



# AN IMPORTANT UPDATE TO OUR HOSTPLUS LIFE OPTION

12 August 2025

We're making changes to our Hostplus Life investment option. Here's what it means for you.

## What's changing?

On 30 September 2025, we'll introduce a new design of our Hostplus Life investment option, to better support your retirement goals.

The new design will use three life-stages to **grow, maintain** and **protect** your super.

We are also giving the option a clearer name: **Lifecycle**.

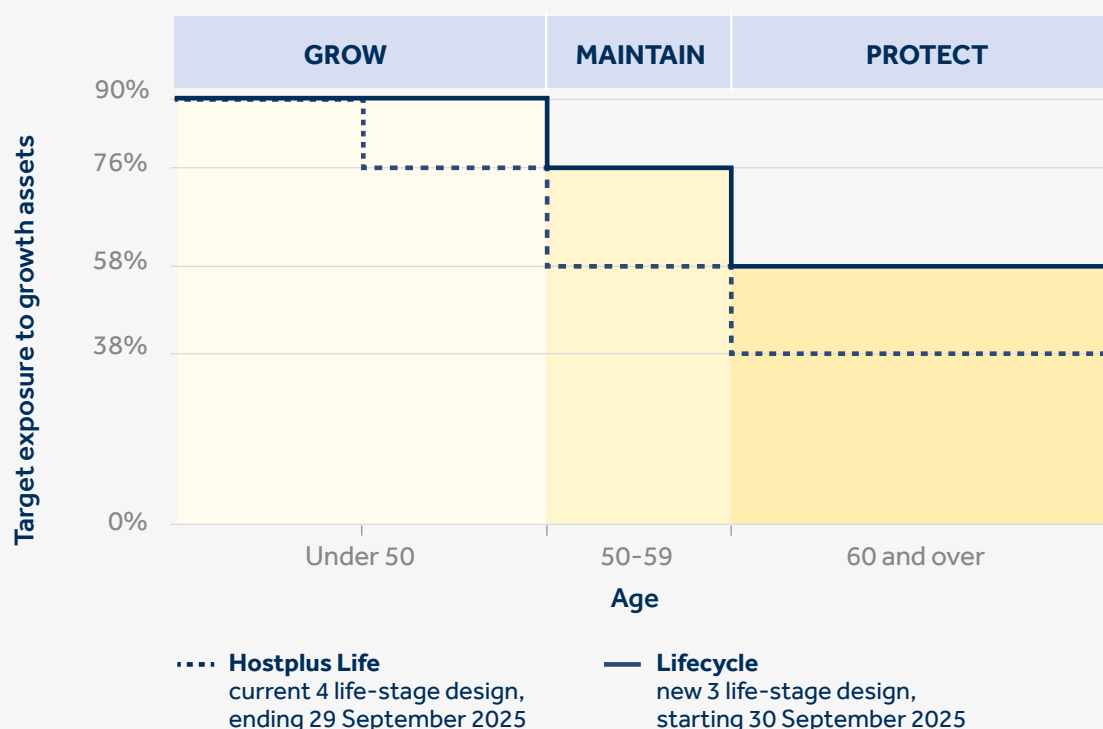
## What is the new Lifecycle design?

We've simplified the design of the option by changing it from four life-stages to three life-stages, which we call **grow, maintain**, and **protect**. Further information about each of these life-stages is shown on page 2.

We've also extended (by ten years) the milestone ages at which you'll be automatically switched into lower-risk options. This means over your lifetime, you'll now have more exposure to growth assets like Australian and International shares and property and infrastructure. Our modelling shows this could lead to a higher balance at retirement and a higher income during retirement. The new design has been carefully developed to support stronger long-term results for most members. While there may be some changes to investment risk and fees depending on your age, the overall aim is to help you grow your super more effectively over time.

Under the new design, investment fees may be higher in certain life-stages because more of your super is invested in growth assets such as property and infrastructure, which are more expensive to manage however provide more diversification.

The below chart compares your target exposure to growth assets under the new design and the current design:



## Why we're doing this

We want to give your super the best chance to grow and deliver for you when you retire, while keeping things simple and easy to understand.

## What does this mean for you?

The table below outlines how your investment mix, risk level and fees may change depending on your age group under the new Lifecycle design.

The new design comes into effect from 30 September 2025, and you don't need to take any action.

	Under 50 <sup>1</sup>		50 to 59		60 and over	
	GROW		MAINTAIN		PROTECT	
Focus of life-stage	Aims to build your super faster with a higher-growth option		Aims to balance growth and stability as you continue to build your super		Aims to lower risk to protect your super so you can enjoy retirement	
Version	Current design	New design	Current design	New design	Current design	New design
Investment option	Growth (under 40) Balanced (40-49)	<u>Growth</u>	Conservative <sup>2</sup>	<u>Balanced</u>	Stable <sup>2</sup>	<u>Conservative<sup>2</sup></u>
Growth assets (target)	90% (under 40) 76% (40-49)	90%	58%	76%	38%	58%
Return target p.a. <sup>3</sup>	CPI + 4.5% (under 40) CPI + 4% (40-49)	CPI + 4.5%	CPI + 3%	CPI + 4%	CPI + 2%	CPI + 3%
Level of risk <sup>4</sup>	Medium to high	Medium to high	Medium	Medium to high	Low to medium	Medium
Investment fee p.a. <sup>5</sup>	0.93% (under 40) 1.10% (40-49)	0.93%	0.86%	1.10%	0.76%	0.86%

1. Members under 40 years will remain invested in the Growth option.

2. Stable and Conservative are the new names for the Capital Stable and Conservative Balanced options respectively. Please refer to [hostplus.com.au/menu-changes](https://hostplus.com.au/menu-changes) for more information.

3. On average over 20 years.

4. Indicates how risky this option is, ranging from 'Very low' to 'Very high' risk. This is an industry-wide Standard Risk Measure.

5. Based on a \$50,000 balance: For those aged 40–49, the investment fee will decrease by \$85 per year. For those aged 50–59, the fee will increase by \$120 per year. For those aged 60 and over, the fee will increase by \$50 per year.

## Hostplus offers a range of investment options

If the new design of the Lifecycle option is no longer suitable for you, you can choose another investment option that better aligns with your preferences. To explore your choices, [visit our website](#) or check the relevant [Product Disclosure Statement](#) for more information.

## Additional changes to investment options

Over the coming months, we'll also be refreshing some of our other investment options - this includes updating a few names and gradually phasing out two sector options - to help simplify your choices. For more information about these changes, please visit [hostplus.com.au/menu-changes](https://hostplus.com.au/menu-changes)

## WE'RE HERE TO HELP.

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

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