Hostplus 'Best of the Best' award winners

Hostplus was proud to receive three accolades in *Money* magazine's 'Best of the Best' awards for 2023.

Our Socially Responsible Investment – Balanced options for our super and retirement products were named the 'Best Diversified ESG Super Product' and 'Best Diversified ESG Pension Product'. And our Balanced (MySuper) option was named the 'Best MySuper Single Strategy Product'. This award recognises our Balanced option for its leading long-term performance, with the option continuing to rank #1 over 10 and 20 years, according to SuperRatings.[1]

While our key measure of success is what we deliver to our members, it's nice to receive recognition from third parties like *Money* magazine. Awards like this help validate our continued focus on providing better retirement outcomes for members.

End-of-year performance in 2022
Financial markets across the world endured a rocky 2022. One dominant factor drove the negative returns: inflation.

In these challenging market conditions, the median return for 50 balanced options in Australia was -4.76% for the year.[1] Hostplus' MySuper Balanced option delivered a 12-month return of -2.48%.[1] Our Pension Balanced option delivered -2.76%.[2]

It may be worrying for your staff to see their super balances going down over the short term. But it's important to remember that it's the long-term returns that really count.

As mentioned, Hostplus members in our MySuper option are in the number-one performing balanced option over 20 years, according to SuperRatings.[1] Across that time, it's returned 8.11%.

That 20-year period includes occasional stretches of negative returns. It's a normal, expected part of investing in assets like shares.

At Hostplus, we have a proven, diversified investment strategy. We invest not just in shares and bonds, but in a wide range of unlisted assets. These include property, infrastructure, private equity and alternatives. That diversification spreads your money across many different types of investments. It aims to smooth out the ups and downs of the markets.

Advice for those who need it
If your staff would like help understanding how their super is performing, contact us today. We now offer greater flexibility in our financial advice services. Our friendly and professional advice support officers are licensed to provide general advice at no additional cost. This means your staff can get general superannuation information faster. The team can be reached through our dedicated Hostplus Advice number – 1300 303 188.

If your staff is looking for personal advice about their Hostplus account relating to contributions, investments or insurance, these services are provided at no additional cost (and included as part of the membership fee). For more comprehensive personal advice about planning for retirement, our financial planners can help. Their flexible pricing structure, which starts at $295, gives your staff more control as they can decide the level of advice they want and pay for it as they go. That's a plus.

Visit hostplus.com.au/financial-planning to find out more about our advice services. You can check out our brand-new website while you're there.

1. SuperRatings Accumulation Fund Crediting Rate Survey – SR50 Balanced (60-76) Index, December 2022.
2. SuperRatings Pension Fund Crediting Rate Survey – SRP50 Balanced (60-76) Index, December 2022.

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.

This information is general advice only and does not take into account your personal objectives, financial situation or needs. You should consider if this information is appropriate for you in light of your circumstances before acting on it. Please read the relevant 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.

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.

Money magazine awards are solely a statement of opinion and do not represent a recommendation to purchase, hold, or sell this product, or make any other investment decisions. Ratings are subject to change. Ratings are only one factor to be taken into account when deciding to invest. Past performance is not a reliable indicator of future performance. Go to moneymag.com.au for details of its ratings criteria.