

HESTA



Choosing HESTA

HESTA



Easy English

Hard words



This book has some hard words.

The first time we write a hard word

- the word is in **blue**
- we write what the hard word means.

You can get help with this book



You can get someone to help you

- read this book
- know what this book is about



- find more information.

You can read all the information you need to know at hesta.com.au/pds

About this book



This book is written by HESTA.

We are a **super fund** for people in Australia.



A super fund manages the money you save for when you **retire**.

Retire means you stop working.



Your employer puts money into a super fund for you for when you retire.

You can choose from lots of different super funds.

This book is about why you might choose us as your super fund.

About us

Our super fund was set up to help people save money for when they retire.

We help many people who work in health and community services.

For example

- nurses
- aged care workers
- disability workers.



But we can help anyone who wants to choose us as their super fund.

If you choose us, you will be a HESTA **member**.

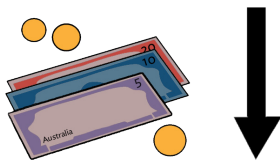
Member means you have joined the fund.



Why you might choose us as your super fund



We won an award for how we managed money for our members over the last 20 years*.



We also try to keep our **fees** low.

Fees means money you pay from your super to help run the fund.

*Product ratings are only one factor to be considered when making a decision. Visit HESTA's awards & accolades page at hesta.com.au/accolades for more information.



We care about

- our members



- our community

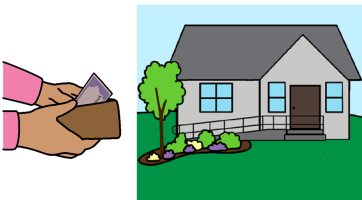


- the environment.



We put some of your super into good community services to help you make more money while helping other people.

For example, we support



- St Vincent's Health Australia - investing to improve hospitals.

- Nightingale Housing - a project to help people buy new homes.



We have good customer service.



We make it easy to

- set up a super account

- use our services

- get help.



We give our members information and advice when they need it.

For example, you can talk to experts to get help with your super.



We have other ways to support our members.

For example

- information sessions at your workplace



- online learning tools.

More information



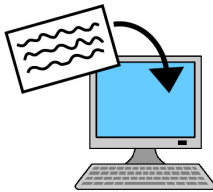
For more information contact HESTA.



Call 1800 813 327



Website hesta.com.au



Email hesta@hesta.com.au



If you need help to speak or listen use the National Relay Service.



Call 1800 555 660



Website communications.gov.au/accesshub/nrs

Give the relay officer the phone number you want to call.

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Before making a decision about HESTA products you should read the relevant product disclosure statement - call 1800 813 327 or visit hesta.com.au/pds for a copy. You should also consider any relevant risks - visit hesta.com.au/understandingrisk