

Everything you need to know to help you help your staff

Employer guide with application form

31 October 2011

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Superannuation Fund ABN 68 657 495 890.



Employer guide

The purpose of this guide

As an employer, you have to select a complying super fund into which you may pay your compulsory super contributions if an eligible employee doesn't nominate an alternative fund. This Employer guide explains your super obligations and HOSTPLUS in more detail. You should also read the HOSTPLUS Member Guide Product Disclosure Statement and its associated reference materials to obtain a better understanding of HOSTPLUS and its features. Also enclosed is an application form you can use to select HOSTPLUS as your employer fund. Alternatively, you can join online using our simple employer join and pay service – hostplus.com.au

Contact details:

For general enquiries call 1300 HOSTPLUS (1300 467 875),

Fax: 1800 HOSTPLUS (1800 467 875)

Mail: HOSTPLUS

Locked Bag 3

Carlton South VIC 3053

Visit: hostplus.com.au

Email: info@mail.hostplus.com.au

To become a participating employer, please complete and submit the application form included with this guide or join online – hostplus.com.au

Once you are a registered HOSTPLUS employer you'll be able to make contributions on behalf of your employees who join HOSTPLUS. In this guide, 'the fund' refers to HOSTPLUS.

The offer made in this guide is only available to employers receiving it within Australia. Applications made from outside Australia will not be accepted. An electronic version of this guide may be accessed via hostplus.com.au which contains all updated information. If you are printing an electronic version of this guide you must print all pages including the application form. If you make this guide available to another employer, you must give them the entire document including the application form. Further copies of this guide are available by calling 1300 HOSTPLUS (1300 467 875), between 8am – 8pm, Monday to Friday.

HOSTPLUS does not recommend that anyone make decisions concerning superannuation arrangements based solely on the information in this guide. This information is of a general nature. It has been prepared without taking into account your particular investment objectives, circumstances, financial situation or needs. You should consider the information in this document in light of your particular objectives, obligations, financial circumstances and needs.

This publication is not intended to be and should not be construed in any way as investment, legal or financial advice. You should obtain professional advice as you consider appropriate.

The information in this guide is correct as at the date of publication. In the event of a material change occurring to any information contained in this guide, irrespective of whether it is adverse or not, the trustee will notify existing employers in writing within the time frames required by law.

Throughout this guide you may see references to statements about the service providers, including statements from JPMorgan Chase Bank N.A., Industry Fund Financial Planning, JANA Investment, etc. The service providers have consented to these statements being included in this guide, and that consent has not been withdrawn.

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As a HOSTPLUS participating employer, you can view a copy of the HOSTPLUS trust deed or other governing documents of the fund at any time. The trustee reserves the right to charge a fee. Just call 1300 HOSTPLUS (1300 467 875).

Give your staff more by doing less

Super is a big responsibility for employers. Not only do you have to meet your obligations, you want to make sure you're doing what's best for your employees. That's why we give your employees more super benefits, while reducing the amount of super work you need to do, making it easy for you to do the right thing by your employees. Read on to find out how.

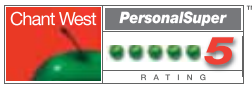
Joining HOSTPLUS

To join online, go to hostplus.com.au and complete the online application. You can make your first payment, make a one-off payment or make your payments later – simple. Or, complete and return the employer application form at the back of this guide.

Award winning

HOSTPLUS is an award-winning super fund, recognised for its competitive performance, service and low fees. It's a fund that also incorporates new levels of choice, control and additional benefits. We are proud to have received two of our industry's highest accolades – SuperRatings Fund of the Year and *Money Magazine's* Best of the Best award for Best Super Fund Manager for 2007, 2008 and 2009.

We also hold a AAA fund quality rating from Rainmaker, 5 Apples from Chant West and SuperRatings Platinum rating – the highest ratings in their categories.



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Just call 1300 HOSTPLUS

If you have any questions about super, we're here to help. Our customer service representatives can help you with your queries and they're only a local call away. You can reach them at **1300 HOSTPLUS (1300 467 875)**, 8am–8pm, Monday to Friday. Or email info@mail.hostplus.com.au any time.

Why choose HOSTPLUS?

Established in 1987, **HOSTPLUS** is the industry superannuation fund, for the hospitality, tourism, recreation and sport industries – so it's no surprise that we know service. And we understand business too. We know you're busy so we've created high-level administration support for employers – free. That's right, less work for you, at no extra cost.

We also know you want to do the best for your employees. And because we're an industry fund, we offer low fees, don't pay commissions to financial advisers and are run to benefit our members. That's why we're a highly regarded fund, having been awarded some of the most prestigious accolades in the industry - all of which means managing your super is easy with us.

Your question	Our answer
What type of fund is HOSTPLUS?	HOSTPLUS was established in 1987 as an employer-sponsored accumulation super fund for those in the hospitality, tourism, recreation and sport industries. We are also a complying fund under Super Choice.
Who can join?	Generally, anyone can join.
How many employers?	HOSTPLUS represents more than 75,000 employers.
How many members?	Almost one million representing over \$9 billion in funds under management.
Are there any entry or exit fees?	No.
Are there employer or member fees?	<ul style="list-style-type: none">• Employers: none.• Members: \$1.50 per week (\$78 per year) plus investment management costs. For more information about fees and costs visit hostplus.com.au
Are there any contribution fees?	No.
Are there withdrawal and rollover fees?	No.
Are there investment management expenses for members?	Yes. The rate depends on the investment option selected. The HOSTPLUS default (Balanced) option for the financial year ended 30 June 2011 is 0.64% p.a. For more information visit hostplus.com.au
How can employers make payments to HOSTPLUS?	We have various ways for you to provide contribution details, including seamless compatibility with a wide range of payroll systems. We also offer eligible employers a range of flexible payment options including a clearing house facility. See page 8 for more information. Alternatively, visit hostplus.com.au or call us on 1300 HOSTPLUS (1300 467 875) to see what options best suit your needs.
What investment options are there?	HOSTPLUS offers a broad range of investment options. Members can enjoy a choice of pre-mixed options, sector investment options and individual manager options. For the full list of options visit hostplus.com.au
Can members change investments?	Yes, members can switch investment options as often as once a week at no cost.
Is there insurance cover?	Yes, three types of insurance cover are available to HOSTPLUS members: <ul style="list-style-type: none">• Death and Total & Permanent Disability insurance cover;• Death Only insurance cover; and• Salary Continuance insurance cover. For more information visit hostplus.com.au

Benefits at a glance

Benefits for employers

By joining HOSTPLUS you'll enjoy:

- easy, streamlined and cost-effective administration
- a flexible range of options to submit contributions, including secure online payments
- if eligible, access to a clearing house facility which can process contributions for your employees who are not with HOSTPLUS
- dedicated in-house service and super support centre. We also have offices in every state and territory, with qualified staff to provide you – and your employees – with any support you might need, whenever you need it.
- 24/7 access with SuperSite – our online super management system is available to help you submit contributions, complete contribution details, generate reports, access contribution history, update details and so much more.
- if eligible, access to education and information to help support your employees – as much as you'd like to help your employees make the right decisions for their financial future you're not allowed to give them financial advice. But with HOSTPLUS you and your employees can access a range of education services including workplace presentations and licensed financial advisers. We've even teamed up with Scott Pape – the Barefoot Investor – the young Aussie guru of all things financial. Visit hostplus.com.au to find out more.
- regular updates to keep you informed about legislative changes and your super obligations
- a strong investment process backed by a team of specialist managers
- access to low cost banking and business loans at competitive interest rates.

Benefit for members

At HOSTPLUS we understand service, this means we are all about providing a better deal for your people:

- low fees: our administration fees are a flat \$1.50 per week (other fees also apply)
- competitive long-term investment returns
- a choice of a broad range of investment options
- affordable and flexible insurance options
- member education and communication services
- access to additional benefits and services including low cost banking and loans, health insurance, savings on travel for eligible members and commission-free fee-for-service financial advice.

Getting started

Joining HOSTPLUS is easy

You have a number of ways to join **HOSTPLUS**. You can either complete the application form at the back of this guide or go to hostplus.com.au and follow the instructions.

Depending on how many employees' details you have to set up, it normally takes less than ten minutes to join online.

Having the following on hand will also help to speed things up for you:

- your contact details
- your company's ABN
- how many employees will be joining **HOSTPLUS**, and
- how you will be making super payments and whether these will be monthly or quarterly

Once you have completed your online application, we'll email your employer number and also a password for EmployerOnline.

If you don't have access to a computer, you can complete the Employer contribution advice forms at the back of this guide.

How your employees can join HOSTPLUS

You can register new employees online when making your regular contribution payments. Just provide the employee's full name, date of birth, Tax File Number and current address. We will then send them a copy of the Member Guide.

Your employees also have the option to complete a Membership application form which is available online as well as included in the **HOSTPLUS** Member guide. You can order more copies from hostplus.com.au/forms or by calling us on **1300 HOSTPLUS (1300 467 875)**.

If your employee is already a member of **HOSTPLUS**, please use their existing membership number and we will link their account to your employer account.

Your reporting and payment options

Meeting your super obligations is an important responsibility. We also understand that when you're running a business, you don't want to feel like you're running a super fund too. So we make it easy for you to submit your employees' contribution details and payments by offering a range of contribution methods.

Paying contributions to HOSTPLUS

As a **HOSTPLUS** employer, you can make payments electronically or by submitting a form. To ensure you get the best option for your organisation, read about these payment methods and if you have any questions, just call **1300 HOSTPLUS (1300 467 875)**, 8am – 8pm, Monday to Friday and we'll help tailor a payment solution for you.

When to pay contributions

The government has a minimum requirement for SG quarterly contributions to be made on behalf of employees.

Despite these quarterly arrangements, many awards and workplace agreements for the hospitality, tourism, recreation and sport industries require contributions to be made monthly. If you are subject to such an award or workplace agreement, you must continue to make contributions in accordance with the award or workplace agreement.

However, if you are not bound to make monthly contributions and would like the convenience of making quarterly SG payments, simply read Step 5 then tick the appropriate box on the enclosed application.

Submitting contribution details

You're free to choose from three main super contribution options.

- **Super FileManager** is an internet PC-based option that can read information from compatible payroll systems. We also offer a Microsoft Excel® option for organisations with incompatible payroll systems. Both options suit medium to large businesses.
- **SuperSite** is an internet-based option that also lets you submit contribution details securely online. This option suits small to medium businesses.
- **Contribution advice** is a paper-based option where you manually complete and return a form each month. This option suits small businesses.

Clearing house facility

Our clearing house service is designed to help you manage the employee contribution payments you may make to multiple super funds. Our clearing house facility QuickSuper enables you to streamline the payment process into one. This means instead of having to make separate payments to multiple super funds, you could make just two – one for employees in **HOSTPLUS** and another for employees in other super funds. QuickSuper works for weekly, fortnightly, monthly or quarterly payment cycles – and accommodates every registered super fund choice in Australia.

This service is provided by Westpac Banking Corporation which is the leading provider of clearing house facilities in Australia. We can discuss your needs and identify if this service will suit your needs. If available, we can provide this service to you free of charge if your business:

- is a participating employer of **HOSTPLUS**
- has chosen **HOSTPLUS** as your default fund; and
- has more than half your workforce in **HOSTPLUS**

Not sure if your business is large enough to need this facility?

As an alternative, the Government has introduced a clearing house facility (the Small Business Superannuation Clearing House) through Medicare offices for small businesses of less than 20 employees. This service enables small business employers to pay superannuation contributions in the one location (free of charge) instead of having to pay contributions to a large number of superannuation funds chosen by their employees.

Small businesses must register with Medicare Australia to use the service and will have their SG obligation discharged when payment of the correct amount is accepted by the clearing house by the super payment cut-off date (so long as the payment is not rejected by the fund).

Employers who receive an employee's choice of fund nomination will have their choice obligation discharged if they pass the information to the clearing house within 21 days of receiving the choice of fund nomination.

You can contact Medicare Australia on 1300 660 048 for more information on eligibility and how to register.

Alternatively, for more information or to apply for our clearing house facility visit hostplus.com.au or call **1300 HOSTPLUS (1300 467 875)**.

SuperSite

A free service for employers, SuperSite lets you manage your super administration – including submitting contribution details – securely, online. It suits small to medium businesses with less than 30 employees.

Submitting contribution details

Once you register for SuperSite and receive your secure PIN, you can log on any time to enter and submit your employees' contribution details. In fact, SuperSite lets you:

- complete contribution details over several days;
- check details;
- create contribution reports for different business units; and
- view past contribution reports.

You can also log on at any time to add or delete employees as required or update their details.

Submitting contribution payments

Once you submit your contribution details on SuperSite, you can make your contribution payments using any one of the following options:

- BPAY®;
- POSTbillpay® at any Australia Post outlet;
- direct debit from your company's bank account (complete the Direct Debit Authority at the back of the guide); or
- Electronic Funds Transfer.

Getting started

You can join SuperSite simply by calling us on **1300 HOSTPLUS (1300 467 875)**.

Super FileManager

An internet-based super contribution option, Super FileManager can extract contribution details directly from over 60 compatible payroll systems, saving you time and effort because you don't have to re-key information or complete separate paperwork. While any business with a compatible payroll system can use Super FileManager, it's best for medium to large organisations with over 30 employees.

Submitting contribution details

Once you've activated Super FileManager, you can electronically submit the superannuation contribution files generated by your payroll system.

Submitting contribution payments

If you use Super FileManager, payments can be made by:

- Electronic Funds Transfer (EFT);
- BPAY®;
- cheque.

Getting started

To use Super FileManager, you must also have a compatible payroll system. As there are many versions of payroll systems (some specifically designed for individual companies), please call **1300 HOSTPLUS (1300 467 875)**, 8am–8pm, Monday to Friday, to discuss your system's compatibility.

Incompatible payroll system?

If your payroll system is not compatible with Super FileManager, we've designed another simple solution for medium to large businesses – **HOSTPLUS Excel®** spreadsheet.

Submitting contribution details

Using a pre-formatted worksheet (which we can help design to suit your needs), this option lets you use the familiar Microsoft Excel® spreadsheet program to complete your employees' contribution details. You can then submit your saved contribution report to us by email.

Submitting contribution payments

Contribution payments can be made by using EFT or cheque over the counter at our offices.

Getting started

For full details about using **HOSTPLUS Excel** spreadsheet and to receive a test template, just call **1300 HOSTPLUS (1300 467 875)**.

Contribution advice

If you don't have a computerised payroll system or internet access, a **HOSTPLUS** contribution advice – where you manually complete and return a form each month – is the next best option for submitting contribution details. Because completing a contribution advice can be time consuming, it best suits small businesses with under 30 employees.

Submitting contribution details

If you choose to use this option, each month we will send you a personalised **HOSTPLUS** contribution advice for you to complete and return.

Submitting contribution payments

Once you complete your **HOSTPLUS** contribution advice, you can make your contribution payment by:

- **BPAY®**;
- **POSTbillpay®** at any Australia Post outlet;
- Electronic Funds Transfer; or
- mailed cheque (with your contribution advice); or
- cheque or cash over the counter at our offices (with your contribution advice).

Getting started

To order a personalised **HOSTPLUS** contribution advice or for more information, download a copy at hostplus.com.au or call **1300 HOSTPLUS (1300 467 875)**, 8am – 8pm, Monday to Friday.

Payment methods in more detail

Once you submit your employees' contribution details, you need to submit your contribution payment. Simply choose a compatible payment method that's easiest for you. For more information, just call **1300 HOSTPLUS (1300 467 875)**.

BPAY®

If your company's financial institution offers **BPAY®** you can use their phone or internet banking facilities to make a payment directly from your bank account to **HOSTPLUS**.

POSTbillpay®

With **POSTbillpay®** you can make payments over the counter at around 4,500 Australia Post outlets nationwide.

Electronic Funds Transfer (EFT)

EFT is when you transfer money from your bank, credit union or building society account to **HOSTPLUS'** bank account. You arrange this directly with your bank, which then advises **HOSTPLUS** that payment has been made. You must be a registered employer to use this payment method.

Cheque

Cheques must be accompanied by the relevant contribution advice. If using Super FileManager or **HOSTPLUS Excel®** spreadsheet, the payment period and your employer number must be included with your cheque. Cheques should be made payable to '**HOSTPLUS**'.

If mailing, send cheque to:

HOSTPLUS
Locked Bag 3
Carlton South VIC 3053

Cash

If you prefer to make cash payments in person, **HOSTPLUS** has offices in each state. Please ensure you provide us with member details to help us process the cash payment. Please refer to the back cover of this brochure for your local **HOSTPLUS** office.

Direct debit

Direct debit automatically triggers the appropriate monthly deduction from your nominated account on receipt of your completed contribution advice via SuperSite. Please note: credit card accounts cannot be used. You must be a registered employer to use this payment method and complete the Direct Debt Authority in the bank of this brochure.

Privacy

When you need to provide personal information about your employees to **HOSTPLUS** to enable us to administer their accounts, please advise your employees you have done so. All information provided to us will be treated in accordance with our Privacy Policy as outlined on our website

Communicating with you

Keeping us up-to-date

Maintaining an up-to-date record of addresses and other contact details is vital for the administration of member benefits. By keeping us informed of any changes, you will assist us in meeting our statutory obligations to communicate with members. More importantly, it also means payments can be correctly allocated and made on time, and members won't lose their super.

It is important to advise us as soon as possible when employees who are members:

- leave employment
- start employment
- take maternity leave, paternity leave or unpaid leave (this is important for insurance reasons), or
- die.

And when:

- the contact person at your company changes
- the trading name of your business changes
- your telephone number, email address or address changes, or
- the nature of your business changes.

Please make sure your employees notify us either online or via a Change of membership details form if any personal details change, such as they have a new:

- address
- name, or
- beneficiary nomination.

If mail sent to a **HOSTPLUS** member is returned unclaimed, we will not send further mail to that member until we are advised of a new address.

Regular employer communication

HOSTPLUS provides ongoing support and information to help you make appropriate and informed decisions about super.

You can access the latest information on **HOSTPLUS** via our website at hostplus.com.au, or by calling us on **1300 HOSTPLUS (1300 467 875)**.

We will communicate with you on a regular basis to keep you up to date on your account transactions, and on general fund matters.

What to do if an employee leaves

If a **HOSTPLUS** member ceases to be your employee, you need to advise us of this as soon as possible, as the member may be waiting to claim or transfer their super benefit. If a member has died, contact us to report the death and request a Death benefit claim form.

Member education

Employers want to know that their employees will be given the help and support they need to build their retirement savings.

At **HOSTPLUS**, we have designed a member education program to give our members (your employees) the confidence and skills to make appropriate and informed decisions about their super.

Our member education program is:

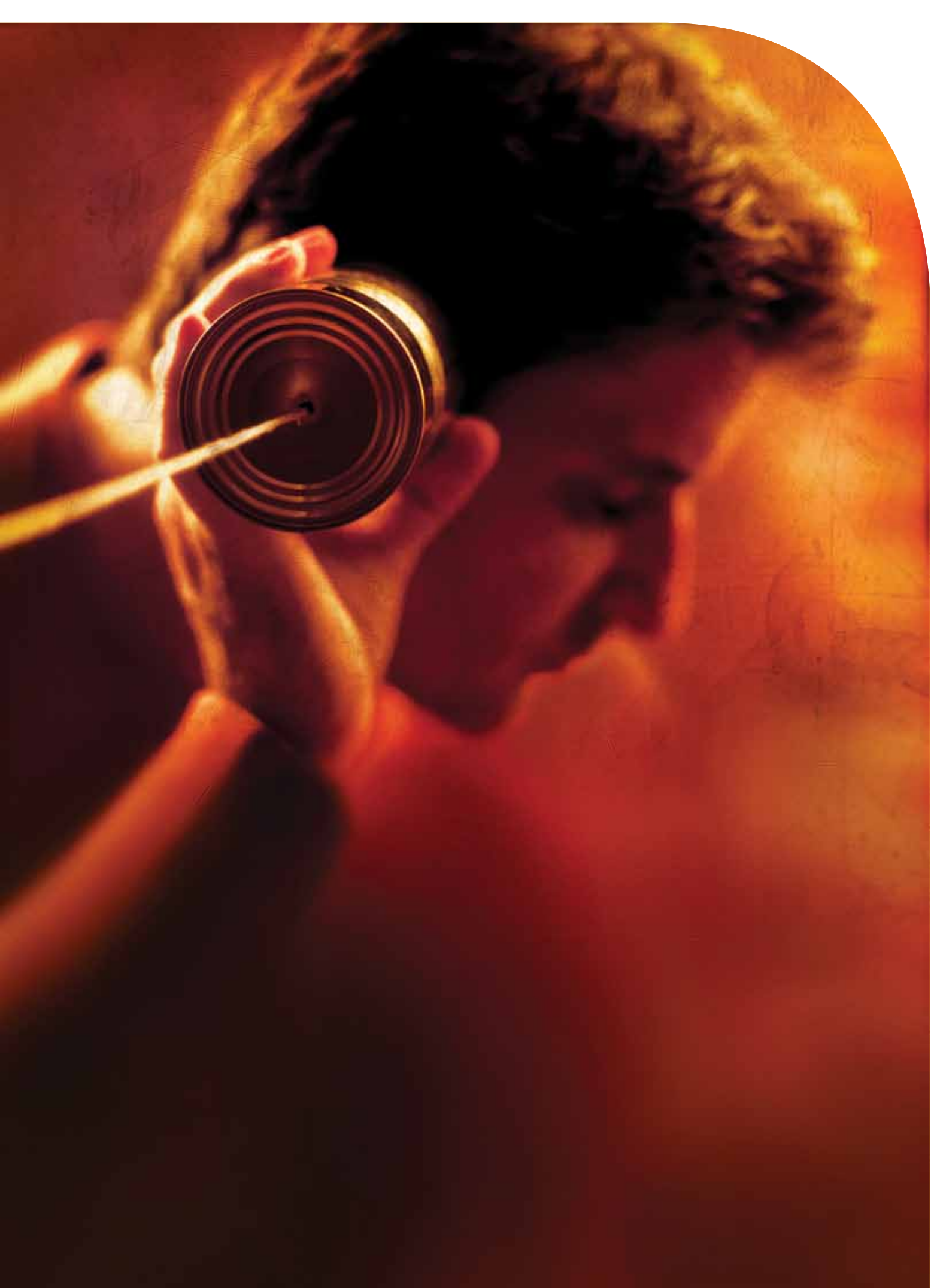
- purpose-built for **HOSTPLUS** members and segmented across a variety of education, age and engagement levels
- adopted across a variety of communication mediums including workplace presentations, canteen sit-ins, phone via our in-house call centre, dedicated website, printed brochures and magazines as well regular e-newsletters,
- strongly supported by SuperAdviser – our online financial planning tool, and
- focussed on the whole of life financial education offering, with access to Scott Pape – the Barefoot Investor and our dedicated online education site – hostplus.com.au

With our members' needs in mind, we have developed learning experiences that:

- are accessible
- engaging
- send clear and consistent messages
- use a variety of channels
- provide appropriate tools to enable members to apply what they've learned, and
- are consistently tested, refined and updated.

To find out more about the member education program or arrange a workplace visit, please contact us.

We have teamed up with Scott Pape, the Barefoot Investor to provide education that speaks the same language as our members and meets their financial needs. To find out more visit hostplus.com.au



Meeting your super obligations

When your employees:	You need to:
Join your company	<p>Simply add them to your payment record if they are already a member of HOSTPLUS and they are eligible for contributions. If they choose HOSTPLUS, ask them to complete a Standard choice form unless HOSTPLUS is your chosen employer fund.</p> <p>There is a Standard choice form at the back of this guide. They are also available at hostplus.com.au</p> <p>To add a new employee, supply your employee's full name, address, date of birth and their membership number, if they have supplied you with one, with your payment record. It is also a requirement that you supply the member's Tax File Number (TFN). See page 16 for employer obligations regarding TFNs. If you do not make your initial Superannuation Guarantee (SG) contribution within three months after the SG cut-off date, as prescribed by law, your eligible employees will not have access to automatic insurance arrangements.</p>
Have their first contribution made by you	<p>Choose whether to submit contribution and payment details electronically or using a mailed contribution advice form.</p> <p>See pages 8 for more details, visit hostplus.com.au or call 1300 HOSTPLUS (1300 467 875) to find out which payment methods best suit your needs.</p>
Want to transfer their balance from another super fund to HOSTPLUS	Tell your employee to contact HOSTPLUS . We will supply them with a rollover form or they can download one from hostplus.com.au
Change their address details	Notify HOSTPLUS on your next payment record. Alternatively, employees can contact us directly on 1300 HOSTPLUS (1300 467 875) , 8am – 8pm, Monday to Friday or email info@mail.hostplus.com.au
Want to make a personal contribution	Employees can make contributions by direct debit, BPay®, POSTbillpay® at a Post Office, cheque, cash, payroll deductions (if you offer this service) and spouse contributions, if eligible. See page 10 for details.
Leave your employment	Record the termination date on your next payment record and the reason contributions will not be paid anymore, eg. retirement.

What happens when

Here's a quick reference to what you receive from **HOSTPLUS** and when. And also what you need to do to meet your super obligations.

When	What you receive from HOSTPLUS
24 hours, 7 days	<ul style="list-style-type: none"> • information via hostplus.com.au; and • employer and member guides.
8am – 8pm, Monday to Friday	Dedicated support team to answer any questions you have on 1300 HOSTPLUS (1300 467 875) .
Monthly	<p>If you pay contributions monthly, we'll confirm your payment details each month.</p> <p>What to provide to HOSTPLUS:</p> <p>You need to submit your contributions and payment details by the 14th of the next month.</p>
Three times a year	If we have your email address we'll keep you updated with our Employer MORE e-newsletter – it's another way we help you to keep up-to-date with what's going on in the world of super and enable you to focus on what you do best – manage your business.
Quarterly	<p>If you pay contributions quarterly, we'll confirm your payment details each quarter.</p> <p>What to provide to HOSTPLUS:</p> <p>You need to submit your contributions and payment details by the 14th of the next month.</p>
Half-yearly	<ul style="list-style-type: none"> • An employer record of contributions paid for the preceding six months to 31 December • Members also receive a half-yearly benefit statement after the start of each calendar year outlining the contributions received in the preceding six months to 31 December, detailing dates and amounts of contributions including personal and rollovers, fees, net fund earning rates applied to their account, as well as any insurance cover they may have.
After the end of each financial year	<ul style="list-style-type: none"> • An employer record of contributions paid over the previous six months to 30 June. • An employer MORE magazine detailing HOSTPLUS investment performance, financials and activities. • Members will each receive a second half-yearly benefit statement, detailing dates and amounts of contributions (including personal and rollovers), fees, net fund earning rates allocated to their account, as well as any insurance cover they may have. • The Annual Report for members is available online, generally in September. It provides information about our investment performance over the previous financial year, as well as other important information including the financial statements for the fund. Members can visit hostplus.com.au to view it online or contact us on 1300 HOSTPLUS (1300 467 875) to have a copy mailed to them.



Making super clearer

Paying super correctly is the law and there are penalties if you don't meet your obligations. It's also the right thing to do by your employees. Naturally, at **HOSTPLUS** we'll do all we can to help you carry out your responsibilities correctly. This section gives you an overview of those responsibilities as well as your rights.

Super can seem complicated, so we've tried to present this information as simply as possible. Please take the time to read and understand it. And if you need help call us on **1300 HOSTPLUS (1300 467 875)** and we'll be happy to talk to you about your options.

What is super?

It's simple, superannuation is just one way Australian workers can save for retirement. It's also one of the most tax effective ways to invest for the long term.

Contributions can be made into a super fund or retirement savings account. The compulsory contributions you make on your employees' behalf help them save and prepare for a quality lifestyle when they retire.

What is the Superannuation Guarantee?

The Superannuation Guarantee (SG) was introduced on 1 July 1992 to ensure that as many Australians as possible have superannuation. Today, the SG makes it compulsory for employers to pay 9% of an eligible employee's ordinary time earnings (OTE) as contributions into a complying super fund or retirement savings account (up to the maximum superannuation contribution base - see page 18).

What information does HOSTPLUS need to open an employee's account?

HOSTPLUS requires employers to provide us with sufficient information to open an account for your employees. We need you to provide us with:

- your employee's full name;
- your employee's date of birth;
- your employee's current address;
- your employee's Tax File Number; and
- details for which period you are making a Superannuation Guarantee (SG) contribution.

If you fail to make your employees' first SG contribution within three months after the SG cut-off date as prescribed by law, eligible employees will not have access to the automatic insurance arrangements. This could expose you to potential liability issues.

Without the above information, contributions may be refunded to you or paid as unclaimed money to the Australian Taxation Office and you may breach the SG obligation. A breach of the SG obligation could create potential insurance liability issues and incur an SG charge (see page 18).

Tax File Numbers

As a **HOSTPLUS** participating employer, you have a responsibility to:

- accept TFNs from your employees;
- respect the privacy of employees who quote you their TFN; and
- pass on TFNs when you next make a contribution to **HOSTPLUS**, as required by law.

If you received the TFN less than 14 days before your next contribution for the employee, you have 14 days from the time of receiving the TFN to pass it on to **HOSTPLUS**.

It's also important to:

- Keep all TFNs in a secure manner. An employee's TFN must not be generally accessible to other employees unless it is their duty to deal with them in their normal course of work. Employees who deal with TFNs should be reminded of the need to protect the privacy of TFNs.
- Only pass on TFNs collected for superannuation purposes to **HOSTPLUS**.

Warning

Penalties apply for:

- unauthorised use or disclosure of TFNs and breaches of TFN responsibilities; and
- employers who fail to pass on their employee's TFN.

If we don't receive an employee's TFN from you, higher tax rates will apply to your employees' super and any non-concessional contributions (personal contributions) cannot be accepted – they will be refunded.

What is Super Choice?

Super Choice was introduced in 2005 to give eligible employees the ability to choose the fund into which their super contributions are paid.

On 1 July 2006, the Federal Government extended Super Choice to allow employees covered by State awards (now known as 'notional agreements preserving State awards' or NAPSAs) and working for a constitutional corporation, or unincorporated employers in Victoria and the Territories, the right to choose a super fund.

If your employees are eligible for Super Choice and you don't meet your Choice obligations, you will be penalised. So it's not only your legal responsibility but also smart business practice to keep records that:

- show you have offered a choice of superannuation fund to eligible employees and provided them with a standard choice form within 28 days of the commencement of their employment;
- show you have acted on your employees' choice of super fund;
- contain information about your chosen employer fund, including the date that the employee nominated a fund; and
- show the employer (default) fund meets the statutory death benefit insurance requirements.

Your records must be in English and be kept for five years. If your records are not in a written form (on computer disc, for instance), they must be readily accessible and easily converted to written English.

If you do not meet your Super Choice obligations you will be liable for the choice shortfall. The choice shortfall is part of the SG charge (see page 18) and is applied where you have paid SG contributions to a complying fund for your employee but not to the fund chosen by the employee.

The choice shortfall is 25% of the contributions that are paid to the wrong fund and is not tax deductible. A choice shortfall will also apply if you have not given your employees a standard choice form within 28 days of the commencement of their employment.

The choice shortfall is limited to \$500 for a notice period per employee. For example, if the choice shortfall for an employee for a quarter is \$1,000, the actual choice shortfall can be no more than \$500.

For detailed information on Super Choice, please visit hostplus.com.au or call 1300 HOSTPLUS (1300 467 875), 8am – 8pm, Monday to Friday.

Your SG obligations

SG legislation requires employers to make contributions to a complying super fund on behalf of each eligible employee. By law, you're required to contribute 9% of an employee's ordinary time earnings (OTE). Generally, this means the total of the employee's earnings from ordinary hours of work and earnings consisting of over-award payments, shift loadings or commissions. OTE includes most bonuses but does not include overtime and payments that are only in respect of overtime. For further information contact the Australian Taxation Office (ATO) on 13 10 20.

However, if an employment contract, award or other enforceable industrial instrument or arrangement stipulates a higher level of superannuation contributions for an employee, then you will be required to pay the higher amount (i.e. more than the ordinary time earnings base). If you fail to pay the higher amount as required under the employment contract, award or other industrial instrument or arrangement, you may be in breach of your industrial law obligations.

Now, if your employees are covered by an award or industrial law agreement and a lesser amount is stipulated in the award or industrial law agreement then you will need to calculate the SG payments based on ordinary time earnings contained in the SG legislation. If you fail to do so, you will be in breach of your SG obligations.

Please note that full payment must be received, i.e. no part payments.

SG complements existing award superannuation obligations. As award rates vary over time, contact your employer organisation or Fair Work Australia on 13 13 94 or at www.fairwork.gov.au for details of awards affecting your employees.

Where the SG and an award require a different minimum contribution, an employer must pay the higher amount. Award rates vary from time to time. Please contact your employer association in your state or territory for details of any award covering your employees.

Who's not eligible for SG contributions?

Most employees are now eligible. Generally, employees aged between 18 and 70, who are paid \$450 (before-tax) or more in a calendar month are covered by the SG legislation, whether they work full-time, part-time or on a casual basis.

Here are just some of the employee categories excluded from SG contribution requirements:

- Employees paid less than \$450 in a calendar month, or earn \$350 or less in a calendar month if an employee is under the Hospitality Industry (General) Award (HIGA).
- Employees under age 18 who work 30 hours or less a week.
- Employees over age 70.
- Employees paid to do work of a domestic or private nature for no more than 30 hours per week.
- Some foreign executives who hold certain visas or entry permits under the migration regulations (you should contact the ATO for information).
- Employees temporarily working in Australia who are covered by a bilateral super agreement, in which case, you must keep a copy of the employee's certificate of coverage to verify the exemption.
- Non-resident employees you pay for work done outside Australia.
- The armed forces are not required to pay SG contributions for anyone who is a member of the army, navy or air force reserve.

Please note that you may be required to pay SG contributions despite these exclusions if the terms of employment such as under a contract, award or other enforceable industrial instrument or arrangement require you to do so.

Older workers may be eligible for other employer contributions

The following employer contributions can be made for employees aged over 65 but not yet 75:

- mandated employer contributions, including SG and award contributions; and
- additional employer contributions if the member has been gainfully employed for at least 40 hours in 30 consecutive days during the financial year the contribution is made. The amount of paid work only needs to be demonstrated once a year to the trustee. For employees aged 75 and over, only employer contributions mandated under award or industrial agreements can be made.

Generally, SG contributions are not required for employees aged 70 or over.

For further information please contact the ATO on 13 10 20.

Super rules for temporary residents

Employers are able to make the SG payments on behalf of temporary residents to their chosen super fund (if eligible for choice) or to the prescribed super fund in the same way as any other employee.

While temporary residents remain in Australia their superannuation will remain in the fund. For details on when temporary residents can access their superannuation and the applicable tax, please see page 21

How to calculate SG contributions

SG contributions are set at 9% of an employee's OTE. Calculating them is easy, here are three examples.

- Sarah is 35 and works 30 hours a week. This month she worked 120 hours at \$16 per hour, which equals \$1,920. Her employer must contribute 9% super*, which is \$172.80 for the month.
- Mark is 17 and works 25 hours per week. His employer does not need to pay super as he is under 18 and working less than 30 hours* per week.
- Sam is 20 and works on a casual basis with his employer and earns \$14 per hour. Last month he worked 30 hours and earned \$420. His employer did not need to make a contribution that month as he was paid less than \$450*. This month however, Sam worked 40 hours and earned \$560 so his employer has paid \$50.40 (9% x \$560) to Sam's super account.

*Some Awards may specify a lower threshold.

Maximum superannuation contribution base

This is the maximum limit used to calculate the SG contributions on any employee's earnings base for each quarter of the financial year. Generally, employers do not have to pay SG contributions for any earnings above this limit unless terms of employment provide otherwise (for example, under a contract of employment, an applicable award or industrial instrument). For the 2011 – 12 income year the maximum contribution base per quarter is \$43,820. Visit ato.gov.au for the latest maximum contribution base amount.

SG contribution payment dates

SG contributions must be paid by the government-specified date or you will be penalised. If you would like the convenience of paying contributions quarterly, simply tick the box in Step 5 of the enclosed **HOSTPLUS** application.

SG contribution due date

SG contributions must be paid to the fund within 28 days after the end of each quarter (see the SG contributions due date in the table below).

SG quarter	SG charge due date
1 July – 30 September	28 October
1 October – 31 December	28 January
1 January – 31 March	28 April
1 April – 30 June	28 July

An employer who does not pay the required amount by the SG contributions due date is liable for the SG charge to the Australian Taxation Office (which must be paid to the ATO by the date shown in the table below as the SG charge due date). See below for information about the SG charge.

If the quarterly due date for paying contributions falls on a weekend or public holiday, the cut-off date is the following working day.

Some award arrangements specify that you must pay contributions monthly. If this is the case, you will not be eligible to pay your contributions quarterly. If your award arrangement specifies that you must pay monthly, then your contributions must be paid by the 14th day of the month following the month for which the contributions were payable. For example, contributions for January are due by 14 February.

Please note: It is **HOSTPLUS** policy that contributions must be paid by the 14th of the month following the quarter in which contributions are payable, even though the government SG due date is the 28th of the month following the quarter. For example, contributions for 1 October – 31 December are due to **HOSTPLUS** by 14 January.

What happens if you miss the SG contribution due date?

If you miss the SG contribution due date (as shown above), you can pay the outstanding SG contribution payment to the fund and lodge an SG charge statement and pay the SG charge to the ATO. The SG charge comprises:

- Any SG contribution shortfall amounts (including any choice liability if applicable)
- 10% pa interest* (to the 28th or to the date the SG charge is actually paid), plus
- a \$20 administration fee per quarter per affected employee.

Importantly, unlike most superannuation contributions, the SG charge is not tax deductible. Other penalties may also apply.

* Calculated on a daily compounding basis.

SG quarter	SG charge due date
1 July – 30 September	28 November
1 October – 31 December	28 February
1 January – 31 March	28 May
1 April – 30 June	28 August

For example: Joe is an employer and is required to pay \$1,000 in SG contributions to **HOSTPLUS** on behalf of his employee, Caroline, for the quarter 1 January - 31 March. Joe finally pays Caroline's SG contributions on 15 June. Joe is now required to fill out a SG charge statement and he can either pay the SG component to the fund with the interest and admin costs payable to the ATO or Joe can pay the whole amount to the ATO.

Example - Joe and Caroline

Outstanding SG contribution amount (plus choice liability, if applicable)	\$1,000.00*	Caroline's outstanding contribution amount for the quarter 1 January - 31 March. This amount can be paid to HOSTPLUS or the ATO along with the charge
Nominal interest (10%)	\$45.20 (\$1,000 x 165 days / 365 x 0.1 = \$45.20)	Caroline's lost interest. This is calculated on a daily basis from 1 January - 15 June = 165 days
Administration fee	\$20.00	This amount is payable to the ATO for each affected employee
Total amount payable to the ATO if the SG component is paid to HOSTPLUS	\$45.20 + \$20.00 = \$65.20	This amount is payable to the ATO by Joe. The ATO will then forward the interest component to Caroline's account.

* Assuming no choice liability.

For more information and a copy of the SG Charge statement, visit www.ato.gov.au

Offsetting late SG payments against the SG charge

An employer who makes a contribution into an employee's fund after the due date for the quarter, may elect to use the contribution to offset against part of their SG charge liability with respect to the employee for the quarter. An employer is able to offset payments against the SG charge with respect to the employee where:

- the employer has made a contribution for a quarter into an employee's fund after the due date for the quarter; or
- the contribution in respect of the employee is made before the employer's original assessment for the SG charge for the quarter (original SG assessment date); or
- the employer has given an election, in the approved form, to the ATO to use the offset in respect of the employee to reduce their SG liability for the quarter; or
- the election is made within four years after the original SG assessment date for the quarter.

The original SG assessment date for a quarter is the date when either of the following first occurs:

- the ATO receives an SG statement from the employer for the quarter and the employer has not previously lodged an SG statement for the quarter and the ATO has not assessed an SG charge for the employer for that quarter; or
- a default assessment is raised on the employer for the quarter.

If an employer fails to request the offset within the prescribed time, the contribution may be applied to a future quarter if the contributions are not more than 12 months before the beginning of that quarter and the individual is still an employee of the employer in that future quarter.

Ceasing contributions

Under the Trust Deed, you are required to give at least 30 days notice of your intention to terminate your obligation to contribute to the Fund or reduce or suspend all or any part of your contribution to the Fund in respect of any or all of your employees. Your employees will also receive written notification from HOSTPLUS regarding the change.

Extra contributions

There's a range of ways for your employees to make additional, personal contributions to top up their super fund and get it working harder for the future. Here's a brief overview of how they affect you.

Salary sacrifice

Some employers offer employees a before-tax salary sacrifice contribution option. Those employees can choose to sacrifice some of their taxable income for non-cash items – including additional super contributions. Salary sacrificing for super generally means only 15% tax is deducted from the money invested rather than their personal income tax rates if they received that money as normal salary, which can be up to 46.5% (including Medicare levy).

You don't have to offer salary sacrifice, but if you do, you cannot allow an arrangement that brings an employee's salary under the minimum amount required under an applicable award. This may breach the applicable award. Please contact Fair Work Australia on 1300 799 675 or visit fwa.gov.au to understand your obligations.

For more information about salary sacrifice, visit hostplus.com.au or call **1300 HOSTPLUS (1300 467 875)** for a copy of our salary sacrifice guide. Alternatively, call the ATO super helpline on 13 10 20.

Concessional contributions cap

You will be able to claim a tax deduction for all employer contributions. However, any employer contributions above the concessional contributions cap will be:

- taxed at 31.5% (including Medicare levy), in addition to the 15% tax when contributions are made to the fund; and
- counted towards the employee's non-concessional cap.

Contribution type	Cap per person from 1 July 2011 – 30 June 2012	Cap per person from 1 July 2011 – 30 June 2012
Concessional contribution	\$25,000*	For members aged 50 and over: \$50,000

*This amount is indexed to average weekly ordinary times earnings, but only increases in increments of \$5,000 or more.

Forwarding employee personal contributions

It's not only good management to pay your employees' personal super contributions promptly to HOSTPLUS. It's the law.

Under the Superannuation Industry (Supervision) Act 1993, you must submit personal contributions deducted from an employee's salary or wages within 28 days of the end of the month in which the deduction is made.

For example, a personal contribution deducted from an employee's pay on 15 February must be received by 28 March.

This requirement only applies to member personal contributions. It does not apply to employer contributions, such as SG payments or effective salary sacrifice contributions, where you have agreed to pay part of an employee's total remuneration as employer contributions according to ATO guidelines.

Taxation of super

Occasionally, employees may ask you about taxation on super. While they should seek independent, professional taxation advice from an accountant or tax expert, the following will apply to all super fund members.

Taxation on super contributions

Until 30 June 2012, employer contributions (concessional contributions) are generally taxed at 15% on amounts up to \$25,000 in a financial year and 46.5% (including Medicare levy) on amounts in excess of \$25,000 that year if members are less than 50 years of age. Once members turn 50, concessional contributions are taxed at 15% for amounts up to \$50,000 in a financial year and 46.5% (including Medicare levy) on amounts above \$50,000 in that year.

For non-concessional (voluntary) contributions there is no tax payable up to the applicable cap (currently \$150,000 per annum or \$450,000 over a three year period). HOSTPLUS is unable to accept contributions over the non-concessional contributions cap of \$150,000. However, if HOSTPLUS does inadvertently receive non-concessional contributions over the non-concessional cap, excess non-concessional contributions will be taxed at 46.5%. If members are under 65 years of age, they can contribute up to \$450,000 tax free over a three year period.

The limits are:

Age at 1 July	Fund-capped contribution limit
If the member is 65 years of age but less than 75 on 1 July of the financial year.*	The non-concessional contributions cap for that financial year.
If the member is 64 years of age or less on 1 July of the financial year.	Three times the non-concessional contributions cap for that financial year.

However, any contributions made in that three-year period in excess of the cap will be taxed at 46.5%.

It is important to note that the caps apply to the total contributions made to any superannuation interest in your employee's name for the financial year. As such, if your employee has multiple superannuation accounts, they must carefully monitor the amount of contributions made across those accounts, as the caps apply to their total contributions.

* Provided they have been gainfully employed for at least 40 hours in 30 consecutive days during the current financial year.

No tax is payable on:

- personal contributions (non-concessional contributions) for which members do not claim a tax deduction (within the cap limit); or
- government co-contributions; or
- spouse contributions; and
- amounts transferred or rolled into HOSTPLUS from other super funds (except where it includes a post-30 June 1983 untaxed component such as a 'golden handshake').

No goods and services tax (GST) is payable on contributions or on benefits paid, rolled over or transferred.

Taxation of investment earnings and benefits

Earnings tax

Investment earnings are taxed up to a maximum rate of 15%. Where the assets are invested in Australian and international shares, the tax payable can be partly offset by imputation credits for franked dividends and foreign tax credits. Any capital gains are limited to two thirds of the gain or the whole of the gain with an indexed cost base, depending on the date that the assets were acquired.

Benefit tax

Tax may also be payable when a member withdraws their benefit. The amount of tax depends on age, the components of the benefit (tax free and taxable components), the amount of the member's benefit and how the benefit is used. For instance, tax is not payable if the benefit is rolled over or transferred to another complying super fund.

The following tables show the taxation treatment of lump sum payments during the member's lifetime.

The taxable component of lump sum benefits

Where 15% contribution tax has been paid

Age	Tax treatment of lump sum benefits for the year 1 July 2011 – 30 June 2012
Below preservation age	21.5%
Preservation age – 59	Nil up to \$165,000 ¹ 16.5% for amounts over \$165,000
60+	Tax free

¹ This is the low rate cap amount, which is indexed in line with Average Weekly Ordinary Time Earning but only increases in increments of \$5,000.

Note: the tax rate figures above include the 1.5% Medicare levy.

Where 15% contribution tax has not been paid

Age	Tax treatment of lump sum benefits for the year 1 July 2011 – 30 June 2012
Below preservation age	31.5% for amounts up to \$1.205 ¹ million 46.5% for amounts over \$1.205 million
Preservation age – 59	16.5% for amounts up to \$165,000 ² 31.5% for amounts between \$165,000 and \$1.205 million 46.5% for amounts over \$1.205 million
60+	16.5% for amounts up to \$1.205 million 46.5% for amounts over \$1.205 million

¹ This is the untaxed plan cap amount, which is indexed in line with Average Weekly Ordinary Time Earning but only increases in increments of \$5,000.

² This is the low rate cap amount, which is indexed in line with Average Weekly Ordinary Time Earning but only increases in increments of \$5,000.

Note: the tax rate figures above include the 1.5% Medicare levy.

Proportional drawdown of benefits: When any part payment of a superannuation benefit is made, the benefits will reflect the proportions of the tax-free and taxable components that make up the total benefits.

Temporary residents

Employers are required to make SG payments on behalf of temporary residents to their chosen super fund (if eligible for choice) or to the prescribed super fund in the same way as any other employee unless exempted by law from doing so.

While temporary residents remain in Australia their superannuation will remain in the fund until they become entitled to payment of a benefit. The superannuation benefits of temporary residents can only be withdrawn under the following conditions of release:

- death;
- terminal medical condition;
- permanent incapacity; or
- after leaving Australia and their visas have ceased to have effect.

Temporary residents (not an Australian or New Zealand citizen) who depart Australia permanently, can access their super benefits from the fund if six months has not passed since they departed Australia and their visa expired.

After the six-month period their super benefit will be paid to the Commissioner of Taxation as unclaimed superannuation. They can access their benefit from the Commissioner of Taxation.

Any super benefits paid out to eligible temporary residents may be subject to the Departing Australia Superannuation Payment (DASP) withholding tax – 35% for the taxed element of the taxable component and 45% for the untaxed element of the taxable component.

Temporary residents are unable to access benefits concessionally upon retirement or attaining age 60. They will continue to pay the applicable DASP withholding tax.

HOSTPLUS relies on relief from ASIC under Class Order CO 09/437 and doesn't provide departed temporary resident members whose benefits are paid to the ATO with notices or statements at the time of or after the benefits have been paid to the ATO. However, if members have any queries, they can contact us and we'll provide relevant information to them about their benefits.

Death benefits

Death benefits are tax free when paid to dependants. A dependant for these purposes is a spouse, including a same sex spouse, a child less than 18, a person with whom the deceased had an interdependent relationship on the date of death, or any other person who was a financial dependant of the deceased on the date of death.

The government has expanded the definition of spouse to include same sex couples and the definition of child to include eligible children of same sex couples. This means that same sex couples and their children are able to access the same tax concessions on lump sum death benefits available to married and de facto opposite sex couples. In addition a spouse is recognised when the relationship is registered on the Register of Births and Marriages under State or Territory law or where they are living together on a genuine basis as a couple, although not legally married.

Any untaxed element in a taxable component of a lump sum benefit – where the benefit included life insurance proceeds – will be taxed at 31.5% (including Medicare levy). The untaxed element is the proportion of the insured lump sum death benefit that relates to the period from the date of death to age 65 in comparison to the total service period.

If the lump sum death benefit is paid to a non-dependant, the taxable component will be taxed at 16.5% (including Medicare levy) but part of the benefit may be taxed at up to 31.5% (including Medicare levy) if it comprises of insurance proceeds. The tax free component will be tax free if paid to a non-dependant.

Total and permanent disability benefits

Total and Permanent Disability benefits are taxed as a lump sum benefit, with the taxable and tax free components. Generally, the tax free component will include the proportion of the benefit that relates to the period from the date of total and permanent disablement to age 65.

Income protection benefits

Income protection benefits are generally taxed at the members' marginal tax rate.

Terminal Illness benefits

If a member suffers from a terminal illness as certified by two medical practitioners (one being a specialist) then lump sum superannuation benefits paid are exempt from tax.

HOSTPLUS investments overview

Making HOSTPLUS your employer fund is a decision that can reward both your business and employees for years to come. To start, all HOSTPLUS investments are held by the custodian JPMorgan Chase Bank N.A., with approximately US\$2.2 trillion of assets under custody and administration. In turn, our asset adviser, JANA Investment Advisers Pty Ltd (JANA), one of Australia's leading asset consulting firms with approximately A\$180 billion under advice, jointly monitors and reviews the performance of the investment managers with HOSTPLUS.

Our investment objectives and strategies

HOSTPLUS bases its objectives on professional advice from our independent asset consultant. The asset consultant takes into account the impact of economic forecasts on the different asset classes in which the options invest.

Investment strategies are developed on the advice of the asset consultant to create the greatest probability of attaining the outlined objective of the investment options.

Strategies are amended from time to time to reflect changing circumstances in different markets.

The investment objectives are not an indicator of the future performance of the options, and in no way do they predict returns. They are provided in order to give members an indication of the level of net earnings that the options could produce based on the historical, long-term experience of the different asset classes in which the options invest.

However, past performance should not be used to predict future performance and investors should be aware that changing market conditions can cause the value of investments to change.

Change of investment managers

As part of HOSTPLUS fiduciary duties, investment managers are constantly reviewed and monitored. There may be circumstances where HOSTPLUS will decide to terminate an individual investment manager option at short notice or due to an unforeseen event. In these instances, HOSTPLUS reserves the right to remove the individual investment manager option immediately and transfer the funds to the Cash option. HOSTPLUS will notify affected members of the change after the event, but within 30 days of the change.

The HOSTPLUS Balanced option

The Balanced option is our default investment option, which aims to achieve competitive, long-term investment performance for members.

Our Balanced (default) investment option has outperformed the Median Balanced Option over the long term, that is the past 5, 7 and 10 years according to the SuperRatings Fund Crediting Rate Survey (8 August 2011) as at 30 June 2011.

Our Balanced option performance

Period to 30 June 2011	Net fund earning rate p.a.
1 year	10.1%
3 year	1.1%
5 year	3.1%

Past performance is not a guide to future performance.

The 1 year performance figures are the net fund earning rate and the 3 and 5 year performance figures are the effective compound rates.

Our Balanced option in detail

	Balanced (default)		
Investment objectives and strategies	<ul style="list-style-type: none"> • Achieve positive returns that exceed the return of the Conservative Balanced option over rolling three year periods. • Maximise the prospect of positive returns each financial year. • Achieve returns that are above the average return of other similar funds. 		
Risk/return profile	<ul style="list-style-type: none"> • Medium to high. • Likelihood of a negative annual return in any one year: one in every four to five years. 		
Investment style	<ul style="list-style-type: none"> • Aims to produce consistent returns. • Investments through diversified investment portfolio, including some growth assets and some lower risk investments. 		
Who this option would suit	<ul style="list-style-type: none"> • This option is diversified across a range of growth and defensive assets and aims to produce consistent returns over time. • This option may suit members who have a six year plus investment time horizon. 		
Minimum Investment Timeframe*	6 years +		
Asset mix		Range	Benchmark
	Growth assets		76%
	Australian shares	25 – 45%	33%
	International shares	10 – 30%	22%
	Unlisted assets		
	– Infrastructure	0 – 10%	6%
	– Private equity	0 – 10%	5%
	– Alternatives	0 – 10%	4%
	Property	0 – 15%	6%
	Defensive assets		24%
	Unlisted assets		
	– Infrastructure	0 – 10%	2%
	– Alternatives	0 – 10%	6%
	Property	0 – 15%	7%
	Australian fixed interest	0 – 20%	3.5%
	International fixed interest	0 – 20%	3.5%
	Cash	0 – 10%	2%
Past performance	Net fund earning rate to 30 June p.a.		
	2011	10.1%	
	2010	8.1%	
	2009	-13.1%	
	2008	-3.6%	
	2007	16.8%	
	Compound average to 30 June 2011 p.a.		
	3 year	1.1%	
	5 year	3.1%	
	10 year	6.1%	

The Minimum Investment Timeframe is based on the risk and return profile of this option. The timeframe considers volatility and the likelihood of negative annual returns in any one year.

Past performance is not a guide to future performance. All net fund earning rates are after fees and taxes.

Our investment options

Choose from five pre-mixed investment options

These options are designed to make investing easy. They include the HOSTPLUS default option as well as three other investment choices. They are:

- Capital Stable;
- Conservative Balanced;
- Indexed Balanced;
- Balanced (default); and
- Shares Plus.

Choose from five sector investment options

These options allow members to notionally invest their contributions in five specific asset classes. They are:

- Cash;
- Diversified Fixed Interest;
- Property;
- Australian Shares; and
- International Shares.

Choose from 9 individual investment managers

These options are the perfect choice for members seeking maximum control of their contribution and of who manages their investment. They are:

- Macquarie Investment Management – Australian Fixed Interest;
- BlackRock Asset Management - International Fixed Interest
- Industry Super Property Trust Core Fund – Property;
- Lend Lease managed Australian Prime Property Funds (Retail, Commercial & Industrial) – Property;
- Balanced Equity Management – Australian Shares;
- Macquarie Investment Management – Australian Shares;
- Paradise Investment Management (Small Cap) – Australian Shares;
- IronBridge Capital Management - International Shares; and
- Neuberger Berman – International Shares.

For more about investments and their risks please refer to our HOSTPLUS Member Guide Product Disclosure Statement.

HOSTPLUS insurance overview

The following insurance information is intended as a summary only. For all terms and conditions please contact HOSTPLUS to obtain copies of the policy documents or refer to the HOSTPLUS Member guide at hostplus.com.au

As well as helping your employees' retirement funds grow, we can help to protect them – cost effectively – too. That's why HOSTPLUS has selected OnePath Life Limited ABN 33 009 657 176 to provide three comprehensive insurance covers to members.

Death and Total & Permanent Disability (TPD) and Death Only insurance cover

HOSTPLUS members can financially protect themselves and their loved ones with our Death and Total & Permanent Disability (TPD) Insurance Cover. Members may choose to fix their premiums (Unitised) or fix their cover (Fixed benefit) up to a maximum of \$3 million in TPD Cover and \$5 million in Death Cover.

Death and TPD cover costs \$1.50 per unit per week. Members in management or clerical roles may receive cover under the Management/Clerical (white collar) scale in which the level of cover per unit is higher for the same cost.

Automatic insurance

Every eligible HOSTPLUS member aged between 25 and 64 automatically receives two units of Death and TPD cover (at \$3 per week) and members aged under 25 automatically receive one unit of Death and TPD cover (at \$1.50 per week) provided you make an on-time SG contribution within three months after the SG cut-off date as prescribed by law and subject to them being 'at work' on their commencement date.

The amount of cover members automatically receive is generally under the standard scale although members in management or clerical roles may receive cover under the Management/Clerical (white collar) scale in which the level of cover per unit is higher for the same cost.

Warning: If you fail to make the initial on-time SG payment for your employees within the required time, your eligible employees will not receive automatic insurance. This may expose you to various forms of liability, including to your employees.

Death Only insurance cover (includes Terminal Illness cover)

HOSTPLUS also offers the option of Death Only Insurance Cover for members at the same benefit scale as Death and TPD Insurance Cover, at a cost of 75¢ per unit, per week. Members who have previously received a TPD benefit from any other source will have their cover restricted to Death Only Insurance Cover.

Terminal Illness cover

Members that are insured for any death cover, are also covered for a Terminal Illness benefit.

Choosing unitised or fixed benefit cover

When applying for Death Only or Death & TPD cover, members can choose either unitised cover or fixed benefit cover. They cannot have a combination of unitised cover and fixed benefit cover.

Salary Continuance insurance cover

HOSTPLUS members can also choose to protect their income with our Salary Continuance Insurance Cover. It provides a monthly benefit when members are unable to work as a result of total disability or partial disability due to either injury or illness. Cover is subject to underwriting and it takes effect after a waiting period (30, 60 or 90 days) selected by the member and is payable for up to two years or to age 65. Premiums are determined by age, gender, amount of cover, occupation, benefit period and waiting period.

Members can have Cover of up to 90% of their monthly pre-disability salary of which a maximum of 75% is payable to the member and the balance as a contribution to the member's super account (subject to a maximum benefit level of \$25,000 per month or 250 units of cover, whichever is less).

Special insurance offer on joining for new members.

A Special insurance offer on joining is available to eligible members to upgrade their Death and TPD cover, and apply for Salary Continuance cover without providing a full health statement.

For more about insurance please refer to our HOSTPLUS Member Guide Product Disclosure Statement.

Fees and other costs

Consumer Advisory Warning

DID YOU KNOW?

Small differences in both investment performance and fees and costs can have a substantial impact on a member's long-term returns.

For example, total annual fees and costs of 2% of a member's fund balance rather than 1% could reduce their final return by up to 20% over a 30-year period (for example, reduce it from \$100,000 to \$80,000).

Members should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs.

Members may be able to negotiate to pay lower contribution fees and management costs where applicable. Members should ask the fund or their financial adviser.*

To find out more

For members who'd like to find out more, or see the impact of the fees based on their own circumstances, the **Australian Securities and Investments Commission (ASIC)** website www.moneysmart.gov.au has a superannuation fee calculator to help check out different fee options.

* This statement is required by law. HOSTPLUS doesn't charge contribution fees and, as a fund run to benefit members, we charge fees set on a cost recovery basis. As such a licensed financial adviser is unable to negotiate fee changes.

This section of the document shows fees and other costs that may be charged to members. These fees and costs may be deducted from their money, from the returns on their investment or from the fund assets as a whole. You should read all the information about fees and costs because it is important to understand their impact on a member's investment.

HOSTPLUS fees and other costs at a glance

Type of fee or cost	Amount	How and when it is paid
Fees when a member's money moves in or out of fund		
Establishment fee—the fee to open a member's investment.	Nil.	Not applicable.
Contribution fee—the fee on each amount contributed to a member's investment, either by the member or employer.	Nil.	Not applicable.
Withdrawal fee—the fee on each amount a member takes out of their investment.	Nil.	Not applicable.
Termination fee—the fee to close a member's investment.	Nil.	Not applicable.
Management costs*		
The fees and costs for managing a member's investment. <i>Fees deducted from a member's account</i> Member fee. <i>Expenses indirectly deducted</i> Indirect cost ratio (ICR) or investment expenses and performance fees—the annual percentage fees for managing a member's investment.	\$78.00 p.a. (\$1.50 per week) + The ICR varies according to the chosen investment option(s) and ranges from 0.00% to 1.11% p.a.	The dollar cost is calculated weekly after tax, and deducted from the member's account half-yearly. The annual percentage expense is deducted from investment returns before the after-tax net fund earning rate is declared each week.
Service fees†		
Investment switching fees—the fee for changing investment options	Nil.	Not applicable.

* For Additional explanation of fees and costs refer to the Member Guide Product Disclosure Statement for a breakdown on the management costs.

† For Additional explanation of fees and costs refer to the Member Guide Product Disclosure Statement for information on all other fees which may be payable.

We protect small accounts from fee erosion

Member protection rules apply any time a member's account balance is less than \$1,000. If a member's account includes or has included SG or award contributions, the management costs deducted won't exceed the net earnings applied to their account for that year.

During periods of poor investment returns, management costs are limited to any positive investment return plus up to \$10 per protected account, which will be deducted from the account. Management costs don't include insurance premiums and taxes, which will be deducted from a member's account as applicable.

Processes for changes to fees and other costs

The trustee reserves the right to increase fees and other costs. If this occurs we'll advise members in writing at least 30 days prior to the increase.

Example of annual fees and costs for the Balanced option

The table below gives an example of how fees and costs in the Balanced investment option can affect a member's superannuation investment over a 1 year period. You can use this table to compare this product with other superannuation products.

Example: HOSTPLUS Balanced option		
Balance of \$50,000 with total contributions of \$5,000 during the year		
Contribution fees	Nil.	For every \$5,000 you put in, you'll be charged \$0.
Plus: Management costs	0.64% p.a. + \$78 member fee p.a. (\$1.50 per week).	And, for every \$50,000 you have in the fund, you will be charged \$320 each year, plus \$78 in administration fees regardless of your balance.
Equals: cost of fund		If you put in \$5,000 during a year and your balance was \$50,000, then for that year, you will be charged fees of: \$398* What it costs will depend on the investment option you choose, and the fees you negotiate with your fund adviser.#

* Additional fees may apply.

The wording in this section is prescribed by law. Please note our fees are not negotiable.

These figures are current as at 30 June 2011 and are subject to change.

Join HOSTPLUS today

It's easy to become a HOST**PLUS** participating employer in less than ten minutes and make your first payment quickly and securely with our online Join and Pay tool visit hostplus.com.au

Welcome to the **HOSTPLUS** family

Join over 75,000 other employers and you too can enjoy the benefits of being with **HOSTPLUS** - no fees, easy payment options, regular reporting and on-call assistance Australia wide. It's a quality super package that makes a simple job of meeting your legal obligations.

It's also a smart super solution for your staff. One we're sure they will thank you for in the long run.

However you decide to join, we'll send you confirmation and helpful information about the best way to make your ongoing contributions. And what's more our team of dedicated Account Managers are out on the road, ready to help with questions on **HOSTPLUS'** products and services and super in general. They can also run education sessions for your staff to help them get the most out of their super. And as an added feature we have our own in-house team of dedicated Employer Solution Consultants. They can explain the benefits of **HOSTPLUS** and answer any questions you may have. Call us on **1300 HOSTPLUS (1300 467 875)**.

Privacy – 10 things to tell employees

The privacy of personal information is important to both members and **HOSTPLUS**. Full details about **HOSTPLUS** members' privacy rights are available online, visit hostplus.com.au to find out more. Because **HOSTPLUS** collects personal information about each employee when they're enrolled – before they may have read the privacy statement – below is a summary - it's important that you tell your employees:

1. Personal information collected by **HOSTPLUS** at the time of enrolment (such as TFN, birth date, contact details) is simply to assess their application and manage their **HOSTPLUS** membership.
2. In assessing a member's application or any subsequent claim, **HOSTPLUS** may need to disclose their personal information to third parties such as our administrator, insurer, ATO, regulators, judicial or dispute resolution bodies, medical or financial professionals and even to you, their employer.
3. If an employee applies for additional insurance cover or makes a claim, information about their health status, salary, occupation and lifestyle will be passed on to the administrator and insurer for the assessment of their insurance cover.
4. If an employee provides **HOSTPLUS** with incorrect information, we may not be able to provide the member with the products they require or be able to manage their **HOSTPLUS** account.
5. **HOSTPLUS** may contact members in the future about new products, services or offers. If at any time a member prefers not to receive this information, they can opt out by calling **1300 HOSTPLUS (1300 467 875)**, 8am – 8pm, Monday to Friday.
6. Members can request access to information **HOSTPLUS** holds on them at any time. **HOSTPLUS** reserves the right to charge a reasonable fee to cover the administration costs. If a circumstance exists where **HOSTPLUS** cannot comply with the request, we'll notify the member and explain the reason.
7. Members have the right to ask **HOSTPLUS** to correct any information held about them. If we don't agree with the corrections supplied, **HOSTPLUS** is not required to alter the information.
8. Under the Anti-Money Laundering and Counter Terrorism Financing Act 2006, superannuation funds are required to identify, monitor and mitigate the risk that the fund may be used for the laundering of money or the financing of terrorism. Because of this, members may be required to provide certified proof of identity before they withdraw or rollover their benefit from the fund or commence an income stream. At a minimum, members may be required to provide the fund with evidence that verifies their full name, date of birth and residential address. In the event of a death claim, we would also require documentation to verify dependants' and/or legal personal representatives' identities.

These may include, but are not limited to, certified copies of marriage certificates, wills, birth certificates and letters of administration. The trustee also reserves the right to request additional information.

We may also require you to provide details of your business.

9. If members have any concerns about any of the above privacy issues, they should lodge a complaint in writing to:

HOSTPLUS
Privacy Officer
Locked Bag 3
Carlton South VIC 3053

10. If our Privacy Officer is unable to resolve a member's complaint they can lodge a complaint with the Privacy Commissioner by calling 1300 363 992 or visiting www.privacy.gov.au

Employer refunds.

Refunds to employers can only be made if they are the result of a clerical error, computer malfunction or other mistakes, such as inadvertent payment. To request a refund, call **1300 HOSTPLUS (1300 467 875)** for a refund application form and return with supporting documentation.

Any interest earned on monies paid to **HOSTPLUS** that are later required to be returned or refunded are retained by **HOSTPLUS** (unless otherwise required by law). Refund requests cannot be approved and refunds also cannot be processed for members who have left **HOSTPLUS** or if the employer is in arrears.

HOSTPLUS will write to members before any refund is issued.

Minimum account balance for members.

While members are not required to maintain a minimum account balance, if their balance does fall to less than \$400 and we have received no contributions for more than 18 months, **HOSTPLUS** may transfer that balance to our eligible rollover fund, **AUSfund**. For more information call **AUSfund** on 1300 361 798.

Cooling off period

A 14 day cooling-off period applies for all employers who apply to become a participating **HOSTPLUS** employer during which time you can change your mind without consequence. The 14 day period begins on the earlier of:

- the date you receive confirmation of your participation in **HOSTPLUS**, or
- five days after your application for participation in **HOSTPLUS** is accepted.

If, during this period, you decide **HOSTPLUS** doesn't meet your needs, simply advise the trustee by mail or email, nominating another complying fund to receive the contributions made on behalf of your employees.

You must make this nomination within one month of advising the trustee that you wish to exercise your cooling-off rights. Any contributions paid into **HOSTPLUS** will be rolled over to the nominated fund. The amount returned may be adjusted for any tax payable, or for any increase or decrease in investment values during this period. As a result, the amount returned may be less than what was originally contributed.

Any preserved amounts rolled over or transferred from another super fund can't be refunded directly to the employee if you use the 14 day cooling-off period. These amounts will be rolled over or transferred to the fund nominated by the employee. If the employee doesn't make a nomination, the contributions will be transferred to our eligible rollover fund.

To cancel your participation, please write to:

HOSTPLUS
Locked Bag 3
Carlton South VIC 3053

or call **1300 HOSTPLUS (1300 467 875)**, 8am – 8pm, Monday to Friday.

Please note: no insurance benefits are available to the employee during the cooling-off period if an employer exercises this right during this period.

Enquiries and complaints

If you or a member has an enquiry or complaint, please call **1300 HOSTPLUS (1300 467 875)**. We'll do everything in our power to attend to the matter promptly and courteously. If you are not happy with the way the matter has been handled, we want to know.

Please call us or write to:

HOSTPLUS
Resolutions Officer
Locked Bag 9
Carlton South VIC 3053
Email: info@mail.hostplus.com.au

As a member:

HOSTPLUS aims to resolve all complaints within 90 days of receipt. However, if a member is not satisfied with either the way **HOSTPLUS** handles their complaint or its resolution, they may contact the Superannuation Complaints Tribunal (SCT).

The SCT is an independent body set up by the Federal Government to assist in resolving certain types of complaints. The SCT can be contacted on 1300 884 114 for the cost of a local call. Please note that there are certain criteria and time limits as to when a complaint can be lodged with the SCT.

Members can address any correspondence to the SCT at:

Superannuation Complaints Tribunal
Locked Bag 3060
MELBOURNE VIC 3001

As an employer:

Whilst the SCT is a tribunal specifically set up by statute to deal with superannuation complaints and would normally be the first point of contact - if you are unhappy with the way we have handled a complaint, in some cases, you may also be able to ask the Financial Ombudsman Service (FOS) to resolve the dispute.

FOS is an independent dispute resolution body. Depending on the nature of the complaint, FOS may have jurisdiction. You can lodge a dispute at www.fos.org.au or contact FOS on 1300 780 808, 9am – 5pm.

You should address any correspondence to FOS at:

Financial Ombudsman Service
GPO Box 3
MELBOURNE VIC 3001

Checklist

Don't let your hard work go to waste. Before you return your completed HOSTPLUS application, use the checklist below to ensure your form is processed promptly and we can meet your super obligations – and ours – without a hitch.

- I have provided all my contact details in Step 1.
- I have provided my business details and the start date for my contributions in Step 2.
- I have told you about my company and how I prefer to be contacted in Step 3.
- I have correctly supplied all my participating employees' details to avoid money being refunded in Step 4.
- I have considered if I would like to pay my super payments quarterly instead of monthly in Step 5.
- I have considered if I would like more information about key industry bodies in the hospitality, tourism, recreation and sport sector in Step 6.
- I have read, understood and signed the Declaration in Step 7.
- I've made a good choice and deserve a well earned break. *Well done.*

Our forms explained

Below is a brief explanation of the forms included in this HOSTPLUS Employer guide.

Participating employer application – to join HOSTPLUS as a participating employer

Choice of superannuation fund – Standard choice form – so an employee eligible for Super Choice can choose their super fund

Direct debit authority – for an employer to make contribution payments by direct debit

Electronic Funds Transfer (EFT) payment application – for an employer to make contribution payments by EFT

Participating employer application

31 October 2011



This form must be completed in full. Please use BLOCK letters and BLACK or BLUE pen.

You should read the current HOSTPLUS Member Guide Product Disclosure Statement and the associated reference material available at hostplus.com.au or call us on 1300 HOSTPLUS (1300 467 875) to obtain a copy before completing this form.

OFFICE USE ONLY



Step 1. Provide your contact details

Employer number (if known)

ACN/ABN/Business Registration Number*

*Mandatory fields

Company's name (if incorporated)/individual's name*

Trading/business name (the employer)*

Trading address*

Suburb

State

Postcode

Postal address*

Suburb

State

Postcode

Telephone number

Fax number

Mobile number

Email address (if supplied you will automatically be registered for SuperSite - our online super management system)

Please tick appropriate box

 Mr Mrs Miss Ms

Please specify

 Other

Contact name*

Position*

Please tick appropriate box

 Mr Mrs Miss Ms

Please specify

 Other

Contact name

Position



Step 2. Provide your contribution and business details

Start date of first payment

How many employees do you have?

Approximately how many employees will you be contributing to HOSTPLUS for?

Pay period *Please tick one*

 Weekly Fortnightly Monthly Mon Tue Wed Thu Fri Sat Sun

Which day of the week (this month) does your payroll end? *Please tick one*

What is the name of your payroll system?

What type of business do you operate? *Please tick one*

- | | | | | |
|---|--|---|---|--|
| <input type="checkbox"/> Water transportation | <input type="checkbox"/> Drinking places | <input type="checkbox"/> Rooming and boarding houses | <input type="checkbox"/> Racing, including track operation | <input type="checkbox"/> Amusement parks |
| <input type="checkbox"/> Air transportation | <input type="checkbox"/> Liquor stores | <input type="checkbox"/> Food preparations (eg. Caterers) | <input type="checkbox"/> Recreational vehicle parks and campsites | <input type="checkbox"/> Physical fitness facilities |
| <input type="checkbox"/> Retail bakeries | <input type="checkbox"/> Hotels and motels | <input type="checkbox"/> Travel agencies | <input type="checkbox"/> Public golf courses | <input type="checkbox"/> Other |
| <input type="checkbox"/> Eating places | <input type="checkbox"/> Professional sports clubs and promoters | <input type="checkbox"/> Bowling centres | <input type="checkbox"/> Tour operators | |

Other

How many business units/properties do you have?

Of these business units/properties, how many do you pay into HOSTPLUS for?

Would you like to be registered to the HOSTPLUS online system SuperSite?

 Yes No

Step 4. Enter your employees' contribution details

If you wish to make your first payment with this application, please complete this step.

- Please insert your employees' full name, address and date of birth details (if not supplied, your contributions will be returned unprocessed).
- Supply your employee's TFNs as required by law. See page 16 for more information.
- Attach a cheque for the total amount to the form and return to HOSTPLUS.

For Office Use Only Employer name		Employer number
<input type="text"/>		<input type="text"/>
Payment period – from	Payment period – to	
<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	

1 *Mandatory fields

Membership number (if known)	Tax File Number	Gender
<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Male <input type="checkbox"/> Female
Employee's surname*	Given name(s)*	
<input type="text"/>	<input type="text"/>	
Employee's address*	Date of birth*	
<input type="text"/>	<input type="text"/>	
Period at work – from	Period at work – to	Employer contribution
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
		Employee personal contribution
		\$ <input type="text"/>
		Total contributions
		\$ <input type="text"/>

2

Membership number (if known)	Tax File Number	Gender
<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Male <input type="checkbox"/> Female
Employee's surname*	Given name(s)*	
<input type="text"/>	<input type="text"/>	
Employee's address*	Date of birth*	
<input type="text"/>	<input type="text"/>	
Period at work – from	Period at work – to	Employer contribution
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
		Employee personal contribution
		\$ <input type="text"/>
		Total contributions
		\$ <input type="text"/>

3

Membership number (if known)	Tax File Number	Gender
<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Male <input type="checkbox"/> Female
Employee's surname*	Given name(s)*	
<input type="text"/>	<input type="text"/>	
Employee's address*	Date of birth*	
<input type="text"/>	<input type="text"/>	
Period at work – from	Period at work – to	Employer contribution
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
		Employee personal contribution
		\$ <input type="text"/>
		Total contributions
		\$ <input type="text"/>

4

Membership number (if known)	Tax File Number	Gender
<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Male <input type="checkbox"/> Female
Employee's surname*	Given name(s)*	
<input type="text"/>	<input type="text"/>	
Employee's address*	Date of birth*	
<input type="text"/>	<input type="text"/>	
Period at work – from	Period at work – to	Employer contribution
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
		Employee personal contribution
		\$ <input type="text"/>
		Total contributions
		\$ <input type="text"/>

5

Membership number (if known)	Tax File Number	Gender
<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Male <input type="checkbox"/> Female
Employee's surname*	Given name(s)*	
<input type="text"/>	<input type="text"/>	
Employee's address*	Date of birth*	
<input type="text"/>	<input type="text"/>	
Period at work – from	Period at work – to	Employer contribution
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
		Employee personal contribution
		\$ <input type="text"/>
		Total contributions
		\$ <input type="text"/>

Step 5. Apply to pay quarterly instead of monthly

Please complete this step if you wish to make super payments quarterly instead of monthly. If you leave this step blank you're agreeing to pay super on a monthly basis.

Yes, I would like to apply to make quarterly super payments.

By ticking this box and signing the Declaration in Step 7 of this form you are agreeing to the following:

- I understand that, if my application is accepted, future contributions must be paid on or before the 14th day of the month following the end of the relevant quarter.
- I will continue to pay contributions monthly until I receive approval from the trustee to pay contributions on a quarterly basis.
- I am aware of the requirements to continue to forward employees' voluntary contributions monthly, even if approval for quarterly contributions has been granted.
- I am aware that all outstanding contributions for ceased employees must be paid by the end of the month in which employment ceases.
- I am aware that failure to make payments on the due dates may result in the trustee revoking its approval to make quarterly payments.
- I am aware that failure to make payments on the due dates may result in my employees' insurance lapsing and I may be liable in the event of an insurance claim.
- I am aware of my award obligations and hereby represent and warrant to the trustee that I/we am/are not subject to the provision of any award, or industry agreement that requires monthly payments of superannuation contributions.

Step 6. Support the supporters

HOSTPLUS proudly supports the associations that lend their support to the hospitality, tourism, recreation and sport sector. If you do too, simply indicate your interest below to receive more information about key industry bodies.

Yes, please send more information about the organisations I've nominated with a tick below.

Australian Hotels Association (AHA)

Clubs Victoria Inc

Hotel, Motel and Accommodation Association (HMAA)

Licensed Clubs' Association of SA

Liquor, Hospitality and Miscellaneous Union (LHMU)

National Tourism Alliance

Queensland Tourism Industry Council

Restaurant and Catering Australia

South Australian Wine Industry Association

Tourism and Transport Forum

Step 7. Sign the Declaration

I/we make this application to become a participating employer of HOSTPLUS. I/we understand that the Trust Deed of HOSTPLUS, as amended from time to time, is available from all HOSTPLUS offices. If accepted as a participating HOSTPLUS employer, then in consideration of the services that the trustee of HOSTPLUS has agreed to provide under the terms of the trust deed for the fund and the Employer Guide that this Application Form accompanied, I/we agree to be bound by the terms of the trust deed. My/our participation, and that of our employees who become members, will take effect in accordance with the particulars of the Trust Deed, the Employer Guide and the Member Guide. I/we acknowledge that HOSTPLUS may allocate any short payment pro-rata in favour of the members identified on the latest contribution return or allocate any payment towards any arrears outstanding. HOSTPLUS will confirm acceptance by allocating a unique employer number.

I have read and understood the Member Guide Product Disclosure Statement whether included with this application form or as currently available at hostplus.com.au I have also read the associated reference material available at hostplus.com.au

I/we acknowledge that it is the responsibility of the employer to meet its Superannuation Guarantee obligations.

I/we understand that it is the employer's obligation to identify and comply with any applicable industrial award, Australian workplace agreement or certified agreement. If any applicable industrial award, Australian workplace agreement or certified agreement is varied to include new or amend existing superannuation provisions, and in the event that the HOSTPLUS fund is not acceptable under the variation, I/we understand that future contributions may have to be paid to the other superannuation fund as specified under the industrial award, Australian workplace agreement or certified agreement and some or all of the benefits resulting from contributions paid into the fund may have to be transferred to another super fund as specified in the industrial award, Australian workplace agreement or certified agreement.

I/We confirm that if I/we have any employees who are aged 65 or over they have worked at least 40 hours in a period of not more than 30 consecutive days during the financial year when the contributions are made and/or the contributions are mandated employer contributions made pursuant to an industrial award or agreement;

I/We have brought to the attention of the employee(s) on this application, the Privacy Disclosure Statement contained in this guide.

The guide to which this application form is attached is dated 31 October 2011. I/we acknowledge receipt of this guide. I have read and understood the guide and agree, consent and acknowledge the declarations, conditions and acknowledgments contained therein. I/we also acknowledge receipt of the Member Guide Product Disclosure Statement.

I declare that all details given in this application form are accurate and complete and that I have the power to invest in HOSTPLUS. I undertake to provide the trustee with any further information that it may request which relates to my participation in HOSTPLUS and I undertake that I will update the trustee if any of the information I provide changes.

**Don't
forget
to sign**

SIGNATURE OF APPLICANT*

Date*

 / /

Faxed, scanned or photocopied application forms cannot be processed.

On completion, please send your original application (no stamp required) to: HOSTPLUS, Locked Bag 3, Carlton South VIC 3053.

Choice of superannuation fund

Standard choice form – information for employees

31 October 2011

You can choose the superannuation fund or retirement savings account (referred to below as superannuation funds) to which your employer will make future superannuation guarantee contributions (9%). Before you complete this form you should read the Super Decisions booklet published by the Australian Securities and Investments Commission to help you understand super and make better decisions. Obtain a copy at www.fido.gov.au or call 1300 300 630.

Option 1 You do not have to choose a fund

If you do not make a choice, your employer's contributions will be paid into the fund that your employer has chosen (see Part A on the reverse side of this form). This may not be the same as your current fund.

Your employer's chosen fund may be suitable for your needs. You can choose a different fund later if you like.

If you do not want to choose a fund, you do not have to complete this form.

! Your employer is not liable for the performance of superannuation funds that you choose or they choose on your behalf.

! Do not seek financial advice from your employer unless they are licensed to provide it.

▶ More information

You can get more information about choice of superannuation fund or superannuation in general from:

- www.ato.gov.au
- by phoning 13 28 64.

If you do not speak English well and want to talk to an Australian government officer, phone the Translating and Interpreting Service on 13 14 50 for help with your call.

If you have a hearing or speech impairment and have access to appropriate TTY or modem equipment, phone 13 36 77.

If you do not have access to TTY or modem equipment, phone the Speech to Speech Relay Service on 1300 555 727.

▶ Tips for comparing funds

Fees Most funds charge fees. Differences in the fees funds charge can have a big effect on what you may have to retire on. This effect may be more than you think and for this reason you need to consider what fees are being charged. For example, your final return could be reduced by up to 20% over 30 years if your total amount of fees and costs are 2% rather than 1% (eg, from \$100,000 to \$80,000). Some funds may also charge an exit fee if you leave the fund.

Death and disability insurance Your current fund may insure you against death or an illness or accident that makes you unable to return to work. Other funds may not offer insurance, or you may have to pass a medical examination before they cover you. Check if you'll be covered in any new fund, and the costs and amount of cover, before leaving your current fund.

Option 2 Choose a fund

You can choose the superannuation fund where you want your future employer contributions to be paid.

Your employer is only required to accept one choice every 12 months.

Step 1 Gather information – work out what's best for you

You will need to find out what superannuation options are available to you.

Find out about the features and benefits of your current fund, the fund chosen by your employer and any other funds you are considering. Your current fund may be different to the fund chosen by your employer.

▶ The tips section highlights key issues you should consider when comparing funds.

Step 2 What do I need to tell my employer?

Give your employer details of your chosen fund by **completing Part B** of this form or by a written statement including the necessary information. This information may be provided by your chosen fund.

Part A shows details of your employer's superannuation arrangements. This includes the fund that your employer has chosen to make all future Superannuation Guarantee contributions to. If your employer has changed funds recently, the previous fund will also be shown. You may choose to remain in this previous fund.

Step 3 What happens to any superannuation I have in existing funds?

Any money you have in existing funds will remain there unless you make arrangements to transfer it (roll over) to another fund. Check the impact of any exit fees or benefits you may lose before leaving the fund. Your employer cannot do this for you.

Investment choice Some funds let you choose where the fund will invest your super. Some choices offer higher returns, but with a higher risk that investments may go down as well as up. Other choices offer greater security but with lower expected returns. Choose the level of risk and return that you are comfortable with.

Investment performance Superannuation is a long term investment for your retirement, so its investment performance needs to be judged over the long term. Short term performance, whether good or bad, may not be repeated. There is no guarantee that a fund that has performed well in the past will do so in the future.

The information you'll need to make these checks is in each fund's product disclosure statement which you can get from the fund.

Choice of superannuation fund

Standard choice form

31 October 2011

Return this form to your employer.
Do not send this form to the Australian Taxation Office or to your superannuation fund.

OFFICE USE ONLY

Part A. Employer to complete

1. Employer name

2. Employer superannuation guarantee contributions will be made to the following fund

Fund name

Superannuation product identification number (if applicable)

To access the product disclosure statement for this fund (if applicable)

Telephone number

Or visit the fund website

3. Employer superannuation guarantee contributions have previously been made to (if different to above) If the employer fund has not changed please write 'as above' in fund name box below.

Fund name

Superannuation product identification number (if applicable)

Telephone number

Fund website

4. Employer contributions

Superannuation contributions are currently made at a higher level than the required 9% Yes No

If Yes, superannuation contributions will continue at this higher level if the employee chooses a fund other than the fund named in part A question 2 Yes No

Note that this statement does not alter an employer's legal obligations (if any) relating to future payments

Part B. Employee to complete – ONLY IF MAKING A CHOICE

1. Employer contributions

my employer's previous superannuation fund named in part A question 3 Go to question 4 below.

my own choice of fund Complete questions 2, 3 and 4 below.

2. Your chosen fund details

Fund name

Membership No. (if applicable)

Account name

Superannuation product identification number (if applicable)

Telephone number

Fund Australian business number (ABN) (if applicable)

3. I have attached

a letter from the trustee stating that this is a complying fund and (for a self managed superannuation fund) a copy of documentation from the Tax Office confirming the fund is regulated,

written evidence from the fund they will accept contributions from my employer, and

details about how my employer can make contributions to this fund.

4. Employee name

Employee No. (if applicable)

SIGNATURE OF APPLICANT*

Don't forget to sign

Date*

Faxed, scanned or photocopied application forms cannot be processed.

Part C. Employer only

Date accepted

Date processed

Issued by Host-Plus Pty Limited ABN 79 008 634 704, AFSL No. 244392 as trustee for the HOSTPLUS Superannuation Fund ABN 68 657 495 890, RSEL No. L0000093, RSE No. R1000054.

Direct debit authority

31 October 2011

To make your contribution payments by direct debit, simply complete the three steps below then return your signed agreement to: HOSTPLUS Administration, Locked Bag 3, Carlton South VIC 3053. Make sure you read the Direct Debit Request Service Agreement over before completing and returning the form. If you have any questions, call 1300 HOSTPLUS (1300 467 875), 8am–8pm, Monday to Friday and we'll be happy to help.

The direct debit authority can only be used if you are registered for SuperSite. To register for SuperSite call us on 1300 HOSTPLUS (1300 467 875).

OFFICE USE ONLY

This form must be completed in full. Please use BLOCK letters.

Step 1. Provide request and authority to debit

HOSTPLUS Employer no. (if known)

**Mandatory fields*

Surname or Company name*

Given name(s) or ABN/ACN/ARBN*

Address*

Suburb

State

Postcode

I request and authorise HOSTPLUS Administration (Superpartners Pty Ltd ABN 57 078 907 883, the user, user ID number 116299) to arrange for any amount HOSTPLUS Administration may debit or charge me through Bulk Electronic Clearing System from an account held at the financial institution identified below subject to the terms and conditions of the direct debit request service agreement (and any further instructions provided below).

Step 2. Provide your account details

Financial institution's name*

Address*

Suburb

State

Postcode

Name of account (eg. John Smith)*

BSB number*

*Account number

Step 3. Sign the Declaration

By signing this direct debit authority you acknowledge that you've read and understood the terms and conditions governing the debit arrangements between you and HOSTPLUS Administration (Superpartners Pty Ltd ABN 57 078 907 883) as set out in this request and in the direct debit request service agreement overleaf.

I acknowledge that I have read and understood the direct debit service agreement on the reverse of this form.

By signing this form, I acknowledge that I've read and understand the relevant terms and conditions of my contribution.

SIGNATURE OF APPLICANT*

Date*

Faxed, scanned or photocopied application forms cannot be processed.

* Please note: You will be advised of the date your account will be debited when you submit your advice. The debit will occur on the next processing cycle which may be up to 7 days.

DEFINITIONS

account means the account held at your financial institution from which we are authorised to arrange for funds to be debited.

agreement means this direct debit request service agreement between you and us.

business day means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.

debit day means the day that payment by you to us is due.

debit payment means a particular transaction where a debit is made.

direct debit request means the direct debit request between us and you (and includes any Form PD-C approved for use in the transitional period).

us or we means HOSTPLUS Administration (Superpartners Pty Ltd ABN 57 078 907 883) you have authorised by signing a direct debit request.

you means the customer who signed the direct debit request.

your financial institution is the financial institution where you hold the account that you have authorised us to arrange to debit.

1 Debiting your account

1.1 By signing a direct debit request, you have authorised us to arrange for funds to be debited from your account. You should refer to the direct debit request and this agreement for the terms of the arrangement between us and you.

1.2 We will only arrange for funds to be debited from your account as authorised in the direct debit request.

1.3 If the debit day falls on a day that is not a business day, we may direct your financial institution to debit your account on the following business day.

If you are unsure about which day your account has or will be debited you should ask your financial institution.

2 Changes by us

2.1 We may vary any details of this agreement or a direct debit request at any time by giving you at least 14 days' written notice.

3 Changes by you

3.1 Subject to 3.2 and 3.3, you may change the arrangements under a direct debit request by contacting us on **1300 HOSTPLUS (1300 467 875)**.

3.2 If you wish to stop or defer a debit payment you must notify us in writing at least 14 days before the next debit day. This notice should be given to us in the first instance.

3.3 You may also cancel your authority for us to debit your account at any time by giving us 14 days' notice in writing before the next debit day. This notice should be given to us in the first instance.

4 Your obligations

4.1 It is your responsibility to ensure that there are sufficient clear funds available in your account to allow a debit payment to be made in accordance with the direct debit request.

4.2 If there are insufficient clear funds in your account to meet a debit payment:

- (a) you may be charged a fee and/or interest by your financial institution;
- (b) you may also incur fees or charges imposed or incurred by us; and
- (c) you must arrange for the debit payment to be made by another method or arrange for sufficient clear funds to be in your account by an agreed time so that we can process the debit payment.

4.3 You should check your account statement to verify that the amounts debited from your account are correct.

4.4 If National Australia Bank Limited ABN 12 004 044 937 (National) is liable to pay goods and services tax (GST) on a supply made by the National in connection with this agreement, then you agree to pay the National on demand an amount equal to the consideration payable for the supply multiplied by the prevailing GST rate.

5 Dispute

5.1 If you believe that there has been an error in debiting your account, you should notify us directly on **1300 HOSTPLUS (1300 467 875)** and confirm that notice in writing with us as soon as possible so that we can resolve your query more quickly.

5.2 If we conclude as a result of our investigations that your account has been incorrectly debited we will respond to your query by arranging for your financial institution to adjust your account (including interest and charges) accordingly. We will also notify you in writing of the amount by which your account has been adjusted.

5.3 If we conclude as a result of our investigations that your account has not been incorrectly debited we will respond to your query by providing you with reasons and any evidence for this finding.

5.4 Any queries you may have about an error made in debiting your account should be directed to us in the first instance so that we can attempt to resolve the matter between us and you. If we cannot resolve the matter you can still refer it to your financial institution which will obtain details from you of the disputed transaction and may lodge a claim on your behalf.

6 Accounts

6.1 You should check:

- (a) with your financial institution whether direct debiting is available from your account as direct debiting is not available on all accounts offered by financial institutions;
- (b) your account details which you have provided to us are correct by checking them against a recent account statement; and
- (c) with your financial institution before completing the direct debit request if you have any queries about how to complete this direct debit authority.

7 Confidentiality

7.1 We will keep any information (including your account details) in your direct debit request confidential. We will make reasonable efforts to keep any such information that we have about you secure and to ensure that any of our employees or agents who have access to information about you do not make any unauthorised use, modification, reproduction or disclosure of that information.

7.2 We will only disclose information that we have about you:

- (a) to the extent specifically required by law; or
- (b) for the purposes of this agreement (including disclosing information in connection with any query or claim).

8 Notice

8.1 If you wish to notify us in writing about anything relating to this agreement, you should write to:

HOSTPLUS
Locked Bag 3
Carlton South VIC 3053

8.2 We will notify you by sending a notice in the ordinary post to the address you have given us in the direct debit request.

8.3 Any notice will be deemed to have been received two business days after it is posted.

Electronic Funds Transfer (EFT) payment application

31 October 2011

This form must be completed in full. Please use BLOCK letters.

OFFICE USE ONLY

To register for EFT payments, simply complete the three steps below then return your signed agreement to: HOSTPLUS Administration, Locked Bag 3, Carlton South VIC 3053. If you have any questions, call 1300 HOSTPLUS (1300 467 875), 8am–8pm, Monday to Friday and we'll be happy to help.

Step 1. Your details

Employer number

**Mandatory fields*

Contact name

Employer name*

Registered address*

Suburb

State

Postcode

Telephone number

Fax number

Step 2. Banking details

Financial institution name*

Account name*

Address*

Suburb

State

Postcode

BSB number*

Account number

Step 3. Sign the Declaration

By signing this form, you agree your employer name and number are provided when your bank submits your EFT payment (without this information, HOSTPLUS may not be able to process your contributions), your employer name and number are used each time you make a superannuation contribution payment directly into the HOSTPLUS bank account through EFT, and you will only use the HOSTPLUS bank account to make EFT payments.

Full name (please print)

Position



**Don't
forget
to sign**

SIGNATURE OF APPLICANT*

Date*

Faxed, scanned or photocopied application forms cannot be processed.

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Helpful contact details

About	Contact	Phone	Web
Taxation and superannuation	Australian Taxation Office	13 10 20	www.ato.gov.au
Privacy Act	Federal Privacy Commissioner	1300 363 992	www.privacy.gov.au
Workplace relations and awards	Workplace Authority	1300 363 264	www.workplaceauthority.gov.au
HOSTPLUS	HOSTPLUS	1300 HOSTPLUS (1300 467 875)	hostplus.com.au
HOSTPLUS Insurer's Privacy Policy	OnePath Life Limited	133 655	www.onepath.com.au

Employer guide

Issued by Host-Plus Pty Limited ABN 79 008 634 704
Australian Financial Services Licence No. 244392 as trustee for
the **HOSTPLUS** Superannuation Fund ABN 68 657 495 890,
Registrable Superannuation Entity Licence No. L0000093
Registrable Superannuation Entity No. R1000054
SPIN PIC HOS 0100AU

For more information or help

Call 1300 **HOSTPLUS** (1300 467 875), 8am–8pm, Monday to Friday

Fax 1800 **HOSTPLUS** (1800 467 875)

Visit hostplus.com.au

Email info@mail.hostplus.com.au

Mail Locked Bag 3, Carlton South VIC 3053

HOSTPLUS trustee's contact details:

Address Level 9, 114 William Street, Melbourne VIC 3000

Phone (03) 8636 7777

Fax (03) 8636 7799

Visit hostplus.com.au

Email info@mail.hostplus.com.au



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