

**Executive Member  
Magazine**  
*Annual Edition 2010*





## Investing in quality

*A message from our CEO*

At **HOSTPLUS** Executive, we're serious about quality. We recognise its importance in all aspects of our business and more importantly, in our interaction with our members and employers. We're always willing to listen to our members and employers and find new ways to improve the quality of our products and services. We also regularly benchmark ourselves against our peers and competitors to ensure we remain ahead of the pack.

Ultimately, our quality standard depends on our people.

Our staff are relentless in their pursuit of excellence and we do all we can to encourage and support them. That's why in this magazine, we give you a glimpse of life at **HOSTPLUS** Executive and celebrate the quality people who work here.

We're also pleased to report that **HOSTPLUS** Executive has turned in another quality performance this year. We've received the highest possible quality ratings from two independent industry experts – 5-year Platinum rating from SuperRatings and 5 Apples award from Chant West.

As always, **HOSTPLUS** Executive has an ongoing commitment to help our members maximise their retirement benefits. We will continue to invest in quality products, services and people, so you can keep building a secure financial future with us.

David Elia  
Chief Executive Officer



## Lasting quality

*News from the Chairman*

As a fund that specialises in superannuation for executive and management employees, we know our focus on quality doesn't go unnoticed or unappreciated. On the contrary, it's expected.

That's why all areas of our organisation undergo stringent external audits and assessment to ensure we continue to deliver quality to our members.

Quality also extends beyond **HOSTPLUS** Executive to our partners. We do our best to deal only with quality organisations and quality people who have strong track records.

Quality is not something served up piecemeal. It is developed over time and is the result of strong processes and controls, and superior management and

investment systems. In 2010, **HOSTPLUS** Executive will continue to focus on delivering sustainable above average investment returns and innovative services for our members.

David Elmslie  
Chairman

## *Uncompromising quality*

*Whether you're striving to deliver it or hoping to experience it, you don't compromise on quality. It's no different with super. Because the quality of your super fund can determine the quality of your life in the future. Read on to find out how HOSTPLUS Executive provides you with the quality that could help you increase your wealth dramatically.*

### **HOSTPLUS Executive news**

Find out how to get more out of your super and HOSTPLUS Executive membership.

### **HOSTPLUS Executive updates**

We provide you with changes to insurance and important information on our investment performance.

## **Highlights**

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*Smart strategies and planning ahead are an invaluable part of growing your wealth. Also important, but often overlooked, is the calibre of your superannuation fund. We show you how focusing on quality across all aspects of our organisation translates into a top quality investment for you.*



# It's all part of the service

*Delivering the best possible service to our members – you – is our top priority. But great service isn't just a top-down directive, it has to be nurtured in every employee. This behind-the-phones look at our customer service centre will show you why we have a well-earned reputation for delivering quality service.*

*'It is refreshing and comforting to know that such high service still exists in an industry (call centres) that usually outsource the work overseas.'*

**Lucrecia Ribeiro**

*'It is disappointing that some customer service centres lack professionalism and friendliness, but I did not encounter that with HOSTPLUS.'*

**Ruth Janvier**

*'You have outshone so many other people I have spoken to recently in other customer service roles.'*

**Turiya Todhunter**

## **Putting a name to the voice**

To give you a better idea of how our customer service centre handles 350,000 calls every year, we talk to Jacinta, one of our rising stars. Jacinta joined HOSTPLUS as a customer service consultant and now has progressed to a more senior role, become a subject matter expert and mentors other members of her team.

## **What do you like most about your job?**

J: At HOSTPLUS quality matters more than speed. It's not about how much time you spend on a call but how well you serve the member, which allows me to offer a fantastic level of service.

## **What happens if you don't know the answer to a question?**

J: Well this doesn't happen too often but there is a lot to know about super. If I do get stuck I can always ask my team leader or another senior consultant. And if I still can't get an answer, I investigate it further and call the member back when I've found it out.

## **How do you deal with unhappy members?**

J: To be honest we don't get that many unhappy members but when we do I don't take it personally because they're not upset with me, they're upset with the situation they're in. So I just speak to them with the right attitude, give them the information they need and really listen to them so I can offer solutions. If they're unhappy then giving them good service will help me build a better relationship with them.

## **What makes you feel like you've done a good job at the end of the day?**

J: All I really need is a 'thank you' to make my day and at some point, someone will come over and thank me for something I've done. Even if it's something small. That's what keeps me going.

## **What's been your proudest achievement at HOSTPLUS?**

J: Receiving a *Kapow* from Matt our Quality Assurance Manager. Everyone at HOSTPLUS can award a *Kapow* if they think someone else has gone above and beyond to provide outstanding service. When you collect six *Kapows* you get a reward.

Matt's job is to monitor our calls and tell us how we can improve on them. And he doesn't give out *Kapows* very easily. So to receive a *Kapow* from Matt is something I'm very proud of.

**To chat to anyone in our customer service centre about your super, simply call 1300 799 998, 8am–8pm, Monday to Friday.**

## Quality at the top

*Ray Kroc, the founder of McDonald's, once said, 'The quality of a leader is reflected in the standards they set for themselves.' With a CEO like David Elia at our helm, it's no wonder HOSTPLUS Executive takes quality seriously.*



On June 17 HOSTPLUS CEO David Elia did his part to support the community by participating in the first-ever Vinnies CEO Sleepout held in Melbourne.

With over 100,000 Australians homeless and

around 50,000 on the street every night, the Vinnies CEO Sleepout challenges business and community leaders to experience homelessness first-hand for one night to gain insight into and change social opinions on this serious issue.

It began as a local community venture in Sydney's Parramatta in 2006, not only to raise funds but also to raise awareness of homelessness. Since then, the event has raised important funds for Vinnies Homeless Services across NSW.

This year was the first time the event was held nationally. So when Vinnies invited David to participate, he jumped at what he saw as the chance to make a positive contribution to a worthwhile cause.

David, along with 116 other Melbourne-based CEOs, arrived all rugged up at 7pm, sleeping bag and pillow in tow. They were each given a piece of cardboard to sleep on and some hot soup and bread, as they braved the elements on the exposed concourse outside Etihad Stadium until 7am the next morning.

They also got to hear the story of someone who lost a successful business, then his family and friends and eventually became homeless.

'Hearing that story reminded me that it doesn't take much to go from having a roof over your head to sleeping out in the cold,' said David.

Apart from an aching back, David managed to survive a cold wintery night. He's also gained a greater understanding of what leads people into the plight of homelessness.

'I used to try and avoid homeless people sleeping out in the streets. But I now know that each and every one of them has a story to tell. One that changed their life, probably forever,' he said. 'For me, it was just one night but for so many people, this is what they face every night.'

David's efforts have raised over \$16,000 and the CEO Sleepout has raised over \$2.8 million across Australia for homeless services. It just goes to show that one person can make a difference.

So what does David have to say about his experience?

'It was an enlightening experience and I am so pleased to have participated. Thanks to everyone who contributed. I hope I can encourage more people to come back and do it all again next year! I know that I will!'

**To find out more about the CEO Sleepout, simply visit [ceosleepout.org.au](http://ceosleepout.org.au) or head to [vinnies.org.au](http://vinnies.org.au) to find out how you can help.**



## Get smarter about money

*We may be a super fund but we understand that super is just one part of your finances and for you to be in the best financial position possible, all those parts need to work together. That's why we teamed up with The Barefoot Investor – to provide a quality financial literacy program for our members.*



### Teaming up with Barefoot

Scott Pape – The Barefoot Investor – is a young Aussie finance guru for those who don't do finance. So it made sense for us to work with Scott to bring our members a series of seminars on all things money related.

Scott tours nationally for HOSTPLUS, presenting to our members at a location near them.

His latest show – Who Wants To Be A Superannuation Millionaire – focuses on simple strategies that can help you make the most of your super. Along the way Scott also answers the million-dollar question – how much do you need for a comfortable retirement – and shows you how to get there.

### Ka-ching! Ka-ching!

We've also created *Ka-ching! Ka-ching!* The Barefoot Series on Moneytude, where Scott dishes out common sense, jargon-busting advice for the young and young at heart on how to live richly, no matter what you earn.

All the packs in the series are 100% free. The second pack – *Pimpin' da World* – is available now. It's a step-by-step guide to travelling the world without blowing your budget. To secure your free copy, visit [kachingkaching.com.au](http://kachingkaching.com.au) and order the series today.

### Low investment fees with our new option

Meet our new Indexed Balanced investment option with just 0–0.05% investment fees.

The Indexed Balanced option will be available 1 December 2010. To switch or find out more, visit [hostplusexecutive.com.au](http://hostplusexecutive.com.au)

### Indexed Balanced option

#### Investment objectives and strategies

Achieve investment returns that closely track index performance within each asset class to which this investment option has exposure.

#### Risk/Return profile

Medium to high.  
Likelihood of a negative annual return in any one year: one in every four to five years.

#### Investment style

Investment through a diversified investment portfolio, including some growth assets and some lower risk investments.

#### Asset mix

Asset	Range	Benchmark
Australian shares	25–55	42
International shares	10–40	33
Australian fixed interest	0–20	10
International fixed interest	0–20	10
Cash	0–10	5

## Taking care of business

*Quality isn't just good for our business. It's good for our partners' business too. As an industry super fund, we see it as good business to support the industries we work with.*



### Quality partnerships

Quality fish, prepared unpretentiously, at reasonable prices. That's what makes Peter Doyle's restaurant one of Sydney's premier seafood destinations. But there's a lot more that goes into putting the finest catch on a plate than meets the eye.

According to fifth-generation restaurateur Peter Doyle, building a reputation for delivering a quality dining experience starts with building relationships with suppliers and partners.

'We can only serve the freshest seafood because we work with the best fishermen and best producers who supply us with the best quality ingredients.'

The same reasoning applies to all other aspects of our business. If our partners are at the top of their field and we can trust them to do a good job that makes our life easier and we can concentrate on what we do best – cooking and serving beautiful seafood for our customers.'

For Peter, managing super is just one part of managing his business and working with **HOSTPLUS** is how he simplifies super for his business.

'The **HOSTPLUS** team is always there to help me with my super questions. They provide me with the support I need, so I don't have to spend time working out super. That's why we choose **HOSTPLUS**.'

### World-class quality

Within less than six months of reopening after a \$60 million transformation, InterContinental Melbourne The Rialto received two of the world's most influential accolades a hotel can receive – making the list for the 2009 Wallpaper 50 Best Business Hotels and the 2009 Conde Nast Traveler Hot List.

While most people are won over by the soaring atrium that marries the historical aspects of a true Melbournian icon with an exciting and unexpected contemporary design, General Manager, Manrique Rodriguez believes, 'It is our genuine interest in our guests that stands the InterContinental brand apart.'

'Awards like these aren't possible if every element of the guest experience isn't absolutely world-class. I'm especially proud of our team for achieving the exemplary service standards that in such a short time, led to our recognition as one of the hottest hotels in the world.'

Like any great manager, Manrique understands that a business can only be world-class if the people who work there are world-class. So attracting and retaining the best talent in the world is vital. That's where **HOSTPLUS** plays an important part.

'**HOSTPLUS** provides our employees with the confidence that their retirement savings are managed well. It also demonstrates that we look after our staff and take their welfare seriously. That's why we choose **HOSTPLUS**.'



## Maximise your super with the Super Cs

*If you aim to retire sooner rather than later, or simply want to maximise the wealth available to you in retirement, there are numerous strategies you can employ to ensure you're getting the maximum benefit out of your retirement savings. Here are five quality strategies that could help you reach your targets.*

### Consolidate your investment

You wouldn't normally choose to deal with unnecessary paperwork or pay unnecessary fees for a duplicate service. So why have more than one super fund?

Consolidate your super into one HOSTPLUS Executive account and you'll only pay one competitive, flat-rate member fee of \$2 a week plus investment expenses. Our fees are one of the most competitive in the market and the savings go towards a bigger super payout. Not to mention it'll be much easier to manage.

Consolidation isn't as complex as it sounds. Simply complete the rollover form in your mail pack and return it in the reply paid envelope with your proof of identity.

### Claim your share of \$13 billion

Australians have lost track of almost \$13 billion worth of super. Changing jobs, moving house or getting married and changing your name are just some of the many ways you could lose track of your super. If you have more than one super fund, there's a good chance you also have some lost super and now's as good a time as any to reunite yourself with your money.

Search for your lost super free at [www.unclaimedsuper.com.au](http://www.unclaimedsuper.com.au) by entering your full name and date of birth. If you've got your Tax File Number handy, you can also contact the ATO on 13 10 20.

Once you've found your lost super, simply complete the enclosed rollover form and transfer it to your HOSTPLUS Executive account.

### Benefit from co-contributions

You probably recognise a good opportunity when you see one, so why not take advantage of the government co-contribution scheme to give your super a boost. It's free money, literally.

If your total income is under \$61,920 you could be eligible to receive government co-contributions. Simply add to your super before June 30 and the government could match your contribution with up to \$1,000. To find out just how much and if you're eligible, visit [hostplusexecutive.com.au](http://hostplusexecutive.com.au)

### Choice of fund

If you didn't already know, your HOSTPLUS Executive account is completely portable. You can take all the benefits you currently enjoy and transfer them from one job to another. You can even stay with HOSTPLUS Executive when you move to another industry.

The bottomline is, you can enjoy all the exclusive benefits of your premium membership for life. Take control of your super and let your new employer know that you want your superannuation paid to your HOSTPLUS Executive account when you start a new job.

### Choose your investment option

Everyone has different investment goals because everyone has different retirement dreams. And your goals could change as your priorities change over your working life. That's why HOSTPLUS Executive currently offers you 19 different investment options that you can mix and match as you wish to suit your investment strategy.

Reviewing your investment choice regularly to make sure your super is working exactly the way you want is one way to keep your financial goals on track. If you haven't made an investment choice, take the time to consider what's right for you. To find out more, simply visit [hostplusexecutive.com.au](http://hostplusexecutive.com.au)

### Click to take charge of your super

SuperSite – your online super account – allows you to update your details and make changes to your investment.

To access your SuperSite account, simply click on Member login at [hostplusexecutive.com.au](http://hostplusexecutive.com.au) and log in with your member number and PIN. You'll find your member number on your statement.

If you haven't logged in before, don't worry, we've pre-registered a PIN for you – your date of birth. For example, if your birthday is on 28 September 1975, your PIN would be 28091975.

Your pre-registered PIN expires 1 December 2010, so remember to log in and change it before then.

**Start managing your super by logging in to SuperSite today.**

## Why super is tax effective

*Superannuation isn't just about saving for retirement. It's one of the most tax-effective ways to grow your wealth. Read on to find out why superannuation is a quality investment and should be part of your long-term financial plan.*

### *Investment returns taxed 15%*

All investment returns on super are taxed up to 15%, instead of your marginal tax rate which could be three times as much. That's why it pays to invest for the future through your super.

### *Adding to super can reduce tax*

Salary sacrifice contributions come from your before-tax pay, so adding to your super this way reduces your assessable income and the amount of tax you pay. Redirect what you would've paid in tax to boost your super. But remember to consider the concessional contribution limits if you choose to salary sacrifice.

### *Add to your spouse's super for tax offsets*

If your spouse earns less than \$13,800 a year, you may be able to add to their super account and receive a tax offset up to \$540 a year.

### *Tax-free super at 60*

When you reach age 60 and are eligible to withdraw your super, you won't have to pay any tax on it.

### *Tax-free investment returns at 55*

Transfer your super to HOSTPLUS Pension Plan if you're eligible and investment returns on your pension plan account are tax-free.

### *Benefit from imputation credits*

Imputation credits on franked dividends are passed on to members. Imputation credits reflect the tax already paid by the Australian company that HOSTPLUS Executive invests in and can offset part of the tax paid on your HOSTPLUS Executive returns.

Naturally, if you have any questions about super, simply visit [hostplusexecutive.com.au](http://hostplusexecutive.com.au) to find out more.

### *Getting the best out of super and tax*

Even if you've figured out superannuation, trying to get the best tax outcome through super could confuse even the savviest investor. That's why HOSTPLUS Executive gives you access to licensed financial planners from Industry Fund Financial Planning (IFFP) AFSL 232514.

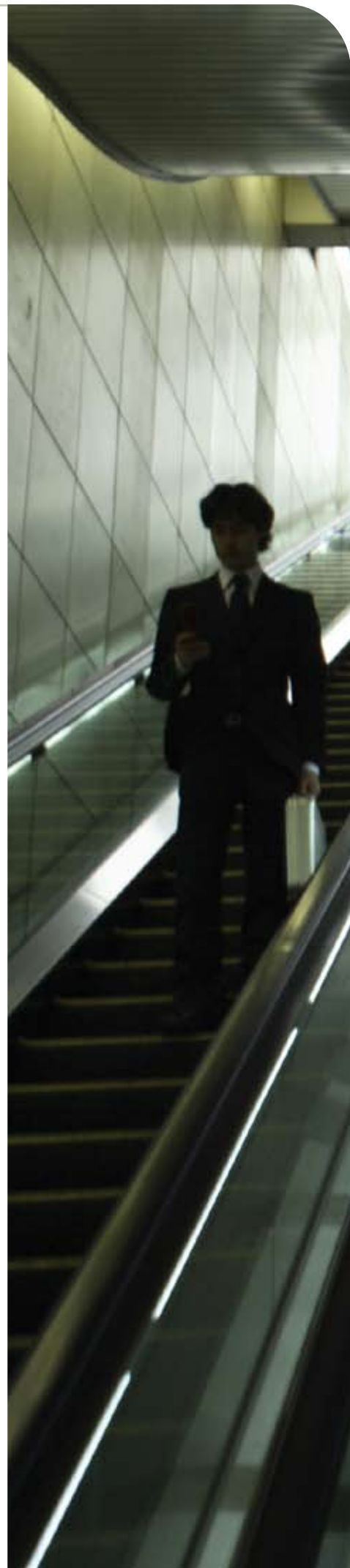
The licensed financial experts at IFFP are professionally qualified planners who are not paid on a commission basis. So the advice you're given is based entirely on your needs and circumstances – not theirs.

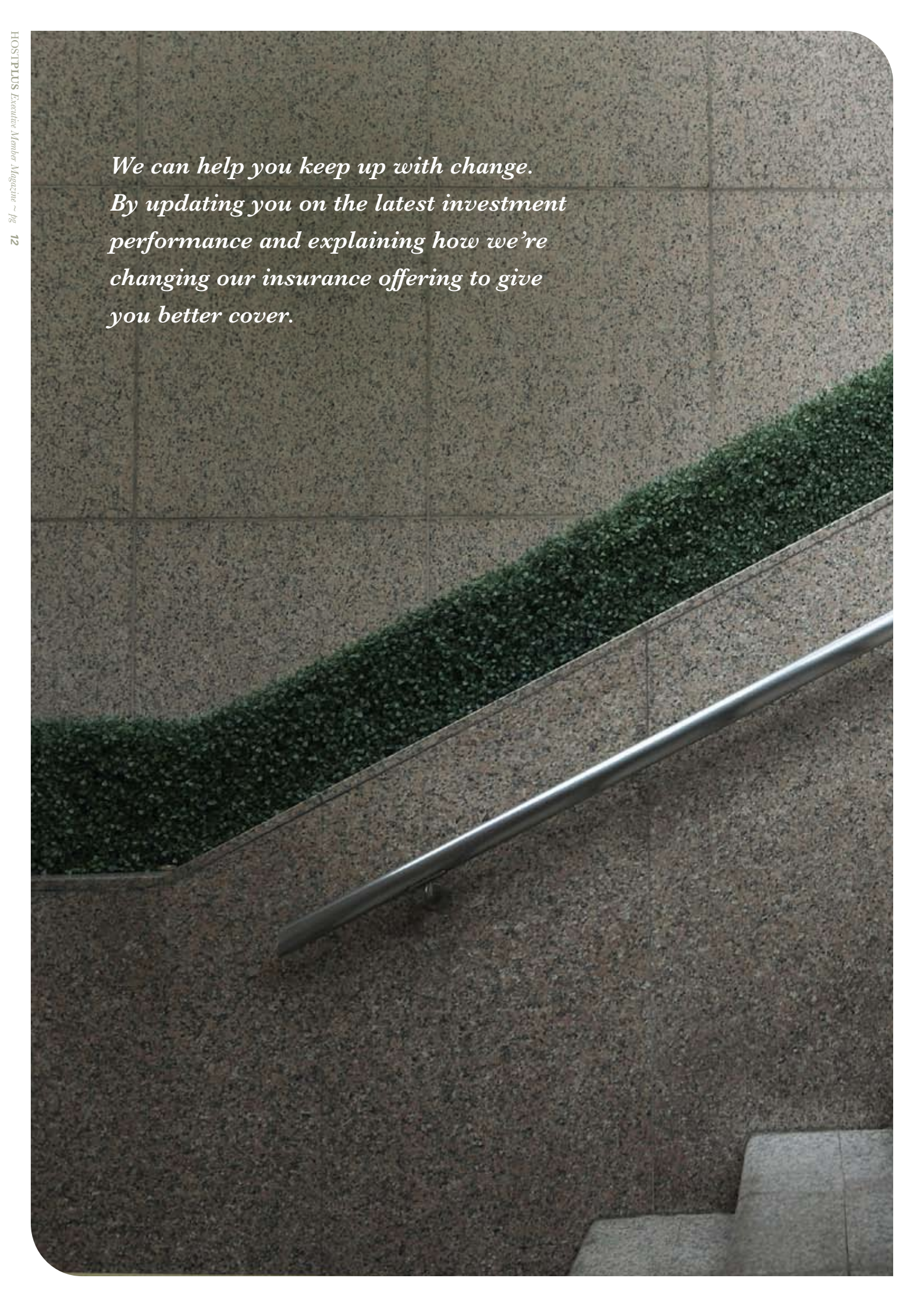
With IFFP financial planners, you'll receive a fixed quote and you only pay for the advice you need. You can also choose to pay for super-related advice from your HOSTPLUS Executive account, as long as your balance is \$2,000 or more after the fee is deducted.

### *It's free*

What's more, as a HOSTPLUS Executive member, in your first year of membership you're entitled to a complimentary initial financial plan for superannuation, worth \$550. Your plan will cover investment choice, levels of insurance, types of contributions and superannuation projections.

So why not take the opportunity to find out if there are more tax benefits available to you? Simply call **1300 799 998** to reserve your appointment today.





*We can help you keep up with change.  
By updating you on the latest investment  
performance and explaining how we're  
changing our insurance offering to give  
you better cover.*

# Net fund earning rates to 30 June 2010

For the full annual report, visit [hostplusexecutive.com.au](http://hostplusexecutive.com.au)

## Pre-mixed options

Year	Capital Stable	Conservative Balanced	Balanced	Shares Plus
6 months	2.29%	0.41%	-0.95%	-3.28%
1 year	7.92%	8.47%	8.10%	9.34%
3 years	2.30%	–	-3.25%	-4.01%
5 years	4.90%	–	4.09%	4.67%

Past performance is not a guide to future performance. All net fund earning rates are after fees and taxes. Conservative Balanced option was first introduced on 1 October 2007.

## Sector investment options

Year	Cash	Diversified Fixed Interest	Property	Australian Shares	International Shares
6 months	2.30%	5.48%	3.92%	-7.55%	-4.75%
1 year	3.76%	8.96%	2.53%	13.26%	8.51%
3 years	5.12%	6.47%	0.25%	-3.17%	-9.24%
5 years	5.32%	5.30%	5.31%	7.27%	1.10%

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

## Individual manager options

Option	6 month	1 year	3 years	5 years
Macquarie Investment Management – Australian Fixed Interest	4.14%	6.65%	6.58%	5.17%
Bridgewater Associates – Diversified Fixed Interest	8.33%	13.38%	9.50%	6.58%
Lend Lease Managed Australian Prime Property Funds – Property	2.89%	0.16%	0.34%	5.65%
Industry Super Property Trust – Property	5.10%	5.95%	-0.43%	5.45%
Balanced Equity Management – Australian Shares	-9.92%	14.30%	-4.12%	6.25%
Macquarie Investment Management – Australian Shares	-7.81%	11.52%	-5.49%	5.58%
Paradise Investment Management (Small Cap) – Australian Shares	-7.29%	24.61%	-5.99%	6.78%
Perpetual Investment Management – Australian Shares	-4.60%	14.74%	-0.97%	8.59%
AllianceBernstein – International Shares	-6.46%	3.18%	-14.98%	-3.92%
Marvin & Palmer Associates – International Shares	-3.55%	9.07%	-8.08%	3.25%

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



## Improving the quality of your insurance

*From 1 December 2010, we're making changes to our insurance, so your cover will cost less.*

### Fixed Cover Insurance

From 1 December 2010, Fixed Cover Insurance premiums will decrease. White collar premiums will decrease by 4% and light blue premiums by 17%.

With Fixed Cover, the value of your insurance stays the same while your premium changes each year, so you'll always know exactly how much cover you have.

The amount of cover could be selected by you or as 'Salary-Linked' which is a multiple of your salary chosen by your employer – as your salary increases or decreases, so does the amount of your cover and premiums.

What's more, you can now apply for extra insurance of up to \$3 million in TPD Cover and \$5 million in Death Cover.

To increase your cover simply complete an insurance application available at [hostplusexecutive.com.au/insurance](http://hostplusexecutive.com.au/insurance)

You can apply for different amounts of Death Cover and TPD Cover as long as the TPD Cover is less than the Death Cover.

Cancel or reduce your insurance anytime by writing to us at HOSTPLUS Executive, Locked Bag 969, Carlton South 3053.

If you do cancel or reduce your cover and subsequently decide that you would like to reapply, simply complete an insurance application available at [hostplusexecutive.com.au/insurance](http://hostplusexecutive.com.au/insurance)

You may transfer a maximum of \$1 million Death and TPD Cover from any other employer-sponsored or personal super funds (other than a self managed super fund) to HOSTPLUS Executive. The transferred cover would be in addition to any cover already held within HOSTPLUS Executive at the time of transfer.

### Cover that keeps up with you

The good things in life – like a family and a home – often come with added financial responsibility. To help ensure your insurance keeps up whenever you take a big step forward, lifestyle cover allows you to increase your cover simply and without the need to complete health statements or lengthy applications.

We will automatically accept an increase of one additional unit under the fixed premium option or 25% of the fixed cover amount up to a maximum of \$200,000 under the fixed cover

option when you provide proof within six months of a major event like buying a new principal home or starting a family. Visit [hostplusexecutive.com.au/insurance](http://hostplusexecutive.com.au/insurance) for a full list of lifestyle events.

You're allowed one lifestyle increase every 12 months and three increases in total.

You can apply for a lifestyle increase from 1 December 2010. Simply visit [hostplusexecutive.com.au/insurance](http://hostplusexecutive.com.au/insurance) and download the application form.

### Fixed Cover annual premium white collar rates per \$1,000 sum insured

Only selected ages are shown. Visit [hostplusexecutive.com.au/insurance](http://hostplusexecutive.com.au/insurance) for the full tables.

Cover	Death Only		TPD Only		Death and TPD		
	Age next birthday	Male	Female	Male	Female	Male	Female
16 to 20		0.60	0.25	0.11	0.05	0.71	0.30
25		0.44	0.18	0.15	0.07	0.60	0.25
30		0.36	0.15	0.19	0.11	0.56	0.26
35		0.37	0.21	0.29	0.22	0.66	0.43
40		0.45	0.32	0.47	0.46	0.92	0.78
45		0.69	0.44	0.95	0.89	1.64	1.33
50		1.03	0.58	1.81	1.66	2.84	2.24
55		1.50	0.91	3.32	2.98	4.82	3.89
60		2.23	1.34	5.64	4.40	7.87	5.74
65		3.28	2.14	9.63	7.04	12.91	9.18

Occupation class	Death Only premium multiple	Death & TPD premium multiple
White collar	1.00	1.00
Light blue	1.30	1.55
Heavy blue	1.70	2.66



### Salary Continuance Insurance

From 1 December 2010, Salary Continuance Insurance premiums will decrease by 8–12%.

Salary Continuance Insurance helps protect your income if you can't work (temporarily and totally) because of illness or injury by providing regular monthly payments to help you meet your living expenses.

If you already have Salary Continuance Insurance with **HOSTPLUS** Executive, the only changes are that premiums have decreased and under the new arrangements your cover will continue until your super

account balance has insufficient funds to pay the premiums (subject to other normal conditions). Previously your cover stopped automatically six months after your last employer contribution unless contributions are made by your new employer.

We're also introducing a long-term benefits period option up to age 65. So you'll be able to choose from a benefit period of two years or up to age 65.

Members may transfer their Salary Continuance Cover from any other employer-sponsored or personal super funds (other than a self managed super fund) to **HOSTPLUS** Executive provided that the combined level of cover upon transfer is limited to the lesser of:

- the number of units to cover 90% of salary (of which a maximum of 75% is paid to you and the balance as a contribution to your **HOSTPLUS** Executive account), and
- the maximum cover of \$6,000 per month.

Salary Continuance Cover will generally be matched to the same waiting period previously provided under the transferred cover. If the waiting period is not available, the next lowest waiting period will be provided. The only benefit period available is two years.

Conditions may apply. All applications are subject to the approval of the insurer.

### Salary Continuance Cover annual premiums per \$100 monthly benefit

Premium rates include estimated 9% stamp duty. Only selected ages are shown. Visit [hostplusexecutive.com.au/insurance](http://hostplusexecutive.com.au/insurance) for the full tables.

Benefit period	2 year						To age 65					
	30 days		60 days		90 days		30 days		60 days		90 days	
Age next birthday	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
16 to 20	2.91	3.23	1.56	1.72	1.00	1.09	4.62	6.26	2.59	3.54	2.21	3.22
25	3.11	3.43	1.69	1.84	1.04	1.14	5.47	7.35	3.11	4.19	2.58	3.72
30	3.43	4.18	1.88	2.26	1.00	1.33	6.65	9.83	3.83	5.65	2.76	4.74
35	4.34	5.63	2.36	3.02	1.21	1.60	9.08	14.11	5.18	8.01	3.58	6.01
40	5.85	7.70	3.20	4.16	1.73	2.34	12.86	20.01	7.37	11.38	5.33	8.90
45	8.11	10.44	4.61	5.88	2.79	3.83	18.21	27.14	10.80	16.03	8.65	14.21
50	11.56	14.05	6.61	7.95	4.84	6.23	25.50	34.94	15.82	23.59	14.38	21.45
55	17.12	19.13	10.57	11.54	8.60	9.58	35.00	42.44	25.21	31.03	22.92	28.21
60	26.62	26.98	16.52	16.37	15.17	13.69	43.74	45.49	33.64	31.42	30.58	28.57
65	7.75	7.37	4.69	4.19	3.59	2.72	7.75	7.37	4.69	4.19	3.59	2.72

Occupation class	Premium multiple
White collar	1.00
Light blue	2.10
Heavy blue	3.20

From 1 December 2010, to vary or apply for Salary Continuance Insurance, visit [hostplusexecutive.com.au/insurance](http://hostplusexecutive.com.au/insurance) and download the application form.

For more about the insurance changes visit [hostplusexecutive.com.au/insurance](http://hostplusexecutive.com.au/insurance)

**HOSTPLUS** *Executive*  
Magazine 2010

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Issued by Host-Plus Pty Limited ABN 79 008 634 704, AFSL No. 244392, RSEL No. L0000093, RSE No. R1000054 THEDMGROUP HOST5760

4294 08/09