



Helping you help your staff

HOSTPLUS began in 1987 as the industry super fund for the hospitality, tourism, recreation and sport industries. Today, we're one of Australia's largest funds with close to one million members, 81,113 employers and over \$9.3 billion in funds under management as of 31 May 2011.

Putting our members first has helped us win some of our industry's top awards – SuperRatings Fund of the Year 2007, 2008 and 2009, and Money magazine's Best of the Best award for Best Super Fund Manager 2007, 2008 and 2009.

But it's not just our members who benefit, we make super easy for our employers too.

Benefits for you

Because we're an industry super fund, it's our business to make super clear and easy for you. Here are just some of the benefits you can enjoy.

- **No fees.** We don't charge employers any fees when their employees invest their super with HOSTPLUS. Zip. Nil. Zero.
- **Simplified administration.** We offer a range of flexible ways to provide contribution and payment details. We also offer a gateway facility that lets you contribute to multiple funds with a single payment.
- **24/7 access with SuperSite.** If you have 100 employees or less, then SuperSite – our online super management system – is available to you at no charge.
- **Extra business benefits.** Low-cost business loans and high-interest business deposit products are available to HOSTPLUS employers through ME Bank. ME also have a specialist stream for hotel and motel finance.
- **Super assistance.** We provide local assistance, including worksite presentations and over-the-phone help, with a HOSTPLUS office in every state and territory.
- **MORE for you.** We keep you informed with MORE magazine for employers.

Benefits for your employees

As a fund that's run to benefit members, we not only strive to maximise our investment returns, we also endeavour to make super as affordable as possible for your employees.

- **Competitive returns.** HOSTPLUS has returned above average investment returns on our Balanced (default) option over the last 5, 7 and 10 years. This means over the long term you benefit from good returns*.
- **Low fees.** Because we don't pay commissions to financial advisers or dividends to shareholders, we can keep our member fee at a low, fixed \$1.50 a week, plus investment expenses. The great news is that our member fee of \$1.50 per week has remained unchanged for seven years and is guaranteed not to increase until at least January 2012.
- **Additions program.** Our members can enjoy extra benefits such as discount travel and accommodation, go into the draw to win free sporting tickets, low cost banking and reduced private health insurance rates.
- **Great value insurance.** High-value, low-cost Death and Total & Permanent Disability, Death Only and Salary Continuance insurance cover.
- **Affordable fee-for-service financial planning.** Commission-free.
- **Even MORE for members.** Our bi-annual MORE magazine helps members make the most of their super.
- **Make sense of dollars.** Our financial education series with Scott Pape - The Barefoot Investor makes it simpler for members to understand how to reach their financial goals.



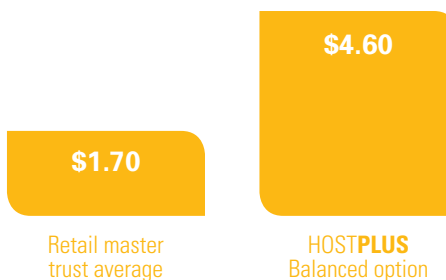
Offer your management team more with HOSTPLUS Executive

Designed to meet the demands of executive and management employees, HOSTPLUS Executive gives your key personnel access to an expansive suite of investment and insurance options, plus other lifestyle benefits. So you can offer your management team greater flexibility and benefits.

With two HOSTPLUS super products available to you, you can provide your employees with different super solutions, while enjoying the administrative convenience of one super fund.

And what's more for those employees looking at their retirement options, we have the HOSTPLUS Pension Plan.

HOSTPLUS earns more than accolades



As the graph above shows, over the last five years HOSTPLUS returned more than double the earnings per \$1 of fees paid than the average retail master trust*.

Investing in our heritage

We proudly support over 20 organisations in the industries for which we were first created to serve – hospitality, tourism, recreation and sport.



Next steps

Full, up-to-date details about being a HOSTPLUS employer are in our latest Employer Guide Product Disclosure Statement. Simply download it from hostplus.com.au or get in touch with us to request a copy on 1300 HOSTPLUS (1300 467 875), 8am–8pm, Monday to Friday



*SuperRatings Fund Crediting Rate Survey – SR50 Balanced (60–76) Index, 31 October 2010. †Past investment performance and fees should not be used to predict future investment performance and fees. Comparisons use average chargeable fees and average actual investment returns for default investment options for 16 Retail Master Trusts, and chargeable fees and actual investment returns for HOSTPLUS Balanced investment option for 1, 3 and 5 years to 30 September 2010. (Source: SuperRatings, commissioned by Industry Fund Services which HOSTPLUS is a shareholder of.) Current at 10 February 2011 and may be revised if further information becomes available. Assumptions: opening balance of \$20,000, starting salary of \$50,000, super contributions 9%, 3.5% salary increase per annum; contribution fee for retail master trusts assumed to be nil, with asset and investment fees based on standard rates for each fund; employer asset size \$150,000 (discounts assumed to be applied to fixed dollar member fee and asset based admin fee for employer asset sizes of \$500,000 and \$5,000,000). When considering your own objectives you will need to also consider, with the help of a licensed financial adviser, whether the advice is appropriate in light of your particular investment needs, objectives and financial circumstances. For more information about this research please visit hostplus.com.au 4192 07/11 tmDM HOST5031A Issued by Host-Plus Pty Limited ABN 79 008 634 704, AFSL No. 244392, RSEL No. L0000093, HOSTPLUS Superannuation Fund ABN 68 657 495 890, RSE No. R1000054.