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22 July 2022



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046 UB 6179

Mr Stephen Turner
15 Kallamurra Street
HALLETT COVE SA 5158

Dear Stephen

Hostplus Member Number: 831612099

Hostplus Insurance Cover

Hostplus offers quality, tailorable insurance designed to bring security and peace-of-mind to you and your loved ones.

Following the merger of Hostplus and Statewide Super, this letter outlines your new insurance arrangements with Hostplus as at 22 July 2022. We ask you to take the time to ensure the enclosed details are accurate and that the level of cover and premiums are appropriate for you. The insurance cover outlined may be different to what you held with Statewide Super if you have made any changes since the date of transfer. You can always view your up to date Insurance information via your Member Online account at hostplus.com.au

Your insurance cover is designed to protect you and your family against the unexpected. Depending on the type of cover you have, your insurance can provide a benefit in the event of your death, total and permanent disablement or if you are unable to work due to temporary illness or injury.

It's important for you to understand the impact premium deductions can have on your overall retirement balance. We encourage you to seek independent financial advice before making a decision about your insurance cover.

Hostplus adheres to the Insurance in Superannuation Voluntary Code of Practice. The Code provides a framework to ensure the insurance cover super funds offer their members is affordable and appropriate to their needs. You can learn more about the Code and the way Hostplus applies its recommendations at hostplus.com.au/insurance/code-of-practice

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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) ABN 68 657 495 890, MySuper No 68 657 495 890 198. This information is 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 Product Disclosure Statement (PDS), available at www.hostplus.com.au before making a decision about Hostplus. For a description of the target market, please read the Target Market Determination (TMD), available at hostplus.com.au. All reasonable efforts have been made to ensure the information contained in this document is accurate and complete. Hostplus reserves the right to correct any errors or omissions that may be contained in this document. 1186.2 10/21 ISS9

If you have any queries relating to your insurance cover or wish to discuss any other aspects of your account, please call us on **1300 467 875**, Monday to Friday, 8am - 8pm AEST/AEDT or contact us at **hostplus.com.au**

Kind regards

Hostplus

Age 55 years

Sum insured

Type of cover	Number of Units	Sum insured	Occupational Rating	Cost per week
Death	4	\$50,000.00	Unknown	\$2.47
Total and Permanent Disability (TPD)	4	\$50,000.00	Unknown	\$5.33
Income Protection (IP)	4	\$2,000.00 Month 60 Days Waiting Period 2 Years Benefit Period	Unknown	\$5.28

With unitised Death and TPD cover, the number of units, the benefit value of each unit, and the cost of the cover that you hold may increase or decrease as your age increases.

Please note that if your Income Protection cover is greater than 85% of your salary, you will only receive a maximum monthly benefit of up to 85% of your pre-disability salary, of which 75% is payable to you and the balance to your super account.

For more information regarding the terms of your cover, including when cover may cease or recommence, please refer to the Statewide Super Legacy Product Guide, available at **hostplus.com.au/pds**

Want to change your insurance cover?

It's important you understand the impact premium deductions can have on your overall retirement balance, including whether you hold insurance cover elsewhere outside of Hostplus, either with another superannuation fund or outside of superannuation and the impacts of holding multiple insurance covers. We encourage you to seek independent financial advice before changing your insurance arrangements.

You may be able to pay less premiums for the same cover based on your occupational rating set by the insurer. For example, if you mostly work in an office, you may meet the professional or white collar occupational rating definitions and receive reduced premiums. You can apply through your Member Online account at **hostplus.com.au/memberonline**.

Hostplus provides calculators at **hostplus.com.au** to assist you in determining your cover requirements and associated premiums.

You can apply to increase, decrease or cancel or transfer your insurance at any time by logging in to **hostplus.com.au/memberonline**. You can also cancel your cover over the phone or by contacting us in writing by email or post, and or by calling us on **1300 467 875**.

You may also be eligible to transfer your Death and TPD insurance cover from the "Grandfathered Statewide Super" product to the Hostplus Group Life policy, where your existing cover will be converted to the equivalent level of cover under the Hostplus product, in either units or fixed cover, depending on how your existing Death and TPD cover is structured.

Premium deductions will be stopped from the date your cancellation request is received. If you cancel within 14 calendar days of the date of this letter, any premiums we have already deducted from your account in relation to this new insurance arrangement will be refunded (unless you have lodged a claim).

Important insurance information

Hostplus adheres to the Insurance in Superannuation Voluntary Code of Practice. The Code provides a framework to ensure the insurance cover super funds offer their members is affordable and appropriate to their needs. You can learn more about the Code and the way Hostplus applies its recommendations at hostplus.com.au/insurance/code-of-practice

Your entitlement to the stated insurance cover is subject to you meeting eligibility criteria and the terms of the insurance policy. You should refer to the "Statewide Super Legacy Product Guide" for key details about your cover at hostplus.com.au/pds

Your insured benefit payable will be based on the level of cover you held at the time of the event (this may be higher or lower than the benefit amount shown above). You should login to your Hostplus Member Online account for up-to-date insurance information. If your insurance cover ceases, you will not be able to claim for any future events or conditions.

Your insurance cover will generally continue provided that you have enough funds in your account for premiums to be paid. Your insurance cover may cease for other reasons, please refer to hostplus.com.au/pds for further information.

If your insurance cover ceases, you will not be able to claim for any future events or conditions, however you may still be able to claim for an event that occurred during the period of cover prior to cancellation.

If your cover ceases, you will no longer have access to the Grandfathered Statewide Super Insurance arrangement. You may be eligible to recommence cover or apply for cover under the Hostplus insurance policy as outlined in the Hostplus Member Guide at hostplus.com.au/pds

Insurance provided through Hostplus is issued by MetLife Insurance Limited, ABN 75 004 274 882, AFSL 238096 (MetLife) to Host-Plus Pty Limited (the trustee for the Hostplus Superannuation Fund). Hostplus Cover is subject to terms and conditions and eligibility criteria. Some occupations are excluded from cover and some members may not be provided with cover or may be provided with different types and levels of default cover depending on their circumstances.

Non-Binding Beneficiary		
Wendy Jane Turner	Spouse	100.00%

You can add or update your beneficiaries under a non-binding death benefit nomination via your Hostplus Member Online account at hostplus.com.au, or under a binding death benefit nomination by returning the binding death benefit nomination form available from our website.