



HOSTPLUS

# Hostplus Self-Managed Invest for SMSF investors.

Hostplus Self-Managed Invest makes it easy for you to build strong, diversified portfolios that deliver growth, flexibility and a better retirement.

# Welcome to Hostplus SMI

With great performance, access to unique investments and daily liquidity, Hostplus SMI is designed to work for your life and your plans.

# Contents

<b>Access opportunity.</b>	<b>4</b>
Why Hostplus Self-Managed Invest?	4
<b>Scale and experience.</b>	<b>6</b>
Why invest with Hostplus?	6
<b>Investment options.</b>	<b>8</b>
Your SMI investment options	8
• Hostplus Balanced	9
• Hostplus Indexed Balanced	10
• Hostplus Capital Stable	11
• Hostplus Conservative Balanced	12
• Hostplus SRI – Balanced	13
• Hostplus Infrastructure	14
• Hostplus Property	15
• Hostplus Australian Shares – Indexed	16
• Hostplus Diversified Fixed Interest – Indexed	17
• Hostplus International Shares – Emerging Markets	18
<b>Inside Hostplus SMI.</b>	<b>19</b>
More information	19
<b>How Hostplus SMI works.</b>	<b>20</b>
• Understanding the basics	20
• Building our portfolio	21
• Responsible investment	22
• ESG integration	23
• Making a difference	24
<b>Expertise that delivers.</b>	<b>26</b>
Our investment philosophy	26
<b>Getting started.</b>	<b>27</b>
How to apply	27

# Access opportunity.

## Why Hostplus Self-Managed Invest?

Hostplus Self-Managed Invest (SMI) makes it easy for you to build a strong portfolio that delivers growth, income

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### Get the best of both worlds

We're the first industry super fund to combine the flexibility of an SMSF with access to unique, top performing investment options.<sup>1</sup> With Hostplus SMI, you get to invest in one of Australia's top super funds while maintaining control of your SMSF.

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### Powerful benefits

We understand how important it is for you to build your clients' SMSF's portfolio with access to an array of listed and unlisted assets through one of Australia's leading industry super funds.



**Greater diversification**  
to protect your portfolio.



**Daily liquidity**  
offering easy access to your funds as and when you need them.



**Investments that build**  
your retirement income.



**A unique alternative**  
to traditional defensive and growth investments.

## Features designed to help you get more from your SMSF

From a low initial investment to unique, hard-to-access investments, discover how Hostplus SMI can help you build a portfolio that serves your life, plans and purpose.

### Access to unique assets

Investing in SMI gives you access to listed and unlisted investments previously only available to select industry superannuation fund members, including:



Domestic and  
international  
property



Infrastructure



Private equity

### Multiple investment options to choose from

Giving you access to a wide range of assets and investment strategies.

#### Pre-mixed

- Hostplus Balanced
- Hostplus Indexed Balanced
- Hostplus Capital Stable
- Hostplus Conservative Balanced
- Hostplus SRI – Balanced

#### Sector-specific

- Hostplus Infrastructure
- Hostplus Property
- Hostplus Australian Shares – Indexed
- Hostplus Diversified Fixed Interest – Indexed
- Hostplus International Shares – Emerging Markets



#### Market-leading investment returns

Including our top performing Balanced investment option for returns over the long term.<sup>2</sup>

**\$10k** Low initial investment  
plus daily liquidity

So you can invest the way you want to.

**\$165 p.a.** Admin fee plus Trustee fee\*  
of 0.0155% p.a. of  
your account balance

**\$240** Joining fee



Simple, digital  
application and  
experience

For no-hassle admin.

2. According to the SuperRatings Accumulation Fund Crediting Rate Survey – SR50 Balanced (60-76) Index, 31/8/2022, our Balanced investment option is ranked #1 for returns over 1, 7, 10, 15 and 20-year periods. Past performance is not a reliable indicator of future performance and should never be the sole factor considered when selecting a superannuation fund. \*For further information about the Trustee fee, go to the Additional Information Brochure available from [hostplus.com.au/smi](https://hostplus.com.au/smi).

# Scale and experience.

## Why invest with Hostplus?

As one of Australia's largest super funds<sup>3</sup>, we have a long history of market-leading investment returns including our top performing Balanced investment option.<sup>4</sup> – using our scale, expertise and experience to support your plans and your future.

**1.6m**  
members (approx)

Over **\$90bn**

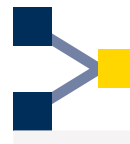
**in funds under management (approx)<sup>5</sup>**  
Hostplus manages over \$90 billion in funds under management, including other investments managed by the Hostplus Pooled Superannuation Trust.

**Top performing**



**Ranking**

for our Balanced investment option for returns over the long term.<sup>4</sup>



**World-class asset managers**

From our in-house team plus IFM Investors, BlackRock, Wellington, ISPT.\*



**10- to 20-year investment strategies**

Long-term thinking that really delivers.

## Multi-awarded

Hostplus SMI is a multi award-winning investment innovation for SMSFs, recognised by a range of leading independent ratings agencies and research houses.



**SuperRatings' Best New Innovation Award 2020**



**Money Magazine's Best Innovative Super Service Award 2020**



**Canstar's Innovation Excellence Award 2020**

The Canstar 2020 Innovation Excellence Award was received in 2020 for Hostplus Self-Managed Invest. The rating is issued by SuperRatings Pty Ltd ABN 95 100 192 283 AFSL 311880 (SuperRatings). Ratings are general advice only and have been prepared without taking account of your objectives, financial situation or needs. Consider your personal circumstances, read the product disclosure statement and seek independent financial advice before investing. The rating is not a recommendation to purchase, sell or hold any product. Past performance information is not indicative of future performance. Ratings are subject to change without notice and SuperRatings assumes no obligation to update. SuperRatings uses objective criteria and receives a fee for publishing awards. Visit [superratings.com.au](https://superratings.com.au) for ratings information and to access the full report. © 2022 SuperRatings. All rights reserved.

3. Source: APRA Annual fund-level Superannuation Statistics June 2020, issued 16 December 2020 based on total assets under management.

4. Source: According to the SuperRatings Accumulation Fund Crediting Rate Survey – SR50 Balanced (60-76) Index, 31/8/2022, our Balanced investment option is ranked #1 for returns over 1, 7, 10, 15 and 20-year periods. Past performance is not a reliable indicator of future performance and should never be the sole factor considered when selecting a superannuation fund. 5. Hostplus manages over \$90 billion in funds under management, including other investments managed by the Hostplus Pooled Superannuation Trust. \* Information and opinions presented in this material do not constitute investment advice, a recommendation, or an offer of any services or products for sale and is not intended to provide a sufficient basis on which to make an investment decision. Please refer to <https://hostplus.com.au/financial-services-guide> for further information regarding our relationship with IFM Investors.



# Investment options.

## Your SMI investment options

Our SMI investment options give you access to a wide range of assets and different investment strategies. Each investment option offers daily liquidity and a low initial investment amount.<sup>6</sup> So you can enjoy the comfort and flexibility to invest when and how you want – and the freedom to access your funds whenever you need to. Hostplus SMI allows you to choose what your super is invested in, giving you total control over how you build a portfolio that supports your goals.

### Style of investment    Name of investment option

#### Pre-mixed

Diversified options invested across a wide range of asset classes.

##### **Hostplus Balanced**

A highly diversified, actively managed portfolio with a high proportion of unlisted assets such as property, infrastructure and private equity.

##### **Hostplus Indexed Balanced**

Our lowest cost diversified portfolio – passively managed to target index-like returns.

##### **Hostplus Capital Stable**

Most conservative and low-risk pre-mixed investment option we offer.

##### **Hostplus Conservative Balanced**

A diversified, pre-mixed investment option with a similar proportion of growth and defensive assets.

##### **Hostplus SRI – Balanced**

A diversified, pre-mixed investment option with a socially responsible investment style.

#### Sector-specific

Investment options that target assets in specific industries.

##### **Hostplus Infrastructure**

A diversified portfolio of unlisted Australian and global infrastructure assets typically unavailable to SMSF or retail investors, generating a strong mix of cash yield and capital growth.

##### **Hostplus Property**

A diversified portfolio of quality Australian and international unlisted property assets, generating income and capital growth.

##### **Hostplus Australian Shares – Indexed**

A diversified investment portfolio of Australian shares, through one of the largest and most experienced Australian fund managers, IFM investors.\*

##### **Hostplus Diversified Fixed Interest – Indexed**

Provides exposure to a diversified investment portfolio of fixed interest investments, through one of the largest and most experienced Australian and global fund managers: Blackrock.

##### **Hostplus International Shares – Emerging Markets**

A diversified investment portfolio consisting of attractive emerging market equities. This option is actively managed by some of the largest and most experienced global emerging market fund managers including Northcape Capital, Neuberger Berman and Ninety One Asset Management.<sup>^</sup>

6. Minimum initial investment of \$10,000. Minimum additional investment (per option) of \$5,000.\* Information and opinions presented in this material do not constitute investment advice, a recommendation, or an offer of any services or products for sale and is not intended to provide a sufficient basis on which to make an investment decision. Please refer to <https://hostplus.com.au/financial-services-guide> for further information regarding our relationship with IFM Investors.<sup>^</sup> Not a recommendation of investment manager, refer to manager for more information. More information on each investment option can be found on pages 10-16.



# Pre-mixed.

## Hostplus Balanced

Our 'flagship' default investment option for superannuation members – with industry-leading returns – is now available to SMSF investors.

### Overview

With 76% of its investments in growth assets, Hostplus Balanced is actively managed across a highly diversified range of asset classes, including listed equity, property, infrastructure, credit, alternatives, private equity and venture capital.

### World-class investment managers

Managed by some of the world's largest and most experienced asset managers, including IFM Investors, Baillie Gifford, ISPT and First Sentier.<sup>1</sup> For a full list of our investment managers please refer to [hostplus.com.au/smi](http://hostplus.com.au/smi).

#### This option may suit

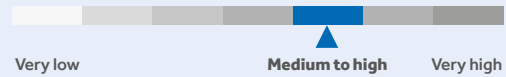
SMSF investors who want an extensively diversified, actively managed investment portfolio over a medium to long-term investment horizon.

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 2. The level of investment risk is based on an industry-wide Standard Risk Measure that shows the number of expected negative annual returns over a 20-year period.  
 3. The minimum suggested time frame is based on the option's risk and return profile, volatility and likelihood of negative annual returns in any one year.  
 4. Performance records for the SMI Balanced option start on 27 Nov 2017. Investment returns prior to that date reflect the returns of the identically named (non-SMI) Hostplus investment option, which follows the same investment strategy. Not all investment options will have returns reported for each period due to varying launch dates. These returns are not used for crediting returns to your account. Net investment returns represent the rate of return on investments, net of investment-related fees, costs and taxes. The declared net investment returns can be positive or negative. Past performance is not a reliable indicator of future performance and should never be the sole factor considered when selecting a superannuation fund.

#### Investment style

A diversified, actively managed investment portfolio, including some growth assets and some lower risk investments.

#### Level of investment risk<sup>2</sup>



#### Likelihood of negative returns<sup>2</sup>

3 to less than 4 years out of every 20 years

Return target p.a. on average	Accumulation		Pension	
	Over 10 yrs CPI + 3.0%	Over 20 yrs CPI + 4.0%	Over 10 yrs CPI + 3.5%	Over 20 yrs CPI + 4.5%
Minimum suggested time frame <sup>3</sup>	5 years +		5 years +	
Net return to 31 August 2022 p.a. <sup>4</sup>				
Net return since SMI inception to 31 August 2022 p.a. <sup>4</sup>	<b>7.07%</b> (27 Nov 2017)		<b>8.05%</b> (27 Nov 2017)	
Net return since super fund inception to 31 August 2022 p.a.	<b>8.79%</b> (1 Mar 1988)		<b>9.66%</b> (19 Sep 2009)	

#### Strategic Asset Allocation



	Asset class	Benchmark	Range %
Listed equities	Australian equities	21%	10-40%
	International equities – Developed markets	21%	10-40%
	International equities – Emerging markets	8%	0-15%
Unlisted assets	Property	13%	0-30%
	Infrastructure	12%	0-30%
	Private equity	8%	0-25%
	Credit	7%	0-20%
Bonds and cash	Alternatives	5%	0-20%
	Diversified fixed interest	0%	0-20%
	Cash	5%	0-15%

#### Growth / defensive asset mix

76% growth / 24% defensive

# Pre-mixed.

## Hostplus Indexed Balanced

One of the lowest cost diversified portfolios available – passively managed to target index-like returns.

### Overview

Hostplus Indexed Balanced is globally diversified across international equities (partially hedged to reduce the amount of foreign currency exposure), Australian equities, global fixed interest, Australian fixed interest and cash. The benchmarks used for this option include:

- S&P/ASX 200 Accumulation Index
- MSCI World ex-Australia Index
- Barclays Global Aggregate Index (hedged in AUD with net dividends reinvested)
- Bloomberg AusBond Composite All Maturities Index
- Bloomberg AusBond Bank Bill Index.

### World-class investment managers

Managed by some of the world's largest and most experienced asset managers, including IFM Investors and BlackRock.<sup>1</sup> For a full list of our investment managers please refer to [hostplus.com.au/smi](http://hostplus.com.au/smi).

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2. The level of investment risk is based on an industry-wide Standard Risk Measure that shows the number of expected negative annual returns over a 20-year period. 3. The minimum suggested time frame is based on the option's risk and return profile, volatility and likelihood of negative annual returns in any one year. 4. Performance records for the SMI Balanced option start on 27 Nov 2017. Investment returns prior to that date reflect the returns of the identically named (non-SMI) Hostplus investment option, which follows the same investment strategy. Not all investment options will have returns reported for each period due to varying launch dates. These returns are not used for crediting returns to your account. Net investment returns represent the rate of return on investments, net of investment-related fees, costs and taxes. The declared net investment returns can be positive or negative. Past performance is not a reliable indicator of future performance and should never be the sole factor considered when selecting a superannuation fund.

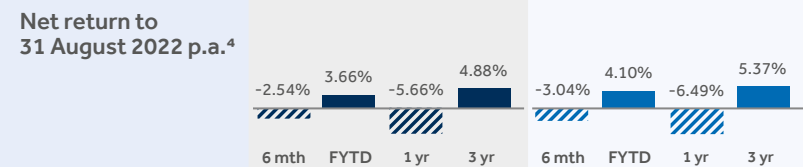
**Investment style** A diversified, passively managed investment portfolio, including some growth assets and some lower risk investments.



**Likelihood of negative returns<sup>2</sup>** 4 to less than 6 years out of every 20 years

Return target p.a. on average	Accumulation		Pension	
	Over 10 yrs	Over 20 yrs	Over 10 yrs	Over 20 yrs
	CPI + 1.5%	CPI + 2.5%	CPI + 2.0%	CPI + 3.0%

**Minimum suggested time frame<sup>3</sup>** 5 years +



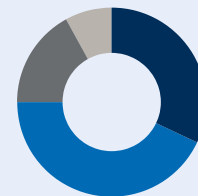
**Net return since SMI inception to 31 August 2022 p.a.<sup>4</sup>**

Option	Return	Inception Date
Accumulation	<b>5.89%</b>	(27 Nov 2017)
Pension	<b>6.56%</b>	(27 Nov 2017)

**Net return since super fund inception to 31 August 2022 p.a.**

Option	Return	Inception Date
Accumulation	<b>7.75%</b>	(1 Dec 2010)
Pension	<b>8.58%</b>	(1 Dec 2010)

### Strategic Asset Allocation



	Asset class	Benchmark	Range %
Listed equities	Australian equities	35%	20-60%
	International equities – Developed markets	40%	20-60%
	International equities – Emerging markets	0%	0-15%
Bonds and cash	Diversified fixed interest	17%	10-30%
	Cash	8%	0-20%

**Growth / defensive asset mix** 75% growth / 25% defensive

### This option may suit

SMSF investors who want a low-cost, passively managed, diversified portfolio.

# Sector-specific.

## Hostplus Capital Stable

### Our lowest risk pre-mixed investment option.

#### Overview

Depending on where you are in life and how much risk you want to take, Hostplus Capital Stable might be the right option for you. It's our lowest risk diversified pre-mixed option. Compared to our Balanced option, Capital Stable invests less in growth assets such as shares, and more in fixed interest and cash.

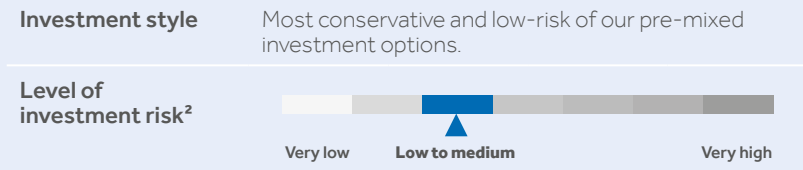
#### World-class investment managers

Managed by some of the world's largest and most experienced asset managers, including IFM Investors and BlackRock.<sup>1</sup> For a full list of our investment managers please refer to [hostplus.com.au/smi](http://hostplus.com.au/smi).

#### This option may suit

Members with a five years-plus investment time frame who are seeking the lowest risk diversified pre-mixed option. Hostplus Capital Stable has been designed for members seeking a much lower allocation to growth assets such as equities (shares) and a much higher allocation to defensive assets such as fixed interest and cash, compared to the Balanced option.

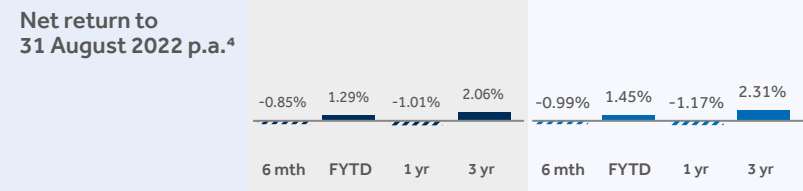
1. Information and opinions presented in this material do not constitute investment advice, a recommendation, or an offer of any services or products for sale and is not intended to provide a sufficient basis on which to make an investment decision. Please refer to [www.hostplus.com.au/financial-services-guide](http://www.hostplus.com.au/financial-services-guide) for further information regarding our relationship with IFM Investors.  
 2. The level of investment risk is based on an industry-wide Standard Risk Measure that shows the number of expected negative annual returns over a 20-year period.  
 3. The minimum suggested time frame is based on the option's risk and return profile, volatility and likelihood of negative annual returns in any one year.  
 4. Performance records for the SMI Capital Stable option start on 28 Nov 2022. Investment returns prior to that date reflect the returns of the identically named (non-SMI) Hostplus investment option, which follows the same investment strategy. Not all investment options will have returns reported for each period due to varying launch dates. These returns are not used for crediting returns to your account. Net investment returns represent the rate of return on investments, net of investment-related fees, costs and taxes. The declared net investment returns can be positive or negative. Past performance is not a reliable indicator of future performance and should never be the sole factor considered when selecting a superannuation fund.



**Likelihood of negative returns<sup>2</sup>** 1 to less than 2 out of every 20 years

	Accumulation		Pension	
	Over 10 yrs	Over 20 yrs	Over 10 yrs	Over 20 yrs
<b>Return target p.a. on average</b>	CPI + 1.5%	CPI + 2.0%	CPI + 2.0%	CPI + 3.0%

**Minimum suggested time frame<sup>3</sup>** 5 years +

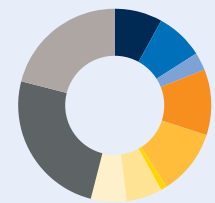


**Net return since SMI inception to 31 August 2022 p.a.<sup>4</sup>**

Note: Hostplus Capital Stable is not available yet for SMI until 28 Nov 2022.

<b>Net return since super fund inception to 31 August 2022 p.a.<sup>4</sup></b>	<b>5.76%</b> (30 Jun 1998)	<b>6.28%</b> (30 Jun 1998)
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#### Strategic Asset Allocation



	Asset class	Benchmark	Range %
Listed equities	Australian equities	8%	0-30%
	International equities – Developed markets	8%	0-30%
	International equities – Emerging markets	3%	0-10%
Unlisted assets	Property	11%	0-25%
	Infrastructure	11%	0-25%
	Private equity	1%	0-10%
	Credit	6%	0-20%
	Alternatives	6%	0-20%
Bonds and cash	Diversified fixed interest	25%	10-50%
	Cash	21%	10-50%

**Growth / defensive asset mix** 38% growth / 62% defensive

# Sector-specific.

## Hostplus Conservative Balanced

A diversified, pre-mixed investment option with a similar proportion of growth and defensive assets.

### Overview

With a similar split of growth and defensive assets, Hostplus Conservative Balanced does exactly what its name suggests. If you're seeking a lower-risk investment approach with competitive long-term returns<sup>1</sup>, this could be the option for you.

### World-class investment managers

Managed by some of the world's largest and most experienced asset managers, including IFM Investors and BlackRock.<sup>2</sup> For a full list of our investment managers please refer to [hostplus.com.au/smi](https://hostplus.com.au/smi).

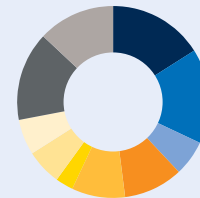
### This option may suit

Members with a five years plus investment horizon in pursuit of a diversified, pre-mixed investment option with lower risk compared to our default Balanced option. Hostplus Conservative Balanced has been designed for members seeking a lower allocation to growth assets such as equities (shares) and a higher allocation to fixed interest and cash. It contains a similar proportion of growth and defensive assets.

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Investment style	Contains roughly equal proportions of growth and defensive assets.			
Level of investment risk <sup>3</sup>				
Likelihood of negative returns <sup>3</sup>	2 to less than 3 out of every 20 years			
	Accumulation		Pension	
Return target p.a. on average	Over 10 yrs CPI + 2.0%	Over 20 yrs CPI + 3.0%	Over 10 yrs CPI + 2.5%	Over 20 yrs CPI + 3.5%
Minimum suggested time frame <sup>4</sup>	5 years +		5 years +	
Net return to 31 August 2022 p.a. <sup>5</sup>				
Net return since SMI inception to 31 August 2022 p.a. <sup>5</sup>	Note: Hostplus Conservative Balanced is not available yet for SMI until 28 Nov 2022.		Note: Hostplus Conservative Balanced is not available yet for SMI until 28 Nov 2022.	
Net return since super fund inception to 31 August 2022 p.a. <sup>5</sup>	<b>5.85%</b> (30 Sep 2007)		<b>7.82%</b> (30 Sep 2007)	

### Strategic Asset Allocation



	Asset class	Benchmark	Range %
Listed equities	Australian equities	16%	10-30%
	International equities – Developed markets	16%	10-30%
	International equities – Emerging markets	6%	0-15%
Unlisted assets	Property	10%	0-25%
	Infrastructure	9%	0-25%
	Private equity	3%	0-10%
	Credit	6%	0-20%
	Alternatives	6%	0-20%
Bonds and cash	Diversified fixed interest	15%	10-40%
	Cash	13%	5-25%

Growth / defensive asset mix 57% growth / 43% defensive

# Sector-specific.

## Hostplus SRI – Balanced

A diversified, pre-mixed investment option with a socially responsible investment style.

### Overview

Want to align your investments to your personal values? Our Socially Responsible Investment (SRI) – Balanced option allows you to do just that. This option seeks to create a positive impact while earning strong long-term returns for your retirement.

### World-class investment managers

Managed by some of the world’s largest and most experienced asset managers, including IFM Investors and BlackRock.<sup>1</sup> For a full list of our investment managers please refer to [hostplus.com.au/smi](http://hostplus.com.au/smi).

### This option may suit

Members with a five years-plus investment time frame who are seeking a diversified, pre-mixed investment option with a socially responsible investment style. The Hostplus SRI Balanced option has been designed for members specifically seeking to avoid exposure to fossil fuels, companies that breach human rights or labour rights, uncertified palm oil, tobacco and other particular industries, while investing in assets that contribute to sustainable outcomes.

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#### Investment style

Responsible investment option invested through diversified investment portfolio, including some growth assets and some lower risk investments. Seeks to exclude particular industries and invest in assets that contribute to sustainable outcomes.

#### Level of investment risk<sup>2</sup>



#### Likelihood of negative returns<sup>2</sup>

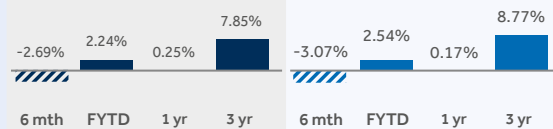
4 to less than 6 out of every 20 years

	Accumulation		Pension	
	Over 10 yrs	Over 20 yrs	Over 10 yrs	Over 20 yrs
Return target p.a. on average	CPI + 2.5%	CPI + 3.0%	CPI + 3.5%	CPI + 4.0%

#### Minimum suggested time frame<sup>3</sup>

5 years +

#### Net return to 31 August 2022 p.a.<sup>4</sup>



#### Net return since SMI inception to 31 August 2022 p.a.<sup>4</sup>

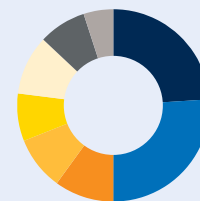
Note: Hostplus SRI – Balanced is not available yet for SMI until 28 Nov 2022.

#### Net return since super fund inception to 31 August 2022 p.a.<sup>4</sup>

**7.80%**  
(27 Mar 2017)

**8.72%**  
(27 Mar 2017)

#### Strategic Asset Allocation



	Asset class	Benchmark	Range %
Listed equities	Australian equities	24%	10-50%
	International equities – Developed markets	26%	10-50%
	International equities – Emerging markets	0%	0-20%
Unlisted assets	Property	10%	0-30%
	Infrastructure	9%	0-30%
	Private equity	8%	0-30%
	Credit	0%	0-20%
	Alternatives	10%	0-30%
Bonds and cash	Diversified fixed interest	8%	0-30%
	Cash	5%	0-20%

#### Growth / defensive asset mix

73% growth / 27% defensive

# Sector-specific.

## Hostplus Infrastructure

A diversified portfolio of unlisted Australian and global infrastructure assets, actively managed to generate a strong mix of cash yield and capital growth.

### Overview

Hostplus Infrastructure invests in tangible assets usually not available to SMSF or retail investors. Additionally, Hostplus identifies high-value assets to co-invest directly in, reducing costs and providing exposure to quality assets that will drive long-term returns.

### These assets are good for long-term investors because they offer:

- Stable income over a long time frame
- Inflation protection, with revenue linked to inflation and economic growth
- Long-term (up to 50+ years) investments
- Essential services offering monopolistic benefits and high barriers to entry.

### World-class investment managers

Managed by some of the world's largest and most experienced investment managers, such as IFM, QIC and First Sentier.<sup>1</sup> For a full list of our investment managers please refer to [hostplus.com.au/smi](http://hostplus.com.au/smi).

1. Information and opinions presented in this material do not constitute investment advice, a recommendation, or an offer of any services or products for sale and is not intended to provide a sufficient basis on which to make an investment decision. Please refer to [www.hostplus.com.au/financial-services-guide](http://www.hostplus.com.au/financial-services-guide) for further information regarding our relationship with IFM Investors.

2. The level of investment risk is based on an industry-wide Standard Risk Measure that shows the number of expected negative annual returns over a 20-year period. 3. The minimum suggested time frame is based on the option's risk and return profile, volatility and likelihood of negative annual returns in any one year. 4. Performance records for the SMI Infrastructure option start on 27 May 2019. Investment returns prior to that date reflect the returns of the identically named (non-SMI) Hostplus investment option, which follows the same investment strategy. Not all investment options will have returns reported for each period due to varying launch dates. These returns are not used for crediting returns to your account. Net investment returns represent the rate of return on investments, net of investment-related fees, costs and taxes. The declared net investment returns can be positive or negative. 5. Investment managers may invest a proportion of this option's assets in cash for management purposes from time to time. Past performance is not a reliable indicator of future performance and should never be the sole factor considered when selecting a superannuation fund.

**Investment style** Long-term direct investment option that invests in tangible infrastructure assets, such as airports, seaports, toll roads, renewable energy and utilities, across Australia.<sup>2</sup>

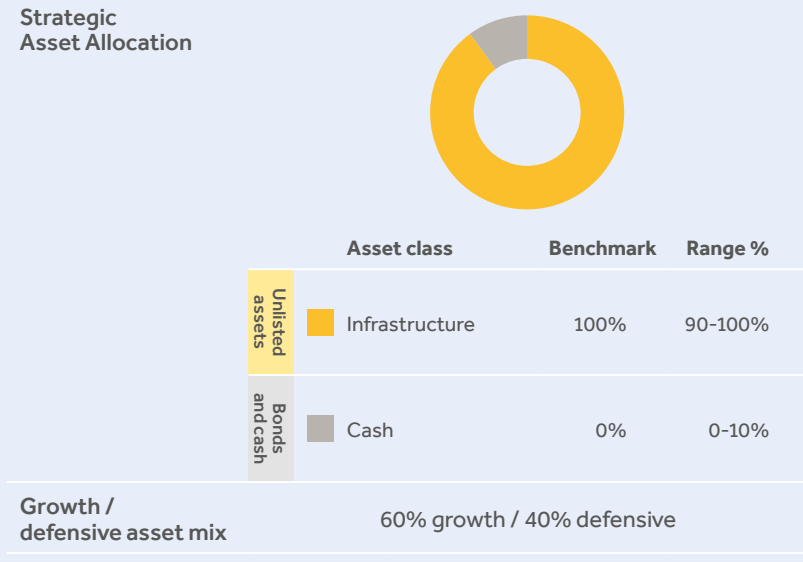


**Likelihood of negative returns<sup>3</sup>** 3 to less than 4 years out of every 20 years

	Accumulation		Pension	
	Over 10 yrs	Over 20 yrs	Over 10 yrs	Over 20 yrs
<b>Return target p.a. on average</b>	CPI + 2.0%	CPI + 2.0%	CPI + 2.5%	CPI + 2.5%
<b>Minimum suggested time frame<sup>4</sup></b>	5 years +		5 years +	
<b>Net return to 31 August 2022 p.a.<sup>5</sup></b>				
	6 mth	FYTD	6 mth	FYTD
		1 yr		3 yr

**Net return since SMI inception to 31 August 2022 p.a.<sup>5</sup>**

<b>7.18%</b> (27 May 2019)	<b>8.11%</b> (27 May 2019)
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### This option may suit

Patient SMSF investors seeking highly restricted, global, unlisted, institutional-grade infrastructure assets and investment managers.

# Sector-specific.

## Hostplus Property

An actively managed diversified portfolio of high-quality, institutional-grade Australian and international property assets, generating income and capital growth.

### Overview

Property offers diversified portfolios across the industrial, retail, residential and commercial property sectors – directly or through property trusts – and backed by best-in-class sustainability programs benchmarked against key industry-approved ESG attributes from Green Star, NABERS and GRESB.

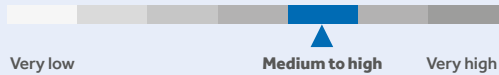
This option offers consistent income through rents from a range of tenants, allowing your clients to diversify their portfolios and help reduce risk.

### World-class investment managers

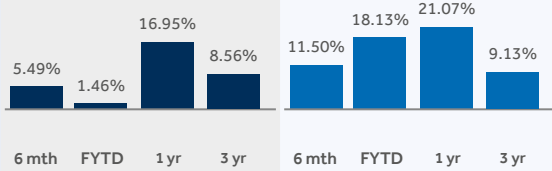
Managed by some of the world’s largest and most experienced investment managers, such as ISPT, Charter Hall and Lend Lease.<sup>1</sup> For a full list of our managers please refer to [hostplus.com.au/smi](http://hostplus.com.au/smi).

1. Information and opinions presented in this material do not constitute investment advice, a recommendation, or an offer of any services or products for sale and is not intended to provide a sufficient basis on which to make an investment decision. [com.au/financial-services-guide](http://com.au/financial-services-guide) for further information regarding our relationship with IFM Investors. 2. The level of investment risk is based on an industry-wide Standard Risk Measure that shows the number of expected negative annual returns over a 20-year period. 3. The minimum suggested time frame is based on the option’s risk and return profile, volatility and likelihood of negative annual returns in any one year. 4. Performance records for the SMI Property option start on 27 May 2019. Investment returns prior to that date reflect the returns of the identically named (non-SMI) Hostplus investment option, which follows the same investment strategy. Not all investment options will have returns reported for each period due to varying launch dates. These returns are not used for crediting returns to your account. Net investment returns represent the rate of return on investments, net of investment-related fees, costs and taxes. The declared net investment returns can be positive or negative. Past performance is not a reliable indicator of future performance and should never be the sole factor considered when selecting a superannuation fund.

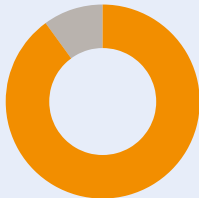
**Investment style** A diversified, actively managed investment portfolio, including a higher proportion of defensive assets.

**Level of investment risk<sup>2</sup>**  Very low **Medium to high** Very high

**Likelihood of negative returns<sup>2</sup>** 3 to less than 4 out of every 20 years

	Accumulation		Pension	
<b>Return target p.a. on average</b>	Over 10 yrs	Over 20 yrs	Over 10 yrs	Over 20 yrs
	CPI + 2.0%	CPI + 2.0%	CPI + 2.0%	CPI + 3.0%
<b>Minimum suggested time frame<sup>3</sup></b>	7 years +		7 years +	
<b>Net return to 31 August 2022 p.a.<sup>4</sup></b>				
<b>Net return since SMI inception to 31 August 2022 p.a.<sup>4</sup></b>	<b>8.28%</b> (27 May 2019)		<b>9.17%</b> (27 May 2019)	
<b>Net return since super fund inception to 31 August 2022 p.a.</b>	<b>7.66%</b> (1 Jul 2001)		<b>8.69%</b> (19 Sep 2009)	

**Strategic Asset Allocation**



	Asset class	Benchmark	Range %
Unlisted assets	Property	100%	90-100%
	Cash	0%	0-10%

**Growth / defensive asset mix** 30% growth / 70% defensive

### This option may suit

SMSF investors seeking stable, long-term returns underpinned by a reliable income stream and capital growth.

# Sector-specific.

NEW OPTION

## Hostplus Australian Shares – Indexed

A diversified investment portfolio of Australian shares, through one of the largest and most experienced Australian fund managers, IFM investors.<sup>1</sup>

### Overview

Gain exposure to a diversified investment portfolio of Australian shares, through one of the largest and most experienced Australian fund managers, IFM investors. This indexed-enhanced option targets index-like returns and seeks to add incremental value over the ASX200. It uses strategies such as risk-controlled trading around index changes and capital events, and proprietary trading, to exploit market inefficiencies.

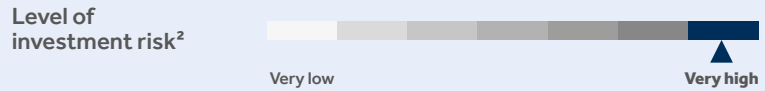
Add value to your SMSF via the ASX200 Index with the Hostplus SMI Australian Shares – Indexed option.

### World-class investment management

IFM Investors is a globally renowned Australian investment manager. With over 20 years' experience in managing infrastructure investments, IFM draws on a global team of experts that offers wide specialisation.

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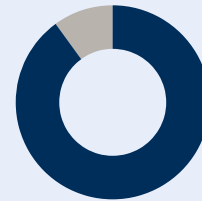
**Investment style** A diversified investment portfolio of Australian shares, through one of the largest and most experienced Australian fund managers, IFM investors.



**Likelihood of negative returns<sup>2</sup>** 3 to less than 4 out of every 20 years

	Accumulation				Pension			
	Over 10 yrs	Over 20 yrs	Over 10 yrs	Over 20 yrs	Over 10 yrs	Over 20 yrs	Over 10 yrs	Over 20 yrs
<b>Return target p.a. on average</b>	CPI + 2.5%	CPI + 3.0%	CPI + 3.5%	CPI + 4.5%	CPI + 3.5%	CPI + 4.5%	CPI + 3.5%	CPI + 4.5%
<b>Minimum suggested time frame<sup>3</sup></b>	5 years +				5 years +			
<b>Net return to 31 August 2022 p.a.<sup>4</sup></b>								
<b>Net return since SMI inception to 31 August 2022 p.a.<sup>4</sup></b>	<b>-0.87%</b> (18 Mar 2022)				<b>-1.29%</b> (18 Mar 2022)			
<b>Net return since super fund inception to 31 August 2022 p.a.</b>	<b>-0.88%</b> (18 Mar 2022)				<b>-1.30%</b> (18 Mar 2022)			

### Strategic Asset Allocation



	Asset class	Benchmark	Range %
Listed equities	Australian Shares	100%	90-100%
	Cash	0%	0-10%

**Growth / defensive asset mix** 100% growth / 0% defensive

### This option may suit

Eligible investors with a five years plus investment horizon in pursuit of exposure to a highly diversified portfolio of companies listed on the Australian Securities Exchange. This option is designed for members with a primary focus on minimising fees. It uses an indexed enhanced strategy based upon established market index and then seeks to add modest value by exploiting market inefficiencies. This option aims to achieve capital growth and income growth via dividends over the long term.



# Sector-specific.

NEW OPTION

## Hostplus Diversified Fixed Interest – Indexed

Provides exposure to a diversified investment portfolio of fixed interest investments, through one of the largest and most experienced Australian and global fund managers: Blackrock.<sup>1</sup>

### Overview

Hostplus' Diversified Fixed Interest – Indexed option provides exposure to a diversified investment portfolio of fixed interest investments, through one of the largest and most experienced Australian and global fund managers: Blackrock. You will gain access to a broader opportunity set with exposure to different risk profiles and corporate debt across multiple countries. Targeting a higher yield than a 50/50 benchmark (60% global bonds, 40% Aussie bonds), this portfolio targets index-like returns and aims to provide capital stability and a return above the cash rate for your SMSF.

### World-class investment management

Blackrock is a leader in investment management, risk management and advisory services worldwide. The fund manager is currently the world's largest asset manager, with US\$10 trillion in assets under management as of January 2022.

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**Investment style** A diversified investment portfolio of fixed interest investments, through one of the largest and most experienced Australian and global fund managers: Blackrock.

**Level of investment risk<sup>2</sup>**  Very low Medium to high Very high

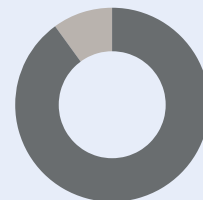
**Likelihood of negative returns<sup>2</sup>** 3 to less than 4 out of every 20 years

	Accumulation		Pension	
	Over 10 yrs	Over 20 yrs	Over 10 yrs	Over 20 yrs
<b>Return target p.a. on average</b>	CPI -1.0%	CPI -0.5%	CPI -0.5%	CPI 0.0%
<b>Minimum suggested time frame<sup>3</sup></b>	2 years +		2 years +	
<b>Net return to 31 August 2022 p.a.<sup>4</sup></b>	-4.35%	0.10%	-4.82%	0.14%
	6 mth	FYTD	6 mth	FYTD
		1 yr		1 yr
		3 yr		3 yr

**Net return since SMI inception to 31 August 2022 p.a.<sup>4</sup>** **-4.33%** (18 Mar 2022) **-5.09%** (18 Mar 2022)

**Net return since super fund inception to 31 August 2022 p.a.** **-4.35%** (18 Mar 2022) **-4.82%** (18 Mar 2022)

**Strategic Asset Allocation**



	Asset class	Benchmark	Range %
Bonds and cash	Diversified Fixed Interest	100%	90-100%
	Cash	0%	0-10%

**Growth / defensive asset mix** 0% growth / 100% defensive

### This option may suit

Eligible investors with a two years plus investment horizon in pursuit of exposure to a portfolio of Australian and international government bonds and other investment grade debt. This option is designed for investors with a primary focus on minimising fees. It uses an indexed-enhanced strategy based upon an established market index and then seeks to add modest value by exploiting market inefficiencies. This option aims to provide capital stability and a return above cash over a market cycle.

# Sector-specific.

NEW OPTION

## Hostplus International Shares – Emerging Markets

A diversified investment portfolio consisting of attractive emerging market equities. This option is actively managed by some of the largest and most experienced global emerging market fund managers including Northcape Capital, Neuberger Berman and Ninety One Asset Management.<sup>1</sup>

### Overview

A diversified investment portfolio consisting of attractive emerging market equities. The International Shares – Emerging Markets option is actively managed by some of the largest and most experienced global emerging market fund managers including Northcape Capital, Neuberger Berman and Ninety One Asset Management. It also uses fund managers focused exclusively on Asia and China. These emerging economies are expected to deliver above-average growth compared to developed economies over the long term, driven by young demographics, an emerging middle class consumer base and quick adaptation of new technology.

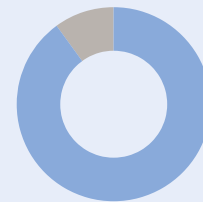
### World-class investment management

Global investment managers Northcape Capital, Neuberger Berman and Ninety One Asset Management have proud records of achieving strong outperformance for their clients.

1. Information and opinions presented in this material do not constitute investment advice, a recommendation, or an offer of any services or products for sale and is not intended to provide a sufficient basis on which to make an investment decision. Please refer to [www.hostplus.com.au/financial-services-guide](http://www.hostplus.com.au/financial-services-guide) for further information regarding our relationship with IFM Investors. 2. The level of investment risk is based on an industry-wide Standard Risk Measure that shows the number of expected negative annual returns over a 20-year period. 3. The minimum suggested time frame is based on the option's risk and return profile, volatility and likelihood of negative annual returns in any one year. 4. Performance records for the SMI International Shares – Emerging Markets option start on 18 March 2022. Investment returns prior to that date reflect the returns of the identically named (non-SMI) Hostplus investment option, which follows the same investment strategy. Not all investment options will have returns reported for each period due to varying launch dates. These returns are not used for crediting returns to your account. Net investment returns represent the rate of return on investments, net of investment-related fees, costs and taxes. The declared net investment returns can be positive or negative. Past performance is not a reliable indicator of future performance and should never be the sole factor considered when selecting a superannuation fund.

Investment style	A diversified investment portfolio consisting of attractive emerging market equities.			
Level of investment risk <sup>2</sup>				
Likelihood of negative returns <sup>2</sup>	4 to less than 6 out of every 20 years			
	Accumulation		Pension	
Return target p.a. on average	Over 10 yrs CPI + 3.0%	Over 20 yrs CPI + 4.0%	Over 20 yrs CPI + 3.5%	Over 20 yrs CPI + 5.0%
Minimum suggested time frame <sup>3</sup>	5 years +		5 years +	
Net return to 31 August 2022 p.a. <sup>4</sup>	-3.48%	0.13%	-	-
	6 mth	FYTD	1 yr	3 yr
Net return since SMI inception to 31 August 2022 p.a. <sup>4</sup>	<b>-3.47%</b> (18 Mar 2022)		<b>-3.94%</b> (18 Mar 2022)	
Net return since super fund inception to 31 August 2022 p.a.	<b>-3.48%</b> (18 Mar 2022)		<b>-3.48%</b> (18 Mar 2022)	

### Strategic Asset Allocation



	Asset class	Benchmark	Range %
Listed equities	International Shares – Emerging Markets	100%	90-100%
Bonds and cash	Cash	0%	0-10%

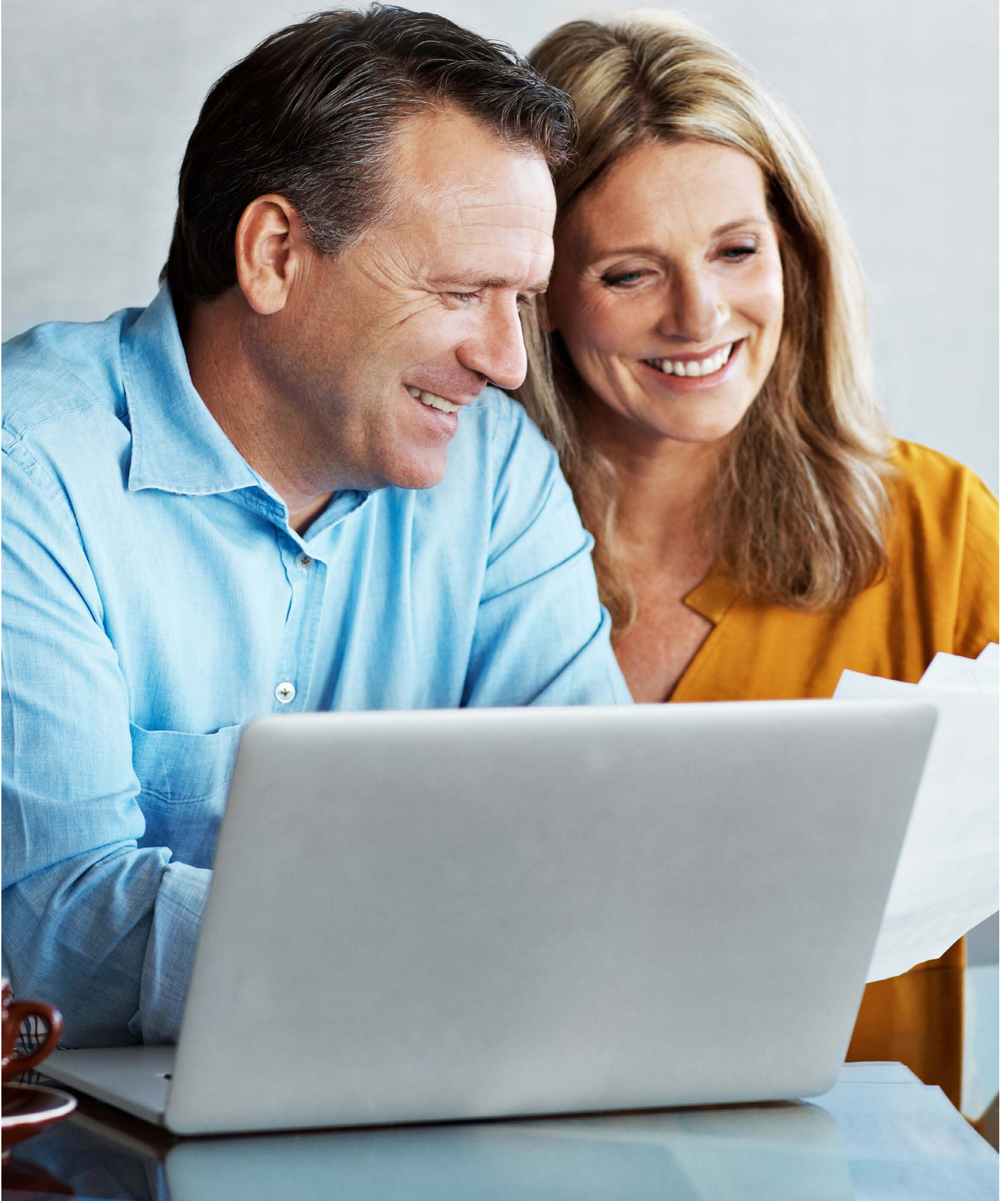
Growth / defensive asset mix 100% growth / 0% defensive

### This option may suit

Eligible investors with a five years plus investment horizon in pursuit of exposure to a highly diversified portfolio of companies listed on international stock exchanges within emerging market countries. This actively managed option aims to outperform the market by carefully selecting which companies of all sizes to buy and sell. This option aims to achieve capital growth and income growth via dividends over the long term. This option is less diversified than the Fund's Default Option and has a higher risk and return profile.

# Inside Hostplus SMI.

## More information



# How Hostplus SMI works.

## Understanding the basics

Hostplus SMI invests through Hostplus' Pooled Superannuation Trust structure, so your money is pooled with over one million other Hostplus members.

Each investment option is divided into units, which are allocated based on the value of your investment and the relevant unit price.

- Hostplus SMI is a tax-paid investment vehicle. This means the declared unit price for each investment option includes a provision for tax owing on any investment income and capital gains, as well as entitlements to tax credits (i.e. imputation credits).
- You can choose to buy units in either the accumulation or pension (retirement) phase for each investment option. This will ensure the right tax treatment is applied, as units in each phase are taxed at a different rate.
- All investment income is retained within the fund and is reflected in the unit price rather than being distributed.
- Our online portal provides regular portfolio information and reporting at the touch of a button.

### Product details

<b>Minimum initial investment</b>	\$10,000
<b>Minimum additional investment (per option)</b>	\$5,000
<b>Minimum ongoing account balance amount<sup>1</sup></b>	\$10,000
<b>Minimum switch amount (per option)<sup>2</sup></b>	\$5,000
<b>Minimum redemption amount (per option)<sup>2</sup></b>	\$5,000

### Maximum investment

Unlimited. The Trustee reserves the right to decline any application and additional investments at its absolute discretion.

### Unit pricing

Calculated each national business day (T) and made available at [hostplus.com.au/smi-investment-returns](http://hostplus.com.au/smi-investment-returns) at midday T+2 on every national business day.

### Product fees

#### Joining fee:

\$240 deducted from your initial application amount.

#### Administration fee:

\$165 p.a. plus Trustee fee\* of 0.0155% p.a. of your account balance.

#### Investment fee:

Refer to the Hostplus Self-Managed (SMI) Product Disclosure Statement.

For full details of the fees and costs, including definitions of each fee and cost, please refer to the Hostplus Self-Managed Invest (SMI) Product Disclosure Statement (PDS) and the Additional Information Brochure available at [hostplus.com.au/smi](http://hostplus.com.au/smi).

1. Subject to market movement. When investor's balance falls below \$2,000, a request may be made by the Trustee to top up or withdraw the balance in full.

2. Switches and withdrawals may be accepted below the minimum limit where the balance of an option has fallen below that minimum limit due to market movement.

## Building our portfolios

We understand how important it is that you keep your financial goals on track – leading up to and right through retirement. So we work with some of the world's largest and top-performing asset managers to keep delivering real value in all market environments. Here's how.

### Portfolio construction with JANA

The Hostplus investment team works closely with our investment consultant, JANA, to create the portfolios for Hostplus SMI. Here's what we consider when we're creating these options for you:

- The amount we allocate to each asset class, country or sector
- The investment managers we select
- The amount we allocate to each investment manager
- The assets in which we co-invest directly
- The level of investment risk for each asset, investment manager or asset class.

### World-class investment managers

We outsource our investment management because it's in investors' best financial interests to benefit from the expertise available through our external investment managers and investment consultant, JANA.

We have strict guidelines for selecting managers for your portfolio, including:

- Investment managers must always align with our core investment philosophy
- Their costs must be reasonable
- They must deliver competitive performance
- They're subject to regular monitoring and performance review against specific objectives.

We will remove an investment manager due to poor investment performance, a change in key personnel, a change in a manager's style or if they no longer align with Hostplus' SMI investment strategies.

### Asset allocation for Hostplus SMI

Each of the investment options follows its own distinct investment strategy, including how much it allocates to each asset class, country or sector.

- We decide where to invest each option's assets based on in-depth analysis and research.
- We regularly review asset allocation settings in line with our economic outlook.

### Investment governance

For more information on Hostplus' investment governance, please visit [hostplus.com.au/investment/investment-governance](https://hostplus.com.au/investment/investment-governance).

## Responsible investment

Our goal is to deliver the best retirement outcomes for you – this responsibility guides every decision we make.

Responsible investment is an important part of our investment approach that helps us better manage risk and get the best outcomes for you. Our approach is based on four pillars:



### Active ownership

Using our position to positively influence company behaviour and performance.



### Building Australia's future

Investing in projects that improve the world and deliver investment performance.



### Environmental, social and governance (ESG) integration

Setting our asset allocation through an ethical framework.



### Member values

Understanding what's important to our members.

Our Responsible Investment Policy can be found on our website at [hostplus.com.au/investment/investment-governance](https://hostplus.com.au/investment/investment-governance).

## ESG integration

We're committed to environmental, social and governance (ESG) integration across all asset classes – because it's good for the world and good for your investments.

We consider ESG factors as part of our annual strategic asset allocation process and in setting investment objectives.

As part of the investment manager selection and review process, we work with JANA to review each investment manager's ability to integrate ESG risks and opportunities into their investment decision-making process.

ESG factors considered may include:

Environmental	Social	Governance
<ul style="list-style-type: none"> <li>• Climate change</li> <li>• Pollution and waste</li> <li>• Resource depletion</li> <li>• Biodiversity</li> <li>• Land use changes</li> </ul>	<ul style="list-style-type: none"> <li>• Human rights</li> <li>• Labour rights</li> <li>• Health and safety</li> <li>• Employee relations</li> <li>• Human capital management</li> <li>• Aboriginal and Torres Strait Islander rights and relations</li> <li>• Local communities' relations</li> <li>• Consumer protection</li> </ul>	<ul style="list-style-type: none"> <li>• Board structure, size, diversity, skills and independence</li> <li>• Executive remuneration</li> <li>• Shareholder rights</li> <li>• Corporate culture and ethics</li> <li>• Bribery and corruption</li> <li>• Risk management</li> <li>• Lobbying</li> <li>• Tax strategy</li> </ul>

## Making a difference

We're making it count when it comes to investing for the future of our members – and the world around us.

### Active ownership

We're active in our company engagement and proxy voting because we want to positively influence company behaviour and long-term returns.

We prefer to create change within companies through engagement rather than divest from a company or sector and lose influence.

We focus on:

- Board oversight and accountability
- Shareholder rights
- Major transactions
- Remuneration
- ESG risk management and disclosure.

We engage with companies primarily through our membership of the Australian Council of Superannuation Investors (ACSI), as well as directly and through investment managers.

We take our proxy voting rights seriously, always voting when it's practical. We take into account voting guidance from specialist service providers, recommendations from our investment managers, and our own engagement and voting principles.

### More information on proxy voting

Read our Responsible Investment Policy at [hostplus.com.au/investment/investment-governance](https://hostplus.com.au/investment/investment-governance).

We also publicly disclose a full record of our voting decisions on the investment governance section of our website: [hostplus.com.au/investment/investment-governance](https://hostplus.com.au/investment/investment-governance).

### Climate change

We recognise that climate change may influence the performance of our investments over time. We manage the financial risk to our portfolios by considering climate change in all aspects of the investment process, including strategic asset allocation, stress testing, and investment manager selection and review.

For more information, please refer to our website: [hostplus.com.au/investment/investment-governance/climate-change](https://hostplus.com.au/investment/investment-governance/climate-change).





# Expertise that delivers.

## Our investment philosophy

Our approach to investing is driven by our strong, diverse and proven investment beliefs. That's why our portfolio looks different – and has consistently performed well.

### The four key principles that shape how we build our portfolio

1. It should be well diversified to generate returns and reduce risk.
2. Assets need to provide a healthy income stream from a range of sources to support returns and meet our expectations for low capital growth across asset classes.
3. It must focus on active management because in a low-return world, any additional returns generated through actively selecting assets and managing risk are highly valuable.
4. Our investment options follow their own distinct investment strategy and are designed to help you reach your investment goals for your chosen level of risk.

### Six ways we're different

As one of Australia's top 5 super funds, we have a long history of delivering on our objectives – using our scale and expertise to outperform competitors and keep costs low.

1. **We're long term:** Our young membership supports our sustained investment goals.
2. **We have firepower:** Our large net cashflow means we can quickly take advantage of investment opportunities.
3. **We're well positioned:** Our long-term focus gives us high tolerance for high-performing illiquid assets, such as unlisted property, infrastructure and private equity.
4. **We're varied:** Our comprehensive diversification helps us to better control and minimise risk.
5. **We're resilient:** Our adaptable investment strategy gives us the tools to recover quickly from adverse market events.
6. **We're connected:** We outsource our investment management because it's in your best interests to take advantage of the expertise and quality services available through our external investment managers and investment consultant, JANA.

# Getting started.

Whether you're managing your super entirely on your own or working with an adviser, we can help. We have the insights and resources you need to make confident decisions about your fund, your future and your finances.

## How to apply

Investing in SMI is easy, with a seamless end-to-end digital application and onboarding process. No paper. No lengthy forms.

It only takes a few minutes to join. To get you set up, we need to know if you're eligible.

You need to be either:

- A director of the company which is the trustee of the SMSF making this application, or
- The trustee of the SMSF making the application.

## Before you start

Make sure you've got a couple of things handy:



- Access to the ABN, contact and banking details of your self-managed super fund (corporate trustee will also require details of the ACN)



- Your contact details and identification details (driver's licence or passport) for each trustee/director



- Individual trustee(s) will need to upload a copy of the fully executed Trust Deed showing the names of all current individual trustees.

## Want to know more?

Whether you have a question, would like to discuss the investment options, or want to learn more about SMI, please call us on **1300 350 819** 8am – 8pm (AEST) Monday to Friday.

Visit: [hostplus.com.au/smi](https://hostplus.com.au/smi)

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

Before applying you should have read and understood all relevant compliance and disclosure documents including the Financial Services Guide, Product Disclosure Statement, Privacy Policy and Data Handling Statement. For information on how to invest with Hostplus Self-Managed Invest refer to our additional information brochure and website. The offer to invest in Hostplus Self-Managed Invest made in this document is only to those persons receiving this offer in Australia (electronically or otherwise). The Trustee reserves the right to decline any applications.

### Important information

All above information is correct as at 31 August 2022. This information contains general advice only and does not take into account your personal objectives, financial situation or needs. You should consider if this information is appropriate for you in light of your circumstances before acting on it. Please read the Hostplus Self-Managed Invest (SMI) Product Disclosure Statement (PDS), available at [hostplus.com.au/smi](https://hostplus.com.au/smi) before making a decision about Hostplus SMI. Hostplus' products (which include its investment options) are designed for a particular target market. Please read our Product Disclosure Statement and Target Market Determination available at [hostplus.com.au](https://hostplus.com.au) for a description of the target market and to understand what's right for you. Hostplus Self-Managed Invest (SMI) is issued by Host-Plus Pty Limited ABN 79 008 634 704, AFSL 244392 as trustee for the Hostplus Pooled Superannuation Trust (PST) ABN 13 140 019 340. HP1391 1122



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