



# Member guide.

## Superannuation and Personal Super Plan

Product Disclosure Statement Additional Information

**Section 3.  
Benefits  
of investing  
with Hostplus**

## Section 3. Benefits of investing with Hostplus

The information in this document forms part of the Hostplus Superannuation Fund and Hostplus Personal Super Plan Product Disclosure Statement 16 November 2018.



Hostplus is highly regarded, having been awarded some of the most prestigious accolades in the industry. All of which means your super is in good hands. Plus our members enjoy a range of extras, like low cost banking, and if eligible, savings on travel and accommodation. Best of all, even if you change jobs or leave the industry, you can still stay with Hostplus and continue to enjoy the benefits of being a member.

Hostplus is authorised to offer a MySuper product (Balanced investment option) a straightforward option that suits most members. You'll find our MySuper Product Dashboard at [hostplus.com.au/dashboard](https://hostplus.com.au/dashboard).

### 3.1 We're run to benefit our members

We're an industry super fund, so we don't pay commissions to financial advisers or dividends to shareholders. Instead, we re-invest that money for the benefit of our members.

### 3.2 We offer low administration fees

Hostplus members pay a low administration fee of \$1.50 per week. Like most super funds, investment costs also apply. However, we strive to ensure the expense incurred in managing each investment option is among the most competitive available in Australia for that type of investment.

### 3.3 Competitive returns

We aim to achieve competitive, long-term investment performance for members. Our Balanced investment option is ranked number one over 1, 3, 5, 7 and 15 years to 30 June 2018 (SuperRatings' SR50 Balanced Survey, 18 July 2018).

Past performance is not a reliable indicator of future performance.

### 3.4 Competitive insurance cover

Right now, your most valuable assets are your health, family and your income earning potential. Protecting these assets is an important part of a smart financial plan.

So Hostplus gives you access to three key types of insurance cover:

- Death and Total & Permanent Disability insurance cover,
- Death Only insurance cover, and
- Salary Continuance (also known as income protection) insurance cover.

Any death insurance includes Terminal Illness cover.

If you are eligible, Hostplus automatically provides

- Death insurance cover to members aged between 11 and 69 years of age and
- Total & Permanent Disability insurance cover to members aged between 11 and 64 years of age.

For Industry Fund members, when you join you may also have the opportunity to apply for additional death, Total & Permanent Disability and Salary Continuance insurance cover with reduced underwriting requirements.

If you are eligible, Hostplus automatically provides insurance to members aged between 11 and 69 years of age (Industry Fund Members) and 11 and 64 (Personal Super Members).

Any death insurance includes Terminal Illness cover.

**[Refer to Section 8 Insurance in your super for further information on our insurance offering](#)**

### 3.5 Insurance for Personal Super Plan

Eligible Hostplus Personal Super Plan members receive automatic unitised Death and Total & Permanent Disability (TPD) cover.

You can apply for different types of insurance or higher levels of insurance once your membership has commenced, online through your **Member Online** account at [hostplus.com.au](https://hostplus.com.au) or by using the **Increase your insurance cover application** available at [hostplus.com.au/super/super-forms](https://hostplus.com.au/super/super-forms). Interim insurance arrangements apply while the insurer is assessing your insurance application.

**[Refer to Section 8 Insurance in your super for further information on our insurance offering](#)**

### 3.6 Your investment strategy – your choice

Hostplus gives you a choice from a wide range of investment options, offering a variety of investment strategies to suit your investment time frame, long-term goals and risk profile – from growth asset classes, like equity and property, to defensive asset classes, like fixed income and cash.

**Choiceplus** allows you to invest directly in Australian shares (S&P/ASX 300 index), selected Exchange Traded Funds (ETFs) and Listed Investment Companies (LICs) and term deposits. You can register for **Choiceplus** through your **Member Online** account.

To choose how your super is invested, make your investment choice online through your **Member Online** account at [hostplus.com.au](https://hostplus.com.au)

You can always change your investment choice free of charge.

If you prefer not to choose at all, we'll invest your contributions in the Hostplus Balanced option – the default investment option.

Find out more about investments and investment options at [hostplus.com.au/investments](https://hostplus.com.au/investments)

### **3.7 Member Online – your online super account at Hostplus**

You can check and manage your account online via **Member Online** at [hostplus.com.au](https://hostplus.com.au) 24 hours a day, seven days a week.

Naturally, your account is protected by its own Personal Identification Number (PIN), and member number, which you'll receive with your welcome letter.

You can use Member Online to:

#### **Review your account balance, investments and insurance online**

- get an estimate of your account balance, and review your transactions for the previous two reporting periods.
- see how your investment has progressed over the years and in which investment options you have invested your super.
- you can also apply to increase or change your insurance cover.
- your Choiceplus investments can be monitored through the dedicated online Choiceplus platform accessed via your Member Online account.

#### **Top-up your super**

- make additional contributions to your Hostplus account, quickly and easily, by BPAY® and direct debit.

#### **Update your personal details**

- advise us of changes to your personal details, including a change of address or beneficiary, or notification of your Tax File Number.

### **3.8 Financial Planning**

Good advice now can make a lifetime of difference later. Because we care about your financial future, we encourage you to seek expert financial advice about super.

That's why Hostplus members can access high quality, low cost financial advice by Hostplus financial planners licensed by Industry Fund Services Ltd (IFS), ABN 54 007 016 195, AFSL 232514.

All Hostplus planners are fully qualified and are authorised representatives of IFS under its Australian Financial Services Licence. These Hostplus planners can be found in each state.

Hostplus planners are not paid commissions, leaving them free to recommend strategies that are appropriate for you.

#### ***Initial fact-finding consultation***

When you join Hostplus, you're entitled to a fact-finding consultation with Hostplus planner, included in your

membership.

No financial advice is given, but it will help you decide if you need to go further.

***Commission-free, expert, easy-to-understand advice***

In addition, if you wished to, you could receive comprehensive advice, in plain English, about a range of financial issues including:

- **budgeting** – so you can take control of your money.
- **investment options/strategy** – so you can maximise your money.
- **insurance** – so you're properly protected.
- **tax** – so you get back what you're entitled to.
- **super** – so you can enjoy a comfortable retirement.

Importantly, a financial planner can help develop a financial plan tailored to your current lifestyle and future financial goals. And naturally, they can help you review and refine your plan down the track, so it keeps pace with the changes in your life.

Members who choose to engage the services of a Hostplus planner, will receive a fixed quote before proceeding with personal advice services. This quote will be provided once the Hostplus planner has understood and agreed with your specific advice requirements. Some examples of services are:

- Member investment choice.
- Member insurance.
- Super contribution eligibility.
- Super splitting advice.
- Super retirement projection.
- Full 'super only' financial plan (all of the above).
- Personal rollover plan.
- Transition to retirement advice.
- Retirement plan.
- Review of personal circumstances.

These fees are only deducted when you seek advice and provide approval of the deduction on an 'as needed' basis. Fees may be subject to change and, if so, you will be advised when you seek financial planning advice.

As a Hostplus member you can pay these advice fees directly from your superannuation account, for superannuation related financial advice and plans only (as opposed to full financial plans), subject to conditions as per below:

- you can elect to deduct all or a portion of the advice fee from your Hostplus account to cover the cost of personal advice where it relates solely to your interest in Hostplus (subject to an annual cap of \$3,000), and
- you must retain a minimum of \$5,000 in your Hostplus account after the deduction of the fee is applied.

To reserve your fact-finding consultation or arrange a meeting with a Hostplus planner, simply call Hostplus **1300 467 875**.

### **3.9 Communicating with you**

On joining, you will receive your welcome kit with membership card. Any disclosure required to be provided to you by law will be made available on the website or other Hostplus digital facilities.

Hostplus issues Half Yearly Statements for the periods ending 31 December (generally available in March) and 30 June (generally available in September) showing all transactions, switches and beneficiary details. You can view the Half Yearly Statements on Member Online.

We will let you know via your nominated contact details when your statement is available and how you can access it. If you would prefer us to mail your full statement to you, you may opt out any time by calling us on 1300 467 875, or updating your communication preferences on Member Online.

If you opt out within seven days of the date of this notification, any disclosures already delivered digitally will be sent to your nominated contact details\*.

Confirmation of investment transactions will also be made available to you via Member Online.

You can access our annual report online at [www.hostplus.com.au](http://www.hostplus.com.au) which is available between September and December each year.

In the event of significant change to products and services relating to your account Hostplus will email you the details relating to the changes. If we do not hold your email address we will write to you.

You may receive occasional marketing communications from Hostplus to keep you up to date on products and services (for which you can opt out).

\* We can send notification and disclosures to you at a different electronic or postal address. Please update your contact details by calling us or logging into Member Online.

This document does not and is not intended to contain any recommendations, statements of opinion or advice. The information is factual and / or general in nature and does not consider any of your objectives, financial situation or needs. You should consider obtaining advice from a licensed financial and taxation adviser and consider the appropriateness of this information, having regard to your particular investment needs, objectives and financial situation.

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