



Significant Event Notice.

For members of the Hostplus Superannuation and Personal Super Plan and Hostplus Executive

24 October 2019

Significant Event Notices are important updates relating to the operation of Hostplus which may impact your investment and related services. Please take the time to read through the important information provided.

Hostplus investment options are designed with different investment objectives, strategies and risk profiles established by the trustee in consultation with our asset consultant, JANA Investment Advisers Pty Ltd. Together, we closely monitor the overall investment profile to create a high probability of attaining the outlined objective of each investment option. Strategies are amended from time to time to reflect changing circumstances in different markets.

The Product Disclosure Statement (PDS) for each of the Hostplus Superannuation and Personal Super Plan and Hostplus Executive products provide details of the different investment options. This Significant Event Notice is to inform you of recent changes to the investment option descriptions, as disclosed in each product's PDS, for the following Hostplus investment options:

	Return Target		Level of investment risk		Who is this investment suitable for?		Minimum Suggested Time Frame		Strategic Asset Allocation: Growth/Defensive	
Investment option	Disclosed 1 July 2019	From 20 Sept 2019	Disclosed 1 July 2019	From 20 Sept 2019	Disclosed 1 July 2019	From 20 Sept 2019	Disclosed 1 July 2019	From 20 Sept 2019	Disclosed 1 July 2019	From 20 Sept 2019
Conservative Balanced	CPI plus 3.5% per annum on average over 20 years	CPI plus 3.0% per annum on average over 20 years	Medium to High Negative returns expected in between 3 to less than 4 out of every 20 years	No change	May suit members who have a five year plus investment time horizon	No change	5 years plus	No change	51% / 49%	52% / 48%
Indexed Balanced	CPI plus 3.0% per annum on average over 20 years	CPI plus 2.5% per annum on average over 20 years	High Negative returns expected in between 4 to less than 6 out of every 20 years	No change	May suit members who have a seven year plus investment time horizon	No change	7 years plus	No change	75% / 25%	No change.
Hostplus Life (Age Bracket under 40: Shares Plus)	CPI plus 4.5% per annum on average over 20 years	No change	High Negative returns expected in between 4 to less than 6 out of every 20 years	No change	May suit members who have a seven year plus investment time horizon	May suit members who have a six year plus investment time horizon	7 years plus	6 years plus	86% / 14%	No change.
Hostplus Life (Age Bracket 40-49: Balanced)	CPI plus 3% per annum on average over 10 years. CPI plus 4% per annum on average over 20 years	No change	High Negative returns expected in between 4 to 6 out of every 20 years	Medium to High Negative returns expected in between 3 to less than 4 out of every 20 years	May suit members who have a five year plus investment time horizon	No change	5 years plus	No change	75% / 25%	76% / 24%
Hostplus Life (Age Bracket 50 – 59: Conservative Balanced)	CPI plus 3.5% per annum on average over 20 years	CPI plus 3.0% per annum on average over 20 years	Medium to High Negative returns expected in between 3 to less than 4 out of every 20 years	No change	May suit members who have a five year plus investment time horizon	No change	5 years plus	No change	51% / 49%	52% / 48%
Hostplus Life (Age Bracket 60 and over: Capital Stable)	CPI plus 2.5% per annum on average over 20 years	No change	Low to Medium. Negative returns expected in between 1 to 2 out of every 20 years	No change	May suit members who have a five year plus investment time horizon	May suit members who have a three year plus investment time horizon	5 years plus	3 years plus	32.5% / 67.5%	33% / 67%
Diversified Fixed Interest	CPI plus 1.0% per annum on average over 20 years	CPI plus 0.5% per annum on average over 20 years	Medium to High Negative returns expected in between 3 to less than 4 out of every 20 years	No change	May suit members who have a seven year plus investment time horizon	May suit members who have a three year plus investment time horizon	7 years plus	3 years plus	0% / 100%	No change
International Shares	CPI plus 4.5% per annum on average over 20 years	CPI plus 4.0% per annum on average over 20 years	Very High Negative returns expected in between 6 to 7 out of every 20 years	High Negative returns expected in between 4 to less than 6 out of every 20 years	May suit members who have a five year plus investment time horizon	No change	5 years plus	No change	100% / 0%	No change
International Shares - Indexed	CPI plus 3.0% per annum on average over 20 years	CPI plus 2.5% per annum on average over 20 years	Very High Negative returns expected in between 6 to 7 out of every 20 years	Very High Negative returns expected in 6 or greater out of every 20 years	May suit members who have a five year plus investment time horizon	May suit members who have a seven year plus investment time horizon	5 years plus	7 years plus	100% / 0%	No change
International Shares (Hedged) - Indexed	CPI plus 3.0% per annum on average over 20 years	CPI plus 2.5% per annum on average over 20 years	Very High Negative returns expected in between 6 to 7 out of every 20 years	Very High Negative returns expected in 6 or greater out of every 20 years	May suit members who have a seven year plus investment time horizon	May suit members who have a five year plus investment time horizon.	7 years plus	5 years plus	100% / 0%	No change
IFM Australian Infrastructure	CPI plus 3.0% per annum on average over 20 years	No change	High Negative returns expected in between 4 to less than 6 out of every 20 years	No change	May suit members who have a five year plus investment time horizon	No change	5 years plus	No change	50% / 50%	55% / 45%
Balanced Equity Management - Australian Shares	CPI plus 5.0% per annum on average over 20 years.	No change.	High Negative returns expected in between 4 to less than 6 out of every 20 years	Very High Negative returns expected in 6 or greater out of every 20 years	May suit members who have a five year plus investment time horizon	No change	5 years plus	No change	100% / 0%	No change
IFM - Australian Shares	CPI plus 4.5% per annum on average over 20 years	CPI plus 4.0% per annum on average over 20 years	Very High Negative returns expected in between 6 to 7 out of every 20 years	Very High Negative returns expected in 6 or greater out of every 20 years	May suit members who have a seven year plus investment time horizon	May suit members who have a five year plus investment time horizon	7 years plus	5 years plus	100% / 0%	No change

For further information about Hostplus investment options, including information in respect of any recent changes to the underlying asset allocations of each investment option, please read the Product Disclosure Statement for either the Hostplus Superannuation and Personal Super Plan, dated 20 September 2019 available at pds.hostplus.com.au or Hostplus Executive, dated 20 September 2019 available at pds-executive.hostplus.com.au

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 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 the Hostplus Product Disclosure Statement (PDS), available at hostplus.com.au before making a decision about Hostplus.