



# TRANSFERRED TO ANOTHER SALARYLINK EMPLOYER?

If you've started working for another eligible Salarylink participating employer, you may be able to continue with your Salarylink membership.

## Important information to consider

Before you decide to continue your Salarylink membership, it's important to consider the following:

- You should not complete a transfer of your Salarylink membership if you are eligible to and wish to access any of your super when you stop working with your previous Employer. More information on when you can access your super is provided in the Salarylink Member Guide, which is included in the Statewide Super Legacy Product Guide, available at [hostplus.com.au/pds](https://hostplus.com.au/pds)
- If the break between your old and new job is greater than 4 weeks, you will require approval from the Trustee to remain a Salarylink member and there may be implications for your Salarylink insurance.
- If the break between your old and new job is greater than 3 months, your membership cannot be transferred and your Salarylink account will be finalised.
- Once your Salarylink account is finalised it will not be possible to re-join Salarylink as it is closed to new members.

## How to continue with your Salarylink membership

If you wish to continue with your Salarylink membership, please complete the [Salarylink Membership Transfer Form](#) and return this to Hostplus within 2 months of the date your employment ended. Instructions received after this time will require approval from the Trustee before being accepted.

When completing your [Salarylink Membership Transfer Form](#) you will need to choose your contribution rates, for both your Salarylink and Hostplus accumulation balance. This will ensure your new employer pays the correct contributions to Hostplus.

## How to keep your Salarylink insurance<sup>^</sup>

Your new employer must pay contributions into your Salarylink account within 1 month of you starting work, in order for your Salarylink insurance cover to remain in place.

If you transfer your membership but do not recommence Salarylink contributions within 1 month of the date you commence employment with your new employer (or at all):

- your Salarylink death and TPD cover will be converted to units of the Hostplus unitised death and TPD insurance cover to the greater of:
  1. the number of units equivalent to the amount of cover previously held (excluding interim cover) immediately prior to you ceasing contributing to your Salarylink benefit (rounded up to the nearest whole unit\*), and
  2. Automatic age-based cover based on your age next birthday in your accumulation account.

If you currently hold Fixed cover through your accumulation balance, your converted cover has also been changed to Fixed cover.

Premiums will apply, and any additional death and TPD insurance cover you have through your accumulation balance will continue, and

- your Salarylink income protection will be converted to equivalent amount of fixed income protection cover (rounded up to nearest \$100 per month) with a waiting period of 60 days and a maximum benefit period of 2 years through your accumulation balance. Premiums apply.

\* Subject to the minimum automatic age-based cover.

For more details please refer to the Salarylink Member Guide, which is included in the Statewide Super Legacy Product Guide, available at [hostplus.com.au/pds](https://hostplus.com.au/pds)

If you recommence contributions more than 1 month from the date you commence employment with your new employer:

- Your previously converted Hostplus insurance cover will be reverted to Salarylink insurance cover; and
- If there is an increase in insurance, a limitation will apply and you will need to complete a Personal Health Statement to have this assessed.

<sup>^</sup>Hostplus insurance cover is provided by MetLife Insurance Limited (MetLife) ABN 75 004 274 882, AFSL 238096 (insurer).

## By your side, every step of the way

Any change to your superannuation may impact your future retirement.

At Hostplus, we offer a range of options to ensure you get the right level of advice to suit your changing needs:

Over the phone, personalised superannuation advice on **1300 348 546**, and you can meet with an expert Financial Planner for specialist retirement planning<sup>1</sup>.

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

1. Hostplus has engaged Industry Fund Services Limited (IFS) ABN 54 007 016 195, AFSL 232514 to facilitate the provision of personal financial advice to members of Hostplus. Advice is provided by Hostplus financial planners who are Authorised Representatives of IFS. Fees may apply for personal financial advice; for further information about the cost of personal advice, you can speak with your Hostplus financial planner or visit our website [hostplus.com.au](https://hostplus.com.au). Information to help you decide whether you want to use personal financial advice services being offered is set out in the relevant IFS Financial Services Guide, a copy of which is available from your Hostplus financial planner.

## BY YOUR SIDE, EVERY STEP OF THE WAY

For further information about your membership, login to your secure Hostplus Member Online portal at [hostplus.com.au](https://hostplus.com.au) or call our friendly member services team on **1300 457 875**.

# THAT'S A PLUS+



This information is 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 relevant Hostplus Product Disclosure Statement (PDS), available at [hostplus.com.au](https://hostplus.com.au) before making a decision about Hostplus. For a description of the target market, please read the Target Market Determination (TMD), available at [hostplus.com.au](https://hostplus.com.au). Issued by Host-Plus Pty Limited ABN 79 008 634 704, AFSL 244392 as trustee for the Hostplus Superannuation Fund (the Fund) ABN 68 657 495 890, MySuper No 68 657 495 890 198. Every effort is made to ensure that information provided is correct, however, as the Trustee relies on information from employers of Salarylink members, the Trustee reserves the right to make any adjustments for any errors or omissions in information regarding Salarylink benefit amounts. Please contact us for additional information. Your total balance is calculated using the most recent unit prices, and information provided by your employer to Hostplus regarding your Salarylink benefit. This amount can change as a result of any transactions after the unit prices are applied, such as contributions, tax, fees and costs, insurance premiums and movements in unit prices.

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