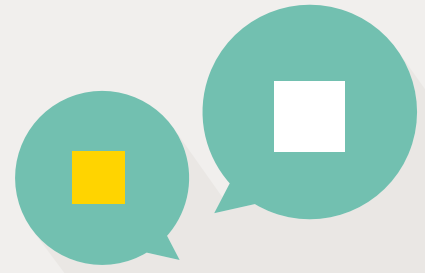




Your dedicated super fund.



Whether you're approaching retirement or still have a way to go, Hostplus membership includes a range of benefits and options to help you make the most of your super.



About Hostplus.

Hostplus is the dedicated industry super fund for hospitality, tourism, recreation and sport.

As an industry fund, we're run to benefit our members. That's why we don't pay commissions to financial planners or dividends to shareholders. We exist only to provide our members with the best products, services and value.

As a Hostplus member, your contributions will be paid by your employer either in accordance with the Superannuation Guarantee or under an employment agreement/award.

Fees.

When you join Hostplus there are:

- No buy/sell spreads (underlying and sometimes hidden asset transactions that incur a cost).
- No switching fees (from one Hostplus investment option to another).
- No exit fees (no penalty when you withdraw or leave).

All you'll pay is:

- A low \$1.50 per week (\$78 p.a.) administration fee.
- Insurance fees at varying rates depending on your selected level of cover.
- Total Investment Costs vary according to your chosen investment option(s) and range between 0.03% and 1.92% (current at 30 June 2018). The default MySuper Balanced option is 1.06%. Figures include investment fees and the indirect cost ratio (ICR). The costs payable for the 2018-19 financial year will be calculated as at 30 June 2019 and may be higher or lower than those stated.

Visit pds.hostplus.com.au for full details on fees and charges.

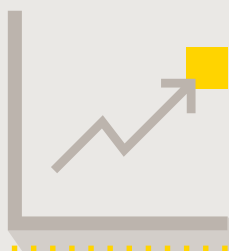
Investment options.

Hostplus offers a range of investment options with different strategies to suit your timeframe, goals and risk profile. You have the freedom to invest your super in one, or multiple options. With no switching fees, you also have the freedom to change your mind.

If you'd like to leave your investment choice to us, you'll enjoy the benefits our default investment, the MySuper Balanced option.

To find out more about all our investment options and returns, visit pds.hostplus.com.au – or call us on 1300 467 875.

To find out more about the many benefits of becoming a Hostplus member, visit hostplus.com.au or call us on 1300 467 875.



Insurance.

Insurance is important and often overlooked, so Hostplus offers automatic insurance to eligible members.

Generally, new industry members joining Hostplus through a participating registered Hostplus employer, will receive automatic unitised Death and Total & Permanent Disability (TPD) insurance cover at the standard scale. If your age next birthday is between 17 & 64 you will automatically receive unitised Death and TPD insurance cover. If your age next birthday is 12 – 16 or you are 65 or over you will receive default unitised Death cover only. The number of automatic default units you will receive varies and is based on the age you will turn on your next birthday.

i Special insurance offer on joining for new industry members*

As a new industry member aged under 65 years, joining through a participating registered Hostplus employer, you have a once off opportunity to:

- increase your unitised Death and TPD cover by an additional twelve units,
OR
- apply for fixed benefit Death and TPD cover of up to \$500,000 if you are aged under 65, and
- apply for Salary Continuance insurance cover of up to \$4,000 per month for a benefit period of two years, with flexible waiting periods if you are aged under 65 by providing limited medical information.
- Visit pds.hostplus.com.au for full details about types of insurance, premiums and the rules that apply to your cover. Alternatively, you can give us a call on 1300 467 875.

Financial advice.

As a member of Hostplus, you're entitled to a free, no obligation consultation with a licensed financial planner from Industry Fund Services.

Additional benefits.

- **Banking:** enjoy a suite of low cost banking options from home loans to high interest savings accounts with ME.
- **Health insurance:** access to private health insurance at special rates via HCF Corporate Products.

We're here to help, contact us today.

To find out more about all our extra benefits, visit hostplus.com.au/member-benefits – or call us on 1300 467 875.
Mail: Hostplus, Locked Bag 5046, Parramatta, NSW 2124, fax: 1800 467 875, email: info@hostplus.com.au



Hostplus does not recommend that any member, employer or employee make decisions concerning superannuation arrangements, assessing the additional benefits based solely on the information in this publication. This information is of a general nature. It has been prepared without taking into account your particular objectives, circumstances, financial situation or needs. When considering your own objectives you will also need to consider, with the help of a licensed financial adviser, whether the advice is appropriate in light of your particular needs, objectives and financial circumstances. Please read the relevant Product Disclosure Statement before making a decision about investing with Hostplus. This information is also not intended to be and should not be construed in any way as investment, legal or financial advice. Issued by Host-Plus Pty Limited ABN 79 008 634 704, RSEL No.L0000093, AFSL NO 244392 as trustee for the Hostplus Superannuation Fund ABN 68 657 495 890, RSE No. R1000054, MySuper No. 68657495890198. 1183.3 ISS5 09/18