HOSTPLUS SUPERANNUATION & PERSONAL SUPER

Thinking of joining?

Hostplus Superannuation and Personal Super Plan (the Plan) is open to most people living in Australia or working for an eligible Australian employer.

If you're thinking of joining, you should read this PDS as it gives an overview of the Plan's main features, benefits, fees and costs, risks and how to join. If you need help understanding anything or applying for membership, we're here to help!

Where to find more detail

The following guides also form part of the PDS, and you should read them for more detail. You can find them at **hostplus.com.au/pds**, or you can contact us for a copy.

- How Super Works Guide
- Fees and Costs Guide
- Investment Guide
- Choiceplus Guide
- Insurance in Your Super Guide

Product Disclosure Statement (PDS)
Issue Date 30 September 2026

This PDS is issued by Host-Plus Pty Limited ABN 79 008 634 704, AFSL No. 244392, as Trustee for the Hostplus Superannuation Fund (the 'Fund') ABN 68 657 495 890, MySuper No. 68657495890198. USI HOS0100AU

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Here to help

Call 1300 467 875,
8am – 8pm AEST/AEDT,
Monday to Friday

Live chat or email
hostplus.com.au/contact

Write
Locked Bag 5046, Parramatta, NSW 2124

Visit our Adelaide, Melbourne or Darwin ServicePlus Centres. Details at **hostplus.com.au**

Website
hostplus.com.au

About this PDS

This PDS is a summary of significant information about the Hostplus Superannuation and Personal Super Plan. It contains references to important information guides (each of which is incorporated by reference and forms part of the PDS), which you can find at **hostplus.com.au/pds**. You should read and consider that information before deciding to join the Plan.

This PDS contains general information only and doesn't take your personal financial situation or needs into account. You should obtain financial advice tailored to your personal circumstances.

The information in this PDS is correct as at the date of publication. Information contained in this PDS that is not materially adverse may change from time to time and will be made available on our website at **hostplus.com.au/pds**

You can also request a paper or electronic copy of this PDS, any content incorporated by reference, and any website updates without charge, by calling us on **1300 467 875**.

Use of 'we', 'us' or 'our' within this PDS refers to Host-Plus Pty Limited ABN 79 008 634 704, the trustee of the Fund.

To understand the target market for Hostplus Superannuation and Personal Super Plan, please read the Target Market Determination (TMD), available at **hostplus.com.au/ddo**

Insurance through the Plan is provided by MetLife Insurance Limited ('MetLife' or 'the Insurer') ABN 75 004 274 882, AFSL 238096. Any statement made by a third party or based on a statement made by a third party in this PDS has been included with the third party's consent.

1. About Hostplus Superannuation and Personal Super Plan

With over 2 million members, we're one of Australia's biggest super funds. Our size and scale mean we can invest in innovative products and services while keeping admin fees low.[1]

Over the last three decades, we have become the lifetime fund of choice for Australians from different backgrounds and industries. While our roots lie in hospitality, tourism, recreation and sport, our increasing member diversity shows we're a fund for everyone.

As a proud Industry Super Fund, our profits go back to our members – not shareholders – and maximising your investments is our focus. In fact, our Balanced (MySuper) investment option has a record of strong long-term performance[2], and we've won a range of industry awards.[3] You can find our MySuper Dashboard at **hostplus.com.au/dashboard**

Our Balanced (MySuper) option is part of a wide range of investment options, including diversified options (signature, indexed and socially responsible), sector options, a Lifecycle option and investments offered through Choiceplus. Learn more about our investments and other Plan benefits such as insurance, support services and online tools in this PDS.

Most people living in Australia or working for an eligible Australian employer can join the Plan. See *How to open an account* later in this PDS to learn more about who can apply.

Where to find important information

Throughout this document, we'll recommend you read various related guides which contain more detailed information. You can access all of these at **hostplus.com.au/pds**

You can also find important governance information and documents about the Fund at **hostplus.com.au/about-us/company-overview/governance-and-disclosures**, including our:

- Trust Deed and Constitution
- Annual Report
- Financial Services Guide
- Service providers list
- Approach to appointing directors, and
- Board attendance register.

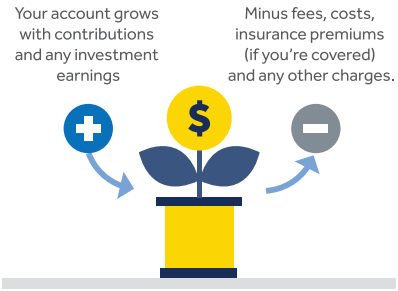
For information about our directors and executive team, including how they are paid, see **hostplus.com.au/about-us/who-we-are**

If you can't find what you need or need help, please contact us.

2. How super works

Super is a compulsory way of saving for retirement. Most working Australians receive super contributions as part of their pay. These are called Superannuation Guarantee (SG) contributions and are paid by your employer.

Super is designed to be a long-term investment that grows with contributions and any investment earnings – minus fees, costs and other charges.



1. Other fees and costs apply. See the *Fees and costs* section of this PDS to learn more.
2. Source: SuperRatings Accumulation Fund Crediting Rate Survey – SR50 MySuper Index, 30 June 2026. 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 consideration when choosing a super fund. Visit **hostplus.com.au/awards** for awards criteria and disclaimers.

The government has made super a tax-effective way to save to encourage Australians to build their retirement savings. It's generally more tax-effective than many other types of investments.

Growing your super

You can grow your super through different types of contributions, including:

- SG contributions paid by your employer.
- Transferring super into your account from another fund (called a 'rollover').
- Voluntary personal contributions, which can be:
  - *After tax*, from your take-home pay or savings, called non-concessional contributions.
  - *Before tax*, generally through salary sacrifice from your before-tax pay. These are called concessional contributions and are taxed at 15%. For most people this is a lower tax rate than their marginal tax rate, so it can be a good way of growing your super while also paying less income tax.
- Government co-contributions, where the government matches your non-concessional contributions up to $500 p.a. if you're an eligible low or middle-income earner.
- Spouse contributions, where your spouse can make contributions to your super if certain conditions are met.

These are just some of the different types of super contributions that can be made. We explain these and other contribution types in the *How Super Works Guide*.

Contribution limits

It's important to know that there are government-set contribution limits. If you exceed these limits, you may pay more tax. The *How Super Works Guide* explains these limits, and you can also learn more in the *How super is taxed* section of this PDS.

You can keep track of contributions to your Hostplus account by logging into our secure Member Online service at **Member Online** or by downloading our app. If you have more than one super fund, you can also monitor your overall contributions through the Australian Taxation Office's Online Services if you have a linked MyGov account.

Accessing your super

Super is designed to provide income in retirement, so you generally can't access it until you turn 60. There are some circumstances when you may be able to access it early, such as if you're terminally ill, permanently disabled, or experiencing severe financial hardship. Under family law, your super may be split with your spouse if you separate. You might also be able to access personal super contributions through the government First Home Super Saver Scheme, if you're eligible.

Staying with us, wherever life takes you

Most people can choose their preferred super fund, so if you change jobs you can stay with us. You may need to let your new employer know by completing a 'standard choice form'. Your account also offers flexibility as you transition to retirement and retire, and when you're eligible, you can access your super through your account or a Hostplus Retirement Account. Read about our Retirement Account options at **hostplus.com.au/retirement**

You should read the important information about *How super works* before making a decision. Go to the *How Super Works Guide* at **hostplus.com.au/pds**. The material relating to *How super works* may change between the time when you read this Statement and the day when you acquire the product. Always visit our website for the latest information.

3. Benefits of investing with Hostplus Superannuation and Personal Super Plan

As well as all the things you'd expect like an easy-to-use mobile app and 24/7 Member Online access, you can also enjoy these great benefits:

Low admin fees of only $1.50 per week.[4] Our members pay one of the lowest admin fees of any MySuper product in Australia.[5] (Additional administration costs may apply.)

Top performer over the long term. Our Balanced (MySuper) investment option is a strong long-term performer[6], delivering value for our members.

A wide choice of investment options. Whether you love choosing or prefer to leave the decisions to us, our investment options are designed to suit different preferences, timeframes and risk appetites.

The comfort of being with an Industry SuperFund. We put you first, because we're run only to benefit members, not shareholders.

Award-winning products and services. We measure our success by the value we deliver to our members, but it's great to be recognised as one of the best![7] Learn more at **hostplus.com.au/awards**

Cost-effective insurance. For death, terminal illness, total and permanent disablement and income protection, providing cover[8] when you need it most.

Tools and advice to give you confidence. We know that super can feel complicated, so we have online resources and a great team of experts to help, including in-house financial planners.

Size and scale. As one of Australia's biggest super funds, our size and scale mean we can keep admin fees low – and have the buying power to invest in quality investments.

Designed for life. Whether you've just started working, thinking about retiring or already retired, we've got you covered. You can take us with you if you change jobs and through all of life's stages.

You should read the important information about *How super works* for more detail about these benefits and any conditions that apply before making a decision. Go to the *How Super Works Guide* at **hostplus.com.au/pds**. The material relating to *How super works* may change between the time when you read this Statement and the day when you acquire the product. Always visit our website for the latest information.

4. See the *Fees and costs* summary for more information.
5. Other fees and costs apply. Refer to the *Fees and costs* summary. Hostplus Balanced (MySuper) investment option compared to SuperRatings fee data for public offer MySuper products extracted from SMART platform on 21 July 2026. Comparison is based on the total administration fees and costs assuming a $50k account balance.
6. Hostplus Balanced (MySuper) investment option compared to the SuperRatings Accumulation Fund Crediting Rate Survey – SR50 MySuper Index at 30 June 2026. Past performance is not a reliable indicator of future performance.
7. Awards and ratings are only one factor to consider when choosing a super fund. Visit **hostplus.com.au/awards** for awards criteria and disclaimers.
8. Eligibility conditions apply.

4. Risks of super

Super is a tax-effective way to save for retirement, but it's important to know that – like all investments – it carries risk.

Investment risks

Our Investment options are designed to suit different preferences, timeframes and risk appetites, and include diversified and sector options, the Lifecycle option, as well as access to the separate Choiceplus investment menu. Investment options generally include a mix of different assets:

- Defensive assets include cash and bonds. These are lower risk, but generally provide lower investment returns over the long term.
- Growth assets include Australian shares and private equity. These are higher risk, but generally provide higher returns over the long term.

You should understand that:

- Our investment options have different levels of risk, depending on the assets they invest in, and the value of your investments can go up and down.
- Your investment returns will vary, and returns aren't guaranteed. Returns can be positive or negative, and negative returns will mean your account balance goes down and you might lose some of your money.
- Assets with the highest long-term returns may also carry the highest level of short-term risk.
- Past investment performance isn't a reliable indicator of future performance.
- We might discontinue or change an investment option.
- Being too cautious with your investment choices can mean your super might not grow enough to keep pace with the cost of living.
- Your super balance at retirement (including contributions and investment returns) might not meet your expectations or be enough for your retirement.

You can learn more about our investment options, as well as investment risks, minimum suggested investment timeframes, and likelihood of negative returns in the *Investment Guide* available at **hostplus.com.au/pds**

Other risks

Other significant risks to your super include inflation, changing interest and exchange rates, liquidity and derivative risks, and market failure. There are also risks related to any changes made to superannuation and insurance laws, or tax changes affecting super and investments.

What's your risk appetite?

The level of risk that's right for you will depend on your age, how long you're investing for, how comfortable you are with low or negative investment returns in some years, your retirement goals and lifestyle, and whether you have investments outside super.

You should read the important information about *How super works* for more detail about risks of super before making a decision. Go to the *How Super Works Guide* at hostplus.com.au/pds. The material relating to *How super works* may change between the time when you read this Statement and the day when you acquire the product. Always visit our website for the latest information.

5. How we invest your money

Our members all have unique lives, goals and preferences. That's why we offer a range of investment options, designed to give you choice and flexibility.

The right investment choices for you depend on your personal circumstances, which may change over time. You need to consider the length of time you expect your super to be invested for, your preferences and risk appetite, and your comfort with making investment choices.

You can choose your investment options when you apply to join the Plan and change your options throughout your membership. If you don't make an investment choice, you'll be invested in our default Balanced (MySuper) option.

If you need help choosing, we can help. You can access the SuperSmart digital advice and education tool at no cost through Member Online for expert tips, insights, and personal investment choice guidance. If you'd like more tailored investment advice, our in-house financial planners can help (fees may apply).[9]

Our investment menu

Type	Description	Option	
Diversified options	**These options invest in a combination of asset classes and have different levels of risk. They focus on:**		
Signature options	Delivering the best net return for a given level of risk	▪ High Growth ▪ Growth ▪ Balanced (MySuper)	▪ Conservative ▪ Stable ▪ Defensive
Indexed options	Minimising investment fees and costs	▪ Indexed High Growth ▪ Indexed Growth ▪ Indexed Balanced	▪ Indexed Conservative ▪ Indexed Stable ▪ Indexed Defensive
Socially responsible investment (SRI) options	Investment options that may align with your personal values	▪ SRI High Growth ▪ SRI Balanced ▪ SRI Defensive	
Sector options	These options invest in specific asset classes only, and have varying levels of investment risk.	▪ Australian Shares ▪ Australian Shares – Indexed ▪ International Shares ▪ International Shares – Indexed	▪ Bonds ▪ Bonds – Indexed ▪ Cash
Lifecycle	Lifecycle is an investment strategy that automatically adjusts your investment choices throughout your membership, based on your age. You are invested in options with higher level of investment risk when you are younger and lower risk when you are older.		
Choiceplus	With Choiceplus, you can choose your own investments from a separate investment menu. This includes shares in companies on the S&P/ASX300 Index, selected Exchange Traded Funds (ETFs), Listed Investment Companies (LICs) and term deposits.		

! Whether you go with our default Balanced (MySuper) option or choose your own preferred options, you need to consider the investment objective, risks, and your investment timeframe.

What's 'MySuper'?

MySuper is a government initiative designed to encourage super funds to offer a simple, cost-effective, investment option for members who don't make an investment choice. Our Balanced (MySuper) option is an authorised MySuper product.

9. Hostplus has engaged Industry Fund Services Limited (IFS) ABN 54 007 016 195, AFSL 232514 to facilitate the provision of financial advice to members of Hostplus via Hostplus financial planners and the web-based product SuperSmart. Hostplus financial planners are authorised representatives of IFS and 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 **hostplus.com.au/advice**. 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, copies are available from your Hostplus financial planner or via SuperSmart. Terms and conditions apply, **hostplus.com.au/supersmart**

Balanced(MySuper)[a]

Summary

The Balanced investment option is focused on **delivering the best net return** from investing in a portfolio that has a **bias to growth** assets.

Who is this investment suitable for?

With a **bias to growth** assets, this **Signature** investment option is designed for **members** with a **medium term** investment timeframe, who are seeking **strong** returns and have a **medium to high** tolerance of negative returns. This option is also designed for members who do not wish to make an investment choice.

Investment objective

CPI + 3% p.a. on average over 10 years.
CPI + 4% p.a. on average over 20 years.

Level of investment risk[b]

medium to high (Negative returns expected in between 3 to less than 4 out of every 20 years)

Minimum suggested investment timeframe[c]

5 years +

Growth/defensive allocation

76% growth / 24% defensive

Asset allocation

Asset class	Range %	Strategic Asset Allocation %[d]
Listed equities		
Australian shares	10 - 40	21
International shares – developed markets	10 - 40	24
International shares – emerging markets	0 - 15	6
Unlisted assets		
Property	0 - 30	8
Infrastructure	0 - 30	11
Private equity	0 - 25	10
Credit	0 - 20	7
Alternatives	0 - 20	4
Bonds and cash		
Bonds	0 - 20	5
Cash	0 - 15	4

a. Please note: the Balanced (MySuper) option's return is linked to the Hostplus Retirement Account product's CPIplus option. If CPIplus falls short of a predetermined return, the Balanced option funds the shortfall, meaning returns for the Balanced (MySuper) option may be decreased. If CPIplus exceeds a predetermined return, the excess amounts are transferred to the Balanced (MySuper) option. Please read the *Investment Guide* at **hostplus.com.au/pds** to learn more.

b. The level of investment risk is based on an industry-wide Standard Risk Measure. It shows the number of expected negative annual returns over a 20-year period.

c. The minimum suggested investment timeframe is based on the risk and return profile of this investment option. The timeframe considers volatility and the likelihood of negative annual returns in any one year.

d. The Strategic Asset Allocation provides guidance on how much Hostplus aims to invest in different asset classes over the long term. The minimum and maximum ranges set the limits within which the actual asset allocations may move at any point in time. Hostplus may also adjust the Strategic Asset Allocation within these ranges. The current Strategic Asset Allocation for each investment option is available on the **Hostplus website**.

Investment switching and changes

You can choose investment options when you join and can switch options throughout your membership. Some rules apply, which are detailed in the *Investment Guide*.

You should be aware that we may change, add or close investment options to support our investment strategy. We'll notify you of any significant changes, or publish this information on our website if the changes aren't material.

Responsible investing

Environmental, social and governance (ESG) factors (including labour standards, environmental, social and ethical considerations) may be taken into account when selecting investments, as set out in the *Investment Guide* and *Choiceplus Guide* at **hostplus.com.au/pds**. See also Hostplus' Responsible Investment Policy, which you can read at **hostplus.com.au/about-us/company-overview/investment-governance**

You should read the important information about *How we invest your money* and *Choiceplus* for more detail about investing with the Plan before making a decision. Go to the *Investment Guide* and *Choiceplus Guide* at **hostplus.com.au/pds**. The material relating to *How we invest your money* and *Choiceplus* may change between the time when you read this Statement and the day when you acquire the product. Always visit our website for the latest information.

6. Fees and costs

Did you know?

Small differences in both investment performance and fees and costs can have a substantial impact on your long-term returns.

For example, total annual fees and costs of 2% of your account balance rather than 1% could reduce your final return by up to 20% over a 30-year period (for example, reduce it from $100,000 to $80,000).

You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs.

You or your employer, as applicable, may be able to negotiate to pay lower fees. Ask the Fund or your financial adviser.

To find out more

If you would like to find out more, or see the impact of the fees based on your own circumstances, the **Australian Securities and Investments Commission (ASIC)** Moneysmart website (**www.moneysmart.gov.au**) has a superannuation calculator to help you check out different fee options.

Please note: This statement is prescribed by law. Hostplus fees are not negotiable.

This section gives you a summary of the fees and costs you may be charged for the Balanced (MySuper) option. Other fees and costs may apply. You can use the fees and costs summary to compare costs between different super products.

Fees and costs are either deducted directly from your account, from investment returns before they're applied to your account, or from the assets of the Fund as a whole. You can learn more about different types of fees and costs such as administration fees, investment fees and costs and advice fees in the *Fees and Costs Guide*, and should read this information because it is important to understand their impact on your investment. You can find the full *Fees and Costs Guide* at **hostplus.com.au/pds**

Fees and costs summary

Balanced (MySuper) option		
Type of fee or cost	**Amount**	**How and when paid**
Ongoing annual fees and costs[a]		
Administration fees and costs	$78.00 p.a.[b] ($1.50 per week) Plus $51.28 p.a.	Deducted monthly from your account on the last Friday of each month, based on when you join, or when your first contribution is received.[c] Additional administration costs are paid from the Fund's Administration Reserve, not your account. The amount shown is an estimate based on the costs deducted for the 12 months to 30 June 2026.
Investment fees and costs[d]	0.83% p.a.[e]	Deducted daily from the assets of the investment option and reflected in the unit price.
Transaction costs	0.09% p.a.[e]	Deducted from the assets of the investment option as and when incurred and reflected in the unit price.

Member activity related fees and costs		
Buy-sell spread	Nil	Not applicable
Switching fee	Nil	Not applicable
Other fees and costs	Variable	Other fees and costs may be deducted from your account such as insurance fees, advice fees and other activity related fees. See the 'Additional explanation of fees and costs' in our *Fees and Costs Guide* at **hostplus.com.au/pds** for details.

a. If your account balance for a product offered by Hostplus is less than $6,000 at the end of the financial year, certain fees and costs charged to you in relation to administration and investment are capped at 3% of the account balance. Any amount charged in excess of that cap will be refunded directly to your account.
b. In years where 53 Fridays occur, the annual fee will be $79.50.
c. The $1.50 weekly administration fee is a flat fee. For details of how and when this is paid, please refer to the 'Additional explanation of fees and costs' in our *Fees and Costs Guide* at **hostplus.com.au/pds**
d. Investment fees and costs include an amount up to 0.29% p.a. for performance fees. For details, please refer to the *Fees and Costs Guide* at **hostplus.com.au/pds**
e. These fees and costs are indicative only and based on historical and estimated data. Fees and costs payable in future may be higher or lower, and will depend on the actual fees and costs incurred by the trustee in managing the investment option. For details, please refer to the *Fees and Costs Guide* at **hostplus.com.au/pds**

Example of annual fees and costs

This table gives an example of how the ongoing annual fees and costs for the Balanced (MySuper) option for this superannuation product can affect your superannuation investment over a 1-year period. You should use this table to compare this superannuation product with other superannuation products.

EXAMPLE — Balanced (MySuper) option		BALANCE OF $50,000
Administration fees and costs	**$78.00** p.a. (deducted from your account) plus **$51.28** p.a. (deducted from the Fund's Administration Reserve)	For every $50,000 you have in the superannuation product,[a] you will be charged or have deducted from your investment $0 in administration fees and costs, plus **$78.00** p.a. regardless of your balance. Also **$51.28** will be paid from the Fund's Administration Reserve (not from your account).
PLUS Investment fees and costs	**0.83%**	**And**, you will be charged or have deducted from your investment **$415.00** in investment fees and costs
PLUS Transaction costs	**0.09%**	**And**, you will be charged or have deducted from your investment **$45.00** in transaction costs
EQUALS Cost of product		If your balance was $50,000 at the beginning of the year, then for that year you will be charged fees and costs of **$589.28** for the superannuation product.

a. This statement is prescribed by law. With Hostplus you pay **$78.00** p.a., regardless of your balance.

Note: Additional fees may apply.

Please be aware that we can change the fees and costs without your consent. We will give you 30 days' notice before any fee increase takes effect, or as soon as practical if there's an increase in costs not charged directly to your account.

Each of the fees referred to above have defined meanings which you can find in our *Fees and Costs Guide*, available at **hostplus.com.au/pds**

Through your membership, you can access a range of optional paid services including personal financial advice. If you seek financial advice, we'll provide you with a fee schedule and Statement of Advice detailing any costs you need to pay.

You should read the important information about *Fees and costs* for more detail before making a decision. Go to the *Fees and Costs Guide* at **hostplus.com.au/pds**. The material relating to *Fees and costs* may change between the time when you read this Statement and the day when you acquire the product. Always visit our website for the latest information.

7. How super is taxed

Super is designed to be a tax-effective way to save and invest for your retirement. It's important to understand the different types of tax that apply. Here's an overview of the main types of tax, showing when they are charged and how they are paid to the ATO.

You can find more detail in the *How Super Works Guide*. You should check the Guide and our website for the latest tax information, and the ATO's website at **ato.gov.au/super**

What's taxed?	How this works
Contributions	**Before-tax** contributions include your employer's SG contributions, and any salary sacrifice contributions you make. Both come out of your pre-tax pay and are generally taxed at 15%. This tax is deducted from your super account. You may pay a different tax rate if you've exceeded the before-tax contribution limit, or if you are a very low or high income earner. **After-tax** contributions are made using money you've already paid tax on, so they don't get taxed again when paid into super. You will pay more tax if you exceed the after-tax contribution limit.
Investment earnings	Investment earnings on your super are generally taxed at a maximum rate of 15%. This may be less than 15% after any relevant tax concessions, offsets or credits are applied. This tax is deducted from investment earnings before they're credited to your account.
Withdrawals	**Once you've turned age 60**, you generally won't pay tax on any withdrawals from your super. **Before you turn 60**, if you meet a special condition of release[a] to access your super, your withdrawals may be taxed. Tax on withdrawals is calculated and withheld for the ATO when your payment is processed.

a. Read more about accessing your super and conditions of release in the *How Super Works Guide*.

Contribution limits and tax

There are government-set limits on the amount you can contribute to super at favourable tax rates. These are detailed in the *How Super Works Guide*.

It's important to keep track of your contributions because if you exceed these limits, you will pay more tax.

Claiming super contributions as a tax deduction

If you're eligible, you may be able to claim your personal contributions as a tax deduction. Learn more in the *How Super Works Guide*, available at **hostplus.com.au/pds**

You should provide your tax file number (TFN) when you join the Plan. You can do this when you apply, or through Member Online or the *TFN declaration form* available on our website. If you don't provide your TFN, you may pay more tax and might not be able to make certain types of contributions.

You should read the important information about *How super is taxed* for more detail before making a decision. Go to the *How Super Works Guide* at **hostplus.com.au/pds**. The material relating to *How super is taxed* may change between the time when you read this Statement and the day when you acquire the product. Always visit our website for the latest information.

8. Insurance in your super

Most people know how important it is to have insurance for things that are precious to them, like their car, home and health. Through your membership with us, we offer insurance to cover you and your loved ones in case hard times happen – injury, illness or death.

This insurance is called Income Protection, Total and Permanent Disablement (TPD), Death and Terminal Illness cover and is provided through our Insurer, MetLife. Our size and scale means we can access competitive terms and prices, so it's generally more affordable to have this cover through your super fund compared with going direct.

We summarise the different types of cover in this PDS, but recommend you read the detail in the *Insurance in Your Super Guide*, available at **hostplus.com.au/pds**. The Guide also explains the capitalised terms in this PDS.

When you join us

When you join the Plan, you may be eligible to receive automatic age-based Death and TPD cover without needing to apply if:

- You're aged 25 or older
- Your Hostplus account balance is at least $6,000, and
- Your account is not inactive.*

***Accounts are considered 'inactive' (for the purposes of insurance cover) if we haven't received a contribution or rollover into your account for a continuous period of 16 months, and you haven't made a written request or positive election to always maintain your insurance cover, even if your account becomes inactive.**

The amount of cover depends on your age, and the cost depends on the type of cover, your age, Occupational Rating and gender.

You can also apply to opt-in for automatic cover before you meet the conditions above through Member Online. If you apply to opt-in and meet the eligibility requirements, terms and conditions, your automatic cover will start from the date we receive your opt-in request or the date you become eligible (whichever is later).

If you're not sure how much cover you need, you can use our Insurance Calculator at **hostplus.com.au/insurance** or the SuperSmart digital advice service through Member Online. Alternatively, you can get tailored advice through one of our in-house financial planners (fees may apply).

Extra cover options

If eligible, you can also apply for extra cover or different types of cover, including:

- Our Special Insurance Offer of additional Death and TPD cover of 2, 3, or 4 times your automatic age-based cover (if you're eligible for and receive automatic age-based cover) and Income Protection cover of up to $5,000 per month.
- Unlimited Death (including terminal illness) cover, up to $5 million of TPD cover and up to $30,000 per month of IP cover (with underwriting conditions).
- Switching your age-based Death and TPD cover to fixed cover, meaning the amount you're insured for is fixed (fixed TPD cover reduces by a certain amount each year from age 61).

- Transferring insurance from another super fund or insurance policy to your Hostplus account.
- Applying for a life events cover increase if you have a big life change and need more insurance cover. See below for more details.

To access the special offer of 2, 3 or 4 times your automatic age-based Death and TPD cover or up to $5,000 per month of Income Protection cover, you need to apply through Member Online within 60 days of receiving automatic cover.

Automatic Income Protection cover (SalarySafe)

If you're joining Hostplus through an employer who was previously a Club Super Default Employer and you're Actively at Work, you may automatically receive a type of Income Protection cover called SalarySafe, once you are eligible. This is designed to protect your income if you're ill or injured and unable to work in your usual occupation.

SalarySafe pays a benefit of up to 90% of your average weekly income for up to two years, with a default 28-day Waiting Period (though you can adjust the Waiting Period to 30, 60 or 90 days, which will reduce the cost of this cover). SalarySafe benefit payments reduce incrementally after 26 weeks. This cover is not subject to underwriting. The cost of SalarySafe cover is generally based on the value of your employer's SG contribution multiplied by 6.26%.

To check if you're eligible, ask your employer or contact us. If you're eligible, we'll confirm your SalarySafe cover once your employer confirms your details.

If you are not employed by a former Club Super Default Employer, you need to apply for Income Protection cover. It will not be provided to you by default.

Our cover is designed with life in mind

Life happens! Big events in life might mean your financial commitments and insurance needs change. If you take parental leave, you might be eligible to have your insurance premiums waived for up to 12 months. You can also apply for an increase to any existing Death, TPD and Income Protection cover through our special life events offer if:

- You get married
- You have a baby or adopt a child
- You get a mortgage or increase your existing mortgage, or
- Your spouse dies.

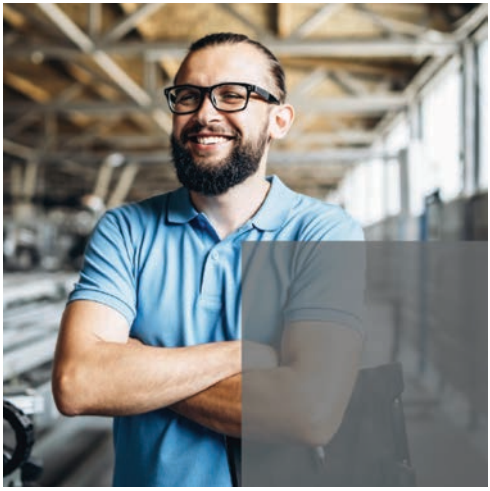
The amount you can apply for, timeframes for applying and eligibility criteria are covered in the *Insurance in Your Super Guide*.

What kind of work do you do?

Your level and cost of cover is based on your age, gender and occupation. There are seven 'Occupational Rating' categories: Professional, White Collar, Unknown, Light Blue, Heavy Blue, Special Risk and Ineligible Occupation. If you're in an Ineligible Occupation, you'll only be eligible for automatic age-based Death and TPD cover and cannot apply for the Special Insurance Offer referred to under the *Extra cover options* section.

If we don't know what kind of work you do, your automatic Death and TPD cover will be based on the *Unknown* Occupational Rating, or the *Special Risk* Occupation Rating if you're applying for Fixed cover.

Some members will pay lower premiums based on their Occupational Rating. You can let us know your occupation when you join or update it later through Member Online. Learn more in the *Insurance in Your Super Guide*.



Amount and cost of automatic age-based Death and TPD cover

This table shows the amount and weekly cost of automatic age-based Death and TPD cover for a range of age groups. It's based on an Occupational Rating of *Unknown*, or *Light Blue*. You can find the full table in the *Insurance in Your Super Guide*. The amount of age-based cover you receive and the cost of it changes as you get older.

Age at next birthday	Type and amount of automatic cover		Weekly cost		
	Death	TPD	Male	Female	Unisex
15[a]	$28,273	$0	$0.17	$0.13	$0.16
20[a]	$56,546	$113,092	$1.61	$1.21	$1.43
25[a]	$56,546	$113,092	$1.78	$1.33	$1.55
30	$113,092	$169,638	$3.17	$2.38	$2.73
35	$141,365	$169,638	$3.75	$2.82	$3.18
40	$174,102	$145,085	$4.06	$3.05	$3.33
45	$93,378	$93,378	$4.27	$3.21	$3.67
50	$57,752	$57,752	$5.09	$3.83	$4.71
55	$39,160	$39,160	$6.08	$4.57	$5.63
60	$19,930	$19,930	$5.46	$4.10	$5.12
65	$10,136	$10,136	$4.27	$3.21	$4.00
70	$10,136	$10,136	$5.60	$4.21	$4.96

a. If you're under age 25 or have an account balance below $6,000, you need to opt-in to receive automatic cover.

Paying for your cover

Your insurance premiums will be deducted monthly from your super account. You can keep track of this in Member Online and you will need to maintain a minimum account balance to cover your premiums. If your account balance isn't enough to pay for your premiums, your cover may cease. If you have more than one Hostplus account, you are only eligible for one insurance benefit and duplicate insurance premiums will be refunded.

! You'll keep paying for any insurance you have with us from your super account, unless you actively cancel it.

Changing or cancelling your cover

You can apply to change your cover or cancel it through Member Online or by contacting us. If you cancel your cover, you won't be eligible for automatic Death and TPD cover in future unless you're accepted by the Insurer and satisfy their underwriting requirements. You might also have restrictions on your cover.

Restrictions and exclusions on automatic cover

If you don't meet the eligibility requirements for Full Cover, you may still receive automatic cover as Restricted Cover. This means you'll have cover, but not for any Pre-existing Conditions.[10]

After 24 months (if you're not a Claiming Member) you may be eligible for Full Cover if you're Actively Employed for the last 30 consecutive days of the 24-month period. If you're not Actively Employed for the entire 30-day period, your Restricted Cover will continue until you have been Actively Employed for 30 consecutive days. If you are a Claiming Member or want Full Cover during this time, you will need to apply to the Insurer to have the Restricted Cover removed.

10. A Pre-existing Condition means any illness, injury, condition or related symptom you, or any reasonable person in your position, was aware of, or should have been aware of, or had, or was intending to have, or would have had a medical consultation for in the 2 years prior to your cover commencing or recommencing.

You should read the *Insurance in Your Super Guide* for further details on all eligibility conditions, definitions and exclusions applicable which may affect your entitlement to cover before deciding if this insurance is appropriate for you.

We'll let you know if we make changes

Please be aware that our insurance terms and conditions may change. We will give you 30 days' notice before any significant changes take effect, or publish this information on our website if the changes aren't material.

You should read the important information about *Insurance in your super* for more detail before making a decision. Go to the *Insurance in Your Super Guide* at **hostplus.com.au/pds**. The material relating to *Insurance in your super* may change between the time when you read this Statement and the day when you acquire the product. Always visit our website for the latest information.

9. How to open an account

You can join the Plan online at **hostplus.com.au**. Select 'Join' and complete the online application. If you'd prefer to complete and return a membership form, contact us and we'll send you a copy.

Generally, anyone can join Hostplus, as long as you reside in Australia, are an Australian resident for tax purposes, or are employed by an eligible Australian employer. If you reside outside Australia and are not employed by an eligible Australian employer, you're not eligible for membership.

Here's how you can join as either an *Employer Sponsored member* or a *Personal Super Plan* member:

An Employer Sponsored member

- The Plan is your employer's chosen super fund and they're a participating employer. If you work for a participating employer, they can register you for the Plan and start making SG contributions for you. If this describes your situation, you don't need to complete a membership form.
- The Plan is the nominated super fund in your employment agreement or award.
- You've requested that your employer becomes a participating employer, or you've requested that your employer makes a contribution on your behalf and your employer is not a participating employer.

A Personal Super Plan member

- You're eligible to choose your preferred super fund (see the ATO's 'choosing a super fund' information at **ato.gov.au** if you're unsure).
- You're self-employed.
- You're not in paid employment.

Cooling-off period

A 14-day cooling-off period applies for Personal Super Plan applicants. Learn more in the *How Super Works Guide* at **hostplus.com.au/pds**

10. Other information

Combining your super

You'll pay fees for every super account you have, so it can make sense to combine and save. You should compare funds and consider the loss of any insurance and other benefits before deciding.

We can search for your other super and help you roll it into your Hostplus account at no cost. If you'd like us to do this, you need to provide consent and your TFN through Member Online. If we find other super for you, you'll have the option to transfer it to your Hostplus account. If you know your other fund's details and want to transfer your balance to us, just enter the details in Member Online and we'll do the rest.

Nominating your beneficiaries

It's important to let us know who you'd like to receive your super and any relevant insurance benefit when you die. You can do this through nominating a beneficiary, and have the choice of a binding or non-binding nomination. Learn more in the *How Super Works Guide* or submit your nomination through Member Online.

Enquiries and complaints

If you have an enquiry or complaint, call us on **1300 467 875**, or use our Live Chat service or email at **hostplus.com.au/contact**. We'll do everything in our power to resolve your matter promptly and courteously. If you're not happy with the way we handle your matter, please write to us at

resolutions@hostplus.com.au, or Hostplus Resolutions Officer, Locked Bag 5046, Parramatta, NSW 2124.

We'll acknowledge complaints within 24 hours (or 1 business day) of receiving them, or as soon as possible, and will provide a resolution to complaints within 45 days for superannuation matters. If there's a delay resolving your complaint, we will contact you within these timeframes to let you know why.

If you're not satisfied with the outcome or the way we handle your complaint, you can contact the Australian Financial Complaints Authority (AFCA). AFCA provides free, fair and independent financial services complaint resolution to our members and their beneficiaries. Although you can contact AFCA at any time, they generally won't deal with your complaint until it has been through our complaints handling process.

You can contact AFCA on **1800 931 678**, through its website **afca.org.au**, in writing via email **info@afca.org.au** or post: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001.

Protecting your super

If your balance is under $6,000 and there's no activity on your account for 16 months, we're required to transfer your account to the ATO. You can keep your account active by making a contribution, making changes to your investment options, insurance or beneficiary details, or contacting us to confirm you'd like to keep it open.

Temporary Australian residents

If you're a temporary resident and you permanently leave Australia, you'll have six months to claim your super from us after you leave. After that, we will be obliged to transfer your super to the ATO and you'll need to contact them directly to claim it. Go to **ato.gov.au**

Under relief from the Australian Securities and Investments Commission, we're not required to give you an exit statement if we transfer your super to the ATO in these circumstances.

Your privacy is important

Your privacy is important to us. You can learn more about the personal information we request, why and how we collect your personal information, and who we may share it with in our Privacy Policy at **hostplus.com.au/privacy**.

You should read the important information about *How to choose Hostplus* for more detail before making a decision. Go to the *How Super Works Guide* at **hostplus.com.au/pds**. The material relating to *How to choose Hostplus* may change between the time when you read this Statement and the day when you acquire the product. Always visit our website for the latest information.

For further information about ratings methodology and awards disclaimers, go to hostplus.com.au/awards. Past performance is not a reliable indicator of future performance. Ratings and awards are subject to change and are only one factor to consider when deciding how to invest your super.

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