



CHANGES TO YOUR SALARYLINK BENEFIT AT AGE 65

As a Salarylink member, if you're still working at age 65, your accrued Salarylink benefit is calculated and transferred to your Hostplus super balance. It will be invested in the Cash option with effect from your 65th birthday, unless you make an investment choice.

You can find more information about how your Salarylink benefit is calculated in the Statewide Super Legacy Product Guide available at hostplus.com.au/pds

What happens in the 12 months prior to reaching 65?

If you remain employed, we will contact you over the coming months with the following information:

- 12 months before you turn 65**
We'll write to you and you'll be provided a range of options to help you develop a plan for your future needs.
- Three months before you turn 65**
We'll send you a reminder letter to confirm your details, and give you time to consider changes after age 65 to the way your super is invested, or alter your insurance. This can be done via Hostplus Member Online.
- One month before you turn 65**
We'll contact your employer to obtain your salary history for the past three years. This is what we will use to calculate your final Salarylink benefit.
- Benefit calculation and transfer**
On your 65th birthday, your accrued Salarylink benefit will be calculated and transferred to your Hostplus super balance where it will be invested in the Cash option unless you make an investment choice. A letter confirming your benefit will be sent to you.

Other important information you need to know

How your Salarylink benefit will be invested

After your Salarylink benefit has been calculated, it will be transferred to your Hostplus super balance and invested in the Cash option from age 65. If you would prefer your benefit to be invested in a different investment option, you can simply login to Hostplus Member Online to make an investment switch electronically.

There is detailed information about investment choice in the Hostplus Member Guide available at hostplus.com.au/pds. But if you're not sure which investment option is right for you, our Financial Planners* are happy to help. Simply call us on 1300 348 546.

Your insurance

When you turn 65, your Salarylink death and total and permanent disability (TPD) and income protection (IP) insurance ceases. However, when your Salarylink benefit is transferred to your Hostplus super balance, you will be provided with four units of death and TPD and IP insurance in addition to any existing insurance you may have previously held through your Hostplus account.

The premiums for the four units of death and TPD and IP insurance will be deducted from your account, but if you don't need this insurance, you can cancel or reduce it at any time. Head to the Insurance tab on Member Online and click the "Customise my insurance" button.

All the information regarding insurance for your Hostplus account can be found in the Statewide Super Legacy Product Guide, available at hostplus.com.au/pds

Your contributions

Once you turn 65, all the contributions you were previously making to Salarylink will automatically be allocated to your Hostplus Super account, along with all future contributions from your employer.

We're here to help

No matter what stage of your life and regardless of your needs, we are fully committed to helping you maximise your super. As a profit-for-members fund, you're our top priority and we're with you for the long term. Whether you're planning to retire, or continue working, there are many ways we can help.

Planning for your Retirement

Your advice, your way.

We know financial goals are different for everyone, and so we provide different ways to help you.

At Hostplus, we offer a range of options to ensure you get the right level of advice to suit your changing needs:

- online advice through SuperAdviser,[^]
- personalised limited superannuation advice on **1300 348 546**, or you can meet with an expert Financial Planner* for specialist retirement planning.

Financial Planners can help you with all aspects of your financial journey including, tax effective planning, maximising cash flow, income and debt management, ensuring you are receiving and managing available government benefits, estate planning and aged care.

Call **1300 348 546** or book your appointment online at hostplus.com.au.

Hostplus Super account

With a Hostplus Super account you can tailor your investment options to meet your needs. Personal contributions can be made through salary sacrifice or after-tax contributions – or both, and you can continue to be covered for death and TPD and IP insurance.

Pension

Hostplus Super Pension provides you with a convenient option for keeping your money in the tax-effective super environment. You also have a wide variety of investment options to choose from.

We're always available to discuss our range of investments options, services and products with you. Please call us at **1300 348 546** for more information.

[^]Hostplus has engaged Link Advice Pty Ltd ABN 36 105 811 836, ASFL 258145 to facilitate the provision of limited personal financial advice to members of Hostplus via the web-based product SuperAdviser.

*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. Advice is provided by Hostplus financial planners who are Authorised Representatives of IFS. 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 www.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, a copy of which is available from your Hostplus financial planner.

WE'RE HERE TO HELP.

If you have any questions, we're happy to help. Just call **1300 467 875**, 8am – 8pm AEST /AEDT, Monday to Friday or visit hostplus.com.au

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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. 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.



If you are a Salarylink member and are impacted by a salary reduction, any Salarylink benefit amounts communicated to you are subject to change until your final Salarylink benefit has been calculated. Every effort is made to ensure that information provided is correct, however, as the Trustee relies on information from employers of Salarylink members, the Trustee reserves the right to make any adjustments for any errors or omissions in information regarding Salarylink benefit amounts. Please contact us for additional information. Your total balance is calculated using the most recent unit prices, and information provided by your employer to Hostplus regarding your Salarylink benefit. This amount can change as a result of any transactions after the unit prices are applied, such as contributions, tax, fees and costs, insurance premiums and movements in unit prices. Hostplus insurance cover is provided by MetLife Insurance Limited (MetLife) ABN 75 004 274 882, AFSL 238096 (insurer). 1528.9 0324 ISS2