



FEES AND COSTS

Guide



For members of the following plans:

- + Maritime Accumulation Advantage
- + Maritime Contributory Accumulation
- + Maritime Employer Accumulation
- + Maritime Stevedores Accumulation

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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:

- Maritime Accumulation Advantage Product Disclosure Statement (PDS) issued 30 September 2025
- Maritime Contributory Accumulation PDS issued 30 September 2025
- Maritime Employer Accumulation PDS issued 30 September 2025
- Maritime Stevedores Accumulation 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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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 to members in the Maritime Plans by Nippon Life Insurance Australia and New Zealand Limited, trading as Acenda, ABN 90 000 000 402, AFSL 230694 ('Insurer').

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.

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



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.

FEES AND OTHER COSTS

We're proud of our long-term commitment to keeping costs low, to optimise our members' retirement outcomes. In fact, our members pay one of the lowest administration fees of any MySuper product in Australia¹ (additional administration costs may apply).

This Guide shows

- The fees and costs you may pay.
- Examples of how the annual fees and costs may affect your account.
- An explanation of the fees and costs.

You should read this Guide carefully to understand your options. If you need further information or need help, please contact us.

! Did you know?

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

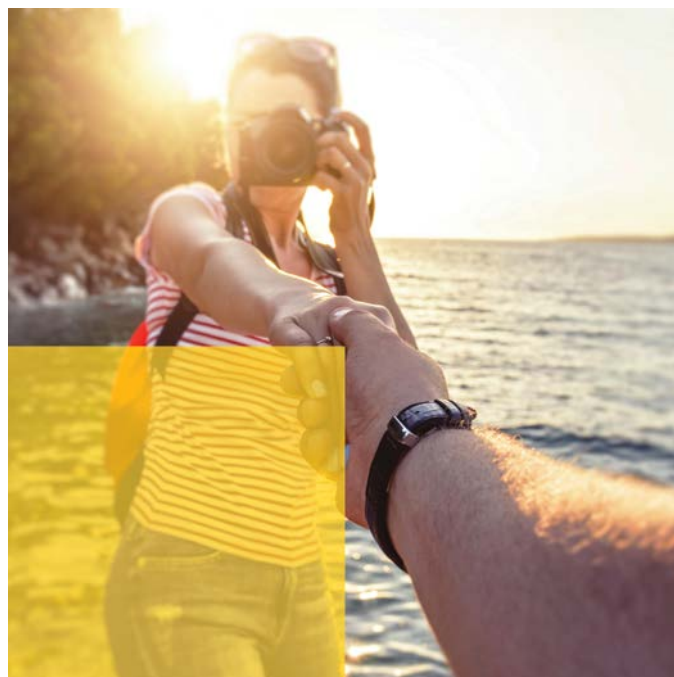
For example, total annual fees and costs of 2% of your account balance rather than 1% could reduce your final return by up to 20% over a 30-year period (for example, reduce it from \$100,000 to \$80,000).

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.



Fees and other costs

This section shows fees and other costs that you may be charged. These fees and other costs may be deducted from your money, from the returns on your investment or from the assets of the superannuation entity as a whole.

Other fees, such as activity fees, advice fees for personal advice and insurance fees may also be charged, but these will depend on the nature of the activity, advice or insurance you choose. Entry fees and exit fees cannot be charged.

Taxes, insurance fees and other costs relating to insurance are set out in another part of this document.

You should read all the information about fees and other costs because it is important to understand their impact on your investment.

The fees and other costs for the MySuper product and each investment option offered by Hostplus, are set out on the following pages.

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

¹ Source: SuperRatings fee data for public offer MySuper products extracted from SMART platform on 23 April 2025.

Fees and costs summary

Maritime Accumulation Advantage, Maritime Contributory Accumulation, Maritime Employer Accumulation, Maritime Stevedores Accumulation		
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) ^c Plus \$41.16 p.a. ^d	Deducted monthly from your account on the last Friday of each month. ^e Additional administration costs are paid from the Fund's Administration Reserve, not your account.
Investment fees and costs^f	If you invest in the Balanced (MySuper) investment option: 0.99% p.a. ^g If you invest in other investment option(s): between 0.01% p.a. and 0.83% p.a. ^g If you invest in the Choiceplus investment option: A portfolio administration fee of \$168.00 p.a. ^h Plus, a transaction account fee of 0.10% of your transaction account balance.	Deducted daily from the assets of the investment option and reflected in the unit price. The portfolio administration fee is accrued daily and deducted directly from your Choiceplus transaction account at the end of each month. This fee relates only to gaining access to shares, ETFs and LICs available through the Choiceplus platform. It does not include the fees and costs that relate to investing in any shares, ETFs or LICs.ⁱ The transaction account fee is deducted daily from any interest earnings. Net returns are then credited to your transaction account.
Transaction costs	If you invest in the Balanced (MySuper) investment option: 0.08% p.a. ^g If you invest in other investment option(s): between 0.00% p.a. and 0.10% p.a. ^g	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 <i>Additional explanation of fees and costs</i> section in this Guide for details. If you invest in Choiceplus brokerage fees will apply when you buy and sell shares, ETFs or LICs - refer to <i>Brokerage fees</i> later in this Guide.

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. It is not calculated on a pro-rata basis. It is charged at the end of the month and is calculated based on the number of Fridays in the month. It begins accruing on the later of: (a) the first Friday following the date you join the Fund; and (b) the first Friday after the first contribution is received to your account.

d The amount shown is an estimate based on the costs deducted for the 12 months to 30 June 2025. For details, please refer to the *Additional explanation of fees and costs* in this Guide.

e For AMOU (where agreed), CSL, and Inco members, as well as existing SVITZER members who joined prior to March 2006, your employer also contributes to the administration fee via a contribution equal to the administration fee. Where your employer meets your administration expenses, any administration fee will be reimbursed by an equivalent employer contribution.

f Investment fees and costs include an amount up to 0.41% for performance fees. The calculation basis for this amount is set out under *Additional explanation of fees and costs* in this Guide. Additional fees and costs apply for your investments in Choiceplus. For details, refer to the section *Fees and costs for Choiceplus* under the heading *Additional explanation of fees and costs* in this Guide.

g Investment fees and costs and Transaction 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 *Additional explanation of fees and costs* section in this Guide.

h The portfolio administration fee does not apply to those members with the free access level to Choiceplus, however members with free access are restricted from transacting on the Choiceplus platform.

i For details on the fees and costs of particular ETFs and LICs available within Choiceplus, refer to the relevant issuer's website and disclosure documents. Management fees and other expenses are deducted from the assets of the ETF or LIC by the issuer.

! Protecting small balances: If your Hostplus account balance is under \$6,000 at the end of the financial year, we cap the fees and costs for administration and investment at 3% of your account balance. If we charge you more than this cap, we'll refund the extra amount to you.

Example of annual fees and costs for a superannuation product

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 ^a	\$78.00 p.a. (deducted from your account) plus \$41.16 p.a. (deducted from the Fund's Administration Reserve)	For every \$50,000 you have in the superannuation product, you will be charged or have deducted from your investment \$119.16 in administration fees and costs, regardless of your balance
PLUS Investment fees and costs	0.99%	And, you will be charged or have deducted from your investment \$495.00 in investment fees and costs
PLUS Transaction costs	0.08%	And, you will be charged or have deducted from your investment \$40.00 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 \$654.16 for the superannuation product.

a Where your employer meets your administration expenses, the \$78.00 p.a. administration fee will be reimbursed by an equivalent employer contribution.
Note: Additional fees may apply.

We may adjust our fees and costs at our discretion. If we increase any fees charged directly to you, we will provide at least 30 days' notice before the change takes effect. If there are changes to our fees and costs that aren't materially adverse, we'll update that information on our website.

! 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.



Cost of product for 1 year

The cost of product gives a summary calculation about how ongoing annual fees and costs can affect your superannuation investment over a 1-year period for all superannuation products and investment options. It is calculated in the manner shown in the *Example of annual fees and costs for a superannuation product*.

The cost of product information assumes a balance of \$50,000 at the beginning of the year. (Additional fees such as a buy-sell spread may apply. Refer to the *Fees and costs summary* for the relevant superannuation product or investment option.)

You should use this figure to help compare superannuation products and investment options.

Investment Option	Cost of Product
Signature diversified investment options	
High Growth	\$484.16
Growth	\$574.16
Balanced	\$654.16
Conservative	\$559.16
Stable	\$514.16
Defensive	\$274.16
Indexed diversified investment options	
Indexed High Growth	\$139.16
Indexed Growth	\$129.16
Indexed Balanced	\$139.16
Indexed Conservative	\$144.16
Indexed Stable	\$149.16
Indexed Defensive	\$154.16

Investment Option	Cost of Product
Socially Responsible Investment (SRI) diversified investment options	
Socially Responsible Investment (SRI) – High Growth	\$484.16
Socially Responsible Investment (SRI) – Balanced	\$509.16
Socially Responsible Investment (SRI) – Defensive	\$179.16
Sector investment options	
Australian Shares	\$379.16
Australian Shares – Indexed	\$129.16
International Shares	\$349.16
International Shares – Indexed	\$154.16
Bonds	\$234.16
Bonds – Indexed	\$154.16
Cash	\$124.16
Choiceplus	
Choiceplus investment menu ^a	\$287.16 ^b

^a Assumes your account balance of \$50,000 is 100% invested in the relevant Choiceplus investment option and does not take into account the minimum account holding requirement that applies to your Transaction account or the trading restrictions that apply to you when investing using Choiceplus. For details, refer to the *Choiceplus Guide* available at hostplus.com.au/choiceplus for details.

^b This estimated cost of product relates only to gaining access to shares, ETFs and LICs available through the Choiceplus platform. It does not include the fees and costs that relate to investing in any shares (e.g. brokerage), or management fees charged by ETFs or LICs which you may hold within Choiceplus. See the *Fees and costs for Choiceplus* section further below for more information.

Additional explanation of fees and costs

Diversified and Sector investment options fees and costs

The fees and costs in the table below apply to the balance held in the investment option and are rounded to the nearest two decimal places.

Investment option	Investment fees and costs (excluding performance fees)	Performance fee	Transaction costs	Total investment fees and costs
Signature diversified investment options				
High Growth	0.44%	0.22%	0.07%	0.73%
Growth	0.54%	0.29%	0.08%	0.91%
Balanced	0.62%	0.37%	0.08%	1.07%
Conservative	0.53%	0.28%	0.07%	0.88%
Stable	0.48%	0.25%	0.06%	0.79%
Defensive	0.21%	0.06%	0.04%	0.31%
Indexed diversified investment options				
Indexed High Growth	0.04%	0.00%	0.00%	0.04%
Indexed Growth	0.02%	0.00%	0.00%	0.02%
Indexed Balanced	0.03%	0.00%	0.01%	0.04%
Indexed Conservative	0.04%	0.00%	0.01%	0.05%
Indexed Stable	0.05%	0.00%	0.01%	0.06%
Indexed Defensive	0.06%	0.00%	0.01%	0.07%
Socially Responsible Investment (SRI) diversified investment options				
Socially Responsible Investment (SRI) – High Growth	0.31%	0.41%	0.01%	0.73%
Socially Responsible Investment (SRI) – Balanced	0.38%	0.35%	0.05%	0.78%
Socially Responsible Investment (SRI) – Defensive	0.10%	0.00%	0.02%	0.12%
Lifecycle				
Lifecycle invests your super in higher-growth options when you are younger and automatically moves you to lower-risk growth options as you grow older. Your super is invested in one of our signature investment options depending on your age.				
Growth (under 50 years of age)	0.54%	0.29%	0.08%	0.91%
Balanced (50 to 59 years of age)	0.62%	0.37%	0.08%	1.07%
Conservative (60 years and over)	0.53%	0.28%	0.07%	0.88%
Sector investment options				
Australian Shares	0.30%	0.12%	0.10%	0.52%
Australian Shares – Indexed	0.02%	0.00%	0.00%	0.02%
International Shares	0.38%	0.01%	0.07%	0.46%
International Shares – Indexed	0.07%	0.00%	0.00%	0.07%
Bonds	0.18%	0.00%	0.05%	0.23%
Bonds – Indexed	0.03%	0.00%	0.04%	0.07%
Cash	0.01%	0.00%	0.00%	0.01%

The fees and costs disclosed in the table above 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. Investment fees and costs are deducted before the unit price for each option is calculated.

Note that if you joined the Maritime Contributory Accumulation Plan before 1 July 2008 and have not waived your Protected Minimum Benefit, there are restrictions on the investment options you can choose. See the *Investment Guide* for your product to learn more.

Activity fees

The following table shows the types of activity fees:

Activity type	Amount	How and when paid
Dishonour payment	If your contribution by cheque or direct debit is dishonoured, a handling fee of \$15 will be deducted from your account.	Any fees relating to dishonoured payments will be deducted from your account at or around the time the dishonour occurs.
Contribution splitting	A \$60 contribution splitting fee will be payable by the splitting member for each transaction.	This fee will be deducted from your account on or around the time of the transaction.
Family Law requests	Hostplus does not charge a fee for supplying information relating to a Family Law request, or for splitting the interest in your account related to a splitting agreement or court order.	

Administration fees and costs

The weekly administration fee of \$1.50 is a flat fee and is charged at the end of each month, based on the number of Fridays in that month. It is not calculated on a pro-rata basis. It begins accruing on the later of: (a) the first Friday following the date you join the Fund; and (b) the first Friday after the first contribution is received to your account. If you leave the Fund part-way through a month then the weekly administration fee of \$1.50 will be charged based on the number of Fridays you were in the Fund during the month in which you exited. In years where 53 Fridays occur, the annual fee will be \$79.50.

Administration fees and costs are paid into the Fund's administration reserve and the Fund pays its administration and operational costs from that reserve.

In addition, a further \$41.16 per member is also deducted from the Fund's administration reserve to pay for administration and operational costs. This does not impact or reduce your account balance and is based on administration fee and cost information from the previous financial year. The amount deducted from the Fund's administration reserve may vary in future years, meaning it may be higher or lower than this amount.

The Fund's administration reserve is maintained separately by the trustee to manage the receipt of administration fees and costs and pay the Fund's expenses. Any tax benefit associated with Fund expenditure is allocated to the Fund's administration reserve.

Advice fees

If you have engaged a financial planner and have provided your consent to pay them an advice fee for personal financial advice about your Hostplus account, you can choose to pay this fee from your account on the condition that you and your financial planner have satisfied all our requirements. For details, refer to the *Charging an Advice Fee fact sheet* available at hostplus.com.au/advice-fee

The Statement of Advice (or Record of Advice) provided by your financial planner will set out the fees you'll pay.

If your Advice fees are being deducted from your Hostplus account, they will be deducted directly at the time your request is processed and may be charged as either a:

- one-off advice fee for a one-off service, or
- fixed-term advice fees for a fixed period of service of 12 months or less.

Hostplus also provides members with limited personal advice, referred to as intra-fund advice. The cost of this service is included in the administration fees and costs you already pay and is not an additional cost to you. You can find more information about the advice services available to you at hostplus.com.au/advice

Investment fees and costs

Investment fees and costs relate to the costs incurred in managing the Fund's investments for each option and are calculated using actual figures and estimates based on information obtained from investment managers.

These fees and costs are paid either from the Fund or are deducted from underlying investments before the relevant investment option(s) unit price is calculated. They are not deducted directly from your account.

Performance fees

We don't directly deduct any performance fees from your account. However, performance fees may apply if external investment managers outperform agreed performance targets. The performance fees shown in the *Diversified and sector investment option fees and costs* table in this Guide are calculated based on the average of the actual performance fees incurred for the last five financial years ending 30 June 2025. However, if an underlying investment option:

- a. Did not exist in the previous five financial years, then the average performance fee is calculated on the number of financial years the investment option existed, or
- b. Did not have a performance fee in place in the previous five financial years, then the average performance fee is calculated on the number of financial years in which the underlying investment had a performance fee in place, or
- c. Commenced in the current financial year, then the average performance fee is calculated based on a reasonable estimate of the performance fee for the current financial year.

Performance fees vary between the underlying investment managers and may change from year to year. Performance fees are deducted before unit prices are calculated. The performance fee for a particular underlying investment can rise and fall in line with performance.

When investment managers with performance fee arrangements perform well, you'll typically pay higher investment fees and costs, and performance fees may be payable even when the performance of an investment option as a whole does not exceed its performance objective. This is because certain investment options may have a number of third-party investment managers that charge a performance fee, and these will be determined depending on each individual manager's performance.

Transaction costs

Transaction costs are ongoing costs and are reflected in the unit price of the relevant investment option(s). They are incurred when acquiring or disposing of investments and can include costs such as brokerage, settlement costs, stamp duty and clearing costs.

Transaction costs are deducted from Fund assets or an underlying investment vehicle and are an additional cost that reduces the return on your investment.

Insurance premiums

If you are provided with or take out insurance through your Fund membership, the fees and costs associated with your insurance cover, referred to as 'premiums', will be deducted directly from your account monthly. If you transfer Default cover from another membership category which was previously paid for by an employer sponsor, a pro rata amount will be charged to your account that month. Where your employer meets the cost of your insurance cover, you will be reimbursed by an equivalent employer contribution upon receipt of payment from your employer. See the *Insurance in Your Super Guide* for your product for more information.

The cost of your insurance premiums may depend on:

- your age, gender and occupational rating
- the type of cover and benefits you have, and
- the benefit period and waiting period selected, if you have income protection cover.

Loadings (additional costs) may apply to you depending on your personal circumstances. The Insurer will advise you of any loadings at the time of application for additional insurance. Premium costs may be adjusted for any changes to your cover during a financial year.

Where other government charges such as stamp duty apply, they will be automatically included in the premiums deducted from your account. For example, stamp duty will apply to insurance premiums for income protection cover.

See the *Insurance in Your Super Guide* for your product for information on the premiums associated with your insurance cover.

All Guides are available at hostplus.com.au/pds or by contacting us.

! If you cease to be employed in a dangerous occupation or your employer ceases to meet the cost of your insurance, you may lose access to any special insurance or premium arrangements. This means your cover may change or cease, and you may pay different insurance premiums.

Fees and costs for Choiceplus

Portfolio administration fee

You may pay a portfolio administration fee for each Choiceplus account you hold. This fee is determined by the level of access you select.

Level of access	Description	Portfolio administration fee
Free access	Features include access to market data and research, watchlists and alerts.	Nil
Full access	In addition to the features you receive under Free access, this level of access includes functionality to trade shares, ETFs and LICs, purchase term deposits and maintain a transaction account.	\$168.00 p.a. This fee is accrued daily and deducted directly from your Choiceplus transaction account at the end of each month.

Transaction account fee

Your transaction account within Choiceplus is subject to a fee of 0.10% p.a. of your transaction account balance. This fee is not deducted separately from your account balance. It is deducted daily from the interest received from the transaction account provider before interest returns are credited to your transaction account.

Brokerage fees

Brokerage fees apply when buying and selling shares, ETFs and LICs within Choiceplus.

Amount	How and when paid
Whenever you buy/sell shares, ETFs and/or LICs you will pay a brokerage fee per trade of 0.10% of the trade value, subject to a minimum of \$13.	Brokerage fees are deducted from your transaction account at the time of trade settlement.

For orders which are not fully executed on a single trading day, brokerage will be charged for the portion executed per day. Therefore, if the same order is split over multiple trading days, you will pay a brokerage fee of 0.10% of the trade value (subject to the minimum fee of \$13) for each portion executed on each day.



Management fees and costs for ETFs and LICs

If you hold ETFs or LICs, management fees and costs will be charged by the product issuer. Refer to the ETF or LIC issuer's website and relevant disclosure documents for the latest fee and cost information.

Term deposit early redemption costs

If you redeem your term deposit(s) prior to the maturity date, the interest rate will be reduced as follows:

Time invested	Interest rate reduction
0% to 50% of total term	50%
Over 50% of total term	20%

Some exclusions apply in limited circumstances. Please refer to the *Choiceplus Guide* to learn more, available at hostplus.com.au/choiceplus

Tax

The *How Super Works Guide* details the types of tax that might be payable on your super.

The fees and costs detailed within this Guide may also be subject to tax. Here's an overview.

In the event of any change in tax laws or their interpretation that affects the rate of GST payable or input tax credits the Fund may receive, we may adjust the fees and other costs deducted from your account to reflect such changes without your consent or further notice to you.

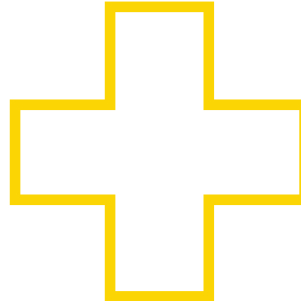
Hostplus may be able to claim a tax deduction for certain expenses incurred in operating the Fund. For example:

- a. If you have insurance through the Fund and the Fund receives a tax deduction for any insurance costs in respect of your account, the benefits of this deduction are allocated to the Fund's administration reserve.
- b. If any tax deductions are received on investment fees and costs and transaction costs, then the benefit of the deduction is passed on to members through investment earnings before the unit price is calculated.
- c. Other tax deductions received by the Fund are retained in the Fund's administration reserve.

For more information please refer to the *How Super Works Guide* for your product available at hostplus.com.au/pds

Fee changes

We may adjust our fees and costs at our discretion. If we increase any fees charged directly to you, we will provide at least 30 days' notice before the change takes effect. If there are changes to our fees and costs that aren't materially adverse, we'll update that information on our website.



DEFINED FEES

Activity fees

A fee is an **activity fee** if:

- a. the fee relates to costs incurred by the trustee of the superannuation entity that are directly related to an activity of the trustee:
 - i. that is engaged in at the request, or with the consent, of a member, or
 - ii. that relates to a member and is required by law, and
- b. those costs are not otherwise charged as administration fees and costs, investment fees and costs, transaction costs, a buy-sell spread, a switching fee, an advice fee or an insurance fee.

Administration fees and costs

Administration fees and costs are fees and costs that relate to the administration or operation of the superannuation entity and includes costs incurred by the trustee of the entity that:

- a. relate to the administration or operation of the entity, and
- b. are not otherwise charged as investment fees and costs, a buy-sell spread, a switching fee, an activity fee, an advice fee or an insurance fee.

Advice fees

A fee is an **advice fee** if:

- a. the fee relates directly to costs incurred by the trustee of the superannuation entity because of the provision of financial product advice to a member by:
 - i. a trustee of the entity, or
 - ii. another person acting as an employee of or under an arrangement with the trustee of the entity; and
- b. those costs are not otherwise charged as administration fees and costs, investment fees and costs, a switching fee, an activity fee or an insurance fee.

Buy-sell spreads

A **buy-sell spread** is a fee to recover costs incurred by the trustee of the superannuation entity in relation to the sale and purchase of assets of the entity.

Exit fees

An **exit fee** is a fee, other than a buy-sell spread, that relates to the disposal of all or part of a member's interests in a superannuation entity.

Investment fees and costs

Investment fees and costs are fees and costs that relate to the investment of the assets of a superannuation entity and includes:

- a. fees in payment for the exercise of care and expertise in the investment of those assets (including performance fees), and
- b. costs incurred by the trustee of the entity that:
 - i. relate to the investment of assets of the entity, and
 - ii. are not otherwise charged as administration fees and costs, a buy-sell spread, a switching fee, an activity fee, an advice fee or an insurance fee.

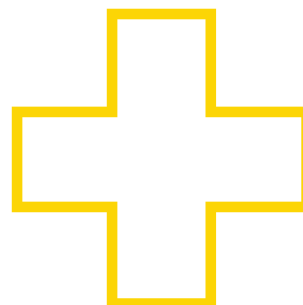
Switching fees

A **switching fee** for a MySuper product is a fee to recover the costs of switching all or part of a member's interest in a superannuation entity from one class of beneficial interest in the entity to another.

A **switching fee** for a superannuation product other than a MySuper product, is a fee to recover the costs of switching all or part of a member's interest in the superannuation entity from one investment option or product in the entity to another.

Transaction costs

Transaction costs are costs associated with the sale and purchase of assets of the superannuation entity other than costs that are recovered by the superannuation entity charging buy-sell spreads.



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.
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