

Rewarding you with instant member benefits

December 2011



**Enjoy more with
HOSTPLUS extras**

Get the most out of your membership

Just because we're focused on helping you save for the future, doesn't mean we want you to miss out on opportunities today. As a **HOSTPLUS** member, you've got access to a range of instant benefits that can put some extra change in your pocket straightaway. Don't wait until you retire to enjoy life – you can start right now.

Start benefiting now

You don't have to wait until retirement to reap the rewards of your **HOSTPLUS** membership.

You can enjoy exclusive extras right now including discounted travel, health insurance, low cost banking products and even tickets to sporting events.

HOSTPLUS *Travelclub.*

If you enjoy travelling – and let's be honest, who doesn't - you could benefit from joining the **HOSTPLUS** Travelclub.

For members in the travel and tourism industry you have access to low cost:

- airfares
- accommodation
- tours
- cruises
- car hire, and
- travel insurance.

A joint initiative between **HOSTPLUS** and Breakaway Travelclub (a leading provider of discounted travel to the Australian tourism and travel industries), the **HOSTPLUS** Travelclub could save you money on your next trip. Find out how much money you could save on domestic and international flights, hotel accommodation and much more. And while most of the discounts are primarily for travel and tourism industry members there's bound to be savings there for you too.

Simply visit hostplus.com.au/extras and click on the Travelclub link for more information and to find out if you're eligible to benefit from Travelclub's discount travel offers.



Better value banking with ME Bank.

As a member of HOST**PLUS**, you have access to a range of simple and straightforward everyday banking products from ME Bank.

ME Bank is a licensed bank, owned by some of Australia's biggest industry super funds. ME Bank was created to give members of industry super funds lower cost banking and real service.

Your HOST**PLUS** membership gives you access to;

- Discounted Super Members Home Loan
- ME Bank Member Package
- Super Members Term Deposit
- ME Bank Online Savings Account
- ME Bank EveryDay Transaction Account
- First Home Saver Account
- Low rate Personal loan
- Low rate Credit Card

ME Bank was also awarded a Gold Medal for its new home loan package at the 2011 Your Mortgage Magazine's Mortgage of the Year Awards.

Now, more than ever, if you're a member of an industry super fund like HOST**PLUS**, you should take advantage of the better service and better value banking offered by ME Bank.

After all, it was the bank created for you.

This information and the products described above are provided by ME Bank. For more information about ME Bank and their products and services, please call 13 15 63 or visit mebank.com.au



This information does not take into account your situation and you should consider if these products are appropriate for you. Super Members Home Loan is at a discounted variable interest rate off the standard Members Equity Home Loan rate. The Member Package is available to members of eligible super funds and unions and available for an annual fee. Before you make any decisions about our First Home Saver Account you should review the Product Disclosure Statement and Terms and Conditions available from mebank.com.au. The First Home Saver Account is subject to government eligibility and withdrawal criteria. Fees and charges apply. Applications for credit are subject to approval. Terms and conditions available on request. Members Equity Bank Pty Ltd ABN 56 070 887 679 holds an Australian Credit Licence Number 229500 and is the provider of these credit products.

Health insurance at special rates

The **HOSTPLUS** Health Plan provides members and their immediate family with comprehensive cover from HCF's range of corporate health insurance products.

The plan includes all the hospital and extras options you would expect, plus many additional benefits you may not expect. Like Involuntary Unemployment Insurance, and the exclusive Health Dollars loyalty program which allows you to top up extra benefits or reduce hospital excesses.

As a special bonus to all new **HOSTPLUS** Health Plan members, HCF will also waive the two and six month waiting period that normally applies to many extra benefits.*

What's more, if you're currently with another registered health fund, HCF will organise a simple, seamless transfer at no cost or effort on your part. And when you transfer to the same level of cover from another registered health fund, you receive continuity on most benefits.

To take advantage of the special rates for health insurance available through HCF visit hostplus.com.au/extras and follow the HCF link, email contact HCF on 1800 789 121 or e-mail service_joinHCF@hcf.com.au.

HCF
Corporate
products

*Reduced waiting periods do not apply to pre-existing ailments, illnesses or conditions, obstetric conditions, or benefits that have longer waiting periods. The offer applies only to combined Hospital and Extras cover.

Financial planning

Need help getting your super sorted? Saving for a car or holiday? A place of your own? This month's rent? A zero credit card balance? Financial independence by the time you retire?

Whatever your short or long-term goals, you might find them easier to achieve with a financial plan.

And because we care about your financial future, we encourage you to seek expert financial advice about your money.

It's why **HOSTPLUS** members can access high quality, low cost financial advice from our **HOSTPLUS** dedicated Industry Fund Financial Planning (AFSL 232514) financial advisers.

Our financial advisers can provide comprehensive advice, in plain English, about:

- **Budgeting and saving** - so you can take control of your money
- **Super** - so you can enjoy a comfortable retirement
- **Investing** - so you can maximise your money
- **Insurance** - so you're properly protected
- **Tax** - so you get back what you're entitled to and much more

Importantly, they can develop a plan tailored to your current lifestyle that will help you reach your financial goals.

FREE fact-finding consultation

As a **HOSTPLUS** member, you're entitled to a free fact finding consultation with one of our licensed financial advisers. It's courtesy of **HOSTPLUS** and there's no obligation.

It's simply one way we can help you get your finances sorted. No personal financial advice is given at this initial meeting, but by getting some general, factual information it may help you decide if you need to go further.

Call us on **1300 HOSTPLUS (1300 467 875)** to find out more or arrange your free fact-finding consultation.



Industry Fund
Financial Planning

Tickets to sporting events

As the industry super fund for the sporting industry, **HOSTPLUS** is a proud partner of teams within the NRL and AFL codes.

One of the benefits of these partnerships is the opportunity for us to provide **HOSTPLUS** members with free tickets to selected games.

Register for our ticketing ballot for your chance to attend upcoming NRL and AFL games – simply provide your member number, contact details, an address for us to mail the tickets to and select up to three games you would like to attend. Visit hostplus.com.au/extras to find out what games are available and when.

That little bit extra education

At **HOSTPLUS** we are always looking at ways to help you to get the most of your today. And that's why we have joined forces with Scott Pape, acclaimed author and media commentator is known for his no-nonsense money talk.

From simple money tips to Scott Pape's seminars – we'd like to help you manage your money

better, not just your super. Go online to register for a seminar in your nearest capital city, read an article or two from Scott or even listen to his podcasts. Visit hostplus.com.au/education to learn more.



Need help?

Find out more about those little extras available to you as a **HOSTPLUS** member by simply visiting hostplus.com.au/extras or call us on **1300 HOSTPLUS (1300 467 875)**.

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