



How Hostplus can support employee wellbeing at every life stage

In industries where work patterns can vary and staff turnover can be high, helping your employees engage with their super can be a challenge. As employee needs evolve, super funds are expanding how they provide support. For funds like Hostplus, this means offering more accessible advice, and a broader range of services to help your employees feel more informed and confident.

Making financial advice more accessible for Hostplus your employees

Financial decisions don't always happen at predictable moments. Without clear guidance, questions about combining super, insurance cover or planning for retirement may feel overwhelming.

That's why Hostplus has adopted a flexible, multi-channel approach to financial advice. It's designed to meet members (and your employees) wherever they are in life.

Hostplus' digital advice platform, SuperSmart, provides interactive education and tailored guidance to eligible members online. Members can also access support from Hostplus advisers over the phone or via video call, or meet with a financial planner face to face for more comprehensive advice.

For example, a younger hospitality worker who is a Hostplus member could use SuperSmart to build their understanding of super and broader financial concepts. Through interactive education, they can explore everyday topics like managing debt or building good financial habits.

A tourism operator or restaurant manager in their 30s or 40s might prefer to speak with an adviser over the phone to ask more specific questions about investments or insurance. A hotel concierge in their 50s or 60s might instead meet with a financial planner face to face to prepare for retirement.

By offering different ways to engage, Hostplus enables members to access support in a way that reflects their situation, preferences and stage of life. This flexibility can help ensure members get the support they need, when they need it, without feeling overwhelmed. It's also an easy way for employers to provide staff with access to financial guidance, without any extra administrative burden.

Find out more about Hostplus financial advice services at hostplus.com.au/advice

Practical support for your workforce

Financial advice is only part of the story. Many of your employees can also benefit from practical support that helps them feel more confident about their finances and their wellbeing. Hostplus is expanding its offering in this space, providing additional services designed to support members in more practical, everyday ways.

In-person support through ServicePlus centres

Employees who are Hostplus members can access face-to-face support through the Hostplus ServicePlus centres. Whether they're looking for guidance, reassurance or support to help them understand their options and next steps, ServicePlus provides access to a knowledgeable Hostplus representative in a welcoming and accessible environment.

Currently available in Melbourne, Adelaide and Darwin, ServicePlus centres are also planned for Sydney, Perth and Brisbane. Visit hostplus.com.au/contact-us to find a ServicePlus centre near you.

A broader wellbeing focus with 360Health

Employees who are Hostplus members, and their families, also have access to 360Health, a health and wellbeing program.¹ The program connects members to a range of services, including support for mental health, fitness and nutrition, at no extra cost.

The nutrition program provides personalised guidance to help members build healthier habits. For example, an employee juggling shift work in hospitality could use the nutrition program to get simple, realistic advice on maintaining a balanced diet around irregular hours.

For employers, these services can complement existing wellbeing initiatives by providing support for employees who are Hostplus members, without adding extra programs, costs or administration.

Find out more at **hostplus.com.au/360health**

1. The term 'family/families' consists of a Hostplus member's children, partner, parents, and parents in-law.

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

This information is general advice only and does not take into account your personal objectives, financial situation or needs. You should consider if this information is appropriate for you in light of your circumstances before acting on it. Please read the relevant Product Disclosure Statement and Target Market Determination available at hostplus.com.au/pds and hostplus.com.au/ddo before making a decision.

Life insurance products are issued by MetLife Insurance Limited (ABN 75 004 274 882, AFSL 238096) (MetLife). 360Health services are provided in conjunction with Teladoc Health Australasia Pty Ltd (ACN 147 387 666) (Teladoc Health), a separate entity. 360Health services are not provided by way of insurance (including health insurance) and the provision of these services is not dependent on the occurrence of an insured event. MetLife will not be responsible for the nature or quality of services provided by Teladoc Health.

All services except for Recovery Support are provided by Teladoc Health. Access to 360Health services will be at MetLife's reasonable discretion and is eligible for all MetLife customers, partnered super fund members and their children, partner, parents and parents-in-law. MetLife reserves the right to discontinue or change the services at any time.

Hostplus insurance cover is provided by MetLife Insurance Limited ABN 75 004 274 882, AFSL 238096. Hostplus insurance cover is provided to members in the Maritime division of the Hostplus Superannuation Fund by Nippon Life Insurance Australia and New Zealand Limited ABN 90 000 000 402 AFSL 230694, trading as Acenda.

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