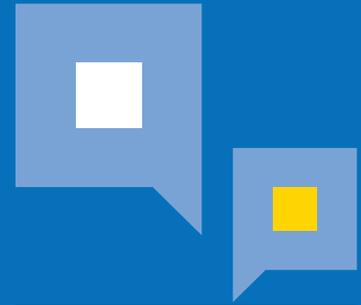




# Financial Services Guide.

2 May 2022



## Purpose of this guide.

The purpose of this Financial Services Guide (FSG) is to provide important information about the financial services offered by Host-Plus Pty Limited ABN 79 008 634 704 (Hostplus) and its representatives and help you as a member or an employer to decide whether to use/acquire those services.

This FSG contains information about:

- who we are and our contact details;
- what financial services we are authorised to provide and the financial products to which those services relate;
- details about relevant associations and relationships;
- how Hostplus (and our representatives) are paid;
- how we protect your personal information; and
- information on our internal and external dispute resolution procedures and how you can access them.

If you need more information or clarification of any matters raised in this document, please contact us.

This FSG has been authorised for distribution by Hostplus and its representatives.

## Who is Hostplus?

Hostplus (also referred herein as Trustee, we, us and our) is an Australian Financial Services Licensee (AFS Licence No. 244392), an APRA regulated Registrable Superannuation Entity Licensee (RSE Licensee No L0000093) and trustee of the:

- Hostplus Superannuation Fund ABN 68 657 495 890, RSE No. R1000054, MySuper No. 68657495890198 (the Fund) which includes Hostplus Pension; and the
- Hostplus Pooled Superannuation Trust ABN 13 140 019 340 RSE No. R1076257 which includes Hostplus Self-Managed Invest (SMI).

## A guide to our relationship with you.

### Financial services available to you

#### Hostplus

We are authorised to issue, apply for, acquire, vary or dispose superannuation products to retail and wholesale clients.

We are also authorised to provide financial product advice for deposit and payment products, limited to basic deposit products, and superannuation.

#### Link Advice

Hostplus has appointed Australian Administration Services Pty Limited (AAS) to provide administration and general financial product advice to members by Link Advice Pty Limited (ABN 36 105 811 836, AFSL 258145), a related body corporate of AAS and is responsible for the general product advice provided by Link employees in the course of providing general fund administration services to Hostplus members.

Additionally, Hostplus has engaged Link Advice to provide Hostplus members with limited personal advice with respect to Hostplus products only through a digital advice tool called Super Adviser. Link Advice is responsible for any advice obtained through Super Adviser. If you receive an advice service through Link Advice, they will provide you with a copy of their FSG.

Any contact with the Service Centre or emails to [info@hostplus.com.au](mailto:info@hostplus.com.au) will be with a representative of Link Advice.

#### IFS

Hostplus has engaged Industry Fund Services Ltd (ABN 54 007 016 195, AFSL 232514) (IFS) to facilitate the provision of personal financial product advice to members and prospective members of Hostplus. Hostplus' financial advisers are employees of Hostplus but Authorised Representatives of Industry Fund Services Ltd. For information about IFS, IFS Authorised Representatives and the services available, this information is set out in the relevant IFS Financial Services Guide, a copy of which is available from your financial planner.

## Advice available to you

### General Advice

General advice is prepared without taking into account your particular objectives, financial situation or needs. General Advice may be provided to you by representatives of Hostplus, Link Advice or IFS.

You should consider the appropriateness of the general financial product advice you receive in light of your individual circumstances and obtain and read the Product Disclosure Statement before making an investment, insurance or product-related decision.

### Limited Personal Advice

Limited personal advice with respect to Hostplus products only is available through a digital advice tool called Super Adviser. All Members can register for the tool, which provides you with DIY recommendations that can be implemented in your Member Online Account.

### Personal Advice

If you require advice beyond the scope of the general financial product advice, that is you require personal financial advice that relates to your specific objectives, financial situation or needs, we can refer you to one of our Financial Planners. A separate financial services guide will be given to you by the Financial Planner. IFS is responsible for any advice given (or records of advice previously given) to you by its Authorised Representatives. Fees may apply.

## Other documents you may receive.

### Product Disclosure Statements

If we have recommended a particular product we will provide you with or make available via our website, a copy of the relevant Product Disclosure Statement (PDS). The PDS will help you make an informed decision about whether or not to acquire or continue to hold the product. The PDS will contain information about the features, costs, risks and benefits of the financial product.

### Design and Distribution Obligations (DDO)

Issuers and distributors of financial products must comply with the design and distribution obligations in Pt 7.8A of the Corporations Act 2001 (Corporations Act) from 5 October 2021.

This legislation requires financial services product issuers to design products that are appropriate for the consumers in the target market and consistent with their objectives, financial situation, and needs. For a description of the target market, please read the Target Market Determination (TMD), available at [hostplus.com.au/ddo](https://hostplus.com.au/ddo)

### Statement of Advice (SOA)

You will receive a Statement of Advice (SOA) when personal advice is provided. A SOA is a document that contains the advice provided to you, the basis on which the advice was given and includes information about any fees or commissions that apply and any associations that the licensee may have which may influence the advice.

## How will I pay for the service?

### Product fees

Hostplus charges and receives administration fees and a Trustee fee for the provision of management and related services of Hostplus products. Investment management fees also apply and vary depending on the underlying investment option(s) your interest in Hostplus is invested in. Other ancillary fees may apply for specific activity-based services which members may request from time to time.

All fees and charges are set out in Hostplus' PDSs and incorporation by reference (IBR) materials.

### General and Limited Personal Advice fees

The cost of providing general and limited personal advice about Hostplus products and services is included in the administration fees for Hostplus products. There are no additional fees for the provision of general financial or limited personal advice that you may receive from us. Similarly, no fees are payable for referrals made to us.

### Personal Advice fees

If you require more complex personal advice, fees will apply. The fee will vary depending on the type and complexity of the personal advice you require and will be confirmed with you prior to the provision of any service.

Hostplus members can elect to have some or all of the cost of personal financial product advice paid directly from their Hostplus superannuation or pension account where it relates to their interest in a Hostplus product. This option is not available for the Hostplus Self-Managed Invest (SMI) product. Certain conditions apply and Hostplus retains absolute discretion to approve the deductibility of such costs from a member's Hostplus account.

## How are our representatives paid for providing financial services?

Our representatives are salaried Hostplus employees. Salary increases and any performance bonuses are managed strictly in accordance with the Hostplus' Enterprise Bargaining Agreement and applicable employment contracts, key performance indicators and performance assessments. Any qualification for a salary increase or participation in any bonus arrangement which may be available to eligible staff, will relate to their overall performance, which may include quality of advice provided to clients.

Any performance bonuses received by our representatives are paid directly by Hostplus and will not affect the level of fees charged to members' superannuation or pension accounts.

## Do any relationships or associations exist that may influence any advice or financial services provided to me?

### IFS

Under a formal service agreement Hostplus has contracted with IFS to appoint relevant Hostplus Employee Representatives as Authorised Representatives under the IFS' AFSL.

IFS is a wholly owned subsidiary of Industry Super Holdings Pty Ltd (ISH) of which Hostplus has a shareholding interest. Hostplus pays service fees to IFS for adviser services, including technology, compliance, audit and training for Authorised Representatives and for costs associated with related services IFS may provide. These service costs are met from Hostplus' administration costs.

ISH and its subsidiaries<sup>1</sup> also provide a range of other services and investment products to Hostplus and other institutional clients. All transactions including income earned and fees charged for the investment management of these portfolios are made on normal commercial terms and at market rates.

ISH is owned by a number of shareholders, many of which are major industry superannuation funds, including Hostplus.

While Hostplus has a commercial interest in the above mentioned entities, all service fees and related transaction costs paid by Hostplus are on normal, commercial, terms and conditions and in accordance with Hostplus' outsourcing policies. Hostplus is the issuer of Hostplus products. Representatives of Hostplus are employees of Hostplus and may be members of Hostplus products.

### ISPT

Hostplus, through the Pooled Superannuation Trust (PST) invests via ordinary securities in ISPT Pty Limited, and separately, we hold units in the ISPT Op Co Trust.

## Do you keep my personal information?

Protecting your privacy is important to us. Under the Privacy Act we are required to handle your personal information in accordance with a set of principles known as the Australian Privacy Principles (APPs).

Hostplus may collect your personal information in order to provide you with the service described in this Financial Services Guide. If you do not provide this information we may be unable to provide you with advice that is relevant or that may be suitable to you.

We may also collect your information to enable us to identify you, set up your interest in Hostplus, administer your superannuation account on your behalf and respond to any queries or requests you may have regarding your interest in Hostplus.

Hostplus' Privacy Policy is available at [hostplus.com.au/privacy](https://hostplus.com.au/privacy) and includes information about overseas disclosure of personal information, how you may access and seek correction of your personal information as well as how you can make a complaint about a breach of your privacy.

Hostplus may need to disclose relevant personal information to external organisations that help us provide our services to you. We limit the information provided to these organisations to what is required to perform the contracted services for Hostplus or to provide products or services to our members. These organisations are also bound by strict contractual and confidentiality arrangements, including IFS, marketing and market research agencies for the purposes of the provision of personal advice and related financial planning services to Hostplus members.

For all privacy related matters please call us on 1300 467 875 email [privacy@hostplus.com.au](mailto:privacy@hostplus.com.au) or write to us via Locked Bag 5046, Parramatta NSW 2124.

## Does Hostplus have Professional Indemnity Insurance?

Hostplus maintains Professional Indemnity insurance which covers the conduct of its Employee Representatives, including those who no longer work for Hostplus but who did at the time of the relevant conduct. We consider this cover is adequate to meet our requirements as a financial services licensee.

## How do I get in contact with Hostplus?

Website: [hostplus.com.au](https://www.hostplus.com.au)

Post: Locked Bag 5046, Parramatta NSW 2124

Tel: **1300 467 875** Monday to Friday, 8am - 8pm AEST/AEDT

Superannuation Email: [info@hostplus.com.au](mailto:info@hostplus.com.au)

Pension Email: [info@hostpluspension.com.au](mailto:info@hostpluspension.com.au)

## What should I do if I have a complaint?

If you have a complaint about the service provided to you, please call or write to us.

### For superannuation and pension accounts:

Hostplus Resolution Officer

Locked Bag 5046, Parramatta NSW 2124

Tel: **1300 467 875**

If you are not satisfied with our internal complaint resolution process, or Hostplus has not responded within 45 days for superannuation matters, 90 days for complaints relating to the distribution of a superannuation death benefit, 45 days for non-superannuation matters, or 30 days for privacy related complaints, you have the right to take your complaint to the following bodies:

## Complaint

The Australian Financial Complaints Authority (AFCA) provides fair and independent financial services complaint resolution to Hostplus members and their beneficiaries at no additional cost.

Website: [www.afca.org.au](https://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Telephone: **1800 931 678**

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001.

Although you are able to refer the matter to AFCA at any time, they will not usually deal with your complaint until it has been through Hostplus' complaints handling process. Please note that there are certain criteria and time limits as to when a complaint can be lodged with AFCA.

## Privacy

Office of the Australian Information Commissioner (OAIC)  
GPO Box 5218

SYDNEY NSW 2001

Tel: **1300 363 992**

Online: [oaic.gov.au](https://www.oaic.gov.au)

You can also contact the Australian Securities and Investment Commission (ASIC) on 1300 300 630 to find out which complaints scheme may be available to assist you in settling your complaint. The above services are available at no extra cost to you.

## We're here to help, contact us today.

Choosing the right super fund is a big decision. Whether you have a question, need to discuss your options or want to know more about Hostplus, visit [hostplus.com.au](https://www.hostplus.com.au) or contact us on **1300 467 875**.



Hostplus will collect personal information from you to provide you with limited financial advice. This information includes your personal financial details, gender, occupation, salary and spouse/dependent details. If you do not provide this personal information, we may be unable to provide you with the advice requested, or the advice may not be appropriate for your circumstances. Hostplus only discloses your personal information to internal staff members, and Toowards Pty Ltd ABN 23 074 054 998 or an Authorised Representative from Industry Fund Services ABN 54 007 016 195, AFSL 232514 where you have agreed for further contact to be made. The Hostplus Privacy Policy provides information about how you may access and seek correction of your personal information as well as how you can make a complaint about a breach of the Australian Privacy Principles. You can access the Hostplus Privacy Policy at [www.hostplus.com.au/privacy](https://www.hostplus.com.au/privacy).

1. Industry Funds Credit Control, IFS Insurance Broking Pty Ltd, Industry Fund Financial Planning Services and Industry Funds Management Limited are wholly owned subsidiaries of ISH. Issued by Host Plus Pty Limited ABN 79 008 634 704, AFSL 244392 as trustee for the Hostplus Superannuation Fund ABN 68 657 495 890, MySuper No. 6865495890198 and as trustee for the Hostplus Pooled Superannuation Trust (PST) ABN 13 140 019 340. HP1844 0522