



# HOW TO TRANSFER FUNDS FROM A SELF-MANAGED SUPER FUND (SMSF) INTO HOSTPLUS

**Transfers between complying super funds, including in and out of SMSF's, are called "rollovers". Rollovers between complying funds must be performed through SuperStream, the ATO's secure online system.**

Hostplus can't accept SMSF transfer information via email, post, or any other method.

## **Why rollover your SMSF to Hostplus?**

There are a range of reasons investors might want to transfer their SMSF to an APRA-regulated super fund like Hostplus, such as:

- simpler management
- lower costs
- access to more investment options.

Transferring to a large super fund can also be useful if you're winding up your SMSF or want professional fund management.

## **Seek advice first**

Rolling over your SMSF is a big financial decision. It's important to get advice from a licensed financial adviser, accountant, or SMSF specialist before you make a decision.

## **Using SuperStream for your SMSF transfer**

SuperStream is the government's secure system for sending super payments and data electronically. It's the only way to transfer money from an SMSF into another fund. To use SuperStream, your SMSF will need an Electronic Service Address (ESA).

### **Important information**

- Only SuperStream can be used for SMSF transfers.
- Transfers cannot be made via BPAY, cheque, or standard contributions to Hostplus, as doing so may result in ATO audit issues or unintended tax consequences.

## What is the process?

### Prepare your SMSF and Hostplus account for the transfer:

Before initiating the transfer, ensure you've taken the following steps.

No.	Step	What to do	Additional information
1	Open or check your Hostplus account	<p>Make sure you have an active Hostplus account and your details (TFN, date of birth, name) match your SMSF and ATO records exactly.</p> <p>How to check your Hostplus details: To review your Hostplus member record, log in to your Hostplus account and check your personal details (make sure you check your TFN is on file, date of birth, first and last name).</p>	<p>If you don't have a Hostplus account, you can join through our <a href="#">website</a></p> <p><b>How to check your Hostplus details:</b></p> <ol style="list-style-type: none"><li>1. Log in to <b>Member Online</b></li><li>2. Navigate to 'My profile' &gt; 'Personal details'.</li><li>3. Check that your TFN is on file and that your date of birth, first name, and last name are correct.</li></ol>
2	Prepare your SMSF fund for transfer	<ul style="list-style-type: none"><li>• <b>Seek professional advice.</b> Before making any changes, talk to an SMSF auditor, accountant or financial adviser. The ATO also provides detailed information on winding up or liquidating SMSF assets.</li><li>• <b>Liquidate SMSF assets.</b> Hostplus only accepts cash transfers. If your SMSF holds assets such as property or shares, you may need to sell them and convert them to cash before transferring. Full liquidation is only required if you're transferring your entire balance. For partial rollovers, check to make sure you have sufficient cash available.</li><li>• <b>If you're closing your SMSF:</b> make sure you've met all ATO requirements for winding up your fund.</li></ul>	Refer to the Hostplus <b>SMSF webpage</b> and to the <b>ATO page</b> on winding up an SMSF.
3	Check your SMSF's Australian Business Number (ABN) status	<p>Visit the <b>Super Fund Lookup</b> page and search for your SMSF's ABN. Confirm that it is listed as 'compliant'. If it's not, you'll need to take the necessary steps to become compliant by contacting the ATO or your SMSF administrator.</p> <p><b>No ABN?</b></p> <p>If your SMSF doesn't have an ABN, you can register for one at <a href="http://abr.gov.au">abr.gov.au</a></p>	<p><b>Super Fund Lookup</b> is an official online tool provided by the ATO. It allows you to check the compliance status of a super fund - including verifying an SMSF.</p>
4	Check that your SMSF has an electronic service address (ESA)	Your SMSF needs an ESA to use SuperStream. Ask your SMSF administrator or accountant if you already have one. If not, visit the ATO website to find out how to get an ESA and find a list of providers.	For further information refer to the ATO webpage <b>how to get an ESA</b> and find a list of providers.
5	Check your ATO SMSF record	Log in to ATO Online Services for Business and check your SMSF record. Make sure your ESA and personal details are up to date and match what's on file with Hostplus and your SMSF. Even small differences (like "Sue" vs "Susan") can cause problems. Update anything that doesn't match before you start the transfer. You should also check that the SMSF director/trustee fund details and bank account details are up-to-date.	<p><b>How to check your ATO ESA record</b></p> <ol style="list-style-type: none"><li>1. Go to <b>ATO Online Services for Business</b></li><li>2. Log in using your myGovID.</li><li>3. Select your SMSF business profile.</li><li>4. Navigate to: <i>Profile - Business details - Electronic service address alias.</i></li><li>5. Choose your ESA provider from the dropdown and save the changes.</li></ol> <p>Refer to the <b>ATO</b> for more information.</p>

## Process the rollover from your SMSF to Hostplus via SuperStream using your ESA provider

No.	Step	What to do	Additional information
1	<b>Check your SMSF bank account daily limit</b>	<p>Make sure your SMSF's bank account has a daily transaction limit that's high enough to cover the full amount you plan to transfer to Hostplus.</p> <p>The payment must exactly match the amount specified in your SuperStream message. If the payment differs, the system will reject it and will not wait for additional payments to arrive.</p>	It may be more efficient to increase your transfer limit with your bank than to split the amount into smaller payments. Each individual transfer requires a separate SuperStream submission.
2	<b>Gather Hostplus details</b>	<p>You'll need the following Hostplus details to submit your Superstream request :</p> <p><b>Hostplus Superannuation and Personal Super</b></p> <ul style="list-style-type: none"> <li>Fund Name: Hostplus Superannuation Fund</li> <li>ABN: 68 657 495 890</li> <li>USI (Unique Superannuation Identifier): HOS0100AU</li> </ul> <p><b>Hostplus Pension account and Hostplus Transition to Retirement account</b></p> <ul style="list-style-type: none"> <li>Fund Name: Hostplus Superannuation Fund</li> <li>ABN: 68 657 495 890</li> <li>USI (Unique Superannuation Identifier): 68657495890002</li> </ul>	
3	<b>Complete the transfer in SuperStream and make the payment to Hostplus</b>	<p>Log in to your ESA provider's website and fill out the rollover request. Double-check that all your details match across your SMSF, Hostplus and the ATO. If anything doesn't match, the rollover won't go through.</p> <p>Once you have successfully submitted the rollover to Hostplus request, you can then follow the steps outlined by your ESA to send the funds via EFT to Hostplus.</p>	Please submit your request only once. Sending multiple requests may result in duplicate withdrawals from your SMSF or insufficient funds to process each request.
4	<b>Wait for processing</b>	<p>Rollovers are usually processed within three business days, provided all the correct information and money has been received.</p> <p>We can only proceed once:</p> <ul style="list-style-type: none"> <li>all required information has been provided</li> <li>the details are accurate and successfully validated through SuperStream and</li> <li>the funds have been received.</li> </ul>	If anything is missing or incorrect, your rollover may be delayed.
5	<b>Need help?</b>	If you get stuck, check the ATO's <a href="#">SMSF rollover page</a> or contact <b>Hostplus</b> for help.	

## WE'RE HERE TO HELP

If you have any questions, we're happy to help. Just call **1300 467 875**, 8am – 8pm AEST /AEDT, Monday to Friday or visit [hostplus.com.au](https://hostplus.com.au)

# THAT'S A PLUS+



This brochure contains 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 Product Disclosure Statement and Target Market Determination available at [hostplus.com.au/pds](https://hostplus.com.au/pds) and [hostplus.com.au/ddo](https://hostplus.com.au/ddo) before making a decision about Hostplus. Issued by Host-Plus Pty Limited ABN 79 008 634 704, AFSL 244392 as trustee of the Hostplus Superannuation Fund ABN 68 657 495 890. HP3553 1125.