



Super products and services designed to suit every kind of member

The sooner Australians start engaging with their super, the better their retirement outcomes could be. As one of Australia's largest super funds, Hostplus' role is to help improve members' financial wellbeing for retirement. It's a role the super fund takes seriously. That's why Hostplus offers a range of superannuation products and services designed to suit its members' needs.

The improved Hostplus mobile app

For young members that are just starting out in the workforce, retirement will understandably feel a long way off. Simple check-ins could make a real difference to their retirement savings.

Hostplus recently updated its app to help members access account information simply and easily. With the Hostplus app, members can view their balance, insurance and investment options, check investment returns and review recent transactions with a few easy taps.

Members can also receive notifications each time a new contribution hits their account. This is a great way to help them engage with and track their super in real time.

The Hostplus app is also now available to pension members. Download the app today on the App Store or Google Play, or find out more at hostplus.com.au/app

Super training made simple through Hostplus' Employer Education Hub

Hostplus' Employer Education Hub is an online resource of toolkits that participating employers can use. Each toolkit includes resources such as posters, videos and digital images that reinforce simple, action-oriented messages about super. They're available to be distributed to employees who are Hostplus members.

The super toolkits are designed to help members better understand certain aspects of their super. New topics are added to the hub regularly.

Access the [Employer Education Hub online](#), or, if you're a Hostplus employer partner, you can also find a link to the toolkits in the Fund's latest newsletter.

Disclaimers:

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. 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.

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An innovative retirement option

For those approaching retirement, Hostplus offers a range of solutions through its retirement products.

Just like for super, a Hostplus Pension account allows members to choose how their super is invested. Members can choose from a variety of investment options, ranging from lower-risk, lower-return options such as Cash, through to higher-risk options such as High Growth.

One such investment option available in Hostplus Pension accounts is [CPIplus](#).¹ It aims to deliver a **predetermined return above inflation**. CPIplus is a lower-risk, lower-volatility option that gives Hostplus Pension members more control over their retirement income.

How does CPIplus work?

Returns from CPIplus are set in advance at a certain percentage above the consumer price index (CPI). The current rate of return is 2.5% above CPI, and is set to last 12 months from 1 July 2024. In other words, CPIplus aims to generate a return of 2.5% above CPI for Hostplus members invested in this option until 30 June 2025, when the rate will be reviewed. It's important to note that although returns above inflation are predetermined annually, Hostplus can shorten the return period. Hostplus may also adjust the rate of return with at least 30 days' notice.

CPIplus has a lower limit for returns set at zero percent. To put it another way, returns won't be lower than zero. The option is exclusively available to those Hostplus members who are eligible for a pension account.² To find out more, visit hostplus.com.au/cpiplus

More certainty over investment returns in retirement? That's a plus.

These are just some of the tools Hostplus offers to help members get the most out of their super, no matter their age or situation. For more, visit hostplus.com.au

¹ CPIplus is not available to Hostplus Transition to Retirement (TTR) Pension members.

² To open a Hostplus Pension account, a minimum of \$10,000 must be invested and at least 1% of your balance must be invested in any selected investment option (including CPIplus).

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