HOW SUPER WORKS

Guide

For Hostplus Superannuation and Personal Super Plan and Hostplus Executive members

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This Guide has been prepared and 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.

The information in this document forms part of the:

- Hostplus Superannuation and Personal Super Plan Product Disclosure Statement (PDS) issued 30 September 2025
- Hostplus Executive PDS issued 30 September 2025

You can find these and other Guides that form part of the PDS at **hostplus.com.au/pds**, or you can contact us for a copy.

THAT'S A PLUS+

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We're 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/contact**

Website hostplus.com.au

About this Guide

This Guide contains general information only and doesn't take into account your personal financial situation or needs. Before making a decision about Hostplus, you should consider your personal circumstances and read the PDS. You may also wish to obtain financial advice.

The information in this Guide is correct at the date of publication. Information contained in this Guide 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 request a paper or electronic copy of this Guide, and any website updates without charge, by calling us on 1300 467 875.

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

To understand the target market that the products covered by this Guide have been designed for, please read the target market determination (TMD) relevant to your product, available at **hostplus.com.au/ddo**

Insurance through the Fund 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 Guide has been included with the third party's consent.

! The information contained in this PDS and related Guides outline the standard Hostplus Executive product features, benefits and options. If your employer has negotiated different arrangements, they will be detailed in your Welcome Letter which will form part of the PDS. You should also be aware that the features, benefits and options explained in this PDS and related Guides may differ to those that apply to your membership.

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.

HOW SUPER WORKS

Superannuation (super) is a compulsory way to save for retirement, designed to grow over time through contributions and investment earnings, minus any fees and costs.

Think of super contributions like deposits into a savings account—but with added tax benefits to help you build your retirement savings.

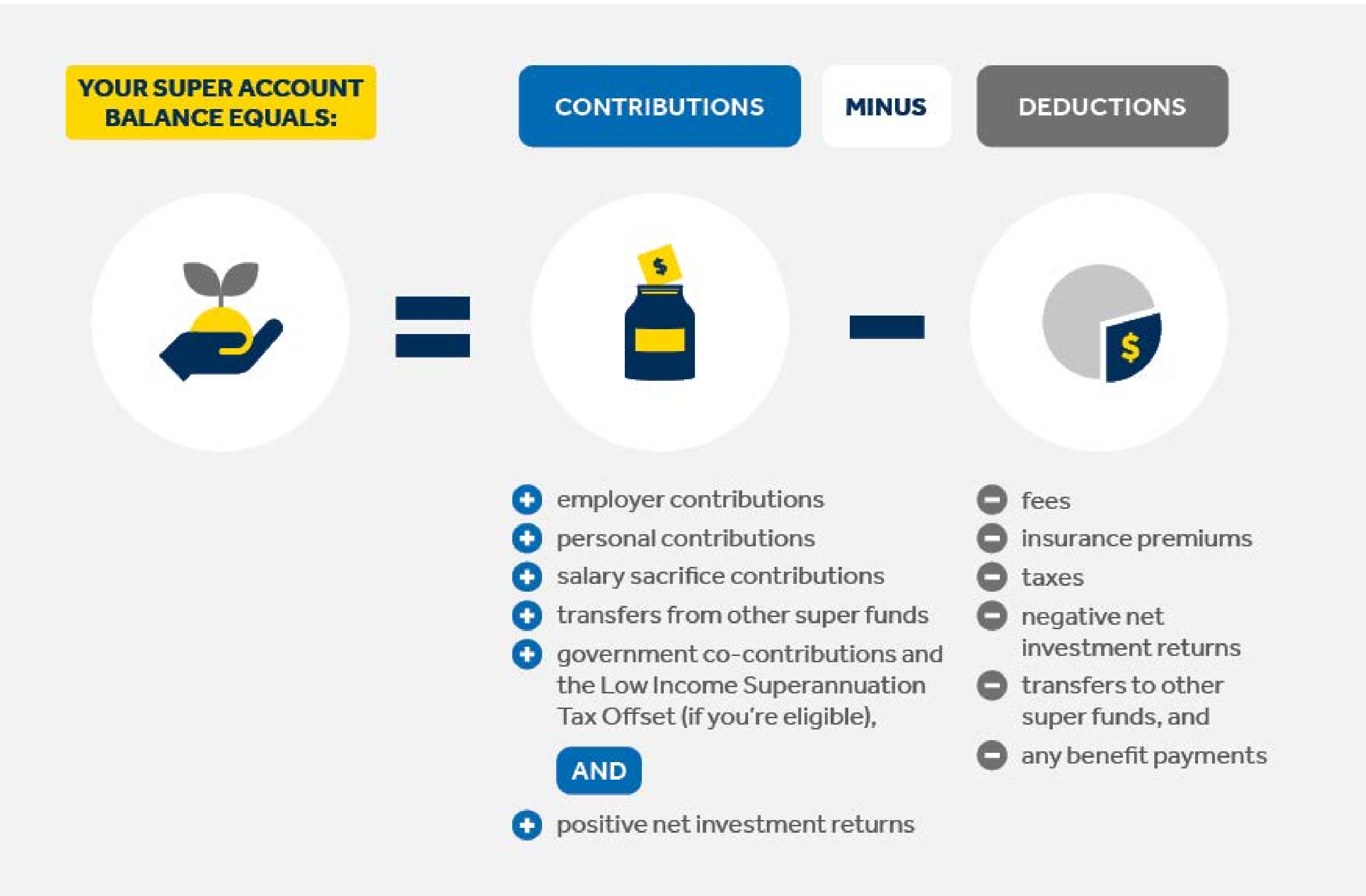
You typically can't access your super until you retire or meet another 'condition of release', because your super is designed to provide part or all of your income in retirement.

Most working Australians receive super contributions as part of their pay. These are called Superannuation Guarantee (*SG*) contributions, paid by your employer into your super account. Your employer may make contributions above the SG rate, depending on your employment arrangements. You can also grow your super through other types of contributions, which we'll explain throughout this Guide.

You can choose the way your super is invested from our wide range of investment options, or go with our default Balanced (MySuper) investment option.

If you're eligible, you can also get affordable insurance through your super. This can help protect you financially if something unexpected happens, like serious illness, injury, or death. It's generally more cost-effective to get this cover through your super compared with going direct.

Here's a simple overview of how your super account works:



Choosing your super fund

Most Australians can choose their own super fund, and picking the right one now can make a big difference to your savings in retirement.

When comparing funds, look at things like fees, choice of investment options, performance, and insurance to find what works best for you. Our online comparison tool at **hostplus.com.au/compare** makes it easy to compare Hostplus with other super funds. You can also find more info on the Australian Taxation Office (ATO) **ato.gov.au**

How to choose Hostplus

If you're eligible, you can choose us simply by applying through our website.

If your employer is already paying super into another fund, switching to us is easy (as long as you're eligible). Once you've joined Hostplus, just fill out the *Superannuation Standard Choice Form* from our website and hand it to your employer—that's it! This form lets you choose where your super goes.

In some cases, you might not be able to pick your own super fund. If you're unsure, check with your employer to see if you're eligible.

Are you already with another fund?

Your super stays with you when you change jobs, unless you choose a different fund. This is called 'stapling', where your super is linked to your tax file number (TFN). It helps keep things simple, makes it easier to track your super, and reduces extra fees from having multiple accounts.

When you start a new job, your employer will check if you already have a super fund. If you don't, they'll set you up in their default fund.

If you're eligible, you can choose Hostplus when you start a new job or switch to us later—even if you're already with another fund. Just open an account and transfer your super over (see *Rollovers – combining your super* in this Guide for details).

Why join us?

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.[1] Our members pay one of the lowest admin fees of any MySuper product in Australia.[2] (Additional administration costs may apply.)

Top performer over the long term. Our Balanced (MySuper) investment option is a strong long-term performer[3], 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![4] Learn more at **hostplus.com.au/awards**

Cost-effective insurance. For death, terminal illness, total and permanent disablement and income protection, providing cover[5] 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 – learn more below.

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.

1 See the *Fees and costs* summary for more information.

2 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 January 2025. Comparison is based on the total administration fees and costs assuming a $50k account balance.

3 Hostplus Balanced (MySuper) investment option compared to the SuperRatings Accumulation Fund Crediting Rate Survey – SR50 MySuper Index at 30 June 2025. Past performance is not a reliable indicator of future performance.

4 Awards and ratings are only one factor to consider when choosing a super fund. Visit **hostplus.com.au/awards** for awards criteria and disclaimers.

5 Eligibility conditions apply.

Support when and how you need it

Our user-friendly website, Member Online self-service portal, and mobile app can help you understand and manage your super.

Our website offers explainer videos and articles, FAQs, member news, investment updates, forms, fact sheets, and more. Go to **hostplus.com.au**

Member Online is a secure online portal for managing your account, similar to online banking. You can check your balance and transactions, access statements, and BPAY® details, switch investments, check your insurance details and access the SuperSmart digital advice tool (see below). Go to **hostplus.com.au/memberonline**

Prefer to check your super on the move? Our ***mobile app*** allows you to check your latest balance and transactions, investment performance, insurance and beneficiary details —and more! Just go to **hostplus.com.au/app** or download our app through the Apple Store or Google Play.

If you prefer to speak with someone, access our contact centre or LiveChat service Monday to Friday, between 8am to 8pm AEST/AEDT, or email any time. And if you're based in Melbourne, Adelaide or Darwin, you can make an appointment to visit one of our ServicePlus Centres in person. All details are available at **hostplus.com.au/contact**

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Expert advice

When you need more in-depth help or advice that's tailored to your personal circumstances, you can access our range of financial advice services. Getting the right advice can make a big difference to your future outcomes, and we offer a broad range of flexible options. Some services are available at no cost, while others are paid services which you may be able to pay for from your super (conditions apply). Here's an overview of the expert advice you can access as a Hostplus member:

Service	Estimated cost
SuperSmart digital advice and education through Member Online SuperSmart[a] offers digital advice on a range of important topics, such as your investment choices and insurance cover, and help planning for retirement and starting a pension. SuperSmart also offers quality financial education and monthly tips from qualified experts to help build your financial literacy and confidence, and support you in managing your super and finances. While most Hostplus members can access SuperSmart, eligibility criteria applies. See **hostplus.com.au/supersmart**[a]	$0
Phone-based advice with a Superannuation Adviser Our team of Superannuation Advisers[a] can provide personal financial advice on a range of topics, like boosting your super through additional contributions, and choosing the right investment options and type and level of insurance cover. This is available at no cost to members. Superannuation Advisers can also provide advice on more complex topics, for a fee, including consolidating your super, insurance outside your Hostplus account and how you can access the First Home Super Saver Scheme.	Between $0 and $1,700 depending on the services you choose
Comprehensive financial advice[b] Our qualified and experienced financial planners consider your overall financial situation and goals, and can provide comprehensive financial advice to help you feel confident about your financial future.[b] Our financial planners can support you with tailored personal advice on everything from your super investment choices and insurance to your non-super finances and wealth creation strategies, transition to retirement strategies, income in retirement – and even aged care options, estate planning and how to access Centrelink's Home Equity Access Scheme. You can also rest assured knowing you'll receive advice that's focused solely on your personal situation and goals. Our financial planners are salaried employees, so they don't receive commissions for recommending particular products.	Initial fee of $295. If you proceed to receive full comprehensive financial advice, including a tailored comprehensive Statement of Advice, additional fees will be payable. Depending on your needs, these fees will generally range between $1,500 and $4,000.

a Hostplus has engaged Industry Fund Services Limited ABN 54 007 016 195, AFSL 232514 (IFS) to make SuperSmart available to Hostplus members.

b Hostplus has also engaged IFS 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.

To arrange a meeting with a Hostplus financial planner, simply call our Financial Planning team on 1300 303 188 or visit **hostplus.com.au/advice** and book online.

Using your own financial planner

If you already have a trusted financial planner or engage one in the future, they can register with us and manage your super on your behalf (with your consent). Ask your planner to contact us to organise this. They can also learn more at **hostplus.com.au/advisers**

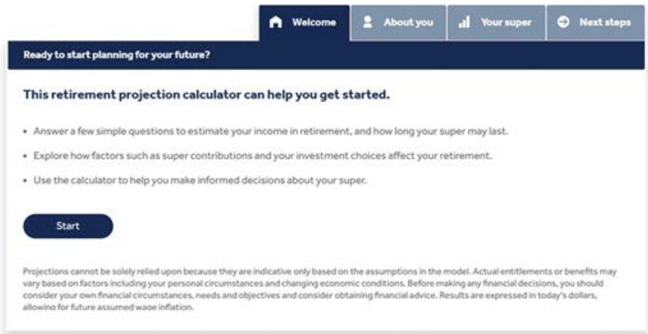
Paying for financial advice from your Hostplus account

Whether you go with a Hostplus financial planner or your own externally licensed financial planner registered with Hostplus, you can request to pay part or all of your advice fees from your super account if the advice relates to your Hostplus account. Annual fee caps apply, and you'll need to retain a minimum account balance after advice fees have been deducted. For further information, please see our *Advice Fee fact sheet* at **hostplus.com.au/advice-fee**

GROWING YOUR SUPER

Super is designed to be part or all of your income in retirement, but how will you know if you'll have enough to retire on? A good place to start is to use our super calculator.

Available at **hostplus.com.au/supercalculator**



The calculator helps you estimate how much income you may have when you retire, highlighting whether you need to save a little more or make other changes to boost your balance. For more personal advice, use our SuperSmart retirement income planner through Member Online – or consider speaking with one of our financial planners.

The good news about growing your super is that the government provides generous tax advantages if you make extra super contributions, and you have lots of options for boosting your balance. What's more, if you organise your super early, adding even a little to your account could reap big rewards in the long term because it's invested for longer.

There are two main types of super contributions:

1. **before-tax** called 'concessional contributions': These are generally taxed at a lower rate than your regular income, so you end up paying less tax on them compared to your take-home pay.
2. **after-tax** called 'non-concessional contributions': These aren't taxed because you've already paid tax on them before adding them to your super account.

As well as making contributions, other options for growing your super include:

- combining other super into your Hostplus account (known as 'rolling over' your super – more on this below)
- government co-contributions
- your spouse could split their before-tax contributions with you – or vice-versa, and
- downsizer contributions.

Making the right investment choice for your circumstances can also help you reach your retirement savings goals. See the *Investment Guide* or check out our financial advice options to learn more.

! It's important to note that you'll need to meet certain eligibility criteria for some types of contributions and transactions, and there are limits (known as caps) on the amount you can contribute to super without paying extra tax. Make sure you read the following information and *Contribution caps section* of this Guide for detail.

Let's explore these options in detail.

Rollovers – combining your super

If you have more than one super account, you may be paying multiple sets of fees. By combining your accounts, known as 'rolling over', you'll pay just one set of fees. This could save you thousands of dollars over the long term and mean more money for you at retirement.

Before you roll over your other super, check your other fund to see if you'll pay any exit fees, and whether you'll lose insurance cover or other benefits if you close your account. It can be helpful to talk to a licensed financial planner if you have questions and to ensure you're making an informed choice.

If you've lost track of your super and want to check for other accounts, you can use our search tool available through Member Online. All you need to do is enter your TFN and verify your identity, and we'll find any lost super linked to you. If you already know the details of your other accounts and have decided to roll over to Hostplus, you can enter the details in Member Online and we'll do the rest. If you need more information or help, just contact us.

Employer contributions

Employees aged over 18 (or under 18 years but working over 30 hours a week) should receive SG contributions as part of their pay. This applies whether you're a casual, part-time or full-time employee, and if you're an eligible temporary Australian resident.[6] If you're under age 18 working 30 hours or less each week, or doing work of a domestic or private nature for 30 hours or less a week, you aren't eligible for SG contributions.

SG rates are set by the government. From 1 July 2025, the minimum SG rate is 12%

Example: Tash earns $70,000 p.a. before tax. Tash's employer must pay 12% SG contributions to her super each year - $70,000 x 12% = **$8,400**. This means Tash's employer must pay $8,400 SG contributions to her nominated super account in the 2025-26 financial year. Tash's employer pays her regular SG contributions monthly – at the same time as her take-home pay – meaning they pay $700 per month to her super.

From 1 July 2026, employers need to pay regular SG contributions when they pay regular take-home pay, under Payday Super rules.[7]

If you're employed under a particular workplace award, you may receive employer contributions at a rate set out in your award. You should ask your employer for details if you're unsure.

Unless you are aged 75 or older, your employer can also make additional contributions to your account above the SG rate.[8] If you are 75 years or older, only SG contributions can typically be accepted to your account.

Employer SG contributions are concessional contributions, meaning they're generally taxed at 15%. See **ato.gov.au** for more information on SG rates and employers' obligations.

6 See below for more detail if you're a temporary Australian resident.

7 See **treasury.gov.au/publication/p2024-581438** to learn more.

8 In the 28 days after you turn 75 years old, Hostplus can accept voluntary employer contributions such as salary sacrifice contributions, personal contributions and spouse contributions.

Voluntary contributions

You can also make voluntary contributions to your super until you turn 75. These can be one-off or regular and from your before- or after-tax pay.

Two ways to top up your super

After-tax contributions are also called non-concessional or personal contributions and are paid from your after-tax pay or savings. You can organise these yourself through Member Online, the Hostplus app, direct debit, electronic bank transfer or BPAY®, if you've provided us with your TFN. You can also request that your employer makes regular after-tax contributions for you, if they are able to. See our website for more information or to access the *Direct debit form*.

Before-tax contributions are also called concessional contributions and include salary sacrifice contributions paid via your employer and any personal contributions you claim a tax deduction for.

Many people make before-tax contributions through salary sacrifice as it's a good way to boost your super while also paying less tax. You will need to ask your employer to organise salary sacrifice contributions for you, if they offer this arrangement. You will generally only pay 15% tax on these contributions, compared to the tax you pay on your take-home pay which can be as high as 45% (plus the Medicare levy).[9]

If you're considering making before-tax contributions, you should read our *Salary sacrifice* Brochure and consider seeking advice from a licensed financial planner.

If your employer doesn't offer salary sacrifice or if you're self-employed or not working, you can still contribute extra to super and enjoy concessional tax benefits by making a personal contribution from your after-tax pay and claiming it as a tax deduction. See *How super is taxed* later in this Guide for details.

Government co-contributions

If you earn less than $62,488 in the 2025-26 financial year, the government could give your super a boost! If you add to your super with after-tax money (without claiming a tax deduction), you might get a co-contribution of up to $500.

If you earn less than $47,488 in the 2025-26 financial year, you could get the full $500 government co-contribution. If you earn more than that (up to $62,488), the amount gradually decreases—by 3.333 cents for every extra dollar you earn.

Example: Pedro works part-time and earns $36,000 p.a. He makes a personal after-tax contribution of $1,000 to his Hostplus account. Because Pedro earned less than $47,488 in the 2025-26 financial year, he's entitled to the maximum government co-contribution of $500.

If Pedro earned $54,000, he'd still be eligible for the government co-contribution at a lower rate of $283. This is calculated as $500 – [($54,000-$47,488) x $0.03333] = $283.

See the ATO website to learn more.

To be eligible for a government co-contribution, as well as earning less than $62,488 and making a personal after-tax super contribution, you also need to:

- be employed (whether full-time, part-time, casual or self-employed)
- provide us with your TFN and lodge a tax return in the year you make a personal contribution
- be under age 71
- be a permanent resident of Australia
- have a Total Superannuation Balance[10] less than the general transfer balance cap ($2 million in 2025-26)
- not have contributed more than your non-concessional contribution cap in the financial year
- receive at least 10% of your total income (assessable income and reportable fringe benefits) from eligible employment, running a business, or a combination of both.

At the end of the financial year in which you have made an after-tax contribution, all you need to do is submit your tax return. The ATO will work out any co-contribution amount you're eligible to receive and pay it directly to your Hostplus account. Your Hostplus account details (e.g. name, date of birth) must match those held by the ATO, otherwise your payment may not be processed.

9 The Medicare levy is an amount you pay in addition to the tax you pay on your taxable income. It helps fund some of the costs of Medicare and is currently 2% of your taxable income. See ato.gov.au for more information.

10 Your Total Superannuation Balance is the total value of your accumulation and retirement balances (including rollover amounts not yet included in those interests) across all of your superannuation accounts, reduced by the sum of any structured settlement contributions.

Low Income Super Tax Offset (LISTO)

If you earn less than $37,000 a year, the government can give your super a little extra help! Through the Low Income Super Tax Offset (LISTO), you could get up to $500 added to your super—equal to 15% of the before-tax contributions made to your account. To be eligible for the LISTO, you need to:

- not earn more than $37,000 p.a.
- have provided us with your TFN
- receive concessional contributions to a complying super fund like Hostplus
- receive at least 10% of your total income (assessable income and reportable fringe benefits) from eligible employment, running a business, or a combination of both
- be a permanent resident of Australia, or a New Zealand citizen
- have a Total Superannuation Balance less than the general transfer balance cap ($2 million in 2025-26) – see more detail below.

When you submit your tax return, the ATO will work out any LISTO contribution you're eligible to receive and pay it directly to your Hostplus account. Your Hostplus account details (e.g. name, date of birth) must match those held by the ATO, otherwise your payment may not be processed.

Spouse contributions

Contributing to your spouse's super can provide great benefits to both of you! A well as building your spouse's retirement savings, you may also receive a tax rebate of up to $540 p.a.

For your spouse to be eligible to receive contributions from you, they need to have a super account with a complying super fund like Hostplus, be under age 75, and be a low-income earner (earning less than $40,000 p.a.) or not working. It doesn't matter how much you earn.

You and your spouse must be either legally married or a de facto couple, both Australian residents, and living together on a genuine domestic basis in a relationship as a couple.

If you are your spouse's employer or you stop living together permanently, you're not eligible to make spouse contributions.

In addition to the above, your spouse must:

- not exceed their non-concessional contributions cap in the financial year the contribution is made
- have a Total Superannuation Balance less than the general transfer balance cap ($2 million in 2025-26) – see more detail below.

How much can you claim?

The rebate reduces to zero if your spouse earns between $37,000 and $40,000 p.a. You can claim 18% of the lesser of:

- $3,000 minus the amount by which your spouse's income exceeds $37,000 or
- the sum of your spouse contributions in the financial year.

You can't claim super contributions that you've 'split' with your spouse (see more detail below).

Example: Simone's partner Roz earns $28,000 p.a. Simone contributes $3,000 to Roz's super account in the2025-26 financial year. Because Roz earns less than $37,000, Simone can claim the full tax rebate of 18% x $3,000 = **$540**.

If Roz picked up some extra hours at work the following year (now earning $38,000) and Simone continued to contribute $3,000 to her super, Simone will continue to receive a tax rebate, but it will reduce to **$360.**

When you submit your tax return, you can apply for a tax offset for eligible spouse contributions. The ATO will pay it directly to your Hostplus account. Your Hostplus account details (e.g. name, date of birth) must match those held by the ATO, otherwise your payment may not be processed.

Super splitting: another way to boost your spouse's super

Hostplus is proud to offer super splitting, another way to boost your spouse's super balance. You can split up to 85% of your concessional contributions with your spouse. These include your SG contributions, salary sacrifice, additional employer contributions, or tax-deductible contributions.

You can't split personal after-tax contributions, rollovers from another super fund, or amounts that are subject to a family law payment split. Your spouse must either be under the age of 60, or between age 60 and 65 and not retired at the time you make the application.

> **!** Please note that your spouse needs to have a Hostplus account to receive split contributions.

You can submit a super splitting request after the end of each financial year. Split contributions will then be transferred from your account to your spouse's Hostplus account, allocated in arrears once yearly. These contributions will be preserved in your spouse's super account until they retire or meet another condition of release.

> **Example:** Oli earns $85,000 p.a. and receives $9,775 SG contributions from his employer. His partner Mia is taking time out of paid work to support their young family, and he decides to split his contributions to ensure Mia's super keeps growing. In July, he contacts Hostplus and requests that 85% of his concessional contributions be split with Mia. This means Mia receives 85% x $9,775 = **$8,308.75** when the amount is transferred to her Hostplus account.

To split your super contributions, you must request it by 31 May each year for the previous financial year. A $60 fee applies per split, and the split amount must be over $1,000, leaving the splitting member's account balance above $1,000 after the transaction. Contact us at **hostplus.com.au/contact** to request a split. Consider speaking with a financial planner for the best contribution strategy for you and your spouse.

> **!** Please note that if you intend to claim a tax deduction on any personal contributions that you intend to split with your spouse, you will need to lodge your notice of intent to claim a tax deduction **before** the contribution split.

See the ATO website to learn more about spouse contributions and the limits that apply.

Downsizer super contributions

If you're age 55 or over and decide to sell your home and downsize, you can contribute up to $300,000 of the sale proceeds into your super, or up to $600,000 as a couple, if you're both eligible. This can provide a great pre-retirement boost to your super, because contribution caps and restrictions don't apply to downsizer contributions.

To be eligible to make a downsizer contribution, you need to be age 55 or over, have sold your primary Australian residence which you or your spouse need to have owned for 10 years or more before the sale, and make the downsizer contribution within 90 days of receiving the proceeds of sale (generally the date of settlement). You can take longer if you request an extension with the ATO and they approve it. You can't make more than one downsizer contribution, and your home can't be a caravan, houseboat or mobile home.

From a tax perspective, any gain or loss on the sale of the home must qualify for the main residence capital gains tax (CGT) exemption in whole or part (or would have qualified if the home was a pre-CGT asset).

Regular contribution restrictions don't apply to downsizer contributions, so if you're eligible, you'll still be able to make a downsizer contribution even if you're not working, are over age 75, have a total super balance of more than $2 million or have already exceeded the non-concessional contribution cap.

If you're considering selling your home and making a downsizer contribution, it's important to remember that:

- Buying and selling a home attracts costs and stamp duty
- Your Age Pension entitlements might be reduced or lost
- If your downsizer contribution to Hostplus isn't eligible, it may be returned to you or treated as an excess non-concessional contribution, and you might pay more tax
- You can't claim a tax deduction for a downsizer contribution
- Downsizer contributions count towards your general transfer balance cap ($2 million in 2025-26) if you convert your super to a pension. See the *Contribution caps section* of this Guide for more information.

Please see the ATO's website for more information about downsizer contributions, or to access the *Downsizer contribution into superannuation form* at **ato.gov.au/forms-and-instructions/superannuation-downsizer-contribution-form**

> **!** You must provide your completed form to us before we receive your downsizer contribution, otherwise your contribution will be treated as a personal contribution and count towards your non-concessional contribution cap.

First Home Super Saver Scheme

If you're saving for your first home, you may be eligible to access up to $50,000 of your personal super contributions through the government's First Home Super Saver Scheme (FHSS Scheme).

If you're eligible, you can withdraw up to $15,000 each financial year to a total of $50,000 over multiple years, including interest, and use this money towards the purchase of your first home.

Many people choose to make extra contributions to their super to help them save for the FHSS Scheme, as it can be a tax-effective way to save. Your contributions can be concessional (salary sacrifice or non-concessional contributions you've claimed a tax deduction for) or non-concessional, from your after-tax pay. Concessional contributions and associated investment earnings are taxed at 15%. When withdrawn as part of the FHSS Scheme the total amount will be taxed at your marginal tax rate minus a 30% tax offset.

You can't use the FHSS Scheme to access contributions that exceed the contribution caps.

To be eligible for the FHSS Scheme, you need to be at least 18 years old, not owned a property before, and never previously requested a release authority through the FHSS Scheme.

> **! If you have previously owned a home and suffered a financial hardship, you may be eligible to participate in the FHSS Scheme subject to the ATO's approval.**

To apply for the FHSS Scheme, the first step is to request a determination from the ATO. You can do this by logging in to ATO online services through your myGov account, **my.gov.au**. If the ATO grants your request, you can then request the release of your super, also through your myGov account. You'll then need to sign a contract for a home within a specified period, or you will have to recontribute the money back to super.

The ATO will work with you and Hostplus to help you determine the amount you can withdraw from your super account to buy your first home. Once you've applied, the ATO will calculate and apply any earnings that can be released. You can only apply to release money under this scheme once.

There's a lot to consider if you're thinking of accessing the FHSS Scheme, including potentially having a lower super balance at retirement. Make sure you read all information carefully, and consider seeking financial advice. Search 'First home super saver scheme' on the ATOs website to learn more, **ato.gov.au**

Contribution caps

There are limits, known as caps, on the amount of super you can contribute at favourable tax rates. If you exceed these limits, you'll pay more tax.

<table>
<tr><th>Contribution type</th><th colspan="3">Cap for the 2025-26 financial year</th></tr>
<tr><td>Concessional contributions</td><td colspan="3">$30,000[a]
You can carry forward unused super contribution amounts for up to five years if your total super balance[b] is under $500,000 as at 30 June on the previous financial year. After five years, unused amounts expire.
Also, if your employer pays your super insurance premiums, these count towards your yearly contribution limit.</td></tr>
<tr><td rowspan="6">Non-concessional contributions</td><td colspan="3">$120,000[c]
To make non-concessional contributions, your total super balance[b] must be below the general transfer balance cap ($2 million for 2025-26) as at 30 June on the previous financial year.
If you're under 75, you may 'bring-forward' up to three times the annual non-concessional contributions cap in a single financial year. The specific amount you can bring forward in 2025-26 is determined by your total super balance on June 30th of the preceding financial year, as follows:</td></tr>
<tr><th>If your total super balance on 30 June of the previous year was...</th><th>Your non-concessional contributions cap for the first year is...</th><th>And your bring-forward period is...</th></tr>
<tr><td>Less than $1.76 million</td><td>$360,000</td><td>3 years</td></tr>
<tr><td>$1.76 million to less than $1.88 million</td><td>$240,000</td><td>2 years</td></tr>
<tr><td>$1.88 million to less than $2 million</td><td>$120,000</td><td>No bring-forward period; general non-concessional contribution cap applies</td></tr>
<tr><td>$2 million or more</td><td>nil</td><td>Not applicable</td></tr>
</table>

a This amount is indexed to Average Weekly Ordinary Time Earnings, but only increases in increments of $2,500.

b Your total superannuation balance is the total value of your accumulation and retirement phase interests (including rollover amounts not yet included in those interests) across all of your superannuation accounts, reduced by the sum of any structured settlement contributions (also known as personal injury payments).

c The non-concessional cap is indexed as concessional contributions cap in line with Average Weekly Ordinary Earnings.

Maximum superannuation contribution base

There's a limit on the salary employers must pay SG contributions on, called the maximum superannuation contribution base. For 2025-26, this limit is $62,500 per quarter, or $250,000 per year if you're paid the same per quarter. If you earn over $250,000 p.a., your employer generally won't have to pay SG contributions on the extra amount, unless your employment contract, award, or agreement states otherwise.

How to make a contribution

Here's how you can make voluntary contributions. Just remember to provide your TFN before you get started, otherwise we'll be unable to accept certain contributions.

Option	Details
BPAY®	Log in to Member Online and go to Super > Make contributions to find your BPAY® biller code and personal reference number. You'll also find a reference number for spouse contributions, which you can provide to your spouse if they plan to make contributions on your behalf. You can then log in to your normal bank account and make a payment using these details. Contact us if you need help.
Direct debit	To set up a regular payment from your bank account to your super account, download and complete our *Direct Debit authority form* from **hostplus.com.au/members/forms-and-resources** and mail it to us at Hostplus, Locked Bag 5046, Parramatta, NSW 2124.
Payroll deduction (salary sacrifice)	Request this directly with your employer. If they are unable to do this, you may consider making an after-tax contribution using one of the payment methods above, and claiming it as a tax deduction through Member Online.

If we can't process a contribution

In the unlikely event that we can't accept or allocate money we receive, we will return the money without interest. Interest earned on any unallocated monies is accumulated in the Fund's investment reserve for the benefit of members. If you make a contribution that's dishonoured, a handling fee of $15 will be deducted from your account.

Are you from overseas?

Temporary residents

If you're working in Australia as an eligible temporary resident (not an Australian or New Zealand citizen or permanent resident), you're entitled to receive SG payments from your employer, unless your employer is exempt by law. You need to be over 18 and employed, whether casual, part-time or full time. If you're under age 18 working 30 hours or less each week, or doing work of a domestic or private nature for 30 hours or less a week, you aren't eligible for SG contributions.

While you remain in Australia, your super will remain in the Plan until you're eligible to a benefit payment. Your super can only be withdrawn under one of the following conditions of release:

- after you leave Australia and your visa ceases
- Permanent incapacity
- Terminal medical condition, or
- Death.

It's important to be aware that any super paid to eligible former residents once they've departed Australia permanently is subject to Departing Australia Superannuation Payment (DASP) withholding tax. You can learn more about this on the ATOs website, **ato.gov.au**

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.

! On the date you withdraw all of your super benefits or your account balance is transferred to the ATO, you will also lose any insurance cover you have with us.

United Kingdom (UK) Pensions and KiwiSaver accounts

If you're from the UK or New Zealand (NZ)

Unfortunately, we are unable to accept transfers of funds from NZ KiwiSaver accounts. We are also typically unable to accept transfers of funds from UK Pension Schemes. This includes rollovers from other super funds that include amounts previously transferred from a UK Pension Scheme or KiwiSaver account.

If you have questions about your UK Pension or NZ KiwiSaver account, we recommend you seek advice from an authorised UK or NZ (as applicable) and Australian taxation adviser. You can also contact us for general information.

If you decide to move back to New Zealand permanently, you can transfer your super with Hostplus to a KiwiSaver scheme. See the **How to move your super to a KiwiSaver scheme** on our website to learn more.

What happens to lost, unclaimed super and inactive accounts?

If there's no activity on your account for a period of time, or we lose contact with you, we may transfer your account to the ATO, and you'll no longer be a member of Hostplus. Here's how this works.

Lost super

A 'lost super' account is a super account which hasn't received any contributions or rollovers in the past 12 months and:

- we've never had a postal or email address for the member, or we've made one or more attempts to write to them at their last known address(es) and we have reasonable grounds to believe that we can't contact them at any address(es) we hold, and
- they haven't contacted us (whether in writing, through Member Online, or otherwise) within the last 12 months.

Unclaimed super

An unclaimed super account is a super account owned by a member over age 65 who hasn't contacted the Plan for more than five years, which hasn't received any contributions for the last two years, or is an account belonging to a member who:

- has died and the trustee cannot find anyone to pay their benefit to, or
- was a former temporary Australian resident and did not claim their benefit within six months of departing Australia or their visa expiring, or
- is eligible for a family law split and the trustee hasn't been able to contact them, or
- has a balance of less than $6,000 and is classified as 'lost'.

If you think you may fall within these categories, you may want to check with the ATO to see if you are registered as a lost or unclaimed super member.

Inactive low-balance accounts

If your account has a balance of less than $6,000, we haven't received a contribution or rollover in a continuous period of 16 months, you haven't made any updates to your account details (such as changing investment options, insurance cover or making or amending a binding death benefit nomination), or you haven't provided us with a declaration that you are not a member with an inactive low balance amount, it will be considered an inactive low-balance account.

If your account balance is transferred to the ATO, they will try to identify if you have an active super account with another fund. If a match is found, they will automatically transfer your balance into that active account. Please note if your account is transferred to the ATO you will no longer be a member of Hostplus.

Keeping your account open

Staying with us means you can continue to enjoy investment choice and access the many other great benefits of being a member, like insurance cover and financial advice. We'll do our best to keep in contact with you to ensure you have the latest information about your super. Making regular contributions is a great way to keep your account active, and we always recommend keeping your contact details up to date—so be sure to update your details if you move or change your phone number or email address.

If you have inactive accounts in any other fund, you can consolidate them into your Hostplus account.

Your contact details

Keeping your contact details up to date is easy and quick to do through Member Online or the app.

To help us keep members' details current, we also use the ATO *Provision of Details Service* twice yearly to update our records where a member is reported as lost, such as:

- where a member's current address status is 'Returned' or 'Unusable'
- we don't have a current address recorded
- the current address is active, but precedes the latest address supplied to the ATO.

How to stop your account being transferred to the ATO

To ensure that your account is not transferred to the ATO as an inactive low-balance account, you will need to do one of the following every 16 months[11]:

- make a contribution or rollover to your account
- make a change to your investment options
- make a change to your insurance
- make a binding death benefit nomination, or
- complete the ATO form declaring that your account balance should not be treated as an inactive low-balance account, and send the form to Hostplus via post.

> ! If your account balance is transferred to the ATO, you will lose any insurance cover you have with us.

If your account is transferred to the ATO

If you're unable to log in to your account and you think your super may have been transferred to the ATO, please check with them directly to see if you've been registered as a lost or unclaimed super member. Visit **ato.gov.au/super** or contact 13 10 20 for more information. You can also use MyGov to search for lost super.

If you have inactive accounts with another super fund, or super with the ATO, you call roll these into your Hostplus account.

11 Accumulation balances that are part of defined benefit account (Salarylink, Deferred or Old Benefit Member) will not be transferred to the ATO under the inactive low-balance requirement.

ACCESSING YOUR SUPER

Your super is designed for your retirement, so you typically can't access it until you meet a condition of release. You can generally access your super if you:

- turn 60 and retire (meaning you've ceased gainful employment)
- turn 60 and start a transition to retirement pension and keep working
- turn 60 and cease gainful employment between age 60 and 64, or
- turn 65, even if you're still working.

If you meet these conditions, you can request to access your super through Member Online by going to Super > Access my super or by contacting us.

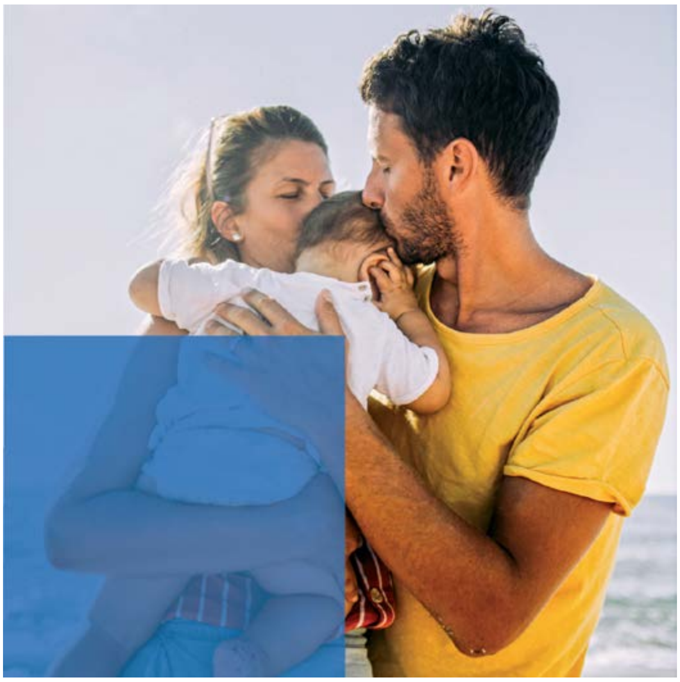
What does preserved and non-preserved super mean?

When super is *preserved*, it means it needs to remain invested in a super fund until you meet a condition of release. Preserved super generally applies to any super contributions you make as well as those made on your behalf – like your employer's SG contributions, and any investment earnings.

If you received super contributions as part of your employment conditions before 1 July 1999 (other than your employer's contributions), they will generally be classed as *restricted non-preserved*. You may be able to access these benefits if you stop working for the employer who made these contributions.

You may also have *unrestricted non-preserved* super, which you can request to withdraw at any time. If you turn 60 and retire permanently, or turn 65, all your super is classified as unrestricted non-preserved. If you're considering accessing some of your unrestricted non-preserved super, make sure you check any tax implications before doing so.

We'll send you an annual member statement which shows which parts of your super are preserved and non-preserved. You can also check your account in Member Online.



Hostplus retirement accounts

It's very easy to stay on as a member and convert your super to a Hostplus retirement account if you meet the conditions above and other eligibility criteria. We offer two types of retirement accounts: Hostplus Pension and Hostplus Transition to Retirement. You can also keep your accumulation account open, which can be helpful if you plan to keep contributing to your super or would like to maintain your insurance cover.

Offering investment choice, flexible income payment options and many other benefits, our pension options are a popular choice. You can learn more at **hostplus.com.au/retirement** and should read the *Retirement Accounts Product Disclosure Statement (PDS)* if you're considering opening an account. Our expert financial planners can also help you through this important transition.

Hostplus Retirement Bonus

You could be eligible for our Retirement Bonus if you decide to stay with Hostplus in retirement. The Retirement Bonus is an additional top-up to your account you may receive when transferring from an eligible Hostplus accumulation account or TTR Account to a Hostplus Pension Account. You can find out more about our Retirement Bonus, including eligibility, at **hostplus.com.au/retirementbonus**

A note about investments in Choiceplus

Our investment menu offers a wide choice of options, including access to Choiceplus, a direct investment option for those wanting more choice and control in managing their super or pension. You can learn more about Choiceplus in the *Investment Guide*. If you have some of your super invested in Choiceplus, you have a once-off opportunity when commencing a new Hostplus Pension (excluding TTR accounts) to transfer your Choiceplus-held shares, exchange traded funds and listed investment companies via an asset transfer, without the need to sell down. For more information on how this works, please see the *Choiceplus Guide*.

Accessing your super before you retire

There are other conditions of release where you (or your dependants) may be able to access your super before you turn 60, including:

- severe financial hardship
- compassionate grounds (as approved by the ATO)
- termination of your employment with an employer, where your preserved super benefit is less than $200, or you have a lost super account with a balance of less than $200
- if you're a former temporary Australian resident and permanently depart from Australia (see the *Are you from overseas? section* of this Guide for more information)
- if you access the First Home Super Saver Scheme (see the *First Home Super Saver Scheme section* of this Guide for more information)
- if you're permanently incapacitated, have a terminal medical condition, or die.

Severe financial hardship

If you're unable to meet your immediate and reasonable living expenses, and have been receiving a Commonwealth income support payment for at least 26 continuous weeks, you may be eligible to access between $1,000 and $10,000 of your super under this condition of release.

If you're over age 60 and have been receiving a Commonwealth income support payment for 39 weeks cumulatively since turning age 60 and aren't gainfully employed, you might be able to withdraw all of your super.

To check if you're eligible or submit a claim, log in to Member Online and go to Super > Access my super, or contact us.[12]

Compassionate grounds

The ATO may allow you to withdraw some of your super on compassionate grounds for a range of reasons, including if you or a dependant require medical or palliative care, a home or vehicle modification due to a severe disability, or you need to pay for funeral expenses. To access your super under compassionate grounds, you need to apply directly to the ATO. If they approve your application, they'll notify Hostplus and we will contact you regarding the next steps to release your funds.

Please read the *How to access your super on compassionate grounds fact sheet* for more detail and to understand whether you may be eligible. The ATO can also provide further information and assist with your application. Contact them at **ato.gov.au/super** or 13 10 20.

Termination of employment benefit

If you cease employment and your total preserved super is less than $200, you may be able to withdraw your super. You will need to be an Australian citizen or permanent resident, and must have been working for a standard employer who contributed to your Hostplus account.

If you're eligible, you can apply to withdraw your super through Member Online by going to Super > Access my super.

Death, Total and Permanent Disablement (TPD) and Terminal Illness benefits

In the event of your death, your super balance and any applicable insured benefits will be paid to your dependants or legal personal representatives, or if neither are available, to other beneficiaries, subject to legal requirements.

If you become totally and permanently disabled or have a terminal illness and provide us with the required information from your treating doctor, you may be eligible to receive your super balance and any applicable insured benefits. Death, TPD and Terminal Illness benefits can be paid as a lump sum or a pension. Read more about these benefits in the *Insurance in Your Super Guide*[13] for your product.

It's important to let us know who you'd like to receive your super when you die by completing a death benefit nomination. See below for details.

Income Protection benefit

If you have Income Protection cover with us and become temporarily, partially or totally disabled, you may be eligible to receive income protection benefits, which replace part of your salary if you're unable to work due to injury or illness. Income protection benefits are generally paid monthly and are generally reduced if you're receiving income replacement payments from other sources.

> ! For more information about insurance, please read the *Insurance in Your Super Guide* for your product, or *Insurance in Your Super Guide – Transferred Intrust Super Members* if you are a former Intrust Super member. To check your cover and premiums, log in to Member Online > View my insurance details or select the 'Insurance' tab in the mobile app. Every year, we'll also send you an annual insurance summary and member statement.

12 If you have an accumulation balance that's part of a defined benefit account (Salarylink, Deferred or Old Benefit Member), and wish to submit a financial hardship claim please contact us.

13 See the *Insurance Guide - Transferred Intrust Super Members* if you are a former Intrust Super member.

What happens to your super when you die?

It's not something most people want to think about, but it's important to consider who you'd like to receive your super if you die. In super, this is called nominating a beneficiary.

Nominating a beneficiary gives you a say in who'll receive your super and any insurance benefits you have with us, providing you with peace of mind that you're continuing to look after your loved ones. It's important to check your nominated beneficiaries from time to time to make sure your nomination still reflects your circumstances and wishes.

A dependant for superannuation purposes, as opposed to tax purposes, can be a spouse (including de facto, same-sex or a spouse from a relationship registered on the Register of Births and Marriages under State or Territory law), your children (including step, adopted, ex-nuptial or eligible children of same-sex couples), or someone in an interdependent relationship with you at the time of your death. You can nominate your dependants or legal personal representatives.

Here are the different types of death benefit nominations you can make through the Plan:

Binding nomination

A binding death benefit nomination provides you with greater certainty about who will receive your super and any insured benefit when you die. In general, a binding nomination legally binds (instructs) the trustee to pay your death benefit to the beneficiaries you nominate.

Binding death benefit beneficiary nominations can only be made to:

- your spouse (including de facto, same-sex or a spouse from a relationship registered on the Register of Births and Marriages under State or Territory law)
- your children (including an adopted child, stepchild, ex-nuptial child or eligible child of same-sex couples),
- your legal personal representative (the executor or the administrator of your estate), and
- any person with whom you have an interdependent relationship.[14]

A person must be a dependant on the date of your death to be considered a beneficiary.

You can nominate beneficiaries by completing the *Binding death benefit nomination form* available at **hostplus.com.au/super/forms-and-brochures**

Binding nominations expire every three years. However, we will contact you before the expiry so you can renew, update, cancel, or change your nomination.

Your annual member statement will show your nominated beneficiaries. You can also check by logging in to Member Online and going to My profile > My beneficiaries.

! It's important to be aware that if you make a valid binding death benefit nomination, it will override any non-binding nomination you've previously made.

Non-binding nomination

If you choose to make a non-binding nomination, the trustee will take your nomination into consideration but is not bound to follow it. You can nominate or change your non-binding beneficiaries at any time through Member Online by going to My profile > My beneficiaries.

The trustee will take reasonable steps to identify and pay your super and any applicable insurance benefits to your potential beneficiaries, after taking relevant laws and your circumstances into account. This may include the nature of your relationship with your beneficiaries and their financial dependence (or otherwise) at the time of your death. The trustee will review information provided by any dependants, your legal personal representatives and your will (if you have one).

The trustee would normally pay the death benefit to:

- one or more of your dependants including your spouse (including de facto, same-sex or a spouse from a relationship registered on the Register of Births and Marriages under State or Territory law) or children (including an adopted child, stepchild, ex-nuptial child or eligible child of same-sex couples),
- your legal personal representative (the executor or the administrator of your estate), or
- any person with whom you have an interdependent relationship (see definition below).

What happens if you don't make a nomination, or your nomination isn't valid?

If you don't make a nomination or make an invalid nomination, the trustee will pay your super and any applicable insurance benefit to your dependants and/or legal personal representative, as determined by the trustee, at the time of your death.

14 Two people are in an interdependent relationship if:
- they have a close personal relationship,
- they live together,
- one or each of them provides the other with financial support, and
- one or each of them provides the other with domestic support and personal care.

An interdependent relationship also exists if two people have a close personal relationship but the other requirements are not satisfied because of a physical, intellectual or psychiatric disability.

How are death-related benefits invested before they're paid?

If a death insurance benefit is paid after you die, this will be quarantined from your super account balance. If we hold this benefit for a period before it's paid to your beneficiaries, it won't be invested.

Your super balance will remain invested in your chosen investment options (or our default option if you haven't made a choice) before it's paid to your beneficiaries.

> **! We highly recommend you review your nominated beneficiaries regularly and update your nomination if your circumstances change. For example, if you have children, your relationship changes (marriage, divorce or separation), or one of your nominated beneficiaries dies.**

Transferring your super

We always strive to deliver the best possible service so that our members stay with us and enjoy the Plan's great benefits, but we also understand that sometimes life takes people on different paths. If you're unhappy about something that we might be able to resolve, please contact us. If you've decided to switch super funds or roll out part of your super, the following section explains how.

Please be aware that if you intend to claim a tax deduction on personal contributions you've made to your Hostplus account, you will need to submit your request and ensure it's processed before rolling over.

Full rollovers

If you've decided to roll over your super to another fund, you will need to contact them to start the process. Ordinarily, we will generally complete a standard rollover as soon as practicable but no later than three business days after receiving a request with all mandated, correct information.

The three-day rollover clock starts when Hostplus has received a complete and correct rollover notification. However, when there is an administration blackout period (scheduled each January and July), we may not be able to process rollovers within three business days. We'll post a notification on the Hostplus website when the blackout period applies. These are indicative timeframes only which may be subject to change in the future.

Additional time may be required if your request is incomplete or contains incorrect information, and for rollovers if you have funds invested in Choiceplus or if you are rolling to a self-managed super fund. See the *Investment Guide* for your product or *Choiceplus Guide* to learn more about investments in Choiceplus and transaction timeframes that apply.

Partial rollovers

If you want to roll over part of your account balance to another complying super fund, you can do so if it doesn't reduce your Hostplus account balance to less than $6,000. You can request multiple transfers (e.g. if you are paying for external death and TPD insurance), but if your balance drops to less than $6,000, the trustee has discretion about whether to approve the transfer.

If you have insurance cover with us, make sure you consider it before you roll over because you'll need to ensure your account has enough funds to continue paying for your cover. If your balance isn't enough to cover your premiums, your cover might lapse and you may no longer be covered. Read the *Insurance in Your Super Guide* [15] for your product to learn more.

> **! If you're a Hostplus Executive member and leave your employer, you may lose access to any special insurance or other arrangements your employer negotiated. This means your cover may change, and you may pay different insurance premiums and fees.**
>
> **We'll write to you explaining any changes if this occurs.**

15 Or *Insurance in Your Super Guide – Transferred Intrust Super Members* if you are a former Intrust Super member.

Duplicate accounts

Under certain circumstances, some members may have more than one Hostplus account or have a membership in another division of Hostplus. This may be for a range of reasons, such as changing jobs and having another account created for you by your employer. We may automatically merge any duplicate accounts or memberships you have in other divisions of Hostplus using your TFN as the primary identifier, to streamline your super and ensure you're not paying more fees than you need to.

If you have duplicate accounts that are merged, we'll confirm your membership number and the division of Hostplus you're in. You will have 28 days to let us know your membership preference if you're not happy with the division you have been merged into. You will retain the highest level of insurance cover you held prior to the merge, and we will transfer your cover to your merged account unless you instruct us otherwise.

If you've actively chosen to have more than one account, please contact us to request that your accounts are not merged.

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 taxes that apply, as it's quite different to the way your income is taxed and can be complex.

You'll pay tax...

On some of your contributions, like your employer's SG contributions

On your investment earnings, while your super is growing.

If you access your super before age 60.

This section outlines the various taxes, explaining when they're charged and how they are paid to the ATO. We encourage you to keep track of your contributions and tax to make sure you don't pay more tax than you need to.

Tax can be complex! Always go to the **ato.gov.au/super** for the latest tax information relating to your super. We also recommend you seek advice from a licensed tax professional if you have questions about your personal tax circumstances. We can assist with general queries and offer a range of flexible, personal financial advice options to help you structure your super and benefit payments in the most tax-effective way. Visit **hostplus.com.au/advice**

Your Tax File Number (TFN)

We encourage you to provide your TFN to us when you join, as it provides a range of advantages that you'd otherwise miss out on. We're authorised to collect, use and disclose your TFN for specific purposes, like reporting to the ATO or to another super fund if you're rolling over.[16] You can provide your TFN at any time through the secure Member Online portal or by contacting us. Don't have a TFN? Contact the ATO at **ato.gov.au** or 13 28 61.

Here are some of the many benefits of providing your TFN to us:

1. You can make all types of contributions to your account, unlocking more ways to grow your super.
2. You won't pay more tax than you need to! If we don't have your TFN, you might pay more tax on super contributions – and benefit payments when you access your super.
3. It's much easier to find any other super you have, because we can search for it using your TFN using the ATO's SuperMatch service. If you've provided consent and we've verified your ID, we may periodically search SuperMatch on your behalf to check for your other super. You can also go to Member Online any time and check yourself. After logging in, go to Super > Consolidate my super.

What happens if you don't provide your TFN, or it's incorrect?

There are some significant implications of not providing your TFN, or if the details you provide are incorrect. These include:

1. Paying additional tax of 30% (plus the Medicare levy) on 'No TFN' contributions, in addition to the 15% tax on employer contributions. This is deducted on contributions annually as at 30 June or when you exit the Plan. It's deducted from benefits when we pay them.
2. Not being able to make certain types of contributions, as we won't be able to accept them under super law.
3. Not being able to receive a government co-contribution to boost your super – even if you're eligible.

You can check whether you've supplied your TFN through Member Online by going to My profile > Personal details. We'll also show this on your annual member statement. If you're not sure or think it might be incorrect, please contact us.

If you provide your TFN later, you may be able to claim No TFN contributions tax

If you don't provide your TFN and end up paying No TFN contributions tax, you can claim the additional tax paid (30% plus Medicare) if you provide your TFN to us within three years from the end of the financial year that you paid the tax.

If you do this before 30 June, we'll credit the additional tax to your super account as at 30 June of that year. If you provide your TFN after 30 June, it will be credited to your super account as at 30 June the following year.

[16] You can request that we don't disclose your TFN to another super fund.

Example: Linda doesn't provide her TFN when she joins. The additional No TFN contributions tax (30% plus Medicare levy) is deducted from her account on 30 June 2025. On 15 July 2025, she contacts us to provide her TFN. The additional tax is credited back to her super account on 30 June the following year.

Tax on contributions

Concessional contributions

Concessional contributions are generally taxed at 15%. Additional tax may apply if you're a high income earner (see below for details).

What happens if you exceed the concessional contributions cap?

If you contribute more than the cap, the excess contributions will be included in your assessable income and taxed at your marginal tax rate.

You'll receive an 'Excess Concessional Contributions determination' in a financial year if you exceed the cap. You're entitled to a tax offset of 15% for the additional concessional contributions, and can choose to release up to 85% of these excess contributions and associated earnings from your super to pay for the tax liability. If you elect to do this, the ATO will provide us with payment instructions.

If you don't release your excess concessional contributions, the amount will contribute towards your non-concessional contributions cap and you may have to pay additional tax from your personal savings.

! See the *Contribution caps section* of this Guide for the government-set limits that apply.

Non-concessional contributions

If your total super balance is under $2 million, you won't normally pay tax on non-concessional contributions – because these are contributions you make with money you've already paid tax on. You'll need to provide your TFN if you want to make non-concessional contributions.

The only time you'll generally pay tax on non-concessional contributions is if you exceed the non-concessional contributions cap.

What happens if you exceed the non-concessional contributions cap?

If you contribute more than the non-concessional contributions cap, you may pay additional tax on the excess contributions at the top marginal tax rate (plus the Medicare levy). The ATO will let you know if you've exceeded the cap, and you'll have the opportunity to withdraw your excess contributions plus associated earnings.

You can choose how your excess non-concessional contributions are taxed by completing the ATOs *Excess non-concessional contributions election form*, available from **ato.gov.au**. Once you've made your choice, you won't be able to change it. The ATO will then provide us with payment instructions. Amounts released to the ATO will first be used to repay any income tax liability you have, and offset any outstanding tax before the rest is paid to you. Visit **ato.gov.au/super** or contact 13 10 20 for more information.

Claiming a tax deduction for your voluntary personal contributions

You can claim a tax deduction on your voluntary personal contributions you make up to age 75 (this can be up to the 28th day of the month following your 75th birthday). If you're aged 67 to 75, you will need to meet the Work Test (i.e. you are gainfully employed for at least 40 hours in 30 consecutive days during the current financial year) to make a personal contribution and claim a tax deduction.

If you're under age 18, you can only claim a tax deduction for super contributions if your income comes from operating a business or gainful employment.

To claim a tax deduction for personal contributions made you need to submit a *Notice of intent to claim a tax deduction* at the earliest of either:

1. the date you lodge your income tax return for the financial year in which you made a personal contribution, or
2. at the end of the financial year following the year in which you made the personal contribution.

You can submit your request to claim a tax deduction by logging in to Member Online and going to Super > Claim a tax deduction.

If you're unable to submit your claim online, you can complete a *Notice of intent to claim a tax deduction form*, available from our website or by contacting us. Return your form via email to **info@hostplus.com.au** or mail to Hostplus, Locked Bag 5046, Parramatta, NSW 2124.

We are required to acknowledge your notice of intent before you can claim a tax deduction. We must receive the notice before you request a benefit payment or rollover (whether full or partial) from your account.

Tax on investment returns

Investment returns on your super are taxed at a maximum rate of 15%. The final tax rate may be less than 15% after tax concessions, offsets and credits are applied.

Tax when you withdraw your super

When you withdraw your super, you may pay tax whether you receive your payment as a lump sum or income stream (like an account-based pension). This tax will be deducted on your behalf and paid to the ATO before it's paid to your bank account. The amount of tax you pay will depend on whether you're under age 60, the amount you're withdrawing, the benefit components, and nature of the payment.

Here's an overview of how the different parts of your super may be taxed on withdrawal:

Tax-free	Taxable
▪ personal contributions that you haven't claimed a tax deduction for ▪ spouse contributions ▪ Government co-contributions ▪ the tax-free part of rollovers (see below to learn more) ▪ certain insurance benefit payments (e.g. lump sum death benefits to dependants – see the *Insurance in Your Super Guide* for your product to learn more) ▪ downsizer contributions	▪ employer SG contributions ▪ salary sacrifice contributions ▪ personal contributions that you've claimed a tax deduction for ▪ investment returns ▪ the taxable part of rollovers (see below to learn more)

There may also be untaxed parts of your super. These are explained below.

Here's some more detail:

If you're receiving a lump-sum benefit

If you're paid a lump-sum benefit from your super, it will be made up of two components:

1. **The tax-free component**, including two segments: contributions and crystallised.
   The contributions segment generally includes all contributions made from 1 July 2007 that haven't been included in the Fund's assessable income. These would typically include your personal contributions that you haven't claimed a tax deduction for.

   If you received super contributions before 1 July 2007, you may have received certain types of contributions that were then crystallised into the tax-free component of your account on 1 July 2007. These make up the crystallised segment and include the:

   - concessional component
   - post-June 1994 invalidity component
   - undeducted contributions
   - capital gains tax (CGT) exempt component
   - pre-July 1983 component.

   This was calculated and paid just before 1 July 2007 assuming that an eligible termination payment equal to the full value of the super interest.
2. **The taxable component**, including amounts that are taxed and/or untaxed in the Fund.

   Amounts taxed in the Fund include the 15% tax paid on contributions and investment returns. We'll deduct this tax before issuing your payment. Any other tax you need to pay will be assessed by the ATO when you submit your tax return, after we've paid your benefit.

Tax on lump-sum benefits

You won't pay any tax on your tax-free component. Assuming that you have provided your TFN to us, tax payable on the taxable components are:

	Your age	Tax treatment of lump sum benefit (excluding the Medicare Levy) for the 2025-26 financial year
Member benefit taxable component, taxed element (where 15% contributions tax has been paid)	Below age 60	20% on the whole amount
	60+	Tax free
Rolled over super benefit with a taxable component and taxed element	Any age	Nil
Super lump sum benefits of less than $200	Any age	Nil

Tax will be deducted in respect of any untaxed components within your super. Please see the ATO website for details.

Tax on part payment of benefits

If you receive a part payment of your super, you won't be able to choose whether you want the benefit taken from your tax-free component or your taxable component. Instead, the benefit will generally include both components in the same proportion as they exist in your total super benefit.

The following table shows an example of how this works. You'll see that the total benefit, part payment, and super balance after the payment all have the same proportions of 60% taxable and 40% tax-free.

	Component		
	Taxable	**Tax-free**	**Total**
Proportion of total benefit	$60,000 (60%)	$40,000 (40%)	$100,000 (100%)
Proportion of part payment of $20,000	$12,000 (60%)	$8,000 (40%)	$20,000 (100%)
Proportion of total balance after payment	$48,000 (60%)	$32,000 (40%)	$80,000 (100%)

Tax on death benefits

Death benefits are tax-free when paid to tax dependants.

A dependant for tax purposes is a spouse, a child under age 18, someone in an interdependent relationship with you at the time of your death, or any other person who was your financial dependant at the time of your death.

The definition of spouse includes husband or wife, de facto, and relationships registered on register of births and marriages under State or Territory law.

If the lump sum death benefit is paid to a non-tax dependant, the taxable component with a taxed element will be taxed at 15% (plus the Medicare levy) but part of the benefit may be taxed at up to 30% (plus the Medicare levy) if it has a taxable component with an untaxed element. The tax-free component will be tax-free if paid to a non-dependant.

Tax on Total and Permanent Disablement benefits

Total and Permanent Disablement benefits are taxed as a lump sum benefit, with taxable and tax-free components. Generally, the tax-free component will include the proportion of the benefit that relates to the period from the date of Total and Permanent Disablement to age 65.

> **! If you choose to reinvest any of your Total and Permanent Disablement benefit payment into Hostplus and after two years request a subsequent withdrawal, you may be required to provide us further medical certificates from two legally qualified medical practitioners. This is to certify that due to ill health you continue to be unlikely to ever be gainfully employed in a capacity for which you are reasonably qualified, to remain eligible for an additional tax-free threshold.**

Income Protection (Salary Continuance) benefits

Income Protection benefits are generally taxed at your marginal tax rate.

Terminal Illness benefits

If you're diagnosed with a terminal illness (certified by two medical practitioners, one being a specialist) stating that you're likely to pass away within 24 months, any super benefits you've accrued up to that point become unrestricted non-preserved benefits.

Any additional benefits you accrue during the 24-month certification period also become unrestricted non-preserved benefits. You can access these as a tax-free lump sum payment within 24 months of your illness being certified.

If you survive the 24-month certification period, you may be able to access your remaining benefits, but may need to pay tax. Any benefits that accrue after the certification period aren't covered by the original 'terminal medical condition' condition of release. If you are in this position, please contact us if you need assistance, and to check whether you need to provide any updated certification.

Are you a high-income earner?

If your total income exceeds $250,000, you will need to pay an additional tax of 15% (i.e. 30% tax) on any concessional contributions. This is called Division 293 tax. The ATO will determine whether you need to pay Division 293 tax when you submit your tax return. If so, they will provide us with payment instructions and we will action this on your behalf.

The definition of 'income' for the purpose of paying Division 293 tax includes taxable income, reportable fringe benefits, total net investment losses, target foreign income, tax-free government pensions and benefits and concessional contributions up to the cap. This doesn't apply to excess contributions that have been subject to excess contributions tax.

Tax for former temporary residents

Any super benefits paid to eligible former residents is subject to the Departing Australia Superannuation Payment (DASP) withholding tax. The DASP withholding tax will apply after you've permanently departed from Australia, at the date of payment.

If you were in Australia under the 417 (working holiday) or 462 (work and holiday) sub-class visa, your super benefits when you leave Australia will be subject to tax of:

- 0% for the tax-free component, and
- 65% for a taxed element of a taxable component

Former temporary residents who have never held a working holiday or work and holiday visa will be taxed at:

- 0% for the tax-free component, and
- 35% for a taxed element of a taxable component

RISKS OF SUPER

Super is a great way to save for your retirement. It's designed to grow your savings in a cost-effective way, and be a reliable source of income when you finish working. That said, it's important to know there are some risks involved in growing your retirement savings.

- 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.
- Being too cautious with your investment choices can mean your super might not grow enough to keep pace with the cost of living (inflation), and inflation may grow faster than the returns on your super.
- Your super balance at retirement (including contributions and investment returns) might not meet your expectations or be enough for your retirement.
- The laws affecting your super might change in the future.
- Like your bank account, your super account has risks related to identity theft and fraud.

Read more about investment risks in the *Investment Guide* .

If you have insurance through the Plan, you should also be aware of insurance risks, including:

- Having or applying for cover that's not right for you, or cover that doesn't meet your needs
- The cost of your insurance cover (premiums) impacting your super balance
- whether you're eligible for certain types or levels of cover. If you have similar insurance through another provider, you should wait to ensure your insurance through the Plan is confirmed before cancelling any other cover.
- eligibility for cover and the premiums you will need to pay changing over time and as your circumstances shift.

OTHER IMPORTANT INFORMATION

Your welcome pack and regular communication

We'll send you a welcome pack when you join, which will provide you with an overview of your account, including your member number. As soon as your account is active, you can access it, make changes and transact through Member Online or the mobile app. We'll contact you regularly with account updates, including your annual member statement, insurance information, any material changes to the Plan's features and benefits – and our member newsletter.

We may send certain updates via email or SMS if we have these contact details for you. These updates may prompt you to log into Member Online to access your correspondence. Please note that we're bound to send you certain information, and you can't opt out of receiving it. This includes your member statement and alerts about significant product changes. You can unsubscribe from marketing updates, select your preferred communication method or update your contact details through Member Online or by contacting us.

Cooling-off period for Personal Super members

To ensure you're happy with your decision to become a Personal Super Plan member of the Hostplus Superannuation and Personal Super Plan, you have a 14-day cooling off period to check that your account meets your expectations. This does not apply to Employer-sponsored members of the Hostplus Superannuation and Personal Super Plan, or Hostplus Executive members.

The 14-day cooling-off period starts from the earlier of:

- the date that you receive confirmation of your membership, or
- five days after your application for membership has been accepted.

If you decide the Plan doesn't meet your needs during the cooling-off period, you must advise the trustee in writing.

Any contributions and benefits rolled over or transferred to the Plan during this period from another super fund, retirement savings account (RSA) or approved deposit fund (ADF) will need to be transferred to another complying super fund, RSA or ADF of your choice. You must make this nomination to the trustee within 30 days of advising it that you wish to take advantage of the cooling-off period. If you don't make a choice within this period, all amounts will be transferred to the ATO.

No insurance benefits are available to you once you activate the cooling-off period.

If you leave your employer

If you are an Employer-sponsored member of the Hostplus Superannuation and Personal Super Plan and leave your employer, you will remain in the Plan with no change to your benefits. If you're unemployed and make a claim on your insurance, please refer to the *Insurance in Your Super Guide*[17] for your product for any specific conditions or exclusions that may apply.

If you're a Hostplus Executive member and leave your employer, you will remain in the Plan but may lose access to any special insurance, fee or other arrangements your employer negotiated. This means your cover may change, and you may pay different insurance premiums and fees.

! If your employer has negotiated special insurance rates or terms, you might lose access to these if you change jobs. We'll write to you outlining any changes to your arrangements if this occurs.

17 Or *Insurance in Your Super Guide - Transferred Intrust Super Members* if you are a former Intrust Super member.

Enquiries and complaints

If you have an enquiry or complaint, please contact us. We'll do everything in our power to attend to your matter promptly and courteously. If you're not happy with the way your matter is handled, please let us know:

Write
Hostplus Resolutions Officer
Locked Bag 5046, Parramatta, NSW 2124

Email
Hostplus Resolutions Officer
resolutions@hostplus.com.au

The trustee will acknowledge complaints within 24 hours (or 1 business day) of receiving them or as soon as practicable, and will provide a resolution to complainants within 45 days for superannuation matters and 90 days for complaints relating to the distribution of a superannuation death benefit, or will provide you with reasons for the delay of a resolution for either type of complaint within each respective timeframe.

If you're not satisfied with the way the trustee handles your complaint or its resolution, you can contact the Australian Financial Complaints Authority (AFCA). AFCA provides free, fair and independent financial services complaints resolutions to Hostplus members and their beneficiaries.

Although you can contact AFCA at any time, they will not usually deal with your complaint until it has been through Hostplus' complaints handling process.

You can contact AFCA at:

Website
afca.org.au

Email
info@afca.org.au

Call
1800 931 678

Write
Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Your privacy

Protecting your privacy is very important to us! Under the Privacy Act, we are required to handle your personal information in accordance with a set of principles known as the Australian Privacy Principles (APPs). We collect your information to enable us to identify you, set up your super account, keep it running smoothly and respond to any queries or request you may have regarding your account.

You should read our privacy policy for more detailed information. Our privacy policy also provides information about how you can access and correct your information, as well as how you can make a complaint about a breach of the APPs or the Privacy Act. For more information on privacy or to obtain a copy of the Hostplus privacy policy:

Website
hostplus.com.au/privacy

Email
privacy@hostplus.com.au

Write
Locked Bag 5046, Parramatta, NSW 2124

Providing proof of identity

To protect your account from fraud and comply with the Anti-Money Laundering and Counter Terrorism Financing Act, we need to verify your identity at times, including when you submit certain requests and forms.

This includes providing proof of your identity when you submit a request to withdraw or roll over your benefit or commence an income stream like an account-based pension. Identity documents may not be required if you're rolling over between APRA-regulated funds.

At a minimum, you may be required to provide us with documents that verify your full name, date of birth and residential address.

In the event of a death benefit claim, we would also require documents that verify dependants and/or legal personal representatives' identities. These may include, but aren't limited to, certified copies of marriage certificates, wills, birth certificates and letters of administration.

The trustee also reserves the right to request additional information. If you don't provide this, your payment may be delayed or refused.

What supporting documents are required?

Depending on the nature of your request, you may be required to supply a range of documents that allow us to verify your identity.

> You must provide the required proof of identity in order for your request to be processed, otherwise we may be unable to assist you. Please refer to the ***Identification requirements fact sheet*** for the minimum requirements, a full list of the types of documents you can provide and details of who can certify your document(s) if required.

Support available for First Nations Peoples

Some First Nations Peoples may find it hard to meet the Plan's identification requirements.

If you're of Aboriginal and/or Torres Strait Islander heritage, you can use our ***Indigenous Persons Identity Referral form***. This form can help you to verify your identity and access your super when you are eligible.

Alternatively, some service providers in remote communities may be able to help. You can ask them to include your photograph in a letter confirming your identity, using their official letterhead.

Support if you're in a vulnerable situation

If you find yourself in a vulnerable situation and need assistance with your super, we will try to help. You may be in a vulnerable situation for many reasons, including a health condition, natural disaster, family violence or relationship breakdown, bereavement, difficulties with reading or comprehension, or financial problems.

Our specially trained team can assist with everything from simple help with your account to assisting you with insurance claims, complaints or applying for early access to your super. If you need support, please contact us or visit one of our ServicePlus centres. Find out more at **hostplus.com.au/members/forms-and-resources/supporting-our-members**

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/contact**

Website **hostplus.com.au**

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