



## Hostplus Self-Managed Invest.

Hostplus' Self-Managed Invest (SMI) provides Self-Managed Super Fund (SMSF) investors access to unique assets generally inaccessible to retail and SMSF investors, all while offering listed market-like liquidity on assets.

By investing in Hostplus SMI, SMSF investors enjoy the best of both worlds: the benefits of investing with one of Australia's top super funds<sup>1</sup> while maintaining control of your SMSF.

### SMI features:

**Growing and maintaining a well-diversified investment portfolio involves looking for ways to access new market opportunities and quality assets. However, the time and effort, costs of entry, and increasingly complex investment structures, sometimes makes doing so difficult – until now.**

- SMI delivers a premium investment menu of renowned property and infrastructure investments, including the IFM Australian Infrastructure Fund and Industry Super Property Trust (ISPT) Core Fund, as well as Hostplus' market-leading Balanced and low-cost Indexed Balanced options. Together, these high-quality investment options provide greater diversification and value.
- Investors can select from a range of investment options, within the safety and security of an APRA-regulated super fund.
- A proven history of market leading investment returns<sup>2</sup>.
- Straightforward predetermined costs of managing investment administration, compliance and reporting.
- Access to Hostplus' expertise across a broad range of investment capabilities, including investment manager selection, economic analysis and portfolio management.
- Our online portal provides regular portfolio information and reporting at the touch of a button.
- With a low initial investment amount and a daily unit price structure, investors have the comfort and flexibility to invest when and how they want.
- We invest in nation-building infrastructure projects and life-changing technologies – the essential assets that society needs, now more than ever.

## SMI overview:

### Product details

#### Minimum initial investment

\$10,000

#### Minimum additional investment (per option)

\$5,000

#### Minimum ongoing account balance amount<sup>1</sup>

\$10,000

#### Minimum switch amount (per option)<sup>2</sup>

\$5,000

#### Minimum redemption amount (per option)<sup>2</sup>

\$5,000

#### Maximum investment

Unlimited.

The Trustee reserves the right to decline any application and additional investments at its absolute discretion.

#### Unit pricing

Calculated each national business day (T) and made available at [hostplus.com.au/smi-investment-returns](https://hostplus.com.au/smi-investment-returns) at midday T+2 on every national business day.

### Product fees

#### Joining fee

One off \$240 joining fee deducted from your initial investment.

#### Administration fee

\$165 per annum.

#### Investment fee

Refer to individual investment options

For full details of the fees and costs including definitions of each fee and cost, please refer to the Hostplus Self-Managed Invest (SMI) Product Disclosure Statement (PDS) and the Additional Information Brochure available at [hostplus.com.au/smi](https://hostplus.com.au/smi).

1. Subject to market movement. When investors' balance falls below \$2,000, a request may be made by the Trustee to top up or withdraw the balance in full.

2. Switches and withdrawals may be accepted below the minimum limit where the balance of an option has fallen below that minimum limit due to market movement.

# About the investment options

The six options available to Hostplus SMI investors are:

## Balanced investment option

A rare opportunity for SMSF investors to share in Hostplus' industry-leading returns through direct investment in our award-winning Balanced option<sup>3</sup>. This actively managed option is diversified across a range of growth and defensive assets and highly diversified range of asset classes, including property, infrastructure, credit, alternatives, private equity and venture capital asset classes. Unlisted assets – including infrastructure, property and private equity – continue to provide important downside protection as they are not directly linked to equity markets.

## Indexed Balanced investment option

One of the lowest-cost diversified options available in the market today. It employs passive investment management strategies across a mix of growth and defensive assets to target index-like returns for each underlying asset class. This option is globally diversified across International Equities (partially hedged to reduce the amount of foreign currency exposure), Australian Equities, International Fixed Interest, Australian Fixed Interest and cash asset classes.

3. According to the SuperRatings Accumulation Fund Crediting Rate Survey – SR50 Balanced (60 – 76) Index, June 2020, the Hostplus super fund Balanced option has ranked in the top five over five to 20 year time periods. Past performance is not a reliable indicator of future performance and should never be the sole factor considered when selecting a fund.

## Infrastructure investment option

Hostplus' infrastructure investments are selected to build a well-diversified global portfolio of managers and unlisted assets, which offers a strong mix of cash yield and capital growth. Additionally, Hostplus uses its scale and expertise to identify and secure scarce and high-value unlisted assets, which it can directly co-invest in. Typically aimed at patient and long-term investors, this option invests in large capital intensive assets such as the essential assets that our members and investors interact with every day, which aims to provide predictable, sustainable and competitive returns over the long-term.

Usually inaccessible to individuals, SMSFs or other retail investors, these investments are less correlated to general market cycles, providing resilience during periods of market volatility.

## IFM – Australian infrastructure investment option

This option provides access to a diversified portfolio of Australian infrastructure assets, comprising an extensive collection of nation-building projects including ports, airports, roads and utilities.

IFM Investors is a globally renowned Australian investment manager that has been managing infrastructure investments for over 20 years.

Typically, these unlisted infrastructure assets are inaccessible to individuals, SMSFs or other retail investors. However, through Hostplus' size, scale and distinctive liquidity characteristics, along with the daily unit price structure of Hostplus SMI, these assets have been made available to SMSF investors. Investments in unlisted infrastructure assets are normally less correlated to general market cycles, which can help provide resilience during periods of market volatility.

## Property investment option

The Property Investment Option provides investors with exposure to comprehensive and diversified portfolios of unlisted real property assets across the industrial, retail, residential and commercial sectors. Investments in this option are managed by some of the largest and most experienced investment managers in the domestic and international marketplace.

A key attribute of this asset class is the consistency of income generated by rents sourced from a highly diversified cohort of tenants. While capital growth is still evident, income typically provides a larger component of returns for this asset class. This attribute allows strong diversification benefits which help to reduce overall portfolio risk.

Our core property investments are backed by best-in-class sustainability programs and a firm commitment to benchmarking key ESG attributes using industry-approved rating systems, such as Green Star, NABERS, and GRESB.

## Industry Super Property Trust – Property investment option (ISPT)

The Hostplus Industry Super Property Trust – Property Investment Option provides access to a diversified portfolio of Australian unlisted property assets across the commercial, retail and industrial sectors. Investments in this option, like all SMI options, also provide the additional benefit of daily liquidity with no limits on redemptions.

ISPT is a globally renowned Australian investment manager that has been managing property investments in Australia for well over 20 years.

Our core property investments are backed by best-in-class sustainability programs and a firm commitment to benchmarking key ESG attributes using industry-approved rating systems, such as Green Star, NABERS, and GRESB.

## How to apply

Investing in SMI is easy, with a seamless end-to-end digital application and onboarding process. No paper. No lengthy forms.

It only takes a few minutes to join. To get you set up, we need to know if you're eligible.

You need to be either:

- a director of the company which is the trustee of the SMSF making this application, or
- the trustee of the SMSF making the application.

## Before you start

Make sure you've got a couple of things handy:

- access to the ABN, contact and banking details of your self-managed super fund (corporate trustee will also require details of the ACN).
- your contact details and identification details (driver's license or passport) for each trustee/director.
- individual trustee(s) will need to upload a copy of the fully executed Trust Deed showing the names of all current individual trustees.

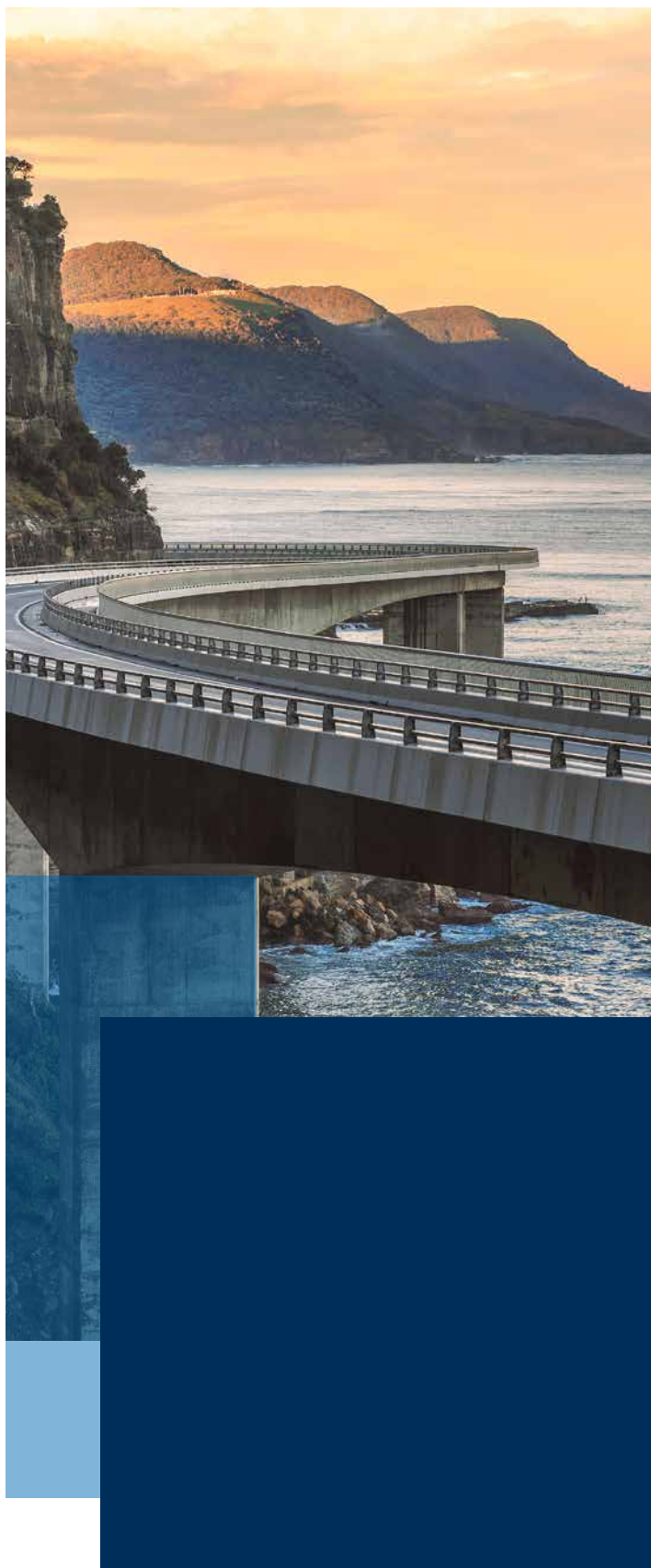
## Want to know more?

Whether you have a question, would like to discuss the investment options, or want to learn more about SMI, please call us on **1300 350 819** 8am – 8pm (AEST) Monday to Friday.

**Visit:** [hostplus.com.au/smi](https://hostplus.com.au/smi)

**Email:** [smi@hostplus.com.au](mailto:smi@hostplus.com.au)

Before applying you should have read and understood all relevant compliance and disclosure documents including the Financial Services Guide, Product Disclosure Statement, Privacy Policy and Data Handling Statement. For information on how to invest with Hostplus Self-Managed Invest refer to our additional information brochure and website. The offer to invest in Hostplus Self-Managed Invest made in this document is only to those persons receiving this offer in Australia (electronically or otherwise). The Trustee reserves the right to decline any applications.



This information contains general advice 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 the Hostplus Self-Managed Invest (SMI) Product Disclosure Statement (PDS), available at [hostplus.com.au/smi](https://hostplus.com.au/smi) before making a decision about Hostplus SMI. Hostplus' products (which include its investment options) are designed for a particular target market. Please read our Product Disclosure Statement and Target Market Determination available at [hostplus.com.au](https://hostplus.com.au) for a description of the target market and to understand what's right for you. You may also find it beneficial obtaining advice from a licensed financial planner. Hostplus Self-Managed Invest (SMI) is issued by Host-Plus Pty Limited ABN 79 008 634 704, AFSL 244392 as trustee for the Hostplus Pooled Superannuation Trust (PST) ABN 13 140 019 340. HP1436 10/21