



HOSTPLUS SERVICE STANDARDS REPORT

As at 30 September 2025



THAT'S **A PLUS.**

SERVICE STANDARDS

Hostplus is dedicated to delivering exceptional member outcomes, and the best possible retirement futures, for our more than 1.9 million members across Australia.

This takes many forms – and includes responding to your queries through our Hostplus Service Excellence Centre (HSEC) and supporting you through times in your life when you or your family most need our support.

We aim for excellent service, always.

The service standards outlined in this report demonstrate how we measure the quality and speed of service we deliver to you, our members.



IN THE YEAR ENDING 30 SEPTEMBER 2025:

IN THE QUARTER ENDING 30 SEPTEMBER 2025:



Our dedicated team received
505,104
INCOMING CALLS



Our dedicated team received
131,283
INCOMING CALLS



We responded to
223,956
ENQUIRIES VIA CHAT



We responded to
71,495
ENQUIRIES VIA CHAT

We also paid

1,561
Insured and Non-Insured* Death Claims

1,047
Insured TPD claims

600
Insured Income Protection claims

We also paid

338
Insured and Non-Insured* Death Claims

276
Insured TPD claims

141
Insured Income Protection claims

The source of data and information used in the Service Standards Report varies, including reports that are provided by the administration and insurance service providers and reports that can be generated by Hostplus from the following systems:

MUFG systems

- Genesys Cloud
- Aaspire
- Contact Centre Portal (CCP)
- PEGA Complaints
- PEGA Universal Case Management (UCM)
- PEGA Benefit Payments

Hostplus systems

- Claims Management Tool (CMT)
- Client Relationship Management (CRM)

*Non-insured death claims are claims where no insurance component is payable as part of the death benefit, either because the member did not hold death insurance or was not eligible to receive a benefit under the policy.

As part of our commitment to service excellence, we report on a number of key performance indicators across a range of service areas. Recent results can be seen below and following.

Where available, comparable industry data and benchmarks have been provided. In the absence of these, Hostplus data has been presented without comparison and we will continue to work with regulators and industry bodies to develop appropriate benchmarks.

HOSTPLUS INSURED DEATH CLAIMS – APPROVAL RATE



% of **Death** claim applications approved.

This is compared to the industry average of 98% for the year ending 30 June 2025*

**apra.gov.au/life-insurance-claims-and-disputes-statistics*

HOSTPLUS INSURED TOTAL AND PERMANENT DISABILITY (TPD) CLAIMS – APPROVAL RATE



% of **TPD** claim applications approved.

This is compared to the industry average of 92% for the year ending 30 June 2025*

**apra.gov.au/life-insurance-claims-and-disputes-statistics*

HOSTPLUS INSURED INCOME PROTECTION CLAIMS – APPROVAL RATE



% of **Income Protection** claim applications approved.

This is compared to the industry average of 96% for the year ending 30 June 2025*

**apra.gov.au/life-insurance-claims-and-disputes-statistics*

HOSTPLUS INSURED AND NON-INSURED DEATH CLAIMS – TIMEFRAMES



Average time from receipt of completed forms to payment.



Average time from notification[^] of death to payment.

[^]The time the fund received initial notification of the member's death from any party.

*Average death claim timeframes appear higher for the quarters ending 30 June 2025 and 30 September 2025 because a number of older, previously closed claims were reopened as part of an internal review. These legacy death claims have impacted the averages and don't reflect the typical processing timeframes.

HOSTPLUS INSURED TPD CLAIMS – TIMEFRAMES



Average time from receipt of application to payment.



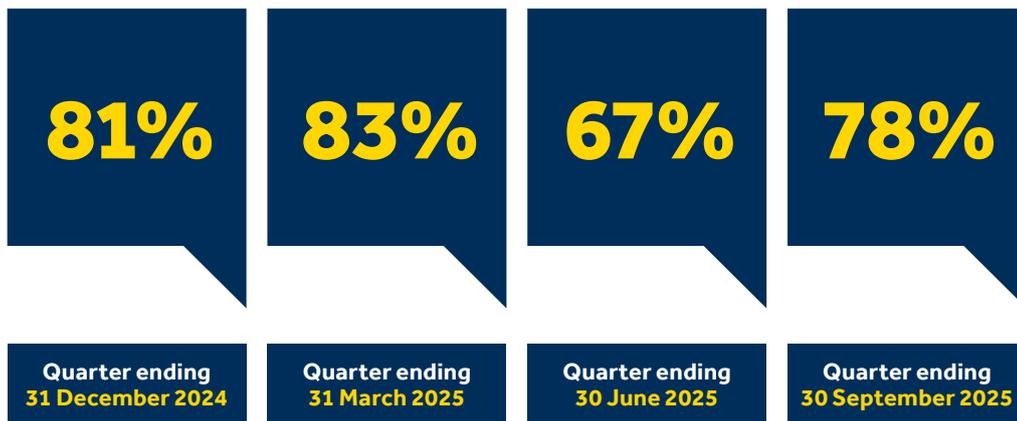
HOSTPLUS BENEFIT PAYMENTS – TIMEFRAMES



Average number of days from receipt of benefit payment application to the day the payment is made out of the member's superannuation account*.

*The average figure is based on the processing of payment requests where a member has provided a valid benefit payment application and has satisfied a condition of release. Includes early release of super requests, retirement payments and departing Australia super payments.

RESPONDING TO LIVE CHAT MESSAGES



% of **Live Chat** messages responded to within two minutes, against the fund's target of **80%**.



RESOLVING COMPLAINTS RECEIVED DIRECTLY



Average number of days to resolve a complaint that was received directly by Hostplus (known as Internal Dispute Resolution or IDR).

According to ASIC's 2022 Report, "Snapshot of complaints handling by superannuation trustees", 24 days was the average time taken to issue an IDR response.

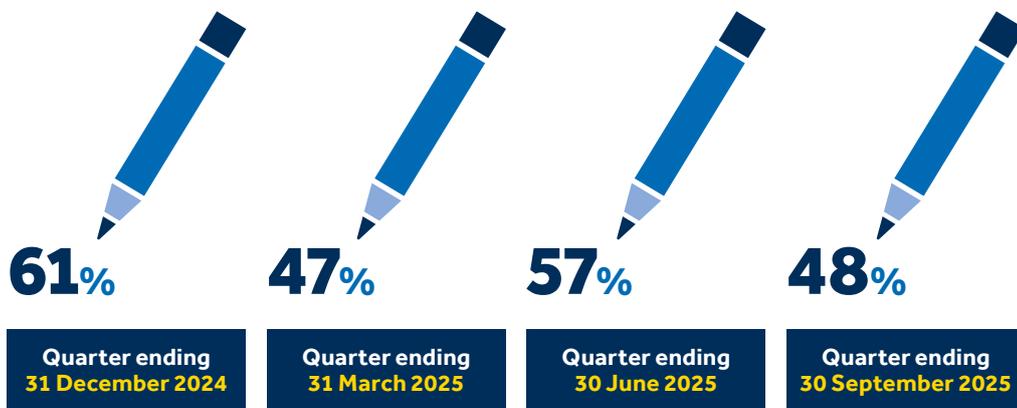
RESOLVING COMPLAINTS RECEIVED THROUGH THE AUSTRALIAN FINANCIAL COMPLAINTS AUTHORITY (AFCA)



Average number days to resolve a complaint that has been lodged with AFCA (known as an External Dispute Resolution or EDR).

This is compared to the superannuation industry average of 116 days* to close a complaint.

*AFCA Annual Review 2024-25.



% of complaints resolved at Registration stage (the first stage once AFCA has referred a complaint to Hostplus).

The superannuation industry average for the 2024-2025 financial year was 40%*.

*AFCA Annual Review 2024-25.

COMPLAINTS RECEIVED THROUGH AFCA – JULY TO SEPTEMBER 2025

Between July to September, Hostplus worked to close **94** complaints. Of these, **45** complaints were closed at the Referral and Registration stage. **44** matters were resolved at the case management stage with a further **5** resolved by preliminary assessment or determination, **3** of which were in favour of the Hostplus.

External Dispute Resolution complaints closed by quarter:

72 Quarter ending 31 December 2024

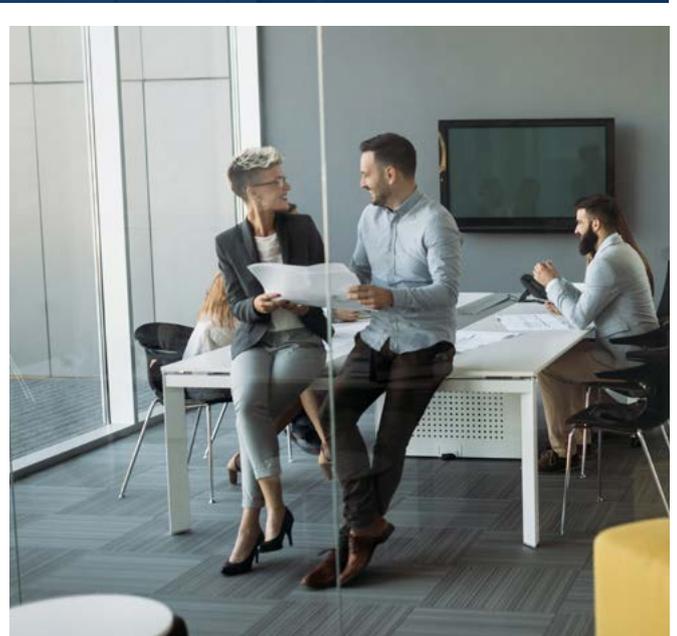
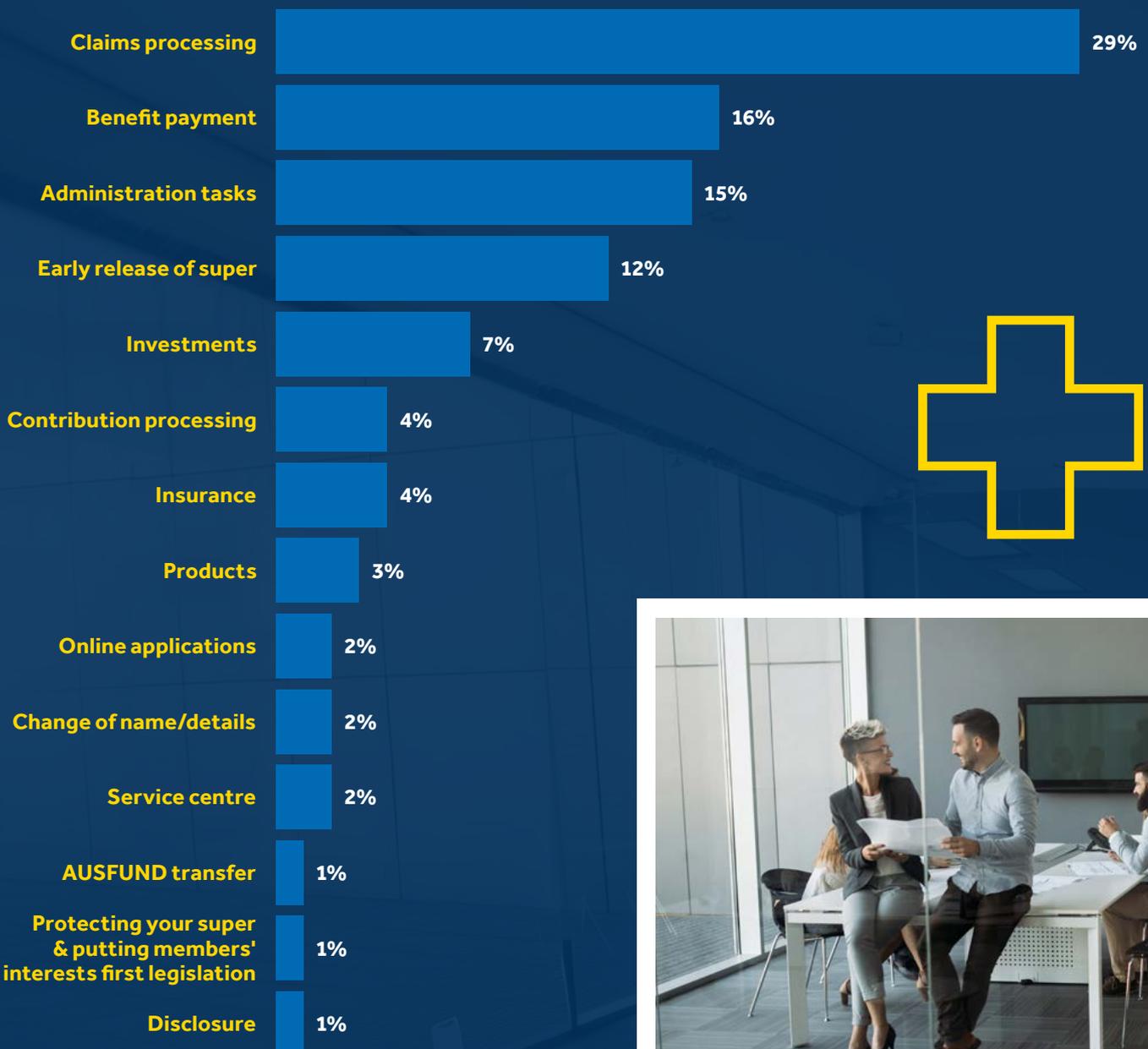
68 Quarter ending 31 March 2025

81 Quarter ending 30 June 2025

94 Quarter ending 30 September 2025

Complaints that are not resolved through Hostplus' Internal Dispute Resolution Process, and go to AFCA are known as External Dispute Resolution complaints. **94** complaints were closed between July and September 2025 across the following categories:

Closed External Dispute Resolution complaints by type – July to September 2025



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hostplus.com.au



Issued by Host-Plus Pty Limited ABN 79 008 634 704, AFSL 244392 as trustee for the Hostplus Superannuation Fund (the Fund)
ABN 68 657 495 890. All information provided is current as at 1 December 2024. The information is factual information only. HP3145 02/26