



# Supplementary Significant Event Notice.

For members of Hostplus Pension

16 May 2022

**i** This Supplementary Significant Event Notice (SEN) updates SEN information previously issued to Hostplus Pension members on 8 February 2022. Please take the time to read the supplementary information provided about the recent introduction of three new investment options and changes to fees and costs for Pension members. These changes are also included in the Fund's 29 April 2022 Pension Product Disclosure Statement (PDS) available on our website.

## Why is this Supplementary SEN required?

The SEN issued on 8 February 2022 (some members may have received the SEN later in their welcome packs) provided you information about various important Hostplus product and fee updates. This included information about the 'Cost of product' (including administration fees and costs) for the three new Hostplus investment options introduced from 18 March 2022.

We have identified that the Cost of product information (based on an example balance of \$50,000 at the beginning of the year) included in the 8 February 2022 SEN reflected the Cost of product specific to Accumulation account members and not Pension members. Therefore, for completeness and clarity, we have issued this supplementary SEN to additionally provide Pension members with the Cost of product information specific to pension accounts.

The table below provides you a summary of key investment attributes including the Cost of product for Pension members for each of the new options:

	Australian Shares – Indexed	Diversified Fixed Interest – Indexed
<b>Return target</b>	<b>Pension:</b> CPI plus 5.0% per annum on average over 20 years. <b>TTR:</b> CPI plus 3.5% per annum on average over 20 years	<b>Pension:</b> CPI per annum on average over 20 years. <b>TTR:</b> CPI minus 0.5% per annum on average over 20 years.
<b>Level of investment risk*</b>	<b>Very High.</b> (Negative returns expected in 6 or greater years out of every 20 years)	<b>Medium to High.</b> (Negative returns expected in 3 to less than 4 years out of every 20 years)
<b>Investment style</b>	Enhanced passive management.	Enhanced passive management.
<b>Who is this investment suitable for?</b>	Members with a five years plus investment horizon in pursuit of exposure to a highly diversified portfolio of companies listed on the Australian Securities Exchange. This option is designed for members with a primary focus on minimising fees. It uses an indexed-enhanced strategy based upon an established market index and then seeks to add modest value by exploiting market inefficiencies. This option aims to achieve capital growth and income growth via dividends over the long term.	Members with a two years plus investment horizon in pursuit of exposure to a portfolio of Australian and international government bonds and other investment grade debt. This option is designed for members with a primary focus on minimising fees. It uses an indexed-enhanced strategy based upon an established market index and then seeks to add modest value by exploiting market inefficiencies. This option aims to provide capital stability and a return above cash over a market cycle.
<b>Minimum Suggested Time Frame#</b>	5 years +	2 years +

	Australian Shares – Indexed			Diversified Fixed Interest – Indexed		
Asset mix	Asset Class	Range	Strategic Asset Allocation Benchmark	Asset Class	Range	Strategic Asset Allocation Benchmark
	Australian Shares	0 – 100%	100%	Diversified Fixed Interest	0 – 100%	100%
	<b>Growth assets</b>	-	<b>100%</b>	<b>Growth assets</b>	-	<b>0%</b>
	<b>Defensive assets</b>	-	<b>0%</b>	<b>Defensive assets</b>	-	<b>100%</b>
	Investment managers may invest a proportion of this option's assets in cash for management purposes from time to time.			Investment managers may invest a proportion of this option's assets in cash for management purposes from time to time.		
<b>Fees and costs<sup>^</sup></b>	Investment fees and costs (Excluding Performance Fees): 0.04% Performance Fee: 0.00% Transaction costs: 0.00% Total investment fees and costs: 0.04%  Cost of product (including administration fees and costs) for 1 year assuming a balance of \$50,000 at the beginning of the year: \$302.63			Investment fees and costs (Excluding Performance Fees): 0.07% Performance Fee: 0.00% Transaction costs: 0.06% Total investment fees and costs: 0.13%  Cost of product (including administration fees and costs) for 1 year assuming a balance of \$50,000 at the beginning of the year: \$347.63		

	International Shares – Emerging Markets		
<b>Return target</b>	<b>Pension:</b> CPI plus 5.0% per annum on average over 20 years. <b>TTR:</b> CPI plus 4.0% per annum on average over 20 years.		
<b>Level of investment risk*</b>	<b>High.</b> (Negative returns expected in between 4 to less than 6 out of every 20 years)		
<b>Investment style</b>	Active management.		
<b>Who is this investment suitable for?</b>	Members with a five years plus investment horizon in pursuit of exposure to a highly diversified portfolio of companies listed on international stock exchanges within emerging market countries. This actively managed option aims to outperform the market by carefully selecting which companies of all sizes to buy and sell. This option aims to achieve capital growth and income growth via dividends over the long term. This Option is less diversified than the Fund's Balanced Option and has a higher risk and return profile.		
<b>Minimum Suggested Time Frame<sup>#</sup></b>	5 years +		
<b>Asset mix</b>	<b>Asset Class</b>	<b>Range</b>	<b>Strategic Asset Allocation Benchmark</b>
	International Shares – Emerging Markets	0 – 100%	100%
	<b>Growth assets</b>	-	<b>100%</b>
	<b>Defensive assets</b>	-	<b>0%</b>
	Investment managers may invest a proportion of this option's assets in cash for management purposes from time to time.		
<b>Fees and costs<sup>^</sup></b>	Investment fees and costs (Excluding Performance Fees): 0.64% Performance Fee: 0.00% Transaction costs: 0.14% Total investment fees and costs: 0.78%  Cost of product (including administration fees and costs) for 1 year assuming a balance of \$50,000 at the beginning of the year: \$672.63		

\* The Level of investment risk is based on an industry-wide Standard Risk Measure. It shows the number of expected negative annual returns over a 20-year period.

# The Minimum Suggested Time Frame is based on the risk and return profile of this option. The timeframe considers volatility and the likelihood of negative annual returns in any one year. Past performance is not a reliable indicator of future performance.

<sup>^</sup> The investment-related fees quoted in the table include the 0.0155% trustee fee charged as investment fees and costs. The cost of product information includes administration fees and costs (including the 0.0165% trustee fee charged as administration fees and costs). The fees and costs as disclosed in this document are based on reasonable estimates only; actual fees and costs payable may be higher or lower.

This information included in the above tables is also included in the Pension Product Disclosure Statement (PDS) issued on 29 April 2022.

For further information about Hostplus investment options, please visit [hostplus.com.au](https://hostplus.com.au)

For further information, please read your relevant Hostplus Superannuation and Personal Super Plan, Hostplus Executive or Hostplus Pension Product Disclosure Statement (PDS) and Choiceplus Guide dated 29 April 2022. Hostplus Superannuation and Personal Super Plan, Hostplus Executive, Hostplus Pension and Choiceplus are issued by Host-Plus Pty Limited ABN 79 008 634 704, AFSL No.244392, as trustee for the Hostplus Superannuation Fund (Fund) ABN 68 657 495 890, MySuper No. 68657495890198. This information is general information only and does not take into account your personal objectives, financial situation or needs. You should consider if this information is appropriate for you in light of your circumstances before acting on it. Please read your relevant Hostplus Product Disclosure Statement (Hostplus Superannuation and Personal Super Plan Product Disclosure Statement available at [hostplus.com.au/pds](https://hostplus.com.au/pds), Hostplus Executive Product Disclosure Statement available at [hostplus.com.au/pds-exec](https://hostplus.com.au/pds-exec), Hostplus Pension Product Disclosure Statement and Choiceplus Guide available at [hostplus.com.au](https://hostplus.com.au)) before making a decision about a Hostplus product. For a description of the target market, please read the Target Market Determination (TMD), available at [hostplus.com.au](https://hostplus.com.au) HP2101 0522