

HESTA's Member Magazine

March 2015

Savvy

The retirement
we all want
and **can** afford!

\$1m in super **not** required

HESTA Core Pool
is SelectingSuper's
**MySuper
of the Year**



Get connected
today

Competition
inside!
Page 5

Welcome



Angela Emslie
Board Chair

Following 16 years as HESTA CEO, we farewelled Anne-Marie Corboy on 27 February.

Anne-Marie's contribution to HESTA and the broader super industry has been widely recognised.

Under her leadership, HESTA continually maintained the highest ratings from all ratings agencies, including SelectingSuper's AAA Quality Rating and SuperRatings' 10-year Platinum Performance Rating.

Recognised as one of Australia's most influential leaders

In late 2014, Anne-Marie was named winner of the Board Management category at the 2014 *Australian Financial Review* and *Westpac Women of Influence Awards*.

These Awards showcase Australia's highest-achieving women in leadership.

Anne-Marie was recognised for using her 16 years as HESTA CEO to advocate for retirement adequacy on behalf of Australian women.

In November 2014, she received SelectingSuper's *Industry Service Award* for her 35-year contribution to super.

Among her many other achievements, Anne-Marie was named in the Australian Financial Review's *True Leaders of 2011* list. She received the FEAL *Executive of the Year Award* in 2008.

Anne-Marie's legacy at HESTA

Anne-Marie's leadership has helped create a Fund of very-high standing, dedicated to providing outstanding member benefits that specifically meet the needs of those working in health and community services — the vast majority of whom are women.

Anne-Marie leaves the Fund in an exceptionally strong position and that is testament to her leadership.

On behalf of HESTA's Board and staff, I'd like to thank Anne-Marie for her outstanding contribution and dedication, and wish her every success for the future.

I look forward to introducing you to HESTA's new CEO in the next issue of *Savvy*.


Angela Emslie

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



'MySuper of the Year'

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

What's making news?

A farewell message from

Anne-Marie



It was with some sadness that I left my position as CEO of HESTA on 27 February.

However, I'm proud to have led a Fund that has been independently recognised for its innovation and service to members over the past 16 years.

Our key focus — and core reason for existing — has always been to help our members achieve the retirement they deserve.

More than 80% of HESTA members are women, many working in part-time or casual roles, who need to fill savings gaps. Advocating on behalf of women, particularly those on low incomes, has always been both a professional and personal passion of mine.

I consider HESTA's history of strong long-term returns amongst my team's greatest achievements.

Since its inception in 1987, HESTA's default option, Core Pool, has outperformed its benchmark (CPI+4%) — achieving 8.86% p.a. to 30 June 2014 against its benchmark of 7.10% p.a.

I look forward to continued advocacy on behalf of HESTA members as a Director of the Utilities Trust of Australia (UTA) — as nominated by the HESTA Board.

I wish to acknowledge the professional and passionate team at HESTA who have been an absolute pleasure to work with. I wish the Fund well in all its future endeavours.


Anne-Marie Corboy



Go the extra mile on Mother's Day

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

In fact, data collected by HESTA's insurer repeatedly identifies cancer as the illness affecting the highest number of our 800,000+ members.

That's why HESTA has been a proud sponsor of the Mother's Day Classic for 17 years.

So why not get together with family and friends — and help raise funds for breast cancer research. Read more at mothersdayclassic.com.au

THE NEWDAILY

Subscribe today at thenewdaily.com.au/subscribe to receive the news, free and online, daily.

Contact us

1800 813 327 | hesta@hesta.com.au | hesta.com.au | PO Box 600 Carlton South VIC 3053



Getting advice from a member's perspective

Victorian Injury Management Advisor, Claire,
joined HESTA more than 10 years ago.

Now in her early 40s, retirement is quite a way off for Claire.

But, around three years ago — following a change in her financial situation — Claire's accountant suggested she think about seeing a financial adviser.

Claire contacted us following a recommendation from a friend who knew HESTA members have access to financial advice.

"It hadn't occurred to me that I could turn to my super fund for financial advice before then," Claire explains.

What was involved?

While Claire had seen a financial adviser before, she hadn't felt the advice she was given was right for her personally.

“Like a lot of people, I was cautious about being sold products for the sake of it and I wasn't sure what to expect from my appointment.”

This was still playing on Claire's mind walking into her first appointment with one of HESTA's Financial Planners.

"My first experience with the HESTA advice team was really positive," Claire says.

"So, when I felt it was time to take another look at my finances, I didn't hesitate to call my local HESTA Financial Planner, Lisa Taylor."

"During our appointment, Lisa and I really just had a conversation about me and my life — and what my professional and personal plans are."

Claire's take on our advice service

"I feel very confident that the advice I've received has been tailored to my personal needs and situation," Claire says.

“I've seen two HESTA advisers in the past four years and the conversations I had with both advisers were extremely helpful.”

"I'll certainly be coming back to see an adviser again as my situation changes."

Learn more
about our
advice team on
page 19.

Get connected today for your chance to win!



Five HESTA members will each win
a **\$1,000** VISA prepaid gift card.

Giving us your email address is a great way to stay connected to your super and ensure you don't miss out on member updates.

For a chance to win, simply confirm or update your email address online by 30 April 2015 at:

▶ hesta.com.au/winagrand

Terms and conditions apply. See hesta.com.au/winagrand for details.



HESTA Award winners

Where are they now?

A standout innovation, the Pēpi-pod® Program — based at the Apunipima Cape York Health Council — accepted the Team Innovation Award to rapturous applause at the 2014 HESTA Australian Nursing Awards.

Following its win, the Program has continued to develop and grow, following significant media and community interest as well as support from organisations impressed by the innovative program.

Our Awards judges applauded the Apunipima Maternal and Child Health Team for assisting Indigenous families at higher risk of Sudden Unexpected Death in Infancy (SUDI) — and for using local networks to spread broader health promotion messages.

National recognition for the multidisciplinary team

The Team's success highlights the ability of researchers and clinicians to work together to evaluate and improve care, especially for rural and remote families.

The integral role of Indigenous Health Workers working with their own communities has also been highlighted and acknowledged as vital to implementing effective health promotion initiatives in communities.

University of the Sunshine Coast (USC) Professor of Nursing, Jeanine Young, says winning the Team Innovation Award has been an extremely positive experience.

"For this multidisciplinary team of nurses, midwives and Indigenous Health Workers to be recognised for their significant contribution to Aboriginal and Torres Strait Islander family health — and efforts to reduce infant mortality in culturally sensitive and appropriate ways — in collaboration with communities in the Cape region was very special," Professor Young says.



Pepi-pod® family education in Hope Vale

Pepi-pods® are portable, safe sleeping places for babies that aim to reduce the high rates of SUDI among Aboriginal and Torres Strait Islander communities.

“The Award will significantly support our funding proposals to, hopefully, gain future funding to continue the program. The Award recognised the team's hard work, using collaboration, commitment, and lots of problem solving to improve family health.”

University of the Sunshine Coast
Professor of Nursing, Jeanine Young

Federal Government recognition

Shortly after receiving their Award, the Team was thrilled to be congratulated personally by Governor General, Peter Cosgrove, on a visit to Apunipima.

Then, the larger, multi-site Pepi-pod® Program — with 11 services across Queensland — went on to win the Department of Health's prestigious *National Lead Clinicians Group Award*.

The Pepi-pod® Program will be now included in the Federal Government Department of Health 2013/2014 Annual Report as a case study.

A welcome boost in community interest and funding

"People from the local community began contacting the team to find out how they could contribute," Professor Young says.

"The Aurukun Sewing Circle now make muslin baby wraps and education around using the wraps will be delivered through the Baby One Program.

"This Program, which follows babies through their first 1,000 days, now incorporates the Pepi-pod® and safe-sleeping education."

SIDS and Kids and PLUM also donated infant sleeping bags to the Program.

This means messages relating to safe-sleeping environments for babies under 12 months can be continued with families, even after their babies grow out of the Pepi-pods®.

\$10,000 grant makes a big difference

"The prize money is helping us continue developing the Pepi-pod® Program and other culturally-appropriate education resources, and improve research literacy for team members," Professor Young explains.

It has also enabled team members to present their experiences with the Pepi-pod® Program at health conferences.

“Everyone in the Apunipima Maternal and Child Health Team now has an iPad — with an Indigenous artwork cover — to support their work in the field.”

iPads not only allow the Team to collect data in the field, they can also make use of electronically available health promotion materials and facilitate more efficient consultation with team members.

Find out more about our Awards at:

▶ hestaawards.com.au

Proudly supported by:  **me Bank**
BANK FAIRER.



The team completing Safe Infant Sleeping training

Make the savings in your bank account work harder

The key to earning a great return doesn't always lie with a high-interest savings account.

One option that can give you more bang for your buck is an offset home loan.



Offset loans work by having a transaction account linked to your home loan.

The potential savings arise because the balance of the linked transaction account is offset against your home loan when monthly interest charges are calculated.

For example, if you have a loan of \$350,000 and the balance in the offset account is \$20,000, the monthly interest bill will be based on a loan of \$330,000 (\$350,000 less \$20,000).

Not only does this reduce the interest cost for that particular month, it means more of your regular repayment can go towards paying off the loan balance.

As with many financial products, the fine print can vary between lenders. So it's essential that you clearly understand the features of any offset account.

Check whether the account is '100% offset'. This is where the full balance of your spare cash will be deducted from your home loan when interest is calculated. Some loans only offer partial offset.

It's also important to check whether the funds held in your offset account are available in an emergency.

To learn more about offset accounts, visit mebank.com.au

ME Bank was established by industry super funds, including HESTA, to provide a genuine banking alternative — a fairer way to bank.

And, because ME Bank is owned by industry super funds, profits go back to them, to help members like you achieve a better quality of life in retirement.



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Thousands of HESTA members made **one** super decision

In the last issue of Savvy, we challenged you to make one super decision for a chance to win.

Thousands of members downloaded their digital member card, registered for online account access, signed up for online statements and more.



And, five lucky HESTA members have been rewarded with an iPad mini for their efforts!

Missed out?

Enter our latest competition for a chance to win a \$1,000 VISA prepaid gift card! Find out how on page 5.

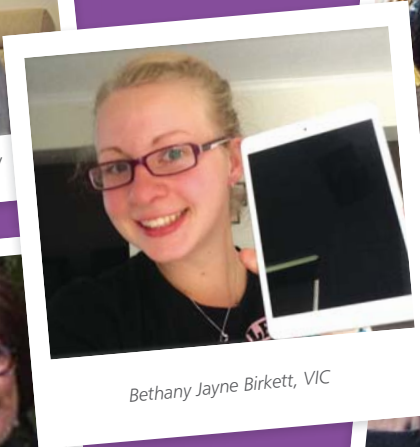
Congratulations to...



Judith Gray, NSW



Guila Tala, NSW



Bethany Jayne Birkett, VIC



Ruth Serhan, NSW



Amanda Gray, WA

Free time, family and no deadlines

— the retirement
we all want and
can afford

Despite media claims you need \$1 million to retire, the majority of Australians enjoy a comfortable retirement by supplementing the Age Pension safety net with their super.

You can too.

For the majority of Australians the Age Pension is, and will continue to be, an important part of their income in retirement.

\$1m in super not required

While media stories can make us believe we need millions in retirement, if you've lived well on your current wage, living well in retirement is achievable — when you take simple steps to increase your super.

When combined with the Age Pension, even a modest super balance can help you enjoy the things you look forward to most — free time, no deadlines, fewer demands and less stress.

For most members finding \$20 a week to add to their super will make a huge difference to living well in retirement.

HOW TO GET THE RETIREMENT YOU WANT

WHAT YOU SAID YOU WANT MOST



HOW YOU CAN MAKE IT HAPPEN



**Adding an extra \$20 per week now,
can make a huge difference later!**

Did you know, around

80%

of Australians who've reached the age to qualify, receive a full or part pension?*

Growing your super comes down to what you put in and earning interest over time.

The earlier you start adding a little extra, the more time — and money — there is for interest to accumulate.

Just like a savings account at a bank.

Free super top ups from the government

You may have heard of the government co-contribution. This is where, for every dollar you put in to your super (from your after-tax pay), the government will kick in another 50 cents.

It can be as much as \$500 free from the government — yes it's really true!

It all depends on what you earn and how much you put in.

It can make a huge difference

If an eligible member puts \$1,000 extra into their super account each year — together with the government's \$500 co-contribution — here's what can happen. ^

Age	Without co-contribution	With co-contribution	Difference at age 67
30	\$415,613	\$616,397	\$200,784
40	\$209,127	\$327,129	\$118,002
50	\$89,577	\$150,773	\$61,196

It's easy to set up regular payments into your super — using BPAY®, electronic funds transfer or direct deposit.

The ATO even deposits it into your super account, so you don't need to fill out any forms to claim!

Find out how it works at:

hesta.com.au/cocontribution

*Source: www.ncoa.gov.au/report/phase-one/part-b/7-1-age-pension.html

^ Assumptions: Income \$30,000 p.a. Account balance \$0. Inflation 2.5% p.a. Growth rate after fees 6.5% p.a. (CPI+4%). Salary index 3.5% p.a. \$1,000 non-concessional contribution made at end of each financial year from stated age to age 67 with \$500 co-contribution received at end of the following financial year, except the year member turns 67. Contributions received monthly, at end of each period, contributions tax applied at the time of contribution. Net growth rate on monthly contributions at 2.53%. Interest on concessional contribution based on interest calculated in 2014/15 financial year and applied as a constant rate of return each year thereafter. This is a conservative rate of return, actual interest applied will increase in line with salary indexation. Retirement at age 67. This example is an illustration only. It is not a guarantee in any way. Actual outcomes may vary.

You rang?

Common member questions, answered

Our call centre team has identified the top five questions you need our help with, most often. Armed with these tips, it should be easier for you to get the information you want, when you need it.

1. What's my member number?

It's become almost impossible to keep track of the endless list of usernames, passwords and member numbers we all have nowadays!

So, we understand your super fund member number may not be top of mind! The good news is, now there's no need to memorise it.

The easiest way to keep your HESTA member number handy is by downloading your digital member card.

It's simply stored in Passbook for iPhones (iOS6+) or PassWallet for Android. So, it's accessible whenever you need it — to confirm your member number, log into your account or to help you take HESTA to your new job.

Get yours at hesta.com.au/mycard

2. What's my account balance?

If you register for online access via Member Online, you can check your account balance online whenever you like.

Go to hesta.com.au/mol to register and access your account on the spot.

You can also call 1800 813 327 and use our interactive voice system to check your balance.

3. How do I make contributions?

Here are some easy options to top up.

Using your before-tax pay:

- Ask your employer to set up a deduction from your pay.

Using your after-tax pay:

- BPAY® — you'll find your personal BPAY details on your digital member card.
- Electronic funds transfer (EFT).
- Direct deposit.

Go to hesta.com.au/contributions to find out more.

4. Has my employer been paying my super?

You can keep track of your employer's payments using HESTA Member Online.

Go to hesta.com.au/mol to log in or set up online account access.

5. How do I get the government co-contribution?

If you earn less than \$49,488, and top up your super with up to \$1,000 (from your after-tax pay), the government may kick in up to \$500 to reward your efforts.

Find out if you're eligible at hesta.com.au/cocontribution

Keep your HESTA member details handy wherever you go

Get your award-winning digital member card now

- Makes taking HESTA to your new job even easier.
- Includes your BPAY® details for convenient super contributions.
- Your account details are always at hand to roll other super into HESTA.

Download yours today at hesta.com.au/mycard



Why addressing *climate change* is good for your retirement

In September 2014, HESTA became the first major Australian super fund to restrict investments in thermal coal across all its investment options.

Where some other funds restrict thermal coal, it's typically limited to their socially responsible option.

Did you know...

HESTA is one of Australia's largest investors in renewable energy, low-carbon assets, and other climate solutions, with almost \$1 billion invested in this area.

Our job is to help you live well in retirement by maximising your returns, while minimising risk.

We do this by monitoring the full range of issues that can impact investments.

HESTA's Board has, for some time,

carefully considered the long-term impact climate change will have on your investments.

Our long-standing Climate Change Policy outlines how we actively manage this risk, and identify investment opportunities that the necessary shift to a low-carbon future presents.

Climate change and your investments

In 2014, the Directors of HESTA's Board determined that investments in new or expanded thermal coal production posed a significant risk to your savings — due to the likelihood of these assets becoming, what's known as 'stranded'.

An asset (in this case, thermal coal) becomes stranded when the initial capital invested cannot be recouped, as the transition to replacement renewable energy occurs before the asset has been fully used.

HESTA's thermal coal restriction aims to protect your savings from this risk.

Your super is encouraging the change to a low-carbon future

Another aim of HESTA's Climate Change Policy is to encourage other large investors to follow our lead.

If enough investors take this step, it will send a clear price signal to the market about demand for these types of thermal coal investments.

Speaking at the 2014 United Nations Climate Summit, HESTA's then CEO, Anne-Marie Corboy, acknowledged that while an institutional investor cannot change the system alone, leadership and collaboration is essential.

"By showing leadership, we can contribute to change and hasten the low-carbon future that we all need," Anne-Marie said.

"At HESTA, we do this by investing in low-carbon and near zero-carbon opportunities, and by restricting new high-carbon investments, specifically in thermal coal.

"We work with other large institutional investors to engage with companies to ensure they make carbon considerations central to their activities."

Why not exclude all thermal coal investments?

Our approach to environmental, social and governance (ESG) issues — including climate change — is underpinned by our key aim of maximising your returns while minimising risk.

Unfortunately, the world remains heavily reliant on thermal coal for energy production.

While we believe that the transition to renewables and other low-carbon energy production is likely to gain pace, it will be many years before these energy sources can replace thermal coal.

Investments in existing thermal coal assets are, therefore, likely to continue to produce good returns for investors.

Want to find out more?

- ▶ Watch Anne-Marie present at the 2014 UN Climate Summit at hesta.com.au/UNsummit
- ▶ Hear HESTA Executive Manager – Investments and Governance, Robert Fowler, answer questions about our thermal coal restriction in our video at hesta.com.au/thermalcoal
- ▶ Read more about our approach to climate change at hesta.com.au/responsible

In the meantime, we continue to actively seek out opportunities to invest more in renewables and other climate solutions.

What's thermal coal?

Thermal coal, sometimes called steam coal, is coal used for power and heat generation.

Why restrict investments in thermal coal?

We believe that investments in new or expanded thermal coal production pose a significant risk to your savings.





How to **get answers** to the questions you're afraid to ask

Let someone else ask instead — that's the beauty of group workshops, right?

Maybe you feel you don't even know what questions to ask.

Our super workshops are a great way to find out more about super, without the pressure of a one-on-one appointment.

You don't have to be an investment expert, that's our job.

Everyone knows that you don't need to be a mechanic to drive a car.

Super is no different — you don't need to be an investment expert to grow your super.

But, if there are some things about super that you'd like to have a better grasp of, group workshops are a great place to start.

As a HESTA member, you have lots of options.

We visit workplaces

Our team run workshops in staff rooms across Australia.

From tips on understanding your statement and how to top up your account, to helping you wind back your work commitments — our team can bring the answers to you.

Talk to your employer about having someone from the HESTA team visit.

They can get the ball rolling by completing the request form at:

▶ hesta.com.au/workplacevisit

And we run workshops in the community

If you can't see us at work, our evening workshops — run across the country — are a great, informal way to get up to speed on super.

They're provided at no extra cost to you and you can take a partner along too.

Find out when we're in your area at:

▶ hesta.com.au/seminars

Of course, if you prefer having a one-on-one chat, you have that option too.

You can book some time with one of our advisers at:

▶ hesta.com.au/advice

What our members say about our workshops...

“ Fantastic — simple, clear, realistic tips. ”

“ A worthwhile opportunity to focus on your own money and to speak to enthusiastic people. ”

“ Do you know where your money is? Well go to this presentation to realise how much you can do with it! ”



60 seconds with...

Kim Heironymus

Member Education Manager, QLD



My role at HESTA is... to help our members understand their super by providing education sessions at their workplace.

What I enjoy most about my role is... meeting so many amazing people who dedicate their lives to caring for others.

Before joining the HESTA team I... completed a Degree in International Business and Marketing, and worked for an energy management company in various roles.

I then decided to have a family and was blessed with two little girls. While they were young, I had my own marketing and administration business and worked from home.

This led me into financial services and to my role at HESTA!

If I could tell HESTA members one thing, it would be... it's never too late to make a difference to your super. Every little bit helps so, start adding a little extra to your super now. It will really make a difference to your retirement later.

In my spare time... I'm normally running around after my six and seven-year-old daughters — taking them to tennis, swimming, dancing, birthday parties... They certainly have a better social life than I do!

I admire... selfless people who dedicate their time to helping others. Nurses, doctors, carers, volunteers — they all amaze me!

Three words that describe me are... caring, reliable and fun!

My dream holiday destination is... anywhere with a beach and a campground. My family loves camping and being by the water. We are blessed in Queensland with our beautiful beaches and warm weather.

My dream retirement would be... travelling our beautiful country and spending time with my future grandchildren, fingers crossed!



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.



Danielle Costello
WA

Erik Donert
VIC

Joanne Fenton
TAS

Bruce Holden
VIC

Michelle Kerlin
NSW/ACT



Daz Monnekulame
VIC

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.



Adisa Turbic
Team Leader

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.

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



Peter Jackson
VIC/TAS
Manager

Daniel Callaghan
NSW/ACT/
QLD

David Francis
WA/SA/NT

Lisa Taylor
VIC

Betty Tran*
NSW/ACT/QLD

*On parental leave

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

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HESTA health and community services awards



HESTA
Early Childhood
Education & Care Awards



HESTA
Community
Sector Awards



NOMINATE
NOW

HESTA
Primary
Health Care Awards



NOMINATE
NOW



HESTA
Australian
Nursing Awards

NOMINATE
NOW

HESTA
Aged Care Awards



NOMINATE
NOW

Proudly recognising innovation & excellence

Nominate online at

hestaawards.com.au

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