



HOSTPLUS Executive

Management overview



Independently
Researched
by Rainmaker
Information
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You don't *work* an ordinary job. You don't *live* an ordinary life.
You don't *want* an ordinary super fund.

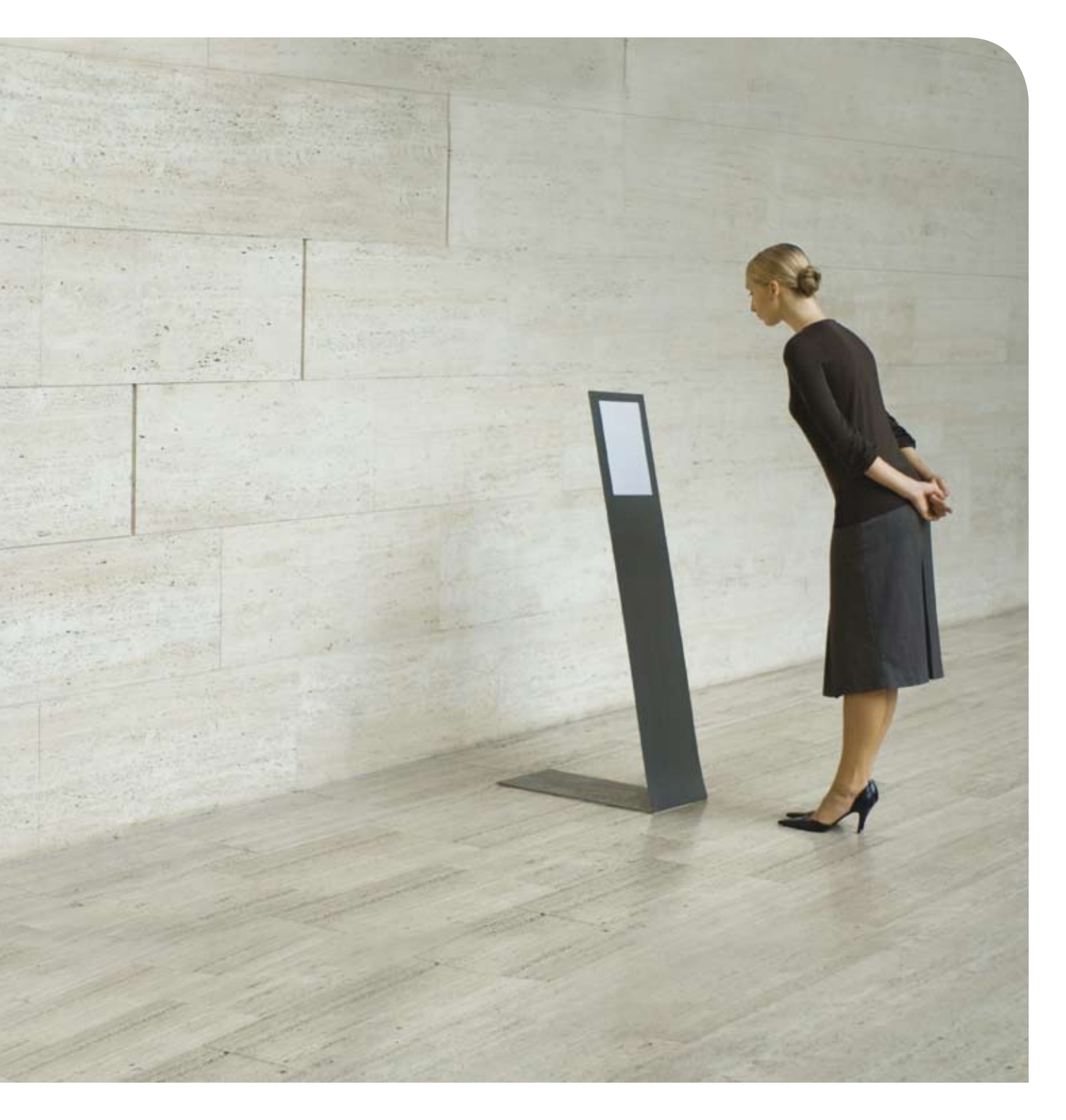
So allow us to introduce you to **HOSTPLUS** Executive.

An award-winning superannuation fund, acclaimed for its
investment performance, competitive fees, service and *services*.

A fund that incorporates new levels of choice, flexibility and
control. And gives you access to financial services, travel services
and other everyday benefits at special low rates.

A new breed of management superannuation for the next
generation executive.

Anything but ordinary, **HOSTPLUS** Executive is the fund
you demand and *deserve*.



*Have your cake
and eat it*

Be spoilt for choice

*Gain again
and again*

*Pay competitive
fees and zero
commissions*

Benefit every day

Cover all bases

Connect 24/7

*When only
the best will do*

Act now plan later



Have your cake and eat it

You would expect an elite superannuation product to offer you enhanced investment and insurance options, plus numerous other advantages. You might also expect it to charge you substantially higher fees for doing so.

HOSTPLUS Executive breaks the mould. Both in terms of features *and* what you pay for them.

Our industry fund heritage means we don't have shareholders in the traditional sense. Instead, we run **HOSTPLUS** Executive to benefit members.

With no shareholder dividends to pay – and because we flat out refuse to hand out trail commissions to planners or advisers – we have no reason to charge high fees.

In short, you can expect a lot from **HOSTPLUS** Executive, just don't expect to pay a lot for it.

Be spoilt for choice

HOSTPLUS Executive gives you the power to select from 19 investment options and combine them in any manner you wish.

We offer four pre-mixed investment options: Capital Stable, Balanced (default), Conservative Balanced and Shares Plus. And five sector-specific: Cash, Diversified Fixed Interest, Property, Australian Shares and International Shares. Each offers a different risk/return profile.

If you're 'hands on', you'll appreciate being able to invest directly in ten individual wholesale fund managers, operating across Australian and international fixed interest, retail and commercial property, and Australian and international shares.

Choose one. Choose a combination. It's your investment – *you're in control*.

Tax concessions are another possibility, if you're eligible and your employer allows you to 'salary-sacrifice' before-tax contributions directly into your **HOSTPLUS** Executive account.

If you're married, your spouse may also be able to enjoy a tax advantage through spouse contributions.

The best choices. The best choice. Welcome to **HOSTPLUS** Executive.

Gain again and again

The fundamental role of your super fund is to make you money securely and tax effectively over the long term.

Your challenge, though, is determining which super fund provider is *most likely* to make you the *most money* in the *most secure* way.

Specialist independent research is one way to decide. Past performance – although not an indicator of future performance – is another. Both confirm **HOSTPLUS** as one of Australia's best-performed super funds.

According to leading superannuation research company, SuperRatings Pty Ltd, our Balanced (default) option is ranked within the top 10 for investment returns among major Australian multi employer super funds over the last 1, 3, 5, 7 and 10 years.¹

Little wonder then **HOSTPLUS** receives accolades.

From SuperRatings: Fund of the Year 2008/2009. Plus Platinum 2008/2009, their highest possible rating for the third consecutive year.

From *Money* magazine: Best Super Fund Manager 2009.

From Rainmaker: again, their highest possible AAA quality rating.

And from Chant West: their top 5 Apples Corporate Super rating for highest quality fund (small plans).

Put simply, you may not be a super expert, but you *can* make an expert super decision: **HOSTPLUS** Executive.

1. Source: SuperRatings Fund Crediting rate survey SR 50 Balanced (60–76) Index 21 January 2009. Past performance is not an indicator of future performance. Investment returns used are net of taxes but gross of fees.

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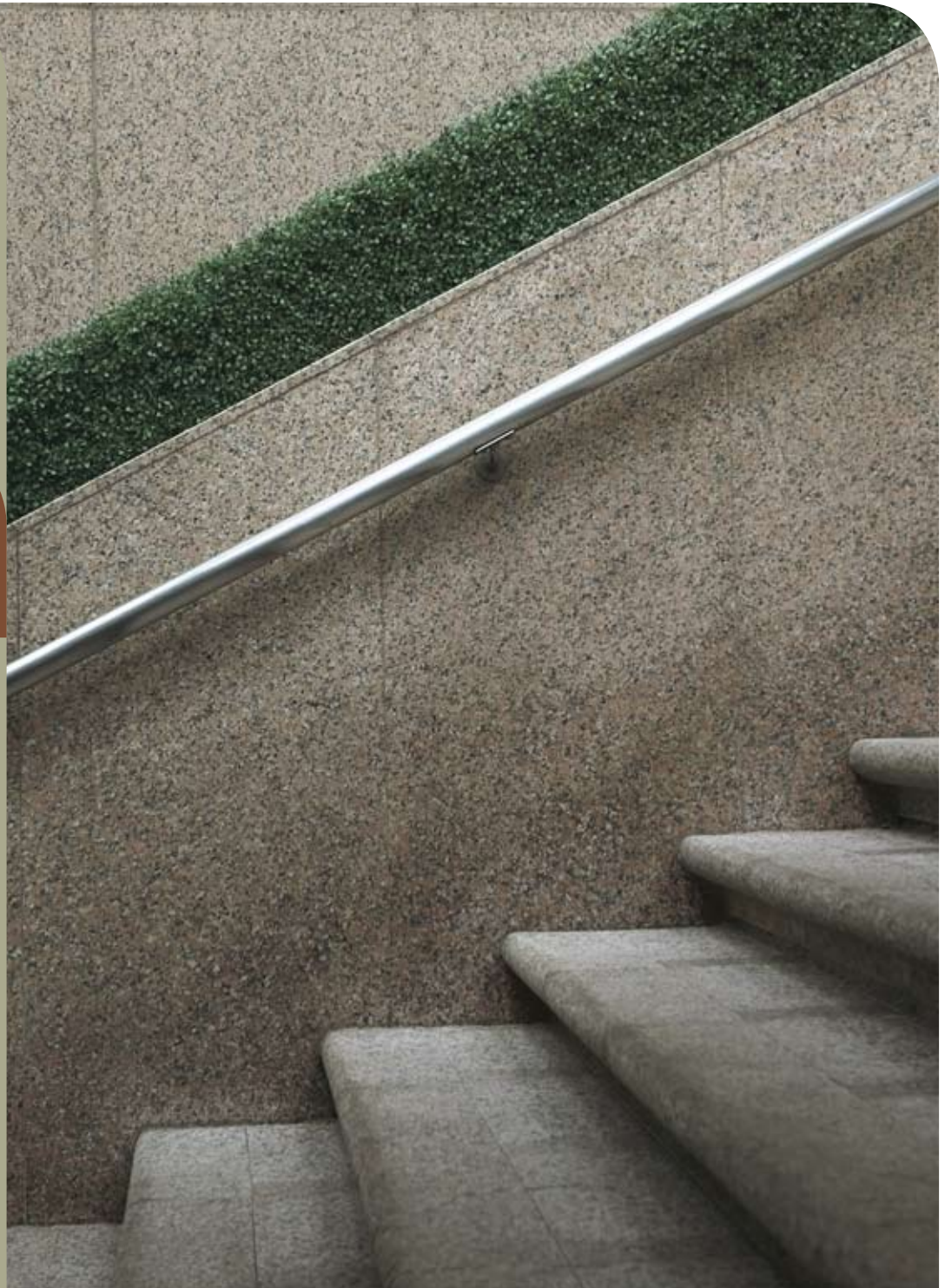
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Pay competitive fees and zero commissions

While it's natural to focus on investment returns, never forget that a tiny difference in fees can make a huge difference to the wealth you accumulate through super over time.

As the chart below shows, pay a 2% fee instead of 1% and you could stand to lose up to 20% of your super over 30 years.¹

So what fees can you expect to pay with **HOSTPLUS** Executive?

Not establishment fees, that's for certain. Nor contribution fees, withdrawal fees, termination fees, ongoing fees, administrative fees or switching fees should you change investment options.

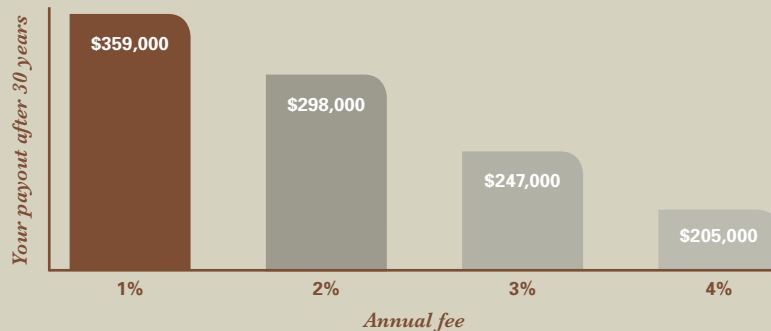
Not one cent is siphoned off in commissions or other benefits to financial advisers either.

Nor are there any dividends distributed to shareholders.

All you pay is a competitive, fixed member fee of \$2 per week, which your employer may elect to pay on your behalf. Like most super funds, and as detailed in the **HOSTPLUS** Executive Member Guide Product Disclosure Statement, investment expenses also apply. However, we strive to ensure the expense incurred in managing each investment option is among the most competitive available in Australia for that type of investment.

The bottom line? With **HOSTPLUS** Executive, more of your money remains your money, and makes more money for you in the long run.

An extra 1% in fees over 30 years could lose you up to 20% of your retirement savings



1. The above figures assume an opening balance of \$50,000 and an annual salary of \$55,575, SG contributions of 9%, government co-contributions, fees of 1% each year and a net fund earning rate before management costs and tax (8.5%: Growth option) with a result of \$359,000 in 30 years, compared with a result of \$298,000 where fees are 2% each year; \$247,000 where fees are 3% each year and \$205,000 if fees are 4% each year. Comparisons have been made using the superannuation calculator at the ASIC consumer website: www.fido.gov.au. The calculator uses assumptions about unpredictable events that cannot be guaranteed.

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Adopting **HOSTPLUS** Executive for your super is a decision that can reward you financially now, as well as in the future.

For a start, in the first 12 months of joining, you can have Industry Fund Financial Planning (IFFP) AFSL 232514 prepare an initial superannuation plan to help you achieve your long-term financial goals.

But instead of charging you the standard \$550 fee, you'll pay nothing at all.

And because IFFP planners are not paid by commission, you'll be advised on investment choice, levels of insurance, types of contributions, super splitting as well as superannuation projections that best meet your long-term financial goals – *not theirs*.

You'll also have full, ongoing access to IFFP on a fee-for-service basis for a range of super and non-super advice.

And, from early 2007, you will be able to pay IFFP fees directly from your superannuation account, for superannuation-related financial advice and plans only (as opposed to full financial plans), as long as the balance in your account is \$2,000 or more after the fee is deducted.

You can also apply directly to Members Equity Bank for low cost banking solutions. Regular recipients of five star CANNEX ratings and other awards, their range includes:

- Low cost Super Members home loans,
- Low cost personal loans,¹
- Low interest credit cards,¹ and
- Savings accounts with competitive interest rates.¹

1. These products are also available to the general public.

Cover all bases

Wealth protection is a fundamental – *yet often overlooked* – element of a well thought out, long-term financial plan.

So to help ensure you have sufficient protection for whatever surprises life may have in store, **HOSTPLUS** Executive gives you access to a range of personal insurance options, including four Death and Total & Permanent Disability (TPD) and three Death Only options, as well two very affordable Salary Continuance options. Death & TPD cover includes Terminal Illness cover.

As the insurance is packaged together with your superannuation, you enjoy the tax advantage of having the premiums paid with before-tax dollars. Your employer even has the option to pay your insurance premiums for you, as part of your total remuneration package.

HOSTPLUS Executive also gives you access to comprehensive private health cover for you and your immediate family at special rates, through Manchester Unity.

If you're currently with another registered health fund, a simple, seamless transfer to the same level of cover can be arranged at no cost or effort on your part with guaranteed continuity of benefits in most cases.

The two and six-month waiting periods that normally apply to many extra benefits are also waived.

Security in every sense – that's what you can look forward to with **HOSTPLUS** Executive.

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We use every means available to make it easy for you to keep in touch with your super, as well as new **HOSTPLUS** Executive features and benefits, changes to government legislation and other relevant news.

You can contact us by mail, fax, phone, email or our website at **hostplusexecutive.com.au** – whatever is most convenient for you.

Staffed exclusively by a team of senior consultants, our dedicated service centre operates 8am–8pm, Monday to Friday on **1300 799 998**.

You can access our website at any time, update your account details and review your current balance and contribution history, all online. It's all part of the service.

You will also receive a half-yearly statement at the end of each June and December, and an annual report after the end of each financial year.

All the information you could ask for. It's all at your fingertips from the moment you join **HOSTPLUS** Executive.

When only the best will do

The **HOSTPLUS** operational model is built upon 'best of breed' outsourcing arrangements. A philosophy, allied with vigorous tendering processes and continuous performance monitoring, that 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
- ING Australia 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, **HOSTPLUS** has amassed funds under management close to \$7 billion.

Act now plan later

If you're with a participating **HOSTPLUS** Executive employer, you'll need only a **HOSTPLUS** Executive Member Guide Product Disclosure Statement and Application Form to join **HOSTPLUS** Executive.

Call **1300 799 998** and we'll mail a copy to you immediately, or download it directly from **hostplusexecutive.com.au**

You should also call if you have any questions. Our service centre operates 8am–8pm every weekday.

Upon joining – *free of charge* – you'll be entitled to an initial financial plan for your superannuation through Industry Funds Financial Planning. Covering contributions and insurance, assistance with investment choice, super splitting advice and superannuation projections, it will help you balance – *and hopefully achieve* – your short and long term financial goals.

The rest is easy. **HOSTPLUS** Executive is portable, so if your career takes you up the ranks or to another employer, you simply take your **HOSTPLUS** Executive super with you.

And there's no time like now to become a member.

HOSTPLUS *Executive* Management overview

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