



HOSTPLUS SELF-MANAGED INVEST (SMI) FOR ADVISERS



THAT'S **A PLUS.**

Hostplus SMI offers unique access to investment opportunities, real control, and a supportive experience.



WELCOME TO HOSTPLUS SMI

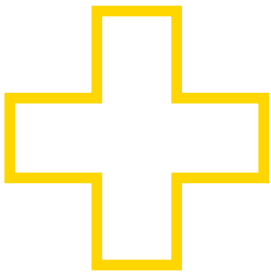
We believe in the value of advice. That's why we work closely with advisers like you to help you get the best retirement outcomes for your clients.





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ACCESS OPPORTUNITY

Why Hostplus Self-Managed Invest?

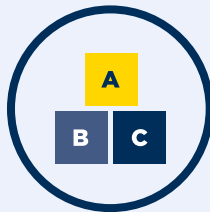
Hostplus Self-Managed Invest (SMI) makes it easy for your self-managed super fund (SMSF) clients to build strong and diversified portfolios that strive to deliver growth, income and a better future.

We're the first industry super fund to offer SMSF investors the flexibility of an SMSF while providing hard-to-access and unique investment options.

With Hostplus SMI your clients can invest through their own SMSF with us. You choose what their super is invested in, giving you and your clients total control over how they build a portfolio.

Discover the benefits for your clients

Hostplus SMI allows you to build your clients' SMSF's portfolio with access to an array of listed and unlisted assets through one of Australia's leading industry super funds.



Greater diversification

to protect your clients' portfolios.



More opportunity

to build your clients' portfolio.



Investments that build

retirement income.



A unique alternative

to traditional defensive and growth investments.

Great features for your SMSF clients

Hostplus SMI makes it easy for you and your SMSF clients to build strong portfolios that strive to deliver growth, income and a better future.

Access to unique assets

Listed and unlisted investments previously only available to Hostplus members as part of our diversified balanced option, including:



Unlisted domestic and international property
(institutional grade)



Unlisted infrastructure



Private equity and venture capital

Multiple investment options to choose from

Giving your clients access to a wide range of some of our most popular assets and investment strategies. There are 10 investment options available, including our Balanced, Indexed Balanced, Infrastructure and Property options.



More investment options available

There are 10 investment options available, including our Balanced, Indexed Balanced, Infrastructure and Property options.



Simple, digital application and experience

For no-hassle admin.

\$10k

Low initial investment plus daily liquidity

So you can invest the way you want to.

\$165 p.a.

Admin fee plus Trustee fee of 0.0155% p.a. of your account balance

\$240

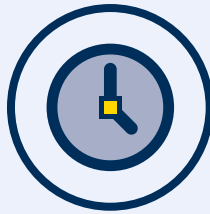
Joining fee



SIMPLICITY AND CONTROL

Why Hostplus SMI for advisers?

Hostplus SMI simplifies the process of finding and managing great investment opportunities for your SMSF clients. It's easy for advisers to understand and work with, taking all the hassle out of administration, compliance and reporting.



Simple for advisers to work with

So you can spend more time on your clients and your business.



Easy, digital application and management

Through our adviser portal.



An easier approach to reporting and compliance

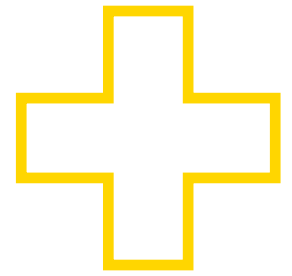
Saving you time and hassle.



A complete view of your clients' portfolios

Our comprehensive, integrated reporting gives you a complete view of your clients' portfolios.

SCALE AND EXPERIENCE



Why partner with Hostplus?

As one of Australia's largest super funds, we can use our scale, expertise and experience to support your SMSF client's superannuation journey.



1.7m
members (approx)

Over
\$100bn
in funds under
management

Hostplus manages over \$100 billion in funds under management, including other investments managed by the Hostplus Pooled Superannuation Trust.



World-class asset managers

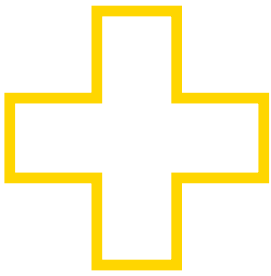
From our in-house team plus IFM Investors, BlackRock, Wellington, ISPT.¹



10- to 20-year investment strategies

Long-term thinking that really delivers.

1. Information contained within this document is general advice only and does not take into account any person's personal objectives, financial situation or needs. For more information about our association and relationships with our asset managers, please refer to hostplus.com.au.



EXPERTISE THAT DELIVERS

Our investment philosophy

Our approach to investing is driven by our strong, diverse and proven investment beliefs.

Key principles that shape how we build portfolios

- 1** They should be well diversified to produce returns and reduce risk.
- 2** They should provide a healthy income stream from a range of sources to support returns, given our expectations for low capital growth across asset classes.
- 3** They should focus on active management, because in a low-return world, any additional returns that can be generated by actively selecting assets and managing risk will be highly valuable.
- 4** Each of our investment options follows its own distinct investment strategy and is designed to help your clients achieve a certain investment objective for the level of risk they prefer.

Read more about our portfolio construction on page 23.

Key ways we're different

- 1 We're long term:** Our predominantly young membership allows us to invest for the long term.
- 2 We have firepower:** Our large net cashflow gives us the firepower to quickly take advantage of investment opportunities.
- 3 We're well positioned:** Because of our long-term focus, we have a high tolerance for illiquid assets that perform, such as unlisted property, infrastructure and private equity.
- 4 We're diversified:** Our comprehensive diversification allows us to better control and mitigate risks.
- 5 We're resilient:** Our resilient investment strategy means we can quickly recover from adverse market events.
- 6 We're connected:** We outsource our investment management because it's in our investors' best financial interests to take advantage of the expertise and quality services available through our external investment managers and investment consultant, JANA.

INVESTMENT OPTIONS

Daily liquidity across our investment options

Our SMI investment options give you and your clients access to a wide range of assets and investment strategies. Importantly, each investment option offers daily liquidity and a low initial investment amount.² So your clients enjoy the comfort and flexibility to invest when and how they want – and the freedom to access funds when they need to.

| Style of investment | Name of investment option |
|--|--|
| <p>Pre-mixed</p> <p>Focused on delivering the best net return for a given level of risk.</p> <p>These pre-mixed investment options take full advantage of Hostplus' investment expertise and feature our best investment ideas across listed and unlisted assets, bonds and cash.</p> | <p>Hostplus Balanced</p> <p>Hostplus Conservative Balanced</p> <p>Hostplus Capital Stable</p> |
| <p>Indexed (pre-mixed)</p> <p>Investment options that target assets in specific industries.</p> | <p>Hostplus Indexed Balanced</p> |
| <p>Socially Responsible Investment (SRI) (pre-mixed)</p> <p>Focused on values-based investing.</p> <p>This pre-mixed investment option seeks to reduce exposure to industry segments within fossil fuels and tobacco production, as well as other factors.</p> | <p>Hostplus Socially Responsible Investment (SRI) – Balanced</p> |
| <p>Single sector investment options</p> <p>Focused on investing in a single investment sector.</p> <p>The single sector investment options invest only in a specific asset class, such as International Shares - Emerging Markets or Australian Shares, and have varying investment styles.</p> | <p>Hostplus Australian Shares – Indexed</p> <p>Hostplus International Shares – Emerging Markets</p> <p>Hostplus Property*</p> <p>Hostplus Infrastructure*</p> <p>Hostplus Diversified Fixed Interest – Indexed</p> |

2. Minimum initial investment of \$10,000. Minimum additional investment (per option) of \$5,000.* Please note that switching windows apply to the Property and Infrastructure options. See page 25 for more details. More information on each investment option can be found on pages 10-19.

CORE PRE-MIXED OPTIONS

Hostplus Balanced

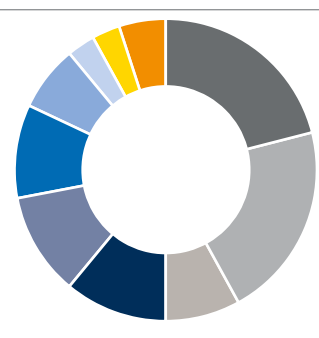
Our 'flagship' default investment option for superannuation members is now available to SMSF investors.

Overview

With 76% of its investments in growth assets, Hostplus Balanced is actively managed across a highly diversified range of asset classes, including listed equity, property, infrastructure, credit, alternatives, private equity and venture capital.

World-class investment managers

Our investments are managed by some of the world's largest and most experienced asset managers. For more information on our investment managers, please refer to page 23.

| Summary | The Balanced investment option is focused on delivering the best net return from investing in a portfolio that has a bias to growth assets and has high diversification . | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---------|-------------|---------|--------|-----------------|-------------------|--------|-----|--|--------|-----|---|-------|----|-----------------|----------|-------|-----|----------------|-------|-----|----------------|-------|-----|--------|-------|----|--------------|-------|----|----------------|----------------------------|-------|----|------|-------|----|
| Who is this investment suitable for? | With a bias to growth assets, this Core pre-mixed investment option is designed for investors with a medium to long-term investment timeframe, who are seeking strong long-term returns and have a medium to high tolerance of negative returns. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Investment objective | Accumulation: CPI plus 3.0% per annum on average over 10 years. CPI plus 4.0% per annum on average over 20 years. Pension: CPI plus 3.5% per annum on average over 10 years. CPI plus 4.5% per annum on average over 20 years. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Level of investment risk | Medium to High. (Negative returns expected in between 3 to less than 4 out of every 20 years) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Minimum suggested time frame | Accumulation: 5 years + Pension: 5 years + | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Growth/defensive allocation | 76% growth / 24% defensive | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Investment mix and asset ranges |  <table border="1"> <thead> <tr> <th></th> <th>ASSET CLASS</th> <th>RANGE %</th> <th>TARGET</th> </tr> </thead> <tbody> <tr> <td rowspan="3">Listed equities</td> <td>Australian shares</td> <td>10–40%</td> <td>21%</td> </tr> <tr> <td>International shares – Developed markets</td> <td>10–40%</td> <td>21%</td> </tr> <tr> <td>International shares – Emerging markets</td> <td>0–15%</td> <td>8%</td> </tr> <tr> <td rowspan="5">Unlisted assets</td> <td>Property</td> <td>0–30%</td> <td>11%</td> </tr> <tr> <td>Infrastructure</td> <td>0–30%</td> <td>11%</td> </tr> <tr> <td>Private equity</td> <td>0–25%</td> <td>10%</td> </tr> <tr> <td>Credit</td> <td>0–20%</td> <td>7%</td> </tr> <tr> <td>Alternatives</td> <td>0–20%</td> <td>3%</td> </tr> <tr> <td rowspan="2">Bonds and cash</td> <td>Diversified fixed interest</td> <td>0–20%</td> <td>3%</td> </tr> <tr> <td>Cash</td> <td>0–15%</td> <td>5%</td> </tr> </tbody> </table> | | ASSET CLASS | RANGE % | TARGET | Listed equities | Australian shares | 10–40% | 21% | International shares – Developed markets | 10–40% | 21% | International shares – Emerging markets | 0–15% | 8% | Unlisted assets | Property | 0–30% | 11% | Infrastructure | 0–30% | 11% | Private equity | 0–25% | 10% | Credit | 0–20% | 7% | Alternatives | 0–20% | 3% | Bonds and cash | Diversified fixed interest | 0–20% | 3% | Cash | 0–15% | 5% |
| | ASSET CLASS | RANGE % | TARGET | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Listed equities | Australian shares | 10–40% | 21% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | International shares – Developed markets | 10–40% | 21% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | International shares – Emerging markets | 0–15% | 8% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Unlisted assets | Property | 0–30% | 11% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Infrastructure | 0–30% | 11% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Private equity | 0–25% | 10% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Credit | 0–20% | 7% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Alternatives | 0–20% | 3% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Bonds and cash | Diversified fixed interest | 0–20% | 3% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Cash | 0–15% | 5% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Additional information | Information about the past performance of this option is at hostplus.com.au/smsfs/pricing-performance . Information about the fees and costs for investing in these options can be found in the SMI Additional Information Booklet. Explanations of the bolded terms used in the 'summary' and 'who is this investment suitable for' are in the within the SMI Additional Information Booklet. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

CORE PRE-MIXED OPTIONS

Hostplus Conservative Balanced


A diversified, pre-mixed investment option with a similar proportion of growth and defensive assets.

Overview

With a similar split of growth and defensive assets, Hostplus Conservative Balanced does exactly what its name suggests. If you're seeking a medium-risk investment approach with moderate long-term returns, this could be the option for you.

World-class investment managers

Our investments are managed by some of the world's largest and most experienced asset managers. For more information on our investment managers, please refer to page 23.

| Summary | The Conservative Balanced investment option is focused on delivering the best net return from investing in a portfolio that has a similar proportion of growth and defensive assets and has high diversification . | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--------------------------------------|--|---------|-------------|---------|--------|-----------------|-------------------|--------|-----|--|--------|-----|---|-------|----|-----------------|----------|-------|-----|----------------|-------|----|----------------|-------|----|--------|-------|----|--------------|-------|----|----------------|----------------------------|--------|-----|------|-------|-----|
| Who is this investment suitable for? | With a similar proportion of growth and defensive assets, this Core pre-mixed investment option is designed for investors with a medium to long-term investment time frame, who are seeking moderate long-term returns and have a medium tolerance of negative returns. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Investment objective | Accumulation: CPI plus 3.0% per annum on average over 20 years. Pension: CPI plus 3.5% 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 | Accumulation: 5 years + Pension: 5 years + | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Growth/defensive allocation | 57% growth / 43% defensive | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Investment mix and asset ranges |  <table border="1"> <thead> <tr> <th></th> <th>ASSET CLASS</th> <th>RANGE %</th> <th>TARGET</th> </tr> </thead> <tbody> <tr> <td rowspan="3">Listed equities</td> <td>Australian shares</td> <td>10–30%</td> <td>16%</td> </tr> <tr> <td>International shares – Developed markets</td> <td>10–30%</td> <td>16%</td> </tr> <tr> <td>International shares – Emerging markets</td> <td>0–15%</td> <td>6%</td> </tr> <tr> <td rowspan="5">Unlisted assets</td> <td>Property</td> <td>0–25%</td> <td>10%</td> </tr> <tr> <td>Infrastructure</td> <td>0–25%</td> <td>9%</td> </tr> <tr> <td>Private equity</td> <td>0–10%</td> <td>3%</td> </tr> <tr> <td>Credit</td> <td>0–20%</td> <td>6%</td> </tr> <tr> <td>Alternatives</td> <td>0–20%</td> <td>6%</td> </tr> <tr> <td rowspan="2">Bonds and cash</td> <td>Diversified fixed interest</td> <td>10–40%</td> <td>15%</td> </tr> <tr> <td>Cash</td> <td>5–25%</td> <td>13%</td> </tr> </tbody> </table> | | ASSET CLASS | RANGE % | TARGET | Listed equities | Australian shares | 10–30% | 16% | International shares – Developed markets | 10–30% | 16% | International shares – Emerging markets | 0–15% | 6% | Unlisted assets | Property | 0–25% | 10% | Infrastructure | 0–25% | 9% | Private equity | 0–10% | 3% | Credit | 0–20% | 6% | Alternatives | 0–20% | 6% | Bonds and cash | Diversified fixed interest | 10–40% | 15% | Cash | 5–25% | 13% |
| | ASSET CLASS | RANGE % | TARGET | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Listed equities | Australian shares | 10–30% | 16% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | International shares – Developed markets | 10–30% | 16% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | International shares – Emerging markets | 0–15% | 6% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Unlisted assets | Property | 0–25% | 10% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Infrastructure | 0–25% | 9% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Private equity | 0–10% | 3% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Credit | 0–20% | 6% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Alternatives | 0–20% | 6% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Bonds and cash | Diversified fixed interest | 10–40% | 15% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Cash | 5–25% | 13% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Additional information | Information about the past performance of this option is at hostplus.com.au/smsfs/pricing-performance . Information about the fees and costs for investing in these options can be found in the SMI Additional Information Booklet. Explanations of the bolded terms used in the 'summary' and 'who is this investment suitable for' are in the within the SMI Additional Information Booklet. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

CORE PRE-MIXED OPTIONS

Hostplus Capital Stable

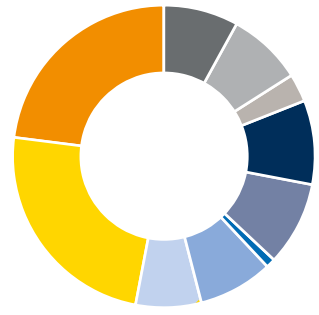
A diversified, pre-mixed investment option with a bias to defensive assets.

Overview

Depending on where you are in life and how much risk you want to take, Hostplus Capital Stable might be the right option for you. Compared to our Balanced option, Capital Stable invests less in growth assets such as shares, and more in fixed interest and cash.

World-class investment managers

Our investments are managed by some of the world's largest and most experienced asset managers. For more information on our investment managers, please refer to page 23.

| Summary | The Capital Stable investment option is focused on delivering the best net return from investing in a portfolio that has a bias to defensive assets and has high diversification . | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---------|-------------|---------|--------|-----------------|-------------------|-------|----|--|-------|----|---|-------|----|-----------------|----------|-------|-----|----------------|-------|-----|----------------|-------|----|--------|-------|----|--------------|-------|----|----------------|----------------------------|--------|-----|------|--------|-----|
| Who is this investment suitable for? | With a bias to defensive assets, this Core pre-mixed investment option is designed for investors with a medium to long-term investment time frame, who are seeking modest long-term returns and have a low to medium tolerance of negative returns. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Investment objective | Accumulation: CPI plus 2.0% per annum on average over 20 years. Pension: CPI plus 3.0% per annum on average over 20 years. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Level of investment risk | Low to Medium. (Negative returns expected in between 1 to less than 2 out of every 20 years) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Minimum suggested time frame | Accumulation: 5 years + Pension: 5 years + | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Growth/defensive allocation | 38% growth / 62% defensive | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Investment mix and asset ranges |  <table border="1"> <thead> <tr> <th></th> <th>ASSET CLASS</th> <th>RANGE %</th> <th>TARGET</th> </tr> </thead> <tbody> <tr> <td rowspan="3">Listed equities</td> <td>Australian shares</td> <td>0–30%</td> <td>8%</td> </tr> <tr> <td>International shares – Developed markets</td> <td>0–30%</td> <td>8%</td> </tr> <tr> <td>International shares – Emerging markets</td> <td>0–10%</td> <td>3%</td> </tr> <tr> <td rowspan="5">Unlisted assets</td> <td>Property</td> <td>0–25%</td> <td>11%</td> </tr> <tr> <td>Infrastructure</td> <td>0–25%</td> <td>11%</td> </tr> <tr> <td>Private equity</td> <td>0–10%</td> <td>1%</td> </tr> <tr> <td>Credit</td> <td>0–20%</td> <td>6%</td> </tr> <tr> <td>Alternatives</td> <td>0–20%</td> <td>6%</td> </tr> <tr> <td rowspan="2">Bonds and cash</td> <td>Diversified fixed interest</td> <td>10–50%</td> <td>25%</td> </tr> <tr> <td>Cash</td> <td>10–50%</td> <td>21%</td> </tr> </tbody> </table> | | ASSET CLASS | RANGE % | TARGET | Listed equities | Australian shares | 0–30% | 8% | International shares – Developed markets | 0–30% | 8% | International shares – Emerging markets | 0–10% | 3% | Unlisted assets | Property | 0–25% | 11% | Infrastructure | 0–25% | 11% | Private equity | 0–10% | 1% | Credit | 0–20% | 6% | Alternatives | 0–20% | 6% | Bonds and cash | Diversified fixed interest | 10–50% | 25% | Cash | 10–50% | 21% |
| | ASSET CLASS | RANGE % | TARGET | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Listed equities | Australian shares | 0–30% | 8% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | International shares – Developed markets | 0–30% | 8% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | International shares – Emerging markets | 0–10% | 3% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Unlisted assets | Property | 0–25% | 11% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Infrastructure | 0–25% | 11% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Private equity | 0–10% | 1% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Credit | 0–20% | 6% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Alternatives | 0–20% | 6% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Bonds and cash | Diversified fixed interest | 10–50% | 25% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Cash | 10–50% | 21% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Additional information | Information about the past performance of this option is at hostplus.com.au/smsfs/pricing-performance . Information about the fees and costs for investing in these options can be found in the SMI Additional Information Booklet. Explanations of the bolded terms used in the 'summary' and 'who is this investment suitable for' are in the within the SMI Additional Information Booklet. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

INDEXED PRE-MIXED OPTION

Hostplus Indexed Balanced

One of the lowest cost diversified portfolios available – passively managed to target index-like returns.


Overview

Hostplus Indexed Balanced is globally diversified across international equities (partially hedged to reduce the amount of foreign currency exposure), Australian equities, global fixed interest, Australian fixed interest and cash. The benchmarks used for this option include:

- S&P/ASX 200 Accumulation Index
- MSCI World ex-Australia Index
- Barclays Global Aggregate Index (hedged in AUD with net dividends reinvested)
- Bloomberg AusBond Composite All Maturities Index
- Bloomberg AusBond Bank Bill Index.

World-class investment managers

Our investments are managed by some of the world's largest and most experienced asset managers. For more information on our investment managers, please refer to page 23.

| Summary | The Indexed Balanced investment option is focused on minimising investment fees and costs from investing in a portfolio that has a bias to growth assets and has medium diversification . | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---------|-------------|---------|--------|-----------------|---------------------|--------|-----|--|--------|-----|---|-------|----|-----------------|------------|-------|----|------------------|-------|----|------------------|-------|----|----------|-------|----|----------------|-------|----|----------------|------------------------------|--------|-----|--------|-------|----|
| Who is this investment suitable for? | With a bias to growth assets, this Indexed pre-mixed investment option is designed for investors with a medium to long-term investment time frame, who are seeking moderate long-term returns and have a high tolerance of negative returns. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Investment objective | Accumulation: CPI plus 2.5% per annum on average over 20 years. Pension: CPI plus 3.0% 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) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Minimum suggested time frame | Accumulation: 5 years + Pension: 5 years + | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Growth/defensive allocation | 75% growth / 25% defensive | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Investment mix and asset ranges |  <table border="1"> <thead> <tr> <th></th> <th>ASSET CLASS</th> <th>RANGE %</th> <th>TARGET</th> </tr> </thead> <tbody> <tr> <td rowspan="3">Listed equities</td> <td>● Australian shares</td> <td>20–60%</td> <td>35%</td> </tr> <tr> <td>● International shares – Developed markets</td> <td>20–60%</td> <td>40%</td> </tr> <tr> <td>● International shares – Emerging markets</td> <td>0–15%</td> <td>0%</td> </tr> <tr> <td rowspan="5">Unlisted assets</td> <td>● Property</td> <td>0–10%</td> <td>0%</td> </tr> <tr> <td>● Infrastructure</td> <td>0–10%</td> <td>0%</td> </tr> <tr> <td>● Private equity</td> <td>0–10%</td> <td>0%</td> </tr> <tr> <td>● Credit</td> <td>0–10%</td> <td>0%</td> </tr> <tr> <td>● Alternatives</td> <td>0–10%</td> <td>0%</td> </tr> <tr> <td rowspan="2">Bonds and cash</td> <td>● Diversified fixed interest</td> <td>10–30%</td> <td>17%</td> </tr> <tr> <td>● Cash</td> <td>0–20%</td> <td>8%</td> </tr> </tbody> </table> | | ASSET CLASS | RANGE % | TARGET | Listed equities | ● Australian shares | 20–60% | 35% | ● International shares – Developed markets | 20–60% | 40% | ● International shares – Emerging markets | 0–15% | 0% | Unlisted assets | ● Property | 0–10% | 0% | ● Infrastructure | 0–10% | 0% | ● Private equity | 0–10% | 0% | ● Credit | 0–10% | 0% | ● Alternatives | 0–10% | 0% | Bonds and cash | ● Diversified fixed interest | 10–30% | 17% | ● Cash | 0–20% | 8% |
| | ASSET CLASS | RANGE % | TARGET | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Listed equities | ● Australian shares | 20–60% | 35% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | ● International shares – Developed markets | 20–60% | 40% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | ● International shares – Emerging markets | 0–15% | 0% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Unlisted assets | ● Property | 0–10% | 0% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | ● Infrastructure | 0–10% | 0% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | ● Private equity | 0–10% | 0% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | ● Credit | 0–10% | 0% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | ● Alternatives | 0–10% | 0% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Bonds and cash | ● Diversified fixed interest | 10–30% | 17% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | ● Cash | 0–20% | 8% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Additional information | Information about the past performance of this option is at hostplus.com.au/smsfs/pricing-performance . Information about the fees and costs for investing in these options can be found in the SMI Additional Information Booklet. Explanations of the bolded terms used in the 'summary' and 'who is this investment suitable for' are in the within the SMI Additional Information Booklet. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

SOCIALLY RESPONSIBLE INVESTMENT (SRI) PRE-MIXED OPTION

Hostplus SRI – Balanced

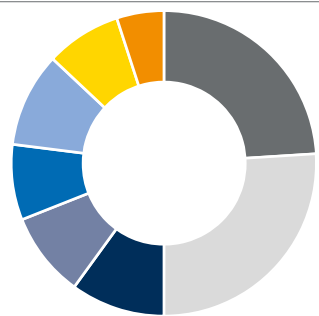
A diversified, pre-mixed investment option with a socially responsible investment style.

Overview

Want to align your investments to your personal values? Our Socially Responsible Investment (SRI) – Balanced option allows you to do just that. This option seeks to derive strong long-term returns for your retirement, while investing for the future.

World-class investment managers

Our investments are managed by some of the world's largest and most experienced asset managers. For more information on our investment managers, please refer to page 23.

| Summary | The Socially Responsible Investment (SRI) – Balanced investment option is focused on values-based investing from investing in a portfolio with a bias to growth assets and has high diversification . | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--------------------------------------|--|---------|-------------|---------|--------|-----------------|-------------------|--------|-----|--|--------|-----|---|-------|----|-----------------|----------|-------|-----|----------------|-------|----|----------------|-------|----|--------|-------|----|--------------|-------|-----|----------------|----------------------------|-------|----|------|-------|----|
| Who is this investment suitable for? | With a bias to growth assets , this Socially Responsible Investment pre-mixed option is designed for investors with a medium to long-term investment time frame, who are seeking moderate long-term returns and have a medium to high tolerance of negative returns. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Investment objective | Accumulation: CPI plus 3.0% per annum on average over 20 years. Pension: CPI plus 4.0% per annum on average over 20 years. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Level of investment risk | Medium to high. (Negative returns expected in between 3 to less than 4 out of every 20 years) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Minimum suggested time frame | Accumulation: 5 years + Pension: 5 years + | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Growth/defensive allocation | 71% growth / 29% defensive | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Investment mix and asset ranges |  <table border="1"> <thead> <tr> <th></th> <th>ASSET CLASS</th> <th>RANGE %</th> <th>TARGET</th> </tr> </thead> <tbody> <tr> <td rowspan="3">Listed equities</td> <td>Australian shares</td> <td>10–50%</td> <td>24%</td> </tr> <tr> <td>International shares – Developed markets</td> <td>10–50%</td> <td>26%</td> </tr> <tr> <td>International shares – Emerging markets</td> <td>0–20%</td> <td>0%</td> </tr> <tr> <td rowspan="5">Unlisted assets</td> <td>Property</td> <td>0–30%</td> <td>10%</td> </tr> <tr> <td>Infrastructure</td> <td>0–30%</td> <td>9%</td> </tr> <tr> <td>Private equity</td> <td>0–30%</td> <td>8%</td> </tr> <tr> <td>Credit</td> <td>0–20%</td> <td>0%</td> </tr> <tr> <td>Alternatives</td> <td>0–30%</td> <td>10%</td> </tr> <tr> <td rowspan="2">Bonds and cash</td> <td>Diversified fixed interest</td> <td>0–30%</td> <td>8%</td> </tr> <tr> <td>Cash</td> <td>0–20%</td> <td>5%</td> </tr> </tbody> </table> | | ASSET CLASS | RANGE % | TARGET | Listed equities | Australian shares | 10–50% | 24% | International shares – Developed markets | 10–50% | 26% | International shares – Emerging markets | 0–20% | 0% | Unlisted assets | Property | 0–30% | 10% | Infrastructure | 0–30% | 9% | Private equity | 0–30% | 8% | Credit | 0–20% | 0% | Alternatives | 0–30% | 10% | Bonds and cash | Diversified fixed interest | 0–30% | 8% | Cash | 0–20% | 5% |
| | ASSET CLASS | RANGE % | TARGET | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Listed equities | Australian shares | 10–50% | 24% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | International shares – Developed markets | 10–50% | 26% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | International shares – Emerging markets | 0–20% | 0% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Unlisted assets | Property | 0–30% | 10% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Infrastructure | 0–30% | 9% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Private equity | 0–30% | 8% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Credit | 0–20% | 0% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Alternatives | 0–30% | 10% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Bonds and cash | Diversified fixed interest | 0–30% | 8% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Cash | 0–20% | 5% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Additional information | Information about the past performance of this option is at hostplus.com.au/smsfs/pricing-performance . Information about the fees and costs for investing in these options can be found in the SMI Additional Information Booklet. Explanations of the bolded terms used in the 'summary' and 'who is this investment suitable for' are in the within the SMI Additional Information Booklet. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

SINGLE SECTOR OPTIONS

Hostplus Australian Shares – Indexed

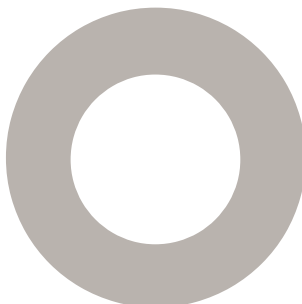
A diversified investment portfolio of Australian shares, through one of the largest and most experienced Australian fund managers, IFM investors.

Overview

Gain exposure to a diversified investment portfolio of Australian shares, through one of the largest and most experienced Australian fund managers, IFM investors. This indexed-enhanced option targets index-like returns and seeks to add incremental value over the ASX200. It uses strategies such as risk-controlled trading around index changes and capital events, and proprietary trading, to exploit market inefficiencies.

Add value to your SMSF via the ASX200 Index with the Hostplus SMI Australian Shares – Indexed option.

IFM Investors is a globally renowned Australian investment manager. With over 20 years' experience in managing infrastructure investments, IFM draws on a global team of experts that offers wide specialisation.

| Summary | The International Shares – Emerging Markets investment option is focused on delivering the best net return in a single sector from investing in a portfolio of all growth assets (typically companies listed on international securities exchanges in emerging markets only) and has medium diversification . | | | | | | | | | | | |
|---|--|---------|-------------|---------|--------|-----------------|---|---------|------|------|-------|----|
| Who is this investment suitable for? | With all growth assets, this single sector investment option is designed for investors with a medium to long-term investment time frame, who are seeking strong long-term returns, have a high tolerance of negative returns and can accept the impacts of foreign currency movements . | | | | | | | | | | | |
| Investment objective | Accumulation: CPI plus 4.0% per annum on average over 20 years. Pension: CPI plus 5.0% 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) | | | | | | | | | | | |
| Minimum suggested time frame | Accumulation: 5 years + Pension: 5 years + | | | | | | | | | | | |
| Growth/defensive allocation | 100% growth / 0% defensive | | | | | | | | | | | |
| Investment mix and asset ranges |  <table border="1"> <thead> <tr> <th></th> <th>ASSET CLASS</th> <th>RANGE %</th> <th>TARGET</th> </tr> </thead> <tbody> <tr> <td rowspan="2">Listed equities</td> <td>International shares – Emerging markets</td> <td>90–100%</td> <td>100%</td> </tr> <tr> <td>Cash</td> <td>0–10%</td> <td>0%</td> </tr> </tbody> </table> | | ASSET CLASS | RANGE % | TARGET | Listed equities | International shares – Emerging markets | 90–100% | 100% | Cash | 0–10% | 0% |
| | ASSET CLASS | RANGE % | TARGET | | | | | | | | | |
| Listed equities | International shares – Emerging markets | 90–100% | 100% | | | | | | | | | |
| | Cash | 0–10% | 0% | | | | | | | | | |
| Additional information | Information about the past performance of this option is at hostplus.com.au/smsfs/pricing-performance . Information about the fees and costs for investing in these options can be found in the SMI Additional Information Booklet. Explanations of the bolded terms used in the 'summary' and 'who is this investment suitable for' are in the within the SMI Additional Information Booklet. | | | | | | | | | | | |

SINGLE SECTOR OPTIONS

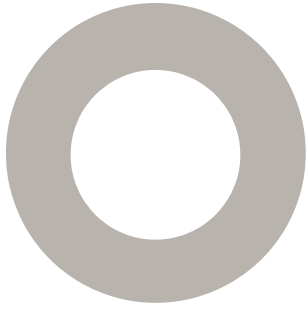
Hostplus International Shares – Emerging Markets

A diversified investment portfolio consisting of attractive emerging market equities. This option is actively managed by some of the largest and most experienced global emerging market fund managers including Northcape Capital, Neuberger Berman and Ninety One Asset Management.

Overview

A diversified investment portfolio consisting of attractive emerging market equities. The International Shares – Emerging Markets option is actively managed by some of the largest and most experienced global emerging market fund managers including Northcape Capital, Neuberger Berman and Ninety One Asset Management. It also uses fund managers focused exclusively on Asia and China. These emerging economies are expected to deliver above-average growth compared to developed economies over the long term, driven by young demographics, an emerging middle class consumer base and quick adaptation of new technology.

Global investment managers Northcape Capital, Neuberger Berman and Ninety One Asset Management have proud records of achieving strong outperformance for their clients.

| Summary | The International Shares – Emerging Markets investment option is focused on delivering the best net return in a single sector from investing in a portfolio of all growth assets (typically companies listed on international securities exchanges in emerging markets only) and has medium diversification . | | | | | | | | | | | |
|--------------------------------------|--|---------|-------------|---------|--------|-----------------|---|---------|------|------|-------|----|
| Who is this investment suitable for? | With all growth assets, this single sector investment option is designed for investors with a medium to long-term investment time frame, who are seeking strong long-term returns, have a high tolerance of negative returns and can accept the impacts of foreign currency movements . | | | | | | | | | | | |
| Investment objective | Accumulation: CPI plus 4.0% per annum on average over 20 years. Pension: CPI plus 5.0% 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) | | | | | | | | | | | |
| Minimum suggested time frame | Accumulation: 5 years + Pension: 5 years + | | | | | | | | | | | |
| Growth/defensive allocation | 100% growth / 0% defensive | | | | | | | | | | | |
| Investment mix and asset ranges |  <table border="1"> <thead> <tr> <th></th> <th>ASSET CLASS</th> <th>RANGE %</th> <th>TARGET</th> </tr> </thead> <tbody> <tr> <td rowspan="2">Listed equities</td> <td>International shares – Emerging markets</td> <td>90–100%</td> <td>100%</td> </tr> <tr> <td>Cash</td> <td>0–10%</td> <td>0%</td> </tr> </tbody> </table> | | ASSET CLASS | RANGE % | TARGET | Listed equities | International shares – Emerging markets | 90–100% | 100% | Cash | 0–10% | 0% |
| | ASSET CLASS | RANGE % | TARGET | | | | | | | | | |
| Listed equities | International shares – Emerging markets | 90–100% | 100% | | | | | | | | | |
| | Cash | 0–10% | 0% | | | | | | | | | |
| Additional information | Information about the past performance of this option is at hostplus.com.au/smsfs/pricing-performance . Information about the fees and costs for investing in these options can be found in the SMI Additional Information Booklet. Explanations of the bolded terms used in the 'summary' and 'who is this investment suitable for' are in the within the SMI Additional Information Booklet. | | | | | | | | | | | |

SINGLE SECTOR OPTIONS

Hostplus Property

An actively managed diversified portfolio of high-quality, institutional-grade Australian and international property assets, generating income and capital growth.


Overview

Property offers diversified portfolios across the industrial, retail, residential and commercial property sectors – directly or through property trusts – and backed by best-in-class sustainability programs benchmarked against key industry-approved ESG attributes from Green Star, NABERS and GRESB.

This option offers consistent income through rents from a range of tenants, allowing your clients to diversify their portfolios and may help reduce risk.

Managed by some of the world's largest and most experienced investment managers, such as ISPT, Charter Hall and Lend Lease. For a full list of our managers please refer to hostplus.com.au/smsfs.

Please note, from 1 October 2023 switching windows apply to the Property option. Please visit hostplus.com.au/smsfs/tools-and-resources/faqs for more information.

| Summary | The Property investment option is focused on delivering net return in a single sector from investing in a portfolio with a bias to defensive assets (typically investing in property or buildings, either directly or via property trusts) and has medium diversification . | | | | | | | | | | | | | | | |
|---|--|---------|-------------|---------|--------|-----------------|----------|---------|------|------|-------|----|----------------|--|--|--|
| Who is this investment suitable for? | With a bias to defensive assets, this single sector investment option is designed for investors with a long-term investment timeframe, who are seeking moderate long-term returns and have a medium to high tolerance of negative returns. | | | | | | | | | | | | | | | |
| Investment objective | Accumulation: CPI plus 2.0% per annum on average over 20 years. Pension: CPI plus 2.5% per annum on average over 20 years. | | | | | | | | | | | | | | | |
| Level of investment risk | Medium to high. (Negative returns expected in between 3 to less than 4 years out of every 20 years) | | | | | | | | | | | | | | | |
| Minimum suggested time frame | Accumulation: 7 years + Pension: 7 years + | | | | | | | | | | | | | | | |
| Growth/defensive allocation | 30% growth / 70% defensive | | | | | | | | | | | | | | | |
| Investment mix and asset ranges |  | | | | | | | | | | | | | | | |
| | <table border="1"> <thead> <tr> <th></th> <th>ASSET CLASS</th> <th>RANGE %</th> <th>TARGET</th> </tr> </thead> <tbody> <tr> <td rowspan="2">Unlisted assets</td> <td>Property</td> <td>90–100%</td> <td>100%</td> </tr> <tr> <td>Cash</td> <td>0–10%</td> <td>0%</td> </tr> <tr> <td>Bonds and cash</td> <td></td> <td></td> <td></td> </tr> </tbody> </table> | | ASSET CLASS | RANGE % | TARGET | Unlisted assets | Property | 90–100% | 100% | Cash | 0–10% | 0% | Bonds and cash | | | |
| | ASSET CLASS | RANGE % | TARGET | | | | | | | | | | | | | |
| Unlisted assets | Property | 90–100% | 100% | | | | | | | | | | | | | |
| | Cash | 0–10% | 0% | | | | | | | | | | | | | |
| Bonds and cash | | | | | | | | | | | | | | | | |
| Additional information | Information about the past performance of this option is at hostplus.com.au/smsfs/pricing-performance . Information about the fees and costs for investing in these options can be found in the SMI Additional Information Booklet. Explanations of the bolded terms used in the 'summary' and 'who is this investment suitable for' are in the within the SMI Additional Information Booklet. | | | | | | | | | | | | | | | |

SINGLE SECTOR OPTIONS

Hostplus Infrastructure

A diversified portfolio of unlisted Australian and global infrastructure assets, actively managed to generate a strong mix of cash yield and capital growth.

Overview

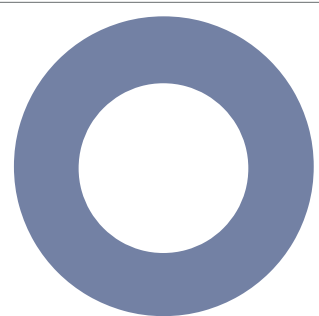
Hostplus Infrastructure invests in tangible infrastructure assets usually not available to SMSF or retail investors. Additionally, Hostplus identifies high-value assets to co-invest directly in, reducing costs and providing exposure to quality assets that will drive long-term returns.

These assets are good for long-term investors because they offer:

- Stable income over a long time frame
- Inflation protection, with revenue linked to inflation and economic growth
- Long-term (up to 50+ years) investments
- Essential services offering monopolistic benefits and high barriers to entry.

Managed by some of the world's largest and most experienced investment managers, such as IFM, QIC and First Sentier. For a full list of our investment managers please refer to hostplus.com.au/smsfs.

Please note, from 1 October 2023 switching windows apply to the Infrastructure option. Please visit hostplus.com.au/smsfs/tools-and-resources/faqs for more information.

| Summary | The Infrastructure investment option is focused on delivering the best net return in a single sector from investing in a portfolio with a similar proportion of defensive and growth assets (typically investing in tangible infrastructure assets, such as airports, seaports, toll roads, renewable energy and utilities, both within Australia and globally) and has medium diversification. | | | | | | | | | | | | | | | |
|--------------------------------------|--|---------|-------------|---------|--------|-----------------|----------------|---------|------|------|-------|----|----------------|--|--|--|
| Who is this investment suitable for? | With a similar proportion of defensive and growth assets, this single sector investment option is designed for investors with a long-term investment timeframe, who are seeking moderate long-term returns, have a medium to high tolerance of negative returns. | | | | | | | | | | | | | | | |
| Investment objective | Accumulation: CPI plus 2.0% per annum on average over 20 years. Pension: CPI plus 2.5% per annum on average over 20 years. | | | | | | | | | | | | | | | |
| Level of investment risk | Medium to high. (Negative returns expected in between 3 to less than 4 years out of every 20 years) | | | | | | | | | | | | | | | |
| Minimum suggested time frame | Accumulation: 7 years + Pension: 7 years + | | | | | | | | | | | | | | | |
| Growth/defensive allocation | 60% growth / 40% defensive | | | | | | | | | | | | | | | |
| Investment mix and asset ranges |  <table border="1"> <thead> <tr> <th></th> <th>ASSET CLASS</th> <th>RANGE %</th> <th>TARGET</th> </tr> </thead> <tbody> <tr> <td rowspan="2">Unlisted assets</td> <td>Infrastructure</td> <td>90–100%</td> <td>100%</td> </tr> <tr> <td>Cash</td> <td>0–10%</td> <td>0%</td> </tr> <tr> <td>Bonds and cash</td> <td></td> <td></td> <td></td> </tr> </tbody> </table> | | ASSET CLASS | RANGE % | TARGET | Unlisted assets | Infrastructure | 90–100% | 100% | Cash | 0–10% | 0% | Bonds and cash | | | |
| | ASSET CLASS | RANGE % | TARGET | | | | | | | | | | | | | |
| Unlisted assets | Infrastructure | 90–100% | 100% | | | | | | | | | | | | | |
| | Cash | 0–10% | 0% | | | | | | | | | | | | | |
| Bonds and cash | | | | | | | | | | | | | | | | |
| Additional information | Information about the past performance of this option is at hostplus.com.au/smsfs/pricing-performance . Information about the fees and costs for investing in these options can be found in the SMI Additional Information Booklet. Explanations of the bolded terms used in the 'summary' and 'who is this investment suitable for' are in the within the SMI Additional Information Booklet. | | | | | | | | | | | | | | | |

SINGLE SECTOR OPTIONS

Hostplus Diversified Fixed Interest – Indexed

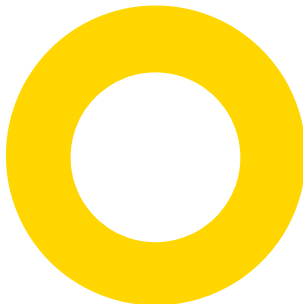
Provides exposure to a diversified investment portfolio of fixed interest investments, through one of the largest and most experienced Australian and global fund managers: Blackrock.

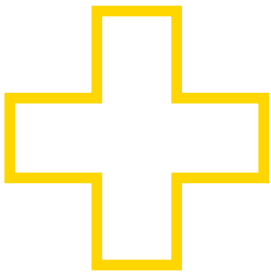
Overview

Hostplus' Diversified Fixed Interest – Indexed option provides exposure to a diversified investment portfolio of fixed interest investments, through one of the largest and most experienced Australian and global fund managers: Blackrock. You will gain access to a broader opportunity set with exposure to different risk profiles and corporate debt across multiple countries. Targeting a higher yield than a 50/50 benchmark (60% global bonds, 40% Aussie bonds), this portfolio targets index-like returns and aims to provide capital stability and a return above the cash rate for your SMSF.

World-class investment managers

Blackrock is a leader in investment management, risk management and advisory services worldwide. The fund manager is currently the world's largest asset manager, with US\$10 trillion in assets under management as of January 2022.

| Summary | The Diversified Fixed Interest – Indexed investment option is focused on minimising investment fees and costs in a single sector from investing in a portfolio of all defensive assets (Australian and international government bonds and other investment grade debt) and has low diversification . | | | | | | | | | | | |
|--------------------------------------|--|---------|-------------|---------|--------|----------------|----------------------------|---------|------|------|-------|----|
| Who is this investment suitable for? | With all defensive assets, this single sector investment option is designed for investors with a short-term investment time frame, who are seeking stable returns and have a medium tolerance of negative returns. | | | | | | | | | | | |
| Investment objective | Accumulation: CPI minus 0.5% per annum on average over 20 years. Pension: CPI per annum on average over 20 years. | | | | | | | | | | | |
| Level of investment risk | Medium. (Negative returns expected in between 2 to less than 3 years out of every 20 years) | | | | | | | | | | | |
| Minimum suggested time frame | Accumulation: 2 years + Pension: 2 years + | | | | | | | | | | | |
| Growth/defensive allocation | 0% growth / 100% defensive | | | | | | | | | | | |
| Investment mix and asset ranges |  <table border="1"> <thead> <tr> <th></th> <th>ASSET CLASS</th> <th>RANGE %</th> <th>TARGET</th> </tr> </thead> <tbody> <tr> <td rowspan="2">Bonds and cash</td> <td>Diversified fixed interest</td> <td>90–100%</td> <td>100%</td> </tr> <tr> <td>Cash</td> <td>0–10%</td> <td>0%</td> </tr> </tbody> </table> | | ASSET CLASS | RANGE % | TARGET | Bonds and cash | Diversified fixed interest | 90–100% | 100% | Cash | 0–10% | 0% |
| | ASSET CLASS | RANGE % | TARGET | | | | | | | | | |
| Bonds and cash | Diversified fixed interest | 90–100% | 100% | | | | | | | | | |
| | Cash | 0–10% | 0% | | | | | | | | | |
| Additional information | Information about the past performance of this option is at hostplus.com.au/smsfs/pricing-performance . Information about the fees and costs for investing in these options can be found in the SMI Additional Information Booklet. Explanations of the bolded terms used in the 'summary' and 'who is this investment suitable for' are in the within the SMI Additional Information Booklet. | | | | | | | | | | | |







RATED BY LONSEC

Lonsec is Australia's longest established superannuation research, ratings and consulting company. They undertake rigorous analysis on over 600+ superannuation products, covering more than \$1.7 trillion in superannuation savings. Their ratings reflect the ability of Hostplus to deliver value for money to members and investors encompassing investment performance, fees and member services.

Ratings definitions

Lonsec's rating system designates financial products under the categories of Highly Recommended, Recommended, Investment Grade, Fund Watch, Redeem and Screened Out.

These ratings reflect Lonsec's degree of conviction in the financial products' ability to generate risk-adjusted returns in line with relevant objectives.

| Pre-mixed | Single sector |
|---|---|
|  <p>Balanced option</p> |  <p>Infrastructure option</p> |
|  <p>Indexed Balanced option</p> |  <p>Property option</p> |

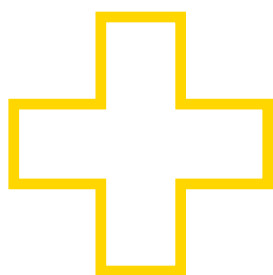
The **Recommended** rating indicates that Lonsec has strong conviction the financial product can generate risk-adjusted returns in line with relevant objectives.

The rating issued 03/2023 Hostplus Balanced Option, 03/2023 Hostplus Indexed Balanced Option, 03/2023 Hostplus Property Option & 03/2023 Hostplus Infrastructure Option are published by Lonsec Research Pty Ltd ABN 11 151 658 561 AFSL 421 445 (Lonsec). Ratings are general advice only, and have been prepared without taking account of your objectives, financial situation or needs. Consider your personal circumstances, read the product disclosure statement and seek independent financial advice before investing. The rating is not a recommendation to purchase, sell or hold any product. Past performance information is not indicative of future performance. Ratings are subject to change without notice and Lonsec assumes no obligation to update. Lonsec uses objective criteria and receives a fee from the Fund Manager. Visit lonsec.com.au for ratings information and to access the full report. © 2023 Lonsec. All rights reserved.



**INSIDE
HOSTPLUS SMI**

More information for advisers



HOW HOSTPLUS SMI WORKS

A general overview

Hostplus SMI invests through Hostplus' Pooled Superannuation Trust structure, so your clients' money is pooled with over one million other Hostplus members and investors.

Each investment option is divided into units, which are allocated based on the value of your client's investment and the relevant unit price.

- Hostplus SMI is a tax-paid investment vehicle. This means the declared unit price for each investment option includes a provision for tax owing on any investment income and capital gains, as well as entitlements to tax credits (i.e. imputation credits).
- You can choose to buy units in either the accumulation or pension (retirement) phase, for each investment option. This will ensure the right tax treatment is applied, as units in each phase are taxed at a different rate.
- All investment income is reinvested back into your client's account, rather than being distributed.
- Our online portal provides regular portfolio information and reporting at the touch of a button.

You can find more information on managing liquidity, valuations, redemptions and switching on page 24 & page 25.

Product details

| | |
|---|-----------------|
| Minimum initial investment | \$10,000 |
| Minimum additional investment (per option) | \$5,000 |
| Minimum ongoing account balance amount³ | \$10,000 |
| Minimum switch amount (per option)⁴ | \$5,000 |
| Minimum redemption amount (per option)⁴ | \$5,000 |

Maximum investment

Unlimited. The Trustee reserves the right to decline any application and additional investments at its absolute discretion.

Unit pricing

Calculated each national business day (T) and made available at hostplus.com.au/smsfs/pricing-performance at midday T+2 on every national business day.

Product fees

Joining fee:

\$240 deducted from your initial application amount.

Administration fee:

\$165 p.a. plus Trustee fee of 0.0155% p.a. of your account balance.

Investment fee:

Refer to the Hostplus Self-Managed (SMI) Product Disclosure Statement.

For full details of the fees and costs, including definitions of each fee and cost, please refer to the Hostplus Self-Managed Invest (SMI) Product Disclosure Statement (PDS) and the Additional Information Brochure available at hostplus.com.au/smsfs. 3. Subject to market movement. When investor's balance falls below \$2,000, a request may be made by the Trustee to top up or withdraw the balance in full. 4. Switches and withdrawals may be accepted below the minimum limit where the balance of an option has fallen below that minimum limit due to market movement.



Building our portfolios

We understand how important it is to keep your clients' financial goals on track – leading up to and right through retirement. Here are the nuts and bolts of how we deliver.

Portfolio construction with JANA

Our team works closely with our investment consultant, JANA, to create the Hostplus SMI portfolios. We'll consider the following when we're creating each option:

- The amount we allocate to each asset class, country or sector
- Investment managers
- How much each investment manager is allocated
- Which assets we will co-invest in directly
- The level of investment risk for each asset, investment manager or asset class.

World-class investment managers

We outsource our investment management because it's in investors' best financial interests to benefit from the expertise available through our external investment managers and investment consultant, JANA.

We have strict guidelines for selecting managers for our portfolios, including:

- Investment managers must always align with our core investment philosophy
- Their costs must be reasonable
- They must deliver competitive performance
- They're subject to regular monitoring and performance review against specific objectives.

We will remove an investment manager due to poor investment performance, a change in key personnel, a change in a manager's style or if they no longer align with Hostplus' SMI investment strategies.

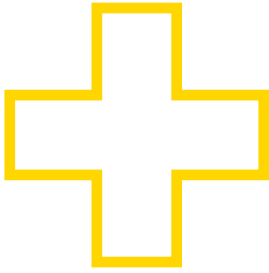
Asset allocation for Hostplus SMI

- Each of the investment options follows its own distinct investment strategy, including how much it allocates to each asset class, country or sector.
- We decide where to invest each option's assets based on in-depth analysis and research.
- We regularly review asset allocation settings in line with our economic outlook.

Investment governance

For more information on Hostplus' investment governance, please visit hostplus.com.au/about-us/company-overview/investment-governance.





Managing risk and liquidity

Hostplus is a highly liquid fund, giving investors confidence they can access their money when they need to.

The size and distinctive character of Hostplus lets us offer daily liquidity for each of the Hostplus SMI investment options, even though some of the underlying assets are 'illiquid', or not easily accessible.

We actively monitor risks across our investments, including market risks, interest rate risks, liquidity risks, derivative risks and operational risks.

We work with our investment consultant and risk team to analyse these risks and position our portfolios to limit them where possible.

Each investment option has different risk characteristics and volatility, and is thoroughly 'stress tested' every year under a range of market-driven actual and hypothetical scenarios.

We use the Standard Risk Measure* to help investors compare investment options. This measure estimates the number of negative investment returns over a 20-year period and categorises each investment option on a scale from very low risk to very high risk.

Investors should still make sure they're comfortable with the risks and potential losses associated with their chosen investment option.

Redemptions and switching

The minimum investment withdrawal or switch is \$5,000 per investment option, subject to the ongoing balance requirement of \$5,000 per option.

No switching fee applies to any of the Hostplus SMI investment options.

Switching windows for Property and Infrastructure investment options

Hostplus has introduced switching "windows" for the Property and Infrastructure options. Any switches into and out of the Property and/or Infrastructure options need to occur during a pre-determined switching period ("window") each quarter. The quarterly switching windows will open on the second Monday of the second month of each calendar quarter. You can find the exact dates of these windows for the 2023-24 financial year in the table below. The switching windows for future financial years will be published on our website.

It is important to note that SMI investors maintain the ability to make new or additional investments into, or withdrawals from, the SMI Property and SMI Infrastructure options at any time. These transactions are not subject to the switching windows.

The switching windows for the Property and Infrastructure options for the 2023-24 financial year are shown below:

Valuations

Hostplus SMI's assets are valued in line with our valuation policy. Under this framework:

- Listed equities are valued daily, while valuations for unlisted assets are conducted more frequently than annually (i.e. typically quarterly or semi-annually)
- All assets should be subject to independent valuation
- Where feasible, valuers will be rotated so that the same party does not value a particular asset over a period greater than three years in most circumstances.

In valuing the assets for each Hostplus SMI investment option, we allow for the following factors: expense recoveries, investment costs, transaction costs, and income tax.

This valuation is then divided by the total units held in each option. Unit prices rise and fall with movements in the value of underlying assets. A copy of our valuation policy is available on our website at hostplus.com.au/members/our-products-and-services/investment-options#valuations-policy

| Quarter | 1 Oct 23 – 31 Dec 2023 | 1 Jan 24 – 31 Mar 2024 | 1 Apr 24 – 30 June 2024 |
|-------------------------|--|--|-------------------------------------|
| Month | November 2023 | February 2024 | May 2024 |
| Switching window opens | 12.01am ¹ 13 November 2023 | 12.01am ¹ 12 February 2024 | 12.01am ¹ 13 May 2024 |
| Switching window closes | 2:00pm ¹ 24 November 2023 | 2:00pm ¹ 23 February 2024 | 2:00pm ¹ 24 May 2024 |

1. AEST/AEDT. Switches for all other SMI investment options are not impacted by these switching windows and can continue to be made at any time.



Responsible investment

Our goal is to deliver the best retirement outcomes for our members and investors – this responsibility guides every decision we make.

Responsible investment is an important part of our investment approach that helps us better manage risk and get the best outcomes for our members and investors.

Our approach is based on four pillars:

Discover the benefits for your clients

Hostplus SMI allows you to build your clients' SMSF's portfolio with access to an array of listed and unlisted assets through one of Australia's leading industry super funds.



Active ownership

Using our position to positively influence company behaviour and performance.



Aim to build Australia's future

Investing in projects that improve the world and deliver investment performance.



Environmental, social and governance (ESG) integration

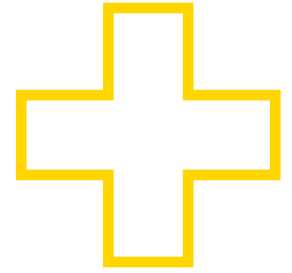
Setting our asset allocation through an ethical framework.



Member and investor values

Understanding what's important to our members and investors.

Our Responsible Investment Policy can be found on our website at hostplus.com.au/about-us/company-overview/investment-governance



Environmental, social and governance (ESG) integration

We recognise the importance of considering ESG risks and include these when setting the investment strategy for our investment options.

We consider ESG factors as part of our annual strategic asset allocation process and in setting investment objectives.

As part of the investment manager selection and review process, we work with JANA to review each investment manager's ability to integrate ESG risks and opportunities into their investment decision-making process.

ESG factors considered may include:

| Environmental | Social | Governance |
|---|---|--|
| <ul style="list-style-type: none"> • Climate change • Pollution and waste • Resource depletion • Biodiversity • Land use changes | <ul style="list-style-type: none"> • Human rights • Labour rights • Health and safety • Employee relations • Human capital management • Aboriginal and First Nations People rights and relations • Local communities' relations • Consumer protection | <ul style="list-style-type: none"> • Board structure, size, diversity, skills and independence • Executive remuneration • Shareholder rights • Corporate culture and ethics • Bribery and corruption • Risk management • Lobbying • Tax strategy |





Active ownership

We're active in our company engagement and proxy voting because we want to positively influence company behaviour and long-term returns.

We prefer to create change within companies through engagement rather than divest from a company or sector and lose influence.

We focus on:

- Board oversight and accountability
- Shareholder rights
- Major transactions
- Remuneration
- ESG risk management and disclosure.

We engage with companies primarily through our membership of the Australian Council of Superannuation Investors (ACSI), as well as directly and through investment managers.

We take our proxy voting rights seriously, always voting when it's practical. We take into account voting guidance from specialist service providers, recommendations from our investment managers, and our own engagement and voting principles.

More information on proxy voting

Read our Responsible Investment Policy at hostplus.com.au/about-us/company-overview/investment-governance.

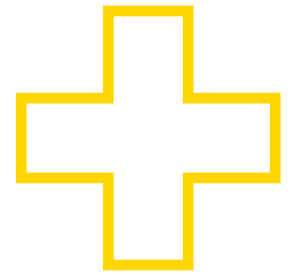
We also publicly disclose a full record of our voting decisions on the investment governance section of our website: hostplus.com.au/about-us/company-overview/investment-governance.

Climate change

We recognise that climate change may influence the performance of our investments over time. We manage the financial risk to our portfolios by considering climate change in all aspects of the investment process, including strategic asset allocation, stress testing, and investment manager selection and review.

For more information please refer to our website: hostplus.com.au/members/learn-about-super/responsible-investment.

GETTING STARTED



Completing your adviser self-registration

To begin, you will be required to complete an adviser self-registration.

This registration will allow you to manage client applications and, subject to client approval, their investments in SMI. It'll also allow you to provide delegated access to your support staff to assist you to manage your Hostplus SMI clients.

To complete the online adviser self-registration process you will need to provide the following information:

- Your business details including business name and ACN
- Your ASIC registered financial adviser number
- Your contact and identification details (driver licence or passport number).



Get started online at hostplus.com.au/advisers

- Complete an online registration.
- Complete the online identification requirements.



Access the offer documents for your clients

- Product Disclosure Statement.
- Additional Information Brochure.



Create client applications

- Once the online registration is complete you can begin creating client applications.

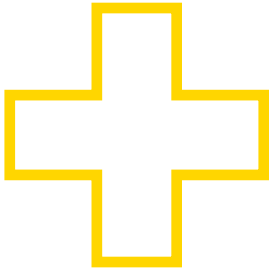
We're here to help.

Have a question or want to learn more about what we offer? Contact us.

Call **1300 350 819** from 8am – 8pm (AEST/AEDT) Monday to Friday

Visit:
hostplus.com.au/advisers/products-fees-performance/smi

Email:
smi@hostplus.com.au



SMI and Xplan

Hostplus have partnered with Iress to make the ongoing management of your clients SMI investments easy.

If you use Xplan, you can now set up data feeds for your clients from Hostplus SMI.

How to access Hostplus SMI data feeds in Xplan

Register as an adviser for Hostplus SMI [here](#).

It only takes a few minutes to register. You will need your ASIC financial adviser number and proof of identification e.g. a driver's licence.

Once you've registered please email the following information to smiadvisers@hostplus.com.au:

- Subject line: 'Xplan data feed registration'
- ASIC financial adviser number
- Full name
- Dealer group
- Practice name

Please note, that you will need to use the same email address you used for your adviser registration.

Your Adviser ID can then be used to enable your SMI data feeds through Xplan.



Need more information? Request a call back.

Please contact Xplan support on **1300 130 069** if you need assistance with your Adviser ID or mapping process.

Important information: All above information is correct at 1 November 2023. This information contains 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 Hostplus Self-Managed Invest (SMI) Product Disclosure Statement (PDS), available at hostplus.com.au/smsfs before making a decision about Hostplus SMI. Hostplus' products (which include its investment options) are designed for a particular target market. Please read our Product Disclosure Statement and Target Market Determination available at hostplus.com.au for a description of the target market and to understand what's right for you. Past performance is not a reliable indicator of future performance. While every care has been taken to ensure that the information in this document is correct, Hostplus reserves the right to correct any error or misprint in respect of the information shown. Hostplus Self-Managed Invest (SMI) is issued by Host-Plus Pty Limited ABN 79 008 634 704, AFSL 244392 as trustee for the Hostplus Pooled Superannuation Trust (PST) ABN 13 140 019 340. HP2408 1123



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