

Sassy

Found

\$21,000

in lost super!

Reunited with one
HESTA member

**Dispelling
the myths
about
financial
advice**

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**One super
decision**

Make yours now!

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**Competition
inside!**



Welcome

Anne-Marie Corboy
CEO



Angela Emslie
Board Chair

Core Pool, where most HESTA members have their super, again posted a healthy return of 13.23% for the 2013/14 financial year. You'll find more information about how Core Pool — and our other investment options — performed over the long term at hesta.com.au/performance

This competitive return caps off a very positive financial year, which saw HESTA's history of strong relative net returns recognised with SelectingSuper's Super Fund of the Year Award.

More information about HESTA investments and performance will be available in the 2013/14 Annual Report, issued at the end of September at hesta.com.au/annualreport

Legislation update

In the 2014/15 Federal Budget, the Government announced some proposed changes to super — a number of which became law on 1 July 2014. Read more about these announcements at hesta.com.au/federalbudget Some other changes to super that may affect you are outlined on page 18.

At the time of going to print, the Senate had blocked the Federal Government's plans to discontinue the low income superannuation contribution (LISC).

The LISC ensures those earning up to \$37,000 pay no tax on the compulsory super paid by their employer on their behalf. It provides considerable benefit to 3.6 million people — including more than 2 million women and 280,000 HESTA members — with rebates of up to \$500 per year.

That's why we have lobbied the Government to save this essential measure. Many HESTA members have also fought to save the LISC, by contacting their local MP or Senator. It's still too early to say what the outcome will be. However, we commend your efforts to ensure that those who depend on these payments the most are fairly represented and heard by the Government.

Our first priority is — and always has been — to maximise your retirement savings and ensure you have the confidence to manage your super. We do this though our consistent investment strategy, high-quality education and advice programs, and by continuing to lobby Government, specifically around issues that affect our members most.



Product ratings are only one factor to be considered when making a decision. See hesta.com.au/ratings for more information.

This document has been produced to international environmental management standard ISO14001 by a certified green printing company using recycled paper.

What's making news?



HESTA CEO, Anne-Marie Corboy with her daughter Tighan and granddaughter Scarlett.

Mother's Day Classic an outstanding success

An initiative of Women in Super, the Mother's Day Classic fun run and walk unites Australian communities each Mother's Day.

Breast cancer is an illness that touches many HESTA members, more than 80% of whom are women.

Data collected by our insurer repeatedly identifies cancer as the illness affecting the highest number of our 785,000 members.

That's why HESTA has been a proud sponsor of the Mother's Day Classic since its launch 16 years ago.

This year's Classic raised an astounding \$4.5 million for breast cancer research.



HESTA Director appointed Member of the Order of Australia



Klaus Zimmermann — a HESTA Director since January 2012 — was appointed a Member (AM) of the Order of Australia in 2014 for his significant contribution to aged care in a variety of management roles.

Klaus retired as CEO of Eldercare in 2013, after 12 years in the position. He is a Director of Central Adelaide and Hills Medicare Local and served as president of Aged and Community Services Australia (ACSA) from 2007 to 2011. Congratulations Klaus!

Digital member card — have you got yours?

Keep your HESTA member details handy wherever you go, using the digital wallet on your smartphone. Your member card is stored in Passbook for iPhone (iOS6+) or PassWallet for Android — so you'll never forget your member number again!

- Makes taking HESTA to your new job even easier
- Includes your BPAY® details for convenient contributions
- Account details at hand to roll other accounts into HESTA
- Direct access to our online rollover tool.



Download yours today at hesta.com.au/card



Think there's no way you'd lose **\$21,000?**

That's how much lost super HESTA member, Jenny, found.

It seems unlikely, but it does happen.

Many Australians lose track of thousands of dollars' worth of super. And, in most cases, this is simply due to moving jobs.

That's exactly what happened to Jenny.*

Like most people, Jenny has worked for a number of employers during her career.

Each time she changed jobs, her super was simply paid into the fund her employer had chosen as default. So, she ended up with multiple super accounts, in a number of funds.

Having recently attended a HESTA presentation at her workplace, Jenny realised she may have lost track of some of her super.

She used the Australian Tax Office's SuperSeeker tool at ato.gov.au/superseeker to find out.

"Within minutes, my simple search returned multiple accounts in my name," Jenny explains.

"I was gobsmacked to find \$21,000 of super that belonged to me!"

"And, it was so easy to find. I just provided my name, date of birth and tax file number — nothing more."

By simply taking just a few minutes out of her day, Jenny's super has been given a significant boost.

"\$21,000 is a huge amount of money. This will make a big difference to my super savings over time."

*This is a true account of a HESTA member's experience. The member's name has been changed to protect privacy.



Jenny found thousands and you could too!

The average HESTA member found
\$1,013 in lost super last year.
Is 2014 your year?

Let us find yours for you.

It's easy to get your hands on any lost super you might have in forgotten accounts from previous jobs. You simply need to give us permission to search for you.

1. Visit hesta.com.au/tfn
2. Provide your **member number, date of birth, postcode** and **permission**.
If we don't already have your tax file number you can provide it at this step.
3. We'll get searching and report back if we find any accounts in your name.

Go to [▶ hesta.com.au/tfn](https://hesta.com.au/tfn) today — to take back what's yours.

“ I never imagined I'd find so much lost super — and I'm sure there are many others like me out there! ”

DISPELLING THE MYTHS ABOUT FINANCIAL ADVICE

Research shows that 6 out of 10 Australians have never spoken to a professional about their finances.* If you're one of them, make sure these advice myths aren't holding you back.

MYTH:

YOU CAN'T GET FINANCIAL ADVICE WITHOUT BEING SOLD SOMETHING



Fact: It's true that some financial advisers receive an incentive (or commission) for recommending specific products to their clients.

You can avoid this by seeking out a licenced adviser who works on a fee-for-service basis. This means the adviser agrees on any fees upfront with you — so there are no nasty surprises.

All members of the HESTA Advice Team are paid a fixed salary — they don't receive any additional payment for recommending products to members. As a profit-for-members fund, our team make unbiased recommendations based on what they consider is in your best interest.

MYTH:

I CAN'T AFFORD TO PUT MONEY IN SUPER SO THERE'S NO POINT IN SEEING AN ADVISER



Fact: Making extra super contributions is just one way to meet your savings goals.

One of the benefits of being a HESTA member is access to personal advice about your super — at no extra cost. Regardless of your balance, our advice team is here to help you make more confident, informed decisions about your super. We can guide you through the investment options that suit you best, your insurance needs, consolidating multiple accounts and more.

MYTH:

ONLY WEALTHY PEOPLE NEED A FINANCIAL ADVISER



Fact: Financial advice and planning is about helping people of all income levels achieve short-term and long-term financial goals.

A financial expert will assess your personal situation and needs. They can pinpoint savings opportunities by reviewing your household budget, identify insurance needs, highlight any Government entitlements and much more. Advice isn't limited to investment strategies for the wealthy.

MYTH:

MY ACCOUNTANT LOOKS AFTER MY FINANCES
SO I DON'T NEED AN ADVISER

BUSTED

Fact: It's important to be aware that the only people legally allowed to give you personal financial advice are those who work for — or represent — an organisation with an Australian financial services licence (AFSL).

Generally, accountants specialise in taxation rather than financial advice. However, some accountants do provide financial advice. In this case, it's important to confirm they have the appropriate licence. That way, you can be more confident you're receiving advice based on qualifications and experience rather than opinion.

All members of the HESTA Advice Team are appropriately qualified and work under an AFSL.

MYTH:

I CAN'T AFFORD TO SEE AN ADVISER

BUSTED

Fact: Many people worry about the cost of seeing an adviser. But, if you consider the savings opportunities an expert can help identify — and the reassurance of knowing how to make informed choices — professional advice can be very good value for money.

You can access general phone advice and personalised advice about your HESTA super account — at no extra cost. Personal advice includes guidance on your investment choices, insurance needs and contribution options.

MYTH:

ADVICE IS ONLY FOR PEOPLE WHO ARE CLOSE TO RETIREMENT

Fact: It's never too early — or too late — to seek advice. Establishing good money habits early in life can help avoid financial stress and put you in a better position later in life.

BUSTED

For example, putting extra into super at a young age can significantly boost your super over time, due to the effects of compound interest (interest earned on interest).

Professional advice can make a real difference — regardless of your account balance

Our advice team are here to answer your questions, provide peace of mind and help you make confident decisions about your super.

Learn more about our team on page 19.



*Australian Securities and Investment Commission Report 224: Access to financial advice in Australia, December 2010

Where are they now?

Western Australia's Moort Boodjari Mia (MBM) — an innovative ante/post-natal service for Aboriginal women and families — took out the Team Excellence Award at the 2013 HESTA Primary Health Care Awards.

Our judges commended the nomination for demonstrating a culturally sensitive program, which included a unique mix of professional midwives and Aboriginal staff that could be replicated in other services.

The media also threw their support behind the initiative, with the story attracting coverage in local and national newspapers and magazines.

The service, run by the North Metropolitan Health Service (NMHS), assists Aboriginal women and families with pregnancy and parenting care.

Acting program coordinator, Jessica Carter, said the team was extremely proud and honoured to be recognised with the Team Excellence Award.

"As a team, we worked really hard in establishing the program, so to be acknowledged at a national level was surprising and overwhelming," Jessica says.



Above: Alison Gibson and Jodie Mackell of Moort Boodjari Mia (MBM) accepting their award.

\$10,000 grant helps connect MBM clients and the community with Aboriginal culture

"The funds really support us in engaging with clients and the community through educational sessions and resource development activities," Jessica says.

"It's great to have the means to run cultural events and activities for our clients."

At its 'Belly Beautiful' day, MBM clients celebrated their pregnancies by having their bellies painted by a local Aboriginal artist, followed by a personalised photo shoot.

"The artwork designs represented their connection to family and country — including Aboriginal totems as well as art that promoted healthy pregnancies.

“The prize money has allowed us the opportunity to undertake activities that we have, unfortunately, been unable to afford in the past.”



“The day provided a relaxing and comfortable atmosphere where the women were encouraged to feel confident and beautiful about their bodies. It also allowed them to connect with their unborn baby through positive interactions with art.”

The service that won a HESTA award

As a relatively new service, the award has supported MBM in establishing its presence in the local health community as a trusted and high-quality health care service.

“The Program has greatly benefitted from the recognition of receiving the award,” Jessica says.

“We feel we are recognised as a quality health care service and have gained acceptance and credibility among our peers.

“We are now often referred to as the service that won the HESTA award!”

What's next for the program?

MBM's future plans are focussed on gaining future funding to continue providing the service to the community.

Its goal is to grow and reach more Aboriginal families, in an effort to reduce the gap in developmental outcomes between Aboriginal and non-Aboriginal children.

“We hope to showcase our Aboriginal maternity model of care and demonstrate that midwifery-led care can be provided successfully and externally from the hospitals at a community-based level,” Jessica explains.

“The award has provided us with a great opportunity to promote our service to the community and to other health care providers — as a leader in Aboriginal maternity health care.

“We would strongly encourage other primary health care programs to nominate for HESTA Awards.”

“The Award will significantly support our funding proposals to, hopefully, gain future funding to continue the program.”

Jessica Carter, Acting MBM Coordinator

Know an outstanding health and community services professional?

Give them the recognition they deserve

▶ hestaawards.com.au



Make **one** super decision – you could **win** 1 of 5 iPad minis!

If you've just received your annual member statement and are wondering where to start, don't worry, you're probably not the only one.

There's no denying that certain parts of super are confusing for many Australians. But, many are easier than you think.

If you manage your household budget, you have the skills to manage many super decisions.

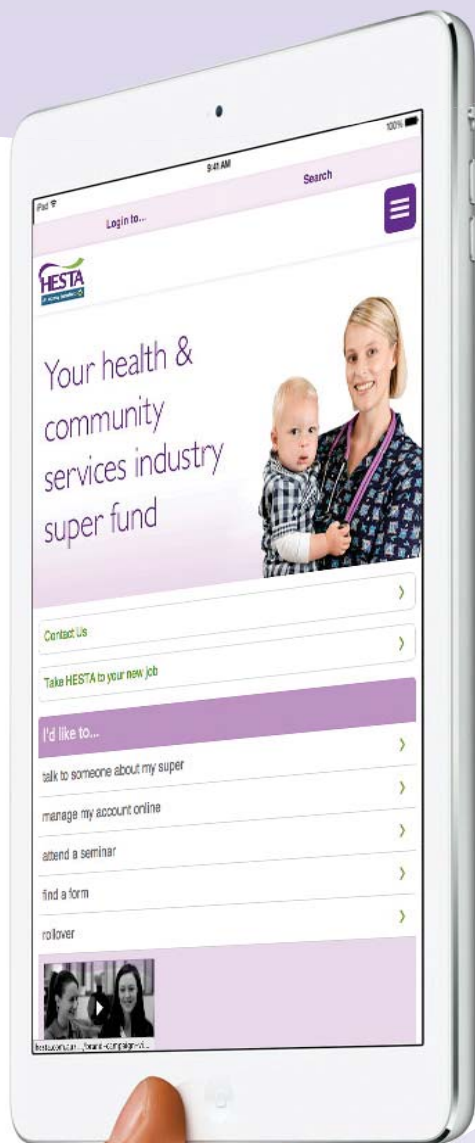
Because, when it comes to your super, even small changes can make a lifetime of difference.

Your challenge

Do yourself a favour and make just one of the six super decisions on page 11 by 31 October 2014.

We'll reward five members with an iPad mini for their efforts.

Go to hesta.com.au/onedecision to enter today.



Make one super decision for a chance to win!

1 Download your HESTA digital member card

Simply download and store your personalised member card in Passbook for iPhone (iOS6+) or PassWallet for Android. You'll never forget your member number, it makes taking HESTA to your new job easier and includes your BPAY® details for convenient contributions.



2 Register for HESTA Member Online

24/7 access to your account means you can keep track of your super and update your account details in just a few simple clicks.

3 Sign up for online statements

If your statement gets lost in a sea of paperwork, you're less likely to be in tune with how your super's tracking. With online statements, you'll get an email when your statement's ready.

4 Update your account details using Member Online

Make sure we're aware if you've changed your name, phone number, email or address and that your beneficiary nominations are current.

5 Complete a super education module

These modules are a great way to build your financial confidence at a pace that suits you.

6 Download the HESTA Savvy magazine app

Using the app, you can click straight through to linked websites, send feedback directly to us and share content with colleagues.

Go to hesta.com.au/onedecision
to enter now!



*Apple is not associated with this promotion.

The image is not a photograph of a genuine Apple product.

Open to Australian residents who are HESTA members. Entrants under 18 years of age must have parental/guardian consent prior to entering. Competition closes 12pm AEST on 31/10/14. Draw: 11am on 7/11/14 at Oxygen Interactive, 117 Wellington St, St Kilda VIC 3182.

The first five eligible entries randomly drawn will win. Winners notified by phone and/or email and published in The Australian on 17/11/14.

The Promoter is H.E.S.T. Australia Ltd, PO Box 615, Carlton South, VIC 3053. Authorised under NSW: LTPS-14-05727, ACT: TP 14/02521.

For full T&Cs see hesta.com.au/onedecision



60 seconds with...

Hannah Tychsen

Member Education Manager, NSW

My role at HESTA is... to educate members about super by providing financial education in the workplace.

What I enjoy most about my role is... meeting our members and making super fun through workplace education.

If I could tell HESTA members one thing, it would be... to take an active interest in your super. After your house, it's likely to be your next biggest financial asset. If you can afford to make additional contributions, even as little as \$5 per week, it will make a big difference to your super over 10-20 years.

On the weekends... I love spending time with my partner, friends and family — going for walks in the bush and trying anything adventurous like kite surfing, abseiling and motocross riding.

My last meal would be... chocolate... then maybe some more chocolate. Then a little more!



I admire... strong, courageous women such as Turia Pitt, who survived burns to 65% of her body. Or, Margaret Ann Bulkley who was Britain's first female doctor but had to disguise herself as a man to get into medical school, only to have her secret revealed 46 years later when she died!

My nickname is... Bam Bam! My family bestowed it on me as a child, because I always knocked things over and shut doors with great force.

If I could sit next to anyone at a dinner party I'd like it to be... Steve Jobs. He could fix my iPhone while we chatted about life.

My dream holiday destination is... Greece. I hear they have great parties!

Three words that describe me are... fun, inquisitive, caring.



Everyday banking without the cost

Some Australians are paying up to \$120 each year just to hold a transaction account. Yet it's an expense that can be easily avoided.

Industry analysis* shows regular account-keeping fees can be as high as \$10 each month. That can add up to \$120 annually — or around \$600 over a 5-year period.

Some accounts also charge transaction fees every time the account is used, further adding to the cash drain.

It's important to look at ways to avoid these fees, because they don't buy better service or more features.



Check the fees you're paying

To see how you could save on everyday bank fees, take a look through your latest statements for your regular transaction account.

If you are paying a monthly account-keeping fee, it could be time for you to switch to a different account.

A growing number of accounts like, ME Bank's EveryDay Transaction Account, don't charge ongoing account-keeping fees.

ME Bank is a

100%

Australian-owned,
APRA-regulated bank.

Next, check your statement for 'foreign' ATM fees. These fees apply each time you use an ATM that doesn't belong to your bank's network.

Avoid this type of charge by sticking to a machine or network belonging to your bank, or withdraw some cash when you pay for purchases with EFTPOS.

To learn more about saving on everyday bank fees and charges, call ME Bank on 13 15 63 or visit mebank.com.au/everyday

*RateCity media release: Aussies waste \$1b in unnecessary account fees, 3 February 2014.

This information has been provided by Members Equity Bank Pty Ltd ABN 56 070 887 679. It is general information only and you should consider if this product is appropriate for you. H.E.S.T. Australia Ltd and ME Bank are not agents or representatives of one another. HESTA invests in ME Bank but does not receive any benefit or commission as a result of members using ME Bank products and services. The Trustee of HESTA does not recommend, endorse, or accept any responsibility for ME Bank products.



Your super's in expert hands

Our experienced investment team is entrusted to look after your super and is driven by our key goal to maximise your returns while minimising investment risk.

Professional decision making

A key responsibility of our investment team and consultant, Frontier Advisors Pty Ltd, is advising our Board on the long-term mix of asset classes in each investment option. This is known as the strategic asset allocation (SAA). The SAA is the main way we expect to generate long-term returns for you. Our investment team is also responsible for risk management. They can act quickly if they see an opportunity or potential risk, and can make shorter-term decisions on asset allocation, within ranges set by the Board.

Leading investment experts

Our award-winning investment team has more than 86 years of combined financial market experience across its five senior members. Led by Robert Fowler, HESTA's Executive Manager — Investments and Governance, our highly-skilled team has specialist skills in each asset class we invest in. They also bring strong research and analytical skills to all our investment decisions.

Keeping investment costs low

Our investment team, together with Frontier, carefully monitors the performance and fees of our investment managers. We aim to keep investment costs as low as possible so more money stays in your account working hard for you.

Responsible investing

To achieve our main goal of maximising your returns while minimising risk, we believe we must look at the range of issues that can impact investments. So, we consider environmental, social and governance (ESG) factors, alongside traditional market analysis, when investing. Our managers, who invest on our behalf, are also expected to consider these factors. Doing this helps us better understand an investment's risks and opportunities, particularly over the long term. We're among a handful of funds awarded SuperRatings' Infinity Recognised Rating for our commitment to addressing ESG and climate-related issues.

Experienced advisers

Frontier advises us on investment objectives, strategies and choosing fund managers. Frontier has provided independent investment advice for more than 20 years to big investors like us and has more than \$200 billion in assets under advice.

Global award-winning adviser

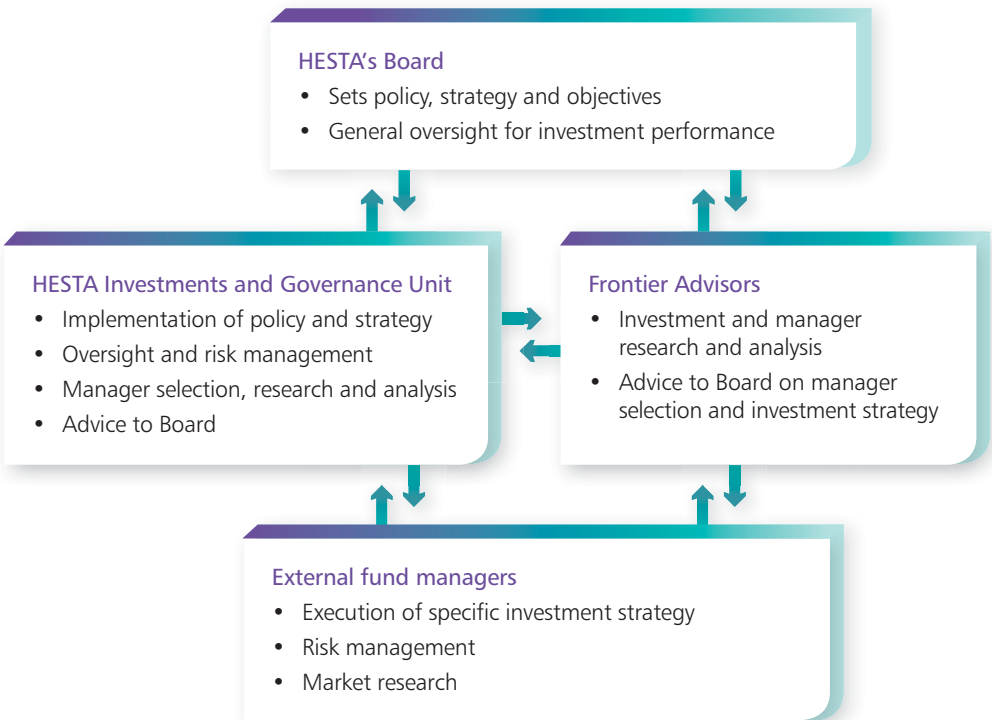
Frontier's Director of Consulting, Fiona Trafford-Walker, was ranked in 2013 among the world's top 25 most influential investment consultants by global finance journal *aiCIO*. Later that year, she also won 'Woman of the Year' at the inaugural Money Management Women in Finance Awards.

Frontier is increasing its cooperation with other investment experts. In 2013, Frontier formed the Global Investment Research Alliance to share research, ideas and local

market knowledge. Major US investment consultant, Segal Rogercasey, and UK-based LCP are members.

Top investment managers

We use more than 70 professional investment managers to invest members' savings. They invest according to objectives and strategies set by our Board, with advice from our investment team and Frontier. Each manager is an expert in a distinct area and is measured against specific targets.



Keen to learn more about investing?

- Check out the *Superannuation Investments* module at hesta.com.au/money101
- Read *Investment Choices* at hesta.com.au/pds for more information about HESTA investment options.
- To book an obligation free chat with a HESTA Superannuation Adviser visit hesta.com.au/advice

Who takes care of *your super?*

HESTA is run by H.E.S.T. Australia Limited, an APRA and ASIC licensed trustee company with Guarantors (who don't receive dividends). Guarantors represent employee and employer organisations and some are eligible to nominate Directors to the Board.

There are 13 Trustee Directors on HESTA's Board, with equal appointments from employee and employer organisations in the health and community services sector, and an independent Chair. This ensures the voices of both employers and members are heard and that their views are taken into account when decisions are made.

The Board's role is to govern the operations of HESTA, determine the strategic direction of the Fund and ensure it's administered in accordance with the Trust Deed, relevant legislation and regulations.

More detailed information about HESTA's Board will be available in the 2013/14 Annual Report, issuing at the end of September at hesta.com.au/annualreport

Meet the Board of Directors



Board of Directors

Independent Chair		Appointed
Angela Emslie	<i>(First appointed to the Board 15 December 1994)</i>	01/01/13
Employer Representatives (nominated by their organisation)		
Richard Royle (Deputy Chair)	Australian Private Hospitals Association	01/01/11
Jay Bonnington	Catholic Health Australia	01/01/11
Valerie Lyons	Leading Age Services Australia	01/01/13
Maree O'Halloran	Australian Council of Social Service	18/01/10
Prue Power	Australian Healthcare and Hospitals Association	01/01/10
Klaus Zimmermann	Aged and Community Services Australia	01/01/12
Employee Representatives (nominated by their organisation)		
Brett Holmes (Deputy Chair)	Australian Nursing and Midwifery Federation	28/09/00
Pip Carew	Australian Nursing and Midwifery Federation (VIC)	01/05/14
Lisa Darmanin	Australian Services Union	14/03/13
Tim Lyons	Australian Council of Trade Unions	08/02/10
Kelly Shay	United Voice	01/09/09
Lloyd Williams	Health Services Union	01/01/12

Board Committees as at 30 June 2014

Audit and Risk Committee

Chair	Jay Bonnington
Members	Lisa Darmanin, Tim Lyons, Richard Royle, Lloyd Williams, Klaus Zimmermann

Governance and Remuneration Committee

Chair	Angela Emslie
Members	Pip Carew, Brett Holmes, Valerie Lyons, Maree O'Halloran, Prue Power, Kelly Shay

Super changes you need to know about

The Superannuation Guarantee (SG) contribution rate for the 2014/15 financial year is 9.5%.

2013/14 Government co-contribution income thresholds have increased. The maximum co-contribution (\$500) reduces with every dollar earned over \$34,488 and cuts out after \$49,488.

The concessional cap was raised to \$30,000 p.a. on 1 July 2014. A higher cap of \$35,000 p.a. applies to those aged 59+ on 30 June 2013, or aged 49+ on 30 June 2014. Concessional (before-tax) contributions include SG and salary sacrifice contributions.

The non-concessional cap was raised to \$180,000 for the 2014/15 financial year.

Strategic asset allocation changes were made during the year for some of our investment options. For current allocations, visit hesta.com.au/pds

Proposed excess contribution measures
Contributions made from 1 July 2013 in excess of the non-concessional cap can be withdrawn to avoid paying excess contributions tax. If withdrawn, the amount will be taxed at your marginal rate. Excess non-concessional contributions are currently taxed at the highest marginal tax rate. The tax will continue to apply if excess non-concessional contributions are retained in super.

The HESTA Privacy Policy was amended in March 2014 to reflect increased privacy obligations introduced by the new Australian Privacy Principles. The updated Privacy Policy is available at hesta.com.au/privacy

Increase in super taxes
As part of the Government's Budget Repair Levy, a number of super taxes linked to the highest marginal tax rate increased. The tax increases apply during the three years the levy is in place.

Tax increases (effective 1 July 2014)

Super taxes	Previous tax rate	Increased tax rate
Excess non-concessional contribution tax	47%	49%
Excess untaxed rollover amount tax	47%	49%
No-TFN tax	47%	49%
Departing Australia Superannuation Payments (DASP) tax	35%	38%*

*The 15% superannuation contribution tax, plus DASP tax on exit, equals the highest marginal rate.

Changes to the insurance offered through HESTA are detailed in the annual statement you received with Savvy. Refer to your statement for full details.

Investment objective — Shares Plus
The medium and long-term investment objectives for Shares Plus change on 1 September 2014 from CPI+5% to CPI+4.5%. This doesn't reflect a change in this option's strategic asset allocation or our expectations of potential returns from its underlying assets. The change aims to provide members an investment objective with a higher probability of occurring over the medium to long term.

Low income superannuation contribution scheme (LISC) — at the time of going to print, the Senate had blocked the Federal Government's plans to discontinue the LISC. The LISC is a tax rebate on SG payments of up to \$500 p.a. paid into the super accounts of those earning up to \$37,000 p.a.

Weekly switching was introduced on 1 February 2014. There is no extra cost to change your investment choice.

Inactive accounts with a small balance are no longer transferred out of HESTA to an Eligible Rollover Fund. This change was introduced on 1 July 2013.

The Medicare Levy was increased from 1.5% to 2% on 1 July 2014. Withdrawals from super that are subject to the Medicare Levy will be taxed an additional 0.5%.

Core Pool's investment reserve of 0.02% was discontinued on 1 July 2013. Amounts held in reserve formed the Operational Risk Financial Reserve required under Superannuation Prudential Standard 114.

2013/14 super tax thresholds

Low rate cap: \$185,000.

Untaxed plan cap: \$1.355 million.

Need advice?

Superannuation Advisers

HESTA Superannuation Advisers specialise in delivering personal advice on super — at no extra cost. They also provide advice on transition to retirement and full retirement strategies for a low fixed fee.



Suzanna
Broughton
WA



Danielle
Costello
WA



Erik
Donert
VIC



Joanne
Fenton
TAS



Bruce
Holden
VIC



Michelle
Kerlin
NSW/ACT



Gillian
Rode
VIC



Sam
Thompson
QLD



Eric
Thomson
NSW



Pat
Toffoli
SA/NT

Superannuation Advice Officers

Our Superannuation Advice Officers provide general phone advice on all aspects of HESTA and HESTA Income Stream.



Team
Leader

Adisa
Turbic



Ben
Bradley



Trang
Nguyen-Yang

Financial Planners

HESTA Financial Planners are licensed to give you advice on all financial matters, including any investments you have in addition to your HESTA account.



Manager

Peter
Jackson
VIC/TAS



David
Francis
WA/SA/NT



Betty
Tran*
NSW/ACT/QLD

*Betty Tran on parental leave – currently recruiting.

This service is offered on a fee-for-service basis so you can agree on the fee you pay upfront.

To find out more about these services or to make an appointment with an adviser, complete the enquiry form at hesta.com.au/advice or call 1800 813 327.

Contact us

1800 813 327 | hesta@hesta.com.au | hesta.com.au

PO Box 600, Carlton South VIC 3053

What you need to know about Savvy, HESTA's member magazine, and HESTA.

Care is taken to ensure that information is correct at the time of preparation (02/07/14), but neither H.E.S.T. Australia Limited nor its advisers accept responsibility for any error or misprint, nor for anyone acting on this information, which is of a general nature. It does not take into account your objectives, financial situation or specific needs so you should look at your own financial position and requirements before making a decision. You may wish to consult an adviser when doing this. The information also represents our interpretation of the law in some instances but should not be relied upon as legal advice. Performance figures shown are net of indirect costs and taxes. Investments can go up and down. Past performance is not a reliable indicator of future performance. Consider a Product Disclosure Statement before making a decision about HESTA products. Call 1800 813 327 or visit hesta.com.au for copies. Third-party services are provided by parties other than H.E.S.T. Australia Ltd and terms and conditions apply. H.E.S.T. Australia Ltd does not recommend, endorse or accept any responsibility for the products and services offered by third parties or any liability for any loss or damage incurred as a result of services provided by third parties. You should exercise your own judgment about the products and services being offered. HESTA Superannuation Advisers and Superannuation Advice Officers are representatives of H.E.S.T. Australia Limited. HESTA Financial planners and Paraplanners are authorised representatives of Industry Fund Services Ltd. (IFS) ABN 54 007 016 195 AFSL No. 232514. H.E.S.T. Australia Limited has shares in the company that owns IFS, but does not receive any commissions as a result of members using their services. IFS is responsible for the advice given by its authorised representatives. Except where specifically mentioned, Savvy does not relate to the HESTA Income Stream. Please refer to the HESTA Income Stream Product Disclosure Statement for more information regarding that product. Issued by H.E.S.T. Australia Ltd ABN 66 006 818 695 AFSL 235249, the Trustee of the Health Employees Superannuation Trust Australia (HESTA) ABN 64 971 749 321. Copyright: H.E.S.T. Australia Ltd 2014.



2014 winners, left to right: Zoe Sabri, Stephen Brown and Jeanine Young representing the Pepi-pod® Program.

Know someone in nursing who deserves an award?

Recognise their outstanding leadership and innovation by nominating them in one of three categories:

- ★ Nurse of the Year
- ★ Team Innovation
- ★ Outstanding Graduate

\$30,000
in prizes to be won!*

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