



Significant Event Notice

We're reducing some of our fees, launching new investment options and improving our insurance cover. That's a plus.

Please take the time to read through this SEN. If you need more information, please refer to the Product Disclosure Statement (PDS) for your membership at hostplus.com.au/pds from 1 October 2024 or contact us.

12 August 2024

What's changing?

Lower fees and costs

We're removing the Trustee Fee that currently forms part of your administration and investment fees and costs. Lower investment fees and costs also apply for our Balanced, Australian Shares and International Shares investment options. That means more money in your account, where it belongs.

More choice, more control

We're launching three new indexed investment options, providing Hostplus members with a wider range of lower-cost investment choices.

We're improving your insurance cover

We've renegotiated the terms of our insurance cover to deliver better protection for members. This means all insured members will have new premium rates and have access to some **improved terms and conditions**.

Under the new insurance agreement, former **Statewide members will be transferred to Hostplus' insurance arrangements**. This will result in changes to cover and premiums.

The transfer to the new Hostplus arrangements will mean an increase in cover for some members, and a corresponding increase in premiums.

You can read more about the terms and conditions changes in the Insurance changes section. Examples include:

- Removing the self-inflicted or suicide-related exclusions on Death and Total & Permanent Disablement (TPD) cover.
- Increased access to Part 1 of the TPD definition from age 65 to age 67.
- Increased maximum cover caps for Death and TPD.
- Improved transfer of cover and life events features.
- Increased Income Protection (IP) cover expiry age from age 67 to age 70.
- Increasing the Superannuation Guarantee (SG) benefit from 10% to 15% for members on an IP claim.

Former Statewide Super members should review the new Hostplus terms and conditions, as outlined in **Appendix 1: Insurance comparison – Former Statewide Super vs Hostplus terms and conditions**.

Why are we making these changes?

We regularly review our products and costs to ensure we're providing the best possible offering to members.

We have achieved these improvements thanks to Hostplus' large and growing membership base. Our significant scale allows us to provide insurance and investment services at more competitive rates than if we were a smaller fund.

This document provides a detailed explanation of the changes.

Do I need to do anything?

We're telling you about these changes to keep you informed about your super. You don't need to take any action but are welcome to contact us if you'd like to know more.

It's a good idea to regularly review your insurance and investment options to make sure they're right for your personal situation. Updating your Occupational Rating (see page 7) may even help further reduce the insurance premiums you pay.

i You can review your current insurance cover and premiums using the Hostplus app or by logging in to the Member Online portal through our website. Member Online also allows you to make changes to your cover as your circumstances and needs change.

Summary of the changes

Product and fee changes

- We're removing our Trustee Fee
- Introducing three new investment options
- We're changing the name of our Shares Plus option
- Changes to our investment fees and costs

Insurance changes

- Former Statewide Super members will move to Hostplus insurance arrangements
 - If you currently have 'united' Death and TPD cover
 - If you currently have 'fixed' Death and TPD cover
 - If you currently have Income Protection cover
 - We're changing the way we calculate your insurance premiums
 - Your Occupation Category will be converted to Hostplus' Occupational Rating

Appendix 1: Insurance comparison – Former Statewide Super vs Hostplus terms and conditions

Appendix 2: New insurance age-based cover and premiums

Product and fee changes

We're removing our Trustee Fee

In March 2022, we introduced a new Trustee Fee following changes to super law. This fee is paid to the Trustee and held in a reserve for use in the event that the Trustee or its Directors incur penalties for inadvertent breaches or similar events.

The Trustee Fee currently forms part of your administration fees and costs (0.0165% p.a. of your account balance) and investment fees and costs (0.0155% p.a. of your account balance invested in non-Choiceplus investments).

We're pleased to advise that we're going to remove the Trustee Fee from 1 September 2024. For a Hostplus Superannuation & Personal Super member with \$50,000 invested in the Hostplus Balanced option, this means a saving of \$16 p.a.

Introducing three new investment options

We know that our 1.8 million members all have unique lives and investment needs. That's why we offer investment options designed to cater for a wide range of retirement savings goals, risk appetites, investing styles and timeframes.

On 1 October 2024, we're expanding our investment menu to bring you three new pre-mixed, indexed investment options. These are:

- Indexed Growth
- Indexed Conservative Balanced, and
- Indexed Capital Stable.

Available from 1 October 2024, these mostly passively managed options provide low cost, diversified investments that generally seek to track established market indices. They are typically diversified across multiple investment sectors and/or asset classes.

We're excited to be expanding our menu to suit a broader range of members' needs. For more information about these options and the extensive investment menu available to you, please see the PDS for your membership at hostplus.com.au/pds from 1 October 2024. The PDS and Member Guide also explain the bold terms in the tables shown and contain some helpful information about investing your super and how to switch options.

If you're considering a switch, think about your investment timeframe, risk appetite and longer-term goals for your super and consider seeking advice from a licensed financial adviser. To learn more about the financial planning services available to Hostplus members, go to hostplus.com.au/financial-planning or call us.

Indexed Growth																																					
Summary	The Indexed Growth investment option is focused on minimising investment fees and costs from investing in a portfolio that has a strong bias to growth assets and has medium diversification .																																				
Who is this investment suitable for?	With a strong bias to growth assets, this Indexed pre-mixed investment option is designed for members with a long-term investment time frame, who are seeking moderate long-term returns and have a high tolerance of negative returns.																																				
Investment objective	CPI plus 2.5% per annum on average over 20 years																																				
Level of investment risk	High. (Negative returns expected in between 4 to less than 6 out of every 20 years)																																				
Minimum suggested time frame	7 years +																																				
Estimated investment fees and costs[#]	0.05% p.a.																																				
Growth/defensive allocation	90% growth / 10% defensive																																				
Investment mix and asset ranges	<p>90% Growth 10% Defensive</p>																																				
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	Indexed Conservative Balanced	Indexed Capital Stable																																																																										
Summary	The Indexed Conservative Balanced investment option is focused on minimising investment fees and costs from investing in a portfolio that has a similar proportion of growth and defensive assets and has medium diversification .	The Indexed Capital Stable investment option is focused on minimising investment fees and costs from investing in a portfolio that has a bias to defensive assets and has medium diversification .																																																																										
Who is this investment suitable for?	With a similar proportion of growth and defensive assets, this Indexed pre-mixed investment option is designed for members with a medium to long-term investment time frame, who are seeking modest (Accumulation and TTR) or moderate (Pension) long-term returns and have a high tolerance of negative returns.	With a bias to defensive assets , this indexed pre-mixed investment option is designed for members with a medium to long-term investment time frame, who are seeking modest (Accumulation and TTR) or moderate (Pension) long-term returns and have a medium tolerance of negative returns.																																																																										
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Level of investment risk	High. (Negative returns expected in between 4 to less than 6 out of every 20 years)	Medium. (Negative returns expected in between 2 to less than 3 out of every 20 years)																																																																										
Minimum suggested time frame	5 years +	5 years +																																																																										
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Growth/defensive allocation	55% growth / 45% defensive	37% growth / 63% defensive																																																																										
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We're changing the name of our Shares Plus option to Growth

From 1 October 2024, we're changing the name of our Shares Plus investment option to Growth. You'll see the new name reflected in the 1 October PDS, Member Online, mobile app, and on our website at hostplus.com.au/investments.

Changes to our investment fees and costs

There was a reduction in the total investment fees and costs for the Balanced, Australian Shares and the International Shares investment options for the year ending 30 June 2023. The reduced fees were disclosed in the PDSs issued on 1 October 2023.

The table below summarises the reduction for these options by comparing the total fees and costs disclosed in the PDS issued on 1 April 2023 and the PDS issued on 1 October 2023. These figures are based on the investment fees and costs for the period ending 30 June 2022 (reflected in the 1 April 2023 PDS) and the period ending 30 June 2023 (reflected in the 1 October 2023 PDS).

Investment option	Date of PDS	Investment fees and costs (excl. performance fees)	Performance fees	Transaction costs	Total investment fees and costs	Change in total investment fees and costs	Cost of product ¹
Balanced	1 April 2023	0.53%	0.43%	0.13%	1.09%		\$663.49
	1 October 2023	0.53%	0.36%	0.09%	0.98%	-0.11%	\$606.29
Australian Shares	1 April 2023	0.34%	0.24%	0.11%	0.69%		\$463.49
	1 October 2023	0.35%	0.17%	0.10%	0.62%	-0.07%	\$426.29
International Shares	1 April 2023	0.44%	0.00% ²	0.08%	0.49%		\$363.49
	1 October 2023	0.38%	0.01%	0.04%	0.43%	-0.06%	\$331.29

1. The cost of product calculates how ongoing annual fees and costs can affect your superannuation investment over a 1-year period. It calculates the administration fees, investment fees and costs and investment transaction costs on a \$50,000 balance. The cost of product includes a decrease in the amount deducted from Hostplus' Administration Reserve, from \$32.24 at 1 April 2023 to \$30.04 from 1 October 2023.

2. The Trustee has determined the performance fees for the International Shares option were -0.03% for the year ended 30 June 2022. This has the effect of reducing the investment fees and costs for the International Shares option. However, where performance fees are negative, the law requires the amount of performance fees included in investment fees and costs disclosed to be zero.

What contributed to the decreased fees and costs for these options?

The key reasons for reduced investment fees and costs reflected in the 1 October 2023 PDS include:

- lower management and performance fees incurred in the Balanced option's property and private equity asset classes
- lower performance fees for the Australian Shares option and lower management fees for the International Shares option.

Fees and costs on our website

On 1 July each year, we calculate and publish fees and costs for all Hostplus products for the new financial year on our website. In most cases, these fees and costs are based on actual and estimated information from the previous financial year. Actual investment costs can change throughout the year, and may be higher or lower than these estimates.

You can view up-to-date fees and costs for all Hostplus investment options on the Hostplus website at hostplus.com.au/fees

Want to learn more about super?

Check out our wide range of learning resources at hostplus.com.au/super-basics

Insurance changes

Former Statewide Super members will move to Hostplus insurance arrangements

On 1 October 2024, former Statewide Super members who currently have insurance in their super will be moved to the new Hostplus insurance arrangements. It means that the terms, conditions, coverage and premium rates for insurance held by former Statewide Super members will be updated to the Hostplus terms, conditions, coverage and premium rates. For a full comparison, see **Appendix 1: Insurance comparison – Former Statewide Super vs Hostplus terms and conditions**.

If you currently have 'unitised' Death and TPD cover

Unitised cover means your level of cover is based on the number of units you hold, which depends on your age. Each unit covers you for a set benefit amount, and you can choose to increase or decrease the number of units you hold. On 1 October 2024, **all former Statewide Super members with unitised Death and Total and Permanent Disablement (TPD) cover will receive Hostplus unitised cover**. Your level of cover will not reduce as part of this transition.

Conversion table for members with unitised Death and TPD cover

The following table outlines the Hostplus cover that you'll receive from 1 October 2024 if you currently hold default Statewide Super Death and TPD cover. The same approach will apply if you have previously changed the number of units you hold.

Age at next birthday	1 unit of Statewide Super cover	Current Statewide Super default units		Current Statewide Super default cover		1 unit of Hostplus cover	Converted units based on Hostplus cover (rounded up) from 1 October 2024		Converted Hostplus cover from 1 October 2024	
		Death	TPD	Death	TPD		Death	TPD	Death	TPD
16	\$61,000	1	1	\$61,000	\$61,000	\$28,273	3	3	\$84,819	\$84,819
17	\$61,000	1	1	\$61,000	\$61,000	\$28,273	3	3	\$84,819	\$84,819
18	\$61,000	1	1	\$61,000	\$61,000	\$28,273	3	3	\$84,819	\$84,819
19	\$61,000	1	1	\$61,000	\$61,000	\$28,273	3	3	\$84,819	\$84,819
20	\$61,000	2	2	\$122,000	\$122,000	\$28,273	5	5	\$141,365	\$141,365
21	\$61,000	2	2	\$122,000	\$122,000	\$28,273	5	5	\$141,365	\$141,365
22	\$61,000	2	2	\$122,000	\$122,000	\$28,273	5	5	\$141,365	\$141,365
23	\$61,000	3	3	\$183,000	\$183,000	\$28,273	7	7	\$197,911	\$197,911
24	\$61,000	3	3	\$183,000	\$183,000	\$28,273	7	7	\$197,911	\$197,911
25	\$61,000	3	3	\$183,000	\$183,000	\$28,273	7	7	\$197,911	\$197,911
26	\$61,000	3	3	\$183,000	\$183,000	\$28,273	7	7	\$197,911	\$197,911
27	\$61,000	4	4	\$244,000	\$244,000	\$28,273	9	9	\$254,457	\$254,457
28	\$61,000	4	4	\$244,000	\$244,000	\$28,273	9	9	\$254,457	\$254,457
29	\$61,000	4	4	\$244,000	\$244,000	\$28,273	9	9	\$254,457	\$254,457
30	\$61,000	4	4	\$244,000	\$244,000	\$28,273	9	9	\$254,457	\$254,457

We'll round up your current unitised cover level to align with Hostplus' Death and TPD insurance cover. These changes will not be significant for most members. The largest impact will be to younger members, as unit values of cover for younger members are larger under Statewide Super's insurance plan.

Any non-standard acceptance terms, such as loadings and exclusions, will continue to apply to your converted cover.

i What's Death insurance?

Death insurance, also known as life insurance, pays your loved ones a lump sum benefit when you pass away.

i What's TPD insurance?

Total and Permanent Disablement (TPD) insurance pays you a lump sum benefit should you suffer an illness or injury that leaves you Totally and Permanently Disabled.

Conversion table for members with unitised Death and TPD cover (cont'd).

		Current Statewide Super default units		Current Statewide Super default cover			Converted units based on Hostplus cover (rounded up) from 1 October 2024		Converted Hostplus cover from 1 October 2024	
Age at next birthday	1 unit of Statewide Super cover	Death	TPD	Death	TPD	1 unit of Hostplus cover	Death	TPD	Death	TPD
31	\$61,000	4	4	\$244,000	\$244,000	\$28,273	9	9	\$254,457	\$254,457
32	\$61,000	4	4	\$244,000	\$244,000	\$28,273	9	9	\$254,457	\$254,457
33	\$61,000	4	4	\$244,000	\$244,000	\$28,273	9	9	\$254,457	\$254,457
34	\$61,000	4	4	\$244,000	\$244,000	\$28,273	9	9	\$254,457	\$254,457
35	\$61,000	4	4	\$244,000	\$244,000	\$28,273	9	9	\$254,457	\$254,457
36	\$59,000	4	4	\$236,000	\$236,000	\$28,273	9	9	\$254,457	\$254,457
37	\$56,000	4	4	\$224,000	\$224,000	\$28,645	8	8	\$229,160	\$229,160
38	\$53,000	4	4	\$212,000	\$212,000	\$28,645	8	8	\$229,160	\$229,160
39	\$50,000	4	4	\$200,000	\$200,000	\$28,831	7	7	\$201,817	\$201,817
40	\$47,000	4	4	\$188,000	\$188,000	\$29,017	7	7	\$203,119	\$203,119
41	\$45,000	4	4	\$180,000	\$180,000	\$26,962	7	7	\$188,734	\$188,734
42	\$42,000	4	4	\$168,000	\$168,000	\$24,229	7	7	\$169,603	\$169,603
43	\$39,000	4	4	\$156,000	\$156,000	\$21,238	8	8	\$169,904	\$169,904
44	\$37,000	4	4	\$148,000	\$148,000	\$18,734	8	8	\$149,872	\$149,872
45	\$33,500	4	4	\$134,000	\$134,000	\$15,563	9	9	\$140,067	\$140,067
46	\$31,500	4	4	\$126,000	\$126,000	\$13,681	10	10	\$136,810	\$136,810
47	\$29,500	4	4	\$118,000	\$118,000	\$11,831	10	10	\$118,310	\$118,310
48	\$27,000	4	4	\$108,000	\$108,000	\$10,097	11	11	\$111,067	\$111,067
49	\$24,500	4	4	\$98,000	\$98,000	\$8,981	11	11	\$98,791	\$98,791
50	\$22,500	4	4	\$90,000	\$90,000	\$7,219	13	13	\$93,847	\$93,847
51	\$20,500	4	4	\$82,000	\$82,000	\$6,364	13	13	\$82,732	\$82,732
52	\$19,000	4	4	\$76,000	\$76,000	\$5,874	13	13	\$76,362	\$76,362
53	\$17,000	4	4	\$68,000	\$68,000	\$5,385	13	13	\$70,005	\$70,005
54	\$15,500	4	4	\$62,000	\$62,000	\$4,406	15	15	\$66,090	\$66,090
55	\$13,500	4	4	\$54,000	\$54,000	\$3,916	14	14	\$54,824	\$54,824
56	\$12,500	4	4	\$50,000	\$50,000	\$3,487	15	15	\$52,305	\$52,305
57	\$11,000	4	4	\$44,000	\$44,000	\$2,989	15	15	\$44,835	\$44,835
58	\$9,000	4	4	\$36,000	\$36,000	\$2,491	15	15	\$37,365	\$37,365
59	\$8,000	4	4	\$32,000	\$32,000	\$2,242	15	15	\$33,630	\$33,630
60	\$6,500	4	4	\$26,000	\$26,000	\$1,993	14	14	\$27,902	\$27,902
61	\$6,000	4	4	\$24,000	\$24,000	\$1,774	14	14	\$24,836	\$24,836
62	\$5,500	4	4	\$22,000	\$22,000	\$1,673	14	14	\$23,422	\$23,422
63	\$5,000	4	4	\$20,000	\$20,000	\$1,521	14	14	\$21,294	\$21,294
64	\$4,500	4	4	\$18,000	\$18,000	\$1,419	13	13	\$18,447	\$18,447
65	\$4,000	4	4	\$16,000	\$16,000	\$1,267	13	13	\$16,471	\$16,471
66	\$4,000	4	4	\$16,000	\$16,000	\$1,267	13	13	\$16,471	\$16,471
67	\$3,500	4	4	\$14,000	\$14,000	\$1,267	12	12	\$15,204	\$15,204
68	\$3,500	4	4	\$14,000	\$14,000	\$1,267	12	12	\$15,204	\$15,204
69	\$3,500	4	4	\$14,000	\$14,000	\$1,267	12	12	\$15,204	\$15,204
70	\$3,000	4	4	\$12,000	\$12,000	\$1,267	10	10	\$12,670	\$12,670

If you currently have 'fixed' Death and TPD cover

Fixed cover is where your amount of cover stays the same as you age*, while the cost typically increases. On 1 October 2024, **all former Statewide Super members with fixed cover will receive Hostplus fixed cover** equivalent to what they're covered for. Your level of cover will be rounded up to the nearest \$1,000.

Any non-standard acceptance terms, such as loadings and exclusions, will continue to apply to your converted cover.

* Please note that with Hostplus' fixed TPD cover, your level of cover is fixed until age 61, and then begins to reduce. As of 1 October 2024, this feature will apply to anyone 60 or younger. Those already 61 or older as of 1 October 2024 will keep their fixed cover with no reduction in cover for the lifetime of their membership.

If you currently have Income Protection cover

All former Statewide Super members with Income Protection cover will receive Hostplus Income Protection cover. The policy terms and conditions and insurance cover formula for Hostplus Income Protection will apply from 1 October 2024. Your level of cover will not reduce as part of this transition, and you'll retain your existing benefit and waiting periods.

We're helping more members access Income Protection cover. From 1 October 2024, we're increasing the maximum expiry age from age 67 to 70 for our 2-year Income Protection benefit periods and increasing the maximum entry age from 64 to 69.

This means older members can hold Income Protection insurance cover, providing peace of mind later in life.

Any non-standard acceptance terms, such as loadings and exclusions, will also continue to apply to your converted cover.

i What's Income Protection insurance?

Income Protection insurance pays you a monthly benefit if you're temporarily unable to work because of a disability caused by illness or injury.

We're changing the way we calculate your insurance premiums

Under the Statewide Super insurance terms, your premiums are based on your age and your Occupation Rating.

From 1 October 2024, the cost of premiums will also depend on your gender **to ensure premiums are priced as fairly as possible.** A unisex premium rate will be available for members who identify as non-binary or gender neutral. See **Appendix 2: New insurance age-based cover and premiums** for more details.

Your Occupation Rating will be converted to Hostplus' occupational rating

The following table shows how your Statewide Super Occupation Rating will be transferred to a Hostplus occupational rating from 1 October 2024:

Current Statewide Super Occupation Rating	New Hostplus occupational rating
Professional	Professional
White Collar	White Collar
Active	Light Blue
Unknown	Unknown

Insurance premiums can be affected by the type of work you do. We calculate these premiums using occupational ratings that are applied to different types of work.

Please review your occupation details in Member Online (hostplus.com.au/memberonline), as you may be able to reduce your premiums by providing us with more accurate information about your occupation.

If you're a SalaryLink member

The premium funding arrangements for SalaryLink members will not change under the adjustments to the insurance arrangements.

When your Salarylink insurance cover ends, you receive continued cover through your Hostplus accumulation account. This cover will be subject to the Hostplus insurance policy terms and conditions. In circumstances where you would have received default Statewide Super insurance cover, you will receive the automatic aged-based cover based on your age.

What if I have an insurance claim in progress, or I am intending to claim?

If you currently have an ongoing insurance claim or have a claim related to an injury or illness that happened before 1 October 2024, the updated insurance terms and definitions will not affect that specific claim.

However, you will be converted to the new terms as outlined in this SEN. The new terms and definitions will apply to any claims arising from illnesses or injuries occurring on or after 1 October 2024.

What if I have an insurance application in progress?

If you have applied for additional or new insurance cover and your application is not finalised before 1 October 2024, you'll be converted to the new terms as outlined in this SEN. The new terms and definitions will apply to any claims arising from illnesses or injuries occurring on or after 1 October 2024. Where your application is not finalised and your claim arises prior to 1 October 2024, the terms and definitions in effect prior to 1 October 2024 will apply.

Any applications for new or additional unitised Death and/or TPD cover received before 1 October 2024 will be assigned to the unisex premium rates once the application is finalised. You'll remain on the unisex premium rates until you change your insurance cover again, at which time you will have the appropriate rate for your gender applied to your insurance cover.

WE'RE HERE TO HELP.

If you have any questions, we're happy to help. Just call **1300 467 875**, 8am – 8pm AEST /AEDT, Monday to Friday or visit hostplus.com.au

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A PLUS+**

Appendix 1: Insurance comparison

Former Statewide Super vs Hostplus terms and conditions

Terms and conditions	Former Statewide Super	Hostplus Employer Sponsored or Personal Division from 1 October 2024
Death and Total and Permanent Disablement (TPD)		
Death & TPD Restricted Cover or Limited Cover	<p>Limited Cover Conditions means, we'll only pay a benefit if an illness or injury first becomes apparent or first occurs on or after the date the insured member's cover last started, restarted or increased.</p>	<p>Restricted Cover means the person is not covered for a Pre-existing Condition.</p> <p>Pre-existing Condition means any Injury or Illness, condition or related symptom which the member, or any reasonable person in their position:</p> <ul style="list-style-type: none"> a. was aware of, or should have been aware of; or b. had, or was intending to have, or would have had a Medical Consultation for, <p>in the two years prior to the date the Insured Cover commenced or recommenced under this Policy or the Previous Policy in respect of that member.</p>
Death & TPD self-inflicted / suicide exclusion	<p>Suicide or self-inflicted injury</p> <p>We won't pay a benefit for:</p> <ul style="list-style-type: none"> ▪ tailored cover, ▪ transfer cover, ▪ interim accident cover, ▪ interim cover, or ▪ cover subject to limited cover conditions, <p>if an insured member dies or becomes terminally ill or TPD and the death, terminal illness or TPD:</p> <ul style="list-style-type: none"> ▪ is directly or indirectly caused by or attributable to: <ul style="list-style-type: none"> ▪ suicide or attempted suicide, or ▪ intentional self-inflicted injury, and ▪ takes place within the 12 months following the cover start date. <p>Where an insured member has increased their cover, the insurer won't pay a benefit in relation to the amount of increased cover if the insured member dies or becomes terminally ill or TPD and the death, terminal illness or TPD:</p> <ul style="list-style-type: none"> ▪ is directly or indirectly caused by or attributable to: <ul style="list-style-type: none"> ▪ suicide or attempted suicide, or ▪ intentional self-inflicted injury, and ▪ takes place within the first 12 months of cover having increased. 	Not applicable
Other Death & TPD Exclusions	<p>Acts of War</p> <p>We won't pay a benefit for an insured member if their death, terminal illness or TPD is caused directly or indirectly by an act of war outside of Australia. This condition only applies to wars that occur during the period of the policy.</p> <p>While acts of war are excluded, if an insured member dies while on service with the Australian Defence Force they will still be covered.</p> <p>Sanctions</p> <p>No benefit will be payable where the payment would expose us, you, or the insured member to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, Australia or United States of America.</p>	<p>Acts of War</p> <p>No benefit will be paid for a member if his or her Illness or Injury is directly or indirectly caused by War.</p> <p>Active Service</p> <p>No benefit will be paid for a member, if his or her death, Illness or Injury is directly or indirectly caused by their service in the armed forces of any country or organisation (whether voluntary or not), other than service in the Australian Defence Force Reserves.</p> <p>Sanctions</p> <p>Despite anything else in this Policy, neither you nor the insurer will be required to provide any premium, benefit, cover or payment under this Policy where doing so would violate any laws or regulations.</p>

Terms and conditions	Former Statewide Super	Hostplus Employer Sponsored or Personal Division from 1 October 2024
Death and Total and Permanent Disablement (TPD)		
Access to full TPD definition	<p>Unlikely to do a suited occupation ever again</p> <p>The insured member:</p> <ul style="list-style-type: none"> ▪ was aged less than 65 years on the date immediately prior to the date of disablement, and ▪ was employed at any time in the 16 months immediately prior to the date of disablement. 	<p>Unlikely to work in a suited occupation ever again</p> <p>The member:</p> <ol style="list-style-type: none"> a. is aged less than 67 years as at the Date of Disablement; and b. is employed or engaged in a gainful occupation, business, profession or employment or within 16 months of the date a member ceases to be so employed or engaged.
TPD Definition	<p>Part A. Unlikely to do a suited occupation ever again</p> <p>We determine that solely due to illness or injury the insured member:</p> <ul style="list-style-type: none"> ▪ has been unable to work for the waiting period, ▪ has been continuously unable to work from the end of the waiting period until the TPD assessment date, ▪ is under regular and ongoing care, and ▪ is, as at the date of disablement and continuously until the TPD assessment date, unlikely to ever work in any occupation, for which he or she is or may become reasonably suited by education, training or experience and the insurer will consider the possible effect that any reasonable retraining could have on the insured member when the insurer makes the determination according to this sub-paragraph. <p>Part B. unlikely to do basic activities associated with work ever again</p> <p>We determine that solely due to illness or injury the insured member:</p> <ul style="list-style-type: none"> ▪ is, as at the end of the waiting period, permanently unable to perform at least two of the activities of daily work: <ul style="list-style-type: none"> ▪ without the assistance of another adult person, and ▪ with or without the use of suitable aids or equipment, ▪ is under regular and ongoing care, and ▪ is, as at the date of disablement and continuously until the TPD assessment date, unlikely to work in any occupation, for which he or she is or may become reasonably suited by education, training or experience and in making this determination, the insurer will consider the possible effect that any reasonable retraining could have on the insured member when the insurer makes the determination according to this sub-paragraph. 	<p>Part 1. Unlikely to work in a suited occupation ever again</p> <p>If the member:</p> <ol style="list-style-type: none"> a. is aged less than 67 years as at the Date of Disablement; and b. is employed or engaged in a gainful occupation, business, profession or employment or within 16 months of the date a member ceases to be so employed or engaged; and c. has suffered an injury or illness and, solely as a result of that injury or illness, the member is: <ol style="list-style-type: none"> i. totally unable to be employed or engaged in that occupation, business, profession or employment for a period of six consecutive months; and ii. determined by the insurer that at the end of that six month period described in (c)(i) of this Part 1, and up to the date of assessment, to be permanently incapacitated to such an extent as to render the member unlikely ever to be employed or engaged in any gainful occupation, business, profession or employment for which the member is reasonably suited by education, training or experience. <p>In forming a view under (c)(ii.) of this Part 1, the insurer will consider the following factors:</p> <ol style="list-style-type: none"> A. any re-skilling or retraining undertaken up to the date of assessment; and B. all relevant information up to the date of assessment. <p><i>NOTE: For the avoidance of doubt, the six month period referred to in (c)(i.) of this Part 1 above does not apply to parts 2 to 5 below.</i></p> <p>Or</p> <p>Part 2. Significant impairment to whole body</p> <p>The member suffers an injury or illness and, as a result of that injury or illness, the member:</p> <ol style="list-style-type: none"> a. suffers a permanent impairment of at least 25% of whole person function as defined in the latest edition of the American Medical Association publication 'Guides to the Evaluation of Permanent Impairment', or an equivalent guide to impairment approved by us; and b. is disabled to such an extent, as a result of this impairment, that the member is unlikely ever again to be able to be employed or engaged in any gainful occupation, business, profession or employment for which the member is reasonably suited by education, training or experience.

Terms and conditions	Former Statewide Super	Hostplus Employer Sponsored or Personal Division from 1 October 2024
Death and Total and Permanent Disablement (TPD)		
TPD Definition (cont)		<p>Or</p> <p>Part 3. Loss of limbs and/or sight</p> <p>As a result of Illness or Injury, the member suffers the total and permanent loss of the use of:</p> <ol style="list-style-type: none"> two limbs (where 'limb' is defined as the whole hand or the whole foot); or the sight in both eyes; or one limb and the sight in one eye; and <p>is disabled to such an extent, as a result of this impairment, that the member is unlikely ever again to be employed or engaged in any gainful occupation, business, profession or employment for which the member is reasonably suited by education, training or experience.</p> <p>Or</p> <p>Part 4. Unable to do basic activities associated with work ever again</p> <p>If the member:</p> <ol style="list-style-type: none"> solely as a result of Illness or Injury, has been unable to perform at least two Basic Work Activities for at least 12 consecutive months, and in the insurer's opinion, is unlikely to perform two Basic Work Activities for the rest of their life without the help of another person, and as at the assessment date* is unlikely ever again to be able to be employed or engaged in any gainful occupation, business, profession or employment for which the member is reasonably suited by education, training or experience. <p>*Assessment date means the date the insurer determines to accept, reject or defer the member's application for a TPD benefit.</p> <p>Or</p> <p>Part 5. Permanent loss of intellectual capacity</p> <p>As a result of Illness or Injury, the member suffers cognitive loss and is disabled to such an extent, as a result of this impairment, that the member is unlikely ever again to be able to be employed or engaged in any gainful occupation, business, profession or employment for which the member is reasonably suited by education, training or experience.</p> <p>'Cognitive loss' means the insurer has determined that a total and permanent deterioration or loss of intellectual capacity has required the member to be under continuous care and supervision by another adult person for at least six consecutive months and, at the end of those six consecutive months, the member is likely to require permanent ongoing continuous care and supervision by another adult person.</p>

Terms and conditions	Former Statewide Super	Hostplus Employer Sponsored or Personal Division from 1 October 2024
Death and Total and Permanent Disablement (TPD)		
Cover during overseas residence	<p>Insured members will be covered while they are outside Australia, subject to the conditions of this policy.</p> <p>An insured member may be required by the insurer to return to Australia at their own expense to be assessed for total and permanent disablement or terminal illness. If an insured member does not return to Australia within 6 months of the date of the insurer's request, any claim for TPD or terminal illness will be closed and will not be able to be reassessed until such time as the insured member has returned to Australia and requested reassessment in writing.</p>	<p>Cover continues for a member if they travel or reside overseas provided premiums continue to be remitted in respect of that member.</p> <p>Cover will cease for a member who is overseas if any of the cessation of cover terms described in clause 8.1 occur or cover otherwise ceases under this Policy in accordance with clause 9.</p> <p>A member may be required by the insurer to return to Australia at their own expense to be assessed for Total and Permanent Disablement or Terminal Illness.</p>
Unpaid leave	Not specified	<p>A member who takes Employer Approved Leave will continue to be covered under this Policy subject to receipt of all premiums payable.</p> <p>There are certain circumstances where cover may cease while on employer approved leave. please refer to the Insurance Guide for more information.</p>
Interim Accidental Cover	<p>Interim accident cover starts on the date the insurer receives the eligible person's fully completed application for tailored cover and ends on the earliest of the date:</p> <ul style="list-style-type: none"> ▪ the application is withdrawn, ▪ The Insurer accepts the application, ▪ The Insurer rejects the application, and ▪ 90 days from the date the insurer receives the application. <p>The benefit we'll pay for interim accident cover will be the lesser of:</p> <ul style="list-style-type: none"> ▪ \$1,000,000, and ▪ the amount of cover applied for. <p>We'll only pay a benefit for death or TPD, not both. If the eligible person is eligible for both we'll pay the higher benefit.</p> <p>If the insurer pays an interim accident cover benefit, the application for tailored cover will be cancelled.</p>	<p>Interim Accident Cover ceases on the earlier of the day:</p> <ol style="list-style-type: none"> a. The Insurer accepted (on any terms) or rejected the person for the cover; or b. the person has withdrawn the request for cover; or c. 90 days have passed from the date the insurer receives the person's fully completed application for the cover; where any extension to the 90 day period is provided at the insurer's absolute discretion; or d. cover would otherwise cease under this Policy for the person in accordance with clauses 8 (cessation of cover) or 9 (cessation of liability). <p>When a person is eligible for Interim Accident Cover and the person dies, or suffers Total and Permanent Disablement as a result of an Accidental Injury, the insurer will pay to the Policy Owner the amount nominated as the total Insured Cover under that person's application subject to all of the following:</p> <ol style="list-style-type: none"> a. for Total and Permanent Disablement by Accident Benefit only, the person must have applied for this type of cover; b. the Accidental Injury must have occurred during the period that the insurer was considering the person for the additional cover; c. the maximum amount payable as a death or Total and Permanent Disablement by Accident Benefit shall be the lesser of \$2,500,000 or the actual amount the person has applied for. <p>No benefit will be payable under Interim Accident Cover where:</p> <ol style="list-style-type: none"> a. Injury arises out of or is contributed to in any way by any Pre-existing Condition, disease, injury, gradual physical or mental deformity or infirmity known to the member when their Interim Accident Cover commenced; or b. Injury arises in circumstances where the member deliberately assumed the risk or courted disaster, irrespective of whether he or she intended or contemplated the results of his or her actions. <p>Where a benefit is paid under clause 5 (Interim Accident Cover), no benefit is payable under clause 4 (Death, TPD and Terminal Illness) and the insurer's liability for the person will be subject to clause 4.5.</p>

Terms and conditions	Former Statewide Super	Hostplus Employer Sponsored or Personal Division from 1 October 2024
Death and Total and Permanent Disablement (TPD)		
Terminal Illness definition	<p>All of the following are satisfied:</p> <ul style="list-style-type: none"> ▪ an insured member suffers from an illness ▪ we are satisfied, on medical or other evidence, that despite reasonable medical treatment the illness will lead to the insured member's death within 24 months of the certification date, and ▪ the illness from which the insured member suffers occurs, and the certification date takes place, while the insured member is covered by this policy. <p>Certification Date means: The later of the dates on which two medical practitioners have certified, jointly or separately, in writing using the form prescribed by the insurer that an insured member suffers from an illness that despite reasonable medical treatment will lead to the insured member's death within 24 months of the date of the medical practitioner's certification, where at least one of the medical practitioners is a medical specialist practicing in an area related to the illness suffered by the insured member.</p>	<p>Terminal Illness means:</p> <ol style="list-style-type: none"> a. two Medical Practitioners, one of whom specialises in the member's Illness, certify in writing that despite reasonable medical treatment the Illness will lead to the member's death within 24 months of the date of certification; and b. we are satisfied, on medical or other evidence that despite reasonable medical treatment the Illness will lead to the member's death within 24 months of the date of the certification referred to in paragraph (a). <p>The Illness from which the member suffers must occur, and the date of the first and second certification referred to in subparagraph (a) must be made while the member is covered under this Policy and the Policy must be current at the time the claim is lodged.</p>
Maximum Death and Terminal Illness Benefit	\$5 million	Unlimited
Maximum TPD Benefit	\$3 million	\$5 million

Terms and conditions	Former Statewide Super	Hostplus Employer Sponsored or Personal Division from 1 October 2024
Death and Total and Permanent Disablement (TPD)		
Life Events Cover	<p>An eligible person who is under age 65 and holds Automatic cover (also referred to as Default cover) can apply to increase their cover (without the insurer assessing their insurability) upon any one of the following events occurring:</p> <ul style="list-style-type: none"> ▪ a valid marriage under the Marriage Act 1961 (Cth). ▪ the birth or adoption of the insured member's child, or ▪ the grant of a new mortgage in respect of the insured member's place of residence. <p>The insured member must apply for the additional cover and provide satisfactory evidence to confirm that any of the above events has taken place within 180 days of the event occurring. The application must be approved by us.</p> <p>An insured member can only lodge one application for life events cover during the term of this policy.</p> <p>The life events cover granted to an eligible person will be Death cover and TPD cover in the amounts set out in the policy document.</p> <p>An insured member who applies for life events cover must apply for both Death cover and TPD cover.</p> <p>There are some circumstances where life events cover will be subject to limited cover conditions. Limited cover conditions apply until the insured member has been in Active Employment for 30 consecutive days after life events cover commences.</p>	<p>A member may apply to increase their cover without the insurer assessing their insurability upon one of the following events occurring:</p> <ol style="list-style-type: none"> a. getting married as evidenced by a copy of their marriage certificate which must be recognised as valid under the Marriage Act 1961 (Cth); or b. adopting or becoming the natural parent of a child as evidenced by a copy of the birth certificate or adoption papers; or c. obtaining either a new mortgage or increasing an existing mortgage on the member's residence evidenced by a copy of the stamped front page of the contract of sale or written confirmation of the new mortgage by the mortgage provider; or d. death of a spouse as evidenced by a copy of the death certificate; or e. a Nominated Event, as agreed to by us. <p>A member that holds cover and who:</p> <ol style="list-style-type: none"> a. has not previously been declined for cover under this Policy or the Previous Policy; and b. is not Claiming Member; and c. is not employed in an Ineligible Occupation; and d. is aged less than the Maximum Expiry Age or, for a Nominated Event, is within the maximum age limit, as agreed by the insurer and in accordance with the business rules, <p>will be eligible to apply for Life Events cover.</p> <p>For the events detailed, a member must submit an application and include the required supporting documentation within 60 days of either:</p> <ol style="list-style-type: none"> a. the event occurring; or b. the date of the member's annual insurance communication provided the event occurred in the 12 months preceding the date of the annual insurance communication. <p>Alternatively, where the member submits an application in relation to a Nominated Event, the application must be received within the period as agreed to by us.</p> <p>A member can submit an application once per calendar year and no more than three applications combined during the term of their cover under this Policy.</p> <p>Where a member submits an application for a Life Events Increase that does not meet the eligibility conditions, the member can apply for additional cover.</p>

Terms and conditions	Former Statewide Super	Hostplus Employer Sponsored or Personal Division from 1 October 2024
Death and Total and Permanent Disablement (TPD)		
Life Events Cover (cont)		<p>Any increase in cover is limited to an overall maximum Insured Cover amount of \$1,000,000 of Death or TPD cover, including any existing cover, with up to 4 units of cover of the Insured Benefit Scale available where the member holds units of cover or the lesser of \$200,000 and 25% of the cover held by the member where the member holds Fixed Cover, at the date of the application is received.</p> <p>Any additional cover the insurer accepts will be subject to the following:</p> <ol style="list-style-type: none"> Restricted Cover, until the member is Actively Employed for 30 consecutive days, at which time Full Cover will apply; and the same restrictions, exclusions and premium loadings that applied to the member immediately prior to the date the insurer received the member's application.
Transfer of Cover	<p>We'll consider an application from an eligible person for transfer cover when the application is made using the insurer's prescribed form and completed to the insurer's satisfaction, including the provision of any evidence of the other cover that the insurer may require.</p> <p>If the insurer refuses an application for transfer cover, any existing cover that the member already has will still apply on the terms that existed before the application for transfer cover was made.</p> <p>The maximum amount of other cover that can be transferred is the lower of:</p> <ul style="list-style-type: none"> ▪ the amount of the eligible person's other cover, and ▪ \$1 million <p>and subject to the maximum amounts set out in 6.2.</p> <p>If the eligible person chooses to have their transfer cover as unitised cover, transfer cover will be rounded up to the next whole unit.</p> <p>If the insurer accepts an application by an eligible person for transfer cover:</p> <ul style="list-style-type: none"> ▪ any exclusions, restrictions, premium loadings and other special conditions which applied to the eligible person's other cover will apply under this policy, until they expire according to their terms. Otherwise, the terms of this policy will apply to the transfer cover, ▪ the transfer cover is in addition to any Automatic cover, additional Automatic cover, life events cover or tailored cover held by the eligible person on the date the application is accepted, ▪ any Automatic cover or additional Automatic cover granted after the application acceptance date is void (and any premiums paid with respect to that Automatic cover or additional Automatic cover will be refunded), and ▪ the eligible person will no longer be eligible to be granted Automatic cover or additional Automatic cover. <p>If an eligible person is granted transfer cover by the insurer and does not cancel the other cover which is the subject of the transfer, any benefit payable to the insured member will be reduced by the amount of the other cover.</p>	<p>A person may apply to transfer existing insurance cover to this Policy if:</p> <ol style="list-style-type: none"> they are not in an Ineligible Occupation; and the existing cover is of a similar nature to the cover provided under this Policy; and they are an Eligible Person; and the existing cover is active with the other provider: <ol style="list-style-type: none"> as at the date the request to transfer is received by Hostplus; or has been active within the 30 days immediately prior to the date the request to transfer (including the rollover request) is received by Hostplus. <p>Cover transferred will be subject to assessment by the insurer in a form agreed acceptance by the insurer in writing.</p> <p>A person may apply to transfer up to \$2,000,000 of cover for Death (including Terminal Illness) cover and \$2,000,000 of cover for Total and Permanent Disablement cover in addition to any cover that the member already holds under this Policy.</p> <p>Where a person has at any time been accepted for Transfer Cover and it is found that the person had also continued the cover they transferred to this Policy elsewhere, any benefit payable to the person will be reduced by the amount of the cover continued that was the subject of their Transfer Cover.</p> <p>Where a person applies to transfer cover that is restricted in any way (such as by a loading or exclusion), the cover accepted for transfer under this Policy will have the same restrictions applied for the term of their cover.</p> <p>Transfer Cover cannot cause a member's Insured Cover to exceed the Maximum Benefit outlined in the table above. Where a member's Transfer Cover will cause their Insured Cover to exceed the Maximum Benefit, the amount of Transfer Cover will be reduced accordingly.</p>

Terms and conditions	Former Statewide Super	Hostplus Employer Sponsored or Personal Division from 1 October 2024
Death and Total and Permanent Disablement (TPD)		
<p>Parental Leave Premium Waiver</p>	<p>An insured member who is employed (other than self-employed) may apply to have the premiums for their cover waived for up to 12 consecutive months during a period of employer approved parental leave, provided that:</p> <ul style="list-style-type: none"> ▪ the insured member has been a member for at least 12 months at the date of application; ▪ the application must be in a form approved by the insurer and must be signed by the employer who approved the insured member's parental leave; ▪ the end date for the premium waiver occurs: <ul style="list-style-type: none"> ▪ during the period of parental leave; and ▪ no more than 12 months after the date the parental leave commenced. <p>If the insurer accepts the insured member's application, the waiver will commence from the date the application is received by you. The premium will not be waived for any period the insured member was on leave prior to you receiving the application.</p> <p>If the insurer accepts the insured member's application, the insured member may apply to change their cover at any time during the premium waiver period, and:</p> <ul style="list-style-type: none"> ▪ the premium waiver will apply to any additional cover that commences during the premium waiver period; and ▪ any change to their cover will continue to be maintained after the expiry of the premium waiver period. <p>An insured member will continue to hold their cover (and be considered for an eligible claim if the conditions are satisfied) during the period where a parental leave premium waiver option has been approved by us.</p>	<p>A member who is employed (not including self-employed) may apply to have the Premiums for their Insured Cover waived for up to 12 consecutive months during a period of employer approved parental leave, subject to the following:</p> <ol style="list-style-type: none"> a. The member must be a Member for at least 12 months at the date of application; b. The application must be in a form approved by the insurer and must be signed by the employer who approved the member's parental leave; c. When applying for the Premium waiver, the start and end date of the waiver must be specified in the application. The end date of the waiver must occur: <ol style="list-style-type: none"> i. during the period of parental leave; and ii. no more than 12 months after the date the parental leave commenced. <p>If all the requirements are satisfied, the insurer will waive all Premiums in respect of the member starting from the later of:</p> <ol style="list-style-type: none"> a. the date the member commences parental leave; and b. the date the insurer or you receive the member's completed application and ending on the date specified in (c) above (Premium Waiver Period). <p>If the insurer accepts the member's application under this clause 18, the member:</p> <ol style="list-style-type: none"> a. will maintain their Insured Cover during the Premium Waiver Period; b. will be entitled to claim a benefit or have a benefit claimed on their behalf where the Incident Date occurs during the Premium Waiver Period; and c. may apply to change their Insured Cover at any time during the Premium Waiver Period, and: <ol style="list-style-type: none"> i. the Premium waiver will apply to any additional Insured Cover that commences during the Premium Waiver Period; and ii. any change to their Insured Cover will continue to be maintained after the expiry of the Premium Waiver Period, <p>in accordance with the terms of this Policy.</p>

Terms and conditions	Former Statewide Super	Hostplus Employer Sponsored or Personal Division from 1 October 2024
Death and Total and Permanent Disablement (TPD)		
<p>Converting Units to Fixed Cover</p>	<p>If an insured member requests it, you may:</p> <ul style="list-style-type: none"> ▪ convert their total amount of unitised cover to the same amount of fixed cover, or ▪ convert their total amount of fixed cover to the same amount of unitised cover, rounded down to the next whole unit of cover. The number of units the insured member receives is based on their age at the date of conversion. <p>If approved by you, the conversion will take effect on the date the insured member's application to convert to fixed cover or unitised cover is received by the insurer or you.</p>	<p>A member not employed in an Ineligible Occupation, may elect at any time to fix their Insured Cover amount at the level that applies at that time.</p> <p>A member is not able to hold both Units of cover and Fixed Cover.</p> <p>Upon electing to convert to Fixed Cover, the Insured Cover will be rounded up to the next whole \$1000.</p> <p>Where the member holds Total and Permanent Disablement cover, the Total and Permanent Disablement cover tapering will apply.</p> <p>An Occupational Rating Factor will be applied to the member that is determined by their occupation classification as evidenced in their application:</p> <ol style="list-style-type: none"> i. Professional ii. White Collar iii. Light Blue iv. Heavy Blue v. Special Risk <p>Where the member doesn't provide details of their occupation as part of their application for Fixed Cover, or they are not classified as either Heavy Blue, Light Blue, White Collar or Professional, according to the occupation class definitions within the Second Schedule, the Special Risk Occupational Rating Factor will apply.</p>
<p>Death and TPD Cover Expiry Age</p>	<p>70 years</p>	<p>70 years</p>
<p>TPD refunds after a claim is made</p>	<p>Where the date of disablement is on or after 1 November 2021, any premiums collected in relation to the cover that ended in the period after the date of disablement will be refunded to the insured member.</p>	<p>Not applicable</p>

Terms and conditions	Former Statewide Super	Hostplus Employer Sponsored or Personal Division from 1 October 2024
Income Protection		
IP Cover Expiry Age	67 years	70 years (65 years for the 'to age 65' benefit period option)
IP waiting period options	60 days	30, 60, 90 days
IP benefit period options	2 years	2 years, 5 years, to age 65
Maximum replacement ratio	75% of income Reduced to 50% of income between \$400k and \$520k per annum	75% x Pre-Disability Salary
Super contribution benefit	Up to 10%	Up to 15%
IP maximum monthly benefit	\$30,000	\$30,000
Pre-Disability Income (PDI) definition	<p>Pre-Disability Income means, for a person who is: An employed person (excluding self-employed persons):</p> <p>The average monthly earnings received from the insured member's employer(s) for personal exertion in the previous 12 month period including:</p> <ul style="list-style-type: none"> ▪ salary sacrifice amounts, and ▪ where this amount includes commissions or ▪ bonuses, the average commissions and bonuses received by the insured member in a month, calculated over the previous 3 years, <p>PROVIDED THAT:</p> <ul style="list-style-type: none"> ▪ if the insured member was not employed on the date 12 months prior to the date their pre-disability income is calculated, the insured member's average monthly earnings will be calculated over the period commencing on the date they were first employed within the previous 12 months (subject to a minimum of 6 months if the insured member is not in permanent employment), and ▪ if the insured member is in permanent employment and their employer has increased the insured member's salary in the last 12 months, the insured member's average monthly earnings will be calculated over the period since that increase. ▪ if the insured member is on parental leave, the insured member's average monthly earnings will be calculated over the period commencing 12 months immediately before the member commenced that period of parental leave. <p>A self-employed person:</p> <p>The average monthly share of earnings (being gross revenue generated by the business as a result of the insured member's personal exertion less business expenses) received by the insured member in a month, calculated over the previous 12 months</p>	<p>Pre-Disability Income means, for a person who is: An employed person (excluding self-employed persons):</p> <p>Pre-Disability Income is the total annual regular gross income received from an employer for personal exertion for their usual occupation averaged over the most recent 12 month period (and may include any period of unemployment since the person last worked or the actual period worked if less than 12 months) and includes:</p> <ol style="list-style-type: none"> i. cash salary; and ii. regular overtime (averaged of the previous three years, or the actual period worked if less); and iii. the monetary value of non-cash benefits or fringe benefits provided by the employer in direct substitution of salary (as long as the fringe benefits continue to be provided after benefits commence to be paid); and iv. performance related commissions, bonuses and other monetary benefits, averaged over the previous three years or actual period if less. <p>A self-employed person:</p> <p>Pre-Disability Income is the total amount earned by the business over the financial year (or relevant portion for part of a financial year) as a direct result of that person's personal exertion or activities through their usual occupation, less their share of business expenses but before the deduction of income tax for that business.</p> <p>An employed person who has been absent from employment due to being on Employer Approved Leave for up to 24 months:</p> <p>Pre-Disability Income is the total annual regular gross income received from an employer for personal exertion for their usual occupation before the Employer Approved Leave commenced and averaged over the 12 month period (and may include any period of unemployment since the person last worked or the actual period worked if less than 12 months) before Employer Approved Leave commenced and includes:</p> <ol style="list-style-type: none"> i. cash salary; and ii. regular overtime (averaged of the previous three years, or the actual period worked if less); and iii. the monetary value of non-cash benefits or fringe benefits provided by the employer in direct substitution of salary (as long as the fringe benefits continue to be provided after benefits commence to be paid); and iv. performance related commissions, bonuses and other monetary benefits, averaged over the previous three years or actual period if less.

Terms and conditions	Former Statewide Super	Hostplus Employer Sponsored or Personal Division from 1 October 2024
Income Protection		
<p>IP Disability & Waiting Period definition</p>	<p>Disabled or Disability means: The insured member is solely as a result of illness or injury occurring whilst this policy is in force:</p> <ul style="list-style-type: none"> ▪ unable to perform at least one income producing duty of his or her occupation; and ▪ not working in any occupation, whether or not for reward; and ▪ under the regular care and following the advice of a medical practitioner. <p>Income Producing Duty means: A duty of the insured member's occupation that generates at least 20% of the insured member's pre-disability income.</p> <p>Waiting Period means: Before the insurer starts paying a benefit, the insured member must be:</p> <ul style="list-style-type: none"> ▪ disabled or partially disabled for the duration of the waiting period; and ▪ disabled for at least 7 out of the first 12 working days of the waiting period. <p>If an insured member returns to work at full capacity during the waiting period:</p> <ul style="list-style-type: none"> ▪ on one occasion for a period of no more than 5 consecutive days, the waiting period will be extended by the number of days worked; ▪ on more than one occasion, or on one occasion for more than 5 consecutive days, the waiting period starts again. 	<p>Disabled or Disability means: In the insurer's opinion, after consideration of medical evidence that, solely as a result of Illness or Injury occurring whilst this Policy is in force a member is:</p> <ol style="list-style-type: none"> a. unable to perform at least one Income Producing Duty of his or her occupation; and b. not working in any occupation, whether or not for reward; and c. under the regular care and following the advice of a Medical Practitioner. <p>Income Producing Duty means: A duty of the member's occupation that generates at least 20% of the member's Monthly Pre-Disability Income.</p> <p>Waiting Period means: The continuous period of days stated in the First Schedule commencing from the date a Medical Practitioner examines and certifies a member is Disabled and for which a member has to be Disabled or Partially Disabled before a benefit starts to accrue under this Policy, subject to the following requirements:</p> <ol style="list-style-type: none"> a. the member must be Disabled for at least 7 out of the first 12 working days of the waiting period to qualify for a benefit; b. if the member returns to work at full capacity during the waiting period, the waiting period starts again unless the member returns to work only once and it is for a period of no more than 10 consecutive days. If the member returns to work only once for a period of 10 consecutive days or less, the number of days worked will be added to the waiting period.

Terms and conditions	Former Statewide Super	Hostplus Employer Sponsored or Personal Division from 1 October 2024
Income Protection		
IP offsets	<p>Other income offset</p> <p>The disability benefit, partial disability benefit or interim accident cover payable to an insured member will be reduced if the insured member is in receipt of:</p> <ul style="list-style-type: none"> ▪ any payments made under any other disability, illness or injury insurance policy (except for lump sum benefits received for the total and permanent disablement under such an insurance policy); ▪ or entitled to worker's compensation benefits or any other statutory scheme (whether paid or not); ▪ or entitled to amounts for loss of income or loss of earning capacity as a result of personal injury, excluding amounts received from a total and permanent disablement claim, (including an award of damages or a settlement of a claim for damages under common law); ▪ or paid sick leave, personal leave, annual leave, long service leave or parental leave from their employer. <p>For the avoidance of doubt, any amounts received in respect of:</p> <ul style="list-style-type: none"> ▪ payments from Centrelink or Department of Veterans' Affairs, or ▪ a lump sum benefit received from a total and permanent disablement claim, <p>will not reduce the monthly benefit.</p> <p>Amounts that an insured member receives in the form of a lump sum or is exchanged for a lump sum has a monthly income equivalent of 1/60th of the lump sum (i.e. the lump sum is amortised over a period of 60 months).</p> <p>The reduction shall be sufficient to ensure that the benefit payable together with the aggregate of the other payments or entitlements referred to above and any disability income will not exceed A + B (where A and B have the values ascribed to them).</p>	<p>Reduction in amount of benefits</p> <p>The total amount of benefits payable in relation to a member will be reduced to the extent that the total amount of benefits payable together with the following amounts exceeds the total of 90% of their Monthly Pre-Disability Income (75% of Monthly Pre-Disability Income plus up to 15% Superannuation Contribution Benefit) by:</p> <ol style="list-style-type: none"> a. the amount of any income (other than benefits received under this Policy) and the commutation of income paid or payable in respect of a member as a result of disability or partial disability; b. any amounts payable, which are deemed by the insurer as being income: <ol style="list-style-type: none"> i. through workers compensation or any similar legislation or any settlement under common law; ii. sick leave (paid only); iii. in respect of loss of income (whether legislated, under common law or otherwise); iv. under any statutory accident compensation scheme; v. any disability, injury or illness policy (other than lump sum TPD). c. the amount of any income the insurer believes the member could reasonably be expected to earn in his or her occupation whilst Disabled or Partially Disabled. <p>For the avoidance of doubt, amounts received in respect of:</p> <ol style="list-style-type: none"> A. Social security payments from Centrelink, or B. Department of Veteran's Affairs (or other Government benefits), or C. a lump sum payment, from a total and permanent disablement claim, <p>will not reduce the benefit.</p> <p>Any income that the member receives in the form of a lump sum or is exchanged for a lump sum has a monthly income equivalent of 1/60th of the lump sum (i.e. the lump sum is amortised over a period of 60 months).</p> <p>We will only pay the benefits for a member for one Disability or Partial Disability at a time for the Maximum Benefit Period.</p> <p>We will reduce the Superannuation Contribution Benefit:</p> <ol style="list-style-type: none"> a. by the amount of any employer superannuation contributions paid to a member's superannuation account; and b. by the amount of any benefits payable under any other salary continuance policy but only to the extent that the benefit payable under any other salary continuance policy is designed to replace in whole or in part the compulsory employer superannuation entitlements the member would have benefited from had he or she not been Disabled.

Terms and conditions	Former Statewide Super	Hostplus Employer Sponsored or Personal Division from 1 October 2024
Income Protection		
Partial Disability - exclusion	Not applicable	No Partial Disability Benefit will be payable where the member ceased to be employed for reasons other than Illness or Injury six months or more prior to the date the member became Disabled.
Concurrent Disability	<p>We will only pay the benefits for an insured member for one disability or partial disability at a time.</p> <p>If while benefits are payable for a particular illness or injury, the insured member subsequently suffers an unrelated illness or injury which independently and concurrently renders them disabled or partially disabled:</p> <ul style="list-style-type: none"> ▪ no separate benefit will be payable for the subsequent illness or injury while a benefit is payable for the first illness or injury; and ▪ if the subsequent illness or injury becomes the sole condition causing disability or partial disability then it will be treated as a continuation of the claim for the first illness or injury for the purposes of determining when the maximum benefit period ends. 	<p>We will only pay benefits for a member for one Disability or Partial Disability at a time. If, while benefits are payable for a particular Illness or Injury, the member suffers an unrelated Illness or Injury which independently and concurrently renders them Disabled or Partially Disabled:</p> <ol style="list-style-type: none"> a. no separate benefit will be payable for the later Illness or Injury while a benefit is payable for the first Illness or Injury; and b. if the subsequent Illness or Injury becomes the sole condition causing Disability or Partial Disability then it will be treated as a continuation of the claim for the first Illness or Injury for the purposes of determining when the Maximum Benefit Period ends.
IP exclusions	<p>Acts of war</p> <p>We won't pay a benefit for an insured member if their disability or partial disability is caused directly or indirectly by an act of war. This condition only applies to wars that occur during the period of the policy.</p> <p>Suicide or self-inflicted injury</p> <p>We won't pay a benefit if an insured member becomes disabled or partially disabled and the disability or partial disability is directly or indirectly caused by or attributable to:</p> <ul style="list-style-type: none"> ▪ suicide or attempted suicide, or ▪ intentional self-inflicted injury. <p>Pregnancy</p> <p>We won't pay a benefit for an insured member if their disability or partial disability is directly or indirectly caused by a normal and uncomplicated pregnancy, caesarean birth, threatened miscarriage, participation in in-vitro fertilisation or other medically assisted fertilisation techniques and normal discomforts of pregnancy, including but not limited to morning sickness, back ache, varicose veins, ankle swelling and bladder problems.</p> <p>Sanctions</p> <p>No benefit will be payable where the payment would expose us, you, or the insured member to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, Australia or United States of America.</p>	<p>No benefit will be paid for a member if his or her Illness or Injury resulting in Disability or Partial Disability is directly or indirectly caused by:</p> <ol style="list-style-type: none"> a. any intentional self-inflicted injury or any attempt to commit suicide; or b. War; or c. normal and uncomplicated pregnancy, childbirth, caesarean birth or assisted fertilisation techniques; or d. service in the armed forces of any country or organisation (whether voluntary or not), other than service in the Australian Defence Force Reserves. <p>No benefit will be paid for a member if the payment of the benefit to the member would contravene any provision of the Private Health Insurance Act 2007 (Cth), Health Insurance Act 1973 (Cth) or the National Health Act 1953 (Cth) or any other related Australian legislation as amended or replaced or any preceding health insurance legislation.</p>

Terms and conditions	Former Statewide Super	Hostplus Employer Sponsored or Personal Division from 1 October 2024
Income Protection		
<p>Retraining Expense Benefit</p>	<p>We will reduce the amount of the rehabilitation expense benefit by any amounts that can be claimed for the rehabilitation expenses from any other source.</p> <p>Rehabilitation expenses must be:</p> <ul style="list-style-type: none"> ▪ approved by the insurer in writing before they are incurred; and ▪ incurred to directly assist the insured member to return to work in his or her occupation or any gainful occupation or to undertake a vocational retraining program. <p>We will not pay for a rehabilitation expense where the payment would contravene the Private Health Insurance Act 2007 (Cth) or any other legislation relating to health insurance.</p> <p>Any payment for a rehabilitation expense will be paid directly to the rehabilitation provider.</p> <p>Rehabilitation Expense Benefit</p> <p>The lesser of:</p> <ul style="list-style-type: none"> ▪ the amount of the rehabilitation expenses incurred in respect of the insured member; and ▪ 6 times the sum of the insured member's disability benefit (or partial disability benefit) and superannuation contribution benefit. 	<p>We will pay a Retraining Expense Benefit equal to the amount of the Retraining Expenses incurred in respect of a member to a maximum of 6 times the sum of a member's Disability Monthly Benefit and Superannuation Contribution Monthly Benefit if:</p> <ol style="list-style-type: none"> a. the member is Disabled or Partially Disabled; and b. we approve the Retraining Expenses in writing before they are incurred; and c. the Retraining Expenses are incurred to: <ol style="list-style-type: none"> i. directly assist the member to return to work in his or her occupation or any gainful occupation; or ii. undertake a vocational retraining program. <p>We will pay an amount equal to the Retraining Expense Benefit directly to the provider of the applicable service relating to the Retraining Expense or as the insurer may approve on a case-by-case basis.</p> <p>We will reduce the amount of the Retraining Expense Benefit paid directly to the provider of the retraining service by any amounts that can be claimed for the Retraining Expenses from any other source or as the insurer may approve on a case-by-case basis.</p>
<p>Death Benefit (while on IP claim)</p>	<p>We'll pay you a benefit if an insured member dies and was entitled to receive a disability benefit or partial disability benefit on their date of death.</p> <p>An amount equal to the sum of three times the disability benefit and the superannuation contribution benefit.</p>	<p>We will pay a Death benefit in respect of a member who dies whilst in receipt of a Disability Benefit or Partial Disability Benefit.</p> <p>The amount of the Death benefit the insurer will pay will be a one off amount equal to the Disability Monthly Benefit and the Superannuation Contribution Monthly Benefit for one month.</p>
<p>IP Limited Cover</p>	<p>Limited Cover Conditions means, we'll only pay a benefit if an illness or injury first becomes apparent or first occurs on or after the date the insured member's cover last started, restarted or increased.</p>	<p>Restricted Cover means the person is not covered for a Pre-existing Condition.</p> <p>Pre-existing Condition means any injury or illness, condition or related symptom which the member, or any reasonable person in their position:</p> <ol style="list-style-type: none"> a. was aware of, or should have been aware of; or b. had, or was intending to have, or would have had a Medical Consultation for, <p>in the two years prior to the date the Insured Cover commenced or recommenced under this Policy or the Previous Policy in respect of that member.</p>

Terms and conditions	Former Statewide Super	Hostplus Employer Sponsored or Personal Division from 1 October 2024
Income Protection		
<p>IP recurrent claim (waiver of waiting period)</p>	<p>If:</p> <ul style="list-style-type: none"> ▪ an insured member was paid a disability benefit or a partial disability benefit; and ▪ the insured member ceases to be disabled or partially disabled because they return to employment; and ▪ within a period of less than 6 months of the last date the insured member was disabled or partially disabled the insured member again becomes disabled or partially disabled from the same or a related illness or injury <p>a new waiting period and benefit period will not apply and the further claim will be treated as a continuation of the original claim for benefits.</p> <p>If:</p> <ul style="list-style-type: none"> ▪ an insured member was paid a disability benefit or a partial disability benefit; and ▪ the insured member ceases to be disabled or partially disabled because they return to employment; and ▪ either: <ul style="list-style-type: none"> ▪ 6 months or more from the last date the insured member was disabled or partially disabled in relation to the same or a related illness or injury; or ▪ at any time after the last date the insured member was disabled or partially disabled in relation to an unrelated illness or injury <p>the insured member again becomes disabled or partially disabled a new waiting period and benefit period will apply and the further claim will be treated as a new claim for benefits.</p>	<p>A member will be entitled to a Recurrent Disability Benefit if all of the following apply:</p> <ol style="list-style-type: none"> a. the member was paid a Disability Benefit or a Partial Disability Benefit under this Policy or the Previous Policy; and b. the member returned to employment on a full-time basis (if working full-time prior to Disability) or part-time basis (if working part-time prior to Disability) for a period of less than 6 months from the last date the member was Disabled or Partially Disabled; and c. during this 6 month period the member becomes Disabled or Partially Disabled from the same or related Illness or Injury. <p>If a member is entitled to a Recurrent Disability Benefit a new Waiting Period will not apply, provided the person is not in receipt of any benefit under the Previous Policy.</p> <p>The payment of a Recurrent Disability Benefit will be treated as a continuation of the original claim for benefits.</p> <p>The payment of benefits, for the same or related Illness or Injury together shall not exceed the Maximum Benefit Period.</p>
<p>IP – Life Events</p>	<p>Not available</p>	<p>A member may apply to increase their cover without the insurer assessing their insurability upon one of the following events occurring:</p> <ol style="list-style-type: none"> a. getting married as evidenced by a copy of their marriage certificate which must be recognised as valid under the Marriage Act 1961 (Cth); or b. adopting or becoming the natural parent of a child as evidenced by a copy of the birth certificate or adoption papers; or c. obtaining either a new mortgage or increasing an existing mortgage on the member's residence evidenced by a copy of the stamped front page of the contract of sale or written confirmation of the new mortgage by the mortgage provider; or d. death of a spouse as evidenced by a copy of the death certificate; or e. a Nominated Event, as agreed to by us. <p>A member who</p> <ol style="list-style-type: none"> a. is not an Excluded Member; and b. is not employed in an Ineligible Occupation c. is aged less than the Maximum Expiry Age or, for a Nominated Event, is within the maximum age limit, as agreed by the insurer and in accordance with the business rules, will be eligible to apply for an increase.

Terms and conditions	Former Statewide Super	Hostplus Employer Sponsored or Personal Division from 1 October 2024
Income Protection		
IP – Life Events (cont)		<p>For the events detailed, a member must submit an application and include the required supporting documentation within 60 days of either:</p> <ul style="list-style-type: none"> a. the event occurring; or b. the date of the member’s annual insurance communication provided the event occurred in the 12 months preceding the date of the annual insurance communication. <p>Conversely, where the Member submits an application in relation to a Nominated Event, the application must be received within the period as agreed to by the insurer.</p> <p>A member can submit an application once per calendar year and no more than three applications per member can be accepted during the term of their cover under this Policy.</p> <p>Where a member submits an application for a Life Events Increase that does not meet the conditions the member can apply for additional cover.</p> <p>Any increase in cover is limited to the lesser of:</p> <ul style="list-style-type: none"> a. \$1,000 per month, or b. for a Nominated Event, up to \$5,000 per month, where the person does not hold cover under this Policy; and c. 90% of the Monthly Pre-Disability Income. <p>Any additional cover the insurer accepts will be subject to the following:</p> <ul style="list-style-type: none"> a. Restricted Cover, until the member is Actively Employed for 30 consecutive days, at which time Full Cover will apply; and b. the same restrictions, exclusions and premium loadings that applied to the member immediately prior to the date the insurer received the member’s application.

Terms and conditions	Former Statewide Super	Hostplus Employer Sponsored or Personal Division from 1 October 2024
Income Protection		
<p>Interim Accident Benefit</p>	<p>Interim accident cover starts on the date the insurer receives the eligible person's fully completed application for tailored cover and ends on the earliest of the date:</p> <ul style="list-style-type: none"> ▪ the application is withdrawn, ▪ we accept the application, ▪ we reject the application, and ▪ 90 days from the date the insurer receives the application. <p>The monthly benefit we'll pay for interim accident cover will be the lesser of:</p> <p>A + B + C</p> <p>where:</p> <p>A = the lesser of \$25,000 and 75% of the insured member's pre-disability income;</p> <p>B = if the insured member's pre-disability income is greater than \$33,333, 50% of the pre-disability income that exceeds that amount (and otherwise \$0).</p> <p>C = the insured member's superannuation contribution benefit.</p> <ul style="list-style-type: none"> ▪ the amount of cover that would apply to the eligible person if their application was accepted, and ▪ \$10,000 per month. <p>If the insurer pays a benefit for interim accident cover:</p> <ul style="list-style-type: none"> ▪ we won't pay any other disability or partial disability benefit under this policy for the same or a related injury. ▪ the application for tailored cover will be cancelled. 	<p>Interim Accident Cover ceases on the earlier of the day:</p> <ol style="list-style-type: none"> a. the insurer accepted (on any terms) or rejected the person for the cover; or b. the person has withdrawn the request for cover; or c. 90 days have passed from the date the insurer received the person's fully completed application for the cover, where any extension to the 90 day period is provided at the insurer's absolute discretion; or d. cover would otherwise cease under this Policy for the person. <p>When a person who is eligible for Interim Accident Cover suffers from a Disability as a result of an Accidental Injury, the insurer will pay to the Policy Owner the sum of the Insured Percentage and the Superannuation Contribution Insured Percentage of the person's Monthly Pre-Disability Income up to a maximum of \$20,000 per month (inclusive of the Superannuation Contribution Benefit), as the Disability Benefit after the end of the Waiting Period applicable to the Interim Accident Cover being the Waiting Period nominated by the person on their application which resulted in Interim Accident Cover commencing.</p> <p>The Maximum Benefit Period that applies to the Disability by Accident Benefit is the Maximum Benefit Period nominated by the person on their application which resulted in Interim Accident Cover commencing.</p> <p>No benefit will be payable under Interim Accident Cover where:</p> <ol style="list-style-type: none"> a. Injury arises out of or is contributed to in any way by any Pre-existing Condition, disease, injury, gradual physical or mental deformity or infirmity known to the person when their Interim Accident Cover commenced; or b. Injury arises in circumstances where the person deliberately assumed the risk or courted disaster, irrespective of whether he or she intended or contemplated the results of his or her actions. <p>No benefit shall be payable where a benefit is paid in respect of the person in respect to the same period of Disability.</p>

Terms and conditions	Former Statewide Super	Hostplus Employer Sponsored or Personal Division from 1 October 2024
Income Protection		
Transfer of Cover	<p>If an eligible person who is under age 65 has income protection insurance under another policy held by another superannuation fund or under an individual insurance policy (other cover), they can apply to have the other cover transferred to this policy.</p> <p>We will only consider applications where the other cover has a waiting period of 90 days or less.</p> <p>We'll consider an application from an eligible person for transfer cover when the application is made using the insurer's prescribed form and completed to the insurer's satisfaction including the provision of any evidence of the other cover that the insurer may require.</p> <p>If the insurer refuses transfer cover, any existing cover that the member already has will still apply on the terms that existed before the application for transfer cover was made.</p> <p>The maximum amount of other cover that can be transferred is the lower of:</p> <ul style="list-style-type: none"> ▪ the amount of the eligible person's other cover, and ▪ \$15,000 per month. <p>and subject to the maximum amounts set out in 6.3 Limit on Benefits.</p> <p>If the eligible person chooses to have their transfer cover as unitised cover, transfer cover will be rounded up to the next whole unit.</p> <p>If the insurer accepts an application by an eligible person for transfer cover:</p> <ul style="list-style-type: none"> ▪ any exclusions, restrictions, premium loadings and other special conditions which applied to the eligible person's other cover will apply under this policy, until they expire according to their terms. Otherwise, the terms of this policy will apply to the transfer cover. ▪ the eligible person will be provided with a waiting period available under this policy, ▪ the eligible person will be provided with a maximum benefit period of 2 years, ▪ the transfer cover is in addition to any Automatic cover, additional Automatic cover or tailored cover held by the eligible person on the date the application is accepted, ▪ any Automatic cover or additional Automatic cover granted after the acceptance date is void (and any premiums paid with respect to that Automatic cover or additional Automatic cover will be refunded), and ▪ the eligible person will no longer be eligible to be granted Automatic cover or additional Automatic cover. <p>If an eligible person is granted transfer cover by the insurer and does not cancel the other cover which is the subject of the transfer, any benefit payable to the insured member will be reduced by the amount of the other cover.</p>	<p>A person may apply to transfer existing insurance cover to this Policy if:</p> <ol style="list-style-type: none"> a. they are not in an Ineligible Occupation; and b. the existing cover is of a similar nature to the cover provided under this Policy; and c. they satisfy the requirements of an Eligible Person; and d. the existing insurance cover is active with the other provider; <ol style="list-style-type: none"> i. as at the date the request to transfer is received by Hostplus, or ii. has been active within the 30 days immediately prior to the date the request to transfer (including the rollover request) is received by Hostplus. <p>A person may not transfer cover that is subject to a waiting period that is greater than 90 days.</p> <p>Cover transferred will be subject to acceptance by the insurer in writing and where the waiting period cannot be matched, the next longest Waiting Period will apply.</p> <p>The total amount that a person may transfer from all sources is the lesser of;</p> <ol style="list-style-type: none"> a. 90% of the Monthly Pre-Disability Income, or b. \$20,000 per month for a Maximum Benefit Period of 2 years or 5 years, or c. \$10,000 per month for a Maximum Benefit Period of to age 65 <p>Any amount in excess of these limits will be required to be assessed by the insurer under clause 1.5.</p> <p>Where a person has at any time been accepted for Transfer Cover and it is found that the person had also continued the cover they transferred to this Policy elsewhere, any benefit payable to the person will be reduced by the amount of the cover continued that was the subject of their Transfer Cover.</p>

Appendix 2: New insurance age-based cover and premiums.

Table 1: Annual premium rates for Death and Total and Permanent Disablement (TPD) insurance cover.

Applicable for age-based, unitised and fixed cover.

These rates show the annual cost of your **Death** or **TPD** insurance for every \$1,000 of insurance cover, using an occupational rating of **Unknown** or **Light Blue**.

How do I work out how much my Death and TPD insurance costs?

Your insurance premiums are calculated based on:

- the level of cover you have
- your age at your next birthday
- your type of cover (Death or TPD)
- your gender
- the occupational rating applying to your cover (see Table 2).

For example, if you are a 25 year old male with 3 units of default Death and TPD insurance cover to the value of \$183,000, your cover will be converted to 7 units of Hostplus Death and TPD cover, to the value of \$197,911.

To work out how much your insurance will cost for one year, divide your Death and TPD cover by 1000, multiply that by your applicable age and gender premium rate and then multiply that by the applicable occupational rating factor.

	Death	TPD
Age next birthday	26	
Gender	Male	
Occupational rating <i>check Hostplus app or Member Online</i>	White Collar	
Current Statewide Super Default Cover	\$183,000	\$183,000
Insurance cover (A): units x value of units <i>refer to table 3</i>	\$197,911	\$197,911
Annual premium rate per \$1,000 of cover (B) <i>refer to table 1</i>	\$0.3828	\$0.6412
Occupational rating factor (C) <i>refer to table 2</i>	0.77	0.57
Annual premium (D)	= (A / 1,000) x B x C = \$58.34	= (A / 1,000) x B x C = \$72.33
Monthly	= D / 12 = \$4.86	= D / 12 = \$6.03
Weekly	= D / 52 = \$1.12	= D / 52 = \$1.39
Current weekly premium for \$183,000 (3 units)	\$0.88	\$0.83

You can view your current insurance cover, premiums, and occupational rating in the Hostplus mobile app (in the 'Insurance' tab) or in Member Online. If you'd like to make any changes to your insurance, log in to Member Online. You can review and update your occupational rating to ensure it accurately reflects the work you do.

Premium rates include stamp duty, government charges and an insurance administration fee.

Age at your next birthday	Annual premium rates per \$1,000 of insurance cover, based on an occupational rating of Unknown or Light Blue.					
	Death cover only			Total and Permanent Disablement (TPD) cover only		
	Male	Female	Unisex	Male	Female	Unisex
12 to 16	\$0.3140	\$0.2361	\$0.2866	\$0.5263	\$0.3957	\$0.4794
17	\$0.3203	\$0.2409	\$0.2925	\$0.5370	\$0.4037	\$0.4890
18	\$0.3266	\$0.2456	\$0.2953	\$0.5476	\$0.4118	\$0.4940
19	\$0.3330	\$0.2504	\$0.2996	\$0.5583	\$0.4197	\$0.5011
20	\$0.3393	\$0.2551	\$0.3024	\$0.5688	\$0.4277	\$0.5057
21	\$0.3466	\$0.2605	\$0.3088	\$0.5805	\$0.4366	\$0.5160
22	\$0.3538	\$0.2660	\$0.3106	\$0.5922	\$0.4453	\$0.5187
23	\$0.3611	\$0.2714	\$0.3169	\$0.6039	\$0.4541	\$0.5289
24	\$0.3682	\$0.2769	\$0.3217	\$0.6157	\$0.4628	\$0.5365
25	\$0.3755	\$0.2823	\$0.3279	\$0.6284	\$0.4725	\$0.5476
26	\$0.3828	\$0.2877	\$0.3344	\$0.6412	\$0.4821	\$0.5587
27	\$0.3900	\$0.2933	\$0.3406	\$0.6539	\$0.4917	\$0.5698

Table 1: Annual premium rates for Death and Total and Permanent Disablement (TPD) insurance cover (cont'd).

Age at your next birthday	Annual premium rates per \$1,000 of insurance cover, based on an occupational rating of Unknown or Light Blue.					
	Death cover only			Total and Permanent Disablement (TPD) cover only		
	Male	Female	Unisex	Male	Female	Unisex
28	\$0.3982	\$0.2993	\$0.3460	\$0.6667	\$0.5012	\$0.5780
29	\$0.4063	\$0.3055	\$0.3513	\$0.6805	\$0.5116	\$0.5871
30	\$0.4144	\$0.3116	\$0.3584	\$0.6944	\$0.5221	\$0.5990
31	\$0.4225	\$0.3178	\$0.3653	\$0.7082	\$0.5325	\$0.6109
32	\$0.4307	\$0.3238	\$0.3725	\$0.7220	\$0.5428	\$0.6228
33	\$0.4398	\$0.3307	\$0.3802	\$0.7369	\$0.5540	\$0.6356
34	\$0.4488	\$0.3374	\$0.3821	\$0.7517	\$0.5652	\$0.6386
35	\$0.4579	\$0.3443	\$0.3899	\$0.7666	\$0.5764	\$0.6513
36	\$0.4669	\$0.3511	\$0.3976	\$0.7815	\$0.5876	\$0.6638
37	\$0.4759	\$0.3579	\$0.4052	\$0.7974	\$0.5996	\$0.6774
38	\$0.4859	\$0.3653	\$0.4095	\$0.8135	\$0.6116	\$0.6839
39	\$0.4959	\$0.3729	\$0.4136	\$0.8294	\$0.6235	\$0.6900
40	\$0.5059	\$0.3803	\$0.4156	\$0.8464	\$0.6363	\$0.6938
41	\$0.5466	\$0.4110	\$0.4462	\$0.9144	\$0.6875	\$0.7447
42	\$0.6009	\$0.4518	\$0.4947	\$1.0059	\$0.7563	\$0.8263
43	\$0.6850	\$0.5150	\$0.5652	\$1.1466	\$0.8621	\$0.9440
44	\$0.7809	\$0.5872	\$0.6430	\$1.3072	\$0.9829	\$1.0739
45	\$0.8904	\$0.6695	\$0.7659	\$1.4902	\$1.1204	\$1.2790
46	\$1.0153	\$0.7634	\$0.8716	\$1.6989	\$1.2773	\$1.4551
47	\$1.1573	\$0.8702	\$1.0179	\$1.9367	\$1.4561	\$1.6995
48	\$1.3193	\$0.9920	\$1.1812	\$2.2078	\$1.6601	\$1.9722
49	\$1.5039	\$1.1307	\$1.3400	\$2.5170	\$1.8924	\$2.2373
50	\$1.7148	\$1.2893	\$1.5880	\$2.8693	\$2.1574	\$2.6511
51	\$1.9202	\$1.4438	\$1.7833	\$3.2136	\$2.4163	\$2.9776
52	\$2.1509	\$1.6172	\$1.9975	\$3.5993	\$2.7063	\$3.3348
53	\$2.4087	\$1.8111	\$2.2307	\$4.0312	\$3.0310	\$3.7245
54	\$2.6975	\$2.0281	\$2.5099	\$4.5149	\$3.3947	\$4.1912
55	\$3.0214	\$2.2717	\$2.8007	\$5.0568	\$3.8020	\$4.6764
56	\$3.3842	\$2.5446	\$3.1490	\$5.6635	\$4.2583	\$5.2575
57	\$3.7905	\$2.8500	\$3.5635	\$6.3432	\$4.7693	\$5.9495
58	\$4.2457	\$3.1923	\$3.9914	\$7.1043	\$5.3416	\$6.6634
59	\$4.7551	\$3.5753	\$4.4663	\$7.9569	\$5.9826	\$7.4560
60	\$5.3261	\$4.0046	\$5.0026	\$8.9117	\$6.7005	\$8.3507
61	\$5.8590	\$4.4053	\$5.5031	\$9.8028	\$7.3706	\$9.1858
62	\$6.4454	\$4.8462	\$6.0539	\$10.7831	\$8.1076	\$10.1045
63	\$7.0254	\$5.2824	\$6.5987	\$11.7537	\$8.8373	\$11.0139
64	\$7.5874	\$5.7048	\$7.1265	\$12.6939	\$9.5443	\$11.8950
65	\$8.1945	\$6.1613	\$7.6967	\$13.7094	\$10.3079	\$12.8465
66	\$8.8497	\$6.6540	\$8.3120	\$14.8062	\$11.1324	\$13.8743
67	\$9.2922	\$6.9867	\$8.7277	\$15.5465	\$11.6891	\$14.5679
68	\$9.7564	\$7.3357	\$9.0780	\$16.3238	\$12.2735	\$15.1535
69	\$10.2441	\$7.7024	\$9.4418	\$17.1400	\$12.8872	\$15.7610
70	\$10.7563	\$8.0875	\$9.5363	\$17.9970	\$13.5316	\$15.9186

Table 2: Occupational ratings for Death and TPD insurance cover.

Applicable for age-based, unitised and fixed cover.

Occupational rating (Applicable for age-based, unitised & fixed cover)	Occupational rating factor	
	Death (including Terminal Illness) cover	TPD cover
Professional	0.54	0.40
White Collar	0.77	0.57
Unknown or Light Blue	1.00	1.00
Heavy Blue	1.31	1.94
Special Risk	2.00	2.86

Table 3: Death & TPD Unitised Cover Table

The table below shows the level of Death and TPD cover per unit based on your age. The level of cover applied is based on your age at your next birthday.

Age Next Birthday	Value per unit of Automatic Death or TPD Cover
12 to 16	\$28,273
17 to 19	\$28,273
20 to 25	\$28,273
26 to 30	\$28,273
31 to 35	\$28,273
36	\$28,273
37 to 38	\$28,645
39	\$28,831
40	\$29,017
41	\$26,962
42	\$24,229
43	\$21,238
44	\$18,734
45	\$15,563
46	\$13,681
47	\$11,831
48	\$10,097
49	\$8,981
50	\$7,219
51	\$6,364
52	\$5,874
53	\$5,385
54	\$4,406
55	\$3,916
56	\$3,487
57	\$2,989
58	\$2,491
59	\$2,242
60	\$1,993
61	\$1,774
62	\$1,673
63	\$1,521
64	\$1,419
65 to 70	\$1,267

Table 4: Level of automatic age-based cover for Death and TPD insurance.

The table shows the level of automatic age-based Death and TPD cover eligible members receive when joining Hostplus. The level of automatic cover applied is based on your age at your next birthday.

Age at your next birthday	Automatic age-based cover	
	Death	TPD
12 to 16	\$28,273	\$0
17 to 19	\$28,273	\$56,546
20 to 25	\$56,546	\$113,092
26 to 30	\$113,092	\$169,638
31 to 35	\$141,365	\$169,638
36	\$169,638	\$169,638
37 to 38	\$171,870	\$143,225
39	\$172,986	\$144,155
40	\$174,102	\$145,085
41	\$134,810	\$134,810
42	\$121,145	\$121,145
43	\$106,190	\$106,190
44	\$93,670	\$93,670
45	\$93,378	\$93,378
46	\$82,086	\$82,086
47	\$70,986	\$70,986
48	\$70,679	\$70,679
49	\$62,867	\$62,867
50	\$57,752	\$57,752
51	\$50,912	\$50,912
52	\$46,992	\$46,992
53	\$43,080	\$43,080
54	\$35,248	\$35,248
55	\$39,160	\$39,160
56	\$34,870	\$34,870
57	\$29,890	\$29,890
58	\$24,910	\$24,910
59	\$22,420	\$22,420
60	\$19,930	\$19,930
61	\$14,192	\$14,192
62	\$13,384	\$13,384
63	\$12,168	\$12,168
64	\$11,352	\$11,352
65 to 70	\$10,136	\$10,136

Tables 5-7: Annual premium rates for non-automatic Income Protection insurance cover.

Applicable for age-based, unitised and fixed cover.

These rates show the annual cost of your Income Protection insurance for every \$100 of monthly insurance cover, using an occupational rating of Unknown or Light Blue.

How do I work out how much my Income Protection insurance costs?

Your insurance premiums are calculated based on:

- your benefit period and waiting period
- your age at your next birthday
- your gender
- your occupational rating (see Table 8).

For example, if you have \$5,000 of Income Protection insurance cover per month, multiply your applicable premium rate by x50 and then multiply that by your applicable occupational rating factor to work out how much your insurance will cost for one year.

You can view your current insurance, premiums, and occupational rating in the Hostplus mobile app (in the 'Insurance' tab) or in Member Online. If you'd like to make any changes to your insurance, log into Member Online (hostplus.com.au/memberonline). You can review and update your occupational rating to ensure it accurately reflects the work you do.

Premium rates include stamp duty and government charges.

Table 5: Annual premium rates per \$100 of monthly Income Protection insurance with a 2-year benefit period.

Benefit period	2 years								
	30 days			60 days			90 days		
Waiting period	Male	Female	Unisex	Male	Female	Unisex	Male	Female	Unisex
Age at your next birthday	Male	Female	Unisex	Male	Female	Unisex	Male	Female	Unisex
16	\$3.6687	\$4.7361	\$4.0984	\$2.5322	\$3.2571	\$2.8243	\$1.0463	\$1.3331	\$1.1624
17	\$3.6687	\$4.7361	\$4.0984	\$2.5177	\$3.2380	\$2.8081	\$1.0463	\$1.3331	\$1.1624
18	\$3.6687	\$4.7361	\$4.0984	\$2.5036	\$3.2197	\$2.7924	\$1.0463	\$1.3331	\$1.1624
19	\$3.6687	\$4.7361	\$4.0984	\$2.4893	\$3.2012	\$2.7762	\$1.0463	\$1.3331	\$1.1624
20	\$3.6687	\$4.7361	\$4.0984	\$2.4753	\$3.1828	\$2.7602	\$1.0463	\$1.3331	\$1.1624
21	\$3.6687	\$4.7288	\$4.0956	\$2.4608	\$3.1597	\$2.7426	\$1.0463	\$1.3315	\$1.1618
22	\$3.6687	\$4.7233	\$4.0937	\$2.4467	\$3.1330	\$2.7237	\$1.0463	\$1.3233	\$1.1588
23	\$3.6687	\$4.7170	\$4.0912	\$2.4324	\$3.1217	\$2.7105	\$1.0463	\$1.3375	\$1.1639
24	\$3.6687	\$4.7284	\$4.0954	\$2.4184	\$3.1074	\$2.6960	\$1.0463	\$1.3361	\$1.1635
25	\$3.6687	\$4.7051	\$4.0868	\$2.4043	\$3.0778	\$2.6760	\$1.0463	\$1.3346	\$1.1630
26	\$3.6687	\$4.8082	\$4.1250	\$2.3898	\$3.1823	\$2.7056	\$1.0463	\$1.4386	\$1.2014
27	\$3.6987	\$4.9610	\$4.2006	\$2.3717	\$3.2760	\$2.7285	\$1.3656	\$1.9984	\$1.6126
28	\$3.7573	\$5.1385	\$4.3040	\$2.3738	\$3.3476	\$2.7565	\$1.3509	\$2.0238	\$1.6126
29	\$3.8535	\$5.3859	\$4.4568	\$2.3967	\$3.4610	\$2.8132	\$1.3474	\$2.0744	\$1.6290
30	\$3.9755	\$5.6337	\$4.6265	\$2.4377	\$3.5713	\$2.8802	\$1.3583	\$2.1233	\$1.6542
31	\$4.1303	\$5.9485	\$4.8420	\$2.4996	\$3.6933	\$2.9650	\$1.3841	\$2.1504	\$1.6808
32	\$4.3111	\$6.2889	\$5.0837	\$2.5771	\$3.8350	\$3.0671	\$1.4211	\$2.1991	\$1.7222
33	\$4.5177	\$6.6927	\$5.3653	\$2.6716	\$4.0284	\$3.1987	\$1.4727	\$2.2976	\$1.7917
34	\$4.7540	\$7.1175	\$5.6734	\$2.7827	\$4.2134	\$3.3384	\$1.5357	\$2.3764	\$1.8612
35	\$5.0125	\$7.5661	\$6.0045	\$2.9114	\$4.4159	\$3.4955	\$1.6166	\$2.4751	\$1.9494
36	\$5.3042	\$8.0375	\$6.3655	\$3.0570	\$4.6637	\$3.6805	\$1.7088	\$2.6395	\$2.0693
37	\$5.6181	\$8.5768	\$6.7658	\$3.2225	\$4.9449	\$3.8903	\$1.8234	\$2.8230	\$2.2105
38	\$5.9648	\$9.1289	\$7.1919	\$3.4070	\$5.2500	\$4.1213	\$1.9524	\$3.0444	\$2.3749
39	\$6.3378	\$9.7308	\$7.6530	\$3.6147	\$5.5971	\$4.3823	\$2.1078	\$3.3094	\$2.5723
40	\$6.7437	\$10.3263	\$8.1331	\$3.8453	\$5.9539	\$4.6620	\$2.2848	\$3.5994	\$2.7926
41	\$7.1828	\$10.9973	\$8.6621	\$4.1215	\$6.4128	\$5.0083	\$2.4877	\$3.9661	\$3.0582
42	\$7.6551	\$11.6861	\$9.2190	\$4.4327	\$6.8802	\$5.3800	\$2.7277	\$4.3378	\$3.3491

Table 5: Annual premium rates per \$100 of monthly Income Protection insurance with a 2-year benefit period (cont'd).

Benefit period	2 years								
Waiting period	30 days			60 days			90 days		
Age at your next birthday	Male	Female	Unisex	Male	Female	Unisex	Male	Female	Unisex
43	\$8.1682	\$12.4186	\$9.8179	\$4.7783	\$7.4269	\$5.8036	\$3.0007	\$4.8094	\$3.6983
44	\$8.7219	\$13.1678	\$10.4494	\$5.1637	\$7.9821	\$6.2555	\$3.3144	\$5.2872	\$4.0757
45	\$9.3238	\$13.9499	\$11.1233	\$5.5938	\$8.6031	\$6.7601	\$3.6727	\$5.8485	\$4.5123
46	\$9.9769	\$14.8216	\$11.8637	\$6.0772	\$9.3045	\$7.3286	\$4.0862	\$6.4871	\$5.0131
47	\$10.6859	\$15.6790	\$12.6342	\$6.6148	\$10.0206	\$7.9374	\$4.5547	\$7.1570	\$5.5606
48	\$11.4610	\$16.6438	\$13.4868	\$7.2179	\$10.8329	\$8.6237	\$5.0900	\$7.9187	\$6.1847
49	\$12.3022	\$17.6501	\$14.3970	\$7.8914	\$11.6762	\$9.3664	\$5.6990	\$8.7072	\$6.8657
50	\$13.2250	\$18.7142	\$15.3810	\$8.6426	\$12.5756	\$10.1793	\$6.3855	\$9.5525	\$7.6178
51	\$14.2330	\$19.8143	\$16.4323	\$9.4855	\$13.5440	\$11.0767	\$7.1681	\$10.4830	\$8.4624
52	\$15.3403	\$21.0279	\$17.5894	\$10.4242	\$14.5807	\$12.0605	\$8.0466	\$11.4624	\$9.3864
53	\$16.5583	\$22.3047	\$18.8406	\$11.4731	\$15.6889	\$13.1412	\$9.0357	\$12.5181	\$10.4093
54	\$17.8981	\$23.7122	\$20.2182	\$12.6452	\$16.8599	\$14.3239	\$10.1506	\$13.6055	\$11.5246
55	\$19.3744	\$25.1801	\$21.7054	\$13.9505	\$18.0951	\$15.6156	\$11.3980	\$14.7609	\$12.7497
56	\$21.0097	\$26.8071	\$23.3531	\$15.4037	\$19.4177	\$17.0342	\$12.7896	\$15.9720	\$14.0876
57	\$22.8220	\$28.5602	\$25.1603	\$17.0253	\$20.7995	\$18.5823	\$14.3474	\$17.2137	\$15.5432
58	\$24.8302	\$30.4750	\$27.1528	\$18.8263	\$22.2611	\$20.2749	\$16.0787	\$18.5010	\$17.1263
59	\$27.0667	\$32.5750	\$29.3599	\$20.8301	\$23.7938	\$22.1229	\$18.0016	\$19.8118	\$18.8410
60	\$29.5581	\$34.8680	\$31.8016	\$23.0534	\$25.4052	\$24.1408	\$20.1310	\$21.1537	\$20.6991
61	\$32.3415	\$37.3855	\$34.5127	\$25.5238	\$27.0835	\$26.3416	\$22.4897	\$22.4984	\$22.7048
62	\$35.4566	\$40.1451	\$37.5255	\$28.2635	\$28.8359	\$28.7414	\$25.0919	\$23.8495	\$24.8684
63	\$38.9521	\$43.2155	\$40.8967	\$31.3043	\$30.8125	\$31.4171	\$27.9638	\$25.3951	\$27.2765
64	\$43.6250	\$48.4010	\$45.8031	\$35.0354	\$34.4700	\$35.1563	\$31.3190	\$28.4426	\$30.5495
65	\$48.8626	\$54.2084	\$51.3011	\$39.2125	\$38.5610	\$39.3408	\$35.0765	\$31.8551	\$34.2149
66	\$54.7241	\$60.7160	\$57.4568	\$43.9163	\$43.1890	\$44.0609	\$39.2843	\$35.6777	\$38.3198
67	\$61.2942	\$68.0018	\$64.3535	\$49.1868	\$48.3716	\$49.3483	\$43.9979	\$39.9588	\$42.9177
68	\$68.6467	\$76.1607	\$72.0739	\$55.0899	\$54.1758	\$55.2705	\$49.2799	\$44.7535	\$48.0692
69	\$55.6061	\$61.6894	\$58.3811	\$44.6227	\$43.8822	\$44.7691	\$39.9155	\$36.2504	\$38.9355
70	\$18.3483	\$20.3568	\$19.2644	\$14.7260	\$14.4816	\$14.7741	\$13.1737	\$11.9637	\$12.8499

Table 6: Annual premium rates per \$100 of monthly Income Protection insurance with a 5-year benefit period.

Benefit period	5 years								
Waiting period	30 days			60 days			90 days		
Age at your next birthday	Male	Female	Unisex	Male	Female	Unisex	Male	Female	Unisex
16	\$6.5066	\$8.9212	\$7.4613	\$4.6208	\$6.3981	\$5.3220	\$2.7344	\$3.8747	\$3.1821
17	\$6.5066	\$8.9212	\$7.4613	\$4.5971	\$6.3666	\$5.2949	\$2.7344	\$3.8747	\$3.1821
18	\$6.5066	\$8.9212	\$7.4613	\$4.5734	\$6.3349	\$5.2685	\$2.7344	\$3.8747	\$3.1821
19	\$6.5066	\$8.9212	\$7.4613	\$4.5497	\$6.3034	\$5.2416	\$2.7344	\$3.8747	\$3.1821
20	\$6.5066	\$8.9212	\$7.4613	\$4.5263	\$6.2719	\$5.2147	\$2.7344	\$3.8747	\$3.1821
21	\$6.5066	\$8.7784	\$7.4086	\$4.5028	\$6.1734	\$5.1635	\$2.7344	\$3.8747	\$3.1821
22	\$6.5066	\$8.6751	\$7.3704	\$4.4791	\$6.0950	\$5.1192	\$2.7344	\$3.8747	\$3.1821
23	\$6.5066	\$8.5575	\$7.3267	\$4.4558	\$6.0110	\$5.0732	\$2.7344	\$3.8747	\$3.1821
24	\$6.5066	\$8.4586	\$7.2902	\$4.4321	\$5.9373	\$5.0310	\$2.7344	\$3.8747	\$3.1821
25	\$6.5066	\$8.3305	\$7.2429	\$4.4083	\$5.8521	\$4.9841	\$2.7344	\$3.8747	\$3.1821
26	\$6.5066	\$8.2994	\$7.2314	\$4.3848	\$5.8105	\$4.9537	\$2.7344	\$3.8747	\$3.1821
27	\$6.6228	\$8.6295	\$7.4279	\$4.3999	\$6.0965	\$5.0692	\$2.7145	\$4.1756	\$3.2808
28	\$6.7988	\$9.0447	\$7.6940	\$4.4531	\$6.3867	\$5.2105	\$2.7195	\$4.4224	\$3.3753
29	\$7.0405	\$9.5928	\$8.0514	\$4.5467	\$6.7101	\$5.3901	\$2.7497	\$4.6330	\$3.4726
30	\$7.3378	\$10.1829	\$8.4596	\$4.6748	\$7.0365	\$5.5929	\$2.8054	\$4.8275	\$3.5799
31	\$7.6902	\$10.8992	\$8.9500	\$4.8407	\$7.4138	\$5.8384	\$2.8907	\$5.0291	\$3.7090
32	\$8.1033	\$11.6798	\$9.5031	\$5.0394	\$7.8061	\$6.1106	\$2.9967	\$5.2235	\$3.8489
33	\$8.5716	\$12.6443	\$10.1594	\$5.2742	\$8.2862	\$6.4384	\$3.1324	\$5.4560	\$4.0217
34	\$9.0955	\$13.6466	\$10.8652	\$5.5417	\$8.7891	\$6.7954	\$3.2934	\$5.7162	\$4.2210
35	\$9.6795	\$14.7439	\$11.6447	\$5.8498	\$9.3545	\$7.2017	\$3.4900	\$6.0335	\$4.4640
36	\$10.3192	\$15.9111	\$12.4856	\$6.1925	\$9.9729	\$7.6499	\$3.7168	\$6.4098	\$4.7483
37	\$11.0191	\$17.2133	\$13.4150	\$6.5812	\$10.6791	\$8.1596	\$3.9885	\$6.8622	\$5.0894
38	\$11.7846	\$18.5793	\$14.4100	\$7.0138	\$11.4559	\$8.7236	\$4.3008	\$7.4054	\$5.4900
39	\$12.6158	\$20.0934	\$15.5016	\$7.4968	\$12.3362	\$9.3582	\$4.6637	\$8.0432	\$5.9581
40	\$13.5169	\$21.6571	\$16.6564	\$8.0405	\$13.3035	\$10.0638	\$5.0915	\$8.8057	\$6.5140
41	\$14.4992	\$23.3711	\$17.9189	\$8.6841	\$14.4436	\$10.8971	\$5.5801	\$9.6789	\$7.1492
42	\$15.5667	\$25.1647	\$19.2652	\$9.4076	\$15.7046	\$11.8264	\$6.1490	\$10.6999	\$7.8910
43	\$16.7200	\$27.1058	\$20.7207	\$10.2184	\$17.1030	\$12.8623	\$6.8088	\$11.8574	\$8.7413
44	\$17.9840	\$29.1236	\$22.2755	\$11.1279	\$18.6215	\$14.0057	\$7.5642	\$13.1632	\$9.7073
45	\$19.3538	\$31.2652	\$23.9438	\$12.1512	\$20.2927	\$15.2783	\$8.4407	\$14.6402	\$10.8144
46	\$20.8547	\$33.6223	\$25.7756	\$13.3035	\$22.1498	\$16.7024	\$9.4479	\$16.2920	\$12.0695
47	\$22.4967	\$36.0644	\$27.7292	\$14.5979	\$24.1431	\$18.2677	\$10.6012	\$18.1110	\$13.4801
48	\$24.2894	\$38.7223	\$29.8591	\$16.0520	\$26.3254	\$20.0046	\$11.9207	\$20.1079	\$15.0627
49	\$26.2584	\$41.5454	\$32.1628	\$17.6900	\$28.6875	\$21.9263	\$13.4316	\$22.2970	\$16.8386
50	\$28.4292	\$44.6059	\$34.6832	\$19.5346	\$31.2549	\$24.0557	\$15.1538	\$24.6790	\$18.8213
51	\$30.8162	\$47.7872	\$37.3865	\$21.6042	\$33.9803	\$26.3876	\$17.1079	\$27.2412	\$21.0187
52	\$33.4501	\$51.2933	\$40.3679	\$23.9324	\$36.9476	\$28.9741	\$19.3288	\$30.0088	\$23.4631
53	\$36.3611	\$55.0183	\$43.6076	\$26.5461	\$40.1083	\$31.8148	\$21.8419	\$32.9622	\$26.1626
54	\$39.5890	\$59.1421	\$47.1975	\$29.4788	\$43.5221	\$34.9530	\$24.6771	\$36.1036	\$29.1377
55	\$43.1697	\$63.5034	\$51.1008	\$32.7625	\$47.1349	\$38.3895	\$27.8649	\$39.4321	\$32.4078

Table 6: Annual premium rates per \$100 of monthly Income Protection insurance with a 5-year benefit period (cont'd).

Benefit period	Benefit Period 5 years								
Waiting period	30 days			60 days			90 days		
Age at your next birthday	Male	Female	Unisex	Male	Female	Unisex	Male	Female	Unisex
56	\$47.1486	\$68.3411	\$55.4348	\$36.4426	\$51.0182	\$42.1796	\$31.4509	\$42.9406	\$35.9988
57	\$51.5802	\$73.5084	\$60.1805	\$40.5605	\$55.1170	\$46.3292	\$35.4696	\$46.6208	\$39.9300
58	\$56.5310	\$79.2164	\$65.4581	\$45.1645	\$59.4924	\$50.8920	\$39.9620	\$50.4638	\$44.2245
59	\$62.0605	\$85.4456	\$71.2986	\$50.3042	\$64.1231	\$55.8917	\$44.9728	\$54.4534	\$48.9048
60	\$68.2599	\$92.2587	\$77.7834	\$56.0387	\$69.0228	\$61.3712	\$50.5478	\$58.5837	\$53.9977
61	\$74.7426	\$99.9816	\$84.7860	\$61.7417	\$74.6939	\$67.1162	\$55.9551	\$63.4387	\$59.2513
62	\$81.8408	\$108.3514	\$92.4218	\$67.3703	\$81.1430	\$73.1014	\$60.9901	\$69.1463	\$64.5828
63	\$89.2101	\$118.1042	\$100.7427	\$73.3885	\$88.3594	\$79.6196	\$66.4778	\$75.3673	\$70.3935
64	\$43.6250	\$48.4010	\$45.8031	\$35.0354	\$34.4700	\$35.1563	\$31.3190	\$28.4426	\$30.5495
65	\$48.8626	\$54.2084	\$51.3011	\$39.2125	\$38.5610	\$39.3408	\$35.0765	\$31.8551	\$34.2149
66	\$54.7241	\$60.7160	\$57.4568	\$43.9163	\$43.1890	\$44.0609	\$39.2843	\$35.6777	\$38.3198
67	\$61.2942	\$68.0018	\$64.3535	\$49.1868	\$48.3716	\$49.3483	\$43.9979	\$39.9588	\$42.9177
68	\$68.6467	\$76.1607	\$72.0739	\$55.0899	\$54.1758	\$55.2705	\$49.2799	\$44.7535	\$48.0692
69	\$55.6061	\$61.6894	\$58.3811	\$44.6227	\$43.8822	\$44.7691	\$39.9155	\$36.2504	\$38.9355
70	\$18.3483	\$20.3568	\$19.2644	\$14.7260	\$14.4816	\$14.7741	\$13.1737	\$11.9637	\$12.8499

Table 7: Annual premium rates per \$100 of monthly Income Protection insurance with a benefit period to age 65.

Benefit period	To age 65								
Waiting period	30 days			60 days			90 days		
Age at your next birthday	Male	Female	Unisex	Male	Female	Unisex	Male	Female	Unisex
16	\$16.4336	\$24.0664	\$18.9395	\$12.6945	\$19.0768	\$14.8058	\$8.9552	\$14.0874	\$10.6722
17	\$16.4336	\$24.0664	\$18.9395	\$12.6477	\$19.0147	\$14.7540	\$8.9552	\$14.0874	\$10.6722
18	\$16.4336	\$24.0664	\$18.9395	\$12.6008	\$18.9523	\$14.7023	\$8.9552	\$14.0874	\$10.6722
19	\$16.4147	\$24.0391	\$18.9179	\$12.5385	\$18.8664	\$14.6324	\$8.9426	\$14.0677	\$10.6571
20	\$16.3897	\$24.0022	\$18.8891	\$12.4734	\$18.7763	\$14.5595	\$8.9300	\$14.0484	\$10.6422
21	\$16.3586	\$23.8791	\$18.8250	\$12.4022	\$18.6299	\$14.4619	\$8.9114	\$13.9982	\$10.6124
22	\$16.3336	\$23.8256	\$18.7900	\$12.3341	\$18.5123	\$14.3772	\$8.8927	\$13.9402	\$10.5796
23	\$16.3021	\$23.7340	\$18.7375	\$12.2630	\$18.3941	\$14.2901	\$8.8740	\$13.9133	\$10.5584
24	\$16.2645	\$23.6945	\$18.6999	\$12.1859	\$18.2471	\$14.1889	\$8.8490	\$13.7901	\$10.4983
25	\$16.2332	\$23.5502	\$18.6281	\$12.1118	\$18.0926	\$14.0870	\$8.8238	\$13.7390	\$10.4643
26	\$16.1645	\$23.9639	\$18.7345	\$12.0177	\$18.7352	\$14.2603	\$8.7925	\$14.6683	\$10.7804
27	\$16.7528	\$25.3945	\$19.6180	\$12.3037	\$19.8662	\$14.8470	\$8.9300	\$15.6744	\$11.2293
28	\$17.4974	\$27.0123	\$20.6667	\$12.6899	\$21.0204	\$15.5047	\$9.1367	\$16.5917	\$11.6892
29	\$18.3985	\$28.8683	\$21.8988	\$13.1752	\$22.2132	\$16.2378	\$9.4122	\$17.4189	\$12.1596
30	\$19.4437	\$31.0336	\$23.3325	\$13.7487	\$23.4278	\$17.0342	\$9.7501	\$18.0873	\$12.6118
31	\$20.6327	\$33.4118	\$24.9327	\$14.4052	\$24.7462	\$17.9197	\$10.1443	\$18.8173	\$13.1212
32	\$21.9595	\$35.9654	\$26.6822	\$15.1519	\$26.1639	\$18.8973	\$10.6136	\$19.6295	\$13.7073
33	\$23.4238	\$38.7353	\$28.5955	\$15.9839	\$27.6826	\$19.9645	\$11.1518	\$20.5042	\$14.3588
34	\$25.0196	\$41.7520	\$30.6800	\$16.9050	\$29.2950	\$21.1210	\$11.7713	\$21.4139	\$15.0736
35	\$26.7469	\$44.8894	\$32.8902	\$17.9183	\$31.1266	\$22.4144	\$12.4784	\$22.6468	\$15.9598
36	\$28.5991	\$48.2110	\$35.2449	\$19.0243	\$33.0807	\$23.8098	\$13.2796	\$24.0022	\$16.9489
37	\$30.5829	\$51.6751	\$37.7330	\$20.2411	\$35.1950	\$25.3321	\$14.1996	\$25.5675	\$18.0877
38	\$32.6918	\$55.2676	\$40.3454	\$21.5731	\$37.5325	\$27.0068	\$15.2506	\$27.4474	\$19.4223
39	\$34.9322	\$58.9025	\$43.0553	\$23.0318	\$40.0634	\$28.8305	\$16.4462	\$29.6377	\$20.9586
40	\$37.3103	\$62.7050	\$45.9113	\$24.6353	\$42.8318	\$30.8303	\$17.8103	\$32.1308	\$22.7096
41	\$39.8196	\$66.6227	\$48.8912	\$26.4814	\$45.9755	\$33.1168	\$19.3622	\$34.9549	\$24.6975
42	\$42.4731	\$70.5392	\$51.9603	\$28.5128	\$49.3361	\$35.5971	\$21.1271	\$38.1188	\$26.9405
43	\$45.2642	\$74.5049	\$55.1330	\$30.7398	\$52.9005	\$38.2731	\$23.1235	\$41.5714	\$29.4321
44	\$48.2118	\$78.5967	\$58.4489	\$33.1821	\$56.7951	\$41.2028	\$25.3701	\$45.4637	\$32.2388
45	\$51.3032	\$82.5812	\$61.8156	\$35.8518	\$60.7545	\$44.2974	\$27.8920	\$49.5102	\$35.2729
46	\$54.5513	\$86.6214	\$65.3003	\$38.7671	\$64.9583	\$47.6337	\$30.7081	\$53.8978	\$38.6133
47	\$57.9493	\$90.6505	\$68.8745	\$41.9305	\$69.2488	\$51.1558	\$33.8247	\$58.4189	\$42.1896
48	\$61.4977	\$94.5613	\$72.4998	\$45.3514	\$73.6075	\$54.8633	\$37.2540	\$63.0989	\$46.0186
49	\$65.1771	\$98.3890	\$76.1771	\$49.0243	\$77.9797	\$58.7328	\$40.9964	\$67.8361	\$50.0630
50	\$68.9823	\$102.0837	\$79.8844	\$52.9404	\$82.3127	\$62.7398	\$45.0389	\$72.5747	\$54.2955
51	\$72.8746	\$105.5355	\$83.5586	\$57.0709	\$86.3822	\$66.7857	\$49.3571	\$77.0335	\$58.5988
52	\$76.8298	\$108.7575	\$87.1889	\$61.3834	\$90.2523	\$70.8731	\$53.9127	\$81.3019	\$62.9815
53	\$80.7971	\$111.5873	\$90.6854	\$65.8174	\$93.6961	\$74.8820	\$58.6375	\$85.1210	\$67.3075
54	\$84.6896	\$113.9628	\$93.9710	\$70.2851	\$96.5591	\$78.7025	\$63.4437	\$88.2932	\$71.4510
55	\$88.4258	\$115.8142	\$96.9700	\$74.6722	\$98.7082	\$82.2150	\$68.1998	\$90.6585	\$75.2716

Table 7: Annual premium rates per \$100 of monthly Income Protection insurance with a benefit period to age 65 (cont'd).

Benefit period	To age 65								
Waiting period	30 days			60 days			90 days		
Age at your next birthday	Male	Female	Unisex	Male	Female	Unisex	Male	Female	Unisex
56	\$91.8677	\$116.8694	\$99.4978	\$78.8290	\$99.9602	\$85.2600	\$72.7495	\$92.0760	\$78.6213
57	\$94.8591	\$117.1097	\$101.4506	\$82.5571	\$100.1570	\$87.6565	\$76.8734	\$92.3252	\$81.2839
58	\$97.1746	\$116.3135	\$102.6075	\$85.5960	\$99.1127	\$89.1752	\$80.2967	\$91.2395	\$83.0271
59	\$98.5200	\$114.2757	\$102.7110	\$87.6097	\$96.6302	\$89.5350	\$82.6621	\$88.6282	\$83.5598
60	\$98.5074	\$110.6480	\$101.3935	\$88.1572	\$92.4410	\$88.3640	\$83.5069	\$84.2608	\$82.5103
61	\$71.9981	\$98.6276	\$83.3918	\$64.5908	\$77.2403	\$70.6094	\$61.2940	\$67.7210	\$64.9202
62	\$68.6927	\$79.8057	\$74.2186	\$61.4515	\$66.8768	\$64.7063	\$58.2588	\$61.1757	\$60.5119
63	\$61.9466	\$59.6142	\$62.3108	\$54.9471	\$54.2157	\$55.7701	\$51.8902	\$51.8580	\$52.9137
64	\$39.5910	\$43.7856	\$41.9495	\$32.7978	\$31.5771	\$32.9958	\$29.8589	\$26.2947	\$29.1221
65	\$30.0684	\$33.2636	\$31.8632	\$24.2895	\$23.4368	\$24.4556	\$21.8129	\$19.2249	\$21.2805

Table 8. Non-automatic Income Protection occupational rating factors.

Occupational rating	Occupational rating factor
Professional	0.38
White Collar	0.48
Unknown/Light Blue	1.00
Heavy Blue	1.52
Special Risk	2.14



This Significant Event Notice has been prepared for eligible members of the Statewide Legacy plan with an accumulation component.

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