



**YOUR QLD
INDUSTRY
SUPERFUND**


clubsuper
right beside you

Club Super and Hostplus are merging

Significant Event Notice for Income Stream 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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 PO Box 10726
Brisbane Adelaide Street QLD 4000

 Level 2 - West Tower
410 Ann Street Brisbane QLD 4000

 1300 369 330

 (07) 3236 0555

 info@clubsuper.com.au

 clubsuper.com.au



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SuperRatings Pty Limited
(ABN 95 100 192 283) holds AFSL No. 311880.

This Significant Event Notice was prepared for Club Plus Qld. Pty. Ltd. (ABN 30 010 892 396) by the Trustee of the Fund, of Club Super (ABN 12 737 334 298). 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 Super 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 and retirement 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 the document.

If you are a Club Super accumulation member and have not received a SEN titled *Significant Event Notice for accumulation 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 accumulation 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.

From 1 November 2019 members can call Hostplus on 1300 348 546 to access information and enquire about what transactions can occur and the timing of those transactions.

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
- payment changes
- full and partial commutations, whether in cash or by way of transfer to another fund (including transfers to a self-managed fund, Trans-Tasman transfers, or other 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 22.

Commutations during the limited service period

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

After the merger, Club Super Income Stream accounts will be referred to as Hostplus Pension accounts. Club Super Transition to Retirement accounts will be referred to as Hostplus Transition to Retirement accounts.

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 a new Hostplus account will be opened for you, in addition to your existing Hostplus account. Hostplus will contact you as to whether you wish to combine your accounts.

If you have certain arrangements in place, including Binding nominations, Non-lapsing Binding Death nominations or third-party authorities on your Club Super Income Stream account, they will lapse and you will need to complete additional paperwork. See the 'What you may need to do' section on pages 22 – 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). These rules also apply to pension members who hold insurance cover.

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 that (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.

Your payments

After the transfer of your benefit to Hostplus, your pension payments will continue to be paid into your nominated bank account. Payment dates will slightly change with Hostplus Pension, as outlined in the table below. You can choose to adjust your payment frequency or amount via Member Online or complete the 'Pension change of payment form' available at hostplus.com.au/super/forms-and-brochures

Frequency of payment	Club Super Income Stream	Hostplus Pension [^]
Fortnightly*	Annual payment split into 26 fortnightly payments paid every second Tuesday	Every second Friday
Monthly	Annual payment split into 12 monthly payments paid on the 14th of each month	Mid-month 15th or End of month (last day of month)
Quarterly	Annual payment split into 4 quarterly payments paid on the 14th of every 3rd month	Mid-month 15th or End of month (last day of month as chosen by you)
Bi-annual	Annual payment split into 2 half-yearly payments paid on the 14th of every 6 month	Mid-month 15th or End of month (last day of month as chosen by you)
Annual	Annual payment paid on the 14th of the chosen month unless July is requested, in which case the annual payment will be made on the 28th July	Mid-month 15th or End of month (last day of month as chosen by you)

* If you would normally expect to receive a pension payment from Club Super on the 5th November 2019 this payment will be made on the 8th November 2019.

[^] Hostplus payment dates are not limited to specific months and can be changed at any time after the transfer.

You may receive more from your Hostplus Pension account this financial year

Your Club Super Income Stream account will effectively close once we transfer your benefit to Hostplus.

Prior to the merger date, Club Super will pay any Income Stream payments due up to and including the month of October 2019. Club Super will assess whether you have been paid the required minimum payments prior to the merger date. You may see a slight variation to the amount that you may have previously expected. Club Super is required under law to ensure that the minimum payment provisions have been met (pro-rata) at merger date. This means, you may receive an extra pension payment prior to 24 October 2019 towards the minimum annual pension amount (adjusted for the period 1 July 2019 to 31 October 2019) for your Club Super Income Stream. We will write to you should you need to receive any additional payments prior to the merger. It also means that the amount you receive from Hostplus may be different from the amount you would have received from Club Super.

The Hostplus payment for 2019/2020 will be (at least) the pro-rata minimum of your starting Income Stream account balance in Hostplus. After the merger date, Hostplus will pay your Transition to Retirement or Retirement Income account payments (due from November 2019) in accordance with the frequency you have nominated in Club Super. Once your Hostplus Pension account is established, you will need to take a minimum pension amount adjusted for the period from 1 November 2019 to 30 June 2020. Hostplus will contact you with the relevant details to ensure this minimum requirement is met. You will have the opportunity to change your pension payment amount, including the payment frequency after 14 November 2019 (subject to the Government's prescribed minimum and, where applicable, maximum payment limits). You may wish to seek professional financial advice on the timing and frequency of your pension payments and any social security implications.

Members who ordinarily receive pension payment amounts above the minimum required will also have their higher pension payment amounts pro-rated.

Your investments

Members will have their Club Super balance(s) transferred to the Hostplus investment option that most closely equates (in terms of investment strategy, objective and risk) to the Club Super investment option(s) they are invested in, on 31 October 2019. 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.

Post-merger, members will be free to choose from any combination of Hostplus' suite of 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
Balanced	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.

Balanced Investment options

	Club Super – Balanced (default)			Hostplus – Balanced		
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 3.5% per annum on average over 10 years. CPI plus 5% 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 four year plus investment time horizon.		
Minimum Suggested Time Frame#	At least 5 years.			4 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 5.5% 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 Balanced 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 four year plus investment time horizon.		
Minimum Suggested Time Frame[#]	At least 10 years.			4 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 3.5% 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 (default)												
Investment objective	Outperform Bloomberg AusBond Bank Bill index over rolling 1 year periods.	CPI plus 1.0% 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.												
Minimum Suggested Time Frame#	No suggested minimum.	1 year +.												
	<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 6.5% 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.	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 four year plus investment time horizon.		
Minimum Suggested Time Frame#	At least 10 years.	4 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 5.0% 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 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	
	International Shares	0 – 100%	100%	
	Asset Class	Range	Strategic Asset Allocation Benchmark	
	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 100% Mercer/IPD Australian Pooled Property Fund Index over rolling 3 year periods.	CPI plus 3.5% 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 three year plus investment time horizon.		
Minimum Suggested Time Frame#	At least 7 years.	3 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 1.0% 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.		
Minimum Suggested Time Frame#	At least 3 years.			4 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 money received into your account will '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 Balanced 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 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.

As the current Club Super Death 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.

Once the merger takes place, your Death 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.

Club Super members with insurance will be given the Standard Occupational Rating when joining Hostplus. You should review your insurance Occupational Rating and make any adjustments if needed by calling Hostplus on 1300 348 546 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 increase, decrease or cancel your insurance cover by calling Hostplus on 1300 348 546 from 14 November 2019.

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

I have a Club Super account with insurance:

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. Key changes 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 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 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) that you had with Club Super. The value of each unit will change in line with your age and the Hostplus unitised scale.

Example: Lucy is 62 years old and has 4 units of Club Super Death insurance. Her current level of cover is \$60,000 for Death (4 units). After the merger, Lucy will have \$60,840 of Death cover (40 units). Lucy will receive 40 units of Death 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.

Please note Hostplus does not offer insurance in its Pension product and hence no new applications for insurance within Pension accounts will be accepted.

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

If you have insurance in your Club Super Income Stream account and also have a Hostplus account we will contact you to discuss your options.

Key insurance terms and conditions changes

Insurance feature	Club Super – On or before 31 October 2019	Hostplus – From 1 November 2019
Amount of cover – unitised cover	The number of units you have will provide a level of cover for Death only.	You will receive Hostplus insurance units (whole numbers) to provide you with at least the same amount of cover (possibly more) for Death only. 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.
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. 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

Important information about exclusions and restrictions

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

- certain age-based restrictions and reductions in cover
- exclusions on death due to war and active military service
- your account balance having sufficient amounts to pay premiums.

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 provide 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 Balanced 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	\$156 p.a. (\$3.00 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 Balanced 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 Balanced investment option. This figure may change for each investment option.

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

Hostplus Balanced Option 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	\$390 p.a. (\$7.50 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 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) \$156 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 \$390 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
Balanced	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.	<p>Before 5:00 pm AEST on 24 October 2019:</p> <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: Via post: PO Box 10726 Brisbane Adelaide Street QLD 4000 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.</p>	<p>Your personal details, including your address, email address and mobile number, will be transferred to Hostplus on 1 November 2019.</p> <p>If you don't update your details: Hostplus may not be able to communicate important information with you about your account.</p> <p>Changes received after 5:00 pm AEST on 24 October 2019 will be forwarded to Hostplus for processing.</p>
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.	<p>Hostplus will provide you with account details and instructions to register for Member Online in your Welcome information.</p> <p>Welcome information will be sent to members from 24 November 2019.</p> <p>Please note your Club Super transaction history will not be transferred to your Hostplus account.</p>
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 communications preferences through Hostplus Member Online.
Investment Switches		
You want to make changes to your Club Super investments.	<p>Login to Club Super Member Online or send us a 'Change to member Investment Choice' form to: PO BOX 10726 Brisbane Adelaide Street QLD 4000 Requests must be received by 5:00 pm AEST on 24 October 2019.</p>	<p>If you miss the 24 October 2019 cut off time: Your investment switch will not be processed.</p> <p>You can contact Hostplus to advise of your new investment option preferences. Hostplus anticipates investment preference switching will commence from 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
Claims		
You want to make a financial hardship claim.	Call 1300 369 330 to confirm your eligibility and request an application form. Return the form and supporting documentation to: PO BOX 10726 Brisbane Adelaide Street QLD 4000 Documents must be received by 5:00 pm AEST on 24 October 2019.	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. Claims in-progress as at 24 October 2019 will be forwarded to Hostplus for finalisation from 14 November 2019.
You have a complaint, litigated claim, insurance application, insurance claim or family law matter in progress.	Club Super will endeavour to finalise these matters prior to the merger. Any insurance claims in progress on 31 October 2019 will continue to be dealt with by Commlnsure and Hostplus. Any family law matters in progress prior to the merger will be forwarded to Hostplus for processing from 14 November 2019. Any complaints in progress prior to the merger will be forwarded to Hostplus for completion.	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. To make an application to Hostplus, call Hostplus 1300 348 546 after 14 November 2019.
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,
Reversionary pension nominations.	If you have a reversionary pension nomination in Club Super the nomination will be transferred to your new Hostplus account.	If you have a reversionary pension nomination in Club Super the nomination will be transferred to your new Hostplus account.
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.	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. 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. If you wish to speak to a Club Super Financial Planner, please contact Club Super on 1300 369 330.	The Hostplus Financial Planning model is a 'fee for service' model and is available to Club Super members after the merger date. If you wish to speak to a Hostplus Financial planner, please contact Hostplus on 1300 348 546 after 14 November 2019.

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 23
I have a reversionary pension nomination	<input type="checkbox"/>	<input type="checkbox"/>	See page 23
I want to switch my Club Super Investment option(s):	<input type="checkbox"/>	<input type="checkbox"/>	See page 22
I want to change my payment amount or frequency	<input type="checkbox"/>	<input type="checkbox"/>	See page 6
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 22
I haven't provided / need to update my details	<input type="checkbox"/>	<input type="checkbox"/>	See page 22
I've opted out of receiving communications	<input type="checkbox"/>	<input type="checkbox"/>	See page 22

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



Phil Toma

(07) 3238 1483
0409 485 476
phil.toma@clubsuper.com.au

Website

clubsuper.com.au

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



Brenda Gormley

(07) 3238 1265
0408 873 520
brenda.gormley@clubsuper.com.au

Call

1300 369 330, 8:30 am – 5:00 pm, Monday to Friday

Email

info@clubsuper.com.au

Web enquiry form

clubsuper.com.au/contact-us



Tanja Prell

(07) 3238 1261
0429 472 091
tanja.prell@clubsuper.com.au

Want to find out more about Hostplus?

Website

hostplus.com.au

Call

1300 348 546, 8:00 am - 8:00 pm AEST Monday to Friday

Appendix

Insurance tables

Club Super unit based cover			Hostplus unitised cover	
Age Next Birthday	Death cover per unit (\$)	Weekly cost per unit (\$)	Death cover per unit (\$)	Weekly cost per unit (\$)
56	20,000	2.01	3,487	0.26
57	20,000	2.01	2,989	0.26
58	20,000	2.01	2,491	0.26
59	20,000	2.01	2,242	0.26
60	20,000	2.01	1,993	0.26
61	15,000	2.01	1,774	0.26
62	15,000	2.01	1,673	0.26
63	15,000	2.01	1,521	0.26
64	15,000	2.01	1,419	0.26
65	15,000	2.01	1,267	0.26
66	5,000	2.01	1,267	0.26
67	5,000	2.01	1,267	0.26
68	5,000	2.01	1,267	0.26
69	5,000	2.01	1,267	0.26
70	5,000	2.01	1,267	0.26

Club Super Fixed Cover rates		Hostplus 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 (\$)	Death only – Male (\$)	Death only – Female (\$)
56	5.235	2.8676	1.7608
57	5.235	3.1065	1.9243
58	5.235	3.3581	2.0500
59	5.235	3.6598	2.2261
60	5.235	3.9869	2.3896
61	6.981	4.3390	2.5908
62	6.981	4.6912	2.8173
63	6.981	5.0685	3.1065
64	6.981	5.4583	3.4586
65	6.981	5.8482	3.8359
66	20.942	6.4916	4.2580
67	20.942	7.2056	4.7263
68	20.942	7.9983	5.2462
69	20.942	8.8780	5.8232
70	20.942	9.8547	6.4639

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