CHOICEPLUS GUIDE

Want more control over your super? Choiceplus gives you the power.

Issue date 30 September 2025

This Guide was prepared and issued by Host-Plus Pty Limited ABN 79 008 634 704, AFSL No.244392, as trustee for the Hostplus Superannuation Fund ABN 68 657 495 890, MySuper No. 68657495890198.

THAT'S A PLUS+

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Here to help

Call 1300 467 875, 8am – 8pm AEST/AEDT, Monday to Friday

Live chat or email **hostplus.com.au/contact**

Website hostplus.com.au

Important documents

The information in this document forms part of the following Product Disclosure Statements (PDSs) and Legacy Product Guides, issued 30th September 2025:

- Hostplus Superannuation and Personal Super PDS
- Hostplus Executive PDS
- Maritime Accumulation Advantage PDS
- Maritime Contributory Accumulation PDS
- Maritime Stevedores Accumulation PDS
- Maritime Employer Accumulation PDS
- Maritime Super Legacy Product Guide.

If you are a Hostplus Pension member you should read this Guide in conjunction with the Hostplus Retirement Accounts Product Disclosure Statement issued 30 September 2025.

You can find these and other guides that form part of the PDS at **hostplus.com.au/pds**, or you can contact us for a copy.

You should also consider the *Terms and conditions for investing in the Choiceplus investment platform* set out at the end of this Guide.

About this guide

This Guide contains general information only and doesn't take into account your personal financial situation or needs. Before making a decision about Hostplus, you should consider your personal circumstances and read the PDS. You may also wish to obtain financial advice.

The information in this Guide is correct at the date of publication. Information contained in this Guide that is not materially adverse may change from time to time and will be made available on our website at **hostplus.com.au/pds**

You can request a paper or electronic copy of this Guide, and any website updates without charge, by calling us on 1300 467 875.

Use of 'we', 'us' or 'our' within this Guide refers to Host-Plus Pty Limited ABN 79 008 634 704, the trustee of the Fund.

To understand the target market that the products covered by this Guide have been designed for, please read the target market determination (TMD) relevant to your product, available at **hostplus.com.au/ddo**

Insurance through the Fund is provided by MetLife Insurance Limited ('MetLife' or 'the Insurer') ABN 75 004 274 882, AFSL 238096.

Any statement made by a third party or based on a statement made by a third party in this Guide has been included with the third party's consent.

ABOUT CHOICEPLUS

If you're ready to take control of how your super or pension is invested, you could be ready for Choiceplus.

You can use Choiceplus to invest your Hostplus super or pension in:

- Australian shares in the S&P/ASX 300 Index
- Selected Exchange Traded Funds (ETFs)
- Selected Listed Investment Companies (LICs)
- Term deposits

Choiceplus gives you much of the freedom of a self-managed super fund – likely with lower costs and less hassle. And even better, you get to stay with Hostplus.

How Choiceplus works

Fundamentally, Choiceplus is very simple: if you have more than $10,000 in your Hostplus super or pension account you can transfer some of your balance to Choiceplus and start investing within days. The only exception to this is if you are a Transition to Retirement (TTR) account holder, as TTR account members don't have access to Choiceplus.

As with any investment, it's important to have the full picture. With Choiceplus, you'll want to be aware of a few key details, including:

- eligibility requirements
- additional fees and costs
- product-specific risks
- product rules, and
- terms and conditions.

We'll walk you through everything you need to know, so you can feel confident about your decision.

To get the most out of this guide—and make sure Choiceplus is right for you—take a few moments to read it from beginning to end. It's all here to help you make an informed choice.

How you invest via Choiceplus

YOUR SUPER OR PENSION

YOUR PRE-MIXED OR SINGLE SECTOR INVESTMENTS

Minimum balance of $2,000 – or more for some Pension members

DEPOSITS

- Dividends
- Distributions
- Franking credits
- Interest on term deposits

YOUR CHOICEPLUS TRANSACTION ACCOUNT

(minimum balance of $200)

Invest funds from your Choiceplus transaction account using the Choiceplus online investment platform

DEDUCTIONS

- Fees
- Brokerage costs
- Tax

YOUR CHOICEPLUS INVESTMENTS

- SHARES IN COMPANIES IN THE S&P/ASX 300 INDEX
- EXCHANGE TRADED FUNDS (ETFs)
- LISTED INVESTMENT COMPANIES (LICs)
- TERM DEPOSITS

The benefits of Choiceplus

Control

You're in the driver's seat when it comes to investing your super or pension via Choiceplus.

Build a portfolio tailored to your personal goals and risk appetite.

Choice

Choiceplus empowers you to choose from a wide variety of investments.

Invest directly in Australian shares in the S&P/ASX 300 index, selected ETFs and LICs, and term deposits.

Tax-effectiveness

Choiceplus can help you make the most of your tax opportunities. With it, you can:

- carry forward investment losses to help reduce future capital gains tax
- receive franking credits directly to your account, and
- move your investments from super to a pension account without paying capital gains tax at the time.

Real-time trading

Choiceplus gives you access to an integrated trading platform to execute buy and sell orders immediately during normal market hours.

You can also place limit orders if you want your trades to be triggered at a certain price point.

Cost-effective investing

Take advantage of our competitive administration and brokerage fees.

Information and tools

The Choiceplus online investment platform provides you with information and tools to help you grow your expertise and make informed choices, including market news, research, watchlists and charting.

Choiceplus also records all your investment activity and lets you generate on-demand performance and other reports.

Less admin

Choiceplus gives you much of the freedom of a self-managed super fund without the administrative burden. For example, all taxation matters are automatically taken care of within your account without the need for an accountant.

1 TTR account holders do not have access to Choiceplus.

Who can invest?

To be able to invest using Choiceplus, you must:

- ☐ be a Hostplus member with more than $10,000 in your super or pension account[1], and
- ☐ be registered for Member Online, which means having access to the internet and a current email address.

Take Choiceplus for a test drive!

As a Hostplus member, you can take a look at the Choiceplus online platform before committing to anything.

To access it, please go to Member Online, select '**Investments**', select 'Access **Choiceplus**' and click on '**Try Choiceplus**'.

IS CHOICEPLUS RIGHT FOR YOU?

Choiceplus puts you in the driver's seat, giving you the flexibility to choose and manage your own investments. It can be a rewarding way to take a more active role in your super or pension—but it's not for everyone.

It's important to feel comfortable with the basics of investing and to consider whether managing your own investments suits your goals and preferences.

If you have an accumulation account, take a look at the *Investment Guide* for your product to learn more.

If you have a pension account, check out the *Hostplus Retirement Accounts PDS*.

Understanding the fundamentals of investing

Savvy investors are guided by the following principles, which hold true no matter which asset class they're considering.

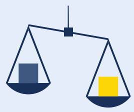
Volatility is the price you pay for long-term growth

The assets that typically generate the highest returns – known as 'growth assets' – can also generate returns that are volatile in the short term.

In the case of a growth asset such as Australian shares, this is because their value is affected by factors that are unpredictable and ever-changing such as:

- a company's financial position
- industry trends
- local economic conditions, and
- the international economic outlook.

The reason that investors tolerate volatility – which can mean accepting negative returns in some years – is that it's the price we pay for higher returns over the long term. And for most of us, super and pensions are a long-term investment. Even if you've already reached retirement, your pension may be invested for decades to come.



Playing it safe can be risky!

If you try to avoid volatile returns by investing in 'defensive assets' over the medium- to long-term, you face the risk of your super or pension failing to grow enough to meet your needs in retirement.

Diversification protects you

Experienced investors don't put all their eggs in one basket.

The ultimate form of diversification is investment in a range of assets classes such as shares, property and term deposits. No matter what is happening in investment markets, different asset classes tend to move in different directions, at different times, at different speeds. This is because asset classes react differently to influences such as economic growth, inflation, interest rates and exchange rates. A change that is good for one asset class can be bad for another.

In a nutshell, diversification protects you by capturing the returns you want to keep and reducing the volatility you want to avoid.

Tax and fees affect your returns

We all love compound growth – the powerful snowballing effect you get from earning returns on your returns – however it's important to remember that compounding works in reverse too. The money that comes *out* of your super or pension can significantly affect your benefit long term.

Tax

When you're choosing your own investments in Choiceplus, you need to make sure you understand the tax implications of your decisions.

When you buy and sell assets you may incur either a capital gain or loss that could result in a tax liability to your account. Please make sure you read the section of this Guide called *Tax and your investments in Choiceplus* so that you understand the tax implications of your investment decisions.

Fees and costs

Investing comes with fees and costs that can also impact your returns.

A range of fees apply when you invest via Choiceplus. Some fees are fixed while others depend on your investment activity. Make sure you read the *Fees* section of this Guide to fully understand the costs of investing via Choiceplus.

Knowing yourself

To be a successful investor you need to know not only where you're heading, but whether you can stay the course.

What's your super strategy?

You might think that everyone's goal for their super or pension is to maximise growth, but it's not that simple.

The most appropriate approach to investing will depend on a range of factors including:

- your plans for retirement
- your other investments
- your family situation, and
- your risk tolerance.

We have a range of tools and resources you can use to help clarify your goals for your super or pension. Our website offers explainer videos and articles, FAQs, member news, investment updates, forms, fact sheets, and more. Go to **hostplus.com.au**. And if you're looking for information specific to Choiceplus, please visit **hostplus.com.au/choiceplus**

SuperSmart

Member Online also gives you access to SuperSmart, which offers educational content and digital advice in relation to certain products such as insurance. (While most Hostplus members can access SuperSmart, eligibility criteria apply. See **hostplus.com.au/supersmart**.)

Retirement Calculator

Understanding how much money you'll need is an all-important step when you start thinking about retirement. This number is different for everyone, but what does it look like for you? Our Retirement Calculator can help you work out whether you need to boost your super savings to achieve your dream retirement.

A financial planner can help

Many people get comfort from working with a licensed financial planner to get a plan in place and revisit it from time to time.

Hostplus' financial planners can't guide your Choiceplus selections, but they can help you devise a broader retirement planning strategy that aligns with your goals, personal situation and investment timeframe. You can meet with them over the phone or by video call, and in some cases the fee for this service may be paid from your super account. If you already have a trusted financial planner or engage one in future, they can provide advice on your investment strategy as well as your Choiceplus selections.

What's your risk tolerance?

How comfortable are you with volatile investment returns?

It's easy to believe you've got a high tolerance for investment risk when the loss is hypothetical, but how would you really feel about seeing your super balance trending downwards?

If negative returns could leave you distressed or anxious, you might be more comfortable leaving the investment decisions to someone else.

Can you stay the course?

Successful investors stick to their strategy even when markets are in turmoil.

Choiceplus may not be right for you if you're someone who:

- makes financial decisions based upon feelings or urges
- panics when markets fall, or
- can't resist chasing returns by constantly buying or selling assets.

Investors who try to 'time the market' by buying at a low point and selling at a high point almost always do worse than investors who choose a strategy and stick with it. What's more, they also waste money on charges such as brokerage fees.

If you aren't confident you have the temperament for managing your own investments you may find that our other Hostplus investment options can provide you with the flexibility and type of investment return you're seeking without the risks associated with direct investing.

INVESTING USING CHOICEPLUS ASX-TRADED SECURITIES

You can research, trade and track securities[2] traded on the Australian Securities Exchange Ltd (ASX) via Choiceplus.

Specifically, you can invest in:

a. Australian shares on the S&P/ASX300 Index
b. Selected Exchange Traded Funds (ETFs) and
c. Selected Listed Investment Companies (LICs).

Choiceplus gives you the world

With Choiceplus you're restricted to securities traded on the ASX, but some of the ETFs and LICs can give you access to international markets.

Australian shares
Summary The S&P/ASX 300 Index incorporates up to 300 of the largest companies on the Australian Securities Exchange (by market capitalisation).
Who is this investment suitable for? Members with a long-term investment timeframe who are seeking strong long-term returns and have a high tolerance of negative returns. Choiceplus members should be comfortable with implementing their own investment strategy and taking an active role in managing their .
Level of investment risk **High** (Based on a diversified share portfolio, expected frequency of negative annual returns would be in between 4 and less than 6 out of every 20 years)
Minimum suggested investment timeframe 7 years +
Exposure to growth assets 100%

Exchange traded funds (ETFs)[3]
Summary ETFs are traded like shares, but are a collection of securities and generally represent a particular market index, (e.g. ASX Small Caps). ETFs provide a low-cost way to access a wide range of securities in Australian and international markets and different industry sectors without having to select shares yourself.
Who is this investment suitable for? The answer varies depending on the ETF chosen as investment timeframes, expected returns and risk tolerances vary greatly. Choiceplus members choosing to invest in ETFs should be comfortable with implementing their own investment strategy and taking an active role in managing their super investment.
Level of investment risk Varies depending on the ETF chosen
Minimum suggested investment timeframe Varies depending on the ETF chosen
Exposure to growth assets Varies depending on the ETF chosen

2 The term 'securities' is used to refer to shares and exchange-traded products (ETFs and LICs) that are traded on the ASX.
3 ETFs may include other Exchange Traded Products (ETPs) such as Exchange Traded Commodities (ETCs).

Listed investment companies (LICs)

Summary
LICs are publicly traded investment companies that invest in a diversified portfolio of assets, such as shares and bonds. LICs are traded like shares and are closed-ended. This means they do not regularly issue new shares or cancel existing shares as investors join or leave.

LICs are actively managed and can provide investors with exposure to a diversified portfolio of underlying shares and other assets.

Who is this investment suitable for?
The answer varies depending on the LIC chosen as investment timeframes, expected returns and risk tolerances vary greatly. Choiceplus members choosing to invest in LICs should be comfortable with implementing their own investment strategy and taking an active role in managing their super investment.

Level of investment risk
Varies depending on the LIC chosen

Minimum suggested investment timeframe
Varies depending on the LIC chosen

Exposure to growth assets
Varies depending on the LIC chosen

TERM DEPOSITS

Choiceplus allows you to invest your super or pension in a range of term deposits provided by ME Bank.[4]

When you invest in a term deposit you commit to investing your money (the 'principal') for a certain period of time to receive a particular interest rate.

Term deposits
Summary Term Deposits have a locked-in term and interest rate, which accrues interest daily and is credited to your account at the end of the selected term along with the original invested capital. The interest rate is generally higher than a normal bank deposit interest rate. Term deposits are deemed to be 'illiquid' investments, because once you have agreed on a term and locked your investment in, you cannot redeem your cash earlier without incurring a penalty on your interest rate.
Who is this investment suitable for? With all defensive assets, Term Deposits are designed for members with a short-term investment timeframe, who are seeking stable returns and have a low tolerance of negative returns.
Low (Negative returns expected in between 0.5 to less than 1 out of every 20 years)
Minimum suggested investment timeframe Maturity term – Choiceplus provides you with agreed maturity terms of 90 days, 180 days and 365 days on your term deposits.
Minimum suggested investment timeframe Maturity term – Choiceplus provides you with agreed maturity terms of 90 days, 180 days and 365 days on your term deposits.

Reinvesting your term deposit

You can arrange to automatically reinvest your term deposit (just the principal or the interest too).

If you want to do this, you provide your instruction via the Choiceplus online investment platform by 11.59pm on the Thursday before the original term deposit matures. You can also cancel the roll over instruction at any time before the Thursday 11.59pm cut-off.

Term deposit rules

When you invest in term deposits via Choiceplus you have to do so within certain parameters.

Minimum investment per term deposit	$1,000
Maximum investment per term deposit	$5,000,000
Term options to choose from	90 days, 180 days, 365 days

4 ME Bank is a division of Bank of Queensland Limited ABN 32 009 656 740 AFSL and Australian Credit Licence Number 244616 (ME Bank).

Term deposits cannot be transferred to pension accounts

If you want to open a pension account, you won't be able to transfer your investments in Choiceplus to that account if you have term deposits that have not yet reached maturity. If you're in this position, you may wish to delay the commencement of your pension account until your term deposits reach full maturity.

Term deposit purchases

Requests for term deposits can be made on any day of the week but are processed on Fridays (or the next business day if a Friday falls on a national public holiday). Choiceplus aggregates the instructions received by members for each term into single applications to the term deposit issuer each week.

The cut-off date for placing a request to invest in a term deposit each week is 11.59pm on Thursday (AEST/AEDT). If your request is received after this time, it will be processed the following Friday.

If you want to cancel an instruction to purchase a term deposit, you can do before 11.59pm on a Thursday (AEDT/AEST) in the same week as your request.

You can view any pending term deposit orders on the Choiceplus online investment platform in the 'pending' tab located under the 'Transact/term deposits' heading.

Redeeming term deposits before maturity

Redeeming term deposits prior to the maturity date in Choiceplus will be accepted in limited circumstances.

These include:

- payment of your superannuation benefit on the grounds of severe financial hardship (strict eligibility criteria apply)
- payment of your superannuation benefit on compassionate grounds approved by the Department of Human Services (strict eligibility criteria apply)
- payment of your superannuation benefit to your beneficiaries upon your death
- payment of your superannuation benefit for Total and Permanent Disability
- payment of your superannuation benefit for a terminal medical condition
- payment of a family law split
- payment of a Departing Australia Superannuation Payment (DASP) request, and
- payment of your minimum annual pension as required by law (see *Managing your Choiceplus account*).

If none of the above apply, please contact us to discuss and for further consideration of your request.

Early redemption costs

If you meet one of the above criteria and you (or your beneficiaries) redeem your term deposit(s) prior to the maturity date, the interest rate will be reduced as follows:

Time invested	Interest rate reduction
0% to 50% of total term	50%
Over 50% of total term	20%

Trading rules and limits

Same-day trading	You cannot buy and sell the same security on the same day via Choiceplus.
Minimum buy order value	Each security purchase must be worth at least $1,500
Maximum order value	Any security trade (buy or sell) cannot exceed $250,000
Limit on total securities holding	You cannot invest more than 80% of your total super or pension balance in shares, ETFs or LICs via Choiceplus
Limit on investing in particular share	You cannot invest more than 20% of your total super or pension balance in a single share
Limit on investing in particular ETF or LIC	You cannot invest more than the designated investment limit (50% or 20%) of your total super or pension balance in a single ETF or LIC. To see which limit – 50% or 20% – applies to each ETF and LIC please refer to the website at **hostplus.com.au/choiceplus**
Unexecuted trade orders	You can only have one unexecuted order in the market at any one time in respect of a particular share, ETF or LIC. This limit is in place to prevent any type of market manipulation that could possibly occur.
Limit orders	Limit orders must be within tolerances that are determined by the price of the security as shown in the table below.

Limit order tolerances

Price range	Tolerance levels
$0.001 - $0.099	30%
$0.100 - $0.199	20%
$0.200 - $0.395	15%
$0.400 - $0.695	12%
$0.700 - $0.995	8%
$1.000 - $1.995	6%
$2.00 - $9.99	5%
$10.00 - $29.99	4%
$30.00 - $9,999.99	3%

Trade cancellations	You can only cancel a trade if it has not yet been executed.
Stop orders	Stop orders are not available through Choiceplus.
Trading halts and delisted securities	Occasionally the ASX halts trading in particular securities or even delists them. If you are holding such a security you cannot sell it. If you wish to close your Choiceplus transaction account, any halted or delisted securities you hold will have a zero value and be forfeited.

Unreasonable switching or transaction activity

Hostplus carries out monitoring of switching and other transactions to identify activity that may be detrimental to the Fund and other members. For example, this may include frequent switching into and out of an investment option. If unreasonable activity by a member is identified, Hostplus may choose to suspend or remove a member from certain investment options or restrict transactions at its discretion. We will write to affected members if this occurs. We may also suspend access to the Choiceplus investment platform at any time for unreasonable use as permitted under the Choiceplus terms and conditions of use.

The responsibility is yours

When you use Choiceplus to trade securities, you are following what's known as a 'self-directed investment strategy'. What this means is that you are entirely responsible for the investment decisions that you make and the consequences of those decisions. Hostplus assumes no liability for the decisions you make (to the extent permitted by law) and retains all rights of indemnity. There is more information about this in the *Terms and Conditions* section.

Investment returns will vary, and returns aren't guaranteed. Returns can be positive or negative, and negative returns will mean your account balance goes down and you might lose some of your money. We encourage you to consider whether Choiceplus is the right investment vehicle for you (see the section called *Is Choiceplus for you?*). We also encourage you to seek financial advice from a licensed financial planner who can help you formulate and follow an appropriate investment strategy. Unfortunately, Hostplus advisers can't provide advice about your Choiceplus selections because they aren't allowed to advise on securities.

Information is power!

The Choiceplus online platform doesn't just enable you to trade ASX securities, it provides you with research and analysis to help you make informed investment decisions.

MANAGING YOUR CHOICEPLUS ACCOUNT

When you invest via Choiceplus you have to observe certain rules designed to protect you, the fund and our broker.

Registering for an account

You can register for a Choiceplus account if you're a Hostplus member with more than $10,000 in your super or pension account (please note that Transition to Retirement (TTR) accounts cannot be used for Choiceplus). You must also be registered for Member Online.

To register for your Choiceplus account please log into **hostplus.com.au** and click on 'Investments' and then 'Access Choiceplus'.

Minimum account balances

You must maintain:

- a minimum account balance of $200 in your **Choiceplus transaction account**, and
- a minimum balance of $2,000 (or more for Pension members[5]) in your **other Hostplus investment options**.

We'll cover these in more detail below.

We won't execute a trade that would cause your Choiceplus transaction account balance to fall below $200. We require this minimum account balance to ensure there are sufficient funds to cover any fees or costs that may become owing (and in the case of Pension members any pension that must be paid[5]).

5 Pension members need to have enough invested in Hostplus diversified or sector investment options outside of Choiceplus to enable us to pay them at least the minimum annual pension required by legislation. This amount is known as the Income Payment Reserve (IPR). The IPR is reset each year at 1.5 times the new minimum pension amount calculated for your Hostplus pension. The latest IPR will be displayed on the Choiceplus online investment platform.

Your Choiceplus Transaction Account

When you register for a Choiceplus account we provide you with a Choiceplus transaction account. You use this transaction account to:

- transfer funds to and from your other Hostplus investment options, and
- buy and sell Choiceplus investments.

Deposits to your transaction account include cash transfers from your other Hostplus investment options and Choiceplus investment income, such as dividends, and investment sales.

Deductions from your transaction account include cash transfers to your other Hostplus investment options, fees and tax payments, and investment purchases.

Interest on your Choiceplus transaction account is accrued daily and credited to the account monthly in arrears. The interest rate earned on your transaction account balance is subject to change. For the current rate, refer to the Choiceplus online investment platform or **hostplus.com.au/choiceplus**

If your balance falls below the minimum required amounts

If your account falls below the required minimum of $200 we will contact you so you can take action. If no action is taken after 30 days, we may take one or more of the following actions (in the order presented below):

- Transfer $200 from your other Hostplus investment options if the balance in your other investment options is above $2,200 or – for Pension members – higher than the Income Payment Reserve (see below for details)
- If you have less than $2,200 in your other Hostplus investment options or for Pension members less than the Income Payment Reserve, then we will sell approximately $200 from your highest market value share, ETF or LIC holdings. You will be responsible for the brokerage fees and any capital gains tax that may be due, which will be applied to your account balance. The amount received will be dependent on the market price of the trade at the time it is placed. We have no responsibility for the price received when the trade is executed
- Redeem any term deposits in order of the earliest maturity date (early redemption costs apply).
- Close your Choiceplus account and transfer any remaining balance to your other Hostplus investment options.

Cash transfers

Transfers to and from Choiceplus are processed two national business days after you request them if you request them by 4.00pm (AEST/AEDT) on any day. If you submit them after 4.00pm, they will be processed three business days later.

Transfers in

The Choiceplus online investment platform will automatically calculate and display the amount of money you have available to transfer to your transaction account taking into account the required minimums you need to hold in your other Hostplus investment options.

When you transfer funds to Choiceplus, you nominate a dollar amount which is deducted proportionately from your other Hostplus investment options.

Transfers out

When you transfer cash back to your Hostplus investment options, the transfer amount will be applied proportionately across your current investment allocation.

Maintaining the minimum balance in other Hostplus investment options

Hostplus super members

You must maintain a minimum balance of $2,000 in your other Hostplus investment options in order to cover any fees or insurance premiums that could become owing.

Hostplus Pension members

You need to maintain sufficient funds to enable us to pay you at least the minimum annual pension required by legislation. This amount is known as the Income Payment Reserve (IPR). The IPR is reset each financial year at 1.5 times the new minimum pension amount calculated for your Hostplus pension. The latest IPR applicable to you will be displayed on the Choiceplus online investment platform.

If your investments fall below the minimum required amounts

If your funds in Hostplus investment options fall below the required minimum balance for your account, we will contact you to advise you of your options to correct this. If you don't take action within 30 days, we may take one or more of the following actions (in the order set out below):

- If you have sufficient funds in your Choiceplus transaction account, we will transfer the required cash into your Hostplus investment options.
- If you do not have sufficient funds in your Choiceplus transaction account, we will:
  - Sell from your highest value securities to the required amount. You will be responsible for the brokerage fees and any capital gains tax that may be due, which will be applied to your account balance. The amount received will be dependent on the market price of the trade at the time it is placed. We have no responsibility for the price received when the trade is executed.
  - Redeem any term deposits in order of the earliest maturity date (early redemption costs may apply).

Dividend reinvestment plans

Dividends are normally paid into your Choiceplus transaction account as cash.

If, however, you would rather use the dividend you receive from a particular security to purchase more of that security, you can take advantage of what's called a dividend reinvestment plan (DRP), noting that not all companies/issuers provide this option.

Your DRP preferences can be individually set for each of the securities you hold and may be changed at any time. Once a dividend has been announced, you have until 11.59pm (AEST/AEDT) on the day before 'ex-date'[6] to make your final DRP preference selection for that security.

Hostplus may receive additional securities representing fractional entitlements for all members participating in a DRP (because the dividend may not be perfectly divisible by the security price). When these are sold, the relevant proceeds will be paid to each member's transaction account.

Please note: For members who participate in a DRP, tax will be deducted from your Choiceplus transaction account when any applicable shares are allocated to your portfolio.

Shareholder rights and benefits

Because the shares you buy via Choiceplus are technically owned by the fund's Trustee, you do not enjoy some of the rights and benefits associated with share ownership such as:

- participation in class actions
- voting at company meetings (Hostplus carries out all proxy voting in accordance with our proxy voting policy which can be found at **hostplus.com.au**), and
- ancillary benefits, such as shareholder discounts or unit-holder benefits.

Corporate actions

A corporate action is an activity that brings material change to a company and impacts its shareholders. Some examples of corporate actions are share buy-backs, mergers and acquisitions.

Corporate actions can be elective or announced. Elective corporate actions allow investors to elect to participate, while announced corporate actions don't require any shareholder activity (although you will still be notified).

As a Choiceplus investor, Hostplus will notify you via the investment platform of any corporate action events that impact your portfolio. We will also let you know whether you are able to participate. Choiceplus closes corporate actions (that require member election) earlier than is detailed in ASX or company announcements.

Some elective corporate actions (including share-purchase plans) are not available via Choiceplus. Some corporate actions (including demergers) may require the sell-down of some or all of your shareholdings or entitlements that cannot be supported in Choiceplus. If this happens we will write to you to confirm how your entitlements will be handled.

Closing your Choiceplus account

You can close your Choiceplus account at any time—as long as you don't have any investments left (other than cash in your transaction account) and there are no pending trades.

Once your account is closed, the remaining cash (after any final adjustments) will be moved to your other Hostplus investment options.

One thing to keep in mind: if you close your Choiceplus account—or move it to a pension—before the annual tax adjustment (called the "true-up") is done, you won't receive any tax credits from that calculation for the financial year. This could make a difference, especially if you've invested in ETFs or similar trusts.

To learn more, check the section called *Annual true-up calculation*.

6 An 'ex-date' or 'ex-dividend date' means the day the shares begin to trade without the entitlement to the latest dividend. You would need to buy shares before this date to receive the dividend payment.

Withdrawals or rollovers out from your super or pension

Full withdrawals

If you want to withdraw your super or commute your pension[7] you will first need to sell or redeem (in the case of term deposits) all your investments in Choiceplus.

When you invest via Choiceplus, you acknowledge and agree that we may not process any full withdrawals until your investments are able to be sold (that is they are not illiquid, suspended or restricted in some way).

Specifically, you need to:

- make sure that you sell down all your shares, ETFs and LICs
- make sure that you don't have any open orders or unfinished transactions
- not invest in any further term deposits (and understand that any term deposits that haven't reached maturity may also delay the closure of your account), and
- be aware that if your request is received around a company's half-yearly reporting cycle, there may be a delay in closing your account until all share dividends have been paid and allocated.

Partial withdrawals

If you only want to withdraw part of your super or pension, the withdrawal will be taken from your other Hostplus investment options first. If there is not enough money invested in these options, you will need to transfer cash from your Choiceplus transaction account to your other Hostplus investment options. This may require you to sell down or redeem (in the case of term deposits) some or all of your investments in Choiceplus.

If we need you to do this to process your withdrawal we will contact you.

Family law

In the case of a family law split, the splittable payment will be made from your other Hostplus investment options first. If there is not enough money invested in these options, we may need to sell-down your investments in Choiceplus and transfer the cash proceeds into your other Hostplus investment options based on how your current balance is invested. Brokerage fees and early redemption costs (for term deposits) may apply.

Death claims

If Hostplus receives a request for benefits to be paid in the event of your death, we will sell down all the investments in Choiceplus to pay the benefit. To find out more about death benefits please visit **hostplus.com.au**

The Trustee can suspend switches and withdrawals

The Hostplus Trustee, which always acts in the best financial interests of members as a whole, has absolute discretion to suspend or restrict applications, switches, redemptions and withdrawal requests, including benefit payments. This applies to all investment options as well as Choiceplus.

If this occurs:

- transactions may not be processed or may be processed with significant delay, and
- the Trustee may decide to go ahead and process transaction requests for a particular type of benefit on a case-by-case basis.

If a transaction request is not processed due to a suspension or restriction, it will be processed using the effective unit price applicable on the date the suspension is lifted or the date special approval is granted if earlier.

7 To commute a pension means to convert part or all of it to a lump-sum payment.

TRANSFERRING YOUR INVESTMENTS IN CHOICEPLUS TO A HOSTPLUS PENSION

You can transfer your investments in Choiceplus from your super to a pension account without having to sell them down and realise capital gains if:

- you are opening a pension account
- you do not have any active term deposits
- you do not have any pending orders or corporate actions, and
- you instruct us to do so.

Please note that this type of transfer is made at the absolute discretion of the Trustee. The Trustee may also, from time to time, vary the available Choiceplus investment options available for transfer.

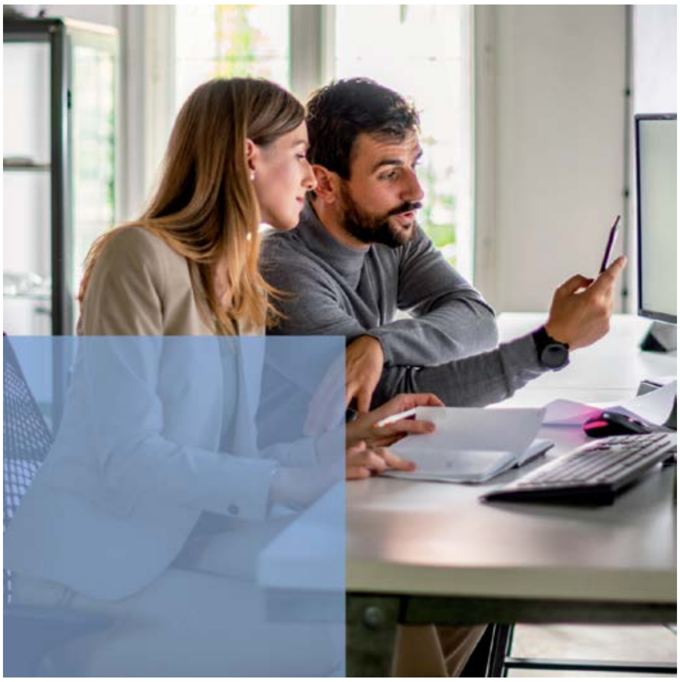
Making the request

You can request this type of transfer on the **Hostplus Retirement Account membership form**.

If you ask us to do this, your Choiceplus investments will be transferred and form part of your new Hostplus pension account. The value of the transfer (for the purposes of your pension commencement) will be calculated at close of business the day before the transfer is completed.

You can only request this once – at the time that you open your Hostplus pension account. Accordingly, if you have active term deposits you might want to delay opening your pension account until they have matured. (You cannot break term deposits to set up your pension account.)

Please be aware that things outside your control, such as corporate actions, may delay your transfer.



Timing matters!

If you want to take advantage of this transfer offer, you may need to get organised first. You cannot request this type of transfer if you have any active term deposits or pending transactions such as limit orders.

The benefit of making this kind of transfer is that:

- you save on brokerage costs because you don't have to sell down your investments and repurchase them
- you are not exposed to the risk of being out of the market because you remain invested throughout the transfer, and
- you may save on tax because the transfer occurs without the realisation of capital gains and the investments are transferred into a tax-free environment (pension account).

Importantly, if you transfer to pension prior to the annual true-up calculation, you will not receive the benefit of any tax credits that form part of the true-up for the relevant financial year. This may be significant if you have invested in ETFs or other trusts.

For more information, please see *Annual true-up calculation*.

THE CHOICEPLUS ONLINE INVESTMENT PLATFORM

You can select your level of access:

Free Access gives you access to market data and research, watchlists and alerts.

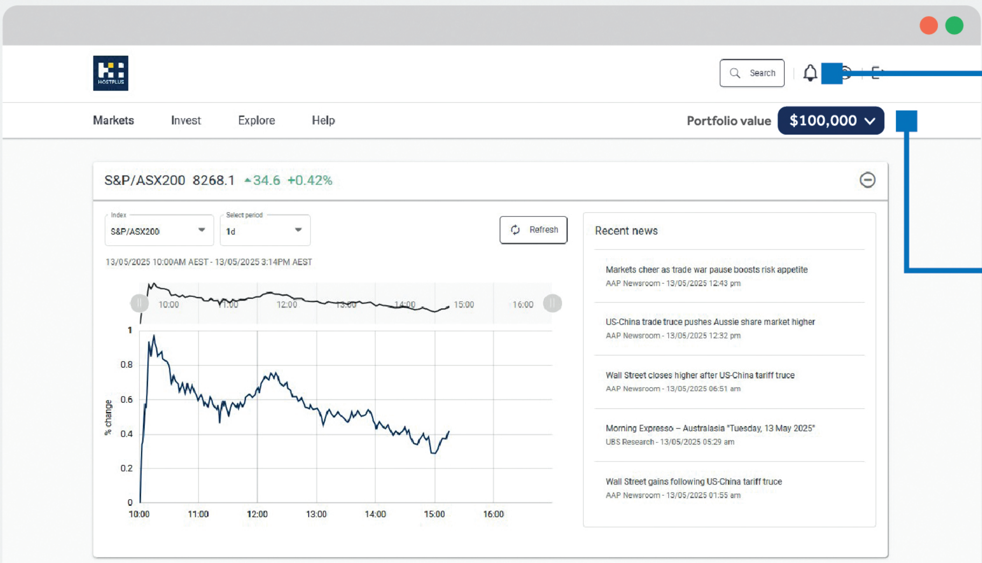
Full Access lets you trade securities and purchase term deposits.

We recommend that you take some time to explore the features of the investment platform. This will help you get comfortable with it and be ready to trade as soon as your transaction account is up and running.

Markets tab (landing page)

This page shows you:

- how the stock market is performing
- the latest investment news and research
- your asset allocation, and
- your allocation across different investment options.

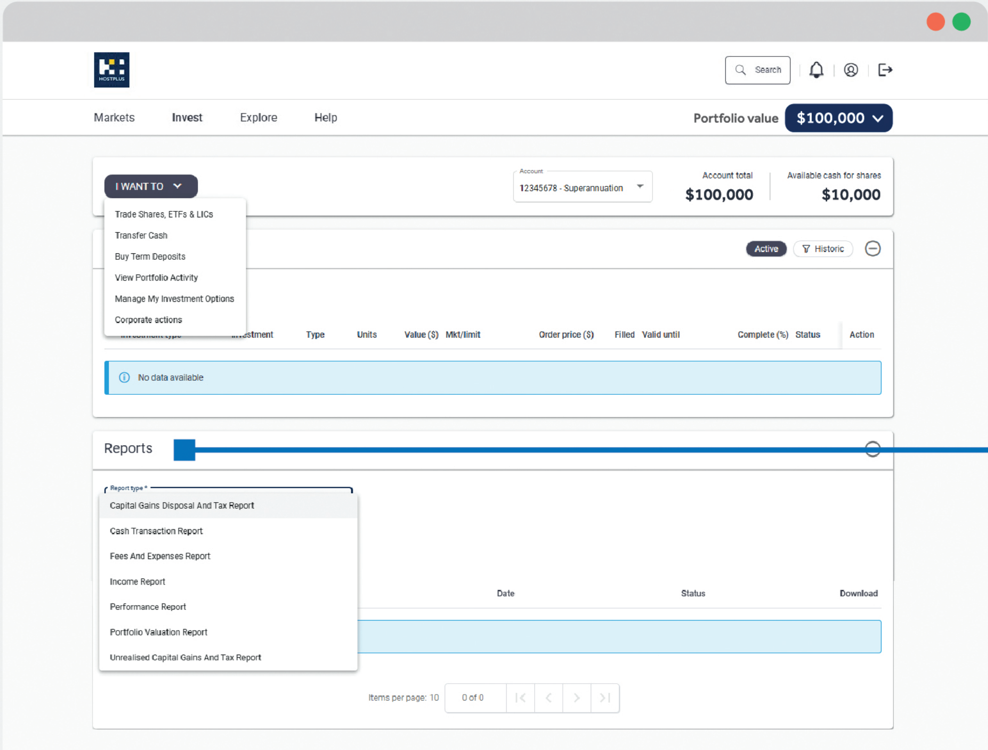


Make sure you check your inbox for corporate actions or other important messages.

You can see your total balance with the fund on every screen. Click on it for more detail.

Invest tab

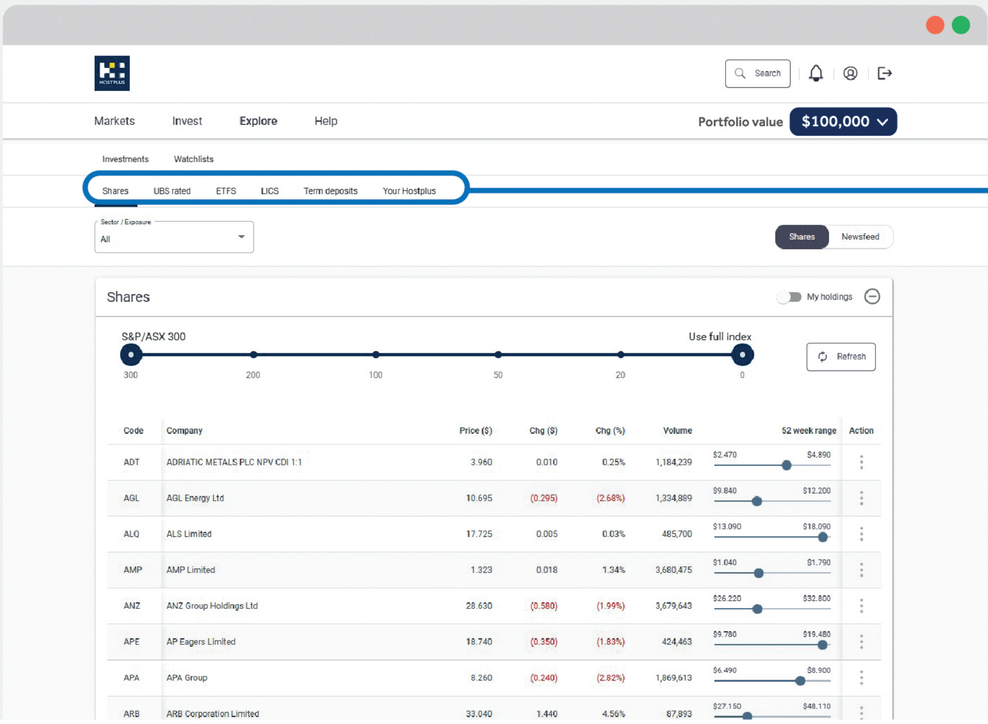
- transfer funds between your other options and Choiceplus
- place buy/sell orders for securities
- buy term deposits, and
- access reports.



Generate reports to track all aspects of your Choiceplus investments including fees and expenses and capital gains.

Explore tab

- Visit this page to access pricing information as well as research and news .
- You can customise your news feed to focus on companies or sectors of particular interest to you.



Check the pricing of shares, ETFs, LICs and term deposits

TAX AND YOUR INVESTMENTS IN CHOICEPLUS

Pension accounts are tax-free

Pension accounts are exempt from tax on investment income and on capital gains. This extremely favourable tax-treatment is one of the reasons there are rules about how much you can transfer to them and how much you need to draw down each year.

Tax on investment income

Investment income includes any interest, dividends or distributions you receive from your investments.

The tax rate on investment income applied to super accounts during the accumulation phase is 15%.

How tax on investment income is applied in Choiceplus

Cash in your Choiceplus transaction account

As your Choiceplus transaction account is an interest-bearing account, any cash you hold in the account will attract interest.

Any tax payable is deducted from the interest paid into your transaction account.

Term deposits

Any tax payable is deducted from the interest paid into your transaction account at maturity of the term deposit.

Shares and LICs

Any tax payable is deducted when a dividend is paid into your Choiceplus transaction account. Where you've elected to use a Dividend Reinvestment Plan (DRP) for a particular security, the tax is deducted from your transaction account when the applicable shares are allotted to your portfolio.

Exchange-traded funds (ETFs) and other trusts

An estimated amount of any tax payable is withheld when a distribution is paid to your account. Following receipt of final distribution components, an annual true-up calculation is performed to ensure the correct amount of tax is applied to your account. At times, more tax is payable after the true-up calculation is done.

Annual true-up calculation

Each year (generally in February), we calculate your final tax liability – and make any necessary adjustments to your account – for your investments in Choiceplus in respect of the previous financial year (ending 30 June). The delay is designed to ensure we have final ETF and other trust distribution information, which can be slow to arrive.

The true-up calculation may result in a debit or credit to your Choiceplus transaction account as well as cost base adjustments. If there are insufficient funds in your Choiceplus transaction account to cover any debit, we will take action as set out in the section called *Maintaining the minimum balance in other Hostplus investment options*.

Importantly, if you close your Choiceplus account (including transferring it to a pension) prior to the annual true-up calculation, you will not receive the benefit of any tax credits that form part of the true-up for the relevant financial year. This may be significant if you have invested in ETFs or other trusts.

Franking credits

Franking credits (also known as imputation credits) are attached to dividends and represent the amount of tax a company has paid on its profits. Australian companies generally pay tax at a rate of 30%, which is the maximum franking credit benefit investors can receive.

Because your investments in Choiceplus form part of your super, and super funds pay a maximum of 15% tax on investment income (and 0% for pension accounts), any tax above this that the relevant company has already paid on your dividends may effectively be refunded to you.

To be eligible for franking credits, investments must be held for 45 continuous days (excluding the purchase and sale date). For Australian shares you hold in Choiceplus, any franking credits will be incorporated at the time dividends are paid to your account. For ETFs or other trusts you hold in Choiceplus, franking credits will be incorporated as part of the annual true-up calculation.

Tax on capital gains

Capital gains tax (CGT) may be payable when you sell an investment for more than what you paid for it. The CGT rate applied to super accounts during the accumulation phase is 15% (reduced to 10% if an investment is held for 12 months or more).

Realised gains/losses in Choiceplus

For any realised gains/losses in your Choiceplus account, CGT adjustments will be applied to your account quarterly (generally within 7 days of the end of each quarter) or on exit.

Choiceplus will carry forward any of your realised losses and use these to offset future capital gains within your account.

If you have realised losses when you close your Choiceplus account, you will receive a benefit equal to 10% of the net realised loss position. This is because Hostplus will utilise the losses at a Fund level.

Unrealised gains/losses in Choiceplus

Choiceplus will keep track of your unrealised gains/losses and display the resulting tax asset or liability within your portfolio valuation. This calculation will also incorporate any unutilised realised losses.

Transfer to Pension

You can transfer your investments in Choiceplus from your super to a pension account without having to sell them down and realise capital gains. For more information, refer to the section called *Transferring your investments in Choiceplus to a Hostplus pension*.

Once in a pension account, investments do not attract CGT.

FEES

A range of fees apply when you invest via Choiceplus. Some fees are fixed while others depend on your investment activity. Make sure you understand them before you start investing.

All of the fees explained below are paid *in addition* to any fees you already pay for your Hostplus super or pension account and fees and costs for investing in other Hostplus investment options. Those fees are disclosed in our various product disclosure statements (PDSs) and guides.[8]

Name of fee	Description	Amount
Portfolio administration fee	This fee is for full access to the Choiceplus investment platform.[9] It is accrued daily and deducted directly from your transaction account at the end of each month.	$168 per year
Transaction account fee	This fee is deducted from the interest paid into your transaction account.	0.10% p.a. of your Choiceplus transaction account balance
Brokerage fees for shares, ETFs and LICs	This fee is charged on each trade (whether buying or selling). For example, a $9,000 trade will incur a brokerage fee of $13.00 whereas a $45,000 trade will incur $45 (calculated as: $45,000 X 0.10%). For all orders which are not fully executed on the same trading day, brokerage will be charged for the portion of the order executed per day.	$13 on each trade of $0.00 to $13,000 0.10% on the total amount of each trade over $13,000
Management fees for ETFs and LICs	If you hold ETFs or LICs, management fees and costs will be charged by the product issuer. These are incorporated into the market price of each ETF and LIC.	Refer to the ETF or LIC issuer's website and relevant disclosure documents for the latest fee and cost information.
Early redemption costs for term deposits	In certain circumstances (see section on *Early redemption costs*) you or your beneficiaries are permitted to redeem a term deposit before it has reached maturity. When you do this, early redemption costs may apply. The cost is incurred in the form of a reduction in the interest earned on the term deposit. The size of the reduction depends on how early the term deposit is redeemed.	If time invested = 0 to 50% of total term: 50% interest rate reduction If time invested = over 50% of total term: 20% interest rate reduction

Fee changes

We may increase our fees, or introduce new fees, if the cost of providing Choiceplus increases. Cost increases could be caused by a range of things including changes to legislation, significant changes to economic conditions and increases in the fees charged by third parties.

We will provide you with 30 days' notice prior to increasing fees or introducing new fees for Choiceplus.

Refer to the *Additional explanation of fees and costs* in the *Fees and Costs Guide* for your product, or *Hostplus Retirement Accounts PDS* for details regarding fee changes.

8 For information in respect of Hostplus' general fees and costs please refer to your relevant PDS or Legacy Product Guide. All of these documents are available at hostplus.com.au/pds

9 The fee does not apply to the Free Access version of the Choiceplus transaction account which does not allow you to make investments.

TERMS AND CONDITIONS OF USE OF THE CHOICEPLUS ONLINE INVESTMENT PLATFORM

The Choiceplus online investment platform ('the site') is an internet-based facility provided by Hostplus, which is made available to Hostplus members who meet the eligibility requirements as outlined in this Guide.

These terms and conditions (including the terms in Annexure A) relate to use of the site. The site includes information transmitted electronically and any associated information provided by Hostplus.

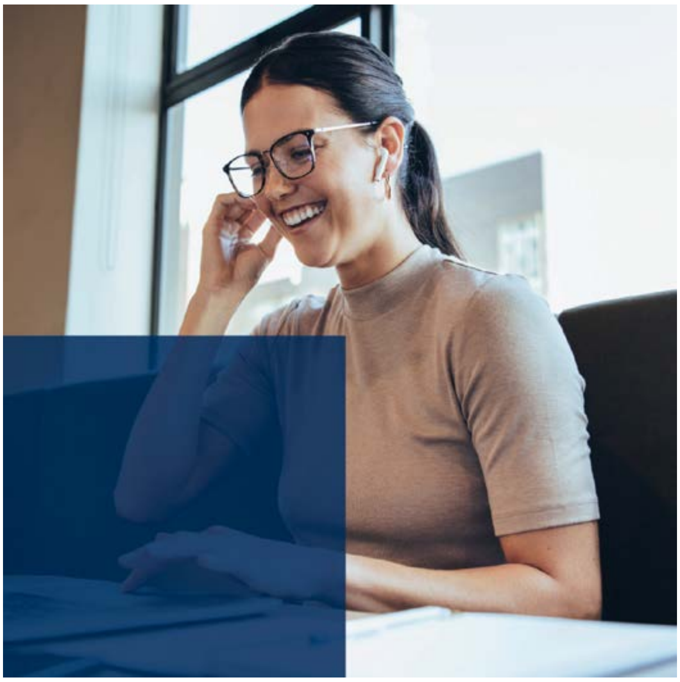
Your access to the site is subject to these terms and conditions (including the terms in Annexure A), the Hostplus Privacy Policy (which is available at **hostplus.com.au/privacy**), and any disclaimers and statements and any additional terms and conditions contained on the site (referred to collectively as the 'terms and conditions'). By accessing, viewing, using any of the online functionality or otherwise using the site, you agree to be subject to the terms and conditions.

You acknowledge and agree that you have read and understood the information contained in the current, applicable *Superannuation and Personal Super Plan Product Disclosure Statement*, *Hostplus Executive Product Disclosure Statement*, *Maritime Accumulation Advantage Product Disclosure Statement*, *Maritime Stevedores Accumulation Product Disclosure Statement*, *Maritime Contributory Accumulation Product Disclosure Statement*, *Maritime Employer Accumulation Product Disclosure Statement* or *Hostplus Retirement Accounts Product Disclosure Statement* (each, a 'PDS'), and the associated material incorporated by reference into the applicable PDS as well as the *Maritime Super Legacy Product Guide*, which are available at **hostplus.com.au/pds**

Please refer to your relevant PDS or Legacy Product Guide, all of which are available at **hostplus.com.au/pds**

In these terms and conditions, references to:

1. 'Actions' includes all orders to buy or sell listed securities, all instructions regarding dividend reinvestment and corporate action elections, switching or re-weighting investment options, establishing or changing investment options, and all other instructions relating to your account;



2. 'Exchange' refers to the Australian Securities Exchange ('ASX') and Cboe Australia;
3. 'FNZ' means FNZ (Australia) Pty Ltd (ABN 67 138 819 119);
4. 'Force Majeure Event' means an act of God, lockout or other interference with work, war declared or undeclared, blockade, lightning, fire, earthquake, storm, flood, explosion, governmental restraint, expropriation, prohibition, intervention, direction or embargo, or any other cause which is not within the control of the party affected;
5. 'Hostplus' are references to the Hostplus Superannuation Fund (ABN 68 657 495 890);
6. 'Morningstar' means Morningstar Australasia Pty Ltd (ABN 95 090 665 544, AFSL 240892);
7. 'our', 'we', 'us' and 'Trustee' are references to Host-Plus Pty. Limited (ABN 79 008 634 704, AFSL 244392) as trustee for Hostplus;
8. 'Registered User' means a person that has completed the registration process to access the site and whose registration has been accepted by us;

9. 'UBS' means UBS Securities Australia Limited (ABN 62 008 586 481, AFSL 231098);
10. 'you' and 'your' are references to Registered Users, as applicable.

General terms

1. Application of general terms

The general terms in these terms and conditions apply to all Registered Users. Additional specific terms may also apply, and these are set out after these general terms.

2. Changes to terms and conditions

We reserve the right to change the terms and conditions at any time. Subject to clause 3 below, if we exercise our right to make such a change, we will then post a notice on the site giving notice of that change for a period of 30 days.

Any subsequent access to, or use of, the site by you will constitute an acceptance of those modifications.

3. Changes to fees and charges

We reserve the right to change any fees or charges at any time. Where a change relates to an increase in fees or charges, we will notify you at least 30 days prior to the change.

4. Changes to your investments and the investment menu

We regularly review the list of available investments in Choiceplus and from time to time may add or remove individual investments from this list.

In the event that you hold an investment in your Choiceplus portfolio that is outside the list of available investments, or you're outside the maximum investment thresholds set out in our Trading restrictions (as set out in this guide), or an investment can no longer be supported by the site, we retain the right at our discretion to redeem the relevant investment(s) and credit the proceeds to your transaction account within the Choiceplus online investment platform, and you will be taken to have given us a standing instruction to do so in these circumstances. Such decisions will not be made lightly and will be made in accordance with our statutory covenant to perform our duties and exercise our powers as trustee of Hostplus in the best financial interests of Hostplus beneficiaries. We will try to contact you prior to selling any of your investment holdings in Choiceplus.

5. Change of functionality

We reserve the right to change the functionality of the site at any time without prior written notice to you. We will endeavour to inform you by notice on the site about any such change before it comes into effect.

6. Registration

To become a Registered User, you must meet the eligibility criteria provided in this *Choiceplus Guide*. You will become a Registered User and be entitled to access and use the site when your registration is accepted by us and you agree to our terms and conditions. You can only register one account at a time.

We reserve the right to deny access to, or to refuse registration for, the site, with respect to any person at our discretion.

7. Personal details

You acknowledge and confirm that all information that you provide to us is correct and complete in all respects.

8. Electronic documents

You agree that where we are required by law or otherwise to provide you with a document, you consent to receive such documents electronically (whether provided on or through links on the site or via email). We recommend that you print a copy of any document provided, or file it electronically for future reference. You agree not to dispute the validity or enforceability of electronic communications and you will be taken to have received such communications whether or not you access the communications.

9. Indemnity

You indemnify us and keep us indemnified at all times against any and all liability for loss, costs, charges and expenses suffered or incurred, directly or indirectly, in connection with:

i. the use of the site by you, any other user, your employees, agents or any other person who uses the site on your behalf (including where such use involves an unauthorised or fraudulent act);
ii. us acting in accordance with any Actions that appear to be given by you, including:
    a. Actions that are unauthorised or fraudulent; or
    b. any request made that we stop an Action you have initiated through the site from being processed, or
    c. any request made for an asset transfer that results in:
        i. the cancellation of pending buy or sell orders for any Choiceplus investment you hold,
        ii. a delay as a result of a pending term deposit, corporate action or other asset specific event (such as pending cash transfers, trades, and non-income corporate actions); and
        iii. closure of your Choiceplus account, except to the extent that liability is directly caused by a breach of these terms and conditions by us, or by any negligent act or omission by us.

10. Warranties

We warrant that we will use reasonable efforts to ensure the information provided on or through the site is accurate, current, and complete. The sole remedy for breach of this warranty is the rectification of any inaccurate information upon notice by you of the inaccuracy or error. We do not represent or warrant that the site will be free from:

i. any omission, error or inaccuracy in information provided on or through the site, including information provided by third parties;
ii. downtime or periods where the site is unavailable or the failure, in whole or in part, of any function on the site to perform an Action; or
iii. any unauthorised access to the site or the information (including account information) retained on the site.

11. Limitation of liability

You confirm that you have not relied on any representation, description, illustration, or specification which is not expressly stated in these terms and conditions.

To the extent permitted by law, we exclude any liability for any loss, costs, charges and expenses suffered or incurred by you, directly or indirectly, in connection with:

i. our exercise of any discretion granted to or held or reserved by us under these terms and conditions;
ii. any technical or service difficulties or processing delays in relation to the site, including processing delays which arise from:
   a. an Action being submitted on a day which is not a business day;
   b. any errors or omission in the Action;
iii. the unavailability of the site, whether because of scheduled downtime or other reasons.
iv. the failure of the site to perform any function which we have specified it will perform (including any failure as a result of a disruption to any telecommunications service, power supply or internet connection);
v. any unauthorised access by third parties to the site or to the information contained or functionality available on the site;
vi. the use of the site by you, any other user, your employees, agents or any other person who uses the site on your behalf (including where such use involves an unauthorised or fraudulent act);
vii. us acting in accordance with any Actions that appear to be given by you or other users, including:
   a. actions that are unauthorised or fraudulent; or
   b. any request made by you that we stop an Action from being processed;
   c. any request made for an asset transfer that results in:
      A. the cancellation of pending buy or sell orders for any Choiceplus investment you hold, a delay as a result of a pending term deposit, corporate action or other asset specific event (such as pending cash transfers, trades, and non-income corporate actions); and
      B. closure of your Choiceplus account,
viii. any technical or service difficulties or processing delays caused to any computer, associated equipment, software, or data; or
ix. any matters arising from data corruption, breaches of data or security, defects in transmission or viruses. Where our liability cannot be excluded under any law, our liability will be limited to, at our discretion, either:
   a. the costs of re-supplying any functionality provided on the site or a requested Action to you; or
   b. paying you the cost of re-supplying any functionality provided on the site or a requested Action to you.

Unless these terms and conditions provide otherwise, our maximum aggregate liability for all proven losses, damages and claims arising out of these terms and conditions or your use of the site, including liability for breach of these terms and conditions, in negligence or in tort or for any other common law or statutory action, is limited in the following manner:

i. if the liability arises in relation to any reliance on, use of, or inability to use any information displayed or functionality available on the site under these terms and conditions, it is limited at our option to the lesser of the cost of re- supplying the applicable functionality provided on the site or the requested Action, paying you the cost of re-supplying the applicable functionality provided on the site or the requested Action or the amount of fees paid by you for the site in the previous three months; and
ii. in all other cases, it is limited to the amount of the fees paid by you for the site in the previous three months.

Despite any other clause, we are not liable to you or to any other person for:

i. unauthorised use or any losses or damages of any kind caused by or resulting from any breach of these terms and conditions or wrongful, wilful, or negligent act or omission by you, any other users or any of your officers, employees, agents, or contractors; or
ii. any direct or indirect lost profit or revenue, exemplary damages, deletion or corruption of electronically or digitally stored information, or without limiting the foregoing, any indirect or consequential loss or damage howsoever described or claimed.

Nothing in this clause 11 limits our liability with respect to damages for personal injury, including sickness and death.

While we make available on the site, in good faith, data sourced from Morningstar, we do not give any representation or warranty as to, and accept no responsibility for, the reliability, accuracy, completeness or timeliness of the data. We shall not, under any circumstances, be liable in any way for any loss of any kind, whether in negligence or otherwise, arising out of or in connection with the data.

For the avoidance of doubt, we exclude any liability for any loss, costs, charges and expenses suffered or incurred by you, directly or indirectly, in connection with any decision made by you, in respect of any form of decision to invest in the Choiceplus investment option, or any form of taxation decision in respect of the Choiceplus investment option.

12. Application for investment and performance of the funds

Investment decisions made in the Choiceplus investment option are made by you – not the Trustee. None of the Trustee, Hostplus, the fund manager managing assets within an investment option, Hostplus's service providers or subsidiaries of any of the aforementioned parties, guarantee the repayment of capital or the performance of the product or the return of capital or income. Your investment in the Choiceplus investment option is subject to investment risk. This could involve delays in repayment and loss of income or the principal invested.

13. Use of the site

You must keep your registration details confidential and secure and not share them with any other person. You must also implement such other security protocols and procedures regarding your access or use of the site as we require from time to time.

You must not authorise, permit or allow any other person to access or use the site. You must notify us immediately if you become aware of any unauthorised access or use of the site. You are responsible for all acts and omissions performed using your registration for the site, whether performed by you and any other person.

You must take all reasonable measures to ensure that no harmful code, computer virus, trojan or worm is coded or introduced into the site, including (without limitation) any computer code which has the purpose or effect of corrupting or deleting information or data held or stored in or available through the site, or preventing or inhibiting proper access to and use of the site.

You must not copy, adapt, alter, modify, reproduce, reverse assemble, reverse compile, reverse engineer, tamper with, or damage the whole or any part of the site or any code, data, service or software provided in connection with the site, or attempt to do so.

14. Availability, security and delivery of the site

We will use all reasonable efforts to provide access to the site on a 24-hour basis however, there will be interruptions to the site to facilitate maintenance, or for other reasons.

We reserve the right to amend the information provided or functionality available on the site and to limit access or cease providing information or functionality available on the site.

We do not guarantee the delivery of communications over the internet, as such communications rely on third party service providers. Electronic communications (including electronic mail) are vulnerable to interception by third parties, and we do not guarantee the security of these communications or the security of the site.

15. Denial of access

We reserve the right to deny access to the site or your account details, where in our opinion there are concerns regarding unreasonable use, security issues, or unauthorised access.

We and FNZ at all times retain control over permission, access to and dissemination of data to users of the site, and your access to the data can be altered or revoked at our sole discretion without notice.

16. Cancellation

You may cancel your registration for the Choiceplus online investment platform at any time. You will be charged for any outstanding fees and costs in accordance with the current *Choiceplus Guide*.

17. Termination

We have discretion to terminate your access to the site without notice.

18. Research

We may make broker research reports available to members in the Choiceplus investment option. No part of these reports is to be construed as a solicitation to buy or sell any stock.

The broker, in preparing these reports, has not considered your specific objectives, financial situation or particular needs. Before making a decision on the basis of any of these reports, you need to consider, with or without the assistance of a licensed financial adviser, whether the information in the relevant report(s) is appropriate in light of your particular needs, objectives, and financial situation. You should also consider the applicable product disclosure statement and all incorporated by reference materials (which are each available at **hostplus.com.au**), before making any decision about whether to acquire or continue to hold the applicable product.

For all research material provided by UBS, you agree with us (in the context of this clause, acting on behalf of UBS) that UBS may give you its financial services guide ('FSG') by making its FSG available on a website. This clause also constitutes notice by UBS to you that its FSG is available at **www.ubs.com/researchfsg**, and you agree that you have or will have read the FSG prior to accessing any research material provided by UBS.

You agree that you will not reproduce, modify, adapt, extract from, or distribute to any other person, any research material made available to you. You acknowledge that the research material is made available for your own personal use subject to this clause and any other disclaimers or disclosures contained in the research material.

19. Copyright

Access to, and use of, this site and its content is strictly for Registered Users only. You must not use the site or its content in any manner or for any purpose which is unlawful or inconsistent with these terms and conditions. You agree to use the site and its contents solely for your own non-commercial use and benefit, and not for resale or other transfer or disposition to, or use by or for the benefit of, any other person. You must not republish, redistribute, copy, frame, modify, interfere with the working of, reverse engineer, remove, paste onto, link to or from another website any part of the site, or in any way exploit any part of the site or the content.

In addition, republication or redistribution of Morningstar or UBS content, including by framing or similar means, is prohibited without the prior written consent of Morningstar or UBS (as applicable).

20. Trademarks

The site contains a number of registered trademarks which are either owned by FNZ, UBS, Morningstar, or us, and are used with the permission of the registered trademark owners.

Morningstar and the Morningstar logo are registered trademarks and trademarks of Morningstar and its affiliated companies. For additional information on other Morningstar services, please visit the Morningstar public website at **morningstar.com.au**

21. Intellectual property of software and content

All copyright, rights, title, and interest in and to the content on the site are owned, licensed, or controlled by FNZ, UBS, Morningstar, or us. You are granted a revocable, non-exclusive and non-transferable licence to use the software when you register for the site as a Registered User.

22. Monitoring of the site

We expressly reserve the right to monitor any or all use of the site.

23. Links and third-party content

Market and exchange data ('Data') available on the site is provided by Morningstar. We reserve the right to amend, remove, or add to the content on the Choiceplus online investment platform at any time without prior notice to you (other than in respect of an increase in fees or charges, where we will notify you at least 30 days prior to the change). Such modifications (other than an increase in fees or charges) shall be effective immediately. Accordingly, we recommend that you review the content on the Choiceplus online investment platform periodically.

We are not responsible for the content of any website owned by a third party that may be linked to the site, whether such a link is provided by us or by a third party. These links are provided as a courtesy service and no judgement or warranty is made by us concerning the suitability, accuracy, or timeliness of the content of any website that may be linked to the site.

By providing access to other websites, we are not recommending or endorsing any brand, products, or services offered by the organisation sponsoring or owning the linked website.

24. Privacy

Use of the Choiceplus online investment platform is subject to the Hostplus Privacy Policy. The Hostplus Privacy Policy sets out information about the collection, use, disclosure, and storage of your personal information. To obtain a copy of the Hostplus Privacy Policy please go to **hostplus.com.au/privacy**

Any information collected by us in connection with your use of the site will be used to provide the Action you have requested. Non- sensitive information provided by you may also be used for related purposes, such as maintaining our relationship with you. Access to and correction of any of your information held by us is available on request. Please contact us on 1300 246 423.

25. User Authentication and Authorisation

On your initial access to the site, you will be required to accept these terms and conditions. If you wish to register and use the site to invest in Choiceplus, you will be required to open a transaction account (i.e. an online cash account).

26. Disclaimer

The information provided by the site is provided by way of general information only and is not intended to represent financial product advice. The information does not take into account your individual objectives, financial situation or needs. You should assess whether the information is appropriate to you, having regard to your objectives, financial situation and needs, and consider seeking advice from a licensed financial adviser, before acting on the information or making any investment decision. The current product disclosure statement and incorporated by reference materials for any product mentioned in the site should also be obtained and considered prior to making any investment decision about the product. Please note that all investments carry some risk and past performance is not a reliable indicator of future performance.

27. Severability

If any provision of these terms and conditions is deemed unlawful, void, or for any reason unenforceable, then that provision will be deemed severable from these terms and conditions and will not affect the validity and enforceability of the remaining provisions.

28. Governing Law

These terms and conditions, the information in the site and all matters relating to either are governed by and to be construed in accordance with the laws of Victoria and are within the exclusive jurisdiction of the Australian courts.

Annexure A – Subscription Alerts

The following terms apply where you elect to receive email alerts via the site (**Alerts**).

1. Information contained in or made available via Alerts is prepared by third parties (including Morningstar and UBS) (**Alert Content**) and is made available to you via Hostplus' Choiceplus online investment platform which is provided to Hostplus by FNZ. Neither the Trustee nor FNZ create or verify any Alert Content and are not responsible for the accuracy, completeness, or timeliness of any Alert Content. The Trustee and FNZ do not provide financial advice in connection with the Alert Content.
2. Alert Content is prepared without taking into account any investor's objectives, financial situation or needs, and you should, before acting on any Alert Content, consider the appropriateness of the information, having regard to your objectives, financial situation and needs. You should also consider the applicable product disclosure statement and all incorporated by reference materials (which are each available at **hostplus.com.au**), before making any decision about whether to acquire or continue to hold the applicable product.
3. Alerts are provided for your information only and should not be relied upon in any way including for taxation, investment, or any other advice purposes.
4. **Alerts are not sent to you in real time.** There will be a delay between market movements or other subjects of an Alert and the time that the Alert is made available to you, meaning that Alert Content may not be current at the time of receipt by you.
5. We are not liable to you for any interruptions to access to Alerts, including but not limited to problems with internet service providers; telecommunications services; computer hardware or software; or any problems sending or receiving electronic communications.
6. Your access to Alerts depends on factors outside our control, including any disruption, failure, or malfunction in the internet service. Access may also be limited or unavailable during periods of peak demand, systems interference, damage, maintenance, or for various other reasons.
7. We reserve the right to suspend or discontinue the Alerts at any time without notice.
8. To the maximum extent permitted by law, we exclude all liability in contract, tort or otherwise in connection with use of any Alert and for any loss incurred by you or a third party in connection with any inaccuracy, delay in, omission from, or failure of any Alert, or your reliance on any Alert Content.

Enquiries and complaints

We understand that even the most well-informed members sometimes get stuck, so please reach out if you need guidance. It's our job to make sure you have the tools and resources you need to make informed decisions about your financial future.

Here to help

Call us: **1300 246 423** 8am – 8pm AEST/AEDT Monday – Friday

Send us an email: **choiceplus@hostplus.com.au**

Visit us online: **hostplus.com.au**

If you have an enquiry or complaint, contact us via the details above. If you're not happy with the way we handle your matter, please write to us at **resolutions@hostplus.com.au**, or Hostplus Resolutions Officer, Locked Bag 5046, Parramatta, NSW 2124.

We'll acknowledge complaints within 24 hours (or 1 business day) of receiving them, or as soon as possible, and will provide a resolution to complaints within 45 days for superannuation matters and 90 days for complaints relating to the distribution of a superannuation death benefit. If there's a delay resolving your complaint, we will contact you within these timeframes to let you know why.

If you're not satisfied with the outcome or the way we handle your complaint, you can contact the Australian Financial Complaints Authority (AFCA). AFCA provides free, fair and independent financial services complaint resolution to our members and their beneficiaries. Although you can contact AFCA at any time, they generally won't deal with your complaint until it has been through our complaints handling process.

You can contact AFCA on 1800 931 678, through its website afca.org.au, in writing via email **info@afca.org.au** or post: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001.

For further information about ratings methodology and awards disclaimers, go to **hostplus.com.au/awards**. Past performance is not a reliable indicator of future performance. Ratings and awards are subject to change and are only one factor to consider when deciding how to invest your super.

Here to help

Call 1300 467 875, 8am – 8pm AEST/AEDT, Monday to Friday

Live chat or email **hostplus.com.au/contact**

Write
Locked Bag 5046, Parramatta, NSW 2124

Visit our Adelaide, Melbourne or Darwin ServicePlus Centres.
Details at **hostplus.com.au/contact**

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