



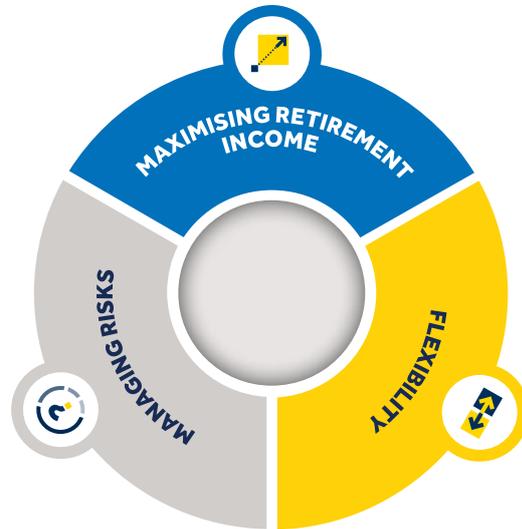
# SUMMARY OF HOSTPLUS RETIREMENT INCOME STRATEGY

April 2024



# RETIREMENT INCOME STRATEGY

Hostplus has developed its retirement income strategy, which outlines how the fund intends to assist members who are retired, or approaching retirement, achieve and balance the following key retirement income objectives:



While superannuation has been an essential part of Australia's retirement income system, especially for the past 30 years after the introduction of the Superannuation Guarantee for the majority of workers, the focus over this time has largely been on accumulation and growth (pre-retirement).

However, with the maturity of the superannuation system and the increasing role superannuation now plays in the makeup of Australians' retirement incomes, the Federal Government recently introduced a Retirement Income Covenant (RIC), which came into force on 1 July 2022. The RIC requires super funds to develop a Retirement Income Strategy (RIS) with a view to improving the retirement outcomes for their members.

## Maximising Retirement Income

Maximise expected retirement income over the period of retirement.

This includes income from your superannuation and any Age Pension entitlements.

## Managing Risks

Managing expected risks to the sustainability and stability of expected retirement income, including but not limited to longevity risks, investment risks, and inflation risks.

## Flexibility

Having flexible access to expected funds over the period of retirement.

Key risks to the sustainability and stability of expected retirement income.



**Longevity risks** – the risk that you may outlive your retirement savings.



**Investment risks** – the risk of variable or negative investment returns and that the order and timing of your investment returns are unfavourable, resulting in less money for your retirement.



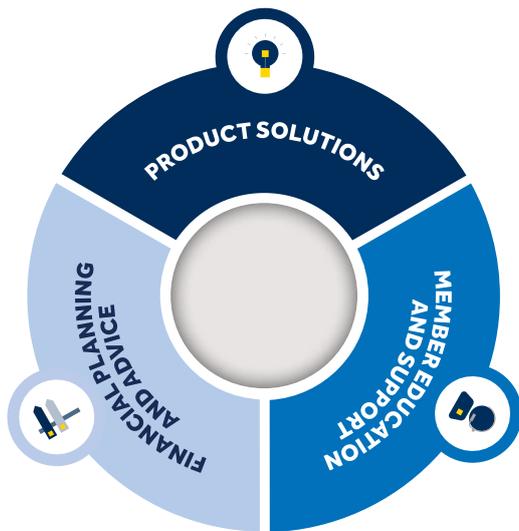
**Inflation risks** – the risk that cost-of-living increases outpace the performance of your retirement savings, reducing your purchasing power and standard of living over time.



# HOSTPLUS RETIREMENT INCOME STRATEGY

Each Hostplus member is likely to have their own distinctive retirement goals and preferences, including how they intend to achieve their retirement income objectives and outcomes. Hostplus' RIS aims to leverage and utilise its products, member education and support tools and financial planning and advice solutions to assist members in planning for and optimising their retirement outcomes.

Our strategy is based around a holistic, three-pillar approach, which integrates with the Age Pension and other sources of retirement income to help members in seeking to maximise their retirement income, manage risks, and provide flexible access to their retirement savings.



To learn more about each of these three pillars, please view the solutions below:

## Product Solutions

### Available Products

#### Retired

- Hostplus Pension account

#### Approaching retirement

- Hostplus Super account
- Hostplus Transition to Retirement account

## Member Education and Support

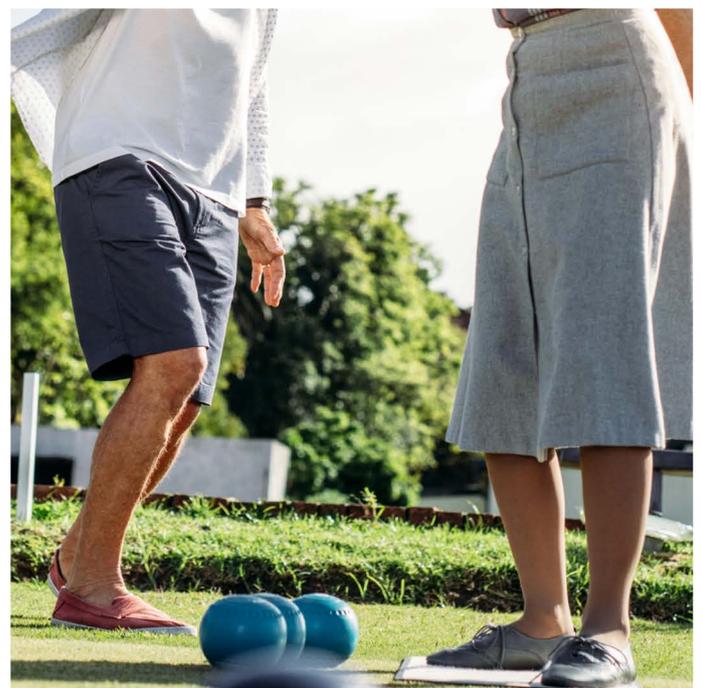
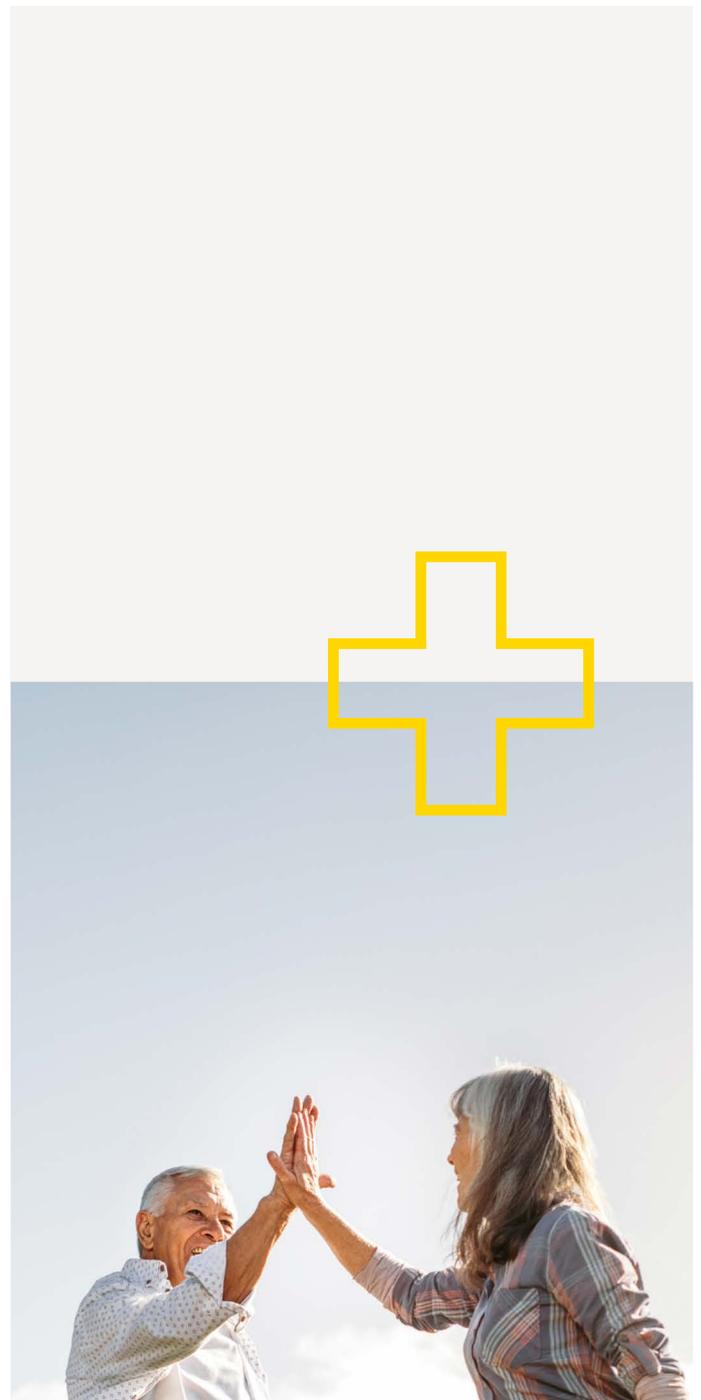
### Available Tools and Resources

- Retirement projection calculator
- Retirement income statement projections
- Hostplus website
- Hostplus app
- Webinars
- Retirement symposiums and forums
- Ongoing personalised communication

## Financial Planning and Advice

### Available Services

- Online DIY advice – SuperAdviser tool
- Phone-based advice about your Hostplus account
- Specialist retirement planning advice



# PRODUCT SOLUTIONS<sup>^</sup>

## If you're retired

### Hostplus Pension account

The Hostplus Pension account is our core retirement income product with the following features:

- **Regular pension payments** – decide how much and how often you want to receive a regular income. Payments can be used to supplement a full or partial Age Pension or to self-fund your retirement.
- **Flexible withdrawals** – take out extra money when required to meet unexpected costs or large expenses.
- **Comprehensive choice of investments** – tailor your investment approach through a wide variety of investment options.
- **Choiceplus investment option** – actively manage your retirement investment strategy through this investment option which offers greater flexibility and choice. Visit [hostplus.com.au/choiceplus](https://hostplus.com.au/choiceplus) for more information.
- **CPIplus investment option** – give yourself greater certainty in retirement through this investment option which aims to deliver steady and reliable returns above the level of inflation (rises in the cost of living as measured by the Consumer Price Index, or CPI). Visit [hostplus.com.au/cpiplus](https://hostplus.com.au/cpiplus) for more information.

Though returns above inflation are predetermined annually, Hostplus may adjust the rate of return with at least 30 days' notice.

## If you're approaching retirement

### Hostplus super account

With flexible investment and insurance options and a low administration fee<sup>1</sup>, a Hostplus super account can help you grow your retirement savings if you've still got some work ahead of you.

1. Other fees and costs apply. Refer to the Hostplus Pension PDS for more information, available at [hostplus.com.au](https://hostplus.com.au)

### Hostplus Transition to Retirement account

If you're not ready to fully retire and you've reached your [preservation age](#) (the age at which you can access your super), our Transition to Retirement (TTR) account can help. It gives you restricted access to your super via regular pension payments. By putting your savings into a TTR account and drawing an income, you can:

- supplement your income to reduce your work hours.
- boost your super and save on tax while you keep working full time.

<sup>^</sup> Consider the Hostplus Pension Product Disclosure Statement (PDS) available at [hostplus.com.au](https://hostplus.com.au) and your objectives, financial situation and needs, which are not accounted for in this information, before deciding if Hostplus is appropriate for you. For a description of the target market, please read the Target Market Determination (TMD), available at [hostplus.com.au](https://hostplus.com.au)

# MEMBER EDUCATION AND SUPPORT

To help our members who are approaching retirement or who have already retired, we provide a range of member education and support services. Below is an overview of the current services offered:



### Retirement projection calculator

Use our calculator to estimate your income in retirement and how long your super could last. It can also help you understand how factors like super contributions and investment choice can impact your future<sup>1</sup>.

The calculator is simple to use – there's even a short instruction video to help you get the most out of it.

> Try the retirement projection calculator at [hostplus.com.au/retirement-calculator](https://hostplus.com.au/retirement-calculator)



### Retirement income statement projections

Get an estimate of your future retirement income with your annual member statement. See where you stand and take steps to boost your retirement income<sup>2</sup>.

> Visit [mol.hostplus.com.au](https://mol.hostplus.com.au) to login to member online to view your statement.



### Hostplus website

A great place to start learning about your retirement options and the services we offer.



### Hostplus mobile app

Manage your super easily and conveniently. Check your account balance and transaction history, see how your super's growing, update your details, and more.

> View download instructions at [hostplus.com.au/app/download](https://hostplus.com.au/app/download)



### Webinars

Learn more about retirement planning, including super in retirement, maximising your Centrelink entitlements, and more. You can register for our live webinars or watch a recorded version at a time that suits.

> Visit [hostplus.com.au/events](https://hostplus.com.au/events) for more information.



### Retirement symposiums and forums

Join our specially crafted in person events tailored for retirees and those planning for retirement. Expert guest speakers will delve into various topics concerning both pre and post-retirement life. Can't attend in person? No worries! We'll ensure you can still catch all the action by live streaming the events for your convenience.



### Ongoing communications

We'll keep you updated on the tools and services we offer, so you can get the most out of your retirement.

1. Results are based on assumptions that may not reflect current or future trends and don't represent actual entitlements or benefits and shouldn't be relied upon for the purpose of making decisions in relation to a financial product. Before making financial decisions, you should consider your personal circumstances and seek professional advice from a licensed financial adviser.

2. Provided to eligible members.

# FINANCIAL PLANNING AND ADVICE

How do you decide what investment options or retirement strategies might be right for you? Planning for your retirement can be daunting, but you don't have to do it alone. We're here to help take the stress out of the unknown. Our experienced and licensed financial planners can give you the confidence, guidance, and clarity you need to set up, and meet, your retirement objectives.



## Online DIY personal advice

Our SuperAdviser tool can be accessed by logging in to Member Online. It's easy to use and provides simple personal advice that can be implemented directly through your online account.

> Visit [hostplus.com.au/super-adviser](https://hostplus.com.au/super-adviser) for more information.



## Phone-based advice about your Hostplus account

Our licensed superannuation advisers can provide advice on your super with Hostplus; including advice on selecting the right investment option for your super or pension account, contributions to boost your super, and choosing the right insurance options. Best of all, this type of advice is available at no extra cost to you. For a fee, they can also help with consolidating your super, insurance outside your Hostplus super account, or to see how you can use the First Home Super Saver Scheme (FHSSS).

> Visit [hostplus.com.au/phone-advice](https://hostplus.com.au/phone-advice) for more information.



## Specialist retirement planning advice

Our expert financial planners, dedicated to helping you achieve your retirement goals, including making sure you have enough for retirement, and that you're making the most of your super. This service is offered in person or via video link and covers all aspects of your financial journey.

> Visit [hostplus.com.au/comp-advice](https://hostplus.com.au/comp-advice) for more information.

# THE ROLE OF THE AGE PENSION

The Age Pension is intended to provide income support to older Australians who need it, while encouraging pensioners to maximise their overall incomes.

Although not everyone will be eligible to receive the Age Pension (as there are age, residency, and assets and income test requirements), most Australians will receive either a partial or full pension at some stage of their life. As such, our retirement income strategy is designed to work alongside the Age Pension scheme.

To understand how age, residency, and assets and income test requirements apply to you, visit Centrelink (Services Australia). The table below illustrates how a combination of a Hostplus Pension account and the Age Pension can help members maximise their retirement income, manage risks, and provide flexible access to their retirement savings.

Retirement income option	Maximising Income	Managing retirement risks			Flexibility
		Longevity	Investment	Inflation	
Hostplus Pension	Choice of drawdown strategy	Ability to manage longevity via a considered investment and drawdown strategy.	Wide range of investment options including Choiceplus and CPIplus	<ul style="list-style-type: none"> <li>Ability to index pension payments in line with CPI or fixed rate</li> <li>Inflation protection via CPIplus</li> </ul>	High flexibility
Age Pension	N/A	Paid to end of life	Given the asset test, payments may increase when other assets fall in value	Indexed	No flexibility

# HOW HOSTPLUS' RETIREMENT INCOME STRATEGY CAN HELP YOU

Our strategy has been designed to provide tailored information and support to members approaching, entering, or in retirement, separated into the following member groups:

- You're approaching retirement; you're 45 or over and starting to plan retirement
- You're retired but under the eligibility age for the Age Pension
- You're retired and likely to receive the full Age Pension
- You're retired and likely to receive a part Age Pension
- You're retired and ineligible for the Age Pension
- You're likely to have retired

View the page below that best describes your situation to find out how the three pillars of our strategy could help you.

## YOU'RE APPROACHING RETIREMENT; YOU'RE 45 OR OVER AND STARTING TO PLAN RETIREMENT

### Product solutions

#### Hostplus Super account

With flexible investment and insurance options and a low administration fee<sup>1</sup>, a Hostplus super account can help you grow your retirement savings if you've still got some work ahead of you.

1. Other fees and costs apply. Refer to the Hostplus Pension PDS for more information, available at [hostplus.com.au](https://hostplus.com.au)

#### Hostplus Transition to Retirement account

If you're not quite ready to fully retire and you're over the preservation age (the age at which you can access your super), our Transition to Retirement (TTR) account can help. It gives you restricted access to your super via regular pension payments. By putting your savings into a TTR account and drawing an income, you can:

- supplement your income to reduce your work hours.
- boost your super and save on tax while you keep working full time.

## Member education and support



### Retirement projection calculator

Use our calculator to estimate your income in retirement and how long your super could last. It can also help you understand how factors like super contributions and investment choice can impact your future.<sup>1</sup>

The calculator is simple to use – there's even a short instruction video to help you get the most out of it.

> Try the retirement projection calculator at [hostplus.com.au/retirement-calculator](https://hostplus.com.au/retirement-calculator)



### Webinars

Learn more about retirement planning, including super in retirement, maximising your Centrelink entitlements, and more. You can register for our live webinars or watch a recorded version at a time that suits.

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### Retirement symposiums

Join our specially crafted in person events tailored for those planning for retirement. Expert guest speakers will delve into various topics concerning both pre and post-retirement life. Can't attend in person? No worries! We'll ensure you can still catch all the action by live streaming the events for your convenience.



### Retirement income statement projections

Get an estimate of your future retirement income with your annual member statement. See where you stand and take steps to boost your retirement income<sup>2</sup>.

> Visit [mol.hostplus.com.au](https://mol.hostplus.com.au) to login to member online to view your statement.

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2. Provided to eligible members.

## Financial planning and advice

While you're still in the workforce, there's no better time to start planning your future. We offer the following options to ensure you get the right level of advice to suit you:



### Online DIY personal advice

Our SuperAdviser tool can be accessed by logging in to Member Online. It's easy to use and provides simple personal advice that can be implemented directly through your online account.

> Visit [hostplus.com.au/super-adviser](https://hostplus.com.au/super-adviser) for more information



### Phone-based advice about your Hostplus account

Our licensed superannuation advisers can provide advice specific to your super with Hostplus, including investment options, retirement projections and insurance. Best of all, this type of advice is available at no extra cost to you.<sup>1</sup>

> Visit [hostplus.com.au/phone-advice](https://hostplus.com.au/phone-advice) for more information



### Specialist retirement planning advice

Our expert financial planners are dedicated to helping you achieve retirement, including making sure you have enough for retirement, and that you're making the most of your super. This service is offered in person or via video link and covers all aspects of your financial journey.

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1. Fees may apply for personal financial advice.



# YOU'RE RETIRED BUT UNDER THE ELIGIBILITY AGE FOR THE AGE PENSION

You're in this group if you need to self-fund your retirement until you reach the eligibility age for the Age Pension.

## Product solutions

A Hostplus Pension account can help you maximise your retirement income, manage risk, and give you flexible access to your savings.

Your retirement income option	How you can maximise your income	How this can manage retirement risks			Flexibility
		Longevity	Investment	Inflation	
Hostplus Pension	Choice of pension payment strategy	No inbuilt protection from Age Pension until it commences (if eligible).  Ability to manage longevity via a considered investment and drawdown strategy.	Wide range of investment options including Choiceplus and CPIplus	<ul style="list-style-type: none"> <li>Ability to index pension payments in line with CPI or fixed rate</li> <li>Inflation protection via CPIplus</li> </ul>	High flexibility - choice of pension payments and ability to make withdrawals

## Member education and support



### Webinars

Our specialist financial planners can help you learn more about retirement planning, maximising your Centrelink entitlements, and more. You can register for our live webinars or watch a recorded version at a time that suits.

> Visit [hostplus.com.au/events](https://hostplus.com.au/events) for more information



### Retirement projection calculator

Use our calculator to estimate your income in retirement and how long your super could last. It can also help you understand how factors like super contributions and investment choice can impact your future and can estimate your future Age Pension entitlements<sup>1</sup>.

The calculator is simple to use – there's even a short instruction video to help you get the most out of it.

> Try the retirement projection calculator at [hostplus.com.au/retirement-calculator](https://hostplus.com.au/retirement-calculator)



### Retirement forums

Join our specially crafted in person events tailored for retirees. Expert guest speakers will delve into various topics concerning post-retirement life. Can't attend in person? No worries! We'll ensure you can still catch all the action by live streaming the events for your convenience.

We'll keep you updated on the tools and services we offer, so you can get the most out of your retirement.



### Hostplus mobile app

Manage your super easily and conveniently. Check your account balance and transaction history, see how your super's growing, update your details, and more.

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## Financial planning and advice



### Phone-based advice about your Hostplus account

Our licensed superannuation advisers can provide advice on your super with Hostplus, including advice on selecting the right investment option for your super or pension account. Best of all, this type of advice is available at no extra cost to you<sup>2</sup>. Visit [hostplus.com.au/phone-advice](https://hostplus.com.au/phone-advice) for more information.



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2. Fees may apply for personal financial advice.

# YOU'RE RETIRED AND LIKELY TO RECEIVE THE FULL AGE PENSION

You're in this group if you meet the age and residency requirements and have a modest amount of assets and income to qualify for a full Age Pension.

## Product solutions

A Hostplus Pension account can help you maximise your retirement income, manage risk, and give you flexible access to your savings.

Your retirement income solution	How you can maximise your income	How this can manage retirement risks			Flexibility
		Longevity	Investment	Inflation	
Full Age Pension and Hostplus Pension	Choice of pension payment	Protection via the Age Pension.  Ability to manage longevity via a considered investment and drawdown strategy.	Wide range of investment options including Choiceplus and CPIplus	<ul style="list-style-type: none"> <li>Ability to index pension payments in line with CPI or fixed rate</li> <li>Inflation protection via CPIplus</li> </ul>	High flexibility - choice of pension payments and ability to make withdrawals

## Member education and support



### Webinars

Our specialist financial planners can help you learn more about retirement planning, maximising your Centrelink entitlements, and more. You can register for our live webinars or watch a recorded version at a time that suits.

> Visit [hostplus.com.au/events](https://hostplus.com.au/events) for more information.



### Retirement projection calculator

Use our calculator to estimate your income in retirement and how long your super could last. It can also help you understand how factors like super contributions and investment choice can impact your future and can also estimate potential future Age Pension<sup>1</sup>.

The calculator is simple to use – there's even a short instruction video to help you get the most out of it.

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### Retirement forums

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We'll keep you updated on the tools and services we offer, so you can get the most out of your retirement.



### Hostplus mobile app

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## Financial planning and advice



### Phone-based advice about your Hostplus account

Our licensed superannuation advisers can provide advice on your super with Hostplus, including advice on selecting the right investment option for your super or pension account. Best of all, this type of advice is available at no extra cost to you<sup>2</sup>.

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### Specialist retirement planning advice

Our expert financial planners are dedicated to helping you achieve your retirement goals, including making sure you have enough for retirement and that you're making the most of your super and any future Centrelink entitlements. This service is offered in person or via video link and covers all aspects of your financial journey.

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2. Fees may apply for personal financial advice.

# YOU'RE RETIRED AND LIKELY TO RECEIVE A PART AGE PENSION

You're in this group if you meet the age and residency requirements and have a moderate amount of assets and income to qualify for a partial Age Pension. A full Age Pension may be available later in retirement.

## Product solutions

A Hostplus Pension account can help you maximise your retirement income, manage risk, and give you flexible access to your savings.

Your retirement income solution	How you can maximise your income	How this can manage retirement risks			Flexibility
		Longevity	Investment	Inflation	
Partial Age Pension and Hostplus Pension	Choice of pension payments	Protection via the Age Pension.  Ability to manage longevity via a considered investment and drawdown strategy.	Wide range of investment options including Choiceplus and CPIplus	Ability to index pension payments in line with CPI or fixed rate Inflation protection via CPIplus	High flexibility - choice of pension payments and ability to make withdrawals

## Member education and support



### Webinars

Our specialist financial planners can help you learn more about retirement planning, maximising your Centrelink entitlements, and more. You can register for our live webinars or watch a recorded version at a time that suits.

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### Retirement projection calculator

Depending on the information you provide, our calculator can estimate how long your super could last as well as your future Age Pension entitlements. See how the Age Pension could work with your super over the long term and how factors like investment choice can impact your future<sup>1</sup>.



### Hostplus mobile app

Manage your super easily and conveniently. Check your account balance and transaction history, see how your super's growing, update your details, and more.

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# YOU'RE RETIRED AND INELIGIBLE TO RECEIVE THE AGE PENSION

You're in this group if you've reached your Age Pension age but do not meet the Age Pension residency requirements or exceed the assets and/or income thresholds for the Age Pension. A partial Age Pension may be available later in retirement.

## Product solutions

A Hostplus Pension account can help you maximise your retirement income, manage risk, and give you flexible access to your savings.

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Hostplus Pension	Choice of pension payment strategy	No inbuilt protection unless you become eligible for a partial Age Pension  Ability to manage longevity via considered investment and drawdown strategies	Wide range of investment options including Choiceplus and CPIplus	<ul style="list-style-type: none"> <li>Ability to index pension payments in line with CPI or fixed rate</li> <li>Inflation protection via CPIplus</li> </ul>	High flexibility - choice of pension payments and ability to make withdrawals

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## Financial planning and advice



### Phone-based advice about your Hostplus account

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1. Results are based on assumptions that may not reflect current or future trends and don't represent actual entitlements or benefits and shouldn't be relied upon for the purpose of making decisions in relation to a financial product. Before making financial decisions, you should consider your personal circumstances and seek professional advice from a licensed financial adviser.

2. Fees may apply for personal financial advice.

# YOU'RE LIKELY TO HAVE RETIRED

You're in this group if you haven't received super contributions for 12 months or more and either have previously accessed your super or are over 65.

## Product solutions

If you're 65 or over and retired, a Hostplus Pension account can help you maximise your retirement income, manage risk, and give you flexible access to your savings. It can also help you save tax, as investment earnings in a pension account are received tax-free. Speak with one of our specialist retirement planning advisers who can help you decide if this is the right option for you, or read the Hostplus Pension Guide.

### Hostplus super account

With flexible investment and insurance options and a low administration fee<sup>1</sup>, a Hostplus super account can help you grow your retirement savings.

1. Other fees and costs apply. Refer to the Hostplus Pension PDS for more information, available at [hostplus.com.au](http://hostplus.com.au)

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> Visit [hostplus.com.au/events](http://hostplus.com.au/events) for more information.



### Retirement symposiums and forums

Join our specially crafted in person events tailored for retirees. Expert guest speakers will delve into various topics concerning post-retirement life. Can't attend in person? No worries! We'll ensure you can still catch all the action by live streaming the events for your convenience.



### Retirement projection calculator

Use our calculator to estimate your income in retirement and how long your super could last. It can also help you understand how factors like super contributions and investment choice can impact your future<sup>1</sup>.

The calculator is simple to use – there's even a short instruction video to help you get the most out of it.

> Try the retirement projection calculator at [hostplus.com.au/retirement-calculator](http://hostplus.com.au/retirement-calculator)



### Retirement income statement projections

Get an estimate of your future retirement income with your annual member statement. See where you stand and take steps to boost your retirement income<sup>2</sup>.

> Visit [mol.hostplus.com.au](http://mol.hostplus.com.au) to login to member online to view your statement.



### Hostplus mobile app

Manage your super easily and conveniently. Check your account balance and transaction history, see how your super's growing, update your details, and more.

> View download instructions at [hostplus.com.au/app/download](http://hostplus.com.au/app/download)

## Financial planning and advice



### Phone-based advice about your Hostplus account

Our licensed superannuation advisers can provide advice on your super with Hostplus, including advice on selecting the right investment option for your super or pension account. Best of all, this type of advice is available at no extra cost to you<sup>3</sup>.

Visit [hostplus.com.au/phone-advice](http://hostplus.com.au/phone-advice) for more information.



### Specialist retirement planning advice

Our expert financial planners are dedicated to helping you achieve your retirement goals, including making sure you have enough for retirement, and that you're making the most of your super.

This service is offered in person or via video link and covers all aspects of your financial journey.

> Visit [hostplus.com.au/comp-advice](http://hostplus.com.au/comp-advice) for more information.

1. Results are based on assumptions that may not reflect current or future trends and don't represent actual entitlements or benefits and shouldn't be relied upon for the purpose of making decisions in relation to a financial product. Before making financial decisions, you should consider your personal circumstances and seek professional advice from a licensed financial adviser.

2. Provided to eligible members.

3. Fees may apply for personal financial advice.

## WHAT ARE WE DOING NEXT?

Our Retirement Income Strategy will evolve as we better understand our member needs and preferences, which will help us enhance and tailor our products, member education and support tools, and financial planning and advice solutions.

Over the next 24 months we intend to:

- undertake further research to better understand our members' needs and the key factors influencing their retirement decisions
- introduce information packs to provide additional guidance; this could include detailed projections, case studies, and fact sheets to assist with retirement and retirement planning
- investigating the use of lifetime income products to help manage longevity risk
- determining the suitability of products and income drawdown defaults that further improve member retirement outcomes
- identify further opportunities to provide personalised and cost-effective retirement advice and education and support to suit varying member needs
- review our investment menu to provide members with more choice and ability to tailor their investments in and as they approach retirement

We'll continuously monitor our strategy and the retirement outcomes it generates, while also undertaking a comprehensive formal review of the strategy every three years.

## HOW TO CONTACT US

We're striving to better understand your retirement needs and objectives so we can keep developing products and solutions to help you meet them. If you have any questions or feedback on our retirement income strategy, you can reach out to us by completing the online form at [hostplus.com.au/help/online-enquiry](https://hostplus.com.au/help/online-enquiry)

## WE'RE HERE TO HELP.

Chat to us. Your first conversation with a financial planner is included in your membership. Call us on **1300 348 546** or visit [hostplus.com.au](https://hostplus.com.au) to make an appointment today.

THAT'S  
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