



Member guide.

Superannuation and Personal Super Plan

Product Disclosure Statement 1 December 2019



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Here to help.

Call 1300 467 875, 8am–8pm (AEST), Monday to Friday

Fax 1800 467 875

Visit hostplus.com.au

Email info@hostplus.com.au

Mail Locked Bag 5046, Parramatta NSW 2124

This PDS is a summary only and includes links to important, additional information available at hostplus.com.au. The links are indicated with the symbol ⓘ. You should read this information before deciding whether to join Hostplus. This PDS was prepared in accordance with Subdivision 4.2B of Division 4 of Part 7.9 of the Corporations Regulations 2001.

WARNING: This guide is a summary of significant information and contains a number of references to important information (each of which forms part of the guide). You should consider that information before making a decision about the product. The information in this guide is general information only and does not take into account your personal financial situation or needs. You should obtain financial advice tailored to your personal circumstances.

The information in this guide is correct as at the date of publication. In the event of a material change occurring to any information contained in this guide, irrespective of whether it is adverse or not, the trustee will notify existing members in writing within the time frames required by law. Updated information is available online at hostplus.com.au. Where a change to information in the guide is not materially adverse, for example, changes to the net fund earning rate and individual investment manager options, the trustee will provide updated information at hostplus.com.au.

Issued by Host-Plus Pty Limited ABN 79 008 634 704, AFSL No. 244392, RSEL No. L0000093 as trustee for the Hostplus Superannuation Fund ABN 68 657 495 890, RSE No. R1000054, MySuper No. 68657495890198.

1. About Hostplus.

Managing more than \$42 billion of members' funds, Hostplus is the industry superannuation fund for the hospitality, tourism, recreation and sport industries – but generally, anyone can join. Founded in 1988, we offer low administration fees, we don't pay commissions to financial planners and we're run to benefit our members – you.

You can find important governance information about Hostplus at hostplus.com.au including:

- Trust Deed and governing rules
- Annual Report
- Financial Services Guide
- Service providers
- Appointment of directors
- Board attendance
- Our directors and executive team, and remuneration.

Hostplus is authorised to offer a MySuper product, which is our default Balanced investment option. **You'll find our MySuper Product Dashboard at hostplus.com.au/dashboard.**

2. How super works.

Superannuation (Super) might seem complex but it's basically money put aside for your retirement.

To start with, it's made up of compulsory contributions from your employer called the Superannuation Guarantee (SG). Further, the Federal Government provides certain tax savings for Super. Contributions and investment earnings are generally taxed at a lower rate than the tax on your salary – and they're generally tax-free on withdrawal after you turn 60.

Under Choice of Fund legislation, most workers are eligible to choose what fund their super contributions are paid into. Choosing the right fund now, can make a lifetime of difference later.

Contributions.

In addition to SG, other ways you can add to your Super include:

- Personal contributions from your after-tax salary (non-concessional contributions)
- Contributions from your before-tax salary (concessional contributions). These include personal contributions for which you have claimed a tax deduction or salary sacrifice
- Government co-contributions, and/or the low income super tax offset (LISTO), if you are eligible
- Spouses can split their before-tax contributions with each other
- Spouses can make contributions for their low income earning spouses. The contributing spouse could receive a tax offset.
- Downsizer contributions from the proceeds of selling your home if you are 65 years old and older.

Limits on contributions.

There are various limits (or caps) that apply to contributions. Further information can be found in Section 7. How super is taxed.

Accessing your super.

Generally, you cannot withdraw your super until you reach your preservation age. The current preservation age is between 57 and 60, depending on your date of birth.



You should read the important information about How super works before making a decision. Go to pds.hostplus.com.au/2-how-super-works. The material relating to How super works may change between the time when you read this Statement and the day when you acquire the product.

3. Benefits of investing with Hostplus.

Hostplus is run to benefit our members.

These are some of the benefits you will enjoy when you join Hostplus.

Low administration fees	You pay a low administration fee of \$1.50 per week (a fee which has remained unchanged since 2004).
Strong performance	Our Balanced investment option is ranked number one over 3, 5 and 7 years to 30 June 2019 (SuperRatings SR50 Balanced (60-76) Index June 2019)*.
Insurance to protect you and your family	Protecting your assets is an important part of a smart financial plan. For your peace of mind, Hostplus offers several insurance options to cover you for death and disability – as well as salary continuance, protecting your income if you're unable to work due to illness or injury.
Online access	With your Member Online account you can keep track of your super 24/7. You can update your personal details, make an investment choice, apply to increase or change your insurance cover, and review your account balance and contributions. Visit hostplus.com.au/memberonline You can even access your details by a convenient member card that lives on your mobile phone.
A wide range of investment options	Because everyone has different goals, we offer a wide range of investment options to suit your investment timeframe, long-term goals, and risk profile – from growth asset classes such as equity to defensive asset classes like fixed income and cash.
Talk to a Hostplus financial planner.	Hostplus financial planners are here to help our members. Whether it's over the phone or in person, our planners can help you make the most of your opportunities. Talk to us on 1300 467 875 or visit hostplus.com.au/financial-planning to make an appointment. Hostplus financial planners are licensed by Industry Fund Services Limited ABN 54 007 016 195, AFSL 232514.

*Past performance is not a reliable indicator of future performance.

i You should read the important information about Benefits of investing with Hostplus before making a decision. Go to pds.hostplus.com.au/3-benefits-of-investing-with-hostplus. The material relating to Benefits of investing with Hostplus may change between the time when you read this Statement and the day when you acquire the product.

4. Risks of super.

It's important to know that all investments (including super) involve some risk.

To offer members different levels of risk and potential return, Hostplus invests in a range of asset classes such as cash, fixed income, infrastructure, property and equity – which can be further defined as 'defensive' or 'growth'. The mix of growth and defensive asset classes determines the likely net investment return and risk of a negative return for each investment option.

For example, investment options with potentially the highest returns (such as equity), may also have the highest risk of loss over a shorter period of time.

When considering the risks to your investment in Hostplus, you should understand that:

- The value of your investments can go up and down.
- The returns you receive on your investments will vary – they can be positive or negative and previous returns are not indicative of future returns.
- Returns are not guaranteed and negative returns will result in a reduction in your account balance.
- The amount of your future superannuation savings, including contributions and investments, may not be enough to provide adequately for your retirement.

Other significant risks to your investment are the impact of inflation, interest rates, exchange rates, liquidity, derivatives and market failure. There are also legal risks such as changes to superannuation law and changes to insurance terms and conditions.

The level of risk appropriate for you will depend on your age, how long you are investing for, any other investments you may have, and how comfortable you are receiving negative returns in some years.

i You should read the important information about the Risks of super before making a decision. Go to pds.hostplus.com.au/4-risks-of-super. The material relating to the Risks of super may change between the time when you read this Statement and the day when you acquire the product.

5. How we invest your money.

Hostplus offers a wide range of investment options for you to choose from, each with a different level of risk and return

If you don't make an investment choice, your contributions will be automatically invested in the Balanced investment option, our default option, described opposite. As the MySuper authorised option, it suits people who plan to have their super invested for the long-term (five years or longer).

Hostplus may add new investment options, remove or change an option (for example, its strategic asset allocation or objectives). If any of these changes are significant, we'll write to you or update you via hostplus.com.au.

!!! When making your investment choice you must consider the potential risk and return of an investment option and whether it suits your risk profile and timeframe, ie. how much time you have until your retirement.

Choose from our wide range of investment options.

Pre-mixed options

Pre-mixed asset classes offer asset classes mixed to provide different risk/return profiles:

- Capital Stable
- Conservative Balanced
- Socially Responsible Investment - Balanced
- Indexed Balanced
- Balanced (default)
- Shares Plus
- Hostplus Life

Sector investment options

Investment in a specific asset class only:

- Cash
- Diversified Fixed Interest
- Property
- Infrastructure
- Australian Shares
- International Shares
- International Shares - Indexed
- International Shares (Hedged) - Indexed

Individual manager options

Investment in an individual investment manager from these asset classes: Equity, Infrastructure, Property and Fixed income.

- Various investment options

Choiceplus investment option

Direct investment in shares in the S&P/ASX 300 index, selected Exchange Traded Funds (ETFs), Listed Investment Companies (LICs) and term deposits via the online Choiceplus investment platform at hostplus.com.au/choiceplus

You can easily change your investment choice at no cost. And you can combine any number of our investment options provided you have a minimum of 1% of your super invested in any selected option.

Please note however, that there are different investment limits within the Choiceplus investment option. Visit hostplus.com.au/choiceplus to find out more.


Balanced option, our default investment option

Return target	CPI plus 3% per annum on average over 10 years. CPI plus 4% per annum on average over 20 years.
Level of Investment risk*	Medium to high. Negative returns expected in between 3 to less than 4 out of every 20 years.
Investment style	Investments through a diversified investment portfolio, including some growth assets and some lower risk investments.
Who is this investment suitable for?	This option is diversified across a range of growth and defensive assets and aims to produce consistent returns over time. This option may suit members who have a five year plus investment time horizon.
Minimum Suggested Time Frame*	5 years +

*The Level of investment risk is based on an industry-wide Standard Risk Measure. It shows the number of expected negative annual returns over a 20-year period. # The Minimum Suggested Time Frame is based on the risk and return profile of this option. The timeframe considers volatility and the likelihood of negative annual returns in any one year.

Balanced option asset allocation.

Asset Class	Range	Strategic Asset Allocation Benchmark
Australian Shares	15 – 45%	22%
International Shares - Developed Markets	10 – 30%	22%
International Shares - Emerging Markets	0 – 15%	8%
Property	0 – 30%	13%
Infrastructure	0 – 30%	12%
Private Equity	0 – 15%	8%
Credit	0 – 20%	7%
Alternatives	0 – 20%	8%
Diversified Fixed Interest	0 – 20%	0%
Cash	0 – 10%	0%



76% Growth assets
24% Defensive assets

i You should read the important information about How we invest your money before making a decision. Go to pds.hostplus.com.au/5-how-we-invest-your-money.

The material relating to How we invest your money may change between the time when you read this Statement and the day when you acquire the product.

6. Fees and costs.

Consumer advisory warning.

Did you know?

Small differences in both investment performance and fees and costs can have a substantial impact on your long-term returns.

For example, total annual fees and costs of 2% of your account balance rather than 1% could reduce your final return by up to 20% over a 30-year period (for example, reduce it from \$100,000 to \$80,000).

You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs.

You or your employer, as applicable, may be able to negotiate to pay lower fees. Ask the fund or your financial adviser.

To find out more.

If you would like to find out more, or see the impact of the fees based on your own circumstances, the **Australian Securities and Investments Commission (ASIC)** website (www.moneysmart.gov.au) has a superannuation calculator to help you check out different fee options.

Please note: This Consumer Advisory Warning is prescribed by law. However, the statement concerning the possibility of negotiating fees is not applicable to Hostplus.

Hostplus may change fees and costs at any time. You will receive at least 30 days' notice before any increase to fees.

Fees and other costs.

This section provides summary information about the main fees and costs for the Hostplus Balanced option. This information can be used to compare costs between different superannuation products.

Other fees may apply and you should read all the information about fees and costs because it is important to understand their impact on your investment. The fees and other costs for each investment option offered by Hostplus, including definitions for each fee type, are set out at pds.hostplus.com.au/6-fees-and-costs

Hostplus Balanced option		
Type of fee	Amount	How and when paid
Investment fee ¹	0.58% ³	The investment fee is not deducted from your account balance. It is deducted daily from gross investment earnings before net investment returns are applied to your account.
Administration fee ¹	\$78.00 p.a. (\$1.50 per week)	The Administration Fee is deducted from your account each month and is paid into the Fund's Administration Reserve.
Buy – sell spread	Nil	Not applicable
Switching fee	Nil	Not applicable
Advice fee Relating to all members investing in the MySuper product or investment option	Nil	Not applicable
Other fees and costs ²		
Indirect Cost Ratio (ICR) ¹	0.33% ³	The ICR is not deducted from your account balance. It is deducted daily from gross investment earnings before net investment returns are applied to your account.


1. If your account balance for a product offered by the superannuation entity is less than \$6,000 at the end of the entity's income year, the total combined amount of administration fees, investment fees and indirect costs charged to you is capped at 3% of the account balance. Any amount charged in excess of that cap must be refunded. 2. See "Additional explanation of fees and costs" at pds.hostplus.com.au/6-fees-and-costs for a description of other fees and costs not disclosed in this PDS, such as activity fees, advice fees for personal advice or Choiceplus fees. 3. The Investment fee and ICR – Investment fees and costs are estimated for the financial year ended 30 June 2019. Investment fees (but not ICR) include performance fees which may vary from year to year. Because the investment fees and costs are estimates based on the previous financial year's investment performance, fees and costs payable in respect of each future year may be higher or lower.


Example of annual fees and costs for a MySuper product.

This table gives an example of how the fees and costs for the default Balanced investment option can affect your superannuation investment over a 1 year period. You should use this table to compare this superannuation product with other superannuation products.

Example - Hostplus Balanced option		Balance of \$50,000
Investment fees	0.58%	For every \$50,000 you have in the superannuation product you will be charged \$290 each year.
PLUS Administration fees	\$78.00 (\$1.50 per week)	And , you will be charged \$78 in administration fees regardless of your balance.
PLUS Indirect costs for the MySuper product	0.33%	And , indirect investment costs of \$165 each year will be deducted from your investment.
Equals Cost of product		If your balance was \$50,000, then for that year you will be charged fees of \$533 for the superannuation product.

Note: Additional fees may apply. **And**, if you leave the superannuation entity, you may be charged an **exit fee of \$0** and a **buy/sell spread** which also applies whenever you make a contribution, exit, rollover or investment switch. The **buy/sell spread** for exiting is 0% (this will equal to **\$0** for every \$50,000 you withdraw). To calculate the effect of fees and costs on your account balance, try the super calculator at www.moneysmart.gov.au.

 Additional fees may be paid to a financial advisor if a financial advisor is consulted. Refer to the Statement of Advice in which details of the fees are set out.

 You should read the important information about Fees and costs before making a decision. Go to pds.hostplus.com.au/6-fees-and-costs. The material relating to our Fees and costs may change between the time when you read this Statement and the day when you acquire the product.

7. How super is taxed.

There are various tax levels that apply at different times on payments into your account (contributions), investment earnings and on the withdrawal of super benefits. Tax is deducted from your super account and paid to the ATO.

Type of contribution and limits.


Before-tax (concessional) such as employer, salary sacrifice and self-employed contributions: 15% on amounts up to \$25,000 a year cap. Amounts over the cap will be taxed at your marginal tax rate plus an excess concessional contributions charge¹. You can carry forward unused concessional amounts for 5 years².

After-tax (non-concessional) from your net salary such as personal and spouses contributions: 0% under \$100,000. Over \$100,000 will be subject to tax at the top marginal rate of 47%. If under age 65 you may bring forward your non-concessional contribution of up to three times the yearly non-concessional contributions cap in a single year depending on your total super balance. Your total superannuation balance is the total value of your accumulation and retirement phase interests (including rollover amounts not yet included in those interests) across all of your superannuation accounts.

1. The 2% Medicare levy is also payable. 2. From 1 July 2018, you can carry forward any unused concessional super contributions for 5 years if you have a total super balance of less than \$500,000. After this unused carry forward amounts will expire.

Tax on contributions 1 July 2019 to 30 June 2020.

If your total income (including your before-tax contributions) is over \$250,000, you may pay an additional tax of 15% (ie. 30% tax) on taxable contributions exceeding \$250,000.

 If you exceed the before-tax or after-tax contributions cap, you will pay additional tax to the ATO.

Tax on withdrawals 1 July 2019 to 30 June 2020.

Component	Tax if you are under 60
Tax-free	No tax payable.
Taxable – taxed element ¹	Below preservation age, taxed at 20% ¹ . Preservation age – 59 years, the first \$210,000 ² is tax-free and the balance is taxed at 15%

1. Plus Medicare Levy. 2. The \$210,000 lifetime limit is the total of all the taxable payments you receive or are paid before you reach age 60 (even if you receive them in different financial years).


Tax deductions.


If you're eligible, you may be able to claim your personal contributions during the year as a tax deduction. This will turn any after-tax contributions into before-tax contributions.

Tax on investment earnings.

Investment earnings are taxed at up to 15%. This tax is deducted from the earnings that apply to your super, before the earnings are added to your account.

Tax File Numbers (TFNs).

 It is in your interest to supply your TFN when you join. Generally, higher tax is payable on your contributions and withdrawals if you don't supply your TFN – and Hostplus will not be able to accept your personal contributions. You will also be ineligible for the Government co-contribution incentive.

 You should read the important information about How super is taxed before making a decision. Go to pds.hostplus.com.au/7-how-super-is-taxed. The material relating to How super is taxed may change between the time when you read this Statement and the day when you acquire the product.

8. Insurance in your super.

Right now, your most valuable assets are your health, family and your income-earning potential. Protecting them against the unexpected should be an important part of your strategy. That's why at Hostplus we offer eligible members automatic insurance with an option to increase their cover upon joining. Premiums are deducted from your super account and insurance cover continues as long as there are sufficient funds to pay the premiums and eligibility is still met.

For most members, Hostplus insurance cover is provided by MetLife Insurance Limited (MetLife) ABN 75 004 274 882, AFSL 238096.

Automatic (Default) Death and Total & Permanent Disability (TPD) insurance when you join.

Generally, if you've joined through your participating employer (**Industry Members**) or joined directly by completing an application (**Personal Super Plan Member**) you receive automatic, unitised Death and TPD insurance cover at the standard occupation classification.


If you are an Industry Member, cover will commence on the later of:


- the start date of the contribution period of your first employer contribution from the participating employer;
- the date you first commenced work with the participating employer;
- 180 days prior to the date we receive the first employer contribution.

Where cover commences other than from the receipt of an employer contribution, the cover will start on the date the first contribution is received.

With our automatic insurance, the number of units you receive depends on your age next birthday. The number of units then determines the level and cost of cover.

Members may apply via Member Online for different premium rates, depending on their occupation classification, which may be lower than the default standard rates mentioned on the next page. Conditions apply.

 Unless you cancel your automatic insurance, the premiums will continue to be deducted from your Hostplus account, as long as there are sufficient funds to pay the premiums and eligibility is still met. If, for whatever reason, more than one account is opened for you at Hostplus, you are only eligible for one insurance benefit you are only eligible for one insurance benefit and duplicate insurance premiums will be refunded.

 The information in this section is a brief summary only. Full information about eligibility, the cancellation of insurance cover, any conditions or exclusions in relation to insurance cover and information about the level, type, actual cost (or ranges of costs) of optional insurance cover or any other matter in relation to insurance cover is provided at pds.hostplus.com.au/8-insurance-in-your-super. Accordingly, that information should be read before deciding whether the insurance is appropriate.

Death and TPD insurance: Unitised cover table.

There are costs associated with insurance. The table below shows the default number of units, level of cover per unit and cost per unit you will receive at age next birthday.

Age next birthday	Value per unit of Default Death or TPD Cover	Default units for new members joining	
		Death	TPD
12 to 16	\$28,273	1	0
17 to 19	\$28,273	1	2
20 to 25	\$28,273	2	4
26 to 30	\$28,273	4	6
31 to 35	\$28,273	5	6
36	\$28,273	6	6
37 to 38	\$28,645	6	5
39	\$28,831		
40	\$29,017		
41	\$26,962	5	5
42	\$24,229		
43	\$21,238		
44	\$18,734		
45	\$15,563	6	6
46	\$13,681		
47	\$11,831		
48	\$10,097	7	7
49	\$8,981		
50	\$7,219	8	8
51	\$6,364		
52	\$5,874		
53	\$5,385		
54	\$4,406		
55	\$3,916	10	10
56	\$3,487		
57	\$2,989		
58	\$2,491		
59	\$2,242		
60	\$1,993		
61	\$1,774	8	8
62	\$1,673		
63	\$1,521		
64	\$1,419		
65	\$1,267		
66 to 70	\$1,267	8	8

For unit cost per week, see table below.

Unit cost per week (based on your occupational rating)			
	Standard	Management	Professional
Death	\$0.26	\$0.18	\$0.13
TPD	\$0.37	\$0.25	\$0.17
Death & TPD	\$0.63	\$0.43	\$0.30

Personal Super Plan members.

If you're joining the Personal Super Plan, you will receive automatic, unitised Death and TPD insurance cover at the standard occupational rating.

Please note, for Personal Super Plan members no benefit is payable for insurance claims caused by a pre-existing condition. This means that any illness, injury or related symptom suffered by you which you were aware of, had a medical consultation for, or should have been aware of, in the two years prior to cover commencing may be excluded in the event of a claim. This pre-existing condition may be removed after 24 consecutive months. Refer to the insurance section of the Member Guide for full details.

Also please check that your occupation is not excluded from default insurance cover by the insurer by reading the important information about your insurance at pds.hostplus.com.au/8-insurance-in-your-super.

Personal Super Plan members may apply for any insurance offered, except for the special insurance offer on joining.

Income Protection Cover.

If you are joining Hostplus through an employer who was previously a default employer of Club Super, you automatically receive Income Protection insurance cover provided by Lloyds-Canopus Syndicate 4444 ("SalarySafe").

SalarySafe pays a benefit of up to 90% of your average weekly income, for the first 26 weeks of your claim (tapering applies thereafter), if you can't work in your usual occupation due to sickness or injury. A 10% SG contribution, based on the value of your benefit, is paid into Hostplus on your behalf. This cover is not subject to underwriting.

The cost of this cover is based on the value of your employer SG contribution, multiplied by 9.17%.

SalarySafe benefits are payable for a maximum period of two years with a default 28 day waiting period.

To determine if you are eligible for automatic Income Protection cover, either ask your employer or contact us on 1300 467 875.

Once Hostplus obtains your details from your employer, you will receive confirmation of your insurance arrangements, including any automatic Income Protection cover.

Hostplus also offers eligible members:

- Terminal illness benefits as part of your death benefits.
- Specific life events cover where changes in your life let you boost your cover.
- The option of transferring your insurance from another super fund or retail insurance policy.
- The ability to apply for the waiver of premiums for up to 12 months while taking employer-approved parental leave so long as you are not self-employed.

Additional cover.

Members can also apply for higher levels of cover online via Member Online at hostplus.com.au.

- for additional units of cover,
- to replace your unitised cover with fixed cover, where benefits remain fixed but premiums alter depending on your age, and
- for non-default Salary Continuance cover in case you can't work due to injury or illness.

New Industry Members aged under 65 can apply for a special offer via Member Online at hostplus.com.au to upgrade their Death and TPD cover, and apply for Salary Continuance cover by providing limited medical information. Industry Members may apply within:

- 6 months from the date you commenced work with a Hostplus registered employer, or
- 60 days from the day you receive your Hostplus welcome letter, whichever is the later.

Canceling/changing/reducing cover.

Members can cancel, change or reduce their insurance cover at any time online at hostplus.com.au/insurance or by contacting us.

i You should read the important information about Insurance in your super before making a decision. Go to pds.hostplus.com.au/8-insurance-in-your-super. The material relating to our insurance may change between the time when you read this Statement and the day when you acquire the product.

9. How to open an account.

Generally anyone can join Hostplus, as long as you are an Australian resident for tax purposes or are employed by an eligible Australian employer. Applications made from persons outside Australia who are not employed by an eligible Australian employer will not be accepted.

Hostplus Industry members.

You can become a Hostplus member if:

- Hostplus is the chosen super fund of your employer and they have become a participating employer. Your participating employer can register you for Hostplus and commence making superannuation payments for you. You are not required to complete any membership forms to join.
- you have requested that your employer become a participating employer, or
- Hostplus is the nominated super fund in your employment agreement or award.

Hostplus Personal Super Plan members.

You can become a Hostplus Personal Super Plan member if:

- You're eligible for Super Choice,
- You're self-employed, or
- You're not in paid employment,

You can join the Hostplus Personal Super Plan online at hostplus.com.au or by completing and returning the Personal Super Plan membership form attached in this document.

Cooling-off period.

A 14-day cooling-off period applies for Personal Super Plan applicants. Full details of the cooling-off period are available at pds.hostplus.com.au/9-how-to-open-an-account

i You should read the important information about How to open an account before making a decision. Go to pds.hostplus.com.au/9-how-to-open-an-account. The material relating to opening an account may change between the time when you read this Statement and the day when you acquire the product.

Other information.**Super search consent.**

If you've had more than one job, you may have more than one super account and you could be paying fees on every one of them. Hostplus can help you find your other super accounts at no cost. By giving us permission to search for your other super using your TFN, we can help you track down and (if you choose), combine your super for you.

You can provide consent at hostplus.com.au/memberonline. If we find other super accounts in your name, we'll contact you to ask if you want to join your accounts together in Hostplus. You can search anytime for additional super accounts using your member online account.

Enquiries and complaints.

If you have an enquiry or complaint, just call 1300 467 875. We'll do everything in our power to attend to your matter promptly and courteously. If you are not happy with the way our matter is handled, we want to know. Please write to us at:

Hostplus
Resolutions Officer
Locked Bag 9
Carlton South VIC 3053
or email to resolutions@hostplus.com.au

If you are not satisfied with either the way Hostplus handles your complaint or its resolution, you may contact the Australian Financial Complaints Authority (AFCA). AFCA provides free, fair and independent financial services complaint resolution to Hostplus members and their beneficiaries. You can contact AFCA via:

Website: <https://www.afca.org.au>
Email: info@afca.org.au
Telephone: 1800 931 678

In writing to:
Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001.





Hostplus Superannuation Fund and Hostplus Personal Super Plan.

Member forms

1 December 2019



Which forms do I need?

1 Personal Super Plan membership form.

Use this form if you are **not** joining through your employer (ie. you are self-employed, not employed or are exercising choice of fund) you will be joining the Personal Super Plan.

Applications to join the Hostplus Personal Super Plan by those residing outside Australia will not be accepted. Still unsure? Check with your employer (if appropriate) or call us on **1300 467 875**.

2 Request to transfer your entire account balance into Hostplus.

Complete this form to transfer superannuation you hold in other funds to Hostplus.

3 Standard choice form.

Complete this form and provide it to your employer to ensure your super contributions are paid to Hostplus.

Additional information for your employer.

- Choosing a super fund. A guide for employers and employees
- Letter of compliance


Did you know
you can also join
Hostplus online at
hostplus.com.au




Personal Super Plan.

Membership form

1 December 2019

 This form must be completed in full. Please use BLOCK letters and black or blue pen. **Complete all fields marked with an asterisk (*)**.

Complete this application if you are joining Hostplus Personal Super Plan as your preferred super fund under SuperChoice, and your employer is not registered with Hostplus.


 You should read the current Member Guide (Product Disclosure Statement) and the associated reference material available at hostplus.com.au or call us on **1300 467 875** to obtain a copy before completing this form.

This application will set you up as a new Hostplus Personal Plan member and allow you to select default insurance cover.

To make changes to your account such as choosing your investment options, nominating beneficiaries and updating insurance cover, you will need to log into your Member Online account once your account is setup.

Save time and
join online at
hostplus.com.au

1 Provide your personal details.

Title		Payroll number (if applicable)	
<input type="checkbox"/> Mr	<input type="checkbox"/> Mrs	<input type="checkbox"/> Ms	<input type="checkbox"/> Dr
<input type="checkbox"/> Other		<input type="checkbox"/>	
Given names*			
<input type="text"/>			
Surname*			
<input type="text"/>			
Date of birth (required for insurance purposes)*		Gender (required for insurance purposes)	
<input type="text"/>		<input type="checkbox"/> Male <input type="checkbox"/> Female	
Current address*			
<input type="text"/>			
Suburb		State	P/C
<input type="text"/>		<input type="text"/>	<input type="text"/>
Hostplus communications will be sent to your postal address. This includes your membership card and statements.			
Home phone		Mobile phone*	
<input type="text"/>		<input type="text"/>	
Preferred method of contact*			
<input type="checkbox"/> Mail		<input type="checkbox"/> Email <input type="checkbox"/> Phone	
Occupation*			
<input type="text"/>			
 Certain occupations are excluded and will not be eligible for default insurance cover. Please check the excluded occupation list at https://pds.hostplus.com.au/8-insurance-in-your-super			
Email address*			
<input type="text"/>			

1 Provide your personal details cont'd.

Residence status*

☐

Australian permanent resident

☐

Non resident – eligible to work in Australia

☐

Non resident – not eligible to work in Australia

Are you applying as a spouse member?

☐

Yes

☐

No

Have you previously been registered as a member of Hostplus?

☐

Yes – please provide your Hostplus membership number.

☐

No

2 Provide us with your Tax File Number (TFN).

Under the Superannuation Industry (Supervision) Act 1993, Hostplus is authorised to collect, use and disclose your tax file number (TFN).

Hostplus may disclose your TFN to another superannuation provider, when your benefits are being transferred, unless you request in writing that your TFN not be disclosed to any other superannuation provider.

Declining to quote your TFN to Hostplus is not an offence. However giving your TFN to Hostplus will have the following advantages:

- Hostplus will be able to accept all permitted types of contributions to your account/s;
- other than the tax that may ordinarily apply, you will not pay more tax than you need to - this affects both contributions to your superannuation and benefit payments when you start drawing down your superannuation benefits; and
- it will make it much easier to find different superannuation accounts in your name so that you receive all your superannuation benefits when you retire.

My Tax File Number is:

3 Use of the ATO's Super Match 2 Facility.

The ATO has made this facility available to all Superannuation funds to:

- assist members in finding lost Superannuation;
- assist members in locating any unclaimed monies that the ATO may hold; and
- assist and better inform members of all their Superannuation interests.

By providing your consent to use your TFN for this purpose Hostplus will access this facility, consolidate any ATO held monies into your Hostplus account, and provide you with all applicable information on other superannuation accounts held by you, by either email or letter. Please note that your consent will be ongoing until it is revoked by you.

☐

By ticking this box, I:

- agree to Hostplus using my TFN to access the ATO SuperMatch 2 system in order to seek information relating to me;
- authorise Hostplus to arrange the transfer of all identified ATO held monies into my Hostplus account; and
- acknowledge that this consent is ongoing until I revoke it with the fund. (Please sign the declaration at Step 6).

Eligible Personal Super Plan members of Hostplus will be provided with automatic, default Death and TPD insurance cover. The premiums and insurance cover varies depending upon your age and are disclosed in the Product Disclosure Statement. If you prefer not to have insurance cover you can elect to cancel it by ticking the box below.

Insurance cover is subject to a Pre-Existing condition exclusion.

☐

I wish to cancel my automatic insurance cover.



This section must be completed in all circumstances. If you don't answer all three questions below, you will not be provided with default insurance cover.

1. Have you previously been paid, are claiming or are eligible to claim a Terminal Illness benefit from any source?

☐

Yes – you are not eligible for automatic default cover. Acceptance remains subject to underwriting.

☐

No

2. Have you previously opted out of all cover provided by the Trustee of Hostplus?

☐

Yes – you are not eligible for automatic default cover. Acceptance remains subject to underwriting.

☐

No

3. Have you previously been paid, are claiming or are eligible to claim a Total and Permanent Disablement (TPD) benefit from any source?

☐

Yes – please provide details of super fund/insurer name and when.

Date

Fund/Insurer name

☐

No

If you have answered 'yes' above, your insurance cover will be limited to Death only cover, at any time. You may however apply for TPD and Salary Continuance Cover and be eligible for this cover, if your application is accepted by the insurer.



Hostplus has taken out a contract of insurance with MetLife Insurance Limited ABN 75 004 274 882 AFSL 238096 ('MetLife' or the 'Insurer') to provide the insurance benefits in the Fund. On becoming a member, you are bound by the terms and conditions of this contract of insurance.

Insured's Duty of Disclosure

Before a superannuation trustee such as Hostplus enters into an insurance contract on your behalf, you have a duty to disclose to the Insurer anything that you know or could reasonably be expected to know about your health that could affect the Insurer's decision to provide you with insurance and the terms of that insurance.

Hostplus, in entering into a contract of insurance on your behalf, does not need to tell the Insurer anything that:

- is common knowledge; or
- the Insurer knows or should know as an insurer; or
- the Insurer waives your duty to tell the Insurer about.

Non-Disclosure

In exercising the following rights, the insurer may consider whether different types of cover can constitute separate contracts of insurance. If they do, the insurer may apply the following rights separately to each type of cover. For example, Death TPD and income protection benefits may be treated as separate contracts. Additionally, default cover and any additional cover may also be treated separately.

If you, the person to be insured, do not tell the Insurer something that you know or could reasonably be expected to know about your health and which could affect the insurer's decision to provide you with insurance and the type and/or level of cover provided, then the insurer may treat such an omission as a failure to disclose relevant information; and may avoid the contract within 3 years of entering into it.

If the Insurer chooses not to avoid the contract, the Insurer may, at any time reduce the amount of insurance provided. This would be worked out using a formula that will take into account the premium that would have been payable if the Insurer had told everything it should have been told by you. However, if the contract has a surrender value, or provides cover on death, the Insurer may only exercise this right within 3 years of entering into the contract.

If the Insurer chooses not to avoid the contract or reduce the amount of insurance provided, the Insurer may, at any time vary the contract in a way that places the Insurer in the same position the Insurer would have been in if we had told the Insurer everything it should have been told. However, this right does not apply if the contract has a surrender value or provides cover on death.

If the failure to tell the Insurer something is fraudulent, the Insurer may refuse to pay a claim and treat the contract as if it never existed.

If the Insurer accepts an application to transfer cover from a previous insurer (existing cover), the Insurer is accepting the risk on the basis that your existing cover had been validly accepted by your previous insurer based on accurate and complete information.

If you did not tell a previous insurer something that you knew or could reasonably have been expected to know about your health when applying for the existing cover, and this would have allowed the previous insurer to avoid, reduce or vary the contract, the Insurer may exercise that remedy as though your failure to disclose all relevant matters had been made directly to the Insurer.

Insurer Privacy Statement

Your privacy with MetLife Insurance Limited ('MetLife' or the 'Insurer')

If you make a claim under this policy the Insurer may conduct investigations to assess the value and validity of the claim. This may involve the use of investigation agents, legal advisors and the collection of personal data that MetLife believes is relevant. MetLife complies with the Privacy Act 1988 and the principles laid out in their privacy policy, which is readily available on request and also available online at www.metlife.com.au/privacy.

Hostplus Privacy Collection Statement

Hostplus is seeking to collect personal information from you so that it may set up a superannuation account for you as well as administer this superannuation account on an ongoing basis. The personal information we are seeking to collect from you is your name, address, date of birth, Tax File Number (TFN), contact details, occupation and employer, personal health information and your dependants. We need to collect the requested personal information from you for the following purposes:

- to establish and manage your superannuation account.
- to implement your investment choices.
- to establish and maintain your insurance protection.
- to process contributions, transfer monies or pay superannuation benefits to you.
- to report the investment performance of your account to you.
- to keep you up to date about other products and services available to you as a member of Hostplus (which may include direct marketing communications).

The Hostplus privacy policy is available on the Hostplus website at hostplus.com.au/privacy and includes information about overseas disclosure of personal information, how you may access and seek correction of your personal information as well as how you can make a complaint about a breach of your privacy. Hostplus usually discloses your personal information to our administrator Australian Administration Services Pty Limited (AAS) ABN 62 003 429 114, mail houses, our insurer(s).

AAS (a company within the LINK Group of companies) may also disclose your personal information to overseas recipients. Please see the LINK Group's Privacy Policy at <http://www.linkgroup.com/privacy.html> for further information.

Declarations

I, whose signature appears below, declare that:

General – relating to your Hostplus account

- I have received, read and understood the current Hostplus Member Guide (Product Disclosure Statement) and the associated reference material available at hostplus.com.au and agree to be bound by it.
- I agree to be bound by the terms of the Hostplus trust deed upon joining Hostplus, and have been advised by the Trustee to obtain professional personal financial advice.
- I acknowledge that neither the trustee nor any of its officers or directors guarantees the performance or the repayment of capital of my Hostplus account.
- I declare that all details given in this application form are accurate and complete and that I have the power to invest in Hostplus.
- I undertake to provide the trustee with any further information it may request relating to my Hostplus membership and I will update the trustee if any of the information provided changes.
- I acknowledge that Hostplus Superannuation Fund is only available to Australian residents (Permanent or Temporary residents who have a valid visa to work in Australia) or those that are employed by an Australian Employer. Please check your permission to work in Australia prior to applying for Hostplus membership.

Privacy declarations

- I have read and understood the privacy policy of Hostplus and its service providers.
- I consent to allowing Hostplus to contact my employer/s (if applicable) to confirm my hours of work (if required).
- I consent to receiving information on new products, special offers and promotions from Hostplus, Hostplus industry parties and associations (direct marketing) unless advised otherwise by me.
- **Insurance declarations – please read “Your duty of disclosure” before signing**
- I have read and understand my Duty of Disclosure and the consequences of failing to comply with this Duty. I understand that this Duty applies until formal notification of acceptance of my application.
- I understand that I must advise the Insurer of any changes in my health that would change the disclosures I have provided herein, from now until I am notified in writing that my application has been accepted.

- The answers to the questions in this application are true and correct, and I have not deliberately withheld any information material to the proposed insurance.
- If the Insurer accepts an application to transfer cover:
 - (a) You acknowledge the Insurer is accepting the risk based on:
 - the information you provided the previous insurer;
 - your previous insurer relied on that information when it approved your existing cover;
 - The Insurer is relying on your reconfirmation of the validity of that information for this application;
 - (b) You **reconfirm** to the Insurer:
 - You disclosed all relevant matters to your previous insurer in accordance with your Duty of Disclosure when you applied for your existing cover;
 - The information you provided the previous insurer to obtain the existing cover was and continues to be accurate and complete; and
 - (c) If you did not tell a previous insurer something that you knew or could reasonably have been expected to know about your health when applying for the existing cover, and this would have allowed the previous insurer to avoid, reduce or vary the contract, the Insurer may exercise that right due to this reconfirmation.
- I understand that my insurance cover will not become effective until my application is accepted and my account has adequate funds to meet the premium payable.
- I understand that increases or changes to insurance premiums may apply;
- I understand that the level of any fixed Total and Permanent Disablement cover I hold will progressively reduce by 20% each year, from age 61 to age 64, before remaining at 20% from age 64 to age 69.
- I have answered all questions in this application truthfully and correctly (to the best of my knowledge), and have disclosed everything I know that could affect Metlife’s decision to accept my application.
- I understand that if my application is accepted, insurance cover will be provided to me on the terms contained in Hostplus’ insurance policy as changed from time to time.
- I acknowledge that if I do not complete this form correctly and/or I do not sign and date this form, my application will not be considered by the Insurer.
- I have received all the information I require to understand the choice I have made.

Signature of applicant*



Date*

--	--	--	--	--	--	--	--



Faxed or scanned forms cannot be processed. However photocopied forms can be processed if signed with an original signature.

It is important that you answer all questions on this form. Membership cannot be approved unless this form is signed and dated.

In confidence when completed.



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

You will be sent a Hostplus membership card, along with any other information you have requested on the form.

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A guide to transferring your entire account balance into Hostplus.

1 December 2019


By completing the Request to transfer form, you're requesting the transfer of the **whole** balance of your superannuation benefits to Hostplus. The form **cannot** be used to transfer part of the balance of your superannuation benefits. The form will **not** change the fund to which your employer pays your contributions. The standard choice form must be used by you to change funds.

How to transfer.

Before completing the Request to transfer form:


Please ensure you read the important information below. If you have insurance through another super fund or insurance provider you may be able to transfer it to Hostplus. Please consider completing this prior to transferring your balance to Hostplus.

When completing the Request to transfer form:

- Refer to these instructions where a question shows a message like this: 
- Print clearly in BLOCK letters.

After completing this form:

- Sign the authorisation
- Send the Request to transfer form to Hostplus.

 This transfer may close your account (you will need to check this with your **from** fund).

- The Request to transfer form **cannot** be used to:
 - transfer part of the balance of your superannuation benefits – if you'd like to transfer part of your account into Hostplus, use the Transfer part of your account balance into Hostplus form
 - transfer benefits if you don't know where your superannuation is
 - transfer benefits from multiple funds on the one form – a separate form must be completed for each fund you wish to transfer superannuation from
 - change the fund to which your employer pays contributions on your behalf
 - open a superannuation account, or
 - transfer benefits under certain conditions or circumstances, for example if there is a superannuation agreement under the Family Law Act 1975 in place.
-

What happens to my future employer contributions?

Using the Request to transfer form to transfer your benefits will not change the fund to which your employer pays your contributions and may close the account you are transferring your benefits **from**.

If you wish to change the fund into which your contributions are being paid, you will need to speak to your employer about Super Choice. For the appropriate forms and information about whether you are eligible to choose the fund to which your employer contributions are made, visit www.superchoice.gov.au or call the Australian Taxation Office on 13 10 20.

Things you need to consider when transferring your superannuation.

When you transfer your superannuation, your entitlements under that fund may cease. You need to consider all relevant information before you make a decision to transfer your superannuation. If you ask for information, your superannuation provider must give it to you. Some of the points you may consider are:

- Fees – your **from** fund must give you information about any exit or withdrawal fees. If you are not aware of the fees that may apply, you should contact your fund for further information before completing the form. The fees could include administration fees as well as exit or withdrawal fees. The differences in fees that different funds charge can have a significant effect on what you will have to retire on. For example, a 1% increase in fees may significantly reduce your final benefit.
- Death and disability benefits – your **from** fund may insure you against death, illness or an accident which leaves you unable to return to work. If you choose to leave your current fund, you may lose any insurance entitlements you have. Hostplus may not offer the same insurance so it's important that you check the costs and amount of cover offered.
- If you have insurance cover through another Super Fund, you may be able to transfer your cover to Hostplus. To apply to transfer your existing insurance cover to Hostplus, please complete the Insurance Transfer of Cover Request form available on Member Online prior to completing this form.

What happens if I do not quote my Tax File Number (TFN)?

While it is not an offence to decline to quote your TFN to Hostplus, giving your TFN will allow Hostplus to accept all permitted types of contributions to your account. It also means that other than the tax that may ordinarily apply, you will not pay more tax than you need to on both contributions to your super and benefit payments when you start drawing down your super. It will also make it much easier to find different super accounts in your name so that you receive all your super benefits when you retire.

Under the Superannuation Industry (Supervision) Act 1993, Hostplus is authorised to collect, use and disclose your TFN.

Hostplus may disclose your TFN to another super provider when your benefits are being transferred, unless you advise that your tax file number not be disclosed to any other super provider in writing.

Your privacy.

Hostplus is seeking to collect personal information from you today so that we can transfer your superannuation to us. The personal information we are seeking to collect from you is your name, address, date of birth, Tax File Number (TFN) and contact details. We need to collect the requested personal information from you to give effect to your transfer instruction. If you do not provide us with this information, we may not be able to carry out these instructions.

The Hostplus privacy policy is available on the Hostplus website at hostplus.com.au/privacy and includes information about how you may access and seek correction of your personal information as well as how you can make a complaint about a breach of your privacy.

Hostplus usually discloses your personal information to our administrator Australian Administration Services Pty Limited (AAS) ABN 62 003 429 114, mail houses and the ATO. AAS may disclose your personal information to overseas recipients. Please see the AAS Privacy Policy at <http://www.linkgroup.com/privacy.html> for further information.

Have you changed your name or are you signing on behalf of another person?

If you have changed your name or are signing on behalf of the applicant, you will need to provide a certified linking document. A linking document is a document that proves a relationship exists between two (or more) names.

The following table contains information about suitable linking documents.

Purpose	Suitable linking documents
Change of name	<ul style="list-style-type: none">• Marriage certificate• Deed poll or change of name certificate from the Registry of Births, Deaths and Marriages
Signing on behalf of a member	<ul style="list-style-type: none">• Power of Attorney• Guardianship papers

Where do I send the form?

You can send your completed and signed form to:

Hostplus
Locked Bag 5046
Parramatta NSW 2124

Checklist.

- ☐ Have you read all the information?
- ☐ Have you considered where your future employer contributions will be paid?
- ☐ Have you completed all of the mandatory fields on the Request to transfer form?
- ☐ Have you signed and dated the form?

Request to transfer your entire account balance into Hostplus.

1 December 2019

Completing this form

- Read A guide to transferring your entire account balance into Hostplus
- Refer to instructions where indicated with a **i**
- This form is only for whole (not part) balance transfers
- **Complete all fields marked with an asterisk (*)**
- Sign the authorisation and send form to: Hostplus, Locked Bag 5046, Parramatta NSW 2124

1 Personal details.

Title		Gender	
<input type="checkbox"/> Mr	<input type="checkbox"/> Mrs	<input type="checkbox"/> Ms	<input type="checkbox"/> Dr
<input type="checkbox"/> Other		<input type="checkbox"/> Male	<input type="checkbox"/> Female

Given names*

Surname*

Other/previous names

My Tax File Number is:*

Phone number

Date of birth*

i Under the Superannuation Industry (Supervision) Act 1993, Hostplus is authorised to collect, use and disclose your TFN. Hostplus may disclose your TFN to another super provider when your benefits are being transferred, unless you advise that your tax file number not be disclosed to any other super provider in writing.

While it is not an offence to decline to quote your TFN to Hostplus, giving your TFN will allow Hostplus to accept all permitted types of contributions to your account. It also means that other than the tax that may ordinarily apply, you will not pay more tax than you need to on both contributions to your super and benefit payments when you start drawing down your super. It will also make it much easier to find different super accounts in your name so that you receive all your super benefits when you retire.

2 Residential details.

Street address*

Suburb

State

P/C

i If you know that the address held by your **from** fund is different to your current residential address, please give details below.

Previous address

Suburb

State

P/C

Where are you rolling from?

Fund name*

Member or account number

Fund ABN

Fund telephone number*

Unique Superannuation Identifier (USI)*



If you have multiple account numbers with this fund, you must complete a separate form for each account you wish to transfer.

Where are you rolling to?

Fund name

Member or account number*

Fund ABN

Fund telephone number

Unique Superannuation Identifier (USI)

By signing this request form I am making the following statements:

- I declare I have fully read this form and the information completed is true and correct
- I am aware I may ask my superannuation provider for information about any fees or charges that may apply, or any other information about the effect this transfer may have on my benefits, and do not require any further information
- I discharge the superannuation provider of my **from** fund of all further liability in respect of the benefits paid and transferred to Hostplus

I request and consent to the transfer of superannuation as described above and authorise the superannuation provider of each fund to give effect to this transfer.

Name* (Print in BLOCK letters)

Signature of applicant*

Date*

Faxed, scanned or photocopied forms cannot be processed. However, you may use photocopies of a blank form. You must complete a separate transfer form for every fund and every account within that fund that you are transferring from.

* Denotes mandatory field. If you do not complete all of the mandatory fields, there may be a delay in processing your request.

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

To the trustee of the old fund.

Statement of Compliance – Superannuation Industry (Supervision) Act 1993

The trustee of the Hostplus superannuation fund, Host-Plus Pty Limited, certifies that:

- the fund is a Resident Superannuation Fund under the above act, and that
- we have no reason to believe that the fund will not comply with the above Act and Regulations, and that
- the fund is not subject to a direction from the Australian Prudential Regulation Authority which prohibits the trustee from accepting employer contributions.

Payment instructions.

Please make the cheque payable to: 'Hostplus' – followed by your name.

Send the cheque and transfer payment details and any surcharge information to: Hostplus, Locked Bag 5046, Parramatta, NSW 2124.



Office use only

1185.0

Pay my super into Hostplus.

Fund nomination form

1 December 2019

Give this completed form to your employer. Do not send it to us or the Australian Taxation Office.

Please use BLOCK letters in black or blue pen. Print X to mark boxes.

Complete all fields marked with an asterisk (*)

1 Your personal details.

Title

Mr Mrs Ms Dr Other

Given names*

[illegible]

Surname*

[illegible]

Date of birth*

Current address

[illegible]

Suburb

														State			P/C		
--	--	--	--	--	--	--	--	--	--	--	--	--	--	-------	--	--	-----	--	--

State

P/C

My Tax File Number is:*

--	--	--	--	--	--	--	--	--

☐ **Please tick:** you may use my personal details, including my TFN, to check with the Australian Taxation Office or another super fund for any lost super I may have.



The law allows super funds to ask for TFNs. It's a good idea to provide your TFN. If your fund doesn't have it, your before-tax contributions and withdrawals are taxed at a higher rate and your fund can't accept after-tax contributions from you.

2 Your employer details.

Employer name*

[illegible]

ABN (if known)

[illegible]

Street address*

[illegible]

Suburb

														State			P/C		
--	--	--	--	--	--	--	--	--	--	--	--	--	--	-------	--	--	-----	--	--

State

P/C

Email address

[illegible]

Daytime phone number

--	--	--	--	--	--	--	--

3 Your super account details.

Fund name

H O S T P L U S S U P E R A N N U A T I O N F U N D

ABN

6 8 6 5 7 4 9 5 8 9 0

Member number (this is listed on your benefit statement)

Unique Superannuation Identifier (USI)

H O S 0 1 0 0 A U


Fund telephone number

1 3 0 0 4 6 7 8 7 5

4 Sign this form.

I wish to nominate Hostplus as the eligible fund for my super contributions.

Signature of applicant*



Date*

5 Give this form to your employer.

Your employee has chosen to have their super contributions paid into Hostplus. This form is an allowable alternative to an Australian Taxation Office Standard choice form.

Compliance statement.

Hostplus is a complying, resident and regulated super fund and can accept all types of super contributions within the meaning of the Superannuation Industry (Supervision) Act 1993 (SIS Act). Hostplus is a registrable superannuation entity and may be nominated as a default fund, as it meets the minimum statutory insurance cover requirements. The Trustee of the Fund is for the Hostplus Superannuation Fund ABN 68 657 495 890 AFSL No. 244392.



Mail Locked Bag 5046, Parramatta, NSW 2124
Phone 1300 467 875
Fax 1800 467 875
Email info@hostplus.com.au
hostplus.com.au

Issued by Host-Plus Pty Limited ABN 79 008 634 704
Australian Financial Services Licence No. 244392 as trustee
for the Hostplus Superannuation Fund ABN 68 657 495 890
Registrable Superannuation Entity Licence No. L0000093
Registrable Superannuation Entity No. R1000054
MySuper No. 68657495890198
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