

Welcome to Hostplus

Presented by Jonathon Venables

12 October 2026

THAT'S A PLUS+

Important information

This information is factual in nature or limited to general advice and does not take into account your personal objectives, financial situation or needs. You should consider if this information or advice is appropriate for you in light of your circumstances before acting on it. Please read the relevant Hostplus Product Disclosure Statement and Target Market Determination, available at **www.hostplus.com.au** before making a decision about Hostplus. Past performance is not a reliable indicator of future performance and should never be the sole factor considered when selecting a superannuation fund.

Issued by Host-Plus Pty Limited ABN 79 008 634 704 as trustee for the Hostplus Superannuation Fund ABN 68 657 495 890 (the Fund).

Hostplus insurance cover is provided by MetLife Insurance Limited ABN 75 004 274 882, AFSL 238096. Hostplus insurance cover is provided to members in the Maritime division of the Hostplus Superannuation Fund by MLC Limited ABN 90 000 000 402 , AFSL 230694. Cover is subject to terms and conditions and eligibility criteria.

Life insurance products are issued by MetLife Insurance Limited (ABN 75 004 274 882, AFSL 238096) (MetLife). 360Health services are provided in conjunction with Teladoc Health Australasia Pty Ltd (ACN 147 387 666) (Teladoc Health), a separate entity. 360Health services are not provided by way of insurance (including health insurance) and the provision of these services is not dependent on the occurrence of an insured event under the policy. 360Health Virtual Care is a service provided by Teladoc, which is a separate and independent entity to MetLife Insurance Limited, and MetLife will not be responsible for the nature or quality of services provided by Teladoc Health. All services except for Recovery Support are provided by Teladoc Health. Access to 360Health services will be at MetLife's reasonable discretion and is eligible for all MetLife customers, partnered Hostplus members and their children, partner, parents and parents-in-law. MetLife reserves the right to discontinue or change the services at any time. Access to these services will be at MetLife's reasonable discretion and is eligible for all MetLife Protect customers and eligible clients who have received a specific code to activate the service. The information provided is general only and does not take into account your personal or financial situation, needs or objectives and is not health or medical advice. MetLife does not warrant or represent that the information, opinions or conclusions contained in this information are accurate.

Any contact with Hostplus staff will be provided by a representative of Hostplus. Any contact with the Service Centre or emails to **info@hostplus.com.au** will be with a representative of MUFG Retire360 Pty Limited ABN 36 105 811 836, AFSL 258145 (Retire360). In all circumstances, the person from whom you receive general financial product advice will identify whether they are a representative of the Hostplus or Retire360.

Our representatives are salaried Hostplus employees. Salary increases and any performance bonuses are managed strictly in accordance with the Hostplus Enterprise Bargaining Agreement and applicable employment contracts, key performance indicators and performance assessments.

Any qualification for a salary increase or participation in any bonus arrangement which may be available to eligible staff, will relate to their overall performance, which may include quality of advice provided to clients.

Any performance bonuses received by our representatives are paid directly by Hostplus and will not affect the level of fees charged to members' superannuation or pension accounts.

Hostplus has engaged Industry Fund Services Limited (IFS) ABN 54 007 016 195, AFSL 232514 to facilitate the provision of financial advice to members of Hostplus via Hostplus financial planners and the web-based product SuperSmart. Advice is provided by Hostplus financial planners who are authorised representatives of IFS. Fees may apply. For further information about the cost of personal advice and for SuperSmart eligibility criteria visit hostplus.com.au/advice.

Any case studies discussed in this presentation are provided for illustration purposes only and do not represent the actual benefits that may be received, or fees and costs that may be incurred. The information should not be taken as financial advice.

Before consolidating your super, you should check with your existing super fund on whether there are any fees or charges that may apply or any loss of benefits, such as insurance cover. If you have insurance cover with another super fund, you may be able to transfer that cover to Hostplus. To find out if you are eligible visit hostplus.com.au/insurance to learn more. You may also find it beneficial to obtain advice from a licensed financial adviser.

Hostplus, through the Pooled Superannuation Trust (PST), invests via ordinary securities in ISPT Pty Limited, and separately, we hold units in the ISPT Op Co Trust. ISPT has been appointed by the Trustee to manage a range of unlisted property trusts on its behalf.

While Hostplus has a commercial interest in the above-mentioned entities, all service fees and related transaction costs paid by Hostplus are on normal, commercial, terms and conditions and in accordance with Hostplus' outsourcing policies. Hostplus is the issuer of Hostplus products. Representatives of Hostplus are employees of Hostplus and may be members of Hostplus products.

Contact Hostplus – Customer Service Consultant
Online: hostplus.com.au/help/online-enquiry
Post: Locked Bag 5046, Parramatta NSW 2124
Email: Superannuation accounts: info@hostplus.com.au
Pension accounts: info@hostpluspension.com.au
Phone: Monday to Friday, 8am-8pm AEDT/AEST Superannuation accounts: 1300 467 875
Pension accounts: 1300 348 546.

What we'll cover today

- About Hostplus
- Investment menu
- Insurance & super beneficiary
- Super consolidation
- Resources
- Questions



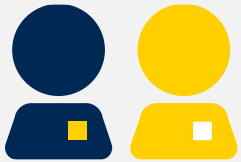
Hostplus

With its origins in the hospitality and tourism sectors, Hostplus continues to evolve as the lifetime fund of choice all Australians, delivering retirement income security to our members.



Funds under management

$150.4b



Membership

1.9m



Contributing employers

329k

Source: Hostplus data as at 28 February 2026. Hostplus manages a total of $150.4 billion funds under management, when including investments managed in the Hostplus Pooled Superannuation Trust.

We win awards



Issued by Host-Plus Pty Limited ABN 79 008 634 704 as trustee for the Hostplus Superannuation Fund ABN 68 657 495 890. 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 Product Disclosure Statement and Target Marget Determination available at hostplus.com.au/pds and hostplus.com.au/ddo before making a decision. Awards and ratings are only one factor to consider when choosing a super fund. Visit hostplus.com.au/awards to learn more about our awards. The SuperRatings 20-Year Platinum Performance award applies to the Hostplus Personal Super Plan only. The Zenith CW Pty Ltd ABN 20 639 121 403 AFSL 226872/AFS Rep No. 1280401 (Chant West) Epic Retirement Tick issued October 2025 is solely a statement of opinion and not a recommendation in relation to making any investment decisions. The Tick is current for 12 months and subject to change at any time without notice. Ticks from previous years are for historical purposes only. Liability is not accepted, whether direct or indirect, from use of the Tick. Full details on the Tick at www.chantwest.com.au/solutions/epic-retirement-tick

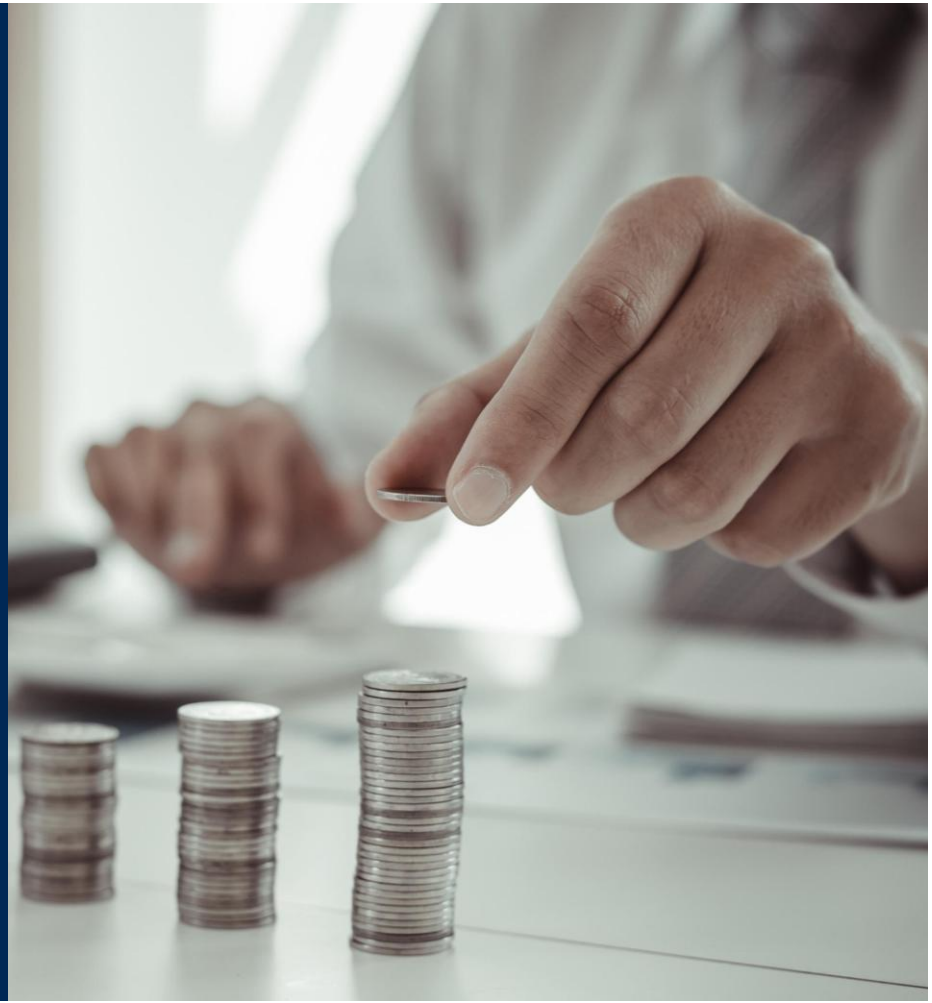
How much super does my employer pay?



Superannuation guarantee rate (2025-2026 and beyond)

12%

Investments.



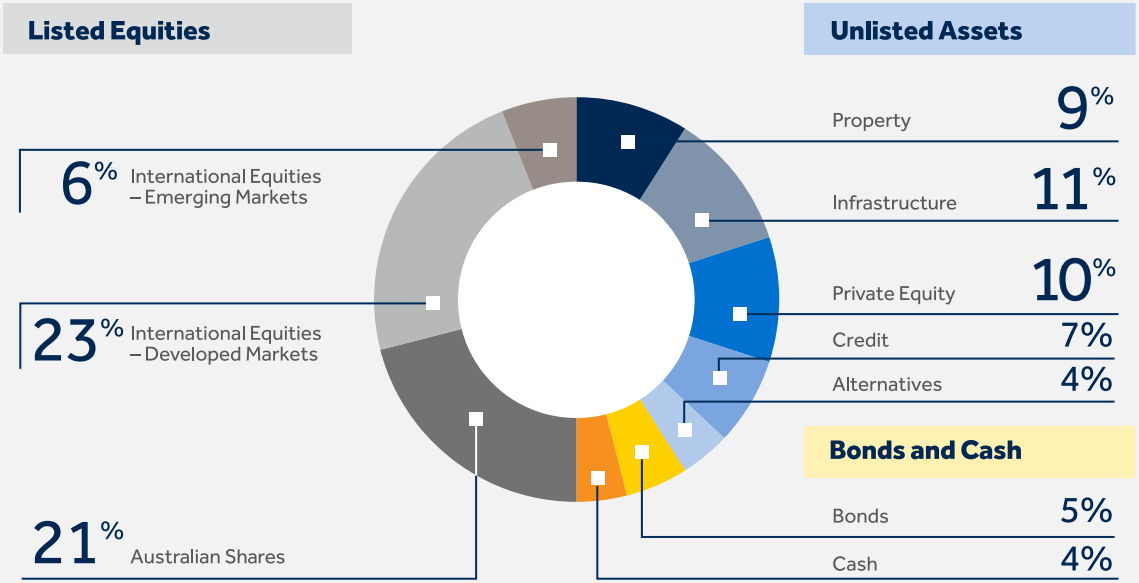
Investment options to suit different risk profiles

Attitude	 I don't want to make an investment choice	 I want a low-cost option, but am still looking for a pre-mixed option to suit my risk appetite	 I'd like to choose my own investments to suit my risk appetite	 I want an investment structure aligned to my ethical and environmental views	 I want to design my own portfolio	 I want an investment option which automatically reduces allocation to growth assets as I age	 I have a Self-Managed Super Fund
Hostplus options	**Balanced option (default)**	**Indexed options** ▪ High Growth ▪ Balanced ▪ Defensive ▪ Capital Stable ▪ Conservative Balanced ▪ Growth	**Pick and mix from 24 options, including pre-mixed and single sector options**	**Socially Responsible Investment options** ▪ High Growth ▪ Balanced ▪ Defensive	**Choiceplus**	**Hostplus Life**	**Self-Managed Invest (SMI)**

General advice only. Please note the above are examples only. Please read the relevant Hostplus Product Disclosure Statement (PDS) and Target Market Determination available at hostplus.com.au before making a decision. Information current as at 1 October 2024.

Long-term asset allocation...drives long-term returns

Default MySuper Balanced investment option



Source: Asset allocation - Hostplus PDS dated 30 Sept 2025- Please visit www.hostplus.com.au/pds

FY26 investment performance to 30 June 2026

Balanced (MySuper)	**10.80%**
Indexed Balanced	**11.06%**

Source: SuperRatings Accumulation Crediting Rate Survey – SR50/SRP50 Balanced (60–76) Index, June 2026.
Past performance is not a reliable indicator of future performance.



Hostplus Balanced Default Investment Option – Performance history at 30 June 2026

Period	Net return p.a.	SR50 ranking	SR50 median	Out-performance p.a.
1 year	10.80%	4	9.36%	1.44%
3 years	9.72%	18	9.58%	0.14%
5 years	7.70%	3	6.68%	1.02%
7 years	8.10%	4	7.17%	0.93%
10 years	8.90%	1	7.65%	1.25%
15 years	9.01%	1	7.92%	1.09%
20 years	7.50%	1	7.01%	0.49%

- Hostplus Balanced Default investment is the number one ranked option over 10, 15 and 20 year periods to 30 June 2026.
- Hostplus Balanced Default has SR50 top-quartile performance over 1, 5, 7, 10, 15 & 20 years.
- This shows sustained performance over long periods of time.

Source: SuperRatings Accumulation Fund Crediting Rate Survey – SR50 Balanced (60–76) Index, 30 June 2026.

Insurance.

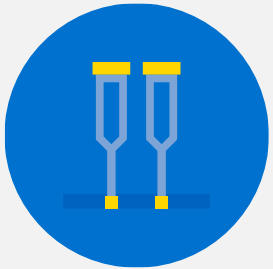


Hostplus insurance



Death

Protects your family
by providing lump sum payment to your dependants or beneficiaries in the event of your death or terminal illness.



Total and Permanent Disability

Protects you
by providing a lump sum to access medical and rehabilitation treatment and make the most of your life.



Income Protection

Protects you and your family
by providing a monthly payment to you in the event of temporary disablement from injury or illness*

Note:
1. To be eligible to receive an insurance benefit, you must meet the eligibility criteria contained in the insurance policy.
2. Current legislation "Putting Members' Interests First" means you may not receive default insurance cover automatically upon joining the fund – for instance if you're under age 25 and/or if your account balance is less than $6,000. If you would like to opt-in to have insurance cover please visit hostplus.com.au/insurance/important-changes/pmif/faq
*Income Protection cover excludes redundancy and unemployment. Hostplus insurance cover is provided by MetLife Insurance Limited (MetLife) ABN 75 004 274 882, AFSL 238096.

MetLife 360Health



Fitness & mobility



Nutrition support



Ask a clinician



Mental health assist



Menopause support



Second medical opinion

Plus recovery support services for MetLife insurance customers



Early intervention



Return to health



Return to work

360Health services are not provided by way of insurance (including health insurance) and the provision of these services is not dependent on the occurrence of an insured event under the policy. 360Health Virtual Care is a service provided by Teladoc, which is a separate and independent entity to MetLife Insurance Limited, and MetLife will not be responsible for the nature of quality of services provided by it. Access to these services will be at MetLife's reasonable discretion and is eligible for all MetLife Protect customers and eligible clients who have received a specific code to activate the service. MetLife reserves the right to reasonably discontinue or change the services at any time.

Beneficiaries.



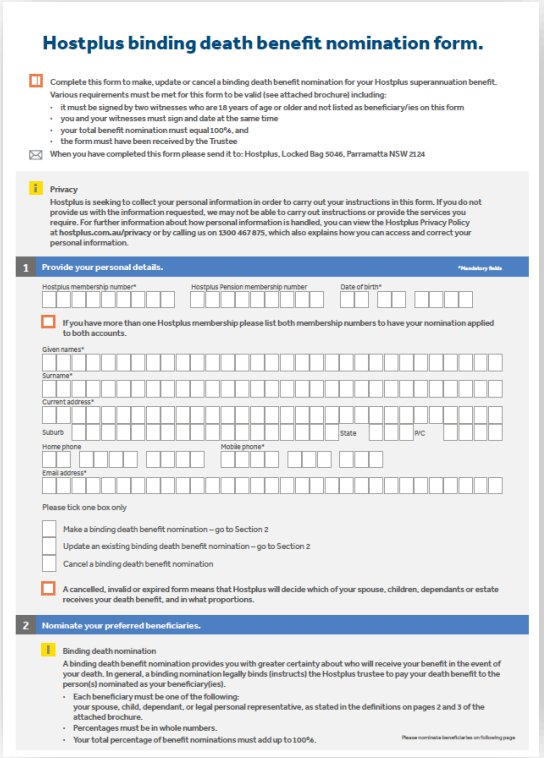
Nominating beneficiaries

Binding nomination

- More certainty that your nominated beneficiaries may receive your death benefit
- Must be renewed every 3 years (or converts to a non-binding nomination)
- Must complete the Binding Nomination Form and return it to Hostplus

Non-binding nomination

- Less certainty – super fund trustee has final say on who receives your death benefit
- Remains in place indefinitely
- Can be completed via Member Online



Hostplus binding death benefit nomination form.

Complete this form to make, update or cancel a binding death benefit nomination for your Hostplus superannuation benefit.
Various requirements must be met for this form to be valid (see attached brochure) including:

- it must be signed by two witnesses who are 18 years of age or older and not listed as beneficiary/ies on this form
- you and your witnesses must sign and date at the same time
- your total benefit nomination must equal 100%, and
- the form must have been received by the Trustee

When you have completed this form please send it to: Hostplus, Locked Bag 5046, Parramatta NSW 2124

Privacy
Hostplus is seeking to collect your personal information in order to carry out your instructions in this form. If you do not provide us with the information requested, we may not be able to carry out instructions or provide the services you require. For further information about how personal information is handled, you can view the Hostplus Privacy Policy at hostplus.com.au/privacy or by calling us on 1300 467 875, which also explains how you can access and correct your personal information.

1 Provide your personal details. *Mandatory fields

Hostplus membership number* | Hostplus Pension membership number | Date of birth*

If you have more than one Hostplus membership please list both membership numbers to have your nomination applied to both accounts.

Given names*
Surname*
Current address*
Suburb | State | P/C
Home phone | Mobile phone*
Email address*

Please tick one box only

- Make a binding death benefit nomination – go to Section 2
- Update an existing binding death benefit nomination – go to Section 2
- Cancel a binding death benefit nomination

A cancelled, invalid or expired form means that Hostplus will decide which of your spouse, children, dependants or estate receives your death benefit, and in what proportions.

2 Nominate your preferred beneficiaries.

Binding death nomination
A binding death benefit nomination provides you with greater certainty about who will receive your benefit in the event of your death. In general, a binding nomination legally binds (instructs) the Hostplus trustee to pay your death benefit to the person(s) nominated as your beneficiary(ies).

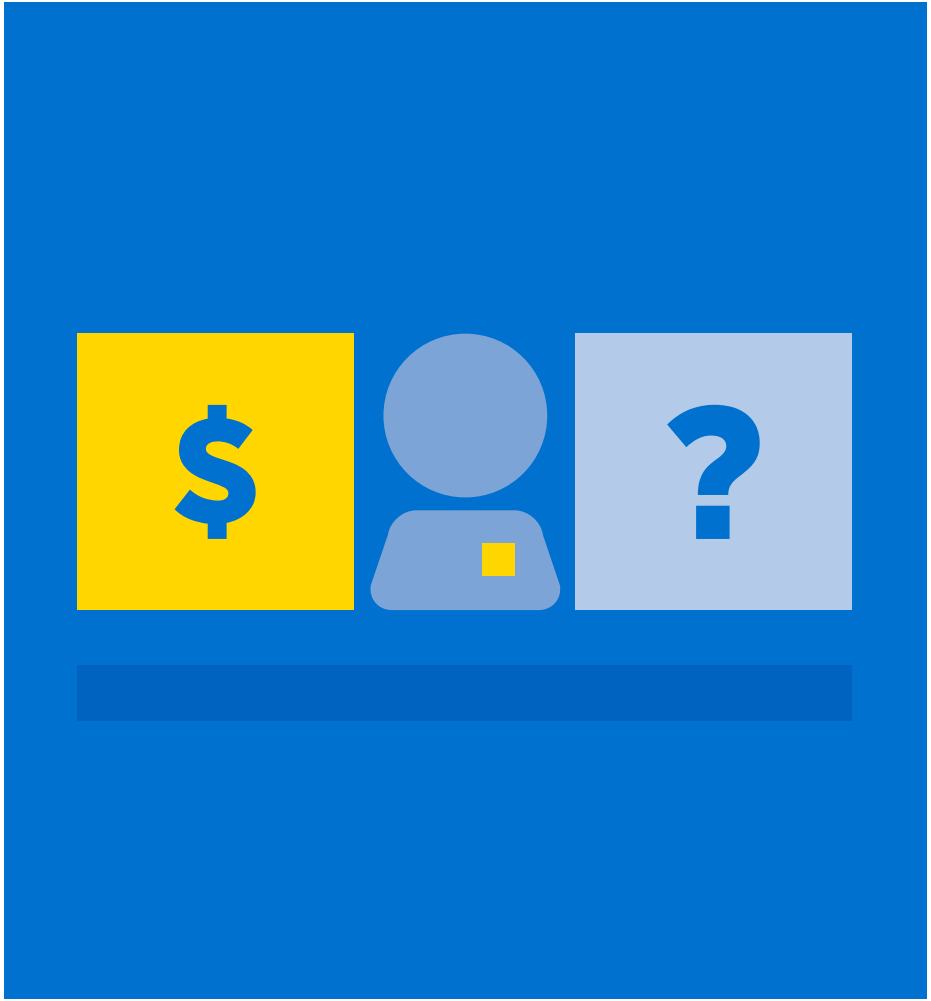
- Each beneficiary must be one of the following: your spouse, child, dependant, or legal personal representative, as stated in the definitions on pages 2 and 3 of the attached brochure.
- Percentages must be in whole numbers.
- Your total percentage of benefit nominations must add up to 100%.

Please nominate beneficiaries on following page

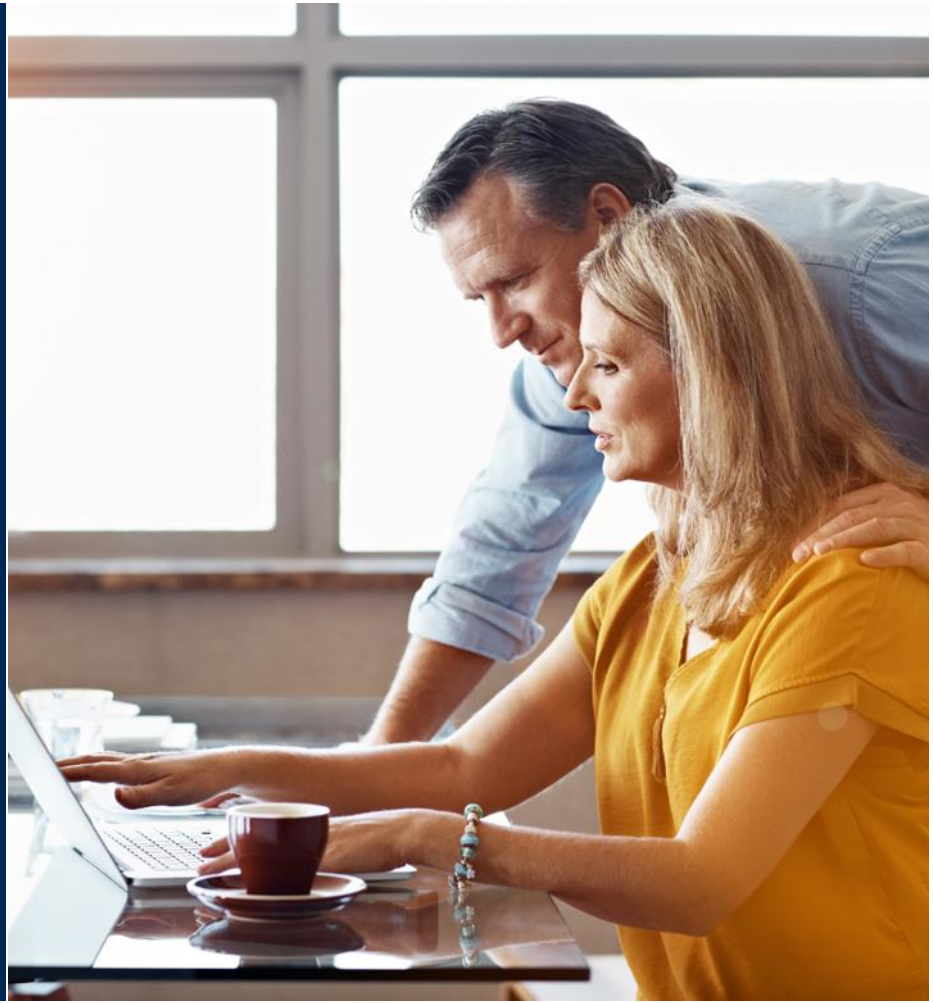
Who can I nominate?

- Your spouse (including de facto or same- sex partner)
- Your children (natural, step, adopted)
- Interdependent relationship
- Any person who is wholly or partially financially dependent on you
- Your legal personal representative

Different tax laws apply to different beneficiaries.



Consolidation.



Find your lost super

- Locate any lost and unclaimed super via MyGov
- Did you know that ‘inactive’ small amounts* of super go to the ATO who will proactively consolidate your super on your behalf.



* Definition of low-balance inactive account: Balances less than $6,000 with no contributions or rollovers within previous 16 months, no insurance held, not a Defined Benefit account, not an SMSF or small APRA fund
Source: ato.gov.au/Individuals/Super/In-detail/Growing-your-super/Inactive-low-balance-super-accounts/

Consider consolidating

Things to check before consolidating:

Fees

- Have you reviewed and compared the fees and charges from your other Super fund?

Insurance

- Have you reviewed any insurance benefits attached to your other account/s? If you consolidate, your other account/s will be closed, and you will lose any insurance benefits attached the other account/s.
- There are insurance eligibility rules with every fund.

Employer contributions

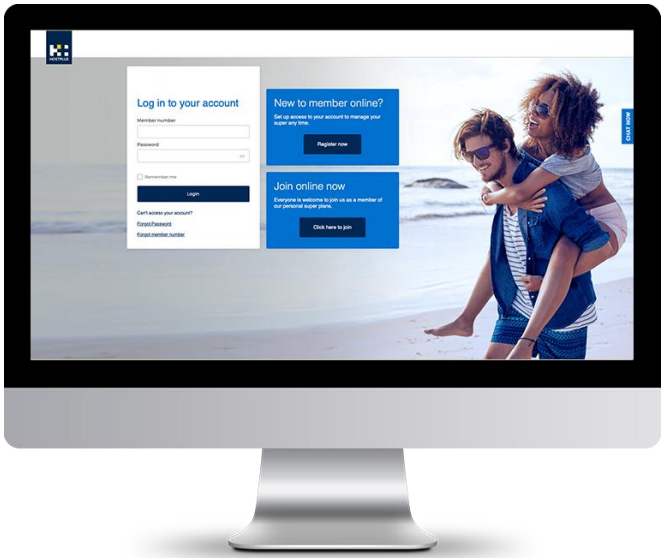
- Will changing funds affect how much your employer contributes?



Resources.



Your Hostplus account online. Anywhere. Anytime.





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What is SuperSmart?

SuperSmart is Hostplus' new online education and advice* solution, that is tailored specifically to your personal profile and preferences, to help build your financial knowledge and support your wealth creation and retirement goals.

Available exclusively to Hostplus members via Member Online.

- Build your super confidence
- Improve your financial literacy
- Help take control of your financial future



*Members with Term Allocated Pension, Lifetime Pension, Defined Benefit Pension, nil balances, non-standard investment options and some Maritime Contributory Accumulation members cannot access SuperSmart financial advice services. General advice only. Consider the relevant Hostplus PDS and TMD at hostplus.com.au and your objectives, financial situation and needs, which have not been accounted for, before deciding. The awards or ratings are not a recommendation to purchase, sell or hold any product. Awards and ratings are only one factor to take into account when choosing a super fund. Hostplus pays license fees to use these awards. Visit hostplus.com.au/awards for awards criteria and disclaimers. Past performance is not a reliable indicator of future performance. Issued by Host-Plus Pty Limited ABN 79 008 634 704, AFSL 244392 as trustee for the Hostplus Superannuation Fund, ABN 68 657 495 890.

Hostplus financial advice and retirement planning services



Superannuation and retirement learning and advice

Included in Hostplus membership

Tailored education and advice on your Hostplus account covering:

- Insurance
- Investments
- Contributions
- Retirement

Via SuperSmart accessible from Member Online



Superannuation advice Phone or video conference

Included in Hostplus membership

Personal advice on a Hostplus account covering

- Insurance
- Investments (includes Pension members)
- Contributions

Phone 1300 303 188

Fee for service

Personal advice covering:

- External Insurance comparison
- Super Consolidation
- First Home Super Saver Scheme
- Simple Retirement

Phone 1300 303 188



Comprehensive retirement advice Face to face

Fee for service

- Specialised retirement planning advice from qualified financial planners, including transition to retirement strategies, maximising income in retirement and Aged Care.
- Advice costs are based on member's individual personal advice needs and start from $295^

Phone Appt 1300 303 188

^If you proceed to receive full comprehensive financial advice, which will include a tailored comprehensive Statement of Advice, additional fees will be payable. Depending on your needs, these fees will generally range between $2,000 and $4,500. 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, including via the web-based platform SuperSmart. Advice is provided by Hostplus financial planners who are authorised representatives of IFS. Fees may apply. For further information about the cost of personal advice and SuperSmart eligibility criteria visit hostplus.com.au/advice. General advice only. Before deciding, consider the Hostplus PDS and TMD at hostplus.com.au and your objectives, financial situation and needs, which haven't been accounted for. Issued by Host-Plus Pty Limited ABN 79 008 634 704, AFSL 244392 as trustee for the Hostplus Superannuation Fund ABN 68 657 495 890.

Contact us

Whether you have a question, need to discuss your options or want to learn more about what we can offer you to get the most out of your membership, simply contact us.



Email: jvenables@hostplus.com.au
Mobile: 0438 078 997



Speak to one of our dedicated representatives on **1300 467 875**



hostplus.com.au


Thank you