



FINANCIAL ADVICE THROUGH YOUR TRUSTED INDUSTRY SUPER FUND.

Financial advice could help you now, to assist with setting you up for the future you want. Take the stress out of the unknown by choosing from Hostplus' range of advice options, including working with a team of experienced and licensed financial planners who will provide you with the confidence, guidance and clarity you need to help set up and guide you towards your financial goals.

Advice needs over time and here's how Hostplus could help



First, new or changing jobs

- Opening your super account or starting your super journey
- Consolidating your funds
- Contributing to build your balance
- Exploring the right investment options
- Getting the right insurance



Starting a family

- Maximising government benefits
- Understanding what happens to your super while on parental leave
- Getting the right insurance or updating your current insurance
- Developing an estate plan



Transitioning to retirement

- Building your balance effectively
- Preparing for retirement
- Changing or updating your insurance
- Establishing tax-effective retirement income streams
- Identifying options for a lump sum (such as inheritance)



Retirement Planning

- Understanding how much you'll need for retirement
- Establishing tax-effective retirement income streams
- Maximising government benefits
- Estate planning
- Aged care
- Reviewing your super

Your advice, your way



Online learning and advice - Take the first step in making the most of your super with our interactive platform, SuperSmart. SuperSmart does the hard work for you by providing financial education and tailored advice* online, based on your preferences, to help you better manage your super. It's exclusive to Hostplus members and available 24/7 via Member Online at no extra cost.



Explore SuperSmart today hostplus.com.au/supersmart[^]

Superannuation advice - Chat with our friendly Superannuation Advisers[^] over the phone or via video conference to discuss your Hostplus super account at a time that suits you. The team can provide you with recommendations on choosing the right investment option, an appropriate level of insurance cover and cost, and making contributions to help grow your super balance – included in your membership.

For a fee, they can also advise on consolidating your super accounts, transferring insurance external to Hostplus and help you make the most of the First Home Super Saver Scheme to help save a deposit for your first home.



Find out more and make an appointment online at hostplus.com.au/book-now or call us on **1300 303 188**.

Comprehensive financial planning - If your financial needs are more complex, or you require retirement planning, Centrelink advice or specialist aged care advice, a Hostplus financial planner[^] can meet with you in person (or virtually) to discuss your financial situation and provide a plan (Statement of Advice) with recommendations tailored for your unique situation. This is a fee-for-service offering with flexible pricing starting at \$295⁺ which covers an initial assessment. This charge covers pre-appointment research and includes position modelling so that we have a good understanding of your situation before you come to your appointment. If you choose to proceed with more comprehensive personal advice, you will receive a fixed quote⁺ before this is provided. The advice fee (once approved by you) will be charged on a fee for service basis. From there, you decide the level of advice you want and pay for it as you go. Any subsequent costs are based on your needs. Find out more at hostplus.com.au/financial-planning

Call to book your appointment on **1300 303 188**.

Education and resources

At Hostplus, we're committed to providing you with the confidence, guidance and tools you need to help set up and guide you towards your financial goals.

We provide regular webinars covering a wide range of topics; from guidance and strategies to help you get the most out of your super and help grow your balance, to how engaging in personal advice and financial planning can help you get set up for the retirement you want - hostplus.com.au/webinars

We also have a suite of short educational videos on our website, in Education and Resources, to help you understand your super better and know which questions to ask – hostplus.com.au/learn-about-super

WE'RE HERE TO HELP.

If you have any questions, we're happy to help. Just call **1300 303 188**,
8am – 8pm AEST/AEDT, Monday to Friday or visit hostplus.com.au

THAT'S A PLUS.⁺

Hostplus has engaged Industry Fund Services Limited (IFS) ABN 54 007 016 195, AFSL 232514 to facilitate the provision of financial advice to members of Hostplus via Hostplus financial planners and the web-based product SuperSmart. Hostplus financial planners are Authorised Representatives of IFS and 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 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, copies are available from your Hostplus financial planner or SuperSmart.

*Members with Term Allocated Pension, Lifetime Pension, Defined Benefit Pension, nil balances, non-standard investment options and some Maritime Contributory Accumulation members cannot access SuperSmart financial advice services. If you're unable to access an applicable SuperSmart advice journey, please contact us 1300 303 188 and we can help you with other options. 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, available at hostplus.com.au before making a decision about Hostplus. For a description of the target market, please read the Target Market Determination, available at hostplus.com.au. +If you proceed to receive full comprehensive financial advice, which will include a tailored comprehensive Statement of Advice, additional fees will be payable. Depending on your needs, these fees will generally range between \$2,000 and \$4,500. 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. HP2209 0924

