



WOMEN AND SUPER

Get super-empowered



March 2025

On average, women aged 60-64 retire with around 25% less super than men¹ but live five years longer.² This is known as the gender super gap. At Hostplus, we're helping women take simple actions to change this narrative, close this gap and secure their own financial future.

Simple steps to help power up your super

1 Get online and review your super

Help take charge of your super by reviewing your account via Member Online and our mobile app.³ Log on today at hostplus.com.au/memberonline



2 Find your lost super

If you've switched jobs, moved, or changed your name, you could have lost super waiting to be found. To track it down and put it to work for your future, visit hostplus.com.au/lost-super



3 Consolidate

If you have multiple super accounts, consolidating them into one could reduce fees and insurance costs, helping more of your savings go towards your retirement.⁴ Get started at hostplus.com.au/consolidation



4 Try our Super and Retirement Projection Calculator

It can estimate how much super you may have at retirement, your retirement income and help you make informed decisions about your super. Try it out at hostplus.com.au/retirementcalculator



5 Review your investment option

Did you know you can choose how your super is invested? The way your super is invested could make a difference to your nest egg by the time you're ready to retire. We offer a wide range of investment options to suit your risk appetite, age, investment timeframe and financial goals. Check them out at hostplus.com.au/investment



6 Think about boosting your balance

If you can afford it, consider making extra voluntary contributions to your super. Even small amounts can potentially make a big difference to your super balance over time due to compound returns. Be sure to check the rules and seek advice to ensure it's right for you. Read more at hostplus.com.au/contribute



7 Nominate a beneficiary for your super

Nominating a beneficiary can help your super, pension or any insurance benefits go to the right person, or people, after you pass away. It's important to check your nominated beneficiaries from time to time to make sure they still reflect what's happening in your life. For details, visit hostplus.com.au/beneficiaries



8 Minimise the impact of parental leave on your retirement balance

Taking a career break to care for a young family can significantly impact your super balance at retirement. To address this, the government will pay super on government-funded parental leave payments for babies born or adopted on or after 1 July 2025. The lump sum super contribution, including interest, will be paid at the end of each financial year in which the parental leave pay was received.



Insurance premium waiver

If you're a Hostplus member, you can also apply for premium-free cover during parental leave.⁵ Go to hostplus.com.au/parentalwaiver to find out how you can continue to receive Death, Total and Permanent Disability (TPD) and Income Protection cover from Hostplus for up to 12 months with no premiums deducted from your super.

9 Learn more through our educational webinars

Our educational webinars, tailored for different age groups, cover various topics to help you gain confidence with managing your super and navigating through your retirement journey. You can join live by booking a spot at hostplus.com.au/webinars or watch recordings in your own time at hostplus.com.au/recorded-webinars



10 Consider obtaining advice

We offer a range of advice options⁶ to help you take control of your financial future.

- **Online learning and advice** – Explore SuperSmart⁷, our interactive self-service platform that provides personalised advice to help supercharge your future. It's exclusive to Hostplus members and available 24/7 via Member Online at no extra cost. Learn more at hostplus.com.au/supersmart
- **Phone advice** – Chat over the phone with a superannuation adviser about your Hostplus account at no extra cost. For a fee, our advisers can also help with consolidation, insurance outside your Hostplus account, and more. Get in touch with us at hostplus.com.au/book-now
- **Comprehensive advice** – Meet with one of our retirement planning specialists for comprehensive tailored advice to help you prepare for the years ahead. Costs start from \$295.⁸ Book in for a chat at hostplus.com.au/book-now



WE'RE HERE TO HELP.

To find out more visit hostplus.com.au/women-and-super or scan the QR code. For general enquiries call 1300 467 875, 8am – 8pm AEST/AEDT, Monday to Friday or visit hostplus.com.au

THAT'S A PLUS.

1. <https://superannuation.asn.au/wp-content/uploads/2024/09/ASFA-Research-Account-balances-August-2024.pdf>. "An update on superannuation account balances, Ross Clare, Director of Research, ASFA, September 2024". 2. <https://www.aihw.gov.au/reports/life-expectancy-deaths/how-long-can-australians-live/summary> 3. Apple and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. registered in the U.S. and other countries. Google Play and the Google Play logo are trademarks of Google LLC. 4. Before consolidating, compare the fees, performance and other features of each fund and check whether you'll lose any benefits or be charged a fee for closing an account. Importantly, if you do close an account, you'll lose any insurance attached to that account. You may find it beneficial to obtain advice from a licensed financial adviser. 5. Grandfathered Intrust Super PayGuard and Club Super SalarySafe insurance arrangements are not eligible for the Parental Leave Premium Waiver. 6. 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 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. 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. 7. Members with Term Allocated Pension, Lifetime Pension, Defined Benefit Pension, nil balances, non-standard investment options and some Maritime Contributory Accumulation members cannot access SuperSmart financial advice services. If you're unable to access an applicable SuperSmart advice journey, please contact us 1300 303 188 and we can help you with other options. 8. If you proceed to receive full comprehensive financial advice, which will include a tailored comprehensive Statement of Advice, additional fees will be payable. Depending on your needs, these fees will generally range between \$2,000 and \$4,500. 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. Consider the relevant PDS and TMD available at hostplus.com.au before making a decision about Hostplus. 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. HP2062 0325