



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.

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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 and a better, more comfortable future.

Get the best of both worlds

We're the first industry super fund to combine the flexibility of an SMSF with access to unique, high-performing investments.² With Hostplus SMI, you get to invest in one of Australia's top super funds while maintaining control of your SMSF.

Powerful benefits

We understand how important it is for you to find reliable financial performance to support your life, plans and purpose.



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.

2. Source: According to the SuperRatings Accumulation Fund Crediting Rate Survey – SR50 Balanced (60–76) Index, 31/12/21, our Balanced investment option is ranked #1 for returns over 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.

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

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 #1 ranked
Balanced investment
option for returns over 10,
15 and 20-year periods.³

\$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.

3. According to the SuperRatings Accumulation Fund Crediting Rate Survey – SR50 Balanced (60-76) Index, 31/12/21, our Balanced investment option is ranked #1 for returns over 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.

Scale and experience.

Why invest with Hostplus?

As one of Australia's largest super funds,⁴ we have a long history of exceeding our investment goals – using our scale, expertise and experience to support your plans and your future.

1.3m
members (approx)

Over

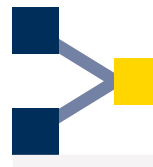
\$66bn
in funds under management (approx)
as at 30 June 2021



#1
ranking
for our Balanced investment option for returns over 10, 15 and 20-year periods.⁵

World-class asset managers

Access expertise from our in-house team plus IFM Investors, BlackRock, Wellington, ISPT and Bridgewater.



10- to 20-year investment strategies
Long-term thinking that really delivers.

Our awards

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



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. SuperRatings does not issue, sell, guarantee or underwrite this product. Go to superratings.com.au for details of its criteria. Awards and ratings are only one factor to be taken into account when choosing a super fund.

4. Source: APRA Annual fund-level superannuation statistics June 2020 (reissued 26 March 2021), Hostplus is the 13th largest public offer super fund by funds under management.⁵ Source: According to the SuperRatings Accumulation Fund Crediting Rate Survey – SR50 Balanced (60-76) Index, 31/12/21, our Balanced investment option is ranked #1 for returns over 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.



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. 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
<p>Pre-mixed</p> <p>Diversified options invested across a wide range of asset classes.</p>	<p>Hostplus Balanced</p> <p>A highly diversified, actively managed portfolio with a high proportion of unlisted assets such as property, infrastructure and private equity.</p> <p>Hostplus Indexed Balanced</p> <p>Our lowest cost diversified portfolio – passively managed to target index-like returns.</p>
<p>Sector-specific</p> <p>Investment options that target assets in specific industries likely to perform well over the long term.</p>	<p>Hostplus Infrastructure</p> <p>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.</p> <p>Hostplus Property</p> <p>A diversified portfolio of quality Australian and international unlisted property assets, generating income and capital growth.</p> <p>Hostplus Australian Shares - Indexed</p> <p>A diversified investment portfolio of Australian shares, through one of the largest and most experienced Australian fund managers, IFM investors.</p> <p>Hostplus Diversified Fixed Interest - Indexed</p> <p>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.</p> <p>Hostplus International Shares - Emerging Markets</p> <p>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.</p>

More information on each investment option can be found on pages 11-16.

Pre-mixed.

Hostplus Balanced

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



RANKED #1 - performing fund for returns over 10, 15 and 20-year periods

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. For a full list of our investment managers please refer to 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.

1. 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. 2. 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. 3. 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 ¹	

Likelihood of negative returns¹ 3 to less than 4 years 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 10 yrs CPI + 3.5%	Over 20 yrs CPI + 5.0%

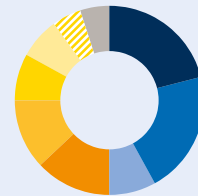
Minimum suggested time frame² 5 years +



Net return since SMI inception to 28 Feb 2022 p.a.³ **8.42%** (27 Nov 2017) **9.57%** (27 Nov 2017)

Net return since super fund inception to 28 Feb 2022 p.a. **8.98%** (1 Mar 1988) **10.25%** (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%	0-20%
	Credit	7%	0-20%
	Alternatives	5%	0-20%
Bonds and cash	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.

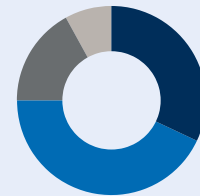
World-class investment managers

Managed by some of the world's largest and most experienced asset managers, including IFM Investors and BlackRock. For a full list of our investment managers please refer to hostplus.com.au/smi.

1. 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. 2. 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. 3. Performance records for the SMI Indexed 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.			
Level of investment risk¹				
Likelihood of negative returns¹	4 to less than 6 years out of every 20 years			
	Accumulation		Pension	
Return target p.a. on average	Over 10 yrs CPI + 1.5%	Over 20 yrs CPI + 2.5%	Over 10 yrs CPI + 2.0%	Over 20 yrs CPI + 3.5%
Minimum suggested time frame²	5 years +		5 years +	
Net return to 28 Feb 2022 p.a.³				
Net return since SMI inception to 28 Feb 2022 p.a.³	7.27% (27 Nov 2017)		8.15% (27 Nov 2017)	
Net return since super fund inception to 28 Feb 2022 p.a.	8.36% (1 Dec 2010)		9.28% (1 Dec 2010)	

Strategic Asset Allocation



	Asset class	Benchmark	Range %
Listed equities	Australian equities	32%	25-55%
	International equities – Developed markets	43%	25-55%
	International equities – Emerging markets	0%	0-10%
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 with a proven track record.

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. For a full list of our managers please refer to hostplus.com.au/smi.

1. 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. 2. 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. 3. 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.



Likelihood of negative returns¹ 4 to less than 6 years out of every 20 years

Return target p.a. on average	Accumulation		Pension	
	Over 10 yrs CPI + 2.0%	Over 20 yrs CPI + 2.0%	Over 10 yrs CPI + 2.0%	Over 20 yrs CPI + 3.0%
Minimum suggested time frame²	7 years +		7 years +	
Net return to 28 Feb 2022 p.a.³				
Net return since SMI inception to 28 Feb 2022 p.a.³	7.76% (27 May 2019)		8.61% (27 May 2019)	
Net return since super fund inception to 28 Feb 2022 p.a.	7.58% (1 Jul 2001)		8.55% (19 Sep 2009)	

Strategic Asset Allocation



Asset class	Benchmark	Range %
Property	100%	0-100%

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.

Hostplus Australian Shares - Indexed

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

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.

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

Level of investment risk¹



Very low Very high

Likelihood of negative returns¹ 4 to less than 6 years out of every 20 years

	Accumulation	Pension
Return target p.a. on average	Over 20 yrs CPI + 3.5%	Over 20 yrs CPI + 5.0%
Minimum suggested time frame²	5 years +	5 years +

Note: Hostplus Australian Shares - Indexed established 18 March 2022. See the latest SMI investment returns on the [Hostplus website](#).

Strategic Asset Allocation



	Asset class	Benchmark	Range %
Listed equities	Australian Shares	100%	100-100%

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.

1. 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. 2. 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.

Sector-specific.

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.

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.

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 risk¹  Very low Medium to high Very high

Likelihood of negative returns² 3 to less than 4 years out of every 20 years

	Accumulation	Pension
Return target p.a. on average	Over 20 yrs CPI -0.5%	-
Minimum suggested time frame²	2 years +	2 years +

Note: Hostplus Diversified Fixed Interest - Indexed established 18 March 2022. See the latest SMI investment returns on the [Hostplus website](#).

Strategic Asset Allocation



	Asset class	Benchmark	Range %
Bonds and cash	Diversified Fixed Interest	100%	100-100%

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.

1. 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. 2. 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.

Sector-specific.

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.

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. 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. 2. 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.

Investment style	A diversified investment portfolio consisting of attractive emerging market equities.	
Level of investment risk ¹		
Likelihood of negative returns ¹	4 to less than 6 out of every 20 years	
	Accumulation	Pension
Return target p.a. on average	Over 20 yrs CPI + 4.0%	Over 20 yrs CPI + 5.0%
Minimum suggested time frame ²	5 years +	5 years +

Note: Hostplus International Shares - Emerging Markets established 18 March 2022. See the latest SMI investment returns on the [Hostplus website](#).

Strategic Asset Allocation



	Asset class	Benchmark	Range %
Listed equities	International Shares - Emerging Markets	100%	100-100%

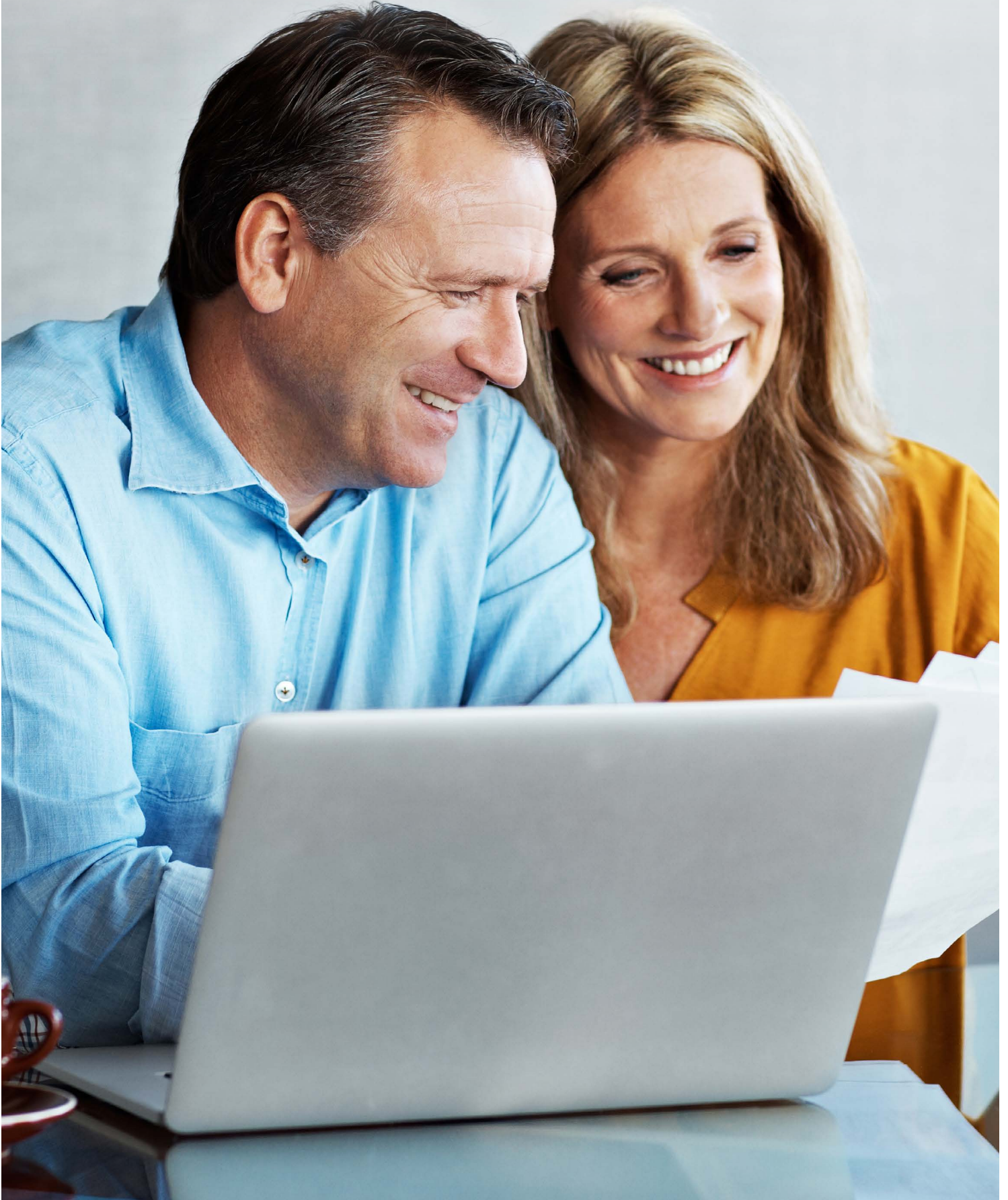
Growth / defensive asset mix	100% growth / 0% defensive
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This option may suit

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

Minimum initial investment	\$10,000
Minimum additional investment (per option)	\$5,000
Minimum ongoing account balance amount¹	\$10,000
Minimum switch amount (per option)²	\$5,000
Minimum redemption amount (per option)²	\$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 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.

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 portfolio

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 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.

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.

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

Making a difference

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

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.

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.

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.



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

Email: 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

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 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 for a description of the target market and to understand what's right for you. You may also find it beneficial obtaining advice from a licensed financial planner. 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. HP1436 11/21

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