimum Suggested Time Frame#	At least 10 years.			6 years +.		
	Asset Mix	Growth	Defensive	Asset Mix	Growth	Defensive
		90%	10%		86%	14%
	Asset Class	Range	Strategic Asset Allocation Benchmark	Asset Class	Range	Strategic Asset Allocation Benchmark
	Australian Shares	20 – 50%	35%	Australian Shares	30 – 50%	30%
	International Shares	20 – 50%	35%	International Shares – Developed markets	20 – 40%	30%
	Property	0 – 15%	10%	International Shares – Emerging markets	0 – 15%	11%
	Growth Alternatives	0 – 15%	10%	Property	0 – 20%	8%
	Defensive Alternatives	0 – 15%	8%	Infrastructure	0 – 20%	6%
	Fixed Interest	0 – 15%	0%	Private Equity	0 – 15%	7%
	Cash	0 – 15%	2%	Credit	0 – 10%	6%
				Alternatives	0 – 10%	2%
				Diversified Fixed Interest	0 – 10%	0%
				Cash	0 – 10%	0%

*The Level of investment risk is based on an industry-wide Standard Risk Measure. It shows the number of expected negative annual returns over a 20- year period.

#The Minimum Suggested Time Frame is based on the risk and return profile of this option. The timeframe considers volatility and the likelihood of negative annual returns in any one year.

Pre-mixed Investment options

	Club Super – Capital Stable			Hostplus – Capital Stable		
Investment objective	To achieve a rate of return equivalent to CPI + 2% p.a. over rolling 10 year periods (after fees and tax).			CPI plus 2.5% per annum on average over 20 years.		
Level of investment risk*	Low to Medium. Estimated number of negative annual returns is 1.2 over any 20 year period.			Low to Medium. Negative returns expected in between 1 to less than 2 out of every 20 years.		
Investment style	Invests predominantly in defensive assets such as cash and fixed interest securities, with a limited exposure to Australian and international shares and property.			Most conservative and low-risk of the Hostplus pre-mixed investment options.		
Who is this investment suitable for?	This option is suited to an investor who would like limited exposure to growth investments, and is looking for long term returns higher than that of cash or fixed interest while being protected to some extent against the volatility of the share markets.			This Option has a lower risk return profile than the Fund's Default Option. This Option may suit members who have a three year plus investment time horizon.		
Minimum Suggested Time Frame*	At least 3 years.			3 years +.		
	Asset Mix	Growth	Defensive	Asset Mix	Growth	Defensive
		30%	70%		33%	67%
	Asset Class	Range	Strategic Asset Allocation Benchmark	Asset Class	Range	Strategic Asset Allocation Benchmark
	Australian Shares	0 – 15%	10%	Australian Shares	5 – 20%	8%
	International Shares	0 – 15%	5%	International Shares – Developed markets	5 – 15%	8%
	Property	0 – 15%	10%	International Shares – Emerging markets	0 – 5%	3%
	Growth Alternatives	0 – 10%	5%	Property	0 – 20%	10%
	Defensive Alternatives	0 – 35%	25%	Infrastructure	0 – 20%	7%
	Fixed Interest	20 – 50%	25%	Private Equity	0 – 5%	1%
	Cash	0 – 50%	20%	Credit	0 – 10%	8%
				Alternatives	0 – 20%	10%
				Diversified Fixed Interest	10 – 50%	20%
				Cash	10 – 40%	25%

*The Level of investment risk is based on an industry-wide Standard Risk Measure. It shows the number of expected negative annual returns over a 20- year period.

#The Minimum Suggested Time Frame is based on the risk and return profile of this option. The timeframe considers volatility and the likelihood of negative annual returns in any one year.

Sector Investment options

	Club Super – Cash	Hostplus – Cash												
Investment objective	Outperform Bloomberg AusBond Bank Bill index over rolling 1 year periods.	CPI plus 0.5% per annum on average over 20 years.												
Level of investment risk*	Very Low. Estimated number of negative annual returns is 0.0 over any 20 year period.	Very Low. (Negative returns expected in less than 0.5 out of every 20 years)												
Investment style	Investments in short term money market securities and fixed interest. Investments include bank deposits, bank bills and cash management trusts.	Cash investments could include deposits in a bank, investments in short-term money markets and other similar investments.												
Who is this investment suitable for?	This option is suited to risk averse investors who seek stability, low volatility and a positive return on their investments. They are prepared to sacrifice the higher long term returns available from more growth oriented options for more stable levels of returns.	This Option may suit members who have a short term investment horizon. It will provide security of capital but returns will typically be lower than that produced by the Fund's Default Option over the medium to long term.												
Minimum Suggested Time Frame*	No suggested minimum.	2 years +.												
	<table border="1"> <thead> <tr> <th>Asset Mix</th> <th>Growth</th> <th>Defensive</th> </tr> </thead> <tbody> <tr> <td></td> <td>0%</td> <td>100%</td> </tr> </tbody> </table>	Asset Mix	Growth	Defensive		0%	100%	<table border="1"> <thead> <tr> <th>Asset Mix</th> <th>Growth</th> <th>Defensive</th> </tr> </thead> <tbody> <tr> <td></td> <td>0%</td> <td>100%</td> </tr> </tbody> </table>	Asset Mix	Growth	Defensive		0%	100%
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*The Level of investment risk is based on an industry-wide Standard Risk Measure. It shows the number of expected negative annual returns over a 20- year period.

#The Minimum Suggested Time Frame is based on the risk and return profile of this option. The timeframe considers volatility and the likelihood of negative annual returns in any one year.

Sector Investment options

Club Super – Australian Shares		Hostplus – Australian Shares		
Investment objective	To achieve a return before tax and after fees that exceeds the S&P/ASX 300 Accumulation Index over rolling 3 year periods.	CPI plus 5% per annum on average over 20 years.		
Level of investment risk*	Very High. Estimated number of negative annual returns is 6.2 over any 20 year period.	High. Negative returns expected in between 4 to less than 6 out of every 20 years		
Investment style	This option is only invested in Australian Shares.	Active management.		
Who is this investment suitable for?	This option is suited to risk seeking investors with a long-term investment horizon who seek exposure to Australian equities. Investors are prepared to accept a high level of volatility.	This Option is less diversified than the Fund's Default Option and has a higher risk and return profile. This Option may suit members who have a five year plus investment time horizon.		
Minimum Suggested Time Frame#	At least 10 years.	5 years +.		
Asset Mix		Growth	Defensive	
		100%	0%	
Asset Class		Range	Strategic Asset Allocation Benchmark	
Australian Shares		0 – 100%	100%	
Investment managers may invest a proportion of this option's assets in cash for management purposes from time to time.				

*The Level of investment risk is based on an industry-wide Standard Risk Measure. It shows the number of expected negative annual returns over a 20- year period.

#The Minimum Suggested Time Frame is based on the risk and return profile of this option. The timeframe considers volatility and the likelihood of negative annual returns in any one year.

Sector Investment options

	Club Super – International Shares			Hostplus – International Shares		
Investment objective	Outperform the 75% Unhedged/ 25% Hedged MSCI ACWI ex Australia Index over rolling 3-year periods.			CPI plus 4.0% per annum on average over 20 years.		
Level of investment risk*	High. Estimated number of negative annual returns is 5.6 over any 20 year period.			High. Negative returns expected in between 4 to less than 6 out of every 20 years		
Investment style	This option is only invested in International Shares.			Active management.		
Who is this investment suitable for?	This option is suited to risk seeking investors with a long term investment horizon who seek exposure to international equities. Investors are prepared to accept a high level of volatility.			This Option is less diversified than the Fund's Default Option and has a higher risk and return profile. This Option may suit members who have a five year plus investment time horizon.		
Minimum Suggested Time Frame#	At least 10 years.			5 years +.		
	Asset Mix	Growth	Defensive	Asset Mix	Growth	Defensive
		100%	0%		100%	0%
	Asset Class	Range	Strategic Asset Allocation Benchmark	Asset Class	Range	Strategic Asset Allocation Benchmark
	International Shares	0 – 100%	100%	International Shares – Developed markets	0 – 100%	73%
				International Shares – Emerging markets	0 – 100%	27%
	Investment managers may invest a proportion of this option's assets in cash for management purposes from time to time.					

*The Level of investment risk is based on an industry-wide Standard Risk Measure. It shows the number of expected negative annual returns over a 20-year period.

#The Minimum Suggested Time Frame is based on the risk and return profile of this option. The timeframe considers volatility and the likelihood of negative annual returns in any one year.

Sector Investment options

Club Super – Property		Hostplus – Property		
Investment objective	To achieve a return before tax and after fees that exceeds the Mercer/IPD Australian Pooled Property Fund Index over rolling 3 year periods.	CPI plus 2.5% per annum on average over 20 years.		
Level of investment risk*	Medium to High. Estimated number of negative annual returns is 3.7 over any 20 year period.	High. (Negative returns expected in between 4 to less than 6 out of every 20 years)		
Investment style	This option is only invested in property.	An investment in property or buildings, either directly or via property trusts.		
Who is this investment suitable for?	This option is suited to investors that seek exposure to growth assets through investments in property. Investors have a long term investment horizon and are seeking a lower level of volatility than equities, but expect a lower level of returns in the long term.	This Option aims to achieve income returns and capital growth over the longer term. This Option may suit members who have a seven year plus investment time horizon.		
Minimum Suggested Time Frame#	At least 7 years.	7 years +.		
Asset Mix		Growth	Defensive	
		100%	0%	
Asset Class		Range	Strategic Asset Allocation Benchmark	
Property		0 – 100%	100%	
			30%	
			70%	
			100%	
Investment managers may invest a proportion of this option's assets in cash for management purposes from time to time.				

*The Level of investment risk is based on an industry-wide Standard Risk Measure. It shows the number of expected negative annual returns over a 20- year period.

#The Minimum Suggested Time Frame is based on the risk and return profile of this option. The timeframe considers volatility and the likelihood of negative annual returns in any one year.

Sector Investment options

	Club Super – Fixed Interest			Hostplus – Diversified Fixed Interest		
Investment objective	To achieve a return before tax and after fees that exceeds the 50% Bloomberg AusBond Composite Bond Index, 50% Bloomberg Global Aggregate Hedged Index over rolling 3 year periods.			CPI plus 0.5% per annum on average over 20 years.		
Level of investment risk*	Low to Medium. Estimated number of negative annual returns is 1.2 over any 20 year period.			Medium to High. Negative returns expected in between 3 to less than 4 out of every 20 years.		
Investment style	This option is invested in Australian and international fixed interest.			Usually a loan to a Government or business with a fixed interest rate and the length of the loan agreed in advance.		
Who is this investment suitable for?	This option is suited to members seeking a higher level of returns than cash, while retaining a low level of volatility and accepting a lower level of returns than shares and property in the long term.			This Option may suit members who desire lower volatility over the medium term. While returns can fluctuate, the risk and return profile is lower than the Fund's Shares Options.		
Minimum Suggested Time Frame#	At least 3 years.			3 years +.		
	Asset Mix	Growth	Defensive	Asset Mix	Growth	Defensive
		0%	100%		0%	100%
	Asset Class	Range	Strategic Asset Allocation Benchmark	Asset Class	Range	Strategic Asset Allocation Benchmark
	Fixed Interest	0 – 100%	100%	Diversified Fixed Interest	0 – 100%	100%
	Investment managers may invest a proportion of this option's assets in cash for management purposes from time to time.					

*The Level of investment risk is based on an industry-wide Standard Risk Measure. It shows the number of expected negative annual returns over a 20- year period.

#The Minimum Suggested Time Frame is based on the risk and return profile of this option. The timeframe considers volatility and the likelihood of negative annual returns in any one year.

Unit pricing

Club Super use weekly crediting rates to apply investment earnings to your account. However, Hostplus currently uses daily unit pricing.

Crediting rates for Club Super investment options will not be published after 31 October 2019.

What is unit pricing?

Unit prices provide an estimated snapshot of what your investment option is worth at a specific point in time.

Any contributions into your super account 'buy' a number of units in your chosen investment option(s) based on the unit price when the contribution is received. Any deductions from your account (including administration fees, or insurance premiums) 'sell' a number of units in your chosen investment option based on the unit price when the request is received.

The unit price for each investment option moves up or down, depending on the performance of the underlying investments contained in each portfolio. The value of your super is the number of units multiplied by the unit price for the investment options you are in.

For example, if you have a super balance of \$10,000 and the unit price for the MySuper option is \$1.00, you will have 10,000 units. At the end of the financial year, if you still have 10,000 units and if the unit price has increased to \$1.10, you will have an account balance of \$11,000.

Hostplus generally calculates unit prices for its investment options each business day, based on the latest available value of net assets in each option at the applicable close of business in all relevant domestic and international markets for that day.

This method is considered to be more tightly and explicitly tied to movements in underlying assets at the end of each unit pricing period than crediting rates. A consequence of this is that the matching of members' liabilities and their supporting assets may be more tightly monitored and managed.

Ultimately, both crediting rate and unit pricing methods are a means to the same end: the appropriate distribution of investment earnings to members.

Investment switches

Investment switches at Hostplus take effect two national business days after receipt (a national business day is a weekday that is not a national public holiday or the NSW Queen's Birthday public holiday). Switches between investment options are made via the member's Hostplus online account and must be made by 4:00 pm (AEST), otherwise they are not considered to have been received until the following day.

Your insurance

What's happening to my insurance?

Generally, Club Super members who currently:

- hold Death and/or TPD insurance cover through Club Super, provided by CommInsure, will receive the same level of cover (or higher) with Hostplus after the merger, with cover to be provided by MetLife Insurance Limited (MetLife) ABN 75 004 274 882, AFSL 238096. Such cover may be subject to different terms and conditions, refer to page 18; and/or
- hold Income Protection cover through Club Super will retain existing cover with identical terms and benefit amounts, with cover provided through the existing policy.

As the current Club Super Death & TPD insurer, CommInsure will remain the insurer in certain circumstances e.g. you have a current claim in progress or if you have a claim arising from an event that occurred prior to the merger date, or if you have TPD insurance cover and are not “at work” on the date immediately prior to the date of the merger. For TPD insurance cover, CommInsure remains the insurer for any injury or illness which caused you to be not “at work”, and MetLife will provide “new events cover” until you return to being “at work”, at which time MetLife will provide full cover and CommInsure will cease to provide any TPD cover.

Once the merger takes place, your Death and/or TPD insurance cover will be subject to the terms and conditions of the relevant insurance policy applicable under Hostplus. As a result, some of the terms and conditions will change. Key changes are outlined on page 18. The major terms and conditions are detailed in the Hostplus Product Disclosure Statement (PDS). To access the Hostplus PDS and for further detail visit pds.hostplus.com.au

Club Super members with insurance will be given the Standard Occupational Rating when joining Hostplus unless an existing Occupational Rating already applies to any existing cover you may have with Hostplus. In the case that you do have existing Hostplus cover the occupational rating that currently applies with Hostplus will continue to apply to your combined amount of cover after the merger. You should review your insurance Occupational Rating and make any adjustments if needed by calling Hostplus on 1300 467 875 from 14 November 2019.

Once the merger is complete Hostplus will send you confirmation of your new insurance details, including the amount of your cover and the cost that will be deducted from your account. The cost of your cover in Hostplus is determined based on your age and occupational rating. For fixed cover, it is also based on your gender. You can contact Hostplus to add, increase, decrease or cancel your insurance cover via Hostplus Member Online or by contacting Hostplus on 1300 467 875 from 14 November 2019.

Insurance arrangements for Club Super members **without** an existing Hostplus account:

I have a Club Super account with insurance:

Income Protection cover (SalarySafe)

You'll keep your existing insurance cover, premium rates, exclusions and loadings (if any).

The Income Protection policy terms and conditions that apply to your Club Super cover will be retained with Hostplus through the same policy that exists with Club Super.

Death and/or Total & Permanent Disability (TPD) cover

On 1 November 2019, you will receive the same or higher level of cover with Hostplus as you have with Club Super. Please note, your cover will be provided under a different policy, with a different insurer, to the policy currently held by Club Super. As a result, insurance premium rates will change from 1 November 2019. Premiums may either increase or decrease depending on a range of factors, including your age. For further details please refer to the Appendix – Insurance tables. There are also some differences to terms and conditions that will apply from 1 November 2019. The key differences are outlined on page 18. These changes only impact Club Super members who have insurance cover in place at 31 October 2019. Any loadings or exclusions (if any) that apply to your cover through Club Super will continue to apply to your cover under the Hostplus Insurance policy.

For members with **fixed** Death and/or TPD cover, on 31 October 2019, you will receive the same level of fixed cover you had with Club Super rounded up to the next whole \$1000 (if not already a multiple of \$1000). Please note premiums may differ (Refer to the Appendix for Insurance rate tables).

For members with **unitised** Death and/or TPD cover, on 31 October 2019, you will receive the minimum number of Hostplus units to ensure that you have at least the same level of cover (or more) than you had with Club Super. The value of each unit will change in line with your age and the Hostplus unitised scale.

Example: Kate is 32 years old and has default Club Super insurance. Her current level of cover is \$300,000 for Death (2 units) and \$300,000 for TPD (2 units). After the merger, Kate will have \$311,003 of Death cover (11 units) and \$311,003 of TPD cover (11 units). Kate will receive 11 units of Death and TPD cover within Hostplus to ensure she has at least the same level of cover as she currently has through Club Super.

Refer to the Appendix for full details on how your number of units may change and the value of each unit after the merger.

I have a Club Super account without insurance:

You will not have any insurance cover when your account balance is transferred to Hostplus.

Any insurance cover you apply for after the merger will be subject to the Insurance policy terms and conditions applicable to Hostplus.

Insurance arrangements for Club Super members with an existing Hostplus account:

I have insurance in both my Club Super and Hostplus accounts:

Income Protection cover

If you have Income Protection (or Group Salary Continuance) in both accounts, we will contact you to discuss your options.

Death and/or Total & Permanent Disability (TPD) cover

The amount of Death and/or TPD insurance cover you have within both accounts will be combined into your Hostplus account and any exclusions, limitations, restrictions or loadings (if any) will continue to apply but only to the amount currently affected. The total amount of cover will be provided under the existing Hostplus (Death and TPD) Insurance policy. This is a different Insurance policy, with a different insurer to the one that currently applies to Club Super members.

You are not able to hold both unitised and fixed cover under your Hostplus account.

For members with **fixed** Death and/or TPD cover under either your Club Super or Hostplus account or both your Club Super and Hostplus account, on 1 November 2019, your combined amount of cover will be fixed and any unitised cover that is converted to fixed cover will be rounded up to the next whole \$1,000 (if not already a multiple of \$1,000).

Example: Sarah is 32 years old and has default Club Super unitised insurance. Her current level of cover is \$300,000 for Death (2 units) and \$300,000 for TPD (2 units). Sarah also has \$200,000 of fixed Death and TPD cover with Hostplus. After the merger, Sarah's unitised cover will be converted to fixed cover and she will have a total of \$500,000 of fixed Death and TPD cover with Hostplus. In this instance where Sarah's insurance cover is combined her premiums will increase to reflect the additional cover.

For members with **unitised** Death and/or TPD cover under both Club Super and Hostplus accounts, on 1 November 2019, you will receive the minimum number of units to ensure that you have at least the same level of cover (or more) you had with Club Super in addition to your cover with Hostplus. The value of each unit will change in line with your age and the Hostplus unitised scale.

Example: John is 32 years old and has unitised default insurance with both Club Super and Hostplus. His current level of cover in Club Super is \$300,000 for Death (2 units) and \$300,000 for TPD (2 units). His current level of cover in Hostplus is \$141,365 for death (5 units) and \$169,638 for TPD (6 units). After the merger, John will have \$452,368 of death cover (16 units) and \$480,641 of TPD cover (17 units). John will receive 16 units of Death and 17 units of TPD cover within Hostplus to ensure he has at least the same level of combined cover as he currently has through both Club Super and Hostplus.

I have insurance in either my Club Super or Hostplus account (but not both):

Income Protection cover

If you have Income Protection (or Group Salary Continuance) in either Club Super or Hostplus (but not both) the cover will either be transferred to or maintained in your Hostplus account. The insurance cover will continue under the existing terms and conditions that currently apply.

Death and/or Total & Permanent Disability (TPD) cover

Any insurance cover you currently have will either be transferred to or maintained in your Hostplus account.

The amount of Death and/or TPD insurance cover you have within your Hostplus account will be provided under the existing Hostplus (Death and TPD) Insurance policy. This is a different Insurance policy, with a different insurer to the one that currently applies to Club Super members. Any exclusions, limitations, restrictions and loadings (if any) will continue to apply.

I have no insurance in either my Club Super or Hostplus account:

Your account balances will be combined but no insurance cover will be added to your existing Hostplus account.

Any insurance cover you apply for after the merger will be subject to the Insurance policy terms and conditions applicable to Hostplus.

Key insurance terms and conditions changes

Insurance feature	Club Super – On or before 31 October 2019	Hostplus – From 1 November 2019
TPD tapering after age 60 for members with fixed cover	For members with fixed TPD cover, their insured amount reduces at 10% each year from age 61 until age 69. Cover reduces to zero at age 70.	For members with fixed TPD cover, their insured amount reduces at 20% each year from age 61 until age 64 remaining at 20% until age 69. Cover reduces to zero at age 70. All members currently over age 60 will receive written communication from Hostplus after the merger is complete to explain their circumstance.
Amount of cover – fixed	The amount of cover you have is fixed for both Death and TPD and does not change each year unless TPD tapering applies from age 61.	Your level of fixed cover will be rounded up to the next whole \$1,000 dollars (if not already a multiple of \$1,000). TPD tapering applies from age 61.
Amount of cover – unitised cover	The number of units you have will provide a level of cover for both Death and TPD.	You will receive Hostplus insurance units (whole numbers) to provide you with at least the same amount of cover (possibly more) for both Death and TPD. The value of each unit will change in line with your age and the Hostplus unitised scale. Please refer to the Appendix for Hostplus insurance unit amounts that match default Club Super cover.
Cost of cover	No occupational ratings apply.	For unitised cover, the cost of your cover is determined based on your age and occupational rating. For fixed cover it is also based on your gender. Unless a different occupational rating applies to any existing cover you may have with Hostplus, all Club Super members will be given the Standard Occupational Rating. Please refer to the Appendix for Hostplus insurance rates that apply under the Standard Occupational Rating.
Ability to increase cover without underwriting on specified life events	Specified life events are: <ul style="list-style-type: none"> – Marriage – Divorce – Becoming a parent (birth or adoption) – Dependant child starting primary or secondary school – Death of spouse – New mortgage on initial purchase of primary residence – First becoming eligible for carer allowance from Centrelink 	Specified life events are: <ul style="list-style-type: none"> – Marriage – Divorce – Becoming a parent (birth or adoption) – Dependant child starting secondary school – Death of spouse – New mortgage or increase to an existing mortgage on your residence – Becoming a carer of an immediate family member for the first time – Completing an undergraduate degree at an Australian university – Obtaining a new business loan in excess of \$100,000 or increasing an existing business loan by at least \$100,000
TPD definitions (These are the definitions of TPD under each of the relevant policies.)	3 TPD definitions are available: <ol style="list-style-type: none"> 1) Any Occupation 2) Activities of Daily Living 3) Home Duties <p>To be eligible for a TPD benefit, you are required to undertake any rehabilitation plan or program that is deemed reasonable.</p> <p>To qualify for a TPD benefit under the Any Occupation definition, you must have been continuously working for at least 15 hours per week over the 3 months prior to the date of disablement.</p>	5 TPD definitions are available: <ol style="list-style-type: none"> 1) Any Occupation 2) Permanent Impairment 3) Specific Loss 4) Activities of Daily Living 5) Cognitive Loss <p>There is no mandatory requirement to undertake rehabilitation.</p> <p>To qualify for a TPD benefit under the Any Occupation definition, you must have been employed at any time within the 12 months immediately prior to the date of disablement. There is no minimum hours requirement.</p>

Important information about exclusions and restrictions

Please note that your cover with Hostplus is provided subject to:

- certain age-based restrictions and reductions in cover
- restrictions on cover if you are not “at work” when cover commences
- exclusions on death, injury or illness due to war and active military service
- your account balance having sufficient amounts to pay premiums
- salary continuance cover ceasing if you retire
- exclusions from salary continuance cover if you work in an excluded occupation (Hostplus will advise you if you work in an excluded occupation)
- no salary continuance benefit will be payable if you are eligible to receive or have received a lump sum benefit for total and permanent disability from any source
- no salary continuance benefit will be payable due to injury or illness caused by an intentional self-inflicted act or attempt to commit suicide
- no salary continuance benefit will be payable due to pregnancy except in certain limited circumstances
- a salary continuance benefit may not be payable if you are imprisoned.

Please read the Hostplus PDS at pds.hostplus.com.au for further information in respect of exclusions and restrictions, and other important terms including when cover ends.

Fees and costs

The fees and costs of Hostplus are not the same as Club Super. Some of the fees and costs for your new Hostplus account will be higher, and others will be lower than your current Club Super account.

The tables below provides a summary of all fees and costs that apply as at 31 October 2019 (excluding insurance costs which are detailed in the Appendix.)

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 may also apply, such as activity fees.

Club MySuper fees and costs

Type of fees and costs	Amount	How and when paid
Indirect investment fee	0.48% ¹	Deducted from investment returns prior to the determination of crediting rates.
Indirect administration fee	0.30%	Deducted from investment returns prior to the determination of crediting rates.
Fixed administration fee	\$91 p.a. (\$1.75 per week)	Deducted from your account monthly.
Buy-sell spread	Nil	Not Applicable.
Switching fee	Nil	Not Applicable.
Limited personal advice. Relating to all members investing in a particular investment option/s	No extra cost	Included as a benefit of your membership. Advice from "Your Super Future" ² tool available through your member online account.
Other fees and costs: Refer to the Club Super PDS³		
Indirect Cost Ratio	0.53% ^{4,5}	Deducted from investment returns prior to the determination of crediting rates.

1 Includes performance based fee of 0.02%.

2 The YourSuperFuture tool is provided by MySuper Future Pty Ltd (ABN 38 122 977 888). Australian Financial Services Licensee (AFSL 411440).

3 The indirect fees and costs outlined in the table do not include amounts for property operating costs or borrowing costs, which may apply. For details of these, and other fees and costs, including activity fees and advice fees, refer to the 'Additional Information - fees and costs' in the Club Super PDS.

4 This is the current Indirect Cost Ratio for the default Club MySuper investment option. This figure may change for each investment option.

5 These costs are an estimate, derived from the actual costs from the Club MySuper option for the year ended 30 June 2019.

Hostplus Balanced Option (MySuper) fees and costs

Type of fees and costs	Amount	How and when paid
Investment fee ¹	0.58% ³	The investment fee is not deducted from your account balance. It is deducted daily from gross investment earnings before net investment returns are applied to your account.
Administration fee ¹	\$78.00 p.a. (\$1.50 per week)	The Administration Fee is deducted from your account each month and is paid into the Fund's Administration Reserve.
Buy-sell spread	Nil	Not Applicable.
Switching fee	Nil	Not Applicable.
Advice fee relating to all members investing in the MySuper Balanced investment option	Nil	Not Applicable.
Other fees and costs – Refer to the Hostplus PDS²		
Indirect cost ratio (ICR) – Investment costs ¹	0.33% ³	The ICR is not deducted from your account balance. It is deducted daily from gross investment earnings before net investment returns are applied to your account.

- 1 If your account balance for a product offered by the superannuation entity is less than \$6,000 at the end of the entity's income year, the total combined amount of administration fees, investment fees and indirect costs charged to you is capped at 3% of the account balance. Any amount charged in excess of that cap must be refunded.
- 2 See Hostplus Product Disclosure Statement at pds.hostplus.com.au for a description of other fees and costs; such as activity fees, advice fees for personal advice, insurance fees and Choiceplus investment option fees.
- 3 The Investment fee and ICR – Investment fees and costs are estimated for the financial year ended 30 June 2019. Investment fees (but not ICR) include performance fees which may vary from year to year. Because the investment fees and costs are estimates based on the previous financial year's investment performance, fees and costs payable in respect of each future year may be higher or lower.

Administration fees

The Club Super administration fee for each investment option is the combination of (A) \$91 p.a. deducted from your account monthly on a pro rata basis, and (B) 0.30% deducted from investment returns prior to the determination of crediting rates.

The Hostplus administration fee for each investment option is \$78 p.a. deducted from your account monthly on a pro rata basis.

Club Super – Investment fees and costs for each investment option

Investment option	Indirect Investment fee ¹	Indirect Cost Ratio (ICR) ²	Total Investment Fees and Costs ³
Club MySuper	0.48%	0.53%	1.01%
Growth	0.51%	0.49%	1.00%
Capital Stable	0.42%	0.54%	0.96%
Cash	0.29%	0.00%	0.29%
Australian Shares	0.74%	0.24%	0.98%
International Shares	0.31%	0.55%	0.86%
Property	0.29%	0.93%	1.22%
Fixed Interest	0.29%	0.61%	0.90%

1 The indirect investment fees are current and include performance based fees, which vary between 0.00% and 0.03%, depending on investment option.

2 The indirect costs included in the ICR are based on actual costs for the year ended 30 June 2019.

3 These indirect costs do not include an amount for Property Operating Costs which are estimated to be between 0.00% and 0.99%, nor Borrowing Costs which are estimated at between 0.00% and 0.71% depending on investment option, for 2018/19.

All of these indirect fees and costs are deducted from the Fund's investment returns, prior to the determination of crediting rates.

Hostplus – Investment fees and costs for each equivalent investment option

Investment Option	Investment Fee ^{1,2}	Indirect Cost Ratio (ICR) ²	Total Investment Fees and Costs ³
Balanced	0.58%	0.33%	0.91%
Shares Plus	0.57%	0.29%	0.86%
Capital Stable	0.39%	0.25%	0.64%
Cash	0.01%	0.01%	0.02%
Australian Shares	0.40%	0.30%	0.70%
International Shares	0.46%	0.17%	0.63%
Property	0.58%	0.54%	1.12%
Diversified Fixed Interest	0.13%	0.04%	0.17%

1 The investment fees are current and include performance based fees, which vary between 0.00% and 0.09%, depending on investment option. The performance-based fee component comprises actual fees paid and estimates of fees to be paid for the financial year ended 30 June 2019.

2 The Indirect Cost Ratio and the Investment fee is based on the expenses incurred from 1 July 2018 to 30 June 2019. As a result these figures are indicative only and may change in subsequent years depending on (for example) the performance of each option.

3 These investment fees and indirect costs do not include an amount for Property Operating Costs which are estimated to be between 0.02% and 1.19%, nor Borrowing Costs which are estimated at between 0.12% and 1.13% depending on investment option, for 2018/19.

These costs are deducted before the net investment return for each investment option is declared and applied to members' accounts.

What you may need to do

Depending on your circumstances, there may be some actions you need to take as a result of the merger. Please read through this section carefully to ensure you're aware of any important changes and actions you may need to take before or after the merger.

Situation	Club Super	Hostplus
Communications		
You haven't provided or need to update your contact details.	Before 5:00 pm AEST on 24 October 2019: <ul style="list-style-type: none"> • Login to Club Super Member Online; or • Call us on 1300 369 330; or • Complete a 'Change of details' form and send: <p>Via post: PO Box 10726 Brisbane Adelaide Street QLD 4000</p> <p>Or via email: a scanned copy of the completed form to: info@clubsuper.com.au</p> Requests must be received by 5:00 pm AEST on 24 October 2019.	Your personal details, including your address, email address and mobile number, will be transferred to Hostplus on 1 November 2019. <p>If you don't update your details: Hostplus may not be able to communicate important information with you about your account.</p> Changes received after 5:00 pm AEST on 24 October 2019 will be forwarded to Hostplus for processing.
Your contact details if you have both a Club Super and Hostplus account.	Only the contact details (residential address, postal address, contact numbers and email address) that have not been previously provided to Hostplus will be carried over to your existing Hostplus account. Otherwise your Hostplus account contact details will remain unchanged.	
You currently have access to Club Super Member Online.	Your Club Super Member Online account will be read-only from 5:00 pm AEST on 24 October 2019 and deactivated on 31 October 2019.	Hostplus will provide you with account details and instructions to register for Member Online in your Welcome information. <p>Welcome information will be sent to members from 19 November 2019.</p> Please note your Club Super transaction history will not be transferred to your Hostplus account.
You have opted out of electronic communications.	If you've opted out of electronic communications with Club Super, your preferences will not carry across to Hostplus.	You will need to notify Hostplus of your communication preferences through Hostplus Member Online.
Investment Switches		
You want to make changes to your Club Super investments.	Login to Club Super Member Online or send us a 'Change to member Investment Choice' form to: <p>PO Box 10726 Brisbane Adelaide Street QLD 4000</p> Requests must be received by 5:00 pm AEST on 24 October 2019.	<p>If you miss the 24 October 2019 cut off time: Your investment switch will not be processed.</p> You can contact Hostplus to advise of your new investment option preferences. Hostplus anticipates investment preference switches will commence from 14 November 2019.

Situation	Club Super	Hostplus
Tax		
You haven't given us your Tax File Number (TFN).	<p>Login to Club Super Member Online or call us on 1300 369 330 to provide your TFN by 5:00 pm AEST on 24 October 2019.</p> <p>If you don't provide your TFN any concessional contributions (employer SG and salary sacrifice contributions) made to your Club Super account will incur extra tax of up to 34% ('No TFN tax').</p> <p>You will also not be able to make personal contributions to your Hostplus account.</p> <p>If Club Super does not receive your TFN by 5:00 pm AEST on 24 October 2019, they won't be able to refund any No TFN Tax you may have paid in Club Super.</p>	<p>If you haven't provided your TFN to Club Super before 24 October 2019, you will need to notify Hostplus after 31 October 2019.</p> <p>Hostplus cannot process No-TFN tax refunds for any contributions made prior to 1 November 2019.</p>
You want to claim a tax deduction for your personal super contributions.	<p>For tax deductions relating to the Financial year 2018/2019 and for the period 1 July - 31 October 2019, obtain the 'Notice of Intent to Claim or Vary a Deduction for Personal Contributions form' from the ATO at www.ato.gov.au/forms/notice-of-intent-to-claim-or-vary-a-deduction-for-personal-super-contributions</p> <p>Complete and return this form to:</p> <p>PO Box 10726 Brisbane Adelaide Street QLD 4000</p> <p>Notification must be received by 5:00 pm AEST on 24 October 2019.</p>	<p>Tax deductions for any personal super contributions to your new Hostplus account from 1 November 2019 can be claimed on up to 100% of eligible contributions.</p> <p>You should seek your own advice about tax deductible contributions.</p> <p>Please visit ato.gov.au for more information claiming a tax deduction.</p>
Contributions		
You make contributions via Direct Debit or BPAY.	<p>Advise your bank that you wish to cancel your BPAY arrangements for Club Super by 5:00 pm AEST on 24 October 2019.</p> <p>If you do not cancel your BPAY arrangements with your bank before 5:00 pm AEST on 24 October 2019 your payment will bounce and you may be charged a fee by your bank.</p> <p>If you do not cancel your Club Super Direct Debit arrangements debits will stop automatically after 24 October 2019.</p>	<p>Hostplus will provide new BPAY and Direct Debit details in your Welcome information.</p> <p>If you wish to make contributions via Direct Debit, you will need to complete a Direct Debit authority form available at: hostplus.com.au/super/forms-and-brochures and return after 14 November 2019.</p>
Your spouse plans on making a contribution to your Club Super account.	<p>Send the Spouse Contribution Advice and cheque to:</p> <p>PO Box 10726 Brisbane Adelaide Street QLD 4000</p> <p>Contributions must be received before by 5:00 pm AEST on 24 October 2019.</p>	<p>If your request is received after 5:00 pm AEST 24 October 2019, it will be forwarded to Hostplus for processing from 14 November 2019.</p>
You want to split eligible contributions to your Club Super account with your spouse.	<p>If Club Super doesn't receive your request by 5:00 pm AEST 24 October 2019 your request to split your eligible contributions with your spouse for the period 1 July 2019 to 24 October 2019 will not be processed.</p>	<p>If you want to split eligible contributions from 1 November 2019, forward your request to Hostplus from the 14 November 2019.</p>

Situation	Club Super	Hostplus
Rollovers, Withdrawals and Consolidations		
You want to roll-in, or consolidate your other super accounts to Club Super.	Roll-ins must be received before 5:00 pm AEST on 24 October 2019.	<p>If your roll-in is not completed before by 5:00 pm AEST on 24 October you will need to request a roll over to Hostplus or consolidation to your new Hostplus account. Hostplus anticipates processing will commence from 14 November 2019.</p> <p>Before consolidating, you should consider whether it is the right financial decision for you, including what impact it will have on your insurance cover or any other benefits, including overall returns.</p>
You want to roll-out of Club Super to another fund.	<p>Roll-out requests must be received by 5:00 pm AEST on 24 October.</p> <p>Before rolling-out you should consider whether it is the right financial decision for you and what impact it will have on your insurance cover or any other benefits, including overall returns.</p>	
You want to withdraw all or part of your Club Super balance.	<p>Call us on 1300 369 330 to obtain a Request for Benefit Payment.</p> <p>Return the form and supporting documentation to:</p> <p>PO BOX 10726 Brisbane Adelaide Street QLD 4000</p> <p>Documents must be received by 5:00 pm AEST 24 October 2019.</p> <p>IMPORTANT: All payments will be made via EFT to an Australian bank account.</p>	<p>If Club Super doesn't receive your request by 5:00 pm AEST on 24 October 2019 your documents will be forwarded to Hostplus for processing from 14 November 2019 using your new account arrangements.</p>
Claims		
You want to make a financial hardship claim.	<p>Call 1300 369 330 to confirm your eligibility and request an application form.</p> <p>Return the form and supporting documentation to:</p> <p>PO BOX 10726 Brisbane Adelaide Street QLD 4000</p> <p>Documents must be received by 5:00 pm AEST on 24 October 2019.</p>	<p>Any claims received after 5:00 pm AEST on 24 October 2019 will not be accepted by Club Super and an application will need to be made to Hostplus.</p> <p>Claims in-progress as at 24 October 2019 will be forwarded to Hostplus for finalisation from 14 November 2019.</p>
You have a complaint, litigated claim, insurance application, insurance claim or family law matter in progress.	<p>Club Super will endeavour to finalise these matters prior to the merger.</p> <p>Any insurance claims in progress on 31 October 2019 will continue to be dealt with by CommInsure and Hostplus.</p> <p>Any family law matters in progress prior to the merger will be forwarded to Hostplus for processing from 14 November 2019.</p> <p>Any complaints in progress prior to the merger will be forwarded to Hostplus for completion.</p>	<p>Any insurance claim forms received after 5:00 pm AEST on 24 October 2019 will not be accepted by Club Super and an application will need to be made to Hostplus.</p> <p>To make an application to Hostplus, call Hostplus 1300 467 875 after 14 November 2019.</p>
Third-Party Authority		
You have a third-party authority in place with Club Super (i.e. Power of Attorney, or authority for a third party to access information on your account).	Any third-party authority will lapse as at 31 October 2019.	From 14 November 2019 you will need to supply evidence of Power Of Attorney or submit the 'Letter of Authority' form available at hostplus.com.au/super/forms-and-brochures

Situation	Club Super	Hostplus
Beneficiaries		
Binding or Non-Lapsing Binding Death nominations.	If you have a Binding Death nomination or a Non-lapsing Death nomination in Club Super it will lapse on 31 October 2019 and will be treated by Hostplus as a 'preferred' (non-binding) beneficiary on your new Hostplus account. Submit a new Binding Beneficiary Nomination form, available at hostplus.com.au/forms-and-brochures	Submit a new Binding Beneficiary Nomination form, available at hostplus.com.au/forms-and-brochures to Hostplus from 14 November 2019. Please note: Hostplus neither offers nor accepts death benefit nominations that are both non-lapsing and binding. Hostplus only offers and accepts (3 year) binding death benefit nominations and non-binding death benefit nominations.
You have a preferred beneficiary nomination.	If you wish, you can update your preferred beneficiary nomination via Club Super Member Online or, supply a nomination form to Club Super before 5:00 pm AEST 24 October 2019. Preferred nominations will be transferred to your new Hostplus account.	Your nomination will be transferred to your new Hostplus account as a non-binding (preferred) beneficiary.
You have beneficiaries with both Club Super and Hostplus.	Your Club Super beneficiary nomination (binding or non-binding) will only carry over as a non-binding (preferred) beneficiary nomination to your existing Hostplus account if your existing Hostplus account does not have a valid beneficiary nomination(s) recorded at 31 October 2019. Otherwise your existing Hostplus account beneficiary nomination(s) will apply.	
Insurance		
Between May 2019 and the transfer date, you have elected to maintain insurance cover in the event that your account became inactive for 16 months.	Your election to maintain your insurance cover cannot be transferred between superannuation funds.	Visit hostplus.com.au/pys from 14 November 2019 to elect to maintain your insurance in the event that your account becomes inactive for 16 months.
Financial Planning		
You currently use the services of Club Super Financial Planning.	<p>Club Super members can have access to Club Super Financial Planners both prior to and after the merger date. However, if you continue to use Club Super Financial Planning services after the merger date, the advice fee structure may change.</p> <p>Club Super Financial Planning is available to provide advice to you in relation to matters relevant to the merger such as transferring from your current Member Investment option to the corresponding Hostplus investment option.</p> <p>If you wish to speak to a Club Super Financial Planner, please contact Club Super on 1300 369 330.</p>	<p>The Hostplus Financial Planning model is a 'fee for service' model and is available to Club Super members after the merger date.</p> <p>If you wish to speak to a Hostplus Financial planner, please contact Hostplus on 1300 467 875 after 14 November 2019.</p>

Member checklist

The below checklist outlines key situations where you may need to take some actions before or after the merger, depending on your circumstances.

Situation	Club Super	Hostplus	You need to:
I have a Binding nomination or a Non-lapsing Binding Death nomination	<input type="checkbox"/>	<input type="checkbox"/>	See page 26
I want to switch my Club Super Investment option(s)	<input type="checkbox"/>	<input type="checkbox"/>	See page 23
I haven't provided my Tax File Number (TFN)	<input type="checkbox"/>	<input type="checkbox"/>	See page 24
I want to claim some of my super under financial hardship	<input type="checkbox"/>	<input type="checkbox"/>	See page 25
I want to split eligible contributions with my spouse	<input type="checkbox"/>	<input type="checkbox"/>	See page 24
I make personal or voluntary co-contributions via Direct Debit or BPAY	<input type="checkbox"/>	<input type="checkbox"/>	See page 24
I have a third-party authority in place for a third party to access my account information	<input type="checkbox"/>	<input type="checkbox"/>	See page 25
I haven't provided / need to update my details	<input type="checkbox"/>	<input type="checkbox"/>	See page 23
I've opted out of receiving communications	<input type="checkbox"/>	<input type="checkbox"/>	See page 23
I want to claim a tax deduction for personal super contributions	<input type="checkbox"/>	<input type="checkbox"/>	See page 24

Support and more information

Club Super

Member Online

Member Online is the quickest and easiest way to make any changes you need to your account before we merge, including updating your details and switching your investment options. Login or register for Member Online at secure.clubsuper.com.au/memberOnline/



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Website

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Visit the Club Super website to view a range of FAQs.



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Want to find out more about Hostplus?

Website

hostplus.com.au

Call

1300 467 875, 8:00 am - 8:00 pm AEST Monday to Friday

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Appendix

Insurance tables

Club Super Unitised Death and TPD cover				Hostplus equivalent to match				
Age Next Birthday	Default Death Cover (\$)	Default TPD Cover (\$)	Default Death and TPD Weekly premium (\$)	Hostplus units required		Hostplus cover		Hostplus Weekly premium
				Death	TPD	Death (\$)	TPD (\$)	Death and TPD (\$)
15	150000	300000	5.09	6	11	169638	311003	5.63
16	150000	300000	5.09	6	11	169638	311003	5.63
17	150000	300000	5.09	6	11	169638	311003	5.63
18	150000	300000	5.09	6	11	169638	311003	5.63
19	150000	300000	5.09	6	11	169638	311003	5.63
20	150000	300000	5.09	6	11	169638	311003	5.63
21	150000	300000	5.09	6	11	169638	311003	5.63
22	150000	300000	5.09	6	11	169638	311003	5.63
23	150000	300000	5.09	6	11	169638	311003	5.63
24	150000	300000	5.09	6	11	169638	311003	5.63
25	150000	300000	5.09	6	11	169638	311003	5.63
26	300000	300000	7.1	11	11	311003	311003	6.93
27	300000	300000	7.1	11	11	311003	311003	6.93
28	300000	300000	7.1	11	11	311003	311003	6.93
29	300000	300000	7.1	11	11	311003	311003	6.93
30	300000	300000	7.1	11	11	311003	311003	6.93
31	300000	300000	7.1	11	11	311003	311003	6.93
32	300000	300000	7.1	11	11	311003	311003	6.93
33	300000	300000	7.1	11	11	311003	311003	6.93
34	300000	300000	7.1	11	11	311003	311003	6.93
35	300000	300000	7.1	11	11	311003	311003	6.93
36	300000	300000	7.1	11	11	311003	311003	6.93
37	300000	300000	7.1	11	11	315095	315095	6.93
38	300000	300000	7.1	11	11	315095	315095	6.93
39	300000	300000	7.1	11	11	317141	317141	6.93
40	300000	300000	7.1	11	11	319187	319187	6.93
41	220000	220000	7.1	9	9	242658	242658	5.67
42	220000	220000	7.1	10	10	242290	242290	6.3
43	220000	220000	7.1	11	11	233618	233618	6.93
44	220000	220000	7.1	12	12	224808	224808	7.56
45	220000	220000	7.1	15	15	233445	233445	9.45
46	160000	160000	7.1	12	12	164172	164172	7.56
47	160000	160000	7.1	14	14	165634	165634	8.82
48	160000	160000	7.1	16	16	161552	161552	10.08
49	160000	160000	7.1	18	18	161658	161658	11.34
50	160000	160000	7.1	23	23	166037	166037	14.49
51	100000	100000	7.1	16	16	101824	101824	10.08
52	100000	100000	7.1	18	18	105732	105732	11.34
53	100000	100000	7.1	19	19	102315	102315	11.97
54	100000	100000	7.1	23	23	101338	101338	14.49
55	100000	100000	7.1	26	26	101816	101816	16.38
56	40000	40000	7.1	12	12	41844	41844	7.56
57	40000	40000	7.1	14	14	41846	41846	8.82
58	40000	40000	7.1	17	17	42347	42347	10.71
59	40000	40000	7.1	18	18	40356	40356	11.34
60	40000	40000	7.1	21	21	41853	41853	13.23
61	30000	30000	7.1	17	17	30158	30158	10.71
62	30000	30000	7.1	18	18	30114	30114	11.34
63	30000	30000	7.1	20	20	30420	30420	12.6
64	30000	30000	7.1	22	22	31218	31218	13.86
65	30000	30000	7.1	24	24	30408	30408	15.12
66	10000	10000	7.1	8	8	10136	10136	5.04
67	10000	10000	7.1	8	8	10136	10136	5.04
68	10000	10000	7.1	8	8	10136	10136	5.04
69	10000	10000	7.1	8	8	10136	10136	5.04
70	10000	10000	7.1	8	8	10136	10136	5.04

Insurance tables

Club Super Death Fixed Cover rates				Hostplus Death – Fixed Cover rates					
Annual premium rates per \$1,000 sum insured				Standard annual premium rates per \$1,000 sum insured					
Age Next Birthday	Death only (\$)	TPD only (\$)	Death and TPD (\$)	Death Only (\$)		TPD Only (\$)		Death and TPD (\$)	
				Male	Female	Male	Female	Male	Female
16	0.698	0.536	1.234	1.0690	0.4401	0.6280	0.2755	1.6970	0.7156
17	0.698	0.536	1.234	1.0690	0.4401	0.6280	0.2755	1.6970	0.7156
18	0.698	0.536	1.234	1.0690	0.4401	0.6280	0.2755	1.6970	0.7156
19	0.698	0.536	1.234	1.0690	0.4401	0.6280	0.2755	1.6970	0.7156
20	0.698	0.536	1.234	1.0690	0.4401	0.6280	0.2755	1.6970	0.7156
21	0.698	0.536	1.234	1.0439	0.4150	0.6302	0.2935	1.6741	0.7085
22	0.698	0.536	1.234	0.9684	0.4024	0.6373	0.2789	1.6057	0.6813
23	0.698	0.536	1.234	0.9055	0.3773	0.6429	0.2811	1.5484	0.6584
24	0.698	0.536	1.234	0.8553	0.3522	0.6633	0.2835	1.5186	0.6357
25	0.698	0.536	1.234	0.7923	0.3145	0.6535	0.3027	1.4458	0.6172
26	0.698	0.536	1.234	0.7420	0.3019	0.6579	0.2880	1.3999	0.5899
27	0.698	0.536	1.234	0.7169	0.2768	0.6603	0.3218	1.3772	0.5986
28	0.698	0.536	1.234	0.6792	0.2641	0.6637	0.3389	1.3429	0.6030
29	0.698	0.536	1.234	0.6415	0.2641	0.6986	0.3705	1.3401	0.6346
30	0.698	0.536	1.234	0.6415	0.2641	0.7462	0.3863	1.3877	0.6504
31	0.698	0.536	1.234	0.6415	0.2768	0.8251	0.4480	1.4666	0.7248
32	0.698	0.536	1.234	0.6415	0.2768	0.8567	0.4954	1.4982	0.7722
33	0.698	0.536	1.234	0.6415	0.3145	0.9197	0.5235	1.5612	0.8380
34	0.698	0.536	1.234	0.6415	0.3522	0.9985	0.6462	1.6400	0.9984
35	0.698	0.536	1.234	0.6792	0.3773	1.0424	0.7386	1.7216	1.1159
36	0.698	0.536	1.234	0.6792	0.4150	1.1214	0.8615	1.8006	1.2765
37	0.698	0.536	1.234	0.6918	0.4401	1.2305	0.9697	1.9223	1.4098
38	0.698	0.536	1.234	0.7295	0.4780	1.2746	1.1554	2.0041	1.6334
39	0.698	0.536	1.234	0.7546	0.5282	1.4458	1.3088	2.2004	1.8370
40	0.698	0.536	1.234	0.8049	0.5785	1.5990	1.4934	2.4039	2.0719
41	0.952	0.731	1.683	0.8930	0.6162	1.8118	1.7739	2.7048	2.3901
42	0.952	0.731	1.683	0.9432	0.6792	2.0439	2.0208	2.9871	2.7000
43	0.952	0.731	1.683	1.0439	0.7295	2.3660	2.3004	3.4099	3.0299
44	0.952	0.731	1.683	1.1193	0.7546	2.7064	2.5663	3.8257	3.3209
45	0.952	0.731	1.683	1.2326	0.7923	3.1063	2.7994	4.3389	3.5917
46	1.309	1.005	2.314	1.3457	0.8049	3.5220	3.1455	4.8677	3.9504
47	1.309	1.005	2.314	1.4338	0.8553	4.0503	3.4880	5.4841	4.3433
48	1.309	1.005	2.314	1.5596	0.9055	4.5123	3.9568	6.0719	4.8623
49	1.309	1.005	2.314	1.6978	0.9684	5.0994	4.4718	6.7972	5.4402
50	1.309	1.005	2.314	1.8362	1.0439	5.8124	5.1433	7.6486	6.1872
51	2.094	1.608	3.702	1.9872	1.1193	6.5562	5.8466	8.5434	6.9659
52	2.094	1.608	3.702	2.1507	1.2451	7.3773	6.6398	9.5280	7.8849
53	2.094	1.608	3.702	2.3142	1.3835	8.3409	7.4474	10.6551	8.8309
54	2.094	1.608	3.702	2.4903	1.5092	9.3976	8.3357	11.8879	9.8449
55	2.094	1.608	3.702	2.6915	1.6099	10.4206	9.1470	13.1121	10.7569
56	5.235	4.02	9.255	2.8676	1.7608	11.4935	9.9378	14.3611	11.6986
57	5.235	4.02	9.255	3.1065	1.9243	12.6708	10.7750	15.7773	12.6993
58	5.235	4.02	9.255	3.3581	2.0500	14.0837	11.6314	17.4418	13.6814
59	5.235	4.02	9.255	3.6598	2.2261	15.7290	12.4989	19.3888	14.7250
60	5.235	4.02	9.255	3.9869	2.3896	17.5451	13.4782	21.5320	15.8678
61	6.981	5.359	12.34	4.3390	2.5908	19.6115	14.5169	23.9505	17.1077
62	6.981	5.359	12.34	4.6912	2.8173	21.8201	15.8218	26.5113	18.6391
63	6.981	5.359	12.34	5.0685	3.1065	24.1998	17.4048	29.2683	20.5113
64	6.981	5.359	12.34	5.4583	3.4586	26.8152	19.3607	32.2735	22.8193
65	6.981	5.359	12.34	5.8482	3.8359	29.6988	21.5512	35.5470	25.3871
66	20.942	16.078	37.02	6.4916	4.2580	32.4496	23.5475	38.9412	27.8055
67	20.942	16.078	37.02	7.2056	4.7263	32.4496	23.5475	39.6552	28.2738
68	20.942	16.078	37.02	7.9983	5.2462	32.4496	23.5475	40.4479	28.7937
69	20.942	16.078	37.02	8.8780	5.8232	32.4496	23.5475	41.3276	29.3707
70	20.942	16.078	37.02	9.8547	6.4639	32.4496	23.5475	42.3043	30.0114

