



HOSTPLUS Executive
Employer overview



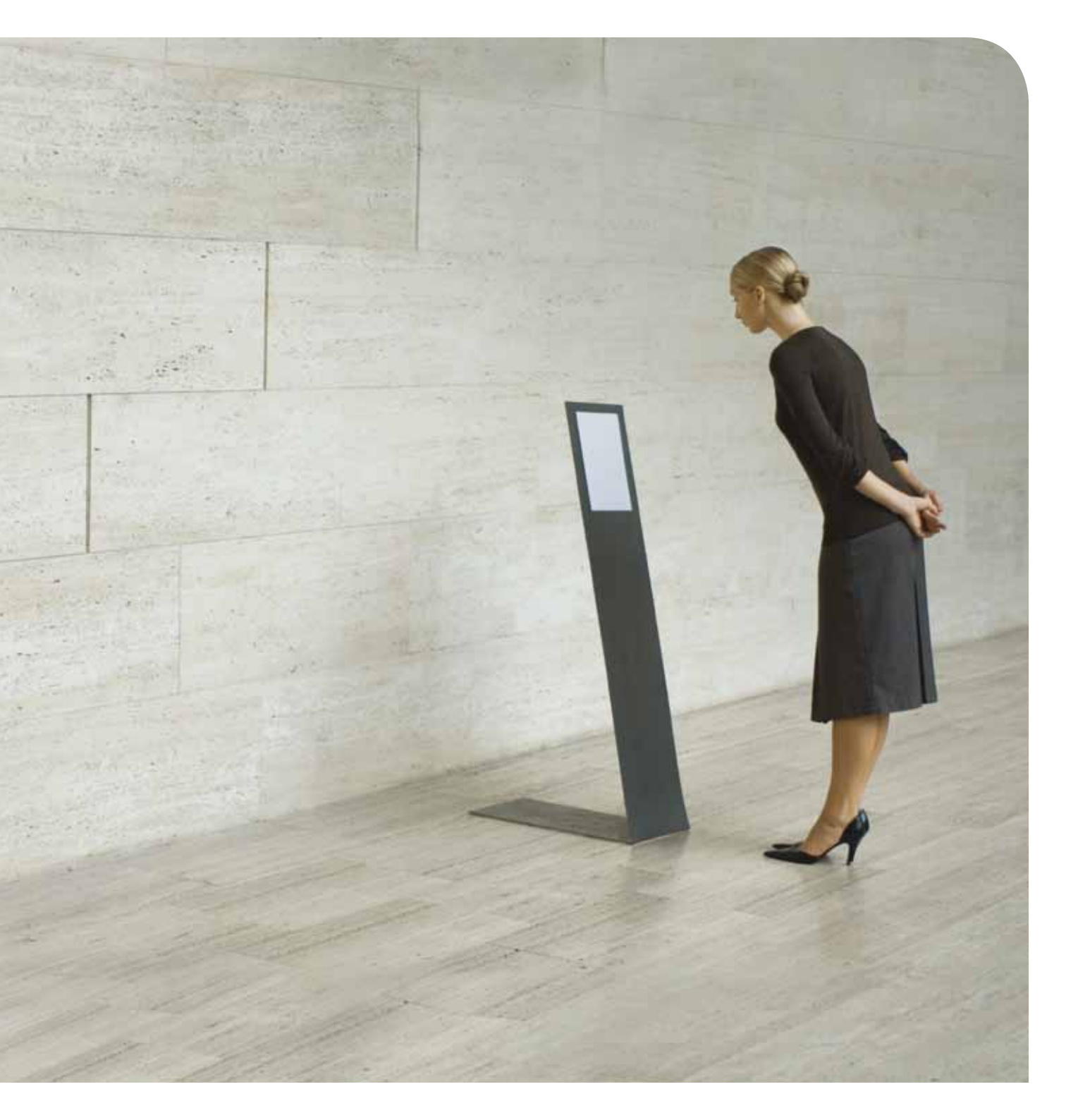
Your business demands end-to-end operational efficiencies, ‘always on’ personal support and across-the-board superannuation expertise.

Your management team wants, needs – *deserves* – to be acknowledged and rewarded with benefits that can be enjoyed now. Today. *And in retirement.*

HOSTPLUS Executive fund can meet your expectations *and theirs.*

It meshes seamlessly with your existing systems, structures, practices and processes. Keeps you informed, in advance, of regulatory change. Makes it easier to comply with your statutory obligations. And gives your key personnel access to an expansive suite of investment and insurance options, plus a variety of other lifestyle benefits and everyday advantages.

It’s here. It’s now. It’s time. Welcome to **HOSTPLUS** Executive.



*No super effort
required*

Cover all bases

*Meet management
demands*

*When only
the best will do*

Spoilt for choice

Be in the know

*Make an executive
decision*



No super effort required

With the power and flexibility to address the individual needs and nuances of your business, **HOSTPLUS** Executive allows you to administer your management staff's superannuation with maximum ease and efficiency.

Contribute electronically or manually. Quarterly or monthly.¹ We offer a range of flexible options for you to provide contribution and payment details, including our online system – SuperFile Manager – that allows you to upload your own payroll spreadsheets and pay electronically via EFT, BPAY® and direct debit. Combine this with our seamless compatibility with a broad range of payroll packages makes meeting your super obligation easy.

Need an integrated contribution solution for optimal end-of-period convenience? Our dedicated Employer Services Team will work with you to make it happen. *No charge.*

Adding new members to your management team? Changing their details? *Simple.* Just include the updated information with your next contribution.

Looking for a simple yet powerful way to enhance your management team's total benefits package? *You've found it.* **HOSTPLUS** Executive gives you the option of paying your management team's member fees and insurance premiums.

It's all part of the service. All ready and waiting. All too easy.

Cover all bases

To help ensure your managers have sufficient protection for whatever surprises life has in store, **HOSTPLUS** Executive offers a choice of easy-to-arrange, fully tailored personal insurances, including:

- Death and Total & Permanent Disability (TPD) insurance cover, with either salary-linked, fixed benefit or fixed cost cover
- Death Only insurance cover with either salary-linked, fixed benefit or fixed cost cover, and
- Salary Continuance insurance cover with a benefit period extending up to two years or to age 65, choice of 30, 60 or 90-day waiting period and either salary-linked or fixed benefit cover.

With the fixed cost and fixed benefit covers, you have the flexibility to specify benefit levels or allow individual managers to nominate their own. With the salary-linked covers, the benefit level is employer specified.

In all cases, you have the power to pay premiums – in part or full – on an executive's behalf, as part of their total remuneration package.

Our default cover arrangements are equally flexible. Members aged over 25 automatically receive two units of Death and TPD insurance cover at the standard scale for \$3 per week and members under 25 years receive one unit of Death and TPD insurance cover at the standard scale for \$1.50 per week, subject to you making an SG contribution no more than three months after the SG cut-off date. Death and TPD cover includes Terminal Illness Cover. Either way, **HOSTPLUS** Executive could cover your management team with no need for individuals to provide detailed evidence of good health.

Transferring all your insurance from another management super fund? We will work with your team to streamline your changeover, and with your eligibility confirmed, may match your current cover and provide automatic acceptance to all your managers.

Insurance cover simply doesn't get easier than that. The **HOSTPLUS** Executive Employer Guide Product Disclosure Statement has all the details.

1. Conditions apply.

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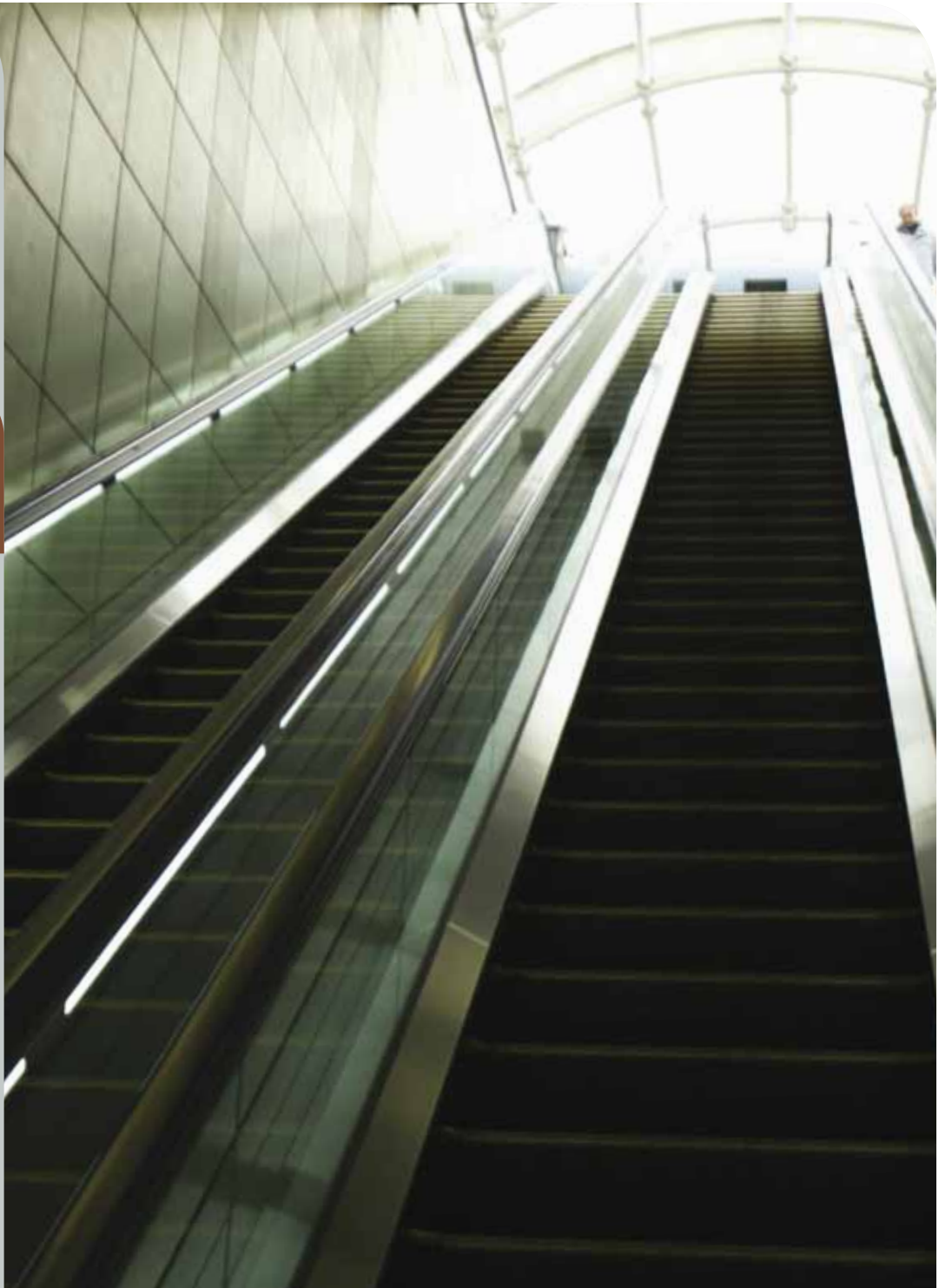
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Meet management demands

Have no doubt, the performance history and investment options offered by **HOSTPLUS** Executive will satisfy even the most discerning investor on your management team.

Individuals will have the power to select from a broad range of investment options and combine them in any manner.

The more 'hands on' can invest directly in wholesale fund managers, operating across Australian and international fixed interest, retail and commercial property, and local and international shares.

There are also sector-specific investment options: Cash, Diversified Fixed Interest, Property, Australian Shares and International Shares. Plus pre-mixed options: Capital Stable, Conservative Balanced, Indexed Balanced, Balanced (default) and Shares Plus. Our Balanced (default) option is ranked within the top 10 for investment returns among major Australian multi employer super funds over a 10 year period ending 31 March 2011 according to SuperRatings survey of super funds.¹

Then there are the everyday advantages; the benefits and services that will reward your managers now, as well as in the future.

In their first year of membership, Industry Fund Financial Planning (IFFP) AFSL 232514 can prepare a tailored, initial superannuation plan for each manager, to help them achieve their long-term financial goals. But instead of costing each individual \$550, there'll be no charge at all.

From then on, your entire management team can benefit from the expert, commission-free advice of IFFP, on a fee-for-service basis, if they choose.

HOSTPLUS Executive members will also be able to pay IFFP fees directly from their superannuation account, for superannuation-related financial advice and plans only (as opposed to full financial plans), as long as the balance in their account is \$2,000 or more after the fee is deducted.

But that's just the beginning. Your executives can also:

- Apply directly to ME Bank to receive low cost banking solutions, including their Super Members Home Loan, personal loans, low interest credit cards and savings accounts with competitive interest rates.
- Enjoy significant travel discounts on domestic and international travel with **HOSTPLUS** Travelclub membership.
- Access comprehensive private health cover at special rates through the **HOSTPLUS** Health Plan from HCF Corporate health insurance.

Hard to believe, perhaps, but **HOSTPLUS** Executive offers all this – *and more* – for a flat member fee of \$2 per week; a fee you can pay on your managers' behalf as part of their total remuneration.

Like most super funds, and as detailed in the **HOSTPLUS** Executive Employer Guide Product Disclosure Statement, investment expenses also apply. However, we aim to ensure the expense incurred in managing each investment is among the most competitive available in Australia for that type of investment.

Competitive fees. Everyday savings. Proven investment performance. Choice and control. What more could anyone ask for?

Please yourself, too

As a participating employer, you enjoy access to the same **HOSTPLUS** Executive everyday benefits as your management team.

That means discounted personal travel through the **HOSTPLUS** Travelclub, the opportunity to apply directly to Members Equity Bank for low cost financial products – including low interest business finance – and health insurance at special rates.

The one exception is the free superannuation plan from Industry Fund Financial Planning – only **HOSTPLUS** Executive members are entitled to this service. You can still profit from their expert, commission-free advice on a fee-for-service basis, however.

1. Source: SuperRatings Funds Crediting Rate Survey – SR50 Balanced (60–76) Index 31 March 2011. Past performance is not an indicator of future performance. Investment returns used are net of fees and taxes.

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HOSTPLUS Executive possesses two key structural differences that translate directly into advantages for your business.

The first is our heritage. Being an industry fund, we don't have shareholders in the traditional sense. Instead, we run **HOSTPLUS** Executive to benefit our members – *benefits in which your management team will share upon joining.*

With no dividends to pay – and because we flat out refuse to hand over commissions to financial planners or advisers – we have no reason to charge high fees. Lower fees mean your managers keep more money, and make more over time.

The second difference is our operational model. Based upon 'best of breed' outsourcing arrangements, allied with vigorous tendering processes and continuous performance monitoring, it has enabled us to engage Australia's acknowledged leaders in their specialist disciplines, including:

- JANA Investment Advisers Pty Ltd for unbiased investment advice and fund manager selection
- OnePath life limited for insurance services
- JPMorgan Chase Bank, N.A. for custodial services, and
- Superpartners Pty Ltd for fund administration.

With such a successful team behind us, and the endorsement of Australia's leading industry analysts, **HOSTPLUS** has now amassed funds under management close to \$10 billion.

As a testament to our strong member focus, **HOSTPLUS** has won two of our industry's prestigious awards – not once, not twice – but three years running. A feat no other fund has achieved.

HOSTPLUS was proud to receive SuperRatings Fund of the Year and Money magazine's Best of the Best award for Best Super Fund Manager in 2007, 2008 and 2009.

HOSTPLUS also holds several premium ratings – five apples from Chant West, a triple A rating from Rainmaker, and SuperRatings Platinum rating. These are the highest ratings in their categories from these independent rating firms.

We recently won Your Money Magazines Top Performing Industry Super Funds award for 2011 along with BRW's Private Business award for the Fastest Growing Private Business of the year 2010.

Coupled with our ASFA Super Innovator of the Year and Excellence in Member Communication awards we won in July 2010, we believe this is a further testament to **HOSTPLUS** being a market leader in the superannuation arena.

Winning awards is always a great compliment, but we are especially proud of the fact this demonstrates how fully committed to, and focused on, providing quality service and innovation to our members and employers we really are.



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If your management is eligible for choice of super fund, you may find yourself making Superannuation Guarantee contributions to a number of funds. But whether that number is one, or 101, a single payment is all it takes to meet *all* your obligations.

It's simple.

To make your super administration as easy as possible, **HOSTPLUS** Executive participating employers can have access to the services of our clearing house facility – QuickSuper.

QuickSuper streamlines your employee choice super contribution payments, easing the burden of paying many different super funds. QuickSuper works for weekly, fortnightly, monthly or quarterly super 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 solutions in Australia.

Be in the know

The expertise, information and support you need, when you need it, at every level. That's what you can expect as a **HOSTPLUS** Executive participating employer.

Day one, we'll appoint a dedicated Employer Services Coordinator to assist with your day-to-day operational needs.

Our national call centre will be available for your general queries 8am–8pm, every weekday, every week of the year on **1300 799 998**.

Higher-level support, in the form of a dedicated **HOSTPLUS** Executive Account Manager, will also be available to you if required.

Our education and communication initiatives are regular and timely, and include periodic records of contributions and annual reports, special event mailings, on-site seminars and the vast **HOSTPLUS** Executive website at **hostplusexecutive.com.au**

Collectively, they cover a comprehensive range of topics and will keep you fully up-to-date with the ever-evolving landscape that is superannuation.

High tech. High touch. Highly informative. That's **HOSTPLUS** Executive.

Make an executive decision

HOSTPLUS Executive brings new levels of flexibility to every aspect of management superannuation.

Use it to streamline your back office super administration. To attract and retain key personnel. Or to incentivise and reward managers by agreeing to pay their member fees or insurance premiums – or both – as part of an enhanced salary package.

Whatever you choose, your first step is to call a member of the **HOSTPLUS** Executive sales and service team in your state. They'll provide you with a **HOSTPLUS** Executive Employer Guide Product Disclosure Statement and explain how quickly and easily you can become a participating employer.

You'll find their contact details on the back cover. You'll also find more information about **HOSTPLUS** Executive, including a downloadable Product Disclosure Statement, at **hostplusexecutive.com.au**. Or complete and return the reply card in this brochure, and we'll despatch a Product Disclosure Statement to you by mail.

The rest is easy. Our people will work with yours to ensure your adoption and adaptation of **HOSTPLUS** Executive proceeds with maximum speed and minimum effort on your behalf.

And there's no time like now to make a start.

HOSTPLUS *Executive* Employer overview

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