

Significant Event Notice

March 2022

Superannuation & Defined Benefit Products*

*Statewide Super offers a Superannuation (accumulation phase) product, Defined Benefit product and Pension product. This significant event notice (SEN) applies to members with an interest in the Superannuation and/or Defined Benefit product. The information contained in this significant event notice is factual information only. The information is not intended to imply any recommendation or opinion about a financial product.

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Member Services: 1300 65 18 65

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Email: info@statewide.com.au

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WE'RE MERGING WITH HOSTPLUS

On 29 April 2022, Statewide Super will merge with Hostplus, creating a multi-sector national fund with more than 1.5 million members, 282,000 contributing employers and more than \$82 billion in investments for members. As a result, we expect that Statewide Super members will pay lower administration fees over the short to medium term and enjoy a broader product offering.

What the merged fund will look like[^]

Statewide Super		Hostplus		Total
 152,000 members	+	 1.384 million members	=	 over 1.5 million members
 \$11.9 billion assets	+	 \$70.9 billion assets	=	 \$82.8 billion assets

[^]Numbers are based on the net assets available for member benefits and member numbers as at 31 December 2021.

BENEFITS OF THE MERGER

Merging the funds will bring opportunities for greater scale and cost efficiencies, which both trustees believe will result in enhanced member choices, services and outcomes.

Members are expected to benefit from more competitive administration fees over the short to medium term and efficiencies in operating costs.

There are also benefits expected from an expanded product range available with Hostplus. Hostplus offers a range of products not offered at Statewide Super. These include Hostplus' popular and multi-awarded low-fee Indexed Balanced option and Choiceplus, its direct investment option for members who want a more active role in the investment of their super or pension.

South Australian and Northern Territory members will continue to be serviced by a local team, with our offices and staff in Adelaide and Darwin to remain. This includes our Super Hub on Victoria Square/Tarntanyangga. Local employers will also still be serviced by their local teams in South Australia and the Northern Territory.

We'll be increasing our contact centre hours, so you can speak to our team over the phone from 7.30am - 7.30pm (ACST) Monday to Friday.

You'll still be able to access financial advice in South Australia and the Northern Territory. For those members who live in other states, you'll now have access to financial advisers much closer to home.

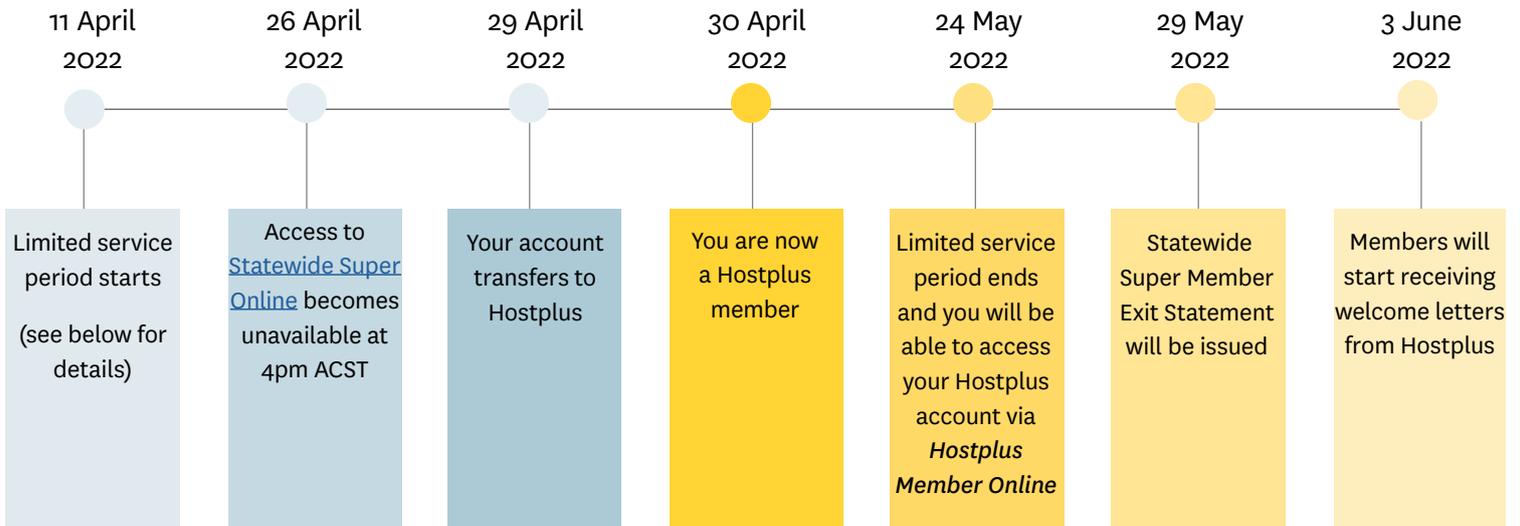
WHAT DOES THIS MEAN?

Your Statewide Super account will be automatically transferred, so from 30 April 2022 you'll become a member of Hostplus.

After the transition date, you'll receive a welcome letter from Hostplus confirming your account has been transferred as well as other important information about your investment options and insurance cover.



Limited service period



To facilitate the transfer of Statewide Super members and benefits to Hostplus, the processing of some transactions and requests will be disrupted.

From 5pm ACST on 11 April 2022 until 8am ACST on 24 May 2022, the following services (amongst others) may be unavailable:

1. general account updates, including changes to name and contact details, changes to insurance details, nomination of beneficiaries or the nomination of a third-party authority;
2. investment switches; and
3. full and partial withdrawals, whether in cash or by way of transfer to another superannuation fund (including financial hardship payments, early release on compassionate grounds and terminal illness, death and total and permanent disablement payments).

For further information about impacted services refer to the *'What you may need to do'* section from *page 4*.

Can I still access *Statewide Super Online*?

[Statewide Super Online](#) will be available until 4pm ACST on 26 April 2022. It will then be decommissioned. It is anticipated that members will be able to access their Hostplus account information via *Hostplus Member Online* from 24 May 2022. Your Statewide Super transaction history won't be visible to you after the transfer to Hostplus but you will receive details of all transactions from 1 July 2021 in your Statewide Super exit statement.



WHAT YOU MAY NEED TO DO

Depending on your circumstances, there may be some actions you need to take as a result of the merger. Please read through this section carefully. All forms, including any not listed in the table below, must be received by 5pm ACST on 11 April 2022.

Forms received after 5pm ACST on 11 April 2022, and incomplete forms, will not be processed by Statewide Super and a new request will need to be made to Hostplus.

All date references in this section refer to the date of receipt by Statewide Super. For payments, the payer must allow for a potential lag between the date of payment and the date of receipt.

Situation	Statewide Super	Hostplus
<i>Communications</i>		
You have both a Statewide Super and Hostplus account.	Only the contact details (residential address, postal address, contact numbers and email address) that have not been previously provided to Hostplus will be carried over to your existing Hostplus account. Otherwise, your Hostplus account contact details will remain unchanged.	
You haven't provided your contact details or you need to update them.	To update your details, login to Statewide Super Online , or call us on 1300 65 18 65, before 4pm ACST on 26 April 2022 . Alternatively, you can submit a 'Change of member details' form. The form must be received by 5pm ACST on 11 April 2022 to be processed by Statewide Super prior to the merger.	Forms received after 5pm ACST on 11 April 2022, and incomplete forms, will not be processed. You can update your details via <i>Hostplus Member Online</i> from 24 May 2022. If you don't update your details, Hostplus may not be able to communicate important information about your account.
You have opted out of electronic communications.	If you've opted out of electronic communications with Statewide Super, your preferences will not be carried across to Hostplus.	You'll need to notify Hostplus of your communication preferences via <i>Hostplus Member Online</i> from 24 May 2022.
<i>Investment Switches</i>		
You want to change the investment options within your Statewide Super account.	Login to Statewide Super Online , or call us on 1300 65 18 65, before 4pm ACST on 26 April 2022 . If you miss the cut-off time, your investment switch will not be processed. You will not be able to change investment options after 4pm ACST on 26 April 2022 until 24 May 2022.	You can advise Hostplus of your investment option preferences via <i>Hostplus Member Online</i> from 24 May 2022.



Situation	Statewide Super	Hostplus
Tax		
<p>You haven't provided your Tax File Number (TFN).</p>	<p>Login to Statewide Super Online or call us on 1300 65 18 65 to provide your TFN by 4pm ACST on 26 April 2022.</p> <p>If you don't provide your TFN, any concessional contributions (employer Super Guarantee (SG) and salary sacrifice contributions) made to your Statewide Super account will incur extra tax of up to 32% in addition to the standard rate of 15% ('No TFN tax'). You will also not be able to make personal contributions to your Hostplus account.</p>	<p>If you haven't provided your TFN to Statewide Super by 4pm ACST on 26 April 2022, update your TFN via <i>Hostplus Member Online</i> from 24 May 2022.</p>
<p>You intend to claim a tax deduction for your personal super contributions.</p>	<p>For tax deductions relating to the financial year 2020/2021 and for the period 1 July 2021 – 29 April 2022, the '<i>Notice of intent to claim or vary a deduction for personal super contributions</i>' form must be received via Statewide Super Online by 4pm ACST on 26 April 2022.</p> <p>Please visit ato.gov.au for more information on claiming a tax deduction and to download the form.</p>	<p>A '<i>Notice of intent to claim or vary a deduction for personal super contributions</i>' form for the financial years 2020/2021 and 2021/2022 for personal super contributions received into your Statewide Super (ie pre-transfer date) or Hostplus account (ie post-transfer date) can be received via <i>Hostplus Member Online</i> from 24 May 2022.</p> <p>You should seek your own advice about tax deductible contributions.</p> <p>Please visit ato.gov.au for more information on claiming a tax deduction and to download the form.</p>
Contributions		
<p>Your employer makes contributions to Statewide Super on your behalf.</p>	<p>Any contribution arrangements you have in place with your employer will be carried over to your Hostplus account. This includes your employer Super Guarantee (SG) contributions, any salary sacrifice arrangements and member voluntary contributions made via your employer.</p> <p>Valid employer contributions received by Statewide Super up to 5pm ACST on 22 April 2022 will be processed by Statewide Super prior to the merger.</p> <p>Valid contributions received after 5pm on 22 April 2022 but before 5pm ACST on 29 April 2022 will be processed by Hostplus. The effective cash date for these contributions will be 30 April 2022.</p> <p>Contributions cannot be received by Statewide Super after 5pm ACST on 29 April 2022.</p> <p>Statewide Super will be working with your employer to support a smooth transition.</p>	<p>Contributions after 5pm ACST on 29 April 2022 must be made to Hostplus.</p>



Situation	Statewide Super	Hostplus
<p>You make contributions to Statewide Super directly.</p>	<p>Any direct personal contribution arrangements you have in place won't be carried over to your Hostplus account.</p> <p>You should advise your bank that you wish to cancel your BPAY® arrangements for Statewide Super by 5pm ACST on 22 April 2022.</p> <p>BPAY® and EFT will be unavailable from 5pm ACST on 22 April 2022.</p> <p>If you do not cancel your Statewide Super Direct Debit arrangements, debits will stop automatically after 22 April 2022.</p> <p>® Registered to BPAY Pty Ltd ABN 69 079 137 518</p>	<p>If you wish to continue to make voluntary personal contributions, you'll need to update your details as follows:</p> <ul style="list-style-type: none"> • Via BPAY®: Update your BPAY® information to your new Hostplus details via your internet banking. Your unique Hostplus BPAY® reference will be available via <i>Hostplus Member Online</i> from 24 May 2022. • Via Direct Debit: Complete a Hostplus 'Direct debit authority' form and return it after 24 May 2022. <p>® Registered to BPAY Pty Ltd ABN 69 079 137 518.</p>
<p>Your spouse wants to make a contribution to your Statewide Super account.</p>	<p>Spouse contributions can be made electronically via BPAY®. You can access your unique Statewide Super BPAY® reference via Statewide Super Online. Payments must be received by 5pm ACST on 22 April 2022.</p> <p>BPAY® will be unavailable from 5pm ACST on 22 April 2022.</p> <p>® Registered to BPAY Pty Ltd ABN 69 079 137 518</p>	<p>You can make a spouse contribution to Hostplus electronically via BPAY®. You can access your unique Hostplus BPAY® reference via <i>Hostplus Member Online</i> from 24 May 2022.</p>
<p>You want to roll funds in or consolidate your other super accounts to Statewide Super.</p>	<p>To consolidate your super into Statewide Super, login to Statewide Super Online before 4pm ACST on 22 April 2022 or submit a 'Combine your super into Statewide Super' form. The form must be received by 5pm ACST on 11 April 2022.</p> <p>Whether the rollover is initiated via Statewide Super Online or a form, if funds are not received by 5pm ACST on 29 April 2022, the rollover will not be completed and you will need to resubmit your request to Hostplus.</p>	<p>Completed forms received by Statewide Super by 5pm ACST on 11 April 2022 will be processed before the merger date. Forms received after 5pm ACST on 11 April 2022 and incomplete forms will be declined.</p> <p>Roll-ins and consolidations can be made via <i>Hostplus Member Online</i> from 24 May 2022.</p> <p>Before rolling in or consolidating your super, you should consider whether it is the right financial decision for you, including what impact it will have on your insurance cover or any other benefits, including overall returns.</p>
<p>You want to split eligible contributions to your Statewide Super account with your spouse.</p>	<p>A 'Contribution Splitting' form request must be received by 5pm ACST on 11 April 2022.</p> <p>Once your account has been transferred to Hostplus you will no longer be able to split the contributions that were received by Statewide Super.</p>	<p>From 30 April 2022, all splitting requests will need to be provided to Hostplus, for processing from 24 May 2022. For more information see the Hostplus 'Spouse Contributions' brochure on the Hostplus website.</p>



Situation	Statewide Super	Hostplus
<i>Withdrawals</i>		
<p>You want to withdraw all or part of your Statewide Super balance and you meet the conditions for a withdrawal.</p>	<p>To withdraw funds, login to Statewide Super Online, or call us on 1300 65 18 65, before 4pm ACST on 26 April 2022.</p> <p>You will not be able to withdraw funds from your account after 4pm ACST on 26 April 2022 until 24 May 2022.</p>	<p>From 30 April 2022, all withdrawal requests will need to be provided to Hostplus, for processing from 24 May 2022.</p>
<p>You want to roll out of Statewide Super to another fund.</p>	<p>If you want to roll out of Statewide Super to another fund, you should submit your request to the other fund or via my.gov.au as soon as possible.</p> <p>Before rolling out you should consider whether it's the right financial decision for you and what impact it will have on your insurance cover or any other benefits, including overall returns.</p>	<p><i>If your rollout request isn't received by 4pm ACST on 26 April 2022 you will become a Hostplus member.</i></p> <p>You will need to resubmit your rollout request to Hostplus for processing from 24 May 2022.</p> <p>Before rolling-out you should consider whether it's the right financial decision for you and what impact it will have on your insurance cover or any other benefits, including overall returns.</p>
<p>You have adviser fees deducted from your Statewide Super account.</p>	<p>Adviser fees payable up to 30 April 2022 will be deducted from your Statewide Super account by 26 April 2022.</p> <p>Any adviser fee arrangement will cease after this time.</p>	<p>From 30 April 2022, requests in relation to adviser fee arrangements will need to be submitted to Hostplus, for processing from 24 May 2022.</p>
<i>Insurance</i>		
<p>You're not a Northern Territory Government (NTG) member and you've opted in to insurance cover with Statewide Super but it hasn't yet been granted (Putting Members Interest First - PMIF).</p>	<p>If you're aged under 25 or have an account balance of less than \$6,000, and have elected to opt-in to default cover but haven't yet received a subsequent employer contribution to your account, default insurance cover will not be applied to your account.</p> <p>To have default cover applied to your Statewide Super account, you must:</p> <ul style="list-style-type: none"> • opt-in to default cover by 5pm ACST on 11 April 2022, and • receive an employer contribution to your Statewide Super account before 5pm ACST on 22 April 2022. <p>Any default cover will be subject to the eligibility criteria under the Statewide Super insurance policy and acceptance by the insurer.</p>	<p>If cover hasn't been granted by Statewide Super prior to the merger (for example: because you haven't received a subsequent employer contribution), any election made to opt-in to default insurance under PMIF won't be transferred to Hostplus.</p> <p>You may be able to obtain default cover through Hostplus' insurance arrangements by making an election to opt-in early under the insurance section via <i>Hostplus Member Online</i> from 24 May 2022. This cover will be under the Hostplus insurance policy terms and conditions (rather than the terms and conditions under the Statewide Super policy).</p>



Situation	Statewide Super	Hostplus
<p>You're a Northern Territory Government (NTG) member and have opted in to insurance cover with Statewide Super but it has not yet been granted.</p>	<p>If you are an NTG member and have elected to opt-in for insurance cover but have not yet received a subsequent employer contribution to your account, insurance cover will not be applied to your account.</p> <p>An employer contribution must be made to your Statewide Super account after you elected to opt-in to cover and before 5pm ACST on 22 April 2022 to have insurance cover applied to your account.</p> <p>Any insurance cover will be subject to the eligibility criteria under the Statewide Super insurance policy and acceptance by the insurer.</p>	<p>If cover hasn't been granted by Statewide Super prior to the merger (because you have not received a subsequent employer contribution), any election made to opt-in to default insurance won't be transferred to Hostplus.</p> <p>You may be able to obtain default cover through Hostplus' insurance arrangements by making an election to opt-in early under the insurance section via <i>Hostplus Member Online</i> from 24 May 2022. This cover will be under the Hostplus insurance policy terms and conditions (rather than the terms and conditions under the Statewide Super policy).</p>
<p>You have insurance with an external insurer, with the premiums funded by a rollout from your Statewide Super account.</p>	<p>To ensure any external insurance payments continue to be met, you should contact your insurer and advise them that your Statewide Super account is closing and that any future requests to pay premiums will need to be submitted to Hostplus.</p>	<p>Hostplus suggests members contact their insurer and advise them that their new superannuation account is with Hostplus.</p>
<p>You have an insurance application or claim in progress.</p>	<p>Statewide Super will endeavour to finalise any applications or claims prior to the merger.</p> <p>Any insurance applications or claims in progress on 29 April 2022 will continue to be dealt with by MetLife and Hostplus. You will not be required to resubmit your application or claim.</p>	<p>Claims and applications in progress as at 29 April 2022 will be forwarded to Hostplus for processing.</p>
Third-Party Authority		
<p>You have a third-party authority in place with Statewide Super (i.e. Power of Attorney, or authority for a third party to access information on your account).</p>	<p>Any third-party authority in place will lapse as at 29 April 2022.</p>	<p>From 30 April 2022, you'll need to supply a copy of your Power of Attorney or submit a '<i>Letter of Authority</i>' form to Hostplus, for processing from 24 May 2022.</p>



Situation	Statewide Super	Hostplus
<i>Beneficiaries</i>		
<p>You have a Binding Death Benefit Nomination.</p>	<p>If you have nominated a beneficiary or beneficiaries through a Binding Death Benefit Nomination, Hostplus has consented to honour existing nominations and pay any benefit that may become payable in line with your direction.</p> <p>This consent will remain until the expiry of the current three-year period applicable for your nomination.</p> <p>Hostplus will retain the right to withdraw its consent prior to your nomination period ending. Hostplus will notify you if it elects to do so.</p>	<p>Hostplus has consented to honour existing nominations.</p> <p>If you would like to change or add a new beneficiary, you can submit a new (three-year) <i>'Binding Death Benefit Nomination'</i> form to Hostplus from 24 May 2022.</p>
<p>You have a preferred (non-binding) beneficiary nomination.</p>	<p>Preferred nominations will be transferred to your new Hostplus account.</p>	<p>Your nomination will be transferred to your new Hostplus account as a preferred (non-binding) beneficiary.</p>
<p>You have nominated beneficiaries with both Statewide Super and Hostplus.</p>	<p>Your Statewide Super beneficiary nomination won't be carried across.</p>	<p>Your existing Hostplus beneficiary nomination(s) will remain on your Hostplus account.</p> <p>If you wish to update or change your beneficiary nominations with Hostplus you can do this via <i>Hostplus Member Online</i> from 24 May 2022 (for non-binding nominations) or by submitting a new <i>'Binding Death Benefit Nomination'</i> form.</p>
<i>Claims</i>		
<p>You want to make a financial hardship or compassionate grounds claim.</p>	<p>Call 1300 65 18 65 to confirm your eligibility and request an application form.</p> <p>Complete documentation must be received by 5pm ACST on 11 April 2022.</p>	<p>Any claims received after 5pm ACST on 11 April 2022, or incomplete forms, will not be processed by Statewide Super and a new application will need to be made to Hostplus.</p>
<p>You have a complaint, litigated claim or family law matter in progress.</p>	<p>Statewide Super will endeavour to finalise these matters prior to the merger.</p> <p>Any family law matters, litigated claim and complaints in progress prior to the merger will be forwarded to Hostplus for processing.</p>	<p>Any family law matters, litigated claims and complaints in progress prior to the merger will be processed by Hostplus.</p>
<i>Pensions</i>		
<p>You want to move your Statewide Super account to a Pension account.</p>	<p>You must provide a complete pension application form to Statewide Super by 5pm ACST on 11 April 2022.</p>	<p>Any applications received after 5pm ACST on 11 April 2022, or incomplete forms, will not be processed by Statewide Super and a new application will need to be made to Hostplus.</p>



Situation	Statewide Super	Hostplus
Financial Planning		
<p>You currently use the advice services of Statewide Super.</p>	<p>Statewide Super Financial Planners are employed by and authorised to provide advice through Statewide Super.¹</p> <p>Statewide Super offers two levels of financial advice to help members make the most of their retirement savings. This includes:</p> <ul style="list-style-type: none"> personalised intra-fund advice relating to your Statewide Super account, which is included as part of your membership; and more comprehensive advice offered by a suitably qualified financial planner, offered on a fee-for-service basis. <p>All of our Financial Planners will cease to operate under Statewide Super’s Australian Financial Services License on 29 April 2022 and will become authorised representatives of Industry Fund Services Limited.</p> <p>Any previous personal financial advice will be transitioned to Hostplus on 29 April 2022. As Statewide Super staff are being retained as part of the merger, it’s likely you’ll be able to continue with the same Financial Planner.</p> <p>If you wish to speak to your Financial Planner ahead of the merger, please contact us on 1300 65 18 65.</p>	<p>Members or clients can engage Hostplus financial planning and advice services prior to and after the merger date.</p> <p>Hostplus offers a range of financial advice options to ensure members get the right level of advice to suit individual and changing needs:</p> <ul style="list-style-type: none"> easy-to-use DIY digital advice² through Super Adviser; personalised superannuation advice relating to your Hostplus account, included as part of your membership³; and comprehensive advice offered by a suitably qualified financial planner, offered on a fee-for-service basis⁴. <p>Members who choose to engage the services of a comprehensive financial planner, will receive a fixed quote before proceeding with personal advice services. This quote will be provided once the planner has understood and agreed with your specific advice requirements.</p> <p>Visit hostplus.com.au/financial-planning.</p>
<p>¹ Statewide Super holds an Australian Financial Services Licence (AFSL 243 171) that allows it to provide superannuation trustee services and provide general and personal financial advice. Statewide Super Financial Planners are employees and Authorised Representatives of Statewide Super, who is responsible for any advice given to you by them.</p> <p>Statewide Super also has an associated network of financial advisers (Associated Financial Advisers) based locally and regionally. Advice provided to you by these Associated Financial Advisers is provided under the AFSL held by a third party. That third party is responsible for the financial advice given to you by an Associated Financial Adviser. For further information and a copy of the applicable Statewide Super Financial Services Guide (FSG), visit statewide.com.au or call 1300 65 18 65. A copy of the relevant FSG for an Associated Financial Adviser can be obtained by contacting the Associated Financial Adviser directly</p> <p>² 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 Super Adviser.</p> <p>³ Hostplus Superannuation Advice Consultants are Authorised Representatives of Link Advice Pty Ltd ABN 36 105 811 836, ASFL 258145 and facilitate the provision of limited personal advice about Hostplus products to Hostplus members through Super Adviser. To obtain a Link Advice Financial Services Guide please visit linkadvice.com.au/docs/Link_Advice_FSG.pdf. Link Advice is responsible for any advice obtained through Super Adviser.</p> <p>⁴ 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 financial planners who are Authorised Representatives of IFS. Fees may apply. Further information about the cost of advice is set out in the relevant IFS Financial Services Guide, a copy of which is available from your financial planner.</p>		



DEFINED BENEFIT ARRANGEMENTS

What's happening to defined benefit accounts?

If you're a member of Statewide Super's Local Super Sub-Plan (which will mean you are either a Salarylink member or you have a Deferred account), your defined benefit arrangements will be replicated in Hostplus. Following the transfer, your employer will make contributions to Hostplus on the same terms as they are making contributions to Statewide Super.

As part of the merger, the Hostplus Trust Deed will be amended to incorporate the existing Local Super Sub-Plan Rules and your defined benefits will continue to be managed in accordance with these rules.

Your Statewide Super accumulation account will be transferred into an account balance within your new Hostplus Salarylink or Deferred membership. This means you will have one membership record for all your Salarylink/Deferred and accumulation benefits, instead of two as is currently the case. In all other respects your accumulation account balance will be transferred to Hostplus under the same arrangements and conditions as standard Statewide Super accumulation accounts, as described in this Significant Event Notice.

Please ensure that any forms or instructions to Statewide Super in relation to your Salarylink or Deferred account are received by **5pm ACST on 11 April 2022**. Forms received after that time cannot be accepted. You will need to submit your request to Hostplus using Hostplus forms for processing.

Salarylink finalisations (for example, if you have ceased employment with your Salarylink employer, have turned 65 or moved to casual employment) in progress as at 29 April 2022 will be completed by Hostplus after the merger.

YOUR INVESTMENTS

What's happening to my investments?

If you're invested in the Statewide Super MySuper option on 29 April 2022, you'll be automatically transferred into the Hostplus Balanced (MySuper) option.

If you're invested in another option on 29 April 2022, your Statewide Super account balance will be transferred to the Hostplus investment option that most closely matches to your current Statewide Super investment option in terms of investment strategy, objective and risk (see pages 12-19). If you have more than one option, your account balance will be transferred to Hostplus investment options in the same proportions.

If you have provided instructions to Statewide Super about how future contributions are allocated (or provide those instructions before **4pm ACST on 26 April 2022**), these instructions will continue to be followed by Hostplus following the merger (with contributions allocated to the Hostplus investment option(s) that most closely match the Statewide Super investment option(s) you have selected).

If you would like to switch your investment option in Statewide Super before the merger, log-in to your [Statewide Super Online](#) member portal before **4pm ACST on 26 April 2022**.

It's important to review your investment options in Hostplus.

While your investments will be transferred to the Hostplus investment option(s) that most closely match to your existing Statewide Super investment option(s), investments in Hostplus aren't identical.

Investment objectives, asset allocations, costs and risk profiles vary between the funds. You should ensure you are comfortable with the risks and potential losses associated with your chosen investment.

After the merger, you will be free to choose from any combination of Hostplus' suite of 19 investment choices. For full details of Hostplus' investment options, visit hostplus.com.au/investment/your-investment-options. You can make a switch online via *Hostplus Member Online* from 24 May 2022.

Your account will be automatically transferred to the option that most closely matches your current investment option as shown on the following pages.

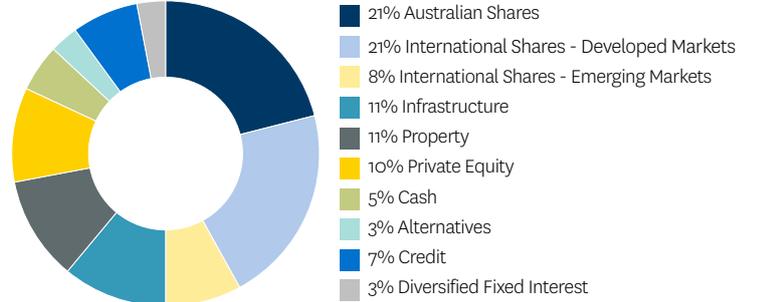
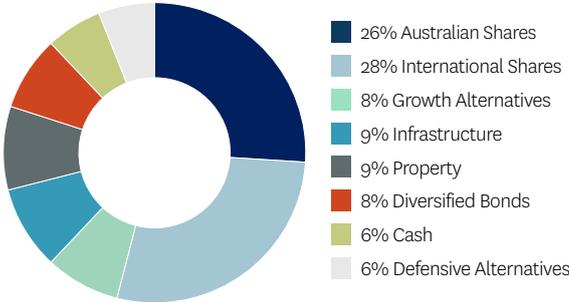


Statewide Super as at 29 April 2022

Hostplus equivalent option from 30 April 2022

MySuper

Balanced (default option)



Investor Profile

This is a diversified asset option with a medium to high exposure to risk. It is suitable for people looking for relatively high returns over the medium to long term who can handle fluctuations in returns, even negative returns, from year to year, and who won't be cashing out their super for ten years or more.

Investor profile

Members with a five years plus investment horizon in pursuit of an actively managed, highly diversified, pre-mixed investment option with access to growth and defensive assets.

Objectives

- To achieve returns after tax on investment income and investment fees that exceed CPI + 3.0% per annum over rolling 10-year periods.
- Limit the probability of generating a negative return to not more than four years in 20.
- To earn a rate of return after tax on investment income and investment fees that is in excess of the median growth option in an appropriate industry survey over rolling ten-year periods.

Objectives

- CPI plus 3% per annum on average over 10 years.
- CPI plus 4% per annum on average over 20 years.

Time horizon: 10 years

Time horizon: 5 years

Risk: Medium to high

Risk: Medium to high (negative returns expected in between 3 to less than 4 out of every 20 years)

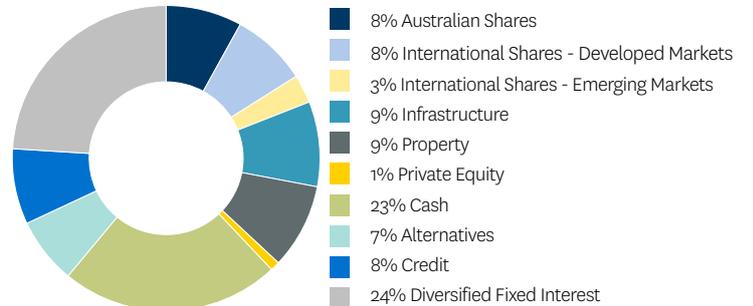
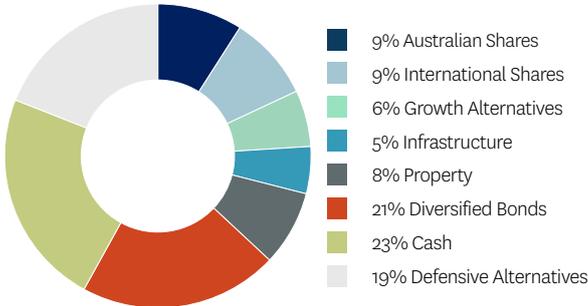


Statewide Super as at 29 April 2022

Hostplus equivalent option from 30 April 2022

Conservative

Capital Stable



Investor Profile

This is a diversified asset option with a low to medium exposure to risk. It is suitable for people who are more interested in less volatile returns than higher long-term returns, and who may be cashing out their super in seven years or more. However, negative returns are still possible in a particular year.

Investor profile

Members with a five years plus investment horizon in pursuit of the lowest risk, diversified, pre-mixed investment option. Capital Stable has been designed for members seeking a much lower allocation to growth assets such as equities (shares) and a much higher allocation to defensive assets such as fixed interest and cash, compared to the default Balanced option.

Objectives

- To achieve returns after tax on investment income and investment fees that exceed Consumer Price Index (CPI) + 1.0% per annum over rolling seven-year periods.
- Limit the probability of generating a negative return to not more than two years in 20.
- To earn a rate of return after tax on investment income and investment fees that is in excess of the median conservative option in an appropriate industry survey over rolling seven-year periods.

Objectives

- CPI plus 2.0% per annum on average over 20 years.

Time horizon: 7 years

Time horizon: 5 years +

Risk: Low to medium

Risk: Low to medium (negative returns expected in between 1 to less than 2 out of every 20 years)

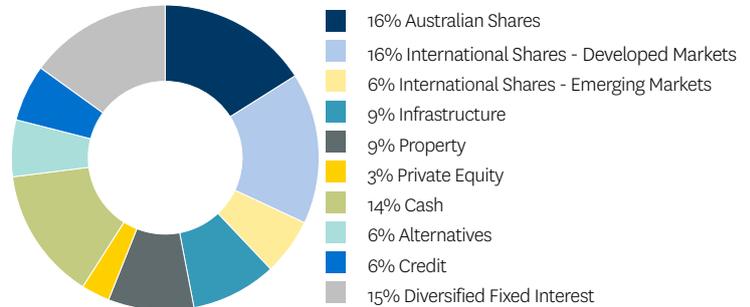
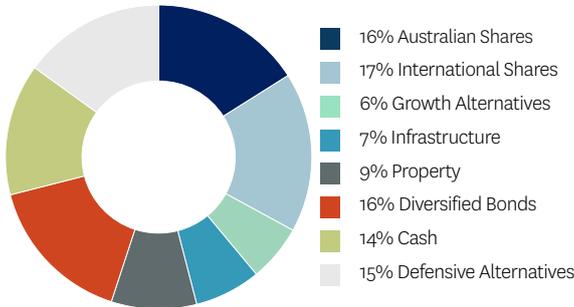


Statewide Super as at 29 April 2022

Hostplus equivalent option from 30 April 2022

Conservative Balanced

Conservative Balanced



Investor Profile

This is a diversified asset option with a medium exposure to risk. It is suitable for people looking for relatively high returns over the medium to longer term who want the growth provided by shares but want lesser fluctuations in returns from year to year. Suitable for people who may be cashing out their investment in seven years or more.

Investor profile

Members with a five years plus investment horizon in pursuit of a diversified, pre-mixed investment option with lower risk compared to our default Balanced option. Conservative Balanced has been designed for members seeking a lower allocation to growth assets such as equities (shares) and a higher allocation to fixed interest and cash. It contains a similar proportion of growth and defensive assets.

Objectives

- To achieve returns after tax on investment income and investment fees that exceed CPI + 2% per annum over rolling seven-year periods.
- Limit the probability of generating a negative return to not more than three years in 20.
- To earn a rate of return after tax on investment income and investment fees that is in excess of the median conservative balanced option in an appropriate industry survey over rolling seven-year periods.

Objectives

- CPI plus 3.0% per annum on average over 20 years.

Time horizon: 7 years

Time horizon: 5 years +

Risk: Medium

Risk: Medium (negative returns expected in between 2 to less than 3 out of every 20 years)

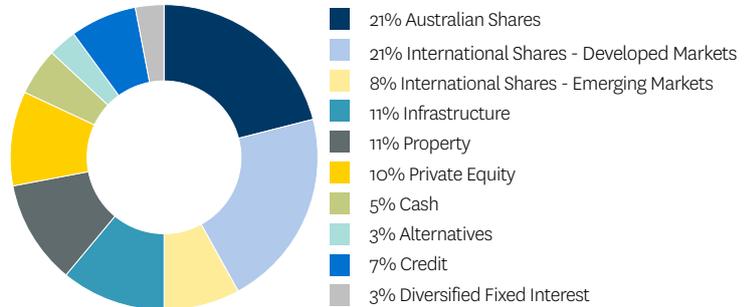
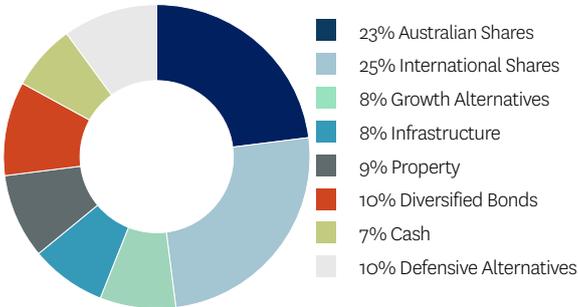


Statewide Super as at 29 April 2022

Hostplus equivalent option from 30 April 2022

Active Balanced

Balanced (default option)



Investor Profile

This is a diversified asset option with a medium to high exposure to risk. It is suitable for people looking for relatively high returns over the medium to longer term who want the growth provided by shares but want lesser fluctuations in returns from year to year than those provided by sharemarkets, and accept negative returns in some years. Suitable for people who may be cashing out their investment in ten years or more.

Investor profile

Members with a five years plus investment horizon in pursuit of an actively managed, highly diversified, pre-mixed investment option with access to growth and defensive assets.

Objectives

- To achieve returns after tax on investment income and investment fees that exceed CPI + 2.5% per annum over rolling ten-year periods.
- Limit the probability of generating a negative return to not more than four years in 20.
- To earn a rate of return after tax on investment income and investment fees that is in excess of the median balanced option in an appropriate industry survey over rolling ten-year periods.

Time horizon: 10 years

Risk: Medium to high

Objectives

- CPI plus 3% per annum on average over 10 years.
- CPI plus 4% per annum on average over 20 years.

Time horizon: 5 years +

Risk: Medium to high (negative returns expected in between 3 to less than 4 out of every 20 years)

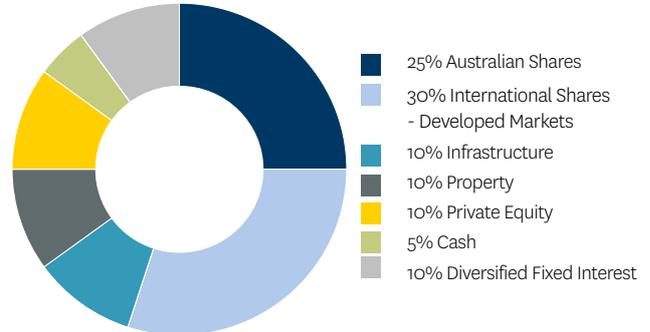
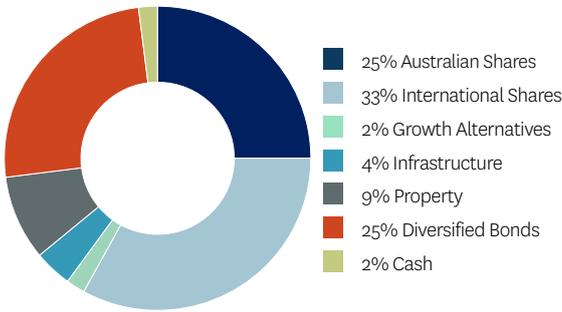


Statewide Super as at 29 April 2022

Hostplus equivalent option from 30 April 2022

Sustainable Diversified

Socially Responsible Investment (SRI) - Balanced



Investor Profile

This is a diversified asset option with a high exposure to risk. It is suitable for people who have a preference for an ethics-based approach to investing and are looking for relatively high returns over the medium to long term who can handle fluctuations in returns, even negative returns, from year to year, and who won't be cashing out their super for ten years or more.

Investor profile

Members with a five years plus investment horizon in pursuit of a diversified, pre-mixed investment option with a socially responsible investment style. The SRI Balanced option has been designed for members specifically seeking to avoid exposure to fossil fuels, companies that breach human rights or labour rights, uncertified palm oil, tobacco and other particular industries, while investing in assets that contribute to sustainable outcomes. Compared to our default Balanced option, SRI Balanced has a similar split between assets with growth and defensive characteristics.

Objectives

- To achieve returns after tax on investment income and investment fees that exceed CPI + 2.5% per annum over rolling ten-year periods.
- Limit the probability of generating a negative return to not more than five years in 20.
- To earn a rate of return after tax on investment income and investment fees that is in excess of the median balanced option in an appropriate industry survey over rolling ten-year periods.

Objectives

- CPI plus 3.0% per annum on average over 20 years.

Time horizon: 10 years

Time horizon: 5 years +

Risk: High

Risk: High (negative returns expected in between 4 to less than 6 out of every 20 years)

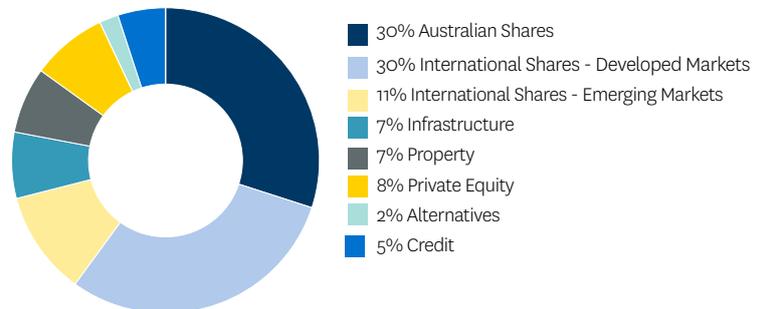
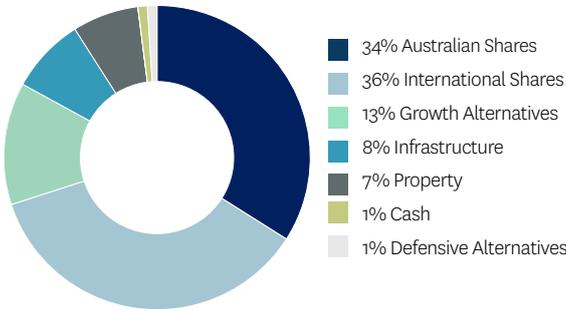


Statewide Super as at 29 April 2022

Hostplus equivalent option from 30 April 2022

High Growth

Shares Plus



Investor Profile

This is a diversified asset option with a high exposure to risk. It is suitable for people looking for high long-term returns who can handle wide fluctuations in returns, including negative returns, from year to year, and who won't be cashing out their super for ten years or more.

Investor profile

Members with a five years plus investment horizon in pursuit of a diversified, pre-mixed investment option. Compared to our default Balanced option, Shares Plus has been designed for members seeking a higher allocation to growth assets, being listed equities (shares) and a lower allocation to assets with defensive characteristics, such as fixed interest and cash. It has the highest exposure to growth assets and is therefore the least risk averse of our pre-mixed investment options.

Objectives

- To achieve returns after tax on investment income and investment fees that exceed CPI + 3.5% per annum over rolling ten-year periods.
- Limit the probability of generating a negative return to not more than five years in 20.
- To earn a rate of return after tax on investment income and investment fees that is in excess of the median high growth option in an appropriate industry survey over rolling ten-year periods.

Objectives

- CPI plus 4.5% per annum on average over 20 years.

Time horizon: 10 years

Time horizon: 5 years +

Risk: High

Risk: High (negative returns expected in between 4 to less than 6 out of every 20 years)



Statewide Super as at 29 April 2022

Hostplus equivalent option from 30 April 2022

Cash

Cash

Investor Profile

This is a single asset class option with a very low exposure to risk. It is suitable for people who are willing to accept a moderate return to protect the value of their super and/or who may be cashing out their super within a year. However, negative returns are still possible in any particular year in extreme circumstances.

Investor profile

Members with a two years plus investment horizon in pursuit of exposure to investments in short-term money market securities and some short-term senior debt within Australia. This option aims to deliver stable returns over a market cycle.

Objectives

- To achieve returns before tax on investment income and after investment fees that exceed the Bloomberg AusBond Bank Bill Index over rolling 12-month periods.
- Limit the probability of generating a negative return to not more than one in 50 years.
- To earn a rate of return after tax on investment income and investment fees that is in excess of the median cash option in an appropriate industry survey over rolling 12-month periods.

Objectives

- CPI minus 0.5% per annum on average over 20 years.

Time horizon: 1 year

Time horizon: 2 years +

Risk: Very low

Risk: Very low (negative returns expected in less than 0.5 out of every 20 years)

Diversified Bonds (Low-Medium Risk)

Diversified Fixed Interest (Medium-High Risk)

Investor Profile

This is a single asset class option with a low to medium exposure to risk. It is suitable for people who are seeking higher returns than cash over the medium term and who may be cashing out their super in five years or more. However, negative returns are still possible in a particular year.

Investor profile

Members with a two years plus investment horizon in pursuit of exposure to a portfolio of Australian and international government bonds and other investment grade debt. This option aims to provide capital stability and a return above cash over a market cycle.

Objectives

- To achieve returns before tax on investment income and after investment fees that exceed the weighted average return from the Bloomberg AusBond Composite Bond Index (50%) and Barclays Capital Global Aggregate Index (hedged into Australian dollars) (50%) over rolling five-year periods.
- Limit the probability of generating a negative return to not more than two in 20 years.
- To earn a rate of return after tax on investment income and investment fees that is in excess of the median diversified bonds option in an appropriate industry survey over rolling five-year periods.

Objectives

- CPI per annum on average over 20 years.

Time horizon: 5 years

Time horizon: 2 years +

Risk: Low to medium

Risk: Medium to High (negative returns expected in between 3 to less than 4 out of every 20 years)



Statewide Super as at 29 April 2022

Hostplus equivalent option from 30 April 2022

Australian Shares

Australian Shares

Investor Profile

This is a single asset class option with a high exposure to risk. It is suitable for people looking for high long-term returns who can handle wide fluctuations in returns, including negative returns, from year to year, and who won't be cashing out their super for seven years or more.

Investor profile

Members with a five years plus investment horizon in pursuit of exposure to a highly diversified portfolio of companies listed on the Australian Securities Exchange. This actively managed option aims to outperform the market by carefully selecting which companies to buy and sell. This option aims to achieve capital growth and income growth via dividends over the long term.

Objectives

- To achieve returns before tax on investment income and after investment fees that exceed the S&P/ASX 300 Accumulation Index over rolling seven-year periods.
- Limit the probability of generating a negative return to not more than six years in 20.
- To earn a rate of return after tax on investment income and investment fees that is in excess of the median Australian shares option in an appropriate industry survey over rolling seven-year periods.

Objectives

- CPI plus 4.5% per annum on average over 20 years.

Time horizon: 7 years

Time horizon: 5 years +

Risk: High

Risk: High (negative returns expected in between 4 to less than 6 out of every 20 years)

International Shares

International Shares

Investor Profile

This is a single asset class option with a high exposure to risk. It is suitable for people looking for high long-term returns who can handle wide fluctuations in returns, including negative returns, from year to year, and who won't be cashing out their super for seven years or more.

Investor profile

Members with a five years plus investment horizon in pursuit of exposure to a highly diversified portfolio of companies listed on international stock exchanges, including developed and emerging markets. This actively managed option aims to outperform the market by carefully selecting which companies to buy and sell. This option aims to achieve capital growth and income growth via dividends over the long term.

Objectives

- To achieve returns before tax on investment income and after investment fees that exceed the MSCI ACWI (exAustralia) Index (with net dividends reinvested) over rolling seven-year periods.
- Limit the probability of generating a negative return to not more than six years in 20.
- To earn a rate of return after tax on investment income and investment fees that is in excess of the median international shares option in an appropriate industry survey over rolling seven-year periods.

Objectives

- CPI plus 4% per annum on average over 20 years.

Time horizon: 7 years

Time horizon: 5 years +

Risk: High

Risk: High (negative returns expected in between 4 to less than 6 out of every 20 years)

More information on the investment options available in Hostplus can be found in the *Member Guide* via hostplus.com.au/pds.



What if I have a Statewide Super and Hostplus account?

If you have an existing account with Hostplus, your Statewide Super account balance will be transferred into your existing Hostplus account and will be invested in the Hostplus investment option(s) that most closely matches to your existing Statewide Super investment option(s) as outlined in the table from *page 12*.

Any contributions to your merged Hostplus account processed from 30 April 2022 will be invested as per your existing Hostplus investment option(s) for future contributions.

YOUR INSURANCE

What's happening to my insurance?

If you hold insurance with Statewide Super as at 29 April 2022, there will generally¹ be no change to your level of insurance cover. Your existing cover, occupation category and any exclusions or conditions you hold will be transferred to Hostplus on the same policy terms as the existing Statewide Super policy provided by MetLife Insurance Limited (**Statewide Terms**). This includes retaining the ability to make changes to your Statewide Super insurance arrangements, including but not limited to the levels of cover and occupation categories.

If, at any time after the merger date, your transferred Statewide Super insurance ceases, you'll only be eligible to obtain cover with Hostplus based on the policy terms and conditions offered by Hostplus at the time (**Hostplus Terms**).

If your existing Statewide Super insurance cover is transferred to Hostplus, you can apply to transfer your cover from the Statewide Terms to the Hostplus Terms at any time.

Important information about your insurance cover.

If you don't need your cover or wish to make changes to the level of your cover, you'll be able to do so via [Statewide Super Online](#) or by calling us on 1300 65 18 65 before **4pm ACST on 22 April 2022**. Otherwise, you'll be able to make changes or cancel your cover with Hostplus from 24 May 2022 via *Hostplus Member Online*, by phone or in writing to Hostplus.

Will my insurance cost change?

Your Statewide Super insurance premiums include an insurance administration fee of 6.3278% on your Death and Total and Permanent Disablement (**TPD**) premiums and 13.7255% on your Income Protection premiums. However, Statewide Super credits back to your account a portion (55%) of the tax deduction that it receives for those premiums (**tax rebate**).

At Hostplus:

1. your insurance administration fees will reduce to 0.745% of your insurance premiums on your Death and TPD cover and 0.0% on your Income Protection cover, but
2. you will no longer receive the tax rebate.

In addition, if you're a Statewide Super ex-Choice Plus member, any discount that currently applies to your insurance arrangements will end on 29 April 2022.

We recommend you consider the costs that will be incurred for your insurance after the merger by reviewing the new premium tables in *Appendix A*.

¹ See page 23 'What happens with my insurance if I already have a Hostplus Account' as members who have insurance in both Statewide Super and Hostplus will have their Statewide Super cover converted to the Hostplus policy.



To illustrate the difference in costs, we've compared the premiums for a 40 year old with 4 units of default cover in the Active occupation category below:

	Statewide Super			Hostplus		
	Weekly insurance Premiums (inc admin fee)	Tax rebate	Net cost per week	Weekly insurance Premiums (inc admin fee)	Tax rebate	Net cost per week
Death	\$3.67	\$0.30	\$3.37	\$3.46	\$0.00	\$3.46
TPD	\$7.80	\$0.64	\$7.16	\$7.36	\$0.00	\$7.36
Income Protection	\$2.17	\$0.18	\$1.99	\$1.88	\$0.00	\$1.88
Total Costs			\$12.52			\$12.70

Dollar amounts are rounded to the nearest cent. Premiums are for \$180k Death & TPD cover and \$24k per annum income protection cover.

What if I already have an insurance claim, or intend to claim?

Statewide Super and Hostplus both use MetLife Insurance Limited (**MetLife**) as their Death, TPD and Income Protection insurer. Any Statewide Super insurance applications or claims in progress as at 29 April 2022 will continue to be assessed by MetLife and will be finalised by Hostplus. We'll contact you directly if there's anything you need to do and will provide you with any contact details that may change after 29 April 2022.

Income Protection benefit payments will continue to be paid as normal including throughout the limited service period and beyond.

Can my Statewide Super insurance be reinstated?

Before 29 April 2022, there are some circumstances in which insurance cover that has ended can be reinstated. See page 19, 'My insurance cover has ended. Can it be reinstated?' of the Statewide Super *Insurance in Your Super* booklet available at statewide.com.au/product-disclosure-statements for more information.

If your Statewide Super insurance cover has ended and has not been reinstated by 29 April 2022, it can no longer be reinstated. You may, however, be provided with default Hostplus insurance cover after the transfer under the Hostplus Insurance Terms (see page 22 under 'What if I don't have Insurance at Statewide Super?').

What if my account is inactive?

The Protecting Your Super (PYS) legislation is designed to protect members from unnecessary account erosion through administration fees and insurance costs. Any member account that hasn't received a contribution or rollover during a 16-month period is deemed to be "inactive". Trustees cannot provide or maintain insurance for members whose accounts are inactive (unless an election to retain cover has been made). In addition, low-balance accounts that are also inactive must be periodically transferred to the Australian Taxation Office (ATO).

Upon transfer of your Statewide Super account to Hostplus, the '16-month clock' resets the period for determining when an account may become inactive.

Any members who have provided an election to Statewide Super to maintain insurance despite inactivity will have this election carried across to Hostplus.



How does the Putting Members Interests First (PMIF) legislation affect me?

Introduced from 1 April 2020, the PMIF legislation is designed to protect low-balance accounts and the super savings of younger members from balance erosion due to insurance coverage they may not need. PMIF eligibility conditions require you to be at least aged 25 (the **age condition**) and have reached a minimum account balance of \$6,000 (the **balance condition**) before insurance cover can be provided to you automatically.

If you joined Statewide Super on or after 1 April 2020, automatic (default) insurance cover wasn't provided until you met the PMIF eligibility conditions or you opted-in to obtain the insurance cover and Statewide Super received a subsequent employer contribution into your account. These same conditions applied if your insurance cover ceased on 1 April 2020 because, on or after 1 November 2019, your account balance with Statewide Super wasn't equal to or greater than \$6,000.

If you've opted in to Statewide Super insurance cover but haven't had cover applied to your Statewide Super account by 29 April 2022 (because you did not receive a subsequent employer contribution by 5pm ACST on 22 April 2022 to activate the cover) you'll be required to provide Hostplus with a new election to opt-in to cover (under the Hostplus Insurance Terms).

What if I don't have insurance at Statewide Super?

Hostplus provides default Death and Total and Permanent Disablement insurance cover to their members who meet the PMIF eligibility conditions (being the age condition and balance condition) without the need for a subsequent employer contribution. You may¹ be provided with default Hostplus insurance cover after the transfer (under the Hostplus Insurance Terms) if you:

- meet the PMIF age and balance conditions
- don't hold insurance cover with Statewide Super at 29 April 2022, and
- haven't previously cancelled your insurance cover with Statewide Super.

Any such cover may be restricted cover which will not cover pre-existing conditions for at least 24 months from the date the cover is granted. Hostplus do not offer default Income Protection insurance, see section 8 of the *Hostplus Member Guide* available at hostplus.com.au/pds for more information.

From 24 May 2022, you can cancel, change or reduce your insurance cover at any time online at hostplus.com.au/insurance for more information.

1. Permanent employees of the Northern Territory government have different eligibility rules. Refer to the *Statewide Super Insurance in your Super* booklet available at statewide.com.au/product-disclosure-statements for more information.



What happens with my insurance if I already have a Hostplus account?

<p>I have insurance in both my Statewide Super and Hostplus accounts.</p>	<p>If you have Death and/or TPD cover in both accounts, the amount of cover you hold across both will be combined into your Hostplus account from the merger date, under the Hostplus Insurance Terms. Any existing Statewide Super exclusions, limitations, restrictions or loadings will continue to apply but only to the insurance amount held with Statewide Super before the merger. Your existing Hostplus Death and TPD occupational rating will be applied to the combined cover.</p> <p>Both Statewide Super and Hostplus offer unitised and fixed insurance:</p> <ul style="list-style-type: none"> • Unitised cover is designed to reduce the insured value of each unit of cover as you get older. • Fixed cover allows you to fix the value of your insurance, but premiums will increase as you get older. <p>If you hold fixed Death and/or TPD cover in both accounts or fixed cover in one account and unitised cover in the other, these amounts will be added together and converted to Hostplus Fixed Cover. Your new sum insured will be the total of your cover with both Statewide Super and Hostplus.</p> <p>If you hold unitised Death and/or TPD cover in both accounts, you'll receive the minimum number of Hostplus units to ensure you have at least the same level of cover (or more) that you had with Statewide Super in addition to your cover with Hostplus. The value of each unit will change in line with your age and the Hostplus unitised scale.</p> <p>If you hold Income Protection cover in both accounts, you will keep your Income Protection cover that has the higher sum insured including the applicable wait period and benefit period for this insurance. The cover will be provided under the Hostplus Insurance Terms.</p> <p>Combining the insurance under your Hostplus account will result in a change to the premiums deducted from this account to reflect the combined cover. It's important that you understand the impact premium deductions can have on your overall retirement balance. We encourage you to seek independent financial advice in relation to your insurance needs.</p>
<p>I have insurance in my Statewide Super account but not in my Hostplus account.</p>	<p>You'll keep your existing level of insurance cover with Statewide Super.</p> <p>The Statewide Super insurance policy terms and conditions that apply to your Statewide Super account (Statewide Insurance Terms) will be retained with Hostplus.</p> <p>Your insurance premiums may change.</p> <p>If, at any time after the merger date, your transferred Statewide Super insurance ceases, you'll only be eligible to obtain cover with Hostplus based on the policy terms and conditions offered by Hostplus at the time (Hostplus Insurance Terms).</p>
<p>I have insurance in my Hostplus account but not my Statewide Super account.</p>	<p>You'll keep your existing cover with Hostplus and will no longer be eligible to obtain insurance under the Statewide Insurance Terms.</p>
<p>I have no insurance in either my Statewide Super or Hostplus account.</p>	<p>When you meet the eligibility for insurance cover with Hostplus, cover will commence under the Hostplus insurance arrangements (see above under 'What if I don't have insurance at Statewide Super?'). You'll no longer be eligible to obtain insurance under the Statewide Insurance Terms.</p>

When will I receive confirmation of my Hostplus Insurance?

Once the merger is complete Hostplus will send you confirmation of your insurance details, including the amount of your cover and the premiums that will be deducted from your account. You'll also receive information about the terms and conditions of your cover.



FEES AND COSTS¹

The fees and costs of Hostplus aren't the same as those of Statewide Super. The tables below provide a summary of Statewide Super's current fees and costs and the fees and costs that will apply at Hostplus from 30 April 2022.

Please note: The Statewide Super fees and costs and the Hostplus fees and costs have been calculated and disclosed in different ways. Hostplus has elected to early adopt the fee and costs calculation and disclosure requirements pursuant to the new *ASIC Corporations (Disclosure of Fees and Costs) Instrument 2019/1070 (New Rules)*. Statewide Super continues to calculate and disclose fees and costs pursuant to ASIC Class Order [CO 14/1252].

Where a range of fees and costs is shown, the applicable fee or cost depends on the investment option.

Fees and costs can be paid directly from your account or deducted from your investment returns. Other fees and costs may also be charged, such as activity fees.

Type of fee or cost	Statewide Super		Hostplus	
	Amount	How and when paid	Amount	How and when paid
Ongoing annual fees and costs²				
Administration fees and costs	Fixed fee of \$91 per annum (calculated daily and deducted monthly) plus Asset-based administration fee of 0.11% per annum of your average account balance.	Fixed fee - Deducted from your account at the end of each month or on earlier withdrawal from the fund.	\$78 per annum	Deducted from your account each month and is paid into the fund's Administration Reserve.
		Asset-based fee - calculated daily and deducted from your account balance at the end of each month or on earlier withdrawal from the fund and recorded in your transaction history. This fee is capped at \$500 per annum.	plus \$30.64 per annum ⁴	Deducted from the fund's Administration Reserve throughout the year and not from your account balance.
			plus a trustee fee of 0.0165% per annum of your average account balance ⁵ .	Deducted daily from gross investment earnings of the fund before net investment returns are applied to your account.
Investment fees and costs ³	0.04% - 1.01% per annum ⁴ .	Deducted from the investment option's returns before the allocation of returns through unit prices.	0.03% - 1.18% ^{4 5}	Deducted daily from gross investment earnings before net investment returns are applied to your account.
Transaction costs	Nil	Not applicable.	Varies according to each investment option, ranges between 0.00% and 0.40% ⁴	Transaction costs are incurred when assets are bought or sold.
Member activity-related fees and costs				
Buy-sell spread	Nil	Not applicable.	Nil	Not applicable.



Type of fee or cost	Statewide Super		Hostplus	
	Amount	How and when paid	Amount	How and when paid
Switching fee	Nil for the first switch per financial year. \$20 per switch thereafter.	Deducted from your account at the time of the switch (there are no fees if you request that future contributions be invested in different investment options).	Nil	Not applicable.
Other fees and costs	Please see description under the heading 'Additional fees and costs' on page 26 of this document.			

- ¹ This section is only applicable to accumulation products. For a comparison of pension product fees and costs, please refer to the Significant Event Notice (Pension) issued on or around the date of this document.
- ² If your account balance for a product offered by the fund is less than \$6,000 at the end of the fund's income year (or when you exit the fund), certain fees and costs charged to you in relation to administration and investments are capped at 3% of your account balance. Any amount charged in excess of that cap will be refunded.
- ³ Hostplus' investment fees and costs includes an amount of up to 0.28% for performance fees. See 'Fees and costs terms used in this document'. This calculation is based upon a 5 year average of performance fees paid. For further information, see section 6.4 of the *Hostplus Member Guide* on the Hostplus website.
- ⁴ Administration fees and costs deducted from the reserve, investment fees and costs, and transaction costs are estimates based on fees and costs incurred up to 30 June 2021, and accordingly, fees and costs payable in respect of each future year may be higher or lower.
- ⁵ For Hostplus, administration and investment fees and costs include a Special Purpose Reserve Fee (SPRF) that will apply from 31 March 2022 to be deducted from gross investment earnings on a daily basis. These amounts have been included in the above table.

Total Investment fees and costs for particular investment options

The fees and costs that apply for various investment options are detailed below. The total investment fees and costs outlined are those that applied for the 2020/21 financial year in line with legislative requirements.

Investment Option	Investment fees and costs	Transaction costs	Total investment fees and costs ^{1 2 3}
Statewide Super MySuper	0.58%	0.23%	0.81%
Hostplus MySuper/Balanced	0.90%	0.10%	1.00%
Statewide Super High Growth	0.64%	0.23%	0.87%
Hostplus SharesPlus	0.90%	0.11%	1.01%
Statewide Super Active Balanced	0.56%	0.23%	0.79%
Hostplus MySuper/Balanced	0.90%	0.10%	1.00%
Statewide Super Conservative Balanced	0.50%	0.22%	0.72%
Hostplus Conservative Balanced	0.59%	0.09%	0.68%
Statewide Super Conservative	0.42%	0.20%	0.62%
Hostplus Capital Stable	0.48%	0.07%	0.55%
Statewide Super Diversified Bonds	0.29%	0.18%	0.47%
Hostplus Diversified Fixed Interest	0.06%	0.05%	0.11%
Statewide Super Cash	0.02%	0.02%	0.04%
Hostplus Cash	0.03%	0.0%	0.03%



Investment Option	Investment fees and costs	Transaction costs	Total investment fees and costs ^{1 2 3}
Statewide Super Australian Shares	0.41%	0.21%	0.62%
Hostplus Australian Shares	0.68%	0.14%	0.82%
Statewide Super International Shares	0.46%	0.15%	0.61%
Hostplus International Shares	0.58%	0.10%	0.68%
Statewide Super Sustainable Diversified	0.85%	0.16%	1.01%
Hostplus Socially Responsible Investment (SRI) - Balanced	0.26%	0.07%	0.33%

- ¹ The investment fees and costs shown in the table are based on the actual investment fees and costs paid during the 2020/21 year, where available, and appropriate estimates where actual fees and costs are not directly available. The total of Statewide Super's investment fees and costs include external management fees, performance-based fees and some transactional and operational costs. The fees and costs will vary from year to year, reflecting the blend of investment managers used, the asset allocation structure and performance-based fees paid. These fees and costs exclude the administration fees and costs component.
- ² Only those Hostplus investment options that most closely match Statewide Super's investment options are shown. As a member of Hostplus, you'll be able to consider Hostplus' full range of investment options, including a number of low-cost options and be able to switch options at no cost.
- ³ Statewide Super continues to calculate and disclose fees and costs pursuant to ASIC Class Order [CO 14/1252]. For more information about the components of Statewide Super's fees and costs refer to the Fees and Other Costs booklet at statewide.com.au/pds. Hostplus has elected to early adopt the fee and costs calculation and disclosure requirements pursuant to the New Rules. For more information about the components of Hostplus' fees and costs refer to section 6 of the Hostplus Member Guide, available at hostplus.com.au/pds. For Hostplus, investment fees and costs include a Special Purpose Reserve Fee (SPRF) that will apply from 31 March 2022 to be deducted from gross investment earnings on a daily basis. A full year's investment related SPRF has been applied as an indication of the future investment fees to apply for Hostplus investment options.

Additional fees and costs

Dependent upon the circumstances, the following current additional fees and costs may be charged to you as a Hostplus member:

Type of fee or cost	Amount	How and when paid
<p>Financial Advice fee</p> <p>Members who choose to engage the services of a financial planner will receive a fixed quote before proceeding with personal advice services. This quote will be provided to you once the planner has understood and agreed with you your specific requirements. The fee (once approved by you) will be charged on a fee-for-service basis.</p>	POA	Fee for service basis.
<p>Family Law fee</p> <p>(a) Information request Under family law, your spouse, a person considering entering into a superannuation agreement with you, or their authorised representative, can request information about your account. Hostplus charges a fee for supplying this requested information; and</p> <p>(b) Splitting arrangement Hostplus also charges a fee for splitting the interest in your account upon receipt of a splitting agreement or court order, which is deducted from your account at the time the benefit is split.</p>	\$75 \$60	At the time the request is made. At the time the benefit is split.
<p>Dishonoured payment fee</p> <p>If you make a contribution by cheque or direct debit that is dishonoured, a handling fee will be deducted from your account.</p>	\$15	At the time the dishonoured cheque or direct debit is processed.
<p>Contribution splitting fee</p> <p>A fee will be payable by the splitting member for each transaction which will be deducted from the member's account.</p>	\$60	For each transaction at the time the transaction is processed.



Net Performance

Although the total investment fees and costs for a number of Hostplus investment options may be higher, the performance of the Hostplus diversified investment options (net of investment fees) outperform the equivalent Statewide Super option over various time frames.

For example, compare the performance of both MySuper options (net of investment fees) to 31 December 2021*:

	Statewide Super - MySuper	Hostplus - Balanced
1 year	13.44%	19.08%
3 years (pa)	10.08%	11.92%
5 years (pa)	8.76%	10.19%
7 years (pa)	8.69%	9.71%
10 years (pa)		10.65%

*Past performance is not a reliable indicator of future performance. Net investment returns represent the rate of return on investments, net of investment-related fees, costs and taxes.

Costs of product for 1 year

The cost of product gives a summary calculation about how ongoing annual fees and costs can affect your superannuation investment over a 1-year period for all superannuation products and investment options. It is calculated by adding (1) administration fees and costs, (2) investment fees and costs and (3) transaction costs. It excludes member activity-related fees and costs.

The cost of product information assumes a balance of \$50,000 throughout the year.

Investment Option	Total cost of product ¹
Statewide Super MySuper	\$551.00
Hostplus MySuper/Balanced	\$616.89
Statewide Super High Growth	\$581.00
Hostplus SharesPlus	\$621.89
Statewide Super Active Balanced	\$541.00
Hostplus MySuper/Balanced	\$616.89
Statewide Super Conservative Balanced	\$506.00
Hostplus Conservative Balanced	\$456.89
Statewide Super Conservative	\$456.00
Hostplus Capital Stable	\$391.89
Statewide Super Diversified Bonds	\$381.00
Hostplus Diversified Fixed Interest	\$171.89
Statewide Super Cash	\$166.00
Hostplus Cash	\$131.89
Statewide Super Australian Shares	\$456.00
Hostplus Australian Shares	\$526.89
Statewide Super International Shares	\$451.00
Hostplus International Shares	\$456.89
Statewide Super Sustainable Diversified	\$651.00
Hostplus Socially Responsible Investment (SRI) - Balanced	\$281.89

¹ For Hostplus, the total costs of product include a Special Purpose Reserve Fee (SPRF) that will apply from 31 March 2022 to be deducted from gross investment earnings on a daily basis. This amount has been included in the above table.



Fees and costs terms used in this document

Administration fees and costs are fees and costs that relate to the administration or operation of the fund and includes costs incurred by the trustee that relate to the administration or operation of the entity and are not otherwise charged as investment fees and costs, a buy-sell spread, a switching fee, an activity fee, an advice fee or an insurance fee.

Investment fees and costs are fees and costs that relate to the investment of the assets of a fund and include:

1. fees in payment for the exercise of care and expertise in the investment of those assets (including performance fees); and
2. costs incurred by the trustee of the entity:
 - a. that relate to the investment of assets of the entity; and
 - b. are not otherwise charged as administration fees and costs, a buy-sell spread, a switching fee or an activity fee.

Performance fees form a component of investment fees and costs and are fees that are sometimes paid to the fund's investment managers when their investment performance exceeds agreed benchmarks; therefore they are difficult to predict. It's important to note that future performance fees may be different to those shown.

Investment Option	Performance fee ¹
Statewide MySuper	0.14%
Hostplus MySuper/Balanced	0.28%
Statewide High Growth	0.16%
Hostplus SharesPlus	0.25%
Statewide Active Balanced	0.13%
Hostplus Balanced	0.28%
Statewide Conservative Balanced	0.11%
Hostplus Conservative Balanced	0.14%
Statewide Conservative	0.09%
Hostplus Capital Stable	0.11%
Statewide Diversified Bonds	0.00%
Hostplus Diversified Fixed Interest	0.00%
Statewide Cash	0.00%
Hostplus Cash	0.00%
Statewide Australian Shares	0.04%
Hostplus Australian Shares	0.18%
Statewide International Shares	0.00%
Hostplus International Shares	0.01%
Statewide Sustainable Diversified	0.03%
Hostplus Socially Responsible Investment (SRI) - Balanced	0.00%

¹ Performance fees are estimates based on fees and costs incurred over previous financial years, and accordingly, performance fees payable in respect of each future year may be higher or lower. Hostplus performance fees are based on a 5-year average of performance fees paid whereas Statewide Super's performance fees are based on the financial year ending 30 June 2021.

Transaction costs include a broad range of costs that the fund incurs relating to buying or selling underlying investments (such as brokerage and commission and buy-sell spreads charged by fund managers on some underlying investments). Neither Hostplus nor Statewide Super charge any buy-sell spreads in respect of any transaction.



SUPPORT AND MORE INFORMATION

Statewide Super Online	<p>Logging in to <i>Statewide Super Online</i> portal is the quickest and easiest way to make any changes you need to make to your account before we merge, including updating your details and switching investment options. Login to your <i>Statewide Super Online</i> member portal at statewide.com.au/login.</p> <p>Haven't logged in before? Register at statewide.com.au/login with your client ID.</p>
Website and FAQs	<p>statewide.com.au/merger/members</p>
Webinars	<p>Statewide Super will be hosting a series of webinars in late March/early April 2022 to provide our members with more information and what may be important for you to action in relation to your Statewide Super account.</p> <p>Learn more and register at statewide.com.au/merger/members.</p>
More Information	<p>Please visit the merger page of our website at statewide.com.au/merger/members to keep updated on member webinars and other important information.</p> <p>The Victoria Square Hub and Darwin Office will be closed from 2 May 2022 to 13 May 2022 inclusive.</p>
Call	<p>South Australia: 1300 65 18 65 Northern Territory: 08 7915 4800</p>
Email	<p>info@statewide.com.au</p>
Address	<p>South Australia: 211 Victoria Square, Adelaide SA 5000 Northern Territory: Level 1, 48-50 Smith Street, Darwin NT 0820</p>

Want to know more about Hostplus?

Website	<p>hostplus.com.au</p>
Get in touch	<p>hostplus.com.au/help/contact-us</p>

Please read this SEN with Statewide Super's: *Product Disclosure Statement* dated 1 November 2021, *Salarylink Member Guide* dated 1 November 2018, *Insurance in your Super* booklet dated 1 November 2021 and *Hostplus' Product Disclosure Statement*, before making any decision in respect of this matter. The information contained in this document is of a general nature only and not tailored to your personal circumstances, needs or objectives. Before acting on any statements contained in this document you should consider the appropriateness of those statements having regard to your own objectives, financial situation and needs.



APPENDIX A: INSURANCE PREMIUM TABLES

Statewide Super Grandfathered Group Life Premium Rates Effective 30 April 2022

The table below shows the premiums payable for the Death and/or TPD cover you hold.

All rates include government charges (stamp duty) and include administration loadings.

Death/TPD - Fixed Cover						
Annual premium rates per \$1000 annual sum insured						
Age Next Birthday	Active or Unknown		White Collar		Professional	
	Death	TPD	Death	TPD	Death	TPD
16	\$0.256	\$0.162	\$0.142	\$0.090	\$0.128	\$0.081
17	\$0.271	\$0.175	\$0.151	\$0.097	\$0.136	\$0.088
18	\$0.287	\$0.188	\$0.159	\$0.105	\$0.143	\$0.095
19	\$0.303	\$0.204	\$0.168	\$0.113	\$0.152	\$0.102
20	\$0.320	\$0.221	\$0.178	\$0.122	\$0.160	\$0.110
21	\$0.340	\$0.238	\$0.188	\$0.132	\$0.169	\$0.119
22	\$0.359	\$0.257	\$0.199	\$0.143	\$0.179	\$0.129
23	\$0.380	\$0.291	\$0.211	\$0.161	\$0.189	\$0.145
24	\$0.402	\$0.329	\$0.223	\$0.183	\$0.200	\$0.164
25	\$0.425	\$0.373	\$0.236	\$0.208	\$0.213	\$0.186
26	\$0.449	\$0.422	\$0.250	\$0.235	\$0.225	\$0.211
27	\$0.476	\$0.478	\$0.264	\$0.265	\$0.238	\$0.239
28	\$0.503	\$0.541	\$0.279	\$0.300	\$0.251	\$0.270
29	\$0.532	\$0.613	\$0.295	\$0.341	\$0.266	\$0.306
30	\$0.562	\$0.693	\$0.312	\$0.385	\$0.281	\$0.347
31	\$0.594	\$0.784	\$0.330	\$0.435	\$0.297	\$0.392
32	\$0.629	\$0.888	\$0.350	\$0.494	\$0.314	\$0.444
33	\$0.665	\$1.005	\$0.370	\$0.558	\$0.332	\$0.503
34	\$0.703	\$1.137	\$0.391	\$0.632	\$0.352	\$0.569
35	\$0.745	\$1.288	\$0.413	\$0.715	\$0.372	\$0.644
36	\$0.782	\$1.400	\$0.434	\$0.778	\$0.391	\$0.700
37	\$0.821	\$1.522	\$0.456	\$0.845	\$0.410	\$0.761
38	\$0.862	\$1.654	\$0.480	\$0.919	\$0.431	\$0.827
39	\$0.906	\$1.798	\$0.504	\$0.999	\$0.453	\$0.900
40	\$0.951	\$1.956	\$0.529	\$1.086	\$0.476	\$0.977
41	\$0.999	\$2.126	\$0.555	\$1.181	\$0.500	\$1.063
42	\$1.050	\$2.311	\$0.583	\$1.284	\$0.525	\$1.156
43	\$1.102	\$2.513	\$0.613	\$1.395	\$0.551	\$1.256
44	\$1.159	\$2.731	\$0.644	\$1.517	\$0.579	\$1.365
45	\$1.217	\$2.969	\$0.676	\$1.649	\$0.609	\$1.484
46	\$1.305	\$3.145	\$0.724	\$1.748	\$0.652	\$1.573
47	\$1.398	\$3.333	\$0.777	\$1.852	\$0.699	\$1.666
48	\$1.499	\$3.531	\$0.833	\$1.962	\$0.750	\$1.766
49	\$1.607	\$3.742	\$0.893	\$2.078	\$0.803	\$1.871
50	\$1.723	\$3.965	\$0.957	\$2.202	\$0.861	\$1.982
51	\$1.847	\$4.200	\$1.026	\$2.333	\$0.923	\$2.101



Death/TPD - Fixed Cover						
Annual premium rates per \$1000 annual sum insured						
Age Next Birthday	Active or Unknown		White Collar		Professional	
	Death	TPD	Death	TPD	Death	TPD
52	\$1.980	\$4.450	\$1.100	\$2.472	\$0.989	\$2.226
53	\$2.122	\$4.715	\$1.179	\$2.620	\$1.061	\$2.358
54	\$2.275	\$4.996	\$1.264	\$2.776	\$1.137	\$2.498
55	\$2.439	\$5.293	\$1.355	\$2.941	\$1.219	\$2.647
56	\$2.619	\$5.646	\$1.455	\$3.137	\$1.310	\$2.823
57	\$2.812	\$6.023	\$1.562	\$3.346	\$1.405	\$3.011
58	\$3.018	\$6.425	\$1.677	\$3.570	\$1.509	\$3.212
59	\$3.241	\$6.853	\$1.800	\$3.807	\$1.621	\$3.427
60	\$3.480	\$7.310	\$1.933	\$4.061	\$1.740	\$3.655
61	\$3.737	\$7.798	\$2.075	\$4.332	\$1.868	\$3.899
62	\$4.012	\$8.318	\$2.229	\$4.621	\$2.006	\$4.159
63	\$4.308	\$8.873	\$2.393	\$4.930	\$2.154	\$4.436
64	\$4.625	\$9.465	\$2.569	\$5.258	\$2.312	\$4.732
65	\$4.966	\$10.096	\$2.759	\$5.609	\$2.482	\$5.048
66	\$5.463	\$10.903	\$3.035	\$6.057	\$2.731	\$5.452
67	\$6.009	\$11.776	\$3.338	\$6.542	\$3.004	\$5.888
68	\$6.609	\$12.718	\$3.672	\$7.066	\$3.305	\$6.359
69	\$7.270	\$13.735	\$4.039	\$7.631	\$3.635	\$6.868
70	\$7.998	\$14.835	\$4.443	\$8.241	\$3.999	\$7.417

Death/TPD - Unitised Cover							
\$ cost per unit, per week							
Age next Birthday	Active or Unknown		White Collar		Professional		Sum Insured per unit
	Death	TPD	Death	TPD	Death	TPD	Death and TPD
16	\$0.300	\$0.190	\$0.166	\$0.105	\$0.150	\$0.095	\$61,000
17	\$0.318	\$0.206	\$0.177	\$0.114	\$0.159	\$0.103	\$61,000
18	\$0.337	\$0.221	\$0.186	\$0.123	\$0.168	\$0.111	\$61,000
19	\$0.356	\$0.239	\$0.197	\$0.132	\$0.178	\$0.119	\$61,000
20	\$0.376	\$0.259	\$0.210	\$0.143	\$0.188	\$0.129	\$61,000
21	\$0.398	\$0.279	\$0.221	\$0.155	\$0.198	\$0.139	\$61,000
22	\$0.421	\$0.301	\$0.234	\$0.168	\$0.211	\$0.151	\$61,000
23	\$0.445	\$0.342	\$0.247	\$0.189	\$0.223	\$0.170	\$61,000
24	\$0.472	\$0.387	\$0.261	\$0.216	\$0.235	\$0.192	\$61,000
25	\$0.499	\$0.437	\$0.277	\$0.244	\$0.250	\$0.219	\$61,000
26	\$0.527	\$0.496	\$0.293	\$0.275	\$0.264	\$0.247	\$61,000
27	\$0.558	\$0.560	\$0.309	\$0.311	\$0.279	\$0.280	\$61,000
28	\$0.589	\$0.635	\$0.327	\$0.353	\$0.294	\$0.316	\$61,000
29	\$0.624	\$0.718	\$0.347	\$0.400	\$0.312	\$0.360	\$61,000
30	\$0.660	\$0.813	\$0.367	\$0.451	\$0.329	\$0.407	\$61,000
31	\$0.697	\$0.920	\$0.388	\$0.511	\$0.349	\$0.459	\$61,000
32	\$0.737	\$1.041	\$0.410	\$0.579	\$0.369	\$0.521	\$61,000



Death/TPD - Unitised Cover							
\$ cost per unit, per week							
Age next Birthday	Active or Unknown		White Collar		Professional		Sum Insured per unit
	Death	TPD	Death	TPD	Death	TPD	Death and TPD
33	\$0.780	\$1.180	\$0.434	\$0.655	\$0.390	\$0.589	\$61,000
34	\$0.825	\$1.334	\$0.458	\$0.742	\$0.412	\$0.668	\$61,000
35	\$0.874	\$1.510	\$0.485	\$0.839	\$0.436	\$0.756	\$61,000
36	\$0.887	\$1.589	\$0.493	\$0.883	\$0.443	\$0.795	\$59,000
37	\$0.885	\$1.639	\$0.492	\$0.911	\$0.441	\$0.819	\$56,000
38	\$0.879	\$1.687	\$0.489	\$0.937	\$0.439	\$0.843	\$53,000
39	\$0.870	\$1.729	\$0.485	\$0.961	\$0.436	\$0.865	\$50,000
40	\$0.859	\$1.767	\$0.479	\$0.981	\$0.430	\$0.884	\$47,000
41	\$0.864	\$1.840	\$0.481	\$1.022	\$0.432	\$0.920	\$45,000
42	\$0.848	\$1.867	\$0.472	\$1.037	\$0.424	\$0.933	\$42,000
43	\$0.827	\$1.885	\$0.459	\$1.047	\$0.413	\$0.942	\$39,000
44	\$0.824	\$1.943	\$0.458	\$1.080	\$0.412	\$0.971	\$37,000
45	\$0.784	\$1.913	\$0.435	\$1.063	\$0.392	\$0.956	\$33,500
46	\$0.790	\$1.905	\$0.439	\$1.059	\$0.395	\$0.953	\$31,500
47	\$0.793	\$1.891	\$0.440	\$1.051	\$0.397	\$0.945	\$29,500
48	\$0.779	\$1.834	\$0.432	\$1.019	\$0.389	\$0.917	\$27,000
49	\$0.757	\$1.763	\$0.420	\$0.979	\$0.379	\$0.882	\$24,500
50	\$0.746	\$1.716	\$0.414	\$0.953	\$0.373	\$0.857	\$22,500
51	\$0.728	\$1.656	\$0.404	\$0.920	\$0.364	\$0.828	\$20,500
52	\$0.723	\$1.626	\$0.402	\$0.904	\$0.362	\$0.813	\$19,000
53	\$0.694	\$1.541	\$0.386	\$0.856	\$0.347	\$0.771	\$17,000
54	\$0.678	\$1.489	\$0.377	\$0.827	\$0.340	\$0.745	\$15,500
55	\$0.634	\$1.374	\$0.352	\$0.764	\$0.316	\$0.687	\$13,500
56	\$0.630	\$1.357	\$0.350	\$0.755	\$0.315	\$0.679	\$12,500
57	\$0.594	\$1.274	\$0.330	\$0.708	\$0.297	\$0.637	\$11,000
58	\$0.523	\$1.112	\$0.290	\$0.618	\$0.261	\$0.556	\$9,000
59	\$0.499	\$1.054	\$0.277	\$0.585	\$0.250	\$0.527	\$8,000
60	\$0.435	\$0.914	\$0.242	\$0.508	\$0.218	\$0.457	\$6,500
61	\$0.431	\$0.900	\$0.240	\$0.500	\$0.216	\$0.450	\$6,000
62	\$0.424	\$0.880	\$0.236	\$0.489	\$0.213	\$0.440	\$5,500
63	\$0.414	\$0.853	\$0.230	\$0.474	\$0.208	\$0.426	\$5,000
64	\$0.400	\$0.819	\$0.223	\$0.455	\$0.200	\$0.409	\$4,500
65	\$0.382	\$0.777	\$0.213	\$0.431	\$0.191	\$0.388	\$4,000
66	\$0.420	\$0.838	\$0.234	\$0.465	\$0.211	\$0.419	\$4,000
67	\$0.404	\$0.793	\$0.225	\$0.440	\$0.203	\$0.396	\$3,500
68	\$0.445	\$0.856	\$0.247	\$0.476	\$0.223	\$0.428	\$3,500
69	\$0.490	\$0.925	\$0.272	\$0.514	\$0.245	\$0.462	\$3,500
70	\$0.461	\$0.855	\$0.256	\$0.476	\$0.231	\$0.428	\$3,000



Statewide Super Grandfathered Income Protection Premium Rates Effective 30 April 2022

The table below shows the premiums payable for the Income Protection cover you hold.

All rates include government charges (stamp duty) and include administration loadings.

Income Protection (short term)							
60 day wait period, 2 year benefit period							
Cost per unit, per week							
Age Next Birthday	Active or Unknown	White Collar	Professional	Age Next Birthday	Active or Unknown	White Collar	Professional
16	\$0.218	\$0.174	\$0.148	42	\$0.499	\$0.399	\$0.339
17	\$0.218	\$0.174	\$0.148	43	\$0.531	\$0.425	\$0.361
18	\$0.218	\$0.174	\$0.148	44	\$0.565	\$0.452	\$0.384
19	\$0.218	\$0.174	\$0.148	45	\$0.601	\$0.481	\$0.409
20	\$0.218	\$0.174	\$0.148	46	\$0.639	\$0.512	\$0.435
21	\$0.218	\$0.174	\$0.148	47	\$0.680	\$0.544	\$0.463
22	\$0.218	\$0.174	\$0.148	48	\$0.724	\$0.579	\$0.492
23	\$0.218	\$0.174	\$0.148	49	\$0.771	\$0.617	\$0.524
24	\$0.218	\$0.174	\$0.148	50	\$0.821	\$0.657	\$0.558
25	\$0.218	\$0.174	\$0.148	51	\$0.875	\$0.700	\$0.595
26	\$0.218	\$0.174	\$0.148	52	\$0.933	\$0.747	\$0.635
27	\$0.222	\$0.178	\$0.151	53	\$0.996	\$0.797	\$0.677
28	\$0.228	\$0.183	\$0.155	54	\$1.065	\$0.852	\$0.724
29	\$0.236	\$0.189	\$0.161	55	\$1.139	\$0.911	\$0.775
30	\$0.247	\$0.197	\$0.168	56	\$1.346	\$1.077	\$0.915
31	\$0.259	\$0.207	\$0.176	57	\$1.419	\$1.135	\$0.965
32	\$0.272	\$0.218	\$0.185	58	\$1.498	\$1.198	\$1.018
33	\$0.288	\$0.230	\$0.196	59	\$1.583	\$1.266	\$1.076
34	\$0.305	\$0.244	\$0.207	60	\$1.675	\$1.340	\$1.139
35	\$0.323	\$0.259	\$0.220	61	\$1.776	\$1.421	\$1.208
36	\$0.344	\$0.275	\$0.234	62	\$1.886	\$1.508	\$1.282
37	\$0.365	\$0.292	\$0.249	63	\$2.005	\$1.604	\$1.364
38	\$0.389	\$0.311	\$0.264	64	\$2.183	\$1.747	\$1.485
39	\$0.414	\$0.331	\$0.281	65	\$2.377	\$1.902	\$1.616
40	\$0.440	\$0.352	\$0.299	66	\$1.783	\$1.426	\$1.212
41	\$0.469	\$0.375	\$0.319	67	\$1.189	\$0.951	\$0.808



Long Term Income Protection

2 year wait period, to age 65

Cover closed to new members from 1 November 2018

Premiums are in addition to the premiums for Short Term Income Protection

Annual premium rates per \$1000 annual sum insured

Age Next Birthday	Male	Female	Age Next Birthday	Male	Female
16	\$6.740	\$12.950	40	\$18.850	\$45.830
17	\$6.590	\$12.760	41	\$20.800	\$50.190
18	\$6.400	\$12.540	42	\$22.880	\$54.790
19	\$6.320	\$12.430	43	\$25.110	\$59.600
20	\$6.240	\$12.360	44	\$27.520	\$64.590
21	\$6.060	\$11.970	45	\$30.060	\$69.700
22	\$6.180	\$12.470	46	\$32.790	\$74.870
23	\$6.140	\$12.840	47	\$35.610	\$80.100
24	\$6.240	\$13.290	48	\$38.580	\$85.270
25	\$6.320	\$13.740	49	\$41.660	\$90.440
26	\$6.440	\$14.200	50	\$44.740	\$95.310
27	\$6.590	\$14.750	51	\$47.930	\$99.980
28	\$6.870	\$15.550	52	\$51.090	\$104.300
29	\$7.250	\$16.610	53	\$54.290	\$108.290
30	\$7.690	\$17.870	54	\$57.420	\$111.730
31	\$8.210	\$19.380	55	\$60.420	\$114.580
32	\$8.900	\$21.240	56	\$63.250	\$116.740
33	\$9.660	\$23.250	57	\$65.590	\$117.680
34	\$10.550	\$25.610	58	\$67.260	\$117.280
35	\$11.580	\$28.290	59	\$67.770	\$114.810
36	\$12.760	\$31.210	60	\$66.700	\$109.990
37	\$14.020	\$34.430	61	\$63.030	\$101.350
38	\$15.480	\$37.910	62	\$55.850	\$88.160
39	\$17.090	\$41.750	63	\$43.360	\$68.140

