



MORE

Employer Edition 2010

Partners in quality

Investing for long-term success

Celebrating quality

By the time you read this issue of MORE magazine, our new 'Choose Quality' campaign will have launched across Australia.

The campaign features three industry leaders who have achieved recognition for quality in their respective fields. Each one has chosen **HOSTPLUS** as their default super fund and recognises a shared pursuit of excellence and a respect for expertise. The first employer featured is fifth-generation restaurateur, Peter Doyle.

Peter is CEO of the Doyle Family Group, which runs the iconic Watsons Bay Hotel and Peter Doyle @ The Quay.

*'I come from a restaurant family, and it's all about quality,' he says. 'Quality about food and the offerings you give, but it's also quality in service and the people you employ – getting the right people into the business and looking after them. If they can transfer feeling happy and feeling confident in their workplace, then you can't go wrong. **HOSTPLUS** is a great partner for us: quality product, quality service, it's known in the marketplace so our staff feel very comfortable going to **HOSTPLUS**.'*

Peter says choosing **HOSTPLUS** means he can be confident his employees are being taken care of while he focuses on his restaurant's success.

*'It's no different to life than it is in business. A good partnership makes it easier to get business done. Our staff feel very comfortable going to **HOSTPLUS** and we feel very comfortable that their money is being looked after for the future'.*

The next two employers involved in this campaign will be revealed in the coming months. So stay tuned to find out who they are and what quality means to them.

Our quality website

As part of the campaign, we've also launched a new website. Visit choosehostplus.com.au to view the tv ad and interview, have your say on quality and redeem exclusive member benefits. At the moment, all **HOSTPLUS** members can download a recipe for Peter Doyle's Stuffed Jumbo Prawns and a voucher that entitles them to a free glass of wine with their meal at Peter Doyle @ The Quay. New members are also able to join **HOSTPLUS** online.

*Peter Doyle
Fifth-Generation Restaurateur
Peter Doyle @ The Quay*



CHOOSE

MORE

Employer Annual Edition 2010

In super as well as in business, quality means choosing the right strategies and partners for long-term success.

HOSTPLUS is the super fund of choice for many organisations that are recognised as leaders in their fields. And in turn, HOSTPLUS recognises and supports leading brands in sport, hospitality and tourism. In this issue of MORE magazine, we'll show you how we've been working hard to provide your business with super support.

You can find out more at hostplus.com.au

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The information contained in this brochure is general information. It does not take into account your personal needs, objectives or circumstances. You should consider the appropriateness of the information in light of your own objectives, financial situation and needs. Before making a decision about superannuation, you should obtain a copy of the HOSTPLUS Member Guide Product Disclosure Statement and seek advice from a licensed financial adviser. Issued by Host-Plus Pty Limited ABN 79 008 634 704, AFSL No. 244392, RSEL No. L0000093, RSE No. R1000054.



More for you

We're committed to supporting your business success – by making it as easy as possible for you to manage your super obligations with initiatives like SuperSite and more.



SuperSite makes managing super easy

SuperSite is our free online service to help you manage super contributions. It's secure, convenient and efficient and part of our commitment to delivering a quality service.

With SuperSite, you can:

- search, add, remove or update employee details
- access contribution reports, transaction records and your full contribution history
- complete your super contribution advice online
- make your contribution payments online via EFT, direct debit or BPAY®
- receive reminder emails to help you keep on top of your obligations
- save on postage and paperwork.

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Taking your super online is easy. To get started and find out if SuperSite is right for your business, just call 1300 HOSTPLUS (1300 467 875) 8am–8pm, Monday to Friday, or visit hostplus.com.au

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Avoid a fine – pass on employee Tax File Numbers (TFNs)

Remember to submit TFNs for all employees who have joined your company after 1 July 2007, unless they ask you not to. If you don't provide an employee's TFN when authorised to do so, you may be fined by the Australian Taxation Office for each offence.

To make it easier for you to pass on employees' TFNs, we've updated our contribution advice form to include a TFN field. Simply use the new form available online from hostplus.com.au and submit it using SuperSite.

Employer e-news – keeping you informed

Are you receiving Employer e-news yet? It's another way we're working to keep you informed about all things super. Employer e-news is published every six months and you can subscribe at hostplus.com.au



More for your employees

We believe in empowering members to make active decisions about their super by putting education and information at their fingertips. Here's an overview of some of our member initiatives this year.



Member statements get a new look

Part of delivering a quality service is listening to members and responding to their ideas. That's why our members' half-yearly benefit statements now include additional features aimed at making super easier to understand.

Statements still include all of the information as before but now there's a snapshot of the account balance and member details on the front page, so the member can see these key details at a glance. More detailed information like account balance history, personal details and insurance cover follows on page 2 and beyond.

If you have any questions about the new statements, we're happy to help – just call **1300 HOSTPLUS (1300 467 875)**.

Giving members MORE

Along with their new-look member benefit statements, your employees recently received our latest copy of MORE magazine.

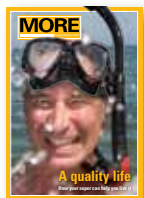
We produce MORE magazine in three different versions to suit different member age ranges. Some information appears in all three versions but the tone and style varies to suit each age group.



For **Generation Y**, the edition's theme is 'quality effort' in everything that **HOSTPLUS** does for them.



For **Generation X**, the emphasis is on 'quality time'. It's a look at getting the most from life and their financial future.



For **Baby Boomers**, we're looking at 'quality of life' – the lifestyle they have worked hard to attain and how super can help them achieve their goals for retirement.

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WANT MORE?

You can download copies of each of the magazines from hostplus.com.au/members/more-magazine. And if you have any questions about MORE magazine or members' benefit statements, just give us a call on 1300 HOSTPLUS (1300 467 875).
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Scott Pape – getting members super motivated



At **HOSTPLUS**, we are continually developing new educational initiatives for your employees including fact sheets, seminars, newsletters, a dedicated contact centre and support materials. That's because we believe in giving people the information they need to take control of their financial future.

One of our challenges is finding a way to make the super story fresh and relevant for our members. Our seminars featuring the Barefoot Investor, Scott Pape, are proving to be a big hit with members around Australia, who respond enthusiastically to his common-sense style and his practical suggestions for setting and achieving real financial goals.

Protecting members even more



We have some great news about an enhancement to our insurance cover for members. From 1 December 2010, members will enjoy more flexible arrangements and higher levels of cover. As an organisation, **HOSTPLUS** is committed to looking after the interests of our members and providing them with the best possible protection.

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Find out more about our insurance cover at hostplus.com.au/insurance
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More from HOSTPLUS

This financial year has brought positive results for all our investment options. We are particularly pleased that our default Balanced option achieved an 8.1% return for the financial year ending 30 June 2010.



Low investment fees with our new option

Meet our new Indexed Balanced investment option with just 0–0.05% investment fees.

The Indexed Balanced option will be available 1 December 2010. Visit hostplus.com.au to find out more.

Indexed Balanced option

Investment objectives and strategies		
Achieve investment returns that closely track index performance within each asset class to which this investment option has exposure.		
Risk/Return profile		
Medium to high. Likelihood of a negative annual return in any one year: one in every four to five years.		
Investment style		
Investment through a diversified investment portfolio, including some growth assets and some lower risk investments.		
Asset mix		
Asset	Range	Benchmark
Australian shares	25–55	42
International shares	10–40	33
Australian fixed interest	0–20	10
International fixed interest	0–20	10
Cash	0–10	5

Advice at your fingertips

With super, the right advice can go a long way. That's why we're launching a new online super tool – Super Adviser – to provide members with the advice they need. It's just like seeing a financial planner, except it's free and you don't have to leave home.

How Super Adviser works

Super Adviser can help your employees understand their attitude to risk, so they can decide on the investment option that best suits them. It can also tell members how much insurance they currently have and help them work out how much they need, to ensure they've got the right level of cover.

What's more, Super Adviser can help members work out how to add to their super so they reap the most benefits.

We'll be launching Super Adviser very soon, so look out for more information coming your way.

Investment results

Net fund earning rates to 30 June 2010 For the full annual report, visit hostplus.com.au

Option	6 months	1 year	3 years	5 years
Pre-mixed options				
Capital Stable	2.29%	7.92%	2.30%	4.90%
Conservative Balanced ¹	0.41%	8.47%	–	–
Balanced	-0.95%	8.10%	-3.25%	4.09%
Shares Plus	-3.28%	9.34%	-4.01%	4.67%
Sector investment options				
Cash	2.30%	3.76%	5.12%	5.32%
Diversified fixed interest	5.48%	8.96%	6.47%	5.30%
Property	3.92%	2.53%	0.25%	5.31%
Australian shares	-7.55%	13.26%	-3.17%	7.27%
International shares	-4.75%	8.51%	-9.24%	1.10%
Individual manager options				
Macquarie Investment Management – Australian Fixed Interest	4.14%	6.65%	6.58%	5.17%
Bridgewater Associates – Diversified Fixed Interest	8.33%	13.38%	9.50%	6.58%
Lend Lease Managed Australian Prime Property Funds – Property	2.89%	0.16%	0.34%	5.65%
Industry Super Property Trust – Property	5.10%	5.95%	-0.43%	5.45%
Balanced Equity Management – Australian Shares	-9.92%	14.30%	-4.12%	6.25%
Macquarie Investment Management – Australian Shares	-7.81%	11.52%	-5.49%	5.58%
Paradise Investment Management (Small cap) – Australian Shares	-7.29%	24.61%	-5.99%	6.78%
Perpetual Investment Management – Australian Shares	-4.60%	14.74%	-0.97%	8.59%
AllianceBernstein – International Shares	-6.46%	3.18%	-14.98%	-3.92%
Marvin & Palmer Associates – International Shares	-3.55%	9.07%	-8.08%	3.25%

¹Conservative Balanced option was first offered on 1 October 2007.

Past performance is not a guide to future performance.

We're at your call

We want to provide employers and members with quality service at all times. That's why HOST**PLUS** has offices in every state and territory in the country, so you always have access to local support.

With ME Bank, we've also created a full-service super centre at Pacific Fair shopping centre on the Gold Coast, providing low-cost, high-quality superannuation, investment, retirement planning and banking services at a community level. It's all part of ensuring our members get the education and services they need.

Account Managers

Executive Manager, Client Services and Sales (03) 8636 7777



VIC (03) 8636 7777



NSW – Sydney (02) 8202 8700



NSW – Paramatta (02) 9893 1822



ACT (02) 6243 5183



QLD – Brisbane (07) 3225 9500



QLD – Cairns (07) 4052 7525



QLD – Gold Coast (07) 5570 3222

Elishia Gould

SA (08) 8205 4965



NT (08) 8943 0621



Account Managers

TAS (03) 6224 2922



**Michael
Glidden**

WA (08) 9260 4678



**Kate
Simpson**



**Matt
Trotman**

New Business Managers

NSW & ACT
(02) 8202 8700



**Joseph
D'Addona**

NSW – Parramatta
(02) 9833 1822



**Jon
Shevket**

QLD – Brisbane
(07) 3225 9504



**Darryl
Whittaker**

QLD – Brisbane
(07) 3225 9500



**Greg
Holmes**

QLD – Gold Coast
(07) 5656 0988



**Leanne
Stellmaker**

QLD – Cairns
(04) 4052 7525



**Stephen
Oile**

HOSTPLUS Administration Offices

HOSTPLUS administration offices

State	Address
Victoria	Level 2, Casselden Place, 2 Lonsdale Street, Melbourne VIC 3000
New South Wales	Level 5, Sydney Central, 477 Pitt Street, Sydney NSW 2000
Queensland	Level 11, 120 Edward Street, Brisbane QLD 4000
Australian Capital Territory	Unit 6, Ground Floor, 33 Allara Street, Canberra ACT 2601
South Australia	Level 2, 104 Frome Street, Adelaide SA 5000
Tasmania	Level 2, 119 Macquarie Street, Hobart TAS 7000
Western Australia	Level 2, 12 St Georges Terrace, Perth WA 6000
Gold Coast	Shop 110/111 Pacific Fair Shopping Centre, Hooker Boulevard, Gold Coast QLD 4218

Financial Planners

Melbourne
(03) 8636 7715



**Anthony
Williams**



**Russell
Dunn**

Sydney
(02) 8202 8700



**Guy
Mahony**



**Arnold
Maini**

Perth
(08) 9260 4678



Ian McRae

Adelaide
(08) 8205 4965



**Michael
Stone**

Hobart
(03) 6223 1612



**Matt
Lowry**

QLD – Cairns
(07) 4052 7518



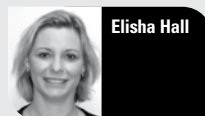
**Cyndy
Mombelli**

QLD – Brisbane
(07) 3225 9500



**Alan
Barben**

QLD – Gold Coast
(07) 5656 0920



Elisha Hall

All other states
1300 HOSTPLUS
(1300 467 875)

Our commitment to quality goes beyond super

HOSTPLUS is not only recognised as a quality super fund. For 23 years, we've also been recognised as an innovative industry partner helping members and employers alike. Take our member financial literacy program for instance, developed with Scott Pape, the Barefoot Investor. Or our nationwide employer support services that help businesses get back to what they do best – delivering a quality service to their customers. And a quality super solution for their employees. Find out more at choosehostplus.com.au or call 1300 **HOSTPLUS** (1300 467 875).

choose **quality**

choosehostplus.com.au