



Helping you help your staff

HOSTPLUS was established in 1987 as the industry super fund for the hospitality, tourism, recreation and sport industries. Today, we're one of Australia's largest funds with one million members, over 80,000 employers and over \$11 billion in funds under management.

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

And while we are run-to-benefit members, we are here to help you meet your super obligations so you can get on with doing what you do best – running your business.

Benefits for you

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

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

Benefits for your employees

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

- **Competitive returns.** The HOSTPLUS balanced investment option has outperformed the Median Balanced Option over the longer term, that is the past 3,5,7 and 10 years according to the SuperRatings Fund Crediting Rate Survey as at 31 December 2012.
- **Low fees.** Members pay a low fixed member fee of \$1.50 per week. Like most super funds, investment expenses also apply. The great news is that our member fee has remained unchanged since December 2004.
- **Extras program.** Our members can enjoy extra benefits such as discounted travel, opportunities to win sporting tickets, low cost banking and reduced private health insurance rates. For more information, visit hostplus.com.au/extras
- **Great value insurance.** High-value, low-cost Death and Total & Permanent Disability, Death Only and Salary Continuance insurance cover.
- **Affordable fee-for-service financial planning.** Commission-free.
- **Even MORE for members.** Our bi-annual MORE magazine helps members make the most of their super.
- **Make sense of dollars.** Our financial education series with Scott Pape – The Barefoot Investor makes it simpler for members to understand how to reach their financial goals.



Offer your management team more with HOSTPLUS Executive

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

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

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

HOSTPLUS earns more than accolades

Our modelling shows that for a typical member in a balanced option, HOSTPLUS returned more than five times the earnings per dollar of fees paid than the average retail master trust balanced option over the past year to 30 June 2012.*



Investing in our heritage

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



Next steps

Give us a call on 1300 HOSTPLUS (1300 467 875), between 8am–8pm, Monday to Friday.

We are happy to help or if you would like more information simply download our

Employer Guide from hostplus.com.au



*Past investment performance and fees should not be used to predict future investment performance and fees. Comparison uses average chargeable fees and average actual investment returns for a sample of 16 retail master trusts and the HOSTPLUS Balanced investment option for one year to 30 June 2012. Assumptions: starting account balance of \$15,000, initial income of \$45,000, 3.5% salary increase and a super contributions of 9%. Comparisons modelled by SuperRatings, commissioned by Industry Super Network, a division of Industry Fund Services. The figures shown are current at 30 June 2012 and may be revised if further information becomes available. Consider your own objectives, financial situation and needs before making a decision about superannuation because they are not taken into account in this information. You should consider the Product Disclosure Statement available from HOSTPLUS before making an investment decision. 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. For further information on Chant West ratings visit www.hostplus.com.au/members/calculators/chant-west-disclaimer NH_0032_02/13_01