

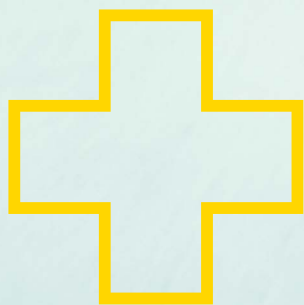


# HOSTPLUS CPIPLUS

More certainty over your returns in retirement.



THAT'S **A PLUS.**



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Information contained within this brochure 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) before making a decision about Hostplus, available at [hostplus.com.au](http://hostplus.com.au). For a description of the target market, please read the Target Market Determination (TMD), available at [hostplus.com.au](http://hostplus.com.au). Past performance is not a reliable indicator of future performance. You may also find it beneficial to obtain advice from a licensed financial adviser. Hostplus has engaged Industry Fund Services (IFS) ABN 54 007 016 195, AFSL 232514 to facilitate the provision of personal financial advice to members of Hostplus. Advice is provided by Hostplus financial planners who are Authorised Representatives of IFS. Fees may apply for personal financial advice; for further information about the cost of personal advice, you can speak with your Hostplus financial planner or visit our website [hostplus.com.au](http://hostplus.com.au). Information to help you decide whether you want to use personal financial advice services being offered is set out in the relevant IFS Financial Services Guide, a copy of which is available from your Hostplus financial planner. 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. HP2385 1123

# THE RETIREMENT CHALLENGE

Finding the right balance in retirement is important. You may be looking to grow your funds through investment returns, but be uncertain about taking on too much risk.

At the same time, you may want access to your money when it suits you.

## More certainty over your returns in retirement

CPIplus is an investment option exclusively for our Pension account members, designed to give retirees peace of mind and more certainty over their investment returns.

## How does CPIplus work?

The way CPIplus works is on a yearly basis a return is set in advance, at a certain percentage above inflation<sup>1</sup> measured by the Consumer Price Index (CPI).

For example, this financial year (2025/26) the return objective of CPIplus was set at 2.5% above inflation. Therefore, if you're invested in CPIplus, the return objective is designed to help keep pace with inflation and be more predictable at that pre-determined rate.

## How do I invest in CPIplus?

To access CPIplus, you will need to open a Hostplus Pension account with a minimum starting balance of \$10,000.<sup>2</sup> You will then have the flexibility to invest some or all of your pension account balance in CPIplus. You can also withdraw funds whenever you like, in case you want to make changes to your pension account in the future.

## Protect your retirement income with CPIplus



### Peace of mind

A low-risk investment option that aims to provide a pre-determined and more consistent return in your retirement.



### Control

Have the flexibility to access your funds whenever you need, switch in and out of the option or invest some or all your pension into CPIplus.<sup>2</sup>



### Safety

CPIplus not only sets a percentage of returns above inflation, it has a lower limit for returns set at zero. This means returns cannot be negative.

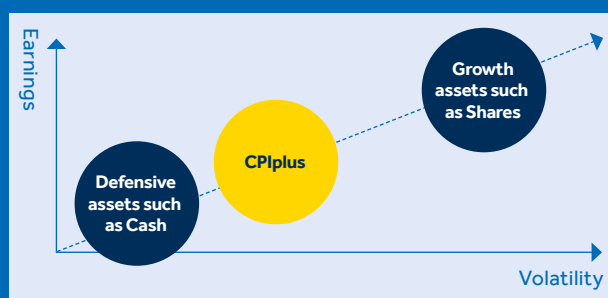


### Trust

Built by Hostplus, one of Australia's leading industry super funds. We've been helping members save for retirement for over 30 years.

## Over the long-term

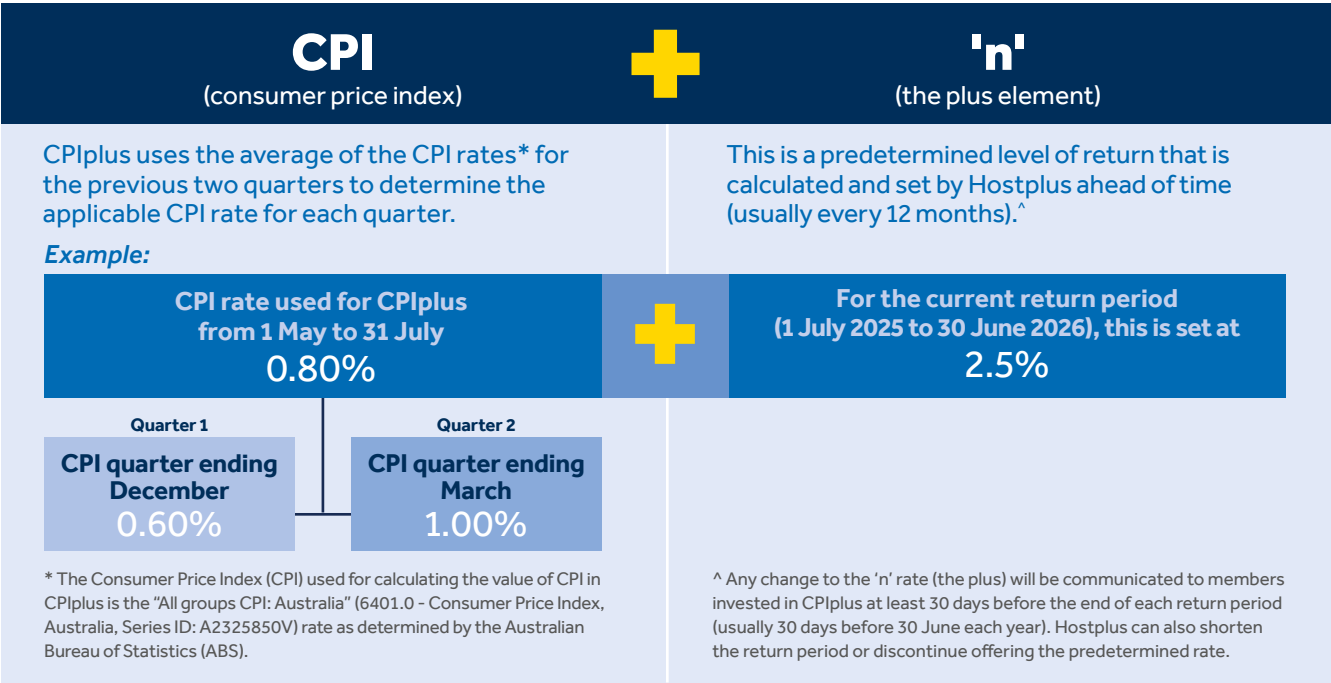
Over the long-term, CPIplus is designed to provide returns that are more certain and less volatile than those generally derived from investing in growth assets, like shares. While offering higher returns than those normally available by investing in conservative assets, like cash.



1. Though returns above inflation are predetermined annually, Hostplus may adjust the rate of return with at least 30 days' notice. 2. To open a Hostplus Pension account, a minimum of \$10,000 must be invested and at least 1% of your balance must be invested in any selected investment option (including CPIplus).

# HOW ARE CPIPLUS RETURNS CALCULATED?

CPIplus' returns are calculated using a formula of:





# HOW CPIPLUS CAN BE USED IN RETIREMENT

The following illustrations may help you understand how CPIplus can be used in retirement.<sup>1</sup>

The examples provided are fictional and for illustrative purposes only. They do not depict real individuals or events and should not be construed as testimonials or endorsements.



**Sharon, 70**

**Goal:** Grow retirement savings and limit negative returns.

Sharon is 70 and has a Pension account with Hostplus.

After speaking with a Hostplus Financial Planner, Sharon decided to invest some of her Hostplus Pension account in the CPIplus investment option.

The option aims to give a consistent return above inflation and reduce the chance of a negative return.

Sharon can now draw an income from the CPIplus option with the knowledge there is a low risk of a negative return if there is a downturn in the markets.



**Charlie, 65**

**Goal:** Manage investment volatility and continue to grow super.

Charlie is an experienced investor and opened a Hostplus Pension account. He invested a large part of his balance in high growth investment options, but also wanted to invest some in a low-risk option in case the share market becomes volatile.

Charlie switched 15% of his account balance into CPIplus which provided him with greater certainty and consistency of returns without sacrificing his super growing. Charlie reduced some level of risk within his pension investments, while aiming to receive a return that's generally higher than other defensive assets such as cash and fixed interest.

1. The details presented here are for illustrative purposes only and do not constitute personal financial advice. Actual entitlements and benefits may vary based on individual circumstances, government regulations, and other factors. We recommend consulting with a qualified financial adviser or relevant authorities for specific guidance tailored to your situation. We make no representations or warranties regarding the accuracy or completeness of the information provided, and we disclaim any liability for any direct or indirect damages arising from the use of this information. You should exercise your own judgement and verify any information independently. This brochure does not create any contractual or legal obligations between you and Hostplus.







**Geoff, 67**

**Goal:** Reduce the risk of Pension payments prematurely eroding the balance during market downturns.

Geoff opened a Hostplus Pension account and invested 100% of his account in the Balanced option. To meet his ongoing costs of living in retirement, he works out that he'll need to withdraw \$1,000 per month from his Hostplus Pension account to supplement his Age Pension payments.

Geoff talks with a Hostplus Financial Planner and decides to move 20% of his balance (approximately five years' worth of pension payments) into CPIplus, to fund his pension payments.

Although his account balance will still move up and down, Geoff will only be drawing his pension payments from the CPIplus option. CPIplus aims to provide consistent returns above the consumer price index.

This helps Geoff curb the risk of prematurely eroding his pension balance as a result of drawing on his investment in an unfavorable market, and locking-in his losses.

Also, as CPIplus is flexible, Geoff can switch in and out of it at any time, so he can rebalance his investment options when needed in the future.



**THAT'S A PLUS+**

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# IT'S EASY TO APPLY

## If you're new to Hostplus

To invest in our CPIplus option, you'll need to open a Hostplus Pension account. A Hostplus Pension account allows you to turn your super into a regular income and manage your retirement your way. You can make withdrawals when you need to, control how much and how often you want to be paid and choose the investment options – including CPIplus – that suit you.

To open an account, visit [hostplus.com.au](https://hostplus.com.au) or call us on 1300 348 546.

## Already a Hostplus member?

If you've already got a Hostplus Pension account, simply log in to Member Online and switch some – or all – of your balance into CPIplus.

You should read the Hostplus Pension Guide available at [hostplus.com.au/forms-and-brochures](https://hostplus.com.au/forms-and-brochures) before deciding whether CPIplus is right for you.

# WHY CHOOSE HOSTPLUS?

As a proud industry super fund, our purpose is always to put our members first. From our low admin fee and strong long-term returns,<sup>2</sup> to our wide range of investment options, we're striving to provide you with the future you deserve. That's a plus.

## Industry awards<sup>3</sup>

We measure our success by what we deliver for our members. Simple. But if you're into awards, we've got those too. Here are some of our recent award wins.



# ADVICE YOUR WAY<sup>1</sup>

Whether you've only just stopped working or have been retired for a while, it's never too late to start planning for what's ahead.

We offer a range of financial advice options to help you take control of your future. You can choose the convenience of a phone appointment or have a more personal face-to-face consultation.

Sitting down with one of our qualified financial advisers can get you on track to a future full of positivity. You can get advice on:

- How CPIplus may fit into your retirement strategy and goals
- Maximising cash flow, income, and Centrelink entitlements
- Managing debt
- Estate planning to ensure your money goes where you intend it to after you pass away.

## Contact us

Whether you have a question, need to discuss your options or book a meeting with one of our financial advisers, or want to learn more about CPIplus, contact us today.

### Call

1300 348 546

Outside Australia:

+613 9067 2500

Monday to Friday, 8am – 8pm (AEST/AEDT).

<sup>1</sup>. Hostplus has engaged Industry Fund Services Limited (IFS) ABN 54 007 016 195, AFSL 232514 to facilitate the provision of personal financial advice to members of Hostplus. Advice is provided by financial planners who are Authorised Representatives of IFS. Fees may apply for personal financial advice; for further information about the cost of personal advice, you can speak with your financial planner or visit our website [hostplus.com.au](https://hostplus.com.au). Information to help you decide whether you want to use personal financial advice services being offered is set out in the relevant IFS Financial Services Guide, a copy of which is available from your financial planner. <sup>2</sup>. SuperRatings SR50 Balanced (60-76) Index, Mar 2025. <sup>3</sup>. Awards and ratings are only one factor to be considered when choosing a super fund. SuperRatings awards are issued by SuperRatings Pty Ltd ABN 95 100 192 283 AFSL 311 880 (SuperRatings). Ratings are general advice only and have been prepared without taking account of your objectives, financial situation or needs. Consider your personal circumstances, read the product disclosure statement and seek independent financial advice before investing. The rating is not a recommendation to purchase, sell or hold any product. Past performance information is not indicative of future performance. Ratings are subject to change without notice and SuperRatings assumes no obligation to update. SuperRatings uses objective criteria and receives a fee for publishing awards. Visit [superratings.com.au](https://superratings.com.au) for ratings information and to access the full report. © 2025 SuperRatings. All rights reserved. The Canstar 2025 Outstanding Value: Superannuation Award was received in March 2025 for the Industry Super and Personal Super products.

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