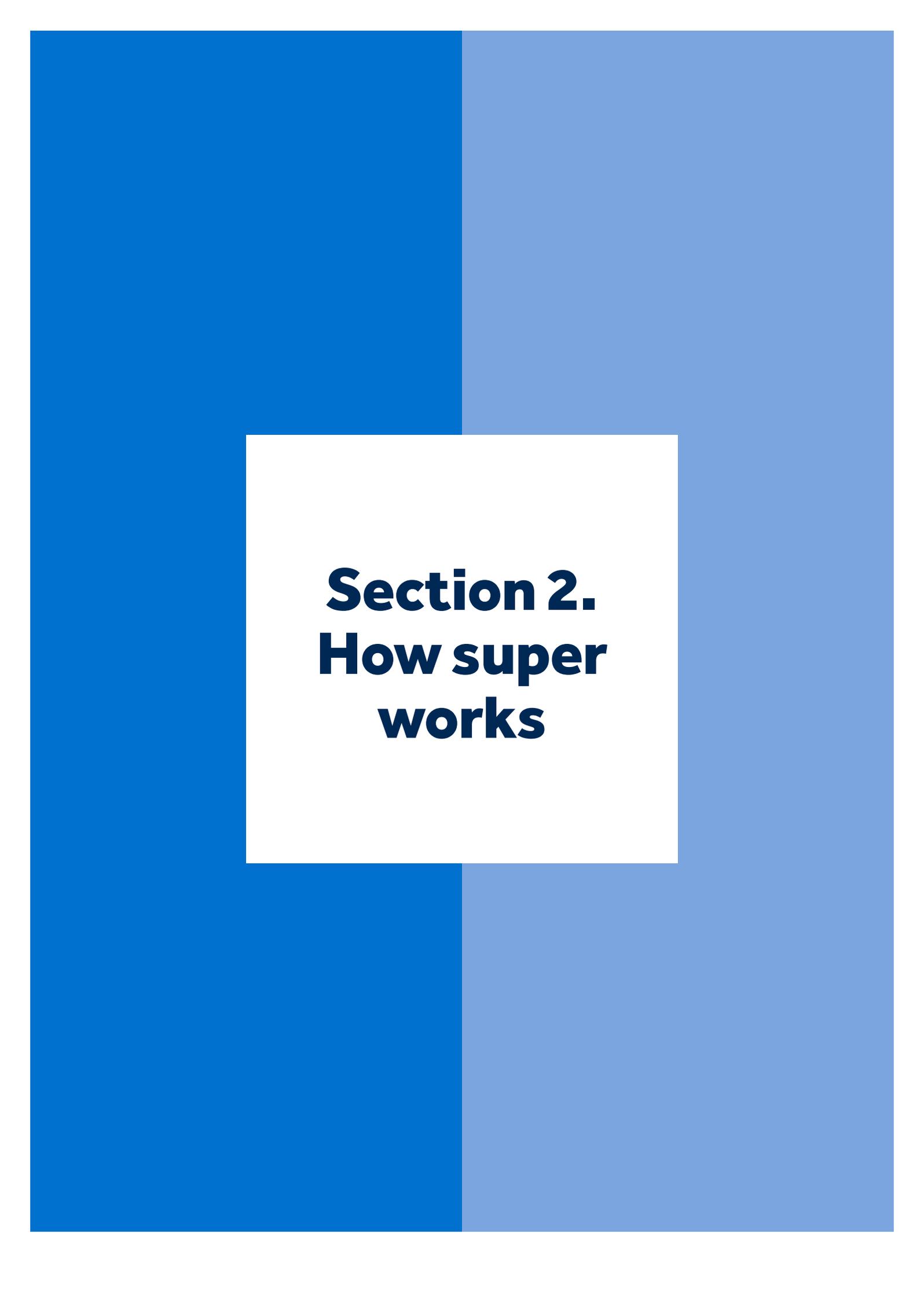




# Executive member guide.

Product Disclosure Statement

The information in this document forms part of the  
Hostplus Executive Product Disclosure Statement issued

The image features a background split vertically into two shades of blue: a darker blue on the left and a lighter blue on the right. A white rectangular box is centered horizontally and vertically, containing the text "Section 2. How super works" in a bold, dark blue font.

**Section 2.  
How super  
works**

## Section 2. How super works.

The information in this document forms part of the Hostplus Executive Product Disclosure Statement 3 September 2020.

Superannuation may seem complex but it's just money put aside for your retirement. Your employer contributes 9.5% of your ordinary time earnings (which is primarily your salary) to a superannuation fund, where that money is invested for you. These contributions are called the Superannuation Guarantee (SG).

The Government has now fixed the SG percentage rate at its current rate of 9.5% until 1 July 2021 when it will gradually increase by 0.5% each year until it reaches 12% for the year starting on or after 1 July 2025.

The new schedule for increasing the SG rate percentage will be as follows:

Year	SG rate percentage
Current	9.5%
Year starting on 1 July 2018	9.5%
Year starting on 1 July 2019	9.5%
Year starting on 1 July 2020	9.5%
Year starting on 1 July 2021	10%
Year starting on 1 July 2022	10.5%

Year starting on 1 July 2023	11%
Year starting on 1 July 2024	11.5%
Year starting on 1 July 2025	12%

## 2.1 Who's eligible for SG contributions?

Most employees are eligible. Generally, employees aged over 18, who are paid \$450 (before-tax) or more in a calendar month are covered by the SG legislation, whether they work full-time, part-time or on a casual basis.

## 2.2 Who isn't eligible for SG contributions?

Here are some of the employee categories which may be excluded from SG contribution requirements:

- employees paid less than \$450 in a calendar month,
- employees under age 18 who work 30 hours or less a week,
- employees paid to do work of a domestic or private nature for 30 hours or less a week, and
- employees employed under a Green Army Program.

## 2.3 How your super account works

Your Hostplus super account is where your employer contributions and your personal contributions are made. Contributions and positive investment returns are added to the balance. Fees, Government taxes, expenses and negative investment returns are deducted from the balance.

Compulsory contributions (9.5 % Superannuation Guarantee)	+	Personal contributions Salary sacrifice contributions Transfers from other super funds Government co-contributions and the Low Income Superannuation Tax Offset (LISTO) (if applicable) Positive net investment returns	-	Fees Insurance premiums Taxes Negative net investment returns Transfers to other super funds	=	Your super account balance
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## 2.4 If you're a temporary resident

Employers are required to make SG payments on behalf of temporary residents in the same way as any other employee unless exempted by law from doing so.

While temporary residents remain in Australia their superannuation will remain in the fund until they become entitled to payment of a benefit. The superannuation benefits of temporary residents can only be withdrawn under one of the following conditions of release:

- after leaving Australia and their visas have ceased,
- permanent incapacity,
- terminal medical condition, or
- death.

If you're an eligible temporary resident (not an Australian or New Zealand\* citizen or permanent resident) and you depart Australia permanently, you can access your super benefits from the fund if six months have not passed since you departed Australia and your visa expired. Otherwise your account balance will be paid to the Australian Taxation Office (ATO) ato.gov.au as unclaimed superannuation. Any super benefits paid to eligible temporary residents is subject to the Departing Australia Superannuation Payment (DASP) withholding tax upon leaving Australia permanently: see [Temporary residents departing Australia](#)

Departed temporary residents will then have to claim back their superannuation from the ATO which may be done at any time.

Hostplus relies on relief from ASIC under Class Order CO 09/437 and doesn't provide departed temporary resident members whose benefits are paid to the ATO with notices or statements at the time of or after the benefits have been paid to the ATO. However if you have any queries, you can contact us and we'll provide

relevant information about your benefit. Once the account is transferred to ATO, you'll need to contact the ATO to claim your benefit. To claim your Departing Australia Superannuation Payment (DASP) go to the Australian Tax Office's (ATO) website and complete the (DASP) online application.

**Please note:** On the date you access your super benefits, or your account balance is paid to the ATO, you will also lose any insurance cover you may have.

\*KiwiSaver rules apply to New Zealand citizens: see [2.12.4 UK Pension Transfers and KiwiSaver Transfers](#)

### *Claiming your super benefit*

If you wish to claim a Departing Australia Superannuation Payment (DASP) visit our [DASP information page](#).

## 2.5 Choosing your super fund

Super Choice gives eligible workers the ability to choose the fund into which their super contributions are paid. Choosing the right fund now can make a lifetime of difference. So it's very important to know if you are eligible and what to do if you are.

For information on Super Choice, including eligibility, talk to your employer, or call **1300 467 875**, 8am – 8pm (AEST), Monday to Friday or go to [hostplus.com.au/executive](http://hostplus.com.au/executive).

## 2.6 Accessing your super

The Federal Government has placed restrictions on when you can access your super. Generally, your super benefits are preserved in a super or rollover fund until you retire from the workforce on/or after reaching your preservation age. Your preservation age will vary between 55 and 60 years of age, depending on your birth date. If you are born after 30 June 1964 your preservation age will be 60.

Date of birth	Preservation age
From 1 July 1964	60
1 July 1963 – 30 June 1964	59
1 July 1962 – 30 June 1963	58
1 July 1961 – 30 June 1962	57
1 July 1960 – 30 June 1961	56

All contributions made into super are preserved until you reach your preservation age. Any amounts that were non-preserved benefits as at 1 July 1999 will remain non-preserved and will not increase unless you transfer or roll over other non-preserved benefits into Hostplus.

After reaching your preservation age you do not have to cash in your superannuation benefits. You can stay in the fund as a Hostplus member or otherwise join the Hostplus Pension and continue to enjoy the benefits of being a Hostplus member in retirement. And in the event of your death, the remaining balance of your account can be paid to your beneficiaries.

## 2.7 Early release of your super

Subject to the Hostplus governing rules, early release of preserved benefits can only be paid to you if you satisfy one of the following conditions of release:

- termination of employment after turning age 60 without necessarily retiring permanently,
- in the event of your death,
- permanent incapacity,
- a terminal medical condition exists,
- on the grounds of severe financial hardship subject to certain conditions and trustee approval,
- on compassionate grounds as approved by the Australian Taxation Office (ATO),
- on termination of your employment with an employer sponsor where your preserved benefit is less than \$200,
- on your permanent departure from Australia if you are an eligible temporary resident,
- To pay the ATO an amount in respect to a First Home Saver Super Scheme (FHSSS) release authority, or
- on complying with any other condition of release specified under superannuation law.

## 2.8 Intra-fund consolidation

Under certain circumstances, a Hostplus member may have more than one membership account with the fund or have a membership in another division of Hostplus. The fund may automatically merge any duplicate accounts or memberships you have in other divisions of Hostplus. The fund may use your TFN as the primary identifier in this process.

When duplicate accounts are identified, you will be notified of your membership number and the division of Hostplus you are in. You will have 28 days to advise Hostplus of your membership preference if you are not happy with the division you have been merged into.

You will retain the highest level of insurance cover you hold and this will be transferred into your merged account unless you tell us otherwise.

## 2.9 Death benefit nominations

### *How does Hostplus Executive determine to whom your death benefit is payable?*

In the event of your death, the trustee may pay a benefit to your beneficiaries, such as dependants or legal personal representative (the executor or administrator of your estate). If the trustee has not found a dependant or a legal personal representative, the death benefit payment may be made to another person, subject to Superannuation Law requirements.

A dependant for superannuation purposes (as opposed to tax purposes), includes a spouse (including de facto, same sex or a spouse from a relationship registered on the Register of Births and Marriages under State or Territory law), your children (including step, adopted, ex-nuptial or eligible children of same sex couples) and any other person who is wholly or partially financially dependent on you, or in an interdependent relationship with you at the time of your death.

You can nominate your dependants or legal personal representatives as the persons or person to whom you'd like your super benefits to be paid in the event of your death at any time through your **Member Online** account at [hostplusexecutive.com.au](https://hostplusexecutive.com.au) or by calling us on **1300 467 875**.

### **See 3.6 Member Online your online super account at Hostplus Executive**

In the event of your death, the recipient(s) of your death benefit will be determined according to whether you have nominated your beneficiaries as binding or non-binding.

### ***Binding death benefit nominations***

A binding death benefit nomination provides you with greater certainty about who will receive your benefit in the event of your death. In general, a binding nomination legally binds (instructs) the trustee to pay your death benefit to the person(s) nominated as your beneficiary(ies).

Binding death benefit beneficiary nominations can only apply to:

- your spouse (including de facto, same sex or a spouse from a relationship registered on the Register of Births and Marriages under State or Territory law),
- your children (including an adopted child, step child, ex-nuptial child or eligible child of same sex couples),
- your legal personal representative (the executor or the administrator of your estate),
- any person who is financially dependent on you, and
- any person with whom you have an interdependent relationship.\*

A person must be a dependant on the date of your death to be considered a beneficiary.

You can nominate beneficiaries by completing the **Binding death benefit nomination form** available at [hostplus.com.au/executive](https://hostplus.com.au/executive).

Binding nominations expire every three years, however Hostplus Executive will contact you prior to their expiry so you can update/cancel or change your nomination(s). Your current beneficiaries will also be shown on your member half-yearly benefit statements.

We highly recommend you review your nomination(s) if your circumstances change, such as if you divorce, separate, re-marry, have children or experience the death of a beneficiary.

### ***Non-binding death benefit nominations***

If you elect to have non-binding nominations, the trustee will take into consideration your nomination but will not be bound to follow it.

You can nominate or update your non-binding beneficiaries at any time through your **Member Online** account at [hostplusexecutive.com.au/executive](https://hostplusexecutive.com.au/executive) or by calling us on **1300 467 875**.

The trustee is required to take reasonable steps to identify and pay the benefits to your potential beneficiaries, after taking relevant factors into account. These may include the nature of your relationship(s) with your beneficiary(ies) and their financial dependence, or otherwise, at the time of your death.

The trustee would normally pay the death benefit to:

- one or more of your dependants – spouse (including de facto, same sex or a spouse from a relationship registered on the Register of Births and Marriages under State or Territory law), children (adopted children, step-children, ex-nuptial children or eligible children of same sex couples), whether financially dependent or not, or any other person the trustee considers was wholly or partially financially dependent on you, at the time of your death, and/or
- any person with whom you have an interdependent relationship\*, and/or
- your legal personal representative (the executor or administrator of your estate).

Before paying out a death benefit, the trustee will consider any beneficiaries you have nominated, the information provided by any dependants, your legal personal representative(s) and your will (if you have one).

Please note: A valid binding death benefit nomination overrides any preferred beneficiary nomination(s) you have made previously.

\* Two people are in an **interdependent relationship** if:

- they have a close personal relationship,
- they live together,
- one or each of them provides the other with financial support, and
- one or each of them provides the other with domestic support and personal care.

An interdependent relationship also exists if two people have a close personal relationship but the other requirements are not satisfied because of a physical, intellectual or psychiatric disability.

### ***No nomination***

If you do not make a nomination or make an invalid nomination, the trustee will pay the benefit to your dependants and/or legal personal representative, as determined by the trustee, at the time of your death.

## **2.10 Lost members, unclaimed money and inactive low-balance accounts**

The ATO has established a lost member and unclaimed money register, containing details of the superannuation

accounts for members that funds cannot locate and certain members for whom contributions have ceased. All superannuation funds provide details of lost members and transfer their accounts to the ATO on a twice yearly basis.

The following type of accounts will be deemed lost or unclaimed and transferred to the ATO:

What's a 'lost super' account?	What's an 'unclaimed super' account?
<p>A super account which hasn't had any contributions or rolled over amounts added to it in the past 12 months</p>	<p>A super account owned by a member aged over 65, who has not made contact with the fund for more than five years and to which no contributions were made in the last two years</p>
<p><b>AND</b></p> <p>The super fund has never had an address (postal or email) for the member who owns the account, or, the trustee has made one or more attempts to send written communications to the member at the member's last known address (or addresses), and the trustee believes, on reasonable grounds, that the member can no longer be contacted at any address known to the fund.</p> <p><b>AND</b></p> <p>the member has not contacted the fund (whether by written communication, through the online portal or otherwise) within the last 12 months of the member's membership of the fund.</p>	<p><b>OR</b></p> <p>An account owned by a member who has died and the fund's trustee cannot find anyone to pay their benefit to</p> <p><b>OR</b></p> <p>An account whose owner was a former temporary Australian resident and did not claim their benefit within six months of departure or visa expiry</p> <p><b>OR</b></p> <p>An account whose owner received a family law split and the trustee has been unable to contact them</p> <p><b>OR</b></p> <p>An account with a balance of less than \$6,000 that belongs to a member who is 'lost'*</p>

If you think you may fall within these categories, you may want to check with the ATO to see if you are registered as a lost or unclaimed super member. If you have inactive accounts in any other fund or eligible rollover fund (ERF), you can consolidate them into your Hostplus account.

In addition, you can make enquiries at the ATO if you have lost contact with a fund and think you may be entitled to a benefit. Just call 13 10 20 or visit [ato.gov.au/super](https://ato.gov.au/super) and use and use myGov to search for lost super.

## ATO Provision of Details Service

Hostplus wants to keep in contact with our members to provide them with the latest information about their super account.

To help in keeping a member's details current, Hostplus uses the ATO Provision of Details Service twice yearly to update our records where a member is reported as lost, such as:

- Where the current address status is Returned or Unusable
- No current address is recorded
- Where the current address is active but precedes the latest address as supplied to the ATO.

Records will not be updated where a current address matches the ATO held address or a member has exited the fund.

On receiving the details from the ATO, Hostplus will update member contact details such as addresses, emails and phone numbers.

### Inactive low-balance accounts

From 1 July 2019, all inactive low-balance accounts will be transferred to the ATO. on a twice yearly basis. Your account is considered to be an inactive low-balance account if:

- it has a balance of less than \$6,000; and
- for a continuous period of 16 months, we have not received a contribution or rollover into your account; and
- you haven't made any updates to your account details, such as changing investment options, insurance cover or making or amending a binding death benefit nomination, or you have not provided the ATO with a declaration that you are not a member with an inactive low-balance amount.

If your account balance is transferred to the ATO, the ATO will try to identify if you have an active super account with another fund. If a match is found it will automatically transfer your balance into that active account.

Please note if your account is transferred to the ATO you will no longer be a member of Hostplus.

## 2.11 Understanding contributions

### 2.11.1 Boosting your super

For many people, SG contributions alone may not be enough to cover the cost of retirement. That's why the Government encourages you to maximise your retirement savings by providing generous tax advantages for extra super contributions you make.

What's more, if you organise your super early, adding just a little to your account could reap big rewards in the long term. In addition to your employer contributions you can add to your super in a variety of ways:

- rolling over super from other accounts into Hostplus Executive - for more information [click here](#).

- contributions from your after-tax salary (known as non-concessional contributions). We will need your Tax File Number to accept personal contributions. You can make a contribution with BPAY® via **Member Online** at [hostplus.com.au/executive](https://hostplus.com.au/executive) or complete the Direct Debit authority form available at [hostplus.com.au/executive](https://hostplus.com.au/executive)
- contributions from your before-tax salary. These (concessional) contributions include salary sacrifice. Speak with your employer to check if you can make before-tax contributions as they will need to arrange this for you.
- Government co-contributions, if you are eligible.
- low income superannuation tax offset (LISTO), if you are eligible.
- your spouse could split their before-tax contributions with you.
- spouse contributions if you are eligible (see [Spouse contributions](#)).

We can accept personal contributions from you by cheque, regular direct debit deductions and electronic transfer, subject to you providing us with your valid TFN. Go to **Member Online** for payment options.

You can also make a contribution by BPAY®. Visit [Member Online](#) for payment details or complete the [Direct Debit authority form](#) available at [hostplus.com.au](https://hostplus.com.au)

### 2.11.2 Super rollover

If you have multiple super accounts, you're probably paying multiple fees. By rolling all your accounts into Hostplus Executive, you'll pay just one set of fees. It could save you thousands of dollars over the long term and mean more money for you at retirement.

Hostplus Executive doesn't charge you to roll existing accounts into Hostplus Executive. But before you cancel existing arrangements with another fund, check to see if they charge any exit fees/penalties and whether the cancellation will affect any related insurance cover.

You can search to see if you have other super accounts and roll them over to Hostplus Executive. [Click here for more information.](#)

Please note: Hostplus Executive must complete a standard rollover (to a fund other than a Self-Managed Superannuation Fund) as soon as practicable but no later than 3 business days after receiving the request containing all mandated information. The three day rollover clock starts when Hostplus Executive has received a rollover notification that is complete. During blackout periods (each January and July) the fund may be unable to process rollovers within the mandated three day period and will instead process rollovers within 3 business days after the blackout periods ends. These are indicative timeframes only which may be subject to change in the future.

Additional time is also allowed for rollovers where a member's funds are invested in **Choiceplus**.

### 2.11.3 What if I want to transfer some of my super from my Hostplus account to another fund?

You may rollover part of your account balance from Hostplus Executive to another complying super fund if the amount you transfer does not reduce your Hostplus Executive account balance to less than \$6,000.

Rolling over your benefit may have an impact on your insurance cover, as continuation is subject to maintaining sufficient funds to meet insurance premiums.

If your cover lapses, you will need to reapply for insurance cover. Your application may be subject to underwriting requirements.

Members are free to make multiple transfers provided a minimum \$6,000 account balance is maintained after any transfer. If a transfer results in the account balance dropping below \$6,000 the Trustee has discretion whether the transfer occurs. Consideration will be given on application.

Existing Choiceplus superannuation members may (as a once off when commencing a new Hostplus Pension and excluding TTR accounts) transfer their Choiceplus held shares and exchange traded funds (ETFs) and listed investment companies (LICs) via an asset transfer, without the need to sell down. For more information on asset transfers please see [5.30 A closer look at our Choiceplus option](#).

## 2.11.4 UK Pension Transfers and KiwiSaver Transfers

### *UK Pension Transfers*

As a result of UK legislative reforms, which took effect from 6 April 2015, we are currently unable to accept transfers of funds from United Kingdom Pension Schemes.

As a result of these changes, superannuation savings held by existing Qualified Registered Overseas Pension Scheme (QROPS) members may not be released before preservation age, unless as a result of ill-health.

Rollovers between Australian Superannuation Funds that contain UK benefits may also be unable to be processed unless made to a QROPS complying fund.

For more information on the implications of the UK reforms we recommend you seek advice from an authorised UK and Australian taxation adviser. For general information please contact us on **1300 467 875** 8am -8pm weekdays AEST.

### *KiwiSaver Transfers*

Under the 'Tasman retirement savings portability scheme' if you are living in New Zealand on a permanent basis, you might be considering transferring your Australian superannuation benefit to your KiwiSaver account. Our 'How to transfer your Super to a KiwiSaver scheme' guide lists step by step instructions when you are requesting a transfer out of your Hostplus Executive account to a KiwiSaver scheme. You can download the guide [here](#).

## 2.12 Contributions from your after-tax salary (non-concessional contributions)

Non-concessional contributions are generally contributions made by or for a member that are not taxed in the fund. For example, they are made from an individual's after-tax income. There is a limit to how much of your after-tax salary you can contribute in a financial year to your super: see [Section 7. How super is taxed](#)

Non-concessional contributions in a financial year include:

- personal contributions for which you do not claim an income tax deduction,
- contributions your spouse makes to your super fund account,
- contributions in excess of your small business capital gains tax (CGT) exemption cap amount,
- amounts transferred from foreign super funds (except for amounts included in the fund's assessable income), and
- contributions made for a member who is under 18 years of age that are not employer contributions.

## 2.13 Contributions from your before-tax salary (concessional contributions)

A concessional contribution is a contribution that is made by or for you to a complying super fund and is assessable income of the fund (which means the fund will pay tax on your behalf). Concessional contributions include SG contributions paid by your employer, additional contributions made by your employer, salary sacrificed contributions deducted from your before tax-salary and personal contributions for which you have claimed a tax deduction. There is a limit to how much of your before-tax salary you can contribute in a financial year to your super: see [Section 7. How super is taxed](#)

### 2.13.1 Salary sacrifice

Some employers allow you to make contributions to super from your before-tax salary. These contributions are known as salary sacrifice and are subject to contribution caps (see [2.14.11 Contribution limits](#)). Making extra super contributions by salary sacrificing can reward you with tax benefits – 15% tax is deducted from your super money, which is lower than most people's personal tax rate which can be as high as 45% (plus Medicare levy).

It is important to note that some employers may:

- base their SG contributions on the reduced salary,
- not offer salary sacrifice.

Before entering into a salary sacrifice arrangement you should seek professional advice and obtain a copy of our Salary sacrifice brochure available at [hostplus.com.au/forms-and-brochures](http://hostplus.com.au/forms-and-brochures). Generally, if the average tax rate payable on your income is greater than 15%, you will benefit from salary sacrificing in that, the amounts that you sacrifice will be taxed at 15%. But you must be careful not exceed the concessional contribution caps.

### 2.13.2 Claiming a tax deduction for personal contributions

If you are self-employed or your employer does not offer salary sacrifice arrangements you can still contribute extra to super and enjoy concessional tax benefits by making a personal contribution from your after-tax salary and claiming a tax deduction. You can reduce your taxable income and the amount of income tax you pay by converting non-concessional personal contributions into concessional contributions. However you will have to be mindful not to exceed your contribution limits because you may pay extra tax. For information about contribution limits and contribution tax see [Section 7. How super is taxed](#)

You can contribute to super regardless of the amount of salary or wages that you earn by claiming a full deduction for personal contributions made until age 75. You can only claim a deduction for contributions made before the 28th day of the month following the month in which you turned 75. If you're aged 67 to 75, you will need to meet the Work Test\* in order to make a contribution and claim a tax deduction.

If you're under the age of 18, you can only claim a tax deduction for super contributions if your income comes from operating a business or gainful employment.

To claim a tax deduction for personal contributions made:

- you must give Hostplus a notice of intent to claim at the earliest of either the date you lodge your income tax return for the financial year in which you made a personal contribution,
- or at the end of the financial year following the year in which you made the personal contribution.

You must complete and send to Hostplus the ATO form Notice of intent to claim or vary a deduction for personal super contributions (NAT 71121) available from the ATO website. Hostplus is required to acknowledge your request before you are able to claim a tax deduction.

Please note Hostplus should receive the notice prior to making any benefit payment or rollover (full/ partial) from your account.

If you claim a tax deduction for personal contributions made in a financial year, you may not be eligible for a Government co-contribution.

\* From 1 July 2019 members aged under 75 who would ordinarily need to meet the Work Test can make voluntary contributions to super where they do not satisfy the Work Test in a particular financial year under a Work Test Exemption provided that:

- The member satisfied the Work Test in the financial year prior to the financial year in which the contributions were made.
- The member had a total superannuation balance (i.e. the combination of all amounts they hold in all of their various superannuation funds) of less than \$300,000 at the end of the previous financial year.
- No contributions have been accepted by any Fund in respect of the member under this Work Test Exemption in any previous financial year.

### 2.13.3 The power of compounding

Compound interest is where you reinvest the interest you earn into your investment, so you can then earn interest on both the original funds as well as past interest payments.

For example, if you earn 10% p.a. on a \$1,000 investment and reinvest that money, the next year you earn 10% on the original \$1,000 plus the \$100 you have reinvested. Over time, the rewards of compounding can be great.

The trick is to start early to enjoy the benefits of compound interest. Because a little now can mean a lot later. For example, if Kate starts contributing an extra \$25 a week at age 20 she may end up with an extra \$521,911 when she retires at 65. Meanwhile Brendan starts contributing an extra \$25 at age 40 and may only receive an extra \$98,717 when he retires.

The table below shows the difference you may make to your super benefit by starting early.

If you start adding \$25 a week to your super at	Age 20	Age 30	Age 40
Total amount added	\$58,500	\$45,500	\$32,500
Extra benefit at retirement	\$521,911	\$232,685	\$98,717

Earnings are calculated at a compound interest rate of 8% p.a. with amounts being fully invested until age 65. These assumptions are for illustrative purposes only and don't account for fees and tax. Investment returns are not guaranteed. Returns can be higher or lower than set out in this example.

This is not a prediction or estimate of actual retirement savings.

## 2.13.4 Increase your super with Government co-contributions

If you're a low or middle income earner and you make voluntary contributions to your super from your after-tax pay, the Government may also contribute to your super. This Government payment is called a co-contribution (conditions apply).

To ensure that Hostplus is able to process your Government co-contribution, your name, date of birth, address and TFN held with Hostplus must match the records held with the ATO.

If there are any inconsistencies Hostplus will be unable to accept your co-contribution. Please ensure that your details are kept up to date. For further information, contact the ATO on 13 10 20 or call **1300 467 875**.

### Are you eligible?

To qualify for the co-contribution you'll need to:

- make an after tax personal contribution to your super up to the non-concessional contribution cap for the relevant financial year (if you claim a tax deduction for your personal contribution you may not be entitled to a Government co-contribution),
- have a Total Superannuation Balance<sup>^</sup> that is less than the transfer balance cap in the relevant financial year (\$1.6 million for the 2020-21 financial year),
- be in full-time, part-time or casual employment, or be self-employed,
- have at least 10% of your total income (assessable income and reportable fringe benefits) attributable to eligible employment, running a business, or a combination of both,
- be under 71 years of age,
- be a permanent resident of Australia,
- have lodged a tax return.
  - have provided your TFN to Hostplus

At the end of the financial year in which you have made after-tax contributions, all you need to do is submit your usual income tax return. The ATO will work out any co-contribution amount you would receive and forward it to your Hostplus account.

Your maximum super co-contribution depends on your income. If your income is equal to or less than the lower income threshold (\$39,837 for the 2020 - 21 income year) you can get a co-contribution of up to the full 'maximum entitlement'. For every dollar that you earn above the lower income threshold, your maximum entitlement is reduced by 3.333 cents. You cannot get a super co-contribution if your income is at or above the higher income threshold (\$54,837 for the 2020 - 21 income year).

The amount of your super co-contribution depends on the amount of non-concessional (after-tax) contributions you put into super and the 'matching rate' for the financial year you made the contribution.

For the 2020 - 21 financial year the approximate Government matching contribution rate paid into your super is as per the table below, You can also find out how much you may be eligible for with the Super co-contribution calculator at [moneysmart.gov.au](https://moneysmart.gov.au)

	If you make an after tax contribution of:		
	\$1,000	\$500	\$200
And your income is:	The Government gives you:		
\$39,837 or less	\$500	\$250	\$100
\$41,837	\$433	\$250	\$100
\$43,837	\$367	\$250	\$100
\$45,837	\$300	\$250	\$100
\$47,837	\$233	\$233	\$100
\$49,837	\$167	\$167	\$100
\$51,837	\$100	\$100	\$100
\$54,837 or more	\$0	\$0	\$0

^Your total superannuation balance is the total value of your accumulation and retirement phase interests (including rollover amounts not yet included in those interests) across all of your superannuation accounts, reduced by the sum of any structured settlement contributions.

### If you have more than one superannuation account

To ensure your Government co-contribution is invested in your Hostplus account, you must complete a **Superannuation fund nomination form** and return it to the ATO

Nomination forms are available from the ATO by calling 13 10 20 or visit [ato.gov.au](http://ato.gov.au).

### 2.13.5 Low Income Superannuation Tax Offset (LISTO)

The LISTO provides a contribution equal to 15% of total concessional contributions made for low income earners with an adjusted taxable income of up to \$37,000. The maximum LISTO that can be paid is \$500 and the minimum \$10 (not indexed). Eligibility is determined by the ATO who will make the payment directly to a member's super account.

A person is entitled to the low income superannuation tax offset if they satisfy the following requirements:

- the individual has concessional contributions for the year made to a complying super fund.
- the individual's adjusted taxable income does not exceed \$37,000.
- the individual is not a holder of a temporary resident visa (New Zealand citizens in Australia do not hold a temporary resident visa and are as such, eligible for the payment).
- the individual satisfies an income test in which 10% or more of their total income is derived from business or employment.

### 2.13.6 Spouse contributions

Contributing to your spouse's super could have big benefits. For instance, if your spouse is a low income earner or doesn't work, you can earn a tax rebate of up to \$540 a year for contributions you've made on their behalf. It doesn't matter how much you earn. Of course, there's the long term benefit of building a valuable retirement nest egg, too.

#### Are you eligible?

You can make contributions for your spouse as long as you are living together and you are both Australian residents. A spouse is:

- a person who is legally married to you
- a person who lives with you on a genuine domestic basis in a relationship as a couple, or
- a person (whether the same sex or different sex)

with whom you are in a relationship that is registered under law of a State or Territory.

Government regulations don't allow spouse contributions if you are your spouse's employer or a couple living apart. If you stop living with your spouse, you're not eligible to continue making spouse contributions.

The receiving spouse must be under 75 years of age and work at least 40 hours in 30 consecutive days during the financial year in which the spouse contribution is made. If under 67, they do not need to work. Each time you make a spouse contribution, you must confirm that you and your partner are still living together and you still meet eligibility criteria.

#### Adding up your rebate

For every dollar of spouse contributions, you can claim 18% of the contribution as a tax rebate – up to a maximum rebate of \$540 a year (based on a \$3,000 contribution) if the receiving spouse's total assessable income (plus reportable fringe benefits amounts and reportable employee super contributions, if any) is less than \$40,000 for an income year.

Tax offsets will not be available if the receiving spouse has exceeded their non-concessional contributions cap in the relevant financial year or they have a total superannuation balance<sup>^</sup> equal to or exceeding the transfer balance cap as at 30 June before the start of the financial year in which the contribution was made.

To calculate the amount of tax offset you can receive for contributing to an eligible spouse, multiply 18% to the amount lesser of:

- 1 \$3,000 less the amount by which total spouse income exceeds \$37,000; or,
- 2 the sum of the spouse contributions made in a given financial year.

For example, Mia contributes \$3,000 on behalf of her spouse David who earns \$38,000 per year.

The tax offset is calculated as 18% of the lesser of:

- \$3,000 less every dollar over \$37,000 that David earns (\$3,000 - \$1,000); or,
- The value of the spouse contribution (\$3,000).

In this example, \$2,000 is the lesser figure and so, Mia is entitled to a \$360 tax offset (\$2,000 \* 18%).

Our [Spouse Contributions Brochure](#) is available at [hostplusexecutive.com.au](http://hostplusexecutive.com.au).

<sup>^</sup>Your total superannuation balance is the total value of your accumulation and retirement phase interests (including rollover amounts not yet included in those interests) across all of your superannuation accounts, reduced by the sum of any structured settlement contributions.

## 2.13.7 What contributions can be made and when

For contributions made on or after 1 July 2020 the following rules apply.

Member age				
	Under 65	65 to under 67	67 to under 75**	75 and over

<p><b>Personal Contributions</b></p>	<p>Any person, irrespective of their work status, may make personal contributions.</p>	<p>A member may make personal contributions if they satisfy the Work Test†.</p> <p>Members can make voluntary contributions to super where they do not satisfy the Work Test in a particular financial year provided that:</p> <ul style="list-style-type: none"> <li>▪ The member satisfied the Work Test in the financial year prior to the financial year in which the contributions were made.</li> <li>▪ The member had a total superannuation balance (i.e. the combination of all amounts they hold in all of their various superannuation funds) of less than \$300,000 at the end of the previous financial year.</li> <li>▪ No contributions have been accepted by any Fund in respect of the member under this Work Test Exemption in any previous financial year.</li> </ul>	<p>Not allowed.</p>
<p><b>Spouse* Contributions</b></p>	<p>Can be made at any time, irrespective of the age and employment status of the receiving spouse.</p>	<p>Can be made if the receiving member satisfies the Work Test†</p>	<p>Not allowed.</p>
<p><b>Downsizer Superannuation Contributions</b></p>	<p>Not allowed</p>	<p>Eligible Australians aged 65 or older (there is no maximum age) can make a 'downsizer contribution' of up to \$300,000 each into their superannuation where the proceeds come from selling their home. For more information see 2.14.9 Downsizer superannuation contributions</p>	

<p><b>Employer Contributions</b></p>	<p>An employer can make:</p> <ul style="list-style-type: none"> <li>▪ mandated employer contributions (including SG and award contributions),</li> </ul> <p>and</p> <ul style="list-style-type: none"> <li>▪ additional employer contributions (over and above the mandated contributions such as salary sacrifice).</li> </ul>	<p>An employer can make:</p> <ul style="list-style-type: none"> <li>▪ mandated employer contributions (including SG and award contributions), and</li> <li>▪ additional employer contributions such as salary sacrifice if the member satisfied the Work Test†</li> </ul>	<p>An employer can only make mandated employer contributions.</p>
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\* In order to make spouse contributions, the person contributing and the person receiving the contribution must satisfy the definition of a spouse. A spouse includes: a person (whether of same or opposite sex) with whom the person is in a relationship that is registered under the Register of Births and marriages under State or Territory law, or a person, who although not legally married to the person, lives with the other person on a genuine domestic basis in a relationship as a couple. You and your spouse must not be living separately on a permanent basis at the time you contribute.

\*\* Over 75 but less than 28 days after the month in which members turn 75.

† A member satisfies the Work Test if he or she has been gainfully employed for at least 40 hours in 30 consecutive days during the current financial year.

### 2.13.8 Super splitting

While super funds aren't required to offer super splitting, Hostplus offers the benefits of super splitting to members to help you boost your spouse's super savings. Under Hostplus super splitting rules, eligible funds can be split between spouses and de facto couples after the end of each financial year. Split contributions will be transferred from the member's Hostplus account to their spouse's or de facto's Hostplus account where they will be fully preserved. Split funds will be allocated in arrears once a year.

Only concessional contributions (employer SG, salary sacrifice, additional employer contributions and deductible contributions) are eligible for super splitting with a spouse. You can split up to 85% of these concessional contributions.

You cannot split:

- personal after-tax contributions,
- amounts rolled over or transferred from another fund, and
- amounts subject to a family law payment split.

### **Example**

On 1 July 2020, Adam's superannuation account had \$50,000. During the period 1 January – 30 June 2020, Adam received \$5,000 in employer contributions. He also made personal contributions of \$2,000 in March 2020, as well as rolling over \$10,000 from a previous complying superannuation fund.

The amount that Adam can split with his wife, Sarah, is:

85% of \$5,000 = \$4,250 (employer contributions)

**Total = \$4,250**

The \$2,000 personal contribution made in March 2020 and the \$10,000 rollover are not eligible for splitting.

A \$60 contribution splitting fee will be payable by the splitting member for each transaction which will be deducted from the member's account. The fund needs to receive contribution splitting advices by 31 May for the previous financial year's contributions.

To find out more about super splitting, call Hostplus Executive on **1300 467 875**. The split amount must be more than \$1,000. A member's account balance cannot be less than \$1,000 after the split. You may also consider seeking advice from a licensed financial adviser.

## **2.13.9 First Home Super Saver Scheme (FHSSS)**

The Australian Government's FHSSS is designed to help more first home buyers get into the property market.

You can make eligible voluntary contributions into your super up to a maximum of \$15,000 a year with a \$30,000 lifetime limit. This extra money can then be used to calculate any associated earnings by the ATO that you can withdraw and use towards the purchase of your first home.

Eligible voluntary contributions made from 1 July 2017 can be withdrawn from 1 July 2018 and will not impact your social security entitlements.

Participants in the FHSSS must:

- be aged 18 years or older,
- have never owned a property before and,
- have never previously requested a release authority in relation to a First Home Super Saver Scheme determination.

Please note: If you have previously owned a home and suffered a financial hardship, you may still be eligible to participate in the FHSS scheme subject to ATO's approval.

When you are ready to withdraw the money from your super account under the FHSSS, you can apply to the ATO online using your MyGov account. The ATO will work with you and Hostplus to help you determine the

amount that can be withdrawn from your super account to buy your first home.

At the time of your application, the ATO will calculate and apply any earnings that can be released. You can only apply to release the money under this scheme once.

Salary sacrifice contributions and personal contributions claimed as a tax deduction, together with associated earnings are taxed at 15%. When withdrawn as part of the FHSSS the total amount will be taxed at the marginal tax rates less a 30% tax offset.

For more information about the FHSSS please visit [www.ato.gov.au/individuals/super/withdrawing-and-using-your-super/first-home-super-saver-scheme](http://www.ato.gov.au/individuals/super/withdrawing-and-using-your-super/first-home-super-saver-scheme)

### **2.13.10 Downsizer superannuation contributions**

From 1 July 2018, eligible Australians aged 65 or older can make a 'downsizer contribution' of up to \$300,000 each into their superannuation where the proceeds come from selling their home.

This measure applies to the sale of your home, which must be your main residence, where the exchange of contracts for the sale occurs on or after 1 July 2018.

Existing contribution caps and restrictions do not apply to the Downsizer contribution, which is a great way to make the most of your super.

#### **Am I eligible?**

To qualify for the downsizer contribution, you must meet all of the following criteria:

- You are at least 65 years old when you make the downsizer contribution (there is no maximum age limit);
- You are contributing to super from the sale of your home where the contract of sale was exchanged on or after 1 July 2018;
- You or your spouse owned your home (which was not a caravan, houseboat or other mobile home) in Australia for 10 or more years before the sale;
- Your home is in Australia and is not a caravan, houseboat or other mobile home;
- Any gain or loss on the sale of the home has qualified (or would have qualified if the home was a pre-CGT asset) for the main residence CGT exemption in whole or part;
- You chose to treat the contribution as a downsizer by completing and sending a Downsizer Contribution form to Hostplus;
- You make the contribution within 90 days of selling your home (generally date of settlement), or such longer time as allowed by the ATO; and
- You have not previously made a downsizer contribution.

#### **Existing restrictions do not apply**

If you are aged 65 or over and qualify you won't be restricted from making a downsizer contribution if you:

- are not working;
- are aged 75 or over;
- have a total super balance of \$1.6 million; and,

- have maxed out the non-concessional contribution cap.

### Things to note

- Buying and selling a home attracts costs and stamp duties. Your Age Pension entitlements may be reduced or lost.
- If your downsizer contribution to Hostplus is ineligible, it may be returned to you or be treated as an excess non-concessional contribution subject to additional tax.
- You cannot claim a tax deduction for a downsizer contribution.
- You can only make one downsizer contribution in your lifetime.

Existing contribution caps and restrictions will not apply to downsizer contributions; however, it will count towards your transfer balance cap, currently set at \$1.6 million if you move your super to a retirement phase.

Also, if you exceed your total super balance cap (which is also \$1.6 million) due to making the downsizer contribution, you will not be able to make additional future contributions into super.

For more information about downsizer super contributions please visit [ato.gov.au/general/new-legislation/in-detail/super/contributing-the-proceeds-of-downsizing-to-superannuation](https://ato.gov.au/general/new-legislation/in-detail/super/contributing-the-proceeds-of-downsizing-to-superannuation)

## 2.13.11 Contribution limits

Contribution type	Cap per person 2020 - 2021 Financial Year
Concessional contributions*	<p>\$25,000<sup>1</sup></p> <p>From 1 July 2018, if you don't reach your annual concessional contributions cap of \$25,000, you may carry forward the unused portion of your cap for up to 5 years, provided your total superannuation balance is less than \$500,000. After 5 years unused amounts carried forward will expire.</p>
Non-concessional contributions	<p>\$100,000<sup>2</sup></p> <p>You must have a total super balance<sup>^</sup> of less than the general transfer balance cap (\$1.6 million for the 2020/2021 financial year) on 30 June of the previous financial year to be eligible to make a non-concessional contribution in the relevant financial year.</p> <p>If you are aged under 65, you may be eligible to bring forward your non-concessional contribution of up to three times the yearly non-concessional contributions cap in a single year. The amount of non-concessional contributions cap that can be brought forward in the 2020/21 financial year will depend on your total super balance at the end of the previous financial year<sup>3</sup>.</p> <p>If your total super balance is less than \$1.4 million, your non-concessional contributions cap for the first year is \$300,000 with a bring forward period of 3 years;</p> <p>If your total super balance is \$1.4 million to less than \$1.5 million, your non-concessional contributions cap for the first year is \$200,000 with a bring forward period of 2 years;</p> <p>If your total super balance is \$1.5 million to less than \$1.6 million, your non-concessional contributions cap for the first year is \$100,000 with no bring forward period; and,</p> <p>If your total super balance is \$1.6 million or more, you cannot make any non-concessional contributions.</p> <p><b>For anyone aged 67 to 74 years old</b></p> <p>\$100,000 and is subject to satisfying the Work Test.</p> <p>You are not eligible to bring forward your non-concessional contributions in a single financial year.</p>

Contribution type	Cap per person 2020 – 2021 Financial Year
	<p><b>For anyone aged 75 or over</b></p> <p>Members aged 75 or over will not be able to make non-concessional contributions. The contribution can only be accepted if made within 28 days after the month in which you turn 75 and the Work Test<sup>4</sup> is passed.</p>

^Your total superannuation balance is the total value of your accumulation and retirement phase interests (including rollover amounts not yet included in those interests) across all of your superannuation accounts, reduced by the sum of any structured settlement contributions.

1. This amount is indexed to Average Weekly Ordinary Time Earnings, but only increases in increments of \$2,500.

\*From 1 July 2018, if you don't reach your annual concessional contributions cap of \$25,000, you may carry forward the unused portion of your cap for up to 5 years, provided your total superannuation balance is less than \$500,000.

2. The non-concessional cap is indexed as concessional contributions cap in line with Average Weekly Ordinary Earnings (AWOTE).

### 2.13.12 Maximum superannuation contribution base

This is the maximum limit used to calculate the SG contributions on any employee's earnings base for each quarter of the financial year. Generally, employers do not have to pay SG contributions for any earnings above this limit unless the terms of your employment provide otherwise (for example, under your contract of employment, any applicable award or other industrial agreement). For the 2020– 2021 income year the maximum contribution base per quarter is \$57,090.

### 2.13.13 Contribution payment options

Hostplus Executive offers the following payment methods:

Payment type	How	You need to
BPAY®	Online through your bank account or by phone banking.	Visit <b>Member Online</b> at <a href="https://hostplus.com.au/executive">hostplus.com.au/executive</a> for your reference number. Or call Hostplus Executive on <b>1300 467 875</b> .

<b>Direct debit</b>	Send a completed <b>Direct Debit authority form</b> available at <a href="https://hostplus.com.au/executive">hostplus.com.au/executive</a> to: <b>Locked Bag 5046, Parramatta NSW 2124</b>	Complete the <b>Direct Debit authority form</b> available at <a href="https://hostplus.com.au/executive">hostplus.com.au/executive</a>
<b>Payroll deduction</b>	Deducted from your after-tax salary.	Arrange with your employer.
<b>Cheque</b>	Send your cheque to: <b>Locked Bag 5046, Parramatta NSW 2124</b>	Complete a <b>Member voluntary contribution form</b> available at <a href="https://hostplusexecutive.com.au/forms">hostplusexecutive.com.au/forms</a> which you can send with your cheque.  OR send a letter with your membership number (if known), full name, address and date of birth also explaining that it is for a member voluntary contribution.  Remember to also write your details and member number on the back of the cheque.

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## 2.13.14 Types of benefits

There are a number of benefits you may receive, subject to meeting the applicable criteria, including:

### Retirement benefit

Your super balance may be payable to you when you retire permanently from the workforce, having reached your preservation age. Your balance may also be paid to you if you leave your employer after age 60 irrespective of whether you are retiring permanently from the workforce.

Once you attain age 65 you can access your super funds even if you have not yet retired from the workforce. Retirement benefits are paid as a lump sum. Or You can stay in the fund as a Hostplus member or otherwise join the Hostplus Pension and continue to enjoy the benefits of being a Hostplus member in retirement. And in the event of your death, the remaining balance of your account can be paid to your dependants, estate or if neither is available to other beneficiaries, subject to the law's requirements.

### Unrestricted non-preserved benefit when you have not reached a condition of release

You may withdraw the unrestricted unpreserved benefit at any time regardless if you have met a condition of release. You are not obliged to take this benefit as there may be tax implications and if you want you can simply

retain your benefit in the fund. Resignation benefits are generally paid out as a lump sum. Check your latest Hostplus superannuation statement to find out if you have an unrestricted unreserved benefit component.

## Termination of employment benefit

You may withdraw your super if you stop working for a standard employer-sponsor who contributes on your behalf to Hostplus, and you have a total preserved benefit of less than \$200 at the time of the termination. You must be an Australian citizen or permanent resident.

## Death, Total & Permanent Disability (TPD) and Terminal Illness benefit

In the event of your death, your account balance and any insured benefit (if applicable) will be paid to your dependents or legal personal representatives.

See section [2.9 Death benefit nominations](#).

If you become totally and permanently disabled or a terminal illness exists (and you provide the trustee with the required documentation) you may be eligible to receive your account balance and any insured benefits (if applicable) before your preservation age is attained.

Death, TPD and terminal illness benefits can be paid as a lump sum or a pension.

## Income protection benefit

If you have income protection and are temporarily totally disabled or partially disabled, you may be eligible to receive income protection benefits. Income protection benefits are generally paid on a monthly basis. To find out more about insurance cover, go to [Section 8: Insurance in your super](#)

## 2.14 Proof of identity

### 2.14.1 What are the proof of identity requirements when I rollover or withdraw my benefits?

Under the Anti-Money Laundering and Counter Terrorism Financing Act (AML/CTF Act) superannuation funds are required to identify, monitor and mitigate the risk that the fund may be used for the laundering of money or the financing of terrorism. Because of this you may be required to provide certified proof of identity before you withdraw, rollover your benefit from the fund or commence an income stream<sup>^</sup>. You will need to provide identity documents when you are rolling to a SMSF. At a minimum, you may be required to provide the fund with evidence that verifies your full name, your date of birth, and your residential address.

In the event of a death claim, we would also require documentation to verify dependants and/or legal personal representatives' identities. These may include, but are not limited to, certified copies of marriage certificates, wills, birth certificates and letters of administration.

The trustee also reserves the right to request additional information. If you do not provide this information your payment may be delayed or refused.

<sup>^</sup> Generally, identity documents are not required if you are rolling over between APRA regulated funds.

## 2.14.2 Providing proof of identity

When submitting forms to Hostplus Executive you may be required to provide documentation so we can prove you are the person to whom the superannuation belongs to. You are required by law to provide certified copies of proof of identity documents in certain circumstances. (For example: when withdrawing your benefit).

Please ensure the person certifying your proof of identity has no connection to any organisation you are using to assist you in obtaining access to your super e.g. your financial adviser or accountant, is someone other than yourself and is not anyone who will benefit from your application for withdrawal of your benefit.

We are required to utilise the SuperTICK service provided by the ATO to validate member information when processing rollover requests. As a result we will only contact you if we have been unable to validate your information or if you have requested a rollover to a Self-Managed Superannuation Fund (SMSF). In these circumstances you may be required to provide evidence that verifies your full name, date of birth and residential address before we process your request. To help you provide the right documentation, please take a moment to carefully read the information provided below:

- ***Part A - What supporting documentation is required?***
- ***Part B - How to certify a document***

### **Part A – What supporting documentation is required?**

For all cash withdrawals or rollovers to Self-Managed Super Funds (SMSFs) please submit documents from the list below:

**Option A**

Certified copy of any ONE of the following documents:

- Current drivers licence or learners permit issued by a State or Territory of Australia with your photograph (both sides).
- Current passport issued by the Commonwealth of Australia that has not expired within the past two years. (Information and photo page)
- Foreign passport or similar travel document containing a photograph and the signature of the person that has not expired within the past 2 years (documentation not written in English must be accompanied by an English translation prepared by an accredited translator (National Accreditation Authority for Translators and Interpreters (NAATI))
- Card issued under a State or Territory for the purpose of containing a photograph of the person
  - Proof of age card or Key pass
  - Dept. of Defence ID
  - Police ID
  - Firearms/ shooting licence
  - Waterways/ boat licence
  - Working with children license

OR

## Option B

Certified copies of any one of the documents from List 1 and a certified copy of one of the documents from List 2 :

### List 1

- State or Territory Gender Recognition Certificate or Recognised Details Certificate
- Birth certificate or birth extract issued by a State or Territory of Australia
- Citizenship certificate issued by Commonwealth of Australia; Foreign Citizenship Certificate (translated into English if required by a translator accredited by the National Accreditation Authority for Translators and Interpreters (NAATI))
- Australian Visa
- Medicare Card
- Immigration Card – Permanent Residence Evidence Card (PRE), Evidence of Immigration Status Card (EIS) Certificate of Identify (COI) – Certificate of Evidence of Residential Status (Form 283) issued by the department of Immigration and Citizenship (DIAC)
- Foreign drivers licence (both sides and translated into English if required by a translator accredited by the National Accreditation Authority for Translators and Interpreters (NAATI))
- Employee ID card issued by a government authority or public service
- One of the following Centrelink Pension Cards:
  - Health Care Card
  - Commonwealth Seniors Health Card
  - Pensioner Concession Card
  - Interim Concession Card

### List 2

- Government benefits notice (less than 12 months old)
- Utility bill (less than 3 months old)
- A current debit/credit card
- Car registration notice (less than 12 months old)
- Rates notice from local council (less than 12 months old) containing your name and residential address
- Notice issued by Federal, State or Territory government or local council (within the past 12 months) containing your name and residential address

For members under the age of 18:

- Learners permit

- Student Card (Photo ID)
- A notice issued by a school principal that records the period of time the individual attended the school (issued within the last 3 months)

### **Important Information for Indigenous Australians**

If you are a member with Indigenous Australians and/or Torres Strait Islander heritage and unable to meet the supporting document requirements mentioned in option A and B, please refer to [hostplus.com.au/super/about-us/rap](https://hostplus.com.au/super/about-us/rap) for alternative identification requirements.

### **What if I recently changed my name or I'm signing on behalf of a member?**

Your name must be the same as shown on your proof of identity. If you have changed your name you will need to provide a certified copy of what is called a 'linking document'. A linking document is a document that proves a relationship exists between two (or more) names. If you are signing on behalf of another Hostplus member, you will also need to provide a linking document. The linking document you provide must be certified or it can't be accepted. Examples of linking documents are:

#### **Change of name**

As part of the identification process you will need to verify your identity by providing either one document from OPTION A or two documents from OPTION B:

And

A certified copy of any one of the following documents:

- Marriage Certificate
- Divorce Certificate
- Deed poll or change of name certificate from the Registry of Births, Deaths and Marriages
- Notice of assessment from the Australian Taxation Office (less than 24 months old) – this). Document does not need to be certified if provided through the MyGov portal

#### **Change of DOB**

As part of the identification process all members will need to verify their identity by providing either one document from OPTION A or two documents from OPTION B:

And

A certified copy of any one of the following documents:

- Birth Certificate
- Drivers licence
- Passport

Note: Only the one verification document is required in this instance

#### **Change of Gender**

Please provide either of the following:

- 1 statement from a Registered Medical Practitioner or Registered Psychologist verifying your gender
- 2 valid Australian Government travel document, such as a valid passport specifying your preferred gender
- 3 State or Territory Birth Certificate which specifies your preferred gender or
- 4 State or Territory Gender Recognition Certificate or Recognised Details Certificate showing a State or Territory Registrar of Birth, Death and Marriages has accepted a change in sex.

We will not be able to update your gender details if you have not provided one of these documents.

#### Signing on behalf of a minor

As part of the identification process you will need to verify their identity of any minor you are signing on behalf of by providing either one document from OPTION A or two documents from OPTION B:

If the member is under the age of 18 the parent or legal guardian will need to sign the application on the member's behalf and provide one of the following certified documents:

- Birth certificate
- Power of Attorney
- Guardianship papers

## ***Part B – How to certify a document***

### **What is a certified copy?**

A certified copy is a copy of an original document, which has been certified and signed by a person who is authorised to certify that it is a true and correct copy of the original.

### **How do I obtain a certified copy of a document?**

You will need to take your original document(s) and a clear and legible photocopy of both sides of the original document to a person who is authorised to certify proof of identity documents.

### **What do the certifiers need to do?**

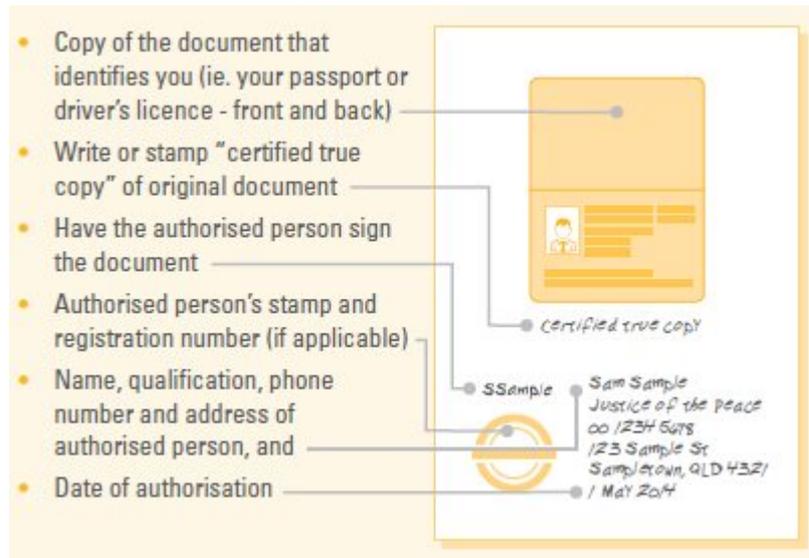
The certifier will need to compare your copy with the original, then stamp or write 'This is a true and correct copy of the original'.

On every page of your proof of identity the certifier must include all of the following:

- signature
- name
- address
- occupation
- phone number
- date of authorisation
- authorised person's stamp and registration number (if applicable).

What does a certified identity document look like?

This is what a certified proof of identity document should look like:



### Find someone to certify your documents

Only certain people are authorised to certify identification documents. Many of the more common occupations are listed below:

- Police officer
- Agent of the Australian Postal Corporation who is in charge of, or a permanent employee with two or more years of continuous service with, an office supplying postal services to the public
- Pharmacist
- Chiropractor
- Dentist
- Legal practitioner
- Medical practitioner
- Nurse
- Optometrist
- Physiotherapist
- Teacher employed on a full-time basis at a school or tertiary education institution
- Veterinary surgeon
- Bank, building society, credit union or finance company officer with two or more years of continuous service
- Justice of the Peace
- Notary public.

For a complete list of people permitted to certify documents go to [hostplus.com.au/id](http://hostplus.com.au/id).

## Member residing overseas

For members residing overseas, the persons who are authorised to certify identification documents are:

- An Australian Consular Officer or Australian Diplomatic Officer (within the meaning of the Consular Fees Act 1955).
- An employee of the Commonwealth or the Australian Trade Commission who is authorised and exercises his or her function in that place.
- A person authorised as a notary public in a foreign country.
- Any person who is in a country or place outside Australia and is currently licensed or registered in Australia (under a State or Territory law) to practice in an occupation listed in Step 5 above.

Members residing overseas must have their identification documents certified by a person who has an Australian connection (as set out above). Any documents certified by a person who is licensed or registered to practice in an occupation listed above in a foreign country (and not in Australia), or who holds a position in a foreign country, will not be accepted by Hostplus (except for a foreign notary public).

### Important note

- All pages of your proof of identity documents must be certified.
- The certification must be on the copy of the document, not on the back of the page or a separate page attached to the document.
- The certified copies of your proof of identity documents must contain an original signature. Faxed or emailed copies will not be accepted.
- If any documents are written in a language other than English, they must be accompanied by an English translation prepared by an accredited translator.
- Documents certified more than 12 months ago will not be accepted.
- The person certifying your documents can not be the benefactor or be connected to any organisation you are using to assist you in obtaining access to your super, even if they are authorised to certify documents.

If these conditions are not met, Hostplus Executive will be unable to process your request.

The information in this Section 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. You may also find it beneficial to obtain advice from a licensed financial adviser. Past performance is not a reliable indicator of future performance.

Host-Plus Pty Limited ABN 79 008 634 704, AFSL No. 244392, RSEL No. L0000093, MySuper No. 68657495890198, Hostplus Superannuation Fund ABN 68 657 495 890, RSE No. R1000054.

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Issued by Host-Plus Pty Limited ABN 79 008 634 704, AFSL 244392 as trustee for the Hostplus Superannuation Fund (the Fund)  
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