HOSTPLUS

Mail Locked Bag 5046, Parramatta NSW 2124
Phone 1300 467 875
Online hostplus.com.au/contact

001 / 002205
Mr Sean Richard Goff
144 TROWER ROAD
JINGILI NT 0810

Hi Sean.

This is your Member statement 1 July 2024 – 30 June 2025.

Your Hostplus Executive account balance was **$446,035.25** as at 30 June 2025.

Our records show that as at 30 June 2025 you held insurance cover on your Hostplus account. Please see table below or Member Online for more details.

Opening balance	$51,646.33
Net cash flows	$452,355.57
Net investment returns	$10,266.23
Administration fee	-$78.00
Total tax paid	-$67,853.31
Insurance fees	-$301.57
Closing balance	**$446,035.25**

Your personal details

Name
Sean Richard Goff

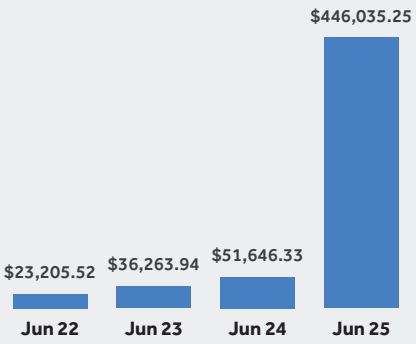
Member No
831524045

Address
144 TROWER ROAD
JINGILI NT 0810

Email
seangoff70@gmail.com

Age at next birthday
56

Your account balance history



Components of your account balance

Unrestricted non-preserved	$0.00
Restricted non-preserved	$0.00
Preserved	$446,035.25
Total benefit	$446,035.25

Hostplus must provide you with information you reasonably require to understand your benefit. For more information about your benefit, please call us or visit Member Online.

Your beneficiaries

Full Name	Percentage	Expiry date
Melissa Goff	100%	

Did you know you can nominate or change the details of your beneficiaries easily online? Login to member online at **hostplus.com.au**

Did you know you can contribute to your account?

With BPAY® you can use either your phone or online banking to make a personal contribution to your Hostplus account.

Biller Code:
58560
Reference number:
350 018 315 240 455

® Registered to BPAY Pty Ltd ABN 69 079 137 518.

YOUR ESTIMATED INCOME IN RETIREMENT

This is an estimate of your income when you retire. To work it out, we've calculated how much we expect you'll have saved in your Hostplus account by age 67. We've converted this balance into an annual income and combined it with any Age Pension entitlements you might receive. This estimate should help you see if you're on track to get the income you need in retirement.

Your Hostplus super balance:

At 30 June 2025:		Your estimated balance at age 67:
$446,035.25	▶	**$848,000**

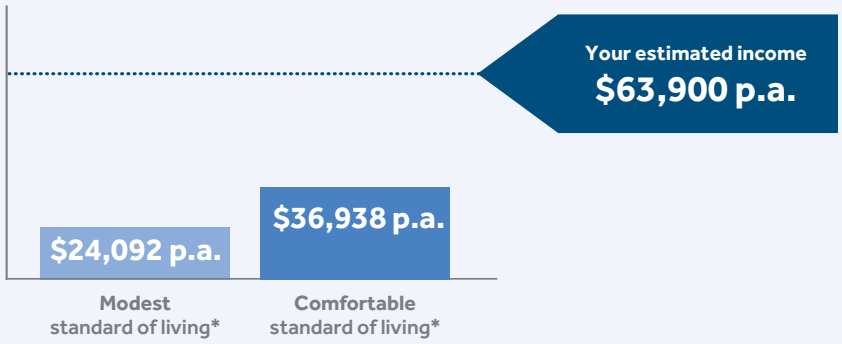
This balance could provide you with the following income in retirement, including any Age Pension:

$2,450 per fortnight	EQUAL TO	**$63,900** per year

Age Pension payments have only been included in your estimated income if you are eligible to receive them. To learn more about how we calculated your retirement income, including the Age Pension benefit, see *Understanding your retirement estimate* below.

Will you have enough?

How much income you need in retirement depends on the kind of lifestyle you want. To help you understand what you can afford on your estimated retirement income, we've outlined the income needed for a 'modest' and 'comfortable' retirement lifestyle in Australia.



*According to the Association of Superannuation Funds of Australia (ASFA)'s retirement standard. These figures assume you own your home and represent half the amount a couple aged between 65 and 84 needs per year (last updated by ASFA in the March quarter 2025). This graph is not to scale.

If you're looking to improve your retirement outcomes, there are a few easy steps you can take.

Tailor

Use our Retirement Calculator to tailor your retirement estimate to your personal situation.

Grow

Boost your super by making extra contributions. Even small increases can make a big difference over time.

Plan

We offer a range of financial advice tools to help you plan your financial future – online, over the phone or face to face.

Visit hostplus.com.au/retirement-income to get started.

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Understanding your retirement estimate

The purpose of the retirement estimate is to provide you a forecast of your super balance and average annual income in retirement.

This estimate is not a guarantee and actual outcomes will vary. It also doesn't account for your full financial situation and should not be relied on for making a financial decision. We've made some assumptions about your contributions, investment returns, Age Pension entitlements, and other factors, which are set out below. The assumptions we've made may change over time (e.g. inflation, investment returns, or legislation). Additional fees may also apply, which would reduce your account balance (e.g. advice fees). You should consider if the estimate is appropriate for you before making any financial decisions, or seek advice from a licensed financial planner. You could also use our Retirement Income Calculator to tailor your estimate.

The estimate is shown in today's dollars. This means that your future retirement balance and income has been adjusted for inflation (i.e. the rising cost of living).

How we calculated your retirement estimate

We've worked out your estimated future super balance and average annual income using the following assumptions and figures:

- Your Hostplus superannuation account balance as at 30 June 2025.
- Your age as at 30 June 2025.
- Wage growth of 3.7% each year (reflecting how much salaries are expected to increase). As required by updated regulations, this is a lower figure than in previous years' estimates we've provided.
- Price inflation of 2.5% each year (reflecting how much the cost of goods and services is expected to increase).
- You retire at 67.
- You convert your super balance at retirement into a pension account, and commence withdrawing a regular income from it starting at 67 and continuing until age 92 (the 'drawdown period').
- The annual income from your super combined with any Age Pension entitlement is constant from year to year (after inflation) over the drawdown period. The projection is designed to draw down your retirement balance by age 92; however, if your balance is low, it may be exhausted earlier. In this case, your income is assumed to be funded from the Age Pension alone.
- You receive annual investment returns of 6.5% before retirement and 7% after retirement (net of investments fees and costs and taxes). These returns are based on the 20-year return objective of the Balanced option, where most Hostplus members are invested. This may not reflect how your account is currently invested.
- Annual administration fees increasing with wage inflation each year of:
  - Before retirement: $78
  - After retirement: $234
- Your insurance premiums as at 30 June 2025, increasing with wage inflation before retirement, and no insurance premiums after retirement.
- Contributions you've made in the 2024-2025 financial year are projected to continue annually (including voluntary contributions, government co-contributions, superannuation guarantee contributions, salary sacrifice contributions, and employer additional contributions), subject to the following limits: concessional contributions are capped at $30,000 per year; non-concessional contributions are included only if your 2024-25 total was $30,000 or less (otherwise no non-concessional contributions are projected); and government co-contributions are capped at $500 per year. All projected contributions increase with wage inflation and remain within expected future contribution cap limits.
- If you were 75 or over on 1 July 2025, you won't make any further voluntary contributions. This is because these contributions are subject to age-based restrictions, and cannot be made 28 days after the end of the month you turn 75.
- You don't have any other super or investments outside of your Hostplus super account, and you don't roll in any amounts from other superannuation funds in the future.
- Superannuation and tax laws remain unchanged in the future.
- If you paid additional Division 293 tax in 2024-25 (for example, if your income and contributions exceeded $250,000), we have applied it in future years, increasing with wage inflation each year.
- If you made a voluntary contribution in the 2024-2025 financial year and claimed a tax deduction, we assume the full amount of your contribution is concessional and subject to the 15% contributions tax. We assume you will continue to make this claim in future years.
- Your transfer balance cap is $2 million as of 1 July 2025, increasing with price inflation:
  - If your projected balance exceeds the cap before retirement, we assume non-concessional (after-tax) contributions stop once your balance goes over the limit.
  - Any excess balance above the cap is assumed to stay in your accumulation account with your retirement income being drawn proportionally from both the accumulation and pension accounts.

Additional assumptions regarding the Age Pension:

- Age Pension assumptions are based on you:
  - qualifying for an Age Pension upon reaching pension age (67)
  - having a partner
  - jointly owning your own home with your partner, and both of you having an equal amount in super
  - having no other assets or income.
- We also assume:
  - payment rates increase in line with wage inflation each year, and
  - means test thresholds increase in line with price inflation each year.
- The Age Pension estimate is shown based on pension rates as at 1 July 2025.

IMPORTANT INFORMATION ON THE AGE PENSION

Eligibility for the Age Pension may depend on any additional income or assets that we haven't considered in this estimate, as well as residence rules. Rates and eligibility for the Age Pension may change over time.

You can use Services Australia's rate estimator at **servicesaustralia.gov.au/online-estimators** to estimate payment rates. However, this estimator doesn't determine eligibility or whether you meet residence rules.

We believe the assumptions and considerations we've made are reasonable for the purposes of working out your retirement estimate as:

- where appropriate, we have considered characteristics specific to your account, including your Hostplus account balance, current account fees and costs, insurance premiums, and contributions.
- other assumptions used reflect appropriate historical long run averages and the current operation of the Australian superannuation, taxation and social security systems.

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Your insurance as at 30 June 2025

Insurance Cover	Occupational Rating	No. of units	Cover Amount	Weekly premium cost
Death	Unknown†	1	$34,870	$2.11
Total & Permanent Disability (TPD)	Unknown†	1	$34,870	$3.53
Income Protection			NIL	$0.00
Total Insurance fees paid in this statement period				**$301.57***

For up-to-date information about your insurance benefits, or to increase, decrease or cancel your cover, please log in to Member Online or call us.

*Your weekly premium is calculated and deducted monthly. This amount is deducted from your overall balance and may impact your retirement savings. Please consider if the level of cover and premiums being paid are appropriate for you.

†The "Standard" or "Unknown" occupational ratings are applied when you receive default insurance through Hostplus. Your occupational rating relates to how dangerous your job is and can affect how much you pay for your insurance cover. You may be eligible to pay a lower premium based on their occupation and associated occupational rating set by our insurer. If you meet occupational rating definitions as outlined in the Hostplus Member Guide, you may be entitled to reduced premium rates. You can apply for these via your Member Online account or by calling us. You can find more information on occupation ratings in the PDS and related guides at **hostplus.com.au/pds**

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

Please note that in the event of a death or TPD claim, the amount of insurance cover outlined above is added to your account balance and may differ from the account balance quoted on 30 June 2025. In the event of a TPD or death benefit claim, your 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. Your benefit may be paid in addition to your account balance to you, your dependants and/or your legal representative. Your entitlement to the above-mentioned insurance cover is subject to you meeting eligibility criteria and the terms of the insurance policy. Further information is provided on our website.

Need to make a claim? Call us on **1300 467 875** 8am to 8pm AEST/AEDT. We'll get you in touch with one of our dedicated claims consultants.

Your nominated beneficiaries

Beneficiary name	Type	Relationship	Percentage	Expiry date
Melissa Goff	Non-binding death benefit nomination	Spouse	100%	

You've made a non-binding death benefit nomination. This means we'll take your nomination into consideration, but we're not bound to follow it. If you wish to cancel or make a new non-binding nomination, please log in to your Member Online account or call us on **1300 467 875** weekdays 8am-8pm AEST/AEDT. You should regularly review your nomination(s) to ensure your wishes and personal circumstances are accurately reflected. Please note you can change your non-binding nomination to a binding nomination at any time by completing the Hostplus Binding Nomination Form available at **hostplus.com.au**

Your annual member statement in detail

Your investment choice details

Investments	Opening balance as at 01/07/24	Switch	Contributions	Transfers in	Net investment returns	Benefit payments made	Tax	Administration fee	Insurance fees	Account balance as at 30/06/25
Balanced (MySuper)	$51,646.33	$0.00	$18,744.44	$433,611.13	$10,266.23	$0.00	-$67,853.31	-$78.00	-$301.57	$446,035.25
Total	**$51,646.33**	**$0.00**	**$18,744.44**	**$433,611.13**	**$10,266.23**	**$0.00**	**-$67,853.31**	**-$78.00**	**-$301.57**	**$446,035.25**

Investment balances to 30 June 2025

Investment Option	Opening balance as at 01/07/2024	Number of Unit/s as at 01/07/2024	Unit price as at 01/07/2024	Net investment returns	Closing balance as at 30/06/2025	Number of Unit/s as at 30/06/2025	Unit price as at 30/06/2025
Balanced (MySuper)	$51,646.33	15,808.4886	$3.2670	$10,266.23	$446,035.25	123,203.9467	$3.6203

Your net investment returns might be positive or negative depending on the investment performance of your chosen investment option/s.

Net investment returns for Accumulation p.a. to 30 June 2025

Investment option	Start date	1 year	3 years p.a	5 years p.a	10 years p.a	Since inception p.a
Balanced (MySuper)	1/3/1988	10.81%	8.79%	9.67%	8.32%	8.79%

The net investment returns shown are for comparative purposes only and are based on the movement in the unit price for the period, and may not reflect your actual returns over the same period. These returns do not take into account your personal circumstances. This could be due to you moving in to or out of an investment option during the period, or due to splitting your account balance across more than one investment option. Not all investment options will have investment returns reported against each investment period due to varying commencement dates. The 'Since inception p.a.' column reflects returns from the commencement date of the investment option to 30 June 2025. For some options 'N/A' will be displayed where there is no return applicable for the reported period. These returns are not used for crediting returns to your account. The declared net investment returns can be positive or negative. Past performance is not a guide to future performance.

MySuper Dashboard
The latest product dashboard for the Hostplus MySuper option can be found at
hostplus.com.au/members/our-productsand-services/investment-options/mysuper-dashboard

Your future contributions

Your future contributions to be invested in the following	%
Balanced (MySuper)	100%

Your transactions

Transaction date	Description	Payment period	Weeks paid	Employer SG/award	Member contributions	Salary sacrifice	Employer additional	Total
01/07/24	**Your opening balance plus net cash flows**							**$51,646.33**
04/07/24	National Indigenous Australians Agency	20/06/24 - 03/07/24	3	$720.94	$0.00	$0.00	$0.00	$720.94
18/07/24	National Indigenous Australians Agency	04/07/24 - 17/07/24	2	$720.94	$0.00	$0.00	$0.00	$720.94
01/08/24	National Indigenous Australians Agency	18/07/24 - 31/07/24	2	$720.94	$0.00	$0.00	$0.00	$720.94
15/08/24	National Indigenous Australians Agency	01/08/24 - 14/08/24	2	$720.94	$0.00	$0.00	$0.00	$720.94
29/08/24	National Indigenous Australians Agency	15/08/24 - 28/08/24	2	$720.94	$0.00	$0.00	$0.00	$720.94
12/09/24	National Indigenous Australians Agency	29/08/24 - 11/09/24	2	$720.94	$0.00	$0.00	$0.00	$720.94

27/09/24	National Indigenous Australians Agency	12/09/24 - 25/09/24	2	$720.94	$0.00	$0.00	$0.00	$720.94
10/10/24	National Indigenous Australians Agency	26/09/24 - 09/10/24	2	$720.94	$0.00	$0.00	$0.00	$720.94
24/10/24	National Indigenous Australians Agency	10/10/24 - 23/10/24	2	$720.94	$0.00	$0.00	$0.00	$720.94
07/11/24	National Indigenous Australians Agency	24/10/24 - 06/11/24	2	$720.94	$0.00	$0.00	$0.00	$720.94
21/11/24	National Indigenous Australians Agency	07/11/24 - 20/11/24	2	$720.94	$0.00	$0.00	$0.00	$720.94
05/12/24	National Indigenous Australians Agency	21/11/24 - 04/12/24	3	$720.94	$0.00	$0.00	$0.00	$720.94
19/12/24	National Indigenous Australians Agency	05/12/24 - 18/12/24	2	$720.94	$0.00	$0.00	$0.00	$720.94
02/01/25	National Indigenous Australians Agency	19/12/24 - 01/01/25	3	$720.94	$0.00	$0.00	$0.00	$720.94
16/01/25	National Indigenous Australians Agency	02/01/25 - 15/01/25	2	$720.94	$0.00	$0.00	$0.00	$720.94
30/01/25	National Indigenous Australians Agency	16/01/25 - 29/01/25	2	$720.94	$0.00	$0.00	$0.00	$720.94
13/02/25	National Indigenous Australians Agency	30/01/25 - 12/02/25	2	$720.94	$0.00	$0.00	$0.00	$720.94
27/02/25	National Indigenous Australians Agency	13/02/25 - 26/02/25	2	$720.94	$0.00	$0.00	$0.00	$720.94
13/03/25	National Indigenous Australians Agency	27/02/25 - 12/03/25	2	$720.94	$0.00	$0.00	$0.00	$720.94
27/03/25	National Indigenous Australians Agency	13/03/25 - 26/03/25	2	$720.94	$0.00	$0.00	$0.00	$720.94
10/04/25	National Indigenous Australians Agency	27/03/25 - 09/04/25	2	$720.94	$0.00	$0.00	$0.00	$720.94
24/04/25	National Indigenous Australians Agency	10/04/25 - 23/04/25	2	$720.94	$0.00	$0.00	$0.00	$720.94
08/05/25	National Indigenous Australians Agency	24/04/25 - 07/05/25	2	$720.94	$0.00	$0.00	$0.00	$720.94
22/05/25	National Indigenous Australians Agency	08/05/25 - 21/05/25	2	$720.94	$0.00	$0.00	$0.00	$720.94
05/06/25	National Indigenous Australians Agency	22/05/25 - 04/06/25	3	$720.94	$0.00	$0.00	$0.00	$720.94
19/06/25	National Indigenous Australians Agency	05/06/25 - 18/06/25	2	$720.94	$0.00	$0.00	$0.00	$720.94
30/06/25	Rollover - Military Superannuation and Benefits			$0.00	$433,611.13	$0.00	$0.00	$433,611.13
	Subtotal - transactions							**$452,355.57**
	Subtotal - net investment returns							**$10,266.23**
	Total cash flow							**$462,621.80**
	Deduction and applicable adjustment							
	Government contributions tax - 15%							-$67,853.31
	Administration fee#							-$78.00
	Insurance fees							-$301.57
	Subtotal - deduction and applicable adjustment							**-$68,232.88**
30/06/25	**Your closing balance**							**$446,035.25**

Your closing balance is an estimate of what your total benefit would be if you withdrew your super at the date shown. Depending on when you decide to withdraw your super, this closing balance may change. You can check your account balance at any time by logging in to Member Online at **hostplus.com.au**.

#The weekly administration fee of $1.50 is calculated and deducted monthly.

Please ensure that all your contributions have been received

You should contact your employer if you think contributions are outstanding. Monies allocated from 1 July 2024 - 30 June 2025 (Statement Period) are shown on the attached periodic statement (Member Statement). During the Statement Period, the Superannuation Guarantee contribution rate was 11.5%. For information about other contribution levels, insurance coverage, and investment options available at Hostplus, please read the current PDS available on our website or call us.

Fees and costs summary	
Fees deducted directly from your account	**-$379.57**
This amount has been deducted directly from your account (reflected in the transactions listed on this statement).	
Fees and costs deducted from your investment	**-$738.24**
This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs.	
TOTAL FEES AND COSTS YOU PAID	**-$1,117.81**
This approximate amount includes all the fees and costs that affected your investment during the period.	

Included in the fees and costs summary table is $39.62 per member which is deducted from the Administration Reserve, (and not your account balance). This amount forms part of the fees and costs in the final two line items as an indirect cost. This amount does not impact or reduce your account balance. You can find more information on fees and costs in the PDS and related guides at **hostplus.com.au/pds**.

The personal information in this Statement is based on records maintained by us. For information on privacy and the handling of your personal and sensitive information, please refer to our Privacy Policy which is available on our website, or contact us for a free copy.

While we always aim to ensure that the information in this Member Statement is correct, Hostplus is committed to rectify any error or misprint in respect of the information shown. Please check that entries listed on this document are correct. If there are any errors, please contact Hostplus immediately on 1300 467 875. This document is not intended to act as financial advice. Remember, your circumstances and financial needs are unique. Before acting on the basis of anything in this document, you should consider whether it is appropriate to your personal needs, objectives and circumstances. You should also obtain and read the applicable Hostplus Product Disclosure Statement and Target Market Determination, available at **hostplus.com.au**. Past performance is not a reliable indicator of future performance. We suggest you seek professional advice to make the best choice for your circumstances. The information in this Member Statement was extracted on 13 Jul 2025.

Enquiries and complaints

If you have an enquiry or complaint, just call 1300 467 875. We will aim to attend to your matter promptly and courteously. If you are not happy with the way your matter is handled, we want to know. Please write to us at: Hostplus,Resolutions Officer, Locked Bag 5046, Paramatta, NSW 2026 or email to resolutions@hostplus.com.au. A resolution will be provided to complainants within 45 days for superannuation matters and 90 days for complaints relating to the distribution of a superannuation death benefit, or reasons will be provided for the delay of a resolution for either type of complaint within each respective timeframe. However, if you are not satisfied with either the way we handle your complaint or its resolution, you may contact the Australian Financial Complaints Authority (AFCA). AFCA can provide, fair and independent financial services complaints resolutions to you and your beneficiaries. You can contact AFCA on 1800 931 678, through their website afca.org.au, in writing via email info@afca.org.au or post: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001.

Issued by Host-Plus Pty Limited ABN 79 008 634 704, AFSL 244392, as trustee for the Hostplus Superannuation Fund ABN 68 657 495 890, RSE No. R1000054 and MySuper No. 68 657 495 890 198