

HEALTH

FEBRUARY 2017

Your member magazine

What's with the hands?

Nest egg?
Security?
Find out
inside

TIME TO TALK

Discussing plans
for old age

PUSHING FOR CHANGE

Taking action
when we need to

FAMILY TIES

2016 HESTA
Nurse of the Year
Angie Monk

SEE INTO YOUR FUTURE

Planning for
retirement

ONWARDS AND UPWARDS

Catch up with a
former HESTA
Award winner



HESTA





here's to you...

worrying less... wanting better... not missing out... realising your worth...
settling for more... rewarding yourself... working hard... working less...
finding the balance... sleeping in... spending time with loved ones...
watching movies that make you laugh... listening to music that makes
you cry... sharing good news... sharing in the fun... being respected...
being an inspiration... putting yourself first... putting something aside...
getting something back... feeling good about the future...
and your happy ever after.

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Australia and HESTA
Award winners



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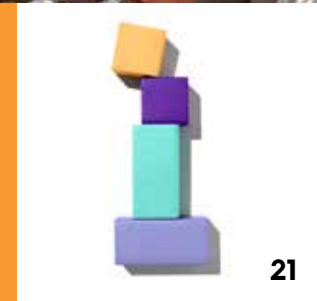
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do you know
someone
like Jo?

Health Promotion Manager.
Environmentalist. Dancer.
Believer in equality. Surfer.
Healthy eater. Raising boys.
Beach lover. Eco Pool investor.
HESTA Awards finalist.

Nominate a health care
professional with a story
worth celebrating.

hestaawards.com.au

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Spend a few minutes hearing from Debby Blakey, HESTA CEO. She shares her thoughts on some of the latest changes at HESTA, plus a few extras.

HESTA is looking a little different these days. Can you tell us a bit about the new look and why the change?

As HESTA is about to turn 30, it's been the right time to stop and reflect on what we stand for and how we can best position ourselves to serve our members into the future. So much is changing for super funds across Australia, and this brings its challenges. We need to be prepared to meet these challenges head on.

Along with challenges comes opportunity. We will

continue to publicly stand up for women in Australia. We will do what we can to influence the government and health industry to ensure that both issues and opportunities affecting women are given a strong and equal voice at the policy table.

We believe that everyone deserves the best possible retirement, and we'll do everything we can to help. This includes ensuring every part of the fund – including how we look and sound – helps deliver what our members need. All 820,000 of them.

When I'm not at work I'm...



reading...
The Return: Fathers, Sons and the Land in Between by Hisham Matar



listening to...
my favourites from the 80s and 90s - Chris de Burgh



watching...
The Good Wife

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Is it a nest egg, security or an embrace?

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2016 Nurse of the Year, Angie Monk

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HESTA Award winner Jonathan Ford, six years on



What's with the hands?

Is it a nest egg? Does it represent security? We talk to Industry Super Australia (ISA) to find out.

Hands up if you recognise it or if you've done it. We're talking about the industry super fund hands symbol.

With so many different super funds available across Australia, doing 'the hands' is an easy way to recognise that a fund is an industry super fund that's run to benefit members, not shareholders.

"It implies safety and an embrace. It's an endorsement of the way in which a particular fund operates – that it's caring and embracing of them and their life," says Bernie Dean,

Director of Marketing at ISA.

You might already know that HESTA is one of them. That means that you're part of something big. Something powerful.

"The driving force behind industry super funds is that it's all about you – the members. There's no conflict between shareholders and members – there's only member interests. Everything that an industry super fund does is about maximising retirement income and savings for their members," adds Bernie.

So, with HESTA, you don't need to worry. You know that you're in good hands.



The driving force behind industry super funds is that it's all about you.

BERNIE DEAN

From the heart

2016 HESTA Nurse of the Year, Angie Monk, opens up about her ground-breaking work in patient blood management and how her family helps keep her strong.

Family. Empathy. Being at the forefront.

When chatting with Angie Monk, HESTA Nurse of the Year for 2016, these are words that you will hear frequently.

It's been a whirlwind year for Angie, who was recognised for her outstanding work in patient blood management at Ramsay Health Care's Joondalup Health Campus.

The win meant that she also spent time in front of the cameras, featuring in a national television campaign for HESTA. "It was a fabulous experience. As nurses, we don't usually put ourselves out there – we're usually the quiet achievers."

Angie's taken the attention in her stride, modestly remarking "being recognised by your peers and the hospital, and for all the work you've done – it's fantastic".

While the award recognises Angie's professional achievements, she credits her family as being one of the shining lights in her life.

Strong family ties

As one of 10 children, Angie describes her siblings as her best friends.

Her mother and five siblings live in Perth, so big weekly family get-togethers are a regular occurrence.

With more siblings in Sydney, Ireland and France, Angie's award-celebration party included Skype calls so everyone overseas could share in her success.

The joy of her win even extended to the mates of her 23-year-old twin boys. "I used to do the school run for them and they couldn't have been more proud to have heard I'd won Nurse of the Year."

Rich history

As a collective, the family has made significant contributions to their respective communities.

Ties to Australia stretch back more than a century – Angie's grandparents married in Perth, but, tragically, her grandfather was killed fighting in the Somme in WWI.

"My grandfather's name is



To watch more of Angie's story and her outstanding work, visit hesta.com.au/stories



Technology has an important role to play in health care, but empathy and compassion remains at the core of everything we do.

at the memorials in Perth, Fremantle and Guildford. We've also visited his grave in the Commonwealth War Graves Cemetery in France."

Angie's widowed grandmother returned to Ireland with her two children, but Angie's father ensured his children were registered as dual citizens, keeping the Australian link alive.

Angie grew up in London – "a fantastic childhood" – and trained as a nurse in the UK.

As adults, various members

of the family, including Angie, returned to Australia, spinning a global web of family connections.

In their blood

Caring has clearly been a major calling for the family, Angie explains.

"Two of my sisters did nursing, one of whom passed away from ovarian cancer recently. She had been nominated and was one of the finalists in WA Nurse of the Year. Another sister won the inaugural Carer of the Year for her work with children with disabilities. My brother works with disability as well."

Behind it all, Angie credits her 88-year-old mother as her inspiration.

"She started nursing but didn't finish it as she got married instead. She is a wonderful mum and always said to us that education was really important, to follow our dreams, and look after each other."

Looking ahead

After the busy year of work, award ceremonies and TV shoots, Angie rounded off 2016 with a family summer holiday.

Now, she continues to lead the patient blood management program at Joondalup and advocate on behalf of patients and their families.

"Technology has an important role to play in health care, but empathy and compassion remains at the core of everything we do."

Learning and leading

In 2011, Jonathan Ford was named Young Leader at the HESTA Primary Health Care Awards for his work in Indigenous communities. Since then, he hasn't slowed down one bit.

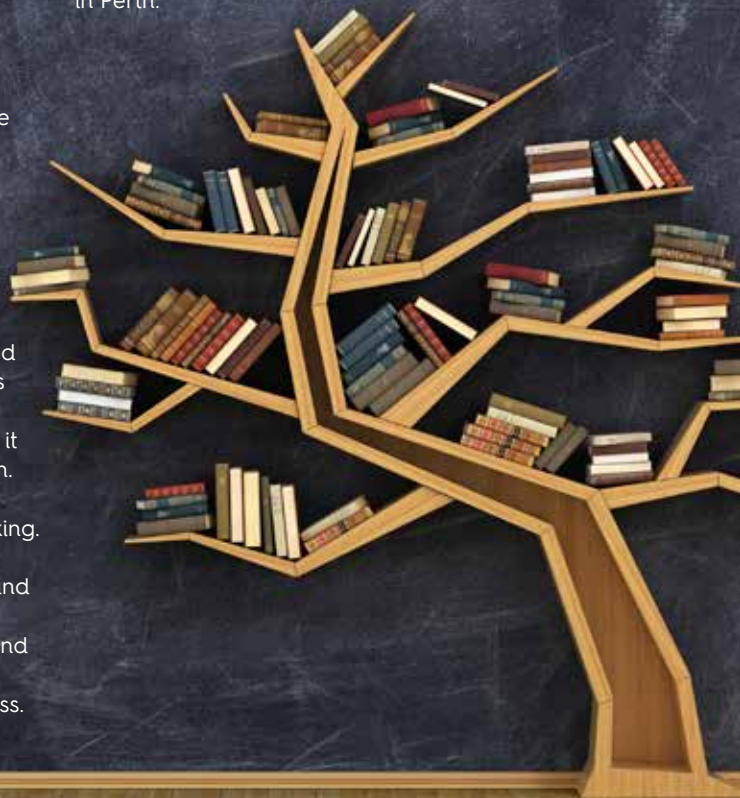
Like so many HESTA members, primary health care activist and HESTA Award winner, Jonathan Ford, is a person who knows how to keep busy.

In 2010 he established the health and wellness centre Moorditj Koort in Western Australia, while studying a Bachelor of Applied Science in Indigenous Community Management and Development. A year later, at the age of 28, he won the Young Leader Award at the HESTA Primary Health Care Awards.

It was an invaluable period of continual learning. "I was learning something in class one day, and I'd go and do it the next day," says Jonathan.

His philosophy was, and still is, to avoid narrow thinking. He believes primary health care workers must understand social factors – such as education and housing – and how they have a knock-on effect on health and wellness.

With that in mind, Moorditj Koort, which means 'good heart' in the local Noongar language, offers a complete approach that meets the needs of the Kwinana and Rockingham communities in Perth.



We're an Aboriginal organisation delivering Aboriginal services to the Aboriginal community on Aboriginal land.

JONATHAN FORD

"We provide health checks in schools, bridging the gap between education and health," Jonathan says.

In addition to raising Moorditj Koort's profile, the HESTA award provided a \$5,000 grant to further the program, which went towards marketing and promoting the initiative.

Sharing knowledge

Jonathan hasn't stopped since those early days.

In 2014 he was appointed CEO of Moorditj Koort, plus he holds seats on a number of other boards, helping him gain further insight and experience.

One such board is the Aboriginal Alcohol and Drug Service board, which, Jonathan says, "has the best governance and systems processes in WA that I know of".

April 2016 saw Moorditj Koort celebrate a big achievement, when the titles of two Medina properties where the organisation operates were handed over from the Aboriginal Lands Trust.

"We're an Aboriginal organisation delivering Aboriginal services to the Aboriginal community on Aboriginal land.

"We increased our asset base. We can only do that through strong governance," he adds.

Future plans

Looking to the future, Jonathan hopes to head back to university to study a Masters in Business and Administration this year.

He also plans to continue to increase public knowledge of Aboriginal health and wellness issues.

"The government has come up with a slogan 'Aboriginal health is everybody's business'. We have to spread that message to education, to employment, to the justice system," he says.



The HESTA Primary Health Care Awards recognise the dedication of those working in primary health care. If you'd like to recognise someone who does amazing work, nominate them at hestaawards.com.au

life

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Online tools to help you see into retirement

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Start the conversation about old age with your loved ones

18 Friends and finances
How to avoid three common issues

19 New life stage?
Our team of advisers can help



Seeing is believing

Catching a glimpse of your future self could help you make better financial choices.

Have you ever put off doing something that you know will be good for you?

Whether it's the exercise that can wait until Monday, or the chocolate ban that will start in the New Year, our best intentions are often delayed until further notice.

There's an easy reason for this, says Daniel Goldstein, Principal Researcher at Microsoft Research in New York City. In his 2011 TED Talk,

he suggested that we're all divided into two parts — our present and future selves. When faced with temptation, the two selves sit on opposite sides, with one fighting for immediate results and the other for long-term gain.

"Saving is a classic 'two selves' problem," Daniel explained in his TED talk. "The present self does not want to save at all — it wants to consume — but the future self wants the present self to save." ▶



Students who had seen their older selves put nearly **twice as much** into the retirement fund as those who saw their current self.

• Our future self is often on the losing side. The reason? We struggle to imagine ourselves getting old.

Becoming all too real

Daniel has looked at how virtual reality and online tools can help people connect with their future selves – in particular, their future financial selves.

One of these tools is a ‘behavioural time machine’. This uses photos of people that have been digitally aged to encourage them to change how they make investments. In one study, he showed university students images of either their digitised future self or their current self. He then asked them to divide \$1,000 any way they liked among four options:

- Buy a gift for someone special
- Invest in a retirement fund
- Plan a fun event, or
- Put the money into an account.

The students who had seen their older selves put

nearly twice as much into the retirement fund as those who saw their current self.

Daniel has used other tools in similar ways. In some experiments, he showed people examples of things they could afford based on their projected super. In others, he has used computer software to show whether their current and future faces would appear happy or sad according to their financial choices.

These types of visualisation tools remind us that we are connected to our future self, Daniel explains. “Your decisions today are going to determine [your] wellbeing,” he says. “And that’s something that’s easy to forget.”

Say ‘hi’ to your future self

Could a connection with our older self really be the answer to a better future? Imagine the possibilities. We’d contribute more to our super and make better investment choices. Our health could benefit too – we’d be less likely to skip our workouts, be more aware of what we eat, and wear



Your decisions today are going to determine [your] wellbeing. And that’s something that’s easy to forget.

sunscreen every day.

There are plenty of tools that can help us discover our future self.

Follow Daniel’s lead and use apps such as AgingBooth (piviandco.com/apps/agingbooth) and Oldify (oldify.net) to see how you might look in old age.

And if you want to see if you’re on track to meet your retirement goals, check out the calculators at hesta.com.au/calculator

MAKING IT A REALITY

Nurse Janet Scammell had her eye on a better future when she set up a HESTA Income Stream two years ago. “I’ve been able to pay less tax and I’ve had more money,” she says.

Janet began her transition to retirement when she was 61. She intended to work for another four years, but retired after only two.

“It certainly has been helpful for me at this time,” she says. Though now fully retired, Janet thinks she may return to work in the near future. She says that her Income Stream account allows her to keep her options open. “It’s a very straightforward system. Had I realised how simple it was, I would have started sooner.”



Table talk

As you and those around you start to age, how should you approach a discussion about the future?

Ageing is a fact of life, yet many of us prefer not to discuss it. Slowing down, relying on others for support – they're not the types of things we want to chat about over the dinner table.

Yet that's exactly what aged care provider Sundale is trying to encourage with one of its

programs, to help families ease into this sometimes difficult conversation.

"Our toolkit, aptly named 'Death over Dinner', is for people to come together over a meal and raise the subject of death and planning for illnesses that may arise as you age," explains Sundale's Community Services Manager, Katie Brown.

Start the conversation early

Working with Sundale's concierge service, Katie has seen first-hand the stress felt by families who put off such conversations until a loved one reaches a crisis point. She encourages families to talk about their care preferences when everyone is fit and well.

"Take stock of what's going on for your loved ones by observing how they look, their sense of wellbeing and the state of their home," she suggests. "If things don't seem to be the way they once were, these might be good soft entry points to start the conversation."

An important part of the discussion, Katie adds, is to let people make their own decisions. "A great question we use with our clients is 'tell me something you used to do that you really enjoy, but haven't been able to do recently'. This opens up a conversation that isn't confronting and helps the family member to think about the type of support the older person might need."

Other questions include where the older person would prefer to live, whether they'll have access to their social networks as well as health and support services, and whether they might need to sell the family home.

Talking finances

If people do sell their home, there are financial aspects to consider, says Daniel Callaghan, a Financial Planner at HESTA. "Will a change of property require more money, or will there be money left over, how will they use it?"

Daniel also suggests that people should discuss what they want to achieve during their own retirement. "Do you want to travel, or perhaps help out your children? Look at what assets you have – whether it's your super or the Age Pension – and how it will meet your retirement plans."

The earlier you can work out what your retirement might look like and what it could cost, Daniel adds, the earlier you'll know whether you need to save or invest more. "Certainly by the time you turn 50, you should be focusing on what your life will be like in retirement."



Need to speak to someone about your future plans (or someone else's)? HESTA provides aged care advice through our Financial Planners. Visit hesta.com.au/advice to get the ball rolling.



Take stock of what's going on for your loved ones by observing how they look, their sense of wellbeing and the state of their home.



Friends and finances

We've all experienced tricky money situations but there are ways to handle them while keeping your friendships – and finances – intact.

1 Splitting the bill

The dilemma when dining out with a big group: do you split the tab evenly or request to pay separately? Why not bring up the subject early before everyone orders, or better yet, recommend using a bill-splitting app. One to try is Splitwise – download it from [splitwise.com](https://www.splitwise.com)

2 Loaning a friend money

Friends and money can be an oil and water combination, so it pays to tread carefully. If you're happy to help out and confident you'll get your money back, establish an agreed date for repayment.

3 Pressure to give towards a group gift

We've all been asked to chip in for a group gift that may leave us unenthused – such as a farewell gift for a colleague who you barely know. Explain you've already budgeted to buy a gift yourself – then buy something more in line with your taste and budget.



ME was established by industry super funds, including HESTA, to provide a fairer way to bank. And because ME is owned by industry super funds, any profits go back to the funds to help members like you achieve a better quality of life in retirement.



Money smarts today and tomorrow

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Is this happening in your life right now?



HESTA has a team of advisers ready to help (if you want it).

They can help to build a plan, just for you, depending on what you need. And they can tell you about things such as:

- retirement
- budgeting
- the finance market
- Centrelink
- interest rates
- basic finance
- insurance
- aged care
- investments

Want to know more? Visit hesta.com.au/advice

balance

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Pushing for change when we need to

22 One happy place

Why having one super account makes perfect sense

23 Clean and green

Healthy ideas for on-the-go snacks

Engage. Vote. Change.

At HESTA, we take care of your money as if it were our own. We actively keep the companies your savings are invested in accountable for how they're run.

Your savings are invested in over 1,000 public companies, locally and

internationally. But, before any investment decisions are made, it's important to know how these companies are run.

We choose fund managers who have the right knowledge and expertise to make these decisions on our (and your) behalf.

When we invest members' money into a company, we expect certain qualities. They should have a well-governed Board. They should also be managing the environmental and social impacts that their business is creating. And if they don't, then together with our fund managers, we can push for change.

We strongly believe that companies that meet these standards will improve their long-term performance and be better corporate citizens. Which is better for you.

How do we push for change as an 'active owner'?

We engage. We voice our concerns directly to the company through specialist advisers.

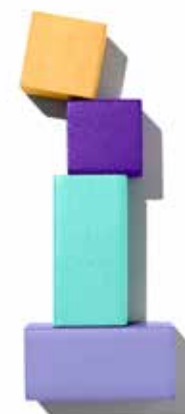
We vote. We can influence a company's culture and values through our vote – that influences their decisions and behaviour. So, where the company is Australian, we vote directly on resolutions, like Board Director selection or CEO pay. Overseas, we partner with a specialist engagement and voting organisation – which is aligned to our way of thinking – to vote on our behalf.

So, by being an active owner, HESTA is protecting the long-term value of your investments, while contributing to a better environment and society for you and your family.



Find out more

Watch the video at hesta.com.au/activeowner



One happy place

Think of your super as a long-term savings account that you'll access later in life. As with any savings account, the more that's in it – the more it can earn. That's why it is important for you to keep all your super together in one place.

If you've worked at different places, there's a chance you have a few super accounts. This means you could be paying extra fees. By rolling any other super funds into your HESTA account, your super will be easier to keep track of.

Here's a few things you can do.

Get the ball rolling

Just grab your member number, ABN and Unique Superannuation Identifier (USI) number from the other fund and we'll step you through the process with our online rollover tool at hesta.com.au/rollover

Search lost & found

If you're not sure how to find your lost super, or if you have other super accounts but don't know the details, find what you're missing by using our online search tool at hesta.com.au/superfinder

Let us do the walking

Tell us to search for any other super and we'll report back if we find any. Just log in to Member Online and update your personal details at hesta.com.au/mol

BUT WAIT! BEFORE YOU ROLLOVER...

- Check if there are any fees for leaving your other funds. HESTA doesn't charge any transfer fees, but your other fund might.
- Review any other benefits, such as insurance cover, you have through your other funds.
- Think about getting financial advice to help you compare the benefits and costs of funds, and what impact rolling over will have on your super balance.



| TIP |

If you have access to a fridge to store your salad jar in, add strips of lean meat or hard-boiled eggs for a protein boost.

Clean and green

Lock in the crunch with these three glass-jar meals that are oh-so-easy to transport. Glass is simple to clean and recyclable too. Katherine Baqleh from Health Victory Nutrition Experts shares her top ideas.

MORNING: Homemade muesli

Making muesli at home is surprisingly easy.

1. Mix raw rolled oats with your favourite nuts (such as almonds or walnuts) and seeds (such as pumpkin or sunflower).
2. Add a generous scoop of yoghurt, which is excellent for digestive health – plain Greek yoghurt is best.
3. Top with chopped banana or berries and a drizzle of honey. That's one serving of your daily fruit intake.

MIDDAY: Layered salads

When it comes to veggies, the more colour, the better.

1. Use a variety of greens such as beetroot leaves or rocket with lettuce or spinach.
2. Chickpeas are an affordable and versatile way to add protein and fibre. Plus, they're heat-stable so ideal for transporting. Add a grain, such as quinoa.
3. Make your own dressings using olive oil, lemon juice or balsamic vinegar.

AFTERNOON: Homemade dips

Making your own tzatziki (or guacamole, or hummus) is another way to add a range of colourful veggies to your day.

For tzatziki:

1. Chop or grate cucumber and mix it with plain Greek low-fat yoghurt.
2. Add olive oil, garlic, salt and pepper to taste.
3. Cut your favourite veggies into dipping sticks (again, try for a range of colours) and get dipping!



step on it

Sunday 14 May 2017



Join the HESTA team by registering at
mothersdayclassic.com.au