

# SIGNIFICANT EVENT NOTICE

**For Permanent Defined Benefit members**

30 May 2025

## An important update about your Maritime Permanent Defined Benefit Sub-fund.

You are receiving this Significant Event Notice to let you know about a change in the investment strategy of the Maritime Permanent Defined Benefit Sub-fund (the Sub-fund). This change affects the money held in the Sub-fund, which is used to fund your future benefit.

### What's changing?

From 12 March 2025, the assets of the Sub-fund have moved from the **Hostplus Balanced** investment option to the **Hostplus Capital Stable** investment option.

For more information on the Capital Stable investment option, please visit [hostplus.com.au/capital-stable](https://hostplus.com.au/capital-stable)

### Why is this happening?

We have made this change to help protect the strong financial position of the Sub-fund, which is used to fund your future benefit.

Every two years we ask an independent actuary to undertake a formal review of the Sub-fund. In the most recent review (effective 30 June 2024), the actuary recommended that Hostplus make the change to this investment option. Moving to the Capital Stable option, which is a lower-risk investment, helps preserve the Sub-fund's strength and stability over time, especially during market ups and downs.

The review also considered contributions made by participating employers in the Sub-fund and confirmed that the funding position remains strong.

This change supports our obligations under APRA's Prudential Standard SPS 160, which ensures that super funds carefully manage assets to meet future payments to defined benefit members.

### What does this mean for you?

There is no impact to your Permanent Defined Benefit entitlements, which remain secure and unchanged. You will continue to receive your benefits when you retire or reach other milestones, as set out in the Sub-fund's rules.

Your entitlements are not affected by market movements, or this change in investment strategy.

### Is there anything you need to do?

No, you don't need to do anything as a result of this change.

We are simply keeping you informed about how we are managing the assets that support your benefits.

### Keeping a close eye on things

The next full actuarial review is scheduled for 30 June 2026. In addition, the independent actuary reviews the Sub-fund's financial position every three months, as part of Hostplus' regulatory obligations. We will keep you updated on any future developments.

You can also read the latest actuarial review here:  
[\[Download the actuarial review\]](#)

### We're here to help

If you have any questions, we are here to help. Call us on **1300 467 875** (8am to 8pm AEST/AEDT, Monday to Friday), or visit [hostplus.com.au](https://hostplus.com.au).

#### Important information

This Significant Event Notice has been prepared for eligible members of Maritime Permanent Defined Benefit Sub-fund Issued by Host-Plus Pty Limited ABN 79 008 634 704, AFSL No.244392, as trustee for the Hostplus Superannuation Fund ABN 68 657 495 890, MySuper No. 68657495890198.

This information is general in nature and does not take into account your personal objectives, financial situation, or needs. You should consider whether it is appropriate for you. Please read the Maritime Super Legacy Product Guide available at [hostplus.com.au/pds](https://hostplus.com.au/pds) before making any decisions about Hostplus products. For a description of the target market, read the Target Market Determination (TMD) available at [hostplus.com.au/about-us/legals/ddo](https://hostplus.com.au/about-us/legals/ddo).