



Hostplus Annual Insights 2024

THAT'S
A PLUS+



Important information

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 or advice is appropriate for you in light of your circumstances before acting on it. Please read the relevant Hostplus Product Disclosure Statement (PDS), available at www.hostplus.com.au before making a decision about whether to acquire or continue to hold a Hostplus product or service. For a description of the target market, please read the Target Market Determination (TMD), available at www.hostplus.com.au. 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, AFSL 244392 as trustee for the Hostplus Superannuation Fund (the Fund) ABN 68 657 495 890, MySuper No 68 657 495 890 198.

Insurance cover provided through the Fund is issued by MetLife Insurance Limited (MetLife), ABN 75 004 274 882, AFSL 238096 (Insurer) to the trustee for the benefit of Fund members. Cover is subject to terms and conditions and eligibility criteria. Standard underwriting requirements will apply to cover above the applicable Automatic Acceptance Limits and Levels. Some occupations are excluded from cover and some members may not be provided with cover or may be provided with different types and levels of default cover depending on their circumstances.

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 Link Advice. In all circumstances, the person from whom you receive general financial product advice will identify whether they are a representative of the Hostplus or Link Advice.

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. Hostplus financial planners are Authorised Representatives of IFS and fees may apply for personal financial advice; for further information about the cost of personal advice, you can speak with your Hostplus financial planner or visit our website hostplus.com.au. Information to help you decide whether you want to use personal financial advice services being offered is set out in the relevant IFS Financial Services Guide, copies are available from your Hostplus financial planner or SuperSmart.

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. If you're unable to access an applicable SuperSmart advice journey, please contact us 1300 303 188 and we can help you with other options.

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.



Our 'why'.

At Hostplus, we are driven by a genuine desire to improve the lives of our members throughout their careers and their retirement.

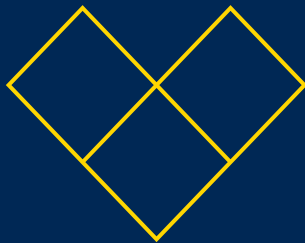
We believe that all people deserve to retire with dignity and it's our role to make that happen. We're helping our members save for a brighter future. This is at the core of everything we do, this is our 'why'.





How our history informs our culture today...

- With our origins firmly embedded in the service industry, we've always been held to account to deliver expectations of superior customer interactions.
- This rich heritage guides us from our Board to our operational teams to deliver excellence in every aspect and always in line with Hostplus' values.



We care



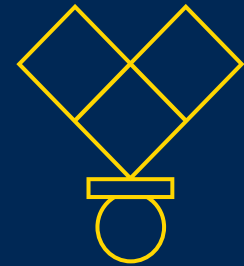
Better together



Go for it



Keep it real



Be proud



Hostplus fundamentals



An industry fund that puts you first

Profits go to members.



Save money with low fees

A low admin fee + strong long-term returns = **more super for your staff.***



Award-winning strong performance

Our strong investment performance has delivered award-winning returns.**



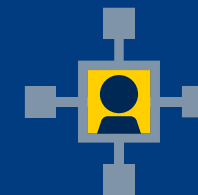
Investing for the future

We invest in projects and assets that aim to deliver strong investment returns for our members.



Service excellence

We have a unique service model that is dependable, convenient and supportive.



Personalised Engagement

Experiences that are meaningful and relevant supported an omni-channel approach.

*Other fees and costs apply. Refer to the PDS for more information ** Awards and ratings are only one factor to be taken into account when choosing a super fund.



We've got you covered

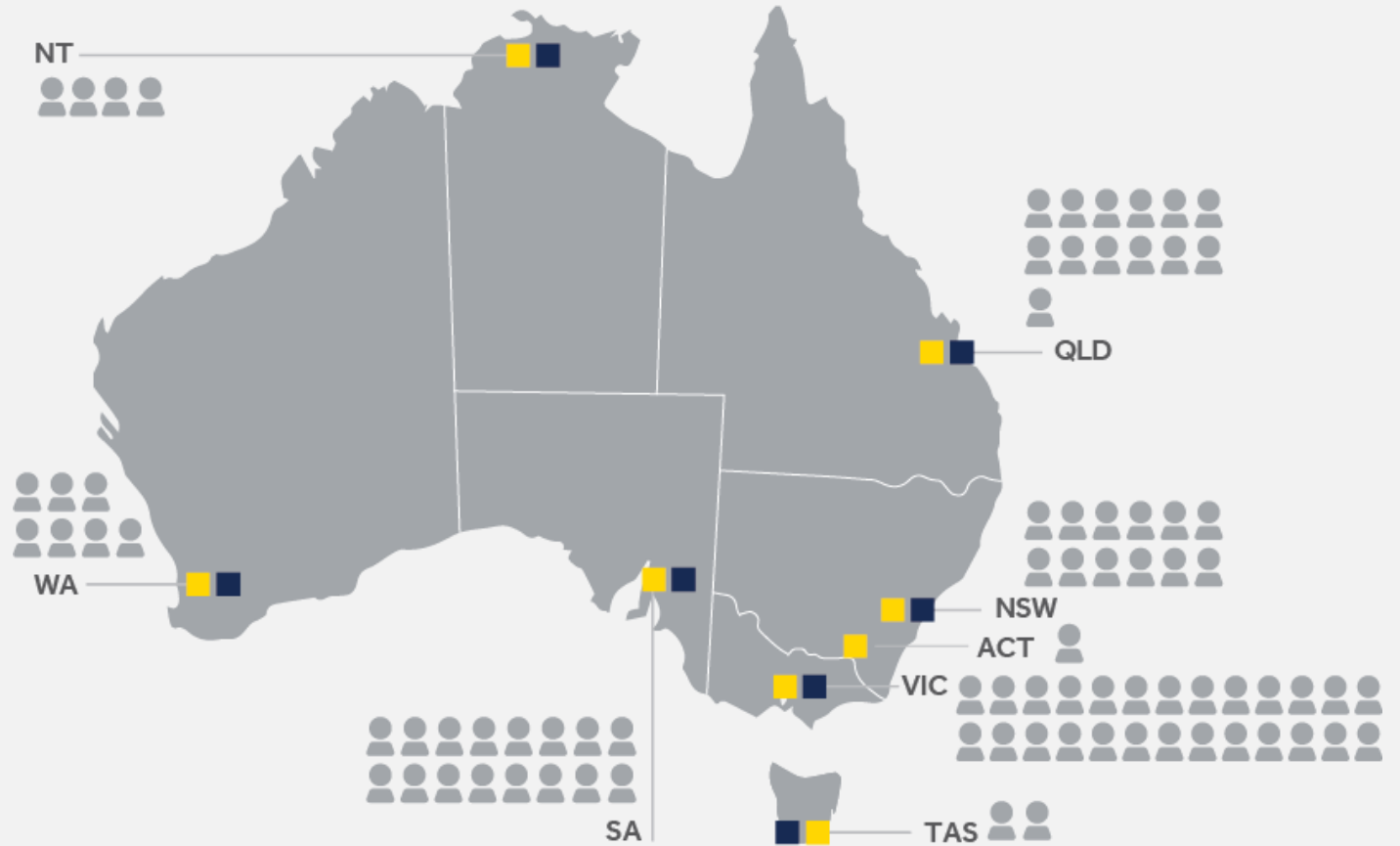
Hostplus' account management and advice staff geographical locations

43

Account management staff

19

Comprehensive financial planners





2023-24 Year in Review



A strong, sustainable fund

	30 June 2021	30 June 2022	30 June 2023	30 June 2024
Funds under management	\$68.3b	\$86.6b	\$100.3b	\$115.4b
Members and investors	1.3m	1.59m	1.76m	1.86m
Active employers	235k	269k	301k	313k

*Source: Hostplus 30 June 2024. Hostplus managed a total of \$115.4 billion funds under management, when including other investments managed in the Hostplus Pooled Superannuation Trust.



Keeping our admin costs low

Our aim is to ensure our members maximise their retirement savings.

Members with a Hostplus accumulation account pay a member admin fee of \$1.50 per week (\$78 p.a.)*.

With Hostplus there are also:

- No contribution fees
- No buy/sell spreads
- No switching fees.

Super Fund	Admin Fee	Total Direct Costs (Annual)
Hostplus	\$1.50 per week	\$78.00 for a \$50,000 balance
AustralianSuper	\$1.00 per week + 0.10% of account balance ¹	\$102.00 for a \$50,000 balance
Australian Retirement Trust	\$1.20 per week + 0.10% of account balance ²	\$112.40 for a \$50,000 balance
Aware Super	\$1.00 per week + 0.15% of account balance ³	\$127.00 for a \$50,000 balance
HESTA	\$1.00 per week + 0.15% of account balance ⁴	\$127.00 for a \$50,000 balance
Cbus	\$1.50 per week + 0.19% of account balance ⁵	\$173.00 for a \$50,000 balance

1. up to a maximum of \$350; source Australian Super PDS 19 July 2024.

2. 0.10% p.a. on the first \$500,000 account balance; source Australian Retirement Trust PDS 1 July 2024.

3. Capped at \$62.50 per month; source Aware Super Future Saver Employer Sponsored and Personal PDS 3 March 2024.

4. Percentage based administration fees and costs is not charged on that part of account balance in excess of \$500,000; source HESTA Super Updates to the PDS 1 July 2024.

5. 0.19% of your account balance up to \$1,000 per year; source Join Cbus Industry Super PDS 26 August 2023.

*Other fees and costs apply. The administration fee of \$1.50 per week is deducted from the member's account monthly, on the last Friday of the month. The amount charged per annum depends on the number of Fridays in a year. For more information, refer to the relevant Hostplus PDS, which should be read in conjunction with the Significant Event Notice 12 August 2024 <https://hostplus.com.au/about-us/company-overview/governance-and-disclosures>, available at hostplus.com.au.



Hostplus recognition



Awards and ratings are only one factor to be taken into account when choosing a super fund. Hostplus pays licence fees to use these awards. Visit hostplus.com.au/awards for awards and ratings criteria. Money Magazine Best of the Best award winners are chosen by Rainmaker Information. Consider your personal circumstances, read the product disclosure statement and seek independent financial advice before investing. The award is not a recommendation to purchase, sell or hold any product. Past performance information is not indicative of future performance. Visit moneymag.com.au to find out more about how the awards are chosen. SuperRatings rating is issued by SuperRatings Pty Ltd ABN 95 100 192 283 AFSL 311880 (SuperRatings). Ratings are general advice only and have been prepared without taking account of your objectives, financial situation or needs. Consider your personal circumstances, read the product disclosure statement and seek independent financial advice before investing. The rating is not a recommendation to purchase, sell or hold any product. Past performance information is not indicative of future performance. Ratings are subject to change without notice and SuperRatings assumes no obligation to update. SuperRatings uses objective criteria and receives a fee for publishing awards. The 20-Year Platinum Performance rating applies to the Hostplus Superannuation Fund. Visit superratings.com.au for ratings information and to access the full report. © 2023 SuperRatings. All rights reserved. Heron Partnerships Quality Star Product Ratings for 2023-24 are featured on Heron Advisor. Consider your personal circumstances, read the product disclosure statement and seek independent financial advice before investing. The rating is not a recommendation to purchase, sell or hold any product. Past performance information is not indicative of future performance. Visit heronpartners.com.au to find out more.



Hostplus 2024 member initiatives

- **New Investment Options** – Increased our range of investment choices with six new “pre-mixed” investment options
- **Online Benefit Payments** - Members can now submit a benefit payment request through their online account
- **Claiming a tax deduction** - Members can now submit a NOITC request through their online account
- **Marketing launch of CPI+** - A low-risk pension investment option that aims to deliver a predetermined return above the consumer price index (CPI) each year
- **Pension App** - Launched a Hostplus App update that allowed pension members to access their information through the Hostplus App





The Hostplus app and Member Online effectively meets the diverse needs of its members.

With an intuitive interface and inclusive design, our user-friendly platforms resonate with a range of member needs.

Review your insurance on Member Online

YOUR CURRENT COVER		
COVER TYPE DEATH	COVER TYPE TOTAL & PERMANENT DISABILITY	COVER TYPE INCOME PROTECTION
AMOUNT \$500,000	AMOUNT \$500,000	AMOUNT No cover
RATING White Collar	RATING Fixed White Collar	RATING Learn about the great benefits of Income Protection cover
Change cover >	Change cover >	Apply now >

Support for screen-readers

Text size support and intuitive navigation

Easily update your details



SuperSmart*

Complimentary personalised advice delivered via Member Online.

- How much insurance do I need, and how much will it cost?
- Which investment option is right for me?
- How can I help grow my super balance with additional contributions?
- Am I on track for a comfortable retirement?
- What will happen after I retire?

*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. Impacted members should call 1300 303 188 for assistance.

Hostplus has engaged Industry Fund Services Limited (IFS) ABN 54 007 016 195, AFSL 232514 to facilitate the provision of limited personal financial advice to members of Hostplus via the web-based product SuperSmart. 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 .

The screenshot displays the SuperSmart user interface. At the top left, it says "Welcome to SuperSmart" with a sub-header "Being smart with your money can help you set up your future without compromising your life today." Below this, it states "That's why we've brought you SuperSmart, to give you the edge you need to succeed."

On the right side, there is a "Your rewards tracker" section showing a status of "SuperSmarts" and a progress bar for "Rookie" with 10 points. Below this is a "Your PowerUps" section with two cards: "Got It Covered" (16% Complete) and "Invest Right" (Start). The "Got It Covered" card describes exploring insurance types, and the "Invest Right" card describes choosing investment options.

Below the PowerUps is a "Your Smarts" section with three article cards: "Can you still afford to ignore HECS-HELP debt?", "What are unlisted assets and do they belong in your super?", and "6 questions to ask when you receive your super statement". Each card includes an update date of December 5, 2023, and a "min read" indicator.

On the far right, there is a vertical sidebar with four sections: "Plan your retirement", "Maximise your investment mix", "Optimise your insurance", and "Life after work". Each section has a "Continue" button. At the bottom of the sidebar is an "Advice Documents" section with a document icon.



Performance update

Performance of Hostplus Investment Options

30 June 2024

Investment Option	1 Year % p.a.	3 Year % p.a.	5 Year % p.a.	7 Year % p.a.	10 Year % p.a.	20 Year % p.a.
Pre-mixed						
Balanced – MySuper default	7.60%	5.68%	7.04%	7.77%	8.33%	7.88%
SRI Balanced	6.78%	5.63%	7.27%	7.47%	-	-
Indexed Balanced	12.18%	5.93%	7.19%	7.72%	7.71%	-
Conservative Balanced	6.67%	3.92%	5.07%	5.71%	6.23%	-
Capital Stable	5.08%	3.07%	3.22%	3.83%	4.43%	5.50%
Shares Plus	9.46%	5.28%	8.15%	8.79%	9.14%	8.55%
Sector specific						
Cash	4.28%	2.47%	1.67%	1.65%	1.70%	3.13%
Diversified Fixed Interest	3.20%	-1.41%	-0.32%	1.09%	2.47%	4.71%
Australian Shares	9.83%	6.50%	8.23%	8.97%	8.98%	9.67%
International Shares	13.42%	3.10%	8.74%	9.26%	9.45%	7.85%
Int. Shares Indexed	18.33%	10.38%	11.87%	-	-	-
Int. Shares (Hedged) Indexed	18.57%	7.00%	10.14%	-	-	-

Source: www.hostplus.com.au investment returns as at 30 June 2024. Net investment returns represent the rate of return on investments after investment-related fees, costs and taxes have been deducted. Past performance is not a reliable indicator of future performance and should never be the sole factor considered when selecting a superannuation fund.



The higher the net benefit, the bigger the balance



Super contributions and
investment returns



Fees and costs



Net benefit
(your retirement balance)

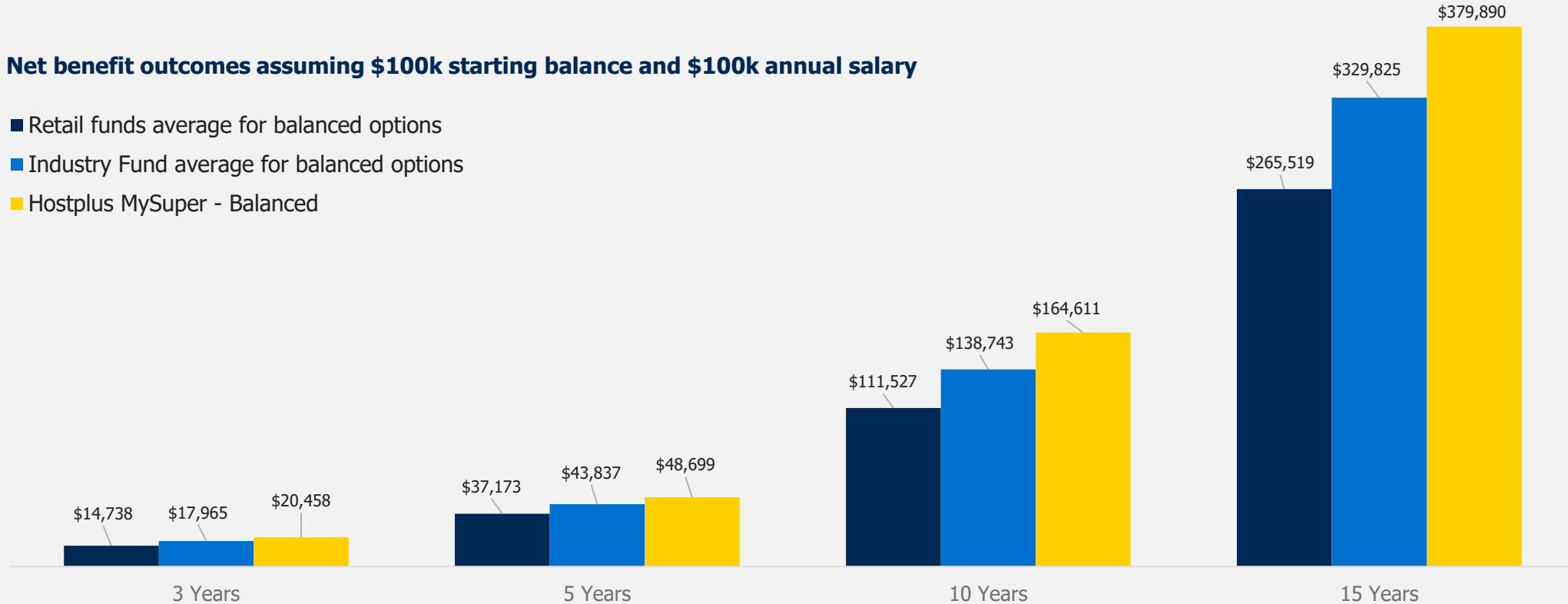
Net Benefit is an important measure of the value delivered by any super fund to its members.



Sustained performance – a net benefit to Hostplus members

Net benefit outcomes assuming \$100k starting balance and \$100k annual salary

- Retail funds average for balanced options
- Industry Fund average for balanced options
- Hostplus MySuper - Balanced



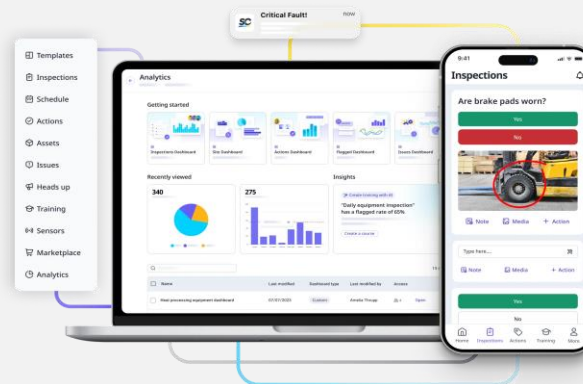
SuperRatings Net Benefit modelling for 30 June 2024, data extracted 1 August 2024. This analysis compares the Hostplus Balanced (MySuper) option with the Retail Fund Average and the Not-for-profit Fund Average. It shows average differences in net benefit of Hostplus' Balanced (MySuper) investment option and the main balanced options of retail and not-for-profit funds tracked by SuperRatings. It assumes a starting balance of \$100,000 and employer contributions on an annual salary of \$100,000 and takes into account historical investment earnings (after administration and investment fees and taxes). Fees deducted from the Fund's administration reserve, contribution fees, additional adviser fees or any other fees charged are excluded from this model. Outcomes may vary between individual funds. Past performance is not a reliable indicator of future performance and should never be the sole factor considered when selecting a fund. Visit hostplus.com.au/assumptions for more details about modelling calculations and assumptions.



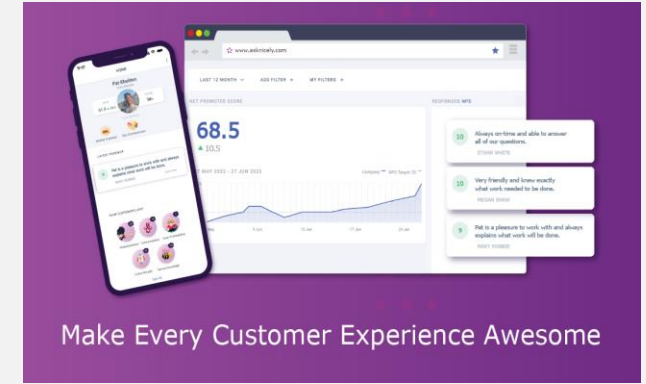
Hostplus venture capital and private equity investments



Fleetspace



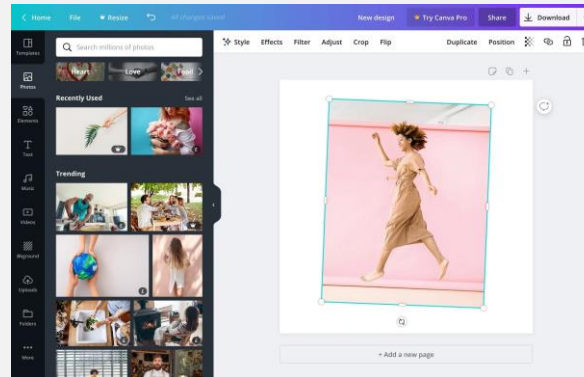
SafetyCulture



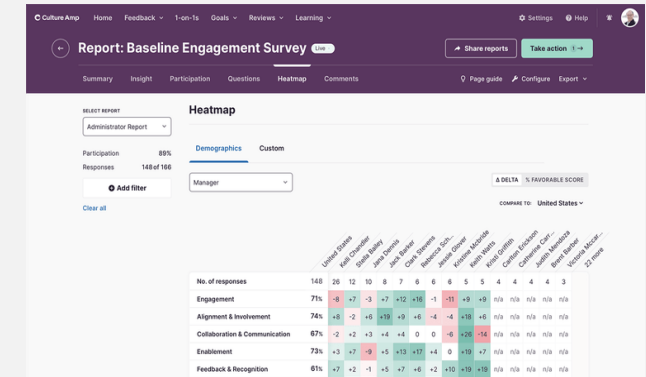
AskNicely



Sonder



Canva



Culture Amp



Hostplus impact investing



Hysata



Oxa Autonomy



Pacific Energy



Terra-Gen



Enfinium



Atmos Renewables



2024-25 Product Changes Coming



Hostplus App



Large text support and intuitive navigation



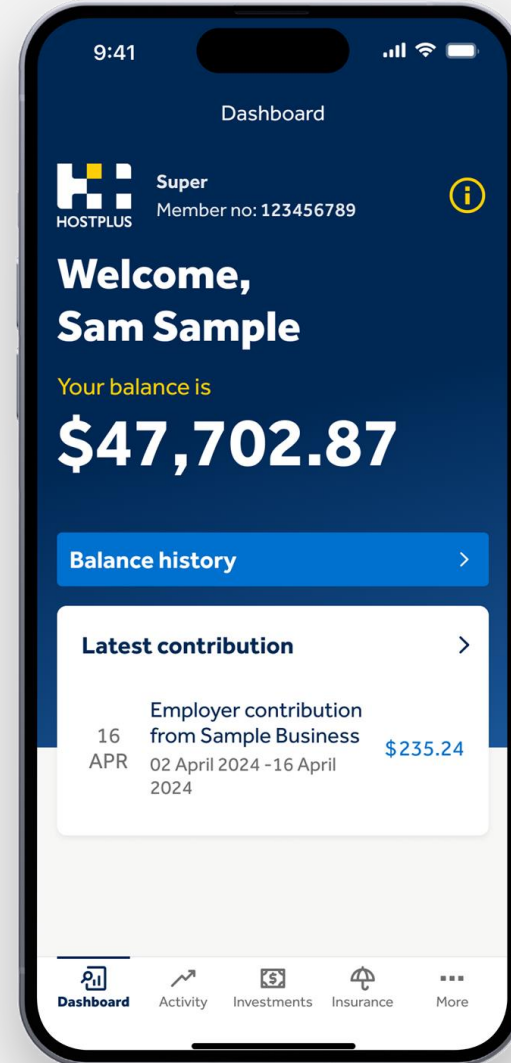
Enhanced security



Apple 4.5 star rating



Faster loading times and lower crash rates



Scalable for future development:

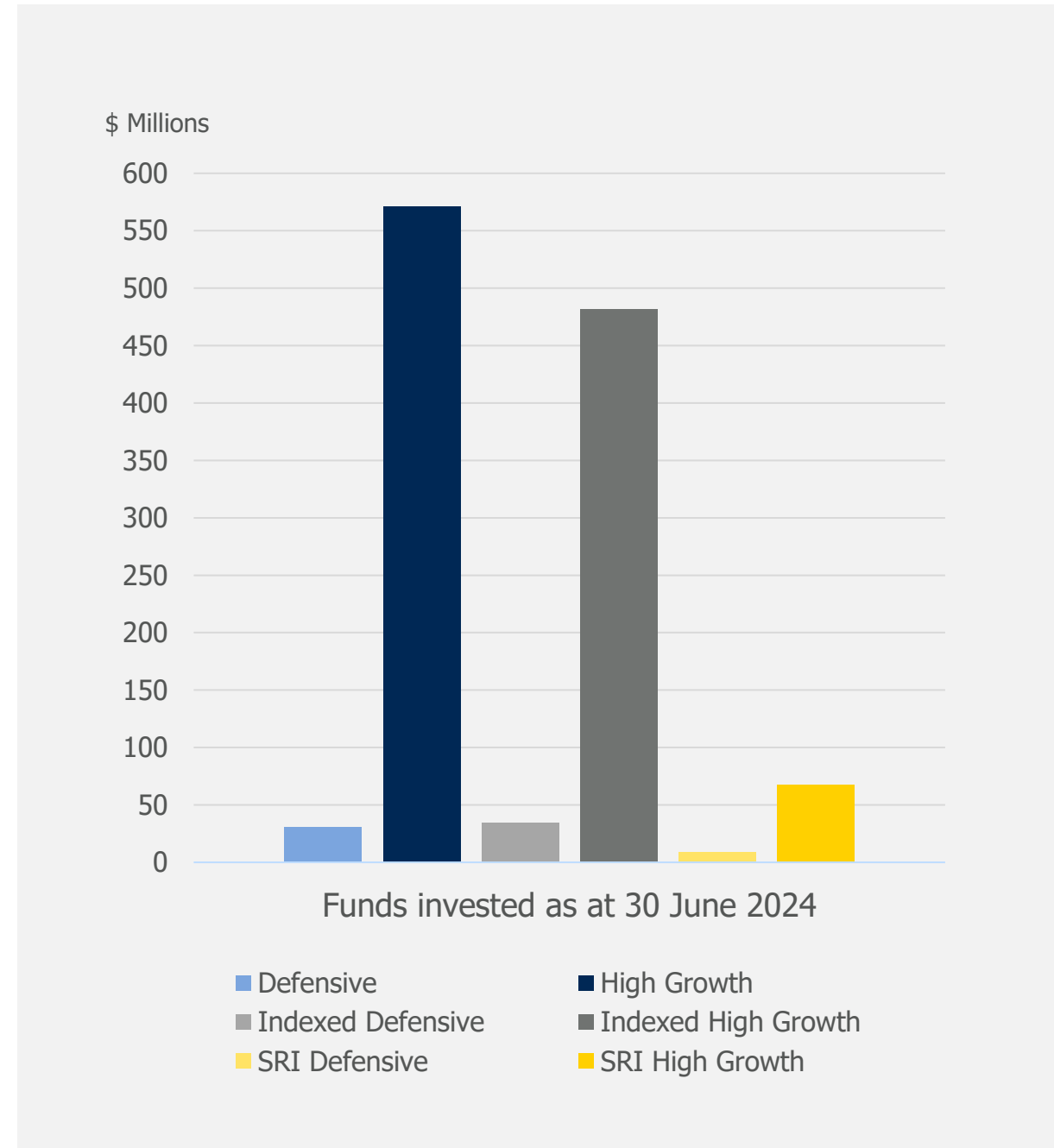


- Defined Benefit App
- Transactional features including switching, beneficiaries & consolidation



Member demand for new investment options

- **High Growth options are in demand:** Regardless of the investment style, High Growth has been the most popular choice for members.
- **Indexed options have been more in-demand than Socially Responsible options:** The new Indexed options have seen a higher take-up rate (\$516.5m) compared to the Socially Responsible Investment options (\$75.9m).





Further expanding Hostplus' investment options

Hostplus Investment Options			
SuperRatings Benchmark	Core	Indexed	Socially Responsible Investments (SRI)
Secure (0% – 19% Growth)	Defensive	Indexed – Defensive	Socially Responsible Investment (SRI) – Defensive
Capital Stable (20% - 40% Growth)	Capital Stable	Indexed – Capital Stable	Coming soon
Conservative Balanced (41% - 59% Growth)	Conservative Balanced	Indexed - Conservative Balanced	Coming soon
Balanced (60% - 76% Growth)	Balanced	Indexed - Balanced	Socially Responsible Investment (SRI) - Balanced
Growth (77% - 90% Growth)	Growth (formerly SharesPlus)	Indexed - Growth	Coming soon
High Growth (91% - 100% Growth)	High Growth	Indexed - High Growth	Socially Responsible Investment (SRI) – High Growth

Hostplus' products (which include its investment options and insurance benefits) are designed for a particular target market. Please read the relevant Hostplus Product Disclosure Statement (PDS) available at hostplus.com.au before making a decision about Hostplus. For a description of the target market please read the Target Market Determination (TMD), available at hostplus.com.au/ddo Information current as at 1 October 2024.



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 <ul style="list-style-type: none">▪ 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 <ul style="list-style-type: none">▪ 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.



Insurance Enhancements

New pricing...

- ✓ Reduction in premiums for over 90% of members, with new rate tables for Unitised & Fixed Death and TPD cover and Income Protection (IP) cover
- ✓ Aged Based pricing for all members
- ✓ Gender pricing for new members on unitised cover
- ✓ Unisex pricing for existing members on unitised cover
- ✓ Professional occupational rating for IP premium rates

Plus new features ...

- ✓ New special offer on cover commencement
 - Increase automatic death and TPD cover by multiple of 2, 3 or 4
 - Opt-in to IP cover up to \$5,000 per month
- ✓ Life event uplift now available for IP cover and new life event option (Death of spouse)
- ✓ IP cover continues to age 70 for 2-year and 5-year benefit periods
- ✓ Removal of excluded occupations for most occupations, replaced with new Special Risk occupational rating
- ✓ Increased transfer of cover limits for death, TPD and IP



Insurance Enhancements

Plus new terms and definitions...

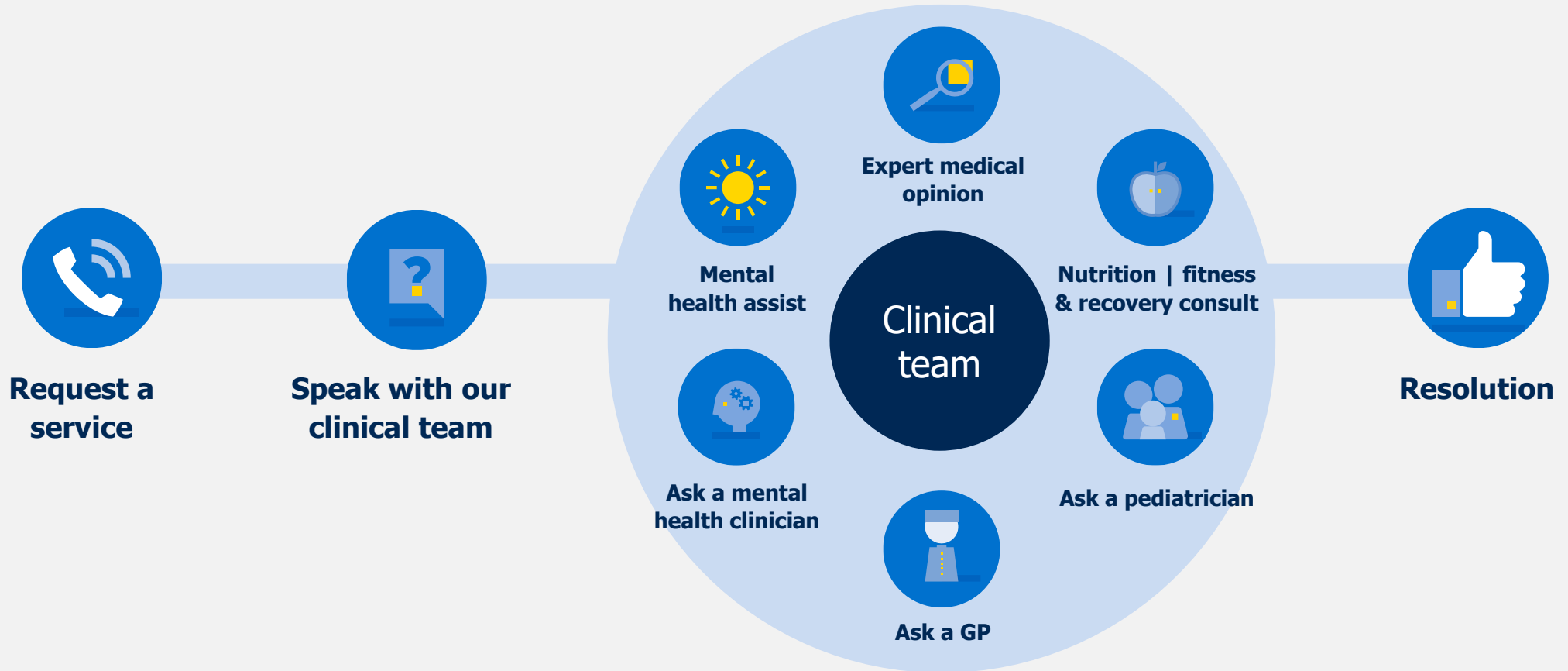
- ✓ Improved TPD Definition
- ✓ Changed definition of 'Active employment' and 'Actively employed' to be less restrictive
- ✓ Improved terms for members in the Australian Defence Force and Australian Defence Force Reserves

And phasing in a new service model

- ✓ Hostplus Service Excellence Centre for insurance (HSECI)
 - One-stop-shop for all things insurance and claims,
 - Supporting members' needs (end to-end) when they want, how they want, and via their channel of choice.
 - Dedicated team of subject matter experts
 - New supporting digital platform providing a single 'real time' view of all interactions.



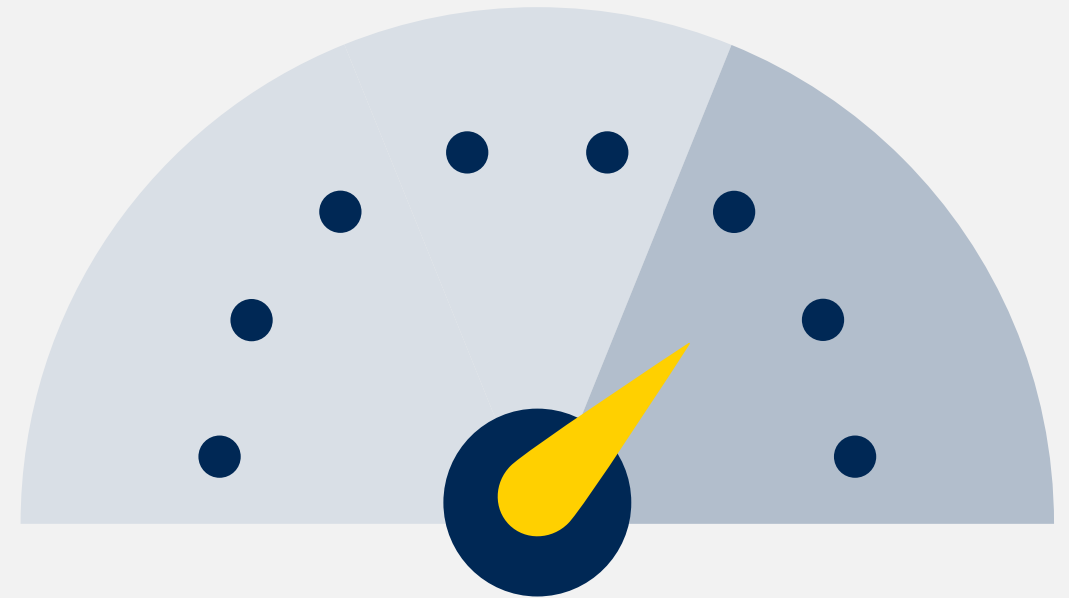
Metlife 360 Virtual Care - *coming soon*



Employer Engagement Score – coming soon

Provides an indicative rating of employee engagement with their superannuation

- Scores reflect employee behaviours and interactions with Hostplus
- Overall ratings categorised as Highly Engaged, Engaged, Low Engagement, or Disengaged
- Highlights where to enhance engagement and support for your staff
- Offers evidence of improved engagement to support existing service and education programs





Future Plans: What's next in the pipeline

In progress



Pension smart defaults



Wake-up packs



Updated digital advice and member education platform (SuperSmart)



Streamlined pension application



Pension transfer bonus



Improved understanding of member needs through enhanced data collection, analysis and research

Planned



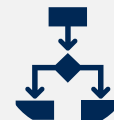
Assess the utility and need of lifetime income solutions



Further expansion of Intra-Fund advice (pre and post the government's Quality of Advice Reforms (QAR) changes)



Evaluation of QAR legislation changes to determine opportunities to improve member guidance and support



Further enhance accumulation and pension investment choice menu



Improved member guidance, support and engagement



Workplace Support



Employer servicing as of 30 June 2024

312,694

employers contribute to Hostplus
– an increase of 4% over the
financial year (compared to FY23)

Employer Education Hub
utilised to deliver

1,085

Educational Super Toolkis

The national client
relationships team attended

4,301

Employer meetings

The workplace education team delivered

1,485

in person and virtual
education sessions

206

Individual Member Super Health
Checks conducted during the year

Collectively engaging

21,476

Members

Elevated Workplace Engagement and Support



Induction Support



Employee Benefits Training



Financial Wellbeing Initiatives



Superannuation Days



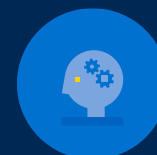
Super Health Check Clinics



Workshops & Webinars



Manager, Payroll & HR Training



Group Q&A Sessions



One-on-one Consultations



Financial planning



Lunch and Learn



Pop-up Super Booths



Empower Your Team with Financial Planning

Equip staff with financial tools for peace of mind and wellbeing.

Offer wellness programs in the workplace that focus on financial health, helping to alleviate work-life stressors.

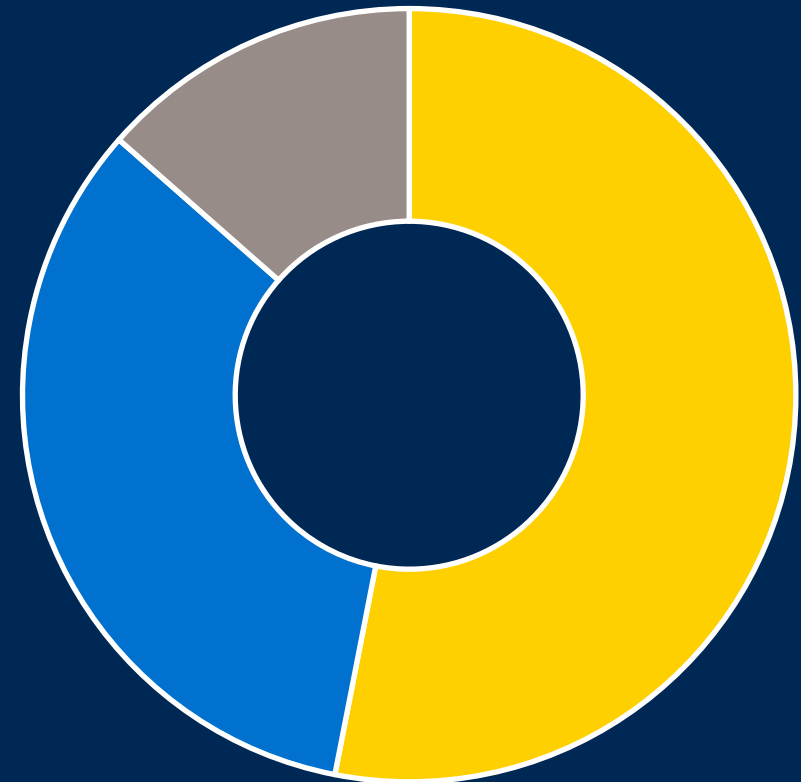
Tailored programs for all life stages, from early career to retirement planning.

Financial education promotes smart decision-making, leading to better personal and professional decisions.

Boost workplace positivity through financial confidence.

Employees can plan more effectively for their future, leading to a smoother transition to retirement.

Hostplus Advice



- 53% Digital Advice - SuperAdviser
- 33% Limited Advice
- 14% Comprehensive Advice



Questions