

Significant Event Notice.

We're reducing some of our fees and launching new investment options. That's a plus.

12 August 2024

i This Significant Event Notice (SEN) contains important updates about the investment options available to eligible members of the Maritime Accumulation Advantage, Maritime Contributory Accumulation, Maritime Employer Accumulation, Maritime Stevedores Accumulation, and Maritime Legacy plans with an accumulation component and access to investment choice. It also explains why we're removing the Trustee Fee.

Please take the time to read through this SEN. If you need more information, please refer to the Product Disclosure Statement (PDS) for your membership at hostplus.com.au/pds from 1 October 2024 or contact us.

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We're removing our Trustee Fee

In March 2022, we introduced a new Trustee Fee following changes to super law. This fee is paid to the Trustee and held in a reserve for use in the event that the Trustee or its Directors incur penalties for inadvertent breaches or similar events.

The Trustee Fee currently forms part of your administration fees and costs (0.0165% p.a. of your account balance) and investment fees and costs (0.0155% of your account balance invested in non-Choiceplus investments).

We're pleased to advise that **we're going to remove the Trustee Fee from 1 September 2024**, as the reserve will soon reach its target balance. For a Maritime Accumulation Advantage member with \$50,000 invested in the Hostplus Balanced option, this means a saving of \$16 p.a.

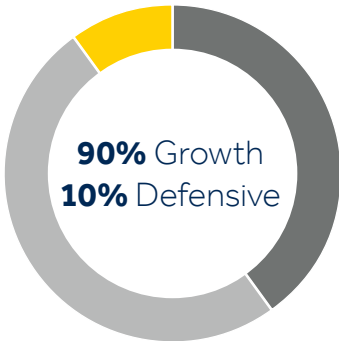

Introducing three new investment options

We know that our 1.8 million members all have unique lives and investment needs. That's why we offer investment options designed to cater for a wide range of retirement savings goals, risk appetites, investing styles and timeframes.

On 1 October 2024, we're expanding our investment menu to bring you three new pre-mixed, indexed investment options. These are:

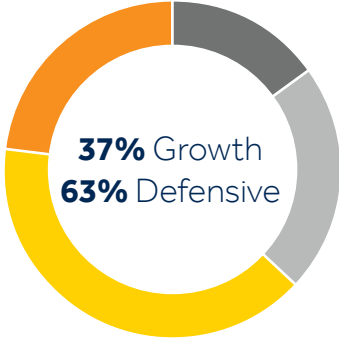
- Indexed Growth
- Indexed Conservative Balanced, and
- Indexed Capital Stable.

Available from 1 October 2024, these mostly passively managed options provide low cost, diversified investments that generally seek to track established market indices. They are typically diversified across multiple investment sectors and/or asset classes. See pages 2 and 3 for more detail:

	Indexed Growth	Indexed Conservative Balanced																																																																										
Summary	The Indexed Growth investment option is focused on minimising investment fees and costs from investing in a portfolio that has a strong bias to growth assets and has medium diversification .	The Indexed Conservative Balanced investment option is focused on minimising investment fees and costs from investing in a portfolio that has a similar proportion of growth and defensive assets and has medium diversification .																																																																										
Who is this investment suitable for?	With a strong bias to growth assets, this Indexed pre-mixed investment option is designed for members with a long-term investment time frame, who are seeking moderate long-term returns and have a high tolerance of negative returns.	With a similar proportion of growth and defensive assets, this Indexed pre-mixed investment option is designed for members with a medium to long-term investment time frame, who are seeking modest (Accumulation and TTR) or moderate (Pension) long-term returns and have a high tolerance of negative returns.																																																																										
Investment objective	CPI plus 2.5% per annum on average over 20 years	CPI plus 2.0% per annum on average over 20 years																																																																										
Level of investment risk	High. (Negative returns expected in between 4 to less than 6 out of every 20 years)	High. (Negative returns expected in between 4 to less than 6 out of every 20 years)																																																																										
Minimum suggested time frame	7 years +	5 years +																																																																										
Estimated investment fees and costs [#]	0.05% p.a.	0.07% p.a.																																																																										
Growth/defensive allocation	90% growth / 10% defensive	55% growth / 45% defensive																																																																										
Investment mix and asset ranges	 <p>90% Growth 10% Defensive</p>	 <p>55% Growth 45% Defensive</p>																																																																										
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Indexed Capital Stable

Summary	The Indexed Capital Stable investment option is focused on minimising investment fees and costs from investing in a portfolio that has a bias to defensive assets and has medium diversification .																																					
Who is this investment suitable for?	With a bias to defensive assets , this indexed pre-mixed investment option is designed for members with a medium to long-term investment time frame, who are seeking modest (Accumulation and TTR) or moderate (Pension) long-term returns and have a medium tolerance of negative returns.																																					
Investment objective	CPI plus 1.5% per annum on average over 20 years																																					
Level of investment risk	Medium . (Negative returns expected in between 2 to less than 3 out of every 20 years)																																					
Minimum suggested time frame	5 years +																																					
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i Important note:

These new investment options are not available to pre-1 July 2008 Maritime Contributory Accumulation members who have not waived their Protected Minimum Benefit. If you have Protected Minimum Benefit and are interested in learning more about the investment options available to you, please refer to the Maritime Contributory Accumulation PDS and Member Guide.

We're excited to be expanding our menu to suit a broader range of members' needs. For more information about these options and the broader investment menu available to you, please see the PDS for your membership at hostplus.com.au/pds from 1 October 2024. The PDS and Member Guide also explain the bold terms in the tables above and contain some helpful information about investing your super and how to switch options.

If you're considering a switch, think about your investment timeframe, risk appetite and longer-term goals for your super, and consider seeking advice from a licensed financial adviser. To learn more about the financial planning services available to Hostplus members, go to hostplus.com.au/financial-planning or call us.

We're changing the name of our Shares Plus option to Growth

From 1 October 2024, we're changing the name of our Shares Plus investment option to **Growth**. You'll see the new name reflected in the 1 October PDS, Member Online, mobile app, and on our website at hostplus.com.au/investments

Thanks for being a valued member.

Want to learn more about super?

Check out our wide range of learning resources at hostplus.com.au/super-basics

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

THAT'S
A PLUS+



This Significant Event Notice has been prepared for eligible members of the Maritime Accumulation Advantage, Maritime Contributory Accumulation, Maritime Employer Accumulation, Maritime Stevedores Accumulation, and Maritime Legacy members (Permanent Defined Benefit, SVITZER Defined Benefit) with an accumulation component.

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