



**SUPER FOR
McDONALD'S
FRANCHISEES**

WELCOME TO HOSTPLUS

Choosing a superannuation partner for your business is a big decision.

Partner with Hostplus and you'll be supported every step of the way. With no employer joining fees, dedicated and tailored support and easy payment options, we're an industry super fund that's helping businesses give their employees the future they deserve. **That's a plus.**

As one of Australia's largest industry super funds, we're proud of our 'members first' philosophy. It drives us to keep administration fees¹ low and deliver strong long-term returns² so that our members can look forward to the retirement lifestyle they deserve.

Our size and scale gives you and your employees access to innovative products, tailored services and a broad range of education, guidance and financial planning advice programs.

i To learn more visit Hostplus.com.au/mcdonalds-franchisees or attend one of our McDonald's franchisee meetings or webinars.

Hostplus fundamentals



An Industry Fund that puts you first

Profits go to Members.



Save money with low fees

A low admin fee¹ + strong long-term returns².



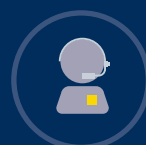
Strong long-term performance

Hostplus' Balanced option is a top performer² over the long-term.



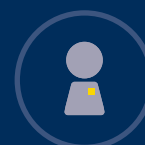
Investing for the future

We invest in projects and assets that aim to deliver strong investment returns for our members.



Service excellence

We have a unique service model that is dependable, convenient and supportive.



Personalised engagement

Experiences that are meaningful and relevant supported an omni-channel approach.

What is a default fund?

Every employer needs to have a default super fund. If your employees don't nominate a fund, or **aren't stapled to one**, you'll pay their super into your default fund. It's why it's important to choose a fund that helps you give your employees' the future they deserve.

Are there any restrictions?

As an employer, your default fund must be a MySuper product – in Hostplus' case, this is our **award-winning³ Balanced option**

In addition, as your industry is covered by a modern award, the award will specify one or more funds that you'll need to nominate as your default fund.



Hostplus is a nominated default fund within the Fast Food Industry Award.

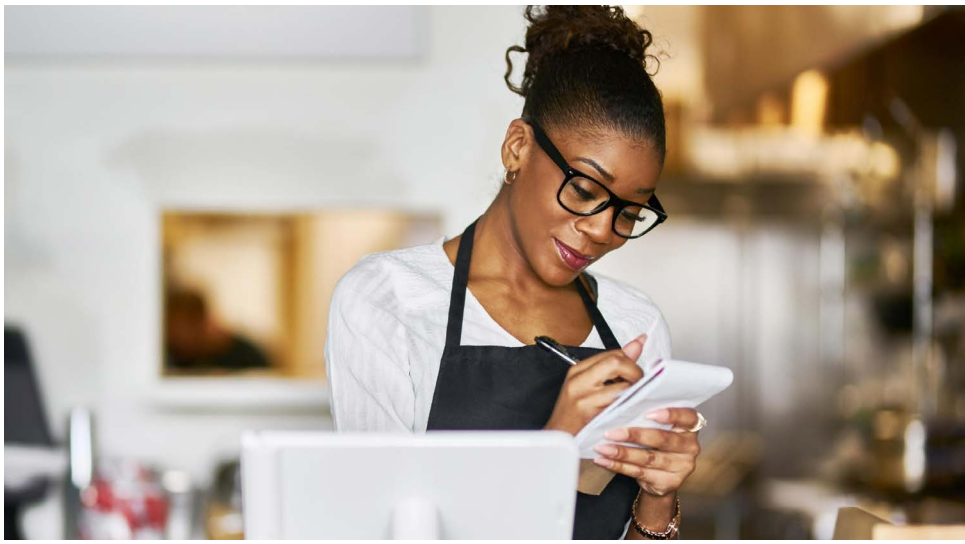
1. Other fees and costs apply. Refer to the PDS for more information.

2. Hostplus' Balanced option is ranked number one versus peers over 10 and 20 years.

Source: SuperRatings Accumulation Fund Crediting Rate Survey – SR50 Balanced (60–76) Index, March 2024. Past performance is not a reliable indicator of future performance and should never be the sole factor considered when selecting a superannuation fund.

3. Awards and ratings are only one factor to be taken into account when choosing a super fund.

THAT'S A PLUS+



Keen to join Hostplus?

Simply follow the steps below.

Step 1

Join Hostplus as an employer.

To make Hostplus your default fund, you'll need to register for a Hostplus employer account.

If you're not already a registered Hostplus employer, you can easily sign up by downloading our employer application form – or you can contact your dedicated key account coordinator who'll guide you through the process.

Please have these details handy before you start:

- Contact information
- Your ABN
- Number of employees
- Employee details (full name, date of birth, address)
- Superannuation payment date

[Click here to open an employer account](#)

Step 1a – Choose your preferred payment method

Paying your employees' super doesn't need to be an administrative burden. At Hostplus, we're here to help make super contributions as quick and easy as possible – so you can get back to doing what you do best.

You need to make your employees' super payments through a compliant online system, as outlined in the government's data and payment standards (also known as SuperStream). There are a few options for doing this which we've outlined below – simply choose the option that suits you and your business.

Option 1: Use the Hostplus clearing house, QuickSuper

We know that, as a McDonald's franchisee, you've got a never-ending to-do list, which is why we provide an online solution that makes paying super contributions as quick and simple as possible.

Our clearing house, QuickSuper⁴, lets you make super contributions for all your staff in one simple transaction – regardless of their super fund. It's free for registered Hostplus employers, is fully compliant, and accepts the standard SuperStream Alternative File Format (SAFF), so you can feel confident that you're meeting your legal obligations.

Learn more about [QuickSuper](#).

Option 2: Use the Australian Taxation Office's Small Business Clearing House

If you're a small business with 19 or fewer employees or an annual aggregated turnover of less than \$10 million, you can pay your employees' super through the Small Business Superannuation Clearing House. It's provided by the Australian Government through the Australian Taxation Office (ATO) at no extra cost.

Learn more about the ATO's small business clearing house – [ato.gov.au](#).

Option 3: Use a SuperStream-compliant clearing house of your choice

You can make super payments to Hostplus using an alternative clearing house solution of your choice if it's compliant with SuperStream requirements.

4. The QuickSuper service is provided to you by Westpac Banking Corporation ABN 33 007 457 141 ("Westpac") at the request of Hostplus. Westpac terms and conditions apply to the QuickSuper service which you will be asked to accept. You should also consider Westpac's Product Disclosure Statement (PDS). Hostplus does not recommend, endorse or accept responsibility for this service. Hostplus does not accept liability for any loss or damage caused by the use of the QuickSuper service. Hostplus does not receive any commissions from Westpac as a result of employers using this service.

Step 2

Notify employees that Hostplus is McDonald's new default super fund.

You're required to send a communication to your employees 28 days prior to Hostplus becoming McDonald's new default super fund.

Once your employer application has been received, we'll provide you with a communication which must be shared with your employees through your preferred channel. The communication will include a link to the Superannuation Standard Choice form*, which makes sure you fulfill your obligations.

*choice of fund nominations will be provided via the Superannuation Standard Choice form.

Please choose one of the three options available as an employer, to offer the new arrangements to your employees

1. Notify all employees that Hostplus is McDonald's new default super fund, and give existing employees the choice to join.

New employees can choose to join McDonald's new default arrangements with Hostplus by completing a choice form. If your employee does not make an active choice of fund or does not already have a stapled super fund, you can automatically pay contributions to Hostplus on their behalf.

All existing employees can choose to join the McDonald's default arrangements with Hostplus. Employees will need to complete a choice form to let McDonald's know that they wish to join the tailored arrangements and have their future super contributions paid to Hostplus.

2. Notify all employees that Hostplus is McDonald's new default super fund, and for existing default fund (Rest) employees, automatically create a new Hostplus super account.

New employees can choose to join McDonald's new default arrangements with Hostplus by completing a choice form. If your employee does not make an active choice of fund or does not already have a stapled super fund, you can automatically pay contributions to Hostplus on their behalf.

All existing default fund employees will automatically have a Hostplus account set up, to which you will pay all future contributions unless they notify you that they would like to remain with their current or alternative super fund.

All existing default fund employees who don't want to join Hostplus must complete a choice form and return it to your payroll.

3. Notify only new employees that Hostplus is McDonald's new super partner.

New employees can choose to join McDonald's new default arrangements with Hostplus by completing a choice form. If your employee does not make an active choice of fund, or does not already have a stapled super fund you can automatically pay contributions to Hostplus on their behalf.

All existing employees will continue with their current fund arrangements.

Step 3

Start contributing.

Once you're set up with your registered Hostplus employer account, you can start making contributions.

Your dedicated Key Account Coordinator is on hand to personally guide you through your first contribution submission.

Important details you will need to know are listed below:

Hostplus Superannuation Fund ABN:

68 657 495 890

Unique Superannuation Identifier (USI):

68 657 495 890 001

Once you're set up with Hostplus as a registered employer and contributing to Hostplus, there is a range of ongoing service and engagement options available to continue to support your employees.

Step 4

Our ongoing support model

Your dedicated Account Management team are always on hand to support you and your business with any queries you may have. Below are a few tools and resources to get you started.

Onboarding support

We have resources available for franchisees to use when onboarding new employees. These resources include an interactive booklet that can be integrated or attached to your new employee onboarding platform, and a Hostplus-branded choice form.

[> Onboarding e-book](#)

[> Exec choice form](#)

Our dedicated team is here to help

We're here to support you and your employees every step of the way. We've got more than 30 years' experience helping businesses like yours understand and implement their super obligations, so you can concentrate on business as usual.

For general enquiries and questions about joining Hostplus, registering online or our clearing house solution, QuickSuper, please contact **Roy Medina – McDonald's Lead Key Account Coordinator**.

Roy is the ongoing dedicated contact for your payroll teams, whether they're in house or outsourced.

Phone: (02) 85716132

Email: Roy.Medina@linkgroup.com

You can also visit our dedicated support page hostplus.com.au/mcdonalds-franchisees/support to view a full list of national key account coordinators.

If you need further assistance, or would like to discuss how we can support you and your employees in more detail, please contact McDonald's dedicated national Account Management Team:

Paula Formella (NSW)

Mobile: 0410 456 819

Email: PFormella@Hostplus.com.au

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Benet Copping (SA)

Mobile: 0418 815 843

Email: BCopping@Hostplus.com.au

Technical support

As an employer, you're required to pay superannuation to help your employees save for retirement. At Hostplus, we're here to help you meet your responsibilities and legal obligations – so you can get on with running your business.

Below are some useful tips regarding super legislation, but remember we are always on hand if you want to speak to someone for further support.

Who do you need to pay super for?

Employers must pay Superannuation Guarantee (SG) contributions on behalf of employees who are:

- aged 18 years or over and employed on a full-time, part-time or casual basis (including those who are working in Australia temporarily)
- aged under 18 and work more than 30 hours a week.

How much super do you need to pay?

As at 1 July 2024, the current Superannuation Guarantee (SG) law requires you to pay eligible employees a minimum of 11.5% of their ordinary time earnings (OTE), which is scheduled to increase to 12% by 1 July 2025.

For the latest information about SG rates and ordinary time earnings, call the Australian Taxation Office (ATO) on 13 10 20 or visit ato.gov.au.

When do you need to pay super?

You typically need to pay Superannuation Guarantee (SG) contributions every quarter, but some employers find it's easiest to pay monthly instead – choose the option that works for you and your business.

How frequently you make super payments may also depend on whether any of your employees are covered by an award or employment agreement, as some agreements may specify alternative payment periods.

What happens if you don't pay super on time?

If your Superannuation Guarantee (SG) contributions are late, you may need to pay the Superannuation Guarantee Charge.

This is made up of three parts:

- the SG payment
- an administration charge of \$20 per employee per quarter
- an interest charge of 10% p.a. on any SG shortfall amounts imposed by the Australian Taxation Office (ATO).

The SG Charge is not tax deductible and additional penalties and charges may also apply.

If you have questions about the SG charge and other consequences of not paying super on time, call your dedicated key account coordinator at Hostplus or the ATO on 13 10 20 or visit ato.gov.au.

What's super stapling?

Super fund 'stapling' was introduced into legislation on 1 November 2021 to prevent the creation of multiple super accounts. It means that an employee's super fund will automatically move with them when they change jobs – unless they specifically tell their employer otherwise.

What does super stapling mean for employers?

As an employer, you need to provide new employees with a Superannuation Standard Choice form when they start working for you, and if they complete and return the form, you'll need to pay their super into their chosen fund.

If they don't nominate a fund, you'll need to check with the Australian Taxation Office (ATO) for a stapled fund. Where an employee doesn't choose a fund and doesn't have a stapled fund, you'll pay their super into Hostplus as your default fund.

For additional information regarding super stapling, [click here](#).

For most employees, these are the current SG contribution due dates:

Financial year quarters	Payment period dates	Hostplus due date	ATO legislative due date	Late payment – SG Charge due date
Quarter 1	1 July to 30 September	14 October	28 October	28 November
Quarter 2	1 October to 31 December	14 January	28 January	28 February
Quarter 3	1 January to 31 March	14 April	28 April	28 May
Quarter 4	1 April to 30 June	14 July	28 July	28 August

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