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| Hostplus: a message from our CEO. |
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| During these uncertain times, I want to reassure you that we are actively monitoring and managing these unprecedented circumstances to ensure that our members’ hard-earned retirement savings continue to be well managed and in good hands.  In keeping with our long and proud Industry SuperFund heritage and values, our members and employer partners continue, as always, to be our top priority.  **We’re working even harder to deliver on service**We have made considerable changes to the way we are currently operating as a business to ensure we can continue to maintain and deliver our high standards of service that you rightfully expect and get from us and address your needs, while at the same time protecting the health and safety of our dedicated employees. We have promptly and successfully transitioned all of the Fund’s departments and teams, including our dedicated contact centre and other client support roles and staff, to a largely work-from-home footing. I’d like to thank you for your patience and understanding as we’ve done so while striving to respond to the more than 90,000 calls we’ve received over the last two weeks - an increase of 270% above our normal call rates. Despite the increased wait times for phone-based assistance this has led to in some cases, we have been humbled by the support shown to us by our members and employer partners, who have exercised patience and understanding and taken the time to recognise the hard work of our service consultants under challenging circumstances.  We’ll continue to monitor and review our service strategy during this difficult and testing time for us all and will keep you updated as to any material changes or initiatives as things progress.**We’re ready to help when you need it most**At Hostplus, we stand ready, willing and able to do our part to support our members through difficult times. This includes supporting the Australian Government’s initiative to provide short-term income through temporary early access to superannuation, in order to support those who have been adversely affected by the financial and economic burdens linked to the COVID-19 pandemic.Like many major and well-diversified superannuation funds, Hostplus invests in a wide range of assets. This includes listed assets, such as those in public markets (e.g. stock exchanges) and unlisted assets, such as property and infrastructure (e.g. airports, utilities and toll roads), private equity and venture capital (e.g. start-ups or developing private companies). In managing all of the Fund’s investments, including establishing, reviewing and giving effect to an investment strategy for each investment option, the Fund considers the liquidity of the investments covered in the strategy and the Fund’s expected future cash flow requirements. I wish to again reassure you that, if required, we have ample liquidity available to support our members experiencing financial hardship. While we will work to ensure those needing to have early access to money from their superannuation accounts to meet the costs of living and other pressing expenses can do so easily and in a timely fashion, we continue to encourage members to carefully consider their own objectives, financial situation and needs before requesting early access to their superannuation. As part of doing so, members should consider the long-term impact on their superannuation savings before seeking to withdraw cash from their super accounts.  In assessing their options, members should also consider whether they may be eligible for other financial assistance, can access financial counselling services or use some simple tools to help assess, understand and plan for their personal situation. The following resources may prove helpful: [Centrelink](https://my.gov.au) eligibility for certain income support payments has been temporarily widened and a new time-limited Coronavirus supplement payment introduced, with many people including students eligible for an additional $550 per fortnight. Apply at [myGov](https://my.gov.au/) today or visit [Services Australia](https://www.servicesaustralia.gov.au/individuals/subjects/affected-coronavirus-covid-19) to learn more about entitlements.   [The National Debt Helpline](https://ndh.org.au) provides a wide range of information about ways to manage debt and offers a free financial counselling service. [Moneysmart,](https://moneysmart.gov.au) this government resource can help members understand and manage their finances via range of tools including easy budget trackers. **The importance and benefits of our diversity**Hostplus is proud to represent more than 1.3 million members and over 200,000 employers. And as the national Industry SuperFund for hospitality, tourism, recreation and sport, our heritage is proudly focused on our core sectors.  But, importantly, Hostplus is also a significantly well diversified and differentiated fund in terms of the much broader industries, sectors, trades and businesses that collectively represent its employer partners and membership.In fact, many of our members and employer partners operate in a wide-ranging number of industries and jobs, including large corporations, national companies, small to medium enterprises, self-employed and sole traders. Many of these employers and members have chosen Hostplus as their preferred superannuation fund and partner for a myriad of reasons, including our strong governance, long-term investment performance, multi-awarded products and innovation and great service.Our diversity is today as great a strength and advantage as our traditional sector and focus has been for over 30 years. This diversity and strength in numbers positions Hostplus well to navigate the current circumstances.**We're here for you**We are, literally, all in this together. And we will continue to support our members, our employer partners, our stakeholders and our community, in and through this challenging period.We regularly update our website with the latest information on COVID-19 and what it means for your super. I encourage you to regularly visit our website for information on market updates, government initiatives, insurance and more at [hostplus.com.au/COVID19](https://hostplus.com.au/covid19) Please stay safe and take care.Kind regards, David Elia, Hostplus CEO |
| The information contained in this material is general in nature. Consider your own objectives, financial situation and needs, which are not accounted for, before making a decision.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.[Privacy statement](http://hostplus.com.au/privacy) |

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