

RETIREMENT BONUS

Clients can start retirement with a boost.

The Hostplus Retirement Bonus is a top-up payment that your clients may receive when transferring from an eligible Hostplus accumulation or Transition to Retirement (TTR) Account to a Hostplus Pension Account.

The Retirement Bonus is available for new Hostplus Pension accounts opened on or after 10 November 2025, subject to eligibility.

Eligibility

Your clients may be eligible for a Retirement Bonus if they meet all the following conditions:

- They transfer all or part of their existing Hostplus accumulation or TTR balance to a new Hostplus Pension Account.
- They've been a Hostplus accumulation or TTR Account holder for a continuous 12-month period prior to transfer.
- Their balance has been invested in eligible investment options for a continuous 12-month period prior to transfer.

How much is the Retirement Bonus?

Retirement Bonus rates vary per investment option and may change over time (including being reduced to nil).

The Retirement Bonus rates applicable on the date your clients' Hostplus Pension Account is opened will be used to calculate their bonus payment.

The calculation is based on:

- The proportion of their existing account balance transferred to a Hostplus Pension Account.
- Their average account balance in each investment option over the 12 months prior to transfer.
- The Retirement Bonus rates for each applicable investment option.
- Adjustments for any withdrawals, deposits and switches in their account over the 12 months prior to transfer.



Note that some investment options (e.g. Choiceplus, Cash, Bonds) will always have a nil bonus rate given their taxation attributes.

Example of how the Retirement Bonus works

The table below estimates the bonus payment a member may receive based on different average account balances, assuming they were invested in the Balanced (MySuper) option for 12 months prior to opening a Hostplus Pension Account.

Average account balance	Retirement Bonus payment
\$100,000	\$1,560
\$250,000	\$3,900
\$500,000	\$7,800
\$750,000	\$11,700
\$1,000,000	\$15,600

This table is a guide only. Calculations are based on the applicable rates as at 10 November 2025 for the Balanced (MySuper) option.

How to get a personalised Retirement Bonus estimate

To find the Retirement Bonus estimate, your clients will need to log into Member Online and follow these steps:

1. On the dashboard, click on the 'Super' menu heading.
2. Select 'Balance estimate' from the menu.
3. On the Balance estimate page, under Benefit type, select 'Transfer to Pension'.
4. Click 'See my balance'.
5. The Retirement Bonus estimate will be displayed in the grey box.

Retirement Bonus estimates are not currently available on Member Online for TTR Accounts. If your clients have a TTR account and would like an estimate, please contact us on **1300 366 974** to obtain an estimate.

Frequently Asked Questions

General information	
What is the Hostplus Retirement Bonus?	The Retirement Bonus is a top-up payment that your clients may receive when transferring from an eligible Hostplus accumulation Account or TTR Account to a Hostplus Pension Account.
How do my clients qualify for the Retirement Bonus?	The Retirement Bonus is available for new Hostplus Pension accounts opened on or after 10 November 2025, subject to eligibility. Your clients may be eligible for a Retirement Bonus if they meet all the following conditions: • They transfer all or part of their existing Hostplus accumulation or TTR balance to a new Hostplus Pension Account. • They've been a Hostplus accumulation or TTR Account holder for a continuous 12-month period prior to transfer. • Their balance has been invested in eligible investment options during the 12-month period prior to transfer.
What are the Retirement Bonus rates?	Retirement Bonus rates vary per investment option and may change over time (including being reduced to nil). The Retirement Bonus rates will apply on the date your clients' Hostplus Pension Account is opened and will be used to calculate their bonus payment. Note that some investment options (e.g. Choiceplus, Cash, Bonds) will always have a nil bonus rate given their taxation attributes.
How is the Retirement Bonus calculated?	If eligible, the calculation of the Retirement Bonus is based on: • The proportion of your clients' existing account balance that they transfer to a Hostplus Pension Account. • Their average account balance in each investment option over the 12 months prior to transferring to a Hostplus Pension Account. • The Retirement Bonus rates for each applicable investment option. • Adjustments for any withdrawals, deposits and switches in their account over the 12 months prior to transferring to a Hostplus Pension Account.
Where does the Retirement Bonus money come from?	If your clients have a Hostplus accumulation or TTR Account, Hostplus sets aside a portion of investment returns to pay for future capital gains tax when the Fund's investment assets are sold. When your client transfers from an eligible Hostplus accumulation or TTR to a Hostplus Pension Account, the balance is transferred to a tax-free environment. This can create tax savings for the Fund. So, if your client is eligible, we automatically pass on an estimate of those tax savings as a Retirement Bonus.
Why do different investment options attract different Retirement Bonus rates?	Each investment option has a different asset allocation that makes up that option. The amount set aside for tax on unrealised capital gains depends on the assets attributed to each option. This means the Retirement Bonus will differ between investment options and over time as investment values change.

Account and payment details

Can my clients receive more than one Retirement Bonus?	Yes, your clients may receive more than one Retirement Bonus if they meet eligibility each time they transfer 'new money' and open a new Hostplus Pension Account. This means money that has not previously been transferred from a Hostplus accumulation or TTR Account to a Hostplus Pension Account. For example, if they do a partial transfer initially and then a subsequent transfer to a new Pension Account, they may receive a Retirement Bonus on both transfers subject to meeting the eligibility requirements each time.
My clients already have a Pension Account with Hostplus. Will they get the Retirement Bonus added to their current account?	Pension accounts opened prior to 10 November 2025 will not be eligible for a Retirement Bonus. If your clients transfer further monies from a Hostplus accumulation or TTR Account to a new Pension Account after 10 November, they may receive a Retirement Bonus (subject to the eligibility requirements shown in this document on the portion of monies transferred into the Pension Account).
Can my clients get their Retirement Bonus paid as cash or transferred to their bank account?	No, the Retirement Bonus is added directly to your clients' Hostplus Pension Account.
Do my clients get to keep the Retirement Bonus if they withdraw funds from their Pension Account?	Yes, the Retirement Bonus is theirs and part of their account balance once paid.*
When will the Retirement Bonus payment be credited to their Pension Account?	If your clients are transferring from a Hostplus accumulation or TTR Account, the Retirement Bonus amount will be credited to the new Pension Account when it is established. They'll be able to see the Retirement Bonus transaction on Member Online, on the Hostplus mobile app, and on their annual statement.
How is the Retirement Bonus applied to my clients' Pension investment strategy?	The Retirement Bonus is added to the opening balance that they're transferring to their Pension Account. Their total balance is then invested as per their instructions when they open the Pension Account.
How can my clients get an estimate of their Retirement Bonus?	To find the Retirement Bonus estimate, your clients will need to log into Member Online and follow these steps: 1. On the dashboard, click on the 'Super' menu heading. 2. Select 'Balance estimate' from the menu. 3. On the Balance estimate page, under Benefit type, select 'Transfer to Pension'. 4. Click 'See my balance'. 5. The Retirement Bonus estimate will be displayed in the grey box. But remember, this is an estimate only. Retirement Bonus estimates are not currently available on Member Online for TTR accounts. If your clients have a TTR Account and would like an estimate, please contact us on 1300 366 974 to obtain an estimate.

*Hostplus carries out monitoring of Retirement Bonus payments to identify activity that may be detrimental to the Fund and their members. If unreasonable activity by a member is identified, Hostplus may choose to stop and/or reverse Retirement Bonus payments to a member at its discretion.

Eligibility and specific scenarios

Are my clients eligible if they move from an accumulation Account to a Transition to Retirement (TTR) Account?	No. The Retirement Bonus only applies when your clients move from a Hostplus accumulation or TTR Account (a taxed environment) to a Pension Account (an untaxed environment).
Are my clients eligible if they move from a TTR Account to a Pension Account?	Yes, assuming they meet the other eligibility criteria.
Will a transfer to a TTR Account prior to transferring to a Pension Account impact the Retirement Bonus calculation?	No, a member's continuity of membership and balance history will be recognised when transferring between Hostplus accounts.
If my clients opened a Pension Account prior to 10 November 2025, can they still be paid the Retirement Bonus?	No, unfortunately we cannot backdate the Retirement Bonus. Retirement Bonus payments will only be available to eligible members from 10 November 2025 onwards.
Do my clients need to keep the same investment option to remain eligible?	No, but switching may impact the Retirement Bonus amount. The Retirement Bonus is based on their average account balance in each investment option over the 12 months prior to transferring to a Hostplus Pension Account.
Does the Retirement Bonus apply to the Choiceplus investment option?	No, tax on investments within Choiceplus are calculated on an individual basis.
Will my clients get a Retirement Bonus on their Defined Benefit account?	The Retirement Bonus doesn't apply to money they may have in a Defined Benefit account. However, a Retirement Bonus may be payable on monies invested in an accumulation component (including after crystallisation of a Defined Benefit) transferred to a Hostplus Pension Account. The standard eligibility criteria will apply.
Will the Retirement Bonus be included in the calculation of my clients' minimum pension payments?	Yes, for members moving from an accumulation to Pension Account, the Retirement Bonus will be included as part of the opening balance and therefore be used to calculate the minimum payments. For members moving from a TTR Account to a Pension Account, the Retirement Bonus will form part of your clients' balance at the next re-calculation of minimum payments.
What's the impact of the Retirement Bonus on my clients' Age Pension payments from Centrelink?	Your clients' Pension Account balance (which includes any Retirement Bonus amount) will be factored into Centrelink's income and assets tests.
Will the Retirement Bonus affect whether my client is under or over the Transfer Balance Cap?	Your clients' Retirement Bonus will count towards their transfer balance cap. They'll need to make sure the amount they transfer to their Pension Account, plus their Retirement Bonus and any other money they hold in other applicable pension accounts doesn't exceed the cap. We will not commence a Pension Account with an amount that exceeds the general transfer balance cap at the time (currently \$2M).
Can withdrawals or recontributions made prior to commencing a pension impact the Retirement Bonus?	Yes, any withdrawals in the 12 months prior to transferring to a Hostplus Pension Account (including under a re-contribution strategy) will impact the Retirement Bonus payable.

CONTACT US

If you have any further questions or need assistance, please call **1300 366 974**, 8am – 8pm AEST /AEDT Monday to Friday, email advisers@hostplus.com.au, or visit hostplus.com.au/retirementbonus

**THAT'S
A PLUS.**



Eligibility rules and other terms and conditions apply. This information is general advice only and does not take into account your personal objectives, financial situation or needs. You should consider if this information is appropriate for you in light of your circumstances before acting on it. Please read the relevant Hostplus Product Disclosure Statement (PDS), available at hostplus.com.au before making a decision about Hostplus. For a description of the target market, please read the Target Market Determination (TMD), available at hostplus.com.au. Issued by Host-Plus Pty Limited ABN 79 008 634 704, AFSL 244392 as trustee for the Hostplus Superannuation Fund ABN 68 657 495 890, MySuper No 68 657 495 890 198. HP3299 1125