



Update to Retirement Accounts Product Disclosure Statement

1 July 2026

i From 1 July 2026, changes to fees and costs, investment option characteristics, suitability and objectives, and other legislative changes detailed in this update will apply to your Hostplus Retirement account.

Please read this important update together with the Hostplus Retirement Accounts Product Disclosure Statement (PDS). Changes that apply from 1 July are shown in blue.

Fee and cost updates

Estimated investment fees and costs, transaction costs and performance fees from 1 July 2026

Like all regulated superannuation funds, we are required to periodically review and disclose our fees and costs. The figures presented in this update are based on a combination of actual and estimated costs for the financial year ending 30 June 2026. We will publish updated fees and costs, based on full-year data, on or around 30 September 2026.

The following table details the estimated investment fees and costs, performance fees and transaction costs for each investment option. The actual amount you will be charged will depend on the actual fees and costs we incur in managing the investment option or options that you're invested in.

These apply to both Pension and Transition to Retirement (TTR) accounts. For more information about how we calculate investment fees and costs and any additional fees that may apply, please see the Hostplus Retirement Accounts PDS.

Investment option	Investment fees and costs (exc. Performance fees)		Performance fee		Transaction costs		Total investment fees and costs		Cost of product for one year (based on \$50,000 balance)*	
	To 30 June 2026	From 1 July 2026	To 30 June 2026	From 1 July 2026	To 30 June 2026	From 1 July 2026	To 30 June 2026	From 1 July 2026	To 30 June 2026	From 1 July 2026
High Growth	0.44%	0.45%	0.22%	0.19%	0.07%	0.10%	0.73%	0.74%	\$653.86	\$651.77
Growth	0.54%	0.50%	0.29%	0.24%	0.08%	0.10%	0.91%	0.84%	\$743.86	\$701.77
Balanced	0.62%	0.53%	0.37%	0.27%	0.08%	0.08%	1.07%	0.88%	\$823.86	\$721.77
Conservative	0.53%	0.44%	0.28%	0.23%	0.07%	0.07%	0.88%	0.74%	\$728.86	\$651.77
Stable	0.48%	0.37%	0.25%	0.20%	0.06%	0.06%	0.79%	0.63%	\$683.86	\$596.77
Defensive	0.21%	0.16%	0.06%	0.07%	0.04%	0.04%	0.31%	0.27%	\$443.86	\$416.77
Indexed High Growth	0.04%	0.02%	0.00%	0.00%	0.00%	0.01%	0.04%	0.03%	\$308.86	\$296.77
Indexed Growth	0.02%	0.03%	0.00%	0.00%	0.00%	0.01%	0.02%	0.04%	\$298.86	\$301.77
Indexed Balanced	0.03%	0.03%	0.00%	0.00%	0.01%	0.01%	0.04%	0.04%	\$308.86	\$301.77
Indexed Conservative	0.04%	0.03%	0.00%	0.00%	0.01%	0.01%	0.05%	0.04%	\$313.86	\$301.77

Investment option	Investment fees and costs (exc. Performance fees)		Performance fee		Transaction costs		Total investment fees and costs		Cost of product for one year (based on \$50,000 balance)*	
	To 30 June 2026	From 1 July 2026	To 30 June 2026	From 1 July 2026	To 30 June 2026	From 1 July 2026	To 30 June 2026	From 1 July 2026	To 30 June 2026	From 1 July 2026
Indexed Stable	0.05%	0.03%	0.00%	0.00%	0.01%	0.01%	0.06%	0.04%	\$318.86	\$301.77
Indexed Defensive	0.06%	0.02%	0.00%	0.00%	0.01%	0.00%	0.07%	0.02%	\$323.86	\$291.77
Socially Responsible Investment – High Growth	0.31%	0.18%	0.41%	0.27%	0.01%	0.02%	0.73%	0.47%	\$653.86	\$516.77
Socially Responsible Investment – Balanced	0.38%	0.25%	0.35%	0.26%	0.05%	0.02%	0.78%	0.53%	\$678.86	\$546.77
Socially Responsible Investment – Defensive	0.10%	0.09%	0.00%	0.00%	0.02%	0.01%	0.12%	0.10%	\$348.86	\$331.77
CPIplus**	0.62%	0.53%	0.37%	0.27%	0.08%	0.08%	1.07%	0.88%	\$823.86	\$721.77
Australian Shares	0.30%	0.28%	0.12%	0.11%	0.10%	0.16%	0.52%	0.55%	\$548.86	\$556.77
Australian Shares – Indexed	0.02%	0.02%	0.00%	0.00%	0.00%	0.00%	0.02%	0.02%	\$298.86	\$291.77
International Shares	0.38%	0.42%	0.01%	0.13%	0.07%	0.09%	0.46%	0.64%	\$518.86	\$601.77
International Shares – Indexed	0.07%	0.02%	0.00%	0.00%	0.00%	0.01%	0.07%	0.03%	\$323.86	\$296.77
Bonds	0.18%	0.15%	0.00%	0.00%	0.05%	0.06%	0.23%	0.21%	\$403.86	\$386.77
Bonds – Indexed	0.03%	0.04%	0.00%	0.00%	0.04%	0.00%	0.07%	0.04%	\$323.86	\$301.77
Cash	0.01%	0.01%	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%	\$293.86	\$286.77

*The Cost of product calculation above includes the member administration fee of \$4.50 per week, plus the administration costs which are met from the Fund's Administration Reserve and not deducted from members' account balances of \$47.77 p.a. for the financial year ending 30 June 2026.

**The total investment fees and costs listed against the CPIplus option does not impact (diminish) the net value of return of CPIplus. These costs represent the cost incurred by the Balanced investment option, which is where CPIplus assets are invested. CPIplus returns are based on a predetermined rate based on CPI + 'n'. No further investment fees and costs are deducted from that return. CPIplus is not available to TTR Account members.

Administration costs deducted from the Fund's Administration Reserve

Members pay an administration fee of \$4.50 per week. When the administration costs incurred exceed administration fees charged, these costs are met from the Fund's Administration Reserve and not deducted from members' account balances. We estimate the amount deducted from the Administration Reserve to be \$47.77 (formerly \$54.86) for the financial year ending 30 June 2026.

Fees and costs summary

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

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

Hostplus Retirement Accounts		
Type of fee or cost	Amount	How and when paid
Ongoing annual fees and costs^a		
Administration fees and costs	\$234.00 p.a. ^b (\$4.50 per week) ^c plus \$47.77 p.a. (formerly \$54.86) ^d	Deducted monthly from your account on the last Friday of each month. Additional administration costs are paid from the Fund's Administration Reserve, not your account.
Investment fees and costs^e	If you invest in the Balanced or CPIplus investment option: 0.80% (formerly 0.99%) ^f If you invest in other investment option(s): between 0.01% and 0.74% (formerly 0.83%) for other investment option(s) ^f If you invest in the Choiceplus investment option: A portfolio administration fee of \$168.00 p.a. ^g 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.^h 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 or CPIplus investment option: 0.08% ^f If you invest in other investment option(s): Between 0.00% and 0.16% (formerly 0.10%) ^f	Deducted from the assets of the investment option as and when incurred and reflected in the unit price.
Member activity related fees and costs		
Buy-sell spread	Nil	Not applicable
Switching fee	Nil	Not applicable
Other fees and costs	Variable	Other fees and costs may be deducted from your account such as insurance fees, advice fees and other activity-related fees. See the Additional explanation of fees and costs section in the Hostplus Retirement Accounts PDS for details. If you invest in Choiceplus brokerage fees will apply when you buy and sell shares, ETFs or LICs – refer to Brokerage fees in the Hostplus Retirement Accounts PDS.

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 \$238.50.

c. The \$4.50 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. The amount charged depends on the number of Fridays in a year.

d. The amount shown is an estimate based on the costs deducted for the 12 months to 30 June 2026. For details, please refer to the *Additional explanation of fees and costs* in the Hostplus Retirement Accounts PDS.

e. Investment fees and costs include an amount up to **0.27%** (formerly 0.41%) for performance fees. The calculation basis for this amount is set out under *Additional explanation of fees and costs* in the Hostplus Retirement Accounts PDS. 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 the Hostplus Retirement Accounts PDS.

f. 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 the Hostplus Retirement Accounts PDS.

g. 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.

h. 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.

Example of fees and costs for a superannuation product (Pension and TTR accounts)

This table gives an example of how the ongoing annual fees and costs for the Balanced investment 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.

Hostplus Balanced option		Balance of \$50,000
Administration fees and costs	\$234.00 p.a. (deducted from your Hostplus account) plus \$47.77 p.a. (formerly \$54.86) (deducted from the Fund's Administration Reserve).	For every \$50,000 you have in the superannuation product, you will be charged \$281.77 (formerly \$288.86) regardless of your balance.
PLUS Investment fees and costs	0.80% (formerly 0.99%)	And you will be charged or have deducted from your investment \$400 (formerly \$495) in investment fees and costs.
PLUS Transaction costs	0.08%	And you will be charged or have deducted from your investment \$40 in transaction costs.
EQUALS Cost of product		If your balance was \$50,000 at the beginning of the year, then for that year you would be charged fees and costs of \$721.77 (formerly \$823.86) for the superannuation product.

Note: Additional fees may apply.

Investment updates

Updates to investment objectives

Our investment options each have target investment returns over a 10 and/or 20-year period. These target returns are inclusive of taxes and investment fees and costs and before deducting administration fees.

Where an investment option is not included below, there is no change to the option's 20-year target:

Option	Investment objective	
	To 30 June 2026	From 1 July 2026
Growth (TTR)	CPI plus 4.5% per annum on average over 20 years	CPI plus 4.0% per annum on average over 20 years
Defensive (TTR)	CPI plus 1.0% per annum on average over 20 years	CPI plus 1.5% per annum on average over 20 years
Socially Responsible Investment – High Growth (TTR)	CPI plus 3.5% per annum on average over 20 years	CPI plus 3.0% per annum on average over 20 years
Socially Responsible Investment – High Growth (Pension)	CPI plus 4.5% per annum on average over 20 years	CPI plus 4.0% per annum on average over 20 years
Indexed High Growth (Pension)	CPI plus 4.0% per annum on average over 20 years	CPI plus 3.5% per annum on average over 20 years

Updates to growth/defensive allocations

Our investment options have different mixes of growth and defensive assets. This describes how the options are invested between growth assets (higher risk / higher return like shares) and defensive assets (lower risk / lower returns like cash).

Where an investment option is not included below, there is no change to the option's growth/defensive allocations:

Option	Growth/defensive allocation	
	To 30 June 2026	From 1 July 2026
Socially Responsible Investment – Balanced	73% growth / 27% defensive	74% growth / 26% defensive
Socially Responsible Investment – Defensive	19% growth/81% defensive	18% growth / 82% defensive

Updates to option characteristics

These apply to both Pension and TTR accounts. Where an investment option is not included below, there is no change to the option's characteristics:

Option	Minimum Suggested Investment Timeframe	
	To 30 June 2026	From 1 July 2026
High Growth	10 years +	7 years +
Conservative	5 years +	2 years +
Stable	5 years +	2 years +
Indexed High Growth	7 years +	5 years +
Indexed Growth	7 years +	5 years +
Indexed Conservative	5 years +	2 years +
Indexed Stable	5 years +	2 years +
Socially Responsible Investment – High Growth	7 years +	5 years +
Socially Responsible Investment – Defensive	5 years +	2 years +

Option	Who is this investment suitable for?
Growth (Pension and TTR)	With a strong bias to growth assets, this Signature investment option is designed for members with a medium to long-term investment time frame, who are seeking very strong (Pension) strong (TTR) (<i>formerly very-strong</i>) returns and have a medium to high tolerance of negative returns.
Conservative (Pension and TTR)	With a similar proportion of growth and defensive assets, this Signature investment option is designed for members with a short-term (<i>formerly medium to long-term</i>) investment timeframe, who are seeking strong (Pension) moderate (TTR) returns and have a medium tolerance of negative returns.
Stable (Pension and TTR)	With a bias to defensive assets, this Signature investment option is designed for members with a short-term (<i>formerly medium to long-term</i>) investment timeframe, who are seeking moderate (Pension) modest (TTR) long-term returns and have a low to medium tolerance of negative returns.
Defensive (Pension and TTR)	With a strong bias to defensive assets, this Signature investment option is designed for members with a short-term investment time frame, who are seeking modest (<i>formerly stable</i>) returns and have a low tolerance of negative returns.
Socially Responsible Investment – High Growth (Pension and TTR)	With all growth assets, this Socially Responsible Investment option is designed for members with a medium to long-term (<i>formerly long-term</i>) investment timeframe, who are seeking strong (Pension - <i>formerly very-strong</i>) moderate (TTR - <i>formerly strong</i>) long-term returns and have a high tolerance of negative returns.
Socially Responsible Investment – Defensive (Pension and TTR)	With a strong bias to defensive assets, this Socially Responsible Investment option is designed for members with a short-term (<i>formerly medium to long-term</i>) investment timeframe, who are seeking modest (Pension) stable (TTR) returns and have a low tolerance of negative returns.
Indexed High Growth (Pension and TTR)	With all growth assets, this Indexed investment option is designed for members with a medium to long-term (<i>formerly long-term</i>) investment timeframe, who are seeking strong (Pension) moderate (TTR) long-term returns and have a high tolerance of negative returns.
Indexed Growth (Pension and TTR)	With a strong bias to growth assets, this Indexed investment option is designed for members with a medium to long-term (<i>formerly long-term</i>) investment time frame, who are seeking moderate long-term returns and have a high tolerance of negative returns.
Indexed Conservative (Pension and TTR)	With a similar proportion of growth and defensive assets, this Indexed investment option is designed for members with a short-term (<i>formerly medium to long-term</i>) investment time frame, who are seeking moderate (Pension) modest (TTR) long-term returns and have a medium to high tolerance of negative returns.
Indexed Stable (Pension and TTR)	With a bias to defensive assets, this Indexed investment option is designed for members with a short-term (<i>formerly medium to long-term</i>) investment time frame, who are seeking moderate (Pension) modest (TTR) long-term returns and have a medium tolerance of negative returns.

Updates to strategic asset allocations and ranges

Our investment options are invested in different asset classes with assigned ranges and targets. Our investment team can change actual allocations within these ranges to reflect what's happening in investment markets to maximise returns for members.

These apply to both Pension and TTR accounts. Where an investment option is not included below, there is no change to the option's ranges and targets:

High Growth				
Asset class	Range %		Target %	
	To 30 June 2026	From 1 July 2026	To 30 June 2026	From 1 July 2026
Australian shares	10–60	10–60	37	36
International shares – developed markets	10–60	10–60	42	43
International shares – emerging markets	0–30	0–30	9	9
Property	0–10	0–10	0	0
Infrastructure	0–10	0–10	0	0
Private equity	0–30	0–30	12	12
Credit	0–10	0–10	0	0
Alternatives	0–10	0–10	0	0
Bonds	0–10	0–10	0	0
Cash	0–10	0–10	0	0

Growth				
Asset class	Range %		Target %	
	To 30 June 2026	From 1 July 2026	To 30 June 2026	From 1 July 2026
Australian shares	10–50	10–50	30	28
International shares – developed markets	10–50	10–50	33	34
International shares – emerging markets	0–20	0–20	8	7
Property	0–20	0–20	5	5
Infrastructure	0–20	0–20	8	8
Private equity	0–20	0–20	8	10
Credit	0–15	0–15	5	5
Alternatives	0–10	0–10	3	3
Bonds	0–10	0–10	0	0
Cash	0–10	0–10	0	0

Balanced				
Asset class	Range %		Target %	
	To 30 June 2026	From 1 July 2026	To 30 June 2026	From 1 July 2026
Australian shares	10–40	10–40	21	21
International shares – developed markets	10–40	10–40	23	24
International shares – emerging markets	0–15	0–15	6	6
Property	0–30	0–30	9	8
Infrastructure	0–30	0–30	11	11
Private equity	0–25	0–25	10	10
Credit	0–20	0–20	7	7
Alternatives	0–20	0–20	4	4
Bonds	0–20	0–20	5	5
Cash	0–15	0–15	4	4

Conservative				
Asset class	Range %		Target %	
	To 30 June 2026	From 1 July 2026	To 30 June 2026	From 1 July 2026
Australian shares	10–30	10–30	16	16
International shares – developed markets	10–30	10–30	18	19
International shares – emerging markets	0–15	0–15	4	4
Property	0–25	0–25	8	7
Infrastructure	0–25	0–25	11	11
Private equity	0–10	0–10	4	4
Credit	0–20	0–20	7	7
Alternatives	0–20	0–20	6	6
Bonds	10–40	10–40	18	18
Cash	0–25	0–25	8	8

Stable				
Asset class	Range %		Target %	
	To 30 June 2026	From 1 July 2026	To 30 June 2026	From 1 July 2026
Australian shares	0–30	0–30	8	8
International shares – developed markets	0–30	0–30	10	11
International shares – emerging markets	0–10	0–10	2	2
Property	0–25	0–25	8	7
Infrastructure	0–25	0–25	11	11
Private equity	0–10	0–10	2	2
Credit	0–20	0–20	7	7
Alternatives	0–20	0–20	6	6
Bonds	10–50	10–50	30	30
Cash	0–50	0–50	16	16

Defensive				
Asset class	Range %		Target %	
	To 30 June 2026	From 1 July 2026	To 30 June 2026	From 1 July 2026
Australian shares	0–30	0–30	5	5
International shares – developed markets	0–30	0–30	7	7
International shares – emerging markets	0–10	0–10	1	1
Property	0–30	0–30	2	2
Infrastructure	0–30	0–30	4	4
Private equity	0–10	0–10	0	0
Credit	0–30	0–30	1	2
Alternatives	0–30	0–30	3	3
Bonds	10–70	10–70	34	34
Cash	10–80	0–80	43	42

Indexed High Growth				
Asset class	Range %		Target %	
	To 30 June 2026	From 1 July 2026	To 30 June 2026	From 1 July 2026
Australian shares	20–80	20–80	44	41
International shares – developed markets	20–80	20–80	50	53
International shares – emerging markets	0–30	0–30	6	6
Property	0–10	0–10	0	0
Infrastructure	0–10	0–10	0	0
Private equity	0–30	0–30	0	0
Credit	0–10	0–10	0	0
Alternatives	0–10	0–10	0	0
Bonds	0–10	0–10	0	0
Cash	0–10	0–10	0	0

Indexed Growth				
Asset class	Range %		Target %	
	To 30 June 2026	From 1 July 2026	To 30 June 2026	From 1 July 2026
Australian shares	20–70	20–70	37	36
International shares – developed markets	20–70	20–70	48	49
International shares – emerging markets	0–30	0–30	5	5
Property	0–10	0–10	0	0
Infrastructure	0–10	0–10	0	0
Private equity	0–30	0–30	0	0
Credit	0–10	0–10	0	0
Alternatives	0–10	0–10	0	0
Bonds	0–20	0–20	10	10
Cash	0–20	0–20	0	0

Indexed Balanced				
Asset class	Range %		Target %	
	To 30 June 2026	From 1 July 2026	To 30 June 2026	From 1 July 2026
Australian shares	20–60	20–60	32	30
International shares – developed markets	20–60	20–60	39	41
International shares – emerging markets	0–15	0–15	4	4
Property	0–10	0–10	0	0
Infrastructure	0–10	0–10	0	0
Private equity	0–10	0–10	0	0
Credit	0–10	0–10	0	0
Alternatives	0–10	0–10	0	0
Bonds	10–35	10–35	20	20
Cash	0–20	0–20	5	5

Indexed Conservative				
Asset class	Range %		Target %	
	To 30 June 2026	From 1 July 2026	To 30 June 2026	From 1 July 2026
Australian shares	10–50	10–50	23	22
International shares – developed markets	10–50	10–50	29	30
International shares – emerging markets	0–20	0–20	3	3
Property	0–20	0–20	0	0
Infrastructure	0–20	0–20	0	0
Private equity	0–20	0–20	0	0
Credit	0–20	0–20	0	0
Alternatives	0–20	0–20	0	0
Bonds	5–45	5–45	30	30
Cash	0–40	0–40	15	15

Indexed Defensive				
Asset class	Range %		Target %	
	To 30 June 2026	From 1 July 2026	To 30 June 2026	From 1 July 2026
Australian shares	0–30	0–30	8	7
International shares – developed markets	0–30	0–30	10	11
International shares – emerging markets	0–10	0–10	1	1
Property	0–30	0–30	0	0
Infrastructure	0–30	0–30	0	0
Private equity	0–10	0–10	0	0
Credit	0–30	0–30	0	0
Alternatives	0–30	0–30	0	0
Bonds	10–70	10–70	36	36
Cash	10–80	0–80	45	45

SRI High Growth				
Asset class	Range %		Target %	
	To 30 June 2026	From 1 July 2026	To 30 June 2026	From 1 July 2026
Australian shares	20–80	20–80	42	40
International shares – developed markets	20–80	20–80	46	48
International shares – emerging markets	0–30	0–30	0	0
Property	0–10	0–10	0	0
Infrastructure	0–10	0–10	0	0
Private equity	0–30	0–30	12	12
Credit	0–10	0–10	0	0
Alternatives	0–10	0–10	0	0
Bonds	0–10	0–10	0	0
Cash	0–10	0–10	0	0

SRI Balanced				
Asset class	Range %		Target %	
	To 30 June 2026	From 1 July 2026	To 30 June 2026	From 1 July 2026
Australian shares	10–50	10–50	25	25
International shares – developed markets	10–50	10–50	28	30
International shares – emerging markets	0–20	0–20	0	0
Property	0–30	0–30	8	7
Infrastructure	0–30	0–30	9	8
Private equity	0–30	0–30	10	10
Credit	0–20	0–20	0	0
Alternatives	0–30	0–30	5	5
Bonds	0–30	0–30	10	10
Cash	0–20	0–20	5	5

SRI Defensive				
Asset class	Range %		Target %	
	To 30 June 2026	From 1 July 2026	To 30 June 2026	From 1 July 2026
Australian shares	0–30	0–30	7	6
International shares – developed markets	0–30	0–30	7	8
International shares – emerging markets	0–10	0–10	0	0
Property	0–30	0–30	2	2
Infrastructure	0–30	0–30	4	4
Private equity	0–10	0–10	0	0
Credit	0–30	0–30	0	0
Alternatives	0–30	0–30	3	3
Bonds	10–70	10–70	35	35
Cash	10–80	0–80	42	42

International Shares				
Asset class	Range %		Target %	
	To 30 June 2026	From 1 July 2026	To 30 June 2026	From 1 July 2026
Australian shares	0	0	0	0
International shares – developed markets	50–100	50–100	79	80
International shares – emerging markets	0–40	0–40	21	20
Property	0	0	0	0
Infrastructure	0	0	0	0
Private equity	0	0	0	0
Credit	0	0	0	0
Alternatives	0	0	0	0
Bonds	0	0	0	0
Cash	0–10	0–10	0	0

Legislative updates

The transfer balance cap is a lifetime limit on the amount of super you can transfer into retirement income streams. From 1 July 2026, the transfer balance cap will increase to **\$2.1 million**. Personal transfer balance caps may vary from this amount. Check yours in your myGov account.

From 1 July 2026, Division 296 introduces additional tax for individuals with super balances above \$3 million, with higher rates for balances exceeding \$10 million. Earnings attributable to balances above \$3 million will be taxed at 15%, and above \$10 million at an additional 10%, resulting in effective tax rates of 30% and 40% respectively on those earnings.

WANT TO KNOW MORE?

If you have any questions, we're happy to help. Just call **1300 348 546**, 8am – 8pm AEST /AEDT, Monday to Friday or visit hostplus.com.au

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